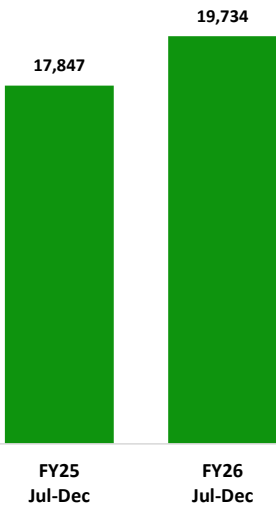
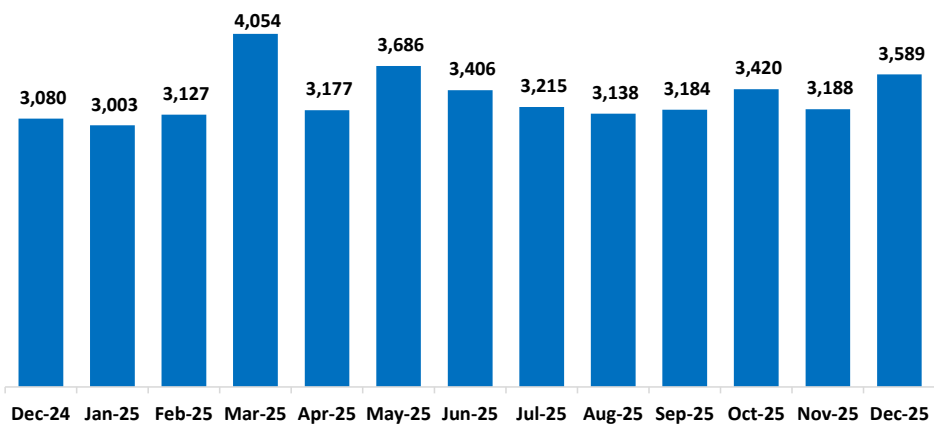


Statistical Bulletin

January 2026

Workers' Remittances
Million US\$



STATE BANK OF PAKISTAN
STATISTICS AND DATA SERVICES DEPARTMENT



Preface

State Bank of Pakistan (SBP) produces reliable and timely statistics pertaining to central banking and related areas of interest for the use of policy makers, researchers, academia and other national and international stakeholders. The Monthly Statistical Bulletin (MSB) is a reflection of one of such efforts. This publication provides a wide range of data disseminated in one place, most of which is also available on the websites of the respective data producers such as SBP and Pakistan Bureau of Statistics (PBS). It is available on the SBP website at:

https://www.sbp.org.pk/reports/stat_reviews/Bulletin/index.htm. To further facilitate the users, data tables are provided in MS excel format. Moreover, for most of the tables we have also provided links to archives of respective datasets at the end of relevant tables.

Readers are also encouraged to use SBP EasyData (easydata.sbp.org.pk), an intuitive and interactive data portal from where one can access, download and plot time-series data from a collection of more than eighteen thousand variables. Recently, we have upgraded the EasyData and introduced new features including a notice board, information on related datasets, most viewed series during selected period and a new API to retrieve a complete dataset. SBP EasyData users are encouraged to subscribe to email notifications for staying updated on important data releases and new features. Readers are also encouraged to explore various dashboards available on our EasyData portal, including, workers' Remittances, Inflation Snapshot, Financial Statement Analysis and Pakistan's Economic Interaction with Other Countries.

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1. Selected Economic Indicators

I T E M S	Unit / Base	2024	2025				
		Dec	Jan	Feb	Mar	Apr	May
1 Currency in Circulation [@]	Billion Rs.	9,115.9	9,211.2	9,457.7	10,260.9	10,067.6	10,266.0
2 Broad Money (M2) [@]	"	35,614.4	35,510.6	35,756.2	37,485.9	36,668.6	38,075.6
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	48.8	44.5	43.3	39.5	38.6	36.9
4 Ratio of Scheduled Banks' Investment to Deposits	"	97.5	96.8	102.8	102.0	105.3	105.7
5 Weighted Average Deposits Rate – Fresh Deposits*	"	7.5	6.7	5.5	5.0	4.9	3.5
6 Weighted Average Deposits Rate – Outstanding Deposit*	"	7.5	6.5	5.6	5.9	5.8	5.7
7 Weighted Average Lending Rate–Gross Disbursement*	"	13.9	12.7	12.4	12.4	12.8	12.2
8 Weighted Average Lending Rate–Outstanding Loans*	"	13.2	12.6	12.3	12.3	12.3	12.1
9 KIBOR – End Month (1 Month)**	"	13.1	12.2	12.0	12.2	12.1	11.1
10 KIBOR – Month Average (1 Month)**	"	13.6	12.6	12.1	12.0	12.1	11.3
11 Exports (BOP)	Million US\$	3,107.0	3,008.0	2,609.0	2,760.0	2,606.0	2,444.0
12 Imports (BOP)	"	4,891.0	5,481.0	5,050.0	4,938.0	5,244.0	5,498.0
13 Foreign Direct Investment (Net)	"	182.4	235.8	132.7	63.7	178.8	231.9
14 Foreign Portfolio Investment (Net)	"	(230.5)	(95.2)	(34.0)	(131.4)	(233.2)	(48.8)
15 Net Reserves with SBP	"	11,731.7	11,418.2	11,249.5	10,638.9	10,275.0	11,516.9
16 Workers' Remittances	"	3,080.4	3,003.4	3,126.7	4,053.6	3,176.9	3,685.6
17 Real Effective Exchange Rate (REER)–Month Average (2010 = 100)	"	103.7	104.1	102.2	101.6	99.3	97.79
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	39.15	39.39	39.09	38.53	38.12	37.66
19 Exchange Rate (Month end)	Rs./US\$	278.44	278.84	279.66	280.19	281.00	282.01
20 Exchange Rate (Month average)	"	278.12	278.64	279.30	280.08	280.71	281.67
21 KSE 100 Index (Month end)	(1991=1,000)	115,126.90	114,255.73	113,251.67	117,806.75	111,326.58	119,691.09
22 CPI Inflation YoY National	Percent	4.1	2.4	1.5	0.7	0.3	3.5
23 CPI Inflation YoY Urban	"	4.4	2.7	1.8	1.2	0.5	3.5
24 CPI Inflation YoY Rural	"	3.6	1.9	1.1	0.0	(0.1)	3.4
25 CPI Inflation YoY Urban (Food)	"	2.5	(0.6)	(0.9)	(1.7)	(1.9)	5.3
26 CPI Inflation YoY Rural (Food)	"	(0.2)	(2.9)	(4.3)	(5.4)	(4.6)	2.1
27 CPI Inflation YoY Urban (Non-Food)	"	5.7	5.0	3.6	3.1	2.2	2.4
28 CPI Inflation YoY Rural (Non-Food)	"	7.6	7.0	6.6	5.6	4.4	4.6
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	8.1	7.8	7.8	8.2	7.4	7.3
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	10.7	10.4	10.4	10.2	9.0	8.8
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,227.3	3,258.5	3,281.8	3,309.5	3,340.2	3,367.7
32 FBR Tax Collection [#]	"	5,624.9	...	...	8,453.1	...	...

1. Selected Economic Indicators

I T E M S	Unit / Base	2025						
		Jun	Jul	Aug	Sep	Oct	Nov	Dec
1 Currency in Circulation [@]	Billion Rs.	10,634.5	10,764.5	10,501.2	10,499.5	10,682.7	10,790.7	10,872.6
2 Broad Money (M2) [@]	"	40,787.8	39,271.4	39,678.7	40,170.9	39,930.8	40,568.0	42,302.2
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	34.3	36.9	35.7	36.4	35.2	35.3	36.7
4 Ratio of Scheduled Banks' Investment to Deposits	"	104.3	108.0	105.3	104.9	104.0	103.8	104.8
5 Weighted Average Deposits Rate – Fresh Deposits*	"	3.4	5.9	5.3	5.3	5.1	4.5	5.0
6 Weighted Average Deposits Rate – Outstanding Deposit*	"	5.3	5.2	5.3	5.2	5.2	5.2	5.4
7 Weighted Average Lending Rate–Gross Disbursement*	"	11.7	12.0	11.9	11.8	11.7	11.7	11.3
8 Weighted Average Lending Rate–Outstanding Loans*	"	11.8	11.5	11.3	11.2	11.2	11.2	10.9
9 KIBOR – End Month (1 Month) **	"	11.1	11.1	11.0	11.1	11.1	11.1	10.6
10 KIBOR – Month Average (1 Month) **	"	11.1	11.0	11.1	11.0	11.1	11.1	10.8
11 Exports (BOP)	Million US\$	2,594.0	2,750.0	2,488.0	2,609.0	2,632.0	2,277.0	2,751.0
12 Imports (BOP)	"	4,998.0	5,429.0	5,020.0	5,040.0	5,383.0	4,716.0	5,737.0
13 Foreign Direct Investment (Net)	"	222.0	223.5	175.1	185.6	178.9	179.7	(134.7)
14 Foreign Portfolio Investment (Net)	"	(25.8)	(44.6)	(42.0)	(546.7)	94.8	(75.3)	13.1
15 Net Reserves with SBP	"	14,506.1	14,324.4	14,319.5	14,174.6	14,502.9	14,588.8	16,053.5
16 Workers' Remittances	"	3,406.4	3,214.5	3,138.2	3,184.1	3,419.6	3,188.3	3,589.0
17 Real Effective Exchange Rate (REER)–Month Average (2010 = 100)	"	98.03	99.98	100.20	101.88	103.96	104.88	103.73
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	37.72	37.51	37.84	37.77	38.00	38.18	37.97
19 Exchange Rate (Month end)	Rs./US\$	283.73	282.94	281.82	281.49	281.03	280.63	280.33
20 Exchange Rate (Month average)	"	283.00	284.21	282.24	281.65	281.27	280.87	280.54
21 KSE 100 Index (Month end)	(1991=1,000)	125,627.31	139,390.42	148,617.78	165,493.59	161,631.73	166,677.70	174,054.32
22 CPI Inflation YoY National	Percent	3.2	4.1	3.0	5.6	6.2	6.1	5.6
23 CPI Inflation YoY Urban	"	3.0	4.4	3.4	5.5	6.0	6.1	5.8
24 CPI Inflation YoY Rural	"	3.6	3.5	2.4	5.8	6.6	6.3	5.4
25 CPI Inflation YoY Urban (Food)	"	4.2	2.2	(0.5)	4.4	4.5	5.0	3.2
26 CPI Inflation YoY Rural (Food)	"	2.4	1.5	(0.5)	6.0	6.8	5.9	3.8
27 CPI Inflation YoY Urban (Non-Food)	"	2.2	5.9	5.9	6.2	7.0	6.7	7.5
28 CPI Inflation YoY Rural (Non-Food)	"	4.7	5.4	5.2	5.6	6.4	6.7	6.9
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	6.9	7.0	6.9	7.0	7.5	6.6	6.9
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	8.6	8.1	7.8	7.8	8.4	8.2	8.1
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,397.1	3,441.2	3,470.8	3,500.0	3,527.4	3,549.2	3,553.4
32 FBR Tax Collection [#]	"	11,744.3	...	...	2,884.4	...	...	...

* Including Zero Markup including inter Financial institutions

**Average of bid and offer

... Not Available

FBR tax collection provided are cumulative collections for the given Fiscal period.

@ Figures pertains to last week end of the month except for quarter which pertains to last working day of the quarter.

2.1 Central Bank Survey

Million Rupees

Items	FY24	FY25	2024	2025				
			Dec	Aug	Sep	Oct	Nov	Dec ^P
Net Foreign Assets	(71,160)	1,455,410	580,507	1,510,956	1,693,511	1,917,908	2,023,981	2,233,150
Claims on nonresidents	5,053,535	7,231,941	5,867,442	7,209,074	7,383,695	7,563,288	7,674,455	8,196,750
a) Monetary Gold, Coin and Bullion	1,349,449	1,942,112	1,513,707	2,011,604	2,240,539	2,346,213	2,448,023	2,547,822
b) Holdings of SDRs	206,221	7,418	15,440	8,368	6,986	39,578	8,047	66,127
c) Foreign currency	20,569	21,550	20,822	21,338	21,374	21,273	21,244	21,213
d) Deposits	2,725,338	2,902,792	2,714,322	2,501,186	2,680,428	3,321,641	2,325,496	2,319,982
e) Securities other than shares (Foreign)	8,309	1,563,154	865,327	1,881,930	1,650,874	1,059,502	2,095,948	2,456,766
f) Loans	-	-	-	-	-	-	-	-
g) Financial derivatives	-	3,083	-	1,384	239	69	1,655	5,844
h) Other	743,650	791,833	737,825	783,264	783,255	775,012	774,043	778,995
<i>Of which: Quota-IMF</i>	743,648	791,831	737,824	783,263	783,254	775,010	774,042	778,994
less: Liabilities to nonresidents	5,124,695	5,776,531	5,286,935	5,698,118	5,690,184	5,645,380	5,650,474	5,963,600
a) Deposits	1,057,395	1,081,376	1,058,249	1,049,816	1,052,095	1,054,833	1,057,728	1,060,417
b) Securities other than shares	1,818,649	2,348,001	1,979,257	2,313,587	2,296,956	2,263,995	2,261,165	2,550,575
c) Loans	-	-	-	-	-	-	-	-
d) Financial derivatives	1,166,640	1,197,854	1,177,479	1,201,831	1,204,603	1,205,208	1,212,959	1,220,471
e) Other	1,082,010	1,149,300	1,071,951	1,132,883	1,136,530	1,121,345	1,118,622	1,132,138
Claims on Other Depository Corporations	13,277,983	13,847,965	12,621,734	14,300,685	13,325,634	13,604,601	13,801,806	14,303,564
Net claims on General Government	4,492,923	3,791,965	3,597,848	1,488,302	2,580,819	2,796,457	2,893,486	2,310,274
Net claims on Central Government	5,395,565	5,231,880	5,234,620	2,811,614	4,011,057	4,334,165	4,273,193	3,609,938
Claims on Central Government	6,288,826	5,854,232	6,294,925	4,793,788	4,824,095	4,857,215	4,914,669	4,242,563
a) Securities other than Shares	5,568,455	5,089,194	5,574,639	4,032,156	4,067,568	4,105,379	4,162,971	3,483,542
b) Other claims	720,371	765,038	720,286	761,632	756,528	751,836	751,697	759,021
less: Liabilities to Central Government	893,261	622,352	1,060,306	1,982,174	813,039	523,050	641,476	632,626
a) Deposits	893,261	622,352	1,060,306	1,982,174	813,039	523,050	641,476	632,626
b) Other liabilities	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(902,642)	(1,439,915)	-1,636,772	(1,323,312)	(1,430,237)	(1,537,708)	(1,379,707)	(1,299,664)
Claims on Provincial and Local Governments	-	-	0	-	-	-	-	-
a) Securities other than Shares	-	-	0	-	-	-	-	-
b) Other claims	-	-	0	-	-	-	-	-
less: Liabilities to Provincial and Local governments	902,642	1,439,915	1,636,772	1,323,312	1,430,237	1,537,708	1,379,707	1,299,664
a) Deposits	902,642	1,439,915	1,636,772	1,323,312	1,430,237	1,537,708	1,379,707	1,299,664
b) Other liabilities	-	-	0	-	-	-	-	-
Claims on other sectors	84,313	78,823	81,109	79,404	74,194	68,983	61,088	52,725
a) Other financial corporations	40,777	33,746	36,639	33,245	27,138	21,437	13,533	5,229
b) Public non-financial corporations	101	29	157	50	50	27	39	56
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	43,435	45,048	44,312	46,110	47,006	47,519	47,516	47,439
Monetary base	11,590,151	12,942,839	11,554,878	13,288,704	13,003,148	13,251,792	13,434,684	13,419,243
1) Currency in Circulation	9,698,211	11,269,453	9,703,300	11,105,067	11,097,813	11,293,295	11,402,884	11,487,498
2) Liabilities to Other Depository Corporations	1,889,186	1,670,390	1,848,333	2,180,552	1,902,089	1,954,241	2,028,318	1,927,683
Reserve deposits	1,889,186	1,670,390	1,848,333	2,180,552	1,902,089	1,954,241	2,028,318	1,927,683
Other liabilities	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

Items	FY24	FY25	2024	2025				
			Dec	Aug	Sep	Oct	Nov	Dec ^p
3) Deposits included in broad money	2,753	2,996	3,245	3,085	3,246	4,256	3,482	4,062
Transferable deposits	229	337	327	452	403	551	351	344
a) Other financial corporations	31	151	29	255	205	154	154	146
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	175	164	176	174	174	174	174	174
d) Other resident sectors	23	23	123	23	23	223	23	23
Other deposits	2,524	2,659	2,918	2,633	2,843	3,705	3,131	3,718
a) Other financial corporations	1,966	2,030	2,189	2,204	2,021	2,640	2,008	2,188
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	558	628	729	429	822	1,065	1,123	1,530
4) Securities other than shares included in broad money	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-
Deposits excluded from broad money	126,316	126,795	125,319	127,027	127,732	128,240	126,778	126,610
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Loans*	609,732	101,305	507,979	8,916	76,743	229,039	161,371	54,145
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Trade credit and advances	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Shares and Other equity	5,448,106	5,950,325	4,690,570	3,954,992	4,462,933	4,762,174	4,998,397	5,281,159
a) Funds contributed by owners	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	2,809,225	2,429,697	1,722,071	364,871	491,117	684,685	819,275	942,057
c) General & special reserves	977,632	1,162,786	1,104,094	1,162,786	1,162,786	1,162,786	1,162,786	1,162,786
d) SDR allocation	-	-	-	-	-	-	-	-
e) Valuation adjustment	1,561,249	2,257,842	1,764,406	2,327,335	2,709,030	2,814,704	2,916,336	3,076,316
Other items (net)	9,754	52,899	2,451	(291)	3,602	16,704	59,131	18,555
Other liabilities	288,169	332,245	289,983	298,072	322,529	324,264	367,544	337,400
Less: Other Assets	278,415	279,346	287,532	298,363	318,927	307,559	308,413	318,844

Source: Statistics and Data Services Department

Notes:

- SDR allocations previously included as a component of shares and other equity of central bank is being reclassified as foreign liabilities of the central bank as pre recommendation of IMF from June 2010.
 - The table shows monetary statistics of the Central Bank (State Bank of Pakistan) according to the guidelines of IMF Monetary and Financial Statistics Manual (MFSM 2000). Compilation methodology is available at: <http://www.sbp.org.pk/departments/Guidelines.htm>
 - General Government includes Central and Provincial Governments.
 - Provincial Governments includes Local & Provincial Governments.
 - The data may not tally with the table 2 at http://www.sbp.org.pk/ecodata/Ana_Acc_Sbp.pdf and table 2.2 of Statistical Bulletin due to difference in classification and Sectorization.
 - Note Explaining major changes is available at: <http://www.sbp.org.pk/departments/stats/ntb.htm>
 - Data from June 08 to Feb 08 has been revised due to recalculation of Monetary Base
 - The data from June 2008 to May 2009 has been revised. The explanatory notes on the revisions are available at SBP website on economic data page under Analytical Accounts - MFSM. The same are also available in Statistical Bulletin under "Notice" section.
 - The claims on Indian Government are reclassified as Other Assets in line with changes in SBP Statement of Affairs from July 2020.
 - Accrued markup on reverse repo transactions previously added in Claims on Central Government, has been reclassified to Claims on Depository Corporations with effect from June 30, 2023.
 - Commission receivable against public debt management previously added in Claims on Central Government, has been reclassified to Other Assets with effect from June 30, 2023.
- * This includes amounts related to SBP's OMO mop up activities and financial institutions' placed of their excess reserves with SBP.
- Archive link:
<https://www.sbp.org.pk/ecodata/CBArch.xls>

2.2 Other Depository Corporations Survey

Million Rupees

Items	FY24	FY25	2024	2025				
			Nov	Jul	Aug	Sep	Oct	Nov ^P
Net Foreign Assets	(889,913)	(771,903)	(1,183,445)	(805,193)	(735,703)	(885,587)	(1,214,723)	(1,411,158)
Claims on nonresidents	1,153,266	1,009,017	890,251	954,288	964,063	883,504	919,453	894,468
a) Foreign currency	82,845	58,529	65,208	55,557	52,937	51,840	54,032	58,940
b) Deposits	470,384	347,731	216,283	294,242	286,084	197,236	241,417	213,732
c) Securities other than shares	249,517	262,304	268,578	256,695	258,861	263,503	256,459	261,735
d) Loans	9,054	6,395	4,580	13,146	33,257	29,970	21,125	21,751
e) Financial derivatives	2,456	2,648	2,364	1,661	1,664	1,620	1,704	1,657
f) Shares & other equity	334,835	325,163	329,069	326,789	325,113	335,081	340,461	332,398
g) Other	4,176	6,248	4,171	6,198	6,147	4,255	4,255	4,255
less: Liabilities to nonresidents	2,043,179	1,780,921	2,073,697	1,759,481	1,699,766	1,769,091	2,134,175	2,305,627
a) Deposits	855,735	1,013,582	891,046	1,028,363	1,011,478	1,048,362	1,298,807	1,398,194
b) Securities other than shares	-	-	-	-	-	-	-	-
c) Loans	1,158,895	721,224	1,153,118	707,037	663,756	683,396	810,284	884,628
d) Financial derivatives	1,578	1,790	1,641	1,468	1,044	1,340	1,902	1,319
e) Other	26,971	44,325	27,892	22,613	23,488	35,994	23,183	21,486
Claims on Central bank	3,153,931	2,415,721	2,923,817	3,089,485	2,791,311	2,704,294	2,891,715	2,931,711
a) Currency	566,553	656,414	521,365	618,959	566,171	618,795	631,021	605,496
b) Reserve deposits	1,990,669	1,648,484	2,023,287	2,131,916	2,205,831	1,998,396	2,021,672	2,154,664
c) Other claims	596,709	110,823	379,165	338,610	19,309	87,103	239,022	171,550
Net Claims on General Government	29,765,682	34,328,902	28,650,508	34,533,212	34,469,149	33,566,125	33,893,739	34,031,517
Net claims on Central Government	30,952,479	36,245,186	30,253,550	36,451,696	36,472,391	35,573,190	35,904,199	36,045,376
Claims on Central Government	33,800,795	39,501,388	33,260,353	39,387,430	39,533,911	38,787,238	39,184,705	39,270,657
a) Securities other than Shares	32,551,840	38,219,764	31,889,715	38,106,217	38,243,703	37,493,719	37,880,013	38,005,597
b) Other claims	1,248,956	1,281,624	1,370,638	1,281,213	1,290,208	1,293,519	1,304,692	1,265,060
less: Liabilities to Central Government	2,848,316	3,256,202	3,006,803	2,935,733	3,061,520	3,214,048	3,280,507	3,225,280
a) Deposits	2,848,316	3,256,202	3,006,803	2,935,733	3,061,520	3,214,048	3,280,507	3,225,280
b) Other liabilities	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(1,186,797)	(1,916,285)	(1,603,042)	(1,918,484)	(2,003,242)	(2,007,066)	(2,010,460)	(2,013,859)
Claims on Provincial Governments	610,638	244,741	362,803	241,859	229,887	227,902	226,884	222,441
a) Securities other than Shares	0	0	0	0	0	0	0	0
b) Other claims	610,637	244,741	362,803	241,859	229,887	227,902	226,884	222,441
less: Liabilities to Provincial Governments	1,797,435	2,161,026	1,965,844	2,160,343	2,233,129	2,234,968	2,237,344	2,236,300
a) Deposits	1,781,447	2,145,550	1,949,602	2,144,699	2,217,559	2,219,308	2,221,628	2,220,394
b) Other liabilities	15,988	15,477	16,242	15,643	15,570	15,660	15,716	15,906
Claims on other sectors	12,542,746	13,483,691	13,908,342	13,271,749	13,318,024	13,513,992	13,609,573	13,880,208
a) Other financial corporations	200,920	318,234	445,993	257,444	262,301	277,619	260,309	250,668
b) Public non-financial corporations	2,221,876	2,142,517	2,139,622	2,157,302	2,151,788	2,119,107	2,167,982	2,223,722
c) Other non-financial corporations	8,082,639	8,705,297	9,073,697	8,463,854	8,440,819	8,622,132	8,687,936	8,788,761
d) Other resident sectors	2,037,312	2,317,643	2,249,030	2,393,148	2,463,116	2,495,133	2,493,345	2,617,057

2.2 Other Depository Corporations Survey

Million Rupees

Items	FY24	FY25	2024	2025				
			Nov	Jul	Aug	Sep	Oct	Nov ^P
Liabilities to central bank	13,169,975	13,687,908	11,564,016	14,522,904	14,103,625	12,954,720	13,266,436	13,451,231
Deposits included in broad money (1+2)	27,348,201	31,234,768	27,849,160	30,649,388	30,673,196	30,880,977	30,733,592	30,805,894
1) Transferable deposits	21,407,816	25,095,990	21,998,935	24,217,454	24,259,740	24,525,430	24,408,532	24,342,643
a) Other financial corporations	709,309	1,033,331	791,706	834,648	796,396	1,024,754	1,061,625	955,504
b) Public non-financial corporations	1,118,876	1,088,192	1,102,039	796,798	962,609	950,338	945,405	952,199
c) Other non-financial corporations	6,756,386	7,578,829	6,753,563	7,182,255	7,144,697	6,979,068	7,087,597	7,093,791
d) Other resident sectors	12,823,245	15,395,638	13,351,627	15,403,753	15,356,038	15,571,270	15,313,904	15,341,150
2) Other deposits	5,940,385	6,138,778	5,850,225	6,431,934	6,413,457	6,355,547	6,325,060	6,463,251
a) Other financial corporations	228,239	212,189	157,431	228,676	232,831	288,756	224,598	335,787
b) Public non-financial corporations	917,726	994,209	873,118	1,165,433	1,099,873	1,187,271	1,194,225	1,115,254
c) Other non-financial corporations	2,312,619	2,283,075	2,409,402	2,226,798	2,289,640	2,144,962	2,234,743	2,239,952
d) Other resident sectors	2,481,801	2,649,306	2,410,274	2,811,026	2,791,113	2,734,558	2,671,493	2,772,258
Securities other than shares, included in broad money	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Securities other than shares, excluded from broad money	58,256	52,958	58,804	50,603	53,166	50,938	51,150	51,369
<i>Of which: Other financial corporations</i>	<i>35,867</i>	<i>25,865</i>	<i>36,856</i>	<i>23,422</i>	<i>25,899</i>	<i>24,283</i>	<i>24,355</i>	<i>24,525</i>
Loans	76,064	112,983	228,346	168,179	289,138	280,289	392,927	450,573
<i>Of which: Other financial corporations</i>	<i>74,481</i>	<i>111,006</i>	<i>226,682</i>	<i>159,115</i>	<i>279,978</i>	<i>271,073</i>	<i>383,982</i>	<i>441,627</i>
Financial derivatives	23,883	14,106	23,224	14,748	15,245	14,918	16,426	17,589
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Trade credit and advances	128	129	128	115	118	126	139	162
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Shares and other equity	3,358,340	4,341,827	3,874,255	4,371,833	4,379,525	4,366,142	4,349,685	4,365,299
a) Funds contributed by owners	837,978	782,916	843,088	880,280	880,902	884,127	885,534	886,021
b) Retained earnings	1,317,886	1,622,788	1,506,512	1,560,108	1,582,043	1,641,105	1,719,445	1,738,634
c) General and special reserves	851,266	1,343,851	1,012,833	1,317,671	1,321,759	1,294,083	1,256,716	1,265,864
d) Valuation adjustment	351,210	592,272	511,822	613,774	594,820	546,827	487,989	474,780
Other items (net)	537,855	11,989	701,545	311,713	329,005	350,966	370,228	290,484
Other liabilities	3,908,571	4,740,340	4,398,774	4,753,833	4,938,796	4,992,330	5,186,052	5,191,671
less: Other assets	3,524,830	4,680,996	3,851,622	4,520,688	4,595,836	4,652,525	4,742,289	4,958,298
plus: Consolidation adjustment	154,114	(47,355)	154,393	78,567	(13,955)	11,161	(73,536)	57,111

Source: Statistics and Data Services Department

Notes:

1. Other Depository Corporations (ODCs) include the data of Banks, DFIs, MFBs, Deposit Accepting Non Bank Financial Companies and Money Market Mutual Funds (MMMFs). The scope of ODCs survey has been enhanced with the inclusion of MMMFs with effect from April 2017. The archive of the ODCs including MMMFs has been prepared from July 2012. Therefore, the estimates are not comparable with Analytical Accounts of Banking Sector (up to June 2008 prepared under money & banking guide and up to June 2012 prepared under MFSM) and monetary aggregates of weekly monetary survey based on data of SBP and Scheduled Banks

2. General Government includes Central and Provincial Government

3. Provincial Governments includes Provincial and Local Governments

4. The data may not tally with the table 3 at http://www.sbp.org.pk/ecodata/Ana_Acc_bkg.pdf and table 2.3 of Statistical Bulletin due to difference in classification and Sectorization

5. Note Explaining major changes is available at: <http://www.sbp.org.pk/departments/stats/ntb.htm>

6. The data from June 2008 to May 2009 has been revised. The explanatory notes on the revisions are available at SBP website on economic data page under Analytical Accounts - MFSM. The same are also available in Statistical Bulletin under "Notice" section.

7. Islamic Financings, Advances (against Murabaha etc) and Other related items previously reported under Other Assets has been reclassified as domestic claims / credit from June 2014. Details of reclassifications/revisions are available in revision study on SBP website at:

www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

www.sbp.org.pk/departments/stats/Notice-27-Mar-2017.pdf

8. From July, 2019 data on Central and Government Deposits with scheduled banks have been revised. This revision is due to reclassification of some of the PSEs, which were previously reported under Government deposits. The coverage of PSEs has been increased.

Archive link:

<https://www.sbp.org.pk/ecodata/ODCArch.xls>

2.3 Depository Corporations Survey

Million Rupees

Items	FY24	FY25	2024	2025				
			Nov	Jul	Aug	Sep	Oct	Nov ^p
Net Foreign Assets	(961,072)	683,507	(569,842)	662,729	775,254	807,924	703,185	612,823
Claims on nonresidents	6,206,801	8,240,959	6,856,586	8,102,135	8,173,138	8,267,200	8,482,741	8,568,924
less: Liabilities to nonresidents	7,167,874	7,557,452	7,426,427	7,439,405	7,397,884	7,459,275	7,779,555	7,956,100
Domestic claims (a+b)	46,885,664	51,683,380	46,784,243	51,714,889	49,354,879	49,735,130	50,368,752	50,866,298
a. Net Claims on general government (1+2)	34,258,604	38,120,866	32,797,269	38,362,972	35,957,451	36,146,944	36,690,196	36,925,003
1- Net claims on central government	36,348,044	41,477,066	35,690,948	41,462,372	39,284,005	39,584,247	40,238,363	40,318,569
Claims on central government	40,089,621	45,355,620	40,025,126	45,285,188	44,327,700	43,611,333	44,041,920	44,185,325
less: Liabilities to central government	3,741,577	3,878,554	4,334,179	3,822,816	5,043,694	4,027,086	3,803,557	3,866,756
2-Net claims on provincial governments	(2,089,440)	(3,356,200)	(2,893,679)	(3,099,401)	(3,326,554)	(3,437,303)	(3,548,167)	(3,393,566)
Claims on provincial governments	610,638	244,741	362,803	241,859	229,887	227,902	226,884	222,441
less: Liabilities to provincial governments	2,700,077	3,600,941	3,256,481	3,341,259	3,556,442	3,665,205	3,775,051	3,616,007
b. Claims on other sectors	12,627,059	13,562,514	13,986,974	13,351,917	13,397,428	13,588,186	13,678,556	13,941,296
Other financial corporations	241,697	351,980	480,120	292,689	295,545	304,757	281,747	264,201
Public non-financial corporations	2,221,977	2,142,547	2,139,767	2,157,341	2,151,838	2,119,157	2,168,009	2,223,760
Other non-financial corporations	8,082,639	8,705,297	9,073,697	8,463,854	8,440,819	8,622,132	8,687,936	8,788,761
Other resident sectors	2,080,747	2,362,691	2,293,389	2,438,033	2,509,226	2,542,139	2,540,864	2,664,573
Broad money liabilities (a+b+c+d)	36,482,613	41,850,803	36,902,452	41,290,224	41,215,177	41,363,241	41,400,122	41,606,764
a. Currency outside depository corporations	9,131,658	10,613,039	9,047,179	10,637,411	10,538,896	10,479,019	10,662,274	10,797,388
b. Transferable deposits	21,408,045	25,096,327	21,999,266	24,217,885	24,260,192	24,525,833	24,409,083	24,342,994
Other financial corporations	709,340	1,033,482	791,735	834,881	796,650	1,024,959	1,061,779	955,657
Public non-financial corporations	1,118,876	1,088,192	1,102,039	796,798	962,609	950,338	945,405	952,199
Other non-financial corporations	6,756,561	7,578,993	6,753,742	7,182,429	7,144,871	6,979,243	7,087,722	7,093,966
Other resident sectors	12,823,268	15,395,661	13,351,750	15,403,776	15,356,061	15,571,293	15,314,177	15,341,173
less: Central bank float	-	-	-	-	-	-	-	-
c. Other Deposits	5,942,909	6,141,437	5,856,008	6,434,929	6,416,090	6,358,390	6,328,765	6,466,382
Other financial corporations	230,205	214,219	162,585	231,015	235,035	290,777	227,239	337,795
Public non-financial corporations	917,726	994,209	873,118	1,165,433	1,099,873	1,187,271	1,194,225	1,115,254
Other non-financial corporations	2,312,619	2,283,075	2,409,402	2,226,798	2,289,640	2,144,962	2,234,743	2,239,952
Other resident sectors	2,482,360	2,649,935	2,410,903	2,811,682	2,791,542	2,735,381	2,672,557	2,773,381
d. Securities other than shares included in broad money	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-
Public non-financial corporations	-	-	-	-	-	-	-	-
Other non-financial corporations	-	-	-	-	-	-	-	-
Other resident sectors	-	-	-	-	-	-	-	-
Deposits excluded from broad money	126,316	126,795	125,981	127,297	127,027	127,732	128,240	126,778
of which: Other financial corporations	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	58,256	52,958	58,804	50,603	53,166	50,938	51,150	51,369
of which: Other financial corporations	35,867	25,865	36,856	23,422	25,899	24,283	24,355	24,525
Loans	76,064	112,983	228,346	168,179	289,138	280,289	392,927	450,573
of which: Other financial corporations	74,481	111,006	226,682	159,115	279,978	271,073	383,982	441,627
Financial Derivatives	23,883	14,106	23,224	14,748	15,245	14,918	16,426	17,589
of which: Other financial corporations	-	-	-	-	-	-	-	-
Trade credit & advances	128	129	128	115	118	126	139	162
of which: Other financial corporations	-	-	-	-	-	-	-	-
Shares & other equity	8,806,447	10,292,152	8,368,313	10,543,768	8,334,516	8,829,075	9,111,859	9,363,696
Other items (net)	351,141	(82,781)	507,409	182,914	95,981	(123,013)	(28,647)	(137,485)
Other liabilities (includes central bank float)	4,196,739	5,072,585	4,689,589	5,061,782	5,236,868	5,314,860	5,510,316	5,559,215
less: Other assets	3,803,245	4,960,342	4,137,460	4,815,423	4,894,199	4,971,452	5,049,848	5,266,711
plus: Consolidation adjustment	(42,353)	(195,024)	(44,720)	(63,445)	(246,688)	(466,420)	(489,115)	(429,989)

Source: Statistics and Data Services Department

Notes:

1. Depository Corporations include SBP, Banks, DFIs, MFBs and Deposit Accepting Non-Bank Financial Companies. Therefore, the estimates are not comparable with Analytical Accounts of Banking sector (published up to June 2008) and monetary aggregates of weekly monetary survey based on data of SBP and Scheduled banks. Methodological changes are given at the following link:
<http://www.sbp.org.pk/departments/stats/nfb.htm>

<http://www.sbp.org.pk/departments/stats/Notice-27-Mar-2017.pdf>

2. From Dec, 2022 data on Central Government and Non Financial Public Sector deposits with scheduled banks have been revised. This revision is due to reclassification of some of the NFPSEs to Central Government.

3. The claims on Indian Government are reclassified as Other Assets in line with changes in SBP Statement of Affairs from July 2020.

Archive link:

<https://www.sbp.org.pk/ecodata/DCsArch.xls>

2.4 Reserve Money

Million Rupees

Components	As on 30 th June		2024	2025				
	FY24	FY25 ^a	Dec	Aug	Sep	Oct	Nov	Dec ^c
A. Currency in Circulation	9,153,099	10,634,483	9,115,917	10,501,235	10,499,458	10,682,705	10,790,687	10,872,559
B. Cash in Tills	554,731	644,365	596,678	613,252	607,797	620,046	621,633	624,384
C. Other Deposits	62,892	57,267	58,681	50,569	53,613	45,900	45,667	53,980
D. Bank Deposits	1,842,108	1,634,519	1,807,703	2,169,148	1,872,094	1,933,609	2,055,990	1,896,989
Reserve Money (A+B+C+D)	11,612,829	12,970,634	11,578,978	13,334,204	13,032,962	13,282,260	13,513,977	13,447,912
Factor affecting Reserve Money (RM)								
A. Net Foreign Assets	(71,374)	1,455,191	580,294	1,506,535	1,693,242	1,917,690	2,018,149	2,232,992
B. Net Domestic Assets (1+2+3)	11,684,204	11,515,443	10,998,684	11,827,669	11,339,720	11,364,570	11,495,827	11,214,920
1. Net Govt Sector Borrowing (i+ii)	4,504,320	3,811,156	3,614,140	1,532,231	2,602,428	2,817,946	2,962,523	2,328,900
i. Borrowings for Budgetary Support ¹	4,527,712	3,836,191	3,639,185	1,557,060	2,627,515	2,843,875	2,988,888	2,355,634
a) Federal Government	5,419,184	5,262,849	5,253,794	2,926,804	4,033,761	4,357,039	4,385,621	3,630,561
of which deposits with SBP	(869,772)	(594,150)	(1,043,841)	(1,868,577)	(793,202)	(503,031)	(507,052)	(612,912)
b) Provincial Government	(840,494)	(1,367,561)	(1,531,012)	(1,269,001)	(1,301,842)	(1,412,767)	(1,302,203)	(1,170,136)
Balochistan	(41,987)	(102,272)	(79,380)	(85,682)	(62,683)	(58,966)	(30,995)	(47,471)
Khyber Pakhtunkhwa	(59,667)	(78,740)	(191,397)	(126,823)	(70,875)	(29,197)	(108,076)	(88,228)
Punjab	(627,553)	(846,228)	(956,228)	(655,482)	(747,292)	(815,803)	(805,131)	(616,924)
Sindh	(111,287)	(340,321)	(304,006)	(401,014)	(420,992)	(508,801)	(358,001)	(417,512)
c) A/J Government	(30,893)	(38,465)	(53,813)	(61,945)	(66,788)	(65,478)	(58,653)	(63,594)
d) Gilgit-Baltistan	(20,084)	(20,632)	(29,785)	(38,797)	(37,615)	(34,920)	(35,877)	(41,199)
ii. Others	(23,392)	(25,035)	(25,045)	(24,829)	(25,087)	(25,929)	(26,365)	(26,733)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,525,930	1,368,606	1,492,922	1,304,670	1,462,295	1,419,953	1,388,328	1,419,517
i. Claims on Scheduled Banks (a+b+c+d+e)	1,409,836	1,252,778	1,377,862	1,187,820	1,344,957	1,302,678	1,270,572	1,302,408
a. Agriculture Sector	5,374	7,750	6,370	7,711	7,697	7,662	7,547	7,360
b. Industrial Sector	577,676	491,783	527,383	477,110	469,005	457,722	450,828	438,864
c. Export Sector	624,392	507,694	586,211	458,366	471,704	441,653	417,521	401,828
d. Housing Sector	-	-	-	-	-	-	-	-
e. Others	202,394	245,551	257,898	244,633	396,551	395,641	394,676	454,356
ii. Claims on NBFIs	116,094	115,828	115,060	116,850	117,338	117,275	117,756	117,109
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-
3. Other Items (Net)	5,653,954	6,335,681	5,891,622	8,990,768	7,274,996	7,126,670	7,144,977	7,466,502
				-	-	-	-	-
Reserve Money(RM) (A+B)	11,612,829	12,970,634	11,578,978	13,334,204	13,032,962	13,282,260	13,513,977	13,447,912

Source: Statistics and Data Services Department

Notes:

1. Quarter end NFA of SBP includes interest accrued on Asian Clearing Union (ACU) balance, SDRs allocation, SDRs holdings, fund facilities and accrued expenses on portfolio investment account.

2. Government's borrowing net of Federal, Provincial, Azad Kashmir's and Gilgit-Baltistan's deposit with SBP. The (-) sign in govt. deposits shows a credit balance whereas (+) sign shows their debtor/withdrawal from the system.

3. An amount of Rs. 40,968 million for the payment of government letters of credit (LCs) payable in subsequent weeks after June 30, 2022 has been classified as 'government deposits' in the monetary data; this same amount was classified as 'other deposits' in SBP annual financial statements.

4. W.e.f. June 30, 2019, the data has been revised. For details, click here:

<https://www.sbp.org.pk/departments/stats/Revisions-in-Reserve-Money-and-Broad-Money.pdf>

5. Monthly data is of last working day of the month. The quarterly data covers the period up to the last working day of the month.

6. Total may differ due to rounding off.

Archive link

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

2.5 Currency in Circulation

Million Rupees

Items	As on 30 th June		2024	2025				
	FY24	FY25 ^p	Dec	Aug	Sep	Oct	Nov	Dec ^p
1. Banknotes	9,698,211	11,269,452	9,703,300	11,105,067	11,097,813	11,293,296	11,402,884	11,487,498
2. One Rupee Coins and above	9,849	9,880	9,847	9,956	9,959	9,964	9,945	9,911
3. Total (1+2)	9,708,060	11,279,332	9,713,147	11,115,023	11,107,772	11,303,260	11,412,829	11,497,409
4. Held by Banking Department of SBP	190	119	177	169	160	165	146	113
5. Held by Issue Department of SBP	40	365	376	366	357	344	363	353
6. Currency in tills of Scheduled Banks	554,731	644,365	596,678	613,252	607,797	620,046	621,633	624,384
7. Currency in Circulation (3-4-5-6)	9,153,099	10,634,483	9,115,917	10,501,235	10,499,458	10,682,705	10,790,687	10,872,559

Source: Statistics and Data Services Department

Notes:

1. From July, 2020 and onwards five rupee bills & above have been renamed as banknotes.
2. Monthly data is of last working day of the month. The quarterly data covers the period up to the last working day of the month

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	As on 30 th June		2024	2025				
	FY24	FY25 ^u	Dec	Aug	Sep	Oct	Nov	Dec ^p
A. Components of M2								
1. Currency in Circulation	9,153,099	10,634,483	9,115,917	10,501,235	10,499,458	10,682,705	10,790,687	10,872,559
2. Other Deposits with SBP	62,892	57,267	58,681	50,569	53,613	45,900	45,667	53,980
3. Total Private & PSE Deposits	26,665,840	30,096,017	26,439,817	29,126,909	29,617,813	29,202,195	29,731,634	31,375,639
<i>of which : RFCDs</i>	1,604,935	1,690,606	1,663,551	1,760,906	1,787,277	1,722,848	1,708,972	1,502,157
Money Supply (1+2+3)	35,881,830	40,787,767	35,614,415	39,678,713	40,170,884	39,930,800	40,567,988	42,302,178
B. Factors Affecting Money Supply (M2)								
I.Net Foreign Assets of the Banking System	(1,137,968)	746,313	(470,634)	800,765	854,030	545,844	623,779	854,215
a. State Bank of Pakistan	(71,374)	1,455,191	580,294	1,506,535	1,693,242	1,917,690	2,018,149	2,232,992
b. Scheduled Banks	(1,066,594)	(708,878)	(1,050,928)	(705,771)	(839,212)	(1,371,846)	(1,394,370)	(1,378,777)
II.Net Domestic Assets of Banking System (1+2+3)	37,019,799	40,041,453	36,085,049	38,877,948	39,316,854	39,384,956	39,944,209	41,447,963
a. State Bank of Pakistan	10,274,368	10,262,665	9,620,822	10,639,849	9,994,763	10,061,892	10,225,255	9,912,512
b. Scheduled Banks	26,745,431	29,778,789	26,464,227	28,238,100	29,322,091	29,323,064	29,718,953	31,535,451
1. Net Govt Sector Borrowing(a+b+c)	31,078,845	35,119,827	28,645,710	32,594,585	33,014,763	34,020,712	34,404,283	34,790,700
a. Borrowings for Budgetary support ¹	29,723,917	34,078,342	27,508,559	31,560,177	31,980,960	32,967,608	33,342,144	33,731,364
(i) From SBP	4,527,712	3,836,191	3,639,185	1,557,060	2,627,515	2,843,875	2,988,888	2,355,634
a) Federal Government	5,419,184	5,262,849	5,253,794	2,926,804	4,033,761	4,357,039	4,385,621	3,630,561
<i>of which deposits with SBP</i>	(869,772)	(594,150)	(1,043,841)	(1,868,577)	(793,202)	(503,031)	(507,052)	(612,912)
b) Provincial Government	(840,494)	(1,367,561)	(1,531,012)	(1,269,001)	(1,301,842)	(1,412,767)	(1,302,203)	(1,170,136)
Balochistan Government	(41,987)	(102,272)	(79,380)	(85,682)	(62,683)	(58,966)	(30,995)	(47,471)
Khyber Pakhtunkhwa Government	(59,667)	(78,740)	(191,397)	(126,823)	(70,875)	(29,197)	(108,076)	(88,228)
Punjab Government	(627,553)	(846,228)	(956,228)	(655,482)	(747,292)	(815,803)	(805,131)	(616,924)
Sindh Government	(111,287)	(340,321)	(304,006)	(401,014)	(420,992)	(508,801)	(358,001)	(417,512)
c) AJK Government	(30,893)	(38,465)	(53,813)	(61,945)	(66,788)	(65,478)	(58,653)	(63,594)
d) Gilgit-Baltistan	(20,084)	(20,632)	(29,785)	(38,797)	(37,615)	(34,920)	(35,877)	(41,199)
(ii) From Scheduled banks (a+b)	25,196,205	30,242,151	23,869,375	30,003,117	29,353,445	30,123,733	30,353,256	31,375,731
a) Federal Government	26,866,638	32,301,512	25,583,476	32,138,382	31,487,224	32,255,901	32,496,025	33,629,958
<i>of which deposits with banks</i>	(2,709,578)	(3,171,071)	(2,575,009)	(3,008,298)	(3,152,264)	(3,210,825)	(3,131,731)	(3,318,156)
b) Provincial Government	(1,670,433)	(2,059,362)	(1,714,101)	(2,135,264)	(2,133,779)	(2,132,167)	(2,142,770)	(2,254,228)
<i>of which deposits with banks</i>	(1,670,433)	(2,059,362)	(1,714,101)	(2,135,264)	(2,133,779)	(2,132,167)	(2,142,770)	(2,254,228)
b. Commodity operations	1,378,320	1,066,520	1,162,195	1,059,236	1,058,890	1,079,033	1,088,505	1,086,069
c. Others	(23,392)	(25,035)	(25,045)	(24,829)	(25,087)	(25,929)	(26,365)	(26,733)
2. Credit to Non-Govt. Sector (a+b+c+d)	11,543,424	13,011,091	15,143,390	12,707,268	12,936,154	12,724,926	12,878,110	13,983,522
a. Credit to Private Sector*	8,866,853	9,948,706	10,845,742	9,734,825	9,955,650	9,954,391	10,136,507	10,940,987
Conventional Banking Branches	6,211,242	6,616,972	7,175,359	6,479,124	6,502,000	6,489,642	6,582,946	6,711,888
Islamic Banks	1,776,270	2,294,571	2,682,748	2,174,975	2,329,293	2,273,995	2,339,088	2,729,686
Islamic Banking Branches of Conventional Banks	879,341	1,037,162	987,635	1,080,726	1,124,358	1,190,753	1,214,473	1,499,413
b. Credit to PSEs	2,191,482	2,104,374	2,267,351	2,112,636	2,086,948	2,133,755	2,121,930	2,200,976
c. PSEs Special a/c-debt Repayment with BP/PSPC	-	-	-	-	-	-	-	-
d. Credit to NBFIs	485,089	958,011	2,030,296	859,807	893,555	636,780	619,673	841,560
3. Other Items (net) *	(5,602,470)	(8,089,465)	(7,704,050)	(6,423,904)	(6,634,063)	(7,360,682)	(7,338,184)	(7,326,259)
Broad Money M2 (A+B)	35,881,830	40,787,767	35,614,415	39,678,713	40,170,884	39,930,800	40,567,988	42,302,178
C. Memorandum Items								
Accrued Profit on SBP holdings of MRTBs/MTBs	262,536	296,619	261,700	372,557	403,689	437,841	473,140	298,655
Outstanding amount of MTBs (realized value in auction)	7,542,978	5,869,162	4,505,128	4,780,927	4,687,569	4,809,319	4,536,318	5,057,570
Net Government Budgetary Borrowing (Cash Basis)	29,075,815	33,642,350	27,081,813	31,045,665	31,447,938	32,378,958	32,737,191	33,316,891
From SBP	4,265,176	3,539,572	3,377,485	1,184,503	2,223,826	2,406,034	2,515,748	2,056,978
From Scheduled Banks	24,810,640	30,102,778	23,704,328	29,861,161	29,224,112	29,972,924	30,221,443	31,259,913

Source: Statistics and Data Services Department

* Islamic Financings, Advances (against Murabaha etc), Inventories and any Other related item(s) pertaining to Islamic Financing previously reported under Other Assets has been reclassified as credit to private sector. Details of reclassifications/revisions are available in revision study on SBP website at: <http://www.sbp.org.pk/ecodata/RSMS.pdf>

Notes:

1. Excluding IMF A/c Nos. 1 & 2, IMF outstanding credit, deposits of foreign central banks, foreign governments, international organizations and deposit money banks.

2. Data is based on weekly returns. The quarterly data covers the period up to the last working day of the month and others months data up to the last working day of last week.

3. W.e.f. June 30, 2019, the data has been revised. For details, click here:

<https://www.sbp.org.pk/departments/stats/Revisions-in-Reserve-Money-and-Broad-Money.pdf>

Archive link:

https://www.sbp.org.pk/ecodata/BroadMoney_M2_Arch.xls

https://www.sbp.org.pk/ecodata/BroadMoney_M2_Arch.xls

2.7 Government Budgetary Borrowing from Banks

Million Rupees

Items	Stocks			Monetary Impact During	
	30-Jun-24 ^R	30-Jun-25	31-Dec-25 ^P	1st Jul 24 to 31-Dec-24	1st Jul 25 to 31-Dec-25
1. Central Government (a+b)	32,285,822	37,564,361	37,260,520	(1,448,551.97)	(303,841.50)
a. Scheduled Banks	26,866,638	32,301,512	33,629,958	(1,283,162.40)	1,328,445.93
T-Bills, Securities and Others	29,576,216	35,472,584	36,948,115	(1,417,731.39)	1,475,530.93
Less:					
Government Deposits	2,709,578	3,171,071	3,318,156	(134,568.98)	147,085.00
b. State Bank	5,419,184	5,262,849	3,630,561	(165,389.57)	(1,632,287.43)
T-bills and Securities etc.	5,571,285	5,094,335	3,486,839	8,427.66	(1,607,496.57)
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-
Others*	717,671	762,663	756,634	251.79	(6,028.79)
Less:					
Govt. Deposits (Ex. Zakat and Privatization Fund)	869,772	594,150	612,912	174,069.02	18,762.06
2. Provincial Governments (c+d)	(2,561,905)	(3,486,020)	(3,529,156)	(766,805.22)	(43,135.78)
c. Scheduled Banks	(1,670,433)	(2,059,362)	(2,254,228)	(43,667.67)	(194,866.13)
Government Securities and Others					
Less:					
Government Deposits	1,670,433	2,059,362	2,254,228	43,667.67	194,866.13
d. State Bank	(891,472)	(1,426,658)	(1,274,928)	(723,137.55)	151,730.35
Government Securities	-	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-	-
Less:					
Government Deposits (Excluding Zakat Fund)	891,472	1,426,658	1,274,928	723,137.55	(151,730.35)
Net Budgetary Borrowing from the Banking System	29,723,917	34,078,341	33,731,364	(2,215,357.19)	(346,977.28)

Source: Statistics and Data Services Department

Notes:

1. From July, 2019, the data on Central and Provincial Government Deposits with Scheduled Banks have been revised. This revision is due to reclassification of some of the PSEs, which were previous reported under Government Institutions. The coverage of PSEs has been enhanced since July, 2019.

2. W.e.f. June 30, 2019, the data has been revised. For details, click here:

<https://www.sbp.org.pk/departments/stats/Revisions-in-Reserve-Money-and-Broad-Money.pdf>

<http://www.sbp.org.pk/departments/stats/Explanatory-Note.pdf>

3. Data is based on weekly returns. The quarterly data covers the period up to the last working day of the month and others months data up to the last working day of last week.

* It include treasury currency and Rupee counterpart loan to GOP against SDRs allocation

2.8 Government Borrowing for Commodity Operations

Million Rupees

Items	Stocks			Monetary Impact During	
	30-Jun-24	30-Jun-25	31-Dec-25	1st Jul 23 to 31-Dec-24	1st Jul 24 to 31-Dec-25
Rice	-	192.6	203.9	184.5	11.3
Wheat	1,133,456.1	795,113.4	794,682.2	(236,364.6)	(431.2)
Sugar	107,772.4	104,742.0	156,002.2	11,642.9	51,260.1
Fertilizer	134,664.3	163,502.0	132,395.8	8,319.7	(31,106.1)
Seeds	2,427.6	340.6	-	(2,427.6)	(340.6)
Oil seeds	-	-	-	-	-
Pulses	-	-	-	-	-
Edible Oil	-	-	-	-	-
Black Mash	-	-	-	-	-
Chilies	-	-	-	-	-
Seed Meal	-	-	-	-	-
Gram	-	-	-	-	-
Onion	-	-	-	-	-
Potatoes	-	-	-	-	-
Cotton	-	2,629.8	2,784.6	2,519.3	154.8
Total	1,378,320.5	1,066,520.4	1,086,068.8	(216,125.8)	19,548.4

Source: SME, Housing & Sustainable Finance Department

2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Jul-25			Aug-25			Sep-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	11,342,656	16,007,923	27,350,579	11,105,236	14,781,033	25,886,269	11,109,804	13,544,294	24,654,098
International reserve assets	1,970,457	4,394,303	6,364,760	2,067,959	4,351,068	6,419,027	2,096,015	4,335,527	6,431,542
- Gold	1,942,112	-	1,942,112	2,011,604	-	2,011,604	2,011,604	-	2,011,604
- Foreign currency balances	28,345	4,322,797	4,351,142	56,355	4,300,788	4,357,143	84,411	4,301,162	4,385,573
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	41,928	41,928	-	8,368	8,368	-	6,941	6,941
- Reserve tranche position with International Monetary Fund	-	46	46	-	46	46	-	46	46
- Other foreign currency balances	-	29,532	29,532	-	41,866	41,866	-	27,378	27,378
Local currency financial assets	5,000,000	9,507,853	14,507,853	7,000,000	7,090,275	14,090,275	7,000,000	5,817,465	12,817,465
(i) Monetary policy assets	5,000,000	8,420,131	13,420,131	7,000,000	6,051,362	13,051,362	7,000,000	4,769,416	11,769,416
- Conventional- securities purchased under agreement to resell	5,000,000	8,076,278	13,076,278	7,000,000	5,594,472	12,594,472	7,000,000	4,450,797	11,450,797
- Shariah compliant financing facility	-	343,853	343,853	-	456,890	456,890	-	318,619	318,619
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	-	767,460	767,460	-	733,998	733,998	-	733,777	733,777
- Agriculture sector	-	4,669	4,669	-	4,571	4,571	-	4,629	4,629
- Industrial sector	-	359,803	359,803	-	356,724	356,724	-	353,853	353,853
- Export sector	-	340,686	340,686	-	310,181	310,181	-	313,264	313,264
- Housing sector	-	3	3	-	2	2	-	2	2
- Other	-	62,300	62,300	-	62,519	62,519	-	62,029	62,029
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	320,262	320,262	-	304,915	304,915	-	314,273	314,273
- Agriculture sector	-	3,762	3,762	-	3,820	3,820	-	3,894	3,894
- Industrial sector	-	147,230	147,230	-	144,408	144,408	-	142,309	142,309
- Export sector	-	160,546	160,546	-	148,185	148,185	-	159,665	159,665
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	8,724	8,724	-	8,502	8,502	-	8,405	8,405
Credit to general government account	4,337,325	1,452,791	5,790,116	2,001,267	2,680,507	4,681,774	1,977,710	2,735,106	4,712,816
- Federal government	4,337,325	1,452,791	5,790,116	2,001,267	2,680,507	4,681,774	1,977,710	2,735,106	4,712,816
- Perpetual loan to federal government	-	767,375	767,375	-	761,573	761,573	-	757,075	757,075
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,337,325	685,416	5,022,742	2,001,267	1,918,935	3,920,201	1,977,710	1,978,031	3,955,741
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	219,649	219,649	-	219,649	219,649	-	219,649	219,649
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	173,887	173,887	-	173,887	173,887	-	173,887	173,887
- Financial institutions	-	45,762	45,762	-	45,762	45,762	-	45,762	45,762
- Other	-	-	-	-	-	-	-	-	-
Property, plant & equipment	-	171,502	171,502	-	172,257	172,257	-	171,700	171,700
Rupee coins	350	-	350	366	-	366	434	-	434
Other assets	34,523	261,827	296,350	35,644	267,278	302,922	35,644	264,847	300,491
LIABILITIES	11,342,656	16,007,923	27,350,579	11,105,236	14,781,033	25,886,269	11,109,804	13,544,294	24,654,098
Equity & reserves	-	6,097,189	6,097,189	-	3,926,474	3,926,474	-	4,070,152	4,070,152
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,119,567	1,119,567	-	1,119,567	1,119,567	-	1,119,567	1,119,567
- Special reserves	-	4,744	4,744	-	4,744	4,744	-	4,744	4,744
- Unrealized appreciations	-	2,160,977	2,160,977	-	2,230,470	2,230,470	-	2,230,470	2,230,470
- Profit & loss appropriation account	-	2,711,901	2,711,901	-	471,693	471,693	-	615,371	615,371
Banknotes in circulation	11,342,656	(186)	11,342,470	11,105,236	(169)	11,105,067	11,109,804	(173)	11,109,631
- Banknotes in circulation	11,342,470	-	11,342,470	11,105,067	-	11,105,067	11,109,630	-	11,109,630
- Banknotes held in Banking Department	186	(186)	-	169	(169)	-	173	(173)	0
Monetary policy liabilities	-	102,312	102,312	-	8,914	8,914	-	-	-
- Securities sold under agreement to repurchase	-	102,312	102,312	-	8,914	8,914	-	-	-
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	4,065,914	4,065,914	-	5,168,341	5,168,341	-	3,783,750	3,783,750
- Federal government	-	1,119,696	1,119,696	-	1,849,996	1,849,996	-	846,978	846,978
- Provincial governments & autonomous regions	-	1,162,778	1,162,778	-	1,393,763	1,393,763	-	1,306,975	1,306,975
- Bank deposits	-	1,625,509	1,625,509	-	1,765,280	1,765,280	-	1,475,793	1,475,793
- Other deposits	-	157,931	157,931	-	159,302	159,302	-	154,004	154,004
Foreign currency deposits	-	1,471,943	1,471,943	-	1,461,476	1,461,476	-	1,468,048	1,468,048
- Local banks	-	407,428	407,428	-	403,868	403,868	-	408,930	408,930
- Foreign central banks	-	1,004	1,004	-	995	995	-	993	993
- Foreign governments & sovereign wealth fund	-	1,056,184	1,056,184	-	1,048,429	1,048,429	-	1,050,720	1,050,720
- Others deposits	-	7,327	7,327	-	8,184	8,184	-	7,405	7,405
Foreign currency loans and liabilities	-	3,890,580	3,890,580	-	3,864,978	3,864,978	-	3,864,782	3,864,782
- International Monetary Fund facilities	-	1,547,112	1,547,112	-	1,530,370	1,530,370	-	1,530,370	1,530,370
- Allocations of special drawing rights of IMF	-	1,144,626	1,144,626	-	1,132,883	1,132,883	-	1,132,027	1,132,027
- Currency swap arrangements	-	1,198,842	1,198,842	-	1,201,725	1,201,725	-	1,202,385	1,202,385
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	380,170	380,170	-	351,018	351,018	-	357,735	357,735

2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Oct-25			Nov-25			Dec-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	11,293,461	14,334,875	25,628,336	11,403,030	14,526,302	25,929,332	11,549,612	15,341,811	26,891,423
International reserve assets	2,500,715	4,287,260	6,787,975	2,722,936	4,170,924	6,893,860	2,827,848	4,444,147	7,271,995
- Gold	2,346,213	-	2,346,213	2,448,023	-	2,448,023	2,448,213	-	2,448,213
- Foreign currency balances	154,502	4,209,732	4,364,234	274,913	4,136,841	4,411,754	379,635	4,341,663	4,721,298
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	39,578	39,578	-	8,047	8,047	-	66,032	66,032
- Reserve tranche position with International Monetary Fund	-	46	46	-	45	45	-	46	46
- Other foreign currency balances	-	37,904	37,904	-	25,991	25,991	-	36,406	36,406
Local currency financial assets	7,000,000	6,240,720	13,240,720	7,000,000	6,400,146	13,400,146	7,000,000	6,919,756	13,919,756
(i) Monetary policy assets	7,000,000	5,240,893	12,240,893	7,000,000	5,431,969	12,431,969	7,000,000	5,985,072	12,985,072
- Conventional- securities purchased under agreement to resell	7,000,000	4,964,248	11,964,248	7,000,000	5,220,086	12,220,086	7,000,000	5,535,061	12,535,061
- Shariah compliant financing facility	-	276,645	276,645	-	211,883	211,883	-	450,011	450,011
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	-	699,463	699,463	-	673,155	673,155	-	654,012	654,012
- Agriculture sector	-	4,543	4,543	-	4,904	4,904	-	4,923	4,923
- Industrial sector	-	342,095	342,095	-	337,328	337,328	-	331,326	331,326
- Export sector	-	291,692	291,692	-	270,557	270,557	-	257,889	257,889
- Housing sector	-	2	2	-	2	2	-	2	2
- Other	-	61,131	61,131	-	60,363	60,363	-	59,872	59,872
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	300,364	300,364	-	295,022	295,022	-	280,673	280,673
- Agriculture sector	-	3,861	3,861	-	3,832	3,832	-	3,797	3,797
- Industrial sector	-	138,584	138,584	-	136,406	136,406	-	133,980	133,980
- Export sector	-	149,962	149,962	-	146,964	146,964	-	135,238	135,238
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	7,957	7,957	-	7,820	7,820	-	7,658	7,658
Credit to general government account	1,751,363	2,994,044	4,745,407	1,637,053	3,142,418	4,779,471	1,678,731	3,145,165	4,823,896
- Federal government	1,751,363	2,994,044	4,745,407	1,637,053	3,142,418	4,779,471	1,678,731	3,145,165	4,823,896
- Perpetual loan to federal government	-	751,836	751,836	-	751,585	751,585	-	759,335	759,335
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	1,751,363	2,242,208	3,993,571	1,637,053	2,390,833	4,027,886	1,678,731	2,385,830	4,064,562
- Sukuku	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	372,610	372,610	-	372,610	372,610	-	372,610	372,610
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	326,848	326,848	-	326,848	326,848	-	326,848	326,848
- Financial institutions	-	45,762	45,762	-	45,762	45,762	-	45,762	45,762
- Other	-	-	-	-	-	-	-	-	-
Property, plant & equipment	-	171,530	171,530	-	172,730	172,730	-	172,493	172,493
Rupee coins	344	-	344	363	-	363	355	-	355
Other assets	41,039	268,713	309,751	42,679	267,473	310,152	42,679	287,641	330,319
LIABILITIES	11,293,461	14,334,875	25,628,336	11,403,030	14,526,302	25,929,332	11,549,612	15,341,811	26,891,423
Equity & reserves	-	4,748,618	4,748,618	-	4,971,994	4,971,994	-	5,123,382	5,123,382
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,119,567	1,119,567	-	1,119,567	1,119,567	-	1,119,567	1,119,567
- Special reserves	-	4,744	4,744	-	4,761	4,761	-	4,761	4,761
- Unrealized appreciations	-	2,717,869	2,717,869	-	2,819,489	2,819,489	-	2,819,489	2,819,489
- Profit & loss appropriation account	-	806,437	806,437	-	928,177	928,177	-	1,079,565	1,079,565
Banknotes in circulation	11,293,460	(165)	11,293,295	11,403,030	(146)	11,402,884	11,549,612	(138)	11,549,474
- Banknotes in circulation	11,293,295	-	11,293,295	11,402,884	-	11,402,884	11,549,474	-	11,549,474
- Banknotes held in Banking Department	165	(165)	-	146	(146)	-	138	(138)	-
Monetary policy liabilities	-	229,039	229,039	-	161,282	161,282	-	15,157	15,157
- Securities sold under agreement to repurchase	-	229,039	229,039	-	161,282	161,282	-	15,157	15,157
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,714,127	3,714,127	-	3,722,442	3,722,442	-	4,270,946	4,270,946
- Federal government	-	485,107	485,107	-	489,368	489,368	-	1,339,280	1,339,280
- Provincial governments & autonomous regions	-	1,537,708	1,537,708	-	1,421,474	1,421,474	-	1,146,647	1,146,647
- Bank deposits	-	1,535,159	1,535,159	-	1,656,641	1,656,641	-	1,631,491	1,631,491
- Other deposits	-	156,154	156,154	-	154,959	154,959	-	153,528	153,528
Foreign currency deposits	-	1,461,214	1,461,214	-	1,464,125	1,464,125	-	1,462,741	1,462,741
- Local banks	-	398,450	398,450	-	399,349	399,349	-	396,471	396,471
- Foreign central banks	-	990	990	-	986	986	-	984	984
- Foreign governments & sovereign wealth fund	-	1,053,633	1,053,633	-	1,055,713	1,055,713	-	1,058,453	1,058,453
- Others deposits	-	8,141	8,141	-	8,077	8,077	-	6,834	6,834
Foreign currency loans and liabilities	-	3,815,584	3,815,584	-	3,820,399	3,820,399	-	4,098,646	4,098,646
- International Monetary Fund facilities	-	1,489,031	1,489,031	-	1,489,030	1,489,030	-	1,753,949	1,753,949
- Allocations of special drawing rights of IMF	-	1,121,345	1,121,345	-	1,118,622	1,118,622	-	1,127,712	1,127,712
- Currency swap arrangements	-	1,205,208	1,205,208	-	1,212,747	1,212,747	-	1,216,985	1,216,985
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	366,458	366,458	-	386,205	386,205	-	371,077	371,077

Source: Finance Department SBP

2.10 Annual Accounts of SBP

End Jun: Million Rupees

Items	2021	2022	2023	2024	2025
ASSETS					
Gold reserves held by the Bank	577,356	773,637	1,136,974	1,349,449	1,942,112
Local Currency – Coins	418	406	351	40	365
Foreign Currency Reserves	2,858,845	2,178,557	1,590,147	2,722,811	4,451,862
Earmarked foreign currency balances	20,708	24,051	20,206	20,507	21,491
Special Drawing Rights of the International Monetary Fund	60,771	43,461	5,381	206,221	7,418
Reserve tranche with the IMF under quota arrangements	27	33	46	44	46
Securities purchased under agreement to resale	1,792,952	4,518,610	8,387,621	11,825,546	12,542,993
Current accounts of governments	33,794	-	-	-	-
Investments	6,949,850	6,404,018	6,070,879	5,779,835	5,323,529
Loans, Advances, Bills of Exchange and Commercial Papers	1,179,962	2,070,810	2,251,156	2,049,346	1,912,227
Assets held with the Reserve Bank of India	11,268	14,816	21,579	24,873	34,523
Balances due from the Govt. of India and Bangladesh	14,088	15,107	16,206	17,391	18,663
Property and Equipment	78,346	97,686	96,683	95,080	95,245
Intangible assets	98	170	155	755	466
Other assets	29,975	37,176	22,069	23,581	30,246
TOTAL ASSETS	13,608,457	16,178,538	19,619,452	24,115,479	26,381,186
LIABILITIES					
Bank notes in circulation	7,278,860	7,992,592	9,664,290	9,698,211	11,269,453
Bills Payable	1,796	1,251	1,619	1,227	1,247
Current accounts of governments	1,295,486	1,547,182	1,363,629	1,765,326	2,026,533
Current account with SBP-BSC -. (a -Subsidiary)	51,241	10,512	8,590	374	1,444
Current account with NIBAF (Guarantee) Limited - a subsidiary	202	-	-	-	-
Payable to Islamic Banking Institution against Bai Muajjal transactions	-	197	216	129	-
Payable under bilateral currency swap agreement	748,494	926,914	1,209,984	1,160,666	1,197,854
Deposits of banks and Financial Institutions	1,327,525	1,254,854	1,676,644	1,900,228	1,682,462
Other deposits and accounts	629,053	737,432	957,386	1,207,794	1,255,603
Payable to the International Monetary Fund	845,359	1,351,259	1,632,062	2,157,055	2,705,516
Securities sold under agreement to repurchase	135,051	530,194	142,882	609,732	101,305
Other Liabilities	75,071	134,303	156,501	122,922	128,941
Deferred Liability - Unfunded Staff Retirement Benefits	36,697	41,058	45,715	53,527	63,747
TOTAL LIABILITIES	12,424,837	14,527,749	16,859,518	18,677,192	20,434,104
NET ASSETS	1,183,621	1,650,789	2,759,934	5,438,287	5,947,081
REPRESENTED BY					
Share Capital	100	100,000	100,000	100,000	100,000
Reserves	260,993	214,789	440,965	976,746	1,035,438
Unappropriated profit	161,974	371,186	904,705	2,807,974	2,428,364
Unrelised Exchange gain				-	125,437
Unrealized appreciation on gold reserves held by the Bank	572,780	769,061	1,132,158	1,344,042	1,935,263
Unrealised appreciation on remeasurement of Foreign currency accounts and investments		-	10	7	(40)
Unrealized appreciation on re-measurement of investment-Local	96,883	85,014	71,356	98,800	211,928
Surplus on revaluation of property and equipment	90,891	110,739	110,739	110,718	110,690
TOTAL EQUITY	1,183,621	1,650,789	2,759,934	5,438,287	5,947,081
PROFIT & LOSS ACCOUNT					
Mark-Up/ Return/Interest Earned	768,020	991,784	2,183,421	3,555,092	2,827,169
Mark-Up/ Return/Interest Expenses	52,694	60,595	147,665	281,825	245,236
Net Mark-Up / Interest Income	715,327	931,189	2,035,756	3,273,267	2,581,933
Fair valuation adjustment on COVID loans - net	-	(63,223)	231	23,820	22,886
Fees, Commission & Brokerage Income	5,245	6,690	9,194	10,862	11,243
Exchange gain/(loss)-net	135,349	(61,818)	(874,670)	186,077	(54,650)
Dividend Income	500	633	605	666	13,649
Other operating income / (loss)-net	2,199	(9,384)	(1,545)	5,146	4,403
Other Income/(Loss)	397	5,200	37,197	274	1,215
Total Non - Markup / Interest Income	813,285	809,286	1,206,769	3,500,112	2,580,678
Administrative/ Operating Expenses	56,353	62,857	66,372	86,188	80,739
Provisions for /(reversal of provision against)	(89)	378	1,109	(298)	143
Total Non-Markup/Interest Expenses	56,264	63,235	67,482	85,890	80,882
PROFIT/ (LOSS) FOR THE YEAR	757,021	746,051	1,139,287	3,414,221	2,499,795
Net Cash Inflow / (Outflow) from Operating Activities	1,189,238	(31,841)	946,576	1,752,598	3,627,075
Net Cash Inflow / (Outflow) from Investing Activities	(645)	(325)	(130)	(366)	11,794
Net Cash Inflow / (Outflow) from Financing Activities	(829,800)	(82,663)	(276,010)	(397,313)	(2,212,349)

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation

End Jun: Million Rupees

Items	2021	2022	2023	2024	2025
ASSETS					
Deposit account with State Bank of Pakistan	-	2,801	2,532	201	418
Current account with State Bank of Pakistan	51,241	10,512	8,590	374	1,444
Investments	515	45,881	58,684	72,129	80,163
Employee loans and advances	10,780	11,525	14,713	19,877	20,957
Advances, deposits and payments	126	180	217	140	215
Medical and stationary consumable	316	346	195	209	244
Property and equipment	2,846	3,753	3,438	3,161	2,842
Total Assets	65,824	74,998	88,368	96,091	106,283
LIABILITIES			-		
Deferred liabilities - staff retirement benefits	59,246	67,187	5,662	6,221	7,535
Other liabilities	5,579	6,525	80,844	86,985	94,746
Total Liabilities	64,824	73,712	86,506	93,205	102,281
NET ASSETS	1,000	1,286	1,862	2,886	4,002
REPRESENTED BY					
Share capital	1,000	1,000	1,000	1,000	1,000
Reserves	-	-	286	862	1,886
Unappropriated Profit	-	286	576	1,024	1,116
PROFIT & LOSS ACCOUNTS		1,286	1,862	2,886	4,002
Discount and Interest earned	47	3,827	7,878	13,044	12,376
Net operating expenses	15,350	18,771	23,306	29,119	24,679
Total Expenses	15,350	23,306	23,306	29,119	24,679
Reimbursed by the State bank of Pakistan	8,283	15,194	15,919	16,990	13,203
Allocated to the State Bank of Pakistan	7,067	-	-	-	-
Operating Profit		249	492	915	899
Profit on disposal of fixed assets	47	3	5	6	11
Other income	3	34	80	104	206
Balance Profit Transferred to the State Bank of Pakistan	50	-	-	-	-
Net Cash Inflow / (Outflow) from Operating Activities	1,934	45,790	4,970	1,560	3,780
Net Cash Inflow / (Outflow) from Investing Activities	(1,934)	(39,594)	47,954	57,359	4,398
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Cash and cash equivalents at beginning of the year	-	-	6,197	59,120	201
Cash & Cash Equivalents at the end of the year	-	6,197	59,120	201	819

Source: SBP BSC HOK

2.12 Scheduled Banks' Balance Sheets Consolidated Position

Based on Weekly Position of Liabilities and Assets (All Banks)

Million Rupees

in million Rupees									
Financial Position	FY23	FY24	FY25	2024	2025				
				Dec	Aug	Sep	Oct	Nov	Dec
ASSETS									
Cash & Balances with Treasury Banks	2,650,786	3,197,004	2,874,601	2,744,428	3,158,485	2,704,965	2,942,398	3,025,559	2,957,103
Balances with other Banks	517,695	558,314	672,164	226,815	228,948	202,485	220,600	191,580	297,834
Lending to Financial Institutions	892,010	1,025,211	926,667	1,235,244	632,661	554,114	924,581	928,003	809,533
Investments	20,895,614	30,149,408	36,515,945	29,316,132	36,288,861	35,478,174	36,547,085	36,731,391	37,892,704
Advances – Net of Provision	11,502,379	11,589,550	12,002,417	14,671,589	12,299,700	12,319,906	12,357,019	12,494,171	13,265,176
Gross Advances	12,202,125	12,447,146	12,917,323	15,581,109	13,203,037	13,232,402	13,278,952	13,429,979	14,144,500
Less: Provision for Non- Performing Advances	(699,746)	(857,595)	(914,906)	(909,521)	(903,337)	(912,496)	(921,933)	(935,808)	(879,324)
Operating Fixed Assets	872,579	1,012,671	1,062,847	960,318	1,079,673	1,089,748	1,121,565	1,141,961	1,213,190
Deferred Tax Assets	220,831	186,560	255,736	181,942	272,991	263,613	255,229	272,737	165,969
Other Assets	1,892,967	2,404,598	2,936,958	2,301,500	3,305,563	3,415,644	3,541,143	3,613,786	3,503,145
Right to use Assets	-	-	169,372	154,322	180,799	184,720	198,236	205,042	209,939
TOTAL ASSETS	39,444,861	50,123,316	57,416,707	51,792,290	57,447,680	56,213,367	58,107,856	58,604,230	60,314,593
LIABILITIES									
Bills Payable	424,912	459,192	478,713	466,138	400,652	414,342	400,986	448,071	470,812
Borrowings	8,916,845	13,071,191	14,862,650	14,673,263	15,421,865	14,570,527	14,988,048	15,179,172	15,608,068
Deposits and other Accounts	25,507,568	30,812,105	35,025,388	30,067,614	34,467,360	33,827,311	35,148,622	35,394,238	36,155,703
Sub-ordinated Loans	171,864	172,846	166,328	171,337	165,329	159,328	159,325	159,324	158,880
Liabilities Against Assets Subject to Finance Lease	12,518	11,106	148,088	107,276	151,666	150,325	158,422	159,564	158,808
Deferred Tax Liabilities	38,414	48,282	117,951	77,640	134,121	130,310	138,327	131,028	223,527
Other Liabilities	1,966,081	2,538,857	2,697,785	2,685,697	2,644,012	2,930,209	3,190,661	3,105,183	3,288,073
TOTAL LIABILITIES	37,038,203	47,113,577	53,496,903	48,248,965	53,385,007	52,182,352	54,184,391	54,576,581	56,063,871
NET ASSETS	2,406,658	3,009,739	3,919,804	3,543,325	4,062,674	4,031,015	3,923,465	4,027,648	4,250,723
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	614,275	631,074	626,974	635,131	627,611	627,548	634,388	645,731	534,341
Reserves	572,952	650,680	727,144	682,710	734,706	746,325	804,829	797,954	872,231
Un-appropriated / Un-remitted Profit	1,142,504	1,363,938	1,631,177	1,566,512	1,724,537	1,749,532	1,695,911	1,766,536	1,977,476
Surplus/ (Deficit) on Revaluation of Assets	76,926	364,046	934,509	658,971	975,819	907,610	788,336	817,428	866,676
TOTAL	2,406,658	3,009,739	3,919,804	3,543,324	4,062,674	4,031,015	3,923,465	4,027,648	4,250,723

Source: Banking Supervision Department-2, SBP

Note:

Figures pertain to last week end of every month

2.13 Scheduled Banks' Consolidated Liquidity Position (All Banks)

Million Rupees

Items	FY24	FY25	2024	2025				
			Nov	Jul	Aug	Sep	Oct	Nov
Demand Liabilities	20,654,009	24,183,399	22,157,005	24,521,162	24,802,343	25,265,631	25,214,112	25,031,085
Time Liabilities	5,007,027	4,998,767	4,978,437	5,044,819	4,972,839	5,037,134	5,106,259	5,319,530
TOTAL (Demand & Time Liabilities)	25,661,036	29,182,166	27,135,442	29,565,981	29,775,182	30,302,765	30,320,372	30,350,615
LIQUID ASSETS MAINTAINED IN PAKISTAN	20,912,972	23,613,887	21,065,841	24,459,297	24,755,322	25,295,644	25,541,499	25,755,356
Cash	684,550	636,715	565,344	620,308	646,978	626,013	636,073	632,351
Balance with SBP	1,509,768	1,834,210	1,630,629	1,743,864	1,646,351	1,475,129	1,558,919	1,609,912
Balance with agents of SBP	141,061	180,823	149,309	91,992	83,994	181,507	112,042	110,836
Un-encumbered approved Securities	18,505,476	20,888,892	18,648,238	21,928,685	22,304,112	22,939,245	23,160,859	23,328,729
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	72,116	73,247	72,322	74,448	73,887	73,749	73,605	73,527
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	6,092,810	6,872,374	6,432,223	6,964,733	7,010,906	7,122,184	7,116,810	7,117,199
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	14,820,162	16,741,513	14,633,618	17,494,564	17,744,416	18,173,460	18,424,689	18,638,156

Source: Banking Supervision Department-2, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	June-25				September-25			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	10,674	1,435,393	96,655	1,542,723	12,246	1,433,399	93,667	1,539,312
a. Currency	11	1,099	11,126	12,235	4	1,437	10,093	11,534
b. Transferable Deposits	5,117	1,222,980	73,031	1,301,128	6,820	1,033,185	62,510	1,102,515
c. Restricted Deposits	-	4,293	2,260	6,553	-	338	1,080	1,418
d. Other Deposits	5,546	207,021	10,239	222,806	5,422	398,440	19,983	423,845
2. Investment in securities other than shares	1,188,438	1,477,726	216,954	2,883,118	1,080,631	1,344,053	175,271	2,599,954
a. Short-term	72,542	1,105,231	128,189	1,305,962	61,641	969,997	87,633	1,119,272
b. Long-term	1,115,896	372,495	88,765	1,577,156	1,018,990	374,056	87,637	1,480,683
3. Loans extended (Advances)	249,593	154,346	553,443	957,382	260,797	157,171	615,572	1,033,541
a. Short-term	59,427	70,949	337,218	467,594	64,050	71,529	375,847	511,426
b. Long-term	190,166	83,397	216,225	489,788	196,748	85,643	239,725	522,115
4. Investment in shares	23,016	450,927	-	473,943	28,975	733,651	-	762,626
a. Quoted	13,583	426,623	-	440,207	16,730	703,721	-	720,451
b. Non-quoted	9,433	24,304	-	33,736	12,245	29,930	-	42,175
5. Insurance Technical Reserve	-	-	151	151	-	-	105	105
a. Life	-	-	52	52	-	-	20	20
b. Non-life	-	-	100	100	-	-	85	85
6. Financial Derivatives	-	566	-	566	-	550	-	550
7. Other accounts receivable	46,086	258,397	66,150	370,633	45,044	249,989	68,997	364,031
8. Non-financial assets	13,990	28,989	54,584	97,563	14,315	30,007	54,800	99,122
a. Produced assets	13,840	22,579	50,922	87,341	14,165	23,572	51,119	88,857
i. Fixed assets	13,244	14,820	42,102	70,165	13,548	14,284	41,846	69,677
ii. Inventories	-	358	-	358	-	225	-	225
iii. Valuables	-	5,338	-	5,338	-	6,492	-	6,492
iv. Other produced assets	596	2,063	8,820	11,480	618	2,572	9,273	12,463
b. Non-produced assets	150	6,410	3,662	10,222	150	6,435	3,681	10,266
i. Land	150	1,886	343	2,379	150	1,872	343	2,365
ii. Other non-produced assets	-	4,524	3,319	7,843	-	4,563	3,338	7,900
Total Assets/ Liabilities	1,531,798	3,806,343	987,938	6,326,079	1,442,009	3,948,821	1,008,411	6,399,242
1. Deposits	60,767	58,857	719,604	839,228	67,500	57,837	760,217	885,554
a. Restricted deposits	185	39,201	-	39,386	329	37,748	-	38,077
b. Other deposits	60,582	19,656	719,604	799,842	67,171	20,088	760,217	847,477
2. Securities other than shares (bonds/debentures etc)	-	2,370	10,757	13,127	-	887	10,106	10,993
a. Short-term	-	1,534	-	1,534	-	51	-	51
b. long-term	-	836	10,757	11,593	-	836	10,106	10,942
3. Loans (Borrowings)	1,179,403	90,334	96,046	1,365,783	1,078,022	96,755	73,787	1,248,565
a. Short-term	778,762	36,345	50,233	865,339	829,977	37,441	21,157	888,575
b. Long-term	400,641	53,989	45,813	500,444	248,045	59,314	52,630	359,990
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	77,618	302,493	144,798	524,909	67,657	167,958	146,624	382,239
6. Shares and other equity	214,010	3,352,289	16,733	3,583,032	228,830	3,625,384	17,677	3,871,891
a. Quoted	19,238	1,650,296	22,422	1,691,956	16,678	1,924,708	23,830	1,965,215
b. Non-quoted	79,559	1,220,918	32,934	1,333,412	82,119	1,270,614	29,177	1,381,910
c. Retained earnings	43,194	160,515	(56,798)	146,911	45,060	250,536	(55,943)	239,653
d. Current year result	16,595	313,712	(774)	329,533	28,301	165,186	1,099	194,585
e. General & special reserves	33,786	14,759	17,908	66,453	34,304	16,666	18,811	69,782
f. Valuation adjustments	21,638	(7,911)	1,040	14,767	22,369	(2,325)	703	20,747

Source: Statistics and Data Services Department

* DFIs also includes HBFC & PMRC data.

