

Structure of Interest Rates -I

Percent

w.e.f.	SBP Reverse Repo Rate ¹	SBP Repo Rate ²	SBP Policy (Target) Rate ³	Minimum Rate of Return on Saving Deposits *	End User Export Finance Scheme Rate ⁴		Rate of Remuneration on FE-25 CRR	
					w.e.f.	Rate	w.e.f.	Rate
24-Jan-23	18.00	16.00	17.00	15.50	28-Nov-22	11.00	Jul-25	3.32
3-Mar-23	21.00	19.00	20.00	18.50	30-Dec-22	13.00	Aug-25	3.35
5-Apr-23	22.00	20.00	21.00	19.50	24-Jan-23	14.00	Sep-25	3.27
27-Jun-23	23.00	21.00	22.00	20.50	27-Jun-23	17.00	Oct-25	3.13
11-Jun-24	21.50	19.50	20.50	19.00	5-Apr-23	18.00	Nov-25	3.00
30-Jul-24	20.50	18.50	19.50	18.00	27-Jun-23	19.00	Dec-25	2.86
13-Sep-24	18.50	16.50	17.50	16.00	11-Jun-24	14.50	Jan-26	2.69
5-Nov-24	16.00	14.00	15.00	13.50	30-Jul-24	12.00	Feb-26	2.67
17-Dec-24	14.00	12.00	13.00	11.50	17-Dec-24	10.00	Mar-26	2.67
28-Jan-25	13.00	11.00	12.00	10.50	28-Jan-25	9.00	Apr-26	2.66
6-May-25	12.00	10.00	11.00	9.50	6-May-25	8.00	May-26	2.65
16-Dec-25	11.50	9.50	10.50	9.00	16-Dec-25	7.50	Jun-26	2.62
28-Apr-26	12.50	10.50	11.50	10.00	28-Apr-26	8.50	Jul-26	2.65

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

Tenor (remaining days to be discounted)		(up to) 90	(up to)120	(up to)180
SBP Refinance Rate		2.00	1.50	1.00
End User Rate		3.00	2.50	2.00
Long Term Financing Facility Rate (LTFF)				
w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
28-Apr-26	Upto 3 years	7.00	1.50	8.50
	Over 3 years and upto 5 years	6.00	2.50	8.50
	Over 5 years and upto 10 years	5.50	3.00	8.50

PFI's: Participating Financial Institutions

Source: State Bank of Pakistan

1: Formally 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 5.5 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>

