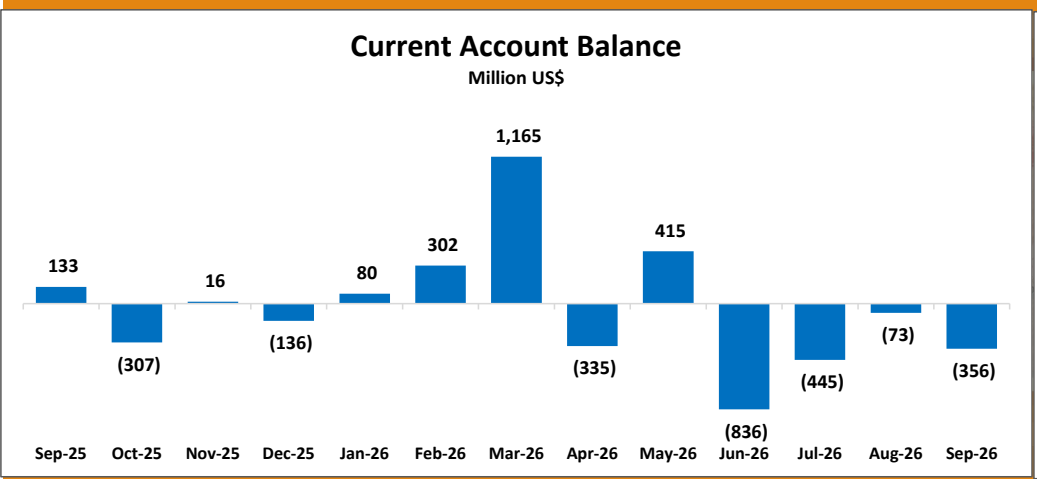
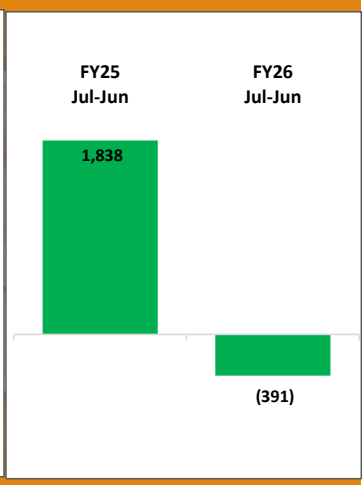
Monthly

Statistical Bulletin

October 2026





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.

Dr. Waqas Ahmed

Director

Team

Zobia Choudhary, Statistical officer

Raja Muhammad Ali, Deputy Director

Faisal Obaid, Joint Director

Uzma Maqsood, Joint Director

Shahid Hussain Javaid, Economist

Publication Reviewer

Mirza Kaleem Ullah, Senior Joint Director

Publication Manager

Faisal Obaid, Joint Director

Divisional Head

Muhammad Abdus Salam, Senior Joint Director

Director

Dr. Waqas Ahmed

Acknowledgement for data support

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For data related feedback and queries: feedback.statistics@sbp.org.pk

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1. Selected Economic Indicators

	ITEMS	Unit / Base	2025				2026	
			Sep	Oct	Nov	Dec	Jan	Feb
1	Currency in Circulation[@]	Billion Rs.	10,499.5	10,682.7	10,790.7	10,872.6	11,039.9	11,327.0
2	Broad Money (M2) [@]	"	39,861.2	39,930.8	40,568.0	42,302.2	41,571.1	41,897.7
3	Ratio of Scheduled Banks' Advances to Deposits	Percent	36.4	35.2	35.30	36.69	36.57	37.41
4	Ratio of Scheduled Banks' Investment to Deposits	"	104.9	104.0	103.78	104.80	105.91	107.00
5	Weighted Average Deposits Rate – Fresh Deposits*	"	5.3	5.1	4.48	5.05	4.97	5.04
6	Weighted Average Deposits Rate – Outstanding Deposit*	"	5.2	5.2	5.23	5.35	5.01	4.97
7	Weighted Average Lending Rate – Gross Disbursement*	"	11.8	11.7	11.72	11.32	11.39	11.02
8	Weighted Average Lending Rate – Outstanding Loans*	"	11.2	11.2	11.15	10.91	10.63	10.59
9	KIBOR – End Month (1 Month) **	"	11.1	11.1	11.09	10.59	10.50	10.55
10	KIBOR – Month Average (1 Month) **	"	11.0	11.1	11.14	10.82	10.42	10.50
11	Exports (BOP)	Million US$	2,611.0	2,649.0	2,281.0	2,764.0	2,750.0	2,481.0
12	Imports (BOP)	"	5,032.0	5,404.0	4,742.0	5,758.0	5,366.0	5,147.0
13	Foreign Direct Investment in Pakistan (Net)	"	185.3	164.0	179.8	(142.1)	173.2	213.5
14	Foreign Portfolio Investment in Pakistan (Net)	"	(546.7)	94.8	(75.3)	13.1	136.7	(26.9)
15	Net Reserves with SBP	"	14,174.6	14,502.9	14,588.8	16,053.5	16,157.2	16,298.7
16	Workers' Remittances	"	3,184.1	3,419.6	3,188.3	3,592.4	3,464.5	3,287.9
17	Real Effective Exchange Rate (REER) – Month Average	(2010 = 100)	101.88	103.96	104.88	103.55	103.99	103.11
18	Nominal Effective Exchange Rate (NEER) – Month Average	"	37.77	38.00	38.18	37.97	37.83	37.64
19	Exchange Rate (Month end)	Rs./US$	281.49	281.03	280.63	280.33	279.96	279.67
20	Exchange Rate (Month average)	"	281.65	281.27	280.87	280.54	280.15	279.81
21	KSE 100 Index (Month end)	(1991=1,000)	165,493.59	161,631.73	166,677.70	174,054.32	184,174.49	168,062.17
22	CPI Inflation YoY National	Percent	5.6	6.2	6.1	5.6	5.8	7.0
23	CPI Inflation YoY Urban	"	5.5	6.0	6.1	5.8	5.8	6.8
24	CPI Inflation YoY Rural	"	5.8	6.6	6.3	5.4	5.8	7.3
25	CPI Inflation YoY Urban (Food)	"	4.4	4.5	5.0	3.2	3.3	4.4
26	CPI Inflation YoY Rural (Food)	"	6.0	6.8	5.9	3.8	4.7	6.8
27	CPI Inflation YoY Urban (Non-Food)	"	6.2	7.0	6.7	7.5	7.4	8.3
28	CPI Inflation YoY Rural (Non-Food)	"	5.6	6.4	6.7	6.9	6.9	7.7
29	Core Inflation YoY (Non-Food Non Energy) Urban	"	7.0	7.5	6.6	6.9	7.2	7.1
30	Core Inflation YoY (Non-Food Non Energy) Rural	"	7.8	8.4	8.2	8.1	8.3	8.3
31	National Savings Schemes – Outstanding Amount	Billion Rs.	3,500.0	3,527.4	3,549.2	3,553.4	3,580.4	3,601.1
32	FBR Tax Collection[#]	"	2,884.4	…	…	6,160.8	…	…

1. Selected Economic Indicators

	ITEMS	Unit / Base	2026						
			Mar	Apr	May	Jun	Jul	Aug	Sep
1	Currency in Circulation[@]	Billion Rs.	11,928.5	11,748.9	12,297.3	11,941.5	11,779.9	11,678.3	11,494.7
2	Broad Money (M2) [@]	"	43,246.9	42,223.3	43,844.5	46,460.1	44,254.0	43,889.7	45,734.1
3	Ratio of Scheduled Banks' Advances to Deposits	Percent	36.89	37.07	36.84	35.13	34.72	34.79	36.08
4	Ratio of Scheduled Banks' Investment to Deposits	"	106.42	105.46	106.08	107.85	104.55	105.79	100.98
5	Weighted Average Deposits Rate – Fresh Deposits*	"	4.61	4.85	4.34	4.05	3.97	4.17	4.29
6	Weighted Average Deposits Rate – Outstanding Deposit*	"	4.94	5.18	5.49	5.48	5.60	5.51	5.53
7	Weighted Average Lending Rate – Gross Disbursement*	"	11.44	11.75	12.18	12.03	11.93	11.99	11.89
8	Weighted Average Lending Rate – Outstanding Loans*	"	10.45	10.79	11.05	11.22	11.27	11.29	11.57
9	KIBOR – End Month (1 Month) **	"	10.90	11.65	11.78	11.65	11.65	11.66	11.73
10	KIBOR – Month Average (1 Month) **	"	10.75	10.92	11.66	11.76	11.63	11.65	11.69
11	Exports (BOP)	Million US$	2,528.0	2,619.0	2,357.0	2,554.0	2,985.0	2,454.0	3,015.0
12	Imports (BOP)	"	4,862.0	5,932.0	5,629.0	6,129.0	6,149.0	5,463.0	6,172.0
13	Foreign Direct Investment in Pakistan (Net)	"	176.8	111.4	259.7	55.9	178.6	321.6	219.5
14	Foreign Portfolio Investment in Pakistan (Net)	"	(453.0)	(433.5)	231.7	(40.5)	25.9	41.8	2,864.3
15	Net Reserves with SBP	"	16,381.9	15,850.7	17,189.3	18,378.2	17,043.1	17,152.8	21,510.5
16	Workers' Remittances	"	3,831.4	3,537.0	4,252.2	3,473.8	3,630.5	3,656.8	3,587.8
17	Real Effective Exchange Rate (REER) – Month Average	(2010 = 100)	104.29	105.84	106.08	106.33	107.89	107.87	108.93
18	Nominal Effective Exchange Rate (NEER) – Month Average	"	38.02	37.89	37.90	38.14	38.32	38.02	38.07
19	Exchange Rate (Month end)	Rs./US$	279.38	278.99	278.70	278.44	278.09	277.77	277.42
20	Exchange Rate (Month average)	"	279.51	279.18	278.84	278.58	278.24	277.92	277.59
21	KSE 100 Index (Month end)	(1991=1,000)	148,743.32	162,994.17	173,962.82	180,301.70	176,094.12	176,975.68	169,969.33
22	CPI Inflation YoY National	Percent	7.3	10.9	11.7	11.1	9.2	11.1	10.3
23	CPI Inflation YoY Urban	"	7.4	11.1	11.8	11.2	8.7	10.4	10.1
24	CPI Inflation YoY Rural	"	7.2	10.6	11.5	10.9	9.9	12.2	10.5
25	CPI Inflation YoY Urban (Food)	"	2.9	6.9	6.5	8.2	9.6	12.1	8.1
26	CPI Inflation YoY Rural (Food)	"	4.5	7.3	8.5	9.4	10.2	13.2	11.5
27	CPI Inflation YoY Urban (Non-Food)	"	10.3	13.8	15.2	13.1	8.2	9.4	7.7
28	CPI Inflation YoY Rural (Non-Food)	"	9.7	13.6	14.2	12.3	9.7	11.3	13.1
29	Core Inflation YoY (Non-Food Non Energy) Urban	"	7.4	8.0	9.0	8.7	8.6	8.8	8.6
30	Core Inflation YoY (Non-Food Non Energy) Rural	"	8.4	8.5	8.4	7.9	8.1	8.5	8.1
31	National Savings Schemes – Outstanding Amount	Billion Rs.	3,624.0	3,647.9	3,666.3	3,689.8	3,743.0	3,775.8	3,808.7
32	FBR Tax Collection[#]	"	9,305.9	…	…	13,010.4	…	…	…

* 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	Jun-24	Jun-25	Jun-26	2025	2026				
				Sep	May	Jun	Jul	Aug	Sep
Net Foreign Assets	**(71,160)**	**1,455,410**	**3,380,681**	**1,693,511**	**3,301,862**	**3,380,681**	**2,989,543**	**3,309,210**	**4,296,108**
Claims on nonresidents	**5,053,535**	**7,231,941**	**8,578,545**	**7,383,695**	**8,555,419**	**8,578,545**	**8,195,959**	**8,539,911**	**9,506,552**
a) Monetary Gold, Coin and Bullion	1,349,449	1,942,112	2,334,002	2,240,539	2,638,018	2,334,002	2,331,318	2,638,592	2,411,992
b) Holdings of SDRs	206,221	7,418	82,864	6,986	83,269	82,864	82,692	45,228	43,699
c) Foreign currency	20,569	21,550	21,094	21,374	19,687	21,094	21,027	21,002	20,975
d) Deposits	2,725,338	2,902,792	3,894,775	2,680,428	3,224,333	3,894,775	2,878,525	3,187,614	4,445,471
e) Securities other than shares (Foreign)	8,309	1,563,154	1,479,882	1,650,874	1,816,019	1,479,882	2,113,095	1,876,241	1,819,311
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	-	3,083	-	239	56	-	66	2	4
h) Other	743,650	791,833	765,928	783,255	774,037	765,928	769,235	771,233	765,100
Of which: Quota-IMF	743,648	791,831	765,927	783,254	774,036	765,927	769,234	771,232	765,099
less: Liabilities to nonresidents	**5,124,695**	**5,776,531**	**5,197,864**	**5,690,184**	**5,253,557**	**5,197,864**	**5,206,416**	**5,230,701**	**5,210,444**
a) Deposits	1,057,395	1,081,376	72,103	1,052,095	73,827	72,103	73,924	76,808	71,052
b) Securities other than shares	1,818,649	2,348,001	2,774,113	2,296,956	2,803,817	2,774,113	2,775,060	2,782,268	2,769,646
c) Loans	0	0	(0)	0	-	(0)	-	-	(0)
d) Financial derivatives	1,166,640	1,197,854	1,239,512	1,204,603	1,258,925	1,239,512	1,248,106	1,254,943	1,259,297
e) Other	1,082,010	1,149,300	1,112,135	1,136,530	1,116,988	1,112,135	1,109,326	1,116,682	1,110,449
Claims on Other Depository Corporations	**13,277,983**	**13,847,965**	**16,760,512**	**13,325,634**	**16,426,571**	**16,760,512**	**15,459,146**	**15,858,286**	**14,293,375**
Net claims on General Government	**4,492,923**	**3,791,965**	**555,937**	**2,580,819**	**1,503,426**	**555,937**	**2,405,143**	**192,156**	**411,700**
Net claims on Central Government	**5,395,565**	**5,231,880**	**2,596,427**	**4,011,057**	**3,010,772**	**2,596,427**	**3,810,994**	**1,513,229**	**1,921,555**
Claims on Central Government	**6,288,826**	**5,854,232**	**3,914,255**	**4,824,095**	**4,064,263**	**3,914,255**	**3,958,125**	**2,769,279**	**2,772,394**
a) Securities other than Shares	5,568,455	**5,089,194**	3,173,867	4,067,568	3,314,028	3,173,867	3,214,429	2,018,856	2,033,125
b) Other claims	720,371	**765,038**	740,388	756,528	750,236	740,388	743,696	750,422	739,269
less: Liabilities to Central Government	893,261	622,352	1,317,827	813,039	1,053,492	1,317,827	147,131	1,256,050	850,839
a) Deposits	893,261	622,352	1,317,827	813,039	1,053,492	1,317,827	147,131	1,256,050	850,839
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	**(902,642)**	**(1,439,915)**	**(2,040,491)**	**(1,430,237)**	**(1,507,346)**	**(2,040,491)**	**(1,405,851)**	**(1,321,073)**	**(1,509,856)**
Claims on Provincial and Local Governments	-	-	-	-	-	-	-	-	-
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	-	-	-	-	-	-	-	-	-
less: Liabilities to Provincial and Local governments	**902,642**	**1,439,915**	**2,040,491**	**1,430,237**	**1,507,346**	**2,040,491**	**1,405,851**	**1,321,073**	**1,509,856**
a) Deposits	902,642	1,439,915	2,040,491	1,430,237	1,507,346	2,040,491	1,405,851	1,321,073	1,509,856
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	**84,313**	**78,823**	**60,259**	**74,194**	**62,803**	**60,259**	**64,840**	**61,866**	**67,526**
a) Other financial corporations	40,777	33,746	4,810	27,138	8,090	4,810	9,477	4,768	9,148
b) Public non-financial corporations	101	**29**	109	50	125	109	122	136	148
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	43,435	45,048	55,341	47,006	54,588	55,341	55,242	56,961	58,231
Monetary base	**11,590,151**	**12,942,839**	**14,447,681**	**13,003,148**	**15,010,511**	**14,447,681**	**14,471,689**	**14,428,792**	**14,180,398**
1) Currency in Circulation	9,698,211	11,269,453	12,659,485	11,097,813	13,034,303	12,659,485	12,511,461	12,381,529	12,172,685
2) Liabilities to Other Depository Corporations	1,889,186	1,670,390	1,783,805	1,902,089	1,937,927	1,783,805	1,956,638	2,044,240	2,005,726
Reserve deposits	1,889,186	1,670,390	1,783,805	1,902,089	1,937,927	1,783,805	1,956,638	2,044,240	2,005,726
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

Items	Jun-24	Jun-25	Jun-26	2025	2026				
				Sep	May	Jun	Jul	Aug	Sep
3) Deposits included in broad money	**2,753**	**2,996**	**4,391**	**3,246**	**38,281**	**4,391**	**3,589**	**3,023**	**1,986**
Transferable deposits	**229**	**337**	**1,151**	**403**	**36,452**	**1,151**	**1,128**	**635**	**331**
a) Other financial corporations	31	151	167	205	33,728	167	144	90	146
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	175	164	161	174	1,902	161	162	162	162
d) Other resident sectors	23	23	823	23	823	823	823	383	23
Other deposits	**2,524**	**2,659**	**3,240**	**2,843**	**1,829**	**3,240**	**2,461**	**2,388**	**1,655**
a) Other financial corporations	1,966	2,030	1,609	2,021	1,302	1,609	1,380	1,183	1,044
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	558	628	1,632	822	528	1,632	1,081	1,205	611
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**	**126,317**	**127,732**	**126,178**	**126,317**	**126,798**	**127,634**	**125,618**
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Loans*	**609,732**	**101,305**	**109,158**	**76,743**	**39,418**	**109,158**	**39,744**	**63,792**	**91,902**
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-	-	-
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Trade credit and advances	-	-	-	-	-	-	-	-	-
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Shares and Other equity	**5,448,106**	**5,950,325**	**6,038,853**	**4,462,933**	**6,065,196**	**6,038,853**	**6,223,387**	**4,740,939**	**4,617,313**
a) Funds contributed by owners	100,000	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	1,859,639	491,117	1,755,330	1,859,639	2,046,856	331,845	489,012
c) General & special reserves	977,632	1,162,786	1,289,591	1,162,786	1,163,902	1,289,591	1,289,591	1,214,881	1,214,826
d) SDR allocation		-	-	-	-	-	-	-	-
e) Valuation adjustment	1,314,263	2,257,842	2,789,623	2,709,030	3,045,964	2,789,623	2,786,939	3,094,213	2,813,475
Other items (net)	**36,432**	**52,899**	**35,381**	**3,602**	**53,360**	**35,381**	**57,053**	**60,360**	**53,479**
Other liabilities	288,008	332,245	367,217	322,529	363,849	367,217	352,400	373,680	385,206
Less: Other Assets	*251,576*	*279,346*	*331,836*	*318,927*	*310,489*	*331,836*	*295,346*	*313,319*	*331,727*

Source: Statistics and Data Services Department

Notes:

1. The table shows monetary statistics of the Central Bank (State Bank of Pakistan) according to the guidelines of IMF Monetary and Financial Statistics Manual and Compilation Guide 2016.□

2. General Government includes Central and Provincial Governments.□

3. Provincial Governments include Local & Provincial Governments.

4. 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 per recommendation of IMF from June 2010.□

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

* 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/assets/document/CBArch.xls

2.2 Other Depository Corporations Survey

Million Rupees

Items	Jun-24	Jun-25	Jun-26	2025	2026				
				Aug	Apr	May	Jun	Jul	Aug
Net Foreign Assets	**(889,913)**	**(1,053,373)**	**(1,314,282)**	**(1,028,224)**	**(1,449,960)**	**(1,266,864)**	**(1,314,282)**	**(1,226,565)**	**(1,191,180)**
Claims on nonresidents	**1,153,266**	**1,009,017**	**1,057,724**	**964,063**	**1,126,284**	**1,197,415**	**1,057,724**	**923,411**	**913,040**
a) Foreign currency	82,845	58,529	62,207	52,937	76,343	66,225	62,207	60,259	61,332
b) Deposits	470,384	347,731	380,544	286,084	430,237	509,045	380,544	238,141	210,541
c) Securities other than shares	249,517	262,304	233,302	258,861	230,910	236,266	233,302	242,345	251,429
d) Loans	9,054	6,395	9,889	33,257	27,312	21,894	9,889	507	667
e) Financial derivatives	2,456	2,648	2,169	1,664	1,514	1,434	2,169	1,777	2,105
f)Shares & other equity	334,835	325,163	365,648	325,113	355,311	357,897	365,648	375,697	382,132
g) Other	4,176	6,248	3,965	6,147	4,659	4,655	3,965	4,684	4,834
less: Liabilities to nonresidents	**2,043,179**	**2,062,390**	**2,372,006**	**1,992,287**	**2,576,243**	**2,464,279**	**2,372,006**	**2,149,976**	**2,104,220**
a) Deposits	855,735	1,295,051	1,601,514	1,304,000	1,601,306	1,568,989	1,601,514	1,671,629	1,654,444
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	1,158,895	721,224	730,084	663,756	935,461	856,880	730,084	440,229	412,712
d) Financial derivatives	1,578	1,790	2,384	1,044	787	1,135	2,384	1,092	1,355
e) Other	26,971	44,325	38,024	23,488	38,690	37,275	38,024	37,026	35,708
Claims on Central bank	**3,153,931**	**2,415,721**	**2,901,490**	**2,791,311**	**2,725,866**	**2,813,309**	**2,901,490**	**2,786,199**	**2,938,978**
a) Currency	566,553	656,414	738,806	566,171	734,334	749,846	738,806	752,525	769,031
b) Reserve deposits	1,990,669	1,648,484	2,041,171	2,205,831	1,895,837	2,012,654	2,041,171	1,982,064	2,094,625
c) Other claims	596,709	110,823	121,512	19,309	95,695	50,808	121,512	51,609	75,322
Net Claims on General Government	**29,765,682**	**34,316,662**	**39,126,508**	**34,456,787**	**36,498,778**	**37,091,325**	**39,126,508**	**37,399,068**	**37,877,723**
Net claims on Central Government	**30,952,479**	**36,236,336**	**41,515,072**	**36,463,259**	**38,858,448**	**39,327,890**	**41,515,072**	**39,641,926**	**40,205,170**
Claims on Central Government	**33,800,795**	**39,501,388**	**45,404,236**	**39,533,911**	**42,685,552**	**43,007,707**	**45,404,236**	**43,436,596**	**44,010,294**
a) Securities other than Shares	32,551,840	38,219,764	44,079,662	38,243,703	41,360,646	41,685,761	44,079,662	42,529,031	43,100,935
b) Other claims	1,248,956	1,281,624	1,324,574	1,290,208	1,324,905	1,321,946	1,324,574	907,565	909,359
less: Liabilities to Central Government	**2,848,316**	**3,265,052**	**3,889,163**	**3,070,653**	**3,827,104**	**3,679,817**	**3,889,163**	**3,794,670**	**3,805,124**
a) Deposits	2,848,316	3,265,052	3,889,163	3,070,653	3,827,104	3,679,817	3,889,163	3,794,670	3,805,124
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	**(1,186,797)**	**(1,919,674)**	**(2,388,564)**	**(2,006,472)**	**(2,359,669)**	**(2,236,565)**	**(2,388,564)**	**(2,242,857)**	**(2,327,446)**
Claims on Provincial Governments	**610,638**	**244,741**	**155,126**	**229,887**	**150,483**	**156,278**	**155,126**	**166,565**	**168,925**
a) Securities other than Shares	0	0	0	0	0	0	0	0	0
b) Other claims	610,637	244,741	155,126	229,887	150,483	156,278	155,126	166,564	168,925
less: Liabilities to Provincial Governments	**1,797,435**	**2,164,416**	**2,543,691**	**2,236,359**	**2,510,153**	**2,392,843**	**2,543,691**	**2,409,422**	**2,496,371**
a) Deposits	1,781,447	2,148,939	2,528,306	2,220,789	2,494,583	2,377,115	2,528,306	2,393,871	2,480,888
b) Other liabilities	15,988	15,477	15,384	15,570	15,570	15,728	15,384	15,551	15,483
Claims on other sectors	**12,542,746**	**13,483,691**	**15,460,611**	**13,318,024**	**14,841,712**	**14,964,416**	**15,460,611**	**15,055,964**	**15,182,542**
a) Other financial corporations	200,920	318,234	352,999	262,301	319,968	333,481	352,999	338,363	335,951
b) Public non-financial corporations	2,221,876	2,142,517	2,384,965	2,151,788	2,408,581	2,403,597	2,384,965	2,261,156	2,310,343
c) Other non-financial corporations	8,082,639	8,705,297	10,617,292	8,440,819	10,129,688	10,183,675	10,617,292	10,286,244	10,291,483
d) Other resident sectors	2,037,312	2,317,643	2,105,355	2,463,116	1,983,475	2,043,663	2,105,355	2,170,200	2,244,765

2.2 Other Depository Corporations Survey

Million Rupees

Items	Jun-24	Jun-25	Jun-26	2025	2026				
				Aug	Apr	May	Jun	Jul	Aug
Liabilities to central bank	**13,169,975**	**13,687,908**	**16,365,641**	**14,103,625**	**15,193,031**	**16,067,051**	**16,365,641**	**15,087,237**	**15,507,261**
Deposits included in broad money (1+2)	**27,348,201**	**30,874,776**	**34,924,755**	**30,388,174**	**32,418,713**	**32,638,137**	**34,924,755**	**33,863,341**	**34,082,730**
1)Transferable deposits	**21,407,816**	**25,413,142**	**28,932,426**	**24,671,139**	**26,540,790**	**26,955,311**	**28,932,426**	**27,731,735**	**27,949,397**
a) Other financial corporations	709,309	964,154	1,470,035	789,206	1,141,338	1,077,091	1,470,035	1,039,412	1,031,398
b) Public non-financial corporations	1,118,876	1,088,506	1,224,228	963,037	1,134,907	1,160,670	1,224,228	1,239,278	1,327,064
c) Other non-financial corporations	6,756,386	6,919,380	7,445,858	6,431,533	6,800,267	6,739,704	7,445,858	6,950,099	7,090,805
d) Other resident sectors	12,823,245	16,441,102	18,792,306	16,487,364	17,464,278	17,977,846	18,792,306	18,502,947	18,500,129
2)Other deposits	**5,940,385**	**5,461,635**	**5,992,329**	**5,717,035**	**5,877,923**	**5,682,826**	**5,992,329**	**6,131,606**	**6,133,333**
a) Other financial corporations	228,239	212,390	226,239	236,616	233,164	210,267	226,239	184,204	180,040
b) Public non-financial corporations	917,726	994,209	1,210,144	1,099,873	1,273,354	1,151,079	1,210,144	1,314,303	1,317,787
c) Other non-financial corporations	2,312,619	1,838,167	2,190,387	1,808,425	1,945,595	1,870,446	2,190,387	2,107,516	2,046,380
d) Other resident sectors	2,481,801	2,416,870	2,365,558	2,572,122	2,425,811	2,451,034	2,365,558	2,525,583	2,589,127
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	-	-	-	-	-	-	-	-	-
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Securities other than shares, excluded from broad money	**58,256**	**52,958**	**53,949**	**53,166**	**47,903**	**52,372**	**53,949**	**60,684**	**71,953**
Of which: Other financial corporations	35,867	25,865	31,751	25,899	26,029	30,214	31,751	37,857	48,958
Loans	**76,064**	**112,983**	**189,409**	**289,138**	**382,839**	**421,905**	**189,409**	**416,907**	**434,197**
Of which: Other financial corporations	74,481	111,006	180,586	279,978	373,983	413,030	180,586	408,065	425,334
Financial derivatives	**23,883**	**14,106**	**14,196**	**15,245**	**14,138**	**13,005**	**14,196**	**14,418**	**14,956**
Of which: Other financial corporations	-	-	-	-	-	-	-	546	-
Trade credit and advances	**128**	**129**	**135**	**118**	**128**	**146**	**135**	**124**	**120**
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Shares and other equity	**3,358,340**	**4,341,827**	**4,810,839**	**4,379,525**	**4,445,119**	**4,506,662**	**4,810,839**	**4,879,920**	**4,770,185**
a) Funds contributed by owners	837,978	782,916	767,659	880,902	767,612	768,288	767,659	768,388	788,165
b) Retained earnings	1,317,886	1,622,788	2,144,079	1,582,043	2,026,102	2,088,483	2,144,079	2,118,949	2,005,610
c) General and special reserves	851,266	1,343,851	1,444,388	1,321,759	1,336,863	1,324,627	1,444,388	1,551,413	1,521,343
d) Valuation adjustment	351,210	592,272	454,712	594,820	314,541	325,264	454,712	441,170	455,067
Other items (net)	**537,855**	**78,272**	**(184,326)**	**309,143**	**114,783**	**(96,801)**	**(184,326)**	**(307,717)**	**(73,100)**
Other liabilities	**3,908,571**	**4,740,340**	**5,930,480**	**4,917,052**	**5,464,687**	**5,412,001**	**5,930,480**	**5,909,087**	**6,141,192**
less: Other assets	**3,524,830**	**4,680,996**	**6,017,657**	**4,595,847**	**5,389,858**	**5,506,194**	**6,017,657**	**6,126,021**	**6,208,035**
plus: Consolidation adjustment	**154,114**	**18,928**	**(97,149)**	**(12,063)**	**39,954**	**(2,608)**	**(97,149)**	**(90,782)**	**(6,257)**

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. From July, 2019 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 provisionally reported under Government deposits. The coverage of PSEs has been increased. Details are available at: https://www.sbp.org.pk/assets/document/Expalanatory-Note.pdf

3. General Government includes Central and Provincial Government

4. Provincial Governments includes Provincial and Local Governmnets

5.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 :

https://www.sbp.org.pk/assets/document/RSMS.pdf

https://www.sbp.org.pk/assets/document/Notice-27-Mar-2017.pdf

Archive link:
https://www.sbp.org.pk/assets/document/ODCArch.xls

2.3 Depository Corporations Survey

Million Rupees

Items	Jun-24	Jun-25	Jun-26	2025	2026				
				Aug	Apr	May	Jun	Jul	Aug
Net Foreign Assets	**(961,072)**	**402,037**	**2,066,400**	**482,733**	**1,832,483**	**2,034,998**	**2,066,400**	**1,762,977**	**2,118,030**
Claims on nonresidents	6,206,801	8,240,959	9,636,270	8,173,138	9,376,015	9,752,835	9,636,270	9,119,370	9,452,951
less: Liabilities to nonresidents	7,167,874	7,838,921	7,569,870	7,690,405	7,543,532	7,717,836	7,569,870	7,356,392	7,334,921
Domestic claims (a+b)	**46,885,664**	**51,671,141**	**55,203,264**	**49,342,516**	**52,923,455**	**53,621,970**	**55,203,264**	**54,924,964**	**53,314,235**
a. Net Claims on general government (1+2)	**34,258,604**	**38,108,627**	**39,682,394**	**35,945,088**	**38,022,910**	**38,594,751**	**39,682,394**	**39,804,160**	**38,069,828**
1- Net claims on central government	**36,348,044**	**41,468,216**	**44,111,449**	**39,274,873**	**41,774,908**	**42,338,662**	**44,111,449**	**43,452,868**	**41,718,347**
Claims on central government	40,089,621	45,355,620	49,318,439	44,327,700	46,726,135	47,071,970	49,318,439	47,394,670	46,779,521
less: Liabilities to central government	3,741,577	3,887,404	5,206,991	5,052,827	4,951,228	4,733,308	5,206,991	3,941,801	5,061,174
2-Net claims on provincial governments	**(2,089,440)**	**(3,359,589)**	**(4,429,055)**	**(3,329,784)**	**(3,751,997)**	**(3,743,911)**	**(4,429,055)**	**(3,648,709)**	**(3,648,519)**
Claims on provincial governments	610,638	244,741	155,126	229,887	150,483	156,278	155,126	166,565	168,925
less: Liabilities to provincial governments	2,700,077	3,604,331	4,584,181	3,559,672	3,902,480	3,900,189	4,584,181	3,815,274	3,817,445
b. Claims on other sectors	**12,627,059**	**13,562,514**	**15,520,871**	**13,397,428**	**14,900,545**	**15,027,219**	**15,520,871**	**15,120,804**	**15,244,407**
Other financial corporations	241,697	351,980	357,808	295,545	324,618	341,571	357,808	347,841	340,720
Public non-financial corporations	2,221,977	2,142,547	2,385,074	2,151,838	2,408,695	2,403,722	2,385,074	2,261,278	2,310,479
Other non-financial corporations	8,082,639	8,705,297	10,617,292	8,440,819	10,129,688	10,183,675	10,617,292	10,286,244	10,291,483
Other resident sectors	2,080,747	2,362,691	2,160,696	2,509,226	2,037,543	2,098,251	2,160,696	2,225,442	2,301,726
Broad money liabilities (a+b+c+d)	**36,482,613**	**41,490,811**	**46,849,825**	**40,930,155**	**44,035,032**	**44,960,875**	**46,849,825**	**45,625,866**	**45,698,251**
a. Currency outside depository corporations	**9,131,658**	**10,613,039**	**11,920,679**	**10,538,896**	**11,606,722**	**12,284,456**	**11,920,679**	**11,758,936**	**11,612,498**
b. Transferable deposits	**21,408,045**	**25,413,479**	**28,933,577**	**24,671,591**	**26,541,090**	**26,991,763**	**28,933,577**	**27,732,864**	**27,950,031**
Other financial corporations	709,340	964,304	1,470,201	789,460	1,141,454	1,110,818	1,470,201	1,039,555	1,031,488
Public non-financial corporations	1,118,876	1,088,506	1,224,228	963,037	1,134,907	1,160,670	1,224,228	1,239,278	1,327,064
Other non-financial corporations	6,756,561	6,919,544	7,446,019	6,431,707	6,800,428	6,741,606	7,446,019	6,950,261	7,090,967
Other resident sectors	12,823,268	16,441,125	18,793,128	16,487,387	17,464,301	17,978,669	18,793,128	18,503,770	18,500,511
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	**5,942,909**	**5,464,293**	**5,995,569**	**5,719,668**	**5,887,219**	**5,684,655**	**5,995,569**	**6,134,067**	**6,135,721**
Other financial corporations	230,205	214,420	227,848	238,820	234,609	211,569	227,848	185,584	181,223
Public non-financial corporations	917,726	994,209	1,210,144	1,099,873	1,273,354	1,151,079	1,210,144	1,314,303	1,317,787
Other non-financial corporations	2,312,619	1,838,167	2,190,387	1,808,425	1,945,595	1,870,446	2,190,387	2,107,516	2,046,380
Other resident sectors	2,482,360	2,417,498	2,367,190	2,572,551	2,433,661	2,451,562	2,367,190	2,526,664	2,590,332
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**	**126,317**	**127,027**	**128,244**	**126,178**	**126,317**	**126,798**	**127,634**
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	**58,256**	**52,958**	**53,949**	**53,166**	**47,903**	**52,372**	**53,949**	**60,684**	**71,953**
of which: Other financial corporations	35,867	25,865	31,751	25,899	26,029	30,214	31,751	37,857	48,958
Loans	**76,064**	**112,983**	**189,409**	**289,138**	**382,839**	**421,905**	**189,409**	**416,907**	**434,197**
of which: Other financial corporations	74,481	111,006	180,586	279,978	373,983	413,030	180,586	408,065	425,334
Financial Derivatives	**23,883**	**14,106**	**14,196**	**15,245**	**14,138**	**13,005**	**14,196**	**14,418**	**14,956**
of which: Other financial corporations	-	-	-	-	-	-	-	546	-
Trade credit & advances	**128**	**129**	**135**	**118**	**128**	**146**	**135**	**124**	**120**
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Shares & other equity	**8,806,447**	**10,292,152**	**10,849,692**	**8,334,516**	**10,388,833**	**10,571,858**	**10,849,692**	**11,103,307**	**9,511,125**
Other items (net)	**351,141**	**(16,498)**	**(813,589)**	**76,119**	**(240,922)**	**(489,078)**	**(813,589)**	**(659,914)**	**(425,730)**
Other liabilities (includes central bank float)	4,196,739	5,072,585	6,297,697	5,215,124	5,822,521	5,775,850	6,297,697	6,261,486	6,514,872
less: Other assets	3,803,245	4,960,342	6,349,545	4,894,209	5,702,769	5,816,683	6,349,545	6,421,419	6,521,406
plus: Consolidation adjustment	(42,353)	(128,741)	(761,740)	(244,795)	(360,674)	(448,245)	(761,740)	(499,982)	(419,197)

Source: Statistics and Data Services Department

Notes:

1. Depository Corporations include the data of SBP, Banks, DFIs, MFBs and Deposit Accepting Non-Bank Financial Companies and Money Market.

https://www.sbp.org.pk/assets/document/RSMS.pdf

https://www.sbp.org.pk/assets/document/Notice-27-Mar-2017.pdf

2. 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: https://www.sbp.org.pk/assets/document/RSMS.pdf

3. 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.

Archive link:

https://www.sbp.org.pk/assets/document/DCsArch.xls

2.4 Reserve Money

Million Rupees.

Components	Jun-24	Jun-25	Jun-26	2025	2026				
				Sep	May	Jun	Jul	Aug	Sep
A. Currency in Circulation	**9,153,099**	**10,634,483**	**11,941,459**	**10,499,458**	**12,297,255**	**11,941,459**	**11,779,941**	**11,678,330**	**11,494,682**
B. Cash in Tills	**554,731**	**644,365**	**727,525**	**607,797**	**746,537**	**727,525**	**741,029**	**716,109**	**687,528**
C. Other Deposits	**62,892**	**57,267**	**50,108**	**53,613**	**79,084**	**50,108**	**50,432**	**48,824**	**53,172**
D. Bank Deposits	**1,842,108**	**1,634,519**	**1,755,489**	**1,872,094**	**1,948,523**	**1,755,489**	**1,927,120**	**1,913,883**	**1,974,756**
Reserve Money (A+B+C+D)	**11,612,829**	**12,970,634**	**14,474,582**	**13,032,962**	**15,071,399**	**14,474,582**	**14,498,521**	**14,357,146**	**14,210,138**
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	**(71,374)**	**1,455,191**	**3,380,469**	**1,693,242**	**3,301,783**	**3,380,469**	**2,989,328**	**2,996,025**	**4,295,895**
B. Net Domestic Assets (1+2+3)	**11,684,204**	**11,515,443**	**11,094,113**	**11,339,720**	**11,769,616**	**11,094,113**	**11,509,194**	**11,361,121**	**9,914,243**
1. Net Govt Sector Borrowing (i+ii)	**4,504,320**	**3,811,156**	**571,281**	**2,602,428**	**1,554,364**	**571,281**	**2,422,556**	**140,943**	**432,272**
i. Borrowings for Budgetary Support [1]	4,527,712	3,836,191	590,725	2,627,515	1,583,287	590,725	2,442,718	161,596	452,019
a) Federal Government	5,419,184	5,262,849	2,620,482	4,033,761	3,070,358	2,620,482	3,837,360	1,285,484	1,943,034
of which deposits with SBP	(869,772)	(594,150)	(1,293,933)	(793,202)	(995,050)	(1,293,933)	(120,917)	(1,483,389)	(829,495)
b) Provincial Government	(840,494)	(1,367,561)	(1,951,915)	(1,301,842)	(1,382,336)	(1,951,915)	(1,308,953)	(1,028,461)	(1,395,554)
Balochistan	(41,987)	(102,272)	(87,539)	(62,683)	(58,523)	(87,539)	(119,616)	(48,786)	(44,063)
Khyber Pakhtunkhwa	(59,667)	(78,740)	(92,138)	(70,875)	(64,095)	(92,138)	(110,809)	(69,784)	(101,880)
Punjab	(627,553)	(846,228)	(1,498,753)	(747,292)	(989,679)	(1,498,753)	(806,436)	(659,491)	(872,792)
Sindh	(111,287)	(340,321)	(273,485)	(420,992)	(270,040)	(273,485)	(272,092)	(250,400)	(376,819)
c) AJK Government	(30,893)	(38,465)	(50,490)	(66,788)	(59,223)	(50,490)	(54,800)	(59,918)	(60,026)
d) Gilgit-Baltistan	(20,084)	(20,632)	(27,351)	(37,615)	(45,512)	(27,351)	(30,889)	(35,508)	(35,435)
ii. Others	(23,392)	(25,035)	(19,444)	(25,087)	(28,923)	(19,444)	(20,162)	(20,653)	(19,747)
2. Credit to Non-Govt. Sector (i+ii+iii)	**1,525,930**	**1,368,606**	**1,211,038**	**1,462,295**	**1,174,476**	**1,211,038**	**1,175,332**	**1,150,328**	**1,058,103**
i. Claims on Scheduled Banks (a+b+c+d+e)	1,409,836	1,252,778	1,089,103	1,344,957	1,053,701	1,089,103	1,054,270	1,027,876	935,007
a. Agriculture Sector	5,374	7,750	7,445	7,697	7,478	7,445	7,216	7,110	6,952
b. Industrial Sector	577,676	491,783	398,594	469,005	390,723	398,594	384,124	377,143	366,052
c. Export Sector	624,392	507,694	308,182	471,704	322,325	308,182	289,624	270,602	243,829
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	202,394	245,551	374,882	396,551	333,175	374,882	373,306	373,021	318,174
ii. Claims on NBFIs	116,094	115,828	121,935	117,338	120,775	121,935	121,062	122,452	123,096
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-	-
3. Other Items (Net)	**5,653,954**	**6,335,681**	**9,311,794**	**7,274,996**	**9,040,776**	**9,311,794**	**7,911,305**	**10,069,850**	**8,423,868**
				-	-				
Reserve Money(RM) (A+B)	**11,612,829**	**12,970,634**	**14,474,582**	**13,032,962**	**15,071,399**	**14,474,582**	**14,498,521**	**14,357,146**	**14,210,138**

Source: Statistics and Data Services Department

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/assets/document/Revisions-in-Reserve-Money-and-Broad-Money.pdf

5. Total may differ due to rounding off.

6. 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

Archive link

https://www.sbp.org.pk/assets/document/ReserveMoney_Arch.xls

2.5 Currency in Circulation

Million Rupees

	30th June			2025	2026				
	FY24	FY25	FY26	Sep	May	Jun	Jul	Aug	Sep
1. Banknotes	9,698,211	11,269,452	12,659,485	11,097,813	13,034,303	12,659,485	12,511,461	12,384,923	12,172,685
2. One Rupee Coins and above	9,849	9,880	9,929	9,959	9,961	9,929	9,944	9,974	10,003
3. Total (1+2)	**9,708,060**	**11,279,332**	**12,669,414**	**11,107,772**	**13,044,264**	**12,669,414**	**12,521,405**	**12,394,897**	**12,182,688**
4. Held by Banking Department of SBP	190	119	113	160	147	113	128	158	187
5. Held by Issue Department of SBP	40	365	317	357	325	317	308	300	291
6. Currency in tills of Scheduled Banks	554,731	644,365	727,525	607,797	746,537	727,525	741,029	716,109	687,528
7. Currency in Circulation (3-4-5-6)	**9,153,099**	**10,634,483**	**11,941,459**	**10,499,458**	**12,297,255**	**11,941,459**	**11,779,941**	**11,678,330**	**11,494,682**

Notes:

Source: Statistics and Data Services Department

1-From July, 2020 and onwards five rupee bills & above have been renamed as banknotes.

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

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	Jun-24	Jun-25	Jun-26	2025	2026				
				Sep	May	Jun	Jul	Aug	Sep
A. Components of M2									
1. Currency in Circulation	9,153,099	10,634,483	11,941,459	10,499,458	12,297,255	11,941,459	11,779,941	11,678,330	11,494,682
2. Other Deposits with SBP	62,892	57,267	50,108	53,613	79,084	50,108	50,432	48,824	53,172
3. Total Deposits with Banks	26,665,840	29,814,559	34,468,526	29,308,117	31,468,194	34,468,526	32,423,635	32,162,547	34,186,271
of which : RFCDs	*1,604,935*	*1,690,611*	*1,742,636*	*1,777,022*	*1,732,597*	*1,742,636*	*1,761,434*	*1,764,796*	*1,793,209*
Money Supply (1+2+3)	**35,881,830**	**40,506,310**	**46,460,094**	**39,861,188**	**43,844,532**	**46,460,094**	**44,254,007**	**43,889,701**	**45,734,125**
B. Factors Affecting Money Supply (M2)									
I.Net Foreign Assets of the Banking System	**(1,137,968)**	**464,856**	**2,138,507**	**544,335**	**2,112,316**	**2,138,507**	**1,820,619**	**1,862,672**	**2,603,346**
a. State Bank of Pakistan	(71,374)	1,455,191	3,380,469	1,693,242	3,301,783	3,380,469	2,989,328	2,996,025	4,295,895
b. Scheduled Banks	(1,066,594)	(990,335)	(1,241,962)	(1,148,908)	(1,189,467)	(1,241,962)	(1,168,709)	(1,133,353)	(1,692,549)
II.Net Domestic Assets of Banking System (1+2+3)	**37,019,799**	**40,041,453**	**44,321,587**	**39,316,854**	**41,732,216**	**44,321,587**	**42,433,389**	**42,027,029**	**43,130,778**
a. State Bank of Pakistan	10,274,368	10,262,665	10,005,010	9,994,763	10,715,915	10,005,010	10,454,924	10,333,245	8,979,236
b. Scheduled Banks	26,745,431	29,778,789	34,316,578	29,322,091	31,016,302	34,316,578	31,978,465	31,693,784	34,151,543
1. Net Govt Sector Borrowing(a+b+c)	**31,078,845**	**35,119,827**	**37,314,669**	**33,014,763**	**36,290,744**	**37,314,669**	**37,226,487**	**35,010,641**	**34,863,020**
a. Borrowings for Budgetary support [1]	**29,723,917**	**34,078,342**	**36,325,561**	**31,980,960**	**35,308,675**	**36,325,561**	**36,248,595**	**34,038,666**	**33,903,924**
(i) From SBP	4,527,712	3,836,191	590,725	2,627,515	1,583,287	590,725	2,442,718	161,596	452,019
a) Federal Government	5,419,184	5,262,849	2,620,482	4,033,761	3,070,358	2,620,482	3,837,360	1,285,484	1,943,034
of which deposits with SBP	(869,772)	(594,150)	(1,293,933)	(793,202)	(995,050)	(1,293,933)	(120,917)	(1,483,389)	(829,495)
b) Provincial Government	(840,494)	(1,367,561)	(1,951,915)	(1,301,842)	(1,382,336)	(1,951,915)	(1,308,953)	(1,028,461)	(1,395,554)
Balochistan Government	(41,987)	(102,272)	(87,539)	(62,683)	(58,523)	(87,539)	(119,616)	(48,786)	(44,063)
Khyber Pakhtunkhwa Government	(59,667)	(78,740)	(92,138)	(70,875)	(64,095)	(92,138)	(110,809)	(69,784)	(101,880)
Punjab Government	(627,553)	(846,228)	(1,498,753)	(747,292)	(989,679)	(1,498,753)	(806,436)	(659,491)	(872,792)
Sindh Government	(111,287)	(340,321)	(273,485)	(420,992)	(270,040)	(273,485)	(272,092)	(250,400)	(376,819)
c) AJK Government	(30,893)	(38,465)	(50,490)	(66,788)	(59,223)	(50,490)	(54,800)	(59,918)	(60,026)
d) Gilgit-Baltistan	(20,084)	(20,632)	(27,351)	(37,615)	(45,512)	(27,351)	(30,889)	(35,508)	(35,435)
(ii) From Scheduled banks (a+b)	25,196,205	30,242,151	35,734,836	29,353,445	33,725,388	35,734,836	33,805,877	33,877,070	33,451,905
a) Federal Government	26,866,638	32,301,512	38,162,171	31,487,224	35,992,502	38,162,171	36,095,696	36,241,590	35,818,666
of which deposits with banks	(2,709,578)	(3,171,071)	(3,799,132)	(3,152,264)	(3,565,393)	(3,799,132)	(3,692,644)	(3,687,274)	(3,763,851)
b) Provincial Government	(1,670,433)	(2,059,362)	(2,427,335)	(2,133,779)	(2,267,114)	(2,427,335)	(2,289,819)	(2,364,521)	(2,366,761)
of which deposits with banks	(1,670,433)	(2,059,362)	(2,427,335)	(2,133,779)	(2,267,114)	(2,427,335)	(2,289,819)	(2,364,521)	(2,366,761)
b. Commodity operations	**1,378,320**	**1,066,520**	**1,008,552**	**1,058,890**	**1,010,993**	**1,008,552**	**998,054**	**992,628**	**978,844**
c. Others	**(23,392)**	**(25,035)**	**(19,444)**	**(25,087)**	**(28,923)**	**(19,444)**	**(20,162)**	**(20,653)**	**(19,747)**
2. Credit to Non-Govt. Sector (a+b+c+d)	**11,543,424**	**13,011,091**	**14,426,840**	**12,936,154**	**13,867,756**	**14,426,840**	**13,975,693**	**13,898,278**	**14,568,195**
a. Credit to Private Sector*	**8,866,853**	**9,948,706**	**11,412,003**	**9,955,650**	**10,935,504**	**11,412,003**	**11,122,143**	**11,049,633**	**11,517,033**
Conventional Banking Branches	6,211,242	6,616,972	6,907,758	6,502,000	6,664,377	6,907,758	6,747,848	6,728,150	6,901,773
Islamic Banks	1,776,270	2,294,571	2,633,900	2,329,293	2,502,849	2,633,900	2,528,701	2,491,886	2,619,008
Islamic Banking Branches of Conventional Banks	879,341	1,037,162	1,870,345	1,124,358	1,768,278	1,870,345	1,845,593	1,829,597	1,996,252
b. Credit to PSEs	**2,191,482**	**2,104,374**	**2,338,690**	**2,086,948**	**2,331,509**	**2,338,690**	**2,197,348**	**2,204,461**	**2,188,465**
c. PSEs Special a/c-debt Repayment with BP/PSPC	-	-	-	-	-	-	-	-	-
d. Credit to NBFIs	**485,089**	**958,011**	**676,147**	**893,555**	**600,743**	**676,147**	**656,202**	**644,184**	**862,696**
3. Other Items (net) *	**(5,602,470)**	**(8,089,465)**	**(7,419,922)**	**(6,634,063)**	**(8,426,284)**	**(7,419,922)**	**(8,768,791)**	**(6,881,890)**	**(6,300,437)**
Broad Money M2 (A+B)	**35,881,830**	**40,506,310**	**46,460,094**	**39,861,188**	**43,844,532**	**46,460,094**	**44,254,007**	**43,889,701**	**45,734,125**
C. Memorandum Items				-	-				
Accrued Profit on SBP holdings of MRTBs/MTBs	262,536	296,619	272,999	403,689	428,040	272,999	309,903	320,571	326,242
Outstanding amount of MTBs (realized value in auction)	7,542,978	5,869,162	7,893,332	4,687,569	6,884,932	7,893,332	6,095,900	5,722,509	5,404,537
Net Government Budgetary Borrowing (Cash Basis)	29,075,815	33,642,350	35,875,257	31,447,938	34,708,328	35,875,257	35,767,095	33,547,218	33,400,545
From SBP	4,265,176	3,539,572	317,726	2,223,826	1,155,247	317,726	2,132,815	(158,974)	125,777
From Scheduled Banks	*24,810,640*	*30,102,778*	*35,557,532*	*29,224,112*	*33,553,081*	*35,557,532*	*33,634,279*	*33,706,192*	*33,274,768*

Source: Statistics and Data Services Department

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. W.e.f. June 30, 2019, the data has been revised. For details, click here:
https://www.sbp.org.pk/assets/document/Revisions-in-Reserve-Money-and-Broad-Money.pdf

3.Monetary Survey compilation methodology has been revisited from June-08 under MFSM 2000 guidelines. Therefore, the data may not tally with the table 2.4 of statistical bulletin based on weekly returns due to difference in classification, coverage and sectorization.

4. Transferable Deposits comprise all deposits that are exchangeable on demand at par without penalty/restriction.

5.SBP has updated PSEs list since July 2019. As per this update, some PSEs have been reclassified from government institutions to PSE. This affected banks report of "Deposits distributed by category of deposits"

6.Other Deposits represent all claims other than transferable deposits in national currency or in foreign currency that are represented by evidence of deposits.

7.Securities Other than Shares are short term negotiable instruments that qualify for inclusion in broad money liabilities.

8.Coins in circulation issued by Central Government are outside scope of Depository Corporations Survey. Therefore, they are not included in Broad Money Liabilities published through Depository Corporations Survey on SBP website and Statistical Bulletin table 2.3

9.Prior to June 2008, the deposits in Non-Bank Finance Companies were not part of Broad Money Liabilities. Following the MFSM guidelines the data of these companies is now covered under Other Depository Corporations Survey. From June 2008 onward these deposits are now part of transferable and other deposits. These companies include Depository NBFCs, DFIs and MFBs.

10.National Saving Schemes outstanding amount represents savings made by public through government schemes such as SSC, DSC, Prize Bonds, National Saving Accounts.

11. 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.

Archive link:

https://www.sbp.org.pk/assets/document/M3-Arch.xlsx

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks				Monetary Impact During	
	30-Jun-24	30-Jun-25	30-Jun-26	30-Sep-26	1st July 25 to 30-Sep-26	1st July 26 to 30-Sep-26
1. Central Government (a+b)	**32,285,822**	**37,564,361**	**40,782,653**	**37,761,700**	**(2,043,376)**	**(3,020,953)**
a. Scheduled Banks	26,866,638	32,301,512	38,162,171	35,818,666	(814,288)	(2,343,505)
T-Bills, Securities and Others	29,576,216	35,472,584	41,961,303	39,582,518	(833,096)	(2,378,785)
Less:					-	-
Government Deposits	2,709,578	3,171,071	3,799,132	3,763,851	(18,807)	(35,280)
b. State Bank	5,419,184	5,262,849	2,620,482	1,943,034	(1,229,088)	(677,448)
T-bills and Securities etc.	5,571,285	5,094,335	3,176,451	2,035,709	(1,021,517)	(1,140,741)
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-	-
Others*	*717,671*	*762,663*	*737,964*	*736,820*	(8,518)	(1,144)
Less:						
Govt. Deposits (Ex. Zakat and Privatization Fund)	869,772	594,150	1,293,933	*829,495*	199,053	(464,438)
2. Provincial Governments (c+d)	**(2,561,905)**	**(3,486,020)**	**(4,457,092)**	**(3,857,776)**	**(54,005)**	**599,316**
c. Scheduled Banks	(1,670,433)	(2,059,362)	(2,427,335)	(2,366,761)	(74,417)	60,574
Government Securities and Others					-	-
Less:			-	-	-	-
Government Deposits	*1,670,433*	*2,059,362*	*2,427,335*	*2,366,761*	74,417	(60,574)
d. State Bank	(891,472)	(1,426,658)	(2,029,757)	(1,491,015)	20,412	538,742
Government Securities	-		-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-		-	-	-	-
Less:						
Government Deposits (Excluding Zakat Fund)	*891,472*	*1,426,658*	*2,029,757*	*1,491,015*	(20,412)	(538,742)
Net Budgetary Borrowing from the Banking System	**29,723,917**	**34,078,341**	**36,325,561**	**33,903,924**	**(2,097,381)**	**(2,421,637)**

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.Excluding inter-bank deposits, deposits of governments and foreign constituents

3.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.

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

5.Data on government deposits with scheduled banks are available only on monthly basis therefore, the previous month's data was repeated in subsequent weeks till the availability of latest month data. The 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.

6.There is gradual increase in "Credit to Private Sector" of Islamic Banking Branches of Conventional Banks due to opening of new Islamic Banking Branches/ Islamic Windows and conversion of Conventional Banking Branches to Islamic Banking Branches by Conventional Banks.

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

https://www.sbp.org.pk/assets/document/Revisions-in-Reserve-Money-and-Broad-Money.pdf

8.W.e.f. January 06, 2023, Faysal Bank Ltd. classified into Islamic Bank

9.Total may differ due to rounding off.

10. Based on weekly returns of scheduled banks for the week ending Friday.. 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

Government's borrowing mechanisms from the banking system are as follows:

Borrowings from scheduled banks is mainly through fortnightly auctioning of Market Treasury Bills (MTBs) of 3, 6 and 12-month maturities. Government of Pakistan also borrows long-term by quarterly auctioning of Pakistan Investment Bonds (PIBs) of 3, 5, 10, 15, 20 and 30 years maturities.

Archive Link: https://www.sbp.org.pk/assets/document/BroadMoney_M2_Arch.xls

2.8 Government Borrowing for Commodity Operations

Million Rupees

ITEMS	Stocks				Monetary Impact During	
	30-Jun-24	30-Jun-25	30-Jun-26	30-Sep-26	1st July 25 to 30-Sep-26	1st July 26 to 30-Sep-26
Rice	-	192.6	215.1	221.5	5.8	6.3
Wheat	1,133,456.1	795,113.4	750,940.1	691,816.2	(15,983.7)	(59,123.9)
Sugar	107,772.4	104,742.0	137,849.6	142,505.8	23,473.7	4,656.2
Fertilizer	134,664.3	163,502.0	115,949.4	140,546.9	(15,205.3)	24,597.5
Seeds	2,427.6	340.6	661.2	729.6	-	68.4
Oil seeds					-	-
Pulses					-	-
Edible Oil					-	-
Black Mash					-	-
Chilies					-	-
Seed Meal					-	-
Gram					-	-
Onion					-	-
Potatoes					-	-
Cotton	-	2,629.8	2,937.1	3,023.5	78.8	86.5
Total	**1,378,320.5**	**1,066,520.4**	**1,008,552.5**	**978,843.5**	**(7,630.7)**	**(29,709.0)**

Source: Statistics and Data Services Department

2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Apr-26			May-26			Jun-26		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	**12,385,551**	**14,825,328**	**27,210,879**	**13,034,450**	**15,578,640**	**28,613,090**	**12,703,219**	**16,661,073**	**29,364,292**
International reserve assets	**2,844,800**	**4,620,151**	**7,464,951**	**3,103,116**	**4,677,411**	**7,780,527**	**3,311,654**	**4,286,307**	**7,597,961**
- Gold	2,680,277	-	2,680,277	2,638,018	-	2,638,018	2,638,405	-	2,638,405
- Foreign currency balances	164,523	4,527,460	4,691,983	465,098	4,571,707	5,036,805	673,249	4,172,537	4,845,786
- Balances with International Monetary Fund									
- Special drawing rights holdings	-	58,601	58,601	-	83,269	83,269	-	82,549	82,549
- Reserve tranche position with International Monetary Fund	-	45	45	-	45	45	-	45	45
- Other foreign currency balances	-	34,045	34,045	-	22,390	22,390	-	31,176	31,176
Local currency financial assets	**8,000,000**	**6,988,543**	**14,988,543**	**8,000,000**	**8,095,291**	**16,095,291**	**8,000,000**	**9,181,885**	**17,181,885**
(i) Monetary policy assets	**8,000,000**	**6,149,837**	**14,149,837**	**8,000,000**	**7,290,766**	**15,290,766**	**8,000,000**	**8,398,221**	**16,398,221**
- Conventional- securities purchased under agreement to resell	**8,000,000**	**5,446,745**	**13,446,745**	**8,000,000**	**6,542,268**	**14,542,268**	**8,000,000**	**7,745,073**	**15,745,073**
- Shariah compliant financing facility	-	703,092	703,092	-	748,498	748,498	-	653,148	653,148
- Outright purchase of assets									
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions									
for purposes other than monetary policy	**-**	**586,121**	**586,121**	**-**	**562,616**	**562,616**	**-**	**550,402**	**550,402**
- Agriculture sector	-	4,992	4,992	-	4,883	4,883	-	4,898	4,898
- Industrial sector	-	297,342	297,342	-	290,299	290,299	-	284,945	284,945
- Export sector	-	226,707	226,707	-	210,380	210,380	-	207,303	207,303
- Housing sector	-	2	2	-	2	2	-	2	2
- Other	-	57,078	57,078	-	57,052	57,052	-	53,253	53,253
(iii) Credit to Islamic banks & financial institutions for									
purpose other than monetary policy	**-**	**252,585**	**252,585**	**-**	**241,909**	**241,909**	**-**	**233,262**	**233,262**
- Agriculture sector	-	3,791	3,791	-	3,744	3,744	-	3,714	3,714
- Industrial sector	-	122,311	122,311	-	119,440	119,440	-	117,297	117,297
- Export sector	-	119,531	119,531	-	111,945	111,945	-	105,580	105,580
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	6,952	6,952	-	6,780	6,780	-	6,671	6,671
Credit to general government account	**1,494,017**	**2,420,317**	**3,914,334**	**1,885,295**	**2,054,513**	**3,939,808**	**1,345,444**	**2,442,727**	**3,788,171**
- Federal government	**1,494,017**	**2,420,317**	**3,914,334**	**1,885,295**	**2,054,513**	**3,939,808**	**1,345,444**	**2,442,727**	**3,788,171**
- Perpetual loan to federal government	-	755,533	755,533	-	750,124	750,124	-	740,522	740,522
- Government securities									
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	1,494,017	1,664,784	3,158,801	1,885,295	1,304,388	3,189,683	1,345,444	1,702,204	3,047,648
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	**-**	**315,364**	**315,364**	**-**	**315,364**	**315,364**	**-**	**315,364**	**315,364**
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	269,702	269,702	-	269,702	269,702	-	269,702	269,702
- Financial institutions	-	45,662	45,662	-	45,662	45,662	-	45,662	45,662
- Other	-	-	-	-	-	-	-	-	-
Property, plant & equipment	-	172,173	172,173	-	175,281	175,281	-	175,028	175,028
Rupee coins	335	-	335	325	-	325	408	-	408
Other assets	46,398	308,780	355,179	45,714	260,782	306,496	45,714	259,764	305,477
LIABILITIES	**12,385,551**	**14,825,328**	**27,210,879**	**13,034,450**	**15,578,640**	**28,613,090**	**12,703,219**	**16,661,073**	**29,364,292**
Equity & reserves	**-**	**5,955,160**	**5,955,160**	**-**	**6,065,365**	**6,065,365**	**-**	**6,246,785**	**6,246,785**
- 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	-	5,867	5,867	-	5,871	5,871	-	5,871	5,871
- Unrealized appreciations	-	2,992,662	2,992,662	-	2,950,181	2,950,181	-	2,950,181	2,950,181
- Profit & loss appropriation account	-	1,737,064	1,737,064	-	1,889,746	1,889,746	-	2,071,166	2,071,166
Banknotes in circulation	**12,385,551**	**(135)**	**12,385,416**	**13,034,450**	**(147)**	**13,034,303**	**12,703,219**	**(166)**	**12,703,053**
- Banknotes in circulation	12,385,416	-	12,385,416	13,034,303	-	13,034,303	12,703,053	-	12,703,053
- Banknotes held in Banking Department	135	(135)	-	147	(147)	-	166	(166)	-
Monetary policy liabilities	**-**	**15,084**	**15,084**	**-**	**39,396**	**39,396**	**-**	**15,420**	**15,420**
- Securities sold under agreement to repurchase	-	15,084	15,084	-	39,396	39,396	-	15,420	15,420
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	**3,696,531**	**3,696,531**	-	**4,230,195**	**4,230,195**	-	**4,995,350**	**4,995,350**
- Federal government	-	548,646	548,646	-	983,797	983,797	-	1,312,695	1,312,695
- Provincial governments & autonomous regions	-	1,470,150	1,470,150	-	1,507,795	1,507,795	-	1,853,877	1,853,877
- Bank deposits	-	1,524,955	1,524,955	-	1,548,386	1,548,386	-	1,670,099	1,670,099
- Other deposits	-	152,781	152,781	-	190,217	190,217	-	158,678	158,678
Foreign currency deposits	-	**482,593**	**482,593**	-	**479,357**	**479,357**	-	**476,345**	**476,346**
- Local banks	-	404,614	404,614	-	400,137	400,137	-	397,633	397,633
- Foreign central banks	-	977	977	-	975	975	-	974	974
- Foreign governments & sovereign wealth fund	-	70,546	70,546	-	70,801	70,801	-	71,036	71,036
- Others deposits	-	6,456	6,456	-	7,444	7,444	-	6,703	6,703
Foreign currency loans and liabilities	-	**4,113,614**	**4,113,614**	-	**4,405,524**	**4,405,524**	-	**4,373,293**	**4,373,293**
- International Monetary Fund facilities	-	1,742,402	1,742,402	-	2,029,827	2,029,827	-	2,029,827	2,029,827
- Allocations of special drawing rights of IMF	-	1,120,240	1,120,240	-	1,116,988	1,116,988	-	1,107,404	1,107,404
- Currency swap arrangements	-	1,250,972	1,250,972	-	1,258,709	1,258,709	-	1,236,062	1,236,062
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	**562,478**	**562,478**	-	**358,952**	**358,952**	-	**554,046**	**554,046**

2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Jul-26			Aug-26			Sep-26		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	**12,511,589**	**14,669,353**	**27,180,942**	**12,385,081**	**13,941,432**	**26,326,513**	**12,234,173**	**13,972,563**	**26,206,736**
International reserve assets	**2,871,646**	**4,554,364**	**7,426,010**	**3,027,847**	**4,421,238**	**7,449,085**	**3,580,942**	**5,366,967**	**8,947,909**
- Gold	2,331,318	-	2,331,318	2,331,318	-	2,331,318	2,638,592	-	2,638,592
- Foreign currency balances	540,328	4,442,174	4,982,502	696,529	4,340,068	5,036,597	942,350	5,295,807	6,238,157
- Balances with International Monetary Fund									
- Special drawing rights holdings	-	82,692	82,692	-	45,349	45,349	-	43,471	43,471
- Reserve tranche position with International Monetary Fund	-	45	45	-	45	45	-	45	45
- Other foreign currency balances	-	29,453	29,453	-	35,776	35,776	-	27,644	27,644
Local currency financial assets	**8,000,000**	**7,085,344**	**15,085,344**	**9,000,000**	**6,379,253**	**15,379,253**	**8,500,000**	**5,251,892**	**13,751,892**
(i) Monetary policy assets	**8,000,000**	**6,331,295**	**14,331,295**	**9,000,000**	**5,651,947**	**14,651,947**	**8,500,000**	**4,562,644**	**13,062,644**
- Conventional- securities purchased under agreement to resell	**8,000,000**	**5,420,016**	**13,420,016**	**9,000,000**	**4,549,297**	**13,549,297**	**8,500,000**	**3,620,592**	**12,120,592**
- Shariah compliant financing facility	-	911,279	911,279	-	1,102,650	1,102,650	-	942,052	942,052
- Outright purchase of assets									
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions									
for purposes other than monetary policy	**-**	**526,736**	**526,736**	**-**	**508,926**	**508,926**	**-**	**478,202**	**478,202**
- Agriculture sector	-	4,754	4,754	-	4,674	4,674	-	4,634	4,634
- Industrial sector	-	281,548	281,548	-	276,488	276,488	-	271,070	271,070
- Export sector	-	192,907	192,907	-	180,344	180,344	-	155,479	155,479
- Housing sector	-	2	2	-	2	2	-	2	2
- Other	-	47,525	47,525	-	47,419	47,419	-	47,018	47,018
(iii) Credit to Islamic banks & financial institutions for									
purpose other than monetary policy	**-**	**227,314**	**227,314**	**-**	**218,380**	**218,380**	**-**	**211,046**	**211,046**
- Agriculture sector	-	3,563	3,563	-	3,522	3,522	-	3,475	3,475
- Industrial sector	-	120,586	120,586	-	118,336	118,336	-	115,814	115,814
- Export sector	-	96,717	96,717	-	90,258	90,258	-	85,687	85,687
- Housing sector	-	-	-	-	-	-	-	-	-
Other	-	6,448	6,448	-	6,264	6,264	-	6,070	6,070
Credit to general government account	**1,599,159**	**2,226,537**	**3,825,695**	**316,458**	**2,320,305**	**2,636,763**	**107,511**	**2,535,852**	**2,643,363**
- Federal government	**1,599,159**	**2,226,537**	**3,825,695**	**316,458**	**2,320,305**	**2,636,763**	**107,511**	**2,535,852**	**2,643,363**
- Perpetual loan to federal government	-	743,696	743,696	-	750,191	750,191	-	739,126	739,126
- Government securities									
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	1,599,159	1,482,841	3,082,000	316,458	1,570,115	1,886,573	107,511	1,796,727	1,904,238
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	**-**	**363,943**	**363,943**	**-**	**363,942**	**363,942**	**-**	**363,943**	**363,943**
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	317,569	317,569	-	317,569	317,569	-	317,569	317,569
- Financial institutions	-	46,373	46,373	-	46,373	46,373	-	46,373	46,373
- Other	-	-	-	-	-	-	-	-	-
Property, plant & equipment	-	176,557	176,557	-	176,976	176,976	-	176,768	176,768
Rupee coins	308	-	308	300	-	300	292	-	292
Other assets	40,476	262,610	303,086	40,476	279,717	320,193	45,428	277,143	322,571
LIABILITIES	**12,511,589**	**14,669,353**	**27,180,942**	**12,385,081**	**13,941,432**	**26,326,513**	**12,234,173**	**13,972,563**	**26,206,736**
Equity & reserves	**-**	**6,210,281**	**6,210,281**	**-**	**4,425,060**	**4,425,060**	**-**	**4,875,440**	**4,875,440**
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,245,083	1,245,083	-	1,170,373	1,170,373	-	1,170,373	1,170,373
- Special reserves	-	6,063	6,063	-	6,063	6,063	-	6,063	6,063
- Unrealized appreciations	-	2,684,555	2,684,555	-	2,684,555	2,684,555	-	2,991,830	2,991,830
- Profit & loss appropriation account	-	2,174,580	2,174,580	-	464,069	464,069	-	607,175	607,175
Banknotes in circulation	**12,511,589**	**(128)**	**12,511,461**	**12,385,081**	**(158)**	**12,384,923**	**12,234,173**	**(180)**	**12,233,993**
- Banknotes in circulation	12,511,461	-	12,511,461	12,384,923	-	12,384,923	12,233,993	-	12,233,993
- Banknotes held in Banking Department	128	(128)	-	158	(158)	-	180	(180)	-
Monetary policy liabilities	**-**	**39,744**	**39,744**	**-**	**-**	**-**	**-**	**10,978**	**10,978**
- Securities sold under agreement to repurchase	-	39,744	39,744	-	-	-	-	10,978	10,978
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	**-**	**3,206,969**	**3,206,969**	**-**	**4,289,510**	**4,289,510**	**-**	**3,841,151**	**3,841,151**
- Federal government	-	110,561	110,561	-	1,473,540	1,473,540	-	834,900	834,900
- Provincial governments & autonomous regions	-	1,405,851	1,405,851	-	1,135,076	1,135,076	-	1,416,416	1,416,416
- Bank deposits	-	1,530,820	1,530,820	-	1,516,300	1,516,300	-	1,431,405	1,431,405
- Other deposits	-	159,737	159,737	-	164,594	164,594	-	158,430	158,430
Foreign currency deposits	**-**	**478,247**	**478,247**	**-**	**476,834**	**476,834**	**-**	**485,331**	**485,331**
- Local banks	-	396,300	396,300	-	397,583	397,583	-	405,055	405,055
- Foreign central banks	-	972	972	-	970	970	-	968	968
- Foreign governments & sovereign wealth fund	-	71,277	71,277	-	69,636	69,636	-	69,854	69,854
- Others deposits	-	9,698	9,698	-	8,645	8,645	-	9,454	9,454
Foreign currency loans and liabilities	**-**	**4,363,304**	**4,363,304**	**-**	**4,377,152**	**4,377,152**	**-**	**4,373,735**	**4,373,735**
- International Monetary Fund facilities	-	2,005,872	2,005,872	-	2,005,872	2,005,872	-	2,011,082	2,011,082
- Allocations of special drawing rights of IMF	-	1,109,326	1,109,326	-	1,116,423	1,116,423	-	1,105,086	1,105,086
- Currency swap arrangements	-	1,248,106	1,248,106	-	1,254,857	1,254,857	-	1,257,567	1,257,567
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	**-**	**370,936**	**370,936**	**-**	**373,034**	**373,034**	**-**	**386,108**	**386,108**

Source: Finance Department SBP

2.10 Annual Accounts of SBP

End Jun: Million Rupees

Items	2022	2023	2024	2025	2026
ASSETS					
Gold reserves held by the Bank	773,637	1,136,974	1,349,449	1,942,112	2,334,002
Local Currency – Coins	406	351	40	365	317
Foreign Currency Reserves	2,178,557	1,590,147	2,722,811	4,451,862	5,361,076
Earmarked foreign currency balances	24,051	20,206	20,507	21,491	21,055
Special Drawing Rights of the International Monetary Fund	43,461	5,381	206,221	7,418	82,864
Reserve tranche with the IMF under quota arrangements	33	46	44	46	45
Securities purchased under agreement to resale	4,518,610	8,387,621	11,825,546	12,542,993	15,600,926
Current accounts of governments		-	-	-	-
Investments	6,404,018	6,070,879	5,779,835	5,323,529	3,561,507
Loans, Advances, Bills of Exchange and Commercial Papers	2,070,810	2,251,156	2,049,346	1,912,227	1,576,776
Assets held with the Reserve Bank of India	14,816	21,579	24,873	34,523	40,519
Balances due from the Govt. of India and Bangladesh	15,107	16,206	17,391	18,663	20,060
Property and Equipment	97,686	96,683	95,080	95,245	93,273
Intangible assets	170	155	755	466	507
Other assets	37,176	22,069	23,581	30,246	39,248
TOTAL ASSETS	**16,178,538**	**19,619,452**	**24,115,479**	**26,381,186**	**28,732,175**
LIABILITIES					-
Bank notes in circulation	7,992,592	9,664,290	9,698,211	11,269,453	12,659,485
Bills Payable	1,251	1,619	1,227	1,247	1,228
Current accounts of governments	1,547,182	1,363,629	1,765,326	2,026,533	3,323,821
Current account with SBP-BSC -. (a -Subsidiary)	10,512	8,590	374	1,444	6,031
Current account with NIBAF (Guarantee) Limited - a subsidiary	-	-	-	-	-
Payable to Islamic Banking Institution against Bai Muajjal transactions	197	216	129	-	-
Payable under bilateral currency swap agreement	926,914	1,209,984	1,160,666	1,197,854	1,239,512
Deposits of banks and Financial Institutions	1,254,854	1,676,644	1,900,228	1,682,462	1,795,136
Other deposits and accounts	737,432	957,386	1,207,794	1,255,603	227,728
Payable to the International Monetary Fund	1,351,259	1,632,062	2,157,055	2,705,516	3,120,366
Securities sold under agreement to repurchase	530,194	142,882	609,732	101,305	109,158
Other Liabilities	134,303	156,501	122,922	128,941	146,882
Deferred Liability - Unfunded Staff Retirement Benefits	41,058	45,715	53,527	63,747	67,434
TOTAL LIABILITIES	**14,527,749**	**16,859,518**	**18,677,192**	**20,434,104**	**22,696,782**
NET ASSETS	**1,650,789**	**2,759,934**	**5,438,287**	**5,947,081**	**6,035,393**
REPRESENTED BY					-
Share Capital	100,000	100,000	100,000	100,000	100,000
Reserves	214,789	440,965	976,746	1,035,438	1,160,954
Unappropriated profit	371,186	904,705	2,807,974	2,428,364	1,858,261
Unrealized Exchange gain			-	125,437	125,437
Unrealized appreciation on gold reserves held by the Bank	769,061	1,132,158	1,344,042	1,935,263	2,324,338
Unrealized appreciation on remeasurement of Foreign currency accounts and investments	-	10	7	(40)	(278)
Unrealized appreciation on re-measurement of investment-Local	85,014	71,356	98,800	211,928	356,222
Surplus on revaluation of property and equipment	110,739	110,739	110,718	110,690	110,459
TOTAL EQUITY	**1,650,789**	**2,759,934**	**5,438,287**	**5,947,081**	**6,035,393**
PROFIT & LOSS ACCOUNT					-
Mark-Up/ Return/Interest Earned	991,784	2,183,421	3,555,092	2,827,169	2,100,414
Mark-Up/ Return/Interest Expenses	60,595	147,665	281,825	245,236	194,487
Net Mark-Up / Interest Income	**931,189**	**2,035,756**	**3,273,267**	**2,581,933**	**1,905,927**
Fair valuation adjustment on COVID loans - net	(63,223)	231	23,820	22,886	19,646
Fees, Commission & Brokerage Income	6,690	9,194	10,862	11,243	13,048
Exchange gain/(loss)-net	(61,818)	(874,670)	186,077	(54,650)	76,342
Dividend Income	633	605	666	13,649	57,295
Other operating income / (loss)-net	(9,384)	(1,545)	5,146	4,403	5,328
Other Income/(Loss)	5,200	37,197	274	1,215	1,117
Total Non - Markup / Interest Income	**809,286**	**1,206,769**	**3,500,112**	**2,580,678**	**2,078,702**
Administrative/ Operating Expenses	62,857	66,372	86,188	80,739	89,163
Provisions for /(reversal of provision against)	378	1,109	(298)	143	(814)
Total Non-Markup/Interest Expenses	**63,235**	**67,482**	**85,890**	**80,882**	**88,349**
PROFIT/ (LOSS) FOR THE YEAR	**746,051**	**1,139,287**	**3,414,221**	**2,499,795**	**1,990,353**
Net Cash Inflow / (Outflow) from Operating Activities	**(31,841)**	**946,576**	**1,752,598**	**3,627,075**	**2,776,169**
Net Cash Inflow / (Outflow) from Investing Activities	**(325)**	**(130)**	**(366)**	**11,794**	**55,454**
Net Cash Inflow / (Outflow) from Financing Activities	**(82,663)**	**(276,010)**	**(397,313)**	**(2,212,349)**	**(1,957,011)**

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation

End Jun: Million Rupees

Items	2022	2023	2024	2025	2026
ASSETS					
Deposit account with State Bank of Pakistan	2,801	2,532	201	418	142
Current account with State Bank of Pakistan	10,512	8,590	374	1,444	6,031
Investments	45,881	58,684	72,129	80,163	84,352
Employee loans and advances	11,525	14,713	19,877	20,957	25,588
Advances, deposits and payments	180	217	140	215	208
Medical and stationary consumable	346	195	209	244	257
Property and equipment	3,753	3,438	3,161	2,842	2,337
Total Assets	**74,998**	**88,368**	**96,091**	**106,283**	**118,912**
LIABILITIES					
Deferred liabilities - staff retirement benefits	67,187	80,844	86,985	94,746	104,778
Other liabilities	6,525	5,662	6,221	7,535	8,808
Total Liabilities	**73,712**	**86,506**	**93,205**	**102,281**	**113,586**
NET ASSETS	**1,286**	**1,862**	**2,886**	**4,002**	**5,328**
REPRESENTED BY					
Share capital	1,000	1,000	1,000	1,000	1,000
Reserves	-	286	862	1,886	3,002
Unappropriated Profit	286	576	1,024	1,116	1,152
PROFIT & LOSS ACCOUNTS	**1,286**	**1,862**	**2,886**	**4,002**	**5,328**
Discount and Interest earned	3,827	7,878	13,044	12,376	12,914
Net operating expenses	18,771	23,306	29,119	24,679	29,087
Total Expenses	23,306	23,306	29,119	24,679	29,087
Reimbursed by the State bank of Pakistan	15,194	15,919	16,990	13,203	17,205
Allocated to the State Bank of Pakistan	-	-	-	-	
Operating Profit	249	492	915	899	1,032
Profit on disposal of fixed assets	3	5	6	11	6
Other income	34	80	104	206	119
Balance Profit Transferred to the State Bank of Pakistan	-	-	-	-	
Net Cash Inflow / (Outflow) from Operating Activities	**45,790**	**4,970**	**1,560**	**3,780**	**8,999**
Net Cash Inflow / (Outflow) from Investing Activities	**(39,594)**	**47,954**	**57,359**	**4,398**	**8,761**
Net Cash Inflow / (Outflow) from Financing Activities	**-**	**-**			
Cash and cash equivalents at beginning of the year	**-**	**6,197**	**59,120**	**201**	**819**
Cash & Cash Equivalents at the end of the year	**6,197**	**59,120**	**201**	**819**	**582**

Source: SBP BSC HOK

2.12 Scheduled Banks' Balance Sheets Consolidated Position

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

Million Rupees

Financial Position	Jun-24	Jun-25	Jun-26	2025	2026				
				Sep	May	Jun	Jul	Aug	Sep
ASSETS									
Cash & Balances with Treasury Banks	3,197,004	2,874,601	3,045,229	2,706,728	2,959,402	3,045,229	3,035,912	2,930,064	2,768,746
Balances with other Banks	558,314	672,164	367,505	209,041	462,308	367,505	221,552	195,897	190,361
Lending to Financial Institutions	1,025,211	926,667	1,219,753	682,801	750,046	1,219,753	833,906	849,000	997,156
Investments	30,149,408	36,515,945	42,751,052	35,419,096	39,933,930	42,751,052	40,831,121	40,949,122	39,436,825
Advances – Net of Provision	11,589,550	12,002,417	13,925,351	12,340,966	13,867,203	13,925,351	13,560,438	13,466,257	14,091,201
Gross Advances	12,447,146	12,917,323	14,779,697	13,254,053	14,723,297	14,779,697	14,464,177	14,372,348	15,007,606
Less: Provision for Non- Performing Advances	(857,595)	(914,906)	(854,346)	(913,087)	(856,094)	(854,346)	(903,740)	(906,090)	(916,405)
Operating Fixed Assets	1,012,671	1,062,847	1,267,571	1,103,269	1,247,841	1,267,571	1,358,409	1,368,094	1,454,094
Deferred Tax Assets	186,560	255,736	290,488	261,255	257,980	290,488	304,428	281,259	269,530
Other Assets	2,404,598	2,936,958	3,908,720	3,445,578	3,707,456	3,908,720	3,860,248	4,136,186	4,523,106
Right to use Assets		169,372	221,573	187,732	220,840	221,573	228,265	229,140	230,858
TOTAL ASSETS	**50,123,316**	**57,416,707**	**66,997,242**	**56,356,466**	**63,407,005**	**66,997,242**	**64,234,279**	**64,405,021**	**63,961,877**
LIABILITIES									
Bills Payable	459,192	478,713	635,517	427,040	455,914	635,517	515,326	498,035	510,818
Borrowings	13,071,191	14,862,650	18,876,359	14,273,956	17,788,082	18,876,359	16,535,972	16,994,269	15,779,062
Deposits and other Accounts	30,812,105	35,025,388	39,637,824	34,190,575	37,644,201	39,637,824	39,053,870	38,707,892	39,053,755
Sub-ordinated Loans	172,846	166,328	159,332	159,328	159,336	159,332	179,332	179,332	179,331
Liabilities Against Assets Subject to Finance Lease	11,106	148,088	173,592	153,642	172,429	173,592	178,317	180,110	181,129
Deferred Tax Liabilities	48,282	117,951	81,645	128,851	81,211	81,645	117,112	136,822	135,019
Other Liabilities	2,538,857	2,697,785	3,310,046	2,979,463	3,127,435	3,310,046	3,260,208	3,337,849	3,781,406
TOTAL LIABILITIES	**47,113,577**	**53,496,903**	**62,874,315**	**52,312,855**	**59,428,609**	**62,874,315**	**59,840,138**	**60,034,308**	**59,620,521**
NET ASSETS	**3,009,739**	**3,919,804**	**4,122,927**	**4,043,611**	**3,978,396**	**4,122,927**	**4,394,141**	**4,370,712**	**4,341,356**
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	631,074	626,974	541,342	642,988	539,441	541,342	551,125	555,684	556,449
Reserves	650,680	727,144	841,948	796,209	946,641	841,948	953,422	973,318	978,370
Un-appropriated / Un-remitted Profit	1,363,938	1,631,177	2,039,858	1,722,301	1,996,063	2,039,858	2,061,303	2,044,036	2,118,929
Surplus/ (Deficit) on Revaluation of Assets	364,046	934,509	699,779	882,114	496,252	699,779	828,292	797,674	687,608
TOTAL	**3,009,739**	**3,919,804**	**4,122,927**	**4,043,611**	**3,978,396**	**4,122,927**	**4,394,141**	**4,370,712**	**4,341,356**

