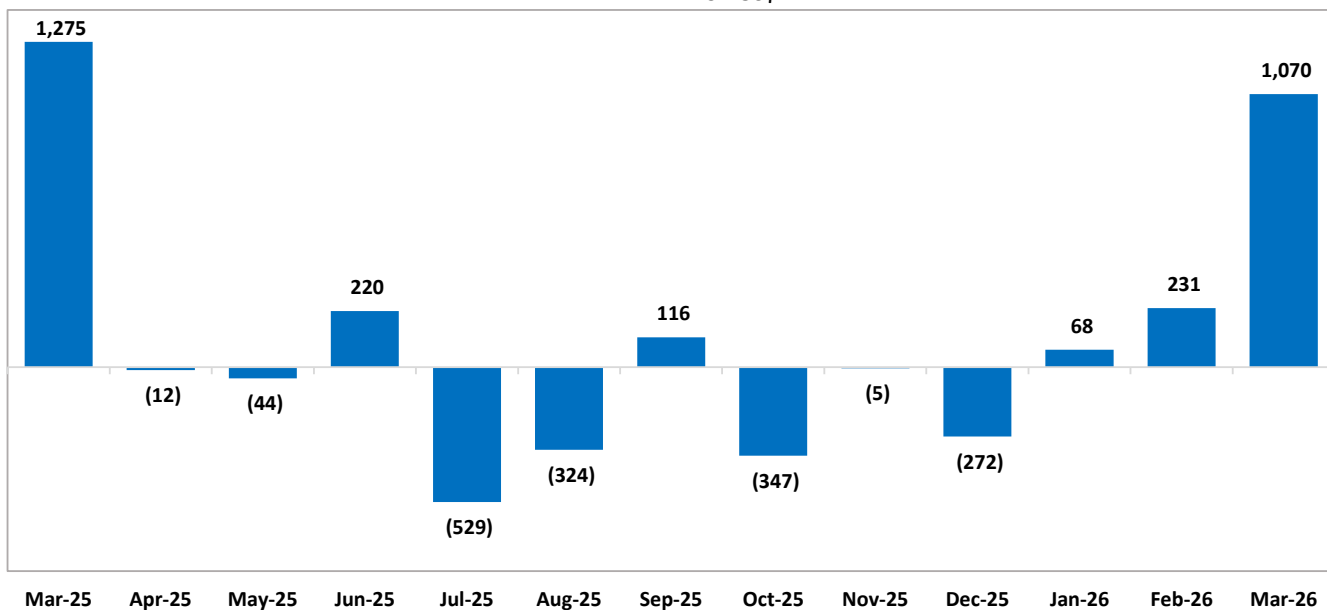


Monthly

# Statistical Bulletin

April 2026

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

**Team**

Zobia Choudhary, Statistical Officer

Haider Ali, Deputy Director

Uzma Maqsood, Joint Director

Shahid Hussain Javaid, Economist

**Publication Reviewer**

Mirza Kaleem Ullah, Senior Joint Director

**Publication Manager**

Haider Ali, Deputy Director

**Divisional Head**

Muhammad Shafi, Senior Joint Director

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For data related feedback and queries: [feedback.statistics@sbp.org.pk](mailto:feedback.statistics@sbp.org.pk)

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## 1. Selected Economic Indicators

I T E M S	Unit / Base	2025					
		Mar	Apr	May	Jun	Jul	Aug
1 Currency in Circulation <sup>®</sup>	Billion Rs.	10,260.9	10,067.6	10,266.0	10,634.5	10,764.5	10,501.2
2 Broad Money (M2) <sup>®</sup>	"	37,485.9	36,668.6	38,075.6	40,506.3	38,977.9	39,385.6
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	39.5	38.6	36.9	34.3	36.9	35.69
4 Ratio of Scheduled Banks' Investment to Deposits	"	102.0	105.3	105.7	104.3	108.0	105.28
5 Weighted Average Deposits Rate – Fresh Deposits*	"	5.0	4.9	3.5	3.4	5.9	5.32
6 Weighted Average Deposits Rate – Outstanding Deposit*	"	5.9	5.8	5.7	5.3	5.2	5.31
7 Weighted Average Lending Rate–Gross Disbursement*	"	12.4	12.8	12.2	11.7	12.0	11.87
8 Weighted Average Lending Rate–Outstanding Loans*	"	12.3	12.3	12.1	11.8	11.5	11.33
9 KIBOR – End Month (1 Month)**	"	12.2	12.1	11.1	11.1	11.1	11.01
10 KIBOR – Month Average (1 Month)**	"	12.0	12.1	11.3	11.1	11.0	11.06
11 Exports (BOP)	Million US\$	2,759.0	2,606.0	2,444.0	2,591.0	2,750.0	2,488.0
12 Imports ( BOP)	"	4,938.0	5,246.0	5,501.0	5,020.0	5,429.0	5,020.0
13 Foreign Direct Investment (Net)	"	63.7	178.8	231.9	210.0	223.5	175.1
14 Foreign Portfolio Investment (Net)	"	(131.4)	(233.2)	(129.7)	(25.8)	(44.6)	(42.0)
15 Net Reserves with SBP	"	10,638.9	10,275.0	11,516.9	14,506.1	14,324.1	14,319.5
16 Workers' Remittances	"	4,053.6	3,176.9	3,685.6	3,406.4	3,214.5	3,138.2
17 Real Effective Exchange Rate (REER)–Month Average (2010 = 100)	"	101.6	99.3	97.79	98.03	99.98	100.20
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	38.53	38.12	37.66	37.72	37.51	37.84
19 Exchange Rate (Month end)	Rs./US\$	280.19	281.00	282.01	283.73	282.94	281.82
20 Exchange Rate (Month average)	"	280.08	280.71	281.67	283.00	284.21	282.24
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
22 CPI Inflation YoY National	Percent	0.7	0.3	3.5	3.2	4.1	3.0
23 CPI Inflation YoY Urban	"	1.2	0.5	3.5	3.0	4.4	3.4
24 CPI Inflation YoY Rural	"	0.0	(0.1)	3.4	3.6	3.5	2.4
25 CPI Inflation YoY Urban (Food)	"	(1.7)	(1.9)	5.3	4.2	2.2	(0.5)
26 CPI Inflation YoY Rural (Food)	"	(5.4)	(4.6)	2.1	2.4	1.5	(0.5)
27 CPI Inflation YoY Urban (Non-Food)	"	3.1	2.2	2.4	2.2	5.9	5.9
28 CPI Inflation YoY Rural (Non-Food)	"	5.6	4.4	4.6	4.7	5.4	5.2
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	8.2	7.4	7.3	6.9	7.0	6.9
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	10.2	9.0	8.8	8.6	8.1	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
32 FBR Tax Collection <sup>#</sup>	"	8,453.1	...	...	11,744.3	...	...

## 1. Selected Economic Indicators

ITEMS	Unit / Base	2025				2026		
		Sep	Oct	Nov	Dec	Jan	Feb	Mar
1 Currency in Circulation <sup>@</sup>	Billion Rs.	10,499.5	10,682.7	10,790.7	10,872.6	11,039.9	11,327.0	11,928.5
2 Broad Money (M2) <sup>@</sup>	"	39,861.2	39,930.8	40,568.0	42,302.2	41,571.1	41,897.7	43,246.9
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	36.42	35.16	35.30	36.69	36.57	37.41	36.89
4 Ratio of Scheduled Banks' Investment to Deposits	"	104.88	103.98	103.78	104.80	105.91	107.00	106.42
5 Weighted Average Deposits Rate – Fresh Deposits*	"	5.28	5.10	4.48	5.05	4.97	5.04	4.61
6 Weighted Average Deposits Rate – Outstanding Deposit*	"	5.20	5.23	5.23	5.35	5.01	4.97	4.94
7 Weighted Average Lending Rate–Gross Disbursement*	"	11.82	11.69	11.72	11.32	11.39	11.02	11.45
8 Weighted Average Lending Rate–Outstanding Loans*	"	11.24	11.25	11.15	10.91	10.63	10.59	10.48
9 KIBOR – End Month (1 Month)**	"	11.08	11.14	11.09	10.59	10.50	10.55	10.90
10 KIBOR – Month Average (1 Month)**	"	11.03	11.14	11.14	10.82	10.42	10.50	10.75
11 Exports (BOP)	Million US\$	2,609.0	2,632.4	2,277.0	2,758.0	2,745.0	2,480.0	2,526.0
12 Imports (BOP)	"	5,040.0	5,396.0	4,730.0	5,765.0	5,346.0	5,165.0	4,902.0
13 Foreign Direct Investment (Net)	"	185.6	170.9	179.7	(134.7)	173.3	213.5	167.6
14 Foreign Portfolio Investment (Net)	"	(546.7)	94.8	(75.3)	13.1	136.7	(26.9)	(453.0)
15 Net Reserves with SBP	"	14,174.6	14,502.9	14,588.8	16,053.5	16,157.2	16,298.7	16,381.9
16 Workers' Remittances	"	3,184.1	3,419.6	3,188.3	3,592.4	3,464.5	3,287.9	3,831.4
17 Real Effective Exchange Rate (REER)–Month Average (2010 = 100)	"	101.88	103.96	104.88	103.55	103.99	103.11	105.17
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	37.77	38.00	38.18	37.97	37.83	37.64	38.02
19 Exchange Rate (Month end)	Rs./US\$	281.49	281.03	280.63	280.33	279.96	279.67	279.38
20 Exchange Rate (Month average)	"	281.65	281.27	280.87	280.54	280.15	279.81	279.51
21 KSE 100 Index (Month end)	(1991=1,000)	165,493.59	161,631.73	166,677.70	174,054.32	184,174.49	168,062.17	148,743.32
22 CPI Inflation YoY National	Percent	5.6	6.2	6.1	5.6	5.8	7.0	7.3
23 CPI Inflation YoY Urban	"	5.5	6.0	6.1	5.8	5.8	6.8	7.4
24 CPI Inflation YoY Rural	"	5.8	6.6	6.3	5.4	5.8	7.3	7.2
25 CPI Inflation YoY Urban (Food)	"	4.4	4.5	5.0	3.2	3.3	4.4	2.9
26 CPI Inflation YoY Rural (Food)	"	6.0	6.8	5.9	3.8	4.7	6.8	4.5
27 CPI Inflation YoY Urban (Non-Food)	"	6.2	7.0	6.7	7.5	7.4	8.3	10.3
28 CPI Inflation YoY Rural (Non-Food)	"	5.6	6.4	6.7	6.9	6.9	7.7	9.7
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	7.0	7.5	6.6	6.9	7.2	7.1	7.4
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	7.8	8.4	8.2	8.1	8.3	8.3	8.4
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,500.0	3,527.4	3,549.2	3,553.4	3,580.4	3,601.1	3,624.0
32 FBR Tax Collection <sup>#</sup>	"	2,884.4	...	...	6,160.8	...	...	...

\* Including Zero Markup including inter Financial institutions

\*\*Average of bid and offer

... Not Available

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

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

## 2.1 Central Bank Survey

Million Rupees

Items	FY24	FY25	2025		2026			
			Mar	Nov	Dec	Jan	Feb	Mar <sup>P</sup>
<b>Net Foreign Assets</b>	<b>(71,160)</b>	<b>1,455,410</b>	<b>590,253</b>	<b>2,023,981</b>	<b>2,233,150</b>	<b>2,603,193</b>	<b>2,791,923</b>	<b>2,478,625</b>
<b>Claims on nonresidents</b>	<b>5,053,535</b>	<b>7,231,941</b>	<b>5,906,917</b>	<b>7,674,455</b>	<b>8,196,750</b>	<b>8,572,603</b>	<b>8,749,949</b>	<b>8,388,842</b>
a) Monetary Gold, Coin and Bullion	1,349,449	1,942,112	1,816,807	2,448,023	2,547,822	2,902,598	3,040,823	2,680,277
b) Holdings of SDRs	206,221	7,418	15,553	8,047	66,127	66,452	33,654	33,324
c) Foreign currency	20,569	21,550	21,161	21,244	21,213	21,187	21,164	21,163
d) Deposits	2,725,338	2,902,792	2,428,677	2,325,496	2,319,982	2,363,522	2,482,404	3,155,672
e) Securities other than shares (Foreign)	8,309	1,563,154	870,325	2,095,948	2,456,766	2,428,720	2,385,845	1,728,436
f) Loans	-	-	-	-	-	-	-	-
g) Financial derivatives	-	3,083	66	1,655	5,844	5,116	5,930	1,111
h) Other	743,650	791,833	754,328	774,043	778,995	785,008	780,129	768,860
<i>Of which: Quota-IMF</i>	743,648	791,831	754,326	774,042	778,994	785,006	780,128	768,858
<b>less: Liabilities to nonresidents</b>	<b>5,124,695</b>	<b>5,776,531</b>	<b>5,316,663</b>	<b>5,650,474</b>	<b>5,963,600</b>	<b>5,969,410</b>	<b>5,958,026</b>	<b>5,910,217</b>
a) Deposits	1,057,395	1,081,376	1,050,666	1,057,728	1,060,417	1,045,193	1,037,811	1,037,636
b) Securities other than shares	1,818,649	2,348,001	1,986,889	2,261,165	2,550,575	2,563,754	2,547,821	2,518,975
c) Loans	-	-	0	-	0	0	-	(0)
d) Financial derivatives	1,166,640	1,197,854	1,182,897	1,212,959	1,220,471	1,225,569	1,244,032	1,236,462
e) Other	1,082,010	1,149,300	1,096,210	1,118,622	1,132,138	1,134,894	1,128,362	1,117,143
<b>Claims on Other Depository Corporations</b>	<b>13,277,983</b>	<b>13,847,965</b>	<b>13,682,529</b>	<b>13,801,806</b>	<b>14,303,564</b>	<b>14,738,117</b>	<b>15,401,867</b>	<b>15,759,020</b>
<b>Net claims on General Government</b>	<b>4,492,923</b>	<b>3,791,965</b>	<b>4,200,496</b>	<b>2,893,486</b>	<b>2,310,274</b>	<b>2,023,715</b>	<b>1,797,372</b>	<b>1,849,921</b>
<b>Net claims on Central Government</b>	<b>5,395,565</b>	<b>5,231,880</b>	<b>5,753,882</b>	<b>4,273,193</b>	<b>3,609,938</b>	<b>3,502,491</b>	<b>3,442,079</b>	<b>3,324,459</b>
<b>Claims on Central Government</b>	<b>6,288,826</b>	<b>5,854,232</b>	<b>6,476,395</b>	<b>4,914,669</b>	<b>4,242,563</b>	<b>3,962,762</b>	<b>3,986,892</b>	<b>4,004,995</b>
a) Securities other than Shares	5,568,455	5,089,194	5,746,570	4,162,971	3,483,542	3,202,142	3,229,095	3,256,252
b) Other claims	720,371	765,038	729,825	751,697	759,021	760,620	757,797	748,743
<b>less: Liabilities to Central Government</b>	<b>893,261</b>	<b>622,352</b>	<b>722,514</b>	<b>641,476</b>	<b>632,626</b>	<b>460,271</b>	<b>544,813</b>	<b>680,536</b>
a) Deposits	893,261	622,352	722,514	641,476	632,626	460,271	544,813	680,536
b) Other liabilities	-	-	-	-	-	-	-	-
<b>Net claims on Provincial Governments</b>	<b>(902,642)</b>	<b>(1,439,915)</b>	<b>(1,553,386)</b>	<b>(1,379,707)</b>	<b>(1,299,664)</b>	<b>(1,478,775)</b>	<b>(1,644,707)</b>	<b>(1,474,538)</b>
<b>Claims on Provincial and Local Governments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
a) Securities other than Shares	-	-	-	-	-	-	-	-
b) Other claims	-	-	-	-	-	-	-	-
<b>less: Liabilities to Provincial and Local governments</b>	<b>902,642</b>	<b>1,439,915</b>	<b>1,553,386</b>	<b>1,379,707</b>	<b>1,299,664</b>	<b>1,478,775</b>	<b>1,644,707</b>	<b>1,474,538</b>
a) Deposits	902,642	1,439,915	1,553,386	1,379,707	1,299,664	1,478,775	1,644,707	1,474,538
b) Other liabilities	-	-	-	-	-	-	-	-
<b>Claims on other sectors</b>	<b>84,313</b>	<b>78,823</b>	<b>75,988</b>	<b>61,088</b>	<b>52,725</b>	<b>55,533</b>	<b>56,812</b>	<b>57,947</b>
a) Other financial corporations	40,777	33,746	30,875	13,533	5,229	5,134	4,702	4,744
b) Public non-financial corporations	101	29	189	39	56	66	55	66
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	43,435	45,048	44,925	47,516	47,439	50,332	52,055	53,137
<b>Monetary base</b>	<b>11,590,151</b>	<b>12,942,839</b>	<b>12,643,835</b>	<b>13,434,684</b>	<b>13,419,243</b>	<b>13,407,014</b>	<b>13,790,997</b>	<b>14,186,305</b>
<b>1) Currency in Circulation</b>	<b>9,698,211</b>	<b>11,269,453</b>	<b>10,940,270</b>	<b>11,402,884</b>	<b>11,487,498</b>	<b>11,640,734</b>	<b>11,998,318</b>	<b>12,709,652</b>
<b>2) Liabilities to Other Depository Corporations</b>	<b>1,889,186</b>	<b>1,670,390</b>	<b>1,700,721</b>	<b>2,028,318</b>	<b>1,927,683</b>	<b>1,761,988</b>	<b>1,790,654</b>	<b>1,474,540</b>
Reserve deposits	1,889,186	1,670,390	1,700,721	2,028,318	1,927,683	1,761,988	1,790,654	1,474,540
Other liabilities	-	-	-	-	-	-	-	-

## 2.1 Central Bank Survey

Million Rupees

Items	FY24	FY25	2025			2026		
			2025	2025		2026		
			Mar	Nov	Dec	Jan	Feb	Mar <sup>e</sup>
<b>3) Deposits included in broad money</b>	<b>2,753</b>	<b>2,996</b>	<b>2,843</b>	<b>3,482</b>	<b>4,062</b>	<b>4,292</b>	<b>2,026</b>	<b>2,113</b>
<b>Transferable deposits</b>	<b>229</b>	<b>337</b>	<b>362</b>	<b>351</b>	<b>344</b>	<b>230</b>	<b>312</b>	<b>300</b>
a) Other financial corporations	31	151	76	154	146	43	128	116
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	175	164	164	174	174	165	161	161
d) Other resident sectors	23	23	123	23	23	23	23	23
<b>Other deposits</b>	<b>2,524</b>	<b>2,659</b>	<b>2,481</b>	<b>3,131</b>	<b>3,718</b>	<b>4,061</b>	<b>1,713</b>	<b>1,814</b>
a) Other financial corporations	1,966	2,030	1,711	2,008	2,188	1,617	1,499	1,282
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	558	628	770	1,123	1,530	2,445	214	532
<b>4) Securities other than shares included in broad money</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
a) Other financial corporations	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-
<b>Deposits excluded from broad money</b>	<b>126,316</b>	<b>126,795</b>	<b>125,526</b>	<b>126,778</b>	<b>126,610</b>	<b>128,841</b>	<b>127,022</b>	<b>126,085</b>
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
<b>Securities other than shares excluded from broad money</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
<b>Loans*</b>	<b>609,732</b>	<b>101,305</b>	<b>243,644</b>	<b>161,371</b>	<b>54,145</b>	<b>48,182</b>	<b>29,149</b>	<b>71,912</b>
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
<b>Financial derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
<b>Trade credit and advances</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
<b>Shares and Other equity</b>	<b>5,448,106</b>	<b>5,950,325</b>	<b>5,495,280</b>	<b>4,998,397</b>	<b>5,281,159</b>	<b>5,780,521</b>	<b>6,050,177</b>	<b>5,805,401</b>
a) Funds contributed by owners	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	2,809,225	2,429,697	2,208,936	819,275	942,057	1,085,720	1,218,489	1,451,948
c) General & special reserves	977,632	1,162,786	1,104,094	1,162,786	1,162,786	1,163,902	1,163,902	1,163,902
d) SDR allocation	-	-	-	-	-	-	-	-
e) Valuation adjustment	1,561,249	2,257,842	2,082,250	2,916,336	3,076,316	3,430,900	3,567,786	3,089,551
<b>Other items (net)</b>	<b>9,754</b>	<b>52,899</b>	<b>40,982</b>	<b>59,131</b>	<b>18,555</b>	<b>56,001</b>	<b>50,630</b>	<b>-44,191</b>
Other liabilities	288,169	332,245	309,489	367,544	337,400	376,364	370,431	293,186
<b>Less: Other Assets</b>	<b>278,415</b>	<b>279,346</b>	<b>268,508</b>	<b>308,413</b>	<b>318,844</b>	<b>320,363</b>	<b>319,801</b>	<b>337,377</b>

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

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

Archive link:

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

## 2.2 Other Depository Corporations Survey

Million Rupees

Items	FY24	FY25 <sup>R</sup>	2025				2026	
			Feb	Oct	Nov	Dec	Jan <sup>R</sup>	Feb <sup>P</sup>
<b>Net Foreign Assets</b>	<b>(889,913)</b>	<b>(1,053,373)</b>	<b>(988,384)</b>	<b>(1,371,412)</b>	<b>(1,411,339)</b>	<b>(1,412,013)</b>	<b>(1,418,028)</b>	<b>(1,468,398)</b>
<b>Claims on nonresidents</b>	<b>1,153,266</b>	<b>1,009,017</b>	<b>937,838</b>	<b>919,453</b>	<b>894,468</b>	<b>899,812</b>	<b>946,809</b>	<b>958,902</b>
a) Foreign currency	82,845	58,529	71,169	54,032	58,940	58,619	65,289	68,799
b) Deposits	470,384	347,731	228,038	241,417	213,732	230,451	251,273	259,853
c) Securities other than shares	249,517	262,304	270,143	256,459	261,735	254,485	254,092	257,718
d) Loans	9,054	6,395	11,970	21,125	21,751	23,325	8,402	7,010
e) Financial derivatives	2,456	2,648	1,662	1,704	1,657	1,104	2,536	1,273
f) Shares & other equity	334,835	325,163	350,548	340,461	332,398	327,835	361,221	360,257
g) Other	4,176	6,248	4,308	4,255	4,255	3,992	3,996	3,993
<b>less: Liabilities to nonresidents</b>	<b>2,043,179</b>	<b>2,062,390</b>	<b>1,926,222</b>	<b>2,290,865</b>	<b>2,305,808</b>	<b>2,311,825</b>	<b>2,364,837</b>	<b>2,427,301</b>
a) Deposits	855,735	1,295,051	935,918	1,455,496	1,398,375	1,460,312	1,463,972	1,465,732
b) Securities other than shares	-	-	-	-	-	-	-	-
c) Loans	1,158,895	721,224	969,356	810,284	884,628	825,342	874,914	935,729
d) Financial derivatives	1,578	1,790	716	1,902	1,319	522	930	821
e) Other	26,971	44,325	20,231	23,183	21,486	25,649	25,021	25,018
<b>Claims on Central bank</b>	<b>3,153,931</b>	<b>2,415,721</b>	<b>2,775,885</b>	<b>2,891,715</b>	<b>2,931,711</b>	<b>2,648,021</b>	<b>2,446,126</b>	<b>2,638,885</b>
a) Currency	566,553	656,414	590,067	631,021	605,496	636,348	586,080	666,674
b) Reserve deposits	1,990,669	1,648,484	2,001,733	2,021,672	2,154,664	1,947,413	1,800,734	1,931,683
c) Other claims	596,709	110,823	184,085	239,022	171,550	64,261	59,312	40,528
<b>Net Claims on General Government</b>	<b>29,765,682</b>	<b>34,316,662</b>	<b>30,546,324</b>	<b>33,853,057</b>	<b>34,025,148</b>	<b>35,199,785</b>	<b>36,114,731</b>	<b>36,505,809</b>
<b>Net claims on Central Government</b>	<b>30,952,479</b>	<b>36,236,336</b>	<b>32,235,298</b>	<b>35,867,223</b>	<b>36,041,493</b>	<b>37,342,940</b>	<b>38,336,529</b>	<b>38,743,242</b>
<b>Claims on Central Government</b>	<b>33,800,795</b>	<b>39,501,388</b>	<b>35,010,788</b>	<b>39,149,541</b>	<b>39,270,657</b>	<b>40,757,127</b>	<b>41,817,941</b>	<b>42,295,652</b>
a) Securities other than Shares	32,551,840	38,219,764	33,736,697	37,880,013	38,005,597	39,421,115	40,500,416	40,977,088
b) Other claims	1,248,956	1,281,624	1,274,091	1,269,528	1,265,060	1,336,013	1,317,525	1,318,564
<b>less: Liabilities to Central Government</b>	<b>2,848,316</b>	<b>3,265,052</b>	<b>2,775,490</b>	<b>3,282,317</b>	<b>3,229,164</b>	<b>3,414,187</b>	<b>3,481,412</b>	<b>3,552,410</b>
a) Deposits	2,848,316	3,265,052	2,775,490	3,282,317	3,229,164	3,414,187	3,481,412	3,552,410
b) Other liabilities	-	-	-	-	-	-	-	-
<b>Net claims on Provincial Governments</b>	<b>(1,186,797)</b>	<b>(1,919,674)</b>	<b>(1,688,974)</b>	<b>(2,014,166)</b>	<b>(2,016,345)</b>	<b>(2,143,156)</b>	<b>(2,221,798)</b>	<b>(2,237,433)</b>
<b>Claims on Provincial Governments</b>	<b>610,638</b>	<b>244,741</b>	<b>298,218</b>	<b>226,884</b>	<b>222,441</b>	<b>220,148</b>	<b>183,622</b>	<b>163,735</b>
a) Securities other than Shares	0	0	0	0	0	0	0	0
b) Other claims	610,637	244,741	298,218	226,884	222,441	220,148	183,622	163,735
<b>less: Liabilities to Provincial Governments</b>	<b>1,797,435</b>	<b>2,164,416</b>	<b>1,987,192</b>	<b>2,241,050</b>	<b>2,238,786</b>	<b>2,363,304</b>	<b>2,405,420</b>	<b>2,401,168</b>
a) Deposits	1,781,447	2,148,939	1,971,358	2,225,334	2,222,880	2,347,565	2,389,621	2,385,698
b) Other liabilities	15,988	15,477	15,835	15,716	15,906	15,738	15,799	15,470
<b>Claims on other sectors</b>	<b>12,542,746</b>	<b>13,483,691</b>	<b>13,186,812</b>	<b>13,644,738</b>	<b>13,880,208</b>	<b>14,735,938</b>	<b>14,361,764</b>	<b>14,682,515</b>
a) Other financial corporations	200,920	318,234	293,188	260,309	250,668	344,647	316,684	345,560
b) Public non-financial corporations	2,221,876	2,142,517	2,286,477	2,203,146	2,223,722	2,236,105	2,196,270	2,211,504
c) Other non-financial corporations	8,082,639	8,705,297	8,380,112	8,687,936	8,788,761	9,453,918	9,990,433	10,215,439
d) Other resident sectors	2,037,312	2,317,643	2,227,035	2,493,345	2,617,057	2,701,269	1,858,377	1,910,012

## 2.2 Other Depository Corporations Survey

Million Rupees

Items	FY24	FY25 <sup>R</sup>	2025				2026	
			Feb	Oct	Nov	Dec	Jan <sup>R</sup>	Feb <sup>P</sup>
<b>Liabilities to central bank</b>	13,169,975	13,687,908	12,743,209	13,266,436	13,451,231	13,871,150	14,348,196	14,980,313
<b>Deposits included in broad money (1+2)</b>	27,348,201	30,874,776	27,871,975	30,490,582	30,776,973	32,140,647	31,568,818	31,755,562
<b>1) Transferable deposits</b>	21,407,816	25,413,142	22,342,072	24,889,322	24,963,406	25,805,636	25,826,165	25,957,988
a) Other financial corporations	709,309	964,154	576,534	1,049,822	944,273	1,158,639	1,158,203	1,210,576
b) Public non-financial corporations	1,118,876	1,088,506	886,480	945,702	952,325	901,097	1,057,293	1,096,386
c) Other non-financial corporations	6,756,386	6,919,380	6,933,752	6,328,315	6,272,551	6,579,622	6,249,318	6,372,215
d) Other resident sectors	12,823,245	16,441,102	13,945,306	16,565,482	16,794,256	17,166,278	17,361,351	17,278,811
<b>2) Other deposits</b>	5,940,385	5,461,635	5,529,904	5,601,260	5,813,567	6,335,012	5,742,653	5,797,573
a) Other financial corporations	228,239	212,390	180,582	211,776	333,983	369,667	295,710	236,218
b) Public non-financial corporations	917,726	994,209	808,520	1,194,225	1,115,254	1,274,446	1,209,848	1,271,374
c) Other non-financial corporations	2,312,619	1,838,167	2,019,211	1,707,642	1,780,786	2,003,356	1,784,560	1,863,597
d) Other resident sectors	2,481,801	2,416,870	2,521,590	2,487,617	2,583,543	2,687,543	2,452,536	2,426,384
<b>Securities other than shares, included in broad money</b>	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-
<b>Deposits excluded from broad money</b>	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
<b>Securities other than shares, excluded from broad money</b>	58,256	52,958	57,066	51,150	51,369	48,616	50,987	51,088
<i>Of which: Other financial corporations</i>	35,867	25,865	35,899	24,355	24,525	25,616	27,675	27,691
<b>Loans</b>	76,064	112,983	227,422	392,927	450,573	436,888	330,273	388,942
<i>Of which: Other financial corporations</i>	74,481	111,006	225,399	383,982	441,627	427,998	321,364	380,017
<b>Financial derivatives</b>	23,883	14,106	16,125	16,426	17,589	15,565	15,349	14,761
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
<b>Trade credit and advances</b>	128	129	138	139	162	136	111	115
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
<b>Shares and other equity</b>	3,358,340	4,341,827	3,907,844	4,348,956	4,364,246	4,739,914	5,153,144	4,989,919
a) Funds contributed by owners	837,978	782,916	858,844	885,534	886,021	752,340	752,460	752,982
b) Retained earnings	1,317,886	1,622,788	1,528,158	1,719,445	1,738,634	1,903,661	2,086,606	2,041,216
c) General and special reserves	851,266	1,343,851	1,059,633	1,256,716	1,265,864	1,512,417	1,642,448	1,599,504
d) Valuation adjustment	351,210	592,272	461,209	487,259	473,726	571,496	671,630	596,217
<b>Other items (net)</b>	537,855	78,272	697,134	451,761	313,909	(80,914)	37,937	178,341
<b>Other liabilities</b>	3,908,571	4,740,340	4,779,617	5,186,781	5,208,827	5,250,447	5,387,264	5,626,075
<b>less: Other assets</b>	3,524,830	4,680,996	4,100,039	4,742,289	4,958,298	5,281,541	5,267,979	5,412,664
<b>plus: Consolidation adjustment</b>	154,114	18,928	17,556	7,268	63,380	(49,819)	(81,349)	(35,069)

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](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](http://www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf)

[www.sbp.org.pk/departments/stats/Notice-27-Mar-2017.pdf](http://www.sbp.org.pk/departments/stats/Notice-27-Mar-2017.pdf)

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

Archive link:

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

## 2.3 Depository Corporations Survey

Million Rupees

Items	FY24	FY25 <sup>R</sup>	2025				2026	
			Feb	Oct	Nov	Dec	Jan <sup>R</sup>	Feb <sup>P</sup>
<b>Net Foreign Assets</b>	<b>(961,072)</b>	<b>402,037</b>	<b>(377,494)</b>	<b>546,496</b>	<b>612,642</b>	<b>821,137</b>	<b>1,185,165</b>	<b>1,323,525</b>
Claims on nonresidents	6,206,801	8,240,959	6,831,936	8,482,741	8,568,924	9,096,562	9,519,412	9,708,851
less: Liabilities to nonresidents	7,167,874	7,838,921	7,209,430	7,936,245	7,956,281	8,275,425	8,334,247	8,385,327
<b>Domestic claims (a+b)</b>	<b>46,885,664</b>	<b>51,671,141</b>	<b>47,729,099</b>	<b>50,363,235</b>	<b>50,859,929</b>	<b>52,298,722</b>	<b>52,555,743</b>	<b>53,042,508</b>
<b>a. Net Claims on general government (1+2)</b>	<b>34,258,604</b>	<b>38,108,627</b>	<b>34,455,868</b>	<b>36,649,514</b>	<b>36,918,634</b>	<b>37,510,059</b>	<b>38,138,446</b>	<b>38,303,181</b>
<b>1- Net claims on central government</b>	<b>36,348,044</b>	<b>41,468,216</b>	<b>37,853,187</b>	<b>40,201,388</b>	<b>40,314,686</b>	<b>40,952,878</b>	<b>41,839,020</b>	<b>42,185,321</b>
Claims on central government	40,089,621	45,355,620	41,417,174	44,006,756	44,185,325	44,999,691	45,780,703	46,282,544
less: Liabilities to central government	3,741,577	3,887,404	3,563,987	3,805,367	3,870,639	4,046,813	3,941,684	4,097,223
<b>2-Net claims on provincial governments</b>	<b>(2,089,440)</b>	<b>(3,359,589)</b>	<b>(3,397,320)</b>	<b>(3,551,874)</b>	<b>(3,396,052)</b>	<b>(3,442,819)</b>	<b>(3,700,573)</b>	<b>(3,882,140)</b>
Claims on provincial governments	610,638	244,741	298,218	226,884	222,441	220,148	183,622	163,735
less: Liabilities to provincial governments	2,700,077	3,604,331	3,695,538	3,778,758	3,618,493	3,662,967	3,884,195	4,045,875
<b>b. Claims on other sectors</b>	<b>12,627,059</b>	<b>13,562,514</b>	<b>13,273,232</b>	<b>13,713,720</b>	<b>13,941,296</b>	<b>14,788,663</b>	<b>14,417,297</b>	<b>14,739,327</b>
Other financial corporations	241,697	351,980	334,955	281,747	264,201	349,876	321,818	350,261
Public non-financial corporations	2,221,977	2,142,547	2,286,655	2,203,173	2,223,760	2,236,161	2,196,336	2,211,559
Other non-financial corporations	8,082,639	8,570,297	8,380,112	8,687,936	8,788,761	9,453,918	9,990,433	10,215,439
Other resident sectors	2,080,747	2,362,691	2,271,510	2,540,864	2,664,573	2,748,708	1,908,709	1,962,067
<b>Broad money liabilities (a+b+c+d)</b>	<b>36,482,613</b>	<b>41,490,811</b>	<b>37,312,186</b>	<b>41,157,112</b>	<b>41,577,843</b>	<b>42,995,859</b>	<b>42,627,763</b>	<b>43,089,231</b>
<b>a. Currency outside depository corporations</b>	<b>9,131,658</b>	<b>10,613,039</b>	<b>9,437,349</b>	<b>10,662,274</b>	<b>10,797,388</b>	<b>10,851,150</b>	<b>11,054,653</b>	<b>11,331,644</b>
<b>b. Transferable deposits</b>	<b>21,408,045</b>	<b>25,413,479</b>	<b>22,342,389</b>	<b>24,889,873</b>	<b>24,963,758</b>	<b>25,805,980</b>	<b>25,826,395</b>	<b>25,958,301</b>
Other financial corporations	709,340	964,304	576,565	1,049,976	944,427	1,158,785	1,158,246	1,210,705
Public non-financial corporations	1,118,876	1,088,506	886,480	945,702	952,325	901,097	1,057,293	1,096,386
Other non-financial corporations	6,756,561	6,919,544	6,933,915	6,328,489	6,272,726	6,579,797	6,249,482	6,372,376
Other resident sectors	12,823,268	16,441,125	13,945,429	16,565,705	16,794,279	17,166,301	17,361,373	17,278,834
less: Central bank float	-	-	-	-	-	-	-	-
<b>c. Other Deposits</b>	<b>5,942,909</b>	<b>5,464,293</b>	<b>5,532,447</b>	<b>5,604,965</b>	<b>5,816,698</b>	<b>6,338,730</b>	<b>5,746,715</b>	<b>5,799,287</b>
Other financial corporations	230,205	214,420	182,385	214,416	335,991	371,855	297,327	237,718
Public non-financial corporations	917,726	994,209	808,520	1,194,225	1,115,254	1,274,446	1,209,848	1,271,374
Other non-financial corporations	2,312,619	1,838,167	2,019,211	1,707,642	1,780,786	2,003,356	1,784,560	1,863,597
Other resident sectors	2,482,360	2,417,498	2,522,331	2,488,681	2,584,667	2,689,073	2,454,980	2,426,598
<b>d. Securities other than shares included in broad money</b>	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-
Public non-financial corporations	-	-	-	-	-	-	-	-
Other non-financial corporations	-	-	-	-	-	-	-	-
Other resident sectors	-	-	-	-	-	-	-	-
<b>Deposits excluded from broad money</b>	<b>126,316</b>	<b>126,795</b>	<b>125,331</b>	<b>128,240</b>	<b>126,778</b>	<b>126,610</b>	<b>128,841</b>	<b>127,022</b>
of which: Other financial corporations	-	-	-	-	-	-	-	-
<b>Securities other than shares excluded from broad money</b>	<b>58,256</b>	<b>52,958</b>	<b>57,066</b>	<b>51,150</b>	<b>51,369</b>	<b>48,616</b>	<b>50,987</b>	<b>51,088</b>
of which: Other financial corporations	35,867	25,865	35,899	24,355	24,525	25,616	27,675	27,691
<b>Loans</b>	<b>76,064</b>	<b>112,983</b>	<b>227,422</b>	<b>392,927</b>	<b>450,573</b>	<b>436,888</b>	<b>330,273</b>	<b>388,942</b>
of which: Other financial corporations	74,481	111,006	225,399	383,982	441,627	427,998	321,364	380,017
<b>Financial Derivatives</b>	<b>23,883</b>	<b>14,106</b>	<b>16,125</b>	<b>16,426</b>	<b>17,589</b>	<b>15,565</b>	<b>15,349</b>	<b>14,761</b>
of which: Other financial corporations	-	-	-	-	-	-	-	-
<b>Trade credit &amp; advances</b>	<b>128</b>	<b>129</b>	<b>138</b>	<b>139</b>	<b>162</b>	<b>136</b>	<b>111</b>	<b>115</b>
of which: Other financial corporations	-	-	-	-	-	-	-	-
<b>Shares &amp; other equity</b>	<b>8,806,447</b>	<b>10,292,152</b>	<b>9,062,143</b>	<b>9,111,130</b>	<b>9,362,642</b>	<b>10,021,073</b>	<b>10,933,665</b>	<b>11,040,095</b>
<b>Other items (net)</b>	<b>351,141</b>	<b>(16,498)</b>	<b>551,470</b>	<b>52,885</b>	<b>(114,060)</b>	<b>(524,618)</b>	<b>(345,859)</b>	<b>(344,992)</b>
Other liabilities (includes central bank float)	4,196,739	5,072,585	5,092,858	5,511,045	5,576,371	5,587,846	5,763,628	5,996,506
less: Other assets	3,803,245	4,960,342	4,357,031	5,049,848	5,266,711	5,600,385	5,588,342	5,732,466
plus: Consolidation adjustment	(42,353)	(128,741)	(184,358)	(408,312)	(423,720)	(512,078)	(521,146)	(609,033)

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		2025	2025			2026		
	FY24	FY25	Mar	Nov	Dec	Jan	Feb	Mar	
<b>A. Currency in Circulation</b>	9,153,099	10,634,483	10,260,910	10,790,687	10,872,559	11,039,945	11,327,034	11,928,465	
<b>B. Cash in Tills</b>	554,731	644,365	688,717	621,633	624,384	610,214	680,734	790,641	
<b>C. Other Deposits</b>	62,892	57,267	69,105	45,667	53,980	47,976	45,482	47,581	
<b>D. Bank Deposits</b>	1,842,108	1,634,519	1,651,447	2,055,990	1,896,989	1,737,546	1,927,035	1,448,560	
<b>Reserve Money (A+B+C+D)</b>	11,612,829	12,970,634	12,670,180	13,513,977	13,447,912	13,435,681	13,980,285	14,215,247	
<b>Factor affecting Reserve Money (RM)</b>									
<b>A. Net Foreign Assets</b>	(71,374)	1,455,191	590,039	2,018,149	2,232,992	2,602,978	2,792,040	2,478,410	
<b>B. Net Domestic Assets (1+2+3)</b>	11,684,204	11,515,443	12,080,140	11,495,827	11,214,920	10,832,703	11,188,245	11,736,837	
<b>1. Net Govt Sector Borrowing (i+ii)</b>	4,504,320	3,811,156	4,218,252	2,962,523	2,328,900	2,044,330	1,977,956	1,870,416	
i. Borrowings for Budgetary Support <sup>1</sup>	4,527,712	3,836,191	4,240,325	2,988,888	2,355,634	2,069,815	2,002,623	1,896,900	
a) Federal Government	5,419,184	5,262,849	5,779,510	4,385,621	3,630,561	3,525,330	3,647,948	3,350,417	
of which deposits with SBP	(869,772)	(594,150)	(699,681)	(507,052)	(612,912)	(440,736)	(338,147)	(657,597)	
b) Provincial Government	(840,494)	(1,367,561)	(1,438,442)	(1,302,203)	(1,170,136)	(1,351,996)	(1,511,943)	(1,322,665)	
Balochistan	(41,987)	(102,272)	(66,550)	(30,995)	(47,471)	(56,760)	(93,023)	(77,316)	
Khyber Pakhtunkhwa	(59,667)	(78,740)	(166,070)	(108,076)	(88,228)	(99,410)	(100,651)	(113,060)	
Punjab	(627,553)	(846,228)	(813,989)	(805,131)	(616,924)	(790,206)	(768,950)	(794,826)	
Sindh	(111,287)	(340,321)	(391,833)	(358,001)	(417,512)	(405,620)	(549,319)	(337,463)	
c) AJK Government	(30,893)	(38,465)	(64,651)	(58,653)	(63,594)	(66,866)	(78,545)	(76,571)	
d) Gilgit-Baltistan	(20,084)	(20,632)	(36,092)	(35,877)	(41,199)	(36,653)	(54,837)	(54,281)	
ii. Others	(23,392)	(25,035)	(22,073)	(26,365)	(26,733)	(25,485)	(24,668)	(26,484)	
<b>2. Credit to Non-Govt. Sector (i+ii+iii)</b>	1,525,930	1,368,606	1,446,890	1,388,328	1,419,517	1,393,693	1,367,457	1,232,412	
i. Claims on Scheduled Banks (a+b+c+d+e)	1,409,836	1,252,778	1,332,184	1,270,572	1,302,408	1,274,221	1,247,179	1,111,693	
a. Agriculture Sector	5,374	7,750	6,696	7,547	7,360	7,610	7,631	7,649	
b. Industrial Sector	577,676	491,783	502,112	450,828	438,864	428,104	420,780	409,200	
c. Export Sector	624,392	507,694	554,573	417,521	401,828	382,543	363,631	357,815	
d. Housing Sector	-	-	-	-	-	-	-	-	
e. Others	202,394	245,551	268,803	394,676	454,356	455,964	455,137	337,029	
ii. Claims on NBFIs	116,094	115,828	114,706	117,756	117,109	119,472	120,278	120,719	
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-	
<b>3. Other Items (Net)</b>	5,653,954	6,335,681	6,414,998	7,144,977	7,466,502	7,394,679	7,842,832	8,634,009	
<b>Reserve Money(RM) (A+B)</b>	11,612,829	12,970,634	12,670,180	13,513,977	13,447,912	13,435,681	13,980,285	14,215,247	

Source: Statistics and Data Services Department

1. Quarter end NFA of SBP includes interest accrued on Asian Clearing Union (ACU) balance, SDRs allocation, SDRs holdings, fund facilities and accrued expenses on portfolio investment account.

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

3. An amount of Rs. 40,968 million for the payment of government letters of credit (LCs) payable in subsequent weeks after June 30, 2022 has been classified as 'government deposits' in the monetary data; this same amount was classified as 'other deposits' in SBP annual financial statements.

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

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

5. Total may differ due to rounding off.

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

Archive link

[https://www.sbp.org.pk/ecodata/ReserveMoney\\_Arch.xls](https://www.sbp.org.pk/ecodata/ReserveMoney_Arch.xls)

## 2.5 Currency in Circulation

Million Rupees

	30th June			2025	2025		2026		
	FY23	FY24	FY25	Mar	Nov	Dec	Jan	Feb	Mar
1. Banknotes	9,664,290	9,698,211	11,269,452	10,940,270	11,402,884	11,487,498	11,640,734	11,998,318	12,709,652
2. One Rupee Coins and above	9,787	9,849	9,880	9,901	9,945	9,911	9,956	9,956	9,918
<b>3. Total (1+2)</b>	<b>9,674,077</b>	<b>9,708,060</b>	<b>11,279,332</b>	<b>10,950,171</b>	<b>11,412,829</b>	<b>11,497,409</b>	<b>11,650,690</b>	<b>12,008,274</b>	<b>12,719,570</b>
4. Held by Banking Department of SBP	131	190	119	191	146	113	158	157	119
5. Held by Issue Department of SBP	351	40	365	353	363	353	374	349	345
6. Currency in tills of Scheduled Banks	524,857	554,731	644,365	688,717	621,633	624,384	610,214	680,734	790,641
<b>7. Currency in Circulation (3-4-5-6)</b>	<b>9,148,739</b>	<b>9,153,099</b>	<b>10,634,483</b>	<b>10,260,910</b>	<b>10,790,687</b>	<b>10,872,559</b>	<b>11,039,945</b>	<b>11,327,034</b>	<b>11,928,465</b>

Source: Statistics and Data Services Department

Notes:

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

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

## 2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30th June		2025	2025			2026		
	FY24	FY25	Mar	Nov	Dec	Jan <sup>R</sup>	Feb <sup>P</sup>	Mar <sup>P</sup>	
<b>A. Components of M2</b>									
1. Currency in Circulation	9,153,099	10,634,483	10,260,910	10,790,687	10,872,559	11,039,945	11,327,034	11,928,465	
2. Other Deposits with SBP	62,892	57,267	69,105	45,667	53,980	47,976	45,482	47,581	
3. Total Private & PSE Deposits	26,665,840	30,096,017	27,155,927	29,731,634	31,375,639	30,483,221	30,525,179	31,270,890	
<i>of which : RFCDs</i>	<i>1,604,935</i>	<i>1,690,606</i>	<i>1,595,405</i>	<i>1,708,972</i>	<i>1,707,721</i>	<i>1,743,530</i>	<i>1,766,763</i>	<i>1,778,120</i>	
<b>Money Supply (1+2+3)</b>	<b>35,881,830</b>	<b>40,787,767</b>	<b>37,485,943</b>	<b>40,567,988</b>	<b>42,302,178</b>	<b>41,571,141</b>	<b>41,897,695</b>	<b>43,246,936</b>	
<b>B. Factors Affecting Money Supply ( M2)</b>									
<b>I.Net Foreign Assets of the Banking System</b>	<b>(1,137,968)</b>	<b>746,313</b>	<b>24,723</b>	<b>623,779</b>	<b>854,215</b>	<b>1,204,490</b>	<b>1,378,857</b>	<b>1,281,513</b>	
a. State Bank of Pakistan	(71,374)	1,455,191	590,039	2,018,149	2,232,992	2,602,978	2,792,040	2,478,410	
b. Scheduled Banks	(1,066,594)	(708,878)	(565,316)	(1,394,370)	(1,378,777)	(1,398,488)	(1,413,182)	(1,196,897)	
<b>II.Net Domestic Assets of Banking System (1+2+3)</b>	<b>37,019,799</b>	<b>40,041,453</b>	<b>37,461,219</b>	<b>39,944,209</b>	<b>41,447,962</b>	<b>40,366,652</b>	<b>40,518,838</b>	<b>41,965,423</b>	
a. State Bank of Pakistan	10,274,368	10,262,665	10,747,956	10,225,255	9,912,512	9,558,482	9,941,066	10,625,144	
b. Scheduled Banks	26,745,431	29,778,789	26,713,263	29,718,953	31,535,451	30,808,170	30,577,771	31,340,279	
<b>1. Net Govt Sector Borrowing(a+b+c)</b>	<b>31,078,845</b>	<b>35,119,827</b>	<b>32,097,721</b>	<b>34,404,283</b>	<b>34,790,699</b>	<b>35,117,840</b>	<b>35,429,954</b>	<b>35,925,730</b>	
<b>a. Borrowings for Budgetary support<sup>1</sup></b>	<b>29,723,917</b>	<b>34,078,342</b>	<b>31,044,843</b>	<b>33,342,144</b>	<b>33,731,364</b>	<b>34,081,216</b>	<b>34,415,153</b>	<b>34,928,910</b>	
(i) From SBP	4,527,712	3,836,191	4,240,325	2,988,888	2,355,634	2,069,815	2,002,623	1,896,900	
a) Federal Government	5,419,184	5,262,849	5,779,510	4,385,621	3,630,561	3,525,330	3,647,948	3,350,417	
<i>of which deposits with SBP</i>	<i>(869,772)</i>	<i>(594,150)</i>	<i>(699,681)</i>	<i>(507,052)</i>	<i>(612,912)</i>	<i>(440,736)</i>	<i>(338,147)</i>	<i>(657,597)</i>	
b) Provincial Government	(840,494)	(1,367,561)	(1,438,442)	(1,302,203)	(1,170,136)	(1,351,996)	(1,511,943)	(1,322,665)	
Balochistan Government	(41,987)	(102,272)	(66,550)	(30,995)	(47,471)	(56,760)	(93,023)	(77,316)	
Khyber Pakhtunkhwa Government	(59,667)	(78,740)	(166,070)	(108,076)	(88,228)	(99,410)	(100,651)	(113,060)	
Punjab Government	(627,553)	(846,228)	(813,989)	(805,131)	(616,924)	(790,206)	(768,950)	(794,826)	
Sindh Government	(111,287)	(340,321)	(391,833)	(358,001)	(417,512)	(405,620)	(549,319)	(337,463)	
c) AJK Government	(30,893)	(38,465)	(64,651)	(58,653)	(63,594)	(66,866)	(78,545)	(76,571)	
d) Gilgit-Baltistan	(20,084)	(20,632)	(36,092)	(35,877)	(41,199)	(36,653)	(54,837)	(54,281)	
(ii) From Scheduled banks (a+b)	25,196,205	30,242,151	26,804,519	30,353,256	31,375,730	32,011,400	32,412,529	33,032,010	
a) Federal Government	26,866,638	32,301,512	28,669,623	32,496,025	33,629,958	34,315,529	34,712,143	35,338,063	
<i>of which deposits with banks</i>	<i>(2,709,578)</i>	<i>(3,171,071)</i>	<i>(2,679,621)</i>	<i>(3,131,731)</i>	<i>(3,318,156)</i>	<i>(3,424,269)</i>	<i>(3,472,042)</i>	<i>(3,480,945)</i>	
b) Provincial Government	(1,670,433)	(2,059,362)	(1,865,104)	(2,142,770)	(2,254,228)	(2,304,128)	(2,299,614)	(2,306,053)	
<i>of which deposits with banks</i>	<i>(1,670,433)</i>	<i>(2,059,362)</i>	<i>(1,865,104)</i>	<i>(2,142,770)</i>	<i>(2,254,228)</i>	<i>(2,304,129)</i>	<i>(2,299,614)</i>	<i>(2,306,054)</i>	
<b>b. Commodity operations</b>	<b>1,378,320</b>	<b>1,066,520</b>	<b>1,074,951</b>	<b>1,088,505</b>	<b>1,086,069</b>	<b>1,062,110</b>	<b>1,039,469</b>	<b>1,023,304</b>	
<b>c. Others</b>	<b>(23,392)</b>	<b>(25,035)</b>	<b>(22,073)</b>	<b>(26,365)</b>	<b>(26,733)</b>	<b>(25,485)</b>	<b>(24,668)</b>	<b>(26,484)</b>	
<b>2. Credit to Non-Govt. Sector (a+b+c+d)</b>	<b>11,543,424</b>	<b>13,011,091</b>	<b>13,084,956</b>	<b>12,878,110</b>	<b>13,983,522</b>	<b>13,438,593</b>	<b>13,685,066</b>	<b>13,674,419</b>	
<b>a. Credit to Private Sector*</b>	<b>8,866,853</b>	<b>9,948,706</b>	<b>9,634,443</b>	<b>10,136,507</b>	<b>10,940,987</b>	<b>10,648,974</b>	<b>10,877,144</b>	<b>10,882,774</b>	
Conventional Banking Branches	6,211,242	6,616,972	6,443,738	6,582,946	6,711,888	6,576,988	6,665,175	6,653,411	
Islamic Banks	1,776,270	2,294,571	2,191,888	2,339,088	2,729,686	2,530,281	2,535,256	2,549,673	
Islamic Banking Branches of Conventional Banks	879,341	1,037,162	998,817	1,214,473	1,499,413	1,541,706	1,676,714	1,679,689	
<b>b. Credit to PSEs</b>	<b>2,191,482</b>	<b>2,104,374</b>	<b>2,203,959</b>	<b>2,121,930</b>	<b>2,200,976</b>	<b>2,126,485</b>	<b>2,197,040</b>	<b>2,138,585</b>	
<b>c. PSEs Special a/c-debt Repayment with BP/PSPC</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>d. Credit to NBFIs</b>	<b>485,089</b>	<b>958,011</b>	<b>1,246,554</b>	<b>619,673</b>	<b>841,560</b>	<b>663,134</b>	<b>610,882</b>	<b>653,061</b>	
<b>3. Other Items (net) *</b>	<b>(5,602,470)</b>	<b>(8,089,465)</b>	<b>(7,721,458)</b>	<b>(7,338,184)</b>	<b>(7,326,259)</b>	<b>(8,189,782)</b>	<b>(8,596,183)</b>	<b>(7,634,726)</b>	
<b>Broad Money M2 (A+B)</b>	<b>35,881,830</b>	<b>40,787,767</b>	<b>37,485,943</b>	<b>40,567,988</b>	<b>42,302,178</b>	<b>41,571,141</b>	<b>41,897,695</b>	<b>43,246,936</b>	
<b>C. Memorandum Items</b>									
Accrued Profit on SBP holdings of MRTBs/MTBs	262,536	296,619	439,207	473,140	298,655	324,774	347,766	369,525	
Outstanding amount of MTBs (realized value in auction)	7,542,978	5,869,162	4,351,423	4,536,318	5,057,570	5,194,536	5,221,901	5,493,215	
Net Government Budgetary Borrowing (Cash Basis)	29,075,815	33,642,350	30,435,374	32,737,191	33,316,891	33,631,214	33,928,259	34,394,648	
<i>From SBP</i>	<i>4,265,176</i>	<i>3,539,572</i>	<i>3,801,117</i>	<i>2,515,748</i>	<i>2,056,978</i>	<i>1,745,041</i>	<i>1,654,857</i>	<i>1,527,375</i>	
<i>From Scheduled Banks</i>	<i>24,810,640</i>	<i>30,102,778</i>	<i>26,634,256</i>	<i>30,221,443</i>	<i>31,259,913</i>	<i>31,886,173</i>	<i>32,273,402</i>	<i>32,867,273</i>	

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.

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

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

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

Archive link:

[https://www.sbp.org.pk/ecodata/BroadMoney\\_M2\\_Arch.xls](https://www.sbp.org.pk/ecodata/BroadMoney_M2_Arch.xls)

## 2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks			Monetary Impact During	
	30-Jun-24	30-Jun-25	31-Mar-26	1 <sup>st</sup> July 24 to 31-Mar-25	1 <sup>st</sup> July 25 to 31-Mar-26
<b>1. Central Government (a+b)</b>	<b>32,285,822</b>	<b>37,564,361</b>	<b>38,688,480</b>	<b>2,163,311</b>	<b>1,124,119</b>
a. Scheduled Banks	26,866,638	32,301,512	35,338,063	1,802,985	3,036,551
T-Bills, Securities and Others	29,576,216	35,472,584	38,819,009	1,773,028	3,346,425
Less:				-	-
Government Deposits	2,709,578	3,171,071	3,480,945	(29,957)	309,874
b. State Bank	5,419,184	5,262,849	3,350,417	360,326	(1,912,432)
T-bills and Securities etc.	5,571,285	5,094,335	3,261,666	180,468	(1,832,669)
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-
Others*	717,671	762,663	746,348	9,767	(16,315)
Less:				-	-
Govt. Deposits (Ex. Zakat and Privatization Fund)	869,772	594,150	657,597	(170,092)	63,447
<b>2. Provincial Governments (c+d)</b>	<b>(2,561,905)</b>	<b>(3,486,020)</b>	<b>(3,759,571)</b>	<b>(842,384)</b>	<b>(273,551)</b>
c. Scheduled Banks	(1,670,433)	(2,059,362)	(2,306,054)	(194,671)	(246,692)
Government Securities and Others				-	-
Less:				-	-
Government Deposits	1,670,433	2,059,362	2,306,054	194,671	246,692
d. State Bank	(891,472)	(1,426,658)	(1,453,517)	(647,714)	(26,859)
Government Securities	-	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-	-
Less:				-	-
Government Deposits (Excluding Zakat Fund)	891,472	1,426,658	1,453,517	647,714	26,859
<b>Net Budgetary Borrowing from the Banking System</b>	<b>29,723,917</b>	<b>34,078,341</b>	<b>34,928,910</b>	<b>1,320,927</b>	<b>850,568</b>

Source: Statistics and Data Services Department

Notes:

1. From July, 2019, the data on Central and Provincial Government Deposits with Scheduled Banks have been revised. This revision is due to reclassification of some of the PSEs, which were previously reported under Government Institutions. The coverage of PSEs has been enhanced since July, 2019.

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

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

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

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

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

## 2.8 Government Borrowing for Commodity Operations

ITEMS	Stocks			Monetary Impact During	
	30-Jun-24	30-Jun-25	31-Mar-26	1 <sup>st</sup> July 24 to 31-Mar-25	1 <sup>st</sup> July 25 to 31-Mar-26
Rice	-	192.6	209.6	187.0	17.0
Wheat	1,133,456.1	795,113.4	749,746.5	(326,877.8)	(45,366.9)
Sugar	107,772.4	104,742.0	139,070.3	23,199.5	34,328.3
Fertilizer	134,664.3	163,502.0	131,416.1	(3.7)	(32,085.9)
Seeds	2,427.6	340.6	-	(2,427.6)	(340.6)
Oil seeds				-	-
Pulses				-	-
Edible Oil				-	-
Black Mash				-	-
Chilies				-	-
Seed Meal				-	-
Gram				-	-
Onion				-	-
Potatoes				-	-
Cotton	-	2,629.8	2,861.9	2,552.9	232.0
<b>Total</b>	<b>1,378,320.5</b>	<b>1,066,520.4</b>	<b>1,023,304.4</b>	<b>(303,369.7)</b>	<b>(43,216.0)</b>

Source: Statistics and Data Services Department

## 2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Oct-25			Nov-25			Dec-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
<b>ASSETS</b>	<b>11,293,461</b>	<b>14,334,875</b>	<b>25,628,336</b>	<b>11,403,030</b>	<b>14,526,302</b>	<b>25,929,332</b>	<b>11,549,612</b>	<b>15,341,811</b>	<b>26,891,423</b>
<b>International reserve assets</b>	<b>2,500,715</b>	<b>4,287,260</b>	<b>6,787,975</b>	<b>2,722,936</b>	<b>4,170,924</b>	<b>6,893,860</b>	<b>2,827,848</b>	<b>4,444,147</b>	<b>7,271,995</b>
- Gold	2,346,213	-	2,346,213	2,448,023	-	2,448,023	2,448,213	-	2,448,213
- Foreign currency balances	154,502	4,209,732	4,364,234	274,913	4,136,841	4,411,754	379,635	4,341,663	4,721,298
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	39,578	39,578	-	8,047	8,047	-	66,032	66,032
- Reserve tranche position with International Monetary Fund	-	46	46	-	45	45	-	46	46
- Other foreign currency balances	-	37,904	37,904	-	25,991	25,991	-	36,406	36,406
<b>Local currency financial assets</b>	<b>7,000,000</b>	<b>6,240,720</b>	<b>13,240,720</b>	<b>7,000,000</b>	<b>6,400,146</b>	<b>13,400,146</b>	<b>7,000,000</b>	<b>6,919,756</b>	<b>13,919,756</b>
<b>(i) Monetary policy assets</b>	<b>7,000,000</b>	<b>5,240,893</b>	<b>12,240,893</b>	<b>7,000,000</b>	<b>5,431,969</b>	<b>12,431,969</b>	<b>7,000,000</b>	<b>5,985,072</b>	<b>12,985,072</b>
- Conventional- securities purchased under agreement to resell	7,000,000	4,964,248	11,964,248	7,000,000	5,220,086	12,220,086	7,000,000	5,535,061	12,535,061
- Shariah compliant financing facility	-	276,645	276,645	-	211,883	211,883	-	450,011	450,011
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
<b>(ii) Credit to conventional banks &amp; financial institutions for purposes other than monetary policy</b>	<b>-</b>	<b>699,463</b>	<b>699,463</b>	<b>-</b>	<b>673,155</b>	<b>673,155</b>	<b>-</b>	<b>654,012</b>	<b>654,012</b>
- Agriculture sector	-	4,543	4,543	-	4,904	4,904	-	4,923	4,923
- Industrial sector	-	342,095	342,095	-	337,328	337,328	-	331,326	331,326
- Export sector	-	291,692	291,692	-	270,557	270,557	-	257,889	257,889
- Housing sector	-	2	2	-	2	2	-	2	2
- Other	-	61,131	61,131	-	60,363	60,363	-	59,872	59,872
<b>(iii) Credit to Islamic banks &amp; financial institutions for purpose other than monetary policy</b>	<b>-</b>	<b>300,364</b>	<b>300,364</b>	<b>-</b>	<b>295,022</b>	<b>295,022</b>	<b>-</b>	<b>280,673</b>	<b>280,673</b>
- Agriculture sector	-	3,861	3,861	-	3,832	3,832	-	3,797	3,797
- Industrial sector	-	138,584	138,584	-	136,406	136,406	-	133,980	133,980
- Export sector	-	149,962	149,962	-	146,964	146,964	-	135,238	135,238
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	7,957	7,957	-	7,820	7,820	-	7,658	7,658
<b>Credit to general government account</b>	<b>1,751,363</b>	<b>2,994,044</b>	<b>4,745,407</b>	<b>1,637,053</b>	<b>3,142,418</b>	<b>4,779,471</b>	<b>1,678,731</b>	<b>3,145,165</b>	<b>4,823,896</b>
- <b>Federal government</b>	<b>1,751,363</b>	<b>2,994,044</b>	<b>4,745,407</b>	<b>1,637,053</b>	<b>3,142,418</b>	<b>4,779,471</b>	<b>1,678,731</b>	<b>3,145,165</b>	<b>4,823,896</b>
- Perpetual loan to federal government	-	751,836	751,836	-	751,585	751,585	-	759,335	759,335
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	1,751,363	2,242,208	3,993,571	1,637,053	2,390,833	4,027,886	1,678,731	2,385,830	4,064,562
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- <b>Provincial &amp; autonomous regions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
<b>Equity investments</b>	<b>-</b>	<b>372,610</b>	<b>372,610</b>	<b>-</b>	<b>372,610</b>	<b>372,610</b>	<b>-</b>	<b>372,610</b>	<b>372,610</b>
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	326,848	326,848	-	326,848	326,848	-	326,848	326,848
- Financial institutions	-	45,762	45,762	-	45,762	45,762	-	45,762	45,762
- Other	-	-	-	-	-	-	-	-	-
Property, plant & equipment	-	171,530	171,530	-	172,730	172,730	-	172,493	172,493
Rupee coins	344	-	344	363	-	363	355	-	355
Other assets	41,039	268,713	309,751	42,679	267,473	310,152	42,679	287,641	330,319
<b>LIABILITIES</b>	<b>11,293,461</b>	<b>14,334,875</b>	<b>25,628,336</b>	<b>11,403,030</b>	<b>14,526,302</b>	<b>25,929,332</b>	<b>11,549,612</b>	<b>15,341,811</b>	<b>26,891,423</b>
<b>Equity &amp; reserves</b>	<b>-</b>	<b>4,748,618</b>	<b>4,748,618</b>	<b>-</b>	<b>4,971,994</b>	<b>4,971,994</b>	<b>-</b>	<b>5,123,382</b>	<b>5,123,382</b>
- 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	-	4,761	4,761	-	4,761	4,761
- Unrealized appreciations	-	2,717,869	2,717,869	-	2,819,489	2,819,489	-	2,819,489	2,819,489
- Profit & loss appropriation account	-	806,437	806,437	-	928,177	928,177	-	1,079,565	1,079,565
<b>Banknotes in circulation</b>	<b>11,293,460</b>	<b>(165)</b>	<b>11,293,295</b>	<b>11,403,030</b>	<b>(146)</b>	<b>11,402,884</b>	<b>11,549,612</b>	<b>(138)</b>	<b>11,549,474</b>
- Banknotes in circulation	11,293,295	-	11,293,295	11,402,884	-	11,402,884	11,549,474	-	11,549,474
- Banknotes held in Banking Department	165	(165)	-	146	(146)	-	138	(138)	-
<b>Monetary policy liabilities</b>	<b>-</b>	<b>229,039</b>	<b>229,039</b>	<b>-</b>	<b>161,282</b>	<b>161,282</b>	<b>-</b>	<b>15,157</b>	<b>15,157</b>
- Securities sold under agreement to repurchase	-	229,039	229,039	-	161,282	161,282	-	15,157	15,157
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
<b>Local currency deposits</b>	<b>-</b>	<b>3,714,127</b>	<b>3,714,127</b>	<b>-</b>	<b>3,722,442</b>	<b>3,722,442</b>	<b>-</b>	<b>4,270,946</b>	<b>4,270,946</b>
- Federal government	-	485,107	485,107	-	489,368	489,368	-	1,339,280	1,339,280
- Provincial governments & autonomous regions	-	1,537,708	1,537,708	-	1,421,474	1,421,474	-	1,146,647	1,146,647
- Bank deposits	-	1,535,159	1,535,159	-	1,656,641	1,656,641	-	1,631,491	1,631,491
- Other deposits	-	156,154	156,154	-	154,959	154,959	-	153,528	153,528
<b>Foreign currency deposits</b>	<b>-</b>	<b>1,461,214</b>	<b>1,461,214</b>	<b>-</b>	<b>1,464,125</b>	<b>1,464,125</b>	<b>-</b>	<b>1,462,741</b>	<b>1,462,741</b>
- Local banks	-	398,450	398,450	-	399,349	399,349	-	396,471	396,471
- Foreign central banks	-	990	990	-	986	986	-	984	984
- Foreign governments & sovereign wealth fund	-	1,053,633	1,053,633	-	1,055,713	1,055,713	-	1,058,453	1,058,453
- Others deposits	-	8,141	8,141	-	8,077	8,077	-	6,834	6,834
<b>Foreign currency loans and liabilities</b>	<b>-</b>	<b>3,815,584</b>	<b>3,815,584</b>	<b>-</b>	<b>3,820,399</b>	<b>3,820,399</b>	<b>-</b>	<b>4,098,646</b>	<b>4,098,646</b>
- International Monetary Fund facilities	-	1,489,031	1,489,031	-	1,489,030	1,489,030	-	1,753,949	1,753,949
- Allocations of special drawing rights of IMF	-	1,121,345	1,121,345	-	1,118,622	1,118,622	-	1,127,712	1,127,712
- Currency swap arrangements	-	1,205,208	1,205,208	-	1,212,747	1,212,747	-	1,216,985	1,216,985
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
<b>Other liabilities</b>	<b>-</b>	<b>366,458</b>	<b>366,459</b>	<b>-</b>	<b>386,205</b>	<b>386,205</b>	<b>-</b>	<b>371,077</b>	<b>371,077</b>

## 2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Jan-26			Feb-26			Mar-26		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
<b>ASSETS</b>	<b>11,640,892</b>	<b>15,201,325</b>	<b>26,842,217</b>	<b>11,998,475</b>	<b>15,711,218</b>	<b>27,709,693</b>	<b>12,817,771</b>	<b>15,508,507</b>	<b>28,326,278</b>
<b>International reserve assets</b>	<b>3,203,354</b>	<b>4,578,507</b>	<b>7,781,861</b>	<b>3,404,136</b>	<b>4,559,241</b>	<b>7,963,377</b>	<b>3,462,374</b>	<b>4,514,243</b>	<b>7,976,617</b>
- Gold	2,902,598	-	2,902,598	3,040,823	-	3,040,823	3,040,823	-	3,040,823
- Foreign currency balances	300,756	4,484,497	4,785,253	363,313	4,486,735	4,850,048	421,551	4,451,860	4,873,411
- Balances with International Monetary Fund									
- Special drawing rights holdings	-	66,452	66,452	-	33,654	33,654	-	33,229	33,229
- Reserve tranche position with International Monetary Fund	-	46	46	-	46	46	-	45	45
- Other foreign currency balances	-	27,512	27,512	-	38,806	38,806	-	29,109	29,109
<b>Local currency financial assets</b>	<b>7,000,000</b>	<b>7,295,651</b>	<b>14,295,651</b>	<b>7,000,000</b>	<b>7,958,875</b>	<b>14,958,875</b>	<b>7,000,000</b>	<b>8,526,410</b>	<b>15,526,410</b>
<b>(i) Monetary policy assets</b>	<b>7,000,000</b>	<b>6,388,702</b>	<b>13,388,702</b>	<b>7,000,000</b>	<b>7,079,883</b>	<b>14,079,883</b>	<b>7,000,000</b>	<b>7,660,623</b>	<b>14,660,623</b>
- Conventional- securities purchased under agreement to resell	7,000,000	5,971,336	12,971,336	7,000,000	6,511,311	13,511,311	7,000,000	6,934,147	13,934,147
- Shariah compliant financing facility	-	417,366	417,366	-	568,572	568,572	-	726,476	726,476
- Outright purchase of assets									
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
<b>(ii) Credit to conventional banks &amp; financial institutions for purposes other than monetary policy</b>	<b>-</b>	<b>628,840</b>	<b>628,840</b>	<b>-</b>	<b>608,746</b>	<b>608,746</b>	<b>-</b>	<b>601,914</b>	<b>601,914</b>
- Agriculture sector	-	4,950	4,950	-	4,957	4,957	-	5,072	5,072
- Industrial sector	-	319,660	319,660	-	313,642	313,642	-	307,473	307,473
- Export sector	-	246,157	246,157	-	232,742	232,742	-	231,923	231,923
- Housing sector	-	2	2	-	2	2	-	2	2
- Other	-	58,071	58,071	-	57,403	57,403	-	57,443	57,443
<b>(iii) Credit to Islamic banks &amp; financial institutions for purpose other than monetary policy</b>	<b>-</b>	<b>278,109</b>	<b>278,109</b>	<b>-</b>	<b>270,246</b>	<b>270,246</b>	<b>-</b>	<b>263,873</b>	<b>263,873</b>
- Agriculture sector	-	3,907	3,907	-	3,883	3,883	-	3,854	3,854
- Industrial sector	-	130,189	130,189	-	128,004	128,004	-	125,415	125,415
- Export sector	-	136,386	136,386	-	130,889	130,889	-	127,420	127,420
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	7,627	7,627	-	7,470	7,470	-	7,184	7,184
<b>Credit to general government account</b>	<b>1,387,160</b>	<b>2,452,716</b>	<b>3,839,876</b>	<b>1,541,780</b>	<b>2,320,486</b>	<b>3,862,265</b>	<b>2,302,842</b>	<b>1,579,625</b>	<b>3,882,467</b>
<b>- Federal government</b>	<b>1,387,160</b>	<b>2,452,716</b>	<b>3,839,876</b>	<b>1,541,780</b>	<b>2,320,486</b>	<b>3,862,265</b>	<b>2,302,842</b>	<b>1,579,625</b>	<b>3,882,467</b>
- Perpetual loan to federal government	-	760,620	760,620	-	757,742	757,742	-	749,869	749,869
- Government securities									
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	1,387,160	1,692,096	3,079,256	1,541,780	1,562,744	3,104,523	2,302,842	829,755	3,132,597
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
<b>- Provincial &amp; autonomous regions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
<b>Equity investments</b>	<b>-</b>	<b>433,212</b>	<b>433,212</b>	<b>-</b>	<b>433,212</b>	<b>433,212</b>	<b>-</b>	<b>433,212</b>	<b>433,212</b>
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	387,451	387,451	-	387,451	387,451	-	387,451	387,451
- Financial institutions	-	45,762	45,762	-	45,762	45,762	-	45,762	45,762
- Other	-	-	-	-	-	-	-	-	-
Property, plant & equipment	-	173,124	173,124	-	172,760	172,760	-	172,733	172,733
Rupee coins	374	-	374	349	-	349	345	-	345
Other assets	50,003	268,117	318,121	52,210	266,645	318,855	52,210	282,286	334,496
<b>LIABILITIES</b>	<b>11,640,892</b>	<b>15,201,325</b>	<b>26,842,217</b>	<b>11,998,475</b>	<b>15,711,218</b>	<b>27,709,693</b>	<b>12,817,771</b>	<b>15,508,507</b>	<b>28,326,278</b>
<b>Equity &amp; reserves</b>	<b>-</b>	<b>5,780,969</b>	<b>5,780,969</b>	<b>-</b>	<b>6,052,422</b>	<b>6,052,422</b>	<b>-</b>	<b>6,198,386</b>	<b>6,198,386</b>
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,119,567	1,119,567	-	1,119,567	1,119,567	-	1,119,567	1,119,567
- Special reserves	-	5,867	5,867	-	5,867	5,867	-	5,867	5,867
- Unrealized appreciations	-	3,334,040	3,334,040	-	3,470,956	3,470,956	-	3,470,956	3,470,956
- Profit & loss appropriation account	-	1,221,495	1,221,495	-	1,356,031	1,356,031	-	1,501,995	1,501,995
<b>Banknotes in circulation</b>	<b>11,640,892</b>	<b>(158)</b>	<b>11,640,734</b>	<b>11,998,475</b>	<b>(157)</b>	<b>11,998,318</b>	<b>12,817,771</b>	<b>(146)</b>	<b>12,817,626</b>
- Banknotes in circulation	11,640,734	-	11,640,734	11,998,318	-	11,998,318	12,817,626	-	12,817,626
- Banknotes held in Banking Department	158	(158)	-	157	(157)	-	146	(146)	-
<b>Monetary policy liabilities</b>	<b>-</b>	<b>48,182</b>	<b>48,182</b>	<b>-</b>	<b>29,149</b>	<b>29,149</b>	<b>-</b>	<b>35,209</b>	<b>35,209</b>
- Securities sold under agreement to repurchase	-	48,182	48,182	-	29,149	29,149	-	35,209	35,209
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
<b>Local currency deposits</b>	<b>-</b>	<b>3,400,451</b>	<b>3,400,451</b>	<b>-</b>	<b>3,676,514</b>	<b>3,676,514</b>	<b>-</b>	<b>3,365,509</b>	<b>3,365,509</b>
- Federal government	-	423,653	423,653	-	321,755	321,755	-	872,364	872,364
- Provincial governments & autonomous regions	-	1,478,775	1,478,775	-	1,666,851	1,666,851	-	995,800	995,800
- Bank deposits	-	1,337,938	1,337,938	-	1,530,805	1,530,805	-	1,337,065	1,337,065
- Other deposits	-	160,085	160,085	-	157,103	157,103	-	160,281	160,281
<b>Foreign currency deposits</b>	<b>-</b>	<b>1,451,407</b>	<b>1,451,407</b>	<b>-</b>	<b>1,439,371</b>	<b>1,439,371</b>	<b>-</b>	<b>1,443,784</b>	<b>1,443,784</b>
- Local banks	-	399,608	399,608	-	396,230	396,230	-	400,898	400,898
- Foreign central banks	-	982	982	-	980	980	-	979	979
- Foreign governments & sovereign wealth fund	-	1,043,246	1,043,246	-	1,036,023	1,036,023	-	1,035,576	1,035,576
- Others deposits	-	7,571	7,571	-	6,138	6,138	-	6,331	6,331
<b>Foreign currency loans and liabilities</b>	<b>-</b>	<b>4,139,257</b>	<b>4,139,257</b>	<b>-</b>	<b>4,140,025</b>	<b>4,140,025</b>	<b>-</b>	<b>4,105,826</b>	<b>4,105,826</b>
- International Monetary Fund facilities	-	1,778,794	1,778,794	-	1,767,739	1,767,739	-	1,756,215	1,756,215
- Allocations of special drawing rights of IMF	-	1,134,894	1,134,894	-	1,128,362	1,128,362	-	1,114,134	1,114,134
- Currency swap arrangements	-	1,225,569	1,225,569	-	1,243,924	1,243,924	-	1,235,477	1,235,477
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
<b>Other liabilities</b>	<b>-</b>	<b>381,215</b>	<b>381,215</b>	<b>-</b>	<b>373,894</b>	<b>373,894</b>	<b>-</b>	<b>359,940</b>	<b>359,940</b>

Source: Finance Department SBP

## 2.10 Annual Accounts of SBP

End Jun: Million Rupees

Items	2021	2022	2023	2024	2025
<b>ASSETS</b>					
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
<b>TOTAL ASSETS</b>	<b>13,608,457</b>	<b>16,178,538</b>	<b>19,619,452</b>	<b>24,115,479</b>	<b>26,381,186</b>
<b>LIABILITIES</b>					
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
<b>TOTAL LIABILITIES</b>	<b>12,424,837</b>	<b>14,527,749</b>	<b>16,859,518</b>	<b>18,677,192</b>	<b>20,434,104</b>
<b>NET ASSETS</b>	<b>1,183,621</b>	<b>1,650,789</b>	<b>2,759,934</b>	<b>5,438,287</b>	<b>5,947,081</b>
<b>REPRESENTED BY</b>					
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
<b>TOTAL EQUITY</b>	<b>1,183,621</b>	<b>1,650,789</b>	<b>2,759,934</b>	<b>5,438,287</b>	<b>5,947,081</b>
<b>PROFIT &amp; LOSS ACCOUNT</b>					
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
<b>Net Mark-Up / Interest Income</b>	<b>715,327</b>	<b>931,189</b>	<b>2,035,756</b>	<b>3,273,267</b>	<b>2,581,933</b>
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
<b>Total Non - Markup / Interest Income</b>	<b>813,285</b>	<b>809,286</b>	<b>1,206,769</b>	<b>3,500,112</b>	<b>2,580,678</b>
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
<b>Total Non-Markup/Interest Expenses</b>	<b>56,264</b>	<b>63,235</b>	<b>67,482</b>	<b>85,890</b>	<b>80,882</b>
<b>PROFIT/ (LOSS) FOR THE YEAR</b>	<b>757,021</b>	<b>746,051</b>	<b>1,139,287</b>	<b>3,414,221</b>	<b>2,499,795</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>1,189,238</b>	<b>(31,841)</b>	<b>946,576</b>	<b>1,752,598</b>	<b>3,627,075</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(645)</b>	<b>(325)</b>	<b>(130)</b>	<b>(366)</b>	<b>11,794</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(829,800)</b>	<b>(82,663)</b>	<b>(276,010)</b>	<b>(397,313)</b>	<b>(2,212,349)</b>

Source: Finance Department SBP

## 2.11 Annual Accounts of SBP Banking Services Corporation

End Jun: Million Rupees

Items	2021	2022	2023	2024	2025
<b>ASSETS</b>					
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
<b>Total Assets</b>	<b>65,824</b>	<b>74,998</b>	<b>88,368</b>	<b>96,091</b>	<b>106,283</b>
<b>LIABILITIES</b>					
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
<b>Total Liabilities</b>	<b>64,824</b>	<b>73,712</b>	<b>86,506</b>	<b>93,205</b>	<b>102,281</b>
<b>NET ASSETS</b>	<b>1,000</b>	<b>1,286</b>	<b>1,862</b>	<b>2,886</b>	<b>4,002</b>
<b>REPRESENTED BY</b>					
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
<b>PROFIT &amp; LOSS ACCOUNTS</b>		<b>1,286</b>	<b>1,862</b>	<b>2,886</b>	<b>4,002</b>
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
<b>Balance Profit Transferred to the State Bank of Pakistan</b>	<b>50</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>1,934</b>	<b>45,790</b>	<b>4,970</b>	<b>1,560</b>	<b>3,780</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,934)</b>	<b>(39,594)</b>	<b>47,954</b>	<b>57,359</b>	<b>4,398</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>		
<b>Cash and cash equivalents at beginning of the year</b>	<b>-</b>	<b>-</b>	<b>6,197</b>	<b>59,120</b>	<b>201</b>
<b>Cash &amp; Cash Equivalents at the end of the year</b>	<b>-</b>	<b>6,197</b>	<b>59,120</b>	<b>201</b>	<b>819</b>

Source: SBP BSC HOK

## 2.12 Scheduled Banks' Balance Sheets Consolidated Position

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

Million Rupees

Financial Position	FY23	FY24	FY25	2025			2026		
				2025			2026		
				Mar	Nov	Dec	Jan	Feb	Mar
<b>ASSETS</b>									
Cash & Balances with Treasury Banks	2,650,786	3,197,004	2,874,601	2,828,118	3,025,559	2,957,103	2,735,694	2,860,448	2,794,696
Balances with other Banks	517,695	558,314	672,164	275,330	191,580	297,834	232,346	237,890	382,490
Lending to Financial Institutions	892,010	1,025,211	926,667	931,957	928,003	809,533	849,874	932,958	528,411
Investments	20,895,614	30,149,408	36,515,945	32,377,594	36,731,391	37,892,704	38,821,525	39,141,760	39,083,173
Advances – Net of Provision	11,502,379	11,589,550	12,002,417	12,545,546	12,494,171	13,265,176	13,405,677	13,685,393	13,547,012
Gross Advances	12,202,125	12,447,146	12,917,323	13,474,324	13,429,979	14,144,500	14,290,079	14,541,544	14,397,508
Less: Provision for Non- Performing Advances	(699,746)	(857,595)	(914,906)	(928,778)	(935,808)	(879,324)	(884,403)	(856,152)	(850,496)
Operating Fixed Assets	872,579	1,012,671	1,062,847	1,010,715	1,141,961	1,213,190	1,210,475	1,217,910	1,234,828
Deferred Tax Assets	220,831	186,560	255,736	206,469	272,737	165,969	295,999	304,828	201,211
Other Assets	1,892,967	2,404,598	2,936,958	3,069,100	3,613,786	3,503,145	3,396,226	3,475,757	3,493,798
Right to use Assets			169,372	165,469	205,042	209,939	209,856	215,024	217,229
<b>TOTAL ASSETS</b>	<b>39,444,861</b>	<b>50,123,316</b>	<b>57,416,707</b>	<b>53,410,298</b>	<b>58,604,230</b>	<b>60,314,593</b>	<b>61,157,670</b>	<b>62,071,967</b>	<b>61,482,847</b>
<b>LIABILITIES</b>									
Bills Payable	424,912	459,192	478,713	367,509	448,071	470,812	469,594	532,593	490,202
Borrowings	8,916,845	13,071,191	14,862,650	14,860,147	15,179,172	15,608,068	16,033,136	16,953,712	16,939,018
Deposits and other Accounts	25,507,568	30,812,105	35,025,388	31,746,697	35,394,238	36,155,703	36,655,810	36,579,826	36,725,067
Sub-ordinated Loans	171,864	172,846	166,328	171,335	159,324	158,880	158,880	158,879	154,177
Liabilities Against Assets Subject to Finance Lease	12,518	11,106	148,088	143,378	159,564	158,808	161,847	167,549	168,928
Deferred Tax Liabilities	38,414	48,282	117,951	90,885	131,028	223,527	158,782	182,582	166,867
Other Liabilities	1,966,081	2,538,857	2,697,785	2,571,080	3,105,183	3,288,073	2,835,853	2,987,505	2,923,136
<b>TOTAL LIABILITIES</b>	<b>37,038,203</b>	<b>47,113,577</b>	<b>53,496,903</b>	<b>49,951,031</b>	<b>54,576,581</b>	<b>56,063,871</b>	<b>56,473,901</b>	<b>57,562,646</b>	<b>57,567,395</b>
<b>NET ASSETS</b>	<b>2,406,658</b>	<b>3,009,739</b>	<b>3,919,804</b>	<b>3,459,267</b>	<b>4,027,648</b>	<b>4,250,723</b>	<b>4,683,769</b>	<b>4,509,321</b>	<b>3,915,452</b>
<b>REPRESENTED BY:</b>									
Paid up Capital / Head Office Capital Account	614,275	631,074	626,974	632,418	645,731	534,341	537,186	537,126	539,576
Reserves	572,952	650,680	727,144	718,977	797,954	872,231	883,817	919,160	934,481
Un-appropriated / Un-remitted Profit	1,142,504	1,363,938	1,631,177	1,561,350	1,766,536	1,977,476	2,058,058	1,991,287	2,036,534
Surplus/ (Deficit) on Revaluation of Assets	76,926	364,046	934,509	546,522	817,428	866,676	1,204,708	1,061,748	404,862
<b>TOTAL</b>	<b>2,406,658</b>	<b>3,009,739</b>	<b>3,919,804</b>	<b>3,459,267</b>	<b>4,027,648</b>	<b>4,250,723</b>	<b>4,683,769</b>	<b>4,509,321</b>	<b>3,915,452</b>

Source: Banking Supervision Department-2, SBP

Note:

Figures pertain to last week end of every month

## 2.13 Scheduled Banks' Consolidated Liquidity Position (All Banks)

Million Rupees

Items	FY23	FY24	FY25	2025		2025		2026	
				Feb	Oct	Nov	Dec	Jan	Feb
Demand Liabilities	18,358,468	20,654,009	24,183,399	22,615,092	25,214,112	25,031,085	25,905,616	25,937,039	27,123,137
Time Liabilities	4,279,847	5,007,027	4,998,767	4,933,269	5,106,259	5,319,530	5,387,826	5,516,839	5,452,017
<b>TOTAL (Demand &amp; Time Liabilities)</b>	<b>22,638,315</b>	<b>25,661,036</b>	<b>29,182,166</b>	<b>27,548,361</b>	<b>30,320,372</b>	<b>30,350,615</b>	<b>31,293,442</b>	<b>31,453,877</b>	<b>32,575,154</b>
<b>LIQUID ASSETS MAINTAINED IN PAKISTAN</b>	<b>17,790,896</b>	<b>20,912,972</b>	<b>23,613,887</b>	<b>21,562,160</b>	<b>25,541,499</b>	<b>25,755,356</b>	<b>26,001,883</b>	<b>26,322,337</b>	<b>26,770,332</b>
Cash	602,904	684,550	636,715	646,639	636,073	632,351	646,691	644,085	749,627
Balance with SBP	1,388,023	1,509,768	1,834,210	1,511,313	1,558,919	1,609,912	1,849,173	1,623,756	1,519,888
Balance with agents of SBP	290,217	141,061	180,823	242,461	112,042	110,836	113,241	69,428	159,762
Un-encumbered approved Securities	15,435,676	18,505,476	20,888,892	19,089,701	23,160,859	23,328,729	23,319,325	23,911,726	24,267,808
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	74,076	72,116	73,247	72,047	73,605	73,527	73,453	73,343	73,247
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	5,393,662	6,092,810	6,872,374	6,516,511	7,116,810	7,117,199	7,321,810	7,356,649	7,620,167
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	12,397,234	14,820,162	16,741,513	15,045,649	18,424,689	18,638,156	18,680,073	18,965,688	19,150,164

Source: Banking Supervision Department-2, SBP

## 2.14 Financial Position of DFIs, MFBs and NBFs

Million Rupees

ASSETS/ LIABILITIES	September-25				December-25			
	DFIs*	NBFs	MFBs	Total	DFIs*	NBFs	MFBs	Total
<b>1. Currency and Deposits</b>	<b>12,246</b>	<b>1,433,399</b>	<b>93,667</b>	<b>1,539,312</b>	<b>30,680</b>	<b>1,611,658</b>	<b>91,602</b>	<b>1,733,941</b>
a. Currency	4	1,437	10,093	11,534	3	1,506	10,830	12,340
b. Transferable Deposits	6,820	1,033,185	62,510	1,102,515	7,705	1,340,374	74,515	1,422,594
c. Restricted Deposits	-	<b>338</b>	<b>1,080</b>	<b>1,418</b>	-	<b>253</b>	<b>834</b>	<b>1,088</b>
d. Other Deposits	5,422	398,440	19,983	423,845	22,973	269,524	5,422	297,919
<b>2. Investment in securities other than shares</b>	<b>1,080,631</b>	<b>1,344,053</b>	<b>175,271</b>	<b>2,599,954</b>	<b>1,008,462</b>	<b>1,518,597</b>	<b>239,832</b>	<b>2,766,891</b>
a. Short-term	61,641	969,997	87,633	1,119,272	63,638	1,166,308	146,207	1,376,153
b. Long-term	1,018,990	374,056	87,637	1,480,683	944,825	352,289	93,625	1,390,738
<b>3. Loans extended (Advances)</b>	<b>260,797</b>	<b>157,171</b>	<b>615,572</b>	<b>1,033,541</b>	<b>268,780</b>	<b>187,654</b>	<b>652,817</b>	<b>1,109,251</b>
a. Short-term	64,050	71,529	375,847	511,426	68,419	82,297	406,493	557,210
b. Long-term	196,748	85,643	239,725	522,115	200,361	105,357	246,323	552,041
<b>4. Investment in shares</b>	<b>28,975</b>	<b>733,651</b>	<b>-</b>	<b>762,626</b>	<b>28,092</b>	<b>759,830</b>	<b>16,002</b>	<b>803,924</b>
a. Quoted	16,730	703,721	-	720,451	15,749	729,430	16,002	761,181
b. Non-quoted	12,245	29,930	-	42,175	12,343	30,400	-	42,743
<b>5. Insurance Technical Reserve</b>	<b>-</b>	<b>-</b>	<b>105</b>	<b>105</b>	<b>-</b>	<b>-</b>	<b>219</b>	<b>219</b>
a. Life	-	-	<b>20</b>	<b>20</b>	-	-	<b>9</b>	<b>9</b>
b. Non-life	-	-	<b>85</b>	<b>85</b>	-	-	<b>210</b>	<b>210</b>
<b>6. Financial Derivatives</b>	<b>-</b>	<b>550</b>	<b>-</b>	<b>550</b>	<b>-</b>	<b>445</b>	<b>-</b>	<b>445</b>
<b>7. Other accounts receivable</b>	<b>45,044</b>	<b>249,989</b>	<b>68,997</b>	<b>364,031</b>	<b>45,141</b>	<b>266,533</b>	<b>84,225</b>	<b>395,899</b>
<b>8. Non-financial assets</b>	<b>14,315</b>	<b>30,007</b>	<b>54,800</b>	<b>99,122</b>	<b>14,350</b>	<b>34,718</b>	<b>59,245</b>	<b>108,314</b>
<b>a. Produced assets</b>	<b>14,165</b>	<b>23,572</b>	<b>51,119</b>	<b>88,857</b>	<b>14,200</b>	<b>27,981</b>	<b>54,394</b>	<b>96,575</b>
i. Fixed assets	13,548	14,284	41,846	69,677	13,548	17,761	44,517	75,826
ii. Inventories	-	225	-	225	-	385	-	385
iii. Valuables	-	6,492	-	6,492	-	7,272	-	7,272
iv. Other produced assets	618	2,572	9,273	12,463	652	2,563	9,877	13,092
<b>b. Non-produced assets</b>	<b>150</b>	<b>6,435</b>	<b>3,681</b>	<b>10,266</b>	<b>150</b>	<b>6,738</b>	<b>4,851</b>	<b>11,739</b>
i. Land	150	1,872	343	2,365	150	1,945	1,350	3,444
ii. Other-non-produced assets	-	4,563	3,338	7,900	-	4,793	3,502	8,294
<b>Total Assets/ Liabilities</b>	<b>1,442,009</b>	<b>3,948,821</b>	<b>1,008,411</b>	<b>6,399,242</b>	<b>1,395,505</b>	<b>4,379,436</b>	<b>1,143,942</b>	<b>6,918,883</b>
<b>1. Deposits</b>	<b>67,500</b>	<b>57,837</b>	<b>760,217</b>	<b>885,554</b>	<b>80,569</b>	<b>58,853</b>	<b>840,452</b>	<b>979,873</b>
a. Restricted deposits	329	37,748	-	38,077	371	39,197	79,642	119,209
b. Other deposits	67,171	20,088	760,217	847,477	80,198	19,656	760,810	860,664
<b>2. Securities other than shares (bonds/debentures etc)</b>	<b>-</b>	<b>887</b>	<b>10,106</b>	<b>10,993</b>	<b>-</b>	<b>869</b>	<b>5,712</b>	<b>6,581</b>
a. Short-term	-	51	-	51	-	33	-	33
b. long-term	-	836	10,106	10,942	-	836	5,712	6,548
<b>3. Loans (Borrowings)</b>	<b>1,078,022</b>	<b>96,755</b>	<b>73,787</b>	<b>1,248,565</b>	<b>1,012,553</b>	<b>152,671</b>	<b>101,635</b>	<b>1,266,859</b>
a. Short-term	829,977	37,441	21,157	888,575	762,609	88,732	27,557	878,898
b. Long-term	248,045	59,314	52,630	359,990	249,944	63,939	74,079	387,961
<b>4. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>5. Other accounts payable</b>	<b>67,657</b>	<b>167,958</b>	<b>146,624</b>	<b>382,239</b>	<b>67,885</b>	<b>247,287</b>	<b>169,345</b>	<b>484,516</b>
<b>6. Shares and other equity</b>	<b>228,830</b>	<b>3,625,384</b>	<b>17,677</b>	<b>3,871,891</b>	<b>234,498</b>	<b>3,919,756</b>	<b>26,799</b>	<b>4,181,053</b>
a. Quoted	16,678	1,924,708	23,830	1,965,215	16,678	1,923,626	18,290	1,958,593
b. Non-quoted	82,119	1,270,614	29,177	1,381,910	82,119	1,380,871	48,848	1,511,838
c. Retained earnings	45,060	250,536	(55,943)	239,653	45,362	277,244	(60,157)	262,449
d. Current year result	28,301	165,186	1,099	194,585	30,140	314,383	(157)	344,365
e. General & special reserves	34,304	16,666	18,811	69,782	34,357	23,929	18,901	77,187
f. Valuation adjustments	22,369	(2,325)	703	20,747	25,843	(297)	1,075	26,621

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	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
<b>1 Non-financial Corporations</b>	<b>109,624</b>	<b>254,284</b>	<b>88,984</b>	<b>102,167</b>	<b>116,384</b>	<b>119,800</b>
i Public	16,381	36,710	18,094	18,190	16,623	6,427
ii Private	93,243	217,575	70,890	83,976	99,761	113,373
<b>2 Financial Corporations</b>	<b>89,364</b>	<b>114,963</b>	<b>103,479</b>	<b>134,412</b>	<b>175,966</b>	<b>218,579</b>
i Deposit money institutions	4,110	5,127	142	6,193	5,881	7,637
ii Other deposit accepting institutions	48,488	42,037	48,178	66,041	60,609	77,751
iii Financial intermediaries	34,853	60,833	52,618	58,812	106,785	128,963
iv Financial auxiliaries	907	1,137	1,222	1,023	1,138	1,232
v Insurance and pension funds	1,006	5,830	1,319	2,343	1,553	2,995
<b>3 Central Government</b>	<b>25,623</b>	<b>29,481</b>	<b>21,870</b>	<b>17,516</b>	<b>19,298</b>	<b>30,572</b>
<b>4 Provincial Governments</b>	<b>17,800</b>	<b>23,700</b>	<b>25,482</b>	<b>22,995</b>	<b>23,888</b>	<b>33,101</b>
<b>5 Local Governments</b>	<b>3,241</b>	<b>4,604</b>	<b>240</b>	<b>391</b>	<b>290</b>	<b>297</b>
<b>6 Household</b>	<b>443,928</b>	<b>404,960</b>	<b>601,437</b>	<b>507,759</b>	<b>488,506</b>	<b>444,806</b>
<b>7 Non-profit Institutions (NPIs) Serving Households</b>	<b>74,032</b>	<b>48,713</b>	<b>48,921</b>	<b>51,874</b>	<b>59,018</b>	<b>130,501</b>
<b>8 Non-residents</b>	<b>1,843</b>	<b>1,907</b>	<b>2,075</b>	<b>2,114</b>	<b>2,203</b>	<b>2,218</b>
<b>9 Foreign Currency</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total</b>	<b>765,455</b>	<b>882,614</b>	<b>892,489</b>	<b>839,228</b>	<b>885,554</b>	<b>979,873</b>

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Sep-25			Dec-25		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
<b>1 Non-financial corporations</b>	<b>279,307</b>	<b>6,407</b>	<b>285,713</b>	<b>297,501</b>	<b>8,583</b>	<b>306,084</b>
i Public	4,170	949	5,119	4,201	1,771	5,972
ii Private	275,136	5,458	280,595	293,300	6,812	300,112
<b>2 Financial Corporations</b>	<b>103,877</b>	<b>37,931</b>	<b>141,808</b>	<b>113,148</b>	<b>46,959</b>	<b>160,108</b>
i Deposit money institutions	93,409	4,311	97,720	92,195	5,522	97,717
ii Other deposit accepting institutions	7,292	94	7,386	15,909	113	16,023
iii Financial intermediaries	1,696	33,527	35,223	3,655	41,323	44,978
iv Financial auxiliaries	1,479	-	1,479	1,389	1	1,390
v Insurance and pension funds	-	-	-	0	-	0
<b>3 Central Government</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>4 Provincial Governments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>5 Local Governments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>6 Household</b>	<b>137,147</b>	<b>16,592</b>	<b>153,739</b>	<b>127,651</b>	<b>31,955</b>	<b>159,605</b>
<b>7 Non-profit Institutions (NPIs) Serving Households</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>8 Non-Residents</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9 Bills purchased and discounted (inland bills)</b>	<b>-</b>	<b>82</b>	<b>82</b>	<b>-</b>	<b>119</b>	<b>119</b>
<b>10 Other Advances and Financial Leases</b>	<b>408,472</b>	<b>43,727</b>	<b>452,199</b>	<b>435,077</b>	<b>48,258</b>	<b>483,335</b>
<b>Total</b>	<b>928,802</b>	<b>104,739</b>	<b>1,033,541</b>	<b>973,377</b>	<b>135,874</b>	<b>1,109,251</b>

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	Sep-25			Dec-25		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
<b>A. Securities</b>	<b>90,093</b>	<b>92,432</b>	<b>182,526</b>	<b>2,101,288</b>	<b>665,603</b>	<b>2,766,891</b>
<b>1 Non-financial Corporations</b>	<b>13,973</b>	<b>46,167</b>	<b>60,140</b>	<b>91,346</b>	<b>61,859</b>	<b>153,206</b>
i Public	76,120	46,265	122,385	10,268	19,800	30,068
ii Private	22,650	80,351	103,001	81,078	42,059	123,137
<b>2 Financial Corporations</b>	<b>22,650</b>	<b>80,351</b>	<b>103,001</b>	<b>36,792</b>	<b>118,971</b>	<b>155,763</b>
i Deposit money institutions	17,556	16,839	34,395	22,738	45,681	68,419
ii Other deposit accepting institutions	4,062	33,818	37,880	12,315	39,375	51,691
iii Financial intermediaries	1,032	28,459	29,492	1,672	33,911	35,582
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	1,235	1,235	67	5	71
<b>3 Central Government</b>	<b>1,900,314</b>	<b>414,113</b>	<b>2,314,428</b>	<b>1,973,149</b>	<b>484,773</b>	<b>2,457,922</b>
<b>4 Provincial Governments</b>	-	-	-	-	-	-
<b>5 Local Governments</b>	-	-	-	-	-	-
<b>6 Household</b>	-	-	-	-	-	-
<b>7 Non-profit institutions (NPIs) Serving Households</b>	-	-	-	-	-	-
<b>8 Non-Residents</b>	-	-	-	-	-	-
<b>9 Foreign Currency</b>	-	-	-	-	-	-
<b>B. Shares</b>	<b>31,780</b>	<b>730,847</b>	<b>762,626</b>	<b>46,957</b>	<b>756,967</b>	<b>803,924</b>
<b>1 Non-financial Corporations</b>	<b>12,576</b>	<b>692,127</b>	<b>704,703</b>	<b>11,525</b>	<b>716,920</b>	<b>728,445</b>
i Public	1,322	344,984	346,305	746	370,775	371,521
ii Private	11,254	347,143	358,398	10,779	346,145	356,924
<b>2 Financial Corporations</b>	<b>17,409</b>	<b>38,142</b>	<b>55,551</b>	<b>33,658</b>	<b>39,472</b>	<b>73,130</b>
i Deposit money institutions	5,330	8,553	13,883	5,274	8,867	14,141
ii Other deposit accepting institutions	6,818	6,375	13,193	6,818	6,150	12,968
iii Financial intermediaries	2,141	22,577	24,718	18,301	23,702	42,004
iv Financial auxiliaries	3,043	-	3,043	3,188	-	3,188
v Insurance and pension funds	77	638	714	77	753	830
<b>3 Central Government</b>	-	-	-	-	-	-
<b>4 Provincial Governments</b>	-	-	-	-	-	-
<b>5 Local Governments</b>	-	-	-	-	-	-
<b>6 Household</b>	-	-	-	-	-	-
<b>7 Non-profit institutions (NPIs) Serving Households</b>	-	-	-	-	-	-
<b>8 Non-residents</b>	<b>1,794</b>	<b>578</b>	<b>2,372</b>	<b>1,774</b>	<b>575</b>	<b>2,349</b>
<b>Total (A+B)</b>	<b>2,044,837</b>	<b>1,317,743</b>	<b>3,362,581</b>	<b>2,148,244</b>	<b>1,422,570</b>	<b>3,570,814</b>

Source: Statistics and Data Services Department

\* This includes Depository NBFCs, DFIs and MFIs.

