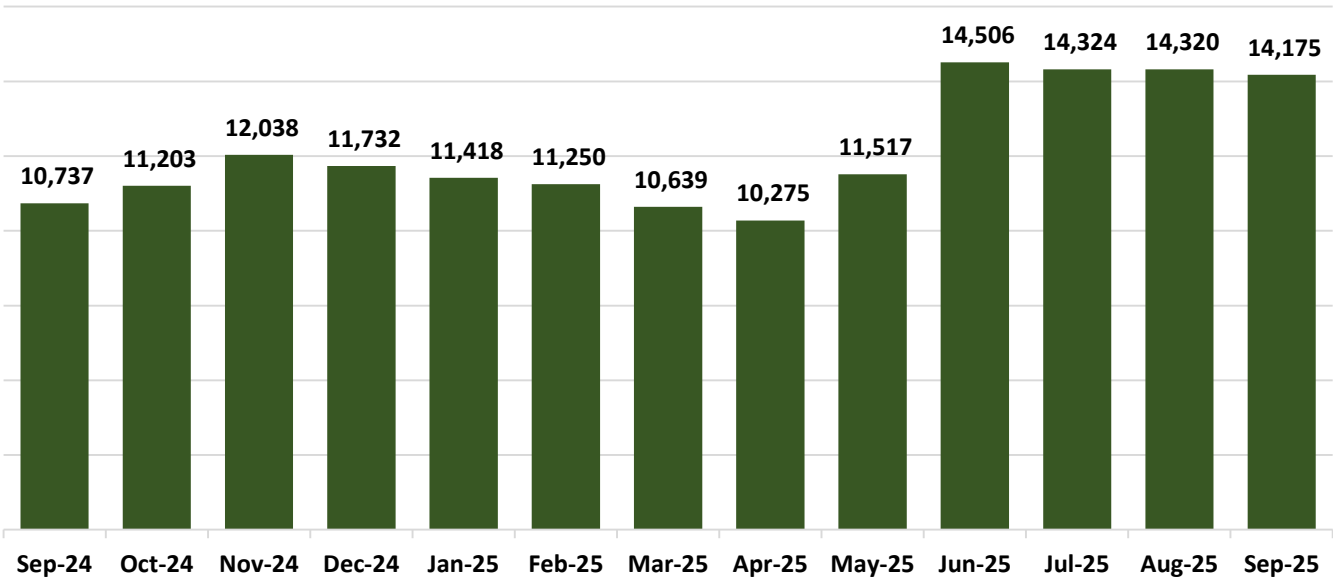


Monthly

Statistical Bulletin

October 2025

Net Liquid FX Reserves with SBP
Million US\$



STATE BANK OF PAKISTAN
STATISTICS AND DATA SERVICES DEPARTMENT



Preface

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

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

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

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1. Selected Economic Indicators

I T E M S	Unit / Base	2024				2025	
		Sep	Oct	Nov	Dec	Jan	Feb
1 Currency in Circulation [@]	Billion Rs.	8,817.2	9,031.4	9,034.9	9,115.9	9,211.2	9,457.7
2 Broad Money (M2) [@]	"	35,594.1	35,170.1	35,475.7	35,614.4	35,510.6	35,756.2
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	36.1	40.8	44.9	48.8	44.5	43.3
4 Ratio of Scheduled Banks' Investment to Deposits	"	99.7	93.6	93.3	97.5	96.8	102.8
5 Weighted Average Deposits Rate – Fresh Deposits	"	9.5	10.1	7.5	7.5	6.7	5.5
6 Weighted Average Deposits Rate – Outstanding Deposit	"	10.4	9.5	9.1	7.5	6.5	5.6
7 Weighted Average Lending Rate – Gross Disbursement *	"	18.3	15.3	14.8	13.9	12.7	12.4
8 Weighted Average Lending Rate – Outstanding Loans *	"	16.8	14.9	14.0	13.2	12.6	12.3
9 KIBOR – End Month (1 Month)**	"	17.39	14.68	14.68	13.10	12.16	11.97
10 KIBOR – Month Average (1 Month)**	"	18.16	15.14	15.14	13.61	12.63	12.08
11 Exports (BOP)	Million US\$	2,616.0	3,004.0	2,788.0	3,107.0	3,008.0	2,609.0
12 Imports (BOP)	"	4,697.0	4,646.0	4,110.0	4,891.0	5,481.0	5,050.0
13 Foreign Direct Investment (Net)	"	417.4	145.9	231.9	182.4	235.8	132.7
14 Foreign Portfolio Investment (Net)	"	29.5	53.3	(37.0)	(230.5)	(95.2)	(34.0)
15 Net Reserves with SBP	"	10,736.9	11,203.2	12,037.9	11,731.7	11,418.2	11,249.5
16 Workers' Remittances	"	2,859.5	3,054.6	2,915.3	3,080.4	3,003.4	3,126.7
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	98.64	100.78	103.02	103.67	104.06	102.25
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	37.84	38.27	38.89	39.15	39.39	39.09
19 Exchange Rate (Month end)	Rs./US\$	277.65	277.79	277.93	278.44	278.84	279.66
20 Exchange Rate (Month average)	"	278.24	277.67	277.81	278.12	278.64	279.30
21 KSE 100 Index (Month end)	(1991=1,000)	81,114.20	88,966.77	101,357.32	115,126.90	114,255.73	113,251.67
22 CPI Inflation YoY National	Percent	6.9	7.2	4.9	4.1	2.4	1.5
23 CPI Inflation YoY Urban	"	9.3	9.3	5.2	4.4	2.7	1.8
24 CPI Inflation YoY Rural	"	3.6	4.2	4.3	3.6	1.9	1.1
25 CPI Inflation YoY Urban (Food)	"	1.7	2.7	1.7	2.5	(0.6)	(0.9)
26 CPI Inflation YoY Rural (Food)	"	(0.9)	0.6	(0.2)	(0.2)	(2.9)	(4.3)
27 CPI Inflation YoY Urban (Non-Food)	"	15.0	14.2	7.8	5.7	5.0	3.6
28 CPI Inflation YoY Rural (Non-Food)	"	8.4	8.0	9.1	7.6	7.0	6.6
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	9.3	8.6	8.9	8.1	7.8	7.8
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	12.1	11.7	10.9	10.7	10.4	10.4
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,178.2	3,192.0	3,206.8	3,227.3	3,258.5	3,281.8
32 FBR Tax Collection [#]	"	2,562.9	...	...	5,624.9	...	...

1. Selected Economic Indicators

I T E M S	Unit / Base	2025						
		Mar	Apr	May	Jun	Jul	Aug	Sep
1 Currency in Circulation [@]	Billion Rs.	10,260.9	10,067.6	10,266.0	10,634.5	10,764.5	10,501.2	10,499.5
2 Broad Money (M2) [@]	"	37,485.9	36,668.6	38,083.6	40,792.8	39,277.9	39,678.7	40,174.5
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	39.5	38.6	36.9	34.3	36.9	35.7	36.4
4 Ratio of Scheduled Banks' Investment to Deposits	"	102.0	105.3	105.7	104.3	108.0	105.3	104.9
5 Weighted Average Deposits Rate – Fresh Deposits*	"	5.0	4.9	3.5	3.4	5.9	5.3	5.3
6 Weighted Average Deposits Rate – Outstanding Deposit*	"	5.9	5.8	5.7	5.3	5.2	5.3	5.2
7 Weighted Average Lending Rate–Gross Disbursement*	"	12.4	12.8	12.2	11.7	12.0	11.9	11.7
8 Weighted Average Lending Rate–Outstanding Loans*	"	12.3	12.3	12.1	11.8	11.5	11.3	11.2
9 KIBOR – End Month (1 Month) **	"	12.2	12.1	11.1	11.1	11.1	11.0	11.1
10 KIBOR – Month Average (1 Month) **	"	12.0	12.1	11.3	11.1	11.0	11.1	11.0
11 Exports (BOP)	Million US\$	2,760.0	2,606.0	2,444.0	2,594.0	2,780.0	2,496.0	2,630.0
12 Imports (BOP)	"	4,938.0	5,244.0	5,498.0	4,998.0	5,417.0	4,998.0	5,023.0
13 Foreign Direct Investment (Net)	"	63.7	178.8	231.9	222.0	208.1	175.1	185.6
14 Foreign Portfolio Investment (Net)	"	(131.4)	(233.2)	(48.8)	(25.8)	(44.6)	(42.0)	(546.7)
15 Net Reserves with SBP	"	10,638.9	10,275.0	11,516.9	14,506.1	14,324.4	14,319.5	14,174.6
16 Workers' Remittances	"	4,053.6	3,176.9	3,685.6	3,406.4	3,214.5	3,138.2	3,183.7
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	101.55	99.30	97.79	98.03	100.01	100.09	101.73
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	38.53	38.12	37.66	37.72	37.51	37.84	37.77
19 Exchange Rate (Month end)	Rs./US\$	280.19	281.00	282.01	283.73	282.94	281.82	281.49
20 Exchange Rate (Month average)	"	280.08	280.71	281.67	283.00	284.21	282.24	281.65
21 KSE 100 Index (Month end)	(1991=1,000)	117,806.75	111,326.58	119,691.09	125,627.31	139,390.42	148,617.78	165,493.59
22 CPI Inflation YoY National	Percent	0.7	0.3	3.5	3.2	4.1	3.0	5.6
23 CPI Inflation YoY Urban	"	1.2	0.5	3.5	3.0	4.4	3.4	5.5
24 CPI Inflation YoY Rural	"	0.0	(0.1)	3.4	3.6	3.5	2.4	5.8
25 CPI Inflation YoY Urban (Food)	"	(1.7)	(1.9)	5.3	4.2	2.2	(0.5)	4.4
26 CPI Inflation YoY Rural (Food)	"	(5.4)	(4.6)	2.1	2.4	1.5	(0.5)	6.0
27 CPI Inflation YoY Urban (Non-Food)	"	3.1	2.2	2.4	2.2	5.9	5.9	6.2
28 CPI Inflation YoY Rural (Non-Food)	"	5.6	4.4	4.6	4.7	5.4	5.2	5.6
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	8.2	7.4	7.3	6.9	7.0	6.9	7.0
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	10.2	9.0	8.8	8.6	8.1	7.8	7.8
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,309.5	3,340.2	3,367.7	3,397.1	3,441.2	3,470.8	3,500.0
32 FBR Tax Collection [#]	"	8,453.1	...	...	11,744.3	...	...	...

* 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 year.

@ 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

I T E M S	FY23	FY24	FY25	2024	2025				
				Sep	May	Jun	Jul	Aug	Sep ^a
Net Foreign Assets	(881,053)	(71,160)	1,455,410	151,802	590,777	1,455,410	1,467,923	1,510,956	1,693,511
Claims on nonresidents	3,535,588	5,053,535	7,231,941	5,623,293	6,312,603	7,231,941	7,147,847	7,209,074	7,383,695
a) Monetary Gold, Coin and Bullion	1,136,974	1,349,449	1,942,112	1,519,731	1,924,367	1,942,112	1,942,712	2,011,604	2,240,539
b) Holdings of SDRs	5,424	206,221	7,418	175,425	7,228	7,418	41,413	8,368	6,986
c) Foreign currency	20,234	20,569	21,550	19,337	20,793	21,550	20,573	21,338	21,374
d) Deposits	1,587,831	2,725,338	2,902,792	3,118,762	2,672,365	2,902,792	2,395,646	2,501,186	2,680,428
e) Securities other than shares (Foreign)	8,567	8,309	1,563,154	13,776	908,173	1,563,154	1,969,138	1,881,930	1,650,874
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	-	-	3,083	11,121	2,630	3,083	-	1,384	239
h) Other	776,559	743,650	791,833	765,140	777,046	791,833	778,365	783,264	783,255
<i>Of which: Quota-IMF</i>	776,557	743,648	791,831	765,139	777,044	791,831	778,364	783,263	783,254
less: Liabilities to nonresidents	4,416,641	5,124,695	5,776,531	5,471,491	5,721,826	5,776,531	5,679,924	5,698,118	5,690,184
a) Deposits	782,871	1,057,395	1,081,376	1,040,161	1,069,075	1,081,376	1,056,112	1,049,816	1,052,095
b) Securities other than shares	1,279,131	1,818,649	2,348,001	2,109,056	2,329,653	2,348,001	2,299,117	2,313,587	2,296,956
c) Loans	..	..	..	..	-	..	..	-	..
d) Financial derivatives	1,225,197	1,166,640	1,197,854	1,211,105	1,201,548	1,197,854	1,194,147	1,201,831	1,204,603
e) Other	1,129,442	1,082,010	1,149,300	1,111,168	1,121,550	1,149,300	1,130,548	1,132,883	1,136,530
Claims on Other Depository Corporations	9,982,373	13,277,983	13,847,965	12,451,799	14,400,535	13,847,965	14,721,844	14,300,685	13,325,634
Net claims on General Government	5,215,056	4,492,923	3,791,965	3,049,070	4,107,791	3,791,965	3,829,759	1,488,302	2,580,819
Net claims on Central Government	5,897,339	5,395,565	5,231,880	4,027,865	5,603,423	5,231,880	5,010,676	2,811,614	4,011,057
Claims on Central Government	6,638,086	6,288,826	5,854,232	6,592,834	6,615,831	5,854,232	5,897,758	4,793,788	4,824,095
a) Securities other than Shares	5,886,301	5,568,455	5,089,194	5,853,103	5,861,664	5,089,194	5,139,545	4,032,156	4,067,568
b) Other claims	751,785	720,371	765,038	739,730	754,167	765,038	758,213	761,632	756,528
less: Liabilities to Central Government	740,747	893,261	622,352	2,564,969	1,012,408	622,352	887,082	1,982,174	813,039
a) Deposits	740,747	893,261	622,352	2,564,969	1,012,408	622,352	887,082	1,982,174	813,039
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(682,283)	(902,642)	(1,439,915)	(978,795)	(1,495,632)	(1,439,915)	(1,180,917)	(1,323,312)	(1,430,237)
Claims on Provincial and Local Governments	-	-	-	-	-	-	-	-	-
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	-	-	-	-	-	-	-	-	-
less: Liabilities to Provincial and Local governments	682,283	902,642	1,439,915	978,795	1,495,632	1,439,915	1,180,917	1,323,312	1,430,237
a) Deposits	682,283	902,642	1,439,915	978,795	1,495,632	1,439,915	1,180,917	1,323,312	1,430,237
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	74,950	84,313	78,823	86,369	81,222	78,823	80,169	79,404	74,194
a) Other financial corporations	42,081	40,777	33,746	42,239	35,800	33,746	35,245	33,245	27,138
b) Public non-financial corporations	15	101	29	127	207	29	39	50	50
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	32,855	43,435	45,048	44,003	45,216	45,048	44,884	46,110	47,006
Monetary base	11,335,759	11,590,151	12,942,839	11,139,847	12,859,112	12,942,839	13,458,245	13,288,704	13,003,148
1) Currency in Circulation	9,664,290	9,698,211	11,269,453	9,373,244	10,994,768	11,269,453	11,256,370	11,105,067	11,097,813
2) Liabilities to Other Depository Corporations	1,667,872	1,889,186	1,670,390	1,763,585	1,861,053	1,670,390	2,198,450	2,180,552	1,902,089
Reserve deposits	1,667,872	1,889,186	1,670,390	1,763,585	1,861,053	1,670,390	2,198,450	2,180,552	1,902,089
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY23	FY24	FY25	2024	2025				
				Sep	May	Jun	Jul	Aug	Sep*
3) Deposits included in broad money	3,596	2,753	2,996	3,018	3,291	2,996	3,425	3,085	3,246
Transferable deposits	1,185	229	337	311	619	337	430	452	403
a) Other financial corporations	27	31	151	33	151	151	233	255	205
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	164	175	164	175	326	164	174	174	174
d) Other resident sectors	995	23	23	103	143	23	23	23	23
Other deposits	2,411	2,524	2,659	2,707	2,672	2,659	2,995	2,633	2,843
a) Other financial corporations	1,850	1,966	2,030	1,983	1,950	2,030	2,339	2,204	2,021
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	561	558	628	724	722	628	656	429	822
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	115,208	126,316	126,795	126,665	126,769	126,795	127,297	127,027	127,732
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Loans*	142,882	609,732	101,305	492,472	148,681	101,305	329,004	8,916	76,743
<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	2,761,045	5,448,106	5,950,325	3,977,512	5,913,733	5,950,325	6,171,936	3,954,992	4,462,933
a) Funds contributed by owners	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	905,507	2,809,225	2,429,697	1,005,862	2,519,978	2,429,697	2,650,708	364,871	491,117
c) General & special reserves	441,275	977,632	1,162,786	1,103,070	1,104,094	1,162,786	1,162,786	1,162,786	1,162,786
d) Valuation adjustment	1,314,263	1,561,249	2,257,842	1,768,580	2,189,662	2,257,842	2,258,442	2,327,335	2,709,030
Other items (net)	36,432	9,754	52,899	2,544	132,030	52,899	13,213	(291)	3,602
Other liabilities	288,008	288,169	332,245	302,477	382,006	332,245	307,949	298,072	322,529
<i>Less: Other Assets</i>	<i>251,576</i>	<i>278,415</i>	<i>279,346</i>	<i>299,933</i>	<i>249,977</i>	<i>279,346</i>	<i>294,736</i>	<i>298,363</i>	<i>318,927</i>

Source: Statistics and Data Services Department

Notes:

SDR allocations previously included as a component of shares and other equity of central bank is being reclassified as foreign liabilities of the central bank as per recommendation of IMF from June 2010.

1. The table shows monetary statistics of the Central Bank (State Bank of Pakistan) according to the guidelines of IMF Monetary and Financial Statistics Manual (MFSM 2000). Compilation methodology is available at:

<http://www.sbp.org.pk/departments/Guidelines.htm>

2. General Government includes Central and Provincial Governments.

3. Provincial Governments includes Local & Provincial Governments.

4. 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.

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

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

7. 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

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

9. 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.

10. 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

I T E M S	FY23	FY24	FY25	2024	2025				
				Aug	May	Jun	Jul	Aug	
Net Foreign Assets	(730,190)	(889,913)	(771,903)	(974,571)	(525,371)	(771,903)	(805,193)	(735,703)	
Claims on nonresidents	1,123,691	1,153,266	1,009,017	1,067,572	977,576	1,009,017	954,288	964,063	
a) Foreign currency	81,619	82,845	58,529	72,019	63,556	58,529	55,557	52,937	
b) Deposits	448,940	470,384	347,731	368,983	316,457	347,731	294,242	286,084	
c) Securities other than shares	239,576	249,517	262,304	266,739	250,364	262,304	256,695	258,861	
d) Loans	15,402	9,054	6,395	17,371	8,445	6,395	13,146	33,257	
e) Financial derivatives	1,204	2,456	2,648	3,210	2,301	2,648	1,661	1,664	
f)Shares & other equity	325,736	334,835	325,163	335,068	330,707	325,163	326,789	325,113	
g) Other	11,214	4,176	6,248	4,183	5,746	6,248	6,198	6,147	
less: Liabilities to nonresidents	1,853,880	2,043,179	1,780,921	2,042,144	1,502,947	1,780,921	1,759,481	1,699,766	
a) Deposits	742,851	855,735	1,013,582	878,964	1,015,215	1,013,582	1,028,363	1,011,478	
b) Securities other than shares	-	-	-	-	-	-	-	-	
c) Loans	1,065,877	1,158,895	721,224	1,142,339	441,906	721,224	707,037	663,756	
d) Financial derivatives	736	1,578	1,790	737	1,428	1,790	1,468	1,044	
e) Other	44,416	26,971	44,325	20,104	44,398	44,325	22,613	23,488	
Claims on Central bank	2,385,935	3,153,931	2,415,721	2,764,437	2,821,496	2,415,721	3,089,485	2,791,311	
a) Currency	533,281	566,553	656,414	513,857	699,031	656,414	618,959	566,171	
b) Reserve deposits	1,706,275	1,990,669	1,648,484	1,956,662	1,966,354	1,648,484	2,131,916	2,205,831	
c) Other claims	146,379	596,709	110,823	293,918	156,111	110,823	338,610	19,309	
Net Claims on General Government	21,695,166	29,765,682	34,351,628	30,855,737	32,492,622	34,328,902	34,533,212	34,469,149	
Net claims on Central Government	22,231,284	30,952,479	36,267,912	32,309,700	34,403,202	36,245,186	36,451,696	36,472,391	
Claims on Central Government	24,697,880	33,800,795	39,524,114	35,127,544	37,379,616	39,501,388	39,387,430	39,533,911	
a) Securities other than Shares	23,624,331	32,551,840	38,242,490	33,871,728	36,591,269	38,219,764	38,106,217	38,243,703	
b) Other claims	1,073,549	1,248,956	1,281,624	1,255,816	788,348	1,281,624	1,281,213	1,290,208	
less: Liabilities to Central Government	2,466,596	2,848,316	3,256,202	2,817,844	2,976,415	3,256,202	2,935,733	3,061,520	
a) Deposits	2,466,596	2,848,316	3,256,202	2,817,844	2,976,415	3,256,202	2,935,733	3,061,520	
b) Other liabilities	-	-	-	-	-	-	-	-	
Net claims on Provincial Governments	(536,118)	(1,186,797)	(1,916,285)	(1,453,962)	(1,910,579)	(1,916,285)	(1,918,484)	(2,003,242)	
Claims on Provincial Governments	887,820	610,638	244,741	358,055	245,112	244,741	241,859	229,887	
a) Securities other than Shares	0	0	0	0	0	0	0	0	
b) Other claims	887,819	610,637	244,741	358,055	245,112	244,741	241,859	229,887	
less: Liabilities to Provincial Governments	1,423,938	1,797,435	2,161,026	1,812,018	2,155,691	2,161,026	2,160,343	2,233,129	
a) Deposits	1,411,088	1,781,447	2,145,550	1,796,164	2,139,718	2,145,550	2,144,699	2,217,559	
b) Other liabilities	12,850	15,988	15,477	15,854	15,973	15,477	15,643	15,570	
Claims on other sectors	11,929,629	12,542,746	13,488,011	12,154,881	13,537,426	13,483,691	13,271,749	13,318,024	
a) Other financial corporations	225,121	200,920	318,234	214,880	344,461	318,234	257,444	262,301	
b) Public non-financial corporations	2,276,978	2,221,876	2,144,527	2,259,051	2,356,325	2,142,517	2,157,302	2,151,788	
c) Other non-financial corporations	7,560,899	8,082,639	8,707,607	7,641,777	8,534,743	8,705,297	8,463,854	8,440,819	
d) Other resident sectors	1,866,632	2,037,312	2,317,643	2,039,172	2,301,897	2,317,643	2,393,148	2,463,116	

2.2 Other Depository Corporations Survey

Million Rupees

Milion Ruppes								
I T E M S	FY23	FY24	FY25	2024	2025			
				Aug	May	Jun	Jul	Aug
Liabilities to central bank	9,958,135	13,169,975	13,687,908	13,134,350	14,381,683	13,687,908	14,522,904	14,103,625
Deposits included in broad money (1+2)	22,131,794	27,348,201	31,160,332	27,412,187	29,228,821	31,234,768	30,649,388	30,673,196
1)Transferable deposits	17,024,458	21,407,816	25,008,620	21,485,903	23,424,225	25,095,990	24,217,454	24,259,740
a) Other financial corporations	451,141	709,309	1,020,588	824,644	715,003	1,033,331	834,648	796,396
b) Public non-financial corporations	712,128	1,118,876	1,088,192	1,111,566	812,882	1,088,192	796,798	962,609
c) Other non-financial corporations	5,346,197	6,756,386	7,547,126	6,540,978	7,093,552	7,578,829	7,182,255	7,144,697
d) Other resident sectors	10,514,993	12,823,245	15,352,715	13,008,716	14,802,788	15,395,638	15,403,753	15,356,038
2)Other deposits	5,107,336	5,940,385	6,151,712	5,926,284	5,804,595	6,138,778	6,431,934	6,413,457
a) Other financial corporations	157,590	228,239	212,189	216,105	185,861	212,189	228,676	232,831
b) Public non-financial corporations	833,767	917,726	994,209	963,451	917,727	994,209	1,165,433	1,099,873
c) Other non-financial corporations	1,562,722	2,312,619	2,283,169	2,223,579	2,081,977	2,283,075	2,226,798	2,289,640
d) Other resident sectors	2,553,257	2,481,801	2,662,146	2,523,149	2,619,030	2,649,306	2,811,026	2,791,113
Securities other than shares, included in broad money	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-
Of which: Other financial corporations	-	-	-	-	-	-	-	-
Securities other than shares, excluded from broad money	59,479	58,256	52,958	56,762	55,951	52,958	50,603	53,166
Of which: Other financial corporations	35,388	35,867	25,865	35,689	34,066	25,865	23,422	25,899
Loans	102,213	76,064	112,790	76,810	165,440	112,983	168,179	289,138
Of which: Other financial corporations	69,450	74,481	110,813	75,181	163,402	111,006	159,115	279,978
Financial derivatives	21,891	23,883	14,106	24,054	15,210	14,106	14,748	15,245
Of which: Other financial corporations	-	-	-	-	-	-	-	-
Trade credit and advances	42	128	129	349	132	129	115	118
Of which: Other financial corporations	-	-	-	-	-	-	-	-
Shares and other equity	2,693,590	3,358,340	4,342,006	3,507,656	4,236,032	4,341,827	4,371,833	4,379,525
a) Funds contributed by owners	776,192	837,978	782,916	841,170	874,309	782,916	880,280	880,902
b) Retained earnings	1,085,061	1,317,886	1,621,386	1,333,003	1,533,447	1,622,788	1,560,108	1,582,043
c) General and special reserves	684,031	851,266	1,343,851	914,843	1,276,892	1,343,851	1,317,671	1,321,759
d) Valuation adjustment	148,305	351,210	593,854	418,640	551,384	592,272	613,774	594,820
Other items (net)	313,481	537,855	113,485	589,013	243,169	11,989	311,713	329,005
Other liabilities	3,388,926	3,908,571	4,827,106	4,013,689	4,519,818	4,740,340	4,753,833	4,938,796
less: Other assets	3,098,766	3,524,830	4,684,438	3,518,735	4,370,452	4,680,996	4,520,688	4,595,836
plus: Consolidation adjustment	23,322	154,114	(29,183)	94,059	93,802	(47,355)	78,567	(13,955)

Source: Statistics and Data Services Department

Notes:

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

2. General Government includes Central and Provincial Government

3. Provincial Governments includes Provincial and Local Governments

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

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

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

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

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

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

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

Archive link:

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

2.3 Depository Corporations Survey

Million Rupees

I T E M S	FY23	FY24	FY25	2024	2025				
				Aug	May	Jun	Jul	Aug	
Net Foreign Assets	(1,611,243)	(961,072)	683,507	(946,947)	65,405	683,507	662,729	775,254	
Claims on nonresidents	4,659,278	6,206,801	8,240,959	6,277,741	7,290,179	8,240,959	8,102,135	8,173,138	
less: Liabilities to nonresidents	6,270,521	7,167,874	7,557,452	7,224,688	7,224,773	7,557,452	7,439,405	7,397,884	
Domestic claims (a+b)	38,914,802	46,885,664	51,683,380	47,620,037	50,219,063	51,683,380	51,714,889	49,354,879	
a. Net Claims on general government (1+2)	26,910,222	34,258,604	38,120,866	35,387,745	36,600,414	38,120,866	38,362,972	35,957,451	
1- Net claims on central government	28,128,623	36,348,044	41,477,066	37,523,658	40,006,624	41,477,066	41,462,372	39,284,005	
Claims on central government	31,335,966	40,089,621	45,355,620	41,633,370	43,995,448	45,355,620	45,285,188	44,327,700	
less: Liabilities to central government	3,207,343	3,741,577	3,878,554	4,109,712	3,988,823	3,878,554	3,822,816	5,043,694	
2-Net claims on provincial governments	(1,218,401)	(2,089,440)	(3,356,200)	(2,135,913)	(3,406,211)	(3,356,200)	(3,099,401)	(3,326,554)	
Claims on provincial governments	887,820	610,638	244,741	358,055	245,112	244,741	241,859	229,887	
less: Liabilities to provincial governments	2,106,221	2,700,077	3,600,941	2,493,969	3,651,323	3,600,941	3,341,259	3,556,442	
b. Claims on other sectors	12,004,580	12,627,059	13,562,514	12,232,293	13,618,649	13,562,514	13,351,917	13,397,428	
Other financial corporations	267,202	241,697	351,980	248,507	380,261	351,980	292,689	295,545	
Public non-financial corporations	2,276,992	2,221,977	2,142,547	2,259,176	2,356,532	2,142,547	2,157,341	2,151,838	
Other non-financial corporations	7,560,899	8,082,639	8,705,297	7,641,777	8,534,743	8,705,297	8,463,854	8,440,819	
Other resident sectors	1,899,487	2,080,747	2,362,691	2,082,832	2,347,113	2,362,691	2,438,033	2,509,226	
Broad money liabilities (a+b+c+d)	31,266,400	36,482,613	41,850,803	36,305,515	39,527,849	41,850,803	41,290,224	41,215,177	
a. Currency outside depository corporations	9,131,010	9,131,658	10,613,039	8,890,585	10,295,737	10,613,039	10,637,411	10,538,896	
b. Transferable deposits	17,025,643	21,408,045	25,096,327	21,486,133	23,424,845	25,096,327	24,217,885	24,260,192	
Other financial corporations	451,168	709,340	1,033,482	824,676	715,153	1,033,482	834,881	796,650	
Public non-financial corporations	712,128	1,118,876	1,088,192	1,111,566	812,882	1,088,192	796,798	962,609	
Other non-financial corporations	5,346,360	6,756,561	7,578,993	6,541,153	7,093,878	7,578,993	7,182,429	7,144,871	
Other resident sectors	10,515,988	12,823,268	15,395,661	13,008,739	14,802,931	15,395,661	15,403,776	15,356,061	
less: Central bank float	-	-	-	-	-	-	-	-	
c. Other Deposits	5,109,747	5,942,909	6,141,437	5,928,798	5,807,267	6,141,437	6,434,929	6,416,090	
Other financial corporations	159,440	230,205	214,219	217,912	187,811	214,219	231,015	235,035	
Public non-financial corporations	833,767	917,726	994,209	963,451	917,727	994,209	1,165,433	1,099,873	
Other non-financial corporations	1,562,722	2,312,619	2,283,075	2,223,579	2,081,977	2,283,075	2,226,798	2,289,640	
Other resident sectors	2,553,818	2,482,360	2,649,935	2,523,856	2,619,752	2,649,935	2,811,682	2,791,542	
d. Securities other than shares included in broad money	-	-	-	-	-	-	-	-	
Other financial corporations	-	-	-	-	-	-	-	-	
Public non-financial corporations	-	-	-	-	-	-	-	-	
Other non-financial corporations	-	-	-	-	-	-	-	-	
Other resident sectors	-	-	-	-	-	-	-	-	
Deposits excluded from broad money	115,208	126,316	126,795	125,966	126,769	126,795	127,297	127,027	
of which: Other financial corporations	-	-	-	-	-	-	-	-	
Securities other than shares excluded from broad money	59,479	58,256	52,958	56,762	55,951	52,958	50,603	53,166	
of which: Other financial corporations	35,388	35,867	25,865	35,689	34,066	25,865	23,422	25,899	
Loans	102,213	76,064	112,983	76,810	165,440	112,983	168,179	289,138	
of which: Other financial corporations	69,450	74,481	111,006	75,181	163,402	111,006	159,115	279,978	
Financial Derivatives	21,891	23,883	14,106	24,054	15,210	14,106	14,748	15,245	
of which: Other financial corporations	-	-	-	-	-	-	-	-	
Trade credit & advances	42	128	129	349	132	129	115	118	
of which: Other financial corporations	-	-	-	-	-	-	-	-	
Shares & other equity	5,454,635	8,806,447	10,292,152	9,618,316	10,149,766	10,292,152	10,543,768	8,334,516	
Other items (net)	283,775	351,141	(82,781)	466,016	243,616	(82,781)	182,914	95,981	
Other liabilities (includes central bank float)	3,676,934	4,196,739	5,072,585	4,287,826	4,901,825	5,072,585	5,061,782	5,236,868	
less: Other assets	3,350,342	3,803,245	4,960,342	3,781,723	4,620,428	4,960,342	4,815,423	4,894,199	
plus: Consolidation adjustment	(42,816)	(42,353)	(195,024)	(40,087)	(37,781)	(195,024)	(63,445)	(246,688)	

Source: Statistics and Data Services Department

Notes:

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

<http://www.sbp.org.pk/departments/stats/nfb.htm>

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

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

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

Archive link:

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

2.4 Reserve Money

Million Rupees

Components	30th June			2024	2025				
	FY23	FY24	FY25 ¹	Sep	May	Jun	Jul	Aug	Sep ²
A. Currency in Circulation	9,148,739	9,153,099	10,634,483	8,817,223	10,266,027	10,634,483	10,764,521	10,501,235	10,499,458
B. Cash in Tills	524,857	554,731	644,365	565,247	738,125	644,365	587,360	613,252	607,797
C. Other Deposits	49,469	62,892	57,267	45,914	47,664	57,267	48,043	50,569	53,613
D. Bank Deposits	1,634,092	1,842,108	1,634,519	1,736,022	1,833,673	1,634,519	2,032,937	2,169,148	1,872,094
Reserve Money (A+B+C+D)	11,357,156	11,612,829	12,970,634	11,164,406	12,885,490	12,970,634	13,432,861	13,334,204	13,032,962
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	(881,277)	(71,374)	1,455,191	151,620	588,459	1,455,191	1,418,088	1,506,535	1,693,242
B. Net Domestic Assets (1+2+3)	12,238,433	11,684,204	11,515,443	11,012,786	12,297,031	11,515,443	12,014,773	11,827,669	11,339,720
1. Net Govt Sector Borrowing (i+ii)	5,223,578	4,504,320	3,811,156	3,063,118	4,182,861	3,811,156	3,601,650	1,532,231	2,602,428
i. Borrowings for Budgetary Support ¹	5,240,782	4,527,712	3,836,191	3,088,970	4,207,166	3,836,191	3,627,672	1,557,060	2,627,515
a) Federal Government	5,913,261	5,419,184	5,262,849	4,056,035	5,745,496	5,262,849	4,776,487	2,926,804	4,033,761
of which deposits with SBP	(725,239)	(869,772)	(594,150)	(2,537,321)	(873,152)	(594,150)	(1,126,946)	(1,868,577)	(793,202)
b) Provincial Government	(637,329)	(840,494)	(1,367,561)	(887,856)	(1,457,637)	(1,367,561)	(1,067,525)	(1,269,001)	(1,301,842)
Balochistan	(13,301)	(41,987)	(102,272)	(75,179)	(120,418)	(102,272)	(86,216)	(85,682)	(62,683)
Khyber Pakhtunkhwa	(59,000)	(59,667)	(78,740)	(138,199)	(23,193)	(78,740)	(88,557)	(126,823)	(70,875)
Punjab	(466,096)	(627,553)	(846,228)	(452,526)	(898,214)	(846,228)	(577,277)	(655,482)	(747,292)
Sindh	(98,933)	(111,287)	(340,321)	(221,953)	(415,812)	(340,321)	(315,475)	(401,014)	(420,992)
c) AJK Government	(14,358)	(30,893)	(38,465)	(51,372)	(54,511)	(38,465)	(53,929)	(61,945)	(66,788)
d) Gilgit-Baltistan	(20,792)	(20,084)	(20,632)	(27,837)	(26,182)	(20,632)	(27,361)	(38,797)	(37,615)
ii. Others	(17,204)	(23,392)	(25,035)	(25,852)	(24,305)	(25,035)	(26,022)	(24,829)	(25,087)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,661,459	1,525,930	1,368,606	1,519,191	1,384,235	1,368,606	1,352,650	1,304,670	1,462,295
i. Claims on Scheduled Banks (a+b+c+d+e)	1,542,157	1,409,836	1,252,778	1,403,263	1,271,252	1,252,778	1,236,641	1,187,820	1,344,957
a. Agriculture Sector	5,859	5,374	7,750	6,356	6,901	7,750	7,732	7,711	7,697
b. Industrial Sector	632,666	577,676	491,783	554,345	480,019	491,783	483,053	477,110	469,005
c. Export Sector	768,821	624,392	507,694	597,722	515,141	507,694	501,232	458,366	471,704
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	134,811	202,394	245,551	244,840	269,191	245,551	244,624	244,633	396,551
ii. Claims on NBFIs	119,302	116,094	115,828	115,928	112,983	115,828	116,009	116,850	117,338
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-	-
3. Other Items (Net)	5,353,396	5,653,954	6,335,681	6,430,477	6,729,935	6,335,681	7,060,473	8,990,768	7,274,996
Reserve Money(RM) (A+B)	11,357,156	11,612,829	12,970,634	11,164,406	12,885,490	12,970,634	13,432,861	13,334,204	13,032,962

Source: Statistics and Data Services Department

1/ Quarter end NFA of SBP includes interest accrued on Asian Clearing Union (ACU) balance, SDRs allocation, SDRs holdings, fund facilities and accrued expenses on portfolio investment account.
2/ Government's borrowing net of Federal, Provincial, Azad Kashmir's and Gilgit-Baltistan's deposit with SBP. The (-) sign in govt. deposits shows a credit balance whereas (+) sign shows their debtor/withd
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; it
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

	30th June			2024	2025				
	FY23	FY24	FY25 ⁱ	Sep	May	Jun	Jul	Aug	Sep
1. Banknotes	9,664,290	9,698,211	11,269,452	9,373,243	10,994,768	11,269,452	11,342,470	11,105,067	11,097,813
2. One Rupee Coins and above	9,787	9,849	9,880	9,761	9,852	9,880	9,947	9,956	9,959
3. Total (1+2)	9,674,077	9,708,060	11,279,332	9,383,004	11,004,620	11,279,332	11,352,417	11,115,023	11,107,772
4. Held by Banking Department of SBP	131	190	119	102	115	119	186	169	160
5. Held by Issue Department of SBP	351	40	365	432	353	365	350	366	357
6. Currency in tills of Scheduled Banks	524,857	554,731	644,365	565,247	738,125	644,365	587,360	613,252	607,797
7. Currency in Circulation (3-4-5-6)	9,148,739	9,153,099	10,634,483	8,817,223	10,266,027	10,634,483	10,764,521	10,501,235	10,499,458

Source: Statistics and Data Services Department

Notes:

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

ii- 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				
	FY23	FY24	FY25 ^a	Sep		May	Jun	Jul	Aug	Sep ^b
A. Components of M2										
1. Currency in Circulation	9,148,739	9,153,099	10,634,483	8,817,223		10,266,027	10,634,483	10,764,521	10,501,235	10,499,458
2. Other Deposits with SBP	49,469	62,892	57,267	45,914		47,664	57,267	48,043	50,569	53,613
3. Total Private & PSE Deposits	21,744,840	26,665,840	30,101,053	26,730,946		27,769,869	30,101,053	28,465,375	29,126,909	29,621,409
<i>of which : RFCDs</i>	1,601,062	1,604,935	1,762,228	1,724,054		1,739,522	1,762,228	1,646,591	1,761,324	1,790,228
Money Supply (1+2+3)	30,943,048	35,881,830	40,792,804	35,594,083		38,083,561	40,792,804	39,277,939	39,678,713	40,174,480
B. Factors Affecting Money Supply (M2)										
ILNet Foreign Assets of the Banking System	(1,797,146)	(1,137,968)	747,424	(997,942)		88,870	747,424	669,165	800,765	888,774
a. State Bank of Pakistan	(881,277)	(71,374)	1,455,191	151,620		588,459	1,455,191	1,418,088	1,506,535	1,693,242
b. Scheduled Banks	(915,869)	(1,066,594)	(707,767)	(1,149,562)		(499,589)	(707,767)	(748,922)	(705,771)	(804,468)
ILNet Domestic Assets of Banking System (1+2+3)	32,740,194	37,019,799	40,045,380	36,592,025		37,994,690	40,045,380	38,608,774	38,877,948	39,285,706
a. State Bank of Pakistan	10,696,276	10,274,368	10,262,665	9,609,523		11,025,779	10,262,665	10,778,132	10,639,849	9,994,763
b. Scheduled Banks	22,043,918	26,745,431	29,782,715	26,982,501		26,968,912	29,782,715	27,830,642	28,238,100	29,290,943
1. Net Govt Sector Borrowing(a+b+c)	23,712,768	31,078,845	35,123,753	29,411,442		33,475,984	35,123,753	34,788,023	32,594,585	33,020,427
a. Borrowings for Budgetary support¹	22,244,063	29,723,917	34,082,268	28,297,814		32,423,773	34,082,268	33,750,450	31,560,177	31,986,624
(i) From SBP	5,240,782	4,527,712	3,836,191	3,088,970		4,207,166	3,836,191	3,627,672	1,557,060	2,627,515
a) Federal Government	5,913,261	5,419,184	5,262,849	4,056,035		5,745,496	5,262,849	4,776,487	2,926,804	4,033,761
of which deposits with SBP	(725,239)	(869,772)	(594,150)	(2,537,321)		(873,152)	(594,150)	(1,126,946)	(1,868,577)	(793,202)
b) Provincial Government	(637,329)	(840,494)	(1,367,561)	(887,856)		(1,457,637)	(1,367,561)	(1,067,525)	(1,269,001)	(1,301,842)
Balochistan Government	(13,301)	(41,987)	(102,272)	(75,179)		(120,418)	(102,272)	(86,216)	(85,602)	(62,683)
Khyber Pakhtunkhwa Government	(59,000)	(59,667)	(78,740)	(138,199)		(23,193)	(78,740)	(88,557)	(126,823)	(70,875)
Punjab Government	(466,096)	(627,553)	(846,228)	(452,526)		(898,214)	(846,228)	(577,277)	(655,482)	(747,292)
Sindh Government	(98,933)	(111,287)	(340,321)	(221,953)		(415,812)	(340,321)	(315,475)	(401,014)	(420,992)
c) AJK Government	(14,358)	(30,893)	(38,465)	(51,372)		(54,511)	(38,465)	(53,929)	(61,945)	(66,788)
d) Gilgit-Baltistan	(20,792)	(20,084)	(20,632)	(27,837)		(26,182)	(20,632)	(27,361)	(38,797)	(37,615)
(ii) From Scheduled banks (a+b)	17,003,281	25,196,205	30,246,077	25,208,844		28,216,607	30,246,077	30,122,778	30,003,117	29,359,109
a) Federal Government	18,346,722	26,866,638	32,305,439	26,935,249		30,248,797	32,305,439	32,191,358	32,138,382	31,492,344
of which deposits with banks	(2,360,647)	(2,709,578)	(3,167,145)	(2,807,310)		(2,878,928)	(3,167,145)	(2,881,196)	(3,008,298)	(3,147,141)
b) Provincial Government	(1,343,441)	(1,670,433)	(2,059,362)	(1,726,405)		(2,032,191)	(2,059,362)	(2,068,580)	(2,135,264)	(2,133,235)
of which deposits with banks	(1,343,441)	(1,670,433)	(2,059,362)	(1,726,406)		(2,032,191)	(2,059,362)	(2,068,580)	(2,135,264)	(2,133,236)
b. Commodity operations	1,485,909	1,378,320	1,066,520	1,139,482		1,076,517	1,066,520	1,063,596	1,059,236	1,058,890
c. Others	(17,204)	(23,392)	(25,035)	(25,853)		(24,305)	(25,035)	(26,022)	(24,829)	(25,087)
2. Credit to Non-Govt. Sector (a+b+c+d)	11,190,671	11,543,424	13,011,091	11,632,670		12,786,871	13,011,091	12,803,582	12,707,268	12,931,883
a. Credit to Private Sector*	8,353,947	8,866,853	9,948,706	8,746,113		9,698,604	9,948,706	9,689,123	9,734,825	9,957,488
Conventional Banking Branches	5,999,370	6,211,242	6,616,972	6,160,925		6,513,782	6,616,972	6,497,326	6,479,124	6,517,963
Islamic Banks	1,530,818	1,776,270	2,294,571	1,698,684		2,162,337	2,294,571	2,166,458	2,174,975	2,315,167
Islamic Banking Branches of Conventional Banks	823,758	879,341	1,037,162	886,504		1,037,162	1,025,339	1,080,726	1,124,358	
b. Credit to PSEs	2,291,400	2,191,482	2,104,374	2,207,155		2,178,975	2,104,374	2,195,486	2,112,636	2,086,948
c. PSEs Special a/c-debt Repayment with BP/PPSC	-	-	-	-		-	-	-	-	-
d. Credit to NBFIs	545,324	485,089	958,011	679,401		909,292	958,011	918,973	859,807	887,447
3. Other Items (net) *	(2,163,244)	(5,602,470)	(8,089,465)	(4,452,088)		(8,268,165)	(8,089,465)	(8,982,831)	(6,423,904)	(6,666,604)
Broad Money M2 (A+B)	30,943,048	35,881,830	40,792,804	35,594,083		38,083,561	40,792,804	39,277,939	39,678,713	40,174,480
C. Memorandum Items			-				-	-	-	-
Accrued Profit on SBP holdings of MRTBs/MTBs	309,818	262,536	296,619	562,766		578,839	296,619	346,983	372,557	403,689
Outstanding amount of MTBs (realized value in auction)	5,115,536	7,542,978	5,069,162	8,227,507		4,687,213	5,069,162	4,977,656	4,780,927	4,687,569
Net Government Budgetary Borrowing (Cash Basis)	21,852,753	29,075,815	33,646,276	27,211,039		31,735,442	33,646,276	33,272,887	31,045,665	31,453,601
From SBP	4,930,964	4,265,176	3,539,572	2,526,205		3,628,327	3,539,572	3,280,689	1,184,503	2,223,826
From Scheduled Banks	16,921,789	24,810,640	30,106,704	24,684,834		28,107,116	30,106,704	29,992,198	29,861,161	29,229,775

Source: Statistics and Data Services Department

Notes:-

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

2. 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. P: provisional & R: Revised

* Islamic Financialings, Advances (against Murabaha etc), Inventories and any Other related item(s) pertaining to Islamic Financing previously reported under Other Assets has been

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	Socks			Monetary Impact During	
	30-Jun-24 ¹	30-Jun-25	30-Sep-25	1 st Jul 24 to 30-Sep-24	1 st Jul 25 to 30-Sep-25
1. Central Government (a+b)	32,285,822	37,568,288	35,526,105	(1,294,537.95)	(2,042,182.42)
a. Scheduled Banks	26,866,638	32,305,439	31,492,344	68,611.06	(813,094.54)
T-Bills, Securities and Others	29,576,216	35,472,584	34,639,485	166,342.75	(833,098.41)
Less:				-	-
Government Deposits	2,709,578	3,167,145	3,147,141	97,731.69	(20,003.87)
b. State Bank	5,419,184	5,262,849	4,033,761	(1,363,149.01)	(1,229,087.88)
T-bills and Securities etc.	5,571,285	5,094,335	4,072,819	284,648.68	(1,021,516.85)
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-
Others*	717,671	762,663	754,145	19,751.41	(8,518.43)
Less:				-	-
Govt. Deposits (Ex. Zakat and Privatization Fund)	869,772	594,150	793,202	1,667,549.10	199,052.61
2. Provincial Governments (c+d)	(2,561,905)	(3,486,020)	(3,539,481)	(131,564.71)	(53,461.73)
c. Scheduled Banks	(1,670,433)	(2,059,362)	(2,133,236)	(55,972.08)	(73,873.83)
Government Securities and Others				-	-
Less:				-	-
Government Deposits	1,670,433	2,059,362	2,133,236	55,972.08	73,873.83
d. State Bank	(891,472)	(1,426,658)	(1,406,246)	(75,592.63)	20,412.10
Government Securities	-			-	-
Debtor Balances (Excluding Zakat Fund)	-			-	-
Less:				-	-
Government Deposits (Excluding Zakat Fund)	891,472	1,426,658	1,406,246	75,592.63	(20,412.10)
Net Budgetary Borrowing from the Banking System	29,723,917	34,082,268	31,986,624	(1,426,102.66)	(2,095,644.15)

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. Detail of changes are available at:

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/Evaluation-Note.pdf>

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

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

2.8 Government Borrowing for Commodity Operations

ITEMS	Stocks		Monetary Impact During	
	30-Jun-24	30-Jun-25	1 st Jul 24 to 30-Sep-24	1 st Jul 25 to 30-Sep-25
Rice	-	192.6	-	5.8
Wheat	1,133,456.1	795,113.4	(256,305.5)	(15,983.7)
Sugar	107,772.4	104,742.0	(772.6)	23,473.7
Fertilizer	134,664.3	163,502.0	18,239.8	(15,205.3)
Seeds	2,427.6	340.6	-	-
Oil seeds			-	-
Pulses			-	-
Edible Oil			-	-
Black Mash			-	-
Chilies			-	-
Seed Meal			-	-
Gram			-	-
Onion			-	-
Potatoes			-	-
Cotton	-	2,629.8	-	78.8
Total	1,378,320.5	1,066,520.4	(238,838.3)	(7,630.7)

