

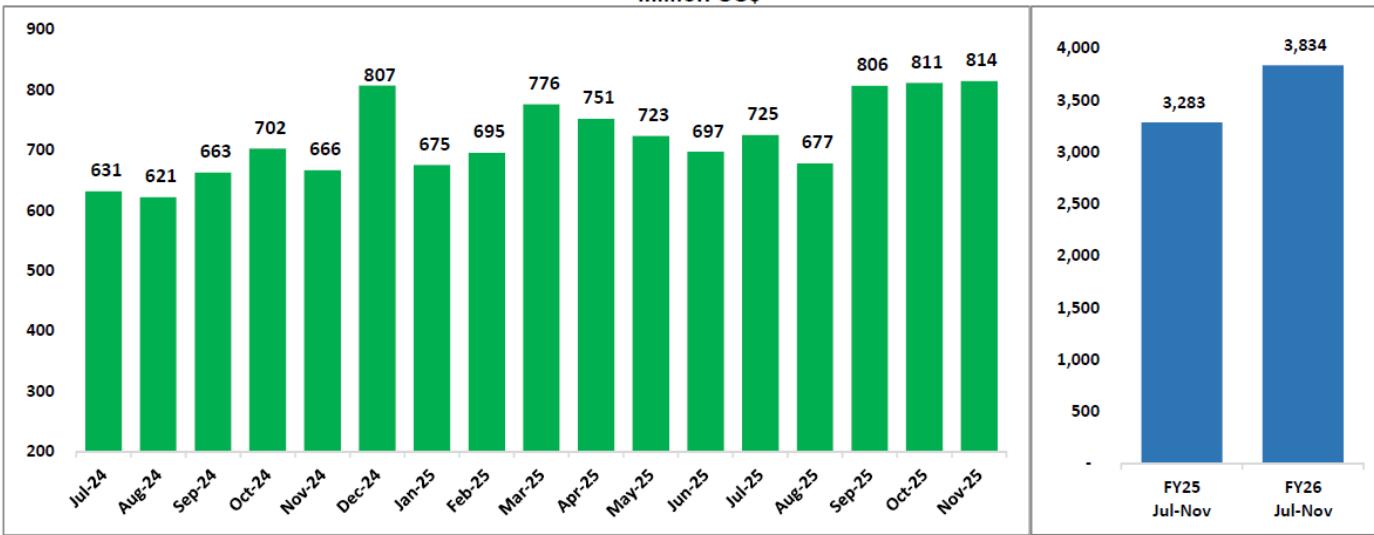
Monthly

Statistical Bulletin

December 2025

Export of Services

Million US\$



STATE BANK OF PAKISTAN
STATISTICS AND DATA SERVICES DEPARTMENT



Preface

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

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

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

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1. Selected Economic Indicators

ITEMS	Unit / Base	2024		2025			
		Nov	Dec	Jan	Feb	Mar	Apr
1 Currency in Circulation [@]	Billion Rs.	9,034.9	9,115.9	9,211.2	9,457.7	10,260.9	10,067.6
2 Broad Money (M2) [@]	"	35,475.7	35,614.4	35,510.6	35,756.2	37,485.9	36,668.6
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	44.9	48.8	44.5	43.3	39.5	38.6
4 Ratio of Scheduled Banks' Investment to Deposits	"	93.3	97.5	96.8	102.8	102.0	105.3
5 Weighted Average Deposits Rate – Fresh Deposits	"	7.5	7.5	6.7	5.5	5.0	4.9
6 Weighted Average Deposits Rate – Outstanding Deposit	"	9.1	7.5	6.5	5.6	5.9	5.8
7 Weighted Average Lending Rate – Gross Disbursement *	"	14.8	13.9	12.7	12.4	12.4	12.8
8 Weighted Average Lending Rate – Outstanding Loans *	"	14.0	13.2	12.6	12.3	12.3	12.3
9 KIBOR – End Month (1 Month)**	"	14.7	13.1	12.2	12.0	12.2	12.1
10 KIBOR – Month Average (1 Month)**	"	15.1	13.6	12.6	12.1	12.0	12.1
11 Exports (BOP)	Million US\$	2,788.0	3,107.0	3,008.0	2,609.0	2,760.0	2,606.0
12 Imports (BOP)	"	4,110.0	4,891.0	5,481.0	5,050.0	4,938.0	5,244.0
13 Foreign Direct Investment (Net)	"	231.9	182.4	235.8	132.7	63.7	178.8
14 Foreign Portfolio Investment (Net)	"	(37.0)	(230.5)	(95.2)	(34.0)	(131.4)	(233.2)
15 Net Reserves with SBP	"	12,037.9	11,731.7	11,418.2	11,249.5	10,638.9	10,275.0
16 Workers' Remittances	"	2,915.3	3,080.4	3,003.4	3,126.7	4,053.6	3,176.9
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	103.0	103.7	104.1	102.2	101.6	99.3
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	38.89	39.15	39.39	39.09	38.53	38.12
19 Exchange Rate (Month end)	Rs./US\$	277.93	278.44	278.84	279.66	280.19	281.00
20 Exchange Rate (Month average)	"	277.81	278.12	278.64	279.30	280.08	280.71
21 KSE 100 Index (Month end)	(1991=1,000)	101,357.32	115,126.90	114,255.73	113,251.67	117,806.75	111,326.58
22 CPI Inflation YoY National	Percent	4.9	4.1	2.4	1.5	0.7	0.3
23 CPI Inflation YoY Urban	"	5.2	4.4	2.7	1.8	1.2	0.5
24 CPI Inflation YoY Rural	"	4.3	3.6	1.9	1.1	0.0	(0.1)
25 CPI Inflation YoY Urban (Food)	"	1.7	2.5	(0.6)	(0.9)	(1.7)	(1.9)
26 CPI Inflation YoY Rural (Food)	"	(0.2)	(0.2)	(2.9)	(4.3)	(5.4)	(4.6)
27 CPI Inflation YoY Urban (Non-Food)	"	7.8	5.7	5.0	3.6	3.1	2.2
28 CPI Inflation YoY Rural (Non-Food)	"	9.1	7.6	7.0	6.6	5.6	4.4
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	8.9	8.1	7.8	7.8	8.2	7.4
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	10.9	10.7	10.4	10.4	10.2	9.0
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,206.8	3,227.3	3,258.5	3,281.8	3,309.5	3,340.2
32 FBR Tax Collection [#]	"	...	5,624.9	...	...	8,453.1	...

1. Selected Economic Indicators

ITEMS	Unit / Base	2025						
		May	Jun	Jul	Aug	Sep	Oct	Nov
1 Currency in Circulation [@]	Billion Rs.	10,266.0	10,634.5	10,764.5	10,501.2	10,499.5	10,682.7	10,790.7
2 Broad Money (M2) [@]	"	38,075.6	40,787.8	39,271.4	39,678.7	40,170.9	39,930.8	40,568.0
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	36.9	34.3	36.9	35.7	36.4	35.2	35.3
4 Ratio of Scheduled Banks' Investment to Deposits	"	105.7	104.3	108.0	105.3	104.9	104.0	103.8
5 Weighted Average Deposits Rate – Fresh Deposits*	"	3.5	3.4	5.9	5.3	5.3	5.1	4.5
6 Weighted Average Deposits Rate – Outstanding Deposit*	"	5.7	5.3	5.2	5.3	5.2	5.2	5.2
7 Weighted Average Lending Rate-Gross Disbursement*	"	12.2	11.7	12.0	11.9	11.8	11.7	11.8
8 Weighted Average Lending Rate-Outstanding Loans*	"	12.1	11.8	11.5	11.3	11.2	11.2	11.1
9 KIBOR – End Month (1 Month)**	"	11.1	11.1	11.1	11.0	11.1	11.1	11.1
10 KIBOR – Month Average (1 Month)**	"	11.3	11.1	11.0	11.1	11.0	11.1	11.1
11 Exports (BOP)	Million US\$	2,444.0	2,594.0	2,780.0	2,496.0	2,609.0	2,632.0	2,273.0
12 Imports (BOP)	"	5,498.0	4,998.0	5,417.0	4,998.0	5,034.0	5,383.0	4,727.0
13 Foreign Direct Investment (Net)	"	231.9	222.0	208.1	175.1	185.6	178.9	179.7
14 Foreign Portfolio Investment (Net)	"	(48.8)	(25.8)	(44.6)	(42.0)	(546.7)	94.8	(75.3)
15 Net Reserves with SBP	"	11,516.9	14,506.1	14,324.4	14,319.5	14,174.6	14,502.9	14,588.8
16 Workers' Remittances	"	3,685.6	3,406.4	3,214.5	3,138.2	3,184.1	3,419.6	3,188.9
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	97.79	98.03	100.01	100.09	101.70	103.92	104.76
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	37.66	37.72	37.51	37.84	37.77	38.00	38.18
19 Exchange Rate (Month end)	Rs./US\$	282.01	283.73	282.94	281.82	281.49	281.03	280.63
20 Exchange Rate (Month average)	"	281.67	283.00	284.21	282.24	281.65	281.27	280.87
21 KSE 100 Index (Month end)	(1991=1,000)	119,691.09	125,627.31	139,390.42	148,617.78	165,493.59	161,631.73	166,677.70
22 CPI Inflation YoY National	Percent	3.5	3.2	4.1	3.0	5.6	6.2	6.1
23 CPI Inflation YoY Urban	"	3.5	3.0	4.4	3.4	5.5	6.0	6.1
24 CPI Inflation YoY Rural	"	3.4	3.6	3.5	2.4	5.8	6.6	6.3
25 CPI Inflation YoY Urban (Food)	"	5.3	4.2	2.2	(0.5)	4.4	4.5	5.0
26 CPI Inflation YoY Rural (Food)	"	2.1	2.4	1.5	(0.5)	6.0	6.8	5.9
27 CPI Inflation YoY Urban (Non-Food)	"	2.4	2.2	5.9	5.9	6.2	7.0	6.7
28 CPI Inflation YoY Rural (Non-Food)	"	4.6	4.7	5.4	5.2	5.6	6.4	6.7
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	7.3	6.9	7.0	6.9	7.0	7.5	6.6
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	8.8	8.6	8.1	7.8	7.8	8.4	8.2
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,367.7	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	...	...

* Including Zero Markup including inter Financial institutions

**Average of bid and offer

... Not Available

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

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

2.1 Central Bank Survey

Million Rupees

Items	FY24	FY25	2024		2025				Nov ^P
			Nov	Jul	Aug	Sep	Oct		
Net Foreign Assets	(71,160)	1,455,410	613,604	1,467,923	1,510,956	1,693,511	1,917,908	2,023,981	
Claims on nonresidents	5,053,535	7,231,941	5,966,334	7,147,847	7,209,074	7,383,695	7,563,288	7,674,455	
a) Monetary Gold, Coin and Bullion	1,349,449	1,942,112	1,534,137	1,942,712	2,011,604	2,240,539	2,346,213	2,448,023	
b) Holdings of SDRs	206,221	7,418	79,936	41,413	8,368	6,986	39,578	8,047	
c) Foreign currency	20,569	21,550	20,713	20,573	21,338	21,374	21,273	21,244	
d) Deposits	2,725,338	2,902,792	2,991,544	2,395,646	2,501,186	2,680,428	3,321,641	2,325,496	
e) Securities other than shares (Foreign)	8,309	1,563,154	598,226	1,969,138	1,881,930	1,650,874	1,059,502	2,095,948	
f) Loans	-	-	-	-	-	-	-	-	
g) Financial derivatives	-	3,083	-	-	1,384	239	69	1,655	
h) Other	743,650	791,833	741,778	778,365	783,264	783,255	775,012	774,043	
<i>Of which: Quota-IMF</i>	743,648	791,831	741,777	778,364	783,263	783,254	775,010	774,042	
less: Liabilities to nonresidents	5,124,695	5,776,531	5,352,731	5,679,924	5,698,118	5,690,184	5,645,380	5,650,474	
a) Deposits	1,057,395	1,081,376	1,052,453	1,056,112	1,049,816	1,052,095	1,054,833	1,057,728	
b) Securities other than shares	1,818,649	2,348,001	2,036,152	2,299,117	2,313,587	2,296,956	2,263,995	2,261,165	
c) Loans	..	..	-	..	-	..	..	(0)	
d) Financial derivatives	1,166,640	1,197,854	1,191,758	1,194,147	1,201,831	1,204,603	1,205,208	1,212,959	
e) Other	1,082,010	1,149,300	1,072,367	1,130,548	1,132,883	1,136,530	1,121,345	1,118,622	
Claims on Other Depository Corporations	13,277,983	13,847,965	11,694,541	14,721,844	14,300,685	13,325,634	13,604,601	13,801,806	
Net claims on General Government	4,492,923	3,791,965	4,146,761	3,829,759	1,488,302	2,580,819	2,796,457	2,893,486	
Net claims on Central Government	5,395,565	5,231,880	5,437,398	5,010,676	2,811,614	4,011,057	4,334,165	4,273,193	
Claims on Central Government	6,288,826	5,854,232	6,764,774	5,897,758	4,793,788	4,824,095	4,857,215	4,914,669	
a) Securities other than Shares	5,568,455	5,089,194	6,042,188	5,139,545	4,032,156	4,067,568	4,105,379	4,162,971	
b) Other claims	720,371	765,038	722,586	758,213	761,632	756,528	751,836	751,697	
less: Liabilities to Central Government	893,261	622,352	1,327,376	887,082	1,982,174	813,039	523,050	641,476	
a) Deposits	893,261	622,352	1,327,376	887,082	1,982,174	813,039	523,050	641,476	
b) Other liabilities	-	-	-	-	-	-	-	-	
Net claims on Provincial Governments	(902,642)	(1,439,915)	(1,290,637)	(1,180,917)	(1,323,312)	(1,430,237)	(1,537,708)	(1,379,707)	
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	1,290,637	1,180,917	1,323,312	1,430,237	1,537,708	1,379,707	
a) Deposits	902,642	1,439,915	1,290,637	1,180,917	1,323,312	1,430,237	1,537,708	1,379,707	
b) Other liabilities	-	-	-	-	-	-	-	-	
Claims on other sectors	84,313	78,823	78,632	80,169	79,404	74,194	68,983	61,088	
a) Other financial corporations	40,777	33,746	34,127	35,245	33,245	27,138	21,437	13,533	
b) Public non-financial corporations	101	29	146	39	50	50	27	39	
c) Other non-financial corporations	-	-	-	-	-	-	-	-	
d) Other resident sectors	43,435	45,048	44,359	44,884	46,110	47,006	47,519	47,516	
Monetary base	11,590,151	12,942,839	11,527,200	13,458,245	13,288,704	13,003,148	13,251,792	13,434,684	
1) Currency in Circulation	9,698,211	11,269,453	9,568,545	11,256,370	11,105,067	11,097,813	11,293,295	11,402,884	
2) Liabilities to Other Depository Corporations	1,889,186	1,670,390	1,952,543	2,198,450	2,180,552	1,902,089	1,954,241	2,028,318	
Reserve deposits	1,889,186	1,670,390	1,952,543	2,198,450	2,180,552	1,902,089	1,954,241	2,028,318	
Other liabilities	-	-	-	-	-	-	-	-	

2.1 Central Bank Survey

Million Rupees

Items	FY24	FY25	2024		2025				Nov ^P
			Nov	Jul	Aug	Sep	Oct		
3) Deposits included in broad money	2,753	2,996	6,113	3,425	3,085	3,246	4,256	3,482	
Transferable deposits	229	337	331	430	452	403	551	351	
a) Other financial corporations	31	151	29	233	255	205	154	154	
b) Public non-financial corporations	-	-	-	-	-	-	-	-	
c) Other non-financial corporations	175	164	179	174	174	174	174	174	
d) Other resident sectors	23	23	123	23	23	23	223	23	
Other deposits	2,524	2,659	5,783	2,995	2,633	2,843	3,705	3,131	
a) Other financial corporations	1,966	2,030	5,154	2,339	2,204	2,021	2,640	2,008	
b) Public non-financial corporations	-	-	-	-	-	-	-	-	
c) Other non-financial corporations	-	-	-	-	-	-	-	-	
d) Other resident sectors	558	628	629	656	429	822	1,065	1,123	
4) Securities other than shares included in broad money	-	-	-	-	-	-	-	-	
a) Other financial corporations	-	-	-	-	-	-	-	-	
b) Public non-financial corporations	-	-	-	-	-	-	-	-	
c) Other non-financial corporations	-	-	-	-	-	-	-	-	
d) Other resident sectors	-	-	-	-	-	-	-	-	
Deposits excluded from broad money	126,316	126,795	125,981	127,297	127,027	127,732	128,240	126,778	
<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	381,321	329,004	8,916	76,743	229,039	161,371	
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	
Financial derivatives	-	-	-	-	-	-	-	-	
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	
Trade credit and advances	-	-	-	-	-	-	-	-	
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	
Shares and Other equity	5,448,106	5,950,325	4,494,058	6,171,936	3,954,992	4,462,933	4,762,174	4,998,397	
a) Funds contributed by owners	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	
b) Retained earnings	2,809,225	2,429,697	1,507,344	2,650,708	364,871	491,117	684,685	819,275	
c) General & special reserves	977,632	1,162,786	1,104,094	1,162,786	1,162,786	1,162,786	1,162,786	1,162,786	
d) Valuation adjustment	1,561,249	2,257,842	1,782,620	2,258,442	2,327,335	2,709,030	2,814,704	2,916,336	
Other items (net)	9,754	52,899	4,978	13,213	(291)	3,602	16,704	59,131	
Other liabilities	288,169	332,245	290,815	307,949	298,072	322,529	324,264	367,544	
Less: Other Assets	278,415	279,346	285,837	294,736	298,363	318,927	307,559	308,413	

Source: Statistics and Data Services Department

Notes:

1. 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.

2. 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>

3. General Government includes Central and Provincial Governments.

4. Provincial Governments includes Local & Provincial Governments.

5. 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.

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

7. Data from June 08 to Feb 08 has been revised due to recalculation of Monetary Base

8. 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.

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

10. 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.

11. Commission receivable against public debt management previously added in Claims on Central Government, has been reclassified to Other Assets with effect from June 30, 2023.

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

Archive link:

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

2.2 Other Depository Corporations Survey

Million Rupees

Items	FY24	FY25	2024		2025			
			Oct	Jun	Jul	Aug	Sep	Oct ^P
Net Foreign Assets	(889,913)	(771,903)	(1,095,956)	(771,903)	(805,193)	(735,703)	(885,587)	(1,214,723)
Claims on nonresidents	1,153,266	1,009,017	933,271	1,009,017	954,288	964,063	883,504	919,453
a) Foreign currency	82,845	58,529	68,071	58,529	55,557	52,937	51,840	54,032
b) Deposits	470,384	347,731	225,402	347,731	294,242	286,084	197,236	241,417
c) Securities other than shares	249,517	262,304	291,953	262,304	256,695	258,861	263,503	256,459
d) Loans	9,054	6,395	6,467	6,395	13,146	33,257	29,970	21,125
e) Financial derivatives	2,456	2,648	3,040	2,648	1,661	1,664	1,620	1,704
f) Shares & other equity	334,835	325,163	334,194	325,163	326,789	325,113	335,081	340,461
g) Other	4,176	6,248	4,144	6,248	6,198	6,147	4,255	4,255
less: Liabilities to nonresidents	2,043,179	1,780,921	2,029,227	1,780,921	1,759,481	1,699,766	1,769,091	2,134,175
a) Deposits	855,735	1,013,582	869,869	1,013,582	1,028,363	1,011,478	1,048,362	1,298,807
b) Securities other than shares	-	-	-	-	-	-	-	-
c) Loans	1,158,895	721,224	1,129,503	721,224	707,037	663,756	683,396	810,284
d) Financial derivatives	1,578	1,790	1,452	1,790	1,468	1,044	1,340	1,902
e) Other	26,971	44,325	28,402	44,325	22,613	23,488	35,994	23,183
Claims on Central bank	3,153,931	2,415,721	2,977,783	2,415,721	3,089,485	2,791,311	2,704,294	2,891,715
a) Currency	566,553	656,414	552,914	656,414	618,959	566,171	618,795	631,021
b) Reserve deposits	1,990,669	1,648,484	2,307,587	1,648,484	2,131,916	2,205,831	1,998,396	2,021,672
c) Other claims	596,709	110,823	117,282	110,823	338,610	19,309	87,103	239,022
Net Claims on General Government	29,765,682	34,328,902	28,407,521	34,328,902	34,533,212	34,469,149	33,566,125	33,893,739
Net claims on Central Government	30,952,479	36,245,186	29,947,874	36,245,186	36,451,696	36,472,391	35,573,190	35,904,199
Claims on Central Government	33,800,795	39,501,388	32,834,906	39,501,388	39,387,430	39,533,911	38,787,238	39,184,705
a) Securities other than Shares	32,551,840	38,219,764	31,553,684	38,219,764	38,106,217	38,243,703	37,493,719	37,880,013
b) Other claims	1,248,956	1,281,624	1,281,221	1,281,624	1,281,213	1,290,208	1,293,519	1,304,692
less: Liabilities to Central Government	2,848,316	3,256,202	2,887,032	3,256,202	2,935,733	3,061,520	3,214,048	3,280,507
a) Deposits	2,848,316	3,256,202	2,887,032	3,256,202	2,935,733	3,061,520	3,214,048	3,280,507
b) Other liabilities	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(1,186,797)	(1,916,285)	(1,540,353)	(1,916,285)	(1,918,484)	(2,003,242)	(2,007,066)	(2,010,460)
Claims on Provincial Governments	610,638	244,741	360,416	244,741	241,859	229,887	227,902	226,884
a) Securities other than Shares	0	0	0	0	0	0	0	0
b) Other claims	610,637	244,741	360,416	244,741	241,859	229,887	227,902	226,884
less: Liabilities to Provincial Governments	1,797,435	2,161,026	1,900,769	2,161,026	2,160,343	2,233,129	2,234,968	2,237,344
a) Deposits	1,781,447	2,145,550	1,884,775	2,145,550	2,144,699	2,217,559	2,219,308	2,221,628
b) Other liabilities	15,988	15,477	15,994	15,477	15,643	15,570	15,660	15,716
Claims on other sectors	12,542,746	13,483,691	13,192,417	13,483,691	13,271,749	13,318,024	13,513,992	13,609,573
a) Other financial corporations	200,920	318,234	304,137	318,234	257,444	262,301	277,619	260,309
b) Public non-financial corporations	2,221,876	2,142,517	2,187,364	2,142,517	2,157,302	2,151,788	2,119,107	2,167,982
c) Other non-financial corporations	8,082,639	8,705,297	8,566,377	8,705,297	8,463,854	8,440,819	8,622,132	8,687,936
d) Other resident sectors	2,037,312	2,317,643	2,134,539	2,317,643	2,393,148	2,463,116	2,495,133	2,493,345

2.2 Other Depository Corporations Survey

Million Rupees

Items	FY24	FY25	2024		2025				
			Oct	Jun	Jul	Aug	Sep	Oct ^P	
Liabilities to central bank	13,169,975	13,687,908	10,857,824	13,687,908	14,522,904	14,103,625	12,954,720	13,266,436	
Deposits included in broad money (1+2)	27,348,201	31,234,768	27,826,818	31,234,768	30,649,388	30,673,196	30,880,977	30,733,592	
1) Transferable deposits	21,407,816	25,095,990	21,990,181	25,095,990	24,217,454	24,259,740	24,525,430	24,408,532	
a) Other financial corporations	709,309	1,033,331	780,834	1,033,331	834,648	796,396	1,024,754	1,061,625	
b) Public non-financial corporations	1,118,876	1,088,192	1,152,390	1,088,192	796,798	962,609	950,338	945,405	
c) Other non-financial corporations	6,756,386	7,578,829	6,645,388	7,578,829	7,182,255	7,144,697	6,979,068	7,087,597	
d) Other resident sectors	12,823,245	15,395,638	13,411,569	15,395,638	15,403,753	15,356,038	15,571,270	15,313,904	
2) Other deposits	5,940,385	6,138,778	5,836,637	6,138,778	6,431,934	6,413,457	6,355,547	6,325,060	
a) Other financial corporations	228,239	212,189	180,232	212,189	228,676	232,831	288,756	224,598	
b) Public non-financial corporations	917,726	994,209	862,247	994,209	1,165,433	1,099,873	1,187,271	1,194,225	
c) Other non-financial corporations	2,312,619	2,283,075	2,268,917	2,283,075	2,226,798	2,289,640	2,144,962	2,234,743	
d) Other resident sectors	2,481,801	2,649,306	2,525,240	2,649,306	2,811,026	2,791,113	2,734,558	2,671,493	
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>	-	-	-	-	-	-	-	-	
Securities other than shares, excluded from broad money	58,256	52,958	57,434	52,958	50,603	53,166	50,938	51,150	
<i>Of which: Other financial corporations</i>	35,867	25,865	36,010	25,865	23,422	25,899	24,283	24,355	
Loans	76,064	112,983	138,387	112,983	168,179	289,138	280,289	392,927	
<i>Of which: Other financial corporations</i>	74,481	111,006	136,746	111,006	159,115	279,978	271,073	383,982	
Financial derivatives	23,883	14,106	25,117	14,106	14,748	15,245	14,918	16,426	
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	
Trade credit and advances	128	129	119	129	115	118	126	139	
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	
Shares and other equity	3,358,340	4,341,827	3,798,016	4,341,827	4,371,833	4,379,525	4,366,142	4,349,685	
a) Funds contributed by owners	837,978	782,916	842,553	782,916	880,280	880,902	884,127	885,534	
b) Retained earnings	1,317,886	1,622,788	1,452,515	1,622,788	1,560,108	1,582,043	1,641,105	1,719,445	
c) General and special reserves	851,266	1,343,851	1,000,248	1,343,851	1,317,671	1,321,759	1,294,083	1,256,716	
d) Valuation adjustment	351,210	592,272	502,700	592,272	613,774	594,820	546,827	487,989	
Other items (net)	537,855	11,989	778,289	11,989	311,713	329,005	350,966	370,228	
Other liabilities	3,908,571	4,740,340	4,336,065	4,740,340	4,753,833	4,938,796	4,992,330	5,186,052	
less: Other assets	3,524,830	4,680,996	3,692,511	4,680,996	4,520,688	4,595,836	4,652,525	4,742,289	
plus: Consolidation adjustment	154,114	(47,355)	134,734	(47,355)	78,567	(13,955)	11,161	(73,536)	

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 Government

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

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

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

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

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

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

Archive link:

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

2.3 Depository Corporations Survey

Million Rupees

Items	FY24	FY25	2024		2025			
			Oct	Jun	Jul	Aug	Sep	Oct ^P
Net Foreign Assets	(961,072)	683,507	(690,131)	683,507	662,729	775,254	807,924	703,185
Claims on nonresidents	6,206,801	8,240,959	6,728,584	8,240,959	8,102,135	8,173,138	8,267,200	8,482,741
less: Liabilities to nonresidents	7,167,874	7,557,452	7,418,716	7,557,452	7,439,405	7,397,884	7,459,275	7,779,555
Domestic claims (a+b)	46,885,664	51,683,380	46,460,303	51,683,380	51,714,889	49,354,879	49,735,130	50,368,752
a. Net Claims on general government (1+2)	34,258,604	38,120,866	33,189,847	38,120,866	38,362,972	35,957,451	36,146,944	36,690,196
1- Net claims on central government	36,348,044	41,477,066	35,590,796	41,477,066	41,462,372	39,284,005	39,584,247	40,238,363
Claims on central government	40,089,621	45,355,620	39,512,500	45,355,620	45,285,188	44,327,700	43,611,333	44,041,920
less: Liabilities to central government	3,741,577	3,878,554	3,921,704	3,878,554	3,822,816	5,043,694	4,027,086	3,803,557
2-Net claims on provincial governments	(2,089,440)	(3,356,200)	(2,400,949)	(3,356,200)	(3,099,401)	(3,326,554)	(3,437,303)	(3,548,167)
Claims on provincial governments	610,638	244,741	360,416	244,741	241,859	229,887	227,902	226,884
less: Liabilities to provincial governments	2,700,077	3,600,941	2,761,365	3,600,941	3,341,259	3,556,442	3,665,205	3,775,051
b. Claims on other sectors	12,627,059	13,562,514	13,270,456	13,562,514	13,351,917	13,397,428	13,588,186	13,678,556
Other financial corporations	241,697	351,980	337,955	351,980	292,689	295,545	304,757	281,747
Public non-financial corporations	2,221,977	2,142,547	2,187,499	2,142,547	2,157,341	2,151,838	2,119,157	2,168,009
Other non-financial corporations	8,082,639	8,705,297	8,566,377	8,705,297	8,463,854	8,440,819	8,622,132	8,687,936
Other resident sectors	2,080,747	2,362,691	2,178,625	2,362,691	2,438,033	2,509,226	2,542,139	2,540,864
Broad money liabilities (a+b+c+d)	36,482,613	41,850,803	36,762,340	41,850,803	41,290,224	41,215,177	41,363,241	41,400,122
a. Currency outside depository corporations	9,131,658	10,613,039	8,928,230	10,613,039	10,637,411	10,538,896	10,479,019	10,662,274
b. Transferable deposits	21,408,045	25,096,327	21,990,428	25,096,327	24,217,885	24,260,192	24,525,833	24,409,083
Other financial corporations	709,340	1,033,482	780,868	1,033,482	834,881	796,650	1,024,959	1,061,779
Public non-financial corporations	1,118,876	1,088,192	1,152,390	1,088,192	796,798	962,609	950,338	945,405
Other non-financial corporations	6,756,561	7,578,993	6,645,579	7,578,993	7,182,429	7,144,871	6,979,243	7,087,772
Other resident sectors	12,823,268	15,395,661	13,411,591	15,395,661	15,403,776	15,356,061	15,571,293	15,314,127
less: Central bank float	-	-	-	-	-	-	-	-
c. Other Deposits	5,942,909	6,141,437	5,843,682	6,141,437	6,434,929	6,416,090	6,358,390	6,328,765
Other financial corporations	230,205	214,219	186,128	214,219	231,015	235,035	290,777	227,239
Public non-financial corporations	917,726	994,209	862,247	994,209	1,165,433	1,099,873	1,187,271	1,194,225
Other non-financial corporations	2,312,619	2,283,075	2,268,917	2,283,075	2,226,798	2,289,640	2,144,962	2,234,743
Other resident sectors	2,482,360	2,649,935	2,526,389	2,649,935	2,811,682	2,791,542	2,735,381	2,672,557
d. Securities other than shares included in broad mon	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-
Public non-financial corporations	-	-	-	-	-	-	-	-
Other non-financial corporations	-	-	-	-	-	-	-	-
Other resident sectors	-	-	-	-	-	-	-	-
Deposits excluded from broad money	126,316	126,795	125,507	126,795	127,297	127,027	127,732	128,240
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	58,256	52,958	57,434	52,958	50,603	53,166	50,938	51,150
<i>of which: Other financial corporations</i>	35,867	25,865	36,010	25,865	23,422	25,899	24,283	24,355
Loans	76,064	112,983	138,387	112,983	168,179	289,138	280,289	392,927
<i>of which: Other financial corporations</i>	74,481	111,006	136,746	111,006	159,115	279,978	271,073	383,982
Financial Derivatives	23,883	14,106	25,117	14,106	14,748	15,245	14,918	16,426
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Trade credit & advances	128	129	119	129	115	118	126	139
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Shares & other equity	8,806,447	10,292,152	8,124,594	10,292,152	10,543,768	8,334,516	8,829,075	9,111,859
Other items (net)	351,141	(82,781)	536,910	(82,781)	182,914	95,981	(123,013)	(28,647)
Other liabilities (includes central bank float)	4,196,739	5,072,585	4,628,575	5,072,585	5,061,782	5,236,868	5,314,860	5,510,316
less: Other assets	3,803,245	4,960,342	3,980,679	4,960,342	4,815,423	4,894,199	4,971,452	5,049,848
plus: Consolidation adjustment	(42,353)	(195,024)	(110,986)	(195,024)	(63,445)	(246,688)	(466,420)	(489,115)

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.

4. 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 :

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

Archive link:

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

2.4 Reserve Money

Million Rupees

Components	30th June		2024	2025			
	FY24	FY25	Nov	Aug	Sep	Oct	Nov ^P
A. Currency in Circulation	9,153,099	10,634,483	9,034,897	10,501,235	10,499,458	10,682,705	10,790,687
B. Cash in Tills	554,731	644,365	542,917	613,252	607,797	620,046	621,633
C. Other Deposits	62,892	57,267	51,026	50,569	53,613	45,900	45,667
D. Bank Deposits	1,842,108	1,634,519	1,919,517	2,169,148	1,872,094	1,933,609	2,055,990
Reserve Money (A+B+C+D)	11,612,829	12,970,634	11,548,357	13,334,204	13,032,962	13,282,260	13,513,977
Factor affecting Reserve Money (RM)							
A. Net Foreign Assets	(71,374)	1,455,191	613,391	1,506,535	1,693,242	1,917,690	2,018,149
B. Net Domestic Assets (1+2+3)	11,684,204	11,515,443	10,934,966	11,827,669	11,339,720	11,364,570	11,495,827
1. Net Govt Sector Borrowing (i+ii)	4,504,320	3,811,156	4,158,029	1,532,231	2,610,580	2,817,946	2,962,523
i. Borrowings for Budgetary Support ¹	4,527,712	3,836,191	4,183,564	1,557,060	2,635,667	2,843,875	2,988,888
a) Federal Government	5,419,184	5,262,849	5,451,142	2,926,804	4,041,912	4,357,039	4,385,621
of which deposits with SBP	(869,772)	(594,150)	(1,314,113)	(1,868,577)	(793,202)	(503,031)	(507,052)
b) Provincial Government	(840,494)	(1,367,561)	(1,191,849)	(1,269,001)	(1,301,842)	(1,412,767)	(1,302,203)
Balochistan	(41,987)	(102,272)	(77,594)	(85,682)	(62,683)	(58,966)	(30,995)
Khyber Pakhtunkhwa	(59,667)	(78,740)	(169,878)	(126,823)	(70,875)	(29,197)	(108,076)
Punjab	(627,553)	(846,228)	(733,532)	(655,482)	(747,292)	(815,803)	(805,131)
Sindh	(111,287)	(340,321)	(210,845)	(401,014)	(420,992)	(508,801)	(358,001)
c) AJK Government	(30,893)	(38,465)	(54,732)	(61,945)	(66,788)	(65,478)	(58,653)
d) Gilgit-Baltistan	(20,084)	(20,632)	(20,997)	(38,797)	(37,615)	(34,920)	(35,877)
ii. Others	(23,392)	(25,035)	(25,536)	(24,829)	(25,087)	(25,929)	(26,365)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,525,930	1,368,606	1,499,348	1,304,670	1,462,295	1,419,953	1,388,328
i. Claims on Scheduled Banks (a+b+c+d+e)	1,409,836	1,252,778	1,383,664	1,187,820	1,344,957	1,302,678	1,270,572
a. Agriculture Sector	5,374	7,750	6,355	7,711	7,697	7,662	7,547
b. Industrial Sector	577,676	491,783	537,143	477,110	469,005	457,722	450,828
c. Export Sector	624,392	507,694	594,822	458,366	471,704	441,653	417,521
d. Housing Sector	-	-	-	-	-	-	-
e. Others	202,394	245,551	245,344	244,633	396,551	395,641	394,676
ii. Claims on NBFIs	116,094	115,828	115,684	116,850	117,338	117,275	117,756
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-
3. Other Items (Net)	5,653,954	6,335,681	5,277,589	8,990,768	7,266,845	7,126,670	7,144,977
Reserve Money(RM) (A+B)	11,612,829	12,970,634	11,548,357	13,334,204	13,032,962	13,282,260	13,513,977

Source: Statistics and Data Services Department

Notes:

1. Quarter end NFA of SBP includes interest accrued on Asian Clearing Union (ACU) balance, SDRs allocation, SDRs holdings, fund facilities and accrued expenses on portfolio investment account.
2. Government's borrowing net of Federal, Provincial, Azad Kashmir's and Gilgit-Baltistan's deposit with SBP. The (-) sign in govt. deposits shows a credit balance whereas (+) sign shows their debtor/withdrawal from the system
3. An amount of Rs. 40,968 million for the payment of government letters of credit (LCs) payable in subsequent weeks after June 30, 2022 has been classified as 'government deposits' in the monetary data; this same amount was classified as 'other deposits' in SBP annual financial statements.
4. W.e.f. June 30, 2019, the data has been revised. For details, click here: <https://www.sbp.org.pk/departments/stats/Revisions-in-Reserve-Money-and-Broad-Money.pdf>
4. Total may differ due to rounding off.
5. P: provisional & R: Revised

Archive link

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

2.5 Currency in Circulation

Million Rupees

Items	30th June			2024		2025				
	FY23	FY24	FY25	Nov	Jul	Aug	Sep	Oct	Nov ^P	
1. Banknotes	9,664,290	9,698,211	11,269,452	9,568,545	11,342,470	11,105,067	11,097,813	11,293,296	11,402,884	
2. One Rupee Coins and above	9,787	9,849	9,880	9,764	9,947	9,956	9,959	9,964	9,945	
3. Total (1+2)	9,674,077	9,708,060	11,279,332	9,578,309	11,352,417	11,115,023	11,107,772	11,303,260	11,412,829	
4. Held by Banking Department of SBP	131	190	119	105	186	169	160	165	146	
5. Held by Issue Department of SBP	351	40	365	390	350	366	357	344	363	
6. Currency in tills of Scheduled Banks	524,857	554,731	644,365	542,917	587,360	613,252	607,797	620,046	621,633	
7. Currency in Circulation (3-4-5-6)	9,148,739	9,153,099	10,634,483	9,034,897	10,764,521	10,501,235	10,499,458	10,682,705	10,790,687	

Source: Statistics and Data Services Department

Notes:

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

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

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 th June		2024	2025				
	FY24	FY25	Nov	Jul	Aug	Sep	Oct	Nov ^P
A. Components of M2								
1. Currency in Circulation	9,153,099	10,634,483	9,034,897	10,764,521	10,501,235	10,499,458	10,682,705	10,790,687
2. Other Deposits with SBP	62,892	57,267	51,026	48,043	50,569	53,613	45,900	45,667
3. Total Private & PSE Deposits	26,665,840	30,096,017	26,389,774	28,458,842	29,126,909	29,617,813	29,202,195	29,731,634
<i>of which : RFCDS</i>	<i>1,604,935</i>	<i>1,690,606</i>	<i>1,669,748</i>	<i>1,571,835</i>	<i>1,760,906</i>	<i>1,787,277</i>	<i>1,722,848</i>	<i>1,708,972</i>
Money Supply (1+2+3)	35,881,830	40,787,767	35,475,696	39,271,406	39,678,713	40,170,884	39,930,800	40,567,988
B. Factors Affecting Money Supply (M2)								
I. Net Foreign Assets of the Banking System	(1,137,968)	746,313	(642,824)	667,941	800,765	854,030	545,844	623,779
a. State Bank of Pakistan	(71,374)	1,455,191	613,391	1,418,088	1,506,535	1,693,242	1,917,690	2,018,149
b. Scheduled Banks	(1,066,594)	(708,878)	(1,256,215)	(750,147)	(705,771)	(839,212)	(1,371,846)	(1,394,370)
II. Net Domestic Assets of Banking System (1+2+3)	37,019,799	40,041,453	36,118,520	38,603,466	38,877,948	39,316,854	39,384,956	39,944,209
a. State Bank of Pakistan	10,274,368	10,262,665	9,551,302	10,778,132	10,639,849	9,994,763	10,061,892	10,225,255
b. Scheduled Banks	26,745,431	29,778,789	26,567,219	27,825,334	28,238,100	29,322,091	29,323,064	29,718,953
1. Net Govt Sector Borrowing(a+b+c)	31,078,845	35,119,827	28,698,540	34,782,715	32,594,585	33,022,915	34,020,712	34,404,283
a. Borrowings for Budgetary support¹	29,723,917	34,078,342	27,557,024	33,745,142	31,560,177	31,989,112	32,967,608	33,342,144
(i) From SBP	4,527,712	3,836,191	4,183,564	3,627,672	1,557,060	2,635,667	2,843,875	2,988,888
a) Federal Government	5,419,184	5,262,849	5,451,142	4,776,487	2,926,804	4,041,912	4,357,039	4,385,621
of which deposits with SBP	(869,772)	(594,150)	(1,314,113)	(1,126,946)	(1,868,577)	(793,202)	(503,031)	(507,052)
b) Provincial Government	(840,494)	(1,367,561)	(1,191,849)	(1,067,525)	(1,269,001)	(1,301,842)	(1,412,767)	(1,302,203)
Balochistan Government	(41,987)	(102,272)	(77,594)	(86,216)	(85,682)	(62,683)	(58,966)	(30,995)
Khyber Pakhtunkhwa Government	(59,667)	(78,740)	(169,878)	(88,557)	(126,823)	(70,875)	(29,197)	(108,076)
Punjab Government	(627,553)	(846,228)	(733,532)	(577,277)	(655,482)	(747,292)	(815,803)	(805,131)
Sindh Government	(111,287)	(340,321)	(210,845)	(315,475)	(401,014)	(420,992)	(508,801)	(358,001)
c) AJK Government	(30,893)	(38,465)	(54,732)	(53,929)	(61,945)	(66,788)	(65,478)	(58,653)
d) Gilgit-Baltistan	(20,084)	(20,632)	(20,997)	(27,361)	(38,797)	(37,615)	(34,920)	(35,877)
(ii) From Scheduled banks (a+b)	25,196,205	30,242,151	23,373,459	30,117,470	30,003,117	29,353,445	30,123,733	30,353,256
a) Federal Government	26,866,638	32,301,512	25,185,423	32,186,050	32,138,382	31,487,224	32,255,901	32,496,025
of which deposits with banks	(2,709,578)	(3,171,071)	(2,860,667)	(2,886,504)	(3,008,298)	(3,152,264)	(3,210,825)	(3,131,731)
b) Provincial Government	(1,670,433)	(2,059,362)	(1,811,964)	(2,068,580)	(2,135,264)	(2,133,779)	(2,132,167)	(2,142,770)
of which deposits with banks	(1,670,433)	(2,059,362)	(1,811,964)	(2,068,580)	(2,135,264)	(2,133,779)	(2,132,167)	(2,142,770)
b. Commodity operations	1,378,320	1,066,520	1,167,052	1,063,596	1,059,236	1,058,890	1,079,033	1,088,505
c. Others	(23,392)	(25,035)	(25,536)	(26,022)	(24,829)	(25,087)	(25,929)	(26,365)
2. Credit to Non-Govt. Sector (a+b+c+d)	11,543,424	13,011,091	14,027,216	12,803,582	12,707,268	12,936,154	12,724,926	12,878,110
a. Credit to Private Sector*	8,866,853	9,948,706	10,167,547	9,689,123	9,734,825	9,955,650	9,954,391	10,136,507
Conventional Banking Branches	6,211,242	6,616,972	6,985,606	6,497,326	6,479,124	6,502,000	6,489,642	6,582,946
Islamic Banks	1,776,270	2,294,571	2,277,828	2,166,458	2,174,975	2,329,293	2,273,995	2,339,088
Islamic Banking Branches of Conventional Banks	879,341	1,037,162	904,113	1,025,339	1,080,726	1,124,358	1,190,753	1,214,473
b. Credit to PSEs	2,191,482	2,104,374	2,172,238	2,195,486	2,112,636	2,086,948	2,133,755	2,121,930
c. PSEs Special a/c-debt Repayment with BP/PSPC	-	-	-	-	-	-	-	-
d. Credit to NBFIs	485,089	958,011	1,687,431	918,973	859,807	893,555	636,780	619,673
3. Other Items (net)	(5,602,470)	(8,089,465)	(6,607,235)	(8,982,831)	(6,423,904)	(6,642,215)	(7,360,682)	(7,338,184)
Broad Money M2 (A+B)	35,881,830	40,787,767	35,475,696	39,271,406	39,678,713	40,170,884	39,930,800	40,567,988
C. Memorandum Items								
Accrued Profit on SBP holdings of MRTBs/MTBs	262,536	296,619	735,456	346,983	372,557	403,880	437,841	473,140
Outstanding amount of MTBs (realized value in auction)	7,542,978	5,869,162	5,585,976	4,977,656	4,780,927	4,687,569	4,809,319	4,536,318
Net Government Budgetary Borrowing (Cash Basis)	29,075,815	33,642,350	26,504,241	33,267,579	31,045,665	31,455,898	32,378,958	32,737,191
From SBP	4,265,176	3,539,572	3,448,108	3,280,689	1,184,503	2,231,786	2,406,034	2,515,748
From Scheduled Banks	24,810,640	30,102,778	23,056,133	29,986,890	29,861,161	29,224,112	29,972,924	30,221,443

Source: Statistics and Data Services Department

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

Notes: -

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

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

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

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

Archive link:

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

2.7 Government Budgetary Borrowing from Banks

Million Rupees

Items	Stocks			Monetary Impact During	
	30-Jun-24 ^R	30-Jun-25	30-Nov-25	1st Jul 24 to 29-Nov-24	1st Jul 25 to 28-Nov-25
1. Central Government (a+b)	32,285,822	37,564,361	36,881,646	(1,649,257.05)	(682,714.96)
a. Scheduled Banks	26,866,638	32,301,512	32,496,025	(1,681,215.18)	194,512.94
T-Bills, Securities and Others	29,576,216	35,472,584	35,627,756	(1,530,125.97)	155,172.51
Less:					
Government Deposits	2,709,578	3,171,071	3,131,731	151,089.22	(39,340.43)
b. State Bank	5,419,184	5,262,849	4,385,621	31,958.13	(877,227.90)
T-bills and Securities etc.	5,571,285	5,094,335	4,143,464	473,733.73	(950,871.09)
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-
Others*	717,671	762,663	749,208	2,564.82	(13,455.05)
Less:					
Govt. Deposits (Ex. Zakat and Privatization Fund)	869,772	594,150	507,052	444,340.42	(87,098.25)
2. Provincial Governments (c+d)	(2,561,905)	(3,486,020)	(3,539,503)	(517,636.07)	(53,482.96)
c. Scheduled Banks	(1,670,433)	(2,059,362)	(2,142,770)	(141,530.39)	(83,407.99)
Government Securities and Others	-	-	-	-	-
Less:					
Government Deposits	1,670,433	2,059,362	2,142,770	141,530.39	83,407.99
d. State Bank	(891,472)	(1,426,658)	(1,396,733)	(376,105.68)	29,925.03
Government Securities	-	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-	-
Less:					
Government Deposits (Excluding Zakat Fund)	891,472	1,426,658	1,396,733	376,105.68	(29,925.03)
Net Budgetary Borrowing from the Banking System	29,723,917	34,078,341	33,342,144	(2,166,893.12)	(736,197.92)

Source: Statistics and Data Services Department

Notes:

1. From July, 2019, the data on Central and Provincial Government Deposits with Scheduled Banks have been revised. This revision is due to reclassification of some of the PSEs, which were 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		Million Rupees
	30-Jun-24	30-Jun-25	1st Jul 23 to 29-Nov-24	1st Jul 24 to 28-Nov-25	
Rice	-	192.6	184.5	11.3	
Wheat	1,133,456.1	795,113.4	(231,507.2)	(1,531.3)	
Sugar	107,772.4	104,742.0	11,642.9	56,962.8	
Fertilizer	134,664.3	163,502.0	8,319.7	(33,272.8)	
Seeds	2,427.6	340.6	(2,427.6)	(340.6)	
Oil seeds	-	-	-	-	
Pulses	-	-	-	-	
Edible Oil	-	-	-	-	
Black Mash	-	-	-	-	
Chilies	-	-	-	-	
Seed Meal	-	-	-	-	
Gram	-	-	-	-	
Onion	-	-	-	-	
Potatoes	-	-	-	-	
Cotton	-	2,629.8	2,519.3	154.8	
Total	1,378,320.5	1,066,520.4	(211,268.5)	21,984.2	

Source: SME, Housing & Sustainable Finance Department

2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Jun-25			Jul-25			Aug-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	11,255,575	15,095,690	26,351,265	11,342,656	16,007,923	27,350,579	11,105,236	14,781,033	25,886,269
International reserve assets	1,952,739	3,958,043	5,910,782	1,970,457	4,394,303	6,364,760	2,067,959	4,351,068	6,419,027
- Gold	1,924,367	-	1,924,367	1,942,112	-	1,942,112	2,011,604	-	2,011,604
- Foreign currency balances	28,372	3,913,154	3,941,526	28,345	4,322,797	4,351,142	56,355	4,300,788	4,357,143
- Balances with International Monetary Fund	-	7,338	7,338	-	41,928	41,928	-	8,368	8,368
- Special drawing rights holdings	-	46	46	-	46	46	-	46	46
- Reserve tranche position with International Monetary Fund	-	37,505	37,505	-	29,532	29,532	-	41,866	41,866
- Other foreign currency balances	-	-	-	-	-	-	-	-	-
Local currency financial assets	4,000,000	9,536,281	13,536,281	5,000,000	9,507,853	14,507,853	7,000,000	7,090,275	14,090,275
(i) Monetary policy assets	4,000,000	8,453,796	12,453,796	5,000,000	8,420,131	13,420,131	7,000,000	6,051,362	13,051,362
- Conventional securities purchased under agreement to resell	4,000,000	8,036,927	12,036,927	5,000,000	8,076,278	13,076,278	7,000,000	5,594,472	12,594,472
- Shariah compliant financing facility	-	416,869	416,869	-	343,853	343,853	-	456,890	456,890
(ii) Credit to conventional banks & financial institutions	- for purposes other than monetary policy	768,195	768,195	-	767,460	767,460	-	733,998	733,998
- Agriculture sector	-	4,564	4,564	-	4,669	4,669	-	4,571	4,571
- Industrial sector	-	354,896	354,896	-	359,803	359,803	-	356,724	356,724
- Export sector	-	344,631	344,631	-	340,686	340,686	-	310,181	310,181
- Housing sector	-	3	3	-	3	3	-	2	2
- Other	-	64,102	64,102	-	62,300	62,300	-	62,519	62,519
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	314,290	314,290	-	320,262	320,262	-	304,915	304,915	-
- Agriculture sector	-	3,870	3,870	-	3,762	3,762	-	3,820	3,820
- Industrial sector	-	142,145	142,145	-	147,230	147,230	-	144,408	144,408
- Export sector	-	160,155	160,155	-	160,546	160,546	-	148,185	148,185
- Housing sector	-	8,120	8,120	-	8,724	8,724	-	8,502	8,502
Credit to general government account	5,268,363	968,392	6,236,755	4,337,325	1,452,791	5,790,116	2,001,267	2,680,507	4,681,774
- Federal government	5,268,363	968,392	6,236,755	4,337,325	1,452,791	5,790,116	2,001,267	2,680,507	4,681,774
- Perpetual loan to federal government	-	761,467	761,467	-	767,375	767,375	-	761,573	761,573
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,268,363	206,925	5,475,288	4,337,325	685,416	5,022,742	2,001,267	1,918,935	3,920,201
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	234,060	234,060	-	219,649	219,649	-	219,649	219,649	-
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	137,055	137,055	-	173,887	173,887	-	173,887	173,887
- Financial institutions	-	42,283	42,283	-	45,762	45,762	-	45,762	45,762
- Other	-	54,722	54,722	-	-	-	-	-	-
Property, plant & equipment	-	166,324	166,324	-	171,502	171,502	-	172,257	172,257
Rupee coins	345	-	345	350	-	350	366	-	366
Other assets	34,128	232,589	266,717	34,523	261,827	296,350	35,644	267,278	302,922
LIABILITIES	11,255,575	15,095,690	26,351,265	11,342,656	16,007,923	27,350,579	11,105,236	14,781,033	25,886,269
Equity & reserves	-	5,967,993	5,967,993	-	6,097,189	6,097,189	-	3,926,474	3,926,474
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,060,876	1,060,876	-	1,119,567	1,119,567	-	1,119,567	1,119,567
- Special reserves	-	4,298	4,298	-	4,744	4,744	-	4,744	4,744
- Unrealized appreciations	-	2,102,443	2,102,443	-	2,160,977	2,160,977	-	2,230,470	2,230,470
- Profit & loss appropriation account	-	2,700,377	2,700,377	-	2,711,901	2,711,901	-	471,693	471,693
Banknotes in circulation	11,255,575	(149)	11,255,426	11,342,656	(186)	11,342,470	11,105,236	(169)	11,105,067
- Banknotes in circulation	11,255,426	-	11,255,426	11,342,470	-	11,342,470	11,105,067	-	11,105,067
- Banknotes held in Banking Department	149	(149)	186	(186)	169	169	(169)	-	-
Monetary policy liabilities	-	51,494	51,494	-	102,312	102,312	-	8,914	8,914
- Securities sold under agreement to repurchase	-	51,494	51,494	-	102,312	102,312	-	8,914	8,914
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,408,963	3,408,963	-	4,065,914	4,065,914	-	5,168,341	5,168,341
- Federal government	-	651,423	651,423	-	1,119,696	1,119,696	-	1,849,996	1,849,996
- Provincial governments & autonomous regions	-	1,096,650	1,096,650	-	1,162,778	1,162,778	-	1,393,763	1,393,763
- Bank deposits	-	1,495,546	1,495,546	-	1,625,509	1,625,509	-	1,765,280	1,765,280
- Other deposits	-	165,345	165,345	-	157,931	157,931	-	159,302	159,302
Foreign currency deposits	-	1,494,022	1,494,022	-	1,471,943	1,471,943	-	1,461,476	1,461,476
- Local banks	-	406,491	406,491	-	407,428	407,428			

2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Sep-25			Oct-25			Nov-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	11,109,804	13,544,294	24,654,098	11,293,461	14,334,875	25,628,336	11,403,030	14,526,302	25,929,332
International reserve assets	2,096,015	4,335,527	6,431,542	2,500,715	4,287,260	6,787,975	2,722,936	4,170,924	6,893,860
- Gold	2,011,604	-	2,011,604	2,346,213	-	2,346,213	2,448,023	-	2,448,023
- Foreign currency balances	84,411	4,301,162	4,385,573	154,502	4,209,732	4,364,234	274,913	4,136,841	4,411,754
- Balances with International Monetary Fund									
- Special drawing rights holdings	-	6,941	6,941	-	39,578	39,578	-	8,047	8,047
- Reserve tranches position with International Monetary Fund	-	46	46	-	46	46	-	45	45
- Other foreign currency balances	-	27,378	27,378	-	37,904	37,904	-	25,991	25,991
Local currency financial assets	7,000,000	5,817,465	12,817,465	7,000,000	6,240,720	13,240,720	7,000,000	6,400,146	13,400,146
(i) Monetary policy assets	7,000,000	4,769,416	11,769,416	7,000,000	5,240,893	12,240,893	7,000,000	5,431,969	12,431,969
- Conventional- securities purchased under agreement to resell	7,000,000	4,450,797	11,450,797	7,000,000	4,964,248	11,964,248	7,000,000	5,220,086	12,220,086
- Shariah compliant financing facility	-	318,619	318,619	-	276,645	276,645	-	211,883	211,883
- Outright purchase of assets									
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions									
for purposes other than monetary policy	-	733,777	733,777	-	699,463	699,463	-	673,155	673,155
- Agriculture sector	-	4,629	4,629	-	4,543	4,543	-	4,904	4,904
- Industrial sector	-	353,853	353,853	-	342,095	342,095	-	337,328	337,328
- Export sector	-	313,264	313,264	-	291,692	291,692	-	270,557	270,557
- Housing sector	-	2	2	-	2	2	-	2	2
- Other	-	62,029	62,029	-	61,131	61,131	-	60,363	60,363
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	314,273	314,273	-	300,364	300,364	-	295,022	295,022
- Agriculture sector	-	3,894	3,894	-	3,861	3,861	-	3,832	3,832
- Industrial sector	-	142,309	142,309	-	138,584	138,584	-	136,406	136,406
- Export sector	-	159,665	159,665	-	149,962	149,962	-	146,964	146,964
- Housing sector	-	-	-	-	-	-	-	-	-
Other	-	8,405	8,405	-	7,957	7,957	-	7,820	7,820
Credit to general government account	1,977,710	2,735,106	4,712,816	1,751,363	2,994,044	4,745,407	1,637,053	3,142,418	4,779,471
- Federal government	1,977,710	2,735,106	4,712,816	1,751,363	2,994,044	4,745,407	1,637,053	3,142,418	4,779,471
- Perpetual loan to federal government	-	-	-	-	-	-	-	-	-
- Government securities	-	757,075	757,075	-	751,836	751,836	-	751,585	751,585
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	1,977,710	1,978,031	3,955,741	1,751,363	2,242,208	3,993,571	1,637,053	2,390,833	4,027,886
- Sukus	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	219,649	219,649	-	372,610	372,610	-	372,610	372,610
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	173,887	173,887	-	326,848	326,848	-	326,848	326,848
- Financial institutions	-	45,762	45,762	-	45,762	45,762	-	45,762	45,762
- Other	-	-	-	-	-	-	-	-	-
Property, plant & equipment	-	171,700	171,700	-	171,530	171,530	-	172,730	172,730
Rupee coins	434	-	434	344	-	344	363	-	363
Other assets	35,644	264,847	300,491	41,039	268,713	309,751	42,679	267,473	310,152
LIABILITIES	11,109,804	13,544,294	24,654,098	11,293,461	14,334,875	25,628,336	11,403,030	14,526,302	25,929,332
Equity & reserves	-	4,070,152	4,070,152	-	4,748,618	4,748,618	-	4,971,994	4,971,994
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,119,567	1,119,567	-	1,119,567	1,119,567	-	1,119,567	1,119,567
- Special reserves	-	4,744	4,744	-	4,744	4,744	-	4,761	4,761
- Unrealized appreciations	-	2,230,470	2,230,470	-	2,717,869	2,717,869	-	2,819,489	2,819,489
- Profit & loss appropriation account	-	615,371	615,371	-	806,437	806,437	-	928,177	928,177
Banknotes in circulation	11,109,804	(173)	11,109,631	11,293,460	(165)	11,293,295	11,403,030	(146)	11,402,884
- Banknotes in circulation	11,109,630	-	11,109,630	11,293,295	-	11,293,295	11,402,884	-	11,402,884
- Banknotes held in Banking Department	173	(173)	0	165	(165)	-	146	(146)	-
Monetary policy liabilities	-	-	-	-	229,039	229,039	-	161,282	161,282
- Securities sold under agreement to repurchase	-	-	-	-	229,039	229,039	-	161,282	161,282
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,783,750	3,783,750	-	3,714,127	3,714,127	-	3,722,442	3,722,442
- Federal government	-	846,978	846,978	-	485,107	485,107	-	489,368	489,368
- Provincial governments & autonomous regions	-	1,306,975	1,306,975	-	1,537,708	1,537,708	-	1,421,474	1,421,474
- Bank deposits	-	1,475,793	1,475,793	-	1,535,159	1,535,159	-	1,656,641	1,656,641
- Other deposits	-	154,004	154,004	-	156,154	156,154	-	154,959	154,959
Foreign currency deposits	-	1,468,048	1,468,048	-	1,461,214	1,461,214	-	1,464,125	1,464,125
- Local banks	-	408,930	408,930	-	398,450	398,450	-	399,349	399,349
- Foreign central banks	-	993	993	-	990	990	-	986	986
- Foreign governments & sovereign wealth fund	-	1,050,720	1,050,720	-	1,053,633	1,053,633	-	1,055,713	1,055,713
- Others deposits	-	7,405	7,405	-	8,141	8,141	-	8,077	8,077
Foreign currency loans and liabilities	-	3,864,782	3,864,782	-	3,815,584	3,815,584	-	3,820,399	3,820,399
- International Monetary Fund facilities	-	1,530,370	1,530,370	-	1,489,031	1,489,031	-	1,489,030	1,489,030
- Allocations of special drawing rights of IMF	-	1,132,027	1,132,027	-	1,121,345	1,121,345	-	1,118,622	1,118,622
- Currency swap arrangements	-	1,202,385	1,202,385	-	1,205,208	1,205,208	-	1,212,747	1,212,747
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	357,735	357,735	-	366,458	366,458	-	386,205	386,205

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					
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)**

Financial Position	FY24	FY25	2024					2025		Million Rupees
			Nov	Jul	Aug	Sep	Oct	Nov		
ASSETS										
Cash & Balances with Treasury Banks	3,197,004	2,874,601	2,889,035	2,746,503	3,158,485	2,704,965	2,942,398	3,025,559		
Balances with other Banks	558,314	672,164	135,907	237,639	228,948	202,485	220,600	191,580		
Lending to Financial Institutions	1,025,211	926,667	1,307,950	666,720	632,661	554,114	924,581	928,003		
Investments	30,149,408	36,515,945	29,025,600	36,219,801	36,288,861	35,478,174	36,547,085	36,731,391		
Advances – Net of Provision	11,589,550	12,002,417	13,968,283	12,379,899	12,299,700	12,319,906	12,357,019	12,494,171		
Gross Advances	12,447,146	12,917,323	14,872,001	13,286,586	13,203,037	13,232,402	13,278,952	13,429,979		
Less: Provision for Non- Performing Advances	(857,595)	(914,906)	(903,718)	(906,688)	(903,337)	(912,496)	(921,933)	(935,808)		
Operating Fixed Assets	1,012,671	1,062,847	949,834	1,072,918	1,079,673	1,089,748	1,121,565	1,141,961		
Deferred Tax Assets	186,560	255,736	188,003	259,896	272,991	263,613	255,229	272,737		
Other Assets	2,404,598	2,936,958	2,401,049	3,049,987	3,305,563	3,415,644	3,541,143	3,613,786		
Right to use Assets		169,372		171,922	180,799	184,720	198,236	205,042		
TOTAL ASSETS	50,123,316	57,416,707	51,018,025	56,805,284	57,447,680	56,213,367	58,107,856	58,604,230		
LIABILITIES										
Bills Payable	459,192	478,713	346,819	408,957	400,652	414,342	400,986	448,071		
Borrowings	13,071,191	14,862,650	13,006,135	15,725,193	15,421,865	14,570,527	14,988,048	15,179,172		
Deposits and other Accounts	30,812,105	35,025,388	31,112,995	33,551,371	34,467,360	33,827,311	35,148,622	35,394,238		
Sub-ordinated Loans	172,846	166,328	171,341	166,328	165,329	159,328	159,325	159,324		
Liabilities Against Assets Subject to Finance Lease	11,106	148,088	105,352	146,404	151,666	150,325	158,422	159,564		
Deferred Tax Liabilities	48,282	117,951	73,414	118,257	134,121	130,310	138,327	131,028		
Other Liabilities	2,538,857	2,697,785	2,670,800	2,621,125	2,644,012	2,930,209	3,190,661	3,105,183		
TOTAL LIABILITIES	47,113,577	53,496,903	47,486,857	52,737,635	53,385,007	52,182,352	54,184,391	54,576,581		
NET ASSETS	3,009,739	3,919,804	3,531,168	4,067,649	4,062,674	4,031,015	3,923,465	4,027,648		
REPRESENTED BY:										
Paid up Capital / Head Office Capital Account	631,074	626,974	635,048	627,947	627,611	627,548	634,388	645,731		
Reserves	650,680	727,144	680,323	730,906	734,706	746,325	804,829	797,954		
Un-appropriated / Un-reddited Profit	1,363,938	1,631,177	1,529,022	1,729,034	1,724,537	1,749,532	1,695,911	1,766,536		
Surplus/ (Deficit) on Revaluation of Assets	364,046	934,509	686,775	979,762	975,819	907,610	788,336	817,428		
TOTAL	3,009,739	3,919,804	3,531,168	4,067,649	4,062,674	4,031,015	3,923,465	4,027,648		

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	2024		2025				
				Oct	Jun	Jul	Aug	Sep	Oct	
Demand Liabilities	18,358,468	20,654,009	24,183,399	21,897,398	24,183,399	24,521,162	24,802,343	25,265,631	25,214,112	
Time Liabilities	4,279,847	5,007,027	4,998,767	5,026,442	4,998,767	5,044,819	4,972,839	5,037,134	5,106,259	
TOTAL (Demand & Time Liabilities)	22,638,315	25,661,036	29,182,166	26,923,841	29,182,166	29,565,981	29,775,182	30,302,765	30,320,372	
LIQUID ASSETS MAINTAINED IN PAKISTAN	17,790,896	20,912,972	23,613,887	21,668,603	23,613,887	24,459,297	24,755,322	25,295,644	25,541,499	
Cash	602,904	684,550	636,715	571,833	636,715	620,308	646,978	626,013	636,073	
Balance with SBP	1,388,023	1,509,768	1,834,210	1,446,686	1,834,210	1,743,864	1,646,351	1,475,129	1,558,919	
Balance with agents of SBP	290,217	141,061	180,823	126,727	180,823	91,992	83,994	181,507	112,042	
Un-encumbered approved Securities	15,435,676	18,505,476	20,888,892	19,451,059	20,888,892	21,928,685	22,304,112	22,939,245	23,160,859	
Foreign Banks Deposits with SBP under section 13(3) of Banking Companies Ordinance	74,076	72,116	73,247	72,298	73,247	74,448	73,887	73,749	73,605	
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	5,393,662	6,092,810	6,872,374	6,391,995	6,872,374	6,964,733	7,010,906	7,122,184	7,116,810	
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	15,276,608	16,741,513	17,494,564	17,744,416	18,173,460	18,424,689	

Source: Banking Supervision Department-2, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

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

Source: Statistics and Data Services Department

* DFIs also includes HBFC & PMRC data.

2.15 Classification of Deposits with DFIs, MFBs and NBFCs

Million Rupees

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

Source: Statistics and Data Services Department

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

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

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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

2.17 Classification of Investments in Securities and Shares By DFIs, MFBs and NBFCs

Million Rupees

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

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Items	2024	2025	
	Dec	Mar	Jun ^P
Assets	54,394,607	55,620,108	60,105,760
I. Currency and Deposits	3,016,017	3,093,414	3,240,084
1. Currency	663,551	760,341	703,385
2. Transferable Deposits	2,173,663	2,136,448	2,290,056
3. Restricted/ compulsory deposits	51,086	51,724	67,454
4 Other Deposits	127,718	144,901	179,189
II. Securities(other than shares)	29,247,875	32,930,635	36,806,140
1. Short-term	4,781,679	4,579,958	6,075,748
2. Long-term	24,466,196	28,350,677	30,730,392
III. Loans extended (Advances)	17,673,290	14,895,347	14,873,092
1. Short-term	11,087,865	8,781,017	8,798,827
A) Money at call	262,483	166,491	329,870
B) Reverse Repo	1,032,083	720,902	571,135
C) Bills purchased and discounted	325,755	357,494	358,740
D) Other short-term advances	9,467,544	7,536,130	7,539,080
2. Long-term	6,585,425	6,114,330	6,074,265
IV. Shares and other equity	763,940	678,126	786,636
1. Quoted	346,046	289,425	353,496
2. Non quoted	409,613	380,506	423,876
3. Investment fund shares	8,282	8,195	9,264
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	11,767	7,799	9,868
VII. Other accounts receivable	2,118,333	2,366,992	2,663,506
1. Trade credit and advances	-	-	-
2. Others	2,118,333	2,366,992	2,663,506
A) Dividends receivable resident sector	165	1,155	216
B) Settlement accounts resident sector	34,518	30,528	38,074
C) Items in the process of collection	2,097	2,385	372
D) Miscellaneous assets residents sector	2,077,795	2,328,155	2,598,451
E) Other non- resident accounts receivable	3,758	4,769	26,394
VIII. Non-financial assets	1,563,384	1,647,795	1,726,433
1. Produced assets	1,168,527	1,233,143	1,301,445
A) Tangible fixed assets	1,047,749	1,103,977	1,168,928
a) Dwellings	195,972	219,321	244,866
i) Building on freehold land	7,698	8,990	9,648
ii) Building on leasehold land	188,274	210,330	235,218
b) Other buildings and structures	374,793	384,336	392,129
i) Building on freehold land	114,116	115,870	120,475
ii) Building on leasehold land	260,676	268,465	271,654
c) Machinery and equipment	386,243	408,492	436,143
i) Transport equipments	38,946	40,943	44,420
ii) Furniture & Fixtures	49,472	54,433	71,412
iii) Office equipments	219,997	238,102	252,915
iv) Other machinery & equipments	77,828	75,013	67,396
d) Other tangible fixed assets n.e.s	90,741	91,829	95,790
B) Intangible fixed assets	120,778	129,166	132,517
a) Computer software	85,379	93,769	97,121
b) Other intangible fixed assets n.e.s	35,399	35,396	35,396
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	366,101	378,448	392,879
A) Tangible non-produced assets	338,434	350,823	363,421
a) Land	218,609	224,620	225,442
i) Land underlying Buildings and structures	218,609	224,620	225,442
1. Freehold land	90,335	94,374	93,803
2. Leasehold land	128,274	130,246	131,639
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	119,825	126,203	137,979
B) Intangible non-produced assets	27,667	27,625	29,458
a) Leases and other transferable contracts	20,070	19,942	21,343
b) Purchased goodwill	1,929	1,941	1,860
c) Other intangible non-produced assets n.e.s	5,668	5,742	6,255
3. Capital work in progress	28,756	36,205	32,109

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Items	2024	2025	
	Dec	Mar	Jun ^P
Liabilities	54,394,607	55,620,108	60,105,760
I. Deposits	31,553,180	32,475,804	36,486,539
1. Transferable Deposits	26,343,427	27,147,220	30,460,270
2. Restricted/ compulsory deposits	436,315	463,496	680,627
3. Other deposits	4,773,438	4,865,088	5,345,641
II. Securities (other than shares bonds/ debentures etc.)	123,482	123,751	118,535
1. Short-term	-	-	-
2. Long-term	123,482	123,751	118,535
III. Loans (Borrowings)	14,933,584	15,005,456	14,994,400
1. Short-term	14,126,280	14,497,165	14,598,854
A) Money at call	647,229	463,743	442,739
B) Repurchase agreements (Repo)	11,620,623	12,558,754	12,606,940
C) Other short-term borrowings	1,858,428	1,474,668	1,549,175
2. Long-term borrowings	807,305	508,291	395,546
IV. Financial Derivatives	27,857	20,096	19,239
V. Other accounts payable	4,230,383	4,557,390	4,768,254
1. Provision for losses	972,209	1,005,189	987,150
A) Provision for loan losses-Specific	902,452	929,387	911,769
B) Provision for loan losses-General	43,419	49,807	47,756
C) Provision for other losses	26,338	25,995	27,626
2. Accumulated Depreciation	445,008	474,097	496,188
3. Other accounts payable other resident Sectors	2,788,244	3,059,120	3,244,601
A) Dividends payable	6,741	53,394	7,362
B) Settlement accounts	42,129	28,555	37,429
C) Items in the process of collection	23,168	17,069	23,923
D) Miscellaneous liability items	2,716,206	2,960,102	3,175,886
a) Suspense account	177,492	154,690	145,366
b) Provision for expected costs	172,466	227,652	221,298
c) Deferred tax liabilities	44,127	38,682	57,684
d) Accrued wages	20,221	15,974	17,333
e) Accrued rent	655	663	563
f) Accrued taxes	773,907	773,359	900,523
g) Other miscellaneous liability items	1,527,338	1,749,083	1,833,120
4. Other non- resident accounts payable	24,923	18,984	40,315
A) Dividends payable non-residents	14,493	7,259	28,276
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,430	11,725	12,039
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	3,526,121	3,437,611	3,718,793
1. Quoted	453,824	439,897	360,167
2. Non quoted	252,890	275,209	273,932
3. Investment fund shares	-	-	-
4. Retained earnings	507,199	780,679	580,392
5. Current year result	922,499	554,888	628,876
6. General and special reserve	909,162	1,016,293	1,291,155
7. Valuation adjustments	480,546	370,645	584,270
VIII. Contingencies and Commitments	19,836,848	20,285,191	19,444,921
1. Guarantees	3,536,220	3,621,317	3,629,568
2. Commitments	16,058,945	16,391,858	15,570,949
A) Letter of Credit	4,458,079	4,604,085	4,713,558
B) Forward Foreign Exchange Transactions	7,903,978	7,773,442	7,939,056
C) Forward government Securities Transactions	1,670,221	1,653,036	397,509
D) Derivatives	105,234	106,722	102,735
E) Forward lending	306,604	636,326	434,003
F) Operating leases	387	1,345	365
G) Commitments for acquisition of :	54,912	54,932	61,565
i.Fixed assets	42,877	45,752	47,308
ii. Intangible assets	12,035	9,180	14,257
H) Other commitments	1,559,530	1,561,971	1,922,158
3. Other contingent liabilities	241,683	272,016	244,404

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: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.