2.15 Classification of Deposits with DFIs, MFBs and NBFCs

Million Rupees

SECTOR	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
1 Non-financial Corporations	116,075	109,624	254,284	88,984	102,167	116,384
i Public	26,455	16,381	36,710	18,094	18,190	16,623
ii Private	89,620	93,243	217,575	70,890	83,976	99,761
2 Financial Corporations	88,864	89,364	114,963	103,479	134,412	175,966
i Deposit money institutions	968	4,110	5,127	142	6,193	5,881
ii Other deposit accepting institutions	43,693	48,488	42,037	48,178	66,041	60,609
iii Financial intermediaries	42,137	34,853	60,833	52,618	58,812	106,785
iv Financial auxiliaries	854	907	1,137	1,222	1,023	1,138
v Insurance and pension funds	1,212	1,006	5,830	1,319	2,343	1,553
3 Central Government	30,583	25,623	29,481	21,870	17,516	19,298
4 Provincial Governments	17,578	17,800	23,700	25,482	22,995	23,888
5 Local Governments	3,102	3,241	4,604	240	391	290
6 Household	437,437	443,928	404,960	601,437	507,759	488,506
7 Non-profit Institutions (NPIs) Serving Households	68,086	74,032	48,713	48,921	51,874	59,018
8 Non-residents	1,788	1,843	1,907	2,075	2,114	2,203
9 Foreign Currency	0	0	0	0	0	0
Total	763,514	765,455	882,614	892,489	839,228	885,554

Source: Statistics and Data Services Department

2.16 Classification of Loans Extended (Advances) by DFIs, MFBs and NBFCs

Million Rupees

SECTOR	Jun-25			Sep-25		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	251,012	5,965	256,977	279,307	6,407	285,713
i Public	4,201	1,032	5,233	4,170	949	5,119
ii Private	246,811	4,933	251,744	275,136	5,458	280,595
2 Financial Corporations	37,563	82,666	120,229	103,877	37,931	141,808
i Deposit money institutions	33,173	45,698	78,872	93,409	4,311	97,720
ii Other deposit accepting institutions	3,373	3,667	7,040	7,292	94	7,386
iii Financial intermediaries	1,017	33,301	34,317	1,696	33,527	35,223
iv Financial auxiliaries	-	-	-	1,479	-	1,479
v Insurance and pension funds	-	-	-	-	-	-
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	132,799	16,614	149,413	137,147	16,592	153,739
7 Non-profit Institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	-	-	-	-	82	82
10 Other Advances and Financial Leases	385,491	45,272	430,763	408,472	43,727	452,199
Total	806,865	150,517	957,382	928,802	104,739	1,033,541

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

** This includes Non-Depository NBFCs, PMRCL and HBFC.

2.17 Classification of Investments in Securities and Shares

By DFIs, MFBs and NBFCs

Million Rupees

SECURITIES	Jun-25			Sep-25		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	92,137	97,926	190,062	90,093	92,432	182,526
1 Non-financial Corporations	10,318	27,624	37,942	13,973	46,167	60,140
i Public	81,819	70,301	152,120	76,120	46,265	122,385
ii Private	32,941	131,744	164,684	22,650	80,351	103,001
2 Financial Corporations	32,941	131,744	164,684	22,650	80,351	103,001
i Deposit money institutions	19,679	26,864	46,542	17,556	16,839	34,395
ii Other deposit accepting institutions	11,883	14,491	26,373	4,062	33,818	37,880
iii Financial intermediaries	1,379	89,464	90,843	1,032	28,459	29,492
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	925	925	-	1,235	1,235
3 Central Government	2,060,803	467,568	2,528,371	1,900,314	414,113	2,314,428
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	25,929	448,014	473,943	31,780	730,847	762,626
1 Non-financial Corporations	10,447	424,553	435,000	12,576	692,127	704,703
i Public	1,402	266,389	267,791	1,322	344,984	346,305
ii Private	9,045	158,164	167,209	11,254	347,143	358,398
2 Financial Corporations	13,708	22,886	36,594	17,409	38,142	55,551
i Deposit money institutions	4,410	1,194	5,603	5,330	8,553	13,883
ii Other deposit accepting institutions	4,565	4,704	9,269	6,818	6,375	13,193
iii Financial intermediaries	2,299	16,454	18,753	2,141	22,577	24,718
iv Financial auxiliaries	2,347	-	2,347	3,043	-	3,043
v Insurance and pension funds	87	534	621	77	638	714
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,774	575	2,349	1,794	578	2,372
Total (A+B)	2,211,809	1,145,252	3,357,061	2,044,837	1,317,743	3,362,581

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

** This includes Non-Depository NBFCs, PMRCL and HBFC.

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

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

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

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

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

3.1.1 Scheduled Banks' Profit and Loss Accounts

Million Rupees

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

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

Note:

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

Source: Statistics and Data Services Department, SBP

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

Amount in Million Rupees

No. of Accounts in Unit

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

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks

As on 30th Septembr, 2025

Amount in Million Rupees
No. of Accounts in Unit

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	101,038,290	7,256,703.9	45,006,880	1,596,838.7	868,720	432,655.8	1,989,984	3,313,850.2	148,903,874	12,600,048.6
of which:										
Basic Banking Accounts	4,348,342	326,324.5	532,262	56,891.6	160,927	58,373.3	59,315	43,460.7	5,100,846	485,050.1
II. Call Deposits	179,744	102,055.7	8,915	13,004.5	10,668	10,157.5	105,957	318,763.0	305,284	443,980.6
III. Other Deposit Accounts	98,230	21,784.2	22,505	491.5	3,127	35,443.6	49,846	849,928.2	173,708	907,647.6
IV. Saving Deposits	16,945,577	5,689,449.4	9,902,670	2,009,962.9	884,378	915,240.2	509,111	6,274,197.9	28,241,736	14,888,850.5
V. Fixed or Term Deposits	255,378	748,085.4	128,603	209,811.6	124,638	197,659.9	42,173	4,411,591.4	550,792	5,567,148.3
1) Less Than Three Months	35,703	129,873.5	10,854	44,764.0	7,685	25,407.3	9,671	1,018,865.3	63,913	1,218,910.1
2) For Three Months and Over but Less Than Six Months	11,979	57,902.3	5,215	17,874.7	2,171	14,377.1	3,922	530,972.2	23,287	621,126.4
3) For Six Months and Over but Less Than One Year	17,231	114,065.6	3,243	23,224.2	1,693	16,551.4	3,178	469,946.3	25,345	623,787.5
4) For One Year & Over but Less Than Two Years	130,747	391,937.9	81,313	103,467.1	76,500	117,622.5	18,774	2,155,003.9	307,334	2,768,031.3
5) For Two Years & Over but Less Than Three Years	2,949	3,599.0	1,200	1,351.4	576	584.9	471	33,556.9	5,196	39,092.2
6) For Three Years & Over but Less Than Four Years	5,954	7,546.2	3,689	2,997.4	2,253	3,411.6	2,099	106,825.0	13,995	120,780.3
7) For Four Years & Over but Less Than Five Years	3,645	4,541.8	989	2,084.4	1,164	698.6	74	3,667.2	5,872	10,992.0
8) For Five Years and Over but Less Than Ten Years	43,628	34,935.9	21,327	13,348.5	32,486	18,955.3	3,589	66,874.8	101,030	134,114.6
9) For ten years and over	3,542	3,683.1	773	699.8	110	51.3	395	25,879.7	4,820	30,313.9
Total	118,517,219	13,818,078.7	55,069,573	3,830,109.1	1,891,531	1,591,157.0	2,697,071	15,168,330.7	178,175,394	34,407,675.5

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

End period: Million Rupees

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

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

End period: Million Rupees

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

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th September, 2025

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1,064,658	609,480.0	94,530	122,057.2	77,652	137,634.1	15,771	149,351.0	1,252,611	1,018,522.3
1) Official	51,150	43,844.0	5,167	4,924.2	15,410	23,184.8	506	27,631.0	72,233	99,584.1
2) Business	15,517	20,493.3	1,535	3,172.4	2,494	6,598.9	9,908	106,977.8	29,454	137,242.4
3) Personal	997,991	545,142.6	87,828	113,960.7	59,748	107,850.3	5,326	14,358.8	1,150,893	781,312.4
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	31	383.4	31	383.4
2. DOMESTIC CONSTITUENTS	117,452,561	13,208,598.7	54,975,043	3,708,051.9	1,813,879	1,453,523.0	2,681,300	15,018,979.7	176,922,783	33,389,153.2
I. GOVERNMENT	-	-	-	-	-	-	636,777	5,264,710.4	636,777	5,264,710.4
A. Federal Government	-	-	-	-	-	-	142,585	3,131,310.5	142,585	3,131,310.5
B. Provincial Governments	-	-	-	-	-	-	453,473	1,910,156.8	453,473	1,910,156.8
C. Local Bodies	-	-	-	-	-	-	40,719	223,243.1	40,719	223,243.1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	20,399	2,031,562.0	20,399	2,031,562.0
Agriculture, hunting and forestry	-	-	-	-	-	-	248	1,598.9	248	1,598.9
Services	-	-	-	-	-	-	899	39,337.1	899	39,337.1
Utilities	-	-	-	-	-	-	9,409	922,789.9	9,409	922,789.9
Transport, storage and communications	-	-	-	-	-	-	5,107	115,990.6	5,107	115,990.6
Manufacturing	-	-	-	-	-	-	2,211	324,851.6	2,211	324,851.6
Mining and Quarrying	-	-	-	-	-	-	480	375,016.7	480	375,016.7
Construction	-	-	-	-	-	-	155	50,457.6	155	50,457.6
Commerce and Trade	-	-	-	-	-	-	463	32,867.3	463	32,867.3
Others	-	-	-	-	-	-	1,427	168,652.3	1,427	168,652.3
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	85,781	1,643,346.6	85,781	1,643,346.6
Mutual Funds and AMCs	-	-	-	-	-	-	4,860	1,092,096.6	4,860	1,092,096.6
Insurance & Pension Funds	-	-	-	-	-	-	17,881	225,684.8	17,881	225,684.8
MFIs and DFIs	-	-	-	-	-	-	11,296	42,108.4	11,296	42,108.4
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	12,914	125,722.5	12,914	125,722.5
Modarabas	-	-	-	-	-	-	463	5,110.2	463	5,110.2
Other NBFIs	-	-	-	-	-	-	38,367	152,624.0	38,367	152,624.0
IV. PRIVATE SECTOR (BUSINESS)	4,182,124	1,305,371.0	440,028	173,298.8	118,610	121,699.4	1,816,764	5,241,173.2	6,557,526	6,841,542.4
A. Agriculture, forestry and fishing	1,543,070	134,850.3	108,766	10,358.9	28,032	8,662.5	213,681	111,752.0	1,893,549	265,623.7
1. Crop and animal production, hunting and related service activities	1,541,206	134,179.4	108,701	9,938.9	27,958	8,639.1	211,559	105,132.9	1,889,424	257,890.3
Growing of Wheat, Rice, Sugar Cane & Cotton	823,459	59,600.7	50,362	5,315.8	13,235	3,577.8	142,823	35,035.1	1,029,879	103,529.4
Growing of tropical, subtropical, pome and stone fruits & vegetables	122,319	13,841.4	5,953	370.2	1,010	605.0	1,381	2,321.6	130,663	17,138.2
Growing of other fruits, vegetables and crops	348,519	16,619.6	32,229	1,829.9	10,261	1,279.5	27,899	12,506.7	418,908	32,235.8
Raising of livestock and other related activities	202,322	38,060.4	17,857	2,099.1	2,085	1,866.3	27,104	47,880.1	249,368	89,906.0
Other agricultural support activities	44,541	6,047.0	2,293	311.8	1,357	1,307.4	12,169	7,303.5	60,360	14,969.7
Hunting, trapping and related service activities	46	10.3	7	12.0	10	3.1	183	85.8	246	111.2
02 - Forestry and logging	280	88.1	9	1.0	17	13.2	524	1,018.3	830	1,120.6
03 - Fishing and aquaculture	1,584	582.7	56	419.0	57	10.3	1,598	5,600.8	3,295	6,612.9
B. Mining and quarrying	3,684	3,880.8	157	313.3	379	998.3	11,799	320,798.1	16,019	325,990.5
05 - Mining of coal and lignite	700	473.9	39	95.8	52	113.5	2,593	132,678.6	3,384	133,361.7
06 - Extraction of crude petroleum and natural gas	608	825.2	26	74.1	104	116.8	4,013	139,364.0	4,751	140,380.0
07 - Mining of metal ores	331	365.9	12	13.9	26	266.1	901	24,661.6	1,270	25,307.4
08-Other mining and quarrying	1,629	2,072.8	74	129.6	166	490.9	3,652	22,710.8	5,521	25,404.1
09 - Mining support service activities	416	143.0	6	0.0	31	11.0	640	1,383.1	1,093	1,537.2
C. Manufacturing	189,371	140,435.5	18,052	22,193.8	15,011	28,907.4	322,879	1,425,085.0	545,313	1,616,621.8
10 - Manufacture of food products	57,889	36,048.4	2,732	5,302.9	4,700	12,464.5	56,027	272,017.6	121,348	325,833.3
11 - Manufacture of beverages	1,191	1,233.2	87	25.6	272	1,774.6	13,054	61,586.2	14,604	64,619.5
12 - Manufacture of tobacco products	121	31.6	6	0.3	46	409.2	352	27,808.6	525	28,249.6
13 - Manufacture of textiles	20,112	20,597.3	3,061	4,485.4	2,628	2,082.2	48,404	187,751.1	74,205	214,916.0
Preparation and spinning of textile fibres	4,643	3,578.8	593	554.7	1,313	1,124.0	14,856	51,424.5	21,405	56,682.0
Weaving of textiles	2,263	2,024.8	203	342.8	376	293.9	6,332	15,542.5	9,174	18,204.0
Finishing of textiles	3,454	1,553.7	362	111.0	597	321.9	6,173	19,901.3	10,586	21,887.9
Manufacture of knitted and crocheted fabrics	1,018	1,114.8	291	454.7	73	86.6	2,827	17,286.5	4,209	18,942.6
Manufacture of made-up textile articles, except apparel	3,222	4,731.4	624	850.7	74	59.3	6,451	29,969.9	10,371	35,611.3
Manufacture of carpets and rugs	297	119.6	28	12.6	24	7.3	600	1,604.1	949	1,743.5
Manufacture of other textiles n.e.c.	5,215	7,474.1	960	2,159.0	171	189.2	11,165	52,022.4	17,511	61,844.7
14 - Manufacture of wearing apparel	9,681	7,969.7	4,546	2,362.6	537	537.1	11,734	61,134.6	26,498	72,004.0
15 - Manufacture of leather and related products	4,849	4,990.1	629	1,319.4	243	299.3	6,852	16,506.5	12,573	23,115.3
Tanning and dressing of leather; dressing and dyeing of fur	969	1,057.8	238	203.8	81	72.7	1,866	5,578.0	3,154	6,912.3
Manufacture of luggage, handbags and the like, saddlery and harness	608	561.1	52	322.8	74	84.2	1,258	2,642.7	1,992	3,610.9
Manufacture of footwear	3,272	3,371.3	339	792.8	88	142.3	3,728	8,285.7	7,427	12,592.1
a. Leather wear	2,289	1,865.5	259	716.9	71	100.5	2,957	7,722.9	5,576	10,405.8
b. Rubber and Plastic wear	983	1,505.8	80	75.8	17	41.8	771	562.9	1,851	2,186.3

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th September, 2025

Million Rupees

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th September, 2025

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	37,056	33,116.6	1,828	1,839.7	1,365	1,347.7	33,917	359,244.0	74,166	395,548.0
49 - Land transport and transport via pipelines	20,066	12,291.5	989	577.4	577	524.5	16,770	28,613.2	38,402	42,006.5
50 - Water transport	496	444.8	29	103.2	54	8.3	1,478	49,672.0	2,057	50,228.2
51 - Air transport	1,196	1,285.0	70	110.6	19	3.5	1,895	139,113.5	3,180	140,512.6
52 - Warehousing and support activities for transportation	14,270	17,965.6	651	886.0	661	778.1	11,985	126,322.7	27,567	145,952.4
53 - Courier activities other than national post activities	1,028	1,129.7	89	162.5	54	33.4	1,789	15,522.6	2,960	16,848.2
I. Accommodation and food service activities	22,267	7,881.9	1,656	1,055.4	759	830.3	20,592	33,834.5	45,274	43,602.0
55 - Accommodation	4,743	1,961.8	304	244.0	191	335.6	4,722	16,101.4	9,960	18,642.8
56-Food and beverage service activities	17,524	5,920.1	1,352	811.4	568	494.7	15,870	17,733.1	35,314	24,959.3
J. Information and communication	28,653	21,205.2	3,015	3,852.9	1,255	1,359.0	53,609	292,716.2	86,532	319,133.4
58 - Publishing activities	4,569	2,642.1	395	211.9	308	369.1	7,435	31,836.8	12,707	35,060.0
59 - Motion picture, video and television programme production, sound recording and music publishing activities	668	101.3	74	30.2	27	2.1	1,068	1,548.9	1,837	1,682.4
60 - Programming and broadcasting activities	256	163.4	57	2.9	15	9.8	1,071	2,962.6	1,399	3,138.6
61 - Telecommunications	9,826	3,047.0	380	638.7	382	123.0	12,760	132,793.8	23,348	136,602.5
62 - Computer programming, consultancy and related activities	10,512	13,040.4	1,712	2,588.2	405	820.5	22,376	93,032.1	35,005	109,481.2
63 - Information service activities	2,822	2,211.0	397	381.1	118	34.6	8,899	30,542.0	12,236	33,168.7
K. Real estate activities	88,741	54,338.4	3,046	4,824.3	3,116	4,199.0	25,591	77,317.3	120,494	140,679.0
L. Professional, scientific and technical activities	69,674	39,821.1	15,447	9,606.8	6,513	9,165.8	62,325	187,035.9	153,959	245,629.6
69 - Legal and accounting activities	10,311	6,786.4	3,290	1,227.3	712	1,121.3	7,179	13,283.1	21,492	22,418.1
70 - Activities of head offices; management consultancy activities	1,558	384.9	134	24.5	63	16.8	3,178	14,240.9	4,933	14,667.1
71 - Architectural and engineering activities; technical testing and analysis	4,945	4,800.4	505	1,038.0	158	361.9	5,859	24,376.8	11,467	30,577.1
72 - Scientific research and development	1,001	376.9	83	45.5	128	83.6	1,518	6,262.4	2,730	6,768.4
73 - Advertising and market research	5,290	2,260.5	750	679.7	209	597.5	6,770	14,191.6	13,019	17,729.3
74 - Other professional, scientific and technical activities	45,294	24,896.2	10,661	6,462.2	5,215	6,896.2	36,937	112,980.2	98,107	151,234.9
75 - Veterinary activities	1,275	315.8	24	129.6	28	88.4	884	1,701.0	2,211	2,234.8
M. Administrative and support service activities	46,959	20,225.9	2,563	1,383.2	2,808	1,461.0	83,601	122,279.2	135,931	145,349.3
77 - Rental and leasing activities	6,227	2,086.4	221	153.0	220	244.1	1,806	3,055.9	8,474	5,539.4
78 - Employment activities	858	964.2	82	59.0	70	113.7	963	1,640.4	1,973	2,777.4
79 - Travel agency, tour operator, reservation service and related activities	11,682	5,257.4	663	355.1	908	289.7	32,665	30,075.8	45,918	35,978.1
80 - Security and investigation activities	636	158.0	18	2.3	153	304.9	1,680	4,431.2	2,487	4,896.4
81. Services to buildings and landscape activities	2,571	1,373.8	65	43.2	197	92.3	2,870	5,755.6	5,703	7,264.8
82 - Office administrative, office support and other business support activities	24,985	10,386.1	1,514	770.5	1,260	416.2	43,617	77,320.4	71,376	88,893.2
N. Education	30,572	10,869.3	18,208	5,116.7	1,220	947.8	42,048	113,964.1	92,048	130,897.9
O. Human health and social work activities	11,424	9,471.2	2,129	1,947.1	1,559	2,470.8	16,907	86,334.0	32,019	100,223.1
86 - Human health activities	10,778	9,256.5	2,028	1,898.3	1,383	2,375.3	12,957	70,702.9	27,146	84,233.0
87 - Residential care activities	297	97.9	49	37.0	25	17.8	488	1,236.3	859	1,388.9
88. Social work activities with and without accommodation	349	116.8	52	11.9	151	77.7	3,462	14,394.8	4,014	14,601.1
P. Arts, entertainment and recreation	1,479	1,083.7	461	109.9	140	139.5	3,128	4,216.9	5,208	5,550.0
Q. Other service activities	463,515	147,059.2	155,840	49,308.6	11,109	12,626.2	265,520	335,307.2	895,984	544,301.2
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	104,097	773,310.5	104,097	773,310.5
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	39,735	498,875.8	39,735	498,875.8
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	64,362	274,434.7	64,362	274,434.7
VI. PERSONAL	113,261,095	11,899,678.2	54,532,337	3,533,912.0	1,694,264	1,330,889.3	2,617	470.0	169,490,313	16,764,949.5
A. Salaried persons	25,324,769	3,619,943.6	6,539,490	1,028,529.2	431,588	294,442.5	761	56.6	32,296,608	4,942,971.9
B. Self employed	19,250,852	6,055,076.6	2,467,830	644,982.9	589,733	439,850.3	1,125	392.7	22,309,540	7,140,302.5
C. Other Personal	68,685,474	2,224,658.0	45,525,017	1,860,399.9	672,943	596,596.5	731	20.7	114,884,165	4,681,675.1
VII. OTHER	9,342	3,549.4	2,678	841.1	1,005	934.3	14,865	64,406.9	27,890	69,731.7
Total	118,517,219	13,818,078.7	55,069,573	3,830,109.1	1,891,531	1,591,157.0	2,697,071	15,168,330.7	178,175,394	34,407,675.5

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 entry), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFIs), etc.)

Source: Statistics and Data Services Department, SBP

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account As on 30th September, 2025 (Provisional)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENT		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	861,995	1,817.4	336,811	1,598.8	12,966	16.8	74,404	37.1	4,389,564	10,997.0
25,000 to 50,000	58,983	2,083.8	60,132	2,173.5	598	21.5	1,181	41.9	323,880	11,658.5
50,000 to 100,000	56,817	4,046.5	47,319	3,303.8	681	49.5	936	67.1	353,598	25,690.9
100,000 to 150,000	34,997	4,262.2	20,624	2,534.8	320	39.4	575	70.1	244,967	29,827.7
150,000 to 200,000	21,818	3,780.0	12,044	2,093.1	234	40.6	358	62.6	167,572	29,095.3
200,000 to 300,000	28,834	7,051.9	15,694	3,780.3	311	75.9	459	113.1	228,957	55,006.0
300,000 to 400,000	19,677	6,803.0	69,048	25,274.0	203	69.2	316	110.6	131,530	45,418.4
400,000 to 500,000	14,236	6,361.0	6,360	2,814.8	194	86.7	298	133.0	82,328	36,834.5
500,000 to 750,000	27,596	16,552.2	9,009	5,524.0	327	200.5	534	327.9	133,218	80,533.1
750,000 to 1,000,000	15,545	13,486.9	5,701	4,944.9	238	205.9	445	389.0	72,879	63,220.0
1,000,000 to 2,000,000	39,326	54,216.5	13,804	20,083.5	549	776.5	948	1,345.0	155,120	214,300.8
2,000,000 to 3,000,000	18,061	44,164.8	6,573	15,851.0	322	804.5	509	1,263.8	71,082	171,982.2
3,000,000 to 4,000,000	10,632	36,640.6	3,892	13,546.2	204	709.5	376	1,287.5	41,618	142,756.0
4,000,000 to 5,000,000	6,924	30,892.6	2,904	12,969.4	126	562.3	268	1,200.8	27,073	120,664.5
5,000,000 to 6,000,000	6,332	34,080.1	2,188	11,904.9	124	681.2	258	1,392.2	21,939	118,240.7
6,000,000 to 7,000,000	3,773	24,375.2	1,787	11,598.4	106	682.5	173	1,121.3	13,722	88,606.1
7,000,000 to 8,000,000	3,096	23,069.0	1,400	10,452.8	71	536.1	163	1,217.8	11,010	82,109.7
8,000,000 to 9,000,000	2,705	22,909.8	1,032	8,776.0	84	711.8	180	1,524.2	8,599	72,714.3
9,000,000 to 10,000,000	2,128	20,190.5	1,056	10,032.2	89	842.0	109	1,036.6	7,221	68,537.7
10,000,000 to 100,000,000	18,426	425,108.8	13,941	418,295.4	1,276	41,442.1	2,204	74,873.0	64,672	1,649,379.9
100,000,000 to 500,000,000	633	107,335.5	3,598	737,687.6	620	137,706.9	669	143,380.9	5,674	1,106,157.5
500,000,000 to 1,000,000,000	35	21,890.6	954	623,586.4	262	173,208.3	134	91,318.3	733	495,903.5
1,000,000,000 to 5,000,000,000	38	81,607.3	772	1,471,182.9	416	904,109.0	204	441,923.6	476	943,959.1
5,000,000,000 to 10,000,000,000	4	25,795.9	79	518,057.8	48	326,747.5	53	371,304.2	60	390,883.8
10,000,000,000 & Over	-	-	55	1,326,644.1	30	441,235.9	27	507,805.0	34	787,065.4
TOTAL	1,252,611	1,018,522.3	636,777	5,264,710.4	20,399	2,031,562.0	85,781	1,643,346.6	6,557,526	6,841,542.4

Source: Statistics and Data Services Department, SBP

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account As on 30th September, 2025 (Provisional)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (RS.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	62,303	267.7	140,442,824	238,895.8	13,814	77.9	145,332,686	251,891.1	146,194,681	253,708.4
25,000 to 50,000	7,447	283.5	5,160,142	187,184.0	1,813	64.2	5,555,193	201,427.1	5,614,176	203,510.9
50,000 to 100,000	6,123	396.8	6,443,177	465,308.9	2,138	162.8	6,853,972	494,979.8	6,910,789	499,026.3
100,000 to 150,000	2,205	264.9	4,055,610	494,033.5	1,090	132.3	4,325,391	526,902.6	4,360,388	531,164.8
150,000 to 200,000	1,461	256.2	2,540,795	439,140.5	1,321	234.4	2,723,785	470,922.7	2,745,603	474,702.7
200,000 to 300,000	2,243	545.6	2,999,448	732,760.9	1,832	434.8	3,248,944	792,716.5	3,277,778	799,768.4
300,000 to 400,000	1,334	455.6	1,719,301	594,113.0	724	251.4	1,922,456	665,692.2	1,942,133	672,495.2
400,000 to 500,000	975	442.4	1,137,770	506,980.5	931	401.9	1,228,856	547,693.7	1,243,092	554,054.7
500,000 to 750,000	2,359	1,398.9	1,576,333	950,407.1	766	447.4	1,722,546	1,038,839.0	1,750,142	1,055,391.2
750,000 to 1,000,000	1,123	988.8	807,317	695,339.5	513	442.4	888,216	765,530.5	903,761	779,017.4
1,000,000 to 2,000,000	3,623	5,087.4	1,227,963	1,686,736.3	755	1,001.3	1,402,762	1,929,330.8	1,442,088	1,983,547.3
2,000,000 to 3,000,000	1,609	3,931.2	478,675	1,162,616.5	561	1,355.8	559,331	1,357,804.9	577,392	1,401,969.8
3,000,000 to 4,000,000	1,013	3,507.7	250,985	859,436.1	255	898.1	298,343	1,022,141.0	308,975	1,058,781.6
4,000,000 to 5,000,000	964	4,394.1	147,625	656,497.7	395	1,765.9	179,355	798,054.7	186,279	828,947.4
5,000,000 to 6,000,000	1,095	5,829.2	111,902	603,705.7	132	701.0	137,638	742,455.0	143,970	776,535.1
6,000,000 to 7,000,000	524	3,405.8	66,503	429,128.7	97	626.1	82,912	535,168.9	86,685	559,544.2
7,000,000 to 8,000,000	440	3,289.4	55,824	414,895.7	33	246.9	68,941	512,748.3	72,037	535,817.3
8,000,000 to 9,000,000	392	3,305.8	39,494	333,686.1	31	262.2	49,812	420,980.4	52,517	443,890.3
9,000,000 to 10,000,000	417	3,990.5	30,535	289,411.7	49	453.4	39,476	374,304.1	41,604	394,494.6
10,000,000 to 100,000,000	4,957	153,584.2	193,661	4,008,135.8	533	20,822.2	281,244	6,366,532.6	299,670	6,791,641.4
100,000,000 to 500,000,000	1,240	250,623.4	4,145	704,357.4	88	16,352.7	16,034	3,096,266.4	16,667	3,203,601.9
500,000,000 to 1,000,000,000	143	94,281.4	200	138,515.2	11	7,452.3	2,437	1,624,265.5	2,472	1,646,156.1
1,000,000,000 to 5,000,000,000	96	155,603.9	78	129,637.1	8	15,144.3	2,050	4,061,559.9	2,088	4,143,167.1
5,000,000,000 to10,000,000,000	10	64,890.9	5	26,990.4	-	-	255	1,698,874.5	259	1,724,670.4
10,000,000,000 & Over	1	12,285.3	1	17,035.4	-	-	148	3,092,071.1	148	3,092,071.1
TOTAL	104,097	773,310.5	169,490,313	16,764,949.5	27,890	69,731.7	176,922,783	33,389,153.2	178,175,394	34,407,675.5

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

Period end Position

Billion Rupees

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

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

Period end Position

Billion Rupees

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

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

End period: Million Rupees

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

Source: Statistics and Data Services Department, SBP

Notes:-

1. Classification of size wise deposits has been improved by collecting data from all Scheduled banks based on actual size of each account. Previously, it was based on estimates by average size of different size groups.

2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000

3. 'No of Accounts' represents the total number of deposit accounts which fall in the respective class.

4. 'Amount' represents the total amount of all deposits falling in the particular class.

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

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

3.6.1 Deposits Distributed by Size of Accounts and Gender
All Banks
As on 30 September, 2025

Million Rupees

Number of Accounts in Unit

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	87,860,209	72,457.1	44,284,139	26,315.6	653,183	513.5	1,210,772	936.9	134,008,303	100,223.1
5,000 to 10,000	3,400,766	24,160.1	1,064,563	7,524.1	72,048	511.0	167,731	1,172.1	4,705,108	33,367.3
10,000 to 20,000	2,881,849	40,884.6	2,570,103	35,957.2	71,596	1,023.3	171,793	2,417.0	5,695,341	80,282.1
20, 000 to 25,000	1,181,336	26,312.9	465,334	10,361.5	77,875	1,786.6	61,384	1,374.9	1,785,929	39,836.0
25,000 to 50,000	4,043,572	147,825.4	1,280,700	45,304.5	107,441	3,811.7	182,463	6,569.4	5,614,176	203,510.9
50,000 to 100,000	5,248,387	379,468.0	1,307,258	94,608.3	185,553	12,967.9	169,591	11,982.2	6,910,789	499,026.3
100,000 to 150,000	3,230,091	393,423.4	904,979	110,596.3	135,422	16,300.8	89,896	10,844.3	4,360,388	531,164.8
150,000 to 200,000	2,026,828	349,922.2	606,856	105,298.0	59,212	10,338.7	52,707	9,143.8	2,745,603	474,702.7
200,000 to 300,000	2,397,548	586,078.3	729,863	177,511.3	70,474	16,884.4	79,893	19,294.4	3,277,778	799,768.4
300,000 to 400,000	1,381,840	477,964.0	405,649	139,708.9	48,474	16,734.8	106,170	38,087.5	1,942,133	672,495.2
400,000 to 500,000	908,467	405,112.2	260,421	115,932.1	42,129	18,757.0	32,075	14,253.5	1,243,092	554,054.7
500,000 to 750,000	1,244,606	752,197.6	369,670	222,837.9	81,303	47,225.0	54,563	33,130.7	1,750,142	1,055,391.2
750,000 to 1,000,000	617,692	532,060.4	189,408	163,982.7	63,054	53,744.5	33,607	29,229.8	903,761	779,017.4
1,000,000 to 2,000,000	971,673	1,339,780.8	305,754	418,816.4	85,845	113,615.5	78,816	111,334.5	1,442,088	1,983,547.3
2,000,000 to 3,000,000	377,314	915,025.5	119,457	291,750.2	39,504	95,707.5	41,117	99,486.6	577,392	1,401,969.8
3,000,000 to 4,000,000	204,460	700,806.4	58,269	199,534.6	21,764	74,149.1	24,482	84,291.5	308,975	1,058,781.6
4,000,000 to 5,000,000	121,273	539,313.7	34,276	152,526.4	13,705	60,965.7	17,025	76,141.6	186,279	828,947.4
5,000,000 to 6,000,000	89,903	485,854.3	26,581	143,247.0	13,188	70,363.5	14,298	77,070.3	143,970	776,535.1
6,000,000 to 7,000,000	54,722	353,296.9	15,740	101,449.6	6,806	43,872.5	9,417	60,925.1	86,685	559,544.2
7,000,000 to 8,000,000	46,809	347,765.8	12,058	89,817.3	5,588	41,637.3	7,582	56,596.8	72,037	535,817.3
8,000,000 to 9,000,000	32,859	277,646.3	9,034	76,312.3	4,396	37,196.7	6,228	52,735.0	52,517	443,890.3
9,000,000 to 10,000,000	25,405	240,679.7	6,789	64,343.5	3,796	36,070.5	5,614	53,400.8	41,604	394,494.6
10,000,000 to 100,000,000	165,491	3,483,846.1	41,841	857,786.2	28,332	612,008.6	64,006	1,838,000.5	299,670	6,791,641.4
100,000,000 to 500,000,000	3,855	659,095.7	780	129,037.3	795	132,474.6	11,237	2,282,994.2	16,667	3,203,601.9
500,000,000 to 1,000,000,000	185	128,311.0	39	26,230.5	32	21,739.4	2,216	1,469,875.3	2,472	1,646,156.1
1,000,000,000 to 5,000,000,000	72	119,212.2	12	23,319.3	15	33,721.6	1,989	3,966,914.1	2,088	4,143,167.1
5,000,000,000 to 10,000,000,000	7	39,577.9	-	-	-	-	252	1,685,092.4	259	1,724,670.4
10,000,000,000 & Over	-	-	-	-	1	17,035.4	147	3,075,035.7	148	3,092,071.1
Total	118,517,219	13,818,078.7	55,069,573	3,830,109.1	1,891,531	1,591,157.0	2,697,071	15,168,330.7	178,175,394	34,407,675.5

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan¹

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

Source: Statistics and Data Services Department, SBP

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

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

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

End of Period : Million Rupees

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

Source: Statistics and Data Services Department, SBP

Notes:

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

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks

As on 30th September, 2025

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Size of Account (Rs.)	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5000	1,846,444	2,207.4	526,093	850.6	98	0.01	22,507	3.5	2,395,142	3,061.6
5,000 to 10,000	227,559	1,491.2	69,912	436.7	3	0.0	19,729	127.3	317,203	2,055.2
10,000 to 20,000	231,058	3,297.2	27,211	370.2	1	0.0	4,037	55.3	262,307	3,722.7
20, 000 to 25,000	99,503	2,139.6	9,715	209.6	3	0.07	528	11.5	109,749	2,360.7
25,000 to 50,000	353,572	12,551.1	36,929	1,253.3	11	0.4	12,579	452.5	403,091	14,257.4
50,000 to 100,000	1,015,333	83,859.2	97,978	7,211.5	22	1.8	25,484	1,459.0	1,138,817	92,531.4
100,000 to 150,000	321,873	39,680.9	43,463	5,022.5	23	2.7	43,947	5,455.1	409,306	50,161.2
150,000 to 200,000	251,488	43,623.6	21,019	3,629.5	19	3.3	5,067	912.8	277,593	48,169.2
200,000 to 300,000	336,149	83,451.5	29,314	7,218.7	43	10.3	4,559	1,132.2	370,065	91,812.8
300,000 to 400,000	217,431	73,869.9	29,107	9,637.6	30	10.6	3,829	1,334.5	250,397	84,852.6
400,000 to 500,000	244,972	107,804.1	13,872	6,155.3	60	27.8	6,428	2,874.9	265,332	116,862.0
500,000 to 750,000	143,674	87,208.8	14,835	8,941.9	193	123.5	57,401	34,522.8	216,103	130,797.0
750,000 to 1,000,000	85,978	75,279.0	7,876	6,859.0	204	177.5	11,133	9,567.6	105,191	91,883.0
1,000,000 to 2,000,000	217,698	314,624.2	15,937	22,873.5	910	1,376.3	36,132	55,066.9	270,677	393,940.9
2,000,000 to 3,000,000	73,224	179,131.3	10,344	25,030.8	649	1,584.3	24,853	59,675.6	109,070	265,421.9
3,000,000 to 4,000,000	22,681	78,305.2	2,185	7,560.8	449	1,556.5	16,412	56,499.4	41,727	143,922.0
4,000,000 to 5,000,000	18,938	84,770.8	1,675	7,474.7	369	1,650.8	11,593	52,494.8	32,575	146,391.1
5,000,000 to 6,000,000	9,899	53,987.3	875	4,766.9	303	1,639.9	7,247	39,329.7	18,324	99,723.7
6,000,000 to 7,000,000	8,489	55,004.5	562	3,653.2	167	1,082.3	5,644	36,584.5	14,862	96,324.4
7,000,000 to 8,000,000	5,998	44,905.6	442	3,288.5	139	1,035.1	4,653	34,792.7	11,232	84,021.9
8,000,000 to 9,000,000	4,079	34,727.7	324	2,758.9	157	1,333.7	3,273	27,817.5	7,833	66,637.8
9,000,000 to 10,000,000	4,630	43,940.1	369	3,493.8	176	1,638.0	3,536	33,748.3	8,711	82,820.2
10,000,000 to 100,000,000	14,552	308,057.9	790	16,333.1	261	6,423.4	40,073	1,266,347.5	55,676	1,597,162.0
100,000,000 to 500,000,000	562	105,806.6	23	4,340.8	16	3,703.4	8,843	1,908,513.9	9,444	2,022,364.6
500,000,000 to 1,000,000,000	41	28,919.6	1	614.7	3	1,795.0	1,494	1,028,483.3	1,539	1,059,812.6
1,000,000,000 to 5,000,000,000	58	120,570.2	3	5,434.3	1	1,382.7	1,194	2,355,767.9	1,256	2,483,155.1
5,000,000,000 to 10,000,000,000	1	6,668.0	-	-	-	-	150	969,382.4	151	976,050.4
10,000,000,000 & Over	1	10,411.0	-	-	-	-	90	2,838,751.9	91	2,849,162.9
Total	5,755,885	2,086,293.3	960,854	165,420.4	4,310	26,559.4	382,415	10,821,165.3	7,103,464	13,099,438.4

Source: Statistics and Data Services Department, SBP

*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), Notes:

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

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

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

3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 30th September, 2025 (Provisional)

Million Rupees

SIZE OF ACCOUNTS (Rs.)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less Than 25,000	-	-	29	0.0	75	-	108	0.0	358,685	1,535.2	3,953	12.5	2,721,547	9,652.4	4	-	3,084,401	11,200.2
25,000 to 50,000	-	-	1	0.0	3	0.1	3	0.1	154,716	5,503.6	755	26.0	247,613	8,727.4	-	-	403,091	14,257.4
50,000 to 100,000	-	-	-	-	2	0.1	7	0.5	272,054	19,369.7	533	37.5	866,221	73,123.5	-	-	1,138,817	92,531.4
100,000 to 150,000	-	-	-	-	3	0.4	9	1.2	188,623	23,281.3	74	8.8	220,597	26,869.6	-	-	409,306	50,161.2
150,000 to 200,000	-	-	-	-	1	0.2	6	1.1	122,203	20,698.9	11	1.9	155,372	27,467.1	-	-	277,593	48,169.2
200,000 to 300,000	-	-	-	-	4	1.0	24	5.7	161,090	39,700.8	57	14.3	208,890	52,091.0	-	-	370,065	91,812.8
300,000 to 400,000	-	-	-	-	2	0.8	108	39.0	100,530	33,456.4	13	4.5	149,744	51,352.0	-	-	250,397	84,852.6
400,000 to 500,000	-	-	-	-	18	7.4	23	10.3	63,040	28,314.1	109	49.7	202,137	88,478.2	5	2.3	265,332	116,862.0
500,000 to 750,000	-	-	2	1.4	8	5.1	59	37.3	128,168	77,243.9	52	33.0	87,808	53,472.7	6	3.6	216,103	130,797.0
750,000 to 1,000,000	-	-	9	7.8	19	16.4	37	32.2	55,091	48,377.2	34	28.3	50,000	43,420.3	1	0.8	105,191	91,883.0
1,000,000 to 2,000,000	-	-	27	39.5	28	46.8	116	177.7	102,682	149,697.3	100	149.6	167,710	243,808.6	14	21.4	270,677	393,940.9
2,000,000 to 3,000,000	-	-	45	121.1	17	40.9	131	336.2	46,332	111,794.7	46	110.6	62,494	153,006.6	5	11.8	109,070	265,421.9
3,000,000 to 4,000,000	-	-	39	140.4	4	13.5	77	276.0	24,730	85,024.6	15	49.4	16,861	58,414.8	1	3.3	41,727	143,922.0
4,000,000 to 5,000,000	-	-	39	180.3	27	118.2	70	307.9	18,922	85,306.8	4	17.9	13,512	60,455.3	1	4.7	32,575	146,391.1
5,000,000 to 6,000,000	-	-	9	50.1	9	50.5	55	294.2	11,000	59,758.7	10	52.5	7,241	39,517.7	-	-	18,324	99,723.7
6,000,000 to 7,000,000	-	-	11	71.1	7	46.3	15	98.6	8,890	57,689.8	4	24.7	5,935	38,393.9	-	-	14,862	96,324.4
7,000,000 to 8,000,000	-	-	3	22.3	5	37.2	31	228.3	7,182	53,755.1	5	36.6	4,006	29,942.5	-	-	11,232	84,021.9
8,000,000 to 9,000,000	-	-	1	8.5	5	42.4	12	103.2	4,736	40,223.4	4	34.9	3,074	26,217.4	1	8.0	7,833	66,637.8
9,000,000 to 10,000,000	-	-	-	-	8	75.9	14	132.4	4,845	46,195.2	5	47.0	3,839	36,369.7	-	-	8,711	82,820.2
10,000,000 to 100,000,000	-	-	44	1,612.1	129	5,366.1	182	7,639.3	47,046	1,423,152.2	40	1,637.8	8,228	157,329.7	7	424.8	55,676	1,597,162.0
100,000,000 to 500,000,000	-	-	32	7,968.4	129	31,543.1	152	36,966.1	9,025	1,930,068.4	8	1,773.2	91	13,147.8	7	897.6	9,444	2,022,364.6
500,000,000 to 1,000,000,000	-	-	5	3,224.8	40	29,202.4	58	39,389.6	1,432	985,534.2	2	1,146.9	2	1,314.7	-	-	1,539	1,059,812.6
1,000,000,000 to 5,000,000,000	-	-	9	18,132.4	103	247,601.2	66	127,075.9	1,068	2,072,791.5	2	2,533.2	8	15,020.9	-	-	1,256	2,483,155.1
5,000,000,000 to 10,000,000,000	-	-	4	28,743.5	68	464,453.5	2	14,743.3	77	468,110.0	-	-	-	-	-	-	151	976,050.4
10,000,000,000 & Over	-	-	9	564,759.4	56	1,591,300.3	7	427,000.0	19	266,103.2	-	-	-	-	-	-	91	2,849,162.9
Total	-	-	318	625,083.1	770	2,369,969.6	1,372	654,896.1	1,892,186	8,132,686.4	5,836	7,831.1	5,202,930	1,307,593.8	52	1,378.3	7,103,464	13,099,438.4

Source: Statistics and Data Services Department, SBP

Note:-
Effective March 2025, Easy Paisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from 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					
	Jun			Sep ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	27.0	27.0	-	-	-	-
2. DOMESTIC CONSTITUENTS	13,118,177.6	12,971,710.0	146,467.6	13,099,438.4	12,946,953.4	152,485.1
I. GOVERNMENT	644,898.0	644,898.0	-	625,083.1	625,083.1	-
a. Federal Government	407,537.3	407,537.3	-	403,365.4	403,365.4	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
b. Provincial Governments	237,360.7	237,360.7	-	221,717.7	221,717.7	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	2,389,077.4	2,389,077.4	-	2,369,969.6	2,369,969.6	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	1,017.9	1,017.9	-	617.2	617.2	-
03. Utilities	470,649.0	470,649.0	-	467,411.3	467,411.3	-
04. Transport, storage and communications	859,616.6	859,616.6	-	858,188.9	858,188.9	-
05. Manufacturing	77,791.5	77,791.5	-	88,154.1	88,154.1	-
06. Mining and Quarrying	64,899.1	64,899.1	-	58,409.2	58,409.2	-
07. Construction	6,339.1	6,339.1	-	6,339.1	6,339.1	-
08. Commerce and Trade	674,428.8	674,428.8	-	650,384.1	650,384.1	-
09. Others	234,335.5	234,335.5	-	240,465.7	240,465.7	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	718,701.2	718,701.2	-	654,896.1	654,896.1	-
01. Mutual Funds and AMCs	8,390.1	8,390.1	-	9,185.6	9,185.6	-
02. Insurance & Pension Funds	5,085.2	5,085.2	-	5,847.1	5,847.1	-
03. MFIs and DFIs	578,739.2	578,739.2	-	504,872.7	504,872.7	-
04. Stock Exchange & Brokerage Houses	32,401.7	32,401.7	-	42,869.2	42,869.2	-
05. Modarabas	6,364.9	6,364.9	-	5,661.4	5,661.4	-
06. Other NBFIs	87,720.1	87,720.1	-	86,460.0	86,460.0	-
IV. PRIVATE SECTOR (BUSINESS)	8,135,408.3	7,991,685.6	143,722.7	8,132,686.4	7,983,639.0	149,047.5
a. Agriculture, forestry and fishing	492,901.5	362,853.1	130,048.5	541,918.9	406,253.0	135,665.8
01. Crop and animal production, hunting and related service activities	490,423.1	360,449.5	129,973.6	539,423.4	403,873.7	135,549.7
i. Growing of Wheat, Rice, Sugar Cane & Cotton	233,263.6	202,682.0	30,581.6	264,365.6	229,343.2	35,022.4
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	16,169.0	8,169.8	7,999.2	18,767.3	9,557.0	9,210.3
iii. Growing of other fruits, vegetables and crops	27,930.3	26,512.6	1,417.7	31,465.5	29,936.3	1,529.2
iv. Raising of livestock and other related activities	134,983.1	63,227.5	71,755.7	140,441.4	69,052.7	71,388.7
v. Other agricultural support activities	77,999.9	59,780.5	18,219.5	84,262.5	65,863.3	18,399.1
vi. Hunting, trapping and related service activities	77.2	77.2	-	121.2	121.2	-
02 - Forestry and logging	46.2	28.4	17.8	34.5	15.2	19.3
03 - Fishing and aquaculture	2,432.3	2,375.2	57.1	2,461.0	2,364.2	96.8
b. Mining and quarrying	86,426.3	86,426.3	-	70,198.9	70,198.9	-
01. Mining of coal and lignite	49,239.0	49,239.0	-	41,746.6	41,746.6	-
02. Extraction of crude petroleum and natural gas	24,429.3	24,429.3	-	18,437.2	18,437.2	-
03. Mining of metal ores	1,050.5	1,050.5	-	239.5	239.5	-
04. Other mining and quarrying	11,663.2	11,663.2	-	9,732.2	9,732.2	-
05. Mining support service activities	44.3	44.3	-	43.4	43.4	-
c. Manufacturing	5,183,461.8	5,173,873.2	9,588.6	5,116,069.2	5,106,946.4	9,122.8
01. Manufacture of food products	1,190,400.0	1,180,975.8	9,424.2	1,037,827.4	1,028,918.3	8,909.0
02. Manufacture of beverages	44,926.1	44,926.1	-	38,596.3	38,596.3	-
03. Manufacture of tobacco products	3,904.9	3,819.0	85.9	4,579.3	4,461.2	118.0
04. Manufacture of textiles	1,782,473.3	1,782,473.3	-	1,804,539.2	1,804,539.2	-
i. Preparation and spinning of textile fibers	573,961.9	573,961.9	-	577,043.6	577,043.6	-
ii. Weaving of textiles	373,431.5	373,431.5	-	390,803.7	390,803.7	-
iii. Finishing of textiles	333,444.0	333,444.0	-	317,507.1	317,507.1	-
iv. Manufacture of knitted and crocheted fabrics	75,536.5	75,536.5	-	74,059.2	74,059.2	-
v. Manufacture of made-up textile articles, except apparel	224,635.6	224,635.6	-	230,932.6	230,932.6	-
vi. Manufacture of carpets and rugs	913.3	913.3	-	739.6	739.6	-
vii. Manufacture of other textiles n.e.c.	200,550.5	200,550.5	-	213,453.5	213,453.5	-
05. Manufacture of wearing apparel	253,003.2	252,924.7	78.5	245,165.9	245,070.2	95.7
06. Manufacture of leather and related products	50,843.1	50,843.1	-	50,407.2	50,407.2	-
i. Tanning and dressing of leather; dressing and dyeing of fur	8,638.6	8,638.6	-	8,488.1	8,488.1	-
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,736.0	2,736.0	-	3,068.0	3,068.0	-
iii. Manufacture of footwear	39,468.6	39,468.6	-	38,851.2	38,851.2	-
a). Leather wear	31,624.3	31,624.3	-	31,138.8	31,138.8	-
b). Rubber and Plastic wear	7,844.3	7,844.3	-	7,712.4	7,712.4	-

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

End period: Million Rupees

BORROWERS	2025					
	Jun			Sep *		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	10,493.6	10,493.6	0.0	11,333.9	11,333.9	0.0
08. Manufacture of paper and paper products	147,714.8	147,714.8	-	147,966.6	147,966.6	-
09. Printing and reproduction of recorded media	21,431.7	21,431.7	-	21,554.5	21,554.5	-
10. Manufacture of coke and refined petroleum products	165,616.9	165,616.9	-	184,929.3	184,929.3	-
11. Manufacture of chemicals and chemical products	434,619.7	434,619.7	-	463,438.5	463,438.5	-
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	111,284.7	111,284.7	-	109,716.2	109,716.2	-
13. Manufacture of rubber and plastics products	113,336.7	113,336.7	-	125,824.7	125,824.7	-
14. Manufacture of other non-metallic mineral products	235,208.5	235,208.5	-	231,216.3	231,216.3	-
15. Manufacture of basic metals	225,127.6	225,127.6	-	233,211.2	233,211.2	-
16. Manufacture of fabricated metal products, except machinery and equipment	25,299.2	25,299.2	-	27,550.8	27,550.8	-
17. Manufacture of computer, electronic and optical products	32,340.0	32,340.0	-	29,458.3	29,458.3	-
18. Manufacture of electrical equipment	129,115.8	129,115.8	-	136,483.2	136,483.2	-
19. Manufacture of machinery and equipment	44,240.3	44,240.3	-	28,018.5	28,018.5	-
20. Manufacture of motor vehicles, trailers and semi-trailers	76,389.6	76,389.6	-	94,336.7	94,336.7	-
21. Manufacture of other transport equipment	11,410.0	11,410.0	-	10,693.8	10,693.8	-
22. Manufacture of furniture	6,918.7	6,918.7	-	9,197.0	9,197.0	-
23 Other manufacturing	64,514.7	64,514.7	-	65,894.8	65,894.8	-
24. Repair and installation of machinery and equipment	2,848.7	2,848.7	-	4,129.8	4,129.8	-
d. Electricity, gas, steam and air conditioning supply	483,662.4	483,662.4	-	445,573.5	445,573.5	-
e. Water supply; sewerage, waste management and remediation activities	32,179.5	32,179.5	-	36,664.5	36,664.5	-
f. Construction	209,525.1	209,525.1	-	213,456.5	213,456.5	-
01. Construction of buildings	144,027.0	144,027.0	-	148,356.7	148,356.7	-
02. Civil engineering	61,899.4	61,899.4	-	61,304.2	61,304.2	-
03. Specialized construction activities	3,598.6	3,598.6	-	3,795.6	3,795.6	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	647,123.0	647,123.0	-	25,621.8	25,621.8	-
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	24,175.5	24,175.5	-	388,883.5	388,883.5	-
02. Wholesale trade, except of motor vehicles and motorcycles	340,249.5	340,249.5	-	283,620.1	283,620.1	-
03. Retail trade, except of motor vehicles and motorcycles	282,698.0	282,698.0	-	-	-	-
h. Transportation and storage	123,395.4	120,068.2	3,327.2	134,043.6	130,848.1	3,195.5
i. Accommodation and food service activities	42,148.5	42,148.5	-	49,584.5	49,584.5	-
j. Information and communication	525,699.3	525,699.3	-	526,423.7	526,423.7	-
k. Real estate activities	42,528.6	42,528.6	-	47,364.4	47,364.4	-
l. Professional, scientific and technical activities	69,129.9	69,129.9	-	58,674.3	58,674.3	-
m. Administrative and support service activities	57,069.1	56,310.7	758.4	57,835.4	56,772.1	1,063.3
n. Education	30,030.4	30,030.4	-	28,493.2	28,493.2	-
o. Human health and social work activities	15,803.4	15,803.4	-	15,130.4	15,130.4	-
p. Arts, entertainment and recreation	2,331.8	2,331.8	-	2,276.2	2,276.2	-
q. Other service activities	91,992.2	91,992.2	-	90,854.0	90,854.0	-
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	9,254.0	8,673.8	580.2	7,831.1	7,269.9	561.1
VI. PERSONAL	1,219,182.8	1,217,018.1	2,164.7	1,307,593.8	1,304,717.4	2,876.5
a. Bank Employees	305,314.7	303,509.9	1,804.8	344,846.1	342,368.8	2,477.2
b. Consumer Financing	913,268.7	912,908.8	359.9	962,217.4	961,818.1	399.2
01. For house building	206,957.9	206,957.9	-	212,610.7	212,610.7	-
02. For transport i.e., purchase of car etc	276,553.0	276,398.0	155.0	304,705.1	304,545.5	159.7
03. Credit cards	158,587.6	158,587.6	-	173,005.9	173,005.9	-
04. Consumers durable	8,540.3	8,414.9	125.5	8,900.9	8,746.5	154.4
05. Personal loans	262,629.9	262,550.5	79.4	262,994.8	262,909.6	85.2
c. Other	599.4	599.4	-	530.4	530.4	-
VII. OTHER	1,655.9	1,655.9	-	1,378.3	1,378.3	-
TOTAL	13,118,204.6	12,971,737.0	146,467.6	13,099,438.4	12,946,953.4	152,485.1

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 30th September, 2025

Million Rupees

Borrower	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438
I. GOVERNMENT	-	-	-	-	-	-	318	625,083	318	625,083
A. Federal Government	-	-	-	-	-	-	145	403,365	145	403,365
B. Provincial Governments	-	-	-	-	-	-	173	221,718	173	221,718
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-	770	2,369,970	770	2,369,970
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	11	617	11	617
Utilities	-	-	-	-	-	-	417	467,411	417	467,411
Transport, storage and communications	-	-	-	-	-	-	105	858,189	105	858,189
Manufacturing	-	-	-	-	-	-	76	88,154	76	88,154
Mining and Quarrying	-	-	-	-	-	-	1	58,409	1	58,409
Construction	-	-	-	-	-	-	16	6,339	16	6,339
Commerce and Trade	-	-	-	-	-	-	64	650,384	64	650,384
Others	-	-	-	-	-	-	80	240,466	80	240,466
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,372	654,896	1,372	654,896
Mutual Funds and AMCs	-	-	-	-	-	-	105	9,186	105	9,186
Insurance & Pension Funds	-	-	-	-	-	-	391	5,847	391	5,847
MFIs and DFIs	-	-	-	-	-	-	140	504,873	140	504,873
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	353	42,869	353	42,869
Modarabas	-	-	-	-	-	-	71	5,661	71	5,661
Other NBFIs	-	-	-	-	-	-	312	86,460	312	86,460
IV. PRIVATE SECTOR (BUSINESS)	1,433,843	920,521	82,568	39,254	1,668	10,566	374,107	7,162,346	1,892,186	8,132,686
A. Agriculture, forestry and fishing	1,116,753	334,507	51,933	16,401	1,435	2,476	200,928	188,535	1,371,049	541,919
1. Crop and animal production, hunting and related service activities	1,116,028	332,743	51,920	16,384	1,434	2,462	200,849	187,835	1,370,231	539,423
Growing of Wheat, Rice, Sugar Cane & Cotton	846,423	169,964	36,303	6,714	298	420	79,845	87,267	962,869	264,366
Growing of tropical, subtropical, pome and stone fruits & vegetables	26,259	12,267	1,301	663	72	177	1,951	5,660	29,583	18,767
Growing of other fruits, vegetables and crops	14,273	20,246	645	503	60	114	14,135	10,602	29,113	31,465
Raising of livestock and other related activities	199,277	84,523	10,622	6,029	67	180	34,809	49,709	244,775	140,441
Other agricultural support activities	29,796	45,743	3,049	2,473	937	1,570	70,068	34,476	103,850	84,262
Hunting, trapping and related service activities	-	-	-	-	-	-	41	121	41	121
02 - Forestry and logging	113	34	-	-	-	-	1	1	114	35
03 - Fishing and aquaculture	612	1,730	13	18	1	15	78	699	704	2,461
B. Mining and quarrying	323	917	5	32	1	6	2,209	69,244	2,538	70,199
05 - Mining of coal and lignite	13	141	-	-	-	-	830	41,606	843	41,747
06 - Extraction of crude petroleum and natural gas	176	364	-	-	-	-	1,046	18,073	1,222	18,437
07 - Mining of metal ores	48	38	-	-	-	-	31	202	79	240
08-Other mining and quarrying	85	367	4	24	1	6	286	9,335	376	9,732
09 - Mining support service activities	1	7	1	8	-	-	16	29	18	43
C. Manufacturing	43,690	291,589	3,066	5,108	103	3,802	90,479	4,815,571	137,338	5,116,069
10 - Manufacture of food products	30,012	82,845	2,302	3,129	13	39	18,989	951,814	51,316	1,037,827
11 - Manufacture of beverages	71	1,517	-	-	-	-	1,081	37,079	1,152	38,596
12 - Manufacture of tobacco products	298	112	13	6	-	-	449	4,461	760	4,579
13 - Manufacture of textiles	2,406	63,901	79	497	2	821	26,697	1,739,320	29,184	1,804,539
Preparation and spinning of textile fibres	1,248	35,715	1	-	-	-	8,957	541,329	10,206	577,044
Weaving of textiles	429	6,761	13	95	-	-	6,278	383,948	6,720	390,804
Finishing of textiles	225	15,179	27	72	-	-	4,526	302,256	4,778	317,507
Manufacture of knitted and crocheted fabrics	86	786	5	24	-	-	736	73,249	827	74,059
Manufacture of made-up textile articles, except apparel	167	3,008	28	265	2	821	3,041	226,839	3,238	230,933
Manufacture of carpets and rugs	26	120	-	-	-	-	72	620	98	740
Manufacture of other textiles n.e.c.	225	2,332	5	42	-	-	3,087	211,080	3,317	213,453
14 - Manufacture of wearing apparel	481	25,016	100	131	3	1,795	3,552	218,224	4,136	245,166
15 - Manufacture of leather and related products	198	2,104	37	357	-	-	1,735	47,946	1,970	50,407
Tanning and dressing of leather; dressing and dyeing of fur	25	212	29	319	-	-	382	7,957	436	8,488
Manufacture of luggage, handbags and the like, saddlery and harness	32	164	4	15	-	-	132	2,889	168	3,068
Manufacture of footwear	141	1,728	4	23	-	-	1,221	37,099	1,366	38,851
a. Leather wear	95	1,188	2	8	-	-	823	29,944	920	31,139
b. Rubber and Plastic wear	46	541	2	16	-	-	398	7,156	446	7,712

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th September, 2025

Million Rupees

Borrower	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	69	293	1	0	-	-	418	11,041	488	11,334
17 - Manufacture of paper and paper products	174	4,320	6	18	-	-	1,798	143,628	1,978	147,967
18 - Printing and reproduction of recorded media	215	1,334	12	219	-	-	824	20,001	1,051	21,554
Printing and other service activities related to printing	210	1,317	12	219	-	-	802	18,597	1,024	20,133
Reproduction of recorded media	5	17	-	-	-	-	22	1,404	27	1,421
19 - Manufacture of coke and refined petroleum products	64	56,148	-	-	-	-	1,489	128,781	1,553	184,929
20 - Manufacture of chemicals and chemical products	363	9,239	38	171	-	-	8,769	454,028	9,170	463,438
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	165	764	20	43	1	1	6,308	108,909	6,494	109,716
22 - Manufacture of rubber and plastics products	348	2,701	24	110	8	66	2,645	122,947	3,025	125,825
23 - Manufacture of other non-metallic mineral products	347	6,968	-	-	24	373	1,617	223,876	1,988	231,216
24 - Manufacture of basic metals	568	9,744	2	3	26	665	4,856	222,799	5,452	233,211
25 - Manufacture of fabricated metal products, except machinery and equipment	131	1,284	-	-	-	-	693	26,267	824	27,551
26 - Manufacture of computer, electronic and optical products	32	108	-	-	-	-	302	29,350	334	29,458
27 - Manufacture of electrical equipment	212	7,931	9	51	24	33	2,207	128,469	2,452	136,483
28 - Manufacture of machinery and equipment	135	761	1	0	-	-	649	27,257	785	28,019
29 - Manufacture of motor vehicles, trailers and semi-trailers	129	1,215	2	121	-	-	1,918	93,001	2,049	94,337
30 - Manufacture of other transport equipment	54	322	1	-	-	-	549	10,372	604	10,694
31 - Manufacture of furniture	99	905	3	8	1	10	415	8,274	518	9,197
32 - Other manufacturing	7,095	11,949	416	243	1	-	2,440	53,703	9,952	65,895
Manufacture of jewellery and related articles	62	140	-	-	-	-	68	364	130	504
Manufacture of imitation jewellery and related articles	3	64	2	4	1	-	6	16	12	84
Manufacture of musical instruments	1	28	-	-	-	-	47	990	48	1,017
Manufacture of sports goods	95	2,917	1	10	-	-	364	7,102	460	10,029
Manufacture of games and toys	3	6	-	-	-	-	1	1	4	7
Manufacture of medical and dental instruments and supplies	63	510	6	37	-	-	259	4,288	328	4,835
Manufacture of Handicrafts	11	34	5	2	-	-	35	339	51	375
Other manufacturing n.e.c.	6,857	8,251	402	190	-	-	1,660	40,603	8,919	49,044
33 - Repair and installation of machinery and equipment	24	107	-	-	-	-	79	4,022	103	4,130
D. Electricity, gas, steam and air conditioning supply	33	71	3	107	4	3	2,812	445,393	2,852	445,574
Electric power generation, transmission and distribution	25	33	3	107	4	3	2,665	436,750	2,697	436,893
a) Hydal	1	-	3	107	-	-	263	10,269	267	10,376
b) Thermal	1	-	-	-	-	-	179	114,885	180	114,885
c) Coal Based	1	0	-	-	-	-	90	117,187	91	117,187
d) Wind	2	-	-	-	-	-	156	36,625	158	36,625
e) Solar	6	27	-	-	-	-	234	14,840	240	14,868
f) Other	14	6	-	-	4	3	1,743	142,944	1,761	142,952
Manufacture of gas; distribution of gaseous fuels through mains	8	38	-	-	-	-	138	8,599	146	8,638
Steam and air conditioning supply	-	-	-	-	-	-	9	43	9	43
E. Water supply; sewerage, waste management and remediation activities	66	4,488	4	1,023	-	-	318	31,154	388	36,664
36 - Water collection, treatment and supply	10	62	-	-	-	-	32	24,185	42	24,247
37 - Sewerage	4	2	-	-	-	-	1	100	5	102
38 - Waste collection, treatment and disposal activities; materials recovery	43	4,390	4	1,023	-	-	66	6,705	113	12,117
39 - Remediation activities and other waste management services	9	34	-	-	-	-	219	164	228	198
F. Construction	1,589	16,886	27	228	15	1,233	2,646	195,109	4,277	213,456
41 - Construction of buildings	704	13,172	12	188	11	1,210	1,500	133,787	2,227	148,357
42 - Civil engineering	769	2,879	11	36	4	23	1,012	58,367	1,796	61,304
43 - Specialized construction activities	116	835	4	5	-	-	134	2,955	254	3,796
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	178,114	174,669	18,763	8,771	62	794	41,930	513,891	238,869	698,125
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,260	5,142	40	634	1	3	1,857	19,842	5,158	25,622
46 - Wholesale trade, except of motor vehicles and motorcycles	56,684	103,780	4,255	3,644	47	698	13,807	280,763	74,793	388,883
47 - Retail trade, except of motor vehicles and motorcycles	118,170	65,747	14,468	4,493	14	93	26,266	213,286	158,918	283,620