Source: SME, Housing & Sustainable Finance Department

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Apr-25			May-25			Jun-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	10,621,595	15,412,761	26,034,356	10,994,883	15,876,013	26,870,896	11,255,575	15,095,690	26,351,265
International reserve assets	1,845,053	3,204,850	5,049,903	1,946,929	3,583,525	5,530,454	1,952,739	3,958,043	5,910,782
- Gold	1,816,956	-	1,816,956	1,924,367	-	1,924,367	1,924,367	-	1,924,367
- Foreign currency balances	28,097	3,136,030	3,164,127	22,562	3,547,857	3,570,419	28,372	3,913,154	3,941,526
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	38,660	38,660	-	7,228	7,228	-	7,338	7,338
- Reserve tranche position with International Monetary Fund	-	45	45	-	46	46	-	46	46
- Other foreign currency balances	-	30,115	30,115	-	28,394	28,394	-	37,505	37,505
Local currency financial assets	4,000,000	9,891,809	13,891,809	4,000,000	10,188,373	14,188,373	4,000,000	9,536,281	13,536,281
(i) Monetary policy assets	4,000,000	8,754,158	12,754,158	4,000,000	9,082,991	13,082,991	4,000,000	8,453,796	12,453,796
- Conventional- securities purchased under agreement to resell	4,000,000	8,360,074	12,360,074	4,000,000	8,679,828	12,679,828	4,000,000	8,036,927	12,036,927
- Shariah compliant financing facility	-	394,084	394,084	-	403,163	403,163	-	416,869	416,869
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	798,996	798,996	-	777,278	777,278	-	768,195	768,195
for purposes other than monetary policy	-	-	-	-	-	-	-	-	-
- Agriculture sector	-	3,681	3,681	-	3,681	3,681	-	4,564	4,564
- Industrial sector	-	368,816	368,816	-	360,359	360,359	-	354,896	354,896
- Export sector	-	363,057	363,057	-	348,679	348,679	-	344,631	344,631
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	63,440	63,440	-	64,556	64,556	-	64,102	64,102
(iii) Credit to Islamic banks & financial institutions for	-	338,655	338,655	-	328,104	328,104	-	314,290	314,290
purpose other than monetary policy	-	-	-	-	-	-	-	-	-
- Agriculture sector	-	3,502	3,502	-	3,841	3,841	-	3,870	3,870
- Industrial sector	-	147,118	147,118	-	144,281	144,281	-	142,145	142,145
- Export sector	-	173,628	173,628	-	166,462	166,462	-	160,155	160,155
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	14,407	14,407	-	13,520	13,520	-	8,120	8,120
Credit to general government account	4,743,810	1,708,581	6,452,391	5,013,474	1,507,160	6,520,633	5,268,363	968,392	6,236,755
- Federal government	4,743,810	1,708,581	6,452,391	5,013,474	1,507,160	6,520,633	5,268,363	968,392	6,236,755
- Perpetual loan to federal government	-	750,332	750,332	-	754,167	754,167	-	761,467	761,467
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,743,810	958,250	5,702,060	5,013,474	752,992	5,766,466	5,268,363	206,925	5,475,288
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	233,638	233,638	-	233,638	233,638	-	234,060	234,060
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	137,055	137,055	-	137,055	137,055	-	137,055	137,055
- Financial institutions	-	42,283	42,283	-	42,283	42,283	-	42,283	42,283
- Other	-	54,300	54,300	-	54,300	54,300	-	54,722	54,722
Property, plant & equipment	-	162,355	162,355	-	165,768	165,768	-	166,324	166,324
Rupee coins	338	-	338	353	-	353	345	-	345
Other assets	32,395	211,528	243,922	34,128	197,549	231,677	34,128	232,589	266,717
LIABILITIES	10,621,595	15,412,761	26,034,356	10,994,883	15,876,013	26,870,896	11,255,575	15,095,690	26,351,265
Equity & reserves	-	5,688,410	5,688,410	-	5,935,631	5,935,631	-	5,967,993	5,967,993
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,060,876	1,060,876	-	1,060,876	1,060,876	-	1,060,876	1,060,876
- Special reserves	-	4,298	4,298	-	4,298	4,298	-	4,298	4,298
- Unrealized appreciations	-	1,995,044	1,995,044	-	2,102,443	2,102,443	-	2,102,443	2,102,443
- Profit & loss appropriation account	-	2,528,192	2,528,192	-	2,668,015	2,668,015	-	2,700,377	2,700,377
Banknotes in circulation	10,621,595	(112)	10,621,483	10,994,883	(115)	10,994,768	11,255,575	(149)	11,255,426
- Banknotes in circulation	10,621,483	-	10,621,483	10,994,768	-	10,994,768	11,255,426	-	11,255,426
- Banknotes held in Banking Department	112	(112)	-	115	(115)	0	149	(149)	-
Monetary policy liabilities	-	186,371	186,371	-	148,681	148,681	-	51,494	51,494
- Securities sold under agreement to repurchase	-	186,371	186,371	-	148,681	148,681	-	51,494	51,494
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	4,254,629	4,254,629	-	4,007,187	4,007,187	-	3,408,963	3,408,963
- Federal government	-	991,160	991,160	-	864,873	864,873	-	651,423	651,423
- Provincial governments & autonomous regions	-	1,477,738	1,477,738	-	1,551,593	1,551,593	-	1,096,650	1,096,650
- Bank deposits	-	1,623,808	1,623,808	-	1,433,176	1,433,176	-	1,495,546	1,495,546
- Other deposits	-	161,923	161,923	-	157,545	157,545	-	165,345	165,345
Foreign currency deposits	-	1,466,550	1,466,550	-	1,477,138	1,477,138	-	1,494,022	1,494,022
- Local banks	-	400,639	400,639	-	400,497	400,497	-	406,491	406,491
- Foreign central banks	-	988	988	-	994	994	-	1,005	1,005
- Foreign governments & sovereign wealth fund	-	1,057,532	1,057,532	-	1,067,861	1,067,861	-	1,079,394	1,079,394
- Others deposits	-	7,391	7,391	-	7,786	7,786	-	7,132	7,132
Foreign currency loans and liabilities	-	3,529,285	3,529,285	-	3,875,753	3,875,753	-	3,864,993	3,864,993
- International Monetary Fund facilities	-	1,224,991	1,224,991	-	1,552,655	1,552,655	-	1,529,699	1,529,699
- Allocations of special drawing rights of IMF	-	1,118,917	1,118,917	-	1,121,550	1,121,550	-	1,138,512	1,138,512
- Currency swap arrangements	-	1,185,377	1,185,377	-	1,201,548	1,201,548	-	1,196,782	1,196,782
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	287,629	287,628	-	431,737	431,737	-	308,372	308,372

2.9 SBP Statement of Affairs

Million Rupees

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

Source: Finance Department SBP

2.10 Annual Accounts of SBP

End Jun: Million Rupees

	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 Jur: Million Rupees

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

Source: SBP BSC HOK

2.12 Scheduled Banks' Balance Sheets Consolidated Position
Based on Weekly Position of Liabilities and Assets (All Banks)

Million Rupees

Million Rupees									
FINANCIAL POSITION	FY23	FY24	FY25	2024	2025				
				Sep	May	Jun	Jul	Aug	Sep*
ASSETS									
Cash & Balances with Treasury Banks	2,650,786	3,197,004	2,874,601	2,612,451	3,016,769	2,874,601	2,746,503	3,158,485	2,704,965
Balances with other Banks	517,695	558,314	672,164	442,822	253,905	672,164	237,639	228,948	202,485
Lending to Financial Institutions	892,010	1,025,211	926,667	1,177,984	819,558	926,667	666,720	632,661	554,114
Investments	20,895,614	30,149,408	36,515,945	30,694,465	34,627,010	36,515,945	36,219,801	36,288,861	35,478,174
Advances – Net of Provision	11,502,379	11,589,550	12,002,417	11,112,612	12,101,765	12,002,417	12,379,899	12,299,700	12,319,906
Gross Advances	12,202,125	12,447,146	12,917,323	12,069,382	13,021,394	12,917,323	13,286,586	13,203,037	13,232,402
Less: Provision for Non- Performing Advances	(699,746)	(857,595)	(914,906)	(956,770)	(919,630)	(914,906)	(906,688)	(903,337)	(912,496)
Operating Fixed Assets	872,579	1,012,671	1,062,847	1,049,899	1,051,851	1,062,847	1,072,918	1,079,673	1,089,748
Deferred Tax Assets	220,831	186,560	255,736	225,253	255,146	255,736	259,896	272,991	263,613
Other Assets	1,892,967	2,404,598	2,936,958	2,626,409	3,031,990	2,936,958	3,049,987	3,305,563	3,415,644
Right to use Assets			169,372		162,400	169,372	171,922	180,799	184,720
TOTAL ASSETS	39,444,861	50,123,316	57,416,707	49,941,896	55,320,395	57,416,707	56,805,284	57,447,680	56,213,367
LIABILITIES									
Bills Payable	424,912	459,192	478,713	322,476	447,629	478,713	408,957	400,652	414,342
Borrowings	8,916,845	13,071,191	14,862,650	12,638,057	15,192,839	14,862,650	15,725,193	15,421,865	14,570,527
Deposits and other Accounts	25,507,568	30,812,105	35,025,388	30,793,053	32,756,642	35,025,388	33,551,371	34,467,360	33,827,311
Sub-ordinated Loans	171,864	172,846	166,328	171,891	170,332	166,328	166,328	165,329	159,328
Liabilities Against Assets Subject to Finance Lease	12,518	11,106	148,088	13,711	146,603	148,088	146,404	151,666	150,325
Deferred Tax Liabilities	38,414	48,282	117,951	53,178	99,990	117,951	118,257	134,121	130,310
Other Liabilities	1,966,081	2,538,857	2,697,785	2,517,997	2,623,178	2,697,785	2,621,125	2,644,012	2,930,209
TOTAL LIABILITIES	37,038,203	47,113,577	53,496,903	46,510,363	51,437,212	53,496,903	52,737,635	53,385,007	52,182,352
NET ASSETS	2,406,658	3,009,739	3,919,804	3,431,533	3,883,183	3,919,804	4,067,649	4,062,674	4,031,015
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	614,275	631,074	626,974	628,265	626,634	626,974	627,947	627,611	627,548
Reserves	572,952	650,680	727,144	655,177	727,980	727,144	730,906	734,706	746,325
Un-appropriated / Un-remitted Profit	1,142,504	1,363,938	1,631,177	1,438,444	1,570,592	1,631,177	1,729,034	1,724,537	1,749,532
Surplus/ (Deficit) on Revaluation of Assets	76,926	364,046	934,509	709,648	957,978	934,509	979,762	975,819	907,610
TOTAL	2,406,658	3,009,739	3,919,804	3,431,533	3,883,183	3,919,804	4,067,649	4,062,674	4,031,015

Source: Banking Supervision Department-2, SBP

Note: Figures pertain to last week end of every month

* As on September 19, 2025.

2.13 Scheduled Banks' Consolidated Liquidity Position (All Banks)

	Million Rupees								
	FY23	FY24	FY25	2024	2025				
				Aug	Apr	May	Jun	Jul	Aug
Demand Liabilities	18,358,468	20,654,009	24,183,399	21,654,365	22,875,234	23,323,510	24,183,399	24,521,162	24,802,343
Time Liabilities	4,279,847	5,007,027	4,998,767	5,017,584	5,087,721	5,022,385	4,998,767	5,044,819	4,972,839
TOTAL (Demand & Time Liabilities)	22,638,315	25,661,036	29,182,166	26,671,948	27,962,955	28,345,895	29,182,166	29,565,981	29,775,182
LIQUID ASSETS MAINTAINED IN PAKISTAN	17,790,896	20,912,972	23,613,887	22,488,500	23,121,243	22,743,780	23,613,887	24,459,297	24,755,322
Cash	602,904	684,550	636,715	569,448	630,956	658,207	636,715	620,308	646,978
Balance with SBP	1,388,023	1,509,768	1,834,210	1,673,435	1,621,287	1,679,849	1,834,210	1,743,864	1,646,351
Balance with agents of SBP	290,217	141,061	180,823	81,940	159,145	129,893	180,823	91,992	83,994
Un-encumbered approved Securities	15,435,676	18,505,476	20,888,892	20,091,690	20,637,155	20,202,930	20,888,892	21,928,685	22,304,112
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	74,076	72,116	73,247	71,987	72,700	72,900	73,247	74,448	73,887
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	5,393,662	6,092,810	6,872,374	6,330,332	6,596,106	6,682,000	6,872,374	6,964,733	7,010,906
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	12,397,234	14,820,162	16,741,513	16,158,168	16,525,137	16,061,779	16,741,513	17,494,564	17,744,416

Source: Banking Supervision Department-2, SBP

2.14 Financial Position of DFIs, MFBs and NBFs

Million Rupees

ASSETS/ LIABILITIES	Mar-25				Jun-25			
	DFIs*	NBFs	MFBs	Total	DFIs*	NBFs	MFBs	Total
1. Currency and Deposits	11,079	921,432	121,602	1,054,112	10,674	1,435,393	96,655	1,542,723
a. Currency	12	805	11,220	12,037	11	1,099	11,126	12,235
b. Transferable Deposits	5,362	593,376	88,515	687,253	5,117	1,222,980	73,031	1,301,128
c. Restricted Deposits	-	2,837	1,261	4,098	-	4,293	2,260	6,553
d. Other Deposits	5,705	324,413	20,607	350,725	5,546	207,021	10,239	222,806
2. Investment in securities other than shares	1,290,353	1,726,250	265,444	3,282,047	1,188,438	1,477,726	216,954	2,883,118
a. Short-term	77,548	1,278,067	167,060	1,522,675	72,542	1,105,231	128,189	1,305,962
b. Long-term	1,212,805	448,183	98,384	1,759,372	1,115,896	372,495	88,765	1,577,156
3. Loans extended (Advances)	230,134	139,974	560,873	930,981	249,593	154,346	553,443	957,382
a. Short-term	50,139	61,482	395,579	507,200	59,427	70,949	337,218	467,594
b. Long-term	179,995	78,491	165,294	423,781	190,166	83,397	216,225	489,788
4. Investment in shares	22,387	497,017	-	519,404	23,016	450,927	-	473,943
a. Quoted	12,834	472,298	-	485,132	13,583	426,623	-	440,207
b. Non-quoted	9,553	24,719	-	34,272	9,433	24,304	-	33,736
5. Insurance Technical Reserve	-	-	169	169	-	-	151	151
a. Life	-	-	68	68	-	-	52	52
b. Non-life	-	-	101	101	-	-	100	100
6. Financial Derivatives	-	-	-	-	-	566	-	566
7. Other accounts receivable	56,385	279,609	77,063	413,057	46,086	258,397	66,150	370,633
8. Non-financial assets	13,862	25,931	71,350	111,143	13,990	28,989	54,584	97,563
a. Produced assets	13,712	19,533	68,026	101,271	13,840	22,579	50,922	87,341
i. Fixed assets	13,159	12,732	54,090	79,981	13,244	14,820	42,102	70,165
ii. Inventories	-	25	-	25	-	358	-	358
iii. Valuables	-	4,783	-	4,783	-	5,338	-	5,338
iv. Other produced assets	553	1,993	13,936	16,482	596	2,063	8,820	11,480
b. Non-produced assets	150	6,398	3,324	9,872	150	6,410	3,662	10,222
i. Land	150	1,901	343	2,395	150	1,886	343	2,379
ii. Other non-produced assets	-	4,497	2,980	7,477	-	4,524	3,319	7,843
Total Assets/ Liabilities	1,624,201	3,590,212	1,096,502	6,310,914	1,531,798	3,806,343	987,938	6,326,079
1. Deposits	59,869	56,411	776,209	892,489	60,767	58,857	719,604	839,228
a. Restricted deposits	180	36,287	-	36,468	185	39,201	-	39,386
b. Other deposits	59,689	20,124	776,209	856,022	60,582	19,656	719,604	799,842
2. Securities other than shares (bonds/debentures etc)	-	2,371	10,114	12,485	-	2,370	10,757	13,127
a. Short-term	-	1,535	-	1,535	-	1,534	-	1,534
b. long-term	-	836	10,114	10,950	-	836	10,757	11,593
3. Loans (Borrowings)	1,288,122	82,626	91,615	1,462,362	1,179,403	90,334	96,046	1,365,783
a. Short-term	799,443	31,869	51,223	882,535	778,762	36,345	50,233	865,339
b. Long-term	488,679	50,757	40,392	579,827	400,641	53,989	45,813	500,444
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	77,669	121,068	189,729	388,466	77,618	302,493	144,798	524,909
6. Shares and other equity	198,540	3,327,736	28,835	3,555,111	214,010	3,352,289	16,733	3,583,032
a. Quoted	19,238	1,660,620	25,179	1,705,037	19,238	1,650,296	22,422	1,691,956
b. Non-quoted	78,558	1,222,536	37,765	1,338,859	79,559	1,220,918	32,934	1,333,412
c. Retained earnings	42,930	167,072	(96,201)	113,801	43,194	160,515	(56,798)	146,911
d. Current year result	9,059	267,634	(3,662)	273,031	16,595	313,712	(774)	329,533
e. General & special reserves	32,939	15,777	64,521	113,237	33,786	14,759	17,908	66,453
f. Valuation adjustments	15,816	(5,903)	1,233	11,147	21,638	(7,911)	1,040	14,767

Source: Statistics and Data Services Department

* DFIs also includes HBFC & PMRC data.

2.15 Classification of Deposits with DFIs, MFBs and NBFCs

Million Rupees

SECTOR	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
1 Non-financial Corporations	125,859	116,075	109,624	254,284	88,984	102,167
i Public	40,280	26,455	16,381	36,710	18,094	18,190
ii Private	85,579	89,620	93,243	217,575	70,890	83,976
2 Financial Corporations	108,806	88,864	89,364	114,963	103,479	134,412
i Deposit money institutions	6,297	968	4,110	5,127	142	6,193
ii Other deposit accepting institutions	54,832	43,693	48,488	42,037	48,178	66,041
iii Financial intermediaries	45,670	42,137	34,853	60,833	52,618	58,812
iv Financial auxiliaries	753	854	907	1,137	1,222	1,023
v Insurance and pension funds	1,254	1,212	1,006	5,830	1,319	2,343
3 Central Government	31,987	30,583	25,623	29,481	21,870	17,516
4 Provincial Governments	18,044	17,578	17,800	23,700	25,482	22,995
5 Local Governments	2,391	3,102	3,241	4,604	240	391
6 Household	396,681	437,437	443,777	404,960	601,437	507,759
7 Non-profit Institutions (NPIs) Serving Households	69,957	68,086	74,032	48,713	48,921	51,874
8 Non-residents	1,708	1,788	1,843	1,907	2,075	2,114
9 Foreign Currency	0	0	151	0	0	0
Total	755,435	763,514	765,455	882,614	892,489	839,228

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Mar-25			Jun-25		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	251,608	5,359	256,966	251,012	5,965	256,977
i Public	4,244	632	4,875	4,201	1,032	5,233
ii Private	247,364	4,727	252,091	246,811	4,933	251,744
2 Financial Corporations	39,258	77,138	116,395	37,563	82,666	120,229
i Deposit money institutions	36,429	41,058	77,487	33,173	45,698	78,872
ii Other deposit accepting institutions	1,812	5,202	7,014	3,373	3,667	7,040
iii Financial intermediaries	1,016	30,878	31,894	1,017	33,301	34,317
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	-	-	-	-	-
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	77,078	15,952	93,030	132,799	16,614	149,413
7 Non-profit Institutions (NPIs) Serving Households	15	-	15	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	-	-	-	-	-	-
10 Other Advances and Financial Leases	431,378	33,197	464,575	385,491	45,272	430,763
Total	799,336	131,645	930,981	806,865	150,517	957,382

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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

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

Million Rupees

SECURITIES	Mar-25			Jun-25		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	2,539,321	742,726	3,282,047	92,137	97,926	190,062
1 Non-financial Corporations	74,323	106,263	180,587	10,318	27,624	37,942
i Public	6,991	39,816	46,807	81,819	70,301	152,120
ii Private	67,333	66,447	133,780	32,941	131,744	164,684
2 Financial Corporations	32,744	91,271	124,015	32,941	131,744	164,684
i Deposit money institutions	20,405	26,723	47,129	19,679	26,864	46,542
ii Other deposit accepting institutions	11,812	12,226	24,039	11,883	14,491	26,373
iii Financial intermediaries	526	50,994	51,520	1,379	89,464	90,843
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	1,328	1,328	-	925	925
3 Central Government	2,432,254	545,192	2,977,446	2,060,803	467,568	2,528,371
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	25,256	494,148	519,404	25,929	448,014	473,943
1 Non-financial Corporations	10,135	469,967	480,103	10,447	424,553	435,000
i Public	1,301	285,354	286,655	1,402	266,389	267,791
ii Private	8,834	184,614	193,448	9,045	158,164	167,209
2 Financial Corporations	13,287	23,620	36,907	13,708	22,886	36,594
i Deposit money institutions	3,989	6,587	10,576	4,410	1,194	5,603
ii Other deposit accepting institutions	4,565	1,292	5,857	4,565	4,704	9,269
iii Financial intermediaries	3,307	15,186	18,492	2,299	16,454	18,753
iv Financial auxiliaries	1,340	-	1,340	2,347	-	2,347
v Insurance and pension funds	87	555	642	87	534	621
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,833	561	2,394	1,774	575	2,349
Total (A+B)	2,564,577	1,236,874	3,801,452	2,211,809	1,145,252	3,357,061

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

Item	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

Item	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

		Million Rupees		
		2024	2025	
Profit/Loss Account		Oct-Dec	Jan-Mar ^a	Apr-Jun ^a
A. Mark-Up/Return/Interest Earned		2,565,837	1,785,473	2,115,377
1. Loans and advances		603,243	416,707	430,004
2. Investments		1,492,026	1,040,743	1,357,492
3. Lendings to financial institutions		34,246	28,793	22,843
4. Balances with banks		3,732	2,615	3,874
5. Income from inter-office lending		424,601	291,848	295,553
6. Other		7,990	4,767	5,612
B. Mark-Up/Return/Interest Expensed		1,916,192	1,215,918	1,451,113
1. Deposits		902,171	483,612	540,220
2. Borrowings		456,241	387,550	524,861
3. Subordinated debt		13,533	6,079	7,167
4. Cost of foreign currency swaps against foreign currency deposits / borrowings		35,763	12,043	24,109
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets		8,014	8,226	10,208
6. Expense on inter-office borrowing		424,601	291,848	295,557
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		393,624	283,378	364,039
1. Operating expenses		385,085	275,279	353,464
i. Total compensation expense		177,452	124,792	145,877
ii. Property expense		56,627	42,197	53,738
a. Rent and taxes		3,048	2,942	4,939
b. Insurance		519	385	388
c. Utilities cost		14,376	8,002	10,864
d. Lease rental		5	49	52
e. Fuel expense generators		1,411	823	1,004
f. Security (including guards)		10,379	7,924	9,421
g. Repair and maintenance (including janitorial charges)		7,180	5,769	7,188
h. Depreciation on right-of-use assets		11,986	9,733	12,121
i. Depreciation		7,724	6,571	7,762
iii. Information technology expenses		35,062	24,903	35,377
iv. Other operating expenses		115,944	83,388	118,473
2. Workers welfare fund		6,909	7,064	9,103
3. Other charges		1,630	1,035	1,472
i. Penalties imposed by State Bank of Pakistan		466	208	627
ii. Penalties imposed by other regulatory bodies (to be specified)		1	-	0
iii. Others (to be specified, if material)		1,163	827	844
III. Profit before provisions (II - D)		455,698	411,544	470,410
E. Provisions / (reversals) and write offs - net		35,894	14,746	(8,446)
1. (Reversals) / provisions against balance with Banks		(406)	649	(2,003)
2. (Reversals) / provisions for diminution in value of investments		(5,828)	(952)	(762)
3. (Reversals) / provisions against loans & advances		38,882	16,777	1,506
4. (Reversals) / provisions against off balance sheet items		2,794	(176)	(2,440)
5. Reversals against other assets		3,614	526	(155)
6. Recovery of written off / charged off bad debts		(3,163)	(2,078)	(4,594)
F. Extra ordinary / unusual items		8,456	-	-
IV. Profit Before Taxation (III - E - F)		411,348	396,798	478,856
G. Taxation		228,199	207,132	275,498
1. Current		249,506	188,148	242,750
2. Prior		(12,846)	(228)	25,867
3. Deferred		(8,461)	19,212	6,881
V. Profit After Taxation (IV - G)		183,149	189,666	203,358
Notes on Human Resources				
Number of Employees*		214,778	221,227	223,841
1. Permanent		189,566	193,808	197,896
a. Male		151,794	155,098	158,286
b. Female		37,772	38,710	39,610
2. Contractual		25,212	27,419	25,945
a. Male		22,341	24,188	22,841
b. Female		2,871	3,231	3,104

* 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 MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

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

Amount in Million Rupees
No. of Accounts in Unit

END OF PERIOD	2024				2025			
	Sep		Dec		Mar		Jun ¹	
	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

Note:

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

*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 (NFPSSE), Non-Banks Financial Institutions (NBFI), etc.)

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

Effective March 2025, Easy Paisa Bank Ltd. has been included in scheduled banks (and, former, Telesior 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

3.3 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 ^R
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	238,812.7
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	1,054,431.0	585,815.0	90,544.0	106,203.3	80,379.0	156,096.7	17,760.0	160,662.3	1,243,114.0	1,008,777.3
1) Official	51,410.0	43,742.7	4,933.0	4,674.5	15,450.0	23,032.1	661.0	25,504.0	72,454.0	96,953.3
2) Business	13,424.0	20,988.0	1,303.0	2,357.9	2,445.0	6,419.2	16,984.0	134,391.7	34,156.0	164,156.8
3) Personal	989,597.0	521,084.3	84,308.0	99,171.0	62,484.0	126,645.4	87.0	308.8	1,136,476.0	747,209.4
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	28.0	457.8	28.0	457.8
2. DOMESTIC CONSTITUENTS	118,712,626.0	13,673,939.5	47,927,177.0	3,292,653.4	1,473,383.0	1,348,672.1	2,319,981.0	15,216,289.6	170,433,167.0	33,531,554.6
I. GOVERNMENT	-	-	-	-	-	-	518,235.0	5,221,315.6	518,235.0	5,221,315.6
A. Federal Government	-	-	-	-	-	-	83,328.0	3,164,353.2	83,328.0	3,164,353.2
B. Provincial Governments	-	-	-	-	-	-	396,716.0	1,837,843.0	396,716.0	1,837,843.0
C. Local Bodies	-	-	-	-	-	-	38,191.0	219,119.4	38,191.0	219,119.4
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	19,237.0	1,996,529.3	19,237.0	1,996,529.3
Agriculture, hunting and forestry	-	-	-	-	-	-	51.0	1,637.0	51.0	1,637.0
Services	-	-	-	-	-	-	1,225.0	37,065.2	1,225.0	37,065.2
Utilities	-	-	-	-	-	-	8,124.0	794,135.4	8,124.0	794,135.4
Transport, storage and communications	-	-	-	-	-	-	4,498.0	112,211.8	4,498.0	112,211.8
Manufacturing	-	-	-	-	-	-	2,615.0	273,302.7	2,615.0	273,302.7
Mining and Quarrying	-	-	-	-	-	-	487.0	390,386.1	487.0	390,386.1
Construction	-	-	-	-	-	-	165.0	102,072.8	165.0	102,072.8
Commerce and Trade	-	-	-	-	-	-	476.0	81,450.8	476.0	81,450.8
Others	-	-	-	-	-	-	1,596.0	204,267.5	1,596.0	204,267.5
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	79,173.0	1,748,466.5	79,173.0	1,748,466.5
Mutual Funds and AMCs	-	-	-	-	-	-	4,642.0	1,128,590.3	4,642.0	1,128,590.3
Insurance & Pension Funds	-	-	-	-	-	-	17,496.0	211,746.6	17,496.0	211,746.6
MFIs and DFIs	-	-	-	-	-	-	11,191.0	47,585.5	11,191.0	47,585.5
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	10,236.0	140,341.1	10,236.0	140,341.1
Modarabas	-	-	-	-	-	-	503.0	13,941.1	503.0	13,941.1
Other NBFIs	-	-	-	-	-	-	35,105.0	206,261.8	35,105.0	206,261.8
IV. PRIVATE SECTOR (BUSINESS)	4,774,730.0	1,477,161.6	572,224.0	196,889.6	114,230.0	115,833.2	1,597,066.0	5,439,456.9	7,058,250.0	7,229,341.3
A. Agriculture, forestry and fishing	1,673,086.0	137,101.0	125,154.0	16,060.4	25,704.0	8,050.9	108,279.0	86,897.6	1,932,223.0	248,109.9
1. Crop and animal production, hunting and related service activities	1,670,709.0	135,913.0	125,065.0	15,612.3	25,627.0	8,028.5	106,257.0	80,258.9	1,927,658.0	239,812.7
Growing of Wheat, Rice, Sugar Cane & Cotton	949,175.0	75,072.2	75,492.0	9,418.3	10,585.0	3,447.4	67,028.0	26,239.3	1,102,280.0	114,177.1
Growing of tropical, subtropical, pome and stone fruits & vegetables	123,424.0	6,547.3	6,042.0	392.8	1,107.0	506.2	1,172.0	8,721.1	131,745.0	16,167.4
Growing of other fruits, vegetables and crops	350,688.0	18,497.3	22,867.0	2,442.4	10,408.0	1,222.4	18,032.0	12,847.9	401,995.0	35,010.0
Raising of livestock and other related activities	200,636.0	28,747.5	18,240.0	2,883.6	2,106.0	1,755.1	10,810.0	22,261.2	231,792.0	55,647.3
Other agricultural support activities	46,718.0	7,031.1	2,416.0	448.3	1,412.0	1,094.3	9,068.0	10,330.3	59,614.0	18,704.0
Hunting, trapping and related service activities	68.0	17.6	8.0	26.9	9.0	3.1	147.0	59.3	232.0	106.9
02 - Forestry and logging	267.0	75.8	13.0	0.9	17.0	13.1	471.0	385.7	768.0	475.5
03 - Fishing and aquaculture	2,110.0	1,112.2	76.0	447.2	60.0	9.4	1,551.0	6,252.9	3,797.0	7,821.7
B. Mining and quarrying	4,703.0	5,055.8	227.0	380.8	364.0	996.1	16,909.0	379,895.9	22,203.0	386,328.6
05 - Mining of coal and lignite	823.0	900.1	52.0	90.5	44.0	111.0	4,622.0	168,556.9	5,541.0	169,658.5
06 - Extraction of crude petroleum and natural gas	1,080.0	1,191.7	63.0	140.3	106.0	151.4	7,265.0	159,741.3	8,514.0	161,224.7
07 - Mining of metal ores	419.0	555.1	13.0	2.9	25.0	264.6	889.0	25,914.0	1,346.0	26,736.6
08-Other mining and quarrying	1,927.0	2,301.1	93.0	147.1	159.0	459.0	3,586.0	24,313.2	5,765.0	27,220.4
09 - Mining support service activities	454.0	107.7	6.0	0.0	30.0	10.1	547.0	1,370.5	1,037.0	1,488.4
C. Manufacturing	219,059.0	173,848.6	23,693.0	23,890.0	15,146.0	29,423.7	304,119.0	1,567,355.9	562,017.0	1,794,518.3
10 - Manufacture of food products	47,140.0	32,469.0	2,847.0	4,376.0	4,676.0	11,096.4	50,073.0	270,760.3	104,736.0	318,701.7
11 - Manufacture of beverages	6,381.0	2,316.4	4,411.0	650.7	275.0	1,819.3	2,486.0	49,244.9	13,553.0	54,031.3
12 - Manufacture of tobacco products	126.0	54.2	6.0	0.0	46.0	1,268.1	594.0	28,307.9	772.0	29,630.2
13 - Manufacture of textiles	22,540.0	20,849.7	3,223.0	4,758.4	2,629.0	2,127.2	47,506.0	256,716.7	75,898.0	284,451.9
Preparation and spinning of textile fibres	5,216.0	3,737.5	649.0	555.7	1,308.0	864.0	14,617.0	101,652.1	21,790.0	106,809.3
Weaving of textiles	3,168.0	2,718.3	264.0	562.6	373.0	622.6	6,855.0	19,481.7	10,660.0	23,385.1
Finishing of textiles	3,900.0	2,264.7	410.0	182.0	587.0	312.6	5,877.0	36,704.9	10,774.0	39,464.1
Manufacture of knitted and crocheted fabrics	1,135.0	999.4	298.0	422.1	83.0	84.2	2,630.0	16,940.9	4,146.0	18,446.6
Manufacture of made-up textile articles, except apparel	3,333.0	3,916.9	629.0	718.0	82.0	40.6	6,612.0	27,908.8	10,656.0	32,584.2
Manufacture of carpets and rugs	379.0	236.1	30.0	9.2	24.0	2.5	522.0	1,331.6	955.0	1,579.4
Manufacture of other textiles n.e.c.	5,409.0	6,976.8	943.0	2,308.9	172.0	200.7	10,393.0	52,696.7	16,917.0	62,183.1
14 - Manufacture of wearing apparel	10,348.0	7,184.8	4,635.0	2,951.7	591.0	554.7	11,060.0	56,117.0	26,634.0	66,808.2
15 - Manufacture of leather and related products	5,904.0	5,879.2	816.0	1,190.5	254.0	269.3	7,030.0	15,130.0	14,004.0	22,469.0
Tanning and dressing of leather; dressing and dyeing of fur	1,137.0	1,344.5	277.0	186.8	85.0	88.4	1,742.0	4,308.0	3,241.0	5,927.7
Manufacture of luggage, handbags and the like, saddlery and harness	627.0	501.0	65.0	198.8	74.0	102.8	1,094.0	2,571.3	1,860.0	3,374.0
Manufacture of footwear	4,140.0	4,033.7	474.0	804.9	95.0	78.1	4,194.0	8,250.6	8,903.0	13,167.4
a. Leather wear	2,855.0	2,273.5	355.0	731.3	73.0	54.9	3,424.0	7,451.2	6,707.0	10,511.0
b. Rubber and Plastic wear	1,285.0	1,760.2	119.0	73.5	22.0	23.2	770.0	799.5	2,196.0	2,656.4

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2025

Category of Deposit Holder	Million Rupees									
	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
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	212	112	109	88	2,240	2,555	5,275	4,091
17 - Manufacture of paper and paper products	12,799	688	95	39	119	127	5,032	12,016	18,045	12,870
18 - Printing and reproduction of recorded media	10,521	6,538	893	865	692	462	7,933	14,903	20,039	22,769
Printing and other service activities related to printing	10,319	6,459	874	860	594	409	7,410	13,295	19,197	21,023
Reproduction of recorded media	202	79	19	5	98	53	523	1,608	842	1,746
19 - Manufacture of coke and refined petroleum products	736	20,257	53	29	125	136	8,783	166,347	9,697	186,769
20 - Manufacture of chemicals and chemical products	6,439	6,111	793	1,255	664	740	31,941	113,552	39,837	121,658
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,230	3,337	326	786	660	1,056	10,623	86,974	13,839	92,153
22 - Manufacture of rubber and plastics products	4,147	3,655	390	795	193	293	15,278	26,138	20,008	30,881
23 - Manufacture of other non-metallic mineral products	14,638	4,158	321	346	334	910	6,518	34,783	21,811	40,197
24 - Manufacture of basic metals	8,390	6,992	576	1,218	492	1,096	14,892	45,599	24,350	54,907
25 - Manufacture of fabricated metal products, except machinery and equipment	2,845	2,127	198	164	153	120	3,411	9,439	6,607	11,850
26 - Manufacture of computer, electronic and optical products	4,663	3,017	442	719	254	247	3,721	33,220	9,080	37,204
27 - Manufacture of electrical equipment	7,418	5,730	440	341	414	2,216	11,936	65,436	20,208	73,722
28 - Manufacture of machinery and equipment	7,749	4,927	432	447	551	397	7,119	23,574	15,851	29,346
29 - Manufacture of motor vehicles, trailers and semi-trailers	3,290	2,280	245	406	235	463	9,814	110,598	13,584	113,747
30 - Manufacture of other transport equipment	1,044	481	46	5	76	87	2,411	18,627	3,577	19,199
31 - Manufacture of furniture	3,880	1,477	207	142	113	73	2,702	2,459	6,902	4,151
32 - Other manufacturing	31,167	31,009	1,998	2,268	1,417	3,766	37,455	120,056	72,037	157,099
Manufacture of jewellery and related articles	3,959	1,201	133	123	128	105	2,239	1,368	6,459	2,797
Manufacture of imitation jewellery and related articles	746	1,617	27	3	8	2	255	191	1,036	1,814
Manufacture of musical instruments	554	307	23	1	15	73	920	2,507	1,512	2,888
Manufacture of sports goods	8,743	15,143	756	1,215	537	2,331	6,468	27,184	16,504	45,873
Manufacture of games and toys	94	95	8	0	12	18	87	90	201	202
Manufacture of medical and dental instruments and supplies	2,035	1,967	98	104	459	776	4,306	13,264	6,898	16,112
Manufacture of Handicrafts	425	149	299	89	32	2	430	768	1,186	1,008
Other manufacturing n.e.c.	14,611	10,528	654	734	226	459	22,750	74,683	38,241	86,405
33 - Repair and installation of machinery and equipment	1,950	972	88	26	74	12	3,561	4,802	5,673	5,811
D. Electricity, gas, steam and air conditioning supply	488	567	144	64	55	1	11,521	610,181	12,208	610,813
Electric power generation, transmission and distribution	235	509	5	1	1	-	8,482	581,132	8,723	581,642
a) Hydal	-	-	-	-	-	-	871	49,648	871	49,648
b) Thermal	4	30	-	-	-	-	544	12,932	548	12,961
c) Coal Based	2	2	-	-	-	-	313	280,262	315	280,264
d) Wind	5	5	-	-	-	-	510	18,735	515	18,740
e) Solar	186	446	-	-	-	-	2,402	19,837	2,588	20,283
f) Other	38	27	5	1	1	-	3,842	199,718	3,886	199,746
Manufacture of gas; distribution of gaseous fuels through mains	37	14	3	2	-	-	2,203	27,232	2,243	27,248
Steam and air conditioning supply	216	44	136	61	54	1	836	1,817	1,242	1,923
E. Water supply; sewerage, waste management and remediation activities	4,464	3,905	231	475	255	81	6,260	9,720	11,210	14,182
36 - Water collection, treatment and supply	1,021	385	76	21	158	42	1,240	3,085	2,495	3,532
37 - Sewerage	473	252	32	152	10	2	2,808	525	3,323	930
38 - Waste collection, treatment and disposal activities; materials recovery	2,662	3,208	100	301	52	30	2,039	5,772	4,853	9,312
39 - Remediation activities and other waste management services	308	61	23	1	35	8	173	339	539	409
F. Construction	103,063	90,421	5,555	4,226	5,350	19,357	132,358	447,887	246,326	561,892
41 - Construction of buildings	39,844	33,135	1,504	2,081	1,973	2,770	73,445	185,992	116,766	223,978
42 - Civil engineering	45,394	43,646	2,438	1,889	2,503	15,824	43,391	204,935	93,726	266,294
43 - Specialized construction activities	17,825	13,640	1,613	256	874	763	15,522	56,960	35,834	71,620
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,588,199	635,139	107,555	57,135	41,098	31,179	453,947	665,199	2,190,799	1,388,652
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	40,860	17,540	1,360	975	1,450	1,180	33,134	46,574	76,804	66,269
46 - Wholesale trade, except of motor vehicles and motorcycles	205,034	86,155	9,883	4,741	14,060	8,321	209,968	326,610	438,945	425,827
47 - Retail trade, except of motor vehicles and motorcycles	1,342,305	531,445	96,312	51,418	25,588	21,679	210,845	292,015	1,675,050	896,557

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2025

Million Rupres

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	2,059	1,838	1,413	1,280	33,867	368,628	75,222	399,975
49 - Land transport and transport via pipelines	21,092	12,907	1,141	682	601	511	18,712	45,008	41,546	59,108
50 - Water transport	590	613	48	26	56	14	1,409	64,519	2,103	65,173
51 - Air transport	1,106	1,055	74	66	17	2	1,927	105,599	3,124	106,722
52 - Warehousing and support activities for transportation	14,191	12,780	718	983	687	709	10,245	136,777	25,841	151,250
53 - Courier activities other than national post activities	904	874	78	80	52	44	1,574	16,725	2,608	17,723
I. Accommodation and food service activities	23,244	8,758	1,719	919	796	734	17,612	29,548	43,371	39,959
55 - Accommodation	4,904	2,182	347	152	197	191	4,172	11,166	9,620	13,691
56-Food and beverage service activities	18,340	6,576	1,372	767	599	543	13,440	18,382	33,751	26,267
J. Information and communication	29,579	20,285	3,290	3,451	1,262	1,290	46,346	266,881	80,477	291,907
58 - Publishing activities	4,374	2,676	411	156	304	529	6,847	32,426	11,936	35,786
59 - Motion picture, video and television programme production, sound recording and music publishing activities	736	143	82	26	28	5	987	1,721	1,833	1,895
60 - Programming and broadcasting activities	435	150	89	8	16	21	980	2,360	1,520	2,539
61 - Telecommunications	10,673	3,998	636	611	388	130	11,289	121,269	22,986	126,008
62 - Computer programming, consultancy and related activities	9,931	10,565	1,605	2,290	403	571	18,897	79,994	30,836	93,420
63 - Information service activities	3,430	2,754	467	360	123	34	7,346	29,112	11,366	32,260
K. Real estate activities	91,891	58,588	3,383	3,963	3,364	3,526	26,439	80,152	125,077	146,227
L. Professional, scientific and technical activities	32,292	17,982	5,975	3,125	1,893	2,423	37,404	176,932	77,564	200,463
69 - Legal and accounting activities	11,079	6,902	3,501	1,230	734	1,109	6,525	14,969	21,839	24,210
70 - Activities of head offices; management consultancy activities	3,039	676	192	63	99	97	2,650	15,195	5,980	16,031
71 - Architectural and engineering activities; technical testing and analysis	4,974	5,036	491	760	157	201	5,596	29,071	11,218	35,068
72 - Scientific research and development	1,051	329	88	34	76	133	1,446	6,349	2,661	6,844
73 - Advertising and market research	5,413	1,850	772	641	204	449	6,002	12,578	12,391	15,518
74 - Other professional, scientific and technical activities	5,354	2,680	895	259	595	342	14,430	97,134	21,274	100,416
75 - Veterinary activities	1,382	508	36	139	28	93	755	1,636	2,201	2,376
M. Administrative and support service activities	60,124	36,919	4,068	2,440	2,991	1,635	76,140	135,926	143,323	176,921
77 - Rental and leasing activities	6,312	2,346	376	257	238	303	1,496	2,732	8,422	5,639
78 - Employment activities	871	844	85	46	69	83	864	2,344	1,889	3,317
79 - Travel agency, tour operator, reservation service and related activities	12,053	6,710	672	479	909	362	29,462	35,032	43,096	42,583
80 - Security and investigation activities	645	264	30	5	149	323	1,542	5,068	2,366	5,660
81. Services to buildings and landscape activities	3,020	8,203	73	38	213	82	2,858	4,697	6,164	13,020
82 - Office administrative, office support and other business support activities	37,223	18,552	2,832	1,614	1,413	482	39,918	86,054	81,386	106,702
N. Education	26,913	12,833	17,507	5,385	1,348	1,537	41,686	118,768	87,454	138,523
O. Human health and social work activities	11,915	9,980	2,649	2,218	1,640	2,726	16,869	100,768	33,073	115,691
86 - Human health activities	11,150	9,637	2,539	2,145	1,464	2,649	11,721	73,917	26,874	88,348
87 - Residential care activities	360	100	52	34	25	26	414	1,445	851	1,604
88. Social work activities with and without accommodation	405	243	58	39	151	50	4,734	25,406	5,348	25,739
P. Arts, entertainment and recreation	1,245	573	365	81	135	130	2,600	2,493	4,345	3,277
Q. Other service activities	866,582	236,977	268,650	71,240	11,416	11,462	264,710	392,223	1,411,358	711,903
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	92,125	757,805	92,125	757,805
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	37,449	497,093	37,449	497,093
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	54,676	260,712	54,676	260,712
VI. PERSONAL	113,930,039	12,193,400	47,352,479	3,094,736	1,357,976	1,232,037	2,431	7,730	162,642,925	16,527,904
A. Salaried persons	24,041,637	3,538,423	5,692,448	840,295	367,809	287,701	792	7,088	30,102,686	4,673,508
B. Self employed	21,236,947	6,023,220	3,487,847	690,929	464,946	438,081	64	87	25,189,804	7,152,317
C. Other Personal	68,651,455	2,631,757	38,172,184	1,563,512	525,221	506,255	1,575	555	107,350,435	4,702,079
VII. OTHER	7,857	3,378	2,474	1,028	1,177	802	11,714	44,986	23,222	50,193
Total	119,767,057	14,259,754	48,017,721	3,398,857	1,553,762	1,504,769	2,337,741	15,376,952	171,676,281	34,540,332

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

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

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

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

Source: Statistics and Data Services Department, SBP

**3.4 Classification of Scheduled Banks' Deposits
by Category of Deposit Holder and Size of Account
As on 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	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	315,175.3
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	220,720.6
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	744,027.8
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	484,363.2
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	460,348.6
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	1,019,094.6
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	609,528.1
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	509,154.8
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	979,181.6
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	678,613.3
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	1,839,797.1
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	1,261,801.8
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	1,153,915.8
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	826,738.5
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	714,376.9
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	509,114.7
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	470,729.9
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	399,223.5
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	351,152.5
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	6,457,988.7
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	3,763,657.2
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	1,612,191.5
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	4,230,971.9
5,000,000,000 to 10,000,000,000	8	51,674.5	23	138,174.7	-	-	264	1,790,745.1	268	1,814,009.9
10,000,000,000 & Over	-	-	7	85,362.9	-	-	149	3,114,454.0	149	3,114,454.0
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	72.43	816.22	888.65	77.72	875.82	953.54	90.96	917.82	1,008.78
	Government	100.67	4,195.84	4,296.51	155.45	4,392.14	4,547.59	144.30	5,077.02	5,221.32
	Non-Financial Public Sector Enterprises	11.33	1,384.29	1,395.63	23.49	1,465.89	1,489.37	25.97	1,970.56	1,996.53
	NBFCs & Financial Auxiliaries	2.50	1,070.81	1,073.31	1.87	1,094.81	1,096.68	2.52	1,745.94	1,748.47
	Private Sector (Business)	521.51	5,901.75	6,423.26	558.09	6,060.53	6,618.61	548.24	6,681.10	7,229.34
	Trust Funds & Non Profit Organizations	15.69	691.95	707.64	15.85	701.08	716.93	19.63	738.18	757.80
	Personal/Individuals	2,440.81	12,519.19	14,960.00	2,498.48	13,093.92	15,592.40	2,578.25	13,949.65	16,527.90
	Others	15.31	54.65	69.96	7.62	40.61	48.23	2.49	47.70	50.19
	Total	3,180.25	26,634.71	29,814.95	3,338.55	27,724.81	31,063.36	3,412.36	31,127.97	34,540.33
Punjab	Foreign Constituents	53.75	328.87	382.62	57.83	346.80	404.63	65.22	374.59	439.81
	Government	25.93	1,675.36	1,701.29	36.03	1,666.96	1,702.99	25.81	1,885.56	1,911.37
	Non-Financial Public Sector Enterprises	5.56	675.99	681.55	4.47	726.14	730.61	8.03	974.08	982.11
	NBFCs & Financial Auxiliaries	0.48	127.22	127.70	0.48	146.58	147.06	0.42	158.88	159.31
	Private Sector (Business)	321.75	2,381.98	2,703.73	335.00	2,469.42	2,804.42	354.75	2,865.84	3,220.60
	Trust Funds & Non Profit Organizations	9.15	265.25	274.39	9.21	259.28	268.49	12.00	243.68	255.68
	Personal/Individuals	1,380.51	6,299.78	7,680.29	1,403.89	6,692.94	8,096.83	1,500.83	6,794.63	8,295.46
	Others	2.83	27.17	30.01	0.44	14.19	14.63	1.24	26.40	27.64
	Total	1,799.96	11,781.62	13,581.59	1,847.36	12,322.31	14,169.66	1,968.29	13,323.67	15,291.97
Sindh	Foreign Constituents	1.01	364.43	365.44	0.56	392.40	392.95	0.67	383.09	383.76
	Government	19.05	1,084.29	1,103.34	73.64	1,168.36	1,242.00	69.17	1,693.34	1,762.51
	Non-Financial Public Sector Enterprises	3.90	263.05	266.95	16.84	269.44	286.28	11.66	414.89	426.54
	NBFCs & Financial Auxiliaries	0.14	855.40	855.54	0.10	757.02	757.12	0.08	1,477.79	1,477.86
	Private Sector (Business)	76.61	2,472.60	2,549.21	83.01	2,529.45	2,612.46	41.15	2,601.77	2,642.91
	Trust Funds & Non Profit Organizations	2.09	294.24	296.32	2.17	312.70	314.87	2.74	347.93	350.67
	Personal/Individuals	233.23	3,519.63	3,752.86	254.19	3,763.74	4,017.93	221.64	4,244.60	4,466.25
	Others	0.04	3.55	3.59	5.94	4.36	10.30	0.02	8.86	8.88
	Total	336.07	8,857.19	9,193.25	436.44	9,197.48	9,633.91	347.13	11,172.26	11,519.39
Khyber Pakhtunkhwa	Foreign Constituents	6.78	25.61	32.39	7.38	29.10	36.48	9.28	31.65	40.94
	Government	17.53	328.01	345.54	21.52	380.58	402.10	27.57	489.85	517.41
	Non-Financial Public Sector Enterprises	0.36	17.95	18.31	0.71	46.68	47.38	1.20	39.35	40.55
	NBFCs & Financial Auxiliaries	0.14	1.44	1.57	0.09	1.20	1.28	0.08	10.94	11.03
	Private Sector (Business)	71.15	167.02	238.16	74.32	173.36	247.68	82.39	196.44	278.83
	Trust Funds & Non Profit Organizations	0.70	17.74	18.43	0.75	20.00	20.75	1.20	28.89	30.09
	Personal/Individuals	453.91	1,020.79	1,474.71	442.17	947.80	1,389.97	485.21	1,219.99	1,705.20
	Others	1.91	10.93	12.84	0.81	8.93	9.74	0.80	6.79	7.59
	Total	552.48	1,589.48	2,141.96	547.74	1,607.66	2,155.39	607.73	2,023.91	2,631.65
Balochistan	Foreign Constituents	0.02	2.15	2.17	0.01	1.41	1.42	0.09	1.72	1.81
	Government	25.35	179.05	204.40	11.32	216.16	227.48	8.90	139.68	148.58
	Non-Financial Public Sector Enterprises	0.66	7.41	8.07	1.26	6.82	8.08	4.40	12.78	17.18
	NBFCs & Financial Auxiliaries	0.00	0.33	0.34	0.01	0.18	0.18	0.00	0.12	0.12
	Private Sector (Business)	23.80	90.62	114.42	35.00	87.75	122.75	35.49	118.77	154.26
	Trust Funds & Non Profit Organizations	0.16	7.27	7.43	0.07	11.12	11.19	0.24	8.74	8.98
	Personal/Individuals	91.93	329.82	421.76	76.43	279.12	355.55	80.20	305.52	385.71
	Others	10.26	1.46	11.72	0.38	0.57	0.95	0.29	0.54	0.83
	Total	152.19	618.12	770.31	124.47	603.13	727.60	129.60	587.87	717.47
Islamabad	Foreign Constituents	0.96	75.80	76.76	1.13	85.69	86.83	1.44	103.17	104.60
	Government	2.56	883.77	886.34	2.30	919.37	921.67	0.93	825.02	825.95
	Non-Financial Public Sector Enterprises	0.00	415.22	415.22	0.00	406.12	406.12	0.00	515.47	515.47
	NBFCs & Financial Auxiliaries	0.01	71.57	71.58	0.12	173.51	173.63	0.01	82.53	82.54
	Private Sector (Business)	3.43	748.83	752.26	4.13	760.57	764.70	4.80	842.67	847.47
	Trust Funds & Non Profit Organizations	1.19	99.90	101.09	1.31	90.73	92.04	1.13	101.43	102.55
	Personal/Individuals	30.17	974.81	1,004.97	32.16	1,005.65	1,037.81	30.87	1,013.94	1,044.81
	Others	0.22	11.40	11.62	0.01	12.50	12.51	-	4.96	4.96
	Total	38.54	3,281.30	3,319.84	41.16	3,454.14	3,495.30	39.17	3,489.19	3,528.35
Gilgit-Baltistan	Foreign Constituents	0.19	0.80	1.00	0.24	0.53	0.77	1.24	0.71	1.95
	Government	9.61	19.58	29.19	9.04	17.94	26.98	11.48	7.87	19.35
	Non-Financial Public Sector Enterprises	0.18	4.08	4.26	0.13	9.42	9.55	0.47	12.80	13.27
	NBFCs & Financial Auxiliaries	1.64	7.82	9.46	0.95	7.94	8.90	1.67	7.01	8.68
	Private Sector (Business)	6.41	12.49	18.89	7.36	11.64	19.00	10.73	15.68	26.40
	Trust Funds & Non Profit Organizations	1.08	1.10	2.18	0.98	0.96	1.94	0.90	1.17	2.07
	Personal/Individuals	26.68	42.34	69.02	32.20	50.72	82.92	32.05	49.01	81.07
	Others	0.02	0.06	0.07	0.04	0.05	0.09	0.08	0.09	0.17
	Total	45.80	88.26	134.06	50.94	99.21	150.14	58.63	94.34	152.96

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
	Foreign Constituents	9.72	18.56	28.28	10.56	19.89	30.45	13.02	22.88	35.90
	Government	0.63	25.78	26.41	1.60	22.77	24.37	0.44	35.71	36.15
	Non-Financial Public Sector Enterprises	0.67	0.59	1.26	0.08	1.27	1.35	0.21	1.19	1.40
	NBFCs & Financial Auxiliaries	0.10	7.02	7.12	0.12	8.39	8.51	0.26	8.67	8.93
AJK	Private Sector (Business)	18.36	28.21	46.57	19.27	28.33	47.61	18.95	39.93	58.87
	Trust Funds & Non Profit Organizations	1.33	6.46	7.80	1.37	6.29	7.66	1.42	6.34	7.76
	Personal/Individuals	224.38	332.02	556.39	257.45	353.95	611.40	227.45	321.95	549.40
	Others	0.03	0.08	0.11	0.00	0.01	0.01	0.06	0.06	0.12
	Total	255.21	418.73	673.95	290.46	440.89	731.35	261.81	436.73	698.54

Source: Statistics and Data Services Department, SBP

"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" show 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).