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

### 3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Items	2025		
	Jun	Sep	Dec <sup>P</sup>
<b>Assets</b>	<b>60,105,760</b>	<b>59,470,094</b>	<b>64,049,257</b>
<b>I. Currency and Deposits</b>	<b>3,240,084</b>	<b>3,194,832</b>	<b>3,255,740</b>
1. Currency	703,385	660,257	677,898
2. Transferable Deposits	2,290,056	2,349,300	2,395,851
3. Restricted/ compulsory deposits	67,454	54,264	65,965
4 Other Deposits	179,189	131,011	116,026
<b>II. Securities(other than shares)</b>	<b>36,806,140</b>	<b>36,175,694</b>	<b>37,938,754</b>
1. Short-term	6,076,255	4,784,942	5,140,568
2. Long-term	30,729,885	31,390,752	32,798,187
<b>III. Loans extended (Advances)</b>	<b>14,873,092</b>	<b>14,821,931</b>	<b>16,258,768</b>
1. Short-term	8,798,827	8,344,814	9,594,533
A) Money at call	329,870	262,292	240,816
B) Reverse Repo	571,135	527,781	689,486
C) Bills purchased and discounted	358,740	338,303	343,037
D) Other short-term advances	7,539,080	7,216,439	8,321,194
2. Long-term	6,074,265	6,477,117	6,664,235
<b>IV. Shares and other equity</b>	<b>786,636</b>	<b>844,001</b>	<b>793,634</b>
1. Quoted	353,496	393,274	410,739
2. Non quoted	423,876	436,587	361,997
3. Investment fund shares	9,264	14,141	20,897
<b>V. Insurance Technical Reserve</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VI. Financial Derivatives</b>	<b>9,868</b>	<b>12,381</b>	<b>10,627</b>
<b>VII. Other accounts receivable</b>	<b>2,663,506</b>	<b>2,655,310</b>	<b>3,952,322</b>
1. Trade credit and advances	-	-	-
2. Others	2,663,506	2,655,310	3,952,322
A) Dividends receivable resident sector	216	260	198
B) Settlement accounts resident sector	38,074	42,523	51,628
C) Items in the process of collection	372	217	128
D) Miscellaneous assets residents sector	2,618,597	2,608,055	3,896,376
E) Other non- resident accounts receivable	6,248	4,255	3,992
<b>VIII. Non-financial assets</b>	<b>1,726,433</b>	<b>1,765,945</b>	<b>1,839,412</b>
1. Produced assets	1,301,445	1,330,826	1,386,521
A) Tangible fixed assets	1,168,928	1,192,772	1,239,464
a) Dwellings	244,866	253,598	260,733
i) Building on freehold land	9,648	10,517	10,636
ii) Building on leasehold land	235,218	243,081	250,097
b) Other buildings and structures	392,129	395,348	405,539
i) Building on freehold land	120,475	122,286	136,176
ii) Building on leasehold land	271,654	273,062	269,363
c) Machinery and equipment	436,143	444,632	468,934
i) Transport equipments	44,420	46,923	51,960
ii) Furniture & Fixtures	71,412	70,298	75,852
iii) Office equipments	252,915	259,001	272,314
iv) Other machinery & equipments	67,396	68,409	68,808
d) Other tangible fixed assets n.e.s	95,790	99,193	104,257
B) Intangible fixed assets	132,517	138,054	147,057
a) Computer software	97,121	102,592	111,863
b) Other intangible fixed assets n.e.s	35,396	35,462	35,194
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	392,879	399,712	416,567
A) Tangible non-produced assets	363,421	371,411	386,798
a) Land	225,442	228,128	231,417
i) Land underlying Buildings and structures	225,442	228,128	231,417
1. Freehold land	93,803	97,835	99,903
2. Leasehold land	131,639	130,293	131,513
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	137,979	143,283	155,381
B) Intangible non-produced assets	29,458	28,301	29,769
a) Leases and other transferable contracts	21,343	21,529	22,670
b) Purchased goodwill	1,860	1,860	1,860
c) Other intangible non-produced assets n.e.s	6,255	4,912	5,239
3. Capital work in progress	32,109	35,407	36,324

### 3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Items	2025		
	Jun	Sep	Dec <sup>P</sup>
<b>Liabilities</b>	<b>60,105,760</b>	<b>59,470,094</b>	<b>64,129,362</b>
<b>I. Deposits</b>	<b>36,486,539</b>	<b>35,986,191</b>	<b>38,385,406</b>
1. Transferable Deposits	30,460,270	29,685,352	31,209,101
2. Restricted/ compulsory deposits	680,627	535,921	559,383
3. Other deposits	5,345,641	5,764,918	6,616,922
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	<b>118,535</b>	<b>112,909</b>	<b>112,616</b>
1. Short-term	-	-	-
2. Long-term	118,535	112,909	112,616
<b>III. Loans (Borrowings)</b>	<b>14,994,400</b>	<b>14,515,224</b>	<b>15,841,316</b>
1. Short-term	14,598,854	13,746,467	15,049,645
A) Money at call	442,739	733,798	708,937
B) Repurchase agreements (Repo)	12,606,940	11,981,551	13,259,957
C) Other short-term borrowings	1,549,175	1,031,117	1,080,751
2. Long-term borrowings	395,546	768,757	791,670
<b>IV. Financial Derivatives</b>	<b>19,239</b>	<b>25,769</b>	<b>23,742</b>
<b>V. Other accounts payable</b>	<b>4,768,254</b>	<b>4,807,858</b>	<b>5,426,554</b>
1. Provision for losses	987,150	1,002,811	930,520
A) Provision for loan losses-Specific	911,769	914,073	844,826
B) Provision for loan losses-General	47,756	46,794	41,899
C) Provision for other losses	27,626	41,944	43,795
2. Accumulated Depreciation	496,188	517,853	517,174
3. Other accounts payable other resident Sectors	3,244,601	3,254,208	3,959,858
A) Dividends payable	7,362	7,694	7,765
B) Settlement accounts	37,429	37,364	26,498
C) Items in the process of collection	23,923	20,562	21,128
D) Miscellaneous liability items	3,175,886	3,188,587	3,904,467
a) Suspense account	145,366	163,701	158,714
b) Provision for expected costs	221,298	223,025	231,111
c) Deferred tax liabilities	57,684	66,972	84,898
d) Accrued wages	17,333	19,135	24,695
e) Accrued rent	563	651	707
f) Accrued taxes	900,523	907,794	964,637
g) Other miscellaneous liability items	1,833,120	1,807,310	2,439,704
4. Other non- resident accounts payable	40,315	32,986	19,001
A) Dividends payable non-residents	28,276	20,615	7,050
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	12,039	12,372	11,952
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VII. Shares and other equity</b>	<b>3,718,793</b>	<b>4,022,142</b>	<b>4,339,728</b>
1. Quoted	360,167	451,497	322,171
2. Non quoted	273,932	272,917	254,914
3. Investment fund shares	-	-	-
4. Retained earnings	580,392	716,259	720,736
5. Current year result	628,876	805,872	1,026,490
6. General and special reserve	1,291,155	1,239,797	1,459,437
7. Valuation adjustments	584,270	535,801	555,980
<b>VIII. Contingencies and Commitments</b>	<b>17,998,529</b>	<b>19,139,077</b>	<b>18,501,190</b>
1. Guarantees	3,475,049	3,676,446	3,649,566
2. Commitments	14,279,048	15,206,165	14,570,841
A) Letter of Credit	4,713,423	4,747,324	4,778,047
B) Forward Foreign Exchange Transactions	6,647,264	7,522,788	7,051,085
C) Forward government Securities Transactions	397,509	356,236	556,631
D) Derivatives	102,735	108,958	74,953
E) Forward lending	434,003	474,126	594,219
F) Operating leases	365	533	457
G) Commitments for acquisition of :	61,591	62,846	69,665
i. Fixed assets	47,399	46,339	54,255
ii. Intangible assets	14,191	16,507	15,410
H) Other commitments	1,922,158	1,933,354	1,445,783
3. Other contingent liabilities	244,432	256,465	280,783

Source: Statistics and Data Services Department, SBP

Notes:

- 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.
- 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.
- 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.
- This data has been collected on the new format w.e.f. December 2022 and being published on quarterly basis w.e.f. March 2023.

### 3.1.1 Scheduled Banks' Profit and Loss Accounts

Million Rupees

Profit/Loss Account	2025		
	Apr-Jun	Jul-Sep <sup>R</sup>	Oct-Dec <sup>P</sup>
A. Mark-Up/Return/Interest Earned	1,866,078	1,944,603	2,032,018
1. Loans and advances	407,182	418,597	455,940
2. Investments	1,129,972	1,198,154	1,240,058
3. Lendings to financial institutions	21,584	14,545	18,388
4. Balances with banks	3,666	5,903	3,412
5. Income from inter-office lending	298,062	301,632	308,579
6. Other	5,612	5,773	5,641
B. Mark-Up/Return/Interest Expensed	1,278,791	1,318,723	1,377,692
1. Deposits	509,728	556,897	599,948
2. Borrowings	381,978	354,888	355,743
3. Subordinated debt	6,789	7,170	7,816
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	23,631	19,496	22,801
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	9,612	10,319	50,442
6. Expense on inter-office borrowing	298,062	301,631	308,579
7. Other	48,991	68,322	32,364
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	<b>587,287</b>	<b>625,880</b>	<b>654,326</b>
C. Non Mark-UP/Return/Interest Income	155,975	155,004	160,252
1. Fee & Commission Income	75,929	76,756	87,892
i. Branch banking customer fees	7,898	8,566	8,983
ii. Consumer finance related fees	7,561	6,819	9,115
iii. Card related fees (debit and credit cards)	21,978	26,745	30,228
iv. Credit related fees	1,644	2,410	2,048
v. Investment banking fee	2,078	2,209	2,482
vi. Commission on trade	13,531	14,893	15,860
vii. Commission on guarantees	5,173	4,753	6,195
viii. Commission on cash management	2,446	1,926	1,922
ix. Commission on remittances including home remittances	3,970	120	1,524
x. Commission on utility bills	173	182	169
xi. Commission income - Bancassurance	1,602	1,587	1,630
xii. Rent on lockers	123	1,218	473
xiii. Commission on investments services	265	177	129
xiv. Other Commission	7,487	5,150	7,134
2. Dividend Income	7,837	7,032	11,283
3. Foreign exchange income	33,442	37,048	35,503
4. Income from derivatives	(289)	1,739	1,435
5. Gain on securities	33,924	29,682	14,511
i. Realised	31,088	24,661	14,482
ii. Unrealised - held for trading	2,836	5,021	29
6. Other Income	5,132	2,746	9,627
i. Rent on property	280	251	358
ii. Gain on sale of fixed assets-net	1,273	1,060	6,376
iii. Loss on termination of lease liability against right of use assets	485	575	772
iv. Gain on sale of non banking assets - net	12	180	1,158
v. Other	3,081	679	963
<b>II. Total Income (I + C)</b>	<b>743,262</b>	<b>780,884</b>	<b>814,578</b>
D. Non Mark-UP/Return/Interest Expenses	340,150	378,711	419,035
1. Operating expenses	331,046	369,263	409,995
i. Total compensation expense	137,362	159,440	174,383
ii. Property expense	50,535	59,869	61,751
a. Rent and taxes	4,529	6,373	2,650
b. Insurance	308	330	451
c. Utilities cost	10,048	14,673	13,707
d. Lease rental	52	-	-
e. Fuel expense generators	1,004	1,191	1,320
f. Security (including guards)	8,874	9,827	11,410
g. Repair and maintenance (including janitorial charges)	7,017	7,064	8,040
h. Depreciation on right-of-use assets	11,370	12,292	13,730
i. Depreciation	7,332	8,118	10,443
iii. Information technology expenses	33,127	36,421	42,832
iv. Other operating expenses	110,022	113,534	131,029
2. Workers welfare fund	7,625	7,613	7,735
3. Other charges	1,479	1,835	1,305
i. Penalties imposed by State Bank of Pakistan	627	1,115	354
ii. Penalties imposed by other regulatory bodies (to be specified)	0	-	3
iii. Others (to be specified, if material)	852	720	947
<b>III. Profit before provisions (II - D)</b>	<b>403,112</b>	<b>402,173</b>	<b>395,543</b>
E. Provisions / (reversals) and write offs - net	(8,392)	(178)	(17,433)
1. (Reversals) / provisions against balance with Banks	(1,972)	(384)	(1,085)
2. (Reversals) / provisions for diminution in value of investments	(762)	(4,601)	(2,209)
3. (Reversals) / provisions against loans & advances	2,299	1,351	(5,198)
4. (Reversals) / provisions against off balance sheet items	(3,267)	4,861	(3,877)
5. Reversals against other assets	(236)	1,458	(434)
<b>6. Recovery of written off / charged off bad debts</b>	<b>(4,454)</b>	<b>(2,863)</b>	<b>(4,629)</b>
F. Extra ordinary / unusual items	-	-	-
<b>IV. Profit Before Taxation (III - E - F)</b>	<b>411,504</b>	<b>402,351</b>	<b>412,975</b>
G. Taxation	237,218	224,835	225,306
1. Current	236,423	226,019	199,701
2. Prior	24,309	1,777	6,764
3. Deferred	(23,514)	(2,961)	18,841
<b>V. Profit After Taxation (IV - G)</b>	<b>174,286</b>	<b>177,517</b>	<b>187,669</b>
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>	<b>223,881</b>	<b>228,045</b>	<b>231,442</b>
1. Permanent	197,933	201,399	206,780
a. Male	158,298	160,669	164,862
of which: Branch Managers	15,152	15,269	15,196
<b>b. Female</b>	<b>39,635</b>	<b>40,730</b>	<b>41,918</b>
of which: Branch Managers	1,048	1,035	1,035
2. Contractual	25,948	26,646	24,662
a. Male	22,844	23,595	21,905
of which: Branch Managers	504	520	559
b. Female	3,104	3,051	2,757
of which: Branch Managers	24	25	29

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

Note:

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

Source: Statistics and Data Services Department, SBP

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

Amount in Million Rupees  
No. of Accounts in Unit

END OF PERIOD	2025							
	Mar		Jun <sup>R</sup>		Sep		Dec <sup>P</sup>	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Current Deposits</b>	140,919,579	11,391,106.6	146,051,751	12,931,825.8	148,903,874	12,600,049.0	156,856,110	12,841,621.0
<b>Call Deposits</b>	294,252	408,332.1	360,532	636,599.1	305,284	443,981.0	327,687	580,384.0
<b>Other Deposits Accounts</b>	154,138	832,720.0	111,062	1,085,284.6	173,708	907,648.0	270,576	1,112,780.0
<b>Saving Deposits</b>	24,968,295	13,909,379.6	24,586,952	14,967,854.6	28,241,736	14,888,851.0	27,959,424	15,737,787.0
<b>FIXED DEPOSITS</b>	582,326	4,521,821.3	565,722	4,918,767.8	550,792	5,567,148.0	542,868	6,304,952.0
Less Than 6 months	84,342	1,251,541.8	83,893	1,528,670.2	87,200	1,840,036.0	70,380	2,030,773.0
For 6 months & over but less than 1 year	14,864	488,892.8	14,414	616,185.5	25,345	623,787.0	32,123	624,002.0
For 1 year & over but less than 2 years	350,840	2,335,831.1	326,573	2,391,594.8	307,334	2,768,031.0	298,914	3,318,937.0
For 2 years & over but less than 3 years	6,033	56,392.0	5,466	46,859.9	5,196	39,092.0	9,745	14,390.0
For 3 years & over but less than 4 years	14,626	131,628.2	13,785	106,935.5	13,995	120,780.0	14,022	109,654.0
For 4 years & over but less than 5 years	7,503	12,212.2	7,478	5,235.8	5,872	10,992.0	15,417	13,245.0
For 5 years & over	104,118	245,323.2	114,113	223,286.2	105,850	164,429.0	102,267	193,954.0
<b>Total Deposits</b>	<b>105,061,775</b>	<b>29,814,952.7</b>	<b>166,918,590</b>	<b>31,063,359.6</b>	<b>178,175,394</b>	<b>34,407,676.0</b>	<b>185,956,665</b>	<b>36,577,525.0</b>

Source: Statistics and Data Services Department, SBP

Notes:

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

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

### 3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks  
As on 31st December, 2025

Amount in Million Rupees

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Current Deposits</b>	<b>107,424,456</b>	<b>7,232,873.0</b>	<b>46,548,272</b>	<b>1,868,405.0</b>	<b>838,278</b>	<b>382,339.0</b>	<b>2,045,104</b>	<b>3,358,003.0</b>	<b>156,856,110</b>	<b>12,841,621.0</b>
of which:										
Basic Banking Accounts	2,637,022	169,594.0	1,037,473	74,112.0	5,611	462.0	10,308	10,050.0	3,690,414	254,218.0
<b>II. Call Deposits</b>	<b>195,687</b>	<b>112,909.0</b>	<b>9,266</b>	<b>15,821.0</b>	<b>12,757</b>	<b>8,529.0</b>	<b>109,977</b>	<b>443,126.0</b>	<b>327,687</b>	<b>580,384.0</b>
<b>III. Other Deposit Accounts</b>	<b>200,216</b>	<b>34,782.0</b>	<b>32,768</b>	<b>18,778.0</b>	<b>26,416</b>	<b>57,942.0</b>	<b>11,176</b>	<b>1,001,278.0</b>	<b>270,576</b>	<b>1,112,780.0</b>
<b>IV. Saving Deposits</b>	<b>16,534,902</b>	<b>5,662,963.0</b>	<b>10,161,261</b>	<b>2,306,424.0</b>	<b>746,469</b>	<b>895,046.0</b>	<b>516,792</b>	<b>6,873,354.0</b>	<b>27,959,424</b>	<b>15,737,787.0</b>
<b>V. Fixed or Term Deposits</b>	<b>247,989</b>	<b>702,845.0</b>	<b>127,950</b>	<b>316,816.0</b>	<b>121,860</b>	<b>218,180.0</b>	<b>45,069</b>	<b>5,067,112.0</b>	<b>542,868</b>	<b>6,304,952.0</b>
1) Less Than Three Months	24,760	129,882.0	10,592	53,344.0	8,142	31,252.0	10,494	1,143,957.0	53,988	1,358,435.0
2) For Three Months and Over but Less Than Six Months	8,162	43,603.0	2,900	17,083.0	2,147	16,005.0	3,183	595,646.0	16,392	672,337.0
3) For Six Months and Over but Less Than One Year	22,667	88,195.0	3,489	33,486.0	1,614	19,560.0	4,353	482,761.0	32,123	624,002.0
4) For One Year & Over but Less Than Two Years	120,924	373,385.0	81,720	186,338.0	76,539	114,415.0	19,731	2,644,799.0	298,914	3,318,937.0
5) For Two Years & Over but Less Than Three Years	6,980	8,269.0	1,952	3,029.0	513	506.0	300	2,586.0	9,745	14,390.0
6) For Three Years & Over but Less Than Four Years	7,249	9,300.0	3,915	4,437.0	2,077	2,916.0	781	93,001.0	14,022	109,654.0
7) For Four Years & Over but Less Than Five Years	12,657	8,747.0	2,332	1,743.0	275	291.0	153	2,463.0	15,417	13,245.0
8) For Five Years and Over but Less Than Ten Years	43,366	38,951.0	20,428	16,446.0	30,383	33,019.0	4,029	69,565.0	98,206	157,981.0
9) For ten years and over	1,224	2,512.0	622	910.0	170	217.0	2,045	32,334.0	4,061	35,973.0
<b>Total</b>	<b>124,603,250</b>	<b>13,746,371.0</b>	<b>56,879,517</b>	<b>4,526,245.0</b>	<b>1,745,780</b>	<b>1,562,036.0</b>	<b>2,728,118</b>	<b>16,742,873.0</b>	<b>185,956,665</b>	<b>36,577,525.0</b>

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

End period: Million Rupees

Category of Deposit Holder	2024	2025			
	Dec	Mar	Jun	Sep	Dec <sup>P</sup>
<b>I. FOREIGN CONSTITUENTS</b>	<b>888,649.1</b>	<b>953,539.1</b>	<b>1,008,777.3</b>	<b>1,018,522.0</b>	<b>1,452,002.0</b>
I. Official	89,741.4	95,636.3	96,953.3	99,584.0	115,512.0
II. Business	163,434.7	192,854.0	164,156.8	137,242.0	212,243.0
III. Personal	635,339.1	664,912.9	747,209.4	781,312.0	1,123,961.0
IV. Trust Funds and Non Profit Organizations	132.7	127.4	457.8	383.0	285.0
<b>2. DOMESTIC CONSTITUENTS</b>	<b>28,926,303.7</b>	<b>30,109,820.4</b>	<b>33,531,554.6</b>	<b>33,389,153.0</b>	<b>35,125,524.0</b>
<b>I. GOVERNMENT</b>	<b>4,296,509.7</b>	<b>4,547,588.8</b>	<b>5,221,315.6</b>	<b>5,264,710.0</b>	<b>5,563,163.0</b>
a. Federal Government	2,581,115.7	2,681,844.8	3,164,353.2	3,131,311.0	3,308,940.0
b. Provincial Governments	1,506,660.0	1,628,938.2	1,837,843.0	1,910,157.0	2,034,166.0
c. Local Bodies	208,734.0	236,805.8	219,119.4	223,243.0	220,057.0
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	<b>1,395,628.9</b>	<b>1,489,373.1</b>	<b>1,996,529.3</b>	<b>2,031,562.0</b>	<b>2,083,779.0</b>
a. Agriculture, hunting and forestry	1,307.7	1,013.0	1,637.0	1,599.0	2,026.0
b. Services	48,235.3	41,135.1	37,065.2	39,337.0	45,222.0
c. Utilities	505,343.2	593,088.2	794,135.4	922,790.0	984,641.0
d. Transport, storage and communications	95,225.7	83,598.9	112,211.8	115,991.0	125,437.0
e. Manufacturing	207,242.1	191,925.7	273,302.7	324,852.0	280,843.0
f. Mining and Quarrying	312,972.3	316,770.8	390,386.1	375,017.0	407,581.0
g. Construction	45,847.8	42,265.9	102,072.8	50,458.0	48,829.0
h. Commerce and Trade	41,366.7	37,945.6	81,450.8	32,867.0	56,544.0
i. Others	138,088.1	181,630.0	204,267.5	168,652.0	132,657.0
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	<b>1,073,313.7</b>	<b>1,096,680.0</b>	<b>1,748,466.5</b>	<b>1,643,347.0</b>	<b>2,307,264.0</b>
a. Mutual Funds and AMCs	615,366.4	462,847.5	1,128,590.3	1,092,097.0	1,530,667.0
b. Insurance & Pension Funds	146,317.1	287,779.5	211,746.6	225,685.0	319,280.0
c. MFIs and DFIs	31,327.7	50,221.5	47,585.5	42,108.0	54,356.0
d. Stock Exchange & Brokerage Houses	127,678.5	137,936.9	140,341.1	125,723.0	158,927.0
e. Modarabas	6,167.4	6,008.0	13,941.1	5,110.0	5,292.0
f. Other NBFIs	146,456.5	151,886.5	206,261.8	152,624.0	238,741.0
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>6,423,255.0</b>	<b>6,618,613.8</b>	<b>7,306,151.0</b>	<b>6,841,542.0</b>	<b>7,127,853.0</b>
a. Agriculture, forestry and fishing	225,805.7	239,309.3	248,109.9	265,624.0	245,430.0
01. Crop and animal production, hunting and related service activities	218,346.3	232,804.2	239,812.7	257,890.0	235,164.0
i. Growing of Wheat, Rice, Sugar Cane & Cotton	111,514.9	110,072.0	114,177.1	103,529.0	100,351.0
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	15,479.0	17,005.6	16,167.4	17,138.0	16,596.0
iii. Growing of other fruits, vegetables and crops	33,282.7	33,805.8	35,010.0	32,236.0	36,496.0
iv. Raising of livestock and other related activities	44,586.0	54,062.3	55,647.3	89,906.0	64,629.0
v. Other agricultural support activities	13,332.2	17,731.9	18,704.0	14,970.0	16,997.0
vi. Hunting, trapping and related service activities	151.5	126.6	106.9	111.0	95.0
02 - Forestry and logging	828.4	715.0	475.5	1,121.0	1,830.0
03 - Fishing and aquaculture	6,631.0	5,790.1	7,821.7	6,613.0	8,436.0
b. Mining and quarrying	289,669.2	292,273.7	396,575.7	325,990.0	320,770.0
01 - Mining of coal and lignite	110,999.4	104,478.6	169,658.5	133,362.0	122,639.0
02 - Extraction of crude petroleum and natural gas	137,138.5	154,791.0	171,471.9	140,380.0	143,363.0
03 - Mining of metal ores	14,224.9	4,305.0	26,736.6	25,307.0	33,274.0
04 - Other mining and quarrying	26,260.7	27,353.2	27,220.4	25,404.0	19,828.0
05 - Mining support service activities	1,045.8	1,345.9	1,488.4	1,537.0	1,666.0
c. Manufacturing	1,626,516.8	1,564,522.9	1,798,917.3	1,616,622.0	1,797,999.0
01 - Manufacture of food products	321,572.9	290,693.0	318,701.7	325,833.0	338,922.0
02 - Manufacture of beverages	52,549.9	45,439.9	55,581.9	64,620.0	56,125.0
03 - Manufacture of tobacco products	36,640.2	35,278.4	29,630.2	28,250.0	28,431.0
04 - Manufacture of textiles	214,856.1	221,898.5	286,029.0	214,916.0	263,802.0
i. Preparation and spinning of textile fibers	66,456.4	66,148.5	108,386.3	56,682.0	66,334.0
ii. Weaving of textiles	24,405.2	24,867.2	23,385.1	18,204.0	21,583.0
iii. Finishing of textiles	21,447.2	21,036.8	39,464.1	21,888.0	34,333.0
iv. Manufacture of knitted and crocheted fabrics	17,018.7	15,033.1	18,446.6	18,943.0	23,856.0
v. Manufacture of made-up textile articles, except apparel	32,329.1	32,040.5	32,584.2	35,611.0	41,801.0
vi. Manufacture of carpets and rugs	2,082.8	1,905.7	1,579.4	1,744.0	2,045.0
vii. Manufacture of other textiles n.e.c.	51,116.7	60,866.8	62,183.1	61,845.0	73,851.0
05 - Manufacture of wearing apparel	60,025.0	64,043.2	66,808.2	72,004.0	76,736.0
06 - Manufacture of leather and related products	22,325.3	24,085.8	22,469.0	23,115.0	26,588.0
i. Tanning and dressing of leather; dressing and dyeing of fur	5,145.5	5,385.2	5,927.7	6,912.0	7,175.0
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,993.8	3,192.5	3,374.0	3,611.0	4,219.0
iii. Manufacture of footwear	14,186.0	15,508.1	13,167.4	12,592.0	15,193.0
a). Leather wear	11,842.3	12,643.7	10,511.0	10,406.0	10,548.0
b). Rubber and Plastic wear	2,343.8	2,864.4	2,656.4	2,186.0	4,645.0

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

End period: Million Rupees

Category of Deposit Holder	2024	2025			
	Dec	Mar	Jun	Sep	Dec <sup>P</sup>
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,914.1	3,618.8	4,091.2	4,896.0	8,349.0
08 - Manufacture of paper and paper products	10,095.2	10,097.5	12,870.3	13,252.0	14,057.0
09 - Printing and reproduction of recorded media	19,613.4	20,885.9	22,768.6	22,120.0	21,320.0
10 - Manufacture of coke and refined petroleum products	170,821.0	176,638.0	186,769.4	136,569.0	164,609.0
11 - Manufacture of chemicals and chemical products	152,596.9	122,761.0	121,658.2	121,251.0	143,239.0
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	78,655.6	79,149.3	92,153.3	92,409.0	108,859.0
13 - Manufacture of rubber and plastics products	29,702.1	26,708.4	30,881.2	33,901.0	33,512.0
14 - Manufacture of other non-metallic mineral products	40,227.3	35,708.2	40,197.2	38,935.0	52,419.0
15 - Manufacture of basic metals	47,085.4	46,803.5	54,906.7	42,414.0	45,548.0
16 - Manufacture of fabricated metal products, except machinery and equipment	15,539.8	9,064.4	11,850.0	10,198.0	13,450.0
17 - Manufacture of computer, electronic and optical products	27,200.3	27,510.1	37,203.9	28,547.0	26,486.0
18 - Manufacture of electrical equipment	54,597.7	55,777.0	73,722.4	62,045.0	62,448.0
19 - Manufacture of machinery and equipment	24,100.2	24,129.3	29,345.9	33,586.0	33,804.0
20 - Manufacture of motor vehicles, trailers and semi-trailers	77,537.9	88,607.8	113,747.1	81,586.0	96,693.0
21 - Manufacture of other transport equipment	14,145.3	13,653.7	19,199.4	17,911.0	16,533.0
22 - Manufacture of furniture	3,420.9	3,995.3	4,151.1	4,039.0	4,464.0
23 - Other manufacturing	144,533.8	132,088.9	158,370.1	138,467.0	153,772.0
24 - Repair and installation of machinery and equipment	4,760.5	5,887.0	5,811.3	5,758.0	7,833.0
d. Electricity, gas, steam and air conditioning supply	701,806.9	780,600.3	665,285.3	707,593.0	832,517.0
e. Water supply; sewerage, waste management and remediation activities	8,747.1	11,444.9	14,181.8	14,793.0	12,838.0
f. Construction	395,665.8	422,115.6	561,891.7	449,596.0	444,831.0
01 - Construction of buildings	170,201.1	169,297.2	223,978.4	185,438.0	182,274.0
02 - Civil engineering	180,562.1	200,013.0	266,293.6	205,123.0	206,386.0
03 - Specialized construction activities	44,902.6	52,805.5	71,619.7	59,036.0	56,171.0
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,228,340.5	1,263,885.3	1,388,652.2	1,390,411.0	1,453,432.0
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	60,641.4	62,082.4	66,268.6	55,503.0	59,541.0
02 - Wholesale trade, except of motor vehicles and motorcycles	395,498.7	397,628.9	425,826.7	460,740.0	474,902.0
03 - Retail trade, except of motor vehicles and motorcycles	772,200.4	804,174.1	896,556.9	874,168.0	918,990.0
h. Transportation and storage	407,454.4	404,022.7	399,975.0	395,548.0	368,170.0
i. Accommodation and food service activities	45,860.7	37,576.1	45,938.9	43,602.0	41,236.0
j. Information and communication	270,554.2	270,804.7	291,907.0	319,133.0	344,119.0
k. Real estate activities	147,739.0	140,912.2	146,227.5	140,679.0	138,177.0
l. Professional, scientific and technical activities	166,185.9	179,775.8	201,034.0	245,630.0	176,597.0
01 - Legal and accounting activities	21,660.6	22,295.0	24,781.1	22,418.0	22,699.0
02 - Activities of head offices; management consultancy activities	14,979.2	16,809.8	16,030.9	14,667.0	14,516.0
03 - Architectural and engineering activities; technical testing and analysis	26,851.1	34,877.6	35,068.1	30,577.0	46,778.0
04 - Scientific research and development	6,164.6	5,491.8	6,844.2	6,768.0	5,616.0
05 - Advertising and market research	18,509.0	15,452.0	15,518.2	17,729.0	18,738.0
06 - Other professional, scientific and technical activities	76,051.0	82,751.9	100,415.7	151,235.0	64,553.0
07 - Veterinary activities	1,970.3	2,097.7	2,375.8	2,235.0	3,697.0
m. Administrative and support service activities	123,852.8	146,757.0	176,920.6	145,349.0	166,990.0
01 - Rental and leasing activities	4,843.1	5,005.7	5,638.5	5,539.0	6,321.0
02 - Employment activities	2,670.4	3,447.8	3,316.9	2,777.0	2,710.0
03 - Travel agency, tour operator, reservation service and related activities	27,646.5	40,677.5	42,583.3	35,978.0	48,215.0
04 - Security and investigation activities	5,021.0	4,362.7	5,659.7	4,896.0	6,481.0
05 - Services to buildings and landscape activities	5,196.9	5,745.0	13,020.1	7,265.0	7,321.0
06 - Office administrative, office support and other business support activities	78,475.0	87,518.3	106,702.1	88,893.0	95,942.0
n. Education	116,897.2	144,083.1	139,663.7	130,898.0	134,560.0
o. Human health and social work activities	101,416.7	111,024.1	115,690.8	100,223.0	85,288.0
p. Arts, entertainment and recreation	2,962.0	5,829.2	3,277.3	5,550.0	6,179.0
q. Other service activities	563,780.1	603,676.7	711,902.5	544,301.0	558,719.0
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	<b>707,640.5</b>	<b>716,930.8</b>	<b>762,893.6</b>	<b>773,311.0</b>	<b>814,158.0</b>
<b>VI. PERSONAL</b>	<b>14,959,998.3</b>	<b>15,592,399.0</b>	<b>16,446,005.3</b>	<b>16,764,950.0</b>	<b>17,151,762.0</b>
<b>VII. OTHER</b>	<b>69,957.5</b>	<b>48,235.0</b>	<b>50,193.3</b>	<b>69,732.0</b>	<b>77,546.0</b>
<b>TOTAL</b>	<b>29,814,952.7</b>	<b>31,063,359.6</b>	<b>34,540,331.9</b>	<b>34,407,676.0</b>	<b>36,577,525.0</b>

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.

### 3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

#### All Banks

As on 31st December, 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
<b>1. FOREIGN CONSTITUENTS</b>	<b>1,608,423</b>	<b>898,783.4</b>	<b>121,509</b>	<b>143,699.0</b>	<b>97,480</b>	<b>172,303.0</b>	<b>11,398</b>	<b>237,216.1</b>	<b>1,838,810</b>	<b>1,452,001.6</b>
1) Official	58,794	50,689.5	5,722	5,706.7	16,437	25,074.3	776	34,041.4	81,729	115,512.0
2) Business	12,131	12,914.0	977	1,960.2	1,947	4,781.2	7,201	192,587.9	22,256	212,243.3
3) Personal	1,537,498	835,179.9	114,809	136,032.1	79,096	142,447.5	3,396	10,301.6	1,734,799	1,123,961.1
4) Trust Funds and Non Profit Organizations	-	-	1	-	-	-	25	285.3	26	285.3
<b>2. DOMESTIC CONSTITUENTS</b>	<b>122,994,827</b>	<b>12,847,587.7</b>	<b>56,758,008</b>	<b>4,382,545.9</b>	<b>1,648,300</b>	<b>1,389,733.1</b>	<b>2,716,720</b>	<b>16,505,656.9</b>	<b>184,117,855</b>	<b>35,125,523.6</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	<b>575,937</b>	<b>5,563,162.6</b>	<b>575,937</b>	<b>5,563,162.6</b>
A. Federal Government	-	-	-	-	-	-	85,126	3,308,940.2	85,126	3,308,940.2
B. Provincial Governments	-	-	-	-	-	-	449,656	2,034,165.6	449,656	2,034,165.6
C. Local Bodies	-	-	-	-	-	-	41,155	220,056.8	41,155	220,056.8
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	-	-	-	-	-	-	<b>22,584</b>	<b>2,083,779.4</b>	<b>22,584</b>	<b>2,083,779.4</b>
Agriculture, hunting and forestry	-	-	-	-	-	-	503	2,025.7	503	2,025.7
Services	-	-	-	-	-	-	2,430	45,222.4	2,430	45,222.4
Utilities	-	-	-	-	-	-	9,590	984,640.5	9,590	984,640.5
Transport, storage and communications	-	-	-	-	-	-	5,298	125,436.6	5,298	125,436.6
Manufacturing	-	-	-	-	-	-	2,201	280,843.4	2,201	280,843.4
Mining and Quarrying	-	-	-	-	-	-	484	407,581.1	484	407,581.1
Construction	-	-	-	-	-	-	156	48,829.4	156	48,829.4
Commerce and Trade	-	-	-	-	-	-	486	56,543.7	486	56,543.7
Others	-	-	-	-	-	-	1,436	132,656.7	1,436	132,656.7
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	-	-	-	-	-	-	<b>90,402</b>	<b>2,307,263.6</b>	<b>90,402</b>	<b>2,307,263.6</b>
Mutual Funds and AMCs	-	-	-	-	-	-	4,953	1,530,666.9	4,953	1,530,666.9
Insurance & Pension Funds	-	-	-	-	-	-	18,032	319,280.4	18,032	319,280.4
MFIs and DFIs	-	-	-	-	-	-	11,279	54,356.3	11,279	54,356.3
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	13,586	158,926.9	13,586	158,926.9
Modarabas	-	-	-	-	-	-	466	5,292.0	466	5,292.0
Other NBFIs	-	-	-	-	-	-	42,086	238,741.1	42,086	238,741.1
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>4,266,926</b>	<b>1,183,298.9</b>	<b>456,477</b>	<b>169,529.0</b>	<b>112,591</b>	<b>111,228.0</b>	<b>1,908,219</b>	<b>5,663,797.3</b>	<b>6,744,213</b>	<b>7,127,853.3</b>
A. Agriculture, forestry and fishing	1,776,715	121,465.4	126,163	10,917.1	24,187	7,177.3	205,819	105,869.9	2,132,884	245,429.7
1. Crop and animal production, hunting and related service activities	1,774,862	119,343.1	126,094	10,621.3	24,109	7,156.4	203,508	98,043.2	2,128,573	235,164.1
Growing of Wheat, Rice, Sugar Cane & Cotton	1,037,651	62,304.1	65,625	5,529.5	9,344	2,849.8	133,360	29,667.7	1,245,980	100,351.2
Growing of tropical, subtropical, pome and stone fruits & vegetables	123,556	5,886.5	6,184	435.4	1,001	475.2	1,833	9,799.1	132,574	16,596.3
Growing of other fruits, vegetables and crops	356,748	18,387.8	33,466	2,184.4	10,306	1,233.2	31,228	14,690.8	431,748	36,496.2
Raising of livestock and other related activities	211,254	26,250.4	18,433	2,192.6	2,134	1,395.7	24,464	34,789.9	256,285	64,628.6
Other agricultural support activities	45,607	6,498.7	2,379	271.5	1,314	1,199.5	12,421	9,027.4	61,721	16,997.1
Hunting, trapping and related service activities	46	15.6	7	7.9	10	3.1	202	68.2	265	94.8
02 - Forestry and logging	274	79.3	10	3.7	20	10.3	539	1,736.3	843	1,829.6
03 - Fishing and aquaculture	1,579	2,042.9	59	292.1	58	10.6	1,772	6,090.4	3,468	8,436.0
B. Mining and quarrying	3,611	3,760.8	150	276.0	387	1,044.5	12,301	315,688.7	16,449	320,770.0
05 - Mining of coal and lignite	648	376.0	36	77.7	55	117.8	2,619	122,067.6	3,358	122,639.0
06 - Extraction of crude petroleum and natural gas	584	497.4	20	97.4	106	128.0	3,928	142,640.2	4,638	143,363.0
07 - Mining of metal ores	310	546.0	13	2.9	26	293.6	949	32,431.2	1,298	33,273.8
08-Other mining and quarrying	1,689	2,232.1	75	97.9	166	477.4	4,097	17,020.7	6,027	19,828.1
09 - Mining support service activities	380	109.3	6	0.0	34	27.6	708	1,529.1	1,128	1,666.0
C. Manufacturing	179,987	122,349.0	18,445	22,913.9	15,209	27,530.1	334,944	1,625,206.1	548,585	1,797,999.2
10 - Manufacture of food products	37,405	21,102.9	2,956	4,444.8	4,724	10,885.6	56,083	302,488.3	101,168	338,921.6
11 - Manufacture of beverages	13,341	2,792.6	86	25.9	272	1,541.6	2,918	51,765.3	16,617	56,125.3
12 - Manufacture of tobacco products	127	44.0	6	0.0	46	95.9	363	28,291.5	542	28,431.4
13 - Manufacture of textiles	19,497	20,633.7	3,073	5,013.6	2,680	2,748.2	49,701	235,406.7	74,951	263,802.2
Preparation and spinning of textile fibres	4,426	2,507.1	583	630.8	1,334	1,488.8	15,304	61,707.6	21,647	66,334.2
Weaving of textiles	1,961	1,389.3	185	192.1	388	235.8	6,378	19,766.0	8,912	21,583.2
Finishing of textiles	3,307	1,820.1	344	134.9	595	563.1	6,328	31,815.2	10,574	34,333.2
Manufacture of knitted and crocheted fabrics	1,023	2,304.3	292	471.5	72	128.0	2,991	20,951.8	4,378	23,855.6
Manufacture of made-up textile articles, except apparel	3,138	4,236.8	625	976.8	75	40.2	6,497	36,546.8	10,335	41,800.6
Manufacture of carpets and rugs	286	120.6	31	10.5	25	2.2	610	1,911.3	952	2,044.7
Manufacture of other textiles n.e.c.	5,356	8,255.6	1,013	2,597.1	191	290.1	11,593	62,707.9	18,153	73,850.7
14 - Manufacture of wearing apparel	9,427	8,281.2	4,542	2,380.7	552	602.4	12,113	65,471.3	26,634	76,735.6
15 - Manufacture of leather and related products	4,612	4,661.6	635	1,354.8	241	252.3	7,105	20,319.0	12,593	26,587.7
Tanning and dressing of leather; dressing and dyeing of fur	953	1,105.2	251	184.0	81	66.5	1,904	5,819.7	3,189	7,175.4
Manufacture of luggage, handbags and the like, saddlery and harness	580	536.5	53	356.3	72	104.2	1,332	3,222.2	2,037	4,219.2
Manufacture of footwear	3,079	3,019.9	331	814.5	88	81.6	3,869	11,277.0	7,367	15,193.1
a. Leather wear	2,168	1,846.6	252	748.6	71	78.2	3,057	7,874.4	5,548	10,547.8
b. Rubber and Plastic wear	911	1,173.3	79	65.9	17	3.4	812	3,402.7	1,819	4,645.3

### 3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

#### All Banks

As on 31st December, 2025

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,490	1,156.2	119	127.5	111	60.1	2,847	7,005.5	5,567	8,349.4
17 - Manufacture of paper and paper products	1,267	480.0	128	60.9	118	43.7	5,797	13,472.3	7,310	14,056.9
18 - Printing and reproduction of recorded media	9,781	5,205.5	803	728.1	714	350.3	10,593	15,036.5	21,891	21,320.3
Printing and other service activities related to printing	9,587	5,120.5	780	714.6	631	334.8	10,003	13,621.5	21,001	19,791.5
Reproduction of recorded media	194	85.0	23	13.4	83	15.4	590	1,415.0	890	1,528.9
19 - Manufacture of coke and refined petroleum products	967	791.4	152	147.4	128	95.4	3,767	163,575.2	5,014	164,609.5
20 - Manufacture of chemicals and chemical products	5,524	6,371.9	707	1,115.5	663	836.6	37,866	134,915.2	44,760	143,239.2
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparation	1,765	1,851.5	317	972.2	619	671.9	12,150	105,363.5	14,851	108,859.1
22 - Manufacture of rubber and plastics products	4,056	4,376.2	393	754.6	193	182.2	17,215	28,198.5	21,857	33,511.5
23 - Manufacture of other non-metallic mineral products	5,656	2,998.4	260	265.5	340	1,097.9	7,181	48,057.5	13,437	52,419.4
24 - Manufacture of basic metals	7,472	4,993.8	472	683.5	521	621.1	14,633	39,249.6	23,098	45,548.0
25 - Manufacture of fabricated metal products, except machinery and equipment	2,579	1,481.9	174	252.5	140	147.2	4,033	11,568.4	6,926	13,450.1
26 - Manufacture of computer, electronic and optical products	4,533	2,086.2	408	710.3	270	243.5	3,973	23,446.3	9,184	26,486.3
27 - Manufacture of electrical equipment	6,545	3,628.3	385	324.3	443	2,064.8	23,718	56,430.7	31,091	62,448.1
28 - Manufacture of machinery and equipment	7,258	4,675.0	422	539.2	530	540.3	8,564	28,049.2	16,774	33,803.6
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,934	2,408.4	212	425.1	259	255.3	6,418	93,603.7	9,823	96,692.6
30 - Manufacture of other transport equipment	951	386.4	41	5.5	65	99.2	1,602	16,041.6	2,659	16,532.7
31 - Manufacture of furniture	4,037	1,330.8	175	211.2	108	65.4	3,089	2,856.2	7,409	4,466.6
32 - Other manufacturing	25,843	19,941.9	1,895	2,327.3	1,401	4,016.7	38,790	127,486.0	67,929	153,771.9
Manufacture of jewellery and related articles	3,783	1,294.3	126	85.0	125	88.4	2,437	1,881.6	6,471	3,349.3
Manufacture of imitation jewellery and related articles	385	63.9	27	3.3	6	2.7	662	527.9	1,080	597.8
Manufacture of musical instruments	549	267.2	28	12.3	18	145.0	905	3,011.6	1,500	3,436.0
Manufacture of sports goods	7,712	8,699.3	772	1,294.1	550	2,410.0	8,793	38,493.1	17,827	50,896.4
Manufacture of games and toys	97	121.2	7	0.3	11	18.5	117	56.4	232	196.5
Manufacture of medical and dental instruments and supplies	1,529	1,199.0	79	43.5	458	775.5	5,164	14,247.6	7,230	16,265.6
Manufacture of Handicrafts	362	127.5	306	80.4	31	2.7	525	934.7	1,224	1,145.3
Other manufacturing n.e.c.	11,426	8,169.5	550	808.4	202	574.0	20,187	68,333.2	32,365	77,885.1
33 - Repair and installation of machinery and equipment	1,920	669.2	84	43.4	71	12.6	4,425	7,108.1	6,500	7,833.3
D. Electricity, gas, steam and air conditioning supply	205	26.8	84	39.5	11	4,406.8	15,657	828,043.6	15,957	832,516.7
Electric power generation, transmission and distribution	111	16.7	79	1.3	6	4,399.5	12,706	771,366.6	12,902	775,784.2
a) Hydal	18	0.0	-	-	4	3,079.5	2,242	75,561.3	2,264	78,640.8
b) Thermal	4	-	-	-	1	1,320.0	479	12,540.7	484	13,860.7
c) Coal Based	4	0.0	-	-	-	-	435	405,498.3	439	405,498.3
d) Wind	2	-	-	-	-	-	532	14,557.0	534	14,557.0
e) Solar	47	9.3	1	-	1	-	3,186	27,516.5	3,235	27,525.8
f) Other	36	7.4	78	1.3	-	-	5,832	235,692.7	5,946	235,701.4
Manufacture of gas; distribution of gaseous fuels through mains	61	5.6	4	38.1	5	7.4	2,341	55,888.5	2,411	55,939.6
Steam and air conditioning supply	33	4.5	1	-	-	-	610	788.4	644	792.9
E. Water supply; sewerage, waste management and remediation activities	3,275	3,462.8	162	1,034.2	280	79.3	4,763	8,261.7	8,480	12,838.1
36 - Water collection, treatment and supply	870	243.2	33	20.6	165	30.8	1,522	1,380.7	2,590	1,675.3
37 - Sewerage	456	182.6	28	37.5	10	0.4	1,474	146.5	1,968	367.0
38 - Waste collection, treatment and disposal activities; materials recovery	1,671	2,982.2	81	975.3	72	37.0	1,511	6,298.4	3,335	10,293.0
39 - Remediation activities and other waste management services	278	54.9	20	0.8	33	11.1	256	436.1	587	502.9
F. Construction	92,444	46,468.9	4,141	2,429.9	9,173	20,437.2	137,343	375,495.4	243,101	444,831.4
41 - Construction of buildings	34,971	17,554.3	1,009	1,617.8	2,000	3,292.5	72,755	159,809.4	110,735	182,274.0
42 - Civil engineering	42,854	21,540.3	1,811	566.1	2,325	16,391.7	44,132	167,888.2	91,122	206,386.2
43 - Specialized construction activities	14,619	7,374.3	1,321	246.1	4,848	752.9	20,456	47,797.8	41,244	56,171.2
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,559,848	612,221.6	104,548	59,589.1	38,014	23,614.7	551,312	758,007.0	2,253,722	1,453,432.4
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	43,104	14,598.1	1,139	640.5	1,398	994.3	36,829	43,308.0	82,470	59,540.9
46 - Wholesale trade, except of motor vehicles and motorcycles	174,273	65,473.6	8,152	5,126.8	13,860	6,816.6	264,070	397,484.8	460,355	474,901.9
47 - Retail trade, except of motor vehicles and motorcycles	1,342,471	532,149.9	95,257	53,821.8	22,756	15,803.8	250,413	317,214.2	1,710,897	918,989.6

### 3.3.1 Deposits Distributed by Category of Deposit Holders and Gender All Banks

As on 31st December, 2025

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	36,853	27,549.8	1,911	1,959.0	1,368	1,390.3	37,605	337,270.8	77,737	368,169.9
49 - Land transport and transport via pipelines	19,901	12,261.9	1,001	575.7	570	586.4	17,482	29,257.0	38,954	42,680.9
50 - Water transport	432	588.4	26	71.8	54	7.4	1,563	38,156.4	2,075	38,824.1
51 - Air transport	1,161	842.5	73	81.6	26	4.6	3,030	123,090.8	4,290	124,019.6
52 - Warehousing and support activities for transportation	14,224	12,714.0	711	1,038.4	656	735.3	13,527	130,626.5	29,118	145,114.2
53 - Courier activities other than national post activities	1,135	1,143.1	100	191.5	62	56.5	2,003	16,140.1	3,300	17,531.1
I. Accommodation and food service activities	22,505	7,897.9	1,774	1,151.3	741	749.1	22,203	31,438.2	47,223	41,236.4
55 - Accommodation	4,668	1,969.9	307	145.0	194	288.3	5,122	11,520.4	10,291	13,923.7
56 - Food and beverage service activities	17,837	5,928.0	1,467	1,006.3	547	460.7	17,081	19,917.7	36,932	27,312.7
J. Information and communication	28,015	18,488.8	3,205	4,018.2	1,255	1,434.7	58,045	320,177.4	90,520	344,119.1
58 - Publishing activities	4,381	2,508.1	430	236.5	305	486.5	8,218	31,036.4	13,334	34,267.4
59 - Motion picture, video and television programme production, sound recording and music publishing activities	687	162.7	76	37.5	32	0.8	1,119	1,394.1	1,914	1,595.1
60 - Programming and broadcasting activities	255	69.0	58	3.1	15	10.2	1,088	2,383.1	1,416	2,465.4
61 - Telecommunications	9,505	2,626.2	396	647.9	377	159.1	13,858	153,956.3	24,136	157,389.4
62 - Computer programming, consultancy and related activities	10,489	12,030.7	1,831	2,839.8	411	760.3	24,250	97,274.3	36,981	112,905.2
63 - Information service activities	2,698	1,092.1	414	253.4	115	17.9	9,512	34,133.2	12,739	35,496.6
K. Real estate activities	86,837	46,364.6	3,108	5,359.4	3,042	3,267.1	27,818	83,185.6	120,805	138,176.7
L. Professional, scientific and technical activities	28,283	16,094.0	5,729	3,364.4	1,902	2,232.7	57,947	154,906.1	93,861	176,597.2
69 - Legal and accounting activities	10,250	6,575.1	3,343	1,052.6	688	1,148.2	7,500	13,923.1	21,781	22,699.1
70 - Activities of head offices; management consultancy activities	1,536	524.7	140	45.8	62	24.2	3,404	13,921.5	5,142	14,516.2
71 - Architectural and engineering activities; technical testing and analysis	5,100	4,200.6	534	1,103.9	162	184.0	6,136	41,289.3	11,932	46,777.8
72 - Scientific research and development	959	367.3	89	42.5	130	56.3	1,479	5,149.9	2,657	5,616.0
73 - Advertising and market research	5,214	2,262.3	781	821.8	216	416.3	7,194	15,237.8	13,405	18,738.3
74 - Other professional, scientific and technical activities	4,696	1,918.6	821	235.9	615	287.9	31,306	62,110.3	37,438	64,552.8
75 - Veterinary activities	528	245.3	21	61.7	29	115.6	928	3,274.3	1,506	3,697.0
M. Administrative and support service activities	44,497	18,207.5	2,529	1,682.8	2,650	1,396.8	89,590	145,703.2	139,266	166,990.3
77 - Rental and leasing activities	6,248	2,048.8	234	167.7	206	270.1	2,073	3,834.3	8,761	6,321.0
78 - Employment activities	851	668.5	83	65.7	64	108.7	1,018	1,867.4	2,016	2,710.3
79 - Travel agency, tour operator, reservation service and related activities	11,775	6,175.9	710	580.0	908	341.6	34,986	41,117.8	48,379	48,215.3
80 - Security and investigation activities	605	296.9	18	4.0	157	251.6	1,805	5,929.0	2,585	6,481.5
81 - Services to buildings and landscape activities	2,461	1,289.5	66	85.3	183	80.9	2,963	5,865.0	5,673	7,320.7
82 - Office administrative, office support and other business support activities	22,557	7,727.9	1,418	780.1	1,132	343.8	46,745	87,089.7	71,852	95,941.6
N. Education	27,149	9,364.8	19,914	5,575.8	1,192	810.6	43,911	118,809.1	92,166	134,560.3
O. Human health and social work activities	11,119	7,169.5	2,179	2,162.1	1,618	2,763.1	17,887	73,193.3	32,803	85,288.0
86 - Human health activities	10,508	6,937.1	2,071	2,102.7	1,443	2,672.6	13,960	58,600.7	27,982	70,313.2
87 - Residential care activities	267	83.7	55	36.1	24	12.4	496	1,086.6	842	1,218.8
88 - Social work activities with and without accommodation	344	148.6	53	23.4	151	78.1	3,431	13,506.0	3,979	13,756.0
P. Arts, entertainment and recreation	1,430	752.5	540	172.6	206	214.6	3,357	5,039.3	5,533	6,178.9
Q. Other service activities	364,153	121,654.2	161,895	46,883.7	11,356	12,679.2	287,717	377,501.9	825,121	558,719.0
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	-	-	-	-	-	-	<b>103,281</b>	<b>814,157.6</b>	<b>103,281</b>	<b>814,157.6</b>
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	39,773	512,998.0	39,773	512,998.0
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	63,508	301,159.6	63,508	301,159.6
<b>VI. PERSONAL</b>	<b>118,719,083</b>	<b>11,660,672.1</b>	<b>56,299,175</b>	<b>4,212,357.9</b>	<b>1,535,380</b>	<b>1,278,084.4</b>	<b>2,571</b>	<b>647.2</b>	<b>176,556,209</b>	<b>17,151,761.6</b>
A. Salaried persons	22,908,560	3,354,622.7	7,381,280	1,386,726.3	405,630	288,380.5	781	65.3	30,696,251	5,029,794.9
B. Self employed	22,336,131	5,566,545.1	4,136,872	1,265,990.7	518,647	429,501.5	1,063	539.3	26,992,713	7,262,576.6
C. Other Personal	73,474,392	2,739,504.3	44,781,023	1,559,640.8	611,103	560,202.3	727	42.6	118,867,245	4,859,390.2
<b>VII. OTHER</b>	<b>8,818</b>	<b>3,616.7</b>	<b>2,356</b>	<b>659.0</b>	<b>329</b>	<b>420.7</b>	<b>13,726</b>	<b>72,849.2</b>	<b>25,229</b>	<b>77,545.6</b>
<b>Total</b>	<b>124,603,250</b>	<b>13,746,371.1</b>	<b>56,879,517</b>	<b>4,526,244.9</b>	<b>1,745,780</b>	<b>1,562,036.1</b>	<b>2,728,118</b>	<b>16,742,873.0</b>	<b>185,956,665</b>	<b>36,577,525.2</b>

Source: Statistics and Data Services Department, SBP

**Notes:**

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

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

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

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

As on 31st December, 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	1,048,277	2,406.0	395,451	1,179.0	14,423	18.0	78,663	37.0	4,451,646	11,253.0
25,000 to 50,000	86,292	3,091.0	37,212	1,333.0	691	25.0	1,138	40.0	293,857	10,627.0
50,000 to 100,000	99,427	7,307.0	29,864	2,079.0	775	56.0	930	67.0	376,013	27,000.0
100,000 to 150,000	83,631	10,384.0	14,987	1,821.0	402	50.0	601	73.0	217,992	26,617.0
150,000 to 200,000	56,989	9,911.0	10,013	1,739.0	278	48.0	360	62.0	164,001	28,567.0
200,000 to 300,000	67,808	16,520.0	12,274	2,974.0	383	94.0	497	123.0	217,209	53,404.0
300,000 to 400,000	34,403	11,785.0	8,275	2,824.0	271	93.0	343	120.0	144,513	50,277.0
400,000 to 500,000	23,595	10,512.0	7,023	3,137.0	201	90.0	270	122.0	121,050	54,143.0
500,000 to 750,000	39,304	23,823.0	9,275	5,704.0	404	242.0	594	362.0	209,406	127,103.0
750,000 to 1,000,000	22,249	19,317.0	5,991	5,174.0	247	215.0	417	366.0	106,100	91,530.0
1,000,000 to 2,000,000	185,513	213,551.0	12,175	17,009.0	639	897.0	909	1,311.0	178,456	243,840.0
2,000,000 to 3,000,000	23,932	58,473.0	5,186	12,627.0	328	783.0	511	1,269.0	71,179	172,530.0
3,000,000 to 4,000,000	13,526	46,415.0	3,023	10,481.0	226	797.0	354	1,230.0	38,752	133,007.0
4,000,000 to 5,000,000	8,799	39,211.0	2,161	9,653.0	158	705.0	267	1,195.0	25,354	112,919.0
5,000,000 to 6,000,000	8,169	44,003.0	2,193	11,938.0	120	655.0	238	1,291.0	20,924	112,864.0
6,000,000 to 7,000,000	4,747	30,668.0	1,302	8,454.0	108	695.0	202	1,316.0	12,842	82,821.0
7,000,000 to 8,000,000	3,893	29,007.0	1,025	7,664.0	101	756.0	161	1,214.0	10,178	75,956.0
8,000,000 to 9,000,000	3,157	26,724.0	1,120	9,500.0	58	488.0	155	1,318.0	8,140	68,862.0
9,000,000 to 10,000,000	2,465	23,378.0	759	7,223.0	70	660.0	130	1,225.0	7,131	67,820.0
10,000,000 to 100,000,000	21,779	501,924.0	11,481	369,979.0	1,303	46,635.0	2,334	82,502.0	62,254	1,612,965.0
100,000,000 to 500,000,000	759	127,130.0	3,448	736,132.0	711	149,206.0	743	153,691.0	5,846	1,131,608.0
500,000,000 to 1,000,000,000	40	27,122.0	742	492,887.0	258	169,888.0	187	120,505.0	715	480,667.0
1,000,000,000 to 5,000,000,000	46	91,508.0	787	1,479,405.0	330	618,590.0	285	637,519.0	552	1,034,249.0
5,000,000,000 to 10,000,000,000	9	61,165.0	89	592,033.0	54	335,651.0	67	459,769.0	61	390,070.0
10,000,000,000 & Over	1	16,668.0	81	1,770,217.0	45	756,444.0	46	840,538.0	42	927,154.0
<b>TOTAL</b>	<b>1,838,810</b>	<b>1,452,002.0</b>	<b>575,937</b>	<b>5,563,163.0</b>	<b>22,584</b>	<b>2,083,779.0</b>	<b>90,402</b>	<b>2,307,264.0</b>	<b>6,744,213</b>	<b>7,127,853.0</b>

Source: Statistics and Data Services Department, SBP

### 3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account As on 31st December, 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	60,014	279.0	148,083,334	267,256.0	12,793	56.0	153,096,324	280,077.0	154,144,601	282,484.0
25,000 to 50,000	5,281	185.0	4,726,854	171,014.0	1,699	63.0	5,066,732	183,285.0	5,153,024	186,376.0
50,000 to 100,000	7,410	517.0	6,778,570	488,742.0	1,447	105.0	7,195,009	518,565.0	7,294,436	525,873.0
100,000 to 150,000	3,939	463.0	3,164,711	385,983.0	851	103.0	3,403,483	415,110.0	3,487,114	425,494.0
150,000 to 200,000	1,240	217.0	2,430,505	414,312.0	651	116.0	2,607,048	445,061.0	2,664,037	454,971.0
200,000 to 300,000	2,172	523.0	2,946,136	721,867.0	1,324	328.0	3,179,995	779,312.0	3,247,803	795,833.0
300,000 to 400,000	1,387	476.0	1,759,577	608,237.0	564	194.0	1,914,930	662,221.0	1,949,333	674,006.0
400,000 to 500,000	1,185	518.0	1,281,077	573,237.0	1,145	504.0	1,411,951	631,752.0	1,435,546	642,264.0
500,000 to 750,000	2,321	1,407.0	1,798,993	1,089,635.0	618	371.0	2,021,611	1,224,824.0	2,060,915	1,248,648.0
750,000 to 1,000,000	1,265	1,116.0	819,718	703,482.0	278	245.0	934,016	802,128.0	956,265	821,445.0
1,000,000 to 2,000,000	3,630	5,093.0	1,392,147	1,885,656.0	682	942.0	1,588,638	2,154,747.0	1,774,151	2,368,297.0
2,000,000 to 3,000,000	1,586	3,879.0	477,359	1,154,381.0	378	935.0	556,527	1,346,403.0	580,459	1,404,875.0
3,000,000 to 4,000,000	1,175	4,091.0	246,004	843,067.0	163	560.0	289,697	993,232.0	303,223	1,039,647.0
4,000,000 to 5,000,000	939	4,272.0	151,815	676,136.0	1,592	7,385.0	182,286	812,264.0	191,085	851,475.0
5,000,000 to 6,000,000	1,246	6,712.0	113,508	612,521.0	126	692.0	138,355	746,672.0	146,524	790,675.0
6,000,000 to 7,000,000	468	3,027.0	67,295	434,356.0	48	308.0	82,265	530,976.0	87,012	561,644.0
7,000,000 to 8,000,000	467	3,486.0	53,649	400,017.0	44	325.0	65,625	489,417.0	69,518	518,425.0
8,000,000 to 9,000,000	388	3,266.0	40,975	345,665.0	18	151.0	50,854	429,249.0	54,011	455,973.0
9,000,000 to 10,000,000	416	3,992.0	30,529	289,265.0	12	113.0	39,047	370,298.0	41,512	393,676.0
10,000,000 to 100,000,000	5,272	164,859.0	188,873	3,884,986.0	721	24,855.0	272,238	6,186,780.0	294,017	6,688,704.0
100,000,000 to 500,000,000	1,193	241,424.0	4,214	683,792.0	61	12,101.0	16,216	3,107,954.0	16,975	3,235,084.0
500,000,000 to 1,000,000,000	154	101,595.0	201	130,842.0	8	5,189.0	2,265	1,501,573.0	2,305	1,528,696.0
1,000,000,000 to 5,000,000,000	126	211,765.0	149	258,389.0	5	5,625.0	2,234	4,245,543.0	2,280	4,337,051.0
5,000,000,000 to 10,000,000,000	6	40,241.0	14	103,062.0	-	-	291	1,920,825.0	300	1,981,990.0
10,000,000,000 & Over	1	10,756.0	2	25,863.0	1	16,282.0	218	4,347,253.0	219	4,363,921.0
<b>TOTAL</b>	<b>103,281</b>	<b>814,158.0</b>	<b>176,556,209</b>	<b>17,151,762.0</b>	<b>25,229</b>	<b>77,546.0</b>	<b>184,117,855</b>	<b>35,125,524.0</b>	<b>185,956,665</b>	<b>36,577,525.0</b>

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	Jun-25			Sep-25			Dec-25 <sup>P</sup>		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign Constituents	91.0	917.8	1,008.8	94.8	923.7	1,018.5	154.6	1,297.4	1,452.0
	Government	144.3	5,077.0	5,221.3	104.1	5,160.6	5,264.7	302.8	5,260.4	5,563.2
	Non-Financial Public Sector Enterprises	26.0	1,970.6	1,996.5	27.0	2,004.5	2,031.6	57.6	2,026.2	2,083.8
	NBFCs & Financial Auxiliaries	2.5	1,745.9	1,748.5	2.0	1,641.3	1,643.4	2.3	2,305.0	2,307.3
	Private Sector (Business)	548.2	6,681.1	7,229.3	472.3	6,369.3	6,841.5	470.3	6,657.6	7,127.9
	Trust Funds & Non Profit Organizations	19.6	738.2	757.8	16.0	757.3	773.3	15.8	798.3	814.2
	Personal/Individuals	2,578.3	13,949.7	16,527.9	2,700.4	14,064.5	16,765.0	2,528.3	14,623.5	17,151.8
	Others	2.5	47.7	50.2	1.9	67.8	69.7	1.4	76.2	77.6
	<b>Total</b>	<b>3,412.4</b>	<b>31,128.0</b>	<b>34,540.3</b>	<b>3,418.6</b>	<b>30,989.1</b>	<b>34,407.7</b>	<b>3,533.0</b>	<b>33,044.5</b>	<b>36,577.5</b>
	<b>Punjab</b>	Foreign Constituents	65.2	374.6	439.8	67.6	380.9	448.4	98.7	462.3
Government		25.8	1,885.6	1,911.4	28.0	2,128.7	2,156.7	169.3	2,053.6	2,222.9
Non-Financial Public Sector Enterprises		8.0	974.1	982.1	7.3	1,021.7	1,029.0	10.1	1,007.2	1,017.3
NBFCs & Financial Auxiliaries		0.4	158.9	159.3	0.5	135.4	135.9	0.5	179.1	179.6
Private Sector (Business)		354.8	2,865.8	3,220.6	303.7	2,674.0	2,977.8	299.1	2,815.1	3,114.2
Trust Funds & Non Profit Organizations		12.0	243.7	255.7	9.3	249.6	259.0	10.3	273.5	283.7
Personal/Individuals		1,500.8	6,794.6	8,295.5	1,583.1	7,165.9	8,749.0	1,457.4	7,003.7	8,461.0
Others		1.2	26.4	27.6	0.8	35.6	36.3	0.8	44.1	44.9
<b>Total</b>		<b>1,968.3</b>	<b>13,323.7</b>	<b>15,292.0</b>	<b>2,000.3</b>	<b>13,791.8</b>	<b>15,792.0</b>	<b>2,046.0</b>	<b>13,838.5</b>	<b>15,884.6</b>
<b>Sindh</b>		Foreign Constituents	0.7	383.1	383.8	0.7	379.8	380.6	1.6	617.3
	Government	69.2	1,693.3	1,762.5	16.3	1,133.2	1,149.4	18.2	1,408.8	1,426.9
	Non-Financial Public Sector Enterprises	11.7	414.9	426.5	16.1	416.8	432.9	46.1	376.5	422.5
	NBFCs & Financial Auxiliaries	0.1	1,477.8	1,477.9	0.1	1,375.8	1,375.9	0.2	1,936.9	1,937.1
	Private Sector (Business)	41.1	2,601.8	2,642.9	42.7	2,609.6	2,652.2	42.3	2,716.7	2,759.0
	Trust Funds & Non Profit Organizations	2.7	347.9	350.7	2.1	349.1	351.2	1.7	361.3	363.0
	Personal/Individuals	221.6	4,244.6	4,466.2	224.2	4,036.7	4,260.9	258.4	4,819.5	5,077.9
	Others	0.0	8.9	8.9	0.0	17.5	17.5	0.0	23.6	23.6
	<b>Total</b>	<b>347.1</b>	<b>11,172.3</b>	<b>11,519.4</b>	<b>302.2</b>	<b>10,318.5</b>	<b>10,620.6</b>	<b>368.4</b>	<b>12,260.6</b>	<b>12,628.9</b>
	<b>Khyber Pakhtunk</b>	Foreign Constituents	9.3	31.7	40.9	9.8	33.0	42.8	15.4	39.3
Government		27.6	489.8	517.4	20.9	457.8	478.7	21.5	471.6	493.1
Non-Financial Public Sector Enterprises		1.2	39.3	40.6	2.6	24.2	26.8	0.3	56.2	56.4
NBFCs & Financial Auxiliaries		0.1	10.9	11.0	0.1	5.8	5.9	0.1	45.7	45.8
Private Sector (Business)		82.4	196.4	278.8	74.1	161.3	235.4	78.6	210.3	288.9
Trust Funds & Non Profit Organizations		1.2	28.9	30.1	1.5	32.5	34.0	1.3	50.5	51.8
Personal/Individuals		485.2	1,220.0	1,705.2	496.4	1,082.1	1,578.5	445.3	1,005.0	1,450.3
Others		0.8	6.8	7.6	0.9	5.6	6.5	0.4	3.5	3.9
<b>Total</b>		<b>607.7</b>	<b>2,023.9</b>	<b>2,631.6</b>	<b>606.2</b>	<b>1,802.4</b>	<b>2,408.6</b>	<b>563.0</b>	<b>1,881.9</b>	<b>2,444.9</b>
<b>Balochistan</b>		Foreign Constituents	0.1	1.7	1.8	0.1	1.9	2.0	0.3	2.8
	Government	8.9	139.7	148.6	23.7	191.8	215.5	27.9	202.5	230.4
	Non-Financial Public Sector Enterprises	4.4	12.8	17.2	0.8	13.1	13.9	0.8	14.9	15.7
	NBFCs & Financial Auxiliaries	0.0	0.1	0.1	-	0.3	0.3	0.0	0.3	0.3
	Private Sector (Business)	35.5	118.8	154.3	29.6	102.9	132.5	29.1	93.1	122.2
	Trust Funds & Non Profit Organizations	0.2	8.7	9.0	0.2	8.4	8.6	0.1	7.3	7.5
	Personal/Individuals	80.2	305.5	385.7	86.0	285.1	371.1	86.4	281.1	367.4
	Others	0.3	0.5	0.8	0.1	0.9	1.0	0.0	0.5	0.5
	<b>Total</b>	<b>129.6</b>	<b>587.9</b>	<b>717.5</b>	<b>140.4</b>	<b>604.3</b>	<b>744.8</b>	<b>144.7</b>	<b>602.5</b>	<b>747.2</b>
	<b>Islamabad</b>	Foreign Constituents	1.4	103.2	104.6	1.6	102.4	104.0	1.8	129.4
Government		0.9	825.0	825.9	1.4	1,198.6	1,200.0	8.0	1,039.7	1,047.7
Non-Financial Public Sector Enterprises		0.0	515.5	515.5	-	515.8	515.8	0.0	514.9	514.9
NBFCs & Financial Auxiliaries		0.0	82.5	82.5	-	100.8	100.8	-	119.6	119.6
Private Sector (Business)		4.8	842.7	847.5	5.8	789.3	795.1	5.0	787.1	792.0
Trust Funds & Non Profit Organizations		1.1	101.4	102.6	1.3	111.8	113.1	1.2	99.9	101.1
Personal/Individuals		30.9	1,013.9	1,044.8	32.8	1,059.9	1,092.7	33.0	1,082.1	1,115.1
Others		-	5.0	5.0	-	8.2	8.2	0.0	4.5	4.6
<b>Total</b>		<b>39.2</b>	<b>3,489.2</b>	<b>3,528.4</b>	<b>42.8</b>	<b>3,886.8</b>	<b>3,929.6</b>	<b>48.9</b>	<b>3,777.2</b>	<b>3,826.1</b>
<b>Gilgit-Baltistan</b>		Foreign Constituents	1.2	0.7	2.0	1.2	1.3	2.4	1.2	1.4
	Government	11.5	7.9	19.3	11.7	23.7	35.3	11.6	21.0	32.7
	Non-Financial Public Sector Enterprises	0.5	12.8	13.3	0.3	12.2	12.5	0.2	12.5	12.7
	NBFCs & Financial Auxiliaries	1.7	7.0	8.7	1.2	6.7	7.9	1.3	7.3	8.6
	Private Sector (Business)	10.7	15.7	26.4	9.3	11.4	20.7	9.6	13.1	22.7
	Trust Funds & Non Profit Organizations	0.9	1.2	2.1	1.1	1.1	2.2	0.9	1.2	2.1
	Personal/Individuals	32.1	49.0	81.1	34.5	62.0	96.5	31.9	56.7	88.6
	Others	0.1	0.1	0.2	0.1	0.0	0.1	0.1	0.0	0.1
	<b>Total</b>	<b>58.6</b>	<b>94.3</b>	<b>153.0</b>	<b>59.3</b>	<b>118.4</b>	<b>177.7</b>	<b>56.9</b>	<b>113.3</b>	<b>170.1</b>

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Jun-25			Sep-25			Dec-25 <sup>P</sup>		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	13.0	22.9	35.9	13.9	24.5	38.4	35.6	44.8	80.4
	Government	0.4	35.7	36.2	2.2	26.9	29.1	46.2	63.3	109.4
	Non-Financial Public Sector Enterprises	0.2	1.2	1.4	0.1	0.6	0.7	0.1	44.2	44.2
	NBFCs & Financial Auxiliaries	0.3	8.7	8.9	0.2	16.5	16.7	0.2	16.0	16.2
<b>AJK</b>	Private Sector (Business)	18.9	39.9	58.9	7.1	20.7	27.9	6.6	22.3	28.9
	Trust Funds & Non Profit Organizations	1.4	6.3	7.8	0.4	4.9	5.3	0.4	4.7	5.1
	Personal/Individuals	227.5	322.0	549.4	243.5	372.8	616.3	216.1	375.4	591.5
	Others	0.1	0.1	0.1	-	-	-	-	0.0	0.0
	<b>Total</b>	<b>261.8</b>	<b>436.7</b>	<b>698.5</b>	<b>267.4</b>	<b>467.0</b>	<b>734.3</b>	<b>305.1</b>	<b>570.6</b>	<b>875.7</b>

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

End period: Million Rupees

SIZE OF ACCOUNTS (Rs.)	2025					
	Jun		Sep <sup>P</sup>		Dec <sup>P</sup>	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	137,170,226	316,460.2	146,194,681	253,708.0	154,144,601	282,484.0
25,000 to 50,000	6,225,929	222,153.7	5,614,176	203,511.0	5,153,024	186,376.0
50,000 to 100,000	9,625,220	739,129.1	6,910,789	499,026.0	7,294,436	525,873.0
100,000 to 150,000	3,965,027	481,999.3	4,360,388	531,165.0	3,487,114	425,494.0
150,000 to 200,000	2,440,588	423,986.5	2,745,603	474,703.0	2,664,037	454,971.0
200,000 to 300,000	3,935,510	998,613.7	3,277,778	799,768.0	3,247,803	795,833.0
300,000 to 400,000	1,678,783	579,868.5	1,942,133	672,495.0	1,949,333	674,006.0
400,000 to 500,000	1,110,141	494,292.1	1,243,092	554,055.0	1,435,546	642,264.0
500,000 to 750,000	1,636,150	988,651.3	1,750,142	1,055,391.0	2,060,915	1,248,648.0
750,000 to 1,000,000	798,283	690,605.3	903,761	779,017.0	956,265	821,445.0
1,000,000 to 2,000,000	1,368,666	1,875,364.3	1,442,088	1,983,547.0	1,774,151	2,368,297.0
2,000,000 to 3,000,000	525,730	1,272,462.2	577,392	1,401,970.0	580,459	1,404,875.0
3,000,000 to 4,000,000	356,191	1,229,784.6	308,975	1,058,782.0	303,223	1,039,647.0
4,000,000 to 5,000,000	170,772	758,377.4	186,279	828,947.0	191,085	851,475.0
5,000,000 to 6,000,000	133,200	717,840.1	143,970	776,535.0	146,524	790,675.0
6,000,000 to 7,000,000	79,597	513,701.8	86,685	559,544.0	87,012	561,644.0
7,000,000 to 8,000,000	63,494	473,281.8	72,037	535,817.0	69,518	518,425.0
8,000,000 to 9,000,000	48,956	413,600.6	52,517	443,890.0	54,011	455,973.0
9,000,000 to 10,000,000	37,710	356,675.1	41,604	394,495.0	41,512	393,676.0
10,000,000 to 100,000,000	282,358	6,579,244.0	299,670	6,791,641.0	294,017	6,688,704.0
100,000,000 to 500,000,000	18,358	3,706,022.1	16,667	3,203,602.0	16,975	3,235,084.0
500,000,000 to 1,000,000,000	2,509	1,692,591.0	2,472	1,646,156.0	2,305	1,528,696.0
1,000,000,000 to 5,000,000,000	2,203	4,067,824.8	2,088	4,143,167.0	2,280	4,337,051.0
5,000,000,000 to 10,000,000,000	262	1,759,177.3	259	1,724,670.0	300	1,981,990.0
10,000,000,000 & Over	156	3,188,625.1	148	3,092,071.0	219	4,363,921.0
<b>TOTAL</b>	<b>171,676,019</b>	<b>34,540,331.9</b>	<b>178,175,394</b>	<b>34,407,676.0</b>	<b>185,956,665</b>	<b>36,577,525.0</b>

Source: Statistics and Data Services Department, SBP

Notes:-

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

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

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

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

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

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

### 3.6.1 Deposits Distributed by Size of Accounts and Gender

#### All Banks

As on 31st December, 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	90,059,115	70,318.2	46,214,391	24,698.6	642,884	499.9	1,351,656	964.8	138,268,046	96,481.4
5,000 to 10,000	5,756,959	35,131.4	803,041	5,751.8	103,672	797.3	165,390	1,158.4	6,829,062	42,838.9
10,000 to 20,000	5,907,780	86,968.6	1,476,887	20,978.4	65,566	929.0	158,940	2,247.2	7,609,173	111,123.2
20,000 to 25,000	978,798	21,740.7	389,035	8,724.8	20,701	463.6	49,786	1,111.0	1,438,320	32,040.1
25,000 to 50,000	3,702,745	133,997.7	1,211,391	43,840.5	75,098	2,652.8	163,790	5,884.8	5,153,024	186,376.0
50,000 to 100,000	5,163,227	374,684.9	1,873,128	132,838.3	108,395	7,814.0	149,686	10,535.4	7,294,436	525,872.6
100,000 to 150,000	2,390,574	292,549.5	938,865	114,359.3	68,393	7,798.1	89,282	10,786.8	3,487,114	425,493.6
150,000 to 200,000	1,782,503	306,156.8	765,770	129,163.0	61,642	10,228.4	54,122	9,423.3	2,664,037	454,971.4
200,000 to 300,000	2,149,626	527,661.0	861,652	210,689.0	165,175	40,124.9	71,350	17,357.7	3,247,803	795,832.5
300,000 to 400,000	1,350,503	467,299.6	500,404	173,020.4	52,100	17,660.6	46,326	16,024.9	1,949,333	674,005.6
400,000 to 500,000	982,243	437,319.9	382,914	173,369.2	35,274	15,893.7	35,115	15,681.2	1,435,546	642,264.0
500,000 to 750,000	1,382,424	844,350.8	535,607	320,085.9	83,172	47,918.0	59,712	36,292.9	2,060,915	1,248,647.7
750,000 to 1,000,000	663,420	567,175.4	221,208	191,835.0	34,505	30,155.8	37,132	32,278.5	956,265	821,444.7
1,000,000 to 2,000,000	1,233,250	1,635,089.8	365,566	495,462.9	90,604	119,776.8	84,731	117,967.9	1,774,151	2,368,297.3
2,000,000 to 3,000,000	374,696	906,344.2	122,872	298,369.2	41,581	99,780.3	41,310	100,381.5	580,459	1,404,875.2
3,000,000 to 4,000,000	198,314	680,056.7	58,966	201,972.5	21,534	73,546.9	24,409	84,071.3	303,223	1,039,647.3
4,000,000 to 5,000,000	121,795	542,561.9	37,310	166,008.7	13,751	61,197.1	18,229	81,707.3	191,085	851,474.9
5,000,000 to 6,000,000	89,482	483,818.6	27,813	150,060.0	13,420	71,504.1	15,809	85,292.0	146,524	790,674.7
6,000,000 to 7,000,000	55,225	356,591.0	15,533	100,195.5	6,983	44,997.7	9,271	59,860.4	87,012	561,644.5
7,000,000 to 8,000,000	42,530	316,924.4	13,715	102,461.7	5,610	41,826.3	7,663	57,212.3	69,518	518,424.7
8,000,000 to 9,000,000	32,891	277,667.2	10,170	85,590.9	4,348	36,770.4	6,602	55,944.3	54,011	455,972.8
9,000,000 to 10,000,000	25,096	237,687.1	6,935	65,749.6	3,588	34,062.0	5,893	56,177.6	41,512	393,676.2
10,000,000 to 100,000,000	156,428	3,263,062.5	44,843	917,213.7	27,156	595,052.7	65,590	1,913,375.5	294,017	6,688,704.4
100,000,000 to 500,000,000	3,376	565,246.1	1,360	204,038.8	582	97,340.4	11,657	2,368,458.8	16,975	3,235,084.1
500,000,000 to 1,000,000,000	167	107,992.1	56	38,374.5	25	15,705.0	2,057	1,366,624.0	2,305	1,528,695.5
1,000,000,000 to 5,000,000,000	78	170,756.9	79	99,871.7	13	29,634.0	2,110	4,036,788.4	2,280	4,337,051.0
5,000,000,000 to 10,000,000,000	5	37,218.4	4	25,657.7	8	57,906.6	283	1,861,207.2	300	1,981,989.9
10,000,000,000 & Over	-	-	2	25,863.5	-	-	217	4,338,057.6	219	4,363,921.1
<b>Total</b>	<b>124,603,250</b>	<b>13,746,371.1</b>	<b>56,879,517</b>	<b>4,526,244.9</b>	<b>1,745,780</b>	<b>1,562,036.1</b>	<b>2,728,118</b>	<b>16,742,873.0</b>	<b>185,956,665</b>	<b>36,577,525.2</b>

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

### 3.7 Number of Deposit Accounts and Number of Depositors in Pakistan<sup>1</sup>

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

Source: Statistics and Data Services Department, SBP

**Notes:**

1. It includes all accounts of individuals, corporates, public and private institutions etc. maintained with Scheduled Banks, Microfinance Banks, Development Finance Institutions and
2. Any account holder having multiple accounts in same/different banks/MFBs/DFIs/EMIs is counted once.