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	Jun-24	Jun-25	Jun-26	2025	2026				
				Aug	Apr	May	Jun	Jul	Aug
Net Applicable Demand & Time Liabilities subject to SLR	**25,661,036**	**29,182,166**	**34,664,377**	**29,775,182**	**32,956,642**	**33,700,384**	**34,664,377**	**35,266,357**	**34,878,668**
Liquid Assets Maintained In Pakistan	**20,912,972**	**23,613,887**	**28,440,917**	**24,755,322**	**26,760,207**	**26,814,619**	**28,440,917**	**28,390,450**	**28,034,223**
Cash	684,550	636,715	759,053	646,978	724,630	813,196	759,053	801,879	777,180
Balance with SBP	1,509,768	1,834,210	1,660,203	1,646,351	1,521,524	1,547,332	1,660,203	1,529,841	1,514,812
Balance with agents of SBP	141,061	180,823	184,926	83,994	101,578	143,206	184,926	280,721	216,546
Un-encumbered approved Securities	18,505,476	20,888,892	25,764,021	22,304,112	24,339,631	24,238,112	25,764,021	25,705,478	25,453,214
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	72,116	73,247	72,714	73,887	72,844	72,774	72,714	72,531	72,471
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	6,092,810	6,872,374	7,706,231	7,010,906	7,373,368	7,540,177	7,706,231	7,866,574	7,778,268
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	14,820,162	16,741,513	20,831,169	17,744,416	19,386,840	19,274,442	20,831,169	20,523,875	20,255,955

Source: Banking Supervision Department-2, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	March-26				June-26			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	**21,191**	**1,752,262**	**88,582**	**1,862,035**	**16,470**	**2,299,693**	**113,703**	**2,429,867**
a. Currency	2	1,246	10,263	11,512	3	2,377	9,974	12,354
b. Transferable Deposits	5,791	1,471,642	71,708	1,549,141	5,284	2,002,856	95,033	2,103,173
c. Restricted Deposits	**-**	**1,665**	**1,051**	**2,715**	**0**	**2,578**	**1,166**	**3,745**
d. Other Deposits	15,398	277,710	5,560	298,667	11,183	291,882	7,530	310,595
2. Securities other than shares	**1,048,459**	**1,499,373**	**277,630**	**2,825,462**	**817,484**	**1,009,485**	**277,049**	**2,104,018**
a. Short Term	103,428	1,113,539	169,960	1,386,927	93,029	678,213	187,861	959,104
b. Long Term	945,031	385,834	107,671	1,438,535	724,454	331,272	89,188	1,144,914
3. Loans extended (Advances)	**282,361**	**171,747**	**664,964**	**1,119,071**	**283,293**	**174,810**	**734,908**	**1,193,011**
a. Short Term	76,932	81,124	326,640	484,696	66,963	79,383	391,976	538,323
b. Long Term	205,428	90,623	338,324	634,375	216,330	95,427	342,932	654,688
4. Shares and other equity	**26,673**	**712,110**	**16,430**	**755,213**	**29,823**	**826,967**	**1,000**	**857,791**
a. Quoted	12,876	684,882	16,430	714,188	16,205	795,996	1,000	813,201
b. Non quoted	13,798	27,228	-	41,026	13,618	30,971	-	44,590
5. Insurance Technical Reserve	**-**	**-**	**231**	**231**	**-**	**1,367**	**243**	**1,610**
a. Life Insurance	**-**	**-**	**24**	**24**	**-**	**-**	**81**	**81**
b. Non Life Insurance	**-**	**-**	**207**	**207**	**-**	**1,367**	**162**	**1,529**
6. Financial Derivatives	**-**	**381**	**-**	**381**	**-**	**410**	**-**	**410**
7. Other Accounts Receivable	**47,108**	**269,089**	**96,577**	**412,775**	**44,865**	**142,691**	**92,885**	**280,441**
8. Non Financial Assets	**14,995**	**43,949**	**65,478**	**124,422**	**14,386**	**47,893**	**67,262**	**129,541**
a. Produced Assets	**14,845**	**37,123**	**61,581**	**113,549**	**14,236**	**39,811**	**66,144**	**120,192**
i. Fixed Assets	14,194	22,355	48,252	84,802	13,610	26,128	52,924	92,663
ii. Inventories	-	441	-	441	-	384	-	384
iii. Valuables	-	11,680	-	11,680	-	10,066	-	10,066
iv. Other Produced Assets	651	2,647	13,329	16,627	626	3,233	13,220	17,079
b. Non Produced Assets	**150**	**6,826**	**3,897**	**10,873**	**150**	**8,081**	**1,118**	**9,349**
i. Land	150	1,937	2,290	4,377	150	2,082	362	2,594
ii. Other Non Produced Assets	-	4,889	1,607	6,496	-	5,999	756	6,755
Total Assets /Liabilities	**1,440,786**	**4,448,912**	**1,209,892**	**7,099,590**	**1,206,321**	**4,503,316**	**1,287,051**	**6,996,688**
1. Deposits	**68,736**	**58,850**	**898,157**	**1,025,744**	**77,564**	**62,775**	**949,212**	**1,089,552**
a. Restricted Deposits	510	39,194	-	39,704	558	40,282	-	40,840
b. Other Deposits	68,226	19,656	898,157	986,040	77,006	22,493	949,212	1,048,712
2. Securities other than shares (bonds/debentures etc)	**-**	**872**	**5,804**	**6,677**	**-**	**848**	**5,915**	**6,763**
a. Short Term	-	16	-	16	-	12	-	12
b. Long Term	-	856	5,804	6,661	-	836	5,915	6,752
3. Loans (Borrowings)	**1,073,632**	**115,755**	**87,426**	**1,276,813**	**844,245**	**117,948**	**97,045**	**1,059,239**
a. Short Term	977,038	41,820	20,879	1,039,737	745,595	45,434	18,817	809,846
b. Long Term	96,593	73,935	66,547	237,076	98,651	72,514	78,229	249,393
4. Financial Derivatives	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
5. Other accounts payable	**69,872**	**232,686**	**190,273**	**492,831**	**67,982**	**296,466**	**202,041**	**566,490**
6. Shares and Other Equity	**228,547**	**4,040,749**	**28,231**	**4,297,526**	**216,530**	**4,025,279**	**32,836**	**4,274,645**
a. Quoted	16,678	1,945,137	19,290	1,981,104	3,678	1,771,024	19,290	1,793,992
b. Non Quoted	82,119	1,506,534	50,127	1,638,780	82,119	1,478,743	51,223	1,612,086
c. Retained Earnings	68,469	304,273	(66,007)	306,734	63,422	410,358	(66,798)	406,982
d. Current Year Result	5,766	286,652	2,977	295,395	11,492	361,156	6,226	378,874
e. General and Special Reserves	38,241	13,953	21,548	73,743	34,563	22,451	22,272	79,286
f. Valuation Adjustments	17,274	(15,800)	296	1,770	21,256	(18,454)	623	3,425

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	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
1 Non-financial Corporations	**88,984**	**102,167**	**116,384**	**119,800**	**146,909**	**161,230**
i. Public	18,094	18,190	16,623	6,427	29,354	30,959
ii. Private	70,890	83,976	99,761	113,373	117,555	130,271
2 Financial Corporations	**103,479**	**134,412**	**175,966**	**218,579**	**206,985**	**206,803**
i Deposit Money Institutions	142	6,193	5,881	7,637	6,530	7,322
ii Other Deposit Accepting Institutions	48,178	66,041	60,609	77,751	55,526	69,020
iii Financial Intermediaries	52,618	58,812	106,785	128,963	143,320	124,671
iv Financial Auxiliaries	1,222	1,023	1,138	1,232	347	1,270
v Insurance and Pension Funds	1,319	2,343	1,553	2,995	1,262	4,521
3 Central Government	**21,870**	**17,516**	**19,298**	**30,572**	**36,925**	**44,337**
4 Provincial Governments	**25,482**	**22,995**	**23,888**	**33,101**	**38,476**	**34,767**
5 Local Governments	**240**	**391**	**290**	**297**	**26**	**28**
6 Household	**601,437**	**507,759**	**488,506**	**444,806**	**464,150**	**501,939**
7 Non-profit Institutions (NPIs) Serving Households	**48,921**	**51,874**	**59,018**	**130,501**	**130,002**	**138,003**
8 Non-residents	**2,075**	**2,114**	**2,203**	**2,218**	**2,271**	**2,445**
9 Foreign Currency	**0**	**0**	**0**	**0**	**0**	**0**
Total	**892,489**	**839,228**	**885,554**	**979,873**	**1,025,744**	**1,089,552**

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Mar-26			Jun-26		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	**410,813**	**9,264**	**420,078**	**397,009**	**8,826**	**405,835**
i Public	3,876	2,190	6,066	3,929	1,876	5,805
ii Private	406,937	7,075	414,012	393,079	6,951	400,030
2 Financial Corporations	**107,484**	**38,854**	**146,337**	**136,148**	**37,986**	**174,135**
i Deposit Money Institutions	70,498	507	71,005	90,938	762	91,700
ii Other Deposit Accepting Institutions	29,898	284	30,182	37,539	99	37,638
iii Financial Intermediaries	4,449	38,062	42,511	5,147	37,126	42,272
iv Financial Auxiliaries	2,639	-	2,639	2,525	-	2,525
v Insurance and Pension Funds	0	-	0	0	-	0
3 Central Government	**-**	**-**	**-**	**-**	**-**	**-**
4 Provincial Governments	**-**	**-**	**-**	**-**	**-**	**-**
5 Local Governments	**-**	**-**	**-**	**-**	**-**	**-**
6 Household	**111,106**	**16,932**	**128,039**	**137,188**	**18,549**	**155,737**
7 Non-profit Institutions (NPIs) Serving Households	**-**	**-**	**-**	**(7)**	**-**	**(7)**
8 Non-Residents	**-**	**-**	**-**	**-**	**-**	**-**
9 Bills purchased and discounted (inland bills)	**-**	**206**	**206**	**-**	**184**	**184**
10 Other Advances and Financial Leases	**369,467**	**54,945**	**424,412**	**403,558**	**53,569**	**457,127**
Total	**998,871**	**120,200**	**1,119,071**	**1,073,896**	**119,115**	**1,193,011**

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	Mar-26			Jun-26		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	**2,177,994**	**647,468**	**2,825,462**	**1,596,637**	**507,380**	**2,104,018**
1 Non-financial Corporations	**92,275**	**78,543**	**170,818**	**117,695**	**70,552**	**188,247**
i Public	10,268	30,992	41,260	30,635	22,178	52,812
ii Private	82,007	47,551	129,558	87,060	48,374	135,435
2 Financial Corporations	**32,059**	**90,683**	**122,742**	**29,350**	**102,559**	**131,909**
i Deposit money institutions	18,858	27,980	46,838	25,002	22,609	47,611
ii Other deposit accepting institutions	11,854	17,933	29,788	3,650	19,910	23,560
iii Financial intermediaries	1,285	44,765	46,050	647	60,036	60,683
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	62	5	67	50	5	55
3 Central Government	**2,053,660**	**478,242**	**2,531,902**	**1,449,593**	**334,269**	**1,783,862**
4 Provincial Governments	**-**	**-**	**-**	**-**	**-**	**-**
5 Local Governments	**-**	**-**	**-**	**-**	**-**	**-**
6 Household	**-**	**-**	**-**	**-**	**-**	**-**
7 Non-profit institutions (NPIs) Serving Households	**-**	**-**	**-**	**-**	**-**	**-**
8 Non-Residents	**-**	**-**	**-**	**-**	**-**	**-**
9 Foreign Currency	**-**	**-**	**-**	**-**	**-**	**-**
B. Shares	**45,953**	**709,260**	**755,213**	**33,522**	**824,269**	**857,791**
1 Non-financial Corporations	**9,620**	**676,845**	**686,465**	**11,084**	**787,629**	**798,713**
i Public	529	331,511	332,040	820	394,517	395,338
ii Private	9,091	345,335	354,426	10,263	393,112	403,375
2 Financial Corporations	**34,559**	**31,958**	**66,517**	**20,685**	**35,955**	**56,640**
i Deposit money institutions	4,947	2,786	7,732	5,734	3,726	9,460
ii Other deposit accepting institutions	8,018	6,338	14,355	8,052	7,486	15,539
iii Financial intermediaries	18,729	22,200	40,929	3,141	24,063	27,204
iv Financial auxiliaries	2,789	-	2,789	3,681	-	3,681
v Insurance and pension funds	77	635	712	77	680	756
3 Central Government	**-**	**-**	**-**	**-**	**-**	**-**
4 Provincial Governments	**-**	**-**	**-**	**-**	**-**	**-**
5 Local Governments	**-**	**-**	**-**	**-**	**-**	**-**
6 Household	**-**	**-**	**-**	**-**	**-**	**-**
7 Non-profit institutions (NPIs) Serving Households	**-**	**-**	**-**	**-**	**-**	**-**
8 Non-residents	**1,774**	**457**	**2,231**	**1,753**	**685**	**2,438**
Total (A+B)	**2,223,947**	**1,356,729**	**3,580,675**	**1,630,159**	**1,331,650**	**2,961,809**

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	2026	
	Dec	Mar[R]	Jun[P]
Assets	**64,091,310**	**64,177,788**	**69,703,164**
I. Currency and Deposits	**3,262,284**	**3,226,092**	**3,691,708**
1. Currency	683,660	867,264	790,530
2. Transferable Deposits	2,396,034	2,185,911	2,647,669
3. Restricted/ compulsory deposits	66,565	66,140	66,595
4 Other Deposits	116,026	106,778	186,914
II. Securities(other than shares)	**37,938,754**	**39,425,884**	**42,837,192**
1. Short-term	5,140,568	5,525,529	8,104,909
2. Long-term	32,798,187	33,900,356	34,732,283
III. Loans extended (Advances)	**16,291,730**	**15,634,928**	**16,509,362**
1. Short-term	9,627,495	9,003,169	9,347,967
A) Money at call	240,816	71,511	162,211
B) Reverse Repo	689,486	518,476	578,030
C) Bills purchased and discounted	343,037	342,388	355,590
D) Other short-term advances	8,354,157	8,070,795	8,252,136
2. Long-term	6,664,235	6,631,759	7,161,395
IV. Shares and other equity	**793,634**	**789,675**	**813,747**
1. Quoted	410,739	329,157	343,319
2. Non quoted	361,997	431,893	437,784
3. Investment fund shares	20,897	28,626	32,644
V. Insurance Technical Reserve	**-**	**-**	**-**
VI. Financial Derivatives	**10,627**	**10,188**	**14,658**
VII. Other accounts receivable	**3,954,153**	**3,170,989**	**3,825,966**
1. Trade credit and advances	-	-	-
2. Others	3,954,153	3,170,989	3,825,966
A) Dividends receivable resident sector	198	843	240
B) Settlement accounts resident sector	51,628	43,185	44,964
C) Items in the process of collection	128	506	347
D) Miscellaneous assets residents sector	3,898,206	3,032,645	3,723,144
E) Other non- resident accounts receivable	3,992	93,809	57,271
VIII. Non-financial assets	**1,840,129**	**1,920,032**	**2,010,529**
1. Produced assets	1,387,238	1,438,892	1,502,565
A) Tangible fixed assets	1,239,911	1,267,433	1,325,290
a) Dwellings	260,733	252,765	259,191
i) Building on freehold land	10,636	11,078	11,040
ii) Building on leasehold land	250,097	241,687	248,151
b) Other buildings and structures	405,663	409,319	421,067
i) Building on freehold land	136,176	137,301	138,728
ii) Building on leasehold land	269,486	272,018	282,338
c) Machinery and equipment	469,055	497,758	533,126
i) Transport equipments	51,960	57,543	67,856
ii) Furniture & Fixtures	75,871	81,380	90,200
iii) Office equipments	272,416	286,579	298,442
iv) Other machinery & equipments	68,808	72,256	76,629
d) Other tangible fixed assets n.e.s	104,460	107,590	111,906
B) Intangible fixed assets	147,326	171,460	177,276
a) Computer software	111,863	136,038	141,861
b) Other intangible fixed assets n.e.s	35,463	35,421	35,414
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	416,567	437,916	464,029
A) Tangible non-produced assets	386,798	407,045	432,665
a) Land	231,417	249,421	267,292
i) Land underlying Buildings and structures	231,417	249,421	267,292
1. Freehold land	99,903	115,660	119,873
2. Leasehold land	131,513	133,761	147,419
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	155,381	157,625	165,373
B) Intangible non-produced assets	29,769	30,871	31,364
a) Leases and other transferable contracts	22,670	24,780	25,232
b) Purchased goodwill	1,860	1,860	1,860
c) Other intangible non-produced assets n.e.s	5,239	4,231	4,272
3. Capital work in progress	36,324	43,224	43,935

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Items	2025	2026	
	Dec	Mar[R]	Jun[P]
Liabilities	**64,091,310**	**64,177,788**	**69,703,164**
I. Deposits	**38,385,406**	**38,395,551**	**42,104,725**
1. Transferable Deposits	31,209,101	32,180,111	35,732,091
2. Restricted/ compulsory deposits	559,383	593,329	804,711
3. Other deposits	6,616,922	5,622,112	5,567,923
II. Securities (other than shares bonds/ debentures etc.)	**112,616**	**104,421**	**110,879**
1. Short-term	-	-	-
2. Long-term	112,616	104,421	110,879
III. Loans (Borrowings)	**15,813,397**	**16,857,329**	**17,641,678**
1. Short-term	15,049,645	16,108,521	16,895,352
A) Money at call	708,937	603,472	346,712
B) Repurchase agreements (Repo)	13,259,957	14,456,242	15,565,700
C) Other short-term borrowings	1,080,751	1,048,807	982,940
2. Long-term borrowings	763,752	748,809	746,327
IV. Financial Derivatives	**23,742**	**24,377**	**25,430**
V. Other accounts payable	**5,422,914**	**5,126,702**	**5,552,685**
1. Provision for losses	930,520	902,169	826,173
A) Provision for loan losses-Specific	844,826	814,875	713,959
B) Provision for loan losses-General	41,899	43,970	68,897
C) Provision for other losses	43,795	43,324	43,317
2. Accumulated Depreciation	517,174	547,925	569,680
3. Other accounts payable other resident Sectors	3,956,218	3,645,998	4,120,317
A) Dividends payable	7,765	35,372	11,285
B) Settlement accounts	26,498	25,466	28,675
C) Items in the process of collection	21,128	19,128	19,146
D) Miscellaneous liability items	3,900,827	3,566,032	4,061,211
a) Suspense account	158,714	172,960	191,526
b) Provision for expected costs	231,111	254,958	260,619
c) Deferred tax liabilities	86,107	91,016	41,560
d) Accrued wages	24,695	19,178	20,368
e) Accrued rent	707	731	669
f) Accrued taxes	964,637	1,088,115	1,148,890
g) Other miscellaneous liability items	2,434,856	1,939,074	2,397,579
4. Other non- resident accounts payable	19,001	30,610	36,516
A) Dividends payable non-residents	7,050	18,493	17,970
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	11,952	12,118	18,546
VI. Insurance, pension, and standardized guarantee schemes	**-**	**-**	**-**
VII. Shares and other equity	**4,333,235**	**3,669,407**	**4,267,766**
1. Quoted	322,171	322,305	311,294
2. Non quoted	254,914	254,634	295,060
3. Investment fund shares	-	-	-
4. Retained earnings	715,927	1,130,294	1,061,911
5. Current year result	1,026,490	585,365	773,879
6. General and special reserve	1,457,752	1,144,659	1,378,632
7. Valuation adjustments	555,980	232,150	446,992
VIII. Contingencies and Commitments	**19,139,077**	**17,925,567**	**19,855,139**
1. Guarantees	3,676,446	3,575,580	3,681,178
2. Commitments	15,206,165	14,103,228	15,930,906
A) Letter of Credit	4,747,324	5,176,406	5,237,438
B) Forward Foreign Exchange Transactions	7,522,788	6,203,136	7,623,409
C) Forward government Securities Transections	356,236	498,776	738,605
D) Derivatives	108,958	313,757	322,475
E) Forward lending	474,126	438,160	406,189
F) Operating leases	533	481	595
G) Commitments for acquisition of :	62,846	69,821	97,224
i.Fixed assets	46,339	54,187	76,392
ii. Intangible assets	16,507	15,634	20,832
H) Other commitments	1,933,354	1,402,691	1,504,972
3. Other contingent liabilities	256,465	246,759	243,055

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	2026	
	Oct-DecR	Jan-Mar[R]	Apr-Jun[P]
A. Mark-Up/Return/Interest Earned	2,032,018	1,766,748	2,274,838
1. Loans and advances	455,940	376,257	440,550
2. Investments	1,240,058	1,059,565	1,473,504
3. Lendings to financial institutions	18,388	20,832	18,316
4. Balances with banks	3,412	2,647	5,164
5. Income from inter-office lending	308,579	302,302	331,512
6. Other	5,641	5,146	5,791
B. Mark-Up/Return/Interest Expensed	1,377,692	1,206,951	1,610,840
1. Deposits	599,948	471,998	610,018
2. Borrowings	355,743	351,889	574,729
3. Subordinated debt	7,816	4,757	6,034
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	22,801	17,958	19,764
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	50,442	10,689	14,341
6. Expense on inter-office borrowing	308,579	302,302	331,512
7. Other	32,364	47,358	54,443
I. Net Mark-UP/Return/Interest Income (A - B)	**654,326**	**559,797**	**663,998**
C. Non Mark-UP/Return/Interest Income	160,252	278,199	417,590
1. Fee & Commission Income	87,892	79,174	90,083
i. Branch banking customer fees	8,983	7,908	8,248
ii. Consumer finance related fees	9,115	8,652	10,831
iii. Card related fees (debit and credit cards)	30,228	26,981	29,767
iv. Credit related fees	2,048	3,028	2,159
v. Investment banking fee	2,482	2,911	2,483
vi. Commission on trade	15,860	11,661	15,265
vii. Commission on guarantees	6,195	4,916	5,851
viii. Commission on cash management	1,922	2,553	2,364
ix. Commission on remittances including home remittances	1,524	2,122	3,410
x. Commission on utility bills	169	171	176
xi. Commission income - Bancassurance	1,630	1,318	1,589
xii. Rent on lockers	473	533	610
xiii. Commission on investments services	129	215	114
xiv. Other Commission	7,134	6,205	7,216
2. Dividend Income	11,283	11,829	10,022
3. Foreign exchange income	35,503	133,785	249,094
4.Income from derivatives	1,435	(294)	1,424
5.Gain on securities	14,511	50,287	61,453
i. Realised	14,482	56,668	55,661
ii. Unrealised - held for trading	29	(6,381)	5,792
6.Other Income	9,627	3,419	5,515
i. Rent on property	358	223	328
ii. Gain on sale of fixed assets-net	6,376	1,026	2,565
iii. Loss on termination of lease liability against right of use assets	772	607	458
iv. Gain on sale of non banking assets - net	1,158	10	302
v. Other	963	1,553	1,862
II. Total Income (I + C)	814,578	837,996	1,081,588
D. Non Mark-UP/Return/Interest Expenses	378,711	397,159	527,428
1. Operating expenses	369,263	389,149	516,956
i. Total compensation expense	159,440	147,089	175,551
ii. Property expense	59,869	53,632	62,182
a. Rent and taxes	6,373	2,940	3,219
b. Insurance	330	392	487
c. Utilities cost	14,673	8,770	13,220
d. Lease rental	-	-	-
e. Fuel expense generators	1,191	911	1,166
f. Security (including guards)	9,827	8,946	11,432
g. Repair and maintenance (including janitorial charges)	7,064	6,782	10,576
h. Depreciation on right-of-use assets	12,292	11,701	13,934
i. Depreciation	8,118	13,190	8,148
iii. Information technology expenses	36,421	33,887	39,052
iv. Other operating expenses	113,534	154,540	240,172
2. Workers welfare fund	7,613	7,199	9,218
3. Other charges	1,835	810	1,254
i. Penalties imposed by State Bank of Pakistan	1,115	33	362
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	5
iii. Others (to be specified, if material)	720	777	887
III. Profit before provisions (II - D)	402,173	440,837	554,159
E. Provisions / (reversals) and write offs - net	(178)	3,551	(195)
1. (Reversals) / provisions against balance with Banks	(384)	(119)	1,702
2. (Reversals) / provisions for diminution in value of investments	(4,601)	(159)	62
3. (Reversals) / provisions against loans & advances	1,351	(135)	259
4. (Reversals) / provisions against off balance sheet items	4,861	3,191	1,654
5. Reversals against other assets	1,458	1,063	(1,327)
6. Recovery of written off / charged off bad debts	**(2,863)**	**(290)**	**(2,545)**
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	402,351	437,286	554,354
G. Taxation	224,835	204,884	239,774
1. Current	226,019	211,296	228,260
2.Prior	1,777	1,447	2,579
3. Deferred	(2,961)	(7,859)	8,935
V. Profit After Taxation (IV - G)	177,517	232,402	314,580
Notes on Human Resources			
Number of Employees*	**228,045**	**238,923**	**242,245**
1. Permanent	201,399	208,190	211,083
a. Male	160,669	167,869	169,637
of which: Branch Managers	15,269	15,360	15,460
b. Female	**40,730**	**40,321**	**41,446**
of which: Branch Managers	1,035	1,079	1,097
2. Contractual	26,646	30,733	31,162
a. Male	23,595	27,538	27,868
of which: Branch Managers	520	584	745
b. Female	3,051	3,195	3,294
of which: Branch Managers	25	28	32

Source: Statistics and Data Services Department, SBP

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

Note:

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

3.2 Classification of Scheduled Banks' Deposits Distributed

by Type of Account

Amount in Million Rupees

No. of Accounts in Unit

END OF PERIOD	2025						2026	
	Sep		Dec		Mar[R]		Jun[P]	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	**148,903,874**	**12,600,049.0**	**161,238,836**	**12,844,127.0**	**169,139,786**	**13,935,448.9**	**174,969,963**	**15,325,075.4**
Call Deposits	**305,284**	**443,981.0**	**327,687**	**580,384.3**	**280,199**	**546,145.2**	**305,441**	**797,370.3**
Other Deposits Accounts	**173,708**	**907,648.0**	**270,576**	**1,112,780.2**	**104,072**	**848,891.8**	**109,487**	**843,039.2**
Saving Deposits	**28,241,736**	**14,888,851.0**	**23,576,698**	**15,735,281.1**	**24,541,475**	**15,632,743.9**	**25,142,099**	**16,786,107.6**
FIXED DEPOSITS	**550,792**	**5,567,148.0**	**542,868**	**6,304,952.5**	**471,442**	**5,659,398.1**	**532,516**	**5,998,896.0**
Less Than 6 months	87,200	1,840,036.0	70,380	2,030,772.5	58,277	1,488,601.0	71,606	1,796,805.7
For 6 months & over but less than 1 ye	25,345	623,787.0	32,123	624,001.7	12,712	630,934.3	14,219	706,438.9
For 1 year & over but less than 2 years	307,334	2,768,031.0	298,914	3,318,936.8	281,148	3,241,860.5	314,456	3,179,309.4
For 2 years & over but less than 3 years	5,196	39,092.0	9,745	14,389.6	5,570	14,145.9	25,028	41,220.2
For 3 years & over but less than 4 years	13,995	120,780.0	14,022	109,653.5	11,964	109,351.2	11,242	107,783.7
For 4 years & over but less than 5 years	5,872	10,992.0	15,417	13,244.5	4,163	6,341.6	2,961	4,518.8
For 5 years & over	105,850	164,429.0	102,267	193,953.8	97,608	168,163.7	93,004	162,819.2
Total Deposits	**178,175,394**	**34,407,676.0**	**185,956,665**	**36,577,525.1**	**194,536,974**	**36,622,627.9**	**201,059,506**	**39,750,488.6**

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks

As on 30th June, 2026

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	**116,043,296**	**8,411,359.8**	**55,781,545**	**2,003,623.1**	**901,964**	**514,786.3**	**2,243,158**	**4,395,306.2**	**174,969,963**	**15,325,075.4**
of which:										
Basic Banking Accounts	2,695,099	182,737.1	746,977	69,946.2	40,023	5,075.4	4,406	357.4	3,486,505	258,116.0
II. Call Deposits	**172,973**	**217,590.7**	**8,250**	**34,275.0**	**4,615**	**20,825.2**	**119,603**	**524,679.4**	**305,441**	**797,370.3**
III. Other Deposit Accounts	**75,759**	**3,982.6**	**19,093**	**77.6**	**1,571**	**26.5**	**13,064**	**838,952.6**	**109,487**	**843,039.2**
IV. Saving Deposits	**17,452,860**	**5,608,860.5**	**6,308,971**	**2,130,650.3**	**898,285**	**1,090,517.3**	**481,983**	**7,956,079.6**	**25,142,099**	**16,786,107.6**
V. Fixed or Term Deposits	**244,798**	**553,220.7**	**128,356**	**242,042.4**	**115,384**	**199,822.4**	**43,978**	**5,003,810.5**	**532,516**	**5,998,896.0**
1) Less Than Three Months	31,769	99,757.1	10,270	37,476.7	6,565	23,915.5	9,846	885,500.1	58,450	1,046,649.4
2) For Three Months and Over but Less Than Six Months	5,235	34,836.5	2,807	17,784.5	1,851	13,141.4	3,263	684,393.9	13,156	750,156.4
3) For Six Months and Over but Less Than One Year	5,979	90,491.3	3,111	38,408.6	1,739	24,174.7	3,390	553,364.2	14,219	706,438.9
4) For One Year & Over but Less Than Two Years	132,694	269,717.8	82,721	125,973.6	77,138	119,144.4	21,903	2,664,473.6	314,456	3,179,309.4
5) For Two Years & Over but Less Than Three Years	22,800	12,174.8	1,535	2,063.8	389	380.5	304	26,601.1	25,028	41,220.2
6) For Three Years & Over but Less Than Four Years	5,398	7,400.1	3,373	2,717.6	1,749	2,622.9	722	95,043.2	11,242	107,783.7
7) For Four Years & Over but Less Than Five Years	1,821	2,308.0	834	834.7	231	237.7	75	1,138.4	2,961	4,518.8
8) For Five Years and Over but Less Than Ten Years	28,522	23,446.9	18,505	12,500.3	25,204	15,606.3	3,288	62,412.7	75,519	113,966.2
9) For ten years and over	10,580	13,088.2	5,200	4,282.5	518	599.0	1,187	30,883.4	17,485	48,853.1
Total	**133,989,686**	**14,795,014.3**	**62,246,215**	**4,410,668.3**	**1,921,819**	**1,825,977.7**	**2,901,786**	**18,718,828.3**	**201,059,506**	**39,750,488.6**

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.

2. Sole Proprietorship and Partnerships Accounts have been reported in Male, Female and Both Males and Females Gender Categories
3. This Data is being published on quarterly basis w.e.f. December, 2023.

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

End period: Million Rupees

Category of Deposit Holder	2025			2026	
	Jun	Sep	Dec	Mar[R]	Jun[P]
1. FOREIGN CONSTITUENTS	**1,008,777.3**	**1,018,522.0**	**1,452,001.6**	**1,488,892.4**	**1,583,880.9**
I. Official	96,953.3	99,584.0	115,512.0	117,243.8	123,060.9
II. Business	164,156.8	137,242.0	212,243.3	212,659.1	197,764.3
III. Personal	747,209.4	781,312.0	1,123,961.1	1,158,563.8	1,262,545.2
IV. Trust Funds and Non Profit Organizations	457.8	383.0	285.3	425.8	510.6
2. DOMESTIC CONSTITUENTS	**33,531,554.6**	**33,389,153.0**	**35,125,523.5**	**35,133,735.5**	**38,166,607.7**
I. GOVERNMENT	**5,221,315.6**	**5,264,710.0**	**5,563,162.6**	**5,777,801.3**	**6,216,579.5**
a. Federal Government	3,164,353.2	3,131,311.0	3,308,940.2	3,471,722.2	3,789,244.2
b. Provincial Governments	1,837,843.0	1,910,157.0	2,034,165.6	2,096,766.1	2,208,426.3
c. Local Bodies	219,119.4	223,243.0	220,056.8	209,313.0	218,909.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	**1,996,529.3**	**2,031,562.0**	**2,083,779.4**	**2,185,416.0**	**2,331,310.6**
a. Agriculture, hunting and forestry	1,637.0	1,599.0	2,025.7	1,744.5	2,278.8
b. Services	37,065.2	39,337.0	45,222.4	48,298.0	58,295.6
c. Utilities	794,135.4	922,790.0	984,640.5	1,003,441.4	906,668.0
d. Transport, storage and communications	112,211.8	115,991.0	125,436.6	143,257.1	240,433.7
e. Manufacturing	273,302.7	324,852.0	280,843.4	293,692.8	350,157.5
f. Mining and Quarrying	390,386.1	375,017.0	407,581.1	409,758.0	435,984.3
g. Construction	102,072.8	50,458.0	48,829.4	56,343.9	70,884.2
h. Commerce and Trade	81,450.8	32,867.0	56,543.7	36,693.0	45,019.0
i. Others	204,267.5	168,652.0	132,656.7	192,187.3	221,589.5
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	**1,748,466.5**	**1,643,347.0**	**2,307,263.6**	**1,840,123.3**	**2,594,955.7**
a. Mutual Funds and AMCs	1,128,590.3	1,092,097.0	1,530,666.9	1,128,268.5	1,651,901.9
b. Insurance & Pension Funds	211,746.6	225,685.0	319,280.4	254,868.5	312,144.7
c. MFIs and DFIs	47,585.5	42,108.0	54,356.3	43,618.1	47,348.6
d. Stock Exchange & Brokerage Houses	140,341.1	125,723.0	158,926.9	179,600.4	244,294.8
e. Modarabas	13,941.1	5,110.0	5,292.0	3,643.4	5,231.7
f. Other NBFIs	206,261.8	152,624.0	238,741.1	230,124.3	334,034.0
IV. PRIVATE SECTOR (BUSINESS)	**7,306,151.0**	**6,841,542.0**	**7,127,853.2**	**7,092,435.7**	**7,889,780.1**
a. Agriculture, forestry and fishing	248,109.9	265,624.0	245,429.7	202,146.3	205,532.7
01. Crop and animal production, hunting and related service activities	239,812.7	257,890.0	235,164.1	193,321.7	197,656.7
i. Growing of Wheat, Rice, Sugar Cane & Cotton	114,177.1	103,529.0	100,351.2	72,827.3	75,937.1
ii. Growing of tropical, subtropical, pome and stone fruits & vegetable	16,167.4	17,138.0	16,596.3	9,710.1	8,765.7
iii. Growing of other fruits, vegetables and crops	35,010.0	32,236.0	36,496.2	33,209.7	35,943.0
iv. Raising of livestock and other related activities	55,647.3	89,906.0	64,628.6	61,645.8	57,127.3
v. Other agricultural support activities	18,704.0	14,970.0	16,997.1	15,738.5	19,752.5
vi. Hunting, trapping and related service activities	106.9	111.0	94.8	190.4	131.2
02 - Forestry and logging	475.5	1,121.0	1,829.6	599.2	822.5
03 - Fishing and aquaculture	7,821.7	6,613.0	8,436.0	8,225.3	7,053.5
b. Mining and quarrying	396,575.7	325,990.0	320,770.0	255,663.6	243,847.9
01 - Mining of coal and lignite	169,658.5	133,362.0	122,639.0	66,784.7	70,023.4
02 - Extraction of crude petroleum and natural gas	171,471.9	140,380.0	143,363.0	128,408.2	129,435.0
03 - Mining of metal ores	26,736.6	25,307.0	33,273.8	35,824.4	17,678.0
04-Other mining and quarrying	27,220.4	25,404.0	19,828.1	21,935.3	24,305.5
05- Mining support service activities	1,488.4	1,537.0	1,666.0	2,711.0	2,405.9
c. Manufacturing	1,798,917.3	1,616,622.0	1,797,999.2	1,815,076.9	1,914,917.9
01 - Manufacture of food products	318,701.7	325,833.0	338,921.6	349,208.9	306,372.5
02 - Manufacture of beverages	55,581.9	64,620.0	56,125.3	61,711.5	74,505.6
03 - Manufacture of tobacco products	29,630.2	28,250.0	28,431.4	29,002.9	31,481.7
04 - Manufacture of textiles	286,029.0	214,916.0	263,802.2	249,095.8	265,797.5
i. Preparation and spinning of textile fibers	108,386.3	56,682.0	66,334.2	65,174.7	59,172.4
ii. Weaving of textiles	23,385.1	18,204.0	21,583.2	19,781.5	21,254.5
iii. Finishing of textiles	39,464.1	21,888.0	34,333.2	24,430.2	32,522.0
iv. Manufacture of knitted and crocheted fabrics	18,446.6	18,943.0	23,855.6	24,830.1	20,330.2
v. Manufacture of made-up textile articles, except apparel	32,584.2	35,611.0	41,800.6	36,644.6	39,283.0
vi. Manufacture of carpets and rugs	1,579.4	1,744.0	2,044.7	1,975.8	2,071.2
vii. Manufacture of other textiles n.e.c.	62,183.1	61,845.0	73,850.7	76,258.9	91,164.1
05 - Manufacture of wearing apparel	66,808.2	72,004.0	76,735.6	80,661.8	57,651.8
06 - Manufacture of leather and related products	22,469.0	23,115.0	26,587.7	27,002.0	18,378.8
i. Tanning and dressing of leather; dressing and dyeing of fur	5,927.7	6,912.0	7,175.4	6,689.4	5,630.8
ii. Manufacture of luggage, handbags and the like, saddlery and harne	3,374.0	3,611.0	4,219.2	4,782.8	3,832.9
iii. Manufacture of footwear	13,167.4	12,592.0	15,193.1	15,529.9	8,915.0
a). Leather wear	10,511.0	10,406.0	10,547.8	12,349.9	7,353.2
b). Rubber and Plastic wear	2,656.4	2,186.0	4,645.3	3,180.0	1,561.8

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

End period: Million Rupees

Category of Deposit Holder	2025			2026	
	Jun	Sep	Dec	Mar[R]	Jun[P]
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	4,091.2	4,896.0	8,349.4	5,843.0	8,259.2
08 - Manufacture of paper and paper products	12,870.3	13,252.0	14,056.9	14,450.6	16,176.3
09 - Printing and reproduction of recorded media	22,768.6	22,120.0	21,320.3	24,044.6	22,819.1
10 - Manufacture of coke and refined petroleum products	186,769.4	136,569.0	164,609.5	164,724.8	180,275.7
11 - Manufacture of chemicals and chemical products	121,658.2	121,251.0	143,239.2	137,305.5	138,641.7
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	92,153.3	92,409.0	108,859.1	100,351.0	110,394.6
13 - Manufacture of rubber and plastics products	30,881.2	33,901.0	33,511.5	35,588.9	50,658.8
14 - Manufacture of other non-metallic mineral products	40,197.2	38,935.0	52,419.4	44,188.6	48,865.2
15 - Manufacture of basic metals	54,906.7	42,414.0	45,548.0	51,003.3	60,740.5
16. Manufacture of fabricated metal products, except machinery and equipment	11,850.0	10,198.0	13,450.1	12,742.8	13,515.6
17 - Manufacture of computer, electronic and optical products	37,203.9	28,547.0	26,486.3	25,594.2	34,942.2
18 - Manufacture of electrical equipment	73,722.4	62,045.0	62,448.1	66,252.7	99,966.4
19 - Manufacture of machinery and equipment	29,345.9	33,586.0	33,803.6	30,154.4	48,113.4
20 - Manufacture of motor vehicles, trailers and semi-trailers	113,747.1	81,586.0	96,692.6	110,703.7	134,395.9
21 - Manufacture of other transport equipment	19,199.4	17,911.0	16,532.7	22,522.0	16,068.0
22 - Manufacture of furniture	4,151.1	4,039.0	4,463.6	4,696.8	5,737.6
23. Other manufacturing	158,370.1	138,467.0	153,771.9	155,050.3	158,643.1
24 - Repair and installation of machinery and equipment	5,811.3	5,758.0	7,833.3	13,176.8	12,516.9
d. Electricity, gas, steam and air conditioning supply	665,285.3	707,593.0	832,516.7	755,056.9	951,405.8
e. Water supply; sewerage, waste management and remediation activities	14,181.8	14,793.0	12,838.1	13,850.9	12,039.3
f. Construction	561,891.7	449,596.0	444,831.4	433,865.4	550,406.2
01 - Construction of buildings	223,978.4	185,438.0	182,274.0	180,042.2	209,874.1
02 - Civil engineering	266,293.6	205,123.0	206,386.2	196,474.2	261,963.0
03 - Specialized construction activities	71,619.7	59,036.0	56,171.2	57,349.0	78,569.2
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,388,652.2	1,390,411.0	1,453,432.4	1,539,204.0	1,651,937.9
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	66,268.6	55,503.0	59,540.9	61,455.8	68,892.5
02 - Wholesale trade, except of motor vehicles and motorcycles	425,826.7	460,740.0	474,901.9	527,017.5	576,236.5
03 - Retail trade, except of motor vehicles and motorcycles	896,556.9	874,168.0	918,989.6	950,730.7	1,006,808.9
h. Transportation and storage	399,975.0	395,548.0	368,169.9	335,073.8	390,742.8
i. Accommodation and food service activities	45,938.9	43,602.0	41,236.4	47,230.2	45,576.8
j. Information and communication	291,907.0	319,133.0	344,119.1	361,660.8	455,194.4
k. Real estate activities	146,227.5	140,679.0	138,176.7	151,096.5	170,367.6
l. Professional, scientific and technical activities	201,034.0	245,630.0	176,597.2	184,963.5	230,435.4
01 - Legal and accounting activities	24,781.1	22,418.0	22,699.1	23,540.1	30,583.6
02 - Activities of head offices; management consultancy activities	16,030.9	14,667.0	14,516.2	14,974.5	34,713.2
03 - Architectural and engineering activities; technical testing and analysis	35,068.1	30,577.0	46,777.8	38,843.4	46,431.6
04 - Scientific research and development	6,844.2	6,768.0	5,616.0	4,950.0	7,440.9
05 - Advertising and market research	15,518.2	17,729.0	18,738.3	18,952.0	20,567.8
06 - Other professional, scientific and technical activities	100,415.7	151,235.0	64,552.8	80,000.5	87,756.8
07 - Veterinary activities	2,375.8	2,235.0	3,697.0	3,703.1	2,941.4
m. Administrative and support service activities	176,920.6	145,349.0	166,990.3	185,463.3	209,975.8
01 - Rental and leasing activities	5,638.5	5,539.0	6,321.0	5,382.7	5,465.6
02 - Employment activities	3,316.9	2,777.0	2,710.3	2,826.9	2,531.0
03 - Travel agency, tour operator, reservation service and related activities	42,583.3	35,978.0	48,215.3	55,474.0	45,480.0
04 - Security and investigation activities	5,659.7	4,896.0	6,481.5	7,224.5	8,357.5
05. Services to buildings and landscape activities	13,020.1	7,265.0	7,320.7	7,260.4	12,523.5
06 - Office administrative, office support and other business support activities	106,702.1	88,893.0	95,941.6	107,294.8	135,618.0
n. Education	139,663.7	130,898.0	134,560.3	152,462.8	146,444.8
o. Human health and social work activities	115,690.8	100,223.0	85,288.0	90,924.1	110,935.3
p. Arts, entertainment and recreation	3,277.3	5,550.0	6,178.9	6,242.9	6,439.1
q. Other service activities	711,902.5	544,301.0	558,719.0	562,453.8	593,580.3
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	**762,893.6**	**773,311.0**	**814,157.6**	**874,791.7**	**950,919.6**
VI. PERSONAL	**16,446,005.3**	**16,764,950.0**	**17,151,761.6**	**17,325,076.8**	**18,103,140.6**
VII. OTHER	**50,193.3**	**69,732.0**	**77,545.6**	**38,090.7**	**79,921.5**
TOTAL	**34,540,331.9**	**34,407,676.0**	**36,577,525.1**	**36,622,627.9**	**39,750,488.6**

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 3oth June, 2026

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	**1,639,009**	**936,168.0**	**160,916**	**187,387.6**	**129,371**	**238,910.2**	**12,557**	**221,415.3**	**1,941,853**	**1,583,880.9**
1) Official	68,597	59,140.0	6,472	7,332.6	18,094	27,809.2	906	28,779.1	94,069	123,060.9
2) Business	9,168	12,870.8	581	2,571.3	1,754	4,982.0	8,871	177,340.2	20,374	197,764.3
3) Personal	1,561,244	864,157.1	153,863	177,483.6	109,523	206,119.0	2,726	14,785.4	1,827,356	1,262,545.2
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	54	510.6	54	510.6
2. DOMESTIC CONSTITUENTS	**132,350,677**	**13,858,846.3**	**62,085,299**	**4,223,280.7**	**1,792,448**	**1,587,067.5**	**2,889,229**	**18,497,413.1**	**199,117,653**	**38,166,607.7**
I. GOVERNMENT	**-**	**-**	**-**	**-**	**-**	**-**	**664,470**	**6,216,579.5**	**664,470**	**6,216,579.5**
A. Federal Government	-	-	-	-	-	-	105,750	3,789,244.2	105,750	3,789,244.2
B. Provincial Governments	-	-	-	-	-	-	511,986	2,208,426.3	511,986	2,208,426.3
C. Local Bodies	-	-	-	-	-	-	46,734	218,909.0	46,734	218,909.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	**-**	**-**	**-**	**-**	**-**	**-**	**25,329**	**2,331,310.6**	**25,329**	**2,331,310.6**
Agriculture, hunting and forestry	-	-	-	-	-	-	455	2,278.8	455	2,278.8
Services	-	-	-	-	-	-	2,483	58,295.6	2,483	58,295.6
Utilities	-	-	-	-	-	-	10,701	906,668.0	10,701	906,668.0
Transport, storage and communications	-	-	-	-	-	-	5,989	240,433.7	5,989	240,433.7
Manufacturing	-	-	-	-	-	-	2,771	350,157.5	2,771	350,157.5
Mining and Quarrying	-	-	-	-	-	-	510	435,984.3	510	435,984.3
Construction	-	-	-	-	-	-	181	70,884.2	181	70,884.2
Commerce and Trade	-	-	-	-	-	-	561	45,019.0	561	45,019.0
Others	-	-	-	-	-	-	1,678	221,589.5	1,678	221,589.5
III. NON-BANK FINANCIAL INSTITUTIONS	**-**	**-**	**-**	**-**	**-**	**-**	**113,701**	**2,594,955.7**	**113,701**	**2,594,955.7**
Mutual Funds and AMCs	-	-	-	-	-	-	5,281	1,651,901.9	5,281	1,651,901.9
Insurance & Pension Funds	-	-	-	-	-	-	23,070	312,144.7	23,070	312,144.7
MFIs and DFIs	-	-	-	-	-	-	11,354	47,348.6	11,354	47,348.6
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	22,131	244,294.8	22,131	244,294.8
Modarabas	-	-	-	-	-	-	439	5,231.7	439	5,231.7
Other NBFIs	-	-	-	-	-	-	51,426	334,034.0	51,426	334,034.0
IV. PRIVATE SECTOR (BUSINESS)	**4,497,939**	**1,321,463.4**	**497,277**	**185,150.2**	**95,575**	**53,559.7**	**1,926,319**	**6,329,606.8**	**7,017,110**	**7,889,780.1**
A. Agriculture, forestry and fishing	1,891,800	110,261.7	127,126	10,440.6	25,573	7,058.1	43,643	77,772.3	2,088,142	205,532.7
1. Crop and animal production, hunting and related service activities	1,889,982	109,860.9	127,068	10,420.2	25,510	7,038.5	41,210	70,337.1	2,083,770	197,656.7
Growing of Wheat, Rice, Sugar Cane & Cotton	1,165,037	54,093.3	79,557	4,908.1	10,370	3,046.5	15,501	13,889.1	1,270,465	75,937.1
Growing of tropical, subtropical, pome and stone fruits & vegetables	122,472	6,043.8	6,212	331.7	929	381.2	2,159	2,009.0	131,772	8,765.7
Growing of other fruits, vegetables and crops	342,608	17,571.5	22,203	2,771.2	10,869	1,617.1	5,246	13,983.2	380,926	35,943.0
Raising of livestock and other related activities	210,666	25,441.0	16,183	1,950.7	2,062	1,213.7	10,741	28,521.8	239,652	57,127.3
Other agricultural support activities	49,157	6,692.0	2,906	455.0	1,276	779.9	7,317	11,825.6	60,656	19,752.5
Hunting, trapping and related service activities	42	19.2	7	3.5	4	0.0	246	108.4	299	131.2
02 - Forestry and logging	282	127.2	14	2.8	17	10.1	509	682.5	822	822.5
03 - Fishing and aquaculture	1,536	273.6	44	17.6	46	9.5	1,924	6,752.7	3,550	7,053.5
B. Mining and quarrying	3,711	5,131.6	258	314.5	199	200.4	12,791	238,201.4	16,959	243,847.9
05 - Mining of coal and lignite	590	377.4	25	48.2	26	97.0	2,667	69,500.8	3,308	70,023.4
06 - Extraction of crude petroleum and natural gas	807	576.9	154	182.1	77	48.2	3,222	128,627.8	4,260	129,435.0
07 - Mining of metal ores	262	307.9	13	6.4	13	2.6	1,039	17,361.2	1,327	17,678.0
08-Other mining and quarrying	1,712	3,234.3	59	77.8	68	47.1	5,107	20,946.4	6,946	24,305.5
09 - Mining support service activities	340	635.2	7	0.1	15	5.4	756	1,765.2	1,118	2,405.9
C. Manufacturing	171,630	134,841.6	18,364	29,368.8	7,706	4,473.3	393,110	1,746,234.3	590,810	1,914,917.9
10 - Manufacture of food products	39,387	22,659.8	3,143	5,115.7	2,625	1,315.0	73,320	277,282.1	118,475	306,372.5
11 - Manufacture of beverages	940	566.3	73	28.7	105	92.3	3,951	73,818.4	5,069	74,505.6
12 - Manufacture of tobacco products	126	99.8	9	0.1	16	2.3	455	31,379.4	606	31,481.7
13 - Manufacture of textiles	24,783	29,894.0	3,903	8,538.1	1,314	877.8	53,996	226,487.6	83,996	265,797.5
Preparation and spinning of textile fibres	5,529	2,921.4	603	619.4	545	144.0	15,737	55,487.7	22,414	59,172.4
Weaving of textiles	1,903	1,555.4	168	212.9	222	190.1	7,320	19,296.1	9,613	21,254.5
Finishing of textiles	3,188	1,400.2	333	76.0	345	136.1	6,893	30,909.7	10,759	32,522.0
Manufacture of knitted and crocheted fabrics	711	2,458.5	181	981.7	41	39.3	3,152	16,850.6	4,085	20,330.2
Manufacture of made-up textile articles, except apparel	3,204	4,484.6	616	933.5	48	22.7	6,599	33,842.2	10,467	39,283.0
Manufacture of carpets and rugs	282	114.4	29	17.1	8	0.3	690	1,939.4	1,009	2,071.2
Manufacture of other textiles n.e.c.	9,966	16,959.4	1,973	5,697.5	105	345.3	13,605	68,161.9	25,649	91,164.1
14 - Manufacture of wearing apparel	6,976	3,849.5	3,473	1,679.3	366	197.3	13,297	51,925.8	24,112	57,651.8
15 - Manufacture of leather and related products	2,765	1,778.5	301	205.5	131	104.4	7,336	16,290.4	10,533	18,378.8
Tanning and dressing of leather; dressing and dyeing of fur	752	344.5	182	67.1	48	32.8	1,948	5,186.3	2,930	5,630.8
Manufacture of luggage, handbags and the like, saddlery and harness	444	373.2	26	66.0	47	22.3	1,566	3,371.4	2,083	3,832.9
Manufacture of footwear	1,569	1,060.8	93	72.4	36	49.3	3,822	7,732.6	5,520	8,915.0
a. Leather wear	1,088	508.7	55	62.7	28	42.3	3,084	6,739.6	4,255	7,353.2
b. Rubber and Plastic wear	481	552.1	38	9.7	8	7.0	738	993.1	1,265	1,561.8

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2026

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,041	1,970.9	228	300.3	74	35.2	5,413	5,952.7	8,756	8,259.2
17 - Manufacture of paper and paper products	1,375	525.8	132	76.1	80	15.6	12,604	15,558.9	14,191	16,176.3
18 - Printing and reproduction of recorded media	9,527	5,426.9	757	608.6	358	131.5	10,033	16,652.1	20,675	22,819.1
Printing and other service activities related to printing	9,327	5,314.7	735	602.2	294	124.9	9,359	14,895.1	19,715	20,936.9
Reproduction of recorded media	200	112.2	22	6.4	64	6.6	674	1,757.0	960	1,882.2
19 - Manufacture of coke and refined petroleum products	812	967.8	132	124.3	77	96.9	4,024	179,086.7	5,045	180,275.7
20 - Manufacture of chemicals and chemical products	5,541	6,192.2	744	1,368.7	308	315.3	28,560	130,765.4	35,153	138,641.7
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparation	1,951	3,748.5	354	796.2	85	71.6	14,712	105,778.3	17,102	110,394.6
22 - Manufacture of rubber and plastics products	3,698	3,273.1	398	794.7	103	71.5	18,619	46,519.4	22,818	50,658.8
23 - Manufacture of other non-metallic mineral products	5,951	4,331.8	311	401.1	178	93.6	23,970	44,038.7	30,410	48,865.2
24 - Manufacture of basic metals	8,067	7,967.3	526	2,861.5	249	110.1	16,793	49,801.7	25,635	60,740.5
25. Manufacture of fabricated metal products, except machinery and equipment	2,360	1,483.9	144	322.9	81	23.4	4,293	11,685.4	6,878	13,515.6
26 - Manufacture of computer, electronic and optical products	4,555	2,924.5	412	1,169.5	137	48.7	5,162	30,799.5	10,266	34,942.2
27 - Manufacture of electrical equipment	6,030	4,387.0	363	571.0	162	39.8	27,628	94,968.6	34,183	99,966.4
28 - Manufacture of machinery and equipment	6,724	7,055.9	527	1,142.8	280	71.9	9,896	39,842.8	17,427	48,113.4
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,950	2,474.3	212	572.8	100	62.2	7,601	131,286.6	10,863	134,395.9
30 - Manufacture of other transport equipment	762	502.1	34	1.6	30	10.6	1,706	15,553.6	2,532	16,068.0
31 - Manufacture of furniture	4,431	1,510.9	189	190.8	76	43.2	3,566	3,992.7	8,262	5,737.6
32. Other manufacturing	26,681	20,321.1	1,916	2,441.7	716	635.0	41,474	135,245.3	70,787	158,643.1
Manufacture of jewellery and related articles	3,678	1,113.5	123	85.4	107	130.3	2,532	1,642.4	6,440	2,971.7
Manufacture of imitation jewellery and related articles	418	186.8	35	7.3	5	1.0	646	2,110.6	1,104	2,305.7
Manufacture of musical instruments	533	243.3	26	3.6	24	89.0	1,336	3,236.8	1,919	3,572.7
Manufacture of sports goods	7,747	8,194.8	765	1,206.5	308	247.6	9,213	41,634.6	18,033	51,283.5
Manufacture of games and toys	97	140.4	10	16.1	8	20.3	129	72.4	244	249.2
Manufacture of medical and dental instruments and supplies	1,614	1,438.4	108	59.0	136	83.9	5,669	18,022.6	7,527	19,603.8
Manufacture of Handicrafts	317	64.4	256	99.8	20	1.7	565	955.8	1,158	1,121.7
Other manufacturing n.e.c.	12,277	8,939.6	593	964.1	108	61.1	21,384	67,570.1	34,362	77,534.8
33 - Repair and installation of machinery and equipment	2,197	929.9	83	56.8	55	7.9	4,701	11,522.3	7,036	12,516.9
D. Electricity, gas, steam and air conditioning supply	257	194.9	96	21.5	7	24.3	13,888	951,165.1	14,248	951,405.8
Electric power generation, transmission and distribution	134	89.6	86	12.3	4	1.0	10,227	842,369.3	10,451	842,472.2
a) Hydal	18	2.2	2	0.0	-	-	892	111,932.5	912	111,934.7
b) Thermal	-	-	-	-	-	-	530	12,392.2	530	12,392.2
c) Coal Based	3	0.0	-	-	-	-	423	380,814.0	426	380,814.0
d) Wind	-	-	-	-	-	-	444	8,483.2	444	8,483.2
e) Solar	70	71.2	3	0.7	3	0.0	3,511	23,934.8	3,587	24,006.8
f) Other	43	16.2	81	11.6	1	1.0	4,427	304,812.6	4,552	304,841.4
Manufacture of gas; distribution of gaseous fuels through mains	88	103.5	10	9.2	3	23.3	3,036	108,040.9	3,137	108,176.8
Steam and air conditioning supply	35	1.9	-	-	-	-	625	754.9	660	756.8
E. Water supply; sewerage, waste management and remediation activities	3,065	1,624.0	151	1,304.5	170	132.4	5,609	8,978.4	8,995	12,039.3
36 - Water collection, treatment and supply	817	265.1	35	18.8	127	21.3	2,121	1,782.2	3,100	2,087.3
37 - Sewerage	493	159.0	45	175.8	8	0.2	1,477	831.5	2,023	1,166.4
38 - Waste collection, treatment and disposal activities; materials recovery	1,571	1,140.7	56	1,108.5	23	110.5	1,698	5,771.9	3,348	8,131.6
39 - Remediation activities and other waste management services	184	59.2	15	1.4	12	0.5	313	592.8	524	653.9
F. Construction	80,897	72,656.3	3,238	2,880.7	3,255	2,269.6	139,521	472,599.6	226,911	550,406.2
41 - Construction of buildings	34,346	25,234.2	1,075	1,848.4	1,408	1,136.3	73,335	181,655.3	110,164	209,874.1
42 - Civil engineering	35,867	35,942.6	1,224	597.2	1,353	826.7	48,607	224,596.5	87,051	261,963.0
43 - Specialized construction activities	10,684	11,479.5	939	435.2	494	306.7	17,579	66,347.8	29,696	78,569.2
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,598,260	678,295.2	110,697	61,018.6	37,460	21,558.7	620,926	891,065.5	2,367,343	1,651,937.9
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	44,717	17,980.3	1,181	728.6	1,139	757.6	40,353	49,426.0	87,390	68,892.5
46 - Wholesale trade, except of motor vehicles and motorcycles	173,331	81,254.2	8,378	4,015.7	10,717	3,824.1	294,662	487,142.4	487,088	576,236.5
47 - Retail trade, except of motor vehicles and motorcycles	1,380,212	579,060.7	101,138	56,274.2	25,604	16,977.0	285,911	354,497.0	1,792,865	1,006,808.9

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2026

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	37,393	30,396.0	2,154	2,403.4	995	772.1	41,029	357,171.4	81,571	390,742.8
49 - Land transport and transport via pipelines	20,156	13,967.4	1,101	724.4	440	270.4	18,972	34,998.6	40,669	49,960.8
50 - Water transport	505	738.9	47	155.4	39	6.3	1,646	38,112.2	2,237	39,012.8
51 - Air transport	1,085	886.9	68	87.7	29	6.3	2,963	107,948.8	4,145	108,929.7
52 - Warehousing and support activities for transportation	14,399	13,315.8	831	1,268.2	457	472.8	15,146	160,887.0	30,833	175,943.8
53 - Courier activities other than national post activities	1,248	1,487.1	107	167.7	30	16.2	2,302	15,224.8	3,687	16,895.8
I. Accommodation and food service activities	22,482	8,459.0	1,899	1,012.9	583	347.1	25,012	35,757.8	49,976	45,576.8
55 - Accommodation	4,432	2,139.5	309	133.1	150	88.9	5,874	13,979.3	10,765	16,340.8
56-Food and beverage service activities	18,050	6,319.5	1,590	879.8	433	258.2	19,138	21,778.5	39,211	29,236.0
J. Information and communication	29,853	21,865.2	3,619	4,121.2	755	297.3	66,025	428,910.8	100,252	455,194.4
58 - Publishing activities	4,747	2,923.9	503	202.1	184	69.6	10,195	47,740.6	15,629	50,936.2
59 - Motion picture, video and television programme production, sound recording and music publishing activities	690	130.7	130	43.7	19	0.1	1,159	1,602.4	1,998	1,776.9
60 - Programming and broadcasting activities	219	34.9	56	3.3	12	16.3	1,146	2,980.4	1,433	3,034.9
61 - Telecommunications	9,960	3,089.2	405	473.8	244	56.4	16,073	188,520.2	26,682	192,139.5
62 - Computer programming, consultancy and related activities	11,450	14,382.1	2,075	3,116.0	226	142.0	26,752	123,005.3	40,503	140,645.4
63 - Information service activities	2,787	1,304.3	450	282.3	70	12.9	10,700	65,061.9	14,007	66,661.4
K. Real estate activities	81,476	56,063.4	3,171	4,706.4	2,569	2,167.0	30,053	107,430.9	117,269	170,367.6
L. Professional, scientific and technical activities	28,819	19,398.4	3,860	3,673.8	1,198	1,045.1	59,937	206,318.1	93,814	230,435.4
69 - Legal and accounting activities	10,193	8,516.7	1,349	1,591.3	472	623.2	8,618	19,852.4	20,632	30,583.6
70 - Activities of head offices; management consultancy activities	1,516	410.9	154	56.6	31	12.0	3,966	34,233.8	5,667	34,713.2
71 - Architectural and engineering activities; technical testing and analysis	5,303	5,030.3	561	800.1	131	38.0	6,641	40,563.2	12,636	46,431.6
72 - Scientific research and development	1,191	416.9	112	80.6	74	9.9	1,597	6,933.6	2,974	7,440.9
73 - Advertising and market research	5,328	2,418.9	812	712.2	123	257.7	7,872	17,179.0	14,135	20,567.8
74 - Other professional, scientific and technical activities	4,782	2,231.7	852	381.1	351	92.8	30,138	85,051.2	36,123	87,756.8
75 - Veterinary activities	506	373.0	20	52.0	16	11.4	1,105	2,505.0	1,647	2,941.4
M. Administrative and support service activities	47,073	19,758.2	2,866	1,606.7	2,061	742.1	102,286	187,868.8	154,286	209,975.8
77 - Rental and leasing activities	5,991	2,006.5	207	175.2	169	114.9	2,221	3,169.0	8,588	5,465.6
78 - Employment activities	898	493.6	85	56.8	32	10.9	1,115	1,969.8	2,130	2,531.0
79 - Travel agency, tour operator, reservation service and related activities	13,086	5,861.6	920	689.7	456	160.8	38,709	38,767.9	53,171	45,480.0
80 - Security and investigation activities	584	310.6	24	2.0	64	32.4	2,037	8,012.6	2,709	8,357.5
81. Services to buildings and landscape activities	2,304	3,201.7	67	63.7	98	39.7	3,669	9,218.4	6,138	12,523.5
82 - Office administrative, office support and other business support activities	24,210	7,884.3	1,563	619.2	1,242	383.4	54,535	126,731.1	81,550	135,618.0
N. Education	26,523	9,543.9	23,847	5,996.0	1,209	963.0	40,645	129,941.8	92,224	146,444.8
O. Human health and social work activities	11,583	10,332.5	2,642	2,521.7	1,136	1,220.6	19,915	96,860.5	35,276	110,935.3
86 - Human health activities	10,988	10,069.2	2,526	2,465.9	1,019	1,139.0	15,968	81,370.5	30,501	95,044.6
87 - Residential care activities	256	62.1	64	47.3	18	11.9	499	1,004.3	837	1,125.6
88. Social work activities with and without accommodation	339	201.2	52	8.6	99	69.7	3,448	14,485.7	3,938	14,765.2
P. Arts, entertainment and recreation	1,335	777.7	462	148.3	150	104.8	3,677	5,408.3	5,624	6,439.1
Q. Other service activities	461,782	141,863.9	192,827	53,610.8	10,549	10,183.7	308,252	387,921.9	973,410	593,580.3
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	**-**	**-**	**-**	**-**	**-**	**-**	**142,529**	**950,919.6**	**142,529**	**950,919.6**
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	42,706	633,231.0	42,706	633,231.0
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	99,823	317,688.6	99,823	317,688.6
VI. PERSONAL	**127,845,355**	**12,532,244.0**	**61,585,992**	**4,037,527.9**	**1,696,603**	**1,533,280.3**	**2,111**	**88.4**	**191,130,061**	**18,103,140.6**
A. Salaried persons	25,727,323	3,630,332.4	7,235,059	1,417,341.7	407,684	356,425.6	761	26.2	33,370,827	5,404,125.9
B. Self employed	22,442,453	6,084,216.1	3,723,604	896,183.2	680,242	578,234.5	91	26.0	26,846,390	7,558,659.7
C. Other Personal	79,675,579	2,817,695.5	50,627,329	1,724,003.0	608,677	598,620.3	1,259	36.3	130,912,844	5,140,355.0
VII. OTHER	**7,383**	**5,139.0**	**2,030**	**602.6**	**270**	**227.5**	**14,770**	**73,952.4**	**24,453**	**79,921.5**
Total	**133,989,686**	**14,795,014.3**	**62,246,215**	**4,410,668.3**	**1,921,819**	**1,825,977.7**	**2,901,786**	**18,718,828.3**	**201,059,506**	**39,750,488.6**

Source: Statistics and Data Services Department, SBP

Notes:

1. Sole Proprietorship Accounts and Partnerships have been reported in Male, Female and Both Males and Females Gender Categories
2. This Data is being published on quarterly basis w.e.f. December, 2023.

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

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

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

As on 30th June, 2026

Amount in Million Rupees

Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	1,179,570	3,306.0	429,056	1,506.4	16,566	22.1	101,393	40.1	4,638,723	14,118.8
25,000 to 50,000	97,656	3,519.0	46,316	1,669.5	800	28.5	1,239	44.4	357,893	12,688.0
50,000 to 100,000	137,651	10,373.4	43,487	3,079.2	794	57.4	1,078	76.9	307,144	22,006.9
100,000 to 150,000	87,566	10,544.1	22,935	2,804.4	449	55.1	607	73.6	199,844	24,434.5
150,000 to 200,000	38,355	6,649.5	14,814	2,561.8	322	55.5	376	65.3	161,171	28,060.1
200,000 to 300,000	57,747	14,245.8	18,367	4,494.2	431	105.0	560	138.5	268,557	66,140.0
300,000 to 400,000	41,964	14,473.1	10,811	3,720.9	269	93.2	342	118.6	183,348	63,520.8
400,000 to 500,000	33,048	14,855.3	6,830	3,049.5	219	97.7	282	126.5	137,031	61,021.3
500,000 to 750,000	51,552	31,382.3	11,373	6,988.8	456	277.3	616	373.2	199,823	121,201.5
750,000 to 1,000,000	29,465	25,562.2	6,801	5,903.0	283	246.1	366	316.9	100,207	86,516.9
1,000,000 to 2,000,000	69,398	95,921.1	14,347	20,035.5	606	855.4	915	1,296.1	176,756	244,428.1
2,000,000 to 3,000,000	31,503	76,851.4	6,613	16,085.5	342	839.1	553	1,357.2	74,252	180,164.7
3,000,000 to 4,000,000	18,262	62,534.9	3,829	13,231.7	202	702.4	384	1,331.2	42,296	144,938.0
4,000,000 to 5,000,000	11,908	53,021.5	2,907	13,069.4	155	694.5	303	1,365.1	27,632	122,955.3
5,000,000 to 6,000,000	10,393	56,002.4	2,544	13,825.2	148	807.3	258	1,398.8	22,805	122,747.9
6,000,000 to 7,000,000	6,296	40,716.0	1,624	10,504.9	94	606.9	206	1,339.1	14,126	91,188.5
7,000,000 to 8,000,000	4,873	36,333.6	1,426	10,657.4	89	666.3	170	1,270.3	11,033	82,281.1
8,000,000 to 9,000,000	3,940	33,357.1	980	8,315.3	71	599.5	173	1,465.2	9,097	77,026.6
9,000,000 to 10,000,000	3,203	30,371.8	878	8,324.5	71	673.1	107	1,005.2	7,797	73,973.9
10,000,000 to 100,000,000	26,547	604,897.0	12,780	404,305.9	1,467	52,074.3	2,375	79,995.4	69,229	1,800,456.5
100,000,000 to 500,000,000	843	147,516.6	3,816	808,252.3	734	155,337.1	808	175,485.8	6,843	1,336,075.9
500,000,000 to 1,000,000,000	56	37,604.0	839	555,776.9	348	238,502.6	160	108,412.4	840	565,640.8
1,000,000,000 to 5,000,000,000	49	110,302.2	896	1,745,293.6	307	689,153.7	310	640,640.9	530	1,036,452.0
5,000,000,000 to10,000,000,000	6	40,533.5	123	796,516.0	64	436,286.0	66	485,514.6	98	655,142.1
10,000,000,000 & Over	2	23,007.1	78	1,756,607.7	42	752,474.5	54	1,091,704.3	35	856,599.9
TOTAL	**1,941,853**	**1,583,880.9**	**664,470**	**6,216,579.5**	**25,329**	**2,331,310.6**	**113,701**	**2,594,955.7**	**7,017,110**	**7,889,780.1**

Source: Statistics and Data Services Department, SBP

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

As on 30th June, 2026

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	102,955	262.3	166,845,029	339,819.9	14,466	26.1	172,148,188	355,795.8	173,327,758	359,101.7
25,000 to 50,000	4,841	174.1	4,780,392	174,430.5	985	34.6	5,192,466	189,069.7	5,290,122	192,588.7
50,000 to 100,000	5,419	360.9	4,679,686	338,776.0	1,036	72.1	5,038,644	364,429.2	5,176,295	374,802.6
100,000 to 150,000	2,303	276.4	2,686,716	332,547.5	914	109.5	2,913,768	360,301.0	3,001,334	370,845.2
150,000 to 200,000	1,138	197.0	1,660,893	289,939.8	801	135.4	1,839,515	321,015.0	1,877,870	327,664.5
200,000 to 300,000	2,885	699.8	2,355,677	579,838.6	504	122.0	2,646,981	651,538.1	2,704,728	665,783.9
300,000 to 400,000	1,894	642.5	1,327,066	462,233.1	1,009	338.3	1,524,739	530,667.4	1,566,703	545,140.5
400,000 to 500,000	996	442.6	966,951	430,235.5	755	343.5	1,113,064	495,316.7	1,146,112	510,172.0
500,000 to 750,000	2,005	1,209.0	1,719,137	1,046,263.6	719	441.6	1,934,129	1,176,755.1	1,985,681	1,208,137.4
750,000 to 1,000,000	1,211	1,068.4	860,598	751,843.1	689	598.9	970,155	846,493.3	999,620	872,055.5
1,000,000 to 2,000,000	3,085	4,284.9	1,612,134	2,067,488.4	663	930.2	1,808,506	2,339,318.6	1,877,904	2,435,239.7
2,000,000 to 3,000,000	1,856	4,551.3	570,260	1,387,246.4	277	667.7	654,153	1,590,911.9	685,656	1,667,763.3
3,000,000 to 4,000,000	989	3,439.9	302,307	1,037,611.2	339	1,168.9	350,346	1,202,423.4	368,608	1,264,958.3
4,000,000 to 5,000,000	1,041	4,703.2	181,872	808,812.7	328	1,419.1	214,238	953,019.2	226,146	1,006,040.8
5,000,000 to 6,000,000	903	4,806.5	136,250	734,398.0	126	675.2	163,034	878,658.9	173,427	934,661.4
6,000,000 to 7,000,000	598	3,887.3	82,338	531,053.9	69	449.9	99,055	639,030.5	105,351	679,746.4
7,000,000 to 8,000,000	442	3,313.8	60,841	453,469.5	53	399.9	74,054	552,058.3	78,927	588,391.9
8,000,000 to 9,000,000	445	3,765.7	46,849	395,780.1	44	369.4	57,659	487,321.8	61,599	520,678.9
9,000,000 to 10,000,000	412	3,952.5	36,624	347,016.0	31	291.7	45,920	435,237.0	49,123	465,608.8
10,000,000 to 100,000,000	5,569	175,769.4	214,441	4,353,139.5	500	13,698.6	306,361	6,879,439.6	332,908	7,484,336.6
100,000,000 to 500,000,000	1,213	257,621.4	3,753	630,652.2	121	24,841.6	17,288	3,388,266.4	18,131	3,535,783.0
500,000,000 to 1,000,000,000	185	121,965.4	154	99,233.5	9	6,420.2	2,535	1,695,951.7	2,591	1,733,555.7
1,000,000,000 to 5,000,000,000	130	230,239.2	61	113,703.1	15	26,367.0	2,249	4,481,849.5	2,298	4,592,151.6
5,000,000,000 to10,000,000,000	9	60,677.1	26	165,596.3	-	-	386	2,599,732.1	392	2,640,265.6
10,000,000,000 & Over	5	62,608.7	6	232,012.3	-	-	220	4,752,007.4	222	4,775,014.5
TOTAL	**142,529**	**950,919.6**	**191,130,061**	**18,103,140.6**	**24,453**	**79,921.5**	**199,117,653**	**38,166,607.7**	**201,059,506**	**39,750,488.6**

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Dec-25			Mar-26 R			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	154.6	1,297.4	1,452.0	194.5	1,294.4	1,488.9	243.6	1,339.9	1,583.9
	Government	302.8	5,260.4	5,563.2	103.8	5,674.0	5,777.8	111.5	6,105.1	6,216.6
	Non-Financial Public Sector Enterprises	57.6	2,026.2	2,083.8	23.0	2,162.4	2,185.4	28.1	2,303.3	2,331.3
	NBFCs & Financial Auxiliaries	2.3	2,304.9	2,307.3	2.1	1,838.1	1,840.1	3.5	2,591.5	2,595.0
Overall	Private Sector (Business)	470.3	6,657.6	7,127.9	466.0	6,626.4	7,092.4	685.2	7,204.5	7,889.8
	Trust Funds & Non Profit Organizations	15.8	798.3	814.2	12.6	862.2	874.8	19.5	931.4	950.9
	Personal/Individuals	2,528.3	14,623.4	17,151.8	2,783.1	14,542.0	17,325.1	3,557.1	14,536.3	18,103.1
	Others	1.4	76.2	77.5	1.0	37.1	38.1	2.0	78.0	79.9
	Total	**3,533.0**	**33,044.5**	**36,577.5**	**3,586.0**	**33,036.6**	**36,622.6**	**4,650.5**	**35,089.9**	**39,750.5**
	Foreign Constituents	98.7	462.3	561.0	114.6	524.7	639.3	170.7	532.7	703.4
	Government	169.3	2,053.6	2,222.9	30.6	2,253.4	2,284.0	31.2	2,450.0	2,481.2
	Non-Financial Public Sector Enterprises	10.1	1,007.2	1,017.3	12.1	1,132.1	1,144.3	10.0	1,084.5	1,094.5
	NBFCs & Financial Auxiliaries	0.5	179.1	179.6	0.5	173.7	174.1	0.6	316.8	317.4
Punjab	Private Sector (Business)	299.1	2,815.1	3,114.2	290.8	2,831.0	3,121.8	475.7	3,008.2	3,483.9
	Trust Funds & Non Profit Organizations	10.3	273.5	283.7	7.1	296.0	303.1	15.0	340.1	355.1
	Personal/Individuals	1,457.3	7,003.7	8,461.0	1,652.0	7,336.7	8,988.7	2,410.1	7,365.8	9,775.9
	Others	0.8	44.1	44.9	0.4	15.6	16.0	1.2	39.6	40.8
	Total	**2,046.0**	**13,838.5**	**15,884.6**	**2,108.0**	**14,563.2**	**16,671.3**	**3,114.5**	**15,137.7**	**18,252.3**
							-	-	-	-
	Foreign Constituents	1.6	617.3	618.9	1.3	516.8	518.1	1.3	528.3	529.7
	Government	18.2	1,408.8	1,426.9	17.6	1,259.6	1,277.2	19.7	1,239.8	1,259.6
	Non-Financial Public Sector Enterprises	46.1	376.5	422.5	7.8	385.0	392.8	14.7	533.6	548.3
	NBFCs & Financial Auxiliaries	0.2	1,936.9	1,937.1	0.1	1,503.9	1,503.9	0.3	2,131.7	2,132.0
Sindh	Private Sector (Business)	42.3	2,716.7	2,759.0	43.9	2,713.3	2,757.2	44.9	2,917.8	2,962.8
	Trust Funds & Non Profit Organizations	1.7	361.3	363.0	1.9	398.9	400.8	1.7	402.8	404.4
	Personal/Individuals	258.4	4,819.5	5,077.8	239.7	4,351.1	4,590.8	241.3	4,213.1	4,454.4
	Others	0.0	23.6	23.6	0.1	16.1	16.2	0.4	26.7	27.1
	Total	**368.4**	**12,260.6**	**12,628.9**	**312.3**	**11,144.7**	**11,457.0**	**324.4**	**11,993.9**	**12,318.3**
							-	-	-	-
	Foreign Constituents	15.4	39.3	54.7	19.8	47.3	67.1	18.9	47.8	66.8
	Government	21.5	471.6	493.1	18.5	600.7	619.1	20.3	650.8	671.1
	Non-Financial Public Sector Enterprises	0.3	56.2	56.4	1.8	31.6	33.4	1.8	40.5	42.2
	NBFCs & Financial Auxiliaries	0.1	45.7	45.8	0.1	4.5	4.6	0.1	6.7	6.8
Khyber Pakhtunkl	Private Sector (Business)	78.6	210.3	288.9	75.7	171.8	247.5	95.8	219.2	315.1
	Trust Funds & Non Profit Organizations	1.3	50.4	51.8	1.0	49.4	50.4	1.1	51.6	52.6
	Personal/Individuals	445.3	1,005.0	1,450.3	506.5	1,051.7	1,558.2	537.1	1,113.5	1,650.6
	Others	0.4	3.5	3.9	0.3	1.8	2.1	0.1	4.7	4.8
	Total	**563.0**	**1,881.9**	**2,444.9**	**623.6**	**1,958.8**	**2,582.4**	**675.2**	**2,134.9**	**2,810.1**
	Foreign Constituents	0.3	2.8	3.2	0.2	1.7	2.0	0.3	1.7	2.0
	Government	27.9	202.5	230.4	22.7	170.7	193.4	24.6	185.9	210.5
	Non-Financial Public Sector Enterprises	0.8	14.9	15.7	1.0	14.4	15.4	1.1	11.2	12.3
	NBFCs & Financial Auxiliaries	0.0	0.2	0.3	-	4.7	4.7	-	5.1	5.1
Balochistan	Private Sector (Business)	29.1	93.1	122.2	31.8	96.9	128.7	41.6	132.8	174.5
	Trust Funds & Non Profit Organizations	0.1	7.3	7.4	0.2	5.5	5.7	0.2	4.3	4.5
	Personal/Individuals	86.3	281.1	367.4	92.7	310.8	403.5	96.1	326.6	422.8
	Others	0.0	0.5	0.5	0.0	0.7	0.7	0.1	0.7	0.8
	Total	**144.7**	**602.5**	**747.2**	**148.7**	**605.4**	**754.2**	**164.1**	**668.4**	**832.4**
	Foreign Constituents	1.8	129.4	131.2	1.9	138.6	140.5	1.0	167.6	168.6
	Government	8.0	1,039.6	1,047.7	1.3	1,326.5	1,327.8	1.3	1,512.4	1,513.7
	Non-Financial Public Sector Enterprises	0.0	514.9	514.9	0.0	586.2	586.2	0.0	619.0	619.0
	NBFCs & Financial Auxiliaries	0.0	119.6	119.6	0.0	128.4	128.4	0.0	108.2	108.2
Islamabad	Private Sector (Business)	4.9	787.1	792.0	7.7	780.4	788.1	4.9	883.5	888.5
	Trust Funds & Non Profit Organizations	1.2	99.9	101.1	1.2	106.2	107.4	0.4	126.3	126.7
	Personal/Individuals	33.0	1,082.1	1,115.1	35.1	1,080.4	1,115.5	20.9	1,103.5	1,124.4
	Others	0.0	4.5	4.5	0.0	2.8	2.8	0.0	5.2	5.2
	Total	**48.9**	**3,777.2**	**3,826.1**	**47.2**	**4,149.5**	**4,196.8**	**28.4**	**4,525.8**	**4,554.3**
	Foreign Constituents	1.2	1.4	2.6	1.3	2.1	3.3	1.2	2.1	3.2
	Government	11.6	21.0	32.7	11.8	24.6	36.4	11.9	27.6	39.5
	Non-Financial Public Sector Enterprises	0.2	12.5	12.7	0.3	12.6	12.9	0.4	14.0	14.4
	NBFCs & Financial Auxiliaries	1.3	7.3	8.6	1.4	7.4	8.8	2.4	9.8	12.2
Gilgit-Baltistan	Private Sector (Business)	9.6	13.1	22.7	9.6	13.3	22.9	15.8	18.1	33.9
	Trust Funds & Non Profit Organizations	0.9	1.2	2.1	0.8	1.3	2.1	0.8	1.7	2.6
	Personal/Individuals	31.9	56.7	88.6	35.8	60.5	96.3	37.4	64.0	101.4
	Others	0.1	0.0	0.1	0.0	0.1	0.1	0.0	0.1	0.2
	Total	**56.9**	**113.3**	**170.1**	**61.0**	**121.9**	**182.9**	**70.0**	**137.4**	**207.4**

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Dec-25			Mar-26 [R]			Jun-26 [P]		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	35.6	44.8	80.4	55.4	63.2	118.5	50.2	59.6	109.9
	Government	46.2	63.2	109.4	1.4	38.5	39.9	2.5	38.5	41.0
	Non-Financial Public Sector Enterprises	0.1	44.2	44.2	0.1	0.5	0.5	0.1	0.4	0.5
	NBFCs & Financial Auxiliaries	0.2	16.0	16.2	0.1	15.5	15.6	0.0	13.1	13.1
AJK	Private Sector (Business)	6.6	22.3	28.9	6.5	19.7	26.2	6.4	24.8	31.2
	Trust Funds & Non Profit Organizations	0.4	4.7	5.1	0.4	4.9	5.3	0.4	4.6	5.0
	Personal/Individuals	216.1	375.4	591.5	221.4	350.6	571.9	214.2	349.7	563.9
	Others	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.9	1.0
	Total	**305.1**	**570.6**	**875.7**	**285.2**	**492.8**	**778.0**	**273.8**	**491.7**	**765.5**

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.