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 & Fin Aux: 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.

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*	
	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	95,228	36,960,553	20,552	692,165	530	1,024,973	523	121,276,171	116,834
5,000 to 10,000	5,513,058	45,870	1,257,250	9,189	71,656	503	140,570	974	6,982,534	56,536
10,000 to 20,000	3,416,756	49,813	2,834,846	40,907	67,631	955	133,029	1,855	6,452,262	93,529
20,000 to 25,000	1,590,454	35,262	522,161	11,544	20,901	464	45,118	1,006	2,178,634	48,276
25,000 to 50,000	4,763,460	171,836	1,182,779	41,319	69,454	2,458	142,791	5,107	6,158,484	220,721
50,000 to 100,000	7,161,209	547,967	2,255,390	180,886	73,755	5,130	139,546	10,044	9,629,900	744,028
100,000 to 150,000	3,154,173	386,404	667,240	81,062	64,074	7,330	79,116	9,567	3,964,603	484,363
150,000 to 200,000	2,101,073	363,219	484,947	83,557	29,887	5,173	48,491	8,400	2,664,398	460,349
200,000 to 300,000	3,447,061	881,124	447,300	108,167	51,696	12,405	72,060	17,398	4,018,117	1,019,095
300,000 to 400,000	1,401,276	484,027	285,224	99,053	36,924	12,549	40,366	13,899	1,763,790	609,528
400,000 to 500,000	905,547	403,643	161,335	71,817	27,792	12,380	46,886	21,315	1,141,560	509,155
500,000 to 750,000	1,226,664	743,836	268,588	162,080	70,572	40,573	54,206	32,693	1,620,030	979,182
750,000 to 1,000,000	565,997	488,860	153,061	132,808	32,869	28,444	32,896	28,501	784,823	678,613
1,000,000 to 2,000,000	891,717	1,232,437	263,602	360,064	110,459	140,358	76,491	106,938	1,342,269	1,839,797
2,000,000 to 3,000,000	347,107	841,017	96,662	233,665	37,190	90,019	39,871	97,101	520,830	1,261,802
3,000,000 to 4,000,000	183,150	628,434	49,442	169,154	20,355	69,465	78,054	286,863	331,001	1,153,916
4,000,000 to 5,000,000	125,380	560,439	28,886	128,410	13,644	60,544	17,456	77,346	185,366	826,738
5,000,000 to 6,000,000	80,629	435,501	23,108	124,284	13,421	71,518	15,416	83,075	132,574	714,377
6,000,000 to 7,000,000	49,831	321,210	12,959	83,534	7,055	45,475	9,135	58,896	78,980	509,115
7,000,000 to 8,000,000	40,214	299,846	10,287	76,713	5,493	40,946	7,135	53,225	63,129	470,730
8,000,000 to 9,000,000	29,400	248,376	7,431	62,687	4,500	38,079	5,913	50,082	47,244	399,224
9,000,000 to 10,000,000	22,191	209,981	6,313	59,974	3,670	34,796	4,899	46,401	37,073	351,153
10,000,000 to 100,000,000	147,331	3,156,069	37,194	781,635	27,839	607,219	66,585	1,913,066	278,949	6,457,989
100,000,000 to 500,000,000	4,297	790,662	1,073	188,895	705	122,429	12,379	2,661,671	18,454	3,763,657
500,000,000 to 1,000,000,000	375	258,257	66	44,900	40	27,043	1,952	1,281,992	2,433	1,612,192
1,000,000,000 to 5,000,000,000	194	339,095	24	42,001	15	27,982	2,023	3,821,893	2,256	4,230,972
5,000,000,000 to 10,000,000,000	26	155,979	-	-	-	-	242	1,658,031	268	1,814,010
10,000,000,000 & Over	7	85,363	-	-	-	-	142	3,029,091	149	3,114,454
Total	119,767,057	14,259,754	48,017,721	3,398,857	1,553,762	1,504,769	2,337,741	15,376,952	171,676,281	34,540,332

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

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan¹

		In Thousands		
		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 Depositors ²	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 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 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

Million Rupees

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	0.0	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	0.0	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

*The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000
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
Total	4	27.0	312	644,898.0	692	2,389,077.4	1,372	718,701.2	1,668,542	8,135,408.3	5,859	9,254.0	5,668,118	1,219,182.8	55	1,655.9	7,344,954	13,118,204.6

Source: Statistics and Data Services Department, SBI

Note:-

1. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telesor 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 ^R		
	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

Note:

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	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	4	27	4	27
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	3	24	3	24
3) Personal	-	-	-	-	-	-	1	3	1	3
2. DOMESTIC CONSTITUENTS	5,780,870	2,067,981	1,214,735	163,814	4,734	25,555	345,411	10,861,628	7,344,959	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
Modarabas	-	-	-	-	-	-	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	313,078	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	317,347	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, saddlery 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

Borrower	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
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		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

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.

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2025					
	Mar ^R			Jun ^P		
	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 ^P		
	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

Source: Statistics and Data Services Department, SBP

Notes:

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

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th June, 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	45,889.0	17,907.4	21,036.0	7,638.8	2.0	-	173,168.0	101,497.1	240,095.0	127,043.3
Financial Instruments:	288.0	6,797.4	24.0	110.7	19.0	287.3	885.0	386,683.1	1,216.0	393,878.5
A. Quoted on the Stock Exchange:	230.0	5,789.5	19.0	105.3	15.0	281.8	701.0	71,780.4	965.0	77,956.9
1. To Stock Brokers and Dealers:	132.0	1,667.8	3.0	1.8	10.0	64.9	538.0	33,185.5	683.0	34,920.0
(a) Government and Other Trustee Securities	100.0	132.6	2.0	1.7	-	-	30.0	400.2	132.0	534.6
(b) Shares and Debentures	29.0	1,409.2	1.0	0.0	10.0	64.9	505.0	31,015.4	545.0	32,489.6
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	3.0	126.0	-	-	-	-	3.0	1,769.9	6.0	1,895.9
2. To Others:	98.0	4,121.6	16.0	103.5	5.0	216.9	163.0	38,594.8	282.0	43,036.9
(a) Government and Other Trustee Securities	3.0	1.4	-	-	-	-	12.0	7,282.1	15.0	7,283.5
(b) Shares and Debentures	61.0	4,083.7	5.0	89.5	2.0	214.3	140.0	22,843.8	208.0	27,231.3
(c) Participation Term Certificates	2.0	8.0	-	-	-	-	-	-	2.0	8.0
(d) Others	32.0	28.5	11.0	14.1	3.0	2.6	11.0	8,468.9	57.0	8,514.1
B. Unquoted on the Stock Exchange:	58.0	1,008.0	5.0	5.4	4.0	5.5	184.0	314,902.8	251.0	315,921.6
1. To Stock Brokers and Dealers:	4.0	9.2	-	-	-	-	24.0	3,186.8	28.0	3,196.0
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	3.0	7.9	-	-	-	-	20.0	2,984.2	23.0	2,992.1
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1.0	1.3	-	-	-	-	4.0	202.6	5.0	203.9
2. To Others:	54.0	998.8	5.0	5.4	4.0	5.5	160.0	311,716.0	223.0	312,725.6
(a) Government and Other Trustee Securities	42.0	982.1	5.0	5.4	1.0	3.5	14.0	247,236.1	62.0	248,227.0
(b) Shares and Debentures	-	-	-	-	3.0	2.0	3.0	937.9	6.0	939.8
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	12.0	16.7	-	-	-	-	143.0	63,542.0	155.0	63,558.7
III. Merchandise	28,635.0	221,157.4	789.0	3,717.5	79.0	781.2	37,701.0	2,614,698.7	67,204.0	2,840,354.8
A. Food Items:	4,870.0	34,842.1	457.0	1,271.8	10.0	35.5	14,387.0	729,619.1	19,724.0	765,768.4
1. Wheat	2,851.0	5,032.1	386.0	495.9	1.0	2.7	7,699.0	227,324.1	10,937.0	232,854.9
2. Rice and Paddy	805.0	21,863.7	12.0	393.9	-	-	2,068.0	105,549.9	2,885.0	127,807.6
3. Other Grains & Pulses:	325.0	635.7	23.0	20.3	-	-	261.0	5,887.0	609.0	6,543.0
(a) Indigenous	322.0	617.8	23.0	20.3	-	-	253.0	5,196.0	598.0	5,834.1
(b) Imported	3.0	17.9	-	-	-	-	8.0	691.0	11.0	708.9
4. Edible Oils:	147.0	772.0	-	-	1.0	0.3	1,096.0	57,710.1	1,244.0	58,482.4
(a) Indigenous	138.0	717.2	-	-	1.0	0.3	1,049.0	50,205.8	1,188.0	50,923.3
(b) Imported	9.0	54.8	-	-	-	-	47.0	7,504.3	56.0	7,559.1
5. Sugar:	177.0	3,216.9	-	-	-	-	1,136.0	247,301.1	1,313.0	250,518.0
(a) Indigenous	177.0	3,216.9	-	-	-	-	1,136.0	247,301.1	1,313.0	250,518.0
(b) Imported	-	-	-	-	-	-	-	-	-	-
6. Kariana And Spices	77.0	108.0	-	-	-	-	56.0	822.7	133.0	930.7
7. Fish And Fish Preparations	2.0	2.0	-	-	-	-	9.0	638.5	11.0	640.4
8. Other Food Items:	486.0	3,211.7	36.0	361.6	8.0	32.5	2,062.0	84,385.6	2,592.0	87,991.3
(a) Indigenous	485.0	3,205.4	36.0	361.6	8.0	32.5	2,010.0	82,623.1	2,539.0	86,222.5
(b) Imported	1.0	6.3	-	-	-	-	52.0	1,762.6	53.0	1,768.9
B. Raw Materials:	18,575.0	106,887.7	75.0	1,581.1	17.0	148.5	8,098.0	739,941.5	26,765.0	848,558.8
1. Cotton Raw:	16,835.0	15,045.0	36.0	119.8	-	-	2,133.0	139,513.5	19,004.0	154,678.3
(a) Indigenous	400.0	9,323.3	33.0	118.4	-	-	2,042.0	128,106.2	2,475.0	137,547.9
(b) Imported	16,435.0	5,721.7	3.0	1.4	-	-	91.0	11,407.3	16,529.0	17,130.4
2. Synthetic Fibers:	6.0	10.3	-	-	-	-	113.0	14,539.7	119.0	14,550.0
(a) Indigenous	6.0	10.3	-	-	-	-	91.0	13,702.9	97.0	13,713.2
(b) Imported	-	-	-	-	-	-	22.0	836.9	22.0	836.9
3. Fertilizers:	534.0	5,425.7	-	-	15.0	128.0	478.0	55,821.5	1,027.0	61,375.2
(a) Indigenous	531.0	5,415.5	-	-	15.0	128.0	468.0	52,122.5	1,014.0	57,665.9
(b) Imported	3.0	10.2	-	-	-	-	10.0	3,699.1	13.0	3,709.3
4. Petroleum Crude:	82.0	49,135.5	-	-	2.0	20.5	1,168.0	46,149.8	1,252.0	95,305.8
(a) Indigenous	56.0	47,844.9	-	-	2.0	20.5	1,155.0	33,689.8	1,213.0	81,555.2
(b) Imported	26.0	1,290.6	-	-	-	-	13.0	12,460.0	39.0	13,750.6
5. Iron and Steel:	153.0	3,544.0	8.0	1,022.7	-	-	1,592.0	100,345.4	1,753.0	104,912.1
(a) Indigenous	144.0	2,295.8	8.0	1,022.7	-	-	1,354.0	66,597.9	1,506.0	69,916.4
(b) Imported	9.0	1,248.2	-	-	-	-	238.0	33,747.5	247.0	34,995.7
6. Wool & Goat Hair	1.0	14.7	-	-	-	-	3.0	45.3	4.0	60.0
7. Hides & Skins	7.0	14.6	-	-	-	-	104.0	6,220.0	111.0	6,234.7
8. Oil Seeds	13.0	76.2	1.0	-	-	-	84.0	3,542.6	98.0	3,618.8
9. Pesticides & Insecticides:	25.0	63.0	-	-	-	-	423.0	9,278.3	448.0	9,341.3
(a) Indigenous	25.0	63.0	-	-	-	-	421.0	9,054.3	446.0	9,117.3
(b) Imported	-	-	-	-	-	-	2.0	224.0	2.0	224.0
10. Other Raw Materials:	919.0	33,558.6	30.0	438.7	-	-	2,000.0	364,485.2	2,949.0	398,482.5
(a) Indigenous	897.0	33,504.4	29.0	437.6	-	-	1,765.0	338,739.5	2,691.0	372,681.5
(b) Imported	22.0	54.2	1.0	1.0	-	-	235.0	25,745.7	258.0	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		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 Assets 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)	12,384	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

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 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	No. of A/Cs.	Amount	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	1,143,232	79,534	880	893	234,707	4,776,035	6,378,959	5,732,978
05.00	39,789	56,531	1,794	3,228	3	10	9,688	145,687	51,274	205,455
10.00	74,917	131,387	6,638	10,247	737	4,794	15,670	1,015,144	97,962	1,161,572
15.00	12,092	57,005	4,805	13,475	63	265	9,159	350,635	26,119	421,380
20.00	374,041	285,536	23,205	19,956	201	857	13,929	983,424	411,376	1,289,772
25.00	78,544	298,398	5,830	10,782	301	3,617	22,603	1,715,351	107,278	2,028,148
30.00	54,060	84,467	4,012	4,818	303	1,188	6,393	304,279	64,768	394,752
33.33	33,779	9,382	16,115	4,089	-	-	40	6,539	49,934	20,011
35.00	17,641	27,486	1,929	1,739	770	3,761	4,836	126,004	25,176	158,990
40.00	24,151	33,238	2,180	4,103	112	1,677	3,478	154,191	29,921	193,209
45.00	4,467	20,514	455	1,299	370	4,310	1,629	89,249	6,921	115,373
50.00	12,716	56,316	812	1,335	72	238	2,343	136,760	15,943	194,648
55.00	6,571	13,812	810	1,326	40	282	1,975	106,559	9,396	121,978
60.00	4,339	14,136	356	814	22	164	2,198	84,892	6,915	100,006
65.00	4,453	13,517	329	754	66	164	1,867	120,310	6,715	134,744
70.00	3,654	12,380	210	585	44	146	1,991	59,438	5,899	72,549
75.00	5,119	14,947	211	454	341	551	2,907	307,644	8,578	323,597
80.00	4,679	12,551	205	564	182	765	2,660	68,491	7,726	82,372
85.00	4,315	9,745	173	959	103	216	1,658	71,574	6,249	82,494
90.00	4,012	10,617	183	606	74	263	1,390	112,735	5,659	124,221
95.00	2,846	6,050	211	685	38	1,366	1,470	75,121	4,565	83,222
99.99	13,745	23,451	1,040	1,660	12	28	2,824	51,594	17,621	76,734
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

Notes:

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

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

3.12.2 Advances Classified by Tenure/Maturity and Gender

All Banks
As on 30th June, 2025

Amount in Million Rupees
No. of Accounts in Unit

Loan Tenure	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	4,385,536	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

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

Notes:

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

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

3.12.4 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	Male		Female		Both Male and Female		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-Balistan & 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

Notes:

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

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

Source: Statistics and Data Services Department, SBP

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Jul-25	Aug-25 ^R	Sep-25
A. Agriculture, forestry, and fishing	400,878.1	494,762.4	512,510.9	515,228.4	542,815.2
Trade finance	4,060.7	2,751.4	5,325.3	5,623.0	5,872.2
Working capital	217,193.8	261,385.3	277,072.1	275,593.0	288,704.8
Fixed investment	159,360.8	200,690.2	199,196.0	203,259.1	217,174.8
Construction Financing	884.2	874.2	788.2	771.5	754.8
Other	19,378.7	29,061.4	30,129.3	29,981.9	30,308.5
B. Mining and quarrying	89,229.2	88,607.5	74,452.7	70,968.9	70,198.9
Trade finance	2,058.9	2,454.1	3,879.3	2,543.7	2,698.3
Working capital	39,245.0	33,602.0	18,429.5	17,676.1	17,921.3
Fixed investment	46,587.6	50,845.1	52,135.5	50,541.1	49,571.5
Construction Financing	-	0.4	0.4	0.4	0.4
Other	1,337.7	1,706.0	8.0	207.7	7.4
C. Manufacturing	4,838,826.3	5,354,889.2	5,194,977.7	5,138,998.6	5,252,297.6
Trade finance	1,153,978.2	1,372,424.4	1,365,853.3	1,375,363.0	1,397,554.4
Working capital	2,091,473.2	2,258,831.1	2,125,531.9	2,073,956.9	2,190,506.5
Fixed investment	1,486,448.2	1,591,663.0	1,574,837.3	1,575,001.2	1,550,896.6
Construction Financing	17,528.5	14,194.9	16,167.4	14,084.4	10,404.9
Other	89,398.2	117,775.8	112,587.7	100,593.1	102,935.2
D. Electricity, gas, steam and air conditioning supply	514,268.8	486,486.8	464,848.4	440,705.0	452,930.7
Trade finance	6,906.5	2,422.9	2,887.9	2,632.2	3,163.8
Working capital	188,133.5	192,722.7	180,040.6	157,007.8	172,739.1
Fixed investment	318,329.4	290,971.3	281,620.3	280,818.5	276,677.4
Construction Financing	761.3	226.4	226.4	226.4	226.4
Other	138.1	143.5	73.2	20.0	124.0
E. Water supply; sewerage, waste management and remediation activities	23,968.5	32,246.2	35,737.6	34,770.5	36,688.7
Trade finance	2,151.2	1,371.4	1,289.0	1,289.0	1,279.6
Working capital	5,932.7	4,795.2	6,036.3	5,514.4	7,410.8
Fixed investment	15,813.1	25,986.9	28,258.8	27,874.4	27,905.6
Construction Financing	-	-	-	-	-
Other	71.5	92.7	153.6	92.7	92.6
F. Construction	192,851.7	210,346.1	216,126.5	213,871.3	213,647.2
Trade finance	1,997.6	1,278.5	1,645.8	1,569.6	1,408.3
Working capital	33,901.0	46,244.1	52,082.8	54,099.3	53,742.9
Fixed investment	23,745.6	47,699.5	45,480.9	45,126.4	51,738.0
Construction Financing	132,737.9	114,509.8	116,365.8	112,367.9	106,179.2
Other	469.6	614.2	551.1	708.0	578.7
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	539,923.5	677,115.3	658,839.8	699,497.7	717,326.4
Trade finance	66,369.6	67,758.0	57,208.6	77,304.2	76,861.3
Working capital	317,581.9	390,125.3	386,652.0	402,383.5	414,793.1
Fixed investment	100,861.9	143,953.4	144,286.7	151,774.3	156,378.6
Construction Financing	16,834.9	14,274.3	14,717.9	14,211.1	14,156.9
Other	38,275.1	61,004.2	55,974.6	53,824.6	55,136.4
H. Transportation and storage	123,532.9	129,433.9	132,767.2	137,193.8	135,231.8
Trade finance	2,598.9	3,621.3	4,099.2	5,128.2	3,616.6
Working capital	46,028.0	29,226.4	29,282.7	30,398.7	32,707.6
Fixed investment	65,232.1	77,328.4	78,693.9	81,135.2	77,961.8
Construction Financing	631.2	3,853.9	3,847.9	3,775.8	3,709.3
Other	9,042.8	15,403.7	16,843.5	16,755.9	17,236.4
I. Accommodation and food service activities	38,347.6	80,594.6	82,298.2	83,929.2	87,446.8
Trade finance	1,034.6	1,774.5	1,777.8	2,278.7	1,590.5
Working capital	11,108.3	9,239.0	10,106.8	12,081.8	13,017.5
Fixed investment	17,597.0	61,107.8	61,844.3	61,045.9	65,208.0
Construction Financing	7,499.0	7,316.4	7,397.0	7,378.2	6,499.1
Other	1,108.7	1,156.9	1,172.2	1,144.5	1,131.7

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Jul-25	Aug-25 ^R	Sep-25
J. Information and communication	406,896.9	552,296	545,125	544,008	552,400
Trade finance	3,110.4	4,018	4,402	4,428	4,555
Working capital	42,465.6	76,852	62,582	58,968	65,658
Fixed investment	339,322.3	441,736	448,517	451,072	450,951
Construction Financing	947.5	1,265	1,207	1,205	1,165
Other	21,051.2	28,425	28,417	28,335	30,071
K. Real estate activities	37,772.8	42,592	44,212	45,481	47,364
Trade finance	-	316	317	377	855
Working capital	4,619.6	6,156	6,540	7,812	8,986
Fixed investment	10,272.6	11,901	12,306	12,076	12,218
Construction Financing	22,852.6	24,187	25,019	25,187	25,278
Other	27.9	31	30	29	27
L. Professional, scientific and technical activities	59,263.6	69,863	56,175	61,132	59,458
Trade finance	5,636.9	9,162	7,755	7,023	7,008
Working capital	33,595.9	45,692	34,387	38,865	38,077
Fixed investment	18,161.0	13,242	12,830	14,229	13,203
Construction Financing	801.8	1,060	381	381	285
Other	1,068.1	707	821	633	885
M. Administrative and support service activities	51,535.6	60,985	57,116	58,711	61,193
Trade finance	3,092.6	1,907	2,319	2,242	2,598
Working capital	22,102.4	28,972	24,491	25,328	27,277
Fixed investment	22,152.9	26,196	22,275	23,341	23,118
Construction Financing	-	-	4,233	4,013	4,263
Other	4,187.6	3,910	3,798	3,787	3,936
N. Education	29,144.7	30,245	28,398	28,257	28,493
Trade finance	325.8	-	-	-	66
Working capital	8,703.9	12,217	10,293	10,230	11,339
Fixed investment	12,045.7	12,860	12,521	12,636	13,117
Construction Financing	7,713.3	4,672	5,087	4,903	3,490
Other	356.0	496	497	488	481
O. Human health and social work activities	18,198.0	16,502	13,975	14,836	15,135
Trade finance	-	-	5	-	-
Working capital	5,770.5	5,574	4,966	5,463	6,051
Fixed investment	9,266.6	8,672	7,089	7,534	7,439
Construction Financing	3,045.5	1,706	1,670	1,597	1,406
Other	115.5	549	246	242	239
P. Arts, entertainment, and recreation	1,723.3	2,359	2,281	2,244	2,276
Trade finance	100.0	100	100	100	100
Working capital	1,006.7	1,076	1,074	1,068	1,056
Fixed investment	331.5	926	852	821	872
Construction Financing	267.9	242	242	242	236
Other	17.2	13	13	13	12
Q. Other service activities	51,182.4	94,786	87,573	88,760	90,781
Trade finance	1,733.2	2,277	1,261	1,336	1,564
Working capital	20,792.8	54,223	53,888	53,605	56,454
Fixed investment	22,484.3	34,564	28,410	29,802	28,759
Construction Financing	1,371.7	878	875	876	806
Other	4,800.4	2,844	3,140	3,142	3,198
Total	7,417,543.8	8,424,110.7	8,207,414.4	8,178,593.1	8,365,684.0

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

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Jul-25	Aug-25 ⁸	Sep-25
A. Agriculture, forestry, and fishing	49,720.2	67,377.9	68,791.2	69,771.3	71,288.9
Trade finance	30.2	179.1	142.5	148.4	165.1
Working capital	19,308.7	27,613.2	28,387.5	28,833.5	29,320.9
Fixed investment	18,682.3	22,203.4	22,084.5	22,740.0	23,547.5
Construction Financing	9.8	9.9	9.5	9.5	9.5
Other	11,689.2	17,372.3	18,167.1	18,039.8	18,245.8
B. Mining and quarrying	1,291.5	1,970.3	1,777.6	1,714.7	1,696.3
Trade finance	70.1	112.0	85.4	58.9	29.2
Working capital	685.5	1,026.2	910.9	851.2	865.9
Fixed investment	535.8	820.8	773.0	796.6	793.5
Construction Financing	-	0.4	0.4	0.4	0.4
Other	-	11.0	8.0	7.7	7.4
C. Manufacturing	203,147.9	254,657.6	251,674.6	253,041.7	257,645.7
Trade finance	21,504.3	24,305.7	23,627.4	23,333.0	24,598.2
Working capital	138,727.3	171,785.9	167,102.2	167,931.7	170,768.3
Fixed investment	36,905.9	47,609.9	49,886.1	50,928.3	52,085.4
Construction Financing	186.5	899.3	887.2	872.7	51.0
Other	5,823.9	10,056.8	10,171.7	9,976.1	10,142.8
D. Electricity, gas, steam and air conditioning supply	3,159.2	2,675.3	2,572.2	2,046.7	3,003.2
Trade finance	229.7	289.3	120.6	113.2	117.2
Working capital	2,491.3	1,799.1	1,738.7	1,410.3	1,998.3
Fixed investment	425.2	568.3	694.8	509.0	873.6
Construction Financing	-	-	-	-	-
Other	13.1	18.5	18.2	14.2	14.0
E. Water supply; sewerage, waste management and remediation activities	168.6	393.7	407.4	442.0	472.6
Trade finance	-	-	-	-	-
Working capital	25.4	66.1	53.6	62.7	75.4
Fixed investment	125.1	259.0	285.3	310.8	328.8
Construction Financing	-	-	-	-	-
Other	18.1	68.5	68.5	68.5	68.4
F. Construction	15,446.9	20,447.6	20,405.7	20,641.8	18,389.8
Trade finance	87.9	42.0	89.8	86.6	28.9
Working capital	4,757.8	7,844.7	7,544.2	7,780.4	5,501.9
Fixed investment	4,765.0	5,671.0	5,908.9	5,932.2	6,428.6
Construction Financing	5,559.8	6,472.6	6,449.9	6,420.5	6,017.6
Other	276.3	417.4	412.9	422.1	412.9
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	199,121.9	261,039.2	254,499.6	258,707.6	263,800.4
Trade finance	5,238.4	5,937.9	5,113.3	5,655.9	4,862.8
Working capital	124,250.3	145,495.6	137,633.4	139,242.6	141,669.8
Fixed investment	50,090.3	73,700.2	76,559.9	79,089.0	82,761.5
Construction Financing	227.6	186.5	179.7	177.4	170.2
Other	19,315.3	35,718.9	35,013.4	34,542.8	34,336.1
H. Transportation and storage	28,488.1	43,976.0	47,727.2	49,012.2	50,019.9
Trade finance	-	-	-	-	8.0
Working capital	2,031.5	2,367.6	2,405.0	1,893.9	2,460.0
Fixed investment	19,536.0	26,642.7	28,962.7	30,558.2	30,479.1
Construction Financing	160.7	145.9	111.2	109.4	104.2
Other	6,760.0	14,819.7	16,248.3	16,450.6	16,968.6
I. Accommodation and food service activities	5,192.5	7,109.1	7,481.2	7,569.7	7,804.8
Trade finance	27.5	102.3	102.3	256.0	256.0
Working capital	1,599.9	1,388.5	1,474.5	1,443.9	1,469.7
Fixed investment	1,849.2	3,333.2	3,611.3	3,609.6	3,827.8
Construction Financing	733.5	1,247.8	1,240.3	1,235.0	1,238.4
Other	982.4	1,037.4	1,052.8	1,025.2	1,012.9

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Jul-25	Aug-25 ^R	Sep-25
J. Information and communication	4,879	6,701.5	5,970.5	6,299.6	7,174.4
Trade finance	91.044	114.3	114.6	119.2	89.1
Working capital	1,749	3,222.7	2,477.7	2,658.0	2,554.3
Fixed investment	2,788	2,902.9	2,899.5	3,052.6	4,060.5
Construction Financing	132.461	111.9	110.3	108.6	106.9
Other	118.523	349.7	368.3	361.2	363.6
K. Real estate activities	2,420	2,893.7	2,940.1	2,733.2	2,880.9
Trade finance	-	-	-	-	-
Working capital	422.027	745.2	652.4	596.8	663.3
Fixed investment	1,390	1,801.3	1,995.4	1,983.0	2,093.6
Construction Financing	579.961	326.3	262.2	124.6	96.5
Other	27.917	20.8	30.0	28.7	27.5
L. Professional, scientific and technical activities	18,416	14,741.4	14,635.4	13,945.8	13,222.5
Trade finance	1,608	735.9	753.4	468.8	459.9
Working capital	8,232	10,682.8	10,445.7	10,051.5	9,287.2
Fixed investment	8,106	3,177.1	3,214.1	3,205.7	3,326.7
Construction Financing	5,262	19.9	115.7	115.7	19.9
Other	465	125.7	106.6	104.1	128.8
M. Administrative and support service activities	8,151	11,390.8	10,955.9	12,367.2	11,487.7
Trade finance	394.32	263.2	265.2	270.9	402.7
Working capital	4,619	6,232.3	5,280.3	6,461.5	5,497.9
Fixed investment	2,821	4,537.7	5,055.1	5,273.1	5,242.3
Construction Financing	-	-	0.1	0.1	0.1
Other	317	357.6	355.1	361.6	344.8
N. Education	3,800	5,217.0	5,026.4	4,973.5	5,259.7
Trade finance	6.676	-	-	-	-
Working capital	1361.611	1,977.9	1,592.1	1,574.8	1,674.2
Fixed investment	1,803	2,514.5	2,722.8	2,698.0	2,893.5
Construction Financing	272.284	228.7	214.1	212.7	211.3
Other	355.993	495.8	497.5	488.1	480.7
O. Human health and social work activities	2,555	3,384.2	3,277.6	3,395.3	3,575.3
Trade finance	-	-	4.9	-	-
Working capital	891.3	1,160.5	1,035.6	1,145.9	1,162.1
Fixed investment	1,470.8	1,803.4	1,826.9	1,867.8	2,042.9
Construction Financing	81.142	183.9	168.5	143.5	135.7
Other	111.382	236.4	241.6	238.1	234.7
P. Arts, entertainment, and recreation	367.231	724.7	766.7	753.2	763.4
Trade finance	100	100.0	100.0	100.0	100.0
Working capital	145.137	211.7	201.7	233.1	193.5
Fixed investment	102.815	398.4	450.8	406.2	456.4
Construction Financing	2.102	1.3	1.3	1.3	1.1
Other	17.177	13.3	13.0	12.7	12.4
Q. Other service activities	23,791	51,600.9	51,796.6	54,948.0	53,814.5
Trade finance	47.872	301.9	156.0	118.6	180.0
Working capital	7,727	29,550.3	29,105.8	32,157.6	30,918.4
Fixed investment	14,723	18,975.2	19,469.9	19,648.1	19,603.1
Construction Financing	202.901	52.9	50.4	50.7	49.5
Other	1,090	2,720.6	3,014.6	2,973.0	3,063.4
Total	570,116	756,300.9	750,705.8	762,363.5	772,299.9

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

3.15 Disbursement and Utilization of Advances-Province/Region wise

Billion Rupees

Period	Province/ Region	Disbursements	%	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
				Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		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-Balistan	5.2	0.0	5.2	98.9	0.1	1.1	1.6	6.8	0.0	130.5
	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	-
Jan-Mar-2025	Punjab	5,452.7	39.0	5,295.6	97.1	157.0	2.9	317.8	5,613.4	40.2	103.0
	Sindh	7,053.8	50.4	6,832.8	96.9	221.0	3.1	145.1	6,977.9	49.9	98.9
	KPK	79.9	0.6	77.0	96.3	3.0	3.7	84.3	161.3	1.2	201.8
	Balochistan	12.4	0.1	12.4	99.4	0.1	0.6	8.9	21.3	0.2	171.3
	Islamabad	1,365.3	9.8	1,151.8	84.4	213.5	15.6	37.0	1,188.8	8.5	87.1
	Gilgit-Balistan	6.2	0.0	6.1	98.8	0.1	1.2	0.1	6.2	0.0	99.9
	AJK	12.1	0.1	12.1	99.7	0.0	0.3	1.5	13.5	0.1	111.7
Total		13,982.4	100.0	13,387.7	95.7	594.7	4.3	594.7	13,982.4	100.0	-
Apr-Jun-2025	Punjab	5,688.5	38.4	5,491.8	96.5	196.7	3.5	245.7	5,737.6	38.8	100.9
	Sindh	6,878.7	46.5	6,703.0	97.4	175.8	2.6	170.3	6,873.2	46.5	99.9
	KPK	119.4	0.8	115.6	96.8	3.8	3.2	662.8	778.4	5.3	651.7
	Balochistan	10.4	0.1	10.3	98.8	0.1	1.2	8.2	18.5	0.1	178.0
	Islamabad	2,079.9	14.1	1,325.8	63.7	754.2	36.3	39.0	1,364.8	9.2	65.6
	Gilgit-Balistan	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, Easy Paisa Bank Ltd. has been included in scheduled banks (and, former, Telesor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

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

Billion Rupees

Place of disbursement	Place of	Oct-Dec-24		Jan-Mar-25		Apr-Jun-25 ¹	
	Utilization	Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	6,343.69	92.60	5,295.64	97.12	5,491.82	96.54
	Sindh	239.82	3.50	122.92	2.25	154.22	2.71
	KPK	44.70	0.65	8.03	0.15	6.73	0.12
	Balochistan	7.87	0.11	1.47	0.03	0.95	0.02
	Islamabad	213.63	3.12	23.41	0.43	30.53	0.54
	Gilgit-Balistan	0.17	-	0.03	-	2.92	0.05
	AJK	0.72	0.01	1.17	0.02	1.31	0.02
Punjab Total		6,850.61	100.00	5,452.68	100.00	5,688.48	100.00
Sindh	Punjab	281.26	2.71	193.89	2.75	139.68	2.03
	Sindh	9,811.24	94.36	6,832.79	96.87	6,702.99	97.44
	KPK	187.04	1.80	8.80	0.12	23.80	0.35
	Balochistan	65.28	0.63	7.32	0.10	7.00	0.10
	Islamabad	49.26	0.47	10.82	0.15	5.06	0.07
	Gilgit-Balistan	1.47	0.01	0.02	-	0.03	-
	AJK	1.78	0.02	0.15	-	0.18	-
Sindh Total		10,397.33	100.00	7,053.79	100.00	6,878.75	100.00
KPK	Punjab	0.12	0.16	0.12	0.16	0.11	0.10
	Sindh	0.18	0.23	0.08	0.10	0.25	0.21
	KPK	74.86	96.03	76.99	96.30	115.65	96.82
	Balochistan	0.01	0.02	0.02	0.02	0.02	0.01
	Islamabad	2.76	3.54	2.71	3.38	3.34	2.80
	Gilgit-Balistan	0.00	-	0.00	-	0.06	0.05
	AJK	0.02	0.02	0.03	0.03	0.01	0.01
KPK Total		77.96	100.00	79.94	100.00	119.44	100.00
Balochistan	Punjab	0.00	0.02	0.01	0.10	0.04	0.43
	Sindh	0.27	2.25	0.06	0.50	0.08	0.72
	KPK	-	-	0.00	0.02	0.00	0.01
	Balochistan	11.92	97.72	12.35	99.38	10.27	98.83
	Islamabad	-	-	-	-	-	-
	Gilgit-Balistan	-	-	-	-	0.00	0.01
	AJK	0.00	-	0.00	0.01	0.00	-
Balochistan Total		12.20	100.00	12.43	100.00	10.39	100.00
Islamabad	Punjab	135.99	6.35	123.73	9.06	105.86	5.09
	Sindh	12.37	0.58	22.03	1.61	15.70	0.75
	KPK	129.81	6.06	67.47	4.94	632.22	30.40
	Balochistan	0.24	0.01	0.13	0.01	0.26	0.01
	Islamabad	1,861.89	86.99	1,151.79	84.36	1,325.75	63.74
	Gilgit-Balistan	0.00	-	0.01	-	0.08	-
	AJK	0.02	-	0.11	0.01	0.04	-
Islamabad Total		2,140.32	100.00	1,365.27	100.00	2,079.90	100.00
Gilgit-Balistan	Punjab	0.00	0.09	0.02	0.31	0.03	0.43
	Sindh	0.00	0.01	0.00	0.01	0.01	0.12
	KPK	0.01	0.16	0.01	0.14	0.01	0.25
	Balochistan	-	-	-	-	-	-
	Islamabad	0.04	0.82	0.05	0.74	0.08	1.26
	Gilgit-Balistan	5.15	98.93	6.10	98.79	5.83	97.93
	AJK	-	-	0.00	0.01	0.00	0.01
Gilgit-Balistan Total		5.21	100.00	6.17	100.00	5.95	100.00
AJK	Punjab	0.01	0.08	0.01	0.11	0.01	0.06
	Sindh	0.00	0.02	0.00	0.02	0.00	0.02
	KPK	0.00	-	0.00	0.02	0.00	0.02
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	0.04	0.02	0.17	0.01	0.06
	Gilgit-Balistan	0.00	-	0.00	-	0.04	0.33
	AJK	10.96	99.86	12.07	99.67	12.23	99.50
AJK Total		10.98	100.00	12.11	100.00	12.29	100.00
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."
2. Place of Disbursements" refers to the place from where the funds are being issued by scheduled banks to the borrowers.
3. Place of Utilization" refers to the place where the funds are being utilized by borrower.
- 4: This Data is being published on quarterly basis w.e.f. March 2023.
5. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

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

Billion Rupees

Place of Utilization	Place of Disbursement	Oct-Dec-24		Jan-Mar-25		Apr-Jun-25 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	6,343.69	93.83	5,295.64	94.34	5,491.82	95.72
	Sindh	281.26	4.16	193.89	3.45	139.68	2.43
	KPK	0.12	-	0.12	-	0.11	-
	Balochistan	0.00	-	0.01	-	0.04	-
	Islamabad	135.99	2.01	123.73	2.20	105.86	1.84
	Gilgit-Baltistan	0.00	-	0.02	-	0.03	-
	AJK	0.01	-	0.01	-	0.01	-
Punjab Total		6,761.07	100.00	5,613.43	100.00	5,737.55	100.00
Sindh	Punjab	239.82	2.38	122.92	1.76	154.22	2.24
	Sindh	9,811.24	97.49	6,832.79	97.92	6,702.99	97.52
	KPK	0.18	-	0.08	-	0.25	-
	Balochistan	0.27	-	0.06	-	0.08	-
	Islamabad	12.37	0.12	22.03	0.32	15.70	0.23
	Gilgit-Baltistan	0.00	-	0.00	-	0.01	-
	AJK	0.00	-	0.00	-	0.00	-
Sindh Total		10,063.89	100.00	6,977.89	100.00	6,873.25	100.00
KPK	Punjab	44.70	10.24	8.03	4.98	6.73	0.86
	Sindh	187.04	42.86	8.80	5.46	23.80	3.06
	KPK	74.86	17.15	76.99	47.73	115.65	14.86
	Balochistan	-	-	0.00	-	0.00	-
	Islamabad	129.81	29.74	67.47	41.83	632.22	81.22
	Gilgit-Baltistan	0.01	-	0.01	0.01	0.01	-
	AJK	0.00	-	0.00	-	0.00	-
KPK Total		436.43	100.00	161.30	100.00	778.42	100.00
Balochistan	Punjab	7.87	9.23	1.47	6.92	0.95	5.16
	Sindh	65.28	76.50	7.32	34.38	7.00	37.85
	KPK	0.01	0.01	0.02	0.07	0.02	0.08
	Balochistan	11.92	13.97	12.35	58.00	10.27	55.52
	Islamabad	0.24	0.29	0.13	0.63	0.26	1.39
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		85.33	100.00	21.29	100.00	18.50	100.00
Islamabad	Punjab	213.63	10.04	23.41	1.97	30.53	2.24
	Sindh	49.26	2.32	10.82	0.91	5.06	0.37
	KPK	2.76	0.13	2.71	0.23	3.34	0.24
	Balochistan	-	-	-	-	-	-
	Islamabad	1,861.89	87.51	1,151.79	96.89	1,325.75	97.14
	Gilgit-Baltistan	0.04	-	0.05	-	0.08	0.01
	AJK	0.00	-	0.02	-	0.01	-
Islamabad Total		2,127.59	100.00	1,188.78	100.00	1,364.76	100.00
Gilgit Baltistan	Punjab	0.17	2.50	0.03	0.52	2.92	32.62
	Sindh	1.47	21.65	0.02	0.39	0.03	0.34
	KPK	0.00	0.01	0.00	0.02	0.06	0.66
	Balochistan	-	-	-	-	0.00	0.01
	Islamabad	0.00	0.05	0.01	0.17	0.08	0.90
	Gilgit-Baltistan	5.15	75.79	6.10	98.89	5.83	65.04
	AJK	0.00	-	0.00	0.01	0.04	0.45
Gilgit-Baltistan Total		6.80	100.00	6.17	100.00	8.96	100.00
AJK	Punjab	0.72	5.37	1.17	8.68	1.31	9.50
	Sindh	1.78	13.17	0.15	1.09	0.18	1.31
	KPK	0.02	0.11	0.03	0.20	0.01	0.08
	Balochistan	0.00	-	0.00	0.01	0.00	-
	Islamabad	0.02	0.12	0.11	0.80	0.04	0.26
	Gilgit-Baltistan	-	-	0.00	-	0.00	-
	AJK	10.96	81.24	12.07	89.22	12.23	88.84
AJK Total		13.49	100.00	13.53	100.00	13.77	100.00
Grand Total		19,494.60	-	13,982.39	-	14,795.21	-

Source: Statistics and Data Services Department, SBP

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

Notes:-

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

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

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

Billion Rupees

Provinces/ Regions	Borrower	Dec-24			Mar-25 ^R			Jun-25 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	8.36	8.36	-	7.00	7.00	-	0.03	0.03
	Government	0.24	841.52	841.76	0.12	440.29	440.42	0.05	644.85	644.90
	Non-Financial Public Sector Enterprises	3.17	1,827.09	1,830.26	-	2,398.54	2,398.54	-	2,389.08	2,389.08
	NBFCs & Financial Auxiliaries	34.26	2,400.54	2,434.80	0.00	1,016.23	1,016.23	0.00	718.70	718.70
	Private Sector (Business)	0.86	0.95	1.80	480.52	7,579.48	8,059.99	436.75	7,698.66	8,135.41
	Trust Funds & Non Profit Organizations	70.17	1,159.97	1,230.14	0.50	9.68	10.18	0.58	8.67	9.25
	Personal/Individuals	340.45	8,785.29	9,125.74	128.21	1,054.28	1,182.49	107.40	1,111.76	1,219.16
	Others	0.46	12.36	12.82	0.30	1.23	1.53	0.28	1.37	1.66
	Total	449.61	15,036.07	15,485.68	609.65	12,506.73	13,116.38	545.07	12,573.11	13,118.18
Punjab	Foreign Constituents	-	-	-	-	-	-	-	0.00	0.00
	Government	-	140.03	140.03	-	26.73	26.73	-	26.96	26.96
	Non-Financial Public Sector Enterprises	27.52	972.90	1,000.42	-	847.01	847.01	-	776.85	776.85
	NBFCs & Financial Auxiliaries	0.17	152.16	152.33	-	38.00	38.00	-	38.04	38.04
	Private Sector (Business)	234.43	3,514.19	3,748.62	354.30	3,320.09	3,674.39	351.90	3,380.80	3,732.70
	Trust Funds & Non Profit Organizations	0.46	6.19	6.66	0.50	4.19	4.69	0.58	2.46	3.04
	Personal/Individuals	34.79	332.72	367.51	34.30	308.68	342.98	30.67	344.33	375.00
	Others	0.86	0.00	0.86	0.30	0.84	1.14	0.28	0.79	1.07
	Total	298.24	5,118.19	5,416.43	389.40	4,545.55	4,934.95	383.44	4,570.23	4,953.67
Sindh	Foreign Constituents	-	8.36	8.36	-	7.00	7.00	-	0.02	0.02
	Government	0.24	281.10	281.34	0.12	263.75	263.88	0.05	228.44	228.50
	Non-Financial Public Sector Enterprises	6.74	1,129.07	1,135.81	-	1,269.25	1,269.25	-	1,310.97	1,310.97
	NBFCs & Financial Auxiliaries	3.00	1,256.31	1,259.31	0.00	955.34	955.34	0.00	659.10	659.10
	Private Sector (Business)	58.09	4,211.07	4,269.17	39.99	3,403.94	3,443.92	40.75	3,397.10	3,437.86
	Trust Funds & Non Profit Organizations	-	1.71	1.71	-	1.49	1.49	-	2.40	2.40
	Personal/Individuals	22.05	689.04	711.09	21.01	669.48	690.49	10.22	680.68	690.90
	Others	-	0.63	0.63	-	0.39	0.39	-	0.58	0.58
	Total	90.12	7,577.30	7,667.42	61.12	6,570.64	6,631.77	51.03	6,279.30	6,330.33
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	0.05	0.05
	Non-Financial Public Sector Enterprises	-	17.80	17.80	-	17.80	17.80	-	44.16	44.16
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	38.08	125.81	163.89	77.72	58.32	136.04	35.25	93.86	129.12
	Trust Funds & Non Profit Organizations	-	0.01	0.01	-	0.01	0.01	-	0.00	0.00
	Personal/Individuals	6.76	37.86	44.62	66.58	36.27	102.85	61.52	42.58	104.09
	Others	-	0.31	0.31	-	-	-	-	-	-
	Total	44.84	181.85	226.69	144.30	112.44	256.75	96.77	188.71	277.48
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	4.55	6.06	10.61	3.49	5.44	8.93	3.50	5.78	9.28
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	3.14	3.32	6.46	3.03	3.24	6.27	1.89	4.23	6.12
	Others	-	-	-	-	-	-	-	-	-
	Total	7.68	9.38	17.06	6.52	8.68	15.20	5.40	10.01	15.40
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	420.39	420.39	-	149.81	149.81	-	389.39	389.39
	Non-Financial Public Sector Enterprises	-	280.77	280.77	-	264.48	264.48	-	257.10	257.10
	NBFCs & Financial Auxiliaries	-	418.56	418.56	-	22.82	22.82	-	21.50	21.50
	Private Sector (Business)	0.33	919.35	919.68	0.36	751.56	751.92	0.40	783.74	784.13
	Trust Funds & Non Profit Organizations	-	4.45	4.45	-	3.99	3.99	-	3.81	3.81
	Personal/Individuals	0.40	91.19	91.59	0.39	30.88	31.27	0.23	34.63	34.86
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	0.72	2,134.71	2,135.44	0.75	1,223.55	1,224.30	0.63	1,490.17	1,490.79

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

Billion Rupees										
Provinces/ Regions	Borrower	Dec-24			Mar-25 ^R			Jun-25 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.49	2.75	6.24	3.33	2.28	5.61	3.61	2.30	5.91
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.78	1.67	2.45	0.69	1.59	2.28	0.78	1.44	2.22
	Others	-	-	-	-	-	-	-	-	-
	Total	4.27	4.42	8.69	4.01	3.88	7.89	4.39	3.74	8.13
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.47	6.06	7.53	1.34	37.84	39.18	1.33	35.08	36.41
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	2.26	4.16	6.42	2.21	4.15	6.36	2.09	3.87	5.96
	Others	-	-	-	-	-	-	-	-	-
	Total	3.73	10.22	13.95	3.55	41.99	45.54	3.43	38.95	42.37

Source: Statistics and Data Services Department, SBP

"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 Advances" mean 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 & Fin Aux.: 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.