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

All Banks

End of Period : Million Rupees

SIZE OF ACCOUNTS  (Rs.)	2025					
	Jun		Sep		Dec <sup>P</sup>	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	3,412,984	13,209.7	3,084,401	11,200.0	2,887,200	9,091.0
25,000 to 50,000	484,099	17,514.2	403,091	14,257.0	414,316	14,845.0
50,000 to 100,000	977,291	78,488.7	1,138,817	92,531.0	622,109	45,337.0
100,000 to 150,000	622,156	78,005.0	409,306	50,161.0	775,366	87,405.0
150,000 to 200,000	217,125	37,825.7	277,593	48,169.0	278,471	48,242.0
200,000 to 300,000	307,132	76,169.0	370,065	91,813.0	361,109	89,742.0
300,000 to 400,000	190,019	65,357.1	250,397	84,853.0	232,833	79,346.0
400,000 to 500,000	282,481	124,480.7	265,332	116,862.0	238,540	105,677.0
500,000 to 750,000	206,689	126,344.1	216,103	130,797.0	207,228	127,710.0
750,000 to 1,000,000	99,354	87,259.7	105,191	91,883.0	100,353	88,225.0
1,000,000 to 2,000,000	255,211	374,447.9	270,677	393,941.0	298,188	430,430.0
2,000,000 to 3,000,000	98,407	240,694.0	109,070	265,422.0	119,073	290,093.0
3,000,000 to 4,000,000	38,944	134,348.8	41,727	143,922.0	45,876	158,541.0
4,000,000 to 5,000,000	33,201	147,428.5	32,575	146,391.0	39,678	178,590.0
5,000,000 to 6,000,000	16,178	87,839.1	18,324	99,724.0	20,203	109,592.0
6,000,000 to 7,000,000	12,576	81,749.7	14,862	96,324.0	15,464	100,127.0
7,000,000 to 8,000,000	10,194	76,267.0	11,232	84,022.0	12,087	90,345.0
8,000,000 to 9,000,000	7,456	63,107.1	7,833	66,638.0	9,093	77,233.0
9,000,000 to 10,000,000	8,389	79,824.1	8,711	82,820.0	9,254	88,109.0
10,000,000 to 100,000,000	52,231	1,544,650.3	55,676	1,597,162.0	62,527	1,783,954.0
100,000,000 to 500,000,000	9,755	2,076,665.8	9,444	2,022,365.0	10,782	2,252,376.0
500,000,000 to 1,000,000,000	1,591	1,093,918.7	1,539	1,059,813.0	1,745	1,188,397.0
1,000,000,000 to 5,000,000,000	1,256	2,498,185.2	1,256	2,483,155.0	1,359	2,678,314.0
5,000,000,000 to 10,000,000,000	142	927,822.2	151	976,050.0	148	974,073.0
10,000,000,000 & Over	93	2,986,602.0	91	2,849,163.0	128	3,440,699.0
<b>Total</b>	<b>7,344,954</b>	<b>13,118,204.6</b>	<b>7,103,464</b>	<b>13,099,438.0</b>	<b>6,763,130</b>	<b>14,536,493.3</b>

Source: Statistics and Data Services Department, SBP

Notes:

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

### 3.8.1 Advances Classified by Size of Accounts and Gender

#### All Banks

As on 31st December, 2025

Million Rupees

Number of Accounts in Unit

Size of Account (Rs.)	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5000	1,834,973	1,866.7	493,647	568.0	95	0.01	20,341	9.9	2,349,056	2,444.7
5,000 to 10,000	163,390	1,063.0	28,274	181.7	2	0.0	27,570	187.7	219,236	1,432.5
10,000 to 20,000	197,374	2,833.1	24,662	340.2	1	0.0	7,608	105.2	229,645	3,278.5
20,000 to 25,000	76,413	1,655.8	10,543	229.3	4	0.09	2,303	49.8	89,263	1,935.0
25,000 to 50,000	343,887	12,027.5	40,225	1,408.3	8	0.3	30,196	1,409.3	414,316	14,845.4
50,000 to 100,000	503,917	36,991.5	90,026	6,653.8	25	2.0	28,141	1,689.3	622,109	45,336.5
100,000 to 150,000	719,365	80,795.3	46,665	5,431.7	25	3.2	9,311	1,174.9	775,366	87,405.1
150,000 to 200,000	247,985	42,990.0	22,105	3,808.0	18	3.0	8,363	1,441.4	278,471	48,242.4
200,000 to 300,000	307,943	76,294.1	29,027	7,144.2	50	12.7	24,089	6,290.6	361,109	89,741.6
300,000 to 400,000	201,868	68,648.0	18,762	6,428.2	37	13.2	12,166	4,256.7	232,833	79,346.1
400,000 to 500,000	209,687	92,784.4	13,651	6,081.8	52	24.2	15,150	6,786.9	238,540	105,677.3
500,000 to 750,000	128,435	77,822.8	14,775	8,918.0	174	110.0	63,844	40,859.5	207,228	127,710.3
750,000 to 1,000,000	76,888	67,609.4	7,927	6,879.1	220	190.2	15,318	13,546.0	100,353	88,224.8
1,000,000 to 2,000,000	212,772	310,025.1	28,151	37,669.9	903	1,355.3	56,362	81,379.2	298,188	430,429.6
2,000,000 to 3,000,000	79,972	194,096.0	10,875	26,912.7	640	1,577.1	27,586	67,506.8	119,073	290,092.7
3,000,000 to 4,000,000	24,899	86,061.4	2,410	8,312.8	596	2,041.8	17,971	62,125.2	45,876	158,541.2
4,000,000 to 5,000,000	24,712	111,254.9	1,707	7,629.3	370	1,646.8	12,889	58,059.0	39,678	178,589.9
5,000,000 to 6,000,000	11,117	60,516.8	931	5,034.6	258	1,399.3	7,897	42,641.5	20,203	109,592.2
6,000,000 to 7,000,000	8,660	55,917.5	629	4,085.4	192	1,247.5	5,983	38,876.8	15,464	100,127.2
7,000,000 to 8,000,000	6,335	47,330.0	456	3,391.3	197	1,476.8	5,099	38,146.8	12,087	90,344.8
8,000,000 to 9,000,000	4,896	41,647.8	330	2,810.7	152	1,287.2	3,715	31,487.2	9,093	77,232.8
9,000,000 to 10,000,000	4,992	47,359.8	363	3,441.7	76	711.6	3,823	36,596.4	9,254	88,109.5
10,000,000 to 100,000,000	18,055	391,326.1	993	21,775.6	251	6,272.2	43,228	1,364,580.5	62,527	1,783,954.3
100,000,000 to 500,000,000	740	147,813.4	28	5,529.0	13	3,500.3	10,001	2,095,533.6	10,782	2,252,376.3
500,000,000 to 1,000,000,000	73	57,599.4	4	2,261.9	2	1,396.7	1,666	1,127,138.8	1,745	1,188,396.9
1,000,000,000 to 5,000,000,000	48	101,082.7	1	1,022.5	-	-	1,310	2,576,209.0	1,359	2,678,314.2
5,000,000,000 to 10,000,000,000	1	6,222.2	-	-	-	-	147	967,850.6	148	974,072.7
10,000,000,000 & Over	2	58,416.9	-	-	-	-	126	3,382,281.9	128	3,440,698.8
<b>Total</b>	<b>5,409,399</b>	<b>2,280,051.5</b>	<b>887,167</b>	<b>183,949.7</b>	<b>4,361</b>	<b>24,271.5</b>	<b>462,203</b>	<b>12,048,220.5</b>	<b>6,763,130</b>	<b>14,536,493.3</b>

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

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

**3.9 Classification of Scheduled Banks' Advances  
by Size of Accounts and Borrowers  
As on 31st December, 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	-	-	30	-	91	-	124	-	356,313	1,251.0	3,955	13.0	2,526,684	7,827.0	3	-	2,887,200	9,091.0
25,000 to 50,000	-	-	1	-	-	-	5	-	168,950	6,298.0	758	26.0	244,602	8,521.0	-	-	414,316	14,845.0
50,000 to 100,000	-	-	-	-	-	-	13	1.0	300,680	21,546.0	530	37.0	320,886	23,752.0	-	-	622,109	45,337.0
100,000 to 150,000	-	-	-	-	1	-	11	1.0	153,366	19,013.0	13	2.0	621,975	68,389.0	-	-	775,366	87,405.0
150,000 to 200,000	-	-	1	-	-	-	8	1.0	129,807	21,947.0	11	2.0	148,644	26,292.0	-	-	278,471	48,242.0
200,000 to 300,000	-	-	-	-	14	4.0	15	4.0	183,281	45,607.0	59	15.0	177,740	44,112.0	-	-	361,109	89,742.0
300,000 to 400,000	-	-	-	-	-	-	116	40.0	114,500	38,213.0	76	24.0	118,139	41,068.0	2	1.0	232,833	79,346.0
400,000 to 500,000	-	-	-	-	-	-	20	9.0	64,076	28,780.0	36	16.0	174,404	76,870.0	4	2.0	238,540	105,677.0
500,000 to 750,000	-	-	4	3.0	17	11.0	50	31.0	128,547	80,049.0	127	73.0	78,477	47,541.0	6	4.0	207,228	127,710.0
750,000 to 1,000,000	-	-	11	10.0	4	3.0	39	34.0	55,928	49,400.0	31	25.0	44,340	38,752.0	-	-	100,353	88,225.0
1,000,000 to 2,000,000	-	-	28	42.0	18	27.0	97	147.0	116,655	166,983.0	102	150.0	181,274	263,058.0	14	21.0	298,188	430,430.0
2,000,000 to 3,000,000	-	-	50	123.0	7	17.0	79	195.0	50,449	122,846.0	44	106.0	68,437	166,790.0	7	17.0	119,073	290,093.0
3,000,000 to 4,000,000	-	-	42	143.0	10	39.0	111	381.0	27,718	95,508.0	13	44.0	17,982	62,427.0	-	-	45,876	158,541.0
4,000,000 to 5,000,000	-	-	46	205.0	13	56.0	87	386.0	24,856	112,391.0	11	51.0	14,664	65,497.0	1	4.0	39,678	178,590.0
5,000,000 to 6,000,000	-	-	18	101.0	2	11.0	25	135.0	12,761	68,957.0	10	54.0	7,387	40,333.0	-	-	20,203	109,592.0
6,000,000 to 7,000,000	-	-	8	51.0	4	26.0	32	207.0	9,909	64,101.0	7	44.0	5,504	35,698.0	-	-	15,464	100,127.0
7,000,000 to 8,000,000	-	-	1	7.0	3	23.0	27	202.0	8,134	60,832.0	5	37.0	3,916	29,236.0	1	8.0	12,087	90,345.0
8,000,000 to 9,000,000	-	-	2	18.0	7	60.0	23	191.0	5,644	47,843.0	4	35.0	3,413	29,086.0	-	-	9,093	77,233.0
9,000,000 to 10,000,000	-	-	5	48.0	-	-	12	113.0	5,421	51,796.0	1	9.0	3,815	36,143.0	-	-	9,254	88,109.0
10,000,000 to 100,000,000	-	-	40	1,412.0	69	3,299.0	180	7,437.0	53,098	1,592,941.0	40	1,834.0	9,094	176,600.0	6	431.0	62,527	1,783,954.0
100,000,000 to 500,000,000	-	-	20	5,061.0	109	27,612.0	155	37,157.0	10,365	2,155,974.0	11	2,463.0	117	22,767.0	5	1,342.0	10,782	2,252,376.0
500,000,000 to 1,000,000,000	-	-	10	6,998.0	40	30,151.0	64	45,081.0	1,625	1,102,724.0	3	1,751.0	3	1,692.0	-	-	1,745	1,188,397.0
1,000,000,000 to 5,000,000,000	-	-	11	20,216.0	78	198,175.0	82	161,222.0	1,180	2,287,685.0	1	1,500.0	7	9,516.0	-	-	1,359	2,678,314.0
5,000,000,000 to 10,000,000,000	-	-	4	31,264.0	57	404,730.0	5	42,206.0	82	495,873.0	-	-	-	-	-	-	148	974,073.0
10,000,000,000 & Over	-	-	9	568,366.0	88	2,217,705.0	7	300,000.0	23	306,419.0	-	-	1	48,209.0	-	-	128	3,440,699.0
<b>Total</b>	-	-	<b>341</b>	<b>634,068.0</b>	<b>632</b>	<b>2,881,948.0</b>	<b>1,387</b>	<b>595,181.0</b>	<b>1,983,268</b>	<b>9,044,980.0</b>	<b>5,848</b>	<b>8,311.0</b>	<b>4,771,505</b>	<b>1,370,176.0</b>	<b>49</b>	<b>1,830.0</b>	<b>6,763,130</b>	<b>14,536,493.0</b>

Note:- 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.

Source: Statistics and Data Services Department, SBP

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

End period: Million Rupees

BORROWERS	2025					
	Sep			Dec <sup>P</sup>		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>13,099,438.4</b>	<b>12,946,953.4</b>	<b>152,485.1</b>	<b>14,536,493.3</b>	<b>14,378,415.6</b>	<b>158,077.7</b>
<b>I. GOVERNMENT</b>	<b>625,083.1</b>	<b>625,083.1</b>	-	<b>634,067.6</b>	<b>634,067.6</b>	-
a. Federal Government	403,365.4	403,365.4	-	419,252.0	419,252.0	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
b. Provincial Governments	221,717.7	221,717.7	-	214,815.6	214,815.6	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	<b>2,369,969.6</b>	<b>2,369,969.6</b>	-	<b>2,881,948.1</b>	<b>2,881,948.1</b>	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	617.2	617.2	-	772.7	772.7	-
03. Utilities	467,411.3	467,411.3	-	373,138.2	373,138.2	-
04. Transport, storage and communications	858,188.9	858,188.9	-	898,256.0	898,256.0	-
05. Manufacturing	88,154.1	88,154.1	-	81,034.4	81,034.4	-
06. Mining and Quarrying	58,409.2	58,409.2	-	62,088.6	62,088.6	-
07. Construction	6,339.1	6,339.1	-	5,664.3	5,664.3	-
08. Commerce and Trade	650,384.1	650,384.1	-	688,584.5	688,584.5	-
09. Others	240,465.7	240,465.7	-	772,409.5	772,409.5	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	<b>654,896.1</b>	<b>654,896.1</b>	-	<b>595,181.0</b>	<b>595,181.0</b>	-
01. Mutual Funds and AMCs	9,185.6	9,185.6	-	14,347.2	14,347.2	-
02. Insurance & Pension Funds	5,847.1	5,847.1	-	5,694.8	5,694.8	-
03. MFIs and DFIs	504,872.7	504,872.7	-	383,814.9	383,814.9	-
04. Stock Exchange & Brokerage Houses	42,869.2	42,869.2	-	48,637.4	48,637.4	-
05. Modarabas	5,661.4	5,661.4	-	9,706.3	9,706.3	-
06. Other NBFIs	86,460.0	86,460.0	-	132,980.4	132,980.4	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>8,132,686.4</b>	<b>7,983,639.0</b>	<b>149,047.5</b>	<b>9,044,979.8</b>	<b>8,890,246.8</b>	<b>154,733.1</b>
a. Agriculture, forestry and fishing	541,918.9	406,253.0	135,665.8	617,737.2	477,320.6	140,416.6
01. Crop and animal production, hunting and related service activities	539,423.4	403,873.7	135,549.7	614,864.5	474,613.8	140,250.6
i. Growing of Wheat, Rice, Sugar Cane & Cotton	264,365.6	229,343.2	35,022.4	290,629.6	254,069.0	36,560.6
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	18,767.3	9,557.0	9,210.3	20,266.6	10,180.2	10,086.5
iii. Growing of other fruits, vegetables and crops	31,465.5	29,936.3	1,529.2	34,443.3	32,785.0	1,658.3
iv. Raising of livestock and other related activities	140,441.4	69,052.7	71,388.7	176,802.5	104,012.1	72,790.5
v. Other agricultural support activities	84,262.5	65,863.3	18,399.1	92,578.3	73,423.5	19,154.8
vi. Hunting, trapping and related service activities	121.2	121.2	-	144.2	144.2	-
02 - Forestry and logging	34.5	15.2	19.3	40.8	23.0	17.8
03 - Fishing and aquaculture	2,461.0	2,364.2	96.8	2,831.9	2,683.8	148.2
b. Mining and quarrying	70,198.9	70,198.9	-	85,015.4	85,015.4	-
01. Mining of coal and lignite	41,746.6	41,746.6	-	49,310.8	49,310.8	-
02. Extraction of crude petroleum and natural gas	18,437.2	18,437.2	-	19,580.0	19,580.0	-
03. Mining of metal ores	239.5	239.5	-	255.4	255.4	-
04. Other mining and quarrying	9,732.2	9,732.2	-	15,810.5	15,810.5	-
05. Mining support service activities	43.4	43.4	-	58.6	58.6	-
c. Manufacturing	5,116,069.2	5,106,946.4	9,122.8	5,714,191.9	5,704,893.8	9,298.2
01. Manufacture of food products	1,037,827.4	1,028,918.3	8,909.0	1,253,170.6	1,244,106.6	9,064.0
02. Manufacture of beverages	38,596.3	38,596.3	-	43,357.3	43,357.3	-
03. Manufacture of tobacco products	4,579.3	4,461.2	118.0	13,224.7	13,100.3	124.4
04. Manufacture of textiles	1,804,539.2	1,804,539.2	-	1,908,367.4	1,908,367.4	-
i. Preparation and spinning of textile fibers	577,043.6	577,043.6	-	588,363.2	588,363.2	-
ii. Weaving of textiles	390,803.7	390,803.7	-	374,244.8	374,244.8	-
iii. Finishing of textiles	317,507.1	317,507.1	-	361,813.6	361,813.6	-
iv. Manufacture of knitted and crocheted fabrics	74,059.2	74,059.2	-	69,932.6	69,932.6	-
v. Manufacture of made-up textile articles, except apparel	230,932.6	230,932.6	-	252,324.2	252,324.2	-
vi. Manufacture of carpets and rugs	739.6	739.6	-	723.7	723.7	-
vii. Manufacture of other textiles n.e.c.	213,453.5	213,453.5	-	260,965.3	260,965.3	-
05. Manufacture of wearing apparel	245,165.9	245,070.2	95.7	278,430.7	278,321.4	109.4
06. Manufacture of leather and related products	50,407.2	50,407.2	-	51,722.6	51,722.6	-
i. Tanning and dressing of leather; dressing and dyeing of fur	8,488.1	8,488.1	-	8,298.9	8,298.9	-
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,068.0	3,068.0	-	3,595.3	3,595.3	-
iii. Manufacture of footwear	38,851.2	38,851.2	-	39,828.4	39,828.4	-
a). Leather wear	31,138.8	31,138.8	-	32,474.6	32,474.6	-
b). Rubber and Plastic wear	7,712.4	7,712.4	-	7,353.9	7,353.9	-

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

End period: Million Rupees

BORROWERS	2025					
	Sep			Dec <sup>1</sup>		
	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	11,333.9	11,333.9	-	13,765.9	13,765.4	0.5
08. Manufacture of paper and paper products	147,966.6	147,966.6	-	154,422.0	154,422.0	-
09. Printing and reproduction of recorded media	21,554.5	21,554.5	-	21,218.4	21,218.4	-
10. Manufacture of coke and refined petroleum products	184,929.3	184,929.3	-	196,891.3	196,891.3	-
11. Manufacture of chemicals and chemical products	463,438.5	463,438.5	-	502,057.9	502,057.9	-
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	109,716.2	109,716.2	-	128,336.3	128,336.3	-
13. Manufacture of rubber and plastics products	125,824.7	125,824.7	-	148,637.0	148,637.0	-
14. Manufacture of other non-metallic mineral products	231,216.3	231,216.3	-	254,690.5	254,690.5	-
15. Manufacture of basic metals	233,211.2	233,211.2	-	250,457.1	250,457.1	-
16. Manufacture of fabricated metal products, except machinery and equipment	27,550.8	27,550.8	-	28,643.2	28,643.2	-
17. Manufacture of computer, electronic and optical products	29,458.3	29,458.3	-	27,618.6	27,618.6	-
18. Manufacture of electrical equipment	136,483.2	136,483.2	-	169,467.2	169,467.2	-
19. Manufacture of machinery and equipment	28,018.5	28,018.5	-	24,161.3	24,161.3	-
20. Manufacture of motor vehicles, trailers and semi-trailers	94,336.7	94,336.7	-	142,367.5	142,367.5	-
21. Manufacture of other transport equipment	10,693.8	10,693.8	-	10,684.9	10,684.9	-
22. Manufacture of furniture	9,197.0	9,197.0	-	9,545.9	9,545.9	-
23 Other manufacturing	65,894.8	65,894.8	-	78,746.8	78,746.8	-
24. Repair and installation of machinery and equipment	4,129.8	4,129.8	-	4,206.9	4,206.9	-
d. Electricity, gas, steam and air conditioning supply	445,573.5	445,573.5	-	402,178.0	402,178.0	-
e. Water supply; sewerage, waste management and remediation activities	36,664.5	36,664.5	-	45,613.3	45,613.3	-
f. Construction	213,456.5	213,456.5	-	218,684.3	218,684.3	-
01. Construction of buildings	148,356.7	148,356.7	-	145,175.9	145,175.9	-
02. Civil engineering	61,304.2	61,304.2	-	69,238.1	69,238.1	-
03. Specialized construction activities	3,795.6	3,795.6	-	4,270.3	4,270.3	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	25,621.8	25,621.8	-	802,000.0	802,000.0	-
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	388,883.5	388,883.5	-	31,813.3	31,813.3	-
02. Wholesale trade, except of motor vehicles and motorcycles	283,620.1	283,620.1	-	399,220.4	399,220.4	-
03. Retail trade, except of motor vehicles and motorcycles	-	-	-	370,966.2	370,966.2	-
h. Transportation and storage	134,043.6	130,848.1	3,195.5	155,759.5	152,110.4	3,649.0
i. Accommodation and food service activities	49,584.5	49,584.5	-	56,574.6	56,574.6	-
j. Information and communication	526,423.7	526,423.7	-	581,779.6	581,779.6	-
k. Real estate activities	47,364.4	47,364.4	-	43,991.6	43,991.6	-
l. Professional, scientific and technical activities	58,674.3	58,674.3	-	105,956.7	105,956.7	-
m. Administrative and support service activities	57,835.4	56,772.1	1,063.3	62,830.6	61,461.3	1,369.3
n. Education	28,493.2	28,493.2	-	31,767.0	31,767.0	-
o. Human health and social work activities	15,130.4	15,130.4	-	17,408.4	17,408.4	-
p. Arts, entertainment and recreation	2,276.2	2,276.2	-	1,848.4	1,848.4	-
q. Other service activities	90,854.0	90,854.0	-	101,643.3	101,643.3	-
<b>V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS</b>	<b>7,831.1</b>	<b>7,269.9</b>	<b>561.1</b>	<b>8,310.5</b>	<b>7,787.0</b>	<b>523.5</b>
<b>VI. PERSONAL</b>	<b>1,307,593.8</b>	<b>1,304,717.4</b>	<b>2,876.5</b>	<b>1,370,176.1</b>	<b>1,367,354.9</b>	<b>2,821.2</b>
a. Bank Employees	344,846.1	342,368.8	2,477.2	371,470.2	368,991.6	2,478.6
b. Consumer Financing	962,217.4	961,818.1	399.2	998,197.6	997,855.1	342.6
01. For house building	212,610.7	212,610.7	-	220,308.5	220,308.5	-
02. For transport i.e., purchase of car etc	304,705.1	304,545.5	159.7	319,447.6	319,296.1	151.5
03. Credit cards	173,005.9	173,005.9	-	181,595.3	181,595.3	-
04. Consumers durable	8,900.9	8,746.5	154.4	8,951.0	8,833.6	117.4
05. Personal loans	262,994.8	262,909.6	85.2	267,895.3	267,821.6	73.7
c. Other	530.4	530.4	-	508.2	508.2	-
<b>VII. OTHER</b>	<b>1,378.3</b>	<b>1,378.3</b>	<b>-</b>	<b>1,830.1</b>	<b>1,830.1</b>	<b>-</b>
<b>TOTAL</b>	<b>13,099,438.4</b>	<b>12,946,953.4</b>	<b>152,485.1</b>	<b>14,536,493.3</b>	<b>14,378,415.6</b>	<b>158,077.7</b>

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.

**3.10.1 Advances Classified by Borrowers and Gender**  
**All Banks**  
As on 31st December, 2025

Million Rupees

Borrower	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>5,409,399</b>	<b>2,280,051.5</b>	<b>887,167</b>	<b>183,949.7</b>	<b>4,361</b>	<b>24,271.5</b>	<b>462,203</b>	<b>12,048,220.5</b>	<b>6,763,130</b>	<b>14,536,493.3</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	<b>341</b>	<b>634,067.6</b>	<b>341</b>	<b>634,067.6</b>
A. Federal Government	-	-	-	-	-	-	174	419,252.0	174	419,252.0
B. Provincial Governments	-	-	-	-	-	-	167	214,815.6	167	214,815.6
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>	-	-	-	-	-	-	<b>632</b>	<b>2,881,948.1</b>	<b>632</b>	<b>2,881,948.1</b>
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	11	772.7	11	772.7
Utilities	-	-	-	-	-	-	216	373,138.2	216	373,138.2
Transport, storage and communications	-	-	-	-	-	-	120	898,256.0	120	898,256.0
Manufacturing	-	-	-	-	-	-	83	81,034.4	83	81,034.4
Mining and Quarrying	-	-	-	-	-	-	2	62,088.6	2	62,088.6
Construction	-	-	-	-	-	-	16	5,664.3	16	5,664.3
Commerce and Trade	-	-	-	-	-	-	78	688,584.5	78	688,584.5
Others	-	-	-	-	-	-	106	772,409.5	106	772,409.5
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	-	-	<b>1,387</b>	<b>595,181.0</b>	<b>1,387</b>	<b>595,181.0</b>
Mutual Funds and AMCs	-	-	-	-	-	-	98	14,347.2	98	14,347.2
Insurance & Pension Funds	-	-	-	-	-	-	381	5,694.8	381	5,694.8
MFIs and DFIs	-	-	-	-	-	-	154	383,814.9	154	383,814.9
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	362	48,637.4	362	48,637.4
Modarabas	-	-	-	-	-	-	64	9,706.3	64	9,706.3
Other NBFIs	-	-	-	-	-	-	328	132,980.4	328	132,980.4
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>1,447,486</b>	<b>1,064,650.9</b>	<b>80,166</b>	<b>43,855.8</b>	<b>1,731</b>	<b>9,280.2</b>	<b>453,985</b>	<b>7,927,193.0</b>	<b>1,983,368</b>	<b>9,044,979.8</b>
A. Agriculture, forestry and fishing	1,168,216	340,162.9	57,159	17,622.6	1,514	2,646.2	218,117	257,305.5	1,445,006	617,737.2
1. Crop and animal production, hunting and related service activities	1,167,441	338,259.1	57,147	17,604.9	1,513	2,632.5	218,041	256,368.1	1,444,142	614,864.5
Growing of Wheat, Rice, Sugar Cane & Cotton	852,284	144,114.0	39,251	6,270.3	321	459.7	106,867	139,785.6	998,723	290,629.6
Growing of tropical, subtropical, pome and stone fruits & vegetables	28,305	13,695.7	1,397	715.8	89	222.8	1,722	5,632.4	31,513	20,266.6
Growing of other fruits, vegetables and crops	28,047	20,186.9	842	635.9	58	110.5	5,336	13,510.0	34,283	34,443.3
Raising of livestock and other related activities	227,547	111,328.8	12,581	7,315.5	88	230.3	36,962	57,927.9	277,178	176,802.5
Other agricultural support activities	31,207	48,794.5	3,075	2,665.9	957	1,609.2	67,153	39,508.6	102,392	92,578.3
Hunting, trapping and related service activities	51	139.1	1	1.4	-	-	1	3.7	53	144.2
02 - Forestry and logging	115	40.8	-	-	-	-	-	-	115	40.8
03 - Fishing and aquaculture	660	1,863.0	12	17.7	1	13.7	76	937.5	749	2,831.9
B. Mining and quarrying	477	1,544.7	15	66.3	1	5.6	2,072	83,398.7	2,565	85,015.4
05 - Mining of coal and lignite	39	177.7	-	-	-	-	811	49,133.1	850	49,310.8
06 - Extraction of crude petroleum and natural gas	241	727.6	2	11.5	-	-	939	18,840.9	1,182	19,580.0
07 - Mining of metal ores	59	179.8	-	-	-	-	19	75.6	78	255.4
08 - Other mining and quarrying	129	437.0	8	32.4	1	5.6	301	15,335.6	439	15,810.5
09 - Mining support service activities	9	22.7	5	22.4	-	-	2	13.5	16	58.6
C. Manufacturing	46,162	343,787.9	3,215	6,625.9	96	2,052.0	94,214	5,361,726.1	143,687	5,714,191.9
10 - Manufacture of food products	30,347	100,756.5	2,417	3,655.8	5	23.9	20,530	1,148,734.3	53,299	1,253,170.6
11 - Manufacture of beverages	87	1,602.0	2	17.1	-	-	1,039	41,738.2	1,128	43,357.3
12 - Manufacture of tobacco products	307	127.6	11	5.6	-	-	344	13,091.4	662	13,224.7
13 - Manufacture of textiles	2,770	88,936.7	76	415.5	2	797.0	27,043	1,818,218.3	29,891	1,908,367.4
Preparation and spinning of textile fibres	1,360	48,431.0	4	4.6	-	-	8,977	539,927.6	10,341	588,363.2
Weaving of textiles	456	5,977.3	11	87.0	-	-	5,793	368,180.6	6,260	374,244.8
Finishing of textiles	232	18,424.7	27	83.4	-	-	4,684	343,305.5	4,943	361,813.6
Manufacture of knitted and crocheted fabrics	93	1,148.8	6	25.9	-	-	711	68,757.8	810	69,932.6
Manufacture of made-up textile articles, except apparel	301	11,001.9	5	122.8	2	797.0	3,523	240,402.6	3,831	252,324.2
Manufacture of carpets and rugs	27	130.5	-	-	-	-	56	593.2	83	723.7
Manufacture of other textiles n.e.c.	301	3,822.5	23	91.8	-	-	3,299	257,051.0	3,623	260,965.3
14 - Manufacture of wearing apparel	599	26,482.0	120	151.7	3	54.8	3,590	251,742.3	4,312	278,430.7
15 - Manufacture of leather and related products	229	2,594.2	36	349.0	-	-	1,736	48,779.4	2,001	51,722.6
Tanning and dressing of leather; dressing and dyeing of fur	36	265.3	29	319.1	-	-	387	7,714.4	452	8,298.9
Manufacture of luggage, handbags and the like, saddlery and harness	36	235.6	3	7.6	-	-	131	3,352.2	170	3,595.3
Manufacture of footwear	157	2,093.2	4	22.3	-	-	1,218	37,712.9	1,379	39,828.4
a. Leather wear	105	1,487.5	2	7.0	-	-	816	30,980.1	923	32,474.6
b. Rubber and Plastic wear	52	605.8	2	15.4	-	-	402	6,732.8	456	7,353.9

### 3.10.1 Advances Classified by Borrowers and Gender

#### All Banks

As on 31st December, 2025

Million Rupees

Borrower	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	79	449.1	2	0.4	-	-	430	13,316.4	511	13,765.9
17 - Manufacture of paper and paper products	231	5,152.7	6	12.5	-	-	1,885	149,256.8	2,122	154,422.0
18 - Printing and reproduction of recorded media	253	1,321.9	16	236.1	-	-	800	19,660.3	1,069	21,218.4
Printing and other service activities related to printing	248	1,305.2	16	236.1	-	-	790	18,606.3	1,054	20,147.6
Reproduction of recorded media	5	16.8	-	-	-	-	10	1,054.1	15	1,070.8
19 - Manufacture of coke and refined petroleum products	69	47,624.3	-	-	-	-	1,513	149,267.1	1,582	196,891.3
20 - Manufacture of chemicals and chemical products	454	8,030.1	8	120.0	1	-	9,045	493,907.9	9,508	502,057.9
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	276	1,021.8	24	42.9	3	0.7	7,250	127,270.9	7,553	128,336.3
22 - Manufacture of rubber and plastics products	415	3,326.9	28	144.7	8	84.6	2,799	145,080.7	3,250	148,637.0
23 - Manufacture of other non-metallic mineral products	349	7,469.9	1	8.9	24	358.2	1,710	246,853.4	2,084	254,690.5
24 - Manufacture of basic metals	641	14,024.1	9	60.0	25	659.0	4,938	235,714.0	5,613	250,457.1
25 - Manufacture of fabricated metal products, except machinery and equipment	203	1,826.2	1	2.0	-	-	692	26,815.0	896	28,643.2
26 - Manufacture of computer, electronic and optical products	58	240.4	-	-	-	-	282	27,378.2	340	27,618.6
27 - Manufacture of electrical equipment	366	11,903.6	9	48.0	24	74.0	2,425	157,441.6	2,824	169,467.2
28 - Manufacture of machinery and equipment	178	1,515.1	4	151.2	-	-	698	22,495.0	880	24,161.3
29 - Manufacture of motor vehicles, trailers and semi-trailers	198	1,642.3	7	276.0	-	-	2,000	140,449.2	2,205	142,367.5
30 - Manufacture of other transport equipment	62	328.4	1	-	-	-	555	10,356.5	618	10,684.9
31 - Manufacture of furniture	143	833.3	3	49.8	-	-	373	8,662.8	519	9,545.9
32 - Other manufacturing	7,781	16,358.8	434	878.6	1	-	2,488	61,509.3	10,704	78,746.8
Manufacture of jewellery and related articles	75	221.2	-	-	-	-	62	438.9	137	660.1
Manufacture of imitation jewellery and related articles	3	80.1	3	4.1	1	-	10	21.4	17	105.6
Manufacture of musical instruments	3	8.0	-	-	-	-	42	950.4	45	958.4
Manufacture of sports goods	145	3,211.4	1	9.2	-	-	361	8,053.4	507	11,274.1
Manufacture of games and toys	6	26.8	-	-	-	-	2	50.5	8	77.2
Manufacture of medical and dental instruments and supplies	88	579.2	5	33.1	-	-	257	4,699.3	350	5,311.7
Manufacture of Handicrafts	14	37.9	6	2.0	-	-	28	798.2	48	838.2
Other manufacturing n.e.c.	7,447	12,194.2	419	830.1	-	-	1,726	46,497.3	9,592	59,521.5
33 - Repair and installation of machinery and equipment	67	220.1	-	-	-	-	49	3,986.8	116	4,206.9
D. Electricity, gas, steam and air conditioning supply	45	6,912.9	4	107.2	4	2.7	2,741	395,155.2	2,794	402,178.0
Electric power generation, transmission and distribution	33	6,843.3	4	107.2	4	2.7	2,551	385,119.3	2,592	392,072.5
a) Hydal	1	-	3	105.5	-	-	271	8,685.1	275	8,790.6
b) Thermal	1	-	-	-	-	-	161	97,964.5	162	97,964.5
c) Coal Based	2	18.0	-	-	-	-	82	107,712.8	84	107,730.8
d) Wind	2	6,222.2	-	-	-	-	151	33,650.6	153	39,872.7
e) Solar	9	532.3	1	1.7	-	-	260	15,762.3	270	16,296.4
f) Other	18	70.8	-	-	4	2.7	1,626	121,344.0	1,648	121,417.5
Manufacture of gas; distribution of gaseous fuels through mains	7	30.2	-	-	-	-	182	10,029.9	189	10,060.2
Steam and air conditioning supply	5	39.3	-	-	-	-	8	6.0	13	45.3
E. Water supply; sewerage, waste management and remediation activities	63	5,829.0	4	1,022.5	-	-	338	38,761.8	405	45,613.3
36 - Water collection, treatment and supply	11	40.4	-	-	-	-	42	34,046.9	53	34,087.3
37 - Sewerage	3	0.8	-	-	-	-	1	97.5	4	98.3
38 - Waste collection, treatment and disposal activities; materials recovery	40	5,750.3	4	1,022.5	-	-	62	4,107.3	106	10,880.1
39 - Remediation activities and other waste management services	9	37.5	-	-	-	-	233	510.1	242	547.6
F. Construction	1,954	23,628.0	26	515.5	14	1,341.9	2,698	193,199.0	4,692	218,684.3
41 - Construction of buildings	1,016	19,531.5	11	478.2	11	1,323.6	1,439	123,842.6	2,477	145,175.9
42 - Civil engineering	782	2,996.6	11	32.1	3	18.3	1,102	66,191.1	1,898	69,238.1
43 - Specialized construction activities	156	1,099.9	4	5.3	-	-	157	3,165.2	317	4,270.3
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	130,066	221,498.6	10,418	8,715.7	58	716.1	97,428	571,069.6	237,970	802,000.0
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,311	6,546.0	47	641.7	-	-	1,473	24,625.6	4,831	31,813.3
46 - Wholesale trade, except of motor vehicles and motorcycles	59,831	143,082.9	3,943	4,928.5	41	655.2	10,697	250,553.8	74,512	399,220.4
47 - Retail trade, except of motor vehicles and motorcycles	66,924	71,869.8	6,428	3,145.4	17	60.9	85,258	295,890.2	158,627	370,966.2

### 3.10.1 Advances Classified by Borrowers and Gender

#### All Banks

As on 31st December, 2025

Million Rupees

Borrower	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	19,623	48,780.0	1,388	3,352.9	2	6.3	6,029	103,620.3	27,042	155,759.5
49 - Land transport and transport via pipelines	5,792	23,805.9	390	1,523.4	2	6.3	2,387	33,237.8	8,571	58,573.4
50 - Water transport	13	125.0	1	0.4	-	-	120	1,430.9	134	1,556.4
51 - Air transport	23	147.7	1	5.3	-	-	144	1,883.0	168	2,036.0
52 - Warehousing and support activities for transportation	13,762	24,514.0	996	1,823.8	-	-	2,057	56,087.2	16,815	82,424.9
53 - Courier activities other than national post activities	33	187.3	-	-	-	-	1,321	10,981.5	1,354	11,168.8
I. Accommodation and food service activities	1,182	5,248.8	60	156.3	2	113.9	1,243	51,055.6	2,487	56,574.6
55 - Accommodation	193	1,156.8	12	81.9	-	-	323	30,962.8	528	32,201.5
56-Food and beverage service activities	989	4,092.0	48	74.4	2	113.9	920	20,092.8	1,959	24,373.1
J. Information and communication	702	4,941.2	26	54.2	-	-	3,067	57,784.2	3,795	581,779.6
58 - Publishing activities	104	518.0	4	21.8	-	-	654	10,849.2	762	11,388.9
59 - Motion picture, video and television programme production, sound recording and music publishing activities	123	34.6	3	1.0	-	-	44	1,474.8	170	1,510.4
60 - Programming and broadcasting activities	5	7.1	-	-	-	-	35	4,332.1	40	4,339.3
61 - Telecommunications	145	2,958.7	3	3.2	-	-	1,321	533,938.6	1,469	536,900.5
62 - Computer programming, consultancy and related activities	248	1,097.8	12	20.7	-	-	813	19,751.8	1,073	20,870.3
63 - Information service activities	77	324.9	4	7.5	-	-	200	6,437.7	281	6,770.2
K. Real estate activities	350	2,235.3	4	15.2	8	1,438.3	631	40,302.8	993	43,991.6
L. Professional, scientific and technical activities	394	2,200.2	17	63.5	1	2.1	11,440	103,691.0	11,852	105,956.7
69 - Legal and accounting activities	37	199.8	-	-	-	-	197	6,343.7	234	6,543.5
70 - Activities of head offices; management consultancy activities	36	652.4	1	3.4	-	-	114	2,200.3	151	2,856.2
71 - Architectural and engineering activities; technical testing and analysis	60	299.5	2	0.9	-	-	513	10,471.7	575	10,772.1
72 - Scientific research and development	15	105.7	1	0.5	-	-	126	1,878.2	142	1,984.4
73 - Advertising and market research	121	330.9	7	40.0	-	-	764	4,884.9	892	5,255.8
74 - Other professional, scientific and technical activities	63	344.7	1	0.5	1	2.1	9,697	77,721.9	9,762	78,069.3
75 - Veterinary activities	62	267.1	5	18.1	-	-	29	190.2	96	475.4
M. Administrative and support service activities	4,682	8,280.0	225	456.1	9	50.4	3,105	54,044.1	8,021	62,830.6
77 - Rental and leasing activities	194	809.0	6	138.5	-	-	547	3,844.3	747	4,791.7
78 - Employment activities	8	59.8	1	8.1	-	-	29	1,786.7	38	1,854.6
79 - Travel agency, tour operator, reservation service and related activities	304	1,819.2	12	177.0	-	-	709	13,650.8	1,025	15,647.1
80 - Security and investigation activities	23	597.3	-	-	-	-	595	2,948.7	618	3,546.0
81 - Services to buildings and landscape activities	67	301.9	1	1.7	-	-	39	281.0	107	584.6
82 - Office administrative, office support and other business support activities	4,086	4,692.8	205	130.8	9	50.4	1,186	31,532.6	5,486	36,406.6
N. Education	414	2,315.9	189	498.4	-	-	1,047	28,952.6	1,650	31,767.0
O. Human health and social work activities	539	2,836.6	73	194.6	2	84.9	821	14,292.3	1,435	17,408.4
86 - Human health activities	534	2,827.6	71	193.2	2	84.9	806	14,191.3	1,413	17,297.0
87 - Residential care activities	1	-	-	-	-	-	4	5.9	5	5.9
88. Social work activities with and without accommodation	4	8.9	2	1.4	-	-	11	95.1	17	105.5
P. Arts, entertainment and recreation	55	211.3	5	11.0	-	-	67	1,626.1	127	1,848.4
Q. Other service activities	72,562	44,237.6	7,338	4,378.0	20	819.7	8,927	52,208.0	88,847	101,643.3
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	-	-	-	-	-	-	<b>5,848</b>	<b>8,310.5</b>	<b>5,848</b>	<b>8,310.5</b>
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	18	962.1	18	962.1
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	151	6,569.9	151	6,569.9
C. Non-government Organizations (NGOs) Community Based Organizations (CBOs)	-	-	-	-	-	-	5,679	778.5	5,679	778.5
<b>VI. PERSONAL</b>	<b>3,961,878</b>	<b>1,215,092.7</b>	<b>806,996</b>	<b>140,092.0</b>	<b>2,630</b>	<b>14,991.3</b>	<b>1</b>	<b>0.0</b>	<b>4,771,505</b>	<b>1,370,176.1</b>
A. Bank Employees	169,100	319,919.8	31,934	51,459.3	10	91.1	-	-	201,044	371,470.2
1) For house building	75,776	253,740.9	15,611	33,026.8	9	91.1	-	-	91,396	286,858.8
2) For transport i.e. purchase of car etc.	50,779	57,489.4	10,388	17,487.7	-	-	-	-	61,167	74,977.1
3) Other purposes	42,545	8,689.5	5,935	944.8	1	0.0	-	-	48,481	9,634.4
B. Consumer Financing	3,790,068	894,687.6	774,956	88,609.8	2,620	14,900.2	1	0.0	4,567,645	998,197.6
1) For house building	28,634	185,324.5	3,927	20,670.2	2,365	14,313.8	-	-	34,926	220,308.5
2) For transport i.e. purchase of car etc	270,387	294,465.2	23,367	24,421.3	226	561.0	-	-	293,980	319,447.6
3) Credit cards	1,285,027	167,681.6	213,384	13,913.7	-	-	-	-	1,498,411	181,595.3
4) Consumers durable	33,986	7,002.1	16,451	1,933.3	13	15.5	-	-	50,450	8,951.0
5) Personal loans	2,172,034	240,214.1	517,827	27,671.3	16	9.8	1	0.0	2,689,878	267,895.3
C) Other	2,710	485.3	106	22.9	-	-	-	-	2,816	508.2
<b>VII. OTHER</b>	<b>35</b>	<b>308.0</b>	<b>5</b>	<b>1.9</b>	<b>-</b>	<b>-</b>	<b>9</b>	<b>1,520.2</b>	<b>49</b>	<b>1,830.1</b>
<b>Total</b>	<b>5,409,399</b>	<b>2,280,052</b>	<b>887,167</b>	<b>183,950</b>	<b>4,361</b>	<b>24,271</b>	<b>462,203</b>	<b>12,048,221</b>	<b>6,763,130</b>	<b>14,536,493</b>

Source: Statistics and Data Services Department, SBP

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

Notes:

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

2. This Data is being published on quarterly basis w.e.f. December, 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					
	Sep			Dec <sup>1</sup>		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
<b>I. Gold, Bullion, Gold &amp; Silver ornaments and precious metals</b>	111,201.0	111,201.0	-	145,042.0	145,042.0	-
<b>II. Securities, Shares and Other Financial Instruments</b>	399,432.0	399,432.0	-	411,921.0	411,921.0	-
<b>A. Quoted on the Stock Exchange:</b>	215,580.0	215,580.0	-	116,817.0	116,817.0	-
1. To Stock Brokers and Dealers:	22,219.0	22,219.0	-	48,738.0	48,738.0	-
(a) Government and Other Trustee Securities	294.0	294.0	-	16,806.0	16,806.0	-
(b) Shares and Debentures	20,167.0	20,167.0	-	30,492.0	30,492.0	-
(c) Participation Term Certificates	3.0	3.0	-	3.0	3.0	-
(d) Others	1,755.0	1,755.0	-	1,438.0	1,438.0	-
2. To Others:	193,361.0	193,361.0	-	68,080.0	68,080.0	-
(a) Government and Other Trustee Securities	157,327.0	157,327.0	-	37,888.0	37,888.0	-
(b) Shares and Debentures	27,551.0	27,551.0	-	26,556.0	26,556.0	-
(c) Participation Term Certificates	8.0	8.0	-	8.0	8.0	-
(d) Others	8,475.0	8,475.0	-	3,627.0	3,627.0	-
<b>B. Unquoted on the Stock Exchange:</b>	183,852.0	183,852.0	-	295,103.0	295,103.0	-
1. To Stock Brokers and Dealers:	3,079.0	3,079.0	-	8,201.0	8,201.0	-
(a) Government and Other Trustee Securities	-	-	-	4,000.0	4,000.0	-
(b) Shares and Debentures	2,875.0	2,875.0	-	3,661.0	3,661.0	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	204.0	204.0	-	540.0	540.0	-
2. To Others:	180,772.0	180,772.0	-	286,902.0	286,902.0	-
(a) Government and Other Trustee Securities	119,625.0	119,625.0	-	98,426.0	98,426.0	-
(b) Shares and Debentures	981.0	981.0	-	920.0	920.0	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	60,166.0	60,166.0	-	187,555.0	187,555.0	-
<b>III. Merchandise</b>	2,549,092.0	2,549,068.0	24.0	2,733,827.0	2,733,790.0	38.0
<b>A. Food Items:</b>	647,638.0	647,614.0	24.0	714,234.0	714,197.0	38.0
1. Wheat	227,817.0	227,817.0	-	165,092.0	165,092.0	-
2. Rice and Paddy	122,173.0	122,173.0	-	146,769.0	146,769.0	-
3. Other Grains & Pulses:	8,961.0	8,938.0	23.0	16,853.0	16,816.0	37.0
(a) Indigenous	7,458.0	7,435.0	23.0	16,057.0	16,020.0	37.0
(b) Imported	1,503.0	1,503.0	-	796.0	796.0	-
4. Edible Oils:	43,330.0	43,330.0	-	78,666.0	78,666.0	-
(a) Indigenous	39,703.0	39,703.0	-	75,634.0	75,634.0	-
(b) Imported	3,626.0	3,626.0	-	3,032.0	3,032.0	-
5. Sugar:	157,253.0	157,253.0	-	194,019.0	194,019.0	-
(a) Indigenous	156,887.0	156,887.0	-	193,636.0	193,636.0	-
(b) Imported	365.0	365.0	-	383.0	383.0	-
6. Kariana And Spices	918.0	918.0	-	914.0	914.0	-
7. Fish And Fish Preparations	41.0	41.0	-	18.0	18.0	-
8. Other Food Items:	87,146.0	87,146.0	1.0	111,903.0	111,903.0	1.0
(a) Indigenous	86,060.0	86,060.0	1.0	111,302.0	111,301.0	1.0
(b) Imported	1,086.0	1,086.0	-	601.0	601.0	-
<b>B. Raw Materials:</b>	860,375.0	860,375.0	-	911,620.0	911,620.0	-
1. Cotton Raw:	175,238.0	175,238.0	-	182,120.0	182,120.0	-
(a) Indigenous	158,421.0	158,421.0	-	150,433.0	150,433.0	-
(b) Imported	16,817.0	16,817.0	-	31,687.0	31,687.0	-
2. Synthetic Fibers:	12,959.0	12,959.0	-	8,479.0	8,479.0	-
(a) Indigenous	11,873.0	11,873.0	-	7,933.0	7,933.0	-
(b) Imported	1,087.0	1,087.0	-	546.0	546.0	-
3. Fertilizers:	61,941.0	61,941.0	-	58,642.0	58,642.0	-
(a) Indigenous	54,724.0	54,724.0	-	55,026.0	55,026.0	-
(b) Imported	7,217.0	7,217.0	-	3,617.0	3,617.0	-
4. Petroleum Crude:	104,899.0	104,899.0	-	106,076.0	106,076.0	-
(a) Indigenous	69,396.0	69,396.0	-	93,605.0	93,605.0	-
(b) Imported	35,503.0	35,503.0	-	12,471.0	12,471.0	-
5. Iron and Steel:	105,407.0	105,407.0	-	116,189.0	116,189.0	-
(a) Indigenous	71,855.0	71,855.0	-	80,747.0	80,747.0	-
(b) Imported	33,551.0	33,551.0	-	35,442.0	35,442.0	-
6. Wool & Goat Hair	62.0	62.0	-	67.0	67.0	-
7. Hides & Skins	6,253.0	6,253.0	-	5,419.0	5,419.0	-
8. Oil Seeds	4,586.0	4,586.0	-	3,574.0	3,574.0	-
9. Pesticides & Insecticides:	6,580.0	6,580.0	-	5,543.0	5,543.0	-
(a) Indigenous	6,356.0	6,356.0	-	5,407.0	5,407.0	-
(b) Imported	224.0	224.0	-	136.0	136.0	-
10. Other Raw Materials:	382,451.0	382,451.0	-	425,511.0	425,511.0	-
(a) Indigenous	357,379.0	357,379.0	-	392,867.0	392,867.0	-
(b) Imported	25,072.0	25,072.0	-	32,644.0	32,644.0	-

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

All Banks

End of Period: Million Rupees

SECURITIES	2025					
	Sep			Dec <sup>P</sup>		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
<b>C. Finished/Manufactured Goods:</b>	1,041,079.0	1,041,079.0	-	1,107,973.0	1,107,973.0	-
<b>1. Cotton Textiles:</b>	200,914.0	200,914.0	-	196,128.0	196,128.0	-
<b>(a) Indigenous</b>	182,425.0	182,425.0	-	159,818.0	159,818.0	-
(b) Imported	18,489.0	18,489.0	-	36,310.0	36,310.0	-
2. Cotton Yarn:	66,468.0	66,468.0	-	70,045.0	70,045.0	-
(a) Indigenous	66,053.0	66,053.0	-	69,295.0	69,295.0	-
(b) Imported	415.0	415.0	-	750.0	750.0	-
3. Other Textiles:	227,857.0	227,857.0	-	266,412.0	266,412.0	-
(a) Indigenous	223,514.0	223,514.0	-	261,842.0	261,842.0	-
(b) Imported	4,343.0	4,343.0	-	4,570.0	4,570.0	-
4. Machinery:	112,490.0	112,490.0	-	140,334.0	140,334.0	-
(a) Indigenous	55,324.0	55,324.0	-	83,001.0	83,001.0	-
(b) Imported	57,166.0	57,166.0	-	57,333.0	57,333.0	-
<b>5. Handloom Products</b>	12.0	12.0	-	20.0	20.0	-
6. Carpets & Rugs	133.0	133.0	-	103.0	103.0	-
7. Readymade Garments	51,845.0	51,845.0	-	48,911.0	48,911.0	-
8. Cement and Cement Products:	79,062.0	79,062.0	-	60,489.0	60,489.0	-
(a) Indigenous	78,312.0	78,312.0	-	59,801.0	59,801.0	-
(b) Imported	751.0	751.0	-	688.0	688.0	-
9. Sports Goods	1,883.0	1,883.0	-	3,353.0	3,353.0	-
10. Surgical Instruments	1,921.0	1,921.0	-	3,917.0	3,917.0	-
11. Chemicals & Dyes	59,379.0	59,379.0	-	57,296.0	57,296.0	-
12. Other Finished Goods:	239,116.0	239,116.0	-	260,964.0	260,964.0	-
(a) Indigenous	229,197.0	229,197.0	-	251,653.0	251,653.0	-
<b>(b) Imported</b>	9,919.0	9,919.0	-	9,311.0	9,311.0	-
<b>IV. Fixed Assets Including Machinery</b>	2,154,552.0	2,153,220.0	1,332.0	2,616,306.0	2,615,071.0	1,235.0
A. Transport Equipments	912,219.0	911,356.0	863.0	944,742.0	943,901.0	841.0
B. Furniture & Fixtures	5,789.0	5,789.0	-	5,672.0	5,672.0	-
C. Office Equipments	41,306.0	41,306.0	-	50,546.0	50,546.0	-
D. Other Machinery & Equipments	1,195,237.0	1,194,768.0	469.0	1,615,346.0	1,614,953.0	394.0
V. Real Estate	1,882,846.0	1,738,492.0	144,353.0	2,074,185.0	1,923,783.0	150,402.0
A. Land	754,713.0	610,383.0	144,329.0	758,054.0	607,680.0	150,374.0
1. Residential	329,593.0	328,644.0	949.0	265,358.0	264,348.0	1,010.0
(a) House	238,233.0	237,284.0	949.0	218,204.0	217,194.0	1,010.0
(b) Flat	91,361.0	91,361.0	-	47,154.0	47,154.0	-
2. Non-Residential	425,119.0	281,739.0	143,380.0	492,696.0	343,332.0	149,364.0
(a) Commercial	127,795.0	127,795.0	-	136,844.0	136,839.0	5.0
(b) Industrial	66,893.0	66,884.0	10.0	105,969.0	105,956.0	13.0
c) Agriculture	202,964.0	59,627.0	143,337.0	203,247.0	53,940.0	149,307.0
(c) Others	27,467.0	27,433.0	34.0	46,636.0	46,597.0	39.0
B. Buildings:	1,128,133.0	1,128,109.0	24.0	1,316,131.0	1,316,103.0	28.0
1. Residential	690,242.0	690,221.0	21.0	865,264.0	865,241.0	23.0
<b>(a) House</b>	489,942.0	489,922.0	20.0	532,025.0	532,003.0	22.0
(b) Flat	200,300.0	200,299.0	1.0	333,239.0	333,238.0	1.0
2. Non-Residential	437,891.0	437,888.0	3.0	450,867.0	450,862.0	6.0
(a) Commercial	212,432.0	212,432.0	-	217,534.0	217,534.0	-
(b) Industrial	114,671.0	114,670.0	1.0	133,844.0	133,843.0	1.0
c) Agriculture	50,788.0	50,786.0	2.0	31,798.0	31,793.0	5.0
(c) Others	60,000.0	60,000.0	-	67,691.0	67,691.0	-
2. Fixed Deposits and Insurance Policies	697,934.0	697,933.0	-	437,632.0	437,631.0	-
A. Bank Deposits	697,721.0	697,720.0	-	437,527.0	437,526.0	-
1. Security Deposits	61,247.0	61,247.0	-	68,550.0	68,550.0	-
2. Term Deposits (TDRs)	522,301.0	522,301.0	-	209,440.0	209,440.0	-
3. Other Deposits	114,172.0	114,172.0	-	159,536.0	159,536.0	-
B. Insurance Policies	213.0	213.0	-	105.0	105.0	-
VII. Others	4,525,138.0	4,524,925.0	213.0	5,315,203.0	5,314,972.0	231.0
A. Other Secured Advances	2,073,361.0	2,073,148.0	213.0	2,912,208.0	2,911,978.0	230.0
1. Receivables	382,654.0	382,654.0	-	493,759.0	493,759.0	-
2. Employees Benefits	1,749.0	1,537.0	213.0	4,458.0	4,229.0	230.0
3. Others	1,688,958.0	1,688,958.0	-	2,413,990.0	2,413,990.0	-
B. Advances Secured by Guarantee(s)	2,451,778.0	2,451,777.0	1.0	2,402,995.0	2,402,994.0	2.0
1. Institutional Guarantee(s)	2,068,253.0	2,068,253.0	-	2,116,089.0	2,116,089.0	-
2. Individual Guarantee(s)	383,525.0	383,524.0	1.0	286,906.0	286,904.0	2.0
VIII. Unsecured Advances	779,244.0	772,682.0	6,562.0	802,378.0	796,207.0	6,171.0
1. Credit Cards	263,544.0	263,544.0	-	283,065.0	283,065.0	-
2. Personal Loan	133,099.0	133,099.0	-	130,263.0	130,263.0	-
3. Others	382,602.0	376,040.0	6,562.0	389,050.0	382,879.0	6,171.0
<b>TOTAL</b>	<b>13,099,438.4</b>	<b>12,946,953.4</b>	<b>152,485.1</b>	<b>14,536,493.0</b>	<b>14,378,416.0</b>	<b>158,078.0</b>

Source: Statistics and Data Services Department, SBP

Notes:

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

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

### 3.11.1 Advances Classified by Securities and Gender

#### All Banks

As on 31st December, 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
<b>Ornaments and Precious Metals</b>	<b>56,021</b>	<b>33,558.0</b>	<b>10,139</b>	<b>4,619.8</b>	<b>2</b>	<b>-</b>	<b>157,983</b>	<b>106,864.2</b>	<b>224,145</b>	<b>145,042.0</b>
<b>Financial Instruments:</b>	<b>174</b>	<b>7,543.8</b>	<b>30</b>	<b>71.5</b>	<b>10</b>	<b>272.9</b>	<b>550</b>	<b>404,032.4</b>	<b>764</b>	<b>411,920.6</b>
A. Quoted on the Stock Exchange:	109	4,783.4	28	70.5	4	267.4	434	111,696.2	575	116,817.5
1. To Stock Brokers and Dealers:	24	778.6	1	38.8	-	-	303	47,920.5	328	48,737.9
(a) Government and Other Trustee Securities	2	2.1	-	-	-	-	108	16,803.6	110	16,805.6
(b) Shares and Debentures	20	773.8	1	38.8	-	-	185	29,679.1	206	30,491.7
(c) Participation Term Certificates	2	2.7	-	-	-	-	-	-	2	2.7
(d) Others	-	-	-	-	-	-	10	1,437.9	10	1,437.9
2. To Others:	85	4,004.8	27	31.7	4	267.4	131	63,775.7	247	68,079.6
(a) Government and Other Trustee Securities	6	18.5	12	12.5	-	-	18	37,857.3	36	37,888.3
(b) Shares and Debentures	59	3,862.4	4	5.2	1	265.5	79	22,423.2	143	26,556.2
(c) Participation Term Certificates	1	5.0	-	-	-	-	1	2.9	2	7.9
(d) Others	19	119.0	11	14.0	3	2.0	33	3,492.2	66	3,627.1
B. Unquoted on the Stock Exchange:	65	2,760.5	2	1.0	6	5.5	116	292,336.2	189	295,103.1
1. To Stock Brokers and Dealers:	1	1,183.7	-	-	-	-	22	7,017.4	23	8,201.1
(a) Government and Other Trustee Securities	-	-	-	-	-	-	1	4,000.0	1	4,000.0
(b) Shares and Debentures	1	1,183.7	-	-	-	-	13	2,477.5	14	3,661.1
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	8	540.0	8	540.0
2. To Others:	64	1,576.8	2	1.0	6	5.5	94	285,318.7	166	286,902.0
(a) Government and Other Trustee Securities	43	949.7	2	1.0	3	3.7	23	97,472.0	71	98,426.4
(b) Shares and Debentures	2	13.9	-	-	3	1.8	4	904.7	9	920.4
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	19	613.2	-	-	-	-	67	186,942.0	86	187,555.2
<b>III. Merchandise</b>	<b>21,801</b>	<b>218,109.9</b>	<b>186</b>	<b>2,912.7</b>	<b>15</b>	<b>191.8</b>	<b>33,577</b>	<b>2,512,613.1</b>	<b>55,579</b>	<b>2,733,827.4</b>
A. Food Items:	1,686	40,320.0	64	1,114.9	2	12.0	14,349	672,787.5	16,101	714,234.4
1. Wheat	300	2,107.9	40	31.9	-	-	5,020	162,952.5	5,360	165,092.3
2. Rice and Paddy	481	29,041.7	9	1,007.6	-	-	2,099	116,719.2	2,589	146,768.5
3. Other Grains & Pulses:	109	467.4	-	-	-	-	247	16,385.9	356	16,853.3
(a) Indigenous	108	454.3	-	-	-	-	235	15,602.9	343	16,057.2
(b) Imported	1	13.1	-	-	-	-	12	783.0	13	796.1
4. Edible Oils:	125	1,536.4	-	-	-	-	1,075	77,129.4	1,200	78,665.8
(a) Indigenous	115	1,488.6	-	-	-	-	1,028	74,145.1	1,143	75,633.7
(b) Imported	10	47.8	-	-	-	-	47	2,984.3	57	3,032.1
5. Sugar:	77	2,897.5	2	0.2	-	-	1,086	191,121.2	1,165	194,018.9
(a) Indigenous	77	2,897.5	2	0.2	-	-	1,083	190,738.1	1,162	193,635.8
(b) Imported	-	-	-	-	-	-	3	383.1	3	383.1
6. Kariana And Spices	82	175.2	1	0.0	-	-	44	738.9	127	914.2
7. Fish And Fish Preparations	2	1.7	-	-	-	-	5	16.4	7	18.1
8. Other Food Items:	510	4,092.3	12	75.1	2	12.0	4,773	107,724.0	5,297	111,903.4
(a) Indigenous	508	4,081.5	12	75.1	2	12.0	4,748	107,133.4	5,270	111,301.9
(b) Imported	2	10.8	-	-	-	-	25	590.6	27	601.4
B. Raw Materials:	16,777	107,968.1	51	1,124.2	11	134.4	8,402	802,393.4	25,241	911,620.1
1. Cotton Raw:	14,701	15,707.1	5	0.7	-	-	2,489	166,412.0	17,195	182,119.8
(a) Indigenous	289	12,327.7	5	0.7	-	-	2,033	138,104.6	2,327	150,433.1
(b) Imported	14,412	3,379.3	-	-	-	-	456	28,307.4	14,868	31,686.7
2. Synthetic Fibers:	5	75.8	-	-	-	-	77	8,403.2	82	8,479.1
(a) Indigenous	5	75.8	-	-	-	-	50	7,857.4	55	7,933.2
(b) Imported	-	-	-	-	-	-	27	545.8	27	545.8
3. Fertilizers:	951	10,606.6	8	28.4	11	134.4	483	47,873.0	1,453	58,642.4
(a) Indigenous	935	10,467.0	8	28.4	11	134.4	471	44,396.0	1,425	55,025.9
(b) Imported	16	139.6	-	-	-	-	12	3,477.0	28	3,616.6
4. Petroleum Crude:	70	41,086.8	-	-	-	-	1,225	64,989.2	1,295	106,076.0
(a) Indigenous	45	38,987.1	-	-	-	-	1,207	54,618.4	1,252	93,605.4
(b) Imported	25	2,099.7	-	-	-	-	18	10,370.9	43	12,470.6
5. Iron and Steel:	169	4,613.3	8	1,022.7	-	-	1,754	110,552.9	1,931	116,188.8
(a) Indigenous	139	3,041.8	8	1,022.7	-	-	1,522	76,682.1	1,669	80,746.7
(b) Imported	30	1,571.4	-	-	-	-	232	33,870.7	262	35,442.2
6. Wool & Goat Hair	1	14.7	-	-	-	-	8	52.1	9	66.8
7. Hides & Skins	2	-	-	-	-	-	73	5,419.4	75	5,419.4
8. Oil Seeds	7	23.7	1	-	-	-	77	3,550.4	85	3,574.1
9. Pesticides & Insecticides:	32	179.7	-	-	-	-	385	5,363.4	417	5,543.1
(a) Indigenous	32	179.7	-	-	-	-	380	5,227.7	412	5,407.4
(b) Imported	-	-	-	-	-	-	5	135.7	5	135.7
10. Other Raw Materials:	839	35,660.6	29	72.3	-	-	1,831	389,777.7	2,699	425,510.6
(a) Indigenous	819	35,502.3	27	70.9	-	-	1,621	357,293.5	2,467	392,866.8
(b) Imported	20	158.2	2	1.4	-	-	210	32,484.2	232	32,643.9

### 3.11.1 Advances Classified by Securities and Gender

#### All Banks

As on 31st December, 2025

Million Rupees

Security	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	3,338	69,821.8	71	673.7	2	45.4	10,826	1,037,432.1	14,237	1,107,972.9
1. Cotton Textiles:	1,029	31,226.6	-	-	-	-	1,602	164,901.5	2,631	196,128.1
(a) Indigenous	968	18,411.9	-	-	-	-	1,408	141,406.5	2,376	159,818.4
(b) Imported	61	12,814.7	-	-	-	-	194	23,495.0	255	36,309.7
2. Cotton Yarn:	95	481.8	3	20.6	-	-	1,119	69,542.6	1,217	70,045.0
(a) Indigenous	95	481.8	3	20.6	-	-	1,070	68,792.3	1,168	69,294.7
(b) Imported	-	-	-	-	-	-	49	750.3	49	750.3
3. Other Textiles:	153	12,836.8	3	1.8	-	-	1,942	253,573.2	2,098	266,411.8
(a) Indigenous	151	12,745.6	3	1.8	-	-	1,908	249,094.2	2,062	261,841.7
(b) Imported	2	91.2	-	-	-	-	34	4,478.9	36	4,570.1
4. Machinery:	246	2,508.4	4	0.1	1	1.3	738	137,824.5	989	140,334.2
(a) Indigenous	234	2,430.6	4	0.1	-	-	401	80,570.5	639	83,001.1
(b) Imported	12	77.8	-	-	1	1.3	337	57,254.0	350	57,333.1
5. Handloom Products	-	-	-	-	-	-	1	20.0	1	20.0
6. Carpets & Rugs	5	85.4	-	-	-	-	5	17.5	10	102.9
7. Readymade Garments	38	10,749.4	9	14.8	-	-	729	38,147.1	776	48,911.3
8. Cement and Cement Products:	17	80.6	1	1.0	-	-	354	60,407.8	372	60,489.3
(a) Indigenous	17	80.6	1	1.0	-	-	353	59,719.7	371	59,801.3
(b) Imported	-	-	-	-	-	-	1	688.0	1	688.0
9. Sports Goods	9	11.1	-	-	-	-	90	3,342.2	99	3,353.3
10. Surgical Instruments	15	299.1	1	15.8	1	44.1	77	3,558.2	94	3,917.2
11. Chemicals & Dyes	102	1,791.3	-	-	-	-	1,098	55,504.6	1,200	57,295.8
12. Other Finished Goods:	1,629	9,751.2	50	619.7	-	-	3,071	250,593.1	4,750	260,963.9
(a) Indigenous	1,571	9,606.9	50	619.7	-	-	2,878	241,426.1	4,499	251,652.6
(b) Imported	58	144.3	-	-	-	-	193	9,167.0	251	9,311.3
<b>IV. Fixed Assets Including Machinery</b>	<b>365,193</b>	<b>525,874.4</b>	<b>36,815</b>	<b>50,371.8</b>	<b>349</b>	<b>771.3</b>	<b>52,907</b>	<b>2,039,288.1</b>	<b>455,264</b>	<b>2,616,305.6</b>
A. Transport Equipments	352,455	502,668.8	35,352	49,184.3	290	700.1	39,222	392,188.4	427,319	944,741.6
B. Furniture & Fixtures	80	98.7	7	4.0	-	-	141	5,569.1	228	5,671.9
C. Office Equipments	8	81.8	1	2.7	-	-	265	50,461.3	274	50,545.7
D. Other Machinery & Equipments	12,650	23,025.1	1,455	1,180.8	59	71.2	13,279	1,591,069.3	27,443	1,615,346.3
<b>V. Real Estate</b>	<b>548,664</b>	<b>775,274.0</b>	<b>42,099</b>	<b>70,537.0</b>	<b>3,393</b>	<b>20,508.2</b>	<b>38,047</b>	<b>1,207,866.0</b>	<b>632,203</b>	<b>2,074,185.2</b>
A. Land	442,655	254,166.9	22,866	13,693.7	679	1,512.7	15,720	488,680.5	481,920	758,053.8
1. Residential	10,940	39,878.6	539	1,953.7	79	392.6	6,434	223,133.4	17,992	265,358.3
(a) House	10,551	38,400.0	494	1,798.0	61	332.0	5,304	177,673.9	16,410	218,203.9
(b) Flat	389	1,478.5	45	155.7	18	60.6	1,130	45,459.5	1,582	47,154.4
2. Non-Residential	431,715	214,288.4	22,327	11,740.0	600	1,120.1	9,286	265,547.1	463,928	492,695.6
(a) Commercial	1,976	19,186.7	46	271.5	55	77.1	2,786	117,308.9	4,863	136,844.2
(b) Industrial	446	6,855.4	10	75.2	3	20.3	1,188	99,017.7	1,647	105,968.6
(c) Agriculture	421,908	172,908.1	22,205	11,263.3	165	322.3	4,465	18,753.2	448,743	203,246.9
(d) Other	7,385	15,338.2	66	130.0	377	700.3	847	30,467.4	8,675	46,635.9
B. Buildings:	106,009	521,107.1	19,233	56,843.3	2,714	18,995.5	22,327	719,185.5	150,283	1,316,131.4
1. Residential	99,353	433,613.0	19,044	53,324.5	2,289	14,708.7	14,988	363,618.0	135,674	865,264.2
(a) House	85,146	353,489.2	17,515	45,608.1	2,233	13,462.8	4,107	119,465.3	109,001	532,025.4
(b) Flat	14,207	80,123.9	1,529	7,716.3	56	1,245.9	10,881	244,152.7	26,673	333,238.8
2. Non-Residential	6,656	87,494.0	189	3,518.8	425	4,286.8	7,339	355,567.5	14,609	450,867.2
(a) Commercial	2,629	54,237.5	66	1,177.7	102	3,775.0	2,477	158,344.0	5,274	217,534.2
(b) Industrial	588	5,673.2	7	36.0	7	24.7	2,601	128,110.1	3,203	133,844.1
(c) Agriculture	1,897	16,444.0	42	100.1	293	322.4	742	14,931.6	2,974	31,798.0
(d) Other	1,542	11,139.3	74	2,205.1	23	164.6	1,519	54,181.9	3,158	67,690.9
<b>VI. Fixed Deposits and Insurance Policies</b>	<b>5,892</b>	<b>31,018.4</b>	<b>803</b>	<b>1,179.3</b>	<b>54</b>	<b>705.9</b>	<b>6,454</b>	<b>404,728.1</b>	<b>13,203</b>	<b>437,631.7</b>
A. Bank Deposits	5,885	31,005.4	803	1,179.3	54	705.9	6,435	404,636.2	13,177	437,526.8
1. Security Deposits	1,424	8,912.3	173	367.5	13	563.8	1,468	58,706.6	3,078	68,550.2
2. Term Deposits (TDRs)	2,004	19,447.3	255	475.3	36	118.9	2,621	189,398.6	4,916	209,440.1
3. Other Deposits	2,457	2,645.7	375	336.6	5	23.2	2,346	156,531.0	5,183	159,536.5
B. Insurance Policies	7	13.0	-	-	-	-	19	91.9	26	104.9
<b>VII. Others</b>	<b>337,995</b>	<b>297,887.3</b>	<b>28,329</b>	<b>17,306.1</b>	<b>538</b>	<b>1,821.4</b>	<b>166,493</b>	<b>4,998,188.1</b>	<b>533,355</b>	<b>5,315,203.0</b>
A. Other Secured Advances	33,118	116,158.4	2,121	4,837.8	446	1,202.5	155,521	2,790,008.8	191,206	2,912,207.5
1. Receivables	590	13,271.2	19	264.6	-	-	1,727	480,223.1	2,336	493,758.9
2. Employees Benefits	967	260.4	56	12.8	-	-	24	4,185.2	1,047	4,458.4
3. Others	31,561	102,626.7	2,046	4,560.4	446	1,202.5	153,770	2,305,600.5	187,823	2,413,990.2
B. Advances Secured by Guarantee(s)	304,877	181,728.9	26,208	12,468.3	92	618.9	10,972	2,208,179.3	342,149	2,402,995.5
1. Institutional Guarantee(s)	2,450	20,013.3	5	7.3	4	21.9	5,246	2,096,046.9	7,705	2,116,089.4
2. Individual Guarantee(s)	302,427	161,715.6	26,203	12,461.0	88	597.0	5,726	112,132.5	334,444	286,906.1
<b>VIII. Unsecured Advances</b>	<b>4,073,659</b>	<b>390,785.8</b>	<b>768,766</b>	<b>36,951.3</b>	<b>-</b>	<b>-</b>	<b>6,192</b>	<b>374,640.6</b>	<b>4,848,617</b>	<b>802,377.7</b>
1. Credit Cards	2,069,510	264,399.9	253,524	18,664.8	-	-	-	-	2,323,034	283,064.7
2. Personal Loan	1,947,610	112,318.4	512,292	17,932.2	-	-	25	11.9	2,459,927	130,262.5
3. Others	56,539	14,067.5	2,950	354.3	-	-	6,167	374,628.8	65,656	389,050.5
<b>IX. Bills</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>5,409,399</b>	<b>2,280,051.5</b>	<b>887,167</b>	<b>183,949.7</b>	<b>4,361</b>	<b>24,271.5</b>	<b>462,203</b>	<b>12,048,220.5</b>	<b>6,763,130</b>	<b>14,536,493.3</b>

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

### 3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees

RATES OF MARGIN (%)	2024		2025							
	Dec		Mar		Jun		Sep		Dec <sup>P</sup>	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0.00	6,529,818	5,354,647.9	6,378,959	5,732,977.6	6,140,428	6,356,959.0	6,140,428	6,356,959.0	5,881,560	7,284,678.3
5.00	52,169	204,822.7	51,274	205,455.1	55,657	293,492.2	55,657	293,492.2	74,764	621,871.7
10.00	112,451	1,636,535.2	97,962	1,161,572.2	123,135	1,213,723.0	123,135	1,213,723.0	36,598	426,575.9
15.00	87,298	510,585.7	26,119	421,380.0	21,064	159,328.3	21,064	159,328.3	21,413	227,350.1
20.00	389,883	1,311,861.9	411,376	1,289,771.8	383,548	639,225.0	383,548	639,225.0	395,562	855,331.0
25.00	114,000	2,239,756.6	107,278	2,028,147.6	67,699	1,872,055.6	67,699	1,872,055.6	62,752	2,589,049.8
30.00	43,346	469,909.8	64,768	394,752.0	68,408	247,900.0	68,408	247,900.0	76,449	338,592.8
33.33	714	20,345.4	49,934	20,010.6	878	8,421.4	878	8,421.4	644	7,585.0
35.00	22,526	456,762.9	25,176	158,990.3	28,748	193,288.3	28,748	193,288.3	29,378	176,489.0
40.00	27,375	212,031.5	29,921	193,209.1	84,735	198,220.6	84,735	198,220.6	30,010	143,405.6
45.00	7,407	102,783.3	6,921	115,372.5	8,745	95,488.5	8,745	95,488.5	8,274	78,470.1
50.00	39,112	277,050.2	15,943	194,648.3	18,685	211,563.0	18,685	211,563.0	15,375	195,578.2
55.00	8,247	49,578.7	9,396	121,978.4	10,278	68,593.8	10,278	68,593.8	12,177	73,660.5
60.00	6,096	67,645.1	6,915	100,005.5	8,570	85,407.6	8,570	85,407.6	8,338	69,388.0
65.00	6,331	62,875.6	6,715	134,744.3	5,345	103,389.2	5,345	103,389.2	5,980	76,668.2
70.00	4,016	22,325.9	5,899	72,549.3	4,083	77,955.1	4,083	77,955.1	5,102	50,719.3
75.00	3,549	22,765.2	8,578	323,596.6	5,683	316,364.6	5,683	316,364.6	6,523	437,698.9
80.00	3,400	29,350.1	7,726	82,372.0	3,485	47,866.0	3,485	47,866.0	11,622	45,779.9
85.00	3,034	18,767.9	6,249	82,494.5	3,535	65,561.9	3,535	65,561.9	6,786	58,572.9
90.00	3,125	15,308.5	5,659	124,221.0	3,704	90,249.9	3,704	90,249.9	13,532	93,735.4
95.00	2,902	12,254.3	4,565	83,222.1	6,503	204,679.0	6,503	204,679.0	4,719	86,727.1
99.99	1,673	18,443.0	17,621	76,733.7	50,548	549,706.6	50,548	549,706.6	55,572	598,565.8
<b>TOTAL</b>	<b>7,468,472</b>	<b>13,116,407.0</b>	<b>7,344,954</b>	<b>13,118,204.6</b>	<b>7,103,464</b>	<b>13,099,438.4</b>	<b>7,103,464</b>	<b>13,099,438.4</b>	<b>6,763,130</b>	<b>14,536,493.3</b>

Source: Statistics and Data Services Department, SBP

Notes:

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

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

### 3.12.1 Advances Classified by Rate of Margin and Gender

#### All Banks

As on 31st December, 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	4,747,433	1,157,028.4	832,868	108,105.7	165	1,419.3	301,094	6,018,124.8	5,881,560	7,284,678.3
05.00	18,642	57,618.5	1,671	4,031.5	2,727	14,231.5	51,724	545,990.3	74,764	621,871.7
10.00	16,237	43,264.9	1,189	2,703.9	18	92.9	19,154	380,514.2	36,598	426,575.9
15.00	11,866	31,666.0	3,964	11,458.2	74	569.3	5,509	183,656.5	21,413	227,350.1
20.00	364,180	250,532.5	22,538	18,708.6	31	73.0	8,813	586,016.9	395,562	855,331.0
25.00	31,405	267,482.9	2,694	8,501.9	177	2,519.2	28,476	2,310,545.8	62,752	2,589,049.8
30.00	62,859	102,507.4	4,227	6,439.5	56	512.0	9,307	229,133.9	76,449	338,592.8
33.33	575	2,192.6	43	84.1	-	-	26	5,308.3	644	7,585.0
35.00	25,086	39,194.8	2,421	2,287.6	91	232.9	1,780	134,773.7	29,378	176,489.0
40.00	24,427	47,378.7	1,234	2,807.8	64	2,048.7	4,285	91,170.4	30,010	143,405.6
45.00	6,531	25,524.6	637	1,935.4	108	221.2	998	50,788.9	8,274	78,470.1
50.00	12,321	68,833.3	1,108	3,145.9	23	71.0	1,923	123,528.0	15,375	195,578.2
55.00	10,436	21,002.6	1,172	1,579.2	30	219.6	539	50,859.1	12,177	73,660.5
60.00	6,818	14,216.5	660	1,111.4	17	32.0	843	54,028.1	8,338	69,388.0
65.00	4,638	13,732.0	594	1,056.3	26	108.1	722	61,771.8	5,980	76,668.2
70.00	3,646	9,878.7	568	881.0	18	50.7	870	39,908.9	5,102	50,719.3
75.00	3,578	6,747.3	566	569.8	18	321.9	2,361	430,059.9	6,523	437,698.9
80.00	8,209	7,711.5	2,696	1,127.4	17	34.7	700	36,906.3	11,622	45,779.9
85.00	4,921	6,234.0	1,332	966.4	13	29.6	520	51,342.9	6,786	58,572.9
90.00	9,309	5,815.0	3,212	1,018.7	18	94.3	993	86,807.5	13,532	93,735.4
95.00	2,806	5,940.0	271	481.8	9	38.8	1,633	80,266.6	4,719	86,727.1
99.99	33,476	95,549.5	1,502	4,947.5	661	1,351.0	19,933	496,717.8	55,572	598,565.8
<b>Total</b>	<b>5,409,399</b>	<b>2,280,051.5</b>	<b>887,167</b>	<b>183,949.7</b>	<b>4,361</b>	<b>24,271.5</b>	<b>462,203</b>	<b>12,048,220.5</b>	<b>6,763,130</b>	<b>14,536,493.3</b>

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

**3.12.2 Advances Classified by Tenure/Maturity and Gender**  
**All Banks**  
As on 31st December, 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
<b>1. Short Term</b>	<b>3,871,061</b>	<b>732,394.5</b>	<b>719,509</b>	<b>37,634.2</b>	<b>729</b>	<b>6,677.0</b>	<b>230,161</b>	<b>7,079,292.8</b>	<b>4,821,460</b>	<b>7,855,998.6</b>
1.1. Overnight	7,193	29,350.8	451	1,444.9	63	163.9	15,904	669,239.0	23,611	700,198.6
1.2. 2 days to 7 days	3,693	9,032.9	368	882.2	43	156.7	2,400	118,223.4	6,504	128,295.2
1.3. For 8 days to 1 month	263,549	67,368.5	55,831	3,491.0	48	227.3	1,950	202,501.8	321,378	273,588.6
1.4. For above 1 month but <= 3 month	1,555,092	105,937.5	429,134	4,344.5	24	63.2	8,726	1,106,685.5	1,992,976	1,217,030.6
1.5. For above 3 months but <= 6 months	709,184	110,316.7	34,450	6,051.2	27	89.3	21,207	1,368,022.1	764,868	1,484,479.3
1.6. For above 6 months but <= one year	1,332,350	410,388.2	199,275	21,420.5	524	5,976.7	179,974	3,614,621.0	1,712,123	4,052,406.4
<b>2. Medium Term</b>	<b>488,288</b>	<b>242,509.4</b>	<b>66,338</b>	<b>18,254.0</b>	<b>35</b>	<b>156.2</b>	<b>72,711</b>	<b>1,067,240.6</b>	<b>627,372</b>	<b>1,328,160.2</b>
2.1. For above 1 year but <= 2 years	315,850	166,693.5	48,332	11,988.2	6	24.4	20,519	896,519.8	384,707	1,075,225.8
2.2. For above 2 years but <= 3 years	172,438	75,815.9	18,006	6,265.8	29	131.9	52,192	170,720.9	242,665	252,934.4
<b>3. Long Term</b>	<b>1,050,050</b>	<b>1,305,147.7</b>	<b>101,320</b>	<b>128,061.5</b>	<b>3,597</b>	<b>17,438.2</b>	<b>159,331</b>	<b>3,901,687.1</b>	<b>1,314,298</b>	<b>5,352,334.4</b>
3.1. For above 3 years but <= 4 years	167,209	176,769.1	34,414	36,187.9	213	530.3	30,387	485,862.9	232,223	699,350.2
3.2. For above 4 years but <= 5 years	219,048	241,680.8	23,603	23,275.9	427	814.5	32,584	649,801.7	275,662	915,572.9
3.3. For above 5 years but <= 7 years	507,419	437,035.4	28,721	27,502.0	334	863.5	81,943	1,165,106.3	618,417	1,630,507.2
3.4. For above 7 years but <= 10 years	55,015	101,513.7	6,162	10,163.5	448	1,845.9	7,709	902,833.1	69,334	1,016,356.2
3.5. For above 10 years but <= 15 years	27,073	81,289.6	3,385	9,050.6	513	3,198.5	5,509	566,474.0	36,480	660,012.8
3.6. For above 15 years but <= 20 years	20,363	99,941.2	2,355	9,192.1	521	3,229.6	185	32,314.0	23,424	144,676.9
3.7. For above 20 years but <= 25 years	48,932	148,846.4	2,053	9,983.5	1,101	6,588.8	777	66,304.0	52,863	231,722.8
3.8. For above 25 years but <= 30 years	4,772	17,259.0	605	2,660.0	39	362.6	127	26,944.1	5,543	47,225.7
3.9. For above 30 years	219	812.4	22	46.0	1	4.5	110	6,046.8	352	6,909.8
<b>Total</b>	<b>5,409,399</b>	<b>2,280,051.5</b>	<b>887,167</b>	<b>183,949.7</b>	<b>4,361</b>	<b>24,271.5</b>	<b>462,203</b>	<b>12,048,220.5</b>	<b>6,763,130</b>	<b>14,536,493.3</b>

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

### 3.12.3 Advances Classified by Nature and Gender

**All Banks**  
As on 31st December, 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
<b>I. CONVENTIONAL</b>	<b>4,866,454</b>	<b>1,694,122.0</b>	<b>834,652</b>	<b>138,304.8</b>	<b>1,332</b>	<b>7,353.2</b>	<b>407,750</b>	<b>7,056,912.8</b>	<b>6,110,188</b>	<b>8,896,692.8</b>
<b>2. ISLAMIC</b>	<b>542,945</b>	<b>585,929.5</b>	<b>52,515</b>	<b>45,644.9</b>	<b>3,029</b>	<b>16,918.3</b>	<b>54,453</b>	<b>4,991,307.8</b>	<b>652,942</b>	<b>5,639,800.5</b>
A. Ijara Finance	76,358	122,127.3	6,193	8,953.6	8	17.8	15,096	177,774.4	97,655	308,873.2
B. Diminishing Musharaka	55,822	117,434.0	5,271	7,181.4	882	2,668.6	12,967	1,370,634.2	74,942	1,497,918.1
C. Istisna	634	17,202.8	21	2,152.6	-	-	6,733	537,983.3	7,388	557,338.7
D. Mudaraba	119	1,797.7	-	-	-	-	-	-	119	1,797.7
E. Murabaha	9,920	21,852.6	686	1,138.3	25	52.4	6,050	207,137.7	16,681	230,181.0
F. Musawamah finance	26,683	13,086.9	3,761	1,463.2	-	-	2,602	92,262.9	33,046	106,813.0
G. Musharaka Finance	14,229	36,382.8	1,397	2,513.6	10	58.7	2,090	353,055.2	17,726	392,010.4
H. Salam Finance	328	3,539.1	-	-	-	-	1,648	84,592.8	1,976	88,131.9
I. Commodity Murabahah / Tawwaruq	305,335	36,207.5	28,872	3,067.7	-	-	1	0.5	334,208	39,275.7
J. Advance against financing	1,111	1,923.7	102	89.7	-	-	123	50,568.2	1,336	52,581.6
K. Other Islamic Modes of Financing	52,406	214,375.2	6,212	19,084.8	2,104	14,120.7	7,143	2,117,298.4	67,865	2,364,879.1
<b>Total</b>	<b>5,409,399</b>	<b>2,280,051.5</b>	<b>887,167</b>	<b>183,949.7</b>	<b>4,361</b>	<b>24,271.5</b>	<b>462,203</b>	<b>12,048,220.5</b>	<b>6,763,130</b>	<b>14,536,493.3</b>