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th September, 2025

Million Rupees

Borrower	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	17,927	40,776	1,238	2,734	5	19	4,999	90,514	24,169	134,044
49 - Land transport and transport via pipelines	4,899	19,384	365	1,497	2	6	2,606	30,464	7,872	51,352
50 - Water transport	8	156	-	-	-	-	96	1,629	104	1,784
51 - Air transport	8	84	1	6	-	-	137	1,845	146	1,935
52 - Warehousing and support activities for transportation	12,899	20,825	872	1,231	3	13	1,992	46,642	15,766	68,711
53 - Courier activities other than national post activities	113	327	-	-	-	-	168	9,934	281	10,262
I. Accommodation and food service activities	571	3,537	67	336	2	114	1,451	45,597	2,091	49,584
55 - Accommodation	119	821	8	94	-	-	352	29,849	479	30,765
56-Food and beverage service activities	452	2,716	59	242	2	114	1,099	15,747	1,612	18,819
J. Information and communication	370	1,649	14	49	-	-	2,856	524,726	3,240	526,424
58 - Publishing activities	79	397	2	14	-	-	633	10,111	714	10,521
59 - Motion picture, video and television programme production, sound recording and music publishing activities	26	16	3	1	-	-	55	1,707	84	1,724
60 - Programming and broadcasting activities	2	2	-	-	-	-	33	1,083	35	1,085
61 - Telecommunications	37	284	3	3	-	-	1,232	492,390	1,272	492,677
62 - Computer programming, consultancy and related activities	178	783	4	24	-	-	723	14,766	905	15,573
63 - Information service activities	48	167	2	7	-	-	180	4,670	230	4,844
K. Real estate activities	213	1,670	4	7	7	1,410	652	44,277	876	47,364
L. Professional, scientific and technical activities	262	1,470	10	39	1	2	8,574	57,163	8,847	58,674
69 - Legal and accounting activities	28	149	-	-	-	-	157	2,222	185	2,370
70 - Activities of head offices; management consultancy activities	26	132	1	4	-	-	105	1,893	132	2,029
71 - Architectural and engineering activities; technical testing and analysis	52	288	2	2	-	-	269	5,371	323	5,661
72 - Scientific research and development	15	114	1	1	-	-	108	3,269	124	3,383
73 - Advertising and market research	82	355	1	20	-	-	597	2,912	680	3,288
74 - Other professional, scientific and technical activities	48	358	1	1	1	2	7,277	41,249	7,327	41,609
75 - Veterinary activities	11	74	4	13	-	-	61	247	76	334
M. Administrative and support service activities	4,471	7,463	189	366	8	78	3,210	49,929	7,878	57,835
77 - Rental and leasing activities	133	738	5	122	-	-	551	3,597	689	4,458
78 - Employment activities	5	39	-	-	-	-	26	921	31	960
79 - Travel agency, tour operator, reservation service and related activities	217	1,442	9	146	-	-	733	14,670	959	16,258
80 - Security and investigation activities	10	520	-	-	-	-	604	2,792	614	3,312
81. Services to buildings and landscape activities	12	147	1	2	-	-	75	398	88	547
82 - Office administrative, office support and other business support activities	4,094	4,577	174	95	8	78	1,221	27,550	5,497	32,300
N. Education	365	1,490	173	422	2	11	1,016	26,570	1,556	28,493
O. Human health and social work activities	357	2,193	62	141	5	77	848	12,719	1,272	15,130
86 - Human health activities	352	2,184	62	141	5	77	835	12,669	1,254	15,071
87 - Residential care activities	1	-	-	-	-	-	3	7	4	7
88. Social work activities with and without accommodation	4	9	-	-	-	-	10	43	14	52
P. Arts, entertainment and recreation	31	119	4	12	-	-	58	2,145	93	2,276
Q. Other service activities	68,708	37,026	7,006	3,476	18	540	9,121	49,811	84,853	90,854
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,836	7,831	5,836	7,831
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	12	649	12	649
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	147	6,287	147	6,287
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,677	895	5,677	895
VI. PERSONAL	4,322,007	1,165,436	878,281	126,165	2,642	15,993	-	-	5,202,930	1,307,594
A. Bank Employees	165,230	305,343	30,531	39,410	11	93	-	-	195,772	344,846
1) For house building	73,832	244,142	14,656	21,965	9	93	-	-	88,497	266,200
2) For transport i.e. purchase of car etc.	50,042	53,644	10,327	16,652	-	-	-	-	60,369	70,297
3) Other purposes	41,356	7,557	5,548	793	2	0	-	-	46,906	8,350
B. Consumer Financing	4,153,427	859,570	847,708	86,747	2,631	15,900	-	-	5,003,766	962,217
1) For house building	28,137	177,093	3,789	20,233	2,393	15,284	-	-	34,319	212,611
2) For transport i.e. purchase of car etc	266,589	281,206	22,606	22,911	207	588	-	-	289,402	304,705
3) Credit cards	1,635,231	157,687	200,910	15,319	-	-	-	-	1,836,141	173,006
4) Consumers durable	34,095	6,947	16,546	1,937	14	17	-	-	50,655	8,901
5) Personal loans	2,189,375	236,637	603,857	26,346	17	12	-	-	2,793,249	262,995
C) Other	3,350	522	42	8	-	-	-	-	3,392	530
VII. OTHER	35	337	5	2	-	-	12	1,039	52	1,378
Total	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

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

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

End of Period: Million Rupees

SECURITIES	2025					
	Jun			Sep ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	127,043.3	127,043.3	-	111,201.1	111,201.1	-
II. Securities, Shares and Other Financial Instruments	393,878.5	393,878.4	0.1	399,431.6	399,431.6	0.0
A. Quoted on the Stock Exchange:	77,956.9	77,956.9	-	215,580.0	215,580.0	-
1. To Stock Brokers and Dealers:	34,920.0	34,920.0	-	22,218.9	22,218.9	-
(a) Government and Other Trustee Securities	534.6	534.6	-	293.9	293.9	-
(b) Shares and Debentures	32,489.6	32,489.6	-	20,167.3	20,167.3	-
(c) Participation Term Certificates	-	-	-	3.1	3.1	-
(d) Others	1,895.9	1,895.9	-	1,754.6	1,754.6	-
2. To Others:	43,036.9	43,036.9	-	193,361.1	193,361.1	-
(a) Government and Other Trustee Securities	7,283.5	7,283.5	-	157,327.4	157,327.4	-
(b) Shares and Debentures	27,231.3	27,231.3	-	27,551.2	27,551.2	-
(c) Participation Term Certificates	8.0	8.0	-	8.0	8.0	-
(d) Others	8,514.1	8,514.1	-	8,474.6	8,474.6	-
B. Unquoted on the Stock Exchange:	315,921.6	315,921.5	0.1	183,851.6	183,851.6	0.0
1. To Stock Brokers and Dealers:	3,196.0	3,196.0	-	3,079.3	3,079.3	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	2,992.1	2,992.1	-	2,875.4	2,875.4	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	203.9	203.9	-	203.9	203.9	-
2. To Others:	312,725.6	312,725.5	0.1	180,772.3	180,772.3	0.0
(a) Government and Other Trustee Securities	248,227.0	248,226.9	0.1	119,625.5	119,625.5	0.0
(b) Shares and Debentures	939.8	939.8	-	980.8	980.8	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	63,558.7	63,558.7	-	60,166.0	60,166.0	-
III. Merchandise	2,840,354.8	2,840,325.7	29.1	2,549,092.2	2,549,068.3	23.9
A. Food Items:	765,768.4	765,739.4	29.1	647,638.2	647,614.3	23.9
1. Wheat	232,854.9	232,854.9	-	227,817.2	227,817.2	-
2. Rice and Paddy	127,807.6	127,807.6	-	122,172.6	122,172.6	-
3. Other Grains & Pulses:	6,543.0	6,513.9	29.1	8,960.8	8,937.5	23.3
(a) Indigenous	5,834.1	5,805.0	29.1	7,457.9	7,434.6	23.3
(b) Imported	708.9	708.9	-	1,502.9	1,502.9	-
4. Edible Oils:	58,482.4	58,482.4	-	43,329.8	43,329.8	-
(a) Indigenous	50,923.3	50,923.3	-	39,703.5	39,703.5	-
(b) Imported	7,559.1	7,559.1	-	3,626.3	3,626.3	-
5. Sugar:	250,518.0	250,518.0	-	157,252.6	157,252.6	-
(a) Indigenous	250,518.0	250,518.0	-	156,887.2	156,887.2	-
(b) Imported	-	-	-	365.4	365.4	-
6. Kariana And Spices	930.7	930.7	-	917.8	917.8	-
7. Fish And Fish Preparations	640.4	640.4	-	41.2	41.2	-
8. Other Food Items:	87,991.3	87,991.3	-	87,146.2	87,145.6	0.6
(a) Indigenous	86,222.5	86,222.5	-	86,060.2	86,059.6	0.6
(b) Imported	1,768.9	1,768.9	-	1,085.9	1,085.9	-
B. Raw Materials:	848,558.8	848,558.8	-	860,374.6	860,374.6	-
1. Cotton Raw:	154,678.3	154,678.3	-	175,237.8	175,237.8	-
(a) Indigenous	137,547.9	137,547.9	-	158,421.2	158,421.2	-
(b) Imported	17,130.4	17,130.4	-	16,816.6	16,816.6	-
2. Synthetic Fibers:	14,550.0	14,550.0	-	12,959.3	12,959.3	-
(a) Indigenous	13,713.2	13,713.2	-	11,872.8	11,872.8	-
(b) Imported	836.9	836.9	-	1,086.5	1,086.5	-
3. Fertilizers:	61,375.2	61,375.2	-	61,941.1	61,941.1	-
(a) Indigenous	57,665.9	57,665.9	-	54,723.8	54,723.8	-
(b) Imported	3,709.3	3,709.3	-	7,217.3	7,217.3	-
4. Petroleum Crude:	95,305.8	95,305.8	-	104,898.9	104,898.9	-
(a) Indigenous	81,555.2	81,555.2	-	69,396.3	69,396.3	-
(b) Imported	13,750.6	13,750.6	-	35,502.5	35,502.5	-
5. Iron and Steel:	104,912.1	104,912.1	-	105,406.7	105,406.7	-
(a) Indigenous	69,916.4	69,916.4	-	71,855.4	71,855.4	-
(b) Imported	34,995.7	34,995.7	-	33,551.3	33,551.3	-
6. Wool & Goat Hair	60.0	60.0	-	61.6	61.6	-
7. Hides & Skins	6,234.7	6,234.7	-	6,252.9	6,252.9	-
8. Oil Seeds	3,618.8	3,618.8	-	4,585.5	4,585.5	-
9. Pesticides & Insecticides:	9,341.3	9,341.3	-	6,579.9	6,579.9	-
(a) Indigenous	9,117.3	9,117.3	-	6,356.1	6,356.1	-
(b) Imported	224.0	224.0	-	223.8	223.8	-
10. Other Raw Materials:	398,482.5	398,482.5	-	382,450.9	382,450.9	-
(a) Indigenous	372,681.5	372,681.5	-	357,379.3	357,379.3	-
(b) Imported	25,801.0	25,801.0	-	25,071.6	25,071.6	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2025					
	Jun			Sep ¹		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,226,027.6	1,226,027.6	-	1,041,079.5	1,041,079.5	-
1. Cotton Textiles:	243,064.4	243,064.4	-	200,914.5	200,914.5	-
(a) Indigenous	220,263.8	220,263.8	-	182,425.4	182,425.4	-
(b) Imported	22,800.6	22,800.6	-	18,489.1	18,489.1	-
2. Cotton Yarn:	67,199.4	67,199.4	-	66,467.6	66,467.6	-
(a) Indigenous	66,769.9	66,769.9	-	66,052.9	66,052.9	-
(b) Imported	429.6	429.6	-	414.7	414.7	-
3. Other Textiles:	218,510.3	218,510.3	-	227,857.0	227,857.0	-
(a) Indigenous	212,781.2	212,781.2	-	223,513.7	223,513.7	-
(b) Imported	5,729.1	5,729.1	-	4,343.4	4,343.4	-
4. Machinery:	90,605.0	90,605.0	-	112,490.1	112,490.1	-
(a) Indigenous	54,163.7	54,163.7	-	55,323.7	55,323.7	-
(b) Imported	36,441.3	36,441.3	-	57,166.4	57,166.4	-
5. Handloom Products	20.0	20.0	-	12.0	12.0	-
6. Carpets & Rugs	89.2	89.2	-	132.5	132.5	-
7. Readymade Garments	60,451.9	60,451.9	-	51,844.6	51,844.6	-
8. Cement and Cement Products:	92,764.7	92,764.7	-	79,062.1	79,062.1	-
(a) Indigenous	92,190.8	92,190.8	-	78,311.5	78,311.5	-
(b) Imported	573.9	573.9	-	750.6	750.6	-
9. Sports Goods	2,662.2	2,662.2	-	1,883.0	1,883.0	-
10. Surgical Instruments	2,300.3	2,300.3	-	1,920.9	1,920.9	-
11. Chemicals & Dyes	56,491.5	56,491.5	-	59,378.8	59,378.8	-
12. Other Finished Goods:	391,868.6	391,868.6	-	239,116.2	239,116.2	-
(a) Indigenous	381,922.1	381,922.1	-	229,197.4	229,197.4	-
(b) Imported	9,946.5	9,946.5	-	9,918.8	9,918.8	-
IV. Fixed Assets Including Machinery	2,253,735.7	2,252,662.4	1,073.2	2,154,551.5	2,153,219.5	1,332.0
A. Transport Equipments	884,978.4	884,323.6	654.8	912,218.8	911,356.3	862.5
B. Furniture & Fixtures	6,106.6	6,106.6	-	5,789.4	5,789.4	-
C. Office Equipments	46,290.5	46,290.5	-	41,305.8	41,305.8	-
D. Other Machinery & Equipments	1,316,360.2	1,315,941.7	418.4	1,195,237.5	1,194,768.0	469.5
V. Real Estate	1,877,814.7	1,738,289.2	139,525.5	1,882,845.6	1,738,492.4	144,353.2
A. Land	762,289.9	622,790.6	139,499.2	754,712.7	610,383.4	144,329.4
1. Residential	337,076.5	336,515.9	560.6	329,593.5	328,644.3	949.2
(a) House	243,982.0	243,421.3	560.6	238,232.7	237,283.6	949.2
(b) Flat	93,094.5	93,094.5	-	91,360.7	91,360.7	-
2. Non-Residential	425,213.4	286,274.8	138,938.6	425,119.3	281,739.1	143,380.2
(a) Commercial	141,916.7	141,916.7	-	127,794.8	127,794.8	-
(b) Industrial	69,456.4	69,456.4	-	66,893.3	66,883.7	9.6
c) Agriculture	199,322.6	60,383.9	138,938.6	202,964.5	59,627.4	143,337.1
(c) Others	14,517.7	14,517.7	-	27,466.7	27,433.2	33.5
B. Buildings:	1,115,524.8	1,115,498.6	26.2	1,128,132.9	1,128,109.0	23.9
1. Residential	678,752.2	678,730.0	22.2	690,241.8	690,221.1	20.8
(a) House	493,463.7	493,441.5	22.2	489,941.9	489,922.2	19.8
(b) Flat	185,288.5	185,288.5	-	200,299.9	200,298.9	1.0
2. Non-Residential	436,772.6	436,768.6	4.0	437,891.1	437,888.0	3.1
(a) Commercial	202,755.7	202,755.7	-	212,432.4	212,432.4	-
(b) Industrial	111,570.4	111,570.4	-	114,671.0	114,670.0	1.0
c) Agriculture	67,199.1	67,195.1	4.0	50,787.6	50,785.5	2.1
(c) Others	55,247.4	55,247.4	-	60,000.1	60,000.1	-
VI. Fixed Deposits and Insurance Policies	680,027.8	680,027.8	-	697,933.8	697,933.4	0.4
A. Bank Deposits	679,639.6	679,639.6	-	697,720.8	697,720.5	0.4
1. Security Deposits	41,553.5	41,553.5	-	61,247.5	61,247.5	-
2. Term Deposits (TDRs)	518,631.9	518,631.9	-	522,300.9	522,300.9	-
3. Other Deposits	119,454.2	119,454.2	-	114,172.5	114,172.1	0.4
B. Insurance Policies	388.2	388.2	-	212.9	212.9	-
VII. Others	4,217,000.0	4,216,868.6	131.4	4,525,138.3	4,524,924.8	213.4
A. Other Secured Advances	1,753,877.4	1,753,746.0	131.4	2,073,360.7	2,073,148.1	212.6
1. Receivables	433,248.2	433,248.2	-	382,653.9	382,653.9	-
2. Employees Benefits	1,522.1	1,390.7	131.4	1,749.2	1,536.6	212.6
3. Others	1,319,107.1	1,319,107.1	-	1,688,957.6	1,688,957.6	-
B. Advances Secured by Guarantee(s)	2,463,122.6	2,463,122.6	-	2,451,777.6	2,451,776.7	0.9
1. Institutional Guarantee(s)	2,054,735.0	2,054,735.0	-	2,068,253.1	2,068,253.1	-
2. Individual Guarantee(s)	408,387.7	408,387.7	-	383,524.5	383,523.7	0.9
VIII. Unsecured Advances	728,349.7	722,641.4	5,708.3	779,244.4	772,682.3	6,562.1
1. Credit Cards	221,338.7	221,338.7	-	263,543.6	263,543.6	-
2. Personal Loan	123,881.2	123,881.2	-	133,098.9	133,098.9	-
3. Others	383,129.8	377,421.5	5,708.3	382,601.9	376,039.8	6,562.1
TOTAL	13,118,204.6	12,971,737.0	146,467.6	13,099,438.4	12,946,953.4	152,485.1

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th September, 2025

Million Rupees

Security	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Ornaments and Precious Metals	47,691	12,943.3	17,760	4,610.0	2	-	178,752	93,647.8	244,205	111,201.1
Financial Instruments:	257	5,793.1	34	42.2	14	260.5	479	393,335.8	784	399,431.6
A. Quoted on the Stock Exchange:	197	4,608.8	32	41.9	8	256.6	283	210,672.7	520	215,580.0
1. To Stock Brokers and Dealers:	96	891.1	2	1.7	-	-	162	21,326.0	260	22,218.9
(a) Government and Other Trustee Securities	72	87.5	2	1.7	-	-	7	204.6	81	293.9
(b) Shares and Debentures	20	677.9	-	-	-	-	152	19,489.4	172	20,167.3
(c) Participation Term Certificates	2	3.1	-	-	-	-	-	-	2	3.1
(d) Others	2	122.5	-	-	-	-	3	1,632.1	5	1,754.6
2. To Others:	101	3,717.7	30	40.2	8	256.6	121	189,346.6	260	193,361.1
(a) Government and Other Trustee Securities	8	20.9	14	10.0	1	-	15	157,296.4	38	157,327.4
(b) Shares and Debentures	61	3,566.3	5	16.0	3	254.4	90	23,714.5	159	27,551.2
(c) Participation Term Certificates	2	8.0	-	-	-	-	-	-	2	8.0
(d) Others	30	122.5	11	14.1	4	2.2	16	8,335.7	61	8,474.6
B. Unquoted on the Stock Exchange:	60	1,184.3	2	0.3	6	3.9	196	182,663.1	264	183,851.6
1. To Stock Brokers and Dealers:	2	2.9	-	-	-	-	28	3,076.4	30	3,079.3
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	1	1.6	-	-	-	-	23	2,873.8	24	2,875.4
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	1.3	-	-	-	-	5	202.6	6	203.9
2. To Others:	58	1,181.4	2	0.3	6	3.9	168	179,586.7	234	180,772.3
(a) Government and Other Trustee Securities	42	1,084.6	2	0.3	3	1.9	15	118,538.7	62	119,625.5
(b) Shares and Debentures	1	-	-	-	3	1.9	4	978.9	8	980.8
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	15	96.8	-	-	-	-	149	60,069.2	164	60,166.0
III. Merchandise	19,995	185,625.4	153	1,957.7	30	229.1	38,658	2,361,279.9	58,836	2,549,092.2
A. Food Items:	1,519	24,430.8	40	582.5	5	20.5	16,883	622,604.4	18,447	647,638.2
1. Wheat	342	1,876.1	9	10.3	-	-	10,294	225,930.8	10,645	227,817.2
2. Rice and Paddy	395	18,814.6	6	383.1	-	-	2,200	102,974.9	2,601	122,172.6
3. Other Grains & Pulses:	79	269.7	-	-	-	-	371	8,691.0	450	8,960.8
(a) Indigenous	76	255.7	-	-	-	-	360	7,202.2	436	7,457.9
(b) Imported	3	14.0	-	-	-	-	11	1,488.9	14	1,502.9
4. Edible Oils:	122	515.4	-	-	1	0.1	991	42,814.3	1,114	43,329.8
(a) Indigenous	113	474.3	-	-	1	0.1	951	39,229.1	1,065	39,703.5
(b) Imported	9	41.1	-	-	-	-	40	3,585.2	49	3,626.3
5. Sugar:	72	22.8	2	0.2	-	-	1,034	157,229.6	1,108	157,252.6
(a) Indigenous	72	22.8	2	0.2	-	-	1,033	156,864.2	1,107	156,887.2
(b) Imported	-	-	-	-	-	-	1	365.4	1	365.4
6. Kariana And Spices	73	124.7	-	-	-	-	55	793.1	128	917.8
7. Fish And Fish Preparations	3	3.8	-	-	-	-	6	37.4	9	41.2
8. Other Food Items:	433	2,803.7	23	188.9	4	20.4	1,932	84,133.2	2,392	87,146.2
(a) Indigenous	431	2,790.4	23	188.9	4	20.4	1,916	83,060.6	2,374	86,060.2
(b) Imported	2	13.3	-	-	-	-	16	1,072.6	18	1,085.9
B. Raw Materials:	16,303	104,219.6	62	1,220.4	18	167.2	8,768	754,767.3	25,151	860,374.6
1. Cotton Raw:	14,823	13,477.0	29	150.5	-	-	2,674	161,610.4	17,526	175,237.8
(a) Indigenous	273	8,958.0	28	150.2	-	-	2,471	149,313.0	2,772	158,421.2
(b) Imported	14,550	4,518.9	1	0.3	-	-	203	12,297.4	14,754	16,816.6
2. Synthetic Fibers:	5	30.9	-	-	-	-	105	12,928.4	110	12,959.3
(a) Indigenous	5	30.9	-	-	-	-	75	11,841.9	80	11,872.8
(b) Imported	-	-	-	-	-	-	30	1,086.5	30	1,086.5
3. Fertilizers:	446	4,732.4	-	-	16	146.7	524	57,061.9	986	61,941.1
(a) Indigenous	442	4,718.2	-	-	16	146.7	509	49,858.8	967	54,723.8
(b) Imported	4	14.2	-	-	-	-	15	7,203.1	19	7,217.3
4. Petroleum Crude:	64	48,414.5	-	-	2	20.5	1,132	56,463.8	1,198	104,898.9
(a) Indigenous	39	46,111.7	-	-	2	20.5	1,111	23,264.1	1,152	69,396.3
(b) Imported	25	2,302.8	-	-	-	-	21	33,199.7	46	35,502.5
5. Iron and Steel:	146	3,203.4	8	1,022.7	-	-	1,755	101,180.5	1,909	105,406.7
(a) Indigenous	135	2,059.0	8	1,022.7	-	-	1,486	68,773.7	1,629	71,855.4
(b) Imported	11	1,144.4	-	-	-	-	269	32,406.8	280	33,551.3
6. Wool & Goat Hair	1	14.7	-	-	-	-	4	46.9	5	61.6
7. Hides & Skins	3	0.0	-	-	-	-	143	6,252.9	146	6,252.9
8. Oil Seeds	10	30.9	1	-	-	-	63	4,554.6	74	4,585.5
9. Pesticides & Insecticides:	22	79.0	-	-	-	-	414	6,500.9	436	6,579.9
(a) Indigenous	22	79.0	-	-	-	-	412	6,277.1	434	6,356.1
(b) Imported	-	-	-	-	-	-	2	223.8	2	223.8
10. Other Raw Materials:	783	34,236.8	24	47.2	-	-	1,954	348,166.8	2,761	382,450.9
(a) Indigenous	764	34,070.5	23	47.2	-	-	1,772	323,261.6	2,559	357,379.3
(b) Imported	19	166.3	1	0.0	-	-	182	24,905.2	202	25,071.6

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th September, 2025

Million Rupees

Security	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	2,173	56,975	51	155	7	41	13,007	983,908	15,238	1,041,079
1. Cotton Textiles:	999	26,270	-	-	-	-	1,604	174,645	2,603	200,914
(a) Indigenous	942	21,494	-	-	-	-	1,511	160,931	2,453	182,425
(b) Imported	57	4,776	-	-	-	-	93	13,713	150	18,489
2. Cotton Yarn:	33	667	-	-	-	-	1,723	65,801	1,756	66,468
(a) Indigenous	32	667	-	-	-	-	1,684	65,386	1,716	66,053
(b) Imported	1	0	-	-	-	-	39	415	40	415
3. Other Textiles:	137	11,773	3	3	-	-	2,137	216,081	2,277	227,857
(a) Indigenous	135	11,696	3	3	-	-	2,117	211,815	2,255	223,514
(b) Imported	2	77	-	-	-	-	20	4,266	22	4,343
4. Machinery:	195	463	5	0	1	2	763	112,026	964	112,490
(a) Indigenous	182	451	5	0	-	-	415	54,872	602	55,324
(b) Imported	13	12	-	-	1	2	348	57,153	362	57,166
5. Handloom Products	-	-	-	-	-	-	1	12	1	12
6. Carpets & Rugs	5	57	-	-	-	-	8	76	13	133
7. Readymade Garments	29	10,538	2	0	-	-	932	41,307	963	51,845
8. Cement and Cement Products:	14	56	1	-	-	-	437	79,007	452	79,062
(a) Indigenous	14	56	1	-	-	-	436	78,256	451	78,312
(b) Imported	-	-	-	-	-	-	1	751	1	751
9. Sports Goods	6	2	-	-	-	-	90	1,881	96	1,883
10. Surgical Instruments	10	232	3	34	1	30	63	1,625	77	1,921
11. Chemicals & Dyes	55	971	23	36	-	-	1,206	58,371	1,284	59,379
12. Other Finished Goods:	690	5,947	14	82	5	10	4,043	233,078	4,752	239,116
(a) Indigenous	654	5,843	14	82	5	10	3,878	223,263	4,551	229,197
(b) Imported	36	104	-	-	-	-	165	9,815	201	9,919
IV. Fixed Assets Including Machinery	346,449	460,302	35,098	46,144	273	719	46,518	1,647,386	428,338	2,154,552
A. Transport Equipments	341,565	450,849	34,158	44,914	262	699	33,910	415,757	409,895	912,219
B. Furniture & Fixtures	168	496	6	4	-	-	101	5,289	275	5,789
C. Office Equipments	7	83	-	-	-	-	245	41,223	252	41,306
D. Other Machinery & Equipments	4,709	8,874	934	1,226	11	20	12,262	1,185,117	17,916	1,195,237
V. Real Estate	537,663	714,978	39,722	55,554	3,759	21,748	32,001	1,090,566	613,145	1,882,846
A. Land	438,032	238,651	21,698	12,753	976	2,036	15,175	501,273	475,881	754,713
1. Residential	10,938	39,626	596	2,259	48	371	6,621	287,338	18,203	329,593
(a) House	10,474	38,052	535	2,062	27	300	5,456	197,819	16,492	238,233
(b) Flat	464	1,574	61	197	21	71	1,165	89,519	1,711	91,361
2. Non-Residential	427,094	199,025	21,102	10,494	928	1,665	8,554	213,935	457,678	425,119
(a) Commercial	1,573	10,191	43	129	70	125	2,877	117,350	4,563	127,795
(b) Industrial	183	2,832	4	57	3	20	747	63,984	937	66,893
c) Agriculture	418,374	171,401	20,996	10,178	558	1,015	4,404	20,369	444,332	202,964
d) Other	6,964	14,601	59	130	297	504	526	12,232	7,846	27,467
B. Buildings:	99,631	476,327	18,024	42,801	2,783	19,711	16,826	589,293	137,264	1,128,133
1. Residential	92,863	388,786	17,830	39,745	2,286	15,289	10,868	246,422	123,847	690,242
(a) House	82,651	333,219	16,613	34,146	2,268	14,257	3,458	108,320	104,990	489,942
(b) Flat	10,212	55,567	1,217	5,598	18	1,033	7,410	138,102	18,857	200,300
2. Non-Residential	6,768	87,541	194	3,056	497	4,422	5,958	342,871	13,417	437,891
(a) Commercial	2,589	57,772	60	683	109	3,714	2,279	150,263	5,037	212,432
(b) Industrial	596	4,477	7	25	7	22	2,166	110,147	2,776	114,671
c) Agriculture	2,262	16,053	55	121	357	498	359	34,116	3,033	50,788
d) Other	1,321	9,240	72	2,227	24	187	1,154	48,346	2,571	60,000
VI. Fixed Deposits and Insurance Policies	7,667	14,913	1,094	895	56	2,376	21,521	679,749	30,363	697,934
A. Bank Deposits	7,656	14,892	1,094	895	56	2,376	21,521	679,557	30,327	697,721
1. Security Deposits	1,058	5,546	178	385	29	2,214	617	53,103	1,882	61,247
2. Term Deposits (TDRs)	468	6,637	42	117	19	120	19,258	515,427	19,787	522,301
3. Other Deposits	6,130	2,709	874	393	8	43	1,646	111,028	8,658	114,172
B. Insurance Policies	11	21	-	-	-	-	25	192	36	213
VII. Others	417,573	318,412	30,776	18,855	176	1,227	57,793	4,186,644	506,318	4,525,138
A. Other Secured Advances	106,161	145,305	5,528	7,462	146	739	44,466	1,919,855	156,301	2,073,361
1. Receivables	445	8,847	16	295	-	-	1,323	373,512	1,784	382,654
2. Employees Benefits	1,066	227	58	13	-	-	24	1,509	1,148	1,749
3. Others	104,650	136,231	5,454	7,153	146	739	43,119	1,544,835	153,369	1,688,958
B. Advances Secured by Guarantee(s)	311,412	173,107	25,248	11,394	30	488	13,327	2,266,789	350,017	2,451,778
1. Institutional Guarantee(s)	2,658	16,780	14	117	3	19	5,429	2,051,338	8,104	2,068,253
2. Individual Guarantee(s)	308,754	156,327	25,234	11,276	27	470	7,898	215,451	341,913	383,525
VIII. Unsecured Advances	4,378,590	373,326	836,217	37,361	-	-	6,668	368,557	5,221,475	779,244
1. Credit Cards	2,367,774	243,999	236,809	19,545	-	-	-	-	2,604,583	263,544
2. Personal Loan	1,943,459	115,624	595,996	17,467	-	-	1	7	2,539,456	133,099
3. Others	67,357	13,703	3,412	349	-	-	6,667	368,550	77,436	382,602
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees

RATES OF MARGIN (%)	2024				2025					
	Sep		Dec		Mar		Jun		Sep ^P	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0.00	3,151,294	5,470,354.1	3,594,778	6,577,713.8	6,529,818	5,354,647.9	6,378,959	5,732,977.6	6,140,428	6,356,959.0
5.00	56,386	172,899.3	51,474	189,657.7	52,169	204,822.7	51,274	205,455.1	55,657	293,492.2
10.00	94,615	655,298.5	97,958	1,621,828.3	112,451	1,636,535.2	97,962	1,161,572.2	123,135	1,213,723.0
15.00	32,637	450,315.7	31,416	812,457.2	87,298	510,585.7	26,119	421,380.0	21,064	159,328.3
20.00	395,280	1,266,236.1	386,831	1,363,418.9	389,883	1,311,861.9	411,376	1,289,771.8	383,548	639,225.0
25.00	122,683	2,430,324.6	115,550	2,774,644.9	114,000	2,239,756.6	107,278	2,028,147.6	67,699	1,872,055.6
30.00	61,951	445,231.0	65,208	343,626.5	43,346	469,909.8	64,768	394,752.0	68,408	247,900.0
33.33	476	7,574.0	460	26,385.8	714	20,345.4	49,934	20,010.6	878	8,421.4
35.00	17,804	168,763.0	74,350	879,811.0	22,526	456,762.9	25,176	158,990.3	28,748	193,288.3
40.00	40,401	203,407.3	36,814	215,255.1	27,375	212,031.5	29,921	193,209.1	84,735	198,220.6
45.00	8,534	92,161.2	5,699	94,483.5	7,407	102,783.3	6,921	115,372.5	8,745	95,488.5
50.00	91,027	258,660.2	64,272	206,836.4	39,112	277,050.2	15,943	194,648.3	18,685	211,563.0
55.00	6,065	41,572.3	6,602	71,522.6	8,247	49,578.7	9,396	121,978.4	10,278	68,593.8
60.00	6,703	59,293.5	5,374	104,309.6	6,096	67,645.1	6,915	100,005.5	8,570	85,407.6
65.00	5,695	41,418.3	5,193	75,097.7	6,331	62,875.6	6,715	134,744.3	5,345	103,389.2
70.00	3,147	23,555.7	2,813	25,521.2	4,016	22,325.9	5,899	72,549.3	4,083	77,955.1
75.00	3,058	20,259.9	2,365	18,056.1	3,549	22,765.2	8,578	323,596.6	5,683	316,364.6
80.00	3,022	23,739.8	2,185	22,177.4	3,400	29,350.1	7,726	82,372.0	3,485	47,866.0
85.00	1,782	11,596.2	1,970	14,474.1	3,034	18,767.9	6,249	82,494.5	3,535	65,561.9
90.00	2,176	12,116.7	2,002	14,377.7	3,125	15,308.5	5,659	124,221.0	3,704	90,249.9
95.00	2,469	8,454.9	2,480	12,927.8	2,902	12,254.3	4,565	83,222.1	6,503	204,679.0
99.99	1,178	10,792.0	1,994	21,100.5	1,673	18,443.0	17,621	76,733.7	50,548	549,706.6
TOTAL	4,108,383	11,874,024.3	4,557,788	15,485,683.7	7,468,472	13,116,407.0	7,344,954	13,118,204.6	7,103,464	13,099,438.4

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.12.1 Advances Classified by Rate of Margin and Gender

All Banks

As on 30th September, 2025

Amount in Million Rupees
No. of Accounts in Unit

Rate of Margin	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	4,990,999	947,071.0	893,615	84,104.5	139	1,080.1	255,675	5,324,703.4	6,140,428	6,356,959.0
05.00	38,680	56,815.2	1,727	3,114.8	17	330.3	15,233	233,231.8	55,657	293,492.2
10.00	87,024	159,218.0	7,595	15,044.3	293	1,518.9	28,223	1,037,941.9	123,135	1,213,723.0
15.00	12,386	26,435.9	4,238	10,735.6	86	703.2	4,354	121,453.6	21,064	159,328.3
20.00	352,987	229,156.5	21,308	17,267.4	365	2,515.5	8,888	390,285.7	383,548	639,225.0
25.00	40,144	236,179.1	1,976	6,404.4	776	6,002.4	24,803	1,623,469.7	67,699	1,872,055.6
30.00	57,502	84,254.6	2,274	4,233.0	96	966.5	8,536	158,446.0	68,408	247,900.0
33.33	747	2,532.8	107	82.2	-	-	24	5,806.4	878	8,421.4
35.00	24,127	35,643.7	2,319	2,444.5	534	2,723.8	1,768	152,476.4	28,748	193,288.3
40.00	61,130	46,971.4	18,876	7,124.4	113	2,478.9	4,616	141,645.9	84,735	198,220.6
45.00	6,874	26,302.2	592	1,392.8	401	2,141.1	878	65,652.4	8,745	95,488.5
50.00	14,691	74,133.1	1,347	3,087.0	86	480.2	2,561	133,862.6	18,685	211,563.0
55.00	8,775	16,854.3	958	1,238.9	64	372.2	481	50,128.4	10,278	68,593.8
60.00	6,815	14,912.3	613	973.0	78	406.4	1,064	69,115.9	8,570	85,407.6
65.00	3,939	10,550.2	419	1,145.9	90	252.7	897	91,440.4	5,345	103,389.2
70.00	2,824	7,359.8	259	561.7	133	353.9	867	69,679.7	4,083	77,955.1
75.00	2,873	6,716.1	247	456.1	106	227.1	2,457	308,965.3	5,683	316,364.6
80.00	2,472	6,291.0	213	345.3	116	179.5	684	41,050.2	3,485	47,866.0
85.00	2,700	4,911.2	249	359.7	107	405.0	479	59,886.1	3,535	65,561.9
90.00	2,381	5,935.8	178	429.0	100	538.2	1,045	83,346.9	3,704	90,249.9
95.00	2,949	7,541.6	280	891.5	46	1,886.5	3,228	194,359.4	6,503	204,679.0
99.99	32,866	80,507.8	1,464	3,984.5	564	997.0	15,654	464,217.3	50,548	549,706.6
Total	5,755,885	2,086,293.3	960,854	165,420.4	4,310	26,559.4	382,415	10,821,165.3	7,103,464	13,099,438.4

Source: Statistics and Data Services Department, SBP

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

Notes:

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

3.12.2 Advances Classified by Tenure/Maturity and Gender All Banks

As on 30th September, 2025

Amount in Million Rupees

No. of Accounts in Unit

Loan Tenure	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	4,268,404	635,118	801,370	37,195	385	7,066	146,299	5,765,029	5,216,458	6,444,408
1.1. Overnight	448,183	77,008	58,487	6,865	65	1,926	10,047	536,347	516,782	622,145
1.2. 2 days to 7 days	663	3,079	77	499	45	185	419	86,870	1,204	90,633
1.3. For 8 days to 1 month	243,950	49,847	50,618	2,729	51	333	2,095	157,540	296,714	210,449
1.4. For above 1 month but <= 3 month	1,567,352	36,918	527,395	3,335	20	282	4,361	618,222	2,099,128	658,757
1.5. For above 3 months but <= 6 months	669,296	82,577	31,343	3,672	19	57	15,814	1,104,185	716,472	1,190,491
1.6. For above 6 months but <= one year	1,338,960	385,689	133,450	20,096	185	4,283	113,563	3,261,865	1,586,158	3,671,933
2. Medium Term	474,028	226,472	64,658	16,230	50	130	78,394	1,052,375	617,130	1,295,207
2.1. For above 1 year but <= 2 years	303,853	158,055	47,515	11,059	20	84	27,543	904,552	378,931	1,073,749
2.2. For above 2 years but <= 3 years	170,175	68,417	17,143	5,171	30	46	50,851	147,824	238,199	221,458
3. Long Term	1,013,453	1,224,704	94,826	111,995	3,875	19,364	157,722	4,003,760	1,269,876	5,359,823
3.1. For above 3 years but <= 4 years	167,379	177,532	33,703	26,778	86	569	24,466	503,511	225,634	708,390
3.2. For above 4 years but <= 5 years	329,822	259,952	28,423	24,557	95	213	32,582	853,432	390,922	1,138,153
3.3. For above 5 years but <= 7 years	337,499	310,766	17,654	19,085	188	596	75,588	817,581	430,929	1,148,027
3.4. For above 7 years but <= 10 years	51,475	78,985	6,181	9,008	508	2,096	6,565	759,360	64,729	849,448
3.5. For above 10 years but <= 15 years	16,520	61,066	2,542	7,459	488	3,307	3,820	473,388	23,370	545,220
3.6. For above 15 years but <= 20 years	16,600	82,309	2,088	8,246	498	3,265	133	22,498	19,319	116,318
3.7. For above 20 years but < = 25 years	45,822	134,815	2,064	9,814	1,093	6,849	82	16,405	49,061	167,884
3.8. For above 25 years but <= 30 years	9,405	22,786	846	3,084	50	430	532	216,518	10,833	242,818
3.9. For above 30 years	38,931	96,493	1,325	3,964	869	2,038	13,954	341,069	55,079	443,565
Total	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

3.12.3 Advances Classified by Nature and Gender

All Banks

As on 30th September, 2025

Amount in Million Rupees
No. of Accounts in Unit

Nature	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	5,261,669	1,577,265	912,091	123,125	1,221	6,678	333,900	7,145,658	6,508,881	8,852,725
2. ISLAMIC	494,216	509,029	48,763	42,296	3,089	19,882	48,515	3,675,507	594,583	4,246,714
A. Ijara Finance	63,921	100,726	5,338	7,563	8	16	12,809	58,219	82,076	166,524
B. Diminishing Musharaka	59,004	104,298	5,583	7,324	921	3,033	12,097	1,063,985	77,605	1,178,641
C. Istisna	518	9,994	21	2,361	-	-	5,185	373,432	5,724	385,787
D. Mudaraba	109	1,759	-	-	-	-	-	-	109	1,759
E. Murabaha	8,171	14,875	564	591	20	32	5,718	126,208	14,473	141,705
F. Musawamah finance	26,015	11,837	3,691	1,318	-	-	2,125	90,412	31,831	103,568
G. Musharaka Finance	13,713	31,826	1,430	2,348	9	58	1,174	239,719	16,326	273,951
H. Salam Finance	229	314	-	-	-	-	1,402	40,514	1,631	40,829
I. Commodity Murabahah / Tawwaruq	269,559	33,487	25,460	2,794	-	-	1	1	295,020	36,281
J. Advance against financing	1,155	1,742	98	86	-	-	98	45,307	1,351	47,135
K. Other Islamic Modes of Financing	51,822	198,170	6,578	17,911	2,131	16,743	7,906	1,637,710	68,437	1,870,533
Total	5,755,885	2,086,293	960,854	165,420	4,310	26,559	382,415	10,821,165	7,103,464	13,099,438

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

3.12.4 Advances Classified by Category of Financing and Gender

All Banks

As on 30th September, 2025

Amount in Million Rupees
No. of Accounts in Unit

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

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

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

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

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

Source: Statistics and Data Services Department, SBP

Notes:

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

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

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

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

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

Source: Statistics and Data Services Department, SBP

Notes:

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

3.15 Disbursement and Utilization of Advances-Province/Region wise

Billion Rupees

Period	Province/ Region	Disbursements	%	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursemen t
				Amount	% of Regional Disburseme	Amount	% of Regional Disburseme		Amount	(%)	
Jan-Mar-2025	Punjab	5,452.7	39.0	5,295.6	97.1	157.0	2.9	317.8	5,613.4	40.2	103.0
	Sindh	7,053.8	50.4	6,832.8	96.9	221.0	3.1	145.1	6,977.9	49.9	98.9
	KPK	79.9	0.6	77.0	96.3	3.0	3.7	84.3	161.3	1.2	201.8
	Balochistan	12.4	0.1	12.4	99.4	0.1	0.6	8.9	21.3	0.2	171.3
	Islamabad	1,365.3	9.8	1,151.8	84.4	213.5	15.6	37.0	1,188.8	8.5	87.1
	Gilgit-Baltistan	6.2	0.0	6.1	98.8	0.1	1.2	0.1	6.2	0.0	99.9
	AJK	12.1	0.1	12.1	99.7	0.0	0.3	1.5	13.5	0.1	111.7
Total		13,982.4	100.0	13,387.7	95.7	594.7	4.3	594.7	13,982.4	100.0	-
Apr-Jun-2025	Punjab	5,688.5	38.4	5,491.8	96.5	196.7	3.5	245.7	5,737.6	38.8	100.9
	Sindh	6,878.7	46.5	6,703.0	97.4	175.8	2.6	170.3	6,873.2	46.5	99.9
	KPK	119.4	0.8	115.6	96.8	3.8	3.2	662.8	778.4	5.3	651.7
	Balochistan	10.4	0.1	10.3	98.8	0.1	1.2	8.2	18.5	0.1	178.0
	Islamabad	2,079.9	14.1	1,325.8	63.7	754.2	36.3	39.0	1,364.8	9.2	65.6
	Gilgit-Baltistan	6.0	0.0	5.8	97.9	0.1	2.1	3.1	9.0	0.1	150.6
	AJK	12.3	0.1	12.2	99.5	0.1	0.5	1.5	13.8	0.1	112.0
Total		14,795.2	100.0	13,664.5	92.4	1,130.7	7.6	1,130.7	14,795.2	100.0	-
Jul-Sep-2025 ^P	Punjab	5,084.2	37.8	4,949.1	97.3	135.1	2.7	439.6	5,388.7	40.0	106.0
	Sindh	6,878.8	51.1	6,502.0	94.5	376.8	5.5	117.2	6,619.2	49.2	96.2
	KPK	90.3	0.7	86.7	96.1	3.6	4.0	515.3	602.0	4.5	666.7
	Balochistan	14.9	0.1	12.2	81.5	2.8	18.5	4.6	16.7	0.1	112.2
	Islamabad	1,375.9	10.2	781.7	56.8	594.2	43.2	34.2	815.9	6.1	59.3
	Gilgit-Baltistan	6.4	0.0	6.3	98.2	0.1	1.8	1.0	7.2	0.1	113.2
	AJK	11.7	0.1	11.7	99.8	0.0	0.2	0.8	12.5	0.1	106.6
Total		13,462.2	100.0	12,349.7	91.7	1,112.5	8.3	1,112.5	13,462.2	100.0	-

Source: Statistics and Data Services Department, SBP

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 30th Sep & 1st Oct - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period."
2. Place of Disbursements" refers to the place from where the funds are being issued by scheduled banks to the borrowers.
3. Place of Utilization" refers to the place where the funds are being utilized by borrower.
- 4: This Data is being published on quarterly basis w.e.f. March 2023.
5. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data

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

Billion Rupees

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

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

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

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

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

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

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

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

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

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

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

Amount in Million Rupees

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY25									
Jul-Sep									
Punjab	128,633	72,040.4	202,884.7	17,471	26,128.7	64,694.0	3,010	95,126.3	79,016.5
Sindh	28,643	26,812.5	53,946.2	3,515	7,834.8	15,233.7	817	34,880.6	20,216.3
Khyber Pakhtunkhwa	31,901	9,615.9	10,056.1	1,060	996.0	3,200.1	209	1,542.9	2,109.5
Balochistan	938	1,233.7	4,861.3	109	318.5	496.2	167	669.9	580.5
Azad Jammu Kashmir	696	386.2	708.1	42	56.9	97.0	9	1,044.3	178.4
Gilgit Baltistan	650	270.1	1,604.1	3	1.6	17.6	4	8.4	32.1
All Pakistan	191,461	110,358.8	274,060.5	22,200	35,336.4	83,738.5	4,216	133,272.3	102,133.3
Jul-Dec									
Punjab	746,107	198,473.7	240,294.5	29,768	61,373.1	67,635.6	5,305	248,968.2	94,090.9
Sindh	58,662	55,854.1	59,919.5	6,355	17,653.2	16,688.0	1,282	98,206.0	48,715.5
Khyber Pakhtunkhwa	38,534	14,265.2	10,625.0	1,812	2,053.3	2,987.9	491	3,693.6	2,602.0
Balochistan	1,939	2,534.5	5,650.4	156	481.5	491.2	246	1,063.4	595.5
Azad Jammu Kashmir	1,124	627.1	626.4	77	122.3	94.1	10	2,499.2	295.3
Gilgit Baltistan	1,186	529.2	1,640.5	5	8.6	18.6	7	10.4	35.6
All Pakistan	847,552	272,283.8	318,756.3	38,173	81,692.0	87,915.5	7,341	354,440.8	146,334.8
Jul-Mar									
Punjab	911,152	288,371.1	231,866.8	38,253	90,987.6	66,395.7	7,088	380,300.9	92,001.1
Sindh	83,531	81,590.2	57,607.1	8,549	26,082.2	15,533.9	1,575	125,736.1	46,555.5
Khyber Pakhtunkhwa	42,950	16,996.6	11,569.2	2,501	2,944.8	2,857.5	576	8,106.5	3,199.1
Balochistan	2,782	3,271.8	5,559.8	196	585.6	503.7	255	1,112.0	587.0
Azad Jammu Kashmir	1,603	839.2	705.9	108	166.3	102.6	11	3,748.3	280.7
Gilgit Baltistan	1,679	649.6	1,542.2	5	8.6	17.8	28	121.1	128.3
All Pakistan	1,043,697	391,718.4	308,851.0	49,612	120,775.1	85,411.2	9,533	519,124.8	142,751.7
Jul-Jun									
Punjab	1,441,583	423,606.6	245,110.4	48,287	124,314.2	72,424.8	9,499	567,484.2	104,891.5
Sindh	118,873	107,512.6	65,419.4	10,935	32,684.2	17,206.8	1,880	139,411.1	24,690.5
Khyber Pakhtunkhwa	47,402	19,811.1	10,604.5	3,305	4,038.1	2,927.9	854	10,677.0	4,428.5
Balochistan	3,810	4,237.8	5,405.1	226	708.9	513.1	260	1,172.2	557.5
Azad Jammu Kashmir	2,351	1,242.3	825.2	153	277.3	127.7	11	5,330.3	313.5
Gilgit Baltistan	2,133	1,029.3	1,659.3	8	31.5	39.6	51	277.9	183.8
All Pakistan	1,616,152	557,439.8	329,023.9	62,914	162,054.2	93,239.9	12,555	724,352.7	135,065.2
FY26									
Jul-Sep									
Punjab	26,210	37,040.5	63,284.9	3,549	7,157.9	17,154.4	739	13,666.8	24,294.3
Sindh	304,261	119,933.7	279,144.7	18,181	45,622.3	80,391.3	3,520	94,281.2	103,304.3
Khyber Pakhtunkhwa	4,392	2,852.8	9,496.5	951	1,207.4	3,246.3	220	1,381.5	4,186.5
Balochistan	1,162	1,159.6	5,495.6	63	141.4	535.9	65	267.7	437.0
Azad Jammu Kashmir	695	510.2	1,218.8	2	-	45.3	26	1,860.2	731.6
Gilgit Baltistan	358	345.9	1,698.5	1	1.5	40.1	15	60.2	92.9
All Pakistan	337,078	161,842.7	360,339.0	22,747	54,130.4	101,413.2	4,585	111,517.6	133,046.5

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

Amount in Million Rupees

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY25									
Jul-Sep									
Punjab	193,925	53,429.7	209,034.0	13,579	137,935.6	106,662.2	356,618	384,660.6	662,291.4
Sindh	34,937	10,645.3	42,786.6	718	28,561.4	21,783.3	68,630	108,734.5	153,966.0
Khyber Pakhtunkhwa	10,035	3,848.1	12,194.6	401	1,499.2	2,649.2	43,606	17,502.1	30,209.5
Balochistan	285	571.2	872.7	162	1,063.2	371.5	1,661	3,856.4	7,182.1
Azad Jammu Kashmir	1,916	776.0	2,365.1	28	47.9	127.9	2,691	2,311.3	3,476.5
Gilgit Baltistan	1,662	294.5	1,670.5	89	117.8	1,306.9	2,408	692.3	4,631.2
All Pakistan	242,760	69,564.7	268,923.5	14,977	169,225.2	132,900.9	475,614	517,757.4	861,756.7
Jul-Dec									
Punjab	416,439	119,143.5	220,282.4	25,191	326,947.7	102,207.1	1,222,810	954,906.1	724,510.6
Sindh	78,320	22,063.1	44,400.0	1468	73,532.7	19,863.4	146,087	267,309.0	189,586.5
Khyber Pakhtunkhwa	21,460	8,971.8	13,266.5	721	2,480.4	2,580.4	63,018	31,464.3	32,061.8
Balochistan	467	652.1	647.6	300	1,881.9	393.9	3,108	6,613.4	7,778.7
Azad Jammu Kashmir	3,981	1,545.0	2,538.4	40	67.2	120.9	5,232	4,860.7	3,675.1
Gilgit Baltistan	3,839	755.5	1,737.3	239	242.3	1,261.2	5,276	1,546.0	4,693.2
All Pakistan	524,506	153,130.9	282,872.2	27,959	405,152.1	126,426.9	1,445,531	1,266,699.6	962,305.7
Jul-Mar									
Punjab	583,581	168,309.7	225,566.9	33,524	526,048.2	99,330.9	1,573,598	1,454,017.4	715,161.4
Sindh	122,287	32,854.8	46,917.5	1775	99,539.0	19,376.4	217,717	365,802.2	185,990.4
Khyber Pakhtunkhwa	29,866	12,211.8	13,814.7	951	2,859.3	2,692.3	76,844	43,119.0	34,132.8
Balochistan	681	725.3	636.2	307	2,309.4	378.4	4,221	8,004.0	7,665.1
Azad Jammu Kashmir	5,785	2,160.8	2,533.9	81	186.5	123.0	7,588	7,101.1	3,746.1
Gilgit Baltistan	5,780	1,127.8	1,801.0	419	471.4	1,254.6	7,911	2,378.5	4,743.9
All Pakistan	747,980	217,390.1	291,270.2	37,057	631,413.8	123,155.6	1,887,879	1,880,422.2	951,439.8
Jul-Jun									
Punjab	768,003	229,317.0	231,733.9	45,153	700,356.1	110,241.6	2,312,525	2,045,078.1	764,402.2
Sindh	162,925	45,098.6	47,954.8	2241	128,652.3	22,936.7	296,854	453,358.7	178,208.1
Khyber Pakhtunkhwa	39,181	17,309.4	14,522.5	1332	3,410.4	3,101.1	92,074	55,246.1	35,584.5
Balochistan	771	767.7	551.0	331	2,624.1	410.8	5,398	9,510.7	7,437.4
Azad Jammu Kashmir	7,614	2,856.8	2,621.8	104	210.6	138.0	10,233	9,917.2	4,026.2
Gilgit Baltistan	8,531	1,966.3	2,339.1	776	847.5	1,432.4	11,499	4,152.5	5,654.2
All Pakistan	987,025	297,315.7	299,723.1	49,937	836,101.0	138,260.5	2,728,583	2,577,263.3	995,312.5
FY26									
Jul-Sep									
Punjab	25,163	11,687.6	47,980.6	652	39,408.8	31,788.4	56,313	108,961.6	184,502.5
Sindh	153,734	58,147.2	232,394.9	14300	181,310.2	116,633.1	493,996	499,294.5	811,868.3
Khyber Pakhtunkhwa	8,723	4,532.7	14,637.6	554	1,127.9	2,505.6	14,840	11,102.2	34,072.5
Balochistan	96	63.7	406.1	96	571.4	436.1	1,482	2,203.8	7,310.7
Azad Jammu Kashmir	3,436	1,144.7	3,048.3	67	147.9	253.8	4,226	3,663.1	5,297.7
Gilgit Baltistan	2,573	693.9	2,589.5	239	237.2	1,428.0	3,186	1,338.7	5,848.9
All Pakistan	193,725	76,269.7	301,057.0	15,908	222,803.4	153,044.8	574,043	626,563.8	1,048,900.6

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors

All Banks

Jul-Sep FY26

Million Rupees

Farm (Crop) Sector								
Purpose	Subsistence Holdings		Economic Holdings		Above Economic Holdings		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Production Loans	333,293	155,732.7	20,930	49,762.4	3,877	78,531.9	358,100	284,027.1
All Crops Loan (Excluding Veg & Fruits)	328,672	91,862.4	19,269	41,664.9	2,775	21,819.2	350,716	155,346.4
Vegetables	514	575.2	545	1,162.8	115	789.3	1,174	2,527.2
Fruits/Orchards	594	1,462.2	842	2,160.5	375	5,471.4	1,811	9,094.2
Flowers/Ornamental Plants	-	-	1	2.1	1	7.6	2	9.7
Others	3,513	61,832.9	273	4,772.2	611	50,444.5	4,397	117,049.6
Development Loans	2,346	4,573.3	1,170	3,393.6	515	23,287.9	4,031	31,254.7
Plough Cattle	-	0.0	-	-	-	-	-	0.0
Tube wells	301	456.8	276	562.6	28	71.8	605	1,091.1
Sprinkle & Trickle Irrigation	-	-	-	-	-	-	-	-
Tractors	1,048	2,416.1	489	1,278.7	88	390.9	1,625	4,085.7
Orchards	228	200.6	161	382.4	22	258.7	411	841.8
Farm Transportation	62	186.8	146	545.3	44	260.8	252	992.9
Godown/Silos	127	80.9	16	37.1	55	3,363.5	198	3,481.5
Land Improvement	132	185.0	-	-	-	-	132	185.0
Farm Machinery	133	359.5	41	402.0	90	977.0	264	1,738.5
High Quality Seed Processing Units	-	-	-	-	70	10,366.6	70	10,366.6
Green House/ Tunnel Farming	-	7.2	-	-	-	-	-	7.2
Cold Storage	12	119.5	6	86.3	41	363.2	59	569.0
Others NGOs	303	560.7	35	99.2	77	7,235.5	415	7,895.4
Corporate Farming	2,346	4,573.3	1,170	3,393.6	515	515.0	2,274	12,208.7
Production Loans	1,433	1,494.0	647	974.5	192	9,666.2	2,272	12,134.6
Development Loans	1	42.5	-	-	1	31.7	2	74.1
Total	337,985	164,879.2	23,270	56,549.5	4,907	102,334.8	364,405	327,490.5

Non- Farm (Non-Crop) Sector							(Million Rupees)
Purpose	Small Farms		Large Farms		Total		
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	
Livestock, Dairy & Meat	982,777	282,327.6	12,035	371,886.3	994,812	654,213.8	
Poultry	2,251	11,168.8	3,973	341,265.3	6,224	352,434.1	
Fisheries	534	728.4	1,194	15,802.5	1,728	16,530.9	
Forestry	22	93.7	26	70.7	48	164.4	
Others	1,441	2,997.2	32,709	107,076.2	34,150	110,073.4	
Total	987,025	297,315.7	49,937	836,101.0	1,036,962	1,133,416.7	

Source: Agriculture Credit & Financial Inclusion Department, SBP

3.21 Classification of Scheduled Banks' Bills Purchased and Discounted

All Banks

End period: Million Rupees

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

Source: Statistics and Data Services Department, SBP

Notes:-

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

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

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

End period: Million Rupees

SECURITIES / SHARES	2024			2025					
	Mar			Jun			Sep ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	25,057,239.8	26,751,313.0	26,776,943.8	29,324,686.3	30,629,780.9	30,155,428.5	28,226,234.6	29,669,073.1	29,174,625.1
1) Treasury Bills	4,451,840.8	4,764,131.3	4,523,250.6	5,862,596.5	6,212,847.8	5,910,754.4	4,671,713.1	4,997,298.9	4,747,892.4
2) Pakistan Investment Bonds (PIBs)	20,594,557.0	21,976,437.3	22,242,750.0	23,451,402.1	24,415,951.1	24,233,952.1	23,553,029.5	24,670,282.2	24,425,166.7
a. Fixed Rate	7,465,272.9	8,421,520.2	8,896,724.4	8,816,278.9	9,190,307.4	9,086,751.4	6,735,207.5	7,170,502.2	7,018,803.5
b. Floating Rate	13,129,284.1	13,554,917.1	13,346,025.6	14,635,123.1	15,225,643.8	15,147,200.7	16,817,822.0	17,499,779.9	17,406,363.2
3) Others	10,842.1	10,744.3	10,943.1	10,687.8	981.9	10,721.9	1,492.0	1,492.0	1,566.1
II. Provincial Government	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	474,949.5	326,393.5	576,963.6	486,468.3	332,792.3	592,913.2	496,259.7	373,351.5	645,069.0
1) Quoted On The Stock Exchange	228,968.4	86,108.3	335,332.3	239,139.4	92,891.4	334,530.7	249,177.9	126,673.6	388,127.1
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	26,169.2	16,091.5	32,719.4	25,594.5	15,632.2	29,636.9	27,717.6	19,347.6	37,432.2
NFPSEs	38,662.7	10,647.1	65,944.9	42,296.4	12,247.8	64,524.7	47,263.5	17,263.0	81,512.8
Private Sector	124,803.1	43,357.0	188,533.6	125,585.5	43,578.7	182,332.1	124,740.0	64,595.5	198,420.0
2) Unquoted On The Stock Exchange	245,981.1	240,285.2	241,631.3	247,328.9	239,900.9	258,382.6	247,081.8	246,677.9	256,941.9
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	46,817.9	42,309.5	48,217.2	51,260.9	45,025.7	63,774.5	51,703.0	50,972.3	63,298.0
NFPSEs	42,317.1	42,202.5	42,267.1	142,912.1	142,804.2	143,018.4	36,379.6	36,383.7	36,324.1
Private Sector	12,444.0	11,119.4	10,024.2	16,112.9	14,776.2	18,182.3	13,636.4	13,654.8	15,902.8
V. DEBENTURES	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
VI. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VII. CERTIFICATE OF INVESTMENTS	5.2	5.2	5.2	4.5	4.5	4.5	12.1	7.6	30.1
VIII. TERM FINANCE CERTIFICATES	98,076.3	99,025.1	89,659.8	99,616.6	100,733.4	90,799.6	89,425.4	90,287.1	93,110.4
IX. MUTUAL FUNDS	14,699.5	13,335.3	15,584.3	70,792.3	69,304.6	74,573.4	76,090.5	69,052.9	80,870.9
X. OTHERS	483.8	483.8	483.8	2,100.1	2,100.1	2,100.1	0.4	0.4	0.4
XI. Islamic Banking Products - Investments	5,774,286.1	5,551,944.2	6,039,778.5	6,042,467.7	6,044,707.9	6,357,280.0	6,505,566.5	6,526,676.0	6,783,826.8
a. Government Islamic Securities	5,086,653.2	4,859,931.6	5,502,135.8	5,572,960.5	5,571,860.9	5,857,909.0	5,998,173.5	6,009,296.1	6,262,729.9
1. GOP Ijara Sukuk	4,977,179.4	4,746,882.3	5,389,120.5	5,373,610.4	5,371,242.8	5,653,529.0	5,715,554.0	5,726,820.1	5,968,303.2
a. Variable Rental Rate	3,875,096.2	3,403,553.7	4,253,213.1	3,995,814.7	3,993,577.8	4,258,001.9	4,171,941.8	4,154,904.8	4,372,826.0
b. Fixed Rental Rate	1,102,083.2	1,343,328.6	1,135,907.4	1,377,795.8	1,377,665.0	1,395,527.1	1,543,612.1	1,571,915.3	1,595,477.2
2. Bai Muajjal - Government	93,860.6	93,860.6	96,605.3	185,899.0	185,670.1	190,722.1	271,957.7	271,318.0	283,403.9
3. Islamic Naya Pakistan Certificate	15,613.2	19,188.7	16,410.0	13,451.0	14,948.0	13,657.9	10,661.8	11,158.0	11,022.8
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	482,908.1	482,596.1	501,189.6	460,415.7	463,328.9	489,819.1	484,571.2	487,397.8	497,874.9
1) Diminishing Musharaka Sukuk	143,743.2	142,162.8	148,669.8	137,222.2	136,865.5	140,083.8	149,317.6	148,646.5	154,213.5
2) Ijarah Sukuk	188,030.0	186,220.4	196,785.6	173,052.6	173,341.3	196,345.6	193,899.2	193,830.9	198,114.6
3) Modaraba Sukuk	9,233.7	9,233.8	9,619.2	8,772.3	9,083.8	8,840.0	10,375.7	10,381.6	10,786.0
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	141,901.2	144,979.1	146,115.0	141,368.6	144,038.3	144,549.6	130,978.8	134,538.8	134,760.9
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,605.1	6,605.1	6,830.3	5,252.9	5,652.3	5,748.1	7,639.4	7,639.4	7,898.8
h. Other Islamic Mode of Investments	198,119.8	202,811.5	29,622.8	3,838.7	3,865.8	3,803.8	15,182.5	22,342.6	15,323.3
TOTAL	31,419,742.5	32,742,502.3	33,499,421.2	36,026,138.0	37,179,425.9	37,273,101.5	35,393,591.5	36,728,450.7	36,777,535.0

Source: Statistics and Data Services Department, SBP

Notes:-

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

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

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

End period: Million Rupees

RATE OF INTEREST	2024	2025		
	Dec	Mar	Jun	Sep ^p
00.00	7,554,443.4	8,495,913.6	9,376,947.9	8,579,811.5
01.00*	251,634.7	356,403.4	227,110.9	247,006.5
02.00*	114,499.8	207,268.5	80,682.8	305,670.8
03.00*	8,639.1	9,897.5	343,216.1	350,533.6
04.00*	438,363.4	497,703.5	92,472.2	201,730.3
05.00*	378,088.6	464,561.8	169,455.7	676,812.8
06.00*	219,611.8	288,030.5	1,047,759.2	1,044,886.2
07.00*	164,702.2	404,299.9	169,956.8	69,394.6
08.00	515,153.8	874,677.3	423,937.9	465,822.3
08.50	70,775.2	88,312.6	94,221.5	79,653.3
09.00	107,785.1	220,702.8	702,742.3	300,378.8
09.50	34,782.3	85,030.4	5,965,559.0	9,236,180.6
10.00	345,908.8	615,885.3	706,349.4	805,490.9
10.50	28,578.2	7,336,387.4	1,941,352.9	466,428.7
11.00	67,865.7	192,277.2	743,785.9	1,299,816.0
11.50	2,127,790.3	1,443,139.7	1,775,784.1	275,601.5
12.00	61,570.2	113,043.7	375,410.5	230,353.9
12.50	43,653.2	11,889.9	10,418.9	9,823.9
13.00	77,097.6	54,629.2	60,113.9	59,915.2
13.50	8,490,864.4	74,191.2	7,761.4	6,824.3
14.00	86,239.4	27,916.5	22,899.3	9,842.8
14.50	55,194.6	6,118.8	12,197.2	41,039.8
15.00	81,599.1	52,865.2	56,760.3	7,528.1
16.00	84,751.2	73,428.1	69,913.6	19,356.9
17.00	60,645.8	48,933.7	62,040.3	2,311.0
18.00	196,729.9	181,379.7	124,267.3	45,795.0
19.00	141,230.9	116,520.7	32,118.0	5,473.2
20.00	203,773.1	380,697.2	146,823.8	1,323.2
21.00	173,522.9	104,846.6	181.3	1,718.8
22.00	2,715.7	167.6	220.3	347.1
above 22.00	22.2	4,901.0	16,259.4	4,111.9
Total	22,188,232.6	22,832,020.6	24,858,720.4	24,850,983.2

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.05 to 01.00

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* 2.00 stands for 1.05 to 2.00

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

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

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

Million Rupees

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

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.05 to 01.00

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* 2.00 stands for 1.05 to 2.00

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

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 30th September, 2025

Million Rupees

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

Source: Statistics and Data Services Department, SBP

* 01.00 stands for 00.05 to 01.00

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

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.25 to 01.00

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* 8.00 stands for 7.25 to 8.00

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

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

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

End of Period: Million Rupees

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

Notes:

01.00* stands for 00.25 to 01.00

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8.00* stands for 7.25 to 8.00

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

Source: Statistics and Data Services Department, SBP

3.26.1 Advances Distributed by Rate of Return and Gender

All Banks

As on 30th September, 2025

Million Rupees

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

Source: Statistics and Data Services Department, SBP

*01.00 stands for 00.25 to 01.00

: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

Notes:-

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

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

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

Percent per annum

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

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

Percent per annum

TYPE OF DEPOSITS	2024		2025		
	Sep	Dec	Mar	Jun	Sep ^p
I. Call Deposits	9.43 (2.64)	6.65 (2.55)	6.24 (2.65)	4.74 (3.67)	6.18 (2.51)
II. Saving Deposits	17.42 (72.81)	12.75 (73.27)	9.57 (72.09)	9.09 (69.51)	8.79 (68.30)
III. Term or Fixed Deposits					
(a) Less than 3 months	14.90 (3.09)	8.29 (3.76)	7.57 (4.07)	7.81 (5.16)	8.06 (6.03)
(b) 3 months and over but less than 6 months	14.49 (2.07)	8.79 (2.02)	7.39 (2.14)	8.48 (2.32)	7.96 (2.56)
(c) 6 months and over but less than 1 year	11.11 (3.37)	8.40 (2.57)	6.54 (2.52)	7.14 (3.31)	5.94 (3.12)
(d) 1 year and over but less than 2 years	18.32 (13.99)	12.39 (13.42)	12.11 (13.92)	10.95 (13.88)	9.41 (15.76)
(e) 2 years and over but less than 3 years	19.70 (0.32)	6.25 (0.42)	5.91 (0.39)	11.40 (0.31)	11.35 (0.25)
(f) 3 years and over but less than 4 years	16.49 (0.42)	8.49 (0.56)	9.70 (0.86)	11.19 (0.67)	12.89 (0.74)
(g) 4 years and over but less than 5 years	13.70 (0.04)	6.46 (0.03)	4.03 (0.02)	9.65 (0.02)	9.13 (0.01)
(h) 5 years and over	13.72 (1.25)	6.53 (1.40)	6.44 (1.34)	11.53 (1.15)	12.17 (0.73)
IV. Overall					
(i) Excluding current and other deposits	16.89	12.05	9.58	9.09	8.73
(ii) Including current and other deposits	11.57	8.01	6.33	6.00	5.83

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

Percent per annum

TYPE OF DEPOSITS	2024		2025		
	Sep	Dec	Mar	Jun	Sep ^p
I. Call Deposits	1.3 (0.6)	0.0 (0.6)	- (0.7)	- (1.6)	- (1.0)
II. Saving Deposits	11.5 (72.7)	8.0 (78.7)	7.3 (79.0)	7.8 (82.0)	7.0 (79.6)
III. Term or Fixed Deposits					
(a) Less than 3 months	15.6 (5.6)	9.2 (6.6)	9.0 (4.5)	9.0 (3.9)	9.2 (5.3)
(b) 3 months and over but less than 6 months	17.5 (6.5)	11.3 (2.5)	8.9 (3.4)	9.8 (3.5)	9.6 (4.2)
(c) 6 months and over but less than 1 year	20.0 (3.9)	10.9 (1.9)	7.8 (2.8)	8.0 (2.2)	7.9 (2.6)
(d) 1 year and over but less than 2 years	15.9 (9.1)	11.9 (8.0)	9.5 (7.8)	9.1 (5.7)	8.2 (6.0)
(e) 2 years and over but less than 3 years	11.9 (0.0)	9.7 (0.0)	8.4 (0.0)	8.0 (0.0)	7.3 (0.0)
(f) 3 years and over but less than 4 years	9.0 (0.2)	7.0 (0.2)	5.9 (0.2)	5.6 (0.1)	5.2 (0.1)
(g) 4 years and over but less than 5 years	14.9 (0.2)	10.4 (0.2)	6.9 (0.2)	4.7 (0.0)	7.1 (0.2)
(h) 5 years and over	11.1 (1.3)	9.3 (1.2)	6.7 (1.2)	7.1 (0.9)	6.9 (1.0)
IV. Overall					
(i) Excluding current and other deposits	12.8	8.5	7.6	7.9	7.2
(ii) Including current and other deposits	7.9	5.0	4.3	4.5	4.0

Source: Statistics and Data Services Department, SBP

Notes:

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

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

Percent per annum

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES
I. OVERALL- ALL BANKS										
2024	Jun	14.98	19.79	17.38	17.22	14.87	18.07	18.09	32.93	17.57
	Sep	15.98	17.19	15.76	15.92	14.07	16.58	16.67	33.07	16.28
	Dec	15.38	11.55	12.49	12.38	12.30	14.07	12.92	29.61	12.94
2025	Mar	16.20	11.21	10.23	11.78	11.05	12.20	12.12	28.41	11.88
	Jun	16.50	10.48	10.28	11.34	10.57	11.67	12.26	16.24	11.61
	Sep^p	16.49	10.81	9.17	11.07	10.20	11.36	11.09	14.26	10.83
II. CONVENTIONAL BANKING - ALL BANKS										
2024	Jun	14.98	19.82	17.12	16.80	14.28	17.79	17.41	33.48	17.20
	Sep	15.98	17.17	15.83	15.28	13.61	16.75	16.18	33.69	16.09
	Dec	15.38	11.56	12.93	12.25	12.53	13.54	13.12	29.97	13.16
2025	Mar	16.20	11.13	10.20	11.42	10.91	11.93	12.41	28.10	12.02
	Jun	16.50	10.43	10.22	10.83	10.40	11.48	12.37	15.93	11.62
	Sep^p	16.49	10.33	8.83	10.66	10.13	11.06	11.67	13.80	10.95
III. ISLAMIC BANKING-ALL BANKS										
2024	Jun	-	19.29	17.89	18.13	16.22	19.64	19.92	29.47	18.48
	Sep	-	18.56	15.61	17.28	15.08	15.69	18.18	29.16	16.75
	Dec	-	11.33	11.71	12.69	11.83	15.48	12.07	27.05	12.35
2025	Mar	-	12.12	10.29	12.55	11.35	13.17	11.54	30.84	11.58
	Jun	-	10.65	10.39	12.31	10.86	12.30	12.04	21.50	11.57
	Sep^p	-	12.51	9.79	11.77	10.32	12.29	9.93	21.90	10.58

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.31 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate ¹	SBP Repo Rate ²	SBP Policy (Target) Rate ³	End User Export Finance Scheme Rate ⁴	
				w.e.f.	Rate
22-Nov-21	9.75	7.75	8.75	1-Jul-15	4.50
15-Dec-21	10.75	8.75	9.75	1-Jul-16	3.00
8-Apr-22	13.25	11.25	12.25	8-Apr-22	5.50
24-May-22	14.75	12.75	13.75	24-May-22	7.50
13-Jul-22	16.00	14.00	15.00	13-Jul-22	10.00
28-Nov-22	17.00	15.00	16.00	28-Nov-22	11.00
24-Jan-23	18.00	16.00	17.00	24-Jan-23	14.00
3-Mar-23	21.00	19.00	20.00	3-Mar-23	17.00
5-Apr-23	22.00	20.00	21.00	5-Apr-23	18.00
27-Jun-23	23.00	21.00	22.00	27-Jun-23	19.00
11-Jun-24	21.50	19.50	20.50	11-Jun-24	17.50
30-Jul-24	20.50	18.50	19.50	30-Jul-24	16.50
13-Sep-24	18.50	16.50	17.50	13-Sep-24	14.50
5-Nov-24	16.00	14.00	15.00	5-Nov-24	12.00
17-Dec-24	14.00	12.00	13.00	17-Dec-24	10.00
28-Jan-25	13.00	11.00	12.00	28-Jan-25	9.00
6-May-25	12.00	10.00	11.00	6-May-25	8.00
15-Dec-25	11.50	9.50	10.50	15-Dec-25	7.50

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

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

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
15-Dec-25	Upto 3 years	6.50	1.50	7.50
	Over 3 years and upto 5 years	5.50	2.50	7.50
	Over 5 years and upto 10 years	5.00	3.00	7.50

Financing Facility for Storage of Agri. Produce (FFSAP)

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

Service charges/Mark up rates of Refinance facility for SMEs

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

PFIs: Participating Financial Insti

Source: State Bank of Pakistan

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

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

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

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

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

3.32 Overall Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding
	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs
Sep-25																
1.Scheduled Banks (SBs)	11.82	11.88	11.99	12.08	11.24	11.24	12.26	12.32	5.28	4.52	8.46	8.37	5.20	5.05	8.39	8.27
a. Public	11.86	11.93	12.16	12.26	12.57	12.59	15.05	15.12	5.95	5.94	9.16	9.17	6.27	6.56	8.33	8.31
b. Private	11.81	11.86	11.97	12.06	11.08	11.07	11.86	11.90	5.25	4.35	8.41	8.27	4.97	4.70	8.55	8.40
c. Foreign	11.81	11.83	11.81	11.83	5.40	5.39	5.41	5.40	2.47	2.47	5.52	5.52	4.12	4.14	5.15	5.15
d. Specialized	18.02	18.02	18.04	18.04	15.85	15.85	18.25	18.25	3.99	3.46	7.30	9.30	6.88	6.88	8.29	8.29
2. DFIs	12.19	12.28	12.25	12.35	10.81	10.75	11.63	11.81	10.78	10.84	10.78	10.84	10.92	11.08	10.92	11.08
3. MFBs	36.17	36.17	36.43	36.43	35.31	35.31	36.52	36.52	5.68	4.52	10.82	10.56	9.95	9.68	12.65	12.94
4. Overall (SBs, MFBs, DFIs)	11.97	12.06	12.14	12.26	11.97	12.02	13.04	13.15	5.29	4.53	8.49	8.39	5.30	5.13	8.50	8.37
Oct-25																
1.Scheduled Banks (SBs)	11.69	11.92	12.00	12.29	11.25	11.27	12.17	12.22	5.10	4.59	8.52	8.46	5.23	5.08	8.36	8.25
a. Public	11.90	12.26	12.22	12.73	12.79	12.82	14.92	15.00	6.97	7.01	9.21	9.24	6.26	6.48	8.28	8.28
b. Private	11.66	11.89	11.97	12.26	11.00	11.03	11.73	11.77	4.74	3.98	8.37	8.20	4.99	4.76	8.54	8.39
c. Foreign	12.17	12.19	12.17	12.19	5.67	5.62	5.68	5.62	2.83	2.85	5.58	5.58	4.43	4.47	5.22	5.22
d. Specialized	18.24	18.24	18.24	18.24	15.80	15.80	18.09	18.09	6.16	6.09	8.66	8.84	6.92	6.93	8.30	8.29
2. DFIs	12.29	12.52	12.31	12.55	10.88	10.84	11.61	11.78	10.82	10.75	10.82	10.75	10.80	10.85	10.80	10.85
3. MFBs	35.77	35.77	36.36	36.36	35.24	35.24	36.41	36.41	4.44	4.44	10.92	10.97	9.56	9.21	12.39	12.65
4. Overall (SBs, MFBs, DFIs)	11.87	12.15	12.19	12.52	12.01	12.06	12.97	13.06	5.10	4.59	8.55	8.49	5.32	5.16	8.47	8.34
Nov-25^R																
1.Scheduled Banks (SBs)	11.72	11.90	12.15	12.41	11.15	11.17	12.17	12.21	4.48	4.33	8.15	8.03	5.23	5.09	8.35	8.24
a. Public	10.70	10.62	12.00	12.26	11.98	11.99	14.74	14.80	3.82	5.48	7.49	7.55	6.04	6.30	7.93	7.98
b. Private	11.77	11.96	12.15	12.41	11.08	11.10	11.78	11.83	4.69	4.12	8.33	8.22	5.07	4.83	8.61	8.47
c. Foreign	11.53	11.81	11.53	11.81	5.64	5.62	5.64	5.63	2.30	2.31	5.62	5.62	3.93	3.99	5.20	5.20
d. Specialized	18.88	18.88	18.88	18.88	15.77	15.77	17.94	17.94	3.76	3.32	8.35	8.68	6.94	6.94	8.29	8.29
2. DFIs	12.55	12.58	12.59	12.62	10.80	10.81	11.52	11.71	10.87	10.95	10.87	10.95	10.81	10.85	10.81	10.85
3. MFBs	35.33	35.33	36.35	36.35	35.13	35.13	36.22	36.22	3.65	3.57	10.20	10.30	9.46	9.07	12.34	12.63
4. Overall (SBs, MFBs, DFIs)	11.89	12.11	12.33	12.62	11.92	11.97	12.97	13.06	4.48	4.33	8.17	8.05	5.33	5.17	8.46	8.34
Dec-25^P																
1.Scheduled Banks (SBs)	11.32	11.42	11.64	11.80	10.91	10.93	11.85	11.90	5.05	5.01	8.50	8.30	5.35	5.14	8.43	8.28
a. Public	11.22	11.24	11.53	11.67	11.53	11.51	14.10	14.13	4.87	6.83	8.38	8.37	6.06	6.34	8.12	8.12
b. Private	11.31	11.41	11.63	11.79	10.90	10.92	11.56	11.61	5.15	4.48	8.58	8.32	5.20	4.86	8.65	8.46
c. Foreign	12.00	12.03	12.00	12.03	5.49	5.46	5.49	5.47	2.77	2.78	5.39	5.39	4.45	4.53	5.42	5.41
d. Specialized	18.96	18.96	18.96	18.96	15.99	15.99	17.95	17.95	3.06	2.52	8.23	8.69	6.47	6.46	8.29	8.28
2. DFIs	11.75	11.79	11.83	11.87	10.75	10.76	11.44	11.62	10.77	10.77	10.77	10.77	10.75	10.70	10.75	10.70
3. MFBs	35.24	35.24	36.18	36.18	34.98	34.98	36.09	36.09	5.86	6.06	11.19	10.94	9.68	9.34	12.38	12.69
4. Overall (SBs, MFBs, DFIs)	11.49	11.62	11.81	12.00	11.63	11.68	12.61	12.69	5.06	5.02	8.52	8.32	5.46	5.22	8.54	8.38

Source: Statistics and Data Services Department, SBP

Notes:

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

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

Archive link:

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

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

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

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

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

3.34 Rates of Profit on National Savings Schemes

Percent Per Annum

S C H E M E	2025									
	31 st Jan	14 th Feb	25 th Feb	20 th Mar	19 th May	27 th Jun	28 th Jul	17 th Sep	4 th Nov	5 th Jan
1. Savings Accounts										
(i) With cheque facilities	11.50	11.50	11.50	10.50	9.50	9.50	9.50	9.50	9.50	9.00
(ii) Without cheque facilities	11.50	11.50	11.50	10.50	9.50	9.50	9.50	9.50	9.50	9.00
2. Khas Deposit Accounts or Certificates										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Savings Certificates										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	11.98	12.12	12.01	12.12	11.91	11.76	11.76	11.42	11.31	11.08
5. National Deposit Certificates / Account										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Savings Certificates (Reg)										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	11.60	11.20	11.00	11.00	10.90	10.60	10.40	10.40	10.60	10.20
(ii) Last period of complete 6 months	12.60	12.00	11.80	11.80	11.90	11.60	11.00	11.20	11.60	11.00
(b) Special Savings Certificates (Bearer)										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates	11.88	11.74	11.74	11.74	11.52	11.16	10.68	10.80	10.92	10.56
8. Pensioner's Benefit Accounts	13.68	13.68	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48
9. Behbood Saving Certificate	13.68	13.68	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48
10. Short-Term Saving Certificate										
(i) 3 Months	11.24	11.08	11.08	11.12	11.36	10.36	10.32	10.28	10.44	10.32
(ii) 6 Months	11.32	11.14	10.84	11.08	11.36	10.38	10.20	10.30	10.30	10.36
(iii) 1 year	11.38	11.14	10.81	10.96	11.38	10.40	10.14	10.42	10.64	10.68
11. Shuhada Family Welfare account	13.68	13.68	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	10.44	9.90	9.74	10.44	10.34	9.75	9.94	9.92	9.92	9.96
(ii) 3 year	10.92	10.92	10.92	10.92	10.92	10.30	10.30	9.96	10.30	10.20
(iii) 5 year	11.52	11.39	11.39	11.39	11.39	10.32	10.80	10.32	10.56	10.44
13. Sarwa Islamic Saving Account (SISA)	10.44	9.90	9.74	10.44	10.34	9.75	9.94	9.92	9.92	9.96
14. Premium Prize Bonds (Registered)									2.92	2.92

Source: Central Directorate of National Savings

Notes:

- Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003. Rates are quoted for outstanding amount as on today.
 - 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.
 - 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.
 - Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f 23rd May 2018.
- * S.R.O (1)/2022. In exercise of the powers conferred by Rule 1(2) & 9(1) of the Sarwa Islamic Term Account Rules, 2019, the Finance Division is pleased to announce that the expected rate of profit payable on the deposits made in 3-years shall be 13.20% w.e.f 5th October 2022.

