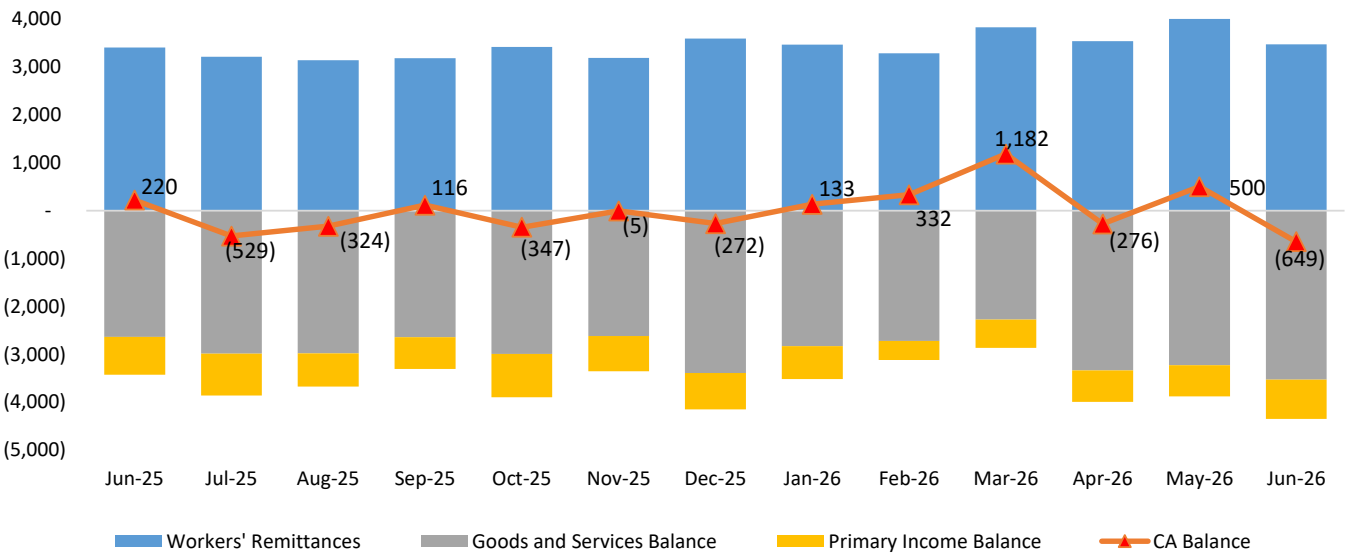


Statistical Bulletin

July 2026

Current Account Balance
Million USD



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.

Team

Zobia Choudhary, Statistical Officer

Haider Ali, Deputy Director

Uzma Maqsood, Joint Director

Shahid Hussain Javaid, Economist

Publication Reviewer

Mirza Kaleem Ullah, Senior Joint Director

Publication Manager

Haider Ali, Deputy Director

Divisional Head

Muhammad Shafi, Senior Joint Director

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

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1. Selected Economic Indicators

I T E M S	Unit / Base	2025					
		Jun	Jul	Aug	Sep	Oct	Nov
1 Currency in Circulation [@]	Billion Rs.	10,634.5	10,764.5	10,501.2	10,499.5	10,682.7	10,790.7
2 Broad Money (M2) [@]	"	40,506.3	38,977.9	39,385.6	39,861.2	39,930.8	40,568.0
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	34.3	36.9	35.69	36.42	35.16	35.30
4 Ratio of Scheduled Banks' Investment to Deposits	"	104.3	108.0	105.28	104.88	103.98	103.78
5 Weighted Average Deposits Rate – Fresh Deposits*	"	3.4	5.9	5.32	5.28	5.10	4.48
6 Weighted Average Deposits Rate – Outstanding Deposit*	"	5.3	5.2	5.31	5.20	5.23	5.23
7 Weighted Average Lending Rate–Gross Disbursement*	"	11.7	12.0	11.87	11.82	11.69	11.72
8 Weighted Average Lending Rate–Outstanding Loans*	"	11.8	11.5	11.33	11.24	11.25	11.15
9 KIBOR – End Month (1 Month)**	"	11.1	11.1	11.01	11.08	11.14	11.09
10 KIBOR – Month Average (1 Month)**	"	11.1	11.0	11.06	11.03	11.14	11.14
11 Exports (BOP)	Million US\$	2,591.0	2,750.0	2,488.0	2,609.0	2,632.4	2,277.0
12 Imports (BOP)	"	5,020.0	5,429.0	5,020.0	5,040.0	5,396.0	4,730.0
13 Foreign Direct Investment (Net)	"	210.0	223.5	175.1	185.6	170.9	179.7
14 Foreign Portfolio Investment (Net)	"	(25.8)	(44.6)	(42.0)	(546.7)	94.8	(75.3)
15 Net Reserves with SBP	"	14,506.1	14,324.1	14,319.5	14,174.6	14,502.9	14,588.8
16 Workers' Remittances	"	3,406.4	3,214.5	3,138.2	3,184.1	3,419.6	3,188.3
17 Real Effective Exchange Rate (REER)–Month Average (2010 = 100)	"	98.03	99.98	100.20	101.88	103.96	104.88
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	37.72	37.51	37.84	37.77	38.00	38.18
19 Exchange Rate (Month end)	Rs./US\$	283.73	282.94	281.82	281.49	281.03	280.63
20 Exchange Rate (Month average)	"	283.00	284.21	282.24	281.65	281.27	280.87
21 KSE 100 Index (Month end)	(1991=1,000)	125,627.31	139,390.42	148,617.78	165,493.59	161,631.73	166,677.70
22 CPI Inflation YoY National	Percent	3.2	4.1	3.0	5.6	6.2	6.1
23 CPI Inflation YoY Urban	"	3.0	4.4	3.4	5.5	6.0	6.1
24 CPI Inflation YoY Rural	"	3.6	3.5	2.4	5.8	6.6	6.3
25 CPI Inflation YoY Urban (Food)	"	4.2	2.2	(0.5)	4.4	4.5	5.0
26 CPI Inflation YoY Rural (Food)	"	2.4	1.5	(0.5)	6.0	6.8	5.9
27 CPI Inflation YoY Urban (Non-Food)	"	2.2	5.9	5.9	6.2	7.0	6.7
28 CPI Inflation YoY Rural (Non-Food)	"	4.7	5.4	5.2	5.6	6.4	6.7
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	6.9	7.0	6.9	7.0	7.5	6.6
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	8.6	8.1	7.8	7.8	8.4	8.2
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,397.1	3,441.2	3,470.8	3,500.0	3,527.4	3,549.2
32 FBR Tax Collection [#]	"	11,744.3	...	...	2,884.4	...	...

1. Selected Economic Indicators

I T E M S	Unit / Base	2025	2026					
		Dec	Jan	Feb	Mar	Apr	May	Jun
1 Currency in Circulation [@]	Billion Rs.	10,872.6	11,039.9	11,327.0	11,928.5	11,748.9	12,297.3	11,941.5
2 Broad Money (M2) [@]	"	42,302.2	41,571.1	41,897.7	43,246.9	42,223.3	43,844.5	46,463.3
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	36.69	36.57	37.41	36.89	36.45	36.97	35.13
4 Ratio of Scheduled Banks' Investment to Deposits	"	104.80	105.91	107.00	106.42	104.52	106.22	107.85
5 Weighted Average Deposits Rate – Fresh Deposits*	"	5.05	4.97	5.04	4.61	4.85	4.34	4.05
6 Weighted Average Deposits Rate – Outstanding Deposit*	"	5.35	5.01	4.97	4.94	5.18	5.49	5.47
7 Weighted Average Lending Rate–Gross Disbursement*	"	11.32	11.39	11.02	11.44	11.75	12.18	12.03
8 Weighted Average Lending Rate–Outstanding Loans*	"	10.91	10.63	10.59	10.45	10.79	11.05	11.23
9 KIBOR – End Month (1 Month) **	"	10.59	10.50	10.55	10.90	11.65	11.78	11.37
10 KIBOR – Month Average (1 Month) **	"	10.82	10.42	10.50	10.75	10.92	11.66	11.76
11 Exports (BOP)	Million US\$	2,758.0	2,749.0	2,481.0	2,528.0	2,619.0	2,357.0	2,595.0
12 Imports (BOP)	"	5,765.0	5,339.0	5,114.0	4,857.0	5,989.0	5,639.8	6,147.0
13 Foreign Direct Investment (Net)	"	(134.7)	173.3	213.5	167.6	54.5	214.3	13.5
14 Foreign Portfolio Investment (Net)	"	13.1	136.7	(26.9)	(453.0)	(433.5)	231.7	(40.5)
15 Net Reserves with SBP	"	16,053.5	16,157.2	16,298.7	16,381.9	15,850.7	17,189.3	18,376.2
16 Workers' Remittances	"	3,592.4	3,464.5	3,287.9	3,831.4	3,537.0	4,252.2	3,474.5
17 Real Effective Exchange Rate (REER)–Month Average (2010 = 100)		103.55	103.99	103.11	104.29	105.84	106.08	106.44
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	37.97	37.83	37.64	38.02	37.89	37.90	38.14
19 Exchange Rate (Month end)	Rs./US\$	280.33	279.96	279.67	279.38	278.99	278.70	278.44
20 Exchange Rate (Month average)	"	280.54	280.15	279.81	279.51	279.18	278.84	278.58
21 KSE 100 Index (Month end)	(1991=1,000)	174,054.32	184,174.49	168,062.17	148,743.32	162,994.17	173,962.82	180,301.70
22 CPI Inflation YoY National	Percent	5.6	5.8	7.0	7.3	10.9	11.7	11.1
23 CPI Inflation YoY Urban	"	5.8	5.8	6.8	7.4	11.1	11.8	11.2
24 CPI Inflation YoY Rural	"	5.4	5.8	7.3	7.2	10.6	11.5	10.9
25 CPI Inflation YoY Urban (Food)	"	3.2	3.3	4.4	2.9	6.9	6.5	8.2
26 CPI Inflation YoY Rural (Food)	"	3.8	4.7	6.8	4.5	7.3	8.5	9.4
27 CPI Inflation YoY Urban (Non-Food)	"	7.5	7.4	8.3	10.3	13.8	15.2	13.1
28 CPI Inflation YoY Rural (Non-Food)	"	6.9	6.9	7.7	9.7	13.6	14.2	12.3
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	6.9	7.2	7.1	7.4	8.0	9.0	8.7
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	8.1	8.3	8.3	8.4	8.5	8.4	7.9
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,553.4	3,580.4	3,601.1	3,624.0	3,647.9	3,666.3	3,689.9
32 FBR Tax Collection [#]	"	6,160.8	...	...	9,305.9	...	...	...

* 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	2026				
			Feb	Mar	Apr	May	Jun
Net Foreign Assets	(71,160)	1,455,410	2,791,923	2,478,625	3,282,442	3,301,862	3,380,124
Claims on nonresidents	5,053,535	7,231,941	8,749,949	8,388,842	8,249,731	8,555,419	8,577,981
a) Monetary Gold, Coin and Bullion	1,349,449	1,942,112	3,040,823	2,680,277	2,678,373	2,638,018	2,334,002
b) Holdings of SDRs	206,221	7,418	33,654	33,324	58,638	83,269	82,864
c) Foreign currency	20,569	21,550	21,164	21,163	19,706	19,687	21,094
d) Deposits	2,725,338	2,902,792	2,482,404	3,155,672	2,812,118	3,224,333	3,894,295
e) Securities other than shares (Foreign)	8,309	1,563,154	2,385,845	1,728,436	1,904,195	1,816,019	1,479,798
f) Loans	-	-	-	-	-	-	-
g) Financial derivatives	-	3,083	5,930	1,111	5	56	-
h) Other	743,650	791,833	780,129	768,860	776,695	774,037	765,928
<i>Of which: Quota-IMF</i>	743,648	791,831	780,128	768,858	776,694	774,036	765,927
less: Liabilities to nonresidents	5,124,695	5,776,531	5,958,026	5,910,217	4,967,289	5,253,557	5,197,857
a) Deposits	1,057,395	1,081,376	1,037,811	1,037,636	72,154	73,827	72,097
b) Securities other than shares	1,818,649	2,348,001	2,547,821	2,518,975	2,522,807	2,803,817	2,774,113
c) Loans	0	0	-	(0)	0	-	(0)
d) Financial derivatives	1,166,640	1,197,854	1,244,032	1,236,462	1,251,373	1,258,925	1,239,512
e) Other	1,082,010	1,149,300	1,128,362	1,117,143	1,120,955	1,116,988	1,112,135
Claims on Other Depository Corporations	13,277,983	13,847,965	15,401,867	15,759,020	15,551,035	16,426,571	16,740,138
Net claims on General Government	4,492,923	3,791,965	1,797,372	1,849,921	1,524,132	1,503,426	554,060
Net claims on Central Government	5,395,565	5,231,880	3,442,079	3,324,459	2,916,460	3,010,772	2,594,550
Claims on Central Government	6,288,826	5,854,232	3,986,892	4,004,995	4,040,584	4,064,263	3,912,358
a) Securities other than Shares	5,568,455	5,089,194	3,229,095	3,256,252	3,284,349	3,314,028	3,171,971
b) Other claims	720,371	765,038	757,797	748,743	756,235	750,236	740,387
less: Liabilities to Central Government	893,261	622,352	544,813	680,536	1,124,124	1,053,492	1,317,807
a) Deposits	893,261	622,352	544,813	680,536	1,124,124	1,053,492	1,317,807
b) Other liabilities	-	-	-	-	-	-	-
Net claims on Provincial Governments	(902,642)	(1,439,915)	(1,644,707)	(1,474,538)	(1,392,328)	(1,507,346)	(2,040,491)
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	1,644,707	1,474,538	1,392,328	1,507,346	2,040,491
a) Deposits	902,642	1,439,915	1,644,707	1,474,538	1,392,328	1,507,346	2,040,491
b) Other liabilities	-	-	-	-	-	-	-
Claims on other sectors	84,313	78,823	56,812	57,947	58,832	62,803	60,170
a) Other financial corporations	40,777	33,746	4,702	4,744	4,650	8,090	4,727
b) Public non-financial corporations	101	29	55	66	114	125	100
c) Other non-financial corporations	-	-	-	-	-	-	-
d) Other resident sectors	43,435	45,048	52,055	53,137	54,068	54,588	55,343
Monetary base	11,590,151	12,942,839	13,790,997	14,186,305	14,215,627	15,010,511	14,447,681
1) Currency in Circulation	9,698,211	11,269,453	11,998,318	12,709,652	12,341,056	13,034,303	12,659,485
2) Liabilities to Other Depository Corporations	1,889,186	1,670,390	1,790,654	1,474,540	1,864,975	1,937,927	1,783,805
Reserve deposits	1,889,186	1,670,390	1,790,654	1,474,540	1,864,975	1,937,927	1,783,805
Other liabilities	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

Items	Jun-24	Jun-25	2026				
			Feb	Mar	Apr	May	Jun
3) Deposits included in broad money	2,753	2,996	2,026	2,113	9,596	38,281	4,391
Transferable deposits	229	337	312	300	301	36,452	1,151
a) Other financial corporations	31	151	128	116	117	33,728	167
b) Public non-financial corporations	-	-	-	-	-	-	-
c) Other non-financial corporations	175	164	161	161	161	1,902	161
d) Other resident sectors	23	23	23	23	23	823	823
Other deposits	2,524	2,659	1,713	1,814	9,296	1,829	3,240
a) Other financial corporations	1,966	2,030	1,499	1,282	1,446	1,302	1,609
b) Public non-financial corporations	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-
d) Other resident sectors	558	628	214	532	7,850	528	1,632
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	127,022	126,085	128,244	126,178	126,379
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-
Loans*	609,732	101,305	29,149	71,912	83,933	39,418	109,158
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-
Trade credit and advances	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-
Shares and Other equity	5,448,106	5,950,325	6,050,177	5,805,401	5,943,714	6,065,196	5,999,760
a) Funds contributed by owners	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	2,809,225	2,429,697	1,218,489	1,451,948	1,593,284	1,755,330	1,946,609
c) General & special reserves	977,632	1,162,786	1,163,902	1,163,902	1,163,902	1,163,902	1,163,902
d) SDR allocation	-	-	-	-	-	-	-
e) Valuation adjustment	1,561,249	2,257,842	3,567,786	3,089,551	3,086,529	3,045,964	2,789,249
Other items (net)	9,754	52,899	50,630	(44,191)	44,923	53,360	51,514
Other liabilities	288,169	332,245	370,431	293,186	357,834	363,849	384,895
Less: Other Assets	278,415	279,346	319,801	337,377	312,910	310,489	333,381

Source: Statistics and Data Services Department

Notes:

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

* This includes amounts related to SBP's OMO mop up activities and financial institutions' placed of their excess reserves with SBP.

Archive link:

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

2.2 Other Depository Corporations Survey

Million Rupees

Items	Jun-24	Jun-25	2026				
			Feb	Mar	Apr	May	Jun
Net Foreign Assets	(889,913)	(1,053,373)	(1,468,398)	(1,276,548)	(1,449,960)	(1,266,864)	(1,314,282)
Claims on nonresidents	1,153,266	1,009,017	958,902	1,112,210	1,126,284	1,197,415	1,057,724
a) Foreign currency	82,845	58,529	68,799	75,886	76,343	66,225	62,207
b) Deposits	470,384	347,731	259,853	403,335	430,237	509,045	380,544
c) Securities other than shares	249,517	262,304	257,718	250,146	230,910	236,266	233,302
d) Loans	9,054	6,395	7,010	15,656	27,312	21,894	9,889
e) Financial derivatives	2,456	2,648	1,273	1,796	1,514	1,434	2,169
f) Shares & other equity	334,835	325,163	360,257	360,709	355,311	357,897	365,648
g) Other	4,176	6,248	3,993	4,682	4,659	4,655	3,965
less: Liabilities to nonresidents	2,043,179	2,062,390	2,427,301	2,388,757	2,576,243	2,464,279	2,372,006
a) Deposits	855,735	1,295,051	1,465,732	1,507,543	1,601,306	1,568,989	1,601,514
b) Securities other than shares	-	-	-	-	-	-	-
c) Loans	1,158,895	721,224	935,729	842,824	935,461	856,880	730,084
d) Financial derivatives	1,578	1,790	821	1,476	787	1,135	2,384
e) Other	26,971	44,325	25,018	36,914	38,690	37,275	38,024
Claims on Central bank	3,153,931	2,415,721	2,638,885	2,485,141	2,725,866	2,813,309	2,901,490
a) Currency	566,553	656,414	666,674	801,812	734,334	749,846	738,806
b) Reserve deposits	1,990,669	1,648,484	1,931,683	1,600,199	1,895,837	2,012,654	2,041,171
c) Other claims	596,709	110,823	40,528	83,130	95,695	50,808	121,512
Net Claims on General Government	29,765,682	34,316,662	36,505,809	36,576,542	36,498,778	37,091,325	39,126,508
Net claims on Central Government	30,952,479	36,236,336	38,743,242	38,852,129	38,858,448	39,327,890	41,515,072
Claims on Central Government	33,800,795	39,501,388	42,295,652	42,434,742	42,685,552	43,007,707	45,404,236
a) Securities other than Shares	32,551,840	38,219,764	40,977,088	41,098,801	41,360,646	41,685,761	44,079,662
b) Other claims	1,248,956	1,281,624	1,318,564	1,335,941	1,324,905	1,321,946	1,324,574
less: Liabilities to Central Government	2,848,316	3,265,052	3,552,410	3,582,613	3,827,104	3,679,817	3,889,163
a) Deposits	2,848,316	3,265,052	3,552,410	3,582,613	3,827,104	3,679,817	3,889,163
b) Other liabilities	-	-	-	-	-	-	-
Net claims on Provincial Governments	(1,186,797)	(1,919,674)	(2,237,433)	(2,275,587)	(2,359,669)	(2,236,565)	(2,388,564)
Claims on Provincial Governments	610,638	244,741	163,735	150,611	150,483	156,278	155,126
a) Securities other than Shares	0	0	0	0	0	0	0
b) Other claims	610,637	244,741	163,735	150,611	150,483	156,278	155,126
less: Liabilities to Provincial Governments	1,797,435	2,164,416	2,401,168	2,426,199	2,510,153	2,392,843	2,543,691
a) Deposits	1,781,447	2,148,939	2,385,698	2,410,575	2,494,583	2,377,115	2,528,306
b) Other liabilities	15,988	15,477	15,470	15,624	15,570	15,728	15,384
Claims on other sectors	12,542,746	13,483,691	14,682,515	14,677,819	14,841,712	14,964,416	15,460,611
a) Other financial corporations	200,920	318,234	345,560	323,802	319,968	333,481	352,999
b) Public non-financial corporations	2,221,876	2,142,517	2,211,504	2,198,797	2,408,581	2,403,597	2,384,965
c) Other non-financial corporations	8,082,639	8,705,297	10,215,439	10,200,710	10,129,688	10,183,675	10,617,292
d) Other resident sectors	2,037,312	2,317,643	1,910,012	1,954,509	1,983,475	2,043,663	2,105,355

2.2 Other Depository Corporations Survey

Million Rupees

Items	Jun-24	Jun-25	2026				
			Feb	Mar	Apr	May	Jun
Liabilities to central bank	13,169,975	13,687,908	14,980,313	15,488,933	15,193,031	16,067,051	16,365,641
Deposits included in broad money (1+2)	27,348,201	30,874,776	31,755,562	32,181,524	32,418,713	32,638,137	34,924,755
1) Transferable deposits	21,407,816	25,413,142	25,957,988	26,386,922	26,540,790	26,955,311	28,932,426
a) Other financial corporations	709,309	964,154	1,210,576	1,119,393	1,141,338	1,077,091	1,470,035
b) Public non-financial corporations	1,118,876	1,088,506	1,096,386	1,019,749	1,134,907	1,160,670	1,224,228
c) Other non-financial corporations	6,756,386	6,919,380	6,372,215	6,574,198	6,800,267	6,739,704	7,445,858
d) Other resident sectors	12,823,245	16,441,102	17,278,811	17,673,581	17,464,278	17,977,846	18,792,306
2) Other deposits	5,940,385	5,461,635	5,797,573	5,794,602	5,877,923	5,682,826	5,992,329
a) Other financial corporations	228,239	212,390	236,218	275,109	233,164	210,267	226,239
b) Public non-financial corporations	917,726	994,209	1,271,374	1,294,582	1,273,354	1,151,079	1,210,144
c) Other non-financial corporations	2,312,619	1,838,167	1,863,597	1,858,321	1,945,595	1,870,446	2,190,387
d) Other resident sectors	2,481,801	2,416,870	2,426,384	2,366,590	2,425,811	2,451,034	2,365,558
Securities other than shares, included in broad money	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Securities other than shares, excluded from broad money	58,256	52,958	51,088	47,736	47,903	52,372	53,949
<i>Of which: Other financial corporations</i>	<i>35,867</i>	<i>25,865</i>	<i>27,691</i>	<i>25,962</i>	<i>26,029</i>	<i>30,214</i>	<i>31,751</i>
Loans	76,064	112,983	388,942	347,447	382,839	421,905	189,409
<i>Of which: Other financial corporations</i>	<i>74,481</i>	<i>111,006</i>	<i>380,017</i>	<i>338,503</i>	<i>373,983</i>	<i>413,030</i>	<i>180,586</i>
Financial derivatives	23,883	14,106	14,761	15,780	14,138	13,005	14,196
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Trade credit and advances	128	129	115	113	128	146	135
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Shares and other equity	3,358,340	4,341,827	4,989,919	4,229,555	4,445,119	4,506,662	4,810,839
a) Funds contributed by owners	837,978	782,916	752,982	763,899	767,612	768,288	767,659
b) Retained earnings	1,317,886	1,622,788	2,041,216	2,023,917	2,026,102	2,088,483	2,144,079
c) General and special reserves	851,266	1,343,851	1,599,504	1,207,851	1,336,863	1,324,627	1,444,388
d) Valuation adjustment	351,210	592,272	596,217	233,887	314,541	325,264	454,712
Other items (net)	537,855	78,272	178,341	152,093	114,783	(96,801)	(184,326)
Other liabilities	3,908,571	4,740,340	5,626,075	5,437,193	5,464,687	5,412,001	5,930,480
less: Other assets	3,524,830	4,680,996	5,412,664	5,277,203	5,389,858	5,506,194	6,017,657
plus: Consolidation adjustment	154,114	18,928	(35,069)	(7,897)	39,954	(2,608)	(97,149)

Source: Statistics and Data Services Department

Notes:

1. Other Depository Corporations (ODCs) include the data of Banks, DFIs, MFBs, Deposit Accepting Non Bank Financial Companies and Money Market Mutual Funds (MMMFs). The scope of ODCs survey has been enhanced with the inclusion of MMMFs with effect from April 2017. The archive of the ODCs including MMMFs has been prepared from July 2012. Therefore, the estimates are not comparable with Analytical Accounts of Banking Sector (up to June 2008 prepared under money & banking guide and up to June 2012 prepared under MFSM) and monetary aggregates of weekly monetary survey based on data of SBP and Scheduled Banks.
2. General Government includes Central and Provincial Government
3. Provincial Governments includes Provincial and Local Governments
4. The data may not tally with the table 3 at http://www.sbp.org.pk/ecodata/Ana_Acc_bkg.pdf and table 2.3 of Statistical Bulletin due to difference in classification and Sectorization
5. Note Explaining major changes is available at: <http://www.sbp.org.pk/departments/stats/ntb.htm>
6. Islamic Financings, Advances (against Murabaha etc) and Other related items previously reported under Other Assets has been reclassified as domestic claims / credit from June 2014. Details of reclassifications/revisions are available in revision study on SBP website at : www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf
www.sbp.org.pk/departments/stats/Notice-27-Mar-2017.pdf
Archive link:
<https://www.sbp.org.pk/ecodata/ODCArch.xls>

2.3 Depository Corporations Survey

Million Rupees

Items	Jun-24	Jun-25	2026					
			Jan	Feb	Mar	Apr	May	Jun
Net Foreign Assets	(961,072)	402,037	1,185,165	1,323,525	1,202,078	1,832,483	2,034,998	2,065,842
Claims on nonresidents	6,206,801	8,240,959	9,519,412	9,708,851	9,501,052	9,376,015	9,752,835	9,635,706
less: Liabilities to nonresidents	7,167,874	7,838,921	8,334,247	8,385,327	8,298,974	7,543,532	7,717,836	7,569,864
Domestic claims (a+b)	46,885,664	51,671,141	52,555,743	53,042,508	53,162,229	52,923,455	53,621,970	55,201,350
a. Net Claims on general government (1+2)	34,258,604	38,108,627	38,138,446	38,303,181	38,426,463	38,022,910	38,594,751	39,680,568
1- Net claims on central government	36,348,044	41,468,216	41,839,020	42,185,321	42,176,588	41,774,908	42,338,662	44,109,333
Claims on central government	40,089,621	45,355,620	45,780,703	46,282,544	46,439,737	46,726,135	47,071,970	49,316,304
less: Liabilities to central government	3,741,577	3,887,404	3,941,684	4,097,223	4,263,149	4,951,228	4,733,308	5,206,971
2-Net claims on provincial governments	(2,089,440)	(3,359,589)	(3,700,573)	(3,882,140)	(3,750,125)	(3,751,997)	(3,743,911)	(4,428,765)
Claims on provincial governments	610,638	244,741	183,622	163,735	150,611	150,483	156,278	155,416
less: Liabilities to provincial governments	2,700,077	3,604,331	3,884,195	4,045,875	3,900,737	3,902,480	3,900,189	4,584,181
b. Claims on other sectors	12,627,059	13,562,514	14,417,297	14,739,327	14,735,766	14,900,545	15,027,219	15,520,782
Other financial corporations	241,697	351,980	321,818	350,261	328,546	324,618	341,571	357,725
Public non-financial corporations	2,221,977	2,142,547	2,196,336	2,211,559	2,198,863	2,408,695	2,403,722	2,385,066
Other non-financial corporations	8,082,639	8,705,297	9,990,433	10,215,439	10,200,710	10,129,688	10,183,675	10,617,292
Other resident sectors	2,080,747	2,362,691	1,908,709	1,962,067	2,007,647	2,037,543	2,098,251	2,160,698
Broad money liabilities (a+b+c+d)	36,482,613	41,490,811	42,627,763	43,089,231	44,091,477	44,035,032	44,960,875	46,849,825
a. Currency outside depository corporations	9,131,658	10,613,039	11,054,653	11,331,644	11,907,840	11,606,722	12,284,456	11,920,679
b. Transferable deposits	21,408,045	25,413,479	25,826,395	25,958,301	26,387,221	26,541,090	26,991,763	28,933,577
Other financial corporations	709,340	964,304	1,158,246	1,210,705	1,119,509	1,141,454	1,110,818	1,470,201
Public non-financial corporations	1,118,876	1,088,506	1,057,293	1,096,386	1,019,749	1,134,907	1,160,670	1,224,228
Other non-financial corporations	6,756,561	6,919,544	6,249,482	6,372,376	6,574,359	6,800,428	6,741,606	7,446,019
Other resident sectors	12,823,268	16,441,125	17,361,373	17,278,834	17,673,604	17,464,301	17,978,669	18,793,128
less: Central bank float	-	-	-	-	-	-	-	-
c. Other Deposits	5,942,909	5,464,293	5,746,715	5,799,287	5,796,416	5,887,219	5,684,655	5,995,569
Other financial corporations	230,205	214,420	297,327	237,718	276,391	234,609	211,569	227,848
Public non-financial corporations	917,726	994,209	1,209,848	1,271,374	1,294,582	1,273,354	1,151,079	1,210,144
Other non-financial corporations	2,312,619	1,838,167	1,784,560	1,863,597	1,858,321	1,945,595	1,870,446	2,190,387
Other resident sectors	2,482,360	2,417,498	2,454,980	2,426,598	2,367,122	2,433,661	2,451,562	2,367,190
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	128,841	127,022	126,085	128,244	126,178	126,379
of which: Other financial corporations	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	58,256	52,958	50,987	51,088	47,736	47,903	52,372	53,949
of which: Other financial corporations	35,867	25,865	27,675	27,691	25,962	26,029	30,214	31,751
Loans	76,064	112,983	330,273	388,942	347,447	382,839	421,905	189,409
of which: Other financial corporations	74,481	111,006	321,364	380,017	338,503	373,983	413,030	180,586
Financial Derivatives	23,883	14,106	15,349	14,761	15,780	14,138	13,005	14,196
of which: Other financial corporations	-	-	-	-	-	-	-	-
Trade credit & advances	128	129	111	115	113	128	146	135
of which: Other financial corporations	-	-	-	-	-	-	-	-
Shares & other equity	8,806,447	10,292,152	10,933,665	11,040,095	10,034,955	10,388,833	10,571,858	10,810,598
Other items (net)	351,141	(16,498)	(345,859)	(344,992)	(299,061)	(240,922)	(489,078)	(777,030)
Other liabilities (includes central bank float)	4,196,739	5,072,585	5,763,628	5,996,506	5,730,379	5,822,521	5,775,850	6,315,375
less: Other assets	3,803,245	4,960,342	5,588,342	5,732,466	5,614,580	5,702,769	5,816,683	6,351,038
plus: Consolidation adjustment	(42,353)	(128,741)	(521,146)	(609,033)	(414,860)	(360,674)	(448,245)	(741,366)

Source: Statistics and Data Services Department

Notes:

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

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

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

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

Archive link:

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

2.4 Reserve Money

Million Rupees

Components	Jun-24	Jun-25	2026				
			Feb	Mar	Apr	May	Jun
A. Currency in Circulation	9,153,099	10,634,483	11,327,034	11,928,465	11,748,901	12,297,255	11,941,459
B. Cash in Tills	554,731	644,365	680,734	790,641	645,979	746,537	727,525
C. Other Deposits	62,892	57,267	45,482	47,581	41,575	79,084	50,108
D. Bank Deposits	1,842,108	1,634,519	1,927,035	1,448,560	1,929,569	1,948,523	1,755,489
Reserve Money (A+B+C+D)	11,612,829	12,970,634	13,980,285	14,215,247	14,366,024	15,071,399	14,474,582
Factor affecting Reserve Money (RM)							
A. Net Foreign Assets	(71,374)	1,455,191	2,792,040	2,478,410	3,279,730	3,301,783	3,379,911
B. Net Domestic Assets (1+2+3)	11,684,204	11,515,443	11,188,245	11,736,837	11,086,294	11,769,616	11,094,671
1. Net Govt Sector Borrowing (i+ii)	4,504,320	3,811,156	1,977,956	1,870,416	2,003,137	1,554,364	572,343
i. Borrowings for Budgetary Support ¹	4,527,712	3,836,191	2,002,623	1,896,900	2,031,598	1,583,287	591,787
a) Federal Government	5,419,184	5,262,849	3,647,948	3,350,417	3,480,970	3,070,358	2,621,544
of which deposits with SBP	(869,772)	(594,150)	(338,147)	(657,597)	(560,274)	(995,050)	(1,293,933)
b) Provincial Government	(840,494)	(1,367,561)	(1,511,943)	(1,322,665)	(1,321,736)	(1,382,336)	(1,951,915)
Balochistan	(41,987)	(102,272)	(93,023)	(77,316)	(67,096)	(58,523)	(87,539)
Khyber Pakhtunkhwa	(59,667)	(78,740)	(100,651)	(113,060)	(166,419)	(64,095)	(92,138)
Punjab	(627,553)	(846,228)	(768,950)	(794,826)	(767,547)	(989,679)	(1,498,753)
Sindh	(111,287)	(340,321)	(549,319)	(337,463)	(320,674)	(270,040)	(273,485)
c) AJK Government	(30,893)	(38,465)	(78,545)	(76,571)	(76,009)	(59,223)	(50,490)
d) Gilgit-Baltistan	(20,084)	(20,632)	(54,837)	(54,281)	(51,627)	(45,512)	(27,351)
ii. Others	(23,392)	(25,035)	(24,668)	(26,484)	(28,461)	(28,923)	(19,444)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,525,930	1,368,606	1,367,457	1,232,412	1,211,304	1,174,476	1,190,219
i. Claims on Scheduled Banks (a+b+c+d+e)	1,409,836	1,252,778	1,247,179	1,111,693	1,090,300	1,053,701	1,069,368
a. Agriculture Sector	5,374	7,750	7,631	7,649	7,595	7,478	7,473
b. Industrial Sector	577,676	491,783	420,780	409,200	399,907	390,723	379,165
c. Export Sector	624,392	507,694	363,631	357,815	346,238	322,325	308,265
d. Housing Sector	-	-	-	-	-	-	-
e. Others	202,394	245,551	455,137	337,029	336,560	333,175	374,465
ii. Claims on NBFIs	116,094	115,828	120,278	120,719	121,004	120,775	120,851
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-
3. Other Items (Net)	5,653,954	6,335,681	7,842,832	8,634,009	7,871,853	9,040,776	9,332,108
Reserve Money(RM) (A+B)	11,612,829	12,970,634	13,980,285	14,215,247	14,366,024	15,071,399	14,474,582

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/departments/stats/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/ecodata/ReserveMoney_Arch.xls

2.5 Currency in Circulation

Million Rupees

			2026				
	Jun-24	Jun-25	Feb	Mar	Apr	May	Jun
1. Banknotes	9,698,211	11,269,452	11,998,318	12,709,652	12,385,416	13,034,303	12,659,485
2. One Rupee Coins and above	9,849	9,880	9,956	9,918	9,934	9,961	9,929
3. Total (1+2)	9,708,060	11,279,332	12,008,274	12,719,570	12,395,350	13,044,264	12,669,414
4. Held by Banking Department of SBP	190	119	157	119	135	147	113
5. Held by Issue Department of SBP	40	365	349	345	335	325	317
6. Currency in tills of Scheduled Banks	554,731	644,365	680,734	790,641	645,979	746,537	727,525
7. Currency in Circulation (3-4-5-6)	9,153,099	10,634,483	11,327,034	11,928,465	11,748,901	12,297,255	11,941,459

Notes:

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

Assets / Liabilities	Jun-24	Jun-25	2026				
			Feb	Mar	Apr	May	Jun
A. Components of M2							
1. Currency in Circulation	9,153,099	10,634,483	11,327,034	11,928,465	11,748,901	12,297,255	11,941,459
2. Other Deposits with SBP	62,892	57,267	45,482	47,581	41,575	79,084	50,108
3. Total Private & PSE Deposits	26,665,840	29,814,559	30,525,179	31,270,890	30,432,872	31,468,194	34,471,717
<i>of which : RFCDs</i>	<i>1,604,935</i>	<i>1,690,611</i>	<i>1,766,763</i>	<i>1,778,120</i>	<i>1,759,519</i>	<i>1,732,597</i>	<i>1,742,636</i>
Money Supply (1+2+3)	35,881,830	40,506,310	41,897,695	43,246,936	42,223,348	43,844,532	46,463,285
B. Factors Affecting Money Supply (M2)							
I.Net Foreign Assets of the Banking System	(1,137,968)	464,856	1,378,857	1,281,513	1,909,775	2,112,316	2,138,025
a. State Bank of Pakistan	(71,374)	1,455,191	2,792,040	2,478,410	3,279,730	3,301,783	3,379,911
b. Scheduled Banks	(1,066,594)	(990,335)	(1,413,182)	(1,196,897)	(1,369,954)	(1,189,467)	(1,241,886)
II.Net Domestic Assets of Banking System (1+2+3)	37,019,799	40,041,453	40,518,838	41,965,423	40,313,572	41,732,216	44,325,260
a. State Bank of Pakistan	10,274,368	10,262,665	9,941,066	10,625,144	9,995,994	10,715,915	10,025,303
b. Scheduled Banks	26,745,431	29,778,789	30,577,771	31,340,279	30,317,578	31,016,302	34,299,958
1. Net Govt Sector Borrowing(a+b+c)	31,078,845	35,119,827	35,429,954	35,925,730	35,457,387	36,290,744	37,318,847
a. Borrowings for Budgetary support ¹	29,723,917	34,078,342	34,415,153	34,928,910	34,470,953	35,308,675	36,329,738
(i) From SBP	4,527,712	3,836,191	2,002,623	1,896,900	2,031,598	1,583,287	591,787
a) Federal Government	5,419,184	5,262,849	3,647,948	3,350,417	3,480,970	3,070,358	2,621,544
of which deposits with SBP	(869,772)	(594,150)	(338,147)	(657,597)	(560,274)	(995,050)	(1,293,933)
b) Provincial Government	(840,494)	(1,367,561)	(1,511,943)	(1,322,665)	(1,321,736)	(1,382,336)	(1,951,915)
Balochistan Government	(41,987)	(102,272)	(93,023)	(77,316)	(67,096)	(58,523)	(87,539)
Khyber Pakhtunkhwa Government	(59,667)	(78,740)	(100,651)	(113,060)	(166,419)	(64,095)	(92,138)
Punjab Government	(627,553)	(846,228)	(768,950)	(794,826)	(767,547)	(989,679)	(1,498,753)
Sindh Government	(111,287)	(340,321)	(549,319)	(337,463)	(320,674)	(270,040)	(273,485)
c) AJK Government	(30,893)	(38,465)	(78,545)	(76,571)	(76,009)	(59,223)	(50,490)
d) Gilgit-Baltistan	(20,084)	(20,632)	(54,837)	(54,281)	(51,627)	(45,512)	(27,351)
(ii) From Scheduled banks (a+b)	25,196,205	30,242,151	32,412,529	33,032,010	32,439,355	33,725,388	35,737,951
a) Federal Government	26,866,638	32,301,512	34,712,143	35,338,063	34,816,683	35,992,502	38,165,323
of which deposits with banks	(2,709,578)	(3,171,071)	(3,472,042)	(3,480,945)	(3,725,575)	(3,565,393)	(3,795,980)
b) Provincial Government	(1,670,433)	(2,059,362)	(2,299,614)	(2,306,053)	(2,377,327)	(2,267,114)	(2,427,372)
of which deposits with banks	(1,670,433)	(2,059,362)	(2,299,614)	(2,306,054)	(2,377,327)	(2,267,114)	(2,427,372)
b. Commodity operations	1,378,320	1,066,520	1,039,469	1,023,304	1,014,894	1,010,993	1,008,552
c. Others	(23,392)	(25,035)	(24,668)	(26,484)	(28,461)	(28,923)	(19,444)
2. Credit to Non-Govt. Sector (a+b+c+d)	11,543,424	13,011,091	13,685,066	13,674,419	13,697,866	13,867,756	14,425,756
a. Credit to Private Sector*	8,866,853	9,948,706	10,877,144	10,882,774	10,789,876	10,935,504	11,412,003
Conventional Banking Branches	6,211,242	6,616,972	6,665,175	6,653,411	6,576,218	6,664,377	6,907,758
Islamic Banks	1,776,270	2,294,571	2,535,256	2,549,673	2,502,681	2,502,849	2,633,900
Islamic Banking Branches of Conventional Banks	879,341	1,037,162	1,676,714	1,679,689	1,710,977	1,768,278	1,870,345
b. Credit to PSEs	2,191,482	2,104,374	2,197,040	2,138,585	2,322,469	2,331,509	2,338,690
c. PSEs Special a/c-debt Repayment with BP/PSPC	-	-	-	-	-	-	-
d. Credit to NBFIs	485,089	958,011	610,882	653,061	585,521	600,743	675,063
3. Other Items (net) *	(5,602,470)	(8,089,465)	(8,596,183)	(7,634,726)	(8,841,681)	(8,426,284)	(7,419,343)
Broad Money M2 (A+B)	35,881,830	40,506,310	41,897,695	43,246,936	42,223,348	43,844,532	46,463,285
C. Memorandum Items							
Accrued Profit on SBP holdings of MRTBs/MTBs	262,536	296,619	347,766	369,525	401,446	428,040	279,332
Outstanding amount of MTBs (realized value in auction)	7,542,978	5,869,162	5,221,901	5,493,215	5,982,851	6,884,932	7,893,332
Net Government Budgetary Borrowing (Cash Basis)	29,075,815	33,642,350	33,928,259	34,394,648	33,910,613	34,708,328	35,873,101
From SBP	4,265,176	3,539,572	1,654,857	1,527,375	1,630,152	1,155,247	312,455
From Scheduled Banks	24,810,640	30,102,778	32,273,402	32,867,273	32,280,461	33,553,081	35,560,647

Notes: -

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

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

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

<http://www.sbp.org.pk/ecodata/RSMS.pdf>

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

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

Archive link:

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

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks			Monetary Impact During	
	30-Jun-24	30-Jun-25	30-Jun-26	1 st July 24 to 30-Jun-25	1 st July 25 to 30-Jun-26
1. Central Government (a+b)	32,285,822	37,564,361	40,786,867	5,278,539.48	3,222,505.71
a. Scheduled Banks	26,866,638	32,301,512	38,165,323	5,434,874	5,863,810
T-Bills, Securities and Others	29,576,216	35,472,584	41,961,303	5,896,368	6,488,719
Less:				-	-
Government Deposits	2,709,578	3,171,071	3,795,980	461,493	624,909
b. State Bank	5,419,184	5,262,849	2,621,544	(156,335)	(2,641,305)
T-bills and Securities etc.	5,571,285	5,094,335	3,177,513	(476,950)	(1,916,822)
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-
Others*	717,671	762,663	737,964	44,993	(24,699)
Less:				-	-
Govt. Deposits (Ex. Zakat and Privatization Fund)	869,772	594,150	1,293,933	(275,622.57)	699,783.21
2. Provincial Governments (c+d)	(2,561,905)	(3,486,020)	(4,457,129)	(924,114.58)	(971,108.84)
c. Scheduled Banks	(1,670,433)	(2,059,362)	(2,427,372)	(388,928.31)	(368,009.88)
Government Securities and Others					
Less:					
Government Deposits	1,670,433	2,059,362	2,427,372	388,928	368,010
d. State Bank	(891,472)	(1,426,658)	(2,029,757)	(535,186)	(603,099)
Government Securities	-				
Debtor Balances (Excluding Zakat Fund)	-				
Less:					
Government Deposits (Excluding Zakat Fund)	891,472	1,426,658	2,029,757	535,186	603,099
Net Budgetary Borrowing from the Banking System	29,723,917	34,078,341	36,329,738	4,354,425	2,251,397

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 previously reported under Government Institutions. The coverage of PSEs has been enhanced since July, 2019.

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

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

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

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

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

2.8 Government Borrowing for Commodity Operations

ITEMS	Stocks			Monetary Impact During	
	30-Jun-24	30-Jun-25	30-Jun-26	1 st July 24 to 30-Jun-25	1 st July 25 to 30-Jun-26
Rice	-	192.6	215.1	192.6	22.5
Wheat	1,133,456.1	795,113.4	750,940.1	(338,342.8)	(44,173.3)
Sugar	107,772.4	104,742.0	137,849.6	(3,030.3)	33,107.5
Fertilizer	134,664.3	163,502.0	115,949.4	28,837.7	(47,552.6)
Seeds	2,427.6	340.6	661.2	(2,087.1)	320.6
Oil seeds					
Pulses					
Edible Oil					
Black Mash					
Chilies					
Seed Meal					
Gram					
Onion					
Potatoes					
Cotton	-	2,629.8	2,937.1	2,629.8	307.2
Total	1,378,320.5	1,066,520.4	1,008,552.5	(311,800.1)	(57,967.9)

Source: Statistics and Data Services Department

2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Jan-26			Feb-26			Mar-26		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	11,640,892	15,201,325	26,842,217	11,998,475	15,711,218	27,709,693	12,817,771	15,508,507	28,326,278
International reserve assets	3,203,354	4,578,507	7,781,861	3,404,136	4,559,241	7,963,377	3,462,374	4,514,243	7,976,617
- Gold	2,902,598	-	2,902,598	3,040,823	-	3,040,823	3,040,823	-	3,040,823
- Foreign currency balances	300,756	4,484,497	4,785,253	363,313	4,486,735	4,850,048	421,551	4,451,860	4,873,411
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	66,452	66,452	-	33,654	33,654	-	33,229	33,229
- Reserve tranche position with International Monetary Fund	-	46	46	-	46	46	-	45	45
- Other foreign currency balances	-	27,512	27,512	-	38,806	38,806	-	29,109	29,109
Local currency financial assets	7,000,000	7,295,651	14,295,651	7,000,000	7,958,875	14,958,875	7,000,000	8,526,410	15,526,410
(i) Monetary policy assets	7,000,000	6,388,702	13,388,702	7,000,000	7,079,883	14,079,883	7,000,000	7,660,623	14,660,623
- Conventional- securities purchased under agreement to resell	7,000,000	5,971,336	12,971,336	7,000,000	6,511,311	13,511,311	7,000,000	6,934,147	13,934,147
- Shariah compliant financing facility	-	417,366	417,366	-	568,572	568,572	-	726,476	726,476
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	-	628,840	628,840	-	608,746	608,746	-	601,914	601,914
- Agriculture sector	-	4,950	4,950	-	4,957	4,957	-	5,072	5,072
- Industrial sector	-	319,660	319,660	-	313,642	313,642	-	307,473	307,473
- Export sector	-	246,157	246,157	-	232,742	232,742	-	231,923	231,923
- Housing sector	-	2	2	-	2	2	-	2	2
- Other	-	58,071	58,071	-	57,403	57,403	-	57,443	57,443
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	278,109	278,109	-	270,246	270,246	-	263,873	263,873
- Agriculture sector	-	3,907	3,907	-	3,883	3,883	-	3,854	3,854
- Industrial sector	-	130,189	130,189	-	128,004	128,004	-	125,415	125,415
- Export sector	-	136,386	136,386	-	130,889	130,889	-	127,420	127,420
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	7,627	7,627	-	7,470	7,470	-	7,184	7,184
Credit to general government account	1,387,160	2,452,716	3,839,876	1,541,780	2,320,486	3,862,265	2,302,842	1,579,625	3,882,467
- Federal government	1,387,160	2,452,716	3,839,876	1,541,780	2,320,486	3,862,265	2,302,842	1,579,625	3,882,467
- Perpetual loan to federal government	-	760,620	760,620	-	757,742	757,742	-	749,869	749,869
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	1,387,160	1,692,096	3,079,256	1,541,780	1,562,744	3,104,523	2,302,842	829,755	3,132,597
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	433,212	433,212	-	433,212	433,212	-	433,212	433,212
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	387,451	387,451	-	387,451	387,451	-	387,451	387,451
- Financial institutions	-	45,762	45,762	-	45,762	45,762	-	45,762	45,762
- Other	-	-	-	-	-	-	-	-	-
Property, plant & equipment	-	173,124	173,124	-	172,760	172,760	-	172,733	172,733
Rupee coins	374	-	374	349	-	349	345	-	345
Other assets	50,003	268,117	318,121	52,210	266,645	318,855	52,210	282,286	334,496
LIABILITIES	11,640,892	15,201,325	26,842,217	11,998,475	15,711,218	27,709,693	12,817,771	15,508,507	28,326,278
Equity & reserves	-	5,780,969	5,780,969	-	6,052,422	6,052,422	-	6,198,386	6,198,386
- 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	-	5,867	5,867	-	5,867	5,867
- Unrealized appreciations	-	3,334,040	3,334,040	-	3,470,956	3,470,956	-	3,470,956	3,470,956
- Profit & loss appropriation account	-	1,221,495	1,221,495	-	1,356,031	1,356,031	-	1,501,995	1,501,995
Banknotes in circulation	11,640,892	(158)	11,640,734	11,998,475	(157)	11,998,318	12,817,771	(146)	12,817,626
- Banknotes in circulation	11,640,734	-	11,640,734	11,998,318	-	11,998,318	12,817,626	-	12,817,626
- Banknotes held in Banking Department	158	(158)	-	157	(157)	-	146	(146)	-
Monetary policy liabilities	-	48,182	48,182	-	29,149	29,149	-	35,209	35,209
- Securities sold under agreement to repurchase	-	48,182	48,182	-	29,149	29,149	-	35,209	35,209
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,400,451	3,400,451	-	3,676,514	3,676,514	-	3,365,509	3,365,509
- Federal government	-	423,653	423,653	-	321,755	321,755	-	872,364	872,364
- Provincial governments & autonomous regions	-	1,478,775	1,478,775	-	1,666,851	1,666,851	-	995,800	995,800
- Bank deposits	-	1,337,938	1,337,938	-	1,530,805	1,530,805	-	1,337,065	1,337,065
- Other deposits	-	160,085	160,085	-	157,103	157,103	-	160,281	160,281
Foreign currency deposits	-	1,451,407	1,451,407	-	1,439,371	1,439,371	-	1,443,784	1,443,784
- Local banks	-	399,608	399,608	-	396,230	396,230	-	400,898	400,898
- Foreign central banks	-	982	982	-	980	980	-	979	979
- Foreign governments & sovereign wealth fund	-	1,043,246	1,043,246	-	1,036,023	1,036,023	-	1,035,576	1,035,576
- Others deposits	-	7,571	7,571	-	6,138	6,138	-	6,331	6,331
Foreign currency loans and liabilities	-	4,139,257	4,139,257	-	4,140,025	4,140,025	-	4,105,826	4,105,826
- International Monetary Fund facilities	-	1,778,794	1,778,794	-	1,767,739	1,767,739	-	1,756,215	1,756,215
- Allocations of special drawing rights of IMF	-	1,134,894	1,134,894	-	1,128,362	1,128,362	-	1,114,134	1,114,134
- Currency swap arrangements	-	1,225,569	1,225,569	-	1,243,924	1,243,924	-	1,235,477	1,235,477
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	381,215	381,215	-	373,894	373,894	-	359,940	359,940

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	12,341,250	15,078,850	27,420,100	13,034,450	15,578,640	28,613,090	12,703,219	16,661,073	29,364,292
International reserve assets	2,884,665	4,588,072	7,472,737	3,103,116	4,677,411	7,780,527	3,311,654	4,286,307	7,597,961
- Gold	2,678,373	-	2,678,373	2,638,018	-	2,638,018	2,638,405	-	2,638,405
- Foreign currency balances	206,292	4,494,269	4,700,561	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	-	58,638	58,638	-	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	-	35,120	35,120	-	22,390	22,390	-	31,176	31,176
Local currency financial assets	8,000,000	7,226,091	15,226,091	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	6,398,583	14,398,583	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	5,694,676	13,694,676	8,000,000	6,542,268	14,542,268	8,000,000	7,745,073	15,745,073
- Shariah compliant financing facility	-	703,907	703,907	-	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	-	580,608	580,608	-	562,616	562,616	-	550,402	550,402
- Agriculture sector	-	4,945	4,945	-	4,883	4,883	-	4,898	4,898
- Industrial sector	-	295,859	295,859	-	290,299	290,299	-	284,945	284,945
- Export sector	-	222,686	222,686	-	210,380	210,380	-	207,303	207,303
- Housing sector	-	2	2	-	2	2	-	2	2
- Other	-	57,116	57,116	-	57,052	57,052	-	53,253	53,253
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	246,901	246,901	-	241,909	241,909	-	233,262	233,262
- Agriculture sector	-	3,788	3,788	-	3,744	3,744	-	3,714	3,714
- Industrial sector	-	121,556	121,556	-	119,440	119,440	-	117,297	117,297
- Export sector	-	114,647	114,647	-	111,945	111,945	-	105,580	105,580
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	6,910	6,910	-	6,780	6,780	-	6,671	6,671
Credit to general government account	1,409,883	2,508,897	3,918,780	1,885,295	2,054,513	3,939,808	1,345,444	2,442,727	3,788,171
- Federal government	1,409,883	2,508,897	3,918,780	1,885,295	2,054,513	3,939,808	1,345,444	2,442,727	3,788,171
- Perpetual loan to federal government	-	756,235	756,235	-	750,124	750,124	-	740,522	740,522
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	1,409,883	1,752,661	3,162,544	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	-	175,550	175,550	-	175,281	175,281	-	175,028	175,028
Rupee coins	334	-	334	325	-	325	408	-	408
Other assets	46,367	264,878	311,245	45,714	260,782	306,496	45,714	259,764	305,477
LIABILITIES	12,341,250	15,078,850	27,420,100	13,034,450	15,578,640	28,613,090	12,703,219	16,661,073	29,364,292
Equity & reserves	-	5,953,127	5,953,127	-	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	-	5,871	5,871	-	5,871	5,871	-	5,871	5,871
- Unrealized appreciations	-	2,990,745	2,990,745	-	2,950,181	2,950,181	-	2,950,181	2,950,181
- Profit & loss appropriation account	-	1,736,944	1,736,944	-	1,889,746	1,889,746	-	2,071,166	2,071,166
Banknotes in circulation	12,341,250	(194)	12,341,056	13,034,450	(147)	13,034,303	12,703,219	(166)	12,703,053
- Banknotes in circulation	12,341,056	-	12,341,056	13,034,303	-	13,034,303	12,703,053	-	12,703,053
- Banknotes held in Banking Department	194	(194)	-	147	(147)	-	166	(166)	-
Monetary policy liabilities	-	83,933	83,933	-	39,396	39,396	-	15,420	15,420
- Securities sold under agreement to repurchase	-	83,933	83,933	-	39,396	39,396	-	15,420	15,420
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	4,076,903	4,076,903	-	4,230,195	4,230,195	-	4,995,350	4,995,350
- Federal government	-	1,091,418	1,091,418	-	983,797	983,797	-	1,312,695	1,312,695
- Provincial governments & autonomous regions	-	1,392,328	1,392,328	-	1,507,795	1,507,795	-	1,853,877	1,853,877
- Bank deposits	-	1,427,794	1,427,794	-	1,548,386	1,548,386	-	1,670,099	1,670,099
- Other deposits	-	165,364	165,364	-	190,217	190,217	-	158,678	158,678
Foreign currency deposits	-	487,128	487,128	-	479,357	479,357	-	476,345	476,346
- Local banks	-	408,194	408,194	-	400,137	400,137	-	397,633	397,633
- Foreign central banks	-	977	977	-	975	975	-	974	974
- Foreign governments & sovereign wealth fund	-	70,568	70,568	-	70,801	70,801	-	71,036	71,036
- Others deposits	-	7,389	7,389	-	7,444	7,444	-	6,703	6,703
Foreign currency loans and liabilities	-	4,118,486	4,118,486	-	4,405,524	4,405,524	-	4,373,293	4,373,293
- International Monetary Fund facilities	-	1,746,158	1,746,158	-	2,029,827	2,029,827	-	2,029,827	2,029,827
- Allocations of special drawing rights of IMF	-	1,120,955	1,120,955	-	1,116,988	1,116,988	-	1,107,404	1,107,404
- Currency swap arrangements	-	1,251,373	1,251,373	-	1,258,709	1,258,709	-	1,236,062	1,236,062
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	359,466	359,466	-	358,952	358,952	-	554,046	554,046

Source: Finance Department SBP

2.10 Annual Accounts of SBP

End Jun: Million Rupees

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

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation

End Jun: Million Rupees

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

Source: SBP BSC HOK

2.12 Scheduled Banks' Balance Sheets Consolidated Position

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

Million Rupees

Million Rupees								
Financial Position	FY24	FY25	2025	2026				
			Jun	Feb	Mar	Apr	May	Jun
ASSETS								
Cash & Balances with Treasury Banks	3,197,004	2,874,601	2,874,601	2,860,448	2,794,696	2,771,990	2,959,402	3,045,229
Balances with other Banks	558,314	672,164	672,164	237,890	382,490	401,349	462,308	367,505
Lending to Financial Institutions	1,025,211	926,667	926,667	932,958	528,411	557,806	750,046	1,219,753
Investments	30,149,408	36,515,945	36,515,945	39,141,760	39,083,173	39,005,642	39,933,930	42,751,052
Advances – Net of Provision	11,589,550	12,002,417	12,002,417	13,685,393	13,547,012	13,711,438	13,867,203	13,925,351
Gross Advances	12,447,146	12,917,323	12,917,323	14,541,544	14,397,508	14,561,471	14,723,297	14,779,697
Less: Provision for Non- Performing Advances	(857,595)	(914,906)	(914,906)	(856,152)	(850,496)	(850,033)	(856,094)	(854,346)
Operating Fixed Assets	1,012,671	1,062,847	1,062,847	1,217,910	1,234,828	1,241,387	1,247,841	1,267,571
Deferred Tax Assets	186,560	255,736	255,736	304,828	201,211	242,966	257,980	290,488
Other Assets	2,404,598	2,936,958	2,936,958	3,475,757	3,493,798	3,506,278	3,707,456	3,908,720
Right to use Assets		169,372	169,372	215,024	217,229	219,351	220,840	221,573
TOTAL ASSETS	50,123,316	57,416,707	57,416,707	62,071,967	61,482,847	61,658,206	63,407,005	66,997,242
LIABILITIES								
Bills Payable	459,192	478,713	478,713	532,593	490,202	478,282	455,914	635,517
Borrowings	13,071,191	14,862,650	14,862,650	16,953,712	16,939,018	16,635,247	17,788,082	18,876,359
Deposits and other Accounts	30,812,105	35,025,388	35,025,388	36,579,826	36,725,067	36,986,711	37,644,201	39,637,824
Sub-ordinated Loans	172,846	166,328	166,328	158,879	154,177	152,830	159,336	159,332
Liabilities Against Assets Subject to Finance Lease	11,106	148,088	148,088	167,549	168,928	169,620	172,429	173,592
Deferred Tax Liabilities	48,282	117,951	117,951	182,582	166,867	103,452	81,211	81,645
Other Liabilities	2,538,857	2,697,785	2,697,785	2,987,505	2,923,136	3,043,001	3,127,435	3,310,046
TOTAL LIABILITIES	47,113,577	53,496,903	53,496,903	57,562,646	57,567,395	57,569,143	59,428,609	62,874,315
NET ASSETS	3,009,739	3,919,804	3,919,804	4,509,321	3,915,452	4,089,063	3,978,396	4,122,927
REPRESENTED BY:								
Paid up Capital / Head Office Capital Account	631,074	626,974	626,974	537,126	539,576	539,511	539,441	541,342
Reserves	650,680	727,144	727,144	919,160	934,481	943,090	946,641	841,948
Un-appropriated / Un-remitted Profit	1,363,938	1,631,177	1,631,177	1,991,287	2,036,534	2,021,568	1,996,063	2,039,858
Surplus/ (Deficit) on Revaluation of Assets	364,046	934,509	934,509	1,061,748	404,862	584,893	496,252	699,779
TOTAL	3,009,739	3,919,804	3,919,804	4,509,321	3,915,452	4,089,063	3,978,396	4,122,927

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	FY23	FY24	FY25	2025	2026				
				May	Jan	Feb	Mar	Apr	May
Net Applicable Demand & Time Liabilities subject to SLR	22,638,315	25,661,036	29,182,166	28,345,895	31,453,877	32,575,154	32,610,653	32,956,642	33,700,384
Liquid Assets Maintained In Pakistan	17,790,896	20,912,972	23,613,887	22,743,780	26,322,337	26,770,332	26,666,905	26,760,207	26,814,619
Cash	602,904	684,550	636,715	658,207	644,085	749,627	881,431	724,630	813,196
Balance with SBP	1,388,023	1,509,768	1,834,210	1,679,849	1,623,756	1,519,888	1,548,513	1,521,524	1,547,332
Balance with agents of SBP	290,217	141,061	180,823	129,893	69,428	159,762	84,540	101,578	143,206
Un-encumbered approved Securities	15,435,676	18,505,476	20,888,892	20,202,930	23,911,726	24,267,808	24,079,206	24,339,631	24,238,112
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	74,076	72,116	73,247	72,900	73,343	73,247	73,215	72,844	72,774
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	5,393,662	6,092,810	6,872,374	6,682,000	7,356,649	7,620,167	7,305,961	7,373,368	7,540,177
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	12,397,234	14,820,162	16,741,513	16,061,779	18,965,688	19,150,164	19,360,944	19,386,840	19,274,442

Source: Banking Supervision Department-2, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	December-25				March-26			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	30,680	1,611,658	91,602	1,733,941	21,191	1,752,262	88,582	1,862,035
a. Currency	3	1,506	10,830	12,340	2	1,246	10,263	11,512
b. Transferable Deposits	7,705	1,340,374	74,515	1,422,594	5,791	1,471,642	71,708	1,549,141
c. Restricted Deposits	-	253	834	1,088	-	1,665	1,051	2,715
d. Other Deposits	22,973	269,524	5,422	297,919	15,398	277,710	5,560	298,667
2. Investment in securities other than shares	1,008,462	1,518,597	239,832	2,766,891	1,048,459	1,499,373	277,630	2,825,462
a. Short-term	63,638	1,166,308	146,207	1,376,153	103,428	1,113,539	169,960	1,386,927
b. Long-term	944,825	352,289	93,625	1,390,738	945,031	385,834	107,671	1,438,535
3. Loans extended (Advances)	268,780	187,654	652,817	1,109,251	282,361	171,747	664,964	1,119,071
a. Short-term	68,419	82,297	406,493	557,210	76,932	81,124	326,640	484,696
b. Long-term	200,361	105,357	246,323	552,041	205,428	90,623	338,324	634,375
4. Investment in shares	28,092	759,830	16,002	803,924	26,673	712,110	16,430	755,213
a. Quoted	15,749	729,430	16,002	761,181	12,876	684,882	16,430	714,188
b. Non-quoted	12,343	30,400	-	42,743	13,798	27,228	-	41,026
5. Insurance Technical Reserve	-	-	219	219	-	-	231	231
a. Life	-	-	9	9	-	-	24	24
b. Non-life	-	-	210	210	-	-	207	207
6. Financial Derivatives	-	445	-	445	-	381	-	381
7. Other accounts receivable	45,141	266,533	84,225	395,899	47,108	269,089	96,577	412,775
8. Non-financial assets	14,350	34,718	59,245	108,314	14,995	43,949	65,478	124,422
a. Produced assets	14,200	27,981	54,394	96,575	14,845	37,123	61,581	113,549
i. Fixed assets	13,548	17,761	44,517	75,826	14,194	22,355	48,252	84,802
ii. Inventories	-	385	-	385	-	441	-	441
iii. Valuables	-	7,272	-	7,272	-	11,680	-	11,680
iv. Other produced assets	652	2,563	9,877	13,092	651	2,647	13,329	16,627
b. Non-produced assets	150	6,738	4,851	11,739	150	6,826	3,897	10,873
i. Land	150	1,945	1,350	3,444	150	1,937	2,290	4,377
ii. Other-non-produced assets	-	4,793	3,502	8,294	-	4,889	1,607	6,496
Total Assets/ Liabilities	1,395,505	4,379,436	1,143,942	6,918,883	1,440,786	4,448,912	1,209,892	7,099,590
1. Deposits	80,569	58,853	840,452	979,873	68,736	58,850	898,157	1,025,744
a. Restricted deposits	371	39,197	79,642	119,209	510	39,194	-	39,704
b. Other deposits	80,198	19,656	760,810	860,664	68,226	19,656	898,157	986,040
2. Securities other than shares (bonds/debentures etc)	-	869	5,712	6,581	-	872	5,804	6,677
a. Short-term	-	33	-	33	-	16	-	16
b. long-term	-	836	5,712	6,548	-	856	5,804	6,661
3. Loans (Borrowings)	1,012,553	152,671	101,635	1,266,859	1,073,632	115,755	87,426	1,276,813
a. Short-term	762,609	88,732	27,557	878,898	977,038	41,820	20,879	1,039,737
b. Long-term	249,944	63,939	74,079	387,961	96,593	73,935	66,547	237,076
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	67,885	247,287	169,345	484,516	69,872	232,686	190,273	492,831
6. Shares and other equity	234,498	3,919,756	26,799	4,181,053	228,547	4,040,749	28,231	4,297,526
a. Quoted	16,678	1,923,626	18,290	1,958,593	16,678	1,945,137	19,290	1,981,104
b. Non-quoted	82,119	1,380,871	48,848	1,511,838	82,119	1,506,534	50,127	1,638,780
c. Retained earnings	45,362	277,244	(60,157)	262,449	68,469	304,273	(66,007)	306,734
d. Current year result	30,140	314,383	(157)	344,365	5,766	286,652	2,977	295,395
e. General & special reserves	34,357	23,929	18,901	77,187	38,241	13,953	21,548	73,743
f. Valuation adjustments	25,843	(297)	1,075	26,621	17,274	(15,800)	296	1,770

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	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
1 Non-financial Corporations	254,284	88,984	102,167	116,384	119,800	146,909
i Public	36,710	18,094	18,190	16,623	6,427	29,354
ii Private	217,575	70,890	83,976	99,761	113,373	117,555
2 Financial Corporations	114,963	103,479	134,412	175,966	218,579	206,985
i Deposit money institutions	5,127	142	6,193	5,881	7,637	6,530
ii Other deposit accepting institutions	42,037	48,178	66,041	60,609	77,751	55,526
iii Financial intermediaries	60,833	52,618	58,812	106,785	128,963	143,320
iv Financial auxiliaries	1,137	1,222	1,023	1,138	1,232	347
v Insurance and pension funds	5,830	1,319	2,343	1,553	2,995	1,262
3 Central Government	29,481	21,870	17,516	19,298	30,572	36,925
4 Provincial Governments	23,700	25,482	22,995	23,888	33,101	38,476
5 Local Governments	4,604	240	391	290	297	26
6 Household	404,960	601,437	507,759	488,506	444,806	464,150
7 Non-profit Institutions (NPIs) Serving Households	48,713	48,921	51,874	59,018	130,501	130,002
8 Non-residents	1,907	2,075	2,114	2,203	2,218	2,271
9 Foreign Currency	0	0	0	0	0	0
Total	882,614	892,489	839,228	885,554	979,873	1,025,744

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Dec-25			Mar-26		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	297,501	8,583	306,084	410,813	9,264	420,078
i Public	4,201	1,771	5,972	3,876	2,190	6,066
ii Private	293,300	6,812	300,112	406,937	7,075	414,012
2 Financial Corporations	113,148	46,959	160,108	107,484	38,854	146,337
i Deposit money institutions	92,195	5,522	97,717	70,498	507	71,005
ii Other deposit accepting institutions	15,909	113	16,023	29,898	284	30,182
iii Financial intermediaries	3,655	41,323	44,978	4,449	38,062	42,511
iv Financial auxiliaries	1,389	1	1,390	2,639	-	2,639
v Insurance and pension funds	0	-	0	0	-	0
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	127,651	31,955	159,605	111,106	16,932	128,039
7 Non-profit Institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	-	119	119	-	206	206
10 Other Advances and Financial Leases	435,077	48,258	483,335	369,467	54,945	424,412
Total	973,377	135,874	1,109,251	998,871	120,200	1,119,071

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	Dec-25			Mar-26		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	2,101,288	665,603	2,766,891	2,177,994	647,468	2,825,462
1 Non-financial Corporations	91,346	61,859	153,206	92,275	78,543	170,818
i Public	10,268	19,800	30,068	10,268	30,992	41,260
ii Private	81,078	42,059	123,137	82,007	47,551	129,558
2 Financial Corporations	36,792	118,971	155,763	32,059	90,683	122,742
i Deposit money institutions	22,738	45,681	68,419	18,858	27,980	46,838
ii Other deposit accepting institutions	12,315	39,375	51,691	11,854	17,933	29,788
iii Financial intermediaries	1,672	33,911	35,582	1,285	44,765	46,050
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	67	5	71	62	5	67
3 Central Government	1,973,149	484,773	2,457,922	2,053,660	478,242	2,531,902
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	46,957	756,967	803,924	45,953	709,260	755,213
1 Non-financial Corporations	11,525	716,920	728,445	9,620	676,845	686,465
i Public	746	370,775	371,521	529	331,511	332,040
ii Private	10,779	346,145	356,924	9,091	345,335	354,426
2 Financial Corporations	33,658	39,472	73,130	34,559	31,958	66,517
i Deposit money institutions	5,274	8,867	14,141	4,947	2,786	7,732
ii Other deposit accepting institutions	6,818	6,150	12,968	8,018	6,338	14,355
iii Financial intermediaries	18,301	23,702	42,004	18,729	22,200	40,929
iv Financial auxiliaries	3,188	-	3,188	2,789	-	2,789
v Insurance and pension funds	77	753	830	77	635	712
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,774	575	2,349	1,774	457	2,231
Total (A+B)	2,148,244	1,422,570	3,570,814	2,223,947	1,356,729	3,580,675