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

End period: Million Rupees

SIZE OF ACCOUNTS (Rs.)	2025		2026			
	Dec[R]		Mar[R]		Jun[P]	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	154,144,601	282,483.6	167,493,153	260,673.7	173,327,758	359,101.7
25,000 to 50,000	5,153,024	186,376.0	5,069,137	183,431.5	5,290,122	192,588.7
50,000 to 100,000	7,294,436	525,872.6	5,070,127	365,954.4	5,176,295	374,802.6
100,000 to 150,000	3,487,114	425,493.6	3,008,859	368,562.5	3,001,334	370,845.2
150,000 to 200,000	2,664,037	454,971.4	1,968,622	342,995.9	1,877,870	327,664.5
200,000 to 300,000	3,247,803	795,832.5	2,567,464	629,117.8	2,704,728	665,783.9
300,000 to 400,000	1,949,333	674,005.6	1,645,301	570,484.9	1,566,703	545,140.5
400,000 to 500,000	1,435,546	642,264.0	1,185,082	529,823.0	1,146,112	510,172.0
500,000 to 750,000	2,060,915	1,248,647.7	1,856,164	1,126,203.6	1,985,681	1,208,137.4
750,000 to 1,000,000	956,265	821,444.7	987,210	857,326.5	999,620	872,055.5
1,000,000 to 2,000,000	1,774,151	2,368,297.3	1,679,494	2,327,633.3	1,877,904	2,435,239.7
2,000,000 to 3,000,000	580,459	1,404,875.2	658,577	1,602,450.9	685,656	1,667,763.3
3,000,000 to 4,000,000	303,223	1,039,647.3	349,129	1,199,343.2	368,608	1,264,958.3
4,000,000 to 5,000,000	191,085	851,474.9	214,046	954,576.4	226,146	1,006,040.8
5,000,000 to 6,000,000	146,524	790,674.7	162,327	876,820.6	173,427	934,661.4
6,000,000 to 7,000,000	87,012	561,644.5	100,318	648,222.7	105,351	679,746.4
7,000,000 to 8,000,000	69,518	518,424.7	76,031	567,198.2	78,927	588,391.9
8,000,000 to 9,000,000	54,011	455,972.8	57,935	490,149.0	61,599	520,678.9
9,000,000 to 10,000,000	41,512	393,676.2	46,793	443,940.2	49,123	465,608.8
10,000,000 to 100,000,000	294,017	6,688,704.4	319,259	7,194,915.2	332,908	7,484,336.6
100,000,000 to 500,000,000	16,975	3,235,084.1	16,998	3,318,395.6	18,131	3,535,783.0
500,000,000 to 1,000,000,000	2,305	1,528,695.5	2,300	1,552,478.3	2,591	1,733,555.7
1,000,000,000 to 5,000,000,000	2,280	4,337,051.0	2,122	4,197,126.1	2,298	4,592,151.6
5,000,000,000 to 10,000,000,000	300	1,981,989.9	340	2,191,123.1	392	2,640,265.6
10,000,000,000 & Over	219	4,363,921.1	186	3,823,681.3	222	4,775,014.5
TOTAL	**185,956,665**	**36,577,525.2**	**194,536,974**	**36,622,627.9**	**201,059,506**	**39,750,488.6**

Source: Statistics and Data Services Department, SBP

Notes:-

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

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

3.6.1 Deposits Distributed by Size of Accounts and Gender
All Banks
As on 30th June, 2026

Number of Accounts in Unit — Million Rupees

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	99,981,682	82,163.5	50,560,067	32,668.3	793,601	668.7	1,526,473	1,033.3	152,861,823	116,533.7
5,000 to 10,000	6,939,508	45,254.6	1,095,441	7,877.9	101,676	732.0	167,991	1,167.3	8,304,616	55,031.7
10,000 to 20,000	6,752,186	96,502.7	3,412,474	48,585.1	99,253	1,429.1	157,500	2,183.1	10,421,413	148,700.0
20, 000 to 25,000	1,113,083	24,874.7	545,035	12,141.5	29,997	672.7	51,791	1,147.4	1,739,906	38,836.4
25,000 to 50,000	3,647,457	133,780.1	1,390,638	49,804.7	97,456	3,492.2	154,571	5,511.7	5,290,122	192,588.7
50,000 to 100,000	3,686,334	267,926.3	1,245,101	89,563.3	99,528	7,094.9	145,332	10,218.2	5,176,295	374,802.6
100,000 to 150,000	2,135,452	264,803.5	716,104	88,214.9	72,575	8,513.0	77,203	9,313.7	3,001,334	370,845.2
150,000 to 200,000	1,330,276	232,002.3	458,842	80,297.7	40,087	6,941.1	48,665	8,423.5	1,877,870	327,664.5
200,000 to 300,000	1,901,733	467,621.0	667,227	165,079.9	66,662	16,244.5	69,106	16,838.5	2,704,728	665,783.9
300,000 to 400,000	1,076,621	374,206.1	397,314	138,932.9	47,198	16,283.3	45,570	15,718.3	1,566,703	545,140.5
400,000 to 500,000	806,156	358,371.0	269,855	120,489.9	35,420	15,829.4	34,681	15,481.8	1,146,112	510,172.0
500,000 to 750,000	1,383,593	844,327.0	451,358	273,982.1	88,559	52,103.4	62,171	37,724.9	1,985,681	1,208,137.4
750,000 to 1,000,000	680,119	593,366.3	233,351	203,629.0	46,861	40,932.3	39,289	34,127.9	999,620	872,055.5
1,000,000 to 2,000,000	1,256,076	1,594,788.1	409,149	548,684.0	122,527	165,923.9	90,152	125,843.7	1,877,904	2,435,239.7
2,000,000 to 3,000,000	447,038	1,088,100.0	140,761	341,369.9	52,897	128,956.5	44,960	109,336.9	685,656	1,667,763.3
3,000,000 to 4,000,000	238,931	820,246.3	72,948	250,051.9	29,518	101,095.8	27,211	93,564.4	368,608	1,264,958.3
4,000,000 to 5,000,000	144,467	642,191.9	43,840	195,054.3	18,725	83,342.9	19,114	85,451.6	226,146	1,006,040.8
5,000,000 to 6,000,000	106,204	573,342.4	32,930	177,402.0	17,483	93,412.3	16,810	90,504.7	173,427	934,661.4
6,000,000 to 7,000,000	65,686	423,682.3	19,411	125,181.2	9,528	61,575.0	10,726	69,308.0	105,351	679,746.4
7,000,000 to 8,000,000	48,683	362,806.8	14,509	108,096.7	7,027	52,440.0	8,708	65,048.4	78,927	588,391.9
8,000,000 to 9,000,000	37,732	318,748.1	10,986	92,849.9	5,917	50,085.4	6,964	58,995.5	61,599	520,678.9
9,000,000 to 10,000,000	29,913	283,357.2	8,261	78,238.3	4,674	44,390.4	6,275	59,622.9	49,123	465,608.8
10,000,000 to 100,000,000	176,976	3,659,755.4	49,693	999,098.0	33,892	728,218.6	72,347	2,097,264.6	332,908	7,484,336.6
100,000,000 to 500,000,000	3,527	597,632.2	876	144,643.5	731	120,560.7	12,997	2,672,946.6	18,131	3,535,783.0
500,000,000 to 1,000,000,000	151	98,309.1	34	22,459.0	24	14,849.0	2,382	1,597,938.7	2,591	1,733,555.7
1,000,000,000 to 5,000,000,000	68	127,731.4	10	16,272.5	2	3,236.7	2,218	4,444,911.0	2,298	4,592,151.6
5,000,000,000 to 10,000,000,000	27	174,648.3	-	-	1	6,954.0	364	2,458,663.3	392	2,640,265.6
10,000,000,000 & Over	7	244,475.9	-	-	-	-	215	4,530,538.7	222	4,775,014.5
Total	**133,989,686**	**14,795,014.3**	**62,246,215**	**4,410,668.3**	**1,921,819**	**1,825,977.7**	**2,901,786**	**18,718,828.3**	**201,059,506**	**39,750,488.6**

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

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

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan[1]

In Thousands

Items		Jun-25	Dec-25 R	Jun-26 P
No. of Accounts	Total Accounts	243,086	269,886	292,843
	Active Accounts	140,932	159,757	175,057
	Dormant Accounts	102,154	110,129	117,786
	Total Accounts-Male	165,337	179,845	190,747
	Active Accounts-Male	97,159	106,228	114,031
	Dormant Accounts-Male	68,178	73,617	76,716
	Total Accounts-Female	72,477	83,890	92,517
	Active Accounts-Female	40,799	50,087	55,231
	Dormant Accounts-Female	31,679	33,803	37,286
	Total Accounts-Transgender	5	6	5
	Active Accounts-Transgender	3	4	4
	Dormant Accounts-Transgender	2	2	1
No. of Depositors[2]	Total Depositors	99,023	104,590	109,660
	Active Depositors	75,927	81,478	85,961
	Dormant Depositors	62,447	65,539	70,119
	Total Depositors-Male	61,538	63,816	66,019
	Active Depositors-Male	48,088	50,439	51,931
	Dormant Depositors-Male	40,253	41,846	44,186
	Total Depositors-Female	37,575	40,558	43,157
	Active Depositors-Female	27,509	30,558	33,165
	Dormant Depositors-Female	21,799	23,073	25,140
	Total Depositors-Transgender	3	3	3
	Active Depositors-Transgender	2	2	2
	Dormant Depositors-Transgender	1	1	1

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3. The deposit accounts in this table may not reconcile with deposit accounts available in Quarterly Publication of Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan due to enhance coverage of financial institutions in this table.

3.8 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

End of Period : Million Rupees

SIZE OF ACCOUNTS (Rs.)	2025				2026	
	Dec		Mar		Jun[P]	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	2,887,200	9,090.7	2,961,573	8,788.6	3,385,771	9,423.6
25,000 to 50,000	414,316	14,845.4	413,622	14,792.1	415,159	14,472.1
50,000 to 100,000	622,109	45,336.5	637,502	46,729.3	607,317	44,142.6
100,000 to 150,000	775,366	87,405.1	782,034	89,704.2	769,741	91,021.7
150,000 to 200,000	278,471	48,242.4	291,237	50,496.7	287,702	49,790.2
200,000 to 300,000	361,109	89,741.6	374,405	92,701.1	372,640	91,633.7
300,000 to 400,000	232,833	79,346.1	224,222	76,088.8	239,074	82,537.6
400,000 to 500,000	238,540	105,677.3	281,548	125,743.7	276,424	122,364.5
500,000 to 750,000	207,228	127,710.3	160,694	97,415.6	159,047	96,691.6
750,000 to 1,000,000	100,353	88,224.8	102,427	90,315.9	136,685	116,244.2
1,000,000 to 2,000,000	298,188	430,429.6	311,892	449,055.3	332,916	480,003.3
2,000,000 to 3,000,000	119,073	290,092.7	122,983	300,173.8	130,116	315,456.9
3,000,000 to 4,000,000	45,876	158,541.2	48,051	166,575.8	53,641	185,921.5
4,000,000 to 5,000,000	39,678	178,589.9	42,244	189,156.5	45,202	201,048.3
5,000,000 to 6,000,000	20,203	109,592.2	19,800	108,351.1	22,916	124,654.1
6,000,000 to 7,000,000	15,464	100,127.2	16,383	106,424.9	17,413	113,034.7
7,000,000 to 8,000,000	12,087	90,344.8	12,638	94,530.4	13,560	101,445.7
8,000,000 to 9,000,000	9,093	77,232.8	9,771	83,060.7	10,607	90,103.2
9,000,000 to 10,000,000	9,254	88,109.5	9,517	90,739.6	10,518	100,242.5
10,000,000 to 100,000,000	62,527	1,783,954.3	61,674	1,756,563.2	66,319	1,861,159.4
100,000,000 to 500,000,000	10,782	2,252,376.3	10,305	2,170,920.7	10,620	2,254,328.7
500,000,000 to 1,000,000,000	1,745	1,188,396.9	1,839	1,261,024.5	1,856	1,289,766.0
1,000,000,000 to 5,000,000,000	1,359	2,678,314.2	1,437	2,885,184.5	1,440	2,814,866.9
5,000,000,000 to 10,000,000,000	148	974,072.7	142	907,758.7	130	837,811.3
10,000,000,000 & Over	128	3,440,698.8	107	2,953,800.6	377,126	3,435,120.4
Total	**7,103,464**	**13,099,438.0**	**6,763,130**	**14,536,493.3**	**7,743,940**	**14,923,284.7**

Source: Statistics and Data Services Department, SBP

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

3.8.1 Advances Classified by Size of Accounts and Gender
All Banks
As on 30th June, 2026

Million Rupees
Number of Accounts in Unit

Size of Account (Rs.)	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5000	2,297,756	2,250.7	522,762	572.1	406	0.01	22,747	9.2	2,843,671	2,832.0
5,000 to 10,000	169,026	1,104.6	29,321	190.2	3	0.0	8,612	55.9	206,962	1,350.7
10,000 to 20,000	221,402	3,032.2	25,384	353.6	8	0.1	7,611	105.6	254,405	3,491.4
20, 000 to 25,000	70,123	1,519.9	8,328	180.2	1	0.02	2,281	49.4	80,733	1,749.5
25,000 to 50,000	336,240	11,496.8	35,531	1,212.1	11	0.4	43,377	1,762.8	415,159	14,472.1
50,000 to 100,000	490,783	35,623.2	84,237	6,464.8	20	1.6	32,277	2,053.0	607,317	44,142.6
100,000 to 150,000	719,370	85,134.9	43,870	5,082.9	23	2.8	6,478	801.1	769,741	91,021.7
150,000 to 200,000	259,265	44,872.5	20,930	3,602.7	23	4.1	7,484	1,310.9	287,702	49,790.2
200,000 to 300,000	320,052	78,570.1	30,832	7,608.6	45	11.1	21,711	5,443.9	372,640	91,633.7
300,000 to 400,000	210,378	72,622.9	19,668	6,778.2	41	14.3	8,987	3,122.1	239,074	82,537.6
400,000 to 500,000	205,422	90,916.3	13,100	5,841.9	81	37.2	57,821	25,569.2	276,424	122,364.5
500,000 to 750,000	124,825	75,693.9	14,661	8,831.5	251	158.9	19,310	12,007.4	159,047	96,691.6
750,000 to 1,000,000	107,911	91,354.5	11,852	9,903.0	166	147.8	16,756	14,838.9	136,685	116,244.2
1,000,000 to 2,000,000	242,426	353,624.4	30,440	41,529.8	1,080	1,623.7	58,970	83,225.4	332,916	480,003.3
2,000,000 to 3,000,000	89,554	216,809.3	12,154	28,617.2	819	2,020.7	27,589	68,009.7	130,116	315,456.9
3,000,000 to 4,000,000	30,982	107,121.2	3,006	10,353.6	620	2,111.1	19,033	66,335.6	53,641	185,921.5
4,000,000 to 5,000,000	27,744	122,675.0	2,212	9,826.6	399	1,772.0	14,847	66,774.7	45,202	201,048.3
5,000,000 to 6,000,000	12,943	70,592.6	1,093	5,914.8	283	1,520.0	8,597	46,626.7	22,916	124,654.1
6,000,000 to 7,000,000	9,298	60,251.1	763	4,945.1	190	1,236.4	7,162	46,602.1	17,413	113,034.7
7,000,000 to 8,000,000	7,134	53,459.6	580	4,320.8	158	1,185.3	5,688	42,479.9	13,560	101,445.7
8,000,000 to 9,000,000	5,801	49,315.6	409	3,482.3	162	1,390.0	4,235	35,915.3	10,607	90,103.2
9,000,000 to 10,000,000	5,797	55,096.7	400	3,813.9	83	775.8	4,238	40,556.2	10,518	100,242.5
10,000,000 to 100,000,000	20,225	426,088.0	1,441	30,018.7	279	6,665.7	44,374	1,398,387.0	66,319	1,861,159.4
100,000,000 to 500,000,000	634	122,756.0	42	8,015.2	19	3,891.3	9,925	2,119,666.2	10,620	2,254,328.7
500,000,000 to 1,000,000,000	106	79,168.1	3	2,463.8	2	1,347.2	1,745	1,206,786.9	1,856	1,289,766.0
1,000,000,000 to 5,000,000,000	57	118,386.8	2	5,051.5	-	-	1,381	2,691,428.7	1,440	2,814,866.9
5,000,000,000 to 10,000,000,000	1	5,754.0	-	-	-	-	129	832,057.4	130	837,811.3
10,000,000,000 & Over	376,995	53,355.7	-	-	-	-	131	3,381,764.7	377,126	3,435,120.4
Total	**6,362,250**	**2,488,646.4**	**913,021**	**214,975.0**	**5,173**	**25,917.4**	**463,496**	**12,193,745.9**	**7,743,940**	**14,923,284.7**

Source: Statistics and Data Services Department, SBP

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

Notes:

1. Number of accounts with zero liability includes overdraft facility/credit card related accounts
2. This Data is being published on quarterly basis w.e.f. December, 2023.
3. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of
4. 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
5. Sole Proprietorship and Partnerships Accounts have been reported in Male, Female and Both Males and Females Gender Categories

3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers

As on 30th June, 2026 (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	-	-	33	-	115	0.0	121	0.0	466,990	1,172.4	4,128	14.0	2,914,381	8,237.2	3	-	3,385,771	9,423.6
25,000 to 50,000	-	-	-	-	-	-	3	0.1	146,303	5,251.0	757	26.1	268,096	9,194.9	-	-	415,159	14,472.1
50,000 to 100,000	-	-	-	-	-	-	8	0.6	302,539	21,349.8	359	25.8	304,411	22,766.4	-	-	607,317	44,142.6
100,000 to 150,000	-	-	2	0.2	-	-	5	0.7	142,116	17,464.8	85	10.0	627,533	73,546.0	-	-	769,741	91,021.7
150,000 to 200,000	-	-	3	0.6	-	-	9	1.6	117,594	19,966.1	14	2.4	170,082	29,819.6	-	-	287,702	49,790.2
200,000 to 300,000	-	-	6	1.4	-	-	15	3.7	165,741	40,379.3	69	17.6	206,807	51,231.0	2	0.6	372,640	91,633.7
300,000 to 400,000	-	-	1	0.4	9	3.1	114	36.3	115,566	39,573.5	14	5.0	123,366	42,917.9	4	1.4	239,074	82,537.6
400,000 to 500,000	-	-	1	0.4	1	0.5	31	14.7	104,440	46,418.6	48	21.7	171,899	75,906.8	4	1.8	276,424	122,364.5
500,000 to 750,000	-	-	7	4.9	12	6.7	30	18.9	82,488	50,329.2	46	28.9	76,461	46,301.4	3	1.7	159,047	96,691.6
750,000 to 1,000,000	-	-	7	5.8	21	18.4	28	23.9	58,991	51,705.4	106	82.2	77,532	64,408.5	-	-	136,685	116,244.2
1,000,000 to 2,000,000	-	-	70	111.4	22	29.3	96	142.0	127,984	180,039.0	85	132.6	204,645	299,527.7	14	21.3	332,916	480,003.3
2,000,000 to 3,000,000	-	-	52	132.5	19	44.4	89	225.3	53,494	130,714.1	32	75.0	76,424	184,250.8	6	14.8	130,116	315,456.9
3,000,000 to 4,000,000	-	-	45	161.5	17	59.6	103	362.9	32,161	111,397.2	31	110.4	21,284	73,829.9	-	-	53,641	185,921.5
4,000,000 to 5,000,000	-	-	41	181.6	36	164.3	111	496.5	28,716	127,406.0	6	27.0	16,291	72,768.8	1	4.1	45,202	201,048.3
5,000,000 to 6,000,000	-	-	19	104.4	6	34.1	49	262.2	14,330	77,865.8	13	68.7	8,499	46,318.8	-	-	22,916	124,654.1
6,000,000 to 7,000,000	-	-	9	57.6	12	78.6	52	335.2	11,228	73,011.0	2	12.5	6,110	39,539.8	-	-	17,413	113,034.7
7,000,000 to 8,000,000	-	-	2	15.6	7	52.9	27	204.9	9,276	69,364.1	5	37.7	4,243	31,770.5	-	-	13,560	101,445.7
8,000,000 to 9,000,000	-	-	10	86.0	4	33.9	24	202.5	6,614	56,087.0	2	16.6	3,952	33,669.2	1	8.0	10,607	90,103.2
9,000,000 to 10,000,000	-	-	7	66.9	-	-	17	161.3	6,423	61,485.9	3	29.7	4,068	38,498.7	-	-	10,518	100,242.5
10,000,000 to 100,000,000	-	-	31	1,073.0	93	4,214.8	211	7,922.7	54,915	1,637,832.5	57	2,521.8	11,009	207,464.4	3	130.1	66,319	1,861,159.4
100,000,000 to 500,000,000	-	-	27	7,418.2	113	29,384.7	167	40,853.7	10,168	2,147,350.7	12	2,725.5	131	25,814.7	2	781.1	10,620	2,254,328.7
500,000,000 to 1,000,000,000	-	-	14	9,855.3	42	31,147.8	59	40,767.7	1,730	1,199,550.1	3	2,243.0	7	5,420.3	1	781.8	1,856	1,289,766.0
1,000,000,000 to 5,000,000,0	-	-	13	23,263.3	96	241,923.5	86	165,412.4	1,239	2,371,531.9	1	1,350.0	5	11,385.9	-	-	1,440	2,814,866.9
5,000,000,000 to 10,000,000,(	-	-	3	21,406.2	40	272,941.0	6	44,592.7	81	498,871.4	-	-	-	-	-	-	130	837,811.3
10,000,000,000 & Over	-	-	12	575,082.5	93	2,400,984.1	3	98,733.8	23	306,964.3	-	-	376,995	53,355.7	-	-	377,126	3,435,120.4
Total	**-**	**-**	**415**	**639,029.7**	**758**	**2,981,121.7**	**1,464**	**400,776.3**	**2,061,150**	**9,343,081.1**	**5,878**	**9,584.0**	**5,674,231**	**1,547,945.0**	**44**	**1,746.9**	**7,743,940**	**14,923,284.7**

Source: Statistics and Data Services Department, SBP

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

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

End period: Million Rupees

BORROWERS	2026					
	Mar			Jun P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	**14,216,096.4**	**14,058,752.6**	**157,343.8**	**14,923,284.7**	**14,760,055.0**	**163,229.7**
I. GOVERNMENT	**695,630.4**	**695,630.4**	**-**	**639,029.7**	**639,029.7**	**-**
a. Federal Government	553,687.8	553,687.8	-	490,868.0	490,868.0	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
b. Provincial Governments	141,942.6	141,942.6	-	148,161.7	148,161.7	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	**2,698,520.9**	**2,698,520.9**	**-**	**2,981,121.7**	**2,981,121.7**	**-**
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	472.0	472.0	-	121.5	121.5	-
03. Utilities	210,998.9	210,998.9	-	159,925.1	159,925.1	-
04. Transport, storage and communications	809,421.0	809,421.0	-	921,239.5	921,239.5	-
05. Manufacturing	87,162.2	87,162.2	-	82,063.4	82,063.4	-
06. Mining and Quarrying	57,920.7	57,920.7	-	53,244.6	53,244.6	-
07. Construction	9,884.2	9,884.2	-	2,108.1	2,108.1	-
08. Commerce and Trade	628,861.5	628,861.5	-	670,951.2	670,951.2	-
09. Others	893,800.4	893,800.4	-	1,091,468.5	1,091,468.5	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	**382,930.1**	**382,930.1**	**-**	**400,776.3**	**400,776.3**	**-**
01. Mutual Funds and AMCs	16,223.5	16,223.5	-	8,771.3	8,771.3	-
02. Insurance & Pension Funds	5,331.1	5,331.1	-	6,261.0	6,261.0	-
03. MFIs and DFIs	218,665.6	218,665.6	-	222,563.3	222,563.3	-
04. Stock Exchange & Brokerage Houses	35,022.3	35,022.3	-	54,742.4	54,742.4	-
05. Modarabas	10,448.4	10,448.4	-	14,345.3	14,345.3	-
06. Other NBFIs	97,239.2	97,239.2	-	94,092.9	94,092.9	-
IV. PRIVATE SECTOR (BUSINESS)	**8,988,310.3**	**8,834,146.1**	**154,164.2**	**9,343,081.1**	**9,182,920.1**	**160,160.9**
a. Agriculture, forestry and fishing	593,091.8	453,821.8	139,270.1	670,888.5	526,442.5	144,446.0
01. Crop and animal production, hunting and related service activities	590,158.1	451,140.5	139,017.6	667,512.1	523,394.5	144,117.6
i. Growing of Wheat, Rice, Sugar Cane & Cotton	286,136.9	250,259.3	35,877.6	290,546.3	253,936.9	36,609.4
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	19,637.9	9,514.6	10,123.3	21,061.3	10,652.2	10,409.2
iii. Growing of other fruits, vegetables and crops	33,561.8	31,936.8	1,625.0	57,538.1	55,916.2	1,621.9
iv. Raising of livestock and other related activities	159,765.1	86,571.5	73,193.7	176,519.2	100,494.7	76,024.5
v. Other agricultural support activities	90,913.1	72,715.1	18,198.0	121,712.6	102,259.9	19,452.7
vi. Hunting, trapping and related service activities	143.2	143.2	-	134.7	134.7	-
02 - Forestry and logging	37.8	21.0	16.8	48.4	32.2	16.2
03 - Fishing and aquaculture	2,895.8	2,660.2	235.6	3,328.0	3,015.8	312.2
b. Mining and quarrying	74,825.7	74,825.7	-	77,187.1	77,187.1	-
01. Mining of coal and lignite	43,996.6	43,996.6	-	43,231.5	43,231.5	-
02. Extraction of crude petroleum and natural gas	20,806.4	20,806.4	-	19,141.8	19,141.8	-
03. Mining of metal ores	201.6	201.6	-	158.4	158.4	-
04. Other mining and quarrying	9,779.0	9,779.0	-	14,596.9	14,596.9	-
05. Mining support service activities	42.0	42.0	-	58.5	58.5	-
c. Manufacturing	5,697,410.2	5,688,213.1	9,197.1	5,849,233.2	5,840,121.2	9,112.1
01. Manufacture of food products	1,423,605.2	1,414,635.1	8,970.1	1,431,782.6	1,422,878.8	8,903.8
02. Manufacture of beverages	53,294.4	53,294.4	-	49,065.5	49,065.5	-
03. Manufacture of tobacco products	13,234.6	13,121.3	113.3	11,930.8	11,827.5	103.3
04. Manufacture of textiles	1,835,167.1	1,835,167.1	-	1,843,788.6	1,843,788.6	-
i. Preparation and spinning of textile fibers	546,672.8	546,672.8	-	546,866.7	546,866.7	-
ii. Weaving of textiles	360,914.1	360,914.1	-	358,257.5	358,257.5	-
iii. Finishing of textiles	334,475.0	334,475.0	-	356,702.0	356,702.0	-
iv. Manufacture of knitted and crocheted fabrics	71,681.2	71,681.2	-	67,270.9	67,270.9	-
v. Manufacture of made-up textile articles, except apparel	274,581.7	274,581.7	-	267,238.3	267,238.3	-
vi. Manufacture of carpets and rugs	695.3	695.3	-	793.8	793.8	-
vii. Manufacture of other textiles n.e.c.	246,147.1	246,147.1	-	246,659.4	246,659.4	-
05. Manufacture of wearing apparel	248,629.3	248,515.9	113.3	262,700.1	262,595.7	104.5
06. Manufacture of leather and related products	50,686.2	50,686.2	-	55,291.9	55,291.9	-
i. Tanning and dressing of leather; dressing and dyeing of fur	7,927.1	7,927.1	-	9,169.0	9,169.0	-
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,935.3	3,935.3	-	3,971.4	3,971.4	-
iii. Manufacture of footwear	38,823.8	38,823.8	-	42,151.5	42,151.5	-
a). Leather wear	32,217.9	32,217.9	-	34,789.2	34,789.2	-
b). Rubber and Plastic wear	6,606.0	6,606.0	-	7,362.3	7,362.3	-

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

End period: Million Rupees

BORROWERS	2026					
	Mar			Jun[P]		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	15,129.7	15,129.2	0.5	18,669.3	18,668.9	0.5
08. Manufacture of paper and paper products	154,213.2	154,213.2	-	156,056.9	156,056.9	-
09. Printing and reproduction of recorded media	19,713.1	19,713.1	-	19,740.3	19,740.3	-
10. Manufacture of coke and refined petroleum products	146,020.9	146,020.9	-	138,844.3	138,844.3	-
11. Manufacture of chemicals and chemical products	497,711.5	497,711.5	-	576,732.8	576,732.8	-
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	125,644.3	125,644.3	-	130,964.8	130,964.8	-
13. Manufacture of rubber and plastics products	123,121.1	123,121.1	-	148,684.3	148,684.3	-
14. Manufacture of other non-metallic mineral products	293,071.2	293,071.2	-	284,999.5	284,999.5	-
15. Manufacture of basic metals	241,850.3	241,850.3	-	256,406.5	256,406.5	-
16. Manufacture of fabricated metal products, except machinery and equipment	27,550.5	27,550.5	-	28,707.7	28,707.7	-
17. Manufacture of computer, electronic and optical products	31,836.1	31,836.1	-	41,274.9	41,274.9	-
18. Manufacture of electrical equipment	162,456.3	162,456.3	-	158,400.5	158,400.5	-
19. Manufacture of machinery and equipment	27,708.3	27,708.3	-	28,099.3	28,099.3	-
20. Manufacture of motor vehicles, trailers and semi-trailers	106,504.6	106,504.6	-	107,045.7	107,045.7	-
21. Manufacture of other transport equipment	10,336.3	10,336.3	-	9,531.4	9,531.4	-
22. Manufacture of furniture	9,184.4	9,184.4	-	10,805.9	10,805.9	-
23 Other manufacturing	73,588.7	73,588.7	-	75,729.9	75,729.9	-
24. Repair and installation of machinery and equipment	7,153.0	7,153.0	-	3,979.9	3,979.9	-
d. Electricity, gas, steam and air conditioning supply	376,972.5	376,972.5	-	422,957.0	422,957.0	-
e. Water supply; sewerage, waste management and remediation activities	44,715.5	44,715.5	-	44,479.3	44,479.3	-
f. Construction	217,253.2	217,253.2	-	235,245.5	235,245.5	-
01. Construction of buildings	145,983.0	145,983.0	-	157,019.3	157,019.3	-
02. Civil engineering	67,033.4	67,033.4	-	73,043.1	73,043.1	-
03. Specialized construction activities	4,236.9	4,236.9	-	5,183.2	5,183.2	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	811,924.1	811,924.1	-	868,115.2	868,115.2	-
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	31,335.7	31,335.7	-	38,784.3	38,784.3	-
02. Wholesale trade, except of motor vehicles and motorcycles	409,140.7	409,140.7	-	452,362.7	452,362.7	-
03. Retail trade, except of motor vehicles and motorcycles	371,447.6	371,447.6	-	376,968.1	376,968.1	-
h. Transportation and storage	170,525.9	166,367.9	4,158.0	201,679.5	196,847.1	4,832.4
i. Accommodation and food service activities	57,456.8	57,456.8	-	60,995.2	60,995.2	-
j. Information and communication	563,794.7	563,794.7	-	565,371.7	565,371.7	-
k. Real estate activities	45,993.3	45,993.3	-	47,561.2	47,561.2	-
l. Professional, scientific and technical activities	114,181.1	114,181.1	-	64,677.0	64,677.0	-
m. Administrative and support service activities	61,378.5	59,839.4	1,539.0	54,236.5	52,466.0	1,770.5
n. Education	30,002.6	30,002.6	-	36,147.9	36,147.9	-
o. Human health and social work activities	15,704.5	15,704.5	-	19,581.5	19,581.5	-
p. Arts, entertainment and recreation	3,764.9	3,764.9	-	4,566.0	4,566.0	-
q. Other service activities	109,314.9	109,314.9	-	120,158.6	120,158.6	-
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	**11,161.7**	**10,698.0**	**463.7**	**9,584.0**	**9,129.3**	**454.8**
VI. PERSONAL	**1,438,176.1**	**1,435,460.2**	**2,715.9**	**1,547,945.0**	**1,545,331.0**	**2,614.0**
a. Bank Employees	377,875.9	375,477.2	2,398.6	401,949.8	399,612.0	2,337.8
b. Consumer Financing	1,059,747.4	1,059,430.1	317.3	1,145,331.9	1,145,055.7	276.2
01. For house building	227,511.2	227,511.2	-	267,093.8	267,093.8	-
02. For transport i.e., purchase of car etc	344,991.2	344,854.4	136.8	381,687.3	381,571.7	115.7
03. Credit cards	197,562.3	197,562.3	-	204,708.5	204,708.5	-
04. Consumers durable	9,075.0	8,943.5	131.4	8,951.7	8,847.8	103.8
05. Personal loans	280,607.7	280,558.6	49.1	282,890.6	282,833.9	56.7
c. Other	552.9	552.9	-	663.3	663.3	-
VII. OTHER	**1,366.9**	**1,366.9**	**-**	**1,746.9**	**1,746.9**	**-**
TOTAL	**14,216,096.4**	**14,058,752.6**	**157,343.8**	**14,923,284.7**	**14,760,055.0**	**163,229.7**

Source: Statistics and Data Services Department, SBP

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

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th June, 2026

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	**6,362,250**	**2,488,646.4**	**913,021**	**214,975.0**	**5,173**	**25,917.4**	**463,496**	**12,193,745.9**	**7,743,940**	**14,923,284.7**
I. GOVERNMENT	**-**	**-**	**-**	**-**	**-**	**-**	**415**	**639,029.7**	**415**	**639,029.7**
A. Federal Government	-	-	-	-	-	-	245	490,868.0	245	490,868.0
B. Provincial Governments	-	-	-	-	-	-	170	148,161.7	170	148,161.7
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	**-**	**-**	**-**	**-**	**-**	**-**	**758**	**2,981,121.7**	**758**	**2,981,121.7**
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	758	2,981,121.7	758	2,981,121.7
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	**-**	**-**	**-**	**-**	**-**	**-**	**1,464**	**400,776.3**	**1,464**	**400,776.3**
Mutual Funds and AMCs	-	-	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	1,464	400,776.3	1,464	400,776.3
IV. PRIVATE SECTOR (BUSINESS)	**1,516,388**	**1,112,172.0**	**87,351**	**58,998.9**	**2,441**	**10,248.5**	**454,970**	**8,161,661.7**	**2,061,150**	**9,343,081.1**
A. Agriculture, forestry and fishing	1,252,198	357,158.0	64,984	20,198.2	2,245	3,558.5	209,441	289,973.8	1,528,868	670,888.5
1. Crop and animal production, hunting and related service activities	1,251,281	355,186.9	64,970	20,176.8	2,244	3,552.5	209,357	288,596.0	1,527,852	667,512.1
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	112	42.2	-	-	-	-	2	6.2	114	48.4
03 - Fishing and aquaculture	805	1,928.9	14	21.4	1	6.0	82	1,371.6	902	3,328.0
B. Mining and quarrying	518	1,489.9	20	129.0	2	49.5	2,204	75,518.6	2,744	77,187.1
05 - Mining of coal and lignite	31	124.4	2	52.8	-	-	827	43,054.3	860	43,231.5
06 - Extraction of crude petroleum and natural gas	227	606.8	5	44.8	-	-	1,009	18,490.2	1,241	19,141.8
07 - Mining of metal ores	57	62.6	-	-	-	-	19	95.8	76	158.4
08-Other mining and quarrying	186	654.2	10	27.0	2	49.5	347	13,866.2	545	14,596.9
09 - Mining support service activities	17	42.0	3	4.4	-	-	2	12.2	22	58.5
C. Manufacturing	45,193	326,205.3	3,383	8,084.4	90	1,778.0	94,541	5,513,165.5	143,207	5,849,233.2
10 - Manufacture of food products	29,325	86,424.3	2,478	3,379.2	6	29.4	20,986	1,341,949.7	52,795	1,431,782.6
11 - Manufacture of beverages	91	1,841.5	2	15.4	-	-	1,137	47,208.6	1,230	49,065.5
12 - Manufacture of tobacco products	259	111.1	10	4.3	-	-	378	11,815.4	647	11,930.8
13 - Manufacture of textiles	2,511	92,971.3	83	843.5	2	748.7	26,742	1,749,225.1	29,338	1,843,788.6
Preparation and spinning of textile fibres	1,226	50,970.9	7	54.8	-	-	8,059	495,841.0	9,292	546,866.7
Weaving of textiles	433	4,869.8	10	105.3	-	-	5,251	353,282.4	5,694	358,257.5
Finishing of textiles	238	21,409.9	26	102.1	-	-	4,555	335,190.0	4,819	356,702.0
Manufacture of knitted and crocheted fabrics	88	1,387.7	13	400.0	-	-	741	65,483.2	842	67,270.9
Manufacture of made-up textile articles, except apparel	201	10,956.8	8	110.1	2	748.7	4,171	255,422.6	4,382	267,238.3
Manufacture of carpets and rugs	25	130.6	-	-	-	-	53	663.2	78	793.8
Manufacture of other textiles n.e.c.	300	3,245.6	19	71.2	-	-	3,912	243,342.6	4,231	246,659.4
14 - Manufacture of wearing apparel	609	23,162.4	139	544.2	-	-	3,327	238,993.6	4,075	262,700.1
15 - Manufacture of leather and related products	224	2,584.3	50	687.5	-	-	1,820	52,020.1	2,094	55,291.9
Tanning and dressing of leather; dressing and dyeing of fur	44	374.7	40	567.6	-	-	386	8,226.7	470	9,169.0
Manufacture of luggage, handbags and the like, saddlery and harness	33	283.2	6	108.0	-	-	160	3,580.2	199	3,971.4
Manufacture of footwear	147	1,926.3	4	11.9	-	-	1,274	40,213.2	1,425	42,151.5
a. Leather wear	100	1,571.2	1	4.5	-	-	898	33,213.6	999	34,789.2
b. Rubber and Plastic wear	47	355.2	3	7.4	-	-	376	6,999.7	426	7,362.3

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th June, 2026

Million Rupees

Borrower	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	79	496.3	1	0.2	-	-	489	18,172.9	569	18,669.3
17 - Manufacture of paper and paper products	257	5,109.6	11	116.8	-	-	1,969	150,830.4	2,237	156,056.9
18 - Printing and reproduction of recorded media	265	1,396.0	16	225.9	-	-	776	18,118.4	1,057	19,740.3
Printing and other service activities related to printing	-	-	-	-	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	74	43,903.4	-	-	-	-	1,444	94,940.8	1,518	138,844.3
20 - Manufacture of chemicals and chemical products	441	8,080.5	12	145.5	1	34.1	9,080	568,472.7	9,534	576,732.8
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	345	5,078.3	19	75.6	-	-	7,665	125,811.0	8,029	130,964.8
22 - Manufacture of rubber and plastics products	418	2,993.1	51	196.7	6	42.8	2,800	145,451.7	3,275	148,684.3
23 - Manufacture of other non-metallic mineral products	355	7,392.8	4	136.7	24	273.6	1,678	277,196.3	2,061	284,999.5
24 - Manufacture of basic metals	629	14,943.3	12	52.5	25	575.7	4,500	240,835.1	5,166	256,406.5
25. Manufacture of fabricated metal products, except machinery and equipment	189	1,529.1	1	1.8	-	-	660	27,176.8	850	28,707.7
26 - Manufacture of computer, electronic and optical products	55	541.2	1	2.5	-	-	407	40,731.2	463	41,274.9
27 - Manufacture of electrical equipment	345	6,818.5	12	74.5	25	73.7	2,487	151,433.7	2,869	158,400.5
28 - Manufacture of machinery and equipment	206	1,438.9	8	257.5	-	-	705	26,402.9	919	28,099.3
29 - Manufacture of motor vehicles, trailers and semi-trailers	189	1,502.4	3	20.8	-	-	2,006	105,522.5	2,198	107,045.7
30 - Manufacture of other transport equipment	93	335.1	-	-	-	-	537	9,196.3	630	9,531.4
31 - Manufacture of furniture	146	959.8	6	61.6	-	-	366	9,784.5	518	10,805.9
32. Other manufacturing	8,010	16,327.5	464	1,241.9	1	-	2,515	58,160.5	10,990	75,729.9
Manufacture of jewellery and related articles	82	370.3	1	9.5	-	-	70	464.8	153	844.7
Manufacture of imitation jewellery and related articles	4	38.3	1	0.7	1	-	4	44.8	10	83.8
Manufacture of musical instruments	4	18.8	-	-	-	-	44	742.6	48	761.4
Manufacture of sports goods	163	3,138.2	9	286.8	-	-	359	8,371.6	531	11,796.6
Manufacture of games and toys	6	21.2	-	-	-	-	2	45.3	8	66.6
Manufacture of medical and dental instruments and supplies	86	668.6	5	31.4	-	-	252	5,746.5	343	6,446.5
Manufacture of Handicrafts	20	65.7	7	7.8	-	-	29	838.7	56	912.3
Other manufacturing n.e.c.	7,645	12,006.3	441	905.6	-	-	1,755	41,906.1	9,841	54,818.0
33 - Repair and installation of machinery and equipment	78	264.5	-	-	-	-	67	3,715.4	145	3,979.9
D. Electricity, gas, steam and air conditioning supply	38	5,164.4	1	1.5	1	14.2	2,845	417,777.0	2,885	422,957.0
Electric power generation, transmission and distribution	26	5,100.9	1	1.5	1	14.2	2,647	405,045.8	2,675	410,162.4
a) Hydal	1	-	-	-	-	-	279	14,065.1	280	14,065.1
b) Thermal	1	-	-	-	-	-	168	97,918.5	169	97,918.5
c) Coal Based	2	6.4	-	-	-	-	81	102,467.4	83	102,473.7
d) Wind	11	5,044.4	-	-	-	-	148	30,405.6	159	35,450.0
e) Solar	9	36.5	1	1.5	-	-	242	15,093.8	252	15,131.8
f) Other	2	13.7	-	-	1	14.2	1,729	145,095.4	1,732	145,123.3
Manufacture of gas; distribution of gaseous fuels through mains	7	27.0	-	-	-	-	188	12,697.5	195	12,724.5
Steam and air conditioning supply	5	36.4	-	-	-	-	10	33.6	15	70.0
E. Water supply; sewerage, waste management and remediation activities	60	3,608.1	5	994.5	-	-	345	39,876.8	410	44,479.3
36 - Water collection, treatment and supply	7	27.2	-	-	-	-	47	33,109.1	54	33,136.3
37 - Sewerage	6	17.5	-	-	-	-	3	92.4	9	109.9
38 - Waste collection, treatment and disposal activities; materials recovery	38	3,532.5	5	994.5	-	-	60	6,235.8	103	10,762.8
39 - Remediation activities and other waste management services	9	30.9	-	-	-	-	235	439.5	244	470.4
F. Construction	2,116	30,717.4	58	1,109.9	11	1,457.3	3,125	201,960.9	5,310	235,245.5
41 - Construction of buildings	1,068	26,186.8	15	977.5	9	1,446.7	1,544	128,408.3	2,636	157,019.3
42 - Civil engineering	879	3,445.8	19	102.2	2	10.6	1,347	69,484.4	2,247	73,043.1
43 - Specialized construction activities	169	1,084.7	24	30.3	-	-	234	4,068.2	427	5,183.2
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	109,766	235,075.6	9,037	11,942.6	53	829.5	103,406	620,267.5	222,262	868,115.2
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,152	7,604.5	70	909.8	-	-	1,790	30,270.0	5,012	38,784.3
46 - Wholesale trade, except of motor vehicles and motorcycles	44,019	148,983.5	3,393	7,326.3	33	715.9	27,975	295,337.1	75,420	452,362.7
47 - Retail trade, except of motor vehicles and motorcycles	62,595	78,487.7	5,574	3,706.4	20	113.6	73,641	294,660.4	141,830	376,968.1

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th June, 2026

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	22,871	69,594.4	1,885	6,104.5	2	6.3	7,162	125,974.3	31,920	201,679.5
49 - Land transport and transport via pipelines	6,514	32,429.2	599	2,550.4	2	6.3	3,307	32,423.5	10,422	67,409.4
50 - Water transport	19	224.0	2	0.4	-	-	138	1,384.5	159	1,608.9
51 - Air transport	35	210.5	1	4.5	-	-	151	2,240.0	187	2,455.0
52 - Warehousing and support activities for transportation	16,271	36,471.8	1,283	3,549.2	-	-	2,281	77,019.8	19,835	117,040.9
53 - Courier activities other than national post activities	32	258.9	-	-	-	-	1,285	12,906.4	1,317	13,165.3
I. Accommodation and food service activities	1,372	5,173.8	64	347.9	1	103.2	1,333	55,370.3	2,770	60,995.2
55 - Accommodation	236	1,146.8	17	255.5	-	-	370	33,108.7	623	34,511.1
56-Food and beverage service activities	1,136	4,027.0	47	92.4	1	103.2	963	22,261.6	2,147	26,484.1
J. Information and communication	737	5,297.3	30	117.7	-	-	3,284	559,956.7	4,051	565,371.7
58 - Publishing activities	112	463.9	4	45.7	-	-	610	4,681.5	726	5,191.1
59 - Motion picture, video and television programme production, sound recording and music publishing activities	101	41.4	2	0.6	-	-	54	4,104.8	157	4,146.7
60 - Programming and broadcasting activities	7	6.5	-	-	-	-	32	1,007.8	39	1,014.3
61 - Telecommunications	149	2,968.9	5	17.5	-	-	1,371	516,987.3	1,525	519,973.6
62 - Computer programming, consultancy and related activities	278	1,427.7	14	47.5	-	-	1,000	22,478.2	1,292	23,953.4
63 - Information service activities	90	389.0	5	6.4	-	-	217	10,697.2	312	11,092.6
K. Real estate activities	393	2,134.2	8	60.9	7	1,386.6	703	43,979.4	1,111	47,561.2
L. Professional, scientific and technical activities	394	2,208.6	18	180.1	1	4.5	9,813	62,283.9	10,226	64,677.0
69 - Legal and accounting activities	43	189.8	-	-	-	-	185	4,035.1	228	4,224.9
70 - Activities of head offices; management consultancy activities	15	591.6	2	4.1	-	-	102	1,729.7	119	2,325.4
71 - Architectural and engineering activities; technical testing and analysis	60	351.6	3	129.8	-	-	383	5,770.3	446	6,251.7
72 - Scientific research and development	14	61.0	1	0.2	-	-	102	1,996.5	117	2,057.7
73 - Advertising and market research	109	379.9	-	-	-	-	862	6,472.6	971	6,852.5
74 - Other professional, scientific and technical activities	67	312.7	4	20.4	1	4.5	8,145	42,107.6	8,217	42,445.2
75 - Veterinary activities	86	322.1	8	25.5	-	-	34	172.0	128	519.6
M. Administrative and support service activities	5,584	10,484.0	316	636.7	6	143.1	3,100	42,972.7	9,006	54,236.5
77 - Rental and leasing activities	196	764.9	22	182.8	1	52.0	606	4,868.9	825	5,868.5
78 - Employment activities	10	74.4	1	7.7	-	-	33	1,721.9	44	1,804.0
79 - Travel agency, tour operator, reservation service and related activities	325	1,998.5	17	248.6	-	-	726	9,619.0	1,068	11,866.1
80 - Security and investigation activities	28	667.1	1	14.6	-	-	528	3,406.8	557	4,088.5
81. Services to buildings and landscape activities	82	327.1	1	1.1	-	-	53	330.2	136	658.4
82 - Office administrative, office support and other business support activities	4,943	6,652.0	274	182.0	5	91.1	1,154	23,025.8	6,376	29,950.9
N. Education	452	2,383.6	198	577.8	-	-	1,099	33,186.5	1,749	36,147.9
O. Human health and social work activities	599	3,189.1	75	245.0	2	82.2	1,006	16,065.2	1,682	19,581.5
86 - Human health activities	595	3,182.1	72	235.0	2	82.2	989	15,965.0	1,658	19,464.2
87 - Residential care activities	1	-	-	-	-	-	7	12.9	8	12.9
88. Social work activities with and without accommodation	3	7.1	3	10.0	-	-	10	87.3	16	104.4
P. Arts, entertainment and recreation	88	321.3	5	16.7	-	-	59	4,227.9	152	4,566.0
Q. Other service activities	74,009	51,966.9	7,264	8,251.3	20	835.7	11,504	59,104.7	92,797	120,158.6
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	**5,878**	**9,584.0**	**5,878**	**9,584.0**
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	49	3,222.2	49	3,222.2
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	140	5,431.5	140	5,431.5
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,689	930.4	5,689	930.4
VI. PERSONAL	**4,845,828**	**1,376,299.1**	**825,665**	**155,974.6**	**2,732**	**15,668.9**	**6**	**2.5**	**5,674,231**	**1,547,945.0**
A. Bank Employees	174,874	346,045.3	33,761	55,813.5	10	91.0	-	-	208,645	401,949.8
1) For house building	75,182	268,246.8	15,238	35,898.7	9	90.7	-	-	90,429	304,236.1
2) For transport i.e. purchase of car etc.	54,119	66,575.6	11,546	18,567.7	-	-	-	-	65,665	85,143.3
3) Other purposes	45,573	11,223.0	6,977	1,347.1	1	0.4	-	-	52,551	12,570.4
B. Consumer Financing	4,670,645	1,029,718.8	791,823	100,037.4	2,717	15,573.2	6	2.5	5,465,191	1,145,331.9
1) For house building	59,767	223,842.7	8,353	28,102.2	2,505	15,148.9	-	-	70,625	267,093.8
2) For transport i.e. purchase of car etc	266,672	353,411.7	24,511	27,871.6	187	404.0	-	-	291,370	381,687.3
3) Credit cards	1,750,369	191,892.3	186,041	12,816.2	-	-	-	-	1,936,410	204,708.5
4) Consumers durable	34,457	7,017.9	16,608	1,920.7	11	13.1	-	-	51,076	8,951.7
5) Personal loans	2,559,380	253,554.1	556,310	29,326.8	14	7.2	6	2.5	3,115,710	282,890.6
C) Other	309	535.1	81	123.6	5	4.7	-	-	395	663.3
VII. OTHER	**34**	**175.3**	**5**	**1.6**	**-**	**-**	**5**	**1,570.0**	**44**	**1,746.9**
Total	**6,362,250**	**2,488,646**	**913,021**	**214,975**	**5,173**	**25,917**	**463,496**	**12,193,746**	**7,743,940**	**14,923,285**

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 Parnerships 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	2026					
	Mar			Jun		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	138,779.5	138,779.5	-	140,269.7	140,269.7	-
II. Securities, Shares and Other Financial Instruments	355,206.0	355,206.0	0.0	423,133.8	423,133.8	-
A. Quoted on the Stock Exchange:	114,298.9	114,298.9	-	129,476.6	129,476.6	-
1. To Stock Brokers and Dealers:	54,182.9	54,182.9	-	54,631.3	54,631.3	-
(a) Government and Other Trustee Securities	19,013.7	19,013.7	-	19,621.1	19,621.1	-
(b) Shares and Debentures	34,160.5	34,160.5	-	33,926.9	33,926.9	-
(c) Participation Term Certificates	2.9	2.9	-	2.3	2.3	-
(d) Others	1,005.8	1,005.8	-	1,081.1	1,081.1	-
2. To Others:	60,116.0	60,116.0	-	74,845.2	74,845.2	-
(a) Government and Other Trustee Securities	31,726.3	31,726.3	-	39,099.4	39,099.4	-
(b) Shares and Debentures	26,625.0	26,625.0	-	32,327.5	32,327.5	-
(c) Participation Term Certificates	7.9	7.9	-	7.7	7.7	-
(d) Others	1,756.7	1,756.7	-	3,410.6	3,410.6	-
B. Unquoted on the Stock Exchange:	240,907.1	240,907.1	0.0	293,657.2	293,657.2	-
1. To Stock Brokers and Dealers:	8,366.1	8,366.1	-	8,503.4	8,503.4	-
(a) Government and Other Trustee Securities	4,000.0	4,000.0	-	4,000.0	4,000.0	-
(b) Shares and Debentures	4,025.9	4,025.9	-	4,253.3	4,253.3	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	340.2	340.2	-	250.1	250.1	-
2. To Others:	232,541.0	232,541.0	0.0	285,153.8	285,153.8	-
(a) Government and Other Trustee Securities	102,737.4	102,737.4	0.0	127,808.1	127,808.1	-
(b) Shares and Debentures	728.8	728.8	-	157.3	157.3	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	129,074.8	129,074.8	-	157,188.5	157,188.5	-
III. Merchandise	2,785,869.8	2,785,845.2	24.6	2,776,851.7	2,776,820.3	31.5
A. Food Items:	794,263.6	794,239.0	24.6	782,897.2	782,865.7	31.5
1. Wheat	134,768.2	134,768.2	-	160,732.1	160,732.1	-
2. Rice and Paddy	144,928.2	144,928.2	-	133,438.8	133,438.8	-
3. Other Grains & Pulses:	11,641.2	11,617.1	24.1	13,240.1	13,209.2	31.0
(a) Indigenous	11,545.3	11,521.3	24.1	12,462.1	12,431.1	31.0
(b) Imported	95.8	95.8	-	778.1	778.1	-
4. Edible Oils:	74,331.1	74,331.1	-	78,634.8	78,634.8	-
(a) Indigenous	67,599.5	67,599.5	-	69,412.8	69,412.8	-
(b) Imported	6,731.5	6,731.5	-	9,222.0	9,222.0	-
5. Sugar:	324,896.8	324,896.8	-	291,520.8	291,520.8	-
(a) Indigenous	321,869.5	321,869.5	-	286,984.3	286,984.3	-
(b) Imported	3,027.3	3,027.3	-	4,536.5	4,536.5	-
6. Kariana And Spices	856.3	856.3	-	827.9	827.9	-
7. Fish And Fish Preparations	79.0	79.0	-	167.4	167.4	-
8. Other Food Items:	102,762.9	102,762.4	0.5	104,335.3	104,334.8	0.5
(a) Indigenous	100,772.1	100,771.6	0.5	101,774.3	101,773.8	0.5
(b) Imported	1,990.8	1,990.8	-	2,560.9	2,560.9	-
B. Raw Materials:	865,684.0	865,684.0	-	903,768.5	903,768.5	-
1. Cotton Raw:	167,735.4	167,735.4	-	161,465.1	161,465.1	-
(a) Indigenous	136,245.9	136,245.9	-	127,582.7	127,582.7	-
(b) Imported	31,489.5	31,489.5	-	33,882.4	33,882.4	-
2. Synthetic Fibers:	8,328.6	8,328.6	-	11,475.3	11,475.3	-
(a) Indigenous	7,507.5	7,507.5	-	11,308.1	11,308.1	-
(b) Imported	821.1	821.1	-	167.2	167.2	-
3. Fertilizers:	87,542.7	87,542.7	-	84,343.8	84,343.8	-
(a) Indigenous	82,203.6	82,203.6	-	77,875.4	77,875.4	-
(b) Imported	5,339.2	5,339.2	-	6,468.4	6,468.4	-
4. Petroleum Crude:	97,521.6	97,521.6	-	113,795.4	113,795.4	-
(a) Indigenous	85,287.4	85,287.4	-	104,574.9	104,574.9	-
(b) Imported	12,234.2	12,234.2	-	9,220.5	9,220.5	-
5. Iron and Steel:	110,692.6	110,692.6	-	121,497.4	121,497.4	-
(a) Indigenous	76,312.6	76,312.6	-	86,883.1	86,883.1	-
(b) Imported	34,380.0	34,380.0	-	34,614.2	34,614.2	-
6. Wool & Goat Hair	46.5	46.5	-	41.2	41.2	-
7. Hides & Skins	3,613.5	3,613.5	-	3,090.3	3,090.3	-
8. Oil Seeds	4,336.3	4,336.3	-	4,975.4	4,975.4	-
9. Pesticides & Insecticides:	4,775.9	4,775.9	-	4,699.0	4,699.0	-
(a) Indigenous	4,639.7	4,639.7	-	4,549.0	4,549.0	-
(b) Imported	136.1	136.1	-	150.0	150.0	-
10. Other Raw Materials:	381,091.0	381,091.0	-	398,385.6	398,385.6	-
(a) Indigenous	353,653.4	353,653.4	-	367,866.2	367,866.2	-
(b) Imported	27,437.5	27,437.5	-	30,519.4	30,519.4	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2026					
	Mar			Jun		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,125,922.2	1,125,922.2	-	1,090,186.1	1,090,186.1	
1. Cotton Textiles:	166,599.8	166,599.8	-	169,391.5	169,391.5	
(a) Indigenous	134,446.8	134,446.8	-	131,993.2	131,993.2	
(b) Imported	32,153.0	32,153.0	-	37,398.3	37,398.3	
2. Cotton Yarn:	59,095.4	59,095.4	-	59,689.3	59,689.3	
(a) Indigenous	56,510.3	56,510.3	-	56,957.8	56,957.8	
(b) Imported	2,585.1	2,585.1	-	2,731.6	2,731.6	
3. Other Textiles:	277,822.7	277,822.7	-	283,480.9	283,480.9	
(a) Indigenous	273,423.4	273,423.4	-	278,662.3	278,662.3	
(b) Imported	4,399.3	4,399.3	-	4,818.6	4,818.6	
4. Machinery:	123,044.7	123,044.7	-	105,980.4	105,980.4	
(a) Indigenous	72,897.7	72,897.7	-	72,039.5	72,039.5	
(b) Imported	50,147.0	50,147.0	-	33,940.9	33,940.9	
5. Handloom Products	110.9	110.9	-	263.5	263.5	
6. Carpets & Rugs	46.5	46.5	-	61.3	61.3	
7. Readymade Garments	50,199.8	50,199.8	-	51,002.7	51,002.7	
8. Cement and Cement Products:	89,824.9	89,824.9	-	75,528.4	75,528.4	
(a) Indigenous	89,136.9	89,136.9	-	74,669.3	74,669.3	
(b) Imported	688.0	688.0	-	859.1	859.1	
9. Sports Goods	3,893.0	3,893.0	-	4,053.1	4,053.1	
10. Surgical Instruments	6,974.9	6,974.9	-	4,135.2	4,135.2	
11. Chemicals & Dyes	51,877.3	51,877.3	-	66,365.4	66,365.4	
12. Other Finished Goods:	296,432.3	296,432.3	-	270,234.4	270,234.4	
(a) Indigenous	288,196.3	288,196.3	-	257,586.0	257,586.0	
(b) Imported	8,236.0	8,236.0	-	12,648.3	12,648.3	
IV. Fixed Assets Including Machinery	2,569,947.9	2,568,840.0	1,107.9	2,644,466.7	2,643,424.5	1,042.2
A. Transport Equipments	991,384.4	990,628.7	755.6	1,080,733.0	1,080,013.3	719.7
B. Furniture & Fixtures	2,966.7	2,966.7	-	9,897.5	9,897.5	
C. Office Equipments	50,435.2	50,435.2	-	51,298.3	51,298.3	
D. Other Machinery & Equipments	1,525,161.6	1,524,809.4	352.2	1,502,537.9	1,502,215.3	322.5
V. Real Estate	2,102,483.1	1,952,295.1	150,188.1	2,229,117.3	2,073,456.8	155,660.5
A. Land	790,657.5	640,499.0	150,158.5	821,417.7	665,786.2	155,631.4
1. Residential	271,822.1	270,780.0	1,042.2	241,820.7	240,791.2	1,029.4
(a) House	212,107.7	211,065.6	1,042.2	184,391.4	183,362.0	1,029.4
(b) Flat	59,714.4	59,714.4	-	57,429.2	57,429.2	
2. Non-Residential	518,835.3	369,719.0	149,116.3	579,597.0	424,995.0	154,602.0
(a) Commercial	144,424.7	144,418.6	6.2	137,153.2	137,145.1	8.0
(b) Industrial	100,147.7	100,130.5	17.2	139,039.1	138,992.5	46.7
c) Agriculture	231,764.7	82,711.1	149,053.6	252,607.3	98,099.4	154,507.9
(c) Others	42,498.2	42,458.9	39.3	50,797.4	50,758.0	39.4
B. Buildings:	1,311,825.7	1,311,796.1	29.6	1,407,699.6	1,407,670.6	29.0
1. Residential	888,387.2	888,363.2	24.0	926,512.4	926,490.5	21.9
(a) House	526,752.3	526,729.3	23.0	592,258.7	592,237.9	20.9
(b) Flat	361,634.9	361,633.9	1.0	334,253.6	334,252.6	1.0
2. Non-Residential	423,438.5	423,432.9	5.6	481,187.3	481,180.1	7.1
(a) Commercial	201,244.0	201,244.0	-	227,591.5	227,591.5	
(b) Industrial	134,199.0	134,198.1	0.9	157,966.6	157,965.8	0.8
c) Agriculture	30,080.8	30,076.0	4.7	30,591.2	30,584.8	6.3
(c) Others	57,914.7	57,914.7	-	65,038.0	65,038.0	
VI. Fixed Deposits and Insurance Policies	248,510.0	248,509.7	0.3	248,142.8	248,142.5	0.3
A. Bank Deposits	248,424.9	248,424.6	0.3	248,058.5	248,058.2	0.3
1. Security Deposits	52,642.8	52,642.8	-	59,834.6	59,834.6	
2. Term Deposits (TDRs)	71,999.3	71,999.3	-	73,741.8	73,741.8	
3. Other Deposits	123,782.7	123,782.4	0.3	114,482.1	114,481.8	0.3
B. Insurance Policies	85.1	85.1	-	84.3	84.3	
VII. Others	5,188,894.5	5,188,535.4	359.1	5,631,395.1	5,630,949.8	445.3
A. Other Secured Advances	2,851,186.1	2,850,902.1	283.9	3,249,277.4	3,249,007.6	269.9
1. Receivables	510,536.9	510,536.9	-	573,992.8	573,992.8	
2. Employees Benefits	3,668.7	3,384.8	283.9	5,678.6	5,408.8	269.9
3. Others	2,336,980.5	2,336,980.5	-	2,669,606.0	2,669,606.0	
B. Advances Secured by Guarantee(s)	2,337,708.4	2,337,633.3	75.1	2,382,117.6	2,381,942.2	175.4
1. Institutional Guarantee(s)	1,998,031.7	1,998,031.7	-	2,058,366.0	2,058,366.0	
2. Individual Guarantee(s)	339,676.7	339,601.5	75.1	323,751.6	323,576.2	175.4
VIII. Unsecured Advances	826,405.7	820,741.7	5,664.0	829,907.7	823,857.6	6,050.1
1. Credit Cards	305,230.4	305,230.4	-	301,215.2	301,215.2	
2. Personal Loan	128,308.2	128,308.2	-	126,615.6	126,615.6	
3. Others	392,867.1	387,203.1	5,664.0	402,076.9	396,026.8	6,050.1
TOTAL	**14,216,096.4**	**14,058,752.6**	**157,343.8**	**14,923,284.7**	**14,760,055.0**	**163,229.7**

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th June, 2026

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
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	**91,467**	**37,206.0**	**19,650**	**7,096.3**	**-**	**-**	**143,527**	**95,967.5**	**254,644**	**140,269.7**
Financial Instruments:	**149**	**9,338.0**	**21**	**71.6**	**6**	**368.8**	**549**	**413,355.3**	**725**	**423,133.8**
A. Quoted on the Stock Exchange:	92	6,907.9	18	67.5	5	354.7	423	122,146.4	538	129,476.6
1. To Stock Brokers and Dealers:	19	863.3	1	36.1	-	-	294	53,731.9	314	54,631.3
(a) Government and Other Trustee Securities	2	5.9	-	-	-	-	105	19,615.1	107	19,621.1
(b) Shares and Debentures	14	855.1	1	36.1	-	-	179	33,035.7	194	33,926.9
(c) Participation Term Certificates	3	2.3	-	-	-	-	-	-	3	2.3
(d) Others	-	-	-	-	-	-	10	1,081.1	10	1,081.1
2. To Others:	73	6,044.6	17	31.4	5	354.7	129	68,414.5	224	74,845.2
(a) Government and Other Trustee Securities	6	22.1	12	8.5	-	-	15	39,068.7	33	39,099.4
(b) Shares and Debentures	57	5,914.4	5	22.9	4	353.9	83	26,036.3	149	32,327.5
(c) Participation Term Certificates	1	5.0	-	-	-	-	1	2.7	2	7.7
(d) Others	9	103.1	-	-	1	0.8	30	3,306.7	40	3,410.6
B. Unquoted on the Stock Exchange:	57	2,430.1	3	4.1	1	14.2	126	291,208.9	187	293,657.2
1. To Stock Brokers and Dealers:	1	1,183.9	-	-	-	-	22	7,319.5	23	8,503.4
(a) Government and Other Trustee Securities	-	-	-	-	-	-	1	4,000.0	1	4,000.0
(b) Shares and Debentures	1	1,183.9	-	-	-	-	16	3,069.4	17	4,253.3
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	5	250.1	5	250.1
2. To Others:	56	1,246.2	3	4.1	1	14.2	104	283,889.4	164	285,153.8
(a) Government and Other Trustee Securities	29	964.7	3	4.1	-	-	23	126,839.3	55	127,808.1
(b) Shares and Debentures	2	-	-	-	1	14.2	4	143.1	7	157.3
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	25	281.5	-	-	-	-	77	156,906.9	102	157,188.5
III. Merchandise	**8,798**	**223,799.2**	**307**	**3,815.9**	**82**	**370.8**	**46,705**	**2,548,865.9**	**55,892**	**2,776,851.7**
A. Food Items:	1,874	43,879.1	147	1,065.0	2	12.0	13,006	737,941.1	15,029	782,897.2
1. Wheat	422	3,339.8	37	28.3	-	-	4,136	157,364.0	4,595	160,732.1
2. Rice and Paddy	444	32,243.1	12	954.4	-	-	1,811	100,241.3	2,267	133,438.8
3. Other Grains & Pulses:	127	632.5	-	-	-	-	256	12,607.7	383	13,240.1
(a) Indigenous	125	599.5	-	-	-	-	229	11,862.6	354	12,462.1
(b) Imported	2	33.0	-	-	-	-	27	745.0	29	778.1
4. Edible Oils:	121	1,271.4	1	3.3	-	-	951	77,360.0	1,073	78,634.8
(a) Indigenous	112	1,226.9	1	3.3	-	-	906	68,182.6	1,019	69,412.8
(b) Imported	9	44.5	-	-	-	-	45	9,177.4	54	9,222.0
5. Sugar:	73	583.2	2	0.2	-	-	1,242	290,937.3	1,317	291,520.8
(a) Indigenous	73	583.2	2	0.2	-	-	1,237	286,400.9	1,312	286,984.3
(b) Imported	-	-	-	-	-	-	5	4,536.5	5	4,536.5
6. Kariana And Spices	95	203.1	1	0.0	-	-	47	624.8	143	827.9
7. Fish And Fish Preparations	3	1.5	-	-	-	-	6	165.9	9	167.4
8. Other Food Items:	589	5,604.4	94	78.7	2	12.0	4,557	98,640.1	5,242	104,335.3
(a) Indigenous	585	5,594.5	94	78.7	2	12.0	4,531	96,089.1	5,212	101,774.3
(b) Imported	4	9.9	-	-	-	-	26	2,551.0	30	2,560.9
B. Raw Materials:	2,374	99,942.8	51	1,660.5	11	129.8	22,157	802,035.4	24,593	903,768.5
1. Cotton Raw:	324	15,508.8	3	0.3	-	-	16,635	145,955.9	16,962	161,465.1
(a) Indigenous	265	12,777.4	3	0.3	-	-	1,693	114,805.0	1,961	127,582.7
(b) Imported	59	2,731.5	-	-	-	-	14,942	31,150.9	15,001	33,882.4
2. Synthetic Fibers:	4	67.3	-	-	-	-	78	11,408.0	82	11,475.3
(a) Indigenous	4	67.3	-	-	-	-	58	11,240.8	62	11,308.1
(b) Imported	-	-	-	-	-	-	20	167.2	20	167.2
3. Fertilizers:	953	10,747.2	7	16.9	11	129.8	419	73,450.0	1,390	84,343.8
(a) Indigenous	922	10,455.9	7	16.9	11	129.8	407	67,272.9	1,347	77,875.4
(b) Imported	31	291.3	-	-	-	-	12	6,177.1	43	6,468.4
4. Petroleum Crude:	71	37,066.3	-	-	-	-	1,139	76,729.2	1,210	113,795.4
(a) Indigenous	46	35,042.3	-	-	-	-	1,120	69,532.6	1,166	104,574.9
(b) Imported	25	2,023.9	-	-	-	-	19	7,196.6	44	9,220.5
5. Iron and Steel:	163	4,863.8	8	990.7	-	-	1,648	115,642.9	1,819	121,497.4
(a) Indigenous	137	3,316.3	8	990.7	-	-	1,478	82,576.1	1,623	86,883.1
(b) Imported	26	1,547.4	-	-	-	-	170	33,066.8	196	34,614.2
6. Wool & Goat Hair	1	14.7	-	-	-	-	4	26.5	5	41.2
7. Hides & Skins	4	1.0	-	-	-	-	66	3,089.3	70	3,090.3
8. Oil Seeds	7	23.9	1	-	-	-	76	4,951.4	84	4,975.4
9. Pesticides & Insecticides:	32	368.3	-	-	-	-	376	4,330.8	408	4,699.0
(a) Indigenous	32	368.3	-	-	-	-	368	4,180.8	400	4,549.0
(b) Imported	-	-	-	-	-	-	8	150.0	8	150.0
10. Other Raw Materials:	815	31,281.5	32	652.6	-	-	1,716	366,451.5	2,563	398,385.6
(a) Indigenous	793	31,229.0	28	106.7	-	-	1,513	336,530.4	2,334	367,866.2
(b) Imported	22	52.5	4	545.9	-	-	203	29,921.0	229	30,519.4

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th June, 2026

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:	4,550	79,977.3	109	1,090.4	69	229.0	11,542	1,008,889.3	16,270	1,090,186.1
1. Cotton Textiles:	1,003	30,722.0	-	-	-	-	1,175	138,669.6	2,178	169,391.5
(a) Indigenous	947	17,593.4	-	-	-	-	1,025	114,399.8	1,972	131,993.2
(b) Imported	56	13,128.5	-	-	-	-	150	24,269.8	206	37,398.3
2. Cotton Yarn:	81	411.0	3	20.4	-	-	1,001	59,257.9	1,085	59,689.3
(a) Indigenous	81	411.0	3	20.4	-	-	926	56,526.4	1,010	56,957.8
(b) Imported	-	-	-	-	-	-	75	2,731.6	75	2,731.6
3. Other Textiles:	164	24,447.9	6	5.6	-	-	1,991	259,027.4	2,161	283,480.9
(a) Indigenous	162	24,358.1	6	5.6	-	-	1,968	254,298.6	2,136	278,662.3
(b) Imported	2	89.8	-	-	-	-	23	4,728.7	25	4,818.6
4. Machinery:	169	465.5	7	23.9	1	1.0	792	105,490.1	969	105,980.4
(a) Indigenous	161	395.4	7	23.9	-	-	452	71,620.3	620	72,039.5
(b) Imported	8	70.1	-	-	1	1.0	340	33,869.8	349	33,940.9
5. Handloom Products	-	-	-	-	-	-	2	263.5	2	263.5
6. Carpets & Rugs	5	29.8	-	-	-	-	6	31.6	11	61.3
7. Readymade Garments	39	7,467.9	9	11.4	-	-	760	43,523.3	808	51,002.7
8. Cement and Cement Products:	22	92.0	1	3.2	-	-	340	75,433.2	363	75,528.4
(a) Indigenous	22	92.0	1	3.2	-	-	338	74,574.1	361	74,669.3
(b) Imported	-	-	-	-	-	-	2	859.1	2	859.1
9. Sports Goods	9	10.9	-	-	-	-	78	4,042.3	87	4,053.1
10. Surgical Instruments	13	255.4	1	14.0	1	42.7	75	3,823.1	90	4,135.2
11. Chemicals & Dyes	119	2,197.0	7	73.7	-	-	909	64,094.7	1,035	66,365.4
12. Other Finished Goods:	2,926	13,878.0	75	938.3	67	185.3	4,413	255,232.8	7,481	270,234.4
(a) Indigenous	2,872	13,765.1	75	938.3	67	185.3	4,273	242,697.4	7,287	257,586.0
(b) Imported	54	113.0	-	-	-	-	140	12,535.4	194	12,648.3
IV. Fixed Assets Including Machinery	**365,222**	**623,600.6**	**39,138**	**58,836.9**	**349**	**704.2**	**56,189**	**1,961,324.9**	**460,898**	**2,644,466.7**
A. Transport Equipments	355,154	604,822.3	37,766	57,883.4	342	697.1	43,167	417,330.1	436,429	1,080,733.0
B. Furniture & Fixtures	75	112.4	6	3.7	-	-	123	9,781.5	204	9,897.5
C. Office Equipments	12	94.8	1	2.4	-	-	233	51,201.1	246	51,298.3
D. Other Machinery & Equipments	9,981	18,571.1	1,365	947.4	7	7.1	12,666	1,483,012.2	24,019	1,502,537.9
V. Real Estate	**592,555**	**856,477.0**	**47,882**	**84,121.5**	**4,278**	**22,272.9**	**37,633**	**1,266,245.9**	**682,348**	**2,229,117.3**
A. Land	453,704	276,799.9	24,672	16,580.9	1,451	2,512.2	15,847	525,524.7	495,674	821,417.7
1. Residential	10,875	42,619.7	612	2,835.7	98	504.7	5,465	195,860.6	17,050	241,820.7
(a) House	10,459	40,884.4	566	2,640.2	78	450.3	4,309	140,416.6	15,412	184,391.4
(b) Flat	416	1,735.3	46	195.5	20	54.4	1,156	55,444.0	1,638	57,429.2
2. Non-Residential	442,829	234,180.2	24,060	13,745.2	1,353	2,007.5	10,382	329,664.1	478,624	579,597.0
(a) Commercial	1,865	21,854.6	51	303.4	51	70.8	2,839	114,924.4	4,806	137,153.2
(b) Industrial	486	7,136.3	20	287.0	-	-	1,401	131,615.9	1,907	139,039.1
c) Agriculture	439,642	200,502.8	23,929	12,448.1	1,264	1,842.6	5,239	37,813.8	470,074	252,607.3
d) Other	836	4,686.5	60	706.8	38	94.2	903	45,309.9	1,837	50,797.4
B. Buildings:	138,851	579,677.0	23,210	67,540.7	2,827	19,760.7	21,786	740,721.2	186,674	1,407,699.6
1. Residential	133,039	501,313.4	23,013	62,799.3	2,438	15,513.9	13,457	346,885.8	171,947	926,512.4
(a) House	115,301	398,338.6	21,289	53,155.0	2,281	13,250.0	4,328	127,515.1	143,199	592,258.7
(b) Flat	17,738	102,974.8	1,724	9,644.3	157	2,263.9	9,129	219,370.7	28,748	334,253.6
2. Non-Residential	5,812	78,363.6	197	4,741.4	389	4,246.8	8,329	393,835.4	14,727	481,187.3
(a) Commercial	2,697	51,759.2	111	2,155.7	98	3,918.7	2,745	169,757.9	5,651	227,591.5
(b) Industrial	629	6,455.4	14	368.1	12	44.2	3,309	151,099.0	3,964	157,966.6
c) Agriculture	1,786	13,729.1	42	247.0	276	283.1	804	16,332.0	2,908	30,591.2
d) Other	700	6,420.0	30	1,970.7	3	0.8	1,471	56,646.6	2,204	65,038.0
VI. Fixed Deposits and Insurance Policies	**4,997**	**23,113.6**	**729**	**828.8**	**31**	**608.6**	**5,661**	**223,591.8**	**11,418**	**248,142.8**
A. Bank Deposits	4,995	23,112.2	729	828.8	31	608.6	5,646	223,508.8	11,401	248,058.5
1. Security Deposits	1,215	9,972.1	130	445.8	8	474.6	1,366	48,942.2	2,719	59,834.6
2. Term Deposits (TDRs)	1,693	9,337.3	209	120.7	19	121.5	1,823	64,162.3	3,744	73,741.8
3. Other Deposits	2,087	3,802.8	390	262.3	4	12.6	2,457	110,404.3	4,938	114,482.1
B. Insurance Policies	2	1.4	-	-	-	-	15	82.9	17	84.3
VII. Others	**361,669**	**302,967.8**	**34,808**	**26,115.5**	**426**	**1,591.7**	**164,609**	**5,300,720.1**	**561,512**	**5,631,395.1**
A. Other Secured Advances	50,046	121,148.5	5,742	12,220.1	311	954.8	151,249	3,114,954.0	207,348	3,249,277.4
1. Receivables	1,361	16,196.1	41	365.9	-	-	2,178	557,430.7	3,580	573,992.8
2. Employees Benefits	990	415.1	65	14.7	-	-	43	5,248.8	1,098	5,678.6
3. Others	47,695	104,537.3	5,636	11,839.4	311	954.8	149,028	2,552,274.5	202,670	2,669,606.0
B. Advances Secured by Guarantee(s)	311,623	181,819.3	29,066	13,895.3	115	636.9	13,360	2,185,766.1	354,164	2,382,117.6
1. Institutional Guarantee(s)	2,539	19,087.5	26	329.8	3	12.5	6,576	2,038,936.2	9,144	2,058,366.0
2. Individual Guarantee(s)	309,084	162,731.8	29,040	13,565.5	112	624.4	6,784	146,829.9	345,020	323,751.6
VIII. Unsecured Advances	**4,937,393**	**412,144.3**	**770,486**	**34,088.5**	**1**	**0.3**	**8,623**	**383,674.6**	**5,716,503**	**829,907.7**
1. Credit Cards	2,594,578	283,689.0	231,791	17,512.3	-	-	3	13.9	2,826,372	301,215.2
2. Personal Loan	2,279,924	109,868.5	535,122	15,815.7	1	0.3	2,339	931.1	2,817,386	126,615.6
3. Others	62,891	18,586.9	3,573	760.4	-	-	6,281	382,729.5	72,745	402,076.9
IX. Bills	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	**6,362,250**	**2,488,646.4**	**913,021**	**214,975.0**	**5,173**	**25,917.4**	**463,496**	**12,193,745.9**	**7,743,940**	**14,923,284.7**

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

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees

RATES OF MARGIN (%)	2025						2026			
	Jun		Sep		Dec		Mar		Jun [P]	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0.00	6,140,428	6,356,959.0	6,140,428	6,356,959.0	5,881,560	7,284,678.3	5,866,967	6,502,288.5	6,701,616	7,044,027.4
5.00	55,657	293,492.2	55,657	293,492.2	74,764	621,871.7	55,503	312,444.1	50,940	395,029.5
10.00	123,135	1,213,723.0	123,135	1,213,723.0	36,598	426,575.9	178,921	1,729,048.4	175,381	740,148.9
15.00	21,064	159,328.3	21,064	159,328.3	21,413	227,350.1	27,803	460,132.7	29,373	1,171,543.1
20.00	383,548	639,225.0	383,548	639,225.0	395,562	855,331.0	394,439	820,196.2	397,485	827,713.5
25.00	67,699	1,872,055.6	67,699	1,872,055.6	62,752	2,589,049.8	57,185	1,858,313.1	81,345	1,766,499.7
30.00	68,408	247,900.0	68,408	247,900.0	76,449	338,592.8	72,283	299,232.1	48,270	294,559.6
33.33	878	8,421.4	878	8,421.4	644	7,585.0	744	13,912.3	873	8,064.6
35.00	28,748	193,288.3	28,748	193,288.3	29,378	176,489.0	29,598	188,110.0	30,030	159,408.7
40.00	84,735	198,220.6	84,735	198,220.6	30,010	143,405.6	24,316	185,842.1	19,855	210,785.8
45.00	8,745	95,488.5	8,745	95,488.5	8,274	78,470.1	8,636	93,214.1	10,157	77,041.7
50.00	18,685	211,563.0	18,685	211,563.0	15,375	195,578.2	16,823	168,618.6	21,954	179,231.6
55.00	10,278	68,593.8	10,278	68,593.8	12,177	73,660.5	13,162	99,992.0	15,479	84,469.2
60.00	8,570	85,407.6	8,570	85,407.6	8,338	69,388.0	8,934	72,090.0	10,518	90,188.6
65.00	5,345	103,389.2	5,345	103,389.2	5,980	76,668.2	6,218	69,522.8	8,364	76,072.0
70.00	4,083	77,955.1	4,083	77,955.1	5,102	50,719.3	5,658	50,745.5	5,980	38,558.2
75.00	5,683	316,364.6	5,683	316,364.6	6,523	437,698.9	7,838	414,186.9	7,823	428,537.7
80.00	3,485	47,866.0	3,485	47,866.0	11,622	45,779.9	11,020	44,344.7	8,853	64,189.8
85.00	3,535	65,561.9	3,535	65,561.9	6,786	58,572.9	13,952	103,303.2	21,028	102,866.2
90.00	3,704	90,249.9	3,704	90,249.9	13,532	93,735.4	36,230	95,445.9	27,424	100,958.0
95.00	6,503	204,679.0	6,503	204,679.0	4,719	86,727.1	6,336	94,687.5	6,914	64,569.6
99.99	50,548	549,706.6	50,548	549,706.6	55,572	598,565.8	55,481	540,425.7	64,278	998,821.2
TOTAL	**7,103,464**	**13,099,438.4**	**7,103,464**	**13,099,438.4**	**6,763,130**	**14,536,493.3**	**6,898,047**	**14,216,096.4**	**7,743,940**	**14,923,284.7**

Source: Statistics and Data Services Department, SBP

Notes:
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3.12.1 Advances Classified by Rate of Margin and Gender

All Banks

As on 30th June, 2026

Amount in Million Rupees
No. of Accounts in Unit

Rate of Margin	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	5,576,378	1,180,734.0	835,491	103,911.2	260	2,657.8	289,487	5,756,724.4	6,701,616	7,044,027.4
05.00	4,029	18,112.7	273	1,022.7	18	299.6	46,620	375,594.5	50,940	395,029.5
10.00	132,766	275,741.6	10,662	21,335.7	282	1,423.2	31,671	441,648.4	175,381	740,148.9
15.00	16,202	61,212.8	4,369	14,059.3	107	720.8	8,695	1,095,550.2	29,373	1,171,543.1
20.00	366,154	247,361.6	24,421	19,498.6	327	2,184.3	6,583	558,669.0	397,485	827,713.5
25.00	53,420	194,513.2	5,418	14,640.6	742	4,138.0	21,765	1,553,207.9	81,345	1,766,499.7
30.00	34,419	107,275.6	3,324	7,074.5	162	1,251.6	10,365	178,958.0	48,270	294,559.6
33.33	758	2,735.8	80	117.0	-	-	35	5,211.8	873	8,064.6
35.00	25,061	39,923.3	2,659	3,370.0	587	3,040.5	1,723	113,075.0	30,030	159,408.7
40.00	15,029	44,141.1	1,184	3,665.2	175	2,439.2	3,467	160,540.4	19,855	210,785.8
45.00	7,486	27,124.7	866	1,508.3	485	2,452.1	1,320	45,956.6	10,157	77,041.7
50.00	18,071	89,226.6	1,651	7,498.3	137	537.2	2,095	81,969.5	21,954	179,231.6
55.00	12,671	22,703.1	1,665	1,589.1	59	657.4	1,084	59,519.8	15,479	84,469.2
60.00	7,915	16,750.0	1,139	1,440.7	165	1,067.5	1,299	70,930.3	10,518	90,188.6
65.00	5,869	12,418.7	1,120	1,109.8	85	217.8	1,290	62,325.7	8,364	76,072.0
70.00	4,180	10,198.8	834	778.2	109	247.9	857	27,333.2	5,980	38,558.2
75.00	4,310	7,225.0	911	630.5	83	170.6	2,519	420,511.6	7,823	428,537.7
80.00	6,138	8,198.6	1,806	1,386.8	98	133.5	811	54,470.9	8,853	64,189.8
85.00	14,470	10,077.9	5,722	2,746.3	87	99.5	749	89,942.6	21,028	102,866.2
90.00	18,116	11,284.0	7,703	1,979.4	88	267.3	1,517	87,427.4	27,424	100,958.0
95.00	3,417	7,661.8	291	646.1	36	68.2	3,170	56,193.5	6,914	64,569.6
99.99	35,391	94,025.6	1,432	4,966.8	1,081	1,843.4	26,374	897,985.5	64,278	998,821.2
Total	**6,362,250**	**2,488,646.4**	**913,021**	**214,975.0**	**5,173**	**25,917.4**	**463,496**	**12,193,745.9**	**7,743,940**	**14,923,284.7**

Source: Statistics and Data Services Department, SBP

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

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

3.12.2 Advances Classified by Tenure/Maturity and Gender
All Banks
As on 30th June, 2026

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	**4,760,371**	**723,567.4**	**733,169**	**44,226.9**	**770**	**6,683.2**	**212,649**	**6,884,962.5**	**5,706,959**	**7,659,440.1**
1.1. Overnight	14,303	34,885.2	1,192	3,374.9	52	109.8	8,484	786,524.6	24,031	824,894.6
1.2. 2 days to 7 days	2,847	6,486.9	316	431.2	38	282.2	1,005	67,444.9	4,206	74,645.2
1.3. For 8 days to 1 month	243,437	59,463.1	34,586	6,997.5	32	133.5	2,055	182,547.3	280,110	249,141.5
1.4. For above 1 month but <= 3 month	2,334,000	125,417.0	486,721	3,858.3	16	99.8	8,877	805,493.3	2,829,614	934,868.4
1.5. For above 3 months but <= 6 months	763,203	101,414.3	39,598	7,047.2	36	708.6	20,985	1,761,444.0	823,822	1,870,614.0
1.6. For above 6 months but <= one year	1,402,581	395,901.0	170,756	22,517.8	596	5,349.4	171,243	3,281,508.4	1,745,176	3,705,276.5
2. Medium Term	**511,621**	**291,232.7**	**69,030**	**20,260.3**	**44**	**226.2**	**77,148**	**945,569.9**	**657,843**	**1,257,289.1**
2.1. For above 1 year but <= 2 years	324,856	196,610.8	50,176	12,848.9	8	23.2	22,574	778,666.1	397,614	988,149.0
2.2. For above 2 years but <= 3 years	186,765	94,621.9	18,854	7,411.4	36	203.0	54,574	166,903.8	260,229	269,140.1
3. Long Term	**1,090,258**	**1,473,846.3**	**110,822**	**150,487.7**	**4,359**	**19,007.9**	**173,699**	**4,363,213.5**	**1,379,138**	**6,006,555.5**
3.1. For above 3 years but <= 4 years	188,626	241,181.9	35,440	40,186.2	289	648.2	35,140	548,812.5	259,495	830,828.7
3.2. For above 4 years but <= 5 years	208,826	265,182.1	25,302	26,276.3	587	1,185.8	35,011	556,049.2	269,726	848,693.5
3.3. For above 5 years but <= 7 years	490,148	447,110.7	28,829	30,645.1	426	1,079.2	88,539	1,494,682.0	607,942	1,973,517.0
3.4. For above 7 years but <= 10 years	93,164	134,961.5	11,101	14,606.6	747	1,856.1	7,714	1,015,595.0	112,726	1,167,019.3
3.5. For above 10 years but <= 15 years	29,574	84,530.2	4,030	11,372.8	524	3,163.9	6,339	623,147.5	40,467	722,214.4
3.6. For above 15 years but <= 20 years	25,118	121,336.7	3,166	13,002.4	622	4,123.0	453	78,746.9	29,359	217,209.0
3.7. For above 20 years but < = 25 years	49,612	159,684.0	2,285	11,450.3	1,119	6,514.1	186	29,715.6	53,202	207,364.1
3.8. For above 25 years but <= 30 years	4,966	19,037.0	640	2,870.2	44	433.5	216	11,218.2	5,866	33,558.8
3.9. For above 30 years	224	822.2	29	77.8	1	4.2	101	5,246.6	355	6,150.7
Total	**6,362,250**	**2,488,646.4**	**913,021**	**214,975.0**	**5,173**	**25,917.4**	**463,496**	**12,193,745.9**	**7,743,940**	**14,923,284.7**