3.35 Branchless Banking: Key Indicators

Period	Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2021							
Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022							
Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830
Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023							
Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070
Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695
Q4	649,683	114,643,002	115,409	1,088,354	5,057,022	4,646	12,092,818
2024							
Q1	651,672	117,295,420	137,108	1,181,837	5,703,610	4,826	13,131,527
Q2	666,682	120,246,119	138,942	1,256,177	5,979,906	4,760	13,957,519
Q3	693,178	122,936,699	146,262	1,444,475	6,825,651	4,725	16,049,718
Q4	708,559	126,765,048	170,879	1,566,157	7,337,727	4,685	17,401,744
2025							
Q1	722,585	132,987,503	222,585	1,815,106	8,348,919	4,600	20,167,850
Q2	731,814	135,876,186	216,447	1,887,385	8,812,298	4,669	20,970,942
Q3	757,727	141,560,617	232,890	2,066,178	9,115,747	4,412	22,957,541

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

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

3.36 Clearing House Statistics

No. of cheques in Thousand; Amount in Million Rupees

PERIOD		2025							
		May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Karachi	No. of Cheques Cleared	1,193	1,098	1,212	1,059	1,202	1,256	1,100	1,243
	Amount	1,172,444	1,236,725	1,150,110	1,054,268	1,139,743	1,203,673	1,079,556	1,232,183
Lahore	No. of Cheques Cleared	515	502	515	465	514	532	464	523
	Amount	863,464	1,008,546	818,907	752,765	794,209	913,770	795,825	875,095
Peshawar	No. of Cheques Cleared	126	158	98	94	111	113	99	112
	Amount	184,724	205,962	142,905	146,498	161,484	159,000	133,403	162,107
Quetta	No. of Cheques Cleared	39	49	35	31	34	33	29	32
	Amount	70,753	124,899	72,812	68,573	58,941	48,302	46,608	60,046
Faisalabad	No. of Cheques Cleared	125	139	124	103	117	124	108	128
	Amount	185,593	228,059	184,908	172,522	191,763	186,982	161,349	174,985
Rawalpindi	No. of Cheques Cleared	165	182	157	144	162	167	146	165
	Amount	263,981	391,426	236,581	249,604	310,126	305,255	261,156	290,407
Hyderabad	No. of Cheques Cleared	82	87	70	67	69	77	65	76
	Amount	120,930	140,119	112,107	92,736	79,234	90,839	83,630	94,557
Islamabad	No. of Cheques Cleared	180	227	183	161	180	186	168	181
	Amount	410,235	919,402	350,353	302,721	345,848	443,407	361,914	340,080
Multan	No. of Cheques Cleared	129	146	132	109	120	125	113	133
	Amount	219,178	257,555	219,669	199,861	210,286	207,259	195,781	193,911
Sialkot	No. of Cheques Cleared	50	53	54	43	53	56	47	54
	Amount	66,169	66,561	66,730	51,641	58,246	60,431	50,999	58,294
Sukkur	No. of Cheques Cleared	51	54	43	38	39	44	37	46
	Amount	56,744	67,471	58,386	48,916	40,627	46,546	35,832	37,019
D.I. Khan	No. of Cheques Cleared	26	37	20	17	22	22	21	23
	Amount	26,939	29,189	13,811	14,402	20,084	18,525	17,516	18,185
Gujranwala	No. of Cheques Cleared	48	52	48	37	42	46	40	45
	Amount	90,207	108,687	92,118	83,550	83,595	82,394	68,502	67,422
Muzzafarabad	No. of Cheques Cleared	12	25	8	10	9	10	8	9
	Amount	17,679	20,431	15,033	11,157	20,171	15,763	10,848	15,291
Bahawalpur	No. of Cheques Cleared	41	50	43	33	36	38	36	48
	Amount	70,987	76,889	68,311	61,355	62,062	60,306	56,234	61,975
Total	No. of Cheques Cleared	2,783	2,860	2,740	2,410	2,709	2,829	2,483	2,817
	Amount	3,820,026	4,881,920	3,602,740	3,310,570	3,576,418	3,842,451	3,359,155	3,681,557

Source: National Institutional Facilitation Technologies (NIFT)

3.37 Electronic Banking Statistics

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

3.37 Electronic Banking Statistics

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

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

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

Source: Payment Systems Policy & Oversight Department

3.39 Real Time Gross Settlement-Paper Based Transactions

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

Source: Payment Systems Policy & Oversight Department

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

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

Amount in Million Rupees

Ratio in percent

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

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

Source: Financial Stability Department SBP

3.41 Non-Performing Loans (Domestic and Overseas Operations)

Million Rupees

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

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

Million Rupees

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

Source: Financial Stability Department SBP

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

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Dec-2025

Currency/Date	1	2	3	4	5	8	9	10	11	12	15
Australian Dollar	183.54	183.72	184.54	185.37	185.66	186.34	186.10	186.27	186.19	186.85	186.35
Bahraini Dinar	744.22	744.10	743.98	743.97	743.99	743.97	743.99	743.92	743.60	743.73	743.76
Canadian Dollar	200.63	200.40	200.86	200.91	201.08	202.96	202.60	202.51	203.08	203.67	203.76
Chinese Yuan	39.68	39.68	39.73	39.70	39.70	39.71	39.71	39.75	39.75	39.78	39.81
Danish Krone	43.60	43.64	43.76	43.82	43.81	43.82	43.79	43.73	43.95	44.12	44.11
Hong Kong Dollar	36.05	36.04	36.07	36.07	36.06	36.08	36.09	36.08	36.09	36.07	36.08
Japanese Yen	1.80	1.80	1.80	1.81	1.81	1.81	1.80	1.79	1.80	1.80	1.81
Kuwaiti Dinar	914.03	913.90	914.03	914.48	913.90	913.84	913.55	913.30	913.84	914.36	914.20
Malaysian Ringgit	67.86	67.87	67.97	68.13	68.20	68.27	68.16	68.15	68.36	68.54	68.63
New Zealand Dollar	161.34	161.05	161.76	162.36	162.34	162.69	162.84	162.48	163.04	163.45	162.44
Norwegian Krone	27.74	27.72	27.79	27.90	27.81	27.81	27.75	27.68	27.77	27.92	27.74
Omani Riyal	728.63	728.50	728.43	728.50	728.37	728.37	728.37	728.25	727.86	728.04	728.10
Qatari Riyal	77.01	76.99	76.99	76.99	76.99	76.98	76.98	76.97	76.96	76.95	76.95
Saudi Arabian Riyal	74.80	74.77	74.75	74.77	74.77	74.76	74.77	74.78	74.78	74.77	74.77
Singapore Dollar	216.42	216.25	216.52	216.42	216.55	216.56	216.25	216.43	216.77	217.24	217.29
Swedish Krona	29.69	29.70	29.83	29.91	29.82	29.89	29.91	29.97	30.25	30.34	30.28
Swiss Franc	348.82	348.71	349.77	350.25	349.19	349.07	347.91	348.11	350.87	352.81	352.28
Thai Baht	8.77	8.78	8.81	8.78	8.81	8.82	8.81	8.83	8.84	8.87	8.92
Turkish Lira	6.62	6.63	6.62	6.62	6.62	6.60	6.61	6.60	6.60	6.59	6.59
UAE Dirham	76.40	76.40	76.40	76.40	76.40	76.40	76.40	76.41	76.41	76.40	76.39
UK Pound Sterling	371.06	370.72	371.33	374.04	374.10	374.15	373.95	373.34	374.95	375.62	374.77
US Dollar	280.64	280.62	280.62	280.61	280.62	280.61	280.63	280.63	280.62	280.59	280.59
EMU Euro	325.39	325.72	326.56	327.03	326.88	326.93	326.70	326.28	327.90	329.18	329.17

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Dec-2025

Currency/Date	16	17	18	19	22	23	24	26	29	30	31
Australian Dollar	186.10	185.65	185.04	185.30	185.73	187.01	188.00	187.96	188.32	188.00	187.50
Bahraini Dinar	743.72	743.61	743.56	743.49	743.35	743.33	743.20	742.67	742.86	742.98	742.90
Canadian Dollar	203.72	203.65	203.51	203.43	203.30	204.17	204.94	204.93	205.07	204.80	204.58
Chinese Yuan	39.85	39.85	39.85	39.85	39.86	39.91	39.95	39.99	40.00	40.03	40.08
Danish Krone	44.17	44.07	44.11	44.03	44.04	44.25	44.31	44.25	44.20	44.22	44.08
Hong Kong Dollar	36.09	36.10	36.08	36.07	36.07	36.08	36.10	36.09	36.09	36.06	36.03
Japanese Yen	1.81	1.81	1.80	1.80	1.78	1.80	1.80	1.80	1.79	1.80	1.79
Kuwaiti Dinar	913.75	913.74	913.27	913.09	912.48	912.97	912.85	912.18	912.34	911.47	910.43
Malaysian Ringgit	68.71	68.68	68.67	68.76	68.80	69.00	69.19	69.42	69.10	69.17	69.08
New Zealand Dollar	162.56	162.48	161.99	161.96	162.29	163.61	164.28	163.90	163.76	163.34	162.24
Norwegian Krone	27.66	27.56	27.51	27.64	27.75	27.83	28.02	28.05	28.03	27.97	27.90
Omani Riyal	728.11	727.97	727.98	727.98	727.84	727.85	727.85	727.33	727.34	727.32	728.15
Qatari Riyal	76.75	76.74	76.94	76.94	76.91	76.91	76.91	76.86	76.87	76.87	76.86
Saudi Arabian Riyal	74.78	74.80	74.79	74.79	74.79	74.78	74.77	74.75	74.74	74.75	74.74
Singapore Dollar	217.36	217.13	217.14	217.18	217.00	217.97	218.54	218.23	218.14	218.16	218.20
Swedish Krona	30.21	30.14	30.17	30.20	30.29	30.44	30.62	30.57	30.61	30.58	30.45
Swiss Franc	352.33	352.13	352.54	352.61	352.85	355.04	356.01	355.45	354.87	355.35	353.56
Thai Bhat	8.91	8.92	8.92	8.93	8.98	9.01	9.04	9.04	8.98	8.91	8.89
Turkish Lira	6.59	6.59	6.58	6.57	6.57	6.57	6.56	6.55	6.55	6.55	6.54
UAE Dirham	76.39	76.41	76.39	76.38	76.38	76.37	76.38	76.34	76.35	76.34	76.33
UK Pound Sterling	375.01	375.52	374.80	375.14	375.69	378.22	378.95	378.43	378.37	378.64	377.21
US Dollar	280.58	280.57	280.55	280.54	280.51	280.47	280.46	280.39	280.36	280.37	280.33
EMU Euro	329.63	328.99	329.20	328.65	328.60	330.22	330.60	330.28	329.84	330.02	328.97

Source: Statistics and Data Services Department, SBP

Note: Mid Points of Daily Averages of Bank-to-Customers Buying and Selling Exchange rates

4.2 Foreign Exchange Average Rates

Pak Rupees per USD

Period	2019-20	2020-21	2021-22	2022-23	2023-2024	2024-2025	2025-2026
Jul	158.83	166.76	159.60	219.44	281.01	278.39	284.21
Aug	158.08	167.71	164.10	220.89	293.81	278.54	282.24
Sep	156.18	165.85	168.06	230.47	297.75	278.24	281.65
Oct	155.95	162.80	171.69	220.57	280.36	277.67	281.27
Nov	155.37	159.21	173.03	222.31	285.52	277.81	280.87
Dec	154.92	160.08	177.18	224.76	283.30	278.12	280.54
Jan	154.66	160.15	176.31	234.14	280.32	278.64	
Feb	154.26	159.13	175.48	266.68	279.18	279.30	
Mar	158.45	156.03	179.62	280.20	278.70	280.08	
Apr	164.44	153.08	184.48	284.95	278.14	280.71	
May	160.08	153.29	195.50	285.49	278.25	281.67	
Jun	165.10	156.16	204.37	286.58	278.44	283.00	
Jul- Sep	157.69	166.77	163.92	223.60	290.86	278.39	282.70
Oct -Dec	155.41	160.70	173.97	222.55	283.06	277.87	280.89
Jan - Mar	155.79	158.44	177.14	260.34	279.40	279.34	
Apr - Jun	163.21	154.18	194.78	285.67	278.28	281.79	
Annual	158.03	160.02	177.45	248.04	282.90	279.35	

Source: Statistics and Data Services Department, SBP

Note:

The annual average is calculated by averaging the monthly averages.

4.3 NEER and REER Indices of Pakistani Rupees

(Base 2010 = 100)

Period		NEER		REER*	
		Index	% Change over last Year/Month	Index	% Change over last Year/Month
Jun-21		61.25	0.29	101.03	6.90
Jun-22		50.61	(17.37)	94.86	(6.10)
Jun-23		37.32	(26.27)	87.73	(7.52)
Jun-24		38.84	4.08	100.06	14.06
Jun-25		37.72	(2.87)	98.03	(2.03)
2024	Dec	39.15	0.68	103.67	0.62
2025	Jan	39.39	0.62	104.06	0.38
	Feb	39.09	(0.77)	102.25	(1.74)
	Mar	38.53	(1.43)	101.55	(0.68)
	Apr	38.12	(1.06)	99.30	(2.21)
	May	37.66	(1.19)	97.79	(1.52)
	Jun	37.72	0.16	98.03	0.24
	Jul	37.51	(0.57)	100.01	2.02
	Aug	37.84	0.90	100.09	0.08
	Sep	37.77	(0.21)	101.70	1.61
	Oct	38.00	0.61	103.92	2.18
	Nov ^R	38.18	0.49	104.88	0.88
	Dec ^P	37.97	(0.54)	103.73	(1.09)

Source: Statistics and Data Services Department, SBP

* A REER index of 100 should not be misinterpreted as denoting the equilibrium value of the currency. 100 merely represents the value of the currency at a chosen point in time (in this case the average value of the currency in 2010). Therefore, movement of the REER away from 100 simply reflects changes relative to its average value in 2010 and is unrelated to its equilibrium value.

Notes:

i. From July 2020, PBS has discontinued the dissemination of CPI on base 2007-08 using which the REER index was calculated, and changed the base to 2015-16. For the compilation of the REER index, therefore, the CPI - Base 2015-16 has been spliced and rebased to 2010 using the IMF's methodology.

ii. RPI and REER indices may be revised due to revisions in base period or splicing factor of CPIs data by PBS.

iii. Weights and number of trading partners have been updated from Jan, 2016 and revised for Jan, 2013 to Dec, 2015. The REER and NEER have been recalculated since Jan, 2013 using these revised weights and number of trading partners.

For detail, please visit the Revision Study at

<https://www.sbp.org.pk/departments/stats/NEER-REER.pdf>

iv. Appreciation (depreciation) of REER is sometimes confused with the concept of currency overvaluation (undervaluation) while these are two separate concepts and not necessarily interpreted in the same direction. For an assessment of a country's exchange rate misalignment, a more sophisticated analysis is required taking into account factors such as demographics, external and fiscal sustainability, and some other macroeconomic fundamentals over the medium-term.

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

Currency/Date	2022-23	2023-24	2024-25	2024	2025					
				Dec	Jul	Aug	Sep	Oct	Nov	Dec
Australian Dollar	167.00	185.39	180.84	176.16	185.74	183.00	185.57	183.99	182.61	186.16
Bahraini Dinar	657.85	750.60	741.12	737.62	753.69	748.62	746.91	745.83	744.76	743.59
Canadian Dollar	185.03	208.76	200.21	195.21	207.62	204.38	203.63	201.02	199.77	203.12
Chinese Yuan	35.69	39.16	38.73	38.21	39.64	39.34	39.55	39.52	39.52	39.83
Danish Krone	35.04	41.05	40.77	39.06	44.51	43.98	44.28	43.88	43.48	44.00
Hong Kong Dollar	31.68	36.20	35.87	35.80	36.21	36.07	36.19	36.19	36.13	36.08
Japanese Yen	1.81	1.90	1.87	1.81	1.93	1.91	1.90	1.86	1.81	1.80
Kuwaiti Dinar	807.91	918.12	909.23	903.02	930.49	923.70	922.48	918.33	914.50	913.27
Malaysian Ringgit	55.28	60.23	63.48	62.33	67.04	66.72	66.83	66.69	67.56	68.58
New Zealand Dollar	153.24	171.67	165.22	160.05	170.63	166.67	166.12	162.42	159.23	162.65
Norwegian Krone	24.12	26.60	25.96	24.80	28.01	27.68	28.34	28.09	27.68	27.80
Omani Riyal	645.19	735.21	725.72	722.59	737.70	732.95	731.27	730.11	729.16	728.05
Qatari Riyal	68.06	77.66	76.67	76.35	77.97	77.48	77.29	77.17	77.05	76.92
Saudi Arabian Riyal	66.06	75.41	74.43	74.03	75.76	75.21	75.07	74.99	74.88	74.77
Singapore Dollar	182.24	209.76	210.83	205.90	221.73	219.41	219.15	217.08	215.47	217.17
Swedish Krona	23.53	26.62	26.98	25.32	29.65	29.41	30.05	29.84	29.55	30.18
Swiss Franc	265.25	318.84	322.59	311.96	355.93	349.68	353.32	352.53	349.25	351.84
Thai Baht	7.07	7.92	8.24	8.15	8.77	8.70	8.80	8.64	8.68	8.89
Turkish lira	13.03	9.61	7.84	7.96	7.07	6.92	6.82	6.73	6.65	6.59
UAE Dirham	67.53	77.02	76.06	75.73	77.38	76.84	76.68	76.58	76.47	76.39
UK Pound Sterling	299.30	356.21	361.47	351.49	383.59	378.97	380.24	375.82	368.72	375.18
US Dollar	248.04	282.90	279.35	278.12	284.21	282.24	281.65	281.27	280.87	280.54
EMU Euro	260.52	305.97	303.97	291.15	331.98	328.10	330.34	327.45	324.49	328.31

Source: Statistics and Data Services Department, SBP

Note: Mid Points of Daily Averages of Bank-to-Customers Buying and Selling Exchange rates

Archive Link: http://www.sbp.org.pk/ecodata/IBF_Arch.xls

4.5 Appreciation /Depreciation* of Selected Currencies Against US Dollar

End of Period	Percent												
	Chinese Yuan	EMU Euro	Indian Rupee	Indonesi an Rupiah	Iranian Rial	Japanes e Yen	Malaysi an Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Rial	South Korean Won	Swiss Frank	Turkish Lira
2021	+2.58	-7.04	-2.04	-1.16	+0.02	-9.26	-3.63	-9.79	+0.10	+0.26	-7.10	-3.30	-43.19
2022	-8.81	-6.08	-9.07	-8.45	+1.82	-13.90	-5.02	-21.09	-10.17	-0.18	-6.65	-1.09	-28.15
2023	-2.24	+3.74	-0.28	+0.61	-2.16	-6.55	-4.47	-20.10	+5.50	+0.25	-2.15	+8.98	-35.95
2024	-2.07	-5.68	-2.34	-4.54	+1.30	-9.07	+3.86	+1.40	-1.30	-0.28	-10.31	-4.69	-22.75
2025	+4.39	+13.06	-5.39	-2.72	-0.09	+0.12	+10.65	-0.54	+7.25	+0.07	+1.07	+13.13	-17.73
2024 IV	-3.93	-7.17	-1.51	-6.35	-0.00	-8.94	-8.50	-0.29	-6.42	-0.07	-9.01	-5.84	-3.34
2025 I	+0.65	+4.05	-0.32	-2.70	+0.00	+4.75	+1.51	-0.58	+3.15	+0.05	-1.08	+1.74	-6.96
II	+1.21	+8.37	-0.19	+2.51	-0.00	+3.27	+4.88	+0.07	+5.90	+0.02	+8.12	+10.60	-4.50
III	+0.62	+0.18	-3.66	-0.77	+0.39	-2.75	+0.05	-0.47	-1.93	-0.00	-3.27	-0.09	-4.08
IV	+1.85	+0.08	-1.25	-1.73	-0.48	-4.88	+3.89	+0.44	+0.13	+0.00	-2.28	+0.65	-3.62
2024 Dec	-0.65	-1.31	-0.71	-2.03	-0.00	-2.43	-0.84	-0.21	-0.52	-0.07	-3.39	-1.56	-1.99
2025 Jan	+0.46	+0.00	-1.81	-0.67	+0.00	+1.50	+1.56	-0.15	-1.08	-0.05	+1.19	-1.56	-1.38
Feb	-0.26	+0.17	-0.87	-1.50	-0.00	+3.15	-1.02	-0.25	+1.49	-0.20	-0.44	+0.90	-1.81
Mar	+0.45	+3.88	+2.36	-0.54	+0.00	+0.09	+0.97	-0.18	+2.73	+0.30	-1.83	+2.41	-3.77
Apr	-0.16	+5.16	+0.39	-0.22	-0.00	+4.88	+2.44	+0.30	+3.23	+0.02	+1.95	+6.87	-1.31
May	+0.94	-0.30	-0.50	+2.16	+0.00	-0.94	+1.85	-0.94	+0.86	+0.15	+4.13	+0.04	-1.86
Jun	+0.43	+3.36	-0.08	+0.57	-0.00	-0.59	+0.52	+0.72	+1.71	-0.15	+1.84	+3.44	-1.40
Jul	-0.37	-2.34	-2.30	-1.62	+0.00	-3.07	-0.87	-0.71	-3.47	+0.00	-1.92	-1.98	-2.12
Aug	+0.87	+1.85	-0.34	+0.37	-0.00	+1.69	+0.85	+0.08	+1.78	-0.07	-0.41	+1.33	-1.20
Sep	+0.12	+0.71	-1.06	+0.49	+0.39	-1.33	+0.07	+0.17	-0.19	+0.07	-0.97	+0.59	-0.82
Oct	+0.11	-1.59	+0.09	-1.94	-0.52	-3.34	+0.55	+0.14	-2.30	-0.12	-1.48	-0.68	-1.60
Nov	+0.47	+0.20	-0.62	0.00	+0.12	-1.52	+1.44	+0.14	+0.31	+0.12	-3.41	-0.41	-0.83
Dec	+1.26	+1.49	-0.73	+0.22	-0.08	-0.07	+1.86	+0.16	+2.17	-0.00	+2.69	+1.76	-1.23

Source: Statistics and Data Services Department, SBP

*End of Current month/ period over end of previous month/ period

Note:

1. (+) Indicates appreciation , (-) indicates depreciation

4.6 Appreciation / Depreciation* of Selected Currencies Against SDR

Percent

End of Period	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Rial	South Korean Won	Swiss Frank	Turkish Lira	US Dollar
2021	+5.56	-4.33	+0.81	+1.71	+2.93	-6.63	-0.83	-7.17	+3.17	+3.01	-4.40	-0.49	-41.54	+2.91
2022	-4.10	-1.23	-4.38	-3.72	+7.08	-9.45	-0.12	-17.01	+4.97	-5.53	-1.83	+4.02	-24.43	+5.17
2023	-3.02	+2.91	-1.08	-0.20	-2.95	-7.31	-5.24	-20.74	-0.56	+4.65	-2.94	+8.10	-36.47	-0.81
2024	+0.72	-2.98	+0.54	-1.87	+4.21	-6.53	+6.42	+4.30	+1.41	+2.61	-7.65	-1.98	-19.88	+2.89
2025	-0.59	+7.66	-9.91	-7.36	-4.86	-4.66	+5.37	-5.29	+2.13	-4.71	-3.75	+7.73	-21.65	-4.77
2024 IV	-0.08	-3.45	+2.44	-2.60	+4.01	-5.29	-4.83	+3.70	+3.93	-2.67	-5.37	-2.07	+0.54	+4.01
2025 I	-1.21	+2.14	-2.21	-4.54	-1.85	+2.88	-0.36	-2.43	-1.81	+1.25	-2.91	-0.15	-8.75	-1.85
II	-2.13	+4.79	-3.48	-0.87	-3.30	-0.13	+1.42	-3.23	-3.28	+2.40	+4.55	+6.96	-7.65	-3.30
III	+0.84	+0.40	-3.45	-0.55	+0.62	-2.53	+0.27	-0.25	-1.72	+0.22	-3.05	+0.13	-3.87	+0.22
IV	+1.95	+0.18	-1.15	-1.62	-0.37	-4.78	+4.01	+0.55	+0.24	+0.11	-2.17	+0.76	-3.51	+0.11
2024 Dec	+0.09	-0.57	+0.04	-1.29	+0.75	-1.69	-0.09	+0.54	+0.68	+0.23	-2.66	-0.82	-1.25	+0.75
2025 Jan	+0.48	+0.02	-1.79	-0.65	+0.02	+1.53	+1.59	-0.13	-0.02	-1.05	+1.21	-1.54	-1.36	+0.02
Feb	-0.65	-0.22	-1.26	-1.88	-0.40	+2.74	-1.41	-0.64	-0.59	+1.09	-0.83	+0.50	-2.20	-0.39
Mar	-1.04	+2.34	+0.84	-2.01	-1.48	-1.39	-0.53	-1.66	-1.19	+1.21	-3.29	+0.89	-5.19	-1.48
Apr	-2.18	+3.03	-1.64	-2.24	-2.02	+2.76	+0.37	-1.73	-2.00	+1.14	-0.11	+4.71	-3.30	-2.02
May	+0.89	-0.34	-0.54	+2.11	-0.04	-0.99	+1.81	-0.99	+0.10	+0.82	+4.09	-0.00	-1.90	-0.04
Jun	-0.83	+2.06	-1.33	-0.70	-1.26	-1.85	-0.74	-0.55	-1.40	+0.43	+0.56	+2.14	-2.64	-1.26
Jul	+1.03	-0.96	-0.92	-0.24	+1.41	-1.71	+0.53	+0.68	+1.41	-2.11	-0.53	-0.60	-0.74	+1.41
Aug	-0.14	+0.83	-1.34	-0.63	-1.00	+0.67	-0.16	-0.92	-1.07	+0.76	-1.41	+0.32	-2.19	-1.00
Sep	-0.05	+0.54	-1.23	+0.32	+0.22	-1.50	-0.10	+0.00	-0.10	-0.36	-1.14	+0.42	-0.98	-0.17
Oct	+1.03	-0.68	+1.02	-1.03	+0.41	-2.45	+1.48	+1.06	+0.81	-1.39	-0.56	+0.24	-0.68	+0.93
Nov	+0.46	+0.19	-0.63	-0.01	+0.11	-1.53	+1.43	+0.12	+0.11	+0.30	-3.43	-0.42	-0.84	-0.01
Dec	0.45	0.68	-1.52	-0.58	-0.88	-0.87	1.05	-0.64	1.35	-0.80	1.87	0.95	-2.02	-0.80

Source: Statistics and Data Services Department, SBP

*End of Current month/ period over end of previous month/ period

Note:

1. (+) Indicates appreciation , (-) indicates depreciation

4.7 Appreciation / Depreciation* of Pak Rupee Against Selected Currencies

Percent

End of Period	2024	2025	Quarterly					2024	2025				
			2024	2025									
			IV	I	II	III	IV	Dec	Aug	Sep	Oct	Nov	Dec
			Australian Dollar	+7.06	-6.71	+10.75	-0.33	-4.22	-1.34	-0.94	+3.46	-0.42	-1.45
Brazilian Real	+23.01	-10.81	+13.08	-6.88	-5.06	-3.08	+4.01	+5.69	-2.72	-2.26	+0.96	+0.36	+2.65
Canadian Dollar	+6.85	-4.81	+6.63	-0.03	-5.19	+1.36	-0.92	+2.28	+0.07	+0.54	+0.43	+1.04	-2.35
Chinese Yuan	+0.81	-4.33	+4.08	-0.65	-1.29	-1.17	-1.29	+0.65	-0.23	-0.60	-0.38	+0.17	-1.08
EMU Euro	+4.65	-11.67	+7.72	-3.91	-7.81	-0.74	+0.46	+1.32	-1.19	-1.18	+1.34	+0.44	-1.31
Hong Kong Dollar	-0.84	+0.18	+0.02	+0.16	+0.81	-1.82	+1.05	-0.20	-0.08	-1.03	+0.11	+0.61	+0.33
Indian Rupee	+0.97	+5.56	+1.52	+0.41	+0.09	+3.22	+1.81	+0.70	+0.98	+0.58	-0.36	+1.27	+0.90
Indonesian Rupiah	+3.77	+2.66	+6.78	+2.73	-2.54	+0.21	+2.30	+2.06	+0.27	-0.97	+1.70	+0.64	-0.05
Iranian Rial	-2.68	-0.04	-0.01	-0.00	-0.10	-0.95	+1.02	-0.01	+0.64	-0.87	+0.25	+0.52	+0.25
Japanese Yen	+9.28	-0.25	+9.81	-4.63	-3.27	+2.25	+5.69	+2.48	-1.03	+0.86	+3.18	+2.19	+0.24
Korean Won	+9.55	-1.19	+9.90	+1.13	-7.60	+2.80	+2.88	+3.50	+1.06	+0.49	+1.22	+4.20	-2.46
Malaysian Ringgit	-3.91	-9.74	+9.28	-1.47	-4.75	-0.61	-3.23	+0.84	-0.21	-0.55	-0.81	-0.79	-1.67
Saudi Arabian Riyal	-1.13	-0.20	+0.06	-0.05	-0.12	-0.56	+0.53	+0.06	+0.71	-0.55	-0.15	+0.52	+0.16
Singapore Dollar	+1.95	-5.32	+5.76	-1.22	-4.74	+0.65	-0.03	+0.53	-0.23	+0.12	+0.26	+0.82	-1.09
Swedish Krona	+6.65	-16.84	+9.47	-9.41	-5.29	-1.54	-1.77	+0.93	-2.10	-1.17	+0.14	+1.45	-3.30
Swiss Franc	+6.84	-11.72	+6.19	-1.66	-9.68	-0.47	-0.12	+1.58	-0.68	-1.06	+0.42	+1.05	-1.57
Taiwani Dollar	-4.79	+0.33	-0.00	+0.00	+0.01	-0.81	+1.14	-0.00	+0.71	-0.82	+0.33	+0.53	+0.27
Thai Baht	+0.99	-8.01	+6.20	-1.00	-4.17	-1.18	-1.86	-1.23	-0.47	-0.49	-0.28	+0.40	-1.97
UK Pound Sterling	-1.33	-6.89	+6.86	-3.04	-5.66	+1.40	+0.40	+0.52	-1.12	-0.30	+2.07	+0.33	-1.96
U.S Dollar	-2.83	-0.13	-0.01	-0.00	-0.10	-0.56	+0.53	-0.01	+0.64	-0.48	-0.27	+0.64	+0.16
UAE Dirham	-1.17	-0.13	-0.01	-0.20	+0.10	-0.56	+0.53	-0.01	+0.71	-0.55	-0.15	+0.52	+0.17

Source: Statistics and Data Services Department, SBP

*End of Current month/ period over end of previous month/ period

Notes:

1. (+) Indicates appreciation , (-) indicates depreciation

2. Exchnage Rates used in Appreciation/Depreciation are taken from International Monetary Fund (IMF) website at link:

http://www.imf.org/external/np/fin/data/param_rms_mth.aspx

4.8 Workers' Remittances

Million US Dollars

Countries	FY24	FY25	Dec		Jul-Dec	
			2024	2025 ^p	FY25	FY26 ^p
1.USA	3,531.2	3,720.4	303.9	301.7	1,793.5	1,686.1
2.UK	4,521.5	5,904.9	438.0	559.7	2,620.1	2,907.6
3.Saudi Arabia	7,424.2	9,345.4	770.6	813.1	4,423.6	4,715.2
4.UAE	5,534.6	7,829.2	631.5	726.1	3,584.1	4,089.8
Dubai	4,229.8	6,093.5	466.4	565.7	2,785.6	3,090.6
Abu Dhabi	1,250.6	1,595.7	154.2	130.1	752.3	848.4
Sharjah	21.5	61.6	4.7	12.8	15.1	62.8
Others	32.7	78.4	6.2	17.5	31.1	88.0
5.Other GCC Countries	3,180.4	3,711.8	310.1	333.2	1,794.8	1,877.5
Bahrain	442.9	484.2	41.2	50.5	236.3	269.5
Kuwait	802.1	854.6	71.1	77.4	432.3	427.3
Qatar	901.6	1,056.6	89.2	100.0	504.9	539.7
Oman	1,033.8	1,316.4	108.5	105.3	621.3	641.0
6.EU Countries	3,531.4	4,543.2	360.3	499.3	2,135.0	2,617.8
Germany	587.3	739.8	58.6	75.7	344.0	389.0
France	481.6	564.1	44.6	59.2	269.4	310.7
Netherlands	59.0	83.9	6.3	10.8	36.4	51.2
Spain	600.7	779.7	60.8	84.1	365.7	453.3
Italy	978.5	1,301.1	104.6	149.2	617.4	784.9
Greece	404.5	504.8	41.2	56.9	246.9	297.7
Sweden	76.7	95.6	7.6	8.9	41.9	48.4
Denmark	74.6	78.5	5.7	10.9	36.1	52.6
Ireland	126.8	196.4	15.0	24.0	81.8	127.4
Belgium	141.8	199.3	15.9	19.5	95.4	102.7
7.Malaysia	141.0	185.0	15.8	13.4	95.4	79.0
8.Norway	106.7	123.6	9.6	12.9	53.7	68.1
9.Switzerland	46.2	49.7	4.1	7.4	23.3	34.8
10.Australia	643.8	830.9	68.8	113.5	377.8	542.1
11.Canada	504.6	660.0	51.8	70.7	288.2	371.4
12.Japan	52.1	62.3	5.7	6.1	31.1	29.3
13.South Africa	209.6	346.9	32.1	27.6	169.3	138.9
14.South Korea	103.3	120.1	9.3	9.4	58.0	54.8
15.Other Countries[#]	720.4	865.8	68.7	94.9	398.7	521.4
Total	30,250.8	38,299.2	3,080.4	3,589.0	17,846.6	19,733.7

Source: Statistics and Data Services Department, SBP

Notes:

1. The data of Workers' Remittances includes the conversions related to current transfers from Roshan Digital Accounts since September 2020.

2. Data is based on original country of remitter from July, 2019 The details of country wise revisions are available at:

<http://www.sbp.org.pk/departments/stats/AdvanceNotice.pdf>

[#] Encashments from FEBCs and FCBCs are added in other countries.

Archive link:

https://www.sbp.org.pk/ecodata/Homeremit_Arch.xlsx

4.9 Pakistan's Balance of Payments

Million US Dollars

Items	FY25			Dec-25			Jul-Dec					
							FY25			FY26		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	82,786	80,854	1,932	7,687	7,931	(244)	40,081	39,124	957	42,147	43,321	(1,174)
A. Goods and services (a+b)	40,748	70,164	(29,416)	3,687	7,043	(3,356)	20,410	33,523	(13,113)	20,272	37,828	(17,556)
a. Goods	32,340	59,111	(26,771)	2,751	5,737	(2,986)	16,319	27,902	(11,583)	15,507	31,325	(15,818)
1. General merchandise	32,333	59,111	(26,778)	2,749	5,737	(2,988)	16,319	27,902	(11,583)	15,501	31,325	(15,824)
2. Net exports of goods under merchanting (only export)	7	N.A.	7	2	N.A.	2	-	N.A.	-	6	N.A.	6
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-	-	-	-
b. Services	8,408	11,053	(2,645)	936	1,306	(370)	4,091	5,621	(1,530)	4,765	6,503	(1,738)
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-	-	-	-
2 Maintenance and repair services n.i.e.	10	68	(58)	1	2	(1)	6	21	(15)	2	22	(20)
3 Transport	959	4,647	(3,688)	88	462	(374)	460	2,412	(1,952)	462	2,626	(2,164)
4 Travel	730	2,408	(1,678)	108	373	(265)	359	1,154	(795)	429	1,729	(1,300)
5 Construction	51	44	7	7	9	(2)	24	22	2	47	33	14
6 Insurance and pension services	102	329	(227)	5	48	(43)	41	203	(162)	39	205	(166)
7 Financial services	62	727	(665)	6	56	(50)	37	317	(280)	68	381	(313)
8 Charges for the use of intellectual property n.i.e.	14	283	(269)	1	26	(25)	7	177	(170)	6	100	(94)
9 Telecommunications, computer, and information services	3,812	492	3,320	437	60	377	1,866	306	1,560	2,236	309	1,927
10 Other business services	1,694	1,325	369	198	184	14	812	656	156	1,014	647	367
11 Personal, cultural, and recreational services	48	12	36	4	10	(6)	14	4	10	36	66	(30)
12 Government goods and services n.i.e.	926	718	208	81	76	5	465	349	116	426	385	41
B. Primary Income	999	10,099	(9,100)	97	844	(747)	494	5,263	(4,769)	590	5,207	(4,617)
1. Compensation of employees	266	42	224	30	4	26	131	20	111	154	31	123
2. Investment income	716	10,057	(9,341)	65	840	(775)	354	5,243	(4,889)	428	5,176	(4,748)
2.1 Direct investment	155	4,593	(4,438)	17	274	(257)	86	2,473	(2,387)	130	2,671	(2,541)
2.1.1 Investment income on equity and investment fund shares	155	4,482	(4,327)	17	267	(250)	86	2,434	(2,348)	130	2,530	(2,400)
2.1.2 Interest	-	111	(111)	-	7	(7)	-	39	(39)	-	141	(141)
2.2 Portfolio investment	102	770	(668)	22	79	(57)	11	363	(352)	110	334	(224)
2.2.1 Investment income on equity and investment fund shares	3	151	(148)	1	9	(8)	1	94	(93)	1	64	(63)
2.2.2 Interest	99	619	(520)	21	70	(49)	10	269	(259)	109	270	(161)
2.3 Other investment	85	4,694	(4,609)	6	487	(481)	39	2,407	(2,368)	36	2,171	(2,135)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-	-	-	-
2.3.2 Interest	85	4,694	(4,609)	6	487	(481)	39	2,407	(2,368)	36	2,171	(2,135)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	374	N.A.	374	20	N.A.	20	218	N.A.	218	152	N.A.	152
3. Other primary income	17	-	17	2	-	2	9	-	9	8	-	8
C. Secondary Income	41,039	591	40,448	3,903	44	3,859	19,177	338	18,839	21,285	286	20,999
1. General government	569	70	499	64	14	50	296	50	246	274	43	231
2. Financial corporations, nonfinancial corporations, households, and NPISHs	40,470	521	39,949	3,839	30	3,809	18,881	288	18,593	21,011	243	20,768
2. Capital account	200	30	170	5	-	5	103	18	85	70	1	69
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	30	(30)	-	-	-	-	18	(18)	-	1	(1)
2. Capital transfers	200	-	200	5	-	5	103	-	103	70	-	70
2.1 General government	197	-	197	5	-	5	102	-	102	47	-	47
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	197	-	197	5	-	5	102	-	102	47	-	47
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	3	-	3	-	-	-	1	-	1	23	-	23
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	3	-	3	-	-	-	1	-	1	23	-	23
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	82,986	80,884	2,102	7,692	7,931	(239)	40,184	39,142	1,042	42,217	43,322	(1,105)

4.9 Pakistan's Balance of Payments

Million US Dollars

Items	FY25			Dec-25			Jul-Dec					
	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	FY25			FY26		
							Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
3. Financial account	5,273	3,184	2,089	1,592	1,698	(106)	2,091	1,015	1,076	1,333	2,094	(761)
1. Direct investment	15	2,490	(2,475)	(6)	(135)	129	(93)	1,424	(1,517)	159	809	(650)
1.1 Equity and investment fund shares	15	2,497	(2,482)	(6)	34	(40)	(93)	1,425	(1,518)	159	1,021	(862)
1.2 Debt instruments	-	(7)	7	-	(169)	169	-	(1)	1	-	(212)	212
2. Portfolio investment	(11)	(649)	638	-	14	(14)	(8)	(79)	71	(7)	(599)	592
2.1 Equity and investment fund shares	(11)	(355)	344	-	(32)	32	(8)	(221)	213	(2)	(224)	222
2.2 Debt instruments	-	(294)	294	-	46	(46)	-	142	(142)	(5)	(375)	370
3. Financial derivatives (other than reserves) and employees stock options	(1)	-	(1)	(1)	-	(1)	-	-	-	6	-	6
4. Other investment	93	1,343	(1,250)	150	1,819	(1,669)	(175)	(330)	155	(257)	1,884	(2,141)
4.1 Other equity	-	-	-	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	(253)	362	(615)	115	172	(57)	(356)	154	(510)	(411)	213	(624)
Central bank	-	-	-	-	-	-	-	-	-	-	2	(2)
Deposit-taking corporations, except the central bank	(417)	(83)	(334)	58	163	(105)	(605)	(119)	(486)	(435)	91	(526)
General government	3	445	(442)	-	9	(9)	2	273	(271)	1	120	(119)
Other sectors	161	-	161	57	-	57	247	-	247	23	-	23
4.3 Loans	-	867	(867)	-	1,639	(1,639)	-	(595)	595	-	1,540	(1,540)
Central bank	-	1,433	(1,433)	-	959	(959)	-	656	(656)	-	868	(868)
Deposit-taking corporations, except the central bank	-	(1,425)	1,425	-	(212)	212	-	(69)	69	-	261	(261)
General government	-	1,875	(1,875)	-	512	(512)	-	(626)	626	-	528	(528)
Other sectors	-	(1,016)	1,016	-	380	(380)	-	(556)	556	-	(117)	117
4.4 Insurance, pension, and std. guarantee schemes	-	-	-	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-	-	-	-
Other sectors	-	-	-	-	-	-	-	-	-	-	-	-
4.5 Trade credit and advances	307	155	152	35	-	35	177	155	22	154	-	154
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-	-	-	-
Other sectors	307	155	152	35	-	35	177	155	22	154	-	154
4.6 Other accounts receivable/ Payable	39	(41)	80	-	8	(8)	4	(44)	48	-	131	(131)
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-	-	-	-
General government	39	-	39	-	-	-	4	-	4	-	-	-
Other sectors	-	(41)	41	-	8	(8)	-	(44)	44	-	131	(131)
4.7 Special drawing rights	-	-	-	-	-	-	-	-	-	-	-	-
5. Reserve assets	5,177	N.A.	5,177	1,449	N.A.	1,449	2,367	N.A.	2,367	1,432	N.A.	1,432
5.1 Monetary gold	-	N.A.	-	-	N.A.	-	-	N.A.	-	-	N.A.	-
5.2 Special drawing rights	(710)	N.A.	(710)	206	N.A.	206	(679)	N.A.	(679)	209	N.A.	209
5.3 Reserve position in the IMF	-	N.A.	-	-	N.A.	-	-	N.A.	-	-	N.A.	-
5.4 Other reserve assets	5,887	N.A.	5,887	1,243	N.A.	1,243	3,046	N.A.	3,046	1,223	N.A.	1,223
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
4. Errors and Omissions	441	454	(13)	133	-	133	307	273	34	392	48	344
5. Exceptional Financing	-	-	-	-	-	-	-	-	-	-	-	-

Source: Statistics and Data Services Department, SBP

...Not Applicable

Archive Link: http://www.sbp.org.pk/ecodata/BOP_arch/index.asp

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2024			2025		
	Jun	Sep ^R	Dec ^R	Mar ^R	Jun ^R	Sep ^P
International investment position - Net	(129,280.8)	(130,978.3)	(132,126.8)	(131,423.3)	(132,921.2)	(132,930.8)
A. Assets	26,773.5	28,118.5	29,478.1	29,904.7	33,994.8	34,328.6
1. Direct investment	2,962.5	2,987.6	2,947.7	3,040.6	3,042.6	3,092.9
1.1 Equity and investment fund shares	2,691.8	2,716.8	2,682.8	2,775.7	2,777.7	2,828.0
1.1.1 Direct investor in direct investment enterprises	2,691.8	2,716.8	2,682.8	2,775.7	2,777.7	2,828.0
1.1.2 Direct investment enterprises in direct investor (reverse invst.)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	270.8	270.8	264.9	264.9	264.9	264.9
1.2.1 Direct investor in direct investment enterprises	9.0	9.0	9.0	9.0	9.0	9.0
1.2.2 Direct investment enterprises in direct investor (reverse invst.)	261.8	261.8	255.9	255.9	255.9	255.9
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	414.6	415.6	385.5	383.0	379.1	382.1
2.1 Equity and investment fund shares	175.4	175.8	197.9	196.7	195.0	196.6
2.1.1 Central bank	-	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	167.4	167.8	189.9	188.7	186.4	187.8
2.1.3 General government	-	-	-	-	-	-
2.1.4 Other sectors	8.0	8.0	8.0	8.0	8.6	8.7
2.2 Debt securities	239.2	239.8	187.6	186.4	184.1	185.5
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	172.3	172.8	102.5	101.9	100.6	101.4
2.2.3 General government	-	-	-	-	-	-
2.2.4 Other sectors	66.9	67.1	85.0	84.5	83.4	84.1
3. Financial derivatives (other than reserves) and employee stock options	8.8	12.3	6.5	10.8	11.4	13.8
4. Other investment	7,912.4	7,252.5	7,725.7	8,080.3	7,878.7	7,381.0
4.1 Other equity	-	-	-	-	-	-
4.2 Currency and deposits	2,949.1	2,406.2	2,504.4	2,668.9	2,584.1	1,984.3
4.3 Loans	-	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee scheme	-	-	-	-	-	-
4.5 Trade credit and advances	3,917.7	3,682.2	4,093.3	4,272.1	4,228.8	4,320.3
4.6 Other accounts receivable	1,045.6	1,164.1	1,128.0	1,139.4	1,065.8	1,076.4
5. Reserve assets	15,475.2	17,450.5	18,412.7	18,389.9	22,683.0	23,458.8
5.1 Monetary gold	4,848.2	5,472.3	5,434.2	6,484.8	6,844.1	7,964.5
5.2 Special drawing rights	734.6	629.6	54.1	55.2	26.0	24.7
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	9,892.3	11,348.4	12,924.3	11,849.8	15,812.8	15,469.5
5.4.1 Currency and deposits	5,722.3	4,929.2	7,653.4	7,640.4	10,837.5	10,688.7
5.4.2 Securities	148.7	294.4	221.7	126.6	69.6	134.8
5.4.3 Financial derivatives	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
5.4.4 Other claims	4,021.3	6,124.8	5,049.2	4,082.7	4,905.7	4,646.0

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2024			2025		
	Jun	Sep ^R	Dec ^R	Mar ^R	Jun ^R	Sep ^P
B. Liabilities	156,054.3	159,096.8	161,604.8	161,328.0	166,916.0	167,259.3
1. Direct investment	29,186.4	29,887.0	34,050.0	34,401.3	35,229.1	36,001.9
1.1 Equity and investment fund shares	23,466.5	23,873.4	28,316.8	28,722.7	29,527.4	30,346.2
1.1.1 Direct investor in direct investment enterpr.	23,466.5	23,873.4	28,316.8	28,722.7	29,527.4	30,346.2
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	5,719.9	6,013.6	5,733.3	5,678.5	5,701.7	5,655.7
1.2.1 Direct investor in direct investment enterpr.	5,719.9	6,013.6	5,733.3	5,678.5	5,701.7	5,655.7
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	9,398.5	9,480.2	10,691.4	10,453.0	10,099.7	9,528.6
2.1 Equity and investment fund shares	1,565.0	1,483.6	2,610.0	2,570.9	2,534.9	2,463.9
2.1.1 Central bank	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2.1.2 Deposit-taking corp. except central bank	795.4	783.5	1,027.2	1,014.1	1,091.0	1,168.0
2.1.3 General government	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2.1.4 Other sectors	769.6	700.0	1,582.8	1,556.8	1,443.9	1,295.9
2.2 Debt securities	7,833.5	7,996.6	8,081.4	7,882.2	7,564.8	7,064.7
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	7,333.5	7,496.6	7,581.4	7,382.2	7,064.8	6,564.7
2.2.4 Other sectors	500.0	500.0	500.0	500.0	500.0	500.0
3. Financial derivatives (other than reserves) and employee stock options	5.7	3.0	7.1	2.5	6.3	4.8
4. Other investment	117,463.8	119,726.7	116,856.3	116,471.2	121,581.0	121,724.1
4.1 Other equity	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
4.2 Currency and deposits	12,558.1	12,663.8	12,964.2	13,321.6	13,493.3	13,723.9
4.3 Loans	94,567.6	96,252.6	93,518.1	92,751.9	97,445.1	97,140.2
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	1,302.5	1,302.5	1,318.7	1,318.7	1,318.7	1,318.7
4.6 Other accounts payable	5,174.8	5,526.5	5,227.4	5,179.0	5,290.9	5,517.2
4.7 Special drawing rights (Net incurrence of liab)	3,860.8	3,981.2	3,827.9	3,900.0	4,033.0	4,024.1

Source: Statistics and Data Services Department, SBP

Note:- International Investment Position of Pakistan as per Balance of Payments and International Investment Position Manual - Sixth Edition (BPM6) is being introduced since 2014Q1.

Archive link:

<https://www.sbp.org.pk/ecodata/Invest-BPM6-Archive.xls>

4.11 Gold and Foreign Exchange Reserves

Million US Dollars

End Period	Gold*	Foreign exchange reserves with														
		SBP							Scheduled Banks							
									Deposits			Utilizations			Total Banks' Reserves (7+8+9-10-11-12)**	Net Reserves with Banks (7-10)***
		SDRs	Cash Foreign Currency	Nostro ¹	ACU Bal Net	IMF Reserve Position	Total SBP Reserves (2+3+4+a+b)	Net Reserves with SBP (2+4)	FE-25 ²	Trade Nostro	Placement abroad (other than FE-25)	Trade Finance	FE-25 Placements in Pakistan	Others		
1	2	3	4	a	b	5	6	7	8	9	10	11	12	13	14	
FY21	3,665	386	131	16,913	55	0	17,486	17,299	7,879	52	3	780	80	4,507	2,568	7,099
FY22	3,777	212	117	9,602	132	0	10,064	9,815	7,111	202	1	1,475	120	3,138	2,580	5,635
FY23	3,976	19	69	4,426	21	0	4,536	4,445	6,393	186	92	1,678	127	1,964	2,903	4,715
FY24	4,848	735	73	8,655	38	0	9,501	9,390	6,629	288	102	2,022	95	2,026	2,875	4,607
FY25	6,844	26	73	14,480	60	0	14,639	14,506	6,988	65	0	2,224	13	2,299	2,516	4,763
2024 Dec	5,434	54	73	11,678	55	0	11,860	11,732	6,743	107	31	2,548	53	2,005	2,276	4,196
2025 Jan	5,854	173	73	11,245	23	0	11,515	11,418	6,698	121	26	2,517	44	1,949	2,335	4,181
Feb	5,901	55	73	11,195	42	0	11,365	11,250	6,637	(36)	16	2,489	41	2,044	2,043	4,148
Mar	6,485	55	73	10,584	21	0	10,734	10,639	6,805	305	29	2,430	35	2,132	2,542	4,375
Apr	6,874	138	71	10,137	41	0	10,388	10,275	6,915	137	15	2,430	14	2,306	2,316	4,484
May	6,823	26	71	11,491	27	0	11,615	11,517	6,936	55	1	2,376	15	2,225	2,376	4,560
Jun	6,844	26	73	14,480	60	0	14,639	14,506	6,988	65	0	2,224	13	2,299	2,516	4,763
Jul	6,868	146	70	14,178	34	0	14,429	14,324	6,921	(13)	53	2,269	17	2,292	2,383	4,652
Aug	7,139	29	73	14,290	73	0	14,466	14,320	7,004	(55)	54	2,247	16	2,433	2,308	4,758
Sep	7,964	25	73	14,150	30	0	14,278	14,175	7,056	(130)	2	2,326	14	2,652	1,935	4,730
Oct	8,352	141	73	14,362	59	0	14,636	14,503	7,018	(53)	3	2,347	15	2,527	2,079	4,671
Nov ^R	8,727	29	73	14,560	17	0	14,679	14,589	6,876	(115)	0	2,329	12	2,420	2,000	4,547
Dec ^P	9,095	236	76	15,818	58	0	16,187	16,054	6,956	(142)	2	2,267	13	2,465	2,070	4,689

Source: Statistics and Data Services Department, SBP

* Excludes RBI Holding

** Compiled as per IMF Balance of Payments Manual Guidelines

*** In align with Foreign Exchange Reserves compiled by DMMD

1. Excludes FE-13/CRR, unsettled claims on India and includes sinking fund.

4.12 Foreign Currency Deposits

Million US Dollars

Billion US Dollars											
Description	Jun-24	Jun-25	2024	2025							
			Dec	May	Jun	Jul	Aug	Sep	Oct	Nov ^R	Dec ^P
Foreign Currency Deposits											
A. FE-25 Deposits	6,628.5	6,987.8	6,743.2	6,935.6	6,987.8	6,921.4	7,004.4	7,055.7	7,018.4	6,875.8	6,955.8
1. Resident	5,731.3	6,088.6	5,909.3	6,039.9	6,088.6	6,023.4	6,107.9	6,132.0	6,089.4	5,985.5	6,023.6
i) Demand Deposits	1,831.2	2,026.9	1,839.3	1,972.1	2,026.9	2,020.9	2,026.1	2,070.0	2,015.2	2,069.5	2,108.9
ii) Savings Deposits	1,815.4	2,015.7	1,969.5	2,069.5	2,015.7	2,015.6	2,052.8	2,050.7	2,023.2	1,919.7	1,948.6
iii) Time Deposits	2,084.8	2,046.0	2,100.4	1,998.3	2,046.0	1,987.0	2,029.1	2,011.3	2,050.9	1,996.3	1,966.2
2. Non- Resident	897.2	899.2	833.9	895.7	899.2	897.9	896.5	923.7	929.0	890.3	932.1
i) Demand Deposits	544.4	616.8	512.7	598.8	616.8	602.4	603.8	620.5	631.8	593.6	636.8
ii) Savings Deposits	224.0	200.9	224.6	209.5	200.9	207.7	206.4	214.7	205.7	202.2	216.3
iii) Time Deposits	128.8	81.5	96.6	87.4	81.5	87.8	86.3	88.5	91.5	94.5	79.0
B. Old FCAs Deposits	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4
1. Resident	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
2. Non- Resident	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Total (A+B)	6,637.9	6,997.2	6,752.6	6,945.0	6,997.2	6,930.8	7,013.8	7,065.1	7,027.8	6,885.2	6,965.2
FE-25 Deposits Utilization	6,628.5	6,987.8	6,743.2	6,935.6	6,987.8	6,921.4	7,004.4	7,055.7	7,018.4	6,875.8	6,955.8
1. Financing	2,021.9	2,224.5	2,547.5	2,376.0	2,224.5	2,269.4	2,246.8	2,326.0	2,347.3	2,329.1	2,267.1
i) Exports Financing	540.1	856.5	917.2	894.7	856.5	857.8	899.6	972.2	968.9	1,037.5	1,026.8
a) Pre-Shipment	405.1	669.8	726.5	715.6	669.8	670.0	696.5	749.4	747.2	797.0	791.7
b) Post-Shipment	135.0	186.7	190.7	179.0	186.7	187.8	203.0	222.8	221.6	240.5	235.1
ii) Import Financing	1,481.8	1,367.9	1,630.3	1,481.3	1,367.9	1,411.6	1,347.2	1,353.8	1,378.5	1,291.6	1,240.2
2. Placements	1,718.0	1,722.8	1,540.5	1,587.5	1,722.8	1,626.7	1,583.2	1,448.4	1,374.9	1,451.0	1,360.8
i) With State Bank of Pakistan	1,048.7	1,107.2	1,054.5	1,100.3	1,107.2	1,116.7	1,101.1	1,123.6	1,105.0	1,083.7	1,095.9
a) CRR ¹	364.5	387.9	368.7	385.1	387.9	391.2	387.7	393.0	387.4	381.5	386.2
b) SCRR ²	684.1	719.3	685.8	715.2	719.3	725.5	713.5	730.6	717.5	702.2	709.7
ii) With Banks	669.3	615.6	486.0	487.1	615.6	510.0	482.1	324.8	269.9	367.2	264.9
a) Within Pakistan	95.0	13.3	52.7	14.7	13.3	17.2	16.2	14.2	14.8	12.0	13.3
b) Outside Pakistan	574.4	602.3	433.4	472.4	602.3	492.8	465.9	310.6	255.1	355.2	251.6
3. Balances	862.2	741.4	650.1	747.3	741.4	733.0	741.6	628.8	768.8	675.6	862.6
i) Balance held abroad	569.2	536.8	428.6	497.5	536.8	520.9	541.0	441.6	563.8	454.8	644.0
ii) Cash in hand	293.1	204.6	221.5	249.8	204.6	212.2	200.6	187.2	205.1	220.8	218.6
4. Others	2,026.5	2,299.2	2,005.1	2,224.9	2,299.2	2,292.2	2,432.7	2,652.5	2,527.4	2,420.2	2,465.4

Source: Statistics and Data Services Department, SBP

Notes: The data relates to last working day of the month.

1. Cash Reserve Requirement
2. Special Cash Reserve Requirement

4.13 Foreign Investment in Pakistan by Country

Million US Dollars

Sr. COUNTRY	Dec FY26 ^P			Jul-Dec FY26 ^P			Jul-Dec FY25		
	Direct Investment	Portfolio Investment	Total	Direct Investment	Portfolio Investment	Total	Direct Investment	Portfolio Investment	Total
	(Net)	(Net)		(Net)	(Net)		(Net)	(Net)	
I Foreign Private Investment	(134.7)	(32.9)	(167.7)	808.1	(225.1)	583.0	1,424.8	(221.8)	1,203.0
1 Argentina	-	-	-	-	-	-	-	-	-
2 Australia	0.5	-	0.5	1.0	-	1.0	1.8	-	1.8
3 Austria	0.1	-	0.1	(8.1)	(0.4)	(8.5)	(0.2)	-	(0.2)
4 Bahamas	-	-	-	-	0.0	0.0	-	-	-
5 Bahrain	5.7	-	5.7	30.9	-	30.9	30.0	(0.1)	30.0
6 Bangladesh	-	-	-	-	-	-	-	-	-
7 Belgium	0.0	-	0.0	5.1	-	5.1	0.1	-	0.1
8 Bosnia Herzegovina	-	-	-	-	-	-	-	-	-
9 Brunei	0.1	-	0.1	0.4	-	0.4	0.4	-	0.4
10 Canada	0.0	(0.5)	(0.5)	54.1	(8.7)	45.4	32.0	0.7	32.7
11 China	114.1	-	114.1	422.9	-	422.9	723.7	-	723.7
12 Congo	-	-	-	-	-	-	-	-	-
13 Denmark	0.0	-	0.0	0.1	-	0.1	0.3	(0.7)	(0.4)
14 Egypt	-	-	-	-	-	-	-	-	-
15 Finland	0.4	-	0.4	2.2	-	2.2	2.5	-	2.5
16 France	3.7	0.0	3.7	16.7	0.0	16.7	38.3	0.0	38.3
17 Germany	(0.2)	0.0	(0.2)	(24.3)	0.0	(24.3)	3.9	0.0	3.9
18 Hongkong	20.5	(0.3)	20.1	163.8	(7.2)	156.5	250.9	26.9	277.8
19 Hungary	(1.1)	-	(1.1)	(2.8)	-	(2.8)	5.1	-	5.1
20 Iceland	-	-	-	-	-	-	-	-	-
21 Indonesia	0.1	-	0.1	0.3	-	0.3	-	-	-
22 Iran	0.1	-	0.1	0.3	-	0.3	0.3	-	0.3
23 Ireland	0.4	(0.1)	0.3	0.4	7.1	7.5	0.1	(1.6)	(1.5)
24 Italy	2.8	-	2.8	2.7	-	2.7	3.8	-	3.8
25 Japan	3.4	(0.0)	3.4	36.0	0.0	36.0	20.2	0.0	20.2
26 Kenya	-	-	-	-	-	-	-	-	-
27 Korea (South)	8.0	-	8.0	48.4	-	48.4	48.2	-	48.2
28 Kuwait	9.7	(0.2)	9.5	31.7	(1.3)	30.4	14.9	(2.7)	12.1
29 Lebanon	0.9	-	0.9	5.1	-	5.1	5.5	-	5.5
30 Liberia	-	-	-	-	-	-	-	-	-
31 Libya	0.1	-	0.1	0.5	-	0.5	0.5	-	0.5
32 Luxembourg	(0.8)	(1.3)	(2.1)	(5.5)	3.0	(2.6)	(5.4)	(4.2)	(9.6)
33 Malaysia	3.5	-	3.5	20.2	(0.4)	19.8	23.1	(0.3)	22.8
34 Malta	(7.6)	-	(7.6)	(45.7)	(0.2)	(45.9)	(45.7)	-	(45.7)
35 Netherlands	22.0	-	22.0	38.3	2.3	40.6	(17.7)	-	(17.7)
36 New Zealand	0.0	-	0.0	0.0	-	0.0	-	-	-
37 Nigeria	-	-	-	-	-	-	-	-	-
38 Norway	(376.3)	-	(376.3)	(365.0)	-	(365.0)	9.4	-	9.4
39 Oman	0.1	-	0.1	1.5	-	1.5	0.5	-	0.5
40 Panama	-	-	-	-	-	-	(14.0)	-	(14.0)
41 Philippines	-	-	-	-	-	-	-	-	-
42 Poland	(0.5)	-	(0.5)	(2.9)	-	(2.9)	(2.9)	-	(2.9)
43 Portugal	0.0	-	0.0	0.0	-	0.0	-	-	-
44 Qatar	0.1	-	0.1	0.4	(0.0)	0.4	1.6	-	1.6
45 Saudi Arabia	(0.8)	0.1	(0.7)	(4.9)	0.4	(4.6)	4.8	(0.2)	4.6
46 Seychelles	-	-	-	-	-	-	-	-	-
47 Singapore	7.7	(0.1)	7.7	17.9	1.4	19.4	9.6	(0.2)	9.4
48 South Africa	-	-	-	-	-	-	-	-	-
49 Sri Lanka	-	-	-	-	-	-	-	-	-
50 Sweden	0.3	(0.9)	(0.7)	(0.9)	(52.0)	(52.8)	1.1	30.5	31.6
51 Switzerland	17.4	(0.2)	17.2	106.8	(5.9)	100.9	69.5	(7.9)	61.6
52 Thailand	0.0	-	0.0	0.2	-	0.2	0.4	-	0.4
53 Turkey	0.4	-	0.4	1.9	-	1.9	4.2	-	4.2
54 U.A.E	12.1	(2.9)	9.2	112.2	(20.1)	92.1	161.9	(23.5)	138.5
55 United Kingdom	7.9	(1.9)	6.0	55.6	(19.0)	36.6	20.8	(39.8)	(19.0)
56 United States	1.5	(26.9)	(25.3)	12.7	(102.6)	(89.9)	7.7	(120.7)	(112.9)
57 Others	9.0	2.2	11.2	77.9	(21.5)	56.4	13.6	(78.0)	(64.5)
II Foreign Public Investment[@]		46.1	46.1		(375.5)	(375.5)		140.1	140.1
Debt Securities		46.1	46.1		(375.5)	(375.5)		140.1	140.1
Total	(134.7)	13.1	(121.6)	808.1	(600.6)	207.4	1,424.8	(81.8)	1,343.1

Source: Statistics and Data Services Department, SBP

@ Net sale/Purchase of Special US\$ bonds, Eurobonds, FEBC, DBC, Tbilis and PIBs

Notes: The data relates to last working day of the month.

1. Foreign Direct Investment Inflows/Outflows include cash received for investment in equity, Intercompany Loan, Capital Equipment brought in/out and reinvested earnings. New format adopted from July

2. Others include IFIs and countries not mentioned above. The details of countries included in Others are available.

3. The data is based on Ultimate Controlling Parent Country concept and may not be compared with the data based on Immediate Investing Countries published for year FY11 and earlier.

