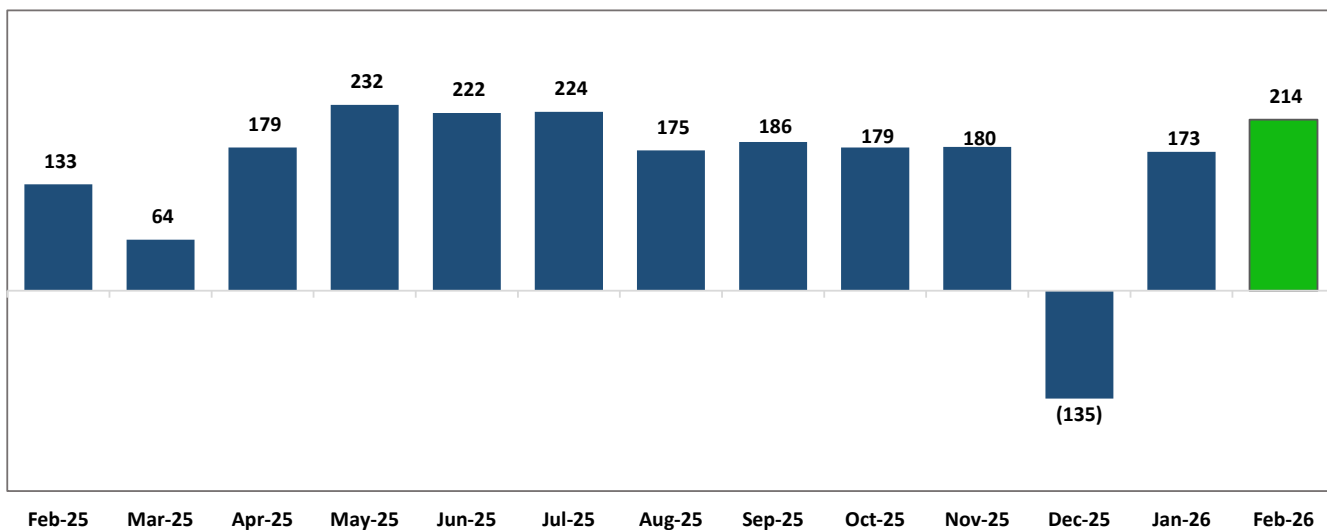


Monthly

# Statistical Bulletin

March 2026

## Net Foreign Direct Investment 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.

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# Contents

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<b>1. Selected Economic Indicators</b>	1-2
<b>2. Money and Credit</b>	
2.1 Central Bank Survey	3-4
2.2 Other Depository Corporations Survey	5-6
2.3 Depository Corporations Survey	7
2.4 Reserve Money	8
2.5 Currency in Circulation	9
2.6 Monetary Aggregates	10
2.7 Government Budgetary Borrowing from Banks	11
2.8 Government Borrowing for Commodity Operations	12
2.9 SBP Statement of Affairs	13-14
2.10 Annual Accounts of SBP	15
2.11 Annual Accounts of SBP Banking Services Corporation	16
2.12 Scheduled Banks' Balance Sheet Consolidated Position	17
2.13 Scheduled Banks' Consolidated Liquidity Position	18
2.14 Financial Position of DFIs, MFBs and NBFCs	19
2.15 Classification of Deposits with DFIs, MFBs and NBFCs	20
2.16 Classification of Loans Extended by DFIs, MFBs and NBFCs	21
2.17 Classification of Investments in Securities and Shares by DFIs, MFBs and NBFCs	22
<b>3. Banking System</b>	
3.1 Scheduled Banks' Liabilities and Assets	23-24
3.1.1 Scheduled Banks' Profit and Loss Accounts	25
<b>Deposits</b>	
3.2 Classification of Scheduled Banks' Deposits by Type of Accounts	26
3.2.1 Deposits Distributed by Type of Accounts and Gender	27
3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders	28-29
3.3.1 Deposits Distributed by Category of Deposit Holders and Gender	30-32
3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holders and Size of Accounts	33-34
3.5 Deposits by Category of Deposit Holders- Province/Region wise	35-36
3.6 Classification of Scheduled Banks' Deposits by Size of Accounts	37
3.6.1 Deposits Distributed by Size of Accounts and Gender	38
3.7 Number of Deposit Accounts and Number of Depositors in Pakistan	39
<b>Advances</b>	
3.8 Classification of Scheduled Banks' Advances by Size of Accounts - All Banks	40
3.8.1 Advances Classified by Size of Accounts and Gender	41
3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers	42
3.10 Classification of Scheduled Banks' Advances by Borrowers - All Banks	43-44
3.10.1 Advances Classified by Borrowers and Gender	45-47
3.11 Classification of Scheduled Banks' Advances by Securities Pledged	48-49
3.11.1 Advances Classified by Securities and Gender	50-51
3.12 Classification of Scheduled Banks' Advances by Rate of Margin	52
3.12.1 Advances Classified by Rate of Margin and Gender	53
3.12.2 Advances Classified by Tenure/Maturity and Gender	54
3.12.3 Advances Classified by Nature and Gender	55
3.12.4 Advances Classified by Category of Financing and Gender	56
3.13 Private Sector Business and Type of Financing - Overall	57-58
3.14 Private Sector Business and Type of Financing - SMEs	59-60

3.15	Disbursement and Utilization of Advances-Province/Region wise	61
3.16	Advances by place of Disbursement and Utilization-Province/Region wise	62
3.17	Advances by Place of Utilization and Disbursement- Province/Region-wise	63
3.18	Advances by Category of Borrowers- Province/Region wise	64-65
3.19	Agricultural Loans by Category- Province/Region wise	66-67
3.20	Agricultural Loans Disbursed by Holdings and Sectors (All Banks)	68
<b>Bills and Investment</b>		
3.21	Classification of Scheduled Banks' Bills Purchased and Discounted - All Banks	69
3.22	Classification of Scheduled Banks' Investments in Securities and Shares	70
<b>Rates</b>		
3.23	Scheduled Banks' Deposits by Rate of Interest (Conventional Banking)	71
3.24	Scheduled Banks' Deposits by Rate of Return (Islamic Banking)	72
3.24.1	Deposits Distributed by Rate of Return and Gender	73
3.25	Scheduled Banks' Advances by Rate of Interest (Conventional Banking)	74
3.26	Scheduled Banks' Advances by Rate of Return (Islamic Banking)	75
3.26.1	Advances Distributed by Rate of Return and Gender	76
3.27	Scheduled Banks' Weighted Average Rate of Return on Deposits (All Banks)	77
3.28	Scheduled Banks' Weighted Average Rate of Return on Deposits (Conventional Banking)	78
3.29	Scheduled Banks' Weighted Average Rate of Return on Deposits (Islamic Banking)	79
3.30	Scheduled Banks' Weighted Average Rate of Return / Interest on Advances	80
3.31	Structure of Interest Rates	81
3.32	Overall Weighted Average Lending and Deposit Rates	82
3.33	Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks	83
3.34	Rates of Profit on National Savings Schemes	84
<b>Miscellaneous</b>		
3.35	Branchless Banking-Key Indicators	85
3.36	Clearing House Statistics	86
3.37	Electronic Banking Statistics	87-88
3.38	Real Time Gross Settlement - Systems Based Transactions	88
3.39	Real Time Gross Settlement - Paper Based Transactions	88
3.40	Segment and Sector-wise Advances and Non-Performing Loans	89
3.41	Non-Performing Loans	90
3.42	Cash Recovery against Non-Performing Loans	91
<b>4. External Sector</b>		
4.1	Daily Foreign Exchange Rates Pak. Rupees per Currency Unit	92-93
4.2	Foreign Exchange Rates Pak. Rupee per US Dollar	94
4.3	Nominal Effective Exchange Rate and Real Effective Exchange Rate (NEER and REER) Indices	95
4.4	Average Exchange Rates of Major Currencies	96
4.5	Appreciation/Depreciation of Selected Currencies Against US Dollar	97
4.6	Appreciation/Depreciation of Selected Currencies Against SDR	98
4.7	Appreciation/Depreciation of Pak Rupee Against Selected Currencies	99
4.8	Workers' Remittances	100
4.9	Pakistan's Balance of Payments	101-102
4.10	International Investment Position of Pakistan	103-104
4.11	Gold and Foreign Exchange Reserves	105
4.12	Foreign Currency Deposits	106
4.13	Foreign Investment in Pakistan by Country	107
4.14	Foreign Direct Investment Classified by Economic Groups	108

4.15	Balance of Trade	
	a) State Bank of Pakistan-Payments Record	109
	b) Pakistan Bureau of Statistics-Customs Record	110
4.16	Exports by Selected Groups/ Commodities	
	a) State Bank of Pakistan-Payments Record	111
	b) Pakistan Bureau of Statistics-Customs Record	112
4.17	Imports by Selected Groups/ Commodities	
	a) State Bank of Pakistan-Payments Record	113
	b) Pakistan Bureau of Statistics-Customs Record	114
4.18	Exports by Selected Countries/ Territories	
	a) State Bank of Pakistan-Payments Record	115-116
	b) Pakistan Bureau of Statistics-Customs Record	117-118
4.19	Imports by Selected Countries/ Territories	
	a) State Bank of Pakistan-Payments Record	119-120
	b) Pakistan Bureau of Statistics-Customs Record	121-122
4.20	Index Numbers of Unit Values of Exports by Groups	123
4.21	Index Numbers of Unit Values of Imports by Groups	124
4.22	Index Numbers of Quantum of Exports by Groups	125
4.23	Index Numbers of Quantum of Imports by Groups	126
<b>5. Domestic and External Debt</b>		
5.1	Pakistan's Debt and Liabilities - Summary	127
5.2	Pakistan's Debt and Liabilities Profile	128
5.3	Government Domestic Debt and Liabilities	129
5.4	Pakistan's External Debt and Liabilities	130
5.5	Pakistan's External Debt Servicing - Principal	131
5.6	Pakistan's External Debt Servicing - Interest	132
5.7	Ownership Classification of the Federal Government Debt	133
5.8	Outstanding Domestic Debt of Public Sector Enterprises (PSEs)	134
5.9	National Savings Schemes - Outstanding Amount	135
<b>6. Money Market</b>		
6.1	Government of Pakistan Treasury Bills	136
6.2	Sale/Purchase of Treasury Bills under Open Market Operation by SBP with Banks	137
6.3	SBP Overnight REPO/Reverse REPO Facilities	138
6.4	Auction of Government of Pakistan Market Treasury Bills	139
6.5	Auction of Pakistan Investment Bonds (PIBs) Fixed rate	140
6.6	Auction of Pakistan Investment Bonds (PIBs) Floating rate	141
6.7	KIBOR	142
6.8	Inter-Bank Weighted Average Call Rates	143
6.9	SBP Mark to Market Rates	144-145
6.10	Secondary Market Transactions in Government Securities	146
<b>7. Capital Market</b>		
7.1	KSE 100 and All Share Index- Selected Sectors	147
7.2	Pakistan Stock Exchange Indicators	148
7.3	Market Capitalization of PSX all Shares- Selected Sectors	149
7.4	Turnover of Shares at Pakistan Stock Exchange	150
7.5	Financial Statements Analysis of Non-Financial Companies Listed on PSX-Overall	151
7.6	Financial Statements Analysis of Non-Financial Companies Listed on PSX-Private Sector	152
7.7	Financial Statements Analysis of Non-Financial Companies Listed on PSX-Public Sector Enterprises	153
<b>8. Prices</b>		
8.1	Consumer Price Index Numbers by Commodity Groups (National)	154
8.2	Consumer Price Index Numbers by Commodity Groups (Urban)	155
8.3	Consumer Price Index Numbers by Commodity Groups (Rural)	156
8.4	Index Numbers of Wholesale Prices by Commodity Groups	157
8.5	Sensitive Price Indicator (SPI) by Expenditure Groups	158

8.6	Selected Commodity Prices	159
<b>9.</b>	<b>Manufacturing</b>	
9.1	Production of Selected Manufactured Goods, Minerals and Electricity Generation	160
9.2	Quantum Index Numbers of Large Scale Manufacturing Industries	161
<b>10.</b>	<b>Public Finance</b>	
10.1	Consolidated Fiscal Operations (Federal and Provincial)	162
10.2	Federal Government Revenue Receipts	163
10.3	Federal Government Expenditure and Lending	164
10.4	Federal Board of Revenue Tax Collection	165
<b>11.</b>	<b>National Income Accounts</b>	
11.1	Gross Domestic Product of Pakistan	
	(a) At current basic prices of 2015-16	166
	(b) At constant basic prices of 2015-16	167
11.2	Real Growth Rates of Gross Domestic Product of Pakistan	168
11.3	Expenditure on Gross Domestic Product	169
11.4	Gross Fixed Capital Formation	170
11.5	Area, Production and Yield of important Crops	171
11.6	Quantum Index Numbers of Major Agricultural Crops	172
	<b>Glossary</b>	173-188
	<b>Notes, Symbols and Abbreviations</b>	189
	<b>Conversion Coefficients and Factors</b>	190

## 1. Selected Economic Indicators

I T E M S	Unit / Base	2025					
		Feb	Mar	Apr	May	Jun	Jul
1 Currency in Circulation <sup>@</sup>	Billion Rs.	9,457.7	10,260.9	10,067.6	10,266.0	10,634.5	10,764.5
2 Broad Money (M2) <sup>@</sup>	"	35,756.2	37,485.9	36,668.6	38,075.6	40,506.3	38,977.9
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	43.3	39.5	38.6	36.9	34.3	36.9
4 Ratio of Scheduled Banks' Investment to Deposits	"	102.8	102.0	105.3	105.7	104.3	108.0
5 Weighted Average Deposits Rate – Fresh Deposits*	"	5.5	5.0	4.9	3.5	3.4	5.9
6 Weighted Average Deposits Rate – Outstanding Deposit*	"	5.6	5.9	5.8	5.7	5.3	5.2
7 Weighted Average Lending Rate–Gross Disbursement*	"	12.4	12.4	12.8	12.2	11.7	12.0
8 Weighted Average Lending Rate–Outstanding Loans*	"	12.3	12.3	12.3	12.1	11.8	11.5
9 KIBOR – End Month (1 Month)**	"	12.0	12.2	12.1	11.1	11.1	11.1
10 KIBOR – Month Average (1 Month)**	"	12.1	12.0	12.1	11.3	11.1	11.0
11 Exports (BOP)	Million US\$	2,609.0	2,760.0	2,606.0	2,444.0	2,594.0	2,750.0
12 Imports (BOP)	"	5,050.0	4,938.0	5,244.0	5,498.0	4,998.0	5,429.0
13 Foreign Direct Investment (Net)	"	132.7	63.7	178.8	231.9	222.0	223.5
14 Foreign Portfolio Investment (Net)	"	(34.0)	(131.4)	(233.2)	(48.8)	(25.8)	(44.6)
15 Net Reserves with SBP	"	11,249.5	10,638.9	10,275.0	11,516.9	14,506.1	14,324.1
16 Workers' Remittances	"	3,126.7	4,053.6	3,176.9	3,685.6	3,406.4	3,214.5
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	102.2	101.6	99.3	97.79	98.03	99.98
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	39.09	38.53	38.12	37.66	37.72	37.51
19 Exchange Rate (Month end)	Rs./US\$	279.66	280.19	281.00	282.01	283.73	282.94
20 Exchange Rate (Month average)	"	279.30	280.08	280.71	281.67	283.00	284.21
21 KSE 100 Index (Month end)	(1991=1,000)	113,251.67	117,806.75	111,326.58	119,691.09	125,627.31	139,390.42
22 CPI Inflation YoY National	Percent	1.5	0.7	0.3	3.5	3.2	4.1
23 CPI Inflation YoY Urban	"	1.8	1.2	0.5	3.5	3.0	4.4
24 CPI Inflation YoY Rural	"	1.1	0.0	(0.1)	3.4	3.6	3.5
25 CPI Inflation YoY Urban (Food)	"	(0.9)	(1.7)	(1.9)	5.3	4.2	2.2
26 CPI Inflation YoY Rural (Food)	"	(4.3)	(5.4)	(4.6)	2.1	2.4	1.5
27 CPI Inflation YoY Urban (Non-Food)	"	3.6	3.1	2.2	2.4	2.2	5.9
28 CPI Inflation YoY Rural (Non-Food)	"	6.6	5.6	4.4	4.6	4.7	5.4
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	7.8	8.2	7.4	7.3	6.9	7.0
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	10.4	10.2	9.0	8.8	8.6	8.1
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,281.8	3,309.5	3,340.2	3,367.7	3,397.1	3,441.2
32 FBR Tax Collection <sup>#</sup>	"	...	8,453.1	...	...	11,744.3	...

## 1. Selected Economic Indicators

I T E M S	Unit / Base	2025					2026	
		Aug	Sep	Oct	Nov	Dec	Jan	Feb
1 Currency in Circulation <sup>@</sup>	Billion Rs.	10,501.2	10,499.5	10,682.7	10,790.7	10,872.6	11,039.9	11,327.0
2 Broad Money (M2) <sup>@</sup>	"	39,385.6	39,861.2	39,930.8	40,568.0	42,302.2	41,571.1	41,897.7
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	35.69	36.42	35.16	35.30	36.69	36.57	37.41
4 Ratio of Scheduled Banks' Investment to Deposits	"	105.28	104.88	103.98	103.78	104.80	105.91	107.00
5 Weighted Average Deposits Rate – Fresh Deposits*	"	5.32	5.28	5.10	4.48	5.05	4.97	5.04
6 Weighted Average Deposits Rate – Outstanding Deposit*	"	5.31	5.20	5.23	5.23	5.35	5.01	4.97
7 Weighted Average Lending Rate–Gross Disbursement*	"	11.87	11.82	11.69	11.72	11.32	11.39	11.02
8 Weighted Average Lending Rate–Outstanding Loans*	"	11.33	11.24	11.25	11.15	10.91	10.63	10.59
9 KIBOR – End Month (1 Month) **	"	11.01	11.08	11.14	11.09	10.59	10.50	10.55
10 KIBOR – Month Average (1 Month) **	"	11.06	11.03	11.14	11.14	10.82	10.42	10.50
11 Exports (BOP)	Million US\$	2,488.0	2,609.0	2,632.0	2,277.0	2,758.0	2,745.0	2,482.0
12 Imports (BOP)	"	5,020.0	5,040.0	5,383.0	4,716.0	5,737.0	5,346.0	5,152.0
13 Foreign Direct Investment (Net)	"	175.1	185.6	178.9	179.7	(134.7)	173.3	213.5
14 Foreign Portfolio Investment (Net)	"	(42.0)	(546.7)	94.8	(75.3)	13.1	136.7	(26.9)
15 Net Reserves with SBP	"	14,319.5	14,174.6	14,502.9	14,588.8	16,053.5	16,157.2	16,298.7
16 Workers' Remittances	"	3,138.2	3,184.1	3,419.6	3,188.3	3,592.4	3,464.5	3,287.9
17 Real Effective Exchange Rate (REER)–Month Average (2010 = 100)	"	100.20	101.88	103.96	104.88	103.55	103.30	102.54
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	37.84	37.77	38.00	38.18	37.97	37.83	37.64
19 Exchange Rate (Month end)	Rs./US\$	281.82	281.49	281.03	280.63	280.33	279.96	279.67
20 Exchange Rate (Month average)	"	282.24	281.65	281.27	280.87	280.54	280.15	279.81
21 KSE 100 Index (Month end)	(1991=1,000)	148,617.78	165,493.59	161,631.73	166,677.70	174,054.32	184,174.49	168,062.17
22 CPI Inflation YoY National	Percent	3.0	5.6	6.2	6.1	5.6	5.8	7.0
23 CPI Inflation YoY Urban	"	3.4	5.5	6.0	6.1	5.8	5.8	6.8
24 CPI Inflation YoY Rural	"	2.4	5.8	6.6	6.3	5.4	5.8	7.3
25 CPI Inflation YoY Urban (Food)	"	(0.5)	4.4	4.5	5.0	3.2	3.3	4.4
26 CPI Inflation YoY Rural (Food)	"	(0.5)	6.0	6.8	5.9	3.8	4.7	6.8
27 CPI Inflation YoY Urban (Non-Food)	"	5.9	6.2	7.0	6.7	7.5	7.4	8.3
28 CPI Inflation YoY Rural (Non-Food)	"	5.2	5.6	6.4	6.7	6.9	6.9	7.7
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	6.9	7.0	7.5	6.6	6.9	7.2	7.1
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	7.8	7.8	8.4	8.2	8.1	8.3	8.3
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,470.8	3,500.0	3,527.4	3,549.2	3,553.4	3,580.4	3,601.1
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		2025			2026	
			Feb		Oct	Nov	Dec <sup>R</sup>	Jan <sup>R</sup>	Feb <sup>P</sup>
			Feb	Feb	Oct	Nov	Dec <sup>R</sup>	Jan <sup>R</sup>	Feb <sup>P</sup>
<b>Net Foreign Assets</b>	<b>(71,160)</b>	<b>1,455,410</b>	<b>610,890</b>	<b>1,917,908</b>	<b>2,023,981</b>	<b>2,233,150</b>	<b>2,603,193</b>	<b>2,791,923</b>	
<b>Claims on nonresidents</b>	<b>5,053,535</b>	<b>7,231,941</b>	<b>5,894,099</b>	<b>7,563,288</b>	<b>7,674,455</b>	<b>8,196,750</b>	<b>8,572,603</b>	<b>8,749,949</b>	
a) Monetary Gold, Coin and Bullion	1,349,449	1,942,112	1,650,257	2,346,213	2,448,023	2,547,822	2,902,598	3,040,823	
b) Holdings of SDRs	206,221	7,418	15,287	39,578	8,047	66,127	66,452	33,654	
c) Foreign currency	20,569	21,550	21,035	21,273	21,244	21,213	21,187	21,164	
d) Deposits	2,725,338	2,902,792	2,573,863	3,321,641	2,325,496	2,319,982	2,363,522	2,482,404	
e) Securities other than shares (Foreign)	8,309	1,563,154	890,099	1,059,502	2,095,948	2,456,766	2,428,720	2,385,845	
f) Loans	-	-	-	-	-	-	-	-	
g) Financial derivatives	-	3,083	-	69	1,655	5,844	5,116	5,930	
h) Other	743,650	791,833	743,557	775,012	774,043	778,995	785,008	780,129	
<i>Of which: Quota-IMF</i>	743,648	791,831	743,556	775,010	774,042	778,994	785,006	780,128	
<b>less: Liabilities to nonresidents</b>	<b>5,124,695</b>	<b>5,776,531</b>	<b>5,283,209</b>	<b>5,645,380</b>	<b>5,650,474</b>	<b>5,963,600</b>	<b>5,969,410</b>	<b>5,958,026</b>	
a) Deposits	1,057,395	1,081,376	1,043,588	1,054,833	1,057,728	1,060,417	1,045,193	1,037,811	
b) Securities other than shares	1,818,649	2,348,001	1,986,189	2,263,995	2,261,165	2,550,575	2,563,754	2,547,821	
c) Loans	-	-	0	(0)	-	0	0	-	
d) Financial derivatives	1,166,640	1,197,854	1,175,243	1,205,208	1,212,959	1,220,471	1,225,569	1,244,032	
e) Other	1,082,010	1,149,300	1,078,189	1,121,345	1,118,622	1,132,138	1,134,894	1,128,362	
<b>Claims on Other Depository Corporations</b>	<b>13,277,983</b>	<b>13,847,965</b>	<b>12,926,178</b>	<b>13,604,601</b>	<b>13,801,806</b>	<b>14,303,564</b>	<b>14,738,117</b>	<b>15,401,867</b>	
<b>Net claims on General Government</b>	<b>4,492,923</b>	<b>3,791,965</b>	<b>3,909,544</b>	<b>2,796,457</b>	<b>2,893,486</b>	<b>2,310,274</b>	<b>2,023,715</b>	<b>1,797,372</b>	
<b>Net claims on Central Government</b>	<b>5,395,565</b>	<b>5,231,880</b>	<b>5,617,889</b>	<b>4,334,165</b>	<b>4,273,193</b>	<b>3,609,938</b>	<b>3,502,491</b>	<b>3,442,079</b>	
<b>Claims on Central Government</b>	<b>6,288,826</b>	<b>5,854,232</b>	<b>6,406,386</b>	<b>4,857,215</b>	<b>4,914,669</b>	<b>4,242,563</b>	<b>3,962,762</b>	<b>3,986,892</b>	
a) Securities other than Shares	5,568,455	5,089,194	5,686,775	4,105,379	4,162,971	3,483,542	3,202,142	3,229,095	
b) Other claims	720,371	765,038	719,611	751,836	751,697	759,021	760,620	757,797	
<b>less: Liabilities to Central Government</b>	<b>893,261</b>	<b>622,352</b>	<b>788,497</b>	<b>523,050</b>	<b>641,476</b>	<b>632,626</b>	<b>460,271</b>	<b>544,813</b>	
a) Deposits	893,261	622,352	788,497	523,050	641,476	632,626	460,271	544,813	
b) Other liabilities	-	-	-	-	-	-	-	-	
<b>Net claims on Provincial Governments</b>	<b>(902,642)</b>	<b>(1,439,915)</b>	<b>(1,708,345)</b>	<b>(1,537,708)</b>	<b>(1,379,707)</b>	<b>(1,299,664)</b>	<b>(1,478,775)</b>	<b>(1,644,707)</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>1,708,345</b>	<b>1,537,708</b>	<b>1,379,707</b>	<b>1,299,664</b>	<b>1,478,775</b>	<b>1,644,707</b>	
a) Deposits	902,642	1,439,915	1,708,345	1,537,708	1,379,707	1,299,664	1,478,775	1,644,707	
b) Other liabilities	-	-	-	-	-	-	-	-	
<b>Claims on other sectors</b>	<b>84,313</b>	<b>78,823</b>	<b>86,419</b>	<b>68,983</b>	<b>61,088</b>	<b>52,725</b>	<b>55,533</b>	<b>56,812</b>	
a) Other financial corporations	40,777	33,746	41,766	21,437	13,533	5,229	5,134	4,702	
b) Public non-financial corporations	101	29	178	27	39	56	66	55	
c) Other non-financial corporations	-	-	-	-	-	-	-	-	
d) Other resident sectors	43,435	45,048	44,475	47,519	47,516	47,439	50,332	52,055	
<b>Monetary base</b>	<b>11,590,151</b>	<b>12,942,839</b>	<b>12,016,491</b>	<b>13,251,792</b>	<b>13,434,684</b>	<b>13,419,243</b>	<b>13,407,014</b>	<b>13,790,997</b>	
<b>1) Currency in Circulation</b>	<b>9,698,211</b>	<b>11,269,453</b>	<b>10,027,417</b>	<b>11,293,295</b>	<b>11,402,884</b>	<b>11,487,498</b>	<b>11,640,734</b>	<b>11,998,318</b>	
<b>2) Liabilities to Other Depository Corporations</b>	<b>1,889,186</b>	<b>1,670,390</b>	<b>1,986,213</b>	<b>1,954,241</b>	<b>2,028,318</b>	<b>1,927,683</b>	<b>1,761,988</b>	<b>1,790,654</b>	
Reserve deposits	1,889,186	1,670,390	1,986,213	1,954,241	2,028,318	1,927,683	1,761,988	1,790,654	
Other liabilities	-	-	-	-	-	-	-	-	