Note:

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

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

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

Amount in Million Rupees

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY24									
Jul-Jun									
Punjab	673,208	319,017.1	199,809.7	51,654	130,716.5	63,527.6	8,026	440,536.1	89,251.5
Sindh	119,260	111,281.4	55,607.8	12,652	33,722.5	15,130.0	2,216	116,021.0	21,889.7
Khyber Pakhtunkhwa	52,970	31,990.7	8,324.1	3,229	3,779.5	3,030.0	569	10,603.0	3,001.5
Balochistan	6,193	4,876.1	4,087.9	306	750.7	647.4	239	1,268.6	574.8
Azad Jammu Kashmir	2,353	959.9	515.9	96	223.1	92.6	12	3,345.6	271.2
Gilgit Baltistan	2,726	1,377.7	1,230.7	10	23.6	18.1	21	111.9	35.9
All Pakistan	856,710	469,503.0	269,576.2	67,947	169,215.9	82,445.6	11,083	571,886.2	115,024.5
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

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 & Non Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY24									
Jul-Jun									
Punjab	842,389	209,645.3	205,722.8	53,009	631,966.7	117,458.0	1,628,286	1,731,881.7	675,769.6
Sindh	153,213	38,509.3	43,221.4	2193	99,339.4	18,841.9	289,534	398,873.5	154,690.7
Khyber Pakhtunkhwa	33,564	12,877.5	11,995.2	2239	3,885.0	2,632.7	92,571	63,135.7	28,983.4
Balochistan	2393	2,307.8	2,160.3	495	2,039.0	355.0	9,626	11,242.3	7,825.5
Azad Jammu Kashmir	9,327	2,313.3	2,316.4	64	211.9	119.4	11,852	7,053.8	3,315.5
Gilgit Baltistan	6,963	1,256.5	1,755.5	696	749.2	1,359.6	10,416	3,519.0	4,399.6
All Pakistan	1,047,849	266,909.7	267,171.5	58,696	738,191.2	140,766.5	2,042,285	2,215,706.0	874,984.3
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

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors
All Banks
Jul-Jun FY25

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	1,594,290	530,182.0	57,441	147,756.9	10,009	375,458.0	1,661,740	1,053,396.9
All Crops Loan (Excluding Veg & Fruits)	1,568,455	339,097.3	54,339	122,784.9	7,821	76,759.7	1,630,615	538,642.0
Vegetables	993	1,919.5	1,065	4,074.5	261	2,617.5	2,319	8,611.5
Fruits/Orchards	1,729	7,244.2	1,601	7,047.2	662	17,204.5	3,992	31,495.9
Flowers/Ornamental Plants	-	-	1	28.1	-	-	1	28.1
Others	23,113	181,921.0	435	13,822.1	1,265	278,876.3	24,813	474,619.4
Development Loans	17,779	23,424.6	3,603	11,869.3	1,960	100,098.4	23,342	135,392.3
Plough Cattle	-	-	-	-	-	-	-	-
Tube wells	1,459	2,918.4	595	1,275.5	130	355.9	2,184	4,549.8
Sprinkle & Trickle Irrigation	11	80.4	-	-	-	-	11	80.4
Tractors	4,730	11,636.1	1,349	4,015.5	404	2,121.4	6,483	17,773.0
Orchards	960	927.7	471	1,626.6	45	809.8	1,476	3,364.1
Farm Transportation	347	922.0	600	2,215.8	149	985.2	1,096	4,123.1
Godown/Silos	1,466	1,283.5	170	428.1	266	2,031.2	1,902	3,742.8
Land Improvement	343	480.1	2	5.4	-	-	345	485.5
Farm Machinery	771	2,597.3	332	1,256.3	274	2,213.4	1,377	6,067.0
High Quality Seed Processing Units	1	14.3	-	-	242	22,184.7	243	22,199.0
Green House/ Tunnel Farming	-	-	-	-	-	-	-	-
Cold Storage	19	727.0	36	899.2	155	2,608.3	210	4,234.5
Others NGOs	7,672	1,837.8	48	146.9	295	66,788.6	8,015	68,773.4
Corporate Farming	4,083	3,833.2	1,870	2,428.0	586	248,796.2	6,539	255,057.4
Production Loans	4,083	3,833.2	1,868	2,428.0	585	247,796.2	6,536	254,057.4
Development Loans	-	-	2	-	1	1,000.0	3	1,000.0
Total	1,616,152	557,439.8	62,914	162,054.2	12,555	724,352.7	1,691,621	1,443,846.6

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, SDB

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 CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VII. CERTIFICATE OF INVESTMENTS	5.2	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) Ijarah 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) Mudaraba 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. Mudaraba 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

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* 2.00 stands for 1.05 to 2.00

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

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

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

Million Rupees

RATE OF RETURN	2024		2025	
	Sep	Dec	Mar ^a	Jun ^a
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

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* 2.00 stands for 1.05 to 2.00

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

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 30th 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

* 01.00 stands for 00.05 to 01.00

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* 2.00 stands for 1.05 to 2.00

Notes:-

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

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

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

End period: Million Rupees

RATE OF INTEREST	Dec-24		Mar-25 ^R		Jun-25 ^P	
	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	502,668.8	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	6,218,084.5	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

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* 8.00 stands for 7.25 to 8.00

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

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

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

End of Period: Million Rupees

RATE OF RETURN	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	3,176,332.5

Source: Statistics and Data Services Department, SBP

Note:

01.00* stands for 00.25 to 01.00

8.00* stands for 7.25 to 8.00

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

3.26.1 Advances Distributed by Rate of Return and Gender

All Banks
As on 30th June, 2025

Million Rupees

Rate of Return	Male	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

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*08.00 stands for 07.25 to 08.00

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 data, particularly, on number of deposits/advances accounts.

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

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

TYPE OF DEPOSITS	Percent per annum				
	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

Note:

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

Note:

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

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

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

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

TYPE OF DEPOSITS	Percent per annum				
	2024			2025	
	Jun	Sep	Dec	Mar	Jun ^a
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

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

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

Percent per annum										
AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES
I. OVERALL- ALL BANKS										
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

Note:

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

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

3.31 Structure of Interest Rates

Percent

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

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
6-May-25	Upto 3 years	6.50	1.50	8.00
	Over 3 years and upto 5 years	5.50	2.50	8.00
	Over 5 years and upto 10 years	5.00	3.00	8.00

Financing Facility for Storage of Agri. Produce (FFSAP)

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

Service charges/Mark up rates of Refinance facility for SMEs

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

PFIs: Participating Financial Institutions

Source: State Bank of Pakistan

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

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

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

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

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

3.32 Overall Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding
	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs
Jun-25																
1.Scheduled Banks (SBs)	11.67	11.71	11.86	11.94	11.81	11.84	12.69	12.77	3.39	3.67	8.85	8.78	5.34	5.16	8.69	8.61
a. Public	11.34	11.28	12.60	12.79	13.48	13.53	15.48	15.60	7.89	7.89	9.16	9.16	6.43	6.47	8.75	8.73
b. Private	12.11	12.24	12.28	12.45	11.58	11.60	12.26	12.33	3.00	3.20	8.94	8.87	5.08	4.84	8.82	8.74
c. Foreign	5.29	5.23	5.29	5.23	5.67	5.67	5.68	5.67	3.63	3.63	4.65	4.65	4.18	4.21	5.21	5.20
d. Specialized	19.47	19.47	19.47	19.47	15.24	15.24	18.55	18.55	2.66	1.73	8.64	8.62	6.78	6.79	8.39	8.38
2. DFIs	12.57	12.57	12.58	12.59	10.83	10.75	11.62	11.76	10.88	10.87	10.88	10.87	11.73	12.12	11.73	12.12
3. MFBs	36.91	36.91	37.68	37.68	35.50	35.50	36.80	36.80	6.03	5.13	10.10	10.07	10.34	10.13	13.39	13.78
4. Overall (SBs, MFBs, DFIs)	11.80	11.87	11.99	12.10	12.48	12.56	13.39	13.54	3.40	3.68	8.86	8.79	5.44	5.26	8.81	8.73
Jul-25																
1.Scheduled Banks (SBs)	11.99	12.12	12.23	12.42	11.48	11.50	12.46	12.53	5.91	5.80	8.44	8.35	5.23	5.15	8.53	8.46
a. Public	11.48	11.54	12.43	12.69	13.00	13.03	15.36	15.43	5.04	5.02	7.55	7.54	5.99	6.34	8.59	8.60
b. Private	12.00	12.14	12.22	12.40	11.25	11.27	11.99	12.05	5.99	5.96	8.52	8.48	5.06	4.88	8.66	8.57
c. Foreign	11.94	11.96	11.94	11.96	5.70	5.69	5.71	5.69	2.78	2.80	5.12	5.12	4.21	4.28	5.20	5.20
d. Specialized	19.14	19.14	19.14	19.14	15.88	15.88	18.53	18.53	2.96	2.85	9.12	9.10	7.14	7.15	8.33	8.32
2. DFIs	12.80	12.73	12.82	12.74	10.91	10.87	11.67	11.84	10.64	10.63	10.64	10.64	11.34	11.59	11.34	11.59
3. MFBs	36.46	36.46	37.18	37.18	35.45	35.45	36.72	36.72	6.59	5.78	10.39	10.12	10.28	10.04	13.01	13.30
4. Overall (SBs, MFBs, DFIs)	12.15	12.31	12.40	12.62	12.19	12.26	13.21	13.33	5.91	5.81	8.46	8.37	5.34	5.25	8.65	8.57
Aug-25^R																
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^T																
1.Scheduled Banks (SBs)	11.68	11.72	11.98	12.08	11.21	11.22	12.26	12.32	5.28	4.52	8.47	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	11.66	11.70	11.96	12.05	11.05	11.05	11.86	11.90	5.24	4.34	8.42	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)	11.84	11.90	12.14	12.26	11.95	12.00	13.04	13.15	5.28	4.52	8.49	8.39	5.30	5.13	8.50	8.37

Source: Statistics and Data Services Department, SBP

1. Gross disbursements mean the amounts disbursed by Financial Institutions (FIs) either in pak rupees or in foreign currency against loans during the month. It also includes loans repriced, renewed or rolled over during the month. In case of running finance, the disbursed amount means the total amount availed by the borrower during the month.

2. Foreign currency deposits/loans are first converted into pak rupees at the prevalent exchange rates of the last day of the reporting month.

3. Loans (Disbursed & Outstanding) mean all types of FIs's advances including working capital finance and disbursements against payments of documents i.e. Letters of credit, inland bills etc. but excluding foreign bills. Advances cover all types of advances including inter FIs placements. Interest accrued is not a disbursement and therefore it is not considered as loan. Nano Loans of MFBs are not included.

4. All disbursements made to non-residents, private sector, public sector and government are included.

5. All credit facilities such as credit cards, personal loans etc. and credit schemes such as LMM, export finance scheme and commodity operations are included.

6. Outstanding loans mean the loans recoverable at the end of the month. Weighted Average rates of advances and deposits have been compiled by;

a. Including advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits

b. Excluding advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits

7. Deposits include all types of deposits including inter FIs deposits and placements. Margin deposits (deposits held by FIs as collateral against letters of credits, letters of guarantees etc.) are however, not included.

8. Fresh deposits means deposits collected during the month. It also includes deposits re-priced / rolled-over deposits during the month.

9. Outstanding deposits show position of deposits held by FIs at the end of the month.

10. "Public" stands for Public Sector Banks - the banks incorporated in Pakistan or the shares/capital controlled by the federal and/or provincial governments, "Private" stands for Private Sector Banks incorporated in Pakistan, owned and controlled by private sector, "Foreign" stands for the branches of banks working in Pakistan but incorporated abroad and "Specialized" stands for Specialized Banks established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example, agriculture sector, industrial sector, etc.

11. DFIs stands for Development Finance Institutions and MFBs stands for Microfinance Banks.

12. Effective July 2024, Financial Institutions (FIs) means all types of financial institutions.

13. Weighted Averages have been worked out by weighting interest rates by the corresponding amounts of loans/deposits. The formula used is:

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

Archive link:

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

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

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

Source: Agriculture Credit & Financial Inclusion Department

P: Provisional

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							
	4 th Nov	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
1. Savings Accounts										
(i) With cheque facilities	16.00	13.50	11.50	11.50	11.50	10.50	9.50	9.50	9.50	9.50
(ii) Without cheque facilities	16.00	13.50	11.50	11.50	11.50	10.50	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
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Savings Certificates										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	12.26	12.19	11.98	12.12	12.01	12.12	11.91	11.76	11.76	11.42
5. National Deposit Certificates / Account										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Savings Certificates (Reg)										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	11.60	11.60	11.60	11.20	11.00	11.00	10.90	10.60	10.40	10.40
(ii) Last period of complete 6 months	12.60	12.60	12.60	12.00	11.80	11.80	11.90	11.60	11.00	11.20
(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	12.10	12.00	11.88	11.74	11.74	11.74	11.52	11.16	10.68	10.80
8. Pensioner's Benefit Accounts	13.92	13.92	13.68	13.68	13.58	13.68	13.44	13.20	12.96	12.96
9. Behbood Saving Certificate	13.92	13.92	13.68	13.68	13.58	13.68	13.44	13.20	12.96	12.96
10. Short-Term Saving Certificate										
(i) 3 Months	14.32	12.76	11.24	11.08	11.08	11.12	11.36	10.36	10.32	10.28
(ii) 6 Months	13.46	12.74	11.32	11.14	10.84	11.08	11.36	10.38	10.20	10.30
(iii) 1 year	12.96	12.38	11.38	11.14	10.81	10.96	11.38	10.40	10.14	10.42
11. Shuhada Family Welfare account	13.92	13.92	13.68	13.68	13.58	13.68	13.44	13.20	12.96	12.96
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	11.16	10.44	10.44	9.90	9.74	10.44	10.34	9.75	9.94	9.92
(ii) 3 year	11.40	10.92	10.92	10.92	10.92	10.92	10.92	10.30	10.30	9.96
(iii) 5 year	11.88	11.52	11.52	11.39	11.39	11.39	11.39	10.32	10.80	10.32
13. Sarwa Islamic Saving Account (SISA)	11.16	10.44	10.44	9.90	9.74	10.44	10.34	9.75	9.94	9.92

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. Rates are quoted for outstanding amount as on today.

3 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.

* **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
2020	Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
	Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
	Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
	Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
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

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							
		Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Karachi	No. of Cheques Cleared	1,181	1,197	1,130	1,193	1,098	1,212	1,059	1,202
	Amount	1,094,411	1,103,607	1,083,431	1,172,444	1,236,725	1,150,110	1,054,268	1,139,743
Lahore	No. of Cheques Cleared	497	579	477	515	502	515	465	514
	Amount	805,865	813,351	795,509	863,464	1,008,546	818,907	752,765	794,209
Peshawar	No. of Cheques Cleared	109	121	103	126	158	98	94	111
	Amount	153,560	179,102	145,228	184,724	205,962	142,905	146,498	161,484
Quetta	No. of Cheques Cleared	35	40	32	39	49	35	31	34
	Amount	65,257	103,973	67,245	70,753	124,899	72,812	68,573	58,941
Faisalabad	No. of Cheques Cleared	125	188	114	125	139	124	103	117
	Amount	146,854	160,998	174,542	185,593	228,059	184,908	172,522	191,763
Rawalpindi	No. of Cheques Cleared	167	208	150	165	182	157	144	162
	Amount	238,346	262,238	256,247	263,981	391,426	236,581	249,604	310,126
Hyderabad	No. of Cheques Cleared	78	86	66	82	87	70	67	69
	Amount	90,315	98,299	90,322	120,930	140,119	112,107	92,736	79,234
Islamabad	No. of Cheques Cleared	176	189	161	180	227	183	161	180
	Amount	305,384	397,691	453,467	410,235	919,402	350,353	302,721	345,848
Multan	No. of Cheques Cleared	130	174	120	129	146	132	109	120
	Amount	191,404	185,591	223,483	219,178	257,555	219,669	199,861	210,286
Sialkot	No. of Cheques Cleared	49	72	47	50	53	54	43	53
	Amount	58,304	63,075	63,299	66,169	66,561	66,730	51,641	58,246
Sukkur	No. of Cheques Cleared	46	53	42	51	54	43	38	39
	Amount	42,543	52,235	46,098	56,744	67,471	58,386	48,916	40,627
D.I. Khan	No. of Cheques Cleared	25	39	22	26	37	20	17	22
	Amount	21,957	23,700	19,615	26,939	29,189	13,811	14,402	20,084
Gujranwala	No. of Cheques Cleared	46	60	44	48	52	48	37	42
	Amount	77,586	84,489	95,236	90,207	108,687	92,118	83,550	83,595
Muzzafarabad	No. of Cheques Cleared	12	14	10	12	25	8	10	9
	Amount	14,762	14,798	15,173	17,679	20,431	15,033	11,157	20,171
Bahawalpur	No. of Cheques Cleared	47	61	42	41	50	43	33	36
	Amount	59,502	59,103	68,631	70,987	76,889	68,311	61,355	62,062
Total	No. of Cheques Cleared	2,723	3,079	2,560	2,783	2,860	2,740	2,410	2,709
	Amount	3,366,048	3,602,250	3,597,526	3,820,026	4,881,920	3,602,740	3,310,570	3,576,418
Source: National Institutional Facilitation Technologies (NIFT)									

Source: National Institutional Facilitation Technologies (NIFT)

3.37 Electronic Banking Statistics

Product / Item	Unit	FY24			FY25		
		Q2	Q3	Q4	Q1	Q2 ^R	Q3 ^P
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	18,034	18,049	18,302	18,528	18,926	19,072
Automated Teller Machines (ATM)	No.	18,441	18,655	18,957	19,170	19,519	19,851
Point of Sale (POS)	No.	121,789	120,641	125,593	132,224	151,646	179,383
2. Cards							
Credit Cards	No.	2,003,943	2,025,013	2,047,802	2,112,042	2,151,186	2,176,278
Debit Cards	No.	37,144,332	37,265,591	39,487,578	39,654,947	39,415,342	40,456,487
Proprietary ATMs only Cards	No.	-	-	-	-	-	-
Pre-Paid Cards	No.	90,873	32,380	31,643	31,892	26,173	25,831
Social Welfare Cards	No.	8,276,858	8,280,586	2,917,750	3,366,973	2,845,944	3,024,708
3. E-Banking Financial Transactions							
Number of Transactions	Thousands	698,320	725,596	759,050	804,951	903,044	997,895
Amount	Million Rupees	62,490,482.3	62,220,841.9	63,790,520.6	64,737,664.4	72,536,645.4	85,511,607.0
3.1 ATM Transactions							
Number of Transactions	Thousands	234,977	236,530	245,092	243,431	259,220	270,973
Amount	Million Rupees	3,709,199.9	3,886,520.1	4,027,120.1	3,892,406.2	4,257,331.9	4,749,925.8
i. Cash Withdrawal							
Number of Transactions	Thousands	229,174	230,539	239,362	237,521	252,998	265,348
Amount	Million Rupees	3,368,064.6	3,518,205.0	3,680,128.0	3,531,478.9	3,872,767.4	4,318,185.2
ii. Cash Deposit							
Number of Transactions	Thousands	1,004	999	964	1,113	1,218	483
Amount	Million Rupees	104,648.9	111,407.2	103,875.3	115,045.8	131,042.6	162,929.5
iv. Utility Bills Payment							
Number of Transactions	Thousands	270	257	246	273	275	253
Amount	Million Rupees	4,491.1	4,250.4	4,488.8	5,424.8	4,977.0	4,447.6
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,308	1,336	1,259	1,219	1,254	1,306
Amount	Million Rupees	74,081.8	80,272.9	75,835.2	75,631.2	76,437.4	84,780.7
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	3,215	3,394	3,254	3,298	3,468	3,577
Amount	Million Rupees	157,730.6	172,195.1	162,605.2	164,637.0	171,915.1	179,383.4
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
3.2 POS Transactions							
Number of Transactions	Thousands	65,146	70,617	76,673	82,679	88,637	98,949
Amount	Million Rupees	371,399.6	393,925.7	415,146.8	426,856.3	509,595.4	549,916.7
3.3 RTOB Transactions							
Number of Transactions	Thousands	50,295	48,695	45,709	47,508	51,223	49,571
Amount	Million Rupees	41,762,061.8	38,496,833.4	38,760,137.4	37,230,611.2	39,352,487.4	47,478,286.6
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,771	10,640	10,011	9,847	10,533	10,719
Amount	Million Rupees	2,775,956.1	2,836,369.7	2,740,264.3	2,553,986.2	2,718,281.8	2,907,348.6
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	25,018	23,519	20,904	22,465	24,402	22,114
Amount	Million Rupees	6,457,229.0	6,446,260.1	6,022,893.6	6,142,116.5	6,807,038.8	6,495,077.8
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	14,507	14,537	14,795	15,196	16,289	16,738
Amount	Million Rupees	32,528,876.7	29,214,203.6	29,996,979.5	28,534,508.5	29,827,166.9	38,075,860.2
3.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	279,864	301,500	324,035	360,329	423,601	493,651
Amount	Million Rupees	11,226,151.4	12,955,273.6	13,518,032.3	15,596,340.6	18,696,300.6	23,039,538.9
i. Payment Through Mobile							
Number of Transactions	Thousands	10,323	10,931	11,600	12,505	13,706	14,598
Amount	Million Rupees	524,125.3	601,765.3	642,216.2	707,957.0	793,325.9	790,093.7
ii. Utility Bills Payment							
Number of Transactions	Thousands	31,533	32,526	34,420	35,273	36,550	37,996
Amount	Million Rupees	269,218.3	278,024.0	308,453.5	419,133.6	414,955.8	365,066.4
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	57,426	60,631	62,521	67,534	77,145	90,298
Amount	Million Rupees	4,465,464.9	5,112,287.1	5,306,776.2	5,930,891.1	6,944,609.6	8,571,409.7
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	180,582	197,411	215,495	245,017	296,201	350,758
Amount	Million Rupees	5,967,342.9	6,963,197.2	7,260,586.3	8,538,358.9	10,543,409.4	13,312,969.1

3.37 Electronic Banking Statistics

Product / Item	Unit	FY24			FY25		
		Q2	Q3	Q4	Q1	Q2 ^R	Q3 ^P
3.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	35	162	33	36	30	23
Amount	Million Rupees	1,900.3	1,951.5	2,012.7	1,987.0	1,615.8	1,394.9
i. Payment Through Call Centre							
Number of Transactions	Thousands	19	148	19	17	16	14
Amount	Million Rupees	1,482.2	1,537.0	1,559.4	1,275.9	1,152.0	1,082.1
ii. Utility Bills Payment							
Number of Transactions	Thousands	15	13	13	18	14	9
Amount	Million Rupees	366.1	357.0	402.4	666.0	428.4	286.9
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1	1	1	1	1	0
Amount	Million Rupees	51.9	56.7	50.8	45.0	34.5	25.3
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	0.0	0.8	0.1	0.1	0.9	0.6
3.6 Internet Banking Transactions							
Number of Transactions	Thousands	57,131	58,587	57,579	60,076	67,570	71,189
Amount	Million Rupees	5,369,265.1	6,434,248.5	7,015,944.5	7,537,013.9	9,657,822.5	9,624,787.8
i. Payment Through Internet							
Number of Transactions	Thousands	1,518	1,353	1,384	1,414	1,499	1,507
Amount	Million Rupees	634,696.4	599,395.3	756,904.3	943,211.4	1,077,440.1	749,118.2
ii. Utility Bills Payment							
Number of Transactions	Thousands	6,324	6,613	5,181	5,403	5,302	5,169
Amount	Million Rupees	307,098.3	367,300.3	380,940.1	426,527.3	467,385.5	439,520.7
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,271	16,577	16,535	15,886	17,289	18,992
Amount	Million Rupees	1,986,929.0	2,334,368.1	2,572,720.9	2,652,706.3	3,157,803.3	3,421,040.5
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	34,018	34,044	34,479	37,373	43,481	45,522
Amount	Million Rupees	2,440,541.4	3,133,184.8	3,305,379.2	3,514,569.0	4,955,193.7	5,015,108.3
3.7 e-Commerce							
Number of Transactions	Thousands	10,871	9,504	9,928	10,892	12,762	13,539
Amount	Million Rupees	50,504.1	52,089.0	52,126.8	52,449.1	61,491.7	67,756.2

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

Volume in Actual & Value in Billion Rupees

Items	FY24				FY25					
	Q3		Q4		Q1		Q2		Q3	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	20,358	235,561.3	19,948	171,636.9	21,989	200,002.4	24,769	226,720.7	22,055	251,127.2
Inter Bank Fund Transfers	1,451,024	72,945.6	1,360,589	75,729.1	1,544,865	70,785.3	1,590,449	95,844.3	1,500,238	89,258.0
Retail Cheques Clearing	16,323	7,088.8	15,593	8,157.9	15,901	7,398.0	17,372	7,916.2	10,689	6,677.3
Total	1,487,705	315,595.6	1,396,130	255,523.8	1,582,755	278,185.7	1,632,590	330,481.3	1,532,982	347,062.5

Source: Payment Systems Policy & Oversight Department

3.39 Real Time Gross Settlement-Paper Based Transactions

Volume in Million & Value in Billion Rupees

Cash Deposits	22	6,993.0	21	7,402.1	22	7,405.4	24	7,217.6	22	6,672.1
Cash withdrawals	37	7,842.2	36	7,449.7	36	7,310.5	37	8,018.2	38	7,870.7
Intra Bank Funds Transfer through Cheques	9	31,974.3	9	34,362.8	9	33,336.7	10	38,332.0	10	39,500.6
Inter Bank Funds Transfers (Clearing)	9	9,167.0	9	9,473.9	8	9,122.9	9	9,354.6	9	8,960.9
Utilities Bills Payments	15	556.8	15	611.3	16	772.5	16	721.1	14	610.5
Direct Debit (Standing Instructions)	1	4,376.4	1	5,311.4	1	5,706.7	1	6,572.9	1	5,722.5
Pay Order/Demand Draft	2	3,692.5	2	3,120.0	2	2,740.3	2	3,328.6	2	3,470.8
Others*	0	1,554.6	0	1,482.6	0	1,585.6	0	1,438.2	0	1,185.3
Total	95	66,156.9	92	69,213.8	95	67,980.7	97	74,983.3	95	73,993.3

Source: Payment Systems Policy & Oversight Department

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

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

Amount in Million Rupees

Ratio in percent

SEGMENT	2024						2025					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	8,871,063	768,487	8.7	12,304,672	755,753	6.1	10,302,017	755,420	7.3	9,851,689	741,793	7.5
SMEs Sector	536,568	124,266	23.2	677,718	122,210	18.0	614,842	117,642	19.1	711,668	115,939	16.3
Agriculture Sector	501,738	60,912	12.1	578,498	56,852	9.8	578,027	55,478	9.6	739,303	101,549	13.7
Consumer sector	811,324	38,200	4.7	891,241	38,465	4.3	871,314	43,008	4.9	901,474	43,049	4.8
i. Credit Cards	130,035	2,733	2.1	140,693	2,403	1.7	140,384	2,411	1.7	156,840	2,875	1.8
ii. Auto loans	226,820	5,106	2.3	242,634	4,567	1.9	262,918	4,582	1.7	277,183	4,686	1.7
iii. Consumer durable	2,248	77	3.4	2,182	479	22.0	2,189	83	3.8	2,484	158	6.3
iv. Mortgage loans	205,548	13,271	6.5	207,813	14,222	6.8	201,141	15,004	7.5	209,109	15,379	7.4
v. Other personal loans	246,673	17,014	6.9	297,918	16,794	5.6	264,683	20,928	7.9	255,858	19,951	7.8
Commodity Financing	1,259,200	61,154	4.9	1,397,383	63,895	4.6	1,234,813	10,887	0.9	1,079,326	18,916	1.8
Staff Loans	356,307	3,314	0.9	366,326	3,486	1.0	283,174	3,328	1.2	294,445	3,892	1.3
Others	664,931	31,589	4.8	698,542	27,245	3.9	409,545	26,976	6.6	760,420	30,237	4.0
Total	13,001,130	1,087,922	8.4	16,914,380	1,067,905	6.3	14,293,732	1,012,739	7.1	14,338,324	1,055,374	7.4

SECTOR	2024						2025					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,231,064	66,019	5.4	1,679,887	60,097	3.6	1,228,381	59,754	4.9	1,513,666	105,567	7.0
Automobile / Transportation	204,300	19,276	9.4	194,525	21,615	11.1	132,058	27,316	20.7	135,477	27,336	20.2
Cement	236,807	10,193	4.3	351,146	10,127	2.9	216,343	10,309	4.8	204,501	10,619	5.2
Chemical & Pharmaceuticals	478,530	19,444	4.1	591,310	18,781	3.2	536,038	17,776	3.3	530,650	19,143	3.6
Electronics	156,709	17,942	11.4	197,069	30,803	15.6	200,056	25,575	12.8	186,426	26,480	14.2
Financial	513,885	10,165	2.0	1,729,350	8,916	0.5	1,120,761	8,505	0.8	924,994	11,176	1.2
Individuals	1,105,079	67,799	6.1	1,248,106	62,336	5.0	1,077,682	64,880	6.0	1,109,575	69,659	6.3
Insurance	3,119	62	2.0	266,272	62	0.0	2,732	62	2.3	6,799	62	0.9
Others	4,927,503	566,889	11.5	5,883,973	546,981	9.3	5,179,083	489,856	9.5	5,533,390	484,362	8.8
Production/Transmission of Energy	1,662,891	82,546	5.0	1,740,903	77,395	4.4	1,658,799	67,044	4.0	1,529,788	68,795	4.5
Shoes & Leather garments	39,066	2,438	6.2	41,186	2,494	6.1	45,441	3,057	6.7	43,406	2,990	6.9
Sugar	396,157	53,314	13.5	459,088	53,108	11.6	563,038	54,083	9.6	405,574	51,375	12.7
Textile	2,046,019	171,836	8.4	2,531,565	175,191	6.9	2,333,319	184,523	7.9	2,214,077	177,810	8.0
Total	13,001,130	1,087,922	8.4	16,914,380	1,067,905	6.3	14,293,732	1,012,739	7.1	14,338,324	1,055,374	7.4

Source: Financial Stability Department SBP

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Mar-25			Jun-25		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	1,030,187	(119,241)	(0.9)	1,072,462	(66,303)	(0.5)
All Banks	1,012,739	(118,712)	(0.9)	1,055,374	(65,379)	(0.5)
Commercial Banks	987,444	(123,813)	(1.0)	1,035,717	(66,045)	(0.5)
Public Sector Commercial Banks	324,060	(51,400)	(2.3)	373,212	12,019	0.5
Local Private Banks	662,989	(70,902)	(0.7)	662,108	(77,067)	(0.7)
Foreign Banks	395	(1,511)	(1.0)	397	(996)	(0.2)
Specialized Banks	25,295	5,100	4.2	19,657	666	0.5
DFIs	17,448	(529)	(0.3)	17,087	(924)	(0.4)

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

Million Rupees

Banks / DFIs	For the Quarter	For the Quarter
	Ended Mar 2025	Ended Jun 2025
All Banks & DFIs	27,577	30,332
All Banks	27,426	29,920
Commercial Banks	25,245	26,236
Public Sector Commercial Banks	3,670	4,530
Local Private Banks	21,573	21,704
Foreign Banks	2	2
Specialized Banks	2,181	3,685
DFIs	151	412

Source: Financial Stability Department SBP

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

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Sep-2025

CURRENCY\DATE	1	2	3	4	5	8	9	10	11	12	15
Australian Dollar	184.33	184.05	183.61	183.82	183.90	184.81	185.88	185.93	186.03	187.45	187.44
Bahraini Dinar	747.56	747.44	747.76	747.73	747.14	747.17	747.06	746.96	746.99	746.99	746.86
Canadian Dollar	205.05	204.76	204.23	204.01	204.02	203.65	203.98	203.33	202.95	203.44	203.49
Chinese Yuan	39.51	39.44	39.44	39.45	39.48	39.50	39.58	39.56	39.56	39.56	39.56
Danish Krone	44.22	44.14	43.93	44.00	44.06	44.21	44.41	44.19	44.13	44.27	44.28
Hong Kong Dollar	36.18	36.12	36.11	36.14	36.14	36.16	36.19	36.18	36.17	36.21	36.23
Japanese Yen	1.92	1.91	1.89	1.90	1.90	1.90	1.91	1.91	1.91	1.91	1.91
Kuwaiti Dinar	922.67	922.15	922.05	922.40	921.25	922.35	922.66	921.90	921.91	922.34	922.35
Malaysian Ringgit	66.67	66.58	66.61	66.59	66.66	66.72	66.86	66.82	66.70	66.92	66.96
New Zealand Dollar	166.71	165.98	165.44	165.71	165.56	166.83	167.91	167.77	167.49	168.40	168.13
Norwegian Krone	28.08	28.18	28.10	28.05	28.02	28.13	28.23	28.30	28.37	28.56	28.61
Omani Riyal	731.91	731.78	732.23	732.29	731.39	731.52	731.32	731.20	731.33	731.33	731.20
Qatari Riyal	77.38	77.30	77.40	77.37	77.34	77.33	77.28	77.35	77.28	77.29	77.29
Saudi Arabian Riyal	75.10	75.09	75.10	75.10	75.08	75.07	75.08	75.06	75.07	75.08	75.07
Singapore Dollar	219.52	219.05	218.51	218.56	218.81	219.15	219.66	219.48	219.34	219.62	219.66
Swedish Krona	29.85	29.94	29.79	29.87	29.84	30.02	30.13	30.06	30.10	30.23	30.20
Swiss Franc	352.26	351.19	349.67	350.07	350.06	353.03	355.17	353.11	352.27	353.41	353.46
Thai Baht	8.73	8.73	8.70	8.72	8.75	8.81	8.91	8.87	8.86	8.88	8.85
Turkish Lira	6.86	6.86	6.86	6.86	6.84	6.84	6.84	6.84	6.83	6.82	6.82
UAE Dirham	76.74	76.71	76.72	76.72	76.71	76.69	76.71	76.69	76.69	76.69	76.68
UK Pound Sterling	380.96	380.68	376.61	378.25	378.96	380.17	382.01	381.11	380.74	381.71	382.00
US Dollar	281.82	281.79	281.81	281.79	281.75	281.71	281.70	281.68	281.67	281.69	281.66
EMU Euro	329.90	329.28	327.59	328.20	328.71	329.89	331.37	329.70	329.26	330.21	330.33

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Sep-2025

CURRENCY\DATE	16	17	18	19	22	23	24	25	26	29	30
Australian Dollar	187.61	187.87	186.76	185.93	185.59	185.37	186.15	185.60	183.99	184.76	185.58
Bahraini Dinar	746.89	746.76	746.65	746.63	746.73	746.54	746.51	746.54	746.42	746.42	746.20
Canadian Dollar	204.48	204.70	204.22	203.96	204.02	203.55	203.21	202.63	201.90	202.14	202.21
Chinese Yuan	39.60	39.65	39.64	39.61	39.60	39.60	39.58	39.54	39.48	39.56	39.53
Danish Krone	44.47	44.73	44.54	44.43	44.29	44.52	44.50	44.33	44.06	44.24	44.24
Hong Kong Dollar	36.22	36.22	36.23	36.22	36.26	36.23	36.22	36.22	36.19	36.19	36.19
Japanese Yen	1.92	1.92	1.91	1.91	1.90	1.91	1.90	1.89	1.88	1.89	1.90
Kuwaiti Dinar	923.00	923.22	922.81	922.36	923.37	923.96	923.91	923.56	920.70	922.39	921.31
Malaysian Ringgit	66.96	67.17	67.09	66.91	66.87	67.05	66.98	66.80	66.69	66.82	66.78
New Zealand Dollar	168.42	168.63	166.76	165.69	165.26	165.20	165.13	164.32	162.69	163.24	163.37
Norwegian Krone	28.70	28.81	28.65	28.47	28.35	28.39	28.45	28.37	28.10	28.30	28.25
Omani Riyal	731.20	731.13	731.05	731.05	731.05	730.92	730.87	730.94	730.81	730.81	730.68
Qatari Riyal	77.28	77.27	77.27	77.31	77.27	77.18	77.25	77.25	77.24	77.24	77.22
Saudi Arabian Riyal	75.08	75.07	75.05	75.07	75.06	75.06	75.05	75.05	75.05	75.05	75.05
Singapore Dollar	220.16	220.56	220.00	219.44	219.14	219.41	219.07	218.50	217.65	218.15	217.93
Swedish Krona	30.39	30.48	30.26	30.06	29.91	30.10	30.11	30.00	29.78	30.00	29.89
Swiss Franc	354.81	357.60	356.27	354.90	353.38	355.20	355.00	353.94	351.98	353.36	352.82
Thai Bhat	8.88	8.88	8.84	8.82	8.83	8.83	8.80	8.76	8.73	8.74	8.70
Turkish Lira	6.83	6.83	6.83	6.81	6.81	6.81	6.80	6.80	6.78	6.78	6.78
UAE Dirham	76.67	76.67	76.67	76.66	76.66	76.66	76.65	76.65	76.65	76.64	76.63
UK Pound Sterling	383.46	384.03	383.22	381.15	379.21	380.25	379.99	378.79	375.81	378.07	378.04
US Dollar	281.63	281.62	281.59	281.58	281.57	281.56	281.54	281.55	281.53	281.51	281.49
EMU Euro	331.71	333.62	332.37	331.54	330.43	332.15	331.93	330.67	328.64	329.98	330.02

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	
Nov	104.69	105.36	133.50	155.37	159.21	173.03	222.31	285.52	277.81	
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

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	Sep	37.84	(0.82)	98.64	(1.49)
	Oct	38.27	1.13	100.78	2.16
	Nov	38.89	1.61	103.02	2.23
	Dec	39.15	0.68	103.67	0.62
2025	Jan	39.39	0.62	104.06	0.38
	Feb	39.09	(0.77)	102.25	(1.74)
	Mar	38.53	(1.43)	101.55	(0.68)
	Apr	38.12	(1.06)	99.30	(2.21)
	May	37.66	(1.19)	97.79	(1.52)
	Jun	37.72	0.16	98.03	0.24
	Jul	37.51	(0.57)	100.01	2.02
	Aug ^R	37.84	0.90	100.09	0.08
	Sep ^P	37.77	(0.21)	101.73	1.64

Source: Statistics and Data Services Department, SBP

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

NOTES: -

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

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

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

For detail, please visit the Revision Study at <https://www.sbp.org.pk/departments/stats/NEER-REER.pdf>

iv. Appreciation (depreciation) of REER is sometimes confused with the concept of currency overvaluation (undervaluation) while these are two separate concepts and not necessarily interpreted in the same direction. For an assessment of a country's exchange rate misalignment, a more sophisticated analysis is required taking into account factors such as demographics, external and fiscal sustainability, and some other macroeconomic fundamentals over the medium-term. The following explainer-video on REER [by SBP] goes into further detail. <https://youtu.be/RX0Oa7oevLg>

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

CURRENCY \ PERIOD	2022-23	2023-24	2024-25	2024	2025					
				Sep	Apr	May	Jun	Jul	Aug	Sep
Australian Dollar	167.00	185.39	180.84	188.23	176.61	181.37	183.65	185.74	183.00	185.57
Bahraini Dinar	657.85	750.60	741.12	738.33	744.74	747.25	750.58	753.69	748.62	746.91
Canadian Dollar	185.03	208.76	200.21	205.46	201.04	203.05	206.71	207.62	204.38	203.63
Chinese Yuan	35.69	39.16	38.73	39.34	38.44	39.05	39.41	39.64	39.34	39.55
Danish Krone	35.04	41.05	40.77	41.42	42.37	42.59	43.70	44.51	43.98	44.28
Hong Kong Dollar	31.68	36.20	35.87	35.72	36.17	36.10	36.06	36.21	36.07	36.19
Japanese Yen	1.81	1.90	1.87	1.94	1.95	1.95	1.96	1.93	1.91	1.90
Kuwaiti Dinar	807.91	918.12	909.23	910.70	913.93	916.67	923.22	930.49	923.70	922.48
Malaysian Ringgit	55.28	60.23	63.48	65.26	63.58	65.97	66.63	67.04	66.72	66.83
New Zealand Dollar	153.24	171.67	165.22	173.24	164.27	167.39	170.49	170.63	166.67	166.12
Norwegian Krone	24.12	26.60	25.96	26.22	26.61	27.36	28.14	28.01	27.68	28.34
Omani Riyal	645.19	735.21	725.72	723.02	729.06	731.63	734.87	737.70	732.95	731.27
Qatari Riyal	68.06	77.66	76.67	76.35	77.05	77.32	77.70	77.97	77.48	77.29
Saudi Arabian Riyal	66.06	75.41	74.43	74.14	74.80	75.09	75.43	75.76	75.21	75.07
Singapore Dollar	182.24	209.76	210.83	214.53	212.27	217.52	220.32	221.73	219.41	219.15
Swedish Krona	23.53	26.62	26.98	27.20	28.80	29.18	29.61	29.65	29.41	30.05
Swiss Franc	265.25	318.84	322.59	328.16	337.90	339.48	347.39	355.93	349.68	353.32
Thai Baht	7.07	7.92	8.24	8.35	8.33	8.56	8.68	8.77	8.70	8.80
Turkish lira	13.03	9.61	7.84	8.18	7.37	7.27	7.18	7.07	6.92	6.82
UAE Dirham	67.53	77.02	76.06	75.77	76.42	76.68	77.05	77.38	76.84	76.68
UK Pound Sterling	299.30	356.21	361.47	367.41	369.49	376.20	383.30	383.59	378.97	380.24
US Dollar	248.04	282.90	279.35	278.24	280.71	281.67	283.00	284.21	282.24	281.65
EMU Euro	260.52	305.97	303.97	308.82	316.13	317.58	325.86	331.98	328.10	330.34

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

Percent

END OF PERIOD	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Riyal	South Korean Won	Swiss Franc	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 Sep	+1.04	+0.98	+0.10	+2.18	-0.00	+1.48	+5.06	+0.30	+1.78	+0.09	+1.19	+0.56	-4.29
Oct	-1.50	-2.80	-0.20	-3.35	+0.15	-7.07	-6.40	-0.04	-3.20	-0.00	-4.61	-2.46	-0.17
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

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	Sep	+0.31	+0.26	-0.62	+1.45	-0.72	+0.75	+4.31	-0.42	+1.04	-0.63	+0.46	-0.16	-4.98	-0.72
	Oct	+0.33	-1.00	+1.65	-1.56	+2.01	-5.34	-4.66	+1.82	-1.40	+1.86	-2.83	-0.64	+1.69	+1.86
	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

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

Source: Statistics and Data Services Department, SBP

Note:

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

4.7 Appreciation / Depreciation* of Pak Rupee Against Selected Currencies

Percent														
END OF PERIOD	2022	2023	2024	Quarterly					2024	2025				
				2024		2025				Sep	May	Jun	Jul	Aug
				III	IV	I	II	III						
Australian Dollar	-14.83	-20.47	+7.06	-4.45	+10.75	-0.33	-4.22	-1.34	-3.15	-1.09	-1.03	+0.53	-0.42	-1.45
Brazilian Real	-28.67	-23.69	+23.01	-2.00	+13.08	-6.88	-5.06	-3.08	-4.98	-0.21	-3.46	+1.92	-2.72	-2.26
Canadian Dollar	-16.45	-21.30	+6.85	-1.48	+6.63	-0.03	-5.19	+1.36	-1.40	-0.68	-0.61	+0.75	+0.07	+0.54
Chinese Yuan	-13.47	-17.43	+0.81	-3.50	+4.08	-0.65	-1.29	-1.17	-2.37	-1.70	+0.29	-0.34	-0.23	-0.60
EMU Euro	-15.98	-22.19	+4.65	-4.39	+7.72	-3.91	-7.81	-0.74	-2.32	-0.49	-2.55	+0.53	-1.19	-1.18
Hong Kong Dollar	-21.12	-19.09	-0.84	-0.57	+0.02	+0.16	+0.81	-1.82	-0.61	+0.29	+0.83	+1.92	-0.08	-1.03
Indian Rupee	-13.22	-19.05	+0.97	+0.40	+1.52	+0.41	+0.09	+3.22	-1.45	-0.29	+0.80	+0.75	+0.98	+0.58
Indonesian Rupiah	-13.81	-19.77	+3.77	-7.49	+6.78	+2.73	-2.54	+0.21	-3.46	-2.88	+0.15	-0.34	+0.27	-0.97
Iranian Rial	-22.50	-17.49	-2.68	-0.00	-0.01	-0.00	-0.10	-0.95	-1.36	-0.78	+0.72	+1.66	+0.64	-0.87
Japanese Yen	-8.35	-13.61	+9.28	-11.37	+9.81	-4.63	-3.27	+2.25	-2.79	+0.16	+1.32	-0.72	-1.03	+0.86
Korean Won	-15.47	-17.50	+9.55	-5.01	+9.90	+1.13	-7.60	+2.80	-2.51	-4.72	-1.10	+1.62	+1.06	+0.49
Malaysian Ringgit	-16.92	-15.49	-3.91	-12.97	+9.28	-1.47	-4.75	-0.61	-6.11	-2.59	+0.20	+0.92	-0.21	-0.55
Saudi Arabian Riyal	-20.95	-19.48	-1.13	+0.02	+0.06	-0.05	-0.12	-0.56	-1.45	-0.93	+0.87	-0.72	+0.71	-0.55
Singapore Dollar	-21.63	-20.76	+1.95	-5.74	+5.76	-1.22	-4.74	+0.65	-3.07	-2.24	-0.27	+2.43	-0.23	+0.12
Swedish Krona	-9.33	-22.68	+6.65	-4.89	+9.47	-9.41	-5.29	-1.54	-2.62	-1.18	-0.30	+1.22	-2.10	-1.17
Swiss Franc	-20.23	-25.93	+6.84	-6.07	+6.19	-1.66	-9.68	-0.47	-1.91	-0.83	-2.63	+0.16	-0.68	-1.06
Taiwani Dollar	-13.58	-14.60	-4.79	+0.00	-0.00	+0.00	+0.01	-0.81	+0.00	-0.75	+0.75	-0.71	+0.71	-0.82
Thai Baht	-18.25	-19.52	+0.99	-12.46	+6.20	-1.00	-4.17	-1.18	-6.34	-2.99	+0.33	+0.76	-0.47	-0.49
UK Pound Sterling	-12.16	-23.48	-1.33	-5.60	+6.86	-3.04	-5.66	+1.40	-3.08	-1.63	-0.97	+1.76	-1.12	-0.30
U.S Dollar	-21.09	-19.28	-2.83	-0.00	-0.01	-0.00	-0.10	-0.56	-1.36	-0.78	+0.72	+1.29	+0.64	-0.48
UAE Dirham	-21.06	-19.48	-1.17	+0.02	-0.01	-0.20	+0.10	-0.56	-1.45	-0.78	+0.72	-0.69	+0.71	-0.55