4. The data from FY15 has been revised by incorporating the FDI channelled through permissible off-shore accounts. The revision study is available at:

<http://www.sbp.org.pk/departments/stats/Notice/Rev-Study-External-Sector.pdf>

Archive link:

<https://www.sbp.org.pk/ecodata/NetInflow-NewFormat.xls>

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr. Sector	Dec FY26 ^P			Jul-Dec FY26 ^P			Jul-Dec FY25		
	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1 Food	10.7	1.2	9.5	60.7	7.7	53.0	26.3	7.7	18.7
2 Food Packaging	0.1	1.1	(1.0)	0.4	6.6	(6.2)	1.2	43.8	(42.6)
3 Beverages	0.4	-	0.4	2.2	3.3	(1.1)	2.2	12.0	(9.8)
4 Tobacco & Cigarettes	0.4	-	0.4	2.4	12.4	(9.9)	7.3	44.8	(37.5)
5 Sugar	-	0.0	(0.0)	-	0.1	(0.1)	-	0.1	(0.1)
6 Textiles	4.5	0.1	4.3	24.3	0.7	23.5	24.8	8.1	16.7
7 Paper & Pulp	-	0.0	(0.0)	-	8.6	(8.6)	-	0.7	(0.7)
8 Leather & Leather Products	-	0.0	(0.0)	-	0.2	(0.2)	-	5.5	(5.5)
9 Rubber & Rubber Products	0.1	0.6	(0.5)	8.6	1.9	6.7	19.0	-	19.0
10 Chemicals	2.6	2.0	0.6	15.9	13.8	2.1	44.5	35.6	8.9
11 Petro Chemicals	-	1.7	(1.7)	-	10.3	(10.3)	0.0	10.3	(10.3)
12 Petroleum Refining	9.0	2.4	6.6	52.9	14.4	38.4	52.8	14.4	38.4
13 Mining & Quarrying	7.2	15.8	(8.6)	91.0	135.0	(44.0)	96.2	201.5	(105.3)
14 Oil & Gas Explorations	1.0	9.3	(8.2)	45.3	55.8	(10.4)	144.1	55.8	88.3
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15 Pharmaceuticals & OTC Products	2.2	0.6	1.6	14.4	3.5	10.9	22.4	27.9	(5.5)
16 Cosmetics	0.0	-	0.0	0.2	-	0.2	0.2	0.8	(0.6)
17 Fertilizers	-	-	-	-	-	-	-	-	-
18 Cement	1.1	0.0	1.1	6.9	0.0	6.9	6.9	0.0	6.9
19 Ceramics	0.0	0.2	(0.2)	1.1	1.3	(0.1)	2.4	1.3	1.1
20 Basic Metals	-	-	-	1.4	-	1.4	0.2	-	0.2
21 Metal Products	0.3	-	0.3	1.7	-	1.7	3.8	-	3.8
22 Machinery other than Electrical	-	-	-	0.0	-	0.0	0.5	-	0.5
23 Electrical Machinery	13.2	0.0	13.2	78.0	6.3	71.7	98.7	0.3	98.4
24 Electronics	36.2	0.1	36.1	51.1	8.2	42.8	98.5	52.5	46.0
I) Consumer/Household	36.2	0.1	36.2	51.1	0.3	50.7	98.5	52.1	46.4
II) Industrial	-	0.1	(0.1)	-	7.9	(7.9)	-	0.4	(0.4)
25 Transport Equipment (Automobiles)	4.8	-	4.8	29.3	0.5	28.8	29.1	1.1	28.0
I) Motorcycles	0.0	-	0.0	0.1	-	0.1	0.1	-	0.1
II) Cars	3.1	-	3.1	18.4	-	18.4	18.4	0.7	17.7
III) Buses, Trucks, Vans & Trail	1.8	-	1.8	10.8	0.5	10.3	10.6	0.4	10.2
26 Power	97.7	10.9	86.7	586.5	115.6	470.9	1,089.4	309.2	780.1
I) Thermal	8.2	1.3	6.9	49.4	8.9	40.5	57.3	9.3	48.0
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
II) Hydel	36.3	0.1	36.2	218.5	19.5	198.9	581.4	72.4	509.0
III) Coal	53.1	9.5	43.6	318.7	87.2	231.5	450.7	227.6	223.2
27 Construction	1.3	5.1	(3.8)	8.3	27.0	(18.7)	14.4	26.7	(12.3)
28 Trade	1.6	0.8	0.8	22.4	13.5	8.9	32.8	5.0	27.8
29 Transport	0.5	2.9	(2.4)	3.8	17.7	(13.9)	4.3	17.5	(13.3)
30 Tourism	1.2	-	1.2	10.0	-	10.0	15.0	-	15.0
31 Storage Facilities	0.0	-	0.0	0.0	1.9	(1.9)	1.5	1.9	(0.4)
32 Communications	10.5	395.3	(384.7)	69.8	481.2	(411.4)	88.1	121.6	(33.5)
1) Telecommunications	7.4	395.2	(387.7)	48.6	479.9	(431.3)	54.8	119.5	(64.8)
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
2) Information Technology	3.1	0.1	3.0	21.2	1.3	19.9	33.3	2.0	31.3
I) Software Development	0.6	0.0	0.6	5.5	0.2	5.3	6.3	1.3	5.0
II) Hardware Development	-	0.0	(0.0)	-	0.0	(0.0)	-	0.0	(0.0)
III) I.T. Service	2.5	0.1	2.4	15.7	1.1	14.6	27.0	0.8	26.3
3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33 Financial Business	79.6	5.5	74.1	434.5	33.0	401.5	401.7	33.5	368.2
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
34 Social Services	0.0	-	0.0	0.1	-	0.1	3.6	-	3.6
35 Personal Services	12.7	1.3	11.4	66.6	20.5	46.1	64.6	6.2	58.4
36 Others	23.5	0.2	23.3	123.3	4.0	119.3	98.3	24.1	74.2
TOTAL	322.5	457.3	(134.7)	1,813.2	1,005.1	808.1	2,494.5	1,069.7	1,424.8
TOTAL without Privatization proceeds	322.5	457.3	(134.7)	1,813.2	1,005.1	808.1	2,494.5	1,069.7	1,424.8

Source: Statistics and Data Services Department, SBP

Notes:

Foreign Direct Investment Inflows/Outflows include cash received for investment in equity, Intercompany Loan, Capital Equipment brought in/out and reinvested earnings. New format adopted from The data from FY15 has been revised by incorporating the FDI channeled through permissible off-shore accounts. The revision study is available at:

<http://www.sbp.org.pk/departments/stats/Notice/Rev-Study-External-Sector.pdf>

Archive link:

<https://www.sbp.org.pk/ecodata/NetInflow-EcoGroup.xls>

4.15 Balance of Trade

(a) State Bank of Pakistan-Payments Record

Million US Dollars

PERIOD	Exports (BOP)		Period Growth Rate	Imports (BOP)		Period Growth Rate	Balance of Trade	
	Value (a)	Cumulative (b)	%	Value (c)	Cumulative (d)	%	Monthly/Yearly	Cumulative
FY21	25,639	--	13.8	54,273	--	24.4	(28,634)	--
FY22	32,493	--	26.7	71,543	--	31.8	(39,050)	--
FY23	27,876	--	(14.2)	52,695	--	(26.3)	(24,819)	--
FY24	30,980	--	11.1	53,157	--	0.9	(22,177)	--
FY25	32,340	--	4.4	59,111	--	11.2	(26,771)	--
2024 Dec	3,107	16,319	7.7	4,891	27,902	9.8	(1,784)	(11,583)
2025 Jan	3,008	19,327	8.4	5,481	33,383	10.9	(2,473)	(14,056)
Feb	2,609	21,936	7.7	5,050	38,433	11.5	(2,441)	(16,497)
Mar	2,760	24,696	7.9	4,938	43,371	11.0	(2,178)	(18,675)
Apr	2,606	27,302	6.9	5,244	48,615	11.7	(2,638)	(21,313)
May	2,444	29,746	4.2	5,498	54,113	11.5	(3,054)	(24,367)
Jun	2,594	32,340	4.4	4,998	59,111	11.2	(2,404)	(26,771)
Jul ^R	2,750	2,750	16.3	5,429	5,429	12.0	(2,679)	(2,679)
Aug ^R	2,488	5,238	9.0	5,020	10,449	9.3	(2,532)	(5,211)
Sep	2,609	7,847	5.8	5,040	15,489	8.7	(2,431)	(7,642)
Oct ^R	2,632	10,479	0.5	5,383	20,872	10.4	(2,751)	(10,393)
Nov ^R	2,277	12,756	(3.5)	4,716	25,588	11.2	(2,439)	(12,832)
Dec ^P	2,751	15,507	(5.0)	5,737	31,325	12.3	(2,986)	(15,818)

Source: Statistics and Data Services Department, SBP

Notes:

1. Exports and Imports are calculated as per Balance of Payment and International Investment Position Manual 6th Edition (BPM6)

Archive Link: http://www.sbp.org.pk/ecodata/exp_import_BOP_Arch.xls

4.15 Balance of Trade

(b) Pakistan Bureau of Statistics-Customs Record

Million US Dollars

PERIOD	Exports	Re-exports	Cumulative	Period Growth Rate	Imports	Re-imports	Cumulative	Period Growth Rate	Balance of Trade	
	(a)	(b)	(c)	%	(d)	(e)	(f)	%	Monthly/Yearly	Cumulative
FY21	25,304	391	--	17.80	56,380	43	--	26.60	(30,728)	--
FY22	31,782	152	--	25.60	80,136	95	--	42.10	(48,297)	--
FY23	27,724	280	--	(12.80)	55,198	68	--	(31.10)	(27,262)	--
FY24	30,675	86	--	10.64	54,779	25	--	(0.76)	(23,994)	--
FY25	32,040	186	--	3.66	58,834	71	--	7.48	(26,679)	--
2024 Dec	2,911	7	16,672	11.08	5,904	8	30,814	17.82	(2,994)	(14,142)
Jan	2,951	17	19,641	10.34	5,258	9	36,081	16.72	(2,298)	(16,440)
2025 Feb	2,490	1	22,132	8.43	4,789	0	40,869	16.02	(2,297)	(18,737)
Mar	2,645	27	24,803	7.86	4,828	11	45,708	14.04	(2,167)	(20,905)
Apr	2,174	32	27,009	6.50	5,596	6	51,310	14.19	(3,396)	(24,301)
May	2,671	25	29,705	5.27	5,237	11	56,558	13.45	(2,552)	(26,853)
Jun	2,477	38	32,221	4.67	4,849	3	61,410	12.02	(2,336)	(29,189)
Jul	2,683	7	2,690	16.62	5,837	10	5,847	22.71	(3,156)	(3,156)
Aug	2,416	17	5,124	0.99	5,288	6	11,141	14.42	(2,861)	(6,017)
Sep	2,499	11	7,634	(3.63)	5,848	12	17,001	14.35	(3,350)	(9,367)
Oct	2,848	-	10,482	(3.96)	6,087	-	23,088	15.93	(3,239)	(12,606)
Nov	2,420	-	12,902	(6.19)	5,306	-	28,394	14.02	(2,886)	(15,492)
Dec ^P	2,269	-	15,171	(9.00)	6,109	-	34,503	11.97	(3,840)	(19,332)

Source: Pakistan Bureau of Statistics

Notes:

Trade data compiled by Pakistan Bureau of Statistics and State Bank of Pakistan may differ from each other due to the following reasons:

1. The SBP Exports (BOP) & Imports (BOP) include general merchandise, repairs on goods and goods procured on parts by carriers. The SBP export and imports are based on realization of export proceeds and import payments made through the banking channel. Information on exports and imports unaccounted for by the banking channel are collected from the relevant sources and added to the exports/imports data reported by banks to arrive at the overall exports and imports. The trade data of PBS is on the other hand, based on physical movement of goods crossing the custom boundaries of Pakistan.

2- The SBP data is general merchandise based on Balance of Payment Manual (BPM6), whereas PBS data is on Cost, Insurance & Freight (c. i. f.) basis.

4.16 Exports Receipts by Selected Groups/ Commodities

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

COMMODITIES	FY24	FY25	2024	2025					
			Dec	Jul ^R	Aug ^R	Sep ^R	Oct	Nov ^R	Dec ^P
A. Food Group	7,095,165	6,326,672	693,850	418,810	346,336	369,953	375,052	364,508	433,114
1 Rice	3,692,366	2,952,712	331,380	152,804	126,308	120,312	153,388	161,092	186,634
A) Basmati	856,093	782,869	54,751	58,041	45,220	46,823	49,701	44,017	45,812
B) Others	2,836,272	2,169,843	276,629	94,764	81,087	73,489	103,687	117,075	140,821
2 Fish & Fish Preparations	423,960	457,916	45,268	40,275	28,865	36,344	40,870	37,753	47,859
3 Fruits	309,406	241,349	14,792	39,539	27,263	21,269	19,734	20,569	25,585
4 Vegetables/Leguminous vegetable	400,414	249,648	19,737	16,599	13,299	11,988	10,817	8,836	13,195
5 Tobacco	82,676	186,558	11,421	21,198	19,497	34,308	9,491	12,660	3,974
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	76,973	81,534	6,053	8,324	6,162	7,071	6,647	6,175	7,060
8 Oil Seeds, Nuts and Kernals	387,053	366,590	44,264	7,253	4,619	14,277	16,464	20,148	31,540
9 Sugar	20,060	398,542	104,279	-	-	-	-	-	-
10 Meat and Meat Preparations	521,736	485,296	42,840	35,331	33,410	38,855	45,915	39,437	50,781
11 All Other Food Items	1,180,521	906,527	73,816	97,485	86,914	85,530	71,726	57,837	66,486
B. Textile Group	16,312,623	17,270,535	1,448,961	1,573,645	1,402,346	1,595,265	1,621,619	1,314,550	1,593,394
12 Raw Cotton	53,371	448	16	4	-	589	1,715	909	537
13 Cotton Yarn	1,050,775	686,311	50,687	52,748	37,098	56,711	65,419	53,736	70,030
14 Cotton Cloth	1,894,209	1,833,134	169,824	149,434	131,947	149,314	148,147	129,439	154,929
15 Cotton Carded or Combed	1,527	254	51	-	-	-	-	-	-
16 Yarn Other than Cotton Yarn	34,322	32,480	3,254	2,917	2,096	3,046	2,508	2,041	1,782
17 Knitwear	4,018,036	4,499,807	359,037	420,589	420,069	452,335	460,554	372,339	432,126
18 Bed Wear	2,795,346	3,085,213	276,132	299,860	249,793	292,039	289,720	229,826	284,547
19 Towels	957,177	1,056,496	98,362	89,073	72,789	82,377	78,761	70,850	91,251
20 Tents, Canvas & Tarpaulin	122,000	125,265	9,968	7,625	7,896	14,845	15,224	10,893	10,338
21 Readymade Garments	3,471,683	3,963,440	321,234	380,485	330,666	357,391	375,128	297,278	366,197
22 Art, Silk & Synthetic Textile	375,602	369,900	31,710	32,509	24,378	36,209	32,403	25,980	29,290
23 Makeup Articles (incl. Other Tex)	686,841	700,233	56,143	59,082	52,598	61,621	66,762	49,376	61,258
24 Other Textile Materials	851,734	917,552	72,542	79,319	73,017	88,789	85,277	71,883	91,109
C. Petroleum Group	552,542	903,378	51,534	61,717	54,008	62,096	62,180	88,744	77,951
25 Petroleum Crude	28,005	136,488	-	18,522	-	-	-	19,008	-
26 Petroleum Products	448,542	676,420	30,678	33,505	54,008	51,601	52,829	56,238	73,680
27 Solid Fuel including Naphtha	75,995	90,469	20,856	9,689	-	10,495	9,352	13,498	4,271
D. Other Manufacture	4,045,045	4,166,860	329,806	357,397	311,346	338,392	372,461	286,479	379,782
28 Carpets, Rugs & Mats	65,284	130,250	20,249	4,595	4,258	4,283	5,523	4,289	4,918
29.Sports Goods	439,370	408,606	33,211	38,561	38,098	38,591	35,979	29,321	39,943
30 Leather Tanned	140,830	138,393	9,435	11,793	8,750	13,767	11,753	10,194	10,527
31.Leanther Manufactures	606,253	622,775	52,204	56,793	48,803	59,956	59,492	48,139	55,131
32.Footwear	166,873	168,367	11,971	16,551	12,910	14,809	16,685	16,480	14,384
33 Surgical Goods & Medical Instr.	459,233	475,792	42,260	37,636	36,525	39,712	41,381	36,945	45,529
34 Cutlery	65,813	60,221	5,135	5,471	4,263	5,503	5,543	5,009	5,448
35 Onyx Manufactured	4,550	4,651	249	393	574	277	471	320	420
36 Chemical and Pharmaceutica Products	1,422,923	1,451,688	100,607	124,060	86,898	102,987	112,829	92,911	126,862
37 Engineering Goods	279,173	279,140	23,734	23,659	30,216	29,189	33,072	27,573	42,877
38 Gems	8,010	8,329	1,708	344	989	199	3,828	361	2,872
39 Jewellery	13,349	14,370	942	472	76	111	14	74	213
40 Furniture	8,383	7,934	662	697	692	567	565	330	832
41 Molasses	52,262	16,918	138	257	60	57	199	174	181
42 Handicrafts	211	199	-	78	61	26	-	2	2
43 Cement	262,384	344,887	24,058	33,815	36,649	26,027	42,599	12,671	27,901
44 Guar and Guar Products	50,145	34,339	3,244	2,223	1,523	2,329	2,529	1,686	1,743
E. All Others	2,699,953	2,801,267	201,902	311,594	252,688	246,304	255,446	211,778	237,492
I. Total Export Receipts through Banks	30,705,328	31,468,713	2,726,052	2,723,162	2,366,725	2,612,010	2,686,758	2,266,060	2,721,733
II. Freight on Export	657,845	856,583	61,560	89,374	77,601	71,811	72,038	68,388	68,388
III. Export Receipts Banks (fob) (I-II)	30,047,484	30,612,130	2,664,492	2,633,788	2,289,125	2,540,199	2,614,720	2,197,672	2,653,345
IV. Other Exports	932,480	1,727,873	442,521	116,225	198,850	68,803	17,326	79,328	97,655
Total Export as per BOP (III+IV)	30,979,964	32,340,003	3,107,013	2,750,012	2,487,975	2,609,001	2,632,046	2,277,000	2,751,000

Source: Statistics and Data Services Department, SBP

Note: Other exports includes land borne export, export of samples, export processing zone, outstanding export bills and refund & rebate, repairs on goods, goods procured on ports by carriers less freight on exports.

Archive Link: https://www.sbp.org.pk/ecodata/Export_Receipts_by_Commodities_and_Groups_Arch.xls

4.16 Exports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

COMMODITIES	FY24	FY25	2024	2025					
			Dec	Jul	Aug	Sep	Oct	Nov	Dec ^P
A. Food Group	7,369,920	7,116,556	804,857	426,555	347,556	334,550	430,261	419,596	405,990
1 Rice	3,931,787	3,353,051	359,784	167,813	146,385	104,307	162,661	188,125	170,249
a) Basmati	877,078	830,570	47,699	55,675	51,548	41,094	54,038	38,674	37,238
b) Others	3,054,708	2,522,482	312,085	112,138	94,837	63,213	108,623	149,451	133,011
2 Fish & Fish Preparations	410,269	465,402	39,662	22,447	23,849	43,305	41,376	42,774	44,708
3 Fruits	343,532	308,184	36,507	57,947	31,516	18,445	22,474	19,524	35,588
4 Vegetables	430,055	367,572	20,638	15,879	13,367	12,999	11,447	12,728	16,283
5 Leguminous Vegetables	239	-	-	-	-	-	-	-	-
6 Tobacco	64,468	166,528	16,362	3,976	1,775	13,513	27,529	19,075	11,316
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	109,524	95,492	9,751	6,754	6,316	6,942	9,612	8,495	7,475
9 Oil seeds, Nuts and Kernals	410,089	384,555	41,266	4,209	6,824	25,530	33,848	22,025	17,628
10 Sugar	21,070	411,092	145,853	-	-	-	-	-	-
11 Meat& Meat preparations	511,688	495,107	47,272	40,449	36,386	45,364	48,011	45,735	48,831
12 All other Food Items	1,137,201	1,069,571	87,762	107,081	81,138	64,146	73,303	61,115	53,912
B. Textile Group	16,655,900	17,887,043	1,477,300	1,678,619	1,523,635	1,572,920	1,616,576	1,423,579	1,350,863
13 Raw Cotton	56,087	871	616	-	-	583	2,022	-	-
14 Cotton Yarn	955,509	680,700	62,766	56,052	63,143	63,252	56,476	59,978	54,491
15 Cotton Cloth	1,865,965	1,808,998	148,812	141,729	157,451	150,096	143,522	123,159	111,125
16 Cotton Carded or Combed	837	6	-	-	-	-	-	-	-
17 Yarn Other than Cotton Yarn	32,499	34,043	3,078	2,964	2,974	3,157	3,218	1,857	2,640
18 Knitwear	4,407,574	5,010,467	391,704	512,991	445,643	465,166	481,140	393,777	371,961
19 Bed Wear	2,802,670	3,112,850	256,192	296,185	269,137	287,545	291,020	245,600	221,438
20 Towels	1,055,108	1,082,611	88,262	93,822	85,240	86,004	90,371	79,900	77,884
21 Tent, Canvas & Tarpaulin	117,565	124,871	13,540	6,780	9,246	23,691	13,761	8,953	9,247
22 Readymade Garments	3,563,600	4,128,555	357,042	399,992	328,096	329,199	370,821	358,818	357,373
23 Art, Silk & Synthetic Textile	367,199	399,516	38,129	33,131	32,999	31,911	32,283	30,826	29,113
24 Made up Articles (Ex towels & bed)	715,332	775,792	58,972	69,833	66,707	70,274	67,937	56,773	56,423
25 Other Textile Materials	715,955	727,764	58,187	65,141	62,999	62,040	64,005	63,938	59,168
C. Petroleum Group & Coal	397,721	573,332	34,949	48,512	19,744	40,213	243,644	36,134	53,635
26 Petroleum Crude	42,919	42,286	-	-	-	-	19,919	-	-
27 Petroleum Products (Exl. Naphtha)	320,909	463,608	34,949	37,559	19,744	34,840	212,185	36,134	53,635
28 Petroleum Top Naphtha	33,892	67,439	-	10,952	-	5,374	11,540	-	-
29 Solid Fuels (Coal)	1	-	-	-	-	-	-	-	-
D. Other Manufactures Group	4,027,214	4,227,579	391,254	346,388	344,590	345,197	342,787	318,433	286,781
30 Carpets Rugs & Mats	59,414	56,897	5,325	4,625	3,712	4,092	4,185	4,131	5,154
31 Sports Goods	396,350	385,502	32,256	38,873	36,366	35,715	36,734	31,652	28,469
32 Leather Tanned	137,586	138,198	10,410	10,279	11,460	12,378	11,856	9,851	9,447
33 Leather Manufactures	545,926	572,508	52,493	53,276	51,062	48,428	51,372	48,476	44,289
34 Footwear	162,086	176,479	17,417	17,583	16,020	11,973	14,358	13,863	18,814
35 Surgical Goods & Medical Instr.	444,572	451,668	39,279	38,289	36,270	36,844	42,463	36,952	33,218
36 Cutlery	57,918	59,935	4,756	4,305	4,424	4,587	5,427	4,012	4,727
37 Onyx Manufactured	4,701	4,642	255	445	464	435	463	478	387
38 Chemicals and Pharm.Products	1,496,664	1,574,005	152,797	102,579	109,047	121,293	101,572	109,616	87,603
39 Engineering Goods	346,054	409,265	39,428	37,498	34,867	39,779	35,562	39,826	28,925
40 Gems	6,595	5,796	323	511	614	193	401	465	534
41 Jewellery	10,984	12,146	787	17	27	7	21	42	554
42 Furniture	7,985	7,316	563	781	473	608	349	678	710
43 Molasses	35,006	11,138	209	178	137	174	128	132	146
44 Handicrafts	199	574	200	-	5	-	-	-	-
45 Cement	266,517	329,795	31,898	34,870	37,864	26,267	35,511	16,617	22,035
46 Guar and Guar Products	48,658	31,715	2,858	2,277	1,778	2,425	2,385	1,642	1,769
E. All Other Items	2,223,879	2,235,879	202,444	183,043	180,899	206,674	214,269	222,660	171,370
TOTAL	30,674,632	32,040,389	2,910,804	2,683,117	2,416,424	2,499,554	2,847,537	2,420,402	2,268,639

Source: Pakistan Bureau of Statistics

4.17 Imports Payment by Selected Groups/ Commodities

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

COMMODITIES	FY24	FY25	2024	2025					
			Dec	Jul ^R	Aug ^R	Sep ^R	Oct	Nov ^R	Dec ^P
A. Food Group	7,110,980	7,660,233	710,360	608,026	631,538	614,330	728,877	724,263	803,899
1-Milk, Cream & Milk Food for Infants	135,931	128,599	11,800	19,731	15,129	12,094	6,331	9,705	14,021
2-Wheat un-milled	235,098	8	-	-	-	-	-	-	-
3-Dry Fruits & Nuts	20,021	50,269	7,176	5,318	5,433	7,403	10,186	12,175	12,142
4-Tea	687,638	600,644	53,061	49,922	56,170	49,682	52,286	49,611	58,974
5-Spices	157,058	173,597	14,968	18,197	13,611	15,557	18,534	17,933	18,806
6-Soya bean Oil	112,334	372,022	47,567	13,745	12,301	4,380	4,763	171	18,652
7-Palm Oil	2,680,625	3,370,164	289,898	293,500	290,016	291,713	322,211	309,612	341,146
8-Sugar	3,980	3,123	190	476	193	18,066	82,289	71,258	205
9-Pulses	594,970	891,035	99,463	63,887	62,986	53,952	47,769	70,955	69,969
10-All others Food items	2,483,324	2,070,772	186,237	143,249	175,699	161,485	184,509	182,843	269,984
B. Machinery Group	7,406,821	8,585,448	655,351	892,090	751,560	816,894	747,383	611,051	814,684
11-Power Generating Machinery	410,185	482,794	40,817	50,586	39,604	48,653	44,230	39,898	51,309
12-Office Mach. Incl. Data Processing Equipment	299,959	360,932	28,297	48,205	34,591	47,989	42,943	36,603	63,903
13-Textile Machinery	402,020	540,985	47,901	50,501	46,502	42,639	48,149	37,609	59,777
14-Construction & Mining Machinery	52,578	99,854	10,062	14,160	11,918	8,003	10,809	9,839	8,553
15-Electrical Machinery & Apparatus	2,731,794	3,092,203	184,440	316,796	228,668	235,469	201,999	165,371	158,994
16-Telecom	1,896,184	1,992,845	179,488	185,151	178,182	214,731	195,698	145,912	233,968
17-Agricultural Machinery & Implements	76,512	83,675	8,426	9,537	8,129	8,931	8,605	7,696	13,235
18-Other Machinery	1,537,589	1,932,160	155,918	217,153	203,966	210,478	194,951	168,124	224,945
C. Transport Group	1,621,268	2,158,809	131,048	337,282	282,403	288,509	271,958	234,440	293,351
19-Road Vehicles (Build Unit, Ckd/Skd)	1,365,902	1,978,459	125,324	316,416	252,416	267,867	251,304	224,549	267,462
20-Aircrafts, Ships and Boats	202,137	140,944	3,346	19,552	28,737	12,125	20,320	8,803	15,222
21-Others Transport Equipments	53,229	39,405	2,378	1,314	1,250	8,517	334	1,087	10,667
D. Petroleum Group	15,161,825	15,003,585	1,252,872	1,275,196	1,238,979	1,092,946	1,293,234	1,007,777	1,183,094
22-Petroleum Products	5,995,015	6,022,388	482,272	483,143	560,654	445,075	565,071	325,963	369,035
23-Petroleum Crude	5,093,546	5,265,608	490,582	513,801	449,877	424,248	462,322	484,356	587,256
24-Natural Gas, Liquified	3,855,309	3,522,954	262,752	257,928	215,728	203,980	238,378	177,808	199,790
25. Petroleum Gas, Liquified	215,885	192,165	17,228	20,320	12,699	19,641	27,461	19,634	26,992
26. Others	2,070	471	38	4	22	1	1	16	21
E. Textile Group	3,886,943	5,783,758	540,369	482,269	414,180	407,207	426,859	397,984	460,151
27-Raw Cotton	1,277,737	2,268,604	203,310	124,862	99,039	106,799	104,211	84,781	122,394
28-Synthetic Fibre	668,459	658,950	63,129	79,021	71,976	55,962	57,650	46,754	55,729
29-Synthetic & artificial Silk Yarn	804,324	939,549	94,587	88,024	75,359	71,720	88,519	85,289	80,031
30-Worn Clothing	94,002	162,880	15,652	13,712	13,263	15,616	17,738	16,285	21,630
31-Other Textile Items	1,042,420	1,753,774	163,691	176,650	154,543	157,111	158,740	164,876	180,367
F. Agricultural & Other Chemical Group	8,943,791	9,187,645	722,549	867,189	748,492	907,476	866,254	767,747	865,726
32-Fertilizer Manufactured	642,339	648,006	27,492	58,192	51,727	123,329	80,209	46,493	35,583
33-Insecticides	184,226	170,243	13,821	16,569	7,937	12,396	16,280	16,082	16,518
34-Plastic Material	2,429,017	2,653,871	231,374	233,970	210,402	236,943	237,716	209,673	245,506
35-Medicinal Products	664,763	760,834	61,716	76,652	63,294	83,356	73,851	71,229	94,290
36-Others	5,023,446	4,954,690	388,146	481,806	415,132	451,453	458,198	424,269	473,830
G. Metal Group	4,668,681	5,182,182	356,769	464,461	462,158	441,673	557,286	410,751	511,203
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,674,742	1,739,998	148,322	150,704	156,433	156,184	166,303	145,384	168,643
39-Iron and Steel	2,195,085	2,427,469	126,978	206,976	223,303	195,988	298,584	184,635	245,192
40-Aluminum Wrought & Worked	294,400	355,249	25,846	38,146	28,043	40,873	30,555	24,178	29,773
41-All other Metals & Articles	504,454	659,466	55,624	68,636	54,379	48,628	61,844	56,554	67,594
H. Miscellaneous Group	896,959	996,295	74,366	100,606	97,137	93,489	100,285	78,627	98,553
42-Rubber Crude Incl. Synth/Reclaimed	207,352	269,310	18,802	30,609	27,100	22,578	25,750	17,819	24,087
43-Rubber Tyres & Tubes	85,288	131,825	9,394	17,900	18,504	19,917	21,343	14,182	16,834
44-Wood & Cork	122,237	120,392	10,002	11,851	11,019	12,586	13,046	12,139	14,720
45-Jute	23,875	19,497	3,901	1,901	1,640	1,087	530	26	-
46-Paper & Paper Board & Manuf. thereof	458,207	455,271	32,268	38,344	38,874	37,320	39,616	34,462	42,912
I. All Others	4,001,301	4,155,684	343,227	373,495	393,811	386,911	308,623	396,559	532,142
I. Imports Payments Through Banks	53,698,570	58,713,640	4,786,911	5,400,615	5,020,257	5,049,436	5,300,759	4,629,200	5,562,805
II. Freight & Insurance	2,250,851	1,807,048	128,289	166,879	155,126	156,028	160,083	143,042	171,891
III. Imports Payments Banks (fob) (I-II)	51,447,718	56,906,591	4,658,621	5,233,736	4,865,132	4,893,409	5,140,676	4,486,158	5,390,914
IV. Other Imports	1,709,104	2,204,450	232,381	195,299	154,913	146,599	242,349	229,842	346,086
Total Imports as Per BOP (III+IV)	53,156,822	59,111,041	4,891,003	5,429,035	5,020,044	5,040,007	5,383,025	4,716,000	5,737,000

Source: Statistics and Data Services Department, SBP

Notes:

1. Other Imports include goods procured in ports by carriers, refund/rebate, imports under foreign economic assistance (grants and loans), import of oil/petroleum under deferred payment arrangements with international financial institutions/foreign governments and other miscellaneous items as per BPM6.

2. Import of oil/petroleum under financing from international financial institutions/foreign governments has been classified in petroleum group since Jul-22 which was previously classified in Other Imports.

Archive link:

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

4.17 Imports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

COMMODITIES	FY24	FY25	2024	2025					
			Dec	Jul	Aug	Sep	Oct	Nov	Dec ^P
A. Food Group	7,903,732	8,151,035	806,667	744,974	725,642	782,078	822,885	771,991	783,439
1-Milk, Cream & Milk Food for Infants	114,195	124,872	10,652	15,045	9,484	14,249	9,944	9,194	11,602
2-Wheat un-milled	1,031,674	33	33	-	-	-	-	-	-
3-Dry Fruits & Nuts	70,930	143,608	20,130	8,308	9,486	18,191	20,174	20,267	18,871
4-Tea	656,641	629,799	56,876	42,065	54,982	51,354	60,344	52,747	54,720
5-Spices	196,342	227,595	22,435	23,834	16,240	19,063	20,344	21,371	22,240
6-Soya bean Oil	129,558	343,875	51,244	31,885	10,893	13,874	9,456	2,734	20,024
7-Palm Oil	2,778,557	3,393,237	280,627	302,635	337,415	360,832	324,127	352,639	305,926
8-Sugar	3,327	3,509	251	388	183	18,409	112,330	42,908	160
9-Pulses	774,959	1,016,144	123,125	73,923	73,496	56,897	51,145	67,338	71,609
10-All others Food items	2,147,547	2,268,363	241,294	246,891	213,463	229,209	215,021	202,793	278,286
B. Machinery Group	8,500,583	9,690,363	910,458	927,955	779,238	907,715	919,140	738,264	890,648
11-Power Generating Machinery	418,085	619,056	86,222	56,816	50,327	59,276	93,334	45,075	88,091
12-Office Mach. Incl. Data Processing Equipment	459,288	514,830	49,467	62,527	43,793	58,285	78,618	53,355	83,377
13-Textile Machinery	149,365	264,543	47,393	67,164	52,027	51,098	42,964	43,680	50,154
14-Construction & Mining Machinery	94,186	139,073	14,774	11,011	16,981	17,159	37,746	14,741	16,463
15-Electrical Machinery & Apparatus	3,275,128	3,823,196	298,183	292,746	223,767	262,339	246,725	152,860	163,245
16-Telecom	2,366,500	2,097,700	203,075	192,273	204,263	269,294	203,439	216,671	229,220
17-Agricultural Machinery & Implements	91,307	109,782	8,526	14,429	14,993	9,871	9,997	8,665	7,806
18-Other Machinery	1,646,727	2,122,184	202,818	230,990	173,087	180,394	206,317	203,217	252,292
C. Transport Group	1,840,043	2,439,389	184,630	302,279	314,218	433,210	311,639	308,318	323,359
19-Road Motor Veh. (Build Unit, Ckd/Skd)	1,647,142	2,341,921	183,701	271,358	303,791	387,986	304,660	299,185	306,709
20-Aircrafts Ships and Boats	129,999	85,690	502	11,531	8,240	43,627	5,748	7,789	7,046
21-Others Transport Equipments	62,902	11,778	427	19,389	2,187	1,597	1,231	1,344	9,603
D. Petroleum Group	16,910,247	15,935,961	1,565,483	1,346,553	1,192,284	1,236,198	1,374,725	1,266,419	1,570,275
22-Petroleum Products	6,643,912	5,958,779	584,626	635,049	354,748	405,850	543,022	543,922	640,015
23-Petroleum Crude	5,531,127	5,446,205	526,221	398,182	488,812	541,324	543,189	482,249	538,126
24-Natural Gas, Liquified	3,945,703	3,475,797	346,218	231,262	276,680	207,851	208,967	157,298	276,249
25. Petroleum Gas, Liquified	789,287	1,054,813	108,373	82,054	72,032	81,132	79,530	82,940	115,850
26. Others	218	365	45	5	12	41	17	10	34
E. Textile Group	2,713,713	4,418,022	701,498	594,165	504,336	596,855	613,098	514,590	547,295
27-Raw Cotton	447,933	1,355,912	254,672	143,327	112,556	137,365	136,422	76,607	114,653
28-Synthetic Fibre	493,675	533,566	69,190	75,446	68,812	69,165	65,978	57,917	48,511
29-Synthetic & artificial Silk Yarn	605,312	703,700	105,310	106,263	72,148	86,717	102,943	90,956	87,204
30-Worn Clothing	433,651	510,479	49,589	44,091	43,546	51,419	56,907	62,425	55,366
31-Other Textile Items	733,144	1,314,364	222,737	225,038	207,274	252,190	250,848	226,685	241,561
F. Agricultural & Other Chemical Group	8,508,261	8,845,627	855,370	893,823	857,697	922,834	984,210	770,015	944,928
32-Fertilizer Manufactured	684,660	669,454	58,126	42,229	57,563	102,872	135,747	18,664	71,718
33-Insecticides	196,170	153,536	11,543	14,001	9,121	14,422	21,724	21,399	17,269
34-Plastic Material	2,270,765	2,442,041	253,497	271,947	238,368	235,975	227,789	211,861	262,377
35-Medicinal Products	1,086,752	1,195,960	113,774	112,362	121,703	143,337	134,621	101,900	121,008
36-Others	4,269,911	4,384,637	418,430	453,284	430,942	426,228	464,329	416,191	472,556
G. Metal Group	4,315,349	4,891,917	449,476	548,057	497,790	528,814	595,590	505,403	555,744
37-Gold	17,032	30,807	3,030	-	-	-	-	-	3,728
38-Iron and Steel Scrap	1,229,896	1,335,535	160,240	154,399	154,202	177,676	193,720	167,769	196,184
39-Iron and Steel	2,042,926	2,234,801	152,093	242,754	227,679	218,658	248,342	207,587	217,378
40-Aluminum Wrought & Worked	173,913	199,980	21,105	25,682	16,684	26,250	26,033	14,153	19,561
41-All other Metals & Articles	851,582	1,090,793	113,008	125,222	99,225	106,231	127,495	115,894	118,893
H. Miscellaneous Group	894,265	982,191	83,300	113,472	97,145	104,515	107,820	86,907	94,368
42-Rubber Crude Incl. Synth/Reclaimed	254,450	279,084	24,721	32,767	29,583	27,931	32,524	22,495	26,942
43-Rubber Tyres & Tubes	101,034	148,941	11,430	23,748	19,277	22,542	18,880	14,201	16,452
44-Wood & Cork	105,719	100,028	8,638	9,494	8,238	10,845	12,080	10,752	12,352
45-Jute	24,622	17,868	4,769	1,856	1,797	1,047	764	172	-
46-Paper & Paper Board & Manuf. thereof	408,440	436,270	33,742	45,608	38,250	42,150	43,572	39,287	38,623
I. All other Items	3,192,891	3,479,585	347,175	365,772	320,022	335,538	357,754	344,163	399,053
TOTAL	54,779,083	58,834,092	5,904,057	5,837,050	5,288,372	5,847,758	6,086,861	5,306,070	6,109,110

Source: Pakistan Bureau of Statistics

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Dec	Jul ^R	Aug ^R	Sep ^R	Oct	Nov ^R	Dec ^P
Grand Total	30,979,964	32,340,003	3,107,013	2,750,012	2,487,975	2,609,001	2,632,046	2,277,000	2,751,000
A. Latin America	79,502	72,977	12,100	2,266	2,785	4,820	8,146	3,800	10,679
B. Central America	174,296	169,446	11,548	14,409	15,929	13,297	18,594	13,903	14,601
Mexico	134,655	130,182	8,385	10,760	11,766	9,866	14,044	9,481	10,805
Others	39,640	39,263	3,163	3,649	4,162	3,432	4,549	4,422	3,796
C. South America	333,290	349,916	27,622	34,513	30,876	29,227	32,699	38,860	39,140
Argentina	46,670	51,430	3,431	6,080	7,820	4,465	3,931	7,277	6,028
Brazil	139,647	133,624	9,393	13,550	9,136	10,717	13,472	15,652	15,642
Uruguay	8,151	8,481	963	863	918	698	928	844	864
Others	138,823	156,381	13,836	14,019	13,002	13,347	14,369	15,086	16,606
D North America	5,833,737	6,417,402	540,326	653,513	528,574	562,657	579,632	479,450	573,496
Canada	389,220	386,334	35,730	38,170	31,806	32,055	33,695	27,971	35,908
USA	5,444,197	6,030,490	504,588	615,288	496,747	530,573	545,898	451,448	537,559
Others	319	578	8	56	21	29	39	31	29
E. Eastern Europe	719,694	775,548	69,087	71,626	69,240	72,640	74,777	59,685	85,836
Hungary	31,240	35,811	2,500	3,827	3,834	3,714	2,615	2,082	2,730
Romania	65,763	83,920	6,894	9,049	7,783	8,550	7,095	4,140	6,561
Russian Federation	78,904	68,997	5,597	3,658	3,701	5,087	5,224	2,881	3,095
Ukraine	10,655	9,698	851	1,221	678	820	822	1,203	1,837
Others	533,130	577,122	53,245	53,870	53,243	54,469	59,021	49,379	71,612
F. Northern Europe	2,651,239	2,912,134	231,539	267,241	248,840	252,916	241,758	207,608	251,465
Denmark	230,022	296,185	26,775	26,626	24,642	26,972	25,356	21,784	23,310
Finland	31,384	29,088	2,301	2,642	3,335	3,043	2,988	2,284	2,817
Norway	58,655	65,254	5,451	5,041	4,634	4,532	5,465	3,922	3,371
Sweden	141,460	183,156	16,818	14,143	17,763	14,350	15,037	13,560	14,077
United Kingdom	2,015,120	2,160,400	165,418	203,149	182,075	188,849	179,233	151,954	191,563
Others	174,597	178,051	14,776	15,640	16,390	15,170	13,680	14,103	16,327
G. Southern Europe	2,993,117	3,102,431	252,416	298,411	244,531	292,544	324,597	236,155	271,261
Greece	129,896	154,209	11,663	13,030	8,259	12,301	11,424	8,812	10,620
Italy	1,122,001	1,135,107	88,621	117,743	97,780	110,796	104,718	82,274	99,576
Spain	1,449,857	1,485,928	124,035	130,361	111,760	140,980	170,585	120,452	133,313
Others	291,363	327,187	28,097	37,277	26,732	28,466	37,869	24,617	27,752
H. Western Europe	4,180,003	4,478,606	360,105	401,504	359,511	402,462	390,502	327,274	399,502
Belgium	556,950	543,595	41,056	44,821	41,692	51,186	58,849	46,364	46,726
France	508,690	566,008	49,720	46,264	42,284	48,082	48,263	37,575	53,919
Germany	1,515,555	1,690,564	136,402	152,183	153,316	140,127	148,590	121,774	145,325
Netherlands	1,385,348	1,493,637	121,534	134,883	108,153	138,543	123,751	111,153	130,929
Switzerland	189,016	148,581	9,147	20,717	11,613	22,547	5,081	7,397	17,796
Others	24,445	36,221	2,246	2,636	2,452	1,977	5,967	3,010	4,807
I. Eastern Africa	919,562	823,332	71,917	55,931	67,803	53,897	84,342	73,944	90,940
Kenya	315,131	242,396	21,409	20,701	19,265	16,250	33,243	26,652	36,188
Mauritius	19,883	29,604	1,838	1,873	1,172	2,459	2,614	2,140	2,778
United Republic of Tanzania	140,662	80,617	3,420	9,339	17,420	13,029	18,152	14,685	19,380
Others	443,887	470,715	45,250	24,019	29,946	22,159	30,333	30,467	32,594

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Dec	Jul ^R	Aug ^R	Sep ^R	Oct	Nov ^R	Dec ^P
J. Middle Africa	137,691	80,219	9,820	8,050	6,121	6,119	11,807	4,184	8,758
K. Northern Africa	210,641	194,909	14,406	11,447	11,676	16,182	23,273	16,062	15,194
Egypt	120,610	114,073	8,289	4,244	5,970	9,444	13,364	9,569	6,794
Morocco	27,652	29,279	2,206	2,484	2,631	2,218	4,202	1,824	3,072
Others	62,379	51,557	3,911	4,719	3,075	4,520	5,707	4,669	5,329
L. Southern Africa	195,475	181,898	18,868	12,308	10,216	14,176	16,797	11,732	15,563
South Africa	188,941	177,589	18,752	11,871	9,327	13,628	16,530	11,348	15,263
Others	6,534	4,309	116	436	889	548	267	383	300
M. Western Africa	540,601	587,047	48,181	22,371	24,991	25,542	32,898	30,099	34,877
N. Eastern Asia	3,320,132	2,975,122	276,997	242,916	193,227	266,706	276,781	239,480	298,951
China	2,709,901	2,477,694	233,492	199,651	154,820	207,948	226,384	194,209	233,092
Hong Kong	159,326	161,367	13,882	18,622	12,916	22,927	19,281	21,290	13,698
Japan	183,806	184,934	14,775	14,750	11,080	15,305	20,085	11,505	16,013
Republic of Korea	184,684	150,549	14,741	9,889	14,373	20,494	11,023	12,470	36,139
Others	82,415	577	107	4	39	32	9	7	10
O. South-Central Asia	1,915,780	2,158,683	216,381	180,004	160,793	159,025	137,443	88,760	114,219
Afghanistan	558,032	778,362	97,233	54,393	54,951	52,512	39,187	9,537	8,908
Bangladesh	661,192	788,970	72,438	60,441	55,891	63,931	59,320	52,651	66,264
India	3,447	1,429	24	1,155	4	792	558	417	-
Iran	35	-	-	-	-	-	-	-	-
Sri Lanka	392,899	379,822	36,780	40,437	30,447	31,697	25,381	15,083	20,129
Others	300,175	210,099	9,906	23,578	19,500	10,093	12,996	11,072	18,918
P. South Eastern Asia	2,184,950	1,922,550	228,257	103,140	100,827	97,127	105,403	101,331	101,373
Indonesia	533,779	270,743	73,551	5,759	8,927	6,735	7,275	5,949	13,323
Malaysia	582,430	496,477	33,228	21,855	15,162	30,097	19,585	14,826	19,851
Singapore	256,537	305,027	16,240	5,623	28,128	14,906	43,157	27,281	29,604
Thailand	149,360	314,958	38,279	37,020	14,997	11,660	9,381	29,089	13,143
Others	662,844	535,345	66,958	32,883	33,612	33,730	26,005	24,186	25,451
Q. Western Asia	3,949,588	3,863,300	302,196	311,942	260,734	306,231	295,811	306,902	356,457
Bahrain	68,686	52,631	4,154	5,412	3,581	3,801	4,452	2,997	4,916
Jordan	41,021	58,461	5,250	3,732	2,660	5,432	4,785	5,131	3,548
Kuwait	130,711	112,819	11,734	9,244	8,972	9,191	12,101	9,808	15,830
Saudi Arabia	710,293	706,055	60,608	54,017	52,687	53,530	58,649	53,348	65,695
Turkey	336,878	265,182	18,775	16,214	12,328	18,988	19,855	15,205	17,490
United Arab Emirates	2,082,009	2,122,124	163,509	176,674	144,105	171,092	157,179	184,608	189,820
Others	579,988	546,028	38,167	46,649	36,399	44,197	38,790	35,805	59,158
R. Australia & New Zealand	326,541	330,152	29,773	26,783	24,254	28,442	24,881	21,875	31,444
Australia	276,893	285,421	26,310	23,126	21,122	24,763	21,261	19,335	27,763
New Zealand	45,493	39,794	3,237	3,187	2,724	3,156	3,067	2,281	3,339
Others	4,155	4,937	226	470	407	523	552	260	342
S. Others	39,490	73,041	4,514	4,786	5,797	7,999	6,614	4,955	7,975
I. Export Receipts through Banks	30,705,328	31,468,713	2,726,052	2,723,162	2,366,725	2,612,010	2,686,758	2,266,060	2,721,733
II. Freight on Export	657,845	856,583	61,560	89,374	77,601	71,811	72,038	68,388	68,388
III. Export Receipts Banks (fob) (I-II)	30,047,484	30,612,130	2,664,492	2,633,788	2,289,125	2,540,199	2,614,720	2,197,672	2,653,345
IV. Other Exports	932,480	1,727,873	442,521	116,225	198,850	68,803	17,326	79,328	97,655

Source: Statistics and Data Services Department, SBP

Note: Other exports include land borne exports, export of samples, change in outstanding export bills, refund and rebate, and goods procured on ports by carriers etc.

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Oct	May	Jun	Jul	Aug	Sep	Oct
Grand Total	30,674,632	32,040,385	2,982,139	2,671,216	2,477,352	2,683,117	2,420,628	2,498,795	2,846,224
A. Latin America	78,217	93,181	18,817	2,369	2,524	5,224	3,969	3,144	11,597
B. Central America	180,146	182,220	17,040	16,619	14,682	16,568	12,336	19,254	15,833
Mexico	138,699	137,927	12,173	12,651	9,980	11,805	8,616	14,590	12,155
Others	41,446	44,293	4,867	3,968	4,702	4,762	3,721	4,665	3,678
C. South America	350,751	388,020	34,984	35,319	34,157	38,718	29,894	43,025	38,488
Argentina	39,067	60,091	5,863	6,526	6,628	7,006	5,235	6,334	4,963
Brazil	150,434	145,151	12,003	13,221	11,419	14,017	9,381	16,638	15,776
Uruguay	8,032	9,469	627	726	1,191	780	932	933	1,038
Others	153,218	173,309	16,491	14,846	14,919	16,916	14,346	19,120	16,710
D. North America	5,681,448	6,230,534	559,905	578,404	526,574	595,614	532,524	559,109	550,264
Canada	392,206	399,113	37,029	37,929	31,905	35,531	31,057	32,154	33,990
USA	5,289,018	5,831,227	522,866	540,441	494,665	560,076	501,427	526,927	516,230
Others	224	195	10	34	5	7	40	28	44
E. Eastern Europe	740,153	758,484	71,507	75,541	68,297	78,812	52,791	60,642	73,569
Hungary	29,351	40,418	4,301	3,791	3,820	2,451	2,268	2,017	1,416
Romania	76,083	96,742	10,973	11,423	9,661	7,662	6,184	6,127	6,822
Russian Federation	82,945	70,632	7,223	8,733	7,656	5,340	2,318	2,459	5,091
Ukraine	3,760	7,956	827	679	672	412	597	455	1,152
Others	548,015	542,736	48,184	50,914	46,488	62,947	41,424	49,584	59,088
F. Northern Europe	2,655,410	2,856,665	253,739	223,943	244,590	291,138	225,402	234,984	265,268
Denmark	227,140	298,235	32,464	22,944	25,313	28,727	22,829	20,035	27,087
Finland	28,831	29,145	2,674	2,714	3,151	3,047	2,506	2,841	3,038
Norway	63,450	63,367	5,025	4,741	3,988	5,860	3,809	5,170	3,563
Sweden	149,659	167,575	14,193	15,636	15,001	19,945	12,322	16,705	15,605
United Kingdom	2,017,869	2,134,289	185,986	165,381	182,694	216,467	168,952	175,986	202,916
Others	168,462	164,054	13,396	12,527	14,443	17,092	14,984	14,246	13,060
G. Southern Europe	2,976,026	3,169,122	270,680	276,368	301,946	299,692	292,008	275,301	299,931
Greece	133,628	162,388	13,067	15,923	15,053	8,130	11,549	8,467	12,600
Italy	1,122,509	1,138,011	82,853	108,210	110,707	97,500	104,818	94,672	103,556
Spain	1,408,403	1,532,230	143,079	122,510	135,722	162,148	144,972	144,863	142,348
Others	311,486	336,493	31,681	29,725	40,465	31,915	30,669	27,298	41,427
H. Western Europe	4,191,175	4,509,524	412,337	364,523	393,391	394,044	354,660	369,757	397,632
Belgium	647,125	621,013	68,244	43,464	53,915	54,573	52,279	57,647	80,004
France	470,677	522,888	46,016	41,795	41,573	43,859	45,797	40,901	41,129
Germany	1,562,823	1,710,298	150,136	138,389	156,296	150,787	131,774	142,409	143,255
Netherlands	1,485,628	1,622,016	144,710	138,617	139,174	142,279	122,414	122,759	129,901
Switzerland	12,684	13,949	1,065	1,274	1,136	1,210	992	1,354	1,422
Others	12,238	19,359	2,168	984	1,297	1,337	1,403	4,686	1,920
I. Eastern Africa	1,114,207	1,050,969	131,006	103,290	50,840	93,132	96,003	73,775	96,179
Kenya	383,741	327,171	46,264	34,398	20,204	29,847	25,842	21,818	45,861
Mauritius	19,040	32,358	2,691	3,191	2,541	1,332	1,262	1,375	2,867
United Republic of Tanzania	180,579	141,243	10,926	17,679	8,933	17,199	30,577	19,747	20,754
Others	530,848	550,198	71,125	48,022	19,161	44,754	38,322	30,835	26,697

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Oct	May	Jun	Jul	Aug	Sep	Oct
J. Middle Africa	170,899	108,924	10,535	10,097	10,426	7,642	9,749	7,545	12,089
K. Northern Africa	200,319	195,377	16,161	14,939	16,916	16,497	13,840	26,466	15,899
Egypt	107,753	106,579	7,850	5,804	8,225	9,104	8,137	19,919	8,462
Morocco	27,729	28,893	3,341	1,733	3,784	2,746	1,645	2,372	2,817
Others	64,838	59,905	4,969	7,401.33	4,908.00	4,647	4,059	4,175	4,619
L. Southern Africa	194,617	188,560	21,267	13,449	13,406	13,871	13,136	14,335	18,339
South Africa	190,010	184,480	20,810	13,100	13,279	13,339	12,445	13,635	18,063
Others	4,607	4,080	457	348.99	127.30	533	690	700	277
M. Western Africa	611,709	704,617	69,234	44,585	51,848	23,166	32,129	22,843	39,249
N. Eastern Asia	3,035,151	2,800,871	309,178	191,182	191,723	202,684	190,105	241,147	274,192
China	2,562,313	2,373,425	266,806	156,180	151,665	172,616	158,177	200,770	229,593
Hong Kong	39,092	31,926	2,531	2,895	3,456	2,178	2,049	3,162	2,423
Japan	194,105	195,677	18,010	15,737	18,675	13,415	14,939	16,733	17,383
Republic of Korea	178,699	145,167	17,140	12,535	12,163	10,538	11,280	16,941	21,604
Others	60,942	54,677	4,690	3,835.14	5,763.30	3,937	3,661	3,541	3,189
O. South-Central Asia	2,529,047	3,252,917	284,331	342,878	174,424	217,321	227,844	180,948	147,644
Afghanistan	1,142,794	1,650,448	135,751	224,572	80,516	97,246	88,372	78,708	58,576
Bangladesh	718,720	784,586	65,155	47,729	43,518	57,570	79,933	63,762	56,037
India	17	-	-	-	-	-	-	-	-
Iran	17	-	-	-	-	-	-	-	-
Sri Lanka	386,672	370,977	34,171	25,559	26,118	31,758	35,139	26,366	21,840
Others	280,827	446,906	49,254	45,017.51	24,272.31	30,747	24,399	12,112	11,191
P. South Eastern Asia	2,234,705	1,799,101	160,162	87,800	110,781	76,610	88,135	79,940	146,746
Indonesia	536,982	273,772	20,395	6,383	7,055	5,755	6,982	11,167	10,020
Malaysia	608,923	439,389	35,047	31,126	25,521	22,962	14,126	27,299	14,761
Singapore	188,027	215,347	16,558	6,824	8,909	3,964	20,838	3,260	59,970
Thailand	173,859	302,754	21,201	19,379	34,460	12,170	9,823	9,166	31,945
Others	726,914	567,840	66,962	24,089.18	34,835.59	31,760	36,365	29,049	30,049
Q. Western Asia	3,403,170	3,424,593	313,764	261,749	244,796	287,311	220,817	260,977	414,254
Bahrain	64,615	47,493	4,252	3,073	3,458	4,653	3,570	4,018	4,094
Jordan	39,095	55,974	5,734	3,386	2,810	2,761	2,823	6,508	4,228
Kuwait	127,344	114,012	12,175	10,188	7,647	8,234	8,949	9,868	12,254
Saudi Arabia	698,620	715,775	66,656	53,224	40,031	53,646	48,584	56,922	64,204
Turkey	297,017	199,732	20,550	13,630	15,364	14,407	11,328	14,949	14,400
United Arab Emirates	1,583,205	1,739,135	152,542	136,864	143,303	160,593	115,291	133,267	283,267
Others	593,274	552,471	51,855	41,385.63	32,182.65	43,018	30,272	35,445	31,806
R. Australia & New Zealand	322,696	322,077	26,937	27,823	25,649	24,800	25,077	25,218	28,526
Australia	280,121	280,505	22,562	24,819	22,688	22,047	22,613	21,899	25,070
New Zealand	42,567	41,573	4,375	3,004	2,961	2,752	2,463	3,319	3,456
Others	9	-	-	-	-	-	-	-	-
S. Others	4,788	4,628	554	338	381	271	208	385	526

Source: Pakistan Bureau of Statistics

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Dec	Jul ^R	Aug ^R	Sep ^R	Oct	Nov ^R	Dec ^P
Grand Total	53,156,822	59,111,041	4,891,003	5,429,035	5,020,044	5,040,007	5,383,025	4,716,000	5,737,000
A. Latin America	42,297	4,557	1,669	258	703	3,969	1,538	1,125	2,301
B. Central America	63,655	75,411	12,575	3,252	2,793	4,313	5,584	5,600	1,727
Mexico	56,557	60,416	10,136	2,827	2,522	3,909	4,881	1,952	1,444
Others	7,099	14,995	2,439	425	271	405	703	3,648	283
C. South America	510,431	1,631,979	112,470	97,156	146,216	105,747	73,488	75,723	107,710
Argentina	95,197	342,650	42,244	12,500	13,383	7,645	9,702	7,328	17,527
Brazil	358,057	1,241,681	66,552	82,565	130,726	95,646	57,418	63,167	82,607
Uruguay	12,092	9,932	1,098	1,149	121	222	1,049	406	903
Others	45,086	37,716	2,575	942	1,986	2,234	5,319	4,822	6,673
D. North America	2,038,449	2,588,413	205,364	198,502	166,675	158,720	204,352	313,847	461,801
Canada	162,481	237,274	20,194	31,733	20,081	18,782	13,806	35,423	23,988
USA	1,875,783	2,350,853	185,170	166,769	146,594	139,912	190,418	278,424	437,813
Others	185	286	-	-	-	26	128	-	-
E. Eastern Europe	1,691,812	509,302	86,222	12,470	14,147	33,456	49,466	16,240	22,661
Hungary	17,792	16,399	1,367	2,299	1,181	1,977	1,228	584	2,389
Romania	219,957	16,762	1,332	2,315	1,162	20,839	36,528	899	2,456
Russian Federation	1,020,170	174,920	6,916	503	866	3,310	2,118	3,709	3,130
Ukraine	261,841	172,570	68,856	1,607	934	1,184	317	595	318
Others	172,052	128,652	7,752	5,746	10,004	6,145	9,275	10,453	14,368
F. Northern Europe	1,236,904	1,174,164	79,712	107,734	92,212	87,226	115,293	115,561	111,187
Denmark	70,301	82,108	6,243	11,221	3,771	6,879	5,524	5,036	6,202
Finland	67,662	47,673	2,940	5,344	3,453	4,328	3,978	4,311	9,002
Norway	26,858	37,028	3,574	3,755	3,388	2,334	2,894	2,081	7,945
Sweden	214,566	179,427	12,970	14,083	12,801	9,866	11,436	10,674	20,807
United Kingdom	781,872	745,520	48,992	65,138	62,709	57,355	85,800	88,481	58,857
Others	75,646	82,407	4,994	8,193	6,090	6,464	5,661	4,978	8,373
G. Southern Europe	816,360	820,141	68,394	63,703	50,123	57,898	63,514	54,140	108,803
Greece	40,395	49,284	12,195	3,013	1,558	1,464	943	4,074	4,274
Italy	503,058	538,924	32,387	36,643	34,873	38,117	40,538	30,239	79,664
Spain	234,410	194,459	17,220	20,089	12,065	13,644	15,033	17,663	19,911
Others	38,498	37,474	6,593	3,959	1,626	4,673	7,000	2,164	4,955
H. Western Europe	2,586,074	2,347,118	178,944	205,856	174,605	173,676	193,231	164,760	261,149
Belgium	315,452	195,454	16,613	15,025	12,018	14,188	12,240	19,605	21,538
France	268,037	287,831	16,898	24,914	23,851	21,371	30,186	18,180	29,961
Germany	930,631	879,520	67,928	78,571	62,545	76,717	76,184	55,643	94,577
Netherlands	551,247	420,496	35,057	34,860	30,221	24,983	22,533	36,719	47,262
Switzerland	436,550	449,061	33,019	41,184	35,669	24,067	33,790	28,008	58,074
Others	84,158	114,756	9,429	11,301	10,302	12,350	18,298	6,604	9,736
I. Eastern Africa	940,291	867,389	78,718	58,126	71,725	68,776	72,194	59,327	72,853
Kenya	614,139	548,948	45,468	47,723	52,666	47,190	49,306	45,456	50,613
Mauritius	4,513	7,807	1,903	463	261	302	159	286	312
United Republic of Tanzania	126,570	164,346	22,826	3,240	11,178	14,674	16,667	6,803	12,622
Others	195,070	146,288	8,521	6,700	7,620	6,610	6,062	6,782	9,307

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Dec	Jul ^R	Aug ^R	Sep ^R	Oct	Nov ^R	Dec ^P
J. Middle Africa	21,932	48,444	4,081	3,644	677	1,747	1,093	1,376	3,613
K. Northern Africa	827,019	707,325	54,575	47,580	70,967	108,960	89,582	67,791	55,221
Egypt	202,504	118,335	4,099	9,584	13,307	22,073	22,475	7,234	6,835
Morocco	603,941	550,143	49,742	36,826	57,212	86,445	66,566	52,866	44,189
Others	20,574	38,848	734	1,171	447	442	541	7,692	4,197
L. Southern Africa	476,119	497,352	44,860	77,395	54,915	41,431	35,520	41,269	71,218
South Africa	471,066	492,623	44,542	77,328	54,477	41,005	35,206	40,747	68,959
Others	5,053	4,729	318	67	439	426	314	521	2,259
M. Western Africa	626,540	430,021	46,979	8,774	6,633	7,890	13,982	7,645	11,544
N. Eastern Asia	16,091,615	19,281,939	1,470,233	2,001,788	1,800,915	1,936,288	1,832,232	1,585,217	2,043,194
China	13,504,031	16,312,534	1,265,329	1,695,504	1,504,646	1,661,721	1,527,113	1,324,502	1,758,845
Hong Kong	692,295	741,881	59,885	54,462	52,174	61,268	55,862	50,706	58,799
Japan	1,009,328	1,201,963	76,539	158,754	147,092	101,085	146,411	95,512	116,193
Republic of Korea	880,860	1,025,522	68,480	93,068	96,989	112,214	102,817	114,315	109,269
Others	5,100	38	-	-	14	-	29	182	88
O. South-Central Asia	382,421	631,638	86,376	30,254	26,587	37,530	34,480	31,910	33,748
Afghanistan	11,960	25,898	1,466	2,617	830	1,071	879	191	733
Bangladesh	56,555	78,312	9,085	7,488	7,571	6,670	4,621	5,001	5,531
India	206,892	220,562	17,206	8,170	8,815	19,568	20,441	19,673	21,066
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	58,302	59,731	3,904	5,980	5,391	5,954	6,196	4,890	5,004
Others	48,711	247,135	54,715	5,999	3,980	4,266	2,343	2,155	1,413
P. South Eastern Asia	6,861,215	7,512,785	652,639	678,756	709,527	705,442	746,827	601,776	708,462
Indonesia	2,418,313	2,902,735	254,412	272,221	272,276	278,285	310,910	269,634	309,574
Malaysia	948,387	1,062,337	77,229	98,655	82,457	88,922	92,077	90,751	87,111
Singapore	2,443,395	2,316,749	218,495	153,972	219,182	204,291	155,353	126,667	182,374
Thailand	719,109	812,940	68,317	112,577	98,087	87,862	132,329	66,246	91,834
Others	332,010	418,024	34,187	41,331	37,524	46,082	56,157	48,478	37,569
Q. Western Asia	17,518,085	18,700,636	1,518,389	1,742,442	1,566,685	1,456,190	1,714,013	1,446,136	1,429,497
Bahrain	217,324	201,299	5,857	14,007	50,609	11,397	10,421	5,227	38,770
Jordan	10,032	15,726	843	1,186	2,639	1,770	1,054	326	3,056
Kuwait	1,785,043	1,677,971	116,518	141,541	94,556	133,742	114,970	58,595	105,803
Saudi Arabia	4,492,909	3,754,303	310,523	330,951	222,580	330,480	344,160	368,229	323,319
Turkey	491,395	643,700	53,400	56,468	39,060	35,713	38,221	26,890	55,704
United Arab Emirates	6,328,936	7,958,679	593,259	816,003	795,430	551,742	817,414	694,842	652,053
Others	4,192,446	4,448,958	437,989	382,286	361,810	391,345	387,773	292,028	250,793
R. Australia & New Zealand	705,230	709,834	72,328	50,015	50,214	44,438	26,916	23,347	40,967
Australia	683,219	687,896	69,484	46,938	47,985	42,877	24,931	22,115	39,103
New Zealand	16,561	15,975	1,496	2,416	1,594	1,492	1,853	1,175	1,864
Others	5,450	5,963	1,348	661	635	69	132	56	-
S. Others	262,120	175,190	12,383	12,909	13,938	15,739	27,453	16,410	15,150
I. Import Payments Through Banks	53,698,570	58,713,640	4,786,911	5,400,615	5,020,257	5,049,436	5,300,759	4,629,200	5,562,805
II. Freight & Insurance	2,250,851	1,807,048	128,289	166,879	155,126	156,028	160,083	143,042	171,891
III. Import Payments Banks (fob) (I-II)	51,447,718	56,906,591	4,658,621	5,233,736	4,865,132	4,893,409	5,140,676	4,486,158	5,390,914
IV. Other Imports	1,709,104	2,204,450	232,381	195,299	154,913	146,599	242,349	229,842	346,086

Source: Statistics and Data Services Department, SBP

Notes:

1: Other Imports include goods procured in ports by carriers, refund/rebate, imports under foreign economic assistance (grants and loans), trade credit and other miscellaneous items as per BPM6.

2: Import of oil/petroleum under financing from international financial institutions/foreign governments has been classified in the relevant country since Jul-22 which was previously classified in Other Imports.