## 2.1 Central Bank Survey

Million Rupees

Items	FY24	FY25	2025	2025			2026	
			Feb	Oct	Nov	Dec <sup>R</sup>	Jan <sup>R</sup>	Feb <sup>P</sup>
<b>3) Deposits included in broad money</b>	<b>2,753</b>	<b>2,996</b>	<b>2,861</b>	<b>4,256</b>	<b>3,482</b>	<b>4,062</b>	<b>4,292</b>	<b>2,026</b>
<b>Transferable deposits</b>	<b>229</b>	<b>337</b>	<b>317</b>	<b>551</b>	<b>351</b>	<b>344</b>	<b>230</b>	<b>312</b>
a) Other financial corporations	31	151	31	154	154	146	43	128
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	175	164	164	174	174	174	165	161
d) Other resident sectors	23	23	123	223	23	23	23	23
<b>Other deposits</b>	<b>2,524</b>	<b>2,659</b>	<b>2,544</b>	<b>3,705</b>	<b>3,131</b>	<b>3,718</b>	<b>4,061</b>	<b>1,713</b>
a) Other financial corporations	1,966	2,030	1,803	2,640	2,008	2,188	1,617	1,499
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	558	628	741	1,065	1,123	1,530	2,445	214
<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>125,331</b>	<b>128,240</b>	<b>126,778</b>	<b>126,610</b>	<b>128,841</b>	<b>127,022</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>180,660</b>	<b>229,039</b>	<b>161,371</b>	<b>54,145</b>	<b>48,182</b>	<b>29,149</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>5,154,299</b>	<b>4,762,174</b>	<b>4,998,397</b>	<b>5,281,159</b>	<b>5,780,521</b>	<b>6,050,177</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	2,049,495	684,685	819,275	942,057	1,085,720	1,218,489
c) General & special reserves	977,632	1,162,786	1,104,094	1,162,786	1,162,786	1,162,786	1,163,902	1,163,902
d) SDR allocation	-	-	-	-	-	-	-	-
e) Valuation adjustment	1,561,249	2,257,842	1,900,710	2,814,704	2,916,336	3,076,316	3,430,900	3,567,786
<b>Other items (net)</b>	<b>9,754</b>	<b>52,899</b>	<b>56,250</b>	<b>16,704</b>	<b>59,131</b>	<b>18,555</b>	<b>56,001</b>	<b>50,630</b>
Other liabilities	288,169	332,245	313,242	324,264	367,544	337,400	376,364	370,431
<i>Less: Other Assets</i>	<i>278,415</i>	<i>279,346</i>	<i>256,992</i>	<i>307,559</i>	<i>308,413</i>	<i>318,844</i>	<i>320,363</i>	<i>319,801</i>

Source: Statistics and Data Services Department

### Notes:

- SDR allocations previously included as a component of shares and other equity of central bank is being reclassified as foreign liabilities of the central bank as per recommendation of IMF from June 2010.
- 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 and Sectorization.
- Note Explaining major changes is available at: <http://www.sbp.org.pk/departments/stats/ntb.htm>
- Data from June 08 to Feb 08 has been revised due to recalculation of Monetary Base.
- The data from June 2008 to May 2009 has been revised. The explanatory notes on the revisions are available at SBP website on economic data page under Analytical Accounts - MFSM. The same are also available in Statistical Bulletin under "
- 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>	<b>13,169,975</b>	<b>13,687,908</b>	<b>12,743,209</b>	<b>13,266,436</b>	<b>13,451,231</b>	<b>13,871,150</b>	<b>14,348,196</b>	<b>14,980,313</b>
<b>Deposits included in broad money (1+2)</b>	<b>27,348,201</b>	<b>30,874,776</b>	<b>27,871,975</b>	<b>30,490,582</b>	<b>30,776,973</b>	<b>32,140,647</b>	<b>31,568,818</b>	<b>31,755,562</b>
<b>1) Transferable deposits</b>	<b>21,407,816</b>	<b>25,413,142</b>	<b>22,342,072</b>	<b>24,889,322</b>	<b>24,963,406</b>	<b>25,805,636</b>	<b>25,826,165</b>	<b>25,957,988</b>
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>	<b>5,940,385</b>	<b>5,461,635</b>	<b>5,529,904</b>	<b>5,601,260</b>	<b>5,813,567</b>	<b>6,335,012</b>	<b>5,742,653</b>	<b>5,797,573</b>
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>	<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>
<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>	<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>
<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>	<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>
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
<b>Trade credit and 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>
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
<b>Shares and other equity</b>	<b>3,358,340</b>	<b>4,341,827</b>	<b>3,907,844</b>	<b>4,348,956</b>	<b>4,364,246</b>	<b>4,739,914</b>	<b>5,153,144</b>	<b>4,989,919</b>
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>	<b>537,855</b>	<b>78,272</b>	<b>697,134</b>	<b>451,761</b>	<b>313,909</b>	<b>(80,914)</b>	<b>37,937</b>	<b>178,341</b>
<b>Other liabilities</b>	<b>3,908,571</b>	<b>4,740,340</b>	<b>4,779,617</b>	<b>5,186,781</b>	<b>5,208,827</b>	<b>5,250,447</b>	<b>5,387,264</b>	<b>5,626,075</b>
<b>less: Other assets</b>	<b>3,524,830</b>	<b>4,680,996</b>	<b>4,100,039</b>	<b>4,742,289</b>	<b>4,958,298</b>	<b>5,281,541</b>	<b>5,267,979</b>	<b>5,412,664</b>
<b>plus: Consolidation adjustment</b>	<b>154,114</b>	<b>18,928</b>	<b>17,556</b>	<b>7,268</b>	<b>63,380</b>	<b>(49,819)</b>	<b>(81,349)</b>	<b>(35,069)</b>

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, Advantages (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

Items	Million Rupees							
	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	8,705,297	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>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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>
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
<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>
<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>	<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>
<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>	<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>
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
<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>
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
<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/ntb.htm>

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

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

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

Archive link:

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

## 2.4 Reserve Money

Million Rupees

Components			2025	2025			2026	
	FY24	FY25 <sup>p</sup>	Feb	Oct	Nov	Dec	Jan	Feb
<b>A. Currency in Circulation</b>	9,153,099	10,634,483	9,457,732	10,682,705	10,790,687	10,872,559	11,039,945	11,327,034
<b>B. Cash in Tills</b>	554,731	644,365	579,025	620,046	621,633	624,384	610,214	680,734
<b>C. Other Deposits</b>	62,892	57,267	63,810	45,900	45,667	53,980	47,976	45,482
<b>D. Bank Deposits</b>	1,842,108	1,634,519	1,941,360	1,933,609	2,055,990	1,896,989	1,737,546	1,927,035
<b>Reserve Money (A+B+C+D)</b>	<b>11,612,829</b>	<b>12,970,634</b>	<b>12,041,927</b>	<b>13,282,260</b>	<b>13,513,977</b>	<b>13,447,912</b>	<b>13,435,681</b>	<b>13,980,285</b>
<b>Factor affecting Reserve Money (RM)</b>								
<b>A. Net Foreign Assets</b>	(71,374)	1,455,191	610,677	1,917,690	2,018,149	2,232,992	2,602,978	2,792,040
<b>B. Net Domestic Assets (1+2+3)</b>	<b>11,684,204</b>	<b>11,515,443</b>	<b>11,431,250</b>	<b>11,364,570</b>	<b>11,495,827</b>	<b>11,214,920</b>	<b>10,832,703</b>	<b>11,188,245</b>
<b>1. Net Govt Sector Borrowing (i+ii)</b>	<b>4,504,320</b>	<b>3,811,156</b>	<b>3,926,290</b>	<b>2,817,946</b>	<b>2,962,523</b>	<b>2,328,900</b>	<b>2,044,330</b>	<b>1,977,956</b>
i. Borrowings for Budgetary Support <sup>1</sup>	4,527,712	3,836,191	3,949,147	2,843,875	2,988,888	2,355,634	2,069,815	2,002,623
a) Federal Government	5,419,184	5,262,849	5,638,203	4,357,039	4,385,621	3,630,561	3,525,330	3,647,948
of which deposits with SBP	(869,772)	(594,150)	(770,985)	(503,031)	(507,052)	(612,912)	(440,736)	(338,147)
b) Provincial Government	(840,494)	(1,367,561)	(1,582,769)	(1,412,767)	(1,302,203)	(1,170,136)	(1,351,996)	(1,511,943)
Balochistan	(41,987)	(102,272)	(97,148)	(58,966)	(30,995)	(47,471)	(56,760)	(93,023)
Khyber Pakhtunkhwa	(59,667)	(78,740)	(158,952)	(29,197)	(108,076)	(88,228)	(99,410)	(100,651)
Punjab	(627,553)	(846,228)	(958,894)	(815,803)	(805,131)	(616,924)	(790,206)	(768,950)
Sindh	(111,287)	(340,321)	(367,775)	(508,801)	(358,001)	(417,512)	(405,620)	(549,319)
c) AJK Government	(30,893)	(38,465)	(71,073)	(65,478)	(58,653)	(63,594)	(66,866)	(78,545)
d) Gilgit-Baltistan	(20,084)	(20,632)	(35,214)	(34,920)	(35,877)	(41,199)	(36,653)	(54,837)
ii. Others	(23,392)	(25,035)	(22,857)	(25,929)	(26,365)	(26,733)	(25,485)	(24,668)
<b>2. Credit to Non-Govt. Sector (i+ii+iii)</b>	<b>1,525,930</b>	<b>1,368,606</b>	<b>1,441,990</b>	<b>1,419,953</b>	<b>1,388,328</b>	<b>1,419,517</b>	<b>1,393,693</b>	<b>1,367,457</b>
i. Claims on Scheduled Banks (a+b+c+d+e)	1,409,836	1,252,778	1,327,542	1,302,678	1,270,572	1,302,408	1,274,221	1,247,179
a. Agriculture Sector	5,374	7,750	6,438	7,662	7,547	7,360	7,610	7,631
b. Industrial Sector	577,676	491,783	509,959	457,722	450,828	438,864	428,104	420,780
c. Export Sector	624,392	507,694	556,751	441,653	417,521	401,828	382,543	363,631
d. Housing Sector	-	-	-	-	-	-	-	-
e. Others	202,394	245,551	254,394	395,641	394,676	454,356	455,964	455,137
ii. Claims on NBFIs	116,094	115,828	114,448	117,275	117,756	117,109	119,472	120,278
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-
<b>3. Other Items (Net)</b>	<b>5,653,954</b>	<b>6,335,681</b>	<b>6,062,970</b>	<b>7,126,670</b>	<b>7,144,977</b>	<b>7,466,502</b>	<b>7,394,679</b>	<b>7,842,832</b>
				-	-	-	-	
<b>Reserve Money(RM) (A+B)</b>	<b>11,612,829</b>	<b>12,970,634</b>	<b>12,041,927</b>	<b>13,282,260</b>	<b>13,513,977</b>	<b>13,447,912</b>	<b>13,435,681</b>	<b>13,980,285</b>

Source: Statistics and Data Services Department

Notes:

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

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

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

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.

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

Items	30th June		2025	2025			2026	
	FY24	FY25	Feb	Oct	Nov	Dec	Jan	Feb
1. Banknotes	9,698,211	11,269,452	10,027,417	11,293,296	11,402,884	11,487,498	11,640,734	11,998,318
2. One Rupee Coins and above	9,849	9,880	9,857	9,964	9,945	9,911	9,956	9,956
<b>3. Total (1+2)</b>	<b>9,708,060</b>	<b>11,279,332</b>	<b>10,037,274</b>	<b>11,303,260</b>	<b>11,412,829</b>	<b>11,497,409</b>	<b>11,650,690</b>	<b>12,008,274</b>
4. Held by Banking Department of SBP	190	119	158	165	146	113	158	157
5. Held by Issue Department of SBP	40	365	359	344	363	353	374	349
6. Currency in tills of Scheduled Banks	554,731	644,365	579,025	620,046	621,633	624,384	610,214	680,734
<b>7. Currency in Circulation (3-4-5-6)</b>	<b>9,153,099</b>	<b>10,634,483</b>	<b>9,457,732</b>	<b>10,682,705</b>	<b>10,790,687</b>	<b>10,872,559</b>	<b>11,039,945</b>	<b>11,327,034</b>

Source: Statistics and Data Services Department

Notes:

1. From July, 2020 and onwards five rupee bills & above have been renamed as banknotes.
2. Monthly data is of last working day of the month. The quarterly data covers the period up to the last working day of the month

## 2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 <sup>th</sup> June		2025	2025			2026	
	FY24	FY25 <sup>R</sup>	Feb	Oct	Nov	Dec	Jan	Feb
<b>A. Components of M2</b>								
1. Currency in Circulation	9,153,099	10,634,483	9,457,732	10,682,705	10,790,687	10,872,559	11,039,945	11,327,034
2. Other Deposits with SBP	62,892	57,267	63,810	45,900	45,667	53,980	47,976	45,482
3. Total Private & PSE Deposits	26,665,840	30,096,017	26,234,620	29,202,195	29,731,634	31,375,639	30,483,221	30,525,179
<i>of which : RFCDs</i>	1,604,935	1,690,606	1,684,000	1,722,848	1,708,972	1,707,721	1,743,530	1,766,763
<b>Money Supply (1+2+3)</b>	<b>35,881,830</b>	<b>40,787,767</b>	<b>35,756,162</b>	<b>39,930,800</b>	<b>40,567,988</b>	<b>42,302,178</b>	<b>41,571,141</b>	<b>41,897,695</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>(390,557)</b>	<b>545,844</b>	<b>623,779</b>	<b>854,215</b>	<b>1,204,490</b>	<b>1,358,640</b>
a. State Bank of Pakistan	(71,374)	1,455,191	610,677	1,917,690	2,018,149	2,232,992	2,602,978	2,792,040
b. Scheduled Banks	(1,066,594)	(708,878)	(1,001,234)	(1,371,846)	(1,394,370)	(1,378,777)	(1,398,488)	(1,433,399)
<b>II.Net Domestic Assets of Banking System (1+2+3)</b>	<b>37,019,799</b>	<b>40,041,453</b>	<b>36,146,719</b>	<b>39,384,956</b>	<b>39,944,209</b>	<b>41,447,962</b>	<b>40,366,652</b>	<b>40,539,055</b>
a. State Bank of Pakistan	10,274,368	10,262,665	10,103,708	10,061,892	10,225,255	9,912,512	9,558,482	9,941,066
b. Scheduled Banks	26,745,431	29,778,789	26,043,011	29,323,064	29,718,953	31,535,451	30,808,170	30,597,989
<b>1. Net Govt Sector Borrowing(a+b+c)</b>	<b>31,078,845</b>	<b>35,119,827</b>	<b>30,844,760</b>	<b>34,020,712</b>	<b>34,404,283</b>	<b>34,790,699</b>	<b>35,117,840</b>	<b>35,429,954</b>
a. Borrowings for Budgetary support <sup>1</sup>	29,723,917	34,078,342	29,750,373	32,967,608	33,342,144	33,731,364	34,081,216	34,415,153
(i) From SBP	4,527,712	3,836,191	3,949,147	2,843,875	2,988,888	2,355,634	2,069,815	2,002,623
a) Federal Government	5,419,184	5,262,849	5,638,203	4,357,039	4,385,621	3,630,561	3,525,330	3,647,948
of which deposits with SBP	(869,772)	(594,150)	(770,985)	(503,031)	(507,052)	(612,912)	(440,736)	(338,147)
b) Provincial Government	(840,494)	(1,367,561)	(1,582,769)	(1,412,767)	(1,302,203)	(1,170,136)	(1,351,996)	(1,511,943)
Balochistan Government	(41,987)	(102,272)	(97,148)	(58,966)	(30,995)	(47,471)	(56,760)	(93,023)
Khyber Pakhtunkhwa Government	(59,667)	(78,740)	(158,952)	(29,197)	(108,076)	(88,228)	(99,410)	(100,651)
Punjab Government	(627,553)	(846,228)	(958,894)	(815,803)	(805,131)	(616,924)	(790,206)	(768,950)
Sindh Government	(111,287)	(340,321)	(367,775)	(508,801)	(358,001)	(417,512)	(405,620)	(549,319)
c) AJK Government	(30,893)	(38,465)	(71,073)	(65,478)	(58,653)	(63,594)	(66,866)	(78,545)
d) Gilgit-Baltistan	(20,084)	(20,632)	(35,214)	(34,920)	(35,877)	(41,199)	(36,653)	(54,837)
(ii) From Scheduled banks (a+b)	25,196,205	30,242,151	25,801,226	30,123,733	30,353,256	31,375,730	32,011,400	32,412,529
a) Federal Government	26,866,638	32,301,512	27,677,906	32,255,901	32,496,025	33,629,958	34,315,529	34,712,143
of which deposits with banks	(2,709,578)	(3,171,071)	(2,687,131)	(3,210,825)	(3,131,731)	(3,318,156)	(3,424,269)	(3,472,042)
b) Provincial Government	(1,670,433)	(2,059,362)	(1,876,680)	(2,132,167)	(2,142,770)	(2,254,228)	(2,304,128)	(2,299,614)
of which deposits with banks	(1,670,433)	(2,059,362)	(1,876,680)	(2,132,167)	(2,142,770)	(2,254,228)	(2,304,129)	(2,299,614)
b. Commodity operations	1,378,320	1,066,520	1,117,244	1,079,033	1,088,505	1,086,069	1,062,110	1,039,469
c. Others	(23,392)	(25,035)	(22,857)	(25,929)	(26,365)	(26,733)	(25,485)	(24,668)
<b>2. Credit to Non-Govt. Sector (a+b+c+d)</b>	<b>11,543,424</b>	<b>13,011,091</b>	<b>13,281,487</b>	<b>12,724,926</b>	<b>12,878,110</b>	<b>13,983,522</b>	<b>13,438,593</b>	<b>13,685,066</b>
a. Credit to Private Sector*	8,866,853	9,948,706	9,474,326	9,954,391	10,136,507	10,940,987	10,648,974	10,877,144
Conventional Banking Branches	6,211,242	6,616,972	6,287,854	6,489,642	6,582,946	6,711,888	6,541,168	6,665,175
Islamic Banks	1,776,270	2,294,571	2,211,293	2,273,995	2,339,088	2,729,686	2,530,281	2,535,256
Islamic Banking Branches of Conventional Banks	879,341	1,037,162	975,179	1,190,753	1,214,473	1,499,413	1,577,525	1,676,714
b. Credit to PSEs	2,191,482	2,104,374	2,245,675	2,133,755	2,121,930	2,200,976	2,126,485	2,197,040
c. PSEs Special a/c-debt Repayment with BP/PSPC	-	-	-	-	-	-	-	-
d. Credit to NBFIs	485,089	958,011	1,561,485	636,780	619,673	841,560	663,134	610,882
<b>3. Other Items (net) *</b>	<b>(5,602,470)</b>	<b>(8,089,465)</b>	<b>(7,979,528)</b>	<b>(7,360,682)</b>	<b>(7,338,184)</b>	<b>(7,326,259)</b>	<b>(8,189,782)</b>	<b>(8,575,966)</b>
<b>Broad Money M2 (A+B)</b>	<b>35,881,830</b>	<b>40,787,767</b>	<b>35,756,162</b>	<b>39,930,800</b>	<b>40,567,988</b>	<b>42,302,178</b>	<b>41,571,141</b>	<b>41,897,695</b>
<b>C. Memorandum Items</b>								
Accrued Profit on SBP holdings of MRTBs/MTBs	262,536	296,619	369,462	437,841	473,140	298,655	324,774	347,766
Outstanding amount of MTBs (realized value in auction)	7,542,978	5,869,162	4,656,892	4,809,319	4,536,318	5,057,570	5,194,536	5,221,901
Net Government Budgetary Borrowing (Cash Basis)	29,075,815	33,642,350	29,200,781	32,378,958	32,737,191	33,316,891	33,631,214	33,928,259
<i>From SBP</i>	4,265,176	3,539,572	3,579,685	2,406,034	2,515,748	2,056,978	1,745,041	1,654,857
<i>From Scheduled Banks</i>	24,810,640	30,102,778	25,621,096	29,972,924	30,221,443	31,259,913	31,886,173	32,273,402