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
	Sep	Dec ^R	Mar ^P
Assets	59,470,094	64,091,310	64,177,788
I. Currency and Deposits	3,194,832	3,262,284	3,226,092
1. Currency	660,257	683,660	867,264
2. Transferable Deposits	2,349,300	2,396,034	2,185,911
3. Restricted/ compulsory deposits	54,264	66,565	66,140
4 Other Deposits	131,011	116,026	106,778
II. Securities(other than shares)	36,175,694	37,938,754	39,425,884
1. Short-term	4,784,942	5,140,568	5,525,529
2. Long-term	31,390,752	32,798,187	33,900,356
III. Loans extended (Advances)	14,821,931	16,291,730	15,634,928
1. Short-term	8,344,814	9,627,495	9,003,169
A) Money at call	262,292	240,816	71,511
B) Reverse Repo	527,781	689,486	518,476
C) Bills purchased and discounted	338,303	343,037	342,388
D) Other short-term advances	7,216,439	8,354,157	8,070,795
2. Long-term	6,477,117	6,664,235	6,631,759
IV. Shares and other equity	844,001	793,634	789,675
1. Quoted	393,274	410,739	329,157
2. Non quoted	436,587	361,997	431,893
3. Investment fund shares	14,141	20,897	28,626
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	12,381	10,627	10,188
VII. Other accounts receivable	2,655,310	3,954,153	3,170,989
1. Trade credit and advances	-	-	-
2. Others	2,655,310	3,954,153	3,170,989
A) Dividends receivable resident sector	260	198	843
B) Settlement accounts resident sector	42,523	51,628	43,185
C) Items in the process of collection	217	128	506
D) Miscellaneous assets residents sector	2,608,055	3,898,206	3,032,645
E) Other non- resident accounts receivable	4,255	3,992	93,809
VIII. Non-financial assets	1,765,945	1,840,129	1,920,032
1. Produced assets	1,330,826	1,387,238	1,438,892
A) Tangible fixed assets	1,192,772	1,239,911	1,267,433
a) Dwellings	253,598	260,733	252,765
i) Building on freehold land	10,517	10,636	11,078
ii) Building on leasehold land	243,081	250,097	241,687
b) Other buildings and structures	395,348	405,663	409,319
i) Building on freehold land	122,286	136,176	137,301
ii) Building on leasehold land	273,062	269,486	272,018
c) Machinery and equipment	444,632	469,055	497,758
i) Transport equipments	46,923	51,960	57,543
ii) Furniture & Fixtures	70,298	75,871	81,380
iii) Office equipments	259,001	272,416	286,579
iv) Other machinery & equipments	68,409	68,808	72,256
d) Other tangible fixed assets n.e.s	99,193	104,460	107,590
B) Intangible fixed assets	138,054	147,326	171,460
a) Computer software	102,592	111,863	136,038
b) Other intangible fixed assets n.e.s	35,462	35,463	35,421
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	399,712	416,567	437,916
A) Tangible non-produced assets	371,411	386,798	407,045
a) Land	228,128	231,417	249,421
i) Land underlying Buildings and structures	228,128	231,417	249,421
1. Freehold land	97,835	99,903	115,660
2. Leasehold land	130,293	131,513	133,761
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	143,283	155,381	157,625
B) Intangible non-produced assets	28,301	29,769	30,871
a) Leases and other transferable contracts	21,529	22,670	24,780
b) Purchased goodwill	1,860	1,860	1,860
c) Other intangible non-produced assets n.e.s	4,912	5,239	4,231
3. Capital work in progress	35,407	36,324	43,224

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Items	2025		2026
	Sep	Dec ^R	Mar ^P
Liabilities	59,470,094	64,091,310	64,177,788
I. Deposits	35,986,191	38,385,406	38,395,551
1. Transferable Deposits	29,685,352	31,209,101	32,180,111
2. Restricted/ compulsory deposits	535,921	559,383	593,329
3. Other deposits	5,764,918	6,616,922	5,622,112
II. Securities (other than shares bonds/ debentures etc.)	112,909	112,616	104,421
1. Short-term	-	-	-
2. Long-term	112,909	112,616	104,421
III. Loans (Borrowings)	14,515,224	15,813,397	16,857,329
1. Short-term	13,746,467	15,049,645	16,108,521
A) Money at call	733,798	708,937	603,472
B) Repurchase agreements (Repo)	11,981,551	13,259,957	14,456,242
C) Other short-term borrowings	1,031,117	1,080,751	1,048,807
2. Long-term borrowings	768,757	763,752	748,809
IV. Financial Derivatives	25,769	23,742	24,377
V. Other accounts payable	4,807,858	5,422,914	5,126,702
1. Provision for losses	1,002,811	930,520	902,169
A) Provision for loan losses-Specific	914,073	844,826	814,875
B) Provision for loan losses-General	46,794	41,899	43,970
C) Provision for other losses	41,944	43,795	43,324
2. Accumulated Depreciation	517,853	517,174	547,925
3. Other accounts payable other resident Sectors	3,254,208	3,956,218	3,645,998
A) Dividends payable	7,694	7,765	35,372
B) Settlement accounts	37,364	26,498	25,466
C) Items in the process of collection	20,562	21,128	19,128
D) Miscellaneous liability items	3,188,587	3,900,827	3,566,032
a) Suspense account	163,701	158,714	172,960
b) Provision for expected costs	223,025	231,111	254,958
c) Deferred tax liabilities	66,972	86,107	91,016
d) Accrued wages	19,135	24,695	19,178
e) Accrued rent	651	707	731
f) Accrued taxes	907,794	964,637	1,088,115
g) Other miscellaneous liability items	1,807,310	2,434,856	1,939,074
4. Other non- resident accounts payable	32,986	19,001	30,610
A) Dividends payable non-residents	20,615	7,050	18,493
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	12,372	11,952	12,118
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	4,022,142	4,333,235	3,669,407
1. Quoted	451,497	322,171	322,305
2. Non quoted	272,917	254,914	254,634
3. Investment fund shares	-	-	-
4. Retained earnings	716,259	715,927	1,130,294
5. Current year result	805,872	1,026,490	585,365
6. General and special reserve	1,239,797	1,457,752	1,144,659
7. Valuation adjustments	535,801	555,980	232,150
VIII. Contingencies and Commitments	19,139,077	18,826,022	17,920,969
1. Guarantees	3,676,446	3,772,166	3,566,582
2. Commitments	15,206,165	14,754,896	14,107,627
A) Letter of Credit	4,747,324	4,790,098	5,180,675
B) Forward Foreign Exchange Transactions	7,522,788	7,174,671	6,203,136
C) Forward government Securities Transactions	356,236	556,631	498,776
D) Derivatives	108,958	112,833	313,757
E) Forward lending	474,126	594,219	438,160
F) Operating leases	533	457	496
G) Commitments for acquisition of :	62,846	70,340	69,821
i. Fixed assets	46,339	55,162	54,187
ii. Intangible assets	16,507	15,178	15,634
H) Other commitments	1,933,354	1,455,646	1,402,806
3. Other contingent liabilities	256,465	298,959	246,759

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
	Jul-Sep	Oct-Dec ^R	Jan-Mar ^P
A. Mark-Up/Return/Interest Earned	1,944,603	2,032,018	1,766,748
1. Loans and advances	418,597	455,940	376,257
2. Investments	1,198,154	1,240,058	1,059,565
3. Lendings to financial institutions	14,545	18,388	20,832
4. Balances with banks	5,903	3,412	2,647
5. Income from inter-office lending	301,632	308,579	302,302
6. Other	5,773	5,641	5,146
B. Mark-Up/Return/Interest Expensed	1,318,723	1,377,692	1,206,951
1. Deposits	556,897	599,948	471,998
2. Borrowings	354,888	355,743	351,889
3. Subordinated debt	7,170	7,816	4,757
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	19,496	22,801	17,958
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	10,319	50,442	10,689
6. Expense on inter-office borrowing	301,631	308,579	302,302
7. Other	68,322	32,364	47,358
I. Net Mark-UP/Return/Interest Income (A - B)	625,880	654,326	559,797
C. Non Mark-UP/Return/Interest Income	155,004	160,252	278,199
1. Fee & Commission Income	76,756	87,892	79,174
i. Branch banking customer fees	8,566	8,983	7,908
ii. Consumer finance related fees	6,819	9,115	8,652
iii. Card related fees (debit and credit cards)	26,745	30,228	26,981
iv. Credit related fees	2,410	2,048	3,028
v. Investment banking fee	2,209	2,482	2,911
vi. Commission on trade	14,893	15,860	11,661
vii. Commission on guarantees	4,753	6,195	4,916
viii. Commission on cash management	1,926	1,922	2,553
ix. Commission on remittances including home remittances	120	1,524	2,122
x. Commission on utility bills	182	169	171
xi. Commission income - Bancassurance	1,587	1,630	1,318
xii. Rent on lockers	1,218	473	533
xiii. Commission on investments services	177	129	215
xiv. Other Commission	5,150	7,134	6,205
2. Dividend Income	7,032	11,283	11,829
3. Foreign exchange income	37,048	35,503	133,785
4. Income from derivatives	1,739	1,435	(294)
5. Gain on securities	29,682	14,511	50,287
i. Realised	24,661	14,482	56,668
ii. Unrealised - held for trading	5,021	29	(6,381)
6. Other Income	2,746	9,627	3,419
i. Rent on property	251	358	223
ii. Gain on sale of fixed assets-net	1,060	6,376	1,026
iii. Loss on termination of lease liability against right of use assets	575	772	607
iv. Gain on sale of non banking assets - net	180	1,158	10
v. Other	679	963	1,553
II. Total Income (I + C)	780,884	814,578	837,996
D. Non Mark-UP/Return/Interest Expenses	378,711	419,035	397,159
1. Operating expenses	369,263	409,995	389,149
i. Total compensation expense	159,440	174,383	147,089
ii. Property expense	59,869	61,751	53,632
a. Rent and taxes	6,373	2,650	2,940
b. Insurance	330	451	392
c. Utilities cost	14,673	13,707	8,770
d. Lease rental	-	-	-
e. Fuel expense generators	1,191	1,320	911
f. Security (including guards)	9,827	11,410	8,946
g. Repair and maintenance (including janitorial charges)	7,064	8,040	6,782
h. Depreciation on right-of-use assets	12,292	13,730	11,701
i. Depreciation	8,118	10,443	13,190
iii. Information technology expenses	36,421	42,832	33,887
iv. Other operating expenses	113,534	131,029	154,540
2. Workers welfare fund	7,613	7,735	7,199
3. Other charges	1,835	1,305	810
i. Penalties imposed by State Bank of Pakistan	1,115	354	33
ii. Penalties imposed by other regulatory bodies (to be specified)	-	3	-
iii. Others (to be specified, if material)	720	947	777
III. Profit before provisions (II - D)	402,173	395,543	440,837
E. Provisions / (reversals) and write offs - net	(178)	(17,433)	3,551
1. (Reversals) / provisions against balance with Banks	(384)	(1,085)	(119)
2. (Reversals) / provisions for diminution in value of investments	(4,601)	(2,209)	(159)
3. (Reversals) / provisions against loans & advances	1,351	(5,198)	(135)
4. (Reversals) / provisions against off balance sheet items	4,861	(3,877)	3,191
5. Reversals against other assets	1,458	(434)	1,063
6. Recovery of written off / charged off bad debts	(2,863)	(4,629)	(290)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	402,351	412,975	437,286
G. Taxation	224,835	225,306	204,884
1. Current	226,019	199,701	211,296
2. Prior	1,777	6,764	1,447
3. Deferred	(2,961)	18,841	(7,859)
V. Profit After Taxation (IV - G)	177,517	187,669	232,402
Notes on Human Resources			
Number of Employees*	228,045	231,442	238,923
1. Permanent	201,399	206,780	208,190
a. Male	160,669	164,862	167,869
of which: Branch Managers	15,269	15,196	15,360
b. Female	40,730	41,918	40,321
of which: Branch Managers	1,035	1,035	1,079
2. Contractual	26,646	24,662	30,733
a. Male	23,595	21,905	26,494
of which: Branch Managers	520	559	584
b. Female	3,051	2,757	4,239
of which: Branch Managers	25	29	28

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

Note:

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

Source: Statistics and Data Services Department, SBP

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

Amount in Million Rupees

No. of Accounts in Unit

END OF PERIOD	2025							
	Jun		Sep		Dec ^R		Mar ^F	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	146,051,751	12,931,825.8	148,903,874	12,600,049.0	161,238,836	12,844,127.0	169,139,786	13,935,448.9
Call Deposits	360,532	636,599.1	305,284	443,981.0	327,687	580,384.3	280,199	546,145.2
Other Deposits Accounts	111,062	1,085,284.6	173,708	907,648.0	270,576	1,112,780.2	104,072	848,891.8
Saving Deposits	24,586,952	14,967,854.6	28,241,736	14,888,851.0	23,576,698	15,735,281.1	24,541,475	15,632,743.9
FIXED DEPOSITS	565,722	4,918,767.8	550,792	5,567,148.0	542,868	6,304,952.5	471,442	5,659,398.1
Less Than 6 months	83,893	1,528,670.2	87,200	1,840,036.0	70,380	2,030,772.5	58,277	1,488,601.0
For 6 months & over but less than 1 year	14,414	616,185.5	25,345	623,787.0	32,123	624,001.7	12,712	630,934.3
For 1 year & over but less than 2 years	326,573	2,391,594.8	307,334	2,768,031.0	298,914	3,318,936.8	281,148	3,241,860.5
For 2 years & over but less than 3 years	5,466	46,859.9	5,196	39,092.0	9,745	14,389.6	5,570	14,145.9
For 3 years & over but less than 4 years	13,785	106,935.5	13,995	120,780.0	14,022	109,653.5	11,964	109,351.2
For 4 years & over but less than 5 years	7,478	5,235.8	5,872	10,992.0	15,417	13,244.5	4,163	6,341.6
For 5 years & over	114,113	223,286.2	105,850	164,429.0	102,267	193,953.8	97,608	168,163.7
Total Deposits	166,918,590	31,063,359.6	178,175,394	34,407,676.0	185,956,665	36,577,525.1	194,536,974	36,622,627.9

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks

As on 31st March, 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	112,282,214	7,910,204.2	53,873,860	1,870,472.5	872,340	479,884.8	2,111,372	3,674,887.4	169,139,786	13,935,448.9
of which:										
Basic Banking Accounts	2,906,078	173,795.8	826,799	69,244.2	43,352	5,398.8	10,102	587.5	3,786,331	249,026.3
II. Call Deposits	157,763	92,835.2	6,483	15,941.6	8,161	9,476.7	107,792	427,891.7	280,199	546,145.2
III. Other Deposit Accounts	72,499	4,948.4	18,111	102.1	1,025	5.6	12,437	843,835.6	104,072	848,891.8
IV. Saving Deposits	16,965,030	5,631,228.0	6,233,287	2,139,683.0	868,349	1,062,948.0	474,809	6,798,884.9	24,541,475	15,632,743.9
V. Fixed or Term Deposits	190,697	582,334.2	125,616	214,152.5	113,367	193,389.5	41,762	4,669,522.0	471,442	5,659,398.1
1) Less Than Three Months	21,554	115,700.5	9,014	32,199.9	6,897	25,120.9	8,478	734,519.2	45,943	907,540.6
2) For Three Months and Over but Less Than Six Months	5,012	42,508.8	2,733	16,855.7	1,774	12,251.1	2,815	509,444.7	12,334	581,060.4
3) For Six Months and Over but Less Than One Year	5,288	92,393.4	2,819	30,142.1	1,679	20,968.0	2,926	487,430.9	12,712	630,934.3
4) For One Year & Over but Less Than Two Years	106,254	277,426.0	79,525	111,057.3	73,131	114,423.1	22,238	2,738,954.1	281,148	3,241,860.5
5) For Two Years & Over but Less Than Three Years	3,186	4,573.9	1,696	2,606.1	417	505.9	271	6,459.9	5,570	14,145.9
6) For Three Years & Over but Less Than Four Years	5,726	8,405.3	3,766	3,309.0	1,834	2,601.7	638	95,035.3	11,964	109,351.2
7) For Four Years & Over but Less Than Five Years	2,906	3,252.6	921	926.2	258	249.2	78	1,913.5	4,163	6,341.6
8) For Five Years and Over but Less Than Ten Years	30,147	24,390.3	19,722	13,026.1	26,847	16,656.5	3,205	62,667.4	79,921	116,740.3
9) For ten years and over	10,624	13,683.2	5,420	4,030.0	530	613.1	1,113	33,097.0	17,687	51,423.4
Total	129,668,203	14,221,550.0	60,257,357	4,240,351.7	1,863,242	1,745,704.6	2,748,172	16,415,021.6	194,536,974	36,622,627.9

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

End period: Million Rupees

Category of Deposit Holder	2025				2026
	Mar	Jun	Sep	Dec ^R	Mar ^P
1. FOREIGN CONSTITUENTS	953,539.1	1,008,777.3	1,018,522.0	1,452,001.6	1,488,892.4
I. Official	95,636.3	96,953.3	99,584.0	115,512.0	117,243.8
II. Business	192,854.0	164,156.8	137,242.0	212,243.3	212,659.1
III. Personal	664,912.9	747,209.4	781,312.0	1,123,961.1	1,158,563.8
IV. Trust Funds and Non Profit Organizations	127.4	457.8	383.0	285.3	425.8
2. DOMESTIC CONSTITUENTS	30,109,820.4	33,531,554.6	33,389,153.0	35,125,523.5	35,133,735.5
I. GOVERNMENT	4,547,588.8	5,221,315.6	5,264,710.0	5,563,162.6	5,777,801.3
a. Federal Government	2,681,844.8	3,164,353.2	3,131,311.0	3,308,940.2	3,471,722.2
b. Provincial Governments	1,628,938.2	1,837,843.0	1,910,157.0	2,034,165.6	2,096,766.1
c. Local Bodies	236,805.8	219,119.4	223,243.0	220,056.8	209,313.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,489,373.1	1,996,529.3	2,031,562.0	2,083,779.4	2,185,416.0
a. Agriculture, hunting and forestry	1,013.0	1,637.0	1,599.0	2,025.7	1,744.5
b. Services	41,135.1	37,065.2	39,337.0	45,222.4	48,298.0
c. Utilities	593,088.2	794,135.4	922,790.0	984,640.5	1,003,441.4
d. Transport, storage and communications	83,598.9	112,211.8	115,991.0	125,436.6	143,257.1
e. Manufacturing	191,925.7	273,302.7	324,852.0	280,843.4	293,692.8
f. Mining and Quarrying	316,770.8	390,386.1	375,017.0	407,581.1	409,758.0
g. Construction	42,265.9	102,072.8	50,458.0	48,829.4	56,343.9
h. Commerce and Trade	37,945.6	81,450.8	32,867.0	56,543.7	36,693.0
i. Others	181,630.0	204,267.5	168,652.0	132,656.7	192,187.3
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,096,680.0	1,748,466.5	1,643,347.0	2,307,263.6	1,840,123.3
a. Mutual Funds and AMCs	462,847.5	1,128,590.3	1,092,097.0	1,530,666.9	1,128,268.5
b. Insurance & Pension Funds	287,779.5	211,746.6	225,685.0	319,280.4	254,868.5
c. MFIs and DFIs	50,221.5	47,585.5	42,108.0	54,356.3	43,618.1
d. Stock Exchange & Brokerage Houses	137,936.9	140,341.1	125,723.0	158,926.9	179,600.4
e. Modarabas	6,008.0	13,941.1	5,110.0	5,292.0	3,643.4
f. Other NBFIs	151,886.5	206,261.8	152,624.0	238,741.1	230,124.3
IV. PRIVATE SECTOR (BUSINESS)	6,618,613.8	7,306,151.0	6,841,542.0	7,127,853.2	7,092,435.7
a. Agriculture, forestry and fishing	239,309.3	248,109.9	265,624.0	245,429.7	202,146.3
01. Crop and animal production, hunting and related service activities	232,804.2	239,812.7	257,890.0	235,164.1	193,321.7
i. Growing of Wheat, Rice, Sugar Cane & Cotton	110,072.0	114,177.1	103,529.0	100,351.2	72,827.3
ii. Growing of tropical, subtropical, pome and stone fruits & vegetable	17,005.6	16,167.4	17,138.0	16,596.3	9,710.1
iii. Growing of other fruits, vegetables and crops	33,805.8	35,010.0	32,236.0	36,496.2	33,209.7
iv. Raising of livestock and other related activities	54,062.3	55,647.3	89,906.0	64,628.6	61,645.8
v. Other agricultural support activities	17,731.9	18,704.0	14,970.0	16,997.1	15,738.5
vi. Hunting, trapping and related service activities	126.6	106.9	111.0	94.8	190.4
02 - Forestry and logging	715.0	475.5	1,121.0	1,829.6	599.2
03 - Fishing and aquaculture	5,790.1	7,821.7	6,613.0	8,436.0	8,225.3
b. Mining and quarrying	292,273.7	396,575.7	325,990.0	320,770.0	255,663.6
01 - Mining of coal and lignite	104,478.6	169,658.5	133,362.0	122,639.0	66,784.7
02 - Extraction of crude petroleum and natural gas	154,791.0	171,471.9	140,380.0	143,363.0	128,408.2
03 - Mining of metal ores	4,305.0	26,736.6	25,307.0	33,273.8	35,824.4
04-Other mining and quarrying	27,353.2	27,220.4	25,404.0	19,828.1	21,935.3
05- Mining support service activities	1,345.9	1,488.4	1,537.0	1,666.0	2,711.0
c. Manufacturing	1,564,522.9	1,798,917.3	1,616,622.0	1,797,999.2	1,815,076.9
01 - Manufacture of food products	290,693.0	318,701.7	325,833.0	338,921.6	349,208.9
02 - Manufacture of beverages	45,439.9	55,581.9	64,620.0	56,125.3	61,711.5
03 - Manufacture of tobacco products	35,278.4	29,630.2	28,250.0	28,431.4	29,002.9
04 - Manufacture of textiles	221,898.5	286,029.0	214,916.0	263,802.2	249,095.8
i. Preparation and spinning of textile fibers	66,148.5	108,386.3	56,682.0	66,334.2	65,174.7
ii. Weaving of textiles	24,867.2	23,385.1	18,204.0	21,583.2	19,781.5
iii. Finishing of textiles	21,036.8	39,464.1	21,888.0	34,333.2	24,430.2
iv. Manufacture of knitted and crocheted fabrics	15,033.1	18,446.6	18,943.0	23,855.6	24,830.1
v. Manufacture of made-up textile articles, except apparel	32,040.5	32,584.2	35,611.0	41,800.6	36,644.6
vi. Manufacture of carpets and rugs	1,905.7	1,579.4	1,744.0	2,044.7	1,975.8
vii. Manufacture of other textiles n.e.c.	60,866.8	62,183.1	61,845.0	73,850.7	76,258.9
05 - Manufacture of wearing apparel	64,043.2	66,808.2	72,004.0	76,735.6	80,661.8
06 - Manufacture of leather and related products	24,085.8	22,469.0	23,115.0	26,587.7	27,002.0
i. Tanning and dressing of leather; dressing and dyeing of fur	5,385.2	5,927.7	6,912.0	7,175.4	6,689.4
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,192.5	3,374.0	3,611.0	4,219.2	4,782.8
iii. Manufacture of footwear	15,508.1	13,167.4	12,592.0	15,193.1	15,529.9
a). Leather wear	12,643.7	10,511.0	10,406.0	10,547.8	12,349.9
b). Rubber and Plastic wear	2,864.4	2,656.4	2,186.0	4,645.3	3,180.0

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

End period: Million Rupees

Category of Deposit Holder	2025				2026
	Mar	Jun	Sep	Dec ^R	Mar ^P
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,618.8	4,091.2	4,896.0	8,349.4	5,843.0
08 - Manufacture of paper and paper products	10,097.5	12,870.3	13,252.0	14,056.9	14,450.6
09 - Printing and reproduction of recorded media	20,885.9	22,768.6	22,120.0	21,320.3	24,044.6
10 - Manufacture of coke and refined petroleum products	176,638.0	186,769.4	136,569.0	164,609.5	164,724.8
11 - Manufacture of chemicals and chemical products	122,761.0	121,658.2	121,251.0	143,239.2	137,305.5
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	79,149.3	92,153.3	92,409.0	108,859.1	100,351.0
13 - Manufacture of rubber and plastics products	26,708.4	30,881.2	33,901.0	33,511.5	35,588.9
14 - Manufacture of other non-metallic mineral products	35,708.2	40,197.2	38,935.0	52,419.4	44,188.6
15 - Manufacture of basic metals	46,803.5	54,906.7	42,414.0	45,548.0	51,003.3
16 - Manufacture of fabricated metal products, except machinery and equipment	9,064.4	11,850.0	10,198.0	13,450.1	12,742.8
17 - Manufacture of computer, electronic and optical products	27,510.1	37,203.9	28,547.0	26,486.3	25,594.2
18 - Manufacture of electrical equipment	55,777.0	73,722.4	62,045.0	62,448.1	66,252.7
19 - Manufacture of machinery and equipment	24,129.3	29,345.9	33,586.0	33,803.6	30,154.4
20 - Manufacture of motor vehicles, trailers and semi-trailers	88,607.8	113,747.1	81,586.0	96,692.6	110,703.7
21 - Manufacture of other transport equipment	13,653.7	19,199.4	17,911.0	16,532.7	22,522.0
22 - Manufacture of furniture	3,995.3	4,151.1	4,039.0	4,463.6	4,696.8
23 - Other manufacturing	132,088.9	158,370.1	138,467.0	153,771.9	155,050.3
24 - Repair and installation of machinery and equipment	5,887.0	5,811.3	5,758.0	7,833.3	13,176.8
d. Electricity, gas, steam and air conditioning supply	780,600.3	665,285.3	707,593.0	832,516.7	755,056.9
e. Water supply; sewerage, waste management and remediation activities	11,444.9	14,181.8	14,793.0	12,838.1	13,850.9
f. Construction	422,115.6	561,891.7	449,596.0	444,831.4	433,865.4
01 - Construction of buildings	169,297.2	223,978.4	185,438.0	182,274.0	180,042.2
02 - Civil engineering	200,013.0	266,293.6	205,123.0	206,386.2	196,474.2
03 - Specialized construction activities	52,805.5	71,619.7	59,036.0	56,171.2	57,349.0
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,263,885.3	1,388,652.2	1,390,411.0	1,453,432.4	1,539,204.0
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	62,082.4	66,268.6	55,503.0	59,540.9	61,455.8
02 - Wholesale trade, except of motor vehicles and motorcycles	397,628.9	425,826.7	460,740.0	474,901.9	527,017.5
03 - Retail trade, except of motor vehicles and motorcycles	804,174.1	896,556.9	874,168.0	918,989.6	950,730.7
h. Transportation and storage	404,022.7	399,975.0	395,548.0	368,169.9	335,073.8
i. Accommodation and food service activities	37,576.1	45,938.9	43,602.0	41,236.4	47,230.2
j. Information and communication	270,804.7	291,907.0	319,133.0	344,119.1	361,660.8
k. Real estate activities	140,912.2	146,227.5	140,679.0	138,176.7	151,096.5
l. Professional, scientific and technical activities	179,775.8	201,034.0	245,630.0	176,597.2	184,963.5
01 - Legal and accounting activities	22,295.0	24,781.1	22,418.0	22,699.1	23,540.1
02 - Activities of head offices; management consultancy activities	16,809.8	16,030.9	14,667.0	14,516.2	14,974.5
03 - Architectural and engineering activities; technical testing and analysis	34,877.6	35,068.1	30,577.0	46,777.8	38,843.4
04 - Scientific research and development	5,491.8	6,844.2	6,768.0	5,616.0	4,950.0
05 - Advertising and market research	15,452.0	15,518.2	17,729.0	18,738.3	18,952.0
06 - Other professional, scientific and technical activities	82,751.9	100,415.7	151,235.0	64,552.8	80,000.5
07 - Veterinary activities	2,097.7	2,375.8	2,235.0	3,697.0	3,703.1
m. Administrative and support service activities	146,757.0	176,920.6	145,349.0	166,990.3	185,463.3
01 - Rental and leasing activities	5,005.7	5,638.5	5,539.0	6,321.0	5,382.7
02 - Employment activities	3,447.8	3,316.9	2,777.0	2,710.3	2,826.9
03 - Travel agency, tour operator, reservation service and related activities	40,677.5	42,583.3	35,978.0	48,215.3	55,474.0
04 - Security and investigation activities	4,362.7	5,659.7	4,896.0	6,481.5	7,224.5
05 - Services to buildings and landscape activities	5,745.0	13,020.1	7,265.0	7,320.7	7,260.4
06 - Office administrative, office support and other business support activities	87,518.3	106,702.1	88,893.0	95,941.6	107,294.8
n. Education	144,083.1	139,663.7	130,898.0	134,560.3	152,462.8
o. Human health and social work activities	111,024.1	115,690.8	100,223.0	85,288.0	90,924.1
p. Arts, entertainment and recreation	5,829.2	3,277.3	5,550.0	6,178.9	6,242.9
q. Other service activities	603,676.7	711,902.5	544,301.0	558,719.0	562,453.8
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	716,930.8	762,893.6	773,311.0	814,157.6	874,791.7
VI. PERSONAL	15,592,399.0	16,446,005.3	16,764,950.0	17,151,761.6	17,325,076.8
VII. OTHER	48,235.0	50,193.3	69,732.0	77,545.6	38,090.7
TOTAL	31,063,359.6	34,540,331.9	34,407,676.0	36,577,525.1	36,622,627.9

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st March, 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	1,572,865	856,696.7	155,100	178,836.8	121,917	220,454.5	11,296	232,904.4	1,861,178	1,488,892.4
1) Official	62,866	52,740.0	6,074	6,750.1	17,067	25,780.7	888	31,973.0	86,895	117,243.8
2) Business	10,529	14,104.5	954	6,318.8	2,226	7,010.5	7,688	185,225.3	21,397	212,659.1
3) Personal	1,499,470	789,852.2	148,072	165,767.9	102,624	187,663.4	2,680	15,280.3	1,752,846	1,158,563.8
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	40	425.8	40	425.8
2. DOMESTIC CONSTITUENTS	128,095,338	13,364,853.3	60,102,257	4,061,514.9	1,741,325	1,525,250.1	2,736,876	16,182,117.2	192,675,796	35,133,735.5
I. GOVERNMENT	-	-	-	-	-	-	689,383	5,777,801.3	689,383	5,777,801.3
A. Federal Government	-	-	-	-	-	-	139,005	3,471,722.2	139,005	3,471,722.2
B. Provincial Governments	-	-	-	-	-	-	507,097	2,096,766.1	507,097	2,096,766.1
C. Local Bodies	-	-	-	-	-	-	43,281	209,313.0	43,281	209,313.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	25,022	2,185,416.0	25,022	2,185,416.0
Agriculture, hunting and forestry	-	-	-	-	-	-	495	1,744.5	495	1,744.5
Services	-	-	-	-	-	-	2,471	48,298.0	2,471	48,298.0
Utilities	-	-	-	-	-	-	10,672	1,003,441.4	10,672	1,003,441.4
Transport, storage and communications	-	-	-	-	-	-	5,640	143,257.1	5,640	143,257.1
Manufacturing	-	-	-	-	-	-	2,581	293,692.8	2,581	293,692.8
Mining and Quarrying	-	-	-	-	-	-	505	409,758.0	505	409,758.0
Construction	-	-	-	-	-	-	176	56,343.9	176	56,343.9
Commerce and Trade	-	-	-	-	-	-	729	36,693.0	729	36,693.0
Others	-	-	-	-	-	-	1,753	192,187.3	1,753	192,187.3
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	105,992	1,840,123.3	105,992	1,840,123.3
Mutual Funds and AMCs	-	-	-	-	-	-	5,238	1,128,268.5	5,238	1,128,268.5
Insurance & Pension Funds	-	-	-	-	-	-	18,745	254,868.5	18,745	254,868.5
MFIs and DFIs	-	-	-	-	-	-	11,350	43,618.1	11,350	43,618.1
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	17,826	179,600.4	17,826	179,600.4
Modarabas	-	-	-	-	-	-	541	3,643.4	541	3,643.4
Other NBFIs	-	-	-	-	-	-	52,292	230,124.3	52,292	230,124.3
IV. PRIVATE SECTOR (BUSINESS)	4,468,970	1,321,708.6	485,073	185,478.8	116,226	114,678.6	1,800,158	5,470,569.7	6,870,427	7,092,435.7
A. Agriculture, forestry and fishing	1,849,993	105,843.6	120,142	11,831.8	26,502	8,170.6	39,089	76,300.3	2,035,726	202,146.3
1. Crop and animal production, hunting and related service activities	1,848,121	103,907.4	120,071	11,567.2	26,426	8,147.4	36,775	69,699.8	2,031,393	193,321.7
Growing of Wheat, Rice, Sugar Cane & Cotton	1,128,501	52,400.6	73,259	4,822.7	10,923	3,235.1	12,873	12,368.8	1,225,556	72,827.3
Growing of tropical, subtropical, pome and stone fruits & vegetables	121,772	5,696.1	6,147	324.5	973	429.5	1,897	3,260.1	130,789	9,710.1
Growing of other fruits, vegetables and crops	341,801	15,576.8	21,962	2,198.4	10,944	1,668.0	4,945	13,766.6	379,652	33,209.7
Raising of livestock and other related activities	207,462	24,266.5	15,883	3,883.6	2,175	1,484.6	9,852	32,011.1	235,372	61,645.8
Other agricultural support activities	48,538	5,951.3	2,813	316.9	1,401	1,326.9	6,989	8,143.3	59,741	15,738.5
Hunting, trapping and related service activities	47	16.0	7	21.0	10	3.4	219	149.9	283	190.4
02 - Forestry and logging	286	77.0	14	7.9	18	10.1	503	504.2	821	599.2
03 - Fishing and aquaculture	1,586	1,859.3	57	256.7	58	13.1	1,811	6,096.2	3,512	8,225.3
B. Mining and quarrying	3,918	4,241.7	307	224.2	395	868.4	12,073	250,329.3	16,693	255,663.6
05 - Mining of coal and lignite	636	445.1	42	64.0	53	110.9	2,562	66,164.7	3,293	66,784.7
06 - Extraction of crude petroleum and natural gas	824	500.0	165	102.1	122	46.6	3,061	127,759.4	4,172	128,408.2
07 - Mining of metal ores	313	642.3	14	2.4	30	288.4	1,010	34,891.2	1,367	35,824.4
08-Other mining and quarrying	1,800	2,515.9	79	55.3	164	402.6	4,703	18,961.5	6,746	21,935.3
09 - Mining support service activities	345	138.3	7	0.4	26	19.8	737	2,552.5	1,115	2,711.0
C. Manufacturing	168,111	142,509.5	18,160	27,619.5	15,404	31,505.7	357,638	1,613,442.2	559,313	1,815,076.9
10 - Manufacture of food products	37,237	24,851.0	3,031	5,845.3	4,799	13,989.5	64,147	304,523.1	109,214	349,208.9
11 - Manufacture of beverages	997	519.5	92	40.9	265	2,214.9	3,116	58,936.3	4,470	61,711.5
12 - Manufacture of tobacco products	121	16.0	10	0.3	46	386.9	382	28,599.7	559	29,002.9
13 - Manufacture of textiles	21,603	26,327.7	3,194	7,351.1	2,818	2,432.7	49,744	212,984.3	77,359	249,095.8
Preparation and spinning of textile fibres	6,228	3,735.9	662	899.2	1,376	1,065.5	14,416	59,474.0	22,682	65,174.7
Weaving of textiles	2,007	1,783.2	199	402.0	419	340.5	6,869	17,255.8	9,494	19,781.5
Finishing of textiles	3,403	1,578.0	364	111.5	665	294.1	6,450	22,446.6	10,882	24,430.2
Manufacture of knitted and crocheted fabrics	1,060	3,464.6	275	1,206.6	73	119.7	3,106	20,039.2	4,514	24,830.1
Manufacture of made-up textile articles, except apparel	3,122	5,465.5	612	1,084.1	78	29.7	6,436	30,065.3	10,248	36,644.6
Manufacture of carpets and rugs	285	124.0	33	13.5	25	3.6	621	1,834.7	964	1,975.8
Manufacture of other textiles n.e.c.	5,498	10,176.5	1,049	3,634.2	182	579.6	11,846	61,868.6	18,575	76,258.9
14 - Manufacture of wearing apparel	8,654	11,520.9	3,888	2,747.6	524	747.1	12,444	65,646.3	25,510	80,661.8
15 - Manufacture of leather and related products	4,469	5,561.4	632	1,255.8	235	213.2	7,173	19,971.7	12,509	27,002.0
Tanning and dressing of leather; dressing and dyeing of fur	918	722.9	227	183.2	81	65.3	1,933	5,717.9	3,159	6,689.4
Manufacture of luggage, handbags and the like, saddlery and harness	551	522.4	54	197.3	70	46.9	1,343	4,016.2	2,018	4,782.8
Manufacture of footwear	3,000	4,316.1	351	875.3	84	101.0	3,897	10,237.6	7,332	15,529.9
a. Leather wear	2,112	2,638.7	265	783.9	67	68.1	3,059	8,859.2	5,503	12,349.9
b. Rubber and Plastic wear	888	1,677.3	86	91.3	17	32.9	838	1,378.4	1,829	3,180.0

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st March, 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	2,356	1,376.1	120	213.0	105	70.3	2,916	4,183.6	5,497	5,843.0
17 - Manufacture of paper and paper products	1,333	778.7	131	51.6	120	70.0	12,270	13,550.3	13,854	14,450.6
18 - Printing and reproduction of recorded media	9,742	6,439.8	822	703.5	690	306.8	10,835	16,594.5	22,089	24,044.6
Printing and other service activities related to printing	9,549	6,203.9	804	698.8	619	299.9	10,230	15,389.6	21,202	22,592.2
Reproduction of recorded media	193	235.9	18	4.7	71	6.8	605	1,205.0	887	1,452.4
19 - Manufacture of coke and refined petroleum products	871	730.0	143	131.3	136	359.3	3,663	163,504.2	4,813	164,724.8
20 - Manufacture of chemicals and chemical products	5,770	7,573.5	748	1,229.5	681	1,025.9	39,626	127,476.6	46,825	137,305.5
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparation	1,950	4,122.2	344	761.1	615	731.8	13,179	94,735.9	16,088	100,351.0
22 - Manufacture of rubber and plastics products	3,751	4,121.3	407	735.2	191	184.7	17,733	30,547.7	22,082	35,588.9
23 - Manufacture of other non-metallic mineral products	5,584	3,230.7	270	282.9	332	552.4	7,322	40,122.6	13,508	44,188.6
24 - Manufacture of basic metals	7,517	6,074.0	495	853.5	519	1,036.0	14,846	43,039.8	23,377	51,003.3
25 - Manufacture of fabricated metal products, except machinery and equipment	2,701	1,864.7	189	344.1	138	255.7	4,011	10,278.3	7,039	12,742.8
26 - Manufacture of computer, electronic and optical products	4,398	2,340.8	400	653.9	265	150.7	4,015	22,448.8	9,078	25,594.2
27 - Manufacture of electrical equipment	6,206	4,456.6	400	390.8	423	2,446.4	25,955	58,958.9	32,984	66,252.7
28 - Manufacture of machinery and equipment	6,730	5,321.4	440	989.2	529	308.8	8,540	23,535.0	16,239	30,154.4
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,875	2,423.8	216	529.6	277	558.7	6,632	107,191.5	10,000	110,703.7
30 - Manufacture of other transport equipment	820	492.6	41	15.7	66	121.6	1,636	21,892.1	2,563	22,522.0
31 - Manufacture of furniture	4,145	1,337.3	174	168.0	108	53.5	3,217	3,138.0	7,644	4,696.8
32 - Other manufacturing	26,320	20,257.3	1,890	2,257.6	1,452	3,281.1	39,647	129,254.3	69,309	155,050.3
Manufacture of jewellery and related articles	3,738	1,544.8	124	90.7	122	96.3	2,483	1,371.2	6,467	3,102.9
Manufacture of imitation jewellery and related articles	353	212.5	30	3.1	6	1.1	638	1,217.5	1,027	1,434.2
Manufacture of musical instruments	576	298.3	24	8.8	26	205.2	932	3,197.1	1,558	3,709.4
Manufacture of sports goods	7,894	8,710.9	802	1,193.0	553	1,979.7	8,927	38,160.2	18,176	50,043.7
Manufacture of games and toys	89	136.1	7	0.2	11	19.9	123	67.9	230	224.1
Manufacture of medical and dental instruments and supplies	1,556	1,439.4	105	106.7	489	561.2	5,077	15,109.2	7,227	17,216.5
Manufacture of Handicrafts	349	81.5	254	75.0	29	2.2	534	1,110.0	1,166	1,268.7
Other manufacturing n.e.c.	11,765	7,833.9	544	780.0	216	415.5	20,933	69,021.3	33,458	78,050.8
33 - Repair and installation of machinery and equipment	1,961	772.3	83	68.2	70	7.7	4,589	12,328.6	6,703	13,176.8
D. Electricity, gas, steam and air conditioning supply	202	2,287.4	20	2.9	6	13.4	12,975	752,753.2	13,203	755,056.9
Electric power generation, transmission and distribution	101	2,266.3	11	2.1	4	2.8	10,054	714,544.1	10,170	716,815.4
a) Hydal	13	1.4	2	0.0	-	-	836	69,250.0	851	69,251.4
b) Thermal	-	-	-	-	-	-	521	8,655.5	521	8,655.5
c) Coal Based	1	0.0	-	-	-	-	420	290,023.7	421	290,023.7
d) Wind	-	-	-	-	-	-	550	11,568.7	550	11,568.7
e) Solar	40	9.2	4	0.9	3	0.0	3,286	31,763.7	3,333	31,773.8
f) Other	47	2,255.7	5	1.2	1	2.8	4,441	303,282.5	4,494	305,542.2
Manufacture of gas; distribution of gaseous fuels through mains	77	16.9	9	0.8	2	10.6	2,301	37,557.2	2,389	37,585.5
Steam and air conditioning supply	24	4.1	-	-	-	-	620	651.8	644	656.0
E. Water supply; sewerage, waste management and remediation activities	3,191	2,668.9	170	1,790.5	260	57.6	5,202	9,334.0	8,823	13,850.9
36 - Water collection, treatment and supply	781	241.7	35	18.8	163	22.6	1,928	1,709.1	2,907	1,992.1
37 - Sewerage	506	182.5	44	42.8	11	0.2	1,450	163.5	2,011	389.1
38 - Waste collection, treatment and disposal activities; materials recovery	1,718	2,193.1	76	1,728.1	52	28.9	1,553	7,036.0	3,399	10,986.1
39 - Remediation activities and other waste management services	186	51.6	15	0.8	34	5.9	271	425.3	506	483.6
F. Construction	79,924	56,388.5	3,225	3,919.5	4,798	20,982.5	134,894	352,574.9	222,841	433,865.4
41 - Construction of buildings	34,780	23,333.1	1,065	2,957.6	1,981	2,979.4	71,262	150,772.1	109,088	180,042.2
42 - Civil engineering	34,257	25,937.8	1,215	588.1	2,170	17,308.4	46,353	152,639.9	83,995	196,474.2
43 - Specialized construction activities	10,887	7,117.7	945	373.7	647	694.7	17,279	49,162.9	29,758	57,349.0
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,600,671	673,631.2	106,780	62,590.3	42,919	27,195.9	574,099	775,786.5	2,324,469	1,539,204.0
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	41,926	17,630.5	1,175	770.6	1,363	1,206.4	37,704	41,848.3	82,168	61,455.8
46 - Wholesale trade, except of motor vehicles and motorcycles	166,224	93,706.3	8,139	5,197.6	13,808	7,348.6	274,021	420,765.1	462,192	527,017.5
47 - Retail trade, except of motor vehicles and motorcycles	1,392,521	562,294.5	97,466	56,622.1	27,748	18,640.9	262,374	313,173.2	1,780,109	950,730.7

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st March, 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	36,810	30,944.6	2,038	2,319.8	1,368	1,537.6	38,382	300,271.8	78,598	335,073.8
49 - Land transport and transport via pipelines	19,962	13,496.4	1,063	559.5	566	595.8	17,680	29,954.8	39,271	44,606.5
50 - Water transport	430	591.0	30	106.6	52	8.4	1,551	35,711.3	2,063	36,417.3
51 - Air transport	1,145	848.7	72	76.2	29	5.6	2,924	101,482.2	4,170	102,412.7
52 - Warehousing and support activities for transportation	14,092	14,607.5	772	1,397.1	658	858.2	14,090	119,390.0	29,612	136,252.9
53 - Courier activities other than national post activities	1,181	1,400.9	101	180.3	63	69.6	2,137	13,733.6	3,482	15,384.4
I. Accommodation and food service activities	21,797	8,731.6	1,810	1,117.3	714	718.4	23,889	36,662.8	48,210	47,230.2
55 - Accommodation	4,492	1,986.4	306	145.9	192	256.5	5,430	12,282.2	10,420	14,671.0
56-Food and beverage service activities	17,305	6,745.2	1,504	971.4	522	461.9	18,459	24,380.6	37,790	32,559.1
J. Information and communication	27,598	22,980.1	3,391	3,883.5	1,226	1,116.7	59,679	333,680.6	91,894	361,660.8
58 - Publishing activities	4,295	5,171.6	473	218.3	293	296.4	8,171	29,028.8	13,232	34,715.0
59 - Motion picture, video and television programme production, sound recording and music publishing activities	689	155.7	126	47.4	30	0.8	1,065	1,612.7	1,910	1,816.6
60 - Programming and broadcasting activities	230	33.1	55	3.5	15	5.7	1,119	3,883.2	1,419	3,925.6
61 - Telecommunications	9,115	3,101.3	384	384.1	371	132.1	13,954	157,630.6	23,824	161,248.1
62 - Computer programming, consultancy and related activities	10,635	13,344.4	1,930	2,966.5	393	646.6	25,345	94,029.2	38,303	110,986.7
63 - Information service activities	2,634	1,174.0	423	263.7	124	35.1	10,025	47,496.1	13,206	48,968.9
K. Real estate activities	83,016	49,474.6	3,063	4,796.9	3,031	2,908.6	27,713	93,916.5	116,823	151,096.5
L. Professional, scientific and technical activities	28,381	17,225.3	5,837	3,628.4	1,928	2,448.6	56,600	161,661.2	92,746	184,963.5
69 - Legal and accounting activities	10,294	7,213.8	3,383	1,239.6	675	1,038.7	7,570	14,047.9	21,922	23,540.1
70 - Activities of head offices; management consultancy activities	1,492	388.5	145	52.8	62	17.6	3,630	14,515.5	5,329	14,974.5
71 - Architectural and engineering activities; technical testing and analysis	5,183	4,789.4	554	1,032.5	182	389.6	6,270	32,631.9	12,189	38,843.4
72 - Scientific research and development	990	355.3	94	82.1	129	54.4	1,456	4,458.2	2,669	4,950.0
73 - Advertising and market research	5,180	2,253.0	803	781.2	219	505.6	7,398	15,412.2	13,600	18,952.0
74 - Other professional, scientific and technical activities	4,737	1,886.8	834	383.5	631	313.1	29,288	77,417.1	35,490	80,000.5
75 - Veterinary activities	505	338.4	24	56.7	30	129.6	988	3,178.4	1,547	3,703.1
M. Administrative and support service activities	47,184	49,043.6	2,943	1,711.7	3,010	1,582.4	98,885	133,125.6	152,022	185,463.3
77 - Rental and leasing activities	5,856	2,099.0	225	192.8	180	161.0	2,123	2,929.9	8,384	5,382.7
78 - Employment activities	865	1,156.8	87	64.7	66	79.7	1,056	1,525.8	2,074	2,826.9
79 - Travel agency, tour operator, reservation service and related activities	12,398	6,473.8	892	626.8	945	394.1	37,340	47,979.4	51,575	55,474.0
80 - Security and investigation activities	599	315.8	26	10.3	154	308.1	1,851	6,590.3	2,630	7,224.5
81. Services to buildings and landscape activities	2,328	1,883.5	65	71.6	172	115.1	3,433	5,190.2	5,998	7,260.4
82 - Office administrative, office support and other business support activities	25,138	37,114.7	1,648	745.6	1,493	524.4	53,082	68,910.1	81,361	107,294.8
N. Education	29,674	12,199.0	22,553	5,848.0	1,190	749.1	39,913	133,666.7	93,330	152,462.8
O. Human health and social work activities	11,040	9,292.1	2,425	2,224.9	1,659	2,715.0	18,383	76,692.1	33,507	90,924.1
86 - Human health activities	10,455	9,055.7	2,313	2,146.2	1,482	2,616.9	14,547	62,908.4	28,797	76,727.3
87 - Residential care activities	247	70.1	57	32.4	25	17.1	489	965.5	818	1,085.1
88. Social work activities with and without accommodation	338	166.3	55	46.3	152	80.9	3,347	12,818.3	3,892	13,111.8
P. Arts, entertainment and recreation	1,279	680.9	470	193.9	186	181.1	3,548	5,187.0	5,483	6,242.9
Q. Other service activities	476,181	133,565.9	191,739	51,775.7	11,630	11,927.1	297,196	365,185.2	976,746	562,453.8
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	103,885	874,791.7	103,885	874,791.7
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	42,130	565,022.6	42,130	565,022.6
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	61,755	309,769.1	61,755	309,769.1
VI. PERSONAL	123,619,010	12,040,179.5	59,615,176	3,874,462.5	1,624,813	1,410,346.7	1,659	88.0	184,860,658	17,325,076.8
A. Salaried persons	24,767,136	3,500,665.7	6,975,292	1,347,036.2	381,155	320,242.7	760	26.2	32,124,343	5,167,970.8
B. Self employed	22,299,731	5,936,013.5	3,529,239	846,867.0	663,303	539,890.4	86	22.2	26,492,359	7,322,793.1
C. Other Personal	76,552,143	2,603,500.4	49,110,645	1,680,559.3	580,355	550,213.7	813	39.6	126,243,956	4,834,312.9
VII. OTHER	7,358	2,965.2	2,008	1,573.5	286	224.7	10,777	33,327.2	20,429	38,090.7
Total	129,668,203	14,221,550.0	60,257,357	4,240,351.7	1,863,242	1,745,704.6	2,748,172	16,415,021.6	194,536,974	36,622,627.9

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.)

Source: Statistics and Data Services Department, SBP

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account As on 31st March, 2026 (Provisional)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	1,137,121	2,993.4	448,222	1,578.7	16,844	21.6	93,344	46.8	4,865,172	12,438.1
25,000 to 50,000	95,626	3,414.6	48,869	1,765.9	710	25.3	1,436	50.9	276,156	9,765.5
50,000 to 100,000	140,194	10,518.4	44,457	3,150.1	729	52.8	1,157	82.4	257,506	18,301.5
100,000 to 150,000	61,582	7,448.1	23,386	2,865.3	416	50.7	682	83.2	159,293	19,412.5
150,000 to 200,000	40,741	7,043.1	15,033	2,597.2	282	48.7	429	74.7	114,978	20,036.9
200,000 to 300,000	60,797	14,733.1	18,935	4,615.3	368	89.3	611	150.5	176,095	43,367.4
300,000 to 400,000	41,023	14,063.4	11,314	3,914.7	236	82.4	447	155.3	135,080	46,849.3
400,000 to 500,000	27,179	12,183.7	7,305	3,256.0	204	91.2	296	132.3	116,502	52,157.6
500,000 to 750,000	48,719	29,411.9	12,014	7,355.4	440	269.3	647	396.2	209,638	127,457.4
750,000 to 1,000,000	29,254	25,363.6	7,019	6,079.9	266	230.8	374	325.8	114,608	99,030.2
1,000,000 to 2,000,000	65,866	92,164.5	14,759	20,687.9	611	866.2	978	1,393.3	179,062	245,978.9
2,000,000 to 3,000,000	31,778	77,712.1	6,759	16,389.1	315	777.8	479	1,171.0	69,170	168,118.8
3,000,000 to 4,000,000	17,408	59,576.9	4,052	14,084.6	191	664.6	414	1,413.5	39,542	135,797.0
4,000,000 to 5,000,000	11,604	51,851.4	2,604	11,693.7	169	751.9	272	1,212.8	25,620	114,259.5
5,000,000 to 6,000,000	9,566	51,577.2	2,075	11,290.0	128	699.8	256	1,391.5	20,974	113,274.3
6,000,000 to 7,000,000	5,789	37,464.6	1,663	10,792.5	99	641.0	165	1,070.5	13,425	86,701.5
7,000,000 to 8,000,000	4,571	34,029.9	1,239	9,240.6	82	616.4	155	1,164.6	10,499	78,293.8
8,000,000 to 9,000,000	3,732	31,597.2	986	8,343.3	61	515.6	140	1,187.1	8,220	69,542.7
9,000,000 to 10,000,000	3,049	28,934.5	882	8,389.3	71	675.2	131	1,247.8	7,135	67,723.1
10,000,000 to 100,000,000	24,667	559,652.5	12,505	404,549.4	1,450	53,561.4	2,269	75,661.4	64,212	1,668,437.6
100,000,000 to 500,000,000	811	137,677.6	3,545	748,900.8	646	142,200.5	797	174,139.6	6,216	1,204,601.6
500,000,000 to 1,000,000,000	45	29,147.0	785	529,101.7	285	196,572.4	182	115,221.8	711	486,077.3
1,000,000,000 to 5,000,000,000	46	86,378.7	788	1,551,177.3	320	672,539.2	243	543,363.3	510	974,185.0
5,000,000,000 to 10,000,000,000	9	61,066.0	108	676,064.1	52	350,367.8	62	398,858.9	76	509,679.7
10,000,000,000 & Over	1	22,889.0	79	1,719,918.6	47	763,004.0	26	520,128.2	27	720,948.5
TOTAL	1,861,178	1,488,892.4	689,383	5,777,801.3	25,022	2,185,416.0	105,992	1,840,123.3	6,870,427	7,092,435.7

Source: Statistics and Data Services Department, SBP

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account As on 31st March, 2026 (Provisional)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (RS.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	63,105	284.0	160,858,241	243,283.2	11,104	27.9	166,356,032	257,680.3	167,493,153	260,673.7
25,000 to 50,000	5,117	180.8	4,640,104	168,187.6	1,119	41.0	4,973,511	180,016.9	5,069,137	183,431.5
50,000 to 100,000	6,520	439.1	4,618,113	333,310.3	1,451	99.7	4,929,933	355,436.0	5,070,127	365,954.4
100,000 to 150,000	2,928	355.5	2,759,970	338,275.3	602	71.9	2,947,277	361,114.4	3,008,859	368,562.5
150,000 to 200,000	1,200	207.2	1,795,471	312,905.4	488	82.8	1,927,881	335,952.8	1,968,622	342,995.9
200,000 to 300,000	1,945	469.6	2,307,750	565,460.9	963	231.5	2,506,667	614,384.7	2,567,464	629,117.8
300,000 to 400,000	1,585	547.6	1,454,663	504,537.8	953	334.3	1,604,278	556,421.5	1,645,301	570,484.9
400,000 to 500,000	915	408.2	1,031,871	461,232.5	810	361.4	1,157,903	517,639.2	1,185,082	529,823.0
500,000 to 750,000	1,938	1,164.2	1,582,309	959,879.4	459	269.8	1,807,445	1,096,791.7	1,856,164	1,126,203.6
750,000 to 1,000,000	1,252	1,111.9	833,892	724,726.5	545	457.8	957,956	831,962.8	987,210	857,326.5
1,000,000 to 2,000,000	3,543	5,035.3	1,414,067	1,960,715.0	608	792.2	1,613,628	2,235,468.8	1,679,494	2,327,633.3
2,000,000 to 3,000,000	1,856	4,550.3	547,825	1,332,843.9	395	887.9	626,799	1,524,738.8	658,577	1,602,450.9
3,000,000 to 4,000,000	1,219	4,277.0	286,178	983,104.7	125	425.0	331,721	1,139,766.3	349,129	1,199,343.2
4,000,000 to 5,000,000	902	4,114.7	172,638	769,571.6	237	1,120.7	202,442	902,725.0	214,046	954,576.4
5,000,000 to 6,000,000	1,009	5,371.5	128,218	692,673.7	101	542.6	152,761	825,243.4	162,327	876,820.6
6,000,000 to 7,000,000	541	3,493.8	78,604	507,850.4	32	208.4	94,529	610,758.1	100,318	648,222.7
7,000,000 to 8,000,000	421	3,139.8	59,014	440,342.9	50	370.2	71,460	533,168.3	76,031	567,198.2
8,000,000 to 9,000,000	438	3,714.8	44,322	374,938.5	36	309.8	54,203	458,551.8	57,935	490,149.0
9,000,000 to 10,000,000	449	4,346.8	35,055	332,423.7	21	199.8	43,744	415,005.7	46,793	443,940.2
10,000,000 to 100,000,000	5,450	174,340.1	208,435	4,251,436.4	271	7,276.4	294,592	6,635,262.7	319,259	7,194,915.2
100,000,000 to 500,000,000	1,274	275,431.3	3,660	625,018.9	49	10,425.4	16,187	3,180,718.1	16,998	3,318,395.6
500,000,000 to 1,000,000,000	141	94,070.2	146	99,065.1	5	3,222.9	2,255	1,523,331.3	2,300	1,552,478.3
1,000,000,000 to 5,000,000,000	128	213,447.1	82	145,704.1	5	10,331.4	2,076	4,110,747.5	2,122	4,197,126.1
5,000,000,000 to 10,000,000,000	6	36,280.4	27	158,806.2	-	-	331	2,130,057.2	340	2,191,123.1
10,000,000,000 & Over	3	38,010.3	3	38,782.6	-	-	185	3,800,792.2	186	3,823,681.3
TOTAL	103,885	874,791.7	184,860,658	17,325,076.8	20,429	38,090.7	192,675,796	35,133,735.5	194,536,974	36,622,627.9

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	Sep-25			Dec-25			Mar-26 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	94.8	923.7	1,018.5	154.6	1,297.4	1,452.0	194.5	1,294.4	1,488.9
	Government	104.1	5,160.6	5,264.7	302.8	5,260.4	5,563.2	103.8	5,674.0	5,777.8
	Non-Financial Public Sector Enterprises	27.0	2,004.5	2,031.6	57.6	2,026.2	2,083.8	23.0	2,162.4	2,185.4
	NBFCs & Financial Auxiliaries	2.0	1,641.3	1,643.4	2.3	2,304.9	2,307.3	2.1	1,838.1	1,840.1
	Private Sector (Business)	472.3	6,369.3	6,841.5	470.3	6,657.6	7,127.9	466.0	6,626.4	7,092.4
	Trust Funds & Non Profit Organizations	16.0	757.3	773.3	15.8	798.3	814.2	12.6	862.2	874.8
	Personal/Individuals	2,700.4	14,064.5	16,765.0	2,528.3	14,623.4	17,151.8	2,783.1	14,542.0	17,325.1
	Others	1.9	67.8	69.7	1.4	76.2	77.5	1.0	37.1	38.1
	Total	3,418.6	30,989.1	34,407.7	3,533.0	33,044.5	36,577.5	3,586.0	33,036.6	36,622.6
Punjab	Foreign Constituents	67.6	380.9	448.4	98.7	462.3	561.0	114.6	524.7	639.3
	Government	28.0	2,128.7	2,156.7	169.3	2,053.6	2,222.9	30.6	2,253.4	2,284.0
	Non-Financial Public Sector Enterprises	7.3	1,021.7	1,029.0	10.1	1,007.2	1,017.3	12.1	1,132.1	1,144.3
	NBFCs & Financial Auxiliaries	0.5	135.4	135.9	0.5	179.1	179.6	0.5	173.7	174.1
	Private Sector (Business)	303.7	2,674.0	2,977.8	299.1	2,815.1	3,114.2	290.8	2,831.0	3,121.8
	Trust Funds & Non Profit Organizations	9.3	249.6	259.0	10.3	273.5	283.7	7.1	296.0	303.1
	Personal/Individuals	1,583.1	7,165.9	8,749.0	1,457.3	7,003.7	8,461.0	1,652.0	7,336.7	8,988.7
	Others	0.8	35.6	36.3	0.8	44.1	44.9	0.4	15.6	16.0
	Total	2,000.3	13,791.8	15,792.0	2,046.0	13,838.5	15,884.6	2,108.0	14,563.2	16,671.3
Sindh	Foreign Constituents	0.7	379.8	380.6	1.6	617.3	618.9	1.3	516.8	518.1
	Government	16.3	1,133.2	1,149.4	18.2	1,408.8	1,426.9	17.6	1,259.6	1,277.2
	Non-Financial Public Sector Enterprises	16.1	416.8	432.9	46.1	376.5	422.5	7.8	385.0	392.8
	NBFCs & Financial Auxiliaries	0.1	1,375.8	1,375.9	0.2	1,936.9	1,937.1	0.1	1,503.9	1,503.9
	Private Sector (Business)	42.7	2,609.6	2,652.2	42.3	2,716.7	2,759.0	43.9	2,713.3	2,757.2
	Trust Funds & Non Profit Organizations	2.1	349.1	351.2	1.7	361.3	363.0	1.9	398.9	400.8
	Personal/Individuals	224.2	4,036.7	4,260.9	258.4	4,819.5	5,077.8	239.7	4,351.1	4,590.8
	Others	0.0	17.5	17.5	0.0	23.6	23.6	0.1	16.1	16.2
	Total	302.2	10,318.5	10,620.6	368.4	12,260.6	12,628.9	312.3	11,144.7	11,457.0
Khyber Pakhtunk	Foreign Constituents	9.8	33.0	42.8	15.4	39.3	54.7	19.8	47.3	67.1
	Government	20.9	457.8	478.7	21.5	471.6	493.1	18.5	600.7	619.1
	Non-Financial Public Sector Enterprises	2.6	24.2	26.8	0.3	56.2	56.4	1.8	31.6	33.4
	NBFCs & Financial Auxiliaries	0.1	5.8	5.9	0.1	45.7	45.8	0.1	4.5	4.6
	Private Sector (Business)	74.1	161.3	235.4	78.6	210.3	288.9	75.7	171.8	247.5
	Trust Funds & Non Profit Organizations	1.5	32.5	34.0	1.3	50.4	51.8	1.0	49.4	50.4
	Personal/Individuals	496.4	1,082.1	1,578.5	445.3	1,005.0	1,450.3	506.5	1,051.7	1,558.2
	Others	0.9	5.6	6.5	0.4	3.5	3.9	0.3	1.8	2.1
	Total	606.2	1,802.4	2,408.6	563.0	1,881.9	2,444.9	623.6	1,958.8	2,582.4
Balochistan	Foreign Constituents	0.1	1.9	2.0	0.3	2.8	3.2	0.2	1.7	2.0
	Government	23.7	191.8	215.5	27.9	202.5	230.4	22.7	170.7	193.4
	Non-Financial Public Sector Enterprises	0.8	13.1	13.9	0.8	14.9	15.7	1.0	14.4	15.4
	NBFCs & Financial Auxiliaries	-	0.3	0.3	0.0	0.2	0.3	-	4.7	4.7
	Private Sector (Business)	29.6	102.9	132.5	29.1	93.1	122.2	31.8	96.9	128.7
	Trust Funds & Non Profit Organizations	0.2	8.4	8.6	0.1	7.3	7.4	0.2	5.5	5.7
	Personal/Individuals	86.0	285.1	371.1	86.3	281.1	367.4	92.7	310.8	403.5
	Others	0.1	0.9	1.0	0.0	0.5	0.5	0.0	0.7	0.7
	Total	140.4	604.3	744.8	144.7	602.5	747.2	148.7	605.4	754.2
Islamabad	Foreign Constituents	1.6	102.4	104.0	1.8	129.4	131.2	1.9	138.6	140.5
	Government	1.4	1,198.6	1,200.0	8.0	1,039.6	1,047.7	1.3	1,326.5	1,327.8
	Non-Financial Public Sector Enterprises	-	515.8	515.8	0.0	514.9	514.9	0.0	586.2	586.2
	NBFCs & Financial Auxiliaries	-	100.8	100.8	0.0	119.6	119.6	0.0	128.4	128.4
	Private Sector (Business)	5.8	789.3	795.1	4.9	787.1	792.0	7.7	780.4	788.1
	Trust Funds & Non Profit Organizations	1.3	111.8	113.1	1.2	99.9	101.1	1.2	106.2	107.4
	Personal/Individuals	32.8	1,059.9	1,092.7	33.0	1,082.1	1,115.1	35.1	1,080.4	1,115.5
	Others	-	8.2	8.2	0.0	4.5	4.5	0.0	2.8	2.8
	Total	42.8	3,886.8	3,929.6	48.9	3,777.2	3,826.1	47.2	4,149.5	4,196.8
Gilgit-Baltistan	Foreign Constituents	1.2	1.3	2.4	1.2	1.4	2.6	1.3	2.1	3.3
	Government	11.7	23.7	35.3	11.6	21.0	32.7	11.8	24.6	36.4
	Non-Financial Public Sector Enterprises	0.3	12.2	12.5	0.2	12.5	12.7	0.3	12.6	12.9
	NBFCs & Financial Auxiliaries	1.2	6.7	7.9	1.3	7.3	8.6	1.4	7.4	8.8
	Private Sector (Business)	9.3	11.4	20.7	9.6	13.1	22.7	9.6	13.3	22.9
	Trust Funds & Non Profit Organizations	1.1	1.1	2.2	0.9	1.2	2.1	0.8	1.3	2.1
	Personal/Individuals	34.5	62.0	96.5	31.9	56.7	88.6	35.8	60.5	96.3
	Others	0.1	0.0	0.1	0.1	0.0	0.1	0.0	0.1	0.1
	Total	59.3	118.4	177.7	56.9	113.3	170.1	61.0	121.9	182.9

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Sep-25			Dec-25			Mar-26 ^p		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
AJK	Foreign Constituents	13.9	24.5	38.4	35.6	44.8	80.4	55.4	63.2	118.5
	Government	2.2	26.9	29.1	46.2	63.2	109.4	1.4	38.5	39.9
	Non-Financial Public Sector Enterprises	0.1	0.6	0.7	0.1	44.2	44.2	0.1	0.5	0.5
	NBFCs & Financial Auxiliaries	0.2	16.5	16.7	0.2	16.0	16.2	0.1	15.5	15.6
	Private Sector (Business)	7.1	20.7	27.9	6.6	22.3	28.9	6.5	19.7	26.2
	Trust Funds & Non Profit Organizations	0.4	4.9	5.3	0.4	4.7	5.1	0.4	4.9	5.3
	Personal/Individuals	243.5	372.8	616.3	216.1	375.4	591.5	221.4	350.6	571.9
	Others	-	-	-	0.0	0.0	0.0	0.0	0.0	0.1
	Total	267.4	467.0	734.3	305.1	570.6	875.7	285.2	492.8	778.0

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

End period: Million Rupees

SIZE OF ACCOUNTS (Rs.)	2025				2026	
	Sep		Dec ^R		Mar ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	146,194,681	253,708.0	154,144,601	282,483.6	167,493,153	260,673.7
25,000 to 50,000	5,614,176	203,511.0	5,153,024	186,376.0	5,069,137	183,431.5
50,000 to 100,000	6,910,789	499,026.0	7,294,436	525,872.6	5,070,127	365,954.4
100,000 to 150,000	4,360,388	531,165.0	3,487,114	425,493.6	3,008,859	368,562.5
150,000 to 200,000	2,745,603	474,703.0	2,664,037	454,971.4	1,968,622	342,995.9
200,000 to 300,000	3,277,778	799,768.0	3,247,803	795,832.5	2,567,464	629,117.8
300,000 to 400,000	1,942,133	672,495.0	1,949,333	674,005.6	1,645,301	570,484.9
400,000 to 500,000	1,243,092	554,055.0	1,435,546	642,264.0	1,185,082	529,823.0
500,000 to 750,000	1,750,142	1,055,391.0	2,060,915	1,248,647.7	1,856,164	1,126,203.6
750,000 to 1,000,000	903,761	779,017.0	956,265	821,444.7	987,210	857,326.5
1,000,000 to 2,000,000	1,442,088	1,983,547.0	1,774,151	2,368,297.3	1,679,494	2,327,633.3
2,000,000 to 3,000,000	577,392	1,401,970.0	580,459	1,404,875.2	658,577	1,602,450.9
3,000,000 to 4,000,000	308,975	1,058,782.0	303,223	1,039,647.3	349,129	1,199,343.2
4,000,000 to 5,000,000	186,279	828,947.0	191,085	851,474.9	214,046	954,576.4
5,000,000 to 6,000,000	143,970	776,535.0	146,524	790,674.7	162,327	876,820.6
6,000,000 to 7,000,000	86,685	559,544.0	87,012	561,644.5	100,318	648,222.7
7,000,000 to 8,000,000	72,037	535,817.0	69,518	518,424.7	76,031	567,198.2
8,000,000 to 9,000,000	52,517	443,890.0	54,011	455,972.8	57,935	490,149.0
9,000,000 to 10,000,000	41,604	394,495.0	41,512	393,676.2	46,793	443,940.2
10,000,000 to 100,000,000	299,670	6,791,641.0	294,017	6,688,704.4	319,259	7,194,915.2
100,000,000 to 500,000,000	16,667	3,203,602.0	16,975	3,235,084.1	16,998	3,318,395.6
500,000,000 to 1,000,000,000	2,472	1,646,156.0	2,305	1,528,695.5	2,300	1,552,478.3
1,000,000,000 to 5,000,000,000	2,088	4,143,167.0	2,280	4,337,051.0	2,122	4,197,126.1
5,000,000,000 to 10,000,000,000	259	1,724,670.0	300	1,981,989.9	340	2,191,123.1
10,000,000,000 & Over	148	3,092,071.0	219	4,363,921.1	186	3,823,681.3
TOTAL	178,175,394	34,407,676.0	185,956,665	36,577,525.2	194,536,974	36,622,627.9