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Oct	May	Jun	Jul	Aug	Sep	Oct
Grand Total	54,779,084	58,363,043	4,567,645	5,237,336	4,848,635	5,837,044	5,297,567	5,854,319	6,092,590
A. Latin America	48,261	10,043	690	1,588	1,067	2,021	5,259	1,875	1,862
B. Central America	71,577	92,045	14,323	7,520	8,630	10,781	10,718	7,495	5,797
Mexico	57,474	71,276	4,797	6,781	8,032	9,602	9,314	5,032	4,804
Others	14,103	20,769	9,527	738	598	1,179	1,404	2,463	993
C. South America	478,702	1,370,219	72,221	273,622	132,857	214,311	182,710	134,078	91,200
Argentina	136,276	401,795	24,048	39,268	26,083	39,032	16,960	19,212	15,654
Brazil	274,066	906,023	34,930	230,785	103,166	169,630	162,473	110,474	70,097
Uruguay	7,396	3,678	214	282	447	1,563	249	527	659
Others	60,964	58,723	13,029	3,286	3,161	4,085	3,028	3,865	4,791
D. North America	1,583,179	2,215,340	184,903	209,792	183,870	280,358	220,854	235,604	292,319
Canada	152,517	244,260	23,406	18,612	16,024	43,694	26,358	32,195	17,449
USA	1,430,661	1,970,369	161,497	191,132	167,809	236,664	194,496	203,409	274,870
Others	0	711	-	48	36	-	-	-	-
E. Eastern Europe	1,672,860	704,801	65,160	29,296	23,871	39,363	34,092	52,707	78,267
Hungary	41,284	48,146	8,183	3,074	1,778	3,192	7,313	3,612	2,211
Romania	254,830	21,374	2,991	2,102	1,304	2,303	1,248	18,837	46,464
Russian Federation	879,807	231,922	24,657	4,177	10,528	10,494	5,136	11,567	11,634
Ukraine	265,257	216,051	11,183	5,754	2,412	3,132	1,575	3,313	2,838
Others	231,683	187,309	18,147	14,190	7,848	20,242	18,820	15,378	15,121
F. Northern Europe	999,230	1,032,770	91,226	99,792	73,741	111,741	97,681	121,609	116,653
Denmark	92,508	122,828	7,252	6,124	10,486	9,751	15,474	8,562	10,971
Finland	53,723	53,482	4,370	6,241	4,819	7,947	5,794	3,120	4,509
Norway	41,311	48,173	5,086	5,104	5,142	4,846	5,935	3,669	4,237
Sweden	130,264	153,654	9,452	18,177	11,082	10,737	9,789	14,646	13,356
United Kingdom	579,057	544,926	54,794	50,616	35,299	68,227	51,086	60,363	72,965
Others	102,366	109,707	10,272	13,530	6,913	10,231	9,603	31,249	10,614
G. Southern Europe	516,973	596,938	58,704	47,533	61,985	81,032	72,631	66,275	88,184
Greece	16,131	30,351	1,277	2,984	2,268	3,633	4,685	3,190	2,863
Italy	326,320	335,265	33,509	28,696	32,688	50,326	39,117	35,191	58,677
Spain	137,012	176,249	16,150	13,851	12,402	24,501	21,622	24,341	22,722
Others	37,510	55,074	7,768	2,003	14,627	2,572	7,208	3,553	3,922
H. Western Europe	2,204,362	2,001,560	164,842	162,591	159,828	219,348	188,995	203,703	199,784
Belgium	273,651	233,012	22,379	12,061	13,208	31,257	22,283	25,885	19,437
France	247,957	356,353	28,432	24,992	29,187	29,706	32,398	24,392	33,426
Germany	753,726	734,633	54,684	62,759	69,347	90,305	66,274	82,239	76,905
Netherlands	448,840	244,885	23,141	24,490	17,662	30,412	24,825	26,790	29,078
Switzerland	144,698	153,424	12,329	13,468	11,376	14,045	18,407	15,976	16,958
Others	335,489	279,252	23,878	24,821	19,049	23,624	24,809	28,421	23,980
I. Eastern Africa	960,922	908,248	86,670	63,705	56,416	50,705	68,201	82,176	86,670
Kenya	576,789	565,091	48,435	53,809	43,093	35,775	46,476	46,746	54,866
Mauritius	954	1,360	102	123	86	76	191	261	172
United Republic of Tanzania	109,263	144,134	20,313	2,748	5,874	4,932	10,081	21,106	19,030
Others	273,917	197,664	17,821	7,026	7,362	9,921	11,454	14,062	12,602

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Oct	May	Jun	Jul	Aug	Sep	Oct
J. Middle Africa	63,811	59,440	991	3,257	2,775	6,047	794	1,484	5,994
K. Northern Africa	876,539	774,277	98,104	74,368	126,379	59,435	91,264	83,217	127,750
Egypt	183,620	102,614	17,572	6,888	6,228	14,041	14,907	28,189	25,715
Morocco	664,941	634,809	69,655	67,355	108,891	44,355	75,229	54,856	100,844
Others	27,977	36,854	10,876	125	11,259	1,039	1,128	173	1,191
L. Southern Africa	408,016	512,990	43,309	37,234	59,295	64,793	53,164	48,582	62,208
South Africa	403,927	505,787	42,301	37,176	58,780	63,971	52,429	48,035	61,720
Others	4,089	7,203	1,008	58	515	822	735	547	488
M. Western Africa	880,554	398,548	55,895	7,895	5,875	9,845	8,636	6,097	9,789
N. Eastern Asia	17,268,358	20,058,576	1,596,268	1,900,057	1,851,482	2,180,485	1,908,570	2,287,114	2,170,442
China	14,824,495	17,384,133	1,385,277	1,627,761	1,595,187	1,859,235	1,597,483	1,972,640	1,834,945
Hong Kong	49,613	61,566	3,279	6,377	5,825	8,718	5,355	9,089	9,758
Japan	1,154,525	1,413,280	117,770	129,294	132,069	191,456	171,909	150,899	162,380
Republic of Korea	939,636	944,914	71,508	106,323	103,737	94,467	101,035	125,583	138,217
Others	300,089	254,683	18,435	30,300	14,665	26,608	32,787	28,903	25,141
O. South-Central Asia	2,015,255	2,341,233	256,850	169,119	125,762	185,925	213,282	259,319	213,371
Afghanistan	564,081	650,611	110,885	34,152	19,633	45,039	61,126	96,136	55,290
Bangladesh	42,098	51,920	8,365	1,787	2,647	6,025	8,041	8,168	4,026
India	276,743	292,525	35,451	11,170	15,170	5,827	31,742	29,088	46,933
Iran	1,042,370	1,258,532	95,158	114,939	81,764	112,323	100,679	113,582	99,668
Sri Lanka	54,738	54,752	5,351	3,708	4,363	5,416	4,304	6,005	4,587
Others	35,225	32,893	1,640	3,362	2,185	11,295	7,390	6,340	2,866
P. South Eastern Asia	6,755,543	7,260,005	621,970	608,943	466,658	731,037	703,992	760,552	854,322
Indonesia	3,344,679	3,780,681	303,408	345,880	234,382	338,581	393,190	424,309	360,757
Malaysia	899,125	938,377	85,262	76,586	66,581	89,673	60,245	79,821	102,398
Singapore	1,284,868	1,074,072	121,726	45,273	50,468	119,628	92,566	77,836	162,781
Thailand	823,033	942,588	60,152	99,358	70,929	118,629	107,050	102,004	149,296
Others	403,838	524,287	51,422	41,847	44,298	64,525	50,940	76,581	79,090
Q. Western Asia	17,061,308	17,201,698	1,103,910	1,498,891	1,449,787	1,526,850	1,381,284	1,462,379	1,642,255
Bahrain	85,684	165,229	17,152	5,686	788	6,447	5,285	8,794	4,421
Jordan	13,852	14,256	1,810	1,688	888	1,871	2,082	2,851	1,420
Kuwait	2,114,196	1,533,066	66,306	130,391	129,549	132,149	133,092	57,455	111,967
Saudi Arabia	4,780,528	4,078,467	168,564	365,870	311,069	309,879	394,580	372,198	401,936
Turkey	242,799	323,885	23,826	23,914	34,868	43,646	36,585	35,248	37,169
United Arab Emirates	5,031,140	6,366,457	474,966	589,783	569,725	582,984	452,546	649,263	694,759
Others	4,793,109	4,720,339	351,286	381,559	402,901	449,875	357,114	336,570	390,583
R. Australia & New Zealand	859,940	823,970	51,604	42,133	58,319	62,969	55,418	40,028	45,705
Australia	840,300	810,315	50,804	40,548	57,675	61,619	53,638	37,720	43,575
New Zealand	19,365	13,504	785	1,585	644	1,349	1,779	2,306	2,057
Others	276	152	15	0	-	1	0	2	73
S. Others	53,695	214	0	2	38	0	23	27	20

Source: Pakistan Bureau of Statistics

4.20 INDEX NUMBERS OF UNIT VALUES OF EXPORTS BY GROUPS (2017-18=100)

Year /Quarter	All Groups	Live Animals, Animal Prod.	Vegetable Products	Animal/Ve g.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev, Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibre Cellu Mat	Textile & Textile Articles	Footware, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographi c Med. Surg. Instruments	Arms & Ammunition & Parts	Misc. Manufact. used Article	Art Work, Collectio n Prices & Antique
2019-20	130.9	140.7	139.0	119.5	141.0	128.2	116.3	120.1	135.2	121.2	130.9	125.9	150.6	127.4	174.5	157.7	180.8	167.1	135.4	146.2	132.3	78.1
2020-21	170.8	136.5	148.9	160.9	160.5	125.9	106.5	125.8	149.8	145.1	124.1	181.9	138.0	230.8	255.2	186.0	236.9	231.4	284.4	269.9	146.6	-
2021-22	221.5	165.8	215.6	257.2	187.9	188.6	127.4	199.3	150.3	237.4	131.9	237.6	152.6	212.4	283.3	274.7	294.6	318.5	229.1	311.9	167.0	35.0
2022-23	268.7	232.5	244.0	352.1	283.3	280.5	155.2	244.7	210.1	207.0	209.9	283.3	204.3	242.1	308.9	351.9	300.9	326.9	206.4	352.6	228.1	-
2023-24	339.4	269.3	313.3	295.7	377.4	295.0	206.9	244.9	282.7	259.0	246.7	364.6	228.3	316.9	338.1	381.5	336.9	342.0	187.5	344.6	298.6	-
2021-22																						
Jul-Sep	192.1	165.9	182.5	211.7	160.9	156.8	99.8	164.5	149.4	148.1	123.6	204.7	153.7	220.2	251.9	232.1	236.7	388.7	193.1	290.0	166.9	-
Oct-Dec	215.1	162.9	231.6	238.7	180.1	168.2	118.4	173.4	136.3	221.3	132.6	226.8	153.0	183.6	262.4	262.5	268.1	317.6	280.7	234.4	159.5	-
Jan-Mar	221.0	156.2	235.5	269.0	191.3	192.2	146.0	207.2	149.9	321.0	122.8	231.2	146.9	207.1	292.1	282.0	328.1	250.9	228.5	291.6	160.0	-
Apr-Jun	257.7	178.0	212.9	309.5	219.5	237.3	145.4	252.0	165.7	259.2	148.6	287.5	156.7	238.8	326.7	322.1	345.6	316.9	214.2	431.5	181.5	140.0
2022-23																						
Jul-Sep	248.7	206.5	207.6	354.2	245.9	286.2	150.3	258.5	181.2	231.3	184.2	264.9	196.2	243.7	293.4	353.9	340.1	339.0	202.4	385.4	189.8	205.2
Oct-Dec	246.8	214.4	215.5	377.1	259.6	261.0	142.1	267.0	206.8	222.1	193.9	258.9	192.4	225.2	288.7	342.5	275.0	337.8	208.0	366.8	197.7	-
Jan-Mar	277.8	235.4	268.9	337.2	293.3	279.1	152.6	228.4	209.8	197.8	230.5	292.7	196.5	233.8	297.6	334.1	298.8	307.8	203.5	317.9	236.6	-
Apr-Jun	299.3	273.7	283.8	340.0	334.3	295.8	175.9	224.8	242.8	176.9	231.1	312.0	232.3	265.7	356.1	377.3	289.8	323.0	211.6	340.1	288.1	-
2023-24																						
Jul-Sep	315.1	261.7	291.1	317.2	376.1	284.2	185.2	221.5	268.2	216.3	243.5	332.0	206.2	316.2	351.2	384.5	324.1	354.0	173.3	355.1	290.1	-
Oct-Dec	358.1	284.3	339.4	285.2	387.0	294.4	209.7	241.0	286.2	258.3	252.6	387.2	220.8	312.2	347.4	385.8	335.3	365.8	198.9	330.4	308.3	-
Jan-Mar	346.9	281.9	324.0	287.7	372.7	287.0	216.0	261.6	284.0	272.8	248.4	373.7	233.2	316.7	339.7	382.1	342.3	327.8	191.6	358.4	304.0	-
Apr-Jun	337.4	249.4	298.9	292.7	373.8	314.5	216.6	255.6	292.3	288.8	242.5	365.6	253.2	322.4	314.0	373.7	345.8	320.5	186.1	334.6	292.1	-
2024-25																						
Jul-Sep	344.6	261.1	354.2	298.7	387.5	325.7	230.6	236.1	288.5	290.0	262.3	360.2	264.2	330.3	328.2	378.5	354.0	329.6	191.7	337.2	290.8	-
Oct-Dec	379.9	298.8	409.0	320.7	394.7	384.5	245.8	247.8	313.5	297.5	287.2	397.5	255.5	336.1	329.6	388.6	363.1	331.4	210.3	339.8	307.1	-
Jan-Mar	352.3	246.2	332.9	375.4	326.2	356.6	260.7	214.9	299.1	309.8	252.1	379.6	275.0	351.1	354.8	404.7	337.4	386.6	203.0	343.5	337.5	-
Apr-Jun	326.1	234.9	298.0	363.9	321.2	296.2	240.3	214.1	262.9	294.1	294.1	353.2	272.3	343.4	336.4	389.1	262.7	365.1	192.9	341.9	333.1	-
2025-26																						
Jul-Sep	336.5	255.8	308.5	325.1	330.3	311.4	245.9	225.3	288.4	299.8	239.2	361.5	292.7	360.2	292.8	390.9	264.9	372.7	201.5	347.7	310.8	-

Source: Pakistan Bureau of Statistics

4.21 INDEX NUMBERS OF UNIT VALUES OF IMPORTS BY GROUPS (2017-18=100)

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Vegetable, Fish, Oil & Waxes etc	Prep. Of Food Stuff, Bev, Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fiber Cellu Mat	Textile & Textile Articles	Footware, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ	Opt. Photograph ic Med. Surg. Instrument s	Arms & Ammunition & Parts	Misc- Manufact- used Article	Art Work, Collector Prices & Antique
2019-20	125.8	120.7	115.6	113.3	127.8	114.1	126.9	119.0	114.6	130.6	134.0	142.5	134.6	151.0	127.8	135.6	139.3	113.0	122.3	121.7	157.1	96.9
2020-21	163.5	142.8	135.0	166.4	147.8	114.1	139.2	130.5	137.8	213.2	140.0	155.9	151.8	159.8	189.0	168.3	279.2	125.3	124.7	198.2	210.5	112.6
2021-22	241.1	155.9	174.0	272.0	168.1	243.3	177.5	171.5	198.3	332.6	193.4	209.7	192.9	244.7	202.9	225.4	360.8	180.7	126.6	289.7	245.5	116.1
2022-23	238.0	197.2	219.5	282.5	219.6	282.8	184.3	173.0	155.1	252.0	244.6	220.6	205.1	257.7	200.3	227.9	270.2	157.5	138.1	258.7	254.2	140.3
2023-24	272.5	256.5	233.3	287.8	294.4	307.4	238.9	210.3	192.4	286.4	276.0	273.9	221.5	268.0	250.9	276.3	282.5	242.8	213.9	274.3	281.6	214.5
2021-22																						
Jul-Sep	218.3	136.4	154.4	227.5	155.5	176.9	173.8	153.6	208.2	330.4	169.8	178.0	118.0	174.9	166.8	209.6	391.1	148.1	132.1	302.5	230.2	96.9
Oct-Dec	231.4	154.4	168.6	258.9	167.0	192.4	176.7	164.6	210.6	291.3	183.6	194.1	195.2	236.5	202.9	227.4	387.6	183.4	133.4	280.5	245.2	88.1
Jan-Mar	223.9	170.2	175.1	284.2	163.8	217.9	159.0	169.8	185.8	345.1	200.2	216.7	221.1	279.7	206.6	217.3	314.5	173.4	129.2	314.9	249.2	114.6
Apr-Jun	290.8	162.8	197.9	317.5	186.1	386.1	200.6	197.7	188.6	363.8	220.1	249.8	237.4	287.8	235.2	247.4	350.2	217.8	111.6	261.0	257.4	164.8
2022-23																						
Jul-Sep	256.6	177.4	227.8	317.9	193.7	302.4	194.8	202.4	205.5	288.0	264.2	235.1	198.5	288.6	209.6	237.0	284.8	201.5	126.7	291.4	271.6	136.5
Oct-Dec	234.6	175.7	214.7	293.3	199.7	281.2	181.0	157.2	158.7	278.8	251.8	220.2	183.0	246.1	207.2	224.8	264.4	149.9	134.2	293.2	261.7	138.5
Jan-Mar	229.9	200.9	223.8	268.1	235.3	276.0	175.5	163.6	124.6	223.7	235.1	212.1	193.5	232.5	180.4	225.1	259.7	141.5	146.3	212.9	266.6	138.7
Apr-Jun	230.8	234.8	211.8	250.8	249.7	271.8	186.0	168.9	131.8	217.6	227.1	214.9	245.4	263.6	204.0	224.7	271.9	137.0	145.3	237.5	217.0	147.4
2023-24																						
Jul-Sep	249.7	248.9	197.1	281.1	298.8	280.1	200.4	212.9	181.4	293.1	289.2	244.6	232.7	269.9	253.8	252.9	265.2	220.3	181.4	287.4	278.9	217.5
Oct-Dec	278.9	258.6	241.5	287.6	279.1	317.7	249.1	222.1	199.5	284.5	262.5	266.1	248.7	272.5	246.6	273.2	295.8	244.0	226.6	292.5	285.4	223.7
Jan-Mar	272.6	250.8	232.4	284.1	297.7	304.4	243.3	198.2	189.4	275.5	285.7	289.5	205.4	265.6	248.9	282.2	279.6	243.1	215.7	255.0	278.2	213.6
Apr-Jun	288.8	267.7	262.4	298.5	302.1	327.3	262.9	208.0	199.4	292.2	266.7	295.4	199.0	264.0	254.2	296.7	289.6	263.6	231.7	262.2	283.8	203.2
2024-25																						
Jul-Sep	264.6	260.3	247.7	292.0	296.7	285.6	239.0	191.9	155.0	284.8	265.9	284.8	161.2	280.0	250.6	284.1	278.3	204.4	250.0	285.7	273.8	189.4
Oct-Dec	283.7	277.0	265.3	348.9	266.4	296.5	246.0	200.5	154.0	310.1	268.7	287.6	185.0	291.0	278.8	336.5	300.7	237.1	236.5	294.1	289.5	235.8
Jan-Mar	291.5	290.8	257.3	393.3	280.2	257.5	249.5	198.1	142.9	312.8	262.8	342.4	159.9	300.5	288.8	369.1	360.0	220.0	270.5	336.7	339.7	240.8
Apr-Jun	312.5	324.9	284.6	395.9	297.1	259.8	307.0	204.8	158.7	332.7	273.7	356.7	205.8	331.3	309.2	419.8	375.3	254.5	260.1	308.7	359.2	243.1
2025-26																						
Jul-Sep	342.4	330.2	312.5	372.0	296.4	292.7	359.3	209.3	181.3	338.0	279.4	378.0	215.2	364.6	313.1	423.0	429.2	305.2	295.7	373.6	362.4	254.1

Source: Pakistan Bureau of Statistics

4.22 INDEX NUMBERS OF QUANTUM OF EXPORTS BY GROUPS (2017-18=100)

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/ Vegetable Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibre Cellulose Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbrella	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufactured Article	Art Work, Collect or Prices & Antiques
2019-20	106.1	98.9	101.9	110.4	78.3	100.2	149.6	177.3	82.7	104.2	46.9	108.8	114.7	142.9	62.3	116.2	211.5	157.7	109.4	71.0	113.7	85.2
2020-21	111.7	107.3	107.7	131.0	98.4	91.0	222.4	218.3	95.9	135.6	62.4	108.3	140.1	144.9	109.9	172.9	159.1	190.1	58.7	39.8	180.7	-
2021-22	119.1	97.8	109.5	137.6	133.8	109.8	225.9	162.6	120.4	71.4	125.7	114.5	158.1	183.0	79.5	180.6	100.8	138.7	80.9	23.5	231.0	0.8
2022-23	125.6	123.4	106.0	99.7	111.1	95.9	314.7	146.7	112.9	124.0	97.8	118.6	195.2	172.4	148.4	293.7	163.2	190.0	131.1	58.3	277.5	-
2023-24	148.2	131.1	169.6	68.0	105.7	119.4	328.5	243.7	98.5	162.4	106.0	137.7	182.8	217.8	143.8	215.0	230.0	242.7	164.6	63.9	350.7	-
2021-22																						
Jul-Sep	101.8	90.6	73.4	148.5	79.4	92.8	180.4	156.6	83.8	172.7	54.7	106.5	126.7	138.4	137.9	142.5	174.7	138.9	64.4	21.6	152.8	-
Oct-Dec	118.3	132.5	121.7	142.3	97.9	92.8	206.2	356.5	81.7	122.6	65.9	113.1	159.1	137.1	155.8	190.2	123.8	229.3	53.8	42.3	188.2	-
Jan-Mar	115.9	108.2	130.1	103.0	112.3	80.7	267.1	181.8	104.3	117.2	60.1	108.8	150.3	159.2	95.4	196.2	99.2	193.1	61.3	25.5	180.5	-
Apr-Jun	110.8	98.1	105.5	130.4	103.9	97.6	235.7	178.3	114.0	129.9	68.8	104.9	124.3	145.0	50.5	162.7	238.9	199.1	55.4	69.7	201.3	-
2022-23																						
Jul-Sep	116.5	100.7	93.1	156.9	127.0	64.7	243.7	126.3	129.2	88.8	137.7	115.8	205.2	133.2	170.6	105.2	206.5	110.6	117.5	48.5	239.8	-
Oct-Dec	128.3	114.9	109.1	130.9	132.7	95.5	320.7	97.5	114.3	179.8	101.0	113.4	179.8	195.8	173.4	579.8	100.2	171.4	118.7	13.3	297.0	-
Jan-Mar	129.5	132.1	122.9	58.4	112.2	109.9	365.7	143.2	101.3	87.1	71.7	117.9	219.4	176.2	100.6	302.7	222.8	291.0	142.0	64.3	282.4	-
Apr-Jun	129.0	145.7	98.9	52.5	72.5	113.5	326.0	219.7	106.7	140.3	80.6	135.3	176.2	184.2	149.0	186.9	123.4	187.0	146.3	107.0	290.7	-
2023-24																						
Jul-Sep	146.1	102.7	147.7	89.2	78.2	107.8	336.6	264.4	121.0	163.1	81.6	141.6	203.0	202.3	114.7	236.6	299.6	198.9	177.6	65.3	327.8	-
Oct-Dec	151.2	149.6	181.0	68.1	122.6	130.1	305.7	248.2	94.9	179.5	115.8	137.9	170.1	235.2	224.1	238.6	164.6	269.9	156.3	61.1	334.9	-
Jan-Mar	147.2	142.1	190.7	52.0	105.1	120.4	310.0	263.6	87.8	149.3	114.4	131.2	201.0	232.2	121.1	184.0	196.1	251.1	152.8	81.0	388.1	-
Apr-Jun	148.4	130.2	159.1	62.9	116.9	119.4	361.9	198.6	90.2	158.0	112.2	140.3	157.1	201.3	115.3	200.8	259.6	250.8	171.8	48.2	352.0	-
2024-25																						
Jul-Sep	147.0	118.7	144.9	54.7	84.4	106.0	304.4	285.8	98.5	152.2	130.0	145.1	172.0	183.1	137.5	208.2	203.8	241.7	154.4	156.9	395.8	-
Oct-Dec	147.5	148.4	146.7	87.8	123.0	128.2	312.7	244.1	91.0	164.6	123.2	141.5	186.4	175.2	123.7	192.0	208.4	265.7	147.3	90.3	330.9	-
Jan-Mar	154.4	148.8	145.0	67.5	101.2	135.5	357.4	261.5	91.3	170.6	118.0	152.9	182.1	184.3	163.9	206.1	224.5	269.7	174.7	97.3	304.7	-
Apr-Jun	135.3	129.0	107.3	73.1	75.8	119.0	306.5	265.0	99.3	177.1	186.3	135.8	143.4	150.4	153.1	171.0	244.7	324.6	169.9	73.8	286.8	-
2025-26																						
Jul-Sep	145.7	136.4	95.2	75.8	103.8	159.8	276.5	282.3	103.0	199.2	100.5	150.9	167.9	147.2	91.3	186.4	229.0	401.6	150.2	100.3	256.7	-

Source: Pakistan Bureau of Statistics

4.23 INDEX NUMBERS OF QUANTUM OF IMPORTS BY GROUPS (2017-18=100)

Year /Quarter	All Groups	Live Animal s, Animal Products	Vegetata ble Products	Animal/ Ve g.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leath, Fur & Art	Wood & Art Of Wood, Charco al, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footwar e, Walkin g Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Sem i Preciou s Stones	Base Metal & Article of Base Metal	Mach. & Mech./E lec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photogr aphic Med. Surg. Instrum ents	Arms & Ammunitio n & Parts	Misc- Munufa ct. used Article	Art Work, Collecto r Prices & Antique
2019-20	105.4	60.6	117.5	109.8	106.3	100.9	103.4	93.7	88.4	78.6	87.8	74.3	59.5	66.1	70.5	87.3	145.8	59.3	210.4	216.8	49.5	168.4
2020-21	112.4	58.3	126.1	111.8	150.1	109.2	144.3	125.8	88.5	73.8	92.9	111.4	72.1	95.8	137.5	82.8	94.9	84.7	430.5	581.0	68.0	158.2
2021-22	125.7	70.7	105.8	101.3	176.8	118.0	190.0	127.1	81.6	72.9	96.4	111.8	51.0	77.1	132.2	90.1	68.0	244.3	396.6	1,513.8	124.4	57.1
2022-23	103.3	50.6	108.3	138.3	120.0	99.4	171.4	119.0	99.8	58.8	92.2	122.5	41.8	60.2	114.6	75.0	70.3	63.9	250.2	397.4	97.8	269.6
2023-24	129.1	49.0	133.0	117.9	135.5	106.0	189.3	147.8	180.0	66.0	85.3	100.5	76.4	116.8	86.6	92.5	150.7	110.0	314.1	533.0	118.3	152.8
2021-22																						
Jul-Sep	125.9	70.1	131.9	106.6	196.4	111.4	153.0	124.7	64.2	60.0	93.3	118.7	81.0	105.7	91.4	89.3	84.6	139.8	974.8	817.8	92.7	14.2
Oct-Dec	125.9	81.7	110.5	110.3	201.2	138.6	221.9	134.0	81.9	78.1	95.2	114.5	50.7	84.0	97.1	98.2	74.3	112.1	215.2	1,163.2	237.8	25.0
Jan-Mar	106.2	78.3	96.0	97.8	153.8	98.9	205.3	128.1	97.0	94.3	98.4	94.7	46.2	67.8	249.3	88.8	60.7	124.5	173.2	1,898.2	115.6	178.0
Apr-Jun	144.9	52.7	84.6	90.5	156.1	123.1	179.9	121.5	83.2	59.1	98.6	119.3	26.2	50.8	91.1	84.3	52.4	600.5	223.2	2,176.0	51.8	11.2
2022-23																						
Jul-Sep	101.9	39.6	115.2	134.5	127.9	99.4	172.2	112.6	56.1	43.1	92.1	105.8	32.3	58.6	155.7	81.2	49.8	113.7	243.0	255.8	68.7	469.3
Oct-Dec	98.9	76.6	108.5	125.9	141.7	91.4	172.3	128.6	108.9	62.0	98.6	126.4	52.6	82.7	65.7	71.8	57.8	51.5	257.3	48.0	128.3	368.1
Jan-Mar	93.8	46.6	119.4	146.3	111.8	88.9	149.2	108.6	129.6	83.5	89.7	132.9	44.9	57.9	129.3	73.7	52.3	42.2	208.0	208.9	115.3	220.9
Apr-Jun	118.3	39.4	90.2	146.4	98.5	117.9	191.9	126.1	104.5	46.5	88.2	125.0	37.3	41.7	107.7	73.3	121.3	48.2	292.6	1,076.8	79.0	20.2
2023-24																						
Jul-Sep	134.2	42.3	152.7	137.4	135.6	100.2	213.4	154.4	237.2	66.4	91.2	119.2	65.5	124.4	107.2	103.2	131.6	109.4	479.5	203.6	106.3	337.4
Oct-Dec	124.2	53.1	124.7	107.2	136.4	111.7	182.4	138.0	167.0	80.7	92.8	98.0	72.3	119.5	86.1	88.4	136.8	101.6	268.8	613.1	103.3	128.8
Jan-Mar	115.1	50.3	148.6	116.6	127.0	101.2	172.1	151.4	174.4	55.3	86.1	90.2	86.4	85.6	76.3	92.9	104.5	92.8	245.0	568.1	132.9	24.9
Apr-Jun	142.8	50.2	105.8	110.6	143.1	110.9	189.4	147.3	141.5	61.6	71.2	94.7	81.2	137.6	76.6	85.4	230.1	136.2	263.1	747.3	130.8	120.2
2024-25																						
Jul-Sep	147.5	30.4	99.0	120.5	170.8	108.6	184.8	176.9	266.9	59.6	85.5	111.3	140.0	149.1	188.7	95.2	244.1	148.3	196.1	844.4	103.9	27.6
Oct-Dec	153.1	39.8	155.8	117.5	145.1	105.2	181.7	192.7	251.0	54.3	88.0	156.4	169.7	202.6	114.3	95.9	233.6	151.1	202.0	423.6	126.0	159.5
Jan-Mar	163.4	41.1	161.5	140.2	162.2	118.7	195.8	183.2	352.0	63.9	92.8	150.2	187.8	193.8	133.6	100.6	252.4	172.4	219.6	488.9	143.0	120.2
Apr-Jun	164.1	63.6	105.8	112.2	153.2	119.9	210.8	186.2	270.6	57.9	94.7	113.0	138.1	154.7	122.6	94.1	307.5	145.9	158.8	340.5	120.7	118.7
2025-26																						
Jul-Sep	168.5	48.3	135.8	138.3	168.8	103.0	248.6	190.2	255.2	63.7	165.1	195.1	192.6	174.3	97.8	120.2	268.4	135.9	153.9	360.5	143.0	116.3

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

Billion Rupees

Items	Sep-24 ^R	Dec-24 ^R	Mar-25 ^R	Jun-25 ^R	Sep-25 ^P
I. Government Domestic Debt ⁷	47,536.4	49,883.3	51,517.9	54,471.5	53,423.6
II. Government External Debt	22,034.2	21,764.1	22,170.1	23,416.9	23,181.4
III. Debt from IMF	2,568.0	2,365.8	2,319.0	2,629.8	2,541.6
IV. External Liabilities ¹	3,344.7	3,261.9	3,312.4	3,392.3	3,377.5
V. Private Sector External Debt	5,499.5	5,406.0	4,929.7	5,023.7	4,989.0
VI. PSEs External Debt	2,041.9	2,034.2	2,127.5	2,200.5	2,148.8
VII. PSEs Domestic Debt	2,089.2	2,068.2	2,106.8	2,015.6	2,009.0
VIII. Commodity Operations ²	1,139.5	1,163.1	1,075.2	1,066.5	1,058.9
IX. Intercompany External Debt from Direct Investor abroad	1,670.3	1,597.1	1,591.0	1,617.9	1,590.9
A. Gross Public Debt (sum I to III)	72,138.5	74,013.2	76,007.0	80,518.2	79,146.5
B. Total Debt of the Government - FRDLA Definition³	64,100.4	67,065.6	69,223.4	73,267.0	71,661.0
C. Total External Debt & Liabilities (sum II to VI+IX)	37,158.6	36,429.1	36,449.6	38,281.0	37,829.2

As percent of GDP

Gross Public Debt	70.8
Total Debt of the Government - FRDLA Definition	64.4
Total External Debt & Liabilities	33.7
Government Domestic Debt	47.9

Memorandum Items

	FY25				
GDP (current market price) ⁴	113,747.7				
Government Deposits with the banking system ⁵	8,038.1	6,947.6	6,783.6	7,251.2	7,485.5
X. Consolidation adjustment (with reference to on-lending to GOP) ⁶	1,657.6	1,615.5	1,375.4	1,654.2	1,664.4
Total Debt and Liabilities (sum I to IX less X)	86,266.1	87,928.2	89,774.1	94,180.5	92,656.3
Accrued interest on Long Term Zero Coupon PIBs				31.9	55.6
Total Debt and Liabilities (As percent of GDP)				82.8	
US Dollar, last day average exchange rates	277.7	278.6	280.2	283.7	281.3

Source: Statistics and Data Services Department, SBP

1. External liabilities include Central bank deposits, SWAPS, Allocation of SDR and Non resident LCY deposits with central bank.

2. Includes borrowings from banks by provincial governments and PSEs for commodity operations.

3. As per Fiscal Responsibility and Debt Limitation Act, 2005 (FRDLA) amended in June 2017, "Total Debt of the Government" means the debt of the government (including the Federal Government and the Provincial Governments) serviced out of the consolidated fund and debt owed to the International Monetary Fund (IMF) less accumulated deposits of the Federal and Provincial Governments with the banking system.

4. As per revised GDP(MP) at current prices released by PBS.

5. Accumulated deposits of the Federal and Provincial Governments with the banking system.

6. Consolidation adjustment including SBP's on-lending to GOP against SDRs allocation (SDR 1.95 billion) equivalent to PKR 474.94 billion from Nov-21.

7. Based on nominal values for Long Term Zero Coupon PIBs (LTZCB) (Since June 2025)

Notes:

i. For conversion into Pak Rupees from US Dollars, last day Weighted Average Customer (WAC) exchange rates prepared by Domestic Markets & Monetary Management Department have been used for stocks and during the month average exchange rates for debt servicing.

ii. SBP enhanced coverage & quality of external debt statistics w.e.f March 31, 2010. For revision study see link:

<http://www.sbp.org.pk/ecodata/Revision-EDS.pdf>

iii. Coverage of PSEs Domestic Debt has been enhanced since June 2024.

iv. Pakistan's total debt and liabilities comprise: (i) total external debt and liabilities, (ii) government domestic debt and public sector enterprises (PSEs) debt, and (iii) commodity operations

5.2 Pakistan's Debt and Liabilities Profile

Billion Rupees

Items	Dec-24 ^R	Mar-25 ^R	Jun-25 ^R	Sep-25 ^P
Pakistan's Total Debt and Liabilities (I +II)⁵	87,928.2	89,774.1	94,180.5	92,656.3
I. Pakistan's Total Debt (A+B+C)	85,118.7	86,761.9	91,375.9	89,884.2
A. Government Domestic Debt	49,883.3	51,517.9	54,471.5	53,423.6
B. PSEs Domestic Debt	2,068.2	2,106.8	2,015.6	2,009.0
C. External Debt (a+b+c+d)	33,167.2	33,137.2	34,888.7	34,451.6
a) Government External Debt	21,764.1	22,170.1	23,416.9	23,181.4
b) Non-government External Debt	7,440.2	7,057.1	7,224.2	7,137.8
c) Country's Debt from IMF	2,365.8	2,319.0	2,629.8	2,541.6
d) Inter Company Ext. Debt from direct investor abroad	1,597.1	1,591.0	1,617.9	1,590.9
II. Total Liabilities (D+E)	4,425.0	4,387.6	4,458.8	4,436.4
D. External Liabilities ¹	3,261.9	3,312.4	3,392.3	3,377.5
E. Domestic Liabilities ²	1,163.1	1,075.2	1,066.5	1,058.9

	Jul-Dec FY25	Jul-Mar FY25	Jul-Jun FY25	Jul-Sep FY26 ^P
Total Debt and Liabilities Servicing (III+IV+V)	6,956.6	9,142.5	13,152.9	2,172.4
III. Principal Repayment of External Debt and Liabilities (e+f+g+h) ³	1,368.6	2,081.7	3,465.2	632.6
(a) Government External debt and Liabilities	920.8	1,182.3	2,230.9	478.6
(b) Non-government External debt	219.9	567.9	808.9	94.0
(c) Country's Debt from IMF	227.8	331.5	425.4	60.0
(d) Monetary Authorities external Liabilities	-	-	-	-
IV. Interest Payment on debt (i+j+k)	5,479.8	6,888.5	9,460.2	1,474.5
(i) Government Domestic Debt	4,766.8	5,860.2	8,077.3	1,174.8
(j) PSE Debt	-	-	-	-
(k) External Debt	713.0	1,028.3	1,382.9	299.7
Government External debt	425.3	611.0	841.6	186.8
Non-government External debt	191.5	287.4	379.3	79.5
Country's Debt from IMF	96.3	130.0	162.0	33.3
V. Interest Payment on Liabilities (l+m)	108.3	172.2	227.5	65.4
(l) External Liabilities	47.1	81.7	108.7	37.4
(m) Domestic Liabilities	61.2	90.5	118.8	27.9

Memorandum Item

Servicing (Principal) Short Term	38.8	73.2	95.8	32.0
a) Government External Debt	27.8	55.7	69.9	28.2
b) PSEs Non-Guaranteed Debt	-	-	-	-
d) Private Non-Guaranteed Debt	10.9	17.4	25.9	3.9
Consolidation adjustment (with reference to on-lending to GOP) ⁴	1,615.5	1,375.4	1,654.2	1,664.4
Accrued interest on Long Term Zero Coupon PIBs				55.6
US Dollar, last day Weighted Average Customer (WAC) Exchange Rates	278.57	280.17	283.75	281.30

Source: Statistics and Data Services Department, SBP

¹ External liabilities include Central bank deposits, SWAPS, Allocation of SDR and Nonresident LCY deposits with central bank.

² Includes borrowings from banks by provincial governments and PSEs for commodity operations.

³ As per the guidelines available in IMF's External Debt Guide for Compilers and Users 2003, the principal repayment of short-term debt is excluded from over all principal repayments. However, for the information of data users, short-term repayment of principal has been reported as Memorandum Items. For details see link: <http://www.sbp.org.pk/departments/stats/Notice/Press%20Release-external%20debt- Revised .pdf>

⁴ Consolidation adjustment pertains to: SBP's on lending to GOP against SDRs allocation (SDR 1.95 billion) equivalent to PKR 474.94 billion from Nov-21, domestic borrowings in foreign currency and foreign borrowing against government securities.

Notes:

1. Debt and liabilities show end-period outstanding stock positions and debt servicing reflects principal and interest payments during the period.

2. For conversion into Pak Rupees from US Dollars, last day average exchange rates prepared by Domestic Markets & Monetary Management Department have been used for stocks and during the period average exchange rates for debt servicing.

3. YoY growth external debt and liabilities stocks and servicing is based on the corresponding last year-end period stocks and during the period servicing, respectively.

5.3 Government Domestic Debt and Liabilities

(End period Stock)

Billion Rupees

Debt Instruments	Jun-24	Jun-25	2024	2025						
			Nov	May	Jun	Jul	Aug	Sep	Oct	Nov ^P
I. Permanent Debt (1+2+3+4)	33,656.2	42,251.6	35,644.7	42,257.8	42,251.6	42,752.2	41,886.0	41,469.5	41,976.5	42,656.4
1. Market Loans	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
Federal Government	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
Provincial Governments	-	-	-	-	-	-	-	-	-	-
2. Federal Government Bonds	32,793.3	41,366.3	34,774.4	41,375.2	41,366.3	41,864.1	40,995.2	40,575.5	41,079.1	41,757.6
GOP Ijara Sukuk	4,766.2	6,187.1	5,394.6	6,003.8	6,187.1	6,049.5	6,192.5	6,357.6	6,544.2	6,683.8
Short Term (1 Year)	553.4	454.8	470.8	429.3	454.8	470.6	501.6	533.0	527.7	489.6
Long Term (>1 year)	4,212.8	5,732.3	4,923.7	5,574.4	5,732.3	5,578.9	5,690.9	5,824.7	6,016.5	6,194.2
Bai-Muajjal of Sukuk	-	163.2	65.0	134.2	163.2	247.9	247.9	247.9	295.1	357.6
Pakistan Investment Bonds (PIBs)**	28,025.8	35,014.8	29,313.5	35,235.9	35,014.8	35,565.4	34,553.5	33,968.7	34,238.5	34,714.8
Others	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
3. Prize Bonds¹	385.1	407.5	392.6	404.9	407.5	410.4	413.0	416.2	419.6	421.0
4. SBP's on-lending to GOP against SDRs allocation⁷	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9
II. Floating Debt	10,247.6	8,756.4	9,637.3	8,133.2	8,756.4	8,725.5	8,651.9	8,399.9	8,406.4	8,363.3
Bai Muajjal ²	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Market Treasury Bills	10,167.3	8,644.6	9,551.0	8,035.5	8,644.6	8,612.5	8,538.7	8,285.4	8,292.1	8,230.1
MTBs for Replenishment of Cash ³	80.4	111.7	86.2	97.7	111.7	113.0	113.2	114.5	114.3	133.2
Outright Sale of MRTBs to Banks	-	-	-	-	-	-	-	-	-	-
III. Unfunded Debt	2,798.7	3,021.2	2,850.5	2,992.8	3,021.2	3,061.7	3,089.8	3,112.8	3,135.1	3,154.2
Saving Schemes (Net of Prize Bonds)	2,707.8	2,942.6	2,766.7	2,915.6	2,942.6	2,983.9	3,010.6	3,036.7	3,060.6	3,081.0
Postal Life Insurance	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2
GP Fund*	43.7	31.4	36.5	30.0	31.4	30.6	32.1	28.9	27.3	26.0
IV. Foreign Currency Loans⁴	373.6	380.4	373.2	11.9	380.4	377.2	379.5	378.8	378.9	380.5
V. Naya Pakistan Certificates⁶	84.1	61.9	78.8	64.2	61.9	71.4	65.8	62.6	69.2	64.2
Government Domestic Debt (I+II+III+IV+V)	47,160.2	54,471.5	48,584.5	53,459.9	54,471.5	54,988.2	54,073.0	53,423.6	53,966.0	54,618.6
Government Domestic Liabilities⁵	563.5	216.0	309.9	215.9	216.0	216.2	202.3	201.9	200.6	199.6
Government Domestic Debt and Liabilities	47,723.7	54,687.6	48,894.4	53,675.8	54,687.6	55,204.3	54,275.2	53,625.5	54,166.6	54,818.2

Source: Statistics and Data Services Department, SBP

Notes:

1. Includes Premium Prize Bonds (Registered)

2. Includes Rs. 0.013 billion of Treasury Bills on Tap

3. Includes SBP BSC, NIBAF and PSPC T-bills holding of Rs 51.5909 Billion.

4. It includes FEBCs, FCBCs, DBCs, Special US Dollar Bonds and other domestic FC borrowings.

5. This reflects provincial governments' borrowings from banks for commodity operations.

6. Naya Pakistan Certificates (Islamic and conventional) held by residents only. INPC from June 2022 onward also covered commercial banks holding.

7. SBP's on-lending to GOP against SDRs allocation (SDR 1.95 billion) equivalent to PKR 474.94 billion from Nov-21.

*Source: Ministry of Finance (Budget Wing)

**Based on nominal values for Long Term Zero Coupon Bonds (Since June 2025)

5.4 Pakistan's External Debt and Liabilities-Outstanding

Million US Dollars

Items	30-Jun-23	30-Jun-24	30-Sep-24 ^R	31-Dec-24 ^R	31-Mar-25 ^R	30-Jun-25 ^R	30-Sep-25 ^P
A. Public External debt (1+2+3)	94,881.3	98,256.2	100,619.4	98,330.9	99,230.1	103,749.9	103,451.3
1. Government External debt	76,926.2	78,147.4	79,331.4	78,128.6	79,130.3	82,526.6	82,409.1
i) Long term (>1 year)	76,765.9	77,387.6	78,454.1	77,016.3	78,180.8	81,787.5	81,456.6
Paris club	7,901.1	6,474.4	6,990.1	5,745.8	5,943.3	6,004.6	5,903.3
Multilateral	37,363.1	39,248.0	39,903.1	39,663.7	40,468.2	42,480.1	42,559.4
Other bilateral	17,572.3	18,552.4	18,228.0	17,908.9	17,860.2	18,038.9	18,200.0
Euro/Sukuk global bonds	7,800.0	6,800.0	6,800.0	6,800.0	6,800.0	6,800.0	6,300.0
Military debt	-	-	-	-	-	-	-
Commercial loans/credits	5,563.8	5,490.3	5,599.7	5,774.7	5,849.6	7,156.3	7,120.1
Local Currency Securities (PIBs)	3.5	23.7	31.6	58.8	58.5	78.0	75.9
Saudi fund for development. (SFD)	-	-	-	-	-	-	-
NBP / BOC deposits / PBC*	27.7	14.9	12.9	9.6	6.8	4.6	-
NPC*	534.3	783.9	888.8	1,054.8	1,194.2	1,225.1	1,297.8
ii) Short term (<1 year)	160.3	759.8	877.3	1,112.2	949.4	739.2	952.5
Multilateral*	160.3	250.0	212.2	389.6	425.7	552.3	763.8
Local Currency Securities (TBills)	0.0	509.8	665.1	722.6	523.7	186.8	188.8
Commercial loans/credits	-	-	-	-	-	-	-
2. From IMF	7,124.0	8,377.6	9,245.7	8,492.8	8,277.2	9,268.0	9,035.1
i) Federal government	5,369.1	4,515.7	4,406.9	4,036.1	3,877.7	3,783.5	3,653.8
ii) Central bank	1,754.9	3,862.0	4,838.8	4,456.6	4,399.5	5,484.5	5,381.3
3. Foreign exchange liabilities	10,831.2	11,731.2	12,042.3	11,709.5	11,822.7	11,955.3	12,007.1
i) Central bank deposits	2,700.0	3,700.0	3,700.0	3,700.0	3,700.0	3,700.0	3,700.0
ii) Foreign currency bonds (NHA / NC)	-	-	-	-	-	-	-
iii) Other liabilities (SWAP)	4,224.9	4,169.6	4,360.4	4,181.0	4,222.0	4,221.5	4,282.3
iv) Allocation of SDR ¹	3,904.0	3,860.8	3,981.2	3,827.9	3,900.0	4,033.0	4,024.1
v) Nonresident LCY deposits with central bank	2.2	0.8	0.7	0.7	0.7	0.8	0.7
B. Public sector enterprises (PSEs)	7,500.0	7,429.5	7,351.5	7,302.5	7,593.4	7,755.0	7,638.9
a. Guaranteed debt	6,618.9	6,922.6	6,844.6	6,795.5	7,086.4	7,248.2	7,138.9
Paris club	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-
Other bilateral	6,113.6	6,463.6	6,420.0	6,394.7	6,685.6	6,871.3	6,772.9
Commercial loans	505.3	459.0	424.5	400.8	400.8	376.8	366.0
Sandak metal bonds	-	-	-	-	-	-	-
b. Non-guaranteed debt	881.1	507.0	507.0	507.0	507.0	506.8	500.0
i) Long term (>1 year)	76.4	7.0	7.0	7.0	7.0	6.8	-
ii) Short term (<1 year)	304.7	-	-	-	-	-	-
iii) non-guaranteed bonds	500.0	500.0	500.0	500.0	500.0	500.0	500.0
C. Banks	6,469.5	7,059.2	7,077.4	7,203.0	5,667.8	6,215.4	6,272.3
a. Borrowing	3,720.5	3,889.1	3,900.8	3,894.0	2,158.0	2,491.9	2,418.9
i) Long term (>1 year)	1,300.0	1,300.0	1,300.0	1,300.0	300.0	-	1,318.9
i) Public sector	-	-	-	-	-	-	13.0
ii) Private sector	1,300.0	1,300.0	1,300.0	1,300.0	300.0	-	1,305.9
ii) Short term (<1 year) ²	2,420.5	2,589.1	2,600.8	2,594.0	1,858.0	2,491.9	1,099.9
i) Public sector	63.9	81.6	106.2	63.7	80.6	119.2	157.5
ii) Private sector	2,356.6	2,507.4	2,494.6	2,530.3	1,777.4	2,372.7	942.4
b. Nonresident deposits (LCY & FCY)	2,593.8	3,073.3	3,074.3	3,208.7	3,426.7	3,567.4	3,725.4
i) Public sector	95.7	106.4	116.0	118.4	149.7	126.8	135.2
ii) Private sector	2,498.1	2,966.9	2,958.4	3,090.4	3,277.0	3,440.6	3,590.2
c. Other Liabilities	155.1	96.9	102.3	100.3	83.1	156.2	128.0
D. Private Sector	12,746.6	12,580.2	12,722.9	12,203.4	11,927.3	11,489.3	11,463.4
a. Guaranteed debt	-	-	-	-	-	-	-
b. Non-guaranteed debt	12,746.6	12,580.2	12,722.9	12,203.4	11,927.3	11,489.3	11,463.4
i. Loans	9,831.0	10,384.1	10,369.5	9,948.2	9,741.6	9,262.0	9,037.7
i) Long term (>1 year)	9,639.6	10,157.6	10,159.6	9,696.2	9,485.7	9,033.5	8,819.2
ii) Short term (<1 year)	191.4	226.6	209.9	252.0	255.9	228.5	218.5
ii) non-guaranteed bonds	-	-	-	-	-	-	-
iii) Trade credits	2,343.0	1,302.5	1,302.5	1,318.7	1,318.7	1,318.7	1,318.7
iv) Other debt liabilities ³	572.7	893.5	1,050.8	936.5	867.0	908.6	1,107.0
E. Debt liabilities to direct investors - Intercompany debt	4,544.2	5,719.9	6,013.6	5,733.3	5,678.5	5,701.7	5,655.7
Total external debt & liabilities (A+B+C+D+E)	126,141.6	131,045.0	133,784.8	130,773.1	130,097.2	134,911.4	134,481.6
Memorandum Items							
Public external debt - excluding foreign exchange liabilities (A.1+A.2 Excl. TBills & PIBs)	84,046.6	85,991.6	87,880.4	85,839.9	86,825.2	91,529.8	91,179.6
Public debt including PSEs (A+B+C.a.i.i+C.a.ii.i+C.b.i)	102,540.9	105,873.8	108,193.0	105,815.4	107,053.8	111,750.8	111,395.9
Official liquid reserves⁴	4,514.4	9,463.1	10,805.9	11,805.2	10,712.5	14,579.9	14,248.2

Source: Statistics and Data Services Department, SBP

*Pakistan Bnao Certificates (PBC) and Naya Pakistan Certificates (NPC) are issued by Government of Pakistan for overseas Pakistanis.

1. Since Mar 2010 and onwards, Allocations of SDRs are recorded as foreign liability as per BPM6.

2. The stock of short term borrowings by banks as on June 30th, 2011 and onwards has been obtained from banks for each currency of transaction and converted into equivalent US\$. Previously, it was captured from data being reported by banks in equivalent Pak rupees.

3. Includes cash foreign currency and excludes CRR.

Notes:

1. SBP enhanced the coverage and quality of external debt statistics w.e.f March 31, 2010. For Revision study, see the link at: <http://www.sbp.org.pk/ecodata/Revision-EDS.pdf>

2. TBills-Treasury Bills, PIBs-Pakistan Investment Bonds, NHA-National Highway Authority, NC-National Construction, LCY= Local Currency, FCY=Foreign Currency.

3. External debt statistics is revised w.e.f Sept, 2014 by incorporating the transaction made through offshore accounts. Detail of changes are available at following link:

<http://www.sbp.org.pk/departments/stats/Notice/Rev-Study-External-Sector.pdf>

5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

Items	FY24	FY25	Apr-Jun 24	Jul-Sep 24 ^R	Oct-Dec 24 ^R	Jan-Mar 25 ^R	Apr-Jun 25 ^R	Jul-Sep 25 ^P
1. Public debt (a+b+c)	9,273	9,478	4,102	1,887	2,243	1,307	4,042	1,908
a) Government debt	7,630	7,955	3,701	1,470	1,840	936	3,709	1,695
Paris club	1,214	894	571	38	588	36	233	37
Multilateral	1,828	1,970	476	470	524	443	533	476
Other Bilateral	1,656	957	346	489	346	69	53	154
Euro/Sukuk global bonds	1,000	-	1,000	-	-	-	-	500
Local Currency Securities (PIBs)	-	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-	-
Commercial loans /credits	1,075	2,664	1,075	200	-	-	2,464	56
Saudi fund for development. (SFD)	-	-	-	-	-	-	-	-
NBP/BOC deposits	858	1,470	232	273	382	388	427	471
b). To IMF	1,643	1,523	402	417	402	371	333	212
i) Federal government	791	906	204	247	206	244	210	122
ii) Central bank	851	617	198	169	197	128	123	91
c) Foreign exchange liabilities	-	-	-	-	-	-	-	-
i) Central bank deposits	-	-	-	-	-	-	-	-
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-	-	-
iii) Swap	-	-	-	-	-	-	-	-
2. PSEs guaranteed debt	157	182	35	44	45	14	79	91
Paris Club	-	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-	-
Other bilateral	61	58	-	44	-	14	-	91
Commercial loans	96	124	35	-	45	-	79	-
Sandak Metal Bonds	-	-	-	-	-	-	-	-
3. PSEs non-guaranteed debt	62	-	-	-	-	-	-	18
4. Scheduled banks' borrowing	150	1,300	-	-	-	1,000	300	-
5. Private guaranteed debt	-	-	-	-	-	-	-	-
6. Private non-guaranteed debt	1,618	1,408	597	204	498	228	477	224
7. Private non-guaranteed bonds	-	-	-	-	-	-	-	-
Total Long Term (1+2+3+4+5+6+7)	11,260	12,369	4,734	2,134	2,786	2,550	4,899	2,240

Memorandum Items

Short Term Debt Servicing - Principal(Excluding Item No. 3 below)¹	215	343	16	117	23	123	80	114
1. Government debt	161	250	-	100	-	100	50	100
2. PSEs non-guaranteed debt ¹	-	-	-	-	-	-	-	-
3. Scheduled banks' borrowing	22,822	43,213	9,096	9,281	11,328	11,432	11,171	11,018
<i>Net Flows²</i>	169	(97)	272	12	(7)	(736)	634	(1,392)
4. Private non-guaranteed debt	54	93	16	17	23	23	30	14

Source: Statistics and Data Services Department, SBP

1. As per the guidelines available in IMF's External Debt Guide for Compilers and Users 2003, the principal repayment of short-term debt is excluded from over all principal repayments. However, for the information of data users, short term repayment of principle has been reported as Memorandum Items. For details see link:
<http://www.sbp.org.pk/departments/stats/Notice/Notice-17-May-2012.pdf>

2. Net flows of short-term borrowings by banks reflect the net increase (+) or decrease (-) in the stock of short-term bank borrowings during the period.

Note. PIBs-Pakistan Investment Bonds, NHA-national Highway Authority, NC-national Construction.

5.6 Pakistan's External Debt Servicing-Interest

Million US Dollars during Period

Items	FY24	FY25	Apr-Jun 24	Jul-Sep 24 ^R	Oct-Dec 24 ^R	Jan-Mar 25 ^R	Apr-Jun 25 ^R	Jul-Sep 25 ^P
1. Public debt (a+b+c)	4,064	3,980	1,175	994	1,050	909	1,027	911
a) Government debt	3,111	3,011	932	695	834	665	818	661
i). Long term (> 1 year)	3,073	2,983	932	684	834	655	810	653
Paris club	157	120	63	11	54	11	45	9
Multilateral	1,153	1,186	382	229	377	223	357	212
Other Bilateral	782	756	104	294	103	273	87	263
Euro/Sukuk global bonds	582	500	251	72	178	72	178	72
Local Currency Securities (PIBs)	-	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-	-
Commercial loans /credits	352	327	119	62	98	51	116	69
Saudi fund for development. (SFD)	-	-	-	-	-	-	-	-
NBP/BOC deposits	46	94	13	15	25	25	28	28
ii). Short-term (< 1 year)	38	27	0	11	-	9	7	8
Multilateral	11	27	0	11	-	9	7	8
Commercial Loans /Credits	27	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
b). To IMF	619	580	158	186	161	120	114	118
i). Federal government	337	243	78	85	76	44	37	40
ii). Central bank (Including Interest on SDR Allocation)	283	338	80	101	84	76	76	78
c) Foreign exchange liabilities	334	389	85	114	55	124	96	132
i) Central bank deposits	138	230	7	114	6	108	2	132
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-	-	-
iii) Other Liabilities (SWAP)	196	159	78	-	49	16	94	-
2. PSEs guaranteed debt	199	203	9	88	13	88	14	86
Paris Club	-	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-	-
Other bilateral	178	175	-	87	-	88	-	86
Commercial loans	21	29	9	1	13	-	14	-
Sandak Metal Bonds	-	-	-	-	-	-	-	-
3. PSEs non-guaranteed debt	41	37	19	-	19	-	19	-
Long term (> 1 year)	41	37	19	-	19	-	19	-
Short term (< 1 year)	-	-	-	-	-	-	-	-
4. Scheduled banks' borrowing	202	193	46	52	46	65	31	26
Long term (> 1 year)	81	57	20	21	19	13	4	0
Short term (< 1 year)	120	136	25	31	26	52	27	26
5. Private guaranteed debt	-	-	-	-	-	-	-	-
6. Private non-guaranteed debt	953	924	258	209	262	191	262	169
Long term (> 1 year)	951	920	258	208	261	190	261	169
Short term (< 1 year)	2	3	0	1	1	1	1	0
7. Private non-guaranteed bonds	-	-	-	-	-	-	-	-
Total external liabilities servicing (1+2+3+4+5+6+7)	5,458	5,338	1,506	1,343	1,390	1,253	1,353	1,192

Source: Statistics and Data Services Department, SBP

Note: T-bills-Treasury Bills, PIBs-Pakistan Investment Bonds, NPC-Naya Pakistan Certificates, NHA-national Highway Authority
 Archive Link: http://www.sbp.org.pk/ecodata/pakdebtsvr_Arch.xls

5.7 Ownership Classification of the Federal Government Debt

Million Rupees

As on (30th June)	Debt ¹	H E L D B Y						Intra- Government Debt
		State Bank of Pakistan	Deposit Money Banks	Other Financial Institutions	International Institutions	Foreign Governments and Banks	Others	
2007	4,619,733	397,374	826,518	111,005	1,120,525	998,166	1,166,145	66,196
2008	5,847,147	1,056,761	659,942	178,467	1,506,404	1,216,912	1,228,661	74,413
2009	7,180,590	1,145,220	911,741	182,458	1,921,684	1,506,006	1,513,481	131,623
2010	8,691,615	1,164,378	1,476,283	253,463	2,182,905	1,574,303	2,040,283	138,061
2011	10,352,245	1,365,857	2,214,190	322,469	2,445,711	1,713,683	2,290,335	146,907
2012	12,059,939	1,805,289	2,829,795	433,524	2,618,991	1,924,725	2,447,615	152,999
2013	13,842,361	2,322,373	3,829,262	419,224	2,548,941	1,912,733	2,809,828	140,259
2014	15,610,328	2,936,575	4,034,757	551,812	2,660,255	2,190,734	3,236,195	147,622
2015	16,814,814	2,325,787	5,681,232	604,198	2,574,919	2,200,356	3,428,322	152,967
2016	18,886,342	2,050,313	7,036,747	659,295	2,879,698	2,537,926	3,722,362	157,137
2017	20,633,290	2,471,747	7,437,548	647,383	2,982,634	2,936,049	4,157,929	134,617
2018	24,073,706	3,597,065	7,569,680	675,468	3,532,342	4,263,463	4,435,688	138,374
2019	31,635,436	7,759,903	6,931,347	758,374	4,657,812	6,397,308	5,130,692	152,197
2020	34,956,983	7,192,556	9,398,381	1,036,325	5,332,906	6,491,611	5,505,204	150,078
2021	38,556,432	6,626,872	12,770,042	1,098,096	5,402,336	7,036,697	5,622,389	148,032
2022	47,704,672	6,621,566	16,573,306	2,230,700	7,224,755	9,522,220	5,532,125	127,719
2023	60,732,748	6,328,331	20,619,799	3,622,800	10,746,354	11,284,568	8,130,896	108,002
2024	68,822,931	6,026,380	29,183,859	4,241,000	10,994,922	10,758,727	7,618,043	90,928
2025	77,809,535	5,558,537	35,317,298	4,524,590	12,210,428	11,206,447	8,992,234	78,663

Source: Statistics and Data Services Department, SBP

Notes:

1. Total Debt does not include loans guaranteed by the Federal Government.

2. PSEs and private sector's domestic & external debt and provincial governments debt not included in it. It consists of only the sources mentioned in the table.

5.8 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)

(End Period)

Billion Rupees

Items	Jun-23	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25 ^P
PSEs debt and liabilities (I+II)	2,328.1	2,919.8	2,919.0	2,920.8	2,960.7	2,866.1	2,866.0
<i>YOY Growth (in %)</i>	<i>32.7</i>	<i>3.2</i>	<i>5.1</i>	<i>4.4</i>	<i>6.3</i>	<i>(1.8)</i>	<i>(1.8)</i>
<i>As percent of GDP</i>	<i>2.8</i>	<i>2.8</i>				<i>2.5</i>	
I.PSEs debt	1,687.2	2,105.0	2,089.2	2,068.2	2,106.8	2,015.6	2,009.0
<i>YOY Growth (in %)</i>	<i>21.1</i>	<i>(3.8)</i>	<i>(2.5)</i>	<i>(3.9)</i>	<i>1.2</i>	<i>(4.2)</i>	<i>(3.8)</i>
<i>As percent of GDP</i>	<i>2.0</i>	<i>2.0</i>				<i>1.8</i>	
II.PSEs Liabilities ¹	640.9	814.8	829.8	852.6	853.8	850.5	857.0

Source: Statistics and Data Services Department, SBP

¹ This reflects federal PSEs borrowings from banks for commodity operations.

Note:

1. Coverage of PSEs Domestic Debt has been enhanced since June 2024.

5.9 National Savings Schemes-Outstanding Amount End Period

Million Rupees

SCHEME	Jun-24	Jun-25	2024	2025					
			Dec	Jul	Aug	Sep	Oct	Nov	Dec
A. Accounts (i+ii / 1 to 13)	657,518.9	708,734.3	672,922.0	723,898.6	733,527.1	741,329.3	749,896.0	756,909.2	759,334.8
(i) National Savings Centers	640,236.0	696,075.9	657,325.3	711,608.6	721,074.7	729,031.6	737,634.5	744,740.3	747,234.6
(ii) Post Offices	17,282.9	12,658.4	15,596.7	12,290.1	12,452.4	12,297.7	12,261.5	12,168.9	12,100.2
1- Savings Accounts	84,402.4	102,512.9	96,835.0	107,963.6	110,002.5	110,612.1	110,691.6	111,297.7	110,834.0
2- Khas Deposit Accounts	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6
3- Mahana Amdani Accounts	1,351.0	1,282.7	1,316.5	1,263.3	1,255.2	1,239.8	1,228.4	1,222.4	1,216.0
4- Special Savings Accounts	62,321.2	57,237.0	60,221.1	57,099.6	57,556.1	57,410.8	57,620.6	57,829.7	55,005.1
5- Pensioners Benefit Account	433,957.6	485,757.6	450,089.9	493,769.4	499,609.9	505,562.7	511,366.6	516,099.0	520,644.4
6- Shahada's Family Welfare Account	188.2	293.5	217.2	297.8	304.6	316.6	322.4	329.4	337.8
7-Sarwa Islamic Savings Account (SISA)	68,896.3	54,944.9	58,591.0	56,559.4	57,460.6	58,748.0	61,059.1	62,360.3	63,380.6
8-Sarwa Islamic Term Account (SITA) 1 Year	2,147.6	567.8	886.7	474.1	470.0	443.7	413.4	377.2	357.2
9-Sarwa Islamic Term Account (SITA) 3 Years	2,639.1	2,618.8	2,623.8	2,743.8	2,761.3	2,739.1	2,775.2	2,784.0	2,792.6
10-Sarwa Islamic Term Account (SITA) 5 Years	1,104.6	2,634.6	1,565.0	2,806.2	3,148.6	3,275.6	3,428.7	3,586.5	3,668.3
11-Digital Sarwa Islam.Term Acc. (SITA) 1 Year	105.8	26.4	37.0	25.4	27.9	25.6	24.1	28.6	30.2
12-Digital Sarwa Isla.Term Acc.(SITA) 3 Years	24.7	54.7	31.8	67.0	70.4	71.5	71.4	72.4	87.2
13-Digital Sarwa Isla.Term Acc.(SITA) 5 Years	70.0	492.9	196.8	518.6	549.5	573.3	584.0	611.4	670.9
B. Certificates (i+ii+iii /14 to 25)	2,048,338.2	2,233,617.8	2,112,847.3	2,259,759.2	2,277,028.3	2,295,336.0	2,310,681.5	2,324,061.5	2,324,145.3
(i) National Savings Centers	1,971,589.9	2,150,961.4	2,030,589.8	2,176,907.2	2,193,836.8	2,212,129.2	2,227,584.4	2,241,288.5	2,241,335.2
(ii) Post Offices	(2,276.3)	(2,389.1)	(2,418.3)	(2,411.5)	(2,353.8)	(2,384.5)	(2,387.7)	(2,393.8)	(2,399.4)
(iii) Banks	79,024.6	85,045.5	84,675.8	85,263.6	85,545.3	85,591.3	85,484.8	85,166.7	85,209.5
14- Defence Savings Certificates	400,407.6	396,512.7	400,992.2	396,043.4	395,976.4	395,727.1	395,079.8	394,370.1	386,568.8
15- National Deposit Certificates	16.6	16.5	16.5	16.5	16.5	16.5	16.5	16.5	16.5
16- Khas Deposit Certificates	215.8	215.8	215.8	215.8	215.8	215.8	215.8	215.8	215.8
17- Premium Savings Certificates	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
18- Special Savings Certificates (Registered)	286,049.6	310,908.6	291,868.6	314,374.6	316,739.7	318,521.6	321,094.3	322,055.0	319,656.0
19- Special Savings Certificates (Bearer)	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
20- Regular Income Certificates	264,136.7	316,358.5	270,933.4	324,534.5	329,730.6	335,181.4	341,100.5	346,371.6	348,955.1
21- Behbood Savings Certificate	1,040,102.1	1,151,350.1	1,071,988.7	1,167,929.4	1,179,020.6	1,191,538.0	1,203,553.1	1,212,322.8	1,221,287.4
22- Short-Term Savings Certificates (3 Months)	28,978.3	28,265.9	40,324.9	27,803.0	27,371.2	26,676.9	25,809.9	25,898.4	25,661.1
23- Short-Term Savings Certificates (6 Months)	8,342.9	8,989.2	13,018.6	8,393.3	7,831.9	7,856.6	6,787.0	6,346.6	5,633.3
24- Short-Term Savings Certificates (12 Months)	18,199.9	15,841.1	19,797.9	14,824.5	14,265.5	13,380.5	10,563.1	9,815.9	9,311.6
25- Others	1,615.7	4,886.2	3,417.7	5,351.1	5,587.1	5,948.4	6,188.4	6,375.6	6,566.7
C. National Savings Bonds	-	-	-	-	-	-	-	-	-
26- 10 Years	-	-	-	-	-	-	-	-	-
D. Prize Bonds (27 to 35) *	330,417.9	341,947.1	335,437.8	342,652.5	344,235.3	346,138.2	346,745.9	347,313.0	348,589.1
27- Rs. 100	10,152.5	10,089.2	10,110.9	10,094.5	10,100.3	10,108.9	10,114.8	10,117.9	10,123.3
28- Rs. 200	28,341.1	28,049.7	28,150.7	28,019.7	28,028.1	28,069.1	28,076.3	28,064.9	28,060.4
29- Rs. 750	113,703.5	115,307.3	114,238.9	115,699.4	116,166.2	116,515.5	116,928.1	117,196.9	117,488.7
30- Rs.1,500	173,262.7	184,086.5	178,396.9	184,425.8	185,528.2	187,032.5	187,214.9	187,522.3	188,506.0
31- Rs. 7,500	1,286.7	1,085.5	1,132.2	1,085.3	1,085.2	1,085.1	1,085.0	1,084.9	1,084.8
32- Rs. 15,000	1,502.9	1,311.1	1,361.7	1,310.0	1,309.6	1,309.4	1,309.0	1,308.6	1,308.3
33- Rs. 25,000	699.7	621.0	635.2	620.9	620.9	620.9	620.8	620.8	620.7
34- Rs. 40,000	728.4	656.5	670.8	656.4	656.4	656.4	656.4	656.4	656.4
35- Others@	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4
E. Premium Prize Bonds (Registered) (36 to37)	54,722.2	65,548.3	58,877.9	67,704.2	68,784.6	70,014.6	72,823.2	73,704.1	74,106.2
36- Rs. 40,000	32,824.3	39,126.8	35,318.5	40,282.3	40,913.6	41,568.9	43,345.7	43,842.8	44,027.8
37- Rs. 25,000	21,898.0	26,421.4	23,559.4	27,421.9	27,871.0	28,445.7	29,477.5	29,861.3	30,078.3
F. Post Life Insurance	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3
TOTAL (A+B+C+D+E+F)	3,138,227.6	3,397,077.8	3,227,315.3	3,441,244.9	3,470,805.7	3,500,048.4	3,527,376.9	3,549,218.0	3,553,405.6

Source: Central Directorate of National Savings

* SBP-BSC

@.It includes Prize Bonds of Rs. 5, Rs. 10, Rs. 50, Rs. 100 (Old), Rs. 500, Rs. 1,000 Rs.5,000, Rs.10,000 and Rs.25,000 (Old)

6.1 Government of Pakistan Treasury Bills

Million Rupees

in million Rupees								
Items	Jun-25	2024	2025					
		Dec	Jul	Aug	Sep	Oct	Nov	Dec
3 Months Treasury Bills								
Issue	324,047.9	751,522.2	757,749.4	242,502.3	282,733.1	649,498.2	554,595.7	713,030.3
Discount Allowed	8,165.8	20,472.9	18,820.6	6,030.6	7,035.5	16,461.9	14,145.7	16,964.1
Discharged	253,749.9	-	279,039.7	352,535.5	324,047.9	935,650.3	236,269.7	165,891.4
Discount Paid	6,871.6	-	7,639.6	9,050.9	8,165.8	23,242.5	5,887.1	4,156.8
Outstanding Balance	955,623.1	1,623,275.4	1,434,332.8	1,324,299.6	1,282,984.8	996,832.6	1,315,158.6	1,862,297.5
6 Months Treasury Bills								
Issue	154,630.5	356,549.6	245,342.7	123,929.3	102,405.9	251,853.2	79,328.1	63,886.8
Discount Allowed	8,446.1	21,168.3	13,126.1	6,693.7	5,507.4	13,652.7	4,372.4	3,386.4
Discharged	356,549.6	377,550.0	147,713.2	66,812.9	67,688.6	239,750.3	141,491.2	154,630.5
Discount Paid	21,168.3	37,491.7	8,586.0	3,829.8	3,935.0	14,252.9	7,879.4	8,446.1
Outstanding Balance	818,086.7	1,891,002.4	915,716.2	972,832.5	1,007,549.8	1,019,652.7	957,489.6	866,745.8
12 Months Treasury Bills								
Issue	381,680.7	910,513.4	591,703.7	347,936.5	158,909.3	979,112.4	374,793.9	755,397.6
Discount Allowed	41,464.4	109,375.8	62,984.6	37,931.3	17,406.3	109,696.7	42,140.2	82,608.9
Discharged	481,277.7	2,624,261.3	255,094.7	279,451.2	401,109.0	818,753.7	563,572.0	910,513.4
Discount Paid	89,796.2	559,479.1	46,462.9	48,117.2	67,312.0	108,038.2	70,376.4	109,375.8
Outstanding Balance	5,848,284.4	5,371,999.3	6,184,893.4	6,253,378.6	6,011,178.9	6,171,537.6	5,982,759.6	5,827,643.8
01 Month Treasury Bills								
Issue	277,369.4		227,342.9	146,859.7	141,929.3	615,345.2	171,651.5	255,587.1
Discount Allowed	2,353.6		1,930.1	1,224.7	1,168.1	5,225.7	1,459.1	2,048.3
Discharged	346,450.0		277,369.4	227,342.9	146,859.7	457,661.2	299,613.3	171,651.5
Discount Paid	2,971.1		2,353.6	1,930.1	1,224.7	3,854.5	2,539.3	1,459.1
Outstanding Balance	277,369.4		227,342.9	146,859.7	141,929.3	299,613.3	171,651.5	255,587.1
22 Day Special Treasury Bills								
Issue	909,409.8							
Discount Allowed	6,191.3							
Discharged			909,409.8					
Discount Paid			6,191.3					
Outstanding Balance	909,409.8							

Source: Domestic Markets & Monetary Management Department, SBP

6.2 Sale /Purchase of Treasury Bills under Open Market Operations by SBP with Banks

Sale										Billion Rupees
Period	2021-22		2022-23		2023-24		2024-25		2025-26	
	Bid Amount		Bid Amount		Bid Amount		Bid Amount		Bid Amount	
	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted
July	-	-	1,783.0	1,773.0	1,225.5	1,225.5	345.0	345.0	-	-
August	-	-	-	-	757.6	757.6	-	-	-	-
September	203.0	203.0	869.2	824.2	2,511.0	2,393.0	-	-	-	-
October	99.3	95.3	-	-	-	-	-	-	-	-
November	-	-	399.6	384.6	-	-	-	-	-	-
December	-	-	506.5	506.5	-	-	460.0	460.0	-	-
January	-	-	1,126.5	1,124.5	-	-	-	-	-	-
February	-	-	-	-	780.8	753.3	-	-	-	-
March	-	-	893.9	887.9	-	-	-	-	-	-
April	-	-	254.0	251.0	-	-	-	-	-	-
May	-	-	428.8	421.8	-	-	-	-	-	-
June	624.5	592.5	618.2	560.8	177.0	177.0	-	-	-	-
Average										
per month	77.23	74.23	573.31	561.19	495.63	482.40	67.08	67.08	-	-
per day	2.57	2.47	19.11	18.71	16.52	16.08	2.24	2.24	-	-

Purchase										
Period	2021-22		2022-23		2023-24		2024-25		2025-26	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	12,226.0	11,285.8	4,476.9	2,353.4	3,013.9	2,566.9	29,652.3	29,449.7	30,627.1	29,928.3
August	9,787.7	9,199.4	4,106.8	3,452.3	6,859.7	6,433.4	25,241.8	23,791.7	40,071.3	39,502.1
September	8,396.9	8,190.1	3,875.5	3,376.1	3,016.9	3,016.9	27,080.0	26,959.9	27,565.6	27,166.5
October	10,429.1	10,076.8	6,884.3	5,894.8	4,125.0	3,502.5	17,937.1	17,937.1	39,026.6	38,711.7
November	10,810.8	9,744.9	2,504.4	2,313.4	12,170.5	11,995.4	21,511.5	21,054.4	27,196.6	26,625.4
December	7,999.3	7,125.4	5,367.0	4,971.8	19,140.3	17,873.3	33,492.1	33,486.1	27,714.1	27,444.1
January	3,805.0	3,159.8	5,074.2	3,803.0	17,580.0	16,746.6	35,163.2	34,836.2		
February	6,699.2	6,699.2	2,663.6	2,343.2	11,286.2	11,042.5	16,310.9	15,638.3		
March	14,252.9	14,152.8	8,606.6	7,909.6	33,281.6	33,251.1	28,473.4	27,095.7		
April	16,310.1	16,150.0	4,584.6	4,266.4	19,206.0	18,798.6	31,225.5	30,233.4		
May	14,225.9	14,149.9	4,061.4	4,039.4	24,040.5	23,464.6	29,406.7	28,150.8		
June	3,283.0	3,188.2	12,548.6	12,459.3	27,067.5	27,062.5	40,657.8	39,887.4		
Average										
per month	9,852.16	9,426.86	5,396.16	4,765.23	15,065.67	14,646.18	28,012.66	27,376.70	32,033.53	31,562.99
per day	328.41	314.23	179.87	158.84	502.19	488.21	933.76	912.56	1,067.78	1,052.10

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Million Rupees

Cash Accommodation

Period	2021-22		2022-23		2023-24		2024-25		2025-26	
	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)
July	249,600.0	-	420,750.0	3,838,450.0	324,100.0	5,290,100.0	912,100.0	5,081,650.0	1,789,700.0	2,325,350.0
August	96,500.0	10,000.0	496,350.0	63,300.0	1,906,950.0	5,828,500.0	1,765,750.0	6,684,750.0	737,500.0	1,272,000.0
September	214,465.0	117,500.0	338,700.0	635,750.0	876,150.0	13,180,100.0	1,435,980.0	6,297,900.0	916,250.0	404,400.0
October	-	23,900.0	378,350.0	40,500.0	1,795,190.0	4,950,050.0	2,192,100.0	6,297,950.0	1,564,050.0	1,274,100.0
November	315,450.0	13,000.0	147,550.0	73,750.0	938,400.0	3,640,100.0	1,858,510.0	3,256,300.0	1,567,300.0	688,300.0
December	474,013.0	419,700.0	1,438,45	1,752,250.0	1,882,700.0	5,983,000.0	5,367,850.0	6,978,850.0	3,057,250.0	724,500.0
January	106,150.0	260,300.0	615,650.0	2,338,800.0	2,527,850.0	11,078,540.0	1,850,550.0	10,301,600.0		
February	56,150.0	32,500.0	412,650.0	722,600.0	526,150.0	6,495,550.0	1,973,450.0	4,419,900.0		
March	469,350.0	647,550.0	212,225.0	2,233,500.0	783,200.0	4,421,750.0	5,626,250.0	4,630,500.0		
April	316,850.0	974,800.0	1,028,800.0	488,750.0	1,501,700.0	3,122,200.0	3,672,650.0	4,170,500.0		
May	180,600.0	663,950.0	833,250.0	3,266,300.0	904,350.0	3,416,200.0	1,948,000.0	2,305,300.0		
June	527,050.0	4,138,00	1,209,100.0	2,856,500.0	929,000.0	4,141,200.0	3,655,750.0	4,762,800.0		
Average										
per month	250,514.8	287,563.6	553,943.2	1,525,870.8	1,241,311.7	5,962,274.2	2,688,245.0	5,432,333.3	1,605,341.7	1,114,775.0
per day	8,350.5	9,585.5	18,464.8	50,862.4	41,377.1	198,742.5	89,608.2	181,077.8	53,511.4	37,159.2

SBP Overnight Repo/ Reverse Repo Rates*

Percent per annum

Period	2021-22		2022-23		2023-24		2024-25		2025-26	
	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)
July	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50	12.00	10.00
August	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50	12.00	10.00
September	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50	12.00	10.00
October	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50	12.00	10.00
November	9.75	7.75	16.00	14.00	23.00	21.00	16.00	14.00	12.00	10.00
December	10.75	8.75	17.00	15.00	23.00	21.00	14.00	12.00	11.50	9.50
January	10.75	8.75	18.00	16.00	23.00	21.00	13.00	11.00		
February	10.75	8.75	18.00	16.00	23.00	21.00	13.00	11.00		
March	10.75	8.75	21.00	19.00	23.00	21.00	13.00	11.00		
April	13.25	11.25	22.00	20.00	23.00	21.00	13.00	11.00		
May	14.75	12.75	22.00	20.00	23.00	21.00	12.00	10.00		
June	16.00	14.00	23.00	21.00	21.50	19.50	12.00	10.00		

Source: Domestic Markets & Monetary Management Department, SBP

Notes:

1. SBP 3-day repo rate was renamed as SBP reverse repo rate w.e.f. August 17, 2009. SBP reverse repo rate (also known as discount rate) is the rate at which banks borrow from SBP on an overnight basis.

2. SBP Repo rate (introduced w.e.f. August 17, 2009) is the rate at which banks deposit their end-of-day excess cash with SBP on an overnight basis.

*. Month end rates

6.4 Auction of Government of Pakistan Market Treasury Bills

Million Rupees

Auction Settlement Date	1 Months Treasury Bills				3 Months Treasury Bills				6 Months Treasury Bills				12 Months Treasury Bills			
	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)
2025																
6-Feb-25					316,883.8	169,438.2	11.80	11.67	272,884.4	44,384.4	11.50	11.41	385,949.3	238,099.3	11.59	11.38
20-Feb-25					298,306.1	144,861.1	11.82	11.70	133,468.4	26,258.4	11.67	11.64	348,845.0	87,695.0	11.65	11.58
6-Mar-25					-	-	-	-	242,109.4	62,109.4	11.67	11.66	449,548.9	84,688.9	11.64	11.55
20-Mar-25	590,393.9	123,298.9	12.05	12.05	345,522.8	146,125.5	11.82	11.72	164,514.3	9,514.3	11.67	11.67	516,632.8	113,233.1	11.90	11.86
3-Apr-25	276,043.6	228,543.6	12.39	12.25	264,496.0	114,496.0	12.01	11.83	190,850.0	78,350.0	12.00	11.92	383,378.4	218,378.4	12.01	11.90
17-Apr-25	811,271.4	284,376.4	12.32	12.29	235,885.2	135,021.2	12.01	11.96	179,738.0	76,238.0	11.99	11.95	605,497.3	468,997.3	12.01	11.93
2-May-25	896,231.0	65,180.3	12.15	12.14	199,738.1	151,658.1	12.01	11.98	164,215.3	99,415.3	12.00	11.97	319,745.0	245,745.0	12.01	11.97
15-May-25	686,928.8	333,428.8	11.25	11.18	484,050.3	103,050.3	11.24	11.21	247,506.6	62,006.6	11.28	11.25	671,220.9	165,765.9	11.35	11.32
29-May-25	766,017.4	15,992.4	11.10	11.10	636,539.9	258,536.1	11.15	11.13	817,953.9	87,363.9	11.18	11.11	1,122,443.5	410,377.0	11.20	11.16
12-Jun-25	506,341.4	265,581.2	11.09	11.06	498,608.0	233,908.0	11.05	10.95	872,041.5	95,391.5	10.97	10.95	1,233,833.1	258,580.4	10.95	10.92
26-Jun-25	1,130,641.9	14,141.9	11.00	11.00	299,023.3	98,305.8	11.00	10.95	332,385.2	67,685.2	10.90	10.90	631,758.5	164,564.7	10.93	10.88
10-Jul-25	996,460.8	216,100.8	11.24	11.08	641,552.4	486,569.4	11.00	10.86	399,597.7	190,197.7	10.90	10.75	1,099,258.3	601,778.3	10.80	10.67
24-Jul-25	364,217.6	13,172.2	10.85	10.85	441,547.9	290,000.5	10.71	10.67	217,857.1	68,271.1	10.70	10.68	390,060.1	52,910.1	10.70	10.67
7-Aug-25	1,028,220.7	59,280.2	10.90	10.87	370,910.6	182,322.8	10.85	10.80	179,946.0	54,107.9	10.87	10.78	266,422.7	90,422.7	11.00	10.90
21-Aug-25	520,752.3	88,804.3	10.90	10.87	222,352.0	66,210.0	10.85	10.82	179,315.0	76,515.0	10.85	10.83	576,195.1	295,445.1	11.00	10.94
4-Sep-25	606,018.2	126,666.5	10.75	10.73	366,580.9	175,946.9	10.85	10.83	185,215.3	45,935.3	10.85	10.83	431,349.5	166,679.5	11.00	10.98
18-Sep-25	419,030.9	16,430.9	10.74	10.74	204,101.8	113,821.8	10.85	10.79	203,978.0	61,978.0	10.84	10.76	300,136.1	9,636.1	11.00	10.99
2-Oct-25	801,418.3	318,418.3	11.15	11.09	153,076.5	56,226.5	11.05	10.96	255,918.9	112,438.9	11.05	10.82	373,353.2	243,353.2	11.19	11.13
16-Oct-25	826,361.5	182,411.5	11.11	11.09	563,602.9	321,823.1	11.05	11.00	300,923.4	60,908.4	11.04	10.87	475,772.1	210,772.1	11.25	11.20
30-Oct-25	878,198.8	119,741.1	11.00	10.99	497,310.5	287,910.5	11.05	11.02	278,176.4	92,158.7	11.05	10.94	732,273.2	634,683.8	11.35	11.29
13-Nov-25	812,500.0	111,725.0	10.99	10.97	472,657.8	317,647.8	11.04	11.02	139,754.1	14,754.1	11.05	11.02	375,552.2	48,781.2	11.35	11.32
27-Nov-25	694,582.2	61,385.6	10.89	10.89	432,093.6	251,093.6	11.00	11.00	204,616.4	68,946.4	11.00	11.00	785,402.9	368,152.9	11.27	11.27
11-Dec-25	628,394.5	150,419.3	10.85	10.79	427,457.6	236,657.6	10.99	10.92	167,255.3	33,255.3	11.00	10.92	798,989.4	561,355.9	11.27	11.24
26-Dec-25	422,966.2	107,216.1	10.49	10.34	592,197.7	493,336.7	10.49	10.43	151,517.9	34,017.9	10.48	10.46	926,872.5	276,650.5	10.49	10.45

Source: Domestic Markets & Monetary Management Department, SBP

R= Bids Rejected

6.5 Auction of Pakistan Investment Bonds (PIBs)

Fixed Rate (Face Value)

Million Rupees

Auction Settlement Date	Tenure	Coupon Rate	Amount Offered ¹	Amount Accepted ²	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Average Yield Accepted (%)
8-May-25	2-Years	0.00%	157,000.0	105,591.4	82.8	11.79	11.64
	3-Years	12.00%	279,000.0	71,762.7	100.7	11.69	11.65
	5-Years	12.00%	203,300.0	69,145.0	99.5	12.14	12.11
	10-Years	12.00%	185,968.0	53,020.0	96.7	12.59	12.53
	15-Years	12.00%	30,000.0	R	-	-	-
19-Jun-25	2-Years	0.00%	276,030.6	63,135.0	84.3	11.39	11.36
	3-Years	12.00%	188,000.0	37,013.0	101.3	11.40	11.37
	5-Years	12.00%	375,489.0	130,433.0	101.0	11.70	11.69
	10-Years	12.00%	87,065.1	38,197.1	97.2	12.50	12.39
	15-Years	12.00%	290,500.0	288,000.0	16.6	12.70	12.70
17-Jul-25	2-Years	0.00%	179,750.0	39,267.9	81.4	10.85	10.82
	3-Years	10.50%	134,104.6	41,765.2	98.6	11.05	11.00
	5-Years	11.00%	337,950.0	254,840.0	98.5	11.39	11.29
	10-Years	11.50%	339,122.5	6,449.3	96.0	12.20	12.20
	15-Years	0.00%	704,920.0	R	-	-	-
4-Aug-25	2-Years	0.00%	150,250.0	28,040.0	81.5	11.09	11.05
	3-Years	10.50%	273,779.0	46,840.7	98.4	11.14	11.09
	5-Years	11.00%	234,981.0	43,374.8	98.4	11.44	11.38
	10-Years	11.50%	342,607.0	220,590.3	96.3	12.15	12.15
	15-Years	0.00%	1,032,500.0	300,087.5	17.5	12.45	12.44
8-Sep-25	2-Years	0.00%	39,450.0	43,289.0	82.1	11.20	11.16
	3-Years	10.50%	5,584.0	8,145.4	98.4	11.14	11.11
	5-Years	11.00%	108,850.0	114,993.6	98.4	11.44	11.41
	10-Years	11.50%	205,000.0	207,855.3	96.9	12.04	12.01
	15-Years	0.00%	280,000.0	280,000.0	17.8	12.38	12.38
15-Oct-25	2-Years	0.00%	164,100.0	17,553.0	82.8	11.33	11.32
	3-Years	10.50%	111,500.0	13,858.5	98.0	11.35	11.34
	5-Years	11.00%	220,450.5	12,912.5	98.2	11.50	11.49
	10-Years	11.50%	522,799.0	337,402.0	97.1	12.00	11.91
	15-Years	0.00%	517,500.0	125,006.0	18.1	12.34	12.30
6-Nov-25	2-Years	0.00%	160,100.0	63,775.1	83.2	11.48	11.45
	3-Years	10.50%	319,650.0	144,838.0	97.7	11.49	11.44
	5-Years	11.00%	179,350.0	97,475.0	97.7	11.64	11.58
	10-Years	11.50%	239,973.8	146,553.8	97.1	12.00	11.93
	15-Years	0.00%	539,500.0	340,010.6	18.5	12.25	12.25
18-Dec-25	2-Years	0.00%	684,553.0	116,870.0	85.1	10.78	10.75
	3-Years	10.50%	499,100.0	84,340.1	99.2	10.84	10.84
	5-Years	11.00%	258,360.0	103,360.0	99.3	11.19	11.14
	10-Years	11.50%	452,570.0	104,197.1	99.0	11.66	11.66
	15-Years	0.00%	593,705.0	36,200.0	19.3	12.00	11.99

Source: Domestic Markets & Monetary Management Department, SBP

¹ Amount offered only includes Competitive bids.