Source: Statistics and Data Services Department

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

Notes:

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

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

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

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

Archive link:

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

[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 <sup>R</sup>	30-Jun-25	27-Feb-26 <sup>P</sup>	1 <sup>st</sup> July 24 to 28-Feb-25	1 <sup>st</sup> July 25 to 27-Feb-26
<b>1. Central Government (a+b)</b>	<b>32,285,822</b>	<b>37,564,361</b>	<b>38,360,092</b>	<b>1,030,287.31</b>	<b>795,730.44</b>
a. Scheduled Banks	26,866,638	32,301,512	34,712,143	811,267.50	2,410,630.71
T-Bills, Securities and Others	29,576,216	35,472,584	38,184,185	788,820.97	2,711,601.17
Less:					
Government Deposits	2,709,578	3,171,071	3,472,042	(22,446.53)	300,970.46
b. State Bank	5,419,184	5,262,849	3,647,948	219,019.81	(1,614,900.26)
T-bills and Securities etc.	5,571,285	5,094,335	3,230,744	120,672.85	(1,863,591.05)
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-
Others*	717,671	762,663	755,351	(440.60)	(7,312.26)
Less:					
Govt. Deposits (Ex. Zakat and Privatization Fund)	869,772	594,150	338,147	(98,787.56)	(256,003.04)
<b>2. Provincial Governments (c+d)</b>	<b>(2,561,905)</b>	<b>(3,486,020)</b>	<b>(3,944,939)</b>	<b>(1,003,830.85)</b>	<b>(458,919.25)</b>
c. Scheduled Banks	(1,670,433)	(2,059,362)	(2,299,614)	(206,246.51)	(240,252.23)
Government Securities and Others	-	-	-	-	-
Less:					
Government Deposits	1,670,433	2,059,362	2,299,614	206,246.51	240,252.23
d. State Bank	(891,472)	(1,426,658)	(1,645,325)	(797,584.35)	(218,667.01)
Government Securities	-	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-	-
Less:					
Government Deposits (Excluding Zakat Fund)	891,472	1,426,658	1,645,325	797,584.35	218,667.01
<b>Net Budgetary Borrowing from the Banking System</b>	<b>29,723,917</b>	<b>34,078,341</b>	<b>34,415,153</b>	<b>26,456.46</b>	<b>336,811.20</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	Million Rupees				
	Stocks			Monetary Impact During	
	30-Jun-24	30-Jun-25	27-Feb-26 <sup>P</sup>	1 <sup>st</sup> July 24 to 28-Feb-25	1 <sup>st</sup> July 25 to 27-Feb-26
Rice	-	192.6	209.6	187.0	17.0
Wheat	1,133,456.1	795,113.4	765,861.3	(284,585.0)	(29,252.1)
Sugar	107,772.4	104,742.0	139,158.3	23,199.5	34,416.3
Fertilizer	134,664.3	163,502.0	131,378.1	(3.7)	(32,123.8)
Seeds	2,427.6	340.6	-	(2,427.6)	(340.6)
Oil seeds				-	-
Pulses				-	-
Edible Oil				-	-
Black Mash				-	-
Chilies				-	-
Seed Meal				-	-
Gram				-	-
Onion				-	-
Potatoes				-	-
Cotton	-	2,629.8	2,862.0	2,552.9	232.1
<b>Total</b>	<b>1,378,320.5</b>	<b>1,066,520.4</b>	<b>1,039,469.4</b>	<b>(261,076.9)</b>	<b>(27,051.1)</b>

Source: SME, Housing & Sustainable Finance Department

## 2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Sep-25			Oct-25			Nov-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
<b>ASSETS</b>	<b>11,109,804</b>	<b>13,544,294</b>	<b>24,654,098</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>International reserve assets</b>	<b>2,096,015</b>	<b>4,335,527</b>	<b>6,431,542</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>
- Gold	2,011,604	-	2,011,604	2,346,213	-	2,346,213	2,448,023	-	2,448,023
- Foreign currency balances	84,411	4,301,162	4,385,573	154,502	4,209,732	4,364,234	274,913	4,136,841	4,411,754
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	6,941	6,941	-	39,578	39,578	-	8,047	8,047
- Reserve tranche position with International Monetary Fund	-	46	46	-	46	46	-	45	45
- Other foreign currency balances	-	27,378	27,378	-	37,904	37,904	-	25,991	25,991
<b>Local currency financial assets</b>	<b>7,000,000</b>	<b>5,817,465</b>	<b>12,817,465</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>(i) Monetary policy assets</b>	<b>7,000,000</b>	<b>4,769,416</b>	<b>11,769,416</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>
- Conventional securities purchased under agreement to resell	<b>7,000,000</b>	<b>4,450,797</b>	<b>11,450,797</b>	<b>7,000,000</b>	<b>4,964,248</b>	<b>11,964,248</b>	<b>7,000,000</b>	<b>5,220,086</b>	<b>12,220,086</b>
- Shariah compliant financing facility	-	318,619	318,619	-	276,645	276,645	-	211,883	211,883
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
<b>(ii) Credit to conventional banks &amp; financial institutions for purposes other than monetary policy</b>	<b>-</b>	<b>733,777</b>	<b>733,777</b>	<b>-</b>	<b>699,463</b>	<b>699,463</b>	<b>-</b>	<b>673,155</b>	<b>673,155</b>
- Agriculture sector	-	4,629	4,629	-	4,543	4,543	-	4,904	4,904
- Industrial sector	-	353,853	353,853	-	342,095	342,095	-	337,328	337,328
- Export sector	-	313,264	313,264	-	291,692	291,692	-	270,557	270,557
- Housing sector	-	2	2	-	2	2	-	2	2
- Other	-	62,029	62,029	-	61,131	61,131	-	60,363	60,363
<b>(iii) Credit to Islamic banks &amp; financial institutions for purpose other than monetary policy</b>	<b>-</b>	<b>314,273</b>	<b>314,273</b>	<b>-</b>	<b>300,364</b>	<b>300,364</b>	<b>-</b>	<b>295,022</b>	<b>295,022</b>
- Agriculture sector	-	3,894	3,894	-	3,861	3,861	-	3,832	3,832
- Industrial sector	-	142,309	142,309	-	138,584	138,584	-	136,406	136,406
- Export sector	-	159,665	159,665	-	149,962	149,962	-	146,964	146,964
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	8,405	8,405	-	7,957	7,957	-	7,820	7,820
<b>Credit to general government account</b>	<b>1,977,710</b>	<b>2,735,106</b>	<b>4,712,816</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>- Federal government</b>	<b>1,977,710</b>	<b>2,735,106</b>	<b>4,712,816</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>
- Perpetual loan to federal government	-	757,075	757,075	-	751,836	751,836	-	751,585	751,585
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	1,977,710	1,978,031	3,955,741	1,751,363	2,242,208	3,993,571	1,637,053	2,390,833	4,027,886
- 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>219,649</b>	<b>219,649</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	-	173,887	173,887	-	326,848	326,848	-	326,848	326,848
- Financial institutions	-	45,762	45,762	-	45,762	45,762	-	45,762	45,762
- Other	-	-	-	-	-	-	-	-	-
Property, plant & equipment	-	171,700	171,700	-	171,530	171,530	-	172,730	172,730
Rupee coins	434	-	434	344	-	344	363	-	363
Other assets	35,644	264,847	300,491	41,039	268,713	309,751	42,679	267,473	310,152
<b>LIABILITIES</b>	<b>11,109,804</b>	<b>13,544,294</b>	<b>24,654,098</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>Equity &amp; reserves</b>	<b>-</b>	<b>4,070,152</b>	<b>4,070,152</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>
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,119,567	1,119,567	-	1,119,567	1,119,567	-	1,119,567	1,119,567
- Special reserves	-	4,744	4,744	-	4,744	4,744	-	4,761	4,761
- Unrealized appreciations	-	2,230,470	2,230,470	-	2,717,869	2,717,869	-	2,819,489	2,819,489
- Profit & loss appropriation account	-	615,371	615,371	-	806,437	806,437	-	928,177	928,177
<b>Banknotes in circulation</b>	<b>11,109,804</b>	<b>(173)</b>	<b>11,109,631</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>
- Banknotes in circulation	11,109,630	-	11,109,630	11,293,295	-	11,293,295	11,402,884	-	11,402,884
- Banknotes held in Banking Department	173	(173)	0	165	(165)	0	146	(146)	0
<b>Monetary policy liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>229,039</b>	<b>229,039</b>	<b>-</b>	<b>161,282</b>	<b>161,282</b>
- Securities sold under agreement to repurchase	-	-	-	-	229,039	229,039	-	161,282	161,282
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
<b>Local currency deposits</b>	<b>-</b>	<b>3,783,750</b>	<b>3,783,750</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>
- Federal government	-	846,978	846,978	-	485,107	485,107	-	489,368	489,368
- Provincial governments & autonomous regions	-	1,306,975	1,306,975	-	1,537,708	1,537,708	-	1,421,474	1,421,474
- Bank deposits	-	1,475,793	1,475,793	-	1,535,159	1,535,159	-	1,656,641	1,656,641
- Other deposits	-	154,004	154,004	-	156,154	156,154	-	154,959	154,959
<b>Foreign currency deposits</b>	<b>-</b>	<b>1,468,048</b>	<b>1,468,048</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>
- Local banks	-	408,930	408,930	-	398,450	398,450	-	399,349	399,349
- Foreign central banks	-	993	993	-	990	990	-	986	986
- Foreign governments & sovereign wealth fund	-	1,050,720	1,050,720	-	1,053,633	1,053,633	-	1,055,713	1,055,713
- Others deposits	-	7,405	7,405	-	8,141	8,141	-	8,077	8,077
<b>Foreign currency loans and liabilities</b>	<b>-</b>	<b>3,864,782</b>	<b>3,864,782</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>
- International Monetary Fund facilities	-	1,530,370	1,530,370	-	1,489,031	1,489,031	-	1,489,030	1,489,030
- Allocations of special drawing rights of IMF	-	1,132,027	1,132,027	-	1,121,345	1,121,345	-	1,118,622	1,118,622
- Currency swap arrangements	-	1,202,385	1,202,385	-	1,205,208	1,205,208	-	1,212,747	1,212,747
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
<b>Other liabilities</b>	<b>-</b>	<b>357,735</b>	<b>357,735</b>	<b>-</b>	<b>366,458</b>	<b>366,459</b>	<b>-</b>	<b>386,205</b>	<b>386,205</b>

## 2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Dec-25			Jan-26			Feb-26		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
<b>ASSETS</b>	<b>11,549,612</b>	<b>15,341,811</b>	<b>26,891,423</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>International reserve assets</b>	<b>2,827,848</b>	<b>4,444,147</b>	<b>7,271,995</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>
- Gold	2,448,213	-	2,448,213	2,902,598	-	2,902,598	3,040,823	-	3,040,823
- Foreign currency balances	379,635	4,341,663	4,721,298	300,756	4,484,497	4,785,253	363,313	4,486,735	4,850,048
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	66,032	66,032	-	66,452	66,452	-	33,654	33,654
- Reserve tranche position with International Monetary Fund	-	46	46	-	46	46	-	46	46
- Other foreign currency balances	-	36,406	36,406	-	27,512	27,512	-	38,806	38,806
<b>Local currency financial assets</b>	<b>7,000,000</b>	<b>6,919,756</b>	<b>13,919,756</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>(i) Monetary policy assets</b>	<b>7,000,000</b>	<b>5,985,072</b>	<b>12,985,072</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>
- Conventional- securities purchased under agreement to resell	<b>7,000,000</b>	<b>5,535,061</b>	<b>12,535,061</b>	<b>7,000,000</b>	<b>5,971,336</b>	<b>12,971,336</b>	<b>7,000,000</b>	<b>6,511,311</b>	<b>13,511,311</b>
- Shariah compliant financing facility	-	450,011	450,011	-	417,366	417,366	-	568,572	568,572
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
<b>(ii) Credit to conventional banks &amp; financial institutions</b>	-	<b>654,012</b>	<b>654,012</b>	-	<b>628,840</b>	<b>628,840</b>	-	<b>608,746</b>	<b>608,746</b>
<b>for purposes other than monetary policy</b>	-	<b>654,012</b>	<b>654,012</b>	-	<b>628,840</b>	<b>628,840</b>	-	<b>608,746</b>	<b>608,746</b>
- Agriculture sector	-	4,923	4,923	-	4,950	4,950	-	4,957	4,957
- Industrial sector	-	331,326	331,326	-	319,660	319,660	-	313,642	313,642
- Export sector	-	257,889	257,889	-	246,157	246,157	-	232,742	232,742
- Housing sector	-	2	2	-	2	2	-	2	2
- Other	-	59,872	59,872	-	58,071	58,071	-	57,403	57,403
<b>(iii) Credit to Islamic banks &amp; financial institutions for purpose other than monetary policy</b>	-	<b>280,673</b>	<b>280,673</b>	-	<b>278,109</b>	<b>278,109</b>	-	<b>270,246</b>	<b>270,246</b>
- Agriculture sector	-	3,797	3,797	-	3,907	3,907	-	3,883	3,883
- Industrial sector	-	133,980	133,980	-	130,189	130,189	-	128,004	128,004
- Export sector	-	135,238	135,238	-	136,386	136,386	-	130,889	130,889
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	7,658	7,658	-	7,627	7,627	-	7,470	7,470
<b>Credit to general government account</b>	<b>1,678,731</b>	<b>3,145,165</b>	<b>4,823,896</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>Federal government</b>	<b>1,678,731</b>	<b>3,145,165</b>	<b>4,823,896</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>
- Perpetual loan to federal government	-	759,335	759,335	-	760,620	760,620	-	757,742	757,742
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	1,678,731	2,385,830	4,064,562	1,387,160	1,692,096	3,079,256	1,541,780	1,562,744	3,104,523
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
<b>Equity investments</b>	-	<b>372,610</b>	<b>372,610</b>	-	<b>433,212</b>	<b>433,212</b>	-	<b>433,212</b>	<b>433,212</b>
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	326,848	326,848	-	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	-	172,493	172,493	-	173,124	173,124	-	172,760	172,760
Rupee coins	355	-	355	374	-	374	349	-	349
Other assets	42,679	287,641	330,319	50,003	268,117	318,121	52,210	266,645	318,855
<b>LIABILITIES</b>	<b>11,549,612</b>	<b>15,341,811</b>	<b>26,891,423</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>Equity &amp; reserves</b>	-	<b>5,123,382</b>	<b>5,123,382</b>	-	<b>5,780,969</b>	<b>5,780,969</b>	-	<b>6,052,422</b>	<b>6,052,422</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	-	4,761	4,761	-	5,867	5,867	-	5,867	5,867
- Unrealized appreciations	-	2,819,489	2,819,489	-	3,334,040	3,334,040	-	3,470,956	3,470,956
- Profit & loss appropriation account	-	1,079,565	1,079,565	-	1,221,495	1,221,495	-	1,356,031	1,356,031
<b>Banknotes in circulation</b>	<b>11,549,612</b>	<b>(138)</b>	<b>11,549,474</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>
- Banknotes in circulation	11,549,474	-	11,549,474	11,640,734	-	11,640,734	11,998,318	-	11,998,318
- Banknotes held in Banking Department	138	(138)	-	158	(158)	-	157	(157)	-
<b>Monetary policy liabilities</b>	-	<b>15,157</b>	<b>15,157</b>	-	<b>48,182</b>	<b>48,182</b>	-	<b>29,149</b>	<b>29,149</b>
- Securities sold under agreement to repurchase	-	15,157	15,157	-	48,182	48,182	-	29,149	29,149
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
<b>Local currency deposits</b>	-	<b>4,270,946</b>	<b>4,270,946</b>	-	<b>3,400,451</b>	<b>3,400,451</b>	-	<b>3,676,514</b>	<b>3,676,514</b>
- Federal government	-	1,339,280	1,339,280	-	423,653	423,653	-	321,755	321,755
- Provincial governments & autonomous regions	-	1,146,647	1,146,647	-	1,478,775	1,478,775	-	1,666,851	1,666,851
- Bank deposits	-	1,631,491	1,631,491	-	1,337,938	1,337,938	-	1,530,805	1,530,805
- Other deposits	-	153,528	153,528	-	160,085	160,085	-	157,103	157,103
<b>Foreign currency deposits</b>	-	<b>1,462,741</b>	<b>1,462,741</b>	-	<b>1,451,407</b>	<b>1,451,407</b>	-	<b>1,439,371</b>	<b>1,439,371</b>
- Local banks	-	396,471	396,471	-	399,608	399,608	-	396,230	396,230
- Foreign central banks	-	984	984	-	982	982	-	980	980
- Foreign governments & sovereign wealth fund	-	1,058,453	1,058,453	-	1,043,246	1,043,246	-	1,036,023	1,036,023
- Others deposits	-	6,834	6,834	-	7,571	7,571	-	6,138	6,138
<b>Foreign currency loans and liabilities</b>	-	<b>4,098,646</b>	<b>4,098,646</b>	-	<b>4,139,257</b>	<b>4,139,257</b>	-	<b>4,140,025</b>	<b>4,140,025</b>
- International Monetary Fund facilities	-	1,753,949	1,753,949	-	1,778,794	1,778,794	-	1,767,739	1,767,739
- Allocations of special drawing rights of IMF	-	1,127,712	1,127,712	-	1,134,894	1,134,894	-	1,128,362	1,128,362
- Currency swap arrangements	-	1,216,985	1,216,985	-	1,225,569	1,225,569	-	1,243,924	1,243,924
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
<b>Other liabilities</b>	-	<b>371,077</b>	<b>371,077</b>	-	<b>381,215</b>	<b>381,215</b>	-	<b>373,894</b>	<b>373,894</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	FY24	FY25	2025		2025		2026	
			Feb	Oct	Nov	Dec	Jan	Feb
<b>ASSETS</b>								
Cash & Balances with Treasury Banks	3,197,004	2,874,601	2,683,686	2,942,398	3,025,559	2,957,103	2,735,694	2,860,448
Balances with other Banks	558,314	672,164	116,658	220,600	191,580	297,834	232,346	237,890
Lending to Financial Institutions	1,025,211	926,667	830,594	924,581	928,003	809,533	849,874	932,958
Investments	30,149,408	36,515,945	31,118,103	36,547,085	36,731,391	37,892,704	38,821,525	39,141,760
Advances – Net of Provision	11,589,550	12,002,417	13,119,170	12,357,019	12,494,171	13,265,176	13,405,677	13,685,393
Gross Advances	12,447,146	12,917,323	14,033,954	13,278,952	13,429,979	14,144,500	14,290,079	14,541,544
Less: Provision for Non- Performing Advances	(857,595)	(914,906)	(914,784)	(921,933)	(935,808)	(879,324)	(884,403)	(856,152)
Operating Fixed Assets	1,012,671	1,062,847	1,000,234	1,121,565	1,141,961	1,213,190	1,210,475	1,217,910
Deferred Tax Assets	186,560	255,736	204,201	255,229	272,737	165,969	295,999	304,828
Other Assets	2,404,598	2,936,958	2,744,794	3,541,143	3,613,786	3,503,145	3,396,226	3,475,757
Right to use Assets		169,372	164,053	198,236	205,042	209,939	209,856	215,024
<b>TOTAL ASSETS</b>	<b>50,123,316</b>	<b>57,416,707</b>	<b>51,981,494</b>	<b>58,107,856</b>	<b>58,604,230</b>	<b>60,314,593</b>	<b>61,157,670</b>	<b>62,071,967</b>
<b>LIABILITIES</b>								
Bills Payable	459,192	478,713	416,534	400,986	448,071	470,812	469,594	532,593
Borrowings	13,071,191	14,862,650	14,852,652	14,988,048	15,179,172	15,608,068	16,033,136	16,953,712
Deposits and other Accounts	30,812,105	35,025,388	30,263,653	35,148,622	35,394,238	36,155,703	36,655,810	36,579,826
Sub-ordinated Loans	172,846	166,328	171,337	159,325	159,324	158,880	158,880	158,879
Liabilities Against Assets Subject to Finance Lease	11,106	148,088	141,916	158,422	159,564	158,808	161,847	167,549
Deferred Tax Liabilities	48,282	117,951	103,614	138,327	131,028	223,527	158,782	182,582
Other Liabilities	2,538,857	2,697,785	2,398,075	3,190,661	3,105,183	3,288,073	2,835,853	2,987,505
<b>TOTAL LIABILITIES</b>	<b>47,113,577</b>	<b>53,496,903</b>	<b>48,347,781</b>	<b>54,184,391</b>	<b>54,576,581</b>	<b>56,063,871</b>	<b>56,473,901</b>	<b>57,562,646</b>
<b>NET ASSETS</b>	<b>3,009,739</b>	<b>3,919,804</b>	<b>3,633,712</b>	<b>3,923,465</b>	<b>4,027,648</b>	<b>4,250,723</b>	<b>4,683,769</b>	<b>4,509,321</b>
<b>REPRESENTED BY:</b>								
Paid up Capital / Head Office Capital Account	631,074	626,974	634,692	634,388	645,731	534,341	537,186	537,126
Reserves	650,680	727,144	699,458	804,829	797,954	872,231	883,817	919,160
Un-appropriated / Un-remitted Profit	1,363,938	1,631,177	1,667,613	1,695,911	1,766,536	1,977,476	2,058,058	1,991,287
Surplus/ (Deficit) on Revaluation of Assets	364,046	934,509	631,949	788,336	817,428	866,676	1,204,708	1,061,748
<b>TOTAL</b>	<b>3,009,739</b>	<b>3,919,804</b>	<b>3,633,712</b>	<b>3,923,465</b>	<b>4,027,648</b>	<b>4,250,723</b>	<b>3,479,061</b>	<b>3,447,573</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	FY24	FY25	2025	2025				2026
			Jan	Sep	Oct	Nov	Dec	Jan
Demand Liabilities	20,654,009	24,183,399	21,549,833	25,265,631	25,214,112	25,031,085	25,905,616	25,937,039
Time Liabilities	5,007,027	4,998,767	4,852,034	5,037,134	5,106,259	5,319,530	5,387,826	5,516,839
<b>TOTAL (Demand &amp; Time Liabilities)</b>	<b>25,661,036</b>	<b>29,182,166</b>	<b>26,401,867</b>	<b>30,302,765</b>	<b>30,320,372</b>	<b>30,350,615</b>	<b>31,293,442</b>	<b>31,453,877</b>
<b>LIQUID ASSETS MAINTAINED IN PAKISTAN</b>	<b>20,912,972</b>	<b>23,613,887</b>	<b>19,079,288</b>	<b>25,295,644</b>	<b>25,541,499</b>	<b>25,755,356</b>	<b>26,001,883</b>	<b>26,322,337</b>
Cash	684,550	636,715	563,935	626,013	636,073	632,351	646,691	644,085
Balance with SBP	1,509,768	1,834,210	1,418,539	1,475,129	1,558,919	1,609,912	1,849,173	1,623,756
Balance with agents of SBP	141,061	180,823	67,666	181,507	112,042	110,836	113,241	69,428
Un-encumbered approved Securities	18,505,476	20,888,892	16,957,295	22,939,245	23,160,859	23,328,729	23,319,325	23,911,726
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	72,116	73,247	71,853	73,749	73,605	73,527	73,453	73,343
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	6,092,810	6,872,374	6,243,554	7,122,184	7,116,810	7,117,199	7,321,810	7,356,649
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	14,820,162	16,741,513	12,835,734	18,173,460	18,424,689	18,638,156	18,680,073	18,965,688