Source: Statistics and Data Services Department, SBP

Notes:-

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

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

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

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

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

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

3.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks

As on 31st March, 2026

Million Rupees

Number of Accounts in Unit

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	102,211,192	80,555.0	50,639,254	26,614.8	781,470	664.1	1,444,415	1,027.6	155,076,331	108,861.6
5,000 to 10,000	3,904,225	27,907.4	1,129,412	7,944.4	98,627	705.7	162,416	1,134.3	5,294,680	37,691.8
10,000 to 20,000	3,595,682	50,372.3	1,618,819	23,122.1	94,909	1,349.6	153,613	2,142.9	5,463,023	76,986.9
20, 000 to 25,000	1,203,341	26,942.5	375,418	8,400.7	29,352	656.2	51,008	1,134.1	1,659,119	37,133.4
25,000 to 50,000	3,562,857	129,446.2	1,265,608	45,397.1	88,930	3,168.7	151,742	5,419.5	5,069,137	183,431.5
50,000 to 100,000	3,602,459	260,917.5	1,233,340	88,518.4	94,373	6,673.3	139,955	9,845.2	5,070,127	365,954.4
100,000 to 150,000	2,142,026	262,960.9	722,010	88,386.2	70,348	8,207.8	74,475	9,007.5	3,008,859	368,562.5
150,000 to 200,000	1,389,349	242,089.7	495,615	86,419.0	37,667	6,530.8	45,991	7,956.4	1,968,622	342,995.9
200,000 to 300,000	1,773,449	434,885.6	665,555	163,014.5	63,586	15,427.1	64,874	15,790.5	2,567,464	629,117.8
300,000 to 400,000	1,145,138	397,477.0	411,063	142,273.9	46,558	16,024.7	42,542	14,709.4	1,645,301	570,484.9
400,000 to 500,000	833,509	372,700.4	282,294	126,192.6	37,126	16,590.8	32,153	14,339.2	1,185,082	529,823.0
500,000 to 750,000	1,285,313	781,307.0	429,476	260,819.0	84,998	49,862.2	56,377	34,215.4	1,856,164	1,126,203.6
750,000 to 1,000,000	670,904	582,187.3	233,837	203,303.5	46,939	40,946.8	35,530	30,888.8	987,210	857,326.5
1,000,000 to 2,000,000	1,100,727	1,531,197.2	380,598	525,143.7	116,314	156,548.2	81,855	114,744.2	1,679,494	2,327,633.3
2,000,000 to 3,000,000	431,466	1,050,596.9	134,587	326,997.6	51,693	125,429.2	40,831	99,427.2	658,577	1,602,450.9
3,000,000 to 4,000,000	227,240	780,697.3	68,776	236,159.7	27,974	95,772.9	25,139	86,713.3	349,129	1,199,343.2
4,000,000 to 5,000,000	136,777	609,645.3	42,071	187,858.5	17,748	79,009.5	17,450	78,063.0	214,046	954,576.4
5,000,000 to 6,000,000	100,155	542,035.8	30,668	165,529.0	16,458	88,048.8	15,046	81,207.1	162,327	876,820.6
6,000,000 to 7,000,000	63,294	409,143.2	18,323	118,263.7	8,844	57,112.3	9,857	63,703.5	100,318	648,222.7
7,000,000 to 8,000,000	47,538	354,675.1	13,846	103,271.3	6,852	51,113.6	7,795	58,138.3	76,031	567,198.2
8,000,000 to 9,000,000	36,040	304,872.7	10,134	85,726.9	5,391	45,640.3	6,370	53,909.0	57,935	490,149.0
9,000,000 to 10,000,000	28,491	270,224.6	7,929	75,160.5	4,516	42,779.1	5,857	55,776.0	46,793	443,940.2
10,000,000 to 100,000,000	173,203	3,601,594.4	47,877	969,082.8	31,881	686,060.6	66,298	1,938,177.5	319,259	7,194,915.2
100,000,000 to 500,000,000	3,549	620,709.1	809	135,952.9	650	105,369.9	11,990	2,456,363.8	16,998	3,318,395.6
500,000,000 to 1,000,000,000	147	101,406.2	27	18,258.6	30	18,824.1	2,096	1,413,989.4	2,300	1,552,478.3
1,000,000,000 to 5,000,000,000	99	180,271.1	11	22,540.5	6	12,999.7	2,006	3,981,314.9	2,122	4,197,126.1
5,000,000,000 to 10,000,000,000	30	175,949.6	-	-	2	14,188.7	308	2,000,984.8	340	2,191,123.1
10,000,000,000 & Over	3	38,782.6	-	-	-	-	183	3,784,898.7	186	3,823,681.3
Total	129,668,203	14,221,550.0	60,257,357	4,240,351.7	1,863,242	1,745,704.6	2,748,172	16,415,021.6	194,536,974	36,622,627.9

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan¹

In Thousands

Items		Dec-24	Jun-25 ^R	Dec-25 ^P
No. of Accounts	Total Accounts	227,053	243,086	267,913
	Active Accounts	138,008	140,932	158,295
	Dormant Accounts	89,046	102,154	109,617
	Total Accounts-Male	154,769	165,337	178,883
	Active Accounts-Male	95,162	97,159	105,640
	Dormant Accounts-Male	59,608	68,178	73,244
	Total Accounts-Female	67,516	72,477	82,902
	Active Accounts-Female	40,051	40,799	49,233
	Dormant Accounts-Female	27,465	31,679	33,670
	Total Accounts-Transgender	4	5	6
	Active Accounts-Transgender	2	3	4
	Dormant Accounts-Transgender	2	2	2
No. of Depositors²	Total Depositors	96,312	99,023	103,089
	Active Depositors	76,447	75,927	80,142
	Dormant Depositors	57,285	62,447	65,243
	Total Depositors-Male	60,262	61,538	63,218
	Active Depositors-Male	48,564	48,088	49,930
	Dormant Depositors-Male	37,412	40,253	41,653
	Total Depositors-Female	35,881	37,575	39,657
	Active Depositors-Female	27,540	27,509	29,731
	Dormant Depositors-Female	19,647	21,799	22,968
	Total Depositors-Transgender	3	3	3
	Active Depositors-Transgender	2	2	2
	Dormant Depositors-Transgender	1	1	1

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

End of Period : Million Rupees

SIZE OF ACCOUNTS (Rs.)	2025				2026	
	Sep		Dec		Mar ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	3,084,401	11,200.0	2,887,200	9,090.7	2,961,573	8,788.6
25,000 to 50,000	403,091	14,257.0	414,316	14,845.4	413,622	14,792.1
50,000 to 100,000	1,138,817	92,531.0	622,109	45,336.5	637,502	46,729.3
100,000 to 150,000	409,306	50,161.0	775,366	87,405.1	782,034	89,704.2
150,000 to 200,000	277,593	48,169.0	278,471	48,242.4	291,237	50,496.7
200,000 to 300,000	370,065	91,813.0	361,109	89,741.6	374,405	92,701.1
300,000 to 400,000	250,397	84,853.0	232,833	79,346.1	224,222	76,088.8
400,000 to 500,000	265,332	116,862.0	238,540	105,677.3	281,548	125,743.7
500,000 to 750,000	216,103	130,797.0	207,228	127,710.3	160,694	97,415.6
750,000 to 1,000,000	105,191	91,883.0	100,353	88,224.8	102,427	90,315.9
1,000,000 to 2,000,000	270,677	393,941.0	298,188	430,429.6	311,892	449,055.3
2,000,000 to 3,000,000	109,070	265,422.0	119,073	290,092.7	122,983	300,173.8
3,000,000 to 4,000,000	41,727	143,922.0	45,876	158,541.2	48,051	166,575.8
4,000,000 to 5,000,000	32,575	146,391.0	39,678	178,589.9	42,244	189,156.5
5,000,000 to 6,000,000	18,324	99,724.0	20,203	109,592.2	19,800	108,351.1
6,000,000 to 7,000,000	14,862	96,324.0	15,464	100,127.2	16,383	106,424.9
7,000,000 to 8,000,000	11,232	84,022.0	12,087	90,344.8	12,638	94,530.4
8,000,000 to 9,000,000	7,833	66,638.0	9,093	77,232.8	9,771	83,060.7
9,000,000 to 10,000,000	8,711	82,820.0	9,254	88,109.5	9,517	90,739.6
10,000,000 to 100,000,000	55,676	1,597,162.0	62,527	1,783,954.3	61,674	1,756,563.2
100,000,000 to 500,000,000	9,444	2,022,365.0	10,782	2,252,376.3	10,305	2,170,920.7
500,000,000 to 1,000,000,000	1,539	1,059,813.0	1,745	1,188,396.9	1,839	1,261,024.5
1,000,000,000 to 5,000,000,000	1,256	2,483,155.0	1,359	2,678,314.2	1,437	2,885,184.5
5,000,000,000 to 10,000,000,000	151	976,050.0	148	974,072.7	142	907,758.7
10,000,000,000 & Over	91	2,849,163.0	128	3,440,698.8	107	2,953,800.6
Total	7,103,464	13,099,438.0	6,763,130	14,536,493.3	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

Notes:

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

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks

As on 31st March, 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	1,943,136	1,957.5	491,496	564.6	80	0.01	32,573	25.2	2,467,285	2,547.3
5,000 to 10,000	155,742	1,021.3	23,225	149.2	3	0.0	6,609	51.7	185,579	1,222.3
10,000 to 20,000	200,632	2,878.7	21,705	301.1	3	0.0	6,719	102.3	229,059	3,282.2
20, 000 to 25,000	69,491	1,514.8	8,475	184.2	1	0.02	1,683	37.7	79,650	1,736.8
25,000 to 50,000	334,033	11,574.8	34,816	1,197.4	12	0.4	44,761	2,019.5	413,622	14,792.1
50,000 to 100,000	532,878	38,836.8	76,680	6,257.3	21	1.6	27,923	1,633.5	637,502	46,729.3
100,000 to 150,000	729,114	83,421.5	43,856	5,076.7	24	2.8	9,040	1,203.3	782,034	89,704.2
150,000 to 200,000	261,959	45,393.3	21,634	3,740.8	20	3.5	7,624	1,359.1	291,237	50,496.7
200,000 to 300,000	324,382	80,194.0	28,298	6,987.2	48	12.3	21,677	5,507.6	374,405	92,701.1
300,000 to 400,000	196,769	66,571.6	18,689	6,382.3	39	13.5	8,725	3,121.4	224,222	76,088.8
400,000 to 500,000	209,522	92,797.2	13,850	6,174.0	55	25.4	58,121	26,747.1	281,548	125,743.7
500,000 to 750,000	130,725	79,028.2	15,360	9,237.6	249	160.5	14,360	8,989.3	160,694	97,415.6
750,000 to 1,000,000	77,980	68,504.6	8,128	7,072.6	163	143.1	16,156	14,595.6	102,427	90,315.9
1,000,000 to 2,000,000	222,641	323,571.4	28,879	39,393.3	977	1,469.8	59,395	84,620.8	311,892	449,055.3
2,000,000 to 3,000,000	84,301	204,061.4	11,657	28,231.5	725	1,803.2	26,300	66,077.7	122,983	300,173.8
3,000,000 to 4,000,000	27,644	95,503.8	2,698	9,308.1	523	1,802.7	17,186	59,961.1	48,051	166,575.8
4,000,000 to 5,000,000	25,532	113,142.9	1,999	8,867.7	386	1,717.4	14,327	65,428.5	42,244	189,156.5
5,000,000 to 6,000,000	11,292	61,781.8	959	5,185.9	264	1,430.1	7,285	39,953.3	19,800	108,351.1
6,000,000 to 7,000,000	9,330	60,559.0	716	4,656.8	166	1,079.3	6,171	40,129.8	16,383	106,424.9
7,000,000 to 8,000,000	6,783	50,694.6	511	3,801.3	159	1,188.0	5,185	38,846.5	12,638	94,530.4
8,000,000 to 9,000,000	5,191	44,196.5	379	3,230.8	146	1,243.0	4,055	34,390.5	9,771	83,060.7
9,000,000 to 10,000,000	5,200	49,437.6	366	3,479.0	100	931.5	3,851	36,891.5	9,517	90,739.6
10,000,000 to 100,000,000	18,179	393,074.7	1,163	25,224.9	247	6,071.7	42,085	1,332,192.0	61,674	1,756,563.2
100,000,000 to 500,000,000	655	126,774.0	34	6,169.3	19	4,059.4	9,597	2,033,918.1	10,305	2,170,920.7
500,000,000 to 1,000,000,000	96	73,120.0	2	1,097.3	2	1,347.2	1,739	1,185,460.0	1,839	1,261,024.5
1,000,000,000 to 5,000,000,000	55	109,935.9	2	2,113.5	-	-	1,380	2,773,135.0	1,437	2,885,184.5
5,000,000,000 to 10,000,000,000	1	5,913.7	-	-	-	-	141	901,845.0	142	907,758.7
10,000,000,000 & Over	2	59,437.5	-	-	-	-	105	2,894,363.2	107	2,953,800.6
Total	5,583,265	2,344,898.8	855,577	194,084.7	4,432	24,506.5	454,773	11,652,606.4	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

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

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

As on 31st March, 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	-	-	31	0.0	78	-	114	0.0	345,786	1,114.7	4,133	13.1	2,611,426	7,660.8	5	-	2,961,573	8,788.6
25,000 to 50,000	-	-	-	-	1	0.0	3	0.1	154,368	5,709.0	762	26.2	258,488	9,056.7	-	-	413,622	14,792.1
50,000 to 100,000	-	-	-	-	-	-	9	0.6	319,181	22,626.5	359	25.8	317,953	24,076.4	-	-	637,502	46,729.3
100,000 to 150,000	-	-	-	-	-	-	7	0.9	157,778	19,591.1	87	10.2	624,162	70,102.0	-	-	782,034	89,704.2
150,000 to 200,000	-	-	1	0.2	14	2.3	10	1.8	132,997	22,519.5	12	2.1	158,203	27,970.9	-	-	291,237	50,496.7
200,000 to 300,000	-	-	-	-	-	-	8	2.0	191,078	47,396.1	59	14.7	183,260	45,288.3	-	-	374,405	92,701.1
300,000 to 400,000	-	-	1	0.3	9	3.0	117	39.0	108,040	35,698.8	14	5.0	116,038	40,341.6	3	1.0	224,222	76,088.8
400,000 to 500,000	-	-	-	-	3	1.4	18	8.1	106,840	48,556.4	46	20.8	174,636	77,154.8	5	2.3	281,548	125,743.7
500,000 to 750,000	-	-	4	2.8	12	7.8	46	27.1	80,578	48,759.2	41	25.2	80,009	48,591.2	4	2.4	160,694	97,415.6
750,000 to 1,000,000	-	-	6	5.2	5	4.4	30	25.9	56,071	49,695.1	111	86.7	46,204	40,498.5	-	-	102,427	90,315.9
1,000,000 to 2,000,000	-	-	41	62.1	14	18.6	108	163.5	123,938	174,743.2	91	142.4	187,685	273,902.6	15	22.9	311,892	449,055.3
2,000,000 to 3,000,000	-	-	58	139.4	5	12.0	74	187.9	49,894	123,115.9	34	80.9	72,913	176,625.9	5	11.8	122,983	300,173.8
3,000,000 to 4,000,000	-	-	38	131.2	15	55.4	111	386.3	27,703	96,127.2	20	67.1	20,164	69,808.6	-	-	48,051	166,575.8
4,000,000 to 5,000,000	-	-	43	190.1	7	30.0	110	496.3	27,173	121,821.6	13	57.5	14,897	66,556.7	1	4.3	42,244	189,156.5
5,000,000 to 6,000,000	-	-	17	94.3	3	15.6	36	195.1	12,393	67,928.5	9	48.7	7,342	40,068.9	-	-	19,800	108,351.1
6,000,000 to 7,000,000	-	-	5	31.2	6	39.8	53	341.3	9,895	64,187.6	2	13.0	6,422	41,812.1	-	-	16,383	106,424.9
7,000,000 to 8,000,000	-	-	3	22.2	6	45.7	33	247.8	8,424	63,027.1	3	22.5	4,169	31,165.3	-	-	12,638	94,530.4
8,000,000 to 9,000,000	-	-	2	16.8	1	8.7	20	170.0	6,216	52,718.1	4	34.5	3,527	30,104.6	1	8.0	9,771	83,060.7
9,000,000 to 10,000,000	-	-	11	104.4	-	-	14	132.1	5,680	54,426.9	4	38.7	3,808	36,037.6	-	-	9,517	90,739.6
10,000,000 to 100,000,000	-	-	28	885.6	61	2,600.0	178	7,042.0	51,859	1,558,802.7	66	2,840.2	9,476	183,970.3	6	422.3	61,674	1,756,563.2
100,000,000 to 500,000,000	-	-	14	3,352.9	116	30,116.9	165	40,504.3	9,867	2,069,981.9	10	2,229.5	127	23,843.4	6	891.8	10,305	2,170,920.7
500,000,000 to 1,000,000,000	-	-	10	6,822.6	47	35,343.4	62	43,447.9	1,715	1,172,322.9	4	2,501.0	1	586.8	-	-	1,839	1,261,024.5
1,000,000,000 to 5,000,000,000	-	-	17	35,132.2	132	353,536.9	73	150,305.3	1,203	2,329,839.5	2	2,856.0	10	13,514.6	-	-	1,437	2,885,184.5
5,000,000,000 to 10,000,000,000	-	-	9	61,213.2	48	324,689.2	3	24,432.0	82	497,424.3	-	-	-	-	-	-	142	907,758.7
10,000,000,000 & Over	-	-	12	587,423.8	72	1,951,989.9	4	114,772.9	18	240,176.6	-	-	1	59,437.5	-	-	107	2,953,800.6
Total	-	-	351	695,630.4	655	2,698,520.9	1,406	382,930.1	1,988,777	8,988,310.3	5,886	11,161.7	4,900,921	1,438,176.1	51	1,366.9	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

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

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

End period: Million Rupees

BORROWERS	2025			2026		
	Dec			Mar ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	14,536,493.3	14,378,415.6	158,077.7	14,216,096.4	14,058,752.6	157,343.8
I. GOVERNMENT	634,067.6	634,067.6	-	695,630.4	695,630.4	-
a. Federal Government	419,252.0	419,252.0	-	553,687.8	553,687.8	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
b. Provincial Governments	214,815.6	214,815.6	-	141,942.6	141,942.6	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	2,881,948.1	2,881,948.1	-	2,698,520.9	2,698,520.9	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	772.7	772.7	-	472.0	472.0	-
03. Utilities	373,138.2	373,138.2	-	210,998.9	210,998.9	-
04. Transport, storage and communications	898,256.0	898,256.0	-	809,421.0	809,421.0	-
05. Manufacturing	81,034.4	81,034.4	-	87,162.2	87,162.2	-
06. Mining and Quarrying	62,088.6	62,088.6	-	57,920.7	57,920.7	-
07. Construction	5,664.3	5,664.3	-	9,884.2	9,884.2	-
08. Commerce and Trade	688,584.5	688,584.5	-	628,861.5	628,861.5	-
09. Others	772,409.5	772,409.5	-	893,800.4	893,800.4	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	595,181.0	595,181.0	-	382,930.1	382,930.1	-
01. Mutual Funds and AMCs	14,347.2	14,347.2	-	16,223.5	16,223.5	-
02. Insurance & Pension Funds	5,694.8	5,694.8	-	5,331.1	5,331.1	-
03. MFIs and DFIs	383,814.9	383,814.9	-	218,665.6	218,665.6	-
04. Stock Exchange & Brokerage Houses	48,637.4	48,637.4	-	35,022.3	35,022.3	-
05. Modarabas	9,706.3	9,706.3	-	10,448.4	10,448.4	-
06. Other NBFIs	132,980.4	132,980.4	-	97,239.2	97,239.2	-
IV. PRIVATE SECTOR (BUSINESS)	9,044,979.8	8,890,246.8	154,733.1	8,988,310.3	8,834,146.1	154,164.2
a. Agriculture, forestry and fishing	617,737.2	477,320.6	140,416.6	593,091.8	453,821.8	139,270.1
01. Crop and animal production, hunting and related service activities	614,864.5	474,613.8	140,250.6	590,158.1	451,140.5	139,017.6
i. Growing of Wheat, Rice, Sugar Cane & Cotton	290,629.6	254,069.0	36,560.6	286,136.9	250,259.3	35,877.6
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	20,266.6	10,180.2	10,086.5	19,637.9	9,514.6	10,123.3
iii. Growing of other fruits, vegetables and crops	34,443.3	32,785.0	1,658.3	33,561.8	31,936.8	1,625.0
iv. Raising of livestock and other related activities	176,802.5	104,012.1	72,790.5	159,765.1	86,571.5	73,193.7
v. Other agricultural support activities	92,578.3	73,423.5	19,154.8	90,913.1	72,715.1	18,198.0
vi. Hunting, trapping and related service activities	144.2	144.2	-	143.2	143.2	-
02 - Forestry and logging	40.8	23.0	17.8	37.8	21.0	16.8
03 - Fishing and aquaculture	2,831.9	2,683.8	148.2	2,895.8	2,660.2	235.6
b. Mining and quarrying	85,015.4	85,015.4	-	74,825.7	74,825.7	-
01. Mining of coal and lignite	49,310.8	49,310.8	-	43,996.6	43,996.6	-
02. Extraction of crude petroleum and natural gas	19,580.0	19,580.0	-	20,806.4	20,806.4	-
03. Mining of metal ores	255.4	255.4	-	201.6	201.6	-
04. Other mining and quarrying	15,810.5	15,810.5	-	9,779.0	9,779.0	-
05. Mining support service activities	58.6	58.6	-	42.0	42.0	-
c. Manufacturing	5,714,191.9	5,704,893.8	9,298.2	5,697,410.2	5,688,213.1	9,197.1
01. Manufacture of food products	1,253,170.6	1,244,106.6	9,064.0	1,423,605.2	1,414,635.1	8,970.1
02. Manufacture of beverages	43,357.3	43,357.3	-	53,294.4	53,294.4	-
03. Manufacture of tobacco products	13,224.7	13,100.3	124.4	13,234.6	13,121.3	113.3
04. Manufacture of textiles	1,908,367.4	1,908,367.4	-	1,835,167.1	1,835,167.1	-
i. Preparation and spinning of textile fibers	588,363.2	588,363.2	-	546,672.8	546,672.8	-
ii. Weaving of textiles	374,244.8	374,244.8	-	360,914.1	360,914.1	-
iii. Finishing of textiles	361,813.6	361,813.6	-	334,475.0	334,475.0	-
iv. Manufacture of knitted and crocheted fabrics	69,932.6	69,932.6	-	71,681.2	71,681.2	-
v. Manufacture of made-up textile articles, except apparel	252,324.2	252,324.2	-	274,581.7	274,581.7	-
vi. Manufacture of carpets and rugs	723.7	723.7	-	695.3	695.3	-
vii. Manufacture of other textiles n.e.c.	260,965.3	260,965.3	-	246,147.1	246,147.1	-
05. Manufacture of wearing apparel	278,430.7	278,321.4	109.4	248,629.3	248,515.9	113.3
06. Manufacture of leather and related products	51,722.6	51,722.6	-	50,686.2	50,686.2	-
i. Tanning and dressing of leather; dressing and dyeing of fur	8,298.9	8,298.9	-	7,927.1	7,927.1	-
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,595.3	3,595.3	-	3,935.3	3,935.3	-
iii. Manufacture of footwear	39,828.4	39,828.4	-	38,823.8	38,823.8	-
a). Leather wear	32,474.6	32,474.6	-	32,217.9	32,217.9	-
b). Rubber and Plastic wear	7,353.9	7,353.9	-	6,606.0	6,606.0	-

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

End period: Million Rupees

BORROWERS	2025			2026		
	Dec			Mar *		
	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	13,765.9	13,765.4	0.5	15,129.7	15,129.2	0.5
08. Manufacture of paper and paper products	154,422.0	154,422.0	-	154,213.2	154,213.2	-
09. Printing and reproduction of recorded media	21,218.4	21,218.4	-	19,713.1	19,713.1	-
10. Manufacture of coke and refined petroleum products	196,891.3	196,891.3	-	146,020.9	146,020.9	-
11. Manufacture of chemicals and chemical products	502,057.9	502,057.9	-	497,711.5	497,711.5	-
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	128,336.3	128,336.3	-	125,644.3	125,644.3	-
13. Manufacture of rubber and plastics products	148,637.0	148,637.0	-	123,121.1	123,121.1	-
14. Manufacture of other non-metallic mineral products	254,690.5	254,690.5	-	293,071.2	293,071.2	-
15. Manufacture of basic metals	250,457.1	250,457.1	-	241,850.3	241,850.3	-
16. Manufacture of fabricated metal products, except machinery and equipment	28,643.2	28,643.2	-	27,550.5	27,550.5	-
17. Manufacture of computer, electronic and optical products	27,618.6	27,618.6	-	31,836.1	31,836.1	-
18. Manufacture of electrical equipment	169,467.2	169,467.2	-	162,456.3	162,456.3	-
19. Manufacture of machinery and equipment	24,161.3	24,161.3	-	27,708.3	27,708.3	-
20. Manufacture of motor vehicles, trailers and semi-trailers	142,367.5	142,367.5	-	106,504.6	106,504.6	-
21. Manufacture of other transport equipment	10,684.9	10,684.9	-	10,336.3	10,336.3	-
22. Manufacture of furniture	9,545.9	9,545.9	-	9,184.4	9,184.4	-
23 Other manufacturing	78,746.8	78,746.8	-	73,588.7	73,588.7	-
24. Repair and installation of machinery and equipment	4,206.9	4,206.9	-	7,153.0	7,153.0	-
d. Electricity, gas, steam and air conditioning supply	402,178.0	402,178.0	-	376,972.5	376,972.5	-
e. Water supply; sewerage, waste management and remediation activities	45,613.3	45,613.3	-	44,715.5	44,715.5	-
f. Construction	218,684.3	218,684.3	-	217,253.2	217,253.2	-
01. Construction of buildings	145,175.9	145,175.9	-	145,983.0	145,983.0	-
02. Civil engineering	69,238.1	69,238.1	-	67,033.4	67,033.4	-
03. Specialized construction activities	4,270.3	4,270.3	-	4,236.9	4,236.9	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	802,000.0	802,000.0	-	811,924.1	811,924.1	-
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	31,813.3	31,813.3	-	31,335.7	31,335.7	-
02. Wholesale trade, except of motor vehicles and motorcycles	399,220.4	399,220.4	-	409,140.7	409,140.7	-
03. Retail trade, except of motor vehicles and motorcycles	370,966.2	370,966.2	-	371,447.6	371,447.6	-
h. Transportation and storage	155,759.5	152,110.4	3,649.0	170,525.9	166,367.9	4,158.0
i. Accommodation and food service activities	56,574.6	56,574.6	-	57,456.8	57,456.8	-
j. Information and communication	581,779.6	581,779.6	-	563,794.7	563,794.7	-
k. Real estate activities	43,991.6	43,991.6	-	45,993.3	45,993.3	-
l. Professional, scientific and technical activities	105,956.7	105,956.7	-	114,181.1	114,181.1	-
m. Administrative and support service activities	62,830.6	61,461.3	1,369.3	61,378.5	59,839.4	1,539.0
n. Education	31,767.0	31,767.0	-	30,002.6	30,002.6	-
o. Human health and social work activities	17,408.4	17,408.4	-	15,704.5	15,704.5	-
p. Arts, entertainment and recreation	1,848.4	1,848.4	-	3,764.9	3,764.9	-
q. Other service activities	101,643.3	101,643.3	-	109,314.9	109,314.9	-
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	8,310.5	7,787.0	523.5	11,161.7	10,698.0	463.7
VI. PERSONAL	1,370,176.1	1,367,354.9	2,821.2	1,438,176.1	1,435,460.2	2,715.9
a. Bank Employees	371,470.2	368,991.6	2,478.6	377,875.9	375,477.2	2,398.6
b. Consumer Financing	998,197.6	997,855.1	342.6	1,059,747.4	1,059,430.1	317.3
01. For house building	220,308.5	220,308.5	-	227,511.2	227,511.2	-
02. For transport i.e., purchase of car etc	319,447.6	319,296.1	151.5	344,991.2	344,854.4	136.8
03. Credit cards	181,595.3	181,595.3	-	197,562.3	197,562.3	-
04. Consumers durable	8,951.0	8,833.6	117.4	9,075.0	8,943.5	131.4
05. Personal loans	267,895.3	267,821.6	73.7	280,607.7	280,558.6	49.1
c. Other	508.2	508.2	-	552.9	552.9	-
VII. OTHER	1,830.1	1,830.1	-	1,366.9	1,366.9	-
TOTAL	14,536,493.3	14,378,415.6	158,077.7	14,216,096.4	14,058,752.6	157,343.8

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 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
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,583,265	2,344,898.8	855,577	194,084.7	4,432	24,506.5	454,773	11,652,606.4	6,898,047	14,216,096.4
I. GOVERNMENT	-	-	-	-	-	-	351	695,630.4	351	695,630.4
A. Federal Government	-	-	-	-	-	-	175	553,687.8	175	553,687.8
B. Provincial Governments	-	-	-	-	-	-	176	141,942.6	176	141,942.6
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-	655	2,698,520.9	655	2,698,520.9
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	10	472.0	10	472.0
Utilities	-	-	-	-	-	-	212	210,998.9	212	210,998.9
Transport, storage and communications	-	-	-	-	-	-	127	809,421.0	127	809,421.0
Manufacturing	-	-	-	-	-	-	90	87,162.2	90	87,162.2
Mining and Quarrying	-	-	-	-	-	-	2	57,920.7	2	57,920.7
Construction	-	-	-	-	-	-	17	9,884.2	17	9,884.2
Commerce and Trade	-	-	-	-	-	-	76	628,861.5	76	628,861.5
Others	-	-	-	-	-	-	121	893,800.4	121	893,800.4
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,406	382,930.1	1,406	382,930.1
Mutual Funds and AMCs	-	-	-	-	-	-	86	16,223.5	86	16,223.5
Insurance & Pension Funds	-	-	-	-	-	-	352	5,331.1	352	5,331.1
MFIs and DFIs	-	-	-	-	-	-	156	218,665.6	156	218,665.6
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	362	35,022.3	362	35,022.3
Modarabas	-	-	-	-	-	-	61	10,448.4	61	10,448.4
Other NBFIs	-	-	-	-	-	-	389	97,239.2	389	97,239.2
IV. PRIVATE SECTOR (BUSINESS)	1,458,636	1,066,612.1	81,891	49,075.0	1,792	9,329.8	446,458	7,863,293.5	1,988,777	8,988,310.3
A. Agriculture, forestry and fishing	1,196,845	343,049.0	59,252	18,503.1	1,612	2,835.6	201,974	228,704.2	1,459,683	593,091.8
1. Crop and animal production, hunting and related service activities	1,196,031	341,380.2	59,239	18,483.6	1,611	2,820.7	201,905	227,473.7	1,458,786	590,158.1
Growing of Wheat, Rice, Sugar Cane & Cotton	867,048	159,198.5	40,895	6,615.5	327	494.0	108,914	119,828.9	1,017,184	286,136.9
Growing of tropical, subtropical, pome and stone fruits & vegetables	30,943	13,879.2	1,520	734.2	88	223.0	1,844	4,801.5	34,395	19,637.9
Growing of other fruits, vegetables and crops	28,106	21,234.4	927	715.9	58	115.0	5,427	11,496.5	34,518	33,561.8
Raising of livestock and other related activities	238,767	97,506.5	12,794	7,651.4	99	242.8	18,487	54,364.4	270,147	159,765.1
Other agricultural support activities	31,120	49,423.0	3,102	2,765.3	1,039	1,746.0	67,232	36,978.8	102,493	90,913.1
Hunting, trapping and related service activities	47	138.5	1	1.3	-	-	1	3.4	49	143.2
02 - Forestry and logging	111	37.8	-	-	-	-	-	-	111	37.8
03 - Fishing and aquaculture	703	1,631.0	13	19.5	1	14.9	69	1,230.5	786	2,895.8
B. Mining and quarrying	477	1,374.0	19	111.0	1	5.0	2,246	73,335.6	2,743	74,825.7
05 - Mining of coal and lignite	38	108.0	2	56.8	-	-	820	43,831.8	860	43,996.6
06 - Extraction of crude petroleum and natural gas	214	568.8	5	19.1	-	-	1,020	20,218.5	1,239	20,806.4
07 - Mining of metal ores	59	133.1	-	-	-	-	18	68.6	77	201.6
08-Other mining and quarrying	152	541.3	8	29.2	1	5.0	386	9,203.5	547	9,779.0
09 - Mining support service activities	14	22.9	4	5.9	-	-	2	13.2	20	42.0
C. Manufacturing	45,626	319,877.6	3,348	7,962.9	87	1,815.4	92,531	5,367,754.4	141,592	5,697,410.2
10 - Manufacture of food products	29,929	99,190.2	2,459	3,560.6	4	15.7	20,206	1,320,838.7	52,598	1,423,605.2
11 - Manufacture of beverages	91	1,515.5	4	33.2	-	-	1,106	51,745.7	1,201	53,294.4
12 - Manufacture of tobacco products	282	117.7	10	4.4	-	-	361	13,112.5	653	13,234.6
13 - Manufacture of textiles	2,503	88,687.0	80	482.0	2	772.8	25,996	1,745,225.2	28,581	1,835,167.1
Preparation and spinning of textile fibres	1,225	50,482.7	8	64.1	-	-	8,328	496,126.0	9,561	546,672.8
Weaving of textiles	438	5,604.5	10	61.1	-	-	5,334	355,248.5	5,782	360,914.1
Finishing of textiles	227	17,550.3	26	105.0	-	-	4,465	316,819.7	4,718	334,475.0
Manufacture of knitted and crocheted fabrics	86	1,418.6	6	63.5	-	-	727	70,199.1	819	71,681.2
Manufacture of made-up textile articles, except apparel	192	9,893.0	8	113.7	2	772.8	3,831	263,802.1	4,033	274,581.7
Manufacture of carpets and rugs	27	99.6	-	-	-	-	61	595.7	88	695.3
Manufacture of other textiles n.e.c.	308	3,638.1	22	74.7	-	-	3,250	242,434.2	3,580	246,147.1
14 - Manufacture of wearing apparel	614	16,114.8	126	341.7	-	-	3,400	232,172.7	4,140	248,629.3
15 - Manufacture of leather and related products	238	2,604.8	56	699.2	1	12.7	1,689	47,369.5	1,984	50,686.2
Tanning and dressing of leather; dressing and dyeing of fur	40	337.0	45	580.9	-	-	384	7,009.1	469	7,927.1
Manufacture of luggage, handbags and the like, saddlery and harness	47	397.5	6	102.3	1	12.7	133	3,422.8	187	3,935.3
Manufacture of footwear	151	1,870.2	5	16.0	-	-	1,172	36,937.6	1,328	38,823.8
a. Leather wear	104	1,512.7	2	6.6	-	-	803	30,698.6	909	32,217.9
b. Rubber and Plastic wear	47	357.6	3	9.4	-	-	369	6,239.0	419	6,606.0

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 31st March, 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	75	467.6	2	0.3	-	-	448	14,661.8	525	15,129.7
17 - Manufacture of paper and paper products	233	4,959.3	7	70.7	-	-	1,829	149,183.2	2,069	154,213.2
18 - Printing and reproduction of recorded media	271	1,328.8	15	214.1	-	-	794	18,170.3	1,080	19,713.1
Printing and other service activities related to printing	266	1,312.3	15	214.1	-	-	786	17,181.3	1,067	18,707.6
Reproduction of recorded media	5	16.5	-	-	-	-	8	989.0	13	1,005.5
19 - Manufacture of coke and refined petroleum products	72	43,929.0	-	-	-	-	1,679	102,091.9	1,751	146,020.9
20 - Manufacture of chemicals and chemical products	433	7,600.7	13	127.8	1	12.7	9,068	489,970.3	9,515	497,711.5
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	316	1,244.3	20	48.5	-	-	7,506	124,351.5	7,842	125,644.3
22 - Manufacture of rubber and plastics products	405	2,435.7	43	202.6	6	42.8	2,705	120,440.0	3,159	123,121.1
23 - Manufacture of other non-metallic mineral products	344	7,435.2	4	140.8	24	311.6	1,674	285,183.6	2,046	293,071.2
24 - Manufacture of basic metals	617	12,272.9	12	50.5	24	575.7	4,602	228,951.2	5,255	241,850.3
25 - Manufacture of fabricated metal products, except machinery and equipment	192	1,453.1	1	1.9	-	-	666	26,095.4	859	27,550.5
26 - Manufacture of computer, electronic and optical products	57	224.6	-	-	-	-	328	31,611.4	385	31,836.1
27 - Manufacture of electrical equipment	334	6,978.7	11	83.3	24	71.5	2,523	155,322.9	2,892	162,456.3
28 - Manufacture of machinery and equipment	192	1,398.0	5	209.2	-	-	708	26,101.1	905	27,708.3
29 - Manufacture of motor vehicles, trailers and semi-trailers	182	1,431.3	11	422.1	-	-	1,912	104,651.2	2,105	106,504.6
30 - Manufacture of other transport equipment	87	1,289.3	1	-	-	-	471	9,047.0	559	10,336.3
31 - Manufacture of furniture	133	739.4	5	38.5	-	-	378	8,406.5	516	9,184.4
32 - Other manufacturing	7,956	16,219.7	463	1,231.4	1	-	2,425	56,137.6	10,845	73,588.7
Manufacture of jewellery and related articles	85	434.4	1	10.5	-	-	67	423.2	153	868.2
Manufacture of imitation jewellery and related articles	3	37.3	1	0.8	1	-	25	97.5	30	135.6
Manufacture of musical instruments	3	8.0	-	-	-	-	45	1,097.0	48	1,105.0
Manufacture of sports goods	163	3,169.7	14	287.3	-	-	360	7,737.0	537	11,193.9
Manufacture of games and toys	5	19.6	-	-	-	-	2	47.9	7	67.5
Manufacture of medical and dental instruments and supplies	89	589.5	6	37.0	-	-	247	5,123.9	342	5,750.4
Manufacture of Handicrafts	17	45.5	6	1.9	-	-	30	784.5	53	831.9
Other manufacturing n.e.c.	7,591	11,915.6	435	893.9	-	-	1,649	40,826.7	9,675	53,636.2
33 - Repair and installation of machinery and equipment	70	240.0	-	-	-	-	57	6,913.0	127	7,153.0
D. Electricity, gas, steam and air conditioning supply	42	5,253.7	2	12.6	1	12.9	2,716	371,693.3	2,761	376,972.5
Electric power generation, transmission and distribution	30	5,183.9	2	12.6	1	12.9	2,555	363,201.6	2,588	368,411.1
a) Hydal	1	-	-	-	-	-	253	9,345.8	254	9,345.8
b) Thermal	1	-	-	-	-	-	167	84,280.1	168	84,280.1
c) Coal Based	3	24.0	-	-	-	-	81	104,856.5	84	104,880.5
d) Wind	9	5,023.5	-	-	-	-	146	32,731.4	155	37,754.9
e) Solar	9	41.7	2	12.6	-	-	266	15,949.4	277	16,003.8
f) Other	7	94.7	-	-	1	12.9	1,642	116,038.5	1,650	116,146.0
Manufacture of gas; distribution of gaseous fuels through mains	7	32.0	-	-	-	-	151	8,458.9	158	8,490.8
Steam and air conditioning supply	5	37.8	-	-	-	-	10	32.8	15	70.6
E. Water supply; sewerage, waste management and remediation activities	62	4,865.4	5	1,026.7	-	-	329	38,823.3	396	44,715.5
36 - Water collection, treatment and supply	10	33.6	-	-	-	-	43	34,056.4	53	34,090.0
37 - Sewerage	5	14.0	-	-	-	-	1	90.5	6	104.5
38 - Waste collection, treatment and disposal activities; materials recovery	38	4,783.4	5	1,026.7	-	-	53	4,200.0	96	10,010.1
39 - Remediation activities and other waste management services	9	34.4	-	-	-	-	232	476.5	241	510.9
F. Construction	2,088	29,497.6	46	886.7	10	1,451.6	2,686	185,417.5	4,830	217,253.2
41 - Construction of buildings	1,106	25,332.2	11	749.7	9	1,445.2	1,372	118,455.9	2,498	145,983.0
42 - Civil engineering	823	3,110.8	19	107.1	1	6.3	1,115	63,809.2	1,958	67,033.4
43 - Specialized construction activities	159	1,054.6	16	29.9	-	-	199	3,152.4	374	4,236.9
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	110,876	229,841.9	9,641	10,330.4	40	650.2	106,473	571,101.7	227,030	811,924.1
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,190	6,723.6	63	821.4	-	-	1,557	23,790.8	4,810	31,335.7
46 - Wholesale trade, except of motor vehicles and motorcycles	44,503	140,595.9	3,606	5,801.7	29	621.0	26,222	262,122.0	74,360	409,140.7
47 - Retail trade, except of motor vehicles and motorcycles	63,183	82,522.4	5,972	3,707.3	11	29.1	78,694	285,188.9	147,860	371,447.6

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 31st March, 2026

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	20,348	57,792.9	1,623	4,694.8	2	6.3	6,949	108,032.0	28,922	170,525.9
49 - Land transport and transport via pipelines	5,536	28,264.5	512	2,190.9	2	6.3	3,219	38,397.0	9,269	68,858.7
50 - Water transport	14	147.1	1	0.4	-	-	133	1,689.0	148	1,836.5
51 - Air transport	29	168.9	1	5.0	-	-	142	1,904.2	172	2,078.1
52 - Warehousing and support activities for transportation	14,743	29,049.7	1,109	2,498.5	-	-	2,178	55,217.0	18,030	86,765.1
53 - Courier activities other than national post activities	26	162.7	-	-	-	-	1,277	10,824.8	1,303	10,987.5
I. Accommodation and food service activities	1,211	4,838.5	64	147.7	1	103.8	1,344	52,366.8	2,620	57,456.8
55 - Accommodation	215	1,030.3	15	62.0	-	-	342	30,300.9	572	31,393.2
56-Food and beverage service activities	996	3,808.2	49	85.7	1	103.8	1,002	22,065.9	2,048	26,063.6
J. Information and communication	706	4,775.1	26	56.6	-	-	3,150	558,963.0	3,882	563,794.7
58 - Publishing activities	104	454.9	2	5.1	-	-	598	4,709.3	704	5,169.3
59 - Motion picture, video and television programme production, sound recording and music publishing activities	110	41.3	2	0.7	-	-	45	3,029.4	157	3,071.3
60 - Programming and broadcasting activities	7	6.8	-	-	-	-	32	938.7	39	945.5
61 - Telecommunications	148	2,630.1	5	17.0	-	-	1,405	521,887.3	1,558	524,534.4
62 - Computer programming, consultancy and related activities	259	1,237.3	13	26.9	-	-	877	20,060.9	1,149	21,325.1
63 - Information service activities	78	404.7	4	7.0	-	-	193	8,337.4	275	8,749.2
K. Real estate activities	369	2,064.8	8	54.1	7	1,386.6	663	42,487.8	1,047	45,993.3
L. Professional, scientific and technical activities	394	2,075.4	21	185.0	1	1.4	11,946	111,919.2	12,362	114,181.1
69 - Legal and accounting activities	41	164.4	-	-	-	-	196	6,421.2	237	6,585.7
70 - Activities of head offices; management consultancy activities	23	605.7	2	4.3	-	-	103	1,975.0	128	2,585.0
71 - Architectural and engineering activities; technical testing and analysis	60	308.2	3	125.6	-	-	559	9,881.9	622	10,315.7
72 - Scientific research and development	15	102.4	1	0.4	-	-	113	1,669.3	129	1,772.1
73 - Advertising and market research	124	352.3	7	28.4	-	-	777	5,416.3	908	5,797.0
74 - Other professional, scientific and technical activities	64	314.0	3	9.6	1	1.4	10,162	86,358.6	10,230	86,683.7
75 - Veterinary activities	67	228.5	5	16.7	-	-	36	196.8	108	442.0
M. Administrative and support service activities	4,925	10,111.1	263	563.6	4	69.2	3,062	50,634.6	8,254	61,378.5
77 - Rental and leasing activities	204	810.6	6	145.2	1	52.0	569	3,952.8	780	4,960.7
78 - Employment activities	7	61.6	1	7.9	-	-	28	1,547.2	36	1,616.7
79 - Travel agency, tour operator, reservation service and related activities	315	1,907.8	13	227.9	-	-	717	12,521.7	1,045	14,657.4
80 - Security and investigation activities	24	1,088.7	1	14.3	-	-	560	3,071.5	585	4,174.6
81. Services to buildings and landscape activities	64	282.2	1	1.4	-	-	51	331.2	116	614.8
82 - Office administrative, office support and other business support activities	4,311	5,960.2	241	166.8	3	17.2	1,137	29,210.1	5,692	35,354.3
N. Education	445	2,240.2	192	412.8	-	-	1,044	27,349.6	1,681	30,002.6
O. Human health and social work activities	543	3,227.8	73	200.8	2	82.2	875	12,193.7	1,493	15,704.5
86 - Human health activities	538	3,219.0	71	199.5	2	82.2	859	12,099.6	1,470	15,600.3
87 - Residential care activities	1	-	-	-	-	-	4	4.2	5	4.2
88. Social work activities with and without accommodation	4	8.9	2	1.3	-	-	12	89.9	18	100.0
P. Arts, entertainment and recreation	88	301.2	4	2.5	-	-	65	3,461.3	157	3,764.9
Q. Other service activities	73,591	45,425.8	7,304	3,923.8	24	909.6	8,405	59,055.6	89,324	109,314.9
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,886	11,161.7	5,886	11,161.7
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	54	3,311.7	54	3,311.7
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	152	7,015.8	152	7,015.8
C. Non-government Organizations (NGOs) Community Based Organizations (CBOs)	-	-	-	-	-	-	5,680	834.2	5,680	834.2
VI. PERSONAL	4,124,594	1,277,989.0	773,681	145,007.8	2,640	15,176.8	6	2.6	4,900,921	1,438,176.1
A. Bank Employees	168,987	324,558.2	32,425	53,206.0	10	111.7	-	-	201,422	377,875.9
1) For house building	74,843	257,425.5	15,132	34,299.3	10	111.7	-	-	89,985	291,836.4
2) For transport i.e. purchase of car etc.	51,733	58,454.0	11,026	17,909.5	-	-	-	-	62,759	76,363.5
3) Other purposes	42,411	8,678.7	6,267	997.2	-	-	-	-	48,678	9,675.9
B. Consumer Financing	3,952,792	952,912.2	741,134	91,767.5	2,630	15,065.1	6	2.6	4,696,562	1,059,747.4
1) For house building	29,071	191,332.8	3,985	21,353.0	2,461	14,825.4	-	-	35,517	227,511.2
2) For transport i.e. purchase of car etc	275,805	317,676.8	24,089	27,098.1	142	216.3	-	-	300,036	344,991.2
3) Credit cards	1,344,613	185,827.7	171,724	11,734.6	-	-	-	-	1,516,337	197,562.3
4) Consumers durable	34,098	7,075.7	16,607	1,984.6	13	14.6	-	-	50,718	9,075.0
5) Personal loans	2,269,205	250,999.2	524,729	29,597.2	14	8.7	6	2.6	2,793,954	280,607.7
C) Other	2,815	518.6	122	34.3	-	-	-	-	2,937	552.9
VII. OTHER	35	297.8	5	1.9	-	-	11	1,067.2	51	1,366.9
Total	5,583,265	2,344,899	855,577	194,085	4,432	24,507	454,773	11,652,606	6,898,047	14,216,896

Source: Statistics and Data Services Department, SBP

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

Notes:

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

2. This Data is being published on quarterly basis w.e.f. December, 2022.

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

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

End of Period: Million Rupees

SECURITIES	2025			2026		
	Dec ^R			Mar ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	145,042.0	145,042.0	-	138,779.5	138,779.5	
II. Securities, Shares and Other Financial Instruments	411,920.6	411,920.6	0.0	355,206.0	355,206.0	0.0
A. Quoted on the Stock Exchange:	116,817.5	116,817.5	-	114,298.9	114,298.9	
1. To Stock Brokers and Dealers:	48,737.9	48,737.9	-	54,182.9	54,182.9	
(a) Government and Other Trustee Securities	16,805.6	16,805.6	-	19,013.7	19,013.7	
(b) Shares and Debentures	30,491.7	30,491.7	-	34,160.5	34,160.5	
(c) Participation Term Certificates	2.7	2.7	-	2.9	2.9	
(d) Others	1,437.9	1,437.9	-	1,005.8	1,005.8	
2. To Others:	68,079.6	68,079.6	-	60,116.0	60,116.0	
(a) Government and Other Trustee Securities	37,888.3	37,888.3	-	31,726.3	31,726.3	
(b) Shares and Debentures	26,556.2	26,556.2	-	26,625.0	26,625.0	
(c) Participation Term Certificates	7.9	7.9	-	7.9	7.9	
(d) Others	3,627.1	3,627.1	-	1,756.7	1,756.7	
B. Unquoted on the Stock Exchange:	295,103.1	295,103.1	0.0	240,907.1	240,907.1	0.0
1. To Stock Brokers and Dealers:	8,201.1	8,201.1	-	8,366.1	8,366.1	
(a) Government and Other Trustee Securities	4,000.0	4,000.0	-	4,000.0	4,000.0	
(b) Shares and Debentures	3,661.1	3,661.1	-	4,025.9	4,025.9	
(c) Participation Term Certificates	-	-	-	-	-	
(d) Others	540.0	540.0	-	340.2	340.2	
2. To Others:	286,902.0	286,902.0	0.0	232,541.0	232,541.0	0.0
(a) Government and Other Trustee Securities	98,426.4	98,426.4	0.0	102,737.4	102,737.4	0.0
(b) Shares and Debentures	920.4	920.4	-	728.8	728.8	
(c) Participation Term Certificates	-	-	-	-	-	
(d) Others	187,555.2	187,555.2	-	129,074.8	129,074.8	
III. Merchandise	2,733,827.4	2,733,789.6	37.8	2,785,869.8	2,785,845.2	24.6
A. Food Items:	714,234.4	714,196.5	37.8	794,263.6	794,239.0	24.6
1. Wheat	165,092.3	165,092.3	-	134,768.2	134,768.2	-
2. Rice and Paddy	146,768.5	146,768.5	-	144,928.2	144,928.2	
3. Other Grains & Pulses:	16,853.3	16,816.0	37.3	11,641.2	11,617.1	24.1
(a) Indigenous	16,057.2	16,019.9	37.3	11,545.3	11,521.3	24.1
(b) Imported	796.1	796.1	-	95.8	95.8	
4. Edible Oils:	78,665.8	78,665.8	-	74,331.1	74,331.1	
(a) Indigenous	75,633.7	75,633.7	-	67,599.5	67,599.5	
(b) Imported	3,032.1	3,032.1	-	6,731.5	6,731.5	
5. Sugar:	194,018.9	194,018.9	-	324,896.8	324,896.8	
(a) Indigenous	193,635.8	193,635.8	-	321,869.5	321,869.5	
(b) Imported	383.1	383.1	-	3,027.3	3,027.3	
6. Kariana And Spices	914.2	914.2	-	856.3	856.3	
7. Fish And Fish Preparations	18.1	18.1	-	79.0	79.0	
8. Other Food Items:	111,903.4	111,902.8	0.5	102,762.9	102,762.4	0.5
(a) Indigenous	111,301.9	111,301.4	0.5	100,772.1	100,771.6	0.5
(b) Imported	601.4	601.4	-	1,990.8	1,990.8	
B. Raw Materials:	911,620.1	911,620.1	-	865,684.0	865,684.0	
1. Cotton Raw:	182,119.8	182,119.8	-	167,735.4	167,735.4	
(a) Indigenous	150,433.1	150,433.1	-	136,245.9	136,245.9	
(b) Imported	31,686.7	31,686.7	-	31,489.5	31,489.5	
2. Synthetic Fibers:	8,479.1	8,479.1	-	8,328.6	8,328.6	
(a) Indigenous	7,933.2	7,933.2	-	7,507.5	7,507.5	
(b) Imported	545.8	545.8	-	821.1	821.1	
3. Fertilizers:	58,642.4	58,642.4	-	87,542.7	87,542.7	
(a) Indigenous	55,025.9	55,025.9	-	82,203.6	82,203.6	
(b) Imported	3,616.6	3,616.6	-	5,339.2	5,339.2	
4. Petroleum Crude:	106,076.0	106,076.0	-	97,521.6	97,521.6	
(a) Indigenous	93,605.4	93,605.4	-	85,287.4	85,287.4	
(b) Imported	12,470.6	12,470.6	-	12,234.2	12,234.2	
5. Iron and Steel:	116,188.8	116,188.8	-	110,692.6	110,692.6	
(a) Indigenous	80,746.7	80,746.7	-	76,312.6	76,312.6	
(b) Imported	35,442.2	35,442.2	-	34,380.0	34,380.0	
6. Wool & Goat Hair	66.8	66.8	-	46.5	46.5	
7. Hides & Skins	5,419.4	5,419.4	-	3,613.5	3,613.5	
8. Oil Seeds	3,574.1	3,574.1	-	4,336.3	4,336.3	
9. Pesticides & Insecticides:	5,543.1	5,543.1	-	4,775.9	4,775.9	
(a) Indigenous	5,407.4	5,407.4	-	4,639.7	4,639.7	
(b) Imported	135.7	135.7	-	136.1	136.1	
10. Other Raw Materials:	425,510.6	425,510.6	-	381,091.0	381,091.0	
(a) Indigenous	392,866.8	392,866.8	-	353,653.4	353,653.4	
(b) Imported	32,643.9	32,643.9	-	27,437.5	27,437.5	

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2025			2026		
	Dec ^R			Mar ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,107,972.9	1,107,972.9	-	1,125,922.2	1,125,922.2	
1. Cotton Textiles:	196,128.1	196,128.1	-	166,599.8	166,599.8	
(a) Indigenous	159,818.4	159,818.4	-	134,446.8	134,446.8	
(b) Imported	36,309.7	36,309.7	-	32,153.0	32,153.0	
2. Cotton Yarn:	70,045.0	70,045.0	-	59,095.4	59,095.4	
(a) Indigenous	69,294.7	69,294.7	-	56,510.3	56,510.3	
(b) Imported	750.3	750.3	-	2,585.1	2,585.1	
3. Other Textiles:	266,411.8	266,411.8	-	277,822.7	277,822.7	
(a) Indigenous	261,841.7	261,841.7	-	273,423.4	273,423.4	
(b) Imported	4,570.1	4,570.1	-	4,399.3	4,399.3	
4. Machinery:	140,334.2	140,334.2	-	123,044.7	123,044.7	
(a) Indigenous	83,001.1	83,001.1	-	72,897.7	72,897.7	
(b) Imported	57,333.1	57,333.1	-	50,147.0	50,147.0	
5. Handloom Products	20.0	20.0	-	110.9	110.9	
6. Carpets & Rugs	102.9	102.9	-	46.5	46.5	
7. Readymade Garments	48,911.3	48,911.3	-	50,199.8	50,199.8	
8. Cement and Cement Products:	60,489.3	60,489.3	-	89,824.9	89,824.9	
(a) Indigenous	59,801.3	59,801.3	-	89,136.9	89,136.9	
(b) Imported	688.0	688.0	-	688.0	688.0	
9. Sports Goods	3,353.3	3,353.3	-	3,893.0	3,893.0	
10. Surgical Instruments	3,917.2	3,917.2	-	6,974.9	6,974.9	
11. Chemicals & Dyes	57,295.8	57,295.8	-	51,877.3	51,877.3	
12. Other Finished Goods:	260,963.9	260,963.9	-	296,432.3	296,432.3	
(a) Indigenous	251,652.6	251,652.6	-	288,196.3	288,196.3	
(b) Imported	9,311.3	9,311.3	-	8,236.0	8,236.0	
IV. Fixed Assets Including Machinery	2,616,305.6	2,615,071.0	1,234.6	2,569,947.9	2,568,840.0	1,107.9
A. Transport Equipments	944,741.6	943,900.6	841.1	991,384.4	990,628.7	755.6
B. Furniture & Fixtures	5,671.9	5,671.9	-	2,966.7	2,966.7	
C. Office Equipments	50,545.7	50,545.7	-	50,435.2	50,435.2	
D. Other Machinery & Equipments	1,615,346.3	1,614,952.8	393.5	1,525,161.6	1,524,809.4	352.2
V. Real Estate	2,074,185.2	1,923,783.0	150,402.2	2,102,483.1	1,952,295.1	150,188.1
A. Land	758,053.8	607,680.1	150,373.7	790,657.5	640,499.0	150,158.5
1. Residential	265,358.3	264,348.3	1,010.0	271,822.1	270,780.0	1,042.2
(a) House	218,203.9	217,193.9	1,010.0	212,107.7	211,065.6	1,042.2
(b) Flat	47,154.4	47,154.4	-	59,714.4	59,714.4	
2. Non-Residential	492,695.6	343,331.8	149,363.7	518,835.3	369,719.0	149,116.3
(a) Commercial	136,844.2	136,839.0	5.2	144,424.7	144,418.6	6.2
(b) Industrial	105,968.6	105,955.5	13.0	100,147.7	100,130.5	17.2
c) Agriculture	203,246.9	53,940.4	149,306.5	231,764.7	82,711.1	149,053.6
(c) Others	46,635.9	46,596.9	39.0	42,498.2	42,458.9	39.3
B. Buildings:	1,316,131.4	1,316,102.9	28.5	1,311,825.7	1,311,796.1	29.6
1. Residential	865,264.2	865,241.2	22.9	888,387.2	888,363.2	24.0
(b) House	532,025.4	532,003.4	21.9	526,752.3	526,729.3	23.0
(b) Flat	333,238.8	333,237.8	1.0	361,634.9	361,633.9	1.0
2. Non-Residential	450,867.2	450,861.6	5.6	423,438.5	423,432.9	5.6
(a) Commercial	217,534.2	217,534.2	-	201,244.0	201,244.0	
(b) Industrial	133,844.1	133,843.1	1.0	134,199.0	134,198.1	0.9
c) Agriculture	31,798.0	31,793.4	4.6	30,080.8	30,076.0	4.7
(c) Others	67,690.9	67,690.9	-	57,914.7	57,914.7	
VI. Fixed Deposits and Insurance Policies	437,631.7	437,631.3	0.3	248,510.0	248,509.7	0.3
A. Bank Deposits	437,526.8	437,526.4	0.3	248,424.9	248,424.6	0.3
1. Security Deposits	68,550.2	68,550.2	-	52,642.8	52,642.8	
2. Term Deposits (TDRs)	209,440.1	209,440.1	-	71,999.3	71,999.3	
3. Other Deposits	159,536.5	159,536.1	0.3	123,782.7	123,782.4	0.3
B. Insurance Policies	104.9	104.9	-	85.1	85.1	
VII. Others	5,315,203.0	5,314,971.5	231.5	5,188,894.5	5,188,535.4	359.1
A. Other Secured Advances	2,912,207.5	2,911,977.7	229.8	2,851,186.1	2,850,902.1	283.9
1. Receivables	493,758.9	493,758.9	-	510,536.9	510,536.9	
2. Employees Benefits	4,458.4	4,228.6	229.8	3,668.7	3,384.8	283.9
3. Others	2,413,990.2	2,413,990.2	-	2,336,980.5	2,336,980.5	
B. Advances Secured by Guarantee(s)	2,402,995.5	2,402,993.8	1.7	2,337,708.4	2,337,633.3	75.1
1. Institutional Guarantee(s)	2,116,089.4	2,116,089.4	-	1,998,031.7	1,998,031.7	
2. Individual Guarantee(s)	286,906.1	286,904.4	1.7	339,676.7	339,601.5	75.1
VIII. Unsecured Advances	802,377.7	796,206.5	6,171.2	826,405.7	820,741.7	5,664.0
1. Credit Cards	283,064.7	283,064.7	-	305,230.4	305,230.4	
2. Personal Loan	130,262.5	130,262.5	-	128,308.2	128,308.2	
3. Others	389,050.5	382,879.3	6,171.2	392,867.1	387,203.1	5,664.0
TOTAL	14,536,493.3	14,378,415.6	158,077.7	14,216,096.4	14,058,752.6	157,343.8

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 31st March, 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
Ornaments and Precious Metals	94,987	40,444.7	21,104	8,253.9	2	-	140,358	90,080.8	256,451	138,779.5
Financial Instruments:	183	8,407.1	39	97.5	11	389.8	638	346,311.6	871	355,206.0
A. Quoted on the Stock Exchange:	119	5,658.9	37	97.3	6	372.6	523	108,170.1	685	114,298.9
1. To Stock Brokers and Dealers:	33	622.6	10	50.9	-	-	401	53,509.5	444	54,182.9
(a) Government and Other Trustee Securities	14	65.8	9	11.8	-	-	126	18,936.1	149	19,013.7
(b) Shares and Debentures	17	553.8	1	39.1	-	-	268	33,567.6	286	34,160.5
(c) Participation Term Certificates	2	2.9	-	-	-	-	-	-	2	2.9
(d) Others	-	-	-	-	-	-	7	1,005.8	7	1,005.8
2. To Others:	86	5,036.4	27	46.4	6	372.6	122	54,660.6	241	60,116.0
(a) Government and Other Trustee Securities	4	8.8	12	10.5	-	-	13	31,707.0	29	31,726.3
(b) Shares and Debentures	63	5,004.4	5	22.9	3	370.9	80	21,226.8	151	26,625.0
(c) Participation Term Certificates	1	5.0	-	-	-	-	1	2.9	2	7.9
(d) Others	18	18.1	10	13.0	3	1.7	28	1,723.9	59	1,756.7
B. Unquoted on the Stock Exchange:	64	2,748.2	2	0.2	5	17.2	115	238,141.4	186	240,907.1
1. To Stock Brokers and Dealers:	1	1,183.9	-	-	-	-	23	7,182.2	24	8,366.1
(a) Government and Other Trustee Securities	-	-	-	-	-	-	1	4,000.0	1	4,000.0
(b) Shares and Debentures	1	1,183.9	-	-	-	-	15	2,842.0	16	4,025.9
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	7	340.2	7	340.2
2. To Others:	63	1,564.3	2	0.2	5	17.2	92	230,959.3	162	232,541.0
(a) Government and Other Trustee Securities	38	1,006.0	2	0.2	1	2.6	20	101,728.7	61	102,737.4
(b) Shares and Debentures	2	63.4	-	-	4	14.7	3	650.7	9	728.8
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	23	494.9	-	-	-	-	69	128,579.9	92	129,074.8
III. Merchandise	7,637	217,705.7	198	3,061.4	16	185.7	47,571	2,564,917.0	55,422	2,785,869.8
A. Food Items:	1,611	44,154.1	61	1,067.5	3	12.0	13,833	749,030.0	15,508	794,263.6
1. Wheat	265	1,319.8	37	30.0	-	-	4,584	133,418.3	4,886	134,768.2
2. Rice and Paddy	469	35,285.3	8	950.5	-	-	1,946	108,692.4	2,423	144,928.2
3. Other Grains & Pulses:	119	468.7	-	-	-	-	167	11,172.5	286	11,641.2
(a) Indigenous	117	435.7	-	-	-	-	161	11,109.7	278	11,545.3
(b) Imported	2	33.0	-	-	-	-	6	62.8	8	95.8
4. Edible Oils:	126	1,897.7	1	3.5	1	-	1,016	72,429.9	1,144	74,331.1
(a) Indigenous	116	1,848.8	1	3.5	1	-	964	65,747.2	1,082	67,599.5
(b) Imported	10	48.8	-	-	-	-	52	6,682.7	62	6,731.5
5. Sugar:	75	570.6	2	0.2	-	-	1,314	324,326.0	1,391	324,896.8
(a) Indigenous	75	570.6	2	0.2	-	-	1,309	321,298.7	1,386	321,869.5
(b) Imported	-	-	-	-	-	-	5	3,027.3	5	3,027.3
6. Kariana And Spices	89	183.9	1	0.0	-	-	49	672.3	139	856.3
7. Fish And Fish Preparations	2	1.6	-	-	-	-	6	77.4	8	79.0
8. Other Food Items:	466	4,426.5	12	83.2	2	12.0	4,751	98,241.2	5,231	102,762.9
(a) Indigenous	461	4,403.2	12	83.2	2	12.0	4,728	96,273.7	5,203	100,772.1
(b) Imported	5	23.3	-	-	-	-	23	1,967.5	28	1,990.8
B. Raw Materials:	2,310	98,723.4	52	1,200.6	11	129.8	22,110	765,630.3	24,483	865,684.0
1. Cotton Raw:	329	14,959.4	3	0.3	-	-	16,611	152,775.6	16,943	167,735.4
(a) Indigenous	270	12,372.4	3	0.3	-	-	1,773	123,873.1	2,046	136,245.9
(b) Imported	59	2,587.0	-	-	-	-	14,838	28,902.5	14,897	31,489.5
2. Synthetic Fibers:	5	79.8	-	-	-	-	84	8,248.8	89	8,328.6
(a) Indigenous	5	79.8	-	-	-	-	63	7,427.7	68	7,507.5
(b) Imported	-	-	-	-	-	-	21	821.1	21	821.1
3. Fertilizers:	883	9,668.8	13	84.5	11	129.8	447	77,659.7	1,354	87,542.7
(a) Indigenous	864	9,456.4	9	80.5	11	129.8	441	72,537.0	1,325	82,203.6
(b) Imported	19	212.5	4	4.0	-	-	6	5,122.7	29	5,339.2
4. Petroleum Crude:	70	37,077.9	-	-	-	-	1,199	60,443.6	1,269	97,521.6
(a) Indigenous	45	35,053.9	-	-	-	-	1,177	50,233.6	1,222	85,287.4
(b) Imported	25	2,024.1	-	-	-	-	22	10,210.1	47	12,234.2
5. Iron and Steel:	166	3,936.9	8	1,022.7	-	-	1,646	105,733.0	1,820	110,692.6
(a) Indigenous	142	2,383.2	8	1,022.7	-	-	1,472	72,906.7	1,622	76,312.6
(b) Imported	24	1,553.7	-	-	-	-	174	32,826.3	198	34,380.0
6. Wool & Goat Hair	1	14.7	-	-	-	-	4	31.8	5	46.5
7. Hides & Skins	3	1.1	-	-	-	-	69	3,612.4	72	3,613.5
8. Oil Seeds	7	17.0	1	-	-	-	71	4,319.3	79	4,336.3
9. Pesticides & Insecticides:	29	196.1	-	-	-	-	379	4,579.8	408	4,775.9
(a) Indigenous	29	196.1	-	-	-	-	373	4,443.7	402	4,639.7
(b) Imported	-	-	-	-	-	-	6	136.1	6	136.1
10. Other Raw Materials:	817	32,771.6	27	93.0	-	-	1,600	348,226.3	2,444	381,091.0
(a) Indigenous	800	32,757.0	26	91.7	-	-	1,415	320,804.7	2,241	353,653.4
(b) Imported	17	14.6	1	1.3	-	-	185	27,421.6	203	27,437.5

3.11.1 Advances Classified by Securities and Gender

All Banks As on 31st March, 2026

Security	Million Rupees										
	Males		Females		Both Males and Females		Others*		Total		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
C. Finished/Manufactured Goods:	3,716	74,828.2	85	793.4	2	44.0	11,628	1,050,256.7	15,431	1,125,922.2	
1. Cotton Textiles:	1,003	29,149.5	-	-	-	-	1,179	137,450.3	2,182	166,599.8	
(a) Indigenous	946	17,091.7	-	-	-	-	1,031	117,355.2	1,977	134,446.8	
(b) Imported	57	12,057.9	-	-	-	-	148	20,095.1	205	32,153.0	
2. Cotton Yarn:	93	476.2	3	20.8	-	-	994	58,598.4	1,090	59,095.4	
(a) Indigenous	93	476.2	3	20.8	-	-	918	56,013.3	1,014	56,510.3	
(b) Imported	-	-	-	-	-	-	76	2,585.1	76	2,585.1	
3. Other Textiles:	167	24,271.4	3	1.7	-	-	1,771	253,549.5	1,941	277,822.7	
(a) Indigenous	165	24,181.6	3	1.7	-	-	1,738	249,240.1	1,906	273,423.4	
(b) Imported	2	89.8	-	-	-	-	33	4,309.4	35	4,399.3	
4. Machinery:	192	356.6	5	20.9	1	1.3	802	122,665.9	1,000	123,044.7	
(a) Indigenous	180	278.9	5	20.9	-	-	458	72,597.9	643	72,897.7	
(b) Imported	12	77.8	-	-	1	1.3	344	50,068.0	357	50,147.0	
5. Handloom Products	-	-	-	-	-	-	3	110.9	3	110.9	
6. Carpets & Rugs	6	29.8	-	-	-	-	5	16.8	11	46.5	
7. Readymade Garments	35	7,742.1	8	12.7	-	-	749	42,445.0	792	50,199.8	
8. Cement and Cement Products:	17	75.8	1	4.9	-	-	352	89,744.2	370	89,824.9	
(a) Indigenous	17	75.8	1	4.9	-	-	351	89,056.2	369	89,136.9	
(b) Imported	-	-	-	-	-	-	1	688.0	1	688.0	
9. Sports Goods	9	11.0	-	-	-	-	88	3,882.0	97	3,893.0	
10. Surgical Instruments	11	266.6	1	14.9	1	42.7	79	6,650.7	92	6,974.9	
11. Chemicals & Dyes	105	1,745.6	-	-	-	-	975	50,131.8	1,080	51,877.3	
12. Other Finished Goods:	2,078	10,703.6	64	717.4	-	-	4,631	285,011.3	6,773	296,432.3	
(a) Indigenous	2,022	10,556.8	64	717.4	-	-	4,482	276,922.1	6,568	288,196.3	
(b) Imported	56	146.8	-	-	-	-	149	8,089.2	205	8,236.0	
IV. Fixed Assets Including Machinery	377,402	568,922.7	38,651	55,962.5	251	404.5	54,844	1,944,658.2	471,148	2,569,947.9	
A. Transport Equipments	365,900	551,839.5	36,877	54,594.2	250	403.7	41,488	384,547.1	444,515	991,384.4	
B. Furniture & Fixtures	70	60.0	6	3.8	-	-	106	2,902.9	182	2,966.7	
C. Office Equipments	9	93.1	1	2.5	-	-	245	50,339.6	255	50,435.2	
D. Other Machinery & Equipments	11,423	16,930.1	1,767	1,361.9	1	0.8	13,005	1,506,868.7	26,196	1,525,161.6	
V. Real Estate	555,345	791,225.8	42,469	73,119.6	3,715	21,397.9	38,056	1,216,739.9	639,585	2,102,483.1	
A. Land	448,458	258,580.1	23,789	14,334.5	925	1,943.5	15,680	515,799.4	488,852	790,657.5	
1. Residential	10,926	38,891.8	605	2,266.2	94	460.0	6,077	230,204.1	17,702	271,822.1	
(a) House	10,514	37,224.4	555	2,085.8	77	412.8	4,830	172,384.7	15,976	212,107.7	
(b) Flat	412	1,667.4	50	180.4	17	47.3	1,247	57,819.4	1,726	59,714.4	
2. Non-Residential	437,532	219,688.3	23,184	12,068.3	831	1,483.5	9,603	285,595.3	471,150	518,835.3	
(a) Commercial	1,923	20,522.5	52	359.0	59	75.9	2,893	123,467.3	4,927	144,424.7	
(b) Industrial	411	5,939.6	9	191.3	-	-	990	94,016.8	1,410	100,147.7	
c) Agriculture	434,679	189,560.4	23,096	11,424.8	766	1,390.1	4,831	29,389.5	463,372	231,764.7	
d) Other	519	3,665.7	27	93.2	6	17.6	889	38,721.8	1,441	42,498.2	
B. Buildings:	106,887	532,645.7	18,680	58,785.1	2,790	19,454.3	22,376	700,940.5	150,733	1,311,825.7	
1. Residential	100,999	454,985.4	18,510	55,065.9	2,394	15,173.3	15,446	363,162.5	137,349	888,387.2	
(a) House	80,893	340,992.8	16,428	44,712.9	2,322	13,573.5	4,167	127,473.0	103,810	526,752.3	
(b) Flat	20,106	113,992.6	2,082	10,352.9	72	1,599.8	11,279	235,689.5	33,539	361,634.9	
2. Non-Residential	5,888	77,660.3	170	3,719.2	396	4,281.0	6,930	337,778.0	13,384	423,438.5	
(a) Commercial	2,771	52,019.7	85	1,391.3	102	3,946.3	2,405	143,886.7	5,363	201,244.0	
(b) Industrial	568	6,130.4	7	33.3	11	38.9	2,384	127,996.3	2,970	134,199.0	
c) Agriculture	1,874	13,232.7	51	236.9	279	282.1	881	16,329.1	3,085	30,080.8	
d) Other	675	6,277.5	27	2,057.7	4	13.7	1,260	49,565.8	1,966	57,914.7	
VI. Fixed Deposits and Insurance Policies	5,045	22,234.8	724	832.1	29	577.6	5,974	224,865.6	11,772	248,510.0	
A. Bank Deposits	5,042	22,231.8	724	832.1	29	577.6	5,955	224,783.5	11,750	248,424.9	
1. Security Deposits	1,232	8,014.1	148	246.9	8	455.9	1,485	43,925.9	2,873	52,642.8	
2. Term Deposits (TDRs)	1,855	10,095.3	223	145.8	18	111.4	2,128	61,646.8	4,224	71,999.3	
3. Other Deposits	1,955	4,122.4	353	439.3	3	10.3	2,342	119,210.8	4,653	123,782.7	
B. Insurance Policies	3	3.0	-	-	-	-	19	82.1	22	85.1	
VII. Others	339,929	281,802.3	31,613	19,809.0	407	1,550.8	159,233	4,885,732.4	531,182	5,188,894.5	
A. Other Secured Advances	26,016	92,755.7	2,988	6,076.1	300	909.9	145,765	2,751,444.3	175,069	2,851,186.1	
1. Receivables	788	15,770.4	23	238.2	-	-	2,039	494,528.2	2,850	510,536.9	
2. Employees Benefits	1,077	279.8	70	16.7	-	-	1	3,372.2	1,148	3,668.7	
3. Others	24,151	76,705.5	2,895	5,821.2	300	909.9	143,725	2,253,543.9	171,071	2,336,980.5	
B. Advances Secured by Guarantee(s)	313,913	189,046.6	28,625	13,732.8	107	640.9	13,468	2,134,288.2	356,113	2,337,708.4	
1. Institutional Guarantee(s)	1,811	17,339.8	19	193.6	3	13.0	6,808	1,980,485.3	8,641	1,998,031.7	
2. Individual Guarantee(s)	312,102	171,706.7	28,606	13,539.2	104	627.8	6,660	153,802.9	347,472	339,676.7	
VIII. Unsecured Advances	4,202,737	414,155.8	720,779	32,948.8	1	0.3	8,099	379,300.9	4,931,616	826,405.7	
1. Credit Cards	2,141,917	288,473.5	212,863	16,757.0	-	-	-	-	2,354,780	305,230.4	
2. Personal Loan	1,998,552	110,434.4	504,691	15,775.7	1	0.3	1,937	2,097.9	2,505,181	128,308.2	
3. Others	62,268	15,247.9	3,225	416.2	-	-	6,162	377,203.0	71,655	392,867.1	
IX. Bills	-	-	-	-	-	-	-	-	-	-	
1. Inland Bills	-	-	-	-	-	-	-	-	-	-	
2. Import Bills	-	-	-	-	-	-	-	-	-	-	
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-	
Total	5,583,265	2,344,898.8	855,577	194,084.7	4,432	24,506.5	454,773	11,652,606.4	6,898,047	14,216,096.4	