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

### 3.12.4 Advances Classified by Category of Financing and Gender

#### All Banks

As on 31st December, 2025

Amount in Million Rupees  
No. of Accounts in Unit

Category of Financing	Males		Females		Both Males and Females		Other*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. Export financing</b>	<b>827</b>	<b>52,092.0</b>	<b>28</b>	<b>1,314.7</b>	-	-	<b>9,664</b>	<b>1,157,550.6</b>	<b>10,519</b>	<b>1,210,957.3</b>
1.1. Export finance schemes	356	21,438.3	5	158.3	-	-	3,358	425,453.0	3,719	447,049.6
1.2. Others	471	30,653.7	23	1,156.4	-	-	6,306	732,097.6	6,800	763,907.7
<b>2. Import financing</b>	<b>541</b>	<b>7,444.5</b>	<b>19</b>	<b>196.7</b>	-	-	<b>8,504</b>	<b>560,710.0</b>	<b>9,064</b>	<b>568,351.1</b>
<b>3. Government self employment schemes</b>	<b>56,098</b>	<b>82,916.1</b>	<b>3,797</b>	<b>5,739.4</b>	<b>13</b>	<b>22.2</b>	<b>3,993</b>	<b>37,031.7</b>	<b>63,901</b>	<b>125,709.4</b>
<b>4. Working capital/short term</b>	<b>3,961,502</b>	<b>801,066.3</b>	<b>701,371</b>	<b>42,240.4</b>	<b>578</b>	<b>2,702.8</b>	<b>332,778</b>	<b>5,852,180.2</b>	<b>4,996,229</b>	<b>6,698,189.7</b>
4.1. Small Loans	3,017,589	249,028.0	633,082	21,769.0	17	45.5	81,064	265,954.4	3,731,752	536,796.9
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.)	21	4.2	4	-	-	-	592	11,112.9	617	11,117.1
4.4. Others	943,831	550,453.1	68,285	20,471.4	561	2,657.2	250,851	4,464,038.4	1,263,528	5,037,620.2
4.5. Commodity Operations Financing	61	1,581.0	-	-	-	-	271	1,111,074.5	332	1,112,655.5
<b>5. Fixed investment/long term</b>	<b>1,390,431</b>	<b>1,336,532.6</b>	<b>181,952</b>	<b>134,458.5</b>	<b>3,770</b>	<b>21,546.5</b>	<b>107,264</b>	<b>4,440,748.1</b>	<b>1,683,417</b>	<b>5,933,285.7</b>
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	381	5,524.8	2	3.8	-	-	12,546	398,592.4	12,929	404,121.1
5.2. Financing Power Plants Using Renewable Energy	529	7,163.1	26	139.9	4	2.7	2,160	71,968.4	2,719	79,274.0
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	2	25.1	-	-	-	-	31	935.2	33	960.4
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	87	870.7	632	683.2	-	-	398	3,529.6	1,117	5,083.4
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	48	909.5	-	-	-	-	206	5,962.2	254	6,871.8
5.6. Small Loans	372,834	257,782.4	59,688	25,112.6	585	1,399.5	19,956	144,977.6	453,063	429,272.1
5.7. Others	914,564	656,154.6	103,067	60,844.1	799	3,060.7	68,442	3,610,608.0	1,086,872	4,330,667.4
5.8. Financing for Construction Purposes	96,192	389,761.4	18,390	47,195.3	2,382	17,083.6	1,120	121,411.4	118,084	575,451.6
5.9. SME Asaan Finance (SAAF) Scheme	5,773	18,319.9	146	475.7	-	-	2,119	9,028.0	8,038	27,823.6
5.10 Machinery	21	21.1	1	3.9	-	-	286	73,735.2	308	73,760.3
<b>Total</b>	<b>5,409,399</b>	<b>2,280,051.5</b>	<b>887,167</b>	<b>183,949.7</b>	<b>4,361</b>	<b>24,271.5</b>	<b>462,203</b>	<b>12,048,220.5</b>	<b>6,763,130</b>	<b>14,536,493.3</b>

Source: Statistics and Data Services Department, SBP

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

Notes:

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

2. Effective March 2025, 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.

### 3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Dec-25	Jan-26	Feb-26	Mar-26
<b>A. Agriculture, forestry, and fishing</b>	<b>400,878.1</b>	<b>494,762.4</b>	<b>617,909.4</b>	<b>601,355.0</b>	<b>590,206.5</b>	<b>593,263.8</b>
Trade finance	4,060.7	2,751.4	10,983.2	12,041.2	12,714.8	12,246.2
Working capital	217,193.8	261,385.3	322,554.5	309,452.5	302,870.4	301,820.7
Fixed investment	159,360.8	200,690.2	247,010.2	242,508.7	236,260.1	241,135.1
Construction Financing	884.2	874.2	570.8	542.4	525.7	524.0
Other	19,378.7	29,061.4	36,790.6	36,810.3	37,835.5	37,537.7
<b>B. Mining and quarrying</b>	<b>89,229.2</b>	<b>88,607.5</b>	<b>85,143.4</b>	<b>73,426.3</b>	<b>74,515.9</b>	<b>74,751.7</b>
Trade finance	2,058.9	2,454.1	1,051.5	1,055.7	1,220.1	1,233.1
Working capital	39,245.0	33,602.0	37,339.3	25,939.4	26,580.3	23,611.5
Fixed investment	46,587.6	50,845.1	46,614.0	46,327.8	46,703.9	49,896.4
Construction Financing	-	0.4	-	-	-	-
Other	1,337.7	1,706.0	138.7	103.4	11.6	10.8
<b>C. Manufacturing</b>	<b>4,838,826.3</b>	<b>5,354,889.2</b>	<b>5,856,445.7</b>	<b>5,637,698.9</b>	<b>5,870,397.6</b>	<b>5,857,091.0</b>
Trade finance	1,153,978.2	1,372,424.4	1,483,831.9	1,506,265.2	1,554,825.7	1,517,502.4
Working capital	2,091,473.2	2,258,831.1	2,551,678.9	2,353,280.4	2,427,146.6	2,451,860.8
Fixed investment	1,486,448.2	1,591,663.0	1,701,216.4	1,664,340.8	1,768,959.2	1,755,873.1
Construction Financing	17,528.5	14,194.9	5,534.4	5,559.1	6,335.9	5,202.4
Other	89,398.2	117,775.8	114,184.1	108,253.3	113,130.2	126,652.2
<b>D. Electricity, gas, steam and air conditioning supply</b>	<b>514,268.8</b>	<b>486,486.8</b>	<b>402,296.6</b>	<b>371,846.9</b>	<b>369,443.1</b>	<b>377,202.0</b>
Trade finance	6,906.5	2,422.9	2,806.2	3,751.2	4,326.7	3,786.7
Working capital	188,133.5	192,722.7	160,216.9	129,271.0	130,403.1	141,788.0
Fixed investment	318,329.4	290,971.3	239,102.0	238,749.5	234,654.0	231,460.8
Construction Financing	761.3	226.4	42.0	-	-	-
Other	138.1	143.5	129.5	75.2	59.3	166.5
<b>E. Water supply; sewerage, waste management and remediation activities</b>	<b>23,968.5</b>	<b>32,246.2</b>	<b>45,668.7</b>	<b>44,022.5</b>	<b>44,205.3</b>	<b>44,715.5</b>
Trade finance	2,151.2	1,371.4	1,443.4	1,991.4	1,998.8	2,707.8
Working capital	5,932.7	4,795.2	6,270.9	4,082.4	4,131.4	4,009.9
Fixed investment	15,813.1	25,986.9	37,816.6	37,803.4	37,910.7	37,918.4
Construction Financing	-	-	-	-	-	-
Other	71.5	92.7	137.8	145.3	164.3	79.4
<b>F. Construction</b>	<b>192,851.7</b>	<b>210,346.1</b>	<b>219,336.4</b>	<b>215,811.4</b>	<b>213,668.7</b>	<b>217,445.7</b>
Trade finance	1,997.6	1,278.5	1,755.1	2,044.2	2,310.0	2,834.0
Working capital	33,901.0	46,244.1	53,404.7	48,323.5	51,787.1	56,096.0
Fixed investment	23,745.6	47,699.5	71,885.1	75,155.8	79,367.2	74,816.9
Construction Financing	132,737.9	114,509.8	91,117.9	89,534.9	79,268.5	82,838.7
Other	469.6	614.2	1,173.6	753.0	936.0	860.1
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	<b>539,923.5</b>	<b>677,115.3</b>	<b>832,832.6</b>	<b>790,865.9</b>	<b>807,521.5</b>	<b>829,957.3</b>
Trade finance	66,369.6	67,758.0	73,167.0	79,758.4	91,616.7	87,081.3
Working capital	317,581.9	390,125.3	508,363.2	466,443.2	455,670.7	467,688.4
Fixed investment	100,861.9	143,953.4	177,163.4	175,191.4	190,052.5	208,444.9
Construction Financing	16,834.9	14,274.3	1,505.9	1,227.2	1,312.5	1,470.2
Other	38,275.1	61,004.2	72,633.0	68,245.6	68,869.1	65,272.4
<b>H. Transportation and storage</b>	<b>123,532.9</b>	<b>129,433.9</b>	<b>157,066.9</b>	<b>160,970.6</b>	<b>159,937.5</b>	<b>168,735.6</b>
Trade finance	2,598.9	3,621.3	1,787.9	2,138.9	2,890.4	4,369.0
Working capital	46,028.0	29,226.4	42,455.2	40,981.0	36,279.8	40,707.9
Fixed investment	65,232.1	77,328.4	87,571.5	91,257.4	91,234.0	91,022.0
Construction Financing	631.2	3,853.9	3,608.6	3,598.3	3,591.5	3,589.9
Other	9,042.8	15,403.7	21,643.8	22,994.9	25,941.9	29,046.7
<b>I. Accommodation and food service activities</b>	<b>38,347.6</b>	<b>80,594.6</b>	<b>93,718.1</b>	<b>94,125.4</b>	<b>93,481.4</b>	<b>94,535.4</b>
Trade finance	1,034.6	1,774.5	3,819.7	4,399.6	3,836.3	4,215.0
Working capital	11,108.3	9,239.0	16,341.1	16,554.3	16,654.9	17,392.2
Fixed investment	17,597.0	61,107.8	66,521.9	66,404.4	66,329.5	66,555.7
Construction Financing	7,499.0	7,316.4	6,039.2	5,827.3	5,729.5	5,420.4
Other	1,108.7	1,156.9	996.2	939.8	931.3	952.1

### 3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Dec-25	Jan-26	Feb-26	Mar-26
<b>J. Information and communication</b>	<b>406,896.9</b>	<b>552,295.8</b>	<b>612,072.0</b>	<b>582,860.1</b>	<b>578,551.4</b>	<b>593,972.9</b>
Trade finance	3,110.4	4,017.5	5,395.3	5,267.1	6,877.3	7,850.9
Working capital	42,465.6	76,852.3	104,783.0	84,153.1	82,805.0	84,273.6
Fixed investment	339,322.3	441,735.8	466,565.9	457,734.3	455,009.3	467,752.8
Construction Financing	947.5	1,265.1	1,090.6	1,021.3	1,004.0	963.8
Other	21,051.2	28,425.1	34,237.1	34,684.3	32,855.7	33,131.8
<b>K. Real estate activities</b>	<b>37,772.8</b>	<b>42,592.4</b>	<b>43,991.9</b>	<b>40,135.6</b>	<b>41,958.2</b>	<b>45,993.3</b>
Trade finance	-	316.3	1,017.1	551.0	578.9	573.1
Working capital	4,619.6	6,156.4	13,859.8	14,894.9	15,129.0	17,268.2
Fixed investment	10,272.6	11,901.2	17,437.0	13,248.8	14,918.7	16,722.1
Construction Financing	22,852.6	24,187.2	11,654.4	11,418.4	11,318.3	11,417.4
Other	27.9	31.3	23.7	22.4	13.3	12.5
<b>L. Professional, scientific and technical activities</b>	<b>59,263.6</b>	<b>69,863.5</b>	<b>106,348.3</b>	<b>112,795.2</b>	<b>112,822.4</b>	<b>114,583.6</b>
Trade finance	5,636.9	9,161.8	5,846.9	5,941.8	4,828.7	3,666.8
Working capital	33,595.9	45,691.8	50,184.9	55,278.7	53,961.5	55,868.4
Fixed investment	18,161.0	13,242.0	49,610.3	51,136.3	53,397.4	54,365.4
Construction Financing	801.8	1,060.4	141.7	43.5	117.6	164.6
Other	1,068.1	707.5	564.7	394.9	517.2	518.3
<b>M. Administrative and support service activities</b>	<b>51,535.6</b>	<b>60,985.2</b>	<b>63,288.0</b>	<b>63,883.0</b>	<b>61,767.7</b>	<b>61,192.4</b>
Trade finance	3,092.6	1,907.5	2,328.6	2,280.2	2,189.0	1,899.1
Working capital	22,102.4	28,972.1	27,576.5	28,710.3	26,626.8	25,782.4
Fixed investment	22,152.9	26,195.7	28,652.7	28,517.4	28,726.5	28,998.3
Construction Financing	-	-	3,487.2	3,559.7	3,376.7	3,576.7
Other	4,187.6	3,909.9	1,242.8	815.4	848.8	935.9
<b>N. Education</b>	<b>29,144.7</b>	<b>30,245.3</b>	<b>31,721.4</b>	<b>28,281.8</b>	<b>29,589.0</b>	<b>30,002.6</b>
Trade finance	325.8	-	268.2	245.0	193.1	127.3
Working capital	8,703.9	12,217.2	12,119.5	8,127.7	8,162.3	8,564.0
Fixed investment	12,045.7	12,859.8	15,605.0	16,219.5	17,492.4	17,935.7
Construction Financing	7,713.3	4,672.4	3,121.8	3,065.0	3,047.5	2,677.2
Other	356.0	495.8	606.8	624.5	693.6	698.3
<b>O. Human health and social work activities</b>	<b>18,198.0</b>	<b>16,501.9</b>	<b>17,414.7</b>	<b>15,562.8</b>	<b>15,754.4</b>	<b>15,388.9</b>
Trade finance	-	-	-	-	3.7	-
Working capital	5,770.5	5,574.4	7,360.9	5,663.7	5,844.6	5,266.0
Fixed investment	9,266.6	8,671.9	8,568.4	8,332.7	8,434.8	8,787.6
Construction Financing	3,045.5	1,706.2	1,093.7	1,161.5	1,098.3	954.6
Other	115.5	549.4	391.6	404.8	373.0	380.8
<b>P. Arts, entertainment, and recreation</b>	<b>1,723.3</b>	<b>2,358.5</b>	<b>1,848.6</b>	<b>2,270.3</b>	<b>3,279.7</b>	<b>3,764.9</b>
Trade finance	100.0	100.0	100.0	100.0	100.0	100.0
Working capital	1,006.7	1,076.5	615.2	1,012.9	1,043.6	1,539.8
Fixed investment	331.5	926.5	1,094.3	1,118.9	2,097.9	2,063.5
Construction Financing	267.9	242.3	28.2	28.2	28.2	28.0
Other	17.2	13.3	10.8	10.3	10.0	33.7
<b>Q. Other service activities</b>	<b>51,182.4</b>	<b>94,786.0</b>	<b>104,206.6</b>	<b>101,791.0</b>	<b>106,437.6</b>	<b>112,198.3</b>
Trade finance	1,733.2	2,276.9	1,631.9	2,045.0	1,930.2	2,627.1
Working capital	20,792.8	54,223.0	59,743.6	57,277.0	58,391.3	62,959.6
Fixed investment	22,484.3	34,564.1	35,198.4	34,819.9	36,258.8	38,378.1
Construction Financing	1,371.7	877.9	754.5	753.3	2,751.9	680.4
Other	4,800.4	2,844.1	6,878.2	6,895.9	7,105.4	7,553.2
<b>Total</b>	<b>7,417,543.8</b>	<b>8,424,110.7</b>	<b>9,291,309.2</b>	<b>8,937,702.7</b>	<b>9,173,538.1</b>	<b>9,234,794.9</b>

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](http://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	Dec-25	Jan-26	Feb-26	Mar-26
<b>A. Agriculture, forestry, and fishing</b>	<b>49,720.2</b>	<b>67,377.9</b>	<b>95,301.9</b>	<b>95,629.1</b>	<b>95,054.6</b>	<b>98,951.5</b>
Trade finance	30.2	179.1	192.3	165.5	159.6	173.8
Working capital	19,308.7	27,613.2	38,725.6	38,209.5	37,221.4	38,876.7
Fixed investment	18,682.3	22,203.4	34,566.5	34,890.1	35,274.1	37,118.1
Construction Financing	9.8	9.9	9.1	8.7	8.7	8.7
Other	11,689.2	17,372.3	21,808.4	22,355.3	22,390.7	22,774.3
<b>B. Mining and quarrying</b>	<b>1,291.5</b>	<b>1,970.3</b>	<b>2,200.2</b>	<b>2,116.1</b>	<b>2,144.7</b>	<b>2,110.7</b>
Trade finance	70.1	112.0	5.0	14.3	20.2	22.6
Working capital	685.5	1,026.2	1,003.2	955.4	936.3	907.3
Fixed investment	535.8	820.8	1,178.5	1,133.8	1,176.6	1,170.0
Construction Financing	-	0.4	-	-	-	-
Other	-	11.0	13.5	12.6	11.6	10.8
<b>C. Manufacturing</b>	<b>203,147.9</b>	<b>254,657.6</b>	<b>316,855.3</b>	<b>314,785.3</b>	<b>304,578.6</b>	<b>309,080.6</b>
Trade finance	21,504.3	24,305.7	29,442.5	33,008.7	29,152.0	29,463.7
Working capital	138,727.3	171,785.9	215,135.7	205,259.7	198,366.8	200,974.0
Fixed investment	36,905.9	47,609.9	58,047.5	61,333.4	61,814.1	62,951.5
Construction Financing	186.5	899.3	59.7	57.2	77.2	55.3
Other	5,823.9	10,056.8	14,169.9	15,126.3	15,168.5	15,636.0
<b>D. Electricity, gas, steam and air conditioning supply</b>	<b>3,159.2</b>	<b>2,675.3</b>	<b>3,488.8</b>	<b>3,259.8</b>	<b>3,168.6</b>	<b>3,273.2</b>
Trade finance	229.7	289.3	9.3	9.3	8.1	7.1
Working capital	2,491.3	1,799.1	1,876.2	1,706.3	1,666.6	1,715.7
Fixed investment	425.2	568.3	1,590.2	1,525.8	1,481.2	1,538.0
Construction Financing	-	-	-	-	-	-
Other	13.1	18.5	13.2	18.5	12.6	12.4
<b>E. Water supply; sewerage, waste management and remediation activities</b>	<b>168.6</b>	<b>393.7</b>	<b>861.9</b>	<b>803.9</b>	<b>803.9</b>	<b>870.1</b>
Trade finance	-	-	-	-	-	-
Working capital	25.4	66.1	72.0	45.3	53.7	77.3
Fixed investment	125.1	259.0	707.4	679.0	670.8	713.4
Construction Financing	-	-	-	-	-	-
Other	18.1	68.5	82.5	79.5	79.5	79.4
<b>F. Construction</b>	<b>15,446.9</b>	<b>20,447.6</b>	<b>21,827.2</b>	<b>20,776.8</b>	<b>20,657.1</b>	<b>21,449.2</b>
Trade finance	87.9	42.0	59.4	14.3	32.6	15.8
Working capital	4,757.8	7,844.7	7,309.9	6,538.2	7,460.2	7,052.5
Fixed investment	4,765.0	5,671.0	7,318.8	7,608.7	8,392.1	7,896.4
Construction Financing	5,559.8	6,472.6	6,568.8	6,027.4	4,168.8	5,882.4
Other	276.3	417.4	570.3	588.2	603.5	602.1
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	<b>199,121.9</b>	<b>261,039.2</b>	<b>325,789.5</b>	<b>306,424.9</b>	<b>309,208.4</b>	<b>332,744.0</b>
Trade finance	5,238.4	5,937.9	5,212.6	4,993.0	5,109.0	5,339.6
Working capital	124,250.3	145,495.6	178,010.3	157,953.9	157,175.3	171,425.9
Fixed investment	50,090.3	73,700.2	101,078.2	101,774.7	104,629.5	112,405.4
Construction Financing	227.6	186.5	198.5	144.7	165.6	175.6
Other	19,315.3	35,718.9	41,290.0	41,558.7	42,129.1	43,397.3
<b>H. Transportation and storage</b>	<b>28,488.1</b>	<b>43,976.0</b>	<b>56,186.5</b>	<b>60,049.4</b>	<b>63,768.5</b>	<b>68,670.1</b>
Trade finance	-	-	-	40.0	40.0	40.1
Working capital	2,031.5	2,367.6	2,519.2	2,450.4	2,848.6	2,598.1
Fixed investment	19,536.0	26,642.7	32,332.0	34,887.0	35,246.5	37,288.5
Construction Financing	160.7	145.9	92.5	87.9	84.3	85.1
Other	6,760.0	14,819.7	21,242.7	22,584.1	25,549.1	28,658.3
<b>I. Accommodation and food service activities</b>	<b>5,192.5</b>	<b>7,109.1</b>	<b>10,714.0</b>	<b>10,768.7</b>	<b>10,382.3</b>	<b>10,461.9</b>
Trade finance	27.5	102.3	1,226.4	1,183.3	703.3	1,128.6
Working capital	1,599.9	1,388.5	2,706.0	2,682.8	2,679.2	2,653.9
Fixed investment	1,849.2	3,333.2	5,033.9	5,153.0	5,273.2	4,943.1
Construction Financing	733.5	1,247.8	1,009.0	1,003.8	989.4	988.2
Other	982.4	1,037.4	738.7	745.8	737.2	748.1

### 3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Dec-25	Jan-26	Feb-26	Mar-26
<b>J. Information and communication</b>	<b>4,879.1</b>	<b>6,701.5</b>	<b>11,167.7</b>	<b>10,537.0</b>	<b>10,240.7</b>	<b>10,512.4</b>
Trade finance	91.0	114.3	70.0	130.2	130.2	144.4
Working capital	1,748.7	3,222.7	5,242.0	4,550.5	4,229.6	4,504.6
Fixed investment	2,788.4	2,902.9	4,827.1	4,781.7	4,835.9	4,822.1
Construction Financing	132.5	111.9	101.5	99.8	98.1	96.3
Other	118.5	349.7	927.0	974.7	946.9	945.0
<b>K. Real estate activities</b>	<b>2,420.3</b>	<b>2,893.7</b>	<b>3,408.5</b>	<b>3,375.8</b>	<b>3,294.4</b>	<b>3,507.4</b>
Trade finance	-	-	-	-	-	-
Working capital	422.0	745.2	681.3	605.6	541.8	552.1
Fixed investment	1,390.4	1,801.3	2,459.7	2,523.1	2,525.2	2,733.2
Construction Financing	580.0	326.3	243.8	224.6	214.1	209.6
Other	27.9	20.8	23.7	22.4	13.3	12.5
<b>L. Professional, scientific and technical activities</b>	<b>18,415.8</b>	<b>14,741.4</b>	<b>15,859.9</b>	<b>18,256.7</b>	<b>18,998.8</b>	<b>19,316.8</b>
Trade finance	1,607.8	735.9	245.5	392.5	371.6	411.1
Working capital	8,231.8	10,682.8	8,962.7	9,910.9	10,296.8	10,422.1
Fixed investment	8,106.2	3,177.1	6,508.6	7,832.7	8,212.2	8,381.2
Construction Financing	5.3	19.9	-	-	-	-
Other	464.7	125.7	143.1	120.6	118.2	102.3
<b>M. Administrative and support service activities</b>	<b>8,151.2</b>	<b>11,390.8</b>	<b>12,685.3</b>	<b>12,833.5</b>	<b>12,193.5</b>	<b>13,562.1</b>
Trade finance	394.3	263.2	376.1	638.0	640.4	628.5
Working capital	4,619.3	6,232.3	6,194.1	5,886.5	5,123.5	6,334.9
Fixed investment	2,820.6	4,537.7	5,717.1	5,863.4	5,980.7	6,148.9
Construction Financing	-	-	-	-	-	-
Other	317.0	357.6	398.0	445.5	448.9	449.8
<b>N. Education</b>	<b>3,799.8</b>	<b>5,217.0</b>	<b>5,905.5</b>	<b>5,269.0</b>	<b>5,465.6</b>	<b>5,613.3</b>
Trade finance	6.7	-	-	-	-	-
Working capital	1,361.6	1,977.9	1,790.8	1,408.7	1,454.1	1,532.4
Fixed investment	1,803.2	2,514.5	3,460.2	3,201.2	3,283.9	3,349.0
Construction Financing	272.3	228.7	47.8	34.5	34.0	33.6
Other	356.0	495.8	606.8	624.5	693.6	698.3
<b>O. Human health and social work activities</b>	<b>2,554.6</b>	<b>3,384.2</b>	<b>4,504.9</b>	<b>4,311.5</b>	<b>4,249.4</b>	<b>4,357.2</b>
Trade finance	-	-	-	-	-	-
Working capital	891.3	1,160.5	1,382.9	1,230.2	1,157.9	1,208.4
Fixed investment	1,470.8	1,803.4	2,701.1	2,604.0	2,644.4	2,695.8
Construction Financing	81.1	183.9	33.3	102.9	78.1	76.2
Other	111.4	236.4	387.5	374.5	368.9	376.7
<b>P. Arts, entertainment, and recreation</b>	<b>367.2</b>	<b>724.7</b>	<b>928.9</b>	<b>955.5</b>	<b>917.3</b>	<b>983.7</b>
Trade finance	100.0	100.0	100.0	100.0	100.0	100.0
Working capital	145.1	211.7	340.0	327.3	311.9	379.2
Fixed investment	102.8	398.4	477.3	517.1	494.6	470.2
Construction Financing	2.1	1.3	0.9	0.9	0.9	0.7
Other	17.2	13.3	10.8	10.3	10.0	33.7
<b>Q. Other service activities</b>	<b>23,790.7</b>	<b>51,600.9</b>	<b>60,242.8</b>	<b>60,687.2</b>	<b>60,773.7</b>	<b>66,141.0</b>
Trade finance	47.9	301.9	192.5	217.6	202.6	255.9
Working capital	7,727.5	29,550.3	32,599.5	31,423.5	30,534.1	34,797.0
Fixed investment	14,722.6	18,975.2	23,178.0	24,640.9	25,661.4	26,452.9
Construction Financing	202.9	52.9	25.3	24.1	33.7	30.4
Other	1,089.9	2,720.6	4,247.5	4,381.0	4,342.0	4,604.8
<b>Total</b>	<b>570,115.5</b>	<b>756,300.9</b>	<b>947,928.8</b>	<b>930,840.1</b>	<b>925,899.9</b>	<b>971,605.1</b>

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, Advancements (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](http://www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf)
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.

### 3.15 Disbursement and Utilization of Advances-Province/Region wise

Billion Rupees

Period	Province/ Region	Disbursements	%	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursemen t
				Amount	% of Regional Disburseme	Amount	% of Regional Disburseme		Amount	%	
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-Baltistan	6.0	0.0	5.8	97.9	0.1	2.1	3.1	9.0	0.1	150.6
	AJK	12.3	0.1	12.2	99.5	0.1	0.5	1.5	13.8	0.1	112.0
<b>Total</b>		<b>14,795.2</b>	<b>100.0</b>	<b>13,664.5</b>	<b>92.4</b>	<b>1,130.7</b>	<b>7.6</b>	<b>1,130.7</b>	<b>14,795.2</b>	<b>100.0</b>	
Jul-Sep-2025 <sup>P</sup>	Punjab	5,084.2	37.8	4,949.1	97.3	135.1	2.7	439.6	5,388.7	40.0	106.0
	Sindh	6,878.8	51.1	6,502.0	94.5	376.8	5.5	117.2	6,619.2	49.2	96.2
	KPK	90.3	0.7	86.7	96.1	3.6	4.0	515.3	602.0	4.5	666.7
	Balochistan	14.9	0.1	12.2	81.5	2.8	18.5	4.6	16.7	0.1	112.2
	Islamabad	1,375.9	10.2	781.7	56.8	594.2	43.2	34.2	815.9	6.1	59.3
	Gilgit-Baltistan	6.4	0.1	6.3	98.2	0.1	1.8	1.0	7.2	0.1	113.2
	AJK	11.8	0.1	11.7	99.8	0.0	0.2	0.8	12.5	0.1	106.6
<b>Total</b>		<b>13,462.2</b>	<b>100.0</b>	<b>12,349.7</b>	<b>91.7</b>	<b>1,112.5</b>	<b>8.3</b>	<b>1,112.5</b>	<b>13,462.2</b>	<b>100.0</b>	<b>-</b>
Oct-Dec-2025 <sup>P</sup>	Punjab	6,863.9	36.0	6,728.0	98.0	135.9	2.0	258.0	6,986.0	36.7	101.8
	Sindh	9,714.3	51.0	9,407.7	96.8	306.6	3.2	146.1	9,553.7	50.1	98.4
	KPK	1,027.9	5.4	1,026.0	99.8	1.8	0.2	109.9	1,135.9	6.0	110.5
	Balochistan	27.4	0.1	26.7	97.3	0.7	2.7	11.5	38.2	0.2	139.4
	Islamabad	1,399.8	7.4	1,138.7	81.4	261.1	18.7	178.2	1,316.9	6.9	94.1
	Gilgit-Baltistan	7.7	0.0	7.5	97.7	0.2	2.3	0.3	7.8	0.0	101.6
	AJK	14.3	0.1	14.3	99.7	0.0	0.3	2.4	16.7	0.1	116.5
<b>Total</b>		<b>19,055.3</b>	<b>100.0</b>	<b>18,348.9</b>	<b>96.3</b>	<b>706.4</b>	<b>3.7</b>	<b>706.4</b>	<b>19,055.3</b>	<b>100.0</b>	<b>-</b>

Source: Statistics and Data Services Department, SBP

Notes:

- 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."
- Place of Disbursements" refers to the place from where the funds are being issued by scheduled banks to the borrowers.
- Place of Utilization" refers to the place where the funds are being utilized by borrower.
- This Data is being published on quarterly basis w.e.f. March 2023.
- Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBS). It has resulted a sort of structural break in data

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

Billion Rupees

Place of disbursement	Place of Utilization	Apr-Jun-25		Jul-Sep-25		Oct-Dec-25 <sup>4</sup>	
		Amount	(%)	Amount	(%)	Amount	(%)
<b>Punjab</b>	Punjab	5,491.8	96.5	4,949.1	97.3	6,343.7	92.6
	Sindh	154.2	2.7	101.3	2.0	239.8	3.5
	KPK	6.7	0.1	5.8	0.1	44.7	0.7
	Balochistan	1.0	0.0	1.3	0.0	7.9	0.1
	Islamabad	30.5	0.5	25.2	0.5	213.6	3.1
	Gilgit-Baltistan	2.9	0.1	0.9	0.0	0.2	-
	AJK	1.3	0.0	0.6	0.0	0.7	0.0
<b>Punjab Total</b>		<b>5,688.5</b>	<b>100.0</b>	<b>5,084.2</b>	<b>100.0</b>	<b>6,850.6</b>	<b>100.0</b>
<b>Sindh</b>	Punjab	139.7	2.0	337.9	4.9	281.3	2.7
	Sindh	6,703.0	97.4	6,502.0	94.5	9,811.2	94.4
	KPK	23.8	0.4	30.0	0.4	187.0	1.8
	Balochistan	7.0	0.1	3.1	0.0	65.3	0.6
	Islamabad	5.1	0.1	5.7	0.1	49.3	0.5
	Gilgit-Baltistan	0.0	-	0.0	-	1.5	0.0
	AJK	0.2	-	0.2	-	1.8	0.0
<b>Sindh Total</b>		<b>6,878.7</b>	<b>100.0</b>	<b>6,878.8</b>	<b>100.0</b>	<b>10,397.3</b>	<b>100.0</b>
<b>KPK</b>	Punjab	0.1	0.1	0.2	0.2	0.1	0.2
	Sindh	0.3	0.2	0.2	0.2	0.2	0.2
	KPK	115.6	96.8	86.7	96.1	74.9	96.0
	Balochistan	0.0	0.0	0.0	0.0	0.0	0.0
	Islamabad	3.3	2.8	3.2	3.5	2.8	3.5
	Gilgit-Baltistan	0.1	0.1	0.0	0.0	-	-
	AJK	0.0	0.0	-	-	0.0	0.0
<b>KPK Total</b>		<b>119.4</b>	<b>100.0</b>	<b>90.3</b>	<b>100.0</b>	<b>78.0</b>	<b>100.0</b>
<b>Balochistan</b>	Punjab	0.0	0.4	0.0	0.2	-	0.0
	Sindh	0.1	0.7	2.7	18.3	0.3	2.3
	KPK	0.0	0.0	-	0.0	-	-
	Balochistan	10.3	98.8	12.2	81.5	11.9	97.7
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	0.0	0.0	-	-	-	-
	AJK	0.0	-	-	-	-	-
<b>Balochistan Total</b>		<b>10.4</b>	<b>100.0</b>	<b>14.9</b>	<b>100.0</b>	<b>12.2</b>	<b>100.0</b>
<b>Islamabad</b>	Punjab	105.9	5.1	101.5	7.4	136.0	6.4
	Sindh	15.7	0.8	13.0	0.9	12.4	0.6
	KPK	632.2	30.4	479.5	34.9	129.8	6.1
	Balochistan	0.3	0.0	0.2	0.0	0.2	0.0
	Islamabad	1,325.8	63.7	781.7	56.8	1,861.9	87.0
	Gilgit-Baltistan	0.1	-	0.0	-	-	-
	AJK	0.0	-	0.0	-	0.0	-
<b>Islamabad Total</b>		<b>2,079.9</b>	<b>100.0</b>	<b>1,375.9</b>	<b>100.0</b>	<b>2,140.3</b>	<b>100.0</b>
<b>Gilgit-Baltistan</b>	Punjab	0.0	0.4	-	0.1	-	0.1
	Sindh	0.0	0.1	-	0.0	-	0.0
	KPK	0.0	0.3	0.0	0.3	0.0	0.2
	Balochistan	-	-	-	-	-	-
	Islamabad	0.1	1.3	0.1	1.5	0.0	0.8
	Gilgit-Baltistan	5.8	97.9	6.3	98.2	5.2	98.9
	AJK	0.0	0.0	-	0.0	-	-
<b>Gilgit-Baltistan Total</b>		<b>6.0</b>	<b>100.0</b>	<b>6.4</b>	<b>100.0</b>	<b>5.2</b>	<b>100.0</b>
<b>AJK</b>	Punjab	0.0	0.1	0.0	0.1	0.0	0.1
	Sindh	0.0	0.0	-	0.0	-	0.0
	KPK	0.0	0.0	-	0.0	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.0	0.1	0.0	0.1	-	0.0
	Gilgit-Baltistan	0.0	0.3	-	-	-	-
	AJK	12.2	99.5	11.7	99.8	11.0	99.9
<b>AJK Total</b>		<b>12.3</b>	<b>100.0</b>	<b>11.8</b>	<b>100.0</b>	<b>11.0</b>	<b>100.0</b>
<b>Grand Total</b>		<b>14,795.2</b>		<b>13,462.2</b>		<b>19,494.6</b>	

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	Apr-Jun-25		Jul-Sep-25		Oct-Dec-25 <sup>1</sup>	
		Amount	(%)	Amount	(%)	Amount	(%)
<b>Punjab</b>	<b>Punjab</b>	<b>5,491.8</b>	<b>95.7</b>	<b>4,949.1</b>	<b>91.8</b>	<b>6,343.7</b>	<b>93.8</b>
	Sindh	139.7	2.4	337.9	6.3	281.3	4.2
	KPK	0.1	-	0.2	-	0.1	-
	Balochistan	0.0	-	0.0	-	-	-
	Islamabad	105.9	1.8	101.5	1.9	136.0	2.0
	Gilgit-Baltistan	0.0	-	-	-	-	-
	AJK	0.0	-	0.0	-	0.0	-
<b>Punjab Total</b>		<b>5,737.6</b>	<b>100.0</b>	<b>5,388.7</b>	<b>100.0</b>	<b>6,761.1</b>	<b>100.0</b>
<b>Sindh</b>	<b>Punjab</b>	154.2	2.2	101.3	1.5	239.8	2.4
	<b>Sindh</b>	6,703.0	97.5	6,502.0	98.2	9,811.2	97.5
	KPK	0.3	-	0.2	-	0.2	-
	Balochistan	0.1	-	2.7	0.0	0.3	-
	Islamabad	15.7	0.2	13.0	0.2	12.4	0.1
	Gilgit-Baltistan	0.0	-	-	-	-	-
	AJK	0.0	-	-	-	-	-
<b>Sindh Total</b>		<b>6,873.2</b>	<b>100.0</b>	<b>6,619.2</b>	<b>100.0</b>	<b>10,063.9</b>	<b>100.0</b>
<b>KPK</b>	<b>Punjab</b>	6.7	0.9	5.8	1.0	44.7	10.2
	<b>Sindh</b>	23.8	3.1	30.0	5.0	187.0	42.9
	<b>KPK</b>	115.6	14.9	86.7	14.4	74.9	17.2
	Balochistan	0.0	-	-	-	-	-
	Islamabad	632.2	81.2	479.5	79.6	129.8	29.7
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.0	-	-	-	-	-
<b>KPK Total</b>		<b>778.4</b>	<b>100.0</b>	<b>602.0</b>	<b>100.0</b>	<b>436.4</b>	<b>100.0</b>
<b>Balochistan</b>	<b>Punjab</b>	1.0	5.2	1.3	7.8	7.9	9.2
	<b>Sindh</b>	7.0	37.9	3.1	18.5	65.3	76.5
	<b>KPK</b>	0.0	0.1	0.0	0.1	0.0	0.0
	<b>Balochistan</b>	10.3	55.5	12.2	72.7	11.9	14.0
	Islamabad	0.3	1.4	0.2	1.0	0.2	0.3
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
<b>Balochistan Total</b>		<b>18.5</b>	<b>100.0</b>	<b>16.7</b>	<b>100.0</b>	<b>85.3</b>	<b>100.0</b>
<b>Islamabad</b>	<b>Punjab</b>	30.5	2.2	25.2	3.1	213.6	10.0
	<b>Sindh</b>	5.1	0.4	5.7	0.7	49.3	2.3
	<b>KPK</b>	3.3	0.2	3.2	0.4	2.8	0.1
	<b>Balochistan</b>	-	-	-	-	-	-
	<b>Islamabad</b>	1,325.8	97.1	781.7	95.8	1,861.9	87.5
	Gilgit-Baltistan	0.1	0.0	0.1	0.0	0.0	-
	AJK	0.0	-	0.0	-	-	-
<b>Islamabad Total</b>		<b>1,364.8</b>	<b>100.0</b>	<b>815.9</b>	<b>100.0</b>	<b>2,127.6</b>	<b>100.0</b>
<b>Gilgit Baltistan</b>	<b>Punjab</b>	2.9	32.6	0.9	12.3	0.2	2.5
	<b>Sindh</b>	0.0	0.3	0.0	0.3	1.5	21.7
	<b>KPK</b>	0.1	0.7	0.0	0.3	-	0.0
	<b>Balochistan</b>	0.0	0.0	-	-	-	-
	<b>Islamabad</b>	0.1	0.9	0.0	0.4	-	0.1
	<b>Gilgit-Baltistan</b>	5.8	65.0	6.3	86.8	5.2	75.8
	AJK	0.0	0.5	-	0.0	-	-
<b>Gilgit-Baltistan Total</b>		<b>9.0</b>	<b>100.0</b>	<b>7.2</b>	<b>100.0</b>	<b>6.8</b>	<b>100.0</b>
<b>AJK</b>	<b>Punjab</b>	1.3	9.5	0.6	4.8	0.7	5.4
	<b>Sindh</b>	0.2	1.3	0.2	1.2	1.8	13.2
	<b>KPK</b>	0.0	0.1	-	0.0	0.0	0.1
	<b>Balochistan</b>	0.0	-	-	-	-	-
	<b>Islamabad</b>	0.0	0.3	0.0	0.3	0.0	0.1
	<b>Gilgit-Baltistan</b>	0.0	-	-	-	-	-
	AJK	12.2	88.8	11.7	93.7	11.0	81.2
<b>AJK Total</b>		<b>13.8</b>	<b>100.0</b>	<b>12.5</b>	<b>100.0</b>	<b>13.5</b>	<b>100.0</b>
<b>Grand Total</b>		<b>14,795.2</b>	<b>-</b>	<b>13,462.2</b>	<b>-</b>	<b>19,494.6</b>	<b>-</b>

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

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

Billion Rupees

Provinces/ Regions	Borrower	Jun-25			Sep-25			Dec-25 <sup>P</sup>		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign Constituents	-	0.0	0.0	-	-	-	-	-	-
	Government	0.1	644.8	644.9	0.2	624.9	625.1	0.1	634.0	634.1
	Non-Financial Public Sector Enterprises	-	2,389.1	2,389.1	-	2,370.0	2,370.0	-	2,882.0	2,882.0
	NBFCs & Financial Auxiliaries	0.0	718.7	718.7	-	654.9	654.9	-	595.2	595.2
	Private Sector (Business)	436.7	7,698.7	8,135.4	435.7	7,697.0	8,132.7	517.7	8,527.3	9,045.0
	Trust Funds & Non Profit Organizations	0.6	8.7	9.3	0.6	7.3	7.8	0.5	7.8	8.3
	Personal/Individuals	107.4	1,111.8	1,219.2	110.8	1,196.8	1,307.6	123.5	1,246.7	1,370.2
	Others	0.3	1.4	1.7	0.3	1.1	1.4	0.3	1.6	1.8
	<b>Total</b>	<b>545.1</b>	<b>12,573.1</b>	<b>13,118.2</b>	<b>547.4</b>	<b>12,552.0</b>	<b>13,099.4</b>	<b>642.1</b>	<b>13,894.4</b>	<b>14,536.5</b>
<b>Punjab</b>	Foreign Constituents	-	0.0	0.0	-	-	-	-	-	-
	Government	-	27.0	27.0	-	25.7	25.7	-	33.3	33.3
	Non-Financial Public Sector Enterprises	-	776.9	776.9	-	782.8	782.8	-	837.3	837.3
	NBFCs & Financial Auxiliaries	-	38.0	38.0	-	37.1	37.1	-	37.9	37.9
	Private Sector (Business)	351.9	3,380.8	3,732.7	347.9	3,329.3	3,677.2	393.9	3,839.5	4,233.3
	Trust Funds & Non Profit Organizations	0.6	2.5	3.0	0.6	1.8	2.3	0.5	2.4	3.0
	Personal/Individuals	30.7	344.3	375.0	32.9	370.6	403.5	31.9	396.1	428.0
	Others	0.3	0.8	1.1	0.3	0.8	1.0	0.3	1.2	1.5
	<b>Total</b>	<b>383.4</b>	<b>4,570.2</b>	<b>4,953.7</b>	<b>381.6</b>	<b>4,548.0</b>	<b>4,929.6</b>	<b>426.6</b>	<b>5,147.8</b>	<b>5,574.3</b>
<b>Sindh</b>	Foreign Constituents	-	0.0	0.0	-	-	-	-	-	-
	Government	0.1	228.4	228.5	0.2	223.5	223.7	0.1	218.4	218.5
	Non-Financial Public Sector Enterprises	-	1,311.0	1,311.0	-	1,329.1	1,329.1	-	1,586.0	1,586.0
	NBFCs & Financial Auxiliaries	0.0	659.1	659.1	-	594.1	594.1	-	512.3	512.3
	Private Sector (Business)	40.8	3,397.1	3,437.9	40.3	3,460.7	3,501.0	53.2	3,699.6	3,752.8
	Trust Funds & Non Profit Organizations	-	2.4	2.4	-	1.9	1.9	-	1.9	1.9
	Personal/Individuals	10.2	680.7	690.9	10.4	737.3	747.7	9.0	755.0	764.1
	Others	-	0.6	0.6	-	0.3	0.3	-	0.3	0.3
	<b>Total</b>	<b>51.0</b>	<b>6,279.3</b>	<b>6,330.3</b>	<b>50.9</b>	<b>6,346.9</b>	<b>6,397.8</b>	<b>62.3</b>	<b>6,773.6</b>	<b>6,835.9</b>
<b>Khyber Pakhtunkhwa</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.1	0.1	-	0.1	0.1	-	0.1	0.1
	Non-Financial Public Sector Enterprises	-	44.2	44.2	-	16.3	16.3	-	3.9	3.9
	NBFCs & Financial Auxiliaries	-	0.1	0.1	-	0.1	0.1	-	0.1	0.1
	Private Sector (Business)	35.3	93.9	129.1	38.4	103.6	142.0	41.8	109.1	150.9
	Trust Funds & Non Profit Organizations	-	0.0	0.0	-	-	-	-	-	-
	Personal/Individuals	61.5	42.6	104.1	62.3	43.4	105.6	76.6	46.5	123.1
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>96.8</b>	<b>180.7</b>	<b>277.5</b>	<b>100.6</b>	<b>163.4</b>	<b>264.0</b>	<b>118.3</b>	<b>159.6</b>	<b>277.9</b>
<b>Balochistan</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	46.4	46.4
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.5	5.8	9.3	3.6	6.0	9.6	22.8	8.4	31.3
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	0.1	0.1
	Personal/Individuals	1.9	4.2	6.1	2.0	4.1	6.1	2.0	4.0	6.0
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>5.4</b>	<b>10.0</b>	<b>15.4</b>	<b>5.6</b>	<b>10.1</b>	<b>15.7</b>	<b>24.8</b>	<b>58.9</b>	<b>83.7</b>
<b>Islamabad</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	389.4	389.4	-	375.6	375.6	-	382.2	382.2
	Non-Financial Public Sector Enterprises	-	257.1	257.1	-	241.8	241.8	-	408.3	408.3
	NBFCs & Financial Auxiliaries	-	21.5	21.5	-	23.7	23.7	-	44.9	44.9
	Private Sector (Business)	0.4	783.7	784.1	0.4	765.4	765.8	0.3	838.2	838.5
	Trust Funds & Non Profit Organizations	-	3.8	3.8	-	3.6	3.6	-	3.4	3.4
	Personal/Individuals	0.2	34.6	34.9	0.3	36.1	36.3	0.3	37.8	38.1
	Others	-	0.0	0.0	-	-	-	-	-	-
	<b>Total</b>	<b>0.6</b>	<b>1,490.2</b>	<b>1,490.8</b>	<b>0.6</b>	<b>1,446.2</b>	<b>1,446.8</b>	<b>0.5</b>	<b>1,714.9</b>	<b>1,715.4</b>

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

Billion Rupees

Provinces/ Regions	Borrower	Jun-25			Sep-25			Dec-25 <sup>P</sup>		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.6	2.3	5.9	3.8	2.5	6.2	4.15	2.78	6.93
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.8	1.4	2.2	0.8	1.5	2.2	0.78	1.63	2.41
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>4.4</b>	<b>3.7</b>	<b>8.1</b>	<b>4.5</b>	<b>3.9</b>	<b>8.4</b>	<b>4.9</b>	<b>4.4</b>	<b>9.34</b>
<b>AJK</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.3	35.1	36.4	1.4	29.6	31.0	1.58	29.69	31.3
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	2.1	3.9	6.0	2.3	3.9	6.2	2.99	5.58	8.57
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>3.4</b>	<b>38.9</b>	<b>42.4</b>	<b>3.6</b>	<b>33.5</b>	<b>37.1</b>	<b>4.6</b>	<b>35.3</b>	<b>39.8</b>

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

Amount in Million Rupees

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
<b>FY25</b>									
<b>Jul-Sep</b>									
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
<b>All Pakistan</b>	<b>191,461</b>	<b>110,358.8</b>	<b>274,060.5</b>	<b>22,200</b>	<b>35,336.4</b>	<b>83,738.5</b>	<b>4,216</b>	<b>133,272.3</b>	<b>102,133.3</b>
<b>Jul-Dec</b>									
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
<b>All Pakistan</b>	<b>847,552</b>	<b>272,283.8</b>	<b>318,756.3</b>	<b>38,173</b>	<b>81,692.0</b>	<b>87,915.5</b>	<b>7,341</b>	<b>354,440.8</b>	<b>146,334.8</b>
<b>Jul-Mar</b>									
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
<b>All Pakistan</b>	<b>1,043,697</b>	<b>391,718.4</b>	<b>308,851.0</b>	<b>49,612</b>	<b>120,775.1</b>	<b>85,411.2</b>	<b>9,533</b>	<b>519,124.8</b>	<b>142,751.7</b>
<b>Jul-Jun</b>									
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
<b>All Pakistan</b>	<b>1,616,152</b>	<b>557,439.8</b>	<b>329,023.9</b>	<b>62,914</b>	<b>162,054.2</b>	<b>93,239.9</b>	<b>12,555</b>	<b>724,352.7</b>	<b>135,065.2</b>
<b>FY26</b>									
<b>Jul-Sep</b>									
Punjab	26,210	37,040.5	63,284.9	3,549	7,157.9	17,154.4	739	13,666.8	24,294.3
Sindh	304,261	119,933.7	279,144.7	18,181	45,622.3	80,391.3	3,520	94,281.2	103,304.3
Khyber Pakhtunkhwa	4,392	2,852.8	9,496.5	951	1,207.4	3,246.3	220	1,381.5	4,186.5
Balochistan	1,162	1,159.6	5,495.6	63	141.4	535.9	65	267.7	437.0
Azad Jammu Kashmir	695	510.2	1,218.8	2	-	45.3	26	1,860.2	731.6
Gilgit Baltistan	358	345.9	1,698.5	1	1.5	40.1	15	60.2	92.9
<b>All Pakistan</b>	<b>337,078</b>	<b>161,842.7</b>	<b>360,339.0</b>	<b>22,747</b>	<b>54,130.4</b>	<b>101,413.2</b>	<b>4,585</b>	<b>111,517.6</b>	<b>133,046.5</b>

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

Amount in Million Rupees

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
<b>FY25</b>									
<b>Jul-Sep</b>									
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
<b>All Pakistan</b>	<b>242,760</b>	<b>69,564.7</b>	<b>268,923.5</b>	<b>14,977</b>	<b>169,225.2</b>	<b>132,900.9</b>	<b>475,614</b>	<b>517,757.4</b>	<b>861,756.7</b>
<b>Jul-Dec</b>									
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	1,468	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
<b>All Pakistan</b>	<b>524,506</b>	<b>153,130.9</b>	<b>282,872.2</b>	<b>27,959</b>	<b>405,152.1</b>	<b>126,426.9</b>	<b>1,445,531</b>	<b>1,266,699.6</b>	<b>962,305.7</b>
<b>Jul-Mar</b>									
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	1,775	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
<b>All Pakistan</b>	<b>747,980</b>	<b>217,390.1</b>	<b>291,270.2</b>	<b>37,057</b>	<b>631,413.8</b>	<b>123,155.6</b>	<b>1,887,879</b>	<b>1,880,422.2</b>	<b>951,439.8</b>
<b>Jul-Jun</b>									
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	2,241	128,652.3	22,936.7	296,854	453,358.7	178,208.1
Khyber Pakhtunkhwa	39,181	17,309.4	14,522.5	1,332	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
<b>All Pakistan</b>	<b>987,025</b>	<b>297,315.7</b>	<b>299,723.1</b>	<b>49,937</b>	<b>836,101.0</b>	<b>138,260.5</b>	<b>2,728,583</b>	<b>2,577,263.3</b>	<b>995,312.5</b>
<b>FY26</b>									
<b>Jul-Sep</b>									
Punjab	25,163	11,687.6	47,980.6	652	39,408.8	31,788.4	56,313	108,961.6	184,502.5
Sindh	153,734	58,147.2	232,394.9	14,300	181,310.2	116,633.1	493,996	499,294.5	811,868.3
Khyber Pakhtunkhwa	8,723	4,532.7	14,637.6	554	1,127.9	2,505.6	14,840	11,102.2	34,072.5
Balochistan	96	63.7	406.1	96	571.4	436.1	1,482	2,203.8	7,310.7
Azad Jammu Kashmir	3,436	1,144.7	3,048.3	67	147.9	253.8	4,226	3,663.1	5,297.7
Gilgit Baltistan	2,573	693.9	2,589.5	239	237.2	1,428.0	3,186	1,338.7	5,848.9
<b>All Pakistan</b>	<b>193,725</b>	<b>76,269.7</b>	<b>301,057.0</b>	<b>15,908</b>	<b>222,803.4</b>	<b>153,044.8</b>	<b>574,043</b>	<b>626,563.8</b>	<b>1,048,900.6</b>

Source: Agriculture Credit & Financial Inclusion Department

### 3.20 Agricultural Loans Disbursed by Holdings and Sectors All Banks Jul-Sep FY26

Million Rupees

<b>Farm (Crop) Sector</b>								
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
<b>Production Loans</b>	<b>333,293</b>	<b>155,732.7</b>	<b>20,930</b>	<b>49,762.4</b>	<b>3,877</b>	<b>78,531.9</b>	<b>358,100</b>	<b>284,027.1</b>
All Crops Loan (Excluding Veg & Fruits)	328,672	91,862.4	19,269	41,664.9	2,775	21,819.2	350,716	155,346.4
Vegetables	514	575.2	545	1,162.8	115	789.3	1,174	2,527.2
Fruits/Orchards	594	1,462.2	842	2,160.5	375	5,471.4	1,811	9,094.2
Flowers/Ornamental Plants	-	-	1	2.1	1	7.6	2	9.7
Others	3,513	61,832.9	273	4,772.2	611	50,444.5	4,397	117,049.6
<b>Development Loans</b>	<b>2,346</b>	<b>4,573.3</b>	<b>1,170</b>	<b>3,393.6</b>	<b>515</b>	<b>23,287.9</b>	<b>4,031</b>	<b>31,254.7</b>
Plough Cattle	-	0.0	-	-	-	-	-	0.0
Tube wells	301	456.8	276	562.6	28	71.8	605	1,091.1
Sprinkle & Trickle Irrigation	-	-	-	-	-	-	-	-
Tractors	1,048	2,416.1	489	1,278.7	88	390.9	1,625	4,085.7
Orchards	228	200.6	161	382.4	22	258.7	411	841.8
Farm Transportation	62	186.8	146	545.3	44	260.8	252	992.9
Godown/Silos	127	80.9	16	37.1	55	3,363.5	198	3,481.5
Land Improvement	132	185.0	-	-	-	-	132	185.0
Farm Machinery	133	359.5	41	402.0	90	977.0	264	1,738.5
High Quality Seed Processing Units	-	-	-	-	70	10,366.6	70	10,366.6
Green House/ Tunnel Farming	-	7.2	-	-	-	-	-	7.2
Cold Storage	12	119.5	6	86.3	41	363.2	59	569.0
Others NGOs	303	560.7	35	99.2	77	7,235.5	415	7,895.4
<b>Corporate Farming</b>	<b>2,346</b>	<b>4,573.3</b>	<b>1,170</b>	<b>3,393.6</b>	<b>515</b>	<b>515.0</b>	<b>2,274</b>	<b>12,208.7</b>
Production Loans	1,433	1,494.0	647	974.5	192	9,666.2	2,272	12,134.6
Development Loans	1	42.5	-	-	1	31.7	2	74.1
<b>Total</b>	<b>337,985</b>	<b>164,879.2</b>	<b>23,270</b>	<b>56,549.5</b>	<b>4,907</b>	<b>102,334.8</b>	<b>364,405</b>	<b>327,490.5</b>

<b>Non- Farm (Non-Crop) Sector</b>							(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	
<b>Total</b>	<b>987,025</b>	<b>297,315.7</b>	<b>49,937</b>	<b>836,101.0</b>	<b>1,036,962</b>	<b>1,133,416.7</b>	

Source: Agriculture Credit & Financial Inclusion Department, SBP

### 3.21 Classification of Scheduled Banks' Bills Purchased and Discounted

All Banks

End period: Million Rupees

ECONOMIC GROUPS	2025								
	Jun			Sep			Dec <sup>P</sup>		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	126,040.7	42,623.9	228,904.4	110,403.6	36,887.7	228,968.6	118,540.3	49,703.5	216,771.7
<b>I. GOVERNMENT</b>	-	34.1	-	-	1,024.5	-	-	517.4	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	5,361.5	-	2,967.9	3,359.8	109.7	0.0	1,654.6	-	0.0
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	120,679.1	42,589.8	225,936.5	107,043.8	35,753.5	228,968.5	116,885.6	49,186.1	216,771.7
a. Agriculture, forestry and fishing	9.7	-	447.2	41.3	-	409.8	110.8	51.2	327.3
b. Mining and quarrying	-	1,695.0	539.2	-	-	-	-	125.3	30.9
c. Manufacturing	72,569.8	35,721.0	211,877.0	62,958.3	30,325.0	212,086.4	63,293.9	38,213.9	205,072.5
01 - Manufacture of food products	9,061.1	9,352.7	13,261.9	5,449.2	4,752.1	11,148.1	6,417.3	8,174.2	9,438.5
02 - Manufacture of beverages	3,275.3	465.3	25.5	100.0	465.3	-	100.0	465.3	3.0
03 - Manufacture of textiles	38,049.1	12,756.7	159,565.9	39,219.1	11,125.5	166,695.4	41,976.5	8,953.3	163,587.1
04 - Manufacture of wearing apparel	1,338.9	1,368.2	27,791.1	1,285.2	1,555.1	22,277.5	1,462.8	1,352.2	20,404.6
05 - Manufacture of leather and related products	20.6	1,285.9	3,484.5	17.4	534.2	3,321.2	15.1	1,238.4	3,208.7
06 - Manufacture of paper and paper products	-	304.5	281.7	26.7	271.5	240.4	147.5	281.4	254.6
07 - Manufacture of coke and refined petroleum products	1,631.4	686.2	-	645.3	2,791.1	-	204.3	2,892.6	-
08 - Manufacture of chemicals and chemical products	9,837.3	2,842.5	204.1	12,920.8	2,099.4	1,247.6	9,692.3	6,022.9	226.7
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	70.0	415.0	299.5	85.0	582.6	291.0	270.0	464.1	269.6
10 - Manufacture of rubber and plastics products	268.4	661.4	1,734.2	251.7	687.1	1,893.0	108.9	613.1	1,771.9
11 - Manufacture of other non-metallic mineral products	25.0	137.4	1,221.6	-	176.1	1,230.5	-	370.8	1,259.1
12 - Manufacture of basic metals	431.5	2,933.4	317.2	574.3	3,071.1	322.4	267.4	3,398.7	122.5
13 - Manufacture of fabricated metal products, except machinery and equipment	166.5	293.0	-	361.6	141.0	14.2	384.0	217.7	-
14 - Manufacture of computer, electronic and optical products	70.0	6.3	64.5	45.0	4.2	95.0	45.0	4.2	40.5
15 - Manufacture of electrical equipment	295.4	375.7	92.1	492.6	422.8	109.2	638.7	1,216.3	73.4
16 - Manufacture of machinery and equipment	-	-	327.5	-	-	320.7	0.0	36.7	308.2
17 - Manufacture of motor vehicles, trailers and semi-trailers	269.0	1,603.9	-	349.0	1,397.7	1.1	266.0	1,950.6	270.2
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-
19 - Other manufacturing	7,760.3	232.8	3,205.8	1,135.4	248.3	2,879.2	1,298.1	561.3	3,834.0
d. Electricity, gas, steam and air conditioning supply	125.0	-	215.0	110.0	-	215.0	116.4	-	65.0
e. Water supply; sewerage, waste management and remediation activities	24.2	-	-	24.2	-	-	24.2	31.1	-
f. Construction	43.4	182.0	-	24.9	165.8	-	92.4	523.4	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	19,225.2	4,023.3	11,317.8	13,303.6	4,895.4	14,434.0	19,440.5	9,775.5	10,109.8
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	311.0	31.1	-	0.5	31.1	-	219.6	125.4
02 - Wholesale trade, except of motor vehicles and motorcycles	2,992.3	2,937.1	1,988.7	3,359.6	4,256.3	2,481.1	3,121.2	8,120.0	2,380.8
03 - Retail trade, except of motor vehicles and motorcycles	16,232.9	775.2	9,298.0	9,944.0	638.6	11,921.7	16,319.2	1,436.0	7,603.6
h. Transportation and storage	-	277.1	164.8	-	0.6	155.1	121.2	0.6	105.6
i. Accommodation and food service activities	-	115.1	-	-	115.1	-	-	254.3	60.2
j. Information and communication	24,773.0	30.0	248.9	26,476.1	0.0	218.4	30,275.0	15.6	-
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	375.1	224.5	310.9	672.2	111.7	722.8	304.2	138.5	247.7
m. Administrative and support service activities	3,415.1	6.9	792.9	3,320.2	36.6	714.0	545.5	48.6	708.2
n. Education	-	-	-	-	-	-	-	-	9.9
o. Human health and social work activities	-	313.0	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	118.6	1.8	22.8	113.0	99.2	13.0	2,561.5	4.1	34.6
<b>V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS</b>	-	-	-	-	-	-	-	-	-
<b>VI. PERSONAL</b>	-	-	-	-	-	-	-	-	-
<b>VII. OTHER</b>	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>126,040.7</b>	<b>42,623.9</b>	<b>228,904.4</b>	<b>110,403.6</b>	<b>36,887.7</b>	<b>228,968.6</b>	<b>118,540.3</b>	<b>49,703.5</b>	<b>216,771.7</b>

Source: Statistics and Data Services Department, SBP

**Notes:-**

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

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

### 3.22 Classification of Scheduled Banks' Investments in Securities and Shares

End period: Million Rupees

SECURITIES / SHARES	2025								
	Jun			Sep			Dec <sup>P</sup>		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
<b>I. Federal Government</b>	<b>29,324,686.3</b>	<b>30,629,780.9</b>	<b>30,155,428.5</b>	<b>28,226,234.6</b>	<b>29,669,073.1</b>	<b>29,174,625.1</b>	<b>29,999,093.6</b>	<b>31,355,858.8</b>	<b>31,196,329.6</b>
1) Treasury Bills	5,862,596.5	6,212,847.8	5,910,754.4	4,671,713.1	4,997,298.9	4,747,892.4	5,063,740.8	5,387,804.0	5,115,230.7
2) Pakistan Investment Bonds (PIBs)	23,451,402.1	24,415,951.1	24,233,952.1	23,553,029.5	24,670,282.2	24,425,166.7	24,927,773.5	25,960,186.7	26,073,440.2
a. Fixed Rate	8,816,278.9	9,190,307.4	9,086,751.4	6,735,207.5	7,170,502.2	7,018,803.5	7,342,505.8	7,638,881.0	7,756,358.9
b. Floating Rate	14,635,123.1	15,225,643.8	15,147,200.7	16,817,822.0	17,499,779.9	17,406,363.2	17,585,267.7	18,321,305.8	18,317,081.2
3) Others	10,687.8	981.9	10,721.9	1,492.0	1,492.0	1,566.1	7,579.3	7,868.1	7,658.7
<b>II. Provincial Government</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>7.7</b>	<b>7.7</b>	<b>25.7</b>
<b>III. Local Government</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>IV. SHARES</b>	<b>486,468.3</b>	<b>332,792.3</b>	<b>592,913.2</b>	<b>496,259.7</b>	<b>373,351.5</b>	<b>645,069.0</b>	<b>493,110.0</b>	<b>559,528.6</b>	<b>654,777.2</b>
1) Quoted On The Stock Exchange	239,139.4	92,891.4	334,530.7	249,177.9	126,673.6	388,127.1	270,649.0	330,051.0	412,700.0
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	25,594.5	15,632.2	29,636.9	27,717.6	19,347.6	37,432.2	35,014.6	45,551.7	43,099.2
NFPSEs	42,296.4	12,247.8	64,524.7	47,263.5	17,263.0	81,512.8	53,507.5	62,248.7	92,854.6
Private Sector	125,585.5	43,578.7	182,332.1	124,740.0	64,595.5	198,420.0	137,239.5	190,877.8	212,059.3
2) Unquoted On The Stock Exchange	247,328.9	239,900.9	258,382.6	247,081.8	246,677.9	256,941.9	222,461.1	229,477.6	242,077.1
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	51,260.9	45,025.7	63,774.5	51,703.0	50,972.3	63,298.0	46,101.8	47,586.2	62,628.1
NFPSEs	142,912.1	142,804.2	143,018.4	36,379.6	36,383.7	36,324.1	36,731.2	37,036.6	36,988.3
Private Sector	16,112.9	14,776.2	18,182.3	13,636.4	13,654.8	15,902.8	14,888.4	19,705.8	17,713.1
<b>V. DEBENTURES</b>	<b>1.8</b>	<b>1.8</b>	<b>1.8</b>	<b>1.8</b>	<b>1.8</b>	<b>1.8</b>	<b>1.8</b>	<b>1.8</b>	<b>1.8</b>
<b>VI. PARTICIPATION TERM CERTIFICATES</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>
<b>VII. CERTIFICATE OF INVESTMENTS</b>	<b>4.5</b>	<b>4.5</b>	<b>4.5</b>	<b>12.1</b>	<b>7.6</b>	<b>30.1</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII. TERM FINANCE CERTIFICATES</b>	<b>99,616.6</b>	<b>100,733.4</b>	<b>90,799.6</b>	<b>89,425.4</b>	<b>90,287.1</b>	<b>93,110.4</b>	<b>93,375.3</b>	<b>93,988.1</b>	<b>94,177.8</b>
<b>IX. MUTUAL FUNDS</b>	<b>70,792.3</b>	<b>69,304.6</b>	<b>74,573.4</b>	<b>76,090.5</b>	<b>69,052.9</b>	<b>80,870.9</b>	<b>68,034.6</b>	<b>91,198.6</b>	<b>72,840.3</b>
<b>X. OTHERS</b>	<b>2,100.1</b>	<b>2,100.1</b>	<b>2,100.1</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>
<b>XI. Islamic Banking Products - Investments</b>	<b>6,042,467.7</b>	<b>6,044,707.9</b>	<b>6,357,280.0</b>	<b>6,505,566.5</b>	<b>6,526,676.0</b>	<b>6,783,826.8</b>	<b>6,502,136.9</b>	<b>6,531,545.8</b>	<b>6,664,163.5</b>
<b>a. Government Islamic Securities</b>	<b>5,572,960.5</b>	<b>5,571,860.9</b>	<b>5,857,909.0</b>	<b>5,998,173.5</b>	<b>6,009,296.1</b>	<b>6,262,729.9</b>	<b>6,385,237.9</b>	<b>6,383,253.8</b>	<b>6,542,914.4</b>
1. GOP Ijara Sukuk	5,373,610.4	5,371,242.8	5,653,529.0	5,715,554.0	5,726,820.1	5,968,303.2	5,763,873.4	5,762,813.0	5,905,080.5
a. Variable Rental Rate	3,995,814.7	3,993,577.8	4,258,001.9	4,171,941.8	4,154,904.8	4,372,826.0	4,238,821.2	4,228,158.4	4,343,719.1
b. Fixed Rental Rate	1,377,795.8	1,377,665.0	1,395,527.1	1,543,612.1	1,571,915.3	1,595,477.2	1,525,052.2	1,534,654.5	1,561,361.4
2. Bai Muajjal - Government	185,899.0	185,670.1	190,722.1	271,957.7	271,318.0	283,403.9	611,269.7	609,639.3	627,567.5
3. Islamic Naya Pakistan Certificate	13,451.0	14,948.0	13,657.9	10,661.8	11,158.0	11,022.8	10,094.9	10,801.6	10,266.4
4. Other	-	-	-	-	-	-	-	-	-
<b>b. Corporate Sukuks</b>	<b>460,415.7</b>	<b>463,328.9</b>	<b>489,819.1</b>	<b>484,571.2</b>	<b>487,397.8</b>	<b>497,874.9</b>	<b>104,752.0</b>	<b>129,298.1</b>	<b>108,899.6</b>
1) Diminishing Musharaka Sukuk	137,222.2	136,865.5	140,083.8	149,317.6	148,646.5	154,213.5	40,892.6	63,614.3	42,413.8
2) Ijarah Sukuk	173,052.6	173,341.3	196,345.6	193,899.2	193,830.9	198,114.6	4,149.9	4,149.9	5,899.3
3) Modaraba Sukuk	8,772.3	9,083.8	8,840.0	10,375.7	10,381.6	10,786.0	10,353.5	10,359.8	10,343.9
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	141,368.6	144,038.3	144,549.6	130,978.8	134,538.8	134,760.9	49,355.9	51,174.0	50,242.6
<b>c. Wakala Placements</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>d. Commodity Murabaha</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>e. Modarba Certificates</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>f. Placements Bai Muajjal</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>g. Certificate of Investment (COIs)</b>	<b>5,252.9</b>	<b>5,652.3</b>	<b>5,748.1</b>	<b>7,639.4</b>	<b>7,639.4</b>	<b>7,898.8</b>	<b>4,658.1</b>	<b>4,658.1</b>	<b>4,724.5</b>
<b>h. Other Islamic Mode of Investments</b>	<b>3,838.7</b>	<b>3,865.8</b>	<b>3,803.8</b>	<b>15,182.5</b>	<b>22,342.6</b>	<b>15,323.3</b>	<b>7,489.0</b>	<b>14,335.9</b>	<b>7,624.9</b>
<b>TOTAL</b>	<b>36,026,138.0</b>	<b>37,179,425.9</b>	<b>37,273,101.5</b>	<b>35,393,591.5</b>	<b>36,728,450.7</b>	<b>36,777,535.0</b>	<b>37,155,760.8</b>	<b>38,632,130.1</b>	<b>38,682,316.5</b>

Source: Statistics and Data Services Department, SBP

Notes:-

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

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

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

End period: Million Rupees

RATE OF INTEREST	2025			
	Mar	Jun	Sep	Dec <sup>p</sup>
00.00	8,495,913.6	9,376,947.9	8,579,811.5	8,826,958.3
01.00*	356,403.4	227,110.9	247,006.5	251,404.5
02.00*	207,268.5	80,682.8	305,670.8	193,730.1
03.00*	9,897.5	343,216.1	350,533.6	339,245.5
04.00*	497,703.5	92,472.2	201,730.3	289,181.9
05.00*	464,561.8	169,455.7	676,812.8	140,203.6
06.00*	288,030.5	1,047,759.2	1,044,886.2	1,051,510.7
07.00*	404,299.9	169,956.8	69,394.6	1,011,193.8
08.00	874,677.3	423,937.9	465,822.3	352,499.4
08.50	88,312.6	94,221.5	79,653.3	386,416.9
09.00	220,702.8	702,742.3	300,378.8	1,957,086.7
09.50	85,030.4	5,965,559.0	9,236,180.6	6,790,934.6
10.00	615,885.3	706,349.4	805,490.9	1,256,122.0
10.50	7,336,387.4	1,941,352.9	466,428.7	884,234.2
11.00	192,277.2	743,785.9	1,299,816.0	1,660,718.8
11.50	1,443,139.7	1,775,784.1	275,601.5	499,841.3
12.00	113,043.7	375,410.5	230,353.9	227,756.1
12.50	11,889.9	10,418.9	9,823.9	1,634.2
13.00	54,629.2	60,113.9	59,915.2	11,723.8
13.50	74,191.2	7,761.4	6,824.3	1,890.0
14.00	27,916.5	22,899.3	9,842.8	2,952.1
14.50	6,118.8	12,197.2	41,039.8	25,305.2
15.00	52,865.2	56,760.3	7,528.1	8,479.8
16.00	73,428.1	69,913.6	19,356.9	37,243.9
17.00	48,933.7	62,040.3	2,311.0	2,940.0
18.00	181,379.7	124,267.3	45,795.0	43,225.5
19.00	116,520.7	32,118.0	5,473.2	3,402.8
20.00	380,697.2	146,823.8	1,323.2	752.2
21.00	104,846.6	181.3	1,718.8	32.7
22.00	167.6	220.3	347.1	138.2
above 22.00	4,901.0	16,259.4	4,111.9	6,677.3
<b>Total</b>	<b>22,832,020.6</b>	<b>24,858,720.4</b>	<b>24,850,983.2</b>	<b>26,265,436.1</b>

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	2025			
	Mar	Jun	Sep	Dec <sup>P</sup>
00.00	3,725,310.1	4,175,746.3	4,294,003.3	4,501,932.7
01.00*	205,947.9	234,086.6	233,295.6	198,319.6
02.00*	91,719.5	109,727.9	90,556.3	93,408.5
03.00*	25,597.0	105,885.4	102,743.7	114,425.1
04.00*	94,698.4	20,717.2	30,041.3	62,279.2
05.00*	86,812.6	172,589.1	192,825.8	179,592.8
06.00*	201,426.2	509,785.9	544,083.9	564,070.2
07.00*	1,585,151.3	1,550,713.5	1,834,918.5	1,971,547.7
8.00	417,323.0	328,405.3	543,004.8	518,724.1
08.50	294,023.2	205,017.6	237,927.1	290,568.4
09.00	432,433.7	499,683.1	340,016.7	245,244.6
09.50	74,082.5	199,935.7	168,457.7	253,277.7
10.00	241,571.5	251,989.3	268,487.4	294,650.3
10.50	278,475.9	457,858.1	301,412.9	468,130.7
11.00	171,784.0	174,075.4	352,297.4	451,215.8
11.50	160,825.7	585,743.8	13,866.8	88,976.5
12.00	34,667.3	70,127.0	125.2	13,104.9
12.50	1,582.6	49.4	89.3	54.4
13.00	50,309.4	294.9	443.7	137.0
13.50	5,926.1	573.3	267.9	267.6
14.00	1,336.5	292.7	17.0	17.7
14.50	679.9	98.6	102.5	30.7
15.00	1,512.7	985.3	630.3	275.1
16.00	8,824.8	8,250.6	5,210.6	180.3
17.00	4,537.3	1,434.5	1,043.0	940.6
18.00	10,872.9	1,980.3	660.5	573.7
19.00	7,314.9	1,153.8	143.2	143.0
20.00	14,111.2	14,410.7	20.0	-
21.00	2,159.3	-	-	-
22.00	321.6	-	-	-
above 22.00	-	-	-	0.1
<b>Total</b>	<b>8,231,338.9</b>	<b>9,681,611.5</b>	<b>9,556,692.3</b>	<b>10,312,089.1</b>

Source: Statistics and Data Services Department, SBP

Notes:

\* 01.00 stands for 00.05 to 01.00

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\* 2.00 stands for 1.05 to 2.00

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

### 3.24.1 Deposits Distributed by Rate of Return and Gender

#### All Banks

As on 31st December, 2025

Million Rupees

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	7,368,697	1,899,238	474,309	3,586,647	13,328,891
01.00*	233,490	54,065	41,079	121,090	449,724
02.00*	68,030	14,116	33,075	171,917	287,139
03.00*	25,966	4,436	9,103	414,167	453,671
04.00*	44,667	11,542	15,113	280,139	351,461
05.00*	76,325	17,893	11,344	214,233	319,796
06.00*	319,063	142,128	45,217	1,109,173	1,615,581
07.00*	933,746	400,415	282,577	1,366,003	2,982,742
8.00	206,225	99,871	82,479	482,648	871,224
08.50	196,178	83,721	21,384	375,702	676,985
09.00	782,316	481,473	36,307	902,236	2,202,331
09.50	3,143,836	1,140,686	459,801	2,299,889	7,044,212
10.00	177,628	96,877	41,055	1,235,212	1,550,772
10.50	50,948	18,523	4,561	1,278,333	1,352,365
11.00	70,147	52,145	825	1,988,818	2,111,935
11.50	3,090	569	124	585,035	588,818
12.00	5,411	834	256	234,360	240,861
12.50	508	413	90	677	1,689
13.00	3,151	826	689	7,195	11,861
13.50	994	297	669	197	2,158
14.00	1,173	523	247	1,026	2,970
14.50	917	621	742	23,056	25,336
15.00	1,201	1,088	291	6,175	8,755
16.00	26,432	2,309	321	8,363	37,424
17.00	1,281	993	259	1,347	3,881
18.00	4,226	527	85	38,961	43,799
19.00	130	51	33	3,332	3,546
20.00	519	49	-	184	752
21.00	31	-	-	2	33
22.00	4	0	-	134	138
above 22.00	40	16	2	6,620	6,677
<b>Total</b>	<b>13,746,371</b>	<b>4,526,245</b>	<b>1,562,036</b>	<b>16,742,873</b>	<b>36,577,525</b>

Source: Statistics and Data Services Department, SBP

\* 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
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	Jun-25		Sep-25		Dec-25 <sup>P</sup>	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
	0.00	806,925.6	757,775.5	961,737.4	839,175.1	913,668.5
01.00*	16,697.5	13,375.6	15,319.6	13,199.3	19,315.0	14,442.7
02.00*	108,244.0	104,018.3	119,209.6	113,690.1	131,099.2	126,657.6
03.00*	225,815.2	225,815.2	253,508.6	253,508.6	238,873.4	238,873.4
04.00*	130,958.1	130,851.5	139,931.0	139,834.4	145,097.4	145,011.6
05.00*	593,167.6	220,782.3	566,407.0	199,270.4	563,176.8	190,313.4
06.00*	76,900.0	64,746.4	196,487.7	81,345.0	90,179.4	74,492.0
07.00*	263,896.5	128,011.2	169,404.5	136,780.7	270,235.3	201,236.5
08.00*	243,939.1	243,001.6	285,981.7	285,044.2	268,165.8	253,119.3
8.25	2,095.7	2,095.7	1,236.0	1,236.0	2,822.8	2,822.8
8.50	15,614.8	15,614.8	6,547.1	6,547.1	3,309.6	3,309.6
8.75	5,036.0	5,036.0	994.3	849.3	329.9	329.9
9.00	113,682.1	113,682.1	65,762.6	65,762.6	39,333.8	39,333.8
9.25	2,177.6	2,177.6	5,964.7	5,964.7	3,350.1	3,350.1
9.50	101,901.0	1,714.9	104,209.9	4,209.9	113,030.7	2,099.5
9.75	3,690.2	3,690.2	156,276.7	6,276.7	55,741.1	5,741.1
10.00	216,527.1	16,427.4	56,686.4	6,655.3	30,450.3	28,439.5
10.25	4,467.6	4,467.6	6,893.1	6,893.1	135,171.0	5,378.7
10.50	9,347.0	9,347.0	8,208.7	8,208.7	129,157.3	12,657.3
10.75	19,126.3	4,717.0	34,964.7	17,013.6	240,920.4	121,701.3
11.00	48,136.8	18,052.2	176,075.4	80,248.6	463,985.1	168,352.3
11.25	166,189.0	89,159.3	721,042.3	270,433.5	347,282.3	231,300.3
11.50	426,494.2	204,368.4	491,451.1	257,154.4	417,525.7	247,101.4
11.75	325,908.8	136,379.7	468,160.1	245,623.3	475,766.3	378,967.0
12.00	502,669.8	197,434.6	522,223.7	316,790.6	450,802.6	284,204.5
12.25	593,949.4	296,993.6	371,072.3	329,199.0	261,301.4	250,852.1
12.50	300,338.6	260,122.5	184,840.6	173,503.3	199,220.0	180,639.0
12.75	350,327.4	267,446.0	259,101.2	226,542.6	179,825.1	172,660.7
13.00	323,592.1	297,892.3	172,637.6	168,951.9	263,289.4	251,249.4
13.25	300,440.0	225,937.0	205,834.7	137,410.9	186,929.7	112,036.8
13.50	179,465.6	110,497.3	80,373.6	57,445.2	102,932.8	64,928.1
13.75	162,997.2	144,780.3	89,057.0	62,208.9	71,017.3	68,152.3
14.00	94,060.6	92,390.3	93,620.0	87,496.6	237,812.5	139,037.1
14.25	133,027.8	123,628.3	93,943.2	65,773.9	69,343.8	66,442.3
14.50	62,034.9	57,220.0	53,843.7	50,140.0	86,290.2	86,199.2
14.75	108,347.8	69,157.4	70,419.3	70,182.6	23,013.4	22,947.2
15.00	55,256.2	52,102.4	40,423.5	35,450.9	62,463.3	51,843.0
15.25	87,120.1	55,029.9	47,903.9	47,563.9	57,196.2	33,699.8
15.50	22,036.9	22,036.9	13,355.8	13,254.8	37,980.8	37,980.8
15.75	70,340.3	70,190.3	16,401.1	16,381.1	12,907.3	12,887.3
16.00	42,433.6	35,742.6	35,827.4	27,079.7	35,688.2	33,228.6
16.25	44,626.7	44,624.8	29,049.8	28,978.2	41,889.6	41,685.4
16.50	38,227.7	36,617.6	25,577.2	24,086.0	33,446.7	31,994.5
16.75	13,089.4	12,091.4	14,310.7	13,312.7	22,410.1	21,412.1
17.00	508,359.0	297,189.1	485,833.4	292,981.9	452,016.4	341,895.1
17.25	36,407.5	36,407.5	72,078.3	72,078.3	29,545.2	29,545.2
17.50	139,951.2	60,600.9	72,978.3	57,693.2	60,023.4	53,890.7
17.75	12,397.3	12,397.3	15,184.0	15,184.0	9,673.7	9,673.7
18.00	84,565.6	56,758.0	80,557.8	52,798.2	39,491.3	36,955.7
18.25	65,101.1	65,101.1	25,429.7	25,429.7	18,456.5	18,456.5
18.50	16,554.9	16,554.9	14,301.6	14,301.6	10,666.6	10,666.6
18.75	11,441.8	11,190.8	4,123.0	4,123.0	2,020.6	2,020.6
19.00	19,163.4	19,163.4	56,234.0	56,234.0	77,388.5	77,388.5
19.25	41,211.1	41,211.1	44,309.4	44,309.4	47,419.0	47,419.0
19.50	4,904.1	4,904.1	3,077.0	3,077.0	1,077.9	1,077.9
19.75	27,774.4	27,774.4	2,191.8	2,191.8	663.4	663.4
20.00	33,792.6	33,792.6	77,870.1	77,870.1	78,491.6	78,491.6
20.25	32,896.3	32,896.3	15,532.2	15,531.4	776.7	775.8
20.50	5,819.3	5,819.3	1,642.2	1,642.2	1,159.4	1,159.4
20.75	6,672.2	6,672.2	4,926.6	4,926.6	314.3	314.3
21.00	17,684.5	17,184.5	14,475.6	14,475.6	23,545.2	23,545.2
21.25	3,539.1	3,537.5	2,293.1	2,293.1	1,880.0	1,880.0
21.50	2,132.7	2,132.7	1,482.5	1,282.5	1,600.8	1,600.8
21.75	13,514.8	13,514.8	12,194.1	12,194.1	920.4	920.4
22.00	19,880.8	19,880.8	23,845.3	23,845.3	22,729.6	22,729.6
22.25	6,483.7	6,483.7	4,079.1	4,078.7	2,072.6	2,072.2
22.50	10,081.6	10,081.3	2,188.6	2,188.4	1,661.4	1,661.1
22.75	1,112.5	1,112.5	408.9	408.9	420.9	248.5
23.00	3,219.1	3,039.3	2,567.2	2,002.4	1,615.3	1,615.3
23.25	3,696.5	3,696.5	2,422.0	2,422.0	1,046.9	1,046.9
23.50	152,613.5	132,129.8	129,418.8	127,179.2	140,865.4	138,428.6
23.75	974.3	974.3	369.4	369.4	119.5	119.5
24.00	9,558.5	9,558.5	8,663.5	8,663.5	5,880.2	5,880.2
24.25	1,183.8	1,183.8	1,279.2	1,279.2	2,508.3	2,508.3
24.50	1,401.4	1,401.4	1,169.5	1,169.5	1,595.5	1,595.5
24.75	536.1	536.1	198.6	198.6	240.6	240.6
25.00 & above	253,044.8	253,044.7	237,123.7	237,122.8	325,058.0	324,006.8
<b>TOTAL</b>	<b>8,958,989.6</b>	<b>6,195,168.5</b>	<b>8,852,724.9</b>	<b>6,178,222.5</b>	<b>8,896,692.8</b>	<b>6,514,733.7</b>

Source: Statistics and Data Services Department, SBP

Notes:

\* 01.00 stands for 00.25 to 01.00

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\* 8.00 stands for 7.25 to 8.00

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

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

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

End of Period: Million Rupees

RATE OF RETURN	2025					
	Jun		Sep <sup>P</sup>		Dec <sup>P</sup>	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	220,517.5	212,731.4	375,192.6	261,281.9	390,265.2	320,095.3
01.00*	6,681.8	3,341.6	4,613.6	4,613.6	4,145.6	4,145.6
02.00*	68,267.1	68,267.1	72,218.0	72,218.0	72,044.8	72,044.8
03.00*	65,786.4	65,786.4	85,075.4	85,075.4	114,223.7	114,223.7
04.00*	55,245.2	55,245.2	59,648.3	59,648.3	101,342.0	93,137.4
05.00*	110,404.4	110,404.4	112,040.1	112,040.1	147,656.7	136,718.3
06.00*	25,569.8	25,519.8	85,281.6	35,940.3	44,728.3	44,683.5
07.00*	95,461.7	48,245.7	48,267.4	48,224.5	130,712.7	70,835.8
08.00*	179,233.1	176,730.0	234,145.1	231,642.1	246,554.1	246,554.1
8.25	2,073.4	2,073.4	2,999.6	2,999.6	4,351.6	4,351.6
8.50	3,933.2	3,933.2	2,981.2	2,981.2	254.1	254.1
8.75	1,383.0	1,383.0	338.3	338.3	32.4	32.4
9.00	38,465.9	37,518.7	23,760.7	23,715.2	8,481.9	8,436.4
9.25	4,966.6	4,966.6	4,042.0	4,042.0	4,278.8	4,278.8
9.50	4,553.0	4,553.0	2,367.5	2,367.5	887.8	887.8
9.75	1,267.4	1,267.4	766.0	766.0	498.6	498.6
10.00	19,265.8	19,265.8	5,451.1	5,451.1	24,692.9	24,684.8
10.25	1,507.2	1,507.2	24,549.3	24,236.8	522,436.8	41,075.3
10.50	25,786.1	25,786.1	14,210.4	14,210.4	55,417.7	47,183.3
10.75	18,113.1	13,113.2	34,993.5	28,438.0	275,856.8	161,153.8
11.00	47,951.7	36,951.7	171,271.5	104,475.2	327,251.9	229,699.5
11.25	232,512.1	149,506.6	553,254.7	275,679.9	372,836.1	290,302.3
11.50	226,021.7	193,354.1	309,154.3	235,815.0	391,050.9	226,835.4
11.75	192,999.1	128,441.0	229,199.2	170,891.2	516,805.4	267,785.6
12.00	232,914.5	176,045.5	317,162.9	244,674.7	365,919.9	267,527.2
12.25	340,205.0	212,566.9	255,347.1	140,882.7	221,132.4	201,872.7
12.50	327,505.7	164,254.5	141,334.4	127,401.9	128,394.6	114,041.8
12.75	221,500.4	178,747.6	105,241.7	100,579.2	123,102.8	121,407.3
13.00	157,113.0	145,700.6	87,621.6	76,085.0	96,706.4	95,213.7
13.25	125,821.7	117,489.5	51,779.5	49,172.1	72,297.2	64,020.6
13.50	175,968.8	75,465.5	70,275.1	54,990.6	54,620.0	50,332.7
13.75	102,143.4	102,086.7	78,599.1	73,201.2	79,126.8	79,087.9
14.00	55,361.9	54,811.6	59,766.2	59,309.4	135,334.1	107,232.6
14.25	31,503.3	30,177.3	61,186.5	59,823.5	47,041.6	47,006.7
14.50	34,879.8	30,098.2	38,226.4	38,199.9	39,945.7	39,922.4
14.75	36,040.9	30,818.0	26,381.0	26,342.6	19,060.0	19,037.0
15.00	123,219.4	57,145.3	95,696.3	32,977.1	96,421.8	35,892.3
15.25	32,969.8	30,243.0	64,788.4	63,942.1	63,716.8	63,716.8
15.50	27,192.6	27,189.8	20,127.0	20,124.9	19,365.7	19,365.7
15.75	15,540.9	15,535.4	11,539.9	11,534.8	9,502.6	9,498.5
16.00	18,732.3	18,672.9	17,730.8	17,687.3	15,233.4	15,212.3
16.25	13,988.4	13,985.3	15,191.1	15,188.2	47,412.9	16,785.6
16.50	24,189.8	16,387.0	24,448.5	16,652.9	8,953.4	8,949.1
16.75	16,044.9	16,027.1	13,443.1	13,427.8	6,431.5	6,418.9
17.00	129,007.5	15,108.1	10,423.7	10,420.3	7,779.2	7,776.1
17.25	6,557.9	6,557.9	7,584.9	7,584.9	6,757.4	6,757.4
17.50	22,108.7	15,315.2	18,925.5	12,344.1	6,023.0	6,000.3
17.75	4,602.5	4,602.2	3,495.4	3,495.4	2,513.4	2,513.4
18.00	9,033.8	9,033.7	8,696.8	8,696.8	2,992.5	2,992.5
18.25	6,232.1	6,231.0	5,493.2	5,492.4	3,160.7	3,160.7
18.50	6,407.4	6,398.1	4,361.4	4,353.1	3,917.5	3,910.3
18.75	8,552.6	8,548.9	6,221.5	6,218.3	2,996.5	2,994.2
19.00	14,660.6	14,657.8	13,559.8	13,557.6	6,014.7	6,014.5
19.25	24,787.1	24,787.1	2,908.6	2,908.6	2,271.1	2,271.1
19.50	4,861.1	4,522.3	4,115.9	3,819.2	2,986.4	2,983.1
19.75	5,882.1	5,855.3	4,452.1	4,447.8	2,106.5	2,102.5
20.00	10,573.4	10,571.9	10,755.8	10,754.5	2,181.3	2,180.2
20.25	12,392.5	6,366.8	9,596.5	3,573.5	26,867.2	26,846.9
20.50	4,226.1	4,208.5	5,596.9	5,580.6	1,989.9	1,974.9
20.75	8,656.6	8,643.8	30,829.5	30,818.4	2,077.5	2,068.3
21.00	3,044.1	3,041.0	2,155.4	2,154.3	1,771.8	1,771.0
21.25	5,668.1	5,459.2	3,121.3	3,114.1	493.4	487.7
21.50	5,795.3	5,793.0	4,764.9	4,764.9	2,212.8	2,212.8
21.75	10,978.0	10,972.6	10,092.5	10,088.3	1,425.0	1,421.5
22.00	6,234.9	6,182.2	5,146.6	5,102.8	1,884.7	1,846.2
22.25	4,147.8	4,138.7	2,697.0	2,692.4	1,064.0	1,059.9
22.50	7,166.8	7,166.8	1,733.4	1,733.4	807.5	807.5
22.75	2,143.0	2,132.1	1,652.9	1,642.8	816.0	807.3
23.00	21,483.5	17,495.0	16,868.0	16,864.5	1,515.4	1,514.7
23.25	10,871.8	10,866.3	3,409.5	3,408.6	626.6	626.0
23.50	5,279.5	5,279.1	4,103.1	4,102.8	115,905.6	905.3
23.75	3,296.2	3,296.2	2,310.9	2,310.9	902.9	902.9
24.00	5,584.4	5,584.4	4,876.9	4,876.9	764.5	764.5
24.25	1,888.4	1,888.4	1,437.6	1,437.6	675.4	675.4
24.50	1,624.7	1,624.7	1,207.4	1,207.4	478.8	478.8
24.75	1,550.7	1,550.7	1,256.9	1,256.9	704.8	704.8
25.00 & above	23,113.1	23,113.1	21,153.4	21,153.4	18,590.3	18,590.3
<b>TOTAL</b>	<b>4,159,215.1</b>	<b>3,170,332.5</b>	<b>4,246,713.5</b>	<b>3,271,267.1</b>	<b>5,639,800.5</b>	<b>3,910,562.8</b>

Source: Statistics and Data Services Department, SBP

Notes:

01.00\* stands for 00.25 to 01.00

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8.00\* stands for 7.25 to 8.00