Structure of Interest Rates -II

												Percent
Treasury Bills Auctions									KIBOR *			
Cut-off Yield					WA Yield							
Date	1-m	3-m	6-m	12-m	1-m	3-m	6-m	12-m	Date	1-m	3-m	6-m
30-Oct-24	NA	13.89	13.50	13.09	NA	R	14.15	13.64	Monthly Average			
13-Nov-24	NA	13.70	13.50	13.20	NA	13.87	13.34	12.93	Jun-25	11.35	11.16	11.16
27-Nov-24	NA	13.00	12.89	12.35	NA	13.45	13.42	13.02	Jul-25	11.30	11.02	10.98
11-Dec-24	NA	12.00	12.00	12.30	NA	12.94	12.82	12.10	Aug-25	11.31	11.05	11.05
24-Dec-24	NA	12.00	12.00	12.30	NA	11.82	11.93	11.98	Sep-25	11.28	11.05	11.05
8-Jan-25	NA	11.78	11.79	11.80	NA	11.85	11.89	12.19	Oct-25	11.39	11.16	11.18
22-Jan-25	NA	11.59	11.40	11.39	NA	11.85	11.89	12.19	Nov-25	11.39	11.16	11.19
4-Feb-25	NA	11.80	11.50	11.59	NA	11.59	11.40	11.35	Dec-25	11.06	10.87	10.91
19-Feb-25	NA	11.82	11.67	11.65	NA	11.67	11.41	11.38	Jan-26	10.67	10.39	10.39
5-Mar-25	NA	11.82	11.67	11.64	NA	11.70	11.64	11.58	Feb-26	10.75	10.53	10.55
19-Mar-25	12.05	11.82	11.67	11.90	NA	11.70	11.66	11.55	Mar-26	11.00	11.03	11.12
26-Mar-25	12.39	12.01	12.00	12.01	12.05	11.72	11.67	11.86	Apr-26	11.17	11.45	11.60
16-Apr-25	12.32	12.01	11.99	12.01	12.25	11.83	11.92	11.90	May-26	11.91	11.99	12.22
30-Apr-25	12.15	12.01	12.00	12.01	12.29	11.96	11.95	11.93	Jun-26	12.01	12.09	12.27
14-May-25	11.25	11.24	11.28	11.35	12.14	11.98	11.97	11.97	Daily Rates			
27-May-25	11.10	11.15	11.18	11.20	11.18	11.21	11.25	11.32	2-Jun-26	12.01	12.22	12.48
11-Jun-25	11.09	11.05	10.97	10.95	11.10	11.13	11.11	11.16	3-Jun-26	12.01	12.22	12.48
25-Jun-25	11.00	11.00	10.90	10.93	11.06	10.95	10.95	10.92	4-Jun-26	12.02	12.23	12.49
9-Jul-25	11.24	11.00	10.90	10.80	11.00	10.95	10.90	10.88	5-Jun-26	12.04	12.22	12.48
23-Jul-25	10.85	10.71	10.70	10.70	11.08	10.86	10.75	10.67	8-Jun-26	12.05	12.23	12.50
6-Aug-25	10.90	10.85	10.87	11.00	10.85	10.68	10.68	10.67	9-Jun-26	12.04	12.22	12.50
20-Aug-25	10.90	10.85	10.85	11.00	10.87	10.80	10.78	10.90	10-Jun-26	12.09	12.25	12.51