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

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

4.8 Workers' Remittances

Million US Dollars

COUNTRIES	FY24	FY25	Sep		Jul-Sep	
			2024	2025 ^P	FY25	FY26 ^P
1.USA	3,531.2	3,720.4	277.7	269.0	900.2	806.0
2.UK	4,521.5	5,904.9	424.1	454.8	1,342.4	1,368.5
3.Saudi Arabia	7,424.2	9,345.4	683.8	750.9	2,157.1	2,311.3
4.UAE	5,534.6	7,829.2	562.7	677.1	1,712.3	1,985.3
Dubai	4,229.8	6,093.5	450.5	510.9	1,349.1	1,404.5
Abu Dhabi	1,250.6	1,595.7	105.7	142.1	343.9	505.2
Sharjah	21.5	61.6	2.5	10.8	5.6	33.5
Others	32.7	78.4	4.0	13.3	13.7	42.2
5.Other GCC Countries	3,180.4	3,711.8	291.8	299.6	861.6	899.5
Bahrain	442.9	484.2	38.7	40.9	111.5	128.0
Kuwait	802.1	854.6	71.8	66.7	212.0	196.1
Qatar	901.6	1,056.6	79.8	88.7	243.1	258.2
Oman	1,033.8	1,316.4	101.6	103.3	294.9	317.2
6.EU Countries	3,531.4	4,543.2	365.5	423.5	1,092.1	1,280.6
Germany	587.3	739.8	58.2	64.5	174.2	190.2
France	481.6	564.1	44.9	49.5	138.4	151.9
Netherlands	59.0	83.9	6.5	8.3	18.0	24.6
Spain	600.7	779.7	65.6	74.4	186.2	223.4
Italy	978.5	1,301.1	106.1	125.8	320.3	388.9
Greece	404.5	504.8	40.1	49.6	127.3	146.0
Sweden	76.7	95.6	7.2	8.0	20.5	25.5
Denmark	74.6	78.5	6.8	6.5	18.5	19.8
Ireland	126.8	196.4	14.2	20.0	40.5	60.0
Belgium	141.8	199.3	15.8	16.9	48.3	50.5
7.Malaysia	141.0	185.0	15.8	12.5	48.0	38.6
8.Norway	106.7	123.6	9.3	11.2	27.2	33.7
9.Switzerland	46.2	49.7	4.1	6.0	11.7	16.4
10.Australia	643.8	830.9	67.3	90.5	179.4	259.0
11.Canada	504.6	660.0	49.3	59.8	133.5	176.1
12.Japan	52.1	62.3	5.4	4.6	15.7	13.7
13.South Africa	209.6	346.9	30.6	24.8	78.5	71.3
14.South Korea	103.3	120.1	10.3	9.2	30.7	27.3
15.Other Countries[#]	720.4	865.8	61.9	90.0	205.9	249.0
Total	30,250.8	38,299.2	2,859.5	3,183.7	8,796.3	9,536.4

Source: Statistics and Data Services Department, SBP

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, 2020. 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			Sep-25			Jul-Sep					
	Credit	Debit	Net	Credit	Debit	Net	FY25			FY26		
							Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	82,786	80,854	1,932	6,991	6,881	110	19,106	19,608	(502)	20,667	21,261	(594)
A. Goods and services (a+b)	40,748	70,164	(29,416)	3,427	6,018	(2,591)	9,335	17,070	(7,735)	10,104	18,567	(8,463)
a. Goods	32,340	59,111	(26,771)	2,630	5,023	(2,393)	7,420	14,255	(6,835)	7,906	15,438	(7,532)
1. General merchandise	32,333	59,111	(26,778)	2,629	5,023	(2,394)	7,419	14,255	(6,836)	7,904	15,438	(7,534)
2. Net exports of goods under merchanting (only export)	7	N.A.	7	1	N.A.	1	1	N.A.	1	2	N.A.	2
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-	-	-	-
b. Services	8,408	11,053	(2,645)	797	995	(198)	1,915	2,815	(900)	2,198	3,129	(931)
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-	-	-	-
2 Maintenance and repair services n.i.e.	10	68	(58)	1	2	(1)	3	8	(5)	1	15	(14)
3 Transport	959	4,647	(3,688)	68	452	(384)	205	1,239	(1,034)	197	1,264	(1,067)
4 Travel	730	2,408	(1,678)	66	280	(214)	162	559	(397)	156	1,014	(858)
5 Construction	51	44	7	14	4	10	16	13	3	30	15	15
6 Insurance and pension services	102	329	(227)	4	27	(23)	19	118	(99)	26	92	(66)
7 Financial services	62	727	(665)	13	54	(41)	15	177	(162)	22	189	(167)
8 Charges for the use of intellectual property n.i.e.	14	283	(269)	1	11	(10)	4	90	(86)	3	43	(40)
9 Telecommunications, computer, and information services	3,812	492	3,320	366	36	330	877	112	765	1,057	104	953
10 Other business services	1,694	1,325	369	172	95	77	388	331	57	474	250	224
11 Personal, cultural, and recreational services	48	12	36	4	1	3	7	1	6	27	3	24
12 Government goods and services n.i.e.	926	718	208	88	33	55	219	167	52	205	140	65
B. Primary Income	999	10,099	(9,100)	119	790	(671)	269	2,402	(2,133)	298	2,481	(2,183)
1. Compensation of employees	266	42	224	25	4	21	59	10	49	72	11	61
2. Investment income	716	10,057	(9,341)	93	786	(693)	208	2,392	(2,184)	223	2,470	(2,247)
2.1 Direct investment	155	4,593	(4,438)	45	342	(297)	72	1,042	(970)	70	1,313	(1,243)
2.1.1 Investment income on equity and investment fund shares	155	4,482	(4,327)	45	322	(277)	72	1,021	(949)	70	1,266	(1,196)
2.1.2 Interest	-	111	(111)	-	20	(20)	-	21	(21)	-	47	(47)
2.2 Portfolio investment	102	770	(668)	14	49	(35)	2	110	(108)	55	93	(38)
2.2.1 Investment income on equity and investment fund shares	3	151	(148)	-	16	(16)	-	37	(37)	-	19	(19)
2.2.2 Interest	99	619	(520)	14	33	(19)	2	73	(71)	55	74	(19)
2.3 Other investment	85	4,694	(4,609)	5	395	(390)	21	1,240	(1,219)	19	1,064	(1,045)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-	-	-	-
2.3.2 Interest	85	4,694	(4,609)	5	395	(390)	21	1,240	(1,219)	19	1,064	(1,045)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	374	-	374	29	-	29	113	-	113	79	-	79
3. Other primary income	17	-	17	1	-	1	2	-	2	3	-	3
C. Secondary Income	41,039	591	40,448	3,445	73	3,372	9,502	136	9,366	10,265	213	10,052
1. General government	569	70	499	50	39	11	125	23	102	141	45	96
2. Financial corporations, nonfinancial corporations, households, and NPISHs	40,470	521	39,949	3,395	34	3,361	9,377	113	9,264	10,124	168	9,956
2. Capital account	200	30	170	2	1	1	69	10	59	33	1	32
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	30	(30)	-	1	(1)	-	10	(10)	-	1	(1)
2. Capital transfers	200	-	200	2	-	2	69	-	69	33	-	33
2.1 General government	197	-	197	2	-	2	68	-	68	32	-	32
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	197	-	197	2	-	2	68	-	68	32	-	32
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	3	-	3	-	-	-	1	-	1	1	-	1
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	3	-	3	-	-	-	1	-	1	1	-	1
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	82,986	80,884	2,102	6,993	6,882	111	19,175	19,618	(443)	20,700	21,262	(562)

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY25			Sep-25			Jul-Sep					
							FY25			FY26		
	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
3. Financial account	5,273	3,184	2,089	(474)	(548)	74	503	1,041	(538)	(760)	41	(801)
1. Direct investment	15	2,490	(2,475)	61	186	(125)	(15)	864	(879)	85	569	(484)
1.1 Equity and investment fund shares	15	2,497	(2,482)	61	215	(154)	(15)	883	(898)	85	626	(541)
1.2 Debt instruments	-	(7)	7	-	(29)	29	-	(19)	19	-	(57)	57
2. Portfolio investment	(11)	(649)	638	-	(547)	547	(9)	134	(143)	(1)	(631)	630
2.1 Equity and investment fund shares	(11)	(355)	344	-	(47)	47	(9)	(22)	13	(1)	(120)	119
2.2 Debt instruments	-	(294)	294	-	(500)	500	-	156	(156)	-	(511)	511
3. Financial derivatives (other than reserves) and employees stock options	(1)	-	(1)	1	-	1	(1)	-	(1)	7	-	7
4. Other investment	93	1,343	(1,250)	(368)	(187)	(181)	(708)	43	(751)	(486)	103	(589)
4.1 Other equity	-	-	-	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	(253)	362	(615)	(363)	88	(451)	(473)	(25)	(448)	(606)	110	(716)
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	(417)	(83)	(334)	(396)	61	(457)	(713)	(127)	(586)	(602)	40	(642)
General government	3	445	(442)	-	27	(27)	1	102	(101)	(1)	70	(71)
Other sectors	161	-	161	33	-	33	239	-	239	(3)	-	(3)
4.3 Loans	-	867	(867)	-	(357)	357	-	(78)	78	-	(190)	190
Central bank	-	1,433	(1,433)	-	(91)	91	-	853	(853)	-	(91)	91
Deposit-taking corporations, except the central bank	-	(1,425)	1,425	-	92	(92)	-	(7)	7	-	(60)	60
General government	-	1,875	(1,875)	-	(202)	202	-	(675)	675	-	289	(289)
Other sectors	-	(1,016)	1,016	-	(156)	156	-	(249)	249	-	(328)	328
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	(5)	-	(5)	(235)	78	(313)	120	-	120
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-	-	-	-
Other sectors	307	155	152	(5)	-	(5)	(235)	78	(313)	120	-	120
4.6 Other accounts receivable/ Payable	39	(41)	80	-	82	(82)	-	68	(68)	-	183	(183)
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-	-	-	-
General government	39	-	39	-	-	-	-	-	-	-	-	-
Other sectors	-	(41)	41	-	82	(82)	-	68	(68)	-	183	(183)
4.7 Special drawing rights	-	-	-	-	-	-	-	-	-	-	-	-
5. Reserve assets	5,177	N.A.	5,177	(168)	N.A.	(168)	1,236	N.A.	1,236	(365)	N.A.	(365)
5.1 Monetary gold	-	N.A.	-	-	N.A.	-	-	N.A.	-	-	N.A.	-
5.2 Special drawing rights	(710)	N.A.	(710)	(5)	N.A.	(5)	(119)	N.A.	(119)	(2)	N.A.	(2)
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	(163)	N.A.	(163)	1,355	N.A.	1,355	(363)	N.A.	(363)
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
4. Errors and Omissions	441	454	(13)	-	37	(37)	81	176	(95)	-	239	(239)
5. Exceptional Financing	-	-	-	-	-	-	-	-	-	-	-	-

Source: Statistics and Data Services Department, SBP

...Not Applicable

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

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2024				2025	
	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	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
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

Stocks in Million US Dollars

IIP Components	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														
		SBP							Scheduled Banks							
		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)	Deposits			Utilizations			Total Banks' Reserves (7+8+9-10-11-12)***	Net Reserves with Banks (7-10)***
									FE-25 ²	Trade Nostro	Placement abroad (other than FE-25)	Trade Finance	FE-25 Placements in Pakistan	Others		
1		2	3	4	a	b	5	6	7	8	9	10	11	12	13	14
FY21	3,665	386	131	16,913	55	0	17,486	17,299	7,879	52	3	780	80	4,507	2,568	7,099
FY22	3,777	212	117	9,602	132	0	10,064	9,815	7,111	202	1	1,475	120	3,138	2,580	5,635
FY23	3,976	19	69	4,426	21	0	4,536	4,445	6,393	186	92	1,678	127	1,964	2,903	4,715
FY24	4,848	735	73	8,655	38	0	9,501	9,390	6,629	288	102	2,022	95	2,026	2,875	4,607
FY25	6,844	26	73	14,480	60	0	14,639	14,506	6,988	65	0	2,224	13	2,299	2,516	4,763
2024 Sep	5,472	630	69	10,107	31	0	10,837	10,737	6,687	(41)	6	2,023	84	2,371	2,174	4,664
Oct	5,690	449	72	10,754	53	0	11,328	11,203	6,582	(150)	26	2,317	77	2,072	1,992	4,264
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 ^R	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 ^P	7,964	25	73	14,150	30	0	14,278	14,175	7,056	(24)	2	2,326	14	2,759	1,935	4,730

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 DMMMD

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

4.12 Foreign Currency Deposits

Million US Dollars

Million US Dollars											
DESCRIPTION	Jun-24	Jun-25	2024	2025							
			Sep	Feb	Mar	Apr	May	Jun	Jul	Aug ^R	Sep ^P
Foreign Currency Deposits											
A. FE-25 Deposits	6,628.5	6,987.8	6,687.1	6,637.2	6,805.1	6,914.9	6,935.6	6,987.8	6,921.4	7,004.4	7,055.7
1. Resident	5,731.3	6,088.6	5,835.9	5,755.7	5,869.3	6,032.8	6,039.9	6,088.6	6,023.4	6,107.9	6,132.0
i) Demand Deposits	1,831.2	2,026.9	1,890.2	1,880.9	1,906.4	1,961.9	1,972.1	2,026.9	2,020.9	2,026.1	2,070.0
ii) Savings Deposits	1,815.4	2,015.7	1,881.4	1,916.9	2,001.9	2,087.9	2,069.5	2,015.7	2,015.6	2,052.8	2,050.7
iii) Time Deposits	2,084.8	2,046.0	2,064.4	1,958.0	1,961.1	1,983.1	1,998.3	2,046.0	1,987.0	2,029.1	2,011.3
2. Non- Resident	897.2	899.2	851.2	881.4	935.8	882.0	895.7	899.2	897.9	896.5	923.7
i) Demand Deposits	544.4	616.8	498.7	556.0	631.7	586.0	598.8	616.8	602.4	603.8	620.5
ii) Savings Deposits	224.0	200.9	225.5	219.9	216.3	204.9	209.5	200.9	207.7	206.4	214.7
iii) Time Deposits	128.8	81.5	127.0	105.6	87.9	91.1	87.4	81.5	87.8	86.3	88.5
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	6,696.5	6,646.6	6,814.5	6,924.3	6,945.0	6,997.2	6,930.8	7,013.8	7,065.1
FE-25 Deposits Utilization	6,628.5	6,987.8	6,687.1	6,637.2	6,805.1	6,914.9	6,935.6	6,987.8	6,921.4	7,004.4	7,055.7
1. Financing	2,021.9	2,224.5	2,022.8	2,489.4	2,430.0	2,430.5	2,376.0	2,224.5	2,269.4	2,246.8	2,326.0
i) Exports Financing	540.1	856.5	646.6	892.2	944.7	911.0	894.7	856.5	857.8	899.6	972.2
a) Pre-Shipment	405.1	669.8	483.0	623.8	742.8	701.8	715.6	669.8	670.0	696.5	749.4
b) Post-Shipment	135.0	186.7	163.5	268.4	201.9	209.2	179.0	186.7	187.8	203.0	222.8
ii) Import Financing	1,481.8	1,367.9	1,376.2	1,597.2	1,485.4	1,519.4	1,481.3	1,367.9	1,411.6	1,347.2	1,353.8
2. Placements	1,718.0	1,722.8	1,537.2	1,482.4	1,595.0	1,650.1	1,587.5	1,722.8	1,626.7	1,583.2	1,448.4
i) With State Bank of Pakistan	1,048.7	1,107.2	1,060.1	1,071.8	1,091.1	1,107.2	1,100.3	1,107.2	1,116.7	1,101.1	1,123.6
a) CRR ¹	364.5	387.9	369.4	374.3	382.2	387.5	385.1	387.9	391.2	387.7	393.0
b) SCRR ²	684.1	719.3	690.6	697.5	708.9	719.7	715.2	719.3	725.5	713.5	730.6
ii) With Banks	669.3	615.6	477.1	410.5	503.9	542.9	487.1	615.6	510.0	482.1	324.8
a) Within Pakistan	95.0	13.3	84.3	41.4	34.6	14.4	14.7	13.3	17.2	16.2	14.2
b) Outside Pakistan	574.4	602.3	392.8	369.1	469.3	528.5	472.4	602.3	492.8	465.9	310.6
3. Balances	862.2	741.4	755.7	621.7	648.1	528.7	747.3	741.4	733.0	741.6	522.6
i) Balance held abroad	569.2	536.8	522.8	388.4	389.4	275.4	497.5	536.8	520.9	541.0	335.4
ii) Cash in hand	293.1	204.6	232.9	233.3	258.6	253.3	249.8	204.6	212.2	200.6	187.2
4. Others	2,026.5	2,299.2	2,371.5	2,043.7	2,132.0	2,305.7	2,224.9	2,299.2	2,292.2	2,432.7	2,758.7

Source: Statistics and Data Services Department, SBP

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

1. Cash Reserve Requirement
2. Special Cash Reserve Requirement

4.13 Foreign Investment in Pakistan by Country

Million US Dollars

Sr. COUNTRY	Sep FY25 ^p			Jul-Sep FY26 ^p			Jul-Sep 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	185.6	(46.7)	138.9	568.8	(121.5)	447.3	864.6	(22.8)	841.8
1 Argentina	-	-	-	-	-	-	-	-	-
2 Australia	0.2	-	0.2	0.1	-	0.1	0.7	-	0.7
3 Austria	(8.4)	-	(8.4)	(8.3)	-	(8.3)	(0.3)	-	(0.3)
4 Bahamas	-	-	-	-	-	-	-	-	-
5 Bahrain	5.0	-	5.0	12.7	-	12.7	15.1	(0.0)	15.1
6 Bangladesh	-	-	-	-	-	-	-	-	-
7 Belgium	0.0	-	0.0	5.1	-	5.1	0.1	-	0.1
8 Bosnia Herzegovina	-	-	-	-	-	-	-	-	-
9 Brunei	0.1	-	0.1	0.2	-	0.2	0.2	-	0.2
10 Canada	0.3	(2.6)	(2.3)	38.2	(5.7)	32.5	(7.8)	1.1	(6.7)
11 China	68.2	-	68.2	188.6	-	188.6	502.6	-	502.6
12 Congo	-	-	-	-	-	-	-	-	-
13 Denmark	0.0	-	0.0	0.1	-	0.1	0.2	-	0.2
14 Egypt	-	-	-	-	-	-	-	-	-
15 Finland	0.4	-	0.4	1.1	-	1.1	1.3	-	1.3
16 France	3.7	0.0	3.7	11.2	0.0	11.2	18.0	0.0	18.0
17 Germany	(24.9)	0.0	(24.9)	(25.4)	0.0	(25.4)	4.8	-	4.8
18 Hongkong	35.9	(1.5)	34.3	96.0	(4.8)	91.2	144.8	2.9	147.7
19 Hungary	2.1	-	2.1	(0.2)	-	(0.2)	1.7	-	1.7
20 Iceland	-	-	-	-	-	-	-	-	-
21 Indonesia	0.0	-	0.0	0.2	-	0.2	-	-	-
22 Iran	0.1	-	0.1	0.2	-	0.2	0.2	-	0.2
23 Ireland	-	3.9	3.9	0.0	7.4	7.4	0.1	(0.4)	(0.3)
24 Italy	0.3	-	0.3	0.8	-	0.8	1.9	-	1.9
25 Japan	3.4	-	3.4	10.5	-	10.5	10.0	(0.0)	10.0
26 Kenya	-	-	-	-	-	-	-	-	-
27 Korea (South)	8.0	-	8.0	24.0	-	24.0	24.0	-	24.0
28 Kuwait	2.7	(0.2)	2.5	7.1	(0.7)	6.3	7.1	(0.1)	7.0
29 Lebanon	0.9	-	0.9	2.5	-	2.5	2.9	-	2.9
30 Liberia	-	-	-	-	-	-	-	-	-
31 Libya	0.1	-	0.1	0.3	-	0.3	0.3	-	0.3
32 Luxembourg	(0.5)	4.1	3.7	(3.4)	9.3	6.0	(1.4)	(1.2)	(2.6)
33 Malaysia	3.3	-	3.3	10.0	(0.2)	9.8	12.2	(0.1)	12.1
34 Malta	(7.6)	-	(7.6)	(22.9)	-	(22.9)	(22.9)	-	(22.9)
35 Netherlands	11.3	-	11.3	(7.6)	2.3	(5.4)	(19.3)	-	(19.3)
36 New Zealand	0.0	-	0.0	0.0	-	0.0	-	-	-
37 Nigeria	-	-	-	-	-	-	-	-	-
38 Norway	4.6	-	4.6	13.9	-	13.9	19.6	-	19.6
39 Oman	0.1	-	0.1	0.2	-	0.2	0.2	-	0.2
40 Panama	-	-	-	-	-	-	(6.0)	-	(6.0)
41 Philippines	-	-	-	-	-	-	-	-	-
42 Poland	(0.5)	-	(0.5)	(1.5)	-	(1.5)	(1.5)	-	(1.5)
43 Portugal	-	-	-	0.0	-	0.0	-	-	-
44 Qatar	0.0	(0.0)	0.0	0.2	(0.0)	0.2	0.8	-	0.8
45 Saudi Arabia	(0.8)	0.0	(0.8)	(2.0)	0.2	(1.8)	1.2	0.1	1.4
46 Seychelles	-	-	-	-	-	-	-	-	-
47 Singapore	(1.7)	(0.0)	(1.7)	6.9	1.6	8.5	3.8	-	3.8
48 South Africa	-	-	-	-	-	-	-	-	-
49 Sri Lanka	-	-	-	-	-	-	-	-	-
50 Sweden	(0.4)	(22.4)	(22.8)	(0.8)	(42.2)	(43.0)	0.5	27.0	27.5
51 Switzerland	17.4	(0.6)	16.9	55.2	(0.3)	54.9	35.3	(1.0)	34.3
52 Thailand	0.0	-	0.0	0.0	-	0.0	0.0	-	0.0
53 Turkey	0.4	-	0.4	2.2	-	2.2	2.2	-	2.2
54 U.A.E	14.4	(4.9)	9.6	50.1	(12.9)	37.2	88.3	0.2	88.4
55 United Kingdom	30.0	(10.0)	20.0	53.9	(14.9)	39.0	14.5	7.6	22.1
56 United States	2.3	(13.6)	(11.2)	9.4	(41.5)	(32.1)	5.9	(59.7)	(53.8)
57 Others	15.1	1.0	16.1	39.9	(19.0)	20.9	3.2	0.9	4.0
II Foreign Public Investment[@]		(500.0)	(500.0)		(511.8)	(511.8)		155.3	155.3
Debt Securities		(500.0)	(500.0)		(511.8)	(511.8)		155.3	155.3
Total	185.6	(546.7)	(361.1)	568.8	(633.3)	(64.5)	864.6	132.4	997.0

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 channelled through permissible off-shore accounts. The revision study is available at:

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

Archive link:

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

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr. Sector	Sep FY25 ^P			Jul-Sep FY26 ^P			Jul-Sep FY25		
	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1 Food	26.5	1.2	25.3	42.2	3.5	38.8	13.2	3.7	9.5
2 Food Packaging	0.1	1.1	(1.0)	0.2	3.3	(3.1)	0.6	21.9	(21.3)
3 Beverages	0.4	-	0.4	1.1	1.8	(0.7)	1.1	6.0	(4.9)
4 Tobacco & Cigarettes	0.4	-	0.4	1.3	-	1.3	3.6	22.4	(18.8)
5 Sugar	-	0.0	(0.0)	0.2	0.0	0.1	-	0.0	(0.0)
6 Textiles	4.1	0.1	4.0	9.5	0.4	9.1	12.2	4.1	8.2
7 Paper & Pulp	-	8.4	(8.4)	-	8.5	(8.5)	-	0.6	(0.6)
8 Leather & Leather Products	-	0.0	(0.0)	-	0.1	(0.1)	-	2.8	(2.8)
9 Rubber & Rubber Products	0.1	-	0.1	0.4	-	0.4	9.8	-	9.8
10 Chemicals	2.6	1.9	0.7	7.4	7.7	(0.3)	31.5	18.9	12.6
11 Petro Chemicals	-	1.7	(1.7)	-	5.2	(5.2)	0.0	5.2	(5.2)
12 Petroleum Refining	8.9	2.4	6.5	23.3	7.2	16.0	26.4	7.2	19.1
13 Mining & Quarrying	-	25.8	(25.8)	57.7	77.5	(19.8)	0.0	93.5	(93.5)
14 Oil & Gas Explorations	19.7	9.3	10.5	40.5	28.6	11.9	89.6	27.9	61.8
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15 Pharmaceuticals & OTC Products	2.9	0.6	2.3	7.2	1.8	5.5	13.9	15.9	(2.0)
16 Cosmetics	0.0	-	0.0	0.1	-	0.1	0.1	0.4	(0.3)
17 Fertilizers	-	-	-	-	-	-	-	-	-
18 Cement	1.1	0.0	1.1	3.4	0.0	3.4	3.4	0.0	3.4
19 Ceramics	0.0	0.2	(0.2)	1.1	0.6	0.5	1.8	0.6	1.2
20 Basic Metals	1.4	-	1.4	1.4	-	1.4	0.2	-	0.2
21 Metal Products	0.3	-	0.3	0.9	-	0.9	2.5	-	2.5
22 Machinery other than Electrical	-	-	-	0.0	-	0.0	0.2	-	0.2
23 Electrical Machinery	12.7	0.0	12.6	38.9	0.4	38.5	49.7	0.1	49.6
24 Electronics	3.0	3.6	(0.7)	8.9	7.9	1.0	49.2	26.2	23.0
I) Consumer/Household	3.0	0.1	2.9	8.9	0.2	8.7	49.2	26.0	23.2
II) Industrial	-	3.6	(3.6)	-	7.7	(7.7)	-	0.2	(0.2)
25 Transport Equipment (Automobiles)	4.8	-	4.8	14.5	0.5	14.0	14.5	0.9	13.7
I) Motorcycles	0.0	-	0.0	0.1	-	0.1	0.0	-	0.0
II) Cars	3.1	-	3.1	9.1	-	9.1	9.2	0.5	8.7
III) Buses, Trucks, Vans & Trail	1.8	-	1.8	5.3	0.5	4.8	5.3	0.4	4.9
26 Power	97.9	10.9	87.0	293.1	48.8	244.3	656.3	108.3	548.0
I) Thermal	8.2	1.3	6.9	24.7	5.0	19.8	25.1	4.7	20.4
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
II) Hydel	36.5	0.1	36.5	109.4	0.2	109.1	456.2	60.1	396.1
III) Coal	53.1	9.5	43.6	159.0	43.6	115.4	175.1	43.6	131.5
27 Construction	0.4	4.4	(3.9)	6.1	13.1	(7.0)	2.7	13.6	(10.9)
28 Trade	2.7	7.8	(5.1)	16.1	10.2	6.0	20.4	2.5	17.9
29 Transport	0.6	2.9	(2.3)	1.9	8.8	(6.9)	2.4	8.8	(6.4)
30 Tourism	1.5	-	1.5	3.6	-	3.6	8.5	-	8.5
31 Storage Facilities	0.0	-	0.0	0.0	0.9	(0.9)	1.0	0.9	0.0
32 Communications	11.0	14.4	(3.4)	33.4	45.2	(11.8)	46.2	44.1	2.1
1) Telecommunications	7.4	14.3	(6.8)	22.3	44.3	(22.0)	29.5	42.8	(13.3)
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
2) Information Technology	3.6	0.2	3.4	11.2	1.0	10.2	16.7	1.3	15.4
I) Software Development	1.2	0.1	1.1	3.3	0.2	3.2	2.9	0.9	2.0
II) Hardware Development	-	0.0	(0.0)	-	0.0	(0.0)	-	0.0	(0.0)
III) I.T. Service	2.4	0.1	2.3	7.8	0.8	7.0	13.8	0.4	13.4
3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33 Financial Business	72.1	5.5	66.6	195.6	15.4	180.2	195.6	16.6	179.0
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
34 Social Services	0.0	-	0.0	0.0	-	0.0	1.8	-	1.8
35 Personal Services	12.4	17.6	(5.3)	25.1	17.9	7.2	32.9	4.0	28.8
36 Others	18.3	0.2	18.1	50.7	1.8	48.9	40.2	9.8	30.3
TOTAL	305.9	120.3	185.6	885.9	317.1	568.8	1,331.5	466.9	864.6
<i>TOTAL without Privatization proceeds</i>	305.9	120.3	185.6	885.9	317.1	568.8	1,331.5	466.9	864.6

Source: Statistics and Data Services Department, SBP

Note:

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

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

Archive link:

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

4.15 Balance of Trade

(a) State Bank of Pakistan-Payments Record

Million US Dollars

PERIOD	Exports (BOP)		Period Growth Rate	Imports (BOP)		Period Growth Rate	Balance of Trade	
	Value (a)	Cumulative (b)		Value (c)	Cumulative (d)		Monthly/ Yearly	Cumulative
FY21	25,639	--	13.8	54,273	--	24.4	(28,634)	--
FY22	32,493	--	26.7	71,543	--	31.8	(39,050)	--
FY23	27,876	--	(14.2)	52,695	--	(26.3)	(24,819)	--
FY24	30,980	--	11.1	53,157	--	0.9	(22,177)	--
FY25^R	32,340	--	4.4	59,111	--	11.2	(26,771)	--
2024 Sep ^R	2,616	7,420	6.7	4,697	14,255	15.9	(2,081)	(6,835)
Oct ^R	3,004	10,424	7.7	4,646	18,901	13.3	(1,642)	(8,477)
Nov ^R	2,788	13,212	6.8	4,110	23,011	8.5	(1,322)	(9,799)
Dec ^R	3,107	16,319	7.7	4,891	27,902	9.8	(1,784)	(11,583)
2025 Jan ^R	3,008	19,327	8.4	5,481	33,383	10.9	(2,473)	(14,056)
Feb ^R	2,609	21,936	7.7	5,050	38,433	11.5	(2,441)	(16,497)
Mar ^R	2,760	24,696	7.9	4,938	43,371	11.0	(2,178)	(18,675)
Apr ^R	2,606	27,302	6.9	5,244	48,615	11.7	(2,638)	(21,313)
May ^R	2,444	29,746	4.2	5,498	54,113	11.5	(3,054)	(24,367)
Jun ^R	2,594	32,340	4.4	4,998	59,111	11.2	(2,404)	(26,771)
Jul ^R	2,780	2,780	17.5	5,417	5,417	11.7	(2,637)	(2,637)
Aug ^R	2,496	5,276	9.8	4,998	10,415	9.0	(2,502)	(5,139)
Sep ^P	2,630	7,906	6.5	5,023	15,438	8.3	(2,393)	(7,532)

Source: Statistics and Data Services Department, SBP

Notes:

1. Exports and Imports are calculated as per Balance of Payment and International Investment Positioning 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 Sep ^R	2,836	11	7,922	11.56	5,127	4	13,862	12.15	(2,283)	(5,940)
Oct	2,982	10	10,914	13.86	4,568	7	18,436	13.01	(1,582)	(7,522)
Nov	2,833	8	13,754	13.00	4,500	4	22,940	8.32	(1,664)	(9,186)
Dec	2,911	7	16,672	11.08	5,358	8	28,306	10.11	(2,448)	(11,634)
2025 Jan	2,951	17	19,641	10.34	5,258	9	33,573	10.64	(2,298)	(13,932)
Feb	2,490	1	22,132	8.43	4,789	0	38,361	9.27	(2,297)	(16,230)
Mar	2,645	27	24,803	7.86	4,828	11	43,200	9.60	(2,167)	(18,397)
Apr	2,174	32	27,009	4.51	5,596	6	48,802	10.22	(3,396)	(21,793)
May	2,671	25	29,705	3.50	5,237	11	54,051	10.03	(2,552)	(24,345)
Jun	2,477	38	32,221	3.06	4,849	3	58,902	8.99	(2,336)	(26,681)
Jul	2,685	-	2,685	16.39	5,830	-	5,830	38.28	(3,144)	(3,144)
Aug ^R	2,416	-	5,102	0.55	5,288	-	11,118	27.34	(2,872)	(6,016)
Sep ^P	2,500	-	7,601	(4.04)	5,904	-	17,022	22.80	(3,404)	(9,420)

Source: Pakistan Bureau of Statistics

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					
			Sep	Apr ^R	May ^R	Jun ^R	Jul ^R	Aug ^R	Sep ^P
A. Food Group	7,095,165	6,326,672	489,306	453,991	421,783	374,613	418,687	346,337	369,683
1 Rice	3,692,366	2,952,712	198,713	233,373	204,719	166,416	152,681	126,308	120,312
A) Basmati	856,093	782,869	68,095	59,115	61,939	48,798	57,943	45,220	46,823
B) Others	2,836,272	2,169,843	130,618	174,258	142,780	117,618	94,738	81,087	73,489
2 Fish & Fish Preparations	423,960	457,916	22,987	48,243	53,119	49,704	40,275	28,865	36,344
3 Fruits	309,406	241,349	19,996	13,935	13,555	22,218	39,539	27,263	21,179
4 Vegetables/Leguminous vegetable	400,414	249,648	24,069	19,395	17,552	15,606	16,599	13,299	11,988
5 Tobacco	82,676	186,558	27,867	5,754	12,557	8,491	20,786	19,497	34,308
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	76,973	81,534	4,853	6,487	7,599	7,708	8,324	6,162	7,071
8 Oil Seeds, Nuts and Kernals	387,053	366,590	47,941	14,014	8,145	9,384	7,253	4,619	14,277
9 Sugar	20,060	398,542	15,480	64	-	-	-	-	-
10 Meat and Meat Preparations	521,736	485,296	38,665	42,906	33,421	32,042	35,331	33,410	38,855
11 All Other Food Items	1,180,521	906,527	88,735	69,820	71,115	63,044	97,898	86,915	85,350
B. Textile Group	16,312,623	17,270,535	1,470,940	1,448,751	1,409,795	1,371,153	1,573,761	1,402,389	1,590,079
12 Raw Cotton	53,371	448	18	-	124	-	4	-	589
13 Cotton Yarn	1,050,775	686,311	57,581	53,716	69,691	51,983	52,748	37,098	56,711
14 Cotton Cloth	1,894,209	1,833,134	170,589	142,882	129,223	135,670	149,470	131,947	148,948
15 Cotton Carded or Combed	1,527	254	64	-	2	-	-	-	-
16 Yarn Other than Cotton Yarn	34,322	32,480	2,636	2,117	2,764	2,514	2,917	2,096	3,046
17 Knitwear	4,018,036	4,499,807	377,876	355,505	360,066	372,956	420,404	420,014	452,324
18 Bed Wear	2,795,346	3,085,213	255,553	273,352	266,772	245,897	300,091	249,793	291,488
19 Towels	957,177	1,056,496	83,354	93,850	89,811	84,179	89,073	72,899	81,226
20 Tents, Canvas & Tarpaulin	122,000	125,265	11,030	6,612	8,761	5,690	7,625	7,896	14,314
21 Readymade Garments	3,471,683	3,963,440	348,953	352,697	315,415	313,436	380,483	330,666	356,310
22 Art, Silk & Synthetic Textile	375,602	369,900	29,413	33,414	31,587	27,896	32,509	24,378	36,209
23 Makeup Articles (incl. Other Tex)	686,841	700,233	53,068	60,864	62,584	53,625	59,150	52,586	61,344
24 Other Textile Materials	851,734	917,552	80,804	73,743	72,996	77,307	79,288	73,017	87,570
C. Petroleum Group	552,542	903,378	71,069	77,197	108,275	19,432	61,717	54,008	55,669
25 Petroleum Crude	28,005	136,488	-	-	35,487	-	18,522	-	-
26 Petroleum Products	448,542	676,420	58,474	72,559	64,379	19,432	33,505	54,008	45,174
27 Solid Fuel including Naphtha	75,995	90,469	12,595	4,637	8,409	-	9,689	-	10,495
D. Other Manufacture	4,045,045	4,166,860	364,303	358,572	354,756	329,515	357,397	311,318	338,287
28 Carpets, Rugs & Mats	65,284	130,250	5,311	13,467	7,857	3,602	4,595	4,258	4,283
29.Sports Goods	439,370	408,606	32,481	31,557	34,521	38,550	38,561	38,098	38,591
30 Leather Tanned	140,830	138,393	13,102	11,544	12,838	12,129	11,793	8,750	13,767
31.Leaner Manufactures	606,253	622,775	56,023	46,338	50,787	47,197	56,793	48,803	59,947
32.Footwear	166,873	168,367	14,276	18,019	10,945	8,462	16,551	12,910	14,809
33 Surgical Goods & Medical Instr.	459,233	475,792	38,415	38,783	43,457	35,571	37,636	36,525	39,712
34 Cutlery	65,813	60,221	5,222	4,890	4,782	5,159	5,471	4,263	5,503
35 Onyx Manufactured	4,550	4,651	367	405	468	247	393	574	277
36 Chemical and Pharmaceutica Products	1,422,923	1,451,688	130,753	128,505	119,914	113,387	124,060	86,895	102,892
37 Engineering Goods	279,173	279,140	23,529	20,453	32,621	23,508	23,659	30,216	29,189
38 Gems	8,010	8,329	637	382	399	123	344	989	199
39 Jewellery	13,349	14,370	1,864	503	197	589	472	76	111
40 Furniture	8,383	7,934	614	429	668	561	697	692	567
41 Molasses	52,262	16,918	1,988	2,073	192	280	257	60	57
42 Handicrafts	211	199	79	-	105	-	78	61	26
43 Cement	262,384	344,887	36,352	39,135	32,685	37,652	33,815	36,624	26,027
44 Guar and Guar Products	50,145	34,339	3,290	2,088	2,320	2,498	2,223	1,523	2,329
E. All Others	2,699,953	2,801,267	241,703	233,039	250,769	268,217	311,584	252,688	246,277
I. Total Export Receipts through Banks	30,705,328	31,468,713	2,637,322	2,571,549	2,545,378	2,362,931	2,723,145	2,366,740	2,599,996
II. Freight on Export	657,845	856,583	101,117	54,267	60,497	62,991	62,991	77,601	77,601
III. Export Receipts Banks (fob) (I-II)	30,047,484	30,612,130	2,536,206	2,517,282	2,484,881	2,299,940	2,660,154	2,289,139	2,522,396
IV. Other Exports	932,480	1,727,873	79,805	88,671	(40,841)	294,103	119,856	206,854	107,564
Total Export as per BOP (III+IV)	30,979,964	32,340,003	2,616,011	2,605,953	2,444,040	2,594,043	2,780,010	2,495,994	2,629,960

Source: Statistics and Data Services Department, SBP

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

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

4.16 Exports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

COMMODITIES	FY24	FY25	2024	2025					
			Sep	Apr	May	Jun	Jul	Aug ^R	Sep ^P
A. Food Group	7,369,920	7,116,556	604,752	414,444	584,507	367,690	426,698	347,556	334,550
1 Rice	3,931,787	3,353,051	257,197	206,296	239,251	149,807	167,813	146,385	104,307
a) Basmati	877,078	830,570	70,551	45,741	59,226	48,635	55,760	51,548	41,094
b) Others	3,054,708	2,522,482	186,646	160,555	180,025	101,172	112,350	94,837	63,213
2 Fish & Fish Preparations	410,269	465,402	35,000	47,985	56,480	38,031	22,448	23,849	43,305
3 Fruits	343,532	308,184	21,653	6,103	12,852	36,575	57,965	31,516	18,445
4 Vegetables	430,055	367,572	20,649	40,626	32,197	14,508	15,900	13,367	12,999
5 Leguminous Vegetables	239	-	-	-	-	-	-	-	-
6 Tobacco	64,468	166,528	17,197	7,150	6,867	7,985	3,990	1,775	13,513
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	109,524	95,492	8,504	6,700	8,725	8,512	6,753	6,316	6,942
9 Oil seeds, Nuts and Kernals	410,089	384,555	89,573	6,424	13,246	8,303	4,211	6,824	25,530
10 Sugar	21,070	411,092	28,261	-	4,094	-	-	-	-
11 Meat& Meat preparations	511,688	495,107	40,496	35,038	40,450	28,502	40,461	36,386	45,364
12 All other Food Items	1,137,201	1,069,571	86,222	58,122	170,345	75,467	107,159	81,138	64,146
B. Textile Group	16,655,900	17,887,043	1,604,856	1,220,661	1,530,927	1,521,715	1,679,591	1,523,635	1,572,920
13 Raw Cotton	56,087	871	-	-	-	-	-	-	583
14 Cotton Yarn	955,509	680,700	51,991	37,635	42,518	62,165	56,070	63,143	63,252
15 Cotton Cloth	1,865,965	1,808,998	200,992	126,371	135,435	122,688	141,823	157,451	150,096
16 Cotton Carded or Combed	837	6	-	-	-	-	-	-	-
17 Yarn Other than Cotton Yarn	32,499	34,043	2,615	2,161	3,085	3,366	2,965	2,974	3,157
18 Knitwear	4,407,574	5,010,467	448,323	332,895	437,118	455,122	513,277	445,643	465,166
19 Bed Wear	2,802,670	3,112,850	290,219	195,650	269,599	273,341	296,354	269,137	287,545
20 Towels	1,055,108	1,082,611	90,550	84,597	92,093	87,188	93,877	85,240	86,004
21 Tent, Canvas & Tarpaulin	117,565	124,871	9,219	7,869	8,769	7,101	6,783	9,246	23,691
22 Readymade Garments	3,563,600	4,128,555	338,326	302,658	374,273	360,123	400,252	328,096	329,199
23 Art, Silk & Synthetic Textile	367,199	399,516	35,238	26,943	34,846	33,807	33,150	32,999	31,911
24 Made up Articles (Ex towels & bed)	715,332	775,792	71,657	54,500	70,632	62,524	69,867	66,707	70,274
25 Other Textile Materials	715,955	727,764	65,726	49,382	62,559	54,290	65,174	62,999	62,040
C. Petroleum Group & Coal	397,721	573,332	57,736	65,950	19,476	61,822	48,804	19,744	40,213
26 Petroleum Crude	42,919	42,286	24,723	-	-	17,563	-	-	-
27 Petroleum Products (Exl. Naphtha)	320,909	463,608	26,315	45,637	15,114	37,997	37,822	19,744	34,840
28 Petroleum Top Naphtha	33,892	67,439	6,698	20,313	4,362	6,262	10,982	-	5,374
29 Solid Fuels (Coal)	1	-	-	-	-	-	-	-	-
D. Other Manufactures Group	4,027,214	4,227,579	375,493	320,404	364,427	361,182	346,570	344,590	345,197
30 Carpets Rugs & Mats	59,414	56,897	3,392	2,579	5,179	7,005	4,630	3,712	4,092
31 Sports Goods	396,350	385,502	31,104	29,119	37,609	36,378	38,901	36,366	35,715
32 Leather Tanned	137,586	138,198	13,474	11,022	12,711	11,780	10,283	11,460	12,378
33 Leather Manufactures	545,926	572,508	55,579	35,567	44,278	50,745	53,307	51,062	48,428
34 Footwear	162,086	176,479	14,845	9,148	13,374	14,671	17,588	16,020	11,973
35 Surgical Goods & Medical Instr.	444,572	451,668	40,074	34,994	36,633	38,679	38,312	36,270	36,844
36 Cutlery	57,918	59,935	4,960	4,187	5,353	4,611	4,307	4,424	4,587
37 Onyx Manufactured	4,701	4,642	515	268	432	555	446	464	435
38 Chemicals and Pharm.Products	1,496,664	1,574,005	141,308	138,784	125,246	117,863	102,582	109,047	121,293
39 Engineering Goods	346,054	409,265	35,177	26,126	44,784	34,270	37,524	34,867	39,779
40 Gems	6,595	5,796	324	1,278	413	7	511	614	193
41 Jewellery	10,984	12,146	745	560	617	27	17	27	7
42 Furniture	7,985	7,316	818	515	777	673	782	473	608
43 Molasses	35,006	11,138	1,896	720	160	184	179	137	174
44 Handicrafts	199	574	2	105	-	166	-	5	-
45 Cement	266,517	329,795	28,490	23,644	34,236	41,848	34,924	37,864	26,267
46 Guar and Guar Products	48,658	31,715	2,790	1,788	2,625	1,720	2,278	1,778	2,425
E. All Other Items	2,223,879	2,235,879	193,596	152,250	171,880	164,943	183,630	180,899	206,674
TOTAL	30,674,632	32,040,389	2,836,433	2,173,709	2,671,217	2,477,352	2,685,293	2,416,424	2,499,554

Source: Pakistan Bureau of Statistics

4.17 Imports Payment by Selected Groups/ Commodities

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

COMMODITIES	FY24	FY25	2024	2025					
			Sep	Apr ^R	May ^R	Jun ^R	Jul ^R	Aug ^R	Sep ^P
A. Food Group	7,110,980	7,660,233	515,624	649,542	680,734	691,921	608,026	631,538	614,330
1-Milk, Cream & Milk Food for Infants	135,931	128,599	5,025	12,115	9,977	12,751	19,731	15,129	12,094
2-Wheat un-milled	235,098	8	-	-	8	-	-	-	-
3-Dry Fruits & Nuts	20,021	50,269	3,976	3,853	3,490	4,251	5,318	5,433	7,403
4-Tea	687,638	600,644	48,048	52,358	49,065	51,076	49,922	56,170	49,682
5-Spices	157,058	173,597	12,549	14,379	16,691	15,108	18,197	13,611	15,557
6-Soya bean Oil	112,334	372,022	16,650	40,637	29,027	36,091	13,745	12,301	4,380
7-Palm Oil	2,680,625	3,370,164	239,592	257,425	287,941	273,945	293,500	290,016	291,713
8-Sugar	3,980	3,123	246	285	250	398	476	193	18,066
9-Pulses	594,970	891,035	62,982	93,397	47,985	41,241	63,887	62,986	53,952
10-All others Food items	2,483,324	2,070,772	126,555	175,093	236,300	257,060	143,249	175,699	161,485
B. Machinery Group	7,406,821	8,585,448	637,027	796,685	930,486	734,216	892,090	751,559	816,894
11-Power Generating Machinery	410,185	482,794	64,005	32,174	37,284	36,060	50,586	39,604	48,653
12-Office Mach. Incl. Data Processing Equipment	299,959	360,932	25,681	35,165	40,104	31,283	48,205	34,591	47,989
13-Textile Machinery	402,020	540,985	36,878	46,742	59,865	52,282	50,501	46,502	42,639
14-Construction & Mining Machinery	52,578	99,854	6,650	5,417	12,184	7,852	14,160	11,918	8,003
15-Electrical Machinery & Apparatus	2,731,794	3,092,203	238,472	357,254	392,098	294,847	316,796	228,667	235,469
16-Telecom	1,896,184	1,992,845	109,314	166,583	181,652	111,209	185,151	178,182	214,731
17-Agricultural Machinery & Implements	76,512	83,675	4,963	6,228	6,713	7,748	9,537	8,129	8,931
18-Other Machinery	1,537,589	1,932,160	151,065	147,122	200,585	192,936	217,153	203,966	210,478
C. Transport Group	1,621,268	2,158,809	140,969	243,826	316,087	246,779	337,282	282,403	288,509
19-Road Vehicles (Build Unit, Ckd/Skd)	1,365,902	1,978,459	136,649	231,894	276,041	211,334	316,416	252,416	267,867
20-Aircrafts, Ships and Boats	202,137	140,944	2,406	11,605	37,862	16,734	19,552	28,737	12,125
21-Others Transport Equipments	53,229	39,405	1,913	327	2,184	18,712	1,314	1,250	8,517
D. Petroleum Group	15,161,825	15,003,585	1,302,923	1,235,586	1,146,170	1,095,970	1,275,196	1,238,979	1,092,946
22-Petroleum Products	5,995,015	6,022,388	545,811	488,530	486,783	362,905	483,143	560,654	445,075
23-Petroleum Crude	5,093,546	5,263,608	465,526	431,675	324,624	436,049	513,801	449,877	424,248
24-Natural Gas, Liquefied	3,855,309	3,522,954	282,048	295,303	317,322	288,390	257,928	215,728	203,980
25. Petroleum Gas, Liquefied	215,885	192,165	9,459	20,066	17,402	8,546	20,320	12,699	19,641
26. Others	2,070	471	78	12	39	79	4	22	1
E. Textile Group	3,886,943	5,783,758	382,812	547,487	543,871	463,059	482,269	414,180	407,207
27-Raw Cotton	1,277,737	2,268,604	128,925	241,442	245,246	172,525	124,862	99,039	106,799
28-Synthetic Fibre	668,459	658,950	42,479	47,298	49,494	58,673	79,021	71,976	55,962
29-Synthetic & artificial Silk Yarn	804,324	939,549	73,993	76,199	69,819	70,985	88,024	75,359	71,720
30-Worn Clothing	94,002	162,880	12,080	10,529	12,979	12,246	13,712	13,263	15,616
31-Other Textile Items	1,042,420	1,753,774	125,335	172,019	166,333	148,630	176,650	154,543	157,111
F. Agricultural & Other Chemical Group	8,943,791	9,187,645	867,691	789,718	800,040	775,176	867,189	748,492	907,476
32-Fertilizer Manufactured	642,339	648,006	132,401	27,135	64,049	86,257	58,192	51,727	123,329
33-Insecticides	184,226	170,243	10,052	17,085	14,543	12,177	16,569	7,937	12,396
34-Plastic Material	2,429,017	2,653,871	209,565	259,452	226,409	204,790	233,970	210,402	236,943
35-Medicinal Products	664,763	760,834	77,634	58,093	66,384	72,924	76,652	63,294	83,356
36-Others	5,023,446	4,954,690	438,038	427,954	428,656	399,029	481,806	415,132	451,453
G. Metal Group	4,668,681	5,182,182	440,096	484,526	477,392	381,633	464,461	462,142	441,673
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,674,742	1,739,998	131,627	115,136	147,825	109,480	150,704	156,417	156,184
39-Iron and Steel	2,195,085	2,427,469	219,287	270,648	236,745	195,398	206,976	223,303	195,988
40-Aluminum Wrought & Worked	294,400	355,249	38,276	30,591	34,357	23,636	38,146	28,043	40,873
41-All other Metals & Articles	504,454	659,466	50,906	68,150	58,465	53,118	68,636	54,379	48,628
H. Miscellaneous Group	896,959	996,295	80,122	88,978	90,892	74,677	100,606	97,137	93,489
42-Rubber Crude Incl. Synth/Reclaimed	207,352	269,310	19,572	27,384	26,366	16,778	30,609	27,100	22,578
43-Rubber Tyres & Tubes	85,288	131,825	15,766	9,394	12,403	11,578	17,900	18,504	19,917
44-Wood & Cork	122,237	120,392	7,425	9,963	11,299	8,622	11,851	11,019	12,586
45-Jute	23,875	19,497	1,971	579	844	380	1,901	1,640	1,087
46-Paper & Paper Board & Manuf. thereof	458,207	455,271	35,387	41,658	39,981	37,319	38,344	38,874	37,320
I. All Others	4,001,301	4,155,684	310,686	372,147	471,803	411,180	373,495	393,811	386,911
I. Imports Payments Through Banks	53,698,570	58,713,640	4,677,949	5,208,494	5,457,476	4,874,612	5,400,615	5,020,240	5,049,436
II. Freight & Insurance	2,250,851	1,807,048	173,552	157,297	164,816	147,213	156,618	151,611	152,493
III. Imports Payments Banks (fob) (I-II)	51,447,718	56,906,591	4,504,397	5,051,197	5,292,660	4,727,398	5,243,997	4,868,629	4,896,943
IV. Other Imports	1,709,104	2,204,450	192,649	192,823	205,332	270,621	172,971	129,323	126,095
Total Imports as Per BOP (III+IV)	53,156,822	59,111,041	4,697,046	5,244,020	5,497,993	4,998,019	5,416,968	4,997,952	5,023,038

Source: Statistics and Data Services Department, SBP

NOTE: 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.