4: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.

3.1.1 Scheduled Banks' Profit and Loss Accounts

Profit/Loss Account	2024		2025	
	Oct-Dec	Jan-Mar ^R	Apr-Jun ^R	Oct-Dec
A. Mark-Up/Return/Interest Earned				Million Rupees
1. Loans and advances	2,565,837	1,785,473	2,115,377	
2. Investments	603,243	416,707	430,004	
3. Lendings to financial institutions	1,492,026	1,040,743	1,357,492	
4. Balances with banks	34,246	28,793	22,843	
5. Income from inter-office lending	3,732	2,615	3,874	
6. Other	424,601	291,848	295,553	
B. Mark-Up/Return/Interest Expensed	7,990	4,767	5,612	
1. Deposits	1,916,192	1,215,918	1,451,113	
2. Borrowings	902,171	483,612	540,220	
3. Subordinated debt	456,241	387,550	524,861	
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	13,533	6,079	7,167	
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	35,763	12,043	24,109	
6. Expense on inter-office borrowing	8,014	8,226	10,208	
7. Other	75,870	26,560	48,991	
I. Net Mark-Up/Return/Interest Income (A - B)	649,645	569,554	664,264	
C. Non Mark-Up/Return/Interest Income	199,676	125,368	170,185	
1. Fee & Commission Income	80,813	69,227	81,592	
i. Branch banking customer fees	8,710	7,453	8,118	
ii. Consumer finance related fees	2,492	2,750	7,919	
iii. Card related fees (debit and credit cards)	27,160	21,357	23,647	
iv. Credit related fees	2,651	1,847	1,665	
v. Investment banking fee	1,737	1,809	2,118	
vi. Commission on trade	16,741	11,437	14,209	
vii. Commission on guarantees	4,839	3,958	5,512	
viii. Commission on cash management	2,988	2,996	2,743	
ix. Commission on remittances including home remittances	3,412	2,427	4,853	
x. Commission on utility bills	182	166	178	
xi. Commission income - Bancassurance	1,599	1,334	1,837	
xii. Rent on lockers	442	136	196	
xiii. Commission on investments services	346	340	265	
xiv. Other Commission	7,513	11,218	8,333	
2. Dividend Income	7,927	10,315	8,700	
3. Foreign exchange income	28,842	27,156	36,369	
4. Income from derivatives	1,742	979	(1,542)	
5. Gain on securities	60,335	14,949	39,740	
i. Realised	52,487	17,384	36,920	
ii. Unrealised - held for trading	7,848	(2,435)	2,820	
6. Other Income	20,017	2,742	5,325	
i. Rent on property	418	271	317	
ii. Gain on sale of fixed assets-net	1,540	854	1,329	
iii. Loss on termination of lease liability against right of use assets	415	320	485	
iv. Gain on sale of non banking assets - net	(24)	26	12	
v. Other	17,667	1,272	3,183	
II. Total Income (I + C)	849,321	694,922	834,449	
D. Non Mark-Up/Return/Interest Expenses				
1. Operating expenses	393,624	283,378	364,039	
i. Total compensation expense	385,085	275,279	353,464	
ii. Property expense	177,452	124,792	145,877	
a. Rent and taxes	56,627	42,197	53,738	
b. Insurance	3,048	2,942	4,939	
c. Utilities cost	519	385	388	
d. Lease rental	14,376	8,002	10,864	
e. Fuel expense generators	5	49	52	
f. Security (including guards)	1,411	823	1,004	
g. Repair and maintenance (including janitorial charges)	10,379	7,924	9,421	
h. Depreciation on right-of-use assets	7,180	5,769	7,188	
i. Depreciation	11,986	9,733	12,121	
iii. Information technology expenses	7,724	6,571	7,762	
iv. Other operating expenses	35,062	24,903	35,377	
2. Workers welfare fund	115,944	83,388	118,473	
3. Other charges	6,909	7,064	9,103	
i. Penalties imposed by State Bank of Pakistan	1,630	1,035	1,472	
ii. Penalties imposed by other regulatory bodies (to be specified)	466	208	627	
iii. Others (to be specified, if material)	1	-	0	
III. Profit before provisions (II - D)	1,163	827	844	
E. Provisions / (reversals) and write offs - net	455,698	411,544	470,410	
1. (Reversals) / provisions against balance with Banks	35,894	14,746	(8,446)	
2. (Reversals) / provisions for diminution in value of investments	(406)	649	(2,003)	
3. (Reversals) / provisions against loans & advances	(5,828)	(952)	(762)	
4. (Reversals) / provisions against off balance sheet items	38,882	16,777	1,506	
5. Reversals against other assets	2,794	(176)	(2,440)	
6. Recovery of written off / charged off bad debts	3,614	526	(155)	
F. Extra ordinary / unusual items	(3,163)	(2,078)	(4,594)	
IV. Profit Before Taxation (III - E - F)	8,456	-	-	
G. Taxation	411,348	396,798	478,856	
1. Current	228,199	207,132	275,498	
2. Prior	249,506	188,148	242,750	
3. Deferred	(12,846)	(228)	25,867	
V. Profit After Taxation (IV - G)	(8,461)	19,212	6,881	
	183,149	189,666	203,358	

Notes on Human Resources

Number of Employees*

1. Permanent

- a. Male
- b. Female

2. Contractual

- a. Male
- b. Female

Source: Statistics and Data Services Department, SSBP

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

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

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

END OF PERIOD	Amount in Million Rupees							
	2024				2025			
	Sep	Dec	Mar	Jun ^P	No. of Accounts	Amount	No. of Accounts	Amount
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Current Deposits	86,548,050	10,335,518	140,919,579	11,391,107	140,919,579	11,391,107	145,019,883	12,931,826
Call Deposits	314,825	416,843	294,252	408,332	294,252	408,332	340,981	636,599
Other Deposits Accounts	244,171	946,532	154,138	832,720	154,138	832,720	109,492	1,085,285
Saving Deposits	22,539,006	14,046,806	24,968,295	13,909,380	24,968,295	13,909,380	25,656,335	14,967,855
FIXED DEPOSITS	1,131,825	4,850,545	582,326	4,521,821	582,326	4,521,821	549,590	4,918,768
Less Than 6 months	270,217	1,316,690	84,342	1,251,542	84,342	1,251,542	82,001	1,528,670
For 6 months & over but less than 1 year	41,904	675,254	14,864	488,893	14,864	488,893	14,051	616,185
For 1 year & over but less than 2 years	538,424	2,481,382	350,840	2,335,831	350,840	2,335,831	322,626	2,391,595
For 2 years & over but less than 3 years	10,912	47,897	6,033	56,392	6,033	56,392	5,151	46,860
For 3 years & over but less than 4 years	25,648	73,042	14,626	131,628	14,626	131,628	13,613	106,936
For 4 years & over but less than 5 years	30,192	14,282	7,503	12,212	7,503	12,212	6,043	5,236
For 5 years & over	214,528	241,998	104,118	245,323	104,118	245,323	106,105	223,286
Total Deposits	110,777,877	30,596,245	166,918,590	31,063,360	166,918,590	31,063,360	171,676,281	34,540,332

Source: Statistics and Data Services Department, SBP

Notes:

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

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks

As on 30th June, 2025

Amount in Million Rupees

No. of Accounts in Unit

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	99,919,148	7,619,991.0	42,716,472	1,390,045.9	717,283	380,896.5	1,666,980	3,540,892.5	145,019,883	12,931,825.8
of which:										
Basic Banking Accounts	4,695,394	534,374.5	429,007	46,233.2	7,320	761.3	25,674	286,439.9	5,157,395	867,809.0
II. Call Deposits	207,641	188,634.2	9,821	24,782.1	8,977	16,564.6	114,542	406,618.2	340,981	636,599.1
III. Other Deposit Accounts	76,803	4,537.5	17,877	7,142.5	1,698	126.4	13,114	1,073,478.3	109,492	1,085,284.6
IV. Saving Deposits	19,333,717	5,775,078.3	5,144,557	1,780,858.3	693,042	892,851.8	485,019	6,519,066.2	25,656,335	14,967,854.6
V. Fixed or Term Deposits	229,748	671,513.5	128,994	196,028.0	132,762	214,329.6	58,086	3,836,896.7	549,590	4,918,767.8
1) Less Than Three Months	27,608	125,233.0	10,587	38,117.9	8,045	36,768.9	9,919	787,177.8	56,159	987,297.5
2) For Three Months and Over but Less Than Six Months	11,728	54,584.4	6,026	15,400.6	2,187	17,019.8	5,901	454,367.9	25,842	541,372.7
3) For Six Months and Over but Less Than One Year	6,105	83,482.7	3,082	13,911.5	1,556	20,785.4	3,308	498,005.8	14,051	616,185.5
4) For One Year & Over but Less Than Two Years	133,815	364,038.4	85,392	111,559.9	85,533	115,282.2	17,886	1,800,714.3	322,626	2,391,594.8
5) For Two Years & Over but Less Than Three Years	2,743	3,423.2	1,254	1,525.9	496	589.1	658	41,321.7	5,151	46,859.9
6) For Three Years & Over but Less Than Four Years	7,071	8,255.3	3,389	2,723.2	2,313	3,906.3	840	92,050.8	13,613	106,935.5
7) For Four Years & Over but Less Than Five Years	5,212	1,578.5	410	262.3	341	202.1	80	3,192.8	6,043	5,235.8
8) For Five Years and Over but Less Than Ten Years	35,154	30,665.8	18,665	12,492.4	32,202	19,752.7	19,450	146,427.5	105,471	209,338.5
9) For ten years and over	312	252.3	189	34.3	89	23.1	44	13,638.1	634	13,947.7
Total	119,767,057	14,259,754.5	48,017,721	3,398,856.7	1,553,762	1,504,768.8	2,337,741	15,376,951.9	171,676,281	34,540,331.9

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

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

End period: Million Rupees

Category of Deposit Holder	2024			2025	
	Jun ^R	Sep	Dec	Mar	Jun ^P
1. FOREIGN CONSTITUENTS	848,930.6	844,609.2	888,649.1	953,539.1	1,008,777.3
I. Official	130,252.0	106,628.6	89,741.4	95,636.3	96,953.3
II. Business	170,014.8	145,195.2	163,434.7	192,854.0	164,156.8
III. Personal	548,535.8	592,653.9	635,339.1	664,912.9	747,209.4
IV. Trust Funds and Non Profit Organizations	128.1	131.5	132.7	127.4	457.8
2. DOMESTIC CONSTITUENTS	29,331,974.5	29,751,635.3	28,926,303.7	30,109,820.4	33,531,554.6
I. GOVERNMENT	4,380,118.4	4,526,234.5	4,296,509.7	4,547,588.8	5,221,315.6
a. Federal Government	2,709,577.9	2,799,811.0	2,581,115.7	2,681,844.8	3,164,353.2
b. Provincial Governments	1,486,856.1	1,532,671.9	1,506,660.0	1,628,938.2	1,837,843.0
c. Local Bodies	183,684.4	193,751.6	208,734.0	236,805.8	219,119.4
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,883,510.8	1,851,168.4	1,395,628.9	1,489,373.1	1,996,529.3
a. Agriculture, hunting and forestry	1,897.8	1,742.5	1,307.7	1,013.0	1,637.0
b. Services	52,639.3	48,801.8	48,235.3	41,135.1	37,065.2
c. Utilities	717,184.9	763,046.1	505,343.2	593,088.2	794,135.4
d. Transport, storage and communications	149,713.7	126,967.9	95,225.7	83,598.9	112,211.8
e. Manufacturing	309,051.2	272,090.3	207,242.1	191,925.7	273,302.7
f. Mining and Quarrying	445,716.2	415,244.3	312,972.3	316,770.8	390,386.1
g. Construction	23,197.0	22,402.9	45,847.8	42,265.9	102,072.8
h. Commerce and Trade	36,712.3	41,602.6	41,366.7	37,945.6	81,450.8
i. Others	147,398.3	159,269.8	138,088.1	181,630.0	204,267.5
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,392,683.0	1,193,845.8	1,073,313.7	1,096,680.0	1,748,466.5
a. Mutual Funds and AMCs	753,728.7	475,550.9	615,366.4	462,847.5	1,128,590.3
b. Insurance & Pension Funds	260,246.2	426,114.7	146,317.1	287,779.5	211,746.6
c. MFIs and DFIs	40,344.2	32,122.3	31,327.7	50,221.5	47,585.5
d. Stock Exchange & Brokerage Houses	85,404.9	60,206.8	127,678.5	137,936.9	140,341.1
e. Modarabas	4,707.2	5,833.7	6,167.4	6,008.0	13,941.1
f. Other NBFIs	248,251.8	194,017.5	146,456.5	151,886.5	206,261.8
IV. PRIVATE SECTOR (BUSINESS)	6,643,852.4	6,582,280.4	6,423,255.0	6,618,613.8	7,229,341.3
a. Agriculture, forestry and fishing	213,786.1	204,033.1	225,805.7	239,309.3	248,109.9
01. Crop and animal production, hunting and related service activities	206,036.6	195,210.9	218,346.3	232,804.2	239,812.7
i. Growing of Wheat, Rice, Sugar Cane & Cotton	111,769.9	102,979.0	111,514.9	110,072.0	114,177.1
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	8,298.0	8,352.6	15,479.0	17,005.6	16,167.4
iii. Growing of other fruits, vegetables and crops	33,660.3	29,794.7	33,282.7	33,805.8	35,010.0
iv. Raising of livestock and other related activities	38,451.8	41,015.1	44,586.0	54,062.3	55,647.3
v. Other agricultural support activities	13,734.8	12,966.6	13,332.2	17,731.9	18,704.0
vi. Hunting, trapping and related service activities	121.8	102.9	151.5	126.6	106.9
02 - Forestry and logging	619.5	1,566.5	828.4	715.0	475.5
03 - Fishing and aquaculture	7,130.1	7,255.7	6,631.0	5,790.1	7,821.7
b. Mining and quarrying	325,010.8	286,196.8	289,669.2	292,273.7	386,328.6
01 - Mining of coal and lignite	107,676.2	113,445.2	110,999.4	104,478.6	169,658.5
02 - Extraction of crude petroleum and natural gas	183,445.9	141,814.7	137,138.5	154,791.0	161,224.7
03 - Mining of metal ores	7,298.4	5,388.7	14,224.9	4,305.0	26,736.6
04 - Other mining and quarrying	25,351.1	24,474.9	26,260.7	27,353.2	27,220.4
05 - Mining support service activities	1,239.3	1,073.3	1,045.8	1,345.9	1,488.4
c. Manufacturing	1,630,717.4	1,647,514.7	1,626,516.8	1,564,522.9	1,794,518.3
01 - Manufacture of food products	292,225.7	310,368.6	321,572.9	290,693.0	318,701.7
02 - Manufacture of beverages	50,264.7	65,982.7	52,549.9	45,439.9	54,031.3
03 - Manufacture of tobacco products	36,323.5	26,336.2	36,640.2	35,278.4	29,630.2
04 - Manufacture of textiles	217,806.2	212,931.9	214,856.1	221,898.5	284,451.9
i. Preparation and spinning of textile fibers	63,713.8	61,806.2	66,456.4	66,148.5	106,809.3
ii. Weaving of textiles	25,523.5	25,380.8	24,405.2	24,867.2	23,385.1
iii. Finishing of textiles	24,086.5	21,842.1	21,447.2	21,036.8	39,464.1
iv. Manufacture of knitted and crocheted fabrics	16,455.1	15,918.7	17,018.7	15,033.1	18,446.6
v. Manufacture of made-up textile articles, except apparel	31,197.4	32,831.0	32,329.1	32,040.5	32,584.2
vi. Manufacture of carpets and rugs	1,924.8	1,894.2	2,082.8	1,905.7	1,579.4
vii. Manufacture of other textiles n.e.c.	54,905.1	53,258.8	51,116.7	60,866.8	62,183.1
05 - Manufacture of wearing apparel	64,745.0	69,569.2	60,025.0	64,043.2	66,808.2
06 - Manufacture of leather and related products	24,648.1	23,285.6	22,325.3	24,085.8	22,469.0
i. Tanning and dressing of leather; dressing and dyeing of fur	5,648.8	5,470.8	5,145.5	5,385.2	5,927.7
ii. Manufacture of luggage, handbags and the like, saddlery and harness	4,004.1	3,560.8	2,993.8	3,192.5	3,374.0
iii. Manufacture of footwear	14,995.3	14,254.0	14,186.0	15,508.1	13,167.4
a). Leather wear	12,284.5	11,749.8	11,842.3	12,643.7	10,511.0
b). Rubber and Plastic wear	2,710.8	2,504.2	2,343.8	2,864.4	2,656.4

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

End period: Million Rupees

Category of Deposit Holder	2024			2025	
	Jun ^R	Sep	Dec	Mar	Jun ^P
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,700.0	2,693.2	3,914.1	3,618.8	4,091.2
08 - Manufacture of paper and paper products	9,606.2	11,457.5	10,095.2	10,097.5	12,870.3
09 - Printing and reproduction of recorded media	22,591.0	21,168.7	19,613.4	20,885.9	22,768.6
10 - Manufacture of coke and refined petroleum products	145,289.3	156,229.1	170,821.0	176,638.0	186,769.4
11 - Manufacture of chemicals and chemical products	154,837.9	140,053.6	152,596.9	122,761.0	121,658.2
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	66,115.1	80,416.8	78,655.6	79,149.3	92,153.3
13 - Manufacture of rubber and plastics products	25,481.2	23,310.3	29,702.1	26,708.4	30,881.2
14 - Manufacture of other non-metallic mineral products	31,047.5	34,885.3	40,227.3	35,708.2	40,197.2
15 - Manufacture of basic metals	55,170.1	46,199.6	47,085.4	46,803.5	54,906.7
16. Manufacture of fabricated metal products, except machinery and equipment	10,574.5	8,928.1	15,539.8	9,064.4	11,850.0
17 - Manufacture of computer, electronic and optical products	31,015.1	36,988.2	27,200.3	27,510.1	37,203.9
18 - Manufacture of electrical equipment	68,645.1	67,399.1	54,597.7	55,777.0	73,722.4
19 - Manufacture of machinery and equipment	58,962.7	62,503.7	24,100.2	24,129.3	29,345.9
20 - Manufacture of motor vehicles, trailers and semi-trailers	89,873.9	72,401.8	77,537.9	88,607.8	113,747.1
21 - Manufacture of other transport equipment	11,551.6	14,644.1	14,145.3	13,653.7	19,199.4
22 - Manufacture of furniture	3,649.0	3,530.5	3,420.9	3,995.3	4,151.1
23. Other manufacturing	152,321.1	151,743.1	144,533.8	132,088.9	157,098.9
24 - Repair and installation of machinery and equipment	5,272.8	4,487.7	4,760.5	5,887.0	5,811.3
d. Electricity, gas, steam and air conditioning supply	707,942.9	763,478.0	701,806.9	780,600.3	610,813.2
e. Water supply; sewerage, waste management and remediation activities	11,071.3	14,834.9	8,747.1	11,444.9	14,181.8
f. Construction	506,748.2	424,117.5	395,665.8	422,115.6	561,891.7
01 - Construction of buildings	215,135.1	182,577.6	170,201.1	169,297.2	223,978.4
02 - Civil engineering	228,260.1	189,610.6	180,562.1	200,013.0	266,293.6
03 - Specialized construction activities	63,352.9	51,929.3	44,902.6	52,805.5	71,619.7
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,163,214.2	1,223,450.1	1,228,340.5	1,263,885.3	1,388,652.2
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	56,998.0	66,118.7	60,641.4	62,082.4	66,268.6
02 - Wholesale trade, except of motor vehicles and motorcycles	410,376.5	414,576.2	395,498.7	397,628.9	425,826.7
03 - Retail trade, except of motor vehicles and motorcycles	695,839.8	742,755.3	772,200.4	804,174.1	896,556.9
h. Transportation and storage	461,627.1	443,064.7	407,454.4	404,022.7	399,975.0
i. Accommodation and food service activities	34,997.9	40,052.6	45,860.7	37,576.1	39,958.8
j. Information and communication	257,322.1	255,760.1	270,554.2	270,804.7	291,907.0
k. Real estate activities	165,878.2	160,573.5	147,739.0	140,912.2	146,227.5
l. Professional, scientific and technical activities	163,711.4	156,161.2	166,185.9	179,775.8	200,463.2
01 - Legal and accounting activities	20,335.3	21,187.1	21,660.6	22,295.0	24,210.3
02 - Activities of head offices; management consultancy activities	15,889.6	13,614.7	14,979.2	16,809.8	16,030.9
03 - Architectural and engineering activities; technical testing and analysis	27,439.5	23,203.0	26,851.1	34,877.6	35,068.1
04 - Scientific research and development	14,204.5	10,516.9	6,164.6	5,491.8	6,844.2
05 - Advertising and market research	14,923.8	17,185.4	18,509.0	15,452.0	15,518.2
06 - Other professional, scientific and technical activities	69,028.6	68,716.1	76,051.0	82,751.9	100,415.7
07 - Veterinary activities	1,890.1	1,738.1	1,970.3	2,097.7	2,375.8
m. Administrative and support service activities	137,360.5	131,264.1	123,852.8	146,757.0	176,920.6
01 - Rental and leasing activities	4,850.5	5,069.1	4,843.1	5,005.7	5,638.5
02 - Employment activities	2,582.9	2,637.8	2,670.4	3,447.8	3,316.9
03 - Travel agency, tour operator, reservation service and related activities	33,206.8	30,650.7	27,646.5	40,677.5	42,583.3
04 - Security and investigation activities	4,374.5	4,318.0	5,021.0	4,362.7	5,659.7
05 - Services to buildings and landscape activities	6,885.7	5,166.7	5,196.9	5,745.0	13,020.1
06 - Office administrative, office support and other business support activities	85,460.2	83,421.7	78,475.0	87,518.3	106,702.1
n. Education	133,243.1	133,533.3	116,897.2	144,083.1	138,523.0
o. Human health and social work activities	103,141.1	99,964.1	101,416.7	111,024.1	115,690.8
p. Arts, entertainment and recreation	3,002.5	2,943.7	2,962.0	5,829.2	3,277.3
q. Other service activities	625,077.5	595,338.1	563,780.1	603,676.7	711,902.5
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	737,918.9	715,257.5	707,640.5	716,930.8	757,804.9
VI. PERSONAL	14,205,353.6	14,802,431.8	14,959,998.3	15,592,399.0	16,527,903.7
VII. OTHER	88,537.3	80,417.0	69,957.5	48,235.0	50,193.3
TOTAL	30,180,905.0	30,596,244.6	29,814,952.7	31,063,359.6	34,540,331.9

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 30th June, 2025

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1,054,431	585,815.0	90,544	106,203.3	80,379	156,096.7	17,760	160,662.3	1,243,114	1,008,777.3
1) Official	51,410	43,742.7	4,933	4,674.5	15,450	23,032.1	661	25,504.0	72,454	96,953.3
2) Business	13,424	20,988.0	1,303	2,357.9	2,445	6,419.2	16,984	134,391.7	34,156	164,156.8
3) Personal	989,597	521,084.3	84,308	99,171.0	62,484	126,645.4	87	308.8	1,136,476	747,209.4
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	28	457.8	28	457.8
2. DOMESTIC CONSTITUENTS	118,712,626	13,673,939.5	47,927,177	3,292,653.4	1,473,383	1,348,672.1	2,319,981	15,216,289.6	170,433,167	33,531,554.6
I. GOVERNMENT	-	-	-	-	-	-	518,235	5,221,315.6	518,235	5,221,315.6
A. Federal Government	-	-	-	-	-	-	83,328	3,164,353.2	83,328	3,164,353.2
B. Provincial Governments	-	-	-	-	-	-	396,716	1,837,843.0	396,716	1,837,843.0
C. Local Bodies	-	-	-	-	-	-	38,191	219,119.4	38,191	219,119.4
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	19,237	1,996,529.3	19,237	1,996,529.3
Agriculture, hunting and forestry	-	-	-	-	-	-	51	1,637.0	51	1,637.0
Services	-	-	-	-	-	-	1,225	37,065.2	1,225	37,065.2
Utilities	-	-	-	-	-	-	8,124	794,135.4	8,124	794,135.4
Transport, storage and communications	-	-	-	-	-	-	4,498	112,211.8	4,498	112,211.8
Manufacturing	-	-	-	-	-	-	2,615	273,302.7	2,615	273,302.7
Mining and Quarrying	-	-	-	-	-	-	487	390,386.1	487	390,386.1
Construction	-	-	-	-	-	-	165	102,072.8	165	102,072.8
Commerce and Trade	-	-	-	-	-	-	476	81,450.8	476	81,450.8
Others	-	-	-	-	-	-	1,596	204,267.5	1,596	204,267.5
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	79,173	1,748,466.5	79,173	1,748,466.5
Mutual Funds and AMCs	-	-	-	-	-	-	4,642	1,128,590.3	4,642	1,128,590.3
Insurance & Pension Funds	-	-	-	-	-	-	17,496	211,746.6	17,496	211,746.6
MFIs and DFIs	-	-	-	-	-	-	11,191	47,585.5	11,191	47,585.5
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	10,236	140,341.1	10,236	140,341.1
Modarabas	-	-	-	-	-	-	503	13,941.1	503	13,941.1
Other NBFI	-	-	-	-	-	-	35,105	206,261.8	35,105	206,261.8
IV. PRIVATE SECTOR (BUSINESS)	4,774,730	1,477,161.6	572,224	196,889.6	114,230	115,833.2	1,597,066	5,439,456.9	7,058,250	7,229,341.3
A. Agriculture, forestry and fishing	1,673,086	137,101.0	125,154	16,060.4	25,704	8,050.9	108,279	86,897.6	1,932,223	248,109.9
1. Crop and animal production, hunting and related service activities	1,670,709	135,913.0	125,065	15,612.3	25,627	8,028.5	106,257	80,258.9	1,927,658	239,812.7
Growing of Wheat, Rice, Sugar Cane & Cotton	949,175	75,072.2	75,492	9,418.3	10,585	3,447.4	67,028	26,239.3	1,102,280	114,177.1
Growing of tropical, subtropical, pome and stone fruits & vegetables	123,424	6,547.3	6,042	392.8	1,107	506.2	1,172	8,721.1	131,745	16,167.4
Growing of other fruits, vegetables and crops	350,688	18,497.3	22,867	2,442.4	10,408	1,222.4	18,032	12,847.9	401,995	35,010.0
Raising of livestock and other related activities	200,636	28,747.5	18,240	2,883.6	2,106	1,755.1	10,810	22,261.2	231,792	55,647.3
Other agricultural support activities	46,718	7,031.1	2,416	448.3	1,412	1,094.3	9,068	10,130.3	59,614	18,704.0
Hunting, trapping and related service activities	68	17.6	8	26.9	9	3.1	147	59.3	232	106.9
02 - Forestry and logging	267	75.8	13	0.9	17	13.1	471	385.7	768	475.5
03 - Fishing and aquaculture	2,110	1,112.2	76	447.2	60	9.4	1,551	6,252.9	3,797	7,821.7
B. Mining and quarrying	4,703	5,055.8	227	380.8	364	996.1	16,909	379,895.9	22,203	386,326.8
05 - Mining of coal and lignite	823	900.1	52	90.5	44	111.0	4,622	168,556.9	5,541	169,558.5
06 - Extraction of crude petroleum and natural gas	1,080	1,191.7	63	140.3	106	151.4	7,265	159,741.3	8,514	161,224.7
07 - Mining of metal ores	419	555.1	13	2.9	25	264.6	889	25,914.0	1,346	26,736.6
08-Other mining and quarrying	1,927	2,301.1	93	147.1	159	459.0	3,586	24,313.2	5,765	27,220.4
09 - Mining support service activities	454	107.7	6	0.0	30	10.1	547	1,370.5	1,037	1,488.4
C. Manufacturing	219,059	173,848.6	23,693	23,890.0	15,146	29,423.7	304,119	1,567,355.9	562,017	1,794,518.3
10 - Manufacture of food products	47,140	32,469.0	2,847	4,376.0	4,676	11,096.4	50,073	270,760.3	104,736	318,701.7
11 - Manufacture of beverages	6,381	2,316.4	4,411	650.7	275	1,819.3	2,486	49,244.9	13,553	54,031.3
12 - Manufacture of tobacco products	126	54.2	6	0.0	46	1,268.1	594	28,307.9	772	29,630.2
13 - Manufacture of textiles	22,540	20,849.7	3,223	4,758.4	2,629	2,127.2	47,506	256,716.7	75,898	284,451.9
Preparation and spinning of textile fibres	5,216	3,737.5	649	555.7	1,308	864.0	14,617	101,652.1	21,790	106,809.3
Weaving of textiles	3,168	2,718.3	264	562.6	373	622.6	6,855	19,481.7	10,660	23,385.1
Finishing of textiles	3,900	2,264.7	410	182.0	587	312.6	5,877	36,704.9	10,774	39,464.1
Manufacture of knitted and crocheted fabrics	1,135	999.4	298	422.1	83	84.2	2,630	16,940.9	4,146	18,446.6
Manufacture of made-up textile articles, except apparel	3,333	3,916.9	629	718.0	82	40.6	6,612	27,908.8	10,656	32,584.2
Manufacture of carpets and rugs	379	236.1	30	9.2	24	2.5	522	1,331.6	955	1,579.4
Manufacture of other textiles n.e.c.	5,409	6,976.8	943	2,308.9	172	200.7	10,393	52,696.7	16,917	62,183.1
14 - Manufacture of wearing apparel	10,348	7,184.8	4,635	2,951.7	591	554.7	11,060	56,117.0	26,634	66,808.2
15 - Manufacture of leather and related products	5,904	5,879.2	816	1,190.5	254	269.3	7,030	15,130.0	14,004	22,469.0
Tanning and dressing of leather; dressing and dyeing of fur	1,137	1,344.5	277	186.8	85	88.4	1,742	4,308.0	3,241	5,927.7
Manufacture of luggage, handbags and the like, saddlery and harness	627	501.0	65	198.8	74	102.8	1,094	2,571.3	1,860	3,374.0
Manufacture of footwear	4,140	4,033.7	474	804.9	95	78.1	4,194	8,250.6	8,903	13,167.4
a. Leather wear	2,855	2,273.5	355	731.3	73	54.9	3,424	7,451.2	6,707	10,511.0
b. Rubber and Plastic wear	1,285	1,760.2	119	73.5	22	23.2	770	799.5	2,196	2,656.4

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2025

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,714	1,336.3	212	111.7	109	87.7	2,240	2,555.5	5,275	4,091.2
17 - Manufacture of paper and paper products	12,799	688.2	95	38.9	119	126.7	5,032	12,016.4	18,045	12,870.3
18 - Printing and reproduction of recorded media	10,521	6,538.5	893	864.9	692	461.9	7,933	14,903.3	20,039	22,768.6
Printing and other service activities related to printing	10,319	6,459.3	874	859.7	594	408.8	7,410	13,295.3	19,197	21,023.1
Reproduction of recorded media	202	79.2	19	5.1	98	53.1	523	1,608.0	842	1,745.5
19 - Manufacture of coke and refined petroleum products	736	20,257.2	53	29.1	125	135.8	8,783	166,347.4	9,697	186,769.4
20 - Manufacture of chemicals and chemical products	6,439	6,111.2	793	1,255.3	664	740.2	31,941	113,551.5	39,837	121,658.2
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,230	3,337.4	326	786.3	660	1,055.8	10,623	86,973.8	13,839	92,153.3
22 - Manufacture of rubber and plastics products	4,147	3,655.4	390	794.8	193	293.4	15,278	26,137.6	20,008	30,881.2
23 - Manufacture of other non-metallic mineral products	14,638	4,158.3	321	345.8	334	909.9	6,518	34,783.2	21,811	40,197.2
24 - Manufacture of basic metals	8,390	6,992.5	576	1,218.4	492	1,096.4	14,892	45,599.5	24,350	54,906.7
25. Manufacture of fabricated metal products, except machinery and equipment	2,845	2,127.5	198	163.7	153	120.2	3,411	9,438.6	6,607	11,850.0
26 - Manufacture of computer, electronic and optical products	4,663	3,017.3	442	719.3	254	246.9	3,721	33,220.4	9,080	37,203.9
27 - Manufacture of electrical equipment	7,418	5,729.6	440	341.1	414	2,215.5	11,936	65,436.2	20,208	73,722.4
28 - Manufacture of machinery and equipment	7,749	4,927.0	432	447.2	551	397.3	7,119	23,574.4	15,851	29,345.9
29 - Manufacture of motor vehicles, trailers and semi-trailers	3,290	2,280.3	245	406.1	235	462.7	9,814	110,597.9	13,584	113,747.1
30 - Manufacture of other transport equipment	1,044	481.1	46	4.5	76	86.9	2,411	18,626.9	3,577	19,199.4
31 - Manufacture of furniture	3,880	1,477.0	207	141.6	113	73.5	2,702	2,459.0	6,902	4,151.1
32. Other manufacturing	31,167	31,008.8	1,998	2,268.3	1,417	3,766.2	37,455	120,055.6	72,037	157,098.9
Manufacture of jewellery and related articles	3,959	1,201.0	133	122.6	128	105.1	2,239	1,368.1	6,459	2,796.8
Manufacture of imitation jewellery and related articles	746	1,617.4	27	3.2	8	2.4	255	191.0	1,036	1,814.0
Manufacture of musical instruments	554	307.0	23	0.9	15	73.0	920	2,507.5	1,512	2,888.4
Manufacture of sports goods	8,743	15,143.3	756	1,214.5	537	2,331.3	6,468	27,183.8	16,504	45,872.9
Manufacture of games and toys	94	95.1	8	0.2	12	17.5	87	89.7	201	202.5
Manufacture of medical and dental instruments and supplies	2,035	1,967.4	98	104.1	459	776.0	4,306	13,264.4	6,898	16,111.9
Manufacture of Handicrafts	425	149.2	299	88.9	32	1.8	430	768.0	1,186	1,007.9
Other manufacturing n.e.c.	14,611	10,528.5	654	733.8	226	459.2	22,750	74,683.1	38,241	86,404.5
33 - Repair and installation of machinery and equipment	1,950	971.8	88	25.8	74	11.7	3,561	4,802.1	5,673	5,811.3
D. Electricity, gas, steam and air conditioning supply	488	566.9	144	63.9	55	1.1	11,521	610,181.2	12,208	610,813.2
Electric power generation, transmission and distribution	235	509.3	5	0.8	1	-	8,482	581,132.1	8,723	581,642.2
a) Hydral	-	-	-	-	-	-	871	49,648.1	871	49,648.1
b) Thermal	4	29.6	-	-	-	-	544	12,931.8	548	12,961.4
c) Coal Based	2	1.9	-	-	-	-	313	280,261.6	315	280,263.5
d) Wind	5	5.1	-	-	-	-	510	18,735.3	515	18,740.4
e) Solar	186	445.7	-	-	-	-	2,402	19,837.3	2,588	20,283.0
f) Other	38	27.0	5	0.8	1	-	3,842	199,717.9	3,886	199,745.8
Manufacture of gas; distribution of gaseous fuels through mains	37	13.5	3	1.9	-	-	2,203	27,232.2	2,243	27,247.7
Steam and air conditioning supply	216	44.1	136	61.2	54	1.1	836	1,816.9	1,242	1,923.3
E. Water supply; sewerage, waste management and remediation activities	4,464	3,905.3	231	474.6	255	81.5	6,260	9,720.5	11,210	14,181.8
36 - Water collection, treatment and supply	1,021	384.6	76	20.9	158	41.7	1,240	3,084.7	2,495	3,531.9
37 - Sewerage	473	251.6	32	151.7	10	1.7	2,808	524.6	3,323	929.6
38 - Waste collection, treatment and disposal activities; materials recovery	2,662	3,208.1	100	301.4	52	29.8	2,039	5,772.4	4,853	9,311.7
39 - Remediation activities and other waste management services	308	61.0	23	0.6	35	8.3	173	338.7	539	408.6
F. Construction	103,063	90,420.7	5,555	4,226.2	5,350	19,357.5	132,358	447,887.4	246,326	561,891.7
41 - Construction of buildings	39,844	33,134.8	1,504	2,080.9	1,973	2,770.5	73,445	185,992.3	116,766	223,978.4
42 - Civil engineering	45,394	43,645.9	2,438	1,889.3	2,503	15,823.8	43,391	204,934.6	93,726	266,293.6
43 - Specialized construction activities	17,825	13,640.0	1,613	256.0	874	763.2	15,522	56,960.5	35,834	71,619.7
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,588,199	635,139.0	107,555	57,134.9	41,098	31,179.4	453,947	665,198.9	2,190,799	1,388,652.2
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	40,860	17,539.7	1,360	975.4	1,450	1,179.8	33,134	46,573.6	76,804	66,268.6
46 - Wholesale trade, except of motor vehicles and motorcycles	205,034	86,154.6	9,883	4,741.1	14,060	8,320.6	209,968	326,610.5	438,945	425,826.7
47 - Retail trade, except of motor vehicles and motorcycles	1,342,305	531,444.6	96,312	51,418.4	25,588	21,679.0	210,845	292,014.8	1,675,050	896,556.9

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2025

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	37,883	28,229.0	2,059	1,837.6	1,413	1,280.4	33,867	368,628.0	75,222	399,975.0
49 - Land transport and transport via pipelines	21,092	12,906.7	1,141	682.4	601	510.6	18,712	45,008.2	41,546	59,107.8
50 - Water transport	590	613.3	48	26.0	56	14.5	1,409	64,519.0	2,103	65,172.8
51 - Air transport	1,106	1,054.6	74	65.7	17	2.2	1,927	105,599.0	3,124	106,721.6
52 - Warehousing and support activities for transportation	14,191	12,780.4	718	983.3	687	709.1	10,245	136,777.0	25,841	151,249.8
53 - Courier activities other than national post activities	904	874.1	78	80.2	52	43.9	1,574	16,724.8	2,608	17,723.0
I. Accommodation and food service activities	23,244	8,757.9	1,719	918.7	796	734.2	17,612	29,548.0	43,371	39,958.8
55 - Accommodation	4,904	2,182.0	347	152.2	197	191.5	4,172	11,165.6	9,620	13,691.3
56-Food and beverage service activities	18,340	6,575.9	1,372	766.5	599	542.7	13,440	18,382.3	33,751	26,267.5
J. Information and communication	29,579	20,285.2	3,290	3,451.3	1,262	1,289.7	46,346	266,880.7	80,477	291,907.0
58 - Publishing activities	4,374	2,675.8	411	155.9	304	528.9	6,847	32,425.6	11,936	35,786.1
59 - Motion picture, video and television programme production, sound recording and music publishing activities	736	142.8	82	26.1	28	4.9	987	1,720.9	1,833	1,894.8
60 - Programming and broadcasting activities	435	150.0	89	7.8	16	20.9	980	2,359.8	1,520	2,538.6
61 - Telecommunications	10,673	3,998.0	636	611.3	388	130.1	11,289	121,268.9	22,986	126,008.3
62 - Computer programming, consultancy and related activities	9,931	10,564.9	1,605	2,290.4	403	570.6	18,897	79,993.6	30,836	93,419.5
63 - Information service activities	3,430	2,753.7	467	359.8	123	34.3	7,346	29,111.9	11,366	32,259.7
K. Real estate activities	91,891	58,587.8	3,383	3,962.6	3,364	3,525.5	26,439	80,151.7	125,077	146,227.5
L. Professional, scientific and technical activities	32,292	17,982.1	5,975	3,125.2	1,893	2,423.3	37,404	176,932.5	77,564	200,463.2
69 - Legal and accounting activities	11,079	6,902.2	3,501	1,230.2	734	1,108.9	6,525	14,969.0	21,839	24,210.3
70 - Activities of head offices; management consultancy activities	3,039	675.9	192	62.8	99	96.8	2,650	15,195.3	5,980	16,030.9
71 - Architectural and engineering activities; technical testing and analysis	4,974	5,036.4	491	759.7	157	200.6	5,596	29,071.4	11,218	35,068.1
72 - Scientific research and development	1,051	329.4	88	33.5	76	132.6	1,446	6,348.6	2,661	6,844.2
73 - Advertising and market research	5,413	1,849.5	772	641.3	204	448.9	6,002	12,578.5	12,391	15,518.2
74 - Other professional, scientific and technical activities	5,354	2,680.3	895	259.1	595	342.5	14,430	97,133.9	21,274	100,415.7
75 - Veterinary activities	1,382	508.4	36	138.6	28	93.0	755	1,635.8	2,201	2,375.8
M. Administrative and support service activities	60,124	36,919.0	4,068	2,439.7	2,991	1,635.4	76,140	135,926.5	143,323	176,920.6
77 - Rental and leasing activities	6,312	2,346.3	376	257.5	238	303.1	1,496	2,731.6	8,422	5,638.5
78 - Employment activities	871	843.8	85	45.9	69	83.3	864	2,343.9	1,889	3,316.9
79 - Travel agency, tour operator, reservation service and related activities	12,053	6,709.9	672	479.1	909	362.4	29,462	35,031.9	43,096	42,583.3
80 - Security and investigation activities	645	263.8	30	4.6	149	323.3	1,542	5,068.0	2,366	5,659.7
81. Services to buildings and landscape activities	3,020	8,203.2	73	38.3	213	81.6	2,858	4,697.0	6,164	13,020.1
82 - Office administrative, office support and other business support activities	37,223	18,552.1	2,832	1,614.3	1,413	481.7	39,918	86,054.1	81,386	106,702.1
N. Education	26,913	12,833.1	17,507	5,384.8	1,348	1,537.2	41,686	118,767.9	87,454	138,523.0
O. Human health and social work activities	11,915	9,980.1	2,649	2,217.5	1,640	2,725.6	16,869	100,767.6	33,073	115,690.8
86 - Human health activities	11,150	9,637.0	2,539	2,144.8	1,464	2,649.4	11,721	73,916.8	26,874	88,348.1
87 - Residential care activities	360	99.8	52	33.7	25	25.9	414	1,444.7	851	1,604.0
88. Social work activities with and without accommodation	405	243.3	58	39.0	151	50.3	4,734	25,406.1	5,348	25,738.6
P. Arts, entertainment and recreation	1,245	572.6	365	81.5	135	130.0	2,600	2,493.3	4,345	3,277.3
Q. Other service activities	866,582	236,977.4	268,650	71,240.0	11,416	11,461.7	264,710	392,223.4	1,411,358	711,902.5
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	92,125	757,804.9	92,125	757,804.9
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	37,449	497,093.4	37,449	497,093.4
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	54,676	260,711.5	54,676	260,711.5
VI. PERSONAL	113,930,039	12,193,400.2	47,352,479	3,094,736.0	1,357,976	1,232,037.4	2,431	7,730.2	162,642,925	16,527,903.7
A. Salaried persons	24,041,637	3,538,423.0	5,692,448	840,295.2	367,809	287,701.1	792	7,088.4	30,102,686	4,673,507.6
B. Self employed	21,236,947	6,023,220.2	3,487,847	690,928.6	464,946	438,081.5	64	86.9	25,189,804	7,152,317.1
C. Other Personal	68,651,455	2,631,757.1	38,172,184	1,563,512.2	525,221	506,254.8	1,575	554.9	107,350,435	4,702,079.0
VII. OTHER	7,857	3,377.7	2,474	1,027.8	1,177	801.5	11,714	44,986.3	23,222	50,193.3
Total	119,767,057	14,259,754.5	48,017,721	3,398,856.7	1,553,762	1,504,768.8	2,337,741	15,376,951.9	171,676,281	34,540,331.9

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

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

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS								
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business		
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount	
Less Than 25,000		762,747	1,635.1	299,396	1,277.0	11,410	15.1	67,882	36.8	4,510,611	12,995.3
25,000 to 50,000		55,821	1,972.7	42,687	1,549.4	555	19.8	1,151	40.6	396,522	14,691.1
50,000 to 100,000		131,848	9,184.3	37,463	2,643.7	701	49.9	1,056	75.5	529,440	38,878.1
100,000 to 150,000		63,621	7,129.6	23,118	2,798.7	345	41.8	599	73.1	288,029	34,886.8
150,000 to 200,000		19,759	3,415.0	11,622	2,002.9	214	37.2	342	59.3	235,315	40,358.2
200,000 to 300,000		27,844	6,817.3	15,946	3,852.8	290	71.3	521	127.1	212,615	52,333.8
300,000 to 400,000		18,515	6,399.1	8,478	2,922.0	212	72.6	320	111.1	105,513	36,297.2
400,000 to 500,000		13,450	5,991.1	7,262	3,219.9	187	84.3	246	110.4	89,467	40,381.2
500,000 to 750,000		26,979	16,177.1	10,169	6,155.3	319	198.0	538	331.3	125,072	75,504.6
750,000 to 1,000,000		15,202	13,187.0	6,071	5,279.1	379	327.8	341	298.5	71,725	62,061.1
1,000,000 to 2,000,000		37,249	51,316.5	16,125	22,662.4	545	768.9	870	1,241.8	154,154	213,955.9
2,000,000 to 3,000,000		17,491	42,626.4	5,877	14,471.9	326	804.3	546	1,335.2	73,945	179,311.0
3,000,000 to 4,000,000		10,401	35,769.3	3,265	11,313.1	179	631.5	392	1,334.8	97,470	353,115.1
4,000,000 to 5,000,000		6,731	29,995.4	2,102	9,441.2	212	946.0	241	1,083.7	29,509	130,746.9
5,000,000 to 6,000,000		6,262	33,723.9	2,550	14,045.8	177	989.3	279	1,519.9	23,153	124,529.0
6,000,000 to 7,000,000		3,828	24,745.2	1,672	10,658.4	126	818.4	171	1,109.0	14,137	91,229.0
7,000,000 to 8,000,000		2,848	21,248.7	1,084	8,104.8	75	561.8	197	1,476.9	11,436	85,282.7
8,000,000 to 9,000,000		2,444	20,704.7	1,025	8,689.6	73	620.1	138	1,164.5	8,752	73,969.4
9,000,000 to 10,000,000		2,083	19,732.2	853	8,079.9	77	730.2	96	912.8	7,076	66,973.6
10,000,000 to 100,000,000		17,125	399,380.6	15,450	463,803.2	1,416	45,652.1	2,140	73,471.6	66,984	1,711,621.9
100,000,000 to 500,000,000		779	125,681.3	4,395	1,064,299.9	750	149,792.6	623	133,038.3	5,994	1,170,518.2
500,000,000 to 1,000,000,000		47	31,605.0	671	437,192.7	208	140,357.4	184	119,361.7	745	489,806.7
1,000,000,000 to 5,000,000,000		36	77,074.9	843	1,500,409.5	382	760,406.5	210	463,492.4	491	955,542.7
5,000,000,000 to 10,000,000,000		4	23,264.9	63	420,162.0	46	313,955.8	63	448,523.3	61	418,254.9
10,000,000,000 & Over		-	-	48	1,196,280.8	33	578,576.5	27	498,136.9	34	756,096.8
TOTAL		1,243,114	1,008,777.3	518,235	5,221,315.6	19,237	1,996,529.3	79,173	1,748,466.5	7,058,250	7,229,341.3

Source: Statistics and Data Services Department, SBP

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

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (RS.)	DOMESTIC CONSTITUENTS							TOTAL	
	Trust Funds		Personal		Others		Sub Total		
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less Than 25,000	54,223	247.3	131,170,143	298,922.8	13,189	46.0	136,126,854	313,540.2	136,889,601
25,000 to 50,000	5,964	195.7	5,654,246	202,199.6	1,538	51.6	6,102,663	218,747.9	6,158,484
50,000 to 100,000	3,745	263.7	8,924,394	692,846.8	1,253	85.8	9,498,052	734,843.5	9,629,900
100,000 to 150,000	1,878	226.8	3,585,122	438,994.3	1,891	212.1	3,900,982	477,233.6	3,964,603
150,000 to 200,000	1,368	238.2	2,395,373	414,168.7	405	69.0	2,644,639	456,933.5	2,664,398
200,000 to 300,000	2,162	526.5	3,757,950	955,175.7	789	190.1	3,990,273	1,012,277.2	4,018,117
300,000 to 400,000	1,424	475.0	1,628,988	563,135.4	340	115.7	1,745,275	603,129.0	1,763,790
400,000 to 500,000	957	429.6	1,029,710	458,813.9	281	124.3	1,128,110	503,163.6	1,141,560
500,000 to 750,000	2,190	1,285.2	1,454,216	879,208.4	547	321.6	1,593,051	963,004.5	1,620,030
750,000 to 1,000,000	1,754	1,477.9	688,932	595,629.9	419	352.0	769,621	665,426.3	784,823
1,000,000 to 2,000,000	3,165	4,340.4	1,129,479	1,544,622.2	682	888.9	1,305,020	1,788,480.6	1,342,269
2,000,000 to 3,000,000	1,742	4,216.7	420,438	1,017,941.9	465	1,094.4	503,339	1,219,175.4	520,830
3,000,000 to 4,000,000	1,001	3,449.1	218,118	747,710.5	175	592.4	320,600	1,118,146.6	331,001
4,000,000 to 5,000,000	882	3,923.9	145,569	650,073.9	120	527.6	178,635	796,743.1	185,366
5,000,000 to 6,000,000	1,240	6,454.9	98,712	532,063.1	201	1,050.9	126,312	680,652.9	132,574
6,000,000 to 7,000,000	489	3,160.3	58,474	376,857.1	83	537.4	75,152	484,369.6	78,980
7,000,000 to 8,000,000	498	3,709.2	46,923	349,842.9	68	502.9	60,281	449,481.2	63,129
8,000,000 to 9,000,000	368	3,120.4	34,420	290,755.5	24	199.5	44,800	378,518.9	47,244
9,000,000 to 10,000,000	321	3,036.3	26,525	251,288.7	42	398.8	34,990	331,420.3	37,073
10,000,000 to 100,000,000	5,355	167,192.6	169,866	3,582,421.8	613	14,445.0	261,824	6,058,608.2	278,949
100,000,000 to 500,000,000	1,135	234,857.8	4,691	864,772.8	87	20,696.4	17,675	3,637,975.9	18,454
500,000,000 to 1,000,000,000	151	99,843.2	419	288,776.6	8	5,248.3	2,386	1,580,586.6	2,433
1,000,000,000 to 5,000,000,000	105	163,459.8	187	308,143.6	2	2,442.5	2,220	4,153,897.0	2,256
5,000,000,000 to 10,000,000,000	8	51,674.5	23	138,174.7	-	-	264	1,790,745.1	268
10,000,000,000 & Over	-	-	7	85,362.9	-	-	149	3,114,454.0	149
TOTAL	92,125	757,804.9	162,642,925	16,527,903.7	23,222	50,193.3	170,433,167	33,531,554.6	171,676,281
									34,540,331.9

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	Dec-24			Mar-25			Jun-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	72.4	816.2	888.6	77.7	875.8	953.5	91.0	917.8	1,008.8
	Government	100.7	4,195.8	4,296.5	155.4	4,392.1	4,547.6	144.3	5,077.0	5,221.3
	Non-Financial Public Sector Enterprises	11.3	1,384.3	1,395.6	23.5	1,465.9	1,489.4	26.0	1,970.6	1,996.5
	NBFCs & Financial Auxiliaries	2.5	1,070.8	1,073.3	1.9	1,094.8	1,096.7	2.5	1,745.9	1,748.5
	Private Sector (Business)	521.5	5,901.7	6,423.3	558.1	6,060.5	6,618.6	548.2	6,681.1	7,229.3
	Trust Funds & Non Profit Organizations	15.7	691.9	707.6	15.8	701.1	716.9	19.6	738.2	757.8
	Personal/Individuals	2,440.8	12,519.2	14,960.0	2,498.5	13,093.9	15,592.4	2,578.3	13,949.7	16,527.9
	Others	15.3	54.7	70.0	7.6	40.6	48.2	2.5	47.7	50.2
Punjab	Total	3,180.2	26,634.7	29,815.0	3,338.6	27,724.8	31,063.4	3,412.4	31,128.0	34,540.3
	Foreign Constituents	53.8	328.9	382.6	57.8	346.8	404.6	65.2	374.6	439.8
	Government	25.9	1,675.4	1,701.3	36.0	1,667.0	1,703.0	25.8	1,885.6	1,911.4
	Non-Financial Public Sector Enterprises	5.6	676.0	681.6	4.5	726.1	730.6	8.0	974.1	982.1
	NBFCs & Financial Auxiliaries	0.5	127.2	127.7	0.5	146.6	147.1	0.4	158.9	159.3
	Private Sector (Business)	321.8	2,382.0	2,703.7	335.0	2,469.4	2,804.4	354.8	2,865.8	3,220.6
	Trust Funds & Non Profit Organizations	9.1	265.2	274.4	9.2	259.3	268.5	12.0	243.7	255.7
	Personal/Individuals	1,380.5	6,299.8	7,680.3	1,403.9	6,692.9	8,096.8	1,500.8	6,794.6	8,295.5
Sindh	Others	2.8	27.2	30.0	0.4	14.2	14.6	1.2	26.4	27.6
	Total	1,800.0	11,781.6	13,581.6	1,847.4	12,322.3	14,169.7	1,968.3	13,323.7	15,292.0
	Foreign Constituents	1.0	364.4	365.4	0.6	392.4	393.0	0.7	383.1	383.8
	Government	19.1	1,084.3	1,103.3	73.6	1,168.4	1,242.0	69.2	1,693.3	1,762.5
	Non-Financial Public Sector Enterprises	3.9	263.1	267.0	16.8	269.4	286.3	11.7	414.9	426.5
	NBFCs & Financial Auxiliaries	0.1	855.4	855.5	0.1	757.0	757.1	0.1	1,477.8	1,477.9
	Private Sector (Business)	76.6	2,472.6	2,549.2	83.0	2,529.5	2,612.5	41.1	2,601.8	2,642.9
	Trust Funds & Non Profit Organizations	2.1	294.2	296.3	2.2	312.7	314.9	2.7	347.9	350.7
Khyber Pakhtunkhwa	Personal/Individuals	233.2	3,519.6	3,752.9	254.2	3,763.7	4,017.9	221.6	4,244.6	4,466.2
	Others	0.0	3.6	3.6	5.9	4.4	10.3	0.0	8.9	8.9
	Total	336.1	8,857.2	9,193.3	436.4	9,197.5	9,633.9	347.1	11,172.3	11,519.4
	Foreign Constituents	6.8	25.6	32.4	7.4	29.1	36.5	9.3	31.7	40.9
	Government	17.5	328.0	345.5	21.5	380.6	402.1	27.6	489.8	517.4
	Non-Financial Public Sector Enterprises	0.4	18.0	18.3	0.7	46.7	47.4	1.2	39.3	40.6
	NBFCs & Financial Auxiliaries	0.1	1.4	1.6	0.1	1.2	1.3	0.1	10.9	11.0
	Private Sector (Business)	71.1	167.0	238.2	74.3	173.4	247.7	82.4	196.4	278.8
Balochistan	Trust Funds & Non Profit Organizations	0.7	17.7	18.4	0.7	20.0	20.7	1.2	28.9	30.1
	Personal/Individuals	453.9	1,020.8	1,474.7	442.2	947.8	1,390.0	485.2	1,220.0	1,705.2
	Others	1.9	10.9	12.8	0.8	8.9	9.7	0.8	6.8	7.6
	Total	552.5	1,589.5	2,142.0	547.7	1,607.7	2,155.4	607.7	2,023.9	2,631.6
	Foreign Constituents	0.0	2.1	2.2	0.0	1.4	1.4	0.1	1.7	1.8
	Government	25.4	179.0	204.4	11.3	216.2	227.5	8.9	139.7	148.6
	Non-Financial Public Sector Enterprises	0.7	7.4	8.1	1.3	6.8	8.1	4.4	12.8	17.2
	NBFCs & Financial Auxiliaries	0.0	0.3	0.3	0.0	0.2	0.2	0.0	0.1	0.1
Islamabad	Private Sector (Business)	23.8	90.6	114.4	35.0	87.8	122.7	35.5	118.8	154.3
	Trust Funds & Non Profit Organizations	0.2	7.3	7.4	0.1	11.1	11.2	0.2	8.7	9.0
	Personal/Individuals	91.9	329.8	421.8	76.4	279.1	355.5	80.2	305.5	385.7
	Others	10.3	1.5	11.7	0.4	0.6	0.9	0.3	0.5	0.8
	Total	152.2	618.1	770.3	124.5	603.1	727.6	129.6	587.9	717.5
	Foreign Constituents	1.0	75.8	76.8	1.1	85.7	86.8	1.4	103.2	104.6
	Government	2.6	883.8	886.3	2.3	919.4	921.7	0.9	825.0	825.9
	Non-Financial Public Sector Enterprises	0.0	415.2	415.2	0.0	406.1	406.1	0.0	515.5	515.5
Gilgit-Baltistan	NBFCs & Financial Auxiliaries	0.0	71.6	71.6	0.1	173.5	173.6	0.0	82.5	82.5
	Private Sector (Business)	3.4	748.8	752.3	4.1	760.6	764.7	4.8	842.7	847.5
	Trust Funds & Non Profit Organizations	1.2	99.9	101.1	1.3	90.7	92.0	1.1	101.4	102.6
	Personal/Individuals	30.2	974.8	1,005.0	32.2	1,005.7	1,037.8	30.9	1,013.9	1,044.8
	Others	0.2	11.4	11.6	0.0	12.5	12.5	-	5.0	5.0
	Total	38.5	3,281.3	3,319.8	41.2	3,454.1	3,495.3	39.2	3,489.2	3,528.4
	Foreign Constituents	0.2	0.8	1.0	0.2	0.5	0.8	1.2	0.7	2.0
	Government	9.6	19.6	29.2	9.0	17.9	27.0	11.5	7.9	19.3
Khyber Pakhtunkhwa	Non-Financial Public Sector Enterprises	0.2	4.1	4.3	0.1	9.4	9.5	0.5	12.8	13.3
	NBFCs & Financial Auxiliaries	1.6	7.8	9.5	1.0	7.9	8.9	1.7	7.0	8.7
	Private Sector (Business)	6.4	12.5	18.9	7.4	11.6	19.0	10.7	15.7	26.4
	Trust Funds & Non Profit Organizations	1.1	1.1	2.2	1.0	1.0	1.9	0.9	1.2	2.1
	Personal/Individuals	26.7	42.3	69.0	32.2	50.7	82.9	32.1	49.0	81.1
	Others	0.0	0.1	0.1	0.0	0.0	0.1	0.1	0.1	0.2
	Total	45.8	88.3	134.1	50.9	99.2	150.1	58.6	94.3	153.0

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

Period end Position

Provinces/ Regions	Category	Dec-24			Mar-25			Jun-25 ^P			Billion Rupees
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	
	Foreign Constituents	9.7	18.6	28.3	10.6	19.9	30.5	13.0	22.9	35.9	
	Government	0.6	25.8	26.4	1.6	22.8	24.4	0.4	35.7	36.2	
	Non-Financial Public Sector Enterprises	0.7	0.6	1.3	0.1	1.3	1.4	0.2	1.2	1.4	
	NBFCs & Financial Auxiliaries	0.1	7.0	7.1	0.1	8.4	8.5	0.3	8.7	8.9	
AJK	Private Sector (Business)	18.4	28.2	46.6	19.3	28.3	47.6	18.9	39.9	58.9	
	Trust Funds & Non Profit Organizations	1.3	6.5	7.8	1.4	6.3	7.7	1.4	6.3	7.8	
	Personal/Individuals	224.4	332.0	556.4	257.5	353.9	611.4	227.5	322.0	549.4	
	Others	0.0	0.1	0.1	0.0	0.0	0.0	0.1	0.1	0.1	
	Total	255.2	418.7	673.9	290.5	440.9	731.4	261.8	436.7	698.5	

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

End period: Million Rupees

SIZE OF ACCOUNTS (Rs.)	2024		2025			
	Dec		Mar		Jun ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	69,115,946	180,353.5	133,916,423	275,616.5	136,889,601	315,175.3
25,000 to 50,000	5,586,559	200,541.3	5,708,216	204,420.1	6,158,484	220,720.6
50,000 to 100,000	8,463,973	600,709.7	7,756,100	599,200.8	9,629,900	744,027.8
100,000 to 150,000	4,670,292	584,570.4	4,878,158	571,571.2	3,964,603	484,363.2
150,000 to 200,000	4,211,695	733,679.1	2,301,571	398,461.4	2,664,398	460,348.6
200,000 to 300,000	3,716,316	908,064.7	3,986,977	970,431.8	4,018,117	1,019,094.6
300,000 to 400,000	2,122,478	735,167.5	1,797,053	619,378.3	1,763,790	609,528.1
400,000 to 500,000	1,446,327	645,575.2	1,102,514	491,639.1	1,141,560	509,154.8
500,000 to 750,000	1,876,135	1,133,849.2	1,572,724	950,842.0	1,620,030	979,181.6
750,000 to 1,000,000	927,974	801,042.2	771,150	666,872.6	784,823	678,613.3
1,000,000 to 2,000,000	1,438,479	1,966,494.5	1,355,528	1,868,792.4	1,342,269	1,839,797.1
2,000,000 to 3,000,000	492,438	1,192,445.0	598,111	1,318,254.4	520,830	1,261,801.8
3,000,000 to 4,000,000	242,662	832,739.0	341,734	1,192,395.7	331,001	1,153,915.8
4,000,000 to 5,000,000	197,489	893,227.7	180,912	797,263.4	185,366	826,738.5
5,000,000 to 6,000,000	112,320	605,730.4	133,663	720,763.8	132,574	714,376.9
6,000,000 to 7,000,000	68,815	444,619.1	85,076	549,264.2	78,980	509,114.7
7,000,000 to 8,000,000	54,845	408,688.4	62,308	464,489.4	63,129	470,729.9
8,000,000 to 9,000,000	40,231	340,213.9	48,340	408,624.6	47,244	399,223.5
9,000,000 to 10,000,000	31,352	297,336.0	37,612	356,551.7	37,073	351,152.5
10,000,000 to 100,000,000	226,464	5,256,992.7	264,962	6,048,552.4	278,949	6,457,988.7
100,000,000 to 500,000,000	14,755	2,848,879.3	15,380	2,954,831.0	18,454	3,763,657.2
500,000,000 to 1,000,000,000	2,144	1,477,282.8	1,945	1,296,191.3	2,433	1,612,191.5
1,000,000,000 to 5,000,000,000	1,789	3,416,717.1	1,787	3,393,861.1	2,256	4,230,971.9
5,000,000,000 to 10,000,000,000	200	1,296,026.1	237	1,565,190.2	268	1,814,009.9
10,000,000,000 & Over	97	2,014,008.0	109	2,372,929.9	149	3,114,454.0
TOTAL	105,061,775	29,814,952.8	166,918,590	31,056,389.4	171,676,281	34,540,331.9

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 30th June, 2025

Million Rupees
Number of Accounts in Unit

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	82,598,480	95,227.9	36,960,553	20,552.4	692,165	530.5	1,024,973	522.9	121,276,171	116,833.7
5,000 to 10,000	5,513,058	45,869.8	1,257,250	9,189.0	71,656	502.8	140,570	974.4	6,982,534	56,536.0
10,000 to 20,000	3,416,756	49,812.6	2,834,846	40,906.7	67,631	955.4	133,029	1,854.8	6,452,262	93,529.4
20,000 to 25,000	1,590,454	35,262.2	522,161	11,544.4	20,901	464.0	45,118	1,005.6	2,178,634	48,276.2
25,000 to 50,000	4,763,460	171,836.1	1,182,779	41,319.4	69,454	2,457.6	142,791	5,107.5	6,158,484	220,720.6
50,000 to 100,000	7,161,209	547,967.3	2,255,390	180,886.0	73,755	5,130.2	139,546	10,044.3	9,629,900	744,027.8
100,000 to 150,000	3,154,173	386,404.2	667,240	81,061.9	64,074	7,330.5	79,116	9,566.7	3,964,603	484,363.2
150,000 to 200,000	2,101,073	363,219.2	484,947	83,556.6	29,887	5,172.7	48,491	8,400.1	2,664,398	460,348.6
200,000 to 300,000	3,447,061	881,124.3	447,300	108,166.7	51,696	12,405.4	72,060	17,398.1	4,018,117	1,019,094.6
300,000 to 400,000	1,401,276	484,026.9	285,224	99,052.8	36,924	12,549.0	40,366	13,899.4	1,763,790	609,528.1
400,000 to 500,000	905,547	403,643.2	161,335	71,816.6	27,792	12,379.8	46,886	21,315.2	1,141,560	509,154.8
500,000 to 750,000	1,226,664	743,835.9	268,588	162,079.5	70,572	40,573.4	54,206	32,692.8	1,620,030	979,181.6
750,000 to 1,000,000	565,997	488,859.7	153,061	132,808.4	32,869	28,444.0	32,896	28,501.2	784,823	678,613.3
1,000,000 to 2,000,000	891,717	1,232,436.7	263,602	360,063.9	110,459	140,358.3	76,491	106,938.2	1,342,269	1,839,797.1
2,000,000 to 3,000,000	347,107	841,016.9	96,662	233,665.3	37,190	90,018.8	39,871	97,100.7	520,830	1,261,801.8
3,000,000 to 4,000,000	183,150	628,434.1	49,442	169,154.1	20,355	69,464.7	78,054	286,862.9	331,001	1,153,915.8
4,000,000 to 5,000,000	125,380	560,438.8	28,886	128,409.8	13,644	60,544.3	17,456	77,345.6	185,366	826,738.5
5,000,000 to 6,000,000	80,629	435,500.6	23,108	124,283.9	13,421	71,517.8	15,416	83,074.5	132,574	714,376.9
6,000,000 to 7,000,000	49,831	321,210.3	12,959	83,533.8	7,055	45,474.6	9,135	58,896.1	78,980	509,114.7
7,000,000 to 8,000,000	40,214	299,846.0	10,287	76,712.8	5,493	40,946.5	7,135	53,224.7	63,129	470,729.9
8,000,000 to 9,000,000	29,400	248,375.7	7,431	62,687.3	4,500	38,078.7	5,913	50,081.8	47,244	399,223.5
9,000,000 to 10,000,000	22,191	209,980.8	6,313	59,974.0	3,670	34,796.5	4,899	46,401.3	37,073	351,152.5
10,000,000 to 100,000,000	147,331	3,156,069.1	37,194	781,634.5	27,839	607,219.2	66,585	1,913,065.9	278,949	6,457,988.7
100,000,000 to 500,000,000	4,297	790,662.4	1,073	188,895.3	705	122,428.9	12,379	2,661,670.5	18,454	3,763,657.2
500,000,000 to 1,000,000,000	375	258,256.9	66	44,900.2	40	27,042.9	1,952	1,281,991.6	2,433	1,612,191.5
1,000,000,000 to 5,000,000,000	194	339,094.7	24	42,001.3	15	27,982.5	2,023	3,821,893.5	2,256	4,230,971.9
5,000,000,000 to 10,000,000,000	26	155,979.3	-	-	-	-	242	1,658,030.6	268	1,814,009.9
10,000,000,000 & Over	7	85,362.9	-	-	-	-	142	3,029,091.0	149	3,114,454.0
Total	119,767,057	14,259,754.5	48,017,721	3,398,856.7	1,553,762	1,504,768.8	2,337,741	15,376,951.9	171,676,281	34,540,331.9

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

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan¹

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

Source: Statistics and Data Services Department, SBP

1. It includes all accounts of individuals, corporates, public and private institutions etc. maintained with Scheduled Banks, Microfinance Banks, Development Finance Institutions and 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.)	2024		2025			
	Dec		Mar ^P		Jun ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	944,373	13,801.0	3,484,997	14,133.4	3,412,984	13,209.7
25,000 to 50,000	460,939	15,468.7	481,657	16,909.2	484,099	17,514.2
50,000 to 100,000	1,109,294	81,582.7	1,224,636	89,348.4	977,291	78,488.7
100,000 to 150,000	385,192	49,569.8	649,880	78,908.1	622,156	78,005.0
150,000 to 200,000	168,380	29,199.4	163,511	28,203.7	217,125	37,825.7
200,000 to 300,000	287,213	70,517.6	223,920	55,466.3	307,132	76,169.0
300,000 to 400,000	204,057	71,121.2	146,043	50,427.4	190,019	65,357.1
400,000 to 500,000	139,602	62,059.1	301,060	135,864.5	282,481	124,480.7
500,000 to 750,000	216,978	138,947.0	170,603	102,697.8	206,689	126,344.1
750,000 to 1,000,000	99,939	86,116.1	93,184	81,400.4	99,354	87,259.7
1,000,000 to 2,000,000	262,585	367,252.9	251,879	354,955.4	255,211	374,447.9
2,000,000 to 3,000,000	89,480	217,407.2	89,603	216,911.0	98,407	240,694.0
3,000,000 to 4,000,000	38,612	134,686.9	41,347	142,569.6	38,944	134,348.8
4,000,000 to 5,000,000	27,438	123,375.5	26,241	117,629.7	33,201	147,428.5
5,000,000 to 6,000,000	17,433	94,625.2	16,092	87,257.8	16,178	87,839.1
6,000,000 to 7,000,000	13,377	86,316.9	13,392	87,331.9	12,576	81,749.7
7,000,000 to 8,000,000	10,816	81,058.4	10,720	80,053.5	10,194	76,267.0
8,000,000 to 9,000,000	8,098	68,791.5	7,196	61,133.6	7,456	63,107.1
9,000,000 to 10,000,000	8,522	81,110.1	7,844	74,755.8	8,389	79,824.1
10,000,000 to 100,000,000	52,385	1,575,850.6	51,791	1,522,064.4	52,231	1,544,650.3
100,000,000 to 500,000,000	9,825	2,076,799.4	9,762	2,092,840.9	9,755	2,076,665.8
500,000,000 to 1,000,000,000	1,608	1,084,753.1	1,621	1,122,072.4	1,591	1,093,918.7
1,000,000,000 to 5,000,000,000	1,301	2,564,934.6	1,232	2,421,348.9	1,256	2,498,185.2
5,000,000,000 to 10,000,000,000	187	1,243,724.2	156	1,009,329.1	142	927,822.2
10,000,000,000 & Over	154	5,066,614.5	105	3,072,794.0	93	2,986,602.0
Total	4,557,788	15,485,684	7,468,472	13,116,407.0	7,344,954	13,118,204.6

Source: Statistics and Data Services Department, SBP

Notes:

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

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks

As on 30th June, 2025

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	1,784,550	2,313.1	699,778	1,278.4	908	0.03	20,363	14.5	2,505,599	3,606.0
5,000 to 10,000	348,271	2,293.1	150,641	941.0	-	-	15,874	98.3	514,786	3,332.4
10,000 to 20,000	261,879	3,770.0	39,058	515.8	6	0.1	1,025	15.6	301,968	4,301.5
20,000 to 25,000	81,770	1,775.1	8,582	188.7	2	0.04	277	6.1	90,631	1,969.9
25,000 to 50,000	445,056	16,160.8	26,693	919.1	12	0.4	12,338	433.9	484,099	17,514.2
50,000 to 100,000	858,224	70,272.7	93,692	6,592.7	23	1.7	25,352	1,621.5	977,291	78,488.7
100,000 to 150,000	515,818	64,941.8	57,490	6,975.2	50	5.6	48,798	6,082.5	622,156	78,005.0
150,000 to 200,000	197,284	34,411.2	17,721	3,049.1	15	2.7	2,105	362.7	217,125	37,825.7
200,000 to 300,000	263,026	64,950.4	35,512	9,149.5	37	8.9	8,557	2,060.2	307,132	76,169.0
300,000 to 400,000	171,782	59,054.1	14,961	5,161.2	37	12.9	3,239	1,128.9	190,019	65,357.1
400,000 to 500,000	260,280	114,629.8	16,918	7,492.4	48	22.1	5,235	2,336.4	282,481	124,480.7
500,000 to 750,000	137,825	83,573.0	13,857	8,359.5	184	116.9	54,823	34,294.6	206,689	126,344.1
750,000 to 1,000,000	84,020	73,734.9	7,693	6,691.0	198	170.5	7,443	6,663.4	99,354	87,259.7
1,000,000 to 2,000,000	210,659	305,182.1	14,797	21,168.6	657	1,000.9	29,098	47,096.3	255,211	374,447.9
2,000,000 to 3,000,000	72,725	177,525.6	10,144	24,494.4	544	1,330.4	14,994	37,343.7	98,407	240,694.0
3,000,000 to 4,000,000	22,896	79,006.8	2,345	8,092.0	405	1,402.3	13,298	45,847.7	38,944	134,348.8
4,000,000 to 5,000,000	18,006	80,692.1	1,658	7,382.4	387	1,728.1	13,150	57,625.9	33,201	147,428.5
5,000,000 to 6,000,000	9,346	50,879.7	803	4,347.3	308	1,672.2	5,721	30,940.0	16,178	87,839.1
6,000,000 to 7,000,000	7,360	47,877.1	550	3,582.2	157	1,014.1	4,509	29,276.4	12,576	81,749.7
7,000,000 to 8,000,000	5,707	42,717.2	410	3,067.7	144	1,076.9	3,933	29,405.2	10,194	76,267.0
8,000,000 to 9,000,000	4,100	34,725.2	282	2,399.1	145	1,231.3	2,929	24,751.5	7,456	63,107.1
9,000,000 to 10,000,000	4,886	46,398.0	385	3,646.1	190	1,772.7	2,928	28,007.3	8,389	79,824.1
10,000,000 to 100,000,000	13,946	317,657.2	720	14,656.3	258	6,342.6	37,307	1,205,994.2	52,231	1,544,650.3
100,000,000 to 500,000,000	547	106,510.7	39	5,710.4	16	3,846.8	9,153	1,960,598.0	9,755	2,076,665.8
500,000,000 to 1,000,000,000	44	30,057.4	3	1,719.7	2	1,420.9	1,542	1,060,720.8	1,591	1,093,918.7
1,000,000,000 to 5,000,000,000	61	138,772.0	3	5,434.3	1	1,373.8	1,191	2,352,605.1	1,256	2,498,185.2
5,000,000,000 to 10,000,000,000	1	6,659.1	-	-	-	-	141	921,163.1	142	927,822.2
10,000,000,000 & Over	1	11,441.2	-	-	-	-	92	2,975,160.8	93	2,986,602.0
Total	5,780,070	2,067,981.3	1,214,735	163,014.1	4,734	25,554.7	345,415	10,861,654.5	7,344,954	13,118,204.6

Source: Statistics and Data Services Department, SBP

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

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

As on 30th June, 2025 (Provisional)

Million Rupees

SIZE OF ACCOUNTS (Rs.)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less Than 25,000	-	-	35	0.0	58	0.0	133	0.0	363,120	1,632.0	4,022	12.4	3,045,616	11,565.3	-	-	3,412,984	13,209.7
25,000 to 50,000	-	-	-	-	3	0.1	2	0.1	118,710	4,235.3	754	26.0	364,630	13,252.8	-	-	484,099	17,514.2
50,000 to 100,000	-	-	-	-	3	0.2	6	0.4	205,381	14,697.3	536	42.0	771,365	63,748.8	-	-	977,291	78,488.7
100,000 to 150,000	-	-	1	0.1	2	0.3	12	1.6	162,287	20,093.1	12	1.4	459,842	57,908.6	-	-	622,156	78,005.0
150,000 to 200,000	-	-	-	-	1	0.2	6	0.9	96,868	16,521.1	12	2.1	120,238	21,301.5	-	-	217,125	37,825.7
200,000 to 300,000	-	-	-	-	5	1.3	22	5.4	130,123	32,025.2	56	14.2	176,924	44,122.4	2	0.5	307,132	76,169.0
300,000 to 400,000	-	-	-	-	2	0.8	118	44.0	80,040	27,308.9	85	28.4	109,772	37,974.4	2	0.7	190,019	65,357.1
400,000 to 500,000	-	-	-	-	5	2.2	28	12.5	61,407	27,768.1	28	12.7	221,009	96,683.4	4	1.7	282,481	124,480.7
500,000 to 750,000	-	-	2	1.4	6	3.9	69	44.3	125,593	76,975.4	57	36.5	80,951	49,276.2	11	6.5	206,689	126,344.1
750,000 to 1,000,000	-	-	5	4.3	2	1.7	47	40.5	51,102	45,377.9	30	24.2	48,167	41,810.2	1	1.0	99,354	87,259.7
1,000,000 to 2,000,000	-	-	27	39.6	19	27.7	130	188.6	98,671	146,680.8	106	168.4	156,245	227,322.2	13	20.7	255,211	374,447.9
2,000,000 to 3,000,000	-	-	22	58.6	19	45.6	95	225.2	39,920	97,608.7	61	143.5	58,288	142,608.1	2	4.2	98,407	240,694.0
3,000,000 to 4,000,000	1	3.1	49	166.7	10	32.9	87	296.9	22,808	78,521.8	15	51.4	15,974	55,276.0	-	-	38,944	134,348.8
4,000,000 to 5,000,000	-	-	26	116.6	23	103.3	64	281.1	20,935	92,763.8	4	19.1	12,147	54,135.6	2	9.0	33,201	147,428.5
5,000,000 to 6,000,000	-	-	20	106.1	8	45.5	55	286.6	9,833	53,279.9	8	44.0	6,253	34,071.5	1	5.4	16,178	87,839.1
6,000,000 to 7,000,000	1	7.0	8	51.5	9	59.8	18	114.5	8,321	54,232.3	2	12.7	4,217	27,271.8	-	-	12,576	81,749.7
7,000,000 to 8,000,000	1	7.9	7	50.6	5	37.6	13	96.8	6,897	51,609.8	7	51.7	3,264	24,412.5	-	-	10,194	76,267.0
8,000,000 to 9,000,000	-	-	-	-	3	25.3	13	111.7	4,554	38,493.3	5	43.2	2,880	24,425.5	1	8.0	7,456	63,107.1
9,000,000 to 10,000,000	1	9.0	-	-	8	75.8	9	87.5	4,485	42,949.2	3	28.9	3,883	36,673.7	-	-	8,389	79,824.1
10,000,000 to 100,000,000	-	-	44	2,024.9	125	4,879.2	164	7,032.4	45,498	1,401,606.7	36	1,290.4	6,356	127,357.9	8	458.9	52,231	1,544,650.3
100,000,000 to 500,000,000	-	-	34	8,450.0	123	31,347.4	146	36,313.6	9,341	1,983,800.1	16	3,553.8	87	12,061.6	8	1,139.4	9,755	2,076,665.8
500,000,000 to 1,000,000,000	-	-	11	7,557.3	42	31,406.4	58	38,398.8	1,475	1,013,084.7	3	2,146.9	2	1,324.6	-	-	1,591	1,093,918.7
1,000,000,000 to 5,000,000,000	-	-	8	20,564.4	95	228,379.4	66	125,337.6	1,078	2,107,805.6	1	1,500.0	8	14,598.2	-	-	1,256	2,498,185.2
5,000,000,000 to 10,000,000,000	-	-	3	24,588.5	59	416,760.6	3	17,780.0	77	468,693.0	-	-	-	-	-	-	142	927,822.2
10,000,000,000 & Over	-	-	10	581,117.3	57	1,675,840.4	8	492,000.0	18	237,644.3	-	-	-	-	-	-	93	2,986,602.0

Source: Statistics and Data Services Department, SBP

Note:-

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

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

End period: Million Rupees

BORROWERS	2025					
	Mar ^R			Jun ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	7,004.1	7,004.1	-	27.0	27.0	-
2. DOMESTIC CONSTITUENTS	13,109,402.9	12,967,888.5	141,514.4	13,118,177.6	12,971,710.0	146,467.6
I. GOVERNMENT	440,417.6	440,417.6	-	644,898.0	644,898.0	-
a. Federal Government	200,256.5	200,256.5	-	407,537.3	407,537.3	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
b. Provincial Governments	240,161.1	240,161.1	-	237,360.7	237,360.7	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	2,398,541.4	2,398,541.4	-	2,389,077.4	2,389,077.4	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	1,281.9	1,281.9	-	1,017.9	1,017.9	-
03. Utilities	531,349.7	531,349.7	-	470,649.0	470,649.0	-
04. Transport, storage and communications	814,847.0	814,847.0	-	859,616.6	859,616.6	-
05. Manufacturing	116,164.3	116,164.3	-	77,791.5	77,791.5	-
06. Mining and Quarrying	66,376.6	66,376.6	-	64,899.1	64,899.1	-
07. Construction	6,944.8	6,944.8	-	6,339.1	6,339.1	-
08. Commerce and Trade	628,901.1	628,901.1	-	674,428.8	674,428.8	-
09. Others	232,676.0	232,676.0	-	234,335.5	234,335.5	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,016,227.2	1,016,077.3	149.9	718,701.2	718,701.2	-
01. Mutual Funds and AMCs	5,504.8	5,504.8	-	8,390.1	8,390.1	-
02. Insurance & Pension Funds	5,164.4	5,164.4	-	5,085.2	5,085.2	-
03. MFIs and DFIs	889,041.4	889,041.4	-	578,739.2	578,739.2	-
04. Stock Exchange & Brokerage Houses	30,410.1	30,410.1	-	32,401.7	32,401.7	-
05. Modarabas	6,026.5	6,026.5	-	6,364.9	6,364.9	-
06. Other NBFIs	80,080.1	79,930.2	149.9	87,720.1	87,720.1	-
IV. PRIVATE SECTOR (BUSINESS)	8,059,993.6	7,920,852.9	139,140.7	8,135,408.3	7,991,685.6	143,722.7
a. Agriculture, forestry and fishing	459,859.2	335,446.2	124,413.0	492,901.5	362,853.1	130,048.5
01. Crop and animal production, hunting and related service activities	457,289.4	332,916.6	124,372.8	490,423.1	360,449.5	129,973.6
i. Growing of Wheat, Rice, Sugar Cane & Cotton	222,644.1	197,291.1	25,353.0	233,263.6	202,682.0	30,581.6
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	11,055.1	4,379.3	6,675.7	16,169.0	8,169.8	7,999.2
iii. Growing of other fruits, vegetables and crops	24,877.2	23,704.7	1,172.5	27,930.3	26,512.6	1,417.7
iv. Raising of livestock and other related activities	127,792.6	54,856.2	72,936.4	134,983.1	63,227.5	71,755.7
v. Other agricultural support activities	70,863.7	52,628.7	18,235.1	77,999.9	59,780.5	18,219.5
vi. Hunting, trapping and related service activities	56.6	56.6	-	77.2	77.2	-
02 - Forestry and logging	17.2	6.8	10.4	46.2	28.4	17.8
03 - Fishing and aquaculture	2,552.6	2,522.9	29.8	2,432.3	2,375.2	57.1
b. Mining and quarrying	70,124.2	70,124.2	-	86,426.3	86,426.3	-
01. Mining of coal and lignite	37,090.2	37,090.2	-	49,239.0	49,239.0	-
02. Extraction of crude petroleum and natural gas	16,426.9	16,426.9	-	24,429.3	24,429.3	-
03. Mining of metal ores	944.8	944.8	-	1,050.5	1,050.5	-
04. Other mining and quarrying	15,626.8	15,626.8	-	11,663.2	11,663.2	-
05. Mining support service activities	35.6	35.6	-	44.3	44.3	-
c. Manufacturing	5,289,855.4	5,279,446.3	10,409.0	5,183,461.8	5,173,873.2	9,588.6
01. Manufacture of food products	1,257,315.7	1,247,070.4	10,245.3	1,190,400.0	1,180,975.8	9,424.2
02. Manufacture of beverages	50,614.9	50,613.0	2.0	44,926.1	44,926.1	-
03. Manufacture of tobacco products	1,992.5	1,951.6	40.8	3,904.9	3,819.0	85.9
04. Manufacture of textiles	1,816,467.7	1,816,458.3	9.4	1,782,473.3	1,782,473.3	-
i. Preparation and spinning of textile fibers	593,972.5	593,972.5	-	573,961.9	573,961.9	-
ii. Weaving of textiles	357,921.0	357,912.5	8.4	373,431.5	373,431.5	-
iii. Finishing of textiles	356,545.7	356,545.7	-	333,444.0	333,444.0	-
iv. Manufacture of knitted and crocheted fabrics	97,874.9	97,874.9	-	75,536.5	75,536.5	-
v. Manufacture of made-up textile articles, except apparel	226,062.1	226,061.1	0.9	224,635.6	224,635.6	-
vi. Manufacture of carpets and rugs	886.0	886.0	-	913.3	913.3	-
vii. Manufacture of other textiles n.e.c.	183,205.5	183,205.5	-	200,550.5	200,550.5	-
05. Manufacture of wearing apparel	288,596.0	288,535.8	60.2	253,003.2	252,924.7	78.5
06. Manufacture of leather and related products	49,109.0	49,107.6	1.4	50,843.1	50,843.1	-
i. Tanning and dressing of leather; dressing and dyeing of fur	7,917.8	7,917.8	-	8,638.6	8,638.6	-
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,307.3	2,307.3	-	2,736.0	2,736.0	-
iii. Manufacture of footwear	38,883.9	38,882.5	1.4	39,468.6	39,468.6	-
a). Leather wear	31,360.4	31,359.0	1.4	31,624.3	31,624.3	-
b). Rubber and Plastic wear	7,523.5	7,523.5	-	7,844.3	7,844.3	-

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

End period: Million Rupees

BORROWERS	2025					
	Mar ^R			Jun ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	9,495.0	9,494.3	0.7	10,493.6	10,493.6	0.0
08. Manufacture of paper and paper products	145,202.5	145,200.7	1.8	147,714.8	147,714.8	-
09. Printing and reproduction of recorded media	20,785.2	20,784.1	1.1	21,431.7	21,431.7	-
10. Manufacture of coke and refined petroleum products	173,805.9	173,805.9	-	165,616.9	165,616.9	-
11. Manufacture of chemicals and chemical products	409,777.1	409,774.0	3.1	434,619.7	434,619.7	-
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	115,481.3	115,481.3	-	111,284.7	111,284.7	-
13. Manufacture of rubber and plastics products	113,552.5	113,544.8	7.7	113,336.7	113,336.7	-
14. Manufacture of other non-metallic mineral products	236,396.1	236,395.6	0.5	235,208.5	235,208.5	-
15. Manufacture of basic metals	229,068.5	229,062.9	5.6	225,127.6	225,127.6	-
16. Manufacture of fabricated metal products, except machinery and equipment	26,707.5	26,706.0	1.4	25,299.2	25,299.2	-
17. Manufacture of computer, electronic and optical products	21,932.0	21,931.8	0.1	32,340.0	32,340.0	-
18. Manufacture of electrical equipment	152,665.6	152,661.4	4.2	129,115.8	129,115.8	-
19. Manufacture of machinery and equipment	34,371.8	34,369.1	2.7	44,240.3	44,240.3	-
20. Manufacture of motor vehicles, trailers and semi-trailers	54,730.9	54,730.9	-	76,389.6	76,389.6	-
21. Manufacture of other transport equipment	11,695.0	11,695.0	0.0	11,410.0	11,410.0	-
22. Manufacture of furniture	7,219.9	7,215.4	4.6	6,918.7	6,918.7	-
23. Other manufacturing	59,557.4	59,540.8	16.7	64,514.7	64,514.7	-
24. Repair and installation of machinery and equipment	3,315.3	3,315.3	-	2,848.7	2,848.7	-
d. Electricity, gas, steam and air conditioning supply	502,214.7	502,214.7	-	483,662.4	483,662.4	-
e. Water supply; sewerage, waste management and remediation activities	28,010.1	28,010.1	-	32,179.5	32,179.5	-
f. Construction	212,574.5	212,536.4	38.2	209,525.1	209,525.1	-
01. Construction of buildings	148,315.7	148,277.5	38.2	144,027.0	144,027.0	-
02. Civil engineering	60,823.9	60,823.9	-	61,899.4	61,899.4	-
03. Specialized construction activities	3,434.9	3,434.9	-	3,598.6	3,598.6	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	590,147.0	590,014.7	132.2	647,123.0	647,123.0	-
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	25,101.8	25,097.7	4.1	24,175.5	24,175.5	-
02. Wholesale trade, except of motor vehicles and motorcycles	310,950.6	310,931.5	19.1	340,249.5	340,249.5	-
03. Retail trade, except of motor vehicles and motorcycles	254,094.6	253,985.5	109.1	282,698.0	282,698.0	-
h. Transportation and storage	116,062.2	112,482.8	3,579.4	123,395.4	120,068.2	3,327.2
i. Accommodation and food service activities	41,345.1	41,344.2	0.9	42,148.5	42,148.5	-
j. Information and communication	487,898.3	487,891.8	6.5	525,699.3	525,699.3	-
k. Real estate activities	37,971.2	37,971.2	-	42,528.6	42,528.6	-
l. Professional, scientific and technical activities	72,447.6	72,447.6	-	69,129.9	69,129.9	-
m. Administrative and support service activities	52,106.0	51,607.1	498.9	57,069.1	56,310.7	758.4
n. Education	26,460.0	26,405.6	54.5	30,030.4	30,030.4	-
o. Human health and social work activities	14,912.4	14,911.2	1.1	15,803.4	15,803.4	-
p. Arts, entertainment and recreation	2,232.5	2,231.2	1.3	2,331.8	2,331.8	-
q. Other service activities	55,773.1	55,767.4	5.7	91,992.2	91,992.2	-
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	10,175.5	9,677.9	497.5	9,254.0	8,673.8	580.2
VI. PERSONAL	1,182,514.2	1,180,788.0	1,726.3	1,219,182.8	1,217,018.1	2,164.7
a. Bank Employees	308,171.7	306,715.4	1,456.3	305,314.7	303,509.9	1,804.8
b. Consumer Financing	873,747.7	873,477.7	270.0	913,268.7	912,908.8	359.9
01. For house building	199,433.0	199,433.0	-	206,957.9	206,957.9	-
02. For transport i.e., purchase of car etc	257,359.6	257,234.2	125.5	276,553.0	276,398.0	155.0
03. Credit cards	140,591.8	140,591.8	-	158,587.6	158,587.6	-
04. Consumers durable	8,688.6	8,603.3	85.4	8,540.3	8,414.9	125.5
05. Personal loans	267,674.6	267,615.5	59.1	262,629.9	262,550.5	79.4
c. Other	594.8	594.8	-	599.4	599.4	-
VII. OTHER	1,533.4	1,533.4	-	1,655.9	1,655.9	-
TOTAL	13,116,407.0	12,974,892.6	141,514.4	13,118,204.6	12,971,737.0	146,467.6

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th June, 2025

Borrower	Males		Females		Both Males and Females		Others*		Total		Million Rupees
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	4	27	4	27	
1) Official	-	-	-	-	-	-	-	-	-	-	
2) Business	-	-	-	-	-	-	3	24	3	24	
3) Personal	-	-	-	-	-	-	1	3	1	3	
2. DOMESTIC CONSTITUENTS	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,411	10,861,628	7,344,950	13,118,178	
I. GOVERNMENT	-	-	-	-	-	-	312	644,898	312	644,898	
A. Federal Government	-	-	-	-	-	-	137	407,537	137	407,537	
B. Provincial Governments	-	-	-	-	-	-	175	237,361	175	237,361	
C. Local Bodies	-	-	-	-	-	-	-	-	-	-	
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-	692	2,389,077	692	2,389,077	
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-	
Services	-	-	-	-	-	-	7	1,018	7	1,018	
Utilities	-	-	-	-	-	-	400	470,649	400	470,649	
Transport, storage and communications	-	-	-	-	-	-	98	859,617	98	859,617	
Manufacturing	-	-	-	-	-	-	69	77,791	69	77,791	
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899	
Construction	-	-	-	-	-	-	16	6,339	16	6,339	
Commerce and Trade	-	-	-	-	-	-	50	674,429	50	674,429	
Others	-	-	-	-	-	-	51	234,335	51	234,335	
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,372	718,701	1,372	718,701	
Mutual Funds and AMCs	-	-	-	-	-	-	95	8,390	95	8,390	
Insurance & Pension Funds	-	-	-	-	-	-	413	5,085	413	5,085	
MFIs and DFIs	-	-	-	-	-	-	145	578,739	145	578,739	
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	356	32,402	356	32,402	
Modarabs	-	-	-	-	-	-	75	6,365	75	6,365	
Other NBFIs	-	-	-	-	-	-	288	87,720	288	87,720	
IV. PRIVATE SECTOR (BUSINESS)	1,263,968	984,954	65,601	42,337	2,092	9,996	336,881	7,098,122	1,668,542	8,135,408	
A. Agriculture, forestry and fishing	929,835	312,078	39,919	15,840	984	1,612	186,706	162,372	1,157,444	492,902	
1. Crop and animal production, hunting and related service activities	929,146	311,553	39,908	15,834	983	1,597	186,675	161,439	1,156,712	490,423	
Growing of Wheat, Rice, Sugar Cane & Cotton	676,018	150,199	25,022	6,594	178	235	70,534	76,235	771,752	233,264	
Growing of tropical, subtropical, pome and stone fruits & vegetables	21,893	11,391	1,054	566	34	110	1,674	4,103	24,655	16,169	
Growing of other fruits, vegetables and crops	14,043	17,995	628	540	37	95	13,330	9,301	28,038	27,930	
Raising of livestock and other related activities	186,689	85,303	10,235	5,842	54	140	29,643	43,699	226,621	134,983	
Other agricultural support activities	30,482	46,595	2,968	2,291	680	1,018	71,493	28,096	105,623	78,000	
Hunting, trapping and related service activities	21	71	1	2	-	-	1	4	23	77	
02 - Forestry and logging	117	46	-	-	-	-	-	-	117	46	
03 - Fishing and aquaculture	572	1,479	11	6	1	15	31	932	615	2,432	
B. Mining and quarrying	470	1,237	9	65	1	6	1,404	85,118	1,884	86,426	
05 - Mining of coal and lignite	34	103	-	-	-	-	179	49,136	213	49,239	
06 - Extraction of crude petroleum and natural gas	224	325	2	30	-	-	977	24,074	1,203	24,429	
07 - Mining of metal ores	57	137	-	-	-	-	22	913	79	1,051	
08-Other mining and quarrying	145	638	4	24	1	6	226	10,995	376	11,663	
09 - Mining support service activities	10	34	3	10	-	-	-	-	13	44	
C. Manufacturing	48,995	317,561	3,188	8,051	931	4,096	87,681	4,853,753	140,795	5,183,462	
10 - Manufacture of food products	32,324	92,836	2,390	3,887	15	85	19,006	1,093,592	53,735	1,190,400	
11 - Manufacture of beverages	101	1,493	2	-	-	-	1,092	43,433	1,195	44,926	
12 - Manufacture of tobacco products	260	90	11	4	-	-	465	3,810	736	3,905	
13 - Manufacture of textiles	4,488	68,066	111	508	12	910	25,605	1,712,989	30,216	1,782,473	
Preparation and spinning of textile fibres	1,284	37,440	5	8	4	43	8,325	536,472	9,618	573,962	
Weaving of textiles	462	6,085	19	192	-	-	6,069	367,155	6,550	373,431	
Finishing of textiles	240	16,052	31	45	2	-	4,008	317,547	4,281	333,444	
Manufacture of knitted and crocheted fabrics	111	2,967	10	30	-	-	769	72,540	890	75,536	
Manufacture of made-up textile articles, except apparel	2,043	2,745	29	157	3	845	3,161	220,888	5,236	224,636	
Manufacture of carpets and rugs	19	65	-	-	-	-	69	848	88	913	
Manufacture of other textiles n.e.c.	329	2,713	17	76	3	22	3,204	197,740	3,553	200,550	
14 - Manufacture of wearing apparel	634	27,130	121	119	8	1,795	3,273	223,959	4,036	253,003	
15 - Manufacture of leather and related products	244	1,504	20	347	11	33	1,738	48,959	2,013	50,843	
Tanning and dressing of leather; dressing and dyeing of fur	35	161	13	326	-	-	435	8,152	483	8,639	
Manufacture of luggage, handbags and the like, saddletry and harness	41	137	3	9	-	-	93	2,589	137	2,736	
Manufacture of footwear	168	1,206	4	11	11	33	1,210	38,219	1,393	39,469	
a. Leather wear	116	749	2	9	11	33	837	30,833	966	31,624	
b. Rubber and Plastic wear	52	457	2	2	-	-	373	7,385	427	7,844	

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th June, 2025

Million Rupees

Borrower	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	104	424	4	1	-	-	428	10,069	536	10,494
17 - Manufacture of paper and paper products	239	4,104	10	42	2	1	1,722	143,568	1,973	147,715
18 - Printing and reproduction of recorded media	262	1,181	20	172	-	-	852	20,079	1,134	21,432
Printing and other service activities related to printing	261	1,180	20	172	-	-	842	18,921	1,123	20,272
Reproduction of recorded media	1	1	-	-	-	-	10	1,158	11	1,159
19 - Manufacture of coke and refined petroleum products	78	50,528	-	-	-	-	1,735	115,089	1,813	165,617
20 - Manufacture of chemicals and chemical products	526	9,386	38	202	2	71	8,148	424,961	8,714	434,620
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	218	4,827	21	37	2	37	6,018	106,383	6,259	111,285
22 - Manufacture of rubber and plastics products	432	2,641	28	2,358	6	4	2,487	108,335	2,953	113,337
23 - Manufacture of other non-metallic mineral products	390	4,374	-	-	24	405	1,564	230,430	1,978	235,208
24 - Manufacture of basic metals	739	13,451	7	16	30	724	4,533	210,938	5,309	225,128
25 - Manufacture of fabricated metal products, except machinery and equipment	198	3,489	2	-	-	-	635	21,810	835	25,299
26 - Manufacture of computer, electronic and optical products	45	1,364	-	-	-	-	443	30,976	488	32,340
27 - Manufacture of electrical equipment	267	8,200	13	55	26	7	2,169	120,853	2,475	129,116
28 - Manufacture of machinery and equipment	163	7,468	3	17	-	-	716	36,756	882	44,240
29 - Manufacture of motor vehicles, trailers and semi-trailers	171	1,509	1	1	-	-	1,896	74,880	2,068	76,390
30 - Manufacture of other transport equipment	71	246	-	-	-	-	547	11,164	618	11,410
31 - Manufacture of furniture	130	650	10	75	-	-	361	6,193	501	6,919
32. Other manufacturing	6,836	12,410	376	210	793	26	2,193	51,868	10,198	64,515
Manufacture of jewellery and related articles	81	244	-	-	-	-	56	179	137	423
Manufacture of imitation jewellery and related articles	2	23	2	5	787	-	-	-	791	28
Manufacture of musical instruments	1	1	-	-	-	-	52	962	53	963
Manufacture of sports goods	135	3,258	1	10	-	-	285	7,018	421	10,286
Manufacture of games and toys	2	6	-	-	-	-	1	1	3	7
Manufacture of medical and dental instruments and supplies	102	564	10	40	-	-	271	3,605	383	4,208
Manufacture of Handicrafts	13	17	7	3	-	-	45	370	65	390
Other manufacturing n.e.c.	6,500	8,296	356	153	6	26	1,483	39,734	8,345	48,209
33 - Repair and installation of machinery and equipment	75	191	-	-	-	-	55	2,658	130	2,849
D. Electricity, gas, steam and air conditioning supply	53	67	-	-	6	3	2,879	483,593	2,938	483,662
Electric power generation, transmission and distribution	45	38	-	-	6	3	2,730	474,803	2,781	474,843
a) Hydal	2	-	-	-	-	-	387	34,298	389	34,298
b) Thermal	1	-	-	-	-	-	186	116,985	187	116,985
c) Coal Based	1	0	-	-	-	-	88	123,390	89	123,390
d) Wind	9	-	-	-	-	-	152	40,228	161	40,228
e) Solar	10	25	-	-	-	-	197	14,268	207	14,293
f) Other	22	13	-	-	6	3	1,720	145,633	1,748	145,649
Manufacture of gas; distribution of gaseous fuels through mains	7	27	-	-	-	-	138	8,785	145	8,812
Steam and air conditioning supply	1	2	-	-	-	-	11	5	12	7
E. Water supply; sewerage, waste management and remediation activities	73	4,632	4	1,023	-	-	94	26,525	171	32,179
36 - Water collection, treatment and supply	23	41	-	-	-	-	30	20,321	53	20,362
37 - Sewerage	9	4	-	-	-	-	7	100	16	104
38 - Waste collection, treatment and disposal activities; materials recovery	37	4,576	4	1,023	-	-	56	6,096	97	11,694
39 - Remediation activities and other waste management services	4	12	-	-	-	-	1	9	5	20
F. Construction	2,025	17,985	34	158	16	1,211	2,337	190,171	4,412	209,525
41 - Construction of buildings	879	13,849	26	147	10	1,173	1,388	128,859	2,303	144,027
42 - Civil engineering	966	3,186	5	10	4	18	839	58,685	1,814	61,899
43 - Specialized construction activities	180	950	3	1	2	20	110	2,628	295	3,599
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	188,066	210,406	12,687	7,808	86	860	32,329	428,050	233,168	647,123
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,947	6,665	31	155	1	5	1,547	17,350	5,526	24,175
46 - Wholesale trade, except of motor vehicles and motorcycles	62,784	128,689	3,709	4,019	59	726	8,740	206,815	75,292	340,250
47 - Retail trade, except of motor vehicles and motorcycles	121,335	75,051	8,947	3,634	26	128	22,042	203,884	152,350	282,698

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th June, 2025

Million Rupees

Borrower	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	18,980	43,464	1,178	2,680	3	7	4,035	77,244	24,196	123,395
49 - Land transport and transport via pipelines	5,886	23,209	332	1,624	1	0	1,879	22,366	8,098	47,199
50 - Water transport	14	80	2	1	-	-	84	1,571	100	1,652
51 - Air transport	19	96	-	-	-	-	103	1,680	122	1,776
52 - Warehousing and support activities for transportation	12,926	19,725	844	1,056	2	7	1,827	41,045	15,599	61,833
53 - Courier activities other than national post activities	135	355	-	-	-	-	142	10,581	277	10,936
I. Accommodation and food service activities	1,089	5,205	80	381	9	181	1,029	36,381	2,207	42,149
55 - Accommodation	159	783	7	115	-	-	279	24,972	445	25,870
56-Food and beverage service activities	930	4,422	73	266	9	181	750	11,409	1,762	16,278
J. Information and communication	595	4,136	32	70	3	8	2,614	521,485	3,244	525,699
58 - Publishing activities	107	402	5	3	1	4	664	9,659	777	10,068
59 - Motion picture, video and television programme production, sound recording and music publishing activities	35	22	3	1	-	-	52	1,585	90	1,608
60 - Programming and broadcasting activities	6	10	-	-	1	-	35	1,231	42	1,241
61 - Telecommunications	131	2,584	5	32	-	-	1,045	489,714	1,181	492,330
62 - Computer programming, consultancy and related activities	235	782	11	12	1	4	668	15,049	915	15,848
63 - Information service activities	81	336	8	22	-	-	150	4,247	239	4,605
K. Real estate activities	379	3,980	12	93	7	1,494	544	36,962	942	42,529
L. Professional, scientific and technical activities	503	2,258	36	167	3	7	7,743	66,698	8,285	69,130
69 - Legal and accounting activities	46	169	3	14	-	-	150	2,201	199	2,384
70 - Activities of head offices; management consultancy activities	27	39	1	4	-	-	113	1,475	141	1,518
71 - Architectural and engineering activities; technical testing and analysis	97	287	12	84	-	-	351	7,974	460	8,344
72 - Scientific research and development	15	109	1	1	-	-	148	3,319	164	3,429
73 - Advertising and market research	155	381	6	17	-	-	779	3,658	940	4,056
74 - Other professional, scientific and technical activities	119	1,103	8	28	3	7	6,179	47,997	6,309	49,135
75 - Veterinary activities	44	170	5	21	-	-	23	74	72	265
M. Administrative and support service activities	3,653	7,267	147	150	20	175	3,548	49,477	7,368	57,069
77 - Rental and leasing activities	214	592	10	33	1	-	548	3,259	773	3,884
78 - Employment activities	9	34	-	-	-	-	39	1,181	48	1,215
79 - Travel agency, tour operator, reservation service and related activities	279	1,352	7	47	-	-	715	14,320	1,001	15,720
80 - Security and investigation activities	9	424	4	-	-	-	574	2,592	587	3,016
81. Services to buildings and landscape activities	57	236	1	2	-	-	34	433	92	671
82 - Office administrative, office support and other business support activities	3,085	4,629	125	67	19	175	1,638	27,692	4,867	32,563
N. Education	441	2,103	180	511	1	10	1,012	27,406	1,634	30,030
O. Human health and social work activities	464	2,318	88	189	4	23	692	13,274	1,248	15,803
86 - Human health activities	458	2,316	86	187	4	23	676	13,214	1,224	15,741
87 - Residential care activities	-	-	-	-	-	-	3	9	3	9
88. Social work activities with and without accommodation	6	2	2	2	-	-	13	50	21	53
P. Arts, entertainment and recreation	42	158	4	3	-	-	62	2,170	108	2,332
Q. Other service activities	68,305	49,098	8,003	5,148	18	302	2,172	37,444	78,498	91,992
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,859	9,254	5,859	9,254
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	28	654	28	654
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	155	7,553	155	7,553
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,676	1,047	5,676	1,047
VI. PERSONAL	4,516,065	1,082,683	1,149,130	120,675	2,642	15,558	281	266	5,668,118	1,219,183
A. Bank Employees	157,215	269,060	29,441	36,254	2	0	-	-	186,658	305,315
1) For house building	73,053	205,232	14,473	18,765	1	0	-	-	87,527	223,998
2) For transport i.e. purchase of car etc.	43,896	55,676	9,880	16,664	-	-	-	-	53,776	72,340
3) Other purposes	40,266	8,152	5,088	825	1	-	-	-	45,355	8,977
B. Consumer Financing	4,354,180	813,043	1,119,524	84,402	2,635	15,558	281	266	5,476,620	913,269
1) For house building	28,047	172,304	3,760	19,627	2,419	15,027	-	-	34,226	206,958
2) For transport i.e. purchase of car etc	261,872	254,806	22,635	21,243	193	505	-	-	284,700	276,553
3) Credit cards	1,637,012	144,421	177,954	13,901	-	-	281	266	1,815,247	158,588
4) Consumers durable	33,426	6,673	16,478	1,854	12	13	-	-	49,916	8,540
5) Personal loans	2,393,823	234,839	898,697	27,778	11	13	-	-	3,292,531	262,630
C) Other	4,670	580	165	19	5	1	-	-	4,840	599
VII. OTHER	37	344	4	2	-	-	14	1,309	55	1,656
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

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

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

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

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2025					
	Mar ^R			Jun ^R		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	130,659.5	130,659.5	-	127,043.3	127,043.3	-
II. Securities, Shares and Other Financial Instruments	313,500.0	313,499.9	0.1	393,878.5	393,878.4	0.1
A. Quoted on the Stock Exchange:	86,654.2	86,654.2	-	77,956.9	77,956.9	-
1. To Stock Brokers and Dealers:	37,140.4	37,140.4	-	34,920.0	34,920.0	-
(a) Government and Other Trustee Securities	2,516.2	2,516.2	-	534.6	534.6	-
(b) Shares and Debentures	33,225.9	33,225.9	-	32,489.6	32,489.6	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1,398.4	1,398.4	-	1,895.9	1,895.9	-
2. To Others:	49,513.7	49,513.7	-	43,036.9	43,036.9	-
(a) Government and Other Trustee Securities	9,798.3	9,798.3	-	7,283.5	7,283.5	-
(b) Shares and Debentures	30,581.6	30,581.6	-	27,231.3	27,231.3	-
(c) Participation Term Certificates	8.0	8.0	-	8.0	8.0	-
(d) Others	9,125.8	9,125.8	-	8,514.1	8,514.1	-
B. Unquoted on the Stock Exchange:	226,845.8	226,845.7	0.1	315,921.6	315,921.5	0.1
1. To Stock Brokers and Dealers:	3,554.7	3,554.7	-	3,196.0	3,196.0	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	3,550.8	3,550.8	-	2,992.1	2,992.1	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3.9	3.9	-	203.9	203.9	-
2. To Others:	223,291.2	223,291.1	0.1	312,725.6	312,725.5	0.1
(a) Government and Other Trustee Securities	204,096.3	204,096.2	0.1	248,227.0	248,226.9	0.1
(b) Shares and Debentures	757.8	757.8	-	939.8	939.8	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	18,437.1	18,437.1	-	63,558.7	63,558.7	-
III. Merchandise	2,867,570.0	2,867,549.4	20.7	2,840,354.8	2,840,325.7	29.1
A. Food Items:	849,751.3	849,730.7	20.7	765,768.4	765,739.4	29.1
1. Wheat	165,328.7	165,328.7	-	232,854.9	232,854.9	-
2. Rice and Paddy	119,315.1	119,315.1	-	127,807.6	127,807.6	-
3. Other Grains & Pulses:	16,939.9	16,919.3	20.7	6,543.0	6,513.9	29.1
(a) Indigenous	15,976.2	15,955.6	20.7	5,834.1	5,805.0	29.1
(b) Imported	963.7	963.7	-	708.9	708.9	-
4. Edible Oils:	76,637.3	76,637.3	-	58,482.4	58,482.4	-
(a) Indigenous	69,862.7	69,862.7	-	50,923.3	50,923.3	-
(b) Imported	6,774.6	6,774.6	-	7,559.1	7,559.1	-
5. Sugar:	300,208.8	300,208.8	-	250,518.0	250,518.0	-
(a) Indigenous	299,398.8	299,398.8	-	250,518.0	250,518.0	-
(b) Imported	810.0	810.0	-	-	-	-
6. Kariana And Spices	963.9	963.9	-	930.7	930.7	-
7. Fish And Fish Preparations	660.3	660.3	-	640.4	640.4	-
8. Other Food Items:	169,697.4	169,697.4	-	87,991.3	87,991.3	-
(a) Indigenous	168,954.7	168,954.7	-	86,222.5	86,222.5	-
(b) Imported	742.7	742.7	-	1,768.9	1,768.9	-
B. Raw Materials:	701,577.6	701,577.6	-	848,558.8	848,558.8	-
1. Cotton Raw:	120,501.5	120,501.5	-	154,678.3	154,678.3	-
(a) Indigenous	106,077.9	106,077.9	-	137,547.9	137,547.9	-
(b) Imported	14,423.6	14,423.6	-	17,130.4	17,130.4	-
2. Synthetic Fibers:	17,487.1	17,487.1	-	14,550.0	14,550.0	-
(a) Indigenous	16,518.0	16,518.0	-	13,713.2	13,713.2	-
(b) Imported	969.0	969.0	-	836.9	836.9	-
3. Fertilizers:	95,419.8	95,419.8	-	61,375.2	61,375.2	-
(a) Indigenous	92,273.6	92,273.6	-	57,665.9	57,665.9	-
(b) Imported	3,146.2	3,146.2	-	3,709.3	3,709.3	-
4. Petroleum Crude:	112,957.6	112,957.6	-	95,305.8	95,305.8	-
(a) Indigenous	94,967.3	94,967.3	-	81,555.2	81,555.2	-
(b) Imported	17,990.3	17,990.3	-	13,750.6	13,750.6	-
5. Iron and Steel:	98,088.8	98,088.8	-	104,912.1	104,912.1	-
(a) Indigenous	66,723.5	66,723.5	-	69,916.4	69,916.4	-
(b) Imported	31,365.4	31,365.4	-	34,995.7	34,995.7	-
6. Wool & Goat Hair	53.8	53.8	-	60.0	60.0	-
7. Hides & Skins	6,466.4	6,466.4	-	6,234.7	6,234.7	-
8. Oil Seeds	5,376.9	5,376.9	-	3,618.8	3,618.8	-
9. Pesticides & Insecticides:	8,016.4	8,016.4	-	9,341.3	9,341.3	-
(a) Indigenous	7,790.4	7,790.4	-	9,117.3	9,117.3	-
(b) Imported	226.1	226.1	-	224.0	224.0	-
10. Other Raw Materials:	237,209.4	237,209.4	-	398,482.5	398,482.5	-
(a) Indigenous	209,436.8	209,436.8	-	372,681.5	372,681.5	-
(b) Imported	27,772.5	27,772.5	-	25,801.0	25,801.0	-

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

End of Period: Million Rupees

SECURITIES	2025					
	Mar ^r			Jun ^r		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,316,241.1	1,316,241.1	-	1,226,027.6	1,226,027.6	-
1. Cotton Textiles:	279,434.9	279,434.9	-	243,064.4	243,064.4	-
(a) Indigenous	252,013.8	252,013.8	-	220,263.8	220,263.8	-
(b) Imported	27,421.1	27,421.1	-	22,800.6	22,800.6	-
2. Cotton Yarn:	83,465.3	83,465.3	-	67,199.4	67,199.4	-
(a) Indigenous	83,139.8	83,139.8	-	66,769.9	66,769.9	-
(b) Imported	325.5	325.5	-	429.6	429.6	-
3. Other Textiles:	239,116.3	239,116.3	-	218,510.3	218,510.3	-
(a) Indigenous	233,839.7	233,839.7	-	212,781.2	212,781.2	-
(b) Imported	5,276.6	5,276.6	-	5,729.1	5,729.1	-
4. Machinery:	56,004.2	56,004.2	-	90,605.0	90,605.0	-
(a) Indigenous	30,875.0	30,875.0	-	54,163.7	54,163.7	-
(b) Imported	25,129.2	25,129.2	-	36,441.3	36,441.3	-
5. Handloom Products	73.5	73.5	-	20.0	20.0	-
6. Carpets & Rugs	155.6	155.6	-	89.2	89.2	-
7. Readymade Garments	56,232.7	56,232.7	-	60,451.9	60,451.9	-
8. Cement and Cement Products:	86,481.0	86,481.0	-	92,764.7	92,764.7	-
(a) Indigenous	85,860.9	85,860.9	-	92,190.8	92,190.8	-
(b) Imported	620.1	620.1	-	573.9	573.9	-
9. Sports Goods	2,559.8	2,559.8	-	2,662.2	2,662.2	-
10. Surgical Instruments	7,775.3	7,775.3	-	2,300.3	2,300.3	-
11. Chemicals & Dyes	59,444.2	59,444.2	-	56,491.5	56,491.5	-
12. Other Finished Goods:	445,498.2	445,498.2	-	391,868.6	391,868.6	-
(a) Indigenous	435,824.2	435,824.2	-	381,922.1	381,922.1	-
(b) Imported	9,674.0	9,674.0	-	9,946.5	9,946.5	-
IV. Fixed Assets Including Machinery	2,255,621.4	2,254,787.0	834.4	2,253,735.7	2,252,662.4	1,073.2
A. Transport Equipments	809,551.2	809,039.2	512.0	884,978.4	884,323.6	654.8
B. Furniture & Fixtures	6,557.0	6,557.0	-	6,106.6	6,106.6	-
C. Office Equipments	21,383.4	21,383.4	-	46,290.5	46,290.5	-
D. Other Machinery & Equipments	1,418,129.8	1,417,807.5	322.4	1,316,360.2	1,315,941.7	418.4
V. Real Estate	2,247,273.1	2,111,026.8	136,246.3	1,877,814.7	1,738,289.2	139,525.5
A. Land	1,135,172.6	999,376.0	135,796.6	762,289.9	622,790.6	139,499.2
1. Residential	771,437.4	770,986.5	450.9	337,076.5	336,515.9	560.6
(a) House	756,860.5	756,409.6	450.9	243,982.0	243,421.3	560.6
(b) Flat	14,576.9	14,576.9	-	93,094.5	93,094.5	-
2. Non-Residential	363,735.2	228,389.5	135,345.7	425,213.4	286,274.8	138,938.6
(a) Commercial	129,622.9	129,622.9	-	141,916.7	141,916.7	-
(b) Industrial	31,430.8	31,430.8	-	69,456.4	69,456.4	-
c) Agriculture	190,322.4	54,976.7	135,345.7	199,322.6	60,383.9	138,938.6
(c) Others	12,359.1	12,359.1	-	14,517.7	14,517.7	-
B. Buildings:	1,112,100.5	1,111,650.8	449.7	1,115,524.8	1,115,498.6	26.2
1. Residential	619,496.2	619,317.2	179.0	678,752.2	678,730.0	22.2
(a) House	555,308.3	555,129.4	179.0	493,463.7	493,441.5	22.2
(b) Flat	64,187.8	64,187.8	-	185,288.5	185,288.5	-
2. Non-Residential	492,604.3	492,333.6	270.8	436,772.6	436,768.6	4.0
(a) Commercial	233,339.5	233,114.7	224.9	202,755.7	202,755.7	-
(b) Industrial	148,481.9	148,440.5	41.3	111,570.4	111,570.4	-
c) Agriculture	54,966.4	54,961.9	4.5	67,199.1	67,195.1	4.0
(c) Others	55,816.5	55,816.5	-	55,247.4	55,247.4	-
VI. Fixed Deposits and Insurance Policies	641,180.3	641,180.3	-	680,027.8	680,027.8	-
A. Bank Deposits	640,784.3	640,784.3	-	679,639.6	679,639.6	-
1. Security Deposits	53,140.1	53,140.1	-	41,553.5	41,553.5	-
2. Term Deposits (TDRs)	486,103.9	486,103.9	-	518,631.9	518,631.9	-
3. Other Deposits	101,540.3	101,540.3	-	119,454.2	119,454.2	-
B. Insurance Policies	396.0	396.0	-	388.2	388.2	-
VII. Others	4,343,057.4	4,342,790.1	267.2	4,217,000.0	4,216,868.6	131.4
A. Other Secured Advances	1,987,243.9	1,986,981.5	262.4	1,753,877.4	1,753,746.0	131.4
1. Receivables	208,279.3	208,129.3	149.9	433,248.2	433,248.2	-
2. Employees Benefits	475.5	363.0	112.5	1,522.1	1,390.7	131.4
3. Others	1,778,489.1	1,778,489.1	-	1,319,107.1	1,319,107.1	-
B. Advances Secured by Guarantee(s)	2,355,813.4	2,355,808.6	4.8	2,463,122.6	2,463,122.6	-
1. Institutional Guarantee(s)	2,108,516.9	2,108,516.9	-	2,054,735.0	2,054,735.0	-
2. Individual Guarantee(s)	247,296.5	247,291.7	4.8	408,387.7	408,387.7	-
VIII. Unsecured Advances	317,545.4	313,399.6	4,145.7	728,349.7	722,641.4	5,708.3
1. Credit Cards	182,098.8	182,098.8	-	221,338.7	221,338.7	-
2. Personal Loan	121,537.1	121,537.1	-	123,881.2	123,881.2	-
3. Others	13,909.5	9,763.7	4,145.7	383,129.8	377,421.5	5,708.3
TOTAL	13,116,407.0	12,974,892.6	141,514.4	13,118,204.6	12,971,737.0	146,467.6

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.

Source: Statistics and Data Services Department, SBP

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th June, 2025

Million Rupees

Security	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Ornaments and Precious Metals	45,889	17,907.4	21,036	7,638.8	2	-	173,168	101,497.1	240,095	127,043.3
Financial Instruments:	288	6,797.4	24	110.7	19	287.3	885	386,683.1	1,216	393,878.5
A. Quoted on the Stock Exchange:	230	5,789.5	19	105.3	15	281.8	701	71,780.4	965	77,956.9
1. To Stock Brokers and Dealers:	132	1,667.8	3	1.8	10	64.9	538	33,185.5	683	34,920.0
(a) Government and Other Trustee Securities	100	132.6	2	1.7	-	-	30	400.2	132	534.6
(b) Shares and Debentures	29	1,409.2	1	0.0	10	64.9	505	31,015.4	545	32,489.6
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	3	126.0	-	-	-	-	3	1,769.9	6	1,895.9
2. To Others:	98	4,121.6	16	103.5	5	216.9	163	38,594.8	282	43,036.9
(a) Government and Other Trustee Securities	3	1.4	-	-	-	-	12	7,282.1	15	7,283.5
(b) Shares and Debentures	61	4,083.7	5	89.5	2	214.3	140	22,843.8	208	27,231.3
(c) Participation Term Certificates	2	8.0	-	-	-	-	-	-	2	8.0
(d) Others	32	28.5	11	14.1	3	2.6	11	8,468.9	57	8,514.1
B. Unquoted on the Stock Exchange:	58	1,008.0	5	5.4	4	5.5	184	314,902.8	251	315,921.6
1. To Stock Brokers and Dealers:	4	9.2	-	-	-	-	24	3,186.8	28	3,196.0
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	3	7.9	-	-	-	-	20	2,984.2	23	2,992.1
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	1.3	-	-	-	-	4	202.6	5	203.9
2. To Others:	54	998.8	5	5.4	4	5.5	160	311,716.0	223	312,725.6
(a) Government and Other Trustee Securities	42	982.1	5	5.4	1	3.5	14	247,236.1	62	248,227.0
(b) Shares and Debentures	-	-	-	-	3	2.0	3	937.9	6	939.8
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	12	16.7	-	-	-	-	143	63,542.0	155	63,558.7
III. Merchandise	28,635	221,157.4	789	3,717.5	79	781.2	37,701	2,614,698.7	67,204	2,840,354.8
A. Food Items:	4,870	34,842.1	457	1,271.8	10	35.5	14,387	729,619.1	19,724	765,768.4
1. Wheat	2,851	5,032.1	386	495.9	1	2.7	7,699	227,324.1	10,937	232,854.9
2. Rice and Paddy	805	21,863.7	12	393.9	-	-	2,068	105,549.9	2,885	127,807.6
3. Other Grains & Pulses:	325	635.7	23	20.3	-	-	261	5,887.0	609	6,543.0
(a) Indigenous	322	617.8	23	20.3	-	-	253	5,196.0	598	5,834.1
(b) Imported	3	17.9	-	-	-	-	8	691.0	11	708.9
4. Edible Oils:	147	772.0	-	-	1	0.3	1,096	57,710.1	1,244	58,482.4
(a) Indigenous	138	717.2	-	-	1	0.3	1,049	50,205.8	1,188	50,923.3
(b) Imported	9	54.8	-	-	-	-	47	7,504.3	56	7,559.1
5. Sugar:	177	3,216.9	-	-	-	-	1,136	247,301.1	1,313	250,518.0
(a) Indigenous	177	3,216.9	-	-	-	-	1,136	247,301.1	1,313	250,518.0
(b) Imported	-	-	-	-	-	-	-	-	-	-
6. Kariana And Spices	77	108.0	-	-	-	-	56	822.7	133	930.7
7. Fish And Fish Preparations	2	2.0	-	-	-	-	9	638.5	11	640.4
8. Other Food Items:	486	3,211.7	36	361.6	8	32.5	2,062	84,385.6	2,592	87,991.3
(a) Indigenous	485	3,205.4	36	361.6	8	32.5	2,010	82,623.1	2,539	86,222.5
(b) Imported	1	6.3	-	-	-	-	52	1,762.6	53	1,768.9
B. Raw Materials:	18,575	106,887.7	75	1,581.1	17	148.5	8,098	739,941.5	26,765	848,558.8
1. Cotton Raw:	16,835	15,045.0	36	119.8	-	-	2,133	139,513.5	19,004	154,678.3
(a) Indigenous	400	9,323.3	33	118.4	-	-	2,042	128,106.2	2,475	137,547.9
(b) Imported	16,435	5,721.7	3	1.4	-	-	91	11,407.3	16,529	17,130.4
2. Synthetic Fibers:	6	10.3	-	-	-	-	113	14,539.7	119	14,550.0
(a) Indigenous	6	10.3	-	-	-	-	91	13,702.9	97	13,713.2
(b) Imported	-	-	-	-	-	-	22	836.9	22	836.9
3. Fertilizers:	534	5,425.7	-	-	15	128.0	478	55,821.5	1,027	61,375.2
(a) Indigenous	531	5,415.5	-	-	15	128.0	468	52,122.5	1,014	57,665.9
(b) Imported	3	10.2	-	-	-	-	10	3,699.1	13	3,709.3
4. Petroleum Crude:	82	49,135.5	-	-	2	20.5	1,168	46,149.8	1,252	95,305.8
(a) Indigenous	56	47,844.9	-	-	2	20.5	1,155	33,689.8	1,213	81,555.2
(b) Imported	26	1,290.6	-	-	-	-	13	12,460.0	39	13,750.6
5. Iron and Steel:	153	3,544.0	8	1,022.7	-	-	1,592	100,345.4	1,753	104,912.1
(a) Indigenous	144	2,295.8	8	1,022.7	-	-	1,354	66,597.9	1,506	69,916.4
(b) Imported	9	1,248.2	-	-	-	-	238	33,747.5	247	34,995.7
6. Wool & Goat Hair	1	14.7	-	-	-	-	3	45.3	4	60.0
7. Hides & Skins	7	14.6	-	-	-	-	104	6,220.0	111	6,234.7
8. Oil Seeds	13	76.2	1	-	-	-	84	3,542.6	98	3,618.8
9. Pesticides & Insecticides:	25	63.0	-	-	-	-	423	9,278.3	448	9,341.3
(a) Indigenous	25	63.0	-	-	-	-	421	9,054.3	446	9,117.3
(b) Imported	-	-	-	-	-	-	2	224.0	2	224.0
10. Other Raw Materials:	919	33,558.6	30	438.7	-	-	2,000	364,485.2	2,949	398,482.5
(a) Indigenous	897	33,504.4	29	437.6	-	-	1,765	338,739.5	2,691	372,681.5
(b) Imported	22	54.2	1	1.0	-	-	235	25,745.7	258	25,801.0

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th June, 2025

Million Rupees

Security	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	5,190	79,428	257	865	52	597	15,216	1,145,138	20,715	1,226,028
1. Cotton Textiles:	1,031	27,341	10	66	2	10	2,052	215,648	3,095	243,064
(a) Indigenous	975	21,688	10	66	2	10	1,988	198,500	2,975	220,264
(b) Imported	56	5,653	-	-	-	-	64	17,148	120	22,801
2. Cotton Yarn:	364	1,651	17	64	-	-	1,300	65,484	1,681	67,199
(a) Indigenous	364	1,651	17	64	-	-	1,288	65,055	1,669	66,770
(b) Imported	-	-	-	-	-	-	12	430	12	430
3. Other Textiles:	357	15,569	25	46	6	16	2,043	202,880	2,431	218,510
(a) Indigenous	356	15,568	25	46	6	16	2,029	197,151	2,416	212,781
(b) Imported	1	0	-	-	-	-	14	5,729	15	5,729
4. Machinery:	310	828	10	2	-	-	719	89,775	1,039	90,605
(a) Indigenous	206	494	10	2	-	-	391	53,668	607	54,164
(b) Imported	104	334	-	-	-	-	328	36,108	432	36,441
5. Handloom Products	-	-	-	-	-	-	1	20	1	20
6. Carpets & Rugs	4	4	-	-	-	-	8	85	12	89
7. Readymade Garments	86	11,730	4	10	2	-	895	48,712	987	60,452
8. Cement and Cement Products:	17	39	1	-	-	-	463	92,726	481	92,765
(a) Indigenous	16	39	1	-	-	-	462	92,152	479	92,191
(b) Imported	1	0	-	-	-	-	1	574	2	574
9. Sports Goods	7	60	-	-	-	-	81	2,602	88	2,662
10. Surgical Instruments	24	267	3	33	1	3	64	1,997	92	2,300
11. Chemicals & Dyes	165	1,178	36	66	-	-	1,110	55,247	1,311	56,492
12. Other Finished Goods:	2,825	20,761	151	578	41	568	6,480	369,962	9,497	391,869
(a) Indigenous	2,795	20,069	150	572	41	568	6,308	360,713	9,294	381,922
(b) Imported	30	691	1	6	-	-	172	9,249	203	9,946
IV. Fixed Asset Including Machinery	347,971	445,777	35,451	44,977	613	1,189	41,587	1,761,793	425,622	2,253,736
A. Transport Equipments	339,985	423,581	34,400	43,865	606	1,182	31,702	416,350	406,693	884,978
B. Furniture & Fixtures	336	179	9	2	1	0	118	5,925	464	6,107
C. Office Equipments	7	66	1	7	-	-	257	46,218	265	46,291
D. Other Machinery & Equipments	7,643	21,951	1,041	1,103	6	6	9,510	1,293,300	18,200	1,316,360
V. Real Estate	528,824	713,743	38,628	55,139	3,163	20,679	26,782	1,088,253	597,397	1,877,815
A. Land	425,877	248,301	20,598	12,414	681	1,405	11,736	500,169	458,892	762,290
1. Residential	12,437	49,055	737	2,352	104	389	5,630	285,281	18,908	337,076
(a) House	11,739	47,118	675	2,173	88	350	4,460	194,341	16,962	243,982
(b) Flat	698	1,937	62	179	16	38	1,170	90,940	1,946	93,095
2. Non-Residential	413,440	199,246	19,861	10,062	577	1,017	6,106	214,888	439,984	425,213
(a) Commercial	2,807	12,446	50	177	73	146	4,466	129,149	7,396	141,917
(b) Industrial	126	2,120	2	55	3	20	772	67,261	903	69,456
c) Agriculture	409,624	179,742	19,787	9,741	492	828	542	9,012	430,445	199,323
d) Other	883	4,940	22	89	9	23	326	9,466	1,240	14,518
B. Buildings:	102,947	465,441	18,030	42,725	2,482	19,274	15,046	588,084	138,505	1,115,525
1. Residential	97,558	381,621	17,897	37,518	2,363	15,441	9,273	244,173	127,091	678,752
(a) House	83,816	321,177	16,436	31,168	2,298	14,944	3,063	126,175	105,613	493,464
(b) Flat	13,742	60,444	1,461	6,350	65	497	6,210	117,998	21,478	185,288
2. Non-Residential	5,389	83,821	133	5,208	119	3,833	5,773	343,911	11,414	436,773
(a) Commercial	2,750	54,995	66	2,889	103	3,565	2,121	141,306	5,040	202,756
(b) Industrial	592	5,309	6	25	6	27	2,100	106,209	2,704	111,570
c) Agriculture	1,444	15,215	28	58	8	177	488	51,749	1,968	67,199
d) Other	603	8,301	33	2,236	2	64	1,064	44,646	1,702	55,247
VI. Fixed Deposits and Insurance Policies	17,672	49,032	1,647	2,518	36	1,512	9,624	626,966	28,979	680,028
A. Bank Deposits	17,665	49,017	1,647	2,518	36	1,512	9,585	626,593	28,933	679,640
1. Security Deposits	429	4,953	124	222	9	1,320	367	35,059	929	41,554
2. Term Deposits (TDRs)	12,584	38,091	1,020	1,879	8	84	8,410	478,579	21,822	518,632
3. Other Deposits	4,852	5,974	503	417	19	108	808	112,955	6,182	119,454
B. Insurance Policies	7	15	-	-	-	-	39	373	46	388
VII. Others	411,251	288,570	31,814	16,035	822	1,106	49,350	3,911,289	493,237	4,217,000
A. Other Secured Advances	105,228	107,771	5,352	4,376	18	654	37,120	1,641,076	147,718	1,753,877
1. Receivables	329	5,623	12	295	-	-	884	427,330	1,225	433,248
2. Employees Benefits	2,912	429	315	41	-	-	15	1,052	3,242	1,522
3. Others	101,987	101,720	5,025	4,040	18	654	36,221	1,212,693	143,251	1,319,107
B. Advances Secured by Guarantee(s)	306,023	180,799	26,462	11,659	804	452	12,230	2,270,213	345,519	2,463,123
1. Institutional Guarantee(s)	2,148	8,548	24	275	3	17	5,454	2,045,895	7,629	2,054,735
2. Individual Guarantee(s)	303,875	172,250	26,438	11,384	801	435	6,776	224,318	337,890	408,388
VIII. Unsecured Advances	4,399,540	324,997	1,085,346	32,878	-	-	6,318	370,475	5,491,204	728,350
1. Credit Cards	2,190,854	204,325	201,674	16,748	-	-	281	266	2,392,809	221,339
2. Personal Loan	2,139,771	108,055	880,322	15,827	-	-	-	-	3,020,093	123,881
3. Others	68,915	12,618	3,350	303	-	-	6,037	370,209	78,302	383,130
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

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. March 2023.

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

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees

RATES OF MARGIN (%)	2024						2025					
	Jun		Sep		Dec ^R		Mar ^P		Jun ^P			
	No. of A/Cs.	Amount	No. of A/Cs.	Amount								
0.00	2,997,119	5,343,386.6	3,151,294	5,470,354.1	3,594,778	6,577,713.8	6,529,818	5,354,647.9	6,378,959	5,732,977.6		
5.00	55,289	173,993.9	56,386	172,899.3	51,474	189,657.7	52,169	204,822.7	51,274	205,455.1		
10.00	99,495	682,200.1	94,615	655,298.5	97,958	1,621,828.3	112,451	1,636,535.2	97,962	1,161,572.2		
15.00	41,377	541,896.1	32,637	450,315.7	31,416	812,457.2	87,298	510,585.7	26,119	421,380.0		
20.00	417,271	1,268,853.7	395,280	1,266,236.1	386,831	1,363,418.9	389,883	1,311,861.9	411,376	1,289,771.8		
25.00	125,611	2,489,682.1	122,683	2,430,324.6	115,550	2,774,644.9	114,000	2,239,756.6	107,278	2,028,147.6		
30.00	61,808	385,332.1	61,951	445,231.0	65,208	343,626.5	43,346	469,909.8	64,768	394,752.0		
33.33	786	16,091.8	476	7,574.0	460	26,385.8	714	20,345.4	49,934	20,010.6		
35.00	18,105	187,398.8	17,804	168,763.0	74,350	879,811.0	22,526	456,762.9	25,176	158,990.3		
40.00	40,603	178,359.6	40,401	203,407.3	36,814	215,255.1	27,375	212,031.5	29,921	193,209.1		
45.00	8,866	98,467.5	8,534	92,161.2	5,699	94,483.5	7,407	102,783.3	6,921	115,372.5		
50.00	144,838	410,735.1	91,027	258,660.2	64,272	206,836.4	39,112	277,050.2	15,943	194,648.3		
55.00	6,590	52,736.7	6,065	41,572.3	6,602	71,522.6	8,247	49,578.7	9,396	121,978.4		
60.00	6,886	63,656.0	6,703	59,293.5	5,374	104,309.6	6,096	67,645.1	6,915	100,005.5		
65.00	5,757	63,131.1	5,695	41,418.3	5,193	75,097.7	6,331	62,875.6	6,715	134,744.3		
70.00	3,403	17,437.9	3,147	23,555.7	2,813	25,521.2	4,016	22,325.9	5,899	72,549.3		
75.00	3,250	19,124.0	3,058	20,259.9	2,365	18,056.1	3,549	22,765.2	8,578	323,596.6		
80.00	2,874	23,759.7	3,022	23,739.8	2,185	22,177.4	3,400	29,350.1	7,726	82,372.0		
85.00	1,941	14,183.4	1,782	11,596.2	1,970	14,474.1	3,034	18,767.9	6,249	82,494.5		
90.00	2,443	16,682.3	2,176	12,116.7	2,002	14,377.7	3,125	15,308.5	5,659	124,221.0		
95.00	2,862	11,043.5	2,469	8,454.9	2,480	12,927.8	2,902	12,254.3	4,565	83,222.1		
99.99	1,372	11,458.9	1,178	10,792.0	1,994	21,100.5	1,673	18,443.0	17,621	76,733.7		
TOTAL	4,048,546	12,069,610.7	4,108,383	11,874,024.3	4,557,788	15,485,683.7	7,468,472	13,116,407.0	7,344,954	13,118,204.6		

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.12.1 Advances Classified by Rate of Margin and Gender
All Banks
As on 30th June, 2025

Amount in Million Rupees
No. of Accounts in Unit

Rate of Margin	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	5,000,140	876,515.3	1,143,232	79,534.2	880	892.9	234,707	4,776,035.2	6,378,959	5,732,977.6
05.00	39,789	56,530.8	1,794	3,227.8	3	10.0	9,688	145,686.6	51,274	205,455.1
10.00	74,917	131,387.0	6,638	10,247.3	737	4,794.4	15,670	1,015,143.6	97,962	1,161,572.2
15.00	12,092	57,005.1	4,805	13,475.2	63	264.7	9,159	350,635.0	26,119	421,380.0
20.00	374,041	285,535.8	23,205	19,955.7	201	856.8	13,929	983,423.5	411,376	1,289,771.8
25.00	78,544	298,397.6	5,830	10,782.5	301	3,617.0	22,603	1,715,350.5	107,278	2,028,147.6
30.00	54,060	84,466.7	4,012	4,818.1	303	1,188.5	6,393	304,278.7	64,768	394,752.0
33.33	33,779	9,382.3	16,115	4,089.1	-	-	40	6,539.2	49,934	20,010.6
35.00	17,641	27,485.6	1,929	1,739.3	770	3,761.5	4,836	126,003.9	25,176	158,990.3
40.00	24,151	33,238.1	2,180	4,103.1	112	1,676.9	3,478	154,190.9	29,921	193,209.1
45.00	4,467	20,514.1	455	1,298.9	370	4,310.1	1,629	89,249.4	6,921	115,372.5
50.00	12,716	56,315.6	812	1,335.3	72	237.6	2,343	136,759.8	15,943	194,648.3
55.00	6,571	13,812.1	810	1,326.0	40	281.6	1,975	106,558.7	9,396	121,978.4
60.00	4,339	14,136.3	356	813.7	22	163.8	2,198	84,891.8	6,915	100,005.5
65.00	4,453	13,516.9	329	753.8	66	164.1	1,867	120,309.5	6,715	134,744.3
70.00	3,654	12,379.9	210	584.8	44	146.2	1,991	59,438.3	5,899	72,549.3
75.00	5,119	14,947.4	211	454.2	341	550.9	2,907	307,644.2	8,578	323,596.6
80.00	4,679	12,551.3	205	564.4	182	764.9	2,660	68,491.4	7,726	82,372.0
85.00	4,315	9,745.5	173	959.3	103	215.5	1,658	71,574.2	6,249	82,494.5
90.00	4,012	10,617.0	183	606.1	74	263.0	1,390	112,735.0	5,659	124,221.0
95.00	2,846	6,050.0	211	685.1	38	1,366.4	1,470	75,120.7	4,565	83,222.1
99.99	13,745	23,450.9	1,040	1,660.2	12	28.2	2,824	51,594.4	17,621	76,733.7
Total	5,780,070	2,067,981.3	1,214,735	163,014.1	4,734	25,554.7	345,415	10,861,654.5	7,344,954	13,118,204.6

Source: Statistics and Data Services Department, SBP

*Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFI), 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 30th June, 2025

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	4,385,536	671,956	1,063,644	39,767	1,344	7,733	139,696	6,106,542	5,590,220	6,825,998
1.1. Overnight	121,526	34,025	12,791	1,283	44	1,353	6,388	497,731	140,749	534,391
1.2. 2 days to 7 days	724	2,172	77	467	33	117	419	76,398	1,253	79,154
1.3. For 8 days to 1 month	327,195	47,886	177,416	2,772	81	506	2,518	162,609	507,210	213,773
1.4. For above 1 month but <= 3 month	2,080,450	100,032	726,359	9,958	46	104	5,317	691,057	2,812,172	801,151
1.5. For above 3 months but <= 6 months	497,352	63,178	19,424	2,421	16	37	17,334	1,015,774	534,126	1,081,410
1.6. For above 6 months but <= one year	1,358,289	424,663	127,577	22,867	1,124	5,616	107,720	3,662,974	1,594,710	4,116,120
2. Medium Term	360,011	230,325	54,097	15,614	34	54	67,276	1,043,763	481,418	1,289,756
2.1. For above 1 year but <= 2 years	284,331	174,461	45,760	10,730	3	7	18,764	878,646	348,858	1,063,844
2.2. For above 2 years but <= 3 years	75,680	55,864	8,337	4,884	31	47	48,512	165,117	132,560	225,912
3. Long Term	1,034,523	1,165,700	96,994	107,633	3,356	17,768	138,443	3,711,349	1,273,316	5,002,451
3.1. For above 3 years but <= 4 years	178,905	203,559	35,329	28,078	152	472	30,035	811,774	244,421	1,043,883
3.2. For above 4 years but <= 5 years	359,794	263,093	29,589	23,825	172	365	25,101	660,827	414,656	948,110
3.3. For above 5 years but <= 7 years	355,802	331,759	18,830	20,581	275	773	70,957	825,391	445,864	1,178,503
3.4. For above 7 years but <= 10 years	52,745	81,477	6,254	8,964	515	2,117	5,941	817,591	65,455	910,149
3.5. For above 10 years but <= 15 years	17,719	66,340	2,224	7,557	518	3,191	5,584	527,957	26,045	605,044
3.6. For above 15 years but <= 20 years	17,167	77,027	2,077	7,722	513	3,369	312	29,426	20,069	117,543
3.7. For above 20 years but <= 25 years	46,687	124,862	2,042	8,572	1,138	7,059	239	14,533	50,106	155,026
3.8. For above 25 years but <= 30 years	4,404	13,636	426	1,764	72	418	175	18,995	5,077	34,813
3.9. For above 30 years	1,300	3,948	223	570	1	5	99	4,855	1,623	9,378
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

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. March 2023.

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

3.12.3 Advances Classified by Nature and Gender

All Banks

As on 30th June, 2025

Amount in Million Rupees
No. of Accounts in Unit

Nature	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	5,282,074	1,605,861	1,165,920	123,910	1,712	6,635	299,107	7,222,584	6,748,813	8,958,990
2. ISLAMIC	497,996	462,121	48,815	39,104	3,022	18,919	46,308	3,639,071	596,141	4,159,215
A. Ijara Finance	59,269	85,530	5,065	6,797	16	10	12,017	52,183	76,367	144,521
B. Diminishing Musharaka	59,909	102,976	5,386	7,421	816	1,745	10,179	1,018,314	76,290	1,130,456
C. Istisna	537	11,901	10	2,034	-	-	5,122	389,180	5,669	403,114
D. Mudaraba	113	1,747	-	-	-	-	-	-	113	1,747
E. Murabaha	7,871	16,681	471	594	8	22	5,874	142,122	14,224	159,420
F. Musawamah finance	25,340	9,874	3,604	1,195	1	14	1,889	72,249	30,834	83,331
G. Musharaka Finance	12,280	18,614	1,355	1,243	15	111	1,364	319,307	15,014	339,275
H. Salam Finance	128	948	-	-	-	-	1,439	54,500	1,567	55,448
I. Commodity Murabahah / Tawwaruq	280,057	30,478	26,458	2,515	-	-	1	1	306,516	32,994
J. Advance against financing	1,108	1,543	84	54	-	-	82	42,818	1,274	44,415
K. Other Islamic Modes of Financing	51,384	181,829	6,382	17,252	2,166	17,017	8,341	1,548,397	68,273	1,764,495
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

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:

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3.12.4 Advances Classified by Category of Financing and Gender

All Banks

As on 30th June, 2025

Amount in Million Rupees

No. of Accounts in Unit

Category of Financing	Males		Females		Both Males and Females		Other*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	788	39,335	31	556	12	557	8,772	1,026,168	9,603	1,066,617
1.1. Export finance schemes	478	25,087	12	277	5	49	4,553	713,549	5,048	738,961
1.2. Others	310	14,249	19	280	7	508	4,219	312,619	4,555	327,655
2. Import financing	540	7,244	92	430	3	41	7,708	630,652	8,343	638,366
3. Government self employment schemes	45,043	62,864	3,301	4,165	790	15	8,161	31,805	57,295	98,849
4. Working capital/short term	4,409,217	776,004	1,033,987	40,429	386	3,473	221,970	4,972,454	5,665,560	5,792,360
4.1. Small Loans	3,185,756	236,088	937,391	17,057	91	74	46,275	244,162	4,169,513	497,380
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.)	22	48	2	-	-	-	611	12,058	635	12,106
4.4. Others	1,223,379	538,954	96,594	23,372	295	3,399	174,844	3,674,619	1,495,112	4,240,343
4.5. Commodity Operations Financing	60	915	-	-	-	-	240	1,041,616	300	1,042,530
5. Fixed investment/long term	1,324,482	1,182,535	177,324	117,434	3,543	21,469	98,804	4,200,575	1,604,153	5,522,013
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	308	2,807	8	24	3	-	11,854	413,688	12,173	416,519
5.2. Financing Power Plants Using Renewable Energy	599	1,218	18	29	8	10	2,335	85,733	2,960	86,990
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	49	-	-	-	-	48	583	53	632
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	89	1,047	673	763	-	-	368	3,723	1,130	5,533
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	54	1,134	-	-	-	-	142	4,005	196	5,140
5.6. Small Loans	350,305	179,162	58,497	19,001	702	1,552	23,516	127,299	433,020	327,014
5.7. Others	865,697	577,085	99,737	58,329	392	1,368	56,942	3,297,360	1,022,768	3,934,141
5.8. Financing for Construction Purposes	100,890	395,974	18,207	38,509	2,438	18,539	1,931	174,611	123,466	627,634
5.9. SME Asaan Finance (SAAF) Scheme	6,512	24,027	183	775	-	-	1,344	5,920	8,039	30,721
5.10 Machinery	23	31	1	4	-	-	324	87,653	348	87,688
Total	5,780,070	2,067,981	1,214,735	163,014	4,734	25,555	345,415	10,861,655	7,344,954	13,118,205

Source: Statistics and Data Services Department, SDF

*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. 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.