3-Sep-25	10.75	10.85	10.85	11.00	10.73	10.83	10.83	10.98	11-Jun-26	12.13	12.40	12.54
17-Sep-25	10.74	10.85	10.84	11.00	10.74	10.79	10.76	10.99	12-Jun-26	12.17	12.42	12.56
1-Oct-25	11.15	11.05	11.05	11.19	11.09	10.96	10.82	11.13	15-Jun-26	12.08	12.21	12.36
25-Oct-25	11.11	11.05	11.05	11.25	11.09	11.00	10.87	11.20	16-Jun-26	12.01	12.03	12.19
29-Oct-25	11.00	11.05	11.05	11.35	10.99	11.02	10.94	11.29	17-Jun-26	11.99	12.02	12.19
12-Nov-25	10.99	11.04	11.05	11.35	10.97	11.02	11.02	11.32	18-Jun-26	11.95	11.92	12.07
26-Nov-25	10.89	11.00	11.00	11.27	10.89	11.00	11.00	11.27	19-Jun-26	11.94	11.91	12.04
10-Dec-25	10.85	10.99	11.00	11.27	10.79	10.92	10.92	11.24	22-Jun-26	11.94	11.88	12.00
24-Dec-25	10.49	10.49	10.48	10.49	10.34	10.43	10.46	10.45	23-Jun-26	11.97	11.83	11.99
7-Jan-26	10.20	10.15	10.16	10.16	10.20	10.15	10.09	10.09	24-Jun-26	11.93	11.82	11.89
21-Jan-26	9.90	9.90	9.95	10.00	9.90	9.88	9.93	9.99	29-Jun-26	11.91	11.80	11.82
4-Feb-26	10.20	10.20	10.32	10.40	10.18	10.10	10.15	10.35	30-Jun-26	11.90	11.79	11.80
18-Feb-26	10.15	10.29	10.44	10.60	10.14	10.23	10.42	10.53	2-Jul-26	11.90	11.74	11.76
4-Mar-26	10.50	10.50	10.74	10.99	10.32	10.42	10.72	10.91	3-Jul-26	11.89	11.71	11.73
16-Mar-26	11.48	11.50	11.50	11.50	11.01	11.02	11.19	11.31	6-Jul-26	11.87	11.67	11.67
15-Apr-26	10.70	11.44	11.15	11.89	10.67	11.43	11.15	11.82	7-Jul-26	11.88	11.65	11.64
29-Apr-26	11.48	11.84	11.98	12.10	11.40	11.72	11.86	12.04	8-Jul-26	11.86	11.63	11.63
13-May-26	11.37	12.08	12.35	12.50	11.32	12.01	12.28	12.39	9-Jul-26	11.84	11.59	11.59
20-May-26	12.23	12.49	12.50	12.59	12.06	12.31	12.40	12.59	10-Jul-26	11.84	11.59	11.58
10-Jun-26	12.19	12.50	12.49	12.99	12.10	12.39	12.48	12.91	13-Jul-26	11.85	11.59	11.58
23-Jun-26	11.80	11.75	11.75	11.84	11.75	11.70	11.72	11.76	14-Jul-26	11.89	11.65	11.65
8-Jul-26	11.40	11.40	11.44	11.49	11.39	11.37	11.39	11.37	15-Jul-26	11.85	11.62	11.64