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

3.12.3 Advances Classified by Nature and Gender

All Banks

As on 30th June, 2026

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	**5,762,253**	**1,796,344.8**	**854,253**	**155,447.7**	**1,916**	**7,969.4**	**404,011**	**7,038,626.2**	**7,022,433**	**8,998,388.0**
2. ISLAMIC	**599,997**	**692,301.6**	**58,768**	**59,527.3**	**3,257**	**17,948.0**	**59,485**	**5,155,119.8**	**721,507**	**5,924,896.7**
A. Ijara Finance	79,428	142,685.9	6,294	11,068.6	8	13.5	17,420	190,044.4	103,150	343,812.4
B. Diminishing Musharaka	72,048	159,390.2	6,455	9,029.1	1,078	3,656.8	14,831	1,655,124.4	94,412	1,827,200.3
C. Istisna	595	12,756.2	12	1,798.5	-	-	6,360	536,751.6	6,967	551,306.3
D. Mudaraba	110	1,396.4	-	-	-	-	-	-	110	1,396.4
E. Murabaha	10,083	18,887.8	749	989.1	9	16.7	6,441	195,885.8	17,282	215,779.5
F. Musawamah finance	26,130	10,564.4	3,663	2,357.6	-	-	2,313	78,956.3	32,106	91,878.4
G. Musharaka Finance	14,489	39,467.6	1,363	2,832.9	10	46.0	2,487	376,469.3	18,349	418,815.8
H. Salam Finance	294	2,127.8	-	-	-	-	1,578	113,433.1	1,872	115,561.0
I. Commodity Murabahah / Tawwaruq	320,483	39,891.9	30,048	3,310.0	-	-	1	0.5	350,532	43,202.5
J. Advance against financing	1,547	2,214.8	168	110.0	-	-	135	59,573.2	1,850	61,897.9
K. Other Islamic Modes of Financing	74,790	262,918.5	10,016	28,031.5	2,152	14,215.0	7,919	1,948,881.2	94,877	2,254,046.2
Total	**6,362,250**	**2,488,646.4**	**913,021**	**214,975.0**	**5,173**	**25,917.4**	**463,496**	**12,193,745.9**	**7,743,940**	**14,923,284.7**

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

3.12.4 Advances Classified by Category of Financing and Gender
All Banks
As on 30th June, 2026

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	**803**	**73,950.2**	**77**	**2,395.6**	**-**	**-**	**9,289**	**1,181,406.2**	**10,169**	**1,257,752.0**
1.1. Export finance schemes	353	19,020.7	6	154.4	-	-	2,653	313,601.0	3,012	332,776.1
1.2. Others	450	54,929.6	71	2,241.2	-	-	6,636	867,805.2	7,157	924,975.9
2. Import financing	**450**	**6,591.9**	**19**	**691.5**	**-**	**-**	**7,928**	**581,269.8**	**8,397**	**588,553.3**
3. Government self employment schemes	**43,850**	**112,177.2**	**4,309**	**9,019.6**	**37**	**82.6**	**20,146**	**43,974.2**	**68,342**	**165,253.6**
4. Working capital/short term	**4,873,691**	**787,471.6**	**735,767**	**49,118.2**	**621**	**2,781.8**	**305,051**	**5,594,344.1**	**5,915,130**	**6,433,715.7**
4.1. Small Loans	3,362,466	234,583.2	646,690	21,143.0	15	44.3	75,136	284,449.7	4,084,307	540,220.2
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refi. Sch. for Revival of SMEs & Agri. Activities in Flood Affected Areas, Refi. Sch. for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Convent.)	20	3.9	4	-	-	-	572	10,031.6	596	10,035.5
4.4. Others	1,511,180	552,196.9	89,073	27,975.3	606	2,737.4	229,041	4,270,242.0	1,829,900	4,853,151.5
4.5. Commodity Operations Financing	25	687.6	-	-	-	-	302	1,029,620.8	327	1,030,308.4
5. Fixed investment/long term	**1,443,456**	**1,508,455.5**	**172,849**	**153,750.0**	**4,515**	**23,053.1**	**121,082**	**4,792,751.7**	**1,741,902**	**6,478,010.2**
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	278	2,439.6	6	66.0	-	-	12,291	397,375.6	12,575	399,881.3
5.2. Financing Power Plants Using Renewable Energy	496	5,872.7	21	31.6	4	2.4	2,080	64,761.3	2,601	70,668.0
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	1	11.1	-	-	-	-	21	273.6	22	284.7
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	93	708.2	594	567.7	-	-	380	3,021.0	1,067	4,296.9
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	44	820.9	-	-	-	-	193	5,374.0	237	6,194.8
5.6. Small Loans	373,430	286,771.6	43,432	25,794.1	729	2,309.2	24,659	183,958.1	442,250	498,833.1
5.7. Others	935,373	746,535.5	106,060	68,245.5	1,352	3,455.2	78,950	3,966,187.6	1,121,735	4,784,423.8
5.8. Financing for Construction Purposes	127,407	446,125.5	22,505	58,308.3	2,430	17,286.3	906	97,991.6	153,248	619,711.7
5.9. SME Asaan Finance (SAAF) Scheme	6,324	19,164.5	230	732.9	-	-	1,310	4,129.5	7,864	24,026.8
5.10 Machinery	10	5.8	1	3.9	-	-	292	69,679.3	303	69,689.1
Total	**6,362,250**	**2,488,646.4**	**913,021**	**214,975.0**	**5,173**	**25,917.4**	**463,496**	**12,193,745.9**	**7,743,940**	**14,923,284.7**

Source: Statistics and Data Services Department, SBP

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

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3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-25	Jun-26	Jul-26	Aug-26	Sep-26
A. Agriculture, forestry, and fishing	**494,762.4**	**671,108.8**	**681,442.4**	**687,864.4**	**708,998.0**
Trade finance	2,751.4	10,633.0	11,534.9	13,304.4	14,714.7
Working capital	261,385.3	335,056.4	342,574.3	341,806.7	353,277.0
Fixed investment	200,690.2	278,882.8	278,989.5	283,662.7	291,185.6
Construction Financing	874.2	1,005.3	7.6	9.5	911.8
Other	29,061.4	45,531.3	48,336.2	49,081.2	48,908.9
B. Mining and quarrying	**88,607.5**	**77,142.9**	**68,986.1**	**68,018.2**	**65,981.9**
Trade finance	2,454.1	1,465.6	2,689.9	1,748.4	1,007.8
Working capital	33,602.0	24,899.8	24,232.0	26,090.1	23,956.6
Fixed investment	50,845.1	50,313.7	42,008.1	40,084.7	40,769.0
Construction Financing	0.4	-	-	-	-
Other	1,706.0	463.9	56.0	95.1	248.5
C. Manufacturing	**5,354,889.2**	**6,011,532.8**	**5,790,881.3**	**5,721,547.8**	**5,888,976.6**
Trade finance	1,372,424.4	1,530,162.2	1,551,435.8	1,542,234.3	1,657,923.6
Working capital	2,258,831.1	2,467,343.9	2,236,017.0	2,188,467.3	2,209,773.0
Fixed investment	1,591,663.0	1,870,994.4	1,866,312.5	1,865,768.0	1,893,407.1
Construction Financing	14,194.9	4,234.8	3,269.6	3,574.5	3,802.8
Other	117,775.8	138,797.5	133,846.3	121,503.7	124,070.0
D. Electricity, gas, steam and air conditioning supply	**486,486.8**	**423,315.6**	**394,763.3**	**384,579.0**	**384,540.4**
Trade finance	2,422.9	2,314.5	2,880.0	2,969.5	2,499.8
Working capital	192,722.7	174,579.2	144,624.7	135,858.1	136,325.6
Fixed investment	290,971.3	245,480.6	246,276.8	244,895.8	244,740.9
Construction Financing	226.4	571.2	612.0	612.0	612.0
Other	143.5	370.1	369.8	243.5	362.2
E. Water supply; sewerage, waste management and remediation activities	**32,246.2**	**44,479.3**	**42,918.6**	**42,610.8**	**45,289.5**
Trade finance	1,371.4	1,531.5	1,578.6	1,503.8	2,840.3
Working capital	4,795.2	5,900.8	4,208.3	4,049.8	5,985.1
Fixed investment	25,986.9	36,967.7	37,052.4	36,947.9	36,229.7
Construction Financing	-	-	-	-	-
Other	92.7	79.3	79.3	109.2	234.5
F. Construction	**210,346.1**	**236,149.0**	**222,219.0**	**222,333.9**	**227,440.5**
Trade finance	1,278.5	1,272.9	930.5	846.8	1,443.9
Working capital	46,244.1	64,816.2	59,176.8	60,459.8	59,273.1
Fixed investment	47,699.5	94,638.6	85,856.8	90,345.1	90,041.5
Construction Financing	114,509.8	73,822.7	74,782.2	69,636.1	75,739.4
Other	614.2	1,598.5	1,472.8	1,046.1	942.6
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	**677,115.3**	**885,489.5**	**843,500.8**	**851,255.8**	**903,786.8**
Trade finance	67,758.0	93,690.9	90,717.7	89,744.6	93,742.3
Working capital	390,125.3	501,740.7	459,529.8	467,754.8	506,387.1
Fixed investment	143,953.4	221,130.8	224,059.4	225,471.4	234,899.1
Construction Financing	14,274.3	682.1	280.0	188.6	410.0
Other	61,004.2	68,245.0	68,913.9	68,096.5	68,348.3
H. Transportation and storage	**129,433.9**	**204,307.2**	**206,951.8**	**220,246.6**	**230,733.7**
Trade finance	3,621.3	4,926.4	3,579.8	3,053.7	2,130.0
Working capital	29,226.4	40,191.7	40,221.8	50,063.3	52,849.7
Fixed investment	77,328.4	112,884.4	114,039.9	116,092.6	121,705.9
Construction Financing	3,853.9	7,110.5	7,100.8	7,098.9	7,097.9
Other	15,403.7	39,194.2	42,009.5	43,938.0	46,950.2
I. Accommodation and food service activities	**80,594.6**	**97,998.1**	**103,363.5**	**104,912.2**	**104,072.7**
Trade finance	1,774.5	5,034.7	4,902.0	4,836.7	6,301.3
Working capital	9,239.0	15,559.7	21,076.3	21,794.8	20,126.2
Fixed investment	61,107.8	71,130.2	71,237.2	72,130.8	71,523.8
Construction Financing	7,316.4	5,296.6	5,190.8	5,190.5	5,141.8
Other	1,156.9	976.9	957.2	959.4	979.5

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-25	Jun-26	Jul-26	Aug-26	Sep-26
J. Information and communication	**552,295.8**	**595,456.4**	**594,858.9**	**598,781.8**	**619,533.0**
Trade finance	4,017.5	10,329.9	9,710.6	9,481.8	11,865.0
Working capital	76,852.3	82,992.4	80,950.3	80,109.2	93,773.0
Fixed investment	441,735.8	467,934.0	472,562.8	476,198.5	482,944.3
Construction Financing	1,265.1	863.7	804.7	802.9	803.2
Other	28,425.1	33,336.6	30,830.5	32,189.4	30,147.5
K. Real estate activities	**42,592.4**	**47,561.2**	**48,845.4**	**48,926.8**	**47,888.9**
Trade finance	316.3	646.4	394.5	482.8	-
Working capital	6,156.4	12,639.2	13,116.1	13,125.1	13,402.8
Fixed investment	11,901.2	23,450.2	31,875.1	31,915.8	23,811.4
Construction Financing	24,187.2	10,815.9	3,447.8	3,392.0	10,664.4
Other	31.3	9.5	11.8	11.1	10.3
L. Professional, scientific and technical activities	**69,863.5**	**65,636.3**	**63,555.3**	**74,692.3**	**77,689.4**
Trade finance	9,161.8	3,496.3	5,840.4	5,876.7	5,180.4
Working capital	45,691.8	36,104.0	31,917.2	35,723.4	37,723.9
Fixed investment	13,242.0	24,931.7	23,969.6	31,205.3	32,717.0
Construction Financing	1,060.4	-	-	-	64.9
Other	707.5	1,104.4	1,828.1	1,886.9	2,003.1
M. Administrative and support service activities	**60,985.2**	**54,435.7**	**53,641.9**	**48,377.3**	**49,910.5**
Trade finance	1,907.5	2,293.7	1,937.2	1,398.5	1,519.9
Working capital	28,972.1	28,450.4	27,325.9	21,978.0	23,216.3
Fixed investment	26,195.7	22,612.0	23,387.9	23,414.8	24,173.6
Construction Financing	-	1.4	-	-	10.0
Other	3,909.9	1,078.1	990.9	1,586.0	990.7
N. Education	**30,245.3**	**36,242.2**	**35,262.9**	**33,800.3**	**36,941.6**
Trade finance	-	115.7	220.8	265.2	358.0
Working capital	12,217.2	12,587.6	10,450.6	8,532.6	9,526.1
Fixed investment	12,859.8	20,327.7	20,505.3	20,865.1	23,283.2
Construction Financing	4,672.4	2,236.8	3,211.8	3,281.7	2,963.0
Other	495.8	974.4	874.4	855.7	811.2
O. Human health and social work activities	**16,501.9**	**19,585.5**	**19,934.1**	**21,197.4**	**22,353.1**
Trade finance	-	13.7	21.1	21.9	62.5
Working capital	5,574.4	6,372.1	5,760.9	5,900.0	6,620.7
Fixed investment	8,671.9	11,906.7	12,905.5	14,038.9	14,567.9
Construction Financing	1,706.2	733.6	695.6	687.9	562.4
Other	549.4	559.5	551.0	548.8	539.6
P. Arts, entertainment, and recreation	**2,358.5**	**4,566.0**	**4,602.9**	**4,607.3**	**3,740.8**
Trade finance	100.0	100.0	100.0	100.0	100.0
Working capital	1,076.5	2,164.9	2,198.8	2,172.2	1,235.8
Fixed investment	926.5	2,268.8	2,272.4	2,288.5	2,329.3
Construction Financing	242.3	0.4	0.4	0.4	0.2
Other	13.3	31.9	31.2	46.0	75.5
Q. Other service activities	**94,786.0**	**122,272.1**	**113,113.9**	**111,361.8**	**111,531.9**
Trade finance	2,276.9	1,501.1	1,818.8	2,006.4	1,886.1
Working capital	54,223.0	66,149.2	56,291.7	54,460.0	54,536.4
Fixed investment	34,564.1	44,481.8	45,732.6	46,791.1	47,282.9
Construction Financing	877.9	647.6	84.9	74.6	197.1
Other	2,844.1	9,492.5	9,185.9	8,029.6	7,629.4
Total	**8,424,110.7**	**9,597,278.6**	**9,288,842.0**	**9,245,113.6**	**9,529,409.1**

Source: Statistics and Data Services Daprtment, SBP

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
3. Islamic Financings, Adavances (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 Captial 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-25	Jun-26	Jul-26	Aug-26	Sep-26
A. Agriculture, forestry, and fishing	**67,377.9**	**130,460.8**	**132,692.4**	**133,826.7**	**134,099.7**
Trade finance	179.1	55.1	175.5	199.4	260.2
Working capital	27,613.2	51,419.4	53,202.4	53,392.8	59,786.9
Fixed investment	22,203.4	50,771.8	50,811.6	51,069.1	44,554.6
Construction Financing	9.9	8.3	3.6	3.6	7.9
Other	17,372.3	28,206.1	28,499.2	29,161.9	29,490.1
B. Mining and quarrying	**1,970.3**	**7,191.7**	**4,431.2**	**2,295.8**	**2,517.3**
Trade finance	112.0	32.6	6.4	11.4	115.0
Working capital	1,026.2	1,073.2	974.6	988.2	1,085.3
Fixed investment	820.8	6,077.9	3,443.0	1,289.8	1,311.6
Construction Financing	0.4	-	-	-	-
Other	11.0	8.0	7.2	6.3	5.5
C. Manufacturing	**254,657.6**	**306,997.3**	**326,149.8**	**334,707.0**	**368,351.6**
Trade finance	24,305.7	30,766.9	37,930.8	43,070.8	50,361.1
Working capital	171,785.9	190,278.2	197,410.0	196,841.2	220,566.0
Fixed investment	47,609.9	67,089.0	71,045.0	75,240.1	77,447.3
Construction Financing	899.3	50.0	59.7	57.9	45.1
Other	10,056.8	18,813.2	19,704.4	19,497.0	19,932.0
D. Electricity, gas, steam and air conditioning supply	**2,675.3**	**3,739.7**	**4,625.0**	**4,299.4**	**4,855.8**
Trade finance	289.3	112.0	435.1	145.5	145.5
Working capital	1,799.1	1,691.1	1,670.1	1,360.9	1,859.9
Fixed investment	568.3	1,925.1	2,508.5	2,782.0	2,839.6
Construction Financing	-	-	-	-	-
Other	18.5	11.5	11.2	11.0	10.7
E. Water supply; sewerage, waste management and remediation activities	**393.7**	**922.4**	**1,156.3**	**1,140.3**	**1,186.5**
Trade finance	-	-	-	-	-
Working capital	66.1	86.0	87.4	82.8	95.3
Fixed investment	259.0	757.0	989.6	978.2	1,011.8
Construction Financing	-	-	-	-	-
Other	68.5	79.3	79.3	79.3	79.3
F. Construction	**20,447.6**	**24,025.1**	**25,951.0**	**28,737.7**	**29,019.7**
Trade finance	42.0	15.7	83.7	88.3	91.9
Working capital	7,844.7	8,864.0	10,452.8	11,700.7	11,028.4
Fixed investment	5,671.0	8,875.7	9,317.9	9,731.5	10,554.1
Construction Financing	6,472.6	5,517.2	5,406.9	6,528.7	6,675.0
Other	417.4	752.5	689.7	688.5	670.3
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	**261,039.2**	**360,007.1**	**361,127.4**	**377,047.5**	**398,952.1**
Trade finance	5,937.9	5,042.8	6,664.7	7,446.9	9,381.8
Working capital	145,495.6	175,522.4	174,107.6	184,864.5	199,163.0
Fixed investment	73,700.2	127,932.9	129,379.7	133,260.5	139,012.0
Construction Financing	186.5	129.4	150.0	124.7	135.0
Other	35,718.9	51,379.6	50,825.4	51,350.9	51,260.3
H. Transportation and storage	**43,976.0**	**78,449.7**	**84,278.3**	**91,397.8**	**96,567.2**
Trade finance	-	239.9	240.0	237.2	287.3
Working capital	2,367.6	2,682.6	2,878.0	3,061.3	3,692.9
Fixed investment	26,642.7	37,958.1	40,333.0	44,840.7	46,319.8
Construction Financing	145.9	65.5	60.8	58.9	57.9
Other	14,819.7	37,503.6	40,766.5	43,199.7	46,209.4
I. Accommodation and food service activities	**7,109.1**	**12,201.1**	**16,237.6**	**17,924.6**	**19,486.1**
Trade finance	102.3	2,612.7	2,643.8	2,601.2	3,763.8
Working capital	1,388.5	2,528.2	6,266.3	7,277.1	7,521.5
Fixed investment	3,333.2	5,242.6	5,537.3	6,244.7	6,390.7
Construction Financing	1,247.8	968.4	959.7	968.6	956.7
Other	1,037.4	849.2	830.6	832.9	853.4

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-25	Jun-26	Jul-26	Aug-26	Sep-26
J. Information and communication	**6,701.5**	**10,791.5**	**10,838.8**	**11,268.9**	**13,108.1**
Trade finance	114.3	163.0	165.0	124.5	127.9
Working capital	3,222.7	4,237.0	4,366.1	4,549.3	5,570.8
Fixed investment	2,902.9	5,031.4	5,452.9	5,764.0	6,511.1
Construction Financing	111.9	91.4	89.3	87.5	91.1
Other	349.7	1,268.6	765.6	743.5	807.2
K. Real estate activities	**2,893.7**	**4,096.8**	**5,028.4**	**5,623.3**	**5,501.1**
Trade finance	-	-	-	-	-
Working capital	745.2	460.2	446.1	449.7	324.6
Fixed investment	1,801.3	3,361.7	4,386.2	4,778.7	4,717.0
Construction Financing	326.3	265.3	184.3	383.8	449.2
Other	20.8	9.5	11.8	11.1	10.3
L. Professional, scientific and technical activities	**14,741.4**	**13,107.8**	**12,752.3**	**14,933.5**	**16,204.3**
Trade finance	735.9	314.8	633.6	655.2	841.7
Working capital	10,682.8	7,754.2	7,788.2	8,395.7	10,353.9
Fixed investment	3,177.1	4,892.3	4,177.6	5,676.1	4,643.3
Construction Financing	19.9	-	-	-	-
Other	125.7	146.6	152.9	206.5	365.4
M. Administrative and support service activities	**11,390.8**	**13,201.3**	**14,307.1**	**15,140.2**	**18,578.9**
Trade finance	263.2	275.2	236.0	562.8	813.8
Working capital	6,232.3	6,015.4	6,957.7	7,350.7	9,948.7
Fixed investment	4,537.7	6,360.8	6,578.9	6,700.1	7,324.5
Construction Financing	-	-	-	-	-
Other	357.6	549.9	534.5	526.7	491.9
N. Education	**5,217.0**	**6,248.7**	**6,584.7**	**7,056.7**	**8,598.9**
Trade finance	-	-	-	-	-
Working capital	1,977.9	1,896.4	1,881.8	2,084.7	2,739.3
Fixed investment	2,514.5	3,445.2	3,707.7	3,995.9	4,953.4
Construction Financing	228.7	27.0	120.9	120.4	95.0
Other	495.8	880.1	874.4	855.7	811.2
O. Human health and social work activities	**3,384.2**	**4,948.6**	**5,685.3**	**6,536.9**	**6,979.8**
Trade finance	-	13.7	13.7	21.9	56.5
Working capital	1,160.5	1,306.8	1,576.3	1,827.4	2,142.3
Fixed investment	1,803.4	3,047.7	3,510.3	4,105.0	4,210.0
Construction Financing	183.9	24.9	38.1	37.9	35.4
Other	236.4	555.4	546.9	544.8	535.5
P. Arts, entertainment, and recreation	**724.7**	**920.6**	**1,271.8**	**1,261.9**	**1,330.6**
Trade finance	100.0	100.0	100.0	100.0	100.0
Working capital	211.7	355.6	358.6	334.8	363.1
Fixed investment	398.4	432.7	781.4	780.7	791.8
Construction Financing	1.3	0.4	0.4	0.4	0.2
Other	13.3	31.9	31.2	46.0	75.5
Q. Other service activities	**51,600.9**	**65,563.0**	**66,921.1**	**68,812.7**	**70,160.3**
Trade finance	301.9	266.7	260.2	358.6	397.1
Working capital	29,550.3	30,970.0	31,080.7	30,604.4	30,547.5
Fixed investment	18,975.2	28,537.6	29,820.2	32,166.3	33,550.1
Construction Financing	52.9	28.9	26.8	16.6	15.3
Other	2,720.6	5,759.7	5,733.2	5,666.7	5,650.3
Total	**756,300.9**	**1,042,873.3**	**1,080,038.5**	**1,122,011.0**	**1,195,498.1**

Source: Statistics and Data Services Department, SBP

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
3. Islamic Financings, Adavances (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 Captial and Fixed Investment loans provided by Banks for construction purposes.

3.15 Disbursement and Utilization of Advances-Province/Region wise

Billion Rupees

Period	Province/ Region	Disbursements	%	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
				Amount	% of Regional Disburseme	Amount	% of Regional Disbursem		Amount	(%)	
Oct-Dec-2025	Punjab	6,863.9	36.0	6,728.0	98.0	135.9	2.0	258.0	6,986.0	36.7	101.8
	Sindh	9,714.3	51.0	9,407.7	96.8	306.6	3.2	146.1	9,553.7	50.1	98.4
	KPK	1,027.9	5.4	1,026.0	99.8	1.8	0.2	109.9	1,135.9	6.0	110.5
	Balochistan	27.4	0.1	26.7	97.3	0.7	2.7	11.5	38.2	0.2	139.4
	Islamabad	1,399.8	7.3	1,138.7	81.4	261.1	18.7	178.2	1,316.9	6.9	94.1
	Gilgit-Baltistan	7.7	0.0	7.5	97.7	0.2	2.3	0.3	7.8	0.0	101.6
	AJK	14.3	0.1	14.3	99.7	0.0	0.3	2.4	16.7	0.1	116.5
	Total	**19,055.3**	**100.0**	**18,348.9**	**96.3**	**706.4**	**3.7**	**706.4**	**19,055.3**	**100.0**	**-**
Jan-Mar-2026P	Punjab	5,573.0	37.3	5,317.3	95.4	255.4	4.6	329.5	5,646.7	37.8	101.3
	Sindh	7,361.8	49.3	7,070.3	96.0	291.5	4.0	229.2	7,299.8	48.9	99.2
	KPK	963.7	6.5	959.4	99.6	4.3	0.5	120.9	1,080.3	7.2	112.1
	Balochistan	18.8	0.1	18.1	96.1	0.7	3.9	12.2	30.3	0.2	160.9
	Islamabad	991.0	6.6	729.2	73.6	261.8	26.4	122.2	851.4	5.7	85.9
	Gilgit-Baltistan	7.2	0.0	6.6	91.4	0.6	8.6	0.4	7.0	0.1	97.2
	AJK	16.4	0.1	14.6	89.2	1.8	10.8	1.8	16.5	0.1	100.2
	Total	**14,932.0**	**100.0**	**14,115.6**	**94.5**	**816.1**	**5.5**	**816.1**	**14,932.0**	**100.0**	**-**
Apr-Jun-2026P	Punjab	7,103.6	42.5	7,022.5	98.9	81.1	1.1	536.1	7,558.6	45.2	106.4
	Sindh	7,577.8	45.3	7,103.2	93.7	474.6	6.3	91.6	7,194.9	43.1	95.0
	KPK	731.4	4.4	720.8	98.6	10.5	1.4	87.5	808.4	4.8	110.5
	Balochistan	21.1	0.1	20.1	95.1	1.0	4.9	11.7	31.8	0.2	150.7
	Islamabad	1,260.2	7.5	1,021.3	81.0	238.9	19.0	78.4	1,099.7	6.6	87.3
	Gilgit-Baltistan	7.9	0.0	7.8	99.1	0.1	1.0	0.3	8.1	0.1	102.9
	AJK	12.2	0.1	11.6	94.8	0.6	5.2	1.1	12.7	0.1	103.7
	Total	**16,714.2**	**100.0**	**15,907.4**	**95.2**	**806.8**	**4.8**	**806.8**	**16,714.2**	**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 Utilization	Oct-Dec-25		Jan-Mar-26		Apr-Jun-26	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	**6,728.0**	**98.0**	**5,295.6**	**97.1**	**7,022.5**	**98.9**
	Sindh	86.7	1.3	122.9	2.3	64.7	0.9
	KPK	8.7	0.1	8.0	0.2	3.6	0.1
	Balochistan	0.4	0.0	1.5	0.0	0.0	-
	Islamabad	38.1	0.6	23.4	0.4	11.9	0.2
	Gilgit-Baltistan	0.2	-	0.0	-	0.1	-
	AJK	1.8	0.0	1.2	0.0	0.7	0.0
Punjab Total		**6,863.9**	**100.0**	**5,452.7**	**100.0**	**7,103.6**	**100.0**
Sindh	Punjab	**93.0**	**1.0**	**193.9**	**2.8**	**400.6**	**5.3**
	Sindh	9,407.7	96.8	6,832.8	96.9	7,103.2	93.7
	KPK	64.5	0.7	8.8	0.1	3.1	0.0
	Balochistan	10.2	0.1	7.3	0.1	11.0	0.2
	Islamabad	138.6	1.4	10.8	0.2	59.7	0.8
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.3	-	0.1	-	0.1	-
Sindh Total		**9,714.3**	**100.0**	**7,053.8**	**100.0**	**7,577.8**	**100.0**
KPK	Punjab	**0.3**	**0.0**	**0.1**	**0.2**	**1.3**	**0.2**
	Sindh	0.1	0.0	0.1	0.1	2.4	0.3
	KPK	1,026.0	99.8	77.0	96.3	720.8	98.6
	Balochistan	0.0	-	0.0	0.0	0.0	-
	Islamabad	1.4	0.1	2.7	3.4	6.8	0.9
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	-	-	0.0	0.0	-	-
KPK Total		**1,027.9**	**100.0**	**79.9**	**100.0**	**731.4**	**100.0**
Balochistan	Punjab	**0.1**	**0.3**	**0.0**	**0.1**	**0.7**	**3.4**
	Sindh	0.6	2.2	0.1	0.5	0.3	1.5
	KPK	0.0	0.2	0.0	0.0	0.0	0.0
	Balochistan	26.7	97.3	12.4	99.4	20.1	95.1
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	0.0	0.0	-	-
Balochistan Total		**27.4**	**100.0**	**12.4**	**100.0**	**21.1**	**100.0**
Islamabad	Punjab	**164.6**	**11.8**	**123.7**	**9.1**	**132.8**	**10.5**
	Sindh	58.7	4.2	22.0	1.6	24.2	1.9
	KPK	36.6	2.6	67.5	4.9	80.8	6.4
	Balochistan	0.9	0.1	0.1	0.0	0.7	0.1
	Islamabad	1,138.7	81.4	1,151.8	84.4	1,021.3	81.0
	Gilgit-Baltistan	0.1	0.0	0.0	-	0.2	0.0
	AJK	0.2	0.0	0.1	0.0	0.2	0.0
Islamabad Total		**1,399.8**	**100.0**	**1,365.3**	**100.0**	**1,260.2**	**100.0**
Gilgit-Baltistan	Punjab	**0.1**	**0.9**	**0.0**	**0.3**	**0.1**	**0.8**
	Sindh	-	-	0.0	0.0	-	-
	KPK	0.0	0.2	0.0	0.1	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.1	1.3	0.0	0.7	0.0	0.2
	Gilgit-Baltistan	7.5	97.7	6.1	98.8	7.8	99.1
	AJK	0.0	0.0	0.0	0.0	-	-
Gilgit-Baltistan Total		**7.7**	**100.0**	**6.2**	**100.0**	**7.9**	**100.0**
AJK	Punjab	**0.0**	**0.1**	**0.0**	**0.1**	**0.6**	**5.1**
	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	0.2	0.0	0.1
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	14.3	99.7	12.1	99.7	11.6	94.8
AJK Total		**14.3**	**100.0**	**12.1**	**100.0**	**12.2**	**100.0**
Grand Total		**19,055.3**		**13,982.4**		**16,714.2**	

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.
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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	Oct-Dec-25		Jan-Mar-26		Apr-Jun-26	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	**Punjab**	**6,728.0**	**96.3**	**5,317.3**	**94.2**	**7,022.5**	**92.9**
	Sindh	93.0	1.3	182.3	3.2	400.6	5.3
	KPK	0.3	-	1.6	0.0	1.3	0.0
	Balochistan	0.1	-	0.6	0.0	0.7	0.0
	Islamabad	164.6	2.4	144.4	2.6	132.8	1.8
	Gilgit-Baltistan	0.1	-	0.1	-	0.1	-
	AJK	0.0	-	0.4	0.0	0.6	0.0
Punjab Total		**6,986.0**	**100.0**	**5,646.7**	**100.0**	**7,558.6**	**100.0**
Sindh	Punjab	86.7	0.9	197.8	2.7	64.7	0.9
	Sindh	9,407.7	98.5	7,070.3	96.9	7,103.2	98.7
	KPK	0.1	-	0.4	0.0	2.4	0.0
	Balochistan	0.6	0.0	0.1	-	0.3	-
	Islamabad	58.7	0.6	30.3	0.4	24.2	0.3
	Gilgit-Baltistan	-	-	0.4	0.0	-	-
	AJK	0.0	-	0.1	-	0.0	-
Sindh Total		**9,553.7**	**100.0**	**7,299.5**	**100.0**	**7,194.9**	**100.0**
KPK	Punjab	8.7	0.8	13.9	1.3	3.6	0.4
	Sindh	64.5	5.7	21.6	2.0	3.1	0.4
	KPK	1,026.0	90.3	959.4	88.8	720.8	89.2
	Balochistan	0.0	-	-	-	0.0	-
	Islamabad	36.6	3.2	85.3	7.9	80.8	10.0
	Gilgit-Baltistan	0.0	-	0.0	-	-	-
	AJK	0.0	-	0.0	-	0.0	-
KPK Total		**1,135.9**	**100.0**	**1,080.3**	**100.0**	**808.4**	**100.0**
Balochistan	Punjab	0.4	1.2	1.7	5.6	0.0	0.1
	Sindh	10.2	26.6	9.2	30.5	11.0	34.7
	KPK	0.0	0.1	0.0	0.1	0.0	0.0
	Balochistan	26.7	69.8	18.1	59.7	20.1	63.1
	Islamabad	0.9	2.3	1.3	4.2	0.7	2.1
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		**38.2**	**100.0**	**30.3**	**100.0**	**31.8**	**100.0**
Islamabad	Punjab	38.1	2.9	40.4	4.8	11.9	1.1
	Sindh	138.6	10.5	78.1	9.2	59.7	5.4
	KPK	1.4	0.1	2.3	0.3	6.8	0.6
	Balochistan	-	-	-	-	-	-
	Islamabad	1,138.7	86.5	729.2	85.7	1,021.3	92.9
	Gilgit-Baltistan	0.1	0.0	0.1	0.0	0.0	-
	AJK	0.0	-	1.2	0.1	0.0	-
Islamabad Total		**1,316.9**	**100.0**	**851.4**	**100.0**	**1,099.7**	**100.0**
Gilgit Baltistan	Punjab	0.2	2.4	0.2	2.1	0.1	1.1
	Sindh	0.0	0.5	0.1	1.6	0.0	0.5
	KPK	0.0	-	0.0	0.0	0.0	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.1	1.0	0.2	2.2	0.2	2.1
	Gilgit-Baltistan	7.5	96.2	6.6	94.1	7.8	96.3
	AJK	0.0	0.0	0.0	0.0	0.0	0.0
Gilgit-Baltistan Total		**7.8**	**100.0**	**7.0**	**100.0**	**8.1**	**100.0**
AJK	Punjab	1.8	11.1	1.5	8.9	0.7	5.8
	Sindh	0.3	2.0	0.1	0.6	0.1	1.0
	KPK	-	-	0.0	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.2	1.3	0.2	1.5	0.2	1.8
	Gilgit-Baltistan	0.0	-	-	-	-	-
	AJK	14.3	85.6	14.6	89.0	11.6	91.4
AJK Total		**16.7**	**100.0**	**16.5**	**100.0**	**12.7**	**100.0**
Grand Total		**19,055.3**	**-**	**14,931.7**	**-**	**16,714.2**	**-**

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	Dec-25			Mar-26			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	0.1	634.0	634.1	0.1	695.5	695.6	-	639.0	639.0
	Non-Financial Public Sector Enterprises	-	2,881.9	2,881.9	97.9	2,600.7	2,698.5	95.6	2,885.5	2,981.1
	NBFCs & Financial Auxiliaries	0.0	595.2	595.2	0.0	382.9	382.9	0.0	400.8	400.8
Overall	Private Sector (Business)	517.7	8,527.3	9,045.0	470.0	8,518.3	8,988.3	500.3	8,842.7	9,343.0
	Trust Funds & Non Profit Organizations	0.5	7.8	8.3	0.5	10.7	11.2	0.5	9.1	9.6
	Personal/Individuals	123.5	1,246.7	1,370.2	125.6	1,312.6	1,438.2	112.3	1,435.5	1,547.8
	Others	0.3	1.5	1.8	0.3	1.1	1.4	0.3	1.5	1.7
	Total	**642.1**	**13,894.4**	**14,536.5**	**694.3**	**13,521.8**	**14,216.1**	**709.0**	**14,214.1**	**14,923.1**
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	33.3	33.3	-	146.5	146.5	-	49.9	49.9
	Non-Financial Public Sector Enterprises	-	837.3	837.3	-	733.2	733.2	-	839.2	839.2
	NBFCs & Financial Auxiliaries	-	37.9	37.9	-	41.9	41.9	-	45.2	45.2
Punjab	Private Sector (Business)	393.9	3,839.5	4,233.3	367.4	3,913.9	4,281.3	391.0	4,095.8	4,486.7
	Trust Funds & Non Profit Organizations	0.5	2.4	3.0	0.5	4.6	5.0	0.5	4.4	4.8
	Personal/Individuals	31.9	396.1	428.0	33.6	418.8	452.4	24.4	429.7	454.1
	Others	0.3	1.2	1.5	0.3	0.8	1.1	0.3	1.3	1.6
	Total	**426.6**	**5,147.8**	**5,574.3**	**401.8**	**5,259.7**	**5,661.5**	**416.1**	**5,465.5**	**5,881.6**
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	0.1	218.4	218.5	0.1	155.8	155.9	-	191.9	191.9
	Non-Financial Public Sector Enterprises	-	1,586.0	1,586.0	-	1,434.5	1,434.5	-	1,529.8	1,529.8
	NBFCs & Financial Auxiliaries	0.0	512.3	512.3	0.0	290.1	290.1	0.0	295.1	295.1
Sindh	Private Sector (Business)	53.2	3,699.6	3,752.8	46.3	3,629.9	3,676.3	51.6	3,726.7	3,778.3
	Trust Funds & Non Profit Organizations	-	1.9	1.9	-	1.8	1.8	-	1.2	1.2
	Personal/Individuals	9.0	755.0	764.1	9.4	796.4	805.8	8.8	915.3	924.2
	Others	-	0.3	0.3	-	0.3	0.3	-	0.2	0.2
	Total	**62.3**	**6,773.6**	**6,835.9**	**55.9**	**6,308.8**	**6,364.7**	**60.5**	**6,660.2**	**6,720.6**
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.0	0.0	-	0.1	0.1	-	0.1	0.1
	Non-Financial Public Sector Enterprises	-	3.9	3.9	-	3.5	3.5	-	-	-
	NBFCs & Financial Auxiliaries	-	0.1	0.1	-	0.1	0.1	-	0.1	0.1
Khyber Pakhtunkhw	Private Sector (Business)	41.8	109.1	150.9	39.1	90.9	130.0	42.2	103.1	145.3
	Trust Funds & Non Profit Organizations	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0
	Personal/Individuals	76.6	46.5	123.1	76.3	46.5	122.9	73.6	45.1	118.6
	Others	-	-	-	-	-	-	-	-	-
	Total	**118.3**	**159.6**	**277.9**	**115.4**	**141.0**	**256.4**	**115.7**	**148.3**	**264.0**
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	0.0	0.0
	Non-Financial Public Sector Enterprises	-	46.4	46.4	97.9	0.1	98.0	95.6	0.1	95.7
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
Balochistan	Private Sector (Business)	22.8	8.4	31.3	10.9	8.7	19.6	7.9	9.3	17.2
	Trust Funds & Non Profit Organizations	-	0.1	0.1	-	0.1	0.1	-	0.1	0.1
	Personal/Individuals	2.0	4.0	6.0	2.0	4.0	6.1	1.8	3.6	5.4
	Others	-	-	-	-	-	-	-	-	-
	Total	**24.8**	**58.9**	**83.7**	**110.9**	**12.9**	**123.7**	**105.3**	**13.1**	**118.4**
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	382.2	382.2	-	393.2	393.2	-	397.1	397.1
	Non-Financial Public Sector Enterprises	-	408.3	408.3	-	429.3	429.3	-	516.4	516.4
	NBFCs & Financial Auxiliaries	-	44.9	44.9	-	50.8	50.8	-	60.4	60.4
Islamabad	Private Sector (Business)	0.3	838.2	838.5	0.3	843.6	843.9	1.3	877.0	878.3
	Trust Funds & Non Profit Organizations	-	3.4	3.4	-	4.3	4.3	-	3.5	3.5
	Personal/Individuals	0.3	37.8	38.1	0.3	39.6	39.9	0.2	34.9	35.1
	Others	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0
	Total	**0.5**	**1,714.9**	**1,715.4**	**0.6**	**1,760.8**	**1,761.4**	**1.5**	**1,889.2**	**1,890.7**

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

Billion Rupees

Provinces/ Regions	Borrower	Dec-25			Mar-26			Jun-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
Gilgit-Baltistan	Private Sector (Business)	4.1	2.8	6.9	4.3	2.6	6.9	5	3	8
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.8	1.6	2.4	0.8	1.7	2.5	1	1	2
	Others	-	-	-	-	-	-	-	-	-
	Total	**4.9**	**4.4**	**9.3**	**5.1**	**4.2**	**9.4**	**5**	**4**	**10**
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
AJK	Private Sector (Business)	1.6	29.7	31.3	1.6	28.8	30.4	2	28	30
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	3.0	5.6	8.6	3.0	5.6	8.6	3	5	8
	Others	-	-	-	-	-	-	-	-	-
	Total	**4.6**	**35.3**	**39.8**	**4.6**	**34.4**	**39.0**	**4**	**33**	**38**

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.

3.19 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-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**
Jul-Dec									
Punjab	532,033	316,040.1	307,755.7	35,418	94,224.7	83,950.5	9,640	225,270.1	124,689.5
Sindh	57,209	70,840.0	71,896.5	7,165	19,144.1	18,505.6	1,447	45,284.3	28,305.4
Khyber Pakhtunkhwa	9,795	7,737.1	10,370.1	2,195	2,993.0	3,804.7	401	4,419.6	2,648.6
Balochistan	2,396	2,826.7	5,922.7	133	296.1	554.0	133	663.8	434.6
Azad Jammu Kashmir	1,685	1,675.4	1,564.3	5	36.1	0.3	35	4,436.5	1,655.7
Gilgit Baltistan	604	639.0	1,818.0	1	1.5	38.8	53	215.8	152.9
All Pakistan	**603,722**	**399,758.3**	**399,327.4**	**44,917**	**116,695.6**	**106,853.7**	**11,709**	**280,290.1**	**157,886.8**
Jul-Mar									
Punjab	666,259	436,431.4	306,628.2	45,313	134,671.5	84,452.5	13,527	368,161.6	123,281.9
Sindh	81,169	99,104.4	70,065.5	9,791	30,497.8	18,799.1	1,904	77,402.3	30,914.1
Khyber Pakhtunkhwa	13,343	11,174.9	10,527.0	2,941	4,310.9	3,914.2	547	14,540.1	3,226.0
Balochistan	3,428	4,271.9	5,972.0	164	465.6	662.5	801	3,119.6	2,552.1
Azad Jammu Kashmir	4,465	2,809.9	1,740.2	6	39.6	3.6	38	5,724.2	839.0
Gilgit Baltistan	855	851.1	1,817.0	2	11.2	44.6	69	247.8	158.8
All Pakistan	**769,519**	**554,643.6**	**396,749.9**	**58,217**	**169,996.6**	**107,876.5**	**16,886**	**469,195.5**	**160,971.8**

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-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**
Jul-Dec									
Punjab	321,744	141,722.1	243,161.5	30,098	343,944.6	137,274.4	928,933	1,121,201.6	896,831.6
Sindh	55,282	28,265.4	49,907.2	1182	81,502.3	30,252.5	122,285	245,036.1	198,867.2
Khyber Pakhtunkhwa	17,779	10,049.2	15,816.0	917	2,644.9	2,950.4	31,087	27,843.9	35,589.8
Balochistan	214	183.3	465.8	214	1,288.5	595.0	3,090	5,258.3	7,972.1
Azad Jammu Kashmir	7,523	2,830.0	3,689.0	143	311.6	316.7	9,391	9,289.7	7,226.0
Gilgit Baltistan	5,808	1,591.0	3,052.2	537	571.4	1,531.4	7,003	3,018.8	6,593.3
All Pakistan	**408,350**	**184,641.1**	**316,091.6**	**33,091**	**430,263.2**	**172,920.5**	**1,101,789**	**1,411,648.3**	**1,153,079.9**
Jul-Mar									
Punjab	458,969	255,554.9	251,480.7	42,724	514,699.6	138,229.4	1,226,792	1,709,518.9	904,072.7
Sindh	96,555	42,249.7	52,392.8	1642	126,145.1	28,133.5	191,061	375,399.3	200,305.0
Khyber Pakhtunkhwa	26,798	15,252.1	16,677.3	1253	3,979.9	3,348.1	44,882	49,257.9	37,692.5
Balochistan	326	344.8	528.3	382	1,902.8	811.8	5,101	10,104.7	10,526.7
Azad Jammu Kashmir	11,558	4,415.9	3,996.1	176	360.8	321.7	16,243	13,350.4	6,900.7
Gilgit Baltistan	8,053	2,139.5	3,166.6	694	767.8	1,581.2	9,673	4,017.4	6,768.1
All Pakistan	**602,259**	**319,956.8**	**328,241.8**	**46,871**	**647,856.0**	**172,425.7**	**1,493,752**	**2,161,648.6**	**1,166,265.7**

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors
All Banks
Jul-Mar 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	**752,971**	**513,013.5**	**51,426**	**147,846.7**	**14,425**	**324,280.2**	**818,822**	**985,140.4**
All Crops Loan (Excluding Veg & Fruits)	739,364	305,160.7	48,174	120,952.8	12,119	82,322.9	799,657	508,436.4
Vegetables	916	1,877.8	1,045	4,429.8	235	2,910.8	2,196	9,218.5
Fruits/Orchards	1,497	6,258.2	1,567	6,625.6	925	20,443.4	3,989	33,327.2
Flowers/Ornamental Plants	-	-	2	27.1	4	25.4	6	52.5
Others	11,194	199,716.8	638	15,811.3	1,142	218,577.7	12,974	434,105.8
Development Loans	**13,853**	**37,806.5**	**4,664**	**18,900.4**	**1,866**	**76,926.3**	**20,383**	**133,633.2**
Plough Cattle	-	0.0	-	-	-	-	-	0.0
Tube wells	1,483	3,790.3	847	2,540.4	115	266.5	2,445	6,597.2
Sprinkle & Trickle Irrigation	-	1.3	-	0.3	-	-	-	1.7
Tractors	5,915	25,358.9	2,615	11,429.1	429	2,444.4	8,959	39,232.4
Orchards	743	613.0	387	1,312.1	49	832.3	1,179	2,757.4
Farm Transportation	159	486.8	454	1,711.6	206	1,519.7	819	3,718.1
Godown/Silos	1,963	1,656.5	157	206.1	240	12,994.9	2,360	14,857.6
Land Improvement	336	471.0	-	-	-	-	336	471.0
Farm Machinery	452	2,057.5	96	988.4	354	4,892.4	902	7,938.3
High Quality Seed Processing Units	3	200.5	-	-	199	22,326.5	202	22,527.0
Green House/ Tunnel Farming	-	7.3	-	-	-	-	-	7.3
Cold Storage	40	1,108.5	17	382.3	107	1,757.8	164	3,248.7
Others NGOs	2,759	2,054.8	91	330.0	167	29,891.9	3,017	32,276.7
Corporate Farming	**2,856**	**3,828.4**	**2,128**	**3,252.0**	**595**	**67,989.0**	**5,579**	**75,069.4**
Production Loans	2,855	3,353.0	2,128	3,252.0	594	66,329.6	5,577	72,934.6
Development Loans	1	475.4	-	-	1	1,659.4	2	2,134.8
Total	**769,680**	**554,648.4**	**58,218**	**169,999.1**	**16,886**	**469,195.5**	**844,784**	**1,193,843.0**

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	599,667	299,004.7	10,066	223,737.9	609,733	522,742.5
Poultry	1,780	16,646.6	4,476	239,359.1	6,256	256,005.7
Fisheries	342	3,077.8	1,149	15,443.6	1,491	18,521.4
Forestry	29	6.8	16	73.2	45	80.0
Others	280	1,216.1	31,163	169,239.8	31,443	170,455.9
Total	**602,098**	**319,952.1**	**46,870**	**647,853.5**	**648,968**	**967,805.6**

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			2026					
	Dec			Mar			Jun		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	**118,540.3**	**49,703.5**	**216,771.7**	**121,342.1**	**49,852.1**	**216,405.0**	**135,480.7**	**45,293.3**	**213,997.2**
I. GOVERNMENT	**-**	**517.4**	**-**	**-**	**1,682.1**	**-**	**-**	**1,460.5**	**-**
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	**1,654.6**	**-**	**0.0**	**1,499.8**	**-**	**0.0**	**2,723.5**	**-**	**-**
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	**116,885.6**	**49,186.1**	**216,771.7**	**119,842.3**	**48,170.0**	**216,404.6**	**132,757.2**	**43,832.9**	**213,997.2**
a. Agriculture, forestry and fishing	110.8	51.2	327.3	157.1	15.1	570.7	220.7	-	245.0
b. Mining and quarrying	-	125.3	30.9	-	-	1,687.2	-	455.8	-
c. Manufacturing	63,293.9	38,213.9	205,072.5	72,382.8	40,460.1	199,255.5	87,906.0	34,450.4	202,083.4
01 - Manufacture of food products	6,417.3	8,174.2	9,438.5	8,414.0	6,256.2	10,642.3	7,557.5	1,735.7	9,817.2
02 - Manufacture of beverages	100.0	465.3	3.0	100.0	465.3	49.5	114.2	465.3	41.0
03 - Manufacture of textiles	41,976.5	8,953.3	163,587.1	38,003.7	13,395.7	160,019.9	45,484.3	10,068.9	163,606.1
04 - Manufacture of wearing apparel	1,462.8	1,352.2	20,404.6	2,163.2	1,217.9	16,467.5	1,993.8	1,432.2	17,831.8
05 - Manufacture of leather and related products	15.1	1,238.4	3,208.7	15.1	1,431.0	3,546.6	236.2	1,492.0	3,127.1
06 - Manufacture of paper and paper products	147.5	281.4	254.6	145.5	4,060.7	214.6	649.2	724.1	120.2
07 - Manufacture of coke and refined petroleum products	204.3	2,892.6	-	7,334.3	1,042.1	-	10,482.1	6,231.5	-
08 - Manufacture of chemicals and chemical products	9,692.3	6,022.9	226.7	12,394.6	2,329.9	1,127.0	15,626.0	1,427.6	144.5
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	270.0	464.1	269.6	287.0	1,078.9	229.6	287.0	941.7	150.0
10 - Manufacture of rubber and plastics products	108.9	613.1	1,771.9	90.9	1,894.4	2,025.8	328.0	807.9	1,981.0
11 - Manufacture of other non-metallic mineral products	-	370.8	1,259.1	-	1,038.2	315.3	175.0	1,227.4	223.5
12 - Manufacture of basic metals	267.4	3,398.7	122.5	623.2	2,923.7	683.6	2,250.7	2,379.2	1,334.0
13 - Manufacture of fabricated metal products, except machinery and equipment	384.0	217.7	-	439.0	536.7	-	214.0	439.1	-
14 - Manufacture of computer, electronic and optical products	45.0	4.2	40.5	45.0	-	40.5	35.0	-	40.0
15 - Manufacture of electrical equipment	638.7	1,216.3	73.4	936.4	526.2	104.3	993.1	3,063.0	25.4
16 - Manufacture of machinery and equipment	0.0	36.7	308.2	0.0	-	284.8	69.6	44.1	639.5
17 - Manufacture of motor vehicles, trailers and semi-trailers	266.0	1,950.6	270.2	266.0	1,516.0	71.6	334.5	1,363.3	81.9
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-
19. Other manufacturing	1,298.1	561.3	3,834.0	1,124.9	747.1	3,432.6	1,076.0	607.4	2,920.2
d. Electricity, gas, steam and air conditioning supply	116.4	-	65.0	107.3	46.8	286.2	201.2	157.4	36.6
e. Water supply; sewerage, waste management and remediation activities	24.2	31.1	-	-	-	-	-	-	-
f. Construction	92.4	523.4	-	147.5	120.3	-	460.1	443.4	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	19,440.5	9,775.5	10,109.8	14,046.1	6,587.6	12,717.6	9,022.8	6,735.0	10,369.1
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	219.6	125.4	-	225.3	40.3	87.5	1,076.7	99.7
02 - Wholesale trade, except of motor vehicles and motorcycles	3,121.2	8,120.0	2,380.8	4,693.4	4,272.3	2,683.3	3,119.3	4,595.8	3,635.2
03 - Retail trade, except of motor vehicles and motorcycles	16,319.2	1,436.0	7,603.6	9,352.8	2,090.0	9,994.0	5,816.0	1,062.5	6,634.3
h. Transportation and storage	121.2	0.6	105.6	99.8	0.6	67.1	207.2	1,273.8	109.9
i. Accommodation and food service activities	-	254.3	60.2	-	190.9	33.4	-	115.1	-
j. Information and communication	30,275.0	15.6	-	29,737.1	425.0	40.0	30,070.3	14.3	40.0
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	304.2	138.5	247.7	171.6	230.7	848.9	783.7	175.6	572.9
m. Administrative and support service activities	545.5	48.6	708.2	170.1	87.2	633.0	192.3	6.9	540.1
n. Education	-	-	9.9	-	-	-	94.3	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	2,561.5	4.1	34.6	2,822.8	1.8	264.9	3,598.6	1.1	-
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
VI. PERSONAL	**-**	**-**	**-**	**-**	**-**	**0.4**	**-**	**-**	**-**
VII. OTHER	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
TOTAL	**118,540.3**	**49,703.5**	**216,771.7**	**121,342.1**	**49,852.1**	**216,405.0**	**135,480.7**	**45,293.3**	**213,997.2**

Source: Statistics and Data Services Department, SBP

Notes:-

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

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

End period: Million Rupees

SECURITIES / SHARES	2025			2026					
	Dec			Mar			Jun [P]		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	**29,999,093.6**	**31,355,858.8**	**31,196,329.6**	**31,052,126.6**	**32,531,592.5**	**31,799,263.5**	**31,917,978.3**	**33,317,233.0**	**32,933,529.8**
1) Treasury Bills	5,063,740.8	5,387,804.0	5,115,230.7	5,409,889.5	5,739,059.7	5,446,012.8	8,625,184.7	9,073,735.3	8,712,044.3
2) Pakistan Investment Bonds (PIBs)	24,927,773.5	25,960,186.7	26,073,440.2	25,622,470.5	26,771,687.5	26,333,406.3	23,276,133.4	24,226,043.2	24,204,835.4
a. Fixed Rate	7,342,505.8	7,638,881.0	7,756,358.9	8,411,178.4	8,869,386.0	8,528,816.2	8,724,196.2	9,090,121.9	8,997,037.9
b. Floating Rate	17,585,267.7	18,321,305.8	18,317,081.2	17,211,292.1	17,902,301.5	17,804,590.1	14,551,937.2	15,135,921.2	15,207,797.5
3) Others	7,579.3	7,868.1	7,658.7	19,766.6	20,845.3	19,844.4	16,660.1	17,454.5	16,650.1
II. Provincial Government	**7.7**	**7.7**	**25.7**	**7.7**	**7.7**	**25.7**	**7.7**	**7.7**	**25.7**
III. Local Government	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
IV. SHARES	**493,110.0**	**559,528.6**	**654,777.2**	**526,449.7**	**576,463.8**	**605,307.6**	**525,019.7**	**381,344.2**	**642,842.1**
1) Quoted On The Stock Exchange	**270,649.0**	**330,051.0**	**412,700.0**	**285,440.9**	**296,100.4**	**328,218.9**	**283,765.5**	**140,755.2**	**364,571.4**
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	35,014.6	45,551.7	43,099.2	30,253.0	63,281.6	32,746.2	30,426.4	23,056.3	37,288.1
NFPSEs	53,507.5	62,248.7	92,854.6	46,913.3	24,519.3	65,318.9	44,800.6	12,388.5	74,333.8
Private Sector	137,239.5	190,877.8	212,059.3	146,976.2	165,294.2	154,541.9	147,161.2	64,824.0	174,144.8
2) Unquoted On The Stock Exchange	**222,461.1**	**229,477.6**	**242,077.1**	**241,008.9**	**280,363.4**	**277,088.7**	**241,254.2**	**240,589.0**	**278,270.6**
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	46,101.8	47,586.2	62,628.1	76,734.0	98,960.8	101,883.2	79,461.5	78,836.0	108,645.2
NFPSEs	36,731.2	37,036.6	36,988.3	89.3	70.5	59.4	100.7	93.4	62.9
Private Sector	14,888.4	19,705.8	17,713.1	10,965.4	26,486.7	23,350.7	9,670.5	9,265.2	18,844.2
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 INVESTEMENTS	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
VIII. TERM FINANCE CERTIFICATES	**93,375.3**	**93,988.1**	**94,177.8**	**88,377.5**	**88,758.3**	**89,646.2**	**88,638.9**	**88,007.0**	**87,924.6**
IX. MUTUAL FUNDS	**68,034.6**	**91,198.6**	**72,840.3**	**65,461.6**	**57,590.3**	**64,648.9**	**22,638.6**	**13,412.7**	**22,742.1**
X. OTHERS	**0.4**	**0.4**	**0.4**	**3,660.8**	**3,660.8**	**3,660.8**	**3,660.8**	**3,660.8**	**3,660.8**
XI. Islamic Banking Products - Investments	**6,502,136.9**	**6,531,545.8**	**6,664,163.5**	**7,246,206.6**	**7,546,444.9**	**7,473,273.0**	**9,604,804.3**	**10,002,689.2**	**9,787,686.5**
a. Government Islamic Securities	**6,385,237.9**	**6,383,253.8**	**6,542,914.4**	**7,132,987.0**	**7,424,305.6**	**7,356,795.0**	**9,517,751.1**	**9,914,273.9**	**9,697,009.5**
1. GOP Ijara Sukuk	5,763,873.4	5,762,813.0	5,905,080.5	6,444,909.1	6,739,585.8	6,637,876.7	8,078,386.7	8,446,884.3	8,192,604.8
a. Variable Rental Rate	4,238,821.2	4,228,158.4	4,343,719.1	4,401,394.9	4,622,341.7	4,548,267.6	4,921,372.6	5,144,500.9	5,003,091.8
b. Fixed Rental Rate	1,525,052.2	1,534,654.5	1,561,361.4	2,043,514.1	2,117,244.1	2,089,609.0	3,157,014.1	3,302,383.4	3,189,513.0
2. Bai Muajjal - Government	611,269.7	609,639.3	627,567.5	673,862.2	670,535.7	704,306.4	1,424,675.6	1,452,716.2	1,489,506.0
3. Islamic Naya Pakistan Certificate	10,094.9	10,801.6	10,266.4	13,755.4	13,723.9	14,109.7	14,688.8	14,673.4	14,898.7
4. Other	-	-	-	460.3	460.2	502.3	-	-	-
b. Corporate Sukuks	**104,752.0**	**129,298.1**	**108,899.6**	**102,104.8**	**104,181.4**	**104,852.0**	**81,982.6**	**83,344.7**	**84,123.2**
1) Diminishing Musharaka Sukuk	40,892.6	63,614.3	42,413.8	31,528.6	31,694.8	32,090.6	26,717.8	26,704.1	28,195.7
2) Ijaraha Sukuk	4,149.9	4,149.9	5,899.3	6,488.6	6,488.6	6,562.4	8,320.5	8,097.5	8,374.0
3) Modaraba Sukuk	10,353.5	10,359.8	10,343.9	10,020.2	10,026.2	10,363.9	11,484.2	11,490.1	11,550.9
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	49,355.9	51,174.0	50,242.6	54,067.5	55,971.9	55,835.1	35,460.2	37,053.0	36,002.6
c. Wakala Placements	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
d. Commodity Murabaha	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
e. Modarba Certificates	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
f. Placements Bai Muajjal	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
g. Certificate of Investment (COIs)	**4,658.1**	**4,658.1**	**4,724.5**	**3,658.1**	**3,658.1**	**3,719.2**	**5,065.7**	**5,065.7**	**5,173.6**
h. Other Islamic Mode of Investments	**7,489.0**	**14,335.9**	**7,624.9**	**7,456.7**	**14,299.8**	**7,906.7**	**5.0**	**5.0**	**1,380.3**
TOTAL	**37,155,760.8**	**38,632,130.1**	**38,682,316.5**	**38,982,292.7**	**40,804,520.4**	**40,035,827.7**	**42,162,750.4**	**43,806,356.8**	**43,478,413.7**

Source: Statistics and Data Services Department, SBP

Notes:-

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

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

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

End period: Million Rupees

RATE OF INTEREST	2025		2026	
	Sep	Dec	Mar	Jun[P]
00.00	8,579,811.5	8,826,958.3	9,104,776.5	10,223,314.0
01.00*	247,006.5	251,404.5	250,953.5	227,643.2
02.00*	305,670.8	193,730.1	210,804.5	191,598.8
03.00*	350,533.6	339,245.5	309,853.1	369,916.3
04.00*	201,730.3	289,181.9	582,975.6	54,340.9
05.00*	676,812.8	140,203.6	126,632.8	187,458.3
06.00*	1,044,886.2	1,051,510.7	892,012.7	932,620.9
07.00*	69,394.6	1,011,193.8	1,186,666.5	173,976.6
08.00	465,822.3	352,499.4	239,450.9	1,050,008.4
08.50	79,653.3	386,416.9	98,452.4	146,964.4
09.00	300,378.8	1,957,086.7	8,178,578.9	140,207.5
09.50	9,236,180.6	6,790,934.5	896,649.0	471,053.7
10.00	805,490.9	1,256,122.0	944,543.2	8,403,095.8
10.50	466,428.7	884,234.2	1,099,652.4	1,627,045.8
11.00	1,299,816.0	1,660,718.8	1,011,997.4	1,039,394.0
11.50	275,601.5	499,841.3	383,175.8	933,269.1
12.00	230,353.9	227,756.1	141,801.8	832,809.8
12.50	9,823.9	1,634.2	6,276.1	274,458.0
13.00	59,915.2	11,723.8	5,943.0	126,191.0
13.50	6,824.3	1,890.0	1,913.5	1,616.3
14.00	9,842.8	2,952.1	3,911.3	13,822.7
14.50	41,039.8	25,305.2	26,327.2	26,274.2
15.00	7,528.1	8,479.8	7,982.9	9,440.0
16.00	19,356.9	37,243.9	7,153.1	6,608.7
17.00	2,311.0	2,940.0	2,264.5	7,201.1
18.00	45,795.0	43,225.5	33,976.4	34,026.5
19.00	5,473.2	3,402.8	5,502.7	5,507.7
20.00	1,323.2	752.2	284.9	275.6
21.00	1,718.8	32.7	33.4	32.7
22.00	347.1	138.2	46.9	46.9
above 22.00	4,111.9	6,677.3	4,170.6	4,156.7
Total	**24,850,983.2**	**26,265,436.0**	**25,764,763.7**	**27,514,375.7**

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.05 to 01.00

: : : : : :

* 2.00 stands for 1.05 to 2.00

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

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

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

Million Rupees

RATE OF RETURN	2025		2026	
	Sep	Dec	Mar	Jun[P]
00.00	4,294,003.3	4,501,932.7	5,185,168.6	5,739,108.1
01.00*	233,295.6	198,319.6	232,430.6	253,369.2
02.00*	90,556.3	93,408.5	93,672.5	170,345.6
03.00*	102,743.7	114,425.1	99,584.9	21,628.4
04.00*	30,041.3	62,279.2	54,690.9	51,902.0
05.00*	192,825.8	179,592.8	340,175.7	478,116.8
06.00*	544,083.9	564,070.2	1,937,133.7	401,495.5
07.00*	1,834,918.5	1,971,547.7	858,693.9	2,195,412.9
8.00	543,004.8	518,724.1	546,885.1	727,067.8
08.50	237,927.1	290,568.4	86,861.9	60,176.2
09.00	340,016.7	245,244.6	302,747.3	220,387.4
09.50	168,457.7	253,277.7	187,716.0	142,634.9
10.00	268,487.4	294,650.3	399,358.3	332,792.4
10.50	301,412.9	468,130.7	411,931.8	159,014.4
11.00	352,297.4	451,215.8	69,136.7	413,794.8
11.50	13,866.8	88,976.5	49,426.8	418,984.8
12.00	125.2	13,104.9	86.2	192,567.5
12.50	89.3	54.4	51.3	19,677.0
13.00	443.7	137.0	510.1	56,854.6
13.50	267.9	267.6	229.6	179,416.1
14.00	17.0	17.7	17.0	28.1
14.50	102.5	30.7	27.0	11.0
15.00	630.3	275.1	201.3	125.6
16.00	5,210.6	180.3	126.1	110.7
17.00	1,043.0	940.6	827.4	754.7
18.00	660.5	573.7	287.5	205.4
19.00	143.2	143.0	114.6	110.5
20.00	20.0	-	-	-
21.00	-	-	20.3	20.3
22.00	-	-	-	-
above 22.00	-	0.1	-	-
Total	**9,556,692.3**	**10,312,089.1**	**10,858,113.3**	**12,236,112.9**

Source: Statistics and Data Services Department, SBP

Notes:
* 01.00 stands for 00.05 to 01.00
: : : : : :
* 2.00 stands for 1.05 to 2.00
This Data is being published on quarterly basis w.e.f. March 2023.

3.24.1 Deposits Distributed by Rate of Return and Gender
All Banks
As on 30th June, 2026

Million Rupees

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	8,692,401	2,055,506	547,048	4,667,468	15,962,422
01.00*	242,291	50,938	53,963	133,820	481,012
02.00*	79,666	20,958	34,351	226,969	361,944
03.00*	10,691	4,324	9,324	367,206	391,545
04.00*	21,478	6,599	17,865	60,300	106,243
05.00*	156,504	65,181	36,367	407,524	665,575
06.00*	112,110	41,371	14,128	1,166,507	1,334,116
07.00*	1,035,049	443,168	267,165	624,008	2,369,389
8.00	248,375	119,912	105,153	1,303,636	1,777,076
08.50	14,224	3,478	1,919	187,520	207,141
09.00	103,894	45,573	34,178	176,951	360,595
09.50	215,030	82,518	50,984	265,157	613,689
10.00	3,621,650	1,364,749	612,462	3,137,027	8,735,888
10.50	137,630	68,499	17,132	1,562,799	1,786,060
11.00	42,941	20,974	18,181	1,371,093	1,453,189
11.50	15,191	6,022	1,967	1,329,074	1,352,254
12.00	28,456	4,460	275	992,187	1,025,377
12.50	1,216	557	86	292,277	294,135
13.00	4,338	936	631	177,142	183,046
13.50	764	238	652	179,379	181,032
14.00	4,360	1,663	758	7,070	13,851
14.50	1,034	692	701	23,858	26,285
15.00	2,237	1,013	299	6,017	9,566
16.00	926	223	72	5,498	6,719
17.00	618	690	243	6,406	7,956
18.00	1,419	278	55	32,480	34,232
19.00	185	39	20	5,375	5,618
20.00	195	56	-	25	276
21.00	31	-	-	22	53
22.00	7	6	-	34	47
above 22.00	106	49	2	4,000	4,157
Total	**14,795,014**	**4,410,668**	**1,825,978**	**18,718,828**	**39,750,489**

Source: Statistics and Data Services Department, SBP

* 01.00 stands for 00.05 to 01.00
: : : : : :
* 2.00 stands for 1.05 to 2.00

Notes:-
1. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in
2.This Data is being published on quarterly basis w.e.f. March 2023.

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

End period: Million Rupees

RATE OF INTEREST	Dec-25		26-Mar		Jun-26[P]	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	913,668.5	815,129.0	891,800.5	811,202.2	849,273.2	789,485.5
01.00*	19,315.0	14,442.7	24,300.5	15,123.3	104,466.0	58,523.3
02.00*	131,099.2	126,657.6	121,886.0	118,631.8	128,043.7	123,014.8
03.00*	238,873.4	238,873.4	233,843.7	233,843.7	238,109.0	238,109.0
04.00*	145,097.4	145,011.6	161,254.8	161,179.9	146,909.6	146,345.6
05.00*	563,176.8	190,313.4	810,289.4	400,858.7	813,592.4	378,151.2
06.00*	90,179.4	74,492.0	77,198.0	72,410.8	131,146.2	115,598.2
07.00*	270,235.3	201,236.5	218,404.5	139,853.4	156,747.2	146,568.6
08.00*	268,165.8	253,119.3	81,707.1	80,957.1	56,337.2	52,926.6
8.25	2,822.8	2,822.8	5,337.2	5,337.2	1,165.7	1,165.7
8.50	3,309.6	3,309.6	7,108.2	7,108.2	19,758.6	19,751.3
8.75	329.9	329.9	2,030.3	2,030.3	385.7	385.1
9.00	39,333.8	39,333.8	39,438.5	39,438.5	30,826.7	30,824.4
9.25	3,350.1	3,350.1	5,456.0	5,456.0	5,253.0	5,253.0
9.50	113,030.7	2,099.5	19,501.5	17,409.9	18,134.0	18,134.0
9.75	55,741.1	5,741.1	49,881.0	15,111.8	542.2	455.4
10.00	30,450.3	28,439.5	69,993.2	19,788.1	29,012.7	27,467.8
10.25	135,171.0	5,378.7	21,205.8	16,434.9	9,632.9	7,862.0
10.50	129,157.3	12,657.3	248,940.1	116,212.0	53,614.4	28,361.1
10.75	240,920.4	121,701.3	697,936.7	258,451.2	156,314.9	12,602.2
11.00	463,985.1	168,352.3	423,463.7	219,778.5	17,077.9	13,845.8
11.25	347,282.3	231,300.3	369,480.7	311,888.1	158,703.6	23,112.3
11.50	417,525.7	247,101.4	344,815.6	249,324.2	557,382.7	150,456.0
11.75	475,766.3	378,967.0	458,849.4	418,486.3	342,802.7	200,516.3
12.00	450,802.6	284,204.5	356,580.9	261,472.3	722,978.1	442,655.1
12.25	261,301.4	250,852.1	220,444.6	198,345.8	364,615.9	294,767.7
12.50	199,220.0	180,639.0	222,639.3	191,688.2	459,930.9	387,979.5
12.75	179,825.1	172,660.7	143,668.9	136,708.6	260,518.3	232,152.5
13.00	263,289.4	251,249.4	115,371.8	105,911.2	285,938.4	266,575.3
13.25	186,929.7	112,036.8	188,707.1	83,988.2	284,522.2	214,033.4
13.50	102,932.8	64,928.1	68,172.5	66,468.4	188,458.6	185,980.3
13.75	71,017.3	68,152.3	87,439.1	76,155.8	111,861.4	100,898.4
14.00	237,812.5	139,037.1	79,337.6	76,920.4	211,562.0	163,648.3
14.25	69,343.8	66,442.3	88,679.3	88,532.0	93,852.5	92,006.1
14.50	86,290.2	86,199.2	56,187.3	56,171.9	112,808.5	105,026.0
14.75	23,013.4	22,947.2	35,439.3	35,439.3	57,063.7	54,048.5
15.00	62,463.3	51,843.0	36,568.9	35,713.9	94,806.6	94,507.2
15.25	57,196.2	33,699.8	52,314.8	27,314.8	77,146.5	51,506.5
15.50	37,980.8	37,980.8	22,774.4	22,774.4	49,018.7	48,917.2
15.75	12,907.3	12,887.3	24,481.9	24,461.9	24,376.9	24,246.9
16.00	35,688.2	33,228.6	34,036.7	19,616.9	37,919.4	34,486.6
16.25	41,889.6	41,685.4	37,588.8	37,566.4	36,421.4	36,414.3
16.50	33,446.7	31,994.5	39,691.7	33,616.7	44,153.0	44,153.0
16.75	22,410.1	21,412.1	54,471.7	53,473.7	49,461.1	47,072.9
17.00	452,016.4	341,895.1	356,484.8	255,398.5	382,073.0	284,918.2
17.25	29,545.2	29,545.2	31,046.0	31,046.0	25,818.8	25,813.6
17.50	60,023.4	53,890.7	45,692.1	39,559.5	57,589.4	51,456.7
17.75	9,673.7	9,673.7	14,151.5	14,151.5	13,423.9	13,415.5
18.00	39,491.3	36,955.7	27,868.1	27,868.1	44,149.0	44,130.2
18.25	18,456.5	18,456.5	15,752.6	15,752.6	12,489.8	12,489.8
18.50	10,666.6	10,666.6	42,142.5	42,142.5	44,499.6	44,499.6
18.75	2,020.6	2,020.6	20,685.4	20,685.4	16,183.1	16,183.1
19.00	77,388.5	77,388.5	40,959.1	40,959.1	23,688.9	23,688.9
19.25	47,419.0	47,419.0	31,375.5	31,375.5	1,877.0	1,877.0
19.50	1,077.9	1,077.9	302.5	302.5	19,157.1	19,157.1
19.75	663.4	663.4	1,096.8	1,096.8	928.4	928.4
20.00	78,491.6	78,491.6	74,915.0	74,277.3	99,826.6	99,826.6
20.25	776.7	775.8	654.5	654.5	795.7	795.7
20.50	1,159.4	1,159.4	4,375.7	4,175.7	27,586.2	27,586.2
20.75	314.3	314.3	837.7	837.7	2,058.2	2,002.6
21.00	23,545.2	23,545.2	46,942.8	46,942.8	44,994.4	44,994.4
21.25	1,880.0	1,880.0	640.2	640.2	809.6	586.1
21.50	1,600.8	1,600.8	602.2	567.3	722.8	722.8
21.75	920.4	920.4	432.4	432.4	505.3	505.3
22.00	22,729.6	22,729.6	17,920.7	17,920.7	18,630.2	18,630.2
22.25	2,072.6	2,072.2	185.1	184.7	2,411.8	2,411.4
22.50	1,661.4	1,661.1	6,611.1	6,611.1	472.9	472.9
22.75	420.9	248.5	302.0	302.0	7,963.5	7,963.5
23.00	1,615.3	1,615.3	1,560.8	1,560.7	1,691.8	1,691.8
23.25	1,046.9	1,046.9	592.8	592.8	489.6	489.6
23.50	140,865.4	138,428.6	225,525.0	141,873.4	240,363.2	140,425.8
23.75	119.5	119.5	184.8	184.8	899.8	897.1
24.00	5,880.2	5,880.2	11,908.0	11,758.8	5,730.2	5,730.2
24.25	2,508.3	2,508.3	2,301.8	2,301.8	368.4	368.4
24.50	1,595.5	1,595.5	1,316.1	1,316.1	493.9	493.9
24.75	240.6	240.6	189.8	189.8	355.5	355.5
25.00 & above	325,058.0	324,006.8	304,066.9	302,901.0	306,694.0	305,639.4
TOTAL	**8,896,692.8**	**6,514,733.7**	**8,678,341.7**	**6,505,220.5**	**8,998,388.0**	**6,711,138.8**

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.25 to 01.00

: : : : : :

* 8.00 stands for 7.25 to 8.00

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		2026			
	Dec		Mar		Jun[P]	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	390,265.2	320,095.3	521,009.6	390,465.3	314,524.6	293,868.7
01.00*	4,145.6	4,145.6	4,130.6	4,130.6	11,057.9	11,057.9
02.00*	72,044.8	72,044.8	69,652.8	69,652.8	62,197.2	62,197.2
03.00*	114,223.7	114,223.7	105,553.7	105,553.7	89,471.3	89,471.3
04.00*	101,342.0	93,137.4	75,939.9	75,939.9	61,564.3	61,564.3
05.00*	147,656.7	136,718.3	296,808.7	296,808.7	302,315.4	302,315.4
06.00*	44,728.3	44,683.5	39,256.7	39,214.6	68,227.1	60,138.6
07.00*	130,712.7	70,835.8	68,622.8	46,970.6	63,303.2	49,782.1
08.00*	246,554.1	246,554.1	123,516.4	123,516.4	40,090.9	40,090.9
8.25	4,351.6	4,351.6	2,834.9	2,834.9	2,576.9	2,576.9
8.50	254.1	254.1	922.4	922.4	11,236.2	11,236.2
8.75	32.4	32.4	376.2	376.2	6,618.0	6,618.0
9.00	8,481.9	8,436.4	12,693.2	12,647.8	43,910.8	43,871.1
9.25	4,278.8	4,278.8	269.5	269.5	7,401.5	7,401.5
9.50	887.8	887.8	3,961.8	3,957.2	724.3	719.8
9.75	498.6	498.6	372,582.6	25,321.8	22,389.7	3,063.3
10.00	24,692.9	24,684.8	58,733.3	8,725.8	52,446.4	14,639.6
10.25	522,436.8	41,075.3	148,106.6	21,687.1	22,726.6	2,527.5
10.50	55,417.7	47,183.3	180,165.3	134,573.8	10,728.3	10,728.3
10.75	275,856.8	161,153.8	650,039.9	291,299.9	81,307.4	39,270.7
11.00	327,251.9	229,699.5	289,684.7	229,306.8	105,125.2	99,184.3
11.25	372,836.1	290,302.3	258,583.4	176,880.1	679,191.5	51,252.2
11.50	391,050.9	226,835.4	320,297.8	262,360.6	529,548.5	196,375.0
11.75	516,805.4	267,785.6	229,209.2	218,056.0	328,856.9	200,412.8
12.00	365,919.9	267,527.2	365,041.8	175,030.2	815,440.4	518,243.3
12.25	221,132.4	201,872.7	159,076.6	146,619.2	343,441.4	312,207.8
12.50	128,394.6	114,041.8	131,808.9	115,651.7	255,168.4	220,043.0
12.75	123,102.8	121,407.3	88,284.0	87,147.3	236,805.2	195,542.0
13.00	96,706.4	95,213.7	100,065.2	99,560.4	213,149.8	211,453.3
13.25	72,297.2	64,020.6	86,262.1	67,587.9	164,737.7	158,690.0
13.50	54,620.0	50,332.7	43,336.0	42,233.1	119,388.2	116,943.9
13.75	79,126.8	79,087.9	85,589.9	84,630.8	100,890.6	100,570.8
14.00	135,334.1	107,232.6	75,499.5	75,487.3	173,600.9	153,559.2
14.25	47,041.6	47,006.7	50,039.7	50,008.3	66,176.3	64,576.9
14.50	39,945.7	39,922.4	40,905.4	40,885.1	66,576.9	64,066.3
14.75	19,060.0	19,037.0	21,420.0	20,358.2	34,057.3	33,801.0
15.00	96,421.8	35,892.3	37,125.4	37,102.5	129,000.6	128,923.5
15.25	63,716.8	63,716.8	28,904.0	28,904.0	30,109.3	30,109.3
15.50	19,365.7	19,365.7	17,829.1	17,829.1	22,830.3	22,828.3
15.75	9,502.6	9,498.5	12,188.1	12,184.5	14,064.7	14,061.1
16.00	15,233.4	15,212.3	10,568.1	10,549.6	23,137.1	23,120.2
16.25	47,412.9	16,785.6	43,615.0	15,478.7	54,295.3	18,151.4
16.50	8,953.4	8,949.1	7,871.0	7,867.8	12,933.4	12,930.1
16.75	6,431.5	6,418.9	6,573.0	6,562.8	6,983.1	6,556.0
17.00	7,779.2	7,776.1	6,044.3	6,041.6	10,433.8	10,431.6
17.25	6,757.4	6,757.4	5,823.9	5,823.9	6,453.1	6,453.1
17.50	6,023.0	6,000.3	5,575.4	5,555.7	6,947.6	6,930.0
17.75	2,513.4	2,513.4	2,158.7	2,158.7	2,671.1	2,671.1
18.00	2,992.5	2,992.5	2,338.8	2,338.8	5,734.8	5,734.8
18.25	3,160.7	3,160.7	2,937.4	2,937.4	2,571.6	2,571.6
18.50	3,917.5	3,910.3	4,069.0	4,062.8	3,560.3	3,554.9
18.75	2,996.5	2,994.2	2,747.3	2,745.1	2,621.1	2,619.1
19.00	6,014.7	6,014.5	4,303.9	4,303.8	5,170.5	5,170.4
19.25	2,271.1	2,271.1	1,918.3	1,918.3	852.9	852.9
19.50	2,986.4	2,983.1	2,448.6	2,445.7	1,486.4	1,483.5
19.75	2,106.5	2,102.5	1,812.5	1,808.8	1,609.7	1,607.5
20.00	2,181.3	2,180.2	31,660.0	31,659.0	31,102.4	31,101.6
20.25	26,867.2	26,846.9	1,319.4	1,303.7	1,213.4	1,199.6
20.50	1,989.9	1,974.9	1,436.0	1,429.3	1,544.8	1,539.8
20.75	2,077.5	2,068.3	1,694.4	1,686.6	1,216.6	1,210.1
21.00	1,771.8	1,771.0	1,912.3	1,911.8	1,210.6	1,210.3
21.25	493.4	487.7	384.1	380.0	290.9	290.5
21.50	2,212.8	2,212.8	1,566.2	1,566.2	1,048.3	1,048.3
21.75	1,425.0	1,421.5	6,312.7	6,310.0	5,616.5	5,614.7
22.00	1,884.7	1,846.2	1,508.0	1,477.3	1,314.0	1,292.9
22.25	1,064.0	1,059.9	835.4	831.9	1,061.8	1,058.6
22.50	807.5	807.5	653.5	653.5	549.1	549.1
22.75	816.0	807.3	526.2	518.9	447.2	440.2
23.00	1,515.4	1,514.7	1,237.0	1,236.7	1,058.7	1,058.6
23.25	626.6	626.0	1,611.0	1,610.6	580.0	579.8
23.50	115,905.6	905.3	764.4	764.2	2,577.2	2,577.1
23.75	902.9	902.9	679.0	679.0	600.3	600.3
24.00	764.5	764.5	101,915.7	78,697.8	594.9	594.9
24.25	675.4	675.4	600.5	600.5	586.2	586.2
24.50	478.8	478.8	419.5	419.5	266.7	266.7
24.75	704.8	704.8	535.0	535.0	349.3	349.3
25.00 & above	18,590.3	18,590.3	93,051.7	74,231.4	21,227.8	21,227.8
TOTAL	**5,639,800.5**	**3,910,562.8**	**5,537,754.8**	**3,933,794.6**	**5,924,896.7**	**4,191,218.3**

Source: Statistics and Data Services Department, SBP

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

3.26.1 Advances Distributed by Rate of Return and Gender

All Banks

As on 30th June, 2026

Million Rupees

Rate of Return	Males	Female	Both Males and Females	Others[#]	Total Advances
00.00	338,437	36,573	2,528	786,259	1,163,798
01.00*	7,305	171	-	108,048	115,524
02.00*	14,289	1,040	-	174,912	190,241
03.00*	116,395	11,600	27	199,558	327,580
04.00*	75,946	7,310	149	125,069	208,474
05.00*	154,858	20,424	3,651	936,975	1,115,908
06.00*	23,636	2,509	13	173,215	199,373
07.00*	89,484	7,637	6,476	116,453	220,050
08.00*	9,194	1,016	45	86,173	96,428
08.25	1,644	296	-	1,802	3,743
08.50	56	-	-	30,939	30,995
08.75	90	-	-	6,913	7,004
09.00	19,085	935	86	54,632	74,738
09.25	37	-	-	12,618	12,654
09.50	729	913	-	17,216	18,858
09.75	239	39	-	22,654	22,932
10.00	18,349	2,656	1	60,453	81,459
10.25	24	19	-	32,316	32,359
10.50	1,813	166	-	62,363	64,343
10.75	2,583	127	51	234,861	237,622
11.00	4,787	951	2	116,463	122,203
11.25	1,051	87	406	836,351	837,895
11.50	4,056	120	104	1,082,651	1,086,931
11.75	5,182	6,133	180	660,164	671,660
12.00	38,655	2,775	736	1,496,253	1,538,419
12.25	14,896	1,090	543	691,528	708,057
12.50	43,240	3,112	283	668,465	715,099
12.75	18,266	864	111	478,082	497,324
13.00	38,364	2,518	2,169	456,037	499,088
13.25	31,088	1,657	43	416,473	449,260
13.50	46,120	3,051	85	258,591	307,847
13.75	39,393	3,160	22	170,178	212,752
14.00	83,734	5,809	2,026	293,595	385,163
14.25	41,756	3,762	49	114,462	160,029
14.50	78,318	6,298	66	94,703	179,385
14.75	42,778	3,059	138	45,145	91,121
15.00	63,649	4,577	1,416	154,166	223,807
15.25	35,038	2,618	230	69,370	107,256
15.50	46,176	2,777	812	22,084	71,849
15.75	27,029	2,057	45	9,311	38,442
16.00	32,416	2,117	1,087	25,435	61,056
16.25	32,997	2,934	16	54,769	90,717
16.50	41,844	954	198	14,090	57,086
16.75	9,627	676	44	46,097	56,444
17.00	73,103	1,399	74	317,931	392,507
17.25	15,843	551	10	15,868	32,272
17.50	23,068	907	1,727	38,836	64,537
17.75	6,164	151	-	9,780	16,095
18.00	18,066	700	13	31,105	49,884
18.25	3,857	126	-	11,079	15,061
18.50	39,299	2,298	4	6,459	48,060
18.75	14,659	1,111	30	3,004	18,804
19.00	13,035	1,309	110	14,405	28,859
19.25	2,001	157	50	522	2,730
19.50	17,026	1,263	-	2,355	20,643
19.75	1,478	159	11	890	2,538
20.00	57,848	7,402	7	65,672	130,929
20.25	1,492	87	27	403	2,009
20.50	26,702	1,948	-	481	29,131
20.75	1,996	290	-	988	3,275
21.00	43,795	519	1	1,889	46,205
21.25	646	74	-	380	1,100
21.50	1,046	81	-	643	1,771
21.75	454	52	-	5,616	6,122
22.00	17,545	690	2	1,707	19,944
22.25	603	122	-	2,749	3,474
22.50	499	93	-	430	1,022
22.75	4,334	1,425	-	2,651	8,411
23.00	1,810	194	-	747	2,751
23.25	393	43	-	633	1,070
23.50	128,877	7,257	2	106,804	242,940
23.75	627	75	-	798	1,500
24.00	5,266	309	1	749	6,325
24.25	532	169	2	251	955
24.50	376	104	-	281	761
24.75	359	39	-	307	705
25.00 & above	271,194	27,280	10	29,438	327,922
Total	**2,488,646**	**214,975**	**25,917**	**12,193,746**	**14,923,285**

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

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

Percent per annum

TYPE OF DEPOSITS	2025			2026	
	Jun	Sep	Dec	Mar	Jun[P]
I. Call Deposits	**4.07**	**5.42**	**6.04**	**6.04**	**4.77**
	(3.10)	(2.13)	(2.57)	(2.50)	(3.39)
II. Saving Deposits	**8.69**	**8.26**	**8.32**	**7.85**	**8.65**
	(72.91)	(71.19)	(69.57)	(71.55)	(71.13)
III. Term or Fixed Deposits					
(a) Less than 3 months	8.07	8.32	8.14	8.37	9.29
	(4.81)	(5.84)	(6.00)	(4.16)	(4.44)
(b) 3 months and over but less than 6 months	8.95	8.56	9.35	8.54	9.82
	(2.64)	(2.98)	(2.97)	(2.66)	(3.19)
(c) 6 months and over but less than 1 year	7.31	6.37	7.67	7.34	7.97
	(3.00)	(2.99)	(2.76)	(2.89)	(3.00)
(d) 1 year and over but less than 2 years	10.71	9.27	9.65	9.19	10.44
	(11.66)	(13.27)	(14.67)	(14.87)	(13.50)
(e) 2 years and over but less than 3 years	11.34	11.28	9.33	8.55	10.65
	(0.23)	(0.19)	(0.06)	(0.06)	(0.18)
(f) 3 years and over but less than 4 years	10.85	12.54	12.81	12.52	12.70
	(0.52)	(0.58)	(0.48)	(0.50)	(0.46)
(g) 4 years and over but less than 5 years	7.15	7.49	7.98	8.84	9.17
	(0.03)	(0.05)	(0.06)	(0.03)	(0.02)
(h) 5 years and over	10.48	10.55	9.90	10.20	11.60
	(1.09)	(0.79)	(0.86)	(0.77)	(0.69)
IV. Overall					
(i) Excluding current and other deposits	8.76	8.34	8.50	8.07	8.85
(ii) Including current and other deposits	5.59	5.32	5.47	4.99	5.42

Source: Statistics and Data Services Department, SBP

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	2025			2026	
	Jun	Sep	Dec	Mar	Jun[P]
I. Call Deposits	**4.74**	**6.18**	**6.70**	**6.76**	**5.69**
	(3.67)	(2.51)	(3.12)	(3.04)	(3.97)
II. Saving Deposits	**9.09**	**8.79**	**8.80**	**8.40**	**9.30**
	(69.51)	(68.30)	(66.64)	(68.22)	(67.40)
III. Term or Fixed Deposits					
(a) Less than 3 months	7.81	8.06	7.75	8.14	8.90
	(5.16)	(6.03)	(6.11)	(4.08)	(4.18)
(b) 3 months and over but less than 6 months	8.48	7.96	9.07	8.39	9.93
	(2.32)	(2.56)	(2.57)	(2.62)	(3.57)
(c) 6 months and over but less than 1 year	7.14	5.94	7.07	6.73	7.20
	(3.31)	(3.12)	(2.34)	(2.62)	(2.80)
(d) 1 year and over but less than 2 years	10.95	9.41	9.77	9.31	10.74
	(13.88)	(15.76)	(17.58)	(17.89)	(16.50)
(e) 2 years and over but less than 3 years	11.40	11.35	9.49	8.64	10.72
	(0.31)	(0.25)	(0.08)	(0.08)	(0.24)
(f) 3 years and over but less than 4 years	11.19	12.89	13.19	12.87	13.04
	(0.67)	(0.74)	(0.62)	(0.65)	(0.61)
(g) 4 years and over but less than 5 years	9.65	9.13	8.49	9.89	10.01
	(0.02)	(0.01)	(0.07)	(0.03)	(0.02)
(h) 5 years and over	11.53	12.17	11.08	11.77	13.29
	(1.15)	(0.73)	(0.86)	(0.76)	(0.70)
IV. Overall					
(i) Excluding current and other deposits	9.09	8.73	8.85	8.51	9.39
(ii) Including current and other deposits	6.00	5.83	5.95	5.56	6.02

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	2025			2026	
	Jun	Sep	Dec	Mar	Jun[P]
I. Call Deposits	**-**	**-**	**-**	**0**	**0**
	(1.6)	(1.0)	(1.0)	(1.0)	(1.9)
II. Saving Deposits	**7.8**	**7.0**	**7.2**	**6.6**	**7.3**
	(82.0)	(79.6)	(78.0)	(80.8)	(80.5)
III. Term or Fixed Deposits					
(a) Less than 3 months	9.0	9.2	9.3	9.0	10.1
	(3.9)	(5.3)	(5.7)	(4.4)	(5.1)
(b) 3 months and over but less than 6 months	9.8	9.6	9.8	8.9	9.4
	(3.5)	(4.2)	(4.1)	(2.8)	(2.2)
(c) 6 months and over but less than 1 year	8.0	7.9	8.7	8.6	9.5
	(2.2)	(2.6)	(3.9)	(3.6)	(3.5)
(d) 1 year and over but less than 2 years	9.1	8.2	8.7	8.3	8.4
	(5.7)	(6.0)	(6.3)	(6.5)	(6.0)
(e) 2 years and over but less than 3 years	8.0	7.3	7.3	6.8	7.4
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
(f) 3 years and over but less than 4 years	5.6	5.2	4.9	4.7	5.0
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
(g) 4 years and over but less than 5 years	4.7	7.1	4.5	4.4	4.8
	(0.0)	(0.2)	(0.0)	(0.0)	(0.0)
(h) 5 years and over	7.1	6.9	6.4	6.1	7.1
	(0.9)	(1.0)	(0.8)	(0.8)	(0.7)
IV. Overall					
(i) Excluding current and other deposits	7.9	7.2	7.5	6.8	7.5
(ii) Including current and other deposits	4.5	4.0	4.2	3.6	4.1

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**									
2025	**Mar**	16.20	11.21	10.23	11.78	11.05	12.20	12.12	28.41	11.88
	Jun	16.50	10.48	10.28	11.34	10.57	11.67	12.26	16.24	11.61
	Sep	16.49	10.81	9.17	11.07	10.20	11.36	11.09	14.26	10.83
	Dec	15.46	11.15	9.32	10.85	10.07	9.82	11.39	15.93	10.95
2026	**Mar**	17.30	8.75	9.20	10.73	10.00	9.11	11.20	16.75	10.83
	Jun[P]	17.42	11.25	9.84	11.25	10.39	8.90	11.59	17.13	11.33
II.	**CONVENTIONAL BANKING - ALL BANKS**									
2025	**Mar**	16.20	11.13	10.20	11.42	10.91	11.93	12.41	28.10	12.02
	Jun	16.50	10.43	10.22	10.83	10.40	11.48	12.37	15.93	11.62
	Sep	16.49	10.33	8.83	10.66	10.13	11.06	11.67	13.80	10.95
	Dec	15.46	11.21	9.25	10.53	10.22	9.46	11.86	15.58	11.23
2026	**Mar**	17.30	10.82	9.08	10.39	9.89	8.43	11.58	16.47	11.13
	Jun[P]	17.42	11.36	9.35	10.75	10.41	9.14	12.10	16.87	11.59
III.	**ISLAMIC BANKING-ALL BANKS**									
2024	**Dec**	-	11.33	11.71	12.69	11.83	15.48	12.07	27.05	12.35
2025	**Mar**	-	12.12	10.29	12.55	11.35	13.17	11.54	30.84	11.58
	Jun	-	10.65	10.39	12.31	10.86	12.30	12.04	21.50	11.57
	Sep	-	12.51	9.79	11.77	10.32	12.29	9.93	21.90	10.58
	Dec	-	11.11	9.42	11.33	9.85	10.19	10.69	21.54	10.52
2026	**Mar**	-	7.03	9.39	11.20	10.17	9.63	10.62	21.26	10.35
	Jun[P]	-	11.17	10.51	11.86	10.37	8.77	10.79	21.32	10.94

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.31 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate[1]	SBP Repo Rate[2]	SBP Policy (Target) Rate[3]	End User Export Finance Scheme Rate[4]	
				w.e.f.	Rate
22-Nov-21	9.75	7.75	8.75	1-Jul-15	4.50
15-Dec-21	10.75	8.75	9.75	1-Jul-16	3.00
8-Apr-22	13.25	11.25	12.25	8-Apr-22	5.50
24-May-22	14.75	12.75	13.75	24-May-22	7.50
13-Jul-22	16.00	14.00	15.00	13-Jul-22	10.00
28-Nov-22	17.00	15.00	16.00	28-Nov-22	11.00
24-Jan-23	18.00	16.00	17.00	24-Jan-23	14.00
3-Mar-23	21.00	19.00	20.00	3-Mar-23	17.00
5-Apr-23	22.00	20.00	21.00	5-Apr-23	18.00
27-Jun-23	23.00	21.00	22.00	27-Jun-23	19.00
11-Jun-24	21.50	19.50	20.50	11-Jun-24	17.50
30-Jul-24	20.50	18.50	19.50	30-Jul-24	16.50
13-Sep-24	18.50	16.50	17.50	13-Sep-24	14.50
5-Nov-24	16.00	14.00	15.00	5-Nov-24	12.00
17-Dec-24	14.00	12.00	13.00	17-Dec-24	10.00
28-Jan-25	13.00	11.00	12.00	28-Jan-25	9.00
6-May-25	12.00	10.00	11.00	6-May-25	8.00
16-Dec-25	11.50	9.50	10.50	15-Dec-25	7.50
28-Apr-26	12.50	10.50	11.50	28-Apr-26	8.50

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

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

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFIs' Spread	End User's Rate
28-Apr-26	Upto 3 years	6.50	1.50	8.50
	Over 3 years and upto 5 years	5.50	2.50	8.50
	Over 5 years and upto 10 years	5.00	3.00	8.50

PFIs: Participating Financial Institutions

Source: State Bank of Pakistan

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

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

3: Introduced with effect from May 25, 2015 Via DMMD Circular # 09 of 2015, as new Policy (Target) Rate.