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

### 3.26.1 Advances Distributed by Rate of Return and Gender

#### All Banks

As on 31st December, 2025

Million Rupees

Rate of Return	Males	Female	Both Males and Females	Others <sup>#</sup>	Total Advances
00.00	350,804	34,929	2,669	915,532	1,303,934
01.00*	3,269	188	-	20,004	23,461
02.00*	14,161	979	0	188,004	203,144
03.00*	104,077	9,402	31	239,587	353,097
04.00*	70,244	6,251	193	169,751	246,439
05.00*	137,545	17,339	3,161	552,788	710,833
06.00*	18,346	1,690	15	114,856	134,908
07.00*	79,160	6,440	5,742	309,607	400,948
08.00*	12,883	964	46	500,827	514,720
08.25	1,765	322	-	5,088	7,174
08.50	9	-	-	3,555	3,564
08.75	112	-	-	250	362
09.00	17,991	485	-	29,340	47,816
09.25	126	4	-	7,498	7,629
09.50	148	51	-	113,719	113,918
09.75	301	36	-	55,903	56,240
10.00	13,945	1,403	2	39,794	55,143
10.25	132	22	-	657,453	657,608
10.50	5,611	515	-	178,449	184,575
10.75	1,119	29	-	515,630	516,777
11.00	4,671	278	65	786,223	791,237
11.25	4,865	398	264	714,592	720,118
11.50	10,826	1,536	433	795,783	808,577
11.75	12,964	2,211	798	976,599	992,572
12.00	37,511	2,530	481	776,201	816,723
12.25	25,625	1,545	210	455,053	482,434
12.50	49,140	879	8	277,588	327,615
12.75	20,185	612	97	282,033	302,928
13.00	22,829	1,548	786	334,833	359,996
13.25	24,683	1,680	390	232,473	259,227
13.50	24,743	1,711	310	130,789	157,553
13.75	24,716	1,114	113	124,201	150,144
14.00	71,056	4,135	716	297,240	373,147
14.25	52,108	3,957	843	59,478	116,385
14.50	49,010	3,574	642	73,010	126,236
14.75	25,536	1,562	332	14,644	42,073
15.00	56,136	3,289	505	98,955	158,885
15.25	33,536	2,855	520	84,002	120,913
15.50	27,665	2,179	1,202	26,301	57,346
15.75	17,502	1,439	124	3,345	22,410
16.00	26,409	1,478	1,214	21,820	50,922
16.25	36,882	2,633	101	49,687	89,303
16.50	27,327	1,060	53	13,960	42,400
16.75	8,696	582	37	19,527	28,842
17.00	77,122	947	183	381,544	459,796
17.25	19,668	646	59	15,930	36,303
17.50	26,870	1,005	1,546	36,625	66,046
17.75	6,590	151	-	5,446	12,187
18.00	10,146	542	4	31,791	42,484
18.25	4,383	215	-	17,019	21,617
18.50	10,856	333	19	3,376	14,584
18.75	3,905	327	31	753	5,017
19.00	64,505	4,898	76	13,926	83,403
19.25	46,027	3,237	52	375	49,690
19.50	2,815	252	68	929	4,064
19.75	1,867	254	12	637	2,770
20.00	19,002	6,669	38	54,963	80,673
20.25	25,375	1,908	28	334	27,644
20.50	2,214	251	1	683	3,149
20.75	1,819	104	0	468	2,392
21.00	23,573	491	1	1,251	25,317
21.25	1,913	210	1	249	2,373
21.50	2,714	411	29	659	3,814
21.75	1,132	185	5	1,023	2,345
22.00	21,515	1,379	-	1,720	24,614
22.25	1,712	545	-	879	3,137
22.50	1,532	284	-	654	2,469
22.75	440	28	-	769	1,237
23.00	2,342	247	-	542	3,131
23.25	717	113	-	843	1,674
23.50	126,080	7,175	2	123,513	256,771
23.75	765	29	1	227	1,022
24.00	5,299	265	-	1,081	6,645
24.25	801	219	3	2,161	3,184
24.50	646	167	-	1,261	2,074
24.75	666	69	1	209	945
25.00 & above	238,671	24,562	7	80,408	343,648
<b>Total</b>	<b>2,280,052</b>	<b>183,950</b>	<b>24,271</b>	<b>12,048,221</b>	<b>14,536,493</b>

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

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

Notes:-

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

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

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

Percent per annum

TYPE OF DEPOSITS	2024	2025			
	Dec	Mar	Jun	Sep	Dec <sup>P</sup>
<b>I. Call Deposits</b>	<b>6.20</b> (2.07)	<b>5.74</b> (2.17)	<b>4.07</b> (3.10)	<b>5.42</b> (2.13)	<b>6.04</b> (2.57)
<b>II. Saving Deposits</b>	<b>11.54</b> (74.60)	<b>8.98</b> (73.83)	<b>8.69</b> (72.91)	<b>8.26</b> (71.19)	<b>8.32</b> (69.57)
<b>III. Term or Fixed Deposits</b>					
(a) Less than 3 months	8.62 (4.44)	7.96 (4.18)	8.07 (4.81)	8.32 (5.84)	8.14 (6.00)
(b) 3 months and over but less than 6 months	9.49 (2.14)	7.91 (2.46)	8.95 (2.64)	8.56 (2.98)	9.35 (2.97)
(c) 6 months and over but less than 1 year	8.88 (2.41)	6.89 (2.60)	7.31 (3.00)	6.37 (2.99)	7.67 (2.76)
(d) 1 year and over but less than 2 years	12.31 (12.11)	11.69 (12.40)	10.71 (11.66)	9.27 (13.27)	9.65 (14.67)
(e) 2 years and over but less than 3 years	6.32 (0.32)	5.95 (0.30)	11.34 (0.23)	11.28 (0.19)	9.33 (0.06)
(f) 3 years and over but less than 4 years	8.32 (0.48)	9.44 (0.70)	10.85 (0.52)	12.54 (0.58)	12.81 (0.48)
(g) 4 years and over but less than 5 years	9.19 (0.07)	6.09 (0.06)	7.15 (0.03)	7.49 (0.05)	7.98 (0.06)
(h) 5 years and over	7.14 (1.36)	6.51 (1.30)	10.48 (1.09)	10.55 (0.79)	9.90 (0.86)
<b>IV. Overall</b>					
(i) Excluding current and other deposits	11.19	9.09	8.76	8.34	8.50
(ii) Including current and other deposits	7.24	5.78	5.59	5.32	5.47

Source: Statistics and Data Services Department, SBP

Notes:

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

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

Percent per annum

TYPE OF DEPOSITS	2024	2025			
	Dec	Mar	Jun	Sep	Dec <sup>P</sup>
<b>I. Call Deposits</b>	<b>6.65</b> (2.55)	<b>6.24</b> (2.65)	<b>4.74</b> (3.67)	<b>6.18</b> (2.51)	<b>6.70</b> (3.12)
<b>II. Saving Deposits</b>	<b>12.75</b> (73.27)	<b>9.57</b> (72.09)	<b>9.09</b> (69.51)	<b>8.79</b> (68.30)	<b>8.80</b> (66.64)
<b>III. Term or Fixed Deposits</b>					
(a) Less than 3 months	8.29 (3.76)	7.57 (4.07)	7.81 (5.16)	8.06 (6.03)	7.75 (6.11)
(b) 3 months and over but less than 6 months	8.79 (2.02)	7.39 (2.14)	8.48 (2.32)	7.96 (2.56)	9.07 (2.57)
(c) 6 months and over but less than 1 year	8.40 (2.57)	6.54 (2.52)	7.14 (3.31)	5.94 (3.12)	7.07 (2.34)
(d) 1 year and over but less than 2 years	12.39 (13.42)	12.11 (13.92)	10.95 (13.88)	9.41 (15.76)	9.77 (17.58)
(e) 2 years and over but less than 3 years	6.25 (0.42)	5.91 (0.39)	11.40 (0.31)	11.35 (0.25)	9.49 (0.08)
(f) 3 years and over but less than 4 years	8.49 (0.56)	9.70 (0.86)	11.19 (0.67)	12.89 (0.74)	13.19 (0.62)
(g) 4 years and over but less than 5 years	6.46 (0.03)	4.03 (0.02)	9.65 (0.02)	9.13 (0.01)	8.49 (0.07)
(h) 5 years and over	6.53 (1.40)	6.44 (1.34)	11.53 (1.15)	12.17 (0.73)	11.08 (0.86)
<b>IV. Overall</b>					
(i) Excluding current and other deposits	12.05	9.58	9.09	8.73	8.85
(ii) Including current and other deposits	8.01	6.33	6.00	5.83	5.95

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

Percent per annum

TYPE OF DEPOSITS	2024	2025			
	Dec	Mar	Jun	Sep	Dec <sup>P</sup>
<b>I. Call Deposits</b>	<b>0.0</b> (0.6)	-	-	-	-
<b>II. Saving Deposits</b>	<b>8.0</b> (78.7)	<b>7.3</b> (79.0)	<b>7.8</b> (82.0)	<b>7.0</b> (79.6)	<b>7.2</b> (78.0)
<b>III. Term or Fixed Deposits</b>					
(a) Less than 3 months	9.2 (6.6)	9.0 (4.5)	9.0 (3.9)	9.2 (5.3)	9.3 (5.7)
(b) 3 months and over but less than 6 months	11.3 (2.5)	8.9 (3.4)	9.8 (3.5)	9.6 (4.2)	9.8 (4.1)
(c) 6 months and over but less than 1 year	10.9 (1.9)	7.8 (2.8)	8.0 (2.2)	7.9 (2.6)	8.7 (3.9)
(d) 1 year and over but less than 2 years	11.9 (8.0)	9.5 (7.8)	9.1 (5.7)	8.2 (6.0)	8.7 (6.3)
(e) 2 years and over but less than 3 years	9.7 (0.0)	8.4 (0.0)	8.0 (0.0)	7.3 (0.0)	7.3 (0.0)
(f) 3 years and over but less than 4 years	7.0 (0.2)	5.9 (0.2)	5.6 (0.1)	5.2 (0.1)	4.9 (0.1)
(g) 4 years and over but less than 5 years	10.4 (0.2)	6.9 (0.2)	4.7 (0.0)	7.1 (0.2)	4.5 (0.0)
(h) 5 years and over	9.3 (1.2)	6.7 (1.2)	7.1 (0.9)	6.9 (1.0)	6.4 (0.8)
<b>IV. Overall</b>					
(i) Excluding current and other deposits	8.5	7.6	7.9	7.2	7.5
(ii) Including current and other deposits	5.0	4.3	4.5	4.0	4.2

Source: Statistics and Data Services Department, SBP

Notes:

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

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

Percent per annum

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES
<b>I. OVERALL- ALL BANKS</b>										
<b>2024</b>	<b>Sep</b>	15.98	17.19	15.76	15.92	14.07	16.58	16.67	33.07	16.28
	<b>Dec</b>	15.38	11.55	12.49	12.38	12.30	14.07	12.92	29.61	12.94
<b>2025</b>	<b>Mar</b>	16.20	11.21	10.23	11.78	11.05	12.20	12.12	28.41	11.88
	<b>Jun</b>	16.50	10.48	10.28	11.34	10.57	11.67	12.26	16.24	11.61
	<b>Sep</b>	16.49	10.81	9.17	11.07	10.20	11.36	11.09	14.26	10.83
	<b>Dec<sup>P</sup></b>	15.46	11.15	9.32	10.85	10.07	9.82	11.39	15.93	10.95
<b>II. CONVENTIONAL BANKING - ALL BANKS</b>										
<b>2024</b>	<b>Sep</b>	15.98	17.17	15.83	15.28	13.61	16.75	16.18	33.69	16.09
	<b>Dec</b>	15.38	11.56	12.93	12.25	12.53	13.54	13.12	29.97	13.16
<b>2025</b>	<b>Mar</b>	16.20	11.13	10.20	11.42	10.91	11.93	12.41	28.10	12.02
	<b>Jun</b>	16.50	10.43	10.22	10.83	10.40	11.48	12.37	15.93	11.62
	<b>Sep</b>	16.49	10.33	8.83	10.66	10.13	11.06	11.67	13.80	10.95
	<b>Dec<sup>P</sup></b>	15.46	11.21	9.25	10.53	10.22	9.46	11.86	15.58	11.23
<b>III. ISLAMIC BANKING-ALL BANKS</b>										
<b>2024</b>	<b>Sep</b>	-	18.56	15.61	17.28	15.08	15.69	18.18	29.16	16.75
	<b>Dec</b>	-	11.33	11.71	12.69	11.83	15.48	12.07	27.05	12.35
<b>2025</b>	<b>Mar</b>	-	12.12	10.29	12.55	11.35	13.17	11.54	30.84	11.58
	<b>Jun</b>	-	10.65	10.39	12.31	10.86	12.30	12.04	21.50	11.57
	<b>Sep</b>	-	12.51	9.79	11.77	10.32	12.29	9.93	21.90	10.58
	<b>Dec<sup>P</sup></b>	-	11.11	9.42	11.33	9.85	10.19	10.69	21.54	10.52

Source: Statistics and Data Services Department, SBP

Notes:

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

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

### 3.31 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate <sup>1</sup>	SBP Repo Rate <sup>2</sup>	SBP Policy (Target) Rate <sup>3</sup>	End User Export Finance Scheme Rate <sup>4</sup>	
				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
15-Dec-25	11.50	9.50	10.50	15-Dec-25	7.50

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

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

#### Long Term Financing Facility Rate (LTFF)

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

PFI: Participating Financial Insti

Source: State Bank of Pakistan

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

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

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

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

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	
	Incl	Excl	Incl	Excl	Incl	Excl	Incl	Excl	Incl	Excl	Incl	Excl	Incl	Excl	Incl	Excl
	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
<b>Dec-25</b>																
<b>1.Scheduled Banks (SBs)</b>	<b>11.32</b>	<b>11.42</b>	<b>11.64</b>	<b>11.80</b>	<b>10.91</b>	<b>10.93</b>	<b>11.85</b>	<b>11.90</b>	<b>5.05</b>	<b>5.01</b>	<b>8.50</b>	<b>8.30</b>	<b>5.35</b>	<b>5.14</b>	<b>8.43</b>	<b>8.28</b>
a. Public	11.22	11.24	11.53	11.67	11.53	11.51	14.10	14.13	4.87	6.83	8.38	8.37	6.06	6.34	8.12	8.12
b. Private	11.31	11.41	11.63	11.79	10.90	10.92	11.56	11.61	5.15	4.48	8.58	8.32	5.20	4.86	8.65	8.46
c. Foreign	12.00	12.03	12.00	12.03	5.49	5.46	5.49	5.47	2.77	2.78	5.39	5.39	4.45	4.53	5.42	5.41
d. Specialized	18.96	18.96	18.96	18.96	15.99	15.99	17.95	17.95	3.06	2.52	8.23	8.69	6.47	6.46	8.29	8.28
<b>2. DFIs</b>	<b>11.75</b>	<b>11.79</b>	<b>11.83</b>	<b>11.87</b>	<b>10.75</b>	<b>10.76</b>	<b>11.44</b>	<b>11.62</b>	<b>10.77</b>	<b>10.77</b>	<b>10.77</b>	<b>10.77</b>	<b>10.75</b>	<b>10.70</b>	<b>10.75</b>	<b>10.70</b>
<b>3. MFBS</b>	<b>35.24</b>	<b>35.24</b>	<b>36.18</b>	<b>36.18</b>	<b>34.98</b>	<b>34.98</b>	<b>36.09</b>	<b>36.09</b>	<b>5.86</b>	<b>6.06</b>	<b>11.19</b>	<b>10.94</b>	<b>9.68</b>	<b>9.34</b>	<b>12.38</b>	<b>12.69</b>
<b>4. Overall (SBs, MFBS, DFIs)</b>	<b>11.49</b>	<b>11.62</b>	<b>11.81</b>	<b>12.00</b>	<b>11.63</b>	<b>11.68</b>	<b>12.61</b>	<b>12.69</b>	<b>5.06</b>	<b>5.02</b>	<b>8.52</b>	<b>8.32</b>	<b>5.46</b>	<b>5.22</b>	<b>8.54</b>	<b>8.38</b>
<b>Jan-26</b>																
<b>1.Scheduled Banks (SBs)</b>	<b>11.39</b>	<b>11.60</b>	<b>11.70</b>	<b>11.95</b>	<b>10.63</b>	<b>10.63</b>	<b>11.55</b>	<b>11.57</b>	<b>4.97</b>	<b>4.89</b>	<b>7.92</b>	<b>7.96</b>	<b>5.01</b>	<b>4.83</b>	<b>8.09</b>	<b>7.96</b>
a. Public	11.31	11.34	11.58	11.64	11.19	11.17	13.48	13.50	4.44	4.55	6.99	6.94	5.92	6.02	7.70	7.69
b. Private	11.38	11.61	11.70	11.96	10.76	10.77	11.45	11.48	5.14	5.02	8.18	8.29	4.81	4.54	8.35	8.19
c. Foreign	11.27	11.30	11.27	11.30	5.40	5.37	5.40	5.37	3.34	3.34	6.31	6.31	4.36	4.45	5.23	5.23
d. Specialized	18.79	18.79	18.79	18.79	15.48	15.48	17.89	17.89	5.58	5.51	8.66	8.69	6.83	6.83	7.92	7.91
<b>2. DFIs</b>	<b>11.86</b>	<b>11.87</b>	<b>11.89</b>	<b>11.90</b>	<b>10.65</b>	<b>10.65</b>	<b>11.31</b>	<b>11.47</b>	<b>10.10</b>	<b>10.12</b>	<b>10.10</b>	<b>10.12</b>	<b>10.52</b>	<b>10.45</b>	<b>10.52</b>	<b>10.45</b>
<b>3. MFBS</b>	<b>34.96</b>	<b>34.96</b>	<b>36.42</b>	<b>36.42</b>	<b>34.96</b>	<b>34.96</b>	<b>36.01</b>	<b>36.01</b>	<b>8.26</b>	<b>7.02</b>	<b>12.09</b>	<b>11.99</b>	<b>9.77</b>	<b>9.27</b>	<b>12.44</b>	<b>12.56</b>
<b>4. Overall (SBs, MFBS, DFIs)</b>	<b>11.56</b>	<b>11.80</b>	<b>11.88</b>	<b>12.15</b>	<b>11.39</b>	<b>11.42</b>	<b>12.35</b>	<b>12.41</b>	<b>5.01</b>	<b>4.91</b>	<b>7.96</b>	<b>7.99</b>	<b>5.13</b>	<b>4.92</b>	<b>8.23</b>	<b>8.08</b>
<b>Feb-26<sup>R</sup></b>																
<b>1.Scheduled Banks (SBs)</b>	<b>11.02</b>	<b>11.11</b>	<b>11.36</b>	<b>11.48</b>	<b>10.59</b>	<b>10.59</b>	<b>11.47</b>	<b>11.48</b>	<b>5.04</b>	<b>4.48</b>	<b>7.74</b>	<b>7.66</b>	<b>4.97</b>	<b>4.79</b>	<b>8.12</b>	<b>8.00</b>
a. Public	11.38	11.59	11.72	12.01	11.07	11.06	13.27	13.30	4.49	4.82	6.99	6.89	5.89	6.02	7.84	7.83
b. Private	10.99	11.07	11.33	11.44	10.75	10.75	11.39	11.41	5.18	4.44	7.90	7.91	4.77	4.51	8.33	8.17
c. Foreign	11.12	11.20	11.13	11.20	5.36	5.35	5.36	5.36	2.26	2.28	5.63	5.63	4.28	4.34	5.28	5.28
d. Specialized	18.36	18.36	18.36	18.36	15.46	15.46	17.82	17.82	3.62	2.13	8.13	8.94	6.85	6.84	7.94	7.93
<b>2. DFIs</b>	<b>11.82</b>	<b>11.83</b>	<b>11.88</b>	<b>11.90</b>	<b>10.51</b>	<b>10.48</b>	<b>11.13</b>	<b>11.24</b>	<b>10.26</b>	<b>10.30</b>	<b>10.26</b>	<b>10.30</b>	<b>10.36</b>	<b>10.38</b>	<b>10.36</b>	<b>10.38</b>
<b>3. MFBS</b>	<b>34.42</b>	<b>34.42</b>	<b>35.99</b>	<b>35.99</b>	<b>34.81</b>	<b>34.81</b>	<b>35.90</b>	<b>35.90</b>	<b>8.59</b>	<b>6.65</b>	<b>11.11</b>	<b>10.51</b>	<b>9.80</b>	<b>9.27</b>	<b>12.39</b>	<b>12.50</b>
<b>4. Overall (SBs, MFBS, DFIs)</b>	<b>11.22</b>	<b>11.34</b>	<b>11.58</b>	<b>11.72</b>	<b>11.36</b>	<b>11.38</b>	<b>12.27</b>	<b>12.31</b>	<b>5.08</b>	<b>4.50</b>	<b>7.78</b>	<b>7.69</b>	<b>5.09</b>	<b>4.89</b>	<b>8.26</b>	<b>8.11</b>
<b>Mar-26</b>																
<b>1.Scheduled Banks (SBs)</b>	<b>11.45</b>	<b>11.57</b>	<b>11.76</b>	<b>11.92</b>	<b>10.48</b>	<b>10.47</b>	<b>11.53</b>	<b>11.54</b>	<b>4.61</b>	<b>4.16</b>	<b>8.12</b>	<b>8.01</b>	<b>4.94</b>	<b>4.80</b>	<b>8.16</b>	<b>8.05</b>
a. Public	11.56	11.65	11.83	11.95	11.06	11.04	13.22	13.25	2.85	3.08	7.19	7.21	6.07	6.39	8.13	8.16
b. Private	11.42	11.55	11.74	11.90	10.61	10.60	11.48	11.50	5.16	4.55	8.33	8.25	4.70	4.45	8.28	8.14
c. Foreign	11.35	11.37	11.36	11.38	5.45	5.36	5.45	5.37	2.86	2.88	5.88	5.88	4.18	4.33	5.28	5.28
d. Specialized	18.52	18.52	18.55	18.55	15.15	15.15	17.75	17.75	4.45	2.54	8.17	9.04	6.76	6.76	7.99	7.98
<b>2. DFIs</b>	<b>12.07</b>	<b>12.14</b>	<b>12.10</b>	<b>12.17</b>	<b>10.72</b>	<b>10.76</b>	<b>11.40</b>	<b>11.61</b>	<b>10.28</b>	<b>10.30</b>	<b>10.28</b>	<b>10.30</b>	<b>10.40</b>	<b>10.41</b>	<b>10.40</b>	<b>10.41</b>
<b>3. MFBS</b>	<b>34.42</b>	<b>34.42</b>	<b>35.79</b>	<b>35.79</b>	<b>34.74</b>	<b>34.74</b>	<b>35.80</b>	<b>35.80</b>	<b>6.24</b>	<b>4.98</b>	<b>10.69</b>	<b>10.16</b>	<b>9.70</b>	<b>9.15</b>	<b>12.34</b>	<b>12.53</b>
<b>4. Overall (SBs, MFBS, DFIs)</b>	<b>11.63</b>	<b>11.77</b>	<b>11.95</b>	<b>12.13</b>	<b>11.26</b>	<b>11.27</b>	<b>12.35</b>	<b>12.40</b>	<b>4.62</b>	<b>4.17</b>	<b>8.14</b>	<b>8.02</b>	<b>5.05</b>	<b>4.89</b>	<b>8.29</b>	<b>8.16</b>

Source: Statistics and Data Services Department, SBP

Notes:

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

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

Archive link:

[https://www.sbp.org.pk/ecodata/Lendingdepositrates\\_Arch.xls](https://www.sbp.org.pk/ecodata/Lendingdepositrates_Arch.xls)

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

Percent per annum

Period	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks <sup>1</sup>	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2012-13	12.00	13.80	19.00	18.00	16.00 <sup>2</sup>	16.00 <sup>2</sup>
2013-14	12.00	13.80	19.00	18.00	16.00 <sup>2</sup>	16.50 <sup>2</sup>
2014-15	12.90	12.90	17.75	17.75	15.01 <sup>2</sup>	15.01 <sup>2</sup>
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 <sup>P</sup>	29.42	29.42	20.67	22.71	22.96	22.94

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

### 3.34 Rates of Profit on National Savings Schemes

Percent Per Annum

S C H E M E	2025									
	14 <sup>th</sup> Feb	25 <sup>th</sup> Feb	20 <sup>th</sup> Mar	19 <sup>th</sup> May	27 <sup>th</sup> Jun	28 <sup>th</sup> Jul	17 <sup>th</sup> Sep	4 <sup>th</sup> Nov	5 <sup>th</sup> Jan	29 <sup>th</sup> Jan
<b>1. Savings Accounts</b>										
(i) With cheque facilities	11.50	11.50	10.50	9.50	9.50	9.50	9.50	9.50	9.00	9.00
(ii) Without cheque facilities	11.50	11.50	10.50	9.50	9.50	9.50	9.50	9.50	9.00	9.00
<b>4. Defence Savings Certificates</b>										
(i) 1 <sup>st</sup> 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)	12.12	12.01	12.12	11.91	11.76	11.76	11.42	11.31	11.08	10.44
<b>6. (a) Special Savings Certificates (Reg)</b>										
<b>or Special Saving Accounts</b>										
(i) First 5 periods of complete 6 months	11.20	11.00	11.00	10.90	10.60	10.40	10.40	10.60	10.20	9.40
(ii) Last period of complete 6 months	12.00	11.80	11.80	11.90	11.60	11.00	11.20	11.60	11.00	10.40
<b>7. Regular Income Certificates</b>	11.74	11.74	11.74	11.52	11.16	10.68	10.80	10.92	10.56	9.96
<b>8. Pensioner's Benefit Accounts</b>	13.68	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48	12.00
<b>9. Behbood Saving Certificate</b>	13.68	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48	12.00
<b>10. Short-Term Saving Certificate</b>										
(i) 3 Months	11.08	11.08	11.12	11.36	10.36	10.32	10.28	10.44	10.32	9.64
(ii) 6 Months	11.14	10.84	11.08	11.36	10.38	10.20	10.30	10.30	10.36	9.58
(iii) 1 year	11.14	10.81	10.96	11.38	10.40	10.14	10.42	10.64	10.68	9.58
<b>11. Shuhada Family Welfare account</b>	13.68	13.58	13.68	13.44	13.20	12.96	12.96	12.72	12.48	12.00
<b>12. Sarwa Islamic Term Account (SITA)*</b>										
(i) 1 year	9.90	9.74	10.44	10.34	9.75	9.94	9.92	9.92	9.96	9.00
(ii) 3 year	10.92	10.92	10.92	10.92	10.30	10.30	9.96	10.30	10.20	9.16
(iii) 5 year	11.39	11.39	11.39	11.39	10.32	10.80	10.32	10.56	10.44	9.36
<b>13. Sarwa Islamic Saving Account (SISA)</b>	9.90	9.74	10.44	10.34	9.75	9.94	9.92	9.92	9.96	9.00
<b>14. Premium Prize Bonds (Registered)-Bi Annual</b>								2.92	2.92	2.92

Source: Central Directorate of National Savings

**Notes:**

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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
<b>2021</b>							
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
<b>2022</b>							
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
<b>2023</b>							
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
<b>2024</b>							
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
<b>2025</b>							
Q1	722,585	132,987,503	222,585	1,815,106	8,348,919	4,600	20,167,850
Q2	731,814	135,876,186	216,447	1,887,385	8,812,298	4,669	20,970,942
Q3	757,727	141,560,617	232,890	2,066,178	9,115,747	4,412	22,957,541
Q4	808,871	150,752,412	243,892	2,637,709	10,649,304	4,037	29,307,883

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

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

### 3.36 Clearing House Statistics

No. of cheques in Thousand; Amount in Million Rupees

Area	Items	2025						2026	
		Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
<b>Karachi</b>	No. of Cheques Cleared	1,212	1,059	1,202	1,256	1,100	1,243	1,209	1,062
	Amount	1,150,110	1,054,268	1,139,743	1,203,673	1,079,556	1,232,183	1,267,050	1,064,983
<b>Lahore</b>	No. of Cheques Cleared	515	465	514	532	464	523	505	450
	Amount	818,907	752,765	794,209	913,770	795,825	875,095	929,118	788,423
<b>Peshawar</b>	No. of Cheques Cleared	98	94	111	113	99	112	100	94
	Amount	142,905	146,498	161,484	159,000	133,403	162,107	182,592	141,259
<b>Quetta</b>	No. of Cheques Cleared	35	31	34	33	29	32	29	25
	Amount	72,812	68,573	58,941	48,302	46,608	60,046	59,922	43,792
<b>Faisalabad</b>	No. of Cheques Cleared	124	103	117	124	108	128	123	110
	Amount	184,908	172,522	191,763	186,982	161,349	174,985	180,647	147,353
<b>Rawalpindi</b>	No. of Cheques Cleared	157	144	162	167	146	165	161	144
	Amount	236,581	249,604	310,126	305,255	261,156	290,407	336,024	251,942
<b>Hyderabad</b>	No. of Cheques Cleared	70	67	69	77	65	76	77	69
	Amount	112,107	92,736	79,234	90,839	83,630	94,557	120,406	78,102
<b>Islamabad</b>	No. of Cheques Cleared	183	161	180	186	168	181	183	161
	Amount	350,353	302,721	345,848	443,407	361,914	340,080	610,646	315,800
<b>Multan</b>	No. of Cheques Cleared	132	109	120	125	113	133	126	107
	Amount	219,669	199,861	210,286	207,259	195,781	193,911	236,616	163,655
<b>Sialkot</b>	No. of Cheques Cleared	54	43	53	56	47	54	50	46
	Amount	66,730	51,641	58,246	60,431	50,999	58,294	57,932	46,410
<b>Sukkur</b>	No. of Cheques Cleared	43	38	39	44	37	46	43	39
	Amount	58,386	48,916	40,627	46,546	35,832	37,019	50,227	42,413
<b>D.I. Khan</b>	No. of Cheques Cleared	20	17	22	22	21	23	21	20
	Amount	13,811	14,402	20,084	18,525	17,516	18,185	19,178	14,162
<b>Gujranwala</b>	No. of Cheques Cleared	48	37	42	46	40	45	44	39
	Amount	92,118	83,550	83,595	82,394	68,502	67,422	83,277	64,288
<b>Muzzafarabad</b>	No. of Cheques Cleared	8	10	9	10	8	9	8	8
	Amount	15,033	11,157	20,171	15,763	10,848	15,291	13,521	13,633
<b>Bahawalpur</b>	No. of Cheques Cleared	43	33	36	38	36	48	45	40
	Amount	68,311	61,355	62,062	60,306	56,234	61,975	72,215	50,268
<b>Total</b>	<b>No. of Cheques Cleared</b>	<b>2,740</b>	<b>2,410</b>	<b>2,709</b>	<b>2,829</b>	<b>2,483</b>	<b>2,817</b>	<b>2,725</b>	<b>2,412</b>
	<b>Amount</b>	<b>3,602,740</b>	<b>3,310,570</b>	<b>3,576,418</b>	<b>3,842,451</b>	<b>3,359,155</b>	<b>3,681,557</b>	<b>4,219,370</b>	<b>3,226,485</b>

Source: National Institutional Facilitation Technologies (NIFT)

### 3.37 Electronic Banking Statistics

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

### 3.37 Electronic Banking Statistics

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

Source: Payment Systems Policy & Oversight Department

### 3.38 Real Time Gross Settlement- Systems Based Transactions

Volume in Actual & Value in Billion Rupees

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

Source: Payment Systems Policy & Oversight Department

### 3.39 Real Time Gross Settlement-Paper Based Transactions

Volume in Million & Value in Billion Rupees

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

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

	Jun-25			Sep-25			Dec-25		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
<b>Corporate Sector</b>	<b>9,893,881</b>	<b>741,793</b>	<b>7.5</b>	<b>9,752,531</b>	<b>711,304</b>	<b>7.3</b>	<b>10,896,483</b>	<b>672,208</b>	<b>6.2</b>
<b>SMEs Sector</b>	<b>711,668</b>	<b>115,939</b>	<b>16.3</b>	<b>693,052</b>	<b>89,438</b>	<b>12.9</b>	<b>902,935</b>	<b>113,049</b>	<b>12.5</b>
<b>Agriculture Sector</b>	<b>735,524</b>	<b>101,549</b>	<b>13.8</b>	<b>633,976</b>	<b>49,567</b>	<b>7.8</b>	<b>673,606</b>	<b>102,777</b>	<b>15.3</b>
<b>Consumer sector</b>	<b>912,150</b>	<b>43,049</b>	<b>4.7</b>	<b>988,119</b>	<b>46,059</b>	<b>4.7</b>	<b>1,031,707</b>	<b>44,409</b>	<b>4.3</b>
<i>i. Credit Cards</i>	156,496	2,875	1.8	171,993	3,286	1.9	182,412	3,445	1.9
<i>ii. Auto loans</i>	275,168	4,686	1.7	296,891	4,552	1.5	308,914	4,048	1.3
<i>iii. Consumer durable</i>	2,484	158	6.3	2,674	89	3.3	2,732	80	2.9
<i>iv. Mortgage loans</i>	212,451	15,379	7.2	217,858	15,057	6.9	225,155	14,632	6.5
<i>v. Other personal loans</i>	265,551	19,951	7.5	298,703	23,075	7.7	312,495	22,205	7.1
<b>Commodity Financing</b>	<b>1,038,484</b>	<b>18,916</b>	<b>1.8</b>	<b>1,204,340</b>	<b>23,858</b>	<b>2.0</b>	<b>1,311,620</b>	<b>9,296</b>	<b>0.7</b>
<b>Staff Loans</b>	<b>296,394</b>	<b>3,892</b>	<b>1.3</b>	<b>306,594</b>	<b>4,553</b>	<b>1.5</b>	<b>315,322</b>	<b>4,798</b>	<b>1.5</b>
<b>Others</b>	<b>750,222</b>	<b>30,237</b>	<b>4.0</b>	<b>718,251</b>	<b>22,991</b>	<b>3.2</b>	<b>764,269</b>	<b>17,784</b>	<b>2.3</b>
<b>Total</b>	<b>14,338,324</b>	<b>1,055,374</b>	<b>7.4</b>	<b>14,296,863</b>	<b>947,770</b>	<b>6.6</b>	<b>15,895,941</b>	<b>964,322</b>	<b>6.1</b>

	Jun-25			Sep-25			Dec-25		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,465,952	107,331	7.3	1,526,388	55,469	3.6	1,686,739	111,277	6.6
Automobile / Transportation	137,845	28,052	20.4	150,784	21,760	14.4	216,332	21,772	10.1
Cement	208,826	10,746	5.1	197,729	9,566	4.8	220,577	10,352	4.7
Chemical & Pharmaceuticals	517,389	19,140	3.7	545,186	15,057	2.8	677,851	13,087	1.9
Electronics	187,371	26,347	14.1	165,129	18,391	11.1	202,526	18,318	9.0
Financial	933,315	11,176	1.2	888,239	9,557	1.1	869,189	7,362	0.8
Individuals	1,130,757	69,013	6.1	1,183,548	73,796	6.2	1,202,826	62,502	5.2
Insurance	4,163	62	1.5	4,664	62	1.3	4,081	62	1.5
Others	5,572,143	488,257	8.8	5,503,556	452,282	8.2	6,107,247	446,000	7.3
Production/Transmission of Energy	1,481,339	66,006	4.5	1,469,416	64,379	4.4	1,789,424	61,697	3.4
Shoes & Leather garments	41,535	2,979	7.2	42,062	2,978	7.1	44,829	2,789	6.2
Sugar	406,532	50,998	12.5	281,402	49,720	17.7	392,510	44,205	11.3
Textile	2,251,158	175,266	7.8	2,338,760	174,754	7.5	2,481,810	164,898	6.6
<b>Total</b>	<b>14,338,324</b>	<b>1,055,374</b>	<b>7.4</b>	<b>14,296,863</b>	<b>947,770</b>	<b>6.6</b>	<b>15,895,941</b>	<b>964,322</b>	<b>6.1</b>

Source: Financial Stability Department SBP

### 3.41 Non-Performing Loans (Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Sep-25			Dec-25		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
<b>All Banks &amp; DFIs</b>	<b>964,146.0</b>	<b>(120,822.0)</b>	<b>(0.9)</b>	<b>980,188.0</b>	<b>(75,987.0)</b>	<b>(0.5)</b>
<b>All Banks</b>	<b>947,770.0</b>	<b>(119,562.0)</b>	<b>(0.9)</b>	<b>964,322.0</b>	<b>(74,300.0)</b>	<b>(0.5)</b>
<b>Commercial Banks</b>	<b>927,463.0</b>	<b>(119,112.0)</b>	<b>(0.9)</b>	<b>942,684.0</b>	<b>(78,711.0)</b>	<b>(0.5)</b>
Public Sector Commercial Banks	320,561.0	(42,735.0)	(1.9)	356,605.0	(172.0)	(0.0)
Local Private Banks	606,509.0	(74,866.0)	(0.7)	585,688.0	(77,768.0)	(0.7)
Foreign Banks	393.0	(1,511.0)	(0.4)	391.0	(771.0)	(0.2)
<b>Specialized Banks</b>	<b>20,307.0</b>	<b>(450.0)</b>	<b>(0.3)</b>	<b>21,638.0</b>	<b>4,411.0</b>	<b>3.2</b>
<b>DFIs</b>	<b>16,377.0</b>	<b>(1,260.0)</b>	<b>(0.6)</b>	<b>15,866.0</b>	<b>(1,687.0)</b>	<b>(0.7)</b>

Source: Financial Stability Department SBP

### 3.42 Cash Recovery against Non-Performing Loans

Million Rupees

Banks / DFIs	For the Quarter Ended Sep 2025	For the Quarter Ended Dec 2025
<b>All Banks &amp; DFIs</b>	25,771	28,760
<b>All Banks</b>	25,036	28,491
<b>Commercial Banks</b>	25,036	28,474
Public Sector Commercial Banks	8,877	8,654
Local Private Banks	16,157	19,818
Foreign Banks	2	2
<b>Specialized Banks</b>	-	17
<b>DFIs</b>	735	269

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 Mar-2026

Currency/Date	2	3	4	5	6	9	10	11	12	13
Australian Dollar	198.33	198.50	195.75	197.08	196.61	195.56	197.39	200.11	198.99	197.32
Bahraini Dinar	740.77	740.22	740.42	740.55	740.26	740.03	739.73	739.64	739.55	739.41
Canadian Dollar	204.76	204.49	204.25	204.73	204.66	206.18	205.65	206.09	205.66	204.95
Chinese Yuan	40.73	40.64	40.44	40.60	40.54	40.45	40.62	40.74	40.65	40.61
Danish Krone	44.11	43.75	43.42	43.46	43.49	43.18	43.49	43.54	43.19	43.05
Hong Kong Dollar	35.77	35.81	35.81	35.78	35.76	35.80	35.76	35.74	35.74	35.73
Japanese Yen	1.79	1.78	1.78	1.78	1.77	1.76	1.77	1.77	1.76	1.75
Kuwaiti Dinar	914.51	913.91	912.90	912.31	912.25	912.44	911.64	912.29	912.13	911.03
Malaysian Ringgit	71.48	71.14	70.74	70.84	70.75	70.43	71.04	71.19	71.07	71.05
New Zealand Dollar	167.58	166.49	165.18	166.13	165.57	164.78	165.74	166.53	165.37	163.55
Norwegian Krone	29.41	29.25	28.88	29.03	28.97	29.05	29.18	29.10	28.93	28.79
Omani Riyal	725.01	724.98	725.07	725.07	725.07	724.94	724.94	724.89	724.81	724.83
Qatari Riyal	76.65	76.57	76.60	76.59	76.58	76.47	76.51	76.53	76.61	76.59
Saudi Arabian Riyal	74.53	74.51	74.50	74.49	74.49	74.49	74.46	74.49	74.49	74.48
Singapore Dollar	220.32	219.56	218.68	218.94	218.76	217.95	219.16	219.73	218.94	218.44
Swedish Krona	30.87	30.51	30.14	30.40	30.36	30.20	30.55	30.53	30.16	29.88
Swiss Franc	363.36	358.02	357.76	358.17	358.09	357.99	359.22	359.39	357.37	355.31
Thai Baht	8.92	8.88	8.84	8.86	8.82	8.72	8.81	8.86	8.77	8.69
Turkish Lira	6.38	6.38	6.37	6.37	6.36	6.36	6.36	6.36	6.36	6.34
UAE Dirham	76.16	76.16	76.15	76.15	76.14	76.14	76.14	76.12	76.11	76.10
UK Pound Sterling	375.48	374.25	372.56	372.81	373.62	371.97	375.09	375.66	373.56	372.74
US Dollar	279.64	279.65	279.62	279.61	279.59	279.59	279.57	279.56	279.53	279.51
Euro	329.17	326.60	324.31	324.54	324.70	322.27	324.54	324.88	322.46	321.55

## 4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Mar-2026

Currency/Date	16	17	18	19	24	25	26	27	30	31
Australian Dollar	196.02	197.39	198.72	196.68	194.79	194.76	194.08	192.78	191.86	191.26
Bahraini Dinar	739.54	739.40	739.11	739.33	739.20	739.20	739.20	737.98	739.06	739.06
Canadian Dollar	203.85	204.09	204.02	203.52	203.17	202.80	202.09	201.62	201.07	200.50
Chinese Yuan	40.53	40.61	40.65	40.53	40.57	40.56	40.50	40.44	40.47	40.46
Danish Krone	42.83	42.98	43.17	42.92	43.33	43.39	43.27	43.17	43.08	42.91
Hong Kong Dollar	35.72	35.70	35.68	35.69	35.68	35.73	35.76	35.71	35.69	35.67
Japanese Yen	1.75	1.75	1.76	1.75	1.76	1.76	1.75	1.75	1.75	1.75
Kuwaiti Dinar	910.54	909.44	909.98	910.52	910.36	910.55	910.36	910.15	909.21	909.21
Malaysian Ringgit	71.02	71.21	71.43	70.92	70.75	70.59	69.91	69.67	69.45	69.13
New Zealand Dollar	162.80	163.34	164.26	163.00	163.28	162.92	162.54	161.69	160.74	160.02
Norwegian Krone	28.71	28.88	29.21	29.18	28.60	28.80	28.84	28.90	28.72	28.69
Omani Riyal	724.81	724.68	724.67	724.61	724.48	724.48	724.48	724.51	724.45	724.45
Qatari Riyal	76.43	76.52	76.52	76.50	76.44	76.50	76.46	76.44	76.55	76.59
Saudi Arabian Riyal	74.48	74.47	74.43	74.44	74.43	74.43	74.47	74.47	74.45	74.44
Singapore Dollar	218.11	218.50	218.93	217.91	218.43	218.41	217.83	217.32	216.91	216.32
Swedish Krona	29.63	29.85	30.15	29.73	29.81	29.96	29.91	29.66	29.57	29.28
Swiss Franc	354.01	354.24	355.66	352.58	354.33	354.01	352.73	351.06	349.79	349.58
Thai Bhat	8.62	8.63	8.66	8.53	8.56	8.56	8.53	8.52	8.53	8.49
Turkish Lira	6.35	6.34	6.34	6.33	6.32	6.32	6.32	6.31	6.30	6.30
UAE Dirham	76.09	76.10	76.10	76.09	76.07	76.07	76.07	76.07	76.09	76.09
UK Pound Sterling	370.56	371.65	373.24	370.89	374.19	374.11	373.25	372.62	370.74	368.72
US Dollar	279.51	279.49	279.48	279.47	279.43	279.39	279.41	279.39	279.39	279.38
Euro	319.93	321.03	322.33	320.49	323.50	324.02	323.08	322.31	321.66	320.35

Source: Statistics and Data Services Department, SBP

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

## 4.2 Foreign Exchange Average Rates

Pak Rupees per USD

Period	2019-20	2020-21	2021-22	2022-23	2023-2024	2024-2025	2025-2026
Jul	158.83	166.76	159.60	219.44	281.01	278.39	284.21
Aug	158.08	167.71	164.10	220.89	293.81	278.54	282.24
Sep	156.18	165.85	168.06	230.47	297.75	278.24	281.65
Oct	155.95	162.80	171.69	220.57	280.36	277.67	281.27
Nov	155.37	159.21	173.03	222.31	285.52	277.81	280.87
Dec	154.92	160.08	177.18	224.76	283.30	278.12	280.54
Jan	154.66	160.15	176.31	234.14	280.32	278.64	280.15
Feb	154.26	159.13	175.48	266.68	279.18	279.30	279.81
Mar	158.45	156.03	179.62	280.20	278.70	280.08	279.51
Apr	164.44	153.08	184.48	284.95	278.14	280.71	
May	160.08	153.29	195.50	285.49	278.25	281.67	
Jun	165.10	156.16	204.37	286.58	278.44	283.00	
Jul- Sep	157.69	166.77	163.92	223.60	290.86	278.39	282.70
Oct -Dec	155.41	160.70	173.97	222.55	283.06	277.87	280.89
Jan - Mar	155.79	158.44	177.14	260.34	279.40	279.34	279.82
Apr - Jun	163.21	154.18	194.78	285.67	278.28	281.79	
<b>Annual</b>	<b>158.03</b>	<b>160.02</b>	<b>177.45</b>	<b>248.04</b>	<b>282.90</b>	<b>279.35</b>	

Source: Statistics and Data Services Department, SBP

Note:

The annual average is calculated by averaging the monthly averages.

## 4.3 NEER and REER Indices of Pakistani Rupees

(Base 2010 = 100)

Period		NEER		REER*	
		Index	% Change over last Year/Month	Index	% Change over last Year/Month
	Jun-21	61.25	0.29	101.03	6.90
	Jun-22	50.61	(17.37)	94.86	(6.10)
	Jun-23	37.32	(26.27)	87.73	(7.52)
	Jun-24	38.84	4.08	100.06	14.06
	Jun-25	37.72	(2.87)	98.03	(2.03)
2025	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)	99.98	1.99
	Aug	37.84	0.90	100.20	0.21
	Sep	37.77	(0.21)	101.88	1.69
	Oct	38.00	0.61	103.96	2.04
	Nov	38.18	0.49	104.88	0.88
	Dec	37.97	(0.54)	103.55	(1.27)
2026	Jan	37.83	(0.39)	103.30	(0.24)
	Feb <sup>R</sup>	37.64	(0.50)	103.11	(0.84)
	Mar <sup>P</sup>	38.02	1.02	105.17	1.99

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

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

For detail, please visit the Revision Study at

<https://www.sbp.org.pk/departments/stats/NEER-REER.pdf>

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

## 4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

Currency/Date	2022-23	2023-24	2024-25	2025	2025			2026		
				Mar	Oct	Nov	Dec	Jan	Feb	Mar
Australian Dollar	167.00	185.39	180.84	176.36	183.99	182.61	186.16	189.90	197.44	196.20
Bahraini Dinar	657.85	750.60	741.12	743.10	745.83	744.76	743.59	742.38	741.34	739.58
Canadian Dollar	185.03	208.76	200.21	195.00	201.02	199.77	203.12	203.19	205.02	203.91
Chinese Yuan	35.69	39.16	38.73	38.64	39.52	39.52	39.83	40.23	40.54	40.57
Danish Krone	35.04	41.05	40.77	40.60	43.88	43.48	44.00	44.04	44.34	43.29
Hong Kong Dollar	31.68	36.20	35.87	36.04	36.19	36.13	36.08	35.96	35.82	35.74
Japanese Yen	1.81	1.90	1.87	1.88	1.86	1.81	1.80	1.79	1.81	1.76
Kuwaiti Dinar	807.91	918.12	909.23	907.55	918.33	914.50	913.27	915.37	915.51	911.29
Malaysian Ringgit	55.28	60.23	63.48	63.10	66.69	67.56	68.58	69.53	71.47	70.69
New Zealand Dollar	153.24	171.67	165.22	160.54	162.42	159.23	162.65	163.99	168.59	164.07
Norwegian Krone	24.12	26.60	25.96	26.20	28.09	27.68	27.80	28.19	29.25	28.96
Omani Riyal	645.19	735.21	725.72	727.55	730.11	729.16	728.05	726.70	725.61	724.76
Qatari Riyal	68.06	77.66	76.67	76.87	77.17	77.05	76.92	76.73	76.64	76.53
Saudi Arabian Riyal	66.06	75.41	74.43	74.67	74.99	74.88	74.77	74.70	74.60	74.47
Singapore Dollar	182.24	209.76	210.83	209.60	217.08	215.47	217.17	218.76	220.91	218.46
Swedish Krona	23.53	26.62	26.98	27.63	29.84	29.55	30.18	30.80	31.20	30.06
Swiss Franc	265.25	318.84	322.59	316.85	352.53	349.25	351.84	354.40	362.08	355.63
Thai Baht	7.07	7.92	8.24	8.30	8.64	8.68	8.89	8.97	8.98	8.69
Turkish lira	13.03	9.61	7.84	7.56	6.73	6.65	6.59	6.50	6.42	6.34
UAE Dirham	67.53	77.02	76.06	76.25	76.58	76.47	76.39	76.30	76.20	76.11
UK Pound Sterling	299.30	356.21	361.47	361.53	375.82	368.72	375.18	378.66	380.19	372.89
US Dollar	248.04	282.90	279.35	280.08	281.27	280.87	280.54	280.15	279.81	279.51
Euro	260.52	305.97	303.97	302.73	327.45	324.49	328.31	328.73	330.99	323.19

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](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 Rial	South Korean Won	Swiss Frank	Turkish Lira
2021	+2.58	-7.04	-2.04	-1.16	+0.02	-9.26	-3.63	-9.79	+0.10	+0.26	-7.10	-3.30	-43.19
2022	-8.81	-6.08	-9.07	-8.45	+1.82	-13.90	-5.02	-21.09	-10.17	-0.18	-6.65	-1.09	-28.15
2023	-2.24	+3.74	-0.28	+0.61	-2.16	-6.55	-4.47	-20.10	+5.50	+0.25	-2.15	+8.98	-35.95
2024	-2.07	-5.68	-2.34	-4.54	+1.30	-9.07	+3.86	+1.40	-1.30	-0.28	-10.31	-4.69	-22.75
2025	+4.39	+13.06	-5.39	-2.72	-0.09	+0.12	+10.65	-0.54	+7.25	+0.07	+1.07	+13.13	-17.73
2025 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
IV	+1.85	+0.08	-1.25	-1.73	-0.48	-4.88	+3.89	+0.44	+0.13	+0.00	-2.28	+0.65	-3.62
2026 I	+1.24	-2.15	-5.11	-1.90	+0.08	-2.09	+0.48	+0.35	-1.91	-0.00	-5.19	-1.05	-3.37
2025 Mar	+0.45	+3.88	+2.36	-0.54	+0.00	+0.09	+0.97	-0.18	+2.73	+0.30	-1.83	+2.41	-3.77
Apr	-0.16	+5.16	+0.39	-0.22	-0.00	+4.88	+2.44	+0.30	+3.23	+0.02	+1.95	+6.87	-1.31
May	+0.94	-0.30	-0.50	+2.16	+0.00	-0.94	+1.85	-0.94	+0.86	+0.15	+4.13	+0.04	-1.86
Jun	+0.43	+3.36	-0.08	+0.57	-0.00	-0.59	+0.52	+0.72	+1.71	-0.15	+1.84	+3.44	-1.40
Jul	-0.37	-2.34	-2.30	-1.62	+0.00	-3.07	-0.87	-0.71	-3.47	+0.00	-1.92	-1.98	-2.12
Aug	+0.87	+1.85	-0.34	+0.37	-0.00	+1.69	+0.85	+0.08	+1.78	-0.07	-0.41	+1.33	-1.20
Sep	+0.12	+0.71	-1.06	+0.49	+0.39	-1.33	+0.07	+0.17	-0.19	+0.07	-0.97	+0.59	-0.82
Oct	+0.11	-1.59	+0.09	-1.94	-0.52	-3.34	+0.55	+0.14	-2.30	-0.12	-1.48	-0.68	-1.60
Nov	+0.47	+0.20	-0.62	0.00	+0.12	-1.52	+1.44	+0.14	+0.31	+0.12	-3.41	-0.41	-0.83
Dec	+1.26	+1.49	-0.73	+0.22	-0.08	-0.07	+1.86	+0.16	+2.17	-0.00	+2.69	+1.76	-1.23
2026 Jan	+0.63	+1.44	-2.15	-0.86	+0.08	+1.86	+2.94	+0.12	+2.41	-0.02	+0.55	+3.29	-1.16
Feb	+1.38	-0.96	+1.04	-0.05	0.00	-1.39	+1.45	+0.12	-2.26	-0.04	+0.18	-0.63	-0.98
Mar	-0.76	-2.60	-4.02	-1.00	-0.00	-2.53	-3.79	+0.11	-2.00	+0.06	-5.87	-3.60	-1.27

Source: Statistics and Data Services Department, SBP

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

Note:

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

## 4.6 Appreciation / Depreciation\* of Selected Currencies Against SDR

Percent

End of Period	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Rial	South Korean Won	Swiss Frank	Turkish Lira	US Dollar
2021	+5.56	-4.33	+0.81	+1.71	+2.93	-6.63	-0.83	-7.17	+3.17	+3.01	-4.40	-0.49	-41.54	+2.91
2022	-4.10	-1.23	-4.38	-3.72	+7.08	-9.45	-0.12	-17.01	+4.97	-5.53	-1.83	+4.02	-24.43	+5.17
2023	-3.02	+2.91	-1.08	-0.20	-2.95	-7.31	-5.24	-20.74	-0.56	+4.65	-2.94	+8.10	-36.47	-0.81
2024	+0.72	-2.98	+0.54	-1.87	+4.21	-6.53	+6.42	+4.30	+1.41	+2.61	-7.65	-1.98	-19.88	+2.89
2025	-0.59	+7.66	-9.91	-7.36	-4.86	-4.66	+5.37	-5.29	+2.13	-4.71	-3.75	+7.73	-21.65	-4.77
2025 I	-1.21	+2.14	-2.21	-4.54	-1.85	+2.88	-0.36	-2.43	-1.81	+1.25	-2.91	-0.15	-8.75	-1.85
2025 II	-2.13	+4.79	-3.48	-0.87	-3.30	-0.13	+1.42	-3.23	-3.28	+2.40	+4.55	+6.96	-7.65	-3.30
2025 III	+0.84	+0.40	-3.45	-0.55	+0.62	-2.53	+0.27	-0.25	-1.72	+0.22	-3.05	+0.13	-3.87	+0.22
2025 IV	+1.95	+0.18	-1.15	-1.62	-0.37	-4.78	+4.01	+0.55	+0.24	+0.11	-2.17	+0.76	-3.51	+0.11
2026 I	+2.22	-1.20	-4.19	-0.95	+1.05	-1.14	+1.45	+1.32	-0.96	+0.97	-4.27	-0.10	-2.44	+0.97
2025 Mar	-1.04	+2.34	+0.84	-2.01	-1.48	-1.39	-0.53	-1.66	-1.19	+1.21	-3.29	+0.89	-5.19	-1.48
2025 Apr	-2.18	+3.03	-1.64	-2.24	-2.02	+2.76	+0.37	-1.73	-2.00	+1.14	-0.11	+4.71	-3.30	-2.02
2025 May	+0.89	-0.34	-0.54	+2.11	-0.04	-0.99	+1.81	-0.99	+0.10	+0.82	+4.09	-0.00	-1.90	-0.04
2025 Jun	-0.83	+2.06	-1.33	-0.70	-1.26	-1.85	-0.74	-0.55	-1.40	+0.43	+0.56	+2.14	-2.64	-1.26
2025 Jul	+1.03	-0.96	-0.92	-0.24	+1.41	-1.71	+0.53	+0.68	+1.41	-2.11	-0.53	-0.60	-0.74	+1.41
2025 Aug	-0.14	+0.83	-1.34	-0.63	-1.00	+0.67	-0.16	-0.92	-1.07	+0.76	-1.41	+0.32	-2.19	-1.00
2025 Sep	-0.05	+0.54	-1.23	+0.32	+0.22	-1.50	-0.10	+0.00	-0.10	-0.36	-1.14	+0.42	-0.98	-0.17
2025 Oct	+1.03	-0.68	+1.02	-1.03	+0.41	-2.45	+1.48	+1.06	+0.81	-1.39	-0.56	+0.24	-0.68	+0.93
2025 Nov	+0.46	+0.19	-0.63	-0.01	+0.11	-1.53	+1.43	+0.12	+0.11	+0.30	-3.43	-0.42	-0.84	-0.01
2025 Dec	0.45	0.68	-1.52	-0.58	-0.88	-0.87	1.05	-0.64	1.35	-0.80	1.87	0.95	-2.02	-0.80
2026 Jan	-0.27	+0.53	-3.03	-1.75	-0.81	+0.95	+2.02	-0.78	+1.49	-0.92	-0.35	+2.37	-2.05	-0.90
2026 Feb	+1.90	-0.44	+1.56	+0.47	+0.52	-0.88	+1.98	+0.64	-1.75	+0.48	+0.69	-0.12	-0.47	+0.52
2026 Mar	+0.59	-1.28	-2.71	+0.35	+1.35	-1.21	-2.49	+1.47	-0.67	+1.42	-4.60	-2.29	+0.07	+1.36

Source: Statistics and Data Services Department, SBP

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

Note:

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

## 4.7 Appreciation / Depreciation\* of Pak Rupee Against Selected Currencies

Percent

End of Period	2024	2025	Quarterly					2025	2025			2026		
			2025				2026		Mar	Nov	Dec	Jan	Feb	Mar
			I	II	III	IV	I							
			I	II	III	IV	I							
Australian Dollar	+7.06	-6.71	-0.33	-4.22	-1.34	-0.94	-1.78	-1.05	+1.38	-2.78	-4.23	-1.60	+4.22	
Brazilian Real	+23.01	-10.81	-6.88	-5.06	-3.08	+4.01	-4.81	-1.82	+0.36	+2.65	-4.84	-1.42	+1.47	
Canadian Dollar	+6.85	-4.81	-0.03	-5.19	+1.36	-0.92	+2.05	-0.43	+1.04	-2.35	-1.25	+1.03	+2.29	
Chinese Yuan	+0.81	-4.33	-0.65	-1.29	-1.17	-1.29	-0.88	-0.45	+0.17	-1.08	-0.50	-1.24	+0.87	
EMU Euro	+4.65	-11.67	-3.91	-7.81	-0.74	+0.46	+2.55	-3.74	+0.44	-1.31	-1.30	+1.09	+2.78	
Hong Kong Dollar	-0.84	+0.18	+0.16	+0.81	-1.82	+1.05	+0.98	+0.01	+0.61	+0.33	+0.34	+0.32	+0.31	
Indian Rupee	+0.97	+5.56	+0.41	+0.09	+3.22	+1.81	+5.75	-2.31	+1.27	+0.90	+2.32	-0.91	+4.30	
Indonesian Rupiah	+3.77	+2.66	+2.73	-2.54	+0.21	+2.30	+2.29	+0.54	+0.64	-0.05	+0.99	+0.17	+1.12	
Iranian Rial	-2.68	-0.04	-0.00	-0.10	-0.95	+1.02	+0.26	-0.00	+0.52	+0.25	+0.04	+0.12	+0.11	
Japanese Yen	+9.28	-0.25	-4.63	-3.27	+2.25	+5.69	+2.49	-0.09	+2.19	+0.24	-1.71	+1.53	+2.71	
Korean Won	+9.55	-1.19	+1.13	-7.60	+2.80	+2.88	+5.84	+1.87	+4.20	-2.46	-0.43	-0.06	+6.36	
Malaysian Ringgit	-3.91	-9.74	-1.47	-4.75	-0.61	-3.23	-0.13	-0.96	-0.79	-1.67	-2.74	-1.32	+4.05	
Saudi Arabian Riyal	-1.13	-0.20	-0.05	-0.12	-0.56	+0.53	+0.35	-0.29	+0.52	+0.16	+0.14	+0.16	+0.05	
Singapore Dollar	+1.95	-5.32	-1.22	-4.74	+0.65	-0.03	+0.91	-0.82	+0.82	-1.09	-1.22	-0.14	+2.30	
Swedish Krona	+6.65	-16.84	-9.41	-5.29	-1.54	-1.77	+3.79	-6.65	+1.45	-3.30	-3.96	+2.47	+5.47	
Swiss Franc	+6.84	-11.72	-1.66	-9.68	-0.47	-0.12	+1.42	-2.35	+1.05	-1.57	-3.07	+0.76	+3.84	
Taiwani Dollar	-4.79	+0.33	+0.00	+0.01	-0.81	+1.14	+0.40	-0.00	+0.53	+0.27	+0.04	+0.18	+0.18	
Thai Baht	+0.99	-8.01	-1.00	-4.17	-1.18	-1.86	+4.56	-0.59	+0.40	-1.97	-0.40	-0.95	+6.00	
UK Pound Sterling	-1.33	-6.89	-3.04	-5.66	+1.40	+0.40	+2.30	-2.66	+0.33	-1.96	-2.23	+2.43	+2.15	
U.S Dollar	-2.83	-0.13	-0.00	-0.10	-0.56	+0.53	+0.35	+0.00	+0.64	+0.16	+0.12	+0.12	+0.11	
UAE Dirham	-1.17	-0.13	-0.20	+0.10	-0.56	+0.53	+0.35	-0.51	+0.52	+0.17	+0.14	-0.01	+0.21	

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

## 4.8 Workers' Remittances

Million US Dollars

Countries	FY24	FY25	Mar		Jul-Mar	
			2025	2026 <sup>P</sup>	FY25	FY26 <sup>P</sup>
<b>1.USA</b>	<b>3,531.2</b>	<b>3,720.4</b>	<b>420.1</b>	<b>359.3</b>	<b>2,822.4</b>	<b>2,661.2</b>
<b>2.UK</b>	<b>4,521.5</b>	<b>5,904.9</b>	<b>683.8</b>	<b>587.3</b>	<b>4,244.1</b>	<b>4,601.8</b>
<b>3.Saudi Arabia</b>	<b>7,424.2</b>	<b>9,345.4</b>	<b>985.8</b>	<b>918.4</b>	<b>6,882.9</b>	<b>7,086.5</b>
<b>4.UAE</b>	<b>5,534.6</b>	<b>7,829.2</b>	<b>841.9</b>	<b>823.7</b>	<b>5,705.2</b>	<b>6,267.4</b>
Dubai	4,229.8	6,093.5	664.9	591.0	4,505.6	4,756.2
Abu Dhabi	1,250.6	1,595.7	150.9	202.9	1,107.3	1,279.4
Sharjah	21.5	61.6	13.5	12.5	36.7	97.3
Others	32.7	78.4	12.7	17.2	55.6	134.6
<b>5.Other GCC Countries</b>	<b>3,180.4</b>	<b>3,711.8</b>	<b>359.2</b>	<b>366.7</b>	<b>2,756.3</b>	<b>2,891.9</b>
Bahrain	442.9	484.2	36.5	56.9	348.9	418.5
Kuwait	802.1	854.6	81.2	83.8	649.5	662.8
Qatar	901.6	1,056.6	103.3	110.2	787.6	855.5
Oman	1,033.8	1,316.4	138.2	115.8	970.2	955.0
<b>6.EU Countries</b>	<b>3,531.4</b>	<b>4,543.2</b>	<b>432.9</b>	<b>413.8</b>	<b>3,266.7</b>	<b>3,913.3</b>
Germany	587.3	739.8	75.0	65.2	534.4	597.0
France	481.6	564.1	50.8	44.8	407.6	455.8
Netherlands	59.0	83.9	9.1	9.5	58.4	81.0
Spain	600.7	779.7	75.6	72.3	559.5	673.4
Italy	978.5	1,301.1	119.9	121.8	935.8	1,165.1
Greece	404.5	504.8	43.1	40.8	364.4	427.6
Sweden	76.7	95.6	10.4	10.8	67.9	78.8
Denmark	74.6	78.5	8.6	8.2	56.5	78.3
Ireland	126.8	196.4	20.4	23.0	135.7	200.0
Belgium	141.8	199.3	19.9	17.4	146.6	156.4
<b>7.Malaysia</b>	<b>141.0</b>	<b>185.0</b>	<b>16.2</b>	<b>17.0</b>	<b>143.0</b>	<b>123.0</b>
<b>8.Norway</b>	<b>106.7</b>	<b>123.6</b>	<b>13.3</b>	<b>13.4</b>	<b>86.3</b>	<b>109.2</b>
<b>9.Switzerland</b>	<b>46.2</b>	<b>49.7</b>	<b>4.7</b>	<b>4.4</b>	<b>35.3</b>	<b>50.0</b>
<b>10.Australia</b>	<b>643.8</b>	<b>830.9</b>	<b>83.2</b>	<b>105.4</b>	<b>597.6</b>	<b>860.2</b>
<b>11.Canada</b>	<b>504.6</b>	<b>660.0</b>	<b>78.9</b>	<b>80.8</b>	<b>474.2</b>	<b>593.6</b>
<b>12.Japan</b>	<b>52.1</b>	<b>62.3</b>	<b>5.8</b>	<b>6.7</b>	<b>46.8</b>	<b>47.2</b>
<b>13.South Africa</b>	<b>209.6</b>	<b>346.9</b>	<b>32.6</b>	<b>24.6</b>	<b>262.7</b>	<b>213.8</b>
<b>14.South Korea</b>	<b>103.3</b>	<b>120.1</b>	<b>10.6</b>	<b>8.4</b>	<b>86.6</b>	<b>81.6</b>
<b>15.Other Countries<sup>#</sup></b>	<b>720.4</b>	<b>865.8</b>	<b>84.5</b>	<b>101.6</b>	<b>620.2</b>	<b>820.2</b>
<b>Total</b>	<b>30,250.8</b>	<b>38,299.2</b>	<b>4,053.6</b>	<b>3,831.4</b>	<b>28,030.3</b>	<b>30,321.0</b>

Source: Statistics and Data Services Department, SBP

Notes:

1. The data of Workers' Remittances includes the conversions related to current transfers from Roshan Digital Accounts since September 2020.

2. Data is based on original country of remitter from July, 2019 The details of country wise revisions are available at:

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

<sup>#</sup> Encashments from FEBCs and FCBCs are added in other countries.

Archive link:

[https://www.sbp.org.pk/ecodata/Homeremit\\_Arch.xlsx](https://www.sbp.org.pk/ecodata/Homeremit_Arch.xlsx)

## 4.9 Pakistan's Balance of Payments

Million US Dollars

Items	FY25			Mar-26			Jul-Mar					
	Credit	Debit	Net	Credit	Debit	Net	FY25			FY26		
							Credit	Debit	Net	Credit	Debit	Net
<b>1. Current Account (A+B+C)</b>	<b>82,698</b>	<b>80,860</b>	<b>1,838</b>	<b>7,656</b>	<b>6,586</b>	<b>1,070</b>	<b>61,575</b>	<b>59,901</b>	<b>1,674</b>	<b>63,947</b>	<b>63,939</b>	<b>8</b>
<b>A. Goods and services (a+b)</b>	<b>40,793</b>	<b>70,432</b>	<b>(29,639)</b>	<b>3,429</b>	<b>5,828</b>	<b>(2,399)</b>	<b>30,979</b>	<b>51,959</b>	<b>(20,980)</b>	<b>30,613</b>	<b>56,287</b>	<b>(25,674)</b>
<b>a. Goods</b>	<b>32,343</b>	<b>59,146</b>	<b>(26,803)</b>	<b>2,526</b>	<b>4,902</b>	<b>(2,376)</b>	<b>24,702</b>	<b>43,379</b>	<b>(18,677)</b>	<b>23,265</b>	<b>46,793</b>	<b>(23,528)</b>
1. General merchandise	32,336	59,146	(26,810)	2,524	4,902	(2,378)	24,698	43,379	(18,681)	23,254	46,793	(23,539)
2. Net exports of goods under merchanting (only export)	7	-	7	2	N.A.	2	4	N.A.	4	11	N.A.	11
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-	-	-	-
<b>b. Services</b>	<b>8,450</b>	<b>11,286</b>	<b>(2,836)</b>	<b>903</b>	<b>926</b>	<b>(23)</b>	<b>6,277</b>	<b>8,580</b>	<b>(2,303)</b>	<b>7,348</b>	<b>9,494</b>	<b>(2,146)</b>
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	10	70	(60)	1	9	(8)	7	46	(39)	7	49	(42)
3. Transport	999	4,698	(3,699)	77	417	(340)	769	3,566	(2,797)	707	3,889	(3,182)
4. Travel	730	2,408	(1,678)	96	156	(60)	554	1,877	(1,323)	756	2,467	(1,711)
5. Construction	51	44	7	6	11	(5)	34	32	2	65	50	15
6. Insurance and pension services	102	329	(227)	3	25	(22)	74	267	(193)	54	255	(201)
7. Financial services	62	908	(846)	5	56	(51)	48	629	(581)	58	543	(485)
8. Charges for the use of intellectual property n.i.e.	14	283	(269)	1	35	(34)	10	224	(214)	9	190	(181)
9. Telecommunications, computer, and information services	3,814	492	3,322	413	53	360	2,829	396	2,433	3,388	477	2,911
10. Other business services	1,694	1,322	372	197	90	107	1,232	1,016	216	1,573	897	676
11. Personal, cultural, and recreational services	48	12	36	4	9	(5)	37	7	30	58	99	(41)
12. Government goods and services n.i.e.	926	720	206	100	65	35	683	520	163	673	578	95
<b>B. Primary Income</b>	<b>999</b>	<b>9,837</b>	<b>(8,838)</b>	<b>95</b>	<b>702</b>	<b>(607)</b>	<b>741</b>	<b>7,462</b>	<b>(6,721)</b>	<b>856</b>	<b>7,213</b>	<b>(6,357)</b>
1. Compensation of employees	266	42	224	28	4	24	200	30	170	226	44	182
2. Investment income	716	9,795	(9,079)	65	698	(633)	528	7,432	(6,904)	618	7,169	(6,551)
2.1 Direct investment	155	4,593	(4,438)	16	296	(280)	127	3,533	(3,406)	178	3,493	(3,315)
2.1.1 Investment income on equity and investment fund shares	155	4,483	(4,328)	16	290	(274)	127	3,433	(3,306)	178	3,304	(3,126)
2.1.2 Interest	-	110	(110)	-	6	(6)	-	100	(100)	-	189	(189)
2.2 Portfolio investment	102	689	(587)	21	7	14	47	446	(399)	171	385	(214)
2.2.1 Investment income on equity and investment fund shares	3	151	(148)	-	6	(6)	2	104	(102)	1	73	(72)
2.2.2 Interest	99	538	(439)	21	1	20	45	342	(297)	170	312	(142)
2.3 Other investment	85	4,513	(4,428)	6	395	(389)	56	3,453	(3,397)	54	3,291	(3,237)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-	-	-	-
2.3.2 Interest	85	4,513	(4,428)	6	395	(389)	56	3,453	(3,397)	54	3,291	(3,237)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	374	-	374	22	N.A.	22	298	N.A.	298	215	N.A.	215
3. Other primary income	17	-	17	2	-	2	13	-	13	12	-	12
<b>C. Secondary Income</b>	<b>40,906</b>	<b>591</b>	<b>40,315</b>	<b>4,132</b>	<b>56</b>	<b>4,076</b>	<b>29,855</b>	<b>480</b>	<b>29,375</b>	<b>32,478</b>	<b>439</b>	<b>32,039</b>
1. General government	576	70	506	67	25	42	454	54	400	465	84	381
2. Financial corporations, nonfinancial corporations, households, and NPISHs	40,330	521	39,809	4,065	31	4,034	29,401	426	28,975	32,013	355	31,658
<b>2. Capital account</b>	<b>198</b>	<b>30</b>	<b>168</b>	<b>8</b>	<b>-</b>	<b>8</b>	<b>132</b>	<b>24</b>	<b>108</b>	<b>101</b>	<b>1</b>	<b>100</b>
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	30	(30)	-	-	-	-	24	(24)	-	1	(1)
2. Capital transfers	198	-	198	8	-	8	132	-	132	101	-	101
2.1 General government	195	-	195	8	-	8	130	-	130	72	-	72
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	195	-	195	8	-	8	130	-	130	72	-	72
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	3	-	3	-	-	-	2	-	2	29	-	29
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	3	-	3	-	-	-	2	-	2	29	-	29
<b>Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)</b>	<b>82,896</b>	<b>80,890</b>	<b>2,006</b>	<b>7,664</b>	<b>6,586</b>	<b>1,078</b>	<b>61,707</b>	<b>59,925</b>	<b>1,782</b>	<b>64,048</b>	<b>63,940</b>	<b>108</b>

### 4.9 Pakistan's Balance of Payments

Million US Dollars

Items	FY25			Mar-26			Jul-Mar					
	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	FY25			FY26		
							Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
<b>3. Financial account</b>	<b>5,262</b>	<b>3,104</b>	<b>2,158</b>	<b>672</b>	<b>(559)</b>	<b>1,231</b>	<b>1,494</b>	<b>(298)</b>	<b>1,792</b>	<b>2,666</b>	<b>1,899</b>	<b>767</b>
<b>1. Direct investment</b>	<b>15</b>	<b>2,477</b>	<b>(2,462)</b>	<b>61</b>	<b>168</b>	<b>(107)</b>	<b>9</b>	<b>1,856</b>	<b>(1,847)</b>	<b>284</b>	<b>1,356</b>	<b>(1,072)</b>
1.1 Equity and investment fund shares	15	2,497	(2,482)	61	212	(151)	9	1,884	(1,875)	284	1,585	(1,301)
1.2 Debt instruments	-	(20)	20	-	(44)	44	-	(28)	28	-	(229)	229
<b>2. Portfolio investment</b>	<b>(10)</b>	<b>(729)</b>	<b>719</b>	<b>-</b>	<b>(452)</b>	<b>452</b>	<b>(9)</b>	<b>(339)</b>	<b>330</b>	<b>(6)</b>	<b>(942)</b>	<b>936</b>
2.1 Equity and investment fund shares	(10)	(355)	345	-	(184)	184	(9)	(268)	259	(1)	(548)	547
2.2 Debt instruments	-	(374)	374	-	(268)	268	-	(71)	71	(5)	(394)	389
<b>3. Financial derivatives (other than reserves) and employees stock options</b>	<b>(2)</b>	<b>-</b>	<b>(2)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>(1)</b>	<b>6</b>	<b>-</b>	<b>6</b>
<b>4. Other investment</b>	<b>82</b>	<b>1,356</b>	<b>(1,274)</b>	<b>508</b>	<b>(275)</b>	<b>783</b>	<b>219</b>	<b>(1,815)</b>	<b>2,034</b>	<b>634</b>	<b>1,485</b>	<b>(851)</b>
4.1 Other equity	-	-	-	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	(264)	334	(598)	625	82	543	(176)	466	(642)	278	448	(170)
Central bank	-	-	-	-	1	(1)	-	-	-	-	3	(3)
Deposit-taking corporations, except the central bank	(420)	(111)	(309)	653	75	578	(378)	53	(431)	343	202	141
General government	3	445	(442)	-	6	(6)	3	413	(410)	3	243	(240)
Other sectors	153	-	153	(28)	-	(28)	199	-	199	(68)	-	(68)
4.3 Loans	-	908	(908)	(82)	(351)	269	-	(2,349)	2,349	(91)	904	(995)
Central bank	-	1,433	(1,433)	-	(49)	49	-	528	(528)	-	819	(819)
Deposit-taking corporations, except the central bank	-	(1,425)	1,425	-	(247)	247	-	(1,766)	1,766	-	404	(404)
General government	-	1,901	(1,901)	-	(102)	102	-	(490)	490	-	(75)	75
Other sectors	-	(1,001)	1,001	(82)	47	(129)	-	(621)	621	(91)	(244)	153
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	(33)	-	(33)	356	155	201	447	-	447
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-	-	-	-
Other sectors	307	155	152	(33)	-	(33)	356	155	201	447	-	447
4.6 Other accounts receivable/ Payable	39	(41)	80	(2)	(6)	4	39	(87)	126	-	133	(133)
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	(2)	-	(2)	-	-	-	-	-	-
General government	39	-	39	-	-	-	39	-	39	-	-	-
Other sectors	-	(41)	41	-	(6)	6	-	(87)	87	-	133	(133)
4.7 Special drawing rights	-	-	-	-	-	-	-	-	-	-	-	-
<b>5. Reserve assets</b>	<b>5,177</b>	<b>-</b>	<b>5,177</b>	<b>103</b>	<b>-</b>	<b>103</b>	<b>1,276</b>	<b>-</b>	<b>1,276</b>	<b>1,748</b>	<b>-</b>	<b>1,748</b>
5.1 Monetary gold	-	-	-	-	N.A.	-	-	N.A.	-	-	N.A.	-
5.2 Special drawing rights	(710)	-	(710)	-	N.A.	-	(679)	N.A.	(679)	93	N.A.	93
5.3 Reserve position in the IMF	-	-	-	-	N.A.	-	-	N.A.	-	-	N.A.	-
5.4 Other reserve assets	5,887	-	5,887	103	N.A.	103	1,955	N.A.	1,955	1,655	N.A.	1,655
	<b>Credit</b>	<b>Debit</b>	<b>Net</b>	<b>Credit</b>	<b>Debit</b>	<b>Net</b>	<b>Credit</b>	<b>Debit</b>	<b>Net</b>	<b>Credit</b>	<b>Debit</b>	<b>Net</b>
<b>4. Net Errors and Omissions</b>	-	-	<b>152</b>	-	-	<b>153</b>	-	-	<b>10</b>	-	-	<b>659</b>
<b>5. Exceptional Financing</b>	-	-	-	-	-	-	-	-	-	-	-	-

Archive Link: [http://www.sbp.org.pk/ceod/bop\\_arch/index.asp](http://www.sbp.org.pk/ceod/bop_arch/index.asp)

Source: Statistics and Data Services Department, SBP

## 4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2024		2025			
	Sep	Dec	Mar	Jun <sup>R</sup>	Sep <sup>R</sup>	Dec <sup>P</sup>
<b>International investment position - Net</b>	<b>(130,978.3)</b>	<b>(132,126.8)</b>	<b>(131,423.3)</b>	<b>(134,037.0)</b>	<b>(134,162.1)</b>	<b>(133,778.7)</b>
<b>A. Assets</b>	28,118.5	29,478.1	29,904.7	33,994.8	34,328.6	37,543.2
<b>1. Direct investment</b>	2,987.6	2,947.7	3,040.6	3,042.6	3,092.9	3,132.2
1.1 Equity and investment fund shares	2,716.8	2,682.8	2,775.7	2,777.7	2,828.0	2,867.3
1.1.1 Direct investor in direct investment enterprises	2,716.8	2,682.8	2,775.7	2,777.7	2,828.0	2,867.3
1.1.2 Direct investment enterprises in direct investor (reverse invst.)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	270.8	264.9	264.9	264.9	264.9	264.9
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	255.9	255.9	255.9	255.9	255.9
1.2.3 Between fellow enterprises	-	-	-	-	-	-
<b>2. Portfolio investment</b>	<b>415.6</b>	<b>385.5</b>	<b>383.0</b>	<b>379.1</b>	<b>382.1</b>	<b>382.1</b>
2.1 Equity and investment fund shares	175.8	197.9	196.7	195.0	196.6	196.6
2.1.1 Central bank	-	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	167.8	189.9	188.7	186.4	187.8	187.8
2.1.3 General government	-	-	-	-	-	-
2.1.4 Other sectors	8.0	8.0	8.0	8.6	8.7	8.7
2.2 Debt securities	239.8	187.6	186.4	184.1	185.5	185.5
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	172.8	102.5	101.9	100.6	101.4	101.4
2.2.3 General government	-	-	-	-	-	-
2.2.4 Other sectors	67.1	85.0	84.5	83.4	84.1	84.1
<b>3. Financial derivatives (other than reserves) and employee stock options</b>	<b>12.3</b>	<b>6.5</b>	<b>10.8</b>	<b>11.4</b>	<b>13.8</b>	<b>10.8</b>
<b>4. Other investment</b>	<b>7,252.5</b>	<b>7,725.7</b>	<b>8,080.3</b>	<b>7,878.7</b>	<b>7,381.0</b>	<b>7,562.1</b>
4.1 Other equity	-	-	-	-	-	-
4.2 Currency and deposits	2,406.2	2,504.4	2,668.9	2,584.1	1,984.3	2,137.4
4.3 Loans	-	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee scheme	-	-	-	-	-	-
4.5 Trade credit and advances	3,682.2	4,093.3	4,272.1	4,228.8	4,320.3	4,382.5
4.6 Other accounts receivable	1,164.1	1,128.0	1,139.4	1,065.8	1,076.4	1,042.1
<b>5. Reserve assets</b>	<b>17,450.5</b>	<b>18,412.7</b>	<b>18,389.9</b>	<b>22,683.0</b>	<b>23,458.8</b>	<b>26,456.0</b>
5.1 Monetary gold	5,472.3	5,434.2	6,484.8	6,844.1	7,964.5	9,095.4
5.2 Special drawing rights	629.6	54.1	55.2	26.0	24.7	235.6
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	11,348.4	12,924.3	11,849.8	15,812.8	15,469.5	17,124.9
5.4.1 Currency and deposits	4,929.2	7,653.4	7,640.4	10,837.5	10,688.7	12,464.3
5.4.2 Securities	294.4	221.7	126.6	69.6	134.8	2,208.7
5.4.3 Financial derivatives	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
5.4.4 Other claims	6,124.8	5,049.2	4,082.7	4,905.7	4,646.0	2,451.9

## 4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2024		2025			
	Sep	Dec	Mar	Jun <sup>R</sup>	Sep <sup>R</sup>	Dec <sup>P</sup>
<b>B. Liabilities</b>	<b>159,096.8</b>	<b>161,604.8</b>	<b>161,328.0</b>	<b>168,031.9</b>	<b>168,490.7</b>	<b>171,321.9</b>
<b>1. Direct investment</b>	<b>29,887.0</b>	<b>34,050.0</b>	<b>34,401.3</b>	<b>35,150.3</b>	<b>35,930.2</b>	<b>36,428.4</b>
1.1 Equity and investment fund shares	23,873.4	28,316.8	28,722.7	29,527.4	30,346.2	30,935.1
1.1.1 Direct investor in direct investment enterpr.	23,873.4	28,316.8	28,722.7	29,527.4	30,346.2	30,935.1
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	6,013.6	5,733.3	5,678.5	5,622.9	5,584.1	5,493.3
1.2.1 Direct investor in direct investment enterpr.	6,013.6	5,733.3	5,678.5	5,622.9	5,584.1	5,493.3
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-	-
<b>2. Portfolio investment</b>	<b>9,480.2</b>	<b>10,691.4</b>	<b>10,453.0</b>	<b>10,099.7</b>	<b>9,528.6</b>	<b>9,615.9</b>
2.1 Equity and investment fund shares	1,483.6	2,610.0	2,570.9	2,534.9	2,463.9	2,410.6
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	783.5	1,027.2	1,014.1	1,091.0	1,168.0	1,245.0
2.1.3 General government	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2.1.4 Other sectors	700.0	1,582.8	1,556.8	1,443.9	1,295.9	1,165.6
2.2 Debt securities	7,996.6	8,081.4	7,882.2	7,564.8	7,064.7	7,205.3
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	7,496.6	7,581.4	7,382.2	7,064.8	6,564.7	6,705.1
2.2.4 Other sectors	500.0	500.0	500.0	500.0	500.0	500.2
<b>3. Financial derivatives (other than reserves) and employee stock options</b>	<b>3.0</b>	<b>7.1</b>	<b>2.5</b>	<b>6.3</b>	<b>4.8</b>	<b>1.9</b>
<b>4. Other investment</b>	<b>119,726.7</b>	<b>116,856.3</b>	<b>116,471.2</b>	<b>122,775.6</b>	<b>123,027.1</b>	<b>125,275.8</b>
4.1 Other equity	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
4.2 Currency and deposits	12,663.8	12,964.2	13,321.6	14,471.1	14,790.1	15,279.3
4.3 Loans	96,252.6	93,518.1	92,751.9	97,662.0	97,352.2	99,053.0
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	1,302.5	1,318.7	1,318.7	1,318.7	1,318.7	1,318.7
4.6 Other accounts payable	5,526.5	5,227.4	5,179.0	5,290.9	5,542.1	5,605.1
4.7 Special drawing rights (Net incurrence of liab)	3,981.2	3,827.9	3,900.0	4,033.0	4,024.1	4,019.7

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	Foreign exchange reserves with															
	Gold*	SBP							Scheduled Banks							
		SDRs	Cash Foreign Currency	Nostro <sup>1</sup>	ACU Bal Net	IMF Reserve Position	Total SBP Reserves (2+3+4+a+b)	Net Reserves with SBP (2+4)	Deposits			Utilizations				
									FE-25 <sup>2</sup>	Trade Nostro	Placement abroad (other than FE-25)	Trade Finance	FE-25 Placements in Pakistan	Others	Total Banks' Reserves (7+8+9-10-11-12)**	Net Reserves with Banks (7-10)***
1	2	3	4	a	b	5	6	7	8	9	10	11	12	13	14	
<b>FY21</b>	3,665	386	131	16,913	55	0	17,486	17,299	7,879	52	3	780	80	4,507	2,568	7,099
<b>FY22</b>	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
<b>FY23</b>	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
<b>FY24</b>	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
<b>FY25</b>	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
<b>2025 Mar</b>	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	126	15	2,430	14	2,306	2,305	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	(13)	53	2,269	17	2,292	2,383	4,652
Aug	7,139	29	73	14,290	73	0	14,466	14,320	7,004	(55)	54	2,247	16	2,433	2,308	4,758
Sep	7,964	25	73	14,150	30	0	14,278	14,175	7,056	(130)	2	2,326	14	2,652	1,935	4,730
Oct	8,352	141	73	14,362	59	0	14,636	14,503	7,018	(53)	3	2,347	15	2,527	2,079	4,671
Nov	8,727	29	73	14,560	17	0	14,679	14,589	6,876	(115)	0	2,329	12	2,420	2,000	4,547
Dec	9,095	236	76	15,818	58	0	16,187	16,054	6,960	(162)	2	2,175	13	2,542	2,070	4,785
<b>2026 Jan</b>	10,375	238	76	15,920	23	0	16,256	16,157	6,917	(39)	1	2,103	17	2,579	2,180	4,815
Feb <sup>R</sup>	10,881	120	76	16,178	63	0	16,438	16,299	6,785	4	1	2,023	17	2,552	2,197	4,761
Mar <sup>P</sup>	9,601	119	76	16,263	36	0	16,494	16,382	6,814	368	58	1,864	14	2,504	2,858	4,950

Source: Statistics and Data Services Department, SBP

\* Excludes RBI Holding

\*\* Compiled as per IMF Balance of Payments Manual Guidelines

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

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

## 4.12 Foreign Currency Deposits

Million US Dollars

Description	Jun-24	Jun-25	2025					2026			
			Mar	Aug	Sep	Oct	Nov	Dec <sup>R</sup>	Jan <sup>R</sup>	Feb <sup>R</sup>	Mar <sup>P</sup>
<b>Foreign Currency Deposits</b>											
<b>A. FE-25 Deposits</b>	<b>6,628.5</b>	<b>6,987.8</b>	<b>6,805.1</b>	<b>7,004.4</b>	<b>7,055.7</b>	<b>7,018.4</b>	<b>6,875.8</b>	<b>6,959.8</b>	<b>6,917.3</b>	<b>6,784.7</b>	<b>6,814.0</b>
1. Resident	5,731.3	6,088.6	5,869.3	6,107.9	6,132.0	6,089.4	5,945.3	5,986.2	5,978.7	5,849.1	5,879.3
i) Demand Deposits	1,831.2	2,026.9	1,906.4	2,026.1	2,070.0	2,015.2	2,060.1	2,099.3	2,067.0	2,107.5	2,100.7
ii) Savings Deposits	1,815.4	2,015.7	2,001.9	2,052.8	2,050.7	2,023.2	1,915.8	1,947.6	1,937.5	1,819.4	1,775.4
iii) Time Deposits	2,084.8	2,046.0	1,961.1	2,029.1	2,011.3	2,050.9	1,969.4	1,939.3	1,974.2	1,922.2	2,003.2
2. Non- Resident	897.2	899.2	935.8	896.5	923.7	929.0	930.5	973.6	938.6	935.6	934.7
i) Demand Deposits	544.4	616.8	631.7	603.8	620.5	631.8	603.0	647.0	623.9	618.3	599.6
ii) Savings Deposits	224.0	200.9	216.3	206.4	214.7	205.7	206.1	220.8	209.6	206.3	214.0
iii) Time Deposits	128.8	81.5	87.9	86.3	88.5	91.5	121.4	105.9	105.0	110.9	121.2
<b>B. Old FCAs Deposits</b>	<b>9.4</b>	<b>9.4</b>	<b>9.4</b>	<b>9.4</b>	<b>9.4</b>	<b>9.4</b>	<b>9.4</b>	<b>9.4</b>	<b>9.4</b>	<b>9.4</b>	<b>9.4</b>
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
<b>Total (A+B)</b>	<b>6,637.9</b>	<b>6,997.2</b>	<b>6,814.5</b>	<b>7,013.8</b>	<b>7,065.1</b>	<b>7,027.8</b>	<b>6,885.2</b>	<b>6,969.3</b>	<b>6,926.7</b>	<b>6,794.1</b>	<b>6,823.4</b>
<b>FE-25 Deposits Utilization</b>											
1. Financing	2,021.9	2,224.5	2,430.0	2,246.8	2,326.0	2,347.3	2,329.1	2,175.1	2,102.7	2,023.2	1,864.0
i) Exports Financing	540.1	856.5	944.7	899.6	972.2	968.9	1,037.5	934.8	945.3	950.7	924.0
a) Pre-shipment	405.1	669.8	742.8	696.5	749.4	747.2	797.0	791.7	803.8	804.1	785.2
b) Post-shipment	135.0	186.7	201.9	203.0	222.8	221.6	240.5	143.1	141.5	146.5	138.8
ii) Import Financing	1,481.8	1,367.9	1,485.4	1,347.2	1,353.8	1,378.5	1,291.6	1,240.2	1,157.4	1,072.5	940.0
2. Placements	1,718.0	1,722.8	1,595.0	1,583.2	1,448.4	1,374.9	1,451.0	1,360.8	1,352.1	1,332.7	1,478.1
i) With State Bank of Pakistan	1,048.7	1,107.2	1,091.1	1,101.1	1,123.6	1,105.0	1,083.7	1,095.9	1,108.1	1,098.0	1,105.9
a) CRR <sup>1</sup>	364.5	387.9	382.2	387.7	393.0	387.4	381.5	386.2	390.4	385.3	388.4
b) SCRR <sup>2</sup>	684.1	719.3	708.9	713.5	730.6	717.5	702.2	709.7	717.7	712.7	717.5
ii) With Banks	669.3	615.6	503.9	482.1	324.8	269.9	367.2	264.9	244.0	234.7	372.2
a) Within Pakistan	95.0	13.3	34.6	16.2	14.2	14.8	12.0	13.3	17.3	16.6	14.1
b) Outside Pakistan	574.4	602.3	469.3	465.9	310.6	255.1	355.2	251.6	226.6	218.1	358.0
3. Balances	862.2	741.4	648.1	741.6	628.8	768.8	675.6	882.3	883.7	876.7	967.5
i) Balance held abroad	569.2	536.8	389.4	541.0	441.6	563.8	454.8	663.6	648.8	617.0	698.7
ii) Cash in hand	293.1	204.6	258.6	200.6	187.2	205.1	220.8	218.6	234.9	259.7	268.8
4. Others	2,026.5	2,299.2	2,132.0	2,432.7	2,652.5	2,527.4	2,420.1	2,541.7	2,578.8	2,552.1	2,504.5