3.13 Private Sector Business and Type of Financing-Overall

PRIVATE SECTOR (BUSINESS)	Jun-25	Jun-25	Aug-25	Sep-25 ^R	Oct-25 ^R	Nov-25
A. Agriculture, forestry, and fishing	494,762.4	494,762.4	515,228.4	541,496.1	511,947.6	551,507.2
Trade finance	2,751.4	2,751.4	5,623.0	5,872.2	5,370.0	7,265.1
Working capital	261,385.3	261,385.3	275,593.0	287,385.7	254,425.5	286,831.3
Fixed investment	200,690.2	200,690.2	203,259.1	217,174.8	221,520.1	223,833.3
Construction Financing	874.2	874.2	771.5	754.8	737.1	658.7
Other	29,061.4	29,061.4	29,981.9	30,308.5	29,894.8	32,918.8
B. Mining and quarrying	88,607.5	88,607.5	70,968.9	70,198.9	73,290.2	77,060.3
Trade finance	2,454.1	2,454.1	2,543.7	2,698.3	2,318.5	938.0
Working capital	33,602.0	33,602.0	17,676.1	17,921.3	21,543.6	27,548.7
Fixed investment	50,845.1	50,845.1	50,541.1	49,571.5	49,420.6	48,559.2
Construction Financing	0.4	0.4	0.4	0.4	0.4	-
Other	1,706.0	1,706.0	207.7	7.4	7.1	14.4
C. Manufacturing	5,354,889.2	5,354,889.2	5,138,998.6	5,246,499.8	5,258,171.7	5,306,924.6
Trade finance	1,372,424.4	1,372,424.4	1,375,363.0	1,397,594.4	1,410,973.8	1,419,045.1
Working capital	2,258,831.1	2,258,831.1	2,073,956.9	2,185,486.9	2,139,886.4	2,213,161.4
Fixed investment	1,591,663.0	1,591,663.0	1,575,001.2	1,550,184.8	1,596,614.2	1,555,974.0
Construction Financing	14,194.9	14,194.9	14,084.4	10,404.9	10,129.3	14,579.0
Other	117,775.8	117,775.8	100,593.1	102,828.8	100,568.1	104,165.0
D. Electricity, gas, steam and air conditioning supply	486,486.8	486,486.8	440,705.0	451,608.8	430,438.4	411,894.5
Trade finance	2,422.9	2,422.9	2,632.2	3,163.8	3,192.5	2,575.2
Working capital	192,722.7	192,722.7	157,007.8	172,049.9	150,378.4	142,357.9
Fixed investment	290,971.3	290,971.3	280,818.5	276,044.7	276,567.4	266,568.6
Construction Financing	226.4	226.4	226.4	226.4	226.4	321.1
Other	143.5	143.5	20.0	124.0	73.7	71.7
E. Water supply; sewerage, waste management and remediation activities	32,246.2	32,246.2	34,770.5	36,688.7	39,123.8	36,542.5
Trade finance	1,371.4	1,371.4	1,289.0	1,279.6	1,343.9	1,310.2
Working capital	4,795.2	4,795.2	5,514.4	7,410.8	7,603.4	5,884.7
Fixed investment	25,986.9	25,986.9	27,874.4	27,905.6	29,958.0	29,249.0
Construction Financing	-	-	-	-	-	-
Other	92.7	92.7	92.7	92.6	218.5	98.7
F. Construction	210,346.1	210,346.1	213,871.3	213,647.2	198,105.6	203,183.3
Trade finance	1,278.5	1,278.5	1,569.6	1,408.3	1,274.7	1,010.7
Working capital	46,244.1	46,244.1	54,099.3	53,742.9	44,403.8	48,884.9
Fixed investment	47,699.5	47,699.5	45,126.4	51,738.0	52,173.1	57,017.8
Construction Financing	114,509.8	114,509.8	112,367.9	106,179.2	99,565.5	95,637.7
Other	614.2	614.2	708.0	578.7	688.4	632.1
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	677,115.3	677,115.3	699,497.7	716,460.6	747,692.3	767,303.6
Trade finance	67,758.0	67,758.0	77,304.2	76,861.3	68,629.7	64,547.8
Working capital	390,125.3	390,125.3	402,383.5	413,929.6	428,937.6	439,207.6
Fixed investment	143,953.4	143,953.4	151,774.3	156,379.2	179,817.0	182,742.3
Construction Financing	14,274.3	14,274.3	14,211.1	14,156.9	14,081.3	12,835.4
Other	61,004.2	61,004.2	53,824.6	55,133.6	56,226.7	67,970.5
H. Transportation and storage	129,433.9	129,433.9	137,193.8	135,231.8	148,249.6	149,063.9
Trade finance	3,621.3	3,621.3	5,128.2	3,616.6	5,179.9	5,674.3
Working capital	29,226.4	29,226.4	30,398.7	32,707.6	35,878.7	35,941.7
Fixed investment	77,328.4	77,328.4	81,135.2	77,961.8	84,530.6	82,068.2
Construction Financing	3,853.9	3,853.9	3,775.8	3,709.3	3,696.0	3,967.1
Other	15,403.7	15,403.7	16,755.9	17,236.4	18,964.4	21,412.6
I. Accommodation and food service activities	80,594.6	80,594.6	83,929.2	87,779.8	85,240.8	88,894.0
Trade finance	1,774.5	1,774.5	2,278.7	1,590.5	1,314.5	1,568.3
Working capital	9,239.0	9,239.0	12,081.8	13,017.5	12,287.2	15,134.0
Fixed investment	61,107.8	61,107.8	61,045.9	65,541.0	65,357.8	65,458.2
Construction Financing	7,316.4	7,316.4	7,378.2	6,499.1	5,590.8	5,927.8
Other	1,156.9	1,156.9	1,144.5	1,131.7	690.4	805.7

3.13 Private Sector Business and Type of Financing-Overall

PRIVATE SECTOR (BUSINESS)	Jun-25	Jun-25	Aug-25	Sep-25 ^R	Oct-25 ^R	Million Rupees Nov-25
J. Information and communication	552,295.8	552,295.8	544,008.1	551,873.6	547,309.5	561,203.6
Trade finance	4,017.5	4,017.5	4,428.2	4,555.0	5,018.0	5,775.7
Working capital	76,852.3	76,852.3	58,968.1	65,658.0	66,027.5	75,671.9
Fixed investment	441,735.8	441,735.8	451,072.0	450,424.3	444,092.7	445,731.2
Construction Financing	1,265.1	1,265.1	1,204.9	1,164.8	1,106.2	1,239.8
Other	28,425.1	28,425.1	28,334.9	30,071.4	31,065.1	32,785.0
K. Real estate activities	42,592.4	42,592.4	45,481.1	47,364.3	51,193.6	51,737.0
Trade finance	316.3	316.3	377.5	855.0	871.8	3,257.8
Working capital	6,156.4	6,156.4	7,811.6	8,985.8	12,306.9	14,621.8
Fixed investment	11,901.2	11,901.2	12,076.4	12,218.4	12,744.2	14,338.1
Construction Financing	24,187.2	24,187.2	25,186.8	25,277.6	25,244.5	19,494.3
Other	31.3	31.3	28.7	27.5	26.2	25.0
L. Professional, scientific and technical activities	69,863.5	69,863.5	61,131.7	59,458.1	72,331.6	82,916.4
Trade finance	9,161.8	9,161.8	7,023.4	7,008.3	6,959.4	7,345.9
Working capital	45,691.8	45,691.8	38,864.9	38,076.9	48,376.5	55,942.3
Fixed investment	13,242.0	13,242.0	14,229.2	13,202.6	15,768.0	16,556.0
Construction Financing	1,060.4	1,060.4	380.7	284.9	254.6	2,382.4
Other	707.5	707.5	633.4	885.4	973.2	689.8
M. Administrative and support service activities	60,985.2	60,985.2	58,711.2	61,192.2	63,337.5	62,975.9
Trade finance	1,907.5	1,907.5	2,241.9	2,598.4	2,430.5	2,229.8
Working capital	28,972.1	28,972.1	25,328.0	27,276.6	26,906.1	27,317.0
Fixed investment	26,195.7	26,195.7	23,341.0	23,118.4	27,119.2	27,179.7
Construction Financing	-	-	4,013.5	4,263.5	3,943.5	4,218.1
Other	3,909.9	3,909.9	3,786.9	3,935.3	2,938.1	2,031.3
N. Education	30,245.3	30,245.3	28,257.3	28,493.2	27,216.6	28,518.2
Trade finance	-	-	-	66.3	176.5	228.4
Working capital	12,217.2	12,217.2	10,230.0	11,338.5	10,097.0	10,263.9
Fixed investment	12,859.8	12,859.8	12,636.0	13,117.4	13,162.4	14,259.9
Construction Financing	4,672.4	4,672.4	4,903.2	3,490.2	3,309.3	3,274.3
Other	495.8	495.8	488.1	480.7	471.4	491.6
O. Human health and social work activities	16,501.9	16,501.9	14,836.2	15,134.5	14,666.1	15,566.5
Trade finance	-	-	-	-	-	-
Working capital	5,574.4	5,574.4	5,463.3	6,051.4	5,845.8	6,042.0
Fixed investment	8,671.9	8,671.9	7,534.1	7,438.6	7,186.5	7,906.1
Construction Financing	1,706.2	1,706.2	1,596.6	1,405.9	1,368.5	1,320.3
Other	549.4	549.4	242.2	238.7	265.3	298.0
P. Arts, entertainment, and recreation	2,358.5	2,358.5	2,244.1	2,276.2	2,323.7	2,303.2
Trade finance	100.0	100.0	100.0	100.0	100.0	100.0
Working capital	1,076.5	1,076.5	1,067.9	1,056.2	1,068.1	1,282.1
Fixed investment	926.5	926.5	821.3	871.8	907.8	868.9
Construction Financing	242.3	242.3	242.3	235.8	235.8	40.8
Other	13.3	13.3	12.7	12.4	12.1	11.3
Q. Other service activities	94,786.0	94,786.0	88,760.0	91,066.2	100,045.0	99,965.5
Trade finance	2,276.9	2,276.9	1,336.1	1,563.6	1,667.5	1,212.4
Working capital	54,223.0	54,223.0	53,604.8	56,595.9	62,128.7	61,341.9
Fixed investment	34,564.1	34,564.1	29,801.7	28,902.7	31,243.8	31,013.3
Construction Financing	877.9	877.9	875.7	805.8	835.0	845.7
Other	2,844.1	2,844.1	3,141.7	3,198.1	4,170.1	5,552.3
Total	8,424,110.7	8,424,110.7	8,178,593.1	8,356,469.9	8,370,683.7	8,497,560.0

Source: Statistics and Data Services Department, SBP

Notes:

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

3.14 Private Sector Business and Type of Financing-SMEs

PRIVATE SECTOR (BUSINESS)	Jun-25	Jun-25	Aug-25	Sep-25 ^R	Oct-25 ^R	Million Rupees Nov-25
A. Agriculture, forestry, and fishing	67,377.9	67,377.9	69,771.3	71,288.9	73,594.3	75,666.7
Trade finance	179.1	179.1	148.4	165.1	170.1	500.7
Working capital	27,613.2	27,613.2	28,833.5	29,320.9	28,698.3	28,035.2
Fixed investment	22,203.4	22,203.4	22,740.0	23,547.5	24,982.1	26,075.3
Construction Financing	9.9	9.9	9.5	9.5	9.1	9.1
Other	17,372.3	17,372.3	18,039.8	18,245.8	19,734.6	21,046.2
B. Mining and quarrying	1,970.3	1,970.3	1,714.7	1,696.3	1,958.3	2,095.4
Trade finance	112.0	112.0	58.9	29.2	14.5	5.0
Working capital	1,026.2	1,026.2	851.2	865.9	878.9	903.7
Fixed investment	820.8	820.8	796.6	793.5	1,057.4	1,172.4
Construction Financing	0.4	0.4	0.4	0.4	0.4	-
Other	11.0	11.0	7.7	7.4	7.1	14.4
C. Manufacturing	254,657.6	254,657.6	253,041.7	255,716.3	267,643.2	287,466.7
Trade finance	24,305.7	24,305.7	23,333.0	24,598.2	25,449.2	26,504.4
Working capital	171,785.9	171,785.9	167,931.7	168,842.9	179,185.1	192,698.6
Fixed investment	47,609.9	47,609.9	50,928.3	52,084.8	52,011.1	56,207.6
Construction Financing	899.3	899.3	872.7	51.0	65.0	144.2
Other	10,056.8	10,056.8	9,976.1	10,139.4	10,932.7	11,912.0
D. Electricity, gas, steam and air conditioning supply	2,675.3	2,675.3	2,046.7	3,003.2	3,241.9	3,789.5
Trade finance	289.3	289.3	113.2	117.2	111.2	51.3
Working capital	1,799.1	1,799.1	1,410.3	1,998.3	2,079.8	2,035.5
Fixed investment	568.3	568.3	509.0	873.6	1,037.3	1,689.2
Construction Financing	-	-	-	-	-	-
Other	18.5	18.5	14.2	14.0	13.7	13.4
E. Water supply; sewerage, waste management and remediation activities	393.7	393.7	442.0	472.6	590.4	550.7
Trade finance	-	-	-	-	-	-
Working capital	66.1	66.1	62.7	75.4	188.7	130.2
Fixed investment	259.0	259.0	310.8	328.8	333.3	346.0
Construction Financing	-	-	-	-	-	-
Other	68.5	68.5	68.5	68.4	68.4	74.5
F. Construction	20,447.6	20,447.6	20,641.8	18,389.8	19,000.3	20,807.9
Trade finance	42.0	42.0	86.6	28.9	40.9	38.2
Working capital	7,844.7	7,844.7	7,780.4	5,501.9	5,248.1	5,286.9
Fixed investment	5,671.0	5,671.0	5,932.2	6,428.6	6,872.0	8,831.9
Construction Financing	6,472.6	6,472.6	6,420.5	6,017.6	6,344.6	6,160.7
Other	417.4	417.4	422.1	412.9	494.7	490.2
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	261,039.2	261,039.2	258,707.6	262,836.7	280,357.9	297,720.2
Trade finance	5,937.9	5,937.9	5,655.9	4,862.8	5,187.9	5,344.0
Working capital	145,495.6	145,495.6	139,242.6	140,705.5	151,563.5	159,363.6
Fixed investment	73,700.2	73,700.2	79,089.0	82,762.1	87,119.6	94,586.3
Construction Financing	186.5	186.5	177.4	170.2	212.1	282.1
Other	35,718.9	35,718.9	34,542.8	34,336.1	36,274.7	38,144.2
H. Transportation and storage	43,976.0	43,976.0	49,012.2	50,019.9	51,258.6	54,271.4
Trade finance	-	-	-	8.0	-	-
Working capital	2,367.6	2,367.6	1,893.9	2,460.0	2,202.1	2,365.4
Fixed investment	26,642.7	26,642.7	30,558.2	30,479.1	30,264.2	31,628.8
Construction Financing	145.9	145.9	109.4	104.2	100.3	119.4
Other	14,819.7	14,819.7	16,450.6	16,968.6	18,692.1	20,157.9
I. Accommodation and food service activities	7,109.1	7,109.1	7,569.7	7,804.8	6,953.7	7,585.7
Trade finance	102.3	102.3	256.0	256.0	102.3	118.3
Working capital	1,388.5	1,388.5	1,443.9	1,469.7	1,390.7	1,747.8
Fixed investment	3,333.2	3,333.2	3,609.6	3,827.8	3,983.8	4,149.1
Construction Financing	1,247.8	1,247.8	1,235.0	1,238.4	905.3	883.6
Other	1,037.4	1,037.4	1,025.2	1,012.9	571.6	686.9

3.14 Private Sector Business and Type of Financing-SMEs

PRIVATE SECTOR (BUSINESS)	Jun-25	Jun-25	Aug-25	Sep-25 ^R	Oct-25 ^R	Million Rupees Nov-25
J. Information and communication	6,701.5	6,701.5	6,299.6	7,174.3	7,768.9	8,816.7
Trade finance	114.3	114.3	119.2	89.1	87.2	105.0
Working capital	3,222.7	3,222.7	2,658.0	2,554.3	2,732.4	3,189.6
Fixed investment	2,902.9	2,902.9	3,052.6	4,060.5	4,436.8	4,913.7
Construction Financing	111.9	111.9	108.6	106.9	105.0	161.1
Other	349.7	349.7	361.2	363.5	407.3	447.3
K. Real estate activities	2,893.7	2,893.7	2,733.2	2,880.9	3,139.5	3,260.0
Trade finance	-	-	-	-	-	-
Working capital	745.2	745.2	596.8	663.3	724.0	912.9
Fixed investment	1,801.3	1,801.3	1,983.0	2,093.6	2,298.0	2,232.1
Construction Financing	326.3	326.3	124.6	96.5	91.3	90.0
Other	20.8	20.8	28.7	27.5	26.2	25.0
L. Professional, scientific and technical activities	14,741.4	14,741.4	13,945.8	13,222.5	15,515.6	16,129.1
Trade finance	735.9	735.9	468.8	459.9	401.3	616.2
Working capital	10,682.8	10,682.8	10,051.5	9,287.2	10,614.1	10,782.8
Fixed investment	3,177.1	3,177.1	3,205.7	3,326.7	4,335.3	4,334.8
Construction Financing	19.9	19.9	115.7	19.9	19.9	271.1
Other	125.7	125.7	104.1	128.8	145.0	124.1
M. Administrative and support service activities	11,390.8	11,390.8	12,367.2	11,486.7	11,358.7	11,819.8
Trade finance	263.2	263.2	270.9	402.7	390.9	402.8
Working capital	6,232.3	6,232.3	6,461.5	5,497.9	5,401.6	5,520.4
Fixed investment	4,537.7	4,537.7	5,273.1	5,242.3	5,194.8	5,451.7
Construction Financing	-	-	0.1	0.1	0.1	96.9
Other	357.6	357.6	361.6	343.7	371.3	348.0
N. Education	5,217.0	5,217.0	4,973.5	5,259.7	4,987.0	5,308.4
Trade finance	-	-	-	-	-	-
Working capital	1,977.9	1,977.9	1,574.8	1,674.2	1,551.4	1,569.1
Fixed investment	2,514.5	2,514.5	2,698.0	2,893.5	2,767.9	3,052.8
Construction Financing	228.7	228.7	212.7	211.3	196.4	194.8
Other	495.8	495.8	488.1	480.7	471.4	491.6
O. Human health and social work activities	3,384.2	3,384.2	3,395.3	3,575.3	3,688.2	3,884.6
Trade finance	-	-	-	-	-	-
Working capital	1,160.5	1,160.5	1,145.9	1,162.1	1,086.6	1,164.9
Fixed investment	1,803.4	1,803.4	1,867.8	2,042.9	2,207.1	2,315.0
Construction Financing	183.9	183.9	143.5	135.7	133.3	110.8
Other	236.4	236.4	238.1	234.7	261.2	294.0
P. Arts, entertainment, and recreation	724.7	724.7	753.2	763.4	839.4	827.2
Trade finance	100.0	100.0	100.0	100.0	100.0	100.0
Working capital	211.7	211.7	233.1	193.5	224.1	251.3
Fixed investment	398.4	398.4	406.2	456.4	502.2	463.5
Construction Financing	1.3	1.3	1.3	1.1	1.1	1.1
Other	13.3	13.3	12.7	12.4	12.1	11.3
Q. Other service activities	51,600.9	51,600.9	54,948.0	53,814.2	58,521.0	57,558.3
Trade finance	301.9	301.9	118.6	180.0	173.7	153.4
Working capital	29,550.3	29,550.3	32,157.6	30,918.4	33,530.5	31,689.2
Fixed investment	18,975.2	18,975.2	19,648.1	19,603.1	21,273.8	21,848.7
Construction Financing	52.9	52.9	50.7	49.5	36.7	43.7
Other	2,720.6	2,720.6	2,973.0	3,063.2	3,506.3	3,823.3
Total	756,300.9	756,300.9	762,363.5	769,405.5	810,416.9	857,558.2

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 Financings, Adavances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
4. Details of the changes/revisions are available in "Revision note" on SBP web at: www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.

3.15 Disbursement and Utilization of Advances-Province/Region wise

Period	Province/ Region	Disbursements	%	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
				Amount	% of Regional Disbursemen	Amount	% of Regional Disburseme		Amount	(%)	
Oct-Dec-2024	Punjab	6,850.6	35.1	6,343.7	92.6	506.9	7.4	417.4	6,761.1	34.7	98.7
	Sindh	10,397.3	53.3	9,811.2	94.4	586.1	5.6	252.7	10,063.9	51.6	96.8
	KPK	78.0	0.4	74.9	96.0	3.1	4.0	361.6	436.4	2.2	559.8
	Balochistan	12.2	0.1	11.9	97.7	0.3	2.3	73.4	85.3	0.4	699.5
	Islamabad	2,140.3	11.0	1,861.9	87.0	278.4	13.0	265.7	2,127.6	10.9	99.4
	Gilgit-Baltistan	5.2	0.0	5.2	98.9	0.1	1.1	1.6	6.8	0.0	130.5
Jan-Mar-2025	AJK	11.0	0.1	11.0	99.9	0.0	0.1	2.5	13.5	0.1	122.9
	Total	19,494.6	100.0	18,119.7	92.9	1,374.9	7.1	1,374.9	19,494.6	100.0	-
	Punjab	5,452.7	39.0	5,295.6	97.1	157.0	2.9	317.8	5,613.4	40.2	103.0
	Sindh	7,053.8	50.4	6,832.8	96.9	221.0	3.1	145.1	6,977.9	49.9	98.9
	KPK	79.9	0.6	77.0	96.3	3.0	3.7	84.3	161.3	1.2	201.8
	Balochistan	12.4	0.1	12.4	99.4	0.1	0.6	8.9	21.3	0.2	171.3
Apr-Jun-2025	Islamabad	1,365.3	9.8	1,151.8	84.4	213.5	15.6	37.0	1,188.8	8.5	87.1
	Gilgit-Baltistan	6.2	0.0	6.1	98.8	0.1	1.2	0.1	6.2	0.0	99.9
	AJK	12.1	0.1	12.1	99.7	0.0	0.3	1.5	13.5	0.1	111.7
	Total	13,982.4	100.0	13,387.7	95.7	594.7	4.3	594.7	13,982.4	100.0	-
	Punjab	5,688.5	38.4	5,491.8	96.5	196.7	3.5	245.7	5,737.6	38.8	100.9
	Sindh	6,878.7	46.5	6,703.0	97.4	175.8	2.6	170.3	6,873.2	46.5	99.9
	KPK	119.4	0.8	115.6	96.8	3.8	3.2	662.8	778.4	5.3	651.7
	Balochistan	10.4	0.1	10.3	98.8	0.1	1.2	8.2	18.5	0.1	178.0
	Islamabad	2,079.9	14.1	1,325.8	63.7	754.2	36.3	39.0	1,364.8	9.2	65.6
	Gilgit-Baltistan	6.0	0.0	5.8	97.9	0.1	2.1	3.1	9.0	0.1	150.6
	AJK	12.3	0.1	12.2	99.5	0.1	0.5	1.5	13.8	0.1	112.0
	Total	14,795.2	100.0	13,664.5	92.4	1,130.7	7.6	1,130.7	14,795.2	100.0	-

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, particu

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

Place of disbursement	Place of Utilization	Oct-Dec-24		Jan-Mar-25		Apr-Jun-25 ¹		Billion Rupees
		Amount	(%)	Amount	(%)	Amount	(%)	
Punjab	Punjab	6,343.7	92.6	5,295.6	97.1	5,491.8	96.5	
	Sindh	239.8	3.5	122.9	2.3	154.2	2.7	
	KPK	44.7	0.7	8.0	0.2	6.7	0.1	
	Balochistan	7.9	0.1	1.5	0.0	1.0	0.0	
	Islamabad	213.6	3.1	23.4	0.4	30.5	0.5	
	Gilgit-Baltistan	0.2	-	0.0	-	2.9	0.1	
	AJK	0.7	0.0	1.2	0.0	1.3	0.0	
Punjab Total		6,850.6	100.0	5,452.7	100.0	5,688.5	100.0	
Sindh	Punjab	281.3	2.7	193.9	2.8	139.7	2.0	
	Sindh	9,811.2	94.4	6,832.8	96.9	6,703.0	97.4	
	KPK	187.0	1.8	8.8	0.1	23.8	0.4	
	Balochistan	65.3	0.6	7.3	0.1	7.0	0.1	
	Islamabad	49.3	0.5	10.8	0.2	5.1	0.1	
	Gilgit-Baltistan	1.5	0.0	0.0	-	0.0	-	
	AJK	1.8	0.0	0.1	-	0.2	-	
Sindh Total		10,397.3	100.0	7,053.8	100.0	6,878.7	100.0	
KPK	Punjab	0.1	0.2	0.1	0.2	0.1	0.1	
	Sindh	0.2	0.2	0.1	0.1	0.3	0.2	
	KPK	74.9	96.0	77.0	96.3	115.6	96.8	
	Balochistan	0.0	0.0	0.0	0.0	0.0	0.0	
	Islamabad	2.8	3.5	2.7	3.4	3.3	2.8	
	Gilgit-Baltistan	0.0	-	0.0	-	0.1	0.1	
	AJK	0.0	0.0	0.0	0.0	0.0	0.0	
KPK Total		78.0	100.0	79.9	100.0	119.4	100.0	
Balochistan	Punjab	0.0	0.0	0.0	0.1	0.0	0.4	
	Sindh	0.3	2.3	0.1	0.5	0.1	0.7	
	KPK	-	-	0.0	0.0	0.0	0.0	
	Balochistan	11.9	97.7	12.4	99.4	10.3	98.8	
	Islamabad	-	-	-	-	-	-	
	Gilgit-Baltistan	-	-	-	-	0.0	0.0	
	AJK	0.0	-	0.0	0.0	0.0	-	
Balochistan Total		12.2	100.0	12.4	100.0	10.4	100.0	
Islamabad	Punjab	136.0	6.4	123.7	9.1	105.9	5.1	
	Sindh	12.4	0.6	22.0	1.6	15.7	0.8	
	KPK	129.8	6.1	67.5	4.9	632.2	30.4	
	Balochistan	0.2	0.0	0.1	0.0	0.3	0.0	
	Islamabad	1,861.9	87.0	1,151.8	84.4	1,325.8	63.7	
	Gilgit-Baltistan	0.0	-	0.0	-	0.1	-	
	AJK	0.0	-	0.1	0.0	0.0	-	
Islamabad Total		2,140.3	100.0	1,365.3	100.0	2,079.9	100.0	
Gilgit-Baltistan	Punjab	0.0	0.1	0.0	0.3	0.0	0.4	
	Sindh	0.0	0.0	0.0	0.0	0.0	0.1	
	KPK	0.0	0.2	0.0	0.1	0.0	0.3	
	Balochistan	-	-	-	-	-	-	
	Islamabad	0.0	0.8	0.0	0.7	0.1	1.3	
	Gilgit-Baltistan	5.2	98.9	6.1	98.8	5.8	97.9	
	AJK	-	-	0.0	0.0	0.0	0.0	
Gilgit-Baltistan Total		5.2	100.0	6.2	100.0	6.0	100.0	
AJK	Punjab	0.0	0.1	0.0	0.1	0.0	0.1	
	Sindh	0.0	0.0	0.0	0.0	0.0	0.0	
	KPK	0.0	-	0.0	0.0	0.0	0.0	
	Balochistan	-	-	-	-	-	-	
	Islamabad	0.0	0.0	0.0	0.2	0.0	0.1	
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	0.3	
	AJK	11.0	99.9	12.1	99.7	12.2	99.5	
AJK Total		11.0	100.0	12.1	100.0	12.3	100.0	
Grand Total		19,494.6		13,982.4		14,795.2		

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

Billion Rupees

Place of Utilization	Place of Disbursement	Oct-Dec-24		Jan-Mar-25		Apr-Jun-25 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	6,343.7	93.8	5,295.6	94.3	5,491.8	95.7
	Sindh	281.3	4.2	193.9	3.5	139.7	2.4
	KPK	0.1	-	0.1	-	0.1	-
	Balochistan	0.0	-	0.0	-	0.0	-
	Islamabad	136.0	2.0	123.7	2.2	105.9	1.8
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.0	-	0.0	-	0.0	-
Punjab Total		6,761.1	100.0	5,613.4	100.0	5,737.6	100.0
Sindh	Punjab	239.8	2.4	122.9	1.8	154.2	2.2
	Sindh	9,811.2	97.5	6,832.8	97.9	6,703.0	97.5
	KPK	0.2	-	0.1	-	0.3	-
	Balochistan	0.3	-	0.1	-	0.1	-
	Islamabad	12.4	0.1	22.0	0.3	15.7	0.2
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.0	-	0.0	-	0.0	-
Sindh Total		10,063.9	100.0	6,977.9	100.0	6,873.2	100.0
KPK	Punjab	44.7	10.2	8.0	5.0	6.7	0.9
	Sindh	187.0	42.9	8.8	5.5	23.8	3.1
	KPK	74.9	17.2	77.0	47.7	115.6	14.9
	Balochistan	-	-	0.0	-	0.0	-
	Islamabad	129.8	29.7	67.5	41.8	632.2	81.2
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.0	-	0.0	-	0.0	-
KPK Total		436.4	100.0	161.3	100.0	778.4	100.0
Balochistan	Punjab	7.9	9.2	1.5	6.9	1.0	5.2
	Sindh	65.3	76.5	7.3	34.4	7.0	37.9
	KPK	0.0	0.0	0.0	0.1	0.0	0.1
	Balochistan	11.9	14.0	12.4	58.0	10.3	55.5
	Islamabad	0.2	0.3	0.1	0.6	0.3	1.4
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		85.3	100.0	21.3	100.0	18.5	100.0
Islamabad	Punjab	213.6	10.0	23.4	2.0	30.5	2.2
	Sindh	49.3	2.3	10.8	0.9	5.1	0.4
	KPK	2.8	0.1	2.7	0.2	3.3	0.2
	Balochistan	-	-	-	-	-	-
	Islamabad	1,861.9	87.5	1,151.8	96.9	1,325.8	97.1
	Gilgit-Baltistan	0.0	-	0.0	-	0.1	0.0
	AJK	0.0	-	0.0	-	0.0	-
Islamabad Total		2,127.6	100.0	1,188.8	100.0	1,364.8	100.0
Gilgit Baltistan	Punjab	0.2	2.5	0.0	0.5	2.9	32.6
	Sindh	1.5	21.7	0.0	0.4	0.0	0.3
	KPK	0.0	0.0	0.0	0.0	0.1	0.7
	Balochistan	-	-	-	-	0.0	0.0
	Islamabad	0.0	0.1	0.0	0.2	0.1	0.9
	Gilgit-Baltistan	5.2	75.8	6.1	98.9	5.8	65.0
	AJK	0.0	-	0.0	-	0.0	0.5
Gilgit-Baltistan Total		6.8	100.0	6.2	100.0	9.0	100.0
AJK	Punjab	0.7	5.4	1.2	8.7	1.3	9.5
	Sindh	1.8	13.2	0.1	1.1	0.2	1.3
	KPK	0.0	0.1	0.0	0.2	0.0	0.1
	Balochistan	0.0	-	0.0	0.0	0.0	-
	Islamabad	0.0	0.1	0.1	0.8	0.0	0.3
	Gilgit-Baltistan	-	-	0.0	-	0.0	-
	AJK	11.0	81.2	12.1	89.2	12.2	88.8
AJK Total		13.5	100.0	13.5	100.0	13.8	100.0
Grand Total		19,494.6	-	13,982.4	-	14,795.2	-

Source: Statistics and Data Services Department, SBP

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

Notes:-

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

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

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

Provinces/ Regions	Borrower	Billion Rupees								
		Dec-24			Mar-25 ^R			Jun-25 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	8.4	8.4	-	7.0	7.0	-	0.0	0.0
	Government	0.2	841.5	841.8	0.1	440.3	440.4	0.1	644.8	644.9
	Non-Financial Public Sector Enterprises	3.2	1,827.1	1,830.3	-	2,398.5	2,398.5	-	2,389.1	2,389.1
	NBFCs & Financial Auxiliaries	34.3	2,400.5	2,434.8	0.0	1,016.2	1,016.2	0.0	718.7	718.7
	Private Sector (Business)	0.9	0.9	1.8	480.5	7,579.5	8,060.0	436.7	7,698.7	8,135.4
	Trust Funds & Non Profit Organizations	70.2	1,160.0	1,230.1	0.5	9.7	10.2	0.6	8.7	9.3
	Personal/Individuals	340.4	8,785.3	9,125.7	128.2	1,054.3	1,182.5	107.4	1,111.8	1,219.2
	Others	0.5	12.4	12.8	0.3	1.2	1.5	0.3	1.4	1.7
Punjab	Total	449.6	15,036.1	15,485.7	609.7	12,506.7	13,116.4	545.1	12,573.1	13,118.2
	Foreign Constituents	-	-	-	-	-	-	-	0.0	0.0
	Government	-	140.0	140.0	-	26.7	26.7	-	27.0	27.0
	Non-Financial Public Sector Enterprises	27.5	972.9	1,000.4	-	847.0	847.0	-	776.9	776.9
	NBFCs & Financial Auxiliaries	0.2	152.2	152.3	-	38.0	38.0	-	38.0	38.0
	Private Sector (Business)	234.4	3,514.2	3,748.6	354.3	3,320.1	3,674.4	351.9	3,380.8	3,732.7
	Trust Funds & Non Profit Organizations	0.5	6.2	6.7	0.5	4.2	4.7	0.6	2.5	3.0
	Personal/Individuals	34.8	332.7	367.5	34.3	308.7	343.0	30.7	344.3	375.0
Sindh	Others	0.9	0.0	0.9	0.3	0.8	1.1	0.3	0.8	1.1
	Total	298.2	5,118.2	5,416.4	389.4	4,545.5	4,934.9	383.4	4,570.2	4,953.7
	Foreign Constituents	-	8.4	8.4	-	7.0	7.0	-	0.0	0.0
	Government	0.2	281.1	281.3	0.1	263.8	263.9	0.1	228.4	228.5
	Non-Financial Public Sector Enterprises	6.7	1,129.1	1,135.8	-	1,269.3	1,269.3	-	1,311.0	1,311.0
	NBFCs & Financial Auxiliaries	3.0	1,256.3	1,259.3	0.0	955.3	955.3	0.0	659.1	659.1
	Private Sector (Business)	58.1	4,211.1	4,269.2	40.0	3,403.9	3,443.9	40.8	3,397.1	3,437.9
	Trust Funds & Non Profit Organizations	-	1.7	1.7	-	1.5	1.5	-	2.4	2.4
Khyber Pakhtunkhwa	Personal/Individuals	22.1	689.0	711.1	21.0	669.5	690.5	10.2	680.7	690.9
	Others	-	0.6	0.6	-	0.4	0.4	-	0.6	0.6
	Total	90.1	7,577.3	7,667.4	61.1	6,570.6	6,631.8	51.0	6,279.3	6,330.3
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	0.1	0.1
	Non-Financial Public Sector Enterprises	-	17.8	17.8	-	17.8	17.8	-	44.2	44.2
	NBFCs & Financial Auxiliaries	-	0.1	0.1	-	0.1	0.1	-	0.1	0.1
	Private Sector (Business)	38.1	125.8	163.9	77.7	58.3	136.0	35.3	93.9	129.1
Balochistan	Trust Funds & Non Profit Organizations	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0
	Personal/Individuals	6.8	37.9	44.6	66.6	36.3	102.8	61.5	42.6	104.1
	Others	-	0.3	0.3	-	-	-	-	-	-
	Total	44.8	181.8	226.7	144.3	112.4	256.7	96.8	180.7	277.5
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
Islamabad	Private Sector (Business)	4.5	6.1	10.6	3.5	5.4	8.9	3.5	5.8	9.3
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	3.1	3.3	6.5	3.0	3.2	6.3	1.9	4.2	6.1
	Others	-	-	-	-	-	-	-	-	-
	Total	7.7	9.4	17.1	6.5	8.7	15.2	5.4	10.0	15.4
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	420.4	420.4	-	149.8	149.8	-	389.4	389.4
	Non-Financial Public Sector Enterprises	-	280.8	280.8	-	264.5	264.5	-	257.1	257.1
Islamabad	NBFCs & Financial Auxiliaries	-	418.6	418.6	-	22.8	22.8	-	21.5	21.5
	Private Sector (Business)	0.3	919.4	919.7	0.4	751.6	751.9	0.4	783.7	784.1
	Trust Funds & Non Profit Organizations	-	4.4	4.4	-	4.0	4.0	-	3.8	3.8
	Personal/Individuals	0.4	91.2	91.6	0.4	30.9	31.3	0.2	34.6	34.9
	Others	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0
	Total	0.7	2,134.7	2,135.4	0.7	1,223.6	1,224.3	0.6	1,490.2	1,490.8

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

Provinces/ Regions	Borrower	Billion Rupees									
		Dec-24			Mar-25 ^R			Jun-25 ^P			
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	
	Foreign Constituents	-	-	-	-	-	-	-	-	-	
	Government	-	-	-	-	-	-	-	-	-	
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-	
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-	
Gilgit-Baltistan	Private Sector (Business)	3.5	2.7	6.2	3.3	2.3	5.6	3.6	2.3	5.9	
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-	
	Personal/Individuals	0.8	1.7	2.4	0.7	1.6	2.3	0.8	1.4	2.2	
	Others	-	-	-	-	-	-	-	-	-	
	Total	4.3	4.4	8.7	4.0	3.9	7.9	4.4	3.7	8.1	
	Foreign Constituents	-	-	-	-	-	-	-	-	-	
	Government	-	-	-	-	-	-	-	-	-	
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-	
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-	
AJK	Private Sector (Business)	1.5	6.1	7.5	1.3	37.8	39.2	1.3	35.1	36.4	
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-	
	Personal/Individuals	2.3	4.2	6.4	2.2	4.1	6.4	2.1	3.9	6.0	
	Others	-	-	-	-	-	-	-	-	-	
	Total	3.7	10.2	14.0	3.5	42.0	45.5	3.4	38.9	42.4	

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

**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	2024			2025					
	Dec			Mar ^R			Jun ^P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	1,314.7	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	90,399.0	33,762.2	239,210.6	107,655.2	38,790.0	244,910.2	126,040.7	42,623.9	228,904.4
I. GOVERNMENT	-	-	-	-	-	-	-	34.1	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	0.0	2,070.4	-	0.0	5,361.5	-	2,967.9
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	90,399.0	33,758.3	239,210.6	105,584.8	38,787.5	244,910.1	120,679.1	42,589.8	225,936.5
a. Agriculture, forestry and fishing	93.4	4.6	631.8	18.1	-	745.1	9.7	-	447.2
b. Mining and quarrying	-	1,321.7	139.3	-	1,321.7	-	-	1,695.0	539.2
c. Manufacturing	58,776.4	27,062.4	218,100.4	68,224.6	31,578.3	224,655.4	72,569.8	35,721.0	211,877.0
01 - Manufacture of food products	10,014.5	4,158.5	17,365.3	11,909.9	7,289.9	14,198.9	9,061.1	9,352.7	13,261.9
02 - Manufacture of beverages	100.0	472.0	3.1	100.0	465.3	7.8	3,275.3	465.3	25.5
03 - Manufacture of textiles	32,145.4	8,955.8	164,627.4	38,165.4	11,389.7	171,361.5	38,049.1	12,756.7	159,565.9
04 - Manufacture of wearing apparel	787.2	1,608.3	25,012.3	1,519.6	2,144.2	27,527.2	1,338.9	1,368.2	27,791.1
05 - Manufacture of leather and related products	4.4	1,810.8	2,781.3	15.2	1,386.6	3,201.9	20.6	1,285.9	3,484.5
06 - Manufacture of paper and paper products	-	383.7	307.6	-	313.5	300.7	-	304.5	281.7
07 - Manufacture of coke and refined petroleum products	395.9	891.8	-	1,195.5	785.3	-	1,631.4	686.2	-
08 - Manufacture of chemicals and chemical products	6,823.7	1,897.3	1,427.6	9,944.5	1,297.4	409.2	9,837.3	2,842.5	204.1
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	73.0	751.6	226.9	93.1	465.7	238.9	70.0	415.0	299.5
10 - Manufacture of rubber and plastics products	244.7	1,663.8	2,031.7	222.5	481.0	2,323.8	268.4	661.4	1,734.2
11 - Manufacture of other non-metallic mineral products	32.8	95.4	1,229.5	-	344.7	1,303.8	25.0	137.4	1,221.6
12 - Manufacture of basic metals	208.4	1,712.5	-	501.2	2,904.7	139.2	431.5	2,933.4	317.2
13 - Manufacture of fabricated metal products, except machinery and equipment	216.6	0.5	-	210.6	92.2	55.4	166.5	293.0	-
14 - Manufacture of computer, electronic and optical products	55.0	19.4	71.9	55.0	8.4	65.0	70.0	6.3	64.5
15 - Manufacture of electrical equipment	434.4	1,048.0	137.3	354.7	589.3	136.5	295.4	375.7	92.1
16 - Manufacture of machinery and equipment	15.0	47.2	312.1	-	62.1	316.6	-	-	327.5
17 - Manufacture of motor vehicles, trailers and semi-trailers	383.0	1,414.5	-	378.9	1,433.5	-	269.0	1,603.9	-
18 - Manufacture of furniture	10.0	19.4	-	-	-	-	-	-	-
19. Other manufacturing	6,832.4	112.1	2,566.3	3,558.5	125.1	3,068.9	7,760.3	232.8	3,205.8
d. Electricity, gas, steam and air conditioning supply	120.8	-	265.0	125.0	-	265.0	125.0	-	215.0
e. Water supply; sewerage, waste management and remediation activities	-	-	-	24.2	39.8	-	24.2	-	-
f. Construction	-	-	-	27.3	159.0	-	43.4	182.0	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	7,914.8	4,901.0	17,908.9	10,696.6	4,453.6	17,750.4	19,225.2	4,023.3	11,317.8
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	426.7	31.1	-	170.4	31.1	-	311.0	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	3,472.7	4,157.2	3,266.6	2,893.9	3,937.2	2,478.0	2,992.3	2,937.1	1,988.7
03 - Retail trade, except of motor vehicles and motorcycles	4,442.0	317.1	14,611.2	7,802.7	346.0	15,241.3	16,232.9	775.2	9,298.0
h. Transportation and storage	7.0	0.9	134.8	5.7	630.9	154.8	-	277.1	164.8
i. Accommodation and food service activities	-	115.1	-	-	115.1	-	-	115.1	-
j. Information and communication	19,829.9	101.5	271.3	22,393.8	89.5	188.1	24,773.0	30.0	248.9
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	681.4	55.7	283.3	191.1	353.8	139.6	375.1	224.5	310.9
m. Administrative and support service activities	1,193.9	104.6	1,018.8	3,438.3	6.9	959.0	3,415.1	6.9	792.9
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	90.1	-	-	4.1	-	-	313.0	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	1,781.5	0.7	456.9	440.1	34.7	52.7	118.6	1.8	22.8
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	3.9	-	-	2.5	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	90,399.0	33,762.2	240,525.3	107,655.2	38,790.0	244,910.2	126,040.7	42,623.9	228,904.4

Source: Statistics and Data Services Department, SBP

Notes:-

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

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

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

End period: Million Rupees

SECURITIES / SHARES	2024			2025					
	Dec			Mar ^R			Jun ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	23,048,415.3	22,407,110.7	23,841,255.9	25,057,239.8	26,751,313.0	26,776,943.8	29,324,686.3	30,629,780.9	30,155,428.5
1) Treasury Bills	4,617,759.0	5,022,862.0	4,841,237.7	4,451,840.8	4,764,131.3	4,523,250.6	5,862,596.5	6,212,847.8	5,910,754.4
2) Pakistan Investment Bonds (PIBs)	18,428,045.0	17,381,637.5	18,997,358.9	20,594,557.0	21,976,437.3	22,242,750.0	23,451,402.1	24,415,951.1	24,233,952.1
a. Fixed Rate	5,520,242.0	4,085,162.3	5,881,187.2	7,465,272.9	8,421,520.2	8,896,724.4	8,816,278.9	9,190,307.4	9,086,751.4
b. Floating Rate	12,907,803.0	13,296,475.2	13,116,171.7	13,129,284.1	13,554,917.1	13,346,025.6	14,635,123.1	15,225,643.8	15,147,200.7
3) Others	2,611.2	2,611.2	2,659.4	10,842.1	10,744.3	10,943.1	10,687.8	981.9	10,721.9
II. Provincial Government	866.4	866.4	876.8	0.1	0.1	0.1	0.1	0.1	0.1
III. Local Government									
IV. SHARES	447,528.4	304,939.7	564,338.3	474,949.5	326,393.5	576,963.6	486,468.3	332,792.3	592,913.2
1) Quoted On The Stock Exchange	217,177.5	80,812.5	338,094.2	228,968.4	86,108.3	335,332.3	239,139.4	92,891.4	334,530.7
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	21,400.6	15,765.6	31,597.8	26,169.2	16,091.5	32,719.4	25,594.5	15,632.2	29,636.9
NFPSEs	34,081.4	9,540.1	66,944.3	38,662.7	10,647.1	65,944.9	42,296.4	12,247.8	64,524.7
Private Sector	123,045.9	39,696.3	191,239.7	124,803.1	43,357.0	188,533.6	125,585.5	43,578.7	182,332.1
2) Unquoted On The Stock Exchange	230,350.9	224,127.2	226,244.1	245,981.1	240,285.2	241,631.3	247,328.9	239,900.9	258,382.6
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	47,414.5	42,725.3	47,035.1	46,817.9	42,309.5	48,217.2	51,260.9	45,025.7	63,774.5
NFPSEs	31,401.8	31,276.7	31,351.8	42,317.1	42,202.5	42,267.1	142,912.1	142,804.2	143,018.4
Private Sector	10,377.2	8,705.8	9,710.7	12,444.0	11,119.4	10,024.2	16,112.9	14,776.2	18,182.3
V. DEBENTURES	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
VI. PARTICIPATION TERM CERTIFICAT	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VII. CERTIFICATE OF INVESTEMENTS	5.2	0.8	5.2	5.2	5.2	5.2	4.5	4.5	4.5
VIII. TERM FINANCE CERTIFICATES	98,843.4	101,234.3	103,611.7	98,076.3	99,025.1	89,659.8	99,616.6	100,733.4	90,799.6
IX. MUTUAL FUNDS	23,005.0	13,717.4	25,782.2	14,699.5	13,335.3	15,584.3	70,792.3	69,304.6	74,573.4
X. OTHERS	952.9	952.9	952.9	483.8	483.8	483.8	2,100.1	2,100.1	2,100.1
XI. Islamic Banking Products - Investments	5,299,459.5	5,271,898.7	5,495,305.0	5,774,286.1	5,551,944.2	6,039,778.5	6,042,467.7	6,044,707.9	6,357,280.0
a. Government Islamic Securities	4,782,812.5	4,754,664.1	4,957,665.3	5,086,653.2	4,859,931.6	5,502,135.8	5,572,960.5	5,571,860.9	5,857,909.0
1. GOP Ijara Sukuk	4,656,840.6	4,629,039.9	4,829,692.0	4,977,179.4	4,746,882.3	5,389,120.5	5,373,610.4	5,371,242.8	5,653,529.0
a. Variable Rental Rate	3,257,355.9	3,224,740.8	3,334,241.9	3,875,096.2	3,403,553.7	4,253,213.1	3,995,814.7	3,993,577.8	4,258,001.9
b. Fixed Rental Rate	1,399,484.7	1,404,299.1	1,495,450.1	1,102,083.2	1,343,328.6	1,135,907.4	1,377,795.8	1,377,665.0	1,395,527.1
2. Bai Muajjal - Government	93,860.6	93,860.6	95,628.9	93,860.6	93,860.6	96,605.3	185,899.0	185,670.1	190,722.1
3. Islamic Naya Pakistan Certificate	32,111.4	31,763.6	32,344.5	15,613.2	19,188.7	16,410.0	13,451.0	14,948.0	13,657.9
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	504,864.2	505,408.8	525,799.4	482,908.1	482,596.1	501,189.6	460,415.7	463,328.9	489,819.1
1) Diminishing Musharaka Sukuk	161,097.7	161,187.3	164,958.7	143,743.2	142,162.8	148,669.8	137,222.2	136,865.5	140,083.8
2) Ijara Sukuk	193,333.4	191,604.2	206,386.3	188,030.0	186,220.4	196,785.6	173,052.6	173,341.3	196,345.6
3) Modaraba Sukuk	10,713.0	10,732.3	10,914.4	9,233.7	9,233.8	9,619.2	8,772.3	9,083.8	8,840.0
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	139,720.2	141,885.1	143,540.0	141,901.2	144,979.1	146,115.0	141,368.6	144,038.3	144,549.6
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,105.1	6,105.1	6,209.1	6,605.1	6,605.1	6,830.3	5,252.9	5,652.3	5,748.1
h. Other Islamic Mode of Investments	5,677.7	5,720.7	5,631.3	198,119.8	202,811.5	29,622.8	3,838.7	3,865.8	3,803.8
TOTAL	28,919,078.2	28,100,722.9	30,032,130.1	31,419,742.5	32,742,502.3	33,499,421.2	36,026,138.0	37,179,425.9	37,273,101.5

Source: Statistics and Data Services Department, SBP

Notes:-

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

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

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

End period: Million Rupees

RATE OF INTEREST	2024		2025	
	Sep	Dec	Mar ^R	Jun ^P
00.00	7,689,982.5	7,554,443.4	8,495,913.6	9,376,947.9
01.00*	286,554.3	251,634.7	356,403.4	227,110.9
02.00*	176,839.9	114,499.8	207,268.5	80,682.8
03.00*	21,843.4	8,639.1	9,897.5	343,216.1
04.00*	31,816.3	438,363.4	497,703.5	92,472.2
05.00*	33,633.5	378,088.6	464,561.8	169,455.7
06.00*	69,638.8	219,611.8	288,030.5	1,047,759.2
07.00*	82,296.5	164,702.2	404,299.9	169,956.8
08.00	100,025.2	515,153.8	874,677.3	423,937.9
08.50	32,986.5	70,775.2	88,312.6	94,221.5
09.00	61,579.0	107,785.1	220,702.8	702,742.3
09.50	19,484.6	34,782.3	85,030.4	5,965,559.0
10.00	28,923.7	345,908.8	615,885.3	706,349.4
10.50	18,004.7	28,578.2	7,336,387.4	1,941,352.9
11.00	14,878.6	67,865.7	192,277.2	743,785.9
11.50	67,496.4	2,127,790.3	1,443,139.7	1,775,784.1
12.00	147,142.4	61,570.2	113,043.7	375,410.5
12.50	11,702.2	43,653.2	11,889.9	10,418.9
13.00	8,587.9	77,097.6	54,629.2	60,113.9
13.50	4,832.5	8,490,864.4	74,191.2	7,761.4
14.00	351,339.8	86,239.4	27,916.5	22,899.3
14.50	95,791.1	55,194.6	6,118.8	12,197.2
15.00	79,952.0	81,599.1	52,865.2	56,760.3
16.00	1,540,944.9	84,751.2	73,428.1	69,913.6
17.00	166,554.6	60,645.8	48,933.7	62,040.3
18.00	7,080,792.8	196,729.9	181,379.7	124,267.3
19.00	2,004,449.4	141,230.9	116,520.7	32,118.0
20.00	2,288,761.1	203,773.1	380,697.2	146,823.8
21.00	379,924.3	173,522.9	104,846.6	181.3
22.00	182,279.5	2,715.7	167.6	220.3
above 22.00	59,634.0	22.2	4,901.0	16,259.4
Total	23,138,672.3	22,188,232.6	22,832,020.6	24,858,720.4

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	2024		2025	
	Sep	Dec	Mar ^R	Jun ^P
00.00	2,901,440.0	3,168,416.6	3,725,310.1	4,175,746.3
01.00*	222,125.3	231,582.1	205,947.9	234,086.6
02.00*	84,162.3	91,050.7	91,719.5	109,727.9
03.00*	11,410.3	7,568.1	25,597.0	105,885.4
04.00*	8,341.6	32,200.5	94,698.4	20,717.2
05.00*	25,898.4	139,099.3	86,812.6	172,589.1
06.00*	78,595.2	883,761.5	201,426.2	509,785.9
07.00*	110,367.9	448,505.4	1,585,151.3	1,550,713.5
8.00	148,536.1	546,521.2	417,323.0	328,405.3
08.50	100,879.7	60,654.5	294,023.2	205,017.6
09.00	605,487.3	165,839.3	432,433.7	499,683.1
09.50	116,480.9	70,960.2	74,082.5	199,935.7
10.00	113,590.3	220,699.9	241,571.5	251,989.3
10.50	18,338.6	171,210.4	278,475.9	457,858.1
11.00	72,239.5	366,814.1	171,784.0	174,075.4
11.50	76,784.5	276,000.4	160,825.7	585,743.8
12.00	210,273.2	98,519.9	34,667.3	70,127.0
12.50	21,763.0	115,244.5	1,582.6	49.4
13.00	73,708.0	44,738.8	50,309.4	294.9
13.50	22,576.5	225,386.8	5,926.1	573.3
14.00	309,681.7	59,539.5	1,336.5	292.7
14.50	31,348.2	44,790.7	679.9	98.6
15.00	188,706.2	5,364.6	1,512.7	985.3
16.00	831,067.6	80,986.2	8,824.8	8,250.6
17.00	283,935.0	2,549.1	4,537.3	1,434.5
18.00	466,707.3	14,235.0	10,872.9	1,980.3
19.00	140,605.7	17,755.5	7,314.9	1,153.8
20.00	110,189.0	20,139.5	14,111.2	14,410.7
21.00	29,595.8	7,609.4	2,159.3	-
22.00	28,888.1	8,976.5	321.6	-
above 22.00	13,849.0	-	-	-
Total	7,457,572.3	7,626,720.1	8,231,338.9	9,681,611.5

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.05 to 01.00

:::::

* 2.00 stands for 1.05 to 2.00

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

3.24.1 Deposits Distributed by Rate of Return and Gender
All Banks
As on 30th June, 2025

Million Rupees

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	7,720,672	1,413,181	396,251	4,022,590	13,552,694
01.00*	262,319	40,773	43,928	114,178	461,197
02.00*	82,647	13,449	34,370	59,945	190,411
03.00*	9,618	3,335	7,418	428,731	449,102
04.00*	24,301	5,125	13,797	69,966	113,189
05.00*	96,994	18,868	9,077	217,105	342,045
06.00*	191,031	68,197	49,448	1,248,869	1,557,545
07.00*	715,107	365,789	240,381	399,394	1,720,670
8.00	115,403	42,311	23,893	570,736	752,343
08.50	94,436	29,669	18,132	157,003	299,239
09.00	310,435	87,057	93,278	711,656	1,202,425
09.50	3,343,865	887,819	474,936	1,458,875	6,165,495
10.00	102,042	47,838	25,034	783,424	958,339
10.50	693,009	204,212	50,014	1,451,976	2,399,211
11.00	48,585	5,804	1,864	861,609	917,861
11.50	327,703	137,222	2,757	1,893,846	2,361,528
12.00	38,649	3,696	2,461	400,731	445,538
12.50	1,753	613	63	8,040	10,468
13.00	4,372	1,282	776	53,979	60,409
13.50	1,714	689	1,008	4,924	8,335
14.00	4,033	2,509	2,079	14,571	23,192
14.50	2,796	1,125	1,434	6,941	12,296
15.00	5,944	2,127	545	49,129	57,746
16.00	17,463	6,383	4,076	50,242	78,164
17.00	9,610	3,284	2,014	48,566	63,475
18.00	20,903	5,760	5,589	93,996	126,248
19.00	370	123	24	32,755	33,272
20.00	802	118	123	160,191	161,234
21.00	44	-	-	137	181
22.00	1	0	-	219	220
above 22.00	13,132	499	-	2,628	16,259
Total	14,259,754	3,398,857	1,504,769	15,376,952	34,540,332

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)

RATE OF INTEREST	End period: Million Rupees					
	Dec-24		Mar-25 ^R		Jun-25 ^F	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	657,671.5	606,840.0	796,845.8	748,044.0	806,925.6	757,775.5
01.00*	15,431.7	10,126.3	17,083.7	11,047.7	16,697.5	13,375.6
02.00*	110,274.6	107,101.5	98,106.2	94,038.2	108,244.0	104,018.3
03.00*	256,554.0	256,554.0	231,172.4	231,172.4	225,815.2	225,815.2
04.00*	421,366.9	121,255.7	123,668.9	120,068.2	130,958.1	130,851.5
05.00*	296,639.3	289,520.3	259,765.6	252,616.6	593,167.6	220,782.3
06.00*	128,868.6	127,130.6	118,790.6	86,801.7	76,900.0	64,746.4
07.00*	107,370.8	107,370.8	198,948.5	124,887.0	263,896.5	128,011.2
08.00*	559,492.4	36,724.2	153,933.9	39,836.8	243,939.1	243,001.6
8.25	2,118.8	2,118.8	21,768.3	21,768.3	2,095.7	2,095.7
8.50	5,599.3	5,599.3	36,392.7	36,392.7	15,614.8	15,614.8
8.75	20,169.4	1,835.1	14,227.6	14,227.6	5,036.0	5,036.0
9.00	64,875.0	39,693.9	249,416.6	249,416.6	113,682.1	113,682.1
9.25	44,115.6	44,115.6	5,899.2	5,899.2	2,177.6	2,177.6
9.50	47,696.6	25,833.9	1,991.2	1,991.2	101,901.0	1,714.9
9.75	33,062.6	32,062.6	2,729.1	2,729.1	3,690.2	3,690.2
10.00	171,350.6	154,793.5	108,693.7	58,641.8	216,527.1	16,427.4
10.25	106,020.6	59,020.8	151,707.1	1,707.1	4,467.6	4,467.6
10.50	25,297.7	25,297.7	79,823.1	14,823.1	9,347.0	9,347.0
10.75	79,692.8	67,904.6	209,208.8	1,980.6	19,126.3	4,717.0
11.00	502,004.8	178,054.6	4,969.7	4,669.7	48,136.8	18,052.2
11.25	265,329.4	23,849.6	124,355.6	13,105.6	166,189.0	89,159.3
11.50	251,542.7	47,905.3	218,095.0	5,127.3	426,494.2	204,368.4
11.75	184,667.9	32,289.0	98,844.0	27,809.7	325,908.8	136,379.7
12.00	365,001.0	87,029.8	279,226.3	128,589.7	502,669.8	197,434.6
12.25	242,917.0	83,566.4	706,561.8	259,025.5	593,949.4	296,993.6
12.50	371,260.5	296,575.3	372,668.3	261,433.7	300,338.6	260,122.5
12.75	316,988.3	106,732.5	541,503.0	294,275.2	350,327.4	267,446.0
13.00	298,116.7	84,396.6	282,606.4	266,709.3	323,592.1	297,892.3
13.25	282,036.0	141,685.4	346,609.4	267,554.4	300,440.0	225,937.0
13.50	230,492.3	43,159.1	183,489.0	174,771.5	179,465.6	110,497.3
13.75	104,597.7	86,399.8	179,312.8	140,403.8	162,997.2	144,780.3
14.00	135,064.2	101,003.9	172,893.2	167,542.3	94,060.6	92,390.3
14.25	109,225.6	105,776.1	151,067.3	140,622.5	133,027.8	123,628.3
14.50	124,619.0	119,827.5	109,059.1	106,395.5	62,034.9	57,220.0
14.75	66,766.4	64,480.4	124,548.8	76,405.8	108,347.8	69,157.4
15.00	124,705.5	102,900.3	161,107.5	119,204.9	55,256.2	52,102.4
15.25	167,870.5	120,604.5	129,842.0	82,023.4	87,120.1	55,029.9
15.50	92,765.0	78,746.4	32,344.3	30,789.2	22,036.9	22,036.9
15.75	135,842.1	133,621.3	96,490.3	96,415.3	70,340.3	70,190.3
16.00	183,217.9	115,239.1	58,862.3	41,802.0	42,433.6	35,742.6
16.25	177,276.5	127,868.7	50,516.7	50,514.4	44,626.7	44,624.8
16.50	292,021.2	212,051.8	43,697.9	42,050.9	38,227.7	36,617.6
16.75	125,720.7	101,921.2	20,026.7	19,028.7	13,089.4	12,091.4
17.00	176,702.0	136,448.5	536,249.3	327,825.8	508,359.0	297,189.1
17.25	136,948.4	136,400.6	33,254.1	33,254.1	36,407.5	36,407.5
17.50	535,426.7	196,256.7	142,388.4	68,088.8	139,951.2	60,600.9
17.75	137,650.8	110,860.9	19,510.9	17,510.9	12,397.3	12,397.3
18.00	139,186.2	101,706.1	88,574.8	57,833.1	84,565.6	56,758.0
18.25	78,426.7	76,252.1	74,648.1	74,648.1	65,101.1	65,101.1
18.50	68,410.5	67,692.7	18,816.5	18,816.5	16,554.9	16,554.9
18.75	74,326.7	34,012.4	15,717.4	15,717.4	11,441.8	11,190.8
19.00	57,130.2	55,535.7	22,425.5	22,425.5	19,163.4	19,163.4
19.25	96,046.1	45,108.2	11,011.1	11,011.1	41,211.1	41,211.1
19.50	160,673.7	82,797.7	10,169.2	10,169.2	4,904.1	4,904.1
19.75	49,340.0	42,106.5	30,272.1	30,272.1	27,774.4	27,774.4
20.00	26,413.5	25,452.7	15,996.2	15,996.2	33,792.6	33,792.6
20.25	22,510.0	19,010.0	19,303.3	19,303.3	32,896.3	32,896.3
20.50	12,515.6	11,817.4	6,391.3	6,360.1	5,819.3	5,819.3
20.75	48,216.8	47,791.8	29,224.1	28,801.3	6,672.2	6,672.2
21.00	39,661.4	38,658.4	19,486.7	18,986.7	17,684.5	17,184.5
21.25	24,037.3	23,415.4	7,799.5	7,797.3	3,539.1	3,537.5
21.50	63,860.0	35,717.4	17,562.8	17,562.8	2,132.7	2,132.7
21.75	30,764.4	29,725.8	18,022.7	18,022.7	13,514.8	13,514.8
22.00	34,759.8	33,252.4	19,733.7	18,233.7	19,880.8	19,880.8
22.25	23,441.9	19,134.4	4,435.7	2,823.5	6,483.7	6,483.7
22.50	23,198.0	23,177.7	10,514.3	10,508.8	10,081.6	10,081.3
22.75	12,945.5	9,053.7	5,622.8	1,730.9	1,112.5	1,112.5
23.00	8,626.5	8,447.9	4,957.6	4,948.8	3,219.1	3,039.3
23.25	28,815.4	28,811.5	14,959.7	14,959.7	3,696.5	3,696.5
23.50	447,074.6	323,901.4	137,181.3	135,258.6	152,613.5	132,129.8
23.75	11,291.5	11,287.9	2,025.6	2,025.6	974.3	974.3
24.00	12,212.6	12,176.9	9,666.3	9,666.3	9,558.5	9,558.5
24.25	11,312.4	11,312.4	3,498.2	3,498.2	1,183.8	1,183.8
24.50	4,817.9	4,817.9	3,094.3	3,094.3	1,401.4	1,401.4
24.75	4,988.9	4,988.9	1,721.5	1,721.5	536.1	536.1
25.00 & above	421,101.1	421,099.3	246,851.6	246,851.6	253,044.8	253,044.7
TOTAL	11,326,551.0	6,944,813.5	8,969,957.2	6,210,084.5	8,958,989.6	6,195,168.5

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.25 to 01.00

* 8.00 stands for 7.25 to 8.00

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

2. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MIFBs). 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	2024		2025			
	Dec		Mar ^P		Jun ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	416,211.1	392,914.1	323,992.7	272,650.8	220,517.5	212,731.4
01.00*	3,513.4	3,504.2	4,603.5	4,603.5	6,681.8	3,341.6
02.00*	63,745.9	63,745.9	60,742.4	60,716.0	68,267.1	68,267.1
03.00*	99,207.7	87,642.7	70,045.1	70,045.1	65,786.4	65,786.4
04.00*	49,265.4	49,265.4	50,011.1	50,011.1	55,245.2	55,245.2
05.00*	126,985.7	126,985.7	129,841.7	129,841.7	110,404.4	110,404.4
06.00*	28,592.2	28,592.2	29,748.4	29,698.4	25,569.8	25,519.8
07.00*	56,775.3	56,775.3	42,757.5	42,726.9	95,461.7	48,245.7
08.00*	28,409.6	28,409.6	70,232.9	23,878.4	179,233.1	176,730.0
8.25	3,597.7	3,597.7	13,861.9	13,861.9	2,073.4	2,073.4
8.50	84,163.4	32,454.9	8,053.9	8,053.9	3,933.2	3,933.2
8.75	27,342.9	23,332.6	14,487.3	14,487.3	1,383.0	1,383.0
9.00	17,220.1	17,220.1	126,366.7	115,435.8	38,465.9	37,518.7
9.25	75,903.4	75,903.4	35,780.5	15,780.5	4,966.6	4,966.6
9.50	54,345.5	34,345.5	15,280.0	15,280.0	4,553.0	4,553.0
9.75	43,024.7	43,024.7	5,627.5	5,627.5	1,267.4	1,267.4
10.00	110,863.6	110,852.4	38,339.6	37,670.3	19,265.8	19,265.8
10.25	146,688.3	77,413.5	134,818.1	32,602.6	1,507.2	1,507.2
10.50	38,071.9	38,071.9	31,778.1	31,778.1	25,786.1	25,786.1
10.75	83,500.5	31,924.3	6,690.1	1,690.1	18,113.1	13,113.2
11.00	86,362.5	18,437.0	5,421.8	5,412.8	47,951.7	36,951.7
11.25	14,279.8	14,279.8	23,008.4	23,008.4	232,512.1	149,506.6
11.50	21,333.8	6,333.8	9,060.3	9,060.3	226,021.7	193,354.1
11.75	19,187.6	15,196.5	108,765.0	43,759.9	192,999.1	128,441.0
12.00	100,923.0	52,888.3	211,858.6	135,095.6	232,914.5	176,045.5
12.25	81,442.8	68,664.1	655,567.6	217,877.6	340,205.0	212,566.9
12.50	72,366.7	70,366.7	238,637.1	170,165.8	327,505.7	164,254.5
12.75	104,961.8	47,555.6	174,884.8	153,041.6	221,500.4	178,747.6
13.00	43,473.1	41,872.3	203,889.2	190,616.6	157,113.0	145,700.6
13.25	61,787.2	53,590.8	122,086.9	112,456.0	125,821.7	117,489.5
13.50	74,085.7	74,021.5	101,413.6	100,765.3	175,968.8	75,465.5
13.75	77,515.6	71,955.5	150,612.0	107,644.2	102,143.4	102,086.7
14.00	145,413.4	144,995.1	64,999.5	64,766.8	55,361.9	54,811.6
14.25	69,330.4	68,441.8	65,123.1	63,502.1	31,503.3	30,177.3
14.50	56,791.4	55,280.3	55,754.1	54,972.7	34,879.8	30,098.2
14.75	76,776.5	53,857.7	42,744.0	29,473.8	36,040.9	30,818.0
15.00	81,553.0	64,475.3	77,980.6	77,889.4	123,219.4	57,145.3
15.25	131,138.4	94,965.8	82,329.7	71,909.2	32,969.8	30,243.0
15.50	56,483.6	50,113.6	25,044.5	24,981.5	27,192.6	27,189.8
15.75	67,764.3	49,528.5	32,068.3	31,999.6	15,540.9	15,535.4
16.00	58,713.0	58,494.3	16,391.9	16,355.2	18,732.3	18,672.9
16.25	63,084.4	47,322.1	15,563.7	14,250.2	13,988.4	13,985.3
16.50	62,754.5	51,365.9	20,949.4	12,449.4	24,189.8	16,387.0
16.75	58,235.8	55,382.3	16,015.5	16,005.3	16,044.9	16,027.1
17.00	60,567.0	51,812.1	92,740.2	16,582.1	129,007.5	15,108.1
17.25	19,472.7	17,773.5	6,593.5	6,593.5	6,557.9	6,557.9
17.50	189,863.5	186,127.3	19,380.8	12,653.4	22,108.7	15,315.2
17.75	21,176.9	21,030.7	6,502.5	6,502.5	4,602.5	4,602.2
18.00	17,074.9	17,072.1	14,423.0	14,385.7	9,033.8	9,033.7
18.25	12,249.7	12,241.2	6,702.9	6,702.9	6,232.1	6,231.0
18.50	19,732.5	19,703.9	9,097.2	9,089.1	6,407.4	6,398.1
18.75	22,854.1	16,824.8	8,244.4	8,239.7	8,552.6	8,548.9
19.00	19,104.6	18,598.0	14,120.3	14,120.3	14,660.6	14,657.8
19.25	10,276.9	10,241.0	4,366.7	4,366.7	24,787.1	24,787.1
19.50	22,455.9	21,314.7	5,960.9	5,625.9	4,861.1	4,522.3
19.75	18,178.4	14,968.5	7,819.5	7,792.5	5,882.1	5,855.3
20.00	18,277.9	18,269.2	21,593.4	21,448.7	10,573.4	10,571.9
20.25	31,772.8	31,736.8	12,656.6	6,656.6	12,392.5	6,366.8
20.50	25,360.1	24,736.5	6,858.9	6,858.9	4,226.1	4,208.5
20.75	19,920.8	19,604.8	8,616.9	8,616.9	8,656.6	8,643.8
21.00	15,337.3	15,314.2	2,934.2	2,927.1	3,044.1	3,041.0
21.25	17,435.3	16,723.0	7,175.9	7,175.9	5,668.1	5,459.2
21.50	12,167.7	12,159.4	6,843.8	6,841.2	5,795.3	5,793.0
21.75	17,534.6	17,525.8	11,950.6	11,950.6	10,978.0	10,972.6
22.00	19,770.9	11,694.5	8,772.1	8,772.1	6,234.9	6,182.2
22.25	10,755.0	10,731.7	4,747.6	4,732.4	4,147.8	4,138.7
22.50	14,974.4	14,969.9	11,720.7	11,720.7	7,166.8	7,166.8
22.75	11,023.3	6,700.0	3,582.7	3,582.7	2,143.0	2,132.1
23.00	20,161.0	17,397.5	16,492.6	13,149.2	21,483.5	17,495.0
23.25	16,947.0	16,939.5	11,416.7	11,409.3	10,871.8	10,866.3
23.50	114,210.9	10,965.7	6,172.4	6,172.4	5,279.5	5,279.1
23.75	11,531.8	11,429.3	4,827.7	4,827.7	3,296.2	3,296.2
24.00	12,478.0	12,478.0	7,796.5	7,791.1	5,584.4	5,584.4
24.25	14,463.1	14,463.1	3,779.2	3,779.2	1,888.4	1,888.4
24.50	3,550.9	3,550.9	1,584.5	1,584.5	1,624.7	1,624.7
24.75	5,101.6	5,099.9	2,856.6	2,856.6	1,550.7	1,550.7
25.00 & above	70,165.3	70,131.1	54,889.8	54,725.2	23,113.1	23,113.1
TOTAL	4,159,132.7	3,425,689.5	4,146,449.8	3,044,132.3	4,159,215.1	3,170,332.5

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

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

3.26.1 Advances Distributed by Rate of Return and Gender

All Banks

As on 30th June, 2025

Million Rupees

Rate of Return	Males	Female	Both Males and Females	Others [#]	Total Advances
00.00	321,595	9,990	4,766	691,092	1,027,443
01.00*	2,204	198	-	20,977	23,379
02.00*	10,524	635	49	165,303	176,511
03.00*	75,698	7,266	20	208,618	291,602
04.00*	59,160	5,638	333	121,073	186,203
05.00*	128,068	25,069	3,084	547,350	703,572
06.00*	19,497	1,377	92	81,504	102,470
07.00*	85,702	6,794	5,251	261,610	359,358
08.00*	5,200	65	14	417,893	423,172
08.25	233	11	-	3,926	4,169
08.50	1,045	27	-	18,476	19,548
08.75	108	-	-	6,311	6,419
09.00	24,633	820	8	126,687	152,148
09.25	87	5	-	7,052	7,144
09.50	134	63	-	106,258	106,454
09.75	265	29	-	4,663	4,958
10.00	839	13	30	234,912	235,793
10.25	60	24	-	5,891	5,975
10.50	3,773	340	-	31,020	35,133
10.75	799	6	9	36,426	37,239
11.00	3,322	414	12	92,340	96,089
11.25	1,665	174	-	396,863	398,701
11.50	3,238	157	64	649,057	652,516
11.75	3,085	71	-	515,751	518,908
12.00	13,087	644	390	721,464	735,584
12.25	13,617	259	64	920,213	934,154
12.50	13,332	716	308	613,488	627,844
12.75	14,566	995	512	555,755	571,828
13.00	11,157	776	520	468,253	480,705
13.25	26,706	2,655	365	396,535	426,262
13.50	17,570	949	77	336,839	355,434
13.75	18,362	732	60	245,986	265,141
14.00	21,048	1,510	708	126,157	149,423
14.25	31,625	1,373	163	131,370	164,531
14.50	29,677	2,825	120	64,293	96,915
14.75	32,850	2,000	135	109,403	144,389
15.00	50,966	3,228	333	123,948	178,476
15.25	39,565	2,752	330	77,443	120,090
15.50	24,666	1,948	1,287	21,329	49,230
15.75	20,038	1,127	96	64,620	85,881
16.00	23,944	1,690	891	34,641	61,166
16.25	28,117	1,434	118	28,946	58,615
16.50	18,199	1,125	54	43,039	62,417
16.75	12,967	989	54	15,124	29,134
17.00	83,159	5,533	141	548,533	637,366
17.25	21,794	948	64	20,159	42,965
17.50	29,941	1,523	1,344	129,252	162,060
17.75	9,404	353	60	7,184	17,000
18.00	24,326	2,916	201	66,156	93,599
18.25	44,156	1,831	43	25,303	71,333
18.50	16,542	532	31	5,858	22,962
18.75	5,991	378	2	13,623	19,994
19.00	10,174	1,375	91	22,184	33,824
19.25	56,552	4,437	179	4,830	65,998
19.50	6,270	473	75	2,948	9,765
19.75	27,594	1,937	32	4,094	33,657
20.00	30,932	1,925	149	11,360	44,366
20.25	30,705	2,374	265	11,945	45,289
20.50	4,694	485	16	4,851	10,045
20.75	4,080	257	17	10,975	15,329
21.00	15,040	629	11	5,049	20,729
21.25	3,842	261	107	4,998	9,207
21.50	5,094	592	48	2,194	7,928
21.75	2,875	250	37	21,331	24,493
22.00	21,315	947	22	3,832	26,116
22.25	7,027	1,074	84	2,446	10,631
22.50	9,287	2,065	104	5,793	17,248
22.75	1,439	159	45	1,612	3,255
23.00	4,589	486	70	19,558	24,703
23.25	4,355	343	372	9,498	14,568
23.50	125,394	7,306	144	25,050	157,893
23.75	1,879	149	284	1,958	4,270
24.00	12,644	1,438	45	1,016	15,143
24.25	2,202	183	270	417	3,072
24.50	1,961	160	84	821	3,026
24.75	1,560	111	234	181	2,087
25.00 & above	228,174	30,670	568	16,746	276,158
Total	2,067,981	163,014	25,555	10,861,655	13,118,205

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 (NBFI), etc.)