Source: Banking Supervision Department-2, SBP

## 2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	September-25				December-25			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	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		
	Mar	Jun <sup>R</sup>	Sep <sup>P</sup>
<b>Assets</b>	<b>55,620,108</b>	<b>60,105,760</b>	<b>59,470,094</b>
<b>I. Currency and Deposits</b>	<b>3,093,414</b>	<b>3,240,084</b>	<b>3,194,832</b>
1. Currency	760,341	703,385	660,257
2. Transferable Deposits	2,136,448	2,290,056	2,349,300
3. Restricted/ compulsory deposits	51,724	67,454	54,264
4 Other Deposits	144,901	179,189	131,011
<b>II. Securities(other than shares)</b>	<b>32,930,635</b>	<b>36,806,140</b>	<b>36,175,694</b>
1. Short-term	4,579,958	6,076,255	4,784,942
2. Long-term	28,350,677	30,729,885	31,390,752
<b>III. Loans extended (Advances)</b>	<b>14,895,347</b>	<b>14,873,092</b>	<b>14,821,931</b>
1. Short-term	8,781,017	8,798,827	8,344,814
A) Money at call	166,491	329,870	262,292
B) Reverse Repo	720,902	571,135	527,781
C) Bills purchased and discounted	357,494	358,740	338,303
D) Other short-term advances	7,536,130	7,539,080	7,216,439
2. Long-term	6,114,330	6,074,265	6,477,117
IV. Shares and other equity	678,126	786,636	844,001
1. Quoted	289,425	353,496	393,274
2. Non quoted	380,506	423,876	436,587
3. Investment fund shares	8,195	9,264	14,141
<b>V. Insurance Technical Reserve</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VI. Financial Derivatives</b>	<b>7,799</b>	<b>9,868</b>	<b>12,381</b>
<b>VII. Other accounts receivable</b>	<b>2,366,992</b>	<b>2,663,506</b>	<b>2,655,310</b>
1. Trade credit and advances	-	-	-
2. Others	2,366,992	2,663,506	2,655,310
A) Dividends receivable resident sector	1,155	216	260
B) Settlement accounts resident sector	30,528	38,074	42,523
C) Items in the process of collection	2,385	372	217
D) Miscellaneous assets residents sector	2,328,155	2,618,597	2,608,055
E) Other non- resident accounts receivable	4,769	6,248	4,255
<b>VIII. Non-financial assets</b>	<b>1,647,795</b>	<b>1,726,433</b>	<b>1,765,945</b>
1. Produced assets	1,233,143	1,301,445	1,330,826
A) Tangible fixed assets	1,103,977	1,168,928	1,192,772
a) Dwellings	219,321	244,866	253,598
i) Building on freehold land	8,990	9,648	10,517
ii) Building on leasehold land	210,330	235,218	243,081
b) Other buildings and structures	384,336	392,129	395,348
i) Building on freehold land	115,870	120,475	122,286
ii) Building on leasehold land	268,465	271,654	273,062
c) Machinery and equipment	408,492	436,143	444,632
i) Transport equipments	40,943	44,420	46,923
ii) Furniture & Fixtures	54,433	71,412	70,298
iii) Office equipments	238,102	252,915	259,001
iv) Other machinery & equipments	75,013	67,396	68,409
d) Other tangible fixed assets n.e.s	91,829	95,790	99,193
B) Intangible fixed assets	129,166	132,517	138,054
a) Computer software	93,769	97,121	102,592
b) Other intangible fixed assets n.e.s	35,396	35,396	35,462
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	378,448	392,879	399,712
A) Tangible non-produced assets	350,823	363,421	371,411
a) Land	224,620	225,442	228,128
i) Land underlying Buildings and structures	224,620	225,442	228,128
1. Freehold land	94,374	93,803	97,835
2. Leasehold land	130,246	131,639	130,293
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	126,203	137,979	143,283
B) Intangible non-produced assets	27,625	29,458	28,301
a) Leases and other transferable contracts	19,942	21,343	21,529
b) Purchased goodwill	1,941	1,860	1,860
c) Other intangible non-produced assets n.e.s	5,742	6,255	4,912
3. Capital work in progress	36,205	32,109	35,407

### 3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Items	2025		
	Mar	Jun <sup>R</sup>	Sep <sup>P</sup>
<b>Liabilities</b>	<b>55,620,108</b>	<b>60,105,760</b>	<b>59,470,094</b>
<b>I. Deposits</b>	<b>32,475,804</b>	<b>36,486,539</b>	<b>35,986,191</b>
1. Transferable Deposits	27,147,220	30,460,270	29,685,352
2. Restricted/ compulsory deposits	463,496	680,627	535,921
3. Other deposits	4,865,088	5,345,641	5,764,918
<b>II. Securities (other than shares bonds/ debentures etc.)</b>	<b>123,751</b>	<b>118,535</b>	<b>112,909</b>
1. Short-term	-	-	-
2. Long-term	123,751	118,535	112,909
<b>III. Loans (Borrowings)</b>	<b>15,005,456</b>	<b>14,994,400</b>	<b>14,515,224</b>
1. Short-term	14,497,165	14,598,854	13,746,467
A) Money at call	463,743	442,739	733,798
B) Repurchase agreements (Repo)	12,558,754	12,606,940	11,981,551
C) Other short-term borrowings	1,474,668	1,549,175	1,031,117
2. Long-term borrowings	508,291	395,546	768,757
<b>IV. Financial Derivatives</b>	<b>20,096</b>	<b>19,239</b>	<b>25,769</b>
<b>V. Other accounts payable</b>	<b>4,557,390</b>	<b>4,768,254</b>	<b>4,807,858</b>
1. Provision for losses	1,005,189	987,150	1,002,811
A) Provision for loan losses-Specific	929,387	911,769	914,073
B) Provision for loan losses-General	49,807	47,756	46,794
C) Provision for other losses	25,995	27,626	41,944
2. Accumulated Depreciation	474,097	496,188	517,853
3. Other accounts payable other resident Sectors	3,059,120	3,244,601	3,254,208
A) Dividends payable	53,394	7,362	7,694
B) Settlement accounts	28,555	37,429	37,364
C) Items in the process of collection	17,069	23,923	20,562
D) Miscellaneous liability items	2,960,102	3,175,886	3,188,587
a) Suspense account	154,690	145,366	163,701
b) Provision for expected costs	227,652	221,298	223,025
c) Deferred tax liabilities	38,682	57,684	66,972
d) Accrued wages	15,974	17,333	19,135
e) Accrued rent	663	563	651
f) Accrued taxes	773,359	900,523	907,794
g) Other miscellaneous liability items	1,749,083	1,833,120	1,807,310
4. Other non-resident accounts payable	18,984	40,315	32,986
A) Dividends payable non-residents	7,259	28,276	20,615
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	11,725	12,039	12,372
<b>VI. Insurance, pension, and standardized guarantee schemes</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VII. Shares and other equity</b>	<b>3,437,611</b>	<b>3,718,793</b>	<b>4,022,142</b>
1. Quoted	439,897	360,167	451,497
2. Non quoted	275,209	273,932	272,917
3. Investment fund shares	-	-	-
4. Retained earnings	780,679	580,392	716,259
5. Current year result	554,888	628,876	805,872
6. General and special reserve	1,016,293	1,291,155	1,239,797
7. Valuation adjustments	370,645	584,270	535,801
<b>VIII. Contingencies and Commitments</b>	<b>20,285,191</b>	<b>17,998,529</b>	<b>19,085,121</b>
1. Guarantees	3,621,317	3,475,049	3,622,192
2. Commitments	16,391,858	14,279,048	15,206,464
A) Letter of Credit	4,604,085	4,713,423	4,747,509
B) Forward Foreign Exchange Transactions	7,773,442	6,647,264	7,522,899
C) Forward government Securities Transactions	1,653,036	397,509	356,236
D) Derivatives	106,722	102,735	108,958
E) Forward lending	636,326	434,003	474,126
F) Operating leases	1,345	365	533
G) Commitments for acquisition of:	54,932	61,591	62,846
i. Fixed assets	45,752	47,399	46,339
ii. Intangible assets	9,180	14,191	16,507
H) Other commitments	1,561,971	1,922,158	1,933,357
3. Other contingent liabilities	272,016	244,432	256,465

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		
	Jan-Mar	Apr-Jun <sup>a</sup>	Jul-Sep <sup>a</sup>
<b>A. Mark-Up/Return/Interest Earned</b>	<b>1,785,473</b>	<b>1,866,078</b>	<b>1,945,700</b>
1. Loans and advances	416,707	407,182	417,634
2. Investments	1,040,743	1,129,972	1,198,126
3. Lendings to financial institutions	28,793	21,584	16,630
4. Balances with banks	2,615	3,666	5,904
5. Income from inter-office lending	291,848	298,062	301,632
6. Other	4,767	5,612	5,773
<b>B. Mark-Up/Return/Interest Expensed</b>	<b>1,215,918</b>	<b>1,278,791</b>	<b>1,316,026</b>
1. Deposits	483,612	509,728	556,897
2. Borrowings	387,550	381,978	354,888
3. Subordinated debt	6,079	6,789	7,170
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	12,043	23,631	16,126
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,226	9,612	10,319
6. Expense on inter-office borrowing	291,848	298,062	301,631
7. Other	26,560	48,991	68,994
<b>I. Net Mark-UP/Return/Interest Income (A - B)</b>	<b>569,554</b>	<b>587,287</b>	<b>629,674</b>
<b>C. Non Mark-UP/Return/Interest Income</b>	<b>125,368</b>	<b>155,975</b>	<b>152,240</b>
1. Fee & Commission Income	69,227	75,929	77,088
i. Branch banking customer fees	7,453	7,898	8,479
ii. Consumer finance related fees	2,750	7,561	6,902
iii. Card related fees (debit and credit cards)	21,357	21,978	26,678
iv. Credit related fees	1,847	1,644	2,367
v. Investment banking fee	1,809	2,078	2,164
vi. Commission on trade	11,437	13,531	14,731
vii. Commission on guarantees	3,958	5,173	4,753
viii. Commission on cash management	2,996	2,446	1,926
ix. Commission on remittances including home remittances	2,427	3,970	709
x. Commission on utility bills	166	173	182
xi. Commission income - Bancassurance	1,334	1,602	1,587
xii. Rent on lockers	136	123	1,218
xiii. Commission on investments services	340	265	177
xiv. Other Commission	11,218	7,487	5,215
2. Dividend Income	10,315	7,837	7,032
3. Foreign exchange income	27,156	33,442	33,696
4. Income from derivatives	979	(289)	1,739
5. Gain on securities	14,949	33,924	29,682
i. Realised	17,384	31,088	25,321
ii. Unrealised - held for trading	(2,435)	2,836	4,361
6. Other Income	2,742	5,132	3,003
i. Rent on property	271	280	251
ii. Gain on sale of fixed assets-net	854	1,273	1,162
iii. Loss on termination of lease liability against right of use assets	320	485	473
iv. Gain on sale of non banking assets - net	26	12	180
v. Other	1,272	3,081	936
<b>II. Total Income (I + C)</b>	<b>694,922</b>	<b>743,262</b>	<b>781,914</b>
<b>D. Non Mark-UP/Return/Interest Expenses</b>	<b>393,624</b>	<b>340,150</b>	<b>377,809</b>
1. Operating expenses	385,085	331,046	368,276
i. Total compensation expense	177,452	137,362	157,713
ii. Property expense	56,627	50,535	69,362
a. Rent and taxes	3,048	4,529	6,362
b. Insurance	519	308	319
c. Utilities cost	14,376	10,048	14,673
d. Lease rental	5	52	-
e. Fuel expense generators	1,411	1,004	1,191
f. Security (including guards)	10,379	8,874	10,622
g. Repair and maintenance (including janitorial charges)	7,180	7,017	11,576
h. Depreciation on right-of-use assets	11,986	11,370	12,292
i. Depreciation	7,724	7,332	12,328
iii. Information technology expenses	35,062	33,127	31,176
iv. Other operating expenses	115,944	110,022	110,026
2. Workers welfare fund	6,909	7,625	7,698
3. Other charges	1,630	1,479	1,835
i. Penalties imposed by State Bank of Pakistan	466	627	1,115
ii. Penalties imposed by other regulatory bodies (to be specified)	<b>1</b>	<b>0</b>	-
iii. Others (to be specified, if material)	1,163	852	720
<b>III. Profit before provisions (II - D)</b>	<b>455,698</b>	<b>403,112</b>	<b>404,105</b>
<b>E. Provisions / (reversals) and write offs - net</b>	<b>35,894</b>	<b>(8,392)</b>	<b>265</b>
1. (Reversals) / provisions against balance with Banks	(406)	(1,972)	(431)
2. (Reversals) / provisions for diminution in value of investments	(5,828)	(762)	(1,270)
3. (Reversals) / provisions against loans & advances	38,882	2,299	(1,416)
4. (Reversals) / provisions against off balance sheet items	2,794	(3,267)	4,551
5. Reversals against other assets	3,614	(236)	1,690
<b>6. Recovery of written off / charged off bad debts</b>	<b>(3,163)</b>	<b>(4,454)</b>	<b>(2,860)</b>
<b>F. Extra ordinary / unusual items</b>	<b>8,456</b>	<b>-</b>	<b>-</b>
<b>IV. Profit Before Taxation (III - E - F)</b>	<b>411,348</b>	<b>411,504</b>	<b>403,840</b>
<b>G. Taxation</b>	<b>228,199</b>	<b>237,218</b>	<b>196,728</b>
1. Current	249,506	236,423	197,995
2. Prior	(12,846)	24,309	(577)
3. Deferred	(8,461)	(23,514)	(690)
<b>V. Profit After Taxation (IV - G)</b>	<b>183,149</b>	<b>174,286</b>	<b>207,113</b>
<b>Notes on Human Resources</b>			
<b>Number of Employees*</b>		<b>223,881</b>	<b>228,045</b>
1. Permanent		197,933	201,399
a. Male		158,298	160,669
of which: Branch Managers		15,152	15,269
<b>b. Female</b>		<b>39,635</b>	<b>40,730</b>
of which: Branch Managers		1,048	1,035
2. Contractual		25,948	26,646
a. Male		22,844	23,595
of which: Branch Managers		504	520
b. Female		3,104	3,051
of which: Branch Managers		24	25

Source: Statistics and Data Services Department, SBP

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

Note:

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

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

Amount in Million Rupees

No. of Accounts in Unit

END OF PERIOD	2024				2025			
	Dec		Mar		Jun <sup>R</sup>		Sep <sup>P</sup>	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Current Deposits</b>	83,045,425	10,521,653.1	140,919,579	11,391,106.6	146,051,751	12,931,825.8	148,903,874	12,600,048.6
<b>Call Deposits</b>	295,972	380,729.1	294,252	408,332.1	360,532	636,599.1	305,284	443,980.6
<b>Other Deposits Accounts</b>	161,566	917,726.2	154,138	832,720.0	111,062	1,085,284.6	173,708	907,647.6
<b>Saving Deposits</b>	20,907,136	13,707,865.6	24,968,295	13,909,379.6	24,586,952	14,967,854.6	28,241,736	14,888,850.5
<b>FIXED DEPOSITS</b>	651,676	4,286,978.7	582,326	4,521,821.3	565,722	4,918,767.8	550,792	5,567,148.3
Less Than 6 months	97,342	1,209,436.3	84,342	1,251,541.8	83,893	1,528,670.2	87,200	1,840,036.5
For 6 months & over but less than 1 year	19,521	442,823.8	14,864	488,892.8	14,414	616,185.5	25,345	623,787.5
For 1 year & over but less than 2 years	383,627	2,225,441.4	350,840	2,335,831.1	326,573	2,391,594.8	307,334	2,768,031.3
For 2 years & over but less than 3 years	8,051	59,712.7	6,033	56,392.0	5,466	46,859.9	5,196	39,092.2
For 3 years & over but less than 4 years	16,129	87,323.4	14,626	131,628.2	13,785	106,935.5	13,995	120,780.3
For 4 years & over but less than 5 years	9,450	12,431.5	7,503	12,212.2	7,478	5,235.8	5,872	10,992.0
For 5 years & over	117,556	249,809.6	104,118	245,323.2	114,113	223,286.2	105,850	164,428.5
<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>171,676,019</b>	<b>34,540,331.9</b>	<b>178,175,394</b>	<b>34,407,675.5</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 30th September, 2025

Amount in Million Rupees

No. of Accounts in Unit

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Current Deposits</b>	<b>101,038,290</b>	<b>7,256,703.9</b>	<b>45,006,880</b>	<b>1,596,838.7</b>	<b>868,720</b>	<b>432,655.8</b>	<b>1,989,984</b>	<b>3,313,850.2</b>	<b>148,903,874</b>	<b>12,600,048.6</b>
of which:										
Basic Banking Accounts	4,348,342	326,324.5	532,262	56,891.6	160,927	58,373.3	59,315	43,460.7	5,100,846	485,050.1
<b>II. Call Deposits</b>	<b>179,744</b>	<b>102,055.7</b>	<b>8,915</b>	<b>13,004.5</b>	<b>10,668</b>	<b>10,157.5</b>	<b>105,957</b>	<b>318,763.0</b>	<b>305,284</b>	<b>443,980.6</b>
<b>III. Other Deposit Accounts</b>	<b>98,230</b>	<b>21,784.2</b>	<b>22,505</b>	<b>491.5</b>	<b>3,127</b>	<b>35,443.6</b>	<b>49,846</b>	<b>849,928.2</b>	<b>173,708</b>	<b>907,647.6</b>
<b>IV. Saving Deposits</b>	<b>16,945,577</b>	<b>5,689,449.4</b>	<b>9,902,670</b>	<b>2,009,962.9</b>	<b>884,378</b>	<b>915,240.2</b>	<b>509,111</b>	<b>6,274,197.9</b>	<b>28,241,736</b>	<b>14,888,850.5</b>
<b>V. Fixed or Term Deposits</b>	<b>255,378</b>	<b>748,085.4</b>	<b>128,603</b>	<b>209,811.6</b>	<b>124,638</b>	<b>197,659.9</b>	<b>42,173</b>	<b>4,411,591.4</b>	<b>550,792</b>	<b>5,567,148.3</b>
1) Less Than Three Months	35,703	129,873.5	10,854	44,764.0	7,685	25,407.3	9,671	1,018,865.3	63,913	1,218,910.1
2) For Three Months and Over but Less Than Six Months	11,979	57,902.3	5,215	17,874.7	2,171	14,377.1	3,922	530,972.2	23,287	621,126.4
3) For Six Months and Over but Less Than One Year	17,231	114,065.6	3,243	23,224.2	1,693	16,551.4	3,178	469,946.3	25,345	623,787.5
4) For One Year & Over but Less Than Two Years	130,747	391,937.9	81,313	103,467.1	76,500	117,622.5	18,774	2,155,003.9	307,334	2,768,031.3
5) For Two Years & Over but Less Than Three Years	2,949	3,599.0	1,200	1,351.4	576	584.9	471	33,556.9	5,196	39,092.2
6) For Three Years & Over but Less Than Four Years	5,954	7,546.2	3,689	2,997.4	2,253	3,411.6	2,099	106,825.0	13,995	120,780.3
7) For Four Years & Over but Less Than Five Years	3,645	4,541.8	989	2,084.4	1,164	698.6	74	3,667.2	5,872	10,992.0
8) For Five Years and Over but Less Than Ten Years	43,628	34,935.9	21,327	13,348.5	32,486	18,955.3	3,589	66,874.8	101,030	134,114.6
9) For ten years and over	3,542	3,683.1	773	699.8	110	51.3	395	25,879.7	4,820	30,313.9
<b>Total</b>	<b>118,517,219</b>	<b>13,818,078.7</b>	<b>55,069,573</b>	<b>3,830,109.1</b>	<b>1,891,531</b>	<b>1,591,157.0</b>	<b>2,697,071</b>	<b>15,168,330.7</b>	<b>178,175,394</b>	<b>34,407,675.5</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		
	Sep	Dec	Mar	Jun <sup>R</sup>	Sep <sup>P</sup>
<b>I. FOREIGN CONSTITUENTS</b>	<b>844,609.2</b>	<b>888,649.1</b>	<b>953,539.1</b>	<b>1,008,777.3</b>	<b>1,018,522.3</b>
I. Official	106,628.6	89,741.4	95,636.3	96,953.3	99,584.1
II. Business	145,195.2	163,434.7	192,854.0	164,156.8	137,242.4
III. Personal	592,653.9	635,339.1	664,912.9	747,209.4	781,312.4
IV. Trust Funds and Non Profit Organizations	131.5	132.7	127.4	457.8	383.4
<b>2. DOMESTIC CONSTITUENTS</b>	<b>29,751,635.3</b>	<b>28,926,303.7</b>	<b>30,109,820.4</b>	<b>33,531,554.6</b>	<b>33,389,153.2</b>
<b>I. GOVERNMENT</b>	<b>4,526,234.5</b>	<b>4,296,509.7</b>	<b>4,547,588.8</b>	<b>5,221,315.6</b>	<b>5,264,710.4</b>
a. Federal Government	2,799,811.0	2,581,115.7	2,681,844.8	3,164,353.2	3,131,310.5
b. Provincial Governments	1,532,671.9	1,506,660.0	1,628,938.2	1,837,843.0	1,910,156.8
c. Local Bodies	193,751.6	208,734.0	236,805.8	219,119.4	223,243.1
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	<b>1,851,168.4</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>
a. Agriculture, hunting and forestry	1,742.5	1,307.7	1,013.0	1,637.0	1,598.9
b. Services	48,801.8	48,235.3	41,135.1	37,065.2	39,337.1
c. Utilities	763,046.1	505,343.2	593,088.2	794,135.4	922,789.9
d. Transport, storage and communications	126,967.9	95,225.7	83,598.9	112,211.8	115,990.6
e. Manufacturing	272,090.3	207,242.1	191,925.7	273,302.7	324,851.6
f. Mining and Quarrying	415,244.3	312,972.3	316,770.8	390,386.1	375,016.7
g. Construction	22,402.9	45,847.8	42,265.9	102,072.8	50,457.6
h. Commerce and Trade	41,602.6	41,366.7	37,945.6	81,450.8	32,867.3
i. Others	159,269.8	138,088.1	181,630.0	204,267.5	168,652.3
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	<b>1,193,845.8</b>	<b>1,073,313.7</b>	<b>1,096,680.0</b>	<b>1,748,466.5</b>	<b>1,643,346.6</b>
a. Mutual Funds and AMCs	475,550.9	615,366.4	462,847.5	1,128,590.3	1,092,096.6
b. Insurance & Pension Funds	426,114.7	146,317.1	287,779.5	211,746.6	225,684.8
c. MFIs and DFIs	32,122.3	31,327.7	50,221.5	47,585.5	42,108.4
d. Stock Exchange & Brokerage Houses	60,206.8	127,678.5	137,936.9	140,341.1	125,722.5
e. Modarabas	5,833.7	6,167.4	6,008.0	13,941.1	5,110.2
f. Other NBFIs	194,142.6	146,456.5	151,886.5	206,261.8	152,624.0
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>6,582,280.4</b>	<b>6,423,255.0</b>	<b>6,618,613.8</b>	<b>7,306,151.0</b>	<b>6,841,542.4</b>
a. Agriculture, forestry and fishing	204,033.1	225,805.7	239,309.3	248,109.9	265,623.7
01. Crop and animal production, hunting and related service activities	195,210.9	218,346.3	232,804.2	239,812.7	257,890.3
i. Growing of Wheat, Rice, Sugar Cane & Cotton	102,979.0	111,514.9	110,072.0	114,177.1	103,529.4
ii. Growing of tropical, subtropical, pome and stone fruits & vegetable	8,352.6	15,479.0	17,005.6	16,167.4	17,138.2
iii. Growing of other fruits, vegetables and crops	29,794.7	33,282.7	33,805.8	35,010.0	32,235.8
iv. Raising of livestock and other related activities	41,015.1	44,586.0	54,062.3	55,647.3	89,906.0
v. Other agricultural support activities	12,966.6	13,332.2	17,731.9	18,704.0	14,969.7
vi. Hunting, trapping and related service activities	102.9	151.5	126.6	106.9	111.2
02 - Forestry and logging	1,566.5	828.4	715.0	475.5	1,120.6
03 - Fishing and aquaculture	7,255.7	6,631.0	5,790.1	7,821.7	6,612.9
b. Mining and quarrying	286,196.8	289,669.2	292,273.7	396,575.7	325,990.5
01 - Mining of coal and lignite	113,445.2	110,999.4	104,478.6	169,658.5	133,361.7
02 - Extraction of crude petroleum and natural gas	141,814.7	137,138.5	154,791.0	171,471.9	140,380.0
03 - Mining of metal ores	5,388.7	14,224.9	4,305.0	26,736.6	25,307.4
04 - Other mining and quarrying	24,474.9	26,260.7	27,353.2	27,220.4	25,404.1
05 - Mining support service activities	1,073.3	1,045.8	1,345.9	1,488.4	1,537.2
c. Manufacturing	1,647,514.7	1,626,516.8	1,564,522.9	1,798,917.3	1,616,621.8
01 - Manufacture of food products	310,368.6	321,572.9	290,693.0	318,701.7	325,833.3
02 - Manufacture of beverages	65,982.7	52,549.9	45,439.9	55,581.9	64,619.5
03 - Manufacture of tobacco products	26,336.2	36,640.2	35,278.4	29,630.2	28,249.6
04 - Manufacture of textiles	212,931.9	214,856.1	221,898.5	286,029.0	214,916.0
i. Preparation and spinning of textile fibers	61,806.2	66,456.4	66,148.5	108,386.3	56,682.0
ii. Weaving of textiles	25,380.8	24,405.2	24,867.2	23,385.1	18,204.0
iii. Finishing of textiles	21,842.1	21,447.2	21,036.8	39,464.1	21,887.9
iv. Manufacture of knitted and crocheted fabrics	15,918.7	17,018.7	15,033.1	18,446.6	18,942.6
v. Manufacture of made-up textile articles, except apparel	32,831.0	32,329.1	32,040.5	32,584.2	35,611.3
vi. Manufacture of carpets and rugs	1,894.2	2,082.8	1,905.7	1,579.4	1,743.5
vii. Manufacture of other textiles n.e.c.	53,258.8	51,116.7	60,866.8	62,183.1	61,844.7
05 - Manufacture of wearing apparel	69,569.2	60,025.0	64,043.2	66,808.2	72,004.0
06 - Manufacture of leather and related products	23,285.6	22,325.3	24,085.8	22,469.0	23,115.3
i. Tanning and dressing of leather; dressing and dyeing of fur	5,470.8	5,145.5	5,385.2	5,927.7	6,912.3
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,560.8	2,993.8	3,192.5	3,374.0	3,610.9
iii. Manufacture of footwear	14,254.0	14,186.0	15,508.1	13,167.4	12,592.1
a). Leather wear	11,749.8	11,842.3	12,643.7	10,511.0	10,405.8
b). Rubber and Plastic wear	2,504.2	2,343.8	2,864.4	2,656.4	2,186.3