*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.) Source: Statistics and Data Services Department, SBP

Notes:

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

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees

RATES OF MARGIN (%)	2025								2026	
	Mar		Jun		Sep		Dec		Mar ^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	6,378,959	5,732,977.6	6,140,428	6,356,959.0	6,140,428	6,356,959.0	5,881,560	7,284,678.3	5,866,967	6,502,288.5
5.00	51,274	205,455.1	55,657	293,492.2	55,657	293,492.2	74,764	621,871.7	55,503	312,444.1
10.00	97,962	1,161,572.2	123,135	1,213,723.0	123,135	1,213,723.0	36,598	426,575.9	178,921	1,729,048.4
15.00	26,119	421,380.0	21,064	159,328.3	21,064	159,328.3	21,413	227,350.1	27,803	460,132.7
20.00	411,376	1,289,771.8	383,548	639,225.0	383,548	639,225.0	395,562	855,331.0	394,439	820,196.2
25.00	107,278	2,028,147.6	67,699	1,872,055.6	67,699	1,872,055.6	62,752	2,589,049.8	57,185	1,858,313.1
30.00	64,768	394,752.0	68,408	247,900.0	68,408	247,900.0	76,449	338,592.8	72,283	299,232.1
33.33	49,934	20,010.6	878	8,421.4	878	8,421.4	644	7,585.0	744	13,912.3
35.00	25,176	158,990.3	28,748	193,288.3	28,748	193,288.3	29,378	176,489.0	29,598	188,110.0
40.00	29,921	193,209.1	84,735	198,220.6	84,735	198,220.6	30,010	143,405.6	24,316	185,842.1
45.00	6,921	115,372.5	8,745	95,488.5	8,745	95,488.5	8,274	78,470.1	8,636	93,214.1
50.00	15,943	194,648.3	18,685	211,563.0	18,685	211,563.0	15,375	195,578.2	16,823	168,618.6
55.00	9,396	121,978.4	10,278	68,593.8	10,278	68,593.8	12,177	73,660.5	13,162	99,992.0
60.00	6,915	100,005.5	8,570	85,407.6	8,570	85,407.6	8,338	69,388.0	8,934	72,090.0
65.00	6,715	134,744.3	5,345	103,389.2	5,345	103,389.2	5,980	76,668.2	6,218	69,522.8
70.00	5,899	72,549.3	4,083	77,955.1	4,083	77,955.1	5,102	50,719.3	5,658	50,745.5
75.00	8,578	323,596.6	5,683	316,364.6	5,683	316,364.6	6,523	437,698.9	7,838	414,186.9
80.00	7,726	82,372.0	3,485	47,866.0	3,485	47,866.0	11,622	45,779.9	11,020	44,344.7
85.00	6,249	82,494.5	3,535	65,561.9	3,535	65,561.9	6,786	58,572.9	13,952	103,303.2
90.00	5,659	124,221.0	3,704	90,249.9	3,704	90,249.9	13,532	93,735.4	36,230	95,445.9
95.00	4,565	83,222.1	6,503	204,679.0	6,503	204,679.0	4,719	86,727.1	6,336	94,687.5
99.99	17,621	76,733.7	50,548	549,706.6	50,548	549,706.6	55,572	598,565.8	55,481	540,425.7
TOTAL	7,344,954	13,118,204.6	7,103,464	13,099,438.4	7,103,464	13,099,438.4	6,763,130	14,536,493.3	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.12.1 Advances Classified by Rate of Margin and Gender

All Banks

As on 31st March, 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	4,804,914	1,046,499.4	780,912	96,013.3	151	1,015.0	280,990	5,358,760.9	5,866,967	6,502,288.5
05.00	6,532	17,558.8	426	1,014.2	19	301.6	48,526	293,569.5	55,503	312,444.1
10.00	133,239	284,788.9	10,863	23,293.1	286	1,397.8	34,533	1,419,568.5	178,921	1,729,048.4
15.00	13,196	37,577.4	4,292	11,636.9	107	771.0	10,208	410,147.4	27,803	460,132.7
20.00	364,320	239,701.7	23,423	18,133.9	333	2,236.7	6,363	560,124.0	394,439	820,196.2
25.00	29,355	230,988.1	2,612	10,478.3	783	5,754.4	24,435	1,611,092.2	57,185	1,858,313.1
30.00	59,199	95,692.3	4,557	7,097.3	90	533.5	8,437	195,908.9	72,283	299,232.1
33.33	590	2,357.6	55	110.0	1	372.8	98	11,071.8	744	13,912.3
35.00	25,187	42,401.0	2,414	2,604.8	594	2,894.1	1,403	140,210.2	29,598	188,110.0
40.00	19,147	41,773.7	1,211	2,848.4	117	2,305.8	3,841	138,914.2	24,316	185,842.1
45.00	6,390	25,873.9	670	1,487.0	443	2,444.2	1,133	63,409.1	8,636	93,214.1
50.00	13,858	96,084.4	1,206	2,711.2	78	375.3	1,681	69,447.8	16,823	168,618.6
55.00	11,049	19,317.2	1,285	1,456.0	53	297.4	775	78,921.4	13,162	99,992.0
60.00	7,125	16,436.9	805	1,120.5	78	759.2	926	53,773.4	8,934	72,090.0
65.00	4,681	11,400.9	749	978.8	81	459.7	707	56,683.4	6,218	69,522.8
70.00	3,973	8,624.7	767	709.9	109	249.0	809	41,161.9	5,658	50,745.5
75.00	4,484	6,742.3	939	692.8	79	171.1	2,336	406,580.7	7,838	414,186.9
80.00	7,477	7,434.9	2,724	1,133.8	99	134.2	720	35,641.8	11,020	44,344.7
85.00	9,900	9,834.6	3,431	2,371.8	94	127.8	527	90,968.9	13,952	103,303.2
90.00	24,354	11,356.5	10,541	2,691.2	94	284.6	1,241	81,113.6	36,230	95,445.9
95.00	3,157	6,969.3	288	506.2	39	68.9	2,852	87,143.1	6,336	94,687.5
99.99	31,138	85,484.4	1,407	4,995.2	704	1,552.5	22,232	448,393.7	55,481	540,425.7
Total	5,583,265	2,344,898.8	855,577	194,084.7	4,432	24,506.5	454,773	11,652,606.4	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

3.12.2 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 31st March, 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	4,020,329	720,753.5	683,130	37,792.6	679	6,476.4	212,970	6,755,855.4	4,917,108	7,520,878.0
1.1. Overnight	12,388	26,887.3	1,004	1,852.0	43	72.4	8,444	625,813.7	21,879	654,625.5
1.2. 2 days to 7 days	3,344	6,631.9	424	625.1	37	127.2	916	49,733.5	4,721	57,117.7
1.3. For 8 days to 1 month	270,913	54,137.2	57,524	2,851.5	29	104.5	1,761	114,295.3	330,227	171,388.4
1.4. For above 1 month but <= 3 month	1,624,606	121,261.4	430,485	3,796.7	15	116.6	7,537	640,588.6	2,062,643	765,763.2
1.5. For above 3 months but <= 6 months	720,884	123,829.7	35,364	9,987.6	45	241.7	22,604	2,113,953.1	778,897	2,248,012.0
1.6. For above 6 months but <= one year	1,388,194	388,006.1	158,329	18,679.8	510	5,814.1	171,708	3,211,471.1	1,718,741	3,623,971.1
2. Medium Term	498,360	271,124.4	67,741	19,755.0	35	195.2	72,946	763,080.1	639,082	1,054,154.7
2.1. For above 1 year but <= 2 years	321,067	185,778.5	49,454	12,517.3	7	15.6	20,119	618,096.5	390,647	816,407.8
2.2. For above 2 years but <= 3 years	177,293	85,345.9	18,287	7,237.8	28	179.6	52,827	144,983.6	248,435	237,746.9
3. Long Term	1,064,576	1,353,020.9	104,706	136,537.0	3,718	17,834.9	168,857	4,133,670.9	1,341,857	5,641,063.7
3.1. For above 3 years but <= 4 years	187,313	220,260.9	35,680	40,030.7	232	550.4	33,017	523,479.7	256,242	784,321.7
3.2. For above 4 years but <= 5 years	207,864	254,857.7	23,176	25,150.6	463	871.8	36,894	977,854.3	268,397	1,258,734.4
3.3. For above 5 years but <= 7 years	507,619	415,230.8	29,905	27,470.5	348	858.5	85,457	1,182,286.1	623,329	1,625,845.8
3.4. For above 7 years but <= 10 years	56,136	103,315.5	6,468	10,401.1	444	1,892.3	7,202	870,072.5	70,250	985,681.4
3.5. For above 10 years but <= 15 years	27,410	76,632.4	3,586	9,096.0	533	3,296.9	5,124	468,686.1	36,653	557,711.3
3.6. For above 15 years but <= 20 years	23,746	107,275.5	2,981	10,746.5	532	3,201.8	676	76,875.3	27,935	198,099.1
3.7. For above 20 years but <= 25 years	47,793	149,344.5	2,115	10,506.7	1,125	6,727.6	202	15,561.3	51,235	182,140.2
3.8. For above 25 years but <= 30 years	6,470	25,360.4	769	3,082.4	40	431.3	177	14,279.3	7,456	43,153.4
3.9. For above 30 years	225	743.2	26	52.5	1	4.4	108	4,576.2	360	5,376.4
Total	5,583,265	2,344,898.8	855,577	194,084.7	4,432	24,506.5	454,773	11,652,606.4	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

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

Notes:

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

3.12.3 Advances Classified by Nature and Gender

All Banks
As on 31st March, 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	5,024,831	1,730,123.5	801,807	145,043.3	1,396	7,515.0	397,545	6,795,659.9	6,225,579	8,678,341.7
2. ISLAMIC	558,434	614,775.3	53,770	49,041.4	3,036	16,991.6	57,228	4,856,946.5	672,468	5,537,754.8
A. Ijara Finance	72,362	123,588.9	5,825	9,769.3	9	13.8	16,391	139,310.7	94,587	272,682.7
B. Diminishing Musharaka	67,955	140,817.4	6,362	8,874.2	812	2,332.4	13,845	1,479,831.2	88,974	1,631,855.3
C. Istisna	634	13,550.2	15	2,018.6	-	-	6,585	568,985.4	7,234	584,554.2
D. Mudaraba	111	1,729.0	-	-	-	-	-	-	111	1,729.0
E. Murabaha	9,403	19,051.9	690	661.9	13	21.6	6,267	164,934.8	16,373	184,670.2
F. Musawamah finance	25,939	12,046.3	3,699	1,867.4	-	-	2,548	76,434.8	32,186	90,348.5
G. Musharaka Finance	14,200	37,053.3	1,367	2,519.9	7	34.4	2,365	352,225.4	17,939	391,833.0
H. Salam Finance	146	2,448.1	-	-	-	-	1,302	112,120.1	1,448	114,568.2
I. Commodity Murabahah / Tawwaruq	312,962	37,518.8	29,421	3,112.9	-	-	1	0.5	342,384	40,632.2
J. Advance against financing	1,076	1,924.3	104	104.4	-	-	116	54,275.7	1,296	56,304.4
K. Other Islamic Modes of Financing	53,646	225,047.1	6,287	20,112.7	2,195	14,589.4	7,808	1,908,828.0	69,936	2,168,577.1
Total	5,583,265	2,344,898.8	855,577	194,084.7	4,432	24,506.5	454,773	11,652,606.4	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

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

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3.12.4 Advances Classified by Category of Financing and Gender

All Banks

As on 31st March, 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	853	73,163.8	64	2,388.8	-	-	9,357	1,202,574.1	10,274	1,278,126.6
1.1. Export finance schemes	338	20,885.4	7	13.8	-	-	2,842	351,569.4	3,187	372,468.5
1.2. Others	515	52,278.4	57	2,375.0	-	-	6,515	851,004.7	7,087	905,658.1
2. Import financing	488	7,183.0	18	148.8	-	-	7,859	546,249.4	8,365	553,581.2
3. Government self employment schemes	39,910	91,250.4	3,947	7,119.4	17	31.2	19,871	37,429.2	63,745	135,830.2
4. Working capital/short term	4,141,654	792,090.3	667,427	42,743.1	551	2,639.1	305,507	5,384,914.0	5,115,139	6,222,386.6
4.1. Small Loans	2,986,718	238,597.0	586,944	19,427.3	17	44.5	79,216	273,911.2	3,652,895	531,980.0
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.)	16	4.1	4	-	-	-	532	10,555.7	552	10,559.8
4.4. Others	1,154,874	552,565.0	80,479	23,315.8	534	2,594.7	225,392	4,045,785.1	1,461,279	4,624,260.5
4.5. Commodity Operations Financing	46	924.2	-	-	-	-	367	1,054,662.0	413	1,055,586.3
5. Fixed investment/long term	1,400,360	1,381,211.3	184,121	141,684.5	3,864	21,836.2	112,179	4,481,439.8	1,700,524	6,026,171.9
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	290	2,561.2	5	68.9	-	-	12,424	389,600.8	12,719	392,230.9
5.2. Financing Power Plants Using Renewable Energy	514	5,877.7	22	35.1	4	2.6	2,132	68,448.1	2,672	74,363.5
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	1	16.7	-	-	-	-	22	327.7	23	344.4
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	85	820.3	627	637.6	-	-	391	3,218.7	1,103	4,676.6
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	47	868.6	-	-	-	-	195	5,664.1	242	6,532.6
5.6. Small Loans	379,292	266,740.2	60,735	26,271.8	480	988.9	20,862	154,870.1	461,369	448,871.0
5.7. Others	918,377	686,107.3	104,566	64,641.8	905	3,163.0	72,666	3,670,675.8	1,096,514	4,424,587.9
5.8. Financing for Construction Purposes	95,904	399,870.4	17,996	49,517.0	2,475	17,681.7	1,172	110,046.5	117,547	577,115.6
5.9. SME Asaan Finance (SAAF) Scheme	5,836	18,335.1	169	508.4	-	-	2,023	8,019.4	8,028	26,862.9
5.10 Machinery	14	14.1	1	3.9	-	-	292	70,568.5	307	70,586.5
Total	5,583,265	2,344,898.8	855,577	194,084.7	4,432	24,506.5	454,773	11,652,606.4	6,898,047	14,216,096.4

Source: Statistics and Data Services Department, SBP

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

Notes:

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3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-25	Jun-26	Mar-26	Apr-26	May-26	Jun-26
A. Agriculture, forestry, and fishing	494,762.4	671,108.8	593,263.7	594,894.5	612,703.8	671,108.8
Trade finance	2,751.4	10,633.0	12,246.2	15,957.1	16,741.1	10,633.0
Working capital	261,385.3	335,056.4	301,820.7	290,529.7	296,697.5	335,056.4
Fixed investment	200,690.2	278,882.8	241,135.1	247,675.9	257,682.0	278,882.8
Construction Financing	874.2	1,005.3	524.0	495.4	475.2	1,005.3
Other	29,061.4	45,531.3	37,537.7	40,236.4	41,108.0	45,531.3
B. Mining and quarrying	88,607.5	77,142.9	74,751.7	73,302.5	75,593.8	77,142.9
Trade finance	2,454.1	1,465.6	1,233.1	1,546.7	1,459.2	1,465.6
Working capital	33,602.0	24,899.8	23,611.5	22,034.4	24,085.0	24,899.8
Fixed investment	50,845.1	50,313.7	49,896.4	49,711.6	47,281.0	50,313.7
Construction Financing	0.4	-	-	-	-	-
Other	1,706.0	463.9	10.8	9.8	2,768.6	463.9
C. Manufacturing	5,354,889.2	6,011,510.7	5,857,102.1	5,794,217.7	5,789,007.1	6,011,510.7
Trade finance	1,372,424.4	1,530,162.2	1,517,502.4	1,487,137.8	1,515,645.8	1,530,162.2
Working capital	2,258,831.1	2,467,230.5	2,451,860.8	2,372,627.8	2,333,600.7	2,467,230.5
Fixed investment	1,591,663.0	1,871,085.8	1,755,884.3	1,804,293.5	1,809,866.0	1,871,085.8
Construction Financing	14,194.9	4,234.8	5,202.4	5,016.1	3,965.3	4,234.8
Other	117,775.8	138,797.5	126,652.2	125,142.5	125,929.3	138,797.5
D. Electricity, gas, steam and air conditioning supply	486,486.8	423,315.6	377,202.0	398,944.4	393,976.7	423,315.6
Trade finance	2,422.9	2,314.5	3,786.7	3,239.8	2,522.1	2,314.5
Working capital	192,722.7	174,579.2	141,788.0	156,645.8	151,214.8	174,579.2
Fixed investment	290,971.3	245,480.6	231,460.8	238,296.8	239,571.1	245,480.6
Construction Financing	226.4	571.2	-	-	455.8	571.2
Other	143.5	370.1	166.5	762.1	212.9	370.1
E. Water supply; sewerage, waste management and remediation activities	32,246.2	44,479.3	44,715.5	43,194.8	41,406.3	44,479.3
Trade finance	1,371.4	1,531.5	2,707.8	2,239.0	1,619.0	1,531.5
Working capital	4,795.2	5,900.8	4,009.9	2,989.7	2,827.5	5,900.8
Fixed investment	25,986.9	36,967.7	37,918.4	37,886.7	36,880.4	36,967.7
Construction Financing	-	-	-	-	-	-
Other	92.7	79.3	79.4	79.4	79.4	79.3
F. Construction	210,346.1	236,149.0	217,445.7	215,573.5	226,387.3	236,149.0
Trade finance	1,278.5	1,272.9	2,834.0	1,550.7	1,247.3	1,272.9
Working capital	46,244.1	64,816.2	56,096.0	52,715.9	53,062.0	64,816.2
Fixed investment	47,699.5	94,638.6	74,816.9	77,402.6	88,000.7	94,638.6
Construction Financing	114,509.8	73,822.7	82,838.7	82,992.9	82,842.0	73,822.7
Other	614.2	1,598.5	860.1	911.3	1,235.4	1,598.5
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	677,115.3	885,489.5	829,957.3	827,911.3	850,160.6	885,489.5
Trade finance	67,758.0	93,690.9	87,081.3	95,694.6	99,308.4	93,690.9
Working capital	390,125.3	501,740.7	467,688.4	451,624.7	459,933.4	501,740.7
Fixed investment	143,953.4	221,130.8	208,444.9	213,617.9	225,983.7	221,130.8
Construction Financing	14,274.3	682.1	1,470.2	1,023.2	686.2	682.1
Other	61,004.2	68,245.0	65,272.4	65,950.9	64,249.0	68,245.0
H. Transportation and storage	129,433.9	204,307.2	168,735.6	173,359.4	175,773.7	204,307.2
Trade finance	3,621.3	4,926.4	4,369.0	5,695.7	5,684.3	4,926.4
Working capital	29,226.4	40,191.7	40,707.9	34,237.6	34,299.9	40,191.7
Fixed investment	77,328.4	112,884.4	91,022.0	97,511.0	96,700.3	112,884.4
Construction Financing	3,853.9	7,110.5	3,589.9	3,579.0	3,566.8	7,110.5
Other	15,403.7	39,194.2	29,046.7	32,336.1	35,522.4	39,194.2
I. Accommodation and food service activities	80,594.6	97,998.1	94,535.4	94,076.7	92,926.4	97,998.1
Trade finance	1,774.5	5,034.7	4,215.0	4,212.9	4,326.9	5,034.7
Working capital	9,239.0	15,559.7	17,392.2	16,946.2	16,207.6	15,559.7
Fixed investment	61,107.8	71,130.2	66,555.7	66,395.8	65,858.2	71,130.2
Construction Financing	7,316.4	5,296.6	5,420.4	5,527.2	5,529.3	5,296.6
Other	1,156.9	976.9	952.1	994.6	1,004.3	976.9

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-25	Jun-26	Mar-26	Apr-26	May-26	Jun-26
J. Information and communication	552,295.8	595,456.4	593,972.9	575,301.1	590,927.3	595,456.4
Trade finance	4,017.5	10,329.9	7,850.9	10,185.6	10,302.2	10,329.9
Working capital	76,852.3	82,992.4	84,273.6	76,839.9	83,762.0	82,992.4
Fixed investment	441,735.8	467,934.0	467,752.8	454,558.1	462,729.7	467,934.0
Construction Financing	1,265.1	863.7	963.8	905.2	903.5	863.7
Other	28,425.1	33,336.6	33,131.8	32,812.3	33,229.8	33,336.6
K. Real estate activities	42,592.4	47,561.2	45,993.3	45,463.5	43,811.6	47,561.2
Trade finance	316.3	646.4	573.1	529.0	549.4	646.4
Working capital	6,156.4	12,639.2	17,268.2	15,728.9	14,309.8	12,639.2
Fixed investment	11,901.2	23,450.2	16,722.1	17,802.5	17,532.4	23,450.2
Construction Financing	24,187.2	10,815.9	11,417.4	11,391.4	11,409.0	10,815.9
Other	31.3	9.5	12.5	11.8	11.1	9.5
L. Professional, scientific and technical activities	69,863.5	65,636.3	114,583.6	114,115.1	60,038.0	65,636.3
Trade finance	9,161.8	3,496.3	3,666.8	4,974.5	3,055.6	3,496.3
Working capital	45,691.8	36,104.0	55,868.4	52,235.0	31,804.6	36,104.0
Fixed investment	13,242.0	24,931.7	54,365.4	55,944.5	24,521.8	24,931.7
Construction Financing	1,060.4	-	164.6	164.0	-	-
Other	707.5	1,104.4	518.3	797.2	656.0	1,104.4
M. Administrative and support service activities	60,985.2	54,529.3	61,192.4	56,435.0	52,350.3	54,529.3
Trade finance	1,907.5	2,293.7	1,899.1	2,260.9	2,089.1	2,293.7
Working capital	28,972.1	28,544.0	25,782.4	25,105.8	24,787.1	28,544.0
Fixed investment	26,195.7	22,612.0	28,998.3	27,804.1	24,327.8	22,612.0
Construction Financing	-	1.4	3,576.7	-	-	1.4
Other	3,909.9	1,078.1	935.9	1,264.2	1,146.3	1,078.1
N. Education	30,245.3	36,242.2	30,002.6	29,541.5	30,520.7	36,242.2
Trade finance	-	115.7	127.3	157.7	129.6	115.7
Working capital	12,217.2	12,587.6	8,564.0	7,594.8	8,289.7	12,587.6
Fixed investment	12,859.8	20,327.7	17,935.7	18,542.4	18,997.6	20,327.7
Construction Financing	4,672.4	2,236.8	2,677.2	2,480.5	2,320.4	2,236.8
Other	495.8	974.4	698.3	766.1	783.4	974.4
O. Human health and social work activities	16,501.9	19,585.5	15,388.9	15,537.2	17,879.1	19,585.5
Trade finance	-	13.7	-	-	-	13.7
Working capital	5,574.4	6,372.1	5,266.0	5,210.6	5,824.6	6,372.1
Fixed investment	8,671.9	11,906.7	8,787.6	8,961.5	10,708.7	11,906.7
Construction Financing	1,706.2	733.6	954.6	911.2	857.9	733.6
Other	549.4	559.5	380.8	453.9	487.9	559.5
P. Arts, entertainment, and recreation	2,358.5	4,566.0	3,764.9	4,089.0	4,631.4	4,566.0
Trade finance	100.0	100.0	100.0	100.0	100.0	100.0
Working capital	1,076.5	2,164.9	1,539.8	1,556.8	2,156.8	2,164.9
Fixed investment	926.5	2,268.8	2,063.5	2,370.8	2,341.4	2,268.8
Construction Financing	242.3	0.4	28.0	28.0	0.7	0.4
Other	13.3	31.9	33.7	33.4	32.5	31.9
Q. Other service activities	94,786.0	124,959.1	112,198.1	110,607.0	114,868.0	124,959.1
Trade finance	2,276.9	1,501.1	2,626.8	1,828.0	1,663.6	1,501.1
Working capital	54,223.0	68,835.0	62,959.6	60,048.0	59,400.3	68,835.0
Fixed investment	34,564.1	44,482.9	38,378.1	39,885.5	44,846.1	44,482.9
Construction Financing	877.9	647.6	680.4	751.0	785.7	647.6
Other	2,844.1	9,492.5	7,553.2	8,094.5	8,172.4	9,492.5
Total	8,424,110.7	9,600,037.2	9,234,805.8	9,166,564.1	9,172,962.1	9,600,037.2

Source: Statistics and Data Services Department, SBP

Notes:

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

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-25	Jun-26	Mar-26	Apr-26	May-26	Jun-26
A. Agriculture, forestry, and fishing	67,377.9	130,460.8	98,951.5	102,677.8	109,194.4	130,460.8
Trade finance	179.1	55.1	173.8	167.5	166.8	55.1
Working capital	27,613.2	51,419.4	38,876.7	40,107.5	42,182.6	51,419.4
Fixed investment	22,203.4	50,771.8	37,118.1	38,909.4	41,459.2	50,771.8
Construction Financing	9.9	8.3	8.7	8.3	8.3	8.3
Other	17,372.3	28,206.1	22,774.3	23,485.1	25,377.4	28,206.1
B. Mining and quarrying	1,970.3	7,191.7	2,110.7	2,158.1	2,197.0	7,191.7
Trade finance	112.0	32.6	22.6	17.3	26.2	32.6
Working capital	1,026.2	1,073.2	907.3	926.2	911.8	1,073.2
Fixed investment	820.8	6,077.9	1,170.0	1,204.9	1,250.1	6,077.9
Construction Financing	0.4	-	-	-	-	-
Other	11.0	8.0	10.8	9.8	8.9	8.0
C. Manufacturing	254,657.6	307,070.5	309,080.6	297,791.6	299,284.3	307,070.5
Trade finance	24,305.7	30,766.9	29,463.7	29,340.2	30,975.4	30,766.9
Working capital	171,785.9	190,351.5	200,974.0	191,271.0	185,884.1	190,351.5
Fixed investment	47,609.9	67,089.0	62,951.5	60,404.8	63,768.2	67,089.0
Construction Financing	899.3	50.0	55.3	46.5	62.7	50.0
Other	10,056.8	18,813.2	15,636.0	16,729.0	18,593.9	18,813.2
D. Electricity, gas, steam and air conditioning supply	2,675.3	3,739.7	3,273.2	3,544.5	3,348.6	3,739.7
Trade finance	289.3	112.0	7.1	7.1	112.0	112.0
Working capital	1,799.1	1,691.1	1,715.7	1,723.5	1,531.4	1,691.1
Fixed investment	568.3	1,925.1	1,538.0	1,801.9	1,693.5	1,925.1
Construction Financing	-	-	-	-	-	-
Other	18.5	11.5	12.4	12.1	11.8	11.5
E. Water supply; sewerage, waste management and remediation activities	393.7	922.4	870.1	846.6	860.4	922.4
Trade finance	-	-	-	-	-	-
Working capital	66.1	86.0	77.3	65.7	83.8	86.0
Fixed investment	259.0	757.0	713.4	701.5	697.2	757.0
Construction Financing	-	-	-	-	-	-
Other	68.5	79.3	79.4	79.4	79.4	79.3
F. Construction	20,447.6	24,025.1	21,449.2	20,960.7	21,377.9	24,025.1
Trade finance	42.0	15.7	15.8	62.7	64.0	15.7
Working capital	7,844.7	8,864.0	7,052.5	7,122.5	7,163.8	8,864.0
Fixed investment	5,671.0	8,875.7	7,896.4	8,133.0	8,646.7	8,875.7
Construction Financing	6,472.6	5,517.2	5,882.4	5,067.2	4,889.8	5,517.2
Other	417.4	752.5	602.1	575.4	613.7	752.5
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	261,039.2	360,007.1	332,744.0	333,971.2	349,885.7	360,007.1
Trade finance	5,937.9	5,042.8	5,339.6	5,197.2	5,860.3	5,042.8
Working capital	145,495.6	175,522.4	171,425.9	168,002.2	165,202.4	175,522.4
Fixed investment	73,700.2	127,932.9	112,405.4	114,852.4	130,321.6	127,932.9
Construction Financing	186.5	129.4	175.6	136.7	131.8	129.4
Other	35,718.9	51,379.6	43,397.3	45,782.6	48,369.7	51,379.6
H. Transportation and storage	43,976.0	78,449.7	68,670.1	72,925.2	76,146.9	78,449.7
Trade finance	-	239.9	40.1	40.0	40.0	239.9
Working capital	2,367.6	2,682.6	2,598.1	2,775.1	2,543.5	2,682.6
Fixed investment	26,642.7	37,958.1	37,288.5	38,085.7	39,667.3	37,958.1
Construction Financing	145.9	65.5	85.1	75.7	73.5	65.5
Other	14,819.7	37,503.6	28,658.3	31,948.7	33,822.6	37,503.6
I. Accommodation and food service activities	7,109.1	12,201.1	10,461.9	10,941.1	11,070.1	12,201.1
Trade finance	102.3	2,612.7	1,128.6	1,838.0	2,062.6	2,612.7
Working capital	1,388.5	2,528.2	2,653.9	2,494.7	2,073.5	2,528.2
Fixed investment	3,333.2	5,242.6	4,943.1	4,896.3	5,127.4	5,242.6
Construction Financing	1,247.8	968.4	988.2	986.7	1,003.7	968.4
Other	1,037.4	849.2	748.1	725.4	802.8	849.2

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-25	Jun-26	Mar-26	Apr-26	May-26	Jun-26
J. Information and communication	6,701.5	10,791.5	10,512.4	10,673.3	10,414.4	10,791.5
Trade finance	114.3	163.0	144.4	161.7	156.0	163.0
Working capital	3,222.7	4,237.0	4,504.6	4,617.3	4,139.4	4,237.0
Fixed investment	2,902.9	5,031.4	4,822.1	4,819.4	4,989.9	5,031.4
Construction Financing	111.9	91.4	96.3	94.6	92.9	91.4
Other	349.7	1,268.6	945.0	980.4	1,036.3	1,268.6
K. Real estate activities	2,893.7	4,096.8	3,507.4	3,365.5	3,440.0	4,096.8
Trade finance	-	-	-	-	-	-
Working capital	745.2	460.2	552.1	467.0	505.2	460.2
Fixed investment	1,801.3	3,361.7	2,733.2	2,645.7	2,672.4	3,361.7
Construction Financing	326.3	265.3	209.6	241.1	251.4	265.3
Other	20.8	9.5	12.5	11.8	11.1	9.5
L. Professional, scientific and technical activities	14,741.4	13,107.8	19,316.8	18,194.9	13,425.9	13,107.8
Trade finance	735.9	314.8	411.1	457.8	469.8	314.8
Working capital	10,682.8	7,754.2	10,422.1	8,250.5	7,035.6	7,754.2
Fixed investment	3,177.1	4,892.3	8,381.2	9,348.2	5,779.0	4,892.3
Construction Financing	19.9	-	-	-	-	-
Other	125.7	146.6	102.3	138.3	141.5	146.6
M. Administrative and support service activities	11,390.8	13,201.3	13,562.1	12,422.2	12,257.9	13,201.3
Trade finance	263.2	275.2	628.5	343.3	299.9	275.2
Working capital	6,232.3	6,015.4	6,334.9	5,402.5	5,079.8	6,015.4
Fixed investment	4,537.7	6,360.8	6,148.9	6,138.5	6,350.5	6,360.8
Construction Financing	-	-	-	-	-	-
Other	357.6	549.9	449.8	537.9	527.6	549.9
N. Education	5,217.0	6,248.7	5,613.3	5,761.5	5,653.4	6,248.7
Trade finance	-	-	-	-	-	-
Working capital	1,977.9	1,896.4	1,532.4	1,633.4	1,435.3	1,896.4
Fixed investment	2,514.5	3,445.2	3,349.0	3,334.4	3,407.5	3,445.2
Construction Financing	228.7	27.0	33.6	27.7	27.3	27.0
Other	495.8	880.1	698.3	766.1	783.4	880.1
O. Human health and social work activities	3,384.2	4,948.6	4,357.2	4,355.7	4,482.8	4,948.6
Trade finance	-	13.7	-	-	-	13.7
Working capital	1,160.5	1,306.8	1,208.4	1,143.3	1,067.7	1,306.8
Fixed investment	1,803.4	3,047.7	2,695.8	2,734.4	2,904.5	3,047.7
Construction Financing	183.9	24.9	76.2	28.2	26.8	24.9
Other	236.4	555.4	376.7	449.8	483.8	555.4
P. Arts, entertainment, and recreation	724.7	920.6	983.7	1,012.6	967.5	920.6
Trade finance	100.0	100.0	100.0	100.0	100.0	100.0
Working capital	211.7	355.6	379.2	346.2	314.8	355.6
Fixed investment	398.4	432.7	470.2	532.3	519.5	432.7
Construction Financing	1.3	0.4	0.7	0.7	0.7	0.4
Other	13.3	31.9	33.7	33.4	32.5	31.9
Q. Other service activities	51,600.9	65,563.0	66,141.0	63,755.4	66,805.8	65,563.0
Trade finance	301.9	266.7	255.9	196.7	245.1	266.7
Working capital	29,550.3	30,970.0	34,797.0	31,750.2	30,554.9	30,970.0
Fixed investment	18,975.2	28,537.6	26,452.9	27,207.9	28,062.6	28,537.6
Construction Financing	52.9	28.9	30.4	29.0	36.3	28.9
Other	2,720.6	5,759.7	4,604.8	4,571.6	7,907.0	5,759.7
Total	756,300.9	1,042,946.5	971,605.1	965,358.0	990,813.0	1,042,946.5

Source: Statistics and Data Services Department, SBP

Notes:

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

3.15 Disbursement and Utilization of Advances-Province/Region wise

Billion Rupees

Period	Province/ Region	Disbursements	%	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursemen t
				Amount	% of Regional Disburseme	Amount	% of Regional Disburseme		Amount	(%)	
Jul-Sep-2025	Punjab	5,084.2	37.8	4,949.1	97.3	135.1	2.7	439.6	5,388.7	40.0	106.0
	Sindh	6,878.8	51.1	6,502.0	94.5	376.8	5.5	117.2	6,619.2	49.2	96.2
	KPK	90.3	0.7	86.7	96.1	3.6	4.0	515.3	602.0	4.5	666.7
	Balochistan	14.9	0.1	12.2	81.5	2.8	18.5	4.6	16.7	0.1	112.2
	Islamabad	1,375.9	10.2	781.7	56.8	594.2	43.2	34.2	815.9	6.1	59.3
	Gilgit-Baltistan	6.4	0.1	6.3	98.2	0.1	1.8	1.0	7.2	0.1	113.2
	AJK	11.8	0.1	11.7	99.8	0.0	0.2	0.8	12.5	0.1	106.6
Total		13,462.2	100.0	12,349.7	91.7	1,112.5	8.3	1,112.5	13,462.2	100.0	-
Oct-Dec-2025	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-2026 ^p	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	-

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	Jul-Sep-25		Oct-Dec-25 ^R		Jan-Mar-26 ^P	
	Utilization	Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,949.1	97.3	6,728.0	98.0	5,295.6	97.1
	Sindh	101.3	2.0	86.7	1.3	122.9	2.3
	KPK	5.8	0.1	8.7	0.1	8.0	0.2
	Balochistan	1.3	0.0	0.4	0.0	1.5	0.0
	Islamabad	25.2	0.5	38.1	0.6	23.4	0.4
	Gilgit-Baltistan	0.9	0.0	0.2	-	0.0	-
	AJK	0.6	0.0	1.8	0.0	1.2	0.0
Punjab Total		5,084.2	100.0	6,863.9	100.0	5,452.7	100.0
Sindh	Punjab	337.9	4.9	93.0	1.0	193.9	2.8
	Sindh	6,502.0	94.5	9,407.7	96.8	6,832.8	96.9
	KPK	30.0	0.4	64.5	0.7	8.8	0.1
	Balochistan	3.1	0.0	10.2	0.1	7.3	0.1
	Islamabad	5.7	0.1	138.6	1.4	10.8	0.2
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.2	-	0.3	-	0.1	-
Sindh Total		6,878.8	100.0	9,714.3	100.0	7,053.8	100.0
KPK	Punjab	0.2	0.2	0.3	0.0	0.1	0.2
	Sindh	0.2	0.2	0.1	0.0	0.1	0.1
	KPK	86.7	96.1	1,026.0	99.8	77.0	96.3
	Balochistan	0.0	0.0	0.0	-	0.0	0.0
	Islamabad	3.2	3.5	1.4	0.1	2.7	3.4
	Gilgit-Baltistan	0.0	0.0	0.0	-	0.0	-
	AJK	-	-	-	-	0.0	0.0
KPK Total		90.3	100.0	1,027.9	100.0	79.9	100.0
Balochistan	Punjab	0.0	0.2	0.1	0.3	0.0	0.1
	Sindh	2.7	18.3	0.6	2.2	0.1	0.5
	KPK	-	0.0	0.0	0.2	0.0	0.0
	Balochistan	12.2	81.5	26.7	97.3	12.4	99.4
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	0.0	0.0
Balochistan Total		14.9	100.0	27.4	100.0	12.4	100.0
Islamabad	Punjab	101.5	7.4	164.6	11.8	123.7	9.1
	Sindh	13.0	0.9	58.7	4.2	22.0	1.6
	KPK	479.5	34.9	36.6	2.6	67.5	4.9
	Balochistan	0.2	0.0	0.9	0.1	0.1	0.0
	Islamabad	781.7	56.8	1,138.7	81.4	1,151.8	84.4
	Gilgit-Baltistan	0.0	-	0.1	0.0	0.0	-
	AJK	0.0	-	0.2	0.0	0.1	0.0
Islamabad Total		1,375.9	100.0	1,399.8	100.0	1,365.3	100.0
Gilgit-Baltistan	Punjab	-	0.1	0.1	0.9	0.0	0.3
	Sindh	-	0.0	-	-	0.0	0.0
	KPK	0.0	0.3	0.0	0.2	0.0	0.1
	Balochistan	-	-	-	-	-	-
	Islamabad	0.1	1.5	0.1	1.3	0.0	0.7
	Gilgit-Baltistan	6.3	98.2	7.5	97.7	6.1	98.8
	AJK	-	0.0	0.0	0.0	0.0	0.0
Gilgit-Baltistan Total		6.4	100.0	7.7	100.0	6.2	100.0
AJK	Punjab	0.0	0.1	0.0	0.1	0.0	0.1
	Sindh	-	0.0	0.0	0.0	0.0	0.0
	KPK	-	0.0	0.0	0.0	0.0	0.0
	Balochistan	-	-	-	-	-	-
	Islamabad	0.0	0.1	0.0	0.2	0.0	0.2
	Gilgit-Baltistan	-	-	0.0	-	0.0	-
	AJK	11.7	99.8	14.3	99.7	12.1	99.7
AJK Total		11.8	100.0	14.3	100.0	12.1	100.0
Grand Total		13,462.2		19,055.3		13,982.4	

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

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

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

Billion Rupees

Place of Utilization	Place of Disbursement	Jul-Sep-25		Oct-Dec-25 ¹		Jan-Mar-26 ²	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,949.1	91.8	6,728.0	96.3	5,317.3	94.2
	Sindh	337.9	6.3	93.0	1.3	182.3	3.2
	KPK	0.2	-	0.3	-	1.6	0.0
	Balochistan	0.0	-	0.1	-	0.6	0.0
	Islamabad	101.5	1.9	164.6	2.4	144.4	2.6
	Gilgit-Baltistan	0.0	-	0.1	-	0.1	-
	AJK	0.0	-	0.0	-	0.4	0.0
Punjab Total		5,388.7	100.0	6,986.0	100.0	5,646.7	100.0
Sindh	Punjab	101.3	1.5	86.7	0.9	197.8	2.7
	Sindh	6,502.0	98.2	9,407.7	98.5	7,070.3	96.9
	KPK	0.2	-	0.1	-	0.4	0.0
	Balochistan	2.7	0.0	0.6	0.0	0.1	-
	Islamabad	13.0	0.2	58.7	0.6	30.3	0.4
	Gilgit-Baltistan	0.0	-	-	-	0.4	0.0
	AJK	0.0	-	0.0	-	0.1	-
Sindh Total		6,619.2	100.0	9,553.7	100.0	7,299.5	100.0
KPK	Punjab	5.8	1.0	8.7	0.8	13.9	1.3
	Sindh	30.0	5.0	64.5	5.7	21.6	2.0
	KPK	86.7	14.4	1,026.0	90.3	959.4	88.8
	Balochistan	0.0	-	0.0	-	-	-
	Islamabad	479.5	79.6	36.6	3.2	85.3	7.9
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.0	-	0.0	-	0.0	-
KPK Total		602.0	100.0	1,135.9	100.0	1,080.3	100.0
Balochistan	Punjab	1.3	7.8	0.4	1.2	1.7	5.6
	Sindh	3.1	18.5	10.2	26.6	9.2	30.5
	KPK	0.0	0.1	0.0	0.1	0.0	0.1
	Balochistan	12.2	72.7	26.7	69.8	18.1	59.7
	Islamabad	0.2	1.0	0.9	2.3	1.3	4.2
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		16.7	100.0	38.2	100.0	30.3	100.0
Islamabad	Punjab	25.2	3.1	38.1	2.9	40.4	4.8
	Sindh	5.7	0.7	138.6	10.5	78.1	9.2
	KPK	3.2	0.4	1.4	0.1	2.3	0.3
	Balochistan	-	-	-	-	-	-
	Islamabad	781.7	95.8	1,138.7	86.5	729.2	85.7
	Gilgit-Baltistan	0.1	0.0	0.1	0.0	0.1	0.0
	AJK	0.0	-	0.0	-	1.2	0.1
Islamabad Total		815.9	100.0	1,316.9	100.0	851.4	100.0
Gilgit Baltistan	Punjab	0.9	12.3	0.2	2.4	0.2	2.1
	Sindh	0.0	0.3	0.0	0.5	0.1	1.6
	KPK	0.0	0.3	0.0	-	0.0	0.0
	Balochistan	-	-	-	-	-	-
	Islamabad	0.0	0.4	0.1	1.0	0.2	2.2
	Gilgit-Baltistan	6.3	86.8	7.5	96.2	6.6	94.1
	AJK	0.0	0.0	0.0	0.0	0.0	0.0
Gilgit-Baltistan Total		7.2	100.0	7.8	100.0	7.0	100.0
AJK	Punjab	0.6	4.8	1.8	11.1	1.5	8.9
	Sindh	0.2	1.2	0.3	2.0	0.1	0.6
	KPK	0.0	0.0	-	-	0.0	-
	Balochistan	0.0	-	-	-	-	-
	Islamabad	0.0	0.3	0.2	1.3	0.2	1.5
	Gilgit-Baltistan	0.0	-	0.0	-	-	-
	AJK	11.7	93.7	14.3	85.6	14.6	89.0
AJK Total		12.5	100.0	16.7	100.0	16.5	100.0
Grand Total		13,462.2	-	19,055.3	-	14,931.7	-

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	Sep-25			Dec-25			Mar-26 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	0.2	624.9	625.1	0.1	634.0	634.1	0.1	695.5	695.6
	Non-Financial Public Sector Enterprises	-	2,370.0	2,370.0	-	2,881.9	2,881.9	97.9	2,600.7	2,698.5
	NBFCs & Financial Auxiliaries	-	654.9	654.9	0.0	595.2	595.2	0.0	382.9	382.9
	Private Sector (Business)	435.7	7,697.0	8,132.7	517.7	8,527.3	9,045.0	470.0	8,518.3	8,988.3
	Trust Funds & Non Profit Organizations	0.6	7.3	7.8	0.5	7.8	8.3	0.5	10.7	11.2
	Personal/Individuals	110.8	1,196.8	1,307.6	123.5	1,246.7	1,370.2	125.6	1,312.6	1,438.2
	Others	0.3	1.1	1.4	0.3	1.5	1.8	0.3	1.1	1.4
	Total	547.4	12,552.0	13,099.4	642.1	13,894.4	14,536.5	694.3	13,521.8	14,216.1
Punjab	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	25.7	25.7	-	33.3	33.3	-	146.5	146.5
	Non-Financial Public Sector Enterprises	-	782.8	782.8	-	837.3	837.3	-	733.2	733.2
	NBFCs & Financial Auxiliaries	-	37.1	37.1	-	37.9	37.9	-	41.9	41.9
	Private Sector (Business)	347.9	3,329.3	3,677.2	393.9	3,839.5	4,233.3	367.4	3,913.9	4,281.3
	Trust Funds & Non Profit Organizations	0.6	1.8	2.3	0.5	2.4	3.0	0.5	4.6	5.0
	Personal/Individuals	32.9	370.6	403.5	31.9	396.1	428.0	33.6	418.8	452.4
	Others	0.3	0.8	1.0	0.3	1.2	1.5	0.3	0.8	1.1
	Total	381.6	4,548.0	4,929.6	426.6	5,147.8	5,574.3	401.8	5,259.7	5,661.5
Sindh	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	0.2	223.5	223.7	0.1	218.4	218.5	0.1	155.8	155.9
	Non-Financial Public Sector Enterprises	-	1,329.1	1,329.1	-	1,586.0	1,586.0	-	1,434.5	1,434.5
	NBFCs & Financial Auxiliaries	-	594.1	594.1	0.0	512.3	512.3	0.0	290.1	290.1
	Private Sector (Business)	40.3	3,460.7	3,501.0	53.2	3,699.6	3,752.8	46.3	3,629.9	3,676.3
	Trust Funds & Non Profit Organizations	-	1.9	1.9	-	1.9	1.9	-	1.8	1.8
	Personal/Individuals	10.4	737.3	747.7	9.0	755.0	764.1	9.4	796.4	805.8
	Others	-	0.3	0.3	-	0.3	0.3	-	0.3	0.3
	Total	50.9	6,346.9	6,397.8	62.3	6,773.6	6,835.9	55.9	6,308.8	6,364.7
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.1	0.1	-	0.0	0.0	-	0.1	0.1
	Non-Financial Public Sector Enterprises	-	16.3	16.3	-	3.9	3.9	-	3.5	3.5
	NBFCs & Financial Auxiliaries	-	0.1	0.1	-	0.1	0.1	-	0.1	0.1
	Private Sector (Business)	38.4	103.6	142.0	41.8	109.1	150.9	39.1	90.9	130.0
	Trust Funds & Non Profit Organizations	-	-	-	-	0.0	0.0	-	0.0	0.0
	Personal/Individuals	62.3	43.4	105.6	76.6	46.5	123.1	76.3	46.5	122.9
	Others	-	-	-	-	-	-	-	-	-
	Total	100.6	163.4	264.0	118.3	159.6	277.9	115.4	141.0	256.4
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	46.4	46.4	97.9	0.1	98.0
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.6	6.0	9.6	22.8	8.4	31.3	10.9	8.7	19.6
	Trust Funds & Non Profit Organizations	-	-	-	-	0.1	0.1	-	0.1	0.1
	Personal/Individuals	2.0	4.1	6.1	2.0	4.0	6.0	2.0	4.0	6.1
	Others	-	-	-	-	-	-	-	-	-
	Total	5.6	10.1	15.7	24.8	58.9	83.7	110.9	12.9	123.7
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	375.6	375.6	-	382.2	382.2	-	393.2	393.2
	Non-Financial Public Sector Enterprises	-	241.8	241.8	-	408.3	408.3	-	429.3	429.3
	NBFCs & Financial Auxiliaries	-	23.7	23.7	-	44.9	44.9	-	50.8	50.8
	Private Sector (Business)	0.4	765.4	765.8	0.3	838.2	838.5	0.3	843.6	843.9
	Trust Funds & Non Profit Organizations	-	3.6	3.6	-	3.4	3.4	-	4.3	4.3
	Personal/Individuals	0.3	36.1	36.3	0.3	37.8	38.1	0.3	39.6	39.9
	Others	-	-	-	-	0.0	0.0	-	0.0	0.0
	Total	0.6	1,446.2	1,446.8	0.5	1,714.9	1,715.4	0.6	1,760.8	1,761.4

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

Provinces/ Regions	Borrower	Billion Rupees								
		Sep-25			Dec-25			Mar-26 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.8	2.5	6.2	4.1	2.8	6.9	4.3	2.6	6.9
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.8	1.5	2.2	0.8	1.6	2.4	0.8	1.7	2.5
	Others	-	-	-	-	-	-	-	-	-
	Total	4.5	3.9	8.4	4.9	4.4	9.3	5.1	4.2	9.4
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.4	29.6	31.0	1.6	29.7	31.3	1.6	28.8	30.4
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	2.3	3.9	6.2	3.0	5.6	8.6	3.0	5.6	8.6
	Others	-	-	-	-	-	-	-	-	-
	Total	3.6	33.5	37.1	4.6	35.3	39.8	4.6	34.4	39.0

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

Amount in Million Rupees

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

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

Amount in Million Rupees

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

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors

All Banks

Jul-Sep FY26

Million Rupees

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

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

Source: Agriculture Credit & Financial Inclusion Department, SBP

3.21 Classification of Scheduled Banks' Bills Purchased and Discounted

All Banks

End period: Million Rupees

ECONOMIC GROUPS	2025						2026		
	Sep			Dec			Mar ^P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	110,403.6	36,887.7	228,968.6	118,540.3	49,703.5	216,771.7	121,342.1	49,852.1	216,405.0
I. GOVERNMENT	-	1,024.5	-	-	517.4	-	-	1,682.1	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	3,359.8	109.7	0.0	1,654.6	-	0.0	1,499.8	-	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	107,043.8	35,753.5	228,968.5	116,885.6	49,186.1	216,771.7	119,842.3	48,170.0	216,404.6
a. Agriculture, forestry and fishing	41.3	-	409.8	110.8	51.2	327.3	157.1	15.1	570.7
b. Mining and quarrying	-	-	-	-	125.3	30.9	-	-	1,687.2
c. Manufacturing	62,958.3	30,325.0	212,086.4	63,293.9	38,213.9	205,072.5	72,382.8	40,460.1	199,255.5
01 - Manufacture of food products	5,449.2	4,752.1	11,148.1	6,417.3	8,174.2	9,438.5	8,414.0	6,256.2	10,642.3
02 - Manufacture of beverages	100.0	465.3	-	100.0	465.3	3.0	100.0	465.3	49.5
03 - Manufacture of textiles	39,219.1	11,125.5	166,695.4	41,976.5	8,953.3	163,587.1	38,003.7	13,395.7	160,019.9
04 - Manufacture of wearing apparel	1,285.2	1,555.1	22,277.5	1,462.8	1,352.2	20,404.6	2,163.2	1,217.9	16,467.5
05 - Manufacture of leather and related products	17.4	534.2	3,321.2	15.1	1,238.4	3,208.7	15.1	1,431.0	3,546.6
06 - Manufacture of paper and paper products	26.7	271.5	240.4	147.5	281.4	254.6	145.5	4,060.7	214.6
07 - Manufacture of coke and refined petroleum products	645.3	2,791.1	-	204.3	2,892.6	-	7,334.3	1,042.1	-
08 - Manufacture of chemicals and chemical products	12,920.8	2,099.4	1,247.6	9,692.3	6,022.9	226.7	12,394.6	2,329.9	1,127.0
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85.0	582.6	291.0	270.0	464.1	269.6	287.0	1,078.9	229.6
10 - Manufacture of rubber and plastics products	251.7	687.1	1,893.0	108.9	613.1	1,771.9	90.9	1,894.4	2,025.8
11 - Manufacture of other non-metallic mineral products	-	176.1	1,230.5	-	370.8	1,259.1	-	1,038.2	315.3
12 - Manufacture of basic metals	574.3	3,071.1	322.4	267.4	3,398.7	122.5	623.2	2,923.7	683.6
13 - Manufacture of fabricated metal products, except machinery and equipment	361.6	141.0	14.2	384.0	217.7	-	439.0	536.7	-
14 - Manufacture of computer, electronic and optical products	45.0	4.2	95.0	45.0	4.2	40.5	45.0	-	40.5
15 - Manufacture of electrical equipment	492.6	422.8	109.2	638.7	1,216.3	73.4	936.4	526.2	104.3
16 - Manufacture of machinery and equipment	-	-	320.7	0.0	36.7	308.2	0.0	-	284.8
17 - Manufacture of motor vehicles, trailers and semi-trailers	349.0	1,397.7	1.1	266.0	1,950.6	270.2	266.0	1,516.0	71.6
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-
19. Other manufacturing	1,135.4	248.3	2,879.2	1,298.1	561.3	3,834.0	1,124.9	747.1	3,432.6
d. Electricity, gas, steam and air conditioning supply	110.0	-	215.0	116.4	-	65.0	107.3	46.8	286.2
e. Water supply; sewerage, waste management and remediation activities	24.2	-	-	24.2	31.1	-	-	-	-
f. Construction	24.9	165.8	-	92.4	523.4	-	147.5	120.3	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	13,303.6	4,895.4	14,434.0	19,440.5	9,775.5	10,109.8	14,046.1	6,587.6	12,717.6
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	31.1	-	219.6	125.4	-	225.3	40.3
02 - Wholesale trade, except of motor vehicles and motorcycles	3,359.6	4,256.3	2,481.1	3,121.2	8,120.0	2,380.8	4,693.4	4,272.3	2,683.3
03 - Retail trade, except of motor vehicles and motorcycles	9,944.0	638.6	11,921.7	16,319.2	1,436.0	7,603.6	9,352.8	2,090.0	9,994.0
h. Transportation and storage	-	0.6	155.1	121.2	0.6	105.6	99.8	0.6	67.1
i. Accommodation and food service activities	-	115.1	-	-	254.3	60.2	-	190.9	33.4
j. Information and communication	26,476.1	0.0	218.4	30,275.0	15.6	-	29,737.1	425.0	40.0
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	672.2	111.7	722.8	304.2	138.5	247.7	171.6	230.7	848.9
m. Administrative and support service activities	3,320.2	36.6	714.0	545.5	48.6	708.2	170.1	87.2	633.0
n. Education	-	-	-	-	-	9.9	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	113.0	99.2	13.0	2,561.5	4.1	34.6	2,822.8	1.8	264.9
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	0.4
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	110,403.6	36,887.7	228,968.6	118,540.3	49,703.5	216,771.7	121,342.1	49,852.1	216,405.0

Source: Statistics and Data Services Department, SBP

Notes:-

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

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

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

End period: Million Rupees

SECURITIES / SHARES	2025						2026		
	Sep			Dec			Mar ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	28,226,234.6	29,669,073.1	29,174,625.1	29,999,093.6	31,355,858.8	31,196,329.6	30,317,582.4	31,768,693.3	31,042,745.6
1) Treasury Bills	4,671,713.1	4,997,298.9	4,747,892.4	5,063,740.8	5,387,804.0	5,115,230.7	5,278,762.6	5,598,006.7	5,314,885.9
2) Pakistan Investment Bonds (PIBs)	23,553,029.5	24,670,282.2	24,425,166.7	24,927,773.5	25,960,186.7	26,073,440.2	25,019,053.2	26,149,841.3	25,708,015.4
a. Fixed Rate	6,735,207.5	7,170,502.2	7,018,803.5	7,342,505.8	7,638,881.0	7,756,358.9	8,150,568.6	8,596,243.5	8,260,781.8
b. Floating Rate	16,817,822.0	17,499,779.9	17,406,363.2	17,585,267.7	18,321,305.8	18,317,081.2	16,868,484.7	17,553,597.8	17,447,233.6
3) Others	1,492.0	1,492.0	1,566.1	7,579.3	7,868.1	7,658.7	19,766.6	20,845.3	19,844.4
II. Provincial Government	0.1	0.1	0.1	7.7	7.7	25.7	7.7	7.7	25.7
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	496,259.7	373,351.5	645,069.0	493,110.0	559,528.6	654,777.2	512,764.1	567,296.1	591,622.0
1) Quoted On The Stock Exchange	249,177.9	126,673.6	388,127.1	270,649.0	330,051.0	412,700.0	273,706.1	288,998.0	316,484.0
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	27,717.6	19,347.6	37,432.2	35,014.6	45,551.7	43,099.2	29,545.6	62,808.3	32,038.8
NFPSEs	47,263.5	17,263.0	81,512.8	53,507.5	62,248.7	92,854.6	44,714.6	23,066.0	63,120.2
Private Sector	124,740.0	64,595.5	198,420.0	137,239.5	190,877.8	212,059.3	142,884.8	162,269.8	150,450.5
2) Unquoted On The Stock Exchange	247,081.8	246,677.9	256,941.9	222,461.1	229,477.6	242,077.1	239,058.1	278,298.1	275,137.9
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	51,703.0	50,972.3	63,298.0	46,101.8	47,586.2	62,628.1	74,789.9	96,963.6	99,939.2
NFPSEs	36,379.6	36,383.7	36,324.1	36,731.2	37,036.6	36,988.3	82.5	63.8	52.6
Private Sector	13,636.4	13,654.8	15,902.8	14,888.4	19,705.8	17,713.1	10,965.4	26,425.4	23,350.7
V. DEBENTURES	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
VI. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VII. CERTIFICATE OF INVESTMENTS	12.1	7.6	30.1	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	89,425.4	90,287.1	93,110.4	93,375.3	93,988.1	94,177.8	83,689.9	83,920.9	84,857.4
IX. MUTUAL FUNDS	76,090.5	69,052.9	80,870.9	68,034.6	91,198.6	72,840.3	62,133.5	55,847.1	61,320.9
X. OTHERS	0.4	0.4	0.4	0.4	0.4	0.4	3,660.8	3,660.8	3,660.8
XI. Islamic Banking Products - Investments	6,505,566.5	6,526,676.0	6,783,826.8	6,502,136.9	6,531,545.8	6,664,163.5	7,063,213.5	7,362,441.2	7,287,142.2
a. Government Islamic Securities	5,998,173.5	6,009,296.1	6,262,729.9	6,385,237.9	6,383,253.8	6,542,914.4	6,954,213.9	7,244,521.9	7,175,091.3
1. GOP Ijara Sukuk	5,715,554.0	5,726,820.1	5,968,303.2	5,763,873.4	5,762,813.0	5,905,080.5	6,320,637.0	6,611,770.0	6,510,705.5
a. Variable Rental Rate	4,171,941.8	4,154,904.8	4,372,826.0	4,238,821.2	4,228,158.4	4,343,719.1	4,388,403.9	4,609,337.9	4,534,682.6
b. Fixed Rental Rate	1,543,612.1	1,571,915.3	1,595,477.2	1,525,052.2	1,534,654.5	1,561,361.4	1,932,233.1	2,002,432.1	1,976,022.8
2. Bai Muajjal - Government	271,957.7	271,318.0	283,403.9	611,269.7	609,639.3	627,567.5	620,442.7	619,649.3	650,886.8
3. Islamic Naya Pakistan Certificate	10,661.8	11,158.0	11,022.8	10,094.9	10,801.6	10,266.4	12,674.0	12,642.4	12,996.7
4. Other	-	-	-	-	-	-	460.3	460.2	502.3
b. Corporate Sukuks	484,571.2	487,397.8	497,874.9	104,752.0	129,298.1	108,899.6	101,384.8	103,461.4	103,986.2
1) Diminishing Musharaka Sukuk	149,317.6	148,646.5	154,213.5	40,892.6	63,614.3	42,413.8	31,528.6	31,694.8	32,090.6
2) Ijarah Sukuk	193,899.2	193,830.9	198,114.6	4,149.9	4,149.9	5,899.3	6,488.6	6,488.6	6,562.4
3) Modaraba Sukuk	10,375.7	10,381.6	10,786.0	10,353.5	10,359.8	10,343.9	10,020.2	10,026.2	10,363.9
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	130,978.8	134,538.8	134,760.9	49,355.9	51,174.0	50,242.6	53,347.4	55,251.9	54,969.2
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	7,639.4	7,639.4	7,898.8	4,658.1	4,658.1	4,724.5	158.1	158.1	158.1
h. Other Islamic Mode of Investments	15,182.5	22,342.6	15,323.3	7,489.0	14,335.9	7,624.9	7,456.7	14,299.8	7,906.7
TOTAL	35,393,591.5	36,728,450.7	36,777,535.0	37,155,760.8	38,632,130.1	38,682,316.5	38,043,054.0	39,841,869.3	39,071,376.6

Source: Statistics and Data Services Department, SBP

Notes:-

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

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

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

End period: Million Rupees

RATE OF INTEREST	2025			2026
	Jun	Sep	Dec	Mar ^p
00.00	9,376,947.9	8,579,811.5	8,826,958.3	9,104,776.5
01.00*	227,110.9	247,006.5	251,404.5	250,953.5
02.00*	80,682.8	305,670.8	193,730.1	210,804.5
03.00*	343,216.1	350,533.6	339,245.5	309,853.1
04.00*	92,472.2	201,730.3	289,181.9	582,975.6
05.00*	169,455.7	676,812.8	140,203.6	126,632.8
06.00*	1,047,759.2	1,044,886.2	1,051,510.7	892,012.7
07.00*	169,956.8	69,394.6	1,011,193.8	1,186,666.5
08.00	423,937.9	465,822.3	352,499.4	239,450.9
08.50	94,221.5	79,653.3	386,416.9	98,452.4
09.00	702,742.3	300,378.8	1,957,086.7	8,178,578.9
09.50	5,965,559.0	9,236,180.6	6,790,934.5	896,649.0
10.00	706,349.4	805,490.9	1,256,122.0	944,543.2
10.50	1,941,352.9	466,428.7	884,234.2	1,099,652.4
11.00	743,785.9	1,299,816.0	1,660,718.8	1,011,997.4
11.50	1,775,784.1	275,601.5	499,841.3	383,175.8
12.00	375,410.5	230,353.9	227,756.1	141,801.8
12.50	10,418.9	9,823.9	1,634.2	6,276.1
13.00	60,113.9	59,915.2	11,723.8	5,943.0
13.50	7,761.4	6,824.3	1,890.0	1,913.5
14.00	22,899.3	9,842.8	2,952.1	3,911.3
14.50	12,197.2	41,039.8	25,305.2	26,327.2
15.00	56,760.3	7,528.1	8,479.8	7,982.9
16.00	69,913.6	19,356.9	37,243.9	7,153.1
17.00	62,040.3	2,311.0	2,940.0	2,264.5
18.00	124,267.3	45,795.0	43,225.5	33,976.4
19.00	32,118.0	5,473.2	3,402.8	5,502.7
20.00	146,823.8	1,323.2	752.2	284.9
21.00	181.3	1,718.8	32.7	33.4
22.00	220.3	347.1	138.2	46.9
above 22.00	16,259.4	4,111.9	6,677.3	4,170.6
Total	24,858,720.4	24,850,983.2	26,265,436.0	25,764,763.7

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
	Jun	Sep	Dec	Mar ^p
00.00	4,175,746.3	4,294,003.3	4,501,932.7	5,185,168.6
01.00*	234,086.6	233,295.6	198,319.6	232,430.6
02.00*	109,727.9	90,556.3	93,408.5	93,672.5
03.00*	105,885.4	102,743.7	114,425.1	99,584.9
04.00*	20,717.2	30,041.3	62,279.2	54,690.9
05.00*	172,589.1	192,825.8	179,592.8	340,175.7
06.00*	509,785.9	544,083.9	564,070.2	1,937,133.7
07.00*	1,550,713.5	1,834,918.5	1,971,547.7	858,693.9
8.00	328,405.3	543,004.8	518,724.1	546,885.1
08.50	205,017.6	237,927.1	290,568.4	86,861.9
09.00	499,683.1	340,016.7	245,244.6	302,747.3
09.50	199,935.7	168,457.7	253,277.7	187,716.0
10.00	251,989.3	268,487.4	294,650.3	399,358.3
10.50	457,858.1	301,412.9	468,130.7	411,931.8
11.00	174,075.4	352,297.4	451,215.8	69,136.7
11.50	585,743.8	13,866.8	88,976.5	49,426.8
12.00	70,127.0	125.2	13,104.9	86.2
12.50	49.4	89.3	54.4	51.3
13.00	294.9	443.7	137.0	510.1
13.50	573.3	267.9	267.6	229.6
14.00	292.7	17.0	17.7	17.0
14.50	98.6	102.5	30.7	27.0
15.00	985.3	630.3	275.1	201.3
16.00	8,250.6	5,210.6	180.3	126.1
17.00	1,434.5	1,043.0	940.6	827.4
18.00	1,980.3	660.5	573.7	287.5
19.00	1,153.8	143.2	143.0	114.6
20.00	14,410.7	20.0	-	-
21.00	-	-	-	20.3
22.00	-	-	-	-
above 22.00	-	-	0.1	-
Total	9,681,611.5	9,556,692.3	10,312,089.1	10,858,113.3

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.05 to 01.00

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* 2.00 stands for 1.05 to 2.00

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

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 31st March, 2026

Million Rupees

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	8,049,909	1,902,966	494,027	3,842,812	14,289,714
01.00*	242,856	53,439	52,152	134,937	483,384
02.00*	96,092	16,940	33,608	157,837	304,477
03.00*	12,651	9,278	10,091	377,418	409,438
04.00*	70,671	13,876	16,153	536,967	637,666
05.00*	75,635	27,662	11,695	351,817	466,808
06.00*	955,041	386,437	285,371	1,202,279	2,829,128
07.00*	369,252	163,737	83,291	1,429,080	2,045,360
8.00	202,670	111,236	76,549	395,881	786,336
08.50	41,651	16,838	12,352	114,473	185,314
09.00	3,604,029	1,341,699	594,082	2,941,516	8,481,326
09.50	327,185	115,971	32,433	608,776	1,084,365
10.00	76,026	40,722	34,425	1,192,729	1,343,902
10.50	69,551	29,390	5,709	1,406,934	1,511,584
11.00	10,183	3,003	216	1,067,732	1,081,134
11.50	1,740	515	118	430,230	432,603
12.00	2,542	920	250	138,176	141,888
12.50	800	487	88	4,952	6,327
13.00	3,869	883	665	1,037	6,453
13.50	1,034	307	657	145	2,143
14.00	1,705	585	234	1,405	3,928
14.50	1,080	702	728	23,845	26,354
15.00	1,273	1,060	223	5,628	8,184
16.00	1,177	270	236	5,595	7,279
17.00	1,030	904	246	912	3,092
18.00	1,357	375	85	32,448	34,264
19.00	183	35	20	5,379	5,617
20.00	202	57	-	26	285
21.00	32	-	-	22	54
22.00	7	6	-	34	47
above 22.00	118	51	2	4,000	4,171
Total	14,221,550	4,240,352	1,745,705	16,415,022	36,622,628