Notes:-

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

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				
	2024			2025	
	Jun	Sep	Dec	Mar	Jun ^P
I. Call Deposits	10.17 (2.87)	8.90 (2.15)	6.20 (2.07)	5.74 (2.17)	4.07 (3.10)
II. Saving Deposits	18.04 (71.17)	16.00 (72.57)	11.54 (74.60)	8.98 (73.83)	8.69 (72.91)
III. Term or Fixed Deposits					
(a) Less than 3 months	15.20 (4.59)	15.15 (3.68)	8.62 (4.44)	7.96 (4.18)	8.07 (4.81)
(b) 3 months and over but less than 6 months	17.23 (3.07)	15.97 (3.12)	9.49 (2.14)	7.91 (2.46)	8.95 (2.64)
(c) 6 months and over but less than 1 year	11.29 (3.15)	13.44 (3.49)	8.88 (2.41)	6.89 (2.60)	7.31 (3.00)
(d) 1 year and over but less than 2 years	18.54 (13.11)	17.91 (12.82)	12.31 (12.11)	11.69 (12.40)	10.71 (11.66)
(e) 2 years and over but less than 3 years	2.20 (0.25)	19.48 (0.25)	6.32 (0.32)	5.95 (0.30)	11.34 (0.23)
(f) 3 years and over but less than 4 years	10.68 (0.39)	15.40 (0.38)	8.32 (0.48)	9.44 (0.70)	10.85 (0.52)
(g) 4 years and over but less than 5 years	11.86 (0.07)	14.38 (0.07)	9.19 (0.07)	6.09 (0.06)	7.15 (0.03)
(h) 5 years and over	10.56 (1.32)	13.10 (1.25)	7.14 (1.36)	6.51 (1.30)	10.48 (1.09)
IV. Overall					
(i) Excluding current and other deposits	17.34	15.91	11.19	9.09	8.76
(ii) Including current and other deposits	11.51	10.67	7.24	5.78	5.59

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				
	2024		2025		
	Jun	Sep	Dec	Mar	Jun ^P
I. Call Deposits	11.11	9.43	6.65	6.24	4.74
	(3.44)	(2.64)	(2.55)	(2.65)	(3.67)
II. Saving Deposits	19.60	17.42	12.75	9.57	9.09
	(71.13)	(72.81)	(73.27)	(72.09)	(69.51)
III. Term or Fixed Deposits					
(a) Less than 3 months	12.63	14.90	8.29	7.57	7.81
	(3.40)	(3.09)	(3.76)	(4.07)	(5.16)
(b) 3 months and over but less than 6 months	15.81	14.49	8.79	7.39	8.48
	(2.43)	(2.07)	(2.02)	(2.14)	(2.32)
(c) 6 months and over but less than 1 year	9.30	11.11	8.40	6.54	7.14
	(3.07)	(3.37)	(2.57)	(2.52)	(3.31)
(d) 1 year and over but less than 2 years	18.77	18.32	12.39	12.11	10.95
	(14.42)	(13.99)	(13.42)	(13.92)	(13.88)
(e) 2 years and over but less than 3 years	14.25	19.70	6.25	5.91	11.40
	(0.32)	(0.32)	(0.42)	(0.39)	(0.31)
(f) 3 years and over but less than 4 years	10.85	16.49	8.49	9.70	11.19
	(0.44)	(0.42)	(0.56)	(0.86)	(0.67)
(g) 4 years and over but less than 5 years	7.77	13.70	6.46	4.03	9.65
	(0.04)	(0.04)	(0.03)	(0.02)	(0.02)
(h) 5 years and over	10.03	13.72	6.53	6.44	11.53
	(1.33)	(1.25)	(1.40)	(1.34)	(1.15)
IV. Overall					
(i) Excluding current and other deposits	18.32	16.89	12.05	9.58	9.09
(ii) Including current and other deposits	12.39	11.57	8.01	6.33	6.00

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	2024			2025	
	Jun	Sep	Dec	Mar	Jun ^p
I. Call Deposits	0.0 (1.0)	1.3 (0.6)	0.0 (0.6)	- (0.7)	- (1.6)
II. Saving Deposits	13.0 (71.3)	11.5 (72.7)	8.0 (78.7)	7.3 (79.0)	7.8 (82.0)
III. Term or Fixed Deposits					
(a) Less than 3 months	18.5 (8.5)	15.6 (5.6)	9.2 (6.6)	9.0 (4.5)	9.0 (3.9)
(b) 3 months and over but less than 6 months	19.4 (5.2)	17.5 (6.5)	11.3 (2.5)	8.9 (3.4)	9.8 (3.5)
(c) 6 months and over but less than 1 year	17.1 (3.4)	20.0 (3.9)	10.9 (1.9)	7.8 (2.8)	8.0 (2.2)
(d) 1 year and over but less than 2 years	17.3 (8.8)	15.9 (9.1)	11.9 (8.0)	9.5 (7.8)	9.1 (5.7)
(e) 2 years and over but less than 3 years	12.8 (0.0)	11.9 (0.0)	9.7 (0.0)	8.4 (0.0)	8.0 (0.0)
(f) 3 years and over but less than 4 years	9.7 (0.2)	9.0 (0.2)	7.0 (0.2)	5.9 (0.2)	5.6 (0.1)
(g) 4 years and over but less than 5 years	14.9 (0.2)	14.9 (0.2)	10.4 (0.2)	6.9 (0.2)	4.7 (0.0)
(h) 5 years and over	12.3 (1.3)	11.1 (1.3)	9.3 (1.2)	6.7 (1.2)	7.1 (0.9)
IV. Overall					
(i) Excluding current and other deposits	14.2	12.8	8.5	7.6	7.9
(ii) Including current and other deposits	8.7	7.9	5.0	4.3	4.5

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
		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES
I. OVERALL- ALL BANKS										
2023	Mar	14.91	20.61	17.59	17.40	14.77	16.89	18.09	32.33	17.58
2024	Jun	14.98	19.79	17.38	17.22	14.87	18.07	18.09	32.93	17.57
	Sep	15.98	17.19	15.76	15.92	14.07	16.58	16.67	33.07	16.28
	Dec	15.38	11.55	12.49	12.38	12.30	14.07	12.92	29.61	12.94
	Mar^R	16.20	11.21	10.23	11.78	11.05	12.20	12.12	28.41	11.88
2025	Jun^P	16.50	10.48	10.28	11.34	10.57	11.67	12.26	16.24	11.61
II. CONVENTIONAL BANKING - ALL BANKS										
2023	Mar	14.91	20.59	17.46	16.98	14.51	17.68	17.64	32.35	17.41
2024	Jun	14.98	19.82	17.12	16.80	14.28	17.79	17.41	33.48	17.20
	Sep	15.98	17.17	15.83	15.28	13.61	16.75	16.18	33.69	16.09
	Dec	15.38	11.56	12.93	12.25	12.53	13.54	13.12	29.97	13.16
	Mar^R	16.20	11.13	10.20	11.42	10.91	11.93	12.41	28.10	12.02
2025	Jun^P	16.50	10.43	10.22	10.83	10.40	11.48	12.37	15.93	11.62
III. ISLAMIC BANKING-ALL BANKS										
2023	Mar	-	20.94	17.80	18.22	15.37	12.85	19.55	32.24	18.00
2024	Jun	-	19.29	17.89	18.13	16.22	19.64	19.92	29.47	18.48
	Sep	-	18.56	15.61	17.28	15.08	15.69	18.18	29.16	16.75
	Dec	-	11.33	11.71	12.69	11.83	15.48	12.07	27.05	12.35
	Mar^R	-	12.12	10.29	12.55	11.35	13.17	11.54	30.84	11.58
2025	Jun^P	-	10.65	10.39	12.31	10.86	12.30	12.04	21.50	11.57

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

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

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

Long Term Financing Facility Rate (LTFF)

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

Financing Facility for Storage of Agri. Produce (FFSAP)

3-Aug-15	Up-to 3 years Over 3 years and upto 5 years Over 5 years and upto 7 years	3.50 3.25 2.50	2.50 2.75 3.50	6.00 6.00 6.00
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Service charges/Mark up rates of Refinance facility for SMEs

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

PFIs: Participating Financial Instituti

Source: State Bank of Pakistan

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

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

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

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

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

3.32 Overall Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs
Aug-25																
1. Scheduled Banks (SBs)	11.87	11.95	12.19	12.34	11.33	11.34	12.37	12.42	5.32	4.72	8.56	8.47	5.31	5.21	8.44	8.36
a. Public	12.04	12.18	12.69	12.94	12.75	12.77	15.18	15.25	7.49	7.47	9.10	9.11	6.30	6.59	8.39	8.39
b. Private	11.85	11.92	12.16	12.30	11.12	11.12	11.92	11.96	5.11	4.33	8.52	8.39	5.08	4.89	8.62	8.52
c. Foreign	11.73	11.80	11.73	11.80	5.56	5.56	5.57	5.56	2.12	2.12	4.78	4.78	4.35	4.41	5.17	5.17
d. Specialized	18.94	18.94	18.94	18.94	15.83	15.83	18.40	18.40	2.63	2.20	9.09	9.26	7.07	7.08	8.34	8.33
2. DFIs	12.56	12.62	12.60	12.65	10.81	10.74	11.65	11.82	10.69	10.78	10.69	10.78	11.18	11.52	11.18	11.52
3. MFBs	36.32	36.32	36.61	36.61	35.38	35.38	36.63	36.63	5.18	4.88	9.99	9.94	10.03	9.79	12.72	13.01
4. Overall (SBs, MFBs, DFIs)	12.07	12.18	12.39	12.58	12.07	12.11	13.14	13.24	5.33	4.72	8.57	8.48	5.41	5.30	8.56	8.46
Sep-25																
1. Scheduled Banks (SBs)	11.82	11.88	11.99	12.08	11.24	11.24	12.26	12.32	5.28	4.52	8.46	8.37	5.20	5.05	8.39	8.27
a. Public	11.86	11.93	12.16	12.26	12.57	12.59	15.05	15.12	5.95	5.94	9.16	9.17	6.27	6.56	8.33	8.31
b. Private	11.81	11.86	11.97	12.06	11.08	11.07	11.86	11.90	5.25	4.35	8.41	8.27	4.97	4.70	8.55	8.40
c. Foreign	11.81	11.83	11.81	11.83	5.40	5.39	5.41	5.40	2.47	2.47	5.52	5.52	4.12	4.14	5.15	5.15
d. Specialized	18.02	18.02	18.04	18.04	15.85	15.85	18.25	18.25	3.99	3.46	7.30	9.30	6.88	6.88	8.29	8.29
2. DFIs	12.19	12.28	12.25	12.35	10.81	10.75	11.63	11.81	10.78	10.84	10.78	10.84	10.92	11.08	10.92	11.08
3. MFBs	36.17	36.17	36.43	36.43	35.31	35.31	36.52	36.52	5.68	4.52	10.82	10.56	9.95	9.68	12.65	12.94
4. Overall (SBs, MFBs, DFIs)	11.97	12.06	12.14	12.26	11.97	12.02	13.04	13.15	5.29	4.53	8.49	8.39	5.30	5.13	8.50	8.37
Oct-25																
1. Scheduled Banks (SBs)	11.69	11.92	12.00	12.29	11.25	11.27	12.17	12.22	5.10	4.59	8.52	8.46	5.23	5.08	8.36	8.25
a. Public	11.90	12.26	12.22	12.73	12.79	12.82	14.92	15.00	6.97	7.01	9.21	9.24	6.26	6.48	8.28	8.28
b. Private	11.66	11.89	11.97	12.26	11.00	11.03	11.73	11.77	4.74	3.98	8.37	8.20	4.99	4.76	8.54	8.39
c. Foreign	12.17	12.19	12.17	12.19	5.67	5.62	5.68	5.62	2.83	2.85	5.58	5.58	4.43	4.47	5.22	5.22
d. Specialized	18.24	18.24	18.24	18.24	15.80	15.80	18.09	18.09	6.16	6.09	8.66	8.84	6.92	6.93	8.30	8.29
2. DFIs	12.29	12.52	12.31	12.55	10.88	10.84	11.61	11.78	10.82	10.75	10.82	10.75	10.80	10.85	10.80	10.85
3. MFBs	35.77	35.77	36.36	36.36	35.24	35.24	36.41	36.41	4.44	4.44	10.92	10.97	9.56	9.21	12.39	12.65
4. Overall (SBs, MFBs, DFIs)	11.87	12.15	12.19	12.52	12.01	12.06	12.97	13.06	5.10	4.59	8.55	8.49	5.32	5.16	8.47	8.34
Nov-25^b																
1. Scheduled Banks (SBs)	11.83	12.01	12.19	12.44	11.14	11.16	12.15	12.20	4.48	4.33	8.15	8.03	5.22	5.08	8.33	8.22
a. Public	10.70	10.62	12.00	12.26	11.98	11.99	14.74	14.80	3.82	5.48	7.49	7.55	6.04	6.30	7.93	7.98
b. Private	11.89	12.08	12.19	12.43	11.06	11.09	11.77	11.81	4.69	4.12	8.33	8.22	5.05	4.82	8.58	8.44
c. Foreign	11.53	11.81	11.53	11.81	5.64	5.62	5.64	5.63	2.30	2.31	5.62	5.62	3.93	3.99	5.20	5.20
d. Specialized	18.88	18.88	18.88	18.88	15.77	15.77	17.94	17.94	3.76	3.32	8.35	8.68	6.94	6.94	8.29	8.29
2. DFIs	12.55	12.58	12.59	12.62	10.80	10.81	11.52	11.71	10.87	10.95	10.87	10.95	10.81	10.85	10.81	10.85
3. MFBs	35.33	35.33	36.35	36.35	35.13	35.13	36.22	36.22	3.65	3.57	10.20	10.30	9.46	9.07	12.34	12.63
4. Overall (SBs, MFBs, DFIs)	12.02	12.23	12.38	12.66	11.90	11.95	12.95	13.04	4.48	4.33	8.17	8.05	5.31	5.16	8.44	8.32

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

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

3.34 Rates of Profit on National Savings Schemes

Percent Per Annum

S C H E M E	2024		2025								
	10 th Dec	31 st Jan	14 th Feb	25 th Feb	20 th Mar	19 th May	27 th Jun	28 th Jul	17 th Sep	4 th Nov	
1. Savings Accounts											
(i) With cheque facilities	13.50	11.50	11.50	11.50	10.50	9.50	9.50	9.50	9.50	9.50	9.50
(ii) Without cheque facilities	13.50	11.50	11.50	11.50	10.50	9.50	9.50	9.50	9.50	9.50	9.50
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	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	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	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	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	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	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	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	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	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	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	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	4.00
(ii) 10 years (Compound rate)	12.19	11.98	12.12	12.01	12.12	11.91	11.76	11.76	11.42	11.31	
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	13.00
6. (a) Special Savings Certificates (Reg) or Special Saving Accounts											
(i) First 5 periods of complete 6 months	11.60	11.60	11.20	11.00	11.00	10.90	10.60	10.40	10.40	10.60	
(ii) Last period of complete 6 months	12.60	12.60	12.00	11.80	11.80	11.90	11.60	11.00	11.20	11.60	
(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											
8. Pensioner's Benefit Accounts											
9. Behbood Saving Certificate											
10. Short-Term Saving Certificate											
(i) 3 Months	12.76	11.24	11.08	11.08	11.12	11.36	10.36	10.32	10.28	10.44	
(ii) 6 Months	12.74	11.32	11.14	10.84	11.08	11.36	10.38	10.20	10.30	10.30	
(iii) 1 year	12.38	11.38	11.14	10.81	10.96	11.38	10.40	10.14	10.42	10.64	
11. Shuhada Family Welfare account											
12. Sarwa Islamic Term Account (SITA)*											
(i) 1 year	10.44	10.44	9.90	9.74	10.44	10.34	9.75	9.94	9.92	9.92	
(ii) 3 year	10.92	10.92	10.92	10.92	10.92	10.92	10.30	10.30	9.96	10.30	
(iii) 5 year	11.52	11.52	11.39	11.39	11.39	11.39	10.32	10.80	10.32	10.56	
13. Sarwa Islamic Saving Account (SISA)											
14. Premium Prize Bonds (Registered)											

Source: Central Directorate of National Savings

Notes:

1 Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003. Rates are quoted for outstanding amount as on today.

2 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.

3 Rates are quoted for outstanding amount as on today.

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

4 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.

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

3.35 Branchless Banking: Key Indicators

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

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

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

3.36 Clearing House Statistics

	PERIOD	2025							No. of cheques in Thousand; Amount in Million Rupees
		Apr	May	Jun	Jul	Aug	Sep	Oct	
Karachi	No. of Cheques Cleared	1,130	1,193	1,098	1,212	1,059	1,202	1,256	1,100
	Amount	1,083,431	1,172,444	1,236,725	1,150,110	1,054,268	1,139,743	1,203,673	1,079,556
Lahore	No. of Cheques Cleared	477	515	502	515	465	514	532	464
	Amount	795,509	863,464	1,008,546	818,907	752,765	794,209	913,770	795,825
Peshawar	No. of Cheques Cleared	103	126	158	98	94	111	113	99
	Amount	145,228	184,724	205,962	142,905	146,498	161,484	159,000	133,403
Quetta	No. of Cheques Cleared	32	39	49	35	31	34	33	29
	Amount	67,245	70,753	124,899	72,812	68,573	58,941	48,302	46,608
Faisalabad	No. of Cheques Cleared	114	125	139	124	103	117	124	108
	Amount	174,542	185,593	228,059	184,908	172,522	191,763	186,982	161,349
Rawalpindi	No. of Cheques Cleared	150	165	182	157	144	162	167	146
	Amount	256,247	263,981	391,426	236,581	249,604	310,126	305,255	261,156
Hyderabad	No. of Cheques Cleared	66	82	87	70	67	69	77	65
	Amount	90,322	120,930	140,119	112,107	92,736	79,234	90,839	83,630
Islamabad	No. of Cheques Cleared	161	180	227	183	161	180	186	168
	Amount	453,467	410,235	919,402	350,353	302,721	345,848	443,407	361,914
Multan	No. of Cheques Cleared	120	129	146	132	109	120	125	113
	Amount	223,483	219,178	257,555	219,669	199,861	210,286	207,259	195,781
Sialkot	No. of Cheques Cleared	47	50	53	54	43	53	56	47
	Amount	63,299	66,169	66,561	66,730	51,641	58,246	60,431	50,999
Sukkur	No. of Cheques Cleared	42	51	54	43	38	39	44	37
	Amount	46,098	56,744	67,471	58,386	48,916	40,627	46,546	35,832
D.I. Khan	No. of Cheques Cleared	22	26	37	20	17	22	22	21
	Amount	19,615	26,939	29,189	13,811	14,402	20,084	18,525	17,516
Gujranwala	No. of Cheques Cleared	44	48	52	48	37	42	46	40
	Amount	95,236	90,207	108,687	92,118	83,550	83,595	82,394	68,502
Muzaffarabad	No. of Cheques Cleared	10	12	25	8	10	9	10	8
	Amount	15,173	17,679	20,431	15,033	11,157	20,171	15,763	10,848
Bahawalpur	No. of Cheques Cleared	42	41	50	43	33	36	38	36
	Amount	68,631	70,987	76,889	68,311	61,355	62,062	60,306	56,234
Total	No. of Cheques Cleared	2,560	2,783	2,860	2,740	2,410	2,709	2,829	2,483
	Amount	3,597,526	3,820,026	4,881,920	3,602,740	3,310,570	3,576,418	3,842,451	3,359,155

Source: National Institutional Facilitation Technologies (NIFT)

3.37 Electronic Banking Statistics

Product / Item	Unit	FY24		FY25			
		Q3	Q4	Q1 ^R	Q2 ^R	Q3 ^R	Q4 ^P
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	18,049	18,302	18,528	18,926	19,072	19,249
Automated Teller Machines (ATM)	No.	18,655	18,957	19,170	19,519	19,851	20,341
Point of Sale (POS)	No.	120,641	125,593	132,224	151,646	179,383	195,849
2. Cards							
Credit Cards	No.	2,025,013	2,047,802	2,112,042	2,151,186	2,176,278	2,215,081
Debit Cards	No.	37,265,591	39,487,578	39,654,947	39,415,342	40,456,487	41,718,744
Proprietary ATMs only Cards	No.	-	-	-	-	-	-
Pre-Paid Cards	No.	32,380	31,643	31,892	26,173	25,831	25,684
Social Welfare Cards	No.	8,280,586	2,917,750	3,366,973	2,845,944	3,024,708	3,542,938
3. E-Banking Financial Transactions							
Number of Transactions	Thousands	725,596	759,050	817,880	918,334	1,016,838	1,018,687
Amount	Million Rupees	62,220,841.9	63,790,520.6	65,310,215.1	73,225,276.4	86,265,083.5	71,013,749.6
3.1 ATM Transactions							
Number of Transactions	Thousands	236,530	245,092	243,431	259,220	271,993	264,917
Amount	Million Rupees	3,886,520.1	4,027,120.1	3,892,406.2	4,257,331.9	4,749,925.8	4,528,511.7
i. Cash Withdrawal							
Number of Transactions	Thousands	230,539	239,362	237,521	252,998	265,348	258,795
Amount	Million Rupees	3,518,205.0	3,680,128.0	3,531,478.9	3,872,767.4	4,318,185.2	4,113,908.9
ii. Cash Deposit							
Number of Transactions	Thousands	999	964	1,113	1,218	1,502	1,373
Amount	Million Rupees	111,407.2	103,875.3	115,045.8	131,042.6	162,929.5	144,163.2
iv. Utility Bills Payment							
Number of Transactions	Thousands	257	246	273	275	253	275
Amount	Million Rupees	4,250.4	4,488.8	5,424.8	4,977.0	4,447.6	5,709.3
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,336	1,259	1,219	1,254	1,306	1,112
Amount	Million Rupees	80,272.9	75,835.2	75,631.2	76,437.4	84,780.7	78,071.1
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	3,394	3,254	3,298	3,468	3,577	3,356
Amount	Million Rupees	172,195.1	162,605.2	164,637.0	171,915.1	179,383.4	186,483.3
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
3.2 POS Transactions							
Number of Transactions	Thousands	70,617	76,673	82,664	88,637	98,939	107,453
Amount	Million Rupees	393,925.7	415,146.8	426,801.5	509,595.4	549,873.0	568,368.8
3.3 RTOB Transactions							
Number of Transactions	Thousands	48,695	45,709	47,508	51,223	49,571	47,146
Amount	Million Rupees	38,496,833.4	38,760,137.4	37,230,611.2	39,352,487.4	47,478,286.6	30,453,117.9
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,640	10,011	9,847	10,533	10,719	9,222
Amount	Million Rupees	2,836,369.7	2,740,264.3	2,553,986.2	2,718,281.8	2,907,348.6	2,903,115.0
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	23,519	20,904	22,465	24,402	22,114	20,188
Amount	Million Rupees	6,446,260.1	6,022,893.6	6,142,116.5	6,807,038.8	6,495,077.8	6,849,373.7
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	14,537	14,795	15,196	16,289	16,738	17,737
Amount	Million Rupees	29,214,203.6	29,996,979.5	28,534,508.5	29,827,166.9	38,075,860.2	20,700,629.1
3.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	301,500	324,035	367,456	431,457	502,850	508,211
Amount	Million Rupees	12,955,273.6	13,518,032.3	15,854,214.3	18,990,551.5	23,300,568.8	24,183,096.3
i. Payment Through Mobile							
Number of Transactions	Thousands	10,931	11,600	12,505	13,706	14,598	14,691
Amount	Million Rupees	601,765.3	642,216.2	707,957.0	793,325.9	790,093.7	840,418.1
ii. Utility Bills Payment							
Number of Transactions	Thousands	32,526	34,420	35,273	36,550	37,996	40,845
Amount	Million Rupees	278,024.0	308,453.5	419,133.6	414,955.8	365,066.4	416,198.9
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	60,631	62,521	67,534	77,145	90,298	88,717
Amount	Million Rupees	5,112,287.1	5,306,776.2	5,930,891.1	6,944,609.6	8,571,409.7	8,892,244.2
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	197,411	215,495	252,143	304,057	359,958	363,958
Amount	Million Rupees	6,963,197.2	7,260,586.3	8,796,232.6	10,837,660.3	13,573,999.1	14,034,235.1

3.37 Electronic Banking Statistics

Product / Item	Unit	FY24		FY25			
		Q3	Q4	Q1	Q2 ^R	Q3 ^R	Q4 ^P
3.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	162	33	36	30	23	22
Amount	Million Rupees	1,951.5	2,012.7	1,987.0	1,615.8	1,394.9	1,381.8
i. Payment Through Call Centre							
Number of Transactions	Thousands	148	19	17	16	14	13
Amount	Million Rupees	1,537.0	1,559.4	1,275.9	1,152.0	1,082.1	1,075.0
ii. Utility Bills Payment							
Number of Transactions	Thousands	13	13	18	14	9	8
Amount	Million Rupees	357.0	402.4	666.0	428.4	286.9	283.7
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1	1	1	1	0	0
Amount	Million Rupees	56.7	50.8	45.0	34.5	25.3	21.8
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	0.8	0.1	0.1	0.9	0.6	1.3
3.6 Internet Banking Transactions							
Number of Transactions	Thousands	58,587	57,579	65,893	75,004	79,923	76,378
Amount	Million Rupees	6,434,248.5	7,015,944.5	7,851,745.8	10,052,202.5	10,117,278.1	11,211,268.2
i. Payment Through Internet							
Number of Transactions	Thousands	1,353	1,384	1,414	1,499	1,507	1,464
Amount	Million Rupees	599,395.3	756,904.3	943,211.4	1,077,440.1	749,118.2	1,091,883.6
ii. Utility Bills Payment							
Number of Transactions	Thousands	6,613	5,181	5,403	5,302	5,169	5,179
Amount	Million Rupees	367,300.3	380,940.1	426,527.3	467,385.5	439,520.7	478,864.2
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	16,577	16,535	15,886	17,289	18,992	16,943
Amount	Million Rupees	2,334,368.1	2,572,720.9	2,652,706.3	3,157,803.3	3,421,040.5	3,837,522.1
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	34,044	34,479	43,190	50,914	54,256	52,792
Amount	Million Rupees	3,133,184.8	3,305,379.2	3,829,300.9	5,349,573.7	5,507,598.6	5,802,998.3
3.7 e-Commerce							
Number of Transactions	Thousands	9,504	9,928	10,892	12,762	13,539	14,560
Amount	Million Rupees	52,089.0	52,126.8	52,449.1	61,491.7	67,756.2	68,004.9

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

Items	Volume in Actual & Value in Billion Rupees									
	FY24		FY25		Q1		Q2		Q3	
	Q4	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Q4
Securities Transactions	19,948	171,636.9	21,989	200,002.4	24,769	226,720.7	22,055	251,127.2	16,783	220,936.7
Inter Bank Fund Transfers	1,360,589	75,729.1	1,544,865	70,785.3	1,590,449	95,844.3	1,500,238	89,258.0	973,249	56,429.7
Retail Cheques Clearing	15,593	8,157.9	15,901	7,398.0	17,372	7,916.2	10,689	6,677.3	11,833	7,040.6
Total	1,396,130	255,523.8	1,582,755	278,185.7	1,632,590	330,481.3	1,532,982	347,062.5	1,001,865	284,406.9

Source: Payment Systems Policy & Oversight Department

3.39 Real Time Gross Settlement-Paper Based Transactions

Items	Volume in Million & Value in Billion Rupees									
	FY24		FY25		Q1		Q2		Q3	
	Q4	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Q4
Cash Deposits	21	7,402.1	22	7,405.6	24	7,217.8	22	6,672.2	21	7,436.3
Cash withdrawals	36	7,449.7	36	7,310.5	37	8,018.2	38	7,870.7	33	7,600.3
Intra Bank Funds Transfer through Cheques	9	34,362.8	9	33,336.7	10	38,332.0	10	39,500.6	9	46,022.8
Inter Bank Funds Transfers (Clearing)	9	9,473.9	8	9,122.9	9	9,354.6	9	8,960.9	8	9,578.9
Utilities Bills Payments	15	611.3	16	772.5	16	721.1	14	610.5	14	668.8
Direct Debit (Standing Instructions)	1	5,311.4	1	5,706.7	1	6,572.9	1	5,722.5	1	5,257.4
Pay Order/Demand Draft	2	3,120.0	2	2,740.3	2	3,328.6	2	3,470.8	2	3,490.8
Others*	0	1,482.6	0	1,585.6	0	1,438.2	0	1,185.3	0	740.5
Total	92	69,213.8	95	67,980.8	97	74,983.4	95	73,993.4	87	80,796.0

Source: Payment Systems Policy & Oversight Department

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

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

Amount in Million Rupees
Ratio in percent

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

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

Source: Financial Stability Department SBP

3.41 Non-Performing Loans (Domestic and Overseas Operations)

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

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

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

Source: Financial Stability Department SBP

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

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Nov-2025

Currency/Date	3	4	5	6	7	10	11	12	13	14
Australian Dollar	184.07	183.15	182.22	182.83	181.81	183.11	183.21	183.20	184.09	183.47
Bahraini Dinar	745.29	745.18	745.17	745.14	745.05	745.06	744.91	744.87	744.82	744.73
Canadian Dollar	200.46	199.70	199.03	199.18	198.87	200.22	200.12	200.40	200.46	200.21
Chinese Yuan	39.51	39.44	39.43	39.45	39.45	39.48	39.47	39.49	39.55	39.60
Danish Krone	43.41	43.35	43.25	43.32	43.41	43.50	43.50	43.57	43.63	43.80
Hong Kong Dollar	36.17	36.15	36.15	36.15	36.14	36.15	36.16	36.17	36.17	36.16
Japanese Yen	1.82	1.83	1.83	1.83	1.83	1.82	1.82	1.82	1.81	1.82
Kuwaiti Dinar	915.21	914.47	914.41	914.70	915.08	914.74	914.53	914.48	915.22	915.74
Malaysian Ringgit	66.90	66.80	66.96	67.13	67.23	67.41	67.65	67.98	68.00	67.95
New Zealand Dollar	161.27	160.06	159.23	159.50	158.19	158.70	158.87	159.22	159.32	160.02
Norwegian Krone	27.80	27.70	27.54	27.56	27.53	27.71	27.76	27.96	27.90	28.08
Omani Riyal	729.65	729.52	729.52	729.45	729.39	729.42	729.29	729.29	729.22	729.16
Qatari Riyal	77.09	77.10	77.09	77.08	77.14	77.07	77.08	77.08	77.07	77.07
Saudi Arabian Riyal	74.92	74.91	74.91	74.91	74.90	74.90	74.90	74.90	74.88	74.89
Singapore Dollar	215.76	215.23	214.89	215.13	215.31	215.67	215.55	215.50	215.75	215.99
Swedish Krona	29.63	29.59	29.35	29.41	29.33	29.50	29.53	29.70	29.75	29.89
Swiss Franc	349.05	347.22	346.90	347.02	347.79	348.26	348.92	350.72	351.59	354.30
Thai Baht	8.68	8.65	8.64	8.67	8.68	8.69	8.67	8.65	8.70	8.69
Turkish Lira	6.69	6.69	6.69	6.69	6.67	6.66	6.66	6.66	6.66	6.65
UAE Dirham	76.53	76.50	76.50	76.50	76.49	76.51	76.51	76.51	76.46	76.48
UK Pound Sterling	369.19	368.57	365.81	366.89	368.43	369.33	369.74	368.89	368.50	369.14
US Dollar	281.02	281.00	280.99	281.00	280.96	280.95	280.94	280.94	280.87	280.90
EMU Euro	324.00	323.42	322.72	323.21	324.04	324.61	324.60	325.10	325.42	326.78

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Nov-2025

Currency/Date	17	18	19	20	21	24	25	26	27	28
Australian Dollar	183.05	181.91	182.05	181.95	180.89	181.32	181.14	182.42	183.11	183.20
Bahraini Dinar	744.69	744.61	744.63	744.59	744.51	744.53	744.37	744.36	744.36	744.23
Canadian Dollar	200.11	199.86	200.60	199.75	199.23	199.15	198.83	199.40	199.88	199.89
Chinese Yuan	39.54	39.51	39.53	39.48	39.49	39.52	39.59	39.66	39.65	39.67
Danish Krone	43.66	43.62	43.58	43.33	43.40	43.34	43.33	43.57	43.58	43.54
Hong Kong Dollar	36.15	36.11	36.07	36.10	36.09	36.09	36.12	36.11	36.09	36.06
Japanese Yen	1.82	1.81	1.81	1.78	1.79	1.79	1.79	1.80	1.80	1.80
Kuwaiti Dinar	915.55	915.06	914.11	913.55	913.64	913.36	913.67	914.11	914.38	913.97
Malaysian Ringgit	67.66	67.29	67.69	67.46	67.73	67.79	67.89	67.91	67.87	67.89
New Zealand Dollar	159.59	159.20	158.67	157.92	157.53	157.78	157.66	160.03	161.03	160.88
Norwegian Krone	27.80	27.78	27.79	27.59	27.51	27.44	27.43	27.55	27.55	27.62
Omani Riyal	729.09	729.03	729.03	728.96	728.90	729.37	728.73	728.74	728.76	728.63
Qatari Riyal	77.03	77.02	77.03	77.02	77.02	77.04	77.02	77.01	77.02	77.01
Saudi Arabian Riyal	74.90	74.89	74.88	74.88	74.87	74.86	74.85	74.84	74.82	74.80
Singapore Dollar	215.80	215.43	215.53	214.74	214.68	214.84	215.24	215.82	216.29	216.36
Swedish Krona	29.67	29.63	29.64	29.40	29.43	29.44	29.38	29.53	29.58	29.60
Swiss Franc	353.07	352.97	350.79	347.97	348.78	347.25	346.88	348.21	348.91	348.36
Thai Bhat	8.67	8.66	8.67	8.66	8.65	8.65	8.68	8.71	8.72	8.73
Turkish Lira	6.65	6.65	6.64	6.64	6.64	6.63	6.63	6.62	6.63	6.62
UAE Dirham	76.47	76.47	76.46	76.47	76.45	76.45	76.44	76.44	76.41	76.40
UK Pound Sterling	369.22	369.31	368.87	366.50	367.31	367.74	367.85	370.13	371.68	371.30
US Dollar	280.89	280.87	280.85	280.85	280.82	280.80	280.79	280.75	280.67	280.63
EMU Euro	325.73	325.53	325.17	323.38	323.85	323.43	323.36	325.14	325.40	325.01

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	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-2024	2024-2025	2025-2026
Jul	104.74	105.43	124.35	158.83	166.76	159.60	219.44	281.01	278.39	284.21
Aug	104.62	105.31	123.79	158.08	167.71	164.10	220.89	293.81	278.54	282.24
Sep	104.54	105.32	124.08	156.18	165.85	168.06	230.47	297.75	278.24	281.65
Oct	104.60	105.34	130.38	155.95	162.80	171.69	220.57	280.36	277.67	281.27
Nov	104.69	105.36	133.50	155.37	159.21	173.03	222.31	285.52	277.81	280.87
Dec	104.72	108.70	138.47	154.92	160.08	177.18	224.76	283.30	278.12	
Jan	104.73	110.40	138.70	154.66	160.15	176.31	234.14	280.32	278.64	
Feb	104.72	110.43	138.53	154.26	159.13	175.48	266.68	279.18	279.30	
Mar	104.74	112.07	139.17	158.45	156.03	179.62	280.20	278.70	280.08	
Apr	104.75	115.42	141.16	164.44	153.08	184.48	284.95	278.14	280.71	
May	104.74	115.45	145.69	160.08	153.29	195.50	285.49	278.25	281.67	
Jun	104.77	118.91	155.25	165.10	156.16	204.37	286.58	278.44	283.00	
Jul- Sep	104.63	105.35	124.07	157.69	166.77	163.92	223.60	290.86	278.39	282.70
Oct -Dec	104.67	106.47	134.12	155.41	160.70	173.97	222.55	283.06	277.87	
Jan - Mar	104.73	110.97	138.80	155.79	158.44	177.14	260.34	279.40	279.34	
Apr - Jun	104.75	116.59	147.37	163.21	154.18	194.78	285.67	278.28	281.79	
Annual	104.70	109.84	136.09	158.03	160.02	177.45	248.04	282.90	279.35	

Source: Statistics and Data Services Department, SBP

Note:

The annual average is calculated by averaging the monthly averages.

4.3 NEER and REER Indices of Pakistani Rupees

(Base 2010 = 100)

PERIOD	NEER		REER*	
	Index	% Change over last Year/Month	Index	% Change over last Year/Month
Jun-20	61.08	(4.86)	94.51	2.23
Jun-21	61.25	0.29	101.03	6.90
Jun-22	50.61	(17.37)	94.86	(6.10)
Jun-23	37.32	(26.27)	87.73	(7.52)
Jun-24	38.84	4.08	100.06	14.06
Jun-25	37.72	(2.87)	98.03	(2.03)
2024	Nov	38.89	1.61	103.02
	Dec	39.15	0.68	103.67
2025	Jan	39.39	0.62	104.06
	Feb	39.09	(0.77)	102.25
	Mar	38.53	(1.43)	101.55
	Apr	38.12	(1.06)	99.30
	May	37.66	(1.19)	97.79
	Jun	37.72	0.16	98.03
	Jul	37.51	(0.57)	100.01
	Aug	37.84	0.90	100.09
	Sep	37.77	(0.21)	101.70
	Oct ^R	38.00	0.61	103.92
	Nov ^P	38.18	0.49	104.76

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:

- 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.
 - RPI and REER indices may be revised due to revisions in base period or splicing factor of CPIs data by PBS.
 - 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>
- Appreciation (depreciation) of REER is sometimes confused with the concept of currency overvaluation (undervaluation) while these are two separate concepts and not necessarily interpreted in the same direction. For an assessment of a country's exchange rate misalignment, a more sophisticated analysis is required taking into account factors such as demographics, external and fiscal sustainability, and some other macroeconomic fundamentals over the medium-term.

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

Currency/Date	2022-23	2023-24	2024-25	2024	2025					
	Nov	Jun	Jul	Aug	Sep	Oct	Nov			
Australian Dollar	167.00	185.39	180.84	181.41	183.65	185.74	183.00	185.57	183.99	182.61
Bahraini Dinar	657.85	750.60	741.12	737.10	750.58	753.69	748.62	746.91	745.83	744.76
Canadian Dollar	185.03	208.76	200.21	198.74	206.71	207.62	204.38	203.63	201.02	199.77
Chinese Yuan	35.69	39.16	38.73	38.56	39.41	39.64	39.34	39.55	39.52	39.52
Danish Krone	35.04	41.05	40.77	39.61	43.70	44.51	43.98	44.28	43.88	43.48
Hong Kong Dollar	31.68	36.20	35.87	35.73	36.06	36.21	36.07	36.19	36.19	36.13
Japanese Yen	1.81	1.90	1.87	1.81	1.96	1.93	1.91	1.90	1.86	1.81
Kuwaiti Dinar	807.91	918.12	909.23	903.47	923.22	930.49	923.70	922.48	918.33	914.50
Malaysian Ringgit	55.28	60.23	63.48	62.61	66.63	67.04	66.72	66.83	66.69	67.56
New Zealand Dollar	153.24	171.67	165.22	164.42	170.49	170.63	166.67	166.12	162.42	159.23
Norwegian Krone	24.12	26.60	25.96	25.14	28.14	28.01	27.68	28.34	28.09	27.68
Omani Riyal	645.19	735.21	725.72	721.70	734.87	737.70	732.95	731.27	730.11	729.16
Qatari Riyal	68.06	77.66	76.67	76.25	77.70	77.97	77.48	77.29	77.17	77.05
Saudi Arabian Riyal	66.06	75.41	74.43	73.96	75.43	75.76	75.21	75.07	74.99	74.88
Singapore Dollar	182.24	209.76	210.83	207.80	220.32	221.73	219.41	219.15	217.08	215.47
Swedish Krona	23.53	26.62	26.98	25.52	29.61	29.65	29.41	30.05	29.84	29.55
Swiss Franc	265.25	318.84	322.59	315.50	347.39	355.93	349.68	353.32	352.53	349.25
Thai Baht	7.07	7.92	8.24	8.07	8.68	8.77	8.70	8.80	8.64	8.68
Turkish lira	13.03	9.61	7.84	8.08	7.18	7.07	6.92	6.82	6.73	6.65
UAE Dirham	67.53	77.02	76.06	75.64	77.05	77.38	76.84	76.68	76.58	76.47
UK Pound Sterling	299.30	356.21	361.47	354.12	383.30	383.59	378.97	380.24	375.82	368.72
US Dollar	248.04	282.90	279.35	277.81	283.00	284.21	282.24	281.65	281.27	280.87
EMU Euro	260.52	305.97	303.97	295.28	325.86	331.98	328.10	330.34	327.45	324.49

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	-2.10	-5.69	-2.32	-4.73	+1.31	-9.38	+3.27	+1.41	-1.46	-0.28	-10.07	-4.80	-17.36	
2024 II	-0.58	-1.03	-0.14	-3.31	+0.70	-6.03	+0.19	-0.15	+0.30	-0.02	-3.05	+0.71	-1.69	
III	+3.62	+4.59	-0.40	+8.09	+0.00	+12.83	+14.90	+0.22	+5.93	-0.03	+5.27	+6.46	-3.84	
IV	-3.93	-7.17	-1.51	-6.35	-0.00	-8.94	-8.50	-0.29	-6.42	-0.07	-9.01	-5.84	-3.34	
2025 I	+0.65	+4.05	-0.32	-2.70	+0.00	+4.75	+1.51	-0.58	+3.15	+0.05	-1.08	+1.74	-6.96	
II	+1.21	+8.37	-0.19	+2.51	-0.00	+3.27	+4.88	+0.07	+5.90	+0.02	+8.12	+10.60	-4.50	
III	+0.62	+0.18	-3.66	-0.77	+0.39	-2.75	+0.05	-0.47	-1.93	-0.00	-3.27	-0.09	-4.08	
2024 Nov	-1.82	-3.23	-0.61	-1.10	-0.15	+0.43	-1.42	-0.04	-2.82	+0.00	-1.28	-1.94	-1.21	
Dec	-0.65	-1.31	-0.71	-2.03	-0.00	-2.43	-0.84	-0.21	-0.52	-0.07	-3.39	-1.56	-1.99	
2025 Jan	+0.46	+0.00	-1.81	-0.67	+0.00	+1.50	+1.56	-0.15	-1.08	-0.05	+1.19	-1.56	-1.38	
Feb	-0.26	+0.17	-0.87	-1.50	-0.00	+3.15	-1.02	-0.25	+1.49	-0.20	-0.44	+0.90	-1.81	
Mar	+0.45	+3.88	+2.36	-0.54	+0.00	+0.09	+0.97	-0.18	+2.73	+0.30	-1.83	+2.41	-3.77	
Apr	-0.16	+5.16	+0.39	-0.22	-0.00	+4.88	+2.44	+0.30	+3.23	+0.02	+1.95	+6.87	-1.31	
May	+0.94	-0.30	-0.50	+2.16	+0.00	-0.94	+1.85	-0.94	+0.86	+0.15	+4.13	+0.04	-1.86	
Jun	+0.43	+3.36	-0.08	+0.57	-0.00	-0.59	+0.52	+0.72	+1.71	-0.15	+1.84	+3.44	-1.40	
Jul	-0.37	-2.34	-2.30	-1.62	+0.00	-3.07	-0.87	-0.71	-3.47	+0.00	-1.92	-1.98	-2.12	
Aug	+0.87	+1.85	-0.34	+0.37	-0.00	+1.69	+0.85	+0.08	+1.78	-0.07	-0.41	+1.33	-1.20	
Sep	+0.12	+0.71	-1.06	+0.49	+0.39	-1.33	+0.07	+0.17	-0.19	+0.07	-0.97	+0.59	-0.82	
Oct	+0.11	-1.59	+0.09	-1.94	-0.52	-3.34	+0.55	+0.14	-2.30	-0.12	-1.48	-0.68	-1.60	
Nov	+0.47	+0.20	-0.62	0.00	+0.12	-1.52	+1.44	+0.14	+0.31	+0.12	-3.41	-0.41	-0.83	

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	Saudi Arabian Riyal	UK Pound Sterling	South Korean Won	Swiss Franc	Turkish Lira	US Dollar	
2021	+5.56	-4.33	+0.81	+1.71	+2.93	-6.63	-0.83	-7.17	+3.01	+3.17	-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	-5.53	+4.97	-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	+4.65	-0.56	-2.94	+8.10	-36.47	-0.81	
2024	+0.72	-2.97	+0.49	-1.98	+4.22	-6.77	+6.25	+4.33	+1.37	+2.59	-7.49	-2.06	-14.98	+2.88	
2024	II	+0.08	-0.37	+0.52	-2.67	+1.36	-5.41	+0.85	+0.51	+0.97	+0.64	-2.41	+1.38	-1.04	+0.66
	III	+0.48	+1.42	-3.41	+4.82	-3.02	+9.42	+11.42	-2.81	+2.72	-3.05	+2.09	+3.24	-6.75	-3.02
	IV	-0.08	-3.45	+2.44	-2.60	+4.01	-5.29	-4.83	+3.70	-2.67	+3.93	-5.37	-2.07	+0.54	+4.01
2025	I	-1.21	+2.14	-2.21	-4.54	-1.85	+2.88	-0.36	-2.43	+1.25	-1.81	-2.91	-0.15	-8.75	-1.85
	II	-2.13	+4.79	-3.48	-0.87	-3.30	-0.13	+1.42	-3.23	+2.40	-3.28	+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
2024	Nov	-0.50	-1.92	+0.73	+0.23	+1.20	+1.78	-0.09	+1.31	-1.51	+1.35	+0.05	-0.62	+0.12	+1.35
	Dec	+0.09	-0.57	+0.04	-1.29	+0.75	-1.69	-0.09	+0.54	+0.23	+0.68	-2.66	-0.82	-1.25	+0.75
2025	Jan	+0.48	+0.02	-1.79	-0.65	+0.02	+1.53	+1.59	-0.13	-1.05	-0.02	+1.21	-1.54	-1.36	+0.02
	Feb	-0.65	-0.22	-1.26	-1.88	-0.40	+2.74	-1.41	-0.64	+1.09	-0.59	-0.83	+0.50	-2.20	-0.39
	Mar	-1.04	+2.34	+0.84	-2.01	-1.48	-1.39	-0.53	-1.66	+1.21	-1.19	-3.29	+0.89	-5.19	-1.48
	Apr	-2.18	+3.03	-1.64	-2.24	-2.02	+2.76	+0.37	-1.73	+1.14	-2.00	-0.11	+4.71	-3.30	-2.02
	May	+0.89	-0.34	-0.54	+2.11	-0.04	-0.99	+1.81	-0.99	+0.82	+0.10	+4.09	-0.00	-1.90	-0.04
	Jun	-0.83	+2.06	-1.33	-0.70	-1.26	-1.85	-0.74	-0.55	+0.43	-1.40	+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	-2.11	+1.41	-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	+0.76	-1.07	-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	-0.36	-0.10	-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	-1.39	+0.81	-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	+0.30	+0.11	-3.43	-0.42	-0.84	-0.01

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	2023	2024	Quarterly			2024	2025								
			2024		2025		Nov	Jul	Aug	Sep	Oct	Nov			
			III	IV	I		II	III							
Australian Dollar			-20.47	+7.06	-4.45	+10.75	-0.33	-4.22	-1.34	+1.28	+0.53	-0.42	-1.45	+0.51	+1.38
Brazilian Real			-23.69	+23.01	-2.00	+13.08	-6.88	-5.06	-3.08	+0.73	+1.92	-2.72	-2.26	+0.96	+0.36
Canadian Dollar			-21.30	+6.85	-1.48	+6.63	-0.03	-5.19	+1.36	+1.17	+0.75	+0.07	+0.54	+0.43	+1.04
Chinese Yuan			-17.43	+0.81	-3.50	+4.08	-0.65	-1.29	-1.17	+1.70	-0.34	-0.23	-0.60	-0.38	+0.17
EMU Euro			-22.19	+4.65	-4.39	+7.72	-3.91	-7.81	-0.74	+3.18	+0.53	-1.19	-1.18	+1.34	+0.44
Hong Kong Dollar			-19.09	-0.84	-0.57	+0.02	+0.16	+0.81	-1.82	+0.13	+1.92	-0.08	-1.03	+0.11	+0.61
Indian Rupee			-19.05	+0.97	+0.40	+1.52	+0.41	+0.09	+3.22	+0.46	+0.75	+0.98	+0.58	-0.36	+1.27
Indonesian Rupiah			-19.77	+3.77	-7.49	+6.78	+2.73	-2.54	+0.21	+0.96	-0.34	+0.27	-0.97	+1.70	+0.64
Iranian Rial			-17.49	-2.68	-0.00	-0.01	-0.00	-0.10	-0.95	-0.00	+1.66	+0.64	-0.87	+0.25	+0.52
Japanese Yen			-13.61	+9.28	-11.37	+9.81	-4.63	-3.27	+2.25	-0.57	-0.72	-1.03	+0.86	+3.18	+2.19
Korean Won			-17.50	+9.55	-5.01	+9.90	+1.13	-7.60	+2.80	+1.14	+1.62	+1.06	+0.49	+1.22	+4.20
Malaysian Ringgit			-15.49	-3.91	-12.97	+9.28	-1.47	-4.75	-0.61	+1.29	+0.92	-0.21	-0.55	-0.81	-0.79
Saudi Arabian Riyal			-19.48	-1.13	+0.02	+0.06	-0.05	-0.12	-0.56	-0.15	-0.72	+0.71	-0.55	-0.15	+0.52
Singapore Dollar			-20.76	+1.95	-5.74	+5.76	-1.22	-4.74	+0.65	+1.65	+2.43	-0.23	+0.12	+0.26	+0.82
Swedish Krona			-22.68	+6.65	-4.89	+9.47	-9.41	-5.29	-1.54	+2.37	+1.22	-2.10	-1.17	+0.14	+1.45
Swiss Franc			-25.93	+6.84	-6.07	+6.19	-1.66	-9.68	-0.47	+1.83	+0.16	-0.68	-1.06	+0.42	+1.05
Taiwani Dollar			-14.60	-4.79	+0.00	-0.00	+0.00	+0.01	-0.81	+0.00	-0.71	+0.71	-0.82	+0.33	+0.53
Thai Baht			-19.52	+0.99	-12.46	+6.20	-1.00	-4.17	-1.18	+2.79	+0.76	-0.47	-0.49	-0.28	+0.40
UK Pound Sterling			-23.48	-1.33	-5.60	+6.86	-3.04	-5.66	+1.40	+2.75	+1.76	-1.12	-0.30	+2.07	+0.33
U.S Dollar			-19.28	-2.83	-0.00	-0.01	-0.00	-0.10	-0.56	-0.15	+1.29	+0.64	-0.48	-0.27	+0.64
UAE Dirham			-19.48	-1.17	+0.02	-0.01	-0.20	+0.10	-0.56	+0.13	-0.69	+0.71	-0.55	-0.15	+0.52

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. Exchange Rates used in Appreciation/Depreciation are taken from International Monetary Fund (IMF) website at link:
http://www.imf.org/external/np/fin/data/param_rms_mth.aspx

4.8 Workers' Remittances

Million US Dollars

Countries	FY24	FY25	Nov		Jul-Nov	
			2024	2025 ^P	FY25	FY26 ^P
1.USA	3,531.2	3,720.4	288.2	277.1	1,489.6	1,384.5
2.UK	4,521.5	5,904.9	409.9	481.1	2,182.1	2,348.4
3.Saudi Arabia	7,424.2	9,345.4	729.2	753.0	3,653.0	3,902.1
4.UAE	5,534.6	7,829.2	619.4	675.0	2,952.6	3,363.7
Dubai	4,229.8	6,093.5	476.1	567.0	2,319.2	2,524.9
Abu Dhabi	1,250.6	1,595.7	136.0	89.8	598.1	718.2
Sharjah	21.5	61.6	2.1	5.9	10.4	50.1
Others	32.7	78.4	5.2	12.4	24.9	70.5
5.Other GCC Countries	3,180.4	3,711.8	303.0	298.8	1,484.7	1,544.2
Bahrain	442.9	484.2	39.7	42.7	195.1	219.0
Kuwait	802.1	854.6	71.4	76.5	361.2	349.8
Qatar	901.6	1,056.6	84.1	83.9	415.7	439.8
Oman	1,033.8	1,316.4	107.9	95.8	512.7	535.7
6.EU Countries	3,531.4	4,543.2	323.5	416.6	1,774.7	2,118.5
Germany	587.3	739.8	52.9	60.5	285.4	313.2
France	481.6	564.1	41.0	48.9	224.7	251.5
Netherlands	59.0	83.9	5.7	8.5	30.1	40.4
Spain	600.7	779.7	56.3	72.4	304.9	369.2
Italy	978.5	1,301.1	90.5	122.9	512.8	635.7
Greece	404.5	504.8	37.5	47.1	205.7	240.8
Sweden	76.7	95.6	6.8	6.6	34.3	39.4
Denmark	74.6	78.5	5.5	11.6	30.4	41.7
Ireland	126.8	196.4	12.1	21.8	66.8	103.4
Belgium	141.8	199.3	14.9	16.4	79.5	83.2
7.Malaysia	141.0	185.0	15.4	12.9	79.6	65.6
8.Norway	106.7	123.6	8.2	10.4	44.2	55.3
9.Switzerland	46.2	49.7	3.4	5.2	19.3	27.4
10.Australia	643.8	830.9	64.4	85.7	309.0	428.6
11.Canada	504.6	660.0	50.5	59.6	236.4	300.7
12.Japan	52.1	62.3	4.8	4.7	25.4	23.1
13.South Africa	209.6	346.9	26.9	15.6	137.1	111.2
14.South Korea	103.3	120.1	9.0	8.6	48.7	45.5
15.Other Countries[#]	720.4	865.8	59.5	84.4	329.9	426.6
Total	30,250.8	38,299.2	2,915.3	3,188.9	14,766.2	16,145.3

Source: Statistics and Data Services Department, SBP

Notes:

1. The data of Workers' Remittances includes the conversions related to current transfers from Roshan Digital Accounts since September 2020.
2. Data is based on original country of remitter from July, 2019 The details of country wise revisions are available at:

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

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

Archive link:

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

4.9 Pakistan's Balance of Payments

Million US Dollars

Items	FY25			Nov-25			FY25			Jul-Nov			FY26		
	Credit		Debit	Net	Credit		Debit	Net	Credit		Debit	Net	Credit		Debit
1. Current Account (A+B+C)	82,786	80,854	1,932	6,626	6,526	100	32,694	32,191	503	34,465	35,277	(812)			
A. Goods and services (a+b)	40,748	70,164	(29,416)	3,086	5,680	(2,594)	16,496	27,575	(11,079)	16,622	30,707	(14,085)			
a. Goods	32,340	59,111	(26,771)	2,273	4,727	(2,454)	13,212	23,011	(9,799)	12,790	25,559	(12,769)			
1. General merchandise	32,333	59,111	(26,778)	2,272	4,727	(2,455)	13,211	23,011	(9,800)	12,786	25,559	(12,773)			
2. Net exports of goods under merchanting (only export)	7	N.A.	7	1	N.A.	1	1	N.A.	1	4	N.A.	4			
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-	-	-	-			
b. Services	8,408	11,053	(2,645)	813	953	(140)	3,284	4,564	(1,280)	3,832	5,148	(1,316)			
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-	-	-	-			
2 Maintenance and repair services n.i.e.	10	68	(58)	-	3	(3)	5	15	(10)	1	22	(21)			
3 Transport	959	4,647	(3,688)	88	374	(286)	362	1,968	(1,606)	372	2,093	(1,721)			
4 Travel	730	2,408	(1,678)	80	264	(184)	295	958	(663)	322	1,487	(1,165)			
5 Construction	51	44	7	3	6	(3)	21	17	4	40	24	16			
6 Insurance and pension services	102	329	(227)	4	41	(37)	32	173	(141)	34	155	(121)			
7 Financial services	62	727	(665)	30	54	(24)	26	261	(235)	62	321	(259)			
8 Charges for the use of intellectual property n.i.e.	14	283	(269)	1	12	(11)	6	160	(154)	5	74	(69)			
9 Telecommunications, computer, and information services	3,812	492	3,320	356	47	309	1,518	180	1,338	1,799	216	1,583			
10 Other business services	1,694	1,325	369	173	100	73	658	539	119	816	446	370			
11 Personal, cultural, and recreational services	48	12	36	2	11	(9)	12	3	9	32	33	(1)			
12 Government goods and services n.i.e.	926	718	208	76	41	35	349	290	59	349	277	72			
B. Primary Income	999	10,099	(9,100)	78	817	(739)	411	4,391	(3,980)	467	4,296	(3,829)			
1. Compensation of employees	266	42	224	23	13	10	106	15	91	124	27	97			
2. Investment income	716	10,057	(9,341)	54	804	(750)	298	4,376	(4,078)	337	4,269	(3,932)			
2.1 Direct investment	155	4,593	(4,438)	9	444	(435)	76	2,183	(2,107)	87	2,330	(2,243)			
2.1.1 Investment income on equity and investment fund shares	155	4,482	(4,327)	9	422	(413)	76	2,151	(2,075)	87	2,247	(2,160)			
2.1.2 Interest	-	111	(111)	-	22	(22)	-	32	(32)	-	83	(83)			
2.2 Portfolio investment	102	770	(668)	17	24	(7)	5	271	(266)	88	255	(167)			
2.2.1 Investment income on equity and investment fund shares	3	151	(148)	-	24	(24)	1	72	(71)	-	55	(55)			
2.2.2 Interest	99	619	(520)	17	-	17	4	199	(195)	88	200	(112)			
2.3 Other investment	85	4,694	(4,609)	5	336	(331)	31	1,922	(1,891)	30	1,684	(1,654)			
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-	-	-	-			
2.3.2 Interest	85	4,694	(4,609)	5	336	(331)	31	1,922	(1,891)	30	1,684	(1,654)			
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-	-	-	-			
2.4 Reserve assets	374	N.A.	374	23	N.A.	23	186	N.A.	186	132	N.A.	132			
3. Other primary income	17	-	17	1	-	1	7	-	7	6	-	6			
C. Secondary Income	41,039	591	40,448	3,462	29	3,433	15,787	225	15,562	17,376	274	17,102			
1. General government	569	70	499	39	-	39	222	25	197	227	28	199			
2. Financial corporations, nonfinancial corporations, households, and NPISHs	40,470	521	39,949	3,423	29	3,394	15,565	200	15,365	17,149	246	16,903			
2. Capital account	200	30	170	1	-	1	91	16	75	65	1	64			
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	30	(30)	-	-	-	-	16	(16)	-	1	(1)			
2. Capital transfers	200	-	200	1	-	1	91	-	91	65	-	65			
2.1 General government	197	-	197	1	-	1	90	-	90	42	-	42			
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-	-	-	-			
2.1.2 Other Capital transfers	197	-	197	1	-	1	90	-	90	42	-	42			
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	3	-	3	-	-	-	1	-	1	23	-	23			
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-	-	-	-			
2.2.2 Other Capital transfers	3	-	3	-	-	-	1	-	1	23	-	23			
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	82,986	80,884	2,102	6,627	6,526	101	32,785	32,207	578	34,530	35,278	(748)			

4.9 Pakistan's Balance of Payments

Million US Dollars

Items	FY25			Nov-25			Jul-Nov					
	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	FY25		FY26		Net acquisition of financial assets	Net incurrence of liabilities
							Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets		
3. Financial account	5,273	3,184	2,089	(13)	(151)	138	1,845	1,267	578	(329)	337	(666)
1. Direct investment	15	2,490	(2,475)	2	180	(178)	(41)	1,242	(1,283)	110	928	(818)
1.1 Equity and investment fund shares	15	2,497	(2,482)	2	168	(166)	(41)	1,250	(1,291)	110	971	(861)
1.2 Debt instruments	-	(7)	7	-	12	(12)	-	(8)	8	-	(43)	43
2. Portfolio investment	(11)	(649)	638	(1)	(76)	75	(8)	152	(160)	(7)	(613)	606
2.1 Equity and investment fund shares	(11)	(355)	344	(1)	(33)	32	(8)	(155)	147	(2)	(192)	190
2.2 Debt instruments	-	(294)	294	-	(43)	43	-	307	(307)	(5)	(421)	416
3. Financial derivatives (other than reserves) and employees stock options	(1)	-	(1)	-	-	-	-	-	-	7	-	7
4. Other investment	93	1,343	(1,250)	(48)	(255)	207	(743)	(127)	(616)	(422)	22	(444)
4.1 Other equity	-	-	-	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	(253)	362	(615)	(88)	(182)	94	(714)	116	(830)	(541)	83	(624)
Central bank	-	-	-	-	2	(2)	-	-	-	-	2	(2)
Deposit-taking corporations, except the central bank	(417)	(83)	(334)	(58)	(198)	140	(921)	(89)	(832)	(497)	(30)	(467)
General government	3	445	(442)	1	14	(13)	1	205	(204)	1	111	(110)
Other sectors	161	-	161	(31)	-	(31)	206	-	206	(45)	-	(45)
4.3 Loans	-	867	(867)	-	(37)	37	-	(317)	317	-	(98)	98
Central bank	-	1,433	(1,433)	-	-	-	-	853	(853)	-	(91)	91
Deposit-taking corporations, except the central bank	-	(1,425)	1,425	-	206	(206)	-	128	(128)	-	473	(473)
General government	-	1,875	(1,875)	-	(131)	131	-	(726)	726	-	14	(14)
Other sectors	-	(1,016)	1,016	-	(112)	112	-	(572)	572	-	(494)	494
4.4 Insurance, pension, and std. guarantee schemes	-	-	-	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-	-	-	-
Other sectors	-	-	-	-	-	-	-	-	-	-	-	-
4.5 Trade credit and advances	307	155	152	40	-	40	(33)	129	(162)	119	-	119
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-	-	-	-
Other sectors	307	155	152	40	-	40	(33)	129	(162)	119	-	119
4.6 Other accounts receivable/ Payable	39	(41)	80	-	(36)	36	4	(55)	59	-	37	(37)
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-	-	-	-
General government	39	-	39	-	-	-	4	-	4	-	-	-
Other sectors	-	(41)	41	-	(36)	36	-	(55)	55	-	37	(37)
4.7 Special drawing rights	-	-	-	-	-	-	-	-	-	-	-	-
5. Reserve assets	5,177	N.A.	5,177	34	N.A.	34	2,637	N.A.	2,637	(17)	N.A.	(17)
5.1 Monetary gold	-	N.A.	-	-	N.A.	-	-	N.A.	-	-	N.A.	-
5.2 Special drawing rights	(710)	N.A.	(710)	(112)	N.A.	(112)	(446)	N.A.	(446)	3	N.A.	3
5.3 Reserve position in the IMF	-	N.A.	-	-	N.A.	-	-	N.A.	-	-	N.A.	-
5.4 Other reserve assets	5,887	N.A.	5,887	146	N.A.	146	3,083	N.A.	3,083	(20)	N.A.	(20)
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
4. Errors and Omissions	441	454	(13)	37	-	37	273	273	-	284	202	82
5. Exceptional Financing	-	-	-	-	-	-	-	-	-	-	-	-

Source: Statistics and Data Services Department, SBP

...Not Applicable

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

4.10 International Investment Position of Pakistan

IIP Components	Stocks in Million US Dollars					
	2024				2025	
	Mar	Jun	Sep	Dec	Mar	Jun ^P
International investment position - Net	(129,008.5)	(129,280.8)	(130,772.7)	(130,014.4)	(129,142.3)	(130,570.7)
A. Assets	25,463.4	26,773.5	28,164.7	29,516.9	30,000.3	34,097.1
1. Direct investment	3,005.9	2,962.5	2,987.6	2,953.6	3,046.5	3,050.9
1.1 Equity and investment fund shares	2,735.1	2,691.8	2,716.8	2,682.8	2,775.7	2,780.1
1.1.1 Direct investor in direct investment enterprises	2,735.1	2,691.8	2,716.8	2,682.8	2,775.7	2,780.1
1.1.2 Direct investment enterprises in direct investor (reverse invst.)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	270.8	270.8	270.8	270.8	270.8	270.8
1.2.1 Direct investor in direct investment enterprises	9.0	9.0	9.0	9.0	9.0	9.0
1.2.2 Direct investment enterprises in direct investor (reverse invst.)	261.8	261.8	261.8	261.8	261.8	261.8
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	333.6	414.6	415.6	414.4	411.8	379.1
2.1 Equity and investment fund shares	162.7	175.4	175.8	175.3	174.2	195.0
2.1.1 Central bank	-	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	154.5	167.4	167.8	167.3	166.2	186.4
2.1.3 General government	-	-	-	-	-	-
2.1.4 Other sectors	8.2	8.0	8.0	8.0	8.0	8.6
2.2 Debt securities	170.8	239.2	239.8	239.1	237.7	184.1
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	108.6	172.3	172.8	172.3	171.2	100.6
2.2.3 General government	-	-	-	-	-	-
2.2.4 Other sectors	62.2	66.9	67.1	66.9	66.5	83.4
3. Financial derivatives (other than reserves) and employee stock options	8.9	8.8	12.3	6.5	10.8	11.4
4. Other investment	8,250.8	7,912.4	7,298.7	7,729.7	8,141.2	7,972.6
4.1 Other equity	-	-	-	-	-	-
4.2 Currency and deposits	3,108.4	2,949.1	2,452.5	2,508.4	2,729.8	2,678.1
4.3 Loans	-	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee schemes	-	-	-	-	-	-
4.5 Trade credit and advances	4,089.2	3,917.7	3,682.2	4,093.3	4,272.1	4,228.8
4.6 Other accounts receivable	1,053.2	1,045.6	1,164.1	1,128.0	1,139.4	1,065.8
5. Reserve assets	13,864.2	15,475.2	17,450.5	18,412.7	18,389.9	22,683.0
5.1 Monetary gold	4,604.7	4,848.2	5,472.3	5,434.2	6,484.8	6,844.1
5.2 Special drawing rights	205.3	734.6	629.6	54.1	55.2	26.0
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	9,054.1	9,892.3	11,348.4	12,924.3	11,849.8	15,812.8
5.4.1 Currency and deposits	4,735.4	5,722.3	4,929.2	7,653.4	7,640.4	10,837.5
5.4.2 Securities	154.8	148.7	294.4	221.7	126.6	69.6
5.4.3 Financial derivatives	..	..	..	..	..	..
5.4.4 Other claims	4,163.9	4,021.3	6,124.8	5,049.2	4,082.7	4,905.7

4.10 International Investment Position of Pakistan

IIP Components	Stocks in Million US Dollars					
	2024				2025	
	Mar	Jun	Sep	Dec	Mar	Jun ^P
B. Liabilities	154,471.9	156,054.3	158,937.5	159,531.3	159,142.5	164,667.8
1. Direct investment	27,592.8	29,186.4	29,845.0	32,967.9	33,030.3	33,812.1
1.1 Equity and investment fund shares	22,061.5	23,466.5	23,815.6	26,919.2	27,279.1	28,037.6
1.1.1 Direct investor in direct investment enterpr.	22,061.5	23,466.5	23,815.6	26,919.2	27,279.1	28,037.6
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	5,531.3	5,719.9	6,029.4	6,048.6	5,751.2	5,774.5
1.2.1 Direct investor in direct investment enterpr.	5,531.3	5,719.9	6,029.4	6,048.6	5,751.2	5,774.5
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	9,742.1	9,398.5	9,480.2	9,868.0	9,629.6	9,276.2
2.1 Equity and investment fund shares	1,315.2	1,565.0	1,483.6	1,786.5	1,747.4	1,711.4
2.1.1 Central bank	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2.1.2 Deposit-taking corp. except central bank	748.4	795.4	783.5	842.2	829.1	906.1
2.1.3 General government	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2.1.4 Other sectors	566.9	769.6	700.0	944.3	918.3	805.4
2.2 Debt securities	8,426.9	7,833.5	7,996.6	8,081.4	7,882.2	7,564.8
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	7,926.9	7,333.5	7,496.6	7,581.4	7,382.2	7,064.8
2.2.4 Other sectors	500.0	500.0	500.0	500.0	500.0	500.0
3. Financial derivatives (other than reserves) and employee stock options	8.2	5.7	3.0	7.1	2.5	12.0
4. Other investment	117,128.7	117,463.8	119,609.4	116,688.4	116,480.1	121,567.5
4.1 Other equity	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
4.2 Currency and deposits	12,232.7	12,558.1	12,663.8	12,964.2	13,321.6	13,493.3
4.3 Loans	94,190.5	94,567.6	96,135.3	93,403.7	92,639.0	97,318.9
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	1,302.5	1,302.5	1,302.5	1,302.5	1,440.6	1,440.6
4.6 Other accounts payable	5,516.6	5,174.8	5,526.5	5,190.1	5,179.0	5,281.7
4.7 Special drawing rights (Net incurrence of liab)	3,886.3	3,860.8	3,981.2	3,827.9	3,900.0	4,033.0