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

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

* For conventional banks' saving deposits. For further details please see link below

https://www.sbp.org.pk/bprd/2014/C5.htm

https://www.sbp.org.pk/bprd/2013/C7.htm

https://www.sbp.org.pk/bprd/2024/C5.htm

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 Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs
Jun-26																
1.Scheduled Banks (SBs)	**12.03**	**12.14**	**12.36**	**12.54**	**11.22**	**11.21**	**12.06**	**12.07**	**4.05**	**3.60**	**8.57**	**8.33**	**5.48**	**5.20**	**9.15**	**8.97**
a. Public	11.49	11.43	11.97	12.10	11.46	11.45	13.38	13.40	2.95	3.12	8.17	8.26	6.18	6.50	8.72	8.73
b. Private	12.06	12.17	12.37	12.56	11.45	11.44	12.10	12.11	4.59	3.86	8.74	8.41	5.22	4.83	9.28	9.08
c. Foreign	12.49	12.56	12.49	12.56	5.41	5.40	5.42	5.41	3.38	3.40	5.44	5.44	4.43	4.53	5.50	5.50
d. Specialized	19.37	19.37	19.37	19.37	16.00	16.00	18.30	18.30	6.06	5.91	10.83	11.24	7.86	7.87	9.31	9.32
2. DFIs	**12.11**	**12.93**	**12.98**	**12.95**	**11.10**	**11.29**	**11.79**	**12.09**	**11.53**	**11.48**	**11.53**	**11.48**	**11.07**	**10.90**	**11.07**	**10.90**
3. MFBs	**35.31**	**35.31**	**36.44**	**36.44**	**34.55**	**34.55**	**35.54**	**35.54**	**4.41**	**3.29**	**11.56**	**11.00**	**9.36**	**8.67**	**12.58**	**12.63**
4. Overall (SBs, MFBs, DFIs)	**12.19**	**12.34**	**12.52**	**12.74**	**11.96**	**11.98**	**12.84**	**12.87**	**4.06**	**3.60**	**8.60**	**8.35**	**5.57**	**5.28**	**9.25**	**9.06**
Jul-26																
1.Scheduled Banks (SBs)	**11.93**	**12.03**	**12.18**	**12.34**	**11.27**	**11.27**	**12.23**	**12.24**	**3.97**	**3.68**	**8.82**	**8.69**	**5.60**	**5.45**	**9.20**	**9.09**
a. Public	12.12	12.17	12.64	12.77	11.45	11.47	13.41	13.43	2.90	3.10	8.33	8.44	6.44	6.75	8.78	8.81
b. Private	11.91	12.01	12.15	12.31	11.30	11.30	12.03	12.04	4.44	3.95	8.99	8.80	5.29	5.08	9.33	9.21
c. Foreign	12.29	12.32	12.29	12.32	12.18	12.21	12.25	12.29	3.29	3.30	6.47	6.47	4.78	4.85	5.64	5.64
d. Specialized	19.13	19.13	19.13	19.13	16.09	16.09	18.42	18.42	5.20	3.13	9.18	10.19	9.30	9.31	10.22	10.22
2. DFIs	**12.16**	**12.51**	**12.56**	**12.55**	**11.17**	**11.35**	**11.82**	**12.17**	**11.50**	**11.43**	**11.50**	**11.43**	**11.08**	**10.99**	**11.08**	**10.99**
3. MFBs	**34.99**	**34.99**	**36.23**	**36.23**	**34.63**	**34.63**	**35.49**	**35.49**	**5.01**	**4.20**	**11.38**	**10.99**	**9.84**	**9.15**	**12.64**	**12.61**
4. Overall (SBs, MFBs, DFIs)	**12.08**	**12.22**	**12.33**	**12.54**	**12.07**	**12.10**	**13.06**	**13.11**	**3.98**	**3.69**	**8.85**	**8.71**	**5.70**	**5.53**	**9.30**	**9.17**
Aug-26[R]																
1.Scheduled Banks (SBs)	**11.99**	**12.15**	**12.26**	**12.44**	**11.29**	**11.30**	**12.25**	**12.26**	**4.17**	**3.91**	**8.59**	**8.45**	**5.51**	**5.39**	**9.07**	**8.97**
a. Public	12.39	12.60	12.70	13.00	11.42	11.44	13.42	13.45	3.15	3.36	7.83	7.90	6.36	6.67	8.69	8.71
b. Private	11.95	12.11	12.22	12.39	11.34	11.34	12.06	12.06	4.63	4.19	8.84	8.67	5.20	5.02	9.17	9.08
c. Foreign	12.26	12.37	12.28	12.39	12.25	12.25	12.34	12.34	2.70	2.71	6.29	6.29	4.63	4.68	5.63	5.63
d. Specialized	18.78	18.78	18.78	18.78	16.28	16.28	18.53	18.53	4.22	2.38	9.13	9.85	9.23	9.24	10.20	10.20
2. DFIs	**12.27**	**12.24**	**12.29**	**12.26**	**11.16**	**11.32**	**11.78**	**12.13**	**11.50**	**11.45**	**11.50**	**11.45**	**11.29**	**11.25**	**11.29**	**11.25**
3. MFBs	**34.75**	**34.75**	**35.93**	**35.93**	**34.19**	**34.19**	**35.26**	**35.26**	**4.18**	**3.36**	**11.58**	**11.24**	**9.89**	**9.14**	**12.64**	**12.57**
4. Overall (SBs, MFBs, DFIs)	**12.17**	**12.38**	**12.45**	**12.67**	**12.09**	**12.12**	**13.08**	**13.13**	**4.17**	**3.91**	**8.61**	**8.47**	**5.62**	**5.47**	**9.18**	**9.06**
Sep-26[P]																
1.Scheduled Banks (SBs)	**11.89**	**11.78**	**11.94**	**12.08**	**11.57**	**11.10**	**12.08**	**12.11**	**4.29**	**3.73**	**8.83**	**8.56**	**5.53**	**5.27**	**9.14**	**8.97**
a. Public	12.41	12.53	12.74	12.91	11.47	11.49	13.43	13.45	3.19	3.41	8.19	8.30	6.28	6.61	8.78	8.81
b. Private	11.96	12.23	12.00	12.57	11.71	11.27	12.08	12.12	4.78	3.92	9.05	8.71	5.26	4.90	9.23	9.04
c. Foreign	5.30	5.30	5.30	5.30	5.70	5.70	5.70	5.70	2.45	2.45	5.53	5.53	4.40	4.44	5.62	5.62
d. Specialized	18.74	18.74	18.74	18.74	16.51	16.51	18.64	18.64	4.20	1.80	9.04	10.01	9.04	9.05	10.19	10.20
2. DFIs	**12.30**	**12.24**	**12.45**	**12.43**	**11.22**	**11.38**	**11.82**	**12.17**	**11.56**	**11.57**	**11.56**	**11.57**	**11.44**	**11.35**	**11.44**	**11.35**
3. MFBs	**34.40**	**34.40**	**35.61**	**35.61**	**34.61**	**34.61**	**35.14**	**35.14**	**3.97**	**2.78**	**11.15**	**10.37**	**9.77**	**9.02**	**12.38**	**12.31**
4. Overall (SBs, MFBs, DFIs)	**11.92**	**11.98**	**11.97**	**12.29**	**11.98**	**11.93**	**12.52**	**12.98**	**4.29**	**3.73**	**8.85**	**8.57**	**5.64**	**5.35**	**9.24**	**9.05**

Source: Statistics and Data Services Department, SBP

Notes:

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

Weighted Average Rate = $\sum$ (Rate * Amount) ÷ $\sum$ (Amount)

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

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

Percent per annum

Period	Zarai Taraqiati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks[1]	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2012-13	12.00	13.80	19.00	18.00	16.00 [2]	16.00 [2]
2013-14	12.00	13.80	19.00	18.00	16.00 [2]	16.50 [2]
2014-15	12.90	12.90	17.75	17.75	15.01 [2]	15.01 [2]
2015-16	15.21	15.21	17.50	17.50	11.60	12.52
2016-17	14.21	14.21	15.08	16.16	11.60	11.60
2017-18	14.21	14.21	14.40	15.80	11.52	11.52
2018-19	14.21	14.21	14.40	15.80	15.30	15.30
2019-20	12.3	12.24	16.67	17.96	15.69	15.69
2020-21	12.27	12.27	16.67	17.96	12.40	12.20
2021-22	22.70	22.70	17.67	20.25	16.71	16.68
2022-23	30.14	30.14	19.83	23.13	24.59	22.09
2023-24	29.42	29.42	20.67	22.71	22.96	22.94
2024-25[P]	19.81	19.81	15.50	16.25	15.94	15.94

Source: Agriculture Credit & Financial Inclusion Department

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs
2. Mark up rates of comm. Banks are available since 2007-08.

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

3.34 Rates of Profit on National Savings Schemes

Percent Per Annum

SCHEME	2025				2026					
	27th Jun	28th Jul	17th Sep	4th Nov	5th Jan	23rd Jan	10th Jun	18th Jul	4th Sep	1st Oct
1. Savings Accounts										
(i) With cheque facilities	9.50	9.50	9.50	9.50	9.00	9.00	10.00	10.00	10.00	10.00
(ii) Without cheque facilities	9.50	9.50	9.50	9.50	9.00	9.00	10.00	10.00	10.00	10.00
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) 1st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7th 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) Ist 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)	11.76	11.76	11.42	11.31	11.08	10.44	12.19	11.94	11.61	11.80
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	10.60	10.40	10.40	10.60	10.20	9.40	12.40	11.20	10.90	11.60
(ii) Last period of complete 6 months	11.60	11.00	11.20	11.60	11.00	10.40	13.60	12.60	12.00	12.90
(b) Special Savings Certificates (Bearer)*										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates	11.16	10.68	10.80	10.92	10.56	9.96	12.24	11.52	11.16	11.76
8. Pensioner's Benefit Accounts	13.20	12.96	12.96	12.72	12.48	12.00	13.20	12.96	12.60	12.72
9. Behbood Saving Certificate	13.20	12.96	12.96	12.72	12.48	12.00	13.20	12.96	12.60	12.72
10. Short-Term Saving Certificate										
(i) 3 Months	10.36	10.32	10.28	10.44	10.32	9.64	11.40	11.12	10.86	10.80
(ii) 6 Months	10.38	10.20	10.30	10.30	10.36	9.58	11.66	11.14	10.86	11.08
(iii) 1 year	10.40	10.14	10.42	10.64	10.68	9.58	11.77	11.17	11.28	11.31
11. Shuhada Family Welfare account	13.20	12.96	12.96	12.72	12.48	12.00	13.20	12.96	12.60	12.72
12. Sarwa Islamic Term Account (SITA)										
(i) 1 year	9.75	9.94	9.92	9.92	9.96	9.00	11.88	11.10	11.25	11.33
(ii) 3 year	10.30	10.30	9.96	10.30	10.20	9.16	9.16	11.50	11.16	11.57
(iii) 5 year	10.32	10.80	10.32	10.56	10.44	9.36	11.16	11.52	11.16	11.70
13. Sarwa Islamic Saving Account (SISA)	9.75	9.94	9.92	9.92	9.96	9.00	11.88	11.10	11.50	11.33
14. Premium Prize Bonds (Registered)-Bi Annual				2.92	2.92	2.92	2.92	2.92	2.92	2.92

Source: Central Directorate of National Savings

*Schemes are no longer actively issued for new investment

Notes:

1 Special Savings Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.

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

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

3.35 Branchless Banking: Key Indicators

Period		Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2021								
	Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
	Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
	Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
	Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022								
	Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
	Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830
	Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
	Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023								
	Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
	Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070
	Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695
	Q4	649,683	114,643,002	115,409	1,088,354	5,057,022	4,646	12,092,818
2024								
	Q1	651,672	117,295,420	137,108	1,181,837	5,703,610	4,826	13,131,527
	Q2	666,682	120,246,119	138,942	1,256,177	5,979,906	4,760	13,957,519
	Q3	693,178	122,936,699	146,262	1,444,475	6,825,651	4,725	16,049,718
	Q4	708,559	126,765,048	170,879	1,566,157	7,337,727	4,685	17,401,744
2025								
	Q1	722,585	132,987,503	222,585	1,815,106	8,348,919	4,600	20,167,850
	Q2	731,814	135,876,186	216,447	1,887,385	8,812,298	4,669	20,970,942
	Q3	757,727	141,560,617	232,890	2,066,178	9,115,747	4,412	22,957,541
	Q4	808,871	150,752,412	243,892	2,637,709	10,649,304	4,037	29,307,883
2026								
	Q1	819,397	157,905,781	281,182	2,989,468	13,015,231	4,354	33,216,319
	Q2	837,244	159,367,637	352,609	3,218,186	12,463,219	3,873	35,757,625

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

Area	Items	2026							
		Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Karachi	No. of Cheques Cleared	1,062	1,085	1,118	980	1,056	1,154	1,000	1,151
	Amount	1,064,983	1,127,864	1,189,290	1,155,044	1,287,526	1,245,217	1,021,845	1,200,784
Lahore	No. of Cheques Cleared	450	500	497	452	496	488	426	501
	Amount	788,423	879,182	929,335	800,136	1,097,733	978,904	829,710	919,654
Peshawar	No. of Cheques Cleared	94	97	96	102	152	96	82	95
	Amount	141,259	172,606	142,445	150,863	243,998	172,587	127,359	150,931
Quetta	No. of Cheques Cleared	25	28	28	29	35	30	24	28
	Amount	43,792	64,916	40,417	68,401	81,435	41,098	33,523	106,780
Faisalabad	No. of Cheques Cleared	110	123	114	106	119	110	91	109
	Amount	147,353	169,675	204,477	167,258	203,721	213,108	173,579	210,004
Rawalpindi	No. of Cheques Cleared	144	154	149	145	159	152	129	157
	Amount	251,942	283,805	276,758	320,838	403,011	298,903	236,699	299,487
Hyderabad	No. of Cheques Cleared	69	71	65	64	66	63	57	64
	Amount	78,102	85,252	94,594	82,849	112,581	79,700	68,126	69,691
Islamabad	No. of Cheques Cleared	161	157	151	155	206	167	144	164
	Amount	315,800	466,419	335,562	386,589	675,782	378,000	277,143	369,022
Multan	No. of Cheques Cleared	107	124	116	110	125	112	93	111
	Amount	163,655	206,083	240,050	185,128	253,120	235,683	204,312	222,695
Sialkot	No. of Cheques Cleared	46	57	46	49	46	50	41	49
	Amount	46,410	52,314	58,814	54,822	55,301	60,154	50,213	56,538
Sukkur	No. of Cheques Cleared	39	45	40	39	42	37	31	35
	Amount	42,413	49,675	44,898	45,480	49,503	45,377	39,478	43,422
D.I. Khan	No. of Cheques Cleared	20	22	20	22	36	16	14	17
	Amount	14,162	15,688	17,746	16,801	27,818	15,490	14,465	16,388
Gujranwala	No. of Cheques Cleared	39	46	40	37	44	37	31	38
	Amount	64,288	64,159	79,920	63,272	75,577	81,253	68,882	68,863
Muzzafarabad	No. of Cheques Cleared	8	9	8	8	9	3	5	7
	Amount	13,633	14,013	18,661	13,717	9,975	9,775	7,279	27,360
Bahawalpur	No. of Cheques Cleared	40	43	37	37	42	35	27	34
	Amount	50,268	61,449	69,719	72,968	74,972	71,030	58,841	63,145
Total	**No. of Cheques Cleared**	2,412	2,562	2,524	2,336	2,633	2,551	2,196	2,560
	Amount	3,226,485	3,713,100	3,742,686	3,584,166	4,652,053	3,926,279	3,211,453	3,824,764

Source: National Institutional Facilitation Technologies (NIFT)

3.38 Electronic Banking Statistics

Transaction	Unit	FY25			FY26			
		Q2	Q3	Q4	Q1[R]	Q2[R]	Q3[P]	Q4[P]
Digital Retail Payments								
Number of Transactions	**Million**	**1,898.8**	**2,161.5**	**2,223.5**	**2,809.0**	**3,112.8**	**3,405.6**	**3,865.0**
Amount	**Billion Rupees**	**43,945.7**	**48,638.1**	**49,528.5**	**52,895.6**	**61,337.6**	**68,158.8**	**74,668.7**
1. ATM Transactions								
Number of Tran	**Million**	**259.2**	**272.0**	**264.9**	**267.4**	**282.9**	**268.5**	**271.9**
Amount	**Billion Rupees**	**4,257.3**	**4,749.9**	**4,528.5**	**4,505.8**	**4,999.6**	**5,068.6**	**4,986.1**
i. Cash Withdrawal								
Numb	Million	253.0	265.3	258.8	260.8	276.1	261.7	265.5
Amou	Billion Rupees	3,872.8	4,318.2	4,113.9	4,091.4	4,557.4	4,591.8	4,541.0
ii. Intra Bank Fund Transfers								
Numb	Million	1.3	1.3	1.1	1.2	1.2	1.1	1.0
Amou	Billion Rupees	76.4	84.8	78.1	80.1	84.3	84.9	74.5
iii. Inter Bank Fund Transfers								
Numb	Million	3.5	3.6	3.4	3.6	3.7	3.6	3.3
Amou	Billion Rupees	171.9	179.4	186.5	171.6	174.1	171.9	159.0
iv. Utility Bills Payment								
Numb	Million	0.3	0.3	0.3	0.4	0.3	0.3	0.3
Amou	Billion Rupees	5.0	4.4	5.7	6.9	6.9	6.3	6.3
v. Cash Deposit								
Numb	Million	1.2	1.5	1.4	1.5	1.6	1.8	1.8
Amou	Billion Rupees	131.0	162.9	144.2	155.6	176.7	213.0	204.2
vi. Others								
Numb	Million	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Amou	Billion Rupees	0.2	0.2	0.2	0.2	0.2	0.7	1.1
2. POS Transactions*								
Number of Tran	**Million**	**88.6**	**98.9**	**107.5**	**123.3**	**136.3**	**143.2**	**161.5**
Amount	**Billion Rupees**	**509.6**	**549.9**	**568.4**	**624.1**	**749.7**	**798.0**	**885.3**
i. Cash Withdrawal								
Numb	Million	0.1	0.1	0.1	0.1	0.1	0.1	0.0
Amou	Billion Rupees	5.5	4.6	3.7	3.3	3.5	3.0	2.6
ii. Payment by Domestic Cards								
Numb	Million	85.3	95.0	103.2	118.8	130.9	137.5	155.5
Amou	Billion Rupees	482.5	522.1	541.3	598.6	716.3	759.2	848.8
iii. Payment by Foreign Cards								
Numb	Million	3.3	3.8	4.2	4.4	5.3	5.6	6.0
Amou	Billion Rupees	21.6	23.2	23.3	22.3	30.0	35.8	33.9
3. Internet Banking Transactions								
Number of Tran	**Million**	**75.0**	**79.9**	**76.4**	**77.7**	**86.5**	**88.4**	**89.0**
Amount	**Billion Rupees**	**10,052.2**	**10,117.3**	**11,211.5**	**12,443.2**	**14,308.5**	**16,321.8**	**17,833.9**
i. Intra Bank Fund Transfers								
Numb	Million	17.3	19.0	16.9	16.3	17.0	17.5	16.4
Amou	Billion Rupees	3,157.8	3,421.0	3,837.5	3,625.8	3,793.2	4,253.9	4,673.2
ii. Inter Bank Fund Transfers								
Numb	Million	50.9	54.3	52.8	53.9	60.4	60.9	63.7
Amou	Billion Rupees	5,349.6	5,507.6	5,803.2	6,953.5	8,186.5	9,594.1	10,548.1
iii. Bill Payments								
Numb	Million	5.3	5.2	5.2	4.0	3.7	3.9	4.5
Amou	Billion Rupees	467.4	439.5	478.9	267.8	259.8	583.1	448.0
iv. Others								
Numb	Million	1.5	1.5	1.5	3.5	5.4	6.1	4.5
Amou	Billion Rupees	1,077.4	749.1	1,091.9	1,596.0	2,069.1	1,890.7	2,164.6
4. Mobile App Banking Transactions								
Number of Tran	**Million**	**431.5**	**502.8**	**505.4**	**533.1**	**621.7**	**665.0**	**753.1**
Amount	**Billion Rupees**	**18,990.6**	**23,300.6**	**23,980.3**	**24,452.3**	**29,352.0**	**33,590.8**	**37,674.1**
i. Intra Bank Fund Transfers								
Numb	Million	77.1	90.3	89.3	90.0	100.8	103.8	107.1
Amou	Billion Rupees	6,944.6	8,571.4	8,906.6	8,798.4	10,110.2	11,387.1	12,230.9
ii. Inter Bank Fund Transfers								
Numb	Million	304.1	360.0	360.6	361.2	431.4	447.7	515.9
Amou	Billion Rupees	10,837.7	13,574.0	13,817.1	14,313.9	17,925.0	20,711.3	23,823.8
iii. Bill Payments								
Numb	Million	36.5	38.0	40.8	38.1	41.0	45.1	47.4
Amou	Billion Rupees	415.0	365.1	416.2	511.6	458.2	459.1	485.3
iv. Others								
Numb	Million	13.7	14.6	14.7	43.9	48.5	68.4	82.8
Amou	Billion Rupees	793.3	790.1	840.4	828.5	858.6	1,033.2	1,134.1
5. Call/IVR Banking Transactions								
Number of Tran	**Million**	**0.03**	**0.02**	**0.02**	**0.0**	**0.02**	**0.02**	**0.0**
Amount	**Billion Rupees**	**1.62**	**1.39**	**1.38**	**2.0**	**1.83**	**1.72**	**1.3**
i. Intra Bank Fund Transfers								
Numb	Million	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Amou	Billion Rupees	0.03	0.03	0.02	0.03	0.03	0.03	0.03
ii. Inter Bank Fund Transfers								
Numb	Million	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Amou	Billion Rupees	0.00	0.00	0.00	0.00	0.00	0.00	0.00
iii. Bill Payments								
Numb	Million	0.01	0.01	0.01	0.01	0.01	0.01	0.00
Amou	Billion Rupees	0.43	0.29	0.28	0.55	0.48	0.35	0.07
iv. Others								
Numb	Million	0.02	0.01	0.01	0.01	0.01	0.01	0.01
Amou	Billion Rupees	1.15	1.08	1.07	1.37	1.32	1.34	1.20
6. E-Wallet Transactions								
Number of Tran	**Million**	**38.5**	**43.8**	**50.4**	**61.1**	**68.2**	**59.4**	**63.8**
Amount	**Billion Rupees**	**105.5**	**130.0**	**142.5**	**176.4**	**194.6**	**183.0**	**187.9**
i. Intra EMI Fund Transfers								
Numb	Million	3.1	3.3	3.5	3.8	4.2	3.8	3.7
Amou	Billion Rupees	9.3	10.8	11.0	12.2	12.6	13.3	13.7
ii. Inter EMI & Bank Fund Transfers								
Numb	Million	27.0	31.1	36.5	46.1	52.9	44.7	48.9
Amou	Billion Rupees	90.4	113.0	124.1	154.7	172.8	160.0	162.8
iii. Bill Payments & Mobile Top-ups								
Numb	Million	3.7	4.4	5.1	5.2	5.5	5.8	6.5
Amou	Billion Rupees	5.1	5.4	6.5	8.3	7.9	8.5	10.2
iv. Others								
Numb	Million	4.7	5.2	5.4	5.9	5.7	5.1	4.7
Amou	Billion Rupees	0.7	0.9	1.0	1.3	1.3	1.2	1.2
7. BB Mobile App Banking Transactions								
Number of Tran	**Million**	**992.6**	**1,149.9**	**1,203.8**	**1,731.3**	**1,900.8**	**2,164.1**	**2,507.2**
Amount	**Billion Rupees**	**3,394.5**	**3,998.8**	**3,770.4**	**5,585.2**	**6,658.7**	**7,897.8**	**9,061.9**
i. Fund Transfers								
Numb	Million	576.1	654.7	596.0	747.7	809.0	832.1	961.3
Amou	Billion Rupees	2,982.9	3,521.8	3,113.0	3,779.0	4,329.3	5,101.5	5,630.5
ii. Bill Payments & Mobile Top-ups								
Numb	Million	227.1	239.2	240.1	251.3	263.3	295.0	346.6
Amou	Billion Rupees	189.1	174.7	199.8	231.5	219.0	242.7	489.4
iii. Online Merchant Payments								
Numb	Million	139.5	199.1	238.7	235.0	289.2	433.9	600.6
Amou	Billion Rupees	131.4	190.4	247.6	274.6	343.8	457.9	590.9
iii. In-Store Merchant Payments								
Numb	Million	22.1	21.7	20.7	31.3	59.5	83.7	110.5
Amou	Billion Rupees	58.2	61.3	60.8	100.2	287.5	468.9	550.0
v. Others								
Numb	Million	27.8	35.2	108.2	466.0	479.7	519.5	488.3
Amou	Billion Rupees	33.0	50.5	149.3	1,199.9	1,479.1	1,627.0	1,801.2
8. E-Commerce Transactions via Payment Cards								
Number of Tran	**Million**	**12.8**	**13.5**	**14.6**	**14.6**	**15.9**	**16.4**	**17.9**
Amount	**Billion Rupees**	**61.5**	**67.8**	**68.0**	**68.3**	**77.7**	**80.1**	**89.4**
i. Payment by Domestic Cards								
Numb	Million	10.8	11.6	12.6	12.5	13.6	14.1	15.3
Amou	Billion Rupees	42.2	46.0	47.8	48.2	54.7	56.0	62.1
ii. Payment by Foreign Cards								
Numb	Million	1.9	1.9	2.0	2.1	2.3	2.3	2.6
Amou	Billion Rupees	19.3	21.7	20.2	20.1	22.9	24.0	27.3
9. Direct Debit Transactions								
Number of Tran	**Million**	**0.57**	**0.57**	**0.51**	**0.52**	**0.57**	**0.55**	**0.5**
Amount	**Billion Rupees**	**6,572.9**	**5,722.5**	**5,257.4**	**5,038.3**	**4,994.9**	**4,217.1**	**3,948.9**

3.39 Over-the-Counter (OTC) Retail Payments Statistics

Volume in Million & Value in Billion Rupees

Product / Item	FY25		FY26							
	Q4		Q1		Q2		Q3		Q4	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
OTC Retail Payments	**107,181**	**286**	**100,192**	**265**	**102,775**	**272**	**100,566**	**283**	**112,150**	**285**
1. BB Agent based Transactions	**1,065**	**152**	**917**	**129**	**880**	**135**	**1,100**	**155**	**836**	**162**
i. Funds Transfer	111	17	111	24	123	36	172	43	176	59
ii. Bills Payment & Mobile Top-ups	79	21	156	27	142	27	121	27	132	27
iii. Cash Deposit	413	59	284	42	147	26	107	20	45	19
iv. Cash Withdrawal	189	17	90	7	84	7	201	15	38	4
v. Others	274	38	276	29	383	38	500	49	445	53
2. Bank Branch based Transactions	**106,115**	**134**	**99,275**	**137**	**101,895**	**138**	**99,466**	**128**	**111,314**	**123**
i. Cash Deposits	7,436	21	7,432	22	7,243	22	6,919	20	7,532	21
ii. Cash Deposits - RTOB	6,849	20	6,421	21	7,177	22	6,793	19	7,091	19
iii. Cash Withdrawals	7,600	33	6,917	33	7,535	34	7,426	33	7,235	30
iv. Cash Withdrawals - RTOB	2,903	9	2,739	9	3,166	11	3,071	10	3,214	9
v. Intra Bank Fund Transfers via Cheques	46,147	9	44,161	9	44,120	8	43,715	8	49,794	8
vi. Intra Bank Fund Transfers via Cheques - RT	20,701	18	18,961	16	19,711	17	17,837	16	21,935	15
vii. Inter Bank Fund Transfers via Cheques	9,579	8	8,447	8	8,424	7	8,492	6	9,322	6
viii. Pay Orders/Demand Drafts/Banker's Chequ	3,491	2	2,866	2	3,186	2	3,725	2	3,517	2
ix. Utility Bills Payment	669	14	753	15	750	14	713	13	1,017	14
x. Other Paper-based Instruments	741	0	579	0	584	0	776	0	658	0

Source: Payment Systems Policy & Oversight Department

3.39 Real Time Gross Settlement- Systems Based Transactions

Volume in Actual & Value in Billion Rupees

Items	FY25		FY26							
	Q4		Q1		Q2		Q3		Q4	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
1. Government Securities Settlements	19.59	229.56	253.57	18.25	255.02	62.57	275.49	1,559.99	334.59	56.70
2. Inter-Bank Fund Transfers	87.64	48.64	44.30	19.25	49.35	65.93	51.45	1,507.82	48.81	64.43
3. Third-Party Customer Fund Transfers	1,122.95	23.71	32.57	20.97	35.76	62.56	32.49	1,317.68	37.38	56.09
4. Ancillary Clearing Settlement	12.78	6.90	20.73	22.92	29.47	61.97	30.33	1,350.70	34.45	60.01
RTGS Transactions	**1242.96**	**308.81**	**351.16**	**81.39**	**369.59**	**253.03**	**389.76**	**5736.19**	**455.24**	**237.24**

Source: Payment Systems Policy & Oversight Department

3.40 Real Time Gross Settlement-Paper Based Transactions

Volume in Million & Value in Billion Rupees

Items	Unit	FY24	FY25				FY26			
		Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q2	Q3
1. Infrastructure										
Number of Branches	No.	18,450	18,669	19,110	19,170	19,347	19,547	20,143	20,232	20,454
Branchless Banking (BB) Agents	No.	666,682	693,178	703,972	722,585	731,814	757,727	808,871	819,397	837,244
Automated Teller Machines (ATM)	No.	18,957	19,170	19,519	19,851	20,250	20,527	20,976	21,377	21,678
Cash/Cheque Deposit Machines (CDMs)	No.	579	620	753	863	1,038	1,252	1,638	1,752	1,896
Point of Sale (POS)	No.	125,593	132,224	151,646	179,383	195,849	220,532	232,244	247,836	262,018
Point of Sale (POS) (including SoftPOS)		N/A	N/A	N/A	N/A	N/A	261,246	298,253	321,860	337,791
E-Commerce Merchants accepting Payment Cards	No.	7,816	8,189	8,932	9,129	9,584	9,913	17,449	17,554	23,356
2. Payment Cards										
Credit Cards	Million	2.05	2.11	2.15	2.18	2.22	3.07	3.11	3.13	3.26
Debit Cards	Million	48.47	48.94	49.59	51.77	53.49	54.80	56.60	57.47	59.01
Pre-Paid Cards	Million	0.10	0.10	0.09	0.09	0.09	0.11	0.18	0.20	0.22
Social Welfare Cards	Million	3.99	4.48	3.87	4.06	3.91	3.13	3.73	7.45	7.52

Source: Payment Systems Policy & Oversight Department

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

Amount in Million Rupees

Ratio in percent

	Dec-25			Mar-26			Jun-26		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	**10,896,483**	**672,208**	**6.2**	**10,651,950**	**656,077**	**6.2**	**11,212,874**	**661,262**	**5.9**
SMEs Sector	**902,935**	**113,049**	**12.5**	**901,331**	**113,628**	**12.6**	**943,018**	**109,962**	**11.7**
Agriculture Sector	**673,606**	**102,777**	**15.3**	**671,474**	**59,921**	**8.9**	**728,774**	**46,894**	**6.4**
Consumer sector	**1,031,707**	**44,409**	**4.3**	**1,068,954**	**45,010**	**4.2**	**1,163,576**	**44,805**	**3.9**
i. Credit Cards	182,412	3,445	1.9	188,148	3,801	2.0	206,437	4,258	2.1
ii. Auto loans	308,914	4,048	1.3	337,827	4,187	1.2	364,603	4,133	1.1
iii. Consumer durable	2,732	80	2.9	2,852	83	2.9	2,774	99	3.6
iv. Mortgage loans	225,155	14,632	6.5	232,467	14,837	6.4	273,951	14,510	5.3
v. Other personal loans	312,495	22,205	7.1	307,660	22,102	7.2	315,812	21,805	6.9
Commodity Financing	**1,311,620**	**9,296**	**0.7**	**1,252,170**	**14,417**	**1.2**	**1,242,641**	**18,872**	**1.5**
Staff Loans	**315,322**	**4,798**	**1.5**	**321,064**	**4,725**	**1.5**	**303,655**	**4,955**	**1.6**
Others	**764,269**	**17,784**	**2.3**	**765,967**	**17,918**	**2.3**	**761,121**	**15,316**	**2.0**
Total	**15,895,941**	**964,322**	**6.1**	**15,632,909**	**911,696**	**5.8**	**16,355,659**	**902,065**	**5.5**

	Dec-25			Mar-26			Jun-26		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,686,739	111,277	6.6	1,594,781	67,802	4.3	1,661,337	55,590	3.3
Automobile / Transportation	216,332	21,772	10.1	178,445	19,352	10.8	165,393	13,882	8.4
Cement	220,577	10,352	4.7	268,719	9,872	3.7	261,451	11,325	4.3
Chemical & Pharmaceuticals	677,851	13,087	1.9	624,204	12,924	2.1	743,088	8,040	1.1
Electronics	202,526	18,318	9.0	201,566	17,214	8.5	207,232	18,235	8.8
Financial	869,189	7,362	0.8	704,941	6,833	1.0	711,045	5,803	0.8
Individuals	1,202,826	62,502	5.2	1,236,079	66,892	5.4	1,406,919	41,360	2.9
Insurance	4,081	62	1.5	3,841	62	1.6	5,721	62	1.1
Others	3,936,181	317,418	8.1	3,693,003	306,089	8.3	3,815,538	335,879	8.8
Production/Transmission of Energy	1,789,424	61,697	3.4	1,799,090	57,512	3.2	1,944,206	55,384	2.8
Shoes & Leather garments	44,829	2,789	6.2	45,689	2,716	5.9	54,898	4,188	7.6
Sugar	392,510	44,205	11.3	672,969	41,425	6.2	597,592	39,498	6.6
Textile	2,481,810	164,898	6.6	2,353,504	171,044	7.3	2,361,229	177,318	7.5
Mining and Quarying	48,445	1,096	2.3	56,875	3,867	6.8	53,849	104	0.2
Other Leatl	16,560	1,164	7.0	14,836	1,136	7.7	9,986	1,017	10.2
Construction	328,275	36,163	11.0	356,886	35,760	10.0	359,259	39,665	11.0
Gas, Water, Sanitary	111,334	5,423	4.9	127,021	5,382	4.2	82,491	2,638	3.2
Wholesale and Retail Trade	629,392	53,429	8.5	595,845	51,582	8.7	754,535	62,415	8.3
Exports/Imports	14,501	983	6.8	15,667	959	6.1	4,688	308	6.6
Transportation, Storage and Communication	634,390	11,797	1.9	681,920	14,003	2.1	714,603	9,361	1.3
Services	388,171	18,528	4.8	407,028	19,268	4.7	440,599	19,993	4.5
Total	**15,895,941**	**964,322**	**6.1**	**15,632,909**	**911,696**	**5.8**	**16,355,659**	**902,065**	**5.5**

Source: Financial Stability Department SBP

3.42 Non-Performing Loans
(Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Dec-26			Jun-26		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	**927,934.0**	**(115,510.0)**	**(0.8)**	**918,107.0**	**(93,561.0)**	**(0.6)**
All Banks	**911,696.4**	**(113,896.6)**	**(0.8)**	**902,065.3**	**(91,878.7)**	**(0.6)**
Commercial Banks	**887,481.4**	**(117,640.6)**	**(0.8)**	**879,666.7**	**(95,493.5)**	**(0.6)**
Public Sector Commercial Banks	312,961.4	(43,808.6)	(1.8)	317,159.6	(26,615.8)	(1.0)
Local Private Banks	574,130.0	(72,723.0)	(0.6)	562,118.3	(67,889.2)	(0.6)
Foreign Banks	390.0	(1,109.0)	(0.3)	388.8	(988.6)	(0.2)
Specialized Banks	23,344.0	4,513.0	3.3	21,404.4	4,366.3	3.0
Digital Banks	871.0	(769.0)	(2.8)	994.2	(751.4)	(2.6)
DFIs	16,238.0	(1,614.0)	(0.7)	16,041	(1,682.0)	(0.7)

Source: Financial Stability Department SBP

3.43 Cash Recovery against Non-Performing Loans

Million Rupees

Banks / DFIs	For the Quarter Ended Mar 2026	For the Quarter Ended Jun 2026
All Banks & DFIs	**28,760**	**40,471**
All Banks	**28,491**	40,273
Commercial Banks	**28,474**	**35,890**
Public Sector Commercial Banks	8,654	11,626
Local Private Banks	19,818	**24,264**
Foreign Banks	2	-
Specialized Banks	17	4,383
Digital Banks	-	-
DFIs	269	198

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 Sep-2026

Currency/Date	1	2	3	4	7	8	9	10	11	14	15
Australian Dollar	198.99	198.18	198.99	200.11	199.98	200.24	200.55	200.37	198.70	198.37	197.64
Bahraini Dinar	735.58	735.58	735.45	735.45	735.36	735.29	735.32	735.30	735.14	735.19	735.22
Canadian Dollar	200.24	199.52	200.75	201.31	200.65	201.15	201.52	201.06	200.55	200.06	199.50
Chinese Yuan	41.34	41.33	41.35	41.37	41.39	41.39	41.41	41.39	41.39	41.41	41.38
Danish Krone	43.16	43.06	43.13	43.24	43.17	43.22	43.25	43.27	43.15	43.00	42.88
Hong Kong Dollar	35.46	35.45	35.44	35.45	35.45	35.44	35.43	35.44	35.43	35.42	35.42
Japanese Yen	1.74	1.74	1.76	1.78	1.78	1.81	1.81	1.81	1.80	1.80	1.79
Kuwaiti Dinar	902.98	902.93	903.12	903.26	903.65	903.93	904.13	904.13	903.97	903.38	902.98
Malaysian Ringgit	68.83	68.69	68.69	68.64	68.58	68.50	68.23	68.33	68.16	68.17	68.06
New Zealand Dollar	164.51	162.58	163.21	164.17	163.49	163.14	163.02	162.89	162.11	160.96	160.21
Norwegian Krone	29.76	29.80	29.88	29.95	29.89	30.02	30.18	30.23	29.94	29.87	29.77
Omani Riyal	719.94	719.86	719.80	719.80	719.73	719.67	719.67	719.65	719.54	719.54	719.47
Qatari Riyal	76.09	76.08	76.07	76.07	76.07	76.06	76.06	76.06	76.05	76.05	76.04
Saudi Arabian Riyal	73.98	73.98	73.96	73.96	73.96	73.94	73.95	73.95	73.94	73.93	73.92
Singapore Dollar	218.37	218.09	218.71	219.14	219.07	219.53	219.58	219.65	218.94	218.73	218.24
Swedish Krona	28.98	28.84	28.91	29.15	28.98	28.95	28.99	28.98	28.67	28.53	28.40
Swiss Franc	342.88	341.50	342.01	343.53	342.41	342.99	343.14	343.09	341.17	339.16	339.19
Thai Baht	8.37	8.35	8.43	8.44	8.45	8.46	8.46	8.45	8.40	8.38	8.35
Turkish Lira	5.77	5.77	5.77	5.75	5.75	5.75	5.75	5.75	5.74	5.73	5.73
UAE Dirham	75.62	75.62	75.61	75.61	75.61	75.60	75.60	75.60	75.59	75.59	75.58
UK Pound Sterling	376.01	374.89	374.63	375.71	375.10	375.84	376.08	376.28	374.83	374.81	374.22
US Dollar	277.75	277.77	277.72	277.71	277.70	277.68	277.67	277.66	277.64	277.62	277.61
Euro	322.24	321.47	321.99	322.76	322.32	322.71	322.88	323.04	322.12	321.05	320.16

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Sep-2026

Currency/Date	16	17	18	21	22	23	24	25	28	29	30
Australian Dollar	197.77	197.18	197.81	197.70	197.56	197.01	195.05	194.58	194.83	194.36	193.32
Bahraini Dinar	735.13	735.14	735.09	734.98	734.94	734.97	734.82	734.90	734.84	734.69	734.66
Canadian Dollar	199.22	198.34	198.46	198.11	197.80	197.02	196.70	196.08	196.03	195.57	195.40
Chinese Yuan	41.39	41.39	41.46	41.46	41.46	41.41	41.36	41.38	41.36	41.39	41.42
Danish Krone	42.90	42.61	42.68	42.64	42.63	42.47	42.29	42.26	42.30	42.21	42.12
Hong Kong Dollar	35.41	35.41	35.41	35.40	35.41	35.41	35.41	35.42	35.40	35.39	35.40
Japanese Yen	1.79	1.78	1.77	1.77	1.76	1.76	1.76	1.75	1.76	1.76	1.77
Kuwaiti Dinar	902.77	902.09	901.69	901.58	901.58	901.38	900.93	900.84	900.68	900.57	900.53
Malaysian Ringgit	68.02	67.74	68.04	68.07	68.09	68.12	68.00	68.08	67.95	67.98	68.00
New Zealand Dollar	159.91	159.39	159.43	159.20	159.63	158.73	157.90	157.34	157.75	157.40	157.05
Norwegian Krone	29.77	29.51	29.53	29.49	29.48	29.37	29.28	29.18	29.21	29.11	28.95
Omani Riyal	719.41	719.41	719.34	719.28	719.28	719.68	719.15	719.15	719.08	719.02	719.02
Qatari Riyal	76.05	76.05	76.03	76.01	76.02	76.00	76.00	76.04	75.99	75.98	76.02
Saudi Arabian Riyal	73.90	73.90	73.89	73.89	73.89	73.90	73.89	73.90	73.90	73.89	73.92
Singapore Dollar	218.01	217.44	217.59	217.54	217.55	217.47	216.78	216.91	217.06	216.98	217.10
Swedish Krona	28.42	28.21	28.32	28.23	28.24	28.19	27.99	27.99	27.96	27.83	27.79
Swiss Franc	338.94	336.07	336.91	337.06	337.97	337.66	336.50	334.55	334.28	332.95	332.46
Thai Bhat	8.35	8.33	8.35	8.34	8.36	8.37	8.32	8.31	8.27	8.26	8.28
Turkish Lira	5.73	5.72	5.71	5.71	5.71	5.70	5.70	5.69	5.69	5.68	5.68
UAE Dirham	75.58	75.57	75.57	75.56	75.56	75.56	75.55	75.57	75.54	75.54	75.56
UK Pound Sterling	374.10	371.20	371.02	371.26	371.25	369.49	367.27	366.56	367.33	367.25	366.97
US Dollar	277.55	277.58	277.56	277.53	277.55	277.51	277.48	277.47	277.46	277.43	277.42
Euro	320.33	318.07	318.75	318.43	318.29	317.06	315.70	315.45	315.82	315.17	314.37

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	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27
Jul	166.76	159.60	219.44	281.01	278.39	284.21	278.24
Aug	167.71	164.10	220.89	293.81	278.54	282.24	277.92
Sep	165.85	168.06	230.47	297.75	278.24	281.65	277.59
Oct	162.80	171.69	220.57	280.36	277.67	281.27	
Nov	159.21	173.03	222.31	285.52	277.81	280.87	
Dec	160.08	177.18	224.76	283.30	278.12	280.54	
Jan	160.15	176.31	234.14	280.32	278.64	280.15	
Feb	159.13	175.48	266.68	279.18	279.30	279.81	
Mar	156.03	179.62	280.20	278.70	280.08	279.51	
Apr	153.08	184.48	284.95	278.14	280.71	279.18	
May	153.29	195.50	285.49	278.25	281.67	278.84	
Jun	156.16	204.37	286.58	278.44	283.00	278.58	
Jul- Sep	166.77	163.92	223.60	290.86	278.39	282.70	277.92
Oct -Dec	160.70	173.97	222.55	283.06	277.87	280.89	
Jan - Mar	158.44	177.14	260.34	279.40	279.34	279.82	
Apr - Jun	154.18	194.78	285.67	278.28	281.79	278.87	
Annual	**160.02**	**177.45**	**248.04**	**282.90**	**279.35**	**280.57**	

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-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)
Jun-26		38.14	1.10	106.33	8.47
2025	Jul	37.51	(0.57)	99.98	1.99
	Aug	37.84	0.90	100.20	0.21
	Sep	37.77	(0.21)	101.88	1.69
	Oct	38.00	0.61	103.96	2.04
	Nov	38.18	0.49	104.88	0.88
	Dec	37.97	(0.54)	103.55	(1.27)
2026	Jan	37.83	(0.39)	103.99	0.42
	Feb	37.64	(0.50)	103.11	(0.84)
	Mar	38.02	1.02	104.29	1.14
	Apr	37.89	(0.35)	105.84	1.48
	May	37.90	0.03	106.08	0.23
	Jun	38.14	0.64	106.33	0.24
	Jul	38.32	0.47	107.89	1.49
	Aug^{R}	38.02	(0.70)	107.87	0.02
	Sep^{p}	38.07	0.11	108.93	0.98

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. 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/assets/documents/press-release/Pr-01-Aug-19.pdf
https://www.sbp.org.pk/assets/documents/press-release/Pr-01-Aug-19.pdf

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

Currency/Date	2023-24	2024-25	2025-26	2026						
				Mar	Apr	May	Jun	Jul	Aug	Sep
Australian Dollar	185.39	180.84	190.37	196.20	197.45	200.27	196.15	193.83	197.08	197.70
Bahraini Dinar	750.60	741.12	743.46	739.58	738.94	738.13	737.75	736.83	736.01	735.14
Canadian Dollar	208.76	200.21	203.05	203.91	202.65	203.36	198.98	197.22	199.66	198.87
Chinese Yuan	39.16	38.73	40.14	40.57	40.85	41.02	41.13	41.07	41.26	41.39
Danish Krone	41.05	40.77	43.84	43.29	43.67	43.62	43.01	42.55	43.11	42.80
Hong Kong Dollar	36.20	35.87	35.94	35.74	35.66	35.63	35.57	35.51	35.46	35.42
Japanese Yen	1.90	1.87	1.82	1.76	1.75	1.76	1.74	1.71	1.75	1.77
Kuwaiti Dinar	918.12	909.23	915.76	911.29	909.78	908.76	905.58	902.79	903.73	902.41
Malaysian Ringgit	60.23	63.48	68.70	70.69	70.15	70.58	68.57	68.15	68.33	68.23
New Zealand Dollar	171.67	165.22	164.56	164.07	163.31	164.99	161.99	161.25	164.49	160.64
Norwegian Krone	26.60	25.96	28.58	28.96	29.51	30.17	29.25	28.73	29.51	29.65
Omani Riyal	735.21	725.72	727.95	724.76	723.94	722.96	722.14	721.18	720.36	719.47
Qatari Riyal	77.66	76.67	76.92	76.53	76.50	76.42	76.34	76.22	76.13	76.04
Saudi Arabian Riyal	75.41	74.43	74.78	74.47	74.40	74.28	74.22	74.11	74.02	73.92
Singapore Dollar	209.76	210.83	218.49	218.46	218.53	218.62	216.53	215.48	217.65	218.11
Swedish Krona	26.62	26.98	30.02	30.06	30.09	29.97	29.42	28.83	29.22	28.48
Swiss Franc	318.84	322.59	353.63	355.63	353.79	355.88	349.23	343.45	343.87	338.93
Thai Baht	7.92	8.24	8.74	8.69	8.65	8.59	8.50	8.33	8.43	8.37
Turkish lira	9.61	7.84	6.54	6.34	6.25	6.15	6.04	5.93	5.83	5.73
UAE Dirham	77.02	76.06	76.40	76.11	76.02	75.93	75.86	75.75	75.67	75.58
UK Pound Sterling	356.21	361.47	376.42	372.89	374.85	376.07	371.86	372.25	376.00	372.37
US Dollar	282.90	279.35	280.57	279.51	279.18	278.84	278.58	278.24	277.92	277.59
Euro	305.97	303.97	327.22	323.19	326.06	325.66	321.39	317.87	321.90	319.55

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:https://www.sbp.org.pk/assets/document/IBF_Arch.xls

4.5 Appreciation /Depreciation* of Selected Currencies

Against US Dollar

Percent

End of Period	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Riyal	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Riyal	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
2025 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
2026 I	+1.24	-2.15	-5.11	-1.90	+0.08	-2.09	+0.48	+0.35	-1.91	-0.00	-5.19	-1.05	-3.37
II	+1.80	-0.90	+0.17	-5.15	-7.12	-1.48	-0.80	+0.36	+0.28	+0.00	-1.82	-0.98	-4.66
III	+1.20	-0.34	-1.44	+1.04	-8.13	+3.08	-0.23	+0.38	+0.42	+0.00	+13.48	-3.01	-5.11
2025 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
2026 Jan	+0.63	+1.44	-2.15	-0.86	+0.08	+1.86	+2.94	+0.12	+2.41	-0.02	+0.55	+3.29	-1.16
Feb	+1.38	-0.96	+1.04	-0.05	0.00	-1.39	+1.45	+0.12	-2.26	-0.04	+0.18	-0.63	-0.98
Mar	-0.76	-2.60	-4.02	-1.00	-0.00	-2.53	-3.79	+0.11	-2.00	+0.06	-5.87	-3.60	-1.27
Apr	+1.05	+1.78	-0.51	-2.04	+0.41	-0.29	+1.69	+0.13	+2.50	+0.00	+2.53	+1.95	-1.49
May	+0.98	-0.50	-0.55	-2.86	-6.79	+0.61	+0.13	+0.10	-0.82	+0.15	-1.97	+0.34	-1.62
Jun	-0.24	-2.15	+1.23	-0.33	-0.77	-1.79	-2.57	+0.12	-1.36	-0.15	-2.32	-3.20	-1.62
Jul	+0.56	+0.80	-0.81	+0.18	-6.07	+0.97	-0.49	+0.13	+1.57	+0.22	+6.97	-0.01	-1.27
Aug	+0.40	+0.97	-0.08	-1.23	+6.48	+0.39	+1.37	-0.01	+0.71	-0.21	+4.69	+0.04	-2.46
Sep	+0.23	-2.08	-0.55	+2.12	-8.15	+1.69	-1.10	+0.26	-1.84	+0.00	+1.33	-3.04	-1.47

Source: Statistics and Data Services Department, SBP

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

Note:

(+) 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 Riyal	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Riyal	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
2025	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
2026	I	+2.22	-1.20	-4.19	-0.95	+1.05	-1.14	+1.45	+1.32	-0.96	+0.97	-4.27	-0.10	-2.44	+0.97
	II	+1.82	-0.88	+0.19	-5.13	-7.10	-1.46	-0.78	+0.38	+0.30	+0.02	-1.80	-0.96	-4.63	+0.02
	III	+0.92	-0.61	-1.71	+0.77	-8.38	+2.81	-0.50	+0.11	+0.15	-0.27	+13.17	-3.27	-5.37	-0.27
2025	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
2026	Jan	-0.27	+0.53	-3.03	-1.75	-0.81	+0.95	+2.02	-0.78	+1.49	-0.92	-0.35	+2.37	-2.05	-0.90
	Feb	+1.90	-0.44	+1.56	+0.47	+0.52	-0.88	+1.98	+0.64	-1.75	+0.48	+0.69	-0.12	-0.47	+0.52
	Mar	+0.59	-1.28	-2.71	+0.35	+1.35	-1.21	-2.49	+1.47	-0.67	+1.42	-4.60	-2.29	+0.07	+1.36
	Apr	-0.10	+0.62	-1.64	-3.16	-0.73	-1.43	+0.53	-1.01	+1.33	-1.14	+1.36	+0.79	-2.61	-1.14
	May	+1.22	-0.26	-0.31	-2.62	-6.57	+0.85	+0.36	+0.34	-0.58	+0.39	-1.74	+0.58	-1.38	+0.24
	Jun	+0.69	-1.23	+2.18	+0.60	+0.16	-0.87	-1.66	+1.06	-0.44	+0.78	-1.40	-2.30	-0.71	+0.93
	Jul	-0.00	+0.24	-1.36	-0.38	-6.59	+0.41	-1.04	-0.43	+1.01	-0.34	+6.37	-0.57	-1.81	-0.56
	Aug	+0.02	+0.58	-0.46	-1.60	+6.07	+0.01	+0.99	-0.39	+0.33	-0.59	+4.30	-0.34	-2.84	-0.38
	Sep	+0.90	-1.42	+0.11	+2.80	-7.53	+2.37	-0.44	+0.94	-1.18	+0.67	+2.01	-2.39	-0.81	+0.67

Source: Statistics and Data Services Department, SBP

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

Note:

(+) 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

4.7 Appreciation / Depreciation* of Pak Rupee Against Selected Currencies

Percent

End of Period	2024	2025	Quarterly					2026					
			2025		2026								
			III	IV	I	II	III	Apr	May	Jun	Jul	Aug	Sep
Australian Dollar	+7.06	-6.71	-1.34	-0.94	-1.78	+0.01	-1.18	-3.64	-0.61	+4.42	-2.17	-1.91	+2.98
Brazilian Real	+23.01	-10.81	-3.08	+4.01	-4.81	-0.46	+0.46	-4.30	+1.48	+2.49	-2.07	+2.33	+0.25
Canadian Dollar	+6.85	-4.81	+1.36	-0.92	+2.05	+2.29	+0.18	-2.13	+1.38	+3.09	-1.45	-0.85	+2.52
Chinese Yuan	+0.81	-4.33	-1.17	-1.29	-0.88	-1.41	-0.81	-0.91	-0.87	+0.36	-0.43	-0.41	+0.03
EMU Euro	+4.65	-11.67	-0.74	+0.46	+2.55	+1.28	+0.72	-1.61	+0.60	+2.32	-0.67	-0.97	+2.39
Hong Kong Dollar	-0.84	+0.18	-1.82	+1.05	+0.98	+0.40	+2.12	-0.02	+0.21	+0.21	-0.44	+0.88	+1.68
Indian Rupee	+0.97	+5.56	+3.22	+1.81	+5.75	+0.19	+1.85	+0.64	+0.65	-1.09	+0.94	+0.07	+0.82
Indonesian Rupiah	+3.77	+2.66	+0.21	+2.30	+2.29	+5.81	-0.66	+2.22	+3.05	+0.45	-0.05	+1.23	-1.82
Iranian Riyal	-2.68	-0.04	-0.95	+1.02	+0.26	+8.05	+9.26	-0.28	+7.40	+0.90	+6.60	-6.09	+9.15
Japanese Yen	+9.28	-0.25	+2.25	+5.69	+2.49	+1.87	-2.62	+0.43	-0.50	+1.95	-0.84	-0.40	-1.40
Korean Won	+9.55	-1.19	+2.80	+2.88	+5.84	+2.23	-11.55	-2.34	+2.12	+2.50	-6.40	-4.49	-1.06
Malaysian Ringgit	-3.91	-9.74	-0.61	-3.23	-0.13	+1.17	+0.61	-1.53	-0.02	+2.76	+0.62	-1.37	+1.38
Saudi Arabian Riyal	-1.13	-0.20	-0.56	+0.53	+0.35	+0.36	+0.38	+0.13	-0.04	+0.27	-0.09	+0.20	+0.26
Singapore Dollar	+1.95	-5.32	+0.65	-0.03	+0.91	+0.60	-0.89	-0.67	-0.19	+1.47	-0.69	-0.86	+0.66
Swedish Krona	+6.65	-16.84	-1.54	-1.77	+3.79	+2.67	+2.72	-2.40	-0.17	+5.38	-1.63	+0.15	+4.27
Swiss Franc	+6.84	-11.72	-0.47	-0.12	+1.42	+1.35	+3.49	-1.78	-0.24	+3.44	+0.14	-0.05	+3.40
Taiwani Dollar	-4.79	+0.33	-0.81	+1.14	+0.40	+0.57	+2.26	+0.53	-0.16	+0.20	-0.40	+0.99	+1.67
Thai Baht	+0.99	-8.01	-1.18	-1.86	+4.56	+1.41	+1.34	-0.22	-0.46	+2.10	+0.69	-0.85	+1.51
UK Pound Sterling	-1.33	-6.89	+1.40	+0.40	+2.30	+0.08	-0.04	-2.31	+0.93	+1.50	-1.42	-0.72	+2.14
U.S Dollar	-2.83	-0.13	-0.56	+0.53	+0.35	+0.36	+0.38	+0.13	+0.10	+0.12	+0.13	-0.01	+0.26
UAE Dirham	-1.17	-0.13	-0.56	+0.53	+0.35	+0.36	+0.38	+0.13	-0.04	+0.27	-0.09	+0.20	+0.26

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	FY25	FY26	Sep		Jul - Sep	
			2025	2026[P]	FY26	FY27[P]
1.USA	**3,720.4**	**3,623.5**	**269.0**	**305.9**	**805.9**	**931.0**
2.UK	**5,904.9**	**6,325.8**	**454.8**	**515.1**	**1,368.5**	**1,634.3**
3.Saudi Arabia	**9,345.4**	**9,783.3**	**751.0**	**899.1**	**2,311.4**	**2,686.6**
4.UAE	**7,829.2**	**8,806.1**	**677.1**	**748.5**	**1,985.4**	**2,235.7**
Dubai	6,093.5	6,764.3	510.9	617.5	1,404.5	1,827.6
Abu Dhabi	1,595.7	1,719.2	142.1	104.5	505.2	331.0
Sharjah	61.6	143.4	10.8	13.4	33.5	40.9
Others	78.4	179.2	13.3	13.1	42.2	36.2
5.Other GCC Countries	**3,711.8**	**3,934.0**	**299.7**	**342.1**	**899.5**	**1,004.8**
Bahrain	484.2	571.8	40.9	50.1	128.0	150.9
Kuwait	854.6	892.0	66.7	77.6	196.1	229.3
Qatar	1,056.6	1,175.9	88.8	99.5	258.2	291.6
Oman	1,316.4	1,294.2	103.3	114.9	317.2	333.0
6.EU Countries	**4,543.2**	**5,226.6**	**422.5**	**447.7**	**1,279.6**	**1,405.0**
Germany	739.8	806.6	64.5	68.5	190.2	210.3
France	564.1	591.6	49.5	46.8	151.9	145.1
Netherlands	83.9	109.1	7.2	9.1	23.5	28.0
Spain	779.7	905.6	74.4	84.2	223.5	256.1
Italy	1,301.1	1,547.3	125.8	133.5	388.9	428.9
Greece	504.8	573.1	49.7	48.6	146.0	156.7
Sweden	95.6	111.7	8.0	8.5	25.5	30.1
Denmark	78.5	103.3	6.5	7.9	19.8	24.0
Ireland	196.4	270.6	20.0	24.5	60.0	74.6
Belgium	199.3	207.9	16.9	16.0	50.5	51.2
7.Malaysia	**185.0**	**167.6**	**12.5**	**13.9**	**38.6**	**40.3**
8.Norway	**123.6**	**150.0**	**11.2**	**11.5**	**33.7**	**35.8**
9.Switzerland	**49.7**	**61.7**	**6.0**	**5.7**	**16.4**	**13.3**
10.Australia	**830.9**	**1,142.1**	**90.5**	**101.0**	**259.0**	**283.6**
11.Canada	**660.0**	**798.4**	**59.8**	**66.5**	**176.1**	**196.7**
12.Japan	**62.3**	**67.6**	**4.6**	**6.6**	**13.7**	**19.6**
13.South Africa	**346.9**	**290.7**	**24.8**	**26.0**	**71.3**	**73.9**
14.South Korea	**120.1**	**108.8**	**9.2**	**11.9**	**27.3**	**33.3**
15.Other Countries[#]	**865.8**	**1,097.8**	**91.3**	**86.2**	**250.4**	**281.1**
Total	**38,299.2**	**41,583.9**	**3,184.1**	**3,587.8**	**9,536.8**	**10,875.1**

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	FY26			Sep 2026			Jul-Sep FY26			Jul-Sep FY27		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	**86,323**	**86,714**	**(391)**	**7,964**	**8,320**	**(356)**	**20,587**	**21,342**	**(755)**	**23,142**	**24,016**	**(874)**
A. Goods and services (a+b)	**40,883**	**76,465**	**(35,582)**	**3,946**	**7,384**	**(3,438)**	**10,067**	**18,612**	**(8,545)**	**11,173**	**21,334**	**(10,161)**
a. Goods	**30,836**	**64,527**	**(33,691)**	**3,015**	**6,172**	**(3,157)**	**7,853**	**15,558**	**(7,705)**	**8,454**	**17,784**	**(9,330)**
1. General merchandise	30,828	64,527	(33,699)	3,016	6,172	(3,156)	7,851	15,558	(7,707)	8,457	17,784	(9,327)
2. Net exports of goods under merchanting (only export)	8	-	8	(1)	-	(1)	2	-	2	(3)	-	(3)
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-	-	-	-
b. Services	**10,047**	**11,938**	**(1,891)**	**931**	**1,212**	**(281)**	**2,214**	**3,054**	**(840)**	**2,719**	**3,550**	**(831)**
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-	-	-	-
2 Maintenance and repair services n.i.e.	15	51	(36)	4	10	(6)	1	15	(14)	4	32	(28)
3 Transport	1,234	5,001	(3,767)	106	508	(402)	269	1,284	(1,015)	295	1,476	(1,181)
4 Travel	1,117	2,887	(1,770)	100	275	(175)	157	822	(665)	322	883	(561)
5 Construction	82	127	(45)	4	7	(3)	30	15	15	12	20	(8)
6 Insurance and pension services	66	313	(247)	3	30	(27)	26	94	(68)	19	87	(68)
7 Financial services	69	690	(621)	10	66	(56)	22	192	(170)	23	171	(148)
8 Charges for the use of intellectual property n.i.e.	13	256	(243)	1	39	(38)	3	43	(40)	3	86	(83)
9 Telecommunications, computer, and information services	4,603	685	3,918	435	71	364	1,059	151	908	1,246	202	1,044
10 Other business services	2,196	1,145	1,051	199	127	72	486	240	246	622	396	226
11 Personal, cultural, and recreational services	82	134	(52)	3	11	(8)	28	36	(8)	21	36	(15)
12 Government goods and services n.i.e.	570	649	(79)	66	68	(2)	133	162	(29)	152	161	(9)
B. Primary Income	**1,217**	**9,714**	**(8,497)**	**93**	**885**	**(792)**	**316**	**2,588**	**(2,272)**	**244**	**2,564**	**(2,320)**
1. Compensation of employees	304	53	251	27	3	24	72	11	61	83	10	73
2. Investment income	896	9,661	(8,765)	65	882	(817)	241	2,577	(2,336)	158	2,554	(2,396)
2.1 Direct investment	329	4,598	(4,269)	12	506	(494)	88	1,404	(1,316)	14	1,458	(1,444)
2.1.1 Investment income on equity and investment fund shares	329	4,397	(4,068)	12	493	(481)	88	1,366	(1,278)	14	1,419	(1,405)
2.1.2 Interest	-	201	(201)	-	13	(13)	-	38	(38)	-	39	(39)
2.2 Portfolio investment	207	620	(413)	17	24	(7)	55	93	(38)	46	75	(29)
2.2.1 Investment income on equity and investment fund shares	2	112	(110)	-	11	(11)	-	19	(19)	-	20	(20)
2.2.2 Interest	205	508	(303)	17	13	4	55	74	(19)	46	55	(9)
2.3 Other investment	71	4,443	(4,372)	5	352	(347)	19	1,080	(1,061)	16	1,021	(1,005)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-	-	-	-
2.3.2 Interest	71	4,443	(4,372)	5	352	(347)	19	1,080	(1,061)	16	1,021	(1,005)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	289	-	289	31	-	31	79	-	79	82	-	82
3. Other primary income	17	-	17	1	-	1	3	-	3	3	-	3
C. Secondary Income	**44,223**	**535**	**43,688**	**3,925**	**51**	**3,874**	**10,204**	**142**	**10,062**	**11,725**	**118**	**11,607**
1. General government	695	96	599	45	19	26	145	12	133	157	22	135
2. Financial corporations, nonfinancial corporations, households, and NPISHs	43,528	439	43,089	3,880	32	3,848	10,059	130	9,929	11,568	96	11,472
2. Capital account	**132**	**1**	**131**	**5**	**-**	**5**	**32**	**1**	**31**	**27**	**-**	**27**
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	1	(1)	-	-	-	-	1	(1)	1	-	1
2. Capital transfers	132	-	132	5	-	5	32	-	32	26	-	26
2.1 General government	103	-	103	5	-	5	31	-	31	26	-	26
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	103	-	103	5	-	5	31	-	31	26	-	26
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	29	-	29	-	-	-	1	-	1	-	-	-
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	29	-	29	-	-	-	1	-	1	-	-	-
Net lending (+) / net borrowing (–) (balance from current and capital accounts) (1+2)	**86,455**	**86,715**	**(260)**	**7,969**	**8,320**	**(351)**	**20,619**	**21,343**	**(724)**	**23,169**	**24,016**	**(847)**

4.9 Pakistan's Balance of Payments

Million US Dollars

Items	FY26			Sep 2026			Jul-Sep FY26			Jul-Sep FY27		
	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
3. Financial account	**4,392**	**4,587**	**(195)**	**4,405**	**4,679**	**(274)**	**(817)**	**183**	**(1,000)**	**2,898**	**3,940**	**(1,042)**
1. Direct investment	342	1,792	(1,450)	2	219	(217)	46	600	(554)	6	720	(714)
1.1 Equity and investment fund shares	342	2,060	(1,718)	2	225	(223)	46	657	(611)	6	649	(643)
1.2 Debt instruments	-	(268)	268	-	(6)	6	-	(57)	57	-	71	(71)
2. Portfolio investment	**(9)**	**(1,185)**	**1,176**	**-**	**2,866**	**(2,866)**	**(1)**	**(631)**	**630**	**(2)**	**2,933**	**(2,935)**
2.1 Equity and investment fund shares	(4)	(594)	590	-	(25)	25	(1)	(120)	119	(2)	(28)	26
2.2 Debt instruments	(5)	(591)	586	-	2,891	(2,891)	-	(511)	511	-	2,961	(2,961)
3. Financial derivatives (other than reserves) and employees stock options	**15**	**-**	**15**	**-**	**-**	**-**	**7**	**-**	**7**	**6**	**-**	**6**
4. Other investment	**388**	**3,980**	**(3,592)**	**22**	**1,594**	**(1,572)**	**(504)**	**214**	**(718)**	**(222)**	**287**	**(509)**
4.1 Other equity	-	-	-	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	(100)	1,147	(1,247)	(172)	189	(361)	(595)	297	(892)	(702)	415	(1,117)
Central bank	-	(3,455)	3,455	-	(22)	22	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	(31)	1,115	(1,146)	(148)	148	(296)	(595)	227	(822)	(688)	222	(910)
General government	2	3,487	(3,485)	1	63	(62)	(1)	70	(71)	1	193	(192)
Other sectors	(71)	-	(71)	(25)	-	(25)	1	-	1	(15)	-	(15)
4.3 Loans	(91)	2,907	(2,998)	-	1,358	(1,358)	-	(160)	160	-	(301)	301
Central bank	-	1,822	(1,822)	-	(8)	8	-	(91)	91	-	(8)	8
Deposit-taking corporations, except the central bank	-	(54)	54	-	1,589	(1,589)	-	(59)	59	-	506	(506)
General government	-	1,733	(1,733)	-	(303)	303	-	311	(311)	-	(856)	856
Other sectors	(91)	(594)	503	-	80	(80)	-	(321)	321	-	57	(57)
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	579	-	579	194	-	194	91	-	91	480	-	480
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-	-	-	-
Other sectors	579	-	579	194	-	194	91	-	91	480	-	480
4.6 Other accounts receivable/ Payable	-	(74)	74	-	47	(47)	-	77	(77)	-	173	(173)
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-	-	-	-
Other sectors	-	(74)	74	-	47	(47)	-	77	(77)	-	173	(173)
4.7 Special drawing rights	NA	-	-	NA	-	-	NA	-	-	NA	-	-
5. Reserve assets	**3,656**	**NA**	**3,656**	**4,381**	**NA**	**4,381**	**(365)**	**NA**	**(365)**	**3,110**	**NA**	**3,110**
5.1 Monetary gold	-	NA	-	-	NA	-	-	NA	-	-	NA	-
5.2 Special drawing rights	272	NA	272	(5)	NA	(5)	(2)	NA	(2)	(142)	NA	(142)
5.3 Reserve position in the IMF	-	NA	-	-	NA	-	-	NA	-	-	NA	-
5.4 Other reserve assets	3,384	NA	3,384	4,386	NA	4,386	(363)	NA	(363)	3,252	NA	3,252
	Credit	**Debit**	**Net**	**Credit**	**Debit**	**Net**	**Credit**	**Debit**	**Net**	**Credit**	**Debit**	**Net**
4. Net Errors and Omissions	**65**		**65**	77	-	77		276	(276)		195	(195)
5. Exceptional Financing									**-**			**-**

Source: Statistics and Data Services Department, SBP

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2025			2026	
	Jun	Sep	Dec	Mar[R]	Jun[P]
International investment position - Net	**(133,657.3)**	**(136,480.5)**	**(135,581.8)**	**(131,202.3)**	**(134,865.3)**
A. Assets	33,697.2	34,109.0	37,351.9	39,302.5	39,886.3
1. Direct investment	2,854.5	2,978.3	3,008.1	3,137.1	3,182.1
1.1 Equity and investment fund shares	2,596.7	2,720.5	2,750.3	2,879.3	2,924.3
1.1.1 Direct investor in direct investment enterprises	2,596.7	2,720.5	2,750.3	2,879.3	2,924.3
1.1.2 Direct investment enterprises in direct investor (reverse invst.)	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-
1.2 Debt instruments	257.8	257.8	257.8	257.8	257.8
1.2.1 Direct investor in direct investment enterprises	1.9	1.9	1.9	1.9	1.9
1.2.2 Direct investment enterprises in direct investor (reverse invst.)	255.9	255.9	255.9	255.9	255.9
1.2.3 Between fellow enterprises	-	-	-	-	-
2. Portfolio investment	**379.1**	**382.1**	**417.5**	**418.9**	**420.4**
2.1 Equity and investment fund shares	195.0	196.6	155.7	156.2	156.7
2.1.1 Central bank	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	186.4	187.8	144.9	145.4	145.9
2.1.3 General government	-	-	-	-	-
2.1.4 Other sectors	8.6	8.7	10.7	10.8	10.8
2.2 Debt securities	184.1	185.5	261.8	262.7	263.6
2.2.1 Central bank	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	100.6	101.4	120.1	120.5	120.9
2.2.3 General government	-	-	-	-	-
2.2.4 Other sectors	83.4	84.1	141.8	142.2	142.7
3. Financial derivatives (other than reserves) and employee stock options	**11.7**	**18.1**	**15.7**	**17.1**	**17.1**
4. Other investment	**7,768.9**	**7,271.7**	**7,454.6**	**8,439.1**	**8,185.1**
4.1 Other equity	-	-	-	-	-
4.2 Currency and deposits	2,584.1	1,984.8	2,139.7	2,842.0	2,457.9
4.3 Loans	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee schemes	-	-	-	-	-
4.5 Trade credit and advances	4,119.0	4,210.5	4,272.7	4,565.7	4,697.5
4.6 Other accounts receivable	1,065.8	1,076.4	1,042.1	1,031.4	1,029.7
5. Reserve assets	**22,683.0**	**23,458.8**	**26,456.0**	**27,290.3**	**28,081.5**
5.1 Monetary gold	6,844.1	7,964.5	9,095.4	9,601.5	8,390.8
5.2 Special drawing rights	26.0	24.7	235.6	118.8	296.7
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	15,812.8	15,469.5	17,124.9	17,569.8	19,393.9
5.4.1 Currency and deposits	10,837.5	10,688.7	12,464.3	10,205.3	12,564.8
5.4.2 Securities	69.6	134.8	2,208.7	3,163.5	3,207.2
5.4.3 Financial derivatives	n.a.	n.a.	n.a.	n.a.	n.a.
5.4.4 Other claims	4,905.7	4,646.0	2,451.9	4,201.1	3,622.0