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	Sep-25		Dec-25		Mar-26 ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	961,737.4	839,175.1	913,668.5	815,129.0	891,800.5	811,202.2
01.00*	15,319.6	13,199.3	19,315.0	14,442.7	24,300.5	15,123.3
02.00*	119,209.6	113,690.1	131,099.2	126,657.6	121,886.0	118,631.8
03.00*	253,508.6	253,508.6	238,873.4	238,873.4	233,843.7	233,843.7
04.00*	139,931.0	139,834.4	145,097.4	145,011.6	161,254.8	161,179.9
05.00*	566,407.0	199,270.4	563,176.8	190,313.4	810,289.4	400,858.7
06.00*	196,487.7	81,345.0	90,179.4	74,492.0	77,198.0	72,410.8
07.00*	169,404.5	136,780.7	270,235.3	201,236.5	218,404.5	139,853.4
08.00*	285,981.7	285,044.2	268,165.8	253,119.3	81,707.1	80,957.1
8.25	1,236.0	1,236.0	2,822.8	2,822.8	5,337.2	5,337.2
8.50	6,547.1	6,547.1	3,309.6	3,309.6	7,108.2	7,108.2
8.75	994.3	849.3	329.9	329.9	2,030.3	2,030.3
9.00	65,762.6	65,762.6	39,333.8	39,333.8	39,438.5	39,438.5
9.25	5,964.7	5,964.7	3,350.1	3,350.1	5,456.0	5,456.0
9.50	104,209.9	4,209.9	113,030.7	2,099.5	19,501.5	17,409.9
9.75	156,276.7	6,276.7	55,741.1	5,741.1	49,881.0	15,111.8
10.00	56,686.4	6,655.3	30,450.3	28,439.5	69,993.2	19,788.1
10.25	6,893.1	6,893.1	135,171.0	5,378.7	21,205.8	16,434.9
10.50	8,208.7	8,208.7	129,157.3	12,657.3	248,940.1	116,212.0
10.75	34,964.7	17,013.6	240,920.4	121,701.3	697,936.7	258,451.2
11.00	176,075.4	80,248.6	463,985.1	168,352.3	423,463.7	219,778.5
11.25	721,042.3	270,433.5	347,282.3	231,300.3	369,480.7	311,888.1
11.50	491,451.1	257,154.4	417,525.7	247,101.4	344,815.6	249,324.2
11.75	468,160.1	245,623.3	475,766.3	378,967.0	458,849.4	418,486.3
12.00	522,223.7	316,790.6	450,802.6	284,204.5	356,580.9	261,472.3
12.25	371,072.3	329,199.0	261,301.4	250,852.1	220,444.6	198,345.8
12.50	184,840.6	173,503.3	199,220.0	180,639.0	222,639.3	191,688.2
12.75	259,101.2	226,542.6	179,825.1	172,660.7	143,668.9	136,708.6
13.00	172,637.6	168,951.9	263,289.4	251,249.4	115,371.8	105,911.2
13.25	205,834.7	137,410.9	186,929.7	112,036.8	188,707.1	83,988.2
13.50	80,373.6	57,445.2	102,932.8	64,928.1	68,172.5	66,468.4
13.75	89,057.0	62,208.9	71,017.3	68,152.3	87,439.1	76,155.8
14.00	93,620.0	87,496.6	237,812.5	139,037.1	79,337.6	76,920.4
14.25	93,943.2	65,773.9	69,343.8	66,442.3	88,679.3	88,532.0
14.50	53,843.7	50,140.0	86,290.2	86,199.2	56,187.3	56,171.9
14.75	70,419.3	70,182.6	23,013.4	22,947.2	35,439.3	35,439.3
15.00	40,423.5	35,450.9	62,463.3	51,843.0	36,568.9	35,713.9
15.25	47,903.9	47,563.9	57,196.2	33,699.8	52,314.8	27,314.8
15.50	13,355.8	13,254.8	37,980.8	37,980.8	22,774.4	22,774.4
15.75	16,401.1	16,381.1	12,907.3	12,887.3	24,481.9	24,461.9
16.00	35,827.4	27,079.7	35,688.2	33,228.6	34,036.7	19,616.9
16.25	29,049.8	28,978.2	41,889.6	41,685.4	37,588.8	37,566.4
16.50	25,577.2	24,086.0	33,446.7	31,994.5	39,691.7	33,616.7
16.75	14,310.7	13,312.7	22,410.1	21,412.1	54,471.7	53,473.7
17.00	485,833.4	292,981.9	452,016.4	341,895.1	356,484.8	255,398.5
17.25	72,078.3	72,078.3	29,545.2	29,545.2	31,046.0	31,046.0
17.50	72,978.3	57,693.2	60,023.4	53,890.7	45,692.1	39,559.5
17.75	15,184.0	15,184.0	9,673.7	9,673.7	14,151.5	14,151.5
18.00	80,557.8	52,798.2	39,491.3	36,955.7	27,868.1	27,868.1
18.25	25,429.7	25,429.7	18,456.5	18,456.5	15,752.6	15,752.6
18.50	14,301.6	14,301.6	10,666.6	10,666.6	42,142.5	42,142.5
18.75	4,123.0	4,123.0	2,020.6	2,020.6	20,685.4	20,685.4
19.00	56,234.0	56,234.0	77,388.5	77,388.5	40,959.1	40,959.1
19.25	44,309.4	44,309.4	47,419.0	47,419.0	31,375.5	31,375.5
19.50	3,077.0	3,077.0	1,077.9	1,077.9	302.5	302.5
19.75	2,191.8	2,191.8	663.4	663.4	1,096.8	1,096.8
20.00	77,870.1	77,870.1	78,491.6	78,491.6	74,915.0	74,277.3
20.25	15,532.2	15,531.4	776.7	775.8	654.5	654.5
20.50	1,642.2	1,642.2	1,159.4	1,159.4	4,375.7	4,175.7
20.75	4,926.6	4,926.6	314.3	314.3	837.7	837.7
21.00	14,475.6	14,475.6	23,545.2	23,545.2	46,942.8	46,942.8
21.25	2,293.1	2,293.1	1,880.0	1,880.0	640.2	640.2
21.50	1,482.5	1,282.5	1,600.8	1,600.8	602.2	567.3
21.75	12,194.1	12,194.1	920.4	920.4	432.4	432.4
22.00	23,845.3	23,845.3	22,729.6	22,729.6	17,920.7	17,920.7
22.25	4,079.1	4,078.7	2,072.6	2,072.2	185.1	184.7
22.50	2,188.6	2,188.4	1,661.4	1,661.1	6,611.1	6,611.1
22.75	408.9	408.9	420.9	248.5	302.0	302.0
23.00	2,567.2	2,002.4	1,615.3	1,615.3	1,560.8	1,560.7
23.25	2,422.0	2,422.0	1,046.9	1,046.9	592.8	592.8
23.50	129,418.8	127,179.2	140,865.4	138,428.6	225,525.0	141,873.4
23.75	369.4	369.4	119.5	119.5	184.8	184.8
24.00	8,663.5	8,663.5	5,880.2	5,880.2	11,908.0	11,758.8
24.25	1,279.2	1,279.2	2,508.3	2,508.3	2,301.8	2,301.8
24.50	1,169.5	1,169.5	1,595.5	1,595.5	1,316.1	1,316.1
24.75	198.6	198.6	240.6	240.6	189.8	189.8
25.00 & above	237,123.7	237,122.8	325,058.0	324,066.8	304,066.9	302,901.0
TOTAL	8,852,724.9	6,178,222.5	8,896,692.8	6,514,733.7	8,678,341.7	6,505,220.5

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.25 to 01.00

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* 8.00 stands for 7.25 to 8.00

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

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

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

End of Period: Million Rupees

RATE OF RETURN	2025				2026	
	Sep		Dec		Mar ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	375,192.6	261,281.9	390,265.2	320,095.3	521,009.6	390,465.3
01.00*	4,613.6	4,613.6	4,145.6	4,145.6	4,130.6	4,130.6
02.00*	72,218.0	72,218.0	72,044.8	72,044.8	69,652.8	69,652.8
03.00*	85,075.4	85,075.4	114,223.7	114,223.7	105,553.7	105,553.7
04.00*	59,648.3	59,648.3	101,342.0	93,137.4	75,939.9	75,939.9
05.00*	112,040.1	112,040.1	147,656.7	136,718.3	296,808.7	296,808.7
06.00*	85,281.6	35,940.3	44,728.3	44,683.5	39,256.7	39,214.6
07.00*	48,267.4	48,224.5	130,712.7	70,835.8	68,622.8	46,970.6
08.00*	234,145.1	231,642.1	246,554.1	246,554.1	123,516.4	123,516.4
8.25	2,999.6	2,999.6	4,351.6	4,351.6	2,834.9	2,834.9
8.50	2,981.2	2,981.2	254.1	254.1	922.4	922.4
8.75	338.3	338.3	32.4	32.4	376.2	376.2
9.00	23,760.7	23,715.2	8,481.9	8,436.4	12,693.2	12,647.8
9.25	4,042.0	4,042.0	4,278.8	4,278.8	269.5	269.5
9.50	2,367.5	2,367.5	887.8	887.8	3,961.8	3,957.2
9.75	766.0	766.0	498.6	498.6	372,582.6	25,321.8
10.00	5,451.1	5,451.1	24,692.9	24,684.8	58,733.3	8,725.8
10.25	24,549.3	24,236.8	522,436.8	41,075.3	148,106.6	21,687.1
10.50	14,210.4	14,210.4	55,417.7	47,183.3	180,165.3	134,573.8
10.75	34,993.5	28,438.0	275,856.8	161,153.8	650,039.9	291,299.9
11.00	171,271.5	104,475.2	327,251.9	229,699.5	289,684.7	229,306.8
11.25	553,254.7	275,679.9	372,836.1	290,302.3	258,583.4	176,880.1
11.50	309,154.3	235,815.0	391,050.9	226,835.4	320,297.8	262,360.6
11.75	229,199.2	170,891.2	516,805.4	267,785.6	229,209.2	218,056.0
12.00	317,162.9	244,674.7	365,919.9	267,527.2	365,041.8	175,030.2
12.25	255,347.1	140,882.7	221,132.4	201,872.7	159,076.6	146,619.2
12.50	141,334.4	127,401.9	128,394.6	114,041.8	131,808.9	115,651.7
12.75	105,241.7	100,579.2	123,102.8	121,407.3	88,284.0	87,147.3
13.00	87,621.6	76,085.0	96,706.4	95,213.7	100,065.2	99,560.4
13.25	51,779.5	49,172.1	72,297.2	64,020.6	86,262.1	67,587.9
13.50	70,275.1	54,990.6	54,620.0	50,332.7	43,336.0	42,233.1
13.75	78,599.1	73,201.2	79,126.8	79,087.9	85,589.9	84,630.8
14.00	59,766.2	59,309.4	135,334.1	107,232.6	75,499.5	75,487.3
14.25	61,186.5	59,823.5	47,041.6	47,006.7	50,039.7	50,008.3
14.50	38,226.4	38,199.9	39,945.7	39,922.4	40,905.4	40,885.1
14.75	26,381.0	26,342.6	19,060.0	19,037.0	21,420.0	20,358.2
15.00	95,696.3	32,977.1	96,421.8	35,892.3	37,125.4	37,102.5
15.25	64,788.4	63,942.1	63,716.8	63,716.8	28,904.0	28,904.0
15.50	20,127.0	20,124.9	19,365.7	19,365.7	17,829.1	17,829.1
15.75	11,539.9	11,534.8	9,502.6	9,498.5	12,188.1	12,184.5
16.00	17,730.8	17,687.3	15,233.4	15,212.3	10,568.1	10,549.6
16.25	15,191.1	15,188.2	47,412.9	16,785.6	43,615.0	15,478.7
16.50	24,448.5	16,652.9	8,953.4	8,949.1	7,871.0	7,867.8
16.75	13,443.1	13,427.8	6,431.5	6,418.9	6,573.0	6,562.8
17.00	10,423.7	10,420.3	7,779.2	7,776.1	6,044.3	6,041.6
17.25	7,584.9	7,584.9	6,757.4	6,757.4	5,823.9	5,823.9
17.50	18,925.5	12,344.1	6,023.0	6,000.3	5,575.4	5,555.7
17.75	3,495.4	3,495.4	2,513.4	2,513.4	2,158.7	2,158.7
18.00	8,696.8	8,696.8	2,992.5	2,992.5	2,338.8	2,338.8
18.25	5,493.2	5,492.4	3,160.7	3,160.7	2,937.4	2,937.4
18.50	4,361.4	4,353.1	3,917.5	3,910.3	4,069.0	4,062.8
18.75	6,221.5	6,218.3	2,996.5	2,994.2	2,747.3	2,745.1
19.00	13,559.8	13,557.6	6,014.7	6,014.5	4,303.9	4,303.8
19.25	2,908.6	2,908.6	2,271.1	2,271.1	1,918.3	1,918.3
19.50	4,115.9	3,819.2	2,986.4	2,983.1	2,448.6	2,445.7
19.75	4,452.1	4,447.8	2,106.5	2,102.5	1,812.5	1,808.8
20.00	10,755.8	10,754.5	2,181.3	2,180.2	31,660.0	31,659.0
20.25	9,596.5	3,573.5	26,867.2	26,846.9	1,319.4	1,303.7
20.50	5,596.9	5,580.6	1,989.9	1,974.9	1,436.0	1,429.3
20.75	30,829.5	30,818.4	2,077.5	2,068.3	1,694.4	1,686.6
21.00	2,155.4	2,154.3	1,771.8	1,771.0	1,912.3	1,911.8
21.25	3,121.3	3,114.1	493.4	487.7	384.1	380.0
21.50	4,764.9	4,764.9	2,212.8	2,212.8	1,566.2	1,566.2
21.75	10,092.5	10,088.3	1,425.0	1,421.5	6,312.7	6,310.0
22.00	5,146.6	5,102.8	1,884.7	1,846.2	1,508.0	1,477.3
22.25	2,697.0	2,692.4	1,064.0	1,059.9	835.4	831.9
22.50	1,733.4	1,733.4	807.5	807.5	653.5	653.5
22.75	1,652.9	1,642.8	816.0	807.3	526.2	518.9
23.00	16,868.0	16,864.5	1,515.4	1,514.7	1,237.0	1,236.7
23.25	3,409.5	3,408.6	626.6	626.0	1,611.0	1,610.6
23.50	4,103.1	4,102.8	115,905.6	905.3	764.4	764.2
23.75	2,310.9	2,310.9	902.9	902.9	679.0	679.0
24.00	4,876.9	4,876.9	764.5	764.5	101,915.7	78,697.8
24.25	1,437.6	1,437.6	675.4	675.4	600.5	600.5
24.50	1,207.4	1,207.4	478.8	478.8	419.5	419.5
24.75	1,256.9	1,256.9	704.8	704.8	535.0	535.0
25.00 & above	21,153.4	21,153.4	18,590.3	18,590.3	93,051.7	74,231.4
TOTAL	4,246,713.5	3,271,267.1	5,639,800.5	3,910,562.8	5,537,754.8	3,933,794.6

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.

Source: Statistics and Data Services Department, SBP

3.26.1 Advances Distributed by Rate of Return and Gender

All Banks As on 31st March, 2026

Million Rupees

Rate of Return	Males	Female	Both Males and Females	Others [#]	Total Advances
00.00	361,297	37,060	2,581	1,011,872	1,412,810
01.00*	2,481	234	-	25,716	28,431
02.00*	13,956	829	-	176,754	191,539
03.00*	99,333	10,143	29	229,892	339,397
04.00*	70,805	6,306	163	159,921	237,195
05.00*	127,918	17,340	3,209	958,631	1,107,098
06.00*	17,351	1,988	14	97,101	116,455
07.00*	80,069	6,733	5,946	194,280	287,027
08.00*	15,917	961	46	188,300	205,224
08.25	1,706	313	-	6,153	8,172
08.50	150	-	-	7,881	8,031
08.75	102	-	-	2,304	2,407
09.00	17,665	517	2	33,947	52,132
09.25	49	-	-	5,677	5,726
09.50	591	318	-	22,555	23,463
09.75	277	40	-	422,147	422,464
10.00	12,219	1,255	2	115,251	128,726
10.25	78	20	1	169,214	169,312
10.50	1,798	543	62	426,703	429,105
10.75	2,772	119	216	1,344,870	1,347,977
11.00	6,179	290	21	706,659	713,148
11.25	9,530	1,224	390	616,920	628,064
11.50	11,154	949	785	652,225	665,113
11.75	12,400	2,299	1	673,359	688,059
12.00	27,317	2,732	787	690,787	721,623
12.25	28,426	1,926	192	348,977	379,521
12.50	40,613	1,706	176	311,953	354,448
12.75	16,772	1,290	280	213,611	231,953
13.00	26,231	1,840	948	186,418	215,437
13.25	27,505	1,801	569	245,093	274,969
13.50	43,020	2,699	408	65,382	111,509
13.75	41,125	3,032	317	128,555	173,029
14.00	72,200	4,088	375	78,175	154,837
14.25	52,538	4,210	844	81,127	138,719
14.50	58,252	4,661	537	33,643	97,093
14.75	34,262	1,870	351	20,376	56,859
15.00	41,380	2,974	275	29,066	73,694
15.25	33,119	2,698	458	44,944	81,219
15.50	28,203	1,845	1,433	9,123	40,603
15.75	27,346	2,000	132	7,192	36,670
16.00	15,926	992	781	26,906	44,605
16.25	34,811	2,602	35	43,757	81,204
16.50	30,933	590	165	15,876	47,563
16.75	9,973	480	49	50,542	61,045
17.00	60,605	857	5	301,062	362,529
17.25	16,949	555	16	19,351	36,870
17.50	25,522	901	1,656	23,188	51,268
17.75	4,956	121	-	11,234	16,310
18.00	8,201	386	1	21,619	30,207
18.25	3,703	167	-	14,820	18,690
18.50	41,763	2,461	0	1,987	46,212
18.75	17,795	1,320	31	4,287	23,433
19.00	32,729	2,753	72	9,708	45,263
19.25	30,137	2,192	51	914	33,294
19.50	2,411	147	2	191	2,751
19.75	1,535	253	11	1,109	2,909
20.00	37,664	5,576	5	63,330	106,575
20.25	1,265	84	28	597	1,974
20.50	2,508	405	3	2,895	5,812
20.75	1,758	170	-	604	2,532
21.00	45,867	819	1	2,167	48,855
21.25	819	55	1	149	1,024
21.50	1,662	169	28	309	2,168
21.75	721	178	3	5,843	6,745
22.00	17,500	1,087	-	841	19,429
22.25	532	124	-	364	1,021
22.50	4,028	1,281	-	1,955	7,265
22.75	505	47	-	276	828
23.00	2,200	215	-	383	2,798
23.25	585	48	-	1,571	2,204
23.50	130,284	7,157	2	88,846	226,289
23.75	670	94	1	99	864
24.00	19,707	1,577	-	92,539	113,824
24.25	655	183	2	2,062	2,902
24.50	430	122	-	1,183	1,736
24.75	565	62	1	97	725
25.00 & above	272,922	26,999	5	97,192	397,119
Total	2,344,899	194,085	24,507	11,652,606	14,216,096

Source: Statistics and Data Services Department, SBP

*01.00 stands for 00.25 to 01.00

: : : : : : : :

*08.00 stands for 07.25 to 08.00

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

Notes:-

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

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

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

TYPE OF DEPOSITS	Percent per annum				
	2025				2026
	Mar	Jun	Sep	Dec	Mar ^p
I. Call Deposits	5.74 (2.17)	4.07 (3.10)	5.42 (2.13)	6.04 (2.57)	6.04 (2.50)
II. Saving Deposits	8.98 (73.83)	8.69 (72.91)	8.26 (71.19)	8.32 (69.57)	7.85 (71.55)
III. Term or Fixed Deposits					
(a) Less than 3 months	7.96 (4.18)	8.07 (4.81)	8.32 (5.84)	8.14 (6.00)	8.37 (4.16)
(b) 3 months and over but less than 6 months	7.91 (2.46)	8.95 (2.64)	8.56 (2.98)	9.35 (2.97)	8.54 (2.66)
(c) 6 months and over but less than 1 year	6.89 (2.60)	7.31 (3.00)	6.37 (2.99)	7.67 (2.76)	7.34 (2.89)
(d) 1 year and over but less than 2 years	11.69 (12.40)	10.71 (11.66)	9.27 (13.27)	9.65 (14.67)	9.19 (14.87)
(e) 2 years and over but less than 3 years	5.95 (0.30)	11.34 (0.23)	11.28 (0.19)	9.33 (0.06)	8.55 (0.06)
(f) 3 years and over but less than 4 years	9.44 (0.70)	10.85 (0.52)	12.54 (0.58)	12.81 (0.48)	12.52 (0.50)
(g) 4 years and over but less than 5 years	6.09 (0.06)	7.15 (0.03)	7.49 (0.05)	7.98 (0.06)	8.84 (0.03)
(h) 5 years and over	6.51 (1.30)	10.48 (1.09)	10.55 (0.79)	9.90 (0.86)	10.20 (0.77)
IV. Overall					
(i) Excluding current and other deposits	9.09	8.76	8.34	8.50	8.07
(ii) Including current and other deposits	5.78	5.59	5.32	5.47	4.99

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

TYPE OF DEPOSITS	Percent per annum				
	2025				2026
	Mar	Jun	Sep	Dec	Mar ^P
I. Call Deposits	6.24 (2.65)	4.74 (3.67)	6.18 (2.51)	6.70 (3.12)	6.76 (3.04)
II. Saving Deposits	9.57 (72.09)	9.09 (69.51)	8.79 (68.30)	8.80 (66.64)	8.40 (68.22)
III. Term or Fixed Deposits					
(a) Less than 3 months	7.57 (4.07)	7.81 (5.16)	8.06 (6.03)	7.75 (6.11)	8.14 (4.08)
(b) 3 months and over but less than 6 months	7.39 (2.14)	8.48 (2.32)	7.96 (2.56)	9.07 (2.57)	8.39 (2.62)
(c) 6 months and over but less than 1 year	6.54 (2.52)	7.14 (3.31)	5.94 (3.12)	7.07 (2.34)	6.73 (2.62)
(d) 1 year and over but less than 2 years	12.11 (13.92)	10.95 (13.88)	9.41 (15.76)	9.77 (17.58)	9.31 (17.89)
(e) 2 years and over but less than 3 years	5.91 (0.39)	11.40 (0.31)	11.35 (0.25)	9.49 (0.08)	8.64 (0.08)
(f) 3 years and over but less than 4 years	9.70 (0.86)	11.19 (0.67)	12.89 (0.74)	13.19 (0.62)	12.87 (0.65)
(g) 4 years and over but less than 5 years	4.03 (0.02)	9.65 (0.02)	9.13 (0.01)	8.49 (0.07)	9.89 (0.03)
(h) 5 years and over	6.44 (1.34)	11.53 (1.15)	12.17 (0.73)	11.08 (0.86)	11.77 (0.76)
IV. Overall					
(i) Excluding current and other deposits	9.58	9.09	8.73	8.85	8.51
(ii) Including current and other deposits	6.33	6.00	5.83	5.95	5.56

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

TYPE OF DEPOSITS	Percent per annum				
	2025				2026
	Mar	Jun	Sep	Dec	Mar ^p
I. Call Deposits	-	-	-	-	0.0
	(0.7)	(1.6)	(1.0)	(1.0)	(1.0)
II. Saving Deposits	7.3	7.8	7.0	7.2	6.6
	(79.0)	(82.0)	(79.6)	(78.0)	(80.8)
III. Term or Fixed Deposits					
(a) Less than 3 months	9.0	9.0	9.2	9.3	9.0
	(4.5)	(3.9)	(5.3)	(5.7)	(4.4)
(b) 3 months and over but less than 6 months	8.9	9.8	9.6	9.8	8.9
	(3.4)	(3.5)	(4.2)	(4.1)	(2.8)
(c) 6 months and over but less than 1 year	7.8	8.0	7.9	8.7	8.6
	(2.8)	(2.2)	(2.6)	(3.9)	(3.6)
(d) 1 year and over but less than 2 years	9.5	9.1	8.2	8.7	8.3
	(7.8)	(5.7)	(6.0)	(6.3)	(6.5)
(e) 2 years and over but less than 3 years	8.4	8.0	7.3	7.3	6.8
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
(f) 3 years and over but less than 4 years	5.9	5.6	5.2	4.9	4.7
	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
(g) 4 years and over but less than 5 years	6.9	4.7	7.1	4.5	4.4
	(0.2)	(0.0)	(0.2)	(0.0)	(0.0)
(h) 5 years and over	6.7	7.1	6.9	6.4	6.1
	(1.2)	(0.9)	(1.0)	(0.8)	(0.8)
IV. Overall					
(i) Excluding current and other deposits	7.6	7.9	7.2	7.5	6.8
(ii) Including current and other deposits	4.3	4.5	4.0	4.2	3.6

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

Percent per annum

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES
I. OVERALL- ALL BANKS										
2024	Dec	15.38	11.55	12.49	12.38	12.30	14.07	12.92	29.61	12.94
2025	Mar	16.20	11.21	10.23	11.78	11.05	12.20	12.12	28.41	11.88
	Jun	16.50	10.48	10.28	11.34	10.57	11.67	12.26	16.24	11.61
	Sep	16.49	10.81	9.17	11.07	10.20	11.36	11.09	14.26	10.83
	Dec	15.46	11.15	9.32	10.85	10.07	9.82	11.39	15.93	10.95
2026	Mar ^P	17.30	8.75	9.20	10.73	10.00	9.11	11.20	16.75	10.83
II. CONVENTIONAL BANKING - ALL BANKS										
2024	Dec	15.38	11.56	12.93	12.25	12.53	13.54	13.12	29.97	13.16
2025	Mar	16.20	11.13	10.20	11.42	10.91	11.93	12.41	28.10	12.02
	Jun	16.50	10.43	10.22	10.83	10.40	11.48	12.37	15.93	11.62
	Sep	16.49	10.33	8.83	10.66	10.13	11.06	11.67	13.80	10.95
	Dec	15.46	11.21	9.25	10.53	10.22	9.46	11.86	15.58	11.23
2026	Mar ^P	17.30	10.82	9.08	10.39	9.89	8.43	11.58	16.47	11.13
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 ^P	-	7.03	9.39	11.20	10.17	9.63	10.62	21.26	10.35

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 Insti

Source: State Bank of Pakistan

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

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

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

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

3.32 Overall Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding
	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs
Mar-26																
1.Scheduled Banks (SBs)	11.44	11.56	11.76	11.92	10.45	10.44	11.52	11.54	4.61	4.16	8.12	8.01	4.94	4.80	8.16	8.05
a. Public	11.56	11.65	11.83	11.95	11.06	11.04	13.22	13.25	2.85	3.08	7.19	7.21	6.07	6.39	8.13	8.16
b. Private	11.42	11.54	11.74	11.90	10.57	10.57	11.47	11.49	5.16	4.55	8.33	8.25	4.70	4.45	8.28	8.14
c. Foreign	11.35	11.37	11.36	11.38	5.45	5.36	5.45	5.37	2.86	2.88	5.88	5.88	4.18	4.33	5.28	5.28
d. Specialized	18.52	18.52	18.55	18.55	15.15	15.15	17.75	17.75	4.45	2.54	8.17	9.04	6.76	6.76	7.99	7.98
2. DFIs	12.07	12.14	12.10	12.17	10.72	10.76	11.40	11.61	10.28	10.30	10.28	10.30	10.40	10.41	10.40	10.41
3. MFBs	34.42	34.42	35.79	35.79	34.74	34.74	35.80	35.80	6.24	4.98	10.69	10.16	9.70	9.15	12.34	12.53
4. Overall (SBs, MFBs, DFIs)	11.63	11.77	11.95	12.13	11.23	11.25	12.35	12.39	4.62	4.17	8.14	8.02	5.05	4.89	8.29	8.16
Apr-26																
1.Scheduled Banks (SBs)	11.75	11.81	12.13	12.23	10.79	10.78	11.67	11.68	4.85	4.60	7.85	7.83	5.18	5.03	8.40	8.30
a. Public	11.47	11.56	11.58	11.69	11.20	11.18	13.29	13.31	3.11	3.28	7.07	7.68	6.17	6.39	8.23	8.25
b. Private	11.77	11.84	12.20	12.30	10.97	10.98	11.65	11.66	5.38	5.05	8.02	7.89	4.98	4.74	8.57	8.44
c. Foreign	11.49	11.65	11.49	11.66	5.57	5.43	5.57	5.44	3.19	3.20	6.07	6.07	4.30	4.38	5.35	5.35
d. Specialized	19.22	19.22	19.22	19.22	15.34	15.34	17.85	17.85	3.24	1.69	8.59	9.01	6.87	6.88	8.02	8.01
2. DFIs	12.42	12.41	12.43	12.42	10.73	10.79	11.38	11.60	10.70	10.65	10.70	10.65	10.47	10.47	10.47	10.47
3. MFBs	33.79	33.79	35.14	35.14	33.02	33.02	35.32	35.32	4.11	2.81	11.07	10.30	9.78	9.29	12.47	12.67
4. Overall (SBs, MFBs, DFIs)	11.91	11.99	12.30	12.42	11.49	11.51	12.42	12.46	4.85	4.59	7.87	7.84	5.29	5.12	8.52	8.40
May-26^R																
1.Scheduled Banks (SBs)	12.18	12.30	12.58	12.82	11.05	11.04	11.90	11.90	4.34	4.18	8.85	8.80	5.49	5.31	8.98	8.87
a. Public	11.77	11.80	12.93	13.20	11.42	11.41	13.36	13.38	3.14	3.31	8.61	8.70	6.54	6.71	8.66	8.69
b. Private	12.20	12.32	12.56	12.78	11.26	11.26	11.92	11.93	4.86	4.60	8.92	8.86	5.16	4.93	9.04	8.92
c. Foreign	11.89	12.30	11.89	12.31	5.47	5.45	5.47	5.45	3.82	3.83	7.03	7.03	4.18	4.24	5.57	5.57
d. Specialized	19.43	19.43	19.43	19.43	15.59	15.59	18.02	18.02	5.14	4.78	8.71	8.95	7.08	7.09	8.23	8.23
2. DFIs	12.91	12.90	12.94	12.93	10.89	10.99	11.54	11.81	11.46	11.45	11.46	11.45	10.75	10.75	10.75	10.75
3. MFBs	34.74	34.74	36.05	36.05	34.65	34.65	35.63	35.63	4.89	3.37	11.40	10.55	9.78	9.14	12.60	12.59
4. Overall (SBs, MFBs, DFIs)	12.37	12.54	12.78	13.06	11.82	11.84	12.70	12.74	4.35	4.18	8.88	8.82	5.59	5.39	9.09	8.96
Jun-26^P																
1.Scheduled Banks (SBs)	12.03	12.14	12.36	12.54	11.23	11.22	12.06	12.07	4.05	3.60	8.57	8.33	5.47	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	11.45	12.10	12.10	4.59	3.86	8.73	8.41	5.22	4.82	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	11.97	11.99	12.84	12.87	4.06	3.60	8.60	8.35	5.57	5.27	9.25	9.06

Source: Statistics and Data Services Department, SBP

Notes:

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

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

Archive link:

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

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

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

S C H E M E	2025							2026		
	25 th Feb	20 th Mar	19 th May	27 th Jun	28 th Jul	17 th Sep	4 th Nov	5 th Jan	23 rd Jan	10 th Jun
1. Savings Accounts										
(i) With cheque facilities	11.50	10.50	9.50	9.50	9.50	9.50	9.50	9.00	9.00	10.00
(ii) Without cheque facilities	11.50	10.50	9.50	9.50	9.50	9.50	9.50	9.00	9.00	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) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Savings Certificates										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	12.01	12.12	11.91	11.76	11.76	11.42	11.31	11.08	10.44	10.44
5. National Deposit Certificates / Account										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Savings Certificates (Reg)										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	11.00	11.00	10.90	10.60	10.40	10.40	10.60	10.20	9.40	12.40
(ii) Last period of complete 6 months	11.80	11.80	11.90	11.60	11.00	11.20	11.60	11.00	10.40	13.60
(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	11.74	11.74	11.52	11.16	10.68	10.80	10.92	10.56	9.96	12.24
8. Pensioner's Benefit Accounts	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48	12.00	13.20
9. Behbood Saving Certificate	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48	12.00	13.20
10. Short-Term Saving Certificate										
(i) 3 Months	11.08	11.12	11.36	10.36	10.32	10.28	10.44	10.32	9.64	11.40
(ii) 6 Months	10.84	11.08	11.36	10.38	10.20	10.30	10.30	10.36	9.58	11.66
(iii) 1 year	10.81	10.96	11.38	10.40	10.14	10.42	10.64	10.68	9.58	11.77
11. Shuhada Family Welfare account	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48	12.00	13.20
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	9.74	10.44	10.34	9.75	9.94	9.92	9.92	9.96	9.00	11.88
(ii) 3 year	10.92	10.92	10.92	10.30	10.30	9.96	10.30	10.20	9.16	9.16
(iii) 5 year	11.39	11.39	11.39	10.32	10.80	10.32	10.56	10.44	9.36	11.16
13. Sarwa Islamic Saving Account (SISA)	9.74	10.44	10.34	9.75	9.94	9.92	9.92	9.96	9.00	11.88
14. Premium Prize Bonds (Registered)-Bi Annual							2.92	2.92	2.92	2.92

Source: Central Directorate of National Savings

Notes:

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

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

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

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

3.35 Branchless Banking: Key Indicators

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

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

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

3.36 Clearing House Statistics

Area	Items	No. of cheques in Thousand; Amount in Million Rupees							
		2025			2026				
		Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Karachi	No. of Cheques Cleared	1,256	1,100	1,243	1,209	1,062	1,085	1,118	980
	Amount	1,203,673	1,079,556	1,232,183	1,267,050	1,064,983	1,127,864	1,189,290	1,155,044
Lahore	No. of Cheques Cleared	532	464	523	505	450	500	497	452
	Amount	913,770	795,825	875,095	929,118	788,423	879,182	929,335	800,136
Peshawar	No. of Cheques Cleared	113	99	112	100	94	97	96	102
	Amount	159,000	133,403	162,107	182,592	141,259	172,606	142,445	150,863
Quetta	No. of Cheques Cleared	33	29	32	29	25	28	28	29
	Amount	48,302	46,608	60,046	59,922	43,792	64,916	40,417	68,401
Faisalabad	No. of Cheques Cleared	124	108	128	123	110	123	114	106
	Amount	186,982	161,349	174,985	180,647	147,353	169,675	204,477	167,258
Rawalpindi	No. of Cheques Cleared	167	146	165	161	144	154	149	145
	Amount	305,255	261,156	290,407	336,024	251,942	283,805	276,758	320,838
Hyderabad	No. of Cheques Cleared	77	65	76	77	69	71	65	64
	Amount	90,839	83,630	94,557	120,406	78,102	85,252	94,594	82,849
Islamabad	No. of Cheques Cleared	186	168	181	183	161	157	151	155
	Amount	443,407	361,914	340,080	610,646	315,800	466,419	335,562	386,589
Multan	No. of Cheques Cleared	125	113	133	126	107	124	116	110
	Amount	207,259	195,781	193,911	236,616	163,655	206,083	240,050	185,128
Sialkot	No. of Cheques Cleared	56	47	54	50	46	57	46	49
	Amount	60,431	50,999	58,294	57,932	46,410	52,314	58,814	54,822
Sukkur	No. of Cheques Cleared	44	37	46	43	39	45	40	39
	Amount	46,546	35,832	37,019	50,227	42,413	49,675	44,898	45,480
D.I. Khan	No. of Cheques Cleared	22	21	23	21	20	22	20	22
	Amount	18,525	17,516	18,185	19,178	14,162	15,688	17,746	16,801
Gujranwala	No. of Cheques Cleared	46	40	45	44	39	46	40	37
	Amount	82,394	68,502	67,422	83,277	64,288	64,159	79,920	63,272
Muzzafarabad	No. of Cheques Cleared	10	8	9	8	8	9	8	8
	Amount	15,763	10,848	15,291	13,521	13,633	14,013	18,661	13,717
Bahawalpur	No. of Cheques Cleared	38	36	48	45	40	43	37	37
	Amount	60,306	56,234	61,975	72,215	50,268	61,449	69,719	72,968
Total	No. of Cheques Cleared	2,829	2,483	2,817	2,725	2,412	2,562	2,524	2,336
	Amount	3,842,451	3,359,155	3,681,557	4,219,370	3,226,485	3,713,100	3,742,686	3,584,166

Source: National Institutional Facilitation Technologies (NIFT)

3.37 Electronic Banking Statistics

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

3.37 Electronic Banking Statistics

Product / Item	Unit	FY25				FY26	
		Q1	Q2	Q3	Q4 ^R	Q1 ^R	Q2 ^P
3.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	36	30	23	22	26	22
Amount	Million Rupees	1,987.0	1,615.8	1,394.9	1,381.8	1,945.4	1,825.9
i. Payment Through Call Centre							
Number of Transactions	Thousands	17	16	14	13	12	11
Amount	Million Rupees	1,275.9	1,152.0	1,082.1	1,075.0	1,374.4	1,323.9
ii. Utility Bills Payment							
Number of Transactions	Thousands	18	14	9	8	13	11
Amount	Million Rupees	666.0	428.4	286.9	283.7	550.9	476.1
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1	1	0	0	0	0
Amount	Million Rupees	45.0	34.5	25.3	21.8	19.7	25.1
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	0.1	0.9	0.6	1.3	0.3	0.8
3.6 Internet Banking Transactions							
Number of Transactions	Thousands	65,893	75,004	79,923	76,381	76,150	84,498
Amount	Million Rupees	7,851,745.8	10,052,202.5	10,117,278.1	11,211,502.5	11,257,912.7	13,687,457.2
i. Payment Through Internet							
Number of Transactions	Thousands	1,414	1,499	1,507	1,464	1,223	1,875
Amount	Million Rupees	943,211.4	1,077,440.1	749,118.2	1,091,883.6	1,071,153.8	1,278,109.7
ii. Utility Bills Payment							
Number of Transactions	Thousands	5,403	5,302	5,169	5,179	4,475	4,101
Amount	Million Rupees	426,527.3	467,385.5	439,520.7	478,864.2	450,416.7	470,941.3
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,886	17,289	18,992	16,943	16,305	16,862
Amount	Million Rupees	2,652,706.3	3,157,803.3	3,421,040.5	3,837,522.1	3,659,736.0	3,815,493.4
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	43,190	50,914	54,256	52,795	54,147	61,660
Amount	Million Rupees	3,829,300.9	5,349,573.7	5,507,598.6	5,803,232.6	6,076,606.2	8,122,912.8
3.7 e-Commerce							
Number of Transactions	Thousands	10,892	12,762	13,539	14,560	14,588	15,935
Amount	Million Rupees	52,449.1	61,491.7	67,756.2	68,004.9	68,281.3	77,688.4

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

Volume in Actual & Value in Billion Rupees

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

Source: Payment Systems Policy & Oversight Department

3.39 Real Time Gross Settlement-Paper Based Transactions

Volume in Million & Value in Billion Rupees

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

Source: Payment Systems Policy & Oversight Department

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

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

Amount in Million Rupees

Ratio in percent

	Sep-25			Dec-25			Mar-26		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	9,752,531	711,304	7.3	10,896,483	672,208	6.2	10,651,950	656,077	6.2
SMEs Sector	693,052	89,438	12.9	902,935	113,049	12.5	901,331	113,628	12.6
Agriculture Sector	633,976	49,567	7.8	673,606	102,777	15.3	671,474	59,921	8.9
Consumer sector	988,119	46,059	4.7	1,031,707	44,409	4.3	1,068,954	45,010	4.2
<i>i. Credit Cards</i>	171,993	3,286	1.9	182,412	3,445	1.9	188,148	3,801	2.0
<i>ii. Auto loans</i>	296,891	4,552	1.5	308,914	4,048	1.3	337,827	4,187	1.2
<i>iii. Consumer durable</i>	2,674	89	3.3	2,732	80	2.9	2,852	83	2.9
<i>iv. Mortgage loans</i>	217,858	15,057	6.9	225,155	14,632	6.5	232,467	14,837	6.4
<i>v. Other personal loans</i>	298,703	23,075	7.7	312,495	22,205	7.1	307,660	22,102	7.2
Commodity Financing	1,204,340	23,858	2.0	1,311,620	9,296	0.7	1,252,170	14,417	1.2
Staff Loans	306,594	4,553	1.5	315,322	4,798	1.5	321,064	4,725	1.5
Others	718,251	22,991	3.2	764,269	17,784	2.3	765,967	17,918	2.3
Total	14,296,863	947,770	6.6	15,895,941	964,322	6.1	15,632,909	911,696	5.8

	Sep-25			Dec-25			Mar-26		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,526,388	55,469	3.6	1,686,739	111,277	6.6	1,594,781	67,802	4.3
Automobile / Transportation	150,784	21,760	14.4	216,332	21,772	10.1	178,445	19,352	10.8
Cement	197,729	9,566	4.8	220,577	10,352	4.7	268,719	9,872	3.7
Chemical & Pharmaceuticals	545,186	15,057	2.8	677,851	13,087	1.9	624,204	12,924	2.1
Electronics	165,129	18,391	11.1	202,526	18,318	9.0	201,566	17,214	8.5
Financial	888,239	9,557	1.1	869,189	7,362	0.8	704,941	6,833	1.0
Individuals	1,183,548	73,796	6.2	1,202,826	62,502	5.2	1,236,079	66,892	5.4
Insurance	4,664	62	1.3	4,081	62	1.5	3,841	62	1.6
Others	5,503,556	452,282	8.2	6,107,247	446,000	7.3	5,949,080	438,047	7.4
Production/Transmission of Energy	1,469,416	64,379	4.4	1,789,424	61,697	3.4	1,799,090	57,512	3.2
Shoes & Leather garments	42,062	2,978	7.1	44,829	2,789	6.2	45,689	2,716	5.9
Sugar	281,402	49,720	17.7	392,510	44,205	11.3	672,969	41,425	6.2
Textile	2,338,760	174,754	7.5	2,481,810	164,898	6.6	2,353,504	171,044	7.3
Total	14,296,863	947,770	6.6	15,895,941	964,322	6.1	15,632,909	911,696	5.8

Source: Financial Stability Department SBP

3.41 Non-Performing Loans (Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Dec-25			Mar-26		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	980,188.0	(75,987.0)	(0.5)	927,934.0	(115,510.0)	(0.8)
All Banks	964,322.0	(74,300.0)	(0.5)	911,696.0	(113,896.0)	(0.8)
Commercial Banks	942,684.0	(78,711.0)	(0.5)	887,481.0	(117,640.0)	(0.8)
Public Sector Commercial Banks	356,605.0	(172.0)	(0.0)	312,961.0	(43,809.0)	(1.8)
Local Private Banks	585,688.0	(77,768.0)	(0.7)	574,130.0	(72,723.0)	(0.6)
Foreign Banks	391.0	(771.0)	(0.2)	390.0	(1,109.0)	(0.3)
Specialized Banks	21,638.0	4,411.0	3.2	23,344.0	4,513.0	3.3
Digital Banks	-	-	-	871.0	(769.0)	(2.8)
DFIs	15,866.0	(1,687.0)	(0.7)	16,238.0	(1,614.0)	(0.7)

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

Million Rupees

Banks / DFIs	For the Quarter Ended Dec 2025	For the Quarter Ended Mar 2026
All Banks & DFIs	28,760.0	26,234.0
All Banks	28,491.0	25,709.0
Commercial Banks	28,474.0	25,709.0
Public Sector Commercial Banks	8,654.0	6,133.0
Local Private Banks	19,818.0	19,576.0
Foreign Banks	2.0	1.0
Specialized Banks	17.0	-
Digital Banks	-	-
DFIs	269.0	525.0

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 Jun-2026

Currency/Date	1	2	3	4	5	8	9	10	11	12
Australian Dollar	199.78	199.18	199.39	198.35	198.15	196.44	196.47	195.73	195.21	196.05
Bahraini Dinar	738.21	738.31	738.19	737.96	737.97	737.91	737.82	737.77	737.74	737.65
Canadian Dollar	201.72	201.24	201.17	200.42	200.34	199.86	199.85	199.82	199.84	199.53
Chinese Yuan	41.19	41.22	41.18	41.13	41.14	41.08	41.13	41.13	41.13	41.20
Danish Krone	43.46	43.43	43.38	43.31	43.33	43.01	43.07	43.07	43.06	43.17
Hong Kong Dollar	35.59	35.59	35.59	35.59	35.60	35.58	35.59	35.57	35.57	35.59
Japanese Yen	1.75	1.75	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74
Kuwaiti Dinar	907.67	907.47	907.32	906.91	906.77	905.72	906.07	905.66	905.61	905.50
Malaysian Ringgit	70.29	70.28	69.97	69.39	69.03	68.45	68.65	68.58	68.47	68.59
New Zealand Dollar	166.77	165.73	165.25	164.00	163.79	162.08	162.83	162.43	161.80	162.74
Norwegian Krone	30.18	30.05	30.02	29.94	29.85	29.54	29.51	29.35	29.47	29.37
Omani Riyal	722.52	722.52	722.45	722.38	722.37	722.30	722.24	722.17	722.10	722.03
Qatari Riyal	76.39	76.38	76.38	76.40	76.44	76.33	76.41	76.32	76.32	76.31
Saudi Arabian Riyal	74.27	74.27	74.26	74.24	74.22	74.22	74.22	74.21	74.22	74.24
Singapore Dollar	218.05	217.91	217.64	217.11	216.79	216.03	216.61	216.51	216.49	216.93
Swedish Krona	30.16	30.01	29.90	29.72	29.73	29.46	29.62	29.46	29.36	29.51
Swiss Franc	355.52	354.14	353.25	352.14	352.75	349.73	349.58	348.86	348.85	350.03
Thai Baht	8.57	8.58	8.53	8.55	8.54	8.49	8.50	8.48	8.47	8.50
Turkish Lira	6.09	6.09	6.08	6.08	6.07	6.06	6.06	6.06	6.06	6.04
UAE Dirham	75.90	75.91	75.90	75.89	75.89	75.86	75.88	75.88	75.88	75.89
UK Pound Sterling	374.69	374.83	374.73	373.80	373.84	371.76	372.10	372.79	372.64	373.53
US Dollar	278.72	278.71	278.70	278.68	278.66	278.65	278.64	278.62	278.61	278.59
Euro	324.44	324.14	323.82	323.31	323.49	321.42	321.66	321.80	321.72	322.41

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Jun-2026

Currency/Date	15	16	17	18	19	22	23	24	29	30
Australian Dollar	197.12	196.65	196.68	196.07	195.16	195.28	194.41	192.77	192.37	191.83
Bahraini Dinar	737.70	737.66	737.57	737.66	737.61	737.52	737.58	737.48	737.39	737.40
Canadian Dollar	199.56	199.07	199.16	197.89	197.23	196.78	196.93	196.34	196.66	196.16
Chinese Yuan	41.22	41.22	41.22	41.18	41.13	41.09	41.08	40.96	40.97	41.00
Danish Krone	43.29	43.20	43.28	42.96	42.64	42.71	42.60	42.37	42.45	42.49
Hong Kong Dollar	35.57	35.58	35.57	35.56	35.55	35.54	35.54	35.53	35.52	35.52
Japanese Yen	1.74	1.74	1.74	1.74	1.73	1.72	1.72	1.72	1.72	1.72
Kuwaiti Dinar	906.24	906.33	905.98	905.49	905.04	904.39	903.95	903.41	903.05	903.05
Malaysian Ringgit	68.82	68.60	68.48	68.05	67.28	67.06	67.25	67.23	68.51	68.41
New Zealand Dollar	163.43	162.44	162.58	161.77	160.05	159.98	158.99	157.84	157.56	157.68
Norwegian Krone	29.49	29.29	29.43	29.04	28.58	28.74	28.68	28.41	28.06	28.02
Omani Riyal	722.07	722.05	721.99	721.98	721.91	722.30	721.85	721.78	722.17	721.72
Qatari Riyal	76.31	76.33	76.32	76.30	76.33	76.28	76.29	76.30	76.31	76.28
Saudi Arabian Riyal	74.23	74.23	74.22	74.21	74.21	74.20	74.18	74.18	74.16	74.15
Singapore Dollar	217.36	217.15	217.26	216.51	215.68	215.62	215.40	214.88	215.34	215.27
Swedish Krona	29.76	29.62	29.76	29.39	29.03	29.07	28.95	28.64	28.68	28.69
Swiss Franc	350.92	350.32	351.40	348.89	345.48	345.10	344.80	344.07	344.28	344.45
Thai Bhat	8.55	8.56	8.55	8.54	8.47	8.47	8.42	8.37	8.38	8.40
Turkish Lira	6.04	6.04	6.03	6.02	6.02	6.01	6.01	6.01	5.99	5.99
UAE Dirham	75.87	75.86	75.85	75.83	75.83	75.82	75.82	75.82	75.81	75.81
UK Pound Sterling	374.40	373.34	373.92	371.07	367.69	368.33	369.05	367.84	368.03	368.77
US Dollar	278.57	278.56	278.53	278.51	278.51	278.48	278.49	278.47	278.45	278.44
Euro	323.32	322.76	323.38	321.12	318.94	319.35	318.56	316.93	317.46	317.69

Source: Statistics and Data Services Department, SBP

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

4.2 Foreign Exchange Average Rates

Pak Rupees per USD

Period	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
Jul	158.83	166.76	159.60	219.44	281.01	278.39	284.21
Aug	158.08	167.71	164.10	220.89	293.81	278.54	282.24
Sep	156.18	165.85	168.06	230.47	297.75	278.24	281.65
Oct	155.95	162.80	171.69	220.57	280.36	277.67	281.27
Nov	155.37	159.21	173.03	222.31	285.52	277.81	280.87
Dec	154.92	160.08	177.18	224.76	283.30	278.12	280.54
Jan	154.66	160.15	176.31	234.14	280.32	278.64	280.15
Feb	154.26	159.13	175.48	266.68	279.18	279.30	279.81
Mar	158.45	156.03	179.62	280.20	278.70	280.08	279.51
Apr	164.44	153.08	184.48	284.95	278.14	280.71	279.18
May	160.08	153.29	195.50	285.49	278.25	281.67	278.84
Jun	165.10	156.16	204.37	286.58	278.44	283.00	278.58
Jul- Sep	157.69	166.77	163.92	223.60	290.86	278.39	282.70
Oct -Dec	155.41	160.70	173.97	222.55	283.06	277.87	280.89
Jan - Mar	155.79	158.44	177.14	260.34	279.40	279.34	279.82
Apr - Jun	163.21	154.18	194.78	285.67	278.28	281.79	278.87
Annual	158.03	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-21	61.25	0.29	101.03	6.90
	Jun-22	50.61	(17.37)	94.86	(6.10)
	Jun-23	37.32	(26.27)	87.73	(7.52)
	Jun-24	38.84	4.08	100.06	14.06
	Jun-25	37.72	(2.87)	98.03	(2.03)
2025	Jun	37.72	0.16	98.03	0.24
	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 ^R	37.90	0.03	106.08	0.23
	Jun ^P	38.14	0.64	106.44	0.34

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/departments/stats/NEER-REER.pdf>

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

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

Currency/Date	2023-24	2024-25	2025-26	2025	2026					
				Jun	Jan	Feb	Mar	Apr	May	Jun
Australian Dollar	185.39	180.84	190.37	183.65	189.90	197.44	196.20	197.45	200.27	196.15
Bahraini Dinar	750.60	741.12	743.46	750.58	742.38	741.34	739.58	738.94	738.13	737.75
Canadian Dollar	208.76	200.21	203.05	206.71	203.19	205.02	203.91	202.65	203.36	198.98
Chinese Yuan	39.16	38.73	40.14	39.41	40.23	40.54	40.57	40.85	41.02	41.13
Danish Krone	41.05	40.77	43.84	43.70	44.04	44.34	43.29	43.67	43.62	43.01
Hong Kong Dollar	36.20	35.87	35.94	36.06	35.96	35.82	35.74	35.66	35.63	35.57
Japanese Yen	1.90	1.87	1.82	1.96	1.79	1.81	1.76	1.75	1.76	1.74
Kuwaiti Dinar	918.12	909.23	915.76	923.22	915.37	915.51	911.29	909.78	908.76	905.58
Malaysian Ringgit	60.23	63.48	68.70	66.63	69.53	71.47	70.69	70.15	70.58	68.57
New Zealand Dollar	171.67	165.22	164.56	170.49	163.99	168.59	164.07	163.31	164.99	161.99
Norwegian Krone	26.60	25.96	28.58	28.14	28.19	29.25	28.96	29.51	30.17	29.25
Omani Riyal	735.21	725.72	727.95	734.87	726.70	725.61	724.76	723.94	722.96	722.14
Qatari Riyal	77.66	76.67	76.92	77.70	76.73	76.64	76.53	76.50	76.42	76.34
Saudi Arabian Riyal	75.41	74.43	74.78	75.43	74.70	74.60	74.47	74.40	74.28	74.22
Singapore Dollar	209.76	210.83	218.49	220.32	218.76	220.91	218.46	218.53	218.62	216.53
Swedish Krona	26.62	26.98	30.02	29.61	30.80	31.20	30.06	30.09	29.97	29.42
Swiss Franc	318.84	322.59	353.63	347.39	354.40	362.08	355.63	353.79	355.88	349.23
Thai Baht	7.92	8.24	8.74	8.68	8.97	8.98	8.69	8.65	8.59	8.50
Turkish lira	9.61	7.84	6.54	7.18	6.50	6.42	6.34	6.25	6.15	6.04
UAE Dirham	77.02	76.06	76.40	77.05	76.30	76.20	76.11	76.02	75.93	75.86
UK Pound Sterling	356.21	361.47	376.42	383.30	378.66	380.19	372.89	374.85	376.07	371.86
US Dollar	282.90	279.35	280.57	283.00	280.15	279.81	279.51	279.18	278.84	278.58
Euro	305.97	303.97	327.22	325.86	328.73	330.99	323.19	326.06	325.66	321.39

Source: Statistics and Data Services Department, SBP

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

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

4.5 Appreciation /Depreciation* of Selected Currencies Against US Dollar

End of Period	Percent												
	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Rial	South Korean Won	Swiss Frank	Turkish Lira
2021	+2.58	-7.04	-2.04	-1.16	+0.02	-9.26	-3.63	-9.79	+0.10	+0.26	-7.10	-3.30	-43.19
2022	-8.81	-6.08	-9.07	-8.45	+1.82	-13.90	-5.02	-21.09	-10.17	-0.18	-6.65	-1.09	-28.15
2023	-2.24	+3.74	-0.28	+0.61	-2.16	-6.55	-4.47	-20.10	+5.50	+0.25	-2.15	+8.98	-35.95
2024	-2.07	-5.68	-2.34	-4.54	+1.30	-9.07	+3.86	+1.40	-1.30	-0.28	-10.31	-4.69	-22.75
2025	+4.39	+13.06	-5.39	-2.72	-0.09	+0.12	+10.65	-0.54	+7.25	+0.07	+1.07	+13.13	-17.73
2025 II	+1.21	+8.37	-0.19	+2.51	-0.00	+3.27	+4.88	+0.07	+5.90	+0.02	+8.12	+10.60	-4.50
III	+0.62	+0.18	-3.66	-0.77	+0.39	-2.75	+0.05	-0.47	-1.93	-0.00	-3.27	-0.09	-4.08
IV	+1.85	+0.08	-1.25	-1.73	-0.48	-4.88	+3.89	+0.44	+0.13	+0.00	-2.28	+0.65	-3.62
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
2025 Jun	+0.43	+3.36	-0.08	+0.57	-0.00	-0.59	+0.52	+0.72	+1.71	-0.15	+1.84	+3.44	-1.40
Jul	-0.37	-2.34	-2.30	-1.62	+0.00	-3.07	-0.87	-0.71	-3.47	+0.00	-1.92	-1.98	-2.12
Aug	+0.87	+1.85	-0.34	+0.37	-0.00	+1.69	+0.85	+0.08	+1.78	-0.07	-0.41	+1.33	-1.20
Sep	+0.12	+0.71	-1.06	+0.49	+0.39	-1.33	+0.07	+0.17	-0.19	+0.07	-0.97	+0.59	-0.82
Oct	+0.11	-1.59	+0.09	-1.94	-0.52	-3.34	+0.55	+0.14	-2.30	-0.12	-1.48	-0.68	-1.60
Nov	+0.47	+0.20	-0.62	0.00	+0.12	-1.52	+1.44	+0.14	+0.31	+0.12	-3.41	-0.41	-0.83
Dec	+1.26	+1.49	-0.73	+0.22	-0.08	-0.07	+1.86	+0.16	+2.17	-0.00	+2.69	+1.76	-1.23
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

Source: Statistics and Data Services Department, SBP

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

Note:

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

4.6 Appreciation / Depreciation* of Selected Currencies Against SDR

Percent

End of Period		Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Rial	South Korean Won	Swiss Frank	Turkish Lira	US Dollar
2021		+5.56	-4.33	+0.81	+1.71	+2.93	-6.63	-0.83	-7.17	+3.17	+3.01	-4.40	-0.49	-41.54	+2.91
2022		-4.10	-1.23	-4.38	-3.72	+7.08	-9.45	-0.12	-17.01	+4.97	-5.53	-1.83	+4.02	-24.43	+5.17
2023		-3.02	+2.91	-1.08	-0.20	-2.95	-7.31	-5.24	-20.74	-0.56	+4.65	-2.94	+8.10	-36.47	-0.81
2024		+0.72	-2.98	+0.54	-1.87	+4.21	-6.53	+6.42	+4.30	+1.41	+2.61	-7.65	-1.98	-19.88	+2.89
2025		-0.59	+7.66	-9.91	-7.36	-4.86	-4.66	+5.37	-5.29	+2.13	-4.71	-3.75	+7.73	-21.65	-4.77
2025	II	-2.13	+4.79	-3.48	-0.87	-3.30	-0.13	+1.42	-3.23	-3.28	+2.40	+4.55	+6.96	-7.65	-3.30
	III	+0.84	+0.40	-3.45	-0.55	+0.62	-2.53	+0.27	-0.25	-1.72	+0.22	-3.05	+0.13	-3.87	+0.22
	IV	+1.95	+0.18	-1.15	-1.62	-0.37	-4.78	+4.01	+0.55	+0.24	+0.11	-2.17	+0.76	-3.51	+0.11
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
2025	Jun	-0.83	+2.06	-1.33	-0.70	-1.26	-1.85	-0.74	-0.55	-1.40	+0.43	+0.56	+2.14	-2.64	-1.26
	Jul	+1.03	-0.96	-0.92	-0.24	+1.41	-1.71	+0.53	+0.68	+1.41	-2.11	-0.53	-0.60	-0.74	+1.41
	Aug	-0.14	+0.83	-1.34	-0.63	-1.00	+0.67	-0.16	-0.92	-1.07	+0.76	-1.41	+0.32	-2.19	-1.00
	Sep	-0.05	+0.54	-1.23	+0.32	+0.22	-1.50	-0.10	+0.00	-0.10	-0.36	-1.14	+0.42	-0.98	-0.17
	Oct	+1.03	-0.68	+1.02	-1.03	+0.41	-2.45	+1.48	+1.06	+0.81	-1.39	-0.56	+0.24	-0.68	+0.93
	Nov	+0.46	+0.19	-0.63	-0.01	+0.11	-1.53	+1.43	+0.12	+0.11	+0.30	-3.43	-0.42	-0.84	-0.01
	Dec	0.45	0.68	-1.52	-0.58	-0.88	-0.87	1.05	-0.64	1.35	-0.80	1.87	0.95	-2.02	-0.80
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

Source: Statistics and Data Services Department, SBP

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

Note:

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

4.7 Appreciation / Depreciation* of Pak Rupee Against Selected Currencies

Percent

End of Period	2024	2025	Quarterly					2025	2026					
			2025			2026								
			II	III	IV	I	II		Jun	Feb	Mar	Apr	May	Jun
Australian Dollar	+7.06	-6.71	-4.22	-1.34	-0.94	-1.78	+0.01	-1.03	-1.60	+4.22	-3.64	-0.61	+4.42	
Brazilian Real	+23.01	-10.81	-5.06	-3.08	+4.01	-4.81	-0.46	-3.46	-1.42	+1.47	-4.30	+1.48	+2.49	
Canadian Dollar	+6.85	-4.81	-5.19	+1.36	-0.92	+2.05	+2.29	-0.61	+1.03	+2.29	-2.13	+1.38	+3.09	
Chinese Yuan	+0.81	-4.33	-1.29	-1.17	-1.29	-0.88	-1.41	+0.29	-1.24	+0.87	-0.91	-0.87	+0.36	
EMU Euro	+4.65	-11.67	-7.81	-0.74	+0.46	+2.55	+1.28	-2.55	+1.09	+2.78	-1.61	+0.60	+2.32	
Hong Kong Dollar	-0.84	+0.18	+0.81	-1.82	+1.05	+0.98	+0.40	+0.83	+0.32	+0.31	-0.02	+0.21	+0.21	
Indian Rupee	+0.97	+5.56	+0.09	+3.22	+1.81	+5.75	+0.19	+0.80	-0.91	+4.30	+0.64	+0.65	-1.09	
Indonesian Rupiah	+3.77	+2.66	-2.54	+0.21	+2.30	+2.29	+5.81	+0.15	+0.17	+1.12	+2.22	+3.05	+0.45	
Iranian Rial	-2.68	-0.04	-0.10	-0.95	+1.02	+0.26	+8.05	+0.72	+0.12	+0.11	-0.28	+7.40	+0.90	
Japanese Yen	+9.28	-0.25	-3.27	+2.25	+5.69	+2.49	+1.87	+1.32	+1.53	+2.71	+0.43	-0.50	+1.95	
Korean Won	+9.55	-1.19	-7.60	+2.80	+2.88	+5.84	+2.23	-1.10	-0.06	+6.36	-2.34	+2.12	+2.50	
Malaysian Ringgit	-3.91	-9.74	-4.75	-0.61	-3.23	-0.13	+1.17	+0.20	-1.32	+4.05	-1.53	-0.02	+2.76	
Saudi Arabian Riyal	-1.13	-0.20	-0.12	-0.56	+0.53	+0.35	+0.36	+0.87	+0.16	+0.05	+0.13	-0.04	+0.27	
Singapore Dollar	+1.95	-5.32	-4.74	+0.65	-0.03	+0.91	+0.60	-0.27	-0.14	+2.30	-0.67	-0.19	+1.47	
Swedish Krona	+6.65	-16.84	-5.29	-1.54	-1.77	+3.79	+2.67	-0.30	+2.47	+5.47	-2.40	-0.17	+5.38	
Swiss Franc	+6.84	-11.72	-9.68	-0.47	-0.12	+1.42	+1.35	-2.63	+0.76	+3.84	-1.78	-0.24	+3.44	
Taiwani Dollar	-4.79	+0.33	+0.01	-0.81	+1.14	+0.40	+0.57	+0.75	+0.18	+0.18	+0.53	-0.16	+0.20	
Thai Baht	+0.99	-8.01	-4.17	-1.18	-1.86	+4.56	+1.41	+0.33	-0.95	+6.00	-0.22	-0.46	+2.10	
UK Pound Sterling	-1.33	-6.89	-5.66	+1.40	+0.40	+2.30	+0.08	-0.97	+2.43	+2.15	-2.31	+0.93	+1.50	
U.S Dollar	-2.83	-0.13	-0.10	-0.56	+0.53	+0.35	+0.36	+0.72	+0.12	+0.11	+0.13	+0.10	+0.12	
UAE Dirham	-1.17	-0.13	+0.10	-0.56	+0.53	+0.35	+0.36	+0.72	-0.01	+0.21	+0.13	-0.04	+0.27	

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	Jun	
			2025	2026 ^P
1.USA	3,720.4	3,623.8	281.2	296.8
2.UK	5,904.9	6,325.7	537.6	514.9
3.Saudi Arabia	9,345.4	9,783.1	823.2	829.6
4.UAE	7,829.2	8,806.9	717.2	792.2
Dubai	6,093.5	6,765.1	532.7	614.6
Abu Dhabi	1,595.7	1,719.2	174.0	146.2
Sharjah	61.6	143.4	4.0	16.9
Others	78.4	179.2	6.5	14.6
5.Other GCC Countries	3,711.8	3,934.0	303.5	320.7
Bahrain	484.2	571.8	43.9	45.7
Kuwait	854.6	892.0	58.9	68.2
Qatar	1,056.6	1,175.9	84.2	95.9
Oman	1,316.4	1,294.2	116.4	110.8
6.EU Countries	4,543.2	5,226.6	442.2	415.4
Germany	739.8	806.6	69.9	64.8
France	564.1	591.6	53.9	42.4
Netherlands	83.9	109.1	8.5	8.8
Spain	779.7	905.6	76.5	74.5
Italy	1,301.1	1,547.3	129.3	121.1
Greece	504.8	573.1	49.1	46.9
Sweden	95.6	111.7	9.6	10.8
Denmark	78.5	103.3	7.1	7.5
Ireland	196.4	270.6	20.6	21.8
Belgium	199.3	207.9	17.7	16.7
7.Malaysia	185.0	167.6	15.5	12.9
8.Norway	123.6	150.0	13.0	12.6
9.Switzerland	49.7	61.7	4.9	4.1
10.Australia	830.9	1,142.1	82.0	82.5
11.Canada	660.0	798.4	61.2	60.8
12.Japan	62.3	67.6	4.8	7.0
13.South Africa	346.9	290.7	29.3	22.2
14.South Korea	120.1	108.8	10.4	8.5
15.Other Countries[#]	865.8	1,097.5	80.3	94.3
Total	38,299.2	41,584.7	3,406.4	3,474.5

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	Jun-26			Jul-Jun					
	Credit	Debit	Net	FY25			FY26		
				Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	7,395	8,044	(649)	82,698	80,860	1,838	86,405	86,544	(139)
A. Goods and services (a+b)	3,551	7,078	(3,527)	40,793	70,432	(29,639)	40,877	76,391	(35,514)
a. Goods	2,595	6,147	(3,552)	32,343	59,146	(26,803)	30,843	64,466	(33,623)
1. General merchandise	2,597	6,147	(3,550)	32,336	59,146	(26,810)	30,835	64,466	(33,631)
2. Net exports of goods under merchanting (only export)	(2)	-	(2)	7	-	7	8	-	8
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-
b. Services	956	931	25	8,450	11,286	(2,836)	10,034	11,925	(1,891)
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-
2 Maintenance and repair services n.i.e.	-	2	(2)	10	70	(60)	15	50	(35)
3 Transport	87	385	(298)	999	4,698	(3,699)	933	4,880	(3,947)
4 Travel	128	172	(44)	730	2,408	(1,678)	1,115	2,909	(1,794)
5 Construction	6	-	6	51	44	7	82	58	24
6 Insurance and pension services	4	23	(19)	102	329	(227)	66	312	(246)
7 Financial services	13	54	(41)	62	908	(846)	81	699	(618)
8 Charges for the use of intellectual property n.i.e.	2	18	(16)	14	283	(269)	13	255	(242)
9 Telecommunications, computer, and information services	416	70	346	3,814	492	3,322	4,600	683	3,917
10 Other business services	220	128	92	1,694	1,322	372	2,154	1,209	945
11 Personal, cultural, and recreational services	5	9	(4)	48	12	36	81	134	(53)
12 Government goods and services n.i.e.	75	70	5	926	720	206	894	736	158
B. Primary Income	101	920	(819)	999	9,837	(8,838)	1,157	9,595	(8,438)
1. Compensation of employees	25	4	21	266	42	224	304	53	251
2. Investment income	74	916	(842)	716	9,795	(9,079)	836	9,542	(8,706)
2.1 Direct investment	12	324	(312)	155	4,593	(4,438)	251	4,513	(4,262)
2.1.1 Investment income on equity and investment fund shares	12	297	(285)	155	4,483	(4,328)	251	4,263	(4,012)
2.1.2 Interest	-	27	(27)	-	110	(110)	-	250	(250)
2.2 Portfolio investment	14	81	(67)	102	689	(587)	207	620	(413)
2.2.1 Investment income on equity and investment fund shares	1	11	(10)	3	151	(148)	2	112	(110)
2.2.2 Interest	13	70	(57)	99	538	(439)	205	508	(303)
2.3 Other investment	24	511	(487)	85	4,513	(4,428)	89	4,409	(4,320)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-
2.3.2 Interest	24	511	(487)	85	4,513	(4,428)	89	4,409	(4,320)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	24	-	24	374	-	374	289	-	289
3. Other primary income	2	-	2	17	-	17	17	-	17
C. Secondary Income	3,743	46	3,697	40,906	591	40,315	44,371	558	43,813
1. General government	72	9	63	576	70	506	636	96	540
2. Financial corporations, nonfinancial corporations, households, and NPISHs	3,671	37	3,634	40,330	521	39,809	43,735	462	43,273
2. Capital account	3	-	3	198	30	168	132	1	131
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	-	-	-	30	(30)	-	1	(1)
2. Capital transfers	3	-	3	198	-	198	132	-	132
2.1 General government	3	-	3	195	-	195	103	-	103
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	3	-	3	195	-	195	103	-	103
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	-	-	-	3	-	3	29	-	29
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	-	-	-	3	-	3	29	-	29
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	7,398	8,044	(646)	82,896	80,890	2,006	86,537	86,545	(8)