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													Scheduled Banks		
		SBP						Deposits									
		SDRs	Cash Foreign Currency	Nostro ¹	ACU Bal Net	IMF Reserve Position	Total SBP Reserves (2+3+4+a+b)	Net Reserves with SBP (2+4)	FE-25 ²	Trade Nostro	Placement abroad (other than FE-25)	Trade Finance	FE-25 Placements in Pakistan	Others	Total Banks' Reserves (7+8+9+10-11-12)*	Net Reserves with Banks (7-10)***	
1	2	3	4	a	b	5	6	7	8	9	10	11	12	13	14		
FY21	3,665	386	131	16,913	55	0	17,486	17,299	7,879	52	3	780	80	4,507	2,568	7,099	
FY22	3,777	212	117	9,602	132	0	10,064	9,815	7,111	202	1	1,475	120	3,138	2,580	5,635	
FY23	3,976	19	69	4,426	21	0	4,536	4,445	6,393	186	92	1,678	127	1,964	2,903	4,715	
FY24	4,848	735	73	8,655	38	0	9,501	9,390	6,629	288	102	2,022	95	2,026	2,875	4,607	
FY25	6,844	26	73	14,480	60	0	14,639	14,506	6,988	65	0	2,224	13	2,299	2,516	4,763	
 2024	 Nov	5,517	287	73	11,750	27	0	12,138	12,038	6,571	(96)	47	2,481	67	2,010	1,964	4,091
	Dec	5,434	54	73	11,678	55	0	11,860	11,732	6,743	107	31	2,548	53	2,005	2,276	4,196
 2025	 Jan	5,854	173	73	11,245	23	0	11,515	11,418	6,698	121	26	2,517	44	1,949	2,335	4,181
	Feb	5,901	55	73	11,195	42	0	11,365	11,250	6,637	(36)	16	2,489	41	2,044	2,043	4,148
	Mar	6,485	55	73	10,584	21	0	10,734	10,639	6,805	305	29	2,430	35	2,132	2,542	4,375
	Apr	6,874	138	71	10,137	41	0	10,388	10,275	6,915	137	15	2,430	14	2,306	2,316	4,484
	May	6,823	26	71	11,491	27	0	11,615	11,517	6,936	55	1	2,376	15	2,225	2,376	4,560
	Jun	6,844	26	73	14,480	60	0	14,639	14,506	6,988	65	0	2,224	13	2,299	2,516	4,763
	Jul	6,868	146	70	14,178	34	0	14,429	14,324	6,921	(7)	53	2,269	17	2,292	2,389	4,652
	Aug	7,139	29	73	14,290	73	0	14,466	14,320	7,004	(55)	54	2,247	16	2,433	2,308	4,758
	Sep	7,964	25	73	14,150	30	0	14,278	14,175	7,056	(130)	2	2,326	14	2,652	1,935	4,730
	Oct ^R	8,352	141	73	14,362	59	0	14,636	14,503	7,018	(53)	3	2,347	15	2,527	2,079	4,671
	Nov ^P	8,727	29	73	14,560	17	0	14,679	14,589	6,877	(115)	0	2,329	12	2,422	2,000	4,548

Source: Statistics and Data Services Department, SBP

* Excludes RBI Holding

** Compiled as per IMF Balance of Payments Manual Guidelines

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

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

4.12 Foreign Currency Deposits

Million US Dollars

Description	Jun-24	Jun-25	2024		2025						
			Nov	Apr	May	Jun	Jul	Aug	Sep	Oct ^R	Nov ^P
Foreign Currency Deposits											
A. FE-25 Deposits	6,628.5	6,987.8	6,571.4	6,914.9	6,935.6	6,987.8	6,921.4	7,004.4	7,055.7	7,018.4	6,877.3
1. Resident	5,731.3	6,088.6	5,713.3	6,032.8	6,039.9	6,088.6	6,023.4	6,107.9	6,132.0	6,089.4	5,986.7
i) Demand Deposits	1,831.2	2,026.9	1,860.4	1,961.9	1,972.1	2,026.9	2,020.9	2,026.1	2,070.0	2,015.2	2,070.3
ii) Savings Deposits	1,815.4	2,015.7	1,798.0	2,087.9	2,069.5	2,015.7	2,015.6	2,052.8	2,050.7	2,023.2	1,920.0
iii) Time Deposits	2,084.8	2,046.0	2,054.9	1,983.1	1,998.3	2,046.0	1,987.0	2,029.1	2,011.3	2,050.9	1,996.4
2. Non- Resident	897.2	899.2	858.1	882.0	895.7	899.2	897.9	896.5	923.7	929.0	890.6
i) Demand Deposits	544.4	616.8	509.6	586.0	598.8	616.8	602.4	603.8	620.5	631.8	593.9
ii) Savings Deposits	224.0	200.9	221.7	204.9	209.5	200.9	207.7	206.4	214.7	205.7	202.3
iii) Time Deposits	128.8	81.5	126.9	91.1	87.4	81.5	87.8	86.3	88.5	91.5	94.4
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)	6,637.9	6,997.2	6,580.8	6,924.3	6,945.0	6,997.2	6,930.8	7,013.8	7,065.1	7,027.8	6,886.7
FE-25 Deposits Utilization											
	6,628.5	6,987.8	6,571.4	6,914.9	6,935.6	6,987.8	6,921.4	7,004.4	7,055.7	7,018.4	6,877.3
1. Financing	2,021.9	2,224.5	2,480.8	2,430.5	2,376.0	2,224.5	2,269.4	2,246.8	2,326.0	2,347.3	2,329.1
i) Exports Financing	540.1	856.5	881.1	911.0	894.7	856.5	857.8	899.6	972.2	968.9	1,037.5
a) Pre-Shipment	405.1	669.8	688.0	701.8	715.6	669.8	670.0	696.5	749.4	747.2	797.0
b) Post-Shipment	135.0	186.7	193.1	209.2	179.0	186.7	187.8	203.0	222.8	221.6	240.5
ii) Import Financing	1,481.8	1,367.9	1,599.7	1,519.4	1,481.3	1,367.9	1,411.6	1,347.2	1,353.8	1,378.5	1,291.6
2. Placements	1,718.0	1,722.8	1,491.0	1,650.1	1,587.5	1,722.8	1,626.7	1,583.2	1,448.4	1,374.9	1,451.0
i) With State Bank of Pakistan	1,048.7	1,107.2	1,058.1	1,107.2	1,100.3	1,107.2	1,116.7	1,101.1	1,123.6	1,105.0	1,083.7
a) CRR ¹	364.5	387.9	369.4	387.5	385.1	387.9	391.2	387.7	393.0	387.4	381.5
b) SCRR ²	684.1	719.3	688.7	719.7	715.2	719.3	725.5	713.5	730.6	717.5	702.2
ii) With Banks	669.3	615.6	432.9	542.9	487.1	615.6	510.0	482.1	324.8	269.9	367.2
a) Within Pakistan	95.0	13.3	67.3	14.4	14.7	13.3	17.2	16.2	14.2	14.8	12.0
b) Outside Pakistan	574.4	602.3	365.6	528.5	472.4	602.3	492.8	465.9	310.6	255.1	355.2
3. Balances	862.2	741.4	589.3	528.7	747.3	741.4	733.0	741.6	628.8	768.8	675.6
i) Balance held abroad	569.2	536.8	346.2	275.4	497.5	536.8	520.9	541.0	441.6	563.8	454.8
ii) Cash in hand	293.1	204.6	243.1	253.3	249.8	204.6	212.2	200.6	187.2	205.1	220.8
4. Others	2,026.5	2,299.2	2,010.3	2,305.7	2,224.9	2,299.2	2,292.2	2,432.7	2,652.5	2,527.4	2,421.7

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	Nov FY26 ^P			Jul-Nov FY26 ^P			Jul-Nov FY25		
	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total
I Foreign Private Investment	179.7	(32.4)	147.3	927.4	(192.2)	735.3	1,242.4	(156.3)	1,086.0
1 Argentina	-	-	-	-	-	-	-	-	-
2 Australia	0.1	-	0.1	0.5	-	0.5	1.3	-	1.3
3 Austria	0.1	(0.4)	(0.3)	(8.2)	(0.4)	(8.6)	(0.2)	-	(0.2)
4 Bahamas	-	0.0	0.0	-	0.0	0.0	-	-	-
5 Bahrain	5.1	-	5.1	22.6	-	22.6	25.2	(0.0)	25.2
6 Bangladesh	-	-	-	-	-	-	-	-	-
7 Belgium	0.0	-	0.0	5.1	-	5.1	0.1	-	0.1
8 Bosina Harzeguinia	-	-	-	-	-	-	-	-	-
9 Brunei	0.1	-	0.1	0.3	-	0.3	0.3	-	0.3
10 Canada	0.0	(1.8)	(1.8)	38.3	(8.2)	30.1	64.9	1.4	66.2
11 China	81.6	-	81.6	308.4	-	308.4	630.3	-	630.3
12 Congo	-	-	-	-	-	-	-	-	-
13 Denmark	0.0	-	0.0	0.1	-	0.1	0.2	-	0.2
14 Egypt	-	-	-	-	-	-	-	-	-
15 Finland	0.4	-	0.4	1.8	-	1.8	2.1	-	2.1
16 France	3.7	0.0	3.7	12.9	0.0	12.9	34.5	0.0	34.5
17 Germany	(0.1)	-	(0.1)	(24.3)	0.0	(24.3)	4.2	0.0	4.2
18 Hongkong	23.3	(0.0)	23.2	143.3	(6.9)	136.4	200.5	26.8	227.4
19 Hungary	(1.1)	-	(1.1)	(1.7)	-	(1.7)	2.4	-	2.4
20 Iceland	-	-	-	-	-	-	-	-	-
21 Indonesia	0.0	-	0.0	0.3	-	0.3	-	-	-
22 Iran	0.1	-	0.1	0.3	-	0.3	0.3	-	0.3
23 Ireland	-	(0.0)	(0.0)	0.0	7.2	7.2	0.1	(0.9)	(0.8)
24 Italy	(1.1)	-	(1.1)	(0.1)	-	(0.1)	3.1	-	3.1
25 Japan	4.0	0.0	4.1	32.5	0.0	32.6	16.8	(0.0)	16.8
26 Kenya	-	-	-	-	-	-	-	-	-
27 Korea (South)	8.3	-	8.3	40.4	-	40.4	40.1	-	40.1
28 Kuwait	5.3	(0.1)	5.2	15.2	(1.1)	14.1	12.2	(0.6)	11.6
29 Lebanon	0.9	-	0.9	4.2	-	4.2	4.7	-	4.7
30 Liberia	-	-	-	-	-	-	-	-	-
31 Libya	0.1	-	0.1	0.4	-	0.4	0.4	-	0.4
32 Luxembourg	0.0	(1.9)	(1.9)	(4.8)	4.3	(0.5)	(3.9)	(2.6)	(6.5)
33 Malaysia	3.3	-	3.3	16.7	(0.4)	16.3	19.7	(0.3)	19.4
34 Malta	(7.6)	-	(7.6)	(38.1)	(0.2)	(38.3)	(38.1)	-	(38.1)
35 Netherlands	6.8	-	6.8	16.3	2.3	18.6	(15.2)	-	(15.2)
36 NewZealand	-	-	-	0.0	-	0.0	-	-	-
37 Nigeria	-	-	-	-	-	-	-	-	-
38 Norway	4.6	-	4.6	11.2	-	11.2	4.8	-	4.8
39 Oman	0.6	-	0.6	1.4	-	1.4	0.4	-	0.4
40 Panama	-	-	-	-	-	-	(9.0)	-	(9.0)
41 Philippines	-	-	-	-	-	-	-	-	-
42 Poland	(0.5)	-	(0.5)	(2.4)	-	(2.4)	(2.4)	-	(2.4)
43 Portugal	-	-	-	0.0	-	0.0	-	-	-
44 Qatar	0.0	-	0.0	0.3	(0.0)	0.3	1.5	-	1.5
45 Saudi Arabia	(0.8)	0.1	(0.7)	(3.8)	0.2	(3.6)	4.2	0.2	4.5
46 Seychelles	-	-	-	-	-	-	-	-	-
47 Singapore	(0.3)	-	(0.3)	10.2	1.5	11.7	7.8	(0.2)	7.6
48 South Africa	-	-	-	-	-	-	-	-	-
49 Sri Lanka	-	-	-	-	-	-	-	-	-
50 Sweden	(0.2)	(3.9)	(4.1)	(1.1)	(51.0)	(52.2)	0.7	31.3	32.0
51 Switzerland	16.8	(3.2)	13.6	89.4	(5.7)	83.7	57.8	(7.9)	49.9
52 Thailand	0.1	-	0.1	0.2	-	0.2	0.4	-	0.4
53 Turkey	(1.1)	-	(1.1)	1.5	-	1.5	2.9	-	2.9
54 U.A.E	14.5	(1.9)	12.6	100.8	(17.2)	83.6	136.8	(15.2)	121.6
55 United Kingdom	(5.6)	(0.6)	(6.2)	55.6	(17.1)	38.5	18.8	(14.8)	4.1
56 United States	2.8	(11.1)	(8.2)	11.2	(75.8)	(64.6)	6.6	(129.1)	(122.5)
57 Others	15.4	(7.6)	7.8	70.4	(23.7)	46.7	4.8	(44.4)	(39.6)
II Foreign Public Investment[®]	(42.8)	(42.8)	(42.8)	(421.6)	(421.6)	(421.6)	305.0	305.0	
Debt Securities	(42.8)	(42.8)	(42.8)	(421.6)	(421.6)	(421.6)	305.0	305.0	305.0
Total	179.7	(75.3)	104.4	927.4	(613.8)	313.7	1,242.4	148.7	1,391.1

Source: Statistics and Data Services Department, SBP

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

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

1. Foreign Direct Investment Inflows/Outflows include cash received for investment in equity, Intercompany Loan, Capital Equipment brought in/out and reinvested earnings. New format adopted from July 2012.

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

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

4. The data from FY15 has been revised by incorporating the FDI channeled through permissible off-shore accounts. 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	Nov FY26 ^P			Jul-Nov FY26 ^P			Jul-Nov FY25		
	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1 Food	4.0	1.2	2.8	50.2	5.9	44.3	21.4	6.4	15.0
2 Food Packaging	0.1	1.1	(1.0)	0.4	5.5	(5.1)	1.0	36.5	(35.5)
3 Beverages	0.4	-	0.4	1.8	3.3	(1.5)	1.8	10.0	(8.2)
4 Tobacco & Cigarettes	0.4	12.4	(12.0)	2.0	12.4	(10.3)	6.1	37.3	(31.3)
5 Sugar	-	0.0	(0.0)	0.2	0.1	0.1	-	0.1	(0.1)
6 Textiles	3.9	0.1	3.8	17.4	0.6	16.8	20.5	6.7	13.8
7 Paper & Pulp	-	0.0	(0.0)	-	8.6	(8.6)	-	0.6	(0.6)
8 Leather & Leather Products	-	0.0	(0.0)	-	0.2	(0.2)	-	4.6	(4.6)
9 Rubber & Rubber Products	0.1	1.4	(1.3)	8.5	1.4	7.1	13.0	-	13.0
10 Chemicals	2.6	1.9	0.7	12.6	11.8	0.8	38.7	29.7	9.0
11 Petro Chemicals	-	1.7	(1.7)	-	8.6	(8.6)	0.0	8.6	(8.6)
12 Petroleum Refining	8.7	2.4	6.3	40.7	12.0	28.6	44.1	12.0	32.0
13 Mining & Quarrying	5.2	15.8	(10.6)	83.8	119.2	(35.4)	96.2	149.1	(52.9)
14 Oil & Gas Explorations	1.0	9.3	(8.2)	43.9	47.2	(3.3)	109.7	46.5	63.3
<i>of which Privatization proceeds</i>									
15 Pharmaceuticals & OTC Products	2.3	0.6	1.8	12.0	2.9	9.1	19.1	21.6	(2.5)
16 Cosmetics	0.0	-	0.0	0.1	-	0.1	0.1	0.6	(0.5)
17 Fertilizers	-	-	-	-	-	-	-	-	-
18 Cement	1.1	0.0	1.1	5.7	0.0	5.7	5.7	0.0	5.7
19 Ceramics	0.0	0.2	(0.2)	1.1	1.0	0.1	1.9	1.0	0.8
20 Basic Metals	-	-	-	1.4	-	1.4	0.2	-	0.2
21 Metal Products	0.3	-	0.3	1.4	-	1.4	3.5	-	3.5
22 Machinery other than Electrical	-	-	-	0.0	-	0.0	0.5	-	0.5
23 Electrical Machinery	13.1	0.0	13.0	64.8	6.2	58.5	85.5	0.2	85.3
24 Electronics	3.0	0.1	2.8	14.8	8.1	6.7	75.4	43.7	31.7
I) Consumer/Household									
II) Industrial									
25 Transport Equipment (Automobiles)	5.0	-	5.0	24.4	0.5	23.9	24.2	1.0	23.2
I) Motorcycles									
II) Cars									
III) Buses, Trucks, Vans & Trail									
26 Power	97.7	10.9	86.8	488.5	104.7	383.8	977.8	294.3	683.4
I) Thermal									
<i>of which Privatization proceeds</i>									
II) Hydel									
III) Coal									
27 Construction	0.4	4.4	(3.9)	7.0	21.9	(14.9)	14.0	22.3	(8.3)
28 Trade	1.9	1.0	0.9	20.9	12.7	8.1	29.6	4.2	25.4
29 Transport	0.6	3.1	(2.5)	3.2	14.8	(11.5)	3.4	14.6	(11.2)
30 Tourism	3.7	-	3.7	8.8	-	8.8	12.4	-	12.4
31 Storage Facilities	0.0	-	0.0	0.0	1.9	(1.9)	1.4	1.9	(0.5)
32 Communications	10.7	14.4	(3.6)	59.3	86.0	(26.7)	73.0	107.0	(34.0)
1) Telecommunications									
<i>of which Privatization proceeds</i>									
2) Information Technology									
I) Software Development									
II) Hardware Development									
III) I.T. Service									
3) Postal & Courier Services									
33 Financial Business	73.2	5.5	67.7	354.0	26.4	327.6	328.2	27.9	300.3
<i>of which Privatization proceeds</i>									
34 Social Services	0.0	-	0.0	0.0	-	0.0	3.0	-	3.0
35 Personal Services	10.5	1.4	9.1	46.0	19.3	26.7	54.2	6.2	48.0
36 Others	20.4	1.7	18.7	99.3	3.7	95.5	86.3	14.8	71.4
TOTAL	270.4	90.7	179.7	1,474.2	546.8	927.4	2,151.9	909.5	1,242.4
TOTAL without Privatization proceeds	270.4	90.7	179.7	1,474.2	546.8	927.4	2,151.9	909.5	1,242.4

Source: Statistics and Data Services Department, SBP

Notes:

Foreign Direct Investment Inflows/Outflows include cash received for investment in equity, Intercompany Loan, Capital Equipment brought in/out and reinvested earnings. New format adopted from July 2012.

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

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

Archive link:

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

4.15 Balance of Trade

(a) State Bank of Pakistan-Payments Record

Million US Dollars

PERIOD	Exports (BOP)		Period Growth Rate %	Imports (BOP)		Period Growth Rate %	Balance of Trade	
	Value (a)	Cumulative (b)		Value (c)	Cumulative (d)		Monthly/Yearly	Cumulative
FY21	25,639	--	13.8	54,273	--	24.4	(28,634)	--
FY22	32,493	--	26.7	71,543	--	31.8	(39,050)	--
FY23	27,876	--	(14.2)	52,695	--	(26.3)	(24,819)	--
FY24	30,980	--	11.1	53,157	--	0.9	(22,177)	--
FY25	32,340	--	4.4	59,111	--	11.2	(26,771)	--
2024	Nov	2,788	13,212	6.8	4,110	23,011	8.5	(1,322) (9,799)
	Dec	3,107	16,319	7.7	4,891	27,902	9.8	(1,784) (11,583)
2025	Jan	3,008	19,327	8.4	5,481	33,383	10.9	(2,473) (14,056)
	Feb	2,609	21,936	7.7	5,050	38,433	11.5	(2,441) (16,497)
	Mar	2,760	24,696	7.9	4,938	43,371	11.0	(2,178) (18,675)
	Apr	2,606	27,302	6.9	5,244	48,615	11.7	(2,638) (21,313)
	May	2,444	29,746	4.2	5,498	54,113	11.5	(3,054) (24,367)
	Jun	2,594	32,340	4.4	4,998	59,111	11.2	(2,404) (26,771)
	Jul	2,780	2,780	17.5	5,417	5,417	11.7	(2,637) (2,637)
	Aug	2,496	5,276	9.8	4,998	10,415	9.0	(2,502) (5,139)
	Sep	2,609	7,885	6.3	5,034	15,449	8.4	(2,425) (7,564)
	Oct ^R	2,632	10,517	0.9	5,383	20,832	10.2	(2,751) (10,315)
	Nov ^P	2,273	12,790	(3.2)	4,727	25,559	11.1	(2,454) (12,769)

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
FY21	25,304	391	--	17.80	56,380	43	--	26.60	(30,728)	--
FY22	31,782	152	--	25.60	80,136	95	--	42.10	(48,297)	--
FY23	27,724	280	--	(12.80)	55,198	68	--	(31.10)	(27,262)	--
FY24	30,675	86	--	10.64	54,779	25	--	(0.76)	(23,994)	--
FY25	32,040	186	--	3.66	58,834	71	--	7.48	(26,679)	--
2024 Nov	2,833	8	13,754	13.00	4,983	4	24,902	15.74	(2,147)	(11,148)
Dec	2,911	7	16,672	11.08	5,358	8	30,268	15.73	(2,448)	(13,596)
2025 Jan	2,951	17	19,641	10.34	5,258	9	35,534	14.95	(2,298)	(15,894)
Feb	2,490	1	22,132	8.43	4,789	0	40,323	14.47	(2,297)	(18,191)
Mar	2,645	27	24,803	7.86	4,828	11	45,162	12.67	(2,167)	(20,358)
Apr	2,174	32	27,009	6.50	5,596	6	50,764	12.98	(3,396)	(23,755)
May	2,671	25	29,705	5.27	5,237	11	56,012	12.36	(2,552)	(26,307)
Jun	2,477	38	32,221	4.67	4,849	3	60,864	11.02	(2,336)	(28,643)
Jul	2,683	-	2,683	16.30	5,837	-	5,837	22.51	(3,154)	(3,154)
Aug	2,416	-	5,100	0.50	5,288	-	11,125	14.26	(2,872)	(6,026)
Sep	2,500	-	7,599	(4.07)	5,848	-	16,973	14.16	(3,348)	(9,374)
Oct ^R	2,848	-	10,447	(4.28)	6,087	-	23,060	15.79	(3,239)	(12,613)
Nov ^P	2,421	-	12,868	(6.44)	5,345	-	28,405	14.07	(2,924)	(15,538)

Source:Pakistan Bureau of Statistics

Notes:

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

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

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

4.16 Exports Receipts by Selected Groups/ Commodities

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

COMMODITIES	FY24	FY25 ^R	2024		2025				
			Nov	Jun	Jul	Aug	Sep	Oct	Nov ^P
A. Food Group	7,095,165	6,326,672	721,684	374,613	418,687	346,337	369,683	375,052	364,508
1 Rice	3,692,366	2,952,712	351,357	166,416	152,681	126,308	120,312	153,388	161,092
A) Basmati	856,093	782,869	57,403	48,798	57,943	45,220	46,823	49,701	44,017
B) Others	2,836,272	2,169,843	293,954	117,618	94,738	81,087	73,489	103,687	117,075
2 Fish & Fish Preparations	423,960	457,916	40,609	49,704	40,275	28,865	36,344	40,870	37,753
3 Fruits	309,406	241,349	13,400	22,218	39,539	27,263	21,179	19,734	20,569
4 Vegetables/Leguminous vegetable	400,414	249,648	16,710	15,606	16,599	13,299	11,988	10,817	8,836
5 Tobacco	82,676	186,558	14,233	8,491	20,786	19,497	34,308	9,491	12,660
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	76,973	81,534	3,794	7,708	8,324	6,162	7,071	6,647	6,175
8 Oil Seeds, Nuts and Kernels	387,053	366,590	71,337	9,384	7,253	4,619	14,277	16,464	20,148
9 Sugar	20,060	398,542	104,116	-	-	-	-	-	-
10 Meat and Meat Preparations	521,736	485,296	40,915	32,042	35,331	33,410	38,855	45,915	39,437
11 All Other Food Items	1,180,521	906,527	65,214	63,044	97,898	86,915	85,350	71,726	57,837
B. Textile Group	16,312,623	17,270,535	1,392,639	1,371,153	1,573,761	1,402,389	1,590,079	1,621,619	1,314,536
12 Raw Cotton	53,371	448	26	-	4	-	589	1,715	909
13 Cotton Yarn	1,050,775	686,311	47,272	51,983	52,748	37,098	56,711	65,419	53,736
14 Cotton Cloth	1,894,209	1,833,134	151,637	135,670	149,470	131,947	148,948	148,147	129,439
15 Cotton Carded or Combed	1,527	254	12	-	-	-	-	-	-
16 Yarn Other than Cotton Yarn	34,322	32,480	3,114	2,514	2,917	2,096	3,046	2,508	2,041
17 Knitwear	4,018,036	4,499,807	377,296	372,956	420,404	420,014	452,324	460,554	372,325
18 Bed Wear	2,795,346	3,085,213	246,420	245,897	300,091	249,793	291,488	289,720	229,826
19 Towels	957,177	1,056,496	81,092	84,179	89,073	72,899	81,226	78,761	70,850
20 Tents, Canvas & Tarpaulin	122,000	125,265	12,832	5,690	7,625	7,896	14,314	15,224	10,893
21 Readymade Garments	3,471,683	3,963,440	307,199	313,436	380,483	330,666	356,310	375,128	297,278
22 Art, Silk & Synthetic Textile	375,602	369,900	28,258	27,896	32,509	24,378	36,209	32,403	25,980
23 Makeup Articles (incl. Other Tex)	686,841	700,233	55,694	53,625	59,150	52,586	61,344	66,762	49,376
24 Other Textile Materials	851,734	917,552	81,787	77,307	79,288	73,017	87,570	85,277	71,883
C. Petroleum Group	552,542	903,378	65,799	19,432	61,717	54,008	55,669	62,180	88,748
25 Petroleum Crude	28,005	136,488	-	-	18,522	-	-	-	19,008
26 Petroleum Products	448,542	676,420	54,831	19,432	33,505	54,008	45,174	52,829	56,238
27 Solid Fuel including Naphtha	75,995	90,469	10,968	-	9,689	-	10,495	9,352	13,501
D. Other Manufacture	4,045,045	4,166,860	333,649	329,515	357,397	311,318	338,287	372,461	286,479
28 Carpets, Rugs & Mats	65,284	130,250	7,134	3,602	4,595	4,258	4,283	5,523	4,289
29. Sports Goods	439,370	408,606	29,932	38,550	38,561	38,098	38,591	35,979	29,321
30 Leather Tanned	140,830	138,393	11,053	12,129	11,793	8,750	13,767	11,753	10,194
31. Leather Manufactures	606,253	622,775	49,126	47,197	56,793	48,803	59,947	59,492	48,139
32. Footwear	166,873	168,367	13,359	8,462	16,551	12,910	14,809	16,685	16,480
33. Surgical Goods & Medical Instr.	459,233	475,792	37,863	35,571	37,636	36,525	39,712	41,381	36,945
34 Cutlery	65,813	60,221	4,504	5,159	5,471	4,263	5,503	5,543	5,009
35 Onyx Manufactured	4,550	4,651	517	247	393	574	277	471	320
36 Chemical and Pharmaceutica Products	1,422,923	1,451,688	121,068	113,387	124,060	86,895	102,892	112,829	92,911
37 Engineering Goods	279,173	279,140	23,032	23,508	23,659	30,216	29,189	33,072	27,573
38 Gems	8,010	8,329	692	123	344	989	199	3,828	361
39 Jewellary	13,349	14,370	907	589	472	76	111	14	74
40 Furniture	8,383	7,934	557	561	697	692	567	565	330
41 Molasses	52,262	16,918	184	280	257	60	57	199	174
42 Handicrafts	211	199	-	-	78	61	26	-	2
43 Cement	262,384	344,887	29,638	37,652	33,815	36,624	26,027	42,599	12,671
44 Guar and Guar Products	50,145	34,339	4,083	2,498	2,223	1,523	2,329	2,529	1,686
E. All Others	2,699,953	2,801,267	206,888	268,217	311,584	252,688	246,277	255,446	211,775
I. Total Export Receipts through Banks	30,705,328	31,468,713	2,720,660	2,362,931	2,723,145	2,366,740	2,599,996	2,686,758	2,266,046
II. Freight on Export	657,845	856,583	69,485	62,991	62,991	77,601	71,811	72,038	72,038
III. Export Receipts Banks (fob) (I-II)	30,047,484	30,612,130	2,651,175	2,299,940	2,660,154	2,289,139	2,528,185	2,614,720	2,194,008
IV. Other Exports	932,480	1,727,873	136,859	294,103	119,856	206,854	80,849	17,326	78,980
Total Export as per BOP (III+IV)	30,979,964	32,340,003	2,788,034	2,594,043	2,780,010	2,495,994	2,609,034	2,632,046	2,272,988

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

Thousands US Dollars

COMMODITIES	FY24	FY25	2024		2025				
			Nov	Jun	Jul	Aug	Sep	Oct	Nov ^P
A. Food Group	7,369,920	7,116,556	790,001	367,690	426,555	347,556	334,550	430,261	419,595
1 Rice	3,931,787	3,353,051	431,371	149,807	167,813	146,385	104,307	162,661	188,125
a) Basmati	877,078	830,570	54,299	48,635	55,675	51,548	41,094	54,038	38,674
b) Others	3,054,708	2,522,482	377,072	101,172	112,138	94,837	63,213	108,623	149,451
2 Fish & Fish Preparations	410,269	465,402	46,220	38,031	22,447	23,849	43,305	41,376	42,774
3 Fruits	343,532	308,184	15,927	36,575	57,947	31,516	18,445	22,474	19,524
4 Vegetables	430,055	367,572	19,099	14,508	15,879	13,367	12,999	11,447	12,727
5 Leguminous Vegetables	239	-	-	-	-	-	-	-	-
6 Tobacco	64,468	166,528	9,643	7,985	3,976	1,775	13,513	27,529	19,075
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	109,524	95,492	7,434	8,512	6,754	6,316	6,942	9,612	8,495
9 Oil seeds, Nuts and Kernels	410,089	384,555	53,184	8,303	4,209	6,824	25,530	33,848	22,025
10 Sugar	21,070	411,092	88,470	-	-	-	-	-	-
11 Meat& Meat preparations	511,688	495,107	41,451	28,502	40,449	36,386	45,364	48,011	45,735
12 All other Food Items	1,137,201	1,069,571	77,201	75,467	107,081	81,138	64,146	73,303	61,115
B. Textile Group	16,655,900	17,887,043	1,461,069	1,521,715	1,678,619	1,523,635	1,572,920	1,616,576	1,423,576
13 Raw Cotton	56,087	871	-	-	-	-	583	2,022	-
14 Cotton Yarn	955,509	680,700	80,607	62,165	56,052	63,143	63,252	56,476	59,978
15 Cotton Cloth	1,865,965	1,808,998	136,422	122,688	141,729	157,451	150,096	143,522	123,159
16 Cotton Carded or Combed	837	6	6	-	-	-	-	-	-
17 Yarn Other than Cotton Yarn	32,499	34,043	2,879	3,366	2,964	2,974	3,157	3,218	1,857
18 Knitwear	4,407,574	5,010,467	413,943	455,122	512,991	445,643	465,166	481,140	393,776
19 Bed Wear	2,802,670	3,112,850	254,321	273,341	296,185	269,137	287,545	291,020	245,600
20 Towels	1,055,108	1,082,611	85,285	87,188	93,822	85,240	86,004	90,371	79,900
21 Tent, Canvas & Tarpaulin	117,565	124,871	12,812	7,101	6,780	9,246	23,691	13,761	8,953
22 Readymade Garments	3,563,600	4,128,555	328,553	360,123	399,992	328,096	329,199	370,821	358,818
23 Art, Silk & Synthetic Textile	367,199	399,516	29,792	33,807	33,131	32,999	31,911	32,283	30,826
24 Made up Articles (Ex towels & bed)	715,332	775,792	63,137	62,524	69,833	66,707	70,274	67,937	56,773
25 Other Textile Materials	715,955	727,764	53,313	54,290	65,141	62,999	62,040	64,005	63,937
C. Petroleum Group & Coal	397,721	573,332	58,140	61,822	48,512	19,744	40,213	243,644	36,134
26 Petroleum Crude	42,919	42,286	-	17,563	-	-	-	19,919	-
27 Petroleum Products (Exl. Naphtha)	320,909	463,608	52,679	37,997	37,559	19,744	34,840	212,185	36,134
28 Petroleum Top Naphtha	33,892	67,439	5,461	6,262	10,952	-	5,374	11,540	-
29 Solid Fuels (Coal)	1	-	-	-	-	-	-	-	-
D. Other Manufactures Group	4,027,214	4,227,579	328,529	361,182	346,388	344,590	345,197	342,787	318,433
30 Carpets Rugs & Mats	59,414	56,897	5,844	7,005	4,625	3,712	4,092	4,185	4,131
31 Sports Goods	396,350	385,502	29,364	36,378	38,873	36,366	35,715	36,734	31,652
32 Leather Tanned	137,586	138,198	10,415	11,780	10,279	11,460	12,378	11,856	9,851
33 Leather Manufactures	545,926	572,508	46,489	50,745	53,276	51,062	48,428	51,372	48,476
34 Footwear	162,086	176,479	14,040	14,671	17,583	16,020	11,973	14,358	13,863
35 Surgical Goods & Medical Instr.	444,572	451,668	37,206	38,679	38,289	36,270	36,844	42,463	36,952
36 Cutlery	57,918	59,935	4,759	4,611	4,305	4,424	4,587	5,427	4,012
37 Onyx Manufactured	4,701	4,642	675	555	445	464	435	463	478
38 Chemicals and Pharm.Products	1,496,664	1,574,005	115,209	117,863	102,579	109,047	121,293	101,572	109,615
39 Engineering Goods	346,054	409,265	27,572	34,270	37,498	34,867	39,779	35,562	39,826
40 Gems	6,595	5,796	344	7	511	614	193	401	465
41 Jewellery	10,984	12,146	1,217	27	17	27	7	21	42
42 Furniture	7,985	7,316	681	673	781	473	608	349	678
43 Molasses	35,006	11,138	38	184	178	137	174	128	132
44 Handicrafts	199	574	-	166	-	5	-	-	0
45 Cement	266,517	329,795	30,957	41,848	34,870	37,864	26,267	35,511	16,617
46 Guar and Guar Products	48,658	31,715	3,720	1,720	2,277	1,778	2,425	2,385	1,642
E. All Other Items	2,223,879	2,235,879	194,970	164,943	183,043	180,899	206,674	214,269	223,336
TOTAL	30,674,632	32,040,389	2,832,710	2,477,352	2,683,117	2,416,424	2,499,554	2,847,537	2,421,074

Source: Pakistan Bureau of Statistics

4.17 Imports Payment by Selected Groups/ Commodities

(a) State Bank of Pakistan-Payments Record

Thousands US Dollars

COMMODITIES	FY24	FY25	2024		2025				
			Nov	Jun	Jul	Aug	Sep	Oct	Nov ^P
A. Food Group	7,110,980	7,660,233	566,991	691,921	608,026	631,538	614,330	728,877	724,263
1-Milk, Cream & Milk Food for Infants	135,931	128,599	9,124	12,751	19,731	15,129	12,094	6,331	9,705
2-Wheat un-milled	235,098	8	-	-	-	-	-	-	-
3-Dry Fruits & Nuts	20,021	50,269	5,636	4,251	5,318	5,433	7,403	10,186	12,175
4-Tea	687,638	600,644	46,158	51,076	49,922	56,170	49,682	52,286	49,611
5-Spices	157,058	173,597	13,820	15,108	18,197	13,611	15,557	18,534	17,933
6-Soya bean Oil	112,334	372,022	22,411	36,091	13,745	12,301	4,380	4,763	171
7-Palm Oil	2,680,625	3,370,164	237,372	273,945	293,500	290,016	291,713	322,211	309,612
8-Sugar	3,980	3,123	215	398	476	193	18,066	82,289	71,258
9-Pulses	594,970	891,035	77,596	41,241	63,887	62,986	53,952	47,769	70,955
10-All others Food items	2,483,324	2,070,772	154,657	257,060	143,249	175,699	161,485	184,509	182,843
B. Machinery Group	7,406,821	8,585,448	589,444	734,216	892,090	751,559	816,894	747,383	611,051
11-Power Generating Machinery	410,185	482,794	48,608	36,060	50,586	39,604	48,653	44,230	39,898
12-Office Mach. Incl. Data Processing Equipment	299,959	360,932	22,703	31,283	48,205	34,591	47,989	42,943	36,603
13-Textile Machinery	402,020	540,985	45,566	52,282	50,501	46,502	42,639	48,149	37,609
14-Construction & Mining Machinery	52,578	99,854	7,317	7,852	14,160	11,918	8,003	10,809	9,839
15-Electrical Machinery & Apparatus	2,731,794	3,092,203	146,839	294,847	316,796	228,667	235,469	201,999	165,371
16-Telecom	1,896,184	1,992,845	180,302	111,209	185,151	178,182	214,731	195,698	145,912
17-Agricultural Machinery & Implements	76,512	83,675	7,096	7,748	9,537	8,129	8,931	8,605	7,696
18-Other Machinery	1,537,589	1,932,160	131,014	192,936	217,153	203,966	210,478	194,951	168,124
C. Transport Group	1,621,268	2,158,809	116,020	246,779	337,282	282,403	288,509	271,958	234,440
19-Road Vehicles (Build Unit, Ckd/Skd)	1,365,902	1,978,459	111,552	211,334	316,416	252,416	267,867	251,304	224,549
20-Aircrafts, Ships and Boats	202,137	140,944	2,398	16,734	19,552	28,737	12,125	20,320	8,803
21-Others Transport Equipments	53,229	39,405	2,071	18,712	1,314	1,250	8,517	334	1,087
D. Petroleum Group	15,161,825	15,003,585	870,347	1,095,970	1,275,196	1,238,979	1,092,946	1,293,234	1,007,777
22-Petroleum Products	5,995,015	6,022,388	379,290	362,905	483,143	560,654	445,075	565,071	325,963
23-Petroleum Crude	5,093,546	5,265,608	245,221	436,049	513,801	449,877	424,248	462,322	484,356
24-Natural Gas, Liquified	3,855,309	3,522,954	225,253	288,390	257,928	215,728	203,980	238,378	177,808
25-Petroleum Gas, Liquified	215,885	192,165	20,582	8,546	20,320	12,699	19,641	27,461	19,634
26. Others	2,070	471	-	79	4	22	1	1	16
E. Textile Group	3,886,943	5,783,758	465,903	463,059	482,269	414,180	407,207	426,859	397,984
27-Raw Cotton	1,277,737	2,268,604	170,692	172,525	124,862	99,039	106,799	104,211	84,781
28-Synthetic Fibre	668,459	658,950	47,691	58,673	79,021	71,976	55,962	57,650	46,754
29-Synthetic & artificial Silk Yarn	804,324	939,549	83,177	70,985	88,024	75,359	71,720	88,519	85,289
30-Worn Clothing	94,002	162,880	24,373	12,246	13,712	13,263	15,616	17,738	16,285
31-Other Textile Items	1,042,420	1,753,774	139,970	148,630	176,650	154,543	157,111	158,740	164,876
F. Agricultural & Other Chemical Group	8,943,791	9,187,645	697,104	775,176	867,189	748,492	907,476	866,254	767,747
32-Fertilizer Manufactured	642,339	648,006	16,199	86,257	58,192	51,727	123,329	80,209	46,493
33-Insecticides	184,226	170,243	15,057	12,177	16,569	7,937	12,396	16,280	16,082
34-Plastic Material	2,429,017	2,653,871	220,098	204,790	233,970	210,402	236,943	237,716	209,673
35-Medicinal Products	664,763	760,834	59,529	72,924	76,652	63,294	83,356	73,851	71,229
36-Others	5,023,446	4,954,690	386,221	399,029	481,806	415,132	451,453	458,198	424,269
G. Metal Group	4,668,681	5,182,182	397,662	381,633	464,461	462,142	441,673	557,286	410,751
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,674,742	1,739,998	140,413	109,480	150,704	156,417	156,184	166,303	145,384
39-Iron and Steel	2,195,085	2,427,469	179,101	195,398	206,976	223,303	195,988	298,584	184,635
40-Aluminum Wrought & Worked	294,400	355,249	29,614	23,636	38,146	28,043	40,873	30,555	24,178
41-All other Metals & Articles	504,454	659,466	48,534	53,118	68,636	54,379	48,628	61,844	56,554
H. Miscellaneous Group	896,959	996,295	74,285	74,677	100,606	97,137	93,489	100,285	78,627
42-Rubber Crude Incl. Synth/Reclaimed	207,352	269,310	22,809	16,778	30,609	27,100	22,578	25,750	17,819
43-Rubber Tyres & Tubes	85,288	131,825	10,156	11,578	17,900	18,504	19,917	21,343	14,182
44-Wood & Cork	122,237	120,392	10,226	8,622	11,851	11,019	12,586	13,046	12,139
45-Jute	23,875	19,497	1,711	380	1,901	1,640	1,087	530	26
46-Paper & Paper Board & Manuf. thereof	458,207	455,271	29,383	37,319	38,344	38,874	37,320	39,616	34,462
I. All Others	4,001,301	4,155,684	309,990	411,180	373,495	393,811	386,911	308,623	396,559
I. Imports Payments Through Banks	53,698,570	58,713,640	4,087,747	4,874,612	5,400,615	5,020,240	5,049,436	5,300,759	4,629,200
II. Freight & Insurance	2,250,851	1,807,048	109,552	147,213	156,618	151,611	152,493	160,083	139,802
III. Imports Payments Banks (fob) (I-II)	51,447,718	56,906,591	3,978,195	4,727,398	5,243,997	4,868,629	4,896,943	5,140,676	4,489,398
IV. Other Imports	1,709,104	2,204,450	131,824	270,621	172,971	129,323	137,098	242,349	237,586
Total Imports as Per BOP (III+IV)	53,156,822	59,111,041	4,110,019	4,998,019	5,416,968	4,997,952	5,034,041	5,383,025	4,726,984

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

Thousands US Dollars

COMMODITIES	FY24	FY25	2024		2025				
			Nov	Jun	Jul	Aug	Sep	Oct	Nov ^P
A. Food Group	7,903,732	8,151,035	657,355	529,278	744,974	725,642	782,078	822,885	771,991
1-Milk, Cream & Milk Food for Infants	114,195	124,872	13,125	12,074	15,045	9,484	14,249	9,944	9,194
2-Wheat un-milled	1,031,674	33	-	-	-	-	-	-	-
3-Dry Fruits & Nuts	70,930	143,608	20,692	5,992	8,308	9,486	18,191	20,174	20,267
4-Tea	656,641	629,799	53,035	49,766	42,065	54,982	51,354	60,344	52,747
5-Spices	196,342	227,595	16,123	16,251	23,834	16,240	19,063	20,344	21,371
6-Soya bean Oil	129,558	343,875	15,138	22,249	31,885	10,893	13,874	9,456	2,734
7-Palm Oil	2,778,557	3,393,237	235,590	196,020	302,635	337,415	360,832	324,127	352,639
8-Sugar	3,327	3,509	172	214	388	183	18,409	112,330	42,909
9-Pulses	774,959	1,016,144	108,637	46,294	73,923	73,496	56,897	51,145	67,338
10-All others Food items	2,147,547	2,268,363	194,843	180,418	246,891	213,463	229,209	215,021	202,793
B. Machinery Group	8,500,583	9,690,363	645,389	996,028	927,955	779,238	907,715	919,140	739,290
11-Power Generating Machinery	418,085	619,056	68,707	41,028	56,816	50,327	59,276	93,334	45,174
12-Office Mach. Incl. Data Processing Equipment	459,288	514,830	38,864	37,988	62,527	43,793	58,285	78,618	53,384
13-Textile Machinery	149,365	264,543	39,282	27,668	67,164	52,027	51,098	42,964	43,680
14-Construction & Mining Machinery	94,186	139,073	9,177	11,119	11,011	16,981	17,159	37,746	14,741
15-Electrical Machinery & Apparatus	3,275,128	3,823,196	154,351	454,417	292,746	223,767	262,339	246,725	153,460
16-Telecom	2,366,500	2,097,700	185,281	205,008	192,273	204,263	269,294	203,439	216,891
17-Agricultural Machinery & Implements	91,307	109,782	5,635	10,675	14,429	14,993	9,871	9,997	8,665
18-Other Machinery	1,646,727	2,122,184	144,092	208,126	230,990	173,087	180,394	206,317	203,295
C. Transport Group	1,840,043	2,439,389	137,546	304,706	302,279	314,218	433,210	311,639	312,469
19-Road Motor Veh. (Build Unit, Ckd/Skd)	1,647,142	2,341,921	126,093	278,769	271,358	303,791	387,986	304,660	299,748
20-Aircrafts Ships and Boats	129,999	85,690	10,825	25,454	11,531	8,240	43,627	5,748	7,789
21-Others Transport Equipments	62,902	11,778	628	482	19,389	2,187	1,597	1,231	4,932
D. Petroleum Group	16,910,247	15,935,961	1,407,577	1,311,509	1,346,553	1,192,284	1,236,198	1,374,725	1,266,421
22-Petroleum Products	6,643,912	5,958,779	632,969	509,501	635,049	354,748	405,850	543,022	543,923
23-Petroleum Crude	5,531,127	5,446,205	427,430	464,906	398,182	488,812	541,324	543,189	482,250
24-Natural Gas, Liquified	3,945,703	3,475,797	237,083	264,902	231,262	276,680	207,851	208,967	157,298
25. Petroleum Gas, Liquified	789,287	1,054,813	110,084	72,184	82,054	72,032	81,132	79,530	82,940
26. Others	218	365	11	16	5	12	41	17	10
E. Textile Group	2,713,713	4,418,022	602,901	314,267	594,165	504,336	596,855	613,098	514,589
27-Raw Cotton	447,933	1,355,912	219,650	81,348	143,327	112,556	137,365	136,422	76,607
28-Synthetic Fibre	493,675	533,566	41,534	47,891	75,446	68,812	69,165	65,978	57,917
29-Synthetic & artificial Silk Yarn	605,312	703,700	88,767	46,140	106,263	72,148	86,717	102,943	90,956
30-Worn Clothing	433,651	510,479	42,120	39,424	44,091	43,546	51,419	56,907	62,425
31-Other Textile Items	733,144	1,314,364	210,830	99,463	225,038	207,274	252,190	250,848	226,685
F. Agricultural & Other Chemical Group	8,508,261	8,845,627	700,053	675,238	893,823	857,697	922,834	984,210	770,014
32-Fertilizer Manufactured	684,660	669,454	7,510	93,637	42,229	57,563	102,872	135,747	18,664
33-Insecticides	196,170	153,536	10,608	11,432	14,001	9,121	14,422	21,724	21,399
34-Plastic Material	2,270,765	2,442,041	230,716	150,278	271,947	238,368	235,975	227,789	211,861
35-Medicinal Products	1,086,752	1,195,960	104,589	98,884	112,362	121,703	143,337	134,621	91,455
36-Others	4,269,911	4,384,637	346,630	321,008	453,284	430,942	426,228	464,329	426,635
G. Metal Group	4,315,349	4,891,917	439,832	325,184	548,057	497,790	528,814	595,590	505,412
37-Gold	17,032	30,807	6,073	-	-	-	-	-	-
38-Iron and Steel Scrap	1,229,896	1,335,535	164,977	88,703	154,399	154,202	177,676	193,720	167,772
39-Iron and Steel	2,042,926	2,234,801	166,491	136,539	242,754	227,679	218,658	248,342	207,592
40-Aluminum Wrought & Worked	173,913	199,980	15,398	15,774	25,682	16,684	26,250	26,033	14,153
41-All other Metals & Articles	851,582	1,090,793	86,893	84,168	125,222	99,225	106,231	127,495	115,894
H. Miscellaneous Group	894,265	982,191	76,948	64,743	113,472	97,145	104,515	107,820	86,907
42-Rubber Crude Incl. Synth/Reclaimed	254,450	279,084	23,807	13,087	32,767	29,583	27,931	32,524	22,495
43-Rubber Tyres & Tubes	101,034	148,941	11,681	10,406	23,748	19,277	22,542	18,880	14,201
44-Wood & Cork	105,719	100,028	6,898	9,095	9,494	8,238	10,845	12,080	10,752
45-Jute	24,622	17,868	761	92	1,856	1,797	1,047	764	172
46-Paper & Paper Board & Manuf. thereof	408,440	436,270	33,801	32,062	45,608	38,250	42,150	43,572	39,287
I. All other Items	3,192,891	3,479,585	314,987	327,681	365,772	320,022	335,538	357,754	378,168
TOTAL	54,779,083	58,834,092	4,982,588	4,848,635	5,837,050	5,288,372	5,847,758	6,086,861	5,345,261

Source: Pakistan Bureau of Statistics

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024		2025					
			Nov	Jun	Jul	Aug	Sep	Oct	Nov ^P	
Grand Total	30,979,964	32,340,003	2,788,034	2,594,043	2,780,010	2,495,994	2,609,034	2,632,046	2,272,988	
A. Latin America	79,502	72,977	10,760	2,265	2,266	2,785	4,820	8,146	3,800	
B. Central America	174,296	169,446	14,103	14,705	14,409	15,929	13,297	18,594	13,903	
Mexico	134,655	130,182	10,492	10,572	10,760	11,766	9,866	14,044	9,481	
Others	39,640	39,263	3,611	4,133	3,649	4,162	3,432	4,549	4,422	
C. South America	333,290	349,916	26,424	34,053	34,513	30,876	29,227	32,699	38,860	
Argentina	46,670	51,430	3,842	5,562	6,080	7,820	4,465	3,931	7,277	
Brazil	139,647	133,624	9,165	13,720	13,550	9,136	10,717	13,472	15,652	
Uruguay	8,151	8,481	588	481	863	918	698	928	844	
Others	138,823	156,381	12,830	14,290	14,019	13,002	13,347	14,369	15,086	
D. North America	5,833,737	6,417,402	510,080	506,026	653,424	528,519	562,403	579,632	479,450	
Canada	389,220	386,334	32,980	28,877	38,170	31,806	31,931	33,695	27,971	
USA	5,444,197	6,030,490	476,902	477,117	615,199	496,692	530,443	545,898	451,448	
Others	319	578	198	32	56	21	29	39	31	
E. Eastern Europe	719,694	775,548	65,587	59,918	71,626	69,240	72,640	74,777	59,685	
Hungary	31,240	35,811	4,357	2,422	3,827	3,834	3,714	2,615	2,082	
Romania	65,763	83,920	8,576	7,034	9,049	7,783	8,550	7,095	4,140	
Russian Federation	78,904	68,997	4,932	5,142	3,658	3,701	5,087	5,224	2,881	
Ukraine	10,655	9,698	815	788	1,221	678	820	822	1,203	
Others	533,130	577,122	46,906	44,531	53,870	53,243	54,469	59,021	49,379	
F. Northern Europe	2,651,239	2,912,134	229,141	238,497	267,142	248,825	252,631	241,758	207,594	
Denmark	230,022	296,185	19,552	24,332	26,626	24,642	26,972	25,356	21,784	
Finland	31,384	29,088	2,194	2,252	2,642	3,335	3,043	2,988	2,284	
Norway	58,655	65,254	4,923	3,938	5,041	4,634	4,532	5,465	3,922	
Sweden	141,460	183,156	12,926	18,681	14,143	17,763	14,350	15,037	13,560	
United Kingdom	2,015,120	2,160,400	173,722	174,910	203,051	182,060	188,625	179,233	151,940	
Others	174,597	178,051	15,824	14,383	15,640	16,390	15,109	13,680	14,103	
G. Southern Europe	2,993,117	3,102,431	241,680	264,366	298,629	244,531	292,171	324,597	236,155	
Greece	129,896	154,209	12,160	13,345	13,030	8,259	12,301	11,424	8,812	
Italy	1,122,001	1,135,107	86,308	86,531	117,741	97,780	110,777	104,718	82,274	
Spain	1,449,857	1,485,928	122,058	127,922	130,399	111,760	140,626	170,585	120,452	
Others	291,363	327,187	21,155	36,567	37,459	26,732	28,466	37,869	24,617	
H. Western Europe	4,180,003	4,478,606	357,245	341,307	401,514	359,620	400,094	390,502	327,274	
Belgium	556,950	543,595	49,649	45,300	44,821	41,692	51,186	58,849	46,364	
France	508,690	566,008	43,639	43,313	46,264	42,284	46,202	48,263	37,575	
Germany	1,515,555	1,690,564	128,529	138,510	152,233	153,426	140,041	148,590	121,774	
Netherlands	1,385,348	1,493,637	119,776	107,741	134,843	108,153	138,141	123,751	111,153	
Switzerland	189,016	148,581	12,170	4,759	20,717	11,613	22,547	5,081	7,397	
Others	24,445	36,221	3,483	1,684	2,636	2,452	1,977	5,967	3,010	
I. Eastern Africa	919,562	823,332	64,067	60,970	55,905	67,803	53,689	84,342	73,944	
Kenya	315,131	242,396	20,966	17,019	20,675	19,265	16,043	33,243	26,652	
Mauritius	19,883	29,604	939	1,405	1,873	1,172	2,459	2,614	2,140	
United Republic of Tanzania	140,662	80,617	3,881	6,742	9,339	17,420	13,029	18,152	14,685	
Others	443,887	470,715	38,280	35,804	24,019	29,946	22,159	30,333	30,467	

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024		2025				
			Nov	Jun	Jul	Aug	Sep	Oct	Nov ^P
J. Middle Africa	137,691	80,219	3,347	6,151	8,050	6,121	6,119	11,807	4,184
K. Northern Africa	210,641	194,909	13,197	12,600	11,447	11,676	16,182	23,273	16,062
Egypt	120,610	114,073	6,340	6,419	4,244	5,970	9,444	13,364	9,569
Morocco	27,652	29,279	2,305	2,048	2,484	2,631	2,218	4,202	1,824
Others	62,379	51,557	4,551	4,132	4,719	3,075	4,520	5,707	4,669
L. Southern Africa	195,475	181,898	16,972	14,937	12,308	10,216	14,175	16,797	11,732
South Africa	188,941	177,589	16,681	14,697	11,871	9,327	13,627	16,530	11,348
Others	6,534	4,309	291	240	436	889	548	267	383
M. Western Africa	540,601	587,047	60,193	40,214	22,371	24,991	25,542	32,898	30,099
N. Eastern Asia	3,320,132	2,975,122	282,399	243,985	242,916	193,227	266,679	276,781	239,480
China	2,709,901	2,477,694	241,741	206,878	199,651	154,820	207,921	226,384	194,209
Hong Kong	159,326	161,367	13,317	11,129	18,622	12,916	22,927	19,281	21,290
Japan	183,806	184,934	14,349	14,216	14,750	11,080	15,305	20,085	11,505
Republic of Korea	184,684	150,549	12,988	11,614	9,889	14,373	20,494	11,023	12,470
Others	82,415	577	4	148	4	39	32	9	7
O. South-Central Asia	1,915,780	2,158,683	231,457	150,546	179,983	160,768	158,909	137,443	88,760
Afghanistan	558,032	778,362	115,132	50,230	54,393	54,926	52,512	39,187	9,537
Bangladesh	661,192	788,970	66,639	55,652	60,385	55,891	63,871	59,320	52,651
India	3,447	1,429	1	910	1,155	4	792	558	417
Iran	35	-	-	-	-	-	-	-	-
Sri Lanka	392,899	379,822	34,956	24,198	40,472	30,447	31,641	25,381	15,083
Others	300,175	210,099	14,729	19,556	23,578	19,500	10,093	12,996	11,072
P. South Eastern Asia	2,184,950	1,922,550	230,262	84,572	103,138	100,827	90,685	105,403	101,331
Indonesia	533,779	270,743	102,715	6,494	5,759	8,927	6,735	7,275	5,949
Malaysia	582,430	496,477	21,767	27,609	21,855	15,162	30,097	19,585	14,826
Singapore	256,537	305,027	15,637	7,678	5,623	28,128	8,467	43,157	27,281
Thailand	149,360	314,958	27,573	17,917	37,020	14,997	11,660	9,381	29,089
Others	662,844	535,345	62,570	24,874	32,881	33,612	33,727	26,005	24,186
Q. Western Asia	3,949,588	3,863,300	328,362	258,513	311,933	260,735	304,291	295,811	306,902
Bahrain	68,686	52,631	3,414	3,722	5,412	3,581	3,801	4,452	2,997
Jordan	41,021	58,461	6,212	2,800	3,732	2,660	5,432	4,785	5,131
Kuwait	130,711	112,819	9,945	7,258	9,235	8,972	9,191	12,101	9,808
Saudi Arabia	710,293	706,055	57,925	49,462	54,017	52,687	53,530	58,649	53,348
Turkey	336,878	265,182	23,267	14,811	16,214	12,328	18,893	19,855	15,205
United Arab Emirates	2,082,009	2,122,124	189,024	141,743	176,674	144,106	170,799	157,179	184,608
Others	579,988	546,028	38,576	38,718	46,649	36,399	42,645	38,790	35,805
R. Australia & New Zealand	326,541	330,152	25,864	24,804	26,783	24,254	28,442	24,881	21,875
Australia	276,893	285,421	22,057	21,596	23,126	21,122	24,763	21,261	19,335
New Zealand	45,493	39,794	3,676	2,696	3,187	2,724	3,156	3,067	2,281
Others	4,155	4,937	131	513	470	407	523	552	260
S. Others	39,490	73,041	9,518	4,503	4,786	5,797	7,999	6,614	4,955
I. Export Receipts through Banks	30,705,328	31,468,713	2,720,660	2,362,931	2,723,145	2,366,740	2,599,996	2,686,758	2,266,046
II. Freight on Export	657,845	856,583	69,485	62,991	62,991	77,601	71,811	72,038	72,038
III. Export Receipts Banks (fob) (I-II)	30,047,484	30,612,130	2,651,175	2,299,940	2,660,154	2,289,139	2,528,185	2,614,720	2,194,008
IV. Other Exports	932,480	1,727,873	136,859	294,103	119,856	206,854	80,849	17,326	78,980

Source: Statistics and Data Services Department, SBP

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

4.18 Exports by Selected Countries/Territories
(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024		2025				
			Sep	Apr	May	Jun	Jul	Aug	Sep
Grand Total	30,674,632	32,040,385	2,836,434	2,173,708	2,671,216	2,477,352	2,683,117	2,420,628	2,498,795
A. Latin America	78,217	93,181	8,879	1,658	2,369	2,524	5,224	3,969	3,144
B. Central America	180,146	182,220	15,538	15,186	16,619	14,682	16,568	12,336	19,254
Mexico	138,699	137,927	11,624	12,020	12,651	9,980	11,805	8,616	14,590
Others	41,446	44,293	3,914	3,166	3,968	4,702	4,762	3,721	4,665
C. South America	350,751	388,020	32,364	30,114	35,319	34,157	38,718	29,894	43,025
Argentina	39,067	60,091	3,037	4,466	6,526	6,628	7,006	5,235	6,334
Brazil	150,434	145,151	13,167	11,729	13,221	11,419	14,017	9,381	16,638
Uruguay	8,032	9,469	423	497	726	1,191	780	932	933
Others	153,218	173,309	15,737	13,422	14,846	14,919	16,916	14,346	19,120
D North America	5,681,448	6,230,534	513,000	482,887	578,404	526,574	595,614	532,524	559,109
Canada	392,206	399,113	35,798	31,032	37,929	31,905	35,531	31,057	32,154
USA	5,289,018	5,831,227	477,198	451,844	540,441	494,665	560,076	501,427	526,927
Others	224	195	4	10	34	5	7	40	28
E. Eastern Europe	740,153	758,484	64,425	54,522	75,541	68,297	78,812	52,791	60,642
Hungary	29,351	40,418	3,684	3,131	3,791	3,820	2,451	2,268	2,017
Romania	76,083	96,742	8,379	7,492	11,423	9,661	7,662	6,184	6,127
Russian Federation	82,945	70,632	4,782	5,211	8,733	7,656	5,340	2,318	2,459
Ukraine	3,760	7,956	206	984	679	672	412	597	455
Others	548,015	542,736	47,374	37,704	50,914	46,488	62,947	41,424	49,584
F. Northern Europe	2,655,410	2,856,665	274,058	176,255	223,943	244,590	291,138	225,402	234,984
Denmark	227,140	298,235	25,040	19,263	22,944	25,313	28,727	22,829	20,035
Finland	28,831	29,145	2,977	2,138	2,714	3,151	3,047	2,506	2,841
Norway	63,450	63,367	6,769	3,196	4,741	3,988	5,860	3,809	5,170
Sweden	149,659	167,575	14,292	11,297	15,636	15,001	19,945	12,322	16,705
United Kingdom	2,017,869	2,134,289	209,505	129,144	165,381	182,694	216,467	168,952	175,986
Others	168,462	164,054	15,474	11,218	12,527	14,443	17,092	14,984	14,246
G. Southern Europe	2,976,026	3,169,122	272,292	227,719	276,368	301,946	299,692	292,008	275,301
Greece	133,628	162,388	13,137	10,019	15,923	15,053	8,130	11,549	8,467
Italy	1,122,509	1,138,011	105,813	84,036	108,210	110,707	97,500	104,818	94,672
Spain	1,408,403	1,532,230	132,097	106,443	122,510	135,722	162,148	144,972	144,863
Others	311,486	336,493	21,244	27,222	29,725	40,465	31,915	30,669	27,298
H. Western Europe	4,191,175	4,509,524	440,928	298,688	364,523	393,391	394,044	354,660	369,757
Belgium	647,125	621,013	75,783	34,806	43,464	53,915	54,573	52,279	57,647
France	470,677	522,888	52,777	37,201	41,795	41,573	43,859	45,797	40,901
Germany	1,562,823	1,710,298	163,120	112,230	138,389	156,296	150,787	131,774	142,409
Netherlands	1,485,628	1,622,016	145,978	112,406	138,617	139,174	142,279	122,414	122,759
Switzerland	12,684	13,949	1,195	949	1,274	1,136	1,210	992	1,354
Others	12,238	19,359	2,075	1,095	984	1,297	1,337	1,403	4,686
I. Eastern Africa	1,114,207	1,050,969	98,023	70,970	103,290	50,840	93,132	96,003	73,775
Kenya	383,741	327,171	37,963	21,274	34,398	20,204	29,847	25,842	21,818
Mauritius	19,040	32,358	2,144	1,456	3,191	2,541	1,332	1,262	1,375
United Republic of Tanzania	180,579	141,243	6,988	13,782	17,679	8,933	17,199	30,577	19,747
Others	530,848	550,198	50,928	34,457	48,022	19,161	44,754	38,322	30,835

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024		2025				
			Sep	Apr	May	Jun	Jul	Aug	Sep
J. Middle Africa	170,899	108,924	4,916	7,870	10,097	10,426	7,642	9,749	7,545
K. Northern Africa	200,319	195,377	18,340	10,836	14,939	16,916	16,497	13,840	26,466
Egypt	107,753	106,579	11,036	5,520	5,804	8,225	9,104	8,137	19,919
Morocco	27,729	28,893	2,528	2,092	1,733	3,784	2,746	1,645	2,372
Others	64,838	59,905	4,776	3,223.43	7,401.33	4,908.00	4,647	4,059	4,175
L. Southern Africa	194,617	188,560	17,663	12,366	13,449	13,406	13,871	13,136	14,335
South Africa	190,010	184,480	17,088	12,083	13,100	13,279	13,339	12,445	13,635
Others	4,607	4,080	575	283.13	348.99	127.30	533	690	700
M. Western Africa	611,709	704,617	30,995	48,620	44,585	51,848	23,166	32,129	22,843
N. Eastern Asia	3,035,151	2,800,871	288,164	169,320	191,182	191,723	202,684	190,105	241,147
China	2,562,313	2,373,425	249,984	141,397	156,180	151,665	172,616	158,177	200,770
Hong Kong	39,092	31,926	2,576	1,830	2,895	3,456	2,178	2,049	3,162
Japan	194,105	195,677	20,007	13,662	15,737	18,675	13,415	14,939	16,733
Republic of Korea	178,699	145,167	11,575	8,596	12,535	12,163	10,538	11,280	16,941
Others	60,942	54,677	4,022	3,834.99	3,835.14	5,763.30	3,937	3,661	3,541
O. South-Central Asia	2,529,047	3,252,917	302,257	215,608	342,878	174,424	217,321	227,844	180,948
Afghanistan	1,142,794	1,650,448	150,121	111,305	224,572	80,516	97,246	88,372	78,708
Bangladesh	718,720	784,586	83,897	64,727	47,729	43,518	57,570	79,933	63,762
India	17	-	-	-	-	-	-	-	-
Iran	17	-	-	-	-	-	-	-	-
Sri Lanka	386,672	370,977	44,381	17,760	25,559	26,118	31,758	35,139	26,366
Others	280,827	446,906	23,858	21,815.70	45,017.51	24,272.31	30,747	24,399	12,112
P. South Eastern Asia	2,234,705	1,799,101	140,557	102,184	87,800	110,781	76,610	88,135	79,940
Indonesia	536,982	273,772	8,686	5,979	6,383	7,055	5,755	6,982	11,167
Malaysia	608,923	439,389	51,878	27,638	31,126	25,521	22,962	14,126	27,299
Singapore	188,027	215,347	17,071	15,625	6,824	8,909	3,964	20,838	3,260
Thailand	173,859	302,754	15,965	23,211	19,379	34,460	12,170	9,823	9,166
Others	726,914	567,840	46,957	29,730.08	24,089.18	34,835.59	31,760	36,365	29,049
Q. Western Asia	3,403,170	3,424,593	285,893	228,397	261,749	244,796	287,311	220,817	260,977
Bahrain	64,615	47,493	3,305	2,353	3,073	3,458	4,653	3,570	4,018
Jordan	39,095	55,974	5,508	2,815	3,386	2,810	2,761	2,823	6,508
Kuwait	127,344	114,012	9,213	7,867	10,188	7,647	8,234	8,949	9,868
Saudi Arabia	698,620	715,775	61,457	46,411	53,224	40,031	53,646	48,584	56,922
Turkey	297,017	199,732	18,121	18,009	13,630	15,364	14,407	11,328	14,949
United Arab Emirates	1,583,205	1,739,135	138,174	125,689	136,864	143,303	160,593	115,291	133,267
Others	593,274	552,471	50,115	25,252.81	41,385.63	32,182.65	43,018	30,272	35,445
R. Australia & New Zealand	322,696	322,077	27,778	20,396	27,823	25,649	24,800	25,077	25,218
Australia	280,121	280,505	24,459	17,088	24,819	22,688	22,047	22,613	21,899
New Zealand	42,567	41,573	3,319	3,308	3,004	2,961	2,752	2,463	3,319
Others	9	-	-	-	-	-	-	-	-
S. Others	4,788	4,628	364	112	338	381	271	1	385

Source: Pakistan Bureau of Statistics

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024		2025					
			Nov	Jun	Jul	Aug	Sep	Oct	Nov ^P	
Grand Total	53,156,822	59,111,041	4,110,019	4,998,019	5,416,968	4,997,952	5,034,041	5,383,025	4,726,984	
A. Latin America	42,297	4,557	219	105	258	703	3,969	1,538	1,125	
B. Central America	63,655	75,411	5,136	5,186	3,252	2,793	4,313	5,584	5,600	
Mexico	56,557	60,416	2,524	4,710	2,827	2,522	3,909	4,881	1,952	
Others	7,099	14,995	2,612	476	425	271	405	703	3,648	
C. South America	510,431	1,631,979	99,153	212,812	97,156	146,216	105,747	73,488	75,723	
Argentina	95,197	342,650	29,805	28,590	12,500	13,383	7,645	9,702	7,328	
Brazil	358,057	1,241,681	64,520	179,433	82,565	130,726	95,646	57,418	63,167	
Uruguay	12,092	9,932	1,518	487	1,149	121	222	1,049	406	
Others	45,086	37,716	3,310	4,302	942	1,986	2,234	5,319	4,822	
D. North America	2,038,449	2,588,413	178,540	213,922	198,502	166,674	158,720	204,352	313,847	
Canada	162,481	237,274	22,425	16,430	31,733	20,081	18,782	13,806	35,423	
USA	1,875,783	2,350,853	156,115	197,231	166,769	146,593	139,912	190,418	278,424	
Others	185	286	-	261	-	-	26	128	-	
E. Eastern Europe	1,691,812	509,302	82,254	9,910	12,470	14,147	33,456	49,466	16,240	
Hungary	17,792	16,399	779	1,231	2,299	1,181	1,977	1,228	584	
Romania	219,957	16,762	859	731	2,315	1,162	20,839	36,528	899	
Russian Federation	1,020,170	174,920	6,533	1,912	503	866	3,310	2,118	3,709	
Ukraine	261,841	172,570	62,197	154	1,607	934	1,184	317	595	
Others	172,052	128,652	11,887	5,882	5,746	10,004	6,145	9,275	10,453	
F. Northern Europe	1,236,904	1,174,164	80,174	77,620	107,734	92,212	87,226	115,293	115,561	
Denmark	70,301	82,108	5,522	3,105	11,221	3,771	6,879	5,524	5,036	
Finland	67,662	47,673	3,416	3,408	5,344	3,453	4,328	3,978	4,311	
Norway	26,858	37,028	3,309	2,560	3,755	3,388	2,334	2,894	2,081	
Sweden	214,566	179,427	12,890	12,076	14,083	12,801	9,866	11,436	10,674	
United Kingdom	781,872	745,520	48,351	45,524	65,138	62,709	57,355	85,800	88,481	
Others	75,646	82,407	6,686	10,946	8,193	6,090	6,464	5,661	4,978	
G. Southern Europe	816,360	820,141	83,301	60,845	63,705	50,123	57,898	63,514	54,140	
Greece	40,395	49,284	2,548	2,774	3,013	1,558	1,464	943	4,074	
Italy	503,058	538,924	63,245	40,069	36,644	34,873	38,117	40,538	30,239	
Spain	234,410	194,459	14,007	15,839	20,089	12,065	13,644	15,033	17,663	
Others	38,498	37,474	3,500	2,163	3,959	1,626	4,673	7,000	2,164	
H. Western Europe	2,586,074	2,347,118	186,470	209,639	205,856	174,605	173,676	193,231	164,760	
Belgium	315,452	195,454	15,711	16,714	15,025	12,018	14,188	12,240	19,605	
France	268,037	287,831	19,238	20,254	24,914	23,851	21,371	30,186	18,180	
Germany	930,631	879,520	55,894	80,573	78,571	62,545	76,717	76,184	55,643	
Netherlands	551,247	420,496	27,773	42,583	34,860	30,221	24,983	22,533	36,719	
Switzerland	436,550	449,061	59,578	39,427	41,184	35,669	24,067	33,790	28,008	
Others	84,158	114,756	8,277	10,088	11,301	10,302	12,350	18,298	6,604	
I. Eastern Africa	940,291	867,389	82,251	57,984	58,126	71,725	68,776	72,194	59,327	
Kenya	614,139	548,948	38,381	48,826	47,723	52,666	47,190	49,306	45,456	
Mauritius	4,513	7,807	21	171	463	261	302	159	286	
United Republic of Tanzania	126,570	164,346	33,095	5,285	3,240	11,178	14,674	16,667	6,803	
Others	195,070	146,288	10,754	3,702	6,700	7,620	6,610	6,062	6,782	