N: No BID Received, R: BIDS Rejected, NA: Not Available

*: KIBOR Offer Rate

Structure of Interest Rates -III

Percent

Pakistan Investment Bonds - (Fixed Rate) Auction Result														
Date	Cut-off yield							WA Yield						
	2-y #	3-y	5-y	10-y	15-y	20-y	30-y	2-y #	3-y	5-y	10-y	15-y	20-y	30-y
12-Oct-22	NA	13.84	13.09	R	N	N	N	NA	13.76	13.06	R	N	N	N
29-Nov-22	NA	R	13.35	R	N	N	N	NA	R	13.32	R	N	N	N
21-Dec-22	NA	R	R	R	N	N	N	NA	R	R	R	N	N	N
18-Jan-23	NA	R	R	R	N	N	N	NA	R	R	R	N	N	N
15-Feb-23	NA	R	R	R	N	N	N	NA	R	R	R	N	N	N
15-Mar-23	NA	18.05	13.80	R	N	N	N	NA	18.05	13.47	R	N	N	N
12-Apr-23	NA	18.39	R	R	N	N	N	NA	18.34	R	R	N	N	N
10-May-23	NA	19.39	R	R	N	N	N	NA	18.92	R	R	N	N	N
15-Jun-23	NA	19.35	R	R	N	N	N	NA	19.25	R	R	N	N	N
27-Jun-23	NA	19.35	R	R	N	N	N	NA	19.35	R	R	N	N	N
2-Aug-23	NA	19.35	15.95	R	N	N	N	NA	19.32	15.95	R	N	N	N
18-Sep-23	NA	19.34	16.95	15.25	N	N	N	NA	19.32	16.95	15.25	N	N	N
2-Oct-23	NA	19.19	16.95	15.25	N	N	N	NA	19.16	16.93	15.23	N	N	N
8-Nov-23	NA	17.39	15.95	15.10	N	N	N	NA	17.38	15.90	15.09	N	N	N
20-Dec-23	NA	17.20	15.88	15.00	N	N	N	NA	16.92	15.81	14.97	N	N	N
16-Jan-24	NA	16.80	15.50	14.50	N	N	N	NA	16.60	15.38	14.38	N	N	N
14-Feb-24	NA	16.80	15.55	14.50	N	N	N	NA	16.73	15.55	14.49	N	N	N
13-Mar-24	NA	16.78	15.49	14.35	N	N	N	NA	16.67	15.46	14.28	N	N	N
16-Apr-24	NA	16.65	15.48	14.35	N	N	N	NA	16.65	15.42	14.28	N	N	N
22-May-24	NA	16.65	15.45	14.30	N	N	N	NA	16.60	15.38	14.26	N	N	N
25-Jun-24	NA	16.60	15.45	14.25	NA	NA	NA	NA	16.56	15.45	14.25	NA	NA	NA
9-Jul-24	NA	16.60	15.45	R	NA	NA	NA	NA	16.47	15.41	R	NA	NA	NA
31-Jul-24	NA	16.25	15.30	R	NA	NA	NA	NA	16.16	15.28	R	NA	NA	NA
19-Sep-24	13.98	12.90	13.40	13.20	NA	NA	NA	13.98	12.90	13.40	13.14	NA	NA	NA
18-Oct-24	13.24	12.50	12.79	12.98	NA	NA	NA	13.23	12.43	12.74	12.90	NA	NA	NA
21-Nov-24	13.05	12.50	12.70	12.84	NA	NA	NA	12.99	12.39	12.66	12.84	NA	NA	NA
19-Dec-24	12.50	12.50	12.59	12.80	NA	NA	NA	12.47	12.41	12.54	12.61	NA	NA	NA
16-Jan-25	11.94	11.89	12.40	12.80	NA	NA	NA	11.91	11.89	12.37	12.76	NA	NA	NA
13-Feb-25	11.69	11.89	12.39	12.79	NA	NA	NA	11.69	11.71	12.36	12.65	NA	NA	NA
13-Mar-25	NA	NA	12.37	12.79	NA	NA	NA	NA	NA	12.36	12.76	NA	NA	NA
10-Apr-25	11.94	11.88	12.34	12.79	NA	NA	NA	11.90	11.86	12.29	12.78	NA	NA	NA
7-May-25	11.79	11.69	12.14	12.59	NA	NA	NA	11.64	11.65	12.11	12.53	NA	NA	NA
19-Jun-25	11.39	11.40	11.70	12.50	12.70	NA	NA	11.36	11.37	11.69	12.39	12.70	NA	NA
17-Jul-25	10.85	11.05	11.39	12.20	NA	NA	NA	10.82	11.00	11.29	12.20	NA	NA	NA
4-Aug-25	11.09	11.14	11.44	12.15	12.45	NA	NA	11.05	11.09	11.38	12.15	12.44	NA	NA
5-Sep-25	11.20	11.14	11.44	12.04	12.38	NA	NA	11.16	11.11	11.41	12.01	12.38	NA	NA
15-Oct-25	11.33	11.35	11.50	12.00	12.34	NA	NA	11.32	11.34	11.49	11.91	12.30	NA	NA
6-Nov-25	11.48	11.49	11.64	12.00	12.25	NA	NA	11.45	11.44	11.58	11.93	12.25	NA	NA
17-Dec-25	10.78	10.84	11.19	11.67	12.00	NA	NA	10.75	10.84	11.14	11.66	11.99	NA	NA
14-Jan-26	10.19	10.14	10.53	11.00	R	NA	NA	10.18	10.12	10.46	10.99	R	NA	NA
6-Feb-26	10.34	10.25	10.75	11.24	11.50	NA	NA	10.32	10.21	10.71	11.18	11.43	NA	NA
26-Mar-26	12.50	12.50	12.50	R	12.40	NA	NA	12.41	12.34	12.44	R	12.40	NA	NA
28-Apr-26	R	R	R	R	R	NA	NA	R	R	R	R	R	NA	NA
18-May-26	13.25	13.25	12.95	12.95	12.90	NA	NA	13.15	13.25	12.91	12.83	12.90	NA	NA
17-Jun-26	12.14	12.09	12.19	12.61	R	NA	NA	12.14	12.06	12.09	12.57	R	NA	NA
2-Jul-26	11.45	11.49	11.63	12.14	12.29	NA	NA	11.43	11.46	11.58	12.14	12.29	NA	NA

N: No BID Received, R: BIDS Rejected, NA: Not Available

Started from 19 Sep 2024.