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2025			2026	
	Jun	Sep	Dec	Mar[R]	Jun[P]
B. Liabilities	**167,354.5**	**170,589.5**	**172,933.7**	**170,504.9**	**174,751.5**
1. Direct investment	**35,150.4**	**38,351.9**	**38,237.3**	**36,995.6**	**39,186.1**
1.1 Equity and investment fund shares	29,527.5	32,767.9	32,851.4	31,610.8	33,838.6
1.1.1 Direct investor in direct investment enterpr.	29,527.5	32,767.9	32,851.4	31,610.8	33,838.6
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-
1.2 Debt instruments	5,622.9	5,584.1	5,386.0	5,384.8	5,347.5
1.2.1 Direct investor in direct investment enterpr.	5,622.9	5,584.1	5,386.0	5,384.8	5,347.5
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-
2. Portfolio investment	**9,810.4**	**9,697.3**	**9,910.8**	**9,254.6**	**9,186.9**
2.1 Equity and investment fund shares	2,245.7	2,632.6	2,705.5	2,024.4	2,152.2
2.1.1 Central bank	n.a.	n.a.	n.a.	n.a.	n.a.
2.1.2 Deposit-taking corp. except central bank	1,091.0	1,251.0	1,404.8	1,181.5	1,250.3
2.1.3 General government	n.a.	n.a.	n.a.	n.a.	n.a.
2.1.4 Other sectors	1,154.6	1,381.6	1,300.7	842.9	901.9
2.2 Debt securities	7,564.8	7,064.7	7,205.3	7,230.3	7,034.7
2.2.1 Central bank	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-
2.2.3 General government	7,064.8	6,564.7	6,705.1	6,730.1	6,534.5
2.2.4 Other sectors	500.0	500.0	500.2	500.2	500.2
3. Financial derivatives (other than reserves) and employee stock options	**6.3**	**4.8**	**1.9**	**5.3**	**8.6**
4. Other investment	**122,387.3**	**122,535.5**	**124,783.6**	**124,249.4**	**126,370.0**
4.1 Other equity	n.a.	n.a.	n.a.	n.a.	n.a.
4.2 Currency and deposits	14,471.1	14,790.1	15,264.9	15,551.2	12,695.3
4.3 Loans	97,662.0	97,352.2	99,176.8	98,341.2	103,312.9
4.4 Insurance, pension, and SGS	-	-	-	-	-
4.5 Trade credit and advances	1,318.7	1,318.7	1,318.7	1,318.7	1,318.7
4.6 Other accounts payable	4,902.7	5,050.5	5,003.4	5,057.0	5,062.7
4.7 Special drawing rights (Net incurrence of liab)	4,033.0	4,024.1	4,019.7	3,981.3	3,980.4

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				
		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	Total Banks' Reserves (7+8+9-10-11-12)**	Net Reserves with Banks (7-10)***
	1	2	3	4	a	b	5	6	7	8	9	10	11	12	13	14
FY22	3,777	212	117	9,602	132	0.2	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	0.2	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	0.2	9,501	9,390	6,629	289	102	2,022	95	2,026	2,877	4,607
FY25	6,844	26	73	14,480	60	0.2	14,639	14,506	6,988	65	0	2,224	13	2,299	2,516	4,763
FY26	8,391	297	76	18,080	48	0.2	18,500	18,376	6,751	(58)	43	1,922	17	2,310	2,487	4,829
2025 Aug	7,139	29	73	14,290	73	0.2	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	0.2	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	0.2	14,636	14,503	7,018	(53)	3	2,347	15	2,527	2,079	4,671
Nov	8,727	29	73	14,560	17	0.2	14,679	14,589	6,876	(115)	0	2,329	12	2,420	2,000	4,547
Dec	9,095	236	76	15,818	58	0.2	16,187	16,054	6,960	(162)	2	2,175	13	2,542	2,070	4,785
2026 Jan	10,375	238	76	15,920	23	0.2	16,256	16,157	6,917	(41)	1	2,103	17	2,579	2,179	4,815
Feb	10,881	120	76	16,178	63	0.2	16,438	16,299	6,785	(3)	1	2,023	17	2,552	2,190	4,761
Mar	9,601	119	76	16,263	36	0.2	16,494	16,382	6,814	359	58	1,864	14	2,504	2,849	4,950
Apr	9,608	210	71	15,640	55	0.2	15,977	15,851	6,786	193	43	1,833	14	2,393	2,782	4,953
May	9,472	299	71	16,890	10	0.2	17,270	17,189	6,761	225	87	1,841	18	2,297	2,917	4,920
Jun	8,391	297	76	18,082	48	0.2	18,502	18,378	6,751	(61)	43	1,922	17	2,310	2,484	4,829
Jul	8,392	298	76	16,745	30	0.2	17,149	17,043	6,865	(7)	0	2,017	22	2,768	2,052	4,849
Aug	9,509	163	76	16,990	52	0.2	17,280	17,153	6,935	(70)	0	2,056	20	2,838	1,951	4,879
Sep[p]	8,704	157	76	21,354	76	0.2	21,662	21,511	6,966	(46)	1	2,140	19	2,948	1,814	4,826

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

Description	Jun-25	Jun-26	2026							
			Feb	Mar	Apr	May	Jun	Jul	Aug	Sep[P]
Foreign Currency Deposits										
A. FE-25 Deposits	**6,987.8**	**6,744.1**	**6,784.7**	**6,814.0**	**6,786.3**	**6,761.0**	**6,751.2**	**6,865.3**	**6,934.7**	**6,966.0**
1. Resident	6,088.6	5,723.9	5,849.1	5,880.7	5,825.0	5,749.7	5,718.0	5,851.4	5,865.2	5,920.1
i) Demand Deposits	2,026.9	2,091.9	2,107.5	2,100.9	2,072.5	2,108.2	2,091.4	2,032.7	2,017.4	2,065.4
ii) Savings Deposits	2,015.7	1,636.9	1,819.4	1,776.6	1,680.1	1,607.1	1,995.3	1,711.1	1,701.5	1,703.4
iii) Time Deposits	2,046.0	1,995.1	1,922.2	2,003.2	2,072.4	2,034.3	1,631.4	2,107.5	2,146.3	2,151.3
2. Non- Resident	899.2	1,020.2	935.6	933.4	961.3	1,011.4	1,033.1	1,013.9	1,069.5	1,045.9
i) Demand Deposits	616.8	648.6	618.3	599.4	609.2	604.0	661.5	607.5	643.8	637.0
ii) Savings Deposits	200.9	221.2	206.3	212.8	218.5	222.6	150.4	213.4	217.4	223.7
iii) Time Deposits	81.5	150.4	110.9	121.2	133.6	184.8	221.2	193.0	208.3	185.2
B. Old FCAs Deposits	**9.4**	**9.2**	**9.4**	**9.4**	**9.4**	**9.4**	**9.2**	**9.2**	**9.2**	**9.2**
1. Resident	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	1.8	2.0	2.0	2.0	2.0	1.8	1.8	1.8	1.8
Total (A+B)	**6,997.2**	**6,753.5**	**6,794.1**	**6,823.4**	**6,795.7**	**6,770.4**	**6,760.6**	**6,874.7**	**6,944.1**	**6,975.2**
FE-25 Deposits Utilization	**6,987.8**	**6,744.1**	**6,784.7**	**6,814.0**	**6,786.3**	**6,761.0**	**6,751.2**	**6,865.3**	**6,934.7**	**6,966.0**
1. Financing	2,224.5	1,921.7	2,023.2	1,864.0	1,833.4	1,840.9	1,921.7	2,016.8	2,055.6	2,140.0
i) Exports Financing	856.5	910.5	950.7	924.0	872.4	873.3	910.5	938.2	1,078.4	997.3
a) Pre-Shipment	669.8	767.0	804.1	785.2	740.9	740.4	767.0	790.4	920.8	827.9
b) Post-Shipment	186.7	143.6	146.5	138.8	131.6	133.0	143.6	147.8	157.6	169.3
ii) Import Financing	1,367.9	1,011.2	1,072.5	940.0	961.0	967.5	1,011.2	1,078.5	977.3	1,142.7
2. Placements	1,722.8	1,434.8	1,332.7	1,478.1	1,447.0	1,533.6	1,434.8	1,354.0	1,372.9	1,349.9
i) With State Bank of Pakistan	1,107.2	1,105.8	1,098.0	1,105.9	1,101.4	1,099.5	1,105.8	1,107.7	1,110.0	1,121.0
a) CRR[1]	387.9	389.1	385.3	388.4	385.9	386.9	389.1	388.8	411.9	396.6
b) SCRR[2]	719.3	716.7	712.7	717.5	715.4	712.6	716.7	718.9	698.1	724.4
ii) With Banks	615.6	329.0	234.7	372.2	345.7	434.1	329.0	246.3	262.9	228.9
a) Within Pakistan	13.3	16.9	16.6	14.1	14.0	18.2	16.9	22.2	20.5	19.3
b) Outside Pakistan	602.3	312.1	218.1	358.0	331.7	415.9	312.1	224.1	242.4	209.7
3. Balances	741.4	1,082.7	876.7	967.5	1,112.8	1,089.3	1,084.6	726.8	668.1	528.2
i) Balance held abroad	536.8	794.4	617.0	698.7	826.7	827.8	796.3	489.3	432.0	297.1
ii) Cash in hand	204.6	288.3	259.7	268.8	286.1	261.4	288.3	237.6	236.1	231.1
4. Others	2,299.2	2,304.9	2,552.1	2,504.5	2,393.0	2,297.3	2,310.0	2,767.7	2,838.1	2,947.9

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	Sep-26			Jul-Sep FY27			Jul-Sep FY26		
		Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total
I	**Foreign Private Investment**	**219.5**	**(26.9)**	**192.6**	**719.7**	**(28.6)**	**691.1**	**600.4**	**(121.5)**	**478.8**
1	Argentina	-	-	-	-	-	-	-	-	-
2	Australia	0.4	-	0.4	0.5	-	0.5	0.3	-	0.3
3	Austria	-	-	-	0.2	(0.5)	(0.3)	(8.2)	-	(8.2)
4	Bahamas	-	-	-	-	-	-	-	-	-
5	Bahrain	1.9	(0.0)	1.9	8.5	(0.0)	8.5	6.1	-	6.1
6	Bangladesh	-	-	-	-	-	-	-	-	-
7	Belgium	0.0	-	0.0	6.0	-	6.0	5.1	-	5.1
8	Bosina Harzeguinia	-	-	-	-	-	-	-	-	-
9	Brunei	-	-	-	0.1	-	0.1	-	-	-
10	Canada	85.3	0.0	85.3	229.2	(3.5)	225.7	224.9	(5.7)	219.1
11	China	43.8	-	43.8	197.5	-	197.5	121.3	-	121.3
12	Congo	-	-	-	-	-	-	-	-	-
13	Denmark	0.1	-	0.1	0.1	-	0.1	0.1	-	0.1
14	Egypt	(0.0)	-	(0.0)	(0.0)	-	(0.0)	(0.0)	-	(0.0)
15	Finland	0.6	-	0.6	1.5	-	1.5	1.7	-	1.7
16	France	0.2	0.0	0.2	4.0	0.0	4.0	0.5	0.0	0.5
17	Germany	(1.0)	-	(1.0)	(2.1)	-	(2.1)	(27.0)	0.0	(27.0)
18	Hongkong	2.2	0.3	2.5	25.6	(0.3)	25.3	33.9	(4.8)	29.1
19	Hungary	(1.1)	-	(1.1)	(3.4)	-	(3.4)	(0.2)	-	(0.2)
20	Iceland	-	-	-	-	-	-	-	-	-
21	Indonesia	-	-	-	0.0	-	0.0	0.2	-	0.2
22	Iran	0.1	-	0.1	0.3	-	0.3	0.3	-	0.3
23	Ireland	-	0.0	0.0	0.0	(0.1)	(0.1)	0.0	7.4	7.4
24	Italy	0.0	-	0.0	0.3	-	0.3	0.1	-	0.1
25	Japan	4.4	-	4.4	2.5	-	2.5	13.2	-	13.2
26	Kenya	-	-	-	-	-	-	-	-	-
27	Korea (South)	0.8	-	0.8	9.6	-	9.6	2.3	-	2.3
28	Kuwait	6.2	(0.0)	6.2	17.9	(0.0)	17.9	8.2	(0.7)	7.5
29	Lebanon	1.3	-	1.3	3.4	-	3.4	3.8	-	3.8
30	Liberia	-	-	-	-	-	-	-	-	-
31	Libya	-	-	-	0.1	-	0.1	-	-	-
32	Luxembourg	0.1	(2.9)	(2.9)	(0.3)	1.3	1.0	1.2	9.3	10.5
33	Malaysia	2.8	(0.0)	2.8	9.0	(0.2)	8.8	8.4	(0.2)	8.2
34	Malta	0.1	-	0.1	(7.4)	-	(7.4)	0.3	-	0.3
35	Netherlands	(3.4)	-	(3.4)	13.9	-	13.9	27.2	2.3	29.5
36	NewZealand	-	-	-	-	-	-	0.0	-	0.0
37	Nigeria	-	-	-	-	-	-	-	-	-
38	Norway	0.1	-	0.1	0.2	-	0.2	15.0	-	15.0
39	Oman	0.9	-	0.9	1.5	-	1.5	1.3	-	1.3
40	Panama	-	-	-	-	-	-	-	-	-
41	Philippines	-	-	-	-	-	-	-	-	-
42	Poland	(0.0)	-	(0.0)	(0.6)	-	(0.6)	(0.1)	-	(0.1)
43	Portugal	0.0	-	0.0	0.0	-	0.0	0.0	-	0.0
44	Qatar	0.0	-	0.0	0.1	-	0.1	0.1	(0.0)	0.1
45	Saudi Arabia	0.9	0.1	0.9	0.5	0.1	0.6	0.4	0.2	0.6
46	Seychelles	-	-	-	-	-	-	-	-	-
47	Singapore	2.6	(0.2)	2.4	9.0	(0.2)	8.8	15.7	1.6	17.4
48	South Africa	-	-	-	(5.6)	-	(5.6)	-	-	-
49	Sri Lanka	0.0	-	0.0	0.1	-	0.1	-	-	-
50	Sweden	0.0	(1.4)	(1.4)	(0.1)	(15.7)	(15.8)	0.3	(42.2)	(41.9)
51	Switzerland	14.8	(1.4)	13.4	44.7	(1.3)	43.4	47.3	(0.3)	47.0
52	Thailand	0.1	-	0.1	0.2	-	0.2	(0.0)	-	(0.0)
53	Turkey	(0.6)	-	(0.6)	0.9	-	0.9	(0.8)	-	(0.8)
54	U.A.E	6.5	0.0	6.6	54.8	0.0	54.9	19.9	(12.9)	7.0
55	United Kingdom	48.7	2.0	50.7	83.4	(2.4)	81.0	61.3	(14.9)	46.4
56	United States	3.6	(17.4)	(13.8)	10.2	(2.2)	8.0	20.0	(41.5)	(21.5)
57	Others	(2.7)	(6.0)	(8.6)	3.5	(3.6)	(0.1)	(3.8)	(19.0)	(22.8)
II	**Foreign Public Investment[@]**		**2,891.2**	**2,891.2**		**2,960.6**	**2,960.6**		**(511.8)**	**(511.8)**
	Total	**219.5**	**2,864.3**	**3,083.8**	**719.7**	**2,932.0**	**3,651.7**	**600.4**	**(633.3)**	**(32.9)**

Source: Statistics and Data Services Department, SBP

@ Net sale/Purchase of Special US$ bonds, Eurobonds, FEBC, DBC, Tbills 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 2012.
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 channeled through permissible off-shore accounts.

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr.	Sector	Sep-26			Jul-Sep FY27			Jul-Sep FY26		
		Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1	Food	1.0	1.8	(0.8)	19.1	5.1	14.0	33.1	5.5	27.6
2	Food Packaging	-	-	-	0.3	1.1	(0.8)	0.0	-	0.0
3	Beverages	0.2	-	0.2	1.2	-	1.2	0.6	1.8	(1.2)
4	Tobacco & Cigarettes	-	2.8	(2.8)	0.4	5.6	(5.2)	0.2	8.3	(8.2)
5	Sugar	0.1	-	0.1	0.2	0.0	0.1	0.2	-	0.2
6	Textiles	1.2	0.1	1.1	5.9	0.2	5.6	1.7	0.4	1.3
7	Paper & Pulp	-	-	-	-	-	-	-	8.5	(8.5)
8	Leather & Leather Products	0.1	-	0.1	0.3	0.0	0.2	0.4	-	0.4
9	Rubber & Rubber Products	2.0	-	2.0	4.5	-	4.5	6.0	-	6.0
10	Chemicals	3.6	0.2	3.4	10.5	11.7	(1.2)	11.0	0.5	10.5
11	Petro Chemicals	1.5	-	1.5	3.0	1.7	1.3	4.6	-	4.6
12	Petroleum Refining	2.5	5.4	(2.9)	14.1	13.2	1.0	7.9	16.1	(8.2)
13	Mining & Quarrying	62.6	-	62.6	128.5	25.8	102.7	228.5	30.0	198.5
14	Oil & Gas Explorations	2.7	1.8	0.9	4.9	12.9	(8.0)	41.3	5.4	35.9
	of which Privatization proceeds	-	-	-	-	-	-	-	-	-
15	Pharmaceuticals & OTC Products	1.7	0.7	0.9	5.7	4.7	1.0	5.8	2.2	3.6
16	Cosmetics	-	0.0	(0.0)	0.0	0.1	(0.1)	-	0.1	(0.1)
17	Fertilizers	-	-	-	-	-	-	-	-	-
18	Cement	0.9	-	0.9	3.0	0.0	3.0	2.8	-	2.8
19	Ceramics	0.2	0.1	0.1	0.4	0.3	0.0	1.6	0.2	1.5
20	Basic Metals	-	-	-	-	-	-	1.4	-	1.4
21	Metal Products	1.5	-	1.5	1.8	-	1.8	0.0	-	0.0
22	Machinery other than Electrical	-	-	-	-	-	-	0.0	-	0.0
23	Electrical Machinery	3.7	0.0	3.7	20.2	0.1	20.1	12.1	0.3	11.8
24	Electronics	0.0	20.6	(20.6)	43.0	21.4	21.7	0.1	9.4	(9.3)
	I) Consumer/Household	0.0	20.6	(20.5)	43.0	21.2	21.8	0.1	1.8	(1.6)
	II) Industrial	-	0.0	(0.0)	-	0.1	(0.1)	-	7.6	(7.6)
25	Transport Equipment (Automobiles)	26.1	0.0	26.0	35.0	0.1	35.0	12.5	0.6	11.9
	I) Motorcycles	-	-	-	0.0	-	0.0	0.1	-	0.1
	II) Cars	3.6	0.0	3.5	10.2	0.1	10.1	10.7	0.1	10.6
	III) Buses, Trucks, Vans & Trail	22.5	-	22.5	24.9	-	24.9	1.7	0.5	1.3
26	Power	57.6	17.1	40.5	214.2	74.8	139.4	173.1	67.4	105.6
	I) Thermal	1.3	3.1	(1.8)	10.9	7.5	3.4	4.2	10.4	(6.2)
	of which Privatization proceeds	-	-	-	-	-	-	-	-	-
	II) Hydel	30.2	1.7	28.4	98.1	23.3	74.8	90.6	5.2	85.4
	III) Coal	26.1	12.3	13.8	105.3	44.1	61.2	78.3	51.8	26.4
27	Construction	4.8	0.6	4.2	7.4	5.5	1.9	5.8	1.7	4.1
28	Trade	28.7	1.2	27.5	125.0	9.3	115.7	13.1	10.7	2.4
29	Transport	0.1	0.7	(0.6)	0.9	4.4	(3.5)	0.6	2.2	(1.6)
30	Tourism	0.2	-	0.2	1.8	-	1.8	1.3	-	1.3
31	Storage Facilities	-	0.1	(0.1)	-	0.1	(0.1)	0.0	1.2	(1.1)
32	Communications	10.4	0.7	9.7	28.0	19.7	8.3	46.2	2.7	43.4
	1) Telecommunications	6.4	0.0	6.4	15.6	18.4	(2.8)	33.9	1.5	32.4
	of which Privatization proceeds	-	-	-	-	-	-	-	-	-
	2) Information Technology	4.0	0.7	3.3	12.4	1.3	11.1	12.3	1.2	11.1
	I) Software Development	0.5	0.3	0.2	2.9	0.6	2.3	4.1	0.2	3.9
	II) Hardware Development	-	0.0	(0.0)	-	0.1	(0.1)	-	0.1	(0.1)
	III) I.T. Service	3.5	0.4	3.1	9.5	0.6	8.8	8.2	1.0	7.2
	3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33	Financial Business	59.9	4.1	55.8	204.5	13.2	191.3	148.5	10.9	137.6
	of which Privatization proceeds	-	-	-	-	-	-	-	-	-
34	Social Services	0.0	0.5	(0.5)	0.1	0.5	(0.4)	0.0	-	0.0
35	Personal Services	2.4	0.4	2.0	15.9	0.7	15.2	10.1	18.9	(8.8)
36	Others	17.0	14.5	2.6	68.1	15.9	52.3	36.4	1.3	35.1
	TOTAL	**292.7**	**73.2**	**219.5**	**967.7**	**248.0**	**719.7**	**806.5**	**206.2**	**600.4**
	TOTAL without Privatization proceeds	*292.7*	*73.2*	*219.5*	*967.7*	*248.0*	*719.7*	*806.5*	*206.2*	*600.4*

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 July 2012.

The data from FY15 has been revised by incorporating the FDI channeled through permissible off-shore accounts.

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
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		32,343	--	4.4	59,146	--	11.3	(26,803)	--
FY26		30,836	--	(4.7)	64,527	--	9.1	(33,691)	--
2025	Sep	2,611	7,853	5.8	5,032	15,558	9.2	(2,421)	(7,705)
	Oct	2,649	10,502	0.7	5,404	20,962	10.9	(2,755)	(10,460)
	Nov	2,281	12,783	(3.3)	4,742	25,704	11.7	(2,461)	(12,921)
	Dec	2,764	15,547	(4.8)	5,758	31,462	12.7	(2,994)	(15,915)
2026	Jan	2,750	18,297	(5.4)	5,366	36,828	10.3	(2,616)	(18,531)
	Feb	2,481	20,778	(5.3)	5,147	41,975	9.2	(2,666)	(21,197)
	Mar	2,528	23,306	(5.7)	4,862	46,837	8.0	(2,334)	(23,531)
	Apr	2,619	25,925	(5.1)	5,932	52,769	8.5	(3,313)	(26,844)
	May	2,357	28,282	(4.9)	5,629	58,398	7.9	(3,272)	(30,116)
	Jun	2,554	30,836	(4.7)	6,129	64,527	9.1	(3,575)	(33,691)
	Jul[R]	2,985	2,985	8.5	6,149	6,149	12.7	(3,164)	(3,164)
	Aug[R]	2,454	5,439	3.8	5,463	11,612	10.3	(3,009)	(6,173)
	Sep[P]	3,015	8,454	7.7	6,172	17,784	14.3	(3,157)	(9,330)

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) methodology.

4.15 Balance of Trade

(b) Pakistan Bureau of Statistics-Customs Record

Million US Dollars

PERIOD	Exports (a)	Re-exports (b)	Cumulative (c)	Period Growth Rate %	Imports (d)	Re-imports (e)	Cumulative (f)	Period Growth Rate %	Balance of Trade	
									Monthly/ Yearly	Cumulative
FY22	31,782	152	--	25.60	80,136	95	--	42.10	(48,354)	--
FY23	27,724	280	--	(12.77)	55,198	68	--	(31.12)	(27,474)	--
FY24	30,675	86	--	10.64	54,779	25	--	(0.76)	(24,104)	--
FY25	32,040	186	--	4.45	64,390	71	--	17.54	(32,350)	--
FY26	30,130	150	--	(5.96)	69,728	146	--	8.29	(39,598)	--
2025 Jul	2,683	7	2,683	16.62	5,837	10	5,847	22.71	(3,154)	(3,164)
Aug	2,416	17	5,100	0.99	5,288	6	11,135	14.42	(2,872)	(6,036)
Sep	2,499	11	7,599	(3.63)	5,848	12	16,983	14.35	(3,349)	(9,384)
Oct	2,848	17	10,446	(3.96)	6,087	7	23,070	15.93	(3,239)	(12,623)
Nov	2,420	17	12,867	(6.19)	5,306	12	28,376	14.02	(2,886)	(15,509)
Dec	2,268	11	15,134	(9.01)	6,081	15	34,457	11.88	(3,813)	(19,322)
2026 Jan	3,055	8	18,190	(7.21)	5,805	9	40,261	9.78	(2,749)	(22,071)
Feb	2,276	11	20,466	(7.37)	5,290	14	45,551	8.42	(3,013)	(25,085)
Mar	2,264	18	22,730	(8.22)	5,103	9	50,654	7.08	(2,839)	(27,924)
Apr	2,468	10	25,199	(6.57)	6,731	18	57,385	7.45	(4,263)	(32,187)
May	2,689	7	27,888	(6.00)	5,454	25	62,839	6.36	(2,765)	(34,952)
Jun	2,242	16	30,130	(9.48)	6,899	10	69,738	42.48	(4,656)	(39,608)
Jul	2,951	0	2,951	9.98	6,898	-	6,898	18.18	(3,947)	(3,947)
Aug	2,961	0	5,912	10.36	5,824	-	12,722	(0.22)	(2,863)	(6,810)
Sep	2,532	0	8,444	4.78	6,492	-	19,214	22.76	(3,960)	(10,770)

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	FY25	FY26	2026						
			Mar	Apr	May	Jun	Jul	Aug[R]	Sep[P]
A. Food Group	**6,330,177**	**4,752,159**	**423,929**	**421,933**	**363,634**	**444,093**	**452,136**	**384,400**	**495,801**
1 Rice	2,954,660	2,048,973	197,548	203,052	169,481	214,026	211,989	163,917	226,373
A) Basmati	783,497	680,317	72,453	63,533	69,268	71,511	69,315	70,048	104,346
B) Others	2,171,163	1,368,656	125,095	139,519	100,213	142,515	142,674	93,869	122,027
2 Fish & Fish Preparations	457,911	504,747	47,733	56,020	44,263	53,904	33,301	26,525	43,168
3 Fruits	241,606	271,314	21,662	16,815	12,003	19,714	35,476	23,431	20,749
4 Vegetables/Leguminous vegetable	249,659	155,175	14,635	11,271	10,245	15,492	15,015	12,817	12,923
5 Tobacco	186,559	160,666	11,057	7,657	10,740	7,012	19,154	25,464	15,075
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	81,534	80,076	6,655	5,796	5,706	6,355	5,206	5,484	6,406
8 Oil Seeds, Nuts and Kernals	366,590	246,812	32,889	29,071	29,473	22,187	15,294	24,047	60,689
9 Sugar	398,209	2,654	-	-	-	-	-	-	-
10 Meat and Meat Preparations	486,341	498,277	37,760	40,986	36,226	44,604	52,352	38,574	46,150
11 All Other Food Items	907,107	783,465	53,989	51,265	45,499	60,798	64,349	64,142	64,268
B. Textile Group	**17,271,175**	**17,594,270**	**1,425,633**	**1,453,975**	**1,248,044**	**1,536,450**	**1,635,230**	**1,430,925**	**1,620,348**
12 Raw Cotton	448	4,303	7	-	31	-	6	-	4
13 Cotton Yarn	686,311	727,213	64,816	69,801	62,987	76,956	72,891	52,559	62,434
14 Cotton Cloth	1,833,124	1,683,903	139,090	135,961	117,355	152,109	144,663	125,653	141,906
15 Cotton Carded or Combed	254	35	2	0	-	32	-	-	151
16 Yarn Other than Cotton Yarn	32,456	28,777	2,276	2,276	2,558	2,843	1,748	1,952	1,709
17 Knitwear	4,501,110	4,690,667	344,155	348,163	304,776	400,402	441,433	412,237	456,059
18 Bed Wear	3,085,646	3,147,047	243,730	268,228	221,305	272,177	281,284	239,909	260,562
19 Towels	1,056,658	996,160	89,868	90,430	74,661	94,508	88,813	80,546	82,645
20 Tents, Canvas & Tarpaulin	125,265	120,978	8,051	9,447	6,769	7,516	7,887	6,908	7,587
21 Readymade Garments	3,963,919	4,187,462	362,922	360,519	304,009	343,641	403,554	344,594	418,730
22 Art, Silk & Synthetic Textile	369,938	347,654	31,050	31,468	25,628	28,250	31,667	23,386	26,465
23 Makeup Articles (incl. Other Tex)	698,636	675,353	54,373	54,506	46,742	64,291	65,762	58,317	67,613
24 Other Textile Materials	917,408	984,716	85,293	83,178	81,222	93,727	95,523	84,864	94,483
C. Petroleum Group	**903,378**	**938,582**	**109,967**	**77,922**	**99,478**	**104,629**	**89,276**	**75,322**	**92,476**
25 Petroleum Crude	136,488	56,481	-	-	-	-	-	-	-
26 Petroleum Products	676,420	780,405	90,364	59,471	99,478	99,050	81,598	66,592	92,471
27 Solid Fuel including Naphtha	90,469	101,697	19,603	18,451	-	5,580	7,678	8,730	4
D. Other Manufacture	**4,141,003**	**4,072,186**	**363,444**	**344,833**	**322,572**	**330,308**	**364,188**	**341,954**	**378,114**
28 Carpets, Rugs & Mats	99,278	51,994	4,659	3,992	4,273	3,504	4,069	3,720	4,405
29.Sports Goods	408,564	450,913	40,231	41,252	38,255	43,271	39,307	31,584	33,780
30 Leather Tanned	139,068	133,753	11,217	11,494	11,932	12,486	11,346	9,490	11,269
31.Leather Manufactures	622,752	641,524	59,394	50,778	50,058	52,074	61,207	57,867	66,912
32.Footwear	169,073	182,781	19,773	17,339	11,932	13,446	14,957	14,195	15,980
33 Surgical Goods & Medical Instr.	475,765	474,292	45,859	39,573	41,040	37,134	43,757	37,975	43,373
34 Cutlery	60,215	62,072	6,066	5,319	5,783	4,509	5,562	4,901	5,476
35 Onyx Manufactured	4,651	5,314	554	415	608	520	619	520	380
36 Chemical and Pharmaceutical Products	1,453,516	1,321,650	120,837	127,808	110,576	104,709	120,494	123,060	116,154
37 Engineering Goods	279,735	328,398	18,331	18,074	22,850	18,394	33,905	22,459	32,056
38 Gems	8,329	16,537	1,185	482	643	1,120	419	237	1,156
39 Jewellery	14,370	9,381	3,343	1,392	1,082	593	588	1,355	1,189
40 Furniture	7,934	8,248	492	720	638	695	409	519	835
41 Molasses	16,918	2,133	17	3	4	13	23	42	75
42 Handicrafts	199	273	1	-	88	14	-	10	-
43 Cement	346,296	352,101	27,926	22,924	20,415	34,042	24,644	31,408	41,988
44 Guar and Guar Products	34,339	30,822	3,558	3,268	2,396	3,786	2,884	2,611	3,086
E. All Others	**2,831,962**	**3,023,724**	**239,847**	**239,101**	**245,659**	**238,402**	**278,208**	**233,694**	**315,117**
I. Total Export Receipts through Banks	**31,477,694**	**30,380,921**	**2,562,820**	**2,537,763**	**2,279,387**	**2,653,883**	**2,819,038**	**2,466,295**	**2,901,856**
II. Freight on Export	**856,583**	**901,118**	**63,262**	**77,298**	**88,074**	**105,789**	**128,781**	**134,024**	**134,024**
III. Export Receipts Banks (fob) (I-II)	**30,621,111**	**29,479,803**	**2,499,559**	**2,460,466**	**2,191,313**	**2,548,094**	**2,690,257**	**2,332,271**	**2,767,832**
IV. Other Exports	**1,721,837**	**1,356,291**	**28,441**	**158,562**	**165,678**	**5,955**	**294,770**	**121,776**	**247,202**
Total Export as per BOP (III+IV)	**32,342,948**	**30,836,094**	**2,528,000**	**2,619,028**	**2,356,991**	**2,554,049**	**2,985,027**	**2,454,047**	**3,015,033**

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/assets/document/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	FY25	FY26	2025	2026					
			Sep	Apr	May	Jun	Jul	Aug[P]	Sep[P]
A. Food Group	**7,116,557**	**5,017,851**	**334,517**	**400,212**	**395,575**	**408,025**	**419,155**	**397,950**	**553,648**
1 Rice	3,353,053	2,291,649	104,311	200,548	187,055	198,090	213,729	191,791	260,655
a) Basmati	830,570	843,002	41,094	47,862	71,412	85,027	89,594	87,612	112,187
b) Others	2,522,483	1,448,647	63,217	152,686	115,643	113,063	124,135	104,179	148,468
2 Fish & Fish Preparations	465,402	482,017	43,305	53,076	51,149	51,860	36,770	25,247	54,896
3 Fruits	308,185	308,130	18,454	8,328	4,707	5,266	37,882	18,456	17,989
4 Vegetables	367,572	162,770	13,001	10,841	8,785	10,525	10,938	8,426	12,328
5 Leguminous Vegetables	-	-	-	-	-	-	-	-	-
6 Tobacco	166,527	142,527	13,513	16,595	12,891	8,562	6,994	5,853	15,068
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	95,491	87,116	6,942	4,561	6,841	7,660	6,720	6,726	9,649
9 Oil seeds, Nuts and Kernals	384,555	260,519	25,530	30,749	33,385	25,328	14,746	35,971	63,663
10 Sugar	411,093	-	-	-	-	-	-	-	-
11 Meat& Meat preparations	495,109	530,245	45,363	32,285	41,461	45,623	40,724	47,146	53,819
12 All other Food Items	1,069,570	752,878	64,098	43,229	49,301	55,111	50,652	58,334	65,581
B. Textile Group	**17,887,039**	**17,932,969**	**1,572,896**	**1,328,974**	**1,480,266**	**1,640,104**	**1,267,443**	**1,565,842**	**1,646,521**
13 Raw Cotton	871	2,606	583	-	-	-	-	-	-
14 Cotton Yarn	680,700	765,124	63,252	61,446	78,882	60,054	64,028	94,150	66,422
15 Cotton Cloth	1,808,997	1,672,481	150,095	143,946	145,837	145,859	112,136	134,665	149,039
16 Cotton Carded or Combed	6	2	-	-	-	-	-	-	-
17 Yarn Other than Cotton Yarn	34,042	29,305	3,157	1,779	2,393	1,768	1,219	1,776	2,136
18 Knitwear	5,010,468	4,966,197	465,151	330,835	413,872	445,953	364,152	470,715	478,135
19 Bed Wear	3,112,849	3,112,544	287,545	239,869	237,281	285,363	209,676	255,047	288,748
20 Towels	1,082,611	1,061,673	86,004	90,522	88,938	104,901	66,332	84,771	100,430
21 Tent, Canvas & Tarpaulin	124,870	120,118	23,691	5,746	3,830	8,786	7,397	6,956	10,824
22 Readymade Garments	4,128,555	4,288,363	329,193	301,371	350,773	414,197	315,344	367,013	396,154
23 Art, Silk & Synthetic Textile	399,516	353,395	31,911	22,592	27,633	30,662	23,287	28,232	32,527
24 Made up Articles (Ex towels & bed)	775,791	770,299	70,274	63,186	62,926	66,999	48,709	68,823	77,089
25 Other Textile Materials	727,763	790,862	62,040	67,682	67,901	75,562	55,163	53,694	45,018
C. Petroleum Group & Coal	**573,333**	**778,714**	**40,214**	**24,752**	**69,301**	**53,635**	**70,130**	**35,305**	**91,233**
26 Petroleum Crude	42,286	19,919	-	-	-	-	-	-	-
27 Petroleum Products (Exl. Naphtha)	463,609	717,870	34,840	19,045	69,301	53,635	70,130	35,305	76,924
28 Petroleum Top Naphtha	67,438	40,925	5,374	5,707	-	-	-	-	14,310
29 Solid Fuels (Coal)	-	-	-	-	-	-	-	-	-
D. Other Manufactures Group	**4,227,576**	**4,074,127**	**345,337**	**320,597**	**339,846**	**387,105**	**322,375**	**333,010**	**385,040**
30 Carpets Rugs & Mats	56,897	45,394	4,092	2,900	3,239	2,823	2,640	4,463	2,543
31 Sports Goods	385,502	424,349	35,709	36,381	38,839	40,275	26,164	27,605	32,737
32 Leather Tanned	138,198	129,420	12,378	11,291	11,858	12,812	8,679	11,224	11,026
33 Leather Manufactures	572,510	576,185	48,428	42,065	40,170	56,751	40,405	56,477	62,744
34 Footwear	176,477	175,652	11,973	10,821	10,337	13,501	9,242	16,018	19,017
35 Surgical Goods & Medical Instr.	451,668	451,527	36,844	38,124	37,659	43,933	32,035	39,519	40,171
36 Cutlery	59,936	55,996	4,587	4,387	4,704	5,015	4,322	5,214	5,296
37 Onyx Manufactured	4,642	5,230	435	582	353	580	266	501	507
38 Chemicals and Pharm.Products	1,574,004	1,375,463	121,288	101,422	137,076	137,724	110,746	103,218	122,224
39 Engineering Goods	409,260	432,359	39,926	25,954	28,611	42,311	56,320	32,875	44,356
40 Gems	5,796	11,225	193	448	766	1,844	982	839	746
41 Jewellary	12,147	8,239	7	208	2,488	266	568	1,929	1,422
42 Furniture	7,317	6,792	608	675	545	342	305	524	10,559
43 Molasses	11,137	2,282	174	16	49	39	16	29	32
44 Handicrafts	574	94	-	-	-	-	-	10	-
45 Cement	329,795	343,054	26,270	41,919	20,250	25,204	26,746	30,130	28,552
46 Guar and Guar Products	31,716	30,866	2,425	3,404	2,902	3,685	2,939	2,435	3,108
E. All Other Items	**2,235,882**	**2,326,347**	**206,215**	**189,527**	**183,291**	**200,096**	**163,349**	**200,340**	**284,578**
TOTAL	**32,040,387**	**30,130,008**	**2,499,179**	**2,264,062**	**2,468,279**	**2,688,965**	**2,242,452**	**2,532,447**	**2,961,021**

Source: Pakistan Bureau of Statistics

4.17 Imports Payment by Selected Groups/ Commodities

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

COMMODITIES	FY25	FY26	2026						
			Mar	Apr	May	Jun	Jul	Aug[R]	Sep[P]
A. Food Group	**7,660,396**	**8,303,371**	**669,771**	**693,488**	**549,210**	**642,908**	**782,336**	**636,293**	**753,149**
1-Milk, Cream & Milk Food for Infants	128,599	149,253	13,070	11,814	10,723	15,549	14,828	10,479	8,367
2-Wheat un-milled	8	-	-	-	-	-	-	-	-
3-Dry Fruits & Nuts	50,269	89,480	4,365	7,214	4,766	4,602	5,165	4,543	6,681
4-Tea	600,644	636,586	43,566	65,119	51,448	49,414	59,304	63,140	53,183
5-Spices	173,597	207,491	16,385	17,299	17,600	17,743	19,058	13,325	14,456
6-Soya bean Oil	372,022	72,196	-	-	-	-	31	-	7,302
7-Palm Oil	3,370,164	3,579,057	309,952	296,338	201,078	214,535	363,294	249,771	335,110
8-Sugar	3,123	173,418	106	156	96	343	78	129	65
9-Pulses	891,198	770,141	51,943	63,332	54,097	63,581	78,130	35,165	56,702
10-All others Food items	2,070,772	2,625,749	230,385	232,216	209,404	277,141	242,447	259,741	271,284
B. Machinery Group	**8,591,399**	**9,430,684**	**772,065**	**861,284**	**876,251**	**863,009**	**1,054,434**	**865,517**	**800,188**
11-Power Generating Machinery	482,794	589,585	52,033	34,789	55,762	63,959	51,348	39,639	54,454
12-Office Mach. Incl. Data Processing Equipment	360,932	552,125	39,631	39,631	76,494	50,262	57,131	49,774	40,947
13-Textile Machinery	541,030	553,024	60,973	41,093	37,901	39,045	43,177	39,850	38,569
14-Construction & Mining Machinery	99,854	124,906	10,709	10,600	8,522	11,690	21,588	25,074	14,525
15-Electrical Machinery & Apparatus	3,092,203	2,756,831	238,212	318,226	267,092	290,635	399,487	255,822	262,826
16-Telecom	1,992,845	2,271,363	160,699	192,951	216,122	149,848	210,299	201,336	158,729
17-Agricultural Machinery & Implements	83,675	122,670	10,099	10,820	8,630	13,260	14,711	9,579	11,513
18-Other Machinery	1,938,066	2,460,180	199,709	213,173	205,730	244,311	256,693	244,442	218,626
C. Transport Group	**2,158,809**	**3,820,850**	**243,507**	**396,813**	**365,111**	**435,051**	**431,962**	**315,641**	**404,939**
19-Road Vehicles (Build Unit, Ckd/Skd)	1,978,459	3,389,909	232,990	382,514	352,130	353,163	408,509	297,530	361,803
20-Aircrafts, Ships and Boats	140,944	370,073	8,542	11,611	12,462	60,407	22,305	15,239	33,660
21-Others Transport Equipments	39,405	60,869	1,976	2,688	518	21,480	1,148	2,872	9,476
D. Petroleum Group	**15,003,585**	**15,547,567**	**983,013**	**1,790,862**	**1,719,747**	**1,548,059**	**1,093,034**	**1,418,150**	**1,423,097**
22-Petroleum Products	6,022,388	6,204,675	342,654	804,487	805,156	506,859	355,479	414,749	559,969
23-Petroleum Crude	5,265,608	6,857,423	442,032	964,425	855,848	812,025	602,752	751,287	768,705
24-Natural Gas, Liquified	3,522,954	2,246,757	173,003	-	58,534	221,470	109,880	228,354	74,623
25-Petroleum Gas, Liquified	192,165	238,519	25,325	21,935	185	7,699	24,923	23,754	19,800
26- Others	471	192	-	15	24	6	-	6	-
E. Textile Group	**5,783,758**	**5,331,505**	**441,292**	**462,346**	**435,462**	**539,260**	**547,408**	**440,067**	**466,994**
27-Raw Cotton	2,268,604	1,498,272	121,233	145,453	146,326	216,735	191,855	136,318	114,741
28-Synthetic Fibre	658,950	707,652	50,291	57,337	65,102	59,701	62,131	52,715	63,768
29-Synthetic & artificial Silk Yarn	939,549	1,038,427	121,551	80,488	78,194	99,118	103,073	84,450	100,732
30-Worn Clothing	162,880	195,220	14,700	18,331	12,924	15,819	17,171	15,671	9,202
31-Other Textile Items	1,753,774	1,891,934	133,517	160,736	132,917	147,886	173,178	150,913	178,552
F. Agricultural & Other Chemical Group	**9,187,645**	**9,794,412**	**783,809**	**776,989**	**785,310**	**849,666**	**930,982**	**843,445**	**916,697**
32-Fertilizer Manufactured	648,006	601,163	31,899	9,666	11,456	46,591	26,146	57,945	55,173
33-Insecticides	170,243	165,296	14,010	14,962	12,875	12,806	15,872	12,435	13,656
34-Plastic Material	2,653,871	2,858,722	261,246	240,543	247,893	246,575	299,104	234,983	271,957
35-Medicinal Products	760,834	849,978	50,343	68,941	67,617	72,585	79,178	56,560	63,732
36-Others	4,954,690	5,319,254	426,312	442,877	445,469	471,109	510,681	481,521	512,179
G. Metal Group	**5,182,084**	**5,623,644**	**414,496**	**392,867**	**401,484**	**541,994**	**607,118**	**491,633**	**659,013**
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,739,998	1,802,130	130,365	111,185	129,861	169,415	195,059	170,453	200,134
39-Iron and Steel	2,427,469	2,661,990	183,256	180,819	173,330	265,630	285,819	210,309	341,305
40-Aluminum Wrought & Worked	355,151	377,012	28,221	23,288	31,788	35,207	39,201	45,322	37,155
41-All other Metals & Articles	659,466	782,512	72,654	77,574	66,506	71,742	87,039	65,549	80,419
H. Miscellaneous Group	**996,295**	**1,135,300**	**87,050**	**106,063**	**96,525**	**101,645**	**109,421**	**96,959**	**114,562**
42-Rubber Crude Incl. Synth/Reclaimed	269,310	296,289	22,070	28,306	27,006	29,089	30,386	24,796	30,447
43-Rubber Tyres & Tubes	131,825	207,236	14,891	17,240	16,964	21,911	24,381	23,415	30,763
44-Wood & Cork	120,392	153,315	11,835	14,522	12,342	13,163	13,928	12,017	13,068
45-Jute	19,497	5,409	-	-	59	167	-	1	-
46-Paper & Paper Board & Manuf. thereof	455,271	473,051	38,254	45,996	40,154	37,315	40,726	36,730	40,284
I. All Others	**4,155,520**	**5,004,819**	**420,741**	**418,441**	**485,364**	**527,540**	**408,648**	**400,589**	**477,467**
i. Imports Payments Through Banks	**58,719,492**	**63,992,152**	**4,815,746**	**5,899,152**	**5,714,465**	**6,049,134**	**5,965,344**	**5,508,295**	**6,016,105**
ii. Freight & Insurance	**1,807,225**	**2,045,696**	**156,512**	**212,959**	**206,292**	**218,374**	**193,874**	**198,849**	**217,181**
iii. Imports Payments Banks (fob) (I-II)	**56,912,267**	**61,946,457**	**4,659,234**	**5,686,193**	**5,508,173**	**5,830,760**	**5,771,470**	**5,309,446**	**5,798,923**
iv. Other Imports	**2,233,752**	**2,580,553**	**202,791**	**245,799**	**120,780**	**298,230**	**377,563**	**153,596**	**373,079**
Total Imports as Per BOP (III+IV)	**59,146,019**	**64,527,010**	**4,862,025**	**5,931,992**	**5,628,953**	**6,128,990**	**6,149,033**	**5,463,041**	**6,172,002**

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.

4.17 Imports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

COMMODITIES	FY25	FY26	2025	2026					
			Sep	Apr	May	Jun	Jul	Aug[P]	Sep[P]
A. Food Group	**8,195,317**	**9,150,526**	**782,078**	**757,765**	**655,046**	**646,926**	**805,487**	**697,912**	**826,735**
1-Milk, Cream & Milk Food for Infants	137,716	152,001	14,249	16,236	13,668	16,708	18,795	10,741	10,327
2-Wheat un-milled	35	-	-	-	-	-	-	-	-
3-Dry Fruits & Nuts	144,899	160,567	18,191	12,298	6,368	8,474	7,618	8,515	18,406
4-Tea	637,618	664,601	51,354	68,965	61,126	48,586	59,748	65,190	61,365
5-Spices	229,096	260,155	19,063	24,337	23,432	22,157	19,838	18,262	17,156
6-Soya bean Oil	344,028	108,683	13,874	-	-	-	4	-	-
7-Palm Oil	3,394,127	3,785,768	360,832	290,522	230,929	240,921	358,927	272,129	346,792
8-Sugar	3,508	175,182	18,409	164	98	175	121	130	78
9-Pulses	1,016,270	832,038	56,897	63,982	65,709	77,971	80,398	31,875	67,382
10-All others Food items	2,288,020	3,011,531	229,209	281,261	253,716	231,934	260,038	291,070	305,228
B. Machinery Group	**10,307,054**	**10,919,467**	**907,716**	**1,083,480**	**938,429**	**1,030,478**	**1,311,320**	**888,588**	**919,060**
11-Power Generating Machinery	688,538	797,093	59,276	56,630	51,943	56,184	60,941	48,542	70,844
12-Office Mach. Incl. Data Processing Equipment	534,126	697,272	58,285	48,088	57,018	71,263	109,163	58,748	67,298
13-Textile Machinery	525,853	580,821	51,098	55,896	36,316	39,001	46,438	28,359	34,679
14-Construction & Mining Machinery	139,393	230,174	17,159	18,725	16,059	17,754	28,412	30,681	36,216
15-Electrical Machinery & Apparatus	3,898,495	2,917,357	262,339	358,601	254,975	328,131	548,968	306,614	279,018
16-Telecom	2,102,137	2,689,813	269,294	269,589	184,610	250,482	234,775	196,952	220,076
17-Agricultural Machinery & Implements	109,905	135,267	9,871	12,276	9,211	11,487	18,161	11,033	12,481
18-Other Machinery	2,308,607	2,871,670	180,394	263,675	328,297	256,176	264,524	207,659	198,448
C. Transport Group	**2,443,327**	**4,058,159**	**436,950**	**342,062**	**331,027**	**474,366**	**420,318**	**344,838**	**500,345**
19-Road Motor Veh. (Build Unit, Ckd/Skd)	2,348,990	3,882,262	387,986	338,061	323,290	463,083	370,912	290,163	476,802
20-Aircrafts Ships and Boats	85,713	131,706	43,627	2,190	4,124	10,335	40,751	30,355	14,801
21-Others Transport Equipments	8,624	44,191	5,337	1,811	3,613	948	8,655	24,320	8,742
D. Petroleum Group	**15,943,726**	**16,862,741**	**1,236,198**	**2,271,311**	**1,435,930**	**1,909,515**	**1,276,732**	**1,474,054**	**1,269,585**
22-Petroleum Products	5,966,060	6,386,457	405,850	977,094	507,506	774,183	491,492	478,160	587,571
23-Petroleum Crude	5,446,205	7,165,937	541,324	1,187,022	700,376	825,205	516,898	723,287	518,007
24-Natural Gas, Liquified	3,476,159	2,221,183	207,851	-	131,732	204,943	176,680	187,456	54,201
25-Petroleum Gas, Liquified	1,054,937	1,088,778	81,132	107,180	96,281	105,080	91,662	85,145	109,752
26-Others	365	386	41	15	35	104	0	6	55
E. Textile Group	**7,356,369**	**6,461,986**	**596,856**	**464,370**	**472,217**	**647,434**	**682,206**	**521,293**	**625,417**
27-Raw Cotton	2,693,733	1,528,313	137,365	126,984	130,409	220,177	186,337	169,146	151,388
28-Synthetic Fibre	673,471	722,331	69,165	50,497	57,178	69,402	72,416	42,411	71,534
29-Synthetic & artificial Silk Yarn	1,017,594	1,057,137	86,717	83,593	76,934	87,999	125,836	66,879	108,820
30-Worn Clothing	520,724	605,898	51,419	44,747	45,756	58,667	62,363	60,646	59,234
31-Other Textile Items	2,450,847	2,548,307	252,190	158,549	161,940	211,189	235,255	182,211	234,442
F. Agricultural & Other Chemical Group	**9,644,244**	**10,324,473**	**922,834**	**817,368**	**749,382**	**988,249**	**1,098,426**	**811,244**	**940,880**
32-Fertilizer Manufactured	669,784	594,044	102,872	12,957	4,222	54,370	64,843	43,061	73,599
33-Insecticides	154,921	212,979	14,422	25,394	13,174	24,086	19,743	15,726	15,970
34-Plastic Material	2,627,079	2,862,831	235,975	185,514	212,559	301,660	325,171	245,251	314,394
35-Medicinal Products	1,205,461	1,364,817	143,337	112,240	98,643	115,480	115,435	74,788	88,124
36-Others	4,986,999	5,289,802	426,228	481,263	420,784	492,653	573,234	432,418	448,792
G. Metal Group	**5,630,813**	**6,310,488**	**528,815**	**451,721**	**430,434**	**612,452**	**733,227**	**532,564**	**685,965**
37-Gold	30,817	19,762	-	2,372	3,044	3,672	3,223	5,183	2,158
38-Iron and Steel Scrap	1,832,628	1,970,882	177,676	116,698	135,628	199,347	243,599	200,712	248,688
39-Iron and Steel	2,296,812	2,605,274	218,658	203,160	144,873	236,319	313,291	181,160	291,141
40-Aluminum Wrought & Worked	254,185	248,076	26,250	16,377	17,466	24,055	28,411	23,621	27,994
41-All other Metals & Articles	1,216,371	1,466,494	106,231	113,114	129,423	149,059	144,703	121,888	115,984
H. Miscellaneous Group	**1,043,940**	**1,168,277**	**104,515**	**110,955**	**82,743**	**106,470**	**120,066**	**96,904**	**122,406**
42-Rubber Crude Incl. Synth/Reclaimed	306,182	325,230	27,931	34,146	19,943	32,602	32,964	26,667	35,324
43-Rubber Tyres & Tubes	149,492	223,577	22,542	18,146	18,149	24,088	34,304	27,077	37,044
44-Wood & Cork	100,161	123,987	10,845	11,741	9,688	10,189	12,143	9,569	10,144
45-Jute	19,894	5,839	1,047	29	117	58	-	143	-
46-Paper & Paper Board & Manuf. thereof	468,211	489,644	42,150	46,893	34,846	39,533	40,655	33,448	39,895
I. All other Items	**3,942,063**	**4,471,983**	**331,796**	**431,855**	**358,719**	**482,704**	**449,852**	**456,174**	**601,791**
TOTAL	**64,506,853**	**69,728,100**	**5,847,758**	**6,730,887**	**5,453,927**	**6,898,594**	**6,897,635**	**5,823,571**	**6,492,184**

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	FY25	FY26	2026						
			Mar	Apr	May	Jun	Jul	Aug[R]	Sep[P]
Grand Total	**32,342,948**	**30,836,094**	**2,528,000**	**2,619,028**	**2,356,991**	**2,554,049**	**2,985,027**	**2,454,047**	**3,015,033**
A. Latin America	**73,057**	**67,042**	**3,189**	**10,834**	**2,268**	**2,038**	**10,112**	**1,697**	**9,773**
B. Central America	**169,433**	**167,283**	**11,831**	**14,448**	**12,611**	**13,857**	**17,124**	**13,108**	**15,037**
Mexico	130,177	123,418	8,991	10,708	9,600	9,385	13,554	9,312	11,082
Others	39,256	43,865	2,840	3,740	3,011	4,473	3,569	3,796	3,956
C. South America	**349,888**	**402,422**	**33,303**	**33,628**	**28,583**	**35,296**	**31,207**	**30,981**	**34,425**
Argentina	51,409	58,878	3,461	3,380	3,130	3,925	2,877	3,220	3,033
Brazil	133,623	158,735	12,775	12,727	11,435	16,064	13,147	13,939	13,824
Uruguay	8,481	10,662	1,106	1,306	819	585	868	1,038	1,006
Others	156,376	174,146	15,961	16,214	13,198	14,722	14,314	12,784	16,562
D North America	**6,418,702**	**6,507,903**	**510,627**	**520,912**	**486,116**	**575,069**	**637,062**	**554,708**	**634,373**
Canada	386,347	377,682	32,519	30,829	24,834	34,810	41,832	31,010	36,876
USA	6,031,777	6,129,896	478,090	490,059	461,250	540,244	595,220	523,676	597,484
Others	578	325	18	24	32	15	11	21	12
E. Eastern Europe	**775,632**	**803,418**	**61,977**	**60,610**	**60,625**	**67,645**	**66,620**	**55,978**	**59,889**
Hungary	35,811	33,012	3,547	2,580	2,224	2,698	2,771	3,131	3,515
Romania	83,920	76,412	7,328	4,656	5,152	6,435	6,929	5,424	6,337
Russian Federation	68,997	49,934	4,622	5,717	3,914	4,123	3,336	3,730	2,695
Ukraine	9,698	14,675	1,282	1,355	1,584	1,686	1,705	1,010	1,250
Others	577,207	629,385	45,198	46,302	47,751	52,702	51,880	42,682	46,092
F. Northern Europe	**2,912,478**	**2,894,953**	**251,021**	**240,964**	**214,313**	**255,495**	**316,649**	**257,071**	**274,906**
Denmark	296,185	298,542	27,290	28,450	22,326	23,883	31,945	26,679	23,079
Finland	29,088	33,251	2,603	2,594	2,231	3,292	3,228	3,283	2,431
Norway	65,252	54,184	5,348	5,071	3,377	5,736	6,431	5,091	4,847
Sweden	183,156	182,990	19,496	11,518	15,352	21,764	24,451	14,815	32,923
United Kingdom	2,160,695	2,152,199	181,109	179,755	157,842	188,536	220,257	193,545	198,504
Others	178,102	173,786	15,175	13,576	13,184	12,284	30,338	13,658	13,122
G. Southern Europe	**3,102,814**	**3,212,208**	**262,546**	**271,468**	**225,355**	**275,033**	**317,055**	**276,377**	**286,464**
Greece	154,292	133,773	11,543	12,768	10,753	11,909	14,075	9,631	11,255
Italy	1,135,401	1,160,897	89,296	89,304	87,496	99,305	107,867	93,884	96,981
Spain	1,485,935	1,563,915	134,399	137,908	106,103	134,710	163,292	135,273	152,680
Others	327,187	353,623	27,307	31,489	21,004	29,109	31,821	37,590	25,548
H. Western Europe	**4,478,938**	**4,344,882**	**351,191**	**360,613**	**288,850**	**388,975**	**362,044**	**344,506**	**359,072**
Belgium	543,627	520,804	32,804	37,811	32,968	46,874	40,322	41,259	45,850
France	566,250	541,591	51,310	46,103	37,746	45,559	46,154	45,050	44,826
Germany	1,690,609	1,646,939	130,879	129,517	106,494	170,466	131,072	124,229	133,814
Netherlands	1,493,626	1,447,921	123,571	124,121	103,479	115,429	129,067	114,266	126,672
Switzerland	148,600	145,179	8,494	19,130	5,529	6,679	12,795	17,009	4,277
Others	36,226	42,448	4,132	3,932	2,635	3,968	2,634	2,693	3,633
I. Eastern Africa	**823,889**	**902,589**	**75,300**	**76,586**	**65,412**	**98,438**	**85,745**	**60,062**	**87,829**
Kenya	241,439	316,105	29,035	25,151	21,393	36,602	29,014	20,033	27,131
Mauritius	29,604	27,827	1,600	3,123	959	3,095	2,726	2,050	2,986
United Republic of Tanzania	81,873	192,219	14,315	20,619	16,131	14,398	24,553	11,069	16,055
Others	470,972	366,437	30,350	27,693	26,929	44,344	29,453	26,910	41,657

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY25	FY26	2026						
			Mar	Apr	May	Jun	Jul	Aug[R]	Sep[P]
J. Middle Africa	**80,279**	**87,235**	**6,493**	**5,750**	**7,895**	**8,028**	**4,178**	**5,183**	**8,540**
K. Northern Africa	**194,909**	**196,572**	**18,824**	**15,153**	**20,475**	**18,646**	**24,811**	**17,389**	**22,089**
Egypt	114,073	101,680	8,391	6,575	10,191	10,161	12,151	7,376	10,016
Morocco	29,279	30,675	1,756	2,191	3,108	2,510	2,352	2,842	6,081
Others	51,557	64,218	8,677	6,387	7,177	5,975	10,308	7,171	5,992
L. Southern Africa	**181,898**	**163,549**	**11,666**	**14,977**	**15,995**	**17,315**	**13,017**	**13,548**	**12,557**
South Africa	177,589	157,816	10,907	14,795	15,465	16,936	12,562	13,141	12,274
Others	4,309	5,733	759	182	529	379	455	407	283
M. Western Africa	**586,385**	**353,273**	**36,996**	**32,166**	**24,698**	**34,159**	**24,994**	**16,688**	**35,426**
N. Eastern Asia	**2,974,940**	**3,317,365**	**318,250**	**329,919**	**276,382**	**290,569**	**277,877**	**234,768**	**347,028**
China	2,477,751	2,687,634	252,333	275,807	216,261	247,577	216,348	181,409	265,809
Hong Kong	161,128	209,844	21,000	13,835	17,850	12,687	22,231	23,269	29,025
Japan	184,934	181,190	13,003	17,418	16,222	16,017	14,928	13,988	15,266
Republic of Korea	150,549	238,242	31,854	22,854	26,034	14,198	24,330	16,069	20,587
Others	577	455	60	4	15	91	39	33	16,342
O. South-Central Asia	**2,164,731**	**1,459,725**	**90,378**	**119,508**	**91,318**	**105,048**	**102,519**	**95,230**	**128,951**
Afghanistan	783,945	243,991	1,657	808	1,340	1,368	1,223	10,631	7,010
Bangladesh	788,970	715,694	50,741	78,623	47,619	60,532	62,931	47,818	64,027
India	1,429	3,004	-	-	-	78	-	-	-
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	379,822	293,786	23,651	24,849	18,293	21,230	29,204	19,290	24,470
Others	210,565	203,250	14,329	15,229	24,066	21,839	9,160	17,490	33,444
P. South Eastern Asia	**1,923,067**	**1,395,221**	**151,881**	**120,544**	**150,731**	**143,251**	**173,194**	**168,712**	**203,629**
Indonesia	270,743	95,649	8,137	6,539	5,858	9,102	9,907	8,664	10,774
Malaysia	496,481	246,893	16,626	15,884	40,703	23,368	36,197	37,216	34,598
Singapore	305,044	470,590	76,240	53,417	68,048	46,918	48,831	40,556	73,138
Thailand	314,953	239,503	22,844	19,620	13,967	19,876	17,119	18,257	12,135
Others	535,845	342,586	28,033	25,084	22,155	43,986	61,139	64,019	72,984
Q. Western Asia	**3,863,441**	**3,718,328**	**330,820**	**279,057**	**275,944**	**292,991**	**325,878**	**289,981**	**343,869**
Bahrain	52,631	41,855	2,425	2,184	1,690	3,001	3,669	2,728	3,445
Jordan	58,862	47,487	3,384	4,247	4,789	3,262	4,245	4,367	3,769
Kuwait	112,819	128,973	6,827	6,840	8,296	12,616	8,275	7,931	10,588
Saudi Arabia	706,041	682,979	66,272	53,957	49,058	49,537	56,430	48,483	63,274
Turkey	265,174	191,798	11,771	17,005	11,149	19,354	18,699	20,822	18,191
United Arab Emirates	2,122,112	2,112,292	204,465	157,391	163,184	158,804	194,009	170,984	207,631
Others	545,802	512,943	35,675	37,434	37,777	46,418	40,550	34,667	36,971
R. Australia & New Zealand	**330,152**	**316,579**	**30,603**	**24,746**	**26,240**	**29,014**	**26,453**	**27,470**	**32,702**
Australia	285,421	275,401	26,800	20,328	23,559	25,205	22,843	24,322	28,283
New Zealand	39,794	36,259	3,440	3,852	2,421	3,504	2,898	2,371	3,855
Others	4,937	4,919	363	566	260	305	711	776	564
S. Others	**73,060**	**70,375**	**5,925**	**5,880**	**5,575**	**3,017**	**2,502**	**2,838**	**5,298**
I. Export Receipts through Banks	**31,477,694**	**30,380,921**	**2,562,820**	**2,537,763**	**2,279,387**	**2,653,883**	**2,819,038**	**2,466,295**	**2,901,856**
II. Freight on Export	**856,583**	**901,118**	**63,262**	**77,298**	**88,074**	**105,789**	**128,781**	**134,024**	**134,024**
III Export Receipts Banks (fob) (I-II)	**30,621,111**	**29,479,803**	**2,499,559**	**2,460,466**	**2,191,313**	**2,548,094**	**2,690,257**	**2,332,271**	**2,767,832**
IV. Other Exports	**1,721,837**	**1,356,291**	**28,441**	**158,562**	**165,678**	**5,955**	**294,770**	**121,776**	**247,202**

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	2025	2026					
			Jun	Jan	Feb	Mar	Apr	May	Jun
Grand Total	**32,040,385**	**30,130,008**	**2,477,352**	**3,053,667**	**2,275,086**	**2,262,227**	**2,466,745**	**2,687,974**	**2,239,135**
A. Latin America	**93,181**	**77,801**	**2,524**	**12,470**	**2,434**	**15,110**	**2,895**	**3,368**	**3,201**
B. Central America	**182,220**	**173,066**	**14,682**	**12,647**	**11,659**	**14,156**	**18,657**	**18,280**	**10,263**
Mexico	137,927	126,694	9,980	9,775	8,398	10,166	14,646	12,865	7,213
Others	44,293	46,373	4,702	2,872	3,261	3,990	4,011	5,416	3,049
C. South America	**388,020**	**418,538**	**34,157**	**37,265**	**30,141**	**34,138**	**34,682**	**40,817**	**25,092**
Argentina	60,091	55,242	6,628	4,509	2,555	3,385	4,099	4,930	2,762
Brazil	145,151	162,385	11,419	14,470	13,049	13,590	13,485	17,137	8,666
Uruguay	9,469	10,805	1,191	2,103	743	571	837	956	631
Others	173,309	190,106	14,919	16,183	13,794	16,593	16,261	17,794	13,034
D North America	**6,230,534**	**6,430,090**	**526,574**	**735,676**	**438,285**	**456,042**	**572,868**	**577,293**	**464,378**
Canada	399,113	518,070	31,905	171,612	23,658	27,043	35,001	38,968	28,528
USA	5,831,227	5,911,786	494,665	564,047	414,616	428,993	537,851	538,313	435,841
Others	195	234	5	16	11	6	16	12	9
E. Eastern Europe	**758,484**	**756,167**	**68,297**	**89,053**	**47,623**	**44,162**	**67,127**	**77,454**	**52,076**
Hungary	40,418	25,473	3,820	3,346	2,748	2,774	1,068	2,438	2,142
Romania	96,742	73,114	9,661	6,948	4,628	4,809	7,163	6,642	5,569
Russian Federation	70,632	55,287	7,656	4,602	4,191	3,239	5,679	8,259	3,075
Ukraine	7,956	12,912	672	1,149	667	881	2,973	1,348	938
Others	542,736	589,382	46,488	73,008	35,390	32,459	50,243	58,766	40,352
F. Northern Europe	**2,856,665**	**2,832,965**	**244,590**	**278,382**	**197,343**	**211,839**	**223,381**	**265,449**	**215,562**
Denmark	298,235	301,363	25,313	30,150	25,301	22,372	28,846	25,646	21,657
Finland	29,145	31,960	3,151	3,633	2,056	2,333	2,911	3,165	2,038
Norway	63,367	54,072	3,988	6,126	4,137	4,116	5,179	4,672	4,572
Sweden	167,575	175,496	15,001	15,802	9,946	11,552	13,171	17,475	14,604
United Kingdom	2,134,289	2,113,028	182,694	209,056	144,731	158,813	160,653	201,606	161,635
Others	164,054	157,046	14,443	13,615	11,172	12,652	12,621	12,883	11,057
G. Southern Europe	**3,169,122**	**3,245,471**	**301,946**	**319,496**	**218,333**	**278,622**	**267,114**	**282,994**	**231,845**
Greece	162,388	134,407	15,053	18,066	11,468	13,227	9,797	13,552	9,021
Italy	1,138,011	1,163,740	110,707	118,423	76,663	107,157	104,302	106,095	87,000
Spain	1,532,230	1,593,682	135,722	146,821	108,478	130,856	123,699	131,107	114,725
Others	336,493	353,641	40,465	36,186	21,723	27,383	29,317	32,241	21,099
H. Western Europe	**4,509,524**	**4,301,514**	**393,391**	**403,363**	**304,273**	**327,872**	**349,383**	**411,397**	**295,334**
Belgium	621,013	618,162	53,915	53,164	35,151	44,587	47,410	52,114	38,324
France	522,888	487,821	41,573	46,685	37,588	41,842	38,383	45,891	29,293
Germany	1,710,298	1,632,741	156,296	151,376	115,216	123,512	130,279	156,427	120,812
Netherlands	1,622,016	1,525,081	139,174	148,760	113,593	114,925	130,566	153,793	104,588
Switzerland	13,949	13,943	1,136	1,039	634	833	1,524	1,529	1,131
Others	19,359	2	-	2,338	2,092	2,173	1,222	1,642	1,187
I. Eastern Africa	**1,050,969**	**1,180,120**	**50,840**	**124,143**	**98,257**	**104,675**	**111,865**	**95,192**	**98,947**
Kenya	327,171	448,859	20,204	43,882	48,055	41,429	38,696	34,284	41,880
Mauritius	32,358	23,812	2,541	3,979	1,466	1,416	2,084	2,406	1,840
United Republic of Tanzania	141,243	279,263	8,933	30,807	17,696	18,358	36,627	17,138	16,891
Others	550,198	428,187	19,161	45,475	31,041	43,471	34,458	41,365	38,336

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2025	2026					
			Jun	Jan	Feb	Mar	Apr	May	Jun
J. Middle Africa	**108,924**	**117,818**	**10,426**	**9,665**	**11,642**	**10,993**	**9,192**	**14,818**	**10,217**
K. Northern Africa	**195,377**	**217,070**	**16,916**	**19,637**	**16,682**	**15,426**	**19,114**	**19,968**	**22,574**
Egypt	106,579	113,789	8,225	7,888	7,276	8,059	9,259	7,792	13,761
Morocco	28,893	29,447	3,784	2,788	2,173	2,624	2,137	2,856	2,172
Others	59,905	73,834	4,908	8,961	7,233	4,742	7,719	9,320	6,641
L. Southern Africa	**188,560**	**178,749**	**13,406**	**19,439**	**12,841**	**12,864**	**13,442**	**20,129**	**11,201**
South Africa	184,480	173,260	13,279	18,750	12,643	12,698	13,370	19,453	10,912
Others	4,080	5,489	127	689	198	165	71	676	289
M. Western Africa	**704,617**	**433,248**	**51,848**	**51,654**	**26,939**	**37,597**	**26,385**	**40,727**	**42,179**
N. Eastern Asia	**2,800,871**	**3,161,898**	**191,723**	**272,420**	**286,698**	**305,596**	**290,324**	**302,944**	**230,464**
China	2,373,425	2,657,054	151,665	229,736	244,710	252,017	248,862	242,595	189,835
Hong Kong	31,926	28,511	3,456	2,552	2,048	2,251	2,012	2,559	2,898
Japan	195,677	187,389	18,675	17,691	14,381	15,705	15,653	18,278	14,520
Republic of Korea	145,167	247,883	12,163	18,397	22,177	32,124	21,193	35,861	20,093
Others	54,677	41,061	5,763	4,042	3,383	3,499	2,604	3,651	3,118
O. South-Central Asia	**3,252,917**	**1,704,833**	**174,424**	**143,820**	**120,252**	**135,819**	**117,849**	**129,982**	**94,415**
Afghanistan	1,650,448	352,084	80,516	11,851	8,849	226	243	150	277
Bangladesh	784,586	732,263	43,518	76,852	58,590	89,122	55,385	55,704	47,895
India	-	-	-	-	-	-	-	-	-
Iran	-	5,503	-	-	-	-	-	1,335	4,181
Sri Lanka	370,977	294,111	26,118	25,782	19,862	24,746	20,182	24,362	26,866
Others	446,906	-	-	29,334	32,951	21,725	42,040	-	-
P. South Eastern Asia	**1,799,101**	**1,299,012**	**110,781**	**123,811**	**83,014**	**109,292**	**134,470**	**132,852**	**139,328**
Indonesia	273,772	108,301	7,055	7,417	6,802	7,926	7,131	7,806	9,178
Malaysia	439,389	247,890	25,521	17,798	13,191	17,943	13,731	43,129	21,277
Singapore	215,347	342,490	8,909	49,090	17,314	21,471	62,313	32,915	37,764
Thailand	302,754	215,966	34,460	22,239	22,856	27,655	20,813	18,406	15,036
Others	567,840	384,366	34,836	27,266	22,851	34,297	30,481	30,597	56,073
Q. Western Asia	**3,424,593**	**3,283,473**	**244,797**	**372,189**	**344,479**	**120,184**	**188,326**	**224,146**	**261,569**
Bahrain	47,493	45,742	3,458	4,591	4,509	650	943	7,392	2,783
Jordan	55,974	50,304	2,810	3,857	3,287	1,122	6,834	7,060	4,313
Kuwait	114,012	117,693	7,647	22,802	11,857	7,840	2,743	5,056	6,229
Saudi Arabia	715,775	686,446	40,031	73,914	61,921	30,391	54,612	56,665	63,858
Turkey	199,732	183,525	15,364	13,287	10,871	15,841	19,246	19,941	23,342
United Arab Emirates	1,739,135	1,776,617	143,304	198,096	208,061	50,024	76,110	98,408	122,154
Others	552,471	423,145	32,183	55,642	43,974	14,317	27,838	29,624	38,889
R. Australia & New Zealand	**322,077**	**313,927**	**25,649**	**28,346**	**23,861**	**27,605**	**19,427**	**29,678**	**29,926**
Australia	280,505	276,936	22,688	25,051	21,215	23,892	16,971	25,870	26,583
New Zealand	41,573	36,992	2,961	3,295	2,646	3,712	2,455	3,807	3,343
Others	-	-	-	-	-	-	-	-	-
S. Others	**4,628**	**4,247**	**381**	**192**	**330**	**235**	**244**	**487**	**564**

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	FY25	FY26	2026						
			Mar	Apr	May	Jun	Jul	Aug[R]	Sep[P]
Grand Total	**59,146,019**	**64,527,010**	**4,862,025**	**5,931,992**	**5,628,953**	**6,128,990**	**6,149,033**	**5,463,041**	**6,172,002**
A. Latin America	**4,557**	**21,018**	**1,719**	**1,658**	**2,041**	**1,803**	**1,345**	**2,224**	**8,299**
B. Central America	**75,411**	**56,871**	**6,009**	**6,660**	**5,795**	**8,971**	**6,684**	**5,894**	**3,877**
Mexico	60,416	45,556	4,962	5,703	4,949	7,911	5,293	3,868	2,486
Others	14,995	11,315	1,047	957	846	1,060	1,391	2,027	1,392
C. South America	**1,631,979**	**1,564,475**	**115,843**	**179,828**	**168,931**	**261,220**	**186,134**	**252,163**	**197,980**
Argentina	342,650	121,244	8,003	4,793	5,942	7,052	11,465	9,327	10,634
Brazil	1,241,681	1,395,098	105,149	171,673	159,302	251,561	167,380	240,194	180,722
Uruguay	9,932	10,413	1,135	896	1,715	661	103	1,188	82
Others	37,716	37,720	1,556	2,467	1,972	1,946	7,186	1,454	6,541
D North America	**2,588,413**	**3,823,536**	**305,004**	**430,254**	**509,330**	**338,329**	**395,238**	**217,928**	**228,143**
Canada	237,274	557,600	84,568	29,288	59,704	62,894	68,786	57,631	55,662
USA	2,350,853	3,265,780	220,436	400,966	449,626	275,435	326,452	160,298	172,481
Others	286	156	-	-	-	-	-	-	-
E. Eastern Europe	**509,302**	**287,110**	**13,062**	**30,766**	**20,790**	**28,770**	**27,852**	**25,281**	**22,492**
Hungary	16,399	19,260	1,503	1,370	1,057	1,689	1,845	1,202	1,148
Romania	16,762	76,159	2,546	2,500	1,411	3,610	1,335	934	1,140
Russian Federation	174,920	57,825	1,391	15,597	11,636	12,791	12,170	10,809	10,821
Ukraine	172,570	15,695	382	1,243	1,223	1,136	780	638	688
Others	128,652	118,172	7,240	10,055	5,463	9,543	11,723	11,699	8,696
F. Northern Europe	**1,174,164**	**1,152,021**	**67,565**	**76,810**	**106,038**	**114,419**	**122,539**	**175,202**	**96,020**
Denmark	82,108	77,034	2,951	7,435	4,527	8,871	10,719	5,278	4,000
Finland	47,673	58,298	4,961	4,808	4,816	3,822	4,617	4,353	2,374
Norway	37,028	46,399	4,426	3,014	4,781	3,113	3,236	5,958	4,047
Sweden	179,427	152,927	11,508	11,483	12,456	16,418	15,296	16,151	15,064
United Kingdom	745,520	725,882	35,997	42,716	67,996	73,836	80,048	133,486	63,111
Others	82,407	91,482	7,721	7,355	11,463	8,360	8,624	9,976	7,424
G. Southern Europe	**826,048**	**783,470**	**55,861**	**60,203**	**54,799**	**76,650**	**67,696**	**57,872**	**60,323**
Greece	49,284	41,680	6,352	5,409	5,419	5,959	5,426	2,329	1,701
Italy	544,831	483,313	30,000	34,673	33,662	35,302	39,017	33,974	34,739
Spain	194,459	216,002	17,877	16,871	11,898	32,480	19,115	20,416	20,565
Others	37,474	42,476	1,632	3,250	3,821	2,909	4,138	1,155	3,318
H. Western Europe	**2,347,118**	**2,448,602**	**191,070**	**190,699**	**264,248**	**227,648**	**272,864**	**317,912**	**184,441**
Belgium	195,454	179,427	12,673	15,830	11,417	15,352	15,201	13,337	12,066
France	287,831	272,941	16,121	21,234	21,968	19,728	36,021	11,512	22,004
Germany	879,520	880,802	81,799	63,344	74,181	76,462	83,771	72,626	68,642
Netherlands	420,496	504,587	34,660	28,808	110,227	48,558	44,991	93,286	26,280
Switzerland	449,061	488,279	38,223	48,935	41,450	58,750	80,402	120,598	45,482
Others	114,756	122,565	7,594	12,548	5,005	8,797	12,479	6,554	9,967
I. Eastern Africa	**867,389**	**759,797**	**47,980**	**70,153**	**55,071**	**54,439**	**66,113**	**76,436**	**73,483**
Kenya	548,948	584,482	38,873	63,023	47,577	40,878	54,007	53,776	48,493
Mauritius	7,807	4,103	239	128	223	1,221	430	512	313
United Republic of Tanzania	164,346	95,713	2,988	3,514	3,365	5,578	3,302	4,181	6,456
Others	146,288	75,499	5,880	3,488	3,906	6,762	8,374	17,967	18,222

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY25	FY26	2026						
			Mar	Apr	May	Jun	Jul	Aug[R]	Sep[P]
J. Middle Africa	**48,444**	**68,927**	**6,875**	**6,739**	**3,877**	**7,567**	**4,354**	**975**	**1,616**
K. Northern Africa	**707,325**	**784,960**	**39,474**	**28,897**	**78,093**	**38,806**	**54,552**	**125,740**	**104,580**
Egypt	118,335	118,458	5,391	5,966	6,206	7,954	9,331	7,965	8,949
Morocco	550,143	624,978	34,054	22,003	60,062	30,437	44,130	116,944	82,012
Others	38,848	41,525	30	928	11,824	415	1,091	832	13,619
L. Southern Africa	**497,352**	**777,447**	**42,861**	**112,859**	**113,593**	**74,464**	**94,525**	**93,248**	**112,851**
South Africa	492,623	750,159	33,983	102,055	113,183	73,603	94,449	93,184	111,807
Others	4,729	27,288	8,878	10,804	410	861	76	64	1,044
M. Western Africa	**430,021**	**467,375**	**75,607**	**72,363**	**9,118**	**133,650**	**9,479**	**22,008**	**9,223**
N. Eastern Asia	**19,281,984**	**22,935,520**	**1,808,348**	**2,045,479**	**1,999,349**	**2,278,824**	**2,456,237**	**1,972,727**	**2,303,876**
China	16,312,579	19,535,431	1,538,487	1,777,387	1,739,749	1,982,655	2,102,583	1,697,842	2,015,758
Hong Kong	741,881	694,122	52,794	69,112	71,632	73,192	94,332	59,044	79,508
Japan	1,201,963	1,576,660	150,680	116,780	98,107	134,693	171,118	147,067	111,530
Republic of Korea	1,025,522	1,128,981	66,378	82,200	89,860	88,284	88,204	68,716	97,079
Others	38	327	9	-	1	-	-	58	-
O. South-Central Asia	**631,529**	**376,951**	**22,730**	**29,199**	**35,065**	**35,127**	**138,954**	**43,806**	**111,873**
Afghanistan	25,898	6,497	-	-	18	-	198	55	-
Bangladesh	78,312	67,154	4,627	7,205	4,486	5,007	4,224	4,040	5,617
India	220,562	203,764	11,612	14,897	22,927	17,190	26,905	16,708	18,126
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	59,731	68,151	5,622	6,258	6,647	5,923	7,817	5,605	6,996
Others	247,026	31,385	870	839	987	7,008	99,810	17,398	81,134
P. South Eastern Asia	**7,512,785**	**8,479,500**	**640,215**	**679,249**	**675,651**	**847,731**	**922,537**	**812,741**	**956,218**
Indonesia	2,902,735	3,363,554	315,464	276,883	214,384	217,311	318,266	244,054	324,483
Malaysia	1,062,337	1,095,095	61,106	109,338	94,938	113,628	125,342	81,908	172,634
Singapore	2,316,749	2,355,782	140,112	156,462	234,983	372,716	336,315	361,674	315,058
Thailand	812,940	1,121,081	82,245	96,404	80,479	114,718	110,045	88,265	108,806
Others	418,024	543,988	41,288	40,163	50,867	29,358	32,569	36,840	35,236
Q. Western Asia	**18,700,646**	**18,611,222**	**1,328,863**	**1,839,575**	**1,581,302**	**1,481,470**	**1,093,371**	**1,278,635**	**1,490,707**
Bahrain	201,299	196,366	3,177	3,484	11,297	29,946	30,538	21,589	10,731
Jordan	15,726	22,920	1,263	2,317	6,612	487	1,236	929	1,793
Kuwait	1,677,971	1,459,928	127,703	202,004	154,153	147	4,431	2,367	2,608
Saudi Arabia	3,754,303	4,042,547	366,081	343,048	297,215	428,893	264,180	230,883	225,236
Turkey	643,700	539,936	55,148	44,978	52,210	43,234	46,880	42,578	41,850
United Arab Emirates	7,958,689	8,366,210	498,515	988,273	800,635	617,751	519,067	778,974	733,525
Others	4,448,958	3,983,314	276,975	255,471	259,178	361,012	227,040	201,315	474,965
R. Australia & New Zealand	**709,834**	**414,146**	**30,545**	**19,393**	**18,088**	**26,858**	**33,133**	**18,254**	**36,129**
Australia	687,896	396,626	29,604	18,453	17,039	25,962	31,164	16,087	33,988
New Zealand	15,975	15,596	741	793	1,049	896	1,941	2,083	2,140
Others	5,963	1,924	200	147	-	-	29	85	1
S. Others	**175,190**	**179,206**	**16,115**	**18,369**	**13,286**	**12,388**	**11,736**	**9,248**	**13,973**
I. Import Payments Through Banks	**58,719,492**	**63,992,152**	**4,815,746**	**5,899,152**	**5,714,465**	**6,049,134**	**5,965,344**	**5,508,295**	**6,016,105**
II. Freight & Insurance	**1,807,225**	**2,045,696**	**156,512**	**212,959**	**206,292**	**218,374**	**193,874**	**198,849**	**217,181**
III. Import Payments Banks (fob) (I-II)	**56,912,267**	**61,946,457**	**4,659,234**	**5,686,193**	**5,508,173**	**5,830,760**	**5,771,470**	**5,309,446**	**5,798,923**
IV. Other Imports	**2,233,752**	**2,580,553**	**202,791**	**245,799**	**120,780**	**298,230**	**377,563**	**153,596**	**373,079**