4.9 Pakistan's Balance of Payments

Million US Dollars

Items	Jun-26			Jul-Jun					
	Net acquisition of financial assets	Net incurrence of liabilities	Net	FY25			FY26		
				Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
3. Financial account	725	1,199	(474)	5,262	3,104	2,158	4,431	3,802	629
1. Direct investment	8	14	(6)	15	2,477	(2,462)	347	1,638	(1,291)
1.1 Equity and investment fund shares	8	29	(21)	15	2,497	(2,482)	347	1,906	(1,559)
1.2 Debt instruments	-	(15)	15	-	(20)	20	-	(268)	268
2. Portfolio investment	(1)	(41)	40	(10)	(729)	719	(8)	(1,185)	1,177
2.1 Equity and investment fund shares	(1)	(29)	28	(10)	(355)	345	(3)	(594)	591
2.2 Debt instruments	-	(12)	12	-	(374)	374	(5)	(591)	586
3. Financial derivatives (other than reserves) and employees stock options	-	-	-	(2)	-	(2)	6	-	6
4. Other investment	(528)	1,226	(1,754)	82	1,356	(1,274)	430	3,349	(2,919)
4.1 Other equity	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	(482)	60	(542)	(264)	334	(598)	(63)	497	(560)
Central bank	-	(7)	7	-	-	-	-	(3,455)	3,455
Deposit-taking corporations, except the central bank	(423)	139	(562)	(420)	(111)	(309)	(14)	635	(649)
General government	-	98	(98)	3	445	(442)	3	3,487	(3,484)
Other sectors	(59)	(170)	111	153	-	153	(52)	(170)	118
4.3 Loans	-	1,126	(1,126)	-	908	(908)	(91)	2,719	(2,810)
Central bank	-	(41)	41	-	1,433	(1,433)	-	1,822	(1,822)
Deposit-taking corporations, except the central bank	-	(408)	408	-	(1,425)	1,425	-	(204)	204
General government	-	1,595	(1,595)	-	1,901	(1,901)	-	1,709	(1,709)
Other sectors	-	(20)	20	-	(1,001)	1,001	(91)	(608)	517
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	(46)	-	(46)	307	155	152	584	-	584
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	(46)	-	(46)	307	155	152	584	-	584
4.6 Other accounts receivable/ Payable	-	40	(40)	39	(41)	80	-	133	(133)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	39	-	39	-	-	-
Other sectors	-	40	(40)	-	(41)	41	-	133	(133)
4.7 Special drawing rights	-	-	-	-	-	-	-	-	-
5. Reserve assets	1,246	-	1,246	5,177	-	5,177	3,656	-	3,656
5.1 Monetary gold	-	-	-	-	-	-	-	-	-
5.2 Special drawing rights	-	-	-	(710)	-	(710)	272	-	272
5.3 Reserve position in the IMF	-	-	-	-	-	-	-	-	-
5.4 Other reserve assets	1,246	-	1,246	5,887	-	5,887	3,384	-	3,384
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
4. Net Errors and Omissions			172			152			637
5. Exceptional Financing			-			-			-

Source: Statistics and Data Services Department, SBP

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

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2025				2026
	Mar ^R	Jun ^R	Sep ^R	Dec ^R	Mar ^P
International investment position - Net	(131,335.7)	(134,045.5)	(136,972.0)	(136,225.1)	(131,859.4)
A. Assets	29,703.2	33,697.2	34,109.0	37,323.8	39,285.5
1. Direct investment	2,839.0	2,854.5	2,978.3	3,008.1	3,137.1
1.1 Equity and investment fund shares	2,581.2	2,596.7	2,720.5	2,750.3	2,879.3
1.1.1 Direct investor in direct investment enterprises	2,581.2	2,596.7	2,720.5	2,750.3	2,879.3
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	383.0	379.1	382.1	389.4	392.3
2.1 Equity and investment fund shares	196.7	195.0	196.6	178.3	179.7
2.1.1 Central bank	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	188.7	186.4	187.8	167.8	169.0
2.1.3 General government	-	-	-	-	-
2.1.4 Other sectors	8.0	8.6	8.7	10.6	10.6
2.2 Debt securities	186.4	184.1	185.5	211.0	212.6
2.2.1 Central bank	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	101.9	100.6	101.4	114.1	115.0
2.2.3 General government	-	-	-	-	-
2.2.4 Other sectors	84.5	83.4	84.1	96.9	97.7
3. Financial derivatives (other than reserves) and employee stock options	10.9	11.7	18.1	15.7	17.1
4. Other investment	8,080.3	7,768.9	7,271.7	7,454.6	8,448.6
4.1 Other equity	-	-	-	-	-
4.2 Currency and deposits	2,668.9	2,584.1	1,984.8	2,139.7	2,851.6
4.3 Loans	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee schemes	-	-	-	-	-
4.5 Trade credit and advances	4,272.1	4,119.0	4,210.5	4,272.7	4,565.7
4.6 Other accounts receivable	1,139.4	1,065.8	1,076.4	1,042.1	1,031.4
5. Reserve assets	18,389.9	22,683.0	23,458.8	26,456.0	27,290.3
5.1 Monetary gold	6,484.8	6,844.1	7,964.5	9,095.4	9,601.5
5.2 Special drawing rights	55.2	26.0	24.7	235.6	118.8
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	11,849.8	15,812.8	15,469.5	17,124.9	17,569.8
5.4.1 Currency and deposits	7,640.4	10,837.5	10,688.7	12,464.3	10,205.3
5.4.2 Securities	126.6	69.6	134.8	2,208.7	3,163.5
5.4.3 Financial derivatives	n.a.	n.a.	n.a.	n.a.	n.a.
5.4.4 Other claims	4,082.7	4,905.7	4,646.0	2,451.9	4,201.1

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2025				2026
	Mar ^R	Jun ^R	Sep ^R	Dec ^R	Mar ^P
B. Liabilities	161,038.8	167,742.7	171,081.1	173,548.9	171,144.8
1. Direct investment	34,401.4	35,150.4	38,351.9	38,237.3	36,995.6
1.1 Equity and investment fund shares	28,722.8	29,527.5	32,767.9	32,851.4	31,610.8
1.1.1 Direct investor in direct investment enterpr.	28,722.8	29,527.5	32,767.9	32,851.4	31,610.8
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-
1.2 Debt instruments	5,678.5	5,622.9	5,584.1	5,386.0	5,384.8
1.2.1 Direct investor in direct investment enterpr.	5,678.5	5,622.9	5,584.1	5,386.0	5,384.8
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-
2. Portfolio investment	10,163.8	9,810.4	9,697.3	9,910.8	9,254.6
2.1 Equity and investment fund shares	2,281.6	2,245.7	2,632.6	2,705.5	2,024.4
2.1.1 Central bank	n.a.	n.a.	n.a.	n.a.	n.a.
2.1.2 Deposit-taking corp. except central bank	1,014.1	1,091.0	1,251.0	1,404.8	1,181.5
2.1.3 General government	n.a.	n.a.	n.a.	n.a.	n.a.
2.1.4 Other sectors	1,267.5	1,154.6	1,381.6	1,300.7	842.9
2.2 Debt securities	7,882.2	7,564.8	7,064.7	7,205.3	7,230.3
2.2.1 Central bank	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-
2.2.3 General government	7,382.2	7,064.8	6,564.7	6,705.1	6,730.1
2.2.4 Other sectors	500.0	500.0	500.0	500.2	500.2
3. Financial derivatives (other than reserves) and employee stock options	2.5	6.3	4.8	1.9	5.3
4. Other investment	116,471.2	122,775.6	123,027.1	125,398.9	124,889.3
4.1 Other equity	n.a.	n.a.	n.a.	n.a.	n.a.
4.2 Currency and deposits	13,321.6	14,471.1	14,790.1	15,264.9	15,551.2
4.3 Loans	92,751.9	97,662.0	97,352.2	99,200.8	98,325.3
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	5,179.0	5,290.9	5,542.1	5,594.7	5,712.9
4.7 Special drawing rights (Net incurrence of liab)	3,900.0	4,033.0	4,024.1	4,019.7	3,981.3

Source: Statistics and Data Services Department, SBP

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

Archive link:

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

4.11 Gold and Foreign Exchange Reserves

Million US Dollars

End Period	Gold*	Foreign exchange reserves with														
		SBP							Scheduled Banks							
									Deposits			Utilizations			Total Banks' Reserves (7+8+9-10-11-12)**	Net Reserves with Banks (7-10)***
		SDRs	Cash Foreign Currency	Nostro ¹	ACU Bal Net	IMF Reserve Position	Total SBP Reserves (2+3+4+a+b)	Net Reserves with SBP (2+4)	FE-25 ²	Trade Nostro	Placement abroad (other than FE-25)	Trade Finance	FE-25 Placements in Pakistan	Others		
1		2	3	4	a	b	5	6	7	8	9	10	11	12	13	14
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	6,779	(44)	43	1,922	17	2,340	2,500	4,857
2025 Jun	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
Jul	6,868	146	70	14,178	34	0.2	14,429	14,324	6,921	(13)	53	2,269	17	2,292	2,383	4,652
Aug	7,139	29	73	14,290	73	0.2	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^R	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 ^R	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 ^R	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 ^R	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 ^P	8,391	297	76	18,080	48	0.2	18,500	18,376	6,779	(44)	43	1,922	17	2,340	2,500	4,857

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

Million US Dollars											
Description	Jun-25	Jun-26	2025	2025		2026					
			Jun	Nov	Dec	Jan	Feb	Mar	Apr	May ^R	Jun ^P
Foreign Currency Deposits											
A. FE-25 Deposits	6,987.8	6,779.1	6,987.8	6,875.8	6,959.8	6,917.3	6,784.7	6,814.0	6,786.3	6,761.0	6,779.1
1. Resident	6,088.6	5,758.9	6,088.6	5,945.3	5,986.2	5,978.7	5,849.1	5,880.7	5,825.0	5,749.7	5,758.9
i) Demand Deposits	2,026.9	2,126.9	2,026.9	2,060.1	2,099.3	2,067.0	2,107.5	2,100.9	2,072.5	2,108.2	2,126.9
ii) Savings Deposits	2,015.7	1,636.9	2,015.7	1,915.8	1,947.6	1,937.5	1,819.4	1,776.6	1,680.1	1,607.1	1,636.9
iii) Time Deposits	2,046.0	1,995.1	2,046.0	1,969.4	1,939.3	1,974.2	1,922.2	2,003.2	2,072.4	2,034.3	1,995.1
2. Non- Resident	899.2	1,020.2	899.2	930.5	973.6	938.6	935.6	933.4	961.3	1,011.4	1,020.2
i) Demand Deposits	616.8	648.6	616.8	603.0	647.0	623.9	618.3	599.4	609.2	604.0	648.6
ii) Savings Deposits	200.9	221.2	200.9	206.1	220.8	209.6	206.3	212.8	218.5	222.6	221.2
iii) Time Deposits	81.5	150.4	81.5	121.4	105.9	105.0	110.9	121.2	133.6	184.8	150.4
B. Old FCAs Deposits	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4
1. Resident	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
2. Non- Resident	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Total (A+B)	6,997.2	6,788.5	6,997.2	6,885.2	6,969.3	6,926.7	6,794.1	6,823.4	6,795.7	6,770.4	6,788.5
FE-25 Deposits Utilization	6,987.8	6,779.1	6,987.8	6,875.7	6,959.7	6,917.3	6,784.7	6,814.0	6,786.3	6,761.0	6,779.1
1. Financing	2,224.5	1,921.7	2,224.5	2,329.1	2,175.1	2,102.7	2,023.2	1,864.0	1,833.4	1,840.9	1,921.7
i) Exports Financing	856.5	910.5	856.5	1,037.5	934.8	945.3	950.7	924.0	872.4	873.3	910.5
a) Pre-Shipment	669.8	767.0	669.8	797.0	791.7	803.8	804.1	785.2	740.9	740.4	767.0
b) Post-Shipment	186.7	143.6	186.7	240.5	143.1	141.5	146.5	138.8	131.6	133.0	143.6
ii) Import Financing	1,367.9	1,011.2	1,367.9	1,291.6	1,240.2	1,157.4	1,072.5	940.0	961.0	967.5	1,011.2
2. Placements	1,722.8	1,447.4	1,722.8	1,451.0	1,360.8	1,352.1	1,332.7	1,478.1	1,447.0	1,533.6	1,447.4
i) With State Bank of Pakistan	1,107.2	1,105.8	1,107.2	1,083.7	1,095.9	1,108.1	1,098.0	1,105.9	1,101.4	1,099.5	1,105.8
a) CRR ¹	387.9	389.1	387.9	381.5	386.2	390.4	385.3	388.4	385.9	386.9	389.1
b) SCRR ²	719.3	716.7	719.3	702.2	709.7	717.7	712.7	717.5	715.4	712.6	716.7
ii) With Banks	615.6	341.6	615.6	367.2	264.9	244.0	234.7	372.2	345.7	434.1	341.6
a) Within Pakistan	13.3	16.9	13.3	12.0	13.3	17.3	16.6	14.1	14.0	18.2	16.9
b) Outside Pakistan	602.3	324.7	602.3	355.2	251.6	226.6	218.1	358.0	331.7	415.9	324.7
3. Balances	741.4	1,070.1	741.4	675.6	882.3	883.7	876.7	967.5	1,112.8	1,089.3	1,070.1
i) Balance held abroad	536.8	781.7	536.8	454.8	663.6	648.8	617.0	698.7	826.7	827.8	781.7
ii) Cash in hand	204.6	288.3	204.6	220.8	218.6	234.9	259.7	268.8	286.1	261.4	288.3
4. Others	2,299.2	2,339.9	2,299.2	2,420.1	2,541.7	2,578.8	2,552.1	2,504.5	2,393.0	2,297.3	2,339.9

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	Jun FY26 ^P			Jul-Jun FY26 ^P			Jul-Jun FY25		
	Direct Investment	Portfolio Investment	Total	Direct Investment	Portfolio Investment	Total	Direct Investment	Portfolio Investment	Total
	(Net)	(Net)		(Net)	(Net)		(Net)	(Net)	
I Foreign Private Investment	13.5	(28.7)	(15.2)	1,636.8	(594.8)	1,042.0	2,477.3	(355.1)	2,122.2
1 Argentina	-	-	-	-	-	-	-	-	-
2 Australia	0.4	-	0.4	3.1	-	3.1	3.4	-	3.4
3 Austria	0.1	-	0.1	(7.9)	(0.4)	(8.3)	(0.0)	0.1	0.0
4 Bahamas	-	-	-	-	0.0	0.0	-	0.0	0.0
5 Bahrain	4.8	0.0	4.8	62.0	0.0	62.0	59.2	(0.1)	59.1
6 Bangladesh	-	-	-	-	-	-	-	-	-
7 Belgium	0.0	-	0.0	4.9	-	4.9	0.2	-	0.2
8 Bosnia Herzegovina	-	-	-	-	-	-	-	-	-
9 Brunei	0.1	-	0.1	0.7	-	0.7	0.7	-	0.7
10 Canada	0.1	(0.4)	(0.3)	54.8	(11.4)	43.4	21.9	0.8	22.7
11 China	43.0	-	43.0	862.0	-	862.0	1,204.8	-	1,204.8
12 Congo	-	-	-	-	-	-	-	-	-
13 Denmark	(0.1)	-	(0.1)	2.2	-	2.2	0.4	(0.7)	(0.3)
14 Egypt	-	-	-	-	-	-	-	-	-
15 Finland	15.3	-	15.3	22.1	-	22.1	4.7	-	4.7
16 France	3.7	0.0	3.7	30.6	0.0	30.6	(39.2)	0.0	(39.1)
17 Germany	(0.3)	-	(0.3)	(25.7)	1.1	(24.6)	(18.7)	0.0	(18.7)
18 Hongkong	31.0	(0.7)	30.3	339.4	(26.1)	313.2	470.0	26.8	496.8
19 Hungary	(1.1)	-	(1.1)	(9.6)	-	(9.6)	6.5	-	6.5
20 Iceland	-	-	-	-	-	-	-	-	-
21 Indonesia	0.0	-	0.0	0.6	-	0.6	0.2	-	0.2
22 Iran	0.1	-	0.1	0.7	-	0.7	0.7	-	0.7
23 Ireland	0.0	(0.1)	(0.1)	0.4	3.8	4.2	0.1	(3.4)	(3.3)
24 Italy	(0.4)	-	(0.4)	2.9	-	2.9	7.8	-	7.8
25 Japan	3.4	-	3.4	76.4	0.0	76.4	40.8	(0.0)	40.8
26 Kenya	-	-	-	-	-	-	-	-	-
27 Korea (South)	8.0	0.0	8.0	96.5	0.0	96.5	96.2	-	96.2
28 Kuwait	9.6	(0.2)	9.4	103.5	(1.8)	101.8	30.4	(3.4)	27.0
29 Lebanon	0.9	-	0.9	(93.1)	-	(93.1)	10.6	-	10.6
30 Liberia	-	-	-	-	0.5	0.5	-	-	-
31 Libya	0.1	-	0.1	1.0	-	1.0	1.0	-	1.0
32 Luxembourg	0.1	0.1	0.2	(10.7)	(11.4)	(22.1)	(9.8)	(0.8)	(10.7)
33 Malaysia	3.6	(0.1)	3.6	40.6	(0.5)	40.1	43.3	(0.4)	42.9
34 Malta	(7.6)	-	(7.6)	(91.5)	(0.2)	(91.7)	(91.5)	(0.2)	(91.7)
35 Netherlands	1.5	-	1.5	(27.3)	2.3	(25.0)	(63.7)	-	(63.7)
36 New Zealand	-	-	-	0.1	-	0.1	0.0	-	0.0
37 Nigeria	-	-	-	-	-	-	-	-	-
38 Norway	0.0	-	0.0	(364.7)	-	(364.7)	14.1	-	14.1
39 Oman	0.1	-	0.1	4.0	-	4.0	1.0	-	1.0
40 Panama	-	-	-	-	-	-	(14.0)	-	(14.0)
41 Philippines	-	-	-	-	-	-	-	-	-
42 Poland	(0.5)	-	(0.5)	(5.8)	-	(5.8)	(5.8)	-	(5.8)
43 Portugal	-	-	-	0.0	-	0.0	0.0	-	0.0
44 Qatar	0.1	-	0.1	0.8	(0.0)	0.8	2.1	-	2.1
45 Saudi Arabia	(0.6)	-	(0.6)	(6.1)	0.6	(5.4)	5.7	(0.3)	5.4
46 Seychelles	-	-	-	-	-	-	-	-	-
47 Singapore	2.6	-	2.6	34.6	0.3	35.0	12.7	4.0	16.6
48 South Africa	-	-	-	-	-	-	-	-	-
49 Sri Lanka	-	-	-	-	-	-	-	-	-
50 Sweden	(0.4)	(19.9)	(20.3)	(2.2)	(83.6)	(85.8)	0.5	45.2	45.7
51 Switzerland	17.4	(1.0)	16.5	204.7	(3.3)	201.4	168.3	(12.0)	156.3
52 Thailand	0.1	-	0.1	0.8	-	0.8	0.5	-	0.5
53 Turkey	0.4	-	0.4	3.9	-	3.9	9.0	-	9.0
54 U.A.E	16.6	(0.1)	16.5	235.9	(23.5)	212.4	294.3	(75.5)	218.7
55 United Kingdom	18.4	3.8	22.1	131.9	(13.4)	118.4	68.2	(89.7)	(21.5)
56 United States	(164.5)	(15.5)	(180.0)	(156.0)	(306.2)	(462.2)	35.3	(119.4)	(84.2)
57 Others	7.6	5.4	13.0	116.2	(121.6)	(5.4)	105.3	(125.9)	(20.6)
II Foreign Public Investment[@]		(11.8)	(11.8)		(591.4)	(591.4)		(375.7)	(375.7)
Debt Securities		(11.8)	(11.8)		(591.4)	(591.4)		(375.7)	(375.7)
Total	13.5	(40.5)	(27.0)	1,636.8	(1,186.2)	450.6	2,477.3	(730.8)	1,746.5

Source: Statistics and Data Services Department, SBP

@ Net sale/Purchase of Special USS bonds, Eurobonds, FEBEC, DBC, Tbilis and PIBs

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

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

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

Archive link:

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

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr. Sector	Jun FY26 ^P			Jul-Jun FY26 ^P			Jul-Jun FY25		
	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1 Food	4.1	167.8	(163.7)	85.1	187.2	(102.1)	60.1	15.1	45.0
2 Food Packaging	0.1	1.1	(1.0)	1.9	13.2	(11.3)	1.6	50.3	(48.7)
3 Beverages	0.4	-	0.4	4.3	6.6	(2.3)	11.3	18.6	(7.3)
4 Tobacco & Cigarettes	0.4	-	0.4	4.7	12.4	(7.7)	9.5	44.8	(35.3)
5 Sugar	-	0.0	(0.0)	-	0.2	(0.2)	-	0.2	(0.2)
6 Textiles	3.9	0.2	3.8	49.0	1.3	47.7	57.0	8.7	48.4
7 Paper & Pulp	-	-	-	-	8.7	(8.7)	-	1.0	(1.0)
8 Leather & Leather Products	-	0.0	(0.0)	-	0.4	(0.4)	-	5.7	(5.7)
9 Rubber & Rubber Products	1.3	0.7	0.6	3.4	3.9	(0.6)	26.2	-	26.2
10 Chemicals	2.6	1.9	0.7	31.4	25.0	6.4	60.8	46.8	14.0
11 Petro Chemicals	-	1.7	(1.7)	0.2	20.6	(20.4)	0.0	20.6	(20.6)
12 Petroleum Refining	8.9	2.4	6.5	105.3	28.9	76.5	105.4	28.9	76.6
13 Mining & Quarrying	4.6	15.8	(11.2)	134.4	251.2	(116.8)	161.7	313.8	(152.0)
14 Oil & Gas Explorations	13.4	9.3	4.2	110.7	111.5	(0.8)	249.9	112.5	137.4
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15 Pharmaceuticals & OTC Products	2.1	0.6	1.5	28.3	8.5	19.8	37.0	31.4	5.6
16 Cosmetics	0.0	-	0.0	0.6	-	0.6	0.4	0.8	(0.4)
17 Fertilizers	-	-	-	-	-	-	-	-	-
18 Cement	1.1	0.0	1.1	13.7	110.3	(96.6)	13.7	0.0	13.7
19 Ceramics	0.0	0.2	(0.2)	1.7	2.5	(0.8)	3.9	2.5	1.4
20 Basic Metals	-	-	-	1.4	-	1.4	0.4	-	0.4
21 Metal Products	0.3	-	0.3	3.5	-	3.5	6.7	-	6.7
22 Machinery other than Electrical	-	-	-	0.0	-	0.0	0.9	-	0.9
23 Electrical Machinery	12.7	0.0	12.6	154.7	8.4	146.3	176.8	0.6	176.2
24 Electronics	3.0	38.1	(35.2)	133.8	67.0	66.9	137.3	92.7	44.6
I) Consumer/Household	3.0	38.1	(35.1)	133.8	58.7	75.2	137.3	90.4	46.9
II) Industrial	-	0.1	(0.1)	-	8.3	(8.3)	-	2.3	(2.3)
25 Transport Equipment (Automobiles)	4.8	-	4.8	58.3	0.8	57.6	58.8	1.7	57.1
I) Motorcycles	-	-	-	0.1	-	0.1	0.2	-	0.2
II) Cars	3.1	-	3.1	36.8	0.1	36.7	37.4	1.1	36.3
III) Buses, Trucks, Vans & Trail	1.8	-	1.8	21.3	0.6	20.7	21.2	0.6	20.6
26 Power	97.7	10.9	86.8	1,178.6	220.3	958.3	1,703.5	525.5	1,178.0
I) Thermal	8.2	1.3	6.9	98.5	25.6	72.9	106.9	119.5	(12.6)
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
II) Hydel	36.4	0.1	36.3	442.7	20.4	422.3	827.2	91.3	735.9
III) Coal	53.1	9.5	43.6	637.4	174.3	463.1	769.4	314.8	454.7
27 Construction	0.8	4.4	(3.6)	13.3	53.2	(39.9)	18.7	53.3	(34.6)
28 Trade	4.4	0.9	3.6	42.1	23.0	19.0	45.5	19.0	26.5
29 Transport	0.5	4.5	(4.0)	58.9	40.3	18.5	43.8	35.1	8.7
30 Tourism	0.9	-	0.9	18.2	-	18.2	23.2	-	23.2
31 Storage Facilities	-	0.0	(0.0)	0.0	3.8	(3.8)	1.6	3.8	(2.2)
32 Communications	6.3	14.5	(8.2)	114.3	570.4	(456.1)	162.0	232.3	(70.3)
1) Telecommunications	2.8	14.3	(11.4)	65.7	565.5	(499.7)	99.4	228.1	(128.7)
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
2) Information Technology	3.4	0.2	3.2	48.6	4.9	43.7	62.6	4.2	58.4
I) Software Development	1.1	0.1	1.0	10.5	0.9	9.5	10.1	1.7	8.4
II) Hardware Development	-	0.0	(0.0)	-	0.0	(0.0)	-	0.0	(0.0)
III) I.T. Service	2.3	0.1	2.2	38.1	4.0	34.1	52.6	2.6	50.0
3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33 Financial Business	92.5	5.5	87.0	872.2	66.7	805.5	769.5	66.9	702.6
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
34 Social Services	0.0	-	0.0	1.4	-	1.4	7.2	-	7.2
35 Personal Services	13.7	0.0	13.7	133.9	21.1	112.8	125.4	27.9	97.5
36 Others	13.8	0.3	13.5	208.4	63.7	144.8	188.0	30.1	157.9
TOTAL	294.4	280.9	13.5	3,567.9	1,931.1	1,636.8	4,267.9	1,790.6	2,477.3
TOTAL without Privatization proceeds	294.4	280.9	13.5	3,567.9	1,931.1	1,636.8	4,267.9	1,790.6	2,477.3

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

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

Archive link:

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

4.15 Balance of Trade

(a) State Bank of Pakistan-Payments Record

Million US Dollars

PERIOD		Exports (BOP)		Period Growth Rate	Imports (BOP)		Period Growth Rate	Balance of Trade	
		Value (a)	Cumulative (b)		%	Value (c)		Cumulative (d)	%
	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	30,843	--	(4.6)	64,466	--	9.0	(33,622)	--
2025	Jun	2,594	32,340	4.4	5,020	59,146	11.3	(2,426)	(26,806)
	Jul	2,750	2,750	16.3	5,429	5,429	11.9	(2,679)	(2,679)
	Aug	2,488	5,238	9.0	5,020	10,449	9.3	(2,532)	(5,211)
	Sep	2,609	7,847	5.8	5,040	15,489	8.7	(2,431)	(7,642)
	Oct	2,632	10,479	0.5	5,396	20,885	10.5	(2,764)	(10,406)
	Nov	2,277	12,756	(3.4)	4,730	25,615	11.3	(2,453)	(12,859)
	Dec	2,758	15,514	(4.9)	5,765	31,380	12.4	(3,007)	(15,866)
2026	Jan	2,749	18,263	(5.5)	5,339	36,719	10.0	(2,590)	(18,456)
	Feb	2,481	20,744	(5.5)	5,114	41,833	8.8	(2,633)	(21,089)
	Mar	2,528	23,272	(5.8)	4,857	46,690	7.6	(2,329)	(23,418)
	Apr	2,619	25,891	(5.2)	5,989	52,679	8.3	(3,370)	(26,788)
	May ^R	2,357	28,248	(5.1)	5,640	58,319	7.7	(3,283)	(30,070)
	Jun ^P	2,595	30,843	(4.6)	6,147	64,466	9.0	(3,552)	(33,622)

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.

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

4.15 Balance of Trade

(b) Pakistan Bureau of Statistics-Customs Record

Million US Dollars

PERIOD	Exports	Re-exports	Cumulative	Period Growth Rate	Imports	Re-imports	Cumulative	Period Growth Rate	Balance of Trade	
	(a)	(b)	(c)	%	(d)	(e)	(f)	%	Monthly/Yearly	Cumulative
FY22	31,782	152	--	25.60	80,136	95	--	42.10	(48,297)	--
FY23	27,724	280	--	(12.80)	55,198	68	--	(31.10)	(27,262)	--
FY24	30,675	86	--	10.64	54,779	25	--	(0.76)	(23,994)	--
FY25	32,040	186	--	4.56	64,390	71	--	17.54	(32,235)	--
FY26	30,139	35	--	(5.93)	69,761	27	--	8.34	(39,614)	--
2025 Jun	2,477	38	32,221	4.67	5,359	3	64,458	17.58	(2,846)	(32,237)
Jul	2,683	7	2,690	16.62	5,837	10	5,847	22.71	(3,156)	(3,156)
Aug	2,416	17	5,124	0.99	5,288	6	11,141	14.42	(2,861)	(6,017)
Sep	2,499	11	7,634	(3.63)	5,848	12	17,001	14.35	(3,350)	(9,367)
Oct	2,848	-	10,482	(3.96)	6,087	-	23,088	15.93	(3,239)	(12,606)
Nov	2,420	-	12,902	(6.19)	5,306	-	28,394	14.02	(2,886)	(15,492)
Dec	2,268	-	15,170	(9.01)	6,081	-	34,474	11.88	(3,813)	(19,305)
2026 Jan	3,055	-	18,225	(7.21)	5,805	-	40,279	9.78	(2,749)	(22,054)
Feb	2,276	-	20,502	(7.37)	5,290	-	45,569	8.42	(3,013)	(25,067)
Mar	2,264	-	22,766	(8.22)	5,103	-	50,672	7.08	(2,839)	(27,906)
Apr	2,468	-	25,234	(6.57)	6,731	-	57,403	7.45	(4,263)	(32,169)
May ^R	2,689	-	27,923	(6.00)	5,454	-	62,857	6.36	(2,765)	(34,934)
Jun ^P	2,252	-	30,174	(6.35)	6,931	-	69,788	8.27	(4,680)	(39,614)

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	2025	2026					
			Jun	Jan	Feb	Mar	Apr	May ^R	Jun ^P
A. Food Group	6,330,177	4,744,673	374,870	389,591	393,990	424,426	421,583	363,634	443,680
1 Rice	2,954,660	2,045,920	166,416	169,699	191,697	198,056	202,779	169,481	213,671
A) Basmati	783,497	680,764	48,798	48,444	66,064	73,095	63,452	69,268	70,826
B) Others	2,171,163	1,365,156	117,618	121,255	125,633	124,961	139,327	100,213	142,844
2 Fish & Fish Preparations	457,911	504,578	49,704	41,569	29,181	47,733	56,020	44,263	53,846
3 Fruits	241,606	271,313	22,475	25,170	21,991	21,662	16,815	12,003	19,714
4 Vegetables/Leguminous vegetable	249,659	154,988	15,606	15,707	12,905	14,635	11,271	10,245	15,492
5 Tobacco	186,559	160,366	8,491	9,470	13,316	11,057	7,642	10,740	7,012
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	81,534	80,076	7,708	7,355	6,770	6,655	5,796	5,706	6,355
8 Oil Seeds, Nuts and Kernals	366,590	245,826	9,384	18,369	19,538	32,889	29,071	29,473	22,187
9 Sugar	398,209	2,654	-	2,654	-	-	-	-	-
10 Meat and Meat Preparations	486,341	497,249	32,042	46,088	47,855	37,760	40,986	36,226	44,604
11 All Other Food Items	907,107	781,704	63,044	53,510	50,737	53,978	51,203	45,499	60,798
B. Textile Group	17,271,175	17,599,296	1,372,198	1,458,386	1,355,406	1,425,302	1,453,774	1,247,804	1,557,526
12 Raw Cotton	448	4,288	-	113	398	7	-	15	-
13 Cotton Yarn	686,311	727,156	51,983	61,575	55,338	64,816	69,801	62,929	76,956
14 Cotton Cloth	1,833,124	1,704,311	135,670	141,660	133,546	138,979	136,058	117,231	173,659
15 Cotton Carded or Combed	254	35	-	-	-	2	0	-	32
16 Yarn Other than Cotton Yarn	32,456	28,659	2,514	2,369	1,948	2,276	2,276	2,558	2,843
17 Knitwear	4,501,110	4,686,547	373,638	391,874	339,308	344,143	348,074	304,768	400,372
18 Bed Wear	3,085,646	3,144,551	246,121	257,841	235,738	243,596	268,141	221,305	272,083
19 Towels	1,056,658	994,355	84,179	78,880	80,995	89,868	90,381	74,655	94,288
20 Tents, Canvas & Tarpaulin	125,265	120,850	5,690	12,363	9,885	8,051	9,447	6,769	7,516
21 Readymade Garments	3,963,919	4,181,697	313,575	359,668	343,868	362,848	360,532	303,981	343,641
22 Art, Silk & Synthetic Textile	369,938	347,653	27,896	27,860	22,584	31,050	31,468	25,628	28,250
23 Makeup Articles (incl. Other Tex)	698,636	674,813	53,625	51,511	52,767	54,373	54,419	46,742	64,291
24 Other Textile Materials	917,408	984,382	77,307	72,672	79,032	85,293	83,178	81,222	93,596
C. Petroleum Group	903,378	938,579	19,432	69,969	69,916	109,967	77,922	99,478	104,629
25 Petroleum Crude	136,488	56,481	-	-	18,950	-	-	-	-
26 Petroleum Products	676,420	780,405	19,432	59,214	50,966	90,364	59,471	99,478	99,050
27 Solid Fuel including Naphtha	90,469	101,694	-	10,756	-	19,603	18,451	-	5,580
D. Other Manufacture	4,141,003	4,065,492	329,508	340,328	319,081	363,406	344,813	322,112	329,883
28 Carpets, Rugs & Mats	99,278	51,991	3,602	3,794	3,904	4,659	3,992	4,273	3,504
29.Sports Goods	408,564	450,647	38,550	34,373	32,786	40,231	41,252	38,255	43,271
30 Leather Tanned	139,068	133,677	12,129	10,078	9,686	11,217	11,494	11,932	12,486
31.Leanther Manufactures	622,752	641,060	47,197	52,383	48,054	59,394	50,778	50,058	52,074
32.Footwear	169,073	182,172	8,462	14,881	12,988	19,773	17,339	11,932	13,446
33 Surgical Goods & Medical Instr.	475,765	474,019	35,563	36,499	36,186	45,859	39,573	41,040	37,134
34 Cutlery	60,215	62,110	5,159	4,620	4,575	6,066	5,319	5,783	4,509
35 Onyx Manufactured	4,651	5,275	247	364	360	554	415	608	520
36 Chemical and Pharmaceutical Products	1,453,516	1,319,864	113,387	106,477	103,362	120,799	127,853	110,116	104,709
37 Engineering Goods	279,735	327,227	23,508	36,200	26,791	18,331	18,074	22,850	18,394
38 Gems	8,329	16,647	123	1,132	3,368	1,185	592	643	1,120
39 Jewellery	14,370	9,381	589	321	1,691	3,343	1,392	1,082	593
40 Furniture	7,934	8,248	561	1,161	859	492	720	638	695
41 Molasses	16,918	2,133	280	185	983	17	3	4	13
42 Handicrafts	199	273	-	-	-	1	-	88	14
43 Cement	346,296	350,152	37,652	34,042	31,732	27,926	22,749	20,415	33,617
44 Guar and Guar Products	34,339	30,616	2,498	3,818	1,757	3,558	3,268	2,396	3,786
E. All Others	2,831,962	3,022,632	268,217	256,767	287,696	239,753	239,017	245,659	238,402
I. Total Export Receipts through Banks	31,477,694	30,370,671	2,364,225	2,515,042	2,426,089	2,562,853	2,537,109	2,278,688	2,674,120
II. Freight on Export	856,583	880,888	62,991	61,841	63,687	62,671	76,964	87,625	87,625
III. Export Receipts Banks (fob) (I-II)	30,621,111	29,489,784	2,301,234	2,453,201	2,362,403	2,500,183	2,460,145	2,191,063	2,586,495
IV. Other Exports	1,721,837	1,353,597	289,748	295,801	118,570	27,846	158,862	165,878	8,544
Total Export as per BOP (III+IV)	32,342,948	30,843,380	2,590,982	2,749,002	2,480,973	2,528,028	2,619,007	2,356,941	2,595,039

Source: Statistics and Data Services Department, SBP

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

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

4.16 Exports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

COMMODITIES	FY25	FY26	2025	2026					
			Jun	Jan	Feb	Mar	Apr	May ^R	Jun ^P
A. Food Group	7,116,557	5,017,852	367,690	624,445	405,890	400,212	395,575	408,025	419,156
1 Rice	3,353,053	2,291,649	149,807	365,907	186,734	200,548	187,055	198,090	213,729
a) Basmati	830,570	843,002	48,635	199,446	71,395	47,862	71,412	85,027	89,594
b) Others	2,522,483	1,448,647	101,172	166,461	115,339	152,686	115,643	113,063	124,135
2 Fish & Fish Preparations	465,402	482,017	38,031	35,353	35,350	53,076	51,149	51,860	36,770
3 Fruits	308,185	308,130	36,575	39,510	26,935	8,328	4,707	5,266	37,882
4 Vegetables	367,572	162,770	14,508	23,826	15,151	10,841	8,785	10,525	10,938
5 Leguminous Vegetables	-	-	-	-	-	-	-	-	-
6 Tobacco	166,527	142,527	7,985	13,479	6,821	16,595	12,891	8,562	6,994
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	95,491	87,116	8,512	8,479	7,261	4,561	6,841	7,660	6,720
9 Oil seeds, Nuts and Kernals	384,555	260,519	8,303	20,345	25,951	30,749	33,385	25,328	14,746
10 Sugar	411,093	-	-	-	-	-	-	-	-
11 Meat& Meat preparations	495,109	530,245	28,502	51,469	53,910	32,285	41,461	45,623	40,724
12 All other Food Items	1,069,570	752,878	75,467	66,077	47,777	43,229	49,301	55,111	50,652
B. Textile Group	17,887,039	17,932,970	1,521,715	1,738,805	1,311,207	1,328,974	1,480,266	1,640,104	1,267,444
13 Raw Cotton	871	2,606	-	-	-	-	-	-	-
14 Cotton Yarn	680,700	765,124	62,165	73,483	73,841	61,446	78,882	60,054	64,028
15 Cotton Cloth	1,808,997	1,672,481	122,688	165,097	132,526	143,946	145,837	145,859	112,136
16 Cotton Carded or Combed	6	2	-	-	2	-	-	-	-
17 Yarn Other than Cotton Yarn	34,042	29,305	3,366	3,013	2,322	1,779	2,393	1,768	1,219
18 Knitwear	5,010,468	4,966,197	455,122	428,263	312,460	330,835	413,872	445,953	364,152
19 Bed Wear	3,112,849	3,112,544	273,341	308,545	220,885	239,869	237,281	285,363	209,676
20 Towels	1,082,611	1,061,673	87,188	116,335	81,422	90,522	88,938	104,901	66,332
21 Tent, Canvas & Tarpaulin	124,870	120,118	7,101	13,696	8,984	5,746	3,830	8,786	7,397
22 Readymade Garments	4,128,555	4,288,363	360,123	435,100	327,285	301,371	350,773	414,197	315,344
23 Art, Silk & Synthetic Textile	399,516	353,395	33,807	34,048	24,909	22,592	27,633	30,662	23,287
24 Made up Articles (Ex towels & bed)	775,791	770,299	62,524	80,989	59,541	63,186	62,926	66,999	48,709
25 Other Textile Materials	727,763	790,865	54,290	80,236	67,030	67,682	67,901	75,562	55,166
C. Petroleum Group & Coal	573,333	778,714	61,822	74,412	44,602	24,752	69,301	53,635	70,130
26 Petroleum Crude	42,286	19,919	17,563	-	-	-	-	-	-
27 Petroleum Products (Exl. Naphtha)	463,609	717,870	37,997	67,060	44,602	19,045	69,301	53,635	70,130
28 Petroleum Top Naphtha	67,438	40,925	6,262	7,352	-	5,707	-	-	-
29 Solid Fuels (Coal)	-	-	-	-	-	-	-	-	-
D. Other Manufactures Group	4,227,576	4,074,129	361,182	397,490	322,398	320,597	339,846	387,105	322,377
30 Carpets Rugs & Mats	56,897	45,394	7,005	4,077	3,815	2,900	3,239	2,823	2,640
31 Sports Goods	385,502	424,349	36,378	41,639	33,248	36,381	38,839	40,275	26,164
32 Leather Tanned	138,198	129,420	11,780	10,508	9,002	11,291	11,858	12,812	8,679
33 Leather Manufactures	572,510	576,185	50,745	56,612	43,281	42,065	40,170	56,751	40,405
34 Footwear	176,477	175,652	14,671	20,656	18,483	10,821	10,337	13,501	9,242
35 Surgical Goods & Medical Instr.	451,668	451,527	38,679	41,800	33,939	38,124	37,659	43,933	32,035
36 Cutlery	59,936	55,996	4,611	5,573	4,514	4,387	4,704	5,015	4,322
37 Onyx Manufactured	4,642	5,230	555	396	380	582	353	580	266
38 Chemicals and Pharm.Products	1,574,004	1,375,463	117,863	137,281	119,503	101,422	137,076	137,724	110,746
39 Engineering Goods	409,260	432,359	34,270	37,651	24,910	25,954	28,611	42,311	56,320
40 Gems	5,796	11,225	7	826	3,641	448	766	1,844	982
41 Jewellery	12,147	8,239	27	2,519	1,524	208	2,488	266	568
42 Furniture	7,317	6,792	673	690	637	675	545	342	305
43 Molasses	11,137	2,282	184	1,134	133	16	49	39	16
44 Handicrafts	574	94	166	88	-	-	-	-	-
45 Cement	329,795	343,054	41,848	33,558	22,208	41,919	20,250	25,204	26,746
46 Guar and Guar Products	31,716	30,866	1,720	2,482	3,180	3,404	2,902	3,685	2,939
E. All Other Items	2,235,882	2,335,420	164,943	220,220	192,392	189,527	183,291	200,096	172,422
TOTAL	32,040,387	30,139,086	2,477,352	3,055,372	2,276,489	2,264,062	2,468,279	2,688,965	2,251,530

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	2025	2026					
			Jun	Jan	Feb	Mar	Apr	May ^R	Jun ^P
A. Food Group	7,660,396	8,300,224	691,921	815,614	818,352	669,771	693,488	549,157	642,908
1-Milk, Cream & Milk Food for Infants	128,599	149,253	12,751	9,009	12,076	13,070	11,814	10,723	15,549
2-Wheat un-milled	8	-	-	-	-	-	-	-	-
3-Dry Fruits & Nuts	50,269	89,480	4,251	9,613	6,264	4,365	7,214	4,766	4,602
4-Tea	600,644	636,533	51,076	58,950	51,444	43,566	65,119	51,394	49,414
5-Spices	173,597	207,491	15,108	18,131	17,695	16,385	17,299	17,600	17,743
6-Soya bean Oil	372,022	72,196	36,091	8,051	10,132	-	-	-	-
7-Palm Oil	3,370,164	3,576,897	273,945	373,998	332,800	309,952	296,338	201,078	214,535
8-Sugar	3,123	173,418	398	215	16	106	156	96	343
9-Pulses	891,198	770,091	41,241	83,799	83,822	51,943	63,332	54,097	63,581
10-All others Food items	2,070,772	2,624,865	257,060	253,847	304,103	230,385	232,216	209,404	277,141
B. Machinery Group	8,591,399	9,435,639	734,216	739,202	669,302	771,438	883,609	875,952	862,749
11-Power Generating Machinery	482,794	589,544	36,060	60,393	48,358	52,033	34,789	55,732	63,959
12-Office Mach. Incl. Data Processing Equipment	360,932	551,997	31,283	40,817	31,164	39,631	39,631	76,494	50,219
13-Textile Machinery	541,030	553,021	52,282	48,964	39,867	60,973	41,093	37,901	39,045
14-Construction & Mining Machinery	99,854	124,906	7,852	10,869	9,235	10,709	10,600	8,522	11,690
15-Electrical Machinery & Apparatus	3,092,203	2,751,581	294,847	174,528	155,922	238,212	318,226	267,021	290,458
16-Telecom	1,992,845	2,264,185	111,209	195,507	196,044	160,071	192,951	216,122	149,848
17-Agricultural Machinery & Implements	83,675	118,842	7,748	10,770	9,129	10,099	10,820	8,630	13,260
18-Other Machinery	1,938,066	2,481,564	192,936	197,354	179,583	199,710	235,498	205,530	244,270
C. Transport Group	2,158,809	3,818,781	246,779	300,717	369,639	243,507	396,813	365,111	435,051
19-Road Vehicles (Build Unit, Ckd/Skd)	1,978,459	3,387,839	211,334	237,728	249,301	232,990	382,514	352,130	353,163
20-Aircrafts, Ships and Boats	140,944	370,073	16,734	60,765	111,525	8,542	11,611	12,462	60,407
21-Others Transport Equipments	39,405	60,869	18,712	2,224	8,812	1,976	2,688	518	21,480
D. Petroleum Group	15,003,585	15,518,408	1,095,970	1,186,104	1,199,397	983,013	1,790,862	1,719,747	1,548,059
22-Petroleum Products	6,022,388	6,204,675	362,905	501,112	495,466	342,654	804,487	805,156	506,859
23-Petroleum Crude	5,265,608	6,857,423	436,049	410,587	450,647	442,032	964,425	855,848	812,025
24-Natural Gas, Liquified	3,522,954	2,217,870	288,390	243,286	227,965	173,003	-	58,534	221,470
25-Petroleum Gas, Liquified	192,165	238,247	8,546	31,066	25,290	25,325	21,935	185	7,699
26- Others	471	192	79	53	28	-	15	24	6
E. Textile Group	5,783,758	5,331,130	463,059	456,239	407,959	441,254	462,346	435,778	538,902
27-Raw Cotton	2,268,604	1,498,272	172,525	114,718	111,721	121,233	145,453	146,653	216,408
28-Synthetic Fibre	658,950	707,603	58,673	57,623	50,506	50,241	57,337	65,102	59,701
29-Synthetic & artificial Silk Yarn	939,549	1,038,294	70,985	93,534	76,467	121,551	80,488	78,194	99,118
30-Worn Clothing	162,880	195,220	12,246	18,895	16,305	14,700	18,331	12,924	15,819
31-Other Textile Items	1,753,774	1,891,741	148,630	171,469	152,960	133,528	160,736	132,905	147,855
F. Agricultural & Other Chemical Group	9,187,645	9,806,786	775,176	882,718	707,478	782,806	776,989	785,097	848,813
32-Fertilizer Manufactured	648,006	601,159	86,257	98,199	7,814	31,899	9,666	11,456	46,591
33-Insecticides	170,243	165,045	12,177	14,951	9,909	13,760	14,962	12,875	12,806
34-Plastic Material	2,653,871	2,857,320	204,790	248,560	239,190	261,246	240,543	247,807	245,765
35-Medicinal Products	760,834	849,565	72,924	70,133	57,272	50,343	68,941	67,617	72,585
36-Others	4,954,690	5,333,697	399,029	450,875	393,292	425,559	442,877	445,341	471,065
G. Metal Group	5,182,084	5,622,188	381,633	537,401	486,902	414,381	392,872	401,356	541,744
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,739,998	1,801,418	109,480	165,766	151,175	130,365	111,185	129,861	169,415
39-Iron and Steel	2,427,469	2,661,696	195,398	262,635	241,585	183,141	180,825	173,201	265,630
40-Aluminum Wrought & Worked	355,151	376,977	23,636	35,350	31,555	28,221	23,288	31,788	35,207
41-All other Metals & Articles	659,466	782,097	53,118	73,650	62,586	72,654	77,574	66,506	71,492
H. Miscellaneous Group	996,295	1,135,195	74,677	91,914	83,348	87,050	106,063	96,525	101,598
42-Rubber Crude Incl. Synth/Reclaimed	269,310	296,289	16,778	21,632	20,240	22,070	28,306	27,006	29,089
43-Rubber Tyres & Tubes	131,825	207,188	11,578	15,493	12,058	14,891	17,240	16,964	21,863
44-Wood & Cork	120,392	153,315	8,622	13,096	12,995	11,835	14,522	12,342	13,163
45-Jute	19,497	5,409	380	-	-	-	-	59	167
46-Paper & Paper Board & Manuf. thereof	455,271	472,994	37,319	41,693	38,055	38,254	45,996	40,154	37,315
I. All Others	4,155,520	4,998,024	411,180	415,821	338,841	420,530	418,436	485,364	527,473
i. Imports Payments Through Banks	58,719,492	63,966,375	4,874,612	5,425,731	5,081,217	4,813,751	5,921,477	5,714,086	6,047,297
ii. Freight & Insurance	1,807,225	1,953,509	147,213	176,336	165,140	156,447	164,617	185,708	196,537
iii. Imports Payments Banks (fob) (I-II)	56,912,267	62,012,866	4,727,398	5,249,395	4,916,077	4,657,304	5,756,860	5,528,378	5,850,760
iv. Other Imports	2,233,752	2,453,024	292,647	89,623	197,889	199,688	232,147	111,396	296,276
Total Imports as Per BOP (III+IV)	59,146,019	64,465,890	5,020,046	5,339,018	5,113,966	4,856,992	5,989,007	5,639,774	6,147,036

Source: Statistics and Data Services Department, SBP

Notes:

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

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

Archive link:

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

4.17 Imports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

COMMODITIES	FY25	FY26	2025	2026					
			Jun	Jan	Feb	Mar	Apr	May ^R	Jun ^P
A. Food Group	8,195,317	9,150,526	531,469	871,466	908,122	680,187	757,765	655,046	646,926
1-Milk, Cream & Milk Food for Infants	137,716	152,001	12,616	14,378	10,511	10,981	16,236	13,668	16,708
2-Wheat un-milled	35	-	-	-	-	-	-	-	-
3-Dry Fruits & Nuts	144,899	160,567	5,992	15,740	11,614	10,776	12,298	6,368	8,474
4-Tea	637,618	664,601	49,845	60,360	61,413	47,938	68,965	61,126	48,586
5-Spices	229,096	260,155	16,556	23,203	22,026	21,909	24,337	23,432	22,157
6-Soya bean Oil	344,028	108,683	22,249	6,125	11,381	2,312	-	-	-
7-Palm Oil	3,394,127	3,785,768	196,020	366,920	385,582	287,318	290,522	230,929	240,921
8-Sugar	3,508	175,182	214	234	99	31	164	98	175
9-Pulses	1,016,270	832,038	46,294	97,687	71,382	60,899	63,982	65,709	77,971
10-All others Food items	2,288,020	3,011,531	181,683	286,819	334,114	238,023	281,261	253,716	231,934
B. Machinery Group	10,307,054	10,919,973	1,066,111	953,997	870,445	879,712	1,083,480	938,429	1,030,984
11-Power Generating Machinery	688,538	797,138	46,810	82,714	67,851	88,858	56,630	51,943	56,229
12-Office Mach. Incl. Data Processing Equipment	534,126	697,281	39,233	49,828	44,535	46,647	48,088	57,018	71,272
13-Textile Machinery	525,853	580,838	59,008	57,953	46,401	38,168	55,896	36,316	39,018
14-Construction & Mining Machinery	139,393	230,174	11,207	35,969	13,612	13,954	18,725	16,059	17,754
15-Electrical Machinery & Apparatus	3,898,495	2,918,671	466,083	213,523	183,701	236,789	358,601	254,975	329,445
16-Telecom	2,102,137	2,690,161	205,432	245,971	211,378	212,699	269,589	184,610	250,830
17-Agricultural Machinery & Implements	109,905	135,267	10,691	11,079	13,976	11,479	12,276	9,211	11,487
18-Other Machinery	2,308,607	2,870,445	227,647	256,960	288,991	231,118	263,675	328,297	254,951
C. Transport Group	2,443,327	4,064,815	305,604	301,717	292,660	329,525	342,062	331,027	481,022
19-Road Motor Veh. (Build Unit, Ckd/Skd)	2,348,990	3,884,507	279,668	292,271	289,862	302,527	338,061	323,290	465,328
20-Aircrafts Ships and Boats	85,713	131,706	25,454	5,246	347	25,482	2,190	4,124	10,335
21-Others Transport Equipments	8,624	48,603	482	4,200	2,451	1,516	1,811	3,613	5,360
D. Petroleum Group	15,943,726	16,862,742	1,311,918	1,060,331	982,850	1,216,351	2,271,311	1,435,930	1,909,516
22-Petroleum Products	5,966,060	6,386,458	509,910	305,866	283,961	415,241	977,094	507,506	774,184
23-Petroleum Crude	5,446,205	7,165,937	464,906	391,108	423,148	647,196	1,187,022	700,376	825,205
24-Natural Gas, Liquified	3,476,159	2,221,183	264,902	266,991	189,021	70,188	-	131,732	204,943
25-Petroleum Gas, Liquified	1,054,937	1,088,778	72,184	96,305	86,673	83,721	107,180	96,281	105,080
26-Others	365	386	16	61	47	5	15	35	104
E. Textile Group	7,356,369	6,461,987	624,336	578,813	500,368	428,442	464,370	472,217	647,435
27-Raw Cotton	2,693,733	1,528,313	221,981	139,288	108,603	81,921	126,984	130,409	220,177
28-Synthetic Fibre	673,471	722,331	61,664	52,695	53,684	53,045	50,497	57,178	69,402
29-Synthetic & artificial Silk Yarn	1,017,594	1,057,137	72,939	89,535	85,429	87,416	83,593	76,934	87,999
30-Worn Clothing	520,724	605,898	40,308	65,329	43,906	33,740	44,747	45,756	58,667
31-Other Textile Items	2,450,847	2,548,308	227,444	231,966	208,746	172,320	158,549	161,940	211,190
F. Agricultural & Other Chemical Group	9,644,244	10,324,475	746,167	897,629	795,451	702,890	817,368	749,382	988,251
32-Fertilizer Manufactured	669,784	594,045	93,668	55,162	26,897	11,646	12,957	4,222	54,371
33-Insecticides	154,921	212,979	11,504	14,921	15,378	22,089	25,394	13,174	24,086
34-Plastic Material	2,627,079	2,862,831	171,194	273,825	254,291	186,665	185,514	212,559	301,660
35-Medicinal Products	1,205,461	1,351,110	98,900	108,978	104,863	76,258	112,240	98,643	101,773
36-Others	4,986,999	5,303,510	370,901	444,743	394,022	406,232	481,263	420,784	506,361
G. Metal Group	5,630,813	6,310,507	342,511	645,162	521,875	417,446	451,721	430,434	612,471
37-Gold	30,817	19,762	-	2,635	4,311	-	2,372	3,044	3,672
38-Iron and Steel Scrap	1,832,628	1,970,882	89,246	200,400	152,819	122,041	116,698	135,628	199,347
39-Iron and Steel	2,296,812	2,605,293	141,865	267,297	231,160	160,067	203,160	144,873	236,338
40-Aluminum Wrought & Worked	254,185	248,076	18,492	20,979	22,245	18,591	16,377	17,466	24,055
41-All other Metals & Articles	1,216,371	1,466,495	92,908	153,851	111,340	116,747	113,114	129,423	149,060
H. Miscellaneous Group	1,043,940	1,167,725	69,675	90,401	89,308	84,172	110,955	82,743	105,918
42-Rubber Crude Incl. Synth/Reclaimed	306,182	325,230	16,088	22,958	22,728	20,612	34,146	19,943	32,602
43-Rubber Tyres & Tubes	149,492	223,026	10,429	14,759	17,519	15,816	18,146	18,149	23,537
44-Wood & Cork	100,161	123,987	9,146	11,211	8,815	8,582	11,741	9,688	10,189
45-Jute	19,894	5,839	128	-	-	-	29	117	58
46-Paper & Paper Board & Manuf. thereof	468,211	489,644	33,884	41,473	40,246	39,162	46,893	34,846	39,533
I. All other Items	3,942,063	4,498,188	360,728	405,195	328,543	364,737	431,855	358,719	508,909
TOTAL	64,506,853	69,760,939	5,358,519	5,804,711	5,289,622	5,103,462	6,730,887	5,453,927	6,931,433

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	2025	2026					
			Jun	Jan ^R	Feb ^R	Mar ^R	Apr	May ^R	Jun ^P
Grand Total	32,342,948	30,843,380	2,590,982	2,749,002	2,480,973	2,528,028	2,619,007	2,356,941	2,595,039
A. Latin America	73,057	66,986	2,345	4,646	11,514	3,189	10,834	2,268	2,038
B. Central America	169,433	165,866	14,705	12,851	9,556	11,801	14,456	12,611	13,857
Mexico	130,177	122,034	10,572	9,830	6,820	8,961	10,716	9,600	9,385
Others	39,256	43,831	4,133	3,022	2,736	2,840	3,740	3,011	4,473
C. South America	349,888	402,390	34,053	33,220	33,002	33,303	33,628	28,575	35,346
Argentina	51,409	58,878	5,562	5,434	3,947	3,461	3,380	3,130	3,925
Brazil	133,623	158,704	13,720	12,661	14,881	12,775	12,727	11,427	16,064
Uruguay	8,481	10,662	481	765	964	1,106	1,306	819	585
Others	156,376	174,145	14,290	14,360	13,209	15,961	16,214	13,198	14,772
D North America	6,418,702	6,503,524	506,760	539,533	494,793	510,562	520,604	486,116	574,482
Canada	386,347	377,455	28,877	26,786	28,041	32,519	30,829	24,834	34,810
USA	6,031,777	6,125,744	477,850	512,718	466,751	478,025	489,750	461,250	539,657
Others	578	325	32	30	1	18	24	32	15
E. Eastern Europe	775,632	801,717	59,918	59,232	57,776	61,910	60,610	60,621	67,645
Hungary	35,811	32,843	2,422	1,792	1,199	3,547	2,580	2,224	2,698
Romania	83,920	76,275	7,034	5,243	4,350	7,260	4,656	5,152	6,435
Russian Federation	68,997	49,610	5,142	2,207	5,380	4,622	5,717	3,914	4,123
Ukraine	9,698	14,675	788	1,301	886	1,282	1,355	1,584	1,686
Others	577,207	628,314	44,531	48,690	45,961	45,198	46,302	47,746	52,702
F. Northern Europe	2,912,478	2,890,571	238,497	238,114	220,932	251,016	240,990	214,284	255,401
Denmark	296,185	298,381	24,332	25,730	22,012	27,290	28,450	22,326	23,883
Finland	29,088	33,251	2,252	3,288	2,133	2,603	2,594	2,231	3,292
Norway	65,252	53,924	3,938	3,194	4,232	5,348	5,071	3,377	5,736
Sweden	183,156	182,853	18,681	14,621	11,171	19,496	11,518	15,352	21,764
United Kingdom	2,160,695	2,148,586	174,910	176,000	168,618	181,104	179,781	157,813	188,442
Others	178,102	173,576	14,383	15,281	12,765	15,175	13,576	13,184	12,284
G. Southern Europe	3,102,814	3,206,305	264,594	253,680	251,293	262,538	271,304	224,935	275,033
Greece	154,292	133,586	13,345	10,264	11,903	11,543	12,768	10,753	11,909
Italy	1,135,401	1,157,179	86,760	85,941	92,963	89,296	89,304	87,496	99,305
Spain	1,485,935	1,562,486	127,922	126,425	116,041	134,391	137,743	105,683	134,710
Others	327,187	353,054	36,567	31,049	30,385	27,307	31,489	21,002	29,109
H. Western Europe	4,478,938	4,341,676	341,301	341,753	329,715	351,118	360,555	288,842	388,945
Belgium	543,627	520,509	45,300	43,137	37,277	32,804	37,811	32,968	46,874
France	566,250	541,236	43,313	43,744	40,387	51,310	46,100	37,746	45,563
Germany	1,690,609	1,646,096	138,512	125,984	121,473	130,879	129,517	106,495	170,432
Netherlands	1,493,626	1,446,246	107,729	118,587	113,744	123,498	124,111	103,470	115,429
Switzerland	148,600	145,131	4,759	8,167	12,026	8,494	19,085	5,529	6,679
Others	36,226	42,457	1,689	2,133	4,808	4,132	3,932	2,635	3,968
I. Eastern Africa	823,889	899,082	61,227	82,828	74,186	75,165	77,343	64,610	98,003
Kenya	241,439	316,896	17,019	27,654	23,811	28,901	26,181	21,367	36,602
Mauritius	29,604	27,745	1,405	4,378	1,636	1,600	3,041	959	3,095
United Republic of Tanzania	81,873	189,746	6,742	14,756	18,051	14,315	20,428	16,131	14,051
Others	470,972	364,695	36,061	36,039	30,688	30,350	27,693	26,153	44,255

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY25	FY26	2025	2026					
			Jun	Jan ^R	Feb ^R	Mar ^R	Apr	May ^R	Jun ^P
J. Middle Africa	80,279	87,196	6,151	5,954	8,138	6,493	5,750	7,895	8,028
K. Northern Africa	194,909	196,358	12,600	14,648	14,897	18,824	15,153	20,368	18,646
Egypt	114,073	101,556	6,419	8,999	7,961	8,391	6,575	10,084	10,161
Morocco	29,279	30,675	2,048	2,041	2,638	1,756	2,191	3,108	2,510
Others	51,557	64,128	4,132	3,608	4,298	8,677	6,387	7,177	5,975
L. Southern Africa	181,898	163,536	14,937	11,403	11,354	11,666	15,011	15,995	17,315
South Africa	177,589	157,802	14,697	10,779	10,919	10,907	14,828	15,465	16,936
Others	4,309	5,733	240	624	436	759	182	529	379
M. Western Africa	586,385	354,429	40,214	22,951	32,659	36,996	32,166	24,698	34,159
N. Eastern Asia	2,974,940	3,313,283	243,985	307,447	273,590	318,250	328,998	276,370	290,569
China	2,477,751	2,684,817	206,878	251,070	225,569	252,333	275,917	216,249	247,577
Hong Kong	161,128	209,704	11,129	20,046	15,556	21,000	13,835	17,850	12,687
Japan	184,934	181,174	14,216	15,414	14,363	13,003	17,418	16,222	16,017
Republic of Korea	150,549	237,133	11,614	20,817	18,019	31,854	21,824	26,034	14,198
Others	577	455	148	100	83	60	4	15	91
O. South-Central Asia	2,164,731	1,459,149	150,546	105,505	106,797	90,910	119,607	91,244	104,829
Afghanistan	783,945	243,693	50,230	11,718	7,453	1,657	808	1,340	1,228
Bangladesh	788,970	715,589	55,652	59,118	60,532	50,631	78,722	47,545	60,532
India	1,429	2,926	910	-	-	-	-	-	-
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	379,822	293,376	24,198	21,396	20,784	23,651	24,849	18,293	21,230
Others	210,565	203,565	19,556	13,273	18,028	14,971	15,229	24,066	21,839
P. South Eastern Asia	1,923,067	1,416,625	84,556	114,339	105,323	151,881	120,419	150,688	164,773
Indonesia	270,743	95,701	6,494	9,492	8,618	8,137	6,524	5,858	9,102
Malaysia	496,481	246,766	27,592	15,479	13,441	16,626	15,774	40,703	23,368
Singapore	305,044	470,610	7,678	52,721	24,564	76,240	53,417	68,048	46,918
Thailand	314,953	239,410	17,917	13,256	34,613	22,844	19,620	13,967	19,819
Others	535,845	364,139	24,874	23,390	24,088	28,033	25,084	22,112	65,565
Q. Western Asia	3,863,441	3,715,188	258,529	335,861	361,540	330,815	279,057	276,755	293,022
Bahrain	52,631	41,855	3,722	4,339	3,057	2,425	2,184	1,690	3,001
Jordan	58,862	47,385	2,800	3,580	2,836	3,384	4,247	4,789	3,262
Kuwait	112,819	128,777	7,258	14,088	14,963	6,827	6,840	8,296	12,616
Saudi Arabia	706,041	682,562	49,462	58,125	67,685	66,272	53,957	49,058	49,537
Turkey	265,174	191,792	14,811	17,622	14,810	11,771	17,005	11,149	19,354
United Arab Emirates	2,122,112	2,109,983	141,759	185,332	216,412	204,465	157,391	164,010	158,835
Others	545,802	512,834	38,718	52,775	41,777	35,670	37,434	37,761	46,418
R. Australia & New Zealand	330,152	316,475	24,804	24,493	23,781	30,523	24,745	26,240	29,012
Australia	285,421	275,333	21,596	21,158	20,984	26,732	20,327	23,559	25,203
New Zealand	39,794	36,223	2,696	2,797	2,466	3,428	3,852	2,421	3,504
Others	4,937	4,919	513	538	330	363	566	260	305
S. Others	73,060	70,318	4,503	6,582	5,242	5,894	5,880	5,575	3,017
I. Export Receipts through Banks	31,477,694	30,370,671	2,364,225	2,515,042	2,426,089	2,562,853	2,537,109	2,278,688	2,674,120
II. Freight on Export	856,583	880,888	62,991	61,841	63,687	62,671	76,964	87,625	87,625
III Export Receipts Banks (fob) (I-II)	30,621,111	29,489,784	2,301,234	2,453,201	2,362,403	2,500,183	2,460,145	2,191,063	2,586,495
IV Other Exports	1,721,837	1,353,597	289,748	295,801	118,570	27,846	158,862	165,878	8,544

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	2025		2026			
			Apr	Nov	Dec	Jan	Feb	Mar	Apr
Grand Total	30,674,632	32,040,385	2,173,708	2,419,441	2,266,143	3,053,667	2,275,086	2,262,227	2,466,745
A. Latin America	78,217	93,181	1,658	12,597	1,769	12,470	2,434	15,110	2,895
B. Central America	180,146	182,220	15,186	12,792	10,555	12,647	11,659	14,156	18,657
Mexico	138,699	137,927	12,020	9,935	6,482	9,775	8,398	10,166	14,646
Others	41,446	44,293	3,166	2,857	4,073	2,872	3,261	3,990	4,011
C. South America	350,751	388,020	30,114	36,246	29,837	37,265	30,141	34,138	34,682
Argentina	39,067	60,091	4,466	6,522	2,864	4,509	2,555	3,385	4,099
Brazil	150,434	145,151	11,729	15,078	11,054	14,470	13,049	13,590	13,485
Uruguay	8,032	9,469	497	620	657	2,103	743	571	837
Others	153,218	173,309	13,422	14,025	15,263	16,183	13,794	16,593	16,261
D. North America	5,681,448	6,230,534	482,887	468,930	476,559	735,676	438,285	456,042	572,868
Canada	392,206	399,113	31,032	30,602	29,971	171,612	23,658	27,043	35,001
USA	5,289,018	5,831,227	451,844	438,300	446,570	564,047	414,616	428,993	537,851
Others	224	195	10	28	17	16	11	6	16
E. Eastern Europe	740,153	758,484	54,522	63,536	48,956	89,053	47,623	44,162	67,127
Hungary	29,351	40,418	3,131	832	1,967	3,346	2,748	2,774	1,068
Romania	76,083	96,742	7,492	6,149	4,370	6,948	4,628	4,809	7,163
Russian Federation	82,945	70,632	5,211	6,154	4,890	4,602	4,191	3,239	5,679
Ukraine	3,760	7,956	984	1,507	850	1,149	667	881	2,973
Others	548,015	542,736	37,704	48,893	36,880	73,008	35,390	32,459	50,243
F. Northern Europe	2,655,410	2,856,665	176,255	221,592	201,137	278,382	197,343	211,839	223,381
Denmark	227,140	298,235	19,263	20,551	28,079	30,150	25,301	22,372	28,846
Finland	28,831	29,145	2,138	1,793	2,586	3,633	2,056	2,333	2,911
Norway	63,450	63,367	3,196	3,666	3,181	6,126	4,137	4,116	5,179
Sweden	149,659	167,575	11,297	14,440	13,811	15,802	9,946	11,552	13,171
United Kingdom	2,017,869	2,134,289	129,144	169,408	141,676	209,056	144,731	158,813	160,653
Others	168,462	164,054	11,218	11,735	11,804	13,615	11,172	12,652	12,621
G. Southern Europe	2,976,026	3,169,122	227,719	246,402	232,198	319,496	218,333	278,622	267,114
Greece	133,628	162,388	10,019	8,240	10,321	18,066	11,468	13,227	9,797
Italy	1,122,509	1,138,011	84,036	89,015	74,268	118,423	76,663	107,157	104,302
Spain	1,408,403	1,532,230	106,443	122,751	119,814	146,821	108,478	130,856	123,699
Others	311,486	336,493	27,222	26,395	27,795	36,186	21,723	27,383	29,317
H. Western Europe	4,191,175	4,509,524	298,688	349,479	342,469	403,363	304,273	327,872	349,383
Belgium	647,125	621,013	34,806	57,954	44,499	53,164	35,151	44,587	47,410
France	470,677	522,888	37,201	37,922	38,304	46,685	37,588	41,842	38,383
Germany	1,562,823	1,710,298	112,230	130,875	135,372	151,376	115,216	123,512	130,279
Netherlands	1,485,628	1,622,016	112,406	119,691	121,309	148,760	113,593	114,925	130,566
Switzerland	12,684	13,949	949	914	1,358	1,039	634	833	1,524
Others	12,238	19,359	1,095	2,124	1,628	2,338	2,092	2,173	1,222
I. Eastern Africa	1,114,207	1,050,969	70,970	102,551	85,422	124,143	98,257	104,675	111,865
Kenya	383,741	327,171	21,274	44,985	32,446	43,882	48,055	41,429	38,696
Mauritius	19,040	32,358	1,456	3,106	685	3,979	1,466	1,416	2,084
United Republic of Tanzania	180,579	141,243	13,782	29,309	24,108	30,807	17,696	18,358	36,627
Others	530,848	550,198	34,457	25,150	28,183	45,475	31,041	43,471	34,458