Structure of Interest Rates -IV

Pakistan Investment Bonds - (Floating Rate)										Percent
Date	Semi-Annual Coupon Rate *				Date	Quarterly Coupon Rate **			Quarterly Coupon Rate ***	
	2-y [#]	3-y	5-y	10-y		3-y	5-y	10-y	Date	2-y
19-Nov-20	NA	7.20	7.20	7.20	22-Oct-20	7.12	7.12	7.12	8-Aug-24	19.49
3-Dec-20	NA	7.20	7.20	7.20	7-Oct-21	7.57	NA	NA	22-Aug-24	18.90
17-Dec-20	NA	7.18	7.18	7.18	7-Apr-22	11.75	NA	NA	5-Sep-24	17.47
31-Dec-20	NA	7.17	7.17	7.17	8-Sep-22	15.73	NA	NA	19-Sep-24	17.41
14-Jan-21	NA	NA	7.19	7.19	9-Feb-23	17.82	NA	NA	3-Oct-24	17.57
28-Jan-21	NA	NA	7.19	7.19	21-Sep-23	23.39	NA	NA	17-Oct-24	15.86
11-Feb-21	NA	NA	7.40	NA	19-Oct-23	22.40	NA	NA	31-Oct-24	15.06
25-Feb-21	NA	NA	7.47	NA	7-Feb-24	20.47	NA	NA	14-Nov-24	13.87
11-Mar-21	NA	NA	7.49	NA					28-Nov-24	13.45
25-Mar-21	NA	NA	7.67	NA					12-Dec-24	12.94
8-Apr-21	NA	NA	7.73	NA					26-Dec-24	11.82
22-Apr-21	NA	NA	7.75	NA					9-Jan-25	11.85
6-May-21	NA	NA	7.65	NA					23-Jan-25	11.71
4-Nov-21	NA	NA	NA	8.78					6-Feb-25	11.59
17-Nov-22	NA	NA	15.73	NA					20-Feb-25	11.67
6-Apr-23	NA	NA	21.96	NA					6-Mar-25	11.70
10-Aug-23	NA	NA	22.87	NA					20-Mar-25	11.70
21-Sep-23	NA	NA	24.79	NA					3-Apr-25	11.72
19-Oct-23	NA	NA	22.85	NA					17-Apr-25	11.83
14-Dec-23	NA	NA	21.33	21.33					2-May-25	11.96
7-Feb-24	NA	NA	20.40	20.40					15-May-25	11.98
18-Apr-24	NA	NA	21.30	21.30					29-May-25	11.21
27-Jun-24	NA	NA	19.93	NA					12-Jun-25	11.13
5-Sep-24	NA	NA	17.70	17.70					26-Jun-25	10.95
19-Sep-24	17.62	NA	NA	NA					10-Jul-25	10.95
3-Oct-24	15.25	NA	15.25	15.25					24-Jul-25	10.86
14-Nov-24	NA	NA	13.34	13.34					7-Aug-25	10.68
12-Dec-24	12.82	NA	12.82	12.82					21-Aug-25	10.80
9-Jan-25	11.89	NA	11.89	11.89					4-Sep-25	10.82
17-Apr-25	11.92	NA	11.92	11.92					18-Sep-25	10.83
29-May-25	NA	NA	NA	11.25					2-Oct-25	10.79
10-Jul-25	NA	NA	NA	10.90					16-Oct-25	10.96
8-Jan-26	NA	NA	NA	10.46					30-Oct-25	11.00

*: 1st coupon rate, **: 1st rental rate of Quarterly Coupon, Quarterly Reset, ***: Fortnightly Reset - Quarterly Payment Coupon, # Started from 19 Sep 2024.