Archive link:

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

4.17 Imports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

COMMODITIES	FY24	FY25	2024	2025					
			Sep	Apr	May	Jun	Jul	Aug ^R	Sep ^P
A. Food Group	7,903,732	8,151,035	586,895	737,347	764,146	529,278	743,879	725,642	782,079
1-Milk, Cream & Milk Food for Infants	114,195	124,872	9,597	12,229	9,330	12,074	15,023	9,484	14,250
2-Wheat un-milled	1,031,674	33	-	-	-	-	-	-	-
3-Dry Fruits & Nuts	70,930	143,608	12,652	6,635	7,495	5,992	8,295	9,486	18,191
4-Tea	656,641	629,799	53,132	51,120	59,918	49,766	41,994	54,982	51,354
5-Spices	196,342	227,595	14,062	18,863	21,011	16,251	23,796	16,240	19,063
6-Soya bean Oil	129,558	343,875	7,360	28,489	42,010	22,249	31,840	10,893	13,874
7-Palm Oil	2,778,557	3,393,237	251,120	298,078	326,698	196,020	302,149	337,415	360,832
8-Sugar	3,327	3,509	319	352	316	214	388	183	18,409
9-Pulses	774,959	1,016,144	71,763	94,262	52,086	46,294	73,837	73,496	56,897
10-All others Food items	2,147,547	2,268,363	166,889	227,319	245,282	180,418	246,559	213,463	229,211
B. Machinery Group	8,500,583	9,690,363	766,485	1,078,526	911,342	996,028	927,534	779,238	908,355
11-Power Generating Machinery	418,085	619,056	60,352	46,742	43,539	41,028	56,876	50,327	59,276
12-Office Mach. Incl. Data Processing Equipment	459,288	514,830	42,638	61,121	54,541	37,988	62,743	43,793	58,299
13-Textile Machinery	149,365	264,543	40,785	26,880	22,353	27,668	67,107	52,027	51,099
14-Construction & Mining Machinery	94,186	139,073	13,227	11,918	13,039	11,119	10,990	16,981	17,159
15-Electrical Machinery & Apparatus	3,275,128	3,823,196	278,398	533,544	395,070	454,417	292,371	223,767	263,435
16-Telecom	2,366,500	2,097,700	153,508	173,360	163,329	205,008	191,999	204,263	269,464
17-Agricultural Machinery & Implements	91,307	109,782	12,298	6,821	6,203	10,675	14,411	14,993	9,872
18-Other Machinery	1,646,727	2,122,184	165,279	218,140	213,268	208,126	231,038	173,087	179,752
C. Transport Group	1,840,043	2,439,389	178,318	271,198	270,248	304,706	307,091	314,218	437,842
19-Road Motor Veh. (Build Unit, Ckd/Skd)	1,647,142	2,341,921	166,747	256,262	269,339	278,769	271,395	303,791	388,867
20-Aircrafts Ships and Boats	129,999	85,690	7,658	14,688	400	25,454	11,534	8,240	43,627
21-Others Transport Equipments	62,902	11,778	3,913	248	509	482	24,163	2,187	5,349
D. Petroleum Group	16,910,247	15,935,961	1,387,384	1,354,208	1,331,279	1,311,509	1,345,797	1,192,284	1,236,198
22-Petroleum Products	6,643,912	5,958,779	513,410	495,573	499,352	509,501	634,771	354,748	405,850
23-Petroleum Crude	5,531,127	5,446,205	485,328	539,588	440,618	464,906	398,318	488,812	541,324
24-Natural Gas, Liquified	3,945,703	3,475,797	312,340	235,268	293,798	264,902	230,805	276,680	207,851
25. Petroleum Gas, Liquified	789,287	1,054,813	76,245	83,760	97,501	72,184	81,897	72,032	81,132
26. Others	218	365	61	19	10	16	5	12	41
E. Textile Group	2,713,713	4,418,022	495,433	440,721	367,778	314,267	593,287	504,336	596,855
27-Raw Cotton	447,933	1,355,912	148,527	202,910	127,207	81,348	143,105	112,556	137,365
28-Synthetic Fibre	493,675	533,566	44,352	41,194	37,751	47,891	75,359	68,812	69,165
29-Synthetic & artificial Silk Yarn	605,312	703,700	79,207	55,652	55,856	46,140	106,091	72,148	86,717
30-Worn Clothing	433,651	510,479	45,477	43,898	40,974	39,424	44,018	43,546	51,419
31-Other Textile Items	733,144	1,314,364	177,869	97,067	105,990	99,463	224,713	207,274	252,190
F. Agricultural & Other Chemical Group	8,508,261	8,845,627	815,442	789,624	736,703	675,238	892,692	857,697	922,838
32-Fertilizer Manufactured	684,660	669,454	106,598	14,601	59,848	93,637	42,209	57,563	102,872
33-Insecticides	196,170	153,536	8,794	18,882	15,944	11,432	13,991	9,121	14,422
34-Plastic Material	2,270,765	2,442,041	193,384	228,348	190,726	150,278	271,591	238,368	235,975
35-Medicinal Products	1,086,752	1,195,960	97,553	100,977	91,697	98,884	99,662	121,703	128,862
36-Others	4,269,911	4,384,637	409,113	426,816	378,488	321,008	465,238	430,942	440,706
G. Metal Group	4,315,349	4,891,917	480,481	534,007	478,744	325,184	547,333	497,790	528,821
37-Gold	17,032	30,807	4,603	1,515	927	-	0	-	-
38-Iron and Steel Scrap	1,229,896	1,335,535	159,947	149,684	151,678	88,703	154,172	154,202	177,677
39-Iron and Steel	2,042,926	2,234,801	186,352	252,647	220,427	136,539	242,484	227,679	218,663
40-Aluminum Wrought & Worked	173,913	199,980	30,633	19,357	19,039	15,774	25,643	16,684	26,250
41-All other Metals & Articles	851,582	1,090,793	98,946	110,804	86,673	84,168	125,034	99,225	106,231
H. Miscellaneous Group	894,265	982,191	90,165	95,793	79,650	64,743	113,318	97,145	104,417
42-Rubber Crude Incl. Synth/Reclaimed	254,450	279,084	24,937	26,908	23,287	13,087	32,723	29,583	27,931
43-Rubber Tyres & Tubes	101,034	148,941	14,497	13,599	12,664	10,406	23,717	19,277	22,444
44-Wood & Cork	105,719	100,028	6,036	8,894	8,108	9,095	9,481	8,238	10,845
45-Jute	24,622	17,868	1,447	258	408	92	1,851	1,797	1,047
46-Paper & Paper Board & Manuf. thereof	408,440	436,270	43,249	46,134	35,183	32,062	45,545	38,250	42,150
I. All other Items	3,192,891	3,479,585	326,288	294,608	297,445	327,681	358,795	320,022	386,226
TOTAL	54,779,083	58,834,092	5,126,890	5,596,032	5,237,335	4,848,635	5,829,726	5,288,372	5,903,631

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					
			Sep	Apr ^R	May ^R	Jun ^R	Jul ^R	Aug ^R	Sep ^P
Grand Total	30,979,964	32,340,003	2,616,011	2,605,953	2,444,040	2,594,043	2,780,010	2,495,994	2,629,960
A. Latin America	79,502	72,977	2,798	10,082	2,533	2,265	2,266	2,785	4,820
B. Central America	174,296	169,446	13,995	13,836	15,942	14,705	14,409	15,929	13,297
Mexico	134,655	130,182	11,372	10,988	12,893	10,572	10,760	11,766	9,866
Others	39,640	39,263	2,623	2,848	3,049	4,133	3,649	4,162	3,432
C. South America	333,290	349,916	26,724	29,507	31,641	34,053	34,513	30,876	29,227
Argentina	46,670	51,430	4,396	4,967	6,569	5,562	6,080	7,820	4,465
Brazil	139,647	133,624	11,544	11,338	11,400	13,720	13,550	9,136	10,717
Uruguay	8,151	8,481	513	614	685	481	863	918	698
Others	138,823	156,381	10,270	12,589	12,987	14,290	14,019	13,002	13,347
D. North America	5,833,737	6,417,402	543,474	528,427	545,307	506,026	653,424	528,519	562,403
Canada	389,220	386,334	31,963	34,403	29,135	28,877	38,170	31,806	31,931
USA	5,444,197	6,030,490	511,508	493,860	516,158	477,117	615,199	496,692	530,443
Others	319	578	3	164	14	32	56	21	29
E. Eastern Europe	719,694	775,548	63,581	60,861	58,812	59,918	71,626	69,240	72,640
Hungary	31,240	35,811	2,874	2,198	2,508	2,422	3,827	3,834	3,714
Romania	65,763	83,920	6,575	5,684	6,490	7,034	9,049	7,783	8,550
Russian Federation	78,904	68,997	4,378	9,146	5,229	5,142	3,658	3,701	5,087
Ukraine	10,655	9,698	575	769	1,207	788	1,221	678	820
Others	533,130	577,122	49,179	43,064	43,377	44,531	53,870	53,243	54,469
F. Northern Europe	2,651,239	2,912,134	253,031	249,741	236,843	238,497	267,142	248,825	252,631
Denmark	230,022	296,185	17,830	27,436	24,736	24,332	26,626	24,642	26,972
Finland	31,384	29,088	2,286	2,255	2,477	2,252	2,642	3,335	3,043
Norway	58,655	65,254	6,254	4,517	4,744	3,938	5,041	4,634	4,532
Sweden	141,460	183,156	13,501	11,052	19,471	18,681	14,143	17,763	14,350
United Kingdom	2,015,120	2,160,400	196,622	188,402	172,167	174,910	203,051	182,060	188,625
Others	174,597	178,051	16,537	16,079	13,247	14,383	15,640	16,390	15,109
G. Southern Europe	2,993,117	3,102,431	269,191	271,368	279,972	264,366	298,629	244,531	292,171
Greece	129,896	154,209	12,119	15,847	17,802	13,345	13,030	8,259	12,301
Italy	1,122,001	1,135,107	109,755	92,284	112,186	86,531	117,741	97,780	110,777
Spain	1,449,857	1,485,928	122,954	133,169	122,514	127,922	130,399	111,760	140,626
Others	291,363	327,187	24,363	30,068	27,471	36,567	37,459	26,732	28,466
H. Western Europe	4,180,003	4,478,606	387,892	388,406	338,989	341,307	401,514	359,620	400,094
Belgium	556,950	543,595	51,917	35,264	38,211	45,300	44,821	41,692	51,186
France	508,690	566,008	47,562	50,469	49,510	43,313	46,264	42,284	46,202
Germany	1,515,555	1,690,564	140,715	142,706	132,341	138,510	152,233	153,426	140,041
Netherlands	1,385,348	1,493,637	120,627	149,408	113,088	107,741	134,843	108,153	138,141
Switzerland	189,016	148,581	24,181	8,161	3,450	4,759	20,717	11,613	22,547
Others	24,445	36,221	2,889	2,399	2,390	1,684	2,636	2,452	1,977
I. Eastern Africa	919,562	823,332	65,042	83,612	59,925	60,970	55,905	67,803	53,689
Kenya	315,131	242,396	20,746	19,545	20,150	17,019	20,675	19,265	16,043
Mauritius	19,883	29,604	2,027	2,217	1,572	1,405	1,873	1,172	2,459
United Republic of Tanzania	140,662	80,617	5,250	11,118	7,758	6,742	9,339	17,420	13,029
Others	443,887	470,715	37,019	50,731	30,445	35,804	24,019	29,946	22,159

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Sep	Apr ^R	May ^R	Jun ^R	Jul ^R	Aug ^R	Sep ^P
J. Middle Africa	137,691	80,219	3,758	10,645	7,392	6,151	8,050	6,121	6,119
K. Northern Africa	210,641	194,909	14,646	14,737	19,586	12,600	11,447	11,676	16,182
Egypt	120,610	114,073	9,426	8,193	9,741	6,419	4,244	5,970	9,444
Morocco	27,652	29,279	1,857	2,170	5,737	2,048	2,484	2,631	2,218
Others	62,379	51,557	3,363	4,374	4,107	4,132	4,719	3,075	4,520
L. Southern Africa	195,475	181,898	14,522	14,073	12,448	14,937	12,308	10,216	14,175
South Africa	188,941	177,589	14,172	13,704	11,943	14,697	11,871	9,327	13,627
Others	6,534	4,309	351	369	505	240	436	889	548
M. Western Africa	540,601	587,047	38,392	46,136	52,603	40,214	22,371	24,991	25,542
N. Eastern Asia	3,320,132	2,975,122	279,577	232,188	235,350	243,985	242,916	193,227	266,679
China	2,709,901	2,477,694	235,640	191,952	199,532	206,878	199,651	154,820	207,921
Hong Kong	159,326	161,367	17,917	10,973	11,991	11,129	18,622	12,916	22,927
Japan	183,806	184,934	14,973	16,267	15,230	14,216	14,750	11,080	15,305
Republic of Korea	184,684	150,549	11,023	12,956	8,571	11,614	9,889	14,373	20,494
Others	82,415	577	25	40	26	148	4	39	32
O. South-Central Asia	1,915,780	2,158,683	174,684	143,259	161,643	150,546	179,983	160,768	158,909
Afghanistan	558,032	778,362	54,483	43,845	57,882	50,230	54,393	54,926	52,512
Bangladesh	661,192	788,970	67,679	66,305	59,392	55,652	60,385	55,891	63,871
India	3,447	1,429	266	114	1	910	1,155	4	792
Iran	35	-	-	-	-	-	-	-	-
Sri Lanka	392,899	379,822	39,522	20,397	25,470	24,198	40,472	30,447	31,641
Others	300,175	210,099	12,735	12,599	18,899	19,556	23,578	19,500	10,093
P. South Eastern Asia	2,184,950	1,922,550	131,375	132,292	126,971	84,572	103,138	100,827	90,685
Indonesia	533,779	270,743	7,267	5,549	6,639	6,494	5,759	8,927	6,735
Malaysia	582,430	496,477	24,827	28,411	35,248	27,609	21,855	15,162	30,097
Singapore	256,537	305,027	43,756	48,262	4,914	7,678	5,623	28,128	8,467
Thailand	149,360	314,958	9,885	22,513	56,867	17,917	37,020	14,997	11,660
Others	662,844	535,345	45,641	27,557	23,303	24,874	32,881	33,612	33,727
Q. Western Asia	3,949,588	3,863,300	323,328	306,961	323,958	258,513	311,933	260,735	304,291
Bahrain	68,686	52,631	4,632	3,597	6,979	3,722	5,412	3,581	3,801
Jordan	41,021	58,461	7,486	5,778	3,256	2,800	3,732	2,660	5,432
Kuwait	130,711	112,819	8,604	10,634	7,740	7,258	9,235	8,972	9,191
Saudi Arabia	710,293	706,055	61,451	53,584	49,370	49,462	54,017	52,687	53,530
Turkey	336,878	265,182	29,453	18,931	20,386	14,811	16,214	12,328	18,893
United Arab Emirates	2,082,009	2,122,124	163,709	168,957	200,291	141,743	176,674	144,106	170,799
Others	579,988	546,028	47,994	45,481	35,937	38,718	46,649	36,399	42,645
R. Australia & New Zealand	326,541	330,152	27,181	28,111	27,091	24,804	26,783	24,254	28,442
Australia	276,893	285,421	23,561	24,064	23,797	21,596	23,126	21,122	24,763
New Zealand	45,493	39,794	3,281	3,493	2,904	2,696	3,187	2,724	3,156
Others	4,155	4,937	339	555	389	513	470	407	523
S. Others	39,490	73,041	4,132	7,307	8,375	4,503	4,786	5,797	7,999
I. Export Receipts through Banks	30,705,328	31,468,713	2,637,322	2,571,549	2,545,378	2,362,931	2,723,145	2,366,740	2,599,996
II. Freight on Export	657,845	856,583	101,117	54,267	60,497	62,991	62,991	77,601	77,601
III. Export Receipts Banks (fob) (I-II)	30,047,484	30,612,130	2,536,206	2,517,282	2,484,881	2,299,940	2,660,154	2,289,139	2,522,396
IV. Other Exports	932,480	1,727,873	79,805	88,671	(40,841)	294,103	119,856	206,854	107,564

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					
			Jun	Jan	Feb	Mar	Apr	May	Jun
Grand Total	30,674,632	32,040,385	2,558,126	2,951,470	2,490,293	2,644,923	2,173,708	2,671,216	2,477,352
A. Latin America	78,217	93,181	21,087	1,734	14,604	12,379	1,658	2,369	2,524
B. Central America	180,146	182,220	17,651	14,424	12,354	15,800	15,186	16,619	14,682
Mexico	138,699	137,927	13,737	11,046	8,879	11,773	12,020	12,651	9,980
Others	41,446	44,293	3,914	3,378	3,475	4,027	3,166	3,968	4,702
C. South America	350,751	388,020	32,953	29,346	34,435	32,762	30,114	35,319	34,157
Argentina	39,067	60,091	1,412	3,558	5,954	4,788	4,466	6,526	6,628
Brazil	150,434	145,151	12,970	10,857	13,680	12,785	11,729	13,221	11,419
Uruguay	8,032	9,469	650	987	687	944	497	726	1,191
Others	153,218	173,309	17,921	13,944	14,114	14,246	13,422	14,846	14,919
D. North America	5,681,448	6,230,534	486,732	568,859	466,377	501,351	482,887	578,404	526,574
Canada	392,206	399,113	35,880	32,890	30,186	30,477	31,032	37,929	31,905
USA	5,289,018	5,831,227	450,843	535,948	436,182	470,872	451,844	540,441	494,665
Others	224	195	9	21	9	3	10	34	5
E. Eastern Europe	740,153	758,484	76,124	71,703	54,389	57,056	54,522	75,541	68,297
Hungary	29,351	40,418	3,906	3,559	2,248	2,933	3,131	3,791	3,820
Romania	76,083	96,742	8,415	9,399	5,853	6,306	7,492	11,423	9,661
Russian Federation	82,945	70,632	3,909	6,831	6,608	4,683	5,211	8,733	7,656
Ukraine	3,760	7,956	256	992	536	693	984	679	672
Others	548,015	542,736	59,638	50,922	39,144	42,442	37,704	50,914	46,488
F. Northern Europe	2,655,410	2,856,665	229,394	250,720	231,691	236,345	176,255	223,943	244,590
Denmark	227,140	298,235	16,318	36,669	25,046	23,373	19,263	22,944	25,313
Finland	28,831	29,145	2,939	1,849	2,072	2,574	2,138	2,714	3,151
Norway	63,450	63,367	6,526	5,866	5,679	4,343	3,196	4,741	3,988
Sweden	149,659	167,575	14,310	15,252	13,462	11,872	11,297	15,636	15,001
United Kingdom	2,017,869	2,134,289	174,549	177,743	173,533	180,088	129,144	165,381	182,694
Others	168,462	164,054	14,752	13,341	11,899	14,097	11,218	12,527	14,443
G. Southern Europe	2,976,026	3,169,122	239,289	325,582	256,910	253,583	227,719	276,368	301,946
Greece	133,628	162,388	9,971	16,291	17,796	17,114	10,019	15,923	15,053
Italy	1,122,509	1,138,011	91,365	112,758	95,043	92,138	84,036	108,210	110,707
Spain	1,408,403	1,532,230	108,960	161,227	118,048	117,020	106,443	122,510	135,722
Others	311,486	336,493	28,993	35,306	26,022	27,312	27,222	29,725	40,465
H. Western Europe	4,191,175	4,509,524	389,833	400,206	366,752	346,188	298,688	364,523	393,391
Belgium	647,125	621,013	59,493	51,150	39,636	40,307	34,806	43,464	53,915
France	470,677	522,888	36,087	49,438	48,062	45,138	37,201	41,795	41,573
Germany	1,562,823	1,710,298	148,234	148,173	138,372	143,992	112,230	138,389	156,296
Netherlands	1,485,628	1,622,016	142,882	148,749	138,416	113,939	112,406	138,617	139,174
Switzerland	12,684	13,949	1,137	1,062	948	1,159	949	1,274	1,136
Others	12,238	19,359	2,000	1,633	1,316	1,653	1,095	984	1,297
I. Eastern Africa	1,114,207	1,050,969	64,737	102,531	94,382	94,147	70,970	103,290	50,840
Kenya	383,741	327,171	19,874	17,050	19,885	30,570	21,274	34,398	20,204
Mauritius	19,040	32,358	1,000	8,782	4,376	1,225	1,456	3,191	2,541
United Republic of Tanzania	180,579	141,243	11,406	17,153	13,291	15,643	13,782	17,679	8,933
Others	530,848	550,198	32,458	59,546	56,831	46,710	34,457	48,022	19,161

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory		FY24	FY25	2024	2025					
				Jun	Jan	Feb	Mar	Apr	May	Jun
J.	Middle Africa	170,899	108,924	6,224	4,777	12,019	9,879	7,870	10,097	10,426
K.	Northern Africa	200,319	195,377	11,853	20,007	13,459	23,826	10,836	14,939	16,916
	Egypt	107,753	106,579	7,321	10,424	7,377	15,022	5,520	5,804	8,225
	Morocco	27,729	28,893	1,782	3,858	1,741	2,720	2,092	1,733	3,784
	Others	64,838	59,905	2,750	5,725.55	4,340.18	6,083.22	3,223.43	7,401.33	4,908.00
L.	Southern Africa	194,617	188,560	15,110	17,183	12,184	17,526	12,366	13,449	13,406
	South Africa	190,010	184,480	14,708	17,035	11,919	17,118	12,083	13,100	13,279
	Others	4,607	4,080	402	147.22	264.86	408.17	283.13	348.99	127.30
M.	Western Africa	611,709	704,617	50,964	89,193	53,849	65,825	48,620	44,585	51,848
N.	Eastern Asia	3,035,151	2,800,871	185,408	224,800	191,255	256,565	169,320	191,182	191,723
	China	2,562,313	2,373,425	150,086	190,282	161,264	221,884	141,397	156,180	151,665
	Hong Kong	39,092	31,926	2,643	3,486	1,993	2,495	1,830	2,895	3,456
	Japan	194,105	195,677	16,136	16,548	13,264	15,431	13,662	15,737	18,675
	Republic of Korea	178,699	145,167	11,100	10,327	11,266	11,637	8,596	12,535	12,163
	Others	60,942	54,677	5,442	4,157.06	3,468.91	5,117.82	3,834.99	3,835.14	5,763.30
O.	South-Central Asia	2,529,047	3,252,917	220,171	313,499	251,000	219,646	215,608	342,878	174,424
	Afghanistan	1,142,794	1,650,448	97,291	176,669	93,133	93,485	111,305	224,572	80,516
	Bangladesh	718,720	784,586	62,671	73,464	79,566	71,845	64,727	47,729	43,518
	India	17	-	-	-	-	-	-	-	-
	Iran	17	-	-	-	-	-	-	-	-
	Sri Lanka	386,672	370,977	31,199	31,926	25,386	27,858	17,760	25,559	26,118
	Others	280,827	446,906	29,010	31,441.17	52,914.98	26,457.65	21,815.70	45,017.51	24,272.31
P.	South Eastern Asia	2,234,705	1,799,101	177,215	162,694	133,436	120,547	102,184	87,800	110,781
	Indonesia	536,982	273,772	23,848	10,894	8,857	6,394	5,979	6,383	7,055
	Malaysia	608,923	439,389	38,295	52,402	56,398	33,922	27,638	31,126	25,521
	Singapore	188,027	215,347	53,244	24,448	19,304	10,709	15,625	6,824	8,909
	Thailand	173,859	302,754	12,292	23,117	20,959	36,312	23,211	19,379	34,460
	Others	726,914	567,840	49,536	51,831.40	27,917.17	33,210.14	29,730.08	24,089.18	34,835.59
Q.	Western Asia	3,403,170	3,424,593	304,137	324,503	269,349	351,482	228,397	261,749	244,796
	Bahrain	64,615	47,493	5,722	4,547	4,157	4,612	2,353	3,073	3,458
	Jordan	39,095	55,974	4,884	7,556	4,159	3,178	2,815	3,386	2,810
	Kuwait	127,344	114,012	9,592	10,294	8,688	9,982	7,867	10,188	7,647
	Saudi Arabia	698,620	715,775	54,469	70,395	66,501	69,637	46,411	53,224	40,031
	Turkey	297,017	199,732	23,948	19,680	12,932	15,375	18,009	13,630	15,364
	United Arab Emirates	1,583,205	1,739,135	152,427	153,787	120,888	195,604	125,689	136,864	143,303
	Others	593,274	552,471	53,094	58,244.51	52,025.16	53,094.17	25,252.81	41,385.63	32,182.65
R.	Australia & New Zealand	322,696	322,077	28,468	29,286	21,517	29,652	20,396	27,823	25,649
	Australia	280,121	280,505	25,461	25,423	18,249	25,807	17,088	24,819	22,688
	New Zealand	42,567	41,573	3,007	3,863	3,268	3,845	3,308	3,004	2,961
	Others	9	-	-	-	-	-	-	-	-
S.	Others	4,788	4,628	775	422	332	363	112	338	381

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					
			Sep	Apr ^R	May ^R	Jun ^R	Jul ^R	Aug ^R	Sep ^P
Grand Total	53,156,822	59,111,041	4,697,046	5,244,020	5,497,993	4,998,019	5,416,968	4,997,952	5,023,038
A. Latin America	42,297	4,557	119	150	-	105	258	703	3,969
B. Central America	63,655	75,411	6,626	7,601	5,781	5,186	3,252	2,793	4,313
Mexico	56,557	60,416	3,491	7,374	5,608	4,710	2,827	2,522	3,909
Others	7,099	14,995	3,135	227	173	476	425	271	405
C. South America	510,431	1,631,979	62,556	203,946	247,248	212,812	97,156	146,216	105,747
Argentina	95,197	342,650	20,643	26,003	23,295	28,590	12,500	13,383	7,645
Brazil	358,057	1,241,681	40,839	169,665	219,894	179,433	82,565	130,726	95,646
Uruguay	12,092	9,932	455	874	640	487	1,149	121	222
Others	45,086	37,716	618	7,404	3,419	4,302	942	1,986	2,234
D. North America	2,038,449	2,588,413	206,247	203,765	267,757	213,922	198,502	166,674	158,720
Canada	162,481	237,274	18,152	19,504	23,270	16,430	31,733	20,081	18,782
USA	1,875,783	2,350,853	188,095	184,261	244,487	197,231	166,769	146,593	139,912
Others	185	286	-	-	-	261	-	-	26
E. Eastern Europe	1,691,812	509,302	24,825	14,460	13,753	9,910	12,470	14,147	33,456
Hungary	17,792	16,399	658	769	1,618	1,231	2,299	1,181	1,977
Romania	219,957	16,762	640	2,962	741	731	2,315	1,162	20,839
Russian Federation	1,020,170	174,920	11,683	2,191	46	1,912	503	866	3,310
Ukraine	261,841	172,570	3,378	1,266	669	154	1,607	934	1,184
Others	172,052	128,652	8,466	7,271	10,679	5,882	5,746	10,004	6,145
F. Northern Europe	1,236,904	1,174,164	81,958	112,663	102,034	77,620	107,734	92,212	87,226
Denmark	70,301	82,108	6,215	9,856	8,622	3,105	11,221	3,771	6,879
Finland	67,662	47,673	4,089	3,501	4,787	3,408	5,344	3,453	4,328
Norway	26,858	37,028	3,636	1,156	4,072	2,560	3,755	3,388	2,334
Sweden	214,566	179,427	14,124	16,544	14,819	12,076	14,083	12,801	9,866
United Kingdom	781,872	745,520	48,082	75,212	63,495	45,524	65,138	62,709	57,355
Others	75,646	82,407	5,811	6,394	6,239	10,946	8,193	6,090	6,464
G. Southern Europe	816,360	820,141	91,748	60,666	70,860	60,845	63,705	50,123	57,898
Greece	40,395	49,284	2,441	1,908	3,252	2,774	3,013	1,558	1,464
Italy	503,058	538,924	76,361	36,625	34,183	40,069	36,644	34,873	38,117
Spain	234,410	194,459	11,385	20,021	24,933	15,839	20,089	12,065	13,644
Others	38,498	37,474	1,561	2,112	8,492	2,163	3,959	1,626	4,673
H. Western Europe	2,586,074	2,347,118	145,120	205,472	268,834	209,639	205,856	174,605	173,676
Belgium	315,452	195,454	12,757	13,080	22,550	16,714	15,025	12,018	14,188
France	268,037	287,831	20,430	21,350	39,304	20,254	24,914	23,851	21,371
Germany	930,631	879,520	61,252	63,787	96,944	80,573	78,571	62,545	76,717
Netherlands	551,247	420,496	14,684	45,503	38,743	42,583	34,860	30,221	24,983
Switzerland	436,550	449,061	30,951	56,482	51,073	39,427	41,184	35,669	24,067
Others	84,158	114,756	5,046	5,270	20,221	10,088	11,301	10,302	12,350
I. Eastern Africa	940,291	867,389	84,789	64,751	56,451	57,984	58,126	71,725	68,776
Kenya	614,139	548,948	44,920	47,271	47,600	48,826	47,723	52,666	47,190
Mauritius	4,513	7,807	302	488	99	171	463	261	302
United Republic of Tanzania	126,570	164,346	23,201	8,836	2,159	5,285	3,240	11,178	14,674
Others	195,070	146,288	16,366	8,157	6,594	3,702	6,700	7,620	6,610

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Sep	Apr ^R	May ^R	Jun ^R	Jul ^R	Aug ^R	Sep ^P
J. Middle Africa	21,932	48,444	1,054	1,118	3,629	192	3,644	677	1,747
K. Northern Africa	827,019	707,325	68,058	38,806	51,346	123,830	47,580	70,967	108,960
Egypt	202,504	118,335	18,791	12,236	7,988	6,963	9,584	13,307	22,073
Morocco	603,941	550,143	47,924	26,147	43,288	106,068	36,826	57,212	86,445
Others	20,574	38,848	1,343	422	71	10,799	1,171	447	442
L. Southern Africa	476,119	497,352	31,226	28,073	47,203	40,347	77,395	54,915	41,431
South Africa	471,066	492,623	31,090	28,011	46,781	40,347	77,328	54,477	41,005
Others	5,053	4,729	136	63	421	-	67	439	426
M. Western Africa	626,540	430,021	36,832	9,826	28,578	5,502	8,774	6,633	7,890
N. Eastern Asia	16,091,615	19,281,939	1,492,553	1,925,987	1,996,280	1,708,481	2,001,788	1,800,899	1,936,288
China	13,504,031	16,312,534	1,258,936	1,609,122	1,698,858	1,422,109	1,695,504	1,504,629	1,661,721
Hong Kong	692,295	741,881	62,537	73,740	97,690	46,741	54,462	52,174	61,268
Japan	1,009,328	1,201,963	92,450	123,446	89,562	139,421	158,754	147,092	101,085
Republic of Korea	880,860	1,025,522	78,629	119,679	110,170	100,210	93,068	96,989	112,214
Others	5,100	38	1	-	-	-	-	14	-
O. South-Central Asia	382,421	631,638	46,682	44,287	35,690	83,179	30,254	26,587	37,530
Afghanistan	11,960	25,898	3,494	2,644	1,949	1,178	2,617	830	1,071
Bangladesh	56,555	78,312	7,842	5,998	4,486	4,966	7,488	7,571	6,670
India	206,892	220,562	19,290	20,046	15,046	9,161	8,170	8,815	19,568
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	58,302	59,731	4,814	4,685	4,511	5,494	5,980	5,391	5,954
Others	48,711	247,135	11,241	10,914	9,699	62,381	5,999	3,980	4,266
P. South Eastern Asia	6,861,215	7,512,785	562,870	607,651	623,066	576,982	678,756	709,527	705,442
Indonesia	2,418,313	2,902,735	210,583	224,606	229,735	216,218	272,221	272,276	278,285
Malaysia	948,387	1,062,337	81,063	65,231	77,621	79,804	98,655	82,457	88,922
Singapore	2,443,395	2,316,749	175,754	217,953	211,375	185,632	153,972	219,182	204,291
Thailand	719,109	812,940	56,013	66,896	78,976	66,144	112,577	98,087	87,862
Others	332,010	418,024	39,456	32,965	25,358	29,185	41,331	37,524	46,082
Q. Western Asia	17,518,085	18,700,636	1,660,134	1,620,842	1,578,991	1,423,568	1,742,441	1,566,685	1,456,190
Bahrain	217,324	201,299	10,772	13,075	15,569	6,327	14,007	50,609	11,397
Jordan	10,032	15,726	899	1,651	1,399	1,794	1,186	2,639	1,770
Kuwait	1,785,043	1,677,971	118,541	30,187	131,321	92,907	141,541	94,556	133,742
Saudi Arabia	4,492,909	3,754,303	366,854	348,167	290,854	287,132	330,951	222,580	330,480
Turkey	491,395	643,700	45,351	64,521	74,904	50,932	56,468	39,060	35,713
United Arab Emirates	6,328,936	7,958,679	749,533	759,533	785,350	558,603	816,001	795,430	551,742
Others	4,192,446	4,448,958	368,184	403,709	279,593	425,875	382,286	361,810	391,345
R. Australia & New Zealand	705,230	709,834	65,053	39,757	21,594	55,916	50,015	50,214	44,438
Australia	683,219	687,896	62,274	37,841	20,219	55,428	46,938	47,985	42,877
New Zealand	16,561	15,975	2,766	1,331	1,149	439	2,416	1,594	1,492
Others	5,450	5,963	12	585	227	49	661	635	69
S. Others	262,120	175,190	9,499	18,671	38,380	8,591	12,909	13,938	15,739
I. Import Payments Through Banks	53,698,570	58,713,640	4,677,949	5,208,494	5,457,476	4,874,612	5,400,615	5,020,240	5,049,436
II. Freight & Insurance	2,250,851	1,807,048	173,552	157,297	164,816	147,213	156,618	151,611	152,493
III. Import Payments Banks (fob) (I-II)	51,447,718	56,906,591	4,504,397	5,051,197	5,292,660	4,727,398	5,243,997	4,868,629	4,896,943
IV. Other Imports	1,709,104	2,204,450	192,649	192,823	205,332	270,621	172,971	129,323	126,095

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					
			Jun	Jan	Feb	Mar	Apr	May	Jun
Grand Total	54,779,084	58,363,043	4,964,222	5,257,985	4,788,661	4,828,236	5,596,032	5,237,336	4,848,635
A. Latin America	48,261	10,043	1,342	318	411	479	1,577	1,588	1,067
B. Central America	71,577	92,045	5,338	7,130	8,449	5,846	5,892	7,520	8,630
Mexico	57,474	71,276	4,634	6,247	7,577	5,596	5,388	6,781	8,032
Others	14,103	20,769	705	883	873	250	504	738	598
C. South America	478,702	1,370,219	51,306	103,667	113,423	141,385	230,746	273,622	132,857
Argentina	136,276	401,795	8,919	47,120	42,926	60,619	39,463	39,268	26,083
Brazil	274,066	906,023	40,462	55,490	67,907	72,671	183,351	230,785	103,166
Uruguay	7,396	3,678	83	108	12	795	138	282	447
Others	60,964	58,723	1,842	948	2,578	7,301	7,793	3,286	3,161
D. North America	1,583,179	2,215,340	148,904	195,483	171,022	211,876	286,234	209,792	183,870
Canada	152,517	244,260	21,239	23,961	22,855	14,201	28,139	18,612	16,024
USA	1,430,661	1,970,369	127,666	171,522	148,154	197,214	257,944	191,132	167,809
Others	0	711	-	0	13	461	150	48	36
E. Eastern Europe	1,672,860	704,801	32,033	83,616	38,492	42,699	44,195	29,296	23,871
Hungary	41,284	48,146	1,273	2,964	4,800	3,519	7,276	3,074	1,778
Romania	254,830	21,374	3,533	1,978	1,989	1,495	1,475	2,102	1,304
Russian Federation	879,807	231,922	8,522	25,657	12,032	17,368	18,737	4,177	10,528
Ukraine	265,257	216,051	446	29,773	2,922	2,136	1,962	5,754	2,412
Others	231,683	187,309	18,258	23,244	16,750	18,180	14,745	14,190	7,848
F. Northern Europe	999,230	1,032,770	83,503	82,821	81,562	84,529	94,896	99,792	73,741
Denmark	92,508	122,828	9,784	12,347	11,621	10,582	9,563	6,124	10,486
Finland	53,723	53,482	4,002	2,703	3,081	4,988	4,578	6,241	4,819
Norway	41,311	48,173	5,921	3,119	2,911	1,717	2,555	5,104	5,142
Sweden	130,264	153,654	8,620	12,327	13,757	10,661	13,275	18,177	11,082
United Kingdom	579,057	544,926	47,297	44,486	42,564	48,710	51,392	50,616	35,299
Others	102,366	109,707	7,879	7,840	7,628	7,871	13,532	13,530	6,913
G. Southern Europe	516,973	596,938	41,800	61,542	44,506	40,925	52,122	47,533	61,985
Greece	16,131	30,351	4,971	7,795	997	3,398	3,787	2,984	2,268
Italy	326,320	335,265	20,970	27,030	23,184	21,930	28,728	28,696	32,688
Spain	137,012	176,249	13,731	20,165	17,254	13,080	17,708	13,851	12,402
Others	37,510	55,074	2,129	6,553	3,072	2,517	1,899	2,003	14,627
H. Western Europe	2,204,362	2,001,560	140,096	157,209	140,273	167,911	191,176	162,591	159,828
Belgium	273,651	233,012	13,816	17,566	13,140	18,846	27,071	12,061	13,208
France	247,957	356,353	19,916	27,010	20,759	35,152	30,395	24,992	29,187
Germany	753,726	734,633	50,379	64,277	53,281	58,396	71,642	62,759	69,347
Netherlands	448,840	244,885	21,761	20,138	17,595	17,588	23,606	24,490	17,662
Switzerland	144,698	153,424	10,732	8,500	10,486	10,694	11,094	13,468	11,376
Others	335,489	279,252	23,491	19,717	25,012	27,237	27,368	24,821	19,049
I. Eastern Africa	960,922	908,248	73,012	66,284	56,183	75,633	67,615	63,705	56,416
Kenya	576,789	565,091	47,857	46,406	41,621	53,348	45,335	53,809	43,093
Mauritius	954	1,360	63	67	189	176	240	123	86
United Republic of Tanzania	109,263	144,134	2,806	8,564	3,996	5,824	9,152	2,748	5,874
Others	273,917	197,664	22,286	11,246	10,377	16,284	12,889	7,026	7,362

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Jun	Jan	Feb	Mar	Apr	May	Jun
J. Middle Africa	63,811	59,440	15,667	1,150	500	1,043	7,001	3,257	2,775
K. Northern Africa	876,539	774,277	97,962	34,688	25,244	54,660	62,918	74,368	126,379
Egypt	183,620	102,614	2,386	3,448	4,490	5,194	10,754	6,888	6,228
Morocco	664,941	634,809	95,402	31,021	10,159	48,424	51,557	67,355	108,891
Others	27,977	36,854	174	219	10,595	1,041	607	125	11,259
L. Southern Africa	408,016	512,990	23,287	44,240	26,059	30,148	52,148	37,234	59,295
South Africa	403,927	505,787	23,129	43,657	25,900	30,073	50,504	37,176	58,780
Others	4,089	7,203	158	584	159	75	1,643	58	515
M. Western Africa	880,554	398,548	86,125	37,849	5,519	4,712	7,485	7,895	5,875
N. Eastern Asia	17,268,358	20,058,576	1,753,215	1,892,254	1,682,685	1,702,570	2,143,189	1,900,057	1,851,482
China	14,824,495	17,384,133	1,554,923	1,654,094	1,471,395	1,453,459	1,857,979	1,627,761	1,595,187
Hong Kong	49,613	61,566	2,809	6,872	5,481	7,525	6,083	6,377	5,825
Japan	1,154,525	1,413,280	108,413	133,308	105,788	130,182	149,206	129,294	132,069
Republic of Korea	939,636	944,914	67,257	75,479	76,321	89,737	102,228	106,323	103,737
Others	300,089	254,683	19,813	22,500	23,700	21,667	27,693	30,300	14,665
O. South-Central Asia	2,015,255	2,341,233	147,550	209,721	197,193	166,529	157,305	169,119	125,762
Afghanistan	564,081	650,611	22,484	42,323	48,064	24,767	32,543	34,152	19,633
Bangladesh	42,098	51,920	3,415	6,668	5,121	3,423	4,408	1,787	2,647
India	276,743	292,525	24,249	30,390	26,602	31,123	26,009	11,170	15,170
Iran	1,042,370	1,258,532	90,755	119,960	110,257	98,083	85,869	114,939	81,764
Sri Lanka	54,738	54,752	4,328	5,601	4,663	4,669	4,161	3,708	4,363
Others	35,225	32,893	2,320	4,779	2,485	4,464	4,315	3,362	2,185
P. South Eastern Asia	6,755,543	7,260,005	534,840	718,078	760,510	675,066	571,157	608,943	466,658
Indonesia	3,344,679	3,780,681	273,715	376,281	403,592	364,403	348,058	345,880	234,382
Malaysia	899,125	938,377	61,013	103,992	85,465	76,701	58,152	76,586	66,581
Singapore	1,284,868	1,074,072	86,222	106,163	143,316	115,283	46,534	45,273	50,468
Thailand	823,033	942,588	79,294	83,876	89,534	77,170	86,440	99,358	70,929
Others	403,838	524,287	34,597	47,766	38,603	41,509	31,973	41,847	44,298
Q. Western Asia	17,061,308	17,201,698	1,651,110	1,454,397	1,309,307	1,340,584	1,570,312	1,498,891	1,449,787
Bahrain	85,684	165,229	11,697	29,535	13,393	11,211	13,847	5,686	788
Jordan	13,852	14,256	1,158	893	1,733	1,497	1,229	1,688	888
Kuwait	2,114,196	1,533,066	247,067	145,823	119,696	121,865	136,401	130,391	129,549
Saudi Arabia	4,780,528	4,078,467	355,352	333,425	350,681	244,827	347,225	365,870	311,069
Turkey	242,799	323,885	16,676	41,191	26,234	31,877	36,598	23,914	34,868
United Arab Emirates	5,031,140	6,366,457	531,954	519,320	469,020	629,368	643,665	589,783	569,725
Others	4,793,109	4,720,339	487,207	384,212	328,550	299,940	391,348	381,559	402,901
R. Australia & New Zealand	859,940	823,970	77,095	107,538	127,286	81,545	50,065	42,133	58,319
Australia	840,300	810,315	74,632	106,330	126,309	81,248	48,847	40,548	57,675
New Zealand	19,365	13,504	2,346	1,204	962	278	1,153	1,585	644
Others	276	152	117	4	15	19	65	0	-
S. Others	53,695	214	37	0	35	95	0	2	38

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Prod.	Vegetable Products	Animal/Ve g.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footwear, Walking Stick & Umb	Artic. Of Stone, Glass, Cement, Cera.	Pearls, Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip.	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographi c Med. Surg. Instruments	Arms & Ammunition & Parts	Misc- Manufact. used Article	Art Work, Collector Prices & Antique
2019-20	130.91	140.72	138.97	119.47	141.01	128.21	116.33	120.85	135.23	121.21	130.90	125.91	150.63	127.39	174.53	157.65	180.76	167.08	135.39	146.24	132.29	78.08
2020-21	170.80	136.45	148.92	160.89	160.48	125.89	106.49	125.75	149.84	145.07	124.10	181.86	138.02	230.80	255.22	185.97	236.87	231.42	284.44	260.92	146.55	-
2021-22	221.50	165.75	215.63	257.20	187.92	188.60	127.38	199.27	150.32	237.37	131.91	237.56	152.58	212.41	283.29	274.68	294.63	318.53	229.13	311.87	166.99	35.00
2022-23	268.69	232.48	243.96	352.14	283.27	280.53	155.24	244.69	210.14	207.01	209.91	283.32	204.32	242.13	308.92	351.92	300.92	326.88	206.37	352.56	228.05	-
2023-24	339.37	269.31	313.33	295.70	377.41	295.01	206.87	244.94	282.67	259.03	246.74	364.62	228.32	316.87	338.07	381.52	336.85	342.01	187.46	344.61	298.60	-
2019-20																						
Jul-Sep	127.75	143.65	138.86	108.89	144.60	134.07	119.47	125.71	135.43	98.61	138.66	119.08	163.00	117.59	186.16	157.15	153.75	143.89	142.76	145.33	138.04	74.70
Oct-Dec	134.15	142.62	146.07	111.29	145.19	137.44	116.28	120.09	136.35	123.93	133.99	128.44	173.71	117.41	168.36	165.40	155.93	171.84	138.49	146.04	116.42	110.11
Jan-Mar	133.35	140.46	137.11	114.05	138.90	130.05	111.46	116.71	136.05	132.76	126.85	131.37	136.97	140.60	179.33	150.72	247.05	163.07	106.50	133.95	134.69	127.52
Apr-Jun	128.38	136.14	133.84	143.63	135.35	111.29	118.11	117.69	133.08	129.55	124.11	124.75	128.83	133.96	164.28	157.33	166.31	189.51	153.82	159.62	140.01	-
2021-22																						
Jul-Sep	192.11	165.93	182.53	211.65	160.85	156.78	99.81	164.48	149.42	148.06	123.62	204.73	153.70	220.21	251.94	232.10	236.70	388.71	193.12	290.00	166.92	-
Oct-Dec	215.12	162.89	231.62	238.67	180.06	168.17	118.36	173.39	136.28	221.25	132.61	226.78	153.01	183.56	262.43	262.52	268.05	317.62	280.74	234.40	159.53	-
Jan-Mar	221.03	156.15	235.45	269.00	191.29	192.19	145.95	207.17	149.88	320.96	122.78	231.21	146.92	207.12	292.05	281.96	328.12	250.91	228.49	291.55	160.00	-
Apr-Jun	257.73	178.03	212.91	309.48	219.47	237.28	145.38	252.03	165.69	259.20	148.64	287.52	156.68	238.76	326.74	322.13	345.63	316.89	214.17	431.52	181.50	140.01
2022-23																						
Jul-Sep	248.68	206.45	207.61	354.19	245.86	286.22	150.34	258.48	181.21	231.27	184.24	264.90	196.17	243.74	293.39	353.85	340.07	339.00	202.38	385.38	189.82	205.17
Oct-Dec	246.82	214.38	215.54	377.12	259.59	260.96	142.09	267.04	206.82	222.09	193.90	250.87	192.37	225.24	288.67	342.48	275.04	337.80	208.00	366.81	197.69	-
Jan-Mar	277.76	235.44	268.90	337.21	293.31	279.13	152.61	228.44	209.77	197.82	230.45	292.74	196.47	233.84	297.57	334.09	298.80	307.75	203.47	317.94	236.62	-
Apr-Jun	299.34	273.65	283.77	340.04	334.31	295.80	175.90	224.78	242.76	176.87	231.06	311.95	232.28	265.71	356.06	377.26	289.76	322.98	211.61	340.12	288.06	-
2023-24																						
Jul-Sep	315.12	261.66	291.07	317.15	376.13	284.23	185.20	221.54	268.21	216.28	243.48	331.95	206.16	316.17	351.17	384.48	324.07	353.99	173.27	355.09	290.12	-
Oct-Dec	358.10	284.31	339.43	285.24	387.04	294.39	209.74	240.97	286.19	258.25	252.55	387.19	220.77	312.23	347.37	385.81	335.30	365.76	198.87	330.35	308.27	-
Jan-Mar	346.85	281.91	323.99	287.68	372.68	286.98	215.96	261.63	283.98	272.77	248.40	373.73	233.20	316.67	339.70	382.06	342.26	327.80	191.59	358.42	303.96	-
Apr-Jun	337.41	249.37	298.85	292.72	373.79	314.45	216.59	255.62	292.29	288.82	242.53	365.61	253.17	322.39	314.02	373.74	345.77	320.49	186.13	334.60	292.05	-
2024-25																						
Jul-Sep	344.58	261.05	354.18	298.72	387.45	325.70	230.55	236.06	288.54	290.02	262.33	360.17	264.21	330.31	328.23	378.48	353.96	329.60	191.70	337.18	290.78	-
Oct-Dec	379.86	298.79	409.03	320.70	394.65	384.49	245.79	247.82	313.48	297.53	287.15	397.54	255.49	336.10	329.63	388.58	363.12	331.42	210.31	339.82	307.13	-
Jan-Mar	352.28	246.15	332.89	375.44	326.17	356.55	260.74	214.87	299.08	309.81	252.08	379.55	274.99	351.07	354.75	404.66	337.39	386.59	202.99	343.52	337.45	-
Apr-Jun	326.13	234.9	297.95	363.88	321.21	296.2	240.29	214.05	262.91	294.05	294.05	353.15	272.29	343.37	336.37	389.11	262.71	365.06	192.9	341.85	333.06	0