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

End period: Million Rupees

Category of Deposit Holder	2024		2025		
	Sep	Dec	Mar	Jun <sup>R</sup>	Sep <sup>P</sup>
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,693.2	3,914.1	3,618.8	4,091.2	4,896.1
08 - Manufacture of paper and paper products	11,457.5	10,095.2	10,097.5	12,870.3	13,251.6
09 - Printing and reproduction of recorded media	21,168.7	19,613.4	20,885.9	22,768.6	22,120.4
10 - Manufacture of coke and refined petroleum products	156,229.1	170,821.0	176,638.0	186,769.4	136,569.1
11 - Manufacture of chemicals and chemical products	140,053.6	152,596.9	122,761.0	121,658.2	121,251.3
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	80,416.8	78,655.6	79,149.3	92,153.3	92,409.0
13 - Manufacture of rubber and plastics products	23,310.3	29,702.1	26,708.4	30,881.2	33,901.4
14 - Manufacture of other non-metallic mineral products	34,885.3	40,227.3	35,708.2	40,197.2	38,934.6
15 - Manufacture of basic metals	46,199.6	47,085.4	46,803.5	54,906.7	42,414.2
16 - Manufacture of fabricated metal products, except machinery and equipment	8,928.1	15,539.8	9,064.4	11,850.0	10,198.4
17 - Manufacture of computer, electronic and optical products	36,988.2	27,200.3	27,510.1	37,203.9	28,546.8
18 - Manufacture of electrical equipment	67,399.1	54,597.7	55,777.0	73,722.4	62,044.8
19 - Manufacture of machinery and equipment	62,503.7	24,100.2	24,129.3	29,345.9	33,586.3
20 - Manufacture of motor vehicles, trailers and semi-trailers	72,401.8	77,537.9	88,607.8	113,747.1	81,585.7
21 - Manufacture of other transport equipment	14,644.1	14,145.3	13,653.7	19,199.4	17,910.6
22 - Manufacture of furniture	3,530.5	3,420.9	3,995.3	4,151.1	4,039.0
23 - Other manufacturing	151,743.1	144,533.8	132,088.9	158,370.1	138,466.8
24 - Repair and installation of machinery and equipment	4,487.7	4,760.5	5,887.0	5,811.3	5,757.9
d. Electricity, gas, steam and air conditioning supply	763,478.0	701,806.9	780,600.3	665,285.3	707,593.0
e. Water supply; sewerage, waste management and remediation activities	14,834.9	8,747.1	11,444.9	14,181.8	14,793.1
f. Construction	424,117.5	395,665.8	422,115.6	561,891.7	449,596.3
01 - Construction of buildings	182,577.6	170,201.1	169,297.2	223,978.4	185,437.7
02 - Civil engineering	189,610.6	180,562.1	200,013.0	266,293.6	205,123.1
03 - Specialized construction activities	51,929.3	44,902.6	52,805.5	71,619.7	59,035.5
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,223,450.1	1,228,340.5	1,263,885.3	1,388,652.2	1,390,410.6
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	66,118.7	60,641.4	62,082.4	66,268.6	55,503.1
02 - Wholesale trade, except of motor vehicles and motorcycles	414,576.2	395,498.7	397,628.9	425,826.7	460,739.5
03 - Retail trade, except of motor vehicles and motorcycles	742,755.3	772,200.4	804,174.1	896,556.9	874,168.0
h. Transportation and storage	443,064.7	407,454.4	404,022.7	399,975.0	395,548.0
i. Accommodation and food service activities	40,052.6	45,860.7	37,576.1	45,938.9	43,602.0
j. Information and communication	255,760.1	270,554.2	270,804.7	291,907.0	319,133.4
k. Real estate activities	160,573.5	147,739.0	140,912.2	146,227.5	140,679.0
l. Professional, scientific and technical activities	156,161.2	166,185.9	179,775.8	201,034.0	245,629.6
01 - Legal and accounting activities	21,187.1	21,660.6	22,295.0	24,781.1	22,418.1
02 - Activities of head offices; management consultancy activities	13,614.7	14,979.2	16,809.8	16,030.9	14,667.1
03 - Architectural and engineering activities; technical testing and analysis	23,203.0	26,851.1	34,877.6	35,068.1	30,577.1
04 - Scientific research and development	10,516.9	6,164.6	5,491.8	6,844.2	6,768.4
05 - Advertising and market research	17,185.4	18,509.0	15,452.0	15,518.2	17,729.3
06 - Other professional, scientific and technical activities	68,716.1	76,051.0	82,751.9	100,415.7	151,234.9
07 - Veterinary activities	1,738.1	1,970.3	2,097.7	2,375.8	2,234.8
m. Administrative and support service activities	131,264.1	123,852.8	146,757.0	176,920.6	145,349.3
01 - Rental and leasing activities	5,069.1	4,843.1	5,005.7	5,638.5	5,539.4
02 - Employment activities	2,637.8	2,670.4	3,447.8	3,316.9	2,777.4
03 - Travel agency, tour operator, reservation service and related activities	30,650.7	27,646.5	40,677.5	42,583.3	35,978.1
04 - Security and investigation activities	4,318.0	5,021.0	4,362.7	5,659.7	4,896.4
05 - Services to buildings and landscape activities	5,166.7	5,196.9	5,745.0	13,020.1	7,264.8
06 - Office administrative, office support and other business support activities	83,421.7	78,475.0	87,518.3	106,702.1	88,893.2
n. Education	133,533.3	116,897.2	144,083.1	139,663.7	130,897.9
o. Human health and social work activities	99,964.1	101,416.7	111,024.1	115,690.8	100,223.1
p. Arts, entertainment and recreation	2,943.7	2,962.0	5,829.2	3,277.3	5,550.0
q. Other service activities	595,338.1	563,780.1	603,676.7	711,902.5	544,301.2
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	<b>715,257.5</b>	<b>707,640.5</b>	<b>716,930.8</b>	<b>762,893.6</b>	<b>773,310.5</b>
<b>VI. PERSONAL</b>	<b>14,802,431.8</b>	<b>14,959,998.3</b>	<b>15,592,399.0</b>	<b>16,446,005.3</b>	<b>16,764,949.5</b>
<b>VII. OTHER</b>	<b>80,417.0</b>	<b>69,957.5</b>	<b>48,235.0</b>	<b>50,193.3</b>	<b>69,731.7</b>
<b>TOTAL</b>	<b>30,596,244.6</b>	<b>29,814,952.7</b>	<b>31,063,359.6</b>	<b>34,540,331.9</b>	<b>34,407,675.5</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.

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

#### All Banks

As on 30th September, 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>I. FOREIGN CONSTITUENTS</b>	<b>1,064,658</b>	<b>609,480.0</b>	<b>94,530</b>	<b>122,057.2</b>	<b>77,652</b>	<b>137,634.1</b>	<b>15,771</b>	<b>149,351.0</b>	<b>1,252,611</b>
1) Official	51,150	43,844.0	5,167	4,924.2	15,410	23,184.8	506	27,631.0	72,233	99,584.1
2) Business	15,517	20,493.3	1,535	3,172.4	2,494	6,598.9	9,908	106,977.8	29,454	137,242.4
3) Personal	997,991	545,142.6	87,828	113,960.7	59,748	107,850.3	5,326	14,358.8	1,150,893	781,312.4
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	31	383.4	31	383.4
<b>2. DOMESTIC CONSTITUENTS</b>	<b>117,452,561</b>	<b>13,208,598.7</b>	<b>54,975,043</b>	<b>3,708,051.9</b>	<b>1,813,879</b>	<b>1,453,523.0</b>	<b>2,681,300</b>	<b>15,018,979.7</b>	<b>176,922,783</b>	<b>33,389,153.2</b>
<b>I. GOVERNMENT</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>636,777</b>	<b>5,264,710.4</b>	<b>636,777</b>	<b>5,264,710.4</b>
A. Federal Government	-	-	-	-	-	-	142,585	3,131,310.5	142,585	3,131,310.5
B. Provincial Governments	-	-	-	-	-	-	453,473	1,910,156.8	453,473	1,910,156.8
C. Local Bodies	-	-	-	-	-	-	40,719	223,243.1	40,719	223,243.1
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>20,399</b>	<b>2,031,562.0</b>	<b>20,399</b>	<b>2,031,562.0</b>
Agriculture, hunting and forestry	-	-	-	-	-	-	248	1,598.9	248	1,598.9
Services	-	-	-	-	-	-	899	39,337.1	899	39,337.1
Utilities	-	-	-	-	-	-	9,409	922,789.9	9,409	922,789.9
Transport, storage and communications	-	-	-	-	-	-	5,107	115,990.6	5,107	115,990.6
Manufacturing	-	-	-	-	-	-	2,211	324,851.6	2,211	324,851.6
Mining and Quarrying	-	-	-	-	-	-	480	375,016.7	480	375,016.7
Construction	-	-	-	-	-	-	155	50,457.6	155	50,457.6
Commerce and Trade	-	-	-	-	-	-	463	32,867.3	463	32,867.3
Others	-	-	-	-	-	-	1,427	168,652.3	1,427	168,652.3
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>85,781</b>	<b>1,643,346.6</b>	<b>85,781</b>	<b>1,643,346.6</b>
Mutual Funds and AMCs	-	-	-	-	-	-	4,860	1,092,096.6	4,860	1,092,096.6
Insurance & Pension Funds	-	-	-	-	-	-	17,881	225,684.8	17,881	225,684.8
MFIs and DFIs	-	-	-	-	-	-	11,296	42,108.4	11,296	42,108.4
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	12,914	125,722.5	12,914	125,722.5
Modarabas	-	-	-	-	-	-	463	5,110.2	463	5,110.2
Other NBFIs	-	-	-	-	-	-	38,367	152,624.0	38,367	152,624.0
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>4,182,124</b>	<b>1,305,371.0</b>	<b>440,028</b>	<b>173,298.8</b>	<b>118,610</b>	<b>121,699.4</b>	<b>1,816,764</b>	<b>5,241,173.2</b>	<b>6,557,526</b>	<b>6,841,542.4</b>
A. Agriculture, forestry and fishing	1,543,070	134,850.3	108,766	10,358.9	28,032	8,662.5	213,681	111,752.0	1,893,549	265,623.7
1. Crop and animal production, hunting and related service activities	1,541,206	134,179.4	108,701	9,938.9	27,958	8,639.1	211,559	105,132.9	1,889,424	257,890.3
Growing of Wheat, Rice, Sugar Cane & Cotton	823,459	59,600.7	50,362	5,315.8	13,235	3,577.8	142,823	35,035.1	1,029,879	103,529.4
Growing of tropical, subtropical, pome and stone fruits & vegetables	122,319	13,841.4	5,953	370.2	1,010	605.0	1,381	2,321.6	130,663	17,138.2
Growing of other fruits, vegetables and crops	348,519	16,619.6	32,229	1,829.9	10,261	1,279.5	27,899	12,506.7	418,908	32,235.8
Raising of livestock and other related activities	202,322	38,060.4	17,857	2,099.1	2,085	1,866.3	27,104	47,880.1	249,368	89,906.0
Other agricultural support activities	44,541	6,047.0	2,293	311.8	1,357	1,307.4	12,169	7,303.5	60,360	14,969.7
Hunting, trapping and related service activities	46	10.3	7	12.0	10	3.1	183	85.8	246	111.2
02 - Forestry and logging	280	88.1	9	1.0	17	13.2	524	1,018.3	830	1,120.6
03 - Fishing and aquaculture	1,584	582.7	56	419.0	57	10.3	1,598	5,600.8	3,295	6,612.9
B. Mining and quarrying	3,684	3,880.8	157	313.3	379	998.3	11,799	320,798.1	16,019	325,990.5
05 - Mining of coal and lignite	700	473.9	39	95.8	52	113.5	2,593	132,678.6	3,384	133,361.7
06 - Extraction of crude petroleum and natural gas	608	825.2	26	74.1	104	116.8	4,013	139,364.0	4,751	140,380.0
07 - Mining of metal ores	331	365.9	12	13.9	26	266.1	901	24,661.6	1,270	25,307.4
08-Other mining and quarrying	1,629	2,072.8	74	129.6	166	490.9	3,652	22,710.8	5,521	25,404.1
09 - Mining support service activities	416	143.0	6	0.0	31	11.0	640	1,383.1	1,093	1,537.2
C. Manufacturing	189,371	140,435.5	18,052	22,193.8	15,011	28,907.4	322,879	1,425,085.0	545,313	1,616,621.8
10 - Manufacture of food products	57,889	36,048.4	2,732	5,302.9	4,700	12,464.5	56,027	272,017.6	121,348	325,833.3
11 - Manufacture of beverages	1,191	1,233.2	87	25.6	272	1,774.6	13,054	61,586.2	14,604	64,619.5
12 - Manufacture of tobacco products	121	31.6	6	0.3	46	409.2	352	27,808.6	525	28,249.6
13 - Manufacture of textiles	20,112	20,597.3	3,061	4,485.4	2,628	2,082.2	48,404	187,751.1	74,205	214,916.0
Preparation and spinning of textile fibres	4,643	3,578.8	593	554.7	1,313	1,124.0	14,856	51,424.5	21,405	56,682.0
Weaving of textiles	2,263	2,024.8	203	342.8	376	293.9	6,332	15,542.5	9,174	18,204.0
Finishing of textiles	3,454	1,553.7	362	111.0	597	321.9	6,173	19,901.3	10,586	21,887.9
Manufacture of knitted and crocheted fabrics	1,018	1,114.8	291	454.7	73	86.6	2,827	17,286.5	4,209	18,942.6
Manufacture of made-up textile articles, except apparel	3,222	4,731.4	624	850.7	74	59.3	6,451	29,969.9	10,371	35,611.3
Manufacture of carpets and rugs	297	119.6	28	12.6	24	7.3	600	1,604.1	949	1,743.5
Manufacture of other textiles n.e.c.	5,215	7,474.1	960	2,159.0	171	189.2	11,165	52,022.4	17,511	61,844.7
14 - Manufacture of wearing apparel	9,681	7,969.7	4,546	2,362.6	537	537.1	11,734	61,134.6	26,498	72,004.0
15 - Manufacture of leather and related products	4,849	4,990.1	629	1,319.4	243	299.3	6,852	16,506.5	12,573	23,115.3
Tanning and dressing of leather; dressing and dyeing of fur	969	1,057.8	238	203.8	81	72.7	1,866	5,578.0	3,154	6,912.3
Manufacture of luggage, handbags and the like, saddlery and harness	608	561.1	52	322.8	74	84.2	1,258	2,642.7	1,992	3,610.9
Manufacture of footwear	3,272	3,371.3	339	792.8	88	142.3	3,728	8,285.7	7,427	12,592.1
a. Leather wear	2,289	1,865.5	259	716.9	71	100.5	2,957	7,722.9	5,576	10,405.8
b. Rubber and Plastic wear	983	1,505.8	80	75.8	17	41.8	771	562.9	1,851	2,186.3

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

#### All Banks

As on 30th September, 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	2,525	1,094.4	111	166.6	105	156.6	2,664	3,478.5	5,405	4,896.1
17 - Manufacture of paper and paper products	1,302	527.1	101	21.9	116	91.4	5,552	12,611.2	7,071	13,251.6
18 - Printing and reproduction of recorded media	9,711	5,763.8	782	745.7	703	400.9	10,405	15,210.0	21,601	22,120.4
Printing and other service activities related to printing	9,527	5,683.2	760	740.5	617	364.6	9,818	13,889.1	20,722	20,677.4
Reproduction of recorded media	184	80.6	22	5.2	86	36.3	587	1,320.9	879	1,443.1
19 - Manufacture of coke and refined petroleum products	1,058	756.1	155	135.6	126	149.5	3,583	135,527.9	4,922	136,569.1
20 - Manufacture of chemicals and chemical products	5,862	5,945.9	694	950.2	668	794.6	35,407	113,560.5	42,631	121,251.3
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparati	1,900	2,840.1	310	678.5	626	804.1	11,399	88,086.4	14,235	92,409.0
22 - Manufacture of rubber and plastics products	3,879	4,142.4	375	731.8	194	268.5	16,593	28,758.7	21,041	33,901.4
23 - Manufacture of other non-metallic mineral products	5,696	3,564.9	310	255.7	325	704.3	6,723	34,409.8	13,054	38,934.6
24 - Manufacture of basic metals	7,393	5,634.0	464	631.2	505	782.5	14,078	35,366.4	22,440	42,414.2
25 - Manufacture of fabricated metal products, except machinery and equipment	2,544	1,715.2	174	139.9	137	123.4	3,836	8,220.0	6,691	10,198.4
26 - Manufacture of computer, electronic and optical products	4,591	2,436.9	407	780.6	241	203.9	3,763	25,125.3	9,002	28,546.8
27 - Manufacture of electrical equipment	6,785	5,109.9	379	369.1	423	2,098.3	11,454	54,467.4	19,041	62,044.8
28 - Manufacture of machinery and equipment	7,393	4,083.9	420	610.4	532	469.6	8,137	28,422.4	16,482	33,586.3
29 - Manufacture of motor vehicles, trailers and semi-trailers	3,076	2,412.1	207	385.9	245	331.7	6,207	78,456.0	9,735	81,585.7
30 - Manufacture of other transport equipment	979	572.2	40	6.3	64	82.9	1,508	17,249.1	2,591	17,910.6
31 - Manufacture of furniture	3,710	1,172.3	170	120.2	103	44.4	2,963	2,702.1	6,946	4,039.0
32 - Other manufacturing	25,450	21,029.6	1,819	1,919.9	1,400	3,822.2	37,916	111,695.1	66,585	138,466.8
Manufacture of jewellery and related articles	3,659	1,352.6	106	48.4	122	65.3	2,449	1,490.8	6,336	2,957.1
Manufacture of imitation jewellery and related articles	366	142.7	24	2.9	7	2.4	610	294.3	1,007	442.2
Manufacture of musical instruments	540	310.0	24	2.5	16	74.6	896	3,212.2	1,476	3,599.3
Manufacture of sports goods	7,497	8,476.2	745	1,103.0	549	2,359.6	8,491	36,595.9	17,282	48,534.6
Manufacture of games and toys	87	108.0	6	0.2	10	2.4	94	56.7	197	167.3
Manufacture of medical and dental instruments and supplies	1,548	1,623.5	74	44.3	462	824.4	5,043	13,964.1	7,127	16,456.3
Manufacture of Handicrafts	369	102.2	306	97.8	31	3.8	496	780.8	1,202	984.7
Other manufacturing n.e.c.	11,384	8,914.3	534	620.8	203	489.7	19,837	55,300.4	31,958	65,325.3
33 - Repair and installation of machinery and equipment	1,674	764.4	73	48.2	72	11.9	4,268	4,933.5	6,087	5,757.9
D. Electricity, gas, steam and air conditioning supply	249	58.7	136	59.8	3	0.0	12,814	707,474.5	13,202	707,593.0
Electric power generation, transmission and distribution	51	6.8	1	-	-	-	9,509	671,431.7	9,561	671,438.5
a) Hydal	-	-	-	-	-	-	1,014	76,083.9	1,014	76,083.9
b) Thermal	-	-	-	-	-	-	523	17,525.5	523	17,525.5
c) Coal Based	-	-	-	-	-	-	351	302,980.2	351	302,980.2
d) Wind	-	-	-	-	-	-	542	17,482.3	542	17,482.3
e) Solar	28	3.2	-	-	-	-	2,874	24,752.3	2,902	24,755.5
f) Other	23	3.6	1	-	-	-	4,205	232,607.4	4,229	232,610.9
Manufacture of gas; distribution of gaseous fuels through mains	1	-	-	-	-	-	2,467	34,651.0	2,468	34,651.0
Steam and air conditioning supply	197	51.9	135	59.8	3	0.0	838	1,391.9	1,173	1,503.6
E. Water supply; sewerage, waste management and remediation activities	3,456	3,218.0	160	1,133.9	256	80.1	5,985	10,361.0	9,857	14,793.1
36 - Water collection, treatment and supply	985	368.9	33	16.1	163	43.1	1,485	3,416.3	2,666	3,844.3
37 - Sewerage	463	299.0	26	110.0	9	0.9	2,814	308.6	3,312	718.5
38 - Waste collection, treatment and disposal activities; materials recovery	1,712	2,496.0	80	1,007.0	52	18.4	1,459	6,239.8	3,303	9,761.2
39 - Remediation activities and other waste management services	296	54.2	21	0.8	32	17.7	227	396.3	576	469.0
F. Construction	98,466	62,905.8	4,292	2,473.6	4,848	18,483.2	129,303	365,733.7	236,909	449,596.3
41 - Construction of buildings	36,511	24,041.5	989	1,634.3	1,912	3,227.9	70,780	156,533.9	110,192	185,437.7
42 - Civil engineering	45,437	30,292.2	1,860	652.3	2,242	14,555.6	39,096	159,623.0	88,635	205,123.1
43 - Specialized construction activities	16,518	8,572.1	1,443	187.0	694	699.7	19,427	49,576.8	38,082	59,035.5
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,543,488	614,949.4	104,272	57,720.9	40,237	30,020.8	513,065	687,719.4	2,201,062	1,390,410.6
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	42,005	15,389.0	1,023	523.4	1,413	983.3	33,522	38,607.3	77,963	55,503.1
46 - Wholesale trade, except of motor vehicles and motorcycles	182,006	70,393.0	8,051	5,070.0	13,881	7,616.9	252,747	377,659.7	456,685	460,739.5
47 - Retail trade, except of motor vehicles and motorcycles	1,319,477	529,167.4	95,198	52,127.5	24,943	21,420.6	226,796	271,452.4	1,666,414	874,168.0