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	FY25	FY26	2025	2026					
			Jun	Jan	Feb	Mar	Apr	May	Jun
Grand Total	**64,389,951**	**69,728,100**	**5,358,519**	**5,804,711**	**5,289,622**	**5,103,462**	**6,730,887**	**5,453,925**	**6,898,594**
A. Latin America	**10,043**	**31,424**	**1,179**	**1,974**	**1,450**	**9,558**	**1,059**	**1,465**	**2,277**
B. Central America	**92,045**	**100,699**	**9,538**	**7,861**	**6,401**	**5,657**	**10,337**	**7,936**	**16,983**
Mexico	71,276	82,534	8,877	5,867	4,908	4,292	9,245	6,305	14,668
Others	20,769	18,165	661	1,994	1,493	1,365	1,092	1,630	2,316
C. South America	**1,370,219**	**1,984,013**	**146,828**	**140,370**	**172,446**	**112,627**	**243,174**	**205,570**	**290,017**
Argentina	401,795	197,825	28,825	12,070	17,728	7,126	10,072	5,384	12,726
Brazil	906,023	1,732,912	114,015	122,470	151,844	102,923	230,423	197,531	271,384
Uruguay	3,678	8,702	494	1,772	103	26	1,987	19	119
Others	58,723	44,574	3,493	4,057	2,771	2,551	692	2,636	5,789
D North America	**2,215,340**	**3,807,117**	**203,206**	**388,562**	**378,292**	**341,258**	**252,771**	**377,462**	**301,895**
Canada	244,260	642,728	17,709	67,334	121,815	110,990	36,512	62,130	61,862
USA	1,970,369	3,164,389	185,456	321,228	256,476	230,268	216,260	315,332	240,034
Others	711	0	40	0	0	0	0	0	0
E. Eastern Europe	**704,801**	**487,932**	**26,381**	**38,202**	**27,896**	**24,363**	**36,585**	**45,661**	**38,574**
Hungary	48,146	43,852	1,965	4,455	2,237	3,862	2,018	3,250	3,041
Romania	21,374	80,188	1,441	1,543	1,542	2,017	1,011	1,162	563
Russian Federation	231,922	150,773	11,636	12,304	7,281	7,444	19,160	26,002	18,170
Ukraine	216,051	33,729	2,666	3,467	1,264	295	3,786	4,309	2,071
Others	187,309	179,390	8,673	16,433	15,571	10,745	10,609	10,939	14,728
F. Northern Europe	**1,032,770**	**1,252,908**	**81,495**	**128,576**	**73,217**	**60,897**	**87,281**	**106,162**	**126,658**
Denmark	122,828	139,737	11,588	15,940	9,119	13,413	10,457	13,016	10,756
Finland	53,482	63,278	5,326	6,987	5,109	3,223	4,571	5,507	6,677
Norway	48,173	48,249	5,683	5,242	4,933	0	3,260	3,218	4,809
Sweden	153,654	157,942	12,248	19,834	9,688	9,581	15,240	11,945	16,742
United Kingdom	544,926	686,795	39,011	64,530	33,966	26,249	42,508	63,343	70,059
Others	109,707	156,907	7,640	16,042	10,400	8,432	11,245	9,132	17,616
G. Southern Europe	**596,938**	**893,022**	**68,504**	**86,082**	**63,820**	**51,008**	**75,882**	**70,446**	**86,780**
Greece	30,351	56,795	2,506	4,478	3,535	2,703	6,817	6,894	9,324
Italy	335,265	484,449	36,126	42,159	35,313	24,337	39,331	39,500	41,284
Spain	176,249	301,368	13,706	35,606	21,733	20,988	26,660	20,604	32,336
Others	55,074	50,410	16,165	3,838	3,239	2,979	3,075	3,448	3,836
H. Western Europe	**2,001,560**	**2,565,281**	**176,636**	**230,806**	**192,232**	**171,776**	**243,445**	**229,671**	**273,243**
Belgium	233,012	265,596	14,597	20,491	17,657	11,750	18,979	23,544	25,157
France	356,353	363,197	32,256	37,962	35,413	18,107	21,458	21,778	38,333
Germany	734,633	926,584	76,639	77,581	72,914	63,014	94,493	76,865	81,234
Netherlands	244,885	495,393	19,519	39,291	25,740	42,459	53,309	79,444	80,250
Switzerland	153,424	187,703	12,572	15,467	14,791	15,905	16,794	12,819	17,320
Others	279,252	326,807	21,053	40,014	25,715	20,540	38,412	15,221	30,948
I. Eastern Africa	**908,248**	**860,595**	**62,349**	**81,772**	**72,066**	**58,569**	**77,430**	**68,868**	**71,844**
Kenya	565,091	586,911	47,625	53,901	53,692	41,909	61,712	54,592	42,916
Mauritius	1,360	3,766	95	471	248	232	792	225	533
United Republic of Tanzania	144,134	117,393	6,492	9,997	5,879	9,200	4,880	4,418	6,113
Others	197,664	152,526	8,137	17,402	12,248	7,228	10,047	9,633	22,281

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

	Country / Territory	FY25*	FY26	2025	2026					
				Apr	Jan	Feb	Mar	Apr	May	Jun
J.	**Middle Africa**	**59,440**	**67,616**	**3,067**	**7,888**	**1,072**	**10,406**	**4,456**	**5,802**	**12,670**
K.	**Northern Africa**	**774,277**	**1,054,602**	139,669	75,680	51,694	47,507	215,894	73,579	72,420
	Egypt	102,614	286,281	6,883	5,542	6,756	4,197	156,063	6,123	10,942
	Morocco	634,809	731,552	120,342	59,964	39,339	42,029	59,443	62,765	52,871
	Others	36,854	36,769	12,443	10,175	5,599	1,281	388	4,691	8,607
L.	**Southern Africa**	**512,990**	**969,557**	**65,530**	**70,304**	**60,334**	**65,073**	**151,699**	**104,551**	**145,287**
	South Africa	505,787	962,711	64,961	69,911	59,835	65,021	151,331	104,051	144,860
	Others	7,203	6,846	569	393	499	52	368	500	427
M.	**Western Africa**	**398,548**	**143,735**	**6,493**	**35,347**	**9,714**	**11,356**	**20,097**	**3,598**	**16,724**
N.	**Eastern Asia**	**20,058,576**	**25,773,865**	**2,046,185**	**2,281,157**	**2,051,151**	**2,002,013**	**2,250,440**	**2,000,503**	**2,538,685**
	China	17,384,133	22,256,736	1,762,937	2,004,264	1,760,469	1,706,210	1,989,295	1,766,342	2,259,314
	Hong Kong	61,566	77,924	6,438	5,109	4,403	3,748	5,293	8,648	5,733
	Japan	1,413,280	1,829,426	145,957	158,665	142,982	170,546	135,254	108,816	155,268
	Republic of Korea	944,914	1,248,564	114,645	90,157	100,832	80,046	96,044	88,231	95,327
	Others	254,683	361,216	16,207	22,963	42,466	41,464	24,553	28,467	23,043
O.	**South-Central Asia**	**2,341,233**	**2,161,755**	**138,987**	**163,599**	**138,784**	**129,928**	**210,840**	**181,322**	**162,542**
	Afghanistan	650,611	259,212	21,697	94	27	7	18	5	65
	Bangladesh	51,920	73,256	2,926	5,244	4,049	4,017	6,348	6,133	6,881
	India	292,525	325,450	16,766	28,351	22,942	14,471	38,833	26,364	24,181
	Iran	1,258,532	1,397,792	90,363	122,828	105,599	103,419	156,380	140,259	124,258
	Sri Lanka	54,752	64,231	4,821	5,300	5,107	6,444	6,678	4,949	5,234
	Others	32,893	41,813	2,415	1,782	1,061	1,571	2,582	3,611	1,924
P.	**South Eastern Asia**	**7,260,005**	**8,948,542**	**515,732**	**767,622**	**748,033**	**660,671**	**766,765**	**707,439**	**770,222**
	Indonesia	3,780,681	4,451,789	259,030	424,135	436,578	377,882	347,918	297,578	299,976
	Malaysia	938,377	992,421	73,583	72,570	79,679	49,043	86,572	89,638	111,416
	Singapore	1,074,072	1,426,126	55,775	121,399	89,273	57,821	129,632	165,504	162,739
	Thailand	942,588	1,353,024	78,388	92,048	94,091	111,155	135,513	100,489	142,488
	Others	524,287	725,183	48,957	57,470	48,412	64,770	67,131	54,230	53,603
Q.	**Western Asia**	**17,201,698**	**18,068,021**	**1,602,247**	**1,236,359**	**1,191,997**	**1,303,184**	**2,062,079**	**1,241,998**	**1,928,058**
	Bahrain	165,229	65,181	870	8,344	1,261	1,523	1,189	144	2,258
	Jordan	14,256	22,625	981	1,918	714	863	6,678	437	426
	Kuwait	1,533,066	1,111,219	143,173	43,412	63,876	47,102	24,795	80,653	2,399
	Saudi Arabia	4,078,467	4,542,791	343,781	293,210	380,102	292,936	597,332	280,750	504,214
	Turkey	323,885	435,542	38,534	38,457	33,068	28,983	38,936	48,915	34,625
	United Arab Emirates	6,366,457	7,287,365	629,638	479,881	387,645	663,507	1,041,724	558,292	633,352
	Others	4,720,339	4,603,299	445,270	371,137	325,330	268,270	351,425	272,807	750,784
R.	**Australia & New Zealand**	**823,970**	**556,819**	**64,452**	**66,896**	**53,241**	**41,294**	**26,026**	**21,891**	**43,637**
	Australia	810,315	536,474	63,740	65,415	52,047	39,473	24,945	20,999	41,244
	New Zealand	13,504	19,962	712	1,347	1,045	1,818	1,081	892	2,384
	Others	152	383	0	133	150	2	0	0	10
S.	**Others**	**214**	**596**	**42**	**1**	**142**	**13**	**-**	**1**	**77**

Source: Pakistan Bureau of Statistics

*Revised PBS data is not available on country level for FY25. In order to make the data comparable, the difference has been adjusted in "others"

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

Year /Quarter	All Groups	Live Animals, Animal Prod.	Vegetatable Products	Animal/Veg.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, Charcoal, Cork	Pulp of Wood of Fibr 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. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Mnufact. used Article	Art Work, Collector Prices & Antique
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	**268.9**	**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**	**-**
2024-25	**350.7**	**260.2**	**348.5**	**339.7**	**357.4**	**340.7**	**244.3**	**228.2**	**291.0**	**297.9**	**273.9**	**372.6**	**266.8**	**340.2**	**337.3**	**390.2**	**329.3**	**353.2**	**199.5**	**340.6**	**317.1**	**-**
2021-22																						
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	251.6	206.5	207.6	354.2	245.9	286.2	150.3	258.5	181.2	231.3	184.2	269.7	196.2	243.7	293.4	353.9	340.1	339.0	202.4	385.4	189.8	-
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	299.4	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	-
Oct-Dec	332.4	267.4	307.2	312.0	318.2	277.4	247.0	199.5	292.9	292.6	207.7	360.3	253.4	318.3	298.6	355.9	262.8	361.1	191.7	266.0	299.6	-
Jan-Mar	332.5	260.9	308.9	305.6	316.5	273.1	253.4	194.0	275.3	302.0	216.6	360.5	251.7	299.0	309.3	351.8	327.5	370.6	192.5	278.2	301.9	-

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/Veg. 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, Charcoal, Cork	Pulp of Wood of Fibr 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. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufact. used Article	Art Work, Collector Prices & Antique
2020-21	**165.9**	**143.1**	**135.2**	**166.6**	**147.9**	**119.5**	**139.4**	**131.1**	**138.2**	**214.8**	**140.3**	**157.8**	**153.4**	**166.2**	**192.6**	**168.7**	**296.7**	**127.7**	**129.4**	**199.0**	**212.7**	**135.1**
2021-22	**244.4**	**160.4**	**175.3**	**272.7**	**169.2**	**246.5**	**179.7**	**171.9**	**199.1**	**336.7**	**194.4**	**222.9**	**195.0**	**249.6**	**205.3**	**227.0**	**372.7**	**196.4**	**129.3**	**292.0**	**246.9**	**173.5**
2022-23	**242.8**	**216.1**	**222.3**	**287.1**	**224.2**	**284.1**	**187.7**	**176.8**	**162.0**	**254.0**	**251.2**	**230.3**	**218.1**	**268.8**	**206.4**	**234.5**	**279.0**	**163.0**	**142.4**	**274.4**	**257.0**	**142.4**
2023-24	**297.6**	**269.2**	**246.7**	**296.1**	**299.5**	**331.5**	**248.6**	**215.7**	**234.5**	**293.3**	**277.6**	**303.5**	**227.7**	**273.4**	**259.7**	**334.5**	**309.7**	**291.6**	**222.4**	**295.5**	**294.1**	**230.4**
2024-25	**317.3**	**294.5**	**283.7**	**365.4**	**290.0**	**291.5**	**303.8**	**202.9**	**180.6**	**330.1**	**270.7**	**334.3**	**184.4**	**308.9**	**287.4**	**382.2**	**391.5**	**268.9**	**258.9**	**311.4**	**326.5**	**228.7**
2021-22																						
Jul-Sep	219.2	137.3	155.2	227.7	155.9	177.7	174.2	153.7	208.8	334.9	170.1	178.3	118.0	178.1	167.8	209.9	413.9	148.7	134.3	302.5	233.7	97.4
Oct-Dec	233.3	154.9	169.5	259.1	167.1	192.4	177.6	165.6	210.7	294.2	185.0	227.0	195.8	238.9	204.5	228.1	393.5	206.1	135.3	282.5	246.3	158.6
Jan-Mar	230.8	173.5	178.7	286.1	167.0	223.1	162.0	170.6	186.2	349.3	201.4	231.9	228.4	287.0	208.4	222.7	329.1	211.2	132.1	321.2	249.8	177.2
Apr-Jun	294.4	175.8	197.9	317.8	186.8	392.7	205.0	197.6	190.5	368.4	221.2	254.3	237.7	294.7	240.7	247.3	354.5	219.6	115.4	261.6	257.6	260.9
2022-23																						
Jul-Sep	257.9	200.4	228.4	318.0	194.2	303.7	195.0	202.1	213.9	287.6	265.0	236.8	231.2	289.3	209.6	237.1	287.1	201.5	135.0	305.4	271.7	136.5
Oct-Dec	235.7	177.1	215.5	293.4	201.5	281.2	181.9	157.6	166.4	281.0	256.0	228.1	186.1	247.8	208.2	226.0	264.8	150.3	138.0	293.6	262.4	139.7
Jan-Mar	234.7	228.3	224.1	270.8	240.5	277.5	176.4	164.5	125.4	225.9	237.0	226.2	195.2	236.5	187.9	230.6	274.4	142.6	149.1	230.7	269.9	138.7
Apr-Jun	242.9	258.5	221.0	266.2	260.4	273.9	197.4	182.8	142.1	221.4	247.0	229.9	259.7	301.5	219.8	244.4	289.9	157.5	147.5	268.1	224.1	154.8
2023-24																						
Jul-Sep	272.1	294.2	223.7	291.0	299.1	289.2	209.0	213.8	246.0	305.7	302.8	291.5	238.4	275.0	277.5	318.1	289.3	253.4	206.9	310.5	286.6	265.8
Oct-Dec	302.6	259.5	242.8	291.6	280.6	331.0	250.7	223.9	248.7	288.0	275.0	293.1	264.8	278.4	248.9	377.1	311.1	314.4	228.9	345.8	299.2	234.9
Jan-Mar	297.7	254.6	249.3	302.4	298.8	336.5	244.7	200.9	227.1	283.6	265.6	301.7	207.6	271.2	256.2	338.8	313.9	269.3	219.3	259.7	306.5	216.3
Apr-Jun	318.0	268.5	271.2	299.2	319.4	369.1	289.9	224.2	216.4	295.8	267.2	327.6	200.0	268.9	256.1	304.2	324.6	329.2	234.4	265.9	284.0	204.7
2024-25																						
Jul-Sep	293.9	268.0	257.5	310.9	311.2	296.0	269.9	199.9	184.8	302.5	270.0	302.9	162.3	286.0	262.6	319.5	357.3	238.5	251.0	289.0	291.1	191.5
Oct-Dec	311.6	280.3	273.6	357.4	267.7	297.5	282.3	203.2	183.9	344.3	271.6	312.7	192.0	300.3	282.4	378.3	376.3	275.2	243.1	297.3	302.4	238.1
Jan-Mar	324.2	298.7	292.1	397.5	283.3	280.7	316.7	201.3	175.7	338.5	266.1	354.4	175.2	307.0	294.9	409.0	410.2	261.6	275.4	338.4	350.8	242.0
Apr-Jun	339.6	330.9	311.6	395.8	297.7	291.7	346.3	207.3	178.2	335.1	275.1	367.0	208.2	342.4	309.5	421.9	422.1	300.2	266.2	320.8	361.8	243.1
2025-26																						
Jul-Sep	340.5	330.2	312.5	372.0	296.4	292.7	359.3	209.3	181.3	338.0	279.4	378.0	215.2	365.0	313.1	423.0	429.5	282.3	295.4	373.6	362.4	253.4
Oct-Dec	343.0	328.2	314.8	385.1	297.5	306.4	364.9	224.5	192.8	333.1	270.3	361.5	181.9	345.2	348.2	370.4	433.4	306.1	275.4	335.2	369.6	314.3
Jan-Mar	319.3	309.6	294.4	377.8	314.2	278.5	317.3	222.1	204.1	325.1	261.9	318.2	162.9	338.4	334.9	385.7	395.1	288.1	265.7	330.1	347.1	319.6

Source: Pakistan Bureau of Statistics

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

Year /Quarte	All Groups	Live Animals, 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 Industrie s	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leath, Fur & Art	Wood & Art Of Wood, Charcoal , Cork	Pulp of Wood of Fibr 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./El ec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photogra phic Med. Surg. Instrume nts	Arms & Ammuni tion & Parts	Misc- Munufac t. used Article	Art Work, Collect or Prices & Antique
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	-
2024-25	146.0	136.2	136.0	70.8	96.1	122.2	320.2	264.1	95.0	166.1	139.4	143.8	171.0	173.3	144.6	194.3	220.4	275.4	161.6	104.6	329.6	-
2021-22																						
Jul-Sep	109.7	74.6	95.3	122.8	115.7	106.2	240.3	156.9	100.0	62.3	72.6	108.6	145.1	147.6	71.9	163.2	76.0	162.9	80.3	23.4	188.8	-
Oct-Dec	121.3	105.1	107.0	223.4	107.4	132.0	242.4	159.9	144.6	76.8	121.6	117.5	137.0	224.2	119.9	161.7	81.2	128.3	63.7	23.3	231.7	-
Jan-Mar	119.1	104.0	110.1	68.4	151.6	101.3	176.9	168.0	121.0	64.5	136.2	114.2	178.8	188.2	89.1	164.9	108.3	108.8	79.4	24.6	264.6	-
Apr-Jun	126.2	107.4	125.6	135.9	160.5	99.9	244.0	165.4	116.2	81.9	172.3	117.6	171.5	172.0	37.2	232.5	137.8	154.8	100.3	22.7	239.1	3.2
2022-23																						
Jul-Sep	115.6	100.7	93.1	156.9	127.0	64.7	243.7	126.3	129.2	88.8	137.7	114.3	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	328.5	219.7	106.7	140.3	80.6	129.0	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	-
Oct-Dec	130.8	154.0	91.6	22.0	141.4	110.0	280.2	233.3	95.2	112.6	87.2	130.2	199.4	138.5	97.4	162.5	160.3	280.8	157.6	37.3	265.4	-
Jan-Mar	144.5	133.9	116.8	9.4	127.1	168.0	260.2	306.0	102.5	186.2	59.1	142.0	217.6	142.2	286.5	210.6	189.8	222.4	160.7	90.6	299.8	-

Source: Pakistan Bureau of Statistics

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

Year /Quarte	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Veg.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, Charcoal, Cork	Pulp of Wood of Fibr 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. Photogr aphic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufact. used Article	Art Work, Collector Prices & Antique
2021-22	**124.61**	**74.4**	**105.73**	**101.9**	**188.18**	**117.33**	**166.98**	**127.73**	**82.85**	**73.14**	**96.06**	**111.18**	**50.69**	**71.96**	**131.48**	**91.5**	**71.47**	**243.23**	**410.41**	**1312.29**	**124.9**	**260.74**
2022-23	**111.71**	**58.49**	**107.96**	**138.52**	**119.6**	**99.06**	**171.18**	**120.55**	**99.57**	**58.14**	**92.12**	**143.68**	**42.08**	**61**	**111.53**	**77.29**	**109.26**	**63.01**	**248.42**	**410.49**	**100.87**	**272.16**
2023-24	**141.81**	**54.67**	**121.06**	**115.64**	**137.97**	**100.82**	**217.98**	**161.49**	**189.75**	**67.66**	**86.95**	**144.46**	**119.18**	**118.58**	**88.41**	**101.2**	**183.61**	**123.53**	**324.71**	**462.13**	**128.68**	**135.66**
2024-25	**171.92**	**48.29**	**128.61**	**120.65**	**158.39**	**106.26**	**224.47**	**216.32**	**288.56**	**70.81**	**94.72**	**180.52**	**158.59**	**177.27**	**140.1**	**110.78**	**298.32**	**153.69**	**195.13**	**523.86**	**159.1**	**105.9**
2021-22																						
Jul-Sep	126.35	70.21	131.79	107.19	196.52	110.98	143.28	124.92	63.92	59.44	90.9	120.86	80.99	99.8	90.58	90.67	89.58	132.63	1019.1	818.34	101.64	254.6
Oct-Dec	119.72	89.96	110.48	110.44	201.59	138.62	166.04	133.07	81.89	78.27	95.6	102.2	50.73	77.89	97.59	100.67	76.38	106.64	218.14	1161.37	208.86	279.14
Jan-Mar	103.42	84.76	94.59	98.49	188.87	96.92	176.01	128.93	96.82	95.36	98.99	97.14	44.85	63.95	250.37	89.25	65.18	105.67	172.89	1090.61	138.64	276.07
Apr-Jun	148.96	52.67	86.07	91.47	165.76	122.8	182.6	124	88.76	59.51	98.75	124.5	26.17	46.2	87.4	85.39	54.74	627.98	231.51	2178.83	50.46	233.13
2022-23																						
Jul-Sep	125.42	42.58	115.01	134.94	128.97	98.95	174.04	114.18	56.49	43.13	92.23	125.82	31.26	58.66	155.66	82.32	171.58	113.66	243.56	243.61	69.47	469.33
Oct-Dec	97.37	94.05	108.58	126.18	141.6	91.4	155.82	134.86	105.77	59.22	97.55	138.52	53.08	86.91	65.69	71.97	52.68	50.72	248.43	43.96	130.02	365.03
Jan-Mar	98.43	53.01	118.96	145.53	110.79	88.6	152.66	111.76	129.9	83.62	90.44	148.47	45.83	58.24	124.03	75.48	70.03	41.68	208.81	257.67	118.2	220.86
Apr-Jun	125.63	44.32	89.3	147.45	97.05	117.28	202.18	121.42	106.12	46.59	88.27	161.92	38.15	40.21	100.72	79.39	142.75	45.97	292.9	1096.72	85.77	33.44
2023-24																						
Jul-Sep	148.84	59.92	127.43	134.01	140.74	98.62	243.45	164.66	234.81	66.62	90.06	154.41	249.94	128.49	103.51	115.07	152.53	182.81	518.79	190.74	119.01	276.07
Oct-Dec	136.06	59.53	124.97	107.5	139.52	107.51	214.69	155	170.05	82.61	93.13	137.51	60.38	120.69	88.26	91.27	169.07	98.93	270.88	471.78	112.15	122.7
Jan-Mar	129.1	54.14	139.77	109.67	128.41	92.95	199.03	166.4	182.8	55.62	89.83	136.32	82.81	86.02	77.38	97.12	162.02	77.43	243.4	448.21	145.54	24.54
Apr-Jun	153.23	45.1	92.07	111.39	143.21	104.21	214.76	159.9	171.33	65.8	74.79	149.59	83.6	139.11	84.5	101.35	250.83	134.93	265.79	737.8	138.03	119.33
2024-25																						
Jul-Sep	158.24	32.04	99.75	114.03	171.56	105.81	217.83	205.08	272.1	60.6	88.61	174.99	144.31	150.71	186.94	109.98	248.5	147.31	198.03	838.98	133.26	27.3
Oct-Dec	165.58	45.66078	156.1	115.54	145.83	106.17	209.23	229.72	254.26	60.428	91.864	188.2	175.95	205.26	117.45	125.65	241.88	151.11	202.39	424.8934	211.89	157.98
Jan-Mar	189.71	49.35539	152.77	139.84	162.5	104.61	232.86	204.62	353.3	65.224	100.15	186.11	172.32	196.62	133.31	95.25	386.49	170.63	220.72	488.8785	162.03	119.63
Apr-Jun	174.1567	66.09913	105.8	113.21	153.66	108.44	237.96	225.84	274.6	96.981	98.259	172.8	141.77	156.5	122.72	112.22	316.42	145.71	159.39	342.6771	129.2	118.71
2025-26																						
Jul-Sep	168.5015	48.3365	135.75	138.31	168.75	102.95	248.48	190.2	255.19	63.653	165.06	195.12	192.63	174.5	97.776	120.17	268.39	136.31	153.96	360.5924	143.04	116.56
Oct-Dec	163.868	45.02256	138.35	128.13	249.26	114.52	209.31	197.08	235.37	76.933	108.47	193.28	172.97	160.29	136.69	125.56	220.74	175.31	228.78	318.1384	147.62	1345.09
Jan-Mar	165.02	52.9	155.72	134.72	174	95.27	220.54	167.61	215.23	67.75	113.18	175.77	177.95	190.88	149.85	132.87	268.77	137.98	243.78	212.49	142.98	12.88

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

Billion Rupees

Items	Jun-25[R]	Sep-25[R]	Dec-25[R]	Mar-26[R]	Jun-26[P]
I. Government Domestic Debt[6]	54,471.5	53,426.7	55,369.7	57,571.7	59,441.2
II. Government External Debt	23,416.9	23,181.4	23,165.9	22,958.6	24,200.6
III. Debt from IMF	2,629.8	2,541.6	2,844.7	2,760.4	3,072.9
IV. External Liabilities[1]	3,392.3	3,377.5	3,383.1	3,381.0	2,414.5
V. Private Sector External Debt	5,252.5	5,217.2	5,388.6	5,407.9	5,253.3
VI. PSEs External Debt	2,200.5	2,148.8	2,200.4	2,202.2	2,184.3
VII. PSEs Domestic Debt	2,015.6	2,009.0	2,067.6	2,017.3	2,238.2
VIII. Commodity Operations[2]	1,066.5	1,058.9	1,086.1	1,023.3	1,008.6
IX. Intercompany External Debt from Direct Investor abroad	1,595.5	1,570.8	1,508.4	1,502.9	1,487.1
A. Gross Public Debt (sum I to III)	**80,518.2**	**79,149.6**	**81,380.4**	**83,290.7**	**86,714.7**
B. Total Debt of the Government - FRDLA Definition[3]	**73,267.0**	**71,664.1**	**73,920.1**	**75,392.5**	**77,167.7**
C. Total External Debt & Liabilities (sum II to VI+IX)	**38,487.5**	**38,037.3**	**38,491.2**	**38,213.1**	**38,612.6**
As percent of GDP					
Gross Public Debt	*70.6*				*68.3*
Total Debt of the Government - FRDLA Definition	*64.2*				*60.8*
Total External Debt & Liabilities	*33.7*				*30.4*
Government Domestic Debt	*47.8*				*46.9*
Memorandum Items					
Government Deposits with the banking system[4]	7,251.2	7,485.5	7,460.2	7,898.1	9,547.0
Total Debt and Liabilities (sum I to IX less X)	94,386.9	92,867.5	95,310.0	97,121.1	99,587.5
X. Consolidation adjustment (with reference to on-lending to GOP)[5]	1,654.2	1,664.4	1,704.6	1,704.3	1,713.1
Accrued interest on Long Term Zero Coupon PIBs	31.9	55.6	86.8	124.4	169.1
Total Debt and Liabilities (As percent of GDP)	82.8				78.5
US Dollar, last day average exchange rates	283.7	281.3	280.1	279.1	278.1

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. Accumulated deposits of the Federal and Provincial Governments with the banking system.
5. 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.
6. 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	Jun-25	Jun-26
Pakistan's Total Debt and Liabilities (I +II-IV)	**94,386.9**	**99,587.5**
I. Pakistan's Total Debt (A+B+C)	**91,582.3**	**97,877.6**
A. Government Domestic Debt	54,471.5	59,441.2
B. PSEs Domestic Debt	2,015.6	2,238.2
C. External Debt (a+b+c+d)	35,095.1	36,198.2
a) Government External Debt	23,416.9	24,200.6
b) Non-government External Debt	7,453.0	7,437.6
c) Country's Debt from IMF	2,629.8	3,072.9
d) Inter Company Ext. Debt from direct investor abroad	1,595.5	1,487.1
II. Total Liabilities (D+E)	**4,458.8**	**3,423.0**
D. External Liabilities [1]	3,392.3	2,414.5
E. Domestic Liabilities [2]	1,066.5	1,008.6

	Jul-Jun FY25	Jul-Jun FY26
Total Debt and Liabilities Servicing (III+IV+V)	**13,160.8**	**11,966.5**
III. Principal Repayment of External Debt and Liabilities (e+f+g+h) [3]	**3,467.0**	**4,465.6**
(a) Government External debt and Liabilities	2,230.9	2,877.2
(b) Non-government External debt	810.7	463.3
(c) Country's Debt from IMF	425.4	163.0
(d) Monetary Authorities external Liabilities	-	962.2
IV. Interest Payment on debt (i+j+k)	**9,466.3**	**7,265.9**
(i) Government Domestic Debt	8,082.9	5,987.7
(j) PSE Debt	-	-
(k) External Debt	1,383.4	1,278.2
Government External debt	841.6	863.0
Non-government External debt	379.8	283.1
Country's Debt from IMF	162.0	132.0
V. Interest Payment on Liabilities (l+m)	**227.5**	**235.0**
(l) External Liabilities	108.7	124.3
(m) Domestic Liabilities	118.8	110.6

Memorandum Item		
Servicing (Principal) Short Term	**95.8**	**173.6**
a) Government External Debt	69.9	164.1
b) PSEs Non-Guaranteed Debt	-	-
c) Scheduled Banks Borrowing	12,076.0	14,794.8
Net Flows	(24.3)	(419.7)
d) Private Non-Guaranteed Debt	25.9	9.5
Consolidation adjustment (with reference to on-lending to GOP)[4]	1,654.2	1,713.1
Accrued interest on Long Term Zero Coupon PIBs		169.1

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

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	2025	2026						
			Aug	Feb	Mar	Apr	May	Jun	Jul	Aug
I. Permanent Debt (1+2+3+4)	**33,656.2**	**42,251.6**	**41,886.0**	**43,897.5**	**44,326.4**	**43,851.1**	**43,652.5**	**44,769.4**	**45,029.4**	**44,730.2**
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**	**40,995.2**	**42,993.3**	**43,421.4**	**42,944.0**	**42,743.7**	**43,859.9**	**44,117.1**	**43,815.2**
GOP Ijara Sukuk	4,766.2	6,187.1	6,192.5	6,991.6	7,103.9	7,273.1	7,462.9	7,891.8	8,462.9	8,825.1
Short Term (1 Year)	553.4	454.8	501.6	551.1	574.2	634.5	658.8	826.1	1,018.1	1,134.3
Long Term (>1 year)	4,212.8	5,732.3	5,690.9	6,440.5	6,529.7	6,638.6	6,804.1	7,065.7	7,444.8	7,690.8
Bai-Muajjal of Sukuk	-	163.2	247.9	631.8	631.8	629.3	629.3	667.7	667.7	667.7
Pakistan Investment Bonds (PIBs)**	28,025.8	35,014.8	34,553.5	35,368.6	35,684.4	35,040.4	34,650.2	35,299.2	34,985.2	34,321.1
Others	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
3. Prize Bonds[1]	**385.1**	**407.5**	**413.0**	**426.4**	**427.2**	**429.3**	**431.0**	**431.7**	**434.6**	**437.2**
4. SBP's on-lending to GOP against SDRs allocation[7]	**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**	**8,651.9**	**9,131.6**	**9,583.3**	**10,556.6**	**10,733.8**	**10,928.1**	**10,815.0**	**10,562.4**
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	8,538.7	9,008.1	9,458.8	10,432.0	10,608.5	10,803.0	10,693.1	10,430.6
MTBs for Replenishment of Cash[3]	80.4	111.7	113.2	123.5	124.5	124.6	125.3	125.0	121.8	131.8
Outright Sale of MRTBs to Banks	-	-	-	-	-	-	-	-	-	-
III. Unfunded Debt	**2,798.7**	**3,021.2**	**3,089.8**	**3,198.6**	**3,215.1**	**3,235.8**	**3,255.7**	**3,284.1**	**3,335.9**	**3,364.3**
Saving Schemes (Net of Prize Bonds)	2,707.8	2,942.6	3,010.6	3,127.4	3,149.5	3,171.4	3,188.1	3,211.0	3,261.1	3,291.3
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	32.1	23.9	18.3	17.2	20.4	25.8	27.6	25.8
IV. Foreign Currency Loans[4]	**373.6**	**380.4**	**379.5**	**391.1**	**387.3**	**390.9**	**394.4**	**392.7**	**11.7**	**11.7**
V. Naya Pakistan Certificates[6]	84.1	61.9	65.8	66.7	59.5	60.1	76.1	67.0	82.4	88.2
Government Domestic Debt (I+II+III+IV+V)	**47,160.2**	**54,471.5**	**54,073.0**	**56,685.5**	**57,571.7**	**58,094.6**	**58,112.5**	**59,441.2**	**59,274.4**	**58,756.8**
Government Domestic Liabilities[5]	**563.5**	**216.0**	**202.3**	**141.5**	**128.2**	**126.2**	**130.5**	**131.5**	**131.4**	**132.6**
Government Domestic Debt and Liabilities	**47,723.7**	**54,687.6**	**54,275.2**	**56,827.0**	**57,699.9**	**58,220.8**	**58,243.0**	**59,572.7**	**59,405.8**	**58,889.4**

Source: Statistics and Data Services Department, SBP

Footnotes:

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-25[R]	30-Sep-25[R]	31-Dec-25[R]	31-Mar-26[R]	30-Jun-26[P]
A. Public External debt (1+2+3)	**103,749.9**	**103,451.3**	**104,952.7**	**104,265.8**	**106,757.0**
1. Government External debt	**82,526.6**	**82,409.1**	**82,715.8**	**82,260.9**	**87,024.7**
i) Long term (>1 year)	**81,787.5**	**81,456.6**	**81,627.6**	**70,658.9**	**77,197.4**
Paris club	6,004.6	5,903.3	5,604.0	5,497.2	5,263.4
Multilateral	42,480.1	42,559.4	42,721.3	42,483.4	43,567.9
Other bilateral	18,038.9	18,200.0	18,704.5	8,924.8	14,046.2
Euro/Sukuk global bonds	6,800.0	6,300.0	6,300.0	6,300.0	6,007.9
Military debt	-	-	-	-	-
Commercial loans/credits	7,156.3	7,120.1	6,834.0	5,872.6	6,444.7
Local Currency Securities (PIBs)	78.0	75.9	113.7	107.4	148.4
Saudi fund for development. (SFD)	-	-	-	-	-
NBP / BOC deposits / PBC*	4.6	-	-	-	-
NPC*	1,225.1	1,297.8	1,350.1	1,473.5	1,718.8
ii) Short term (<1 year)	**739.2**	**952.5**	**1,088.2**	**11,602.0**	**9,827.3**
Multilateral*	552.3	763.8	796.5	729.2	1,053.3
Local Currency Securities (TBills)	186.8	188.8	291.6	322.8	378.4
Commercial loans/credits	-	-	-	10,550.0	8,395.6
2. From IMF	**9,268.0**	**9,035.1**	**10,157.3**	**9,890.6**	**11,050.0**
i) Federal government	3,783.5	3,653.8	3,831.6	3,619.8	3,837.4
ii) Central bank	5,484.5	5,381.3	6,325.7	6,270.9	7,212.5
3. Foreign exchange liabilities	**11,955.3**	**12,007.1**	**12,079.7**	**12,114.3**	**8,682.3**
i) Central bank deposits	3,700.0	3,700.0	3,700.0	3,700.0	250.0
ii) Foreign currency bonds (NHA / NC)	-	-	-	-	-
iii) Other liabilities (SWAP)	4,221.5	4,282.3	4,357.8	4,430.3	4,451.7
iv) Allocation of SDR[1]	4,033.0	4,024.1	4,019.7	3,981.3	3,980.4
v) Nonresident LCY deposits with central bank	0.8	0.7	2.1	2.8	0.2
B. Public sector enterprises (PSEs)	**7,755.0**	**7,638.9**	**7,856.9**	**7,890.7**	**7,854.5**
a. Guaranteed debt	**7,248.2**	**7,138.9**	**7,356.9**	**7,390.7**	**7,354.5**
Paris club	-	-	-	-	-
Multilateral	-	-	-	-	-
Other bilateral	6,871.3	6,772.9	7,022.1	7,061.3	7,057.0
Commercial loans	376.8	366.0	334.7	329.3	297.6
Sandak metal bonds	-	-	-	-	-
b. Non-guaranteed debt	**506.8**	**500.0**	**500.0**	**500.0**	**500.0**
i) Long term (>1 year)	6.8	-	-	-	-
ii) Short term (<1 year)	-	-	-	-	-
iii) non-guaranteed bonds	500.0	500.0	500.0	500.0	500.0
C. Banks	**7,193.2**	**7,338.4**	**8,091.1**	**8,445.8**	**8,261.8**
a. Borrowing	**2,491.9**	**2,418.9**	**2,786.8**	**2,938.6**	**2,398.7**
i) Long term (>1 year)	**-**	**1,318.9**	**1,342.5**	**1,368.6**	**1,391.2**
i) Public sector	**-**	**13.0**	**13.0**	**21.7**	**21.7**
ii) Private sector	-	1,305.9	1,329.5	1,346.9	1,369.5
ii) Short term (<1 year)[2]	**2,491.9**	**1,099.9**	**1,444.3**	**1,570.0**	**1,007.5**
i) Public sector	119.2	157.5	111.6	111.3	163.3
ii) Private sector	2,372.7	942.4	1,332.7	1,458.7	844.2
b. Nonresident deposits (LCY & FCY)	**4,545.1**	**4,791.6**	**5,212.7**	**5,374.9**	**5,726.3**
i) Public sector	125.6	135.2	120.6	125.0	133.8
ii) Private sector	4,419.6	4,656.4	5,092.1	5,249.9	5,592.5
c. Other Liabilities	156.2	128.0	91.6	132.3	136.7
D. Private Sector	**11,317.9**	**11,208.6**	**11,149.4**	**10,930.8**	**10,629.0**
a. Guaranteed debt	**-**	**-**	**-**	**-**	**-**
b. Non-guaranteed debt	**11,317.9**	**11,208.6**	**11,149.4**	**10,930.8**	**10,629.0**
i). Loans	**9,478.9**	**9,249.7**	**9,276.6**	**9,117.6**	**8,836.0**
i) Long term (>1 year)	9,254.6	9,035.4	9,073.3	8,917.2	8,639.3
ii) Short term (<1 year)	224.3	214.2	203.3	200.4	196.7
ii) non-guaranteed bonds	-	-	-	-	-
iii) Trade credits	**1,318.7**	**1,318.7**	**1,318.7**	**1,318.7**	**1,318.7**
iv) Other debt liabilities[3]	**520.3**	**640.3**	**554.1**	**494.5**	**474.2**
E. Debt liabilities to direct investors - Intercompany debt	**5,622.9**	**5,584.1**	**5,386.0**	**5,384.8**	**5,347.5**
Total external debt & liabilities (A+B+C+D+E)	**135,639.0**	**135,221.4**	**137,436.0**	**136,917.9**	**138,849.8**
Memorandum Items					
Public external debt - excluding foreign exchange liabilities (A.1+A.2 Excl. TBills & PIBs)	**91,529.8**	**91,179.6**	**92,467.8**	**91,721.3**	**97,547.9**
Public debt including PSEs (A+B+C.a.i.i+C.a.ii.i+C.b.i)	**111,749.6**	**111,395.9**	**113,054.8**	**112,414.5**	**114,930.3**
Official liquid reserves[4]	14,579.6	14,248.2	16,129.4	16,457.8	18,452.0

Source: Statistics and Data Services Department, SBP

*Pakistan Banao 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.Other debt liabilities of others sector in IIP statement.

4. 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-

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	FY25	FY26	Apr-Jun 25	Jul-Sep 25	Oct-Dec 25[R]	Jan-Mar 26[R]	Apr-Jun 26[P]
1. Public debt (a+b+c)	**9,478**	**14,314**	**4,042**	**1,908**	**2,070**	**2,273**	**8,064**
a) Government debt	**7,955**	**10,284**	**3,709**	**1,695**	**1,951**	**2,102**	**4,536**
Paris club	894	532	233	37	232	37	225
Multilateral	1,970	2,408	533	476	668	503	760
Other Bilateral	957	592	53	154	46	150	242
Euro/Sukuk global bonds	-	1,800	-	500	-	-	1,300
Local Currency Securities (PIBs)	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-
Commercial loans /credits	2,664	2,390	2,464	56	394	700	1,240
Saudi fund for development. (SFD)	-	-	-	-	-	-	-
NBP/BOC deposits	1,470	2,562	427	471	610	712	769
b). To IMF	**1,523**	**581**	**333**	**212**	**119**	**171**	**78**
i) Federal government	906	318	210	122	37	122	37
ii) Central bank	617	262	123	91	82	49	41
c) Foreign exchange liabilities	-	3,450	-	-	-	-	3,450
i) Central bank deposits	-	3,450	-	-	-	-	3,450
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-	-
iii) Swap	-	-	-	-	-	-	-
2. PSEs guaranteed debt	**182**	**309**	**79**	**91**	**63**	**91**	**63**
Paris Club	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-
Other bilateral	58	183	-	91	-	91	-
Commercial loans	124	126	79	-	63	-	63
Sandak Metal Bonds	-	-	-	-	-	-	-
3. PSEs non-guaranteed debt	**-**	**18**	-	18	-	-	-
4. Scheduled banks' borrowing	**1,300**	**-**	300	-	-	-	-
5. Private guaranteed debt	**-**	**-**	-	-	-	-	-
6. Private non-guaranteed debt	**1,414**	**1,327**	**479**	**228**	**435**	**199**	**464**
7. Private non-guaranteed bonds	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Long Term (1+2+3+4+5+6+7)	**12,375**	**15,967**	**4,901**	**2,245**	**2,568**	**2,563**	**8,592**
	-	-					
Memorandum Items	-	-					
Short Term Debt Servicing - Principal(Excluding Item No. 3 below)[1]	**343**	**621**	**80**	**114**	**151**	**140**	**216**
1.Government debt	250	587	50	100	140	136	211
2. PSEs non-guaranteed debt	-	-	-	-	-	-	-
3. Scheduled banks' borrowing	43,213	52,751	11,171	11,018	19,007	14,222	8,504
Net Flows [2]	(97)	(1,484)	634	(1,392)	344	126	(562)
4. Private non-guaranteed debt	93	34	30	14	12	4	5

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	FY25	FY26	Apr-Jun 25	Jul-Sep 25	Oct-Dec 25[R]	Jan-Mar 26[R]	Apr-Jun 26[P]
1. Public debt (a+b+c)	**3,980**	**3,994**	**1,027**	**911**	**1,092**	**895**	**1,096**
a) Government debt	**3,011**	**3,080**	**818**	**661**	**922**	**632**	**864**
i). Long term (> 1 year)	**2,983**	**3,028**	**810**	**653**	**911**	**622**	**843**
Paris club	120	97	45	9	41	9	38
Multilateral	1,186	1,201	357	212	393	217	378
Other Bilateral	756	698	87	263	86	255	94
Euro/Sukuk global bonds	500	480	178	72	178	52	178
Local Currency Securities (PIBs)	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-
Commercial loans /credits	327	405	116	69	168	43	125
Saudi fund for development. (SFD)	-	-	-	-	-	-	-
NBP/BOC deposits	94	148	28	28	44	46	29
ii). Short-term (< I year)	**27**	**52**	**7**	**8**	**12**	**11**	**21**
Multilateral	27	52	7	8	12	11	21
Commercial Loans /Credits	-	-	-	-	-	-	-
	-	-					
b). To IMF	**580**	**471**	**114**	**118**	**112**	**117**	**124**
i). Federal government	243	158	37	40	37	40	42
ii). Central bank (Including Interest on SDR Allocation)	338	313	76	78	75	77	83
c) Foreign exchange liabilities	**389**	**443**	**96**	**132**	**57**	**146**	**108**
i) Central bank deposits	230	300	2	132	17	132	19
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-	-
iii) Other Liabilities (SWAP)	159	143	94	-	40	14	89
2. PSEs guaranteed debt	**203**	**189**	**14**	**86**	**10**	**85**	**8**
Paris Club	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-
Other bilateral	175	171	-	86	-	85	-
Commercial loans	29	18	14	-	10	-	8
Sandak Metal Bonds	-	-	-	-	-	-	-
3. PSEs non-guaranteed debt	**37**	**37**	**19**	**-**	**19**	**-**	**19**
Long term (> 1 year)	37	37	19	-	19	-	19
Short term (< 1 year)	-	-	-	-	-	-	-
4. Scheduled banks' borrowing	**193**	**64**	**31**	**26**	**12**	**13**	**14**
Long term (> 1 year)	57	1	4	0	0	0	0
Short term (< 1 year)	136	64	27	26	12	12	14
5. Private guaranteed debt	**-**	**-**	**-**	**-**	**-**	**-**	**-**
6. Private non-guaranteed debt	**926**	**718**	**263**	**171**	**195**	**159**	**193**
Long term (> 1 year)	922	716	262	170	195	158	192
Short term (< 1 year)	3	3	1	0	1	1	0
7. Private non-guaranteed bonds	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total external liabilities servicing (1+2+3+4+5+6+7)	**5,340**	**5,003**	**1,354**	**1,193**	**1,328**	**1,152**	**1,329**

Source: Statistics and Data Services Department, SBP

Note: PIBs-Pakistan Investment Bonds, NPC-Naya Pakistan Certificate.
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]	HELD BY						
		State Bank of Pakistan	Deposit Money Banks	Other Financial Institutions	International Institutions	Foreign Governments and Banks	Others	Intra-Government Debt
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	**77,888,418**	5,560,015	35,328,879	5,027,043	12,210,428	11,206,447	8,476,943	78,663
2026	**83,641,867**	3,635,828	41,767,756	4,598,695	12,408,696	11,791,936	9,365,885	73,072

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 Stock)

Billion Rupees

Items	Jun-25	Sep-25	Dec-25	Mar-26[R]	Jun-26[P]
PSEs debt and liabilities (I+II)	**2,866.1**	**2,866.0**	**2,954.2**	**2,912.5**	**3,115.3**
YOY Growth (in %)	*(1.8)*	*(1.8)*	*1.1*	*(1.6)*	*8.7*
As percent of GDP	*2.5*				*2.5*
I.PSEs debt	**2,015.6**	**2,009.0**	**2,067.6**	**2,017.3**	**2,238.2**
YOY Growth (in %)	*(4.2)*	*(3.8)*	*(0.0)*	*(4.2)*	*11.04*
As percent of GDP	*1.8*				*1.8*
II.PSEs Liabilities [1]	**850.5**	**857.0**	**886.5**	**895.1**	**877.1**

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 Stock

Million Rupees

SCHEME	Jun-24	Jun-25	2026					
			Mar	Apr	May	Jun	Jul	Aug
A. Accounts (i+ii / 1 to 13)	**657,518.9**	**708,734.3**	**782,349.6**	**790,237.2**	**797,604.9**	**808,989.9**	**828,337.5**	**842,820.8**
(i) National Savings Centers	640,236.0	696,075.9	770,834.2	778,742.1	786,124.9	797,657.7	817,040.4	831,859.0
(ii) Post Offices	17,282.9	12,658.4	11,515.4	11,495.2	11,480.0	11,332.2	11,297.1	10,961.8
1- Savings Accounts	84,402.4	102,512.9	112,090.3	113,089.0	114,776.7	117,220.1	120,554.1	121,843.0
2- Khas Deposit Accounts	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	1,195.2	1,189.3	1,185.9	1,182.6	1,178.4	1,175.6
4- Special Savings Accounts	62,321.2	57,237.0	54,818.0	55,417.6	55,576.1	56,277.4	58,198.5	59,312.6
5- Pensioners Benefit Account	433,957.6	485,757.6	536,780.1	541,122.2	544,679.1	549,467.9	557,241.0	562,352.9
6- Shahada's Family Welfare Account	188.2	293.5	350.0	357.6	353.1	354.6	369.6	381.5
7-Sarwa Islamic Savings Account (SISA)	68,896.3	54,944.9	68,469.5	70,594.8	72,580.4	75,738.7	81,661.0	88,464.7
8-Sarwa Islamic Term Account (SITA) 1 Year	2,147.6	567.8	327.1	344.1	339.4	343.7	424.8	501.8
9-Sarwa Islamic Term Account (SITA) 3 Years	2,639.1	2,618.8	2,856.0	2,857.2	2,851.7	2,731.6	2,587.6	2,412.0
10-Sarwa Islamic Term Account (SITA) 5 Years	1,104.6	2,634.6	4,310.2	4,422.0	4,426.6	4,459.7	4,823.2	4,950.0
11-Digital Sarwa Islam.Term Acc. (SITA) 1 Year	105.8	26.4	52.3	55.9	52.9	96.6	112.0	128.8
12-Digital Sarwa Isla.Term Acc.(SITA) 3 Years	24.7	54.7	78.7	78.3	78.4	69.5	73.7	92.3
13-Digital Sarwa Isla.Term Acc.(SITA) 5 Years	70.0	492.9	711.7	709.4	704.7	736.8	803.1	895.0
B. Certificates (i+ii+iii /14 to 25)	**2,048,338.2**	**2,233,617.8**	**2,367,180.3**	**2,380,829.9**	**2,390,164.5**	**2,401,854.6**	**2,432,839.9**	**2,448,513.1**
(i) National Savings Centers	1,971,589.9	2,150,961.4	2,285,351.7	2,299,082.8	2,308,351.4	2,320,151.0	2,350,368.4	2,366,128.7
(ii) Post Offices	(2,276.3)	(2,389.1)	(2,608.6)	(2,615.9)	(2,616.7)	(2,651.0)	(2,657.2)	(2,673.1)
(iii) Banks	79,024.6	85,045.5	84,437.2	84,363.0	84,429.8	84,354.5	85,128.7	85,057.6
14- Defence Savings Certificates	400,407.6	396,512.7	384,550.3	384,454.3	384,358.4	381,473.6	381,527.3	376,578.2
15- National Deposit Certificates	16.6	16.5	16.5	16.5	16.5	16.5	16.5	16.5
16- Khas Deposit Certificates	215.8	215.8	215.8	215.6	215.6	215.6	215.6	215.6
17- Premium Savings Certificates	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	323,520.2	323,863.0	323,772.4	324,339.1	328,453.0	330,824.4
19- Special Savings Certificates (Bearer)	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	361,973.5	365,773.9	368,191.9	373,174.8	385,012.8	392,542.4
21- Behbood Savings Certificate	1,040,102.1	1,151,350.1	1,251,111.9	1,261,231.1	1,268,476.2	1,277,817.9	1,293,058.9	1,303,295.6
22- Short-Term Savings Certificates (3 Months)	28,978.3	28,265.9	24,719.2	24,756.4	25,043.2	24,056.1	22,825.6	22,543.9
23- Short-Term Savings Certificates (6 Months)	8,342.9	8,989.2	5,618.2	5,468.4	5,355.7	5,560.6	5,514.1	5,602.7
24- Short-Term Savings Certificates (12 Months)	18,199.9	15,841.1	8,193.4	7,715.3	7,382.9	6,977.5	6,794.1	6,754.2
25-Others	1,615.7	4,886.2	6,988.4	7,062.3	7,078.7	7,950.0	9,148.9	9,866.7
C. National Savings Bonds	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
26- 10 Years	-	-	-	-	-	-	-	-
D. Prize Bonds (27 to 35) *	**330,417.9**	**341,947.1**	**349,677.8**	**349,988.3**	**350,395.3**	**350,770.6**	**351,523.9**	**353,064.8**
27- Rs. 100	10,152.5	10,089.2	10,137.4	10,137.3	10,137.2	10,148.5	10,143.0	10,151.4
28- Rs. 200	28,341.1	28,049.7	28,048.6	28,063.7	28,061.8	28,063.7	28,070.0	28,068.2
29- Rs. 750	113,703.5	115,307.3	118,237.7	118,583.4	119,029.5	119,194.6	119,744.2	120,323.3
30- Rs.1,500	173,262.7	184,086.5	188,844.6	188,795.6	188,761.9	188,961.8	189,165.6	190,121.4
31- Rs. 7,500	1,286.7	1,085.5	1,084.5	1,084.5	1,084.3	1,084.2	1,084.1	1,084.1
32- Rs. 15,000	1,502.9	1,311.1	1,308.1	1,307.5	1,304.6	1,302.0	1,300.9	1,300.8
33- Rs. 25,000	699.7	621.0	620.1	619.6	619.2	619.1	619.1	618.8
34- Rs. 40,000	728.4	656.5	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
E. Premium Prize Bonds (Registered) (36 to37)	**54,722.2**	**65,548.3**	**77,549.4**	**79,329.3**	**80,621.7**	**80,908.2**	**83,054.7**	**84,169.9**
36- Rs. 40,000	32,824.3	39,126.8	45,964.6	46,915.7	47,689.2	47,876.6	49,059.2	49,744.1
37- Rs. 25,000	21,898.0	26,421.4	31,584.8	32,413.6	32,932.4	33,031.5	33,995.5	34,425.8
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**
TOTAL (A+B+C+D+E+F)	**3,138,227.6**	**3,397,077.8**	**3,623,987.5**	**3,647,925.6**	**3,666,327.3**	**3,689,753.6**	**3,742,986.3**	**3,775,798.9**

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

Items	2026							
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
01 Month Treasury Bills								
Issue	185,369.3	557,848.6	1,236,110.1	484,760.7	804,284.6	141,756.6	189,078.5	122,513.9
Discount Allowed	1,372.0	4,939.8	13,577.1	78,118.0	7,472.7	1,235.4	1,639.3	1,069.9
Discharged	118,814.6	185,369.3	703,406.2	400,489.1	1,174,824.0	804,284.6	141,756.6	189,078.5
Discount Paid	946.1	1,372.0	6,184.7	3,277.0	14,363.6	7,472.7	1,235.4	1,639.3
Outstanding Balance	184,267.2	556,746.4	1,089,450.3	1,173,721.9	803,182.4	140,654.4	187,976.3	121,411.7
3 Months Treasury Bills								
Issue	698,947.6	769,522.4	1,748,640.2	969,008.6	1,206,232.3	711,717.1	490,362.4	494,113.5
Discount Allowed	16,274.0	20,490.5	46,486.0	27,491.2	34,076.2	18,664.0	12,985.0	13,094.2
Discharged	554,595.7	713,030.3	760,008.9	391,059.2	1,242,907.4	1,275,255.2	969,008.6	1,206,232.3
Discount Paid	14,145.7	16,964.1	17,397.7	9,202.8	33,131.4	33,845.1	27,491.2	34,076.2
Outstanding Balance	1,864,098.4	1,920,590.5	2,909,221.9	3,487,171.2	3,450,496.1	2,886,957.9	2,408,311.8	1,696,193.1
6 Months Treasury Bills								
Issue	164,008.1	92,650.0	274,279.9	52,896.3	359,072.1	658,468.7	351,459.5	126,867.1
Discount Allowed	8,323.6	5,025.2	15,929.3	3,294.1	21,679.0	37,545.1	20,108.0	7,468.1
Discharged	123,929.3	102,405.9	251,853.2	79,328.1	63,886.8	93,165.1	164,008.1	92,650.0
Discount Paid	6,693.7	5,507.4	13,652.7	4,372.4	3,386.4	4,650.9	8,323.6	5,025.2
Outstanding Balance	1,206,767.6	1,197,011.7	1,219,438.5	1,193,006.7	1,488,192.0	2,053,495.6	2,240,947.0	2,275,164.1
12 Months Treasury Bills								
Issue	385,954.8	159,476.4	270,859.1	96,979.8	689,797.7	1,137,109.3	349,912.9	89,285.8
Discount Allowed	40,004.5	17,449.7	31,937.4	12,012.1	82,555.2	129,803.1	41,469.0	10,617.9
Discharged	292,392.5	177,251.8	833,957.7	518,128.2	381,680.7	591,703.7	347,936.5	158,909.3
Discount Paid	33,401.7	20,670.1	99,163.0	58,014.8	41,464.4	62,984.6	37,931.3	17,406.3
Outstanding Balance	6,436,362.0	6,418,586.6	5,855,488.1	5,434,339.8	5,742,456.8	6,287,862.4	6,289,838.7	6,220,215.2

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	2022-23 Bid Amount		2023-24 Bid Amount		2024-25 Bid Amount		2025-26 Bid Amount		2026-27 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	869.2	824.2	2,511.0	2,393.0	-	-	-	-		
October	-	-	-	-	-	-	-	-		
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	-	-	-	-	238.0	198.0		
May	428.8	421.8	-	-	-	-	-	-		
June	618.2	560.8	177.0	177.0	-	-	-	-		
Average										
per month	573.31	561.19	454.33	442.20	67.08	67.08	19.83	16.50	-	-
per day	19.11	18.71	15.14	14.74	2.24	2.24	0.66	0.55	-	-

Purchase

Period	2022-23 Amount		2023-24 Amount		2024-25 Amount		2025-26 Amount		2026-27 Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	4,476.9	2,353.4	3,013.9	2,566.9	29,652.3	29,449.7	30,627.1	29,928.3	45,320.5	44,125.3
August	4,106.8	3,452.3	6,859.7	6,433.4	25,241.8	23,791.7	40,071.3	39,502.1	30,167.6	29,227.5
September	3,875.5	3,376.1	3,016.9	3,016.9	27,080.0	26,959.9	27,565.6	27,166.5	26,288.6	25,150.1
October	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	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	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	5,074.2	3,803.0	17,580.0	16,746.6	35,163.2	34,836.2	42,284.0	42,109.0		
February	2,663.6	2,343.2	11,286.2	11,042.5	16,310.9	15,638.3	28,284.0	27,411.7		
March	8,606.6	7,909.6	33,281.6	33,251.1	28,473.4	27,095.7	29,113.9	28,888.2		
April	4,584.6	4,266.4	19,206.0	18,798.6	31,225.5	30,233.4	40,163.6	39,090.6		
May	4,061.4	4,039.4	24,040.5	23,464.6	29,406.7	28,150.8	35,400.2	34,418.9		
June	12,548.6	12,459.3	27,067.5	27,062.5	40,657.8	39,887.4	44,035.4	41,399.9		
Average										
per month	5,396.16	4,765.23	15,065.67	14,646.18	28,012.66	27,376.70	34,290.18	33,558.01	33,925.57	32,834.25
per day	179.87	158.84	502.19	488.21	933.76	912.56	1,143.01	1,118.60	1,130.85	1,094.48

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Million Rupees

Cash Accommodation

Period	2022-23		2023-24		2024-25		2025-26		2026-27	
	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	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	1,155,500.0	729,750.0
August	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	1,141,900.0	450,950.0
September	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	3,315,510.0	416,600.0
October	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	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	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	615,650.0	2,338,800.0	2,527,850.0	11,078,540.0	1,850,550.0	10,301,600.0	736,200.0	1,370,900.0		
February	412,650.0	722,600.0	526,150.0	6,495,550.0	1,973,450.0	4,419,900.0	1,376,500.0	537,300.0		
March	212,225.0	2,233,500.0	783,200.0	4,421,750.0	5,626,250.0	4,630,500.0	1,949,850.0	1,211,550.0		
April	1,028,800.0	488,750.0	1,501,700.0	3,122,200.0	3,672,650.0	4,170,500.0	2,230,500.0	1,019,600.0		
May	833,250.0	3,266,300.0	904,350.0	3,416,200.0	1,948,000.0	2,305,300.0	1,812,600.0	224,750.0		
June	1,209,100.0	2,856,500.0	929,000.0	4,141,200.0	3,655,750.0	4,762,800.0	4,712,400.0	768,500.0		
Average										
per month	553,943.2	1,525,870.8	1,241,311.7	5,962,274.2	2,688,245.0	5,432,333.3	1,870,841.7	985,104.2	1,870,970.0	532,433.3
per day	18,464.8	50,862.4	41,377.1	198,742.5	89,608.2	181,077.8	62,361.4	32,836.8	62,365.7	17,747.8

SBP Overnight Repo/ Reverse Repo Rates*

Percent per annum

Period	2022-23		2023-24		2024-25		2025-26		2026-27	
	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	16.00	14.00	23.00	21.00	20.50	18.50	12.00	10.00	12.50	10.50
August	16.00	14.00	23.00	21.00	20.50	18.50	12.00	10.00	12.50	10.50
September	16.00	14.00	23.00	21.00	18.50	16.50	12.00	10.00	12.50	10.50
October	16.00	14.00	23.00	21.00	18.50	16.50	12.00	10.00		
November	16.00	14.00	23.00	21.00	16.00	14.00	12.00	10.00		
December	17.00	15.00	23.00	21.00	14.00	12.00	11.50	9.50		
January	18.00	16.00	23.00	21.00	13.00	11.00	11.50	9.50		
February	18.00	16.00	23.00	21.00	13.00	11.00	11.50	9.50		
March	21.00	19.00	23.00	21.00	13.00	11.00	11.50	9.50		
April	22.00	20.00	23.00	21.00	13.00	11.00	12.50	10.50		
May	22.00	20.00	23.00	21.00	12.00	10.00	12.50	10.50		
June	23.00	21.00	21.50	19.50	12.00	10.00	12.50	10.50		

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	1 Months Treasury Bills				3 Months Treasury Bills				6 Months Treasury Bills				12 Months Treasury Bills			
Settlement Date	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																
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
2026																
8-Jan-26	300,865.0	87,188.0	10.20	10.20	553,849.0	79,622.0	10.15	10.15	440,787.0	51,569.0	10.16	10.09	1,415,534.0	760,947.0	10.16	10.09
22-Jan-26	238,708.0	32,573.0	9.90	9.90	715,202.0	382,825.0	9.90	9.88	318,847.0	46,247.0	9.95	9.93	1,008,755.0	264,057.0	10.00	9.99
6-Feb-26	824,647.9	107,813.9	10.20	10.18	750,379.5	314,959.5	10.20	10.10	258,339.9	128,327.3	10.32	10.15	839,104.9	271,904.9	10.40	10.35
19-Feb-26	513,664.4	78,927.4	10.15	10.14	557,812.0	400,262.0	10.29	10.23	125,504.4	44,004.4	10.44	10.42	425,026.4	154,054.4	10.60	10.53
5-Mar-26	267,153.5	95,113.5	10.50	10.32	399,790.7	260,290.7	10.50	10.41	211,462.1	71,462.1	10.74	10.72	281,799.7	154,799.7	10.99	10.91
17-Mar-26	492,675.9	467,674.9	11.48	11.01	575,722.3	529,722.3	11.50	11.02	107,713.1	26,213.1	11.50	11.19	182,316.4	22,126.4	11.50	11.31
2-Apr-26	1,817,869.9	146,802.5	11.19	11.15	594,040.5	486,025.9	11.79	11.74	259,479.6	103,477.6	11.47	11.37	395,116.8	40,616.8	11.75	11.64
16-Apr-26	2,034,137.1	403,766.1	10.70	10.67	1,941,314.3	843,799.1	11.44	11.43	208,055.1	14,378.1	11.15	11.15	504,772.7	224,472.7	11.89	11.82
30-Apr-26	1,900,233.5	699,118.5	11.48	11.40	1,564,281.3	465,301.3	11.84	11.72	457,907.6	172,353.5	11.98	11.86	218,257.0	37,707.0	12.10	12.04
14-May-26	1,562,594.5	53,440.6	11.37	11.32	570,015.5	736,525.6	12.08	12.01	169,749.8	34,354.6	12.35	12.28	188,918.3	91,255.1	12.50	12.39
21-May-26	930,387.8	431,320.1	12.23	12.06	442,253.1	232,482.9	12.49	12.31	140,726.6	18,541.7	12.50	12.40	162,960.7	5,724.7	12.59	12.59
11-Jun-26	1,844,378.8	644,578.1	12.19	12.10	1,470,547.3	960,182.7	12.50	12.39	603,333.3	165,856.2	12.49	12.48	541,866.2	131,149.1	12.99	12.91
24-Jun-26	289,700.0	159,706.5	11.80	11.75	408,894.0	246,049.6	11.75	11.70	592,505.8	193,215.9	11.75	11.72	1,561,604.2	558,648.6	11.84	11.76
9-Jul-26	720,436.5	97,525.4	11.40	11.39	1,095,926.0	386,431.9	11.40	11.37	836,175.5	459,250.4	11.44	11.39	1,388,324.4	976,850.0	11.49	11.37
23-Jul-26	981,706.3	44,231.2	11.35	11.29	525,865.7	325,285.1	11.52	11.42	216,433.7	199,218.2	11.80	11.54	301,476.3	160,259.3	11.99	11.89
6-Aug-26	803,816.7	137,235.2	11.35	11.25	421,935.5	149,864.8	11.51	11.44	338,886.9	307,743.3	11.70	11.44	611,153.6	287,556.3	11.95	11.87
20-Aug-26	978,551.4	51,843.2	11.47	11.44	474,926.0	340,497.6	11.65	11.54	199,943.5	43,716.3	11.80	11.73	450,354.0	62,356.6	11.99	11.96
3-Sep-26	122,513.9	1,160,875.0	11.39	11.38	377,776.4	447,273.9	11.60	11.56	114,286.6	407,867.4	11.90	11.82	42,570.6	632,262.6	11.99	11.95
17-Sep-26	BR	573,306.5	BR	BR	116,337.2	326,758.9	11.38	11.38	12,580.6	91,203.9	11.70	11.68	46,715.2	93,359.8	12.00	11.90

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 (%)
19-Feb-26	2-Years	0.00%	140,000.0	48,258.0	82.7	10.34	10.32
	3-Years	10.25%	295,975.0	170,296.2	100.0	10.25	10.21
	5-Years	10.50%	364,350.0	217,770.0	99.0	10.75	10.71
	10-Years	11.00%	132,750.0	61,650.0	98.6	11.24	11.18
	15-Years	0.00%	811,500.0	53,000.0	19.7	11.50	11.43
27-Mar-26	2-Years	0.00%	91,000.0	42,080.0	80.8	12.50	12.41
	3-Years	10.25%	86,250.0	65,512.0	94.8	12.50	12.34
	5-Years	10.50%	105,700.0	33,640.0	92.9	12.50	12.44
	10-Years	11.00%	145,500.0	R	-	-	-
	15-Years	0.00%	390,000.0	325,000.0	17.7	12.40	12.40
29-Apr-26	2-Years	0.00%	52,004.0	R	-	-	-
	3-Years	10.25%	54,500.0	R	-	-	-
	5-Years	10.50%	212,171.0	R	-	-	-
	10-Years	11.00%	162,259.0	R	-	-	-
	15-Years	0.00%	425,500.0	R	-	-	-
19-May-26	2-Years	0.00%	66,500.0	26,330.0	81.3	13.25	13.15
	3-Years	12.00%	40,000.0	11,623.0	97.0	13.25	13.25
	5-Years	12.25%	126,726.0	37,395.0	97.5	12.95	12.91
	10-Years	12.50%	150,763.0	55,440.0	97.5	12.95	12.83
	15-Years	0.00%	626,500.0	521,000.0	16.9	12.90	12.90
18-Jun-26	2-Years	0.00%	221,001.3	4,457.2	83.5	12.14	12.14
	3-Years	12.00%	612,551.1	170,397.1	99.8	12.09	12.06
	5-Years	12.25%	825,910.0	349,690.1	100.2	12.19	12.09
	10-Years	12.50%	247,462.0	123,996.6	99.4	12.61	12.57
	15-Years	0.00%	155,500.0	R	-	-	-
6-Jul-26	2-Years	0.00%	391,800.0	48,454.5	84.7	11.45	11.43
	3-Years	12.00%	425,930.0	136,044.1	101.2	11.49	11.46
	5-Years	12.25%	606,028.9	118,084.0	102.2	11.63	11.58
	10-Years	12.50%	516,670.9	112,500.0	102.0	12.14	12.14
	15-Years	0.00%	205,500.0	200,000.0	18.6	12.3	12.3
5-Aug-26	2-Years	0.00%	182,500.7	R	-	-	-
	3-Years	12.00%	275,579.4	123,486.5	100.6	11.74	11.65
	5-Years	12.25%	403,780.1	178,537.9	101.6	11.80	11.75
	10-Years	12.50%	253,716.6	157,856.5	101.1	12.30	12.20
	15-Years	0.00%	405,000.0	400,001.4	17.1	12.5	12.4
21-Sep-26	2-Years	0.00%	64,000.0	17,747.8	80.4	12.4	12.4
	3-Years	12.00%	92,750.1	64,367.8	98.9	12.49	12.45
	5-Years	12.25%	106,405.1	71,978.4	99.1	12.49	12.39
	10-Years	12.50%	75,423.1	27,237.7	100.0	12.50	12.41
	15-Years	0.00%	5,000.0	R	-	-	-

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 QuarterlyWith 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]
6-Feb-26	02-Year									
	03-Year									
	05-Year									
	10-Year	353,000.2	-	-						
19-Feb-26	02-Year									
	03-Year									
	05-Year									
	10-Year	423,000.0	95,330.0	96.7						
5-Mar-26	02-Year									
	03-Year									
	05-Year									
	10-Year	256,500.0	R	-						
17-Mar-26	02-Year									
	03-Year									
	05-Year									
	10-Year	209,950.0	105,155.1	94.4						
2-Apr-26	02-Year									
	03-Year									
	05-Year									
	10-Year	2,130,500.0	51,705.0	94.5						
16-Apr-26	02-Year									
	03-Year									
	05-Year									
	10-Year	909,565.0	42,682.0	95.3						
30-Apr-26	02-Year									
	03-Year									
	05-Year									
	10-Year	585,500.0	R	-						
14-May-26	02-Year									
	03-Year									
	05-Year									
	10-Year	772,500.0	R	-						
21-May-26	02-Year									
	03-Year									
	05-Year									
	10-Year	765,500.0	R	-						
11-Jun-26	02-Year									
	03-Year									
	05-Year									
	10-Year	481,000.0	R	-						
24-Jun-26	02-Year									
	03-Year									
	05-Year									
	10-Year	302,500.0	R	-						

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
2025	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
2026	Jan	Month Average	10.22	10.72	10.21	10.71	10.17	10.67	10.14	10.39	10.14	10.39	10.12	10.62	10.11	10.61
		End-Month	10.24	10.74	10.24	10.74	10.25	10.75	10.23	10.48	10.24	10.49	10.24	10.74	10.24	10.74
	Feb	Month Average	10.26	10.76	10.26	10.76	10.25	10.75	10.28	10.53	10.30	10.55	10.29	10.79	10.30	10.80
		End-Month	10.32	10.82	10.32	10.82	10.30	10.80	10.34	10.59	10.36	10.61	10.35	10.85	10.37	10.87
	Mar	Month Average	10.36	10.86	10.38	10.88	10.50	11.00	10.78	11.03	10.87	11.12	11.00	11.50	11.04	11.57
		End-Month	10.39	10.89	10.41	10.91	10.65	11.15	11.24	11.49	11.34	11.59	11.49	11.99	11.52	12.02
	Apr	Month Average	10.52	11.02	10.53	11.03	10.67	11.17	11.20	11.45	11.35	11.60	11.50	12.00	11.54	12.04
		End-Month	11.30	11.80	11.35	11.85	11.40	11.90	11.51	11.76	11.71	11.96	11.81	12.31	11.84	12.34
	May	Month Average	11.34	11.84	11.35	11.85	11.41	11.91	11.74	11.99	11.97	12.22	12.06	12.56	12.10	12.60
		End-Month	11.36	11.86	11.36	11.86	11.53	12.03	11.99	12.24	12.25	12.50	12.38	12.88	12.44	12.94
	Jun	Month Average	11.40	11.90	11.42	11.92	11.51	12.01	11.84	12.09	12.02	12.27	12.13	12.63	12.17	12.67
		End-Month	11.37	11.87	11.40	11.90	11.40	11.90	11.54	11.79	11.55	11.80	11.56	12.06	11.56	12.06
	Jul	Month Average	11.36	11.86	11.37	11.87	11.38	11.88	11.40	11.65	11.43	11.68	11.44	11.94	11.45	11.95
		End-Month	11.36	11.86	11.38	11.88	11.40	11.90	11.44	11.69	11.53	11.78	11.56	12.06	11.60	12.10
	Aug	Month Average	11.363	11.863	11.374	11.874	11.395	11.895	11.444	11.694	11.525	11.775	11.596	12.096	11.622	12.122
		End-Month	11.36	11.86	11.38	11.88	11.41	11.91	11.48	11.73	11.56	11.81	11.62	12.12	11.66	12.16
	Sep	Month Average	11.39	11.89	11.40	11.90	11.44	11.94	11.51	11.76	11.70	11.95	11.77	12.27	11.81	12.31
		End-Month	11.43	11.93	11.43	11.93	11.48	11.98	11.60	11.85	11.83	12.08	11.90	12.40	11.93	12.43

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

6.8 Inter-Bank Weighted Average Call Rates

Percent per annum

Period		Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months
2025	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	-	-	-
2026	Jan	10.20	10.43	10.33	-	-	-
	Feb	10.57	10.52	10.23	-	-	-
	Mar	10.34	10.44	10.50	-	-	-
	Apr	10.34	10.64	-	-	-	-
	May	11.55	11.66	11.55	-	11.85	12.08
	Jun	11.58	11.70	-	-	-	-
	Jul	11.51	11.41	11.39	-	-	-
	Aug	11.50	11.42	11.49	-	-	-
	Sep	11.47	11.61	-	10.97	-	-

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-Sep-26	277.46	277.79	278.89	321.61	322.08	323.67	1.73	1.74	1.75	375.56	376.00	377.51
02-Sep-26	277.45	277.78	278.89	321.32	321.79	323.37	1.74	1.74	1.75	374.91	375.35	376.87
03-Sep-26	277.42	277.77	278.99	321.92	322.42	324.12	1.77	1.77	1.78	374.45	374.92	376.58
04-Sep-26	277.41	277.78	278.99	322.38	322.90	324.58	1.77	1.78	1.79	375.53	376.02	377.67
07-Sep-26	277.40	277.76	278.94	322.73	323.24	324.88	1.80	1.80	1.81	375.67	376.16	377.76
08-Sep-26	277.37	277.68	278.80	322.15	322.59	324.22	1.80	1.81	1.82	375.27	375.68	377.23
09-Sep-26	277.36	277.73	278.84	322.52	323.03	324.63	1.81	1.81	1.82	375.55	376.04	377.58
10-Sep-26	277.35	277.72	278.98	322.73	323.24	324.98	1.81	1.81	1.82	375.74	376.24	377.97
11-Sep-26	277.32	277.71	278.99	321.71	322.24	324.01	1.80	1.80	1.82	374.64	375.16	376.91
14-Sep-26	277.31	277.67	278.80	319.94	320.43	322.03	1.79	1.80	1.81	373.86	374.35	375.90
15-Sep-26	277.30	277.66	278.80	319.83	320.33	321.96	1.79	1.79	1.80	373.65	374.15	375.71
16-Sep-26	277.27	277.62	278.73	320.12	320.62	322.21	1.79	1.79	1.80	373.53	374.01	375.55
17-Sep-26	277.26	277.61	278.78	318.06	318.55	320.19	1.78	1.78	1.79	371.10	371.58	373.19
18-Sep-26	277.25	277.56	278.67	318.27	318.72	320.29	1.76	1.76	1.77	370.56	370.99	372.53
21-Sep-26	277.22	277.47	278.53	318.35	318.72	320.23	1.76	1.77	1.78	371.12	371.46	372.93
22-Sep-26	277.21	277.46	278.46	317.04	317.42	318.87	1.76	1.76	1.77	369.71	370.06	371.44
23-Sep-26	277.20	277.26	278.15	316.58	316.73	318.05	1.76	1.76	1.77	368.82	368.90	370.14
24-Sep-26	277.17	277.21	278.06	315.66	315.80	317.05	1.75	1.75	1.76	367.05	367.11	368.29
25-Sep-26	277.16	277.14	277.61	315.74	315.81	316.64	1.75	1.75	1.76	366.91	366.90	367.56
28-Sep-26	277.15	277.27	277.94	315.40	315.63	316.68	1.77	1.77	1.78	367.60	367.78	368.71
29-Sep-26	277.12	277.22	277.91	314.21	314.41	315.53	1.76	1.76	1.77	366.65	366.79	367.77
30-Sep-26	277.11	277.07	277.41	314.64	314.67	315.36	1.77	1.77	1.77	367.83	367.78	368.28

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-Sep-26	342.29	342.96	345.29	198.33	198.54	199.26	73.9016	73.9847	74.2746	903.35	904.56	908.51
02-Sep-26	340.64	341.30	343.59	197.93	198.15	198.88	73.8924	73.9755	74.2681	903.31	904.53	908.47
03-Sep-26	342.75	343.44	345.84	199.29	199.52	200.34	73.8811	73.9707	74.2934	903.66	904.88	909.25
04-Sep-26	343.01	343.72	346.11	199.77	200.01	200.81	73.8783	73.9739	74.2902	903.63	904.92	909.15
07-Sep-26	342.98	343.68	346.03	200.33	200.57	201.35	73.8753	73.97	74.2781	904.03	905.31	909.42
08-Sep-26	342.10	342.73	345.13	200.00	200.20	200.94	73.8577	73.9361	74.231	904.53	905.57	909.49
09-Sep-26	342.36	343.07	345.41	200.22	200.46	201.19	73.8635	73.9579	74.25	904.50	905.74	909.61
10-Sep-26	342.37	343.08	345.53	200.03	200.27	201.11	73.866	73.9615	74.2915	904.46	905.71	910.05
11-Sep-26	340.63	341.36	343.83	198.81	199.07	199.92	73.8543	73.9546	74.2914	904.36	905.67	910.10
14-Sep-26	338.52	339.22	341.49	197.72	197.96	198.71	73.836	73.9289	74.2258	903.60	904.81	908.74
15-Sep-26	339.25	339.96	342.33	197.58	197.82	198.55	73.8232	73.9182	74.2146	903.26	904.56	908.43
16-Sep-26	338.78	339.48	341.77	197.61	197.85	198.57	73.819	73.9115	74.2053	903.16	904.43	908.31
17-Sep-26	335.97	336.66	338.97	197.19	197.42	198.18	73.807	73.8987	74.2079	902.11	903.31	907.34
18-Sep-26	336.10	336.75	338.99	197.53	197.74	198.45	73.806	73.8873	74.1814	902.07	903.14	907.00
21-Sep-26	336.93	337.49	339.67	197.72	197.88	198.56	73.8031	73.8669	74.1464	901.98	902.83	906.37
22-Sep-26	337.18	337.76	339.94	196.64	196.81	197.44	73.8135	73.8787	74.1425	901.95	902.82	906.16
23-Sep-26	336.97	337.30	339.31	196.41	196.44	197.00	73.8169	73.8294	74.0654	901.48	901.71	904.68
24-Sep-26	335.20	335.52	337.43	194.94	194.94	195.48	73.8165	73.8251	74.0469	900.79	900.97	903.75
25-Sep-26	334.41	334.66	336.11	194.79	194.76	195.02	73.8183	73.8111	73.9295	900.75	900.75	902.28
28-Sep-26	333.48	333.89	335.58	194.59	194.65	195.05	73.8328	73.8626	74.0342	900.73	901.17	903.36
29-Sep-26	332.06	332.45	334.25	193.65	193.70	194.11	73.8085	73.8327	74.0095	900.62	901.00	903.27
30-Sep-26	332.61	332.82	334.15	193.30	193.24	193.41	73.8007	73.7844	73.8704	900.16	900.07	901.18

Source: Domestic Markets & Monetary Management Department, SBP

ArchiveLink: https://www.sbp.org.pk/economic-data/mark-to-market-revaluation-exchange-rate#

6.10 Secondary Market Transactions in Government Securities

Million Rupees

Securities/Transactions	May-26	Jun-26	Jul-26	Aug-26	Sep-26
PIB Outright Transactions					
Purchases	**9,885,530.8**	**8,582,210.0**	**7,716,995.2**	**10,606,664.5**	**16,847,157.2**
Non-Banks	3,664,380.3	3,631,042.9	3,572,810.5	4,159,152.0	6,553,262.1
Banks	6,221,150.5	4,951,167.1	4,144,184.7	6,447,512.5	10,293,895.1
Sales	**9,885,530.8**	**8,582,210.0**	**7,716,995.2**	**10,606,664.5**	**16,847,157.2**
Non-Banks	3,636,635.1	3,823,977.9	3,265,659.8	4,152,568.8	6,542,398.3
Banks	6,248,895.7	4,758,232.1	4,451,335.4	6,454,095.7	10,304,758.9
Net Position	-	-	-	-	-
GIS Outright Transactions					
Purchases	**888,353.5**	**723,096.7**	**1,486,909.0**	**749,907.8**	**931,622.4**
Non-Banks	334,589.7	151,802.7	787,370.4	296,114.7	403,584.0
Banks	553,763.8	571,294.0	699,538.6	453,793.1	528,038.4
Sales	**888,353.5**	**723,096.7**	**1,486,909.0**	**749,907.8**	**931,622.4**
Non-Banks	490,271.2	549,931.9	787,370.4	438,391.4	499,159.6
Banks	398,082.3	173,164.8	699,538.6	311,516.4	432,462.8
Net Position	-	-	-	-	-
MTB Outright Transactions					
Purchases	**11,091,649.8**	**6,341,337.5**	**6,514,810.7**	**5,503,239.1**	**7,597,110.2**
Non-Banks	8,463,214.1	2,617,338.7	2,998,478.9	2,604,578.8	3,386,944.2
Banks	2,628,435.8	3,723,998.7	3,516,331.8	2,898,660.4	4,210,166.1
Sales	**11,091,649.8**	**6,341,337.5**	**6,514,810.7**	**5,503,239.1**	**7,597,110.2**
Non-Banks	8,666,949.3	2,473,547.6	1,936,584.0	2,513,859.5	3,489,552.7
Banks	2,424,700.6	3,867,789.9	4,578,226.8	2,989,379.6	4,107,557.6
Net Position	-	-	-	-	-
Repo Transactions					
Repo	**4,319,158.0**	**6,175,059.2**	**6,159,639.3**	**5,629,046.0**	**8,252,404.9**
Non-Banks	32,974.0	307,718.0	320,430.7	336,828.0	369,783.0
Banks	4,286,184.0	5,867,341.2	5,839,208.6	5,292,218.0	7,882,621.9
Reverse Repo	**4,319,158.0**	**6,175,059.2**	**6,159,639.3**	**5,629,046.0**	**8,252,404.9**
Non-Banks	553,434.0	569,510.0	1,055,366.7	799,534.0	1,053,806.0
Banks	3,765,724.0	5,605,549.2	5,104,272.6	4,829,512.0	7,198,598.9
Net Position	-	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

7.1 KSE 100 & All Shares Index-Selected Sectors

End Period

S.No	Sector Name	Jun-24	Jun-25	2026					
				Jan	Feb	Mar	Apr	May	Jun
	KSE 100 Index (1991 = 1,000)	**78,444.96**	**125,627.31**	**184,174.49**	**168,062.17**	**148,743.32**	**162,994.17**	**173,962.82**	**180,301.70**
	KSE All Shares Index (1995 = 1,000)	**49,683.75**	**78,584.71**	**110,725.47**	**100,418.83**	**89,074.97**	**97,525.91**	**104,178.62**	**108,938.83**
1	Automobile Assembler	50,236.32	63,225.07	85,520.33	80,917.83	68,607.41	101,175.61	106,261.71	134,051.95
2	Automobile Parts & Accessories	53,633.09	48,678.66	61,850.13	59,535.37	53,352.93	59,483.74	60,074.03	61,550.98
3	Cable & Electrical Goods	24,427.04	33,422.03	42,474.50	37,056.19	28,897.45	36,772.78	39,867.91	42,573.77
4	Cement	65,763.54	87,074.48	107,654.55	95,951.65	78,896.34	131,764.91	145,902.13	156,495.44
5	Chemical	11,120.36	15,275.11	10,965.43	9,716.11	8,754.05	20,270.84	20,954.97	22,098.61
6	Close -End Mutual Funds	1,910.43	2,917.10	4,775.84	4,035.56	3,520.19	3,879.09	3,989.74	4,614.45
7	Commercial Banks	18,545.04	24,956.11	40,488.41	41,265.51	34,282.50	39,206.69	40,966.70	42,313.48
8	Engineering	41,557.19	43,952.11	47,660.83	40,961.69	33,598.19	40,733.11	43,349.66	47,900.67
9	Fertilizer	25,783.47	32,595.26	49,236.75	45,226.10	38,358.90	43,645.82	47,508.18	49,478.36
10	Food & Personal Care Products	92,009.42	137,157.46	167,109.35	159,723.33	151,103.48	94,144.42	96,386.50	98,351.56
11	Insurance	17,915.12	23,884.96	30,618.85	28,149.63	24,534.72	29,249.65	29,700.80	31,312.53
12	Inv. Banks /Inv. Cos./Sec. Cos.	124,336.44	171,354.79	250,355.84	228,744.52	204,557.89	76,587.32	81,963.31	89,437.67
13	Jute	18,829.09	53,496.40	75,163.32	66,702.19	66,013.75	63,415.23	72,105.99	92,121.43
14	Leasing Companies	96.06	173.00	187.67	170.84	167.25	203.83	210.98	211.79
15	Leather & Tanneries	25,413.31	29,876.81	41,009.59	38,369.38	30,693.60	36,682.86	45,690.72	49,674.23
16	Miscellaneous	20,162.37	30,428.97	32,485.66	28,560.49	25,227.34	27,171.31	28,553.43	30,658.20
17	Modarabas	2,552.56	4,007.54	6,079.67	5,098.21	4,785.77	3,359.32	3,674.32	4,041.45
18	Oil & Gas Exploration Companies	14,588.62	17,924.74	24,470.36	20,924.77	20,242.68	29,281.65	31,839.51	32,317.19
19	Oil & Gas Marketing Companies	9,667.52	18,191.17	21,918.92	18,611.03	15,736.32	17,658.12	19,417.69	19,582.22
20	Paper & Board	21,100.94	24,107.82	31,188.26	27,949.04	24,155.77	29,052.91	31,438.29	33,783.28
21	Pharmaceuticals	33,942.52	68,383.62	77,775.34	71,044.72	60,134.75	66,974.47	69,627.75	73,228.61
22	Power Generation & Distribution	39,264.61	39,300.45	54,068.43	52,310.77	46,466.94	50,946.62	52,869.05	54,798.44
23	Refinery	11,324.95	18,272.67	22,982.11	19,450.45	18,853.68	23,318.95	23,042.00	22,419.09
24	Sugar & Allied Industries	141,590.56	212,190.28	254,069.67	246,496.81	239,319.50	286,767.72	346,780.76	404,308.37
25	Synthetic & Rayon	92,329.94	97,742.98	89,969.44	75,265.37	71,024.13	66,567.86	63,830.63	70,320.07
26	Technology & Communication	55,370.47	54,176.61	84,080.39	75,590.36	68,271.85	103,863.01	120,054.19	120,920.73
27	Textile Spinning	15,376.13	18,962.23	20,432.69	16,447.90	15,045.86	21,489.69	22,953.58	26,567.19
28	Textile Weaving	2,266.80	3,527.66	3,216.11	3,021.79	2,666.23	5,352.71	4,527.49	5,095.68
29	Tobacco	75,632.05	96,327.46	100,298.66	84,413.03	70,974.76	85,033.81	81,920.19	86,780.75
30	Transport	36,310.83	48,643.58	78,682.79	71,402.56	57,927.76	88,331.75	90,708.82	109,913.16
31	Vanaspati & Allied Industries	27,929.46	155,498.22	84,355.24	104,958.61	73,693.81	85,576.31	89,437.99	94,996.30
32	Woolen	3,925.35	12,784.72	9,777.49	9,049.44	9,064.06	9,210.22	9,487.99	9,762.83
33	Real Estate Investment Trust	46,044.19	61,834.08	77,238.89	73,445.44	70,004.48	69,333.61	71,655.72	78,063.92
34	Exchange Traded Funds	701,652.94	1,013,993.76	1,323,531.38	1,217,527.99	1,116,657.34	1,191,555.86	1,236,964.13	-
35	Property	7,395.45	12,352.09	27,192.42	21,589.61	17,365.40	20,364.08	22,550.95	25,097.97
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)				
	FY23	FY24	FY25	FY26	FY27
Jul	40,150.36	48,034.60	77,886.99	139,390.42	176,094.12
Aug	42,351.15	45,002.42	78,488.22	148,617.78	176,975.68
Sep	41,128.67	46,232.59	81,114.20	165,493.59	169,969.33
Oct	41,264.66	51,920.27	88,966.77	161,631.73	
Nov	42,348.63	60,531.27	101,357.32	166,677.70	
Dec	40,420.45	62,451.04	115,126.90	174,054.32	
Jan	40,673.06	61,979.18	114,255.73	184,174.49	
Feb	40,510.37	64,578.52	113,251.67	168,062.17	
Mar	40,000.83	67,005.11	117,806.75	148,743.32	
Apr	41,580.85	71,102.55	111,326.58	162,994.17	
May	41,330.56	75,878.48	119,691.09	173,962.82	
Jun	41,452.69	78,444.96	125,627.31	180,301.70	