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/Ve g.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographi c Med. Surg. Instruments	Arm & Ammunition & Parts	Misc- Manufact. used Article	Art Work, Collector Prices & Antique
2019-20	125.81	128.65	115.55	113.34	127.77	114.06	126.94	118.96	114.60	130.61	134.03	142.49	134.57	151.04	127.81	135.59	139.31	112.96	122.28	121.68	157.09	96.93
2020-21	163.52	142.77	135.00	166.42	147.77	114.06	139.15	130.51	137.76	213.21	140.02	155.88	151.75	159.84	189.00	168.31	279.17	125.29	124.74	198.16	210.48	112.61
2021-22	241.09	155.94	173.99	272.01	168.11	243.30	177.53	171.45	198.32	332.63	193.41	209.65	192.94	244.69	202.86	225.42	360.82	180.66	126.56	289.73	245.47	116.10
2022-23	237.99	197.23	219.50	282.51	219.61	282.84	184.32	173.00	155.14	251.99	244.55	220.56	205.00	257.72	200.28	227.89	270.19	157.45	138.12	258.73	254.24	140.27
2023-24	272.50	256.50	233.34	287.83	294.41	307.37	238.91	210.30	192.43	286.35	276.02	273.90	221.46	267.99	250.87	276.26	282.53	242.77	213.85	274.27	281.56	214.48
2020-21																						
Jul-Sep	137.58	138.93	129.17	129.42	142.66	96.85	130.93	116.21	129.00	146.52	146.49	151.11	196.45	157.25	129.45	156.14	195.35	121.37	128.12	164.54	221.83	100.20
Oct-Dec	155.36	151.98	127.43	151.23	150.65	99.69	131.63	124.70	138.51	191.15	136.53	150.48	195.44	158.99	225.06	157.24	269.23	139.30	132.54	131.84	192.89	134.86
Jan-Mar	172.76	142.98	140.09	182.13	157.00	122.45	131.77	133.01	116.20	231.34	130.19	157.65	106.78	171.99	233.72	175.81	311.62	116.78	130.61	229.13	209.77	105.92
Apr-Jun	188.36	137.21	143.31	202.90	140.79	137.24	162.26	148.13	167.33	283.81	146.88	164.27	108.32	151.15	167.78	184.06	340.48	123.68	107.69	267.11	217.45	109.47
2021-22																						
Jul-Sep	218.28	136.37	154.40	227.51	155.48	176.87	173.78	153.62	208.24	330.35	169.81	178.02	117.96	174.86	166.83	209.58	391.07	148.12	132.08	302.50	230.18	96.91
Oct-Dec	231.42	154.39	168.63	258.91	166.99	192.36	176.74	164.61	210.60	291.25	183.59	194.08	195.24	236.46	202.90	227.44	387.55	183.37	133.35	280.53	245.18	88.09
Jan-Mar	223.89	170.15	175.08	284.16	163.84	217.94	158.96	169.82	185.81	345.10	200.16	216.72	221.12	279.66	206.56	217.30	314.52	173.38	129.23	314.88	249.17	114.59
Apr-Jun	290.79	162.83	197.87	317.46	186.12	386.05	200.62	197.74	188.62	363.82	220.06	249.77	237.44	287.78	235.15	247.37	350.16	217.76	111.57	261.02	257.37	164.82
2022-23																						
Jul-Sep	256.64	177.43	227.78	317.86	193.72	302.42	194.81	202.39	205.45	287.96	264.21	235.11	198.47	288.62	209.57	236.96	284.78	201.45	126.70	291.36	271.60	136.46
Oct-Dec	234.60	175.74	214.68	293.30	199.69	281.17	181.02	157.18	158.71	278.79	251.81	220.15	183.00	246.10	207.20	224.82	264.39	149.87	134.15	293.17	261.71	138.51
Jan-Mar	229.93	200.90	223.75	268.09	235.27	275.98	175.49	163.59	124.58	223.65	235.08	212.08	193.46	232.54	180.35	225.05	259.72	141.49	146.33	212.91	266.62	138.73
Apr-Jun	230.78	234.84	211.78	250.78	249.74	271.80	185.97	168.85	131.82	217.55	227.08	214.88	245.37	263.63	203.98	224.72	271.85	136.98	145.30	237.49	217.02	147.37
2023-24																						
Jul-Sep	249.69	248.89	197.08	281.11	298.75	280.12	200.40	212.91	181.43	293.13	289.15	244.58	232.68	269.93	253.76	252.90	265.22	220.32	181.42	287.37	278.85	217.47
Oct-Dec	278.90	258.60	241.48	287.58	279.12	317.73	249.13	222.10	199.47	284.53	262.51	266.12	248.72	272.45	246.64	273.22	295.76	244.04	226.57	292.51	285.37	223.69
Jan-Mar	272.61	250.77	232.43	284.13	297.71	304.36	243.26	198.23	189.44	275.54	285.72	289.47	205.42	265.62	248.93	282.23	279.60	243.06	215.72	255.04	278.23	213.61
Apr-Jun	288.81	267.73	262.35	298.50	302.06	327.26	262.86	207.96	199.38	292.20	266.71	295.43	199.02	263.98	254.15	296.68	289.55	263.64	231.70	262.18	283.78	203.16
2024-25																						
Jul-Sep	264.57	260.25	247.70	291.95	296.73	285.56	238.98	191.85	154.98	284.75	265.85	284.84	161.15	280.02	250.58	284.07	278.33	204.38	249.98	285.71	273.80	189.40
Oct-Dec	283.73	276.99	265.27	348.92	266.41	296.52	246.01	200.51	154.03	310.10	268.73	287.60	184.95	290.98	278.78	336.51	300.71	237.06	236.49	294.09	289.46	235.80
Jan-Mar	291.51	290.75	257.34	393.25	280.15	257.46	249.52	198.10	142.85	312.76	262.77	342.41	159.88	300.45	288.77	369.08	360.02	220.02	270.53	336.73	339.67	240.78
Apr-Jun	312.50	324.91	284.60	395.87	297.09	259.84	306.99	204.79	158.71	332.73	273.73	356.65	205.81	331.30	309.21	419.83	375.28	254.46	260.11	308.73	359.21	243.14

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Vegetable Products, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibre Cellulose Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbrella	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./ Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufactured Article	Art Work, Collector Prices & Antique
2019-20	106.12	98.89	101.91	110.42	78.34	100.24	149.57	177.29	82.66	104.15	46.86	108.79	114.68	142.87	62.28	116.19	211.51	157.74	109.43	70.99	113.74	85.20
2020-21	111.70	107.34	107.68	131.04	98.38	90.97	222.36	218.29	95.94	135.58	62.35	108.31	140.10	144.90	109.87	172.89	159.12	190.10	58.70	39.75	180.69	-
2021-22	119.07	97.76	109.49	137.61	133.80	109.83	225.89	162.57	120.44	71.39	125.67	114.46	158.11	182.98	79.52	180.55	100.80	138.71	80.93	23.48	231.04	0.80
2022-23	125.60	123.36	106.00	99.67	111.09	95.87	314.65	146.66	112.86	123.99	97.77	118.63	195.16	172.37	148.38	293.65	163.21	189.98	131.10	58.26	277.47	-
2023-24	148.24	131.14	169.61	68.04	105.68	119.40	328.53	243.68	98.47	162.44	106.00	137.74	182.79	217.75	143.78	215.01	229.98	242.65	164.62	63.88	350.69	-
2020-21																						
Jul-Sep	101.76	90.61	73.37	148.52	79.43	92.83	180.42	156.58	83.76	172.73	54.68	106.45	126.73	138.38	137.88	142.50	174.70	138.90	64.35	21.59	152.77	-
Oct-Dec	118.29	132.48	121.70	142.28	97.92	92.77	206.17	356.50	81.69	122.55	65.90	113.06	159.06	137.07	155.76	190.18	123.77	229.34	53.80	42.26	188.24	-
Jan-Mar	115.94	108.15	130.12	102.98	112.29	80.70	267.12	181.80	104.32	117.20	60.05	108.82	150.31	159.15	95.38	196.17	99.16	193.09	61.25	25.47	180.49	-
Apr-Jun	110.82	98.09	105.54	130.38	103.87	97.59	235.72	178.29	113.98	129.85	68.76	104.93	124.30	145.01	50.45	162.70	238.85	199.06	55.39	69.68	201.26	-
2021-22																						
Jul-Sep	101.76	90.61	73.37	148.52	79.43	92.83	180.42	156.58	83.76	172.73	54.68	106.45	126.73	138.38	137.88	142.50	174.70	138.90	64.35	21.59	152.77	-
Oct-Dec	118.29	132.48	121.70	142.28	97.92	92.77	206.17	356.50	81.69	122.55	65.90	113.06	159.06	137.07	155.76	190.18	123.77	229.34	53.80	42.26	188.24	-
Jan-Mar	115.94	108.15	130.12	102.98	112.29	80.70	267.12	181.80	104.32	117.20	60.05	108.82	150.31	159.15	95.38	196.17	99.16	193.09	61.25	25.47	180.49	-
Apr-Jun	110.82	98.09	105.54	130.38	103.87	97.59	235.72	178.29	113.98	129.85	68.76	104.93	124.30	145.01	50.45	162.70	238.85	199.06	55.39	69.68	201.26	-
2022-23																						
Jul-Sep	116.48	100.69	93.07	156.90	126.99	64.66	243.69	126.27	129.17	88.81	137.71	115.76	205.17	133.20	170.55	105.18	206.45	110.55	117.45	48.46	239.75	-
Oct-Dec	128.26	114.94	109.13	130.87	132.69	95.46	320.66	97.51	114.32	179.77	101.00	113.41	179.83	195.84	173.40	579.79	100.19	171.43	118.68	13.28	297.02	-
Jan-Mar	129.52	132.09	122.94	58.40	112.18	109.92	365.74	143.16	101.28	87.13	71.74	117.85	219.41	176.20	100.59	302.73	222.81	290.96	142.01	64.27	282.35	-
Apr-Jun	129.02	145.70	98.87	52.52	72.49	113.45	326.03	219.69	106.66	140.25	80.61	135.26	176.21	184.23	148.99	186.91	123.38	186.96	146.27	107.04	290.74	-
2023-24																						
Jul-Sep	146.12	102.74	147.66	89.24	78.19	107.77	336.60	264.37	121.01	163.08	81.63	141.58	202.97	202.25	114.68	236.63	299.64	198.86	177.58	65.30	327.75	-
Oct-Dec	151.24	149.56	180.99	68.11	122.55	130.09	305.69	248.18	94.93	179.45	115.77	137.92	170.11	235.24	224.09	238.64	164.60	269.92	156.28	61.11	334.88	-
Jan-Mar	147.21	142.06	190.66	51.97	105.05	120.35	309.95	263.57	87.75	149.26	114.43	131.18	200.96	232.22	121.10	184.01	196.12	251.05	152.84	80.96	388.09	-
Apr-Jun	148.39	130.19	159.11	62.85	116.92	119.38	361.89	198.61	90.19	157.97	112.17	140.29	157.11	201.28	115.25	200.76	259.55	250.78	171.77	48.16	352.04	-
2024-25																						
Jul-Sep	147.02	118.67	144.91	54.69	84.42	106.01	304.37	285.75	98.47	152.16	130.03	145.05	171.98	183.12	137.46	208.21	203.82	241.66	154.37	156.89	395.81	-
Oct-Dec	147.47	148.36	146.72	87.81	122.99	128.20	312.74	244.12	91.04	164.57	123.23	141.47	186.43	175.24	123.73	191.96	208.44	265.74	147.29	90.31	330.94	-
Jan-Mar	154.35	148.82	144.95	67.50	101.19	135.51	357.36	261.48	91.25	170.59	117.95	152.85	182.09	184.31	163.91	206.12	224.52	269.74	174.65	97.33	304.72	-
Apr-Jun	135.33	129.01	107.25	73.10	75.83	118.98	306.48	265.01	99.32	177.13	186.32	135.81	143.41	150.42	153.10	170.97	244.73	324.61	169.88	73.84	286.77	-

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/Ve g.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footware, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufac t. used Article	Art Work, Collector Prices & Antique
2019-20	105.42	60.56	117.52	109.84	106.33	100.94	103.41	93.71	88.35	78.55	87.75	74.30	59.46	66.12	70.54	87.33	145.80	59.26	210.35	216.78	49.50	168.43
2020-21	112.37	58.31	126.05	111.77	150.11	109.24	144.31	125.79	88.51	73.84	92.90	111.40	72.08	95.81	137.52	82.84	94.85	84.68	430.48	580.97	68.00	158.19
2021-22	125.71	70.69	105.76	101.28	176.84	118.00	190.01	127.09	81.55	72.87	96.38	111.79	51.01	77.08	132.24	90.14	68.01	244.25	396.59	1,513.78	124.44	57.11
2022-23	103.25	50.56	108.33	138.28	119.97	99.38	171.36	118.96	99.75	58.77	92.17	122.50	41.80	60.22	114.58	74.99	70.29	63.90	250.20	397.37	97.84	269.62
2023-24	129.07	48.96	132.95	117.94	135.50	106.01	189.31	147.76	180.04	65.98	85.31	100.54	76.37	116.76	86.55	92.49	150.72	109.99	314.08	533.04	118.31	152.83
2020-21																						
Jul-Sep	104.09	43.71	126.53	132.83	119.47	108.23	116.01	124.34	63.72	63.15	72.75	87.22	33.58	72.42	92.36	79.54	95.91	68.62	304.29	148.29	48.34	98.58
Oct-Dec	112.29	58.57	125.96	93.57	219.65	109.30	140.31	128.19	89.68	79.80	99.61	119.63	84.81	103.11	46.64	84.85	106.10	74.22	300.38	840.72	71.91	118.20
Jan-Mar	110.84	83.52	122.81	113.67	136.04	101.91	151.74	128.75	112.29	76.51	102.01	127.78	112.44	96.14	63.90	88.84	96.11	102.34	190.76	1,000.78	74.79	148.29
Apr-Jun	122.25	47.43	128.90	107.00	125.30	117.50	169.18	121.88	88.34	75.89	97.23	110.99	57.49	111.57	347.19	78.13	81.29	93.54	926.49	334.09	76.96	267.68
2021-22																						
Jul-Sep	125.91	70.06	131.89	106.59	196.36	111.38	152.99	124.73	64.15	59.95	93.27	118.66	80.99	105.72	91.42	89.28	84.63	139.82	974.77	817.75	92.65	14.24
Oct-Dec	125.91	81.71	110.49	110.25	201.17	138.60	221.88	133.96	81.86	78.14	95.23	114.51	50.71	83.96	97.09	98.23	74.27	112.12	215.24	1,163.20	237.77	25.04
Jan-Mar	106.15	78.25	96.02	97.81	153.79	98.89	205.29	128.12	96.99	94.32	98.44	94.65	46.17	67.82	249.31	88.78	60.72	124.51	173.16	1,898.18	115.56	177.98
Apr-Jun	144.87	52.73	84.63	90.46	156.06	123.14	179.89	121.53	83.20	59.09	98.56	119.33	26.16	50.83	91.14	84.25	52.41	600.53	223.21	2,175.99	51.79	11.18
2022-23																						
Jul-Sep	101.93	39.64	115.16	134.51	127.89	99.35	172.17	112.55	56.06	43.09	92.13	105.79	32.30	58.63	155.66	81.19	49.83	113.66	242.95	255.83	68.74	469.33
Oct-Dec	98.90	76.62	108.51	125.91	141.69	91.36	172.25	128.61	108.93	62.01	98.60	126.35	52.62	82.65	65.70	71.82	57.78	51.53	257.26	47.98	128.28	368.09
Jan-Mar	93.83	46.57	119.40	146.28	111.82	88.87	149.16	108.57	129.57	83.53	89.74	132.86	44.94	57.86	129.28	73.67	52.25	42.19	208.00	208.86	115.29	220.85
Apr-Jun	118.33	39.41	90.24	146.43	98.47	117.94	191.86	126.09	104.45	46.46	88.19	125.01	37.33	41.72	107.68	73.27	121.29	48.20	292.58	1,076.78	79.04	20.24
2023-24																						
Jul-Sep	134.18	42.27	152.66	137.37	135.55	100.23	213.37	154.43	237.21	66.40	91.22	119.17	65.52	124.44	107.18	103.16	131.58	109.42	479.46	203.57	106.33	337.41
Oct-Dec	124.21	53.10	124.69	107.17	136.35	111.73	182.36	137.95	167.03	80.67	92.80	98.01	72.29	119.45	86.12	88.42	136.77	101.59	268.80	613.14	103.29	128.83
Jan-Mar	115.12	50.28	148.64	116.62	127.03	101.19	172.08	151.38	174.40	55.31	86.07	90.22	86.44	85.57	76.29	92.94	104.46	92.77	244.98	568.11	132.88	24.85
Apr-Jun	142.75	50.18	105.79	110.60	143.08	110.90	189.42	147.29	141.52	61.56	71.16	94.74	81.21	137.59	76.62	85.43	230.07	136.19	263.06	747.33	130.75	120.24
2024-25																						
Jul-Sep	147.48	30.35	99.00	120.45	170.82	108.64	184.78	176.91	266.91	59.56	85.54	111.33	139.98	149.14	188.74	95.15	244.06	148.26	196.06	844.38	103.94	27.61
Oct-Dec	153.11	39.83	155.81	117.49	145.05	105.17	181.65	192.73	251.00	54.28	88.03	156.35	169.68	202.63	114.29	95.85	233.56	151.13	201.99	423.61	126.03	159.50
Jan-Mar	163.40	41.05	161.49	140.16	162.19	118.70	195.75	183.23	351.96	63.91	92.75	150.18	187.76	193.79	133.55	100.62	252.41	172.38	219.58	488.86	142.96	120.24
Apr-Jun	164.08	63.59	105.76	112.23	153.16	119.85	210.77	186.24	270.56	57.91	94.66	112.95	138.10	154.70	122.61	94.13	307.49	145.93	158.75	340.45	120.67	118.71

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

	Billion Rupees				
	Jun-24	Sep-24 ^R	Dec-24 ^R	Mar-25 ^R	Jun-25 ^P
I. Government Domestic Debt	47,160.2	47,536.4	49,883.3	51,517.9	54,471.3
II. Government External Debt	21,753.6	22,034.2	21,764.1	22,170.1	23,416.9
III. Debt from IMF	2,332.1	2,568.0	2,365.8	2,319.0	2,629.8
IV. External Liabilities ¹	3,265.6	3,344.7	3,261.9	3,312.4	3,392.3
V. Private Sector External Debt	5,467.0	5,466.9	5,408.1	4,932.2	5,019.9
VI. PSEs External Debt	2,068.1	2,041.9	2,034.2	2,127.5	2,200.5
VII. PSEs Domestic Debt	2,105.0	2,089.2	2,068.2	2,106.8	2,015.6
VIII. Commodity Operations ²	1,378.3	1,139.5	1,163.1	1,075.2	1,066.5
IX. Intercompany External Debt from Direct Investor abroad	1,592.2	1,674.6	1,617.6	1,611.3	1,638.5
A. Gross Public Debt (sum I to III)	71,245.9	72,138.5	74,013.2	76,007.0	80,518.0
B. Total Debt of the Government - FRDLA Definition³	65,104.7	64,100.4	67,065.6	69,223.4	73,270.7
C. Total External Debt & Liabilities (sum II to VI+IX)	36,478.6	37,130.4	36,451.7	36,472.5	38,297.8
As percent of GDP					
<i>Gross Public Debt</i>	67.8				70.2
<i>Total Debt of the Government - FRDLA Definition</i>	61.9				63.9
<i>Total External Debt & Liabilities</i>	34.7				33.4
<i>Government Domestic Debt</i>	44.9				47.5
<u>Memorandum Items</u>	FY24				FY25
Government Deposits with the banking system ⁵	6,141.3	8,038.1	6,947.6	6,783.6	7,247.3
X. Consolidation adjustment ⁶	1,664.7	1,657.6	1,615.5	1,375.4	1,654.2
Total Debt and Liabilities (sum I to IX less X)	85,457.5	86,237.9	87,950.8	89,797.0	94,197.1
Total Debt and Liabilities (As percent of GDP)	81.3				82.1
US Dollar, last day average exchange rates	278.3668	277.7488	278.5672	280.1721	283.7493

Source: Statistics and Data Services Department, SBP

5.2 Pakistan's Debt and Liabilities Profile

Billion Rupees

	Q1-FY25	Q2-FY25	Q3-FY25	Q4-FY25 ⁵
Pakistan's Total Debt and Liabilities (I +II)⁵	86,237.9	87,950.8	89,797.0	94,197.1
I. Pakistan's Total Debt (A+B+C)	83,411.2	85,141.3	86,784.7	91,392.5
A. Government Domestic Debt	47,536.4	49,883.3	51,517.9	54,471.3
B. PSEs Domestic Debt	2,089.2	2,068.2	2,106.8	2,015.6
C. External Debt (a+b+c+d)	33,785.6	33,189.8	33,160.1	34,905.5
a) Government External Debt	22,034.2	21,764.1	22,170.1	23,416.9
b) Non-government External Debt	7,508.8	7,442.3	7,059.6	7,220.4
c) Country's Debt from IMF	2,568.0	2,365.8	2,319.0	2,629.8
d) Inter Company Ext. Debt from direct investor abroad	1,674.6	1,617.6	1,611.3	1,638.5
II. Total Liabilities (D+E)	4,484.2	4,425.0	4,387.6	4,458.8
D. External Liabilities ¹	3,344.7	3,261.9	3,312.4	3,392.3
E. Domestic Liabilities ²	1,139.5	1,163.1	1,075.2	1,066.5
	Jul-Sep FY25	Jul-Dec FY25	Jul-Mar FY25	Jul-Jun FY25 ⁵
Total Debt and Liabilities Servicing (III+IV+V)	2,139.7	6,956.6	9,142.5	13,152.9
III. Principal Repayment of External Debt and Liabilities (e+f+g+h) ³	594.2	1,368.6	2,081.7	3,465.2
(a) Government External debt and Liabilities	409.2	920.8	1,182.3	2,230.9
(b) Non-government External debt	69.0	219.9	567.9	808.9
(c) Country's Debt from IMF	116.0	227.8	331.5	425.4
(d) Monetary Authorities external Liabilities	-	-	-	-
IV. Interest Payment on debt (i+j+k)	1,483.4	5,479.8	6,888.5	9,460.2
(i) Government Domestic Debt	1,141.3	4,766.8	5,860.2	8,077.3
(j) PSE Debt	-	-	-	-
(k) External Debt	342.1	713.0	1,028.3	1,382.9
Government External debt	193.4	425.3	611.0	841.6
Non-government External debt	97.0	191.5	287.4	379.3
Country's Debt from IMF	51.7	96.3	130.0	162.0
V. Interest Payment on Liabilities (l+m)	62.1	108.3	172.2	227.5
(l) External Liabilities	31.7	47.1	81.7	108.7
(m) Domestic Liabilities	30.4	61.2	90.5	118.8
Memorandum Item				
Servicing (Principal) Short Term	32.5	38.8	73.2	95.8
a) Government External Debt	27.8	27.8	55.7	69.9
b) PSEs Non-Guaranteed Debt	-	-	-	-
d) Private Non-Guaranteed Debt	4.6	10.9	17.4	25.9
Consolidation adjustment (with reference to on-lending to GOP) ⁴	1,657.6	1,615.5	1,375.4	1,654.2
US Dollar, last day Weighted Average Customer (WAC) Exchange Rates	277.7488	278.5672	280.1721	283.7493

Source: Statistics and Data Services Department, SBP

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

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

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

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

Notes:

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

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

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

4. 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>

5. As part of annual revision of IIP 2020, data from Dec 31, 2020 to Dec 31, 2021 has been revised.

5.3 Government Domestic Debt and Liabilities

(End period Stock)

Billion Rupees

Debt Instruments	FY23	FY24	2024	2025							
			Aug	Jan	Feb	Mar	Apr	May	Jun	Jul ^R	Aug ^P
I. Permanent Debt (1+2+3+4)	26,021.5	33,656.2	34,104.9	38,554.4	39,431.8	40,563.8	41,157.6	42,255.3	42,249.1	42,749.7	41,883.5
1. Market Loans	2.8	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	2.8
Provincial Governments	-	-	-	-	-	-	-	-	-	-	-
2. Federal Government Bonds	25,161.2	32,793.3	33,239.5	37,679.8	38,554.7	39,684.8	40,276.7	41,372.7	41,363.8	41,861.6	40,992.7
GOP Ijara Sukuk	3,150.6	4,766.2	4,782.2	5,838.5	5,930.1	5,996.6	5,879.9	6,003.8	6,187.1	6,049.5	6,192.5
Bai-Muajjal of Sukuk	-	-	65.0	65.0	65.0	65.0	78.0	131.7	160.7	245.4	245.4
Pakistan Investment Bonds (PIBs)**	22,009.3	28,025.8	28,391.1	31,775.0	32,558.3	33,621.9	34,317.5	35,235.9	35,014.8	35,565.4	34,553.5
Others	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
3. Prize Bonds¹	382.5	385.1	387.6	396.8	399.4	401.2	403.1	404.9	407.5	410.4	413.0
4. SBP's on-lending to GOP against SDRs allocation⁷	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9
II. Floating Debt	9,335.3	10,247.6	10,961.4	8,352.3	8,230.7	7,860.2	8,328.4	8,135.7	8,758.9	8,728.0	8,654.4
Bai Muajjal ²	0.0	0.0	0.0	0.0	0.0	0.0	2.5	2.5	2.5	2.5	2.5
Market Treasury Bills	9,269.2	10,167.3	10,876.6	8,259.1	8,136.2	7,764.7	8,229.5	8,035.5	8,638.5	8,612.5	8,538.7
MTBs for Replenishment of Cash ³	66.1	80.4	84.8	93.1	94.4	95.5	96.4	97.7	117.8	113.0	113.2
Outright Sale of MRTBs to Banks	-	-	-	-	-	-	-	-	-	-	-
III. Unfunded Debt	2,926.5	2,798.7	2,818.9	2,896.0	2,913.8	2,935.3	2,963.1	2,992.8	3,021.0	3,061.7	3,089.8
Saving Schemes (Net of Prize Bonds)	2,818.5	2,707.8	2,729.6	2,814.4	2,835.2	2,861.1	2,889.9	2,915.6	2,942.4	2,983.9	3,010.6
Postal Life Insurance	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2
GP Fund*	60.8	43.7	42.1	34.3	31.3	27.0	26.0	30.0	31.4	30.6	32.1
IV. Foreign Currency Loans⁴	383.8	373.6	373.8	374.4	375.3	95.8	11.8	11.9	380.4	377.2	379.5
V. Naya Pakistan Certificates⁵	142.7	84.1	80.0	66.5	70.1	62.7	62.1	64.2	61.9	71.4	65.8
Government Domestic Debt (I+II+III+IV+V)	38,809.8	47,160.2	48,339.0	50,243.5	51,021.7	51,517.9	52,523.0	53,459.9	54,471.3	54,988.2	54,073.0
Government Domestic Liabilities⁵	845.0	563.5	309.0	288.8	262.8	221.4	219.6	215.9	216.0	216.2	202.3
Government Domestic Debt and Liabilities	39,654.8	47,723.7	48,648.0	50,532.3	51,284.5	51,739.2	52,742.6	53,675.8	54,687.3	55,204.3	54,275.2

Source: Statistics and Data Services Department, SBP

Notes:

1. Includes Premium Prize Bonds (Registered)

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

3. Includes SBP BSC, NIBAF and PSPC T-bills holding of Rs 51.5009 Billion.

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

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

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

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

*Source: Ministry of Finance (Budget Wing)

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

5.4 Pakistan's External Debt and Liabilities-Outstanding

Million US Dollars							
ITEM	30-Jun-22	30-Jun-23	30-Jun-24	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25 ^a
A. Public External debt (1+2+3)	99,972.2	94,881.3	98,256.2	100,619.4	98,330.9	99,230.1	103,749.9
1. Government External debt	81,941.0	76,926.2	78,147.4	79,331.4	78,128.6	79,130.3	82,526.6
i) Long term (>1 year)	80,591.9	76,765.9	77,387.6	78,454.1	77,016.3	78,180.8	81,787.5
Paris club	9,231.8	7,901.1	6,474.4	6,990.1	5,745.8	5,943.3	6,004.6
Multilateral	34,022.8	37,363.1	39,248.0	39,903.1	39,663.7	40,468.2	42,480.1
Other bilateral	18,053.3	17,572.3	18,552.4	18,228.0	17,908.9	17,860.2	18,038.9
Euro/Sukuk global bonds	8,800.0	7,800.0	6,800.0	6,800.0	6,800.0	6,800.0	6,800.0
Military debt	-	-	-	-	-	-	-
Commercial loans/credits	9,481.2	5,563.8	5,490.3	5,599.7	5,774.7	5,849.6	7,156.3
Local Currency Securities (PIBs)	5.1	3.5	23.7	31.6	58.8	58.5	78.0
Saudi fund for development. (SFD)	-	-	-	-	-	-	-
NBP / BOC deposits / PBC*	44.8	27.7	14.9	12.9	9.6	6.8	4.6
NPC*	953.0	534.3	783.9	888.8	1,054.8	1,194.2	1,225.1
ii) Short term (<1 year)	1,349.1	160.3	759.8	877.3	1,112.2	949.4	739.2
Multilateral*	1,327.1	160.3	250.0	212.2	389.6	425.7	552.3
Local Currency Securities (TBills)	22.0	0.0	509.8	665.1	722.6	523.7	186.8
Commercial loans/credits	-	-	-	-	-	-	-
2. From IMF	6,896.8	7,124.0	8,377.6	9,245.7	8,492.8	8,277.2	9,268.0
i) Federal government	4,195.1	5,369.1	4,515.7	4,406.9	4,036.1	3,877.7	3,783.5
ii) Central bank	2,701.7	1,754.9	3,862.0	4,838.8	4,456.6	4,399.5	5,484.5
3. Foreign exchange liabilities	11,134.3	10,831.2	11,731.2	12,042.3	11,709.5	11,822.7	11,955.3
i) Central bank deposits	2,700.0	2,700.0	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)	4,535.3	4,224.9	4,169.6	4,360.4	4,181.0	4,222.0	4,221.5
iv) Allocation of SDR ¹	3,897.3	3,904.0	3,860.8	3,981.2	3,827.9	3,900.0	4,033.0
v) Nonresident LCY deposits with central bank	1.8	2.2	0.8	0.7	0.7	0.7	0.8
B. Public sector enterprises (PSEs)	8,156.9	7,500.0	7,429.5	7,351.5	7,302.5	7,593.4	7,755.0
a. Guaranteed debt	7,083.3	6,618.9	6,922.6	6,844.6	6,795.5	7,086.4	7,248.2
Paris club	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-
Other bilateral	6,533.5	6,113.6	6,463.6	6,420.0	6,394.7	6,685.6	6,871.3
Commercial loans	549.8	505.3	459.0	424.5	400.8	400.8	376.8
Sandak metal bonds	-	-	-	-	-	-	-
b. Non-guaranteed debt	1,073.5	881.1	507.0	507.0	507.0	507.0	506.8
i) Long term (>1 year)	183.1	76.4	7.0	7.0	7.0	7.0	6.8
ii) Short term (<1 year)	390.5	304.7	-	-	-	-	-
iii) non-guaranteed bonds	500.0	500.0	500.0	500.0	500.0	500.0	500.0
C. Banks	5,731.4	6,469.5	7,059.2	7,077.4	7,203.0	5,667.8	6,215.4
a. Borrowing	2,639.3	3,720.5	3,889.1	3,900.8	3,894.0	2,158.0	2,491.9
i) Long term (>1 year)	-	1,300.0	1,300.0	1,300.0	1,300.0	300.0	-
i) Public sector	-	-	-	-	-	-	-
ii) Private sector	-	1,300.0	1,300.0	1,300.0	1,300.0	300.0	-
ii) Short term (<1 year) ²	2,639.3	2,420.5	2,589.1	2,600.8	2,594.0	1,858.0	2,491.9
i) Public sector	74.6	63.9	81.6	106.2	63.7	80.6	119.2
ii) Private sector	2,564.7	2,356.6	2,507.4	2,494.6	2,530.3	1,777.4	2,372.7
b. Nonresident deposits (LCY & FCY)	3,092.1	2,593.8	3,073.3	3,074.3	3,208.7	3,426.7	3,567.4
i) Public sector	93.7	95.7	106.4	116.0	118.4	149.7	126.8
ii) Private sector	2,998.4	2,498.1	2,966.9	2,958.4	3,090.4	3,277.0	3,440.6
c. Other Liabilities	-	155.1	96.9	102.3	100.3	83.1	156.2
D. Private Sector	12,361.0	12,746.6	12,580.2	12,605.6	12,210.9	11,936.2	11,475.8
a. Guaranteed debt	-	-	-	-	-	-	-
b. Non-guaranteed debt	12,361.0	12,746.6	12,580.2	12,605.6	12,210.9	11,936.2	11,475.8
i. Loans	10,623.8	9,831.0	10,384.1	10,252.2	9,833.8	9,628.7	9,135.9
i) Long term (>1 year)	10,280.1	9,639.6	10,157.6	10,042.3	9,581.8	9,372.8	8,907.3
ii) Short term (<1 year)	343.6	191.4	226.6	209.9	252.0	255.9	228.5
ii) non-guaranteed bonds	-	-	-	-	-	-	-
iii) Trade credits	1,320.1	2,343.0	1,302.5	1,302.5	1,440.6	1,440.6	1,440.6
iv) Other debt liabilities³	417.1	572.7	893.5	1,050.8	936.5	867.0	899.4
E. Debt liabilities to direct investors - Intercompany debt	4,098.1	4,544.2	5,719.9	6,029.4	5,807.0	5,751.2	5,774.5
Total external debt & liabilities (A+B+C.a.i.+C.a.ii.+C.b.i)	130,319.5	126,141.6	131,045.0	133,683.3	130,854.3	130,178.8	134,970.7
Memorandum Items							
Public external debt - excluding foreign exchange liabilities (A.1+A.2 Excl. TBills & PIBs)	88,810.8	84,046.6	85,991.6	87,880.4	85,839.9	86,825.2	91,529.8
Public debt including PSEs (A+B+C.a.i.+C.a.ii.+C.b.i)	108,297.4	102,540.9	105,873.8	108,193.0	105,815.4	107,053.8	111,750.8
Official liquid reserves⁴	9,932.0	4,514.4	9,463.1	10,805.9	11,805.2	10,712.5	14,579.9

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 rupee.

3. Other debt liabilities of others sector in IIP statement.

4. Includes cash foreign currency and excludes CRR.

Notes:

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

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

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

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

4. As part of annual revision of IIP, data from 31-Dec-2021 to 31-Dec-2022 has been revised.

5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

ITEM	FY24	FY25	Apr-Jun 24	Jul-Sep 24	Oct-Dec 24	Jan-Mar 25	Apr-Jun 25 ^p
1. Public debt (a+b+c)	9,273	9,478	4,102	1,887	2,243	1,307	4,042
a) Government debt	7,630	7,955	3,701	1,470	1,840	936	3,709
Paris club	1,214	894	571	38	588	36	233
Multilateral	1,828	1,970	476	470	524	443	533
Other Bilateral	1,656	957	346	489	346	69	53
Euro/Sukuk global bonds	1,000	-	1,000	-	-	-	-
Local Currency Securities (PIBs)	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-
Commercial loans /credits	1,075	2,664	1,075	200	-	-	2,464
Saudi fund for development, (SFD)	-	-	-	-	-	-	-
NBP/BOC deposits	858	1,470	232	273	382	388	427
b). To IMF	1,643	1,523	402	417	402	371	333
i) Federal government	791	906	204	247	206	244	210
ii) Central bank	851	617	198	169	197	128	123
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
Paris Club	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-
Other bilateral	61	58	-	44	-	14	-
Commercial loans	96	124	35	-	45	-	79
Sandak Metal Bonds	-	-	-	-	-	-	-
3. PSEs non-guaranteed debt	62	-	-	-	-	-	-
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
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

Memorandum Items

Short Term Debt Servicing - Principal(Excluding Item No. 3 below)¹	1,329	343	16	117	23	123	80
1. Government debt	1,328	250	-	100	-	100	50
2. PSEs non-guaranteed debt ¹	-	-	-	-	-	-	-
3. Scheduled banks' borrowing	18,314	43,213	9,096	9,281	11,328	11,432	11,171
<i>Net Flows²</i>	(219)	(97)	272	12	(7)	(736)	634
4. Private non-guaranteed debt	1	93	16	17	23	23	30

Source: Statistics and Data Services Department, SBP

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

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

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

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

5.6 Pakistan's External Debt Servicing-Interest

Million US Dollars during Period

ITEM	FY24	FY25	Apr-Jun 24	Jul-Sep 24	Oct-Dec 24	Jan-Mar 25	Apr-Jun 25 ^p
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	1
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

Source: Statistics and Data Services Department, SBP

Note: T-bills-Treasury Bills, PIBs-Pakistan Investment Bonds, NPC-Naya Pakistan Certificates, NHA-national Highway Authority

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

5.7 Ownership Classification of the Federal Government Debt

Million Rupees								
As on (30 th June)	Debt ¹	H E L D B Y						Intra-Government Debt
		State Bank of Pakistan	Deposit Money Banks	Other Financial Institutions	International Institutions	Foreign Governments and Banks	Others	
2000	2,790,632	540,169	242,548	48,461	656,157	517,293	786,004	41,939
2001	3,127,300	614,689	249,761	63,335	772,558	592,503	834,454	45,988
2002	2,699,897	317,577	416,679	79,453	576,066	408,868	901,254	56,864
2003	2,846,031	109,725	599,323	98,793	415,954	612,774	1,009,462	41,103
2004	3,477,022	133,196	634,213	33,887	809,193	779,054	1,087,479	49,161
2005	3,758,747	331,195	579,376	120,850	925,933	873,123	928,270	53,350
2006	4,183,214	516,583	553,147	109,160	1,009,336	947,448	1,047,540	58,730
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

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

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

5.8 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)

(End Period)

Billion Rupees

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

Source: Statistics and Data Services Department, SBP

¹ Reflects PSEs borrowings from banks for commodity operations.

5.9 National Savings Schemes-Outstanding Amount End Period

SCHEME	FY23	FY24	2025							
			2024							
			Sep	Mar	Apr	May	Jun	Jul	Aug	Sep
A. Accounts (i+ii / 1 to 13)	595,217.1	657,518.9	670,314.2	684,557.8	693,754.1	701,416.0	708,734.3	723,898.6	733,527.1	741,329.3
(i) National Savings Centers	526,356.0	640,236.0	654,470.4	671,162.9	679,787.7	687,495.3	696,075.9	711,608.6	721,074.7	729,031.6
(ii) Post Offices	68,861.1	17,282.9	15,843.8	13,394.9	13,966.4	13,920.7	12,658.4	12,290.1	12,452.4	12,297.7
1- Savings Accounts	74,927.6	84,402.4	93,972.0	95,967.8	98,465.2	99,574.8	102,512.9	107,963.6	110,002.5	110,612.1
2- Khas Deposit Accounts	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6
3- Mahana Amdani Accounts	1,440.6	1,351.0	1,333.4	1,300.9	1,295.0	1,290.0	1,282.7	1,263.3	1,255.2	1,239.8
4- Special Savings Accounts	108,951.3	62,321.2	60,319.4	58,374.9	59,225.4	59,473.7	57,237.0	57,099.6	57,556.1	57,410.8
5- Pensioners Benefit Account	404,352.4	433,957.6	440,787.7	468,861.6	474,297.1	480,127.1	485,757.6	493,769.4	499,609.9	505,562.7
6- Shahada's Family Welfare Account	152.6	188.2	193.7	258.5	277.3	288.1	293.5	297.8	304.6	316.6
7-Sarwa Islamic Savings Account (SISA)	3,808.5	68,896.3	68,017.2	53,792.7	53,984.0	54,222.3	54,944.9	56,559.4	57,460.6	58,748.0
8-Sarwa Islamic Term Account (SITA) 1 Year	508.2	2,147.6	1,538.8	597.2	591.4	588.4	567.8	474.1	470.0	443.7
9-Sarwa Islamic Term Account (SITA) 3 Years	557.7	2,639.1	2,584.2	2,623.4	2,599.7	2,585.1	2,618.8	2,743.8	2,761.3	2,739.1
10-Sarwa Islamic Term Account (SITA) 5 Years	207.6	1,104.6	1,070.5	2,061.6	2,269.3	2,489.7	2,634.6	2,806.2	3,148.6	3,275.6
11-Digital Sarwa Islam.Term Acc. (SITA) 1 Year		105.8	92.7	29.4	24.2	25.4	26.4	25.4	27.9	25.6
12-Digital Sarwa Isla.Term Acc.(SITA) 3 Years		24.7	24.5	45.2	44.4	44.8	54.7	67.0	70.4	71.5
13-Digital Sarwa Isla.Term Acc.(SITA) 5 Years		70.0	69.8	334.3	370.5	396.2	492.9	518.6	549.5	573.3
B. Certificates (i+ii+iii /14 to 25)	2,223,316.7	2,048,338.2	2,071,027.2	2,176,509.8	2,196,099.9	2,214,168.9	2,233,617.8	2,259,759.2	2,277,028.3	2,295,336.0
(i) National Savings Centers	2,131,392.8	1,971,589.9	1,989,080.7	2,094,508.9	2,113,898.9	2,131,589.4	2,150,961.4	2,176,907.2	2,193,836.8	2,212,129.2
(ii) Post Offices	2,256.6	(2,276.3)	(2,351.0)	(2,665.4)	(2,373.7)	(2,379.5)	(2,389.1)	(2,411.5)	(2,353.8)	(2,384.5)
(iii) Banks	89,667.3	79,024.6	84,297.5	84,666.2	84,574.7	84,958.9	85,045.5	85,263.6	85,545.3	85,591.3
14- Defence Savings Certificates	428,194.9	400,407.6	403,684.0	399,586.0	399,128.8	396,684.1	396,512.7	396,043.4	395,976.4	395,727.1
15- National Deposit Certificates	16.6	16.6	16.6	16.5	16.5	16.5	16.5	16.5	16.5	16.5
16- Khas Deposit Certificates	215.9	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	0.5
18- Special Savings Certificates (Registered)	297,576.5	286,049.6	288,148.8	302,078.5	305,592.7	308,011.2	310,908.6	314,374.6	316,739.7	318,521.6
19- Special Savings Certificates (Bearer)	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
20- Regular Income Certificates	461,485.8	264,136.7	260,772.0	295,365.1	303,001.5	310,022.2	316,358.5	324,534.5	329,730.6	335,181.4
21- Behbood Savings Certificate	1,001,003.8	1,040,102.1	1,050,390.2	1,113,002.2	1,126,439.9	1,139,366.1	1,151,350.1	1,167,929.4	1,179,020.6	1,191,538.0
22- Short-Term Savings Certificates (3 Months)	20,958.8	28,978.3	36,016.9	31,755.5	29,424.7	28,772.7	28,265.9	27,803.0	27,371.2	26,676.9
23- Short-Term Savings Certificates (6 Months)	5,621.2	8,342.9	10,350.3	11,777.8	9,990.5	9,293.9	8,989.2	8,393.3	7,831.9	7,856.6
24- Short-Term Savings Certificates (12 Months)	7,970.2	18,199.9	18,677.9	18,317.3	17,699.9	16,974.1	15,841.1	14,824.5	14,265.5	13,380.5
25- Others		1,615.7	2,481.7	4,121.9	4,316.6	4,539.1	4,886.2	5,351.1	5,587.1	5,948.4
C. National Savings Bonds	-	-	-	-	-	-	-	-	-	-
26- 10 Years	-	-	-	-	-	-	-	-	-	-
D. Prize Bonds (27 to 35) *	327,847.6	330,417.9	332,933.6	338,843.5	339,189.8	340,209.5	341,947.1	342,652.5	344,235.3	346,138.2
27- Rs. 100	10,386.0	10,152.5	10,126.1	10,100.7	10,099.9	10,093.2	10,089.2	10,094.5	10,100.3	10,108.9
28- Rs. 200	28,968.4	28,341.1	28,222.0	28,106.0	28,077.3	28,069.2	28,049.7	28,019.7	28,028.1	28,069.1
29- Rs. 750	113,827.9	113,703.5	113,852.6	114,871.1	115,094.7	115,226.3	115,307.3	115,699.4	116,166.2	116,515.5
30- Rs.1,500	168,782.1	173,262.7	175,827.0	181,349.0	181,502.5	182,405.7	184,086.5	184,425.8	185,528.2	187,032.5
31- Rs. 7,500	1,605.9	1,286.7	1,267.4	1,086.1	1,085.9	1,085.8	1,085.5	1,085.3	1,085.2	1,085.1
32- Rs. 15,000	1,869.3	1,502.9	1,477.0	1,312.5	1,311.4	1,311.4	1,311.1	1,310.0	1,309.6	1,309.4
33- Rs. 25,000	836.0	699.7	694.9	621.0	621.0	621.0	621.0	620.9	620.9	620.9
34- Rs. 40,000	831.5	728.4	726.3	656.5	656.5	656.5	656.5	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	740.4
E. Premium Prize Bonds (Registered) (36 to37)	54,685.9	54,722.2	56,670.4	62,395.2	63,898.1	64,692.5	65,548.3	67,704.2	68,784.6	70,014.6
36- Rs. 40,000	32,987.0	32,824.3	33,896.2	37,223.4	38,121.0	38,588.2	39,126.8	40,282.3	40,913.6	41,568.9
37- Rs. 25,000	21,698.9	21,898.0	22,774.2	25,171.8	25,777.0	26,104.3	26,421.4	27,421.9	27,871.0	28,445.7
F. Post Life Insurance	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3
TOTAL (A+B+C+D+E+F)	3,248,297.6	3,138,227.6	3,178,175.8	3,309,536.6	3,340,172.1	3,367,717.2	3,397,077.8	3,441,244.9	3,470,805.7	3,500,048.4

Source: Central Directorate of National Savings
* State Bank of Pakistan

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

6.1 Government of Pakistan Treasury Bills

Million Rupees

in million Rupees								
Item	Jun-24	2024	2025					
		Sep	Apr	May	Jun	Jul	Aug	Sep
3 Months Treasury Bills								
Issue	413,947.0	97,323.5	242,866.2	500,171.6	324,047.9	757,749.4	242,502.3	282,733.1
Discount Allowed	19,045.7	3,899.5	6,651.0	13,072.9	8,165.8	18,820.6	6,030.6	7,035.5
Discharged	735,246.5	413,947.0	135,506.5	716,875.7	253,749.9	279,039.7	352,535.5	324,047.9
Discount Paid	36,326.5	19,045.7	3,639.6	19,342.1	6,871.6	7,639.6	9,050.9	8,165.8
Outstanding Balance	897,974.0	445,091.0	1,102,029.2	885,325.1	955,623.1	1,434,332.8	1,324,299.6	1,282,984.8
6 Months Treasury Bills								
Issue	892,341.1	244,151.3	145,905.0	235,336.5	154,630.5	245,342.7	123,929.3	102,405.9
Discount Allowed	88,700.7	21,448.7	8,683.0	13,449.3	8,446.1	13,126.1	6,693.7	5,507.4
Discharged	73,857.0	17,248.5	285,162.9	381,554.4	356,549.6	147,713.2	66,812.9	67,688.6
Discount Paid	7,866.6	1,753.9	20,159.2	25,253.9	21,168.3	8,586.0	3,829.8	3,935.0
Outstanding Balance	1,501,942.7	2,317,192.4	1,166,223.7	1,020,005.8	818,086.7	915,716.2	972,832.5	1,007,549.8
12 Months Treasury Bills								
Issue	481,277.7	401,109.0	614,353.9	737,731.9	381,680.7	591,703.7	347,936.5	158,909.3
Discount Allowed	89,796.2	67,312.0	73,021.8	84,156.0	41,464.4	62,984.6	37,931.3	17,406.3
Discharged	211,357.0	36,318.0	550,581.6	424,927.8	481,277.7	255,094.7	279,451.2	401,109.0
Discount Paid	46,538.6	8,930.6	114,454.2	86,233.6	89,796.2	46,462.9	48,117.2	67,312.0
Outstanding Balance	7,989,616.7	8,644,743.4	5,635,077.2	5,947,881.4	5,848,284.4	6,184,893.4	6,253,378.6	6,011,178.9
01 Month Treasury Bills								
Issue			508,062.2	411,050.1	277,369.4	227,342.9	146,859.7	141,929.3
Discount Allowed			4,857.8	3,551.3	2,353.6	1,930.1	1,224.7	1,168.1
Discharged			122,169.6	572,662.3	346,450.0	277,369.4	227,342.9	146,859.7
Discount Paid			1,129.2	5,438.0	2,971.1	2,353.6	1,930.1	1,224.7
Outstanding Balance			508,062.2	346,450.0	277,369.4	227,342.9	146,859.7	141,929.3
22 Day Special Treasury Bills								
Issue					909,409.8			-
Discount Allowed					6,191.3			-
Discharged						909,409.8		-
Discount Paid						6,191.3		-
Outstanding Balance					909,409.8			-

Source: Domestic Markets & Monetary Management Department, SBP

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

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

Purchase										
PERIODS	2021-22 Amount		2022-23 Amount		2023-24 Amount		2024-25 Amount		2025-26 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	-	-
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	-	-
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	32,754.67	32,198.93
per day	328.41	314.23	179.87	158.84	502.19	488.21	933.76	912.56	1,091.82	1,073.30