N: No BID Received, R: BIDS Rejected, NA: Not Available

Structure of Rental Rates -V

Percent

Auction of Government of Pakistan (GoP) Ijara Sukuk (GIS) at State Bank of Pakistan (SBP)							
Auction Date	Variable Rental Rate*			Auction Date	Fixed Rental Rate		
	Rental Rate Applicable (%)				Rental Rate (%)		
	1-y	3-y	5-y		1-y	3-y	NA
8-Nov-10	NA	13.11	NA	24-Mar-16	NA	5.59	NA
13-Dec-10	NA	13.39	NA	23-Jun-17	NA	5.24	8.37
1-Mar-11	NA	13.68	NA	23-Jul-20	NA	NA	8.37
9-May-11	NA	13.45	NA	20-Aug-20	NA	NA	8.37
20-Dec-11	NA	11.94	NA	17-Sep-20	NA	NA	R
23-Feb-12	NA	11.81	NA	15-Oct-20	NA	NA	9.45
23-Apr-12	NA	11.94	NA	14-Jan-21	NA	NA	9.70
20-Jun-12	NA	11.94	NA	30-Sep-21	NA	NA	11.40
11-Sep-12	NA	10.03	NA	9-Dec-21	NA	NA	11.40
26-Mar-13	NA	9.12	NA	6-Jan-22	NA	NA	11.40
20-Jun-14	NA	7.98	NA	10-Feb-22	NA	NA	12.49
15-Dec-15	NA	5.89	NA	17-Mar-22	NA	NA	12.49
16-Apr-20	NA	NA	6.63	21-Apr-22	NA	NA	12.49
21-May-20	NA	NA	7.65	26-May-22	NA	NA	12.49
18-Jun-20	NA	NA	7.38	20-Jun-22	NA	NA	12.49
23-Jul-20	NA	NA	6.27	13-Jul-22	NA	NA	12.49
3-Dec-20	NA	NA	7.08	18-Aug-22	NA	NA	12.49
30-Sep-21	NA	NA	7.85	22-Sep-22	NA	NA	12.49
26-Oct-21	NA	NA	8.70	10-Nov-22	NA	NA	12.49
21-Apr-22	NA	NA	13.53	1-Dec-22	NA	NA	R
20-Oct-22	NA	NA	15.69	8-Dec-22	NA	NA	N
3-Jan-23	NA	16.56	NA	16-Feb-23	17.50	R	N
16-Feb-23	17.84	NA	NA	6-Mar-23	20.70	N	N
6-Mar-23	20.32	NA	NA	13-Apr-23	21.25	18.24	N
13-Apr-23	22.68	NA	NA	18-May-23	21.30	R	N
18-May-23	22.67	NA	NA	22-Jun-23	21.29	18.49	N
22-Jun-23	22.57	NA	22.87	10-Jul-23	22.15	18.49	R
10-Jul-23	22.76	22.77	NA	3-Aug-23	22.00	18.49	R
3-Aug-23	23.71	NA	NA	18-Sep-23	22.95	18.49	16.50
18-Sep-23	22.79	NA	NA	5-Oct-23	22.49	18.49	16.50
5-Oct-23	22.49	NA	NA	30-Nov-23	NA	16.19	15.75
30-Nov-23	20.33	21.12	21.23	21-Dec-23	NA	16.19	15.75