Month	KSE All Share Index (1995 = 1,000)				
	FY23	FY24	FY25	FY26	FY27
Jul	27,796.13	32,027.29	49,473.46	86,260.96	106,530.89
Aug	29,077.87	30,041.97	50,674.74	91,685.08	107,431.86
Sep	28,225.45	31,158.71	51,814.23	100,542.55	102,892.63
Oct	28,144.59	34,558.22	56,913.70	98,254.73	
Nov	28,693.26	40,324.28	63,920.43	100,309.12	
Dec	27,532.64	41,916.27	72,170.67	104,614.51	
Jan	27,100.87	41,892.68	70,604.12	110,725.47	
Feb	26,679.75	42,840.89	70,262.66	100,418.83	
Mar	26,428.49	44,562.88	73,340.42	89,074.97	
Apr	27,428.44	46,554.24	69,423.50	97,525.91	
May	27,703.24	48,828.32	74,761.32	104,178.62	
Jun	28,111.03	49,683.75	78,584.71	108,938.83	

Month	KMI-30 Index (Base: June 2008)				
	FY23	FY24	FY25	FY26	FY27
Jul	65,446.00	80,370.86	122,928.29	196,907.86	247,198.06
Aug	70,346.75	74,969.26	124,792.20	212,370.79	251,656.83
Sep	67,463.05	77,669.37	124,751.16	246,267.46	243,608.50
Oct	69,310.33	88,224.74	133,711.50	232,700.28	
Nov	71,768.60	101,700.59	148,572.54	239,315.92	
Dec	68,277.85	104,728.78	178,636.06	248,539.23	
Jan	69,439.38	103,712.89	171,979.28	261,050.23	
Feb	68,762.41	108,852.28	169,716.79	235,325.12	
Mar	69,337.93	112,364.01	183,106.29	216,075.56	
Apr	72,354.37	119,444.80	166,387.76	234,097.76	
May	71,339.96	125,779.87	180,638.95	250,496.48	
Jun	70,748.13	126,424.27	184,886.50	257,327.47	

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	2026					
				Apr	May	Jun	Jul	Aug	Sep
1	Automobile Assembler	452,137.2	572,869.6	729,003.2	765,650.3	768,057.1	745,890.0	744,737.5	698,767.6
2	Automobile parts & Accessories	91,231.9	82,804.2	101,184.3	102,188.4	302,531.8	284,133.1	281,165.7	263,610.6
3	Cable & Electrical Goods	56,014.4	80,430.2	75,033.4	81,348.9	86,870.1	82,800.8	84,101.0	76,933.9
4	Cement	708,467.1	1,365,269.2	1,458,917.6	1,615,446.6	1,732,389.9	1,639,268.2	1,634,892.4	1,539,525.3
5	Chemical	243,777.4	336,263.0	324,417.6	335,366.4	383,471.0	342,720.7	345,598.6	325,299.4
6	Close -End Mutual Funds	2,804.5	4,282.4	5,694.5	5,856.9	6,774.0	5,640.5	5,710.0	5,383.3
7	Commercial Banks	2,173,352.9	3,285,948.6	4,576,205.7	4,781,634.6	4,938,831.1	5,080,223.1	5,049,180.9	4,773,793.1
8	Engineering	131,921.4	142,504.6	128,448.4	136,699.5	150,560.9	144,020.6	143,578.8	136,145.6
9	Fertilizer	782,365.7	1,093,088.8	1,353,975.8	1,473,793.5	1,505,468.2	1,482,004.7	1,458,677.0	1,443,174.9
10	Food & Personal Care Products	1,107,522.1	1,322,378.6	1,331,761.0	1,363,477.4	1,391,275.0	1,370,638.9	1,366,623.4	1,308,785.2
11	Glass & Ceramics	61,970.7	113,926.5	89,410.5	92,701.8	99,123.4	97,177.3	98,125.5	90,368.4
12	Insurance	141,824.3	194,021.7	223,312.9	226,757.3	233,278.2	253,644.5	253,979.4	250,661.3
13	Inv. Banks /INV.COS./Securities COS.	234,114.0	507,614.5	656,134.0	702,190.8	766,211.2	733,237.1	700,353.0	664,917.4
14	Jute	190.8	542.2	642.7	730.8	933.6	1,492.3	1,200.1	1,134.7
15	Leasing Companies	745.3	1,342.7	1,311.7	1,357.7	1,362.6	1,469.0	1,417.3	1,405.6
16	Leather & Tanneries	73,541.0	86,469.4	106,076.0	132,124.0	143,643.1	128,473.1	125,789.6	114,485.9
17	Modarabas	9,777.0	11,404.3	14,124.1	15,448.5	16,992.1	17,423.3	20,019.2	19,198.8
18	Oil & Gas Exploration Companies	1,401,774.1	2,331,820.8	2,813,572.4	3,059,348.7	3,105,247.5	2,910,049.1	3,056,615.5	2,954,828.9
19	Oil & Gas Marketing Companies	215,225.5	404,986.1	393,120.1	432,293.2	435,956.1	404,457.6	424,432.4	404,299.2
20	Paper & Board	98,768.6	112,843.5	123,698.0	133,854.2	143,838.5	144,223.9	142,359.8	132,492.7
21	Pharmaceuticals	286,419.3	577,046.5	538,416.0	559,746.1	588,693.9	556,388.0	538,226.1	515,823.4
22	Power Generation & Distribution	472,302.1	472,733.9	612,822.6	635,946.9	659,155.0	593,396.6	586,983.6	539,913.9
23	Refinery	94,480.5	152,442.1	194,543.2	192,232.7	187,035.9	235,088.4	322,353.2	304,695.6
24	Sugar & Allied Industries	99,733.0	148,906.3	194,963.0	235,763.6	274,828.8	252,887.6	227,481.6	215,498.0
25	Synthetic & Rayon	157,136.8	140,541.4	100,603.2	96,466.4	106,273.8	131,422.8	118,235.5	114,538.4
26	Technology & Communication	311,295.5	432,397.2	566,329.7	654,614.8	659,339.7	669,930.3	646,335.5	602,014.3
27	Textile Composite	349,451.1	393,536.1	438,894.1	423,024.7	498,604.5	457,881.1	451,899.9	421,397.4
28	Textile Spinning	58,678.7	89,766.6	81,004.9	86,523.0	105,102.3	95,839.6	110,655.5	106,873.2
29	Textile Weaving	3,338.3	5,195.0	7,523.6	6,363.7	7,162.3	6,636.7	7,075.2	7,082.0
30	Tobacco	319,851.0	407,372.4	359,611.0	346,443.4	366,998.9	372,589.0	357,357.6	359,078.8
31	Transport	58,567.8	105,221.8	142,475.3	146,309.4	177,285.2	156,585.6	146,008.3	153,807.9
32	Vanaspati & Allied Industries	1,275.9	7,103.8	3,516.8	3,675.5	3,903.9	3,930.2	3,848.8	3,789.8
33	Woolen	255.2	831.3	598.9	617.0	634.8	641.7	627.5	597.5
34	Real Estate Investment Trust	65,994.9	88,626.6	99,375.7	102,704.0	111,888.8	110,498.1	115,340.2	119,203.5
35	Exchange Traded Funds	1,133.3	1,637.7	1,924.5	1,997.8	…	-	-	-
36	Property	20,760.7	34,675.1	57,434.8	63,602.6	70,785.4	70,518.9	70,892.3	68,190.0
37	Apparel	…	…	…	29,334.1	32,402.9	41,854.8	43,431.8	44,053.3
38	Miscellaneous	86,599.1	130,695.2	116,703.2	122,639.5	131,679.7	127,570.4	126,969.6	127,839.6
	TOTAL	**10,374,799.3**	**15,239,539.8**	**18,022,784.3**	**19,166,274.7**	**20,194,591.2**	**19,752,647.5**	**19,812,279.3**	**18,909,608.1**

Source: Pakistan Stock Exchange

As per last working day

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	FY27
Jul	9,450.21	2,733.59	7,984.83	9,055.19	17,664.79	20,936.26
Aug	7,442.74	7,115.00	6,814.52	11,598.03	15,262.86	16,156.94
Sep	9,585.41	4,149.94	3,447.73	10,898.47	29,982.13	14,235.28
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	24,491.76	
Feb	4,660.97	3,806.13	7,190.09	10,063.38	16,231.09	
Mar	4,872.75	4,159.48	7,673.19	7,542.67	10,739.63	
Apr	6,251.41	2,330.90	9,177.24	10,788.60	21,318.84	
May	4,760.77	4,032.90	12,128.67	11,851.03	13,142.06	
Jun	5,266.80	3,902.82	7,808.72	16,518.93	18,946.64	
Total	**76,908.15**	**51,805.77**	**117,589.32**	**164,800.97**	**238,387.90**	**51,328.47**

Source: Pakistan Stock Exchange

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

Overall

Million Rupees

Items	FY21	FY22	FY23	FY24	FY25
A. Non-Current Assets (A1+A3+A4+A5+A6)	**5,479,660**	**6,354,936**	**7,561,272**	**6,380,614**	**6,966,811**
1. Capital work in progress	648,746	770,516	627,232	482,038	468,621
2. Operating fixed assets at cost	6,765,857	7,735,597	8,936,784	7,380,965	7,938,881
3. Operating fixed assets after deducting accumulated depreciation	3,740,940	4,281,059	5,332,269	4,453,361	4,814,526
4. Intangible assets	85,981	154,758	144,374	49,329	52,568
5. Long term investments	736,344	812,891	1,102,302	1,115,957	1,299,304
6. Other non-current assets	267,649	335,713	355,096	279,928	331,792
B. Current Assets (B1+B2+B3+B4+B5+B6)	**6,356,302**	**8,721,512**	**10,222,969**	**9,997,369**	**10,422,432**
1. Cash & bank balance	365,270	559,385	565,898	692,971	610,319
2. Inventories; of which	1,023,822	1,803,574	1,991,419	1,918,794	1,978,275
i) Raw material	532,006	829,254	872,846	877,559	900,076
ii) Work in progress	81,809	127,738	147,173	168,943	184,789
iii) Finished goods	385,117	820,591	955,153	873,286	896,594
3. Trade Debt / accounts receivables	2,056,577	2,773,489	3,234,812	3,141,501	2,963,259
4. Short term loans and advances	156,423	179,946	193,744	207,910	311,256
5. Short term investments	637,437	721,135	916,317	949,238	1,330,681
6. Other current assets	2,116,772	2,683,983	3,320,778	3,086,954	3,228,641
of which: i) Stores, spares & loose tools	247,049	304,593	346,584	343,469	375,745
ii) Trade deposits & pre-payments	60,522	94,257	148,338	38,377	44,781
Total Assets (A+B) / Equity & Liabilities (C+D+E)	**11,835,962**	**15,076,449**	**17,784,240**	**16,377,983**	**17,389,243**
C. Shareholders' Equity (C1+C2+C3)	**4,268,791**	**5,113,739**	**6,078,422**	**6,610,132**	**7,320,946**
1. Issued, Subscribed & Paid up capital	892,487	947,613	983,012	862,467	873,611
i) Ordinary shares	872,001	928,214	963,935	844,325	856,808
ii) Preference shares	20,486	19,399	19,077	18,142	16,803
2. Reserves	2,826,621	3,486,631	4,096,860	4,944,086	5,544,693
i) Capital Reserve	429,750	507,572	733,289	738,844	904,595
ii) Revenue Reserve	2,396,870	2,979,059	3,363,572	4,205,242	4,640,098
of which: un-appropriated profit(loss) / retained earnings	1,763,216	2,254,041	2,695,295	3,623,348	4,040,622
3. Surplus on revaluation of fixed assets	549,684	679,496	998,549	803,578	902,642
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	**2,206,629**	**2,653,534**	**3,061,354**	**1,980,505**	**2,139,061**
1. Long term borrowings	1,260,863	1,589,810	1,716,810	862,216	883,814
of which: i) Long term secured loans	1,101,589	1,436,866	1,563,338	762,560	780,019
ii) Long term unsecured loans	38,173	38,126	36,519	17,765	11,219
iii) Long term lease finance	121,049	110,939	113,615	81,259	88,636
2. Subordinated loans / Sponsor's loans	11,458	10,373	8,978	3,642	2,881
3. Debentures/TFCs (bonds payable)	20,109	14,145	12,221	12,887	14,635
4. Employees benefit obligations	169,804	192,107	210,777	178,253	204,408
5. Other non-current liabilities	744,394	847,099	1,112,569	923,507	1,033,324
E. Current Liabilities (E1+E2+E3+E4)	**5,360,542**	**7,309,175**	**8,644,464**	**7,787,346**	**7,929,236**
1. Trade credit & other accounts payables	3,270,383	4,553,594	5,154,484	4,969,431	4,977,180
of which: i) Trade credits	1,990,264	3,004,148	3,325,954	2,957,140	2,861,622
2. Short term borrowings	1,148,398	1,504,420	2,117,085	1,860,858	2,067,171
of which: i) Short term secured loans	1,112,921	1,466,674	2,042,012	1,812,685	2,023,844
ii) Short term unsecured loans	23,626	28,597	32,615	46,425	40,822
iii) Short term lease finance	7,643	9,091	42,085	1,748	2,613
3. Current portion of non-current liabilities	409,426	440,725	564,290	279,491	284,806
4. Other current liabilities	532,335	810,436	808,605	677,566	600,080
of which: i) Interest / markup payables	231,667	309,934	280,174	138,370	125,611
ii) Taxes payable	70,447	157,808	210,478	216,814	223,821
F. Operations:					
1. Sales	8,970,045	13,768,029	16,493,609	16,571,830	16,160,909
i) Local sales (Net)	8,125,563	12,509,765	15,040,201	14,740,838	14,539,417
ii) Export sales (Net)	844,482	1,258,265	1,453,408	1,830,992	1,621,491
2. Cost of sales	7,494,662	11,548,484	13,973,017	14,103,055	13,731,835
i) Cost of material	3,334,383	5,107,254	6,103,063	5,818,546	5,927,425
ii) Labour	361,808	414,490	463,490	506,082	566,357
iii) Overhead	3,798,471	6,026,740	7,406,464	7,807,611	7,280,371
3. Gross profit / (loss) (F1-F2)	1,475,383	2,219,545	2,520,592	2,468,775	2,429,073
4. General, administrative and other expenses	590,456	789,494	919,232	930,375	958,409
i) Selling & distribution expenses	247,441	299,590	352,992	394,361	437,059
of which: Advertisement & promotions	38,331	44,149	48,802	46,535	54,212
ii) Administrative and other expenses	343,016	489,903	566,240	536,015	521,350
of which: Corporate social responsibilities	5,507	7,687	9,438	8,572	8,327
5. Other income / (loss)	274,975	295,194	508,736	525,505	568,906
6. EBIT (F3-F4+F5)	1,159,902	1,725,245	2,110,095	2,063,905	2,039,570
7. Financial expenses	263,208	318,696	578,383	531,705	452,199
of which: (i) Interest expenses	237,887	278,232	497,606	457,758	375,718
8. Profit / (loss) before income taxes and levies (F6-F7)	896,694	1,406,550	1,531,713	1,532,200	1,587,371
9. Levies	-	-	-	79,339	59,449
10. Profit / (loss) before taxation (F8-F9)	896,694	1,406,550	1,531,713	1,452,860	1,527,921
11. Tax expenses	229,872	480,937	556,287	467,914	547,676
12. Profit / (loss) after tax (F10-F11)	666,821	925,613	975,425	984,946	980,245
13. Cash dividends	329,223	324,943	312,064	519,684	748,084
14. Bonus shares / stock dividends	7,107	8,566	18,292	13,183	1,172
G. Statement of Cash Flows					
1. Net cash flows from operating activities	1,015,335	716,690	371,892	1,175,992	1,025,636
2. Net cash flows from investing activities	(555,861)	(927,209)	(617,064)	(417,368)	(489,722)
3. Net cash flows from financing activities	(101,958)	264,643	134,282	(402,319)	(439,569)
H. Miscellaneous					
1. Depreciation for the year	305,548	316,605	360,933	341,342	343,987
2. Salaries, wages and employee benefits	587,439	686,652	747,907	801,034	896,572
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F12 as % of F1)	7.43	6.72	5.91	5.94	6.07
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.80	1.02	1.00	0.97	0.96
P3. Return on Assets (F12 as a % of Avg {Current year(A+B),previous year (A+B)}	5.91	6.88	5.94	5.77	5.81
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C))})	2.82	2.87	2.94	2.69	2.42
P5. Return on equity (F12 as % of Avg {Current year(C),previous year (C)}	16.69	19.73	17.43	15.52	14.07
V3. Basic earnings per share (Rs./share) (F12 to No. of shares)	6.14	8.11	8.27	11.15	10.94

Source: Statistics and Data Services Department, SBP

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

Private Sector

Million Rupees

Items	FY21	FY22	FY23	FY24	FY25
A. Non-Current Assets (A1+A3+A4+A5+A6)	**4,317,259**	**5,056,250**	**6,045,643**	**4,970,726**	**5,448,026**
1. Capital work in progress	544,719	676,206	524,688	366,003	331,833
2. Operating fixed assets at cost	5,197,059	5,890,618	6,974,698	6,015,302	6,446,182
3. Operating fixed assets after deducting accumulated depreciation	2,948,976	3,419,111	4,406,060	3,665,923	3,934,284
4. Intangible assets	79,530	147,705	135,883	48,262	50,615
5. Long term investments	590,132	667,798	811,291	778,310	976,086
6. Other non-current assets	153,903	145,429	167,720	112,227	155,208
B. Current Assets (B1+B2+B3+B4+B5+B6)	**3,767,655**	**4,947,636**	**5,586,475**	**4,978,930**	**5,398,579**
1. Cash & bank balance	330,204	470,528	465,704	506,471	473,299
2. Inventories; of which	937,083	1,444,898	1,674,187	1,603,350	1,694,588
i) Raw material	524,120	812,033	847,097	845,784	863,004
ii) Work in progress	81,620	127,398	146,732	167,988	183,789
iii) Finished goods	306,858	480,037	665,460	591,835	651,921
3. Trade Debt / accounts receivables	915,125	1,079,691	1,206,180	1,026,703	1,003,260
4. Short term loans and advances	133,136	155,632	164,711	169,362	200,257
5. Short term investments	486,266	595,145	738,273	684,695	992,002
6. Other current assets	965,842	1,201,741	1,337,420	988,349	1,035,174
of which: i) Stores, spares & loose tools	207,579	261,410	300,074	299,736	324,008
ii) Trade deposits & pre-payments	51,463	83,854	138,843	33,753	39,582
Total Assets (A+B) / Equity & Liabilities (C+D+E)	**8,084,915**	**10,003,886**	**11,632,118**	**9,949,656**	**10,846,605**
C. Shareholders' Equity (C1+C2+C3)	**3,283,204**	**3,914,538**	**4,603,652**	**4,389,035**	**4,905,359**
1. Issued, Subscribed & Paid up capital	747,966	803,081	838,480	770,280	780,763
i) Ordinary shares	727,480	783,682	819,403	752,138	763,961
ii) Preference shares	20,486	19,399	19,077	18,142	16,803
2. Reserves	2,084,396	2,569,585	2,921,823	2,877,180	3,283,936
i) Capital Reserve	397,769	472,611	680,534	690,956	865,207
ii) Revenue Reserve	1,686,626	2,096,974	2,241,289	2,186,224	2,418,729
of which: un-appropriated profit(loss) / retained earnings	1,197,267	1,517,146	1,765,412	1,715,906	1,935,828
3. Surplus on revaluation of fixed assets	450,842	541,872	843,349	741,575	840,660
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	**1,471,354**	**1,799,939**	**2,080,495**	**1,417,203**	**1,559,939**
1. Long term borrowings	925,848	1,192,347	1,287,479	769,897	816,086
of which: i) Long term secured loans	818,520	1,096,957	1,195,464	702,533	752,104
ii) Long term unsecured loans	29,241	29,272	27,688	16,963	10,294
iii) Long term lease finance	78,035	66,209	64,327	49,769	53,359
2. Subordinated loans / Sponsor's loans	11,458	10,373	8,978	3,642	2,881
3. Debentures/TFCs (bonds payable)	20,109	14,145	12,221	12,887	14,635
4. Employees benefit obligations	72,187	81,863	92,273	97,006	114,338
5. Other non-current liabilities	441,752	501,211	679,543	533,772	611,999
E. Current Liabilities (E1+E2+E3+E4)	**3,330,357**	**4,289,409**	**4,947,971**	**4,143,417**	**4,381,307**
1. Trade credit & other accounts payables	1,695,296	2,152,115	2,402,621	2,117,598	2,215,794
of which: i) Trade credits	816,611	1,096,632	1,155,798	820,887	843,101
2. Short term borrowings	1,007,968	1,274,524	1,511,360	1,279,318	1,467,448
of which: i) Short term secured loans	972,797	1,237,087	1,436,603	1,231,147	1,425,108
ii) Short term unsecured loans	23,321	28,288	32,299	46,425	40,822
iii) Short term lease finance	7,643	9,091	42,085	1,745	1,627
3. Current portion of non-current liabilities	305,813	351,144	464,246	242,556	218,664
4. Other current liabilities	321,279	511,626	569,744	503,946	479,401
of which: i) Interest / markup payables	77,912	100,808	156,079	120,515	115,311
ii) Taxes payable	49,649	106,623	138,665	142,972	159,727
F. Operations:					
1. Sales	6,203,902	8,984,050	10,340,321	10,225,939	10,502,453
i) Local sales (Net)	5,360,116	7,726,684	8,888,511	8,397,007	8,883,632
ii) Export sales (Net)	843,786	1,257,365	1,451,809	1,828,933	1,618,821
2. Cost of sales	5,062,985	7,369,057	8,527,023	8,387,087	8,648,930
i) Cost of material	3,328,267	5,098,123	5,691,749	5,385,392	5,520,573
ii) Labour	283,974	339,610	377,256	425,188	487,608
iii) Overhead	1,450,743	1,931,324	2,458,018	2,605,692	2,683,067
3. Gross profit / (loss) (F1-F2)	1,140,917	1,614,993	1,813,297	1,838,852	1,853,523
4. General, administrative and other expenses	480,257	618,397	740,705	759,172	810,451
i) Selling & distribution expenses	221,270	270,839	318,254	361,544	401,332
of which: Advertisement & promotions	36,315	41,949	45,732	45,326	52,727
ii) Administrative and other expenses	258,987	347,558	422,451	397,628	409,119
of which: Corporate social responsibilities	4,796	6,961	8,022	8,037	7,551
5. Other income / (loss)	193,530	188,369	300,361	325,660	396,245
6. EBIT (F3-F4+F5)	854,189	1,184,965	1,372,953	1,405,340	1,439,317
7. Financial expenses	173,581	218,697	442,751	418,157	367,194
of which: (i) Interest expenses	149,966	180,026	363,468	346,782	294,428
8. Profit / (loss) before income taxes and levies (F6-F7)	680,608	966,268	930,202	987,183	1,072,123
9. Levies	-	-	-	56,299	42,364
10. Profit / (loss) before taxation (F8-F9)	680,608	966,268	930,202	930,885	1,029,759
11. Tax expenses	160,465	266,717	314,786	318,116	358,475
12. Profit / (loss) after tax (F10-F11)	520,143	699,551	615,416	612,768	671,284
13. Cash dividends	263,975	281,304	261,478	449,729	649,186
14. Bonus shares / stock dividends	7,096	8,566	18,292	12,523	1,172
G. Statement of Cash Flows					
1. Net cash flows from operating activities	865,277	628,064	601,337	921,025	761,041
2. Net cash flows from investing activities	(500,635)	(769,522)	(572,750)	(374,020)	(362,153)
3. Net cash flows from financing activities	(37,227)	180,554	(84,898)	(332,121)	(249,759)
H. Miscellaneous					
1. Depreciation for the year	226,307	245,859	285,975	279,393	282,084
2. Salaries, wages and employee benefits	461,112	555,025	612,874	657,802	752,312
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F12 as % of F1)	8.38	7.79	5.95	5.99	6.39
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.81	0.99	0.96	0.95	1.01
P3. Return on Assets (F12 as a % of Avg {Current year(A+B),previous year (A+B)}	6.80	7.73	5.69	5.68	6.46
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C))})	2.51	2.51	2.54	2.40	2.24
P5. Return on equity (F12 as % of Avg {Current year(C),previous year (C)}	17.03	19.44	14.45	13.63	14.44
V3. Basic earnings per share (Rs./share) (F12 to No. of shares)	5.53	7.01	5.95	7.75	8.36

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	FY21	FY22	FY23	FY24	FY25
A. Non-Current Assets (A1+A3+A4+A5+A6)	**1,162,401**	**1,298,686**	**1,515,628**	**1,409,888**	**1,518,784**
1. Capital work in progress	104,028	94,309	102,543	116,035	136,788
2. Operating fixed assets at cost	1,568,798	1,844,979	1,962,086	1,365,664	1,492,700
3. Operating fixed assets after deducting accumulated depreciation	791,964	861,948	926,208	787,438	880,242
4. Intangible assets	6,451	7,052	8,490	1,067	1,953
5. Long term investments	146,212	145,093	291,011	337,647	323,218
6. Other non-current assets	113,747	190,284	187,375	167,701	176,584
B. Current Assets (B1+B2+B3+B4+B5+B6)	**2,588,646**	**3,773,877**	**4,636,494**	**5,018,439**	**5,023,853**
1. Cash & bank balance	35,067	88,856	100,194	186,499	137,021
2. Inventories; of which	86,740	358,677	317,233	315,444	283,687
i) Raw material	7,887	17,222	25,749	31,775	37,071
ii) Work in progress	189	340	442	956	1,000
iii) Finished goods	78,260	340,554	289,693	281,450	244,673
3. Trade Debt / accounts receivables	1,141,452	1,693,798	2,028,632	2,114,799	1,959,999
4. Short term loans and advances	23,287	24,313	29,032	38,548	111,000
5. Short term investments	151,171	125,990	178,044	264,543	338,679
6. Other current assets	1,150,930	1,482,242	1,983,359	2,098,606	2,193,467
of which: i) Stores, spares & loose tools	39,471	43,183	46,510	43,733	51,737
ii) Trade deposits & pre-payments	9,059	10,402	9,495	4,624	5,199
Total Assets (A+B) / Equity & Liabilities (C+D+E)	**3,751,047**	**5,072,563**	**6,152,123**	**6,428,327**	**6,542,638**
C. Shareholders' Equity (C1+C2+C3)	**985,588**	**1,199,202**	**1,474,770**	**2,221,097**	**2,415,586**
1. Issued, Subscribed & Paid up capital	144,521	144,532	144,532	92,187	92,847
i) Ordinary shares	144,521	144,532	144,532	92,187	92,847
ii) Preference shares	0	0	0	0	0
2. Reserves	742,225	917,046	1,175,037	2,066,907	2,260,757
i) Capital Reserve	31,981	34,961	52,755	47,888	39,388
ii) Revenue Reserve	710,244	882,085	1,122,282	2,019,018	2,221,369
of which: un-appropriated profit(loss) / retained earnings	565,949	736,895	929,883	1,907,442	2,104,794
3. Surplus on revaluation of fixed assets	98,842	137,624	155,201	62,003	61,982
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	**735,274**	**853,595**	**980,860**	**563,302**	**579,123**
1. Long term borrowings	335,015	397,463	429,331	92,319	67,727
of which: i) Long term secured loans	283,069	339,910	367,874	60,027	27,915
ii) Long term unsecured loans	8,932	8,853	8,831	802	925
iii) Long term lease finance	43,014	44,730	49,288	31,490	35,277
2. Subordinated loans / Sponsor's loans	-	-	-	-	-
3. Debentures/TFCs (bonds payable)	-	-	-	-	-
4. Employees benefit obligations	97,617	110,244	118,503	81,248	90,070
5. Other non-current liabilities	302,642	345,888	433,025	389,735	421,325
E. Current Liabilities (E1+E2+E3+E4)	**2,030,185**	**3,019,766**	**3,696,493**	**3,643,929**	**3,547,929**
1. Trade credit & other accounts payables	1,575,087	2,401,479	2,751,863	2,851,833	2,761,386
of which: i) Trade credits	1,173,653	1,907,515	2,170,156	2,136,253	2,018,521
2. Short term borrowings	140,430	229,896	605,726	581,540	599,722
of which: i) Short term secured loans	140,124	229,587	605,409	581,537	598,736
ii) Short term unsecured loans	306	309	317	-	-
iii) Short term lease finance	-	-	-	3	986
3. Current portion of non-current liabilities	103,612	89,582	100,044	36,935	66,141
4. Other current liabilities	211,056	298,810	238,860	173,620	120,679
of which: i) Interest / markup payables	153,755	209,126	124,094	17,855	10,301
ii) Taxes payable	20,798	51,185	71,813	73,842	64,094
F. Operations:					
1. Sales	2,766,144	4,783,980	6,153,288	6,345,890	5,658,456
i) Local sales (Net)	2,765,447	4,783,080	6,151,690	6,343,831	5,655,786
ii) Export sales (Net)	696	900	1,598	2,059	2,670
2. Cost of sales	2,431,677	4,179,427	5,445,994	5,715,968	5,082,905
i) Cost of material	6,116	9,131	411,315	433,154	406,852
ii) Labour	77,834	74,880	86,234	80,894	78,749
iii) Overhead	2,347,728	4,095,415	4,948,445	5,201,920	4,597,304
3. Gross profit / (loss) (F1-F2)	334,467	604,553	707,294	629,923	575,551
4. General, administrative and other expenses	110,199	171,097	178,528	171,203	147,958
i) Selling & distribution expenses	26,171	28,751	34,738	32,817	35,727
of which: Advertisement & promotions	2,016	2,200	3,069	1,209	1,485
ii) Administrative and other expenses	84,028	142,345	143,790	138,386	112,231
of which: Corporate social responsibilities	711	725	1,415	536	776
5. Other income / (loss)	81,445	106,825	208,375	199,845	172,660
6. EBIT (F3-F4+F5)	305,712	540,281	737,142	658,565	600,253
7. Financial expenses	89,627	99,999	135,632	113,549	85,005
of which: (i) Interest expenses	87,921	98,206	134,138	110,976	81,291
8. Profit / (loss) before income taxes and levies (F6-F7)	216,085	440,282	601,510	545,016	515,248
9. Levies	-	-	-	23,041	17,086
10. Profit / (loss) before taxation (F8-F9)	216,085	440,282	601,510	521,976	498,162
11. Tax expenses	69,407	214,219	241,501	149,798	189,201
12. Profit / (loss) after tax (F10-F11)	146,678	226,062	360,009	372,178	308,961
13. Cash dividends	65,248	43,639	50,586	69,954	98,898
14. Bonus shares / stock dividends	11	-	-	660	-
G. Statement of Cash Flows					
1. Net cash flows from operating activities	150,058	88,625	(229,444)	254,967	264,595
2. Net cash flows from investing activities	(55,226)	(157,687)	(44,315)	(43,348)	(127,569)
3. Net cash flows from financing activities	(64,730)	84,088	219,180	(70,198)	(189,811)
H. Miscellaneous					
1. Depreciation for the year	79,241	70,746	74,958	61,950	61,904
2. Salaries, wages and employee benefits	126,327	131,628	135,033	143,232	144,260
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F12 as % of F1)	5.30	4.73	5.85	5.86	5.46
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.76	1.08	1.10	1.01	0.87
P3. Return on Assets (F12 as a % of Avg {Current year(A+B),previous year (A+B)}	4.04	5.12	6.41	5.92	4.76
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C))})	3.86	4.04	4.20	3.40	2.80
P5. Return on equity (F12 as % of Avg {Current year(C),previous year (C)}	15.59	20.69	26.93	20.14	13.33
V3. Basic earnings per share (Rs./share) (F12 to No. of shares)	10.15	15.64	24.91	40.37	33.28

Source: Statistics and Data Services Department, SBP

8.1 Consumer Price Index Numbers
By Commodity Groups - National

(2015-16=100)

Year/Month	General	1 Beverages and Non-Alcoholic Food	i Non-perishable Food Items	ii Perishable Food Items	2 Alcoholic Beverages and Tobacco	3 Clothing and Footwear	4 Housing Water, Electricity, Gas and Fuels	5 Equipment Maintenance and fumiture Furnishing	6 Health	7 Transport	8 Communication	9 Recreation and Culture	10 Education	11 Restaurants and Hotels	12 Miscellaneous
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
2025-26	**282.64**	290.51	297.29	250.28	401.01	272.01	257.92	284.65	285.44	341.44	135.76	265.49	227.63	296.82	360.67
Sep-25	**276.01**	290.74	293.59	273.83	398.28	265.79	245.81	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
Jan-26	**281.62**	291.63	305.54	209.09	399.91	270.26	257.56	283.90	286.76	315.65	135.74	265.07	226.13	297.24	368.85
Feb-26	**282.39**	289.14	301.93	213.21	401.38	271.19	262.35	284.50	288.52	309.69	135.75	265.16	226.28	298.26	381.22
Mar-26	**285.73**	288.22	299.87	219.07	402.41	274.01	266.40	286.14	289.16	346.13	135.97	265.15	228.85	299.38	381.76
Apr-26	**292.81**	293.41	300.30	252.47	403.13	276.19	272.87	287.69	290.04	399.70	136.11	264.79	235.62	301.53	379.94
May-26	**294.34**	293.71	306.16	219.77	404.40	285.62	269.35	292.07	292.41	420.19	136.30	265.12	237.43	303.29	375.50
Jun-26	**293.47**	296.52	304.85	247.07	409.87	287.79	268.29	294.74	295.11	389.87	136.33	266.43	237.91	304.41	368.52
Jul-26	**296.97**	308.86	311.90	290.78	410.11	288.42	266.63	298.01	296.71	369.45	153.69	269.83	239.97	306.49	367.13
Aug-26	**300.50**	313.99	315.74	303.63	410.53	289.14	268.09	299.49	299.44	382.06	153.72	268.62	240.41	308.22	374.06
Sep-26	**304.33**	314.58	316.01	306.08	410.23	289.66	276.26	300.81	301.51	404.02	153.72	268.05	240.79	310.30	375.97

Source : Pakistan Bureau of Statistics

8.2 Consumer Price Index Numbers
By Commodity Groups - Urban

(2015-16=100)

Year/Month	General	1 Beverages and Non-Alcoholic Food	i Non-perishable Food Items	ii Perishable Food Items	2 Alcoholic Beverages and Tobacco	3 Clothing and Footwear	4 Housing Water, Electricity, Gas and Fuels	5 Equipment Maintenance and furniture Furnishing	6 Health	7 Transport	8 Communication	9 Recreation and Culture	10 Education	11 Restaurants and Hotels	12 Miscellaneous
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
2025-26	**279.21**	287.70	294.19	249.87	424.27	262.66	266.02	273.95	286.02	337.59	139.14	249.99	220.07	291.28	349.11
Sep-25	**272.53**	287.74	291.08	268.30	420.57	255.85	255.72	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
Jan-26	**277.41**	287.32	300.44	210.86	423.06	259.76	265.90	272.57	287.22	310.77	139.10	249.18	218.20	291.46	356.81
Feb-26	**278.15**	284.29	295.92	216.49	425.08	260.80	270.49	273.11	288.28	303.91	139.11	249.21	218.23	292.50	369.72
Mar-26	**281.87**	284.32	295.00	222.03	426.28	262.74	273.89	274.82	289.27	340.79	139.25	249.70	221.05	294.18	369.43
Apr-26	**289.61**	291.71	297.55	257.64	426.88	264.87	278.36	276.49	290.64	398.87	139.47	249.80	227.74	296.83	367.68
May-26	**291.58**	291.88	303.54	223.94	427.73	280.55	274.66	280.81	292.40	420.75	139.76	250.24	229.64	299.09	363.87
Jun-26	**290.20**	294.92	302.53	250.57	434.78	283.12	272.81	283.93	294.30	390.16	139.81	252.10	229.95	298.29	356.59
Jul-26	**293.58**	307.98	309.98	296.29	435.24	283.31	272.48	286.60	297.03	367.98	159.86	253.84	231.32	300.67	354.91
Aug-26	**296.24**	311.32	312.13	306.61	435.49	283.87	273.36	287.75	299.75	380.97	159.90	253.70	231.89	302.29	361.27
Sep-26	**300.11**	311.67	312.51	306.81	436.38	284.36	280.79	289.03	301.57	403.03	159.90	253.22	232.18	304.12	363.67

Source : Pakistan Bureau of Statistics

8.3 Consumer Price Index Numbers
By Commodity Groups - Rural

(2015-16=100)

Year/Month	General	1 Beverages and Non-Alcoholic Food	i Non-perishable Food Items	ii Perishable Food Items	2 Alcoholic Beverages and Tobacco	3 Clothing and Footwear	4 Housing, Water, Electricity, Gas and Fuels	5 Equipment Maintenance and furniture Furnishing	6 Health	7 Transport	8 Communication	9 Recreation and Culture	10 Education	11 Restaurants and Hotels	12 Miscellaneous
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
2025-26	**287.81**	293.68	300.77	250.75	377.55	283.94	240.05	300.75	284.86	347.87	129.76	294.89	253.72	306.81	377.27
Sep-25	**281.25**	294.12	296.40	280.25	375.81	278.46	223.93	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
Jan-26	**287.97**	296.48	311.24	207.03	376.56	283.64	239.16	300.95	286.31	323.79	129.76	295.21	253.53	307.67	386.13
Feb-26	**288.78**	294.59	308.65	209.40	377.49	284.44	244.39	301.65	288.76	319.33	129.76	295.42	254.06	308.67	397.74
Mar-26	**291.55**	292.61	305.32	215.63	378.34	288.37	249.88	303.19	289.05	355.04	130.13	294.46	255.80	308.76	399.47
Apr-26	**297.63**	295.32	303.38	246.47	379.18	290.63	260.74	304.56	289.45	401.07	130.13	293.22	262.83	310.03	397.53
May-26	**298.51**	295.76	309.09	214.92	380.88	292.09	257.64	309.02	292.42	419.27	130.13	293.35	264.31	310.88	392.19
Jun-26	**298.41**	298.32	307.44	243.01	384.76	293.75	258.31	311.02	295.91	389.39	130.14	293.61	265.38	315.46	385.65
Jul-26	**302.09**	309.84	314.05	284.37	384.77	294.93	253.73	315.19	296.40	371.91	142.71	300.18	269.84	317.01	384.67
Aug-26	**306.92**	316.99	319.77	300.17	385.37	295.85	256.46	317.17	299.13	383.88	142.71	296.94	269.84	318.93	392.41
Sep-26	**310.69**	317.85	319.93	305.24	383.87	296.42	266.26	318.54	301.46	405.66	142.71	296.19	270.54	321.47	393.63

Source: Pakistan Bureau of Statistics

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
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
2025-26	**324.60**	278.74	361.15	293.46	314.36	260.37	184.13	372.65	397.54
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
Jan-26	**313.15**	274.15	363.06	293.51	314.81	260.00	179.03	326.95	394.32
Feb-26	**315.21**	273.24	361.74	295.45	317.77	260.08	179.03	335.17	394.46
Mar-26	**333.78**	274.02	368.50	294.64	316.37	260.38	179.03	413.56	397.26
Apr-26	**350.71**	280.42	372.85	296.22	318.53	260.94	179.03	474.96	403.22
May-26	**348.07**	278.55	366.27	300.62	324.08	261.46	207.33	460.64	408.65
Jun-26	**343.85**	281.16	361.09	302.88	326.17	263.81	212.86	437.28	411.58
Jul-26	**343.96**	302.08	357.79	304.47	328.63	263.81	212.86	412.30	414.13
Aug-26	**350.77**	304.57	358.89	308.04	332.91	266.26	212.86	434.07	414.61
Sep-26	**357.38**	304.16	374.51	309.43	335.09	266.01	215.99	453.96	414.12

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	
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**
2025-26	326.33	326.93	349.35	337.17	338.17	**338.56**
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**
Jan-26	324.24	324.74	346.60	333.53	332.39	**334.04**
Feb-26	323.76	324.69	345.91	332.53	331.49	**333.64**
Mar-26	326.11	328.92	350.23	337.73	340.17	**340.87**
Apr-26	332.79	337.16	359.26	348.01	354.88	**353.20**
May-26	335.21	340.06	362.88	352.42	360.23	**357.70**
Jun-26	337.64	340.98	363.34	352.02	357.73	**356.37**
Jul-26	345.72	347.16	367.80	354.54	354.32	**356.43**
Aug-26	348.70	349.68	371.01	358.24	358.29	**359.84**
Sep-26	352.18	353.90	375.25	362.80	365.14	**365.71**

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
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
2025-26	383,647	5,708	15,980	302	309
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
Jan-26	437,710	7,620	15,780	255	259
Feb-26	474,060	8,423	15,780	260	277
Mar-26	418,880	6,741	15,780	323	338
Apr-26	414,230	6,609	15,780	395	382
May-26	406,510	6,742	15,780	410	410
Jun-26	357,720	5,229	17,780	380	382
Jul-26	361,220	5,145	18,480	315	342
Aug-26	396,570	5,932	19,580	348	374
Sep-26	370,300	5,381	18,680	315	342

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

Note:

Cotton price from Dec-25 to May 2026 has been repeated due to unavailability of the figure.

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

Items	UNIT	FY25	FY26	2025	2025	2026						
				Aug	Dec	Feb	Mar	Apr	May	Jun	July	Aug
I. MANUFACTURED GOODS												
Vegetable Ghee	'000' M.Tons	1,476.6	1,395.8	121.1	119.1	118.9	116.0	110.9	106.5	108.8	102.5	100.5
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	5,824.3	7,695.5	-	1,698.1	2,120.3	1,307.4	51.4	52.9	34.0	-	-
Cigarettes	Billion Nos.	131.9	39.7	3.3	3.2	3.3	3.7	4.1	3.9	2.2	4.1	3.6
Cotton Yarn	'000' M.Tons	2,665.3	2,691.9	229.1	231.7	223.2	224.4	224.9	224.9	218.0	229.6	232.5
Cotton Cloth	Million Sq. M.	877.3	878.8	73.2	73.2	73.2	73.2	73.2	73.2	73.2	73.2	73.2
Paper	'000' M.Tons	355.5	342.9	28.6	26.1	31.1	31.8	28.6	26.5	28.1	26.8	26.5
Paper Board	"	434.2	449.3	44.6	18.1	40.4	39.8	42.2	37.4	25.6	40.4	42.7
Soda Ash	"	699.5	596.5	49.9	49.9	41.6	59.3	57.3	54.7	48.2	43.1	42.6
Caustic Soda	"	452.5	425.4	35.8	36.6	33.7	39.3	35.4	35.3	36.6	38.8	35.2
Sulfuric acid	"	49.3	63.6	6.2	4.8	3.2	5.8	5.5	5.3	4.2	4.1	2.9
Chlorine Gas	"	16.7	14.3	1.2	1.2	1.1	1.1	1.1	1.0	0.8	0.8	0.8
Urea	"	6,771,479.0	6,570,563.0	596,516.0	504,634.0	492,816.0	525,973.0	475,957.0	580,912.0	581,238.0	536,567.0	527,214.0
Super Phosphate	"	82,466.0	80,491.0	6,285.0	7,861.0	8,274.0	9,562.0	3,440.0	-	2,157.0	8,336.0	2,316.0
Ammonium Nitrate	"	856,069.0	859,375.0	70,960.0	75,562.0	65,146.0	76,657.0	72,511.0	66,060.0	74,266.0	74,207.0	76,548.0
Nitro Phosphate	"	848,969.0	877,850.0	72,829.0	78,492.0	68,531.0	77,382.0	73,732.0	65,969.0	71,446.0	70,696.0	67,406.0
Cycle Tyres & Tubes	'000' Nos.	11,846	12,314	1,042.0	1,079	974	988	1,005	1,005	1,023	1,050	1,050
Motor Tyres & Tubes	"	31,777	33,211	2,706.5	2,714	2,798	2,833	2,853	2,764	2,812	2,761	2,768
Cement	000 tons	37.8	40.6	3.4	3.6	3.2	3.0	2.9	3.3	3.2	3.5	3.3
Pig Iron	"	-	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	28,893	29,816	1,136.0	3,512	2,813	2,829	2,649	2,764	2,791	1,502	1,265
Bicycle	'000' Nos.	170.2	180.3	14.7	15.2	14.9	15.3	15.3	15.2	15.1	14.9	15.0

II. MINERALS & ELECTRICITY GENERATION

		FY24	FY25	2025	2025		2026					
				Jun	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Silica Sand	'000' M.Tons	571.9	517.5	44.7	70.7	91.0	100.7	84.8	84.6	68.8	80.9	77.8
Gypsum	"	2,107.3	1,816.0	132.7	332.9	176.9	224.5	313.6	140.6	132.8	181.0	183.0
Limestone	"	47,240.2	64,838.0	5,083.4	6,161.7	5,536.9	7,144.1	5,266.6	8,657.4	4,510.4	5,241.5	4,970.0
Rock Salt	"	3,185.3	2,900.1	203.8	154.8	1,305	239.0	232.6	174.7	173.2	184.6	212.9
Coal	"	19,260.6	18,516.4	1,605.2	1,209.4	1,446.2	1,624.3	1,745.1	1,870.2	1,876.4	1,871.4	1,731.3
China Clay	"	15.4	13.5	1.6	1.0	1.4	1.5	1.6	1.2	1.2	2.0	0.8
Chromite	"	252.8	246.2	6.3	8.8	10.2	12.2	12.9	8.7	12.4	7.3	3.3
Marble	"	6,785.1	8,287.1	368.4	782.7	640.6	625.9	682.0	388.2	540.2	570.3	468.0
Barytes	"	139.8	126.1	11.5	2.8	5.2	8.1	17.7	8.4	13.3	4.5	3.3
Dolomite	"	518.1	776.3	44.0	87.0	91.5	102.5	111.6	71.4	50.4	68.7	83.7
Sulphur	"	7.1	9.7	1.0	0.4	0.9	1.0	1.6	1.9	1.8	2.0	2.2
Crude Oil	'000' Barrels	25,811.9	22,778.9	1,693.0	1,938.4	2,011.7	2,066.6	1,699.1	2,027.7	2,101.6	2,218.5	2,069.4
Natural Gas	Billion CFt	1,140.6	1,053.2	82.4	78.3	86.6	96.3	76.5	95.0	90.7	95.8	90.4
Electricity	Gwh	134.2	136.9	14.5	9.1	9.5	10.2	8.7	10.2	10.9	14.1	14.8

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
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
FY26		**120.55**	112.45	88.10	74.11	79.04	84.57	30.96	129.85	114.47	123.44	114.84
2025[P]	**Aug**	**112.45**	117.07	90.49	73.85	80.74	84.53	78.64	143.98	115.35	114.55	123.85
	Sep	**114.00**	112.48	88.52	65.76	79.07	84.53	44.73	133.98	116.91	121.77	115.66
	Oct	**117.97**	111.55	93.77	77.60	78.37	84.57	31.64	128.40	136.01	122.71	125.91
	Nov	**117.64**	120.13	93.14	72.80	78.08	84.57	22.47	131.50	123.48	112.74	114.47
	Dec	**128.47**	115.10	86.29	72.28	81.65	84.56	20.74	87.03	120.70	94.04	110.51
2026[P]	**Jan**	**144.50**	112.24	84.29	72.91	78.81	84.57	19.81	140.55	119.93	148.81	108.55
	Feb	**131.72**	114.98	85.43	73.72	78.66	84.57	14.89	140.66	109.12	108.80	103.56
	Mar	**124.97**	112.15	87.33	83.11	79.07	84.56	14.24	140.69	100.93	108.78	113.92
	Apr	**114.71**	107.23	85.97	91.61	79.26	84.57	19.68	139.28	99.27	160.41	104.36
	May	**115.87**	102.99	83.45	88.27	79.24	84.57	16.10	125.81	111.49	127.75	119.72
	Jun	**108.78**	105.19	85.45	50.16	76.82	84.57	15.99	105.68	107.83	164.20	117.67
	July	**119.10**	99.11	93.53	91.14	80.92	84.57	18.59	132.19	119.55	153.60	112.69
	Aug	**113.19**	97.20	84.79	81.32	81.92	84.57	17.49	136.19	111.29	127.88	112.71

Source: Pakistan Bureau of Statistics

10.1 Consolidated Fiscal Operations (Federal & Provincial)

(Billion Rupees)

Items	FY22	FY23	FY24	FY25	FY26
A. Total Revenue(1+2)	**8,035.4**	**9,633.5**	**13,269.0**	**17,997.5**	**19,773.9**
(1) Tax Revenue	**6,755.2**	**7,818.7**	**10,085.2**	**12,722.9**	**14,219.1**
(i) Federal	6,142.8	7,169.1	9,311.0	11,744.3	13,010.4
(ii) Provinces	612.4	649.6	774.2	978.6	1,208.6
(2) Non-tax Revenue	**1,280.2**	**1,814.8**	**3,183.8**	**5,274.6**	**5,554.9**
(i) Federal	1,151.9	1,648.9	2,960.7	4,961.0	5,084.3
(ii) Provinces	128.3	165.9	223.1	313.6	470.6
B. Total Expenditure (1+2)	**13,295.3**	**16,155.0**	**20,475.9**	**24,165.5**	**23,087.3**
1. Current expenditure	11,521.4	14,447.8	18,570.9	21,528.6	20,686.2
Of which: Mark-up Payments	*3,182.4*	*5,695.9*	*8,159.8*	*8,887.4*	*6,947.6*
Defence	*1,411.6*	*1,585.5*	*1,858.8*	*2,193.9*	*2,587.6*
2 (a). Development Expenditure & net Lending	1,657.4	1,952.9	2,078.5	2,965.8	3,254.2
2 (b). Statistical Discrepancy	116.5	(245.8)	(173.5)	(328.8)	(853.1)
Overall Budget Balance (A-B)	**(5,259.9)**	**(6,521.4)**	**(7,206.9)**	**(6,168.0)**	**(3,313.4)**
Primary Balance	**(2,077.5)**	**(825.5)**	**952.9**	**2,719.4**	**3,634.2**
Financing	5,259.9	6,521.4	7,206.9	6,168.0	3,313.4
External	1,178.4	(679.8)	320.7	618.8	1,177.9
Domestic	4,081.5	7,201.3	6,886.2	5,549.2	2,135.5
Bank	3,100.9	3,528.6	7,197.7	4,567.0	2,230.8
Non-Bank	980.6	3,672.7	(312.8)	982.2	(99.3)
Privatization Proceeds	-	-	1.3		4.1

Source: Ministry of Finance Govt. of Pakistan

10.2 Federal Government Revenue Receipts

(Billion Rupees)

Items	FY22	FY23	FY24	FY25	FY26
1. FBR Taxes	**6,142.8**	**7,169.1**	**9,311.0**	**11,744.3**	**13,010.4**
i) Direct Taxes	**2,280.5**	**3,272.4**	**4,530.7**	**5,791.7**	**6,585.5**
ii) Indirect Taxes	**3,862.3**	**3,896.7**	**4,780.3**	**5,952.6**	**6,424.9**
Custom Duty	1,009.5	934.8	1,104.1	1,284.6	1,330.6
Sales Tax	2,531.9	2,592.1	3,098.8	3,901.4	4,254.3
Federal Excise Duty	321.0	369.8	577.5	766.6	840.0
2. Non-Tax Revenue	**1,185.4**	**1,710.7**	**3,050.5**	**5,056.4**	**5,101.9**
Mark-up (Provinces)	33.5	61.8	89.7	95.4	93.8
Mark-up (PSEs & Others)	87.8	144.7	355.0	257.0	157.5
Dividend	42.9	68.7	88.7	186.9	226.6
Surplus profit of Regulators including PTA	103.4	84.6	42.3	29.7	30.2
SBP Profit	473.6	371.2	972.2	2,619.6	2,428.4
Defense Receipts	17.3	21.1	30.6	31.4	28.2
Passport Fee	21.6	34.5	50.9	64.4	48.5
Discount Retained on Crude Price	16.5	23.1	25.5	22.7	21.2
Royalties on Oil & Gas	90.8	120.3	165.4	178.8	131.6
Petroleum (PDL)	127.5	579.9	1,019.2	1,220.2	1,567.5
Off the Grid (Captive Power Plants) Levy	-	-	-	2.0	11.4
Gas Infrastructure Development Cess	18.6	10.9	2.9	0.9	0.9
Natural Gas Development Surcharge	20.4	10.7	30.5	42.9	52.8
Windfall levy against Crude Oil	14.4	27.7	27.8	23.2	24.2
Petroleum Levy on LPG	3.7	3.4	3.5	3.3	3.5
Other Taxes(including ICT)	21.6	17.3	21.6	26.5	35.8
Others	91.8	130.8	124.7	251.5	239.8
3. Gross Federal Receipts (1+2)	**7,328.2**	**8,879.9**	**12,361.5**	**16,800.7**	**18,188.5**
4. Transfer to Provinces	**3,589.0**	**4,223.5**	**5,263.6**	**6,854.0**	**7,688.8**
5. Net Federal Revenue Receipts (3-4)	**3,739.2**	**4,656.4**	**7,097.8**	**9,946.7**	**10,519.7**

Source: Ministry of Finance Govt. of Pakistan

10.3 Federal Government Expenditure and Lending

(Billion Rupees)

Items	FY21	FY22	FY23	FY24	FY25	FY26
Total Expenditure (a+b+c)	**7,244.8**	**9,350.1**	**11,332.4**	**14,823.0**	**17,036.2**	**15,282.7**
(a)Current Expenditures	**6,348.6**	**8,451.5**	**10,732.0**	**14,073.1**	**15,814.6**	**14,597.8**
Interest payments (Debt Servicing)	2,749.7	3,182.4	5,695.9	8,159.8	8,887.4	6,947.6
Domestic	*2,523.8*	*2,828.6*	*4,936.0*	*7,163.7*	*7,997.1*	*6,030.4*
Foreign	*225.9*	*353.9*	*759.9*	*996.1*	*890.3*	*917.2*
Pension	440.1	541.9	666.3	807.8	910.9	1,001.6
Running of Civil Govt.	505.8	546.7	634.0	784.0	891.6	1,033.5
Grants	911.6	1,239.3	1,070.0	1,395.3	1,632.9	2,013.9
Provinces	*83.8*	*97.5*	*82.0*	*103.1*	*118.9*	*149.2*
Other	*827.7*	*1,141.8*	*988.0*	*1,292.2*	*1,514.0*	*1,864.7*
Subsidies	425.0	1,529.6	1,080.3	1,067.4	1,297.9	1,013.6
Defense Affairs and Service	1,316.4	1,411.6	1,585.5	1,858.8	2,193.9	2,587.6
(b)Development Expenditure and net Lending	**789.1**	**701.1**	**890.4**	**1,030.9**	**1,414.2**	**1,132.9**
Total Development Expenditure	694.6	558.1	743.0	732.2	1,049.0	917.7
Public Sector Development Program	667.3	558.1	743.0	732.2	1,049.0	917.7
Of which: Development Grant to Provinces	*226.1*	*157.7*	*91.0*	*97.0*	*263.1*	*190.3*
Net lending	94.5	143.0	147.3	298.7	365.2	215.2
Provinces	17.5	102.6	87.5	247.0	382.9	389.4
Other	76.9	40.4	59.9	51.7	(17.6)	(174.1)
(c) Statistical Discrepancy	**107.0**	**197.4**	**(289.9)**	**(281.0)**	**(192.6)**	**(448.1)**
Overall Balance	**(3,716.9)**	**(5,610.9)**	**(6,676.0)**	**(7,725.1)**	**(7,089.5)**	**(4,763.0)**
Financing	3,716.9	5,610.9	6,676.0	7,725.1	7,089.5	4,763.0
External	1,338.1	1,178.4	(679.8)	320.7	618.8	1,177.9
Domestic	2,378.9	4,432.5	7,355.9	7,404.4	6,470.6	3,585.1
Bank	2,169.6	3,434.9	3,693.2	7,745.1	5,487.4	3,201.9
Non-Bank	209.2	997.6	3,662.7	(342.0)	983.2	379.2
Privatization Proceeds	-	-	-	1.3	-	4.1

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**
2025-26	Jul-Sep	**1,364.3**	1,019.0	190.5	310.6	**1,520.1**	**2,884.4**
2025-26	Jul-Dec	**3,030.3**	2,087.2	400.7	642.6	**3,130.5**	**6,160.8**
2025-26	Jul-Mar	**4,637.8**	3,104.5	608.5	955.1	**4,668.1**	**9,305.9**
2025-26	Jul-Jun	**6,585.5**	4,254.3	840.0	1,330.6	**6,424.9**	**13,010.4**
2024-25	Jul	**284.1**	256.4	37.4	81.9	**375.7**	**659.8**
	Aug	**332.1**	315.5	58.2	90.5	**464.2**	**796.3**
	Sep	**614.0**	332.9	55.4	104.5	**492.8**	**1,106.8**
	Oct	**385.9**	331.6	62.6	99.6	**493.8**	**879.7**
	Nov	**374.4**	314.9	63.7	99.3	**477.9**	**852.3**
	Dec	**791.0**	346.9	69.2	122.8	**538.9**	**1,329.9**
	Jan	**379.1**	320.9	57.5	115.1	**493.5**	**872.6**
	Feb	**366.6**	311.2	62.7	106.1	**480.0**	**846.6**
	Mar	**600.6**	330.5	70.3	107.7	**508.5**	**1,109.1**
	Apr	**351.5**	313.3	66.4	115.9	**495.6**	**847.1**
	May	**421.5**	329.4	69.5	113.3	**512.2**	**933.7**
	Jun	**890.9**	397.9	93.7	127.9	**619.5**	**1,510.4**

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	2023-24	2024-25	2025-26	FY25		FY26			
				Q3	Q4	Q1	Q2	Q3	Q4
A. Agriculture Sector (1 to 4)	**24,976,111**	**26,153,332**	**28,665,406**	**6,464,696**	**6,708,219**	**6,710,437**	**7,425,435**	**7,042,255**	**7,487,279**
1. Crops (i+ii+iii)	10,495,230	9,166,236	10,077,930	2,225,515	1,909,168	2,188,435	3,316,264	2,479,795	2,093,436
i. Important Crops	6,591,275	4,524,979	5,233,104	987,642	882,798	1,261,851	1,686,342	1,263,187	1,021,724
ii. Other Crops	3,429,999	4,289,861	4,496,806	1,154,002	945,931	842,572	1,545,245	1,127,707	981,282
iii. Cotton Ginning	473,956	351,396	348,020	83,871	80,439	84,011	84,678	88,900	90,431
2. Livestock	13,817,927	16,298,911	17,777,992	4,092,662	4,602,734	4,347,230	3,889,370	4,381,507	5,159,885
3. Forestry	406,305	408,522	513,833	103,753	108,756	117,294	125,009	134,421	137,109
4. Fishing	256,649	279,663	295,651	42,767	87,560	57,479	94,792	46,532	96,848
B. Industrial Sector (1 to 4)	**21,392,600**	**22,918,739**	**24,855,630**	**5,660,361**	**5,937,131**	**5,797,821**	**6,101,019**	**6,191,445**	**6,765,345**
1. Mining & Quarrying	2,271,331	2,270,809	2,491,339	564,375	540,576	559,318	571,484	611,038	749,499
2. Manufacturing (i+ii+iii)	13,836,554	14,818,820	16,574,624	3,933,660	3,615,505	3,822,289	4,036,141	4,429,260	4,286,934
i. Large Scale	10,138,638	10,445,059	11,671,948	2,808,814	2,468,187	2,647,017	2,815,681	3,189,156	3,020,093
ii. Small Scale	2,252,074	2,623,931	3,008,666	667,533	690,595	722,228	756,577	764,599	765,262
iii. Slaughtering	1,445,842	1,749,830	1,894,010	457,312	456,723	453,044	463,882	475,505	501,578
3. Electricity, gas and water supply	2,804,689	2,938,792	2,726,648	440,290	1,080,918	675,497	674,143	416,812	960,196
4. Construction	2,480,026	2,890,318	3,063,019	722,037	700,132	740,717	819,251	734,335	768,716
Commodity Producing Sector (A+B)	**46,368,711**	**49,072,071**	**53,521,036**	**12,125,057**	**12,645,350**	**12,508,258**	**13,526,454**	**13,233,700**	**14,252,624**
C Services Sector (1 to 10)	**53,595,741**	**58,289,352**	**64,750,489**	**15,036,705**	**14,766,544**	**15,125,977**	**15,758,805**	**16,442,415**	**17,423,291**
1. Wholesale & Retail Trade	19,478,073	20,171,925	22,430,796	5,263,652	4,992,941	5,159,826	5,624,197	5,893,283	5,753,490
2. Transport& Storage	7,184,114	9,919,646	10,736,243	2,616,824	2,524,695	2,486,415	2,350,503	2,527,751	3,371,574
3. Accomodation and Food Services Activities (Hotels & Restaurants)	1,534,879	1,758,815	1,914,642	449,510	458,971	465,674	474,766	482,068	492,134
4. Information and Communication	1,573,673	1,756,342	1,971,581	430,101	453,029	398,832	510,800	524,975	536,974
5. Finance & Insurance Activities	3,669,283	2,158,034	2,463,270	557,982	539,941	560,625	559,472	622,089	721,083
6. Real Estate Activities (Ownership of Dwellings)	3,705,332	4,067,745	4,534,648	1,028,603	1,058,946	1,092,261	1,121,905	1,149,822	1,170,659
7. Public Administration and Social Security (General Government)	4,000,127	4,581,084	5,178,813	1,176,950	1,168,612	1,253,498	1,279,864	1,324,516	1,320,934
8. Education	2,269,407	2,553,233	2,901,029	648,187	683,153	702,034	715,723	735,066	748,206
9. Human Health and Social Work Activities	1,473,457	1,761,028	1,981,583	454,122	462,790	473,477	484,015	506,486	517,605
10. Other Private Services	8,707,396	9,561,501	10,637,884	2,410,775	2,423,466	2,533,334	2,637,560	2,676,357	2,790,633
D. Total of GVA (A+B+C)	**99,964,452**	**107,361,424**	**118,271,525**	**27,161,762**	**27,411,894**	**27,634,235**	**29,285,259**	**29,676,115**	**31,675,916**
Net Taxes	6,804,791	8,443,725	9,517,887	1,575,796	1,964,335	1,643,075	2,037,760	1,986,802	2,420,946
Subsidies	1,251,769	1,628,410	1,429,304	N.A	N.A	N.A	N.A	N.A	N.A
GDP at mp (GVA+NT)	**105,517,474**	**114,176,739**	**126,360,108**	28,737,558	29,376,229	29,277,310	31,323,018	31,662,917	34,096,862
Net Primary Income (NPI)	5,814,769	8,003,470	9,082,028	2,221,903	2,248,148	2,019,339	2,138,502	2,433,629	2,490,558
Gross National Income	**111,332,243**	**122,180,209**	**135,442,136**	**30,959,461**	**31,624,377**	**31,296,649**	**33,461,520**	**34,096,546**	**36,587,420**

Source: Pakistan Bureau of Statistics

11.1 Gross Domestic Product of Pakistan

(b) at constant basic prices of 2015-16

(Million Rupees)

Sector/ Industry	2023-24	2024-25	2025-26	FY25		FY26			
				Q3	Q4	Q1	Q2	Q3	Q4
A. Agriculture Sector (1 to 4)	**9,549,585**	**9,675,477**	**10,014,185**	**2,393,684**	**2,403,404**	**2,551,824**	**2,485,395**	**2,484,298**	**2,492,667**
1. Crops (i+ii+iii)	3,378,267	3,347,757	3,440,285	801,270	728,066	824,795	1,039,818	828,602	**747,069**
i. Important Crops	1,977,855	1,720,423	1,747,718	384,205	325,632	421,315	599,438	394,152	**332,813**
ii. Other Crops	1,272,421	1,523,648	1,588,840	392,405	378,029	378,195	414,484	408,214	**387,947**
iii. Cotton Ginning	127,991	103,686	103,727	24,660	24,405	25,285	25,896	26,237	**26,309**
2. Livestock	5,831,983	6,003,262	6,226,260	1,524,417	1,585,374	1,648,653	1,349,546	1,580,462	**1,647,598**
3. Forestry	214,976	198,379	219,813	49,153	50,177	52,154	54,065	55,909	**57,685**
4. Fishing	124,359	126,079	127,827	18,844	39,786	26,222	41,966	19,325	**40,315**
B. Industrial Sector (1 to 4)	**7,064,866**	**7,450,258**	**7,699,454**	**1,837,382**	**2,048,243**	**1,893,626**	**1,927,057**	**1,926,783**	**1,951,988**
1. Mining & Quarrying	614,814	590,171	599,161	146,896	142,973	143,185	148,720	151,561	**155,695**
2. Manufacturing (i+ii+iii)	4,748,113	4,841,123	5,131,698	1,265,684	1,206,017	1,223,092	1,283,757	1,381,005	**1,243,845**
i. Large Scale	3,300,544	3,277,709	3,442,077	871,166	804,143	813,848	866,301	954,494	**807,434**
ii. Small Scale	914,697	996,221	1,085,003	251,640	256,806	261,971	267,749	274,140	**281,144**
iii. Slaughtering	532,873	567,193	604,618	142,878	145,068	147,272	149,707	152,372	**155,267**
3. Electricity, gas and water supply	833,003	1,073,478	963,580	183,723	467,001	282,620	219,860	149,082	**312,017**
4. Construction	868,936	945,486	1,005,015	241,079	232,251	244,729	274,719	245,135	**240,431**
Commodity Producing Sector (A+B)	**16,614,451**	**17,125,735**	**17,713,639**	**4,231,066**	**4,451,647**	**4,445,450**	**4,412,452**	**4,411,081**	**4,444,655**
C Services Sector (1 to 10)	**23,152,195**	**23,875,786**	**24,784,440**	**6,052,690**	**5,974,955**	**6,014,304**	**6,251,594**	**6,327,545**	**6,190,996**
1. Wholesale & Retail Trade	7,259,501	7,279,114	7,451,305	1,878,380	1,774,187	1,812,598	1,907,708	1,943,523	**1,787,477**
2. Transport& Storage	4,200,059	4,320,562	4,460,031	1,079,173	1,070,658	1,109,526	1,135,327	1,109,738	**1,105,440**
3. Accomodation and Food Services Activities (Hotels & Restaurants)	586,418	610,324	635,027	153,331	154,794	156,238	157,823	159,549	**161,417**
4. Information and Communication	1,166,700	1,248,527	1,367,488	306,385	321,051	279,788	355,191	363,189	**369,319**
5. Finance & Insurance Activities	572,347	629,328	655,939	160,599	161,093	160,594	162,223	168,480	**164,642**
6. Real Estate Activities (Ownership of Dwellings)	2,320,700	2,407,856	2,497,207	604,700	610,000	615,215	620,935	627,162	**633,895**
7. Public Administration and Social Security (General Government)	1,602,278	1,740,090	1,838,791	447,651	449,547	439,230	451,995	473,468	**474,098**
8. Education	1,247,057	1,285,741	1,339,310	326,952	329,274	325,543	331,277	340,137	**342,353**
9. Human Health and Social Work Activities	679,024	700,830	739,537	177,622	179,275	181,227	182,632	185,392	**190,286**
10. Other Private Services	3,518,111	3,653,413	3,799,805	917,895	925,077	934,346	946,484	956,906	**962,069**
D. Total of GVA (A+B+C)	**39,766,646**	**41,001,521**	**42,498,079**	**10,283,756**	**10,426,602**	**10,459,754**	**10,664,047**	**10,738,626**	**10,635,651**
Net Taxes	2,749,577	3,239,612	3,408,863	602,270	751,475	607,204	734,338	710,268	831,623
Subsidies	466,788	617,533	525,429	N.A	N.A	N.A	N.A	N.A	N.A
GDP at mp (GVA+NT)	**42,049,435**	**43,623,600**	**45,381,513**	**10,886,026**	**11,178,076**	**11,066,959**	**11,398,385**	**11,448,894**	**11,467,275**
Net Primary Income (NPI)	2,921,334	3,763,992	3,612,186	1,031,824	988,197	810,959	852,432	1,041,972	906,823
Gross National Income	**44,970,769**	**47,387,592**	**48,993,699**	**11,917,850**	**12,166,273**	**11,877,918**	**12,250,817**	**12,490,866**	**12,374,098**

Source: Pakistan Bureau of Statistics

11.2 Real Growth Rates of Gross Domestic Product of Pakistan

At constant basic prices of 2015-16

(Percent)

Sector/ Industry	2023-24	2024-25	2025-26	FY25		FY26			
				Q3	Q4	Q1	Q2	Q3	Q4
A. Agriculture Sector (1 to 4)	**6.4**	**1.3**	**3.5**	**2.1**	**0.6**	**3.2**	**3.3**	**3.8**	**3.7**
1. Crops (i+ii+iii)	10.9	(0.9)	2.8	1.9	(2.4)	1.2	3.6	3.4	2.6
i. Important Crops	17.1	(13.0)	1.6	(9.4)	(17.8)	(0.5)	2.1	2.6	2.2
ii. Other Crops	0.1	19.7	4.3	19.4	19.1	4.3	6.1	4.0	2.6
iii. Cotton Ginning	47.2	(19.0)	0.0	(26.6)	(24.3)	(11.5)	(0.6)	6.4	7.8
2. Livestock	4.4	2.9	3.7	2.6	2.1	4.2	2.9	3.7	3.9
3. Forestry	(1.1)	(7.7)	10.8	(7.8)	(3.1)	4.4	10.2	13.7	15.0
4. Fishing	1.0	1.4	1.4	2.4	1.3	0.9	1.2	2.5	1.3
B. Industrial Sector (1 to 4)	**(1.0)**	**5.5**	**3.3**	**0.5**	**20.0**	**7.8**	**6.6**	**4.9**	**(4.7)**
1. Mining & Quarrying	(2.4)	(4.0)	1.5	(4.1)	(2.3)	(4.5)	(1.1)	3.2	8.9
2. Manufacturing (i+ii+iii)	3.0	2.0	6.0	0.9	4.6	5.2	6.4	9.1	3.1
i. Large Scale	0.9	(0.7)	5.0	(2.0)	3.0	3.9	5.7	9.6	0.4
ii. Small Scale	9.0	8.9	8.9	8.9	8.8	8.6	8.6	8.9	9.5
iii. Slaughtering	6.6	6.4	6.6	6.4	6.4	6.3	6.4	6.6	7.0
3. Electricity, gas and water supply	(18.0)	28.9	(10.2)	(11.3)	123.0	21.2	16.0	(18.9)	(33.2)
4. Construction	(1.1)	8.8	6.3	12.9	17.5	15.9	5.3	1.7	3.5
Commodity Producing Sector (A+B)	**3.1**	**3.1**	**3.4**	**1.4**	**8.7**	**5.1**	**4.7**	**4.3**	**(0.2)**
C Services Sector (1 to 10)	**2.2**	**3.1**	**3.8**	**3.2**	**4.2**	**3.0**	**4.0**	**4.5**	**3.6**
1. Wholesale & Retail Trade	3.2	0.3	2.4	(0.4)	1.9	2.3	2.8	3.5	0.7
2. Transport& Storage	1.6	2.9	3.2	2.1	4.0	2.1	4.7	2.8	3.2
3. Accomodation and Food Services Activities (Hotels & Restaurants)	4.1	4.1	4.0	4.1	4.0	3.9	3.9	4.1	4.3
4. Information and Communication	4.3	7.0	9.5	10.3	8.8	(2.5)	6.3	18.5	15.0
5. Finance & Insurance Activities	(13.1)	10.0	4.2	13.2	11.4	7.9	2.2	4.9	2.2
6. Real Estate Activities (Ownership of Dwellings)	3.7	3.8	3.7	3.8	3.7	3.6	3.6	3.7	3.9
7. Public Administration and Social Security (General Government)	(7.0)	8.6	5.7	12.7	12.1	5.6	5.8	5.8	5.5
8. Education	10.1	3.1	4.2	3.0	3.6	4.3	4.4	4.0	4.0
9. Human Health and Social Work Activities	3.3	3.2	5.5	3.1	3.2	6.2	5.4	4.4	6.1
10. Other Private Services	3.6	3.8	4.0	3.9	3.6	3.7	4.0	4.2	4.0
D. Total of GVA (A+B+C)	**2.6**	**3.1**	**3.7**	**2.5**	**6.1**	**3.9**	**4.3**	**4.4**	**2.0**

Source: Pakistan Bureau of Statistics

11.3 Expenditure on Gross Domestic Product

(Million Rupees)

Description/Year	At Current Market Prices of 2015-16					At Constant Prices of 2015-16				
	FY25	FY26	FY26			FY25	FY26	FY26		
			Q2	Q3	Q4			Q2	Q3	Q4
Household final Consumption Expenditure	94,225,127	104,567,117	26,117,869	26,018,003	27,191,905	38,722,053	38,769,575	9,800,177	9,858,640	9,254,150
NPISH final consumption expenditure	1,128,850	1,267,249	315,489	320,781	323,426	433,107	453,869	113,912	114,874	111,273
General Government final consumption expenditure	10,692,488	12,252,854	2,977,571	2,955,559	3,995,706	3,988,819	4,276,595	1,051,907	1,036,986	1,347,911
Gross fixed capital formation	14,463,169	16,112,164	3,899,996	4,011,119	4,886,390	4,714,411	5,062,051	1,256,405	1,277,056	1,454,814
Changes in Inventories	1,826,828	2,021,762	503,295	511,877	516,168	697,978	726,104	182,191	183,942	178,274
Valuables	125,594	138,996	34,602	35,192	35,487	47,986	49,920	12,526	12,646	12,256
Exports of goods and non-factor Services	11,393,996	11,458,378	2,871,025	2,889,992	2,853,596	4,280,620	4,586,109	1,137,602	1,144,792	1,191,072
Less imports of goods and non-factor Services	19,679,314	21,458,412	5,396,829	5,079,605	5,705,816	9,261,374	8,542,711	2,156,334	2,180,043	2,082,476
GDP by expenditure	**114,176,739**	**126,360,108**	**31,323,018**	**31,662,917**	**34,096,862**	**43,623,600**	**45,381,513**	**11,398,385**	**11,448,894**	**11,467,275**

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				
	2021-22	2022-23	2023-24	2024-25	2025-26	2021-22	2022-23	2023-24	2024-25	2025-26
A. Private Sector	**6,907,141**	**7,783,312**	**9,529,213**	**10,770,986**	**12,116,927**	**3,759,992**	**3,227,283**	**3,316,643**	**3,562,911**	**3,859,755**
1 Agriculture, forestry and fishing	1,828,694	2,350,243	3,022,054	3,304,798	3,632,253	1,089,524	1,054,043	1,113,537	1,119,082	1,155,596
Crops	412,611	520,467	747,503	714,076	764,383	227,534	176,492	199,382	183,690	192,278
Cotton Ginning	2,128	3,530	4,577	4,843	5,052	1,173	1,197	1,221	1,245	1,270
Livestock	1,344,047	1,711,993	2,122,123	2,430,521	2,702,284	822,266	837,611	873,498	894,183	921,665
Forestry	2,872	4,772	6,198	6,566	6,859	1,584	1,618	1,653	1,689	1,726
Fishing	67,036	109,481	141,653	148,792	153,675	36,967	37,125	37,783	38,275	38,657
2 Mining and quarrying	45,096	79,240	135,843	135,951	153,516	24,573	35,011	40,191	37,889	42,508
3 Manufacturing	1,112,402	1,111,127	1,213,927	1,280,875	1,346,260	588,222	446,127	406,841	419,487	423,681
i. Large Scale	891,700	911,365	1,016,251	1,033,019	1,050,263	463,944	357,048	331,329	330,534	323,556
ii. Small Scale (including Slaughtering)	220,702	199,762	197,676	247,856	295,997	124,278	89,079	75,512	88,953	100,125
4 Electricity, gas, and water supply	102,146	140,649	198,275	253,324	280,072	58,915	64,416	89,920	113,952	116,867
5 Construction	59,687	36,644	52,442	81,068	129,998	31,520	14,729	18,136	26,476	42,575
6 Wholesale and retail trade	470,201	402,591	514,834	730,509	1,129,549	244,641	157,724	167,852	233,741	347,982
7 Accommodation and food service activities (Hotels and Restaurants)	58,629	48,220	61,631	214,021	249,123	30,504	18,891	20,094	68,480	76,748
8 Transportation and storage	772,818	551,408	583,050	620,210	698,815	402,091	215,984	190,092	198,448	215,285
9 Information and communication	311,841	137,142	159,234	182,342	395,240	162,248	53,722	51,915	58,344	121,762
10 Financial and insurance activities	94,767	120,644	182,666	251,248	198,329	49,306	47,265	59,555	80,392	61,099
11 Real estate activities (Ownership of Dwellings)	1,230,687	1,676,199	2,018,618	2,218,779	2,295,204	649,919	673,768	698,750	724,617	751,688
12 Education	230,595	315,190	381,362	413,472	432,785	121,776	126,694	132,009	135,033	141,739
13 Human health and social work activities	148,979	218,209	276,789	297,712	326,402	77,513	85,489	90,242	95,259	100,555
14 Other Private Services	440,599	595,806	728,488	786,676	849,381	229,240	233,420	237,509	251,712	261,670
Public & General Govt. (B+C)	**2,328,601**	**2,474,229**	**2,573,338**	**3,692,183**	**3,995,237**	**1,220,708**	**953,298**	**811,445**	**1,151,500**	**1,202,296**
B. Public Sector (Autonomous & Semi Aut-Bodies)	**530,539**	**539,659**	**634,819**	**652,019**	**813,635**	**285,204**	**195,381**	**179,419**	**178,741**	**222,135**
1 Agriculture, forestry and fishing	314	569	717	890	920	173	193	191	229	**231**
2 Mining and quarrying	24,611	23,732	19,441	31,866	45,351	13,410	10,485	5,752	8,881	**12,557**
3 Manufacturing (Large scale)	22,081	8,540	14,168	4,518	9,338	11,489	3,346	4,619	1,446	**2,877**
4 Electricity, gas, steam and air conditioning supply; Water supply	265,454	334,177	463,022	458,354	492,534	146,385	113,319	123,501	117,908	**123,896**
5 Construction	36,120	40,323	27,095	35,647	40,318	19,075	16,208	9,370	11,642	**13,204**
6 Transportation and storage	56,627	63,380	49,055	37,025	81,754	29,462	24,826	15,993	11,847	**25,187**
a. Railways	7,177	18,266	21,618	27,420	44,922	3,734	7,155	7,048	8,773	**13,839**
b. Post Offices & PTCL	(1)	(1)	4	(1)	(2)	(1)	-	1	-	**-**
c. Others	49,451	45,115	27,433	9,606	36,834	25,729	17,671	8,944	3,074	**11,348**
7 Information and communication	100,760	48,682	41,014	53,768	112,524	52,425	19,068	13,372	17,204	**34,665**
8 Financial and insurance activities	24,572	20,256	20,307	29,951	30,896	12,785	7,936	6,621	9,584	**9,518**
C. General Government (By sources)	**1,798,062**	**1,934,570**	**1,938,519**	**3,040,164**	**3,181,602**	**935,504**	**757,917**	**632,026**	**972,759**	**980,161**
i. Federal	542,267	591,344	623,435	798,972	895,416	282,133	231,674	203,262	255,646	275,852
ii. Provincial	1,086,307	1,164,239	1,125,263	1,991,963	1,908,577	565,189	456,120	366,876	637,367	587,978
iii. District Governments	169,488	178,987	189,821	249,229	377,609	88,182	70,123	61,888	79,746	116,331
General Government (By industries)	**1,798,062**	**1,934,570**	**1,938,519**	**3,040,164**	**3,181,602**	**935,504**	**757,917**	**632,026**	**972,759**	**980,161**
i) Public Administration and Social Security (General Government)	1,634,531	1,777,696	1,798,449	2,753,287	2,867,319	850,422	696,457	586,358	880,967	883,339
ii) Education	81,784	85,818	67,010	163,140	205,299	42,551	33,621	21,848	52,200	63,247
iii) Human health and social work activities	81,747	71,056	73,061	123,737	108,984	42,532	27,838	23,820	39,592	33,575

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	2023-24			2024-25			2025-26		
	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield
Food Crops									
Wheat	9,734	31,814	3,268	9,074	28,396	3,129	9,478	29,605	3,124
Rice	3,637	9,859	2,711	3,899	9,723	2,494	3,759	9,998	2,660
Maize	1,641	9,739	5,935	1,588	9,037	5,691	1,587	8,794	5,541
Fiber Crop									
Cotton*	2,424	10,223	717	2,043	7,084	590	2,012	7,052	596
Other Crops									
Sugarcane	1,180	87,638	74,269	1,193	84,239	70,611	1,222	89,450	73,200

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	110.80
Rice	109.00	123.80	137.10	107.70	145.10	143.00
Maize	149.60	169.60	180.70	208.40	186.80	171.40
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	128.60

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 caries 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 schedules 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 accountholders. 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.

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

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. Laspeyer'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_0 = Price (Unit Value) of each item during the base period
Q_n = Quantity data (Volume) of each item during the current period
Q_0 = 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. Laspeyer's formula is used to compute CPI is:-

$$CPI = \frac{\sum (P_n / P_0) W_i}{\sum W_i} \quad \text{x} \quad 100$$

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.

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

NOTES, SYMBOLS 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 1st January to 31st December
DFIs	Development Finance Institutions
FY	Fiscal Year refers to the period from 1st July to 30th 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
PFIs	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

Unit	British / US equivalents	British / US units	*Equivalents*
	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	1.136523 liters 0.946353 liter 1.101221 liters 4.546092 liters 3.785412 liters
1 imp Gallon	4 imp quarts 8 Pints	1 Pint	0.568261 liter
1 Bale (Cotton)	170.09711 kilograms or 375 lbs.		