² Amount accepted also includes Non-Competitive bids and Short selling.

Note:

R= Bid Rejected NBR= No Bids Recived

6.6 Auction of Pakistan Investment Bonds (PIBs) Floating Rate (Face Value)

Million Rupees

Auction Settlement Date	Tenure	Floating Rate Semi-Annual			Floating Rate Quarterly With Quarterly Refixing			Floating Rate Quarterly With Fortnightly Refixing		
		Amount Offered ¹	Amount Accepted ²	Cutoff Price ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³
24-Jul-25	02-Year									
	03-Year									
	05-Year									
	10-Year	602,000.0	R	-						
7-Aug-25	02-Year									
	03-Year									
	05-Year									
	10-Year	539,200.0	203,350.0	94.9						
21-Aug-25	02-Year									
	03-Year									
	05-Year									
	10-Year	873,800.0	109,250.0	95.5						
4-Sep-25	02-Year									
	03-Year									
	05-Year									
	10-Year	444,000.0	36,744.0	95.5						
18-Sep-25	02-Year									
	03-Year									
	05-Year									
	10-Year	502,006.0	R	-						
2-Oct-25	02-Year									
	03-Year									
	05-Year									
	10-Year	394,000.0	246,752.9	94.5						
16-Oct-25	02-Year									
	03-Year									
	05-Year									
	10-Year	1,058,500.0	157,844.5	94.8						
30-Oct-25	02-Year									
	03-Year									
	05-Year									
	10-Year	1,011,500.0	205,880.7	95.0						
13-Nov-25	02-Year									
	03-Year									
	05-Year									
	10-Year	727,600.0	55,020.1	95.1						
27-Nov-25	02-Year									
	03-Year									
	05-Year									
	10-Year	523,500.0	28,207.0	95.4						
11-Dec-25	02-Year									
	03-Year									
	05-Year									
	10-Year	523,000.0	190,738.5	95.5						
26-Dec-25	02-Year									
	03-Year									
	05-Year									
	10-Year	669,000.0	114,482.5	96.4						

Source: Domestic Markets & Monetary Management Department, SBP

1-Amount offered only includes Competitive bids.

2-Amount accepted also includes Non-Competitive bids and Short selling. Securities will be issued at Face Value (Rs. 100)

3-This cut-off Price will be applicable to all accepted bids.

Note:

R= Bid Rejected NBR= No Bids Recived

6.7 KIBOR

Percent per annum

Period			1 Week		2 Weeks		1Month		3 Months		6 Months		9 Months		12 Months	
			Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
2024 Dec	Month Average		13.86	14.36	13.64	14.14	13.36	13.86	12.11	12.36	12.08	12.33	12.01	12.51	11.98	12.48
	End-Month		12.95	13.45	12.92	13.42	12.85	13.35	11.89	12.14	11.91	12.16	11.99	12.49	12.02	12.52
2025 Jan	Month Average		12.67	13.17	12.57	13.07	12.38	12.88	11.63	11.88	11.61	11.86	11.59	12.09	11.57	12.07
	End-Month		11.99	12.49	11.97	12.47	11.91	12.41	11.58	11.83	11.47	11.72	11.43	11.93	11.38	11.88
Feb	Month Average		11.92	12.42	11.89	12.39	11.83	12.33	11.66	11.91	11.56	11.81	11.50	12.00	11.48	11.98
	End-Month		11.90	12.40	11.83	12.33	11.72	12.22	11.66	11.91	11.57	11.82	11.50	12.00	11.50	12.00
Mar	Month Average		11.88	12.38	11.83	12.33	11.76	12.26	11.78	12.03	11.72	11.97	11.65	12.15	11.65	12.15
	End-Month		11.94	12.44	11.92	12.42	11.91	12.41	11.93	12.18	11.88	12.13	11.85	12.35	11.84	12.34
Apr	Month Average		11.94	12.41	11.92	12.39	11.88	12.36	11.89	12.10	11.85	12.09	11.80	12.28	11.80	12.27
	End-Month		11.91	12.41	11.88	12.38	11.81	12.31	11.85	12.10	11.85	12.10	11.80	12.30	11.79	12.29
May	Month Average		11.04	11.54	11.04	11.54	11.04	11.54	11.19	11.44	11.21	11.46	11.20	11.70	11.19	11.69
	End-Month		10.92	11.42	10.91	11.41	10.88	11.38	10.94	11.19	10.95	11.20	10.97	11.47	10.98	11.48
Jun	Month Average		10.88	11.38	10.87	11.37	10.85	11.35	10.91	11.16	10.91	11.16	10.88	11.38	10.89	11.39
	End-Month		10.94	11.44	10.92	11.42	10.89	11.39	10.90	11.15	10.88	11.13	10.82	11.32	10.81	11.31
Jul	Month Average		10.88	11.38	10.84	11.34	10.80	11.30	10.77	11.02	10.73	10.98	10.69	11.19	10.66	11.16
	End-Month		10.80	11.30	10.84	11.34	10.85	11.35	10.78	11.03	10.77	11.02	10.73	11.23	10.73	11.23
Aug	Month Average		10.86	11.36	10.84	11.34	10.81	11.31	10.80	11.05	10.80	11.05	10.75	11.25	10.76	11.26
	End-Month		10.84	11.34	10.79	11.29	10.76	11.26	10.78	11.03	10.78	11.03	10.76	11.26	10.77	11.27
Sep	Month Average		10.81	11.31	10.79	11.29	10.78	11.28	10.80	11.05	10.80	11.05	10.77	11.27	10.78	11.28
	End-Month		10.88	11.38	10.84	11.34	10.83	11.33	10.82	11.07	10.84	11.09	10.80	11.30	10.82	11.32
Oct	Month Average		10.86	11.36	10.87	11.37	10.89	11.39	10.91	11.16	10.93	11.18	10.89	11.39	10.90	11.40
	End-Month		10.86	11.36	10.86	11.36	10.89	11.39	10.92	11.17	10.94	11.19	10.92	11.42	10.94	11.44
Nov	Month Average		10.88	11.38	10.87	11.37	10.89	11.39	10.91	11.16	10.94	11.19	10.94	11.44	10.97	11.47
	End-Month		10.84	11.34	10.83	11.33	10.84	11.34	10.88	11.13	10.91	11.16	10.92	11.42	10.93	11.43
Dec	Month Average		10.56	11.06	10.56	11.06	10.56	11.06	10.62	10.87	10.66	10.91	10.68	11.18	10.68	11.18
	End-Month		10.34	10.84	10.34	10.84	10.34	10.84	10.38	10.63	10.40	10.65	10.40	10.90	10.40	10.90

Source: Domestic Markets & Monetary Management Department, SBP (Refinitive)

Archive Link: http://www.sbp.org.pk/ecodata/kibor_index.asp

6.8 Inter-Bank Weighted Average Call Rates

Percent per annum

Period		Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months
2024	Dec	14.21	13.20	13.07	13.99	12.29	12.48
2025	Jan	13.14	12.53	-	12.33	11.75	-
	Feb	12.47	11.78	-	-	-	-
	Mar	12.34	11.98	-	11.80	-	-
	Apr	11.88	11.90	11.87	-	-	-
	May	11.51	10.80	-	-	-	-
	Jun	11.04	11.36	11.15	-	-	-
	Jul	11.13	10.93	10.86	-	-	-
	Aug	10.95	11.03	-	11.05	-	-
	Sep	11.43	10.90	10.76	-	-	-
	Oct	10.88	10.81	10.88	-	-	-
	Nov	10.98	10.98	-	-	-	-
	Dec	10.68	10.72	10.75	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

6.9 SBP Mark to Market Rates

Major Currencies

Date	US Dollar			Euro			Japanese Yen			UK Pound Sterling		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
01-Dec-25	280.51	280.72	281.20	325.78	326.16	327.18	1.81	1.81	1.82	370.88	371.17	371.80
02-Dec-25	280.47	280.75	281.30	325.73	326.17	327.26	1.80	1.80	1.81	370.51	370.86	371.60
03-Dec-25	280.46	280.71	281.26	326.50	326.92	327.98	1.80	1.80	1.81	371.42	371.75	372.47
04-Dec-25	280.45	280.62	281.03	327.18	327.49	328.40	1.81	1.81	1.82	374.12	374.34	374.89
05-Dec-25	280.42	280.60	281.05	327.07	327.39	328.35	1.81	1.82	1.82	374.39	374.61	375.22
08-Dec-25	280.41	280.61	281.16	326.99	327.33	328.43	1.81	1.81	1.82	373.79	374.03	374.77
09-Dec-25	280.40	280.65	281.33	326.36	326.76	328.00	1.79	1.80	1.81	373.84	374.14	375.04
10-Dec-25	280.37	280.61	281.32	326.59	326.98	328.25	1.79	1.79	1.80	373.63	373.92	374.88
11-Dec-25	280.36	280.60	281.29	328.08	328.47	329.70	1.80	1.80	1.81	374.83	375.13	376.05
12-Dec-25	280.32	280.56	281.26	329.08	329.48	330.72	1.80	1.80	1.81	375.20	375.51	376.43
15-Dec-25	280.31	280.56	281.26	328.79	329.20	330.49	1.81	1.81	1.82	374.59	374.92	375.84
16-Dec-25	280.30	280.59	281.29	329.48	329.99	331.21	1.81	1.81	1.82	375.41	375.78	376.70
17-Dec-25	280.27	280.53	281.30	328.12	328.57	329.86	1.80	1.80	1.81	373.24	373.57	374.57
18-Dec-25	280.26	280.54	281.22	328.88	329.30	330.53	1.80	1.80	1.81	374.77	375.13	376.03
19-Dec-25	280.25	280.51	281.16	328.21	328.62	329.79	1.79	1.79	1.80	374.83	375.17	376.01
22-Dec-25	280.22	280.52	281.20	328.70	329.16	330.40	1.78	1.78	1.79	375.82	376.21	377.12
23-Dec-25	280.21	280.54	281.30	330.12	330.64	331.91	1.80	1.80	1.81	378.44	378.88	379.89
24-Dec-25	280.20	280.55	281.38	330.34	330.89	332.25	1.80	1.80	1.81	378.66	379.14	380.26
26-Dec-25	280.17	280.51	281.28	329.71	330.24	331.52	1.79	1.79	1.80	377.60	378.06	379.10
29-Dec-25	280.16	280.49	281.22	329.85	330.37	331.59	1.79	1.80	1.81	377.71	378.16	379.14
30-Dec-25	280.15	280.40	281.09	329.64	330.04	331.23	1.80	1.80	1.81	378.44	378.78	379.69
31-Dec-25	280.12	280.44	281.12	328.85	329.34	330.50	1.79	1.79	1.80	377.17	377.60	378.50

6.9 SBP Mark to Market Rates Major Currencies

Date	Swiss Frank			Australian Dollar			Saudi Arabian Riyal			Kuwaiti Dinar		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
01-Dec-25	349.45	350.00	351.72	183.70	183.86	184.20	74.76	74.80	74.88	914.03	914.93	917.10
02-Dec-25	348.61	349.22	350.97	183.85	184.04	184.43	74.72	74.78	74.89	913.77	914.85	917.28
03-Dec-25	349.53	350.12	351.82	184.49	184.66	185.04	74.73	74.79	74.89	913.56	914.57	916.97
04-Dec-25	350.19	350.68	352.20	185.63	185.75	186.05	74.73	74.76	74.83	914.06	914.80	916.77
05-Dec-25	349.33	349.81	351.39	185.78	185.90	186.22	74.72	74.76	74.84	913.58	914.33	916.45
08-Dec-25	349.03	349.54	351.30	186.19	186.32	186.71	74.71	74.75	74.85	913.31	914.13	916.55
09-Dec-25	347.75	348.31	350.19	186.15	186.31	186.78	74.71	74.77	74.90	913.16	914.15	916.98
10-Dec-25	348.36	348.91	350.82	186.45	186.61	187.10	74.71	74.76	74.91	913.09	914.06	917.00
11-Dec-25	350.83	351.38	353.24	186.31	186.47	186.95	74.71	74.75	74.89	913.71	914.69	917.56
12-Dec-25	352.81	353.38	355.25	187.02	187.18	187.66	74.70	74.75	74.88	913.99	914.99	917.87
15-Dec-25	351.91	352.49	354.47	186.29	186.47	186.96	74.71	74.76	74.89	914.07	915.10	917.96
16-Dec-25	351.94	352.72	354.51	186.12	186.32	186.80	74.72	74.78	74.90	914.20	915.34	918.25
17-Dec-25	350.93	351.63	353.50	185.37	185.55	186.08	74.71	74.75	74.91	913.15	914.23	917.26
18-Dec-25	352.29	352.90	354.76	185.17	185.36	185.83	74.72	74.77	74.89	913.00	914.12	916.90
19-Dec-25	352.28	352.87	354.68	185.16	185.34	185.79	74.72	74.78	74.87	912.20	913.24	915.95
22-Dec-25	352.68	353.32	355.24	186.04	186.24	186.72	74.71	74.77	74.88	911.18	912.34	915.17
23-Dec-25	355.12	355.86	357.74	187.38	187.61	188.13	74.71	74.77	74.92	912.47	913.76	916.82
24-Dec-25	355.81	356.56	358.54	188.11	188.37	188.94	74.71	74.77	74.94	912.38	913.73	917.07
26-Dec-25	354.74	355.47	357.36	187.70	187.94	188.48	74.70	74.77	74.92	911.58	912.87	916.00
29-Dec-25	355.08	355.81	357.61	187.86	188.10	188.60	74.70	74.76	74.90	912.72	914.07	917.00
30-Dec-25	354.98	355.56	357.35	187.93	188.10	188.58	74.69	74.74	74.86	909.41	910.46	913.27
31-Dec-25	353.22	353.89	355.66	187.30	187.53	188.00	74.69	74.76	74.88	909.88	911.19	913.94

Source: Domestic Markets & Monetary Management Department, SBP

[ArchiveLink:http://www.sbp.org.pk/ecodata/rates/m2m/M2M-History.asp](http://www.sbp.org.pk/ecodata/rates/m2m/M2M-History.asp)

6.10 Secondary Market Transactions in Government Securities

Million Rupees

Securities/Transactions	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25
PIB Outright Transactions						
Purchases	5,834,021.8	5,419,821.0	6,166,232.0	3,825,413.6	5,924,588.9	7,285,543.3
Non-Banks	1,761,628.2	1,511,889.6	2,299,245.4	1,734,497.7	2,967,834.0	3,169,886.6
Banks	4,072,393.6	3,907,931.4	3,866,986.6	2,090,915.9	2,956,754.9	4,115,656.7
Sales	5,834,021.8	5,419,821.0	6,166,232.0	3,825,413.6	5,924,588.9	7,285,543.3
Non-Banks	1,768,001.3	1,339,303.7	2,255,900.8	1,740,181.0	2,620,404.1	3,164,411.3
Banks	4,066,020.5	4,080,517.3	3,910,331.2	2,085,232.6	3,304,184.8	4,121,132.0
Net Position	-	-	-	-	-	-
GIS Outright Transactions						
Purchases	795,235.9	900,402.6	765,118.4	1,221,908.1	1,147,540.6	852,773.2
Non-Banks	341,055.9	382,576.0	247,577.8	396,251.3	408,353.5	380,806.2
Banks	454,180.0	517,826.6	517,540.5	825,656.7	739,187.1	471,967.0
Sales	795,235.9	900,402.6	765,118.4	1,221,908.1	1,147,540.6	852,773.2
Non-Banks	309,310.4	345,233.1	408,579.9	592,974.2	390,359.1	268,986.3
Banks	485,925.5	555,169.5	356,538.5	628,933.8	757,181.5	583,786.9
Net Position	-	-	-	-	-	-
MTB Outright Transactions						
Purchases	3,608,368.5	2,378,829.6	2,382,239.9	3,724,014.4	2,930,687.6	4,524,921.1
Non-Banks	1,532,766.4	1,020,644.0	835,013.2	1,658,506.9	1,121,617.7	1,238,807.7
Banks	2,075,602.0	1,358,185.5	1,547,226.7	2,065,507.5	1,809,069.9	3,286,113.4
Sales	3,608,368.5	2,378,829.6	2,382,239.9	3,724,014.4	2,930,687.6	4,524,921.1
Non-Banks	1,103,872.1	771,037.8	859,200.8	1,202,727.7	882,472.6	1,023,188.8
Banks	2,504,496.3	1,607,791.8	1,523,039.1	2,521,286.7	2,048,215.0	3,501,732.3
Net Position	-	-	-	-	-	-
Repo Transactions						
Repo	4,113,813.0	3,838,522.6	4,672,235.3	4,638,087.4	4,175,732.6	5,250,956.0
Non-Banks	293,698.0	211,490.2	311,014.4	450,857.1	217,349.5	268,634.0
Banks	3,820,115.0	3,627,032.4	4,361,220.9	4,187,230.3	3,958,383.1	4,982,322.0
Reverse Repo	4,113,813.0	3,838,522.6	4,672,235.3	4,638,087.4	4,175,732.6	5,250,956.0
Non-Banks	492,185.0	372,091.4	347,685.9	566,306.3	683,188.1	663,735.0
Banks	3,621,628.0	3,466,431.2	4,324,549.4	4,071,781.1	3,492,544.5	4,587,221.0
Net Position	-	-	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

7.1 KSE 100 & All Shares Index-Selected Sectors

										End Period
S.No	Sector Name	FY24	FY25	2024	2025					
				Dec	Jul	Aug	Sep	Oct	Nov	Dec
	KSE 100 Index (1991 = 1,000)	78,444.96	125,627.31	115,126.90	139,390.42	148,617.78	165,493.59	161,631.73	166,677.70	174,054.32
	KSE All Shares Index (1995 = 1,000)	49,683.75	78,584.71	72,170.67	86,260.96	91,685.08	100,542.55	98,254.73	100,309.12	104,614.51
1	Automobile Assembler	50,236.32	63,225.07	65,600.46	72,900.13	76,446.07	78,278.57	77,380.91	76,303.05	76,225.11
2	Automobile Parts & Accessories	53,633.09	48,678.66	54,671.73	53,769.26	58,691.37	59,552.89	55,144.59	55,242.64	56,268.16
3	Cable & Electrical Goods	24,427.04	33,422.03	35,787.65	34,660.07	37,193.70	41,962.33	39,860.64	39,307.09	42,223.93
4	Cement	65,763.54	87,074.48	94,971.36	90,929.27	101,019.33	112,681.09	104,183.07	105,288.26	108,898.78
5	Chemical	11,120.36	15,275.11	13,351.58	10,946.63	10,347.83	11,196.46	10,705.56	11,144.16	11,077.14
6	Close -End Mutual Funds	1,910.43	2,917.10	3,055.53	3,987.44	3,682.05	5,212.77	4,823.84	4,683.66	4,675.24
7	Commercial Banks	18,545.04	24,956.11	22,576.28	29,586.18	31,958.04	34,851.29	35,627.00	34,937.62	37,037.22
8	Engineering	41,557.19	43,952.11	44,113.65	44,404.66	48,568.18	54,309.82	48,588.27	43,637.01	48,150.90
9	Fertilizer	25,783.47	32,595.26	38,576.91	37,198.64	37,222.69	39,678.88	40,604.89	46,158.29	46,811.52
10	Food & Personal Care Products	92,009.42	137,157.46	126,000.62	151,650.35	160,514.72	163,803.83	160,241.86	161,804.15	165,388.31
11	Insurance	17,915.12	23,884.96	22,177.48	27,014.35	28,082.39	28,084.22	28,186.19	27,453.77	28,178.29
12	Inv. Banks /Inv. Cos./Sec. Cos.	124,336.44	171,354.79	175,109.61	195,299.50	196,584.35	223,604.13	216,073.75	239,218.72	246,065.99
13	Jute	18,829.09	53,496.40	66,525.44	73,208.56	80,228.69	73,394.55	74,407.54	93,521.11	87,661.51
14	Leasing Companies	96.06	173.00	178.76	178.89	207.54	217.25	256.46	191.91	195.25
15	Leather & Tanneries	25,413.31	29,876.81	38,295.17	29,848.85	30,293.19	33,505.17	32,056.22	36,781.43	37,387.44
16	Miscellaneous	20,162.37	30,428.97	26,505.90	34,614.79	34,144.79	35,146.19	34,660.69	34,275.24	34,068.18
17	Modarabas	2,552.56	4,007.54	2,996.89	5,047.71	5,452.41	6,279.72	6,315.24	6,117.82	6,247.19
18	Oil & Gas Exploration Companies	14,588.62	17,924.74	19,790.59	18,404.30	19,671.00	21,960.43	20,169.68	21,022.62	22,154.87
19	Oil & Gas Marketing Companies	9,667.52	18,191.17	20,518.50	18,651.50	18,605.79	21,244.01	20,570.69	20,511.64	21,123.89
20	Paper & Board	21,100.94	24,107.82	24,536.51	25,180.25	26,685.42	27,809.85	27,199.44	27,696.43	29,290.68
21	Pharmaceuticals	33,942.52	68,383.62	71,601.22	72,062.88	75,741.00	79,998.50	74,641.01	72,375.92	73,238.35
22	Power Generation & Distribution	39,264.61	39,300.45	37,937.20	39,452.42	41,513.31	52,118.65	44,649.60	45,823.62	48,897.23
23	Refinery	11,324.95	18,272.67	20,572.40	17,313.47	18,094.52	20,748.05	18,786.73	19,592.26	20,290.61
24	Sugar & Allied Industries	141,590.56	212,190.28	164,618.09	237,060.17	239,876.37	238,020.23	242,020.14	237,157.39	253,863.74
25	Synthetic & Rayon	92,329.94	97,742.98	91,666.91	99,533.29	96,284.81	94,118.41	89,344.17	90,885.47	95,760.20
26	Technology & Communication	55,370.47	54,176.61	89,641.57	58,303.86	59,174.66	68,098.93	72,413.62	73,570.13	85,362.84
27	Textile Spinning	15,376.13	18,962.23	17,145.14	21,095.38	23,454.74	22,604.41	20,533.20	21,671.69	23,021.80
28	Textile Weaving	2,266.80	3,527.66	2,369.38	3,523.60	3,534.82	3,742.33	3,497.52	3,358.26	3,333.25
29	Tobacco	75,632.05	96,327.46	91,292.17	96,830.09	99,558.64	118,127.86	95,855.46	93,617.68	93,763.95
30	Transport	36,310.83	48,643.58	57,764.68	52,904.13	56,133.89	63,640.79	60,465.75	61,597.95	69,176.13
31	Vanaspati & Allied Industries	27,929.46	155,498.22	38,002.20	126,468.44	121,004.28	101,428.42	91,267.22	85,711.94	82,287.62
32	Woolen	3,925.35	12,784.72	5,229.36	11,216.03	11,050.82	10,395.87	9,356.43	8,857.89	9,941.21
33	Real Estate Investment Trust	46,044.19	61,834.08	54,682.55	63,150.41	70,551.88	73,179.68	67,340.46	68,479.03	76,751.92
34	Exchange Traded Funds	701,652.94	1,013,993.76	1,030,560.45	1,037,530.09	1,090,948.60	1,224,733.27	1,202,285.53	1,220,395.57	1,276,710.52
35	Property	7,395.45	12,352.09	12,906.42	13,888.10	14,854.58	16,876.95	15,888.39	15,806.66	20,721.78
36	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
37	Future Contracts	-	-	-	-	-	-	-	-	-
38	Bonds	-	-	-	-	-	-	-	-	-

Source: Pakistan Stock Exchange

As per last working day

7.2 Pakistan Stock Exchange Indicators

Month	KSE 100 Index (1991 = 1,000)				
	FY22	FY23	FY24	FY25	FY26
Jul	47,055.29	40,150.36	48,034.60	77,886.99	139,390.42
Aug	47,419.74	42,351.15	45,002.42	78,488.22	148,617.78
Sep	44,899.60	41,128.67	46,232.59	81,114.20	165,493.59
Oct	46,184.71	41,264.66	51,920.27	88,966.77	161,631.73
Nov	45,072.38	42,348.63	60,531.27	101,357.32	166,677.70
Dec	44,596.07	40,420.45	62,451.04	115,126.90	174,054.32
Jan	45,374.68	40,673.06	61,979.18	114,255.73	
Feb	44,461.01	40,510.37	64,578.52	113,251.67	
Mar	44,928.83	40,000.83	67,005.11	117,806.75	
Apr	45,249.41	41,580.85	71,102.55	111,326.58	
May	43,078.14	41,330.56	75,878.48	119,691.09	
Jun	41,540.83	41,452.69	78,444.96	125,627.31	
Month	KSE All Share Index (1995 = 1,000)				
	FY22	FY23	FY24	FY25	FY26
Jul	32,163.11	27,796.13	32,027.29	49,473.46	86,260.96
Aug	32,394.47	29,077.87	30,041.97	50,674.74	91,685.08
Sep	30,668.90	28,225.45	31,158.71	51,814.23	100,542.55
Oct	31,596.79	28,144.59	34,558.22	56,913.70	98,254.73
Nov	30,831.91	28,693.26	40,324.28	63,920.43	100,309.12
Dec	30,726.52	27,532.64	41,916.27	72,170.67	104,614.51
Jan	31,007.64	27,100.87	41,892.68	70,604.12	
Feb	30,523.62	26,679.75	42,840.89	70,262.66	
Mar	30,788.28	26,428.49	44,562.88	73,340.42	
Apr	30,774.66	27,428.44	46,554.24	69,423.50	
May	29,310.51	27,703.24	48,828.32	74,761.32	
Jun	28,582.29	28,111.03	49,683.75	78,584.71	
Month	KMI-30 Index (Base: June 2008)				
	FY22	FY23	FY24	FY25	FY26
Jul	76,259.24	65,446.00	80,370.86	122,928.29	196,907.86
Aug	77,641.73	70,346.75	74,969.26	124,792.20	212,370.79
Sep	72,315.95	67,463.05	77,669.37	124,751.16	246,267.46
Oct	74,486.07	69,310.33	88,224.74	133,711.50	232,700.28
Nov	73,210.74	71,768.60	101,700.59	148,572.54	239,315.92
Dec	71,687.06	68,277.85	104,728.78	178,636.06	248,539.23
Jan	73,592.63	69,439.38	103,712.89	171,979.28	
Feb	72,148.81	68,762.41	108,852.28	169,716.79	
Mar	72,914.93	69,337.93	112,364.01	183,106.29	
Apr	74,012.17	72,354.37	119,444.80	166,387.76	
May	70,045.46	71,339.96	125,779.87	180,638.95	
Jun	68,766.37	70,748.13	126,424.27	184,886.50	

Source: Pakistan Stock Exchange

As per last working day

7.3 Market Capitalization of PSX All Shares

Million Rupees

S.No	Sector Name	Jun-24	Jun-25	2024	2025					
				Dec	Jul	Aug	Sep	Oct	Nov	Dec
1	Automobile Assembler	452,137.2	572,869.6	590,417.2	660,533.2	692,662.4	709,266.3	701,132.9	695,278.8	694,568.5
2	Automobile parts & Accessories	91,231.9	82,804.2	92,998.6	94,005.1	102,610.4	104,116.6	96,409.5	96,581.0	98,373.9
3	Cable & Electrical Goods	56,014.4	80,430.2	83,061.8	83,409.6	89,506.8	100,982.6	96,272.1	94,935.1	101,980.0
4	Cement	708,467.1	1,365,269.2	1,023,120.5	1,441,770.8	1,685,776.6	1,880,383.9	1,740,305.6	1,758,767.2	1,819,078.6
5	Chemical	243,777.4	336,263.0	292,690.0	376,688.8	356,083.0	385,286.4	368,393.0	383,485.8	381,180.3
6	Close -End Mutual Funds	2,804.5	4,282.4	4,485.6	5,853.7	5,405.4	7,652.5	7,081.5	6,875.8	6,863.4
7	Commercial Banks	2,173,352.9	3,285,948.6	2,646,788.6	3,895,582.4	4,210,099.5	4,591,249.9	4,693,438.5	4,602,620.4	4,879,218.4
8	Engineering	131,921.4	142,504.6	143,028.4	144,028.3	157,532.8	176,156.0	157,597.9	149,455.6	165,847.3
9	Fertilizer	782,365.7	1,093,088.8	1,226,798.5	1,247,464.4	1,248,271.1	1,330,640.4	1,361,693.7	1,547,928.4	1,569,835.1
10	Food & Personal Care Products	1,107,522.1	1,322,378.6	1,339,853.1	1,435,892.5	1,497,836.1	1,504,501.0	1,448,283.8	1,440,651.8	1,455,326.2
11	Glass & Ceramics	61,970.7	113,926.5	79,484.8	111,041.3	119,830.4	122,248.1	96,371.5	99,174.1	102,453.5
12	Insurance	141,824.3	194,021.7	176,569.3	219,823.7	228,514.6	229,854.5	230,693.7	224,699.2	231,742.0
13	Inv. Banks /INV.COS./Securities CC	234,114.0	507,614.5	339,504.3	578,547.3	582,353.5	663,931.5	641,572.1	710,294.8	732,135.5
14	Jute	190.8	542.2	674.2	742.0	813.1	743.8	754.1	947.8	888.4
15	Leasing Companies	745.3	1,342.7	1,387.2	1,388.4	1,610.7	1,686.0	1,990.3	1,489.4	1,515.4
16	Leather & Tanneries	73,541.0	86,469.4	110,833.7	86,419.8	87,706.4	97,005.8	92,810.8	106,491.3	108,245.9
17	Miscellaneous	86,599.1	130,695.2	113,845.2	148,673.7	146,655.0	150,956.1	148,870.8	147,215.2	146,325.8
18	Modarabas	9,777.0	11,404.3	11,565.4	14,364.3	15,516.0	17,870.3	17,971.4	17,409.6	17,777.8
19	Oil & Gas Exploration Companies	1,401,774.1	2,331,820.8	2,574,550.5	2,394,205.9	2,558,989.8	2,856,821.9	2,623,864.5	2,734,820.9	2,882,114.2
20	Oil & Gas Marketing Companies	215,225.5	404,986.1	456,800.4	415,234.8	414,216.7	472,951.0	458,199.0	456,883.5	470,520.4
21	Paper & Board	98,768.6	112,843.5	114,850.2	117,863.2	124,908.6	130,171.8	128,148.4	130,489.9	138,001.1
22	Pharmaceuticals	286,419.3	577,046.5	604,197.6	608,093.4	639,130.7	675,057.1	637,927.0	618,568.1	625,939.1
23	Power Generation & Distribution	472,302.1	472,733.9	456,334.8	474,561.8	499,351.6	626,920.1	537,077.0	551,198.9	588,170.4
24	Refinery	94,480.5	152,442.1	171,628.3	144,440.0	150,956.0	173,093.5	156,730.7	163,451.0	169,277.2
25	Sugar & Allied Industries	99,733.0	148,906.3	114,860.3	166,358.9	168,335.2	167,032.7	169,839.6	166,427.2	178,151.0
26	Synthetic & Rayon	157,136.8	140,541.4	143,004.6	140,971.3	134,490.7	129,386.6	120,688.4	120,808.5	125,106.5
27	Technology & Communication	311,295.5	432,397.2	504,324.8	465,337.9	472,566.5	544,108.3	579,109.5	588,358.4	682,667.2
28	Textile Composite	349,451.1	393,536.1	367,501.5	463,264.4	454,303.5	504,237.1	461,859.3	465,256.0	479,500.7
29	Textile Spinning	58,678.7	89,766.6	81,031.0	100,054.2	111,244.5	107,211.5	97,387.9	102,787.8	109,191.2
30	Textile Weaving	3,338.3	5,195.0	3,489.3	5,189.0	5,205.6	5,511.2	5,150.7	4,945.6	4,908.7
31	Tobacco	319,851.0	407,372.4	386,078.1	409,498.1	421,037.4	499,567.4	405,376.5	395,912.8	396,531.4
32	Transport	58,567.8	105,221.8	121,782.8	114,437.9	121,424.3	137,662.6	130,794.7	133,243.8	151,805.8
33	Vanaspati & Allied Industries	1,275.9	7,103.8	1,736.1	5,777.6	5,528.0	4,633.7	4,169.5	3,915.7	3,759.2
34	Woolen	255.2	831.3	340.0	729.3	718.6	676.0	608.4	576.0	646.4
35	Real Estate Investment Trust	65,994.9	88,626.6	78,376.3	90,513.3	101,121.8	104,888.2	96,518.9	98,150.8	110,008.3
36	Exchange Traded Funds	1,133.3	1,637.7	1,664.5	1,675.7	1,762.0	1,978.1	1,941.8	1,971.1	2,062.0
37	Property	20,760.7	34,675.1	36,231.2	38,987.0	41,700.1	47,377.4	44,602.4	44,373.0	58,171.0
38	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39	Future Contracts	-	-	-	-	-	-	-	-	-
40	Bonds	-	-	-	-	-	-	-	-	-
TOTAL		10,374,799.3	15,239,539.8	14,495,888.8	16,703,423.1	17,655,775.5	19,263,817.8	18,561,637.1	18,866,440.1	19,689,887.7

As per last working day

Source: Pakistan Stock Exchange

7.4 Turnover of Shares at Pakistan Stock Exchange

Million No. of Shares

Month	Monthly Turnover at Ready Counter of the PSX				
	FY22	FY23	FY24	FY25	FY26
Jul	9,450.21	2,733.59	7,984.83	9,055.19	17,664.79
Aug	7,442.74	7,115.00	6,814.52	11,598.03	15,262.86
Sep	9,585.41	4,149.94	3,447.73	10,898.47	29,982.13
Oct	5,769.23	6,001.90	8,404.82	14,166.34	33,858.37
Nov	7,179.05	4,704.50	14,056.43	18,729.67	17,153.94
Dec	5,844.76	4,592.75	21,165.66	26,887.34	19,595.81
Jan	5,824.05	4,275.86	11,737.43	16,701.34	
Feb	4,660.97	3,806.13	7,190.09	10,063.38	
Mar	4,872.75	4,159.48	7,673.19	7,542.67	
Apr	6,251.41	2,330.90	9,177.24	10,788.60	
May	4,760.77	4,032.90	12,128.67	11,851.03	
Jun	5,266.80	3,902.82	7,808.72	16,518.93	
Total	76,908.15	51,805.77	117,589.32	164,800.97	133,517.88

Source: Pakistan Stock Exchange

7.5 Financial Statements Analysis of Non-Financial Companies Listed on PSX

Overall

Million Rupees

Items	FY20	FY21	FY22	FY23	FY24
A. Non-Current Assets (A1+A3+A4+A5+A6)	5,198,013	5,479,660	6,355,152	7,522,380	6,584,601
1. Capital work in progress	543,371	648,154	770,073	622,868	508,469
2. Operating fixed assets at cost	6,556,635	6,765,857	7,735,597	8,885,933	7,836,870
3. Operating fixed assets after deducting accumulated depreciation	3,701,857	3,740,335	4,279,968	5,276,672	4,541,581
4. Intangible assets	90,588	85,981	154,758	144,528	120,666
5. Long term investments	572,964	736,344	812,891	1,101,166	1,069,427
6. Other non-current assets	289,233	268,847	337,462	377,145	344,457
B. Current Assets (B1+B2+B3+B4+B5+B6)	5,527,931	6,356,302	8,721,554	9,792,737	10,160,677
1. Cash & bank balance	280,713	365,260	559,384	568,296	710,726
2. Inventories; of which	959,676	1,023,822	1,803,574	1,982,913	1,921,134
i) Raw material	470,752	532,006	829,254	869,134	861,568
ii) Work in progress	79,550	81,809	127,738	147,209	191,079
iii) Finished goods	338,585	385,117	820,591	950,323	867,781
3. Trade Debt / accounts receivables	1,930,317	2,056,577	2,773,489	3,239,348	3,153,312
4. Short term loans and advances	139,451	156,433	179,886	192,381	166,281
5. Short term investments	312,906	637,437	721,135	829,086	890,064
6. Other current assets	1,904,868	2,116,772	2,684,085	2,980,713	3,319,159
of which: i) Stores, spares & loose tools	224,863	247,049	304,593	347,230	344,754
ii) Trade deposits & pre-payments	65,962	60,522	94,257	149,000	69,675
Total Assets (A+B) / Equity & Liabilities (C+D+E)	10,725,944	11,835,962	15,076,706	17,315,116	16,745,278
C. Shareholders' Equity (C1+C2+C3)	3,721,685	4,268,795	5,113,969	6,073,363	6,652,883
1. Issued, Subscribed & Paid up capital	846,854	892,487	947,589	982,989	851,160
i) Ordinary Shares	830,042	872,001	928,190	963,911	832,985
ii) Preference shares	16,812	20,486	19,399	19,077	18,175
2. Reserves	2,313,696	2,826,624	3,486,883	4,096,646	4,995,309
i) Capital Reserve	386,640	429,711	507,590	745,877	766,332
ii) Revenue Reserve	1,927,056	2,396,913	2,979,293	3,350,768	4,228,977
of which: un-appropriated profit(loss) / retained earnings	1,275,943	1,758,235	2,247,688	2,662,738	3,670,181
3. Surplus on revaluation of fixed assets	561,135	549,684	679,496	993,729	806,413
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	2,009,555	2,206,629	2,653,534	3,047,836	2,150,001
1. Long term borrowings	1,188,734	1,263,653	1,592,724	1,717,362	905,312
of which: i) Long term secured loans	1,021,479	1,104,503	1,439,780	1,560,947	797,860
ii) Long term unsecured loans	23,859	38,161	38,116	36,530	15,309
iii) Long term lease finance	131,936	120,990	110,949	115,915	92,913
2. Subordinated loans / Sponsor's loans	13,636	11,458	10,373	8,978	5,623
3. Debentures/TFCs (bonds payable)	10,697	17,129	11,231	10,011	10,075
4. Employees benefit obligations	163,083	169,804	192,107	207,964	180,299
5. Other non-current liabilities	633,405	744,585	847,099	1,103,520	1,048,693
E. Current Liabilities (E1+E2+E3+E4)	4,994,704	5,360,538	7,309,203	8,193,917	7,942,394
1. Trade Credit & other accounts payables	2,956,586	3,270,379	4,553,451	4,698,619	4,969,382
of which: i) Trade credits	1,815,137	1,990,264	3,025,885	2,871,790	2,957,310
2. Short term Borrowings	1,282,220	1,148,399	1,504,364	2,005,104	1,854,635
of which: i) Short term Secured loans	1,257,598	1,112,921	1,466,674	1,931,165	1,778,071
ii) Short term unsecured loans	19,735	23,627	28,541	31,854	27,094
iii) Short term lease finance	7,344	7,643	9,091	42,085	49,471
3. Current portion of non-current liabilities	333,789	409,426	440,725	566,994	366,203
4. Other current liabilities	422,109	532,335	810,663	923,201	752,174
of which: i) Interest / markup payables	216,830	231,667	309,927	393,836	175,319
ii) Taxes payable	51,340	70,447	157,808	210,911	224,130
F. Operations:					
1. Sales	8,219,906	8,970,045	13,768,029	16,338,811	16,859,388
i) Local sales (Net)	7,526,982	8,125,563	12,509,765	14,887,475	15,015,938
ii) Export Sales (Net)	692,925	844,482	1,258,265	1,451,336	1,843,450
2. Cost of sales	7,092,222	7,494,662	11,548,484	13,788,293	14,327,139
i) Cost of material	2,962,177	3,334,383	5,094,388	5,699,918	5,408,688
ii) Labour	337,712	361,808	412,472	447,475	511,463
iii) Overhead	3,792,333	3,798,471	6,041,624	7,640,900	8,406,988
3. Gross profit / (loss) (F1-F2)	1,127,684	1,475,383	2,219,545	2,550,518	2,532,249
4. General, administrative and other expenses	567,796	590,457	789,487	911,217	1,035,312
i) Selling & distribution expenses	235,226	247,441	299,590	351,019	404,343
of which: Advertisement & promotions	36,025	38,331	41,780	48,563	49,896
ii) Administrative and other expenses	332,569	343,016	489,896	560,198	630,969
of which: Corporate social responsibilities	4,158	5,507	7,687	9,437	9,366
5. Other income / (loss)	220,095	274,975	295,197	490,526	515,280
6. EBIT (F3-F4+F5)	779,984	1,159,901	1,725,255	2,129,827	2,012,218
7. Financial expenses	342,252	263,213	318,704	604,218	570,377
of which: (i) Interest expenses	317,156	238,998	279,387	523,188	450,349
8. Profit / (loss) before taxation (F6-F7)	437,732	896,688	1,406,552	1,525,608	1,441,841
9. Tax expenses	165,405	229,872	480,937	564,861	481,560
10. Profit / (loss) after tax (F8-F9)	272,326	666,816	925,615	960,747	960,281
11. Cash dividends	161,903	329,061	324,940	298,491	406,172
12. Bonus shares / stock dividends	3,506	6,783	8,566	28,935	14,992
G. Statement of Cash Flows					
1. Net cash flows from operating activities	566,294	1,015,325	716,700	495,381	1,274,941
2. Net cash flows from investing activities	(467,789)	(555,861)	(927,209)	(607,579)	(294,364)
3. Net cash flows from financing activities	(79,336)	(101,958)	264,643	128,815	(443,241)
H. Miscellaneous					
1. Depreciation for the year	289,129	305,548	316,604	362,601	354,126
2. Salaries, wages and employee benefits	549,014	587,218	685,980	747,863	841,005
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	3.31	7.43	6.72	5.88	5.70
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.80	0.80	1.02	1.01	0.99
P3. Return on Assets (F10 as a % of Avg {Current year(A+B),previous year (A+B)})	2.64	5.91	6.88	5.93	5.64
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)})	2.83	2.82	2.87	2.90	2.68
P5. Return on equity (F10 as % of Avg {Current year(C),previous year (C)})	7.49	16.69	19.73	17.18	15.09
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	2.76	6.49	8.53	8.30	10.95

Source: Statistics and Data Services Department, SBP

7.6 Financial Statements Analysis of Non-Financial Companies Listed on PSX

Private Sector

Million Rupees

Items	FY20	FY21	FY22	FY23	FY24
A. Non-Current Assets (A1+A3+A4+A5+A6)	3,977,089	4,317,259	5,056,466	6,045,901	5,174,713
1. Capital work in progress	438,967	544,126	675,764	525,703	392,435
2. Operating fixed assets at cost	4,877,676	5,197,059	5,890,618	6,961,887	6,331,472
3. Operating fixed assets after deducting accumulated depreciation	2,804,451	2,948,371	3,418,020	4,401,906	3,754,143
4. Intangible assets	84,582	79,530	147,705	135,883	119,599
5. Long term investments	486,412	590,132	667,798	811,238	731,780
6. Other non-current assets	162,676	155,100	147,179	171,170	176,756
B. Current Assets (B1+B2+B3+B4+B5+B6)	3,241,932	3,767,655	4,947,677	5,584,067	5,142,238
1. Cash & bank balance	231,387	330,194	470,528	465,641	524,227
2. Inventories; of which	891,759	937,083	1,444,898	1,672,322	1,606,109
i) Raw material	462,420	524,120	812,033	846,736	828,510
ii) Work in progress	79,266	81,620	127,398	146,770	190,543
iii) Finished goods	336,970	306,858	480,037	663,918	586,322
3. Trade Debt / accounts receivables	880,446	915,125	1,079,691	1,205,892	1,038,513
4. Short term loans and advances	118,108	133,146	155,572	165,504	160,906
5. Short term investments	248,960	486,266	595,145	738,274	743,492
6. Other current assets	871,272	965,842	1,201,843	1,336,435	1,068,991
of which: i) Stores, spares & loose tools	187,878	207,579	261,410	300,054	301,021
ii) Trade deposits & pre-payments	51,808	51,463	83,854	138,971	66,129
Total Assets (A+B) / Equity & Liabilities (C+D+E)	7,219,022	8,084,915	10,004,143	11,629,968	10,316,951
C. Shareholders' Equity (C1+C2+C3)	2,825,048	3,283,207	3,914,767	4,605,418	4,431,786
1. Issued, Subscribed & Paid up capital	702,285	747,966	803,057	838,457	758,973
i) Ordinary Shares	685,474	727,480	783,658	819,380	740,798
ii) Preference shares	16,812	20,486	19,399	19,077	18,175
2. Reserves	1,694,509	2,084,400	2,569,837	2,923,612	2,928,402
i) Capital Reserve	355,994	397,730	472,629	693,122	735,844
ii) Revenue Reserve	1,338,515	1,686,669	2,097,209	2,230,490	2,192,558
of which: un-appropriated profit(loss) / retained earnings	828,061	1,192,286	1,510,793	1,730,252	1,763,287
3. Surplus on revaluation of fixed assets	428,253	450,842	541,872	843,348	744,411
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	1,273,050	1,471,354	1,799,939	2,081,293	1,586,699
1. Long term borrowings	854,453	928,638	1,195,260	1,289,526	813,093
of which: i) Long term secured loans	749,982	821,433	1,099,870	1,197,401	737,933
ii) Long term unsecured loans	14,843	29,229	29,263	27,677	14,507
iii) Long term lease finance	78,169	77,976	66,219	64,448	61,423
2. Subordinated loans / Sponsor's loans	13,636	11,458	10,373	8,978	5,623
3. Debentures/TFCs (bonds payable)	10,697	17,129	11,231	10,011	10,075
4. Employees benefit obligations	71,295	72,187	81,863	91,880	99,051
5. Other non-current liabilities	322,968	441,943	501,211	680,898	658,858
E. Current Liabilities (E1+E2+E3+E4)	3,120,924	3,330,353	4,289,437	4,943,258	4,298,466
1. Trade Credit & other accounts payables	1,506,387	1,695,292	2,151,972	2,400,177	2,117,493
of which: i) Trade credits	756,654	816,611	1,118,369	1,154,606	821,261
2. Short term Borrowings	1,138,861	1,007,969	1,274,468	1,508,755	1,273,096
of which: i) Short term Secured loans	1,114,548	972,797	1,237,087	1,435,133	1,196,533
ii) Short term unsecured loans	19,427	23,321	28,232	31,537	27,092
iii) Short term lease finance	7,344	7,643	9,091	42,085	49,471
3. Current portion of non-current liabilities	227,189	305,813	351,144	464,340	329,265
4. Other current liabilities	248,486	321,279	511,854	569,986	578,611
of which: i) Interest / markup payables	92,806	77,912	100,801	155,801	121,845
ii) Taxes payable	36,049	49,649	106,623	138,680	149,276
F. Operations:					
1. Sales	5,498,738	6,203,902	8,984,050	10,333,525	10,513,498
i) Local sales (Net)	4,807,582	5,360,116	7,726,684	8,883,787	8,672,107
ii) Export Sales (Net)	691,156	843,786	1,257,365	1,449,738	1,841,391
2. Cost of sales	4,669,589	5,062,985	7,369,057	8,521,189	8,611,801
i) Cost of material	2,955,210	3,328,267	5,085,256	5,684,520	4,970,549
ii) Labour	254,497	283,974	337,592	376,951	429,354
iii) Overhead	1,459,881	1,450,743	1,946,208	2,459,719	3,211,898
3. Gross profit / (loss) (F1-F2)	829,150	1,140,917	1,614,993	1,812,336	1,901,697
4. General, administrative and other expenses	457,467	480,258	618,390	740,356	867,314
i) Selling & distribution expenses	208,007	221,270	270,839	318,184	370,916
of which: Advertisement & promotions	33,979	36,315	39,580	45,684	49,546
ii) Administrative and other expenses	249,460	258,988	347,551	422,172	496,399
of which: Corporate social responsibilities	3,402	4,796	6,961	8,022	8,840
5. Other income / (loss)	149,254	193,530	188,372	300,386	341,393
6. EBIT (F3-F4+F5)	520,937	854,189	1,184,975	1,372,366	1,375,776
7. Financial expenses	230,899	173,586	218,704	441,949	456,829
of which: (i) Interest expenses	210,972	149,971	179,972	362,637	344,053
8. Profit / (loss) before taxation (F6-F7)	290,038	680,603	966,270	930,417	918,947
9. Tax expenses	94,890	160,465	266,717	314,762	330,844
10. Profit / (loss) after tax (F8-F9)	195,147	520,138	699,553	615,655	588,103
11. Cash dividends	126,741	263,813	281,302	249,595	331,461
12. Bonus shares / stock dividends	3,496	6,772	8,566	28,935	14,992
G. Statement of Cash Flows					
1. Net cash flows from operating activities	410,046	865,267	628,074	601,140	1,029,688
2. Net cash flows from investing activities	(359,541)	(500,635)	(769,522)	(573,043)	(245,463)
3. Net cash flows from financing activities	(21,936)	(37,227)	180,554	(84,302)	(419,145)
H. Miscellaneous					
1. Depreciation for the year	217,625	226,307	245,858	285,653	292,176
2. Salaries, wages and employee benefits	417,730	460,891	554,352	612,365	682,271
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	3.55	8.38	7.79	5.96	5.59
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.79	0.81	0.99	0.96	0.96
P3. Return on Assets (F10 as a % of Avg {Current year(A+B),previous year (A+B)})	2.79	6.80	7.73	5.69	5.36
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)})	2.53	2.51	2.51	2.54	2.43
P5. Return on equity (F10 as % of Avg {Current year(C),previous year (C)})	7.05	17.03	19.44	14.45	13.02
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	2.27	5.76	7.28	5.97	7.32

Source: Statistics and Data Services Department, SBP

7.7 Financial Statements Analysis of Non-Financial Companies Listed on PSX

Public Sector Enterprises

Million Rupees

Items	FY20	FY21	FY22	FY23	FY24
A. Non-Current Assets (A1+A3+A4+A5+A6)	1,220,924	1,162,401	1,298,686	1,476,479	1,409,888
1. Capital work in progress	104,403	104,028	94,309	97,165	116,035
2. Operating fixed assets at cost	1,678,958	1,568,798	1,844,979	1,924,046	1,505,398
3. Operating fixed assets after deducting accumulated depreciation	897,406	791,964	861,948	874,766	787,438
4. Intangible assets	6,005	6,451	7,052	8,644	1,067
5. Long term investments	86,552	146,212	145,093	289,928	337,647
6. Other non-current assets	126,557	113,747	190,284	205,975	167,701
B. Current Assets (B1+B2+B3+B4+B5+B6)	2,285,999	2,588,646	3,773,877	4,208,670	5,018,439
1. Cash & bank balance	49,326	35,067	88,856	102,655	186,499
2. Inventories; of which	67,917	86,740	358,677	310,591	315,025
i) Raw material	8,331	7,887	17,222	22,398	33,058
ii) Work in progress	285	189	340	439	536
iii) Finished goods	1,614	78,260	340,554	286,405	281,459
3. Trade Debt / accounts receivables	1,049,871	1,141,452	1,693,798	2,033,456	2,114,799
4. Short term loans and advances	21,343	23,287	24,313	26,877	5,375
5. Short term investments	63,946	151,171	125,990	90,813	146,573
6. Other current assets	1,033,596	1,150,930	1,482,242	1,644,278	2,250,168
of which: i) Stores, spares & loose tools	36,985	39,471	43,183	47,176	43,733
ii) Trade deposits & pre-payments	14,153	9,059	10,402	10,029	3,546
Total Assets (A+B) / Equity & Liabilities (C+D+E)	3,506,923	3,751,047	5,072,563	5,685,149	6,428,327
C. Shareholders' Equity (C1+C2+C3)	896,637	985,588	1,199,202	1,467,946	2,221,097
1. Issued, Subscribed & Paid up capital	144,568	144,521	144,532	144,532	92,187
i) Ordinary Shares	144,568	144,521	144,532	144,532	92,187
ii) Preference shares	0	0	0	0	-
2. Reserves	619,187	742,225	917,046	1,173,033	2,066,907
i) Capital Reserve	30,646	31,981	34,961	52,755	30,488
ii) Revenue Reserve	588,541	710,244	882,085	1,120,278	2,036,419
of which: un-appropriated profit(loss) / retained earnings	447,882	565,949	736,895	932,486	1,906,894
3. Surplus on revaluation of fixed assets	132,882	98,842	137,624	150,380	62,003
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	736,506	735,274	853,595	966,543	563,302
1. Long term borrowings	334,280	335,015	397,463	427,837	92,219
of which: i) Long term secured loans	271,498	283,069	339,910	363,546	59,927
ii) Long term unsecured loans	9,016	8,932	8,853	8,853	802
iii) Long term lease finance	53,767	43,014	44,730	51,467	31,490
2. Subordinated loans / Sponsor's loans	-	-	-	-	-
3. Debentures/TFCs (bonds payable)	-	-	-	-	-
4. Employees benefit obligations	91,788	97,617	110,244	116,084	81,248
5. Other non-current liabilities	310,437	302,642	345,888	422,622	389,835
E. Current Liabilities (E1+E2+E3+E4)	1,873,780	2,030,185	3,019,766	3,250,660	3,643,929
1. Trade Credit & other accounts payables	1,450,198	1,575,087	2,401,479	2,298,442	2,851,889
of which: i) Trade credits	1,058,483	1,173,653	1,907,515	1,717,185	2,136,049
2. Short term Borrowings	143,358	140,430	229,896	496,348	581,539
of which: i) Short term Secured loans	143,050	140,124	229,587	496,032	581,537
ii) Short term unsecured loans	308	306	309	317	1
iii) Short term lease finance	-	-	-	-	-
3. Current portion of non-current liabilities	106,600	103,612	89,582	102,654	36,938
4. Other current liabilities	173,623	211,056	298,810	353,215	173,563
of which: i) Interest / markup payables	124,024	153,755	209,126	238,035	53,474
ii) Taxes payable	15,291	20,798	51,185	72,230	74,854
F. Operations:					
1. Sales	2,721,168	2,766,144	4,783,980	6,005,286	6,345,890
i) Local sales (Net)	2,719,400	2,765,447	4,783,080	6,003,688	6,343,831
ii) Export Sales (Net)	1,768	696	900	1,598	2,059
2. Cost of sales	2,422,633	2,431,677	4,179,427	5,267,104	5,715,338
i) Cost of material	6,966	6,116	9,131	15,398	438,139
ii) Labour	83,214	77,834	74,880	70,524	82,109
iii) Overhead	2,332,452	2,347,728	4,095,415	5,181,182	5,195,090
3. Gross profit / (loss) (F1-F2)	298,535	334,467	604,553	738,182	630,552
4. General, administrative and other expenses	110,329	110,199	171,097	170,862	167,997
i) Selling & distribution expenses	27,220	26,171	28,751	32,835	33,427
of which: Advertisement & promotions	2,046	2,016	2,200	2,880	350
ii) Administrative and other expenses	83,110	84,028	142,345	138,027	134,570
of which: Corporate social responsibilities	756	711	725	1,415	526
5. Other income / (loss)	70,841	81,445	106,825	190,140	173,887
6. EBIT (F3-F4+F5)	259,046	305,712	540,281	757,461	636,442
7. Financial expenses	111,353	89,627	99,999	162,269	113,549
of which: (i) Interest expenses	106,184	89,027	99,416	160,551	106,296
8. Profit / (loss) before taxation (F6-F7)	147,694	216,085	440,282	595,192	522,894
9. Tax expenses	70,515	69,407	214,219	250,099	150,716
10. Profit / (loss) after tax (F8-F9)	77,179	146,678	226,062	345,093	372,178
11. Cash dividends	35,162	65,248	43,639	48,896	74,711
12. Bonus shares / stock dividends	10	11	-	-	-
G. Statement of Cash Flows					
1. Net cash flows from operating activities	156,248	150,058	88,625	(105,759)	245,253
2. Net cash flows from investing activities	(108,249)	(55,226)	(157,687)	(34,536)	(48,901)
3. Net cash flows from financing activities	(57,400)	(64,730)	84,088	213,117	(24,096)
H. Miscellaneous					
1. Depreciation for the year	71,504	79,241	70,746	76,948	61,950
2. Salaries, wages and employee benefits	131,284	126,327	131,628	135,498	158,734
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	2.84	5.30	4.73	5.75	5.86
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.82	0.76	1.08	1.12	1.05
P3. Return on Assets (F10 as a % of Avg {Current year(A+B),previous year (A+B)})	2.34	4.04	5.12	6.42	6.14
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)})	3.81	3.86	4.04	4.03	3.28
P5. Return on equity (F10 as % of Avg {Current year(C),previous year (C)})	8.91	15.59	20.69	25.88	20.18
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	5.34	10.15	15.64	23.88	40.37

Source: Statistics and Data Services Department, SBP

8.1 Consumer Price Index Numbers By Commodity Groups - National (2015-16=100)

Year/Month	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2020-21	141.31	146.74	146.69	147.08	143.36	142.61	136.35	136.23	148.36	140.28	107.62	123.99	143.71	138.68	148.35
2021-22	158.48	166.46	167.70	159.13	149.57	157.47	151.01	153.40	162.29	174.06	110.23	134.71	150.58	156.11	164.07
2022-23	204.73	231.34	231.76	228.82	248.83	187.06	172.14	202.70	189.60	259.72	114.00	191.59	165.17	206.99	212.43
2023-24	252.66	279.39	280.92	270.26	364.62	223.40	222.70	259.25	230.67	310.19	127.17	256.80	186.64	259.45	270.83
2024-25	264.01	277.49	279.03	268.35	388.49	253.52	237.13	273.84	263.27	306.86	134.88	273.93	207.77	280.67	306.78
Dec-24	265.63	282.32	279.03	301.87	384.67	253.53	238.43	273.77	265.00	304.98	134.89	276.71	205.25	280.75	302.35
Jan-25	266.17	280.69	284.10	260.40	385.70	254.80	240.06	275.04	267.65	307.61	134.89	277.27	205.48	283.35	304.90
Feb-25	263.95	273.24	282.41	218.84	389.99	255.41	239.26	274.96	269.16	308.55	134.89	277.89	206.38	284.26	309.92
Mar-25	266.29	278.34	285.59	235.33	393.38	258.98	238.95	275.38	269.34	307.71	134.89	276.36	209.89	284.79	313.93
Apr-25	264.06	272.61	279.96	228.98	395.15	260.06	233.53	277.13	270.87	307.75	134.98	278.93	217.62	286.41	321.11
May-25	263.60	272.12	279.79	226.59	395.48	262.59	230.66	277.85	271.91	307.20	135.02	265.72	219.10	286.96	326.44
Jun-25	264.22	271.10	276.60	238.50	396.72	263.31	232.28	278.22	274.28	310.10	135.17	266.19	219.68	288.86	328.43
Jul-25	271.94	279.15	279.60	276.46	397.44	264.17	248.87	278.73	275.24	321.04	135.26	266.49	220.15	289.95	331.35
Aug-25	270.18	275.70	281.20	243.08	397.79	264.70	245.49	279.69	277.20	317.93	135.31	267.34	222.97	290.50	333.52
Sep-25	275.60	290.74	293.59	273.83	398.28	265.79	244.12	280.52	279.49	317.05	135.38	266.50	223.43	292.46	339.02
Oct-25	280.66	298.58	295.88	314.61	398.10	266.67	249.46	281.86	281.37	319.76	135.62	264.36	223.61	293.73	352.83
Nov-25	281.78	297.90	298.67	293.35	399.67	268.48	253.10	282.83	284.42	320.24	135.68	264.55	223.61	294.70	354.92
Dec-25	280.53	291.47	299.93	241.30	399.71	269.30	254.79	283.08	285.52	320.05	135.72	264.88	225.58	296.37	360.59

Source : Pakistan Bureau of Statistics

Note: As per PBS, August, September and October 2025 inflation rates have been slightly revised.Note:

8.2 Consumer Price Index Numbers By Commodity Groups - Urban

(2015-16=100)

Year/Month	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2020-21	140.57	145.67	145.32	147.68	151.95	139.43	137.44	135.34	148.22	141.09	109.02	121.12	146.09	137.57	147.47
2021-22	157.19	165.58	166.75	158.74	158.71	154.51	150.58	151.41	162.67	175.68	112.53	131.14	153.19	155.07	162.79
2022-23	199.39	226.75	227.05	225.03	265.28	183.75	167.93	199.42	188.05	260.23	117.24	185.16	166.83	207.68	210.96
2023-24	247.49	274.62	276.35	264.55	385.47	215.01	225.00	251.32	231.37	304.37	131.50	246.38	185.90	258.87	266.00
2024-25	260.64	276.42	278.24	265.87	410.51	244.88	243.11	263.58	266.43	301.65	138.39	258.22	201.77	276.64	297.44
Dec-24	261.67	279.90	277.20	295.67	405.62	245.42	244.15	263.20	268.54	300.02	138.40	260.51	199.96	277.24	292.40
Jan-25	262.17	278.37	282.91	251.93	406.23	246.32	245.50	264.44	270.50	302.43	138.38	260.67	200.02	279.39	294.76
Feb-25	260.46	271.84	281.18	217.41	410.59	246.69	244.76	264.72	271.35	303.09	138.38	260.96	200.61	280.26	299.81
Mar-25	262.48	277.04	284.44	233.91	414.86	249.74	244.31	264.94	271.71	302.14	138.38	258.99	203.07	280.73	304.14
Apr-25	260.65	271.43	278.85	228.22	417.98	251.04	239.51	267.22	273.81	301.84	138.39	261.43	211.42	282.36	311.43
May-25	260.84	273.34	280.68	230.57	418.05	254.43	236.58	267.57	274.20	301.57	138.43	250.50	212.23	282.75	316.36
Jun-25	261.04	271.30	276.18	242.90	418.82	254.64	238.20	267.58	276.26	304.52	138.60	250.36	212.44	283.57	317.53
Jul-25	270.04	279.27	279.90	275.57	419.92	254.87	258.93	268.22	276.72	315.95	138.62	250.53	212.70	283.97	321.00
Aug-25	268.06	274.75	280.77	239.65	420.23	255.32	255.60	269.71	278.71	312.80	138.68	251.61	216.13	284.54	323.39
Sep-25	272.09	287.74	291.08	268.29	420.57	255.85	254.08	270.65	280.61	311.84	138.78	250.70	216.28	286.84	328.68
Oct-25	276.28	293.61	291.64	305.11	420.73	256.50	259.29	272.01	282.04	314.95	138.97	248.77	216.38	288.06	341.17
Nov-25	277.77	294.42	295.31	289.28	422.93	258.42	262.30	272.54	285.70	315.13	139.02	248.81	216.38	288.70	343.10
Dec-25	276.76	288.12	296.56	238.98	423.08	259.13	263.60	272.53	286.29	315.14	139.07	249.17	218.20	290.95	347.83

Source : Pakistan Bureau of Statistics

Note: As per PBS, August, September and October 2025 inflation rates have been slightly revised.