Source: Statistics and Data Services Department, SBP

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

1. Cash Reserve Requirement
2. Special Cash Reserve Requirement

### 4.13 Foreign Investment in Pakistan by Country

Million US Dollars

Sr. COUNTRY	Mar FY26 <sup>P</sup>			Jul-Mar FY26 <sup>P</sup>			Jul-Mar FY25		
	Direct Investment	Portfolio Investment	Total	Direct Investment	Portfolio Investment	Total	Direct Investment	Portfolio Investment	Total
	(Net)	(Net)		(Net)	(Net)		(Net)	(Net)	
<b>I Foreign Private Investment</b>	167.6	(184.7)	(17.0)	1,354.5	(550.3)	804.3	1,856.7	(268.7)	1,588.0
1 Argentina	-	-	-	-	-	-	-	-	-
2 Australia	0.4	-	0.4	1.9	-	1.9	2.7	-	2.7
3 Austria	0.0	-	0.0	(8.0)	(0.4)	(8.5)	(0.1)	0.1	(0.0)
4 Bahamas	-	-	-	-	0.0	0.0	-	0.0	0.0
5 Bahrain	4.8	-	4.8	47.1	-	47.1	44.7	(0.1)	44.6
6 Bangladesh	-	-	-	-	-	-	-	-	-
7 Belgium	0.0	-	0.0	5.2	-	5.2	0.2	-	0.2
8 Bosnia Herzegovina	-	-	-	-	-	-	-	-	-
9 Brunei	0.1	-	0.1	0.6	-	0.6	0.6	-	0.6
10 Canada	0.2	(0.4)	(0.2)	54.6	(10.8)	43.7	20.9	(0.8)	20.1
11 China	43.0	-	43.0	678.6	-	678.6	978.8	-	978.8
12 Congo	-	-	-	-	-	-	-	-	-
13 Denmark	2.1	-	2.1	2.2	-	2.2	0.4	(0.7)	(0.4)
14 Egypt	-	-	-	-	-	-	-	-	-
15 Finland	3.2	-	3.2	6.1	-	6.1	3.6	-	3.6
16 France	3.7	0.0	3.7	20.9	0.0	20.9	(48.6)	0.0	(48.6)
17 Germany	1.0	1.1	2.1	(23.7)	1.1	(22.6)	(17.5)	0.0	(17.5)
18 Hongkong	34.7	(1.1)	33.6	253.7	(24.9)	228.8	350.7	24.8	375.6
19 Hungary	(1.1)	-	(1.1)	(6.2)	-	(6.2)	4.9	-	4.9
20 Iceland	-	-	-	-	-	-	-	-	-
21 Indonesia	-	-	-	0.4	-	0.4	-	-	-
22 Iran	0.1	-	0.1	0.5	-	0.5	0.5	-	0.5
23 Ireland	-	0.1	0.1	0.4	8.2	8.6	0.1	(2.2)	(2.1)
24 Italy	0.4	-	0.4	3.3	-	3.3	6.9	-	6.9
25 Japan	23.1	-	23.1	66.1	0.0	66.1	31.0	(0.0)	31.0
26 Kenya	-	-	-	-	-	-	-	-	-
27 Korea (South)	8.0	-	8.0	72.4	-	72.4	72.2	-	72.2
28 Kuwait	9.6	(0.0)	9.6	73.2	(1.6)	71.7	21.8	(3.2)	18.5
29 Lebanon	0.9	-	0.9	7.7	-	7.7	8.1	-	8.1
30 Liberia	-	-	-	-	0.4	0.4	-	-	-
31 Libya	0.1	-	0.1	0.8	-	0.8	0.8	-	0.8
32 Luxembourg	(0.5)	(13.9)	(14.3)	(8.9)	(14.8)	(23.7)	(7.5)	4.4	(3.1)
33 Malaysia	3.3	-	3.3	30.2	(0.4)	29.8	33.3	(0.4)	32.9
34 Malta	(7.6)	-	(7.6)	(68.6)	(0.2)	(68.8)	(68.6)	(0.2)	(68.8)
35 Netherlands	(13.9)	-	(13.9)	0.0	2.3	2.3	(46.1)	-	(46.1)
36 NewZealand	-	-	-	0.1	-	0.1	0.0	-	0.0
37 Nigeria	-	-	-	-	-	-	-	-	-
38 Norway	0.0	-	0.0	(364.8)	-	(364.8)	0.3	-	0.3
39 Oman	0.1	-	0.1	2.7	-	2.7	0.7	-	0.7
40 Panama	-	-	-	-	-	-	(14.0)	-	(14.0)
41 Philippines	-	-	-	-	-	-	-	-	-
42 Poland	(0.5)	-	(0.5)	(4.4)	-	(4.4)	(4.3)	-	(4.3)
43 Portugal	-	-	-	0.0	-	0.0	0.0	-	0.0
44 Qatar	0.0	-	0.0	0.7	(0.0)	0.7	1.9	-	1.9
45 Saudi Arabia	(0.7)	0.0	(0.7)	(7.2)	0.5	(6.7)	7.1	(0.2)	6.9
46 Seychelles	-	-	-	-	-	-	-	-	-
47 Singapore	(0.5)	-	(0.5)	27.8	0.4	28.2	12.7	4.0	16.7
48 South Africa	-	-	-	-	-	-	-	-	-
49 Sri Lanka	-	-	-	-	-	-	-	-	-
50 Sweden	0.1	(1.5)	(1.4)	(1.2)	(59.7)	(60.8)	0.9	30.2	31.1
51 Switzerland	11.8	(0.3)	11.5	153.2	(8.8)	144.4	118.3	(9.3)	109.0
52 Thailand	0.0	-	0.0	0.5	-	0.5	0.3	-	0.3
53 Turkey	0.4	-	0.4	3.1	-	3.1	5.3	-	5.3
54 U.A.E	12.7	(0.3)	12.4	143.9	(22.3)	121.6	212.7	(52.5)	160.2
55 United Kingdom	13.4	(6.6)	6.8	88.2	(30.0)	58.2	41.7	(57.0)	(15.3)
56 United States	3.3	(41.1)	(37.8)	8.8	(257.0)	(248.1)	20.3	(112.0)	(91.7)
57 Others	12.0	(120.5)	(108.6)	92.8	(132.4)	(39.6)	59.2	(93.6)	(34.4)
<b>II Foreign Public Investment<sup>®</sup></b>		<b>(268.3)</b>	<b>(268.3)</b>		<b>(393.5)</b>	<b>(393.5)</b>		<b>(73.5)</b>	<b>(73.5)</b>
Debt Securities		(268.3)	(268.3)		(393.5)	(393.5)		(73.5)	(73.5)
<b>Total</b>	<b>167.6</b>	<b>(453.0)</b>	<b>(285.4)</b>	<b>1,354.5</b>	<b>(943.8)</b>	<b>410.7</b>	<b>1,856.7</b>	<b>(342.1)</b>	<b>1,514.5</b>

Source: Statistics and Data Services Department, SBP

@ Net sale/Purchase of Special USS bonds, Eurobonds, FEBC, DBC, Tills 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	Mar FY26 <sup>P</sup>			Jul-Mar FY26 <sup>P</sup>			Jul-Mar FY25		
	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1 Food	4.0	6.3	(2.3)	72.8	16.9	55.8	41.2	11.5	29.8
2 Food Packaging	0.1	1.1	(1.0)	0.6	9.9	(9.2)	1.4	47.0	(45.6)
3 Beverages	0.4	-	0.4	3.3	5.1	(1.8)	10.3	15.5	(5.2)
4 Tobacco & Cigarettes	0.4	-	0.4	3.6	12.4	(8.8)	8.4	44.8	(36.4)
5 Sugar	-	0.0	(0.0)	-	0.1	(0.1)	-	0.1	(0.1)
6 Textiles	4.2	0.1	4.2	37.0	1.0	36.0	38.1	8.4	29.7
7 Paper & Pulp	-	-	-	-	8.7	(8.7)	-	0.7	(0.7)
8 Leather & Leather Products	-	0.0	(0.0)	-	0.3	(0.3)	-	5.6	(5.6)
9 Rubber & Rubber Products	0.1	-	0.1	1.9	2.8	(0.9)	25.7	-	25.7
10 Chemicals	2.6	1.9	0.7	23.7	19.4	4.3	52.8	41.2	11.6
11 Petro Chemicals	-	1.7	(1.7)	0.2	15.5	(15.2)	0.0	15.5	(15.5)
12 Petroleum Refining	8.7	2.4	6.3	79.0	21.7	57.3	79.1	21.7	57.4
13 Mining & Quarrying	22.4	37.0	(14.6)	122.5	203.7	(81.2)	107.1	260.6	(153.5)
14 Oil & Gas Explorations	15.3	9.3	6.0	77.7	83.6	(6.0)	184.0	84.6	99.3
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15 Pharmaceuticals & OTC Products	2.4	0.6	1.8	21.9	5.3	16.6	29.0	29.6	(0.7)
16 Cosmetics	0.1	-	0.1	0.4	-	0.4	0.3	0.8	(0.5)
17 Fertilizers	-	-	-	-	-	-	-	-	-
18 Cement	1.1	0.0	1.1	10.3	7.0	3.3	10.3	0.0	10.3
19 Ceramics	0.0	0.2	(0.2)	1.7	1.9	(0.2)	3.4	1.9	1.5
20 Basic Metals	-	-	-	1.4	-	1.4	0.2	-	0.2
21 Metal Products	0.3	-	0.3	2.6	-	2.6	5.4	-	5.4
22 Machinery other than Electrical	0.0	-	0.0	0.0	-	0.0	0.9	-	0.9
23 Electrical Machinery	12.7	0.0	12.6	116.7	6.4	110.2	137.8	0.4	137.4
24 Electronics	3.0	15.1	(12.2)	124.9	23.6	101.3	128.4	52.9	75.5
I) Consumer/Household	3.0	15.1	(12.1)	124.9	15.5	109.4	128.4	52.3	76.1
II) Industrial	-	0.1	(0.1)	-	8.1	(8.1)	-	0.6	(0.6)
25 Transport Equipment (Automobiles)	4.8	-	4.8	43.8	0.8	43.0	44.2	1.3	42.9
I) Motorcycles	0.0	-	0.0	0.1	-	0.1	0.1	-	0.1
II) Cars	3.1	-	3.1	27.6	0.1	27.5	28.2	0.7	27.4
III) Buses, Trucks, Vans & Trail	1.8	-	1.8	16.0	0.6	15.4	15.9	0.6	15.3
26 Power	97.8	10.9	86.9	885.5	171.3	714.2	1,410.1	476.0	934.1
I) Thermal	8.2	1.3	6.9	74.0	20.8	53.3	82.2	113.7	(31.5)
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
II) Hydel	36.5	0.1	36.4	333.5	19.8	313.7	717.8	91.1	626.8
III) Coal	53.1	9.5	43.6	478.0	130.7	347.3	610.1	271.2	338.9
27 Construction	0.9	4.4	(3.5)	11.1	40.1	(29.0)	17.1	40.1	(23.0)
28 Trade	5.4	1.4	4.0	31.5	16.8	14.6	38.8	12.4	26.3
29 Transport	2.5	2.9	(0.5)	12.9	26.5	(13.5)	7.3	26.3	(19.0)
30 Tourism	1.5	-	1.5	14.6	-	14.6	19.7	-	19.7
31 Storage Facilities	0.0	-	0.0	0.0	2.8	(2.8)	1.5	2.8	(1.3)
32 Communications	10.4	15.2	(4.8)	93.2	525.1	(431.9)	127.3	187.9	(60.6)
1) Telecommunications	2.8	14.3	(11.4)	57.2	522.7	(465.5)	77.1	185.3	(108.2)
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
2) Information Technology	7.6	0.9	6.6	36.0	2.4	33.6	50.2	2.6	47.6
I) Software Development	0.8	0.0	0.8	8.6	0.2	8.4	8.4	1.5	6.9
II) Hardware Development	-	0.0	(0.0)	-	0.0	(0.0)	-	0.0	(0.0)
III) I.T. Service	6.7	0.9	5.8	27.5	2.2	25.2	41.8	1.1	40.7
3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33 Financial Business	71.1	5.7	65.4	638.5	49.9	588.7	587.9	50.3	537.6
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
34 Social Services	0.0	-	0.0	0.8	-	0.8	3.7	-	3.7
35 Personal Services	10.5	0.0	10.5	99.9	20.6	79.4	95.4	27.9	67.5
36 Others	21.4	20.0	1.3	171.2	51.6	119.5	137.2	29.4	107.8
<b>TOTAL</b>	<b>303.8</b>	<b>136.2</b>	<b>167.6</b>	<b>2,705.1</b>	<b>1,350.5</b>	<b>1,354.5</b>	<b>3,353.9</b>	<b>1,497.2</b>	<b>1,856.7</b>
<i>TOTAL without Privatization proceeds</i>	<i>303.8</i>	<i>136.2</i>	<i>167.6</i>	<i>2,705.1</i>	<i>1,350.5</i>	<i>1,354.5</i>	<i>3,353.9</i>	<i>1,497.2</i>	<i>1,856.7</i>

Source: Statistics and Data Services Department, SBP

Notes:

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

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

Archive link:

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

## 4.15 Balance of Trade

### (a) State Bank of Pakistan-Payments Record

Million US Dollars

PERIOD	Exports (BOP)		Period Growth Rate	Imports (BOP)		Period Growth Rate	Balance of Trade	
	Value (a)	Cumulative (b)	%	Value (c)	Cumulative (d)	%	Monthly/Yearly	Cumulative
<b>FY21</b>	25,639	--	13.8	54,273	--	24.4	(28,634)	--
<b>FY22</b>	32,493	--	26.7	71,543	--	31.8	(39,050)	--
<b>FY23</b>	27,876	--	(14.2)	52,695	--	(26.3)	(24,819)	--
<b>FY24</b>	30,980	--	11.1	53,157	--	0.9	(22,177)	--
<b>FY25</b>	32,343	--	4.4	59,146	--	11.3	(26,803)	--
<b>2025</b> Mar <sup>R</sup>	2,759	24,702	7.9	4,938	43,379	11.1	(2,179)	(18,677)
Apr <sup>R</sup>	2,606	27,308	7.0	5,246	48,625	11.8	(2,640)	(21,317)
May <sup>R</sup>	2,444	29,752	4.3	5,501	54,126	11.6	(3,057)	(24,374)
Jun <sup>R</sup>	2,591	32,343	4.4	5,020	59,146	11.3	(2,429)	(26,803)
Jul	2,750	2,750	16.3	5,429	5,429	11.9	(2,679)	(2,679)
Aug	2,488	5,238	9.0	5,020	10,449	9.3	(2,532)	(5,211)
Sep	2,609	7,847	5.8	5,040	15,489	8.7	(2,431)	(7,642)
Oct <sup>R</sup>	2,632	10,479	0.5	5,396	20,885	10.5	(2,764)	(10,406)
Nov <sup>R</sup>	2,277	12,756	(3.5)	4,730	25,615	11.3	(2,453)	(12,859)
Dec <sup>R</sup>	2,758	15,514	(5.0)	5,765	31,380	12.4	(3,007)	(15,866)
<b>2026</b> Jan	2,745	18,259	(5.6)	5,346	36,726	10.0	(2,601)	(18,467)
Feb <sup>R</sup>	2,480	20,739	(5.5)	5,165	41,891	9.0	(2,685)	(21,152)
Mar <sup>P</sup>	2,526	23,265	(5.8)	4,902	46,793	7.9	(2,376)	(23,528)

Source: Statistics and Data Services Department, SBP

Notes:

1. Exports and Imports are calculated as per Balance of Payment and International Investment Position Manual 6th Edition (BPM6) methodology.

Archive Link: [http://www.sbp.org.pk/ecodata/exp\\_import\\_BOP\\_Arch.xls](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 (a)	Re-exports (b)	Cumulative (c)	Period Growth Rate %	Imports (d)	Re-imports (e)	Cumulative (f)	Period Growth Rate %	Balance of Trade	
									Monthly/ Yearly	Cumulative
<b>FY21</b>	25,304	391	--	17.80	56,380	43	--	26.60	(30,728)	--
<b>FY22</b>	31,782	152	--	25.60	80,136	95	--	42.10	(48,297)	--
<b>FY23</b>	27,724	280	--	(12.80)	55,198	68	--	(31.10)	(27,262)	--
<b>FY24</b>	30,675	86	--	10.64	54,779	25	--	(0.76)	(23,994)	--
<b>FY25</b>	32,040	186	--	3.66	58,834	71	--	7.48	(26,679)	--
<b>2025 Mar</b>	2,645	27	24,803	7.86	5,278	11	46,769	16.68	(2,617)	(21,966)
Apr	2,174	32	27,009	6.50	5,596	6	52,371	16.56	(3,396)	(25,362)
May	2,671	25	29,705	5.27	5,237	11	57,619	15.58	(2,552)	(27,914)
Jun	2,477	38	32,221	4.67	4,849	3	62,471	13.96	(2,336)	(30,250)
Jul	2,683	7	2,690	16.62	5,837	10	5,847	22.71	(3,156)	(3,156)
Aug	2,416	17	5,124	0.99	5,288	6	11,141	14.42	(2,861)	(6,017)
Sep	2,499	11	7,634	(3.63)	5,848	12	17,001	14.35	(3,350)	(9,367)
Oct	2,848	-	10,482	(3.96)	6,087	-	23,088	15.93	(3,239)	(12,606)
Nov	2,420	-	12,902	(6.19)	5,306	-	28,394	14.02	(2,886)	(15,492)
Dec	2,268	-	15,170	(9.01)	6,081	-	34,474	11.88	(3,813)	(19,305)
<b>2026 Jan</b>	3,055	-	18,225	(7.21)	5,805	-	40,279	9.78	(2,749)	(22,054)
Feb	2,276	-	20,502	(7.37)	5,290	-	45,569	9.86	(3,013)	(25,067)
Mar <sup>P</sup>	2,275	-	22,777	(8.17)	5,114	-	50,682	8.37	(2,838)	(27,905)

Source: Pakistan Bureau of Statistics

**Notes:**

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

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

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

## 4.16 Exports Receipts by Selected Groups/ Commodities

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

COMMODITIES	FY24	FY25	2025			2026			
			Mar <sup>R</sup>	Oct <sup>R</sup>	Nov <sup>R</sup>	Dec	Jan	Feb <sup>R</sup>	Mar <sup>P</sup>
<b>A. Food Group</b>	<b>7,095,165</b>	<b>6,330,177</b>	<b>503,010</b>	<b>375,065</b>	<b>364,498</b>	<b>433,107</b>	<b>387,150</b>	<b>393,899</b>	<b>424,588</b>
1 Rice	3,692,366	2,954,660	267,376	153,388	161,092	186,634	169,957	191,634	198,218
A) Basmati	856,093	783,497	85,641	49,701	44,017	45,812	48,702	66,051	73,138
B) Others	2,836,272	2,171,163	181,735	103,687	117,075	140,821	121,255	125,583	125,080
2 Fish & Fish Preparations	423,960	457,911	38,250	40,870	37,753	47,859	41,546	29,181	47,733
3 Fruits	309,406	241,606	17,230	19,734	20,568	25,585	25,148	21,991	21,662
4 Vegetables/Leguminous vegetable	400,414	249,659	22,109	10,830	8,827	13,188	15,707	12,905	14,635
5 Tobacco	88,020	186,559	24,747	9,491	12,660	3,974	9,470	13,316	11,057
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	76,973	81,534	6,721	6,647	6,175	7,060	7,355	6,770	6,655
8 Oil Seeds, Nuts and Kernals	387,053	366,590	17,290	16,464	20,148	31,540	18,369	19,538	32,889
9 Sugar	20,060	398,209	-	-	-	-	-	-	-
10 Meat and Meat Preparations	521,736	486,341	47,592	45,915	39,437	50,781	46,088	47,828	37,760
11 All Other Food Items	1,175,177	907,107	61,696	71,726	57,837	66,486	53,510	50,737	53,978
<b>B. Textile Group</b>	<b>16,312,623</b>	<b>17,271,175</b>	<b>1,442,370</b>	<b>1,621,861</b>	<b>1,314,588</b>	<b>1,593,394</b>	<b>1,458,015</b>	<b>1,355,370</b>	<b>1,423,748</b>
12 Raw Cotton	53,371	448	263	1,715	909	537	113	398	7
13 Cotton Yarn	1,050,775	686,311	59,237	65,419	53,736	70,030	61,575	55,338	64,816
14 Cotton Cloth	1,894,209	1,833,124	148,496	148,104	129,450	154,929	141,597	133,546	139,042
15 Cotton Carded or Combed	1,527	254	39	-	-	-	-	-	2
16 Yarn Other than Cotton Yarn	34,322	32,456	2,879	2,508	2,041	1,782	2,369	1,944	2,276
17 Knitwear	4,018,036	4,501,110	375,470	460,549	372,339	432,127	391,918	339,271	344,085
18 Bed Wear	2,795,346	3,085,646	241,176	289,755	229,852	284,547	257,635	235,743	242,146
19 Towels	957,177	1,056,658	93,168	78,949	70,850	91,251	78,800	80,995	89,868
20 Tents, Canvas & Tarpaulin	122,000	125,265	14,930	15,224	10,893	10,338	12,363	9,885	8,051
21 Readymade Garments	3,471,683	3,963,919	330,032	375,143	297,279	366,197	359,606	343,868	362,740
22 Art, Silk & Synthetic Textile	375,602	369,938	32,716	32,446	25,980	29,290	27,860	22,584	31,050
23 Makeup Articles (incl. Other Tex)	686,841	698,636	64,723	66,775	49,376	61,258	51,511	52,767	54,373
24 Other Textile Materials	851,734	917,408	79,241	85,274	71,883	91,108	72,668	79,032	85,293
<b>C. Petroleum Group</b>	<b>552,542</b>	<b>903,378</b>	<b>56,724</b>	<b>62,180</b>	<b>88,744</b>	<b>77,951</b>	<b>69,969</b>	<b>69,916</b>	<b>109,967</b>
25 Petroleum Crude	28,005	136,488	-	-	19,008	-	-	18,950	-
26 Petroleum Products	448,542	676,420	46,000	52,829	56,238	73,680	59,214	50,966	90,364
27 Solid Fuel including Naphtha	75,995	90,469	10,724	9,352	13,498	4,271	10,756	-	19,603
<b>D. Other Manufacture</b>	<b>4,045,045</b>	<b>4,141,003</b>	<b>361,396</b>	<b>372,476</b>	<b>286,460</b>	<b>379,796</b>	<b>339,376</b>	<b>318,620</b>	<b>363,371</b>
28 Carpets, Rugs & Mats	65,284	99,278	14,146	5,523	4,289	4,918	3,794	3,904	4,659
29 Sports Goods	439,370	408,564	34,137	35,979	29,306	39,943	34,373	32,786	40,231
30 Leather Tanned	140,830	139,068	12,492	11,753	10,194	10,527	10,078	9,686	11,217
31 Leather Manufactures	606,253	622,752	54,873	59,497	48,139	55,131	52,373	48,050	59,394
32 Footwear	166,873	169,073	16,539	16,685	16,476	14,384	14,616	12,988	19,773
33 Surgical Goods & Medical Instr.	459,233	475,765	47,205	41,381	36,945	45,529	36,397	36,186	45,859
34 Cutlery	65,813	60,215	5,498	5,543	5,009	5,448	4,620	4,564	6,066
35 Onyx Manufactured	4,550	4,651	407	471	320	420	364	360	554
36 Chemical and Pharmaceutica Products	1,422,923	1,453,516	125,249	112,829	92,911	126,862	105,978	102,915	120,799
37 Engineering Goods	279,173	279,735	25,701	33,072	27,573	42,877	36,200	26,791	18,331
38 Gems	8,010	8,329	1,000	3,828	361	2,886	1,132	3,368	1,185
39 Jewellery	13,349	14,370	1,148	14	74	213	321	1,691	3,343
40 Furniture	8,383	7,934	874	565	330	832	1,161	859	492
41 Molasses	52,262	16,918	126	199	174	181	185	983	17
42 Handicrafts	211	199	15	-	2	2	-	-	1
43 Cement	262,384	346,296	18,783	42,609	12,671	27,901	33,964	31,732	27,890
44 Guar and Guar Products	50,145	34,339	3,202	2,529	1,686	1,743	3,818	1,757	3,558
<b>E. All Others</b>	<b>2,699,953</b>	<b>2,831,962</b>	<b>221,463</b>	<b>255,496</b>	<b>211,778</b>	<b>237,478</b>	<b>256,669</b>	<b>287,341</b>	<b>239,753</b>
<b>I. Total Export Receipts through Banks</b>	<b>30,705,328</b>	<b>31,477,694</b>	<b>2,584,963</b>	<b>2,687,078</b>	<b>2,266,069</b>	<b>2,721,726</b>	<b>2,511,180</b>	<b>2,425,146</b>	<b>2,561,427</b>
<b>II. Freight on Export</b>	<b>657,845</b>	<b>856,583</b>	<b>59,142</b>	<b>72,038</b>	<b>68,388</b>	<b>61,264</b>	<b>61,841</b>	<b>63,687</b>	<b>63,687</b>
<b>III. Export Receipts Banks (fob) (I-II)</b>	<b>30,047,484</b>	<b>30,621,111</b>	<b>2,525,821</b>	<b>2,615,040</b>	<b>2,197,680</b>	<b>2,660,462</b>	<b>2,449,339</b>	<b>2,361,459</b>	<b>2,497,740</b>
<b>IV. Other Exports</b>	<b>932,480</b>	<b>1,721,837</b>	<b>233,203</b>	<b>17,326</b>	<b>79,328</b>	<b>97,565</b>	<b>295,701</b>	<b>118,570</b>	<b>28,246</b>
<b>Total Export as per BOP (III+IV)</b>	<b>30,979,964</b>	<b>32,342,948</b>	<b>2,759,024</b>	<b>2,632,366</b>	<b>2,277,008</b>	<b>2,758,027</b>	<b>2,745,040</b>	<b>2,480,029</b>	<b>2,525,986</b>

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](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	2025				2026		
			Mar	Oct	Nov	Dec	Jan	Feb	Mar <sup>P</sup>
<b>A. Food Group</b>	<b>7,369,920</b>	<b>7,116,556</b>	<b>576,177</b>	<b>430,261</b>	<b>419,596</b>	<b>405,983</b>	<b>624,445</b>	<b>405,890</b>	<b>406,005</b>
1 Rice	3,931,787	3,353,051	274,335	162,661	188,125	170,292	365,907	186,734	202,436
a) Basmati	877,078	830,570	77,002	54,038	38,674	37,238	199,446	71,395	47,862
b) Others	3,054,708	2,522,482	197,333	108,623	149,451	133,054	166,461	115,339	154,574
2 Fish & Fish Preparations	410,269	465,402	59,317	41,376	42,774	44,708	35,353	35,350	53,076
3 Fruits	343,532	308,184	15,525	22,474	19,524	35,588	39,510	26,935	8,683
4 Vegetables	430,055	367,572	53,018	11,447	12,728	16,283	23,826	15,151	10,840
5 Leguminous Vegetables	239	-	-	-	-	-	-	-	-
6 Tobacco	64,468	166,528	19,499	27,529	19,075	11,316	13,479	6,821	16,595
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	109,524	95,492	9,218	9,612	8,495	7,475	8,479	7,261	4,561
9 Oil seeds, Nuts and Kernals	410,089	384,555	17,368	33,848	22,025	17,579	20,345	25,951	30,749
10 Sugar	21,070	411,092	-	-	-	-	-	-	-
11 Meat & Meat preparations	511,688	495,107	52,473	48,011	45,735	48,830	51,469	53,910	35,836
12 All other Food Items	1,137,201	1,069,571	75,424	73,303	61,115	53,912	66,077	47,777	43,229
<b>B. Textile Group</b>	<b>16,655,900</b>	<b>17,887,043</b>	<b>1,430,003</b>	<b>1,616,576</b>	<b>1,423,579</b>	<b>1,350,860</b>	<b>1,738,805</b>	<b>1,311,207</b>	<b>1,328,975</b>
13 Raw Cotton	56,087	871	-	2,022	-	-	-	-	-
14 Cotton Yarn	955,509	680,700	56,727	56,476	59,978	54,491	73,483	73,841	61,446
15 Cotton Cloth	1,865,965	1,808,998	146,019	143,522	123,159	111,125	165,097	132,526	143,946
16 Cotton Carded or Combed	837	6	-	-	-	-	-	2	-
17 Yarn Other than Cotton Yarn	32,499	34,043	2,315	3,218	1,857	2,640	3,013	2,322	1,779
18 Knitwear	4,407,574	5,010,467	385,905	481,140	393,777	371,961	428,263	312,460	330,834
19 Bed Wear	2,802,670	3,112,850	255,757	291,020	245,600	221,438	308,545	220,885	239,869
20 Towels	1,055,108	1,082,611	89,398	90,371	79,900	77,884	116,335	81,422	90,522
21 Tent, Canvas & Tarpaulin	117,565	124,871	9,751	13,761	8,953	9,247	13,696	8,984	5,746
22 Readymade Garments	3,563,600	4,128,555	321,214	370,821	358,818	357,374	435,100	327,285	301,371
23 Art, Silk & Synthetic Textile	367,199	399,516	33,093	32,283	30,826	29,113	34,048	24,909	22,592
24 Made up Articles (Ex towels & bed)	715,332	775,792	64,840	67,937	56,773	56,423	80,989	59,541	63,186
25 Other Textile Materials	715,955	727,764	64,984	64,005	63,938	59,164	80,236	67,030	67,683
<b>C. Petroleum Group &amp; Coal</b>	<b>397,721</b>	<b>573,332</b>	<b>67,938</b>	<b>243,644</b>	<b>36,134</b>	<b>53,635</b>	<b>74,412</b>	<b>44,602</b>	<b>24,752</b>
26 Petroleum Crude	42,919	42,286	-	19,919	-	-	-	-	-
27 Petroleum Products (Exl. Naphtha)	320,909	463,608	60,782	212,185	36,134	53,635	67,060	44,602	19,045
28 Petroleum Top Naphtha	33,892	67,439	7,156	11,540	-	-	7,352	-	5,707
29 Solid Fuels (Coal)	1	-	-	-	-	-	-	-	-
<b>D. Other Manufactures Group</b>	<b>4,027,214</b>	<b>4,227,579</b>	<b>348,473</b>	<b>342,787</b>	<b>318,433</b>	<b>286,790</b>	<b>397,490</b>	<b>322,398</b>	<b>320,596</b>
30 Carpets Rugs & Mats	59,414	56,897	4,081	4,185	4,131	5,154	4,077	3,815	2,900
31 Sports Goods	396,350	385,502	32,805	36,734	31,652	28,469	41,639	33,248	36,381
32 Leather Tanned	137,586	138,198	12,575	11,856	9,851	9,447	10,508	9,002	11,291
33 Leather Manufactures	545,926	572,508	44,963	51,372	48,476	44,289	56,612	43,281	42,064
34 Footwear	162,086	176,479	12,880	14,358	13,863	18,814	20,656	18,483	10,821
35 Surgical Goods & Medical Instr.	444,572	451,668	38,193	42,463	36,952	33,218	41,800	33,939	38,124
36 Cutlery	57,918	59,935	4,595	5,427	4,012	4,728	5,573	4,514	4,387
37 Onyx Manufactured	4,701	4,642	417	463	478	387	396	380	582
38 Chemicals and Pharm.Products	1,496,664	1,574,005	132,897	101,572	109,616	87,610	137,281	119,503	101,422
39 Engineering Goods	346,054	409,265	38,337	35,562	39,826	28,926	37,651	24,910	25,954
40 Gems	6,595	5,796	181	401	465	534	826	3,641	448
41 Jewellery	10,984	12,146	986	21	42	554	2,519	1,524	208
42 Furniture	7,985	7,316	411	349	678	710	690	637	675
43 Molasses	35,006	11,138	1,215	128	132	146	1,134	133	16
44 Handicrafts	199	574	-	-	-	-	88	-	-
45 Cement	266,517	329,795	22,004	35,511	16,617	22,035	33,558	22,208	41,919
46 Guar and Guar Products	48,658	31,715	1,933	2,385	1,642	1,769	2,482	3,180	3,404
<b>E. All Other Items</b>	<b>2,223,879</b>	<b>2,235,879</b>	<b>222,332</b>	<b>214,269</b>	<b>222,660</b>	<b>170,461</b>	<b>220,220</b>	<b>192,392</b>	<b>195,113</b>
<b>TOTAL</b>	<b>30,674,632</b>	<b>32,040,389</b>	<b>2,644,923</b>	<b>2,847,537</b>	<b>2,420,402</b>	<b>2,267,729</b>	<b>3,055,372</b>	<b>2,276,489</b>	<b>2,275,441</b>

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	2025				2026		
			Mar <sup>R</sup>	Oct <sup>R</sup>	Nov <sup>R</sup>	Dec	Jan	Feb <sup>R</sup>	Mar <sup>P</sup>
<b>A. Food Group</b>	<b>7,110,980</b>	<b>7,660,396</b>	<b>730,630</b>	<b>728,877</b>	<b>724,263</b>	<b>803,899</b>	<b>815,614</b>	<b>818,352</b>	<b>669,771</b>
1-Milk, Cream & Milk Food for Infants	135,931	128,599	9,458	6,331	9,705	14,021	9,009	12,076	13,070
2-Wheat un-milled	235,098	8	-	-	-	-	-	-	-
3-Dry Fruits & Nuts	20,021	50,269	3,780	10,186	12,175	12,142	9,613	6,264	4,365
4-Tea	687,638	600,644	54,236	52,286	49,611	58,974	58,950	51,444	43,566
5-Spices	157,058	173,597	13,293	18,534	17,933	18,806	18,131	17,695	16,385
6-Soya bean Oil	112,334	372,022	41,512	4,763	171	18,652	8,051	10,132	-
7-Palm Oil	2,680,625	3,370,164	340,187	322,211	309,612	341,146	373,998	332,800	309,952
8-Sugar	3,980	3,123	165	82,289	71,258	205	215	16	106
9-Pulses	594,970	891,198	92,703	47,769	70,955	69,969	83,799	83,822	51,943
10-All others Food items	2,483,324	2,070,772	175,296	184,509	182,843	269,984	253,847	304,103	230,385
<b>B. Machinery Group</b>	<b>7,406,821</b>	<b>8,591,399</b>	<b>706,331</b>	<b>747,300</b>	<b>610,859</b>	<b>814,684</b>	<b>739,106</b>	<b>669,308</b>	<b>770,900</b>
11-Power Generating Machinery	410,185	482,794	26,003	44,230	39,898	51,309	60,393	48,358	52,033
12-Office Mach. Incl. Data Processing Equipment	299,959	360,932	29,280	42,943	36,411	63,903	40,817	31,164	39,631
13-Textile Machinery	402,020	541,030	52,533	48,149	37,609	59,777	48,964	39,867	60,973
14-Construction & Mining Machinery	52,578	99,854	7,736	10,809	9,839	8,553	10,869	9,235	10,709
15-Electrical Machinery & Apparatus	2,731,794	3,092,203	271,922	201,916	165,371	158,994	174,433	155,922	237,667
16-Telecom	1,896,184	1,992,845	165,781	195,698	145,912	233,968	195,507	196,044	160,071
17-Agricultural Machinery & Implements	76,512	83,675	6,221	8,605	7,696	13,235	10,770	9,129	10,099
18-Other Machinery	1,537,589	1,938,066	146,855	194,951	168,124	224,945	197,354	179,589	199,717
<b>C. Transport Group</b>	<b>1,621,268</b>	<b>2,158,809</b>	<b>196,178</b>	<b>217,958</b>	<b>234,440</b>	<b>293,351</b>	<b>300,717</b>	<b>369,639</b>	<b>243,507</b>
19-Road Vehicles (Build Unit, Ckd/Skd)	1,365,902	1,978,459	185,642	251,304	224,549	267,462	237,728	249,301	232,990
20-Aircrafts, Ships and Boats	202,137	140,944	9,527	20,320	8,803	15,222	60,765	111,525	8,542
21-Others Transport Equipments	53,229	39,405	1,009	334	1,087	10,667	2,224	8,812	1,976
<b>D. Petroleum Group</b>	<b>15,161,825</b>	<b>15,003,585</b>	<b>1,221,676</b>	<b>1,293,234</b>	<b>1,007,777</b>	<b>1,183,094</b>	<b>1,186,104</b>	<b>1,199,397</b>	<b>983,013</b>
22-Petroleum Products	5,995,015	6,022,388	442,047	565,071	325,963	369,035	501,112	495,466	342,654
23-Petroleum Crude	5,093,546	5,265,608	534,623	462,322	484,356	587,256	410,587	450,647	442,032
24-Natural Gas, Liquified	3,855,309	3,522,954	230,551	238,378	177,808	199,790	243,286	227,965	173,003
25. Petroleum Gas, Liquified	215,885	192,165	14,446	27,461	19,634	26,992	31,066	25,290	25,325
26. Others	2,070	471	10	1	16	21	53	28	-
<b>E. Textile Group</b>	<b>3,886,943</b>	<b>5,783,758</b>	<b>549,693</b>	<b>426,859</b>	<b>397,984</b>	<b>460,151</b>	<b>456,239</b>	<b>407,959</b>	<b>441,266</b>
27-Raw Cotton	1,277,737	2,268,604	267,241	104,211	84,781	122,394	114,718	111,721	121,233
28-Synthetic Fibre	668,459	658,950	64,337	57,650	46,754	55,729	57,623	50,506	50,241
29-Synthetic & artificial Silk Yarn	804,324	939,549	72,615	88,519	85,289	80,031	93,534	76,467	121,551
30-Worn Clothing	94,002	162,880	10,986	17,738	16,285	21,630	18,895	16,305	14,700
31-Other Textile Items	1,042,420	1,753,774	134,514	158,741	164,876	180,367	171,469	152,960	133,540
<b>F. Agricultural &amp; Other Chemical Group</b>	<b>8,943,791</b>	<b>9,187,645</b>	<b>694,279</b>	<b>866,254</b>	<b>767,747</b>	<b>865,726</b>	<b>882,718</b>	<b>707,416</b>	<b>782,769</b>
32-Fertilizer Manufactured	642,339	648,006	8,037	80,209	46,493	35,583	98,199	7,814	31,876
33-Insecticides	184,226	170,243	19,880	16,280	16,082	16,518	14,951	9,847	13,760
34-Plastic Material	2,429,017	2,653,871	205,747	237,716	209,673	245,506	248,560	239,190	261,246
35-Medicinal Products	664,763	760,834	54,743	73,851	71,229	94,290	70,133	57,272	50,343
36-Others	5,023,446	4,954,690	405,873	458,198	424,269	473,830	450,875	393,292	425,545
<b>G. Metal Group</b>	<b>4,668,681</b>	<b>5,182,084</b>	<b>478,854</b>	<b>557,286</b>	<b>410,751</b>	<b>511,203</b>	<b>536,309</b>	<b>486,902</b>	<b>414,380</b>
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,674,742	1,739,998	163,891	166,303	145,384	168,643	165,766	151,175	130,365
39-Iron and Steel	2,195,085	2,427,469	233,446	298,584	184,635	245,192	261,544	241,585	183,141
40-Aluminum Wrought & Worked	294,400	355,151	27,218	30,555	24,178	29,773	35,350	31,555	28,221
41-All other Metals & Articles	504,454	659,466	54,299	61,844	56,554	67,594	73,650	62,586	72,653
<b>H. Miscellaneous Group</b>	<b>896,959</b>	<b>996,295</b>	<b>81,493</b>	<b>100,285</b>	<b>78,627</b>	<b>98,553</b>	<b>91,914</b>	<b>83,348</b>	<b>87,050</b>
42-Rubber Crude Incl. Synth/Reclaimed	207,352	269,310	23,473	25,750	17,819	24,087	21,632	20,240	22,070
43-Rubber Tyres & Tubes	85,288	131,825	10,611	21,343	14,182	16,834	15,493	12,058	14,891
44-Wood & Cork	122,237	120,392	9,392	13,046	12,139	14,720	13,096	12,995	11,835
45-Jute	23,875	19,497	388	530	26	-	-	-	-
46-Paper & Paper Board & Manuf. thereof	458,207	455,271	37,628	39,616	34,462	42,912	41,693	38,055	38,254
<b>I. All Others</b>	<b>4,001,301</b>	<b>4,155,520</b>	<b>303,992</b>	<b>308,641</b>	<b>396,559</b>	<b>532,142</b>	<b>415,821</b>	<b>338,833</b>	<b>420,516</b>
<b>I. Imports Payments Through Banks</b>	<b>53,698,570</b>	<b>58,719,492</b>	<b>4,963,126</b>	<b>5,300,694</b>	<b>4,629,008</b>	<b>5,562,805</b>	<b>5,424,544</b>	<b>5,081,153</b>	<b>4,813,174</b>
<b>II. Freight &amp; Insurance</b>	<b>2,250,851</b>	<b>1,807,225</b>	<b>143,931</b>	<b>147,359</b>	<b>128,686</b>	<b>154,646</b>	<b>167,618</b>	<b>141,256</b>	<b>133,806</b>
<b>III. Imports Payments Banks (fob) (I-II)</b>	<b>51,447,718</b>	<b>56,912,267</b>	<b>4,819,196</b>	<b>5,153,335</b>	<b>4,500,321</b>	<b>5,408,159</b>	<b>5,256,926</b>	<b>4,939,897</b>	<b>4,679,368</b>
<b>IV. Other Imports</b>	<b>1,709,104</b>	<b>2,233,752</b>	<b>118,810</b>	<b>242,649</b>	<b>229,703</b>	<b>356,842</b>	<b>89,081</b>	<b>225,062</b>	<b>222,588</b>
<b>Total Imports as Per BOP (III+IV)</b>	<b>53,156,822</b>	<b>59,146,019</b>	<b>4,938,006</b>	<b>5,395,985</b>	<b>4,730,025</b>	<b>5,765,001</b>	<b>5,346,007</b>	<b>5,164,959</b>	<b>4,901,956</b>

Source: Statistics and Data Services Department, SBP

Notes:

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

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

Archive link:

[https://www.sbp.org.pk/ecodata/Import\\_Payments\\_by\\_Commodities\\_and\\_Groups\\_Arch.xls](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	2025				2026		
			Mar	Oct	Nov	Dec	Jan	Feb	Mar <sup>P</sup>
<b>A. Food Group</b>	<b>7,903,732</b>	<b>8,151,035</b>	<b>740,701</b>	<b>822,885</b>	<b>771,991</b>	<b>783,438</b>	<b>871,466</b>	<b>908,122</b>	<b>680,187</b>
1-Milk, Cream & Milk Food for Infants	114,195	124,872	9,162	9,944	9,194	11,602	14,378	10,511	10,981
2-Wheat un-milled	1,031,674	33	-	-	-	-	-	-	-
3-Dry Fruits & Nuts	70,930	143,608	8,144	20,174	20,267	18,871	15,740	11,614	10,776
4-Tea	656,641	629,799	58,385	60,344	52,747	54,720	60,360	61,413	47,938
5-Spices	196,342	227,595	19,255	20,344	21,371	22,240	23,203	22,026	21,909
6-Soya bean Oil	129,558	343,875	49,927	9,456	2,734	20,024	6,125	11,381	2,312
7-Palm Oil	2,778,557	3,393,237	321,931	324,127	352,639	305,926	366,920	385,582	287,318
8-Sugar	3,327	3,509	176	112,330	42,908	160	234	99	31
9-Pulses	774,959	1,016,144	97,777	51,145	67,338	71,609	97,687	71,382	60,899
10-All others Food items	2,147,547	2,268,363	175,944	215,021	202,793	278,286	286,819	334,114	238,024
<b>B. Machinery Group</b>	<b>8,500,583</b>	<b>9,690,363</b>	<b>879,225</b>	<b>919,140</b>	<b>738,264</b>	<b>890,617</b>	<b>953,997</b>	<b>870,445</b>	<b>879,281</b>
11-Power Generating Machinery	418,085	619,056	46,730	93,334	45,075	88,086	82,714	67,851	88,873
12-Office Mach. Incl. Data Processing Equipment	459,288	514,830	39,938	78,618	53,355	83,314	49,828	44,535	46,716
13-Textile Machinery	149,365	264,543	43,263	42,964	43,680	50,154	57,953	46,401	38,168
14-Construction & Mining Machinery	94,186	139,073	13,597	37,746	14,741	16,462	35,969	13,612	13,954
15-Electrical Machinery & Apparatus	3,275,128	3,823,196	341,788	246,725	152,860	163,202	213,523	183,701	236,787
16-Telecom	2,366,500	2,097,700	191,040	203,439	216,671	229,145	245,971	211,378	213,018
17-Agricultural Machinery & Implements	91,307	109,782	8,660	9,997	8,665	7,806	11,079	13,976	11,479
18-Other Machinery	1,646,727	2,122,184	194,209	206,317	203,217	252,448	256,960	288,991	230,285
<b>C. Transport Group</b>	<b>1,840,043</b>	<b>2,439,389</b>	<b>211,524</b>	<b>311,639</b>	<b>308,318</b>	<b>317,138</b>	<b>301,717</b>	<b>292,660</b>	<b>335,218</b>
19-Road Motor Veh. (Build Unit, Ckd/Skd)	1,647,142	2,341,921	211,126	304,660	299,185	306,190	292,271	289,862	303,607
20-Aircrafts Ships and Boats	129,999	85,690	2	5,748	7,789	7,046	5,246	347	25,482
21-Others Transport Equipments	62,902	11,778	396	1,231	1,344	3,902	4,200	2,451	6,129
<b>D. Petroleum Group</b>	<b>16,910,247</b>	<b>15,935,961</b>	<b>1,235,302</b>	<b>1,374,725</b>	<b>1,266,419</b>	<b>1,570,274</b>	<b>1,060,331</b>	<b>982,850</b>	<b>1,216,350</b>
22-Petroleum Products	6,643,912	5,958,779	500,993	543,022	543,922	640,015	305,866	283,961	415,241
23-Petroleum Crude	5,531,127	5,446,205	431,856	543,189	482,249	538,126	391,108	423,148	647,196
24-Natural Gas, Liquified	3,945,703	3,475,797	225,987	208,967	157,298	276,249	266,991	189,021	70,188
25. Petroleum Gas, Liquified	789,287	1,054,813	76,414	79,530	82,940	115,850	96,305	86,673	83,721
26. Others	218	365	52	17	10	34	61	47	5
<b>E. Textile Group</b>	<b>2,713,713</b>	<b>4,418,022</b>	<b>602,544</b>	<b>613,098</b>	<b>514,590</b>	<b>547,296</b>	<b>578,813</b>	<b>500,368</b>	<b>428,442</b>
27-Raw Cotton	447,933	1,355,912	239,714	136,422	76,607	114,653	139,288	108,603	81,921
28-Synthetic Fibre	493,675	533,566	71,999	65,978	57,917	48,511	52,695	53,684	53,045
29-Synthetic & artificial Silk Yarn	605,312	703,700	78,206	102,943	90,956	87,204	89,535	85,429	87,416
30-Worn Clothing	433,651	510,479	36,914	56,907	62,425	55,366	65,329	43,906	33,740
31-Other Textile Items	733,144	1,314,364	175,711	250,848	226,685	241,562	231,966	208,746	172,320
<b>F. Agricultural &amp; Other Chemical Group</b>	<b>8,508,261</b>	<b>8,845,627</b>	<b>777,309</b>	<b>984,210</b>	<b>770,015</b>	<b>944,928</b>	<b>897,629</b>	<b>795,451</b>	<b>702,891</b>
32-Fertilizer Manufactured	684,660	669,454	30,634	135,747	18,664	71,716	55,162	26,897	11,646
33-Insecticides	196,170	153,536	12,964	21,724	21,399	17,269	14,921	15,378	22,089
34-Plastic Material	2,270,765	2,442,041	224,957	227,789	211,861	262,378	273,825	254,291	186,665
35-Medicinal Products	1,086,752	1,195,960	97,104	134,621	101,900	134,432	108,978	104,863	64,936
36-Others	4,269,911	4,384,637	411,650	464,329	416,191	459,133	444,743	394,022	417,555
<b>G. Metal Group</b>	<b>4,315,349</b>	<b>4,891,917</b>	<b>464,453</b>	<b>595,590</b>	<b>505,403</b>	<b>555,745</b>	<b>645,162</b>	<b>521,875</b>	<b>417,448</b>
37-Gold	17,032	30,807	2,194	-	-	3,728	2,635	4,311	-
38-Iron and Steel Scrap	1,229,896	1,335,535	126,906	193,720	167,769	196,184	200,400	152,819	122,041
39-Iron and Steel	2,042,926	2,234,801	212,592	248,342	207,587	217,378	267,297	231,160	160,069
40-Aluminum Wrought & Worked	173,913	199,980	21,081	26,033	14,153	19,561	20,979	22,245	18,591
41-All other Metals & Articles	851,582	1,090,793	101,680	127,495	115,894	118,894	153,851	111,340	116,746
<b>H. Miscellaneous Group</b>	<b>894,265</b>	<b>982,191</b>	<b>83,962</b>	<b>107,820</b>	<b>86,907</b>	<b>94,369</b>	<b>90,401</b>	<b>89,308</b>	<b>84,173</b>
42-Rubber Crude Incl. Synth/Reclaimed	254,450	279,084	23,419	32,524	22,495	26,942	22,958	22,728	20,612
43-Rubber Tyres & Tubes	101,034	148,941	11,398	18,880	14,201	16,452	14,759	17,519	15,817
44-Wood & Cork	105,719	100,028	8,768	12,080	10,752	12,352	11,211	8,815	8,582
45-Jute	24,622	17,868	177	764	172	-	-	-	-
46-Paper & Paper Board & Manuf. thereof	408,440	436,270	40,200	43,572	39,287	38,623	41,473	40,246	39,162
<b>I. All other Items</b>	<b>3,192,891</b>	<b>3,479,585</b>	<b>283,328</b>	<b>357,754</b>	<b>344,163</b>	<b>376,982</b>	<b>405,195</b>	<b>328,543</b>	<b>369,555</b>
<b>TOTAL</b>	<b>54,779,083</b>	<b>58,834,092</b>	<b>5,278,348</b>	<b>6,086,861</b>	<b>5,306,070</b>	<b>6,080,787</b>	<b>5,804,711</b>	<b>5,289,622</b>	<b>5,113,544</b>

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	2025				2026		
			Mar <sup>R</sup>	Oct <sup>R</sup>	Nov <sup>R</sup>	Dec	Jan	Feb <sup>R</sup>	Mar <sup>P</sup>
<b>Grand Total</b>	<b>30,979,964</b>	<b>32,342,948</b>	<b>2,759,024</b>	<b>2,632,366</b>	<b>2,277,008</b>	<b>2,758,027</b>	<b>2,745,040</b>	<b>2,480,029</b>	<b>2,525,986</b>
<b>A. Latin America</b>	<b>79,502</b>	<b>73,057</b>	<b>9,556</b>	<b>8,146</b>	<b>3,800</b>	<b>10,679</b>	<b>4,646</b>	<b>11,514</b>	<b>3,189</b>
<b>B. Central America</b>	<b>174,296</b>	<b>169,433</b>	<b>11,188</b>	<b>18,594</b>	<b>13,903</b>	<b>14,601</b>	<b>12,811</b>	<b>9,556</b>	<b>11,801</b>
Mexico	134,655	130,177	8,565	14,044	9,481	10,805	9,830	6,820	8,961
Others	39,640	39,256	2,623	4,549	4,422	3,796	2,982	2,736	2,840
<b>C. South America</b>	<b>333,290</b>	<b>349,888</b>	<b>27,490</b>	<b>32,699</b>	<b>38,860</b>	<b>39,140</b>	<b>33,198</b>	<b>33,002</b>	<b>33,303</b>
Argentina	46,670	51,409	4,159	3,931	7,277	6,028	5,434	3,947	3,461
Brazil	139,647	133,623	9,436	13,472	15,652	15,642	12,661	14,881	12,775
Uruguay	8,151	8,481	1,315	928	844	864	765	964	1,106
Others	138,823	156,376	12,580	14,369	15,086	16,606	14,338	13,209	15,961
<b>D North America</b>	<b>5,833,737</b>	<b>6,418,702</b>	<b>562,965</b>	<b>579,716</b>	<b>479,477</b>	<b>573,496</b>	<b>539,313</b>	<b>494,765</b>	<b>509,813</b>
Canada	389,220	386,347	30,997	33,726	27,971	35,908	26,684	28,041	32,519
USA	5,444,197	6,031,777	531,954	545,950	451,475	537,559	512,599	466,724	477,275
Others	319	578	15	39	31	29	30	1	18
<b>E. Eastern Europe</b>	<b>719,694</b>	<b>775,632</b>	<b>60,930</b>	<b>74,897</b>	<b>59,685</b>	<b>85,836</b>	<b>59,222</b>	<b>57,771</b>	<b>61,910</b>
Hungary	31,240	35,811	2,500	2,615	2,082	2,730	1,783	1,199	3,547
Romania	65,763	83,920	6,328	7,095	4,140	6,561	5,243	4,350	7,260
Russian Federation	78,904	68,997	6,937	5,224	2,881	3,095	2,205	5,380	4,622
Ukraine	10,655	9,698	632	822	1,203	1,837	1,301	886	1,282
Others	533,130	577,207	44,534	59,141	49,379	71,612	48,690	45,955	45,198
<b>F. Northern Europe</b>	<b>2,651,239</b>	<b>2,912,478</b>	<b>241,885</b>	<b>241,763</b>	<b>207,608</b>	<b>251,465</b>	<b>238,096</b>	<b>220,903</b>	<b>250,155</b>
Denmark	230,022	296,185	28,439	25,356	21,784	23,310	25,730	22,012	27,290
Finland	31,384	29,088	2,936	2,988	2,284	2,817	3,288	2,133	2,603
Norway	58,655	65,252	6,204	5,465	3,922	3,371	3,194	4,232	5,348
Sweden	141,460	183,156	11,017	15,037	13,560	14,077	14,621	11,171	19,496
United Kingdom	2,015,120	2,160,695	180,969	179,238	151,954	191,563	176,017	168,589	180,243
Others	174,597	178,102	12,322	13,680	14,103	16,327	15,246	12,765	15,175
<b>G. Southern Europe</b>	<b>2,993,117</b>	<b>3,102,814</b>	<b>260,113</b>	<b>324,637</b>	<b>236,140</b>	<b>271,261</b>	<b>253,153</b>	<b>250,869</b>	<b>262,657</b>
Greece	129,896	154,292	15,187	11,424	8,812	10,620	10,264	11,903	11,543
Italy	1,122,001	1,135,401	94,662	104,718	82,259	99,576	85,443	92,519	89,296
Spain	1,449,857	1,485,935	126,703	170,625	120,452	133,313	126,397	116,062	134,510
Others	291,363	327,187	23,561	37,869	24,617	27,752	31,049	30,385	27,307
<b>H. Western Europe</b>	<b>4,180,003</b>	<b>4,478,938</b>	<b>359,391</b>	<b>390,500</b>	<b>327,268</b>	<b>399,502</b>	<b>341,876</b>	<b>329,703</b>	<b>351,138</b>
Belgium	556,950	543,627	40,569	58,849	46,364	46,726	43,137	37,277	32,804
France	508,690	566,250	48,137	48,263	37,574	53,919	43,822	40,375	51,310
Germany	1,515,555	1,690,609	141,442	148,590	121,774	145,325	125,984	121,473	130,879
Netherlands	1,385,348	1,493,626	120,995	123,749	111,149	130,929	118,632	113,744	123,518
Switzerland	189,016	148,600	4,889	5,081	7,397	17,796	8,167	12,026	8,494
Others	24,445	36,226	3,361	5,967	3,010	4,807	2,133	4,808	4,132
<b>I. Eastern Africa</b>	<b>919,562</b>	<b>823,889</b>	<b>62,985</b>	<b>84,431</b>	<b>73,944</b>	<b>90,940</b>	<b>82,828</b>	<b>74,136</b>	<b>75,180</b>
Kenya	315,131	241,439	19,336	33,322	26,652	36,188	27,654	23,761	28,901
Mauritius	19,883	29,604	2,402	2,614	2,140	2,778	4,378	1,636	1,600
United Republic of Tanzania	140,662	81,873	8,274	18,162	14,685	19,380	15,257	18,051	14,365
Others	443,887	470,972	32,973	30,333	30,467	32,594	35,539	30,688	30,314

## 4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2025				2026		
			Mar <sup>R</sup>	Oct <sup>R</sup>	Nov <sup>R</sup>	Dec	Jan	Feb <sup>R</sup>	Mar <sup>P</sup>
<b>J. Middle Africa</b>	<b>137,691</b>	<b>80,279</b>	<b>6,787</b>	<b>11,707</b>	<b>4,184</b>	<b>8,758</b>	<b>5,954</b>	<b>8,138</b>	<b>6,493</b>
<b>K. Northern Africa</b>	<b>210,641</b>	<b>194,909</b>	<b>28,472</b>	<b>23,261</b>	<b>16,062</b>	<b>15,194</b>	<b>14,648</b>	<b>14,897</b>	<b>18,824</b>
Egypt	120,610	114,073	20,152	13,364	9,569	6,794	8,999	7,961	8,391
Morocco	27,652	29,279	2,149	4,202	1,824	3,072	2,041	2,638	1,756
Others	62,379	51,557	6,171	5,694	4,669	5,329	3,608	4,298	8,677
<b>L. Southern Africa</b>	<b>195,475</b>	<b>181,898</b>	<b>12,453</b>	<b>16,797</b>	<b>11,732</b>	<b>15,563</b>	<b>11,403</b>	<b>11,354</b>	<b>11,666</b>
South Africa	188,941	177,589	12,030	16,530	11,348	15,263	10,779	10,919	10,907
Others	6,534	4,309	423	267	383	300	624	436	759
<b>M. Eastern Africa</b>	<b>540,601</b>	<b>586,385</b>	<b>65,567</b>	<b>32,920</b>	<b>30,099</b>	<b>34,877</b>	<b>22,951</b>	<b>32,659</b>	<b>36,996</b>
<b>N. Eastern Asia</b>	<b>3,320,132</b>	<b>2,974,940</b>	<b>218,527</b>	<b>276,778</b>	<b>239,480</b>	<b>298,951</b>	<b>307,363</b>	<b>273,590</b>	<b>318,250</b>
China	2,709,901	2,477,751	180,615	226,384	194,209	233,092	251,048	225,569	252,333
Hong Kong	159,326	161,128	11,784	19,278	21,290	13,698	20,046	15,556	21,000
Japan	183,806	184,934	14,541	20,085	11,505	16,013	15,414	14,363	13,003
Republic of Korea	184,684	150,549	11,557	11,023	12,470	36,139	20,755	18,019	31,854
Others	82,415	577	29	9	7	10	100	83	60
<b>O. South-Central Asia</b>	<b>1,915,780</b>	<b>2,164,731</b>	<b>166,887</b>	<b>137,443</b>	<b>88,771</b>	<b>114,219</b>	<b>103,173</b>	<b>106,777</b>	<b>90,854</b>
Afghanistan	558,032	783,945	30,565	39,187	9,537	8,908	9,469	7,453	1,657
Bangladesh	661,192	788,970	81,272	59,320	52,662	66,264	59,118	60,532	50,695
India	3,447	1,429	1	558	417	-	-	-	-
Iran	35	-	-	-	-	-	-	-	-
Sri Lanka	392,899	379,822	27,217	25,381	15,083	20,129	21,313	20,764	23,531
Others	300,175	210,565	27,832	12,996	11,072	18,918	13,273	18,028	14,971
<b>P. South Eastern Asia</b>	<b>2,184,950</b>	<b>1,923,067</b>	<b>107,525</b>	<b>105,403</b>	<b>101,331</b>	<b>101,373</b>	<b>114,341</b>	<b>105,320</b>	<b>151,881</b>
Indonesia	533,779	270,743	7,992	7,275	5,949	13,323	9,494	8,618	8,137
Malaysia	582,430	496,481	35,720	19,585	14,826	19,851	15,479	13,437	16,626
Singapore	256,537	305,044	13,190	43,157	27,281	29,604	52,721	24,564	76,240
Thailand	149,360	314,953	19,456	9,381	29,089	13,143	13,256	34,613	22,844
Others	662,844	535,845	31,168	26,005	24,186	25,451	23,390	24,088	28,033
<b>Q. Western Asia</b>	<b>3,949,588</b>	<b>3,863,441</b>	<b>347,823</b>	<b>295,887</b>	<b>306,892</b>	<b>356,450</b>	<b>335,299</b>	<b>361,168</b>	<b>330,900</b>
Bahrain	68,686	52,631	4,120	4,452	2,997	4,916	4,339	3,057	2,425
Jordan	41,021	58,862	3,786	4,785	5,131	3,548	3,580	2,836	3,384
Kuwait	130,711	112,819	9,985	12,101	9,808	15,830	14,088	14,963	6,843
Saudi Arabia	710,293	706,041	62,727	58,649	53,348	65,695	58,095	67,685	66,272
Turkey	336,878	265,174	16,307	19,855	15,205	17,490	17,622	14,810	11,771
United Arab Emirates	2,082,009	2,122,112	195,414	157,255	184,599	189,813	184,799	216,020	204,534
Others	579,988	545,802	55,483	38,790	35,805	59,158	52,775	41,797	35,670
<b>R. Australia &amp; New Zealand</b>	<b>326,541</b>	<b>330,152</b>	<b>27,903</b>	<b>24,884</b>	<b>21,875</b>	<b>31,444</b>	<b>24,322</b>	<b>23,781</b>	<b>30,523</b>
Australia	276,893	285,421	23,410	21,261	19,335	27,763	20,987	20,984	26,732
New Zealand	45,493	39,794	3,933	3,067	2,281	3,339	2,797	2,466	3,428
Others	4,155	4,937	560	555	260	342	538	330	363
<b>S. Others</b>	<b>39,490</b>	<b>73,060</b>	<b>6,514</b>	<b>6,614</b>	<b>4,955</b>	<b>7,975</b>	<b>6,582</b>	<b>5,242</b>	<b>5,894</b>
<b>I. Export Receipts through Banks</b>	<b>30,705,328</b>	<b>31,477,694</b>	<b>2,584,963</b>	<b>2,687,078</b>	<b>2,266,069</b>	<b>2,721,726</b>	<b>2,511,180</b>	<b>2,425,146</b>	<b>2,561,427</b>
<b>II. Freight on Export</b>	<b>657,845</b>	<b>856,583</b>	<b>59,142</b>	<b>72,038</b>	<b>68,388</b>	<b>61,264</b>	<b>61,841</b>	<b>63,687</b>	<b>63,687</b>
<b>III. Export Receipts Banks (fob) (I-II)</b>	<b>30,047,484</b>	<b>30,621,111</b>	<b>2,525,821</b>	<b>2,615,040</b>	<b>2,197,680</b>	<b>2,660,462</b>	<b>2,449,339</b>	<b>2,361,459</b>	<b>2,497,740</b>
<b>IV. Other Exports</b>	<b>932,480</b>	<b>1,721,837</b>	<b>233,203</b>	<b>17,326</b>	<b>79,328</b>	<b>97,565</b>	<b>295,701</b>	<b>118,570</b>	<b>28,246</b>

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				
			Dec	Jul	Aug	Sep	Oct	Nov	Dec
<b>Grand Total</b>	<b>30,674,632</b>	<b>32,040,385</b>	<b>2,910,803</b>	<b>2,683,117</b>	<b>2,420,628</b>	<b>2,498,795</b>	<b>2,846,224</b>	<b>2,419,441</b>	<b>2,266,143</b>
<b>A. Latin America</b>	<b>78,217</b>	<b>93,181</b>	<b>3,173</b>	<b>5,224</b>	<b>3,969</b>	<b>3,144</b>	<b>11,597</b>	<b>12,597</b>	<b>1,769</b>
<b>B. Central America</b>	<b>180,146</b>	<b>182,220</b>	<b>13,707</b>	<b>16,568</b>	<b>12,336</b>	<b>19,254</b>	<b>15,833</b>	<b>12,792</b>	<b>10,555</b>
Mexico	138,699	137,927	10,597	11,805	8,616	14,590	12,155	9,935	6,482
Others	41,446	44,293	3,110	4,762	3,721	4,665	3,678	2,857	4,073
<b>C. South America</b>	<b>350,751</b>	<b>388,020</b>	<b>32,517</b>	<b>38,718</b>	<b>29,894</b>	<b>43,025</b>	<b>38,488</b>	<b>36,246</b>	<b>29,837</b>
Argentina	39,067	60,091	4,205	7,006	5,235	6,334	4,963	6,522	2,864
Brazil	150,434	145,151	11,046	14,017	9,381	16,638	15,776	15,078	11,054
Uruguay	8,032	9,469	1,349	780	932	933	1,038	620	657
Others	153,218	173,309	15,917	16,916	14,346	19,120	16,710	14,025	15,263
<b>D. North America</b>	<b>5,681,448</b>	<b>6,230,534</b>	<b>483,216</b>	<b>595,614</b>	<b>532,524</b>	<b>559,109</b>	<b>550,264</b>	<b>468,930</b>	<b>476,559</b>
Canada	392,206	399,113	34,755	35,531	31,057	32,154	33,990	30,602	29,971
USA	5,289,018	5,831,227	448,436	560,076	501,427	526,927	516,230	438,300	446,570
Others	224	195	25	7	40	28	44	28	17
<b>E. Eastern Europe</b>	<b>740,153</b>	<b>758,484</b>	<b>62,693</b>	<b>78,812</b>	<b>52,791</b>	<b>60,642</b>	<b>73,569</b>	<b>63,536</b>	<b>48,956</b>
Hungary	29,351	40,418	2,980	2,451	2,268	2,017	1,416	832	1,967
Romania	76,083	96,742	6,336	7,662	6,184	6,127	6,822	6,149	4,370
Russian Federation	82,945	70,632	5,363	5,340	2,318	2,459	5,091	6,154	4,890
Ukraine	3,760	7,956	1,099	412	597	455	1,152	1,507	850
Others	548,015	542,736	46,915	62,947	41,424	49,584	59,088	48,893	36,880
<b>F. Northern Europe</b>	<b>2,655,410</b>	<b>2,856,665</b>	<b>248,670</b>	<b>291,138</b>	<b>225,402</b>	<b>234,984</b>	<b>265,268</b>	<b>221,592</b>	<b>201,137</b>
Denmark	227,140	298,235	29,473	28,727	22,829	20,035	27,087	20,551	28,079
Finland	28,831	29,145	3,319	3,047	2,506	2,841	3,038	1,793	2,586
Norway	63,450	63,367	5,757	5,860	3,809	5,170	3,563	3,666	3,181
Sweden	149,659	167,575	12,601	19,945	12,322	16,705	15,605	14,440	13,811
United Kingdom	2,017,869	2,134,289	184,236	216,467	168,952	175,986	202,916	169,408	141,676
Others	168,462	164,054	13,284	17,092	14,984	14,246	13,060	11,735	11,804
<b>G. Southern Europe</b>	<b>2,976,026</b>	<b>3,169,122</b>	<b>232,591</b>	<b>299,692</b>	<b>292,008</b>	<b>275,301</b>	<b>299,931</b>	<b>246,402</b>	<b>232,198</b>
Greece	133,628	162,388	11,753	8,130	11,549	8,467	12,600	8,240	10,321
Italy	1,122,509	1,138,011	71,316	97,500	104,818	94,672	103,556	89,015	74,268
Spain	1,408,403	1,532,230	122,816	162,148	144,972	144,863	142,348	122,751	119,814
Others	311,486	336,493	26,707	31,915	30,669	27,298	41,427	26,395	27,795
<b>H. Western Europe</b>	<b>4,191,175</b>	<b>4,509,524</b>	<b>393,637</b>	<b>394,044</b>	<b>354,660</b>	<b>369,757</b>	<b>397,632</b>	<b>349,479</b>	<b>342,469</b>
Belgium	647,125	621,013	50,113	54,573	52,279	57,647	80,004	57,954	44,499
France	470,677	522,888	42,218	43,859	45,797	40,901	41,129	37,922	38,304
Germany	1,562,823	1,710,298	147,370	150,787	131,774	142,409	143,255	130,875	135,372
Netherlands	1,485,628	1,622,016	151,147	142,279	122,414	122,759	129,901	119,691	121,309
Switzerland	12,684	13,949	1,294	1,210	992	1,354	1,422	914	1,358
Others	12,238	19,359	1,495	1,337	1,403	4,686	1,920	2,124	1,628
<b>I. Eastern Africa</b>	<b>1,114,207</b>	<b>1,050,969</b>	<b>80,971</b>	<b>93,132</b>	<b>96,003</b>	<b>73,775</b>	<b>96,179</b>	<b>102,551</b>	<b>85,422</b>
Kenya	383,741	327,171	14,055	29,847	25,842	21,818	45,861	44,985	32,446
Mauritius	19,040	32,358	759	1,332	1,262	1,375	2,867	3,106	685
United Republic of Tanzania	180,579	141,243	12,871	17,199	30,577	19,747	20,754	29,309	24,108
Others	530,848	550,198	53,287	44,754	38,322	30,835	26,697	25,150	28,183

## 4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Dec	Jul	Aug	Sep	Oct	Nov	Dec
<b>J. Middle Africa</b>	<b>170,899</b>	<b>108,924</b>	<b>6,154</b>	<b>7,642</b>	<b>9,749</b>	<b>7,545</b>	<b>12,089</b>	<b>9,266</b>	<b>5,045</b>
<b>K. Northern Africa</b>	<b>200,319</b>	<b>195,377</b>	<b>15,769</b>	<b>16,497</b>	<b>13,840</b>	<b>26,466</b>	<b>15,899</b>	<b>13,986</b>	<b>16,991</b>
Egypt	107,753	106,579	9,104	9,104	8,137	19,919	8,462	5,884	8,204
Morocco	27,729	28,893	2,172	2,746	1,645	2,372	2,817	2,489	2,622
Others	64,838	59,905	4,493	4,647	4,059	4,175	4,619	5,613	6,165
<b>L. Southern Africa</b>	<b>194,617</b>	<b>188,560</b>	<b>17,218</b>	<b>13,871</b>	<b>13,136</b>	<b>14,335</b>	<b>18,339</b>	<b>16,638</b>	<b>12,485</b>
South Africa	190,010	184,480	16,700	13,339	12,445	13,635	18,063	15,652	12,280
Others	4,607	4,080	518	533	690	700	277	986	205
<b>M. Western Africa</b>	<b>611,709</b>	<b>704,617</b>	<b>105,763</b>	<b>23,166</b>	<b>32,129</b>	<b>22,843</b>	<b>39,249</b>	<b>56,423</b>	<b>34,096</b>
<b>N. Eastern Asia</b>	<b>3,035,151</b>	<b>2,800,871</b>	<b>264,917</b>	<b>202,684</b>	<b>190,105</b>	<b>241,147</b>	<b>274,192</b>	<b>319,978</b>	<b>246,268</b>
China	2,562,313	2,373,425	226,571	172,616	158,177	200,770	229,593	272,283	216,534
Hong Kong	39,092	31,926	2,983	2,178	2,049	3,162	2,423	2,650	1,726
Japan	194,105	195,677	16,286	13,415	14,939	16,733	17,383	14,253	14,432
Republic of Korea	178,699	145,167	14,477	10,538	11,280	16,941	21,604	27,315	10,637
Others	60,942	54,677	4,600	3,937	3,661	3,541	3,189	3,478	2,938
<b>O. South-Central Asia</b>	<b>2,529,047</b>	<b>3,252,917</b>	<b>389,353</b>	<b>217,321</b>	<b>227,844</b>	<b>180,948</b>	<b>147,644</b>	<b>87,746</b>	<b>98,623</b>
Afghanistan	1,142,794	1,650,448	220,410	97,246	88,372	78,708	58,576	1,963	3,359
Bangladesh	718,720	784,586	81,301	57,570	79,933	63,762	56,037	51,874	39,290
India	17	-	-	-	-	-	-	-	-
Iran	17	-	-	-	-	-	-	-	-
Sri Lanka	386,672	370,977	39,278	31,758	35,139	26,366	21,840	18,225	18,748
Others	280,827	446,906	48,364	30,747	24,399	12,112	11,191	15,684	37,225
<b>P. South Eastern Asia</b>	<b>2,234,705</b>	<b>1,799,101</b>	<b>249,256</b>	<b>76,610</b>	<b>88,135</b>	<b>79,940</b>	<b>146,746</b>	<b>95,669</b>	<b>89,856</b>
Indonesia	536,982	273,772	58,573	5,755	6,982	11,167	10,020	11,315	16,792
Malaysia	608,923	439,389	49,729	22,962	14,126	27,299	14,761	23,046	18,645
Singapore	188,027	215,347	28,141	3,964	20,838	3,260	59,970	17,531	16,606
Thailand	173,859	302,754	48,245	12,170	9,823	9,166	31,945	13,390	12,599
Others	726,914	567,840	64,568	31,760	36,365	29,049	30,049	30,386	25,215
<b>Q. Western Asia</b>	<b>3,403,170</b>	<b>3,424,593</b>	<b>280,928</b>	<b>287,311</b>	<b>220,817</b>	<b>260,977</b>	<b>414,254</b>	<b>281,958</b>	<b>305,289</b>
Bahrain	64,615	47,493	4,459	4,653	3,570	4,018	4,094	3,706	4,805
Jordan	39,095	55,974	6,162	2,761	2,823	6,508	4,228	4,252	3,282
Kuwait	127,344	114,012	9,547	8,234	8,949	9,868	12,254	10,590	11,192
Saudi Arabia	698,620	715,775	67,717	53,646	48,584	56,922	64,204	63,330	58,281
Turkey	297,017	199,732	14,629	14,407	11,328	14,949	14,400	13,347	12,656
United Arab Emirates	1,583,205	1,739,135	134,617	160,593	115,291	133,267	283,267	150,228	179,492
Others	593,274	552,471	43,797	43,018	30,272	35,445	31,806	36,505	35,581
<b>R. Australia &amp; New Zealand</b>	<b>322,696</b>	<b>322,077</b>	<b>29,991</b>	<b>24,800</b>	<b>25,077</b>	<b>25,218</b>	<b>28,526</b>	<b>23,303</b>	<b>28,132</b>
Australia	280,121	280,505	26,100	22,047	22,613	21,899	25,070	20,809	24,881
New Zealand	42,567	41,573	3,891	2,752	2,463	3,319	3,456	2,495	3,250
Others	9	-	-	-	-	-	-	-	-
<b>S. Others</b>	<b>4,788</b>	<b>4,628</b>	<b>280</b>	<b>271</b>	<b>208</b>	<b>385</b>	<b>526</b>	<b>348</b>	<b>457</b>

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	2025				2026		
			Mar <sup>R</sup>	Oct <sup>R</sup>	Nov <sup>R</sup>	Dec	Jan	Feb <sup>R</sup>	Mar <sup>P</sup>
<b>Grand Total</b>	<b>53,156,822</b>	<b>59,146,019</b>	<b>4,938,006</b>	<b>5,395,985</b>	<b>4,730,025</b>	<b>5,765,001</b>	<b>5,346,007</b>	<b>5,164,959</b>	<b>4,901,956</b>
<b>A. Latin America</b>	<b>42,297</b>	<b>4,557</b>	<b>229</b>	<b>1,538</b>	<b>1,125</b>	<b>2,301</b>	<b>2,028</b>	<b>1,874</b>	<b>1,719</b>
<b>B. Central America</b>	<b>63,655</b>	<b>75,411</b>	<b>8,495</b>	<b>5,584</b>	<b>5,600</b>	<b>1,727</b>	<b>3,138</b>	<b>3,029</b>	<b>6,009</b>
Mexico	56,557	60,416	8,364	4,881	1,952	1,444	2,408	2,088	4,962
Others	7,099	14,995	130	703	3,648	283	729	941	1,047
<b>C. South America</b>	<b>510,431</b>	<b>1,631,979</b>	<b>183,230</b>	<b>73,488</b>	<b>75,723</b>	<b>107,710</b>	<b>90,680</b>	<b>141,792</b>	<b>115,843</b>
Argentina	95,197	342,650	35,685	9,702	7,328	17,527	12,278	14,950	8,003
Brazil	358,057	1,241,681	141,965	57,418	63,167	82,607	71,631	123,654	105,149
Uruguay	12,092	9,932	1,073	1,049	406	903	1,713	444	1,135
Others	45,086	37,716	4,507	5,319	4,822	6,673	5,058	2,744	1,556
<b>D. North America</b>	<b>2,038,449</b>	<b>2,588,413</b>	<b>239,245</b>	<b>204,352</b>	<b>313,847</b>	<b>461,801</b>	<b>317,715</b>	<b>418,101</b>	<b>298,575</b>
Canada	162,481	237,274	15,942	13,806	35,423	23,988	62,727	114,139	84,568
USA	1,875,783	2,350,853	223,303	190,418	278,424	437,813	254,988	303,960	214,008
Others	185	286	-	128	-	-	0	2	-
<b>E. Eastern Europe</b>	<b>1,691,812</b>	<b>509,302</b>	<b>18,575</b>	<b>49,466</b>	<b>16,240</b>	<b>22,661</b>	<b>22,088</b>	<b>13,759</b>	<b>13,062</b>
Hungary	17,792	16,399	571	1,228	584	2,389	2,356	1,625	1,503
Romania	219,957	16,762	286	36,528	899	2,456	886	1,008	2,546
Russian Federation	1,020,170	174,920	7,165	2,118	3,709	3,130	1,724	1,049	1,391
Ukraine	261,841	172,570	1,520	317	595	318	6,263	492	382
Others	172,052	128,652	9,034	9,275	10,453	14,368	10,860	9,584	7,240
<b>F. Northern Europe</b>	<b>1,236,904</b>	<b>1,174,164</b>	<b>98,593</b>	<b>115,293</b>	<b>115,561</b>	<b>111,187</b>	<b>88,587</b>	<b>69,074</b>	<b>67,565</b>
Denmark	70,301	82,108	5,749	5,524	5,036	6,202	9,074	5,544	2,951
Finland	67,662	47,673	4,211	3,978	4,311	9,002	5,373	4,102	4,961
Norway	26,858	37,028	1,365	2,894	2,081	7,945	5,739	2,929	4,426
Sweden	214,566	179,427	20,582	11,436	10,674	20,807	13,438	7,955	11,508
United Kingdom	781,872	745,520	57,833	85,800	88,481	58,857	46,702	40,246	35,997
Others	75,646	82,407	8,852	5,661	4,978	8,373	8,260	8,298	7,721
<b>G. Southern Europe</b>	<b>816,360</b>	<b>826,048</b>	<b>66,034</b>	<b>63,514</b>	<b>54,140</b>	<b>108,803</b>	<b>67,479</b>	<b>70,209</b>	<b>55,861</b>
Greece	40,395	49,284	5,441	943	4,074	4,274	658	2,557	6,352
Italy	503,058	544,831	46,903	40,538	30,239	79,664	39,748	49,798	30,000
Spain	234,410	194,459	12,054	15,033	17,663	19,911	22,695	15,749	17,877
Others	38,498	37,474	1,637	7,000	2,164	4,955	4,378	2,104	1,632
<b>H. Western Europe</b>	<b>2,586,074</b>	<b>2,347,118</b>	<b>198,189</b>	<b>193,231</b>	<b>164,760</b>	<b>261,149</b>	<b>205,146</b>	<b>191,709</b>	<b>190,860</b>
Belgium	315,452	195,454	14,474	12,240	19,605	21,538	14,628	14,912	12,673
France	268,037	287,831	18,068	30,186	18,180	29,961	21,851	23,296	16,121
Germany	930,631	879,520	73,240	76,184	55,643	94,577	85,847	54,902	81,799
Netherlands	551,247	420,496	39,173	22,533	36,719	47,262	36,134	49,621	34,660
Switzerland	436,550	449,061	47,626	33,790	28,008	58,074	36,171	39,462	38,013
Others	84,158	114,756	5,608	18,298	6,604	9,736	10,515	9,515	7,594
<b>I. Eastern Africa</b>	<b>940,291</b>	<b>867,389</b>	<b>69,625</b>	<b>72,194</b>	<b>59,327</b>	<b>72,853</b>	<b>67,892</b>	<b>61,001</b>	<b>47,980</b>
Kenya	614,139	548,948	48,847	49,306	45,456	50,613	53,990	47,185	38,873
Mauritius	4,513	7,807	283	159	286	312	404	106	239
United Republic of Tanzania	126,570	164,346	7,031	16,667	6,803	12,622	6,238	8,587	2,988
Others	195,070	146,288	13,464	6,062	6,782	9,307	7,259	5,123	5,880

## 4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2025				2026		
			Mar <sup>R</sup>	Oct <sup>R</sup>	Nov <sup>R</sup>	Dec	Jan	Feb <sup>R</sup>	Mar <sup>P</sup>
<b>J. Middle Africa</b>	<b>21,932</b>	<b>48,444</b>	<b>1,987</b>	<b>1,093</b>	<b>1,376</b>	<b>3,613</b>	<b>3,295</b>	<b>28,423</b>	<b>6,875</b>
<b>K. Northern Africa</b>	<b>827,019</b>	<b>707,325</b>	<b>37,187</b>	<b>89,582</b>	<b>67,791</b>	<b>55,221</b>	<b>113,789</b>	<b>45,801</b>	<b>39,474</b>
Egypt	202,504	118,335	6,436	22,475	7,234	6,835	5,575	5,859	5,391
Morocco	603,941	550,143	30,303	66,566	52,866	44,189	95,846	38,471	34,054
Others	20,574	38,848	448	541	7,692	4,197	12,368	1,471	30
<b>L. Southern Africa</b>	<b>476,119</b>	<b>497,352</b>	<b>24,972</b>	<b>35,520</b>	<b>41,269</b>	<b>71,218</b>	<b>46,857</b>	<b>65,065</b>	<b>42,861</b>
South Africa	471,066	492,623	24,930	35,206	40,747	68,959	45,661	63,950	33,983
Others	5,053	4,729	42	314	521	2,259	1,196	1,115	8,878
<b>M. Western Africa</b>	<b>626,540</b>	<b>430,021</b>	<b>9,468</b>	<b>13,982</b>	<b>7,645</b>	<b>11,544</b>	<b>48,681</b>	<b>71,487</b>	<b>75,607</b>
<b>N. Eastern Asia</b>	<b>16,091,615</b>	<b>19,281,984</b>	<b>1,665,089</b>	<b>1,832,168</b>	<b>1,585,025</b>	<b>2,046,511</b>	<b>1,934,822</b>	<b>1,667,556</b>	<b>1,806,920</b>
China	13,504,031	16,312,579	1,393,811	1,527,049	1,324,310	1,762,161	1,617,281	1,408,594	1,537,090
Hong Kong	692,295	741,881	63,279	55,862	50,706	58,799	48,926	43,775	52,794
Japan	1,009,328	1,201,963	116,892	146,411	95,512	116,193	174,736	135,473	150,649
Republic of Korea	880,860	1,025,522	91,108	102,817	114,315	109,269	93,879	79,709	66,378
Others	5,100	38	-	29	182	88	-	4	9
<b>O. South-Central Asia</b>	<b>382,421</b>	<b>631,529</b>	<b>39,335</b>	<b>34,480</b>	<b>31,910</b>	<b>33,748</b>	<b>36,126</b>	<b>24,191</b>	<b>22,730</b>
Afghanistan	11,960	25,898	1,918	879	191	733	37	121	-
Bangladesh	56,555	78,312	6,469	4,621	5,001	5,531	5,293	3,654	4,627
India	206,892	220,562	18,786	20,441	19,673	21,066	24,830	14,569	11,612
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	58,302	59,731	5,118	6,196	4,890	5,004	5,158	5,129	5,622
Others	48,711	247,026	7,044	2,343	2,155	1,413	807	718	870
<b>P. South Eastern Asia</b>	<b>6,861,215</b>	<b>7,512,785</b>	<b>694,125</b>	<b>746,827</b>	<b>601,776</b>	<b>708,462</b>	<b>773,111</b>	<b>710,599</b>	<b>646,326</b>
Indonesia	2,418,313	2,902,735	296,096	310,910	269,634	309,574	332,448	292,480	315,464
Malaysia	948,387	1,062,337	93,145	92,077	90,751	87,111	96,923	79,190	60,857
Singapore	2,443,395	2,316,749	213,677	155,353	126,667	182,374	226,414	182,826	146,541
Thailand	719,109	812,940	60,865	132,329	66,246	91,834	76,569	81,730	82,195
Others	332,010	418,024	30,342	56,157	48,478	37,569	40,757	74,373	41,269
<b>Q. Western Asia</b>	<b>17,518,085</b>	<b>18,700,646</b>	<b>1,548,613</b>	<b>1,714,013</b>	<b>1,446,136</b>	<b>1,429,497</b>	<b>1,545,724</b>	<b>1,450,755</b>	<b>1,328,247</b>
Bahrain	217,324	201,299	10,576	10,421	5,227	38,770	11,425	6,605	3,177
Jordan	10,032	15,726	1,709	1,054	326	3,056	1,719	489	1,263
Kuwait	1,785,043	1,677,971	178,853	114,970	58,595	105,803	143,845	186,407	127,703
Saudi Arabia	4,492,909	3,754,303	359,536	344,160	368,229	323,319	354,146	333,360	366,081
Turkey	491,395	643,700	57,827	38,221	26,890	55,704	59,796	32,507	55,160
United Arab Emirates	6,328,936	7,958,689	635,049	817,414	694,842	652,053	564,693	565,732	497,887
Others	4,192,446	4,448,958	305,062	387,773	292,028	250,793	410,100	325,656	276,975
<b>R. Australia &amp; New Zealand</b>	<b>705,230</b>	<b>709,834</b>	<b>48,835</b>	<b>26,916</b>	<b>23,347</b>	<b>40,967</b>	<b>46,502</b>	<b>36,846</b>	<b>30,545</b>
Australia	683,219	687,896	47,297	24,931	22,115	39,103	45,372	36,231	29,604
New Zealand	16,561	15,975	1,361	1,853	1,175	1,864	1,130	591	741
Others	5,450	5,963	177	132	56	-	-	24	200
<b>S. Others</b>	<b>262,120</b>	<b>175,190</b>	<b>11,299</b>	<b>27,453</b>	<b>16,410</b>	<b>11,834</b>	<b>10,884</b>	<b>9,882</b>	<b>16,115</b>
<b>I. Import Payments Through Banks</b>	<b>53,698,570</b>	<b>58,719,492</b>	<b>4,963,126</b>	<b>5,300,694</b>	<b>4,629,008</b>	<b>5,562,805</b>	<b>5,424,544</b>	<b>5,081,153</b>	<b>4,813,174</b>
<b>II. Freight &amp; Insurance</b>	<b>2,250,851</b>	<b>1,807,225</b>	<b>143,931</b>	<b>147,359</b>	<b>128,686</b>	<b>154,646</b>	<b>167,618</b>	<b>141,256</b>	<b>133,806</b>
<b>III. Import Payments Banks (fob) (I-II)</b>	<b>51,447,718</b>	<b>56,912,267</b>	<b>4,819,196</b>	<b>5,153,335</b>	<b>4,500,321</b>	<b>5,408,159</b>	<b>5,256,926</b>	<b>4,939,897</b>	<b>4,679,368</b>
<b>IV. Other Imports</b>	<b>1,709,104</b>	<b>2,233,752</b>	<b>118,810</b>	<b>242,649</b>	<b>229,703</b>	<b>356,842</b>	<b>89,081</b>	<b>225,062</b>	<b>222,588</b>