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

#### All Banks

As on 30th September, 2025

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	37,056	33,116.6	1,828	1,839.7	1,365	1,347.7	33,917	359,244.0	74,166	395,548.0
49 - Land transport and transport via pipelines	20,066	12,291.5	989	577.4	577	524.5	16,770	28,613.2	38,402	42,006.5
50 - Water transport	496	444.8	29	103.2	54	8.3	1,478	49,672.0	2,057	50,228.2
51 - Air transport	1,196	1,285.0	70	110.6	19	3.5	1,895	139,113.5	3,180	140,512.6
52 - Warehousing and support activities for transportation	14,270	17,965.6	651	886.0	661	778.1	11,985	126,322.7	27,567	145,952.4
53 - Courier activities other than national post activities	1,028	1,129.7	89	162.5	54	33.4	1,789	15,522.6	2,960	16,848.2
I. Accommodation and food service activities	22,267	7,881.9	1,656	1,055.4	759	830.3	20,592	33,834.5	45,274	43,602.0
55 - Accommodation	4,743	1,961.8	304	244.0	191	335.6	4,722	16,101.4	9,960	18,642.8
56-Food and beverage service activities	17,524	5,920.1	1,352	811.4	568	494.7	15,870	17,733.1	35,314	24,959.3
J. Information and communication	28,653	21,205.2	3,015	3,852.9	1,255	1,359.0	53,609	292,716.2	86,532	319,133.4
58 - Publishing activities	4,569	2,642.1	395	211.9	308	369.1	7,435	31,836.8	12,707	35,600.0
59 - Motion picture, video and television programme production, sound recording and music publishing activities	668	101.3	74	30.2	27	2.1	1,068	1,548.9	1,837	1,682.4
60 - Programming and broadcasting activities	256	163.4	57	2.9	15	9.8	1,071	2,962.6	1,399	3,138.6
61 - Telecommunications	9,826	3,047.0	380	638.7	382	123.0	12,760	132,793.8	23,348	136,602.5
62 - Computer programming, consultancy and related activities	10,512	13,040.4	1,712	2,588.2	405	820.5	22,376	93,032.1	35,005	109,481.2
63 - Information service activities	2,822	2,211.0	397	381.1	118	34.6	8,899	30,542.0	12,236	33,168.7
K. Real estate activities	88,741	54,338.4	3,046	4,824.3	3,116	4,199.0	25,591	77,317.3	120,494	140,679.0
L. Professional, scientific and technical activities	69,674	39,821.1	15,447	9,606.8	6,513	9,165.8	62,325	187,035.9	153,959	245,629.6
69 - Legal and accounting activities	10,311	6,786.4	3,290	1,227.3	712	1,121.3	7,179	13,283.1	21,492	22,418.1
70 - Activities of head offices; management consultancy activities	1,558	384.9	134	24.5	63	16.8	3,178	14,240.9	4,933	14,667.1
71 - Architectural and engineering activities; technical testing and analysis	4,945	4,800.4	505	1,038.0	158	361.9	5,859	24,376.8	11,467	30,577.1
72 - Scientific research and development	1,001	376.9	83	45.5	128	83.6	1,518	6,262.4	2,730	6,768.4
73 - Advertising and market research	5,290	2,260.5	750	679.7	209	597.5	6,770	14,191.6	13,019	17,729.3
74 - Other professional, scientific and technical activities	45,294	24,896.2	10,661	6,462.2	5,215	6,896.2	36,937	112,980.2	98,107	151,234.9
75 - Veterinary activities	1,275	315.8	24	129.6	28	88.4	884	1,701.0	2,211	2,234.8
M. Administrative and support service activities	46,959	20,225.9	2,563	1,383.2	2,808	1,461.0	83,601	122,279.2	135,931	145,349.3
77 - Rental and leasing activities	6,227	2,086.4	221	153.0	220	244.1	1,806	3,055.9	8,474	5,539.4
78 - Employment activities	858	964.2	82	59.0	70	113.7	963	1,640.4	1,973	2,777.4
79 - Travel agency, tour operator, reservation service and related activities	11,682	5,257.4	663	355.1	908	289.7	32,665	30,075.8	45,918	35,978.1
80 - Security and investigation activities	636	158.0	18	2.3	153	304.9	1,680	4,431.2	2,487	4,896.4
81. Services to buildings and landscape activities	2,571	1,373.8	65	43.2	197	92.3	2,870	5,755.6	5,703	7,264.8
82 - Office administrative, office support and other business support activities	24,985	10,386.1	1,514	770.5	1,260	416.2	43,617	77,320.4	71,376	88,893.2
N. Education	30,572	10,869.3	18,208	5,116.7	1,220	947.8	42,048	113,964.1	92,048	130,897.9
O. Human health and social work activities	11,424	9,471.2	2,129	1,947.1	1,559	2,470.8	16,907	86,334.0	32,019	100,223.1
86 - Human health activities	10,778	9,256.5	2,028	1,898.3	1,383	2,375.3	12,957	70,702.9	27,146	84,233.0
87 - Residential care activities	297	97.9	49	37.0	25	17.8	488	1,236.3	859	1,388.9
88. Social work activities with and without accommodation	349	116.8	52	11.9	151	77.7	3,462	14,394.8	4,014	14,601.1
P. Arts, entertainment and recreation	1,479	1,083.7	461	109.9	140	139.5	3,128	4,216.9	5,208	5,550.0
Q. Other service activities	463,515	147,059.2	155,840	49,308.6	11,109	12,626.2	265,520	335,307.2	895,984	544,301.2
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	-	-	-	-	-	-	<b>104,097</b>	<b>773,310.5</b>	<b>104,097</b>	<b>773,310.5</b>
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	39,735	498,875.8	39,735	498,875.8
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	64,362	274,434.7	64,362	274,434.7
<b>VI. PERSONAL</b>	<b>113,261,095</b>	<b>11,899,678.2</b>	<b>54,532,337</b>	<b>3,533,912.0</b>	<b>1,694,264</b>	<b>1,330,889.3</b>	<b>2,617</b>	<b>470.0</b>	<b>169,490,313</b>	<b>16,764,949.5</b>
A. Salaried persons	25,324,769	3,619,943.6	6,539,490	1,028,529.2	431,588	294,442.5	761	56.6	32,296,608	4,942,971.9
B. Self employed	19,250,852	6,055,076.6	2,467,830	644,982.9	589,733	439,850.3	1,125	392.7	22,309,540	7,140,302.5
C. Other Personal	68,685,474	2,224,658.0	45,525,017	1,860,399.9	672,943	596,596.5	731	20.7	114,884,165	4,681,675.1
<b>VII. OTHER</b>	<b>9,342</b>	<b>3,549.4</b>	<b>2,678</b>	<b>841.1</b>	<b>1,005</b>	<b>934.3</b>	<b>14,865</b>	<b>64,406.9</b>	<b>27,890</b>	<b>69,731.7</b>
<b>Total</b>	<b>118,517,219</b>	<b>13,818,078.7</b>	<b>55,069,573</b>	<b>3,830,109.1</b>	<b>1,891,531</b>	<b>1,591,157.0</b>	<b>2,697,071</b>	<b>15,168,330.7</b>	<b>178,175,394</b>	<b>34,407,675.5</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 30th September, 2025 (Provisional)

Amount in Million Rupees  
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	OREIGN CONSTITUENT		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	861,995	1,817.4	336,811	1,598.8	12,966	16.8	74,404	37.1	4,389,564	10,997.0
25,000 to 50,000	58,983	2,083.8	60,132	2,173.5	598	21.5	1,181	41.9	323,880	11,658.5
50,000 to 100,000	56,817	4,046.5	47,319	3,303.8	681	49.5	936	67.1	353,598	25,690.9
100,000 to 150,000	34,997	4,262.2	20,624	2,534.8	320	39.4	575	70.1	244,967	29,827.7
150,000 to 200,000	21,818	3,780.0	12,044	2,093.1	234	40.6	358	62.6	167,572	29,095.3
200,000 to 300,000	28,834	7,051.9	15,694	3,780.3	311	75.9	459	113.1	228,957	55,006.0
300,000 to 400,000	19,677	6,803.0	69,048	25,274.0	203	69.2	316	110.6	131,530	45,418.4
400,000 to 500,000	14,236	6,361.0	6,360	2,814.8	194	86.7	298	133.0	82,328	36,834.5
500,000 to 750,000	27,596	16,552.2	9,009	5,524.0	327	200.5	534	327.9	133,218	80,533.1
750,000 to 1,000,000	15,545	13,486.9	5,701	4,944.9	238	205.9	445	389.0	72,879	63,220.0
1,000,000 to 2,000,000	39,326	54,216.5	13,804	20,083.5	549	776.5	948	1,345.0	155,120	214,300.8
2,000,000 to 3,000,000	18,061	44,164.8	6,573	15,851.0	322	804.5	509	1,263.8	71,082	171,982.2
3,000,000 to 4,000,000	10,632	36,640.6	3,892	13,546.2	204	709.5	376	1,287.5	41,618	142,756.0
4,000,000 to 5,000,000	6,924	30,892.6	2,904	12,969.4	126	562.3	268	1,200.8	27,073	120,664.5
5,000,000 to 6,000,000	6,332	34,080.1	2,188	11,904.9	124	681.2	258	1,392.2	21,939	118,240.7
6,000,000 to 7,000,000	3,773	24,375.2	1,787	11,598.4	106	682.5	173	1,121.3	13,722	88,606.1
7,000,000 to 8,000,000	3,096	23,069.0	1,400	10,452.8	71	536.1	163	1,217.8	11,010	82,109.7
8,000,000 to 9,000,000	2,705	22,909.8	1,032	8,776.0	84	711.8	180	1,524.2	8,599	72,714.3
9,000,000 to 10,000,000	2,128	20,190.5	1,056	10,032.2	89	842.0	109	1,036.6	7,221	68,537.7
10,000,000 to 100,000,000	18,426	425,108.8	13,941	418,295.4	1,276	41,442.1	2,204	74,873.0	64,672	1,649,379.9
100,000,000 to 500,000,000	633	107,335.5	3,598	737,687.6	620	137,706.9	669	143,380.9	5,674	1,106,157.5
500,000,000 to 1,000,000,000	35	21,890.6	954	623,586.4	262	173,208.3	134	91,318.3	733	495,903.5
1,000,000,000 to 5,000,000,000	38	81,607.3	772	1,471,182.9	416	904,109.0	204	441,923.6	476	943,959.1
5,000,000,000 to 10,000,000,000	4	25,795.9	79	518,057.8	48	326,747.5	53	371,304.2	60	390,883.8
10,000,000,000 & Over	-	-	55	1,326,644.1	30	441,235.9	27	507,805.0	34	787,065.4
<b>TOTAL</b>	<b>1,252,611</b>	<b>1,018,522.3</b>	<b>636,777</b>	<b>5,264,710.4</b>	<b>20,399</b>	<b>2,031,562.0</b>	<b>85,781</b>	<b>1,643,346.6</b>	<b>6,557,526</b>	<b>6,841,542.4</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 30th September, 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	62,303	267.7	140,442,824	238,895.8	13,814	77.9	145,332,686	251,891.1	146,194,681	253,708.4
25,000 to 50,000	7,447	283.5	5,160,142	187,184.0	1,813	64.2	5,555,193	201,427.1	5,614,176	203,510.9
50,000 to 100,000	6,123	396.8	6,443,177	465,308.9	2,138	162.8	6,853,972	494,979.8	6,910,789	499,026.3
100,000 to 150,000	2,205	264.9	4,055,610	494,033.5	1,090	132.3	4,325,391	526,902.6	4,360,388	531,164.8
150,000 to 200,000	1,461	256.2	2,540,795	439,140.5	1,321	234.4	2,723,785	470,922.7	2,745,603	474,702.7
200,000 to 300,000	2,243	545.6	2,999,448	732,760.9	1,832	434.8	3,248,944	792,716.5	3,277,778	799,768.4
300,000 to 400,000	1,334	455.6	1,719,301	594,113.0	724	251.4	1,922,456	665,692.2	1,942,133	672,495.2
400,000 to 500,000	975	442.4	1,137,770	506,980.5	931	401.9	1,228,856	547,693.7	1,243,092	554,054.7
500,000 to 750,000	2,359	1,398.9	1,576,333	950,407.1	766	447.4	1,722,546	1,038,839.0	1,750,142	1,055,391.2
750,000 to 1,000,000	1,123	988.8	807,317	695,339.5	513	442.4	888,216	765,530.5	903,761	779,017.4
1,000,000 to 2,000,000	3,623	5,087.4	1,227,963	1,686,736.3	755	1,001.3	1,402,762	1,929,330.8	1,442,088	1,983,547.3
2,000,000 to 3,000,000	1,609	3,931.2	478,675	1,162,616.5	561	1,355.8	559,331	1,357,804.9	577,392	1,401,969.8
3,000,000 to 4,000,000	1,013	3,507.7	250,985	859,436.1	255	898.1	298,343	1,022,141.0	308,975	1,058,781.6
4,000,000 to 5,000,000	964	4,394.1	147,625	656,497.7	395	1,765.9	179,355	798,054.7	186,279	828,947.4
5,000,000 to 6,000,000	1,095	5,829.2	111,902	603,705.7	132	701.0	137,638	742,455.0	143,970	776,535.1
6,000,000 to 7,000,000	524	3,405.8	66,503	429,128.7	97	626.1	82,912	535,168.9	86,685	559,544.2
7,000,000 to 8,000,000	440	3,289.4	55,824	414,895.7	33	246.9	68,941	512,748.3	72,037	535,817.3
8,000,000 to 9,000,000	392	3,305.8	39,494	333,686.1	31	262.2	49,812	420,980.4	52,517	443,890.3
9,000,000 to 10,000,000	417	3,990.5	30,535	289,411.7	49	453.4	39,476	374,304.1	41,604	394,494.6
10,000,000 to 100,000,000	4,957	153,584.2	193,661	4,008,135.8	533	20,822.2	281,244	6,366,532.6	299,670	6,791,641.4
100,000,000 to 500,000,000	1,240	250,623.4	4,145	704,357.4	88	16,352.7	16,034	3,096,266.4	16,667	3,203,601.9
500,000,000 to 1,000,000,000	143	94,281.4	200	138,515.2	11	7,452.3	2,437	1,624,265.5	2,472	1,646,156.1
1,000,000,000 to 5,000,000,000	96	155,603.9	78	129,637.1	8	15,144.3	2,050	4,061,559.9	2,088	4,143,167.1
5,000,000,000 to 10,000,000,000	10	64,890.9	5	26,990.4	-	-	255	1,698,874.5	259	1,724,670.4
10,000,000,000 & Over	1	12,285.3	1	17,035.4	-	-	148	3,092,071.1	148	3,092,071.1
<b>TOTAL</b>	<b>104,097</b>	<b>773,310.5</b>	<b>169,490,313</b>	<b>16,764,949.5</b>	<b>27,890</b>	<b>69,731.7</b>	<b>176,922,783</b>	<b>33,389,153.2</b>	<b>178,175,394</b>	<b>34,407,675.5</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	Mar-25			Jun-25			Sep-25 <sup>P</sup>		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign Constituents	77.7	875.8	953.5	91.0	917.8	1,008.8	94.8	923.7	1,018.5
	Government	155.4	4,392.1	4,547.6	144.3	5,077.0	5,221.3	104.1	5,160.6	5,264.7
	Non-Financial Public Sector Enterprises	23.5	1,465.9	1,489.4	26.0	1,970.6	1,996.5	27.0	2,004.5	2,031.6
	NBFCs & Financial Auxiliaries	1.9	1,094.8	1,096.7	2.5	1,745.9	1,748.5	2.0	1,641.3	1,643.3
	Private Sector (Business)	558.1	6,060.5	6,618.6	548.2	6,681.1	7,229.3	472.3	6,369.3	6,841.5
	Trust Funds & Non Profit Organizations	15.8	701.1	716.9	19.6	738.2	757.8	16.0	757.3	773.3
	Personal/Individuals	2,498.5	13,093.9	15,592.4	2,578.3	13,949.7	16,527.9	2,700.4	14,064.5	16,764.9
	Others	7.6	40.6	48.2	2.5	47.7	50.2	1.9	67.8	69.7
	<b>Total</b>	<b>3,338.6</b>	<b>27,724.8</b>	<b>31,063.4</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>Punjab</b>	Foreign Constituents	57.8	346.8	404.6	65.2	374.6	439.8	67.6	380.9	448.4
	Government	36.0	1,667.0	1,703.0	25.8	1,885.6	1,911.4	28.0	2,128.7	2,156.7
	Non-Financial Public Sector Enterprises	4.5	726.1	730.6	8.0	974.1	982.1	7.3	1,021.7	1,029.0
	NBFCs & Financial Auxiliaries	0.5	146.6	147.1	0.4	158.9	159.3	0.5	135.4	135.9
	Private Sector (Business)	335.0	2,469.4	2,804.4	354.8	2,865.8	3,220.6	303.7	2,674.0	2,977.8
	Trust Funds & Non Profit Organizations	9.2	259.3	268.5	12.0	243.7	255.7	9.3	249.6	258.9
	Personal/Individuals	1,403.9	6,692.9	8,096.8	1,500.8	6,794.6	8,295.5	1,583.1	7,165.9	8,749.0
	Others	0.4	14.2	14.6	1.2	26.4	27.6	0.8	35.6	36.3
	<b>Total</b>	<b>1,847.4</b>	<b>12,322.3</b>	<b>14,169.7</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>Sindh</b>	Foreign Constituents	0.6	392.4	393.0	0.7	383.1	383.8	0.7	379.8	380.6
	Government	73.6	1,168.4	1,242.0	69.2	1,693.3	1,762.5	16.3	1,133.2	1,149.4
	Non-Financial Public Sector Enterprises	16.8	269.4	286.3	11.7	414.9	426.5	16.0	416.8	432.9
	NBFCs & Financial Auxiliaries	0.1	757.0	757.1	0.1	1,477.8	1,477.9	0.1	1,375.8	1,375.9
	Private Sector (Business)	83.0	2,529.5	2,612.5	41.1	2,601.8	2,642.9	42.7	2,609.5	2,652.2
	Trust Funds & Non Profit Organizations	2.2	312.7	314.9	2.7	347.9	350.7	2.1	349.1	351.2
	Personal/Individuals	254.2	3,763.7	4,017.9	221.6	4,244.6	4,466.2	224.2	4,036.7	4,260.9
	Others	5.9	4.4	10.3	0.0	8.9	8.9	0.0	17.5	17.5
	<b>Total</b>	<b>436.4</b>	<b>9,197.5</b>	<b>9,633.9</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>Khyber Pakhtunk</b>	Foreign Constituents	7.4	29.1	36.5	9.3	31.7	40.9	9.8	33.0	42.8
	Government	21.5	380.6	402.1	27.6	489.8	517.4	20.9	457.8	478.7
	Non-Financial Public Sector Enterprises	0.7	46.7	47.4	1.2	39.3	40.6	2.6	24.2	26.8
	NBFCs & Financial Auxiliaries	0.1	1.2	1.3	0.1	10.9	11.0	0.1	5.8	5.9
	Private Sector (Business)	74.3	173.4	247.7	82.4	196.4	278.8	74.1	161.3	235.4
	Trust Funds & Non Profit Organizations	0.7	20.0	20.7	1.2	28.9	30.1	1.5	32.5	34.0
	Personal/Individuals	442.2	947.8	1,390.0	485.2	1,220.0	1,705.2	496.4	1,082.1	1,578.5
	Others	0.8	8.9	9.7	0.8	6.8	7.6	0.9	5.6	6.5
	<b>Total</b>	<b>547.7</b>	<b>1,607.7</b>	<b>2,155.4</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>Balochistan</b>	Foreign Constituents	0.0	1.4	1.4	0.1	1.7	1.8	0.1	1.9	1.9
	Government	11.3	216.2	227.5	8.9	139.7	148.6	23.7	191.8	215.5
	Non-Financial Public Sector Enterprises	1.3	6.8	8.1	4.4	12.8	17.2	0.8	13.1	13.9
	NBFCs & Financial Auxiliaries	0.0	0.2	0.2	0.0	0.1	0.1	-	0.3	0.3
	Private Sector (Business)	35.0	87.8	122.7	35.5	118.8	154.3	29.6	102.9	132.5
	Trust Funds & Non Profit Organizations	0.1	11.1	11.2	0.2	8.7	9.0	0.2	8.4	8.6
	Personal/Individuals	76.4	279.1	355.5	80.2	305.5	385.7	86.0	285.1	371.1
	Others	0.4	0.6	0.9	0.3	0.5	0.8	0.1	0.9	1.0
	<b>Total</b>	<b>124.5</b>	<b>603.1</b>	<b>727.6</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>Islamabad</b>	Foreign Constituents	1.1	85.7	86.8	1.4	103.2	104.6	1.6	102.4	104.0
	Government	2.3	919.4	921.7	0.9	825.0	825.9	1.4	1,198.6	1,200.0
	Non-Financial Public Sector Enterprises	0.0	406.1	406.1	0.0	515.5	515.5	0.0	515.8	515.8
	NBFCs & Financial Auxiliaries	0.1	173.5	173.6	0.0	82.5	82.5	0.0	100.8	100.8
	Private Sector (Business)	4.1	760.6	764.7	4.8	842.7	847.5	5.8	789.3	795.1
	Trust Funds & Non Profit Organizations	1.3	90.7	92.0	1.1	101.4	102.6	1.3	111.8	113.1
	Personal/Individuals	32.2	1,005.7	1,037.8	30.9	1,013.9	1,044.8	32.8	1,059.9	1,092.7
	Others	0.0	12.5	12.5	-	5.0	5.0	0.0	8.2	8.2
	<b>Total</b>	<b>41.2</b>	<b>3,454.1</b>	<b>3,495.3</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>Gilgit-Baltistan</b>	Foreign Constituents	0.2	0.5	0.8	1.2	0.7	2.0	1.2	1.3	2.4
	Government	9.0	17.9	27.0	11.5	7.9	19.3	11.6	23.7	35.3
	Non-Financial Public Sector Enterprises	0.1	9.4	9.5	0.5	12.8	13.3	0.3	12.2	12.5
	NBFCs & Financial Auxiliaries	1.0	7.9	8.9	1.7	7.0	8.7	1.2	6.7	7.9
	Private Sector (Business)	7.4	11.6	19.0	10.7	15.7	26.4	9.3	11.4	20.7
	Trust Funds & Non Profit Organizations	1.0	1.0	1.9	0.9	1.2	2.1	1.1	1.1	2.2
	Personal/Individuals	32.2	50.7	82.9	32.1	49.0	81.1	34.5	62.0	96.5
	Others	0.0	0.0	0.1	0.1	0.1	0.2	0.1	0.0	0.1
	<b>Total</b>	<b>50.9</b>	<b>99.2</b>	<b>150.1</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>

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Mar-25			Jun-25			Sep-25 <sup>P</sup>		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	10.6	19.9	30.5	13.0	22.9	35.9	13.9	24.5	38.4
	Government	1.6	22.8	24.4	0.4	35.7	36.2	2.2	26.9	29.1
	Non-Financial Public Sector Enterprises	0.1	1.3	1.4	0.2	1.2	1.4	0.1	0.6	0.7
	NBFCs & Financial Auxiliaries	0.1	8.4	8.5	0.3	8.7	8.9	0.2	16.5	16.7
<b>AJK</b>	Private Sector (Business)	19.3	28.3	47.6	18.9	39.9	58.9	7.1	20.7	27.8
	Trust Funds & Non Profit Organizations	1.4	6.3	7.7	1.4	6.3	7.8	0.4	4.9	5.3
	Personal/Individuals	257.5	353.9	611.4	227.5	322.0	549.4	243.5	372.8	616.3
	Others	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0
	<b>Total</b>	<b>290.5</b>	<b>440.9</b>	<b>731.4</b>	<b>261.8</b>	<b>436.7</b>	<b>698.5</b>	<b>267.4</b>	<b>466.9</b>	<b>734.3</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.