8.3 Consumer Price Index Numbers By Commodity Groups - Rural

(2015-16=100)

Year/Month	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2020-21	142.42	147.95	148.21	146.39	134.69	146.68	133.93	137.56	148.49	138.93	105.12	129.42	135.51	140.68	149.61
2021-22	160.43	167.46	168.75	159.58	140.35	161.25	151.95	156.38	161.93	171.38	106.13	141.50	141.58	157.98	165.90
2022-23	212.78	236.49	237.03	233.22	232.23	191.27	181.42	207.63	191.14	258.88	108.24	203.77	159.44	205.75	214.55
2023-24	260.46	284.74	286.04	276.90	343.59	234.09	217.64	271.18	229.97	319.89	119.46	276.57	189.20	260.48	277.77
2024-25	269.11	278.68	279.91	271.23	366.27	264.54	223.91	289.28	260.13	315.55	128.64	303.75	228.50	287.94	320.19
Dec-24	271.60	285.04	281.07	309.07	363.54	263.86	225.79	289.68	261.49	313.24	128.64	307.45	223.51	287.08	316.64
Jan-25	272.21	283.29	285.44	270.25	364.99	265.62	228.04	290.99	264.82	316.24	128.68	308.76	224.34	290.50	319.46
Feb-25	269.22	274.82	283.78	220.51	369.21	266.53	227.13	290.37	266.98	317.65	128.68	310.02	226.30	291.47	324.44
Mar-25	272.05	279.81	286.87	236.98	371.72	270.77	227.13	291.09	266.98	317.00	128.68	309.31	233.45	292.11	327.98
Apr-25	269.20	273.94	281.21	229.86	372.13	271.57	220.34	292.05	267.95	317.59	128.91	312.12	239.01	293.73	335.00
May-25	267.77	270.75	278.80	221.97	372.73	272.99	217.59	293.32	269.64	316.57	128.94	294.60	242.80	294.57	340.90
Jun-25	269.02	270.88	277.07	233.39	374.43	274.36	219.20	294.24	272.32	319.40	129.06	296.23	244.66	298.42	344.07
Jul-25	274.81	279.01	279.26	277.49	374.78	276.03	226.67	294.55	273.77	329.51	129.28	296.78	245.87	300.75	346.21
Aug-25	273.37	276.77	281.68	247.06	375.17	276.67	223.19	294.70	275.70	326.48	129.31	297.17	246.57	301.25	348.07
Sep-25	280.91	294.12	296.40	280.25	375.81	278.46	222.12	295.37	278.38	325.74	129.33	296.47	248.13	302.60	353.86
Oct-25	287.26	304.16	300.62	325.65	375.29	279.63	227.75	296.68	280.71	327.77	129.66	293.93	248.57	303.98	369.58
Nov-25	287.84	301.81	302.43	298.07	376.21	281.31	232.79	298.32	283.16	328.76	129.74	294.40	248.58	305.53	371.89
Dec-25	286.21	295.24	303.69	243.99	376.15	282.26	235.35	298.95	284.75	328.23	129.75	294.68	251.05	306.16	378.90

Source: Pakistan Bureau of Statistics

Note: As per PBS, August, September and October 2025 inflation rates have been slightly revised.Note:

8.4 Index Numbers of Wholesale Prices by Commodity Groups

(2015-16=100)

Year/Month	General	1	2	3	i	ii	iii	4	5
		Agriculture Forestry & Fishery Products	Ores & Minerals, Electricity Gas & Water	Food Products, Beverages and Tobacco, Textiles, Apparel and Leather Products	Food Products, Bev. & Tobacco	Textiles and Apparel	Leather Products	Other Transportable Goods except Metal Products, Machinery and Equipment	Metal Products Machinery & Equipment
2020-21	153.87	155.69	167.57	149.24	146.95	155.76	119.27	151.61	151.92
2021-22	192.20	194.98	183.52	177.03	171.86	190.49	127.27	218.97	181.34
2022-23	255.25	246.83	226.33	224.18	229.70	217.72	162.21	308.16	294.90
2023-24	306.72	280.48	338.00	261.23	275.96	237.90	184.43	356.76	374.91
2024-25	312.53	281.90	358.81	277.16	292.55	253.79	182.18	342.42	388.74
Dec-24	311.95	281.12	361.62	276.70	292.37	253.21	175.78	340.06	388.24
Jan-25	312.51	281.69	361.36	278.47	295.03	253.37	175.78	339.49	388.51
Feb-25	311.94	276.43	359.16	279.35	295.70	254.82	174.41	342.96	388.47
Mar-25	312.85	280.94	353.52	282.50	299.83	256.00	178.56	340.78	387.74
Apr-25	308.80	272.87	343.25	281.03	296.41	258.20	178.56	339.38	388.08
May-25	308.81	275.89	337.63	281.29	297.11	257.62	178.56	338.50	388.38
Jun-25	310.63	276.18	341.65	282.70	299.23	257.75	178.56	341.74	389.51
Jul-25	314.33	280.73	359.18	283.50	300.40	257.88	178.56	342.33	389.98
Aug-25	313.68	278.18	352.31	284.96	301.25	260.63	178.56	342.32	394.27
Sep-25	315.34	283.50	349.10	290.38	310.15	259.63	179.03	338.00	393.89
Oct-25	316.96	284.94	356.22	292.89	314.00	259.70	179.03	336.35	393.66
Nov-25	316.44	279.58	360.88	293.48	314.77	259.98	179.03	336.36	394.99
Dec-25	313.72	276.45	362.58	293.01	314.04	259.99	179.03	327.85	394.25

Source: Pakistan Bureau of Statistics

8.5 Sensitive Price Indicator (SPI) by Expenditure Groups

Year/Month	Quintile-I	Quintile-II	Quintile-III	Quintile-IV	Quintile-V	Combined
	Up to Rs.17,732	Rs.17,733 to Rs.22,888	Rs.22,889 to Rs.29,517	Rs.29,518 to Rs.44,175	Above Rs.44,175	
2020-21	150.09	143.19	144.62	141.21	142.54	142.16
2021-22	175.75	165.86	167.36	163.81	167.28	166.21
2022-23	233.74	223.49	227.79	224.29	231.32	227.36
2023-24	298.07	292.35	307.98	299.28	301.65	300.43
2024-25	309.44	306.83	328.98	317.97	319.66	318.46
Dec-24	318.64	315.25	335.92	323.61	323.79	324.16
Jan-25	314.02	311.04	333.14	321.86	322.71	322.03
Feb-25	308.94	306.66	329.37	318.68	320.29	318.97
Mar-25	308.72	306.82	329.72	319.46	321.34	319.83
Apr-25	302.38	299.68	323.33	313.48	316.00	313.77
May-25	299.32	296.19	320.76	311.69	314.38	311.29
Jun-25	299.26	295.13	319.71	310.45	312.79	309.78
Jul-25	308.58	305.99	330.09	319.71	321.55	319.73
Aug-25	318.57	318.16	341.34	329.26	328.73	329.29
Sep-25	325.00	323.52	346.52	333.88	331.33	332.83
Oct-25	327.93	325.58	348.15	335.10	331.64	333.67
Nov-25	329.36	326.68	349.36	336.38	333.52	335.39
Dec-25	326.75	326.72	348.56	335.47	334.40	335.96

Source: Pakistan Bureau of Statistics

8.6 Selected Commodity Prices

Year/ Month End Position	¹ (24 Karat) Rs. per 10g		Cotton ³ Rs. Per 37.32 Kg	Fuel Prices ² Rs. per Litre	
	Gold	Silver		Petrol	Diesel
2020-21	95,265	1,310	10,450	107	110
2021-22	104,974	1,346	17,567	146	144
2022-23	176,810	2,097	17,235	263	254
2023-24	208,360	2,609	18,735	259	269
2024-25	256,821	2,843	17,664	259	262
Dec-24	235,050	2,583	18,285	253	257
Jan-25	250,870	2,807	18,285	257	262
Feb-25	257,050	2,802	17,785	257	265
Mar-25	281,480	3,072	17,085	256	260
Apr-25	297,280	2,948	16,985	256	258
May-25	298,000	2,988	16,985	260	264
Jun-25	301,340	3,294	16,585	268	274
Jul-25	299,970	3,347	16,285	273	286
Aug-25	312,330	3,600	16,280	266	274
Sep-25	350,630	4,239	15,880	266	275
Oct-25	361,490	4,396	15,280	265	277
Nov-25	380,520	5,115	15,580	267	286
Dec-25	389,710	6,439	15,780	265	267

Source: -¹ Bullion-rates.com, ² PBS, ³ Business Recorder

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

Items	UNIT	FY24	FY25	2024	2025 ^R							
				Nov	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
I. MANUFACTURED GOODS												
Vegetable Ghee	'000' M.Tons	1,490.6	1,476.6	125.5	125.1	125.6	123.3	122.3	121.1	116.4	115.4	124.3
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	6,796.0	5,824.3	200.3	11.2	43.0	-	-	-	-	-	200.5
Cigarettes	Billion Nos.	32.9	35.2	3.0	3.4	3.5	2.0	3.0	3.3	2.9	3.4	3.2
Cotton Yarn	'000' M.Tons	2,477.2	2,665.3	220.1	227.5	227.8	222.1	223.5	229.1	224.4	222.4	221.6
Cotton Cloth	Million Sq. M.	871.4	877.3	73.1	73.2	73.2	73.1	73.3	73.2	73.2	73.2	73.2
Paper	'000' M.Tons	366.2	355.5	29.8	26.5	30.1	27.8	27.1	28.6	28.6	28.4	27.9
Paper Board	"	420.5	434.2	38.2	38.0	34.7	29.9	44.5	44.6	39.5	36.6	38.6
Soda Ash	"	785.3	699.5	55.9	55.5	62.9	57.9	53.2	49.9	46.6	43.3	44.3
Caustic Soda	"	497.2	452.5	39.3	34.0	32.1	32.0	35.3	35.8	29.4	33.3	34.5
Sulfuric acid	"	63.8	49.3	4.4	6.5	4.3	4.1	4.8	6.2	5.5	6.8	7.1
Chlorine Gas	"	17.2	16.7	1.3	1.4	1.5	1.4	1.3	1.2	1.6	1.4	1.3
Urea	"	6,591.0	6,771.5	-	569.5	606.3	554.6	564.1	596.5	544.0	-	-
Super Phosphate	"	86.4	82.5	-	6.5	7.2	7.6	8.4	6.3	8.4	-	-
Ammonium Nitrate	"	888.0	856.1	-	61.6	75.4	73.6	75.7	71.0	73.0	-	-
Nitro Phosphate	"	823.6	849.0	-	64.8	77.4	70.7	76.6	72.8	74.5	-	-
Cycle Tyres & Tubes	'000' Nos.	10,943.0	11,846.0	968.0	1,009.0	1,017.0	1,024.0	1,033.0	1,042.0	1,052.0	1,061.0	1,065.0
Motor Tyres & Tubes	"	31,106.9	31,777.1	2,675.7	2,673.9	2,691.3	2,677.8	2,721.0	2,706.5	2,729.1	2,703.7	2,725.6
Cement	'000' M.Tons	39,566.0	37,779.0	3,358.0	2,700.0	3,632.0	2,901.0	3,325.0	3,407.0	3,452.0	3,994.0	3,646.0
Pig Iron	"	-	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	46,275	28,893	3,621	1,570	1,537	1,952	1,762	1,136	2,082	1,937	2,998
Bicycle	'000' Nos.	159.0	170.2	14.0	14.5	14.6	14.6	14.7	14.7	14.8	14.8	15.3

II. MINERALS & ELECTRICITY GENERATION

		FY24	FY25	2024	2024			2025					
				Jun	Nov	Dec		Jan	Feb	Mar	Apr	May	Jun
Silica Sand	'000' M.Tons	571.9	517.5	38.42	66.1	43.4	44.0	54.8	45.6	36.5	51.2	44.7	
Gypsum	"	2,107.3	1,816.0	157.72	161.6	180.9	161.7	146.8	143.1	134.7	157.7	132.7	
Limestone	"	47,240.2	64,838.0	4,075.03	5,882.6	5,825.8	4,926.1	5,274.7	5,398.9	5,085.8	5,679.7	5,083.4	
Rock Salt	"	3,185.3	2,900.1	245.93	196.4	298.5	319.3	258.0	282.1	163.9	247.9	203.8	
Coal	"	19,260.6	18,516.4	1,635.13	1,283.9	1,189.8	1,480.6	1,428.3	1,743.3	1,725.4	1,758.2	1,605.2	
China Clay	"	15.4	13.5	2.23	1.2	1.1	1.1	1.2	1.4	1.4	1.7	1.6	
Chromite	"	252.8	246.2	19.22	17.9	20.3	15.9	16.2	21.1	25.8	18.3	6.3	
Marble	"	6,785.1	8,287.1	362.70	686.5	754.5	754.6	676.6	666.4	557.8	701.1	368.4	
Barytes	"	139.8	126.1	11.25	10.2	11.5	13.4	10.0	7.7	12.2	17.6	11.5	
Dolomite	"	518.1	776.3	41.49	74.3	61.1	83.4	44.2	55.7	63.7	77.1	44.0	
Sulphur	"	7.1	35.1	-	4.2	3.8	4.0	1.2	0.9	0.9	1.0	1.0	
Crude Oil	'000' Barrels	25,811.9	22,778.9	2,057.18	1,897.3	1,952.0	2,033.3	1,742.5	1,937.1	1,780.6	1,755.0	1,693.0	
Natural Gas	Billion CFt	1,140.6	1,053.2	93.09	86.4	88.8	98.1	76.6	90.5	82.3	83.2	82.4	
Electricity	Gwh	134.2	136.9	14.4	9.1	8.6	7.5	7.8	9.5	11.7	13.8	14.5	

Source: Pakistan Bureau of Statistics

9.2 Quantum Index Numbers of Large-Scale Manufacturing Industries (2015-16=100)

Year / Month		Manufacturing	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Cement	Auto-Mobiles	Fertilizers
FY21		114.50	117.18	99.58	96.27	101.06	100.89	126.06	119.70	140.54	96.92	110.48
FY22		127.96	113.02	102.11	111.53	101.56	101.11	104.15	142.04	135.50	142.84	113.50
FY23		114.78	125.59	91.24	79.90	79.13	88.58	114.44	129.77	116.98	71.40	103.28
FY24		115.67	120.08	98.85	61.52	72.74	83.86	74.23	128.95	111.67	53.53	115.23
FY25		114.83	118.95	95.62	65.81	78.26	84.43	53.24	129.45	106.62	78.24	117.18
2024	Apr	105.93	113.13	97.51	69.57	73.77	84.12	74.70	113.74	88.26	54.47	111.04
	May	113.97	121.51	86.31	91.07	75.36	84.16	106.29	133.94	112.81	66.69	104.44
	Jun	108.46	118.69	82.26	54.82	77.40	84.24	50.19	117.02	105.90	65.90	106.07
	Jul	106.14	113.64	91.49	67.06	77.45	84.31	59.57	122.94	94.83	61.87	121.89
	Aug	111.43	113.95	94.64	59.86	77.50	84.34	59.55	137.33	97.34	49.66	120.46
	Sep	111.69	119.53	107.14	74.80	77.53	84.35	55.08	137.57	106.92	69.47	120.64
	Oct	109.33	117.24	96.33	76.45	77.56	84.41	58.27	127.87	119.99	74.37	121.20
	Nov	107.17	121.34	96.83	67.06	77.56	84.44	60.70	132.67	113.56	69.40	113.09
	Dec	127.95	120.33	96.48	49.98	77.56	84.44	55.21	131.95	117.05	71.66	122.33
2025 ^P	Jan	130.27	121.38	95.66	58.50	77.57	84.45	51.64	130.36	108.21	89.14	109.75
	Feb	123.53	117.76	112.65	75.87	77.57	84.45	41.54	124.72	100.79	84.51	94.49
	Mar	112.42	120.73	100.66	60.54	80.15	84.46	52.38	141.38	108.11	67.42	123.22
	Apr	108.01	120.91	88.57	75.83	80.16	84.49	44.12	126.15	91.44	87.24	116.67
	May	117.25	121.43	86.84	77.93	80.27	84.53	49.23	127.11	123.01	105.10	125.72
	Jun	112.75	119.15	80.10	45.90	78.26	84.43	51.60	113.33	98.25	109.08	116.70
	Jul	115.64	118.22	93.04	67.11	78.77	84.64	72.57	140.69	112.61	97.79	119.94
	Aug	112.41	117.07	90.49	73.85	80.74	84.53	72.57	143.98	115.39	114.55	123.85
	Sep	114.15	112.48	88.52	65.76	79.07	84.53	72.57	133.98	116.91	121.77	115.66
	Oct	118.09	111.55	93.77	77.60	78.37	84.57	72.57	128.40	136.01	122.71	125.91
	Nov	118.28	120.13	90.85	72.80	78.08	84.57	72.57	130.86	123.48	111.98	114.47

Source: Pakistan Bureau of Statistics

10.1 Consolidated Fiscal Operations (Federal & Provincial)

(Billion Rupees)

Items	FY20	FY21	FY22	FY23	FY24	FY25
A. Total Revenue(1+2)	6,272.2	6,903.4	8,035.4	9,633.5	13,269.0	17,997.5
(1) Tax Revenue	4,747.8	5,272.7	6,755.2	7,818.7	10,085.2	12,722.9
(i) Federal	4,334.2	4,764.3	6,142.8	7,169.1	9,311.0	11,744.3
(ii) Provinces	413.6	508.4	612.4	649.6	774.2	978.6
(2) Non-tax Revenue	1,524.4	1,630.7	1,280.2	1,814.8	3,183.8	5,274.6
(i) Federal	1,422.0	1,480.4	1,151.9	1,648.9	2,960.7	4,961.0
(ii) Provinces	102.4	150.3	128.3	165.9	223.1	313.6
 B. Total Expenditure (1+2)	 9,648.5	 10,306.7	 13,295.3	 16,155.0	 20,475.9	 24,165.5
1. Current expenditure	8,532.0	9,084.0	11,521.4	14,447.8	18,570.9	21,528.6
<i>Of which: Mark-up Payments</i>	2,619.7	2,749.7	3,182.4	5,695.9	8,159.8	8,887.4
<i>Defence</i>	1,213.3	1,316.4	1,411.6	1,585.5	1,858.8	2,193.9
2 (a). Development Expenditure & net Lending	1,203.7	1,315.7	1,657.4	1,952.9	2,078.5	2,965.8
2 (b). Statistical Discrepancy	(87.3)	(93.0)	116.5	(245.8)	(173.5)	(328.8)
Overall Budget Balance (A-B)	(3,376.3)	(3,403.3)	(5,259.9)	(6,521.4)	(7,206.9)	(6,168.0)
Primary Balance	(757.0)	(653.6)	(2,077.5)	(825.5)	952.9	2,719.4
Financing	3,376.3	3,403.3	5,259.9	6,521.4	7,206.9	6,168.0
External	895.5	1,338.1	1,178.4	(679.8)	320.7	618.8
Domestic	2,480.8	2,065.2	4,081.5	7,201.3	6,886.2	5,549.2
Bank	1,940.6	1,869.0	3,100.9	3,528.6	7,197.7	4,567.0
Non-Bank	540.3	196.2	980.6	3,672.7	(312.8)	982.2
Privatization Proceeds	-	-	-	-	1.3	

Source: Ministry of Finance Govt. of Pakistan

10.2 Federal Government Revenue Receipts

(Billion Rupees)

Items	FY21	FY22	FY23	FY24	FY25
1. FBR Taxes	4,764.3	6,142.8	7,169.1	9,311.0	11,744.3
i) Direct Taxes	1,731.9	2,280.5	3,272.4	4,530.7	5,791.7
ii) Indirect Taxes	3,032.4	3,862.3	3,896.7	4,780.3	5,952.6
Custom Duty	765.2	1,009.5	934.8	1,104.1	1,284.6
Sales Tax	1,990.2	2,531.9	2,592.1	3,098.8	3,901.4
Federal Excise Duty	277.1	321.0	369.8	577.5	766.6
2. Non-Tax Revenue	1,505.4	1,185.4	1,710.7	3,050.5	5,056.4
Mark-up (Provinces)	25.0	33.5	61.8	89.7	95.4
Mark-up (PSEs & Others)	76.2	87.8	144.7	355.0	257.0
Dividend	43.9	42.9	68.7	88.7	186.9
Surplus profit of Regulators including PTA	39.1	103.4	84.6	42.3	29.7
SBP Profit	650.5	473.6	371.2	972.2	2,619.6
Defense Receipts	14.9	17.3	21.1	30.6	31.4
Passport Fee	13.0	21.6	34.5	50.9	64.4
Discount Retained on Crude Price	10.3	16.5	23.1	25.5	22.7
Royalties on Oil & Gas	70.9	90.8	120.3	165.4	178.8
Petroleum (PDL)	424.7	127.5	579.9	1,019.2	1,220.2
Off the Grid (Captive Power Plants) Levy	-	-	-	-	2.0
Gas Infrastructure Development Cess	19.4	18.6	10.9	2.9	0.9
Natural Gas Development Surcharge	22.5	20.4	10.7	30.5	42.9
Windfall levy against Crude Oil	3.0	14.4	27.7	27.8	23.2
Petroleum Levy on LPG	3.5	3.7	3.4	3.5	3.3
Other Taxes(including ICT)	16.9	21.6	17.3	21.6	26.5
Others	71.6	91.8	130.8	124.7	251.5
3. Gross Federal Receipts (1+2)	6,269.7	7,328.2	8,879.9	12,361.5	16,800.7
4. Transfer to Provinces	2,741.9	3,589.0	4,223.5	5,263.6	6,854.0
5. Net Federal Revenue Receipts (3-4)	3,527.8	3,739.2	4,656.4	7,097.8	9,946.7

Source: Ministry of Finance Govt. of Pakistan

10.3 Federal Government Expenditure and Lending

(Billion Rupees)

Items	FY21	FY22	FY23	FY24	FY25
Total Expenditure (a+b+c)	7,244.8	9,350.1	11,250.5	14,823.0	17,036.2
(a)Current Expenditures	6,348.7	8,451.6	10,650.0	14,073.1	15,814.6
Interest payments (Debt Servicing)	2,749.7	3,182.4	5,695.9	8,159.8	8,887.4
<i>Domestic</i>	2,523.8	2,828.6	4,936.0	7,163.7	7,997.1
<i>Foreign</i>	225.9	353.9	759.9	996.1	890.3
Pension	440.1	541.9	666.3	807.8	910.9
Running of Civil Govt.	505.8	546.7	634.0	784.0	891.6
Grants	911.6	1,239.3	1,070.0	1,395.3	1,632.9
<i>Provinces</i>	83.8	97.5	82.0	103.1	118.9
<i>Other</i>	827.7	1,141.8	988.0	1,292.2	1,514.0
Subsidies	425.0	1,529.6	1,080.3	1,067.4	1,297.9
Defense Affairs and Service	1,316.4	1,411.6	1,585.5	1,858.8	2,193.9
(b)Development Expenditure and net Lending	789.1	701.1	890.4	1,030.9	1,414.2
Total Development Expenditure	694.6	558.1	743.0	732.2	1,049.0
Public Sector Development Program	667.3	558.1	743.0	732.2	1,049.0
<i>Of which: Development Grant to Provinces</i>	226.1	157.7	91.0	97.0	263.1
Net lending	94.5	143.0	147.3	298.7	365.2
Provinces	17.5	102.6	87.5	247.0	382.9
Other	76.9	40.4	59.9	51.7	(17.6)
(c) Statistical Discrepancy	107.0	197.4	(289.9)	(281.0)	(192.6)
Overall Balance	(3,716.9)	(5,610.9)	(6,676.0)	(7,725.1)	(7,089.5)
Financing	3,716.9	5,610.9	6,676.0	7,725.1	7,089.5
External	1,338.1	1,178.4	(679.8)	320.7	618.8
Domestic	2,378.9	4,432.5	7,355.9	7,404.4	6,470.6
Bank	2,169.6	3,434.9	3,693.2	7,745.1	5,487.4
Non-Bank	209.2	997.6	3,662.7	(342.0)	983.2
Privatization Proceeds	-	-	-	1.3	-

Source: Ministry of Finance Govt. of Pakistan

10.4 Federal Board of Revenue Tax Collection

(Billion Rupees)

Period		Direct Taxes	Indirect Taxes				Total Tax Collection
			Sales	Excise	Customs	Total	
2020-21		1,731.9	1,990.2	277.1	765.2	3,032.4	4,764.3
2021-22		2,280.5	2,531.9	321.0	1,009.5	3,862.3	6,142.8
2022-23		3,272.4	2,592.1	369.8	934.8	3,896.7	7,169.1
2023-24		4,530.7	577.5	3,098.8	1,104.1	4,780.3	9,311.0
2024-25		5,791.7	3,901.4	766.6	1,284.6	5,952.6	11,744.3
2023-24	Jul-Mar	3,264.7	2,237.1	401.9	807.8	3,446.8	6,711.5
2023-24	Jul-Jun	4,530.7	577.5	3,098.8	1,104.1	4,780.3	9,311.0
2024-25	Jul-Sep	1,230.2	904.8	151.1	276.9	1,332.7	2,562.9
2024-25	Jul-Dec	2,781.6	1,898.2	346.6	598.5	2,843.3	5,624.9
2024-25	Jul-Mar	4,127.8	2,860.7	537.0	927.5	4,325.2	8,453.1
2024-25	Jul-Jun	5,791.7	3,901.4	766.6	1,284.6	5,952.6	11,744.3
2025-26	Jul-Sep	1,364.3	1,019.0	190.5	310.6	1,520.1	2,884.4
2022	Jan	157.1	177.6	25.1	71.1	273.8	430.9
	Feb	142.2	208.6	25.5	75.3	309.4	451.3
	Mar	258.2	201.8	28.0	85.5	315.3	573.6
	Apr	164.9	201.5	31.1	82.7	315.3	480.1
	May	150.1	217.4	32.9	92.0	342.3	492.4
	Jun	391.1	250.6	31.7	126.9	409.2	800.3
	Jul	177.7	187.1	26.6	66.9	280.7	458.4
	Aug	165.5	218.3	24.3	82.6	325.2	490.7
	Sep	339.5	236.7	28.2	80.4	345.3	684.8
	Oct	203.1	212.1	28.4	71.5	312.0	515.1
	Nov	216.3	213.2	28.6	81.3	323.1	539.4
	Dec	423.6	204.6	28.1	84.2	316.8	740.4

Ministry of Finance Govt. of Pakistan

11.1 Gross Domestic Product of Pakistan

(a) at current basic prices of 2015-16

(Million Rupees)

Sector/ Industry	2022-23 ^F	2023-24 ^R	2024-25 ^P	FY25				FY26
				Q1	Q2	Q3 ^R	Q4 ^R	Q1 ^P
A. Agriculture Sector (1 to 4)	19,596,632	24,975,649	26,195,836	6,284,378	6,695,461	6,471,714	6,744,282	6,690,190
1. Crops (i+ii+iii)	7,801,117	10,495,230	9,152,848	2,196,146	2,804,761	2,222,389	1,929,551	2,120,842
i. Important Crops	4,598,141	6,591,275	4,517,376	1,311,170	1,339,645	986,305	880,256	1,236,059
ii. Other Crops	2,924,717	3,429,999	4,284,324	782,554	1,375,238	1,154,570	971,962	807,450
iii. Cotton Ginning	278,259	473,956	351,148	102,422	89,877	81,515	77,333	77,333
2. Livestock	11,210,370	13,817,927	16,300,655	3,924,783	3,682,820	4,087,862	4,605,190	4,389,091
3. Forestry	364,003	406,305	463,064	107,807	114,454	119,586	121,217	122,610
4. Fishing	221,142	256,187	279,269	55,642	93,426	41,877	88,324	57,647
B. Industrial Sector (1 to 4)	17,331,360	21,485,499	22,916,382	5,442,348	5,797,072	5,756,756	5,920,206	5,819,791
1. Mining & Quarrying	1,789,766	2,271,331	2,279,511	590,847	578,869	568,414	541,382	566,533
2. Manufacturing (i+ii+iii)	11,415,656	13,836,554	14,818,760	3,523,458	3,748,303	3,933,612	3,613,386	3,822,806
i. Large Scale	8,536,018	10,138,638	10,445,059	2,484,647	2,674,195	2,809,300	2,476,917	2,673,942
ii. Small Scale	1,732,217	2,252,074	2,623,830	631,593	648,057	666,964	677,215	689,610
iii. Slaughtering	1,147,421	1,445,842	1,749,871	407,218	426,052	457,348	459,253	459,253
3. Electricity, gas and water supply	1,966,814	2,903,825	2,994,274	658,498	707,910	550,209	1,077,656	648,162
4. Construction	2,159,124	2,473,789	2,823,837	669,545	761,989	704,521	687,782	782,290
Commodity Producing Sector (A+B)	36,927,992	46,461,148	49,112,218	11,726,726	12,492,533	12,228,469	12,664,488	12,509,981
C. Services Sector (1 to 10)	42,636,272	53,365,128	58,007,437	13,897,455	14,362,077	14,939,804	14,808,100	15,043,769
1. Wholesale & Retail Trade	15,855,830	19,240,978	19,927,220	4,738,363	5,035,893	5,201,963	4,951,001	5,155,899
2. Transport& Storage	4,318,117	7,184,114	9,915,033	2,292,037	2,412,494	2,580,508	2,629,994	2,628,750
3. Accomodation and Food Services Activities (Hotels & Restaurants)	1,201,656	1,534,879	1,758,816	416,190	436,363	449,446	456,817	460,418
4. Information and Communication	1,314,876	1,573,308	1,755,653	422,796	441,412	443,842	447,603	299,832
5. Finance & Insurance Activities	3,189,460	3,676,420	2,114,895	581,609	460,046	545,796	527,444	557,760
6. Real Estate Activities (Ownership of Dwellings)	3,366,051	3,705,332	4,067,697	986,556	1,006,553	1,028,160	1,046,429	1,061,651
7. Public Administration and Social Security (General Government)	3,474,295	4,000,127	4,606,595	1,108,882	1,129,073	1,181,537	1,187,104	1,210,899
8. Education	1,886,354	2,269,407	2,562,790	601,699	623,920	650,665	686,507	701,872
9. Human Health and Social Work Activities	1,222,837	1,473,457	1,766,963	411,074	436,065	455,755	464,069	450,660
10. Other Private Services	6,806,796	8,707,106	9,531,775	2,338,250	2,380,260	2,402,133	2,411,132	2,516,029
D. Total of GVA (A+B+C)	79,564,264	99,826,276	107,119,655	25,624,181	26,854,610	27,168,274	27,472,589	27,553,751
Net Taxes	5,327,680	6,804,791	8,443,725	1,503,257	1,780,699	1,634,924	1,896,435	1,662,031
Subsidies	1,241,114	1,251,769	1,628,410	N.A.	N.A.	N.A.	N.A.	N.A.
GDP at mp (GVA+NT)	83,650,830	105,379,298	113,934,970	27,127,438	28,635,309	28,803,197	29,369,024	29,215,782
Net Primary Income (NPI)	5,174,759	5,814,769	7,930,006	1,794,513	1,716,660	2,214,081	2,204,752	2,033,191
Gross National Income	88,825,589	111,194,067	121,864,976	28,921,951	30,351,969	31,017,278	31,573,776	31,248,973

Source: Pakistan Bureau of Statistics

11.1 Gross Domestic Product of Pakistan

(b) at constant basic prices of 2015-16

(Million Rupees)

Sector/ Industry	2022-23 ^F	2023-24 ^R	2024-25 ^P	FY25				FY26
				Q1	Q2	Q3 ^R	Q4 ^R	Q1 ^P
A. Agriculture Sector (1 to 4)	8,975,069	9,549,814	9,693,677	2,472,513	2,407,336	2,399,021	2,414,807	2,543,859
1. Crops (i+ii+iii)	3,047,425	3,378,267	3,342,394	810,339	997,915	800,707	733,433	780,796
i. Important Crops	1,689,304	1,977,855	1,717,073	422,152	584,357	383,985	326,579	418,971
ii. Other Crops	1,271,187	1,272,421	1,521,635	359,583	387,483	392,066	382,503	336,669
iii. Cotton Ginning	86,934	127,991	103,686	28,604	26,075	24,657	24,351	25,156
2. Livestock	5,587,106	5,831,984	6,004,248	1,581,887	1,312,571	1,524,277	1,585,514	1,681,380
3. Forestry	217,372	215,428	221,160	54,612	55,193	55,581	55,774	55,774
4. Fishing	123,166	124,135	125,875	25,675	41,657	18,456	40,086	25,909
B. Industrial Sector (1 to 4)	7,133,708	7,069,946	7,441,486	1,758,053	1,792,162	1,836,672	2,054,597	1,922,966
1. Mining & Quarrying	630,143	614,814	592,277	150,482	150,512	148,000	143,283	144,267
2. Manufacturing (i+ii+iii)	4,608,423	4,748,113	4,841,139	1,161,891	1,205,583	1,265,782	1,207,882	1,229,002
i. Large Scale	3,269,760	3,300,544	3,277,720	783,129	819,309	871,171	804,110	815,244
ii. Small Scale	838,794	914,697	996,224	240,545	245,841	251,704	258,134	265,129
iii. Slaughtering	499,869	532,873	567,195	138,217	140,433	142,906	145,639	148,629
3. Electricity, gas and water supply	1,016,276	840,240	1,084,291	232,342	188,887	187,671	475,391	291,486
4. Construction	878,866	866,779	923,779	213,338	247,180	235,220	228,041	258,211
Commodity Producing Sector (A+B)	16,108,777	16,619,760	17,135,163	4,230,566	4,199,499	4,235,694	4,469,404	4,466,825
C. Services Sector (1 to 10)	22,651,994	23,161,955	23,877,185	5,849,965	5,982,482	6,064,837	5,979,900	5,987,464
1. Wholesale & Retail Trade	7,034,557	7,267,093	7,300,679	1,771,217	1,856,104	1,884,939	1,788,419	1,825,816
2. Transport& Storage	4,132,065	4,200,059	4,311,786	1,081,122	1,076,988	1,080,343	1,073,333	1,115,257
3. Accomodation and Food Services Activities (Hotels & Restaurants)	563,348	586,418	610,325	150,142	151,677	153,349	155,158	157,104
4. Information and Communication	1,118,252	1,166,286	1,248,048	299,291	313,541	316,151	319,065	213,390
5. Finance & Insurance Activities	658,921	575,039	612,546	144,875	153,939	156,559	157,173	159,884
6. Real Estate Activities (Ownership of Dwellings)	2,237,142	2,320,700	2,407,838	593,080	598,678	604,759	611,322	618,368
7. Public Administration and Social Security (General Government)	1,722,958	1,602,278	1,749,539	423,732	429,234	447,622	448,951	457,950
8. Education	1,133,051	1,247,057	1,291,499	314,708	319,777	328,428	328,586	331,192
9. Human Health and Social Work Activities	657,046	679,024	702,896	171,815	174,554	178,138	178,389	182,581
10. Other Private Services	3,394,654	3,518,001	3,642,029	899,983	907,991	914,550	919,504	925,922
D. Total of GVA (A+B+C)	38,760,771	39,781,715	41,012,348	10,080,531	10,181,980	10,300,531	10,449,305	10,454,289
Net Taxes	2,672,001	2,749,577	3,239,612	587,455	684,174	624,874	725,576	614,135
Subsidies	632,838	466,788	617,533	N.A.	N.A.	N.A.	N.A.	N.A.
GDP at mp (GVA+NT)	40,799,934	42,064,504	43,634,427	10,667,987	10,866,154	10,925,405	11,174,881	11,068,424
Net Primary Income (NPI)	3,235,842	3,193,525	4,144,835	1,018,517	907,526	1,138,815	1,057,195	893,436
Gross National Income	44,035,776	45,258,029	47,779,262	11,686,504	11,773,680	12,064,220	12,232,076	11,961,860

Source: Pakistan Bureau of Statistics

11.2 Real Growth Rates of Gross Domestic Product of Pakistan

At constant basic prices of 2015-16

At constant basic prices of 2015-16								(Percent)
Sector/ Industry	2022-23 ^F	2023-24 ^R	2024-25 ^P	FY25				FY26
				Q1	Q2	Q3 ^R	Q4 ^R	Q1 ^P
A. Agriculture Sector (1 to 4)	2.2	6.4	1.5	1.0	1.6	2.4	1.0	2.9
1. Crops (i+ii+iii)	(1.2)	10.9	(1.1)	(0.7)	(3.2)	1.8	(1.5)	(3.6)
i. Important Crops	0.5	17.1	(13.2)	(13.1)	(13.1)	(9.5)	(17.5)	(0.8)
ii. Other Crops	(1.4)	0.1	19.6	19.3	18.8	19.3	20.9	(6.4)
iii. Cotton Ginning	(22.8)	47.2	(19.0)	(2.9)	(20.2)	(26.6)	(24.5)	(12.1)
2. Livestock	3.7	4.4	3.0	2.0	5.6	2.6	2.1	6.3
3. Forestry	17.4	(0.9)	2.7	0.5	2.8	3.8	3.6	2.1
4. Fishing	0.6	0.8	1.4	(0.1)	1.9	0.5	2.2	0.9
B. Industrial Sector (1 to 4)	(3.9)	(0.9)	5.3	0.1	0.8	0.5	20.3	9.4
1. Mining & Quarrying	(3.2)	(2.4)	(3.7)	(5.8)	(3.2)	(3.4)	(2.1)	(4.1)
2. Manufacturing (i+ii+iii)	(5.3)	3.0	2.0	1.8	0.5	1.0	4.8	5.8
i. Large Scale	(9.8)	0.9	(0.7)	(0.9)	(2.6)	(2.0)	3.0	4.1
ii. Small Scale	9.2	9.0	8.9	8.6	8.6	8.9	9.5	10.2
iii. Slaughtering	6.5	6.6	6.4	6.2	6.2	6.4	6.9	7.5
3. Electricity, gas and water supply	9.7	(17.3)	29.0	(0.8)	3.1	(9.6)	120.9	25.5
4. Construction	(10.2)	(1.4)	6.6	(3.3)	3.0	10.7	17.7	21.0
Commodity Producing Sector (A+B)	(0.6)	3.2	3.1	0.6	1.3	1.6	9.1	5.6
C. Services Sector (1 to 10)	0.0	2.3	3.1	2.2	2.6	3.4	4.1	2.4
1. Wholesale & Retail Trade	(4.0)	3.3	0.5	0.6	(0.9)	(0.2)	2.6	3.1
2. Transport& Storage	3.8	1.6	2.7	2.0	2.2	2.2	4.3	3.2
3. Accomodation and Food Services Activities (Hotels & Restaurants)	4.1	4.1	4.1	3.9	4.0	4.1	4.3	4.6
4. Information and Communication	(0.6)	4.3	7.0	3.4	5.8	15.2	4.2	(28.7)
5. Finance & Insurance Activities	(9.8)	(12.7)	6.5	(3.5)	11.4	9.9	9.0	10.4
6. Real Estate Activities (Ownership of Dwellings)	3.7	3.7	3.8	3.6	3.7	3.8	4.0	4.3
7. Public Administration and Social Security (General Government)	(7.0)	(7.0)	9.2	3.7	8.3	12.7	12.2	8.1
8. Education	5.7	10.1	3.6	4.0	3.8	3.4	3.1	5.2
9. Human Health and Social Work Activities	9.4	3.3	3.5	4.0	4.3	3.3	2.5	6.3
10. Other Private Services	4.2	3.6	3.5	3.8	3.7	3.5	3.1	2.9
D. Total of GVA (A+B+C)	(0.2)	2.6	3.1	1.6	2.0	2.7	6.2	3.7

Source: Pakistan Bureau of Statistics

11.3 Expenditure on Gross Domestic Product

(Million Rupees)

Description/Year	At Current Prices of 2015-16						At Constant Prices of 2015-16					
	FY24 ^R	FY25 ^P	FY25				FY24 ^R	FY25 ^P	FY25			
			Q1 ^R	Q2 ^R	Q3 ^R	Q4 ^P			Q1 ^R	Q2 ^R	Q3 ^R	Q4 ^P
Household final Consumption Expenditure	88,336,682	94,118,979	23,783,249	23,504,968	23,864,836	22,555,687	38,927,739	39,737,796	10,421,979	9,931,761	9,973,670	9,303,411
NPISH final consumption expenditure	973,643	1,129,662	272,422	280,988	286,698	289,553	393,407	433,419	105,370	107,498	109,549	111,002
General Government final consumption expenditure	9,326,019	10,608,038	1,919,002	2,356,060	2,717,498	3,843,259	3,600,628	3,963,412	720,016	873,636	1,005,783	1,426,525
Gross fixed capital formation	12,091,352	14,350,453	2,802,305	3,417,002	3,574,403	4,555,152	4,124,290	4,680,657	916,711	1,118,355	1,167,625	1,481,217
Changes in Inventories	1,686,069	1,822,960	449,288	454,176	457,435	459,065	673,032	698,151	173,124	173,488	174,774	176,096
Valuables	115,917	125,328	30,889	31,225	31,449	31,561	46,271	47,998	11,902	11,927	12,016	12,107
Exports of goods and non-factor Services	10,929,759	11,363,904	2,594,336	3,073,992	2,932,960	2,762,616	4,244,016	4,269,769	992,235	1,066,377	1,095,872	1,115,285
Less imports of goods and non-factor Services	18,080,142	19,584,354	4,752,887	4,571,123	5,099,584	5,160,760	9,944,880	10,196,774	2,662,859	2,417,496	2,613,336	2,503,083
GDP by expenditure	105,379,298	113,934,970	27,098,603	28,547,288	28,765,695	29,336,133	42,064,504	43,634,427	10,678,478	10,865,544	10,925,951	11,122,559

Source: Pakistan Bureau of Statistics

11.4 Gross Fixed Capital Formation

(Million Rupees)

Sectors	At Current Market Prices of 2015-16					At Constant Prices of 2015-16				
	2020-21	2021-22	2022-23 ^F	2023-24 ^R	2024-25 ^P	2020-21	2021-22	2022-23 ^F	2023-24 ^R	2024-25 ^P
A. Private Sector	5,502,024	6,903,875	7,779,813	9,539,586	10,610,002	3,681,814	3,758,192	3,226,094	3,318,773	3,513,693
1 Agriculture, forestry and fishing	1,522,821	1,825,428	2,346,744	3,017,999	3,301,943	1,043,597	1,087,724	1,052,854	1,112,455	1,118,532
Crops	314,441	409,345	516,968	743,448	711,525	206,978	225,734	175,303	198,300	183,034
Cotton Ginning	1,748	2,128	3,530	4,577	4,841	1,150	1,173	1,197	1,221	1,245
Livestock	1,148,439	1,344,047	1,711,993	2,122,123	2,430,469	797,164	822,266	837,611	873,498	894,353
Forestry	2,355	2,872	4,772	6,198	6,566	1,550	1,584	1,618	1,653	1,689
Fishing	55,838	67,036	109,481	141,653	148,542	36,755	36,967	37,125	37,783	38,211
2 Mining and quarrying	36,853	45,096	79,240	135,843	145,805	21,993	24,573	35,011	40,191	40,568
3 Manufacturing	943,687	1,112,402	1,111,127	1,213,926	1,174,058	616,643	588,222	446,127	406,841	385,309
i. Large Scale	758,331	891,700	911,365	1,016,251	926,202	492,838	463,944	357,048	331,329	296,356
ii. Small Scale (including Slaughter	185,356	220,702	199,762	197,675	247,856	123,805	124,278	89,079	75,512	88,953
4 Electricity, gas, and water supply	71,544	102,146	140,649	213,274	272,640	46,394	58,915	64,416	93,920	122,463
5 Construction	40,935	59,687	36,644	52,442	81,068	28,476	31,520	14,729	18,136	26,476
6 Wholesale and retail trade	458,047	470,201	402,591	514,834	730,509	297,684	244,641	157,724	167,852	233,741
7 Accommodation and food service activities (Hotels and Restaurants)	57,050	58,629	48,220	61,631	214,021	37,077	30,504	18,891	20,094	68,480
8 Transportation and storage	547,769	772,818	551,408	583,050	607,136	355,995	402,091	215,984	190,104	194,283
9 Information and communication	196,051	311,841	137,142	159,233	182,353	127,414	162,248	53,722	51,917	58,351
10 Financial and insurance activities	84,213	94,767	120,644	180,211	185,896	54,730	49,306	47,265	58,754	59,511
11 Real estate activities (Ownership of Dwelli	901,130	1,230,687	1,676,199	2,020,504	2,218,779	626,873	649,919	673,768	698,749	724,617
12 Education	169,452	230,595	315,190	381,362	416,294	117,879	121,776	126,694	132,009	135,955
13 Human health and social work activities	112,311	148,979	218,209	276,789	297,712	72,991	77,513	85,489	90,242	95,259
14 Other Private Services	360,161	440,599	595,806	728,488	781,788	234,068	229,240	233,420	237,509	250,148
Public & General Govt. (B+C)	1,658,800	2,328,601	2,474,229	2,551,766	3,740,451	1,079,376	1,220,708	953,298	805,517	1,166,964
B. Public Sector (Autonomous & Semi Aut-Bodies)	417,382	530,539	539,659	613,247	656,151	272,571	285,204	195,381	173,491	180,083
1 Agriculture, forestry and fishing	263	314	569	717	1,024	173	173	193	191	263
2 Mining and quarrying	25,295	24,611	23,732	19,441	31,866	15,095	13,410	10,485	5,752	8,866
3 Manufacturing (Large scale)	14,395	22,081	8,540	14,168	4,361	9,355	11,489	3,346	4,619	1,395
4 Electricity, gas, steam and air conditioning supply; Water supply	264,958	265,454	334,177	444,414	457,759	174,406	146,385	113,319	118,537	117,755
5 Construction	9,775	36,120	40,323	27,095	35,647	6,800	19,075	16,208	9,370	11,642
6 Transportation and storage	56,250	56,627	63,380	48,057	41,461	36,557	29,462	24,826	15,669	13,268
a. Railways	4,239	7,177	18,266	21,618	27,421	2,755	3,734	7,155	7,049	8,775
b. Post Offices & PTCL	2	(1)	(1)	4	(1)	1	(1)	-	1	-
c. Others	52,009	49,451	45,115	26,435	14,041	33,801	25,729	17,671	8,619	4,493
7 Information and communication	35,011	100,760	48,682	40,974	54,976	22,753	52,425	19,068	13,360	17,592
8 Financial and insurance activities	11,435	24,572	20,256	18,381	29,057	7,432	12,785	7,936	5,993	9,302
C. General Government (By sources)	1,241,418	1,798,062	1,934,570	1,938,519	3,084,300	806,805	935,504	757,917	632,026	986,881
i. Federal	477,178	542,267	591,344	623,435	789,510	310,121	282,133	231,674	203,262	252,619
ii. Provincial	653,800	1,086,307	1,164,239	1,125,263	1,991,963	424,909	565,189	456,120	366,876	637,367
iii. District Governments	110,440	169,488	178,987	189,821	302,827	71,776	88,182	70,123	61,888	96,895
General Government (By industries)	1,241,418	1,798,062	1,934,570	1,938,519	3,084,300	806,805	935,504	757,917	632,026	986,881
i) Public Administration and Social Security (General Government)	1,070,774	1,634,531	1,777,696	1,798,449	2,806,466	695,903	850,422	696,457	586,358	897,983
ii) Education	101,795	81,784	85,818	67,010	115,606	66,157	42,551	33,621	21,848	36,990
iii) Human health and social work activit	68,848	81,747	71,056	73,061	162,228	44,745	42,532	27,838	23,820	51,908

Source: Pakistan Bureau of Statistics

11.5 Area, Production and Yield of Important Crops

Area : '000' Hectares

Production : '000' M.T.

Yield : Kilogram per Hectre

CROPS	2022-23			2023-24			2024-25		
	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield
Food Crops									
Wheat	9,033	28,161	3,118	9,734	31,814	3,268	9,074	28,389	3,129
Rice	2,976	7,322	2,460	3,637	9,859	2,711	3,899	9,723	2,494
Maize	1,719	10,985	6,390	1,641	9,740	5,935	1,588	9,037	5,691
Fiber Crop									
Cotton*	2,144	4,910	390	2,424	10,223	717	2,043	7,084	590
Other Crops									
Sugarcane	1,319	87,981	66,703	1,180	87,638	74,269	1,193	84,235	70,608

Source: Pakistan Bureau of Statistics

* Production in '000' bales(1 bale = 375 lbs or 170.09711 Kilogram)

11.6 Quantum Index Numbers of Major Agricultural Crops

CROPS	Base: 2015-16=100					
	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Food Crops						
Wheat	98.50	107.10	102.20	109.20	124.10	113.10
Rice	109.00	123.80	137.10	107.70	145.10	143.00
Maize	149.60	169.60	180.70	208.40	186.80	...
Fiber Crop						
Cotton	92.20	71.30	84.00	49.50	103.10	71.40
Other Crops						
Sugarcane	101.40	123.70	135.40	134.40	133.80	130.80

Source: Pakistan Bureau of Statistics

Glossary

Chapter 2- Money and Credit

Other Depository Corporations (ODCs)

Other Depository Corporations consist of all resident financial corporations (except the central bank) and quasi-corporations that are mainly engaged in financial intermediation and that issue liabilities included in the national definition of broad money. It includes Scheduled Banks, Depository Development Finance Institutions (DFIs), Microfinance Banks (MFBs), Depository NBFCs and Money Market Mutual Funds.

Depository Corporations (DCs)

Depository Corporations refer collectively to Other Depository Corporations (ODCs) and Central Bank (CB) where Central Bank (CB) is the national financial institution that exercises control over key aspects of the financial system and carries out such activities as issuing currency, regulation money supply and credit, managing international reserves, transacting with the IMF, and providing credit to Other Depository Corporations.

Reserve Money (M0)

Reserve Money is an indicator used to measure money supply in the economy and includes currency in circulation (held with Public), other deposits with State Bank of Pakistan; currency in tills of scheduled banks and bank deposits with SBP. M0 is used to measure the most liquid assets, which can be spent most easily. M0 is sometimes referred to as the monetary base.

Deferred Tax Assets

The amount of income taxes recoverable in foreseeable future periods in respect of: i) Deductible temporary differences ii) The carry forward of unused tax losses; and iii) The carry forward of unused tax credits. Deferred tax assets should be recorded on the basis of reasonable realizable value of such assets in foreseeable future.

Deferred Tax Liabilities

Deferred tax liabilities arise from time difference between recognized tax liabilities in depository corporations accounts and tax liabilities reported to the tax authorities; the tax amount due in one period but deferred for payment in another period.

Broad Money (M2)

Broad Money is an indicator used to measure money supply in the economy and includes currency in circulation, other deposits with State Bank of Pakistan (such as unclaimed deposits and NBFIs deposits with SBP), demand and time deposits (including resident foreign currency deposits) with scheduled banks. M2 is the key economic indicator used to forecast inflation.

Non-Banks Financial Companies (NBFCs)

NBFCs are categorized into nine groups, voluntary pension funds such as modarabas, real estate investment trust (REIT) management services, private equity (PE) and venture capital (VC) fund management services, assets management services, investment advisory services, leasing, housing finance services and investment finance services.

Currency in Circulation

Currency in circulation refers to currency held by public i.e currency outside the banking system.

Commodity Operations Financing

This refers to advances provided to both government and public sector corporations for the procurement of commodities such as cotton, rice, wheat, sugar, fertilizer etc. Advances to government provided for other purposes are not the part of financing for commodity operations.

Financial Auxiliaries

These include financial corporations such as securities brokers, loan brokers, floatation corporations, insurance brokers etc. They also include corporations whose principal function is to guarantee by endorsement, bills or similar instruments intended for discounting or refinancing by financial corporations and corporations, which arrange hedging instruments such as swaps, options, and futures or other instruments, which are continually being developed as a result of wide-ranging financial innovation.

Financial Derivatives

These are financial instruments that have no intrinsic value, and are linked to another specific financial instrument or indicator (foreign currencies, government bonds, share price indices, interest rates, etc.), or to a commodity (gold, coffee, sugar, etc.) through which specific financial risks can be traded in financial markets in their own right.

Households

Households include employers, own account workers, employees and recipient of property & transfer income.

Money Multiplier

Money Multiplier is the ratio of stock of broad money (M2) to the stock of reserve money (M0). The money multiplier is measure of the extent to which the creation of money in the banking system causes the growth in the money supply to exceed growth in monetary base.

NFPSE

Non-Financial Public Sector Enterprises (NFPSEs) are controlled by government. The control may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

Other Financial Intermediaries

The financial corporations engaged in financial intermediation, which raise funds on financial markets, but not in the form of deposits, and use them to acquire other kind of financial assets. These include discount houses, venture capital companies, mutual funds, housing finance companies and cooperative banks except Punjab Provincial Cooperative Bank.

P.R.G.F (Poverty Reduction and Growth Facility)

The Poverty Reduction and Growth Facility (PRGF) is the IMF's low-interest lending facility for low-income countries. PRGF-supported programs are underpinned by comprehensive country-owned poverty reduction strategies.

Reserve Deposits (Banker Deposits)

Banker Deposits refer to the balances maintained by the scheduled banks with the State Bank of Pakistan to fulfill the statutory obligations of maintaining certain minimum reserves with SBP.

Restricted/Compulsory Deposits

Deposits for which withdrawals are restricted on the basis of legal, regulatory or commercial requirements are referred as restricted deposits. These include compulsory saving deposits such as employees provident fund accounts, staff pension funds, employees security deposits, staff guarantee funds, import deposits and similar type of deposits related to international trade, security deposits, margin deposits and sundry deposits etc.

Retained Earnings

Retained earnings show undistributed after tax profit from the overall operations less any amount allocated to general and special reserves, which is established as a capital cushion to cover operational and financial risks.

Shares Quoted

The shares that are traded on stock exchanges are called quoted shares.

Shares Unquoted

Unquoted or non-quoted shares are those which are not traded on stock exchanges.

Chapter 3-Banking System**Scheduled Banks**

“Scheduled Banks” means “all commercial and specialized banks (such as IDBP and ZTB etc.) which are included in the list of scheduled banks maintained under sub-section (1) of section 37 of the State Bank of Pakistan Act, 1956”

Capital

Capital comprises of paid-up capital of Pakistani banks and equivalent rupee amount kept by foreign banks with the State Bank of Pakistan as reserve capital requirement.

Deposits

The data on deposits include the following types:-

- i. Call Deposits:
These include short notice and special notice deposits
- ii. Current Deposits:
Cheque account deposits wherein withdrawals and deposit of funds can be made frequently by the account holders. Generally, these are return free deposits kept with the banks.
- iii. Fixed Deposits:
Deposits having fixed maturity dates and a rate of return determined or determinable on the basis of a bank's financial performance during a period.
- iv. Savings Deposits:
Deposits held by the scheduled banks, consisting of cheque accounts on which a certain return is paid by the institution.
- v. Other Deposits:
These generally include security deposits, margin deposits and sundry deposits etc.

Balances with other Scheduled Banks

These are balances of scheduled banks amongst each other and exclude balances with National Bank of Pakistan where it acts as an agent of State Bank of Pakistan.

Bills Purchased & Discounted

These refer to advances extended through discounting or purchasing of inland and foreign bills.

Rate of Margin for advances

Margin for collateral is the excess of the market/assessed value of the collateral over the amount of advance.

Urban area

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

Outstanding deposits

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

Outstanding Advances

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

Foreign Constituents

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

Government

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

NFPSEs (Non-financial Public Sector Enterprises)

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

NBFCs & Financial Auxiliaries

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

Private Sector Business

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

Trust Fund

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

Personal

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

Others

This includes all those, which are not classified elsewhere.

Chapter 4- External Sector**Balance of Payments**

The balance of payments is a statistical statement that summarizes transactions between residents and nonresidents during a period. It consists of the goods and services account, the primary income account, the secondary income account, the capital account, and the financial account.

Current Account

The current account shows flows of goods, services, primary income, and secondary income between residents and nonresidents.

Goods

Recording of goods implies provision or acquisition of real resources of an economy to and from the rest of the world. Goods cover general merchandise, goods under merchanting, and nonmonetary gold.

General Merchandise on fob basis

General merchandise on a balance of payments cover goods whose economic ownership is changed between a resident and a nonresident.

Net Export of Goods under Merchanting

Merchanting is defined as the purchase of goods by a resident (of the compiling economy) from a nonresident combined with the subsequent resale of the same goods to another nonresident without the goods being present in the compiling economy. Merchanting occurs for transactions involving goods where physical possession of the goods by the owner is unnecessary for the process to occur.

Non-Monetary Gold

This covers exports and imports of gold not held as reserve assets (monetary gold) by the monetary authority. Non-monetary gold is held as a store of value and treated like any other commodity.

Services

Services component implies receipts & payments for provision and acquisition of services of an economy to and from the rest of the world. Services include following items:

Manufacturing services on physical inputs owned by others

Manufacturing services on physical inputs owned by others cover processing, assembly, labeling, packing, and so forth undertaken by enterprises that do not own the goods concerned. The manufacturing is undertaken by an entity that does not own the goods and that are paid a fee by the owner.

Maintenance and repair services n.i.e

Maintenance and repair services cover maintenance and repair work by residents on goods that are owned by nonresidents (and vice versa). The repairs may be performed at the site of the repairer or elsewhere.

Transport

Transport is the process of carriage of people and objects from one location to another as well as related supporting and auxiliary services. It also includes postal and courier services.

Travel

Travel credits cover goods and services for own use or to give away acquired from an economy by nonresidents during visits to that economy. Travel debits cover goods and services for own use or to give away acquired from other economies by residents during visits to these other economies.

Construction

Construction covers transactions between residents and non-residents of an economy for the creation, renovation, repair, or extension of fixed assets in the form of buildings, land improvements of an engineering nature, and other such engineering constructions as roads, bridges, dams, and so forth. It also includes related installations, assembly work, site preparation and general construction as well as specialized services such as painting, plumbing, and demolition. It also includes management of construction projects.

Insurance and pension services

Insurance and pension services include services of providing life insurance and annuities, nonlife insurance, reinsurance, freight insurance, pensions, standardized guarantees, and auxiliary services to insurance, pension schemes, and standardized guarantee schemes.

Financial Services

Financial services cover financial intermediary and auxiliary services, except insurance and pension fund services. These services include those usually provided by banks and other financial corporations. They include deposit taking and lending, letters of credit, credit card services, commissions and charges related to financial leasing, factoring, underwriting, and clearing of payments. Also included are financial advisory services, custody of financial assets or bullion, financial asset management, monitoring services, liquidity provision services, risk assumption services other than insurance, merger and acquisition services, credit rating services, stock exchange services, and trust services. Financial intermediation services indirectly measured (FISIM) using reference rates are also included in Financial Services.

Charges for the use of intellectual property n.i.e.

Charges for the use of intellectual property include charges for the use of proprietary rights (such as patents, trademarks, copyrights, industrial processes and designs including trade secrets, franchises. These rights can arise from research and development, as well as from marketing); and charges for

licenses to reproduce or distribute (or both) intellectual property embodied in produced originals or prototypes (such as copyrights on books and manuscripts, computer software, cinematographic works, and sound recordings) and related rights (such as for live performances and television, cable, or satellite broadcast)

Telecommunications, computer, and information services

Telecommunications services encompass the broadcast or transmission services; computer services consist of hardware and software related services and data-processing services; and information services include news agency services.

Other Business Services

This category includes research and development services; professional and management consulting services; technical, trade-related, waste treatment and de-pollution, agricultural, and mining services; operating leasing and miscellaneous business.

Personal, Cultural and Recreational Services

It covers audiovisual related services and other cultural services provided by residents to nonresidents and vice versa. Audiovisual related services include production of motion pictures on films or video tape, radio and television programs, and musical recordings. Among other cultural services are services associated with libraries, museums—and other cultural and sporting activities.

Government Goods and Services n.i.e.

Government goods and services cover: goods and services supplied by and to enclaves, such as embassies, military bases, and international organizations; goods and services acquired from the host economy by diplomats, consular staff, and military personnel located abroad and their dependents; and services supplied by and to governments.

Primary Income

Primary income represents the return that accrues to institutional units for their contribution to the production process or for the provision of financial assets and renting natural resources to other institutional units.

Compensation of Employees

Compensation of employees presents remuneration in return for the labor input to the production process contributed by an individual in an employer employee relationship with the enterprise. Wages, salaries and other benefits received to / from nonresident employers are treated as compensation of employees.

Direct Investment Income

It includes all investment income arising from direct investment positions between resident and nonresident institution units.

Portfolio Investment Income

Portfolio investment income includes income flows between residents and nonresidents arising from positions in equity and debt securities other than those classified under direct investment or reserve assets.

Other Investment Income

Other investment income include interest receipt and payments of loans & deposit, interest on reserve assets, IMF charges, investment income attributable to policyholders in insurance, pension fund, withdrawals from income of quasi corporations and other primary income to nonresidents other than those on direct and portfolio investment.

Secondary Income

The secondary income account shows current transfers between residents and nonresidents. The transactions recorded in the secondary income account pertain to all transfers relating to general government (current international cooperation between different governments, payments of current taxes on income and wealth, etc.) and financial corporations, nonfinancial corporations, households, and NPISHs that directly affect gross national disposable income from abroad and influence the consumption of goods and services.

Capital Account

The capital account in the international accounts shows (a) capital transfers receivable and payable between residents and nonresidents and (b) the acquisition and disposal of non-produced, nonfinancial assets between residents and nonresidents.

Capital Transfer

Capital transfers are transfers in which the ownership of an asset (other than cash or inventories) changes from one party to another; or which obliges one or both parties to acquire or dispose of an asset (other than cash or inventories); or where a liability is forgiven by the creditor.

Acquisition/Disposal of Non-Produced, Non-Financial Assets

Non-produced, nonfinancial assets consist of (a) natural resources include land, mineral rights, forestry rights, water, fishing rights, air space, and electromagnetic spectrum; (b) contracts, leases, and licenses covers those contracts, leases, and licenses that are recognized as economic assets; (c) marketing assets consist of items such as brand names, mastheads, trademarks, logos, and domain names.

Financial Account

The financial account records transactions that involve financial assets and liabilities and that take place between residents and nonresidents.

Direct Investment

Direct investment implies a long-term relationship between the direct investor and the direct investment enterprise and a significant degree of influence by the direct investor on the management of the direct investment enterprise. Direct investment comprises the initial transaction between the two entities—that is, the transaction that establishes the direct investment relationship—and all subsequent transactions between the entities and among affiliated enterprises, both incorporated and unincorporated. For direct investment relationship, direct investor owns 10 percent or more of the ordinary shares or voting power (for an incorporated enterprise) or the equivalent (for an unincorporated enterprise).

Portfolio Investment

Portfolio investment implies holding by non-resident of less than 10% share in equity securities, investment in debt securities (in the form of bonds and notes) and investment in money market instruments of resident company.

Other Investment

Other investment includes all financial transactions that are not covered in the categories for direct investment, portfolio investment or reserve assets. Under other investment, the instrument classified under assets and liabilities, comprises trade credits, loans (including use of Fund credit and loans from the Fund), currency and deposits, other equity and other accounts receivable/ payable

Reserves Assets

Reserve assets are those external assets that are readily available to and controlled by monetary authorities for meeting balance of payments financing needs, for intervention in exchange markets to affect the currency exchange rate, and for other related purposes (such as maintaining confidence in the currency and the economy, and serving as a basis for foreign borrowing)

Errors & Omissions

It is a balancing item intended to offset overstatement or understatement of recorded components due to statistical discrepancies.

Exceptional Financing

It consists of any arrangements made by the authorities of an economy to meet balance of payments needs other than those involving use of reserve assets, fund credit and loans from the Fund to deal with payments imbalances.

Special Drawing Rights (SDRs)

The SDR is an international reserve asset, created by the IMF in 1969 to supplement its member countries' official reserves. Its value is based on a basket of five key international currencies i.e., U.S. Dollar, the Euro, the Chinese Renminbi, the Japanese Yen, and the British Pound Sterling. SDRs can be exchanged for freely usable currencies.

Workers' Remittances

Workers' remittances are current transfers for family maintenance by migrants who are employed and residents in other economies. (A resident is a person who stays, or is expected to stay for a year or more in an economy with exception of students, patients, army personnel, diplomats deployed in overseas embassies, staff of international organizations.)

Balance of Trade

The balance of trade is the difference between the monetary value of exports and imports for an economy over a certain period of time.

Balance of trade statistics compiled by Pakistan Bureau of Statistics is based on physical movements of merchandise goods into and out of the custom territory of Pakistan recorded by the customs authorities. Foreign trade includes exports, re-exports, imports and re-imports carried through sea, land and air routes.

The trade data of SBP, on the other hand, is based on realization of export proceeds and import payments made through banking channel for goods exported and imported. The trade transactions such as in kind foreign economic assistance (Loans/ Grants), purchase of fuel, parts, food etc by Pakistan International Airline (PIA) & Pakistan National Shipping Corporation (PNSC) and personal baggage etc. are not covered in the reporting by the banks. Data on these transactions are collected from the relevant sources and included in the exports receipts and import payments reported by the banks to arrive at the overall trade data. Still, differences may arise in the two sets of trade data due to valuation, timing and coverage of transactions.

Re-Export

Goods imported and returned to the exporting country for any reason without any modification or change in its original shape or form, is termed as re-export.

Re-Import

Goods exported and returned to the consignor country without any modification or change in the original shape or form is termed as re-import.

International Investment Position (IIP)

It is the balance sheet of stock of external financial assets and liabilities. The main presentation divides data between assets and liabilities which is further classified as per functional categories. Assets are divided into direct investment, portfolio investment, financial derivatives, other investment and reserve assets. Liabilities are divided into direct investment, portfolio investment, financial derivatives and other investment.

Terms of Trade

It shows the change in the average price of a country's aggregate exports in relation to the change in average price of its imports.

$$\text{Terms of Trade} = \frac{\text{Index of Unit Values of Exports}}{\text{Index of Unit Values of Imports}} \times 100$$

Unit Value & Quantum Indices

These indices are used to measure changes in the unit value and quantity of Exports & Imports with reference to base year. Laspeyres's formula is used for the computation of these indices that is as under:

$$\text{Unit Value Index} = \frac{\sum P_n Q_o}{\sum P_o Q_o} \times 100 \qquad \text{Quantum Index} = \frac{\sum Q_n P_o}{\sum P_o Q_o} \times 100$$

Where:

P_n = Price (Unit Value) of each item during the current period

P_o = Price (Unit Value) of each item during the base period

Q_n = Quantity data (Volume) of each item during the current period

Q_o = Quantity data (Volume) of each item during the base period

Nominal Effective Exchange Rate

It is an index of the bilateral nominal exchange rates of Pakistan relative to its major trading partners. The nominal exchange rate index with each trading partner is weighted by that country's share in imports, exports, or total foreign trade.

Real Effective Exchange Rate:

It is an index of the price of a basket of goods in Pakistan relative to the price of major trading partners or basket of currencies. The prices of these baskets should be expressed in the same currency using the nominal exchange rate with each trading partner. The price of each trading partner is weighted by its share in imports, exports, or total foreign trade.

Chapter 5-Domestic and External Debt**National Saving Schemes**

There have been different saving schemes in Pakistan since independence. The data reflects outstanding position as on end Month. Following are the definition of existing schemes.

i. Behbood Savings Certificates

This is a ten years' maturity scheme, launched by the Government on 1st July, 2003. Initially it was meant for widows only, however, later on the Government extended the facility for senior citizens

aged 60 years and above from 1st January, 2004. These certificates are available in the denominations of Rs.5,000/-, Rs.10,000/-, Rs.50,000/-, Rs.100,000/-, Rs.500,000 and Rs.1,000,000/-. Profit is paid on monthly basis reckoned from the date of purchase of the certificates. Only widows and senior citizens aged 60 years and above are eligible to invest. The minimum investment limit in this scheme is Rs.5,000, whereas, the maximum limit is Rs.3,000,000/-.

ii. Defence Savings Certificates

Government of Pakistan introduced Defence Savings Certificates (DSCs) scheme in the year 1966. The scheme has specifically been designed to meet the future requirements of the investors with a maturity period of 10 years. It is available in the denomination of Rs.500/-, Rs.1000/-, Rs. 5,000/-, Rs. 10,000/-, Rs. 50,000/-, Rs. 100,000/-, Rs. 500,000/-, and Rs. 1,000,000/-

iii. Pensioners' Benefit Account

This ten years' maturity scheme was launched by the Government on 19th January, 2003. The deposits are maintained in the form of accounts and the profit is paid on monthly basis reckoned from the date of opening of the account. The pensioners of Federal Government, Provincial Governments, Government of Azad Jammu & Kashmir, Armed Forces, Semi Government and Autonomous bodies are allowed to invest.

iv. Regular Income Certificates

This five years' maturity scheme for general public was launched on 2nd February, 1993. Profit on this scheme is paid on monthly basis reckoned from the date of issue of certificates. These certificates are available in the denomination of Rs.50,000, Rs.100,000, Rs.500,000, Rs.1,000,000, Rs.5,000,000 & Rs.10,000,000.

v. Savings Accounts

These are ordinary accounts and frequent withdrawals (twice a week) can be made from this account. The minimum investment limit is Rs.100 in the scheme besides no maximum limit. However, only one account can be opened by a person at an office of issue. The deposits can be withdrawn any time from the date of deposit. However, there is a limit of two withdrawals within a week's time.

vi. Special Savings Accounts

This three years maturity scheme was introduced in February, 1990. The deposits are maintained in form of an account. Profit is paid on the completion of each period of six months. The minimum investment limit in this scheme is Rs.500. There is no maximum limit, however, the deposits are required to be made in multiple of Rs.500.

vii. Special Savings Certificates (Registered)

This three years maturity scheme was introduced in February, 1990. These certificates are available in the denomination of Rs.500, Rs.1000, Rs.5,000, Rs.10,000, Rs.50,000, Rs.100,000, Rs.500,000 and Rs.1,000,000. Profit is paid on the completion of each period of six months. The minimum investment limit is Rs.500, however, there is no maximum limit of investment in the scheme.

viii. Shuhada Family Welfare Account:

Shuhada Family Welfare Account (SFWA) is introduced in May 2018 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. Through introduction of this scheme, the basket of specialized National Savings Scheme will now cover senior citizen, pensioner, widow, physically challenged persons and family members of the Shuhada.

ix. National Savings Bonds:

The National Savings Bonds were introduced in December 2009 which is first ever registered tradable Government's Security and can be pledge anywhere in Pakistan. The maturity period of NSBs shall be three, five and ten years and are not redeemable before the maturity. The minimum investment limit is Rs. 20,000 which is issued in a multiple of Rs. 10,000.

Domestic Debt

Domestic debt refers to the debt owed to creditors resident in the same country as the debtor. It can be of sovereign nature, i.e., borrowed by a government or non-sovereign, i.e., borrowed by the corporate. Sovereign domestic debt in Pakistan is further classified into three main categories: permanent debt, floating debt and unfunded debt.

i. Permanent Debt

Permanent debt includes medium and long-term debt such as Pakistan Investment Bonds (PIB) and prize bonds.

ii. Floating Debt

Floating debt consists of short-term borrowing in the form of T-bills.

iii. Unfunded Debt

Unfunded debt refers mostly to outstanding balances of various national saving schemes.

iv. Foreign Currency Instruments

It includes FEBCs, FCBCs, DBCs and Special US Dollar Bonds held by the residents.

External Debt

External debt, at any given time, is the outstanding amount of those liabilities that require payment(s) of principal and interest by the debtor at some point(s) in the future and that are owed to nonresidents by the residents of an economy.

Private non-guaranteed debt

Private non-guaranteed debt is defined as the external liabilities of the private sector, the servicing of which is not guaranteed by Government of the economy as that of the debtor.

Public and Publicly guaranteed debt

External obligations of a public debtor including national government and autonomous bodies and external obligations of a private debtor that are guaranteed for repayment by a public entity.

Chapter 6- Open Market Operation

Auction of Government of Pakistan Market Treasury Bills

MTB auctions are held fortnightly (Wednesday) on multi-priced basis. Only Primary Dealers are allowed to participate in the auctions. Announcement of auctions are done two days prior to auction date. SBP decides the target and cut offs.

Auction of Pakistan Investment Bonds

PIB auctions are held on as and when indicated with target amount and Coupon rates by the MOF. Primary Dealers are allowed to participate in the auction which is decided on multi-priced basis. SBP announces the auction prior to 14 days of auction date to allow short selling to the Primary Dealers on when issued basis. SBP decides the cutoff in consultation with MOF.

Discount rate

Discount is the rate at which SBP provides three-day repo facility to banks, acting as the lender of last resort.

Coupon Rate

Coupon rate is interest rate payable on bond's par value at specific regular periods. In PIBs they are paid on biannual basis.

Repo Facility MTBs/FIBs/PIBs (Outstanding)

They are the short term funding arrangement for getting funds on selling the security as collateral and to buy back the same on maturity. The funds can be arranged under this by using MTB/FIB's/PIBs. The reverse is called Reverse-repo.

Government of Pakistan Market related Treasury Bills

They are the instruments created when Government borrows from the State Bank. They are six month T-bill and their rates are determined on the basis of weighted average arrived in last six month Market Treasury Bill auction. They are also called as 'Market Replenishment Treasury Bills'.

Market Treasury Bills (MTBs)

They are the short term instruments of the Government of Pakistan with tenors available in 3, 6 and 12 months. They are also sold through Primary Dealers in auctions held on fortnightly basis. They are zero-coupon securities and are sold at discount to the face value

Pakistan Investment Bonds (PIBs)

They are the long term instruments of the Government of Pakistan with tenors available in 3, 5, 10, 15 and 20 years. They are sold through Primary Dealers (Institutions appointed by the SBP to participate in Government Securities Auctions) in auctions as and when announced (on quarterly basis). They are coupon bearing instruments and issued in scripless (non-physical form) form with interest payment on bi-annual basis.

KIBOR – (Karachi Interbank Offered Rate)

Interbank clean (without collateral) lending/borrowing rates quoted by the banks on Reuters are called KIBOR. The banks under this arrangement quote these rates at specified time i.e. 11:30 am at Reuters. Currently, 20 banks are member of KIBOR club and by excluding 4 upper and 4 lower extremes, rates are averaged out that are quoted for both ends viz: offer as well as bid. The tenors available in KIBOR are one week to 1 years. KIBOR is used as a benchmark for corporate lending rates.

Call Money Rate

Interbank clean (without collateral) lending/borrowing rates are called Call Money Rates

Open Market Operations

Open Market Operation is a tool used by a Central Bank (or monetary authority) to inject or mop-up funds, based on the liquidity requirements, from the banking system via the purchase or sale of eligible securities.

- Operationally, in case of OMO (Injections), SBP lends funds to banks/PDs against eligible collateral to address liquidity shortage in the system. In OMO (Mop-up), SBP sells MTBs to banks against funds to remove surplus liquidity from the system.

- SBP conducts four types of open market operations (OMOs) to manage system's liquidity:

- i. Injection – Reverse Repo: (To tackle short market positions)
- ii. Mop-up – Repo (To tackle long market positions)
- iii. Outright Sale or Purchase (long-term liquidity mgt.)
- iv. Bai-Muajjal (Islamic mode - Deferred Payment)

Chapter 7- Capital Market**Index Number**

Stock market index is used for measuring changes in the prices of stock market securities in respect of the base year prices.

KSE-100 Index

The KSE-100 Index was introduced in November 1991 with base value of 1,000 points. The Index comprises of 100 companies selected on the basis of sector representation and highest market capitalization, which captures over 80% of the total market capitalization of the companies listed on the stock exchange. One company from each sector on the basis of the largest market capitalization and the remaining companies are selected on the basis of largest market capitalization in descending order. This is a total return index i.e. dividend, bonus and rights are adjusted.

All Share Index

The KSE all share indexes was developed and introduced on September 18, 1995. This is also a total return index (dividend, bonus and adjusted rights shares) computed for all companies listed at KSE.

Ordinary Shares

The most common term of shares that entitles their holders to have ownership in the company. Holders may receive dividends depending on profitability of the company or recommendation of the directors.

Market Capitalization of Ordinary Shares

The Market Capitalization is the total market value of ordinary shares comprising the General Index. The market value is worked out by multiplying the market price by the total number of shares outstanding and added together for the component groups as also for the entire list to compile the series.

Preference Shares

Preference Shares are issued by a company and the company pays a fixed amount of dividend, irrespective of its earning profit or loss. The share-holders generally have no voting rights.

Chapter 8- Prices**Consumer Price Index**

Consumer Price Index (CPI) is main measure of price changes at retail level. It measures the changes in the cost of buying representative predefined basket of goods and services and to gauge the increase in the cost of living in reporting period. Laspeyres's formula is used to compute CPI is:-

$$CPI = \frac{\sum (P_n / P_0) W_i}{\sum W_i} \times 100$$

Where

P_n = Price of an item in the current period

P_0 = price of an item in base period

W_i = Weight of the i^{th} item in the base period.

Wholesale Price Index

Wholesale Price Index (WPI) is designed to measure the directional movements of prices for a set of selected items in the primary and wholesale markets. Items covered in the series are those, which could be precisely defined and are offered in lots by producers/manufacturers. Prices used are generally those, which conform to the primary sellers realization at *ex-mandi* (market), ex-factory or at an organized wholesale level

Sensitive Price Indicator

The Sensitive Price Indicator (SPI) is computed on weekly basis to assess the price movements of essential commodities at short intervals so as to review the price situation in the country.

Chapter 10- Public Finance

Debt Rescheduling

Debt Rescheduling is undertaken through an agreement between the borrower and the creditor to re-arrange the schedule of principle and interest payments due on the debt outstanding. In addition, the rescheduling agreement may include provisions for debt relief to enable the borrower to regain its financial strength to service the rescheduled debt obligation.

Direct Tax

A tax levied directly on the taxpayer such as income and property taxes.

Indirect Tax

A tax levied on goods or services rather than individuals and is ultimately paid by consumers in the form of higher prices such as sales tax or value added tax.

Chapter 11- National Income Accounts

Gross Domestic Product

GDP of a country is one of the ways of measuring the size of its economy. GDP is defined as the total market value of all final goods and services produced within a given country in a given period of time (usually a year). It is also considered the sum of value added at every stage of production (the intermediate stages) of all final goods and services produced within a country in a given period of time, and it is expressed in monetary terms. Followings are the three approaches to measuring and understanding GDP:

- i. **Expenditure Based**
Expenditure-based gross domestic product is total final expenditures at purchasers' prices (including the f.o.b. value of exports of goods and services), less the f.o.b. value of imports of goods and services.
- ii. **Income Based**
Income-based gross domestic product is compensation of employees, plus taxes less subsidies on production and imports, plus gross mixed income, plus gross operating surplus.
- iii. **Output Based**
Output-based gross domestic product is the sum of the gross values added of all resident producers at basic prices, plus all taxes less subsidies on products.

Basic Price

The basic price is the amount receivable by the producer from the purchaser for a unit of a good or service produced as output minus any tax payable, and plus any subsidy receivable, on that unit as a consequence of its production or sale; it excludes any transport charges invoiced separately by the producer.

Gross Value added at Basic Prices

Gross value added at basic prices is output valued at basic prices less intermediate consumption valued at purchasers' prices.

Gross National Income

GNI measures the total economic growth of a country and takes into consideration income and taxes earned both internationally and domestically, while GNP only measures the income and taxes earned by domestic citizens.

Net National Income

Net national income (NNI) is the aggregate value of the balances of net primary incomes summed over all sectors is described as net national income.

Gross Fixed Capital Formation

The estimates of GFCF in Pakistan are primarily constructed separately for private and public sectors by economic activity as well as by capital assets. It comprises expenditure incurred on the acquisition of fixed assets, replacement, additions and major improvements of fixed capital viz. land improvement, buildings, civil and engineering works, machinery, transport equipment and furniture and fixture.

* The definitions are consistent with Balance of Payments Manual, 6th edition (BPM6), published by IMF.

CONVERSION OF CURRENCY AND ABBREVIATIONS

P	Provisional
E	Estimated
R	Revised
-	NIL
--	Not Applicable
..	Negligible
...	Not Available
n.i.e.	Not Included Elsewhere
AJ&K	Azad Jammu and Kashmir
CAA	Civil Aviation Authority
CY	Calendar Year refers to the period from 1 st January to 31 st December
DFIs	Development Finance Institutions
FY	Fiscal Year refers to the period from 1 st July to 30 th June
HBFC	House Building Finance Company
IMF	International Monetary Fund
ISIC	International Standard Industrial Classification
KIBOR	Karachi Interbank Offered Rate
MFB	Microfinance Bank
MFI	Microfinance Institutions
NBFC	Non-Bank Financial Company
NHA	National Highway Authority
NFC	National Fertilizer Corporation (Pvt).
NPIs	Non-Profit Institutions
OGDCL	Oil and Gas Development Company Ltd.
PBS	Pakistan Bureau of Statistics
PFI	Participating Financial Institutions
PLS	Profit and Loss Sharing
PMRC	Pakistan Mortgage Refinance company
PPCBL	Punjab Provincial Co-operative Bank Ltd.
PSX	Pakistan Stock Exchange
PTCL	Pakistan Telecommunication Company Ltd.
SBP	State Bank of Pakistan
SBP BSC (Bank)	SBP Banking Services Corporation (Bank)
SDR	Special Drawing Rights
WAPDA	Water and Power Development Authority
ZTBL	Zarai Taraqiati Bank Ltd.(Formally ADBP)
N.A.	Not Applicable
fob	Free on Board

<u>Unit</u>	<u>British / US equivalents</u>	<u>British / US units</u>	<i>Equivalents</i>
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L E N G T H

1 centimeter (cm)	0.393701 inch (in)	1 in	2.54 cm
1 meter (m)	3.280840 feet (ft) 1.093613 yards (yds)	1 ft 1 yd	30.48 cm 0.9144 m
1 kilometer (km)	0.621371 mile (mi)	1 mile (1760 yds)	1.609344 km

A R E A

1 square meter (sq m)	10.763911 square feet (sq ft) 1.195990 square yards (sq yds)	1 sq yd	0.836127 sq m
1 hectare (ha)	2.471054 acres	1 acre (4840 sq yds)	0.404686 ha
1 square kilometer (sq km)	0.386102 square mile(sq mi)	1 sq mile (640 acres)	2.589988 sq km

V O L U M E

1 cubic centimeter (cu cm)	0.061024 cubic inch (cu in)	1 cu in	16.387064 cu cm
1 cubic meter (cu m)	35.314667 cubic feet(cu ft) 1.307951 cubic yards (cu yds)	1 cu ft 1 cu yd	28.316847 cu dm 0.764555 cu m

W E I G H T

1 ton - tone (t)	1.102311 short tons 0.984207 long ton	1 short ton (2000 lb) 1 long ton (2240 lb)	0.907185 t 1.016047 t
1 kilogram (kg)	2.204623 pounds (lbs) 1.071692 seers	1 lbs 1 Tola	0.453592 kg 11.6638125 gm
1 gram (gm)	0.035274 ounce (oz)	1 oz	28.349523 gm

C A P A C I T Y

1 liter (l)	0.879877 imperial quart 1.056688 US liquid quarts 0.908083 US dry quart	1 imperial quart 1 US liquid quart 1 US dry quart 1 Imperial gallon (gal) 1 US gallon 1 Pint	1.136523 liters 0.946353 liter 1.101221 liters 4.546092 liters 3.785412 liters 0.568261 liter
1 imp Gallon	4 imp quarts 8 Pints		
1 Bale (Cotton)	170.09711 kilograms or 375 lbs.		