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024		2025				
			Nov	Jun	Jul	Aug	Sep	Oct	Nov ^P
J. Middle Africa	21,932	48,444	544	192	3,644	677	1,747	1,093	1,376
K. Northern Africa	827,019	707,325	36,489	123,830	47,580	70,967	108,960	89,582	67,791
Egypt	202,504	118,335	8,689	6,963	9,584	13,307	22,073	22,475	7,234
Morocco	603,941	550,143	27,458	106,068	36,826	57,212	86,445	66,566	52,866
Others	20,574	38,848	341	10,799	1,171	447	442	541	7,692
L. Southern Africa	476,119	497,352	40,586	40,347	77,395	54,915	41,431	35,520	41,269
South Africa	471,066	492,623	39,908	40,347	77,328	54,477	41,005	35,206	40,747
Others	5,053	4,729	678	-	67	439	426	314	521
M. Western Africa	626,540	430,021	37,117	5,502	8,774	6,633	7,890	13,982	7,645
N. Eastern Asia	16,091,615	19,281,939	1,388,309	1,708,481	2,001,788	1,800,899	1,936,288	1,832,232	1,585,217
China	13,504,031	16,312,534	1,179,162	1,422,109	1,695,504	1,504,629	1,661,721	1,527,113	1,324,502
Hong Kong	692,295	741,881	51,186	46,741	54,462	52,174	61,268	55,862	50,706
Japan	1,009,328	1,201,963	81,577	139,421	158,754	147,092	101,085	146,411	95,512
Republic of Korea	880,860	1,025,522	76,384	100,210	93,068	96,989	112,214	102,817	114,315
Others	5,100	38	-	-	-	14	-	29	182
O. South-Central Asia	382,421	631,638	69,478	83,179	30,254	26,587	37,530	34,480	31,910
Afghanistan	11,960	25,898	1,354	1,178	2,617	830	1,071	879	191
Bangladesh	56,555	78,312	5,545	4,966	7,488	7,571	6,670	4,621	5,001
India	206,892	220,562	18,504	9,161	8,170	8,815	19,568	20,441	19,673
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	58,302	59,731	5,235	5,494	5,980	5,391	5,954	6,196	4,890
Others	48,711	247,135	38,840	62,381	5,999	3,980	4,266	2,343	2,155
P. South Eastern Asia	6,861,215	7,512,785	534,017	576,982	678,756	709,527	705,442	746,827	601,776
Indonesia	2,418,313	2,902,735	210,801	216,218	272,221	272,276	278,285	310,910	269,634
Malaysia	948,387	1,062,337	93,323	79,804	98,655	82,457	88,922	92,077	90,751
Singapore	2,443,395	2,316,749	133,195	185,632	153,972	219,182	204,291	155,353	126,667
Thailand	719,109	812,940	64,094	66,144	112,577	98,087	87,862	132,329	66,246
Others	332,010	418,024	32,605	29,185	41,331	37,524	46,082	56,157	48,478
Q. Western Asia	17,518,085	18,700,636	1,125,308	1,423,568	1,742,441	1,566,685	1,456,190	1,714,013	1,446,136
Bahrain	217,324	201,299	3,314	6,327	14,007	50,609	11,397	10,421	5,227
Jordan	10,032	15,726	914	1,794	1,186	2,639	1,770	1,054	326
Kuwait	1,785,043	1,677,971	58,902	92,907	141,541	94,556	133,742	114,970	58,595
Saudi Arabia	4,492,909	3,754,303	164,477	287,132	330,951	222,580	330,480	344,160	368,229
Turkey	491,395	643,700	53,515	50,932	56,468	39,060	35,713	38,221	26,890
United Arab Emirates	6,328,936	7,958,679	576,172	558,603	816,001	795,430	551,742	817,414	694,842
Others	4,192,446	4,448,958	268,014	425,875	382,286	361,810	391,345	387,773	292,028
R. Australia & New Zealand	705,230	709,834	41,867	55,916	50,015	50,214	44,438	26,916	23,347
Australia	683,219	687,896	40,068	55,428	46,938	47,985	42,877	24,931	22,115
New Zealand	16,561	15,975	1,763	439	2,416	1,594	1,492	1,853	1,175
Others	5,450	5,963	36	49	661	635	69	132	56
S. Others	262,120	175,190	16,535	8,591	12,909	13,938	15,739	27,453	16,410
I. Import Payments Through Banks	53,698,570	58,713,640	4,087,747	4,874,612	5,400,615	5,020,240	5,049,436	5,300,759	4,629,200
II. Freight & Insurance	2,250,851	1,807,048	109,552	147,213	156,618	151,611	152,493	160,083	139,802
III. Import Payments Banks (fob) (I-II)	51,447,718	56,906,591	3,978,195	4,727,398	5,243,997	4,868,629	4,896,943	5,140,676	4,489,398
IV. Other Imports	1,709,104	2,204,450	131,824	270,621	172,971	129,323	137,098	242,349	237,586

Source: Statistics and Data Services Department, SBP

Notes:

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

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

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024		2025				
			Sep	Apr	May	Jun	Jul	Aug	Sep
Grand Total	54,779,084	58,363,043	4,655,831	5,596,032	5,237,336	4,848,635	5,837,044	5,297,567	5,854,319
A. Latin America	48,261	10,043	575	1,577	1,588	1,067	2,021	5,259	1,875
B. Central America	71,577	92,045	11,485	5,892	7,520	8,630	10,781	10,718	7,495
Mexico	57,474	71,276	9,819	5,388	6,781	8,032	9,602	9,314	5,032
Others	14,103	20,769	1,667	504	738	598	1,179	1,404	2,463
C. South America	478,702	1,370,219	38,361	230,746	273,622	132,857	214,311	182,710	134,078
Argentina	136,276	401,795	10,036	39,463	39,268	26,083	39,032	16,960	19,212
Brazil	274,066	906,023	24,095	183,351	230,785	103,166	169,630	162,473	110,474
Uruguay	7,396	3,678	103	138	282	447	1,563	249	527
Others	60,964	58,723	4,127	7,793	3,286	3,161	4,085	3,028	3,865
D North America	1,583,179	2,215,340	155,002	286,234	209,792	183,870	280,358	220,854	235,604
Canada	152,517	244,260	16,978	28,139	18,612	16,024	43,694	26,358	32,195
USA	1,430,661	1,970,369	138,024	257,944	191,132	167,809	236,664	194,496	203,409
Others	0	711	-	150	48	36	-	-	-
E. Eastern Europe	1,672,860	704,801	55,496	44,195	29,296	23,871	39,363	34,092	52,707
Hungary	41,284	48,146	4,127	7,276	3,074	1,778	3,192	7,313	3,612
Romania	254,830	21,374	1,449	1,475	2,102	1,304	2,303	1,248	18,837
Russian Federation	879,807	231,922	28,008	18,737	4,177	10,528	10,494	5,136	11,567
Ukraine	265,257	216,051	1,850	1,962	5,754	2,412	3,132	1,575	3,313
Others	231,683	187,309	20,062	14,745	14,190	7,848	20,242	18,820	15,378
F. Northern Europe	999,230	1,032,770	81,622	94,896	99,792	73,741	111,741	97,681	121,609
Denmark	92,508	122,828	11,210	9,563	6,124	10,486	9,751	15,474	8,562
Finland	53,723	53,482	5,637	4,578	6,241	4,819	7,947	5,794	3,120
Norway	41,311	48,173	2,523	2,555	5,104	5,142	4,846	5,935	3,669
Sweden	130,264	153,654	9,671	13,275	18,177	11,082	10,737	9,789	14,646
United Kingdom	579,057	544,926	43,893	51,392	50,616	35,299	68,227	51,086	60,363
Others	102,366	109,707	8,689	13,532	13,530	6,913	10,231	9,603	31,249
G. Southern Europe	516,973	596,938	38,510	52,122	47,533	61,985	81,032	72,631	66,275
Greece	16,131	30,351	714	3,787	2,984	2,268	3,633	4,685	3,190
Italy	326,320	335,265	27,739	28,728	28,696	32,688	50,326	39,117	35,191
Spain	137,012	176,249	8,350	17,708	13,851	12,402	24,501	21,622	24,341
Others	37,510	55,074	1,707	1,899	2,003	14,627	2,572	7,208	3,553
H. Western Europe	2,204,362	2,001,560	184,550	191,176	162,591	159,828	219,348	188,995	203,703
Belgium	273,651	233,012	22,845	27,071	12,061	13,208	31,257	22,283	25,885
France	247,957	356,353	45,266	30,395	24,992	29,187	29,706	32,398	24,392
Germany	753,726	734,633	62,989	71,642	62,759	69,347	90,305	66,274	82,239
Netherlands	448,840	244,885	23,764	23,606	24,490	17,662	30,412	24,825	26,790
Switzerland	144,698	153,424	9,972	11,094	13,468	11,376	14,045	18,407	15,976
Others	335,489	279,252	19,713	27,368	24,821	19,049	23,624	24,809	28,421
I. Eastern Africa	960,922	908,248	90,545	67,615	63,705	56,416	50,705	68,201	82,176
Kenya	576,789	565,091	48,257	45,335	53,809	43,093	35,775	46,476	46,746
Mauritius	954	1,360	133	240	123	86	76	191	261
United Republic of Tanzania	109,263	144,134	20,506	9,152	2,748	5,874	4,932	10,081	21,106
Others	273,917	197,664	21,649	12,889	7,026	7,362	9,921	11,454	14,062

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024		2025				
			Sep	Apr	May	Jun	Jul	Aug	Sep
J. Middle Africa	63,811	59,440	664	7,001	3,257	2,775	6,047	794	1,484
K. Northern Africa	876,539	774,277	43,666	62,918	74,368	126,379	59,435	91,264	83,217
Egypt	183,620	102,614	13,441	10,754	6,888	6,228	14,041	14,907	28,189
Morocco	664,941	634,809	29,683	51,557	67,355	108,891	44,355	75,229	54,856
Others	27,977	36,854	543	607	125	11,259	1,039	1,128	173
L. Southern Africa	408,016	512,990	53,553	52,148	37,234	59,295	64,793	53,164	48,582
South Africa	403,927	505,787	52,836	50,504	37,176	58,780	63,971	52,429	48,035
Others	4,089	7,203	717	1,643	58	515	822	735	547
M. Western Africa	880,554	398,548	28,343	7,485	7,895	5,875	9,845	8,636	6,097
N. Eastern Asia	17,268,358	20,058,576	1,555,661	2,143,189	1,900,057	1,851,482	2,180,485	1,908,570	2,287,114
China	14,824,495	17,384,133	1,369,417	1,857,979	1,627,761	1,595,187	1,859,235	1,597,483	1,972,640
Hong Kong	49,613	61,566	3,095	6,083	6,377	5,825	8,718	5,355	9,089
Japan	1,154,525	1,413,280	100,910	149,206	129,294	132,069	191,456	171,909	150,899
Republic of Korea	939,636	944,914	65,065	102,228	106,323	103,737	94,467	101,035	125,583
Others	300,089	254,683	17,175	27,693	30,300	14,665	26,608	32,787	28,903
O. South-Central Asia	2,015,255	2,341,233	203,805	157,305	169,119	125,762	185,925	213,282	259,319
Afghanistan	564,081	650,611	66,817	32,543	34,152	19,633	45,039	61,126	96,136
Bangladesh	42,098	51,920	4,169	4,408	1,787	2,647	6,025	8,041	8,168
India	276,743	292,525	28,142	26,009	11,170	15,170	5,827	31,742	29,088
Iran	1,042,370	1,258,532	99,800	85,869	114,939	81,764	112,323	100,679	113,582
Sri Lanka	54,738	54,752	4,125	4,161	3,708	4,363	5,416	4,304	6,005
Others	35,225	32,893	751	4,315	3,362	2,185	11,295	7,390	6,340
P. South Eastern Asia	6,755,543	7,260,005	539,333	571,157	608,943	466,658	731,037	703,992	760,552
Indonesia	3,344,679	3,780,681	266,082	348,058	345,880	234,382	338,581	393,190	424,309
Malaysia	899,125	938,377	74,269	58,152	76,586	66,581	89,673	60,245	79,821
Singapore	1,284,868	1,074,072	70,199	46,534	45,273	50,468	119,628	92,566	77,836
Thailand	823,033	942,588	83,293	86,440	99,358	70,929	118,629	107,050	102,004
Others	403,838	524,287	45,490	31,973	41,847	44,298	64,525	50,940	76,581
Q. Western Asia	17,061,308	17,201,698	1,514,684	1,570,312	1,498,891	1,449,787	1,526,850	1,381,284	1,462,379
Bahrain	85,684	165,229	5,494	13,847	5,686	788	6,447	5,285	8,794
Jordan	13,852	14,256	564	1,229	1,688	888	1,871	2,082	2,851
Kuwait	2,114,196	1,533,066	99,982	136,401	130,391	129,549	132,149	133,092	57,455
Saudi Arabia	4,780,528	4,078,467	372,417	347,225	365,870	311,069	309,879	394,580	372,198
Turkey	242,799	323,885	13,581	36,598	23,914	34,868	43,646	36,585	35,248
United Arab Emirates	5,031,140	6,366,457	599,507	643,665	589,783	569,725	582,984	452,546	649,263
Others	4,793,109	4,720,339	423,138	391,348	381,559	402,901	449,875	357,114	336,570
R. Australia & New Zealand	859,940	823,970	59,853	50,065	42,133	58,319	62,969	55,418	40,028
Australia	840,300	810,315	57,458	48,847	40,548	57,675	61,619	53,638	37,720
New Zealand	19,365	13,504	2,378	1,153	1,585	644	1,349	1,779	2,306
Others	276	152	17	65	0	-	1	0	2
S. Others	53,695	214	0	0	2	38	0	23	27

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Prod.	Vegetable Products	Animal/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, Leath. Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibre Cellulose Mat	Textile & Textiles Articles	Footware, Walking Stick & Umbrella	Artic. Of Stone, Glass, Cement, Cera.	Pearls/semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of Iron. Equ.	Opt. Photographic & Med. Surg. Instruments	Arms & Ammunition & Parts	Misc. Manufact. used Article	Art Work, Collector Prices & Antique
2019-20	130.9	140.7	139.0	119.5	141.0	128.2	116.3	120.1	135.2	121.2	130.9	125.9	150.6	127.4	174.5	157.7	180.8	167.1	135.4	146.2	132.3	78.1
2020-21	170.8	136.5	148.9	160.9	160.5	125.9	106.5	125.8	149.8	145.1	124.1	181.9	138.0	230.8	255.2	186.0	236.9	231.4	284.4	269.9	146.6	-
2021-22	221.5	165.8	215.6	257.2	187.9	188.6	127.4	199.3	150.3	237.4	131.9	237.6	152.6	212.4	283.3	274.7	294.6	318.5	229.1	311.9	167.0	35.0
2022-23	268.7	232.5	244.0	352.1	283.3	280.5	155.2	244.7	210.1	207.0	209.9	283.3	204.3	242.1	308.9	351.9	300.9	326.9	206.4	352.6	228.1	-
2023-24	339.4	269.3	313.3	295.7	377.4	295.0	206.9	244.9	282.7	259.0	246.7	364.6	228.3	316.9	338.1	381.5	336.9	342.0	187.5	344.6	298.6	-
2019-20																						
Jul-Sep	127.8	143.7	138.9	108.9	144.6	134.1	119.5	125.7	135.4	98.6	138.7	119.1	163.0	117.6	186.2	157.2	153.8	143.9	142.8	145.3	138.0	74.7
Oct-Dec	134.2	142.6	146.1	111.3	145.2	137.4	116.3	120.1	136.4	123.9	134.0	128.4	173.7	117.4	168.4	165.4	155.9	171.8	138.5	146.0	116.4	110.1
Jan-Mar	133.4	140.5	137.1	114.1	138.9	130.1	111.5	116.7	136.1	132.8	126.9	131.4	137.0	140.6	179.3	150.7	247.1	163.1	106.5	134.0	134.7	127.5
Apr-Jun	128.4	136.1	133.8	143.6	135.4	111.3	118.1	117.7	133.1	129.6	124.1	124.8	128.8	134.0	164.3	157.3	166.3	189.5	153.8	159.6	140.0	-
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	-

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Vegetable Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leath. Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footware, Walking Stick & Umb	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 IPT. Equ.	Opt. Photographic & Med. Surg. Instruments	Arms & Ammunition & Parts	Misc. Manufactured Article	Art Work, Collector Prices & Antique
2019-20	125.8	120.7	115.6	113.3	127.8	114.1	126.9	119.0	114.6	130.6	134.0	142.5	134.6	151.0	127.8	135.6	139.3	113.0	122.3	121.7	157.1	96.9
2020-21	163.5	142.8	135.0	166.4	147.8	114.1	139.2	130.5	137.8	213.2	140.0	155.9	151.8	159.8	189.0	168.3	279.2	125.3	124.7	198.2	210.5	112.6
2021-22	241.1	155.9	174.0	272.0	168.1	243.3	177.5	171.5	198.3	332.6	193.4	209.7	192.9	244.7	202.9	225.4	360.8	180.7	126.6	289.7	245.5	116.1
2022-23	238.0	197.2	219.5	282.5	219.6	282.8	184.3	173.0	155.1	252.0	244.6	220.6	205.1	257.7	200.3	227.9	270.2	157.5	138.1	258.7	254.2	140.3
2023-24	272.5	256.5	233.3	287.8	294.4	307.4	238.9	210.3	192.4	286.4	276.0	273.9	221.5	268.0	250.9	276.3	282.5	242.8	213.9	274.3	281.6	214.5
2020-21																						
Jul-Sep	137.6	138.9	129.2	129.4	142.7	96.9	130.9	116.2	129.0	146.5	146.5	151.1	196.5	157.3	129.5	156.1	195.4	121.4	128.1	164.5	221.8	100.2
Oct-Dec	155.4	152.0	127.4	151.2	150.7	99.7	131.6	124.7	138.5	191.2	136.5	150.5	195.4	159.0	225.1	157.2	269.2	139.3	132.5	131.8	192.9	134.9
Jan-Mar	172.8	143.0	140.1	182.1	157.0	122.5	131.8	133.0	116.2	231.3	130.2	157.7	106.8	172.0	233.7	175.8	311.6	116.8	130.6	229.1	209.8	105.9
Apr-Jun	188.4	137.2	143.3	202.9	140.8	137.2	162.3	148.1	167.3	283.8	146.9	164.3	108.3	151.2	167.8	184.1	340.5	123.7	107.7	267.1	217.5	109.5
2021-22																						
Jul-Sep	218.3	136.4	154.4	227.5	155.5	176.9	173.8	153.6	208.2	330.4	169.8	178.0	118.0	174.9	166.8	209.6	391.1	148.1	132.1	302.5	230.2	96.9
Oct-Dec	231.4	154.4	168.6	258.9	167.0	192.4	176.7	164.6	210.6	291.3	183.6	194.1	195.2	236.5	202.9	227.4	387.6	183.4	133.4	280.5	245.2	88.1
Jan-Mar	223.9	170.2	175.1	284.2	163.8	217.9	159.0	169.8	185.8	345.1	200.2	216.7	221.1	279.7	206.6	217.3	314.5	173.4	129.2	314.9	249.2	114.6
Apr-Jun	290.8	162.8	197.9	317.5	186.1	386.1	200.6	197.7	188.6	363.8	220.1	249.8	237.4	287.8	235.2	247.4	350.2	217.8	111.6	261.0	257.4	164.8
2022-23																						
Jul-Sep	256.6	177.4	227.8	317.9	193.7	302.4	194.8	202.4	205.5	288.0	264.2	235.1	198.5	288.6	209.6	237.0	284.8	201.5	126.7	291.4	271.6	136.5
Oct-Dec	234.6	175.7	214.7	293.3	199.7	281.2	181.0	157.2	158.7	278.8	251.8	220.2	183.0	246.1	207.2	224.8	264.4	149.9	134.2	293.2	261.7	138.5
Jan-Mar	229.9	200.9	223.8	268.1	235.3	276.0	175.5	163.6	124.6	223.7	235.1	212.1	193.5	232.5	180.4	225.1	259.7	141.5	146.3	212.9	266.6	138.7
Apr-Jun	230.8	234.8	211.8	250.8	249.7	271.8	186.0	168.9	131.8	217.6	227.1	214.9	245.4	263.6	204.0	224.7	271.9	137.0	145.3	237.5	217.0	147.4
2023-24																						
Jul-Sep	249.7	248.9	197.1	281.1	298.8	280.1	200.4	212.9	181.4	293.1	289.2	244.6	232.7	269.9	253.8	252.9	265.2	220.3	181.4	287.4	278.9	217.5
Oct-Dec	278.9	258.6	241.5	287.6	279.1	317.7	249.1	222.1	199.5	284.5	262.5	266.1	248.7	272.5	246.6	273.2	295.8	244.0	226.6	292.5	285.4	223.7
Jan-Mar	272.6	250.8	232.4	284.1	297.7	304.4	243.3	198.2	189.4	275.5	285.7	289.5	205.4	265.6	248.9	282.2	279.6	243.1	215.7	255.0	278.2	213.6
Apr-Jun	288.8	267.7	262.4	298.5	302.1	327.3	262.9	208.0	199.4	292.2	266.7	295.4	199.0	264.0	254.2	296.7	289.6	263.6	231.7	262.2	283.8	203.2
2024-25																						
Jul-Sep	264.6	260.3	247.7	292.0	296.7	285.6	239.0	191.9	155.0	284.8	265.9	284.8	161.2	280.0	250.6	284.1	278.3	204.4	250.0	285.7	273.8	189.4
Oct-Dec	283.7	277.0	265.3	348.9	266.4	296.5	246.0	200.5	154.0	310.1	268.7	287.6	185.0	291.0	278.8	336.5	300.7	237.1	236.5	294.1	289.5	235.8
Jan-Mar	291.5	290.8	257.3	393.3	280.2	257.5	249.5	198.1	142.9	312.8	262.8	342.4	159.9	300.5	288.8	369.1	360.0	220.0	270.5	336.7	339.7	240.8
Apr-Jun	312.5	324.9	284.6	395.9	297.1	259.8	307.0	204.8	158.7	332.7	273.7	356.7	205.8	331.3	309.2	419.8	375.3	254.5	260.1	308.7	359.2	243.1

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 Veg. Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Product	Product of Chem. & Allied Industries	Plastic & Articles Thereof	Raw Hides & Skins, Leath. Fur & Art	Wood & Art Of Wood, Charco al, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footwar e, Walkin g Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Se mi Preciou s Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photogr aphic Med. Surg. Instrum ents	Arms & Ammunition & Parts	Misc. Mufu ct. used Article	Art Work, Collector Prices & Antique	
2019-20		106.1	98.9	101.9	110.4	78.3	100.2	149.6	177.3	82.7	104.2	46.9	108.8	114.7	142.9	62.3	116.2	211.5	157.7	109.4	71.0	113.7	85.2
2020-21		111.7	107.3	107.7	131.0	98.4	91.0	222.4	218.3	95.9	135.6	62.4	108.3	140.1	144.9	109.9	172.9	159.1	190.1	58.7	39.8	180.7	-
2021-22		119.1	97.8	109.5	137.6	133.8	109.8	225.9	162.6	120.4	71.4	125.7	114.5	158.1	183.0	79.5	180.6	100.8	138.7	80.9	23.5	231.0	0.8
2022-23		125.6	123.4	106.0	99.7	111.1	95.9	314.7	146.7	112.9	124.0	97.8	118.6	195.2	172.4	148.4	293.7	163.2	190.0	131.1	58.3	277.5	-
2023-24		148.2	131.1	169.6	68.0	105.7	119.4	328.5	243.7	98.5	162.4	106.0	137.7	182.8	217.8	143.8	215.0	230.0	242.7	164.6	63.9	350.7	-
2020-21																							
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	-
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	-

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/ Veg.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leath, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood & Fibr Cellu Mat	Textile & Textile Articles	Footware, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./El ec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photogra phic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc- Munufac t. used Article	Art Work, Collector Prices & Antique	
2019-20		105.4	60.6	117.5	109.8	106.3	100.9	103.4	93.7	88.4	78.6	87.8	74.3	59.5	66.1	70.5	87.3	145.8	59.3	210.4	216.8	49.5	168.4
2020-21		112.4	58.3	126.1	111.8	150.1	109.2	144.3	125.8	88.5	73.8	92.9	111.4	72.1	95.8	137.5	82.8	94.9	84.7	430.5	581.0	68.0	158.2
2021-22		125.7	70.7	105.8	101.3	176.8	118.0	190.0	127.1	81.6	72.9	96.4	111.8	51.0	77.1	132.2	90.1	68.0	244.3	396.6	1,513.8	124.4	57.1
2022-23		103.3	50.6	108.3	138.3	120.0	99.4	171.4	119.0	99.8	58.8	92.2	122.5	41.8	60.2	114.6	75.0	70.3	63.9	250.2	397.4	97.8	269.6
2023-24		129.1	49.0	133.0	117.9	135.5	106.0	189.3	147.8	180.0	66.0	85.3	100.5	76.4	116.8	86.6	92.5	150.7	110.0	314.1	533.0	118.3	152.8
2020-21																							
Jul-Sep		104.1	43.7	126.5	132.8	119.5	108.2	116.0	124.3	63.7	63.2	72.8	87.2	33.6	72.4	92.4	79.5	95.9	68.6	304.3	148.3	48.3	98.6
Oct-Dec		112.3	58.6	126.0	93.6	219.7	109.3	140.3	128.2	89.7	79.8	99.6	119.6	84.8	103.1	46.6	84.9	106.1	74.2	300.4	840.7	71.9	118.2
Jan-Mar		110.8	83.5	122.8	113.7	136.0	101.9	151.7	128.8	112.3	76.5	102.0	127.8	112.4	96.1	63.9	88.8	96.1	102.3	190.8	1,000.8	74.8	148.3
Apr-Jun		122.3	47.4	128.9	107.0	125.3	117.5	169.2	121.9	88.3	75.9	97.2	111.0	57.5	111.6	347.2	78.1	81.3	93.5	926.5	334.1	77.0	267.7
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

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

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

As percent of GDP

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

Memorandum Items

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

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

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

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

Notes:

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

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

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

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

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

5.2 Pakistan's Debt and Liabilities Profile

Items	Dec-24 ^R	Mar-25 ^R	Jun-25 ^R	Billion Rupees Sep-25 ^P
Pakistan's Total Debt and Liabilities (I +II)⁵	87,928.2	89,774.1	94,180.5	92,656.3
I. Pakistan's Total Debt (A+B+C)	85,118.7	86,761.9	91,375.9	89,884.2
A. Government Domestic Debt	49,883.3	51,517.9	54,471.5	53,423.6
B. PSEs Domestic Debt	2,068.2	2,106.8	2,015.6	2,009.0
C. External Debt (a+b+c+d)	33,167.2	33,137.2	34,888.7	34,451.6
a) Government External Debt	21,764.1	22,170.1	23,416.9	23,181.4
b) Non-government External Debt	7,440.2	7,057.1	7,224.2	7,137.8
c) Country's Debt from IMF	2,365.8	2,319.0	2,629.8	2,541.6
d) Inter Company Ext. Debt from direct investor abroad	1,597.1	1,591.0	1,617.9	1,590.9
II. Total Liabilities (D+E)	4,425.0	4,387.6	4,458.8	4,436.4
D. External Liabilities ¹	3,261.9	3,312.4	3,392.3	3,377.5
E. Domestic Liabilities ²	1,163.1	1,075.2	1,066.5	1,058.9
Total Debt and Liabilities Servicing (III+IV+V)	6,956.6	9,142.5	13,152.9	2,172.4
III. Principal Repayment of External Debt and Liabilities (e+f+g+h)³	1,368.6	2,081.7	3,465.2	632.6
(a) Government External debt and Liabilities	920.8	1,182.3	2,230.9	478.6
(b) Non-government External debt	219.9	567.9	808.9	94.0
(c) Country's Debt from IMF	227.8	331.5	425.4	60.0
(d) Monetary Authorities external Liabilities	-	-	-	-
IV. Interest Payment on debt (i+j+k)	5,479.8	6,888.5	9,460.2	1,474.5
(i) Government Domestic Debt	4,766.8	5,860.2	8,077.3	1,174.8
(j) PSE Debt	-	-	-	-
(k) External Debt	713.0	1,028.3	1,382.9	299.7
Government External debt	425.3	611.0	841.6	186.8
Non-government External debt	191.5	287.4	379.3	79.5
Country's Debt from IMF	96.3	130.0	162.0	33.3
V. Interest Payment on Liabilities (l+m)	108.3	172.2	227.5	65.4
(l) External Liabilities	47.1	81.7	108.7	37.4
(m) Domestic Liabilities	61.2	90.5	118.8	27.9
Memorandum Item				
Servicing (Principal) Short Term	38.8	73.2	95.8	32.0
a) Government External Debt	27.8	55.7	69.9	28.2
b) PSEs Non-Guaranteed Debt	-	-	-	-
d) Private Non-Guaranteed Debt	10.9	17.4	25.9	3.9
Consolidation adjustment (with reference to on-lending to GOP) ⁴	1,615.5	1,375.4	1,654.2	1,664.4
Accrued interest on Long Term Zero Coupon PIBs				55.6
US Dollar, last day Weighted Average Customer (WAC) Exchange Rates	278.57	280.17	283.75	281.30

Source: Statistics and Data Services Department, SBP

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

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

³ As per the guidelines available in IMF's External Debt Guide for Compilers and Users 2003, the principal repayment of short-term debt is excluded from over all principal repayments. However, for the information of data users, short-term repayment of principal has been reported as Memorandum Items. For details see link:

http://www.sbp.org.pk/department/stats/Notice/Press%20Release-external%20debt- Revised_.pdf

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

Notes:

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

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

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

5.3 Government Domestic Debt and Liabilities

(End period Stock)

Billion Rupees

Debt Instruments	Jun-24	Jun-25	2024	2025						Oct ^P
			Oct	Apr	May	Jun	Jul	Aug	Sep	
I. Permanent Debt (1+2+3+4)	33,656.2	42,251.6	33,762.4	41,160.1	42,257.8	42,251.6	42,752.2	41,886.0	41,469.5	41,976.5
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	32,893.5	40,279.2	41,375.2	41,366.3	41,864.1	40,995.2	40,575.5	41,079.1
GOP Ijara Sukuk	4,766.2	6,187.1	5,062.8	5,879.9	6,003.8	6,187.1	6,049.5	6,192.5	6,357.6	6,544.2
Short Term (1 Year)	553.4	454.8	366.0	478.2	429.3	454.8	470.6	501.6	533.0	527.7
Long Term (>1 year)	4,212.8	5,732.3	4,696.8	5,401.7	5,574.4	5,732.3	5,578.9	5,690.9	5,824.7	6,016.5
Bai-Muajjal of Sukuk	-	163.2	65.0	80.5	134.2	163.2	247.9	247.9	247.9	295.1
Pakistan Investment Bonds (PIBs)**	28,025.8	35,014.8	27,764.4	34,317.5	35,235.9	35,014.8	35,565.4	34,553.5	33,968.7	34,238.5
Others	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
3. Prize Bonds ¹	385.1	407.5	391.1	403.1	404.9	407.5	410.4	413.0	416.2	419.6
4. SBP's on-lending to GOP against SDRs allocation ⁷	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9
II. Floating Debt	10,247.6	8,756.4	10,180.7	8,325.9	8,133.2	8,756.4	8,725.5	8,651.9	8,399.9	8,406.4
Bai Muajjal ²	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Market Treasury Bills	10,167.3	8,644.6	10,094.8	8,229.5	8,035.5	8,644.6	8,612.5	8,538.7	8,285.4	8,292.1
MTBs for Replenishment of Cash ³	80.4	111.7	85.9	96.4	97.7	111.7	113.0	113.2	114.5	114.3
Outright Sale of MRTBs to Banks	-	-	-	-	-	-	-	-	-	-
III. Unfunded Debt	2,798.7	3,021.2	2,839.2	2,963.1	2,992.8	3,021.2	3,061.7	3,089.8	3,112.8	3,135.1
Saving Schemes (Net of Prize Bonds)	2,707.8	2,942.6	2,753.7	2,889.9	2,915.6	2,942.6	2,983.9	3,010.6	3,036.7	3,060.6
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	38.2	26.0	30.0	31.4	30.6	32.1	28.9	27.3
IV. Foreign Currency Loans⁴	373.6	380.4	372.7	11.8	11.9	380.4	377.2	379.5	378.8	378.9
V. Naya Pakistan Certificates⁶	84.1	61.9	75.6	62.1	64.2	61.9	71.4	65.8	62.6	78.6
Government Domestic Debt (I+II+III+IV+V)	47,160.2	54,471.5	47,230.6	52,523.0	53,459.9	54,471.5	54,988.2	54,073.0	53,423.6	53,975.5
Government Domestic Liabilities⁵	563.5	216.0	308.8	219.6	215.9	216.0	216.2	202.3	201.9	200.6
Government Domestic Debt and Liabilities	47,723.7	54,687.6	47,539.4	52,742.6	53,675.8	54,687.6	55,204.3	54,275.2	53,625.5	54,176.1

Source: Statistics and Data Services Department, SBP

Notes:

- Includes Premium Prize Bonds (Registered)
 - Includes Rs. 0.013 billion of Treasury Bills on Tap
 - Includes SBP BSC, NIBAF and PSPC T-bills holding of Rs 51,5909 Billion.
 - It includes FEBCs, FCBCs, DBCs, Special US Dollar Bonds and other domestic FC borrowings.
 - This reflects provincial governments' borrowings from banks for commodity operations.
 - Naya Pakistan Certificates (Islamic and conventional) held by residents only. INPC from June 2022 onward also covered commercial banks holding.
 - SBP's on-lending to GOP against SDRs allocation (SDR 1.95 billion) equivalent to PKR 474.94 billion from Nov-21.
- *Source: Ministry of Finance (Budget Wing)
- **Based on nominal values for Long Term Zero Coupon Bonds (Since June 2025)

5.4 Pakistan's External Debt and Liabilities-Outstanding

Million US Dollars

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

Memorandum Items

Public external debt - excluding foreign exchange liabilities (A.1+A.2 Excl. TBills & PIBs)	84,046.6	85,991.6	87,880.4	85,839.9	86,825.2	91,529.8	91,179.6
Public debt including PSEs (A+B+C.a.i.i+C.a.ii.i+C.b.i)	102,540.9	105,873.8	108,193.0	105,815.4	107,053.8	111,750.8	111,395.9
Official liquid reserves ⁴	4,514.4	9,463.1	10,805.9	11,805.2	10,712.5	14,579.9	14,248.2

Source: Statistics and Data Services Department, SBP

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

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

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

3. Includes cash foreign currency and excludes CRR.

Notes:

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

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

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

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

5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

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

Memorandum Items

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

Source: Statistics and Data Services Department, SBP

1. As per the guidelines available in IMF's External Debt Guide for Compilers and Users 2003, the principal repayment of short-term debt is excluded from over all principal repayments. However, for the information of data users, short term repayment of principle has been reported as Memorandum Items. For details see link:

<http://www.sbp.org.pk/departments/stats/Notice/Notice-17-May-2012.pdf>

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

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

5.6 Pakistan's External Debt Servicing-Interest

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

Source: Statistics and Data Services Department, SBP

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

5.7 Ownership Classification of the Federal Government Debt

As on (30th June)	Debt ¹	HELD BY						Intra-Government Debt	Million Rupees
		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)

Items	Jun-23	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25 ^b	Billion Rupees
PSEs debt and liabilities (I+II)	2,328.1	2,919.8	2,919.0	2,920.8	2,960.7	2,866.1	2,866.0	
<i>YOY Growth (in %)</i>	32.7	3.2	5.1	4.4	6.3	(1.8)	(1.8)	
<i>As percent of GDP</i>	2.8	2.8				2.5		
I.PSEs debt	1,687.2	2,105.0	2,089.2	2,068.2	2,106.8	2,015.6	2,009.0	
<i>YOY Growth (in %)</i>	21.1	(3.8)	(2.5)	(3.9)	1.2	(4.2)	(3.8)	
<i>As percent of GDP</i>	2.0	2.0			1.8			
II.PSEs Liabilities¹	640.9	814.8	829.8	852.6	853.8	850.5	857.0	

Source: Statistics and Data Services Department, SBP

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

Note:

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

5.9 National Savings Schemes-Outstanding Amount End Period

SCHEME	Jun-24	Jun-25	2024								2025			Million Rupees		
			2024		2025		2024		2025		2024		2025			
			Nov	Jun	Jul	Aug	Sep	Oct	Nov	Oct	Nov	Oct	Nov			
A. Accounts (i+ii / 1 to 13)	657,518.9	708,734.3	670,493.6	708,734.3	723,898.6	733,527.1	741,329.3	749,896.0	756,909.2							
(i) National Savings Centers	640,236.0	696,075.9	654,592.7	696,075.9	711,608.6	721,074.7	729,031.6	737,634.5	744,740.3							
(ii) Post Offices	17,282.9	12,658.4	15,900.9	12,658.4	12,290.1	12,452.4	12,297.7	12,261.5	12,168.9							
1- Savings Accounts	84,402.4	102,512.9	95,973.4	102,512.9	107,963.6	110,002.5	110,612.1	110,691.6	111,297.7							
2- Khas Deposit Accounts	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6							
3- Mahana Amdani Accounts	1,351.0	1,282.7	1,320.7	1,282.7	1,263.3	1,255.2	1,239.8	1,228.4	1,222.4							
4- Special Savings Accounts	62,321.2	57,237.0	60,429.6	57,237.0	57,099.6	57,556.1	57,410.8	57,620.6	57,829.7							
5- Pensioners Benefit Account	433,957.6	485,757.6	445,764.5	485,757.6	493,769.4	499,609.9	505,562.7	511,366.6	516,099.0							
6- Shahada's Family Welfare Account	188.2	293.5	211.3	293.5	297.8	304.6	316.6	322.4	329.4							
7-Sarwa Islamic Savings Account (SISA)	68,896.3	54,944.9	61,351.5	54,944.9	56,559.4	57,460.6	58,748.0	61,059.1	62,360.3							
8-Sarwa Islamic Term Account (SITA) 1 Year	2,147.6	567.8	976.6	567.8	474.1	470.0	443.7	413.4	377.2							
9-Sarwa Islamic Term Account (SITA) 3 Years	2,639.1	2,618.8	2,573.2	2,618.8	2,743.8	2,761.3	2,739.1	2,775.2	2,784.0							
10-Sarwa Islamic Term Account (SITA) 5 Years	1,104.6	2,634.6	1,390.3	2,634.6	2,806.2	3,148.6	3,275.6	3,428.7	3,586.5							
11-Digital Sarwa Islam.Term Acc. (SITA) 1 Year	105.8	26.4	49.9	26.4	25.4	27.9	25.6	24.1	28.6							
12-Digital Sarwa Isla.Term Acc.(SITA) 3 Years	24.7	54.7	24.5	54.7	67.0	70.4	71.5	71.4	72.4							
13-Digital Sarwa Isla.Term Acc.(SITA) 5 Years	70.0	492.9	117.9	492.9	518.6	549.5	573.3	584.0	611.4							
B. Certificates (i+ii+iii /14 to 25)	2,048,338.2	2,233,617.8	2,096,537.7	2,233,617.8	2,259,759.2	2,277,028.3	2,295,336.0	2,310,681.5	2,324,061.5							
(i) National Savings Centers	1,971,589.9	2,150,961.4	2,014,530.2	2,150,961.4	2,176,907.2	2,193,836.8	2,212,129.2	2,227,584.4	2,241,288.5							
(ii) Post Offices	(2,276.3)	(2,389.1)	(2,398.8)	(2,389.1)	(2,411.5)	(2,353.8)	(2,384.5)	(2,387.7)	(2,393.8)							
(iii) Banks	79,024.6	85,045.5	84,406.2	85,045.5	85,263.6	85,545.3	85,591.3	85,484.8	85,166.7							
14- Defence Savings Certificates	400,407.6	396,512.7	402,517.8	396,512.7	396,043.4	395,976.4	395,727.1	395,079.8	394,370.1							
15- National Deposit Certificates	16.6	16.5	16.5	16.5	16.5	16.5	16.5	16.5	16.5							
16- Khas Deposit Certificates	215.8	215.8	215.8	215.8	215.8	215.8	215.8	215.8	215.8							
17- Premium Savings Certificates	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5							
18- Special Savings Certificates (Registered)	286,049.6	310,908.6	289,247.8	310,908.6	314,374.6	316,739.7	318,521.6	321,094.3	322,055.0							
19- Special Savings Certificates (Bearer)	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6							
20- Regular Income Certificates	264,136.7	316,358.5	265,291.8	316,358.5	324,534.5	329,730.6	335,181.4	341,100.5	346,371.6							
21- Behbood Savings Certificate	1,040,102.1	1,151,350.1	1,062,531.4	1,151,350.1	1,167,929.4	1,179,020.6	1,191,538.0	1,203,553.1	1,212,322.8							
22- Short-Term Savings Certificates (3 Months)	28,978.3	28,265.9	40,434.3	28,265.9	27,803.0	27,371.2	26,676.9	25,809.9	25,898.4							
23- Short-Term Savings Certificates (6 Months)	8,342.9	8,989.2	12,674.5	8,989.2	8,393.3	7,831.9	7,856.6	6,787.0	6,346.6							
24- Short-Term Savings Certificates (12 Months)	18,199.9	15,841.1	20,089.0	15,841.1	14,824.5	14,265.5	13,380.5	10,563.1	9,815.9							
25-Others	1,615.7	4,886.2	3,245.7	4,886.2	5,351.1	5,587.1	5,948.4	6,188.4	6,375.6							
C. National Savings Bonds	-	-	-	-	-	-	-	-	-							
26- 10 Years	-	-	-	-	-	-	-	-	-							
D. Prize Bonds (27 to 35) *	330,417.9	341,947.1	333,902.7	341,947.1	342,652.5	344,235.3	346,138.2	346,745.9	347,313.0							
27- Rs. 100	10,152.5	10,089.2	10,113.4	10,089.2	10,094.5	10,100.3	10,108.9	10,114.8	10,117.9							
28- Rs. 200	28,341.1	28,049.7	28,168.3	28,049.7	28,019.7	28,028.1	28,069.1	28,076.3	28,064.9							
29- Rs. 750	113,703.5	115,307.3	114,052.3	115,307.3	115,699.4	116,166.2	116,515.5	116,928.1	117,196.9							
30- Rs.1,500	173,262.7	184,086.5	176,765.8	184,086.5	184,425.8	185,528.2	187,032.5	187,214.9	187,522.3							
31- Rs. 7,500	1,286.7	1,085.5	1,232.7	1,085.5	1,085.3	1,085.2	1,085.1	1,085.0	1,084.9							
32- Rs. 15,000	1,502.9	1,311.1	1,442.9	1,311.1	1,310.0	1,309.6	1,309.4	1,309.0	1,308.6							
33- Rs. 25,000	699.7	621.0	678.4	621.0	620.9	620.9	620.9	620.8	620.8							
34- Rs. 40,000	728.4	656.5	708.5	656.5	656.4	656.4	656.4	656.4	656.4							
35- Others@	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4							
E. Premium Prize Bonds (Registered) (36 to37)	54,722.2	65,548.3	58,664.5	65,548.3	67,704.2	68,784.6	70,014.6	72,823.2	73,704.1							
36- Rs. 40,000	32,824.3	39,126.8	35,181.3	39,126.8	40,282.3	40,913.6	41,568.9	43,345.7	43,842.8							
37- Rs. 25,000	21,898.0	26,421.4	23,483.1	26,421.4	27,421.9	27,871.0	28,445.7	29,477.5	29,861.3							
F. Post Life Insurance	47,230.3															
TOTAL (A+B+C+D+E+F)	3,138,227.6	3,397,077.8	3,206,828.7	3,397,077.8	3,441,244.9	3,470,805.7	3,500,048.4	3,527,376.9	3,549,218.0							

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	Jun-25	2024		2025					
		Nov	Jun	Jul	Aug	Sep	Oct	Nov	
3 Months Treasury Bills									
Issue	324,047.9	478,819.4	324,047.9	757,749.4	242,502.3	282,733.1	649,498.2	554,595.7	
Discount Allowed	8,165.8	14,622.4	8,165.8	18,820.6	6,030.6	7,035.5	16,461.9	14,145.7	
Discharged	253,749.9	173,336.3	253,749.9	279,039.7	352,535.5	324,047.9	935,650.3	236,269.7	
Discount Paid	6,871.6	6,954.9	6,871.6	7,639.6	9,050.9	8,165.8	23,242.5	5,887.1	
Outstanding Balance	955,623.1	871,753.2	955,623.1	1,434,332.8	1,324,299.6	1,282,984.8	996,832.6	1,315,158.6	
6 Months Treasury Bills									
Issue	154,630.5	248,161.4	154,630.5	245,342.7	123,929.3	102,405.9	251,853.2	79,328.1	
Discount Allowed	8,446.1	16,331.4	8,446.1	13,126.1	6,693.7	5,507.4	13,652.7	4,372.4	
Discharged	356,549.6	483,565.9	356,549.6	147,713.2	66,812.9	67,688.6	239,750.3	141,491.2	
Discount Paid	21,168.3	50,493.5	21,168.3	8,586.0	3,829.8	3,935.0	14,252.9	7,879.4	
Outstanding Balance	818,086.7	1,912,002.8	818,086.7	915,716.2	972,832.5	1,007,549.8	1,019,652.7	957,489.6	
12 Months Treasury Bills									
Issue	381,680.7	563,572.0	381,680.7	591,703.7	347,936.5	158,909.3	979,112.4	374,793.9	
Discount Allowed	41,464.4	70,376.4	41,464.4	62,984.6	37,931.3	17,406.3	109,696.7	42,140.2	
Discharged	481,277.7	1,163,688.7	481,277.7	255,094.7	279,451.2	401,109.0	818,753.7	563,572.0	
Discount Paid	89,796.2	247,687.7	89,796.2	46,462.9	48,117.2	67,312.0	108,038.2	70,376.4	
Outstanding Balance	5,848,284.4	7,085,747.3	5,848,284.4	6,184,893.4	6,253,378.6	6,011,178.9	6,171,537.6	5,982,759.6	
01 Month Treasury Bills									
Issue	277,369.4		277,369.4	227,342.9	146,859.7	141,929.3	615,345.2	171,651.5	
Discount Allowed	2,353.6		2,353.6	1,930.1	1,224.7	1,168.1	5,225.7	1,459.1	
Discharged	346,450.0		346,450.0	277,369.4	227,342.9	146,859.7	457,661.2	299,613.3	
Discount Paid	2,971.1		2,971.1	2,353.6	1,930.1	1,224.7	3,854.5	2,539.3	
Outstanding Balance	277,369.4		277,369.4	227,342.9	146,859.7	141,929.3	299,613.3	171,651.5	
22 Day Special Treasury Bills									
Issue	909,409.8		909,409.8						
Discount Allowed	6,191.3		6,191.3						
Discharged				909,409.8					
Discount Paid				6,191.3					
Outstanding Balance	909,409.8		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	Bid Amount	Bid Amount	Bid Amount	Bid Amount	Bid Amount	
July	-	-	1,783.0	1,773.0	1,225.5	1,225.5	345.0	345.0	-	-	
August	-	-	-	-	757.6	757.6	-	-	-	-	
September	203.0	203.0	869.2	824.2	2,511.0	2,393.0	-	-	-	-	
October	99.3	95.3	-	-	-	-	-	-	-	-	
November	-	-	399.6	384.6	-	-	-	-	-	-	
December	-	-	506.5	506.5	-	-	460.0	460.0	-	-	
January	-	-	1,126.5	1,124.5	-	-	-	-	-	-	
February	-	-	-	-	780.8	753.3	-	-	-	-	
March	-	-	893.9	887.9	-	-	-	-	-	-	
April	-	-	254.0	251.0	-	-	-	-	-	-	
May	-	-	428.8	421.8	-	-	-	-	-	-	
June	624.5	592.5	618.2	560.8	177.0	177.0	-	-	-	-	
Average											
per month	77.23	74.23	573.31	561.19	495.63	482.40	67.08	67.08	-	-	
per day	2.57	2.47	19.11	18.71	16.52	16.08	2.24	2.24	-	-	

Purchase											
Period	2021-22		2022-23		2023-24		2024-25		2025-26		
	Amount	Amount	Amount	Amount	Amount	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			
January	3,805.0	3,159.8	5,074.2	3,803.0	17,580.0	16,746.6	35,163.2	34,836.2			
February	6,699.2	6,699.2	2,663.6	2,343.2	11,286.2	11,042.5	16,310.9	15,638.3			
March	14,252.9	14,152.8	8,606.6	7,909.6	33,281.6	33,251.1	28,473.4	27,095.7			
April	16,310.1	16,150.0	4,584.6	4,266.4	19,206.0	18,798.6	31,225.5	30,233.4			
May	14,225.9	14,149.9	4,061.4	4,039.4	24,040.5	23,464.6	29,406.7	28,150.8			
June	3,283.0	3,188.2	12,548.6	12,459.3	27,067.5	27,062.5	40,657.8	39,887.4			
Average											
per month	9,852.16	9,426.86	5,396.16	4,765.23	15,065.67	14,646.18	28,012.66	27,376.70	32,897.43	32,386.78	
per day	328.41	314.23	179.87	158.84	502.19	488.21	933.76	912.56	1,096.58	1,079.56	

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		
January	106,150.0	260,300.0	615,650.0	2,338,800.0	2,527,850.0	11,078,540.0	1,850,550.0	10,301,600.0		
February	56,150.0	32,500.0	412,650.0	722,600.0	526,150.0	6,495,550.0	1,973,450.0	4,419,900.0		
March	469,350.0	647,550.0	212,225.0	2,233,500.0	783,200.0	4,421,750.0	5,626,250.0	4,630,500.0		
April	316,850.0	974,800.0	1,028,800.0	488,750.0	1,501,700.0	3,122,200.0	3,672,650.0	4,170,500.0		
May	180,600.0	663,950.0	833,250.0	3,266,300.0	904,350.0	3,416,200.0	1,948,000.0	2,305,300.0		
June	527,050.0	4,138,00	1,209,100.0	2,856,500.0	929,000.0	4,141,200.0	3,655,750.0	4,762,800.0		
Average										
per month	250,514.8	287,563.6	553,943.2	1,525,870.8	1,241,311.7	5,962,274.2	2,688,245.0	5,432,333.3	1,314,960.0	1,192,830.0
per day	8,350.5	9,585.5	18,464.8	50,862.4	41,377.1	198,742.5	89,608.2	181,077.8	43,832.0	39,761.0

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		
January	10.75	8.75	18.00	16.00	23.00	21.00	13.00	11.00		
February	10.75	8.75	18.00	16.00	23.00	21.00	13.00	11.00		
March	10.75	8.75	21.00	19.00	23.00	21.00	13.00	11.00		
April	13.25	11.25	22.00	20.00	23.00	21.00	13.00	11.00		
May	14.75	12.75	22.00	20.00	23.00	21.00	12.00	10.00		
June	16.00	14.00	23.00	21.00	21.50	19.50	12.00	10.00		

Source: Domestic Markets & Monetary Management Department, SBP

Notes:

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

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

*. Month end rates

**6.4 Auction of Government of Pakistan
Market Treasury Bills**

Auction	1 Months Treasury Bills				3 Months Treasury Bills				6 Months Treasury Bills				12 Months Treasury Bills				Million Rupees
	Settlement Date	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)
2025																	
9-Jan-25						254,848.1	98,522.3	11.78	11.71	308,370.3	122,920.3	11.79	11.73	1,242,012.1	212,708.1	11.80	11.72
23-Jan-25						200,457.1	40,623.8	11.59	11.59	401,862.5	33,379.0	11.40	11.40	903,576.3	251,499.5	11.39	11.35
6-Feb-25						316,883.8	169,438.2	11.80	11.67	272,884.4	44,384.4	11.50	11.41	385,949.3	238,099.3	11.59	11.38
20-Feb-25						298,306.1	144,861.1	11.82	11.70	133,468.4	26,258.4	11.67	11.64	348,845.0	87,695.0	11.65	11.58
6-Mar-25						-	-	-	-	242,109.4	62,109.4	11.67	11.66	449,548.9	84,688.9	11.64	11.55
20-Mar-25	590,393.9	123,298.9	12.05	12.05	345,522.8	146,125.5	11.82	11.72	164,514.3	9,514.3	11.67	11.67	516,632.8	113,233.1	11.90	11.86	
3-Apr-25	276,043.6	228,543.6	12.39	12.25	264,496.0	114,496.0	12.01	11.83	190,850.0	78,350.0	12.00	11.92	383,378.4	218,378.4	12.01	11.90	
17-Apr-25	811,271.4	284,376.4	12.32	12.29	235,885.2	135,021.2	12.01	11.96	179,738.0	76,238.0	11.99	11.95	605,497.3	468,997.3	12.01	11.93	
2-May-25	896,231.0	65,180.3	12.15	12.14	199,738.1	151,658.1	12.01	11.98	164,215.3	99,415.3	12.00	11.97	319,745.0	245,745.0	12.01	11.97	
15-May-25	686,928.8	333,428.8	11.25	11.18	484,050.3	103,050.3	11.24	11.21	247,506.6	62,006.6	11.28	11.25	671,220.9	165,765.9	11.35	11.32	
29-May-25	766,017.4	15,992.4	11.10	11.10	636,539.9	258,536.1	11.15	11.13	817,953.9	87,363.9	11.18	11.11	1,122,443.5	410,377.0	11.20	11.16	
12-Jun-25	506,341.4	265,581.2	11.09	11.06	498,608.0	233,908.0	11.05	10.95	872,041.5	95,391.5	10.97	10.95	1,233,833.1	258,580.4	10.95	10.92	
26-Jun-25	1,130,641.9	14,141.9	11.00	11.00	299,023.3	98,305.8	11.00	10.95	332,385.2	67,685.2	10.90	10.90	631,758.5	164,564.7	10.93	10.88	
10-Jul-25	996,460.8	216,100.8	11.24	11.08	641,552.4	486,569.4	11.00	10.86	399,597.7	190,197.7	10.90	10.75	1,099,258.3	601,778.3	10.80	10.67	
24-Jul-25	364,217.6	13,172.2	10.85	10.85	441,547.9	290,000.5	10.71	10.67	217,857.1	68,271.1	10.70	10.68	390,060.1	52,910.1	10.70	10.67	
7-Aug-25	1,028,220.7	59,280.2	10.90	10.87	370,910.6	182,322.8	10.85	10.80	179,946.0	54,107.9	10.87	10.78	266,422.7	90,422.7	11.00	10.90	
21-Aug-25	520,752.3	88,804.3	10.90	10.87	222,352.0	66,210.0	10.85	10.82	179,315.0	76,515.0	10.85	10.83	576,195.1	295,445.1	11.00	10.94	
4-Sep-25	606,018.2	126,666.5	10.75	10.73	366,580.9	175,946.9	10.85	10.83	185,215.3	45,935.3	10.85	10.83	431,349.5	166,679.5	11.00	10.98	
18-Sep-25	419,030.9	16,430.9	10.74	10.74	204,101.8	113,821.8	10.85	10.79	203,978.0	61,978.0	10.84	10.76	300,136.1	9,636.1	11.00	10.99	
2-Oct-25	801,418.3	318,418.3	11.15	11.09	153,076.5	56,226.5	11.05	10.96	255,918.9	112,438.9	11.05	10.82	373,353.2	243,353.2	11.19	11.13	
16-Oct-25	826,361.5	182,411.5	11.11	11.09	563,602.9	321,823.1	11.05	11.00	300,923.4	60,908.4	11.04	10.87	475,772.1	210,772.1	11.25	11.20	
30-Oct-25	878,198.8	119,741.1	11.00	10.99	497,310.5	287,910.5	11.05	11.02	278,176.4	92,158.7	11.05	10.94	732,273.2	634,683.8	11.35	11.29	
13-Nov-25	812,500.0	111,725.0	10.99	10.97	472,657.8	317,647.8	11.04	11.02	139,754.1	14,754.1	11.05	11.02	375,552.2	48,781.2	11.35	11.32	
27-Nov-25	694,582.2	61,385.6	10.89	10.89	432,093.6	251,093.6	11.00	11.00	204,616.4	68,946.4	11.00	11.00	785,402.9	368,152.9	11.27	11.27	

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 (%)
10-Apr-25	2-Years	0.00%	120,250.0	37,000.0	81.9	11.94	11.90
	3-Years	12.00%	165,840.0	38,000.0	100.2	11.88	11.86
	5-Years	12.00%	306,430.0	93,180.0	98.8	12.34	12.29
	10-Years	12.00%	287,623.0	247,623.0	95.6	12.79	12.78
	15-Years	12.00%	7,500.0	R	-	-	-
8-May-25	2-Years	0.00%	157,000.0	105,591.4	82.8	11.79	11.64
	3-Years	12.00%	279,000.0	71,762.7	100.7	11.69	11.65
	5-Years	12.00%	203,300.0	69,145.0	99.5	12.14	12.11
	10-Years	12.00%	185,968.0	53,020.0	96.7	12.59	12.53
	15-Years	12.00%	30,000.0	R	-	-	-
19-Jun-25	2-Years	0.00%	276,030.6	63,135.0	84.3	11.39	11.36
	3-Years	12.00%	188,000.0	37,013.0	101.3	11.40	11.37
	5-Years	12.00%	375,489.0	130,433.0	101.0	11.70	11.69
	10-Years	12.00%	87,065.1	38,197.1	97.2	12.50	12.39
	15-Years	12.00%	290,500.0	288,000.0	16.6	12.70	12.70
17-Jul-25	2-Years	0.00%	179,750.0	39,267.9	81.4	10.85	10.82
	3-Years	10.50%	134,104.6	41,765.2	98.6	11.05	11.00
	5-Years	11.00%	337,950.0	254,840.0	98.5	11.39	11.29
	10-Years	11.50%	339,122.5	6,449.3	96.0	12.20	12.20
	15-Years	0.00%	704,920.0	R	-	-	-
4-Aug-25	2-Years	0.00%	150,250.0	28,040.0	81.5	11.09	11.05
	3-Years	10.50%	273,779.0	46,840.7	98.4	11.14	11.09
	5-Years	11.00%	234,981.0	43,374.8	98.4	11.44	11.38
	10-Years	11.50%	342,607.0	220,590.3	96.3	12.15	12.15
	15-Years	0.00%	1,032,500.0	300,087.5	17.5	12.45	12.44
8-Sep-25	2-Years	0.00%	39,450.0	43,289.0	82.1	11.20	11.16
	3-Years	10.50%	5,584.0	8,145.4	98.4	11.14	11.11
	5-Years	11.00%	108,850.0	114,993.6	98.4	11.44	11.41
	10-Years	11.50%	205,000.0	207,855.3	96.9	12.04	12.01
	15-Years	0.00%	280,000.0	280,000.0	17.8	12.38	12.38
15-Oct-25	2-Years	0.00%	164,100.0	17,553.0	82.8	11.33	11.32
	3-Years	10.50%	111,500.0	13,858.5	98.0	11.35	11.34
	5-Years	11.00%	220,450.5	12,912.5	98.2	11.50	11.49
	10-Years	11.50%	522,799.0	337,402.0	97.1	12.00	11.91
	15-Years	0.00%	517,500.0	125,006.0	18.1	12.34	12.30
6-Nov-25	2-Years	0.00%	160,100.0	63,775.1	83.2	11.48	11.45
	3-Years	10.50%	319,650.0	144,838.0	97.7	11.49	11.44
	5-Years	11.00%	179,350.0	97,475.0	97.7	11.64	11.58
	10-Years	11.50%	239,973.8	146,553.8	97.1	12.00	11.93
	15-Years	0.00%	539,500.0	340,010.6	18.5	12.25	12.25

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 Received

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
26-Jun-25	02-Year 03-Year 05-Year 10-Year	742,500.0	155,554.0	95.2						
10-Jul-25	02-Year 03-Year 05-Year 10-Year	767,000.0	208,420.0	94.6						
24-Jul-25	02-Year 03-Year 05-Year 10-Year	602,000.0	R	-						
7-Aug-25	02-Year 03-Year 05-Year 10-Year	539,200.0	203,350.0	94.9						
21-Aug-25	02-Year 03-Year 05-Year 10-Year	873,800.0	109,250.0	95.5						
4-Sep-25	02-Year 03-Year 05-Year 10-Year	444,000.0	36,744.0	95.5						
18-Sep-25	02-Year 03-Year 05-Year 10-Year	502,006.0	R	-						
2-Oct-25	02-Year 03-Year 05-Year 10-Year	394,000.0	246,752.9	94.5						
16-Oct-25	02-Year 03-Year 05-Year 10-Year	1,058,500.0	157,844.5	94.8						
30-Oct-25	02-Year 03-Year 05-Year 10-Year	1,011,500.0	205,880.7	95.0						
13-Nov-25	02-Year 03-Year 05-Year 10-Year	727,600.0	55,020.1	95.1						
27-Nov-25	02-Year 03-Year 05-Year 10-Year	523,500.0	28,207.0	95.4						

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 Received

6.7 KIBOR

Percent per annum

Period		1 Week		2 Weeks		1 Month		3 Months		6 Months		9 Months		12 Months	
		Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
2024	Nov Month Average	15.13	15.63	15.03	15.53	14.89	15.39	13.42	13.67	13.14	13.39	12.92	13.42	12.78	13.28
	End-Month	14.92	15.42	14.86	15.36	14.43	14.93	12.56	12.81	12.42	12.67	12.17	12.67	11.92	12.42
Dec	Month Average	13.86	14.36	13.64	14.14	13.36	13.86	12.11	12.36	12.08	12.33	12.01	12.51	11.98	12.48
	End-Month	12.95	13.45	12.92	13.42	12.85	13.35	11.89	12.14	11.91	12.16	11.99	12.49	12.02	12.52
2025	Jan Month Average	12.67	13.17	12.57	13.07	12.38	12.88	11.63	11.88	11.61	11.86	11.59	12.09	11.57	12.07
	End-Month	11.99	12.49	11.97	12.47	11.91	12.41	11.58	11.83	11.47	11.72	11.43	11.93	11.38	11.88
Feb	Month Average	11.92	12.42	11.89	12.39	11.83	12.33	11.66	11.91	11.56	11.81	11.50	12.00	11.48	11.98
	End-Month	11.90	12.40	11.83	12.33	11.72	12.22	11.66	11.91	11.57	11.82	11.50	12.00	11.50	12.00
Mar	Month Average	11.88	12.38	11.83	12.33	11.76	12.26	11.78	12.03	11.72	11.97	11.65	12.15	11.65	12.15
	End-Month	11.94	12.44	11.92	12.42	11.91	12.41	11.93	12.18	11.88	12.13	11.85	12.35	11.84	12.34
Apr	Month Average	11.94	12.41	11.92	12.39	11.88	12.36	11.89	12.10	11.85	12.09	11.80	12.28	11.80	12.27
	End-Month	11.91	12.41	11.88	12.38	11.81	12.31	11.85	12.10	11.85	12.10	11.80	12.30	11.79	12.29
May	Month Average	11.04	11.54	11.04	11.54	11.04	11.54	11.19	11.44	11.21	11.46	11.20	11.70	11.19	11.69
	End-Month	10.92	11.42	10.91	11.41	10.88	11.38	10.94	11.19	10.95	11.20	10.97	11.47	10.98	11.48
Jun	Month Average	10.88	11.38	10.87	11.37	10.85	11.35	10.91	11.16	10.91	11.16	10.88	11.38	10.89	11.39
	End-Month	10.94	11.44	10.92	11.42	10.89	11.39	10.90	11.15	10.88	11.13	10.82	11.32	10.81	11.31
Jul	Month Average	10.88	11.38	10.84	11.34	10.80	11.30	10.77	11.02	10.73	10.98	10.69	11.19	10.66	11.16
	End-Month	10.80	11.30	10.84	11.34	10.85	11.35	10.78	11.03	10.77	11.02	10.73	11.23	10.73	11.23
Aug	Month Average	10.86	11.36	10.84	11.34	10.81	11.31	10.80	11.05	10.80	11.05	10.75	11.25	10.76	11.26
	End-Month	10.84	11.34	10.79	11.29	10.76	11.26	10.78	11.03	10.78	11.03	10.76	11.26	10.77	11.27
Sep	Month Average	10.81	11.31	10.79	11.29	10.78	11.28	10.80	11.05	10.80	11.05	10.77	11.27	10.78	11.28
	End-Month	10.88	11.38	10.84	11.34	10.83	11.33	10.82	11.07	10.84	11.09	10.80	11.30	10.82	11.32
Oct	Month Average	10.86	11.36	10.87	11.37	10.89	11.39	10.91	11.16	10.93	11.18	10.89	11.39	10.90	11.40
	End-Month	10.86	11.36	10.86	11.36	10.89	11.39	10.92	11.17	10.94	11.19	10.92	11.42	10.94	11.44
Nov	Month Average	10.88	11.38	10.87	11.37	10.89	11.39	10.91	11.16	10.94	11.19	10.94	11.44	10.97	11.47
	End-Month	10.84	11.34	10.83	11.33	10.84	11.34	10.88	11.13	10.91	11.16	10.92	11.42	10.93	11.43

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

Period		Percent per annum					
		Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months
2024	Nov	15.82	14.63	14.83		13.12	
	Dec	14.21	13.20	13.07	13.99	12.29	12.48
2025	Jan	13.14	12.53	-	12.33	11.75	-
	Feb	12.47	11.78	-	-	-	-
	Mar	12.34	11.98	-	11.80	-	-
	Apr	11.88	11.90	11.87	-	-	-
	May	11.51	10.80	-	-	-	-
	Jun	11.04	11.36	11.15	-	-	-
	Jul	11.13	10.93	10.86	-	-	-
	Aug	10.95	11.03	-	11.05	-	-
	Sep	11.43	10.90	10.76	-	-	-
	Oct	10.88	10.81	10.88	-	-	-
	Nov	10.98	10.98	-	-	-	-

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
03-Nov-25	280.90	281.07	281.70	323.89	324.22	325.37	1.82	1.82	1.83	368.82	369.05	369.90
04-Nov-25	280.87	281.11	281.68	323.73	324.13	325.25	1.83	1.83	1.84	368.30	368.61	369.39
05-Nov-25	280.86	281.10	281.73	322.83	323.22	324.38	1.83	1.83	1.84	366.21	366.52	367.35
06-Nov-25	280.85	281.08	281.76	323.36	323.75	324.95	1.83	1.83	1.84	366.94	367.24	368.14
07-Nov-25	280.82	280.98	281.56	324.03	324.34	325.42	1.83	1.83	1.84	368.57	368.77	369.53
10-Nov-25	280.81	280.99	281.55	324.94	325.28	326.33	1.82	1.83	1.83	369.53	369.77	370.49
11-Nov-25	280.78	280.96	281.51	324.63	324.97	326.06	1.82	1.82	1.83	368.67	368.91	369.62
12-Nov-25	280.77	280.84	281.35	325.15	325.36	326.38	1.82	1.82	1.82	369.12	369.21	369.87
13-Nov-25	280.76	280.92	281.45	326.19	326.50	327.53	1.81	1.82	1.82	369.04	369.24	369.92
14-Nov-25	280.72	280.96	281.48	326.55	326.95	327.97	1.82	1.82	1.83	368.74	369.05	369.72
17-Nov-25	280.71	280.88	281.37	325.96	326.28	327.27	1.81	1.82	1.82	369.84	370.05	370.69
18-Nov-25	280.67	280.93	281.45	325.50	325.93	326.97	1.81	1.81	1.82	369.34	369.67	370.35
19-Nov-25	280.66	280.95	281.53	325.13	325.59	326.69	1.80	1.81	1.82	368.90	369.28	370.03
20-Nov-25	280.65	280.85	281.40	323.30	323.65	324.69	1.78	1.79	1.79	366.84	367.09	367.81
21-Nov-25	280.62	280.78	281.34	323.87	324.17	325.31	1.79	1.79	1.80	367.07	367.27	368.02
24-Nov-25	280.61	280.72	281.22	323.46	323.71	324.75	1.79	1.79	1.80	367.71	367.85	368.51
25-Nov-25	280.57	280.67	281.17	323.27	323.51	324.53	1.79	1.79	1.80	368.08	368.21	368.86
26-Nov-25	280.56	280.62	281.00	324.81	325.00	325.88	1.79	1.80	1.80	369.89	369.97	370.47
27-Nov-25	280.55	280.61	281.02	325.12	325.31	326.25	1.80	1.80	1.81	371.14	371.21	371.75
28-Nov-25	280.52	280.54	280.92	324.69	324.84	325.72	1.79	1.80	1.80	370.61	370.64	371.15

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
03-Nov-25	348.84	349.33	351.06	184.08	184.20	184.66	74.90	74.93	75.04	914.75	915.51	918.24
04-Nov-25	347.74	348.32	350.05	183.00	183.17	183.60	74.89	74.94	75.04	914.09	915.12	917.71
05-Nov-25	347.02	347.59	349.34	182.44	182.60	183.06	74.89	74.94	75.06	914.42	915.42	918.13
06-Nov-25	347.29	347.85	349.62	182.91	183.07	183.56	74.89	74.93	75.07	914.30	915.25	918.26
07-Nov-25	347.64	348.11	349.75	182.11	182.23	182.65	74.87	74.90	75.02	914.70	915.43	918.10
10-Nov-25	348.53	349.03	350.64	183.39	183.53	183.93	74.87	74.91	75.02	914.29	915.11	917.57
11-Nov-25	349.38	349.88	351.57	183.14	183.27	183.67	74.86	74.90	75.01	914.10	914.91	917.35
12-Nov-25	351.05	351.42	353.02	183.51	183.57	183.95	74.86	74.87	74.97	914.21	914.65	916.96
13-Nov-25	352.90	353.37	354.97	184.71	184.83	185.22	74.86	74.89	74.99	915.23	915.94	918.30
14-Nov-25	354.63	355.21	356.80	183.20	183.37	183.75	74.86	74.91	75.00	915.30	916.27	918.61
17-Nov-25	353.79	354.28	355.84	183.45	183.57	183.93	74.85	74.88	74.96	915.29	916.05	918.32
18-Nov-25	353.18	353.82	355.46	182.07	182.25	182.63	74.84	74.89	74.97	914.75	915.78	918.10
19-Nov-25	351.11	351.76	353.45	182.19	182.39	182.81	74.84	74.90	74.99	913.79	914.94	917.47
20-Nov-25	348.10	348.63	350.23	181.69	181.84	182.23	74.83	74.86	74.95	913.10	913.95	916.39
21-Nov-25	348.95	349.42	351.21	180.76	180.88	181.29	74.82	74.85	74.93	913.37	914.08	916.56
24-Nov-25	347.07	347.49	349.14	181.36	181.44	181.81	74.82	74.83	74.90	912.76	913.31	915.60
25-Nov-25	346.77	347.17	348.81	181.01	181.09	181.44	74.80	74.82	74.88	913.25	913.76	915.95
26-Nov-25	348.03	348.38	349.87	182.42	182.47	182.74	74.80	74.81	74.84	913.82	914.20	916.07
27-Nov-25	348.45	348.79	350.49	183.12	183.16	183.47	74.80	74.80	74.84	914.00	914.37	916.33
28-Nov-25	348.04	348.35	349.97	183.00	183.03	183.31	74.78	74.76	74.81	913.55	913.81	915.69