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

All Banks

End period: Million Rupees

SIZE OF ACCOUNTS (Rs.)	2025					
	Mar		Jun		Sep <sup>P</sup>	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	133,916,423	275,616.5	137,170,226	316,460.2	146,194,681	253,708.4
25,000 to 50,000	5,708,216	204,420.1	6,225,929	222,153.7	5,614,176	203,510.9
50,000 to 100,000	7,756,100	599,200.8	9,625,220	739,129.1	6,910,789	499,026.3
100,000 to 150,000	4,878,158	571,571.2	3,965,027	481,999.3	4,360,388	531,164.8
150,000 to 200,000	2,301,571	398,461.4	2,440,588	423,986.5	2,745,603	474,702.7
200,000 to 300,000	3,986,977	970,431.8	3,935,510	998,613.7	3,277,778	799,768.4
300,000 to 400,000	1,797,053	619,378.3	1,678,783	579,868.5	1,942,133	672,495.2
400,000 to 500,000	1,102,514	491,639.1	1,110,141	494,292.1	1,243,092	554,054.7
500,000 to 750,000	1,572,724	950,842.0	1,636,150	988,651.3	1,750,142	1,055,391.2
750,000 to 1,000,000	771,150	666,872.6	798,283	690,605.3	903,761	779,017.4
1,000,000 to 2,000,000	1,355,528	1,868,792.4	1,368,666	1,875,364.3	1,442,088	1,983,547.3
2,000,000 to 3,000,000	598,111	1,318,254.4	525,730	1,272,462.2	577,392	1,401,969.8
3,000,000 to 4,000,000	341,734	1,192,395.7	356,191	1,229,784.6	308,975	1,058,781.6
4,000,000 to 5,000,000	180,912	804,233.6	170,772	758,377.4	186,279	828,947.4
5,000,000 to 6,000,000	133,663	720,763.8	133,200	717,840.1	143,970	776,535.1
6,000,000 to 7,000,000	85,076	549,264.2	79,597	513,701.8	86,685	559,544.2
7,000,000 to 8,000,000	62,308	464,489.4	63,494	473,281.8	72,037	535,817.3
8,000,000 to 9,000,000	48,340	408,624.6	48,956	413,600.6	52,517	443,890.3
9,000,000 to 10,000,000	37,612	356,551.7	37,710	356,675.1	41,604	394,494.6
10,000,000 to 100,000,000	264,962	6,048,552.4	282,358	6,579,244.0	299,670	6,791,641.4
100,000,000 to 500,000,000	15,380	2,954,831.0	18,358	3,706,022.1	16,667	3,203,601.9
500,000,000 to 1,000,000,000	1,945	1,296,191.3	2,509	1,692,591.0	2,472	1,646,156.1
1,000,000,000 to 5,000,000,000	1,787	3,393,861.1	2,203	4,067,824.8	2,088	4,143,167.1
5,000,000,000 to 10,000,000,000	237	1,565,190.2	262	1,759,177.3	259	1,724,670.4
10,000,000,000 & Over	109	2,372,929.9	156	3,188,625.1	148	3,092,071.1
<b>TOTAL</b>	<b>166,918,590</b>	<b>31,063,359.5</b>	<b>171,676,019</b>	<b>34,540,331.9</b>	<b>178,175,394</b>	<b>34,407,675.5</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 30 September, 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	87,860,209	72,457.1	44,284,139	26,315.6	653,183	513.5	1,210,772	936.9	134,008,303	100,223.1
5,000 to 10,000	3,400,766	24,160.1	1,064,563	7,524.1	72,048	511.0	167,731	1,172.1	4,705,108	33,367.3
10,000 to 20,000	2,881,849	40,884.6	2,570,103	35,957.2	71,596	1,023.3	171,793	2,417.0	5,695,341	80,282.1
20,000 to 25,000	1,181,336	26,312.9	465,334	10,361.5	77,875	1,786.6	61,384	1,374.9	1,785,929	39,836.0
25,000 to 50,000	4,043,572	147,825.4	1,280,700	45,304.5	107,441	3,811.7	182,463	6,569.4	5,614,176	203,510.9
50,000 to 100,000	5,248,387	379,468.0	1,307,258	94,608.3	185,553	12,967.9	169,591	11,982.2	6,910,789	499,026.3
100,000 to 150,000	3,230,091	393,423.4	904,979	110,596.3	135,422	16,300.8	89,896	10,844.3	4,360,388	531,164.8
150,000 to 200,000	2,026,828	349,922.2	606,856	105,298.0	59,212	10,338.7	52,707	9,143.8	2,745,603	474,702.7
200,000 to 300,000	2,397,548	586,078.3	729,863	177,511.3	70,474	16,884.4	79,893	19,294.4	3,277,778	799,768.4
300,000 to 400,000	1,381,840	477,964.0	405,649	139,708.9	48,474	16,734.8	106,170	38,087.5	1,942,133	672,495.2
400,000 to 500,000	908,467	405,112.2	260,421	115,932.1	42,129	18,757.0	32,075	14,253.5	1,243,092	554,054.7
500,000 to 750,000	1,244,606	752,197.6	369,670	222,837.9	81,303	47,225.0	54,563	33,130.7	1,750,142	1,055,391.2
750,000 to 1,000,000	617,692	532,060.4	189,408	163,982.7	63,054	53,744.5	33,607	29,229.8	903,761	779,017.4
1,000,000 to 2,000,000	971,673	1,339,780.8	305,754	418,816.4	85,845	113,615.5	78,816	111,334.5	1,442,088	1,983,547.3
2,000,000 to 3,000,000	377,314	915,025.5	119,457	291,750.2	39,504	95,707.5	41,117	99,486.6	577,392	1,401,969.8
3,000,000 to 4,000,000	204,460	700,806.4	58,269	199,534.6	21,764	74,149.1	24,482	84,291.5	308,975	1,058,781.6
4,000,000 to 5,000,000	121,273	539,313.7	34,276	152,526.4	13,705	60,965.7	17,025	76,141.6	186,279	828,947.4
5,000,000 to 6,000,000	89,903	485,854.3	26,581	143,247.0	13,188	70,363.5	14,298	77,070.3	143,970	776,535.1
6,000,000 to 7,000,000	54,722	353,296.9	15,740	101,449.6	6,806	43,872.5	9,417	60,925.1	86,685	559,544.2
7,000,000 to 8,000,000	46,809	347,765.8	12,058	89,817.3	5,588	41,637.3	7,582	56,596.8	72,037	535,817.3
8,000,000 to 9,000,000	32,859	277,646.3	9,034	76,312.3	4,396	37,196.7	6,228	52,735.0	52,517	443,890.3
9,000,000 to 10,000,000	25,405	240,679.7	6,789	64,343.5	3,796	36,070.5	5,614	53,400.8	41,604	394,494.6
10,000,000 to 100,000,000	165,491	3,483,846.1	41,841	857,786.2	28,332	612,008.6	64,006	1,838,000.5	299,670	6,791,641.4
100,000,000 to 500,000,000	3,855	659,095.7	780	129,037.3	795	132,474.6	11,237	2,282,994.2	16,667	3,203,601.9
500,000,000 to 1,000,000,000	185	128,311.0	39	26,230.5	32	21,739.4	2,216	1,469,875.3	2,472	1,646,156.1
1,000,000,000 to 5,000,000,000	72	119,212.2	12	23,319.3	15	33,721.6	1,989	3,966,914.1	2,088	4,143,167.1
5,000,000,000 to 10,000,000,000	7	39,577.9	-	-	-	-	252	1,685,092.4	259	1,724,670.4
10,000,000,000 & Over	-	-	-	-	1	17,035.4	147	3,075,035.7	148	3,092,071.1
<b>Total</b>	<b>118,517,219</b>	<b>13,818,078.7</b>	<b>55,069,573</b>	<b>3,830,109.1</b>	<b>1,891,531</b>	<b>1,591,157.0</b>	<b>2,697,071</b>	<b>15,168,330.7</b>	<b>178,175,394</b>	<b>34,407,675.5</b>

Source: Statistics and Data Services Department, SBP

\*Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPE), 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					
	Mar		Jun		Sep <sup>P</sup>	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	3,484,997	14,133.4	3,412,984	13,209.7	3,084,401	11,200.2
25,000 to 50,000	481,657	16,909.2	484,099	17,514.2	403,091	14,257.4
50,000 to 100,000	1,224,636	89,348.4	977,291	78,488.7	1,138,817	92,531.4
100,000 to 150,000	649,880	78,908.1	622,156	78,005.0	409,306	50,161.2
150,000 to 200,000	163,511	28,203.7	217,125	37,825.7	277,593	48,169.2
200,000 to 300,000	223,920	55,466.3	307,132	76,169.0	370,065	91,812.8
300,000 to 400,000	146,043	50,427.4	190,019	65,357.1	250,397	84,852.6
400,000 to 500,000	301,060	135,864.5	282,481	124,480.7	265,332	116,862.0
500,000 to 750,000	170,603	102,697.8	206,689	126,344.1	216,103	130,797.0
750,000 to 1,000,000	93,184	81,400.4	99,354	87,259.7	105,191	91,883.0
1,000,000 to 2,000,000	251,879	354,955.4	255,211	374,447.9	270,677	393,940.9
2,000,000 to 3,000,000	89,603	216,911.0	98,407	240,694.0	109,070	265,421.9
3,000,000 to 4,000,000	41,347	142,569.6	38,944	134,348.8	41,727	143,922.0
4,000,000 to 5,000,000	26,241	117,629.7	33,201	147,428.5	32,575	146,391.1
5,000,000 to 6,000,000	16,092	87,257.8	16,178	87,839.1	18,324	99,723.7
6,000,000 to 7,000,000	13,392	87,331.9	12,576	81,749.7	14,862	96,324.4
7,000,000 to 8,000,000	10,720	80,053.5	10,194	76,267.0	11,232	84,021.9
8,000,000 to 9,000,000	7,196	61,133.6	7,456	63,107.1	7,833	66,637.8
9,000,000 to 10,000,000	7,844	74,755.8	8,389	79,824.1	8,711	82,820.2
10,000,000 to 100,000,000	51,791	1,522,064.4	52,231	1,544,650.3	55,676	1,597,162.0
100,000,000 to 500,000,000	9,762	2,092,840.9	9,755	2,076,665.8	9,444	2,022,364.6
500,000,000 to 1,000,000,000	1,621	1,122,072.4	1,591	1,093,918.7	1,539	1,059,812.6
1,000,000,000 to 5,000,000,000	1,232	2,421,348.9	1,256	2,498,185.2	1,256	2,483,155.1
5,000,000,000 to 10,000,000,000	156	1,009,329.1	142	927,822.2	151	976,050.4
10,000,000,000 & Over	105	3,072,794.0	93	2,986,602.0	91	2,849,162.9
<b>Total</b>	<b>7,468,472</b>	<b>13,116,407</b>	<b>7,344,954</b>	<b>13,118,204.6</b>	<b>7,103,464</b>	<b>13,099,438.4</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 of
2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000
3. 'No of Accounts' represents the total number of advances accounts which fall in the respective class.
4. 'Amount' represents the total amount of all advances falling in the particular class.
5. This Data is being published on quarterly basis w.e.f. March 2023.
6. Effective March 2025, Easypaisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

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

#### All Banks

As on 30th September, 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	1,846,444	2,207.4	526,093	850.6	98	0.01	22,507	3.5	2,395,142	3,061.6
5,000 to 10,000	227,559	1,491.2	69,912	436.7	3	0.0	19,729	127.3	317,203	2,055.2
10,000 to 20,000	231,058	3,297.2	27,211	370.2	1	0.0	4,037	55.3	262,307	3,722.7
20,000 to 25,000	99,503	2,139.6	9,715	209.6	3	0.07	528	11.5	109,749	2,360.7
25,000 to 50,000	353,572	12,551.1	36,929	1,253.3	11	0.4	12,579	452.5	403,091	14,257.4
50,000 to 100,000	1,015,333	83,859.2	97,978	7,211.5	22	1.8	25,484	1,459.0	1,138,817	92,531.4
100,000 to 150,000	321,873	39,680.9	43,463	5,022.5	23	2.7	43,947	5,455.1	409,306	50,161.2
150,000 to 200,000	251,488	43,623.6	21,019	3,629.5	19	3.3	5,067	912.8	277,593	48,169.2
200,000 to 300,000	336,149	83,451.5	29,314	7,218.7	43	10.3	4,559	1,132.2	370,065	91,812.8
300,000 to 400,000	217,431	73,869.9	29,107	9,637.6	30	10.6	3,829	1,334.5	250,397	84,852.6
400,000 to 500,000	244,972	107,804.1	13,872	6,155.3	60	27.8	6,428	2,874.9	265,332	116,862.0
500,000 to 750,000	143,674	87,208.8	14,835	8,941.9	193	123.5	57,401	34,522.8	216,103	130,797.0
750,000 to 1,000,000	85,978	75,279.0	7,876	6,859.0	204	177.5	11,133	9,567.6	105,191	91,883.0
1,000,000 to 2,000,000	217,698	314,624.2	15,937	22,873.5	910	1,376.3	36,132	55,066.9	270,677	393,940.9
2,000,000 to 3,000,000	73,224	179,131.3	10,344	25,030.8	649	1,584.3	24,853	59,675.6	109,070	265,421.9
3,000,000 to 4,000,000	22,681	78,305.2	2,185	7,560.8	449	1,556.5	16,412	56,499.4	41,727	143,922.0
4,000,000 to 5,000,000	18,938	84,770.8	1,675	7,474.7	369	1,650.8	11,593	52,494.8	32,575	146,391.1
5,000,000 to 6,000,000	9,899	53,987.3	875	4,766.9	303	1,639.9	7,247	39,329.7	18,324	99,723.7
6,000,000 to 7,000,000	8,489	55,004.5	562	3,653.2	167	1,082.3	5,644	36,584.5	14,862	96,324.4
7,000,000 to 8,000,000	5,998	44,905.6	442	3,288.5	139	1,035.1	4,653	34,792.7	11,232	84,021.9
8,000,000 to 9,000,000	4,079	34,727.7	324	2,758.9	157	1,333.7	3,273	27,817.5	7,833	66,637.8
9,000,000 to 10,000,000	4,630	43,940.1	369	3,493.8	176	1,638.0	3,536	33,748.3	8,711	82,820.2
10,000,000 to 100,000,000	14,552	308,057.9	790	16,333.1	261	6,423.4	40,073	1,266,347.5	55,676	1,597,162.0
100,000,000 to 500,000,000	562	105,806.6	23	4,340.8	16	3,703.4	8,843	1,908,513.9	9,444	2,022,364.6
500,000,000 to 1,000,000,000	41	28,919.6	1	614.7	3	1,795.0	1,494	1,028,483.3	1,539	1,059,812.6
1,000,000,000 to 5,000,000,000	58	120,570.2	3	5,434.3	1	1,382.7	1,194	2,355,767.9	1,256	2,483,155.1
5,000,000,000 to 10,000,000,000	1	6,668.0	-	-	-	-	150	969,382.4	151	976,050.4
10,000,000,000 & Over	1	10,411.0	-	-	-	-	90	2,838,751.9	91	2,849,162.9
<b>Total</b>	<b>5,755,885</b>	<b>2,086,293.3</b>	<b>960,854</b>	<b>165,420.4</b>	<b>4,310</b>	<b>26,559.4</b>	<b>382,415</b>	<b>10,821,165.3</b>	<b>7,103,464</b>	<b>13,099,438.4</b>

Source: Statistics and Data Services Department, SBP  
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 30th September, 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	-	-	29	0.0	75	-	108	0.0	358,685	1,535.2	3,953	12.5	2,721,547	9,652.4	4	-	3,084,401	11,200.2
25,000 to 50,000	-	-	1	0.0	3	0.1	3	0.1	154,716	5,503.6	755	26.0	247,613	8,727.4	-	-	403,091	14,257.4
50,000 to 100,000	-	-	-	-	2	0.1	7	0.5	272,054	19,369.7	533	37.5	866,221	73,123.5	-	-	1,138,817	92,531.4
100,000 to 150,000	-	-	-	-	3	0.4	9	1.2	188,623	23,281.3	74	8.8	220,597	26,869.6	-	-	409,306	50,161.2
150,000 to 200,000	-	-	-	-	1	0.2	6	1.1	122,203	20,698.9	11	1.9	155,372	27,467.1	-	-	277,593	48,169.2
200,000 to 300,000	-	-	-	-	4	1.0	24	5.7	161,090	39,700.8	57	14.3	208,890	52,091.0	-	-	370,065	91,812.8
300,000 to 400,000	-	-	-	-	2	0.8	108	39.0	100,530	33,456.4	13	4.5	149,744	51,352.0	-	-	250,397	84,852.6
400,000 to 500,000	-	-	-	-	18	7.4	23	10.3	63,040	28,314.1	109	49.7	202,137	88,478.2	5	2.3	265,332	116,862.0
500,000 to 750,000	-	-	2	1.4	8	5.1	59	37.3	128,168	77,243.9	52	33.0	87,808	53,472.7	6	3.6	216,103	130,797.0
750,000 to 1,000,000	-	-	9	7.8	19	16.4	37	32.2	55,091	48,377.2	34	28.3	50,000	43,420.3	1	0.8	105,191	91,883.0
1,000,000 to 2,000,000	-	-	27	39.5	28	46.8	116	177.7	102,682	149,697.3	100	149.6	167,710	243,808.6	14	21.4	270,677	393,940.9
2,000,000 to 3,000,000	-	-	45	121.1	17	40.9	131	336.2	46,332	111,794.7	46	110.6	62,494	153,006.6	5	11.8	109,070	265,421.9
3,000,000 to 4,000,000	-	-	39	140.4	4	13.5	77	276.0	24,730	85,024.6	15	49.4	16,861	58,414.8	1	3.3	41,727	143,922.0
4,000,000 to 5,000,000	-	-	39	180.3	27	118.2	70	307.9	18,922	85,306.8	4	17.9	13,512	60,455.3	1	4.7	32,575	146,391.1
5,000,000 to 6,000,000	-	-	9	50.1	9	50.5	55	294.2	11,000	59,758.7	10	52.5	7,241	39,517.7	-	-	18,324	99,723.7
6,000,000 to 7,000,000	-	-	11	71.1	7	46.3	15	98.6	8,890	57,689.8	4	24.7	5,935	38,393.9	-	-	14,862	96,324.4
7,000,000 to 8,000,000	-	-	3	22.3	5	37.2	31	228.3	7,182	53,755.1	5	36.6	4,006	29,942.5	-	-	11,232	84,021.9
8,000,000 to 9,000,000	-	-	1	8.5	5	42.4	12	103.2	4,736	40,223.4	4	34.9	3,074	26,217.4	1	8.0	7,833	66,637.8
9,000,000 to 10,000,000	-	-	-	-	8	75.9	14	132.4	4,845	46,195.2	5	47.0	3,839	36,369.7	-	-	8,711	82,820.2
10,000,000 to 100,000,000	-	-	44	1,612.1	129	5,366.1	182	7,639.3	47,046	1,423,152.2	40	1,637.8	8,228	157,329.7	7	424.8	55,676	1,597,162.0
100,000,000 to 500,000,000	-	-	32	7,968.4	129	31,543.1	152	36,966.1	9,025	1,930,068.4	8	1,773.2	91	13,147.8	7	897.6	9,444	2,022,364.6
500,000,000 to 1,000,000,000	-	-	5	3,224.8	40	29,202.4	58	39,389.6	1,432	985,534.2	2	1,146.9	2	1,314.7	-	-	1,539	1,059,812.6
1,000,000,000 to 5,000,000,000	-	-	9	18,132.4	103	247,601.2	66	127,075.9	1,068	2,072,791.5	2	2,533.2	8	15,020.9	-	-	1,256	2,483,155.1
5,000,000,000 to 10,000,000,000	-	-	4	28,743.5	68	464,453.5	2	14,743.3	77	468,110.0	-	-	-	-	-	-	151	976,050.4
10,000,000,000 & Over	-	-	9	564,759.4	56	1,591,300.3	7	427,000.0	19	266,103.2	-	-	-	-	-	-	91	2,849,162.9
<b>Total</b>	-	-	<b>318</b>	<b>625,083.1</b>	<b>770</b>	<b>2,369,969.6</b>	<b>1,372</b>	<b>654,896.1</b>	<b>1,892,186</b>	<b>8,132,686.4</b>	<b>5,836</b>	<b>7,831.1</b>	<b>5,202,930</b>	<b>1,307,593.8</b>	<b>52</b>	<b>1,378.3</b>	<b>7,103,464</b>	<b>13,099,438.4</b>