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2025	2025		2026			
			Apr	Nov	Dec	Jan	Feb	Mar	Apr
J. Middle Africa	170,899	108,924	7,870	9,266	5,045	9,665	11,642	10,993	9,192
K. Northern Africa	200,319	195,377	10,836	13,986	16,991	19,637	16,682	15,426	19,114
Egypt	107,753	106,579	5,520	5,884	8,204	7,888	7,276	8,059	9,259
Morocco	27,729	28,893	2,092	2,489	2,622	2,788	2,173	2,624	2,137
Others	64,838	59,905	3,223	5,613	6,165	8,961	7,233	4,742	7,719
L. Southern Africa	194,617	188,560	12,366	16,638	12,485	19,439	12,841	12,864	13,442
South Africa	190,010	184,480	12,083	15,652	12,280	18,750	12,643	12,698	13,370
Others	4,607	4,080	283	986	205	689	198	165	71
M. Western Africa	611,709	704,617	48,620	56,423	34,096	51,654	26,939	37,597	26,385
N. Eastern Asia	3,035,151	2,800,871	169,320	319,978	246,268	272,420	286,698	305,596	290,324
China	2,562,313	2,373,425	141,397	272,283	216,534	229,736	244,710	252,017	248,862
Hong Kong	39,092	31,926	1,830	2,650	1,726	2,552	2,048	2,251	2,012
Japan	194,105	195,677	13,662	14,253	14,432	17,691	14,381	15,705	15,653
Republic of Korea	178,699	145,167	8,596	27,315	10,637	18,397	22,177	32,124	21,193
Others	60,942	54,677	3,835	3,478	2,938	4,042	3,383	3,499	2,604
O. South-Central Asia	2,529,047	3,252,917	215,608	87,746	98,623	143,820	120,252	135,819	117,849
Afghanistan	1,142,794	1,650,448	111,305	1,963	3,359	11,851	8,849	226	243
Bangladesh	718,720	784,586	64,727	51,874	39,290	76,852	58,590	89,122	55,385
India	17	-	-	-	-	-	-	-	-
Iran	17	-	-	-	-	-	-	-	-
Sri Lanka	386,672	370,977	17,760	18,225	18,748	25,782	19,862	24,746	20,182
Others	280,827	446,906	21,816	15,684	37,225	29,334	32,951	21,725	42,040
P. South Eastern Asia	2,234,705	1,799,101	102,184	95,669	89,856	123,811	83,014	109,292	134,470
Indonesia	536,982	273,772	5,979	11,315	16,792	7,417	6,802	7,926	7,131
Malaysia	608,923	439,389	27,638	23,046	18,645	17,798	13,191	17,943	13,731
Singapore	188,027	215,347	15,625	17,531	16,606	49,090	17,314	21,471	62,313
Thailand	173,859	302,754	23,211	13,390	12,599	22,239	22,856	27,655	20,813
Others	726,914	567,840	29,730	30,386	25,215	27,266	22,851	34,297	30,481
Q. Western Asia	3,403,170	3,424,593	228,397	281,958	305,289	372,189	344,479	120,184	188,326
Bahrain	64,615	47,493	2,353	3,706	4,805	4,591	4,509	650	943
Jordan	39,095	55,974	2,815	4,252	3,282	3,857	3,287	1,122	6,834
Kuwait	127,344	114,012	7,867	10,590	11,192	22,802	11,857	7,840	2,743
Saudi Arabia	698,620	715,775	46,411	63,330	58,281	73,914	61,921	30,391	54,612
Turkey	297,017	199,732	18,009	13,347	12,656	13,287	10,871	15,841	19,246
United Arab Emirates	1,583,205	1,739,135	125,689	150,228	179,492	198,096	208,061	50,024	76,110
Others	593,274	552,471	25,253	36,505	35,581	55,642	43,974	14,317	27,838
R. Australia & New Zealand	322,696	322,077	20,396	23,303	28,132	28,346	23,861	27,605	19,427
Australia	280,121	280,505	17,088	20,809	24,881	25,051	21,215	23,892	16,971
New Zealand	42,567	41,573	3,308	2,495	3,250	3,295	2,646	3,712	2,455
Others	9	-	-	-	-	-	-	-	-
S. Others	4,788	4,628	112	348	457	192	330	235	244

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	2025	2026					
			Jun	Jan ^R	Feb ^R	Mar ^R	Apr	May ^R	Jun ^P
Grand Total	59,146,019	64,465,890	5,020,046	5,339,018	5,113,966	4,856,992	5,989,007	5,639,774	6,147,036
A. Latin America	4,557	21,018	105	2,028	1,874	1,719	1,658	2,041	1,803
B. Central America	75,411	56,871	5,186	3,138	3,029	6,009	6,660	5,795	8,971
Mexico	60,416	45,556	4,710	2,408	2,088	4,962	5,703	4,949	7,911
Others	14,995	11,315	476	729	941	1,047	957	846	1,060
C. South America	1,631,979	1,564,334	212,812	90,680	141,792	115,843	179,828	168,931	261,220
Argentina	342,650	121,103	28,590	12,278	14,950	8,003	4,793	5,942	7,052
Brazil	1,241,681	1,395,098	179,433	71,631	123,654	105,149	171,673	159,302	251,561
Uruguay	9,932	10,413	487	1,713	444	1,135	896	1,715	661
Others	37,716	37,720	4,302	5,058	2,744	1,556	2,467	1,972	1,946
D. North America	2,588,413	3,822,515	213,922	317,715	418,101	305,004	430,254	509,541	338,002
Canada	237,274	557,133	16,430	62,727	114,139	84,568	29,288	59,704	62,894
USA	2,350,853	3,265,225	197,231	254,988	303,960	220,436	400,966	449,837	275,108
Others	286	156	261	0	2	-	-	-	-
E. Eastern Europe	509,302	277,660	9,910	22,088	13,759	13,062	30,766	20,790	28,755
Hungary	16,399	19,260	1,231	2,356	1,625	1,503	1,370	1,057	1,689
Romania	16,762	76,159	731	886	1,008	2,546	2,500	1,411	3,610
Russian Federation	174,920	57,825	1,912	1,724	1,049	1,391	15,597	11,636	12,791
Ukraine	172,570	15,695	154	6,263	492	382	1,243	1,223	1,136
Others	128,652	108,722	5,882	10,860	9,584	7,240	10,055	5,463	9,528
F. Northern Europe	1,174,164	1,151,707	77,620	88,587	69,074	67,565	76,810	106,038	114,419
Denmark	82,108	77,034	3,105	9,074	5,544	2,951	7,435	4,527	8,871
Finland	47,673	58,298	3,408	5,373	4,102	4,961	4,808	4,816	3,822
Norway	37,028	46,399	2,560	5,739	2,929	4,426	3,014	4,781	3,113
Sweden	179,427	152,927	12,076	13,438	7,955	11,508	11,483	12,456	16,418
United Kingdom	745,520	725,832	45,524	46,702	40,246	35,997	42,716	67,996	73,836
Others	82,407	91,218	10,946	8,260	8,298	7,721	7,355	11,463	8,360
G. Southern Europe	826,048	783,381	60,845	67,479	70,209	55,861	60,203	54,799	76,650
Greece	49,284	41,680	2,774	658	2,557	6,352	5,409	5,419	5,959
Italy	544,831	483,257	40,069	39,748	49,798	30,000	34,673	33,662	35,302
Spain	194,459	215,975	15,839	22,695	15,749	17,877	16,871	11,898	32,480
Others	37,474	42,469	2,163	4,378	2,104	1,632	3,250	3,821	2,909
H. Western Europe	2,347,118	2,447,613	209,639	209,319	191,709	190,860	190,699	264,102	227,648
Belgium	195,454	179,415	16,714	14,628	14,912	12,673	15,830	11,406	15,352
France	287,831	272,663	20,254	21,851	23,296	16,121	21,234	21,968	19,728
Germany	879,520	880,771	80,573	85,847	54,902	81,799	63,344	74,181	76,462
Netherlands	420,496	504,587	42,583	36,134	49,621	34,660	28,808	110,227	48,558
Switzerland	449,061	487,746	39,427	40,343	39,462	38,013	48,935	41,450	58,750
Others	114,756	122,431	10,088	10,515	9,515	7,594	12,548	4,870	8,797
I. Eastern Africa	867,389	759,484	57,984	67,892	61,001	47,980	70,153	55,017	54,439
Kenya	548,948	584,429	48,826	53,990	47,185	38,873	63,023	47,524	40,878
Mauritius	7,807	4,103	171	404	106	239	128	223	1,221
United Republic of Tanzania	164,346	95,454	5,285	6,238	8,587	2,988	3,514	3,365	5,578
Others	146,288	75,499	3,702	7,259	5,123	5,880	3,488	3,906	6,762

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY25	FY26	2025	2026					
			Jun	Jan ^R	Feb ^R	Mar ^R	Apr	May ^R	Jun ^P
J. Middle Africa	48,444	68,927	192	3,295	28,423	6,875	6,739	3,877	7,567
K. Northern Africa	707,325	784,960	123,830	113,789	45,801	39,474	28,897	78,093	38,806
Egypt	118,335	118,458	6,963	5,575	5,859	5,391	5,966	6,206	7,954
Morocco	550,143	624,978	106,068	95,846	38,471	34,054	22,003	60,062	30,437
Others	38,848	41,525	10,799	12,368	1,471	30	928	11,824	415
L. Southern Africa	497,352	777,447	40,347	46,857	65,065	42,861	112,859	113,593	74,464
South Africa	492,623	750,159	40,347	45,661	63,950	33,983	102,055	113,183	73,603
Others	4,729	27,288	-	1,196	1,115	8,878	10,804	410	861
M. Western Africa	430,021	467,375	5,502	48,681	71,487	75,607	72,363	9,118	133,650
N. Eastern Asia	19,281,984	22,957,349	1,708,481	1,934,917	1,667,619	1,807,478	2,067,804	1,999,086	2,277,751
China	16,312,579	19,538,382	1,422,109	1,617,376	1,408,658	1,537,648	1,777,387	1,739,614	1,982,307
Hong Kong	741,881	691,850	46,741	48,926	43,775	52,794	69,112	71,504	72,467
Japan	1,201,963	1,597,810	139,421	174,736	135,473	150,649	139,105	98,107	134,693
Republic of Korea	1,025,522	1,128,980	100,210	93,879	79,709	66,378	82,200	89,860	88,284
Others	38	327	-	-	4	9	-	1	-
O. South-Central Asia	631,529	376,908	83,179	36,126	24,191	22,730	29,199	35,026	35,127
Afghanistan	25,898	6,497	1,178	37	121	-	-	18	-
Bangladesh	78,312	67,154	4,966	5,293	3,654	4,627	7,205	4,486	5,007
India	220,562	203,721	9,161	24,830	14,569	11,612	14,897	22,888	17,190
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	59,731	68,151	5,494	5,158	5,129	5,622	6,258	6,647	5,923
Others	247,026	31,385	62,381	807	718	870	839	987	7,008
P. South Eastern Asia	7,512,785	8,477,005	576,982	773,111	710,599	639,917	679,249	675,651	847,688
Indonesia	2,902,735	3,361,870	216,218	332,448	292,480	315,464	276,883	214,384	217,311
Malaysia	1,062,337	1,094,846	79,804	96,923	79,190	60,857	109,338	94,938	113,628
Singapore	2,316,749	2,355,310	185,632	226,414	182,826	140,112	156,462	234,983	372,674
Thailand	812,940	1,121,031	66,144	76,569	81,730	82,195	96,404	80,479	114,718
Others	418,024	543,947	29,185	40,757	74,373	41,288	40,163	50,867	29,358
Q. Western Asia	18,700,646	18,578,487	1,423,568	1,542,643	1,450,755	1,328,247	1,839,575	1,581,213	1,481,090
Bahrain	201,299	196,366	6,327	11,425	6,605	3,177	3,484	11,297	29,946
Jordan	15,726	22,920	1,794	1,719	489	1,263	2,317	6,612	487
Kuwait	1,677,971	1,459,292	92,907	139,672	186,407	127,703	202,004	154,153	147
Saudi Arabia	3,754,303	4,042,462	287,132	354,146	333,360	366,081	343,048	297,215	428,893
Turkey	643,700	539,941	50,932	59,796	32,507	55,160	44,978	52,210	43,234
United Arab Emirates	7,958,689	8,363,078	558,603	565,785	565,732	497,887	988,273	800,546	617,371
Others	4,448,958	3,954,427	425,875	410,100	325,656	276,975	255,471	259,178	361,012
R. Australia & New Zealand	709,834	414,130	55,916	46,502	36,846	30,545	19,393	18,088	26,858
Australia	687,896	396,609	55,428	45,372	36,231	29,604	18,453	17,039	25,962
New Zealand	15,975	15,596	439	1,130	591	741	793	1,049	896
Others	5,963	1,924	49	-	24	200	147	-	-
S. Others	175,190	179,206	8,591	10,884	9,882	16,115	18,369	13,286	12,388
I. Import Payments Through Banks	58,719,492	63,966,375	4,874,612	5,425,731	5,081,217	4,813,751	5,921,477	5,714,086	6,047,297
II. Freight & Insurance	1,807,225	1,953,509	147,213	176,336	165,140	156,447	164,617	185,708	196,537
III. Import Payments Banks (fob) (I-II)	56,912,267	62,012,866	4,727,398	5,249,395	4,916,077	4,657,304	5,756,860	5,528,378	5,850,760
IV. Other Imports	2,233,752	2,453,024	292,647	89,623	197,889	199,688	232,147	111,396	296,276

Source: Statistics and Data Services Department, SBP

Notes:

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

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

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2025	2025		2026			
			Apr	Nov	Dec	Jan	Feb	Mar	Apr
Grand Total	54,779,084	58,363,043	5,596,032	5,310,858	6,084,799	5,809,214	5,293,981	5,107,158	6,736,286
A. Latin America	48,261	10,043	1,577	954	1,699	1,974	1,450	9,558	1,059
B. Central America	71,577	92,045	5,892	4,504	6,301	7,861	6,401	5,657	10,337
Mexico	57,474	71,276	5,388	3,675	4,877	5,867	4,908	4,292	9,245
Others	14,103	20,769	504	829	1,425	1,994	1,493	1,365	1,092
C. South America	478,702	1,370,219	230,746	80,145	119,072	140,370	172,446	112,627	243,174
Argentina	136,276	401,795	39,463	11,555	30,024	12,070	17,728	7,126	10,072
Brazil	274,066	906,023	183,351	64,920	80,720	122,470	151,844	102,923	230,423
Uruguay	7,396	3,678	138	1,015	659	1,772	103	26	1,987
Others	60,964	58,723	7,793	2,655	7,669	4,057	2,771	2,551	692
D. North America	1,583,179	2,215,340	286,234	313,611	427,591	388,562	378,292	341,258	252,771
Canada	152,517	244,260	28,139	42,515	21,087	67,334	121,815	110,990	36,512
USA	1,430,661	1,970,369	257,944	271,095	406,503	321,228	256,476	230,268	216,260
Others	0	711	150	-	-	0	-	-	-
E. Eastern Europe	1,672,860	704,801	44,195	37,713	34,561	38,202	27,896	24,363	36,585
Hungary	41,284	48,146	7,276	4,401	4,257	4,455	2,237	3,862	2,018
Romania	254,830	21,374	1,475	1,921	1,463	1,543	1,542	2,017	1,011
Russian Federation	879,807	231,922	18,737	11,074	10,700	12,304	7,281	7,444	19,160
Ukraine	265,257	216,051	1,962	4,656	3,029	3,467	1,264	295	3,786
Others	231,683	187,309	14,745	15,661	15,112	16,433	15,571	10,745	10,609
F. Northern Europe	999,230	1,032,770	94,896	95,847	126,979	128,576	73,217	60,897	87,281
Denmark	92,508	122,828	9,563	9,514	12,852	15,940	9,119	13,413	10,457
Finland	53,723	53,482	4,578	4,852	4,989	6,987	5,109	3,223	4,571
Norway	41,311	48,173	2,555	4,329	3,764	5,242	4,933	0	3,260
Sweden	130,264	153,654	13,275	9,904	16,635	19,834	9,688	9,581	15,240
United Kingdom	579,057	544,926	51,392	57,301	76,259	64,530	33,966	26,249	42,508
Others	102,366	109,707	13,532	9,947	12,480	16,042	10,400	8,432	11,245
G. Southern Europe	516,973	596,938	52,122	69,951	81,335	86,082	63,820	51,008	75,882
Greece	16,131	30,351	3,787	3,168	5,591	4,478	3,535	2,703	6,817
Italy	326,320	335,265	28,728	39,229	40,032	42,159	35,313	24,337	39,331
Spain	137,012	176,249	17,708	18,876	31,636	35,606	21,733	20,988	26,660
Others	37,510	55,074	1,899	8,677	4,076	3,838	3,239	2,979	3,075
H. Western Europe	2,204,362	2,001,560	191,176	185,320	228,882	230,806	192,232	171,776	243,445
Belgium	273,651	233,012	27,071	16,466	32,665	20,491	17,657	11,750	18,979
France	247,957	356,353	30,395	31,285	39,137	37,962	35,413	18,107	21,458
Germany	753,726	734,633	71,642	64,449	80,756	77,581	72,914	63,014	94,493
Netherlands	448,840	244,885	23,606	28,887	35,782	39,291	25,740	42,459	53,309
Switzerland	144,698	153,424	11,094	16,046	13,293	15,467	14,791	15,905	16,794
Others	335,489	279,252	27,368	28,187	27,249	40,014	25,715	20,540	38,412
I. Eastern Africa	960,922	908,248	67,615	68,479	74,504	81,772	72,066	58,569	77,430
Kenya	576,789	565,091	45,335	45,131	49,716	53,901	53,692	41,909	61,712
Mauritius	954	1,360	240	246	328	471	248	232	792
United Republic of Tanzania	109,263	144,134	9,152	9,218	12,540	9,997	5,879	9,200	4,880
Others	273,917	197,664	12,889	13,885	11,919	17,402	12,248	7,228	10,047

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2025	2025		2026			
			Apr	Nov	Dec	Jan	Feb	Mar	Apr
J. Middle Africa	63,811	59,440	7,001	2,535	8,598	7,888	1,072	10,406	4,456
K. Northern Africa	876,539	774,277	62,918	70,500	86,795	75,680	51,694	47,507	215,894
Egypt	183,620	102,614	10,754	6,210	8,359	5,542	6,756	4,197	156,063
Morocco	664,941	634,809	51,557	62,564	77,557	59,964	39,339	42,029	59,443
Others	27,977	36,854	607	1,727	880	10,175	5,599	1,281	388
L. Southern Africa	408,016	512,990	52,148	63,433	81,854	70,304	60,334	65,073	151,699
South Africa	403,927	505,787	50,504	62,206	81,073	69,911	59,835	65,021	151,331
Others	4,089	7,203	1,643	1,228	781	393	499	52	368
M. Western Africa	880,554	398,548	7,485	6,629	6,161	35,347	9,714	11,356	20,097
N. Eastern Asia	17,268,358	20,058,576	2,143,189	1,980,682	2,139,778	2,281,157	2,051,151	2,002,013	2,250,440
China	14,824,495	17,384,133	1,857,979	1,649,725	1,873,003	2,004,264	1,760,469	1,706,210	1,989,295
Hong Kong	49,613	61,566	6,083	6,264	5,778	5,109	4,403	3,748	5,293
Japan	1,154,525	1,413,280	149,206	164,811	116,776	158,665	142,982	170,546	135,254
Republic of Korea	939,636	944,914	102,228	123,756	115,293	90,157	100,832	80,046	96,044
Others	300,089	254,683	27,693	36,126	28,927	22,963	42,466	41,464	24,553
O. South-Central Asia	2,015,255	2,341,233	157,305	149,807	153,300	163,599	138,784	129,928	210,840
Afghanistan	564,081	650,611	32,543	229	15	94	27	7	18
Bangladesh	42,098	51,920	4,408	6,842	7,500	5,244	4,049	4,017	6,348
India	276,743	292,525	26,009	31,509	25,554	28,351	22,942	14,471	38,833
Iran	1,042,370	1,258,532	85,869	105,292	114,658	122,828	105,599	103,419	156,380
Sri Lanka	54,738	54,752	4,161	5,460	4,796	5,300	5,107	6,444	6,678
Others	35,225	32,893	4,315	474	777	1,782	1,061	1,571	2,582
P. South Eastern Asia	6,755,543	7,260,005	571,157	728,820	754,084	767,622	748,033	660,671	766,765
Indonesia	3,344,679	3,780,681	348,058	380,217	372,925	424,135	436,578	377,882	347,918
Malaysia	899,125	938,377	58,152	98,844	73,106	72,570	79,679	49,043	86,572
Singapore	1,284,868	1,074,072	46,534	86,162	161,822	121,399	89,273	57,821	129,632
Thailand	823,033	942,588	86,440	107,965	93,167	92,048	94,091	111,155	135,513
Others	403,838	524,287	31,973	55,632	53,064	57,470	48,412	64,770	67,131
Q. Western Asia	17,061,308	17,201,698	1,570,312	1,412,891	1,692,530	1,236,359	1,191,997	1,303,184	2,062,079
Bahrain	85,684	165,229	13,847	2,965	22,505	8,344	1,261	1,523	1,189
Jordan	13,852	14,256	1,229	388	2,995	1,918	714	863	6,678
Kuwait	2,114,196	1,533,066	136,401	194,850	218,069	43,412	63,876	47,102	24,795
Saudi Arabia	4,780,528	4,078,467	347,225	273,595	446,904	293,210	380,102	292,936	597,332
Turkey	242,799	323,885	36,598	26,978	33,053	38,457	33,068	28,983	38,936
United Arab Emirates	5,031,140	6,366,457	643,665	631,817	518,172	479,881	387,645	663,507	1,041,724
Others	4,793,109	4,720,339	391,348	282,299	450,834	371,137	325,330	268,270	351,425
R. Australia & New Zealand	859,940	823,970	50,065	38,982	60,718	66,896	53,241	41,294	26,026
Australia	840,300	810,315	48,847	36,065	59,710	65,415	52,047	39,473	24,945
New Zealand	19,365	13,504	1,153	2,916	997	1,347	1,045	1,818	1,081
Others	276	152	65	1	12	133	150	2	0
S. Others	53,695	214	0	55	58	1	142	13	-

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Prod.	Vegetable Products	Animal/Ve g.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev, Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibre Cellu Mat	Textile & Textile Articles	Footware, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographi c Med. Surg. Instruments	Arms & Ammunition & Parts	Misc. Manufact. used Article	Art Work, Collectio n Prices & Antique
2020-21	170.8	136.5	148.9	160.9	160.5	125.9	106.5	125.8	149.8	145.1	124.1	181.9	138.0	230.8	255.2	186.0	236.9	231.4	284.4	269.9	146.6	-
2021-22	221.5	165.8	215.6	257.2	187.9	188.6	127.4	199.3	150.3	237.4	131.9	237.6	152.6	212.4	283.3	274.7	294.6	318.5	229.1	311.9	167.0	35.0
2022-23	268.7	232.5	244.0	352.1	283.3	280.5	155.2	244.7	210.1	207.0	209.9	283.3	204.3	242.1	308.9	351.9	300.9	326.9	206.4	352.6	228.1	-
2023-24	339.4	269.3	313.3	295.7	377.4	295.0	206.9	244.9	282.7	259.0	246.7	364.6	228.3	316.9	338.1	381.5	336.9	342.0	187.5	344.6	298.6	-
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	353.0	199.5	340.6	317.1	-
2021-22																						
Jul-Sep	192.1	165.9	182.5	211.7	160.9	156.8	99.8	164.5	149.4	148.1	123.6	204.7	153.7	220.2	251.9	232.1	236.7	388.7	193.1	290.0	166.9	-
Oct-Dec	215.1	162.9	231.6	238.7	180.1	168.2	118.4	173.4	136.3	221.3	132.6	226.8	153.0	183.6	262.4	262.5	268.1	317.6	280.7	234.4	159.5	-
Jan-Mar	221.0	156.2	235.5	269.0	191.3	192.2	146.0	207.2	149.9	321.0	122.8	231.2	146.9	207.1	292.1	282.0	328.1	250.9	228.5	291.6	160.0	-
Apr-Jun	257.7	178.0	212.9	309.5	219.5	237.3	145.4	252.0	165.7	259.2	148.6	287.5	156.7	238.8	326.7	322.1	345.6	316.9	214.2	431.5	181.5	140.0
2022-23																						
Jul-Sep	248.7	206.5	207.6	354.2	245.9	286.2	150.3	258.5	181.2	231.3	184.2	264.9	196.2	243.7	293.4	353.9	340.1	339.0	202.4	385.4	189.8	205.2
Oct-Dec	246.8	214.4	215.5	377.1	259.6	261.0	142.1	267.0	206.8	222.1	193.9	258.9	192.4	225.2	288.7	342.5	275.0	337.8	208.0	366.8	197.7	-
Jan-Mar	277.8	235.4	268.9	337.2	293.3	279.1	152.6	228.4	209.8	197.8	230.5	292.7	196.5	233.8	297.6	334.1	298.8	307.8	203.5	317.9	236.6	-
Apr-Jun	299.3	273.7	283.8	340.0	334.3	295.8	175.9	224.8	242.8	176.9	231.1	312.0	232.3	265.7	356.1	377.3	289.8	323.0	211.6	340.1	288.1	-
2023-24																						
Jul-Sep	315.1	261.7	291.1	317.2	376.1	284.2	185.2	221.5	268.2	216.3	243.5	332.0	206.2	316.2	351.2	384.5	324.1	354.0	173.3	355.1	290.1	-
Oct-Dec	358.1	284.3	339.4	285.2	387.0	294.4	209.7	241.0	286.2	258.3	252.6	387.2	220.8	312.2	347.4	385.8	335.3	365.8	198.9	330.4	308.3	-
Jan-Mar	346.9	281.9	324.0	287.7	372.7	287.0	216.0	261.6	284.0	272.8	248.4	373.7	233.2	316.7	339.7	382.1	342.3	327.8	191.6	358.4	304.0	-
Apr-Jun	337.4	249.4	298.9	292.7	373.8	314.5	216.6	255.6	292.3	288.8	242.5	365.6	253.2	322.4	314.0	373.7	345.8	320.5	186.1	334.6	292.1	-
2024-25																						
Jul-Sep	344.6	261.1	354.2	298.7	387.5	325.7	230.6	236.1	288.5	290.0	262.3	360.2	264.2	330.3	328.2	378.5	354.0	329.6	191.7	337.2	290.8	-
Oct-Dec	379.9	298.8	409.0	320.7	394.7	384.5	245.8	247.8	313.5	297.5	287.2	397.5	255.5	336.1	329.6	388.6	363.1	331.4	210.3	339.8	307.1	-
Jan-Mar	352.3	246.2	332.9	375.4	326.2	356.6	260.7	214.9	299.1	309.8	252.1	379.6	275.0	351.1	354.8	404.7	337.4	386.6	203.0	343.5	337.5	-
Apr-Jun	326.1	234.9	298.0	363.9	321.2	296.2	240.3	214.1	262.9	294.1	294.1	353.2	272.3	343.4	336.4	389.1	262.7	365.1	192.9	341.9	333.1	-
2025-26																						
Jul-Sep	336.5	255.8	308.5	325.1	330.3	311.4	245.9	225.3	288.4	299.8	239.2	361.5	292.7	360.2	292.8	390.9	264.9	372.7	201.5	347.7	310.8	-
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	-

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, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fiber Cellu Mat	Textile & Textile Articles	Footware, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photograph ic Med. Surg. Instrument s	Arms & Ammunition & Parts	Misc- Manufact- used Article	Art Work, Collector Prices & Antique
2020-21	163.5	142.8	135.0	166.4	147.8	114.1	139.2	130.5	137.8	213.2	140.0	155.9	151.8	159.8	189.0	168.3	279.2	125.3	124.7	198.2	210.5	112.6
2021-22	241.1	155.9	174.0	272.0	168.1	243.3	177.5	171.5	198.3	332.6	193.4	209.7	192.9	244.7	202.9	225.4	360.8	180.7	126.6	289.7	245.5	116.1
2022-23	238.0	197.2	219.5	282.5	219.6	282.8	184.3	173.0	155.1	252.0	244.6	220.6	205.1	257.7	200.3	227.9	270.2	157.5	138.1	258.7	254.2	140.3
2023-24	272.5	256.5	233.3	287.8	294.4	307.4	238.9	210.3	192.4	286.4	276.0	273.9	221.5	268.0	250.9	276.3	282.5	242.8	213.9	274.3	281.6	214.5
2024-25	288.1	288.2	263.7	357.5	285.1	274.9	260.4	198.8	152.6	310.1	267.8	317.9	178.0	300.7	281.8	352.4	328.6	229.0	254.3	306.3	315.5	227.3
2021-22																						
Jul-Sep	218.3	136.4	154.4	227.5	155.5	176.9	173.8	153.6	208.2	330.4	169.8	178.0	118.0	174.9	166.8	209.6	391.1	148.1	132.1	302.5	230.2	96.9
Oct-Dec	231.4	154.4	168.6	258.9	167.0	192.4	176.7	164.6	210.6	291.3	183.6	194.1	195.2	236.5	202.9	227.4	387.6	183.4	133.4	280.5	245.2	88.1
Jan-Mar	223.9	170.2	175.1	284.2	163.8	217.9	159.0	169.8	185.8	345.1	200.2	216.7	221.1	279.7	206.6	217.3	314.5	173.4	129.2	314.9	249.2	114.6
Apr-Jun	290.8	162.8	197.9	317.5	186.1	386.1	200.6	197.7	188.6	363.8	220.1	249.8	237.4	287.8	235.2	247.4	350.2	217.8	111.6	261.0	257.4	164.8
2022-23																						
Jul-Sep	256.6	177.4	227.8	317.9	193.7	302.4	194.8	202.4	205.5	288.0	264.2	235.1	198.5	288.6	209.6	237.0	284.8	201.5	126.7	291.4	271.6	136.5
Oct-Dec	234.6	175.7	214.7	293.3	199.7	281.2	181.0	157.2	158.7	278.8	251.8	220.2	183.0	246.1	207.2	224.8	264.4	149.9	134.2	293.2	261.7	138.5
Jan-Mar	229.9	200.9	223.8	268.1	235.3	276.0	175.5	163.6	124.6	223.7	235.1	212.1	193.5	232.5	180.4	225.1	259.7	141.5	146.3	212.9	266.6	138.7
Apr-Jun	230.8	234.8	211.8	250.8	249.7	271.8	186.0	168.9	131.8	217.6	227.1	214.9	245.4	263.6	204.0	224.7	271.9	137.0	145.3	237.5	217.0	147.4
2023-24																						
Jul-Sep	249.7	248.9	197.1	281.1	298.8	280.1	200.4	212.9	181.4	293.1	289.2	244.6	232.7	269.9	253.8	252.9	265.2	220.3	181.4	287.4	278.9	217.5
Oct-Dec	278.9	258.6	241.5	287.6	279.1	317.7	249.1	222.1	199.5	284.5	262.5	266.1	248.7	272.5	246.6	273.2	295.8	244.0	226.6	292.5	285.4	223.7
Jan-Mar	272.6	250.8	232.4	284.1	297.7	304.4	243.3	198.2	189.4	275.5	285.7	289.5	205.4	265.6	248.9	282.2	279.6	243.1	215.7	255.0	278.2	213.6
Apr-Jun	288.8	267.7	262.4	298.5	302.1	327.3	262.9	208.0	199.4	292.2	266.7	295.4	199.0	264.0	254.2	296.7	289.6	263.6	231.7	262.2	283.8	203.2
2024-25																						
Jul-Sep	264.6	260.3	247.7	292.0	296.7	285.6	239.0	191.9	155.0	284.8	265.9	284.8	161.2	280.0	250.6	284.1	278.3	204.4	250.0	285.7	273.8	189.4
Oct-Dec	283.7	277.0	265.3	348.9	266.4	296.5	246.0	200.5	154.0	310.1	268.7	287.6	185.0	291.0	278.8	336.5	300.7	237.1	236.5	294.1	289.5	235.8
Jan-Mar	291.5	290.8	257.3	393.3	280.2	257.5	249.5	198.1	142.9	312.8	262.8	342.4	159.9	300.5	288.8	369.1	360.0	220.0	270.5	336.7	339.7	240.8
Apr-Jun	312.5	324.9	284.6	395.9	297.1	259.8	307.0	204.8	158.7	332.7	273.7	356.7	205.8	331.3	309.2	419.8	375.3	254.5	260.1	308.7	359.2	243.1
2025-26																						
Jul-Sep	342.4	330.2	312.5	372.0	296.4	292.7	359.3	209.3	181.3	338.0	279.4	378.0	215.2	364.6	313.1	423.0	429.2	305.2	295.7	373.6	362.4	254.1
Oct-Dec	344.3	328.2	314.8	385.1	297.5	311.9	364.9	224.5	192.8	333.1	270.3	361.5	181.9	345.2	348.1	370.4	432.6	306.1	275.4	335.2	369.6	314.3

Source: Pakistan Bureau of Statistics

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

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

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Vegetable Products	Prep. Of Food Stuff, Oil & Waxes Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibre Cellulose	Textile & Textile Articles	Footwear, Walking Stick & Umbrella	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech/Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufact. used Article	Art Work, Collector Prices & Antique
2020-21	112.4	58.3	126.1	111.8	150.1	109.2	144.3	125.8	88.5	73.8	92.9	111.4	72.1	95.8	137.5	82.8	94.9	84.7	430.5	581.0	68.0	158.2
2021-22	125.7	70.7	105.8	101.3	176.8	118.0	190.0	127.1	81.6	72.9	96.4	111.8	51.0	77.1	132.2	90.1	68.0	244.3	396.6	1,513.8	124.4	57.1
2022-23	103.3	50.6	108.3	138.3	120.0	99.4	171.4	119.0	99.8	58.8	92.2	122.5	41.8	60.2	114.6	75.0	70.3	63.9	250.2	397.4	97.8	269.6
2023-24	129.1	49.0	133.0	117.9	135.5	106.0	189.3	147.8	180.0	66.0	85.3	100.5	76.4	116.8	86.6	92.5	150.7	110.0	314.1	533.0	118.3	152.8
2024-25	157.0	43.7	130.5	122.6	157.8	113.1	193.2	184.8	285.1	58.9	90.3	132.7	158.9	175.1	139.8	96.4	259.4	154.4	194.1	524.3	123.4	106.5
2021-22																						
Jul-Sep	125.9	70.1	131.9	106.6	196.4	111.4	153.0	124.7	64.2	60.0	93.3	118.7	81.0	105.7	91.4	89.3	84.6	139.8	974.8	817.8	92.7	14.2
Oct-Dec	125.9	81.7	110.5	110.3	201.2	138.6	221.9	134.0	81.9	78.1	95.2	114.5	50.7	84.0	97.1	98.2	74.3	112.1	215.2	1,163.2	237.8	25.0
Jan-Mar	106.2	78.3	96.0	97.8	153.8	98.9	205.3	128.1	97.0	94.3	98.4	94.7	46.2	67.8	249.3	88.8	60.7	124.5	173.2	1,898.2	115.6	178.0
Apr-Jun	144.9	52.7	84.6	90.5	156.1	123.1	179.9	121.5	83.2	59.1	98.6	119.3	26.2	50.8	91.1	84.3	52.4	600.5	223.2	2,176.0	51.8	11.2
2022-23																						
Jul-Sep	101.9	39.6	115.2	134.5	127.9	99.4	172.2	112.6	56.1	43.1	92.1	105.8	32.3	58.6	155.7	81.2	49.8	113.7	243.0	255.8	68.7	469.3
Oct-Dec	98.9	76.6	108.5	125.9	141.7	91.4	172.3	128.6	108.9	62.0	98.6	126.4	52.6	82.7	65.7	71.8	57.8	51.5	257.3	48.0	128.3	368.1
Jan-Mar	93.8	46.6	119.4	146.3	111.8	88.9	149.2	108.6	129.6	83.5	89.7	132.9	44.9	57.9	129.3	73.7	52.3	42.2	208.0	208.9	115.3	220.9
Apr-Jun	118.3	39.4	90.2	146.4	98.5	117.9	191.9	126.1	104.5	46.5	88.2	125.0	37.3	41.7	107.7	73.3	121.3	48.2	292.6	1,076.8	79.0	20.2
2023-24																						
Jul-Sep	134.2	42.3	152.7	137.4	135.6	100.2	213.4	154.4	237.2	66.4	91.2	119.2	65.5	124.4	107.2	103.2	131.6	109.4	479.5	203.6	106.3	337.4
Oct-Dec	124.2	53.1	124.7	107.2	136.4	111.7	182.4	138.0	167.0	80.7	92.8	98.0	72.3	119.5	86.1	88.4	136.8	101.6	268.8	613.1	103.3	128.8
Jan-Mar	115.1	50.3	148.6	116.6	127.0	101.2	172.1	151.4	174.4	55.3	86.1	90.2	86.4	85.6	76.3	92.9	104.5	92.8	245.0	568.1	132.9	24.9
Apr-Jun	142.8	50.2	105.8	110.6	143.1	110.9	189.4	147.3	141.5	61.6	71.2	94.7	81.2	137.6	76.6	85.4	230.1	136.2	263.1	747.3	130.8	120.2
2024-25																						
Jul-Sep	147.5	30.4	99.0	120.5	170.8	108.6	184.8	176.9	266.9	59.6	85.5	111.3	140.0	149.1	188.7	95.2	244.1	148.3	196.1	844.4	103.9	27.6
Oct-Dec	153.1	39.8	155.8	117.5	145.1	105.2	181.7	192.7	251.0	54.3	88.0	156.4	169.7	202.6	114.3	95.9	233.6	151.1	202.0	423.6	126.0	159.5
Jan-Mar	163.4	41.1	161.5	140.2	162.2	118.7	195.8	183.2	352.0	63.9	92.8	150.2	187.8	193.8	133.6	100.6	252.4	172.4	219.6	488.9	143.0	120.2
Apr-Jun	164.1	63.6	105.8	112.2	153.2	119.9	210.8	186.2	270.6	57.9	94.7	113.0	138.1	154.7	122.6	94.1	307.5	145.9	158.8	340.5	120.7	118.7
2025-26																						
Jul-Sep	168.5	48.3	135.8	138.3	168.8	103.0	248.6	190.2	255.2	63.7	165.1	195.1	192.6	174.3	97.8	120.2	268.4	135.9	153.9	360.5	143.0	116.3
Oct-Dec	165.1	45.0	138.4	128.1	249.3	112.1	209.3	197.1	235.4	76.9	108.5	193.3	173.0	160.3	136.7	125.6	231.4	175.3	228.8	318.1	147.6	1,345.1

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

Billion Rupees

Items	Mar-25	Jun-25	Sep-25	Dec-25 ^R	Mar-26 ^P
I. Government Domestic Debt ⁶	51,517.9	54,471.5	53,423.6	55,362.8	57,565.8
II. Government External Debt	22,170.1	23,416.9	23,181.4	23,165.9	22,958.6
III. Debt from IMF	2,319.0	2,629.8	2,541.6	2,844.7	2,760.4
IV. External Liabilities ¹	3,312.4	3,392.3	3,377.5	3,383.1	3,381.0
V. Private Sector External Debt	4,929.7	5,362.7	5,355.5	5,554.2	5,586.5
VI. PSEs External Debt	2,127.5	2,200.5	2,148.8	2,200.4	2,202.2
VII. PSEs Domestic Debt	2,106.8	2,015.6	2,009.0	2,067.6	2,030.8
VIII. Commodity Operations ²	1,075.2	1,066.5	1,058.9	1,086.1	1,023.3
IX. Intercompany External Debt from Direct Investor abroad	1,591.0	1,595.5	1,570.8	1,508.4	1,502.9
A. Gross Public Debt (sum I to III)	76,007.0	80,518.2	79,146.5	81,373.5	83,284.8
B. Total Debt of the Government - FRDLA Definition³	69,223.4	73,267.0	71,661.0	73,913.2	75,386.7
C. Total External Debt & Liabilities (sum II to VI+IX)	36,449.6	38,597.6	38,175.5	38,656.8	38,391.7

As percent of GDP

Gross Public Debt	70.7
Total Debt of the Government - FRDLA Definition	64.4
Total External Debt & Liabilities	33.9
Government Domestic Debt	47.9

Memorandum Items

Government Deposits with the banking system ⁴	6,783.6	7,251.2	7,485.5	7,460.2	7,898.1
Total Debt and Liabilities (sum I to IX less X)	89,774.1	94,497.1	93,002.7	95,468.7	97,307.2
X. Consolidation adjustment (with reference to on-lending to GOP) ⁵	1,375.4	1,654.2	1,664.4	1,704.6	1,704.3
Accrued interest on Long Term Zero Coupon PIBs		31.9	55.6	86.8	123.6
Total Debt and Liabilities (As percent of GDP)		83.0			
US Dollar, last day average exchange rates	280.2	283.7	281.3	280.1	279.1

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	Sep-25	Dec-25 ^R	Mar-26 ^P
Pakistan's Total Debt and Liabilities (I +II)⁵	94,497.1	93,002.7	95,468.7	97,307.2
I. Pakistan's Total Debt (A+B+C)	91,692.5	90,230.6	92,704.1	94,607.2
A. Government Domestic Debt	54,471.5	53,423.6	55,362.8	57,565.8
B. PSEs Domestic Debt	2,015.6	2,009.0	2,067.6	2,030.8
C. External Debt (a+b+c+d)	35,205.3	34,798.0	35,273.7	35,010.6
a) Government External Debt	23,416.9	23,181.4	23,165.9	22,958.6
b) Non-government External Debt	7,563.2	7,504.3	7,754.6	7,788.8
c) Country's Debt from IMF	2,629.8	2,541.6	2,844.7	2,760.4
d) Inter Company Ext. Debt from direct investor abroad	1,595.5	1,570.8	1,508.4	1,502.9
II. Total Liabilities (D+E)	4,458.8	4,436.4	4,469.2	4,404.3
D. External Liabilities ¹	3,392.3	3,377.5	3,383.1	3,381.0
E. Domestic Liabilities ²	1,066.5	1,058.9	1,086.1	1,023.3

	Jul-Jun FY25	Jul-Sep FY26	Jul-Dec FY26 ^R	Jul-Mar FY26 ^P
Total Debt and Liabilities Servicing (III+IV+V)	13,155.2	2,174.2	5,204.4	7,508.0
III. Principal Repayment of External Debt and Liabilities (e+f+g+h) ³	387.3	634.0	1,354.7	2,071.2
(a) Government External debt and Liabilities	2,230.9	478.6	1,026.1	1,613.8
(b) Non-government External debt	810.7	95.4	235.1	316.3
(c) Country's Debt from IMF	425.4	60.0	93.4	141.2
(d) Monetary Authorities external Liabilities	-	-	-	-
IV. Interest Payment on debt (i+j+k)	9,460.7	1,474.8	3,739.9	5,258.5
(i) Government Domestic Debt	8,077.3	1,174.8	3,077.9	4,315.2
(j) PSE Debt	-	-	-	-
(k) External Debt	1,383.4	300.0	662.0	943.3
Government External debt	841.6	186.8	451.0	627.8
Non-government External debt	379.8	79.9	146.2	218.1
Country's Debt from IMF	162.0	33.3	64.8	97.5
V. Interest Payment on Liabilities (l+m)	227.5	65.4	109.9	178.2
(l) External Liabilities	108.7	37.4	53.4	94.3
(m) Domestic Liabilities	118.8	27.9	56.5	84.0

Memorandum Item

Servicing (Principal) Short Term	95.8	32.0	74.5	113.5
a) Government External Debt	69.9	28.2	67.3	105.3
b) PSEs Non-Guaranteed Debt	-	-	-	-
d) Private Non-Guaranteed Debt	25.9	3.9	7.2	8.2
Consolidation adjustment (with reference to on-lending to GOP) ⁴	1,654.2	1,664.4	1,704.6	1,704.3
Accrued interest on Long Term Zero Coupon PIBs		55.6	86.8	123.6
US Dollar, last day Weighted Average Customer (WAC) Exchange Rates	283.75	281.30	280.07	279.09

Source: Statistics and Data Services Department, SBP

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

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

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

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

Notes:

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

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

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

5.3 Government Domestic Debt and Liabilities

(End period Stock)

Billion Rupees

Debt Instruments	Jun-24	Jun-25	2025	2025		2026				
			May	Nov	Dec	Jan	Feb	Mar	Apr	May ^P
I. Permanent Debt (1+2+3+4)	33,656.2	42,251.6	42,257.8	42,648.6	43,015.6	43,563.9	43,891.2	44,320.4	43,845.4	43,647.1
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	41,375.2	41,749.8	42,115.1	42,660.9	42,987.0	43,415.4	42,938.3	42,738.3
GOP Ijara Sukuk	4,766.2	6,187.1	6,003.8	6,676.1	6,552.3	6,750.8	6,991.6	7,103.9	7,273.1	7,462.9
Short Term (1 Year)	553.4	454.8	429.3	489.6	482.9	506.0	551.1	574.2	634.5	658.8
Long Term (>1 year)	4,212.8	5,732.3	5,574.4	6,186.5	6,069.4	6,244.8	6,440.5	6,529.7	6,638.6	6,804.1
Bai-Muajjal of Sukuk	-	163.2	134.2	357.6	631.8	631.8	631.8	631.8	629.3	629.3
Pakistan Investment Bonds (PIBs)**	28,025.8	35,014.8	35,235.9	34,714.8	34,929.7	35,276.9	35,362.3	35,678.4	35,034.6	34,644.8
Others	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
3. Prize Bonds¹	385.1	407.5	404.9	421.0	422.7	425.2	426.4	427.2	429.3	431.0
4. SBP's on-lending to GOP against SDRs allocation⁷	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9
II. Floating Debt	10,247.6	8,756.4	8,133.2	8,363.3	8,744.1	8,784.0	9,131.6	9,583.4	10,556.6	10,733.8
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	8,035.5	8,230.1	8,610.6	8,658.2	9,008.1	9,458.8	10,432.0	10,608.5
MTBs for Replenishment of Cash ³	80.4	111.7	97.7	133.2	133.4	125.8	123.5	124.6	124.6	125.3
Outright Sale of MRTBs to Banks	-	-	-	-	-	-	-	-	-	-
III. Unfunded Debt	2,798.7	3,021.2	2,992.8	3,154.2	3,156.6	3,176.8	3,198.6	3,215.1	3,235.8	3,255.7
Saving Schemes (Net of Prize Bonds)	2,707.8	2,942.6	2,915.6	3,081.0	3,083.5	3,107.9	3,127.4	3,149.5	3,171.4	3,188.1
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	30.0	26.0	25.9	21.6	23.9	18.3	17.2	20.4
IV. Foreign Currency Loans⁴	373.6	380.4	11.9	380.5	384.5	386.3	391.1	387.3	390.9	394.4
V. Naya Pakistan Certificates⁶	84.1	61.9	64.2	64.2	62.1	72.2	66.7	59.5	60.1	76.1
Government Domestic Debt (I+II+III+IV+V)	47,160.2	54,471.5	53,459.9	54,610.9	55,362.8	55,983.2	56,679.1	57,565.8	58,088.8	58,107.0
Government Domestic Liabilities⁵	563.5	216.0	215.9	199.6	199.6	162.4	141.5	128.2	126.2	130.5
Government Domestic Debt and Liabilities	47,723.7	54,687.6	53,675.8	54,810.5	55,562.4	56,145.6	56,820.7	57,693.9	58,215.0	58,237.5

Source: Statistics and Data Services Department, SBP

Notes:

1. Includes Premium Prize Bonds (Registered)

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

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

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

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

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

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

*Source: Ministry of Finance (Budget Wing)

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

5.4 Pakistan's External Debt and Liabilities-Outstanding

Million US Dollars

Items	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25	31-Dec-25 ^R	31-Mar-26 ^P
A. Public External debt (1+2+3)	100,619.4	98,330.9	99,230.1	103,749.9	103,451.3	104,952.7	104,265.8
1. Government External debt	79,331.4	78,128.6	79,130.3	82,526.6	82,409.1	82,715.8	82,260.9
i) Long term (>1 year)	78,454.1	77,016.3	78,180.8	81,787.5	81,456.6	81,627.6	68,407.7
Paris club	6,990.1	5,745.8	5,943.3	6,004.6	5,903.3	5,604.0	5,497.2
Multilateral	39,903.1	39,663.7	40,468.2	42,480.1	42,559.4	42,721.3	42,483.4
Other bilateral	18,228.0	17,908.9	17,860.2	18,038.9	18,200.0	18,704.5	8,924.8
Euro/Sukuk global bonds	6,800.0	6,800.0	6,800.0	6,800.0	6,300.0	6,300.0	6,300.0
Military debt	-	-	-	-	-	-	-
Commercial loans/credits	5,599.7	5,774.7	5,849.6	7,156.3	7,120.1	6,834.0	3,621.4
Local Currency Securities (PIBs)	31.6	58.8	58.5	78.0	75.9	113.7	107.4
Saudi fund for development. (SFD)	-	-	-	-	-	-	-
NBP / BOC deposits / PBC*	12.9	9.6	6.8	4.6	-	-	-
NPC*	888.8	1,054.8	1,194.2	1,225.1	1,297.8	1,350.1	1,473.5
ii) Short term (<1 year)	877.3	1,112.2	949.4	739.2	952.5	1,088.2	13,853.2
Multilateral*	212.2	389.6	425.7	552.3	763.8	796.5	729.2
Local Currency Securities (TBills)	665.1	722.6	523.7	186.8	188.8	291.6	322.8
Commercial loans/credits	-	-	-	-	-	-	12,801.2
2. From IMF	9,245.7	8,492.8	8,277.2	9,268.0	9,035.1	10,157.3	9,890.6
i) Federal government	4,406.9	4,036.1	3,877.7	3,783.5	3,653.8	3,831.6	3,619.8
ii) Central bank	4,838.8	4,456.6	4,399.5	5,484.5	5,381.3	6,325.7	6,270.9
3. Foreign exchange liabilities	12,042.3	11,709.5	11,822.7	11,955.3	12,007.1	12,079.7	12,114.3
i) Central bank deposits	3,700.0	3,700.0	3,700.0	3,700.0	3,700.0	3,700.0	3,700.0
ii) Foreign currency bonds (NHA / NC)	-	-	-	-	-	-	-
iii) Other liabilities (SWAP)	4,360.4	4,181.0	4,222.0	4,221.5	4,282.3	4,357.8	4,430.3
iv) Allocation of SDR ¹	3,981.2	3,827.9	3,900.0	4,033.0	4,024.1	4,019.7	3,981.3
v) Nonresident LCY deposits with central bank	0.7	0.7	0.7	0.8	0.7	2.1	2.8
B. Public sector enterprises (PSEs)	7,351.5	7,302.5	7,593.4	7,755.0	7,638.9	7,856.9	7,890.7
a. Guaranteed debt	6,844.6	6,795.5	7,086.4	7,248.2	7,138.9	7,356.9	7,390.7
Paris club	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-
Other bilateral	6,420.0	6,394.7	6,685.6	6,871.3	6,772.9	7,022.1	7,061.3
Commercial loans	424.5	400.8	400.8	376.8	366.0	334.7	329.3
Sandak metal bonds	-	-	-	-	-	-	-
b. Non-guaranteed debt	507.0	507.0	507.0	506.8	500.0	500.0	500.0
i) Long term (>1 year)	7.0	7.0	7.0	6.8	-	-	-
ii) Short term (<1 year)	-	-	-	-	-	-	-
iii) non-guaranteed bonds	500.0	500.0	500.0	500.0	500.0	500.0	500.0
C. Banks	7,077.4	7,203.0	5,667.8	7,193.2	7,338.4	8,091.1	8,445.8
a. Borrowing	3,900.8	3,894.0	2,158.0	2,491.9	2,418.9	2,786.8	2,938.6
i) Long term (>1 year)	1,300.0	1,300.0	300.0	-	1,318.9	1,342.5	1,368.6
i) Public sector	-	-	-	-	13.0	13.0	21.7
ii) Private sector	1,300.0	1,300.0	300.0	-	1,305.9	1,329.5	1,346.9
ii) Short term (<1 year) ²	2,600.8	2,594.0	1,858.0	2,491.9	1,099.9	1,444.3	1,570.0
i) Public sector	106.2	63.7	80.6	119.2	157.5	111.6	111.3
ii) Private sector	2,494.6	2,530.3	1,777.4	2,372.7	942.4	1,332.7	1,458.7
b. Nonresident deposits (LCY & FCY)	3,074.3	3,208.7	3,426.7	4,545.1	4,791.6	5,212.7	5,374.9
i) Public sector	116.0	118.4	149.7	125.6	135.2	120.6	125.0
ii) Private sector	2,958.4	3,090.4	3,277.0	4,419.6	4,656.4	5,092.1	5,249.9
c. Other Liabilities	102.3	100.3	83.1	156.2	128.0	91.6	132.3
D. Private Sector	12,722.9	12,203.4	11,927.3	11,706.2	11,700.2	11,740.6	11,570.8
a. Guaranteed debt	-	-	-	-	-	-	-
b. Non-guaranteed debt	12,722.9	12,203.4	11,927.3	11,706.2	11,700.2	11,740.6	11,570.8
i. Loans	10,369.5	9,948.2	9,741.6	9,478.9	9,249.7	9,276.6	9,101.7
i) Long term (>1 year)	10,159.6	9,696.2	9,485.7	9,254.6	9,035.4	9,073.3	8,901.3
ii) Short term (<1 year)	209.9	252.0	255.9	224.3	214.2	203.3	200.4
ii) non-guaranteed bonds	-	-	-	-	-	-	-
iii) Trade credits	1,302.5	1,318.7	1,318.7	1,318.7	1,318.7	1,318.7	1,318.7
iv) Other debt liabilities³	1,050.8	936.5	867.0	908.6	1,131.8	1,145.3	1,150.4
E. Debt liabilities to direct investors - Intercompany debt	6,013.6	5,733.3	5,678.5	5,622.9	5,584.1	5,386.0	5,384.8
Total external debt & liabilities (A+B+C+D+E)	133,784.8	130,773.1	130,097.2	136,027.2	135,712.9	138,027.2	137,557.8
Memorandum Items							
Public external debt - excluding foreign exchange liabilities (A.1+A.2 Excl. TBills & PIBs)	87,880.4	85,839.9	86,825.2	91,529.8	91,179.6	92,467.8	91,721.3
Public debt including PSEs (A+B+C.a.i.i+C.a.ii.i+C.b.i)	108,193.0	105,815.4	107,053.8	111,749.6	111,395.9	113,054.8	112,414.5
Official liquid reserves⁴	10,805.9	11,805.2	10,712.5	14,579.6	14,248.2	16,129.4	16,457.8

Source: Statistics and Data Services Department, SBP

*Pakistan Bnaao 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-EDS.pdf>

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

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

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

5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

Items	FY24	FY25	Oct-Dec 24	Jan-Mar 25	Apr-Jun 25	Jul-Sep 25	Oct-Dec 25 ^R	Jan-Mar 26 ^P
1. Public debt (a+b+c)	9,273	9,478	2,243	1,307	4,042	1,908	2,070	2,273
a) Government debt	7,630	7,955	1,840	936	3,709	1,695	1,951	2,102
Paris club	1,214	894	588	36	233	37	232	37
Multilateral	1,828	1,970	524	443	533	476	668	503
Other Bilateral	1,656	957	346	69	53	154	46	150
Euro/Sukuk global bonds	1,000	-	-	-	-	500	-	-
Local Currency Securities (PIBs)	-	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-	-
Commercial loans /credits	1,075	2,664	-	-	2,464	56	394	700
Saudi fund for development. (SFD)	-	-	-	-	-	-	-	-
NBP/BOC deposits	858	1,470	382	388	427	471	610	712
b). To IMF	1,643	1,523	402	371	333	212	119	171
i) Federal government	791	906	206	244	210	122	37	122
ii) Central bank	851	617	197	128	123	91	82	49
c) Foreign exchange liabilities	-	-	-	-	-	-	-	-
i) Central bank deposits	-	-	-	-	-	-	-	-
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-	-	-
iii) Swap	-	-	-	-	-	-	-	-
2. PSEs guaranteed debt	157	182	45	14	79	91	63	91
Paris Club	-	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-	-
Other bilateral	61	58	-	14	-	91	-	91
Commercial loans	96	124	45	-	79	-	63	-
Sandak Metal Bonds	-	-	-	-	-	-	-	-
3. PSEs non-guaranteed debt	62	-	-	-	-	18	-	-
4. Scheduled banks' borrowing	150	1,300	-	1,000	300	-	-	-
5. Private guaranteed debt	-	-	-	-	-	-	-	-
6. Private non-guaranteed debt	1,618	1,408	498	228	477	224	435	199
7. Private non-guaranteed bonds	-	-	-	-	-	-	-	-
Total Long Term (1+2+3+4+5+6+7)	11,260	12,369	2,786	2,550	4,899	2,240	2,568	2,563

Memorandum Items

Short Term Debt Servicing - Principal(Excluding Item No. 3 below)¹	215	343	23	123	80	114	151	140
1. Government debt	161	250	-	100	50	100	140	136
2. PSEs non-guaranteed debt	-	-	-	-	-	-	-	-
3. Scheduled banks' borrowing	22,822	43,213	11,328	11,432	11,171	11,018	19,007	14,222
<i>Net Flows²</i>	169	(97)	(7)	(736)	634	(1,392)	344	126
4. Private non-guaranteed debt	54	93	23	23	30	14	12	4

Source: Statistics and Data Services Department, SBP

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

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

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

5.6 Pakistan's External Debt Servicing-Interest

Million US Dollars during Period

Items	FY24	FY25	Oct-Dec 24	Jan-Mar 25	Apr-Jun 25	Jul-Sep 25	Oct-Dec 25	Jan-Mar 26 ^P
1. Public debt (a+b+c)	4,064	3,980	1,050	909	1,027	911	1,110	895
a) Government debt	3,111	3,011	834	665	818	661	941	632
i). Long term (> 1 year)	3,073	2,983	834	655	810	653	930	622
Paris club	157	120	54	11	45	9	41	9
Multilateral	1,153	1,186	377	223	357	212	393	217
Other Bilateral	782	756	103	273	87	263	86	255
Euro/Sukuk global bonds	582	500	178	72	178	72	196	52
Local Currency Securities (PIBs)	-	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-	-
Commercial loans /credits	352	327	98	51	116	69	168	43
Saudi fund for development. (SFD)	-	-	-	-	-	-	-	-
NBP/BOC deposits	46	94	25	25	28	28	44	46
ii). Short-term (< 1 year)	38	27	-	9	7	8	12	11
Multilateral	11	27	-	9	7	8	12	11
Commercial Loans /Credits	27	-	-	-	-	-	-	-
b). To IMF	619	580	161	120	114	118	112	117
i). Federal government	337	243	76	44	37	40	37	40
ii). Central bank (Including Interest on SDR Allocation)	283	338	84	76	76	78	75	77
c) Foreign exchange liabilities	334	389	55	124	96	132	57	146
i) Central bank deposits	138	230	6	108	2	132	17	132
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-	-	-
iii) Other Liabilities (SWAP)	196	159	49	16	94	-	40	14
2. PSEs guaranteed debt	199	203	13	88	14	86	10	85
Paris Club	-	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-	-
Other bilateral	178	175	-	88	-	86	-	85
Commercial loans	21	29	13	-	14	-	10	-
Sandak Metal Bonds	-	-	-	-	-	-	-	-
3. PSEs non-guaranteed debt	41	37	19	-	19	-	19	-
Long term (> 1 year)	41	37	19	-	19	-	19	-
Short term (< 1 year)	-	-	-	-	-	-	-	-
4. Scheduled banks' borrowing	202	193	46	65	31	26	12	13
Long term (> 1 year)	81	57	19	13	4	0	0	0
Short term (< 1 year)	120	136	26	52	27	26	12	12
5. Private guaranteed debt	-	-	-	-	-	-	-	-
6. Private non-guaranteed debt	953	924	262	191	262	169	195	159
Long term (> 1 year)	951	920	261	190	261	169	195	158
Short term (< 1 year)	2	3	1	1	1	0	1	1
7. Private non-guaranteed bonds	-	-	-	-	-	-	-	-
Total external liabilities servicing (1+2+3+4+5+6+7)	5,458	5,338	1,390	1,253	1,353	1,192	1,347	1,152

Note: PIBs-Pakistan Investment Bonds, NPC-Naya Pakistan Certificate.
Archive Link: http://www.sbp.org.pk/ecodata/pakdebtsvr_Arch.xls

Source: Statistics and Data Services Department, SBP

5.7 Ownership Classification of the Federal Government Debt

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

Source: Statistics and Data Services Department, SBP

Notes:

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

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

5.8 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)

(End Period)

Billion Rupees

Items	Jun-24	Jun-25	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26 ^P
PSEs debt and liabilities (I+II)	2,919.8	2,866.1	2,960.7	2,866.1	2,866.0	2,954.2	2,925.9
<i>YOY Growth (in %)</i>	3.2	(1.8)	26.0	(1.8)	(1.8)	1.1	(1.2)
<i>As percent of GDP</i>	2.8	2.5		2.5			
I.PSEs debt	2,105.0	2,015.6	2,106.8	2,015.6	2,009.0	2,067.6	2,030.8
<i>YOY Growth (in %)</i>	(3.8)	(4.2)	24.3	(4.2)	(3.8)	(0.03)	(3.61)
<i>As percent of GDP</i>	2.0	1.8		1.8			
II.PSEs Liabilities ¹	814.8	850.5	853.8	850.5	857.0	886.5	895.1

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

Million Rupees

SCHEME	Jun-24	Jun-25	2026					
			Jan	Feb	Mar	Apr	May	Jun
A. Accounts (i+ii / 1 to 13)	657,518.9	708,734.3	766,653.5	771,262.5	782,349.6	790,237.2	797,604.9	809,126.1
(i) National Savings Centers	640,236.0	696,075.9	754,588.4	759,617.9	770,834.2	778,742.1	786,124.9	797,657.7
(ii) Post Offices	17,282.9	12,658.4	12,065.1	11,644.6	11,515.4	11,495.2	11,480.0	11,468.4
1- Savings Accounts	84,402.4	102,512.9	110,170.7	107,394.9	112,090.3	113,089.0	114,776.7	117,233.3
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	1,207.5	1,198.6	1,195.2	1,189.3	1,185.9	1,182.6
4- Special Savings Accounts	62,321.2	57,237.0	55,045.2	54,745.7	54,818.0	55,417.6	55,576.1	56,400.5
5- Pensioners Benefit Account	433,957.6	485,757.6	527,075.8	532,729.0	536,780.1	541,122.2	544,679.1	549,467.9
6- Shahada's Family Welfare Account	188.2	293.5	339.7	337.7	350.0	357.6	353.1	354.6
7-Sarwa Islamic Savings Account (SISA)	68,896.3	54,944.9	64,615.3	66,353.2	68,469.5	70,594.8	72,580.4	75,738.7
8-Sarwa Islamic Term Account (SITA) 1 Year	2,147.6	567.8	325.6	325.2	327.1	344.1	339.4	343.7
9-Sarwa Islamic Term Account (SITA) 3 Years	2,639.1	2,618.8	2,834.5	2,862.0	2,856.0	2,857.2	2,851.7	2,731.6
10-Sarwa Islamic Term Account (SITA) 5 Years	1,104.6	2,634.6	3,899.5	4,152.0	4,310.2	4,422.0	4,426.6	4,459.7
11-Digital Sarwa Islam.Term Acc. (SITA) 1 Year	105.8	26.4	40.2	48.3	52.3	55.9	52.9	96.6
12-Digital Sarwa Isla.Term Acc.(SITA) 3 Years	24.7	54.7	93.9	99.2	78.7	78.3	78.4	69.5
13-Digital Sarwa Isla.Term Acc.(SITA) 5 Years	70.0	492.9	695.2	706.2	711.7	709.4	704.7	736.8
B. Certificates (i+ii+iii /14 to 25)	2,048,338.2	2,233,617.8	2,341,280.5	2,356,174.6	2,367,180.3	2,380,829.9	2,390,164.5	2,401,854.9
(i) National Savings Centers	1,971,589.9	2,150,961.4	2,259,034.7	2,274,278.2	2,285,351.7	2,299,082.8	2,308,351.4	2,320,121.0
(ii) Post Offices	(2,276.3)	(2,389.1)	(2,411.9)	(2,588.6)	(2,608.6)	(2,615.9)	(2,616.7)	(2,620.6)
(iii) Banks	79,024.6	85,045.5	84,657.7	84,485.0	84,437.2	84,363.0	84,429.8	84,354.5
14- Defence Savings Certificates	400,407.6	396,512.7	384,379.6	384,459.7	384,550.3	384,454.3	384,358.4	381,504.0
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	215.8	215.8	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	321,365.1	322,226.5	323,520.2	323,863.0	323,772.4	324,339.0
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	354,643.4	358,810.5	361,973.5	365,773.9	368,191.9	373,174.8
21- Behood Savings Certificate	1,040,102.1	1,151,350.1	1,233,491.6	1,243,874.9	1,251,111.9	1,261,231.1	1,268,476.2	1,277,817.9
22- Short-Term Savings Certificates (3 Months)	28,978.3	28,265.9	25,562.1	25,144.0	24,719.2	24,756.4	25,043.2	24,056.1
23- Short-Term Savings Certificates (6 Months)	8,342.9	8,989.2	5,445.1	5,461.5	5,618.2	5,468.4	5,355.7	5,560.6
24- Short-Term Savings Certificates (12 Months)	18,199.9	15,841.1	9,159.6	8,824.0	8,193.4	7,715.3	7,382.9	6,977.5
25- Others	1,615.7	4,886.2	6,728.6	6,868.2	6,988.4	7,062.3	7,078.7	7,920.0
C. National Savings Bonds	-	-	-	-	-	-	-	-
26- 10 Years	-	-	-	-	-	-	-	-
D. Prize Bonds (27 to 35) *	330,417.9	341,947.1	348,849.9	349,260.8	349,677.8	349,988.3	350,395.3	350,770.6
27- Rs. 100	10,152.5	10,089.2	10,127.6	10,130.9	10,137.4	10,137.3	10,137.2	10,148.5
28- Rs. 200	28,341.1	28,049.7	28,068.8	28,055.0	28,048.6	28,063.7	28,061.8	28,063.7
29- Rs. 750	113,703.5	115,307.3	117,791.2	118,127.3	118,237.7	118,583.4	119,029.5	119,194.6
30- Rs.1,500	173,262.7	184,086.5	188,451.9	188,537.7	188,844.6	188,795.6	188,761.9	188,961.8
31- Rs. 7,500	1,286.7	1,085.5	1,084.7	1,084.6	1,084.5	1,084.5	1,084.3	1,084.2
32- Rs. 15,000	1,502.9	1,311.1	1,308.3	1,308.2	1,308.1	1,307.5	1,304.6	1,302.0
33- Rs. 25,000	699.7	621.0	620.7	620.2	620.1	619.6	619.2	619.1
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	76,398.9	77,178.0	77,549.4	79,329.3	80,621.7	80,908.2
36- Rs. 40,000	32,824.3	39,126.8	45,272.7	45,712.4	45,964.6	46,915.7	47,689.2	47,876.6
37- Rs. 25,000	21,898.0	26,421.4	31,126.2	31,465.6	31,584.8	32,413.6	32,932.4	33,031.5
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	3,580,413.2	3,601,106.2	3,623,987.5	3,647,925.6	3,666,327.3	3,689,890.2

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	2025	2026					
	Jun	Jan	Feb	Mar	Apr	May	Jun
3 Months Treasury Bills							
Issue	324,047.9	452,120.5	698,947.6	769,522.4	1,748,640.2	969,008.6	1,206,232.3
Discount Allowed	8,165.8	10,326.5	16,274.0	20,490.5	46,486.0	27,491.2	34,076.2
Discharged	253,749.9	594,671.5	554,595.7	713,030.3	760,008.9	391,059.2	1,242,907.4
Discount Paid	6,871.6	15,062.2	14,145.7	16,964.1	17,397.7	9,202.8	33,131.4
Outstanding Balance	955,623.1	1,719,746.6	1,864,098.4	1,920,590.5	2,909,221.9	3,487,171.2	3,450,496.1
6 Months Treasury Bills							
Issue	154,630.5	545,285.6	164,008.1	92,650.0	274,279.9	52,896.3	359,072.1
Discount Allowed	8,446.1	4,650.9	8,323.6	5,025.2	15,929.3	3,294.1	21,679.0
Discharged	356,549.6	245,342.7	123,929.3	102,405.9	251,853.2	79,328.1	63,886.8
Discount Paid	21,168.3	13,126.1	6,693.7	5,507.4	13,652.7	4,372.4	3,386.4
Outstanding Balance	818,086.7	1,166,688.8	1,206,767.6	1,197,011.7	1,219,438.5	1,193,006.7	1,488,192.0
12 Months Treasury Bills							
Issue	381,680.7	931,535.5	385,954.8	159,476.4	270,859.1	96,979.8	689,797.7
Discount Allowed	41,464.4	93,468.6	40,004.5	17,449.7	31,937.4	12,012.1	82,555.2
Discharged	481,277.7	416,379.5	292,392.5	177,251.8	833,957.7	518,128.2	381,680.7
Discount Paid	89,796.2	47,828.0	33,401.7	20,670.1	99,163.0	58,014.8	41,464.4
Outstanding Balance	5,848,284.4	6,342,799.8	6,436,362.0	6,418,586.6	5,855,488.1	5,434,339.8	5,742,456.8
01 Month Treasury Bills							
Issue	277,369.4	119,760.7	185,369.3	557,848.6	1,236,110.1	484,760.7	804,284.6
Discount Allowed	2,353.6	946.1	1,372.0	4,939.8	13,577.1	78,118.0	7,472.7
Discharged	346,450.0	257,635.4	118,814.6	185,369.3	703,406.2	400,489.1	1,174,824.0
Discount Paid	2,971.1	2,048.3	946.1	1,372.0	6,184.7	3,277.0	14,363.6
Outstanding Balance	277,369.4	117,712.4	184,267.2	556,746.4	1,089,450.3	1,173,721.9	803,182.4
22 Day Special Treasury Bills							
Issue	909,409.8						
Discount Allowed	6,191.3						
Discharged	-						
Discount Paid	-						
Outstanding Balance	909,409.8						

Source: Domestic Markets & Monetary Management Department, SBP

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

Sale										Billion Rupees
Period	2021-22		2022-23		2023-24		2024-25		2025-26	
	Bid Amount		Bid Amount		Bid Amount		Bid Amount		Bid Amount	
	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted
July	-	-	1,783.0	1,773.0	1,225.5	1,225.5	345.0	345.0	-	-
August	-	-	-	-	757.6	757.6	-	-	-	-
September	203.0	203.0	869.2	824.2	2,511.0	2,393.0	-	-	-	-
October	99.3	95.3	-	-	-	-	-	-	-	-
November	-	-	399.6	384.6	-	-	-	-	-	-
December	-	-	506.5	506.5	-	-	460.0	460.0	-	-
January	-	-	1,126.5	1,124.5	-	-	-	-	-	-
February	-	-	-	-	780.8	753.3	-	-	-	-
March	-	-	893.9	887.9	-	-	-	-	-	-
April	-	-	254.0	251.0	-	-	-	-	238.0	198.0
May	-	-	428.8	421.8	-	-	-	-	-	-
June	624.5	592.5	618.2	560.8	177.0	177.0	-	-	-	-
Average										
per month	77.23	74.23	573.31	561.19	454.33	442.20	67.08	67.08	19.83	16.50
per day	2.57	2.47	19.11	18.71	15.14	14.74	2.24	2.24	0.66	0.55

Purchase										
Period	2021-22		2022-23		2023-24		2024-25		2025-26	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	12,226.0	11,285.8	4,476.9	2,353.4	3,013.9	2,566.9	29,652.3	29,449.7	30,627.1	29,928.3
August	9,787.7	9,199.4	4,106.8	3,452.3	6,859.7	6,433.4	25,241.8	23,791.7	40,071.3	39,502.1
September	8,396.9	8,190.1	3,875.5	3,376.1	3,016.9	3,016.9	27,080.0	26,959.9	27,565.6	27,166.5
October	10,429.1	10,076.8	6,884.3	5,894.8	4,125.0	3,502.5	17,937.1	17,937.1	39,026.6	38,711.7
November	10,810.8	9,744.9	2,504.4	2,313.4	12,170.5	11,995.4	21,511.5	21,054.4	27,196.6	26,625.4
December	7,999.3	7,125.4	5,367.0	4,971.8	19,140.3	17,873.3	33,492.1	33,486.1	27,714.1	27,444.1
January	3,805.0	3,159.8	5,074.2	3,803.0	17,580.0	16,746.6	35,163.2	34,836.2	42,284.0	42,109.0
February	6,699.2	6,699.2	2,663.6	2,343.2	11,286.2	11,042.5	16,310.9	15,638.3	28,284.0	27,411.7
March	14,252.9	14,152.8	8,606.6	7,909.6	33,281.6	33,251.1	28,473.4	27,095.7	29,113.9	28,888.2
April	16,310.1	16,150.0	4,584.6	4,266.4	19,206.0	18,798.6	31,225.5	30,233.4	40,163.6	39,090.6
May	14,225.9	14,149.9	4,061.4	4,039.4	24,040.5	23,464.6	29,406.7	28,150.8	35,400.2	34,418.9
June	3,283.0	3,188.2	12,548.6	12,459.3	27,067.5	27,062.5	40,657.8	39,887.4	60,053.1	56,917.4
Average										
per month	9,852.16	9,426.86	5,396.16	4,765.23	15,065.67	14,646.18	28,012.66	27,376.70	35,624.99	34,851.13
per day	328.41	314.23	179.87	158.84	502.19	488.21	933.76	912.56	1,187.50	1,161.70

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Million Rupees

Cash Accommodation

Period	2021-22		2022-23		2023-24		2024-25		2025-26	
	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)
July	249,600.0	-	420,750.0	3,838,450.0	324,100.0	5,290,100.0	912,100.0	5,081,650.0	1,789,700.0	2,325,350.0
August	96,500.0	10,000.0	496,350.0	63,300.0	1,906,950.0	5,828,500.0	1,765,750.0	6,684,750.0	737,500.0	1,272,000.0
September	214,465.0	117,500.0	338,700.0	635,750.0	876,150.0	13,180,100.0	1,435,980.0	6,297,900.0	916,250.0	404,400.0
October	-	23,900.0	378,350.0	40,500.0	1,795,190.0	4,950,050.0	2,192,100.0	6,297,950.0	1,564,050.0	1,274,100.0
November	315,450.0	13,000.0	147,550.0	73,750.0	938,400.0	3,640,100.0	1,858,510.0	3,256,300.0	1,567,300.0	688,300.0
December	474,013.0	419,700.0	1,438,45	1,752,250.0	1,882,700.0	5,983,000.0	5,367,850.0	6,978,850.0	3,057,250.0	724,500.0
January	106,150.0	260,300.0	615,650.0	2,338,800.0	2,527,850.0	11,078,540.0	1,850,550.0	10,301,600.0	736,200.0	1,370,900.0
February	56,150.0	32,500.0	412,650.0	722,600.0	526,150.0	6,495,550.0	1,973,450.0	4,419,900.0	1,376,500.0	537,300.0
March	469,350.0	647,550.0	212,225.0	2,233,500.0	783,200.0	4,421,750.0	5,626,250.0	4,630,500.0	1,949,850.0	1,211,550.0
April	316,850.0	974,800.0	1,028,800.0	488,750.0	1,501,700.0	3,122,200.0	3,672,650.0	4,170,500.0	2,230,500.0	1,019,600.0
May	180,600.0	663,950.0	833,250.0	3,266,300.0	904,350.0	3,416,200.0	1,948,000.0	2,305,300.0	1,812,600.0	224,750.0
June	527,050.0	4,138,00	1,209,100.0	2,856,500.0	929,000.0	4,141,200.0	3,655,750.0	4,762,800.0	4,712,400.0	768,500.0
Average										
per month	250,514.8	287,563.6	553,943.2	1,525,870.8	1,241,311.7	5,962,274.2	2,688,245.0	5,432,333.3	1,870,841.7	985,104.2
per day	8,350.5	9,585.5	18,464.8	50,862.4	41,377.1	198,742.5	89,608.2	181,077.8	62,361.4	32,836.8

SBP Overnight Repo/ Reverse Repo Rates*

Percent per annum

Period	2021-22		2022-23		2023-24		2024-25		2025-26	
	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)
July	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50	12.00	10.00
August	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50	12.00	10.00
September	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50	12.00	10.00
October	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50	12.00	10.00
November	9.75	7.75	16.00	14.00	23.00	21.00	16.00	14.00	12.00	10.00
December	10.75	8.75	17.00	15.00	23.00	21.00	14.00	12.00	11.50	9.50
January	10.75	8.75	18.00	16.00	23.00	21.00	13.00	11.00	11.50	9.50
February	10.75	8.75	18.00	16.00	23.00	21.00	13.00	11.00	11.50	9.50
March	10.75	8.75	21.00	19.00	23.00	21.00	13.00	11.00	11.50	9.50
April	13.25	11.25	22.00	20.00	23.00	21.00	13.00	11.00	12.50	10.50
May	14.75	12.75	22.00	20.00	23.00	21.00	12.00	10.00	12.50	10.50
June	16.00	14.00	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 Settlement Date	1 Months Treasury Bills				3 Months Treasury Bills				6 Months Treasury Bills				12 Months Treasury Bills			
	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)
2025																
4-Sep-25	606,018.2	126,666.5	10.75	10.73	366,580.9	175,946.9	10.85	10.83	185,215.3	45,935.3	10.85	10.83	431,349.5	166,679.5	11.00	10.98
18-Sep-25	419,030.9	16,430.9	10.74	10.74	204,101.8	113,821.8	10.85	10.79	203,978.0	61,978.0	10.84	10.76	300,136.1	9,636.1	11.00	10.99
2-Oct-25	801,418.3	318,418.3	11.15	11.09	153,076.5	56,226.5	11.05	10.96	255,918.9	112,438.9	11.05	10.82	373,353.2	243,353.2	11.19	11.13
16-Oct-25	826,361.5	182,411.5	11.11	11.09	563,602.9	321,823.1	11.05	11.00	300,923.4	60,908.4	11.04	10.87	475,772.1	210,772.1	11.25	11.20
30-Oct-25	878,198.8	119,741.1	11.00	10.99	497,310.5	287,910.5	11.05	11.02	278,176.4	92,158.7	11.05	10.94	732,273.2	634,683.8	11.35	11.29
13-Nov-25	812,500.0	111,725.0	10.99	10.97	472,657.8	317,647.8	11.04	11.02	139,754.1	14,754.1	11.05	11.02	375,552.2	48,781.2	11.35	11.32
27-Nov-25	694,582.2	61,385.6	10.89	10.89	432,093.6	251,093.6	11.00	11.00	204,616.4	68,946.4	11.00	11.00	785,402.9	368,152.9	11.27	11.27
11-Dec-25	628,394.5	150,419.3	10.85	10.79	427,457.6	236,657.6	10.99	10.92	167,255.3	33,255.3	11.00	10.92	798,989.4	561,355.9	11.27	11.24
26-Dec-25	422,966.2	107,216.1	10.49	10.34	592,197.7	493,336.7	10.49	10.43	151,517.9	34,017.9	10.48	10.46	926,872.5	276,650.5	10.49	10.45
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

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 (%)
6-Nov-25	2-Years	0.00%	160,100.0	63,775.1	83.2	11.48	11.45
	3-Years	10.50%	319,650.0	144,838.0	97.7	11.49	11.44
	5-Years	11.00%	179,350.0	97,475.0	97.7	11.64	11.58
	10-Years	11.50%	239,973.8	146,553.8	97.1	12.00	11.93
	15-Years	0.00%	539,500.0	340,010.6	18.5	12.25	12.25
18-Dec-25	2-Years	0.00%	684,553.0	116,870.0	85.1	10.78	10.75
	3-Years	10.50%	499,100.0	84,340.1	99.2	10.84	10.84
	5-Years	11.00%	258,360.0	103,360.0	99.3	11.19	11.14
	10-Years	11.50%	452,570.0	104,197.1	99.0	11.66	11.66
	15-Years	0.00%	593,705.0	36,200.0	19.3	12.00	11.99
15-Jan-26	2-Years	0.00%	313,750.0	113,737.0	82.4	10.19	10.18
	3-Years	10.25%	499,650.0	156,596.0	100.3	10.14	10.12
	5-Years	10.50%	312,510.0	133,065.0	99.9	10.53	10.46
	10-Years	11.00%	271,000.0	142,925.0	100.0	11.00	10.99
	15-Years	0.00%	666,501.0	R	-	-	-
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	0.12	0.12
	3-Years	12.00%	612,551.1	170,397.1	99.8	0.12	0.12
	5-Years	12.25%	825,910.0	349,690.1	100.2	0.12	0.12
	10-Years	12.50%	247,462.0	123,996.6	99.4	0.13	0.13
	15-Years	0.00%	155,500.0	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.