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					
			Dec	Jul	Aug	Sep	Oct	Nov	Dec
<b>Grand Total</b>	<b>54,779,084</b>	<b>58,363,043</b>	<b>5,357,931</b>	<b>5,837,044</b>	<b>5,297,567</b>	<b>5,854,319</b>	<b>6,092,590</b>	<b>5,310,858</b>	<b>6,084,799</b>
<b>A. Latin America</b>	<b>48,261</b>	<b>10,043</b>	<b>911</b>	<b>2,021</b>	<b>5,259</b>	<b>1,875</b>	<b>1,862</b>	<b>954</b>	<b>1,699</b>
<b>B. Central America</b>	<b>71,577</b>	<b>92,045</b>	<b>5,063</b>	<b>10,781</b>	<b>10,718</b>	<b>7,495</b>	<b>5,797</b>	<b>4,504</b>	<b>6,301</b>
Mexico	57,474	71,276	3,838	9,602	9,314	5,032	4,804	3,675	4,877
Others	14,103	20,769	1,225	1,179	1,404	2,463	993	829	1,425
<b>C. South America</b>	<b>478,702</b>	<b>1,370,219</b>	<b>118,310</b>	<b>214,311</b>	<b>182,710</b>	<b>134,078</b>	<b>91,200</b>	<b>80,145</b>	<b>119,072</b>
Argentina	136,276	401,795	62,991	39,032	16,960	19,212	15,654	11,555	30,024
Brazil	274,066	906,023	50,290	169,630	162,473	110,474	70,097	64,920	80,720
Uruguay	7,396	3,678	920	1,563	249	527	659	1,015	659
Others	60,964	58,723	4,110	4,085	3,028	3,865	4,791	2,655	7,669
<b>D. North America</b>	<b>1,583,179</b>	<b>2,215,340</b>	<b>179,232</b>	<b>280,358</b>	<b>220,854</b>	<b>235,604</b>	<b>292,319</b>	<b>313,611</b>	<b>427,591</b>
Canada	152,517	244,260	24,259	43,694	26,358	32,195	17,449	42,515	21,087
USA	1,430,661	1,970,369	154,971	236,664	194,496	203,409	274,870	271,095	406,503
Others	0	711	3	-	-	-	-	-	-
<b>E. Eastern Europe</b>	<b>1,672,860</b>	<b>704,801</b>	<b>151,164</b>	<b>39,363</b>	<b>34,092</b>	<b>52,707</b>	<b>78,267</b>	<b>37,713</b>	<b>34,561</b>
Hungary	41,284	48,146	3,768	3,192	7,313	3,612	2,211	4,401	4,257
Romania	254,830	21,374	1,765	2,303	1,248	18,837	46,464	1,921	1,463
Russian Federation	879,807	231,922	28,083	10,494	5,136	11,567	11,634	11,074	10,700
Ukraine	265,257	216,051	100,562	3,132	1,575	3,313	2,838	4,656	3,029
Others	231,683	187,309	16,986	20,242	18,820	15,378	15,121	15,661	15,112
<b>F. Northern Europe</b>	<b>999,230</b>	<b>1,032,770</b>	<b>81,641</b>	<b>111,741</b>	<b>97,681</b>	<b>121,609</b>	<b>116,653</b>	<b>95,847</b>	<b>126,979</b>
Denmark	92,508	122,828	10,596	9,751	15,474	8,562	10,971	9,514	12,852
Finland	53,723	53,482	4,728	7,947	5,794	3,120	4,509	4,852	4,989
Norway	41,311	48,173	3,245	4,846	5,935	3,669	4,237	4,329	3,764
Sweden	130,264	153,654	13,805	10,737	9,789	14,646	13,356	9,904	16,635
United Kingdom	579,057	544,926	40,736	68,227	51,086	60,363	72,965	57,301	76,259
Others	102,366	109,707	8,531	10,231	9,603	31,249	10,614	9,947	12,480
<b>G. Southern Europe</b>	<b>516,973</b>	<b>596,938</b>	<b>52,616</b>	<b>81,032</b>	<b>72,631</b>	<b>66,275</b>	<b>88,184</b>	<b>69,951</b>	<b>81,335</b>
Greece	16,131	30,351	771	3,633	4,685	3,190	2,863	3,168	5,591
Italy	326,320	335,265	30,819	50,326	39,117	35,191	58,677	39,229	40,032
Spain	137,012	176,249	14,737	24,501	21,622	24,341	22,722	18,876	31,636
Others	37,510	55,074	6,289	2,572	7,208	3,553	3,922	8,677	4,076
<b>H. Western Europe</b>	<b>2,204,362</b>	<b>2,001,560</b>	<b>197,468</b>	<b>219,348</b>	<b>188,995</b>	<b>203,703</b>	<b>199,784</b>	<b>185,320</b>	<b>228,882</b>
Belgium	273,651	233,012	22,510	31,257	22,283	25,885	19,437	16,466	32,665
France	247,957	356,353	48,173	29,706	32,398	24,392	33,426	31,285	39,137
Germany	753,726	734,633	65,817	90,305	66,274	82,239	76,905	64,449	80,756
Netherlands	448,840	244,885	25,335	30,412	24,825	26,790	29,078	28,887	35,782
Switzerland	144,698	153,424	12,478	14,045	18,407	15,976	16,958	16,046	13,293
Others	335,489	279,252	23,156	23,624	24,809	28,421	23,980	28,187	27,249
<b>I. Eastern Africa</b>	<b>960,922</b>	<b>908,248</b>	<b>78,046</b>	<b>50,705</b>	<b>68,201</b>	<b>82,176</b>	<b>86,670</b>	<b>68,479</b>	<b>74,504</b>
Kenya	576,789	565,091	50,117	35,775	46,476	46,746	54,866	45,131	49,716
Mauritius	954	1,360	75	76	191	261	172	246	328
United Republic of Tanzania	109,263	144,134	14,568	4,932	10,081	21,106	19,030	9,218	12,540
Others	273,917	197,664	13,286	9,921	11,454	14,062	12,602	13,885	11,919

## 4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Dec	Jul	Aug	Sep	Oct	Nov	Dec
<b>J. Middle Africa</b>	<b>63,811</b>	<b>59,440</b>	<b>36,502</b>	<b>6,047</b>	<b>794</b>	<b>1,484</b>	<b>5,994</b>	<b>2,535</b>	<b>8,598</b>
<b>K. Northern Africa</b>	<b>876,539</b>	<b>774,277</b>	96,563	59,435	91,264	83,217	127,750	70,500	86,795
Egypt	183,620	102,614	4,396	14,041	14,907	28,189	25,715	6,210	8,359
Morocco	664,941	634,809	91,663	44,355	75,229	54,856	100,844	62,564	77,557
Others	27,977	36,854	504	1,039	1,128	173	1,191	1,727	880
<b>L. Southern Africa</b>	<b>408,016</b>	<b>512,990</b>	<b>34,865</b>	<b>64,793</b>	<b>53,164</b>	<b>48,582</b>	<b>62,208</b>	<b>63,433</b>	<b>81,854</b>
South Africa	403,927	505,787	34,252	63,971	52,429	48,035	61,720	62,206	81,073
Others	4,089	7,203	614	822	735	547	488	1,228	781
<b>M. Western Africa</b>	<b>880,554</b>	<b>398,548</b>	<b>41,003</b>	<b>9,845</b>	<b>8,636</b>	<b>6,097</b>	<b>9,789</b>	<b>6,629</b>	<b>6,161</b>
<b>N. Eastern Asia</b>	<b>17,268,358</b>	<b>20,058,576</b>	<b>1,704,747</b>	<b>2,180,485</b>	<b>1,908,570</b>	<b>2,287,114</b>	<b>2,170,442</b>	<b>1,980,682</b>	<b>2,139,778</b>
China	14,824,495	17,384,133	1,497,675	1,859,235	1,597,483	1,972,640	1,834,945	1,649,725	1,873,003
Hong Kong	49,613	61,566	7,077	8,718	5,355	9,089	9,758	6,264	5,778
Japan	1,154,525	1,413,280	106,785	191,456	171,909	150,899	162,380	164,811	116,776
Republic of Korea	939,636	944,914	69,572	94,467	101,035	125,583	138,217	123,756	115,293
Others	300,089	254,683	23,639	26,608	32,787	28,903	25,141	36,126	28,927
<b>O. South-Central Asia</b>	<b>2,015,255</b>	<b>2,341,233</b>	<b>223,952</b>	<b>185,925</b>	<b>213,282</b>	<b>259,319</b>	<b>213,371</b>	<b>149,807</b>	<b>153,300</b>
Afghanistan	564,081	650,611	72,128	45,039	61,126	96,136	55,290	229	15
Bangladesh	42,098	51,920	7,284	6,025	8,041	8,168	4,026	6,842	7,500
India	276,743	292,525	23,379	5,827	31,742	29,088	46,933	31,509	25,554
Iran	1,042,370	1,258,532	113,575	112,323	100,679	113,582	99,668	105,292	114,658
Sri Lanka	54,738	54,752	4,333	5,416	4,304	6,005	4,587	5,460	4,796
Others	35,225	32,893	3,254	11,295	7,390	6,340	2,866	474	777
<b>P. South Eastern Asia</b>	<b>6,755,543</b>	<b>7,260,005</b>	<b>638,367</b>	<b>731,037</b>	<b>703,992</b>	<b>760,552</b>	<b>854,322</b>	<b>728,820</b>	<b>754,084</b>
Indonesia	3,344,679	3,780,681	326,337	338,581	393,190	424,309	360,757	380,217	372,925
Malaysia	899,125	938,377	79,048	89,673	60,245	79,821	102,398	98,844	73,106
Singapore	1,284,868	1,074,072	87,481	119,628	92,566	77,836	162,781	86,162	161,822
Thailand	823,033	942,588	91,430	118,629	107,050	102,004	149,296	107,965	93,167
Others	403,838	524,287	54,071	64,525	50,940	76,581	79,090	55,632	53,064
<b>Q. Western Asia</b>	<b>17,061,308</b>	<b>17,201,698</b>	<b>1,626,010</b>	<b>1,526,850</b>	<b>1,381,284</b>	<b>1,462,379</b>	<b>1,642,255</b>	<b>1,412,891</b>	<b>1,692,530</b>
Bahrain	85,684	165,229	39,016	6,447	5,285	8,794	4,421	2,965	22,505
Jordan	13,852	14,256	783	1,871	2,082	2,851	1,420	388	2,995
Kuwait	2,114,196	1,533,066	176,368	132,149	133,092	57,455	111,967	194,850	218,069
Saudi Arabia	4,780,528	4,078,467	383,316	309,879	394,580	372,198	401,936	273,595	446,904
Turkey	242,799	323,885	25,394	43,646	36,585	35,248	37,169	26,978	33,053
United Arab Emirates	5,031,140	6,366,457	550,186	582,984	452,546	649,263	694,759	631,817	518,172
Others	4,793,109	4,720,339	450,949	449,875	357,114	336,570	390,583	282,299	450,834
<b>R. Australia &amp; New Zealand</b>	<b>859,940</b>	<b>823,970</b>	<b>91,466</b>	<b>62,969</b>	<b>55,418</b>	<b>40,028</b>	<b>45,705</b>	<b>38,982</b>	<b>60,718</b>
Australia	840,300	810,315	90,180	61,619	53,638	37,720	43,575	36,065	59,710
New Zealand	19,365	13,504	1,284	1,349	1,779	2,306	2,057	2,916	997
Others	276	152	2	1	0	2	73	1	12
<b>S. Others</b>	<b>53,695</b>	<b>214</b>	<b>4</b>	<b>0</b>	<b>128,175</b>	<b>40,640</b>	<b>20</b>	<b>55</b>	<b>58</b>

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	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 IPT. Equ.	Opt. Photographi c Med. Surg. Instruments	Arms & Ammunition & Parts	Misc. Manufact. used Article	Art Work, Collectio Prices & Antique
2019-20	130.9	140.7	139.0	119.5	141.0	128.2	116.3	120.1	135.2	121.2	130.9	125.9	150.6	127.4	174.5	157.7	180.8	167.1	135.4	146.2	132.3	78.1
2020-21	170.8	136.5	148.9	160.9	160.5	125.9	106.5	125.8	149.8	145.1	124.1	181.9	138.0	230.8	255.2	186.0	236.9	231.4	284.4	269.9	146.6	-
2021-22	221.5	165.8	215.6	257.2	187.9	188.6	127.4	199.3	150.3	237.4	131.9	237.6	152.6	212.4	283.3	274.7	294.6	318.5	229.1	311.9	167.0	35.0
2022-23	268.7	232.5	244.0	352.1	283.3	280.5	155.2	244.7	210.1	207.0	209.9	283.3	204.3	242.1	308.9	351.9	300.9	326.9	206.4	352.6	228.1	-
2023-24	339.4	269.3	313.3	295.7	377.4	295.0	206.9	244.9	282.7	259.0	246.7	364.6	228.3	316.9	338.1	381.5	336.9	342.0	187.5	344.6	298.6	-
2021-22																						
Jul-Sep	192.1	165.9	182.5	211.7	160.9	156.8	99.8	164.5	149.4	148.1	123.6	204.7	153.7	220.2	251.9	232.1	236.7	388.7	193.1	290.0	166.9	-
Oct-Dec	215.1	162.9	231.6	238.7	180.1	168.2	118.4	173.4	136.3	221.3	132.6	226.8	153.0	183.6	262.4	262.5	268.1	317.6	280.7	234.4	159.5	-
Jan-Mar	221.0	156.2	235.5	269.0	191.3	192.2	146.0	207.2	149.9	321.0	122.8	231.2	146.9	207.1	292.1	282.0	328.1	250.9	228.5	291.6	160.0	-
Apr-Jun	257.7	178.0	212.9	309.5	219.5	237.3	145.4	252.0	165.7	259.2	148.6	287.5	156.7	238.8	326.7	322.1	345.6	316.9	214.2	431.5	181.5	140.0
2022-23																						
Jul-Sep	248.7	206.5	207.6	354.2	245.9	286.2	150.3	258.5	181.2	231.3	184.2	264.9	196.2	243.7	293.4	353.9	340.1	339.0	202.4	385.4	189.8	205.2
Oct-Dec	246.8	214.4	215.5	377.1	259.6	261.0	142.1	267.0	206.8	222.1	193.9	258.9	192.4	225.2	288.7	342.5	275.0	337.8	208.0	366.8	197.7	-
Jan-Mar	277.8	235.4	268.9	337.2	293.3	279.1	152.6	228.4	209.8	197.8	230.5	292.7	196.5	233.8	297.6	334.1	298.8	307.8	203.5	317.9	236.6	-
Apr-Jun	299.3	273.7	283.8	340.0	334.3	295.8	175.9	224.8	242.8	176.9	231.1	312.0	232.3	265.7	356.1	377.3	289.8	323.0	211.6	340.1	288.1	-
2023-24																						
Jul-Sep	315.1	261.7	291.1	317.2	376.1	284.2	185.2	221.5	268.2	216.3	243.5	332.0	206.2	316.2	351.2	384.5	324.1	354.0	173.3	355.1	290.1	-
Oct-Dec	358.1	284.3	339.4	285.2	387.0	294.4	209.7	241.0	286.2	258.3	252.6	387.2	220.8	312.2	347.4	385.8	335.3	365.8	198.9	330.4	308.3	-
Jan-Mar	346.9	281.9	324.0	287.7	372.7	287.0	216.0	261.6	284.0	272.8	248.4	373.7	233.2	316.7	339.7	382.1	342.3	327.8	191.6	358.4	304.0	-
Apr-Jun	337.4	249.4	298.9	292.7	373.8	314.5	216.6	255.6	292.3	288.8	242.5	365.6	253.2	322.4	314.0	373.7	345.8	320.5	186.1	334.6	292.1	-
2024-25																						
Jul-Sep	344.6	261.1	354.2	298.7	387.5	325.7	230.6	236.1	288.5	290.0	262.3	360.2	264.2	330.3	328.2	378.5	354.0	329.6	191.7	337.2	290.8	-
Oct-Dec	379.9	298.8	409.0	320.7	394.7	384.5	245.8	247.8	313.5	297.5	287.2	397.5	255.5	336.1	329.6	388.6	363.1	331.4	210.3	339.8	307.1	-
Jan-Mar	352.3	246.2	332.9	375.4	326.2	356.6	260.7	214.9	299.1	309.8	252.1	379.6	275.0	351.1	354.8	404.7	337.4	386.6	203.0	343.5	337.5	-
Apr-Jun	326.1	234.9	298.0	363.9	321.2	296.2	240.3	214.1	262.9	294.1	294.1	353.2	272.3	343.4	336.4	389.1	262.7	365.1	192.9	341.9	333.1	-
2025-26																						
Jul-Sep	336.5	255.8	308.5	325.1	330.3	311.4	245.9	225.3	288.4	299.8	239.2	361.5	292.7	360.2	292.8	390.9	264.9	372.7	201.5	347.7	310.8	-

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Vegetable Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fiber Cellu Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pro/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photograph. & Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Manufactured Article	Art Work, Collector Pieces & Antique
2019-20	125.8	120.7	115.6	113.3	127.8	114.1	126.9	119.0	114.6	130.6	134.0	142.5	134.6	151.0	127.8	135.6	139.3	113.0	122.3	121.7	157.1	96.9
2020-21	163.5	142.8	135.0	166.4	147.8	114.1	139.2	130.5	137.8	213.2	140.0	155.9	151.8	159.8	189.0	168.3	279.2	125.3	124.7	198.2	210.5	112.6
2021-22	241.1	155.9	174.0	272.0	168.1	243.3	177.5	171.5	198.3	332.6	193.4	209.7	192.9	244.7	202.9	225.4	360.8	180.7	126.6	289.7	245.5	116.1
2022-23	238.0	197.2	219.5	282.5	219.6	282.8	184.3	173.0	155.1	252.0	244.6	220.6	205.1	257.7	200.3	227.9	270.2	157.5	138.1	258.7	254.2	140.3
2023-24	272.5	256.5	233.3	287.8	294.4	307.4	238.9	210.3	192.4	286.4	276.0	273.9	221.5	268.0	250.9	276.3	282.5	242.8	213.9	274.3	281.6	214.5
2021-22																						
Jul-Sep	218.3	136.4	154.4	227.5	155.5	176.9	173.8	153.6	208.2	330.4	169.8	178.0	118.0	174.9	166.8	209.6	391.1	148.1	132.1	302.5	230.2	96.9
Oct-Dec	231.4	154.4	168.6	258.9	167.0	192.4	176.7	164.6	210.6	291.3	183.6	194.1	195.2	236.5	202.9	227.4	387.6	183.4	133.4	280.5	245.2	88.1
Jan-Mar	223.9	170.2	175.1	284.2	163.8	217.9	159.0	169.8	185.8	345.1	200.2	216.7	221.1	279.7	206.6	217.3	314.5	173.4	129.2	314.9	249.2	114.6
Apr-Jun	290.8	162.8	197.9	317.5	186.1	386.1	200.6	197.7	188.6	363.8	220.1	249.8	237.4	287.8	235.2	247.4	350.2	217.8	111.6	261.0	257.4	164.8
2022-23																						
Jul-Sep	256.6	177.4	227.8	317.9	193.7	302.4	194.8	202.4	205.5	288.0	264.2	235.1	198.5	288.6	209.6	237.0	284.8	201.5	126.7	291.4	271.6	136.5
Oct-Dec	234.6	175.7	214.7	293.3	199.7	281.2	181.0	157.2	158.7	278.8	251.8	220.2	183.0	246.1	207.2	224.8	264.4	149.9	134.2	293.2	261.7	138.5
Jan-Mar	229.9	200.9	223.8	268.1	235.3	276.0	175.5	163.6	124.6	223.7	235.1	212.1	193.5	232.5	180.4	225.1	259.7	141.5	146.3	212.9	266.6	138.7
Apr-Jun	230.8	234.8	211.8	250.8	249.7	271.8	186.0	168.9	131.8	217.6	227.1	214.9	245.4	263.6	204.0	224.7	271.9	137.0	145.3	237.5	217.0	147.4
2023-24																						
Jul-Sep	249.7	248.9	197.1	281.1	298.8	280.1	200.4	212.9	181.4	293.1	289.2	244.6	232.7	269.9	253.8	252.9	265.2	220.3	181.4	287.4	278.9	217.5
Oct-Dec	278.9	258.6	241.5	287.6	279.1	317.7	249.1	222.1	199.5	284.5	262.5	266.1	248.7	272.5	246.6	273.2	295.8	244.0	226.6	292.5	285.4	223.7
Jan-Mar	272.6	250.8	232.4	284.1	297.7	304.4	243.3	198.2	189.4	275.5	285.7	289.5	205.4	265.6	248.9	282.2	279.6	243.1	215.7	255.0	278.2	213.6
Apr-Jun	288.8	267.7	262.4	298.5	302.1	327.3	262.9	208.0	199.4	292.2	266.7	295.4	199.0	264.0	254.2	296.7	289.6	263.6	231.7	262.2	283.8	203.2
2024-25																						
Jul-Sep	264.6	260.3	247.7	292.0	296.7	285.6	239.0	191.9	155.0	284.8	265.9	284.8	161.2	280.0	250.6	284.1	278.3	204.4	250.0	285.7	273.8	189.4
Oct-Dec	283.7	277.0	265.3	348.9	266.4	296.5	246.0	200.5	154.0	310.1	268.7	287.6	185.0	291.0	278.8	336.5	300.7	237.1	236.5	294.1	289.5	235.8
Jan-Mar	291.5	290.8	257.3	393.3	280.2	257.5	249.5	198.1	142.9	312.8	262.8	342.4	159.9	300.5	288.8	369.1	360.0	220.0	270.5	336.7	339.7	240.8
Apr-Jun	312.5	324.9	284.6	395.9	297.1	259.8	307.0	204.8	158.7	332.7	273.7	356.7	205.8	331.3	309.2	419.8	375.3	254.5	260.1	308.7	359.2	243.1
2025-26																						
Jul-Sep	342.4	330.2	312.5	372.0	296.4	292.7	359.3	209.3	181.3	338.0	279.4	378.0	215.2	364.6	313.1	423.0	429.2	305.2	295.7	373.6	362.4	254.1

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, 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./El. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufact. used Article	Art Work, Collect or Prices & Antiqu
<b>2019-20</b>	106.1	98.9	101.9	110.4	78.3	100.2	149.6	177.3	82.7	104.2	46.9	108.8	114.7	142.9	62.3	116.2	211.5	157.7	109.4	71.0	113.7	85.2
<b>2020-21</b>	111.7	107.3	107.7	131.0	98.4	91.0	222.4	218.3	95.9	135.6	62.4	108.3	140.1	144.9	109.9	172.9	159.1	190.1	58.7	39.8	180.7	-
<b>2021-22</b>	119.1	97.8	109.5	137.6	133.8	109.8	225.9	162.6	120.4	71.4	125.7	114.5	158.1	183.0	79.5	180.6	100.8	138.7	80.9	23.5	231.0	0.8
<b>2022-23</b>	125.6	123.4	106.0	99.7	111.1	95.9	314.7	146.7	112.9	124.0	97.8	118.6	195.2	172.4	148.4	293.7	163.2	190.0	131.1	58.3	277.5	-
<b>2023-24</b>	148.2	131.1	169.6	68.0	105.7	119.4	328.5	243.7	98.5	162.4	106.0	137.7	182.8	217.8	143.8	215.0	230.0	242.7	164.6	63.9	350.7	-
2021-22																						
Jul-Sep	101.8	90.6	73.4	148.5	79.4	92.8	180.4	156.6	83.8	172.7	54.7	106.5	126.7	138.4	137.9	142.5	174.7	138.9	64.4	21.6	152.8	-
Oct-Dec	118.3	132.5	121.7	142.3	97.9	92.8	206.2	356.5	81.7	122.6	65.9	113.1	159.1	137.1	155.8	190.2	123.8	229.3	53.8	42.3	188.2	-
Jan-Mar	115.9	108.2	130.1	103.0	112.3	80.7	267.1	181.8	104.3	117.2	60.1	108.8	150.3	159.2	95.4	196.2	99.2	193.1	61.3	25.5	180.5	-
Apr-Jun	110.8	98.1	105.5	130.4	103.9	97.6	235.7	178.3	114.0	129.9	68.8	104.9	124.3	145.0	50.5	162.7	238.9	199.1	55.4	69.7	201.3	-
2022-23																						
Jul-Sep	116.5	100.7	93.1	156.9	127.0	64.7	243.7	126.3	129.2	88.8	137.7	115.8	205.2	133.2	170.6	105.2	206.5	110.6	117.5	48.5	239.8	-
Oct-Dec	128.3	114.9	109.1	130.9	132.7	95.5	320.7	97.5	114.3	179.8	101.0	113.4	179.8	195.8	173.4	579.8	100.2	171.4	118.7	13.3	297.0	-
Jan-Mar	129.5	132.1	122.9	58.4	112.2	109.9	365.7	143.2	101.3	87.1	71.7	117.9	219.4	176.2	100.6	302.7	222.8	291.0	142.0	64.3	282.4	-
Apr-Jun	129.0	145.7	98.9	52.5	72.5	113.5	326.0	219.7	106.7	140.3	80.6	135.3	176.2	184.2	149.0	186.9	123.4	187.0	146.3	107.0	290.7	-
2023-24																						
Jul-Sep	146.1	102.7	147.7	89.2	78.2	107.8	336.6	264.4	121.0	163.1	81.6	141.6	203.0	202.3	114.7	236.6	299.6	198.9	177.6	65.3	327.8	-
Oct-Dec	151.2	149.6	181.0	68.1	122.6	130.1	305.7	248.2	94.9	179.5	115.8	137.9	170.1	235.2	224.1	238.6	164.6	269.9	156.3	61.1	334.9	-
Jan-Mar	147.2	142.1	190.7	52.0	105.1	120.4	310.0	263.6	87.8	149.3	114.4	131.2	201.0	232.2	121.1	184.0	196.1	251.1	152.8	81.0	388.1	-
Apr-Jun	148.4	130.2	159.1	62.9	116.9	119.4	361.9	198.6	90.2	158.0	112.2	140.3	157.1	201.3	115.3	200.8	259.6	250.8	171.8	48.2	352.0	-
2024-25																						
Jul-Sep	147.0	118.7	144.9	54.7	84.4	106.0	304.4	285.8	98.5	152.2	130.0	145.1	172.0	183.1	137.5	208.2	203.8	241.7	154.4	156.9	395.8	-
Oct-Dec	147.5	148.4	146.7	87.8	123.0	128.2	312.7	244.1	91.0	164.6	123.2	141.5	186.4	175.2	123.7	192.0	208.4	265.7	147.3	90.3	330.9	-
Jan-Mar	154.4	148.8	145.0	67.5	101.2	135.5	357.4	261.5	91.3	170.6	118.0	152.9	182.1	184.3	163.9	206.1	224.5	269.7	174.7	97.3	304.7	-
Apr-Jun	135.3	129.0	107.3	73.1	75.8	119.0	306.5	265.0	99.3	177.1	186.3	135.8	143.4	150.4	153.1	171.0	244.7	324.6	169.9	73.8	286.8	-
2025-26																						
Jul-Sep	145.7	136.4	95.2	75.8	103.8	159.8	276.5	282.3	103.0	199.2	100.5	150.9	167.9	147.2	91.3	186.4	229.0	401.6	150.2	100.3	256.7	-

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Vegetable Products, Oils & 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-Munufact. used Article	Art Work, Collector Prices & Antique
2019-20	105.4	60.6	117.5	109.8	106.3	100.9	103.4	93.7	88.4	78.6	87.8	74.3	59.5	66.1	70.5	87.3	145.8	59.3	210.4	216.8	49.5	168.4
2020-21	112.4	58.3	126.1	111.8	150.1	109.2	144.3	125.8	88.5	73.8	92.9	111.4	72.1	95.8	137.5	82.8	94.9	84.7	430.5	581.0	68.0	158.2
2021-22	125.7	70.7	105.8	101.3	176.8	118.0	190.0	127.1	81.6	72.9	96.4	111.8	51.0	77.1	132.2	90.1	68.0	244.3	396.6	1,513.8	124.4	57.1
2022-23	103.3	50.6	108.3	138.3	120.0	99.4	171.4	119.0	99.8	58.8	92.2	122.5	41.8	60.2	114.6	75.0	70.3	63.9	250.2	397.4	97.8	269.6
2023-24	129.1	49.0	133.0	117.9	135.5	106.0	189.3	147.8	180.0	66.0	85.3	100.5	76.4	116.8	86.6	92.5	150.7	110.0	314.1	533.0	118.3	152.8
2021-22																						
Jul-Sep	125.9	70.1	131.9	106.6	196.4	111.4	153.0	124.7	64.2	60.0	93.3	118.7	81.0	105.7	91.4	89.3	84.6	139.8	974.8	817.8	92.7	14.2
Oct-Dec	125.9	81.7	110.5	110.3	201.2	138.6	221.9	134.0	81.9	78.1	95.2	114.5	50.7	84.0	97.1	98.2	74.3	112.1	215.2	1,163.2	237.8	25.0
Jan-Mar	106.2	78.3	96.0	97.8	153.8	98.9	205.3	128.1	97.0	94.3	98.4	94.7	46.2	67.8	249.3	88.8	60.7	124.5	173.2	1,898.2	115.6	178.0
Apr-Jun	144.9	52.7	84.6	90.5	156.1	123.1	179.9	121.5	83.2	59.1	98.6	119.3	26.2	50.8	91.1	84.3	52.4	600.5	223.2	2,176.0	51.8	11.2
2022-23																						
Jul-Sep	101.9	39.6	115.2	134.5	127.9	99.4	172.2	112.6	56.1	43.1	92.1	105.8	32.3	58.6	155.7	81.2	49.8	113.7	243.0	255.8	68.7	469.3
Oct-Dec	98.9	76.6	108.5	125.9	141.7	91.4	172.3	128.6	108.9	62.0	98.6	126.4	52.6	82.7	65.7	71.8	57.8	51.5	257.3	48.0	128.3	368.1
Jan-Mar	93.8	46.6	119.4	146.3	111.8	88.9	149.2	108.6	129.6	83.5	89.7	132.9	44.9	57.9	129.3	73.7	52.3	42.2	208.0	208.9	115.3	220.9
Apr-Jun	118.3	39.4	90.2	146.4	98.5	117.9	191.9	126.1	104.5	46.5	88.2	125.0	37.3	41.7	107.7	73.3	121.3	48.2	292.6	1,076.8	79.0	20.2
2023-24																						
Jul-Sep	134.2	42.3	152.7	137.4	135.6	100.2	213.4	154.4	237.2	66.4	91.2	119.2	65.5	124.4	107.2	103.2	131.6	109.4	479.5	203.6	106.3	337.4
Oct-Dec	124.2	53.1	124.7	107.2	136.4	111.7	182.4	138.0	167.0	80.7	92.8	98.0	72.3	119.5	86.1	88.4	136.8	101.6	268.8	613.1	103.3	128.8
Jan-Mar	115.1	50.3	148.6	116.6	127.0	101.2	172.1	151.4	174.4	55.3	86.1	90.2	86.4	85.6	76.3	92.9	104.5	92.8	245.0	568.1	132.9	24.9
Apr-Jun	142.8	50.2	105.8	110.6	143.1	110.9	189.4	147.3	141.5	61.6	71.2	94.7	81.2	137.6	76.6	85.4	230.1	136.2	263.1	747.3	130.8	120.2
2024-25																						
Jul-Sep	147.5	30.4	99.0	120.5	170.8	108.6	184.8	176.9	266.9	59.6	85.5	111.3	140.0	149.1	188.7	95.2	244.1	148.3	196.1	844.4	103.9	27.6
Oct-Dec	153.1	39.8	155.8	117.5	145.1	105.2	181.7	192.7	251.0	54.3	88.0	156.4	169.7	202.6	114.3	95.9	233.6	151.1	202.0	423.6	126.0	159.5
Jan-Mar	163.4	41.1	161.5	140.2	162.2	118.7	195.8	183.2	352.0	63.9	92.8	150.2	187.8	193.8	133.6	100.6	252.4	172.4	219.6	488.9	143.0	120.2
Apr-Jun	164.1	63.6	105.8	112.2	153.2	119.9	210.8	186.2	270.6	57.9	94.7	113.0	138.1	154.7	122.6	94.1	307.5	145.9	158.8	340.5	120.7	118.7
2025-26																						
Jul-Sep	168.5	48.3	135.8	138.3	168.8	103.0	248.6	190.2	255.2	63.7	165.1	195.1	192.6	174.3	97.8	120.2	268.4	135.9	153.9	360.5	143.0	116.3

Source: Pakistan Bureau of Statistics

## 5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

Items	Billion Rupees				
	Dec-24	Mar-25	Jun-25 <sup>R</sup>	Sep-25 <sup>R</sup>	Dec-25 <sup>P</sup>
I. Government Domestic Debt <sup>7</sup>	49,883.3	51,517.9	54,471.5	53,423.6	55,362.9
II. Government External Debt	21,764.1	22,170.1	23,416.9	23,181.4	23,165.9
III. Debt from IMF	2,365.8	2,319.0	2,629.8	2,541.6	2,844.7
IV. External Liabilities <sup>1</sup>	3,261.9	3,312.4	3,392.3	3,377.5	3,383.1
V. Private Sector External Debt	5,406.0	4,929.7	5,362.7	5,355.5	5,519.7
VI. PSEs External Debt	2,034.2	2,127.5	2,200.5	2,148.8	2,200.4
VII. PSEs Domestic Debt	2,068.2	2,106.8	2,015.6	2,009.0	2,067.6
VIII. Commodity Operations <sup>2</sup>	1,163.1	1,075.2	1,066.5	1,058.9	1,086.1
IX. Intercompany External Debt from Direct Investor abroad	1,597.1	1,591.0	1,595.5	1,570.8	1,538.5
<b>A. Gross Public Debt (sum I to III)</b>	<b>74,013.2</b>	<b>76,007.0</b>	<b>80,518.2</b>	<b>79,146.5</b>	<b>81,373.5</b>
<b>B. Total Debt of the Government - FRDLA Definition<sup>3</sup></b>	<b>67,065.6</b>	<b>69,223.4</b>	<b>73,267.0</b>	<b>71,661.0</b>	<b>73,913.3</b>
<b>C. Total External Debt &amp; Liabilities (sum II to VI+IX)</b>	<b>36,429.1</b>	<b>36,449.6</b>	<b>38,597.6</b>	<b>38,175.5</b>	<b>38,652.4</b>

### As percent of GDP

<i>Gross Public Debt</i>	70.7
<i>Total Debt of the Government - FRDLA Definition</i>	64.3
<i>Total External Debt &amp; Liabilities</i>	33.9
<i>Government Domestic Debt</i>	47.8

### Memorandum Items

	FY25				
GDP (current market price) <sup>4</sup>	113,935.0				
Government Deposits with the banking system <sup>5</sup>	6,947.6	6,783.6	7,251.2	7,485.5	7,460.2
Total Debt and Liabilities (sum I to IX less X)	87,928.2	89,774.1	94,497.1	93,002.7	95,464.4
X. Consolidation adjustment (with reference to on-lending to GOP) <sup>6</sup>	1,615.5	1,375.4	1,654.2	1,664.4	1,704.6
Accrued interest on Long Term Zero Coupon PIBs			31.9	55.6	86.8
Total Debt and Liabilities (As percent of GDP)			82.9		
US Dollar, last day average exchange rates	278.6	280.2	283.7	281.3	280.1

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

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

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

#### Notes:

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

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

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

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

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

## 5.2 Pakistan's Debt and Liabilities Profile

Billion Rupees

Items	Mar-25	Jun-25 <sup>R</sup>	Sep-25 <sup>R</sup>	Dec-25 <sup>P</sup>
<b>Pakistan's Total Debt and Liabilities (I +II)<sup>5</sup></b>	<b>89,774.1</b>	<b>94,497.1</b>	<b>93,002.7</b>	<b>95,464.4</b>
<b>I. Pakistan's Total Debt (A+B+C)</b>	<b>86,761.9</b>	<b>91,692.5</b>	<b>90,230.6</b>	<b>92,699.8</b>
A. Government Domestic Debt	51,517.9	54,471.5	53,423.6	55,362.9
B. PSEs Domestic Debt	2,106.8	2,015.6	2,009.0	2,067.6
C. External Debt (a+b+c+d)	33,137.2	35,205.3	34,798.0	35,269.3
a) Government External Debt	22,170.1	23,416.9	23,181.4	23,165.9
b) Non-government External Debt	7,057.1	7,563.2	7,504.3	7,720.1
c) Country's Debt from IMF	2,319.0	2,629.8	2,541.6	2,844.7
d) Inter Company Ext. Debt from direct investor abroad	1,591.0	1,595.5	1,570.8	1,538.5
<b>II. Total Liabilities (D+E)</b>	<b>4,387.6</b>	<b>4,458.8</b>	<b>4,436.4</b>	<b>4,469.2</b>
D. External Liabilities <sup>1</sup>	3,312.4	3,392.3	3,377.5	3,383.1
E. Domestic Liabilities <sup>2</sup>	1,075.2	1,066.5	1,058.9	1,086.1
	<b>Jul-Mar FY25</b>	<b>Jul-Jun FY25</b>	<b>Jul-Sep FY26</b>	<b>Jul-Dec FY26<sup>P</sup></b>
<b>Total Debt and Liabilities Servicing (III+IV+V)</b>	<b>9,142.5</b>	<b>13,152.9</b>	<b>2,172.4</b>	<b>5,216.6</b>
<b>III. Principal Repayment of External Debt and Liabilities (e+f+g+h)<sup>3</sup></b>	<b>2,081.7</b>	<b>3,465.2</b>	<b>632.6</b>	<b>1,353.3</b>
(a) Government External debt and Liabilities	1,182.3	2,230.9	478.6	1,026.1
(b) Non-government External debt	567.9	808.9	94.0	233.7
(c) Country's Debt from IMF	331.5	425.4	60.0	93.4
(d) Monetary Authorities external Liabilities	-	-	-	-
<b>IV. Interest Payment on debt (i+j+k)</b>	<b>6,888.5</b>	<b>9,460.2</b>	<b>1,474.5</b>	<b>3,753.4</b>
(i) Government Domestic Debt	5,860.2	8,077.3	1,174.8	3,091.7
(j) PSE Debt	-	-	-	-
(k) External Debt	1,028.3	1,382.9	299.7	661.7
Government External debt	611.0	841.6	186.8	451.0
Non-government External debt	287.4	379.3	79.5	145.9
Country's Debt from IMF	130.0	162.0	33.3	64.8
<b>V. Interest Payment on Liabilities (l+m)</b>	<b>172.2</b>	<b>227.5</b>	<b>65.4</b>	<b>109.9</b>
(l) External Liabilities	81.7	108.7	37.4	53.4
(m) Domestic Liabilities	90.5	118.8	27.9	56.5

### Memorandum Item

<b>Servicing (Principal) Short Term</b>	<b>73.2</b>	<b>95.8</b>	<b>32.0</b>	<b>74.5</b>
a) Government External Debt	55.7	69.9	28.2	67.3
b) PSEs Non-Guaranteed Debt	-	-	-	-
d) Private Non-Guaranteed Debt	17.4	25.9	3.9	7.2
Consolidation adjustment (with reference to on-lending to GOP) <sup>4</sup>	1,375.4	1,654.2	1,664.4	1,704.6
Accrued interest on Long Term Zero Coupon PIBs			55.6	86.8
US Dollar, last day Weighted Average Customer (WAC) Exchange Rates	280.17	283.75	281.30	280.07

Source: Statistics and Data Services Department, SBP

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

<sup>2</sup> Includes borrowings from banks by provincial governments and PSEs for commodity operations.

<sup>3</sup> 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>

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

Notes:

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

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

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

## 5.3 Government Domestic Debt and Liabilities

(End period Stock)

Billion Rupees

Debt Instruments	Jun-24	Jun-25	2025					2026		
			Feb	Aug	Sep	Oct	Nov	Dec	Jan <sup>R</sup>	Feb <sup>P</sup>
<b>I. Permanent Debt (1+2+3+4)</b>	<b>33,656.2</b>	<b>42,251.6</b>	<b>39,431.8</b>	<b>41,886.0</b>	<b>41,469.5</b>	<b>41,968.8</b>	<b>42,648.7</b>	<b>43,015.6</b>	<b>43,563.9</b>	<b>43,891.2</b>
<b>1. Market Loans</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>
<b>Federal Government</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>
<b>Provincial Governments</b>	-	-	-	-	-	-	-	-	-	-
<b>2. Federal Government Bonds</b>	<b>32,793.3</b>	<b>41,366.3</b>	<b>38,554.7</b>	<b>40,995.2</b>	<b>40,575.5</b>	<b>41,071.4</b>	<b>41,749.9</b>	<b>42,115.2</b>	<b>42,660.9</b>	<b>42,987.0</b>
<b>GOP Ijara Sukuk</b>	<b>4,766.2</b>	<b>6,187.1</b>	<b>5,930.1</b>	<b>6,192.5</b>	<b>6,357.6</b>	<b>6,536.5</b>	<b>6,676.1</b>	<b>6,552.3</b>	<b>6,750.8</b>	<b>6,991.6</b>
Short Term (1 Year)	553.4	454.8	507.8	501.6	533.0	527.7	489.6	482.9	506.0	551.1
Long Term (>1 year)	4,212.8	5,732.3	5,422.3	5,690.9	5,824.7	6,008.8	6,186.5	6,069.4	6,244.8	6,440.5
<b>Bai-Muajjal of Sukuk</b>	-	163.2	65.0	247.9	247.9	295.1	357.6	631.8	631.8	631.8
<b>Pakistan Investment Bonds (PIBs)**</b>	<b>28,025.8</b>	<b>35,014.8</b>	<b>32,558.3</b>	<b>34,553.5</b>	<b>33,968.7</b>	<b>34,238.5</b>	<b>34,714.8</b>	<b>34,929.8</b>	<b>35,276.9</b>	<b>35,362.3</b>
Others	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
<b>3. Prize Bonds<sup>1</sup></b>	<b>385.1</b>	<b>407.5</b>	<b>399.4</b>	<b>413.0</b>	<b>416.2</b>	<b>419.6</b>	<b>421.0</b>	<b>422.7</b>	<b>425.2</b>	<b>426.4</b>
<b>4. SBP's on-lending to GOP against SDRs allocation<sup>7</sup></b>	<b>474.9</b>	<b>474.9</b>	<b>474.9</b>	<b>474.9</b>	<b>474.9</b>	<b>474.9</b>	<b>474.9</b>	<b>474.9</b>	<b>474.9</b>	<b>474.9</b>
<b>II. Floating Debt</b>	<b>10,247.6</b>	<b>8,756.4</b>	<b>8,230.7</b>	<b>8,651.9</b>	<b>8,399.9</b>	<b>8,406.4</b>	<b>8,363.3</b>	<b>8,744.1</b>	<b>8,784.0</b>	<b>9,131.6</b>
<b>Bai Muajjal<sup>2</sup></b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Market Treasury Bills</b>	<b>10,167.3</b>	<b>8,644.6</b>	<b>8,136.2</b>	<b>8,538.7</b>	<b>8,265.0</b>	<b>8,271.8</b>	<b>8,230.1</b>	<b>8,610.6</b>	<b>8,658.2</b>	<b>9,008.1</b>
<b>MTBs for Replenishment of Cash<sup>3</sup></b>	<b>80.4</b>	<b>111.7</b>	<b>94.4</b>	<b>113.2</b>	<b>134.8</b>	<b>134.7</b>	<b>133.2</b>	<b>133.4</b>	<b>125.8</b>	<b>123.5</b>
<b>Outright Sale of MRTBs to Banks</b>	-	-	-	-	-	-	-	-	-	-
<b>III. Unfunded Debt</b>	<b>2,798.7</b>	<b>3,021.2</b>	<b>2,913.8</b>	<b>3,089.8</b>	<b>3,112.8</b>	<b>3,135.1</b>	<b>3,154.2</b>	<b>3,156.6</b>	<b>3,176.8</b>	<b>3,198.6</b>
<b>Saving Schemes (Net of Prize Bonds)</b>	<b>2,707.8</b>	<b>2,942.6</b>	<b>2,835.2</b>	<b>3,010.6</b>	<b>3,036.7</b>	<b>3,060.6</b>	<b>3,081.0</b>	<b>3,083.5</b>	<b>3,107.9</b>	<b>3,127.4</b>
<b>Postal Life Insurance</b>	<b>47.2</b>	<b>47.2</b>	<b>47.2</b>	<b>47.2</b>	<b>47.2</b>	<b>47.2</b>	<b>47.2</b>	<b>47.2</b>	<b>47.2</b>	<b>47.2</b>
<b>GP Fund*</b>	<b>43.7</b>	<b>31.4</b>	<b>31.3</b>	<b>32.1</b>	<b>28.9</b>	<b>27.3</b>	<b>26.0</b>	<b>25.9</b>	<b>21.6</b>	<b>23.9</b>
<b>IV. Foreign Currency Loans<sup>4</sup></b>	<b>373.6</b>	<b>380.4</b>	<b>375.3</b>	<b>379.5</b>	<b>378.8</b>	<b>378.9</b>	<b>380.5</b>	<b>384.5</b>	<b>386.3</b>	<b>391.1</b>
<b>V. Naya Pakistan Certificates<sup>6</sup></b>	<b>84.1</b>	<b>61.9</b>	<b>70.1</b>	<b>65.8</b>	<b>62.6</b>	<b>69.2</b>	<b>64.2</b>	<b>62.1</b>	<b>72.2</b>	<b>66.7</b>
<b>Government Domestic Debt (I+II+III+IV+V)</b>	<b>47,160.2</b>	<b>54,471.5</b>	<b>51,021.7</b>	<b>54,073.0</b>	<b>53,423.6</b>	<b>53,958.4</b>	<b>54,610.9</b>	<b>55,362.9</b>	<b>55,983.2</b>	<b>56,679.1</b>
<b>Government Domestic Liabilities<sup>5</sup></b>	<b>563.5</b>	<b>216.0</b>	<b>262.8</b>	<b>202.3</b>	<b>201.9</b>	<b>200.6</b>	<b>199.6</b>	<b>199.6</b>	<b>162.4</b>	<b>141.5</b>
<b>Government Domestic Debt and Liabilities</b>	<b>47,723.7</b>	<b>54,687.6</b>	<b>51,284.5</b>	<b>54,275.2</b>	<b>53,625.5</b>	<b>54,159.0</b>	<b>54,810.5</b>	<b>55,562.4</b>	<b>56,145.6</b>	<b>56,820.7</b>

Source: Statistics and Data Services Department, SBP

Notes:

1. Includes Premium Prize Bonds (Registered)

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

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

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

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

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

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

\*Source: Ministry of Finance (Budget Wing)

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

## 5.4 Pakistan's External Debt and Liabilities-Outstanding

Million US Dollars

Items	30-Jun-24	30-Sep-24	31-Dec-24	31-Mar-25	30-Jun-25	30-Sep-25	31-Dec-25 <sup>P</sup>
<b>A. Public External debt (1+2+3)</b>	<b>98,256.2</b>	<b>100,619.4</b>	<b>98,330.9</b>	<b>99,230.1</b>	<b>103,749.9</b>	<b>103,451.3</b>	<b>104,952.7</b>
<b>1. Government External debt</b>	<b>78,147.4</b>	<b>79,331.4</b>	<b>78,128.6</b>	<b>79,130.3</b>	<b>82,526.6</b>	<b>82,409.1</b>	<b>82,715.8</b>
<b>i) Long term (&gt;1 year)</b>	<b>77,387.6</b>	<b>78,454.1</b>	<b>77,016.3</b>	<b>78,180.8</b>	<b>81,787.5</b>	<b>81,456.6</b>	<b>81,627.6</b>
Paris club	6,474.4	6,990.1	5,745.8	5,943.3	6,004.6	5,903.3	5,604.0
Multilateral	39,248.0	39,903.1	39,663.7	40,468.2	42,480.1	42,559.4	42,721.3
Other bilateral	18,552.4	18,228.0	17,908.9	17,860.2	18,038.9	18,200.0	18,704.5
Euro/Sukuk global bonds	6,800.0	6,800.0	6,800.0	6,800.0	6,800.0	6,300.0	6,300.0
Military debt	-	-	-	-	-	-	-
Commercial loans/credits	5,490.3	5,599.7	5,774.7	5,849.6	7,156.3	7,120.1	6,834.0
Local Currency Securities (PIBs)	23.7	31.6	58.8	58.5	78.0	75.9	113.7
Saudi fund for development. (SFD)	-	-	-	-	-	-	-
NBP / BOC deposits / PBC*	14.9	12.9	9.6	6.8	4.6	-	-
NPC*	783.9	888.8	1,054.8	1,194.2	1,225.1	1,297.8	1,350.1
<b>ii) Short term (&lt;1 year)</b>	<b>759.8</b>	<b>877.3</b>	<b>1,112.2</b>	<b>949.4</b>	<b>739.2</b>	<b>952.5</b>	<b>1,088.2</b>
Multilateral*	250.0	212.2	389.6	425.7	552.3	763.8	796.5
Local Currency Securities (TBills)	509.8	665.1	722.6	523.7	186.8	188.8	291.6
Commercial loans/credits	-	-	-	-	-	-	-
<b>2. From IMF</b>	<b>8,377.6</b>	<b>9,245.7</b>	<b>8,492.8</b>	<b>8,277.2</b>	<b>9,268.0</b>	<b>9,035.1</b>	<b>10,157.3</b>
i) Federal government	4,515.7	4,406.9	4,036.1	3,877.7	3,783.5	3,653.8	3,831.6
ii) Central bank	3,862.0	4,838.8	4,456.6	4,399.5	5,484.5	5,381.3	6,325.7
<b>3. Foreign exchange liabilities</b>	<b>11,731.2</b>	<b>12,042.3</b>	<b>11,709.5</b>	<b>11,822.7</b>	<b>11,955.3</b>	<b>12,007.1</b>	<b>12,079.7</b>
i) Central bank deposits	3,700.0	3,700.0	3,700.0	3,700.0	3,700.0	3,700.0	3,700.0
ii) Foreign currency bonds (NHA / NC)	-	-	-	-	-	-	-
iii) Other liabilities (SWAP)	4,169.6	4,360.4	4,181.0	4,222.0	4,221.5	4,282.3	4,357.8
iv) Allocation of SDR <sup>1</sup>	3,860.8	3,981.2	3,827.9	3,900.0	4,033.0	4,024.1	4,019.7
v) Nonresident LCY deposits with central bank	0.8	0.7	0.7	0.7	0.8	0.7	2.1
<b>B. Public sector enterprises (PSEs)</b>	<b>7,429.5</b>	<b>7,351.5</b>	<b>7,302.5</b>	<b>7,593.4</b>	<b>7,755.0</b>	<b>7,638.9</b>	<b>7,856.9</b>
<b>a. Guaranteed debt</b>	<b>6,922.6</b>	<b>6,844.6</b>	<b>6,795.5</b>	<b>7,086.4</b>	<b>7,248.2</b>	<b>7,138.9</b>	<b>7,356.9</b>
Paris club	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-
Other bilateral	6,463.6	6,420.0	6,394.7	6,685.6	6,871.3	6,772.9	7,022.1
Commercial loans	459.0	424.5	400.8	400.8	376.8	366.0	334.7
Sandak metal bonds	-	-	-	-	-	-	-
<b>b. Non-guaranteed debt</b>	<b>507.0</b>	<b>507.0</b>	<b>507.0</b>	<b>507.0</b>	<b>506.8</b>	<b>500.0</b>	<b>500.0</b>
i) Long term (>1 year)	7.0	7.0	7.0	7.0	6.8	-	-
ii) Short term (<1 year)	-	-	-	-	-	-	-
iii) non-guaranteed bonds	500.0	500.0	500.0	500.0	500.0	500.0	500.0
<b>C. Banks</b>	<b>7,059.2</b>	<b>7,077.4</b>	<b>7,203.0</b>	<b>5,667.8</b>	<b>7,193.2</b>	<b>7,338.4</b>	<b>8,105.4</b>
<b>a. Borrowing</b>	<b>3,889.1</b>	<b>3,900.8</b>	<b>3,894.0</b>	<b>2,158.0</b>	<b>2,491.9</b>	<b>2,418.9</b>	<b>2,786.8</b>
i) Long term (>1 year)	<b>1,300.0</b>	<b>1,300.0</b>	<b>1,300.0</b>	<b>300.0</b>	-	<b>1,318.9</b>	<b>1,342.5</b>
i) Public sector	-	-	-	-	-	<b>13.0</b>	<b>13.0</b>
ii) Private sector	1,300.0	1,300.0	1,300.0	300.0	-	1,305.9	1,329.5
ii) Short term (<1 year) <sup>2</sup>	<b>2,589.1</b>	<b>2,600.8</b>	<b>2,594.0</b>	<b>1,858.0</b>	<b>2,491.9</b>	<b>1,099.9</b>	<b>1,444.3</b>
i) Public sector	81.6	106.2	63.7	80.6	119.2	157.5	111.6
ii) Private sector	2,507.4	2,494.6	2,530.3	1,777.4	2,372.7	942.4	1,332.7
<b>b. Nonresident deposits (LCY &amp; FCY)</b>	<b>3,073.3</b>	<b>3,074.3</b>	<b>3,208.7</b>	<b>3,426.7</b>	<b>4,545.1</b>	<b>4,791.6</b>	<b>5,227.0</b>
i) Public sector	106.4	116.0	118.4	149.7	125.6	135.2	135.0
ii) Private sector	2,966.9	2,958.4	3,090.4	3,277.0	4,419.6	4,656.4	5,092.1
<b>c. Other Liabilities</b>	<b>96.9</b>	<b>102.3</b>	<b>100.3</b>	<b>83.1</b>	<b>156.2</b>	<b>128.0</b>	<b>91.6</b>
<b>D. Private Sector</b>	<b>12,580.2</b>	<b>12,722.9</b>	<b>12,203.4</b>	<b>11,927.3</b>	<b>11,706.2</b>	<b>11,700.2</b>	<b>11,603.2</b>
<b>a. Guaranteed debt</b>	-	-	-	-	-	-	-
<b>b. Non-guaranteed debt</b>	<b>12,580.2</b>	<b>12,722.9</b>	<b>12,203.4</b>	<b>11,927.3</b>	<b>11,706.2</b>	<b>11,700.2</b>	<b>11,603.2</b>
<b>i). Loans</b>	<b>10,384.1</b>	<b>10,369.5</b>	<b>9,948.2</b>	<b>9,741.6</b>	<b>9,478.9</b>	<b>9,249.7</b>	<b>9,128.8</b>
i) Long term (>1 year)	10,157.6	10,159.6	9,696.2	9,485.7	9,254.6	9,035.4	8,925.5
ii) Short term (<1 year)	226.6	209.9	252.0	255.9	224.3	214.2	203.3
<b>ii) non-guaranteed bonds</b>	-	-	-	-	-	-	-
<b>iii) Trade credits</b>	<b>1,302.5</b>	<b>1,302.5</b>	<b>1,318.7</b>	<b>1,318.7</b>	<b>1,318.7</b>	<b>1,318.7</b>	<b>1,318.7</b>
<b>iv) Other debt liabilities<sup>3</sup></b>	<b>893.5</b>	<b>1,050.8</b>	<b>936.5</b>	<b>867.0</b>	<b>908.6</b>	<b>1,131.8</b>	<b>1,155.7</b>
<b>E. Debt liabilities to direct investors - Intercompany debt</b>	<b>5,719.9</b>	<b>6,013.6</b>	<b>5,733.3</b>	<b>5,678.5</b>	<b>5,622.9</b>	<b>5,584.1</b>	<b>5,493.3</b>
<b>Total external debt &amp; liabilities (A+B+C+D+E)</b>	<b>131,045.0</b>	<b>133,784.8</b>	<b>130,773.1</b>	<b>130,097.2</b>	<b>136,027.2</b>	<b>135,712.9</b>	<b>138,011.5</b>
<b>Memorandum Items</b>							
<b>Public external debt - excluding foreign exchange liabilities (A.1+A.2 Excl. TBills &amp; PIBs)</b>	<b>85,991.6</b>	<b>87,880.4</b>	<b>85,839.9</b>	<b>86,825.2</b>	<b>91,529.8</b>	<b>91,179.6</b>	<b>92,467.8</b>
<b>Public debt including PSEs (A+B+C.a.i.i+C.a.ii+i+C.b.i)</b>	<b>105,873.8</b>	<b>108,193.0</b>	<b>105,815.4</b>	<b>107,053.8</b>	<b>111,749.6</b>	<b>111,395.9</b>	<b>113,069.1</b>
<b>Official liquid reserves<sup>4</sup></b>	<b>9,463.1</b>	<b>10,805.9</b>	<b>11,805.2</b>	<b>10,712.5</b>	<b>14,579.6</b>	<b>14,248.2</b>	<b>16,129.4</b>

Source: Statistics and Data Services Department, SBP

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

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

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

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

4. Includes cash foreign currency and excludes CRR.

Notes:

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

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

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

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

## 5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

Items	FY24	FY25	Jul-Sep 24	Oct-Dec 24	Jan-Mar 25	Apr-Jun 25	Jul-Sep 25	Oct-Dec 25 <sup>P</sup>
<b>1. Public debt (a+b+c)</b>	<b>9,273</b>	<b>9,478</b>	<b>1,887</b>	<b>2,243</b>	<b>1,307</b>	<b>4,042</b>	<b>1,908</b>	<b>2,070</b>
<b>a) Government debt</b>	<b>7,630</b>	<b>7,955</b>	<b>1,470</b>	<b>1,840</b>	<b>936</b>	<b>3,709</b>	<b>1,695</b>	<b>1,951</b>
Paris club	1,214	894	38	588	36	233	37	232
Multilateral	1,828	1,970	470	524	443	533	476	668
Other Bilateral	1,656	957	489	346	69	53	154	46
Euro/Sukuk global bonds	1,000	-	-	-	-	-	500	-
Local Currency Securities (PIBs)	-	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-	-
Commercial loans /credits	1,075	2,664	200	-	-	2,464	56	394
Saudi fund for development. (SFD)	-	-	-	-	-	-	-	-
NBP/BOC deposits	858	1,470	273	382	388	427	471	610
<b>b). To IMF</b>	<b>1,643</b>	<b>1,523</b>	<b>417</b>	<b>402</b>	<b>371</b>	<b>333</b>	<b>212</b>	<b>119</b>
i) Federal government	791	906	247	206	244	210	122	37
ii) Central bank	851	617	169	197	128	123	91	82
<b>c) Foreign exchange liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
i) Central bank deposits	-	-	-	-	-	-	-	-
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-	-	-
iii) Swap	-	-	-	-	-	-	-	-
<b>2. PSEs guaranteed debt</b>	<b>157</b>	<b>182</b>	<b>44</b>	<b>45</b>	<b>14</b>	<b>79</b>	<b>91</b>	<b>63</b>
Paris Club	-	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-	-
Other bilateral	61	58	44	-	14	-	91	-
Commercial loans	96	124	-	45	-	79	-	63
Sandak Metal Bonds	-	-	-	-	-	-	-	-
<b>3. PSEs non-guaranteed debt</b>	<b>62</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18</b>	<b>-</b>
<b>4. Scheduled banks' borrowing</b>	<b>150</b>	<b>1,300</b>	<b>-</b>	<b>-</b>	<b>1,000</b>	<b>300</b>	<b>-</b>	<b>-</b>
<b>5. Private guaranteed debt</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>6. Private non-guaranteed debt</b>	<b>1,618</b>	<b>1,408</b>	<b>204</b>	<b>498</b>	<b>228</b>	<b>477</b>	<b>224</b>	<b>435</b>
<b>7. Private non-guaranteed bonds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Long Term (1+2+3+4+5+6+7)</b>	<b>11,260</b>	<b>12,369</b>	<b>2,134</b>	<b>2,786</b>	<b>2,550</b>	<b>4,899</b>	<b>2,240</b>	<b>2,568</b>

### Memorandum Items

<b>Short Term Debt Servicing - Principal(Excluding Item No. 3 below)<sup>1</sup></b>	<b>215</b>	<b>343</b>	<b>117</b>	<b>23</b>	<b>123</b>	<b>80</b>	<b>114</b>	<b>151</b>
1. Government debt	161	250	100	-	100	50	100	140
2. PSEs non-guaranteed debt	-	-	-	-	-	-	-	-
3. Scheduled banks' borrowing	22,822	43,213	9,281	11,328	11,432	11,171	11,018	19,007
<i>Net Flows</i> <sup>2</sup>	169	(97)	12	(7)	(736)	634	(1,392)	344
4. Private non-guaranteed debt	54	93	17	23	23	30	14	12

Source: Statistics and Data Services Department, SBP

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

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

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

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

## 5.6 Pakistan's External Debt Servicing-Interest

Million US Dollars during Period

Items	FY24	FY25	Jul-Sep 24	Oct-Dec 24	Jan-Mar 25	Apr-Jun 25	Jul-Sep 25	Oct-Dec 25 <sup>P</sup>
<b>I. Public debt (a+b+c)</b>	<b>4,064</b>	<b>3,980</b>	<b>994</b>	<b>1,050</b>	<b>909</b>	<b>1,027</b>	<b>911</b>	<b>1,110</b>
<b>a) Government debt</b>	<b>3,111</b>	<b>3,011</b>	<b>695</b>	<b>834</b>	<b>665</b>	<b>818</b>	<b>661</b>	<b>941</b>
<b>i). Long term (&gt; 1 year)</b>	<b>3,073</b>	<b>2,983</b>	<b>684</b>	<b>834</b>	<b>655</b>	<b>810</b>	<b>653</b>	<b>930</b>
Paris club	157	120	11	54	11	45	9	41
Multilateral	1,153	1,186	229	377	223	357	212	393
Other Bilateral	782	756	294	103	273	87	263	86
Euro/Sukuk global bonds	582	500	72	178	72	178	72	196
Local Currency Securities (PIBs)	-	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-	-
Commercial loans /credits	352	327	62	98	51	116	69	168
Saudi fund for development. (SFD)	-	-	-	-	-	-	-	-
NBP/BOC deposits	46	94	15	25	25	28	28	44
<b>ii). Short-term (&lt; 1 year)</b>	<b>38</b>	<b>27</b>	<b>11</b>	<b>-</b>	<b>9</b>	<b>7</b>	<b>8</b>	<b>12</b>
Multilateral	11	27	11	-	9	7	8	12
Commercial Loans /Credits	27	-	-	-	-	-	-	-
<b>b). To IMF</b>	<b>619</b>	<b>580</b>	<b>186</b>	<b>161</b>	<b>120</b>	<b>114</b>	<b>118</b>	<b>112</b>
i). Federal government	337	243	85	76	44	37	40	37
ii). Central bank (Including Interest on SDR Allocation)	283	338	101	84	76	76	78	75
<b>c) Foreign exchange liabilities</b>	<b>334</b>	<b>389</b>	<b>114</b>	<b>55</b>	<b>124</b>	<b>96</b>	<b>132</b>	<b>57</b>
i) Central bank deposits	138	230	114	6	108	2	132	17
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-	-	-
iii) Other Liabilities (SWAP)	196	159	-	49	16	94	-	40
<b>2. PSEs guaranteed debt</b>	<b>199</b>	<b>203</b>	<b>88</b>	<b>13</b>	<b>88</b>	<b>14</b>	<b>86</b>	<b>10</b>
Paris Club	-	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-	-
Other bilateral	178	175	87	-	88	-	86	-
Commercial loans	21	29	1	13	-	14	-	10
Sandak Metal Bonds	-	-	-	-	-	-	-	-
<b>3. PSEs non-guaranteed debt</b>	<b>41</b>	<b>37</b>	<b>-</b>	<b>19</b>	<b>-</b>	<b>19</b>	<b>-</b>	<b>19</b>
Long term (> 1 year)	41	37	-	19	-	19	-	19
Short term (< 1 year)	-	-	-	-	-	-	-	-
<b>4. Scheduled banks' borrowing</b>	<b>202</b>	<b>193</b>	<b>52</b>	<b>46</b>	<b>65</b>	<b>31</b>	<b>26</b>	<b>12</b>
Long term (> 1 year)	81	57	21	19	13	4	0	0
Short term (< 1 year)	120	136	31	26	52	27	26	12
<b>5. Private guaranteed debt</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>6. Private non-guaranteed debt</b>	<b>953</b>	<b>924</b>	<b>209</b>	<b>262</b>	<b>191</b>	<b>262</b>	<b>169</b>	<b>195</b>
Long term (> 1 year)	951	920	208	261	190	261	169	195
Short term (< 1 year)	2	3	1	1	1	1	0	1
<b>7. Private non-guaranteed bonds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total external liabilities servicing (1+2+3+4+5+6+7)</b>	<b>5,458</b>	<b>5,338</b>	<b>1,343</b>	<b>1,390</b>	<b>1,253</b>	<b>1,353</b>	<b>1,192</b>	<b>1,347</b>

Source: Statistics and Data Services Department, SBP

Note: PIBs-Pakistan Investment Bonds, NPC-Naya Pakistan Certificate.  
 Archive Link: [http://www.sbp.org.pk/ecodata/pakdebtsvr\\_Arch.xls](http://www.sbp.org.pk/ecodata/pakdebtsvr_Arch.xls)

## 5.7 Ownership Classification of the Federal Government Debt

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

Source: Statistics and Data Services Department, SBP

Notes:

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

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

## 5.8 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)

(End Period)

Billion Rupees

Items	Jun-23	Jun-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25 <sup>P</sup>
<b>PSEs debt and liabilities (I+II)</b>	2,328.1	2,919.8	2,920.8	2,960.7	2,866.1	2,866.0	2,954.2
<i>YOY Growth (in %)</i>	32.7	3.2	4.4	6.3	(1.8)	(1.8)	1.1
<i>As percent of GDP</i>	2.8	2.8			2.5		
<b>I.PSEs debt</b>	1,687.2	2,105.0	2,068.2	2,106.8	2,015.6	2,009.0	2,067.6
<i>YOY Growth (in %)</i>	21.1	(3.8)	(3.9)	1.2	(4.2)	(3.8)	(0.03)
<i>As percent of GDP</i>	2.0	2.0			1.8		
<b>II.PSEs Liabilities <sup>1</sup></b>	640.9	814.8	852.6	853.8	850.5	857.0	886.5

Source: Statistics and Data Services Department, SBP

<sup>1</sup> This reflects federal PSEs borrowings from banks for commodity operations.

Note:

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

## 5.9 National Savings Schemes-Outstanding Amount End Period

Million Rupees

SCHEME	Jun-24	Jun-25	2025				2026		
			Mar	Oct	Nov	Dec	Jan	Feb	Mar
<b>A. Accounts (i+ii / 1 to 13)</b>	<b>657,518.9</b>	<b>708,734.3</b>	<b>684,557.8</b>	<b>749,896.0</b>	<b>756,909.2</b>	<b>759,334.8</b>	<b>766,653.5</b>	<b>771,262.5</b>	<b>782,349.6</b>
(i) National Savings Centers	640,236.0	696,075.9	671,162.9	737,634.5	744,740.3	747,234.6	754,588.4	759,617.9	770,834.2
(ii) Post Offices	17,282.9	12,658.4	13,394.9	12,261.5	12,168.9	12,100.2	12,065.1	11,644.6	11,515.4
1- Savings Accounts	84,402.4	102,512.9	95,967.8	110,691.6	111,297.7	110,834.0	110,170.7	107,394.9	112,090.3
2- Khas Deposit Accounts	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6
3- Mahana Amdani Accounts	1,351.0	1,282.7	1,300.9	1,228.4	1,222.4	1,216.0	1,207.5	1,198.6	1,195.2
4- Special Savings Accounts	62,321.2	57,237.0	58,374.9	57,620.6	57,829.7	55,005.1	55,045.2	54,745.7	54,818.0
5- Pensioners Benefit Account	433,957.6	485,757.6	468,861.6	511,366.6	516,099.0	520,644.4	527,075.8	532,729.0	536,780.1
6- Shahada's Family Welfare Account	188.2	293.5	258.5	322.4	329.4	337.8	339.7	337.7	350.0
7-Sarwa Islamic Savings Account (SISA)	68,896.3	54,944.9	53,792.7	61,059.1	62,360.3	63,380.6	64,615.3	66,353.2	68,469.5
8-Sarwa Islamic Term Account (SITA) 1 Year	2,147.6	567.8	597.2	413.4	377.2	357.2	325.6	325.2	327.1
9-Sarwa Islamic Term Account (SITA) 3 Years	2,639.1	2,618.8	2,623.4	2,775.2	2,784.0	2,792.6	2,834.5	2,862.0	2,856.0
10-Sarwa Islamic Term Account (SITA) 5 Years	1,104.6	2,634.6	2,061.6	3,428.7	3,586.5	3,668.3	3,899.5	4,152.0	4,310.2
11-Digital Sarwa Islam.Term Acc. (SITA) 1 Year	105.8	26.4	29.4	24.1	28.6	30.2	40.2	48.3	52.3
12-Digital Sarwa Isla.Term Acc.(SITA) 3 Years	24.7	54.7	45.2	71.4	72.4	87.2	93.9	99.2	78.7
13-Digital Sarwa Isla.Term Acc.(SITA) 5 Years	70.0	492.9	334.3	584.0	611.4	670.9	695.2	706.2	711.7
<b>B. Certificates (i+ii+iii /14 to 25)</b>	<b>2,048,338.2</b>	<b>2,233,617.8</b>	<b>2,176,509.8</b>	<b>2,310,681.5</b>	<b>2,324,061.5</b>	<b>2,324,145.3</b>	<b>2,341,280.5</b>	<b>2,356,174.6</b>	<b>2,367,180.3</b>
(i) National Savings Centers	1,971,589.9	2,150,961.4	2,094,508.9	2,227,584.4	2,241,288.5	2,241,335.2	2,259,034.7	2,274,278.2	2,285,351.7
(ii) Post Offices	(2,276.3)	(2,389.1)	(2,665.4)	(2,387.7)	(2,393.8)	(2,399.4)	(2,411.9)	(2,588.6)	(2,608.6)
(iii) Banks	79,024.6	85,045.5	84,666.2	85,484.8	85,166.7	85,209.5	84,657.7	84,485.0	84,437.2
14- Defence Savings Certificates	400,407.6	396,512.7	399,586.0	395,079.8	394,370.1	386,568.8	384,379.6	384,459.7	384,550.3
15- National Deposit Certificates	16.6	16.5	16.5	16.5	16.5	16.5	16.5	16.5	16.5
16- Khas Deposit Certificates	215.8	215.8	215.8	215.8	215.8	215.8	215.8	215.8	215.8
17- Premium Savings Certificates	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
18- Special Savings Certificates (Registered)	286,049.6	310,908.6	302,078.5	321,094.3	322,055.0	319,656.0	321,365.1	322,226.5	323,520.2
19- Special Savings Certificates (Bearer)	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
20- Regular Income Certificates	264,136.7	316,358.5	295,365.1	341,100.5	346,371.6	348,955.1	354,643.4	358,810.5	361,973.5
21- Behbood Savings Certificate	1,040,102.1	1,151,350.1	1,113,002.2	1,203,553.1	1,212,322.8	1,221,287.4	1,233,491.6	1,243,874.9	1,251,111.9
22- Short-Term Savings Certificates (3 Months)	28,978.3	28,265.9	31,755.5	25,809.9	25,898.4	25,661.1	25,562.1	25,144.0	24,719.2
23- Short-Term Savings Certificates (6 Months)	8,342.9	8,989.2	11,777.8	6,787.0	6,346.6	5,633.3	5,445.1	5,461.5	5,618.2
24- Short-Term Savings Certificates (12 Months)	18,199.9	15,841.1	18,317.3	10,563.1	9,815.9	9,311.6	9,159.6	8,824.0	8,193.4
25- Others	1,615.7	4,886.2	4,121.9	6,188.4	6,375.6	6,566.7	6,728.6	6,868.2	6,988.4
<b>C. National Savings Bonds</b>	-	-	-	-	-	-	-	-	-
26- 10 Years	-	-	-	-	-	-	-	-	-
<b>D. Prize Bonds (27 to 35) *</b>	<b>330,417.9</b>	<b>341,947.1</b>	<b>338,843.5</b>	<b>346,745.9</b>	<b>347,313.0</b>	<b>348,589.1</b>	<b>348,849.9</b>	<b>349,260.8</b>	<b>349,677.8</b>
27- Rs. 100	10,152.5	10,089.2	10,100.7	10,114.8	10,117.9	10,123.3	10,127.6	10,130.9	10,137.4
28- Rs. 200	28,341.1	28,049.7	28,106.0	28,076.3	28,064.9	28,060.4	28,068.8	28,055.0	28,048.6
29- Rs. 750	113,703.5	115,307.3	114,871.1	116,928.1	117,196.9	117,488.7	117,791.2	118,127.3	118,237.7
30- Rs.1,500	173,262.7	184,086.5	181,349.0	187,214.9	187,522.3	188,506.0	188,451.9	188,537.7	188,844.6
31- Rs. 7,500	1,286.7	1,085.5	1,086.1	1,085.0	1,084.9	1,084.8	1,084.7	1,084.6	1,084.5
32- Rs. 15,000	1,502.9	1,311.1	1,312.5	1,309.0	1,308.6	1,308.3	1,308.3	1,308.2	1,308.1
33- Rs. 25,000	699.7	621.0	621.0	620.8	620.8	620.7	620.7	620.2	620.1
34- Rs. 40,000	728.4	656.5	656.5	656.4	656.4	656.4	656.4	656.4	656.4
35- Others@	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4
<b>E. Premium Prize Bonds (Registered) (36 to37)</b>	<b>54,722.2</b>	<b>65,548.3</b>	<b>62,395.2</b>	<b>72,823.2</b>	<b>73,704.1</b>	<b>74,106.2</b>	<b>76,398.9</b>	<b>77,178.0</b>	<b>77,549.4</b>
36- Rs. 40,000	32,824.3	39,126.8	37,223.4	43,345.7	43,842.8	44,027.8	45,272.7	45,712.4	45,964.6
37- Rs. 25,000	21,898.0	26,421.4	25,171.8	29,477.5	29,861.3	30,078.3	31,126.2	31,465.6	31,584.8
<b>F. Post Life Insurance</b>	<b>47,230.3</b>	<b>47,230.3</b>	<b>47,230.3</b>	<b>47,230.3</b>	<b>47,230.3</b>	<b>47,230.3</b>	<b>47,230.3</b>	<b>47,230.3</b>	<b>47,230.3</b>
<b>TOTAL (A+B+C+D+E+F)</b>	<b>3,138,227.6</b>	<b>3,397,077.8</b>	<b>3,309,536.6</b>	<b>3,527,376.9</b>	<b>3,549,218.0</b>	<b>3,553,405.6</b>	<b>3,580,413.2</b>	<b>3,601,106.2</b>	<b>3,623,987.5</b>

Source: Central Directorate of National Savings

\* SBP-BSC

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

## 6.1 Government of Pakistan Treasury Bills

Million Rupees

Items	Jun-25	2025	2025			2026		
		Mar	Oct	Nov	Dec	Jan	Feb	Mar
<b>3 Months Treasury Bills</b>								
Issue	324,047.9	553,141.9	649,498.2	554,595.7	713,030.3	452,120.5	698,947.6	769,522.4
Discount Allowed	8,165.8	14,902.1	16,461.9	14,145.7	16,964.1	10,326.5	16,274.0	20,490.5
Discharged	253,749.9	751,522.2	935,650.3	236,269.7	165,891.4	594,671.5	554,595.7	713,030.3
Discount Paid	6,871.6	20,472.9	23,242.5	5,887.1	4,156.8	15,062.2	14,145.7	16,964.1
Outstanding Balance	955,623.1	994,669.5	996,832.6	1,315,158.6	1,862,297.5	1,719,746.6	1,864,098.4	1,920,590.5
<b>6 Months Treasury Bills</b>								
Issue	154,630.5	67,688.6	251,853.2	79,328.1	63,886.8	545,285.6	164,008.1	92,650.0
Discount Allowed	8,446.1	3,935.0	13,652.7	4,372.4	3,386.4	4,650.9	8,323.6	5,025.2
Discharged	356,549.6	244,151.3	239,750.3	141,491.2	154,630.5	245,342.7	123,929.3	102,405.9
Discount Paid	21,168.3	21,448.7	14,252.9	7,879.4	8,446.1	13,126.1	6,693.7	5,507.4
Outstanding Balance	818,086.7	1,305,481.6	1,019,652.7	957,489.6	866,745.8	1,166,688.8	1,206,767.6	1,197,011.7
<b>12 Months Treasury Bills</b>								
Issue	381,680.7	177,251.8	979,112.4	374,793.9	755,397.6	931,535.5	385,954.8	159,476.4
Discount Allowed	41,464.4	20,670.1	109,696.7	42,140.2	82,608.9	93,468.6	40,004.5	17,449.7
Discharged	481,277.7	349,979.4	818,753.7	563,572.0	910,513.4	416,379.5	292,392.5	177,251.8
Discount Paid	89,796.2	71,133.8	108,038.2	70,376.4	109,375.8	47,828.0	33,401.7	20,670.1
Outstanding Balance	5,848,284.4	5,571,304.9	6,171,537.6	5,982,759.6	5,827,643.8	6,342,799.8	6,436,362.0	6,418,586.6
<b>01 Month Treasury Bills</b>								
Issue	277,369.4		615,345.2	171,651.5	255,587.1	119,760.7	185,369.3	557,848.6
Discount Allowed	2,353.6		5,225.7	1,459.1	2,048.3	946.1	1,372.0	4,939.8
Discharged	346,450.0		457,661.2	299,613.3	171,651.5	257,635.4	118,814.6	185,369.3
Discount Paid	2,971.1		3,854.5	2,539.3	1,459.1	2,048.3	946.1	1,372.0
Outstanding Balance	277,369.4		299,613.3	171,651.5	255,587.1	117,712.4	184,267.2	556,746.4
<b>22 Day Special Treasury Bills</b>								
Issue	909,409.8							
Discount Allowed	6,191.3							
Discharged								
Discount Paid								
Outstanding Balance	909,409.8							

Source: Domestic Markets & Monetary Management Department, SBP

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

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

### Purchase

Period	2021-22		2022-23		2023-24		2024-25		2025-26	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	12,226.0	11,285.8	4,476.9	2,353.4	3,013.9	2,566.9	29,652.3	29,449.7	30,627.1	29,928.3
August	9,787.7	9,199.4	4,106.8	3,452.3	6,859.7	6,433.4	25,241.8	23,791.7	40,071.3	39,502.1
September	8,396.9	8,190.1	3,875.5	3,376.1	3,016.9	3,016.9	27,080.0	26,959.9	27,565.6	27,166.5
October	10,429.1	10,076.8	6,884.3	5,894.8	4,125.0	3,502.5	17,937.1	17,937.1	39,026.6	38,711.7
November	10,810.8	9,744.9	2,504.4	2,313.4	12,170.5	11,995.4	21,511.5	21,054.4	27,196.6	26,625.4
December	7,999.3	7,125.4	5,367.0	4,971.8	19,140.3	17,873.3	33,492.1	33,486.1	27,714.1	27,444.1
January	3,805.0	3,159.8	5,074.2	3,803.0	17,580.0	16,746.6	35,163.2	34,836.2	42,284.0	42,109.0
February	6,699.2	6,699.2	2,663.6	2,343.2	11,286.2	11,042.5	16,310.9	15,638.3	28,284.0	27,411.7
March	14,252.9	14,152.8	8,606.6	7,909.6	33,281.6	33,251.1	28,473.4	27,095.7	29,113.9	28,888.2
April	16,310.1	16,150.0	4,584.6	4,266.4	19,206.0	18,798.6	31,225.5	30,233.4	-	-
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	-	-
<b>Average</b>										
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	32,431.45	31,976.31
per day	328.41	314.23	179.87	158.84	502.19	488.21	933.76	912.56	1,081.05	1,065.88

Source: Domestic Markets & Monetary Management Department, SBP

### 6.3 SBP Overnight Repo/ Reverse Repo Facilities

Million Rupees

Cash Accommodation										
Period	2021-22		2022-23		2023-24		2024-25		2025-26	
	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)
July	249,600.0	-	420,750.0	3,838,450.0	324,100.0	5,290,100.0	912,100.0	5,081,650.0	1,789,700.0	2,325,350.0
August	96,500.0	10,000.0	496,350.0	63,300.0	1,906,950.0	5,828,500.0	1,765,750.0	6,684,750.0	737,500.0	1,272,000.0
September	214,465.0	117,500.0	338,700.0	635,750.0	876,150.0	13,180,100.0	1,435,980.0	6,297,900.0	916,250.0	404,400.0
October	-	23,900.0	378,350.0	40,500.0	1,795,190.0	4,950,050.0	2,192,100.0	6,297,950.0	1,564,050.0	1,274,100.0
November	315,450.0	13,000.0	147,550.0	73,750.0	938,400.0	3,640,100.0	1,858,510.0	3,256,300.0	1,567,300.0	688,300.0
December	474,013.0	419,700.0	1,438,45	1,752,250.0	1,882,700.0	5,983,000.0	5,367,850.0	6,978,850.0	3,057,250.0	724,500.0
January	106,150.0	260,300.0	615,650.0	2,338,800.0	2,527,850.0	11,078,540.0	1,850,550.0	10,301,600.0	736,200.0	1,370,900.0
February	56,150.0	32,500.0	412,650.0	722,600.0	526,150.0	6,495,550.0	1,973,450.0	4,419,900.0	1,376,500.0	537,300.0
March	469,350.0	647,550.0	212,225.0	2,233,500.0	783,200.0	4,421,750.0	5,626,250.0	4,630,500.0	1,949,850.0	1,211,550.0
April	316,850.0	974,800.0	1,028,800.0	488,750.0	1,501,700.0	3,122,200.0	3,672,650.0	4,170,500.0		
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		
<b>Average</b>										
per month	250,514.8	287,563.6	553,943.2	1,525,870.8	1,241,311.7	5,962,274.2	2,688,245.0	5,432,333.3	1,521,622.2	1,089,822.2
per day	8,350.5	9,585.5	18,464.8	50,862.4	41,377.1	198,742.5	89,608.2	181,077.8	50,720.7	36,327.4

### SBP Overnight Repo/ Reverse Repo Rates\*

Percent per annum

Period	2021-22		2022-23		2023-24		2024-25		2025-26	
	SBP Reverse Repo Rate <sup>1</sup> (Ceiling)	SBP Repo Rate <sup>2</sup> (Floor)	SBP Reverse Repo Rate <sup>1</sup> (Ceiling)	SBP Repo Rate <sup>2</sup> (Floor)	SBP Reverse Repo Rate <sup>1</sup> (Ceiling)	SBP Repo Rate <sup>2</sup> (Floor)	SBP Reverse Repo Rate <sup>1</sup> (Ceiling)	SBP Repo Rate <sup>2</sup> (Floor)	SBP Reverse Repo Rate <sup>1</sup> (Ceiling)	SBP Repo Rate <sup>2</sup> (Floor)
July	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50	12.00	10.00
August	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50	12.00	10.00
September	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50	12.00	10.00
October	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50	12.00	10.00
November	9.75	7.75	16.00	14.00	23.00	21.00	16.00	14.00	12.00	10.00
December	10.75	8.75	17.00	15.00	23.00	21.00	14.00	12.00	11.50	9.50
January	10.75	8.75	18.00	16.00	23.00	21.00	13.00	11.00	11.50	9.50
February	10.75	8.75	18.00	16.00	23.00	21.00	13.00	11.00	11.50	9.50
March	10.75	8.75	21.00	19.00	23.00	21.00	13.00	11.00	11.50	9.50
April	13.25	11.25	22.00	20.00	23.00	21.00	13.00	11.00		
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

Million Rupees

Auction Settlement Date	1 Months Treasury Bills				3 Months Treasury Bills				6 Months Treasury Bills				12 Months Treasury Bills			
	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)
<b>2025</b>																
12-Jun-25	506,341.4	265,581.2	11.09	11.06	498,608.0	233,908.0	11.05	10.95	872,041.5	95,391.5	10.97	10.95	1,233,833.1	258,580.4	10.95	10.92
26-Jun-25	1,130,641.9	14,141.9	11.00	11.00	299,023.3	98,305.8	11.00	10.95	332,385.2	67,685.2	10.90	10.90	631,758.5	164,564.7	10.93	10.88
10-Jul-25	996,460.8	216,100.8	11.24	11.08	641,552.4	486,569.4	11.00	10.86	399,597.7	190,197.7	10.90	10.75	1,099,258.3	601,778.3	10.80	10.67
24-Jul-25	364,217.6	13,172.2	10.85	10.85	441,547.9	290,000.5	10.71	10.67	217,857.1	68,271.1	10.70	10.68	390,060.1	52,910.1	10.70	10.67
7-Aug-25	1,028,220.7	59,280.2	10.90	10.87	370,910.6	182,322.8	10.85	10.80	179,946.0	54,107.9	10.87	10.78	266,422.7	90,422.7	11.00	10.90
21-Aug-25	520,752.3	88,804.3	10.90	10.87	222,352.0	66,210.0	10.85	10.82	179,315.0	76,515.0	10.85	10.83	576,195.1	295,445.1	11.00	10.94
4-Sep-25	606,018.2	126,666.5	10.75	10.73	366,580.9	175,946.9	10.85	10.83	185,215.3	45,935.3	10.85	10.83	431,349.5	166,679.5	11.00	10.98
18-Sep-25	419,030.9	16,430.9	10.74	10.74	204,101.8	113,821.8	10.85	10.79	203,978.0	61,978.0	10.84	10.76	300,136.1	9,636.1	11.00	10.99
2-Oct-25	801,418.3	318,418.3	11.15	11.09	153,076.5	56,226.5	11.05	10.96	255,918.9	112,438.9	11.05	10.82	373,353.2	243,353.2	11.19	11.13
16-Oct-25	826,361.5	182,411.5	11.11	11.09	563,602.9	321,823.1	11.05	11.00	300,923.4	60,908.4	11.04	10.87	475,772.1	210,772.1	11.25	11.20
30-Oct-25	878,198.8	119,741.1	11.00	10.99	497,310.5	287,910.5	11.05	11.02	278,176.4	92,158.7	11.05	10.94	732,273.2	634,683.8	11.35	11.29
13-Nov-25	812,500.0	111,725.0	10.99	10.97	472,657.8	317,647.8	11.04	11.02	139,754.1	14,754.1	11.05	11.02	375,552.2	48,781.2	11.35	11.32
27-Nov-25	694,582.2	61,385.6	10.89	10.89	432,093.6	251,093.6	11.00	11.00	204,616.4	68,946.4	11.00	11.00	785,402.9	368,152.9	11.27	11.27
11-Dec-25	628,394.5	150,419.3	10.85	10.79	427,457.6	236,657.6	10.99	10.92	167,255.3	33,255.3	11.00	10.92	798,989.4	561,355.9	11.27	11.24
26-Dec-25	422,966.2	107,216.1	10.49	10.34	592,197.7	493,336.7	10.49	10.43	151,517.9	34,017.9	10.48	10.46	926,872.5	276,650.5	10.49	10.45
8-Jan-26	300,865.0	87,188.0	10.20	10.20	553,849.0	79,622.0	10.15	10.15	440,787.0	51,569.0	10.16	10.09	1,415,534.0	760,947.0	10.16	10.09
22-Jan-26	238,708.0	32,573.0	9.90	9.90	715,202.0	382,825.0	9.90	9.88	318,847.0	46,247.0	9.95	9.93	1,008,755.0	264,057.0	10.00	9.99
6-Feb-26	824,647.9	107,813.9	10.20	10.18	750,379.5	314,959.5	10.20	10.10	258,339.9	128,327.3	10.32	10.15	839,104.9	271,904.9	10.40	10.35
19-Feb-26	513,664.4	78,927.4	10.15	10.14	557,812.0	400,262.0	10.29	10.23	125,504.4	44,004.4	10.44	10.42	425,026.4	154,054.4	10.60	10.53
5-Mar-26	267,153.5	95,113.5	10.50	10.32	399,790.7	260,290.7	10.50	10.41	211,462.1	71,462.1	10.74	10.72	281,799.7	154,799.7	10.99	10.91
17-Mar-26	492,675.9	467,674.9	11.48	11.01	575,722.3	529,722.3	11.50	11.02	107,713.1	26,213.1	11.50	11.19	182,316.4	22,126.4	11.50	11.31

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 <sup>1</sup>	Amount Accepted <sup>2</sup>	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Average Yield Accepted (%)
<b>4-Aug-25</b>	2-Years	0.00%	150,250.0	28,040.0	81.5	11.09	11.05
	3-Years	10.50%	273,779.0	46,840.7	98.4	11.14	11.09
	5-Years	11.00%	234,981.0	43,374.8	98.4	11.44	11.38
	10-Years	11.50%	342,607.0	220,590.3	96.3	12.15	12.15
	15-Years	0.00%	1,032,500.0	300,087.5	17.5	12.45	12.44
<b>8-Sep-25</b>	2-Years	0.00%	39,450.0	43,289.0	82.1	11.20	11.16
	3-Years	10.50%	5,584.0	8,145.4	98.4	11.14	11.11
	5-Years	11.00%	108,850.0	114,993.6	98.4	11.44	11.41
	10-Years	11.50%	205,000.0	207,855.3	96.9	12.04	12.01
	15-Years	0.00%	280,000.0	280,000.0	17.8	12.38	12.38
<b>15-Oct-25</b>	2-Years	0.00%	164,100.0	17,553.0	82.8	11.33	11.32
	3-Years	10.50%	111,500.0	13,858.5	98.0	11.35	11.34
	5-Years	11.00%	220,450.5	12,912.5	98.2	11.50	11.49
	10-Years	11.50%	522,799.0	337,402.0	97.1	12.00	11.91
	15-Years	0.00%	517,500.0	125,006.0	18.1	12.34	12.30
<b>6-Nov-25</b>	2-Years	0.00%	160,100.0	63,775.1	83.2	11.48	11.45
	3-Years	10.50%	319,650.0	144,838.0	97.7	11.49	11.44
	5-Years	11.00%	179,350.0	97,475.0	97.7	11.64	11.58
	10-Years	11.50%	239,973.8	146,553.8	97.1	12.00	11.93
	15-Years	0.00%	539,500.0	340,010.6	18.5	12.25	12.25
<b>18-Dec-25</b>	2-Years	0.00%	684,553.0	116,870.0	85.1	10.78	10.75
	3-Years	10.50%	499,100.0	84,340.1	99.2	10.84	10.84
	5-Years	11.00%	258,360.0	103,360.0	99.3	11.19	11.14
	10-Years	11.50%	452,570.0	104,197.1	99.0	11.66	11.66
	15-Years	0.00%	593,705.0	36,200.0	19.3	12.00	11.99
<b>15-Jan-26</b>	2-Years	0.00%	313,750.0	113,737.0	82.4	10.19	10.18
	3-Years	10.25%	499,650.0	156,596.0	100.3	10.14	10.12
	5-Years	10.50%	312,510.0	133,065.0	99.9	10.53	10.46
	10-Years	11.00%	271,000.0	142,925.0	100.0	11.00	10.99
	15-Years	0.00%	666,501.0	R	-	-	-
<b>19-Feb-26</b>	2-Years	0.00%	140,000.0	48,258.0	82.7	10.34	10.32
	3-Years	10.25%	295,975.0	170,296.2	100.0	10.25	10.21
	5-Years	10.50%	364,350.0	217,770.0	99.0	10.75	10.71
	10-Years	11.00%	132,750.0	61,650.0	98.6	11.24	11.18
	15-Years	0.00%	811,500.0	53,000.0	19.7	11.50	11.43
<b>27-Mar-26</b>	2-Years	0.00%	91,000.0	42,080.0	80.8	12.50	12.41
	3-Years	10.25%	86,250.0	65,512.0	94.8	12.50	12.34
	5-Years	10.50%	105,700.0	33,640.0	92.9	12.50	12.44
	10-Years	11.00%	145,500.0	R	-	-	-
	15-Years	0.00%	390,000.0	325,000.0	17.7	12.40	12.40

Source: Domestic Markets & Monetary Management Department, SBP

<sup>1</sup> Amount offered only includes Competitive bids.

<sup>2</sup> Amount accepted also includes Non-Competitive bids and Short selling.

Note:

R= Bid Rejected      NBR= No Bids Received

## 6.6 Auction of Pakistan Investment Bonds (PIBs) Floating Rate (Face Value)

Million Rupees

Auction Settlement Date	Tenure	Floating Rate Semi-Annual			Floating Rate Quarterly With Quarterly Refixing			Floating Rate Quarterly With Fortnightly Refixing		
		Amount Offered <sup>1</sup>	Amount Accepted <sup>2</sup>	Cutoff Price <sup>3</sup>	Amount Offered <sup>1</sup>	Amount Accepted <sup>2</sup>	Cutoff price <sup>3</sup>	Amount Offered <sup>1</sup>	Amount Accepted <sup>2</sup>	Cutoff price <sup>3</sup>
16-Oct-25	02-Year									
	03-Year									
	05-Year									
	10-Year	1,058,500.0	157,844.5	94.8						
30-Oct-25	02-Year									
	03-Year									
	05-Year									
	10-Year	1,011,500.0	205,880.7	95.0						
13-Nov-25	02-Year									
	03-Year									
	05-Year									
	10-Year	727,600.0	55,020.1	95.1						
27-Nov-25	02-Year									
	03-Year									
	05-Year									
	10-Year	523,500.0	28,207.0	95.4						
11-Dec-25	02-Year									
	03-Year									
	05-Year									
	10-Year	523,000.0	190,738.5	95.5						
26-Dec-25	02-Year									
	03-Year									
	05-Year									
	10-Year	669,000.0	114,482.5	96.4						
8-Jan-26	02-Year									
	03-Year									
	05-Year									
	10-Year	758,000.0	108,065.0	97.2						
22-Jan-26	02-Year									
	03-Year									
	05-Year									
	10-Year	428,134.0	-	-						
6-Feb-26	02-Year									
	03-Year									
	05-Year									
	10-Year	353,000.2	-	-						
19-Feb-26	02-Year									
	03-Year									
	05-Year									
	10-Year	423,000.0	95,330.0	96.7						
19-Feb-26	02-Year									
	03-Year									
	05-Year									
	10-Year	256,500.0	-	-						
19-Feb-26	02-Year									
	03-Year									
	05-Year									
	10-Year	209,950.0	105,155.1	94.4						

Source: Domestic Markets & Monetary Management Department, SBP

1-Amount offered only includes Competitive bids.