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Cash Accommodation									Million Rupees	
PERIODS	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		
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		
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	250,514.83	287,563.64	553,943.18	1,525,870.83	1,241,311.67	5,962,274.17	2,688,245.00	5,432,333.33	1,147,816.67	1,333,916.67
per day	8,350.49	9,585.45	18,464.77	50,862.36	41,377.06	198,742.47	89,608.17	181,077.78	38,260.56	44,463.89

SBP Overnight Repo/ Reverse Repo Rates*

Percent per annum										
PERIODS	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		
November	9.75	7.75	16.00	14.00	23.00	21.00	16.00	14.00		
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 SETTLEMENT DATE	1 Months Treasury Bills				3 Months Treasury Bills				6 Months Treasury Bills				12 Months Treasury Bills			
	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)
2024																
14-Nov-24					850,630.9	317,427.2	13.7000	13.4549	403,659.2	166,549.2	13.4999	13.4215	665,845.8	291,845.8	13.1999	13.0178
28-Nov-24					706,532.0	176,014.6	12.9974	12.9360	610,031.0	97,943.6	12.8948	12.8192	1,313,311.1	342,102.5	12.3500	12.1025
12-Dec-24					842,436.6	371,016.6	11.9999	11.8217	417,695.2	151,670.2	11.9999	11.9313	831,980.0	733,780.0	12.2999	11.9757
26-Dec-24					600,448.4	400,978.4	11.9999	11.8517	364,047.7	226,047.7	11.9949	11.8901	815,939.2	286,109.2	12.2977	12.1930
2025																
9-Jan-25					254,848.1	98,522.3	11.7848	11.7064	308,370.3	122,920.3	11.7899	11.7258	1,242,012.1	212,708.1	11.8004	11.7226
23-Jan-25					200,457.1	40,623.8	11.5887	11.5854	401,862.5	33,379.0	11.4048	11.4048	903,576.3	251,499.5	11.3898	11.3459
6-Feb-25					316,883.8	169,438.2	11.7998	11.6653	272,884.4	44,384.4	11.5048	11.4092	385,949.3	238,099.3	11.5898	11.3787
20-Feb-25					298,306.1	144,861.1	11.8247	11.6960	133,468.4	26,258.4	11.6749	11.6424	348,845.0	87,695.0	11.6498	11.5777
6-Mar-25					-	-	-	-	242,109.4	62,109.4	11.6699	11.6570	449,548.9	84,688.9	11.6400	11.5520
20-Mar-25	590,393.9	123,298.9	12.0498	12.0493	345,522.8	146,125.5	11.8242	11.7212	164,514.3	9,514.3	11.6699	11.6699	516,632.8	113,233.1	11.8999	11.8648
3-Apr-25	276,043.6	228,543.6	12.3898	12.2483	264,496.0	114,496.0	12.0100	11.8256	190,850.0	78,350.0	11.9999	11.9230	383,378.4	218,378.4	12.0100	11.8969
17-Apr-25	811,271.4	284,376.4	12.3194	12.2857	235,885.2	135,021.2	12.0100	11.9625	179,738.0	76,238.0	11.9900	11.9473	605,497.3	468,997.3	12.0100	11.9288
2-May-25	896,231.0	65,180.3	12.1492	12.1416	199,738.1	151,658.1	12.0098	11.9803	164,215.3	99,415.3	11.9998	11.9689	319,745.0	245,745.0	12.0100	11.9694
15-May-25	686,928.8	333,428.8	11.2496	11.1831	484,050.3	103,050.3	11.2399	11.2097	247,506.6	62,006.6	11.2790	11.2464	671,220.9	165,765.9	11.3490	11.3169
29-May-25	766,017.4	15,992.4	11.0998	11.0998	636,539.9	258,536.1	11.1467	11.1344	817,953.9	87,363.9	11.1849	11.1128	1,122,443.5	410,377.0	11.1999	11.1611
12-Jun-25	506,341.4	265,581.2	11.0905	11.0648	498,608.0	233,908.0	11.0498	10.9484	872,041.5	95,391.5	10.9698	10.9521	1,233,833.1	258,580.4	10.9497	10.9220
26-Jun-25	1,130,641.9	14,141.9	11.0003	11.0003	299,023.3	98,305.8	10.9977	10.9530	332,385.2	67,685.2	10.8974	10.8974	631,758.5	164,564.7	10.9274	10.8787
10-Jul-25	996,460.8	216,100.8	11.2403	11.0804	641,552.4	486,569.4	10.9977	10.8626	399,597.7	190,197.7	10.8976	10.7463	1,099,258.3	601,778.3	10.8000	10.6742
24-Jul-25	364,217.6	13,172.2	10.8506	10.8505	441,547.9	290,000.5	10.7051	10.6750	217,857.1	68,271.1	10.7049	10.6834	390,060.1	52,910.1	10.7000	10.6704
7-Aug-25	1,028,220.7	59,280.2	10.8996	10.8705	370,910.6	182,322.8	10.8502	10.8005	179,946.0	54,107.9	10.8739	10.7763	266,422.7	90,422.7	10.9999	10.8980
21-Aug-25	520,752.3	88,804.3	10.8996	10.8715	222,352.0	66,210.0	10.8502	10.8204	179,315.0	76,515.0	10.8501	10.8296	576,195.1	295,445.1	10.9990	10.9421
4-Sep-25	606,018.2	126,666.5	10.7512	10.7267	366,580.9	175,946.9	10.8502	10.8295	185,215.3	45,935.3	10.8501	10.8260	431,349.5	166,679.5	10.9999	10.9835
18-Sep-25	419,030.9	16,430.9	10.7445	10.7443	204,101.8	113,821.8	10.8502	10.7865	203,978.0	61,978.0	10.8376	10.7555	300,136.1	9,636.1	10.9999	10.9873

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 (%)
13-Feb-25	2-Years	0.00%	233,540.7	95,236.6	80.8453	11.69	11.69
	3-Years	12.00%	44,550.0	7,623.0	100.2450	11.89	11.71
	5-Years	12.00%	392,550.0	242,422.0	98.5742	12.39	12.36
	10-Years	12.00%	175,030.0	131,080.0	95.6042	12.79	12.65
	15-Years	12.00%	65,000.0	-	-	-	-
13-Mar-25	2-Years	0.00%	115,500.0	R	-	-	-
	3-Years	12.00%	117,505.0	R	-	-	-
	5-Years	12.00%	149,800.0	6,020.0	98.6268	12.37	12.36
	10-Years	12.00%	78,502.0	9,802.0	95.6062	12.79	12.76
	15-Years	12.00%	15,000.0	R	-	-	-
10-Apr-25	2-Years	0.00%	120,250.0	37,000.0	81.9035	11.94	11.90
	3-Years	12.00%	165,840.0	38,000.0	100.2332	11.88	11.86
	5-Years	12.00%	306,430.0	93,180.0	98.7568	12.34	12.29
	10-Years	12.00%	287,623.0	247,623.0	95.6171	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	82.8031	11.79	11.64
	3-Years	12.00%	279,000.0	71,762.7	100.6597	11.69	11.65
	5-Years	12.00%	203,300.0	69,145.0	99.4685	12.14	12.11
	10-Years	12.00%	185,968.0	53,020.0	96.7112	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	84.3476	11.39	11.36
	3-Years	12.00%	188,000.0	37,013.0	101.2901	11.40	11.37
	5-Years	12.00%	375,489.0	130,433.0	101.0181	11.70	11.69
	10-Years	12.00%	87,065.1	38,197.1	97.2323	12.50	12.39
	15-Years	12.00%	290,500.0	288,000.0	16.6395	12.70	12.70
17-Jul-25	2-Years	0.00%	179,750.0	39,267.9	81.3850	10.85	10.82
	3-Years	10.50%	134,104.6	41,765.2	98.6273	11.05	11.00
	5-Years	11.00%	337,950.0	254,840.0	98.5438	11.39	11.29
	10-Years	11.50%	339,122.5	6,449.3	96.0179	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	81.4521	11.09	11.05
	3-Years	10.50%	273,779.0	46,840.7	98.4146	11.14	11.09
	5-Years	11.00%	234,981.0	43,374.8	98.3580	11.44	11.38
	10-Years	11.50%	342,607.0	220,590.3	96.2895	12.15	12.15
	15-Years	0.00%	1,032,500.0	300,087.5	17.4594	12.45	12.44
8-Sep-25	2-Years	0.00%	39,450.0	43,289.0	82.1305	11.20	11.16
	3-Years	10.50%	5,584.0	8,145.4	98.4412	11.14	11.11
	5-Years	11.00%	108,850.0	114,993.6	98.3653	11.44	11.41
	10-Years	11.50%	205,000.0	207,855.3	96.8975	12.04	12.01
	15-Years	0.00%	280,000.0	280,000.0	17.8202	12.38	12.38

Source: Domestic Markets & Monetary Management Department, SBP

R= Bid Rejected NBR= No Bids Recived

¹ Amount offered only includes Competitive bids.

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

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
17-Apr-25	02-Year	32,500.0								
	03-Year									
	05-Year	186,500.0	67,618.5	96.8						
	10-Year	1,372,800.0	193,208.3	92.7						
2-May-25	02-Year	12,500.0								
	03-Year									
	05-Year	262,750.0	93,051.5	96.9						
	10-Year	1,262,000.0	227,606.0	93.2						
15-May-25	02-Year									
	03-Year									
	05-Year									
	10-Year	1,730,925.0	112,654.0	94.5						
29-May-25	02-Year									
	03-Year									
	05-Year									
	10-Year	699,900.0	187,170.5	95.0						
12-Jun-25	02-Year									
	03-Year									
	05-Year									
	10-Year	883,000.0	206,911.0	95.0						
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	-						

Source: Domestic Markets & Monetary Management Department, SBP

R= Bid Rejected NBR= No Bids Received

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.

6.7 KIBOR

Percent per annum

PERIODS		1 Week		2 Weeks		1Month		3 Months		6 Months		9 Months		12 Months	
		Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
Sep	Month Average	18.19	18.69	18.05	18.55	17.91	18.41	17.11	17.36	16.70	16.95	16.30	16.80	15.91	16.41
	End-Month	17.23	17.73	17.20	17.70	17.14	17.64	15.88	16.13	14.95	15.20	14.37	14.87	13.90	14.40
Oct	Month Average	17.29	17.79	17.13	17.63	16.89	17.39	15.32	15.57	14.25	14.50	13.94	14.44	13.44	13.94
	End-Month	17.13	17.63	16.29	16.79	15.88	16.38	14.00	14.25	13.31	13.56	13.09	13.59	12.86	13.36
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

KIBOR :Karachi Interbank Offered Rate

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

6.8 Inter-Bank Weighted Average Call Rates

Percent per annum

PERIODS		Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months
2024	Sep	17.76	18.33	-	16.95	16.12	15.82
	Oct	17.69	17.22	-	-	15.79	15.00
	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	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

6.9 SBP Mark to Market Rates

Major Currencies

Date	US Dollar			Euro			Japanese Yen			UK Pound Sterling		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
01-Sep-25	281.7515	282.1046	283.1538	330.2127	330.7798	332.4940	1.9146	1.9185	1.9305	381.1675	381.6774	383.1722
02-Sep-25	281.7201	282.0609	283.1030	328.0348	328.5842	330.3172	1.8944	1.8981	1.9104	377.1668	377.6553	379.1269
03-Sep-25	281.7079	282.0404	283.0924	328.3305	328.8713	330.5984	1.8949	1.8985	1.9107	377.7421	378.2201	379.7024
04-Sep-25	281.6684	282.0001	283.0993	328.2986	328.8388	330.5921	1.8991	1.9030	1.9150	378.5060	378.9841	380.5312
05-Sep-25	281.6539	282.0002	283.0723	328.8732	329.4307	331.1507	1.9003	1.9041	1.9161	379.2470	379.7455	381.2447
08-Sep-25	281.6228	281.9590	283.0095	330.6533	331.2025	332.9007	1.9092	1.9130	1.9249	380.7822	381.2692	382.7366
09-Sep-25	281.6133	281.9577	283.0031	330.9097	331.4701	333.2215	1.9127	1.9166	1.9290	381.9803	382.4794	383.9460
10-Sep-25	281.6039	281.9489	283.0089	329.4765	330.0336	331.7787	1.9092	1.9131	1.9254	381.0241	381.5203	383.0019
11-Sep-25	281.5640	281.9181	283.1312	329.2046	329.7666	331.6520	1.9048	1.9089	1.9217	380.5619	381.0641	382.7499
12-Sep-25	281.5537	281.9104	283.0632	330.4032	330.9690	332.7901	1.9072	1.9110	1.9236	381.5615	382.0674	383.6752
15-Sep-25	281.5213	281.8784	282.9356	330.3512	330.9151	332.6238	1.9089	1.9128	1.9247	382.3904	382.8954	384.3790
16-Sep-25	281.5128	281.8624	282.9149	332.0162	332.5700	334.3184	1.9160	1.9198	1.9322	383.6175	384.1112	385.5966
17-Sep-25	281.5037	281.8533	282.8874	333.3566	333.9118	335.6267	1.9196	1.9233	1.9354	383.8162	384.3081	385.7651
18-Sep-25	281.4695	281.7650	282.7965	332.8799	333.3716	335.0639	1.9123	1.9157	1.9275	383.6851	384.1037	385.5592
19-Sep-25	281.4588	281.7413	282.7776	330.9111	331.3858	333.0754	1.9019	1.9053	1.9169	379.5613	379.9595	381.4082
22-Sep-25	281.4515	281.7672	282.7699	330.7195	331.2375	332.8809	1.9009	1.9046	1.9164	379.4388	379.8828	381.2855
23-Sep-25	281.4228	281.7643	282.7615	331.7131	332.2626	333.9470	1.9045	1.9083	1.9201	380.4836	380.9629	382.3681
24-Sep-25	281.4250	281.7539	282.7422	331.6312	332.1663	333.8201	1.9011	1.9048	1.9163	379.4453	379.9054	381.2925
25-Sep-25	281.4061	281.7075	282.7247	330.2441	330.7447	332.4065	1.8912	1.8947	1.9062	378.1816	378.6038	380.0256
26-Sep-25	281.3710	281.6699	282.6700	328.5851	329.0812	330.7340	1.8785	1.8819	1.8934	375.8273	376.2436	377.6348
29-Sep-25	281.3539	281.5608	282.5363	329.6483	330.0339	331.7035	1.8931	1.8959	1.9079	377.8583	378.1538	379.5174
30-Sep-25	281.3173	281.4330	282.4189	330.3931	330.6714	332.3326	1.9000	1.9022	1.9141	378.3014	378.4731	379.8486

6.9 SBP Mark to Market Rates

Major Currencies

Date	Swiss Frank			Australian Dollar			Saudi Arabian Riyal			Kuwaiti Dinar		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
01-Sep-25	352.4317	353.1833	355.4991	184.4627	184.7190	185.4775	75.0837	75.1678	75.4152	922.0521	923.4194	927.1972
02-Sep-25	350.4853	351.2158	353.5924	183.2448	183.4922	184.2498	75.0733	75.1541	75.3986	920.9849	922.2800	926.0509
03-Sep-25	350.2740	350.9958	353.3392	183.8003	184.0435	184.8055	75.0780	75.1556	75.4028	920.9149	922.1981	926.0408
04-Sep-25	349.9421	350.6614	353.0102	183.8168	184.0598	184.8455	75.0655	75.1429	75.3987	921.0569	922.3344	926.3384
05-Sep-25	350.4466	351.1851	353.5001	184.3284	184.5821	185.3484	75.0657	75.1469	75.3924	921.0998	922.3982	926.3139
08-Sep-25	353.9087	354.6438	356.9454	185.4486	185.6982	186.4511	75.0554	75.1340	75.3707	922.2045	923.4718	927.3072
09-Sep-25	354.6544	355.4025	357.8286	186.1323	186.3881	187.1470	75.0649	75.1456	75.3800	922.2942	923.5883	927.4076
10-Sep-25	352.9092	353.6538	356.0492	185.9290	186.1823	186.9469	75.0623	75.1433	75.3736	921.7502	923.0457	926.9105
11-Sep-25	352.1752	352.9219	355.4208	186.1561	186.4118	187.2740	75.0477	75.1311	75.4041	921.6498	922.9750	927.3413
12-Sep-25	353.4664	354.2166	356.6495	187.4021	187.6607	188.4887	75.0490	75.1330	75.3860	922.0083	923.3429	927.5287
15-Sep-25	353.4924	354.2412	356.5556	187.6058	187.8646	188.6308	75.0463	75.1305	75.3561	921.8421	923.1956	927.0660
16-Sep-25	355.3557	356.0954	358.4959	187.5720	187.8255	188.5905	75.0541	75.1202	75.3586	922.4483	923.7603	927.6202
17-Sep-25	357.3969	358.1408	360.4906	187.6926	187.9437	188.6975	75.0376	75.1198	75.3322	922.9023	924.2151	928.0018
18-Sep-25	356.7873	357.4622	359.7638	186.8394	187.0536	187.8017	75.0385	75.1043	75.3170	922.9113	924.0468	927.9469
19-Sep-25	354.0808	354.7353	357.0303	185.6784	185.8833	186.6315	75.0477	75.1060	75.3160	921.5468	922.6830	926.5473
22-Sep-25	353.7600	354.4643	356.7115	185.2654	185.4927	186.2164	75.0437	75.1029	75.3169	922.9430	924.1452	927.8901
23-Sep-25	354.7496	355.4869	357.8163	185.4717	185.7167	186.4425	75.0301	75.0991	75.3057	923.6062	924.9161	928.6678
24-Sep-25	354.7523	355.4752	357.7543	186.3456	186.5842	187.3058	75.0287	75.0953	75.3055	923.6134	924.8726	928.5417
25-Sep-25	353.2812	353.9657	356.2278	185.4185	185.6410	186.3738	75.0296	75.0930	75.3079	923.0970	924.2674	928.0159
26-Sep-25	351.9117	352.5899	354.8611	183.8619	184.0784	184.7987	75.0203	75.0830	75.2933	920.2651	921.4235	925.1033
29-Sep-25	352.9719	353.5335	355.8674	184.7510	184.9066	185.6167	75.0177	75.0559	75.2627	922.4718	923.3318	926.9903
30-Sep-25	353.4359	353.8805	356.1883	185.7257	185.8216	186.5374	75.0119	75.0228	75.2274	920.8120	921.3717	925.0537

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	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25
PIB Outright Transactions						
Purchases	7,146,208.2	12,689,609.9	6,394,696.3	5,834,021.8	5,419,821.0	6,166,232.0
Non-Banks	3,045,614.3	4,346,639.7	2,101,971.3	1,761,628.2	1,511,889.6	2,299,245.4
Banks	4,100,593.9	8,342,970.1	4,292,725.0	4,072,393.6	3,907,931.4	3,866,986.6
Sales	7,146,208.2	12,689,609.9	6,394,696.3	5,834,021.8	5,419,821.0	6,166,232.0
Non-Banks	3,000,576.1	3,874,470.6	2,071,830.2	1,768,001.3	1,339,303.7	2,255,900.8
Banks	4,145,632.1	8,815,139.3	4,322,866.1	4,066,020.5	4,080,517.3	3,910,331.2
Net Position	-	-	-	-	-	-
GIS Outright Transactions						
Purchases	628,896.5	1,020,896.8	497,488.9	795,235.9	900,402.6	765,118.4
Non-Banks	286,147.8	422,512.3	82,162.0	341,055.9	382,576.0	247,577.8
Banks	342,748.7	598,384.5	415,326.9	454,180.0	517,826.6	517,540.5
Sales	628,896.5	1,020,896.8	497,488.9	795,235.9	900,402.6	765,118.4
Non-Banks	311,085.2	629,663.8	371,689.5	309,310.4	345,233.1	408,579.9
Banks	317,811.3	391,233.0	125,799.4	485,925.5	555,169.5	356,538.5
Net Position	-	-	-	-	-	-
MTB Outright Transactions						
Purchases	12,374,528.9	18,693,319.1	8,993,261.9	3,608,368.5	2,378,829.6	2,382,239.9
Non-Banks	5,272,805.8	7,146,228.5	3,725,733.2	1,532,766.4	1,020,644.0	835,013.2
Banks	7,101,723.0	11,547,090.6	5,267,528.7	2,075,602.0	1,358,185.5	1,547,226.7
Sales	12,374,528.9	18,693,319.1	8,993,261.9	3,608,368.5	2,378,829.6	2,382,239.9
Non-Banks	5,076,441.4	7,288,328.3	3,883,177.8	1,103,872.1	771,037.8	859,200.8
Banks	7,298,087.5	11,404,990.8	5,110,084.2	2,504,496.3	1,607,791.8	1,523,039.1
Net Position	-	-	-	-	-	-
Repo Transactions						
Repo	4,019,401.8	5,875,440.1	4,077,254.4	4,113,813.0	3,838,522.6	4,672,235.3
Non-Banks	178,744.3	1,325,117.0	339,723.4	293,698.0	211,490.2	311,014.4
Banks	3,840,657.5	4,550,323.1	3,737,531.0	3,820,115.0	3,627,032.4	4,361,220.9
Reverse Repo	4,019,401.8	5,875,440.1	4,077,254.4	4,113,813.0	3,838,522.6	4,672,235.3
Non-Banks	466,128.5	1,659,119.1	400,441.4	492,185.0	372,091.4	347,685.9
Banks	3,553,273.3	4,216,321.0	3,676,813.0	3,621,628.0	3,466,431.2	4,324,549.4
Net Position	-	-	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

7.1 KSE 100 & All Shares Index-Selected Sectors

S.No	Sector Name	FY24	FY25	End Period						
				2024	2025					
				Sep	Apr	May	Jun	Jul	Aug	Sep
	KSE 100 Index (1991 = 1,000)	78,444.96	125,627.31	81,114.20	111,326.58	119,691.09	125,627.31	139,390.42	148,617.78	165,493.59
	KSE All Shares Index (1995 = 1,000)	49,683.75	78,584.71	51,814.23	69,423.50	74,761.32	78,584.71	86,260.96	91,685.08	100,542.55
1	Automobile Assembler	50,236.32	63,225.07	53,313.95	68,370.42	67,017.10	63,225.07	72,900.13	76,446.07	78,278.57
2	Automobile Parts & Accessories	53,633.09	48,678.66	50,011.63	45,740.21	47,050.46	48,678.66	53,769.26	58,691.37	59,552.89
3	Cable & Electrical Goods	24,427.04	33,422.03	22,368.30	32,348.02	34,735.44	33,422.03	34,660.07	37,193.70	41,962.33
4	Cement	65,763.54	87,074.48	67,226.48	77,902.97	84,361.59	87,074.48	90,929.27	101,019.33	112,681.09
5	Chemical	11,120.36	15,275.11	11,248.30	14,291.64	14,690.26	15,275.11	10,946.63	10,347.83	11,196.46
6	Close -End Mutual Funds	1,910.43	2,917.10	1,804.04	2,450.40	2,625.04	2,917.10	3,987.44	3,682.05	5,212.77
7	Commercial Banks	18,545.04	24,956.11	18,832.63	23,458.01	25,141.28	24,956.11	29,586.18	31,958.04	34,851.29
8	Engineering	41,557.19	43,952.11	34,444.10	35,521.98	42,477.25	43,952.11	44,404.66	48,568.18	54,309.82
9	Fertilizer	25,783.47	32,595.26	30,090.79	27,959.22	30,621.85	32,595.26	37,198.64	37,222.69	39,678.88
10	Food & Personal Care Products	92,009.42	137,157.46	97,096.46	125,652.13	133,092.83	137,157.46	151,650.35	160,514.72	163,803.83
11	Insurance	17,915.12	23,884.96	17,625.50	19,409.05	22,637.29	23,884.96	27,014.35	28,082.39	28,084.22
12	Inv. Banks /Inv. Cos./Sec. Cos.	124,336.44	171,354.79	131,369.72	137,283.51	167,696.60	171,354.79	195,299.50	196,584.35	223,604.13
13	Jute	18,829.09	53,496.40	39,377.60	44,268.43	48,676.37	53,496.40	73,208.56	80,228.69	73,394.55
14	Leasing Companies	96.06	173.00	94.64	170.61	177.41	173.00	178.89	207.54	217.25
15	Leather & Tanneries	25,413.31	29,876.81	28,611.61	26,372.65	27,886.75	29,876.81	29,848.85	30,293.19	33,505.17
16	Miscellaneous	20,162.37	30,428.97	17,959.39	25,819.50	27,980.55	30,428.97	34,614.79	34,144.79	35,146.19
17	Modarabas	2,552.56	4,007.54	2,658.42	2,822.44	2,911.15	4,007.54	5,047.71	5,452.41	6,279.72
18	Oil & Gas Exploration Companies	14,588.62	17,924.74	12,267.23	16,426.94	17,308.79	17,924.74	18,404.30	19,671.00	21,960.43
19	Oil & Gas Marketing Companies	9,667.52	18,191.17	9,760.06	16,806.47	17,542.80	18,191.17	18,651.50	18,605.79	21,244.01
20	Paper & Board	21,100.94	24,107.82	20,827.12	19,855.69	22,597.93	24,107.82	25,180.25	26,685.42	27,809.85
21	Pharmaceuticals	33,942.52	68,383.62	41,087.50	63,796.44	65,873.13	68,383.62	72,062.88	75,741.00	79,998.50
22	Power Generation & Distribution	39,264.61	39,300.45	31,206.52	33,946.37	38,669.72	39,300.45	39,452.42	41,513.31	52,118.65
23	Refinery	11,324.95	18,272.67	10,346.55	15,307.30	19,074.69	18,272.67	17,313.47	18,094.52	20,748.05
24	Sugar & Allied Industries	141,590.56	212,190.28	136,116.03	178,121.29	202,226.57	212,190.28	237,060.17	239,876.37	238,020.23
25	Synthetic & Rayon	92,329.94	97,742.98	86,131.69	92,111.12	96,891.59	97,742.98	99,533.29	96,284.81	94,118.41
26	Technology & Communication	55,370.47	54,176.61	56,094.02	70,624.09	77,207.85	54,176.61	58,303.86	59,174.66	68,098.93
27	Textile Spinning	15,376.13	18,962.23	17,257.55	16,062.20	15,230.31	18,962.23	21,095.38	23,454.74	22,604.41
28	Textile Weaving	2,266.80	3,527.66	2,274.44	2,334.01	2,653.32	3,527.66	3,523.60	3,534.82	3,742.33
29	Tobacco	75,632.05	96,327.46	60,051.99	87,965.47	88,403.38	96,327.46	96,830.09	99,558.64	118,127.86
30	Transport	36,310.83	48,643.58	43,677.19	36,921.94	46,060.94	48,643.58	52,904.13	56,133.89	63,640.79
31	Vanaspati & Allied Industries	27,929.46	155,498.22	26,037.98	82,647.90	149,571.97	155,498.22	126,468.44	121,004.28	101,428.42
32	Woolen	3,925.35	12,784.72	4,407.76	4,334.67	5,431.14	12,784.72	11,216.03	11,050.82	10,395.87
33	Real Estate Investment Trust	46,044.19	61,834.08	45,767.99	57,943.47	59,915.87	61,834.08	63,150.41	70,551.88	73,179.68
34	Exchange Traded Funds	701,652.94	1,013,993.76	768,419.68	1,001,980.84	1,048,054.70	1,013,993.76	1,037,530.09	1,090,948.60	1,224,733.27
35	Property	7,395.45	12,352.09	8,250.26	10,942.50	12,180.71	12,352.09	13,888.10	14,854.58	16,876.95
36	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
37	Future Contracts	-	-	-	-	-	-	-	-	-
38	Bonds	-	-	-	-	-	-	-	-	-

Source: Pakistan Stock Exchange

As per last working day

7.2 Pakistan Stock Exchange Indicators

Month	KSE 100 Index (1991 = 1,000)				
	FY22	FY23	FY24	FY25	FY26
Jul	47,055.29	40,150.36	48,034.60	77,886.99	139,390.42
Aug	47,419.74	42,351.15	45,002.42	78,488.22	148,617.78
Sep	44,899.60	41,128.67	46,232.59	81,114.20	165,493.59
Oct	46,184.71	41,264.66	51,920.27	88,966.77	
Nov	45,072.38	42,348.63	60,531.27	101,357.32	
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	
Nov	30,831.91	28,693.26	40,324.28	63,920.43	
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	
Nov	73,210.74	71,768.60	101,700.59	148,572.54	
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	Sep	Apr	May	Jun	Jul	Aug	Sep
1	Automobile Assembler	452,137.2	572,869.6	479,836.2	615,347.5	607,228.6	572,869.6	660,533.2	692,662.4	709,266.3
2	Automobile parts & Accessories	91,231.9	82,804.2	85,071.7	77,805.8	80,034.6	82,804.2	94,005.1	102,610.4	104,116.6
3	Cable & Electrical Goods	56,014.4	80,430.2	51,915.9	77,845.6	83,590.9	80,430.2	83,409.6	89,506.8	100,982.6
4	Cement	708,467.1	1,365,269.2	724,227.2	1,225,819.9	1,322,733.1	1,365,269.2	1,441,770.8	1,685,776.6	1,880,383.9
5	Chemical	243,777.4	336,263.0	246,582.1	313,298.2	323,387.8	336,263.0	376,688.8	356,083.0	385,286.4
6	Close -End Mutual Funds	2,804.5	4,282.4	2,648.4	3,597.3	3,853.6	4,282.4	5,853.7	5,405.4	7,652.5
7	Commercial Banks	2,173,352.9	3,285,948.6	2,207,891.8	2,763,303.7	2,961,589.5	3,285,948.6	3,895,582.4	4,210,099.5	4,591,249.9
8	Engineering	131,921.4	142,504.6	111,677.1	115,171.9	137,722.7	142,504.6	144,028.3	157,532.8	176,156.0
9	Fertilizer	782,365.7	1,093,088.8	913,064.9	928,648.2	1,026,910.7	1,093,088.8	1,247,464.4	1,248,271.1	1,330,640.4
10	Food & Personal Care Products	1,107,522.1	1,322,378.6	1,097,561.9	1,251,547.4	1,303,494.9	1,322,378.6	1,435,892.5	1,497,836.1	1,504,501.0
11	Glass & Ceramics	61,970.7	113,926.5	60,220.9	81,976.7	92,860.3	113,926.5	111,041.3	119,830.4	122,248.1
12	Insurance	141,824.3	194,021.7	140,328.1	157,319.2	183,886.8	194,021.7	219,823.7	228,514.6	229,854.5
13	Inv. Banks /INV.COS./Securities COS.	234,114.0	507,614.5	247,357.0	401,311.8	490,216.3	507,614.5	578,547.3	582,353.5	663,931.5
14	Jute	190.8	542.2	399.1	448.7	493.3	542.2	742.0	813.1	743.8
15	Leasing Companies	745.3	1,342.7	734.5	1,324.0	1,376.8	1,342.7	1,388.4	1,610.7	1,686.0
16	Leather & Tanneries	73,541.0	86,469.4	82,807.5	76,327.6	80,709.8	86,469.4	86,419.8	87,706.4	97,005.8
17	Miscellaneous	86,599.1	130,695.2	77,137.1	110,897.1	120,178.9	130,695.2	148,673.7	146,655.0	150,956.1
18	Modarabas	9,777.0	11,404.3	10,182.6	10,892.3	11,234.7	11,404.3	14,364.3	15,516.0	17,870.3
19	Oil & Gas Exploration Companies	1,401,774.1	2,331,820.8	1,595,838.4	2,136,973.4	2,251,693.1	2,331,820.8	2,394,205.9	2,558,989.8	2,856,821.9
20	Oil & Gas Marketing Companies	215,225.5	404,986.1	217,286.1	374,159.2	390,552.3	404,986.1	415,234.8	414,216.7	472,951.0
21	Paper & Board	98,768.6	112,843.5	97,487.2	92,940.2	105,776.0	112,843.5	117,863.2	124,908.6	130,171.8
22	Pharmaceuticals	286,419.3	577,046.5	346,711.3	538,338.2	555,862.0	577,046.5	608,093.4	639,130.7	675,057.1
23	Power Generation & Distribution	472,302.1	472,733.9	375,374.0	408,331.0	465,146.8	472,733.9	474,561.8	499,351.6	626,920.1
24	Refinery	94,480.5	152,442.1	86,317.7	127,703.1	159,133.1	152,442.1	144,440.0	150,956.0	173,093.5
25	Sugar & Allied Industries	99,733.0	148,906.3	94,973.3	124,998.1	141,914.2	148,906.3	166,358.9	168,335.2	167,032.7
26	Synthetic & Rayon	157,136.8	140,541.4	140,530.5	136,076.8	141,146.0	140,541.4	140,971.3	134,490.7	129,386.6
27	Technology & Communication	311,295.5	432,397.2	315,419.9	398,049.1	435,428.1	432,397.2	465,337.9	472,566.5	544,108.3
28	Textile Composite	349,451.1	393,536.1	324,828.8	321,374.7	349,396.2	393,536.1	463,264.4	454,303.5	504,237.1
29	Textile Spinning	58,678.7	89,766.6	65,858.7	76,038.1	72,099.9	89,766.6	100,054.2	111,244.5	107,211.5
30	Textile Weaving	3,338.3	5,195.0	3,349.5	3,437.2	3,907.4	5,195.0	5,189.0	5,205.6	5,511.2
31	Tobacco	319,851.0	407,372.4	253,962.1	372,009.3	373,861.2	407,372.4	409,498.1	421,037.4	499,567.4
32	Transport	58,567.8	105,221.8	70,449.4	77,841.0	97,108.3	105,221.8	114,437.9	121,424.3	137,662.6
33	Vanaspati & Allied Industries	1,275.9	7,103.8	1,189.5	3,775.7	6,833.1	7,103.8	5,777.6	5,528.0	4,633.7
34	Woolen	255.2	831.3	286.6	281.9	353.2	831.3	729.3	718.6	676.0
35	Real Estate Investment Trust	65,994.9	88,626.6	65,599.0	83,050.2	85,877.2	88,626.6	90,513.3	101,121.8	104,888.2
36	Exchange Traded Funds	1,133.3	1,637.7	1,241.1	1,618.3	1,692.7	1,637.7	1,675.7	1,762.0	1,978.1
37	Property	20,760.7	34,675.1	23,160.3	30,718.0	34,193.9	34,675.1	38,987.0	41,700.1	47,377.4
38	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39	Future Contracts	-	-	-	-	-	-	-	-	-
40	Bonds	-	-	-	-	-	-	-	-	-
TOTAL		10,374,799.3	15,239,539.8	10,619,507.3	13,520,596.1	14,503,477.9	15,239,539.8	16,703,423.1	17,655,775.5	19,263,817.8

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	
Nov	7,179.05	4,704.50	14,056.43	18,729.67	
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	62,909.77

Source: Pakistan Stock Exchange

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

Overall

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

Source: Statistics and Data Services Department, SBP

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

Private Sector

Million Rupees

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

Source: Statistics and Data Services Department, SBP

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

Public Sector Enterprises

Million Rupees

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

Source: Statistics and Data Services Department, SBP

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

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2020-21	141.31	146.74	146.69	147.08	143.36	142.61	136.35	136.23	148.36	140.28	107.62	123.99	143.71	138.68	148.35
2021-22	158.48	166.46	167.70	159.13	149.57	157.47	151.01	153.40	162.29	174.06	110.23	134.71	150.58	156.11	164.07
2022-23	204.73	231.34	231.76	228.82	248.83	187.06	172.14	202.70	189.60	259.72	114.00	191.59	165.17	206.99	212.43
2023-24	252.66	279.39	280.92	270.26	364.62	223.40	222.70	259.25	230.67	310.19	127.17	256.80	186.64	259.45	270.83
2024-25	264.01	277.49	279.03	268.35	388.49	253.52	237.13	273.84	263.27	306.86	134.88	273.93	207.77	280.67	306.78
Sep-24	260.96	276.85	275.59	284.32	385.24	246.11	235.52	269.38	252.74	304.28	134.83	273.83	201.79	275.59	295.01
Oct-24	264.17	282.86	278.38	309.47	385.40	246.76	239.31	271.05	256.51	299.63	134.85	274.54	202.16	276.86	298.54
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

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
Sep-24	257.92	276.17	275.39	280.76	407.83	237.02	241.96	258.43	257.52	299.64	138.34	259.42	195.66	271.99	286.58
Oct-24	260.64	281.39	277.68	303.03	408.28	237.24	245.75	261.24	260.72	294.62	138.37	259.72	195.98	272.98	289.03
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

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
Sep-24	265.55	277.61	275.82	288.46	362.46	257.69	221.31	285.87	247.99	312.01	128.57	301.16	222.96	282.10	307.12
Oct-24	269.51	284.51	279.16	316.95	362.33	258.89	225.10	285.81	252.33	307.99	128.57	302.66	223.51	283.88	312.20
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

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
Sep-24	313.50	288.28	367.37	271.44	284.80	251.17	188.92	342.57	389.29
Oct-24	313.50	291.04	366.68	272.86	286.87	251.41	188.92	337.73	389.45
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

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
Sep-24	311.08	308.84	328.95	317.04	319.77	318.45
Oct-24	312.95	310.49	330.25	318.03	319.83	319.21
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

Source: Pakistan Bureau of Statistics

8.6 Selected Commodity Prices

YEAR / MONTH	¹ (24 Karat) Rs. per 10g		Cotton ³ Rs. Per 37.32 Kg	Fuel Prices ² Rs. per Litre	
	Gold	Silver		Petrol	Diesel
2020-21	95,265	1,310	10,450	107	110
2021-22	104,974	1,346	17,567	146	144
2022-23	176,810	2,097	17,235	263	254
2023-24	208,360	2,609	18,735	259	269
2024-25	256,821	2,843	17,664	259	262
Sep-24	235,290	2,783	17,735	250	251
Oct-24	245,070	2,917	18,085	248	252
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

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

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

ITEMS	UNIT	FY23	FY24 ^P	FY25 ^P	2024	2024 ^R	2025								
					Aug	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	
I. MANUFACTURED GOODS															
Vegetable Ghee	'000' M.Tons	1,559.1	1,490.6	1,476.6	117.9	124.5	125.6	121.8	124.9	125.1	125.6	123.3	122.3	121.2	
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	6,708.6	6,796.0	5,824.3	-	1,804.8	1,795.4	1,639.3	269.6	11.2	43.0	-	-	-	
Cigarettes	Billion Nos.	42.8	32.9	131.9	10.7	2.2	2.6	3.4	2.7	3.4	3.5	8.2	3.0	3.3	
Cotton Yarn	'000' M.Tons	2,694.8	2,477.2	2,665.3	220.0	220.1	220.1	220.2	227.5	227.5	227.8	222.1	223.5	229.1	
Cotton Cloth	Million Sq. M.	920.6	871.4	877.3	73.0	73.1	73.1	73.1	73.1	73.2	73.2	73.1	73.3	73.2	
Paper	'000' M.Tons	353.7	366.2	355.5	29.3	28.6	28.3	31.9	29.6	26.8	30.2	27.8	27.1	27.4	
Paper Board	"	438.0	420.5	434.2	40.5	38.5	38.0	31.5	42.2	38.0	34.7	29.9	44.5	44.6	
Soda Ash	"	736.7	785.3	699.5	74.6	48.5	48.1	43.8	53.2	55.5	62.9	57.9	53.2	49.9	
Caustic Soda	"	475.7	497.2	452.5	42.0	44.8	39.6	36.4	37.0	34.0	32.1	32.0	35.3	35.8	
Sulfuric acid	"	71.5	63.8	49.3	4.9	3.0	2.3	2.6	3.2	6.5	4.3	4.1	4.8	6.2	
Chlorine Gas	"	20.5	17.2	16.7	1.4	1.4	1.5	1.5	1.4	1.6	1.5	1.4	1.3	1.2	
Urea	"	5,993.7	6,591.0	6,771.5	572.4	582.5	529.8	446.7	594.0	569.5	606.3	554.6	564.1	596.5	
Super Phosphate	"	70.7	86.4	82.5	6.5	7.7	6.2	7.1	6.7	6.5	7.2	7.6	8.4	6.3	
Ammonium Nitrate	"	819.9	888.0	856.1	74.8	78.5	74.2	68.8	80.3	61.6	75.4	73.6	75.7	71.0	
Nitro Phosphate	"	740.8	823.6	849.0	78.7	80.9	79.0	61.7	75.8	64.8	77.4	70.7	76.6	72.8	
Cycle Tyres & Tubes	'000' Nos.	10,702	10,943	11,846	966	986	982	994	1,002	1,009	1,017	1,024	1,322	1,222	
Motor Tyres & Tubes	"	30,514	31,107	31,777	2,614	2,639	2,665	2,636	2,660	2,674	2,691	2,678	2,781	2,982	
Cement	'000' M.Tons	41,448	39,566	37,779	2,874	3,456	3,195	2,976	3,192	2,700	3,632	2,901	3,325	3,407	
Pig Iron	"	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tractors	Nos.	31,752	46,275	28,893	2,231	5,179	3,200	2,815	1,061	1,570	1,537	1,952	1,762	1,136	
Bicycle	'000' Nos.	146.5	159.0	170.2	13.8	14.0	14.1	14.3	14.6	14.5	14.6	14.6	14.7	14.7	

II. MINERALS & ELECTRICITY GENERATION

		FY23	FY24	FY25 ^P	2024	2024 ^P			2025					
					Jun	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Silica Sand	'000' M.Tons	734.4	571.9	517.5	38.42	31.0	66.1	43.4	44.0	54.8	45.6	36.5	51.2	44.7
Gypsum	"	1,639.7	2,107.3	1,816.0	157.72	163.7	161.6	180.9	161.7	146.8	143.1	134.7	157.7	132.7
Limestone	"	58,941.3	47,240.2	64,838.0	4,075.03	6,043.7	5,882.6	5,825.8	4,926.1	5,274.7	5,398.9	5,085.8	5,679.7	5,083.4
Rock Salt	"	2,907.4	3,185.3	2,900.1	245.93	240.0	196.4	298.5	319.3	258.0	282.1	163.9	247.9	203.8
Coal	"	15,069.8	19,260.6	18,516.4	1,635.13	1,823.9	1,283.9	1,189.8	1,480.6	1,428.3	1,743.3	1,725.4	1,758.2	1,605.2
China Clay	"	14.1	15.4	13.5	2.23	1.0	1.2	1.1	1.1	1.2	1.4	1.4	1.7	1.6
Chromite	"	155.6	252.8	246.2	19.22	21.7	17.9	20.3	15.9	16.2	21.1	25.8	18.3	6.3
Marble	"	5,714.4	6,785.1	8,287.1	362.70	730.1	686.5	754.5	754.6	676.6	666.4	557.8	701.1	368.4
Barytes	"	141.0	139.8	126.1	11.25	21.1	10.2	11.5	13.4	10.0	7.7	12.2	17.6	11.5
Dolomite	"	544.3	518.1	776.3	41.49	74.5	74.3	61.1	83.4	44.2	55.7	63.7	77.1	44.0
Sulphur	"	11.7	7.1	35.1	-	4.2	4.2	3.8	4.0	1.2	0.9	0.9	1.0	1.0
Crude Oil	'000' Barrels	25,360.2	25,811.9	22,778.9	2,057.18	1,981.8	1,897.3	1,952.0	2,033.3	1,742.5	1,937.1	1,780.6	1,755.0	1,693.0
Natural Gas	Billion CFt	1,189.5	1,140.6	1,053.2	93.09	87.1	86.4	88.8	98.1	76.6	90.5	82.3	83.2	82.4
Electricity	Gwh	147,537.0	134.2	136.9	14.4	11.3	9.1	8.6	7.5	7.8	9.5	11.7	13.8	14.5

Source: Pakistan Bureau of Statistics

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

YEAR /MONTH		Manufacturing (Overall)	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 ^P		114.83	118.95	95.62	65.81	78.26	84.43	53.24	129.45	106.62	78.24	117.18
2024 ^P	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	106.16	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	111.68	119.53	107.14	74.80	77.53	84.35	55.08	137.57	106.92	69.47	120.64
	Oct	109.32	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	127.94	120.33	96.48	49.98	77.56	84.44	55.21	131.95	117.05	71.66	122.33
	Jan	130.26	121.38	95.66	58.50	77.57	84.45	51.64	130.36	108.21	89.14	109.75
	Feb	123.54	117.76	112.65	75.87	77.57	84.45	41.54	124.72	100.79	84.51	94.49
2025 ^P	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	115.20	118.22	93.04	67.11	78.77	84.64	72.57	140.69	112.61	97.79	119.94
	Aug	112.04	117.17	83.41	73.85	80.74	84.53	72.57	141.47	115.39	114.55	123.85

Source: Pakistan Bureau of Statistics

10.1 Consolidated Fiscal Operations (Federal & Provincial)

(Billion Rupees)

	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)

	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)

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

Source: Ministry of Finance Govt. of Pakistan

10.4 Federal Board of Revenue Tax Collection

(Billion Rupees)

PERIOD		Direct Taxes	Indirect Taxes				Total Tax Collection
			Sales	Excise	Customs	Total	
2017-18		1,536.6	1,491.3	205.9	608.3	2,305.5	3,842.1
2018-19		1,445.6	1,464.9	233.6	685.4	2,383.9	3,829.5
2019-20		1,524.3	1,596.8	250.5	626.4	2,473.7	3,997.9
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
2023-24	Jul-Dec	2,148.9	1,515.3	264.6	540.5	2,320.4	4,469.2
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
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 ^p	2023-24 ^h	2024-25 ^p	FY24		FY25			
				Q3	Q4	Q1 ^h	Q2 ^h	Q3 ^h	Q4 ^h
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. Accomodation 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. Accomodation 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	(Percent)								
	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					
	FY24 ^a	FY25 ^a	FY25				FY24 ^a	FY25 ^a	FY25			
			Q1 ^R	Q2 ^R	Q3 ^R	Q4 ^R			Q1 ^R	Q2 ^R	Q3 ^R	Q4 ^R
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 Resta	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 Aut-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 sup	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 Hectares

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

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

Source: Pakistan Bureau of Statistics

11.6 Quantum Index Numbers of Major Agricultural Crops

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

Source: Pakistan Bureau of Statistics

Glossary

Chapter 2- Money and Credit

Other Depository Corporations (ODCs)

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

Depository Corporations (DCs)

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

Reserve Money (M0)

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

Deferred Tax Assets

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

Deferred Tax Liabilities

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

Broad Money (M2)

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

Non-Banks Financial Companies (NBFCs)

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

Currency in Circulation

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

Commodity Operations Financing

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

Financial Auxiliaries

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

Financial Derivatives

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

Households

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

Money Multiplier

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

NFPSE

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

Other Financial Intermediaries

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

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

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

Reserve Deposits (Banker Deposits)

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

Restricted/Compulsory Deposits

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

Retained Earnings

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

Shares Quoted

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

Shares Unquoted

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

Chapter 3-Banking System

Scheduled Banks

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

Capital

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

Deposits

The data on deposits include the following types:-

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

Balances with other Scheduled Banks

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

Bills Purchased & Discounted

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

Rate of Margin for advances

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

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:

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

Where:

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

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

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

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

Nominal Effective Exchange Rate

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

Real Effective Exchange Rate:

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

Chapter 5-Domestic and External Debt

National Saving Schemes

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

i. Behbood Savings Certificates

This is a ten years' maturity scheme, launched by the Government on 1st July, 2003. Initially it was meant for widows only, however, later on the Government extended the facility for senior citizens aged 60 years and above from 1st January, 2004. These certificates are available in the denominations of Rs.5,000/-, Rs.10,000/-, Rs.50,000/-, Rs.100,000/-, Rs.500,000 and Rs.1,000,000/-. Profit is paid on monthly basis reckoned from the date of purchase of the certificates. Only widows and senior citizens aged 60 years and above are eligible to invest. The minimum investment limit in this scheme is Rs.5,000, whereas, the maximum limit is Rs.3,000,000/-.

ii. Defence Savings Certificates

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

iii. Pensioners' Benefit Account

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

iv. Regular Income Certificates

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

v. Savings Accounts

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

vi. Special Savings Accounts

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

vii. Special Savings Certificates (Registered)

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

viii. Shuhada Family Welfare Account:

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

ix. National Savings Bonds:

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

Domestic Debt

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

i. Permanent Debt

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

ii. Floating Debt

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

iii. Unfunded Debt

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

iv. Foreign Currency Instruments

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

External Debt

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

Private non-guaranteed debt

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

Public and Publicly guaranteed debt

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

Chapter 6- Open Market Operation

Auction of Government of Pakistan Market Treasury Bills

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

Auction of Pakistan Investment Bonds

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

Discount rate

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

Coupon Rate

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

Repo Facility MTBs/FIBs/PIBs (Outstanding)

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

Government of Pakistan Market related Treasury Bills

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

Market Treasury Bills (MTBs)

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

Pakistan Investment Bonds (PIBs)

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

KIBOR – (Karachi Interbank Offered Rate)

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

Call Money Rate

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

Open Market Operations

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

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

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

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

Chapter 7- Capital Market**Index Number**

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

KSE-100 Index

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

All Share Index

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

Ordinary Shares

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

Market Capitalization of Ordinary Shares

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

Preference Shares

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

Chapter 8- Prices

Consumer Price Index

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

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

Where

P_n = Price of an item in the current period

P_0 = price of an item in base period

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

Wholesale Price Index

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

Sensitive Price Indicator

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

Chapter 10- Public Finance

Debt Rescheduling

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

Direct Tax

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

Indirect Tax

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

Chapter 11- National Income Accounts

Gross Domestic Product

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

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

Basic Price

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

Gross Value added at Basic Prices

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

Gross National Income

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

Net National Income

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

Gross Fixed Capital Formation

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

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

NOTES, SYMBOLS AND ABBREVIATIONS

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

CONVERSION COEFFICIENTS AND FACTORS

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

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

A R E A

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

V O L U M E

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

W E I G H T

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

C A P A C I T Y

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