Note:

R= Bid Rejected NBR= No Bids Recived

6.6 Auction of Pakistan Investment Bonds (PIBs)

Floating Rate (Face Value)

Million Rupees

Auction Settlement Date	Tenure	Floating Rate Semi-Annual			Floating Rate Quarterly With Quarterly Refixing			Floating Rate Quarterly With Fortnightly Refixing		
		Amount Offered ¹	Amount Accepted ²	Cutoff Price ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³
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 Jun	Month Average		10.88	11.38	10.87	11.37	10.85	11.35	10.91	11.16	10.91	11.16	10.88	11.38	10.89	11.39
	End-Month		10.94	11.44	10.92	11.42	10.89	11.39	10.90	11.15	10.88	11.13	10.82	11.32	10.81	11.31
Jul	Month Average		10.88	11.38	10.84	11.34	10.80	11.30	10.77	11.02	10.73	10.98	10.69	11.19	10.66	11.16
	End-Month		10.80	11.30	10.84	11.34	10.85	11.35	10.78	11.03	10.77	11.02	10.73	11.23	10.73	11.23
Aug	Month Average		10.86	11.36	10.84	11.34	10.81	11.31	10.80	11.05	10.80	11.05	10.75	11.25	10.76	11.26
	End-Month		10.84	11.34	10.79	11.29	10.76	11.26	10.78	11.03	10.78	11.03	10.76	11.26	10.77	11.27
Sep	Month Average		10.81	11.31	10.79	11.29	10.78	11.28	10.80	11.05	10.80	11.05	10.77	11.27	10.78	11.28
	End-Month		10.88	11.38	10.84	11.34	10.83	11.33	10.82	11.07	10.84	11.09	10.80	11.30	10.82	11.32
Oct	Month Average		10.86	11.36	10.87	11.37	10.89	11.39	10.91	11.16	10.93	11.18	10.89	11.39	10.90	11.40
	End-Month		10.86	11.36	10.86	11.36	10.89	11.39	10.92	11.17	10.94	11.19	10.92	11.42	10.94	11.44
Nov	Month Average		10.88	11.38	10.87	11.37	10.89	11.39	10.91	11.16	10.94	11.19	10.94	11.44	10.97	11.47
	End-Month		10.84	11.34	10.83	11.33	10.84	11.34	10.88	11.13	10.91	11.16	10.92	11.42	10.93	11.43
Dec	Month Average		10.56	11.06	10.56	11.06	10.56	11.06	10.62	10.87	10.66	10.91	10.68	11.18	10.68	11.18
	End-Month		10.34	10.84	10.34	10.84	10.34	10.84	10.38	10.63	10.40	10.65	10.40	10.90	10.40	10.90
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	11.37	11.37	11.37	11.37	11.37	11.37	11.37	11.37	11.37	11.37	11.37	11.37	11.37

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

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

6.8 Inter-Bank Weighted Average Call Rates

Percent per annum

Period		Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months
2025	Jun	11.04	11.36	11.15	-	-	-
	Jul	11.13	10.93	10.86	-	-	-
	Aug	10.95	11.03	-	11.05	-	-
	Sep	11.43	10.90	10.76	-	-	-
	Oct	10.88	10.81	10.88	-	-	-
	Nov	10.98	10.98	-	-	-	-
	Dec	10.68	10.72	10.75	-	-	-
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	-	-	-	-

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
04-May-26	278.76	279.26	280.71	326.51	327.20	329.30	1.78	1.78	1.79	378.01	378.68	380.64
05-May-26	278.75	279.26	280.75	325.92	326.62	328.75	1.77	1.78	1.79	377.46	378.14	380.16
06-May-26	278.72	279.20	280.65	327.17	327.84	329.91	1.79	1.79	1.80	379.05	379.70	381.66
07-May-26	278.71	279.12	280.41	327.92	328.51	330.39	1.78	1.79	1.80	379.65	380.21	381.94
08-May-26	278.70	279.17	280.48	327.39	328.04	329.96	1.78	1.78	1.79	378.69	379.31	381.08
11-May-26	278.67	279.16	280.56	328.11	328.79	330.84	1.77	1.78	1.79	379.05	379.71	381.59
12-May-26	278.66	279.18	280.68	327.26	327.97	330.12	1.77	1.77	1.79	376.46	377.15	379.16
13-May-26	278.65	279.14	280.73	326.25	326.93	329.15	1.77	1.77	1.78	376.86	377.53	379.65
14-May-26	278.62	279.09	280.65	326.24	326.91	329.09	1.76	1.77	1.78	376.40	377.04	379.13
15-May-26	278.61	279.04	280.52	324.25	324.86	326.98	1.76	1.76	1.78	372.29	372.87	374.82
18-May-26	278.60	278.84	280.43	324.04	324.42	326.67	1.75	1.76	1.77	372.03	372.34	374.45
19-May-26	278.57	278.77	280.62	323.92	324.26	326.78	1.75	1.75	1.77	373.08	373.34	375.79
20-May-26	278.56	279.36	280.61	322.80	323.83	325.63	1.75	1.76	1.77	372.78	373.85	375.50
21-May-26	278.55	279.10	280.62	323.70	324.45	326.56	1.75	1.76	1.77	374.50	375.23	377.24
22-May-26	278.52	279.02	280.60	323.28	323.96	326.15	1.75	1.75	1.77	373.99	374.65	376.75
25-May-26	278.51	279.00	280.57	324.06	324.74	326.94	1.75	1.76	1.77	375.48	376.13	378.23
29-May-26	278.50	279.01	280.55	324.09	324.79	326.90	1.75	1.75	1.77	373.85	374.52	376.57

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
04-May-26	355.93	356.83	359.69	200.40	200.73	201.68	74.3264	74.4559	74.8278	910.09	911.89	917.19
05-May-26	355.89	356.85	359.68	199.47	199.81	200.78	74.2981	74.4324	74.8168	909.62	911.47	916.90
06-May-26	357.22	358.11	360.89	201.82	202.14	203.09	74.2767	74.4036	74.7787	909.97	911.73	916.86
07-May-26	358.31	359.11	361.68	202.39	202.66	203.49	74.3051	74.414	74.7365	910.23	911.77	916.36
08-May-26	357.79	358.65	361.27	201.39	201.70	202.55	74.3031	74.4219	74.7555	910.20	911.90	916.60
11-May-26	358.10	358.99	361.79	201.84	202.17	203.08	74.2831	74.4081	74.7632	909.95	911.74	916.85
12-May-26	356.85	357.78	360.63	201.05	201.40	202.38	74.2721	74.4049	74.7874	909.92	911.83	917.31
13-May-26	356.54	357.47	360.39	201.65	201.98	203.03	74.2617	74.388	74.7907	909.59	911.42	917.17
14-May-26	356.23	357.13	360.02	201.92	202.23	203.26	74.2595	74.3802	74.782	909.49	911.25	917.02
15-May-26	354.76	355.58	358.50	199.64	199.92	200.87	74.2486	74.3553	74.7369	909.45	911.08	916.74
18-May-26	354.73	355.29	358.32	199.20	199.34	200.38	74.2345	74.2908	74.7028	908.09	909.07	915.11
19-May-26	354.51	355.02	358.33	198.29	198.40	199.61	74.2323	74.2791	74.7627	907.99	908.86	915.56
20-May-26	352.38	353.66	356.15	198.00	198.55	199.33	74.2332	74.4431	74.7677	907.95	910.80	915.60
21-May-26	354.10	355.06	357.90	198.52	198.89	199.87	74.2309	74.3712	74.7619	907.93	909.94	915.55
22-May-26	354.24	355.14	358.14	198.68	199.01	200.04	74.2175	74.3436	74.7486	907.83	909.68	915.55
25-May-26	356.08	356.98	359.98	199.40	199.73	200.74	74.2222	74.3471	74.7499	908.09	909.91	915.70
29-May-26	355.28	356.19	359.04	199.35	199.69	200.70	74.2127	74.3437	74.7374	908.06	909.93	915.71

Source: Domestic Markets & Monetary Management Department, SBP

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

6.10 Secondary Market Transactions in Government Securities

Million Rupees

Securities/Transactions	Feb-26	Mar-26	Apr-26	May-26	Jun-26
PIB Outright Transactions					
Purchases	8,383,680.9	10,396,555.2	12,222,152.7	9,885,530.8	8,582,210.0
Non-Banks	3,444,766.5	4,031,076.5	4,793,368.1	3,664,380.3	3,631,042.9
Banks	4,938,914.4	6,365,478.7	7,428,784.6	6,221,150.5	4,951,167.1
Sales	8,383,680.9	10,396,555.2	12,222,152.7	9,885,530.8	8,582,210.0
Non-Banks	3,414,685.8	3,771,748.6	4,658,757.4	3,636,635.1	3,823,977.9
Banks	4,968,995.1	6,624,806.5	7,563,395.3	6,248,895.7	4,758,232.1
Net Position	-	-	-	-	-
GIS Outright Transactions					
Purchases	1,010,794.0	655,501.7	675,739.2	888,353.5	723,096.7
Non-Banks	345,891.5	323,914.8	243,097.2	334,589.7	151,802.7
Banks	664,902.5	331,586.9	432,642.0	553,763.8	571,294.0
Sales	1,010,794.0	655,501.7	675,739.2	888,353.5	723,096.7
Non-Banks	558,291.5	276,990.7	314,359.0	490,271.2	549,931.9
Banks	452,502.5	378,511.0	361,380.2	398,082.3	173,164.8
Net Position	-	-	-	-	-
MTB Outright Transactions					
Purchases	4,361,380.4	4,162,224.8	6,972,367.0	11,091,649.8	6,341,337.5
Non-Banks	1,727,089.6	1,387,554.0	1,970,080.6	8,463,214.1	2,617,338.7
Banks	2,634,290.8	2,774,670.8	5,002,286.4	2,628,435.8	3,723,998.7
Sales	4,361,380.4	4,162,224.8	6,972,367.0	11,091,649.8	6,341,337.5
Non-Banks	1,646,103.9	1,286,590.8	1,472,243.1	8,666,949.3	2,473,547.6
Banks	2,715,276.5	2,875,634.0	5,500,123.8	2,424,700.6	3,867,789.9
Net Position	-	-	-	-	-
Repo Transactions					
Repo	5,477,146.9	4,089,750.4	5,628,798.5	4,319,158.0	6,175,059.2
Non-Banks	330,220.0	460,630.5	311,784.5	32,974.0	307,718.0
Banks	5,146,926.9	3,629,119.9	5,317,014.0	4,286,184.0	5,867,341.2
Reverse Repo	5,477,146.9	4,089,750.4	5,628,798.5	4,319,158.0	6,175,059.2
Non-Banks	785,449.9	737,801.9	1,023,148.5	553,434.0	569,510.0
Banks	4,691,697.0	3,351,948.5	4,605,650.0	3,765,724.0	5,605,549.2
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	2025	2025	2026				
				May	Dec	Jan	Feb	Mar	Apr	May
	KSE 100 Index (1991 = 1,000)	78,444.96	125,627.31	119,691.09	174,054.32	184,174.49	168,062.17	148,743.32	162,994.17	173,962.82
	KSE All Shares Index (1995 = 1,000)	49,683.75	78,584.71	74,761.32	104,614.51	110,725.47	100,418.83	89,074.97	97,525.91	104,178.62
1	Automobile Assembler	50,236.32	63,225.07	67,017.10	76,225.11	85,520.33	80,917.83	68,607.41	101,175.61	106,261.71
2	Automobile Parts & Accessories	53,633.09	48,678.66	47,050.46	56,268.16	61,850.13	59,535.37	53,352.93	59,483.74	60,074.03
3	Cable & Electrical Goods	24,427.04	33,422.03	34,735.44	42,223.93	42,474.50	37,056.19	28,897.45	36,772.78	39,867.91
4	Cement	65,763.54	87,074.48	84,361.59	108,898.78	107,654.55	95,951.65	78,896.34	131,764.91	145,902.13
5	Chemical	11,120.36	15,275.11	14,690.26	11,077.14	10,965.43	9,716.11	8,754.05	20,270.84	20,954.97
6	Close -End Mutual Funds	1,910.43	2,917.10	2,625.04	4,675.24	4,775.84	4,035.56	3,520.19	3,879.09	3,989.74
7	Commercial Banks	18,545.04	24,956.11	25,141.28	37,037.22	40,488.41	41,265.51	34,282.50	39,206.69	40,966.70
8	Engineering	41,557.19	43,952.11	42,477.25	48,150.90	47,660.83	40,961.69	33,598.19	40,733.11	43,349.66
9	Fertilizer	25,783.47	32,595.26	30,621.85	46,811.52	49,236.75	45,226.10	38,358.90	43,645.82	47,508.18
10	Food & Personal Care Products	92,009.42	137,157.46	133,092.83	165,388.31	167,109.35	159,723.33	151,103.48	94,144.42	96,386.50
11	Insurance	17,915.12	23,884.96	22,637.29	28,178.29	30,618.85	28,149.63	24,534.72	29,249.65	29,700.80
12	Inv. Banks /Inv. Cos./Sec. Cos.	124,336.44	171,354.79	167,696.60	246,065.99	250,355.84	228,744.52	204,557.89	76,587.32	81,963.31
13	Jute	18,829.09	53,496.40	48,676.37	87,661.51	75,163.32	66,702.19	66,013.75	63,415.23	72,105.99
14	Leasing Companies	96.06	173.00	177.41	195.25	187.67	170.84	167.25	203.83	210.98
15	Leather & Tanneries	25,413.31	29,876.81	27,886.75	37,387.44	41,009.59	38,369.38	30,693.60	36,682.86	45,690.72
16	Miscellaneous	20,162.37	30,428.97	27,980.55	34,068.18	32,485.66	28,560.49	25,227.34	27,171.31	28,553.43
17	Modarabas	2,552.56	4,007.54	2,911.15	6,247.19	6,079.67	5,098.21	4,785.77	3,359.32	3,674.32
18	Oil & Gas Exploration Companies	14,588.62	17,924.74	17,308.79	22,154.87	24,470.36	20,924.77	20,242.68	29,281.65	31,839.51
19	Oil & Gas Marketing Companies	9,667.52	18,191.17	17,542.80	21,123.89	21,918.92	18,611.03	15,736.32	17,658.12	19,417.69
20	Paper & Board	21,100.94	24,107.82	22,597.93	29,290.68	31,188.26	27,949.04	24,155.77	29,052.91	31,438.29
21	Pharmaceuticals	33,942.52	68,383.62	65,873.13	73,238.35	77,775.34	71,044.72	60,134.75	66,974.47	69,627.75
22	Power Generation & Distribution	39,264.61	39,300.45	38,669.72	48,897.23	54,068.43	52,310.77	46,466.94	50,946.62	52,869.05
23	Refinery	11,324.95	18,272.67	19,074.69	20,290.61	22,982.11	19,450.45	18,853.68	23,318.95	23,042.00
24	Sugar & Allied Industries	141,590.56	212,190.28	202,226.57	253,863.74	254,069.67	246,496.81	239,319.50	286,767.72	346,780.76
25	Synthetic & Rayon	92,329.94	97,742.98	96,891.59	95,760.20	89,969.44	75,265.37	71,024.13	66,567.86	63,830.63
26	Technology & Communication	55,370.47	54,176.61	77,207.85	85,362.84	84,080.39	75,590.36	68,271.85	103,863.01	120,054.19
27	Textile Spinning	15,376.13	18,962.23	15,230.31	23,021.80	20,432.69	16,447.90	15,045.86	21,489.69	22,953.58
28	Textile Weaving	2,266.80	3,527.66	2,653.32	3,333.25	3,216.11	3,021.79	2,666.23	5,352.71	4,527.49
29	Tobacco	75,632.05	96,327.46	88,403.38	93,763.95	100,298.66	84,413.03	70,974.76	85,033.81	81,920.19
30	Transport	36,310.83	48,643.58	46,060.94	69,176.13	78,682.79	71,402.56	57,927.76	88,331.75	90,708.82
31	Vanaspati & Allied Industries	27,929.46	155,498.22	149,571.97	82,287.62	84,355.24	104,958.61	73,693.81	85,576.31	89,437.99
32	Woolen	3,925.35	12,784.72	5,431.14	9,941.21	9,777.49	9,049.44	9,064.06	9,210.22	9,487.99
33	Real Estate Investment Trust	46,044.19	61,834.08	59,915.87	76,751.92	77,238.89	73,445.44	70,004.48	69,333.61	71,655.72
34	Exchange Traded Funds	701,652.94	1,013,993.76	1,048,054.70	1,276,710.52	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	12,180.71	20,721.78	27,192.42	21,589.61	17,365.40	20,364.08	22,550.95
36	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
37	Future Contracts	-	-	-	-	-	-	-	-	-
38	Bonds	-	-	-	-	-	-	-	-	-

Source: Pakistan Stock Exchange

As per last working day

7.2 Pakistan Stock Exchange Indicators

Month	KSE 100 Index (1991 = 1,000)				
	FY22	FY23	FY24	FY25	FY26
Jul	47,055.29	40,150.36	48,034.60	77,886.99	139,390.42
Aug	47,419.74	42,351.15	45,002.42	78,488.22	148,617.78
Sep	44,899.60	41,128.67	46,232.59	81,114.20	165,493.59
Oct	46,184.71	41,264.66	51,920.27	88,966.77	161,631.73
Nov	45,072.38	42,348.63	60,531.27	101,357.32	166,677.70
Dec	44,596.07	40,420.45	62,451.04	115,126.90	174,054.32
Jan	45,374.68	40,673.06	61,979.18	114,255.73	184,174.49
Feb	44,461.01	40,510.37	64,578.52	113,251.67	168,062.17
Mar	44,928.83	40,000.83	67,005.11	117,806.75	148,743.32
Apr	45,249.41	41,580.85	71,102.55	111,326.58	162,994.17
May	43,078.14	41,330.56	75,878.48	119,691.09	173,962.82
Jun	41,540.83	41,452.69	78,444.96	125,627.31	180,301.70
Month	KSE All Share Index (1995 = 1,000)				
	FY22	FY23	FY24	FY25	FY26
Jul	32,163.11	27,796.13	32,027.29	49,473.46	86,260.96
Aug	32,394.47	29,077.87	30,041.97	50,674.74	91,685.08
Sep	30,668.90	28,225.45	31,158.71	51,814.23	100,542.55
Oct	31,596.79	28,144.59	34,558.22	56,913.70	98,254.73
Nov	30,831.91	28,693.26	40,324.28	63,920.43	100,309.12
Dec	30,726.52	27,532.64	41,916.27	72,170.67	104,614.51
Jan	31,007.64	27,100.87	41,892.68	70,604.12	110,725.47
Feb	30,523.62	26,679.75	42,840.89	70,262.66	100,418.83
Mar	30,788.28	26,428.49	44,562.88	73,340.42	89,074.97
Apr	30,774.66	27,428.44	46,554.24	69,423.50	97,525.91
May	29,310.51	27,703.24	48,828.32	74,761.32	104,178.62
Jun	28,582.29	28,111.03	49,683.75	78,584.71	108,938.83
Month	KMI-30 Index (Base: June 2008)				
	FY22	FY23	FY24	FY25	FY26
Jul	76,259.24	65,446.00	80,370.86	122,928.29	196,907.86
Aug	77,641.73	70,346.75	74,969.26	124,792.20	212,370.79
Sep	72,315.95	67,463.05	77,669.37	124,751.16	246,267.46
Oct	74,486.07	69,310.33	88,224.74	133,711.50	232,700.28
Nov	73,210.74	71,768.60	101,700.59	148,572.54	239,315.92
Dec	71,687.06	68,277.85	104,728.78	178,636.06	248,539.23
Jan	73,592.63	69,439.38	103,712.89	171,979.28	261,050.23
Feb	72,148.81	68,762.41	108,852.28	169,716.79	235,325.12
Mar	72,914.93	69,337.93	112,364.01	183,106.29	216,075.56
Apr	74,012.17	72,354.37	119,444.80	166,387.76	234,097.76
May	70,045.46	71,339.96	125,779.87	180,638.95	250,496.48
Jun	68,766.37	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					
				Jan	Feb	Mar	Apr	May	Jun
1	Automobile Assembler	452,137.2	572,869.6	779,267.1	737,328.9	625,155.4	729,003.2	765,650.3	768,057.1
2	Automobile parts & Accessories	91,231.9	82,804.2	108,132.8	104,085.9	93,277.1	101,184.3	102,188.4	302,531.8
3	Cable & Electrical Goods	56,014.4	80,430.2	102,585.1	89,498.7	69,793.7	75,033.4	81,348.9	86,870.1
4	Cement	708,467.1	1,365,269.2	1,798,294.6	1,602,805.7	1,317,908.4	1,458,917.6	1,615,446.6	1,732,389.9
5	Chemical	243,777.4	336,263.0	377,337.4	334,346.7	301,240.7	324,417.6	335,366.4	383,471.0
6	Close -End Mutual Funds	2,804.5	4,282.4	7,011.1	5,924.3	5,167.8	5,694.5	5,856.9	6,774.0
7	Commercial Banks	2,173,352.9	3,285,948.6	5,333,872.0	5,001,149.6	4,154,849.4	4,576,205.7	4,781,634.6	4,938,831.1
8	Engineering	131,921.4	142,504.6	164,154.3	141,081.0	115,719.5	128,448.4	136,699.5	150,560.9
9	Fertilizer	782,365.7	1,093,088.8	1,651,165.0	1,525,319.2	1,293,712.6	1,353,975.8	1,473,793.5	1,505,468.2
10	Food & Personal Care Products	1,107,522.1	1,322,378.6	1,445,686.3	1,368,590.9	1,273,435.0	1,331,761.0	1,363,477.4	1,391,275.0
11	Glass & Ceramics	61,970.7	113,926.5	104,623.0	89,072.7	75,857.6	89,410.5	92,701.8	99,123.4
12	Insurance	141,824.3	194,021.7	251,813.4	231,506.2	203,009.3	223,312.9	226,757.3	233,278.2
13	Inv. Banks /INV.COS./Securities COS.	234,114.0	507,614.5	745,234.1	684,635.1	623,249.1	656,134.0	702,190.8	766,211.2
14	Jute	190.8	542.2	761.8	676.0	669.0	642.7	730.8	933.6
15	Leasing Companies	745.3	1,342.7	1,456.4	1,325.8	1,298.0	1,311.7	1,357.7	1,362.6
16	Leather & Tanneries	73,541.0	86,469.4	118,732.9	111,088.9	88,865.7	106,076.0	132,124.0	143,643.1
17	Miscellaneous	86,599.1	130,695.2	139,528.8	122,669.9	108,353.7	116,703.2	122,639.5	131,679.7
18	Modarabas	9,777.0	11,404.3	17,301.1	14,508.1	13,618.9	14,124.1	15,448.5	16,992.1
19	Oil & Gas Exploration Companies	1,401,774.1	2,331,820.8	3,183,334.7	2,722,089.0	2,633,354.1	2,813,572.4	3,059,348.7	3,105,247.5
20	Oil & Gas Marketing Companies	215,225.5	404,986.1	488,229.1	414,547.8	350,515.1	393,120.1	432,293.2	435,956.1
21	Paper & Board	98,768.6	112,843.5	146,941.6	131,680.1	113,808.5	123,698.0	133,854.2	143,838.5
22	Pharmaceuticals	286,419.3	577,046.5	665,695.3	608,086.5	514,706.1	538,416.0	559,746.1	588,693.9
23	Power Generation & Distribution	472,302.1	472,733.9	647,768.4	626,710.6	556,698.6	612,822.6	635,946.9	659,155.0
24	Refinery	94,480.5	152,442.1	191,731.3	162,268.0	157,289.1	194,543.2	192,232.7	187,035.9
25	Sugar & Allied Industries	99,733.0	148,906.3	178,295.5	172,981.2	167,944.5	194,963.0	235,763.6	274,828.8
26	Synthetic & Rayon	157,136.8	140,541.4	115,432.2	94,980.1	87,803.9	100,603.2	96,466.4	106,273.8
27	Technology & Communication	311,295.5	432,397.2	672,708.1	604,781.4	546,903.1	566,329.7	654,614.8	659,339.7
28	Textile Composite	349,451.1	393,536.1	498,112.6	455,420.3	381,391.4	438,894.1	423,024.7	498,604.5
29	Textile Spinning	58,678.7	89,766.6	96,911.1	78,011.4	71,361.6	81,004.9	86,523.0	105,102.3
30	Textile Weaving	3,338.3	5,195.0	4,736.2	4,450.1	3,926.5	7,523.6	6,363.7	7,162.3
31	Tobacco	319,851.0	407,372.4	424,167.0	356,986.1	300,155.1	359,611.0	346,443.4	366,998.9
32	Transport	58,567.8	105,221.8	172,769.4	158,352.2	128,468.6	142,475.3	146,309.4	177,285.2
33	Vanaspati & Allied Industries	1,275.9	7,103.8	3,853.7	4,794.9	3,366.6	3,516.8	3,675.5	3,903.9
34	Woolen	255.2	831.3	635.8	588.4	589.4	598.9	617.0	634.8
35	Real Estate Investment Trust	65,994.9	88,626.6	110,706.2	105,269.1	100,337.2	99,375.7	102,704.0	111,888.8
36	Exchange Traded Funds	1,133.3	1,637.7	2,137.7	1,966.5	1,803.5	1,924.5	1,997.8	...
37	Property	20,760.7	34,675.1	76,335.7	60,607.3	48,748.9	57,434.8	63,602.6	70,785.4
38	Apparel	...	...	...	...	...	...	29,334.1	32,402.9
TOTAL		10,374,799.3	15,239,539.8	20,827,459.2	18,930,184.8	16,534,353.0	18,022,784.3	19,166,274.7	20,194,591.2

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
Jul	9,450.21	2,733.59	7,984.83	9,055.19	17,664.79
Aug	7,442.74	7,115.00	6,814.52	11,598.03	15,262.86
Sep	9,585.41	4,149.94	3,447.73	10,898.47	29,982.13
Oct	5,769.23	6,001.90	8,404.82	14,166.34	33,858.37
Nov	7,179.05	4,704.50	14,056.43	18,729.67	17,153.94
Dec	5,844.76	4,592.75	21,165.66	26,887.34	19,595.81
Jan	5,824.05	4,275.86	11,737.43	16,701.34	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

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 (F10 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 (F10 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 (F10 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) (F10 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 (F10 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 (F10 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 (F10 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) (F10 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 (F10 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 (F10 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 (F10 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) (F10 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	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
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
Jun-25	264.22	271.10	276.60	238.50	396.72	263.31	232.28	278.22	274.28	310.10	135.17	266.19	219.68	288.86	328.43
Jul-25	271.94	279.15	279.60	276.46	397.44	264.17	248.87	278.73	275.24	321.04	135.26	266.49	220.15	289.95	331.35
Aug-25	270.35	275.70	281.20	243.08	397.79	264.70	246.24	279.69	277.20	317.93	135.31	267.34	222.97	290.50	333.52
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

Source : Pakistan Bureau of Statistics

8.2 Consumer Price Index Numbers By Commodity Groups - Urban

(2015-16=100)

Year/Month	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
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
Jun-25	261.04	271.30	276.18	242.90	418.82	254.64	238.20	267.58	276.26	304.52	138.60	250.36	212.44	283.57	317.53
Jul-25	270.04	279.27	279.90	275.57	419.92	254.87	258.93	268.22	276.72	315.95	138.62	250.53	212.70	283.97	321.00
Aug-25	268.26	274.74	280.77	239.65	420.23	255.32	256.33	269.71	278.71	312.80	138.68	251.61	216.13	284.54	323.39
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

Source : Pakistan Bureau of Statistics

8.3 Consumer Price Index Numbers By Commodity Groups - Rural

(2015-16=100)

Year/Month	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
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
Jun-25	269.02	270.88	277.07	233.39	374.43	274.36	219.20	294.24	272.32	319.40	129.06	296.23	244.66	298.42	344.07
Jul-25	274.81	279.01	279.26	277.49	374.78	276.03	226.67	294.55	273.77	329.51	129.28	296.78	245.87	300.75	346.21
Aug-25	273.51	276.77	281.68	247.06	375.17	276.67	223.98	294.70	275.70	326.48	129.31	297.17	246.57	301.25	348.07
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

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
Jun-25	310.63	276.18	341.65	282.70	299.23	257.75	178.56	341.74	389.51
Jul-25	314.33	280.73	359.18	283.50	300.40	257.88	178.56	342.33	389.98
Aug-25	313.68	278.18	352.31	284.96	301.25	260.63	178.56	342.32	394.27
Sep-25	315.34	283.50	349.10	290.38	310.15	259.63	179.03	338.00	393.89
Oct-25	316.96	284.94	356.22	292.89	314.00	259.70	179.03	336.35	393.66
Nov-25	316.44	279.58	360.88	293.48	314.77	259.98	179.03	336.36	394.99
Dec-25	313.72	276.45	362.58	293.01	314.04	259.99	179.03	327.85	394.25
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

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
Jun-25	299.26	295.13	319.71	310.45	312.79	309.78
Jul-25	308.58	305.99	330.09	319.71	321.55	319.73
Aug-25	318.57	318.16	341.34	329.26	328.73	329.29
Sep-25	325.00	323.52	346.52	333.88	331.33	332.83
Oct-25	327.93	325.58	348.15	335.10	331.64	333.67
Nov-25	329.36	326.68	349.36	336.38	333.52	335.39
Dec-25	326.75	326.72	348.56	335.47	334.40	335.96
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

Source: Pakistan Bureau of Statistics

8.6 Selected Commodity Prices

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

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	FY24	FY25	2025	2025 ^R			2026					
				May	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
I. MANUFACTURED GOODS													
Vegetable Ghee	'000' M.Tons	1,490.6	1,476.6	125.6	115.4	124.3	119.1	116.1	118.9	116.0	110.9	106.5	
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	6,796.0	5,824.3	43.0	-	200.5	1,698.1	2,230.9	2,120.3	1,307.4	51.4	52.9	
Cigarettes	Billion Nos.	32.9	35.2	13.9	3.5	3.2	3.2	3.3	3.3	3.7	4.1	3.9	
Cotton Yarn	'000' M.Tons	2,477.2	2,665.3	227.8	222.4	221.6	231.7	223.7	223.2	224.4	224.9	224.9	
Cotton Cloth	Million Sq. M.	871.4	877.3	73.2	73.2	73.2	73.2	73.2	73.2	73.2	73.2	73.2	
Paper	'000' M.Tons	366.2	355.5	30.1	28.7	28.1	26.1	29.5	31.1	31.8	29.4	28.4	
Paper Board	"	420.5	434.2	34.5	36.6	38.7	18.1	42.0	40.4	39.8	43.7	40.7	
Soda Ash	"	785.3	699.5	62.9	43.3	44.3	49.9	48.1	41.6	59.3	57.3	54.7	
Caustic Soda	"	497.2	452.5	32.1	36.3	36.2	36.6	36.6	33.7	39.3	35.4	35.3	
Sulfuric acid	"	63.8	49.3	4.3	6.8	7.1	4.8	4.5	3.2	5.8	5.5	5.3	
Chlorine Gas	"	17.2	16.7	1.5	1.4	1.3	1.2	1.2	1.1	1.1	1.1	1.0	
Urea	"	6,591.0	6,771.5	606.3	602.9	563.0	504.6	538.6	492.8	526.0	476.0	580.9	
Super Phosphate	"	86.4	82.5	7.2	8.6	8.3	7.9	9.3	8.3	9.6	3.4	-	
Ammonium Nitrate	"	888.0	856.1	75.4	74.9	63.0	75.6	71.6	65.1	76.7	72.5	66.1	
Nitro Phosphate	"	823.6	849.0	77.4	76.8	62.4	78.5	79.2	68.5	77.4	73.7	66.0	
Cycle Tyres & Tubes	'000' Nos.	10,943	11,846	1,017	1,061	1,076	1,079	976	974	988	1,005	1,005	
Motor Tyres & Tubes	"	31,107	31,777	2,691	2,704	2,741	2,714	2,835	2,798	2,833	2,853	2,764	
Cement	'000' M.Tons	39,566.0	37,779.0	3,632.0	4,016.0	3,646.0	3,564.0	3,541.0	3,222.0	2,980.0	2,931.0	3,292.0	
Pig Iron	"	-	-	-	-	-	-	-	-	-	-	-	
Tractors	Nos.	46,275	28,893	1,537	1,937	2,998	3,512	2,543	2,834	2,829	2,639	2,764	
Bicycle	'000' Nos.	159.0	170.2	14.6	14.8	15.3	15.2	15.1	14.9	15.3	15.3	15.2	

II. MINERALS & ELECTRICITY GENERATION

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

Source: Pakistan Bureau of Statistics

9.2 Quantum Index Numbers of Large-Scale Manufacturing Industries

(2015-16=100)

Year / Month		Manufacturing	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Cement	Auto-Mobiles	Fertilizers
FY21		114.50	117.18	99.58	96.27	101.06	100.89	126.06	119.70	140.54	96.92	110.48
FY22		127.96	113.02	102.11	111.53	101.56	101.11	104.15	142.04	135.50	142.84	113.50
FY23		114.78	125.59	91.24	79.90	79.13	88.58	114.44	129.77	116.98	71.40	103.28
FY24		115.67	120.08	98.85	61.52	72.74	83.86	74.23	128.95	111.67	53.53	115.23
FY25		114.83	118.95	95.62	65.81	78.26	84.43	53.24	129.45	106.62	78.24	117.18
2025 ^P	May	117.25	121.43	86.84	77.93	80.27	84.53	49.23	127.11	123.01	105.10	125.72
	Jun	112.75	119.15	80.10	45.90	78.26	84.43	51.60	113.33	98.25	109.08	116.70
	Jul	115.62	118.22	93.04	67.11	78.77	84.64	72.57	140.69	112.61	97.79	119.94
	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
	Jan	144.50	112.24	84.29	72.91	78.81	84.57	19.81	140.55	119.93	149.39	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
2026 ^P	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	143.96	99.27	160.41	104.36
	May	116.10	102.99	83.45	88.27	79.24	84.57	16.10	135.87	111.49	126.97	119.72

Source: Pakistan Bureau of Statistics

10.1 Consolidated Fiscal Operations (Federal & Provincial)

(Billion Rupees)

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

Source: Ministry of Finance Govt. of Pakistan

10.2 Federal Government Revenue Receipts

(Billion Rupees)

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

Source: Ministry of Finance Govt. of Pakistan

10.3 Federal Government Expenditure and Lending

(Billion Rupees)

Items	FY21	FY22	FY23	FY24	FY25
Total Expenditure (a+b+c)	7,244.8	9,350.1	11,332.4	14,823.0	17,036.2
(a)Current Expenditures	6,348.7	8,451.6	10,732.0	14,073.1	15,814.6
Interest payments (Debt Servicing)	2,749.7	3,182.4	5,695.9	8,159.8	8,887.4
<i>Domestic</i>	2,523.8	2,828.6	4,936.0	7,163.7	7,997.1
<i>Foreign</i>	225.9	353.9	759.9	996.1	890.3
Pension	440.1	541.9	666.3	807.8	910.9
Running of Civil Govt.	505.8	546.7	634.0	784.0	891.6
Grants	911.6	1,239.3	1,070.0	1,395.3	1,632.9
<i>Provinces</i>	83.8	97.5	82.0	103.1	118.9
<i>Other</i>	827.7	1,141.8	988.0	1,292.2	1,514.0
Subsidies	425.0	1,529.6	1,080.3	1,067.4	1,297.9
Defense Affairs and Service	1,316.4	1,411.6	1,585.5	1,858.8	2,193.9
(b)Development Expenditure and net Lending	789.1	701.1	890.4	1,030.9	1,414.2
Total Development Expenditure	694.6	558.1	743.0	732.2	1,049.0
Public Sector Development Program	667.3	558.1	743.0	732.2	1,049.0
<i>Of which: Development Grant to Provinces</i>	226.1	157.7	91.0	97.0	263.1
Net lending	94.5	143.0	147.3	298.7	365.2
Provinces	17.5	102.6	87.5	247.0	382.9
Other	76.9	40.4	59.9	51.7	(17.6)
(c) Statistical Discrepancy	107.0	197.4	(289.9)	(281.0)	(192.6)
Overall Balance	(3,716.9)	(5,610.9)	(6,676.0)	(7,725.1)	(7,089.5)
Financing	3,716.9	5,610.9	6,676.0	7,725.1	7,089.5
External	1,338.1	1,178.4	(679.8)	320.7	618.8
Domestic	2,378.9	4,432.5	7,355.9	7,404.4	6,470.6
Bank	2,169.6	3,434.9	3,693.2	7,745.1	5,487.4
Non-Bank	209.2	997.6	3,662.7	(342.0)	983.2
Privatization Proceeds	-	-	-	1.3	-

Source: Ministry of Finance Govt. of Pakistan

10.4 Federal Board of Revenue Tax Collection

(Billion Rupees)

Period		Direct Taxes	Indirect Taxes				Total Tax Collection
			Sales	Excise	Customs	Total	
2020-21		1,731.9	1,990.2	277.1	765.2	3,032.4	4,764.3
2021-22		2,280.5	2,531.9	321.0	1,009.5	3,862.3	6,142.8
2022-23		3,272.4	2,592.1	369.8	934.8	3,896.7	7,169.1
2023-24		4,530.7	577.5	3,098.8	1,104.1	4,780.3	9,311.0
2024-25		5,791.7	3,901.4	766.6	1,284.6	5,952.6	11,744.3
2024-25	Jul-Mar	4,127.8	2,860.7	537.0	927.5	4,325.2	8,453.1
2024-25	Jul-Jun	5,791.7	3,901.4	766.6	1,284.6	5,952.6	11,744.3
2025-26	Jul-Sep	1,364.3	1,019.0	190.5	310.6	1,520.1	2,884.4
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
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
A. Agriculture Sector (1 to 4)	24,976,111	26,201,175	28,475,547	6,475,867	6,711,110	6,686,633	7,368,538	7,023,195
1. Crops (i+ii+iii)	10,495,230	9,158,480	9,859,889	2,221,922	1,894,192	2,150,118	3,244,845	2,446,276
i. Important Crops	6,591,275	4,517,528	5,079,415	984,714	875,020	1,237,625	1,647,212	1,222,323
ii. Other Crops	3,429,999	4,289,700	4,436,521	1,153,400	939,075	829,197	1,513,910	1,136,206
iii. Cotton Ginning	473,956	351,252	343,953	83,808	80,097	83,296	83,723	87,747
2. Livestock	13,817,927	16,299,968	17,791,259	4,092,406	4,606,105	4,353,081	3,898,719	4,395,901
3. Forestry	406,305	463,064	527,851	119,609	122,447	125,650	129,270	135,872
4. Fishing	256,649	279,663	296,548	41,930	88,366	57,784	95,703	45,146
B. Industrial Sector (1 to 4)	21,392,600	22,998,304	25,314,302	5,675,378	6,011,086	5,838,910	6,169,109	6,412,568
1. Mining & Quarrying	2,271,331	2,277,653	2,501,541	565,179	542,001	568,134	567,779	643,979
2. Manufacturing (i+ii+iii)	13,836,554	14,818,820	16,807,936	3,934,139	3,626,382	3,850,068	4,078,043	4,485,830
i. Large Scale	10,138,638	10,445,059	11,869,991	2,809,300	2,476,917	2,669,495	2,849,610	3,235,634
ii. Small Scale	2,252,074	2,623,931	2,995,698	667,498	689,733	720,125	753,468	760,867
iii. Slaughtering	1,445,842	1,749,830	1,942,247	457,341	459,731	460,448	474,965	489,329
3. Electricity, gas and water supply	2,804,689	3,012,456	2,952,845	445,294	1,142,673	679,574	703,073	547,211
4. Construction	2,480,026	2,889,375	3,051,980	730,765	700,030	741,134	820,214	735,547
Commodity Producing Sector (A+B)	46,368,711	49,199,479	53,789,849	12,151,245	12,722,196	12,525,543	13,537,647	13,435,763
C. Services Sector (1 to 10)	53,368,504	58,024,558	64,200,704	14,966,207	14,658,240	14,975,991	15,508,110	16,217,436
1. Wholesale & Retail Trade	19,250,836	19,941,131	22,475,673	5,204,945	4,939,880	5,126,015	5,553,871	5,909,047
2. Transport& Storage	7,184,114	9,886,600	10,088,063	2,605,227	2,474,925	2,378,109	2,192,142	2,308,341
3. Accomodation and Food Services Activities (Hotels & Restaurants)	1,534,879	1,758,815	1,913,589	449,508	458,902	465,505	474,519	481,766
4. Information and Communication	1,573,673	1,756,337	1,930,265	429,801	441,927	375,922	468,934	473,685
5. Finance & Insurance Activities	3,669,283	2,145,303	2,377,015	554,780	536,505	557,018	553,210	618,661
6. Real Estate Activities (Ownership of Dwellings)	3,705,332	4,067,745	4,534,917	1,028,603	1,058,964	1,092,305	1,121,969	1,149,900
7. Public Administration and Social Security (General Government)	4,000,127	4,581,084	5,316,068	1,177,128	1,176,768	1,275,022	1,311,941	1,364,867
8. Education	2,269,407	2,565,015	2,945,445	651,478	687,464	707,465	722,236	742,731
9. Human Health and Social Work Activities	1,473,457	1,761,028	2,001,413	454,103	462,560	473,033	483,293	506,071
10. Other Private Services	8,707,396	9,561,501	10,618,256	2,410,634	2,420,345	2,525,597	2,625,995	2,662,367
D. Total of GVA (A+B+C)	99,737,215	107,224,037	117,990,553	27,117,452	27,380,436	27,501,534	29,045,757	29,653,199
Net Taxes	6,804,791	8,443,725	10,313,792	1,575,131	2,025,898	1,772,936	2,272,524	2,163,952
Subsidies	1,251,769	1,628,410	1,434,211	N.A.	N.A.	N.A.	N.A.	N.A.
GDP at mp (GVA+NT)	105,290,237	114,039,352	126,870,134	28,692,583	29,406,334	29,274,471	31,318,281	31,817,151
Net Primary Income (NPI)	5,814,769	8,003,470	9,011,846	2,221,903	2,248,148	2,019,339	2,145,805	2,421,596
Gross National Income	111,105,006	122,042,822	135,881,980	30,914,486	31,654,482	31,293,810	33,464,086	34,238,747

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
A. Agriculture Sector (1 to 4)	9,549,585	9,695,601	9,975,844	2,399,324	2,414,032	2,547,665	2,471,281	2,471,566
1. Crops (i+ii+iii)	3,378,267	3,344,297	3,392,543	800,444	728,569	811,151	1,014,867	815,147
i. Important Crops	1,977,855	1,717,019	1,728,137	383,298	324,169	417,260	590,130	387,502
ii. Other Crops	1,272,421	1,523,592	1,560,645	392,486	379,992	368,598	398,832	401,398
iii. Cotton Ginning	127,991	103,686	103,761	24,660	24,408	25,292	25,905	26,247
2. Livestock	5,831,983	6,004,012	6,229,439	1,524,781	1,589,406	1,654,099	1,357,798	1,581,164
3. Forestry	214,976	221,160	225,632	55,606	55,909	56,047	56,247	56,508
4. Fishing	124,359	126,132	128,230	18,493	40,148	26,368	42,369	18,747
B. Industrial Sector (1 to 4)	7,064,866	7,457,780	7,719,584	1,841,241	2,052,124	1,895,747	1,926,510	1,926,901
1. Mining & Quarrying	614,814	591,904	594,170	147,150	143,387	144,889	147,101	143,405
2. Manufacturing (i+ii+iii)	4,748,113	4,841,123	5,161,262	1,265,669	1,205,633	1,222,299	1,282,251	1,378,853
i. Large Scale	3,300,544	3,277,709	3,478,051	871,168	804,107	813,884	866,126	954,194
ii. Small Scale	914,697	996,221	1,080,887	251,629	256,583	261,442	266,897	272,949
iii. Slaughtering	532,873	567,193	602,324	142,872	144,942	146,973	149,228	151,709
3. Electricity, gas and water supply	833,003	1,079,575	964,834	184,460	470,997	283,931	222,494	159,507
4. Construction	868,936	945,178	999,318	243,962	232,107	244,628	274,664	245,136
Commodity Producing Sector (A+B)	16,614,451	17,153,381	17,695,428	4,240,565	4,466,156	4,443,412	4,397,791	4,398,466
C. Services Sector (1 to 10)	23,162,560	23,889,066	24,866,359	6,054,254	5,971,671	6,033,190	6,245,061	6,307,500
1. Wholesale & Retail Trade	7,269,866	7,304,749	7,576,098	1,885,982	1,789,414	1,827,640	1,943,703	1,963,929
2. Transport& Storage	4,200,059	4,306,820	4,406,453	1,075,383	1,065,432	1,106,450	1,103,483	1,097,103
3. Accomodation and Food Services Activities (Hotels & Restaurants)	586,418	610,324	634,375	153,330	154,758	156,152	157,686	159,361
4. Information and Communication	1,166,700	1,248,721	1,342,621	306,266	315,205	267,701	333,144	336,205
5. Finance & Insurance Activities	572,347	624,443	626,432	159,385	160,256	157,964	161,345	164,007
6. Real Estate Activities (Ownership of Dwellings)	2,320,700	2,407,856	2,495,256	604,695	609,892	614,956	620,525	626,598
7. Public Administration and Social Security (General Government)	1,602,278	1,740,090	1,888,728	445,219	446,772	464,010	470,003	484,773
8. Education	1,247,057	1,291,819	1,359,431	328,603	328,708	329,288	333,937	342,194
9. Human Health and Social Work Activities	679,024	700,830	748,857	177,575	177,903	178,859	181,142	184,802
10. Other Private Services	3,518,111	3,653,413	3,788,108	917,816	923,332	930,172	940,093	948,527
D. Total of GVA (A+B+C)	39,777,011	41,042,447	42,561,787	10,294,818	10,437,826	10,476,602	10,642,852	10,705,967
Net Taxes	2,749,577	3,239,612	3,775,595	602,064	777,568	660,212	827,437	782,708
Subsidies	466,788	617,533	578,638	N.A.	N.A.	N.A.	N.A.	N.A.
GDP at mp (GVA+NT)	42,059,800	43,664,526	45,758,744	10,896,882	11,215,394	11,136,814	11,470,288	11,488,675
Net Primary Income (NPI)	3,193,525	4,160,240	4,019,288	1,143,181	1,078,328	885,399	933,832	1,131,957
Gross National Income	45,253,325	47,824,766	49,778,032	12,040,063	12,293,722	12,022,213	12,404,120	12,620,632

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
A. Agriculture Sector (1 to 4)	6.4	1.5	2.9	2.4	0.9	3.0	2.6	3.0
1. Crops (i+ii+iii)	10.9	(1.0)	1.4	1.8	(2.0)	(0.4)	1.4	1.8
i. Important Crops	17.1	(13.2)	0.6	(9.6)	(17.9)	(1.6)	0.8	1.1
ii. Other Crops	0.1	19.7	2.4	19.3	20.2	1.9	2.4	2.3
iii. Cotton Ginning	47.2	(19.0)	0.1	(26.6)	(24.4)	(11.5)	(0.5)	6.4
2. Livestock	4.4	2.9	3.8	2.6	2.2	4.7	3.7	3.7
3. Forestry	(1.1)	2.9	2.0	4.1	4.7	2.8	2.0	1.6
4. Fishing	1.0	1.4	1.7	0.5	2.2	2.5	1.5	1.4
B. Industrial Sector (1 to 4)	(1.0)	5.6	3.5	0.3	20.3	7.8	6.7	4.7
1. Mining & Quarrying	(2.4)	(3.7)	0.4	(3.4)	(2.2)	(3.7)	(2.5)	(2.5)
2. Manufacturing (i+ii+iii)	3.0	2.0	6.6	1.0	4.8	5.1	6.3	8.9
i. Large Scale	0.9	(0.7)	6.1	(2.0)	3.0	3.9	5.7	9.5
ii. Small Scale	9.0	8.9	8.5	8.9	9.5	8.3	8.2	8.5
iii. Slaughtering	6.6	6.4	6.2	6.4	6.9	6.0	6.0	6.2
3. Electricity, gas and water supply	(18.0)	29.6	(10.6)	(11.3)	125.0	21.4	17.0	(13.5)
4. Construction	(1.1)	8.8	5.7	10.7	17.6	15.9	6.4	0.5
Commodity Producing Sector (A+B)	3.1	3.2	3.2	1.5	9.0	5.0	4.4	3.7
C Services Sector (1 to 10)	2.3	3.1	4.1	3.1	3.8	3.2	3.8	4.2
1. Wholesale & Retail Trade	3.3	0.5	3.7	(0.3)	2.5	3.1	4.7	4.1
2. Transport& Storage	1.6	2.5	2.3	1.9	4.0	2.0	2.1	2.0
3. Accomodation and Food Services Activities (Hotels & Restaurants)	4.1	4.1	3.9	4.1	4.3	3.8	3.8	3.9
4. Information and Communication	4.3	7.0	7.5	10.2	1.6	(7.6)	(1.3)	9.8
5. Finance & Insurance Activities	(13.1)	9.1	0.3	9.6	8.7	6.7	2.9	2.9
6. Real Estate Activities (Ownership of Dwellings)	3.7	3.8	3.6	3.8	4.0	3.5	3.5	3.6
7. Public Administration and Social Security (General Government)	(7.0)	8.6	8.5	12.2	11.7	10.1	10.1	8.9
8. Education	10.1	3.6	5.2	3.2	2.9	4.7	4.4	4.1
9. Human Health and Social Work Activities	3.3	3.2	6.9	3.2	2.3	4.4	4.1	4.1
10. Other Private Services	3.6	3.8	3.7	3.5	3.1	3.2	3.2	3.3
D. Total of GVA (A+B+C)	2.6	3.2	3.7	2.4	6.0	3.9	4.1	4.0

Source: Pakistan Bureau of Statistics

11.3 Expenditure on Gross Domestic Product

(Million Rupees)

Description/Year										
	FY25	FY26	FY26			FY25	FY26	FY26		
			Q1	Q2	Q3			Q1	Q2	Q3
Household final Consumption Expenditure	94,140,748	104,845,399	25,205,019	26,003,956	26,094,713	39,731,261	40,056,413	10,101,284	10,022,562	10,073,229
NPISH final consumption expenditure	1,129,662	1,264,341	307,155	314,810	319,912	433,419	452,601	113,661	113,665	114,562
General Government final consumption expenditure	10,611,854	12,606,585	2,322,450	2,989,410	2,978,521	3,994,792	4,443,401	848,803	1,068,145	1,056,942
Gross fixed capital formation	14,492,333	16,071,246	3,346,813	3,995,959	4,134,784	4,722,502	5,045,453	1,083,482	1,285,781	1,313,535
Changes in Inventories	1,824,630	2,029,922	491,632	505,216	514,273	698,632	732,140	182,869	183,747	185,754
Valuables	125,443	139,557	33,800	34,734	35,356	48,031	50,335	12,572	12,633	12,771
Exports of goods and non-factor Services	11,393,996	11,328,647	2,843,763	2,871,024	2,891,391	4,280,620	4,531,931	1,112,643	1,137,602	1,145,346
Less imports of goods and non-factor Services	19,679,314	21,415,562	5,276,161	5,396,829	5,151,799	10,244,732	9,553,531	2,318,500	2,353,846	2,413,464
GDP by expenditure	114,039,352	126,870,134	29,274,471	31,318,281	31,817,151	43,664,526	45,758,744	11,136,814	11,470,288	11,488,675

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	6,903,875	7,779,813	9,525,191	10,778,461	12,161,895	3,758,192	3,226,094	3,315,588	3,565,330	3,872,290
1 Agriculture, forestry and fishing	1,825,428	2,346,744	3,018,032	3,305,216	3,593,283	1,087,724	1,052,854	1,112,465	1,119,388	1,148,193
Crops	409,345	516,968	743,481	714,603	734,367	225,734	175,303	198,310	183,826	185,259
Cotton Ginning	2,128	3,530	4,577	4,843	5,036	1,173	1,197	1,221	1,245	1,270
Livestock	1,344,047	1,711,993	2,122,123	2,430,469	2,694,075	822,266	837,611	873,498	894,353	921,350
Forestry	2,872	4,772	6,198	6,566	6,842	1,584	1,618	1,653	1,689	1,726
Fishing	67,036	109,481	141,653	148,735	152,963	36,967	37,125	37,783	38,275	38,588
2 Mining and quarrying	45,096	79,240	135,843	139,834	157,855	24,573	35,011	40,191	38,972	43,525
3 Manufacturing	1,112,402	1,111,127	1,213,927	1,278,694	1,340,037	588,222	446,127	406,841	418,790	421,704
i. Large Scale	891,700	911,365	1,016,251	1,030,838	1,030,039	463,944	357,048	331,329	329,837	316,545
ii. Small Scale (including Slaughtering)	220,702	199,762	197,676	247,856	309,998	124,278	89,079	75,512	88,953	105,159
4 Electricity, gas, and water supply	102,146	140,649	198,275	254,172	273,565	58,915	64,416	89,920	114,170	113,219
5 Construction	59,687	36,644	52,442	81,068	129,998	31,520	14,729	18,153	26,476	42,534
6 Wholesale and retail trade	470,201	402,591	514,834	730,509	1,187,034	244,641	157,724	167,852	233,741	364,792
7 Accommodation and food service activities (Hotels and Restaurants)	58,629	48,220	61,631	214,021	241,407	30,504	18,891	20,094	68,480	74,188
8 Transportation and storage	772,818	551,408	583,050	622,847	661,567	402,091	215,984	190,092	199,292	203,309
9 Information and communication	311,841	137,142	159,234	182,342	382,514	162,248	53,722	51,915	58,344	117,552
10 Financial and insurance activities	94,767	120,644	182,666	249,474	281,952	49,306	47,265	59,555	79,866	86,648
11 Real estate activities (Ownership of Dwellings)	1,230,687	1,676,199	2,018,618	2,218,779	2,297,057	649,919	673,768	698,750	724,617	751,581
12 Education	230,595	315,190	381,362	417,117	429,696	121,776	126,694	132,009	136,224	140,593
13 Human health and social work activities	148,979	218,209	276,789	297,712	327,206	77,513	85,489	90,242	95,259	100,555
14 Other Private Services	440,599	595,806	728,488	786,676	858,724	229,240	233,420	237,509	251,712	263,897
Public & General Govt. (B+C)	2,328,601	2,474,229	2,573,338	3,713,872	3,909,350	1,220,708	953,298	811,454	1,157,172	1,173,163
B. Public Sector (Autonomous & Semi Aut-Bodies)	530,539	539,659	634,819	673,708	751,741	285,204	195,381	179,428	184,413	202,786
1 Agriculture, forestry and fishing	314	569	717	1,024	1,059	173	193	191	263	267
2 Mining and quarrying	24,611	23,732	19,441	31,866	40,118	13,410	10,485	5,752	8,881	11,061
3 Manufacturing (Large scale)	22,081	8,540	14,168	4,513	8,881	11,489	3,346	4,619	1,444	2,729
4 Electricity, gas, steam and air conditioning supply; Water supply	265,454	334,177	463,022	478,468	502,690	146,385	113,319	123,501	123,082	126,814
5 Construction	36,120	40,323	27,095	35,647	38,286	19,075	16,208	9,379	11,642	12,527
6 Transportation and storage	56,627	63,380	49,055	38,027	57,501	29,462	24,826	15,993	12,167	17,671
a. Railways	7,177	18,266	21,618	27,420	25,180	3,734	7,155	7,048	8,773	7,738
b. Post Offices & PTCL	(1)	(1)	4	-	-	(1)	-	1	-	-
c. Others	49,451	45,115	27,433	10,607	32,321	25,729	17,671	8,944	3,394	9,933
7 Information and communication	100,760	48,682	41,014	53,770	70,487	52,425	19,068	13,372	17,204	21,662
8 Financial and insurance activities	24,572	20,256	20,307	30,393	32,719	12,785	7,936	6,621	9,730	10,055
C. General Government (By sources)	1,798,062	1,934,570	1,938,519	3,040,164	3,157,609	935,504	757,917	632,026	972,759	970,377
i. Federal	542,267	591,344	623,435	798,972	879,297	282,133	231,674	203,262	255,646	270,220
ii. Provincial	1,086,307	1,164,239	1,125,263	1,991,963	1,898,948	565,189	456,120	366,876	637,367	583,573
iii. District Governments	169,488	178,987	189,821	249,229	379,364	88,182	70,123	61,888	79,746	116,584
General Government (By industries)	1,798,062	1,934,570	1,938,519	3,040,164	3,157,609	935,504	757,917	632,026	972,759	970,377
i) Public Administration and Social Security (General Government)	1,634,531	1,777,696	1,798,449	2,753,287	2,819,937	850,422	696,457	586,358	880,967	866,606
ii) Education	81,784	85,818	67,010	163,140	215,166	42,551	33,621	21,848	52,200	66,124
iii) Human health and social work activities	81,747	71,056	73,061	123,737	122,506	42,532	27,838	23,820	39,592	37,648

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	9,075	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	9,740	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 carries out such activities as issuing currency, regulation money supply and credit, managing international reserves, transacting with the IMF, and providing credit to Other Depository Corporations.

Reserve Money (M0)

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

Deferred Tax Assets

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

Deferred Tax Liabilities

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

Broad Money (M2)

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

Non-Banks Financial Companies (NBFCs)

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

Currency in Circulation

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

Commodity Operations Financing

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

Financial Auxiliaries

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

Financial Derivatives

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

Households

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

Money Multiplier

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

NFPSE

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

Other Financial Intermediaries

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

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

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

Reserve Deposits (Banker Deposits)

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

Restricted/Compulsory Deposits

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

Retained Earnings

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

Shares Quoted

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

Shares Unquoted

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

Chapter 3-Banking System**Scheduled Banks**

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

Capital

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

Deposits

The data on deposits include the following types:-

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

Balances with other Scheduled Banks

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

Bills Purchased & Discounted

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

Rate of Margin for advances

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

Urban area

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

Outstanding deposits

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

Outstanding Advances

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

Foreign Constituents

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

Government

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

NFPSEs (Non-financial Public Sector Enterprises)

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

NBFCs & Financial Auxiliaries

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

Private Sector Business

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

Trust Fund

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

Personal

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

Others

This includes all those, which are not classified elsewhere.

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

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

Current Account

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

Goods

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

General Merchandise on fob basis

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

Net Export of Goods under Merchanting

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

Non-Monetary Gold

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

Services

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

Manufacturing services on physical inputs owned by others

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

Maintenance and repair services n.i.e

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

Transport

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

Travel

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

Construction

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

Insurance and pension services

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

Financial Services

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

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

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

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

Telecommunications, computer, and information services

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

Other Business Services

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

Personal, Cultural and Recreational Services

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

Government Goods and Services n.i.e.

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

Primary Income

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

Compensation of Employees

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

Direct Investment Income

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

Portfolio Investment Income

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

Other Investment Income

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

Secondary Income

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

Capital Account

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

Capital Transfer

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

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

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

Financial Account

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

Direct Investment

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

Portfolio Investment

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

Other Investment

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

Reserves Assets

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

Errors & Omissions

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

Exceptional Financing

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

Special Drawing Rights (SDRs)

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

Workers' Remittances

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

Balance of Trade

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

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

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

Re-Export

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

Re-Import

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

International Investment Position (IIP)

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

Terms of Trade

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

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

Unit Value & Quantum Indices

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

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

Where:

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

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

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

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

Nominal Effective Exchange Rate

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

Real Effective Exchange Rate:

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

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

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

i. Behbood Savings Certificates

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

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

ii. Defence Savings Certificates

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

iii. Pensioners' Benefit Account

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

iv. Regular Income Certificates

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

v. Savings Accounts

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

vi. Special Savings Accounts

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

vii. Special Savings Certificates (Registered)

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

viii. Shuhada Family Welfare Account:

Shuhada Family Welfare Account (SFWA) is introduced in May 2018 to benefit the families of shuhada of armed forces, law enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society. Through introduction of this scheme, the basket of specialized National Savings Scheme will now cover senior citizen, pensioner, widow, physically challenged persons and family members of the Shuhada.

ix. National Savings Bonds:

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

Domestic Debt

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

i. Permanent Debt

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

ii. Floating Debt

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

iii. Unfunded Debt

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

iv. Foreign Currency Instruments

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

External Debt

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

Private non-guaranteed debt

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

Public and Publicly guaranteed debt

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

Chapter 6- Open Market Operation

Auction of Government of Pakistan Market Treasury Bills

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

Auction of Pakistan Investment Bonds

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

Discount rate

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

Coupon Rate

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

Repo Facility MTBs/FIBs/PIBs (Outstanding)

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

Government of Pakistan Market related Treasury Bills

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

Market Treasury Bills (MTBs)

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

Pakistan Investment Bonds (PIBs)

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

KIBOR – (Karachi Interbank Offered Rate)

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

Call Money Rate

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

Open Market Operations

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

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

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

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

Chapter 7- Capital Market**Index Number**

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

KSE-100 Index

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

All Share Index

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

Ordinary Shares

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

Market Capitalization of Ordinary Shares

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

Preference Shares

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

Chapter 8- Prices**Consumer Price Index**

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

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

Where

P_n = Price of an item in the current period

P_0 = price of an item in base period

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

Wholesale Price Index

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

Sensitive Price Indicator

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

Chapter 10- Public Finance

Debt Rescheduling

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

Direct Tax

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

Indirect Tax

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

Chapter 11- National Income Accounts

Gross Domestic Product

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

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

Basic Price

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

Gross Value added at Basic Prices

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

Gross National Income

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

Net National Income

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

Gross Fixed Capital Formation

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

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

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

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

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

A R E A

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

V O L U M E

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

W E I G H T

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

C A P A C I T Y

1 liter (l)	0.879877 imperial quart 1.056688 US liquid quarts 0.908083 US dry quart	1 imperial quart 1 US liquid quart 1 US dry quart 1 Imperial gallon (gal) 1 US gallon	1.136523 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.		