Source: Domestic Markets & Monetary Management Department, SBP

ArchiveLink:<http://www.sbp.org.pk/ecodata/rates/m2m/M2M-History.asp>

6.10 Secondary Market Transactions in Government Securities

Million Rupees

Securities/Transactions	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25
PIB Outright Transactions						
Purchases	6,394,696.3	5,834,021.8	5,419,821.0	6,166,232.0	3,825,413.6	5,924,588.9
Non-Banks	2,101,971.3	1,761,628.2	1,511,889.6	2,299,245.4	1,734,497.7	2,967,834.0
Banks	4,292,725.0	4,072,393.6	3,907,931.4	3,866,986.6	2,090,915.9	2,956,754.9
Sales	6,394,696.3	5,834,021.8	5,419,821.0	6,166,232.0	3,825,413.6	5,924,588.9
Non-Banks	2,071,830.2	1,768,001.3	1,339,303.7	2,255,900.8	1,740,181.0	2,620,404.1
Banks	4,322,866.1	4,066,020.5	4,080,517.3	3,910,331.2	2,085,232.6	3,304,184.8
Net Position	-	-	-	-	-	-
GIS Outright Transactions						
Purchases	497,488.9	795,235.9	900,402.6	765,118.4	1,221,908.1	1,147,540.6
Non-Banks	82,162.0	341,055.9	382,576.0	247,577.8	396,251.3	408,353.5
Banks	415,326.9	454,180.0	517,826.6	517,540.5	825,656.7	739,187.1
Sales	497,488.9	795,235.9	900,402.6	765,118.4	1,221,908.1	1,147,540.6
Non-Banks	371,689.5	309,310.4	345,233.1	408,579.9	592,974.2	390,359.1
Banks	125,799.4	485,925.5	555,169.5	356,538.5	628,933.8	757,181.5
Net Position	-	-	-	-	-	-
MTB Outright Transactions						
Purchases	8,993,261.9	3,608,368.5	2,378,829.6	2,382,239.9	3,724,014.4	2,930,687.6
Non-Banks	3,725,733.2	1,532,766.4	1,020,644.0	835,013.2	1,658,506.9	1,121,617.7
Banks	5,267,528.7	2,075,602.0	1,358,185.5	1,547,226.7	2,065,507.5	1,809,069.9
Sales	8,993,261.9	3,608,368.5	2,378,829.6	2,382,239.9	3,724,014.4	2,930,687.6
Non-Banks	3,883,177.8	1,103,872.1	771,037.8	859,200.8	1,202,727.7	882,472.6
Banks	5,110,084.2	2,504,496.3	1,607,791.8	1,523,039.1	2,521,286.7	2,048,215.0
Net Position	-	-	-	-	-	-
Repo Transactions						
Repo	4,077,254.4	4,113,813.0	3,838,522.6	4,672,235.3	4,638,087.4	4,175,732.6
Non-Banks	339,723.4	293,698.0	211,490.2	311,014.4	450,857.1	217,349.5
Banks	3,737,531.0	3,820,115.0	3,627,032.4	4,361,220.9	4,187,230.3	3,958,383.1
Reverse Repo	4,077,254.4	4,113,813.0	3,838,522.6	4,672,235.3	4,638,087.4	4,175,732.6
Non-Banks	400,441.4	492,185.0	372,091.4	347,685.9	566,306.3	683,188.1
Banks	3,676,813.0	3,621,628.0	3,466,431.2	4,324,549.4	4,071,781.1	3,492,544.5
Net Position	-	-	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

7.1 KSE 100 & All Shares Index-Selected Sectors

S.No	Sector Name	FY24	FY25	2024		2025					End Period
				Nov	Jun	Jul	Aug	Sep	Oct	Nov	
	KSE 100 Index (1991 = 1,000)	78,444.96	125,627.31	101,357.32	125,627.31	139,390.42	148,617.78	165,493.59	161,631.73	166,677.70	
	KSE All Shares Index (1995 = 1,000)	49,683.75	78,584.71	63,920.43	78,584.71	86,260.96	91,685.08	100,542.55	98,254.73	100,309.12	
1	Automobile Assembler	50,236.32	63,225.07	60,448.86	63,225.07	72,900.13	76,446.07	78,278.57	77,380.91	76,303.05	
2	Automobile Parts & Accessories	53,633.09	48,678.66	55,843.82	48,678.66	53,769.26	58,691.37	59,552.89	55,144.59	55,242.64	
3	Cable & Electrical Goods	24,427.04	33,422.03	27,879.69	33,422.03	34,660.07	37,193.70	41,962.33	39,860.64	39,307.09	
4	Cement	65,763.54	87,074.48	87,450.47	87,074.48	90,929.27	101,019.33	112,681.09	104,183.07	105,288.26	
5	Chemical	11,120.36	15,275.11	12,890.50	15,275.11	10,946.63	10,347.83	11,196.46	10,705.56	11,144.16	
6	Close -End Mutual Funds	1,910.43	2,917.10	2,424.75	2,917.10	3,987.44	3,682.05	5,212.77	4,823.84	4,683.66	
7	Commercial Banks	18,545.04	24,956.11	21,932.34	24,956.11	29,586.18	31,958.04	34,851.29	35,627.00	34,937.62	
8	Engineering	41,557.19	43,952.11	37,433.76	43,952.11	44,404.66	48,568.18	54,309.82	48,588.27	43,637.01	
9	Fertilizer	25,783.47	32,595.26	37,501.68	32,595.26	37,198.64	37,222.69	39,678.88	40,604.89	46,158.29	
10	Food & Personal Care Products	92,009.42	137,157.46	112,684.86	137,157.46	151,650.35	160,514.72	163,803.83	160,241.86	161,804.15	
11	Insurance	17,915.12	23,884.96	20,884.89	23,884.96	27,014.35	28,082.39	28,084.22	28,186.19	27,453.77	
12	Inv. Banks /Inv. Cos./Sec. Cos.	124,336.44	171,354.79	136,191.01	171,354.79	195,299.50	196,584.35	223,604.13	216,073.75	239,218.72	
13	Jute	18,829.09	53,496.40	30,961.68	53,496.40	73,208.56	80,228.69	73,394.55	74,407.54	93,521.11	
14	Leasing Companies	96.06	173.00	110.80	173.00	178.89	207.54	217.25	256.46	191.91	
15	Leather & Tanneries	25,413.31	29,876.81	33,534.27	29,876.81	29,848.85	30,293.19	33,505.17	32,056.22	36,781.43	
16	Miscellaneous	20,162.37	30,428.97	22,775.29	30,428.97	34,614.79	34,144.79	35,146.19	34,660.69	34,275.24	
17	Modarabas	2,552.56	4,007.54	2,976.55	4,007.54	5,047.71	5,452.41	6,279.72	6,315.24	6,117.82	
18	Oil & Gas Exploration Companies	14,588.62	17,924.74	15,491.69	17,924.74	18,404.30	19,671.00	21,960.43	20,169.68	21,022.62	
19	Oil & Gas Marketing Companies	9,667.52	18,191.17	15,036.73	18,191.17	18,651.50	18,605.79	21,244.01	20,570.69	20,511.64	
20	Paper & Board	21,100.94	24,107.82	23,543.48	24,107.82	25,180.25	26,685.42	27,809.85	27,199.44	27,696.43	
21	Pharmaceuticals	33,942.52	68,383.62	65,386.76	68,383.62	72,062.88	75,741.00	79,998.50	74,641.01	72,375.92	
22	Power Generation & Distribution	39,264.61	39,300.45	35,349.74	39,300.45	39,452.42	41,513.31	52,118.65	44,649.60	45,823.62	
23	Refinery	11,324.95	18,272.67	13,869.57	18,272.67	17,313.47	18,094.52	20,748.05	18,786.73	19,592.26	
24	Sugar & Allied Industries	141,590.56	212,190.28	153,997.33	212,190.28	237,060.17	239,876.37	238,020.23	242,020.14	237,157.39	
25	Synthetic & Rayon	92,329.94	97,742.98	88,586.49	97,742.98	99,533.29	96,284.81	94,118.41	89,344.17	90,885.47	
26	Technology & Communication	55,370.47	54,176.61	72,493.64	54,176.61	58,303.86	59,174.66	68,098.93	72,413.62	73,570.13	
27	Textile Spinning	15,376.13	18,962.23	18,706.46	18,962.23	21,095.38	23,454.74	22,604.41	20,533.20	21,671.69	
28	Textile Weaving	2,266.80	3,527.66	2,366.87	3,527.66	3,523.60	3,534.82	3,742.33	3,497.52	3,358.26	
29	Tobacco	75,632.05	96,327.46	86,771.74	96,327.46	96,830.09	99,558.64	118,127.86	95,855.46	93,617.68	
30	Transport	36,310.83	48,643.58	43,607.55	48,643.58	52,904.13	56,133.89	63,640.79	60,465.75	61,597.95	
31	Vanaspati & Allied Industries	27,929.46	155,498.22	27,388.76	155,498.22	126,468.44	121,004.28	101,428.42	91,267.22	85,711.94	
32	Woolen	3,925.35	12,784.72	5,375.56	12,784.72	11,216.03	11,050.82	10,395.87	9,356.43	8,857.89	
33	Real Estate Investment Trust	46,044.19	61,834.08	50,171.95	61,834.08	63,150.41	70,551.88	73,179.68	67,340.46	68,479.03	
34	Exchange Traded Funds	701,652.94	1,013,993.76	1,055,972.87	1,013,993.76	1,037,530.09	1,090,948.60	1,224,733.27	1,202,285.53	1,220,395.57	
35	Property	7,395.45	12,352.09	10,726.29	12,352.09	13,888.10	14,854.58	16,876.95	15,888.39	15,806.66	
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	
Jan	45,374.68	40,673.06	61,979.18	114,255.73	
Feb	44,461.01	40,510.37	64,578.52	113,251.67	
Mar	44,928.83	40,000.83	67,005.11	117,806.75	
Apr	45,249.41	41,580.85	71,102.55	111,326.58	
May	43,078.14	41,330.56	75,878.48	119,691.09	
Jun	41,540.83	41,452.69	78,444.96	125,627.31	
Month	KSE All Share Index (1995 = 1,000)				
	FY22	FY23	FY24	FY25	FY26
Jul	32,163.11	27,796.13	32,027.29	49,473.46	86,260.96
Aug	32,394.47	29,077.87	30,041.97	50,674.74	91,685.08
Sep	30,668.90	28,225.45	31,158.71	51,814.23	100,542.55
Oct	31,596.79	28,144.59	34,558.22	56,913.70	98,254.73
Nov	30,831.91	28,693.26	40,324.28	63,920.43	100,309.12
Dec	30,726.52	27,532.64	41,916.27	72,170.67	
Jan	31,007.64	27,100.87	41,892.68	70,604.12	
Feb	30,523.62	26,679.75	42,840.89	70,262.66	
Mar	30,788.28	26,428.49	44,562.88	73,340.42	
Apr	30,774.66	27,428.44	46,554.24	69,423.50	
May	29,310.51	27,703.24	48,828.32	74,761.32	
Jun	28,582.29	28,111.03	49,683.75	78,584.71	
Month	KMI-30 Index (Base: June 2008)				
	FY22	FY23	FY24	FY25	FY26
Jul	76,259.24	65,446.00	80,370.86	122,928.29	196,907.86
Aug	77,641.73	70,346.75	74,969.26	124,792.20	212,370.79
Sep	72,315.95	67,463.05	77,669.37	124,751.16	246,267.46
Oct	74,486.07	69,310.33	88,224.74	133,711.50	232,700.28
Nov	73,210.74	71,768.60	101,700.59	148,572.54	239,315.92
Dec	71,687.06	68,277.85	104,728.78	178,636.06	
Jan	73,592.63	69,439.38	103,712.89	171,979.28	
Feb	72,148.81	68,762.41	108,852.28	169,716.79	
Mar	72,914.93	69,337.93	112,364.01	183,106.29	
Apr	74,012.17	72,354.37	119,444.80	166,387.76	
May	70,045.46	71,339.96	125,779.87	180,638.95	
Jun	68,766.37	70,748.13	126,424.27	184,886.50	

Source: Pakistan Stock Exchange

As per last working day

7.3 Market Capitalization of PSX All Shares

Million Rupees

S.No	Sector Name	End Period		2024		2025				
		FY24	FY25	Nov	Jun	Jul	Aug	Sep	Oct	Nov
		452,137.2	572,869.6	544,051.8	572,869.6	660,533.2	692,662.4	709,266.3	701,132.9	695,278.8
1	Automobile Assembler	91,231.9	82,804.2	94,992.4	82,804.2	94,005.1	102,610.4	104,116.6	96,409.5	96,581.0
2	Automobile parts & Accessories	56,014.4	80,430.2	64,707.7	80,430.2	83,409.6	89,506.8	100,982.6	96,272.1	94,935.1
3	Cable & Electrical Goods	708,467.1	1,365,269.2	942,098.3	1,365,269.2	1,441,770.8	1,685,776.6	1,880,383.9	1,740,305.6	1,758,767.2
4	Cement	243,777.4	336,263.0	282,582.1	336,263.0	376,688.8	356,083.0	385,286.4	368,393.0	383,485.8
5	Chemical	2,804.5	4,282.4	3,559.6	4,282.4	5,853.7	5,405.4	7,652.5	7,081.5	6,875.8
6	Close -End Mutual Funds	2,173,352.9	3,285,948.6	2,571,293.8	3,285,948.6	3,895,582.4	4,210,099.5	4,591,249.9	4,693,438.5	4,602,620.4
7	Commercial Banks	131,921.4	142,504.6	121,370.4	142,504.6	144,028.3	157,532.8	176,156.0	157,597.9	149,455.6
8	Engineering	782,365.7	1,093,088.8	1,138,783.4	1,093,088.8	1,247,464.4	1,248,271.1	1,330,640.4	1,361,693.7	1,547,928.4
9	Fertilizer	1,107,522.1	1,322,378.6	1,219,463.5	1,322,378.6	1,435,892.5	1,497,836.1	1,504,501.0	1,448,283.8	1,440,651.8
10	Food & Personal Care Products	61,970.7	113,926.5	65,937.5	113,926.5	111,041.3	119,830.4	122,248.1	96,371.5	99,174.1
11	Glass & Ceramics	141,824.3	194,021.7	166,278.1	194,021.7	219,823.7	228,514.6	229,854.5	230,693.7	224,699.2
12	Insurance	234,114.0	507,614.5	264,048.5	507,614.5	578,547.3	582,353.5	663,931.5	641,572.1	710,294.8
13	Inv. Banks /INV.COS./Securities COS.	190.8	542.2	313.8	542.2	742.0	813.1	743.8	754.1	947.8
14	Jute	745.3	1,342.7	859.9	1,342.7	1,388.4	1,610.7	1,686.0	1,990.3	1,489.4
15	Leasing Companies	73,541.0	86,469.4	97,054.7	86,469.4	86,419.8	87,706.4	97,005.8	92,810.8	106,491.3
16	Leather & Tanneries	86,599.1	130,695.2	97,821.8	130,695.2	148,673.7	146,655.0	150,956.1	148,870.8	147,215.2
17	Miscellaneous	9,777.0	11,404.3	11,487.0	11,404.3	14,364.3	15,516.0	17,870.3	17,971.4	17,409.6
18	Modarabas	1,401,774.1	2,331,820.8	2,015,308.9	2,331,820.8	2,394,205.9	2,558,989.8	2,856,821.9	2,623,864.5	2,734,820.9
19	Oil & Gas Exploration Companies	215,225.5	404,986.1	334,760.6	404,986.1	415,234.8	414,216.7	472,951.0	458,199.0	456,883.5
20	Oil & Gas Marketing Companies	98,768.6	112,843.5	110,201.9	112,843.5	117,863.2	124,908.6	130,171.8	128,148.4	130,489.9
21	Paper & Board	286,419.3	577,046.5	551,757.8	577,046.5	608,093.4	639,130.7	675,057.1	637,927.0	618,568.1
22	Pharmaceuticals	472,302.1	472,733.9	425,211.1	472,733.9	474,561.8	499,351.6	626,920.1	537,077.0	551,198.9
23	Power Generation & Distribution	94,480.5	152,442.1	115,708.8	152,442.1	144,440.0	150,956.0	173,093.5	156,730.7	163,451.0
24	Refinery	99,733.0	148,906.3	107,449.8	148,906.3	166,358.9	168,335.2	167,032.7	169,839.6	166,427.2
25	Sugar & Allied Industries	157,136.8	140,541.4	140,137.2	140,541.4	140,971.3	134,490.7	129,386.6	120,688.4	120,808.5
26	Synthetic & Rayon	311,295.5	432,397.2	407,850.2	432,397.2	465,337.9	472,566.5	544,108.3	579,109.5	588,358.4
27	Technology & Communication	349,451.1	393,536.1	340,378.0	393,536.1	463,264.4	454,303.5	504,237.1	461,859.3	465,256.0
28	Textile Composite	58,678.7	89,766.6	81,844.2	89,766.6	100,054.2	111,244.5	107,211.5	97,387.9	102,787.8
29	Textile Spinning	3,338.3	5,195.0	3,485.6	5,195.0	5,189.0	5,205.6	5,511.2	5,150.7	4,945.6
30	Textile Weaving	319,851.0	407,372.4	366,961.0	407,372.4	409,498.1	421,037.4	499,567.4	405,376.5	395,912.8
31	Tobacco	58,567.8	105,221.8	91,935.9	105,221.8	114,437.9	121,424.3	137,662.6	130,794.7	133,243.8
32	Transport	1,275.9	7,103.8	1,251.2	7,103.8	5,777.6	5,528.0	4,633.7	4,169.5	3,915.7
33	Vanaspatti & Allied Industries	255.2	831.3	349.5	831.3	729.3	718.6	676.0	608.4	576.0
34	Woolen	65,994.9	88,626.6	71,911.2	88,626.6	90,513.3	101,121.8	104,888.2	96,518.9	98,150.8
35	Real Estate Investment Trust	1,133.3	1,637.7	1,705.5	1,637.7	1,675.7	1,762.0	1,978.1	1,941.8	1,971.1
36	Exchange Traded Funds	20,760.7	34,675.1	30,111.0	34,675.1	38,987.0	41,700.1	47,377.4	44,602.4	44,373.0
37	Property	-	-	-	-	-	-	-	-	-
38	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39	Future Contracts	-	-	-	-	-	-	-	-	-
40	Bonds	-	-	-	-	-	-	-	-	-
TOTAL		10,374,799.3	15,239,539.8	12,885,024.1	15,239,539.8	16,703,423.1	17,655,775.5	19,263,817.8	18,561,637.1	18,866,440.1

Source: Pakistan Stock Exchange

As per last working day

7.4 Turnover of Shares at Pakistan Stock Exchange

Million No. of Shares

Month	Monthly Turnover at Ready Counter of the PSX				
	FY22	FY23	FY24	FY25	FY26
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	
Jan	5,824.05	4,275.86	11,737.43	16,701.34	
Feb	4,660.97	3,806.13	7,190.09	10,063.38	
Mar	4,872.75	4,159.48	7,673.19	7,542.67	
Apr	6,251.41	2,330.90	9,177.24	10,788.60	
May	4,760.77	4,032.90	12,128.67	11,851.03	
Jun	5,266.80	3,902.82	7,808.72	16,518.93	
Total	76,908.15	51,805.77	117,589.32	164,800.97	113,922.07

Source: Pakistan Stock Exchange

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

Overall

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

Source: Statistics and Data Services Department, SBP

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

Private Sector

	Items	FY20	FY21	FY22	FY23	FY24
A. Non-Current Assets (A1+A3+A4+A5+A6)		3,977,089	4,317,259	5,056,466	6,045,901	5,174,713
1. Capital work in progress		438,967	544,126	675,764	525,703	392,435
2. Operating fixed assets at cost		4,877,676	5,197,059	5,890,618	6,961,887	6,331,472
3. Operating fixed assets after deducting accumulated depreciation		2,804,451	2,948,371	3,418,020	4,401,906	3,754,143
4. Intangible assets		84,582	79,530	147,705	135,883	119,599
5. Long term investments		486,412	590,132	667,798	811,238	731,780
6. Other non-current assets		162,676	155,100	147,179	171,170	176,756
B. Current Assets (B1+B2+B3+B4+B5+B6)		3,241,932	3,767,655	4,947,677	5,584,067	5,142,238
1. Cash & bank balance		231,387	330,194	470,528	465,641	524,227
2. Inventories; of which:		891,759	937,083	1,444,898	1,672,322	1,606,109
i) Raw material		462,420	524,120	812,033	846,736	828,510
ii) Work in progress		79,266	81,620	127,398	146,770	190,543
iii) Finished goods		336,970	306,858	480,037	663,918	586,322
3. Trade Debt / accounts receivables		880,446	915,125	1,079,691	1,205,892	1,038,513
4. Short term loans and advances		118,108	133,146	155,572	165,504	160,906
5. Short term investments		248,960	486,266	595,145	738,274	743,492
6. Other current assets		871,272	965,842	1,201,843	1,336,435	1,068,991
of which: i) Stores, spares & loose tools		187,878	207,579	261,410	300,054	301,021
ii) Trade deposits & pre-payments		51,808	51,463	83,854	138,971	66,129
Total Assets (A+B) / Equity & Liabilities (C+D+E)		7,219,022	8,084,915	10,004,143	11,629,968	10,316,951
C. Shareholders' Equity (C1+C2+C3)		2,825,048	3,283,207	3,914,767	4,605,418	4,431,786
1. Issued, Subscribed & Paid up capital		702,285	747,966	803,057	838,457	758,973
i) Ordinary Shares		685,474	727,480	783,658	819,380	740,798
ii) Preference shares		16,812	20,486	19,399	19,077	18,175
2. Reserves		1,694,509	2,084,400	2,569,837	2,923,612	2,928,402
i) Capital Reserve		355,994	397,730	472,629	693,122	735,844
ii) Revenue Reserve		1,338,515	1,686,669	2,097,209	2,230,490	2,192,558
of which: un-appropriated profit/loss) / retained earnings		828,061	1,192,793	1,510,793	1,730,252	1,763,287
3. Surplus on revaluation of fixed assets		428,253	450,842	541,872	843,348	744,411
D. Non-Current Liabilities (D1+D2+D3+D4+D5)		1,273,050	1,471,354	1,799,939	2,081,293	1,586,699
1. Long term borrowings		854,453	928,638	1,195,260	1,289,526	813,093
of which: i) Long term secured loans		749,982	821,433	1,099,870	1,197,401	737,933
ii) Long term unsecured loans		14,843	29,229	29,263	27,677	14,507
iii) Long term lease finance		78,169	77,976	66,219	64,448	61,423
2. Subordinated loans / Sponsor's loans		13,636	11,458	10,373	8,978	5,623
3. Debentures/TFCs (bonds payable)		10,697	17,129	11,231	10,011	10,075
4. Employees benefit obligations		71,295	72,187	81,863	91,880	99,051
5. Other non-current liabilities		322,968	441,943	501,211	680,898	658,858
E. Current Liabilities (E1+E2+E3+E4)		3,120,924	3,330,353	4,289,437	4,943,258	4,298,466
1. Trade Credit & other accounts payables		1,506,387	1,695,292	2,151,972	2,400,177	2,117,493
of which: i) Trade credits		756,654	816,611	1,118,369	1,154,606	821,261
2. Short term Borrowings		1,138,861	1,007,969	1,274,468	1,508,755	1,273,096
of which: i) Short term Secured loans		1,114,548	972,797	1,237,087	1,435,133	1,196,533
ii) Short term unsecured loans		19,427	23,321	28,232	31,537	27,092
iii) Short term lease finance		7,344	7,643	9,091	42,085	49,471
3. Current portion of non-current liabilities		227,189	305,813	351,144	464,340	329,265
4. Other current liabilities		248,486	321,279	511,854	569,986	578,611
of which: i) Interest / markup payables		92,806	77,912	100,801	155,801	121,845
ii) Taxes payable		36,049	49,649	106,623	138,680	149,276
F. Operations:						
1. Sales		5,498,738	6,203,902	8,984,050	10,333,525	10,513,498
i) Local sales (Net)		4,807,582	5,360,116	7,726,684	8,883,787	8,672,107
ii) Export Sales (Net)		691,156	843,786	1,257,365	1,449,738	1,841,391
2. Cost of sales		4,669,589	5,062,985	7,369,057	8,521,189	8,611,801
i) Cost of material		2,955,210	3,328,267	5,085,256	5,684,520	4,970,549
ii) Labour		254,497	283,974	337,592	376,951	429,354
iii) Overhead		1,459,881	1,450,743	1,946,208	2,459,719	3,211,898
3. Gross profit / (loss) (F1-F2)		829,150	1,140,917	1,614,993	2,182,336	1,901,697
4. General, administrative and other expenses		457,467	480,258	618,390	740,356	867,314
i) Selling & distribution expenses		208,007	221,270	270,839	318,184	370,916
of which: Advertising & promotions		33,979	36,315	39,580	45,684	49,546
ii) Administrative and other expenses		249,460	258,988	347,551	422,172	496,399
of which: Corporate social responsibilities		3,402	4,796	6,961	8,022	8,840
5. Other income / (loss)		149,254	193,530	188,372	300,386	341,393
6. EBIT (F3-F4+F5)		520,937	854,189	1,184,975	1,372,366	1,375,776
7. Financial expenses		230,899	173,586	218,704	441,949	456,829
of which: (i) Interest expenses		210,972	149,971	179,972	362,637	344,053
8. Profit / (loss) before taxation (F6-F7)		290,038	680,603	966,270	930,417	918,947
9. Tax expenses		94,890	160,465	266,717	314,762	330,844
10. Profit / (loss) after tax (F8-F9)		195,147	520,138	699,553	615,655	588,103
11. Cash dividends		126,741	263,813	281,302	249,595	331,461
12. Bonus shares / stock dividends		3,496	6,772	8,566	28,935	14,992
G. Statement of Cash Flows						
1. Net cash flows from operating activities		410,046	865,267	628,074	601,140	1,029,688
2. Net cash flows from investing activities		(359,541)	(500,635)	(769,522)	(573,043)	(245,463)
3. Net cash flows from financing activities		(21,936)	(37,227)	180,554	(84,302)	(419,145)
H. Miscellaneous						
1. Depreciation for the year		217,625	226,307	245,858	285,653	292,176
2. Salaries, wages and employee benefits		417,730	460,891	554,352	612,365	682,271
I. Key Performance Indicators						
P1. Net Profit margin / Net profit to sales (F10 as % of F1)		3.55	8.38	7.79	5.96	5.59
P2. Asset turnover (F1 to Avg {Current year(A+B), previous year (A+B)})		0.79	0.81	0.99	0.96	0.96
P3. Return on Assets (F10 as % of Avg {Current year(A+B), previous year (A+B)})		2.79	6.80	7.73	5.69	5.36
P4. Financial leverage (Avg. {Current year(A+B), previous year (A+B) to Avg. Current year(C), previous year (C)})		2.53	2.51	2.51	2.54	2.43
P5. Return on equity (F10 as % of Avg {Current year(C), previous year (C)})		7.05	17.03	19.44	14.45	13.02
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)		2.27	5.76	7.28	5.97	7.32

Source: Statistics and Data Services Department, SBP

7.7 Financial Statements Analysis of Non-Financial Companies Listed on PSX
 Public Sector Enterprises

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

Source: Statistics and Data Services Department, SBP

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

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing, Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2020-21	141.31	146.74	146.69	147.08	143.36	142.61	136.35	136.23	148.36	140.28	107.62	123.99	143.71	138.68	148.35
2021-22	158.48	166.46	167.70	159.13	149.57	157.47	151.01	153.40	162.29	174.06	110.23	134.71	150.58	156.11	164.07
2022-23	204.73	231.34	231.76	228.82	248.83	187.06	172.14	202.70	189.60	259.72	114.00	191.59	165.17	206.99	212.43
2023-24	252.66	279.39	280.92	270.26	364.62	223.40	222.70	259.25	230.67	310.19	127.17	256.80	186.64	259.45	270.83
2024-25	264.01	277.49	279.03	268.35	388.49	253.52	237.13	273.84	263.27	306.86	134.88	273.93	207.77	280.67	306.78
Nov-24	265.46	282.28	278.50	304.72	382.59	252.06	240.27	273.28	262.62	301.79	134.88	275.78	205.21	279.75	300.78
Dec-24	265.63	282.32	279.03	301.87	384.67	253.53	238.43	273.77	265.00	304.98	134.89	276.71	205.25	280.75	302.35
Jan-25	266.17	280.69	284.10	260.40	385.70	254.80	240.06	275.04	267.65	307.61	134.89	277.27	205.48	283.35	304.90
Feb-25	263.95	273.24	282.41	218.84	389.99	255.41	239.26	274.96	269.16	308.55	134.89	277.89	206.38	284.26	309.92
Mar-25	266.29	278.34	285.59	235.33	393.38	258.98	238.95	275.38	269.34	307.71	134.89	276.36	209.89	284.79	313.93
Apr-25	264.06	272.61	279.96	228.98	395.15	260.06	233.53	277.13	270.87	307.75	134.98	278.93	217.62	286.41	321.11
May-25	263.60	272.12	279.79	226.59	395.48	262.59	230.66	277.85	271.91	307.20	135.02	265.72	219.10	286.96	326.44
Jun-25	264.22	271.10	276.60	238.50	396.72	263.31	232.28	278.22	274.28	310.10	135.17	266.19	219.68	288.86	328.43
Jul-25	271.94	279.15	279.60	276.46	397.44	264.17	248.87	278.73	275.24	321.04	135.26	266.49	220.15	289.95	331.35
Aug-25	270.18	275.70	281.20	243.08	397.79	264.70	245.49	279.69	277.20	317.93	135.31	267.34	222.97	290.50	333.52
Sep-25	275.60	290.74	293.59	273.83	398.28	265.79	244.12	280.52	279.49	317.05	135.38	266.50	223.43	292.46	339.02
Oct-25	280.66	298.58	295.88	314.61	398.10	266.67	249.46	281.86	281.37	319.76	135.62	264.36	223.61	293.73	352.83
Nov-25	281.78	297.90	298.67	293.35	399.67	268.48	253.10	282.83	284.42	320.24	135.68	264.55	223.61	294.70	354.92

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
2020-21	140.57	145.67	145.32	147.68	151.95	139.43	137.44	135.34	148.22	141.09	109.02	121.12	146.09	137.57	147.47
2021-22	157.19	165.58	166.75	158.74	158.71	154.51	150.58	151.41	162.67	175.68	112.53	131.14	153.19	155.07	162.79
2022-23	199.39	226.75	227.05	225.03	265.28	183.75	167.93	199.42	188.05	260.23	117.24	185.16	166.83	207.68	210.96
2023-24	247.49	274.62	276.35	264.55	385.47	215.01	225.00	251.32	231.37	304.37	131.50	246.38	185.90	258.87	266.00
2024-25	260.64	276.42	278.24	265.87	410.51	244.88	243.11	263.58	266.43	301.65	138.39	258.22	201.77	276.64	297.44
Nov-24	261.92	279.93	277.31	295.15	403.16	244.54	246.49	264.13	267.04	296.81	138.39	260.05	199.91	276.36	291.88
Dec-24	261.67	279.90	277.20	295.67	405.62	245.42	244.15	263.20	268.54	300.02	138.40	260.51	199.96	277.24	292.40
Jan-25	262.17	278.37	282.91	251.93	406.23	246.32	245.50	264.44	270.50	302.43	138.38	260.67	200.02	279.39	294.76
Feb-25	260.46	271.84	281.18	217.41	410.59	246.69	244.76	264.72	271.35	303.09	138.38	260.96	200.61	280.26	299.81
Mar-25	262.48	277.04	284.44	233.91	414.86	249.74	244.31	264.94	271.71	302.14	138.38	258.99	203.07	280.73	304.14
Apr-25	260.65	271.43	278.85	228.22	417.98	251.04	239.51	267.22	273.81	301.84	138.39	261.43	211.42	282.36	311.43
May-25	260.84	273.34	280.68	230.57	418.05	254.43	236.58	267.57	274.20	301.57	138.43	250.50	212.23	282.75	316.36
Jun-25	261.04	271.30	276.18	242.90	418.82	254.64	238.20	267.58	276.26	304.52	138.60	250.36	212.44	283.57	317.53
Jul-25	270.04	279.27	279.90	275.57	419.92	254.87	258.93	268.22	276.72	315.95	138.62	250.53	212.70	283.97	321.00
Aug-25	268.06	274.75	280.77	239.65	420.23	255.32	255.60	269.71	278.71	312.80	138.68	251.61	216.13	284.54	323.39
Sep-25	272.09	287.74	291.08	268.29	420.57	255.85	254.08	270.65	280.61	311.84	138.78	250.70	216.28	286.84	328.68
Oct-25	276.28	293.61	291.64	305.11	420.73	256.50	259.29	272.01	282.04	314.95	138.97	248.77	216.38	288.06	341.17
Nov-25	277.77	294.42	295.31	289.28	422.93	258.42	262.30	272.54	285.70	315.13	139.02	248.81	216.38	288.70	343.10

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	
2020-21	142.42	147.95	148.21	146.39	134.69	146.68	133.93	137.56	148.49	138.93	105.12	129.42	135.51	140.68	149.61	
2021-22	160.43	167.46	168.75	159.58	140.35	161.25	151.95	156.38	161.93	171.38	106.13	141.50	141.58	157.98	165.90	
2022-23	212.78	236.49	237.03	233.22	232.23	191.27	181.42	207.63	191.14	258.88	108.24	203.77	159.44	205.75	214.55	
2023-24	260.46	284.74	286.04	276.90	343.59	234.09	217.64	271.18	229.97	319.89	119.46	276.57	189.20	260.48	277.77	
2024-25	269.11	278.68	279.91	271.23	366.27	264.54	223.91	289.28	260.13	315.55	128.64	303.75	228.50	287.94	320.19	
Nov-24	270.81	284.92	279.82	315.84	361.85	261.64	226.55	287.05	258.24	310.10	128.64	305.61	223.51	285.88	313.56	
Dec-24	271.60	285.04	281.07	309.07	363.54	263.86	225.79	289.68	261.49	313.24	128.64	307.45	223.51	287.08	316.64	
Jan-25	272.21	283.29	285.44	270.25	364.99	265.62	228.04	290.99	264.82	316.24	128.68	308.76	224.34	290.50	319.46	
Feb-25	269.22	274.82	283.78	220.51	369.21	266.53	227.13	290.37	266.98	317.65	128.68	310.02	226.30	291.47	324.44	
Mar-25	272.05	279.81	286.87	236.98	371.72	270.77	227.13	291.09	266.98	317.00	128.68	309.31	233.45	292.11	327.98	
Apr-25	269.20	273.94	281.21	229.86	372.13	271.57	220.34	292.05	267.95	317.59	128.91	312.12	239.01	293.73	335.00	
May-25	267.77	270.75	278.80	221.97	372.73	272.99	217.59	293.32	269.64	316.57	128.94	294.60	242.80	294.57	340.90	
Jun-25	269.02	270.88	277.07	233.39	374.43	274.36	219.20	294.24	272.32	319.40	129.06	296.23	244.66	298.42	344.07	
Jul-25	274.81	279.01	279.26	277.49	374.78	276.03	226.67	294.55	273.77	329.51	129.28	296.78	245.87	300.75	346.21	
Aug-25	273.37	276.77	281.68	247.06	375.17	276.67	223.19	294.70	275.70	326.48	129.31	297.17	246.57	301.25	348.07	
Sep-25	280.91	294.12	296.40	280.25	375.81	278.46	222.12	295.37	278.38	325.74	129.33	296.47	248.13	302.60	353.86	
Oct-25	287.26	304.16	300.62	325.65	375.29	279.63	227.75	296.68	280.71	327.77	129.66	293.93	248.57	303.98	369.58	
Nov-25	287.84	301.81	302.43	298.07	376.21	281.31	232.79	298.32	283.16	328.76	129.74	294.40	248.58	305.53	371.89	

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
2020-21	153.87	155.69	167.57	149.24	146.95	155.76	119.27	151.61	151.92
2021-22	192.20	194.98	183.52	177.03	171.86	190.49	127.27	218.97	181.34
2022-23	255.25	246.83	226.33	224.18	229.70	217.72	162.21	308.16	294.90
2023-24	306.72	280.48	338.00	261.23	275.96	237.90	184.43	356.76	374.91
2024-25	312.53	281.90	358.81	277.16	292.55	253.79	182.18	342.42	388.74
Nov-24	313.11	283.65	366.60	276.38	291.32	253.26	190.25	339.62	389.47
Dec-24	311.95	281.12	361.62	276.70	292.37	253.21	175.78	340.06	388.24
Jan-25	312.51	281.69	361.36	278.47	295.03	253.37	175.78	339.49	388.51
Feb-25	311.94	276.43	359.16	279.35	295.70	254.82	174.41	342.96	388.47
Mar-25	312.85	280.94	353.52	282.50	299.83	256.00	178.56	340.78	387.74
Apr-25	308.80	272.87	343.25	281.03	296.41	258.20	178.56	339.38	388.08
May-25	308.81	275.89	337.63	281.29	297.11	257.62	178.56	338.50	388.38
Jun-25	310.63	276.18	341.65	282.70	299.23	257.75	178.56	341.74	389.51
Jul-25	314.33	280.73	359.18	283.50	300.40	257.88	178.56	342.33	389.98
Aug-25	313.68	278.18	352.31	284.96	301.25	260.63	178.56	342.32	394.27
Sep-25	315.34	283.50	349.10	290.38	310.15	259.63	179.03	338.00	393.89
Oct-25	316.96	284.94	356.22	292.89	314.00	259.70	179.03	336.35	393.66
Nov-25	316.44	279.58	360.88	293.48	314.77	259.98	179.03	336.36	394.99

Source: Pakistan Bureau of Statistics

8.5 Sensitive Price Indicator (SPI) by Expenditure Groups

YEAR / MONTH	Quintile-I	Quintile-II	Quintile-III	Quintile-IV	Quintile-V	Combined
	Up to Rs.17,732	Rs.17,733 to Rs.22,888	Rs.22,889 to Rs.29,517	Rs.29,518 to Rs.44,175	Above Rs.44,175	
2020-21	150.09	143.19	144.62	141.21	142.54	142.16
2021-22	175.75	165.86	167.36	163.81	167.28	166.21
2022-23	233.74	223.49	227.79	224.29	231.32	227.36
2023-24	298.07	292.35	307.98	299.28	301.65	300.43
2024-25	309.44	306.83	328.98	317.97	319.66	318.46
 Nov-24	316.22	313.15	334.04	321.88	322.26	322.44
Dec-24	318.64	315.25	335.92	323.61	323.79	324.16
Jan-25	314.02	311.04	333.14	321.86	322.71	322.03
Feb-25	308.94	306.66	329.37	318.68	320.29	318.97
Mar-25	308.72	306.82	329.72	319.46	321.34	319.83
Apr-25	302.38	299.68	323.33	313.48	316.00	313.77
May-25	299.32	296.19	320.76	311.69	314.38	311.29
Jun-25	299.26	295.13	319.71	310.45	312.79	309.78
Jul-25	308.58	305.99	330.09	319.71	321.55	319.73
Aug-25	318.57	318.16	341.34	329.26	328.73	329.29
Sep-25	325.00	323.52	346.52	333.88	331.33	332.83
Oct-25	327.93	325.58	348.15	335.10	331.64	333.67
Nov-25	329.36	326.68	349.36	336.38	333.52	335.39

Source: Pakistan Bureau of Statistics

8.6 Selected Commodity Prices

Year/ Month End Position	¹(24 Karat) Rs. per 10g		Cotton³ Rs. Per 37.32 Kg	Fuel Prices² 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
Nov-24	236,930	2,737	17,685	251	257
Dec-24	235,050	2,583	18,285	253	257
Jan-25	250,870	2,807	18,285	257	262
Feb-25	257,050	2,802	17,785	257	265
Mar-25	281,480	3,072	17,085	256	260
Apr-25	297,280	2,948	16,985	256	258
May-25	298,000	2,988	16,985	260	264
Jun-25	301,340	3,294	16,585	268	274
Jul-25	299,970	3,347	16,285	273	286
Aug-25	312,330	3,600	16,280	266	274
Sep-25	350,630	4,239	15,880	266	275
Oct-25	361,490	4,396	15,280	265	277
Nov-25	380,520	5,115	15,580	267	286

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

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

Items	UNIT	FY24	FY25	2024		2025 ^R					
				Oct	Mar	Apr	May	Jun	Jul	Aug	Sep
I. MANUFACTURED GOODS											
Vegetable Ghee	'000' M.Tons	1,490.6	1,476.6	121.3	124.9	125.1	125.6	123.3	122.3	121.1	116.4
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	6,796.0	5,824.3	-	269.6	11.2	43.0	-	-	-	-
Cigarettes	Billion Nos.	32.9	35.2	3.4	2.7	3.4	3.5	2.0	3.0	3.3	2.9
Cotton Yarn	'000' M.Tons	2,477.2	2,665.3	220.1	227.5	227.5	227.8	222.1	223.5	229.1	224.4
Cotton Cloth	Million Sq. M.	871.4	877.3	73.1	73.1	73.2	73.2	73.1	73.3	73.2	73.2
Paper	'000' M.Tons	366.2	355.5	29.2	29.6	26.5	30.1	27.8	27.1	28.6	28.4
Paper Board	"	420.5	434.2	35.8	42.2	38.0	34.7	29.9	44.5	44.6	39.5
Soda Ash	"	785.3	699.5	62.4	53.2	55.5	62.9	57.9	53.2	49.9	46.6
Caustic Soda	"	497.2	452.5	41.0	37.0	34.0	32.1	32.0	35.3	35.8	29.4
Sulfuric acid	"	63.8	49.3	5.1	3.2	6.5	4.3	4.1	4.8	6.2	5.5
Chlorine Gas	"	17.2	16.7	1.4	1.4	1.4	1.5	1.4	1.3	1.2	1.6
Urea	"	6,591.0	6,771.5	590.1	594.0	569.5	606.3	554.6	564.1	596.5	544.0
Super Phosphate	"	86.4	82.5	7.0	6.7	6.5	7.2	7.6	8.4	6.3	8.4
Ammonium Nitrate	"	888.0	856.1	67.4	80.3	61.6	75.4	73.6	75.7	71.0	73.0
Nitro Phosphate	"	823.6	849.0	62.5	75.8	64.8	77.4	70.7	76.6	72.8	74.5
Cycle Tyres & Tubes	'000' Nos.	10,943.0	11,846.0	963.0	1,002.0	1,009.0	1,017.0	1,024.0	1,033.0	1,042.0	1,052.0
Motor Tyres & Tubes	"	31,106.9	31,777.1	2,636.1	2,660.4	2,673.9	2,691.3	2,677.8	2,721.0	2,706.5	2,729.1
Cement	'000' M.Tons	39,566.0	37,779.0	3,543.0	3,192.0	2,700.0	3,632.0	2,901.0	3,325.0	3,407.0	3,452.0
Pig Iron	"	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	46,275	28,893	2,069	1,061	1,570	1,537	1,952	1,762	1,136	2,082
Bicycle	'000' Nos.	159.0	170.2	13.9	14.6	14.5	14.6	14.6	14.7	14.7	14.8

II. MINERALS & ELECTRICITY GENERATION

	FY24	FY25	2024		2025						
			Jun	Nov	Dec	Jan	Feb	Mar	Apr	May	
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
Gypsum	"	2,107.3	1,816.0	157.72	161.6	180.9	161.7	146.8	143.1	134.7	157.7
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
Rock Salt	"	3,185.3	2,900.1	245.93	196.4	298.5	319.3	258.0	282.1	163.9	247.9
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
China Clay	"	15.4	13.5	2.23	1.2	1.1	1.1	1.2	1.4	1.4	1.7
Chromite	"	252.8	246.2	19.22	17.9	20.3	15.9	16.2	21.1	25.8	18.3
Marble	"	6,785.1	8,287.1	362.70	686.5	754.5	754.6	676.6	666.4	557.8	701.1
Barytes	"	139.8	126.1	11.25	10.2	11.5	13.4	10.0	7.7	12.2	17.6
Dolomite	"	518.1	776.3	41.49	74.3	61.1	83.4	44.2	55.7	63.7	77.1
Sulphur	"	7.1	35.1	-	4.2	3.8	4.0	1.2	0.9	0.9	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
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
Electricity	Gwh	134.2	136.9	14.4	9.1	8.6	7.5	7.8	9.5	11.7	13.8

Source: Pakistan Bureau of Statistics

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

Year / Month	Manufacturing	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Cement	Auto-Mobiles	Fertilizers	
FY21	114.50	117.18	99.58	96.27	101.06	100.89	126.06	119.70	140.54	96.92	110.48	
FY22	127.96	113.02	102.11	111.53	101.56	101.11	104.15	142.04	135.50	142.84	113.50	
FY23	114.78	125.59	91.24	79.90	79.13	88.58	114.44	129.77	116.98	71.40	103.28	
FY24	115.67	120.08	98.85	61.52	72.74	83.86	74.23	128.95	111.67	53.53	115.23	
FY25	114.83	118.95	95.62	65.81	78.26	84.43	53.24	129.45	106.62	78.24	117.18	
2024	Mar	115.15	117.21	107.73	80.96	73.66	83.84	95.82	138.45	115.32	56.75	122.16
	Apr	105.93	113.13	97.51	69.57	73.77	84.12	74.70	113.74	88.26	54.47	111.04
	May	113.97	121.51	86.31	91.07	75.36	84.16	106.29	133.94	112.81	66.69	104.44
	Jun	108.46	118.69	82.26	54.82	77.40	84.24	50.19	117.02	105.90	65.90	106.07
	Jul	106.14	113.64	91.49	67.06	77.45	84.31	59.57	122.94	94.83	61.87	121.89
	Aug	111.43	113.95	94.64	59.86	77.50	84.34	59.55	137.33	97.34	49.66	120.46
	Sep	111.69	119.53	107.14	74.80	77.53	84.35	55.08	137.57	106.92	69.47	120.64
	Oct	109.33	117.24	96.33	76.45	77.56	84.41	58.27	127.87	119.99	74.37	121.20
	Nov	107.17	121.34	96.83	67.06	77.56	84.44	60.70	132.67	113.56	69.40	113.09
	Dec	127.95	120.33	96.48	49.98	77.56	84.44	55.21	131.95	117.05	71.66	122.33
2025^P	Jan	130.27	121.38	95.66	58.50	77.57	84.45	51.64	130.36	108.21	89.14	109.75
	Feb	123.53	117.76	112.65	75.87	77.57	84.45	41.54	124.72	100.79	84.51	94.49
	Mar	112.42	120.73	100.66	60.54	80.15	84.46	52.38	141.38	108.11	67.42	123.22
	Apr	108.01	120.91	88.57	75.83	80.16	84.49	44.12	126.15	91.44	87.24	116.67
	May	117.25	121.43	86.84	77.93	80.27	84.53	49.23	127.11	123.01	105.10	125.72
	Jun	112.75	119.15	80.10	45.90	78.26	84.43	51.60	113.33	98.25	109.08	116.70
	Jul	115.64	118.22	93.04	67.11	78.77	84.64	72.57	140.69	112.61	97.79	119.94
	Aug	112.41	117.07	90.49	73.85	80.74	84.53	72.57	143.98	115.39	114.55	123.85
	Sep	114.15	112.48	88.52	65.76	79.07	84.53	72.57	133.98	116.91	121.77	115.66
	Oct	118.43	111.54	96.38	77.31	78.37	84.57	72.57	127.78	135.27	122.71	125.91

Source: Pakistan Bureau of Statistics

10.1 Consolidated Fiscal Operations (Federal & Provincial)

(Billion Rupees)

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

Source: Ministry of Finance Govt. of Pakistan

10.2 Federal Government Revenue Receipts

(Billion Rupees)

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

Source: Ministry of Finance Govt. of Pakistan

10.3 Federal Government Expenditure and Lending

(Billion Rupees)

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

Source: Ministry of Finance Govt. of Pakistan

10.4 Federal Board of Revenue Tax Collection

(Billion Rupees)

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

Ministry of Finance Govt. of Pakistan

11.1 Gross Domestic Product of Pakistan

(a) at current basic prices of 2015-16

(Million Rupees)

Sector/ Industry	2022-23 ^F	2023-24 ^R	2024-25 ^P	FY24		FY25			
				Q3	Q4	Q1 ^R	Q2 ^R	Q3 ^R	Q4 ^P
A. Agriculture Sector (1 to 4)	19,596,632	24,975,658	26,198,232	6,246,653	6,370,865	6,306,616	6,732,325	6,474,107	6,685,184
1. Crops (i+ii+iii)	7,801,117	10,495,239	9,156,856	2,570,599	2,077,518	2,207,951	2,817,963	2,222,530	1,908,412
i. Important Crops	4,598,141	6,591,273	4,521,303	1,306,648	1,234,534	1,316,925	1,342,652	985,702	876,023
ii. Other Crops	2,924,717	3,430,010	4,284,328	1,126,669	714,031	788,703	1,385,316	1,153,350	956,959
iii. Cotton Ginning	278,259	473,956	351,225	137,282	128,953	102,323	89,995	83,478	75,430
2. Livestock	11,210,370	13,817,927	16,299,043	3,534,000	4,104,818	3,935,216	3,706,481	4,090,115	4,567,231
3. Forestry	364,003	406,305	463,064	102,572	103,873	107,807	114,454	119,586	121,217
4. Fishing	221,142	256,187	279,269	39,482	84,656	55,642	93,426	41,877	88,324
B. Industrial Sector (1 to 4)	17,331,360	21,296,591	22,830,032	5,363,471	5,287,759	5,373,347	5,743,607	5,757,122	5,955,957
1. Mining & Quarrying	1,789,766	2,246,265	2,289,688	602,635	544,192	594,438	582,570	572,006	540,675
2. Manufacturing (i+ii+iii)	11,415,656	13,836,554	14,819,021	3,661,025	3,390,769	3,523,500	3,748,367	3,933,691	3,613,463
i. Large Scale	8,536,018	10,138,638	10,445,264	2,716,512	2,408,309	2,484,680	2,674,245	2,809,362	2,476,977
ii. Small Scale	1,732,217	2,252,074	2,623,891	575,530	581,906	631,603	648,071	666,982	677,235
iii. Slaughtering	1,147,421	1,445,842	1,749,866	368,983	400,553	407,217	426,050	457,347	459,252
3. Electricity, gas and water supply	1,966,814	2,731,578	2,886,521	483,061	790,320	583,211	647,715	544,192	1,111,403
4. Construction	2,159,124	2,482,194	2,834,802	616,749	562,479	672,198	764,955	707,233	690,416
Commodity Producing Sector (A+B)	36,927,992	46,272,249	49,028,264	11,610,124	11,658,624	11,679,963	12,475,932	12,231,229	12,641,141
C Services Sector (1 to 10)	42,636,272	53,365,130	57,904,139	13,793,615	13,699,380	13,915,382	14,290,657	14,899,542	14,798,557
1. Wholesale & Retail Trade	15,855,830	19,240,978	19,857,521	5,055,269	4,599,732	4,734,156	5,025,891	5,180,525	4,916,949
2. Transport & Storage	4,318,117	7,184,114	9,914,078	1,884,539	2,090,063	2,294,262	2,346,322	2,622,816	2,650,677
3. Accommodation and Food Services Activities (Hotels & Restaurants)	1,201,656	1,534,879	1,758,822	391,721	402,050	416,191	436,364	449,448	456,819
4. Information and Communication	1,314,876	1,573,308	1,723,503	391,652	432,666	417,864	433,807	434,508	437,324
5. Finance & Insurance Activities	3,189,460	3,676,422	2,072,723	868,653	925,371	599,330	458,000	481,184	534,209
6. Real Estate Activities (Ownership of Dwellings)	3,366,051	3,705,332	4,067,697	937,591	963,645	986,556	1,006,553	1,028,160	1,046,429
7. Public Administration and Social Security (General Government)	3,474,295	4,000,127	4,635,080	1,028,776	1,028,969	1,112,901	1,140,310	1,191,008	1,190,862
8. Education	1,886,354	2,269,407	2,578,983	581,682	603,111	605,299	627,808	654,877	690,998
9. Human Health and Social Work Activities	1,222,837	1,473,457	1,766,757	377,849	393,825	411,043	436,018	455,694	464,002
10. Other Private Services	6,806,796	8,707,106	9,528,975	2,275,883	2,259,948	2,337,780	2,379,584	2,401,322	2,410,290
D. Total of GVA (A+B+C)	79,564,264	99,637,379	106,932,403	25,403,739	25,358,005	25,595,345	26,766,590	27,130,771	27,439,698
Net Taxes	5,327,680	6,804,791	8,443,725	1,338,959	1,542,556	1,503,257	1,780,699	1,634,924	1,896,435
Subsidies	1,241,114	1,251,769	1,628,410	-	-	-	-	-	-
GDP at mp (GVA+NT)	83,650,830	105,190,401	113,747,718	26,742,698	26,900,561	27,098,602	28,547,288	28,765,695	29,336,133
Net Primary Income (NPI)	5,174,759	5,814,769	7,985,647	1,609,623	1,599,861	1,807,319	1,728,609	2,226,651	2,223,068
Gross National Income	88,825,589	111,005,170	121,733,365	28,352,321	28,500,422	28,905,921	30,275,897	30,992,346	31,559,201

Source: Pakistan Bureau of Statistics

11.1 Gross Domestic Product of Pakistan

(b) at constant basic prices of 2015-16

(Million Rupees)

Sector/Industry	2022-23 ^F	2023-24 ^R	2024-25 ^P	FY24		FY25			
				Q3	Q4	Q1 ^R	Q2 ^R	Q3 ^R	Q4 ^P
A. Agriculture Sector (1 to 4)	8,975,069	9,549,819	9,693,908	2,343,563	2,393,848	2,483,126	2,413,880	2,398,776	2,398,127
1. Crops (i+ii+iii)	3,047,425	3,378,267	3,343,207	786,501	746,040	815,649	1,002,198	800,229	725,133
i. Important Crops	1,689,304	1,977,855	1,718,333	424,261	395,815	423,150	584,811	384,026	326,346
ii. Other Crops	1,271,187	1,272,421	1,521,190	328,631	317,841	363,562	391,034	391,574	375,020
iii. Cotton Ginning	86,934	127,991	103,684	33,609	32,385	28,938	26,352	24,629	23,767
2. Livestock	5,587,106	5,831,989	6,003,666	1,485,161	1,554,760	1,587,189	1,314,832	1,524,510	1,577,134
3. Forestry	217,372	215,428	221,160	53,535	53,837	54,612	55,193	55,581	55,774
4. Fishing	123,166	124,135	125,875	18,367	39,211	25,675	41,657	18,456	40,086
B. Industrial Sector (1 to 4)	7,133,708	7,049,158	7,420,070	1,814,385	1,700,946	1,751,065	1,792,051	1,836,691	2,040,262
1. Mining & Quarrying	630,143	609,170	594,841	153,292	140,376	151,359	151,468	148,914	143,100
2. Manufacturing (i+ii+iii)	4,608,423	4,748,114	4,841,125	1,253,931	1,154,781	1,166,030	1,209,025	1,265,430	1,200,641
i. Large Scale	3,269,760	3,300,544	3,277,707	888,521	780,966	783,127	819,306	871,167	804,106
ii. Small Scale	838,794	914,697	996,224	231,125	237,033	243,445	248,254	251,461	253,064
iii. Slaughtering	499,869	532,873	567,194	134,286	136,782	139,457	141,464	142,802	143,471
3. Electricity, gas and water supply	1,016,276	822,188	1,056,771	193,919	211,222	219,503	183,425	186,229	467,614
4. Construction	878,866	869,686	927,333	213,242	194,567	214,173	248,134	236,118	228,908
Commodity Producing Sector (A+B)	16,108,777	16,598,977	17,113,978	4,157,948	4,094,794	4,234,191	4,205,931	4,235,467	4,438,389
C Services Sector (1 to 10)	22,651,994	23,162,151	23,856,477	5,863,067	5,744,783	5,856,832	5,975,439	6,065,611	5,958,594
1. Wholesale & Retail Trade	7,034,557	7,267,321	7,300,982	1,888,751	1,743,969	1,773,222	1,851,330	1,896,148	1,780,282
2. Transport& Storage	4,132,065	4,200,059	4,302,095	1,056,851	1,028,592	1,081,377	1,076,128	1,074,270	1,070,320
3. Accommodation and Food Services Activities (Hotels & Restaurants)	563,348	586,418	610,325	147,346	149,083	150,949	152,348	153,281	153,747
4. Information and Communication	1,118,252	1,166,286	1,234,531	274,490	305,200	297,193	310,339	312,236	314,762
5. Finance & Insurance Activities	658,921	575,007	597,445	142,365	143,645	143,636	148,381	152,006	153,422
6. Real Estate Activities (Ownership of Dwellings)	2,237,142	2,320,700	2,407,838	582,861	589,191	596,001	601,108	604,513	606,216
7. Public Administration and Social Security (General Government)	1,722,958	1,602,278	1,760,619	397,203	400,293	426,394	431,948	450,466	451,811
8. Education	1,133,051	1,247,057	1,298,584	317,574	318,589	316,408	321,520	330,249	330,407
9. Human Health and Social Work Activities	657,046	679,024	703,173	172,368	174,105	171,858	174,618	178,219	178,477
10. Other Private Services	3,394,654	3,518,001	3,640,885	883,257	892,116	899,794	907,719	914,222	919,149
D. Total of GVA (A+B+C)	38,760,771	39,761,128	40,970,455	10,021,015	9,839,578	10,091,023	10,181,370	10,301,077	10,396,983
Net Taxes	2,672,001	2,749,577	3,239,612	532,355	616,316	587,455	684,174	624,874	725,576
Subsidies	632,838	466,788	617,533	-	-	-	-	-	-
GDP at mp (GVA+NT)	40,799,934	42,043,917	43,592,534	10,553,370	10,455,893	10,678,478	10,865,544	10,925,951	11,122,559
Net Primary Income (NPI)	3,235,842	3,193,525	4,144,835	886,611	830,807	1,024,151	912,387	1,143,456	1,064,841
Gross National Income	44,035,776	45,237,442	47,737,369	11,439,981	11,286,700	11,702,629	11,777,931	12,069,407	12,187,400

Source: Pakistan Bureau of Statistics

11.2 Real Growth Rates of Gross Domestic Product of Pakistan
 At constant basic prices of 2015-16

Sector/ Industry	2022-23 ^F	2023-24 ^R	2024-25 ^P	FY24		FY25			
				Q3	Q4	Q1 ^R	Q2 ^R	Q3 ^R	Q4 ^P
A. Agriculture Sector (1 to 4)	2.2	6.4	1.5	4.0	7.4	1.5	2.0	2.4	0.2
1. Crops (i+ii+iii)	(1.2)	10.9	(1.0)	3.0	14.0	0.0	(2.7)	1.7	(2.8)
i. Important Crops	0.5	17.1	(13.1)	1.5	25.7	(12.9)	(13.0)	(9.5)	(17.6)
ii. Other Crops	(1.4)	0.1	19.6	1.1	0.8	21.0	20.2	19.2	18.0
iii. Cotton Ginning	(22.8)	47.2	(19.0)	61.0	35.3	(1.5)	(19.2)	(26.7)	(26.6)
2. Livestock	3.7	4.4	2.9	4.9	5.0	2.4	5.8	2.6	1.4
3. Forestry	17.4	(0.9)	2.7	(3.5)	(2.9)	0.5	2.8	3.8	3.6
4. Fishing	0.6	0.8	1.4	0.7	0.9	(0.1)	1.9	0.5	2.2
B. Industrial Sector (1 to 4)	(3.9)	(1.2)	5.3	2.8	(3.1)	0.3	0.2	1.2	19.9
1. Mining & Quarrying	(3.2)	(3.3)	(2.4)	(5.3)	(13.5)	(5.3)	(2.7)	(2.9)	1.9
2. Manufacturing (i+ii+iii)	(5.3)	3.0	2.0	3.2	5.6	2.2	0.8	0.9	4.0
i. Large Scale	(9.8)	0.9	(0.7)	1.3	4.2	(0.9)	(2.6)	(2.0)	3.0
ii. Small Scale	9.2	9.0	8.9	9.0	9.5	10.2	10.0	8.8	6.8
iii. Slaughtering	6.5	6.6	6.4	6.6	7.0	7.4	7.2	6.3	4.9
3. Electricity, gas and water supply	9.7	(19.1)	28.5	19.0	(31.6)	(2.0)	(5.0)	(4.0)	121.4
4. Construction	(10.2)	(1.0)	6.6	(5.4)	2.5	(3.1)	3.1	10.7	17.6
Commodity Producing Sector (A+B)	(0.6)	3.0	3.1	3.5	2.8	1.0	1.2	1.9	8.4
C Services Sector (1 to 10)	0.0	2.3	3.0	1.8	3.6	2.4	2.5	3.5	3.7
1. Wholesale & Retail Trade	(4.0)	3.3	0.5	2.7	4.7	0.7	(1.2)	0.4	2.1
2. Transport & Storage	3.8	1.6	2.4	1.3	0.6	1.9	2.1	1.6	4.1
3. Accommodation and Food Services Activities (Hotels & Restaurants)	4.1	4.1	4.1	4.1	4.3	4.6	4.5	4.0	3.1
4. Information and Communication	(0.6)	4.3	5.9	(1.4)	10.7	2.5	4.6	13.8	3.1
5. Finance & Insurance Activities	(9.8)	(12.7)	3.9	(9.3)	(6.7)	(4.6)	7.2	6.8	6.8
6. Real Estate Activities (Ownership of Dwellings)	3.7	3.7	3.8	3.7	4.0	4.3	4.2	3.7	2.9
7. Public Administration and Social Security (General Government)	(7.0)	(7.0)	9.9	(7.4)	(0.0)	4.4	9.0	13.4	12.9
8. Education	5.7	10.1	4.1	10.3	10.2	4.5	4.3	4.0	3.7
9. Human Health and Social Work Activities	9.4	3.3	3.6	3.0	3.2	4.0	4.4	3.4	2.5
10. Other Private Services	4.2	3.6	3.5	3.3	3.6	3.7	3.7	3.5	3.0
D. Total of GVA (A+B+C)	(0.2)	2.6	3.0	2.5	3.3	1.8	1.9	2.8	5.7

Source: Pakistan Bureau of Statistics

11.3 Expenditure on Gross Domestic Product

(Million Rupees)

Description/Year	At Current Prices of 2015-16						At Constant Prices of 2015-16					
			FY25						FY25			
	FY24 ^R	FY25 ^P	Q1 ^R	Q2 ^R	Q3 ^R	Q4 ^P	FY24 ^R	FY25 ^P	Q1 ^R	Q2 ^R	Q3 ^R	Q4 ^P
Household final Consumption Expenditure	88,191,195	93,708,740	23,783,249	23,504,968	23,864,836	22,555,687	38,919,701	39,630,823	10,421,979	9,931,761	9,973,670	9,303,411
NPISH final consumption expenditure	973,643	1,129,662	272,422	280,988	286,698	289,553	393,407	433,419	105,370	107,498	109,549	111,002
General Government final consumption expenditure	9,326,019	10,835,819	1,919,002	2,356,060	2,717,498	3,843,259	3,600,628	4,025,959	720,016	873,636	1,005,783	1,426,525
Gross fixed capital formation	12,051,172	14,348,861	2,802,305	3,417,002	3,574,403	4,555,152	4,112,094	4,683,907	916,711	1,118,355	1,167,625	1,481,217
Changes in Inventories	1,683,046	1,819,963	449,288	454,176	457,435	459,065	672,703	697,481	173,124	173,488	174,774	176,096
Valuables	115,709	125,122	30,889	31,225	31,449	31,561	46,248	47,952	11,902	11,927	12,016	12,107
Exports of goods and non-factor Services	10,929,759	11,363,904	2,594,336	3,073,992	2,932,960	2,762,616	4,244,016	4,269,769	992,235	1,066,377	1,095,872	1,115,285
Less imports of goods and non-factor Services	18,080,142	19,584,354	4,752,887	4,571,123	5,099,584	5,160,760	9,944,880	10,196,774	2,662,859	2,417,496	2,613,336	2,503,083
GDP by expenditure	105,190,401	113,747,718	27,098,603	28,547,288	28,765,695	29,336,133	42,043,917	43,592,534	10,678,478	10,865,544	10,925,951	11,122,559

Source: Pakistan Bureau of Statistics

11.4 Gross Fixed Capital Formation

(Million Rupees)

Sectors	At Current Market Prices of 2015-16					At Constant Prices of 2015-16				
	2020-21	2021-22	2022-23 ^F	2023-24 ^R	2024-25 ^P	2020-21	2021-22	2022-23 ^F	2023-24 ^R	2024-25 ^P
A. Private Sector	5,502,024	6,903,875	7,779,813	9,515,677	10,653,530	3,681,814	3,758,192	3,226,094	3,310,969	3,527,950
1 Agriculture, forestry and fishing	1,522,821	1,825,428	2,346,744	3,017,999	3,301,943	1,043,597	1,087,724	1,052,854	1,112,455	1,118,532
Crops	314,441	409,345	516,968	743,448	711,525	206,978	225,734	175,303	198,300	183,034
Cotton Ginning	1,748	2,128	3,530	4,577	4,841	1,150	1,173	1,197	1,221	1,245
Livestock	1,148,439	1,344,047	1,711,993	2,122,123	2,430,469	797,164	822,266	837,611	873,498	894,353
Forestry	2,355	2,872	4,772	6,198	6,566	1,550	1,584	1,618	1,653	1,689
Fishing	55,838	67,036	109,481	141,653	148,542	36,755	36,967	37,125	37,783	38,211
2 Mining and quarrying	36,853	45,096	79,240	139,040	140,083	21,993	24,573	35,011	41,137	39,041
3 Manufacturing	943,687	1,112,402	1,111,127	1,213,926	1,173,635	616,643	588,222	446,127	406,841	385,174
i. Large Scale	758,331	891,700	911,365	1,016,251	925,779	492,838	463,944	357,048	331,329	296,221
ii. Small Scale (including Slaughtering)	185,356	220,702	199,762	197,675	247,856	123,805	124,278	89,079	75,512	88,953
4 Electricity, gas, and water supply	71,544	102,146	140,649	211,816	271,418	46,394	58,915	64,416	93,532	122,148
5 Construction	40,935	59,687	36,644	52,442	81,068	28,476	31,520	14,729	18,136	26,476
6 Wholesale and retail trade	458,047	470,201	402,591	514,834	730,509	297,684	244,641	157,724	167,852	233,741
7 Accommodation and food service activities (Hotels and Restaurants)	57,050	58,629	48,220	61,631	214,021	37,077	30,504	18,891	20,094	68,480
8 Transportation and storage	547,769	772,818	551,408	580,955	610,364	355,995	402,091	215,984	189,421	195,298
9 Information and communication	196,051	311,841	137,142	159,233	182,353	127,414	162,248	53,722	51,917	58,348
10 Financial and insurance activities	84,213	94,767	120,644	156,658	233,563	54,730	49,306	47,265	51,075	74,733
11 Real estate activities (Ownership of Dwellings)	901,130	1,230,687	1,676,199	2,020,504	2,218,779	626,873	649,919	673,768	698,749	724,617
12 Education	169,452	230,595	315,190	381,362	416,294	117,879	121,776	126,694	132,009	135,955
13 Human health and social work activities	112,311	148,979	218,209	276,789	297,712	72,991	77,513	85,489	90,242	95,259
14 Other Private Services	360,161	440,599	595,806	728,488	781,788	234,068	229,240	233,420	237,509	250,148
Public & General Govt. (B+C)	1,658,800	2,328,601	2,474,229	2,535,495	3,695,331	1,079,376	1,220,708	953,298	801,125	1,155,957
B. Public Sector (Autonomous & Semi Autonomous Bodies)	417,382	530,539	539,659	596,976	703,393	272,571	285,204	195,381	169,099	198,628
1 Agriculture, forestry and fishing	263	314	569	717	1,024	173	173	193	191	263
2 Mining and quarrying	25,295	24,611	23,732	19,441	38,065	15,095	13,410	10,485	5,752	10,609
3 Manufacturing (Large scale)	14,395	22,081	8,540	14,896	9,304	9,355	11,489	3,346	4,856	2,977
4 Electricity, gas, steam and air conditioning supply; Water supply	264,958	265,454	334,177	429,032	403,936	174,406	146,385	113,319	114,435	103,909
5 Construction	9,775	36,120	40,323	27,095	81,237	6,800	19,075	16,208	9,370	26,531
6 Transportation and storage	56,250	56,627	63,380	48,057	88,430	36,557	29,462	24,826	15,669	28,295
a. Railways	4,239	7,177	18,266	21,618	28,559	2,755	3,734	7,155	7,049	9,138
b. Post Offices & PTCL	2	(1)	(1)	4	(1)	1	(1)	-	1	-
c. Others	52,009	49,451	45,115	26,435	59,872	33,801	25,729	17,671	8,619	19,157
7 Information and communication	35,011	100,760	48,682	39,054	45,599	22,753	52,425	19,068	12,734	14,590
8 Financial and insurance activities	11,435	24,572	20,256	18,684	35,798	7,432	12,785	7,936	6,092	11,454
C. General Government (By sources)	1,241,418	1,798,062	1,934,570	1,938,519	2,991,938	806,805	935,504	757,917	632,026	957,329
i. Federal	477,178	542,267	591,344	623,435	724,669	310,121	282,133	231,674	203,262	231,872
ii. Provincial	653,800	1,086,307	1,164,239	1,125,263	1,964,628	424,909	565,189	456,120	366,876	628,621
iii. District Governments	110,440	169,488	178,987	189,821	302,641	71,776	88,182	70,123	61,888	96,836
General Government (By industries)	1,241,418	1,798,062	1,934,570	1,938,519	2,991,938	806,805	935,504	757,917	632,026	957,329
i) Public Administration and Social Security (General Government)	1,070,774	1,634,531	1,777,696	1,798,449	2,722,664	695,903	850,422	696,457	586,358	871,169
ii) Education	101,795	81,784	85,818	67,010	149,597	66,157	42,551	33,621	21,848	47,866
iii) Human health and social work activities	68,848	81,747	71,056	73,061	119,677	44,745	42,532	27,838	23,820	38,293

Source: Pakistan Bureau of Statistics

11.5 Area, Production and Yield of Important Crops

Area : '000' Hectares
Production : '000' M.T.
Yield : Kilogram per Hectare

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

Source: Pakistan Bureau of Statistics

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

11.6 Quantum Index Numbers of Major Agricultural Crops

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

Source: Pakistan Bureau of Statistics

Glossary

Chapter 2- Money and Credit

Other Depository Corporations (ODCs)

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

Depository Corporations (DCs)

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

Reserve Money (M0)

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

Deferred Tax Assets

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

Deferred Tax Liabilities

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

Broad Money (M2)

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

Non-Banks Financial Companies (NBFCs)

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

Currency in Circulation

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

Commodity Operations Financing

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

Financial Auxiliaries

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

Financial Derivatives

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

Households

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

Money Multiplier

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

NFPSE

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

Other Financial Intermediaries

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

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

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

Reserve Deposits (Banker Deposits)

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

Restricted/Compulsory Deposits

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

Retained Earnings

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

Shares Quoted

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

Shares Unquoted

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

Chapter 3-Banking System

Scheduled Banks

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

Capital

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

Deposits

The data on deposits include the following types:-

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

Balances with other Scheduled Banks

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

Bills Purchased & Discounted

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

Rate of Margin for advances

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

Urban area

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

Outstanding deposits

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

Outstanding Advances

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

Foreign Constituents

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

Government

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

NFPSEs (Non-financial Public Sector Enterprises)

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

NBFCs & Financial Auxiliaries

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

Private Sector Business

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

Trust Fund

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

Personal

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

Others

This includes all those, which are not classified elsewhere.

Chapter 4- External Sector

Balance of Payments

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

Current Account

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

Goods

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

General Merchandise on fob basis

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

Net Export of Goods under Merchanting

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

Non-Monetary Gold

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

Services

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

Manufacturing services on physical inputs owned by others

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

Maintenance and repair services n.i.e

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

Transport

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

Travel

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

Construction

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

Insurance and pension services

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

Financial Services

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

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

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

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

Telecommunications, computer, and information services

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

Other Business Services

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

Personal, Cultural and Recreational Services

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

Government Goods and Services n.i.e.

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

Primary Income

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

Compensation of Employees

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

Direct Investment Income

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

Portfolio Investment Income

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

Other Investment Income

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

Secondary Income

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

Capital Account

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

Capital Transfer

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

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

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

Financial Account

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

Direct Investment

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

Portfolio Investment

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

Other Investment

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

Reserves Assets

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

Errors & Omissions

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

Exceptional Financing

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

Special Drawing Rights (SDRs)

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

Workers' Remittances

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

Balance of Trade

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

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

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

Re-Export

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

Re-Import

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

International Investment Position (IIP)

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

Terms of Trade

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

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

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. Laspeyer's formula is used for the computation of these indices that is as under:

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

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. Laspey'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 rearrange 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.

CONVERSATION BOLD AND UNDERLINE EXPLANATORS

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
PFIs	Participating Financial Institutions
PLS	Profit and Loss Sharing
PMRC	Pakistan Mortgage Refinance company
PPCBL	Punjab Provincial Co-operative Bank Ltd.
PSX	Pakistan Stock Exchange
PTCL	Pakistan Telecommunication Company Ltd.
SBP	State Bank of Pakistan
SBP BSC (Bank)	SBP Banking Services Corporation (Bank)
SDR	Special Drawing Rights
WAPDA	Water and Power Development Authority
ZTBL	Zarai Taraqiati Bank Ltd.(Formally ADBP)
N.A.	Not Applicable
fob	Free on Board

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

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

A R E A

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

V O L U M E

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

W E I G H T

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

C A P A C I T Y

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