* First rental rate

N: No BID Received, R: BIDS Rejected, NA: Not Available

Structure of Interest Rates -VI

Overall Weighted Average Rates *					FCY Weighted Average Rates *					Percent	
Period	Lending		Deposit		Period	Lending		Deposit		Period	LIBOR** 6-Month (US\$)
	Marginal	Stocks	Marginal	Stocks		Marginal	Stocks	Marginal	Stocks		
Jun-16	7.15	8.44	3.59	3.14	Jun-16	2.86	3.00	0.88	0.57	Jun-15	0.44
Jun-17	7.07	7.86	3.43	2.84	Jun-17	3.31	2.83	2.23	0.63	Jun-16	0.94
Jun-18	7.45	7.85	3.98	3.00	Jun-18	3.31	4.51	1.80	1.21	Jun-17	1.43
Jun-19	12.43	11.49	8.30	5.71	Jun-19	3.74	4.32	1.98	1.09	Jun-18	2.50
Jun-20	9.60	10.08	4.65	4.31	Jun-20	2.67	3.16	1.00	0.90	Jun-19	2.30
Jun-21	8.19	7.98	3.43	3.50	Jun-21	1.11	1.50	0.38	0.33	Jun-20	0.43
Jun-22	13.63	11.37	8.79	6.96	Jun-22	6.60	4.75	1.72	1.06	Jun-21	0.16
Jun-23	20.36	17.80	10.44	10.40	Jun-23	7.65	9.35	2.95	2.85	Jun-22	2.59
Jun-24	20.16	18.73	10.29	11.68	Jun-24	8.11	8.46	3.47	2.81	Jun-23	5.67
Jun-25	11.66	11.80	3.35	5.34	Jun-25	4.82	5.01	0.87	1.55	Jun-24	5.71
May-25	12.24	12.12	3.49	5.70	May-25	5.91	5.74	0.43	2.03	Sep-23	5.89
Jun-25	11.66	11.80	3.35	5.34	Jun-25	4.82	5.01	0.87	1.55	Oct-23	5.89
Jul-25	11.99	11.48	5.91	5.23	Jul-25	5.75	5.05	0.37	1.47	Nov-23	5.82
Aug-25	11.87	11.33	5.32	5.31	Aug-25	5.06	4.96	1.63	1.96	Dec-23	5.69
Sep-25	11.82	11.24	5.28	5.20	Sep-25	5.58	4.71	0.88	2.00	Jan-24	5.59
Oct-25	11.69	11.25	5.10	5.23	Oct-25	4.89	4.85	1.21	1.88	Feb-24	5.65
Nov-25	11.72	11.15	4.48	5.23	Nov-25	5.21	4.98	1.30	2.02	Mar-24	5.67
Dec-25	11.32	10.91	5.05	5.35	Dec-25	5.13	4.89	1.97	2.01	Apr-24	5.71
Jan-26	11.39	10.63	4.97	5.01	Jan-26	5.25	4.96	1.70	1.98	May-24	5.73
Feb-26	11.02	10.59	5.04	4.97	Feb-26	4.72	4.84	1.17	2.04	Jun-24	5.71
Mar-26	11.44	10.45	4.61	4.94	Mar-26	4.87	4.54	1.37	1.96	Jul-24	5.59
Apr-26	11.75	10.79	4.85	5.18	Apr-26	3.50	4.77	1.41	2.05	Aug-24	5.23
May-26	12.18	11.05	4.33	5.38	May-26	3.72	4.81	0.87	2.00	Sep-24	4.90
w.e.f.	RICs	DSCs	SSCs #	PBA							
14-May-24	14.64	13.57	15.70	15.36							
12-Sep-24	14.52	13.57	15.20	15.36							
25-Sep-24	12.72	12.51	12.10	14.16							
4-Nov-24	12.10	12.26	11.60	13.92							
10-Dec-24	12.00	12.19	11.60	13.92							
31-Jan-25	11.88	11.98	11.60	13.68							
14-Feb-25	11.74	12.12	11.20	13.68							
25-Feb-25	11.74	12.01	11.00	13.58							
20-Mar-25	11.74	12.12	11.00	13.68							
22-Apr-25	11.64	12.12	11.20	13.68							
19-May-25	11.52	11.91	10.90	13.44							
27-Jun-25	11.16	11.76	10.60	13.20							
28-Jul-25	10.68	11.61	10.40	12.96							
21-Aug-25	10.80	11.54	10.40	12.96							
17-Sep-25	10.80	11.42	10.40	12.96							
4-Nov-25	10.92	11.31	10.60	12.72							
5-Jan-26	10.56	11.08	10.20	12.48							
23-Jan-26	9.96	10.44	9.40	12.00							

RIC: Regular Income Certificate, DSC: Defence Saving Certificate, SSC: Special Saving Certificate, PBA: Pensioners Benefit Account

FCY: Foreign Currency, P: Provisional R: Revised

*: Weighted Average lending and Deposit Rates - Scheduled Banks (zero rate and inter-financial institutions are included). For further details please visit,

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

**LIBOR were discontinued and no longer available after September,2024

***: <http://savings.gov.pk/product-rates/>

: Periodical profits on investment of each Rs.100,000/- after completion of 6 months to 2.5 years. It is 10.40% for 3 years.

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