2-Amount accepted also includes Non-Competitive bids and Short selling. Securities will be issued at Face Value (Rs. 100)

3-This cut-off Price will be applicable to all accepted bids.

Note:

R= Bid Rejected      NBR= No Bids Recived

## 6.7 KIBOR

Percent per annum

Period	1 Week		2 Weeks		1Month		3 Months		6 Months		9 Months		12 Months		
	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	
2025 Mar	Month Average	11.88	12.38	11.83	12.33	11.76	12.26	11.78	12.03	11.72	11.97	11.65	12.15	11.65	12.15
	End-Month	11.94	12.44	11.92	12.42	11.91	12.41	11.93	12.18	11.88	12.13	11.85	12.35	11.84	12.34
Apr	Month Average	11.94	12.41	11.92	12.39	11.88	12.36	11.89	12.10	11.85	12.09	11.80	12.28	11.80	12.27
	End-Month	11.91	12.41	11.88	12.38	11.81	12.31	11.85	12.10	11.85	12.10	11.80	12.30	11.79	12.29
May	Month Average	11.04	11.54	11.04	11.54	11.04	11.54	11.19	11.44	11.21	11.46	11.20	11.70	11.19	11.69
	End-Month	10.92	11.42	10.91	11.41	10.88	11.38	10.94	11.19	10.95	11.20	10.97	11.47	10.98	11.48
Jun	Month Average	10.88	11.38	10.87	11.37	10.85	11.35	10.91	11.16	10.91	11.16	10.88	11.38	10.89	11.39
	End-Month	10.94	11.44	10.92	11.42	10.89	11.39	10.90	11.15	10.88	11.13	10.82	11.32	10.81	11.31
Jul	Month Average	10.88	11.38	10.84	11.34	10.80	11.30	10.77	11.02	10.73	10.98	10.69	11.19	10.66	11.16
	End-Month	10.80	11.30	10.84	11.34	10.85	11.35	10.78	11.03	10.77	11.02	10.73	11.23	10.73	11.23
Aug	Month Average	10.86	11.36	10.84	11.34	10.81	11.31	10.80	11.05	10.80	11.05	10.75	11.25	10.76	11.26
	End-Month	10.84	11.34	10.79	11.29	10.76	11.26	10.78	11.03	10.78	11.03	10.76	11.26	10.77	11.27
Sep	Month Average	10.81	11.31	10.79	11.29	10.78	11.28	10.80	11.05	10.80	11.05	10.77	11.27	10.78	11.28
	End-Month	10.88	11.38	10.84	11.34	10.83	11.33	10.82	11.07	10.84	11.09	10.80	11.30	10.82	11.32
Oct	Month Average	10.86	11.36	10.87	11.37	10.89	11.39	10.91	11.16	10.93	11.18	10.89	11.39	10.90	11.40
	End-Month	10.86	11.36	10.86	11.36	10.89	11.39	10.92	11.17	10.94	11.19	10.92	11.42	10.94	11.44
Nov	Month Average	10.88	11.38	10.87	11.37	10.89	11.39	10.91	11.16	10.94	11.19	10.94	11.44	10.97	11.47
	End-Month	10.84	11.34	10.83	11.33	10.84	11.34	10.88	11.13	10.91	11.16	10.92	11.42	10.93	11.43
Dec	Month Average	10.56	11.06	10.56	11.06	10.56	11.06	10.62	10.87	10.66	10.91	10.68	11.18	10.68	11.18
	End-Month	10.34	10.84	10.34	10.84	10.34	10.84	10.38	10.63	10.40	10.65	10.40	10.90	10.40	10.90
2026 Jan	Month Average	10.22	10.72	10.21	10.71	10.17	10.67	10.14	10.39	10.14	10.39	10.12	10.62	10.11	10.61
	End-Month	10.24	10.74	10.24	10.74	10.25	10.75	10.23	10.48	10.24	10.49	10.24	10.74	10.24	10.74
Feb	Month Average	10.26	10.76	10.26	10.76	10.25	10.75	10.28	10.53	10.30	10.55	10.29	10.79	10.30	10.80
	End-Month	10.32	10.82	10.32	10.82	10.30	10.80	10.34	10.59	10.36	10.61	10.35	10.85	10.37	10.87
Mar	Month Average	10.36	10.86	10.38	10.88	10.50	11.00	10.78	11.03	10.87	11.12	11.00	11.50	11.04	11.57
	End-Month	10.39	10.89	10.41	10.91	10.65	11.15	11.24	11.49	11.34	11.59	11.49	11.99	11.52	12.02

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

Archive Link: [http://www.sbp.org.pk/ecodata/kibor\\_index.asp](http://www.sbp.org.pk/ecodata/kibor_index.asp)

## 6.8 Inter-Bank Weighted Average Call Rates

Percent per annum

Period		Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months	
2025	Mar	12.34	11.98	-	11.80	-	-	
	Apr	11.88	11.90	11.87	-	-	-	
	May	11.51	10.80	-	-	-	-	
	Jun	11.04	11.36	11.15	-	-	-	
	Jul	11.13	10.93	10.86	-	-	-	
	Aug	10.95	11.03	-	11.05	-	-	
	Sep	11.43	10.90	10.76	-	-	-	
	Oct	10.88	10.81	10.88	-	-	-	
	Nov	10.98	10.98	-	-	-	-	
	Dec	10.68	10.72	10.75	-	-	-	
	2026	Jan	10.20	10.43	10.33	-	-	-
		Feb	10.57	10.52	10.23	-	-	-
Mar		10.34	10.44	10.50	-	-	-	

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
02-Mar-26	279.46	279.81	280.36	327.47	327.99	329.08	1.78	1.78	1.79	373.57	374.03	374.81
03-Mar-26	279.45	279.81	280.48	325.37	325.90	327.09	1.78	1.78	1.79	372.52	373.00	373.90
04-Mar-26	279.42	279.80	280.65	324.30	324.84	326.22	1.78	1.78	1.79	373.11	373.61	374.76
05-Mar-26	279.41	279.79	280.63	323.99	324.54	325.89	1.78	1.78	1.79	372.40	372.90	374.03
06-Mar-26	279.40	279.81	280.77	324.53	325.10	326.59	1.77	1.78	1.79	373.53	374.07	375.36
09-Mar-26	279.37	279.80	280.74	322.84	323.45	324.94	1.76	1.77	1.78	372.68	373.25	374.50
10-Mar-26	279.36	279.80	280.77	325.55	326.18	327.70	1.78	1.78	1.79	376.37	376.97	378.27
11-Mar-26	279.35	279.80	280.85	324.49	325.12	326.72	1.77	1.77	1.78	375.16	375.76	377.17
12-Mar-26	279.32	279.75	280.89	322.69	323.28	324.99	1.76	1.76	1.77	374.11	374.68	376.21
13-Mar-26	279.31	279.64	280.83	320.47	320.96	322.70	1.75	1.75	1.77	371.33	371.77	373.34
16-Mar-26	279.30	279.80	280.78	319.55	320.23	321.75	1.75	1.76	1.77	370.00	370.67	371.95
17-Mar-26	279.27	279.75	280.85	320.95	321.61	323.27	1.75	1.76	1.77	371.53	372.16	373.62
18-Mar-26	279.26	279.72	280.86	321.90	322.55	324.23	1.76	1.76	1.77	372.96	373.58	375.10
19-Mar-26	279.25	279.66	280.63	319.76	320.33	321.82	1.75	1.76	1.77	370.20	370.74	372.03
24-Mar-26	279.22	279.62	280.50	324.01	324.58	326.00	1.76	1.77	1.77	374.80	375.33	376.51
25-Mar-26	279.21	279.60	280.52	323.80	324.43	325.81	1.75	1.76	1.77	374.06	374.58	375.81
26-Mar-26	279.20	279.59	280.42	322.44	323.02	324.33	1.75	1.75	1.76	372.40	372.92	374.01
27-Mar-26	279.17	279.58	280.37	321.52	322.10	323.37	1.75	1.75	1.76	371.63	372.18	373.22
30-Mar-26	279.16	279.60	280.39	320.87	321.47	322.79	1.75	1.75	1.76	369.64	370.21	371.26
31-Mar-26	279.15	279.60	280.35	320.13	320.76	322.00	1.75	1.75	1.76	368.75	369.34	370.32

## 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
02-Mar-26	361.71	362.44	364.24	197.36	197.60	197.97	74.45	74.53	74.62	914.17	915.44	917.56
03-Mar-26	356.81	357.55	359.42	197.67	197.92	198.36	74.47	74.55	74.68	913.24	914.45	917.04
04-Mar-26	357.89	358.64	360.72	196.24	196.50	197.07	74.42	74.51	74.70	912.55	913.76	916.40
05-Mar-26	357.74	358.49	360.51	196.34	196.60	197.17	74.42	74.52	74.70	912.51	913.76	916.51
06-Mar-26	358.28	359.07	361.24	196.87	197.14	197.79	74.43	74.53	74.76	912.48	913.80	917.10
09-Mar-26	359.02	359.85	362.09	195.67	195.97	196.59	74.42	74.53	74.75	911.93	913.27	916.25
10-Mar-26	360.03	360.87	363.10	198.43	198.74	199.38	74.44	74.55	74.77	911.90	913.20	916.34
11-Mar-26	359.09	359.94	362.24	200.16	200.47	201.18	74.43	74.54	74.80	912.47	913.79	917.31
12-Mar-26	357.24	358.05	360.46	199.49	199.78	200.56	74.43	74.54	74.82	911.33	912.47	915.93
13-Mar-26	354.59	355.28	357.73	196.45	196.68	197.47	74.43	74.51	74.81	911.30	912.13	915.95
16-Mar-26	353.64	354.54	356.80	195.90	196.24	196.88	74.43	74.55	74.79	909.78	911.08	914.14
17-Mar-26	354.45	355.33	357.71	197.38	197.69	198.42	74.42	74.53	74.81	910.28	911.50	914.98
18-Mar-26	355.07	355.93	358.31	198.61	198.92	199.66	74.37	74.49	74.77	910.83	912.02	915.59
19-Mar-26	352.44	353.22	355.38	196.20	196.47	197.09	74.36	74.47	74.71	910.80	911.83	914.86
24-Mar-26	354.95	355.74	357.83	195.02	195.29	195.84	74.38	74.48	74.69	910.71	911.51	914.11
25-Mar-26	353.30	354.23	356.17	194.54	194.78	195.38	74.40	74.50	74.69	910.97	911.74	913.19
26-Mar-26	352.24	353.05	354.98	193.71	193.96	194.48	74.42	74.51	74.69	910.49	911.26	914.86
27-Mar-26	350.43	351.22	353.10	192.21	192.48	192.97	74.41	74.51	74.66	910.40	911.87	914.29
30-Mar-26	349.02	349.83	351.84	191.28	191.56	192.05	74.39	74.49	74.67	909.47	910.38	913.91
31-Mar-26	348.99	349.82	351.72	191.40	191.69	192.15	74.40	74.51	74.67	909.44	911.06	913.79

Source: Domestic Markets & Monetary Management Department, SBP

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

## 6.10 Secondary Market Transactions in Government Securities

Million Rupees

Securities/Transactions	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26
<b>PIB Outright Transactions</b>						
<b>Purchases</b>	<b>3,825,413.6</b>	<b>5,924,588.9</b>	<b>7,285,543.3</b>	<b>8,199,253.5</b>	<b>8,383,680.9</b>	<b>10,396,555.2</b>
Non-Banks	1,734,497.7	2,967,834.0	3,169,886.6	3,501,256.0	3,444,766.5	4,031,076.5
Banks	2,090,915.9	2,956,754.9	4,115,656.7	4,697,997.5	4,938,914.4	6,365,478.7
<b>Sales</b>	<b>3,825,413.6</b>	<b>5,924,588.9</b>	<b>7,285,543.3</b>	<b>8,199,253.5</b>	<b>8,383,680.9</b>	<b>10,396,555.2</b>
Non-Banks	1,740,181.0	2,620,404.1	3,164,411.3	3,721,522.7	3,414,685.8	3,771,748.6
Banks	2,085,232.6	3,304,184.8	4,121,132.0	4,477,730.8	4,968,995.1	6,624,806.5
<b>Net Position</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>GIS Outright Transactions</b>						
<b>Purchases</b>	<b>1,221,908.1</b>	<b>1,147,540.6</b>	<b>852,773.2</b>	<b>969,207.8</b>	<b>1,010,794.0</b>	<b>655,501.7</b>
Non-Banks	396,251.3	408,353.5	380,806.2	404,425.8	345,891.5	323,914.8
Banks	825,656.7	739,187.1	471,967.0	564,782.0	664,902.5	331,586.9
<b>Sales</b>	<b>1,221,908.1</b>	<b>1,147,540.6</b>	<b>852,773.2</b>	<b>969,207.8</b>	<b>1,010,794.0</b>	<b>655,501.7</b>
Non-Banks	592,974.2	390,359.1	268,986.3	338,328.4	558,291.5	276,990.7
Banks	628,933.8	757,181.5	583,786.9	630,879.4	452,502.5	378,511.0
<b>Net Position</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>MTB Outright Transactions</b>						
<b>Purchases</b>	<b>3,724,014.4</b>	<b>2,930,687.6</b>	<b>4,524,921.1</b>	<b>4,163,818.2</b>	<b>4,361,380.4</b>	<b>4,162,224.8</b>
Non-Banks	1,658,506.9	1,121,617.7	1,238,807.7	1,558,647.9	1,727,089.6	1,387,554.0
Banks	2,065,507.5	1,809,069.9	3,286,113.4	2,605,170.3	2,634,290.8	2,774,670.8
<b>Sales</b>	<b>3,724,014.4</b>	<b>2,930,687.6</b>	<b>4,524,921.1</b>	<b>4,163,818.2</b>	<b>4,361,380.4</b>	<b>4,162,224.8</b>
Non-Banks	1,202,727.7	882,472.6	1,023,188.8	1,269,249.8	1,646,103.9	1,286,590.8
Banks	2,521,286.7	2,048,215.0	3,501,732.3	2,894,568.5	2,715,276.5	2,875,634.0
<b>Net Position</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Repo Transactions</b>						
<b>Repo</b>	<b>4,638,087.4</b>	<b>4,175,732.6</b>	<b>5,250,956.0</b>	<b>6,258,630.6</b>	<b>5,477,146.9</b>	<b>4,089,750.4</b>
Non-Banks	450,857.1	217,349.5	268,634.0	417,820.0	330,220.0	460,630.5
Banks	4,187,230.3	3,958,383.1	4,982,322.0	5,840,810.6	5,146,926.9	3,629,119.9
<b>Reverse Repo</b>	<b>4,638,087.4</b>	<b>4,175,732.6</b>	<b>5,250,956.0</b>	<b>6,258,630.6</b>	<b>5,477,146.9</b>	<b>4,089,750.4</b>
Non-Banks	566,306.3	683,188.1	663,735.0	888,288.6	785,449.9	737,801.9
Banks	4,071,781.1	3,492,544.5	4,587,221.0	5,370,342.0	4,691,697.0	3,351,948.5
<b>Net Position</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Source: Domestic Markets & Monetary Management Department, SBP

## 7.1 KSE 100 & All Shares Index-Selected Sectors

S.No	Sector Name	End Period								
		Jun-24	Jun-25	2025				2026		
				Mar	Oct	Nov	Dec	Jan	Feb	Mar
	<b>KSE 100 Index (1991 = 1,000)</b>	<b>78,444.96</b>	<b>125,627.31</b>	<b>117,806.75</b>	<b>161,631.73</b>	<b>166,677.70</b>	<b>174,054.32</b>	<b>184,174.49</b>	<b>168,062.17</b>	<b>148,743.32</b>
	<b>KSE All Shares Index (1995 = 1,000)</b>	<b>49,683.75</b>	<b>78,584.71</b>	<b>73,340.42</b>	<b>98,254.73</b>	<b>100,309.12</b>	<b>104,614.51</b>	<b>110,725.47</b>	<b>100,418.83</b>	<b>89,074.97</b>
1	Automobile Assembler	50,236.32	63,225.07	67,426.27	77,380.91	76,303.05	76,225.11	85,520.33	80,917.83	68,607.41
2	Automobile Parts & Accessories	53,633.09	48,678.66	50,380.26	55,144.59	55,242.64	56,268.16	61,850.13	59,535.37	53,352.93
3	Cable & Electrical Goods	24,427.04	33,422.03	36,666.10	39,860.64	39,307.09	42,223.93	42,474.50	37,056.19	28,897.45
4	Cement	65,763.54	87,074.48	111,258.94	104,183.07	105,288.26	108,898.78	107,654.55	95,951.65	78,896.34
5	Chemical	11,120.36	15,275.11	14,943.80	10,705.56	11,144.16	11,077.14	10,965.43	9,716.11	8,754.05
6	Close-End Mutual Funds	1,910.43	2,917.10	2,538.01	4,823.84	4,683.66	4,675.24	4,775.84	4,035.56	3,520.19
7	Commercial Banks	18,545.04	24,956.11	22,964.73	35,627.00	34,937.62	37,037.22	40,488.41	41,265.51	34,282.50
8	Engineering	41,557.19	43,952.11	38,509.66	48,588.27	43,637.01	48,150.90	47,660.83	40,961.69	33,598.19
9	Fertilizer	25,783.47	32,595.26	32,485.21	40,604.89	46,158.29	46,811.52	49,236.75	45,226.10	38,358.90
10	Food & Personal Care Products	92,009.42	137,157.46	130,059.18	160,241.86	161,804.15	165,388.31	167,109.35	159,723.33	151,103.48
11	Insurance	17,915.12	23,884.96	21,366.15	28,186.19	27,453.77	28,178.29	30,618.85	28,149.63	24,534.72
12	Inv. Banks /Inv. Cos./Sec. Cos.	124,336.44	171,354.79	156,058.25	216,073.75	239,218.72	246,065.99	250,355.84	228,744.52	204,557.89
13	Jute	18,829.09	53,496.40	48,214.21	74,407.54	93,521.11	87,661.51	75,163.32	66,702.19	66,013.75
14	Leasing Companies	96.06	173.00	139.51	256.46	191.91	195.25	187.67	170.84	167.25
15	Leather & Tanneries	25,413.31	29,876.81	31,650.98	32,056.22	36,781.43	37,387.44	41,009.59	38,369.38	30,693.60
16	Miscellaneous	20,162.37	30,428.97	29,085.82	34,660.69	34,275.24	34,068.18	32,485.66	28,560.49	25,227.34
17	Modarabas	2,552.56	4,007.54	2,932.83	6,315.24	6,117.82	6,247.19	6,079.67	5,098.21	4,785.77
18	Oil & Gas Exploration Companies	14,588.62	17,924.74	19,250.05	20,169.68	21,022.62	22,154.87	24,470.36	20,924.77	20,242.68
19	Oil & Gas Marketing Companies	9,667.52	18,191.17	18,780.40	20,570.69	20,511.64	21,123.89	21,918.92	18,611.03	15,736.32
20	Paper & Board	21,100.94	24,107.82	22,188.42	27,199.44	27,696.43	29,290.68	31,188.26	27,949.04	24,155.77
21	Pharmaceuticals	33,942.52	68,383.62	70,770.53	74,641.01	72,375.92	73,238.35	77,775.34	71,044.72	60,134.75
22	Power Generation & Distribution	39,264.61	39,300.45	37,030.94	44,649.60	45,823.62	48,897.23	54,068.43	52,310.77	46,466.94
23	Refinery	11,324.95	18,272.67	18,956.61	18,786.73	19,592.26	20,290.61	22,982.11	19,450.45	18,853.68
24	Sugar & Allied Industries	141,590.56	212,190.28	173,672.33	242,020.14	237,157.39	253,863.74	254,069.67	246,496.81	239,319.50
25	Synthetic & Rayon	92,329.94	97,742.98	94,492.96	89,344.17	90,885.47	95,760.20	89,969.44	75,265.37	71,024.13
26	Technology & Communication	55,370.47	54,176.61	77,245.99	72,413.62	73,570.13	85,362.84	84,080.39	75,590.36	68,271.85
27	Textile Spinning	15,376.13	18,962.23	16,410.51	20,533.20	21,671.69	23,021.80	20,432.69	16,447.90	15,045.86
28	Textile Weaving	2,266.80	3,527.66	2,447.12	3,497.52	3,358.26	3,333.25	3,216.11	3,021.79	2,666.23
29	Tobacco	75,632.05	96,327.46	90,695.85	95,855.46	93,617.68	93,763.95	100,298.66	84,413.03	70,974.76
30	Transport	36,310.83	48,643.58	46,823.23	60,465.75	61,597.95	69,176.13	78,682.79	71,402.56	57,927.76
31	Vanaspati & Allied Industries	27,929.46	155,498.22	38,126.64	91,267.22	85,711.94	82,287.62	84,355.24	104,958.61	73,693.81
32	Woolen	3,925.35	12,784.72	4,998.37	9,356.43	8,857.89	9,941.21	9,777.49	9,049.44	9,064.06
33	Real Estate Investment Trust	46,044.19	61,834.08	57,491.74	67,340.46	68,479.03	76,751.92	77,238.89	73,445.44	70,004.48
34	Exchange Traded Funds	701,652.94	1,013,993.76	1,054,145.26	1,202,285.53	1,220,395.57	1,276,710.52	1,323,531.38	1,217,527.99	1,116,657.34
35	Property	7,395.45	12,352.09	12,389.30	15,888.39	15,806.66	20,721.78	27,192.42	21,589.61	17,365.40
36	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
37	Future Contracts	-	-	-	-	-	-	-	-	-
38	Bonds	-	-	-	-	-	-	-	-	-

Source: Pakistan Stock Exchange

As per last working day

## 7.2 Pakistan Stock Exchange Indicators

Month	KSE 100 Index (1991 = 1,000)				
	FY22	FY23	FY24	FY25	FY26
Jul	47,055.29	40,150.36	48,034.60	77,886.99	139,390.42
Aug	47,419.74	42,351.15	45,002.42	78,488.22	148,617.78
Sep	44,899.60	41,128.67	46,232.59	81,114.20	165,493.59
Oct	46,184.71	41,264.66	51,920.27	88,966.77	161,631.73
Nov	45,072.38	42,348.63	60,531.27	101,357.32	166,677.70
Dec	44,596.07	40,420.45	62,451.04	115,126.90	174,054.32
Jan	45,374.68	40,673.06	61,979.18	114,255.73	184,174.49
Feb	44,461.01	40,510.37	64,578.52	113,251.67	168,062.17
Mar	44,928.83	40,000.83	67,005.11	117,806.75	148,743.32
Apr	45,249.41	41,580.85	71,102.55	111,326.58	
May	43,078.14	41,330.56	75,878.48	119,691.09	
Jun	41,540.83	41,452.69	78,444.96	125,627.31	

Month	KSE All Share Index (1995 = 1,000)				
	FY22	FY23	FY24	FY25	FY26
Jul	32,163.11	27,796.13	32,027.29	49,473.46	86,260.96
Aug	32,394.47	29,077.87	30,041.97	50,674.74	91,685.08
Sep	30,668.90	28,225.45	31,158.71	51,814.23	100,542.55
Oct	31,596.79	28,144.59	34,558.22	56,913.70	98,254.73
Nov	30,831.91	28,693.26	40,324.28	63,920.43	100,309.12
Dec	30,726.52	27,532.64	41,916.27	72,170.67	104,614.51
Jan	31,007.64	27,100.87	41,892.68	70,604.12	110,725.47
Feb	30,523.62	26,679.75	42,840.89	70,262.66	100,418.83
Mar	30,788.28	26,428.49	44,562.88	73,340.42	89,074.97
Apr	30,774.66	27,428.44	46,554.24	69,423.50	
May	29,310.51	27,703.24	48,828.32	74,761.32	
Jun	28,582.29	28,111.03	49,683.75	78,584.71	

Month	KMI-30 Index (Base: June 2008)				
	FY22	FY23	FY24	FY25	FY26
Jul	76,259.24	65,446.00	80,370.86	122,928.29	196,907.86
Aug	77,641.73	70,346.75	74,969.26	124,792.20	212,370.79
Sep	72,315.95	67,463.05	77,669.37	124,751.16	246,267.46
Oct	74,486.07	69,310.33	88,224.74	133,711.50	232,700.28
Nov	73,210.74	71,768.60	101,700.59	148,572.54	239,315.92
Dec	71,687.06	68,277.85	104,728.78	178,636.06	248,539.23
Jan	73,592.63	69,439.38	103,712.89	171,979.28	261,050.23
Feb	72,148.81	68,762.41	108,852.28	169,716.79	235,325.12
Mar	72,914.93	69,337.93	112,364.01	183,106.29	216,075.56
Apr	74,012.17	72,354.37	119,444.80	166,387.76	
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	Jun-24	Jun-25	2025				2026		
				Mar	Oct	Nov	Dec	Jan	Feb	Mar
1	Automobile Assembler	452,137.2	572,869.6	606,849.8	701,132.9	695,278.8	694,568.5	779,267.1	737,328.9	625,155.4
2	Automobile parts & Accessories	91,231.9	82,804.2	85,698.7	96,409.5	96,581.0	98,373.9	108,132.8	104,085.9	93,277.1
3	Cable & Electrical Goods	56,014.4	80,430.2	85,100.5	96,272.1	94,935.1	101,980.0	102,585.1	89,498.7	69,793.7
4	Cement	708,467.1	1,365,269.2	1,198,585.3	1,740,305.6	1,758,767.2	1,819,078.6	1,798,294.6	1,602,805.7	1,317,908.4
5	Chemical	243,777.4	336,263.0	327,594.2	368,393.0	383,485.8	381,180.3	377,337.4	334,346.7	301,240.7
6	Close -End Mutual Funds	2,804.5	4,282.4	3,725.9	7,081.5	6,875.8	6,863.4	7,011.1	5,924.3	5,167.8
7	Commercial Banks	2,173,352.9	3,285,948.6	2,692,327.0	4,693,438.5	4,602,620.4	4,879,218.4	5,333,872.0	5,001,149.6	4,154,849.4
8	Engineering	131,921.4	142,504.6	124,858.8	157,597.9	149,455.6	165,847.3	164,154.3	141,081.0	115,719.5
9	Fertilizer	782,365.7	1,093,088.8	1,033,074.6	1,361,693.7	1,547,928.4	1,569,835.1	1,651,165.0	1,525,319.2	1,293,712.6
10	Food & Personal Care Products	1,107,522.1	1,322,378.6	1,316,254.2	1,448,283.8	1,440,651.8	1,455,326.2	1,445,686.3	1,368,590.9	1,273,435.0
11	Glass & Ceramics	61,970.7	113,926.5	85,463.0	96,371.5	99,174.1	102,453.5	104,623.0	89,072.7	75,857.6
12	Insurance	141,824.3	194,021.7	171,921.1	230,693.7	224,699.2	231,742.0	251,813.4	231,506.2	203,009.3
13	Inv. Banks /INV.COS./Securities CC	234,114.0	507,614.5	456,194.7	641,572.1	710,294.8	732,135.5	745,234.1	684,635.1	623,249.1
14	Jute	190.8	542.2	488.6	754.1	947.8	888.4	761.8	676.0	669.0
15	Leasing Companies	745.3	1,342.7	1,082.6	1,990.3	1,489.4	1,515.4	1,456.4	1,325.8	1,298.0
16	Leather & Tanneries	73,541.0	86,469.4	91,604.1	92,810.8	106,491.3	108,245.9	118,732.9	111,088.9	88,865.7
17	Miscellaneous	86,599.1	130,695.2	124,926.1	148,870.8	147,215.2	146,325.8	139,528.8	122,669.9	108,353.7
18	Modarabas	9,777.0	11,404.3	11,318.4	17,971.4	17,409.6	17,777.8	17,301.1	14,508.1	13,618.9
19	Oil & Gas Exploration Companies	1,401,774.1	2,331,820.8	2,504,230.3	2,623,864.5	2,734,820.9	2,882,114.2	3,183,334.7	2,722,089.0	2,633,354.1
20	Oil & Gas Marketing Companies	215,225.5	404,986.1	418,104.8	458,199.0	456,883.5	470,520.4	488,229.1	414,547.8	350,515.1
21	Paper & Board	98,768.6	112,843.5	103,859.3	128,148.4	130,489.9	138,001.1	146,941.6	131,680.1	113,808.5
22	Pharmaceuticals	286,419.3	577,046.5	597,188.2	637,927.0	618,568.1	625,939.1	665,695.3	608,086.5	514,706.1
23	Power Generation & Distribution	472,302.1	472,733.9	445,434.3	537,077.0	551,198.9	588,170.4	647,768.4	626,710.6	556,698.6
24	Refinery	94,480.5	152,442.1	158,147.9	156,730.7	163,451.0	169,277.2	191,731.3	162,268.0	157,289.1
25	Sugar & Allied Industries	99,733.0	148,906.3	121,876.0	169,839.6	166,427.2	178,151.0	178,295.5	172,981.2	167,944.5
26	Synthetic & Rayon	157,136.8	140,541.4	141,508.9	120,688.4	120,808.5	125,106.5	115,432.2	94,980.1	87,803.9
27	Technology & Communication	311,295.5	432,397.2	435,371.1	579,109.5	588,358.4	682,667.2	672,708.1	604,781.4	546,903.1
28	Textile Composite	349,451.1	393,536.1	347,025.9	461,859.3	465,256.0	479,500.7	498,112.6	455,420.3	381,391.4
29	Textile Spinning	58,678.7	89,766.6	77,559.1	97,387.9	102,787.8	109,191.2	96,911.1	78,011.4	71,361.6
30	Textile Weaving	3,338.3	5,195.0	3,603.8	5,150.7	4,945.6	4,908.7	4,736.2	4,450.1	3,926.5
31	Tobacco	319,851.0	407,372.4	383,556.2	405,376.5	395,912.8	396,531.4	424,167.0	356,986.1	300,155.1
32	Transport	58,567.8	105,221.8	98,715.4	130,794.7	133,243.8	151,805.8	172,769.4	158,352.2	128,468.6
33	Vanaspatti & Allied Industries	1,275.9	7,103.8	1,741.8	4,169.5	3,915.7	3,759.2	3,853.7	4,794.9	3,366.6
34	Woolen	255.2	831.3	325.0	608.4	576.0	646.4	635.8	588.4	589.4
35	Real Estate Investment Trust	65,994.9	88,626.6	82,402.7	96,518.9	98,150.8	110,008.3	110,706.2	105,269.1	100,337.2
36	Exchange Traded Funds	1,133.3	1,637.7	1,702.6	1,941.8	1,971.1	2,062.0	2,137.7	1,966.5	1,803.5
37	Property	20,760.7	34,675.1	34,779.5	44,602.4	44,373.0	58,171.0	76,335.7	60,607.3	48,748.9
38	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39	Future Contracts	-	-	-	-	-	-	-	-	-
40	Bonds	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>10,374,799.3</b>	<b>15,239,539.8</b>	<b>14,374,200.1</b>	<b>18,561,637.1</b>	<b>18,866,440.1</b>	<b>19,689,887.7</b>	<b>20,827,459.2</b>	<b>18,930,184.8</b>	<b>16,534,353.0</b>

Source: Pakistan Stock Exchange

As per last working day

## 7.4 Turnover of Shares at Pakistan Stock Exchange

Million No. of Shares

Month	Monthly Turnover at Ready Counter of the PSX				
	FY22	FY23	FY24	FY25	FY26
Jul	9,450.21	2,733.59	7,984.83	9,055.19	17,664.79
Aug	7,442.74	7,115.00	6,814.52	11,598.03	15,262.86
Sep	9,585.41	4,149.94	3,447.73	10,898.47	29,982.13
Oct	5,769.23	6,001.90	8,404.82	14,166.34	33,858.37
Nov	7,179.05	4,704.50	14,056.43	18,729.67	17,153.94
Dec	5,844.76	4,592.75	21,165.66	26,887.34	19,595.81
Jan	5,824.05	4,275.86	11,737.43	16,701.34	24,491.76
Feb	4,660.97	3,806.13	7,190.09	10,063.38	16,231.09
Mar	4,872.75	4,159.48	7,673.19	7,542.67	10,739.63
Apr	6,251.41	2,330.90	9,177.24	10,788.60	
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	
<b>Total</b>	<b>76,908.15</b>	<b>51,805.77</b>	<b>117,589.32</b>	<b>164,800.97</b>	<b>184,980.37</b>

Source: Pakistan Stock Exchange

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

Overall

Items	FY21	FY22	FY23	FY24	FY25
Million Rupees					
<b>A. Non-Current Assets (A1+A3+A4+A5+A6)</b>	<b>5,479,660</b>	<b>6,354,936</b>	<b>7,561,272</b>	<b>6,380,614</b>	<b>6,966,811</b>
1. Capital work in progress	648,746	770,516	627,232	482,038	468,621
2. Operating fixed assets at cost	6,765,857	7,735,597	8,936,784	7,380,965	7,938,881
3. Operating fixed assets after deducting accumulated depreciation	3,740,940	4,281,059	5,332,269	4,453,361	4,814,526
4. Intangible assets	85,981	154,758	144,374	49,329	52,568
5. Long term investments	736,344	812,891	1,102,302	1,115,957	1,299,304
6. Other non-current assets	267,649	335,713	355,096	279,928	331,792
<b>B. Current Assets (B1+B2+B3+B4+B5+B6)</b>	<b>6,356,302</b>	<b>8,721,512</b>	<b>10,222,969</b>	<b>9,997,369</b>	<b>10,422,432</b>
1. Cash & bank balance	365,270	559,385	565,898	692,971	610,319
2. Inventories; of which	1,023,822	1,803,574	1,991,419	1,918,794	1,978,275
i) Raw material	532,006	829,254	872,846	877,559	900,076
ii) Work in progress	81,809	127,738	147,173	168,943	184,789
iii) Finished goods	385,117	820,591	955,153	873,286	896,594
3. Trade Debt / accounts receivables	2,056,577	2,773,489	3,234,812	3,141,501	2,963,259
4. Short term loans and advances	156,423	179,946	193,744	207,910	311,256
5. Short term investments	637,437	721,135	916,317	949,238	1,330,681
6. Other current assets	2,116,772	2,683,983	3,320,778	3,086,954	3,228,641
of which: i) Stores, spares & loose tools	247,049	304,593	346,584	343,469	375,745
ii) Trade deposits & pre-payments	60,522	94,257	148,338	38,377	44,781
<b>Total Assets (A+B) / Equity &amp; Liabilities (C+D+E)</b>	<b>11,835,962</b>	<b>15,076,449</b>	<b>17,784,240</b>	<b>16,377,983</b>	<b>17,389,243</b>
<b>C. Shareholders' Equity (C1+C2+C3)</b>	<b>4,268,791</b>	<b>5,113,739</b>	<b>6,078,422</b>	<b>6,610,132</b>	<b>7,320,946</b>
1. Issued, Subscribed & Paid up capital	892,487	947,613	893,012	862,467	873,611
i) Ordinary shares	872,001	928,214	963,935	844,325	856,808
ii) Preference shares	20,486	19,399	19,077	18,142	16,803
2. Reserves	2,826,621	3,486,631	4,096,860	4,944,086	5,544,693
i) Capital Reserve	429,750	507,572	733,289	738,844	904,595
ii) Revenue Reserve	2,396,870	2,979,059	3,363,572	4,205,242	4,640,098
of which: un-appropriated profit(loss) / retained earnings	1,763,216	2,254,041	2,695,295	3,623,348	4,040,622
3. Surplus on revaluation of fixed assets	549,684	679,496	998,549	803,578	902,642
<b>D. Non-Current Liabilities (D1+D2+D3+D4+D5)</b>	<b>2,206,629</b>	<b>2,653,534</b>	<b>3,061,354</b>	<b>1,980,505</b>	<b>2,139,061</b>
1. Long term borrowings	1,260,863	1,589,810	1,716,810	862,216	883,814
of which: i) Long term secured loans	1,101,589	1,436,866	1,563,338	762,560	780,019
ii) Long term unsecured loans	38,173	38,126	36,519	17,765	11,219
iii) Long term lease finance	121,049	110,939	113,615	81,259	88,636
ii) Subordinated loans / Sponsor's loans	11,458	10,373	8,978	3,642	2,881
3. Debentures/TFCs (bonds payable)	20,109	14,145	12,221	12,887	14,635
4. Employees benefit obligations	169,804	192,107	210,777	178,253	204,408
5. Other non-current liabilities	744,394	847,099	1,112,569	923,507	1,033,324
<b>E. Current Liabilities (E1+E2+E3+E4)</b>	<b>5,360,542</b>	<b>7,309,175</b>	<b>8,644,464</b>	<b>7,787,346</b>	<b>7,929,236</b>
1. Trade credit & other accounts payables	3,270,383	4,553,594	5,154,484	4,969,431	4,977,180
of which: i) Trade credits	1,990,264	3,004,148	3,325,954	2,957,140	2,861,622
2. Short term borrowings	1,148,398	1,504,420	2,117,085	1,860,858	2,067,171
of which: i) Short term secured loans	1,112,921	1,466,674	2,042,012	1,812,685	2,023,844
ii) Short term unsecured loans	23,626	28,597	32,615	46,425	40,822
iii) Short term lease finance	7,643	9,091	42,085	1,748	2,613
3. Current portion of non-current liabilities	409,426	440,725	564,290	279,491	284,806
4. Other current liabilities	532,335	810,436	808,605	677,566	600,080
of which: i) Interest / markup payables	231,667	309,934	280,174	138,370	125,611
ii) Taxes payable	70,447	157,808	210,478	216,814	223,821
<b>F. Operations:</b>					
1. Sales	8,970,045	13,768,029	16,493,609	16,571,830	16,160,909
i) Local sales (Net)	8,125,563	12,509,765	15,040,201	14,740,838	14,539,417
ii) Export sales (Net)	844,482	1,258,265	1,453,408	1,830,992	1,621,491
2. Cost of sales	7,494,662	11,548,484	13,973,017	14,103,055	13,731,835
i) Cost of material	3,334,383	5,107,254	6,103,063	5,818,546	5,927,425
ii) Labour	361,808	414,490	463,490	506,082	566,357
iii) Overhead	3,798,471	6,026,740	7,406,464	7,807,611	7,280,371
3. Gross profit / (loss) (F1-F2)	1,475,383	2,219,545	2,520,592	2,468,775	2,429,073
4. General, administrative and other expenses	590,456	789,494	919,232	930,375	958,409
i) Selling & distribution expenses	247,441	299,590	352,992	394,361	437,059
of which: Advertisement & promotions	38,331	44,149	48,802	46,535	54,212
ii) Administrative and other expenses	343,016	489,903	566,240	536,015	521,350
of which: Corporate social responsibilities	5,507	7,687	9,438	8,572	8,327
5. Other income / (loss)	274,975	295,194	508,736	525,505	568,906
6. EBIT (F3-F4+F5)	1,159,902	1,725,245	2,110,095	2,063,905	2,039,570
7. Financial expenses	263,208	318,696	578,383	531,705	452,199
of which: (i) Interest expenses	237,887	278,232	497,606	457,758	375,718
8. Profit / (loss) before income taxes and levies (F6-F7)	896,694	1,406,550	1,531,713	1,532,200	1,587,371
9. Levies	-	-	79,339	-	59,449
10. Profit / (loss) before taxation (F8-F9)	896,694	1,406,550	1,531,713	1,452,860	1,527,921
11. Tax expenses	229,872	480,937	556,287	467,914	547,676
12. Profit / (loss) after tax (F10-F11)	666,821	925,613	975,425	984,946	980,245
13. Cash dividends	329,223	324,943	312,064	519,684	748,084
14. Bonus shares / stock dividends	7,107	8,566	18,292	13,183	1,172
<b>G. Statement of Cash Flows</b>					
1. Net cash flows from operating activities	1,015,335	716,690	371,892	1,175,992	1,025,636
2. Net cash flows from investing activities	(555,861)	(927,209)	(617,064)	(417,368)	(489,722)
3. Net cash flows from financing activities	(101,958)	264,643	134,282	(402,319)	(439,569)
<b>H. Miscellaneous</b>					
1. Depreciation for the year	305,548	316,605	360,933	341,342	343,987
2. Salaries, wages and employee benefits	587,439	686,652	747,907	801,034	896,572
<b>I. Key Performance Indicators</b>					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	7.43	6.72	5.91	5.94	6.07
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.80	1.02	1.00	0.97	0.96
P3. Return on Assets (F10 as a % of Avg {Current year(A+B),previous year (A+B)})	5.91	6.88	5.94	5.77	5.81
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B)} to Avg. Current year(C),previous year (C))	2.82	2.87	2.94	2.69	2.42
P5. Return on equity (F10 as % of Avg {Current year(C),previous year (C)})	16.69	19.73	17.43	15.52	14.07
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	6.14	8.11	8.27	11.15	10.94

Source: Statistics and Data Services Department, SBP

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

Private Sector

Million Rupees

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

Source: Statistics and Data Services Department, SBP

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

Million Rupees

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

Source: Statistics and Data Services Department, SDB

## 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
<b>2020-21</b>	<b>141.31</b>	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
<b>2021-22</b>	<b>158.48</b>	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
<b>2022-23</b>	<b>204.73</b>	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
<b>2023-24</b>	<b>252.66</b>	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
<b>2024-25</b>	<b>264.01</b>	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
<b>Mar-25</b>	<b>266.29</b>	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
<b>Apr-25</b>	<b>264.06</b>	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
<b>May-25</b>	<b>263.60</b>	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
<b>Jun-25</b>	<b>264.22</b>	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
<b>Jul-25</b>	<b>271.94</b>	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
<b>Aug-25</b>	<b>270.35</b>	275.70	281.20	243.08	397.79	264.70	246.24	279.69	277.20	317.93	135.31	267.34	222.97	290.50	333.52
<b>Sep-25</b>	<b>276.01</b>	290.74	293.59	273.83	398.28	265.79	245.81	280.52	279.49	317.05	135.38	266.50	223.43	292.46	339.02
<b>Oct-25</b>	<b>280.66</b>	298.58	295.88	314.61	398.10	266.67	249.46	281.86	281.37	319.76	135.62	264.36	223.61	293.73	352.83
<b>Nov-25</b>	<b>281.78</b>	297.90	298.67	293.35	399.67	268.48	253.10	282.83	284.42	320.24	135.68	264.55	223.61	294.70	354.92
<b>Dec-25</b>	<b>280.53</b>	291.47	299.93	241.30	399.71	269.30	254.79	283.08	285.52	320.05	135.72	264.88	225.58	296.37	360.59
<b>Jan-26</b>	<b>281.62</b>	291.63	305.54	209.09	399.91	270.26	257.56	283.90	286.76	315.65	135.74	265.07	226.13	297.24	368.85
<b>Feb-26</b>	<b>282.39</b>	289.14	301.93	213.21	401.38	271.19	262.35	284.50	288.52	309.69	135.75	265.16	226.28	298.26	381.22
<b>Mar-26</b>	<b>285.73</b>	288.22	299.87	219.07	402.41	274.01	266.40	286.14	289.16	346.13	135.97	265.15	228.85	299.38	381.76

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
<b>2020-21</b>	<b>140.57</b>	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
<b>2021-22</b>	<b>157.19</b>	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
<b>2022-23</b>	<b>199.39</b>	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
<b>2023-24</b>	<b>247.49</b>	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
<b>2024-25</b>	<b>260.64</b>	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
<b>Mar-25</b>	<b>262.48</b>	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
<b>Apr-25</b>	<b>260.65</b>	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
<b>May-25</b>	<b>260.84</b>	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
<b>Jun-25</b>	<b>261.04</b>	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
<b>Jul-25</b>	<b>270.04</b>	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
<b>Aug-25</b>	<b>268.26</b>	274.74	280.77	239.65	420.23	255.32	256.33	269.71	278.71	312.80	138.68	251.61	216.13	284.54	323.39
<b>Sep-25</b>	<b>272.53</b>	287.74	291.08	268.30	420.57	255.85	255.72	270.65	280.61	311.84	138.78	250.70	216.28	286.84	328.68
<b>Oct-25</b>	<b>276.28</b>	293.61	291.64	305.11	420.73	256.50	259.29	272.01	282.04	314.95	138.97	248.77	216.38	288.06	341.17
<b>Nov-25</b>	<b>277.77</b>	294.42	295.31	289.28	422.93	258.42	262.30	272.54	285.70	315.13	139.02	248.81	216.38	288.70	343.10
<b>Dec-25</b>	<b>276.76</b>	288.12	296.56	238.98	423.08	259.13	263.60	272.53	286.29	315.14	139.07	249.17	218.20	290.95	347.83
<b>Jan-26</b>	<b>277.41</b>	287.32	300.44	210.86	423.06	259.76	265.90	272.57	287.22	310.77	139.10	249.18	218.20	291.46	356.81
<b>Feb-26</b>	<b>278.15</b>	284.29	295.92	216.49	425.08	260.80	270.49	273.11	288.28	303.91	139.11	249.21	218.23	292.50	369.72
<b>Mar-26</b>	<b>281.87</b>	284.32	295.00	222.03	426.28	262.74	273.89	274.82	289.27	340.79	139.25	249.70	221.05	294.18	369.43

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
<b>2020-21</b>	<b>142.42</b>	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
<b>2021-22</b>	<b>160.43</b>	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
<b>2022-23</b>	<b>212.78</b>	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
<b>2023-24</b>	<b>260.46</b>	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
<b>2024-25</b>	<b>269.11</b>	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
<b>Mar-25</b>	<b>272.05</b>	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
<b>Apr-25</b>	<b>269.20</b>	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
<b>May-25</b>	<b>267.77</b>	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
<b>Jun-25</b>	<b>269.02</b>	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
<b>Jul-25</b>	<b>274.81</b>	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
<b>Aug-25</b>	<b>273.51</b>	276.77	281.68	247.06	375.17	276.67	223.98	294.70	275.70	326.48	129.31	297.17	246.57	301.25	348.07
<b>Sep-25</b>	<b>281.25</b>	294.12	296.40	280.25	375.81	278.46	223.93	295.37	278.38	325.74	129.33	296.47	248.13	302.60	353.86
<b>Oct-25</b>	<b>287.26</b>	304.16	300.62	325.65	375.29	279.63	227.75	296.68	280.71	327.77	129.66	293.93	248.57	303.98	369.58
<b>Nov-25</b>	<b>287.84</b>	301.81	302.43	298.07	376.21	281.31	232.79	298.32	283.16	328.76	129.74	294.40	248.58	305.53	371.89
<b>Dec-25</b>	<b>286.21</b>	295.24	303.69	243.99	376.15	282.26	235.35	298.95	284.75	328.23	129.75	294.68	251.05	306.16	378.90
<b>Jan-26</b>	<b>287.97</b>	296.48	311.24	207.03	376.56	283.64	239.16	300.95	286.31	323.79	129.76	295.21	253.53	307.67	386.13
<b>Feb-26</b>	<b>288.78</b>	294.59	308.65	209.40	377.49	284.44	244.39	301.65	288.76	319.33	129.76	295.42	254.06	308.67	397.74
<b>Mar-26</b>	<b>291.55</b>	292.61	305.32	215.63	378.34	288.37	249.88	303.19	289.05	355.04	130.13	294.46	255.80	308.76	399.47

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
<b>2020-21</b>	<b>153.87</b>	155.69	167.57	149.24	146.95	155.76	119.27	151.61	151.92
<b>2021-22</b>	<b>192.20</b>	194.98	183.52	177.03	171.86	190.49	127.27	218.97	181.34
<b>2022-23</b>	<b>255.25</b>	246.83	226.33	224.18	229.70	217.72	162.21	308.16	294.90
<b>2023-24</b>	<b>306.72</b>	280.48	338.00	261.23	275.96	237.90	184.43	356.76	374.91
<b>2024-25</b>	<b>312.53</b>	281.90	358.81	277.16	292.55	253.79	182.18	342.42	388.74
<b>Mar-25</b>	<b>312.85</b>	280.94	353.52	282.50	299.83	256.00	178.56	340.78	387.74
<b>Apr-25</b>	<b>308.80</b>	272.87	343.25	281.03	296.41	258.20	178.56	339.38	388.08
<b>May-25</b>	<b>308.81</b>	275.89	337.63	281.29	297.11	257.62	178.56	338.50	388.38
<b>Jun-25</b>	<b>310.63</b>	276.18	341.65	282.70	299.23	257.75	178.56	341.74	389.51
<b>Jul-25</b>	<b>314.33</b>	280.73	359.18	283.50	300.40	257.88	178.56	342.33	389.98
<b>Aug-25</b>	<b>313.68</b>	278.18	352.31	284.96	301.25	260.63	178.56	342.32	394.27
<b>Sep-25</b>	<b>315.34</b>	283.50	349.10	290.38	310.15	259.63	179.03	338.00	393.89
<b>Oct-25</b>	<b>316.96</b>	284.94	356.22	292.89	314.00	259.70	179.03	336.35	393.66
<b>Nov-25</b>	<b>316.44</b>	279.58	360.88	293.48	314.77	259.98	179.03	336.36	394.99
<b>Dec-25</b>	<b>313.72</b>	276.45	362.58	293.01	314.04	259.99	179.03	327.85	394.25
<b>Jan-26</b>	<b>313.15</b>	274.15	363.06	293.51	314.81	260.00	179.03	326.95	394.32
<b>Feb-26</b>	<b>315.21</b>	273.24	361.74	295.45	317.77	260.08	179.03	335.17	394.46
<b>Mar-26</b>	<b>333.78</b>	274.02	368.50	294.64	316.37	260.38	179.03	413.56	397.26

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	
<b>2020-21</b>	150.09	143.19	144.62	141.21	142.54	<b>142.16</b>
<b>2021-22</b>	175.75	165.86	167.36	163.81	167.28	<b>166.21</b>
<b>2022-23</b>	233.74	223.49	227.79	224.29	231.32	<b>227.36</b>
<b>2023-24</b>	298.07	292.35	307.98	299.28	301.65	<b>300.43</b>
<b>2024-25</b>	309.44	306.83	328.98	317.97	319.66	<b>318.46</b>
<b>Mar-25</b>	308.72	306.82	329.72	319.46	321.34	<b>319.83</b>
<b>Apr-25</b>	302.38	299.68	323.33	313.48	316.00	<b>313.77</b>
<b>May-25</b>	299.32	296.19	320.76	311.69	314.38	<b>311.29</b>
<b>Jun-25</b>	299.26	295.13	319.71	310.45	312.79	<b>309.78</b>
<b>Jul-25</b>	308.58	305.99	330.09	319.71	321.55	<b>319.73</b>
<b>Aug-25</b>	318.57	318.16	341.34	329.26	328.73	<b>329.29</b>
<b>Sep-25</b>	325.00	323.52	346.52	333.88	331.33	<b>332.83</b>
<b>Oct-25</b>	327.93	325.58	348.15	335.10	331.64	<b>333.67</b>
<b>Nov-25</b>	329.36	326.68	349.36	336.38	333.52	<b>335.39</b>
<b>Dec-25</b>	326.75	326.72	348.56	335.47	334.40	<b>335.96</b>
<b>Jan-26</b>	324.24	324.74	346.60	333.53	332.39	<b>334.04</b>
<b>Feb-26</b>	323.76	324.69	345.91	332.53	331.49	<b>333.64</b>
<b>Mar-26</b>	326.11	328.92	350.23	337.73	340.17	<b>340.87</b>

Source: Pakistan Bureau of Statistics

## 8.6 Selected Commodity Prices

Year/ Month End Position	<sup>1</sup> (24 Karat) Rs. per 10g		Cotton <sup>3</sup> Rs. Per 37.32 Kg	Fuel Prices <sup>2</sup> Rs. per Litre	
	Gold	Silver		Petrol	Diesel
<b>2020-21</b>	95,265	1,310	10,450	107	110
<b>2021-22</b>	104,974	1,346	17,567	146	144
<b>2022-23</b>	176,810	2,097	17,235	263	254
<b>2023-24</b>	208,360	2,609	18,735	259	269
<b>2024-25</b>	256,821	2,843	17,664	259	262
<b>Mar-25</b>	281,480	3,072	17,085	256	260
<b>Apr-25</b>	297,280	2,948	16,985	256	258
<b>May-25</b>	298,000	2,988	16,985	260	264
<b>Jun-25</b>	301,340	3,294	16,585	268	274
<b>Jul-25</b>	299,970	3,347	16,285	273	286
<b>Aug-25</b>	312,330	3,600	16,280	266	274
<b>Sep-25</b>	350,630	4,239	15,880	266	275
<b>Oct-25</b>	361,490	4,396	15,280	265	277
<b>Nov-25</b>	380,520	5,115	15,580	267	286
<b>Dec-25</b>	389,710	6,439	15,780	265	267
<b>Jan-26</b>	437,710	7,620	15,780	255	259
<b>Feb-26</b>	474,060	8,423	15,780	260	277
<b>Mar-26</b>	418,880	6,741	15,780	323	338

Source: -<sup>1</sup> Bullion-rates.com, <sup>2</sup> PBS, <sup>3</sup> Business Recorder

Note:

Cotton price for the month of March 2026 has been repeated due to unavailability of the figure.

## 9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

Items	UNIT	FY24	FY25	2025	2025 <sup>R</sup>						2026	
				Feb	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
<b>I. MANUFACTURED GOODS</b>												
Vegetable Ghee	'000' M.Tons	1,490.6	1,476.6	121.8	122.3	121.1	116.4	115.4	124.3	119.1	116.1	118.9
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	6,796.0	5,824.3	1,639.3	-	-	-	-	200.5	1,698.1	2,230.9	2,120.3
Cigarettes	Billion Nos.	32.9	35.2	13.5	3.0	3.3	2.9	3.5	3.2	3.2	3.3	3.3
Cotton Yarn	'000' M.Tons	2,477.2	2,665.3	220.2	223.5	229.1	224.4	222.4	221.6	231.7	223.7	223.2
Cotton Cloth	Million Sq. M.	871.4	877.3	73.1	73.3	73.2	73.2	73.2	73.2	73.2	73.2	73.2
Paper	'000' M.Tons	366.2	355.5	31.9	27.1	28.6	28.6	28.7	28.1	26.1	29.5	30.9
Paper Board	"	420.5	434.2	31.5	44.5	44.6	39.5	36.6	38.7	18.1	42.0	38.9
Soda Ash	"	785.3	699.5	43.8	53.2	49.9	46.6	43.3	44.3	49.9	48.1	41.6
Caustic Soda	"	497.2	452.5	35.9	35.3	35.8	28.4	36.3	36.2	36.6	36.6	33.7
Sulfuric acid	"	63.8	49.3	2.6	4.8	6.2	5.5	6.8	7.1	4.8	4.5	3.2
Chlorine Gas	"	17.2	16.7	1.5	1.3	1.2	1.6	1.4	1.3	1.2	1.2	1.3
Urea	"	6,591.0	6,771.5	446.7	564.1	596.5	544.0	602.9	563.0	504.6	538.6	492.8
Super Phosphate	"	86.4	82.5	7.1	8.4	6.3	8.4	8.6	8.3	7.9	9.3	8.3
Ammonium Nitrate	"	888.0	856.1	68.8	75.7	71.0	73.0	74.9	63.0	75.6	71.6	65.1
Nitro Phosphate	"	823.6	849.0	61.7	76.6	72.8	74.5	76.8	62.4	78.5	79.2	68.5
Cycle Tyres & Tubes	'000' Nos.	10,943	11,846	994	1,033	1,042	1,052	1,061	1,076	1,079	976	974
Motor Tyres & Tubes	"	31,107	31,777	2,636	2,721	2,707	2,729	2,704	2,741	2,714	2,835	2,798
Cement	'000' M.Tons	39,566.0	37,779.0	2,976.0	3,325.0	3,407.0	3,452.0	4,016.0	3,646.0	3,564.0	3,541.0	3,222.0
Pig Iron	"	-	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	46,275	28,893	2,815	1,762	1,136	2,082	1,937	2,998	3,512	2,543	2,813
Bicycle	'000' Nos.	159.0	170.2	14.3	14.7	14.7	14.8	14.8	15.3	15.2	15.1	14.9

## **II. MINERALS & ELECTRICITY GENERATION**

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

Source: Pakistan Bureau of Statistics

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

Year / Month	Manufacturing	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Cement	Auto-Mobiles	Fertilizers
<b>FY21</b>	<b>114.50</b>	117.18	99.58	96.27	101.06	100.89	126.06	119.70	140.54	96.92	110.48
<b>FY22</b>	<b>127.96</b>	113.02	102.11	111.53	101.56	101.11	104.15	142.04	135.50	142.84	113.50
<b>FY23</b>	<b>114.78</b>	125.59	91.24	79.90	79.13	88.58	114.44	129.77	116.98	71.40	103.28
<b>FY24</b>	<b>115.67</b>	120.08	98.85	61.52	72.74	83.86	74.23	128.95	111.67	53.53	115.23
<b>FY25</b>	<b>114.83</b>	118.95	95.62	65.81	78.26	84.43	53.24	129.45	106.62	78.24	117.18
<b>2025<sup>P</sup></b>											
<b>Feb</b>	<b>123.53</b>	117.76	112.65	75.87	77.57	84.45	41.54	124.72	100.79	84.51	94.49
<b>Mar</b>	<b>112.42</b>	120.73	100.66	60.54	80.15	84.46	52.38	141.38	108.11	67.42	123.22
<b>Apr</b>	<b>108.01</b>	120.91	88.57	75.83	80.16	84.49	44.12	126.15	91.44	87.24	116.67
<b>May</b>	<b>117.25</b>	121.43	86.84	77.93	80.27	84.53	49.23	127.11	123.01	105.10	125.72
<b>Jun</b>	<b>112.75</b>	119.15	80.10	45.90	78.26	84.43	51.60	113.33	98.25	109.08	116.70
<b>Jul</b>	<b>115.65</b>	118.22	93.04	67.11	78.77	84.64	72.57	140.69	112.61	97.79	119.94
<b>Aug</b>	<b>112.45</b>	117.07	90.49	73.85	80.74	84.53	78.64	143.98	115.35	114.55	123.85
<b>Sep</b>	<b>114.03</b>	112.48	88.52	65.76	79.07	84.53	44.73	133.98	116.91	121.77	115.66
<b>Oct</b>	<b>117.97</b>	111.55	93.77	77.60	78.37	84.57	31.64	128.40	136.01	122.71	125.91
<b>Nov</b>	<b>117.63</b>	120.13	93.14	72.80	78.08	84.57	22.47	131.50	123.48	112.55	114.47
<b>Dec</b>	<b>128.48</b>	115.10	86.29	72.28	81.65	84.56	20.74	87.03	120.70	94.04	110.51
<b>Jan</b>	<b>144.46</b>	112.24	84.29	72.91	78.81	84.57	19.81	140.55	119.93	149.39	108.55
<b>2026<sup>P</sup></b>											
<b>Feb</b>	<b>131.50</b>	114.98	85.43	73.72	78.66	84.57	14.89	137.21	109.12	108.80	103.56

Source: Pakistan Bureau of Statistics

## 10.1 Consolidated Fiscal Operations (Federal & Provincial)

(Billion Rupees)

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

Source: Ministry of Finance Govt. of Pakistan

## 10.2 Federal Government Revenue Receipts

(Billion Rupees)

Items	FY21	FY22	FY23	FY24	FY25
<b>1. FBR Taxes</b>	<b>4,764.3</b>	<b>6,142.8</b>	<b>7,169.1</b>	<b>9,311.0</b>	<b>11,744.3</b>
<b>i) Direct Taxes</b>	<b>1,731.9</b>	<b>2,280.5</b>	<b>3,272.4</b>	<b>4,530.7</b>	<b>5,791.7</b>
<b>ii) Indirect Taxes</b>	<b>3,032.4</b>	<b>3,862.3</b>	<b>3,896.7</b>	<b>4,780.3</b>	<b>5,952.6</b>
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
<b>2. Non-Tax Revenue</b>	<b>1,505.4</b>	<b>1,185.4</b>	<b>1,710.7</b>	<b>3,050.5</b>	<b>5,056.4</b>
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
<b>3. Gross Federal Receipts (1+2)</b>	<b>6,269.7</b>	<b>7,328.2</b>	<b>8,879.9</b>	<b>12,361.5</b>	<b>16,800.7</b>
<b>4. Transfer to Provinces</b>	<b>2,741.9</b>	<b>3,589.0</b>	<b>4,223.5</b>	<b>5,263.6</b>	<b>6,854.0</b>
<b>5. Net Federal Revenue Receipts (3-4)</b>	<b>3,527.8</b>	<b>3,739.2</b>	<b>4,656.4</b>	<b>7,097.8</b>	<b>9,946.7</b>

Source: Ministry of Finance Govt. of Pakistan

## 10.3 Federal Government Expenditure and Lending

(Billion Rupees)

Items	FY21	FY22	FY23	FY24	FY25
<b>Total Expenditure (a+b+c)</b>	<b>7,244.8</b>	<b>9,350.1</b>	<b>11,250.5</b>	<b>14,823.0</b>	<b>17,036.2</b>
<b>(a)Current Expenditures</b>	<b>6,348.7</b>	<b>8,451.6</b>	<b>10,650.0</b>	<b>14,073.1</b>	<b>15,814.6</b>
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>(b)Development Expenditure and net Lending</b>	<b>789.1</b>	<b>701.1</b>	<b>890.4</b>	<b>1,030.9</b>	<b>1,414.2</b>
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)
<b>(c) Statistical Discrepancy</b>	<b>107.0</b>	<b>197.4</b>	<b>(289.9)</b>	<b>(281.0)</b>	<b>(192.6)</b>
<b>Overall Balance</b>	<b>(3,716.9)</b>	<b>(5,610.9)</b>	<b>(6,676.0)</b>	<b>(7,725.1)</b>	<b>(7,089.5)</b>
Financing	3,716.9	5,610.9	6,676.0	7,725.1	7,089.5
External	1,338.1	1,178.4	(679.8)	320.7	618.8
Domestic	2,378.9	4,432.5	7,355.9	7,404.4	6,470.6
Bank	2,169.6	3,434.9	3,693.2	7,745.1	5,487.4
Non-Bank	209.2	997.6	3,662.7	(342.0)	983.2
Privatization Proceeds	-	-	-	1.3	-

Source: Ministry of Finance Govt. of Pakistan

## 10.4 Federal Board of Revenue Tax Collection

(Billion Rupees)

Period	Direct Taxes	Indirect Taxes				Total Tax Collection	
		Sales	Excise	Customs	Total		
2020-21	<b>1,731.9</b>	1,990.2	277.1	765.2	<b>3,032.4</b>	<b>4,764.3</b>	
2021-22	<b>2,280.5</b>	2,531.9	321.0	1,009.5	<b>3,862.3</b>	<b>6,142.8</b>	
2022-23	<b>3,272.4</b>	2,592.1	369.8	934.8	<b>3,896.7</b>	<b>7,169.1</b>	
2023-24	<b>4,530.7</b>	577.5	3,098.8	1,104.1	<b>4,780.3</b>	<b>9,311.0</b>	
2024-25	<b>5,791.7</b>	3,901.4	766.6	1,284.6	<b>5,952.6</b>	<b>11,744.3</b>	
2024-25	Jul-Sep	<b>1,230.2</b>	904.8	151.1	276.9	<b>1,332.7</b>	<b>2,562.9</b>
2024-25	Jul-Dec	<b>2,781.6</b>	1,898.2	346.6	598.5	<b>2,843.3</b>	<b>5,624.9</b>
2024-25	Jul-Mar	<b>4,127.8</b>	2,860.7	537.0	927.5	<b>4,325.2</b>	<b>8,453.1</b>
2024-25	Jul-Jun	<b>5,791.7</b>	3,901.4	766.6	1,284.6	<b>5,952.6</b>	<b>11,744.3</b>
2025-26	Jul-Sep	<b>1,364.3</b>	1,019.0	190.5	310.6	<b>1,520.1</b>	<b>2,884.4</b>
2025-26	Jul-Dec	<b>3,030.3</b>	2,087.2	400.7	642.6	<b>3,130.5</b>	<b>6,160.8</b>
2024-25	Jul	<b>284.1</b>	256.4	37.4	81.9	<b>375.7</b>	<b>659.8</b>
	Aug	<b>332.1</b>	315.5	58.2	90.5	<b>464.2</b>	<b>796.3</b>
	Sep	<b>614.0</b>	332.9	55.4	104.5	<b>492.8</b>	<b>1,106.8</b>
	Oct	<b>385.9</b>	331.6	62.6	99.6	<b>493.8</b>	<b>879.7</b>
	Nov	<b>374.4</b>	314.9	63.7	99.3	<b>477.9</b>	<b>852.3</b>
	Dec	<b>791.0</b>	346.9	69.2	122.8	<b>538.9</b>	<b>1,329.9</b>
	Jan	<b>379.1</b>	320.9	57.5	115.1	<b>493.5</b>	<b>872.6</b>
	Feb	<b>366.6</b>	311.2	62.7	106.1	<b>480.0</b>	<b>846.6</b>
	Mar	<b>600.6</b>	330.5	70.3	107.7	<b>508.5</b>	<b>1,109.1</b>
	Apr	<b>351.5</b>	313.3	66.4	115.9	<b>495.6</b>	<b>847.1</b>
	May	<b>421.5</b>	329.4	69.5	113.3	<b>512.2</b>	<b>933.7</b>
	Jun	<b>890.9</b>	397.9	93.7	127.9	<b>619.5</b>	<b>1,510.4</b>

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	2023-24	2024-25	FY25			FY26	
				Q2	Q3	Q4	Q1	Q2
<b>A. Agriculture Sector (1 to 4)</b>	<b>19,596,632</b>	<b>24,975,649</b>	<b>26,199,937</b>	<b>6,705,502</b>	<b>6,472,416</b>	<b>6,738,682</b>	<b>6,697,825</b>	<b>7,100,596</b>
1. Crops (i+ii+iii)	7,801,117	10,495,230	9,157,691	2,835,450	2,219,636	1,882,401	2,038,783	2,867,720
i. Important Crops	4,598,141	6,591,275	4,521,682	1,346,971	984,206	868,240	1,214,020	1,547,421
ii. Other Crops	2,924,717	3,429,999	4,284,772	1,400,219	1,151,696	935,086	743,758	1,239,697
iii. Cotton Ginning	278,259	473,956	351,237	88,260	83,734	79,075	81,004	80,602
2. Livestock	11,210,370	13,817,927	16,299,971	3,662,190	4,091,327	4,646,763	4,479,588	4,013,073
3. Forestry	364,003	406,305	463,064	114,454	119,586	121,217	122,610	124,790
4. Fishing	221,142	256,187	279,211	93,408	41,867	88,301	56,844	95,013
<b>B. Industrial Sector (1 to 4)</b>	<b>17,331,360</b>	<b>21,344,656</b>	<b>22,832,977</b>	<b>5,784,750</b>	<b>5,630,527</b>	<b>5,937,852</b>	<b>5,800,068</b>	<b>6,006,697</b>
1. Mining & Quarrying	1,789,766	2,271,331	2,278,802	578,684	568,244	541,222	560,409	564,824
2. Manufacturing (i+ii+iii)	11,415,656	13,836,554	14,818,719	3,748,294	3,933,600	3,613,373	3,818,345	4,031,121
i. Large Scale	8,536,018	10,138,638	10,445,059	2,674,195	2,809,300	2,476,917	2,669,495	2,849,610
ii. Small Scale	1,732,217	2,252,074	2,623,830	648,057	666,964	677,215	689,610	708,355
iii. Slaughtering	1,147,421	1,445,842	1,749,830	426,042	457,336	459,240	459,240	473,156
3. Electricity, gas and water supply	1,966,814	2,762,982	2,912,489	696,008	424,407	1,095,730	650,880	595,095
4. Construction	2,159,124	2,473,789	2,822,967	761,763	704,276	687,527	770,434	815,657
<b>Commodity Producing Sector (A+B)</b>	<b>36,927,992</b>	<b>46,320,305</b>	<b>49,032,914</b>	<b>12,490,252</b>	<b>12,102,943</b>	<b>12,676,534</b>	<b>12,497,892</b>	<b>13,107,293</b>
<b>C. Services Sector (1 to 10)</b>	<b>42,636,272</b>	<b>53,367,207</b>	<b>57,959,170</b>	<b>14,288,300</b>	<b>14,968,782</b>	<b>14,815,966</b>	<b>15,650,063</b>	<b>16,366,718</b>
1. Wholesale & Retail Trade	15,855,830	19,240,978	19,916,574	5,036,351	5,197,838	4,943,669	5,147,378	5,519,641
2. Transport & Storage	4,318,117	7,184,114	9,915,331	2,343,269	2,621,542	2,659,422	3,148,802	3,193,646
3. Accommodation and Food Services Activities (Hotels & Restaurants)	1,201,656	1,534,879	1,758,815	436,363	449,446	456,817	460,418	467,071
4. Information and Communication	1,314,876	1,573,308	1,755,647	441,410	443,840	447,601	299,830	416,865
5. Finance & Insurance Activities	3,189,460	3,678,499	2,105,717	457,857	543,083	524,229	555,402	556,206
6. Real Estate Activities (Ownership of Dwellings)	3,366,051	3,705,332	4,067,676	1,006,548	1,028,154	1,046,422	1,061,644	1,077,111
7. Public Administration and Social Security (General Government)	3,474,295	4,000,127	4,586,282	1,128,305	1,178,468	1,178,324	1,273,876	1,311,030
8. Education	1,886,354	2,269,407	2,556,759	622,463	649,112	684,863	704,936	718,006
9. Human Health and Social Work Activities	1,222,837	1,473,457	1,764,592	435,475	455,164	463,486	481,746	491,067
10. Other Private Services	6,806,796	8,707,106	9,531,778	2,380,260	2,402,134	2,411,133	2,516,030	2,616,074
<b>D. Total of GVA (A+B+C)</b>	<b>79,564,264</b>	<b>99,687,512</b>	<b>106,992,084</b>	<b>26,778,553</b>	<b>27,071,724</b>	<b>27,492,499</b>	<b>28,147,955</b>	<b>29,474,012</b>
Net Taxes	5,327,680	6,804,791	8,443,725	1,780,699	1,634,924	1,896,435	1,662,031	1,887,965
Subsidies	1,241,114	1,251,769	1,628,410	N.A.	N.A.	N.A.	N.A.	N.A.
<b>GDP at mp (GVA+NT)</b>	<b>83,650,830</b>	<b>105,240,534</b>	<b>113,807,399</b>	<b>28,559,251</b>	<b>28,706,648</b>	<b>29,388,935</b>	<b>29,809,986</b>	<b>31,361,976</b>
Net Primary Income (NPI)	5,174,759	5,814,769	7,930,006	1,716,660	2,214,081	2,204,752	2,014,533	2,139,064
<b>Gross National Income</b>	<b>88,825,589</b>	<b>111,055,303</b>	<b>121,737,405</b>	<b>30,275,911</b>	<b>30,920,729</b>	<b>31,593,687</b>	<b>31,824,519</b>	<b>33,501,040</b>

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	2023-24	2024-25	FY25			FY26	
				Q2	Q3	Q4	Q1	Q2
<b>A. Agriculture Sector (1 to 4)</b>	<b>8,975,069</b>	<b>9,549,362</b>	<b>9,694,995</b>	<b>2,409,053</b>	<b>2,398,850</b>	<b>2,412,408</b>	<b>2,541,910</b>	<b>2,451,486</b>
1. Crops (i+ii+iii)	3,047,425	3,378,267	3,343,944	1,000,193	800,470	730,245	779,929	966,902
i. Important Crops	1,689,304	1,977,855	1,718,467	585,735	383,787	325,075	419,036	574,803
ii. Other Crops	1,271,187	1,272,421	1,521,791	388,389	392,025	380,807	335,707	366,296
iii. Cotton Ginning	86,934	127,991	103,686	26,069	24,658	24,363	25,186	25,803
2. Livestock	5,587,106	5,831,984	6,004,016	1,312,193	1,524,305	1,585,897	1,679,379	1,385,528
3. Forestry	217,372	214,976	221,160	55,009	55,619	56,180	56,693	57,078
4. Fishing	123,166	124,135	125,875	41,657	18,456	40,086	25,909	41,978
<b>B. Industrial Sector (1 to 4)</b>	<b>7,133,708</b>	<b>7,063,185</b>	<b>7,432,403</b>	<b>1,792,364</b>	<b>1,833,059</b>	<b>2,047,211</b>	<b>1,915,621</b>	<b>1,924,991</b>
1. Mining & Quarrying	630,143	614,814	592,091	150,524	147,920	143,157	142,247	146,825
2. Manufacturing (i+ii+iii)	4,608,423	4,748,113	4,841,123	1,205,587	1,265,776	1,207,862	1,227,604	1,287,320
i. Large Scale	3,269,760	3,300,544	3,277,709	819,307	871,168	804,107	813,884	866,126
ii. Small Scale	838,794	914,697	996,221	245,840	251,703	258,133	265,129	270,376
iii. Slaughtering	499,869	532,873	567,193	140,440	142,905	145,622	148,591	150,818
3. Electricity, gas and water supply	1,016,276	833,479	1,075,699	189,147	184,226	468,237	291,474	217,726
4. Construction	878,866	866,779	923,490	247,106	235,137	227,955	254,296	273,120
<b>Commodity Producing Sector (A+B)</b>	<b>16,108,777</b>	<b>16,612,547</b>	<b>17,127,398</b>	<b>4,201,417</b>	<b>4,231,909</b>	<b>4,459,619</b>	<b>4,457,531</b>	<b>4,376,476</b>
<b>C. Services Sector (1 to 10)</b>	<b>22,651,994</b>	<b>23,161,955</b>	<b>23,863,272</b>	<b>5,983,441</b>	<b>6,056,500</b>	<b>5,970,462</b>	<b>5,995,873</b>	<b>6,204,394</b>
1. Wholesale & Retail Trade	7,034,557	7,267,093	7,296,612	1,855,109	1,883,699	1,787,132	1,825,828	1,937,779
2. Transport & Storage	4,132,065	4,200,059	4,314,883	1,081,621	1,077,861	1,070,534	1,113,571	1,111,816
3. Accommodation and Food Services Activities (Hotels & Restaurants)	563,348	586,418	610,325	151,677	153,349	155,158	157,104	158,563
4. Information and Communication	1,118,252	1,166,286	1,248,041	314,034	314,889	317,109	212,419	295,334
5. Finance & Insurance Activities	658,921	575,039	611,070	153,587	156,130	156,699	159,374	160,531
6. Real Estate Activities (Ownership of Dwellings)	2,237,142	2,320,700	2,407,856	598,682	604,764	611,327	618,373	623,657
7. Public Administration and Social Security (General Government)	1,722,958	1,602,278	1,742,005	427,383	445,701	447,029	466,780	464,508
8. Education	1,133,051	1,247,057	1,288,506	319,042	327,654	327,809	332,611	334,679
9. Human Health and Social Work Activities	657,046	679,024	701,954	174,318	177,905	178,164	183,895	184,188
10. Other Private Services	3,394,654	3,518,001	3,642,020	907,989	914,547	919,501	925,919	933,339
<b>D. Total of GVA (A+B+C)</b>	<b>38,760,771</b>	<b>39,774,502</b>	<b>40,990,670</b>	<b>10,184,858</b>	<b>10,288,410</b>	<b>10,430,080</b>	<b>10,453,403</b>	<b>10,580,870</b>
Net Taxes	2,672,001	2,749,577	3,239,612	684,174	624,874	725,576	614,135	680,321
Subsidies	632,838	466,788	617,533	N.A.	N.A.	N.A.	N.A.	N.A.
<b>GDP at mp (GVA+NT)</b>	<b>40,799,934</b>	<b>42,057,291</b>	<b>43,612,749</b>	<b>10,869,032</b>	<b>10,913,284</b>	<b>11,155,656</b>	<b>11,067,538</b>	<b>11,261,191</b>
Net Primary Income (NPI)	3,235,842	3,193,525	4,122,053	907,526	1,138,815	1,057,195	885,237	932,948
<b>Gross National Income</b>	<b>44,035,776</b>	<b>45,250,816</b>	<b>47,734,802</b>	<b>11,776,558</b>	<b>12,052,099</b>	<b>12,212,851</b>	<b>11,952,775</b>	<b>12,194,139</b>

Source: Pakistan Bureau of Statistics

## 11.2 Real Growth Rates of Gross Domestic Product of Pakistan

At constant basic prices of 2015-16

(Percent)

Sector/ Industry	2022-23	2023-24	2024-25	FY25			FY26	
				Q2	Q3	Q4	Q1	Q2
				<b>A. Agriculture Sector (1 to 4)</b>	<b>2.2</b>	<b>6.4</b>	<b>1.5</b>	<b>1.7</b>
1. Crops (i+ii+iii)	(1.2)	10.9	(1.0)	(3.0)	1.8	(2.0)	(4.1)	(3.3)
i. Important Crops	0.5	17.1	(13.1)	(12.8)	(9.6)	(17.9)	(1.1)	(1.9)
ii. Other Crops	(1.4)	0.1	19.6	19.1	19.3	20.2	(6.9)	(5.7)
iii. Cotton Ginning	(22.8)	47.2	(19.0)	(20.2)	(26.6)	(24.4)	(11.9)	(1.0)
2. Livestock	3.7	4.4	2.9	5.6	2.6	2.2	6.2	5.6
3. Forestry	17.4	(1.1)	2.9	2.6	4.1	4.7	4.3	3.8
4. Fishing	0.6	0.8	1.4	1.9	0.5	2.2	0.9	0.8
<b>B. Industrial Sector (1 to 4)</b>	<b>(3.9)</b>	<b>(1.0)</b>	<b>5.2</b>	<b>0.8</b>	<b>0.3</b>	<b>20.3</b>	<b>8.9</b>	<b>7.4</b>
1. Mining & Quarrying	(3.2)	(2.4)	(3.7)	(3.2)	(3.4)	(2.2)	(5.5)	(2.5)
2. Manufacturing (i+ii+iii)	(5.3)	3.0	2.0	0.5	1.0	4.8	5.7	6.8
i. Large Scale	(9.8)	0.9	(0.7)	(2.6)	(2.0)	3.0	3.9	5.7
ii. Small Scale	9.2	9.0	8.9	8.6	8.9	9.5	10.2	10.0
iii. Slaughtering	6.5	6.6	6.4	6.2	6.4	6.9	7.5	7.4
3. Electricity, gas and water supply	9.7	(18.0)	29.1	3.2	(11.3)	125.0	24.5	15.1
4. Construction	(10.2)	(1.4)	6.5	3.0	10.7	17.6	19.2	10.5
<b>Commodity Producing Sector (A+B)</b>	<b>(0.6)</b>	<b>3.1</b>	<b>3.1</b>	<b>1.3</b>	<b>1.5</b>	<b>9.0</b>	<b>5.3</b>	<b>4.2</b>
<b>C Services Sector (1 to 10)</b>	<b>0.0</b>	<b>2.3</b>	<b>3.0</b>	<b>2.8</b>	<b>3.1</b>	<b>3.8</b>	<b>2.4</b>	<b>3.7</b>
1. Wholesale & Retail Trade	(4.0)	3.3	0.4	(1.0)	(0.3)	2.5	3.1	4.5
2. Transport & Storage	3.8	1.6	2.7	2.7	1.9	4.0	2.6	2.8
3. Accommodation and Food Services Activities (Hotels & Restaurants)	4.1	4.1	4.1	4.0	4.1	4.3	4.6	4.5
4. Information and Communication	(0.6)	4.3	7.0	10.4	10.2	1.6	(29.7)	(6.0)
5. Finance & Insurance Activities	(9.8)	(12.7)	6.3	11.1	9.6	8.7	10.2	4.5
6. Real Estate Activities (Ownership of Dwellings)	3.7	3.7	3.8	3.7	3.8	4.0	4.3	4.2
7. Public Administration and Social Security (General Government)	(7.0)	(7.0)	8.7	7.8	12.2	11.7	10.6	8.7
8. Education	5.7	10.1	3.3	3.5	3.2	2.9	5.9	4.9
9. Human Health and Social Work Activities	9.4	3.3	3.4	4.2	3.2	2.3	7.2	5.7
10. Other Private Services	4.2	3.6	3.5	3.7	3.5	3.1	2.9	2.8
<b>D. Total of GVA (A+B+C)</b>	<b>(0.2)</b>	<b>2.6</b>	<b>3.1</b>	<b>2.2</b>	<b>2.4</b>	<b>6.0</b>	<b>3.6</b>	<b>3.9</b>

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	FY25	FY25				FY24	FY25	FY25			
			Q1	Q2	Q3	Q4			Q1	Q2	Q3	Q4
Household final Consumption Expenditure	88,200,291	94,035,262	23,862,345	23,563,717	23,869,265	22,739,934	38,920,650	39,729,823	10,425,904	9,948,970	9,979,450	9,375,501
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	10,608,032	1,896,510	2,313,066	2,654,791	3,743,666	3,600,628	3,963,410	713,733	861,832	988,630	1,399,215
Gross fixed capital formation	12,091,352	14,308,786	2,798,793	3,412,401	3,572,864	4,524,729	4,124,290	4,667,325	915,216	1,116,261	1,166,141	1,469,707
Changes in Inventories	1,683,849	1,820,918	450,100	454,934	458,157	457,727	672,917	697,804	173,269	173,651	174,951	175,933
Valuables	115,765	125,188	30,944	31,277	31,498	31,469	46,263	47,974	11,912	11,939	12,028	12,095
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
<b>GDP by expenditure</b>	<b>105,240,534</b>	<b>113,807,399</b>	<b>27,152,563</b>	<b>28,559,251</b>	<b>28,706,648</b>	<b>29,388,935</b>	<b>42,057,291</b>	<b>43,612,749</b>	<b>10,674,780</b>	<b>10,869,032</b>	<b>10,913,284</b>	<b>11,155,656</b>

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	2023-24	2024-25	2020-21	2021-22	2022-23	2023-24	2024-25
<b>A. Private Sector</b>	<b>5,502,024</b>	<b>6,903,875</b>	<b>7,779,813</b>	<b>9,539,586</b>	<b>10,610,002</b>	<b>3,681,814</b>	<b>3,758,192</b>	<b>3,226,094</b>	<b>3,318,773</b>	<b>3,513,693</b>
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	135,843	145,805	21,993	24,573	35,011	40,191	40,568
3 Manufacturing	943,687	1,112,402	1,111,127	1,213,926	1,174,058	616,643	588,222	446,127	406,841	385,309
i. Large Scale	758,331	891,700	911,365	1,016,251	926,202	492,838	463,944	357,048	331,329	296,356
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	213,274	272,640	46,394	58,915	64,416	93,920	122,463
5 Construction	40,935	59,687	36,644	52,442	81,068	28,476	31,520	14,729	18,136	26,476
6 Wholesale and retail trade	458,047	470,201	402,591	514,834	730,509	297,684	244,641	157,724	167,852	233,741
7 Accommodation and food service activities (Hotels and Restaurants)	57,050	58,629	48,220	61,631	214,021	37,077	30,504	18,891	20,094	68,480
8 Transportation and storage	547,769	772,818	551,408	583,050	607,136	355,995	402,091	215,984	190,104	194,283
9 Information and communication	196,051	311,841	137,142	159,233	182,353	127,414	162,248	53,722	51,917	58,351
10 Financial and insurance activities	84,213	94,767	120,644	180,211	185,896	54,730	49,306	47,265	58,754	59,511
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
<b>Public &amp; General Govt. (B+C)</b>	<b>1,658,800</b>	<b>2,328,601</b>	<b>2,474,229</b>	<b>2,551,766</b>	<b>3,698,784</b>	<b>1,079,376</b>	<b>1,220,708</b>	<b>953,298</b>	<b>805,517</b>	<b>1,153,632</b>
<b>B. Public Sector (Autonomous &amp; Semi Aut-Bodies)</b>	<b>417,382</b>	<b>530,539</b>	<b>539,659</b>	<b>613,247</b>	<b>656,151</b>	<b>272,571</b>	<b>285,204</b>	<b>195,381</b>	<b>173,491</b>	<b>180,083</b>
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	31,866	15,095	13,410	10,485	5,752	8,866
3 Manufacturing (Large scale)	14,395	22,081	8,540	14,168	4,361	9,355	11,489	3,346	4,619	1,395
4 Electricity, gas, steam and air conditioning supply; Water supply	264,958	265,454	334,177	444,414	457,759	174,406	146,385	113,319	118,537	117,755
5 Construction	9,775	36,120	40,323	27,095	35,647	6,800	19,075	16,208	9,370	11,642
6 Transportation and storage	56,250	56,627	63,380	48,057	41,461	36,557	29,462	24,826	15,669	13,268
a. Railways	4,239	7,177	18,266	21,618	27,421	2,755	3,734	7,155	7,049	8,775
b. Post Offices & PTCL	2	(1)	(1)	4	(1)	1	(1)	-	1	-
c. Others	52,009	49,451	45,115	26,435	14,041	33,801	25,729	17,671	8,619	4,493
7 Information and communication	35,011	100,760	48,682	40,974	54,976	22,753	52,425	19,068	13,360	17,592
8 Financial and insurance activities	11,435	24,572	20,256	18,381	29,057	7,432	12,785	7,936	5,993	9,302
<b>C. General Government (By sources)</b>	<b>1,241,418</b>	<b>1,798,062</b>	<b>1,934,570</b>	<b>1,938,519</b>	<b>3,042,633</b>	<b>806,805</b>	<b>935,504</b>	<b>757,917</b>	<b>632,026</b>	<b>973,549</b>
i. Federal	477,178	542,267	591,344	623,435	788,996	310,121	282,133	231,674	203,262	252,454
ii. Provincial	653,800	1,086,307	1,164,239	1,125,263	1,991,963	424,909	565,189	456,120	366,876	637,367
iii. District Governments	110,440	169,488	178,987	189,821	261,674	71,776	88,182	70,123	61,888	83,728
<b>General Government (By industries)</b>	<b>1,241,418</b>	<b>1,798,062</b>	<b>1,934,570</b>	<b>1,938,519</b>	<b>3,042,633</b>	<b>806,805</b>	<b>935,504</b>	<b>757,917</b>	<b>632,026</b>	<b>973,549</b>
i) Public Administration and Social Security (General Government)	1,070,774	1,634,531	1,777,696	1,798,449	2,765,709	695,903	850,422	696,457	586,358	884,942
ii) Education	101,795	81,784	85,818	67,010	115,390	66,157	42,551	33,621	21,848	36,921
iii) Human health and social work activities	68,848	81,747	71,056	73,061	161,534	44,745	42,532	27,838	23,820	51,686

Source: Pakistan Bureau of Statistics

## 11.5 Area, Production and Yield of Important Crops

Area : '000' Hectares

Production : '000' M.T.

Yield : Kilogram per Hectare

CROPS	2022-23			2023-24			2024-25		
	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield
<b>Food Crops</b>									
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
<b>Fiber Crop</b>									
Cotton*	2,144	4,910	390	2,424	10,223	717	2,043	7,084	590
<b>Other Crops</b>									
Sugarcane	1,319	87,981	66,703	1,180	87,638	74,269	1,193	84,235	70,608

Source: Pakistan Bureau of Statistics

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

## 11.6 Quantum Index Numbers of Major Agricultural Crops

CROPS	Base: 2015-16=100					
	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
<b>Food Crops</b>						
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	...
<b>Fiber Crop</b>						
Cotton	92.20	71.30	84.00	49.50	103.10	71.40
<b>Other Crops</b>						
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.

**Urban area**

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

**Outstanding deposits**

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

**Outstanding Advances**

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

**Foreign Constituents**

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

**Government**

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

**NFPSEs (Non-financial Public Sector Enterprises)**

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

**NBFCs & Financial Auxiliaries**

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

**Private Sector Business**

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

**Trust Fund**

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

**Personal**

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

**Others**

This includes all those, which are not classified elsewhere.

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

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

**Current Account**

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

**Goods**

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

**General Merchandise on fob basis**

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

**Net Export of Goods under Merchanting**

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

**Non-Monetary Gold**

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

**Services**

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

**Manufacturing services on physical inputs owned by others**

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

**Maintenance and repair services n.i.e**

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

**Transport**

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

**Travel**

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

**Construction**

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

**Insurance and pension services**

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

**Financial Services**

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

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

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

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

#### **Telecommunications, computer, and information services**

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

#### **Other Business Services**

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

#### **Personal, Cultural and Recreational Services**

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

#### **Government Goods and Services n.i.e.**

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

#### **Primary Income**

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

#### **Compensation of Employees**

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

#### **Direct Investment Income**

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

#### **Portfolio Investment Income**

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

#### **Other Investment Income**

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

**Secondary Income**

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

**Capital Account**

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

**Capital Transfer**

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

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

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

**Financial Account**

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

**Direct Investment**

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

**Portfolio Investment**

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

**Other Investment**

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

**Reserves Assets**

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

**Errors & Omissions**

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

**Exceptional Financing**

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

**Special Drawing Rights (SDRs)**

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

**Workers' Remittances**

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

**Balance of Trade**

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

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

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

**Re-Export**

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

### **Re-Import**

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

### **International Investment Position (IIP)**

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

### **Terms of Trade**

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

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

### **Unit Value & Quantum Indices**

These indices are used to measure changes in the unit value and quantity of Exports & Imports with reference to base year. Laspeyzer'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. Laspeyer'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  $i^{\text{th}}$  item in the base period.

### **Wholesale Price Index**

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

### **Sensitive Price Indicator**

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

## **Chapter 10- Public Finance**

### **Debt Rescheduling**

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

### **Direct Tax**

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

### **Indirect Tax**

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

## **Chapter 11- National Income Accounts**

### **Gross Domestic Product**

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

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

### **Basic Price**

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

### **Gross Value added at Basic Prices**

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

**Gross National Income**

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

**Net National Income**

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

**Gross Fixed Capital Formation**

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

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

## **CONVERSION OF OLD AND ABBREVIATION TO NEW**

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

<u>Unit</u>	<u>British / US equivalents</u>	<u>British / US units</u>	<i>Equivalents</i>
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### LENGTH

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

### AREA

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

### VOLUME

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

### WEIGHT

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

### CAPACITY

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