Source: Statistics and Data Services Department, SBP

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

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

All Banks

End period: Million Rupees

BORROWERS	2025					
	Jun			Sep <sup>P</sup>		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
<b>I. FOREIGN CONSTITUENTS</b>	<b>27.0</b>	<b>27.0</b>	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>13,118,177.6</b>	<b>12,971,710.0</b>	<b>146,467.6</b>	<b>7,103,464.0</b>	<b>6,950,978.9</b>	<b>152,485.1</b>
<b>I. GOVERNMENT</b>	<b>644,898.0</b>	<b>644,898.0</b>	-	<b>318.0</b>	<b>318.0</b>	-
a. Federal Government	407,537.3	407,537.3	-	145.0	145.0	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
b. Provincial Governments	237,360.7	237,360.7	-	173.0	173.0	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	<b>2,389,077.4</b>	<b>2,389,077.4</b>	-	<b>770.0</b>	<b>770.0</b>	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	1,017.9	1,017.9	-	11.0	11.0	-
03. Utilities	470,649.0	470,649.0	-	417.0	417.0	-
04. Transport, storage and communications	859,616.6	859,616.6	-	105.0	105.0	-
05. Manufacturing	77,791.5	77,791.5	-	76.0	76.0	-
06. Mining and Quarrying	64,899.1	64,899.1	-	1.0	1.0	-
07. Construction	6,339.1	6,339.1	-	16.0	16.0	-
08. Commerce and Trade	674,428.8	674,428.8	-	64.0	64.0	-
09. Others	234,335.5	234,335.5	-	80.0	80.0	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	<b>718,701.2</b>	<b>718,701.2</b>	-	<b>1,372.0</b>	<b>1,372.0</b>	-
01. Mutual Funds and AMCs	8,390.1	8,390.1	-	105.0	105.0	-
02. Insurance & Pension Funds	5,085.2	5,085.2	-	391.0	391.0	-
03. MFIs and DFIs	578,739.2	578,739.2	-	140.0	140.0	-
04. Stock Exchange & Brokerage Houses	32,401.7	32,401.7	-	353.0	353.0	-
05. Modarabas	6,364.9	6,364.9	-	71.0	71.0	-
06. Other NBFIs	87,720.1	87,720.1	-	312.0	312.0	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>8,135,408.3</b>	<b>7,991,685.6</b>	<b>143,722.7</b>	<b>1,892,186.0</b>	<b>1,743,138.5</b>	<b>149,047.5</b>
a. Agriculture, forestry and fishing	492,901.5	362,853.1	130,048.5	1,371,049.0	1,235,383.2	135,665.8
01. Crop and animal production, hunting and related service activities	490,423.1	360,449.5	129,973.6	1,370,231.0	1,234,681.3	135,549.7
i. Growing of Wheat, Rice, Sugar Cane & Cotton	233,263.6	202,682.0	30,581.6	962,869.0	927,846.6	35,022.4
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	16,169.0	8,169.8	7,999.2	29,583.0	20,372.7	9,210.3
iii. Growing of other fruits, vegetables and crops	27,930.3	26,512.6	1,417.7	29,113.0	27,583.8	1,529.2
iv. Raising of livestock and other related activities	134,983.1	63,227.5	71,755.7	244,775.0	173,386.3	71,388.7
v. Other agricultural support activities	77,999.9	59,780.5	18,219.5	103,850.0	85,450.9	18,399.1
vi. Hunting, trapping and related service activities	77.2	77.2	-	41.0	41.0	-
02 - Forestry and logging	46.2	28.4	17.8	114.0	94.7	19.3
03 - Fishing and aquaculture	2,432.3	2,375.2	57.1	704.0	607.2	96.8
b. Mining and quarrying	86,426.3	86,426.3	-	2,538.0	2,538.0	-
01. Mining of coal and lignite	49,239.0	49,239.0	-	843.0	843.0	-
02. Extraction of crude petroleum and natural gas	24,429.3	24,429.3	-	1,222.0	1,222.0	-
03. Mining of metal ores	1,050.5	1,050.5	-	79.0	79.0	-
04. Other mining and quarrying	11,663.2	11,663.2	-	376.0	376.0	-
05. Mining support service activities	44.3	44.3	-	18.0	18.0	-
c. Manufacturing	5,183,461.8	5,173,873.2	9,588.6	137,338.0	128,215.2	9,122.8
01. Manufacture of food products	1,190,400.0	1,180,975.8	9,424.2	51,316.0	42,407.0	8,909.0
02. Manufacture of beverages	44,926.1	44,926.1	-	1,152.0	1,152.0	-
03. Manufacture of tobacco products	3,904.9	3,819.0	85.9	760.0	642.0	118.0
04. Manufacture of textiles	1,782,473.3	1,782,473.3	-	29,184.0	29,184.0	-
i. Preparation and spinning of textile fibers	573,961.9	573,961.9	-	10,206.0	10,206.0	-
ii. Weaving of textiles	373,431.5	373,431.5	-	6,720.0	6,720.0	-
iii. Finishing of textiles	333,444.0	333,444.0	-	4,778.0	4,778.0	-
iv. Manufacture of knitted and crocheted fabrics	75,536.5	75,536.5	-	827.0	827.0	-
v. Manufacture of made-up textile articles, except apparel	224,635.6	224,635.6	-	3,238.0	3,238.0	-
vi. Manufacture of carpets and rugs	913.3	913.3	-	98.0	98.0	-
vii. Manufacture of other textiles n.e.c.	200,550.5	200,550.5	-	3,317.0	3,317.0	-
05. Manufacture of wearing apparel	253,003.2	252,924.7	78.5	4,136.0	4,040.3	95.7
06. Manufacture of leather and related products	50,843.1	50,843.1	-	1,970.0	1,970.0	-
i. Tanning and dressing of leather; dressing and dyeing of fur	8,638.6	8,638.6	-	436.0	436.0	-
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,736.0	2,736.0	-	168.0	168.0	-
iii. Manufacture of footwear	39,468.6	39,468.6	-	1,366.0	1,366.0	-
a). Leather wear	31,624.3	31,624.3	-	920.0	920.0	-
b). Rubber and Plastic wear	7,844.3	7,844.3	-	446.0	446.0	-

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

All Banks

End period: Million Rupees

BORROWERS	2025					
	Jun			Sep <sup>7</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	10,493.6	10,493.6	0.0	488.0	488.0	0.0
08. Manufacture of paper and paper products	147,714.8	147,714.8	-	1,978.0	1,978.0	-
09. Printing and reproduction of recorded media	21,431.7	21,431.7	-	1,051.0	1,051.0	-
10. Manufacture of coke and refined petroleum products	165,616.9	165,616.9	-	1,553.0	1,553.0	-
11. Manufacture of chemicals and chemical products	434,619.7	434,619.7	-	9,170.0	9,170.0	-
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	111,284.7	111,284.7	-	6,494.0	6,494.0	-
13. Manufacture of rubber and plastics products	113,336.7	113,336.7	-	3,025.0	3,025.0	-
14. Manufacture of other non-metallic mineral products	235,208.5	235,208.5	-	1,988.0	1,988.0	-
15. Manufacture of basic metals	225,127.6	225,127.6	-	5,452.0	5,452.0	-
16. Manufacture of fabricated metal products, except machinery and equipment	25,299.2	25,299.2	-	824.0	824.0	-
17. Manufacture of computer, electronic and optical products	32,340.0	32,340.0	-	334.0	334.0	-
18. Manufacture of electrical equipment	129,115.8	129,115.8	-	2,452.0	2,452.0	-
19. Manufacture of machinery and equipment	44,240.3	44,240.3	-	785.0	785.0	-
20. Manufacture of motor vehicles, trailers and semi-trailers	76,389.6	76,389.6	-	2,049.0	2,049.0	-
21. Manufacture of other transport equipment	11,410.0	11,410.0	-	604.0	604.0	-
22. Manufacture of furniture	6,918.7	6,918.7	-	518.0	518.0	-
23 Other manufacturing	64,514.7	64,514.7	-	9,952.0	9,952.0	-
24. Repair and installation of machinery and equipment	2,848.7	2,848.7	-	103.0	103.0	-
d. Electricity, gas, steam and air conditioning supply	483,662.4	483,662.4	-	2,852.0	2,852.0	-
e. Water supply; sewerage, waste management and remediation activities	32,179.5	32,179.5	-	388.0	388.0	-
f. Construction	209,525.1	209,525.1	-	4,277.0	4,277.0	-
01. Construction of buildings	144,027.0	144,027.0	-	2,227.0	2,227.0	-
02. Civil engineering	61,899.4	61,899.4	-	1,796.0	1,796.0	-
03. Specialized construction activities	3,598.6	3,598.6	-	254.0	254.0	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	647,123.0	647,123.0	-	5,158.0	5,158.0	-
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	24,175.5	24,175.5	-	74,793.0	74,793.0	-
02. Wholesale trade, except of motor vehicles and motorcycles	340,249.5	340,249.5	-	158,918.0	158,918.0	-
03. Retail trade, except of motor vehicles and motorcycles	282,698.0	282,698.0	-	-	-	-
h. Transportation and storage	123,395.4	120,068.2	3,327.2	24,169.0	20,973.5	3,195.5
i. Accommodation and food service activities	42,148.5	42,148.5	-	2,091.0	2,091.0	-
j. Information and communication	525,699.3	525,699.3	-	3,240.0	3,240.0	-
k. Real estate activities	42,528.6	42,528.6	-	876.0	876.0	-
l. Professional, scientific and technical activities	69,129.9	69,129.9	-	8,847.0	8,847.0	-
m. Administrative and support service activities	57,069.1	56,310.7	758.4	7,878.0	6,814.7	1,063.3
n. Education	30,030.4	30,030.4	-	1,556.0	1,556.0	-
o. Human health and social work activities	15,803.4	15,803.4	-	1,272.0	1,272.0	-
p. Arts, entertainment and recreation	2,331.8	2,331.8	-	93.0	93.0	-
q. Other service activities	91,992.2	91,992.2	-	84,853.0	84,853.0	-
<b>V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS</b>	<b>9,254.0</b>	<b>8,673.8</b>	<b>580.2</b>	<b>5,836.0</b>	<b>5,274.9</b>	<b>561.1</b>
<b>VI. PERSONAL</b>	<b>1,219,182.8</b>	<b>1,217,018.1</b>	<b>2,164.7</b>	<b>5,202,930.0</b>	<b>5,200,053.5</b>	<b>2,876.5</b>
a. Bank Employees	305,314.7	303,509.9	1,804.8	195,772.0	193,294.8	2,477.2
b. Consumer Financing	913,268.7	912,908.8	359.9	5,003,766.0	5,003,366.8	399.2
01. For house building	206,957.9	206,957.9	-	34,319.0	34,319.0	-
02. For transport i.e., purchase of car etc	276,553.0	276,398.0	155.0	289,402.0	289,242.3	159.7
03. Credit cards	158,587.6	158,587.6	-	1,836,141.0	1,836,141.0	-
04. Consumers durable	8,540.3	8,414.9	125.5	50,655.0	50,500.6	154.4
05. Personal loans	262,629.9	262,550.5	79.4	2,793,249.0	2,793,163.8	85.2
c. Other	599.4	599.4	-	3,392.0	3,392.0	-
<b>VII. OTHER</b>	<b>1,655.9</b>	<b>1,655.9</b>	<b>-</b>	<b>52.0</b>	<b>52.0</b>	<b>-</b>
<b>TOTAL</b>	<b>13,118,204.6</b>	<b>12,971,737.0</b>	<b>146,467.6</b>	<b>7,103,464.0</b>	<b>6,950,978.9</b>	<b>152,485.1</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.

## 3.10.1 Advances Classified by Borrowers and Gender

All Banks  
As on 30th September, 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>5,755,885</b>	<b>2,086,293.3</b>	<b>960,854</b>	<b>165,420.4</b>	<b>4,310</b>	<b>26,559.4</b>	<b>382,415</b>	<b>10,821,165.3</b>	<b>7,103,464</b>	<b>13,099,438.4</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-	<b>318</b>	<b>625,083.1</b>	<b>318</b>	<b>625,083.1</b>
A. Federal Government	-	-	-	-	-	-	145	403,365.4	145	403,365.4
B. Provincial Governments	-	-	-	-	-	-	173	221,717.7	173	221,717.7
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)</b>	-	-	-	-	-	-	<b>770</b>	<b>2,369,969.6</b>	<b>770</b>	<b>2,369,969.6</b>
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	11	617.2	11	617.2
Utilities	-	-	-	-	-	-	417	467,411.3	417	467,411.3
Transport, storage and communications	-	-	-	-	-	-	105	858,188.9	105	858,188.9
Manufacturing	-	-	-	-	-	-	76	88,154.1	76	88,154.1
Mining and Quarrying	-	-	-	-	-	-	1	58,409.2	1	58,409.2
Construction	-	-	-	-	-	-	16	6,339.1	16	6,339.1
Commerce and Trade	-	-	-	-	-	-	64	650,384.1	64	650,384.1
Others	-	-	-	-	-	-	80	240,465.7	80	240,465.7
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	-	-	<b>1,372</b>	<b>654,896.1</b>	<b>1,372</b>	<b>654,896.1</b>
Mutual Funds and AMCs	-	-	-	-	-	-	105	9,185.6	105	9,185.6
Insurance & Pension Funds	-	-	-	-	-	-	391	5,847.1	391	5,847.1
MFIs and DFIs	-	-	-	-	-	-	140	504,872.7	140	504,872.7
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	353	42,869.2	353	42,869.2
Modarabas	-	-	-	-	-	-	71	5,661.4	71	5,661.4
Other NBFIs	-	-	-	-	-	-	312	86,460.0	312	86,460.0
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>1,433,843</b>	<b>920,520.6</b>	<b>82,568</b>	<b>39,253.6</b>	<b>1,668</b>	<b>10,565.9</b>	<b>374,107</b>	<b>7,162,346.3</b>	<b>1,892,186</b>	<b>8,132,686.4</b>
A. Agriculture, forestry and fishing	1,116,753	334,506.5	51,933	16,401.2	1,435	2,476.1	200,928	188,535.0	1,371,049	541,918.9
1. Crop and animal production, hunting and related service activities	1,116,028	332,743.3	51,920	16,383.5	1,434	2,461.6	200,849	187,835.0	1,370,231	539,423.4
Growing of Wheat, Rice, Sugar Cane & Cotton	846,423	169,964.3	36,303	6,714.4	298	419.8	79,845	87,267.0	962,869	264,365.6
Growing of tropical, subtropical, pome and stone fruits & vegetables	26,259	12,266.7	1,301	663.3	72	177.1	1,951	5,660.2	29,583	18,767.3
Growing of other fruits, vegetables and crops	14,273	20,246.4	645	503.5	60	114.2	14,135	10,601.5	29,113	31,465.5
Raising of livestock and other related activities	199,277	84,523.2	10,622	6,029.3	67	180.2	34,809	49,708.7	244,775	140,441.4
Other agricultural support activities	29,796	45,742.7	3,049	2,473.0	937	1,570.3	70,068	34,476.5	103,850	84,262.5
Hunting, trapping and related service activities	-	-	-	-	-	-	41	121.2	41	121.2
02 - Forestry and logging	113	33.6	-	-	-	-	1	1.0	114	34.5
03 - Fishing and aquaculture	612	1,729.7	13	17.7	1	14.6	78	699.0	704	2,461.0
B. Mining and quarrying	323	916.6	5	32.3	1	5.6	2,209	69,244.3	2,538	70,198.9
05 - Mining of coal and lignite	13	140.9	-	-	-	-	830	41,605.7	843	41,746.6
06 - Extraction of crude petroleum and natural gas	176	364.3	-	-	-	-	1,046	18,072.9	1,222	18,437.2
07 - Mining of metal ores	48	38.0	-	-	-	-	31	201.6	79	239.5
08-Other mining and quarrying	85	366.9	4	24.2	1	5.6	286	9,335.5	376	9,732.2
09 - Mining support service activities	1	6.6	1	8.1	-	-	16	28.7	18	43.4
C. Manufacturing	43,690	291,588.6	3,066	5,107.6	103	3,802.0	90,479	4,815,571.0	137,338	5,116,069.2
10 - Manufacture of food products	30,012	82,845.1	2,302	3,129.3	13	39.0	18,989	951,813.9	51,316	1,037,827.4
11 - Manufacture of beverages	71	1,517.1	-	-	-	-	1,081	37,079.2	1,152	38,596.3
12 - Manufacture of tobacco products	298	112.1	13	6.0	-	-	449	4,461.2	760	4,579.3
13 - Manufacture of textiles	2,406	63,900.9	79	497.3	2	821.1	26,697	1,739,319.9	29,184	1,804,539.2
Preparation and spinning of textile fibres	1,248	35,714.7	1	-	-	-	8,957	541,328.9	10,206	577,043.6
Weaving of textiles	429	6,761.2	13	94.6	-	-	6,278	383,947.9	6,720	390,803.7
Finishing of textiles	225	15,179.4	27	72.1	-	-	4,526	302,255.6	4,778	317,507.1
Manufacture of knitted and crocheted fabrics	86	786.1	5	24.0	-	-	736	73,249.1	827	74,059.2
Manufacture of made-up textile articles, except apparel	167	3,007.7	28	264.8	2	821.1	3,041	226,839.0	3,238	230,932.6
Manufacture of carpets and rugs	26	119.7	-	-	-	-	72	619.9	98	739.6
Manufacture of other textiles n.e.c.	225	2,332.0	5	41.9	-	-	3,087	211,079.6	3,317	213,453.5
14 - Manufacture of wearing apparel	481	25,016.2	100	130.7	3	1,795.0	3,552	218,224.0	4,136	245,165.9
15 - Manufacture of leather and related products	198	2,104.1	37	357.4	-	-	1,735	47,945.7	1,970	50,407.2
Tanning and dressing of leather; dressing and dyeing of fur	25	211.6	29	319.1	-	-	382	7,957.3	436	8,488.1
Manufacture of luggage, handbags and the like, saddlery and harness	32	164.0	4	14.8	-	-	132	2,889.1	168	3,068.0
Manufacture of footwear	141	1,728.5	4	23.5	-	-	1,221	37,099.2	1,366	38,851.2
a. Leather wear	95	1,187.6	2	7.6	-	-	823	29,943.6	920	31,138.8
b. Rubber and Plastic wear	46	540.8	2	15.9	-	-	398	7,155.7	446	7,712.4

**3.10.1 Advances Classified by Borrowers and Gender**  
**All Banks**

As on 30th September, 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	69	292.6	1	0.2	-	-	418	11,041.1	488	11,333.9
17 - Manufacture of paper and paper products	174	4,320.0	6	18.2	-	-	1,798	143,628.4	1,978	147,966.6
18 - Printing and reproduction of recorded media	215	1,334.5	12	218.7	-	-	824	20,001.3	1,051	21,554.5
Printing and other service activities related to printing	210	1,317.4	12	218.7	-	-	802	18,597.2	1,024	20,133.3
Reproduction of recorded media	5	17.1	-	-	-	-	22	1,404.1	27	1,421.2
19 - Manufacture of coke and refined petroleum products	64	56,148.4	-	-	-	-	1,489	128,780.9	1,553	184,929.3
20 - Manufacture of chemicals and chemical products	363	9,239.4	38	171.0	-	-	8,769	454,028.1	9,170	463,438.5
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	165	763.6	20	43.0	1	0.9	6,308	108,908.7	6,494	109,716.2
22 - Manufacture of rubber and plastics products	348	2,701.1	24	110.1	8	66.0	2,645	122,947.4	3,025	125,824.7
23 - Manufacture of other non-metallic mineral products	347	6,967.6	-	-	24	372.6	1,617	223,876.1	1,988	231,216.3
24 - Manufacture of basic metals	568	9,743.9	2	3.3	26	664.7	4,856	222,799.4	5,452	233,211.2
25 - Manufacture of fabricated metal products, except machinery and equipment	131	1,283.5	-	-	-	-	693	26,267.3	824	27,550.8
26 - Manufacture of computer, electronic and optical products	32	108.2	-	-	-	-	302	29,350.1	334	29,458.3
27 - Manufacture of electrical equipment	212	7,931.2	9	50.7	24	32.7	2,207	128,468.5	2,452	136,483.2
28 - Manufacture of machinery and equipment	135	761.1	1	0.2	-	-	649	27,257.2	785	28,018.5
29 - Manufacture of motor vehicles, trailers and semi-trailers	129	1,215.1	2	120.5	-	-	1,918	93,001.1	2,049	94,336.7
30 - Manufacture of other transport equipment	54	321.9	1	-	-	-	549	10,372.0	604	10,693.8
31 - Manufacture of furniture	99	904.6	3	8.3	1	9.9	415	8,274.3	518	9,197.0
32 - Other manufacturing	7,095	11,949.1	416	242.8	1	-	2,440	53,702.8	9,952	65,894.8
Manufacture of jewellery and related articles	62	139.6	-	-	-	-	68	363.9	130	503.6
Manufacture of imitation jewellery and related articles	3	63.5	2	4.4	1	-	6	16.1	12	84.0
Manufacture of musical instruments	1	27.9	-	-	-	-	47	989.6	48	1,017.4
Manufacture of sports goods	95	2,916.6	1	9.7	-	-	364	7,102.3	460	10,028.6
Manufacture of games and toys	3	6.4	-	-	-	-	1	0.8	4	7.2
Manufacture of medical and dental instruments and supplies	63	509.9	6	36.9	-	-	259	4,288.2	328	4,835.0
Manufacture of Handicrafts	11	34.4	5	1.8	-	-	35	338.9	51	375.0
Other manufacturing n.e.c.	6,857	8,250.9	402	190.1	-	-	1,660	40,603.0	8,919	49,044.0
33 - Repair and installation of machinery and equipment	24	107.3	-	-	-	-	79	4,022.5	103	4,129.8
D. Electricity, gas, steam and air conditioning supply	33	71.2	3	106.7	4	2.9	2,812	445,392.6	2,852	445,573.5
Electric power generation, transmission and distribution	25	33.1	3	106.7	4	2.9	2,665	436,750.3	2,697	436,893.1
a) Hydal	1	-	3	106.7	-	-	263	10,268.8	267	10,375.6
b) Thermal	1	-	-	-	-	-	179	114,885.2	180	114,885.2
c) Coal Based	1	0.0	-	-	-	-	90	117,187.4	91	117,187.4
d) Wind	2	-	-	-	-	-	156	36,624.8	158	36,624.8
e) Solar	6	27.3	-	-	-	-	234	14,840.5	240	14,867.8
f) Other	14	5.7	-	-	4	2.9	1,743	142,943.7	1,761	142,952.4
Manufacture of gas; distribution of gaseous fuels through mains	8	38.1	-	-	-	-	138	8,599.4	146	8,637.6
Steam and air conditioning supply	-	-	-	-	-	-	9	42.9	9	42.9
E. Water supply; sewerage, waste management and remediation activities	66	4,488.2	4	1,022.5	-	-	318	31,153.7	388	36,664.5
36 - Water collection, treatment and supply	10	62.4	-	-	-	-	32	24,184.6	42	24,247.0
37 - Sewerage	4	1.9	-	-	-	-	1	100.0	5	101.9
38 - Waste collection, treatment and disposal activities; materials recovery	43	4,390.0	4	1,022.5	-	-	66	6,704.8	113	12,117.3
39 - Remediation activities and other waste management services	9	33.9	-	-	-	-	219	164.4	228	198.2
F. Construction	1,589	16,886.5	27	228.5	15	1,233.0	2,646	195,108.5	4,277	213,456.5
41 - Construction of buildings	704	13,171.9	12	187.7	11	1,210.4	1,500	133,786.7	2,227	148,356.7
42 - Civil engineering	769	2,879.4	11	35.6	4	22.6	1,012	58,366.6	1,796	61,304.2
43 - Specialized construction activities	116	835.2	4	5.2	-	-	134	2,955.2	254	3,795.6
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	178,114	174,669.3	18,763	8,771.5	62	793.7	41,930	513,890.8	238,869	698,125.3
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,260	5,142.3	40	634.5	1	3.2	1,857	19,841.7	5,158	25,621.8
46 - Wholesale trade, except of motor vehicles and motorcycles	56,684	103,779.6	4,255	3,643.7	47	697.6	13,807	280,762.7	74,793	388,883.5
47 - Retail trade, except of motor vehicles and motorcycles	118,170	65,747.4	14,468	4,493.3	14	93.0	26,266	213,286.4	158,918	283,620.1

**3.10.1 Advances Classified by Borrowers and Gender**

**All Banks**  
As on 30th September, 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	17,927	40,776.2	1,238	2,733.8	5	19.4	4,999	90,514.2	24,169	134,043.6
49 - Land transport and transport via pipelines	4,899	19,384.1	365	1,496.8	2	6.3	2,606	30,464.3	7,872	51,351.5
50 - Water transport	8	155.8	-	-	-	-	96	1,628.6	104	1,784.4
51 - Air transport	8	84.0	1	5.7	-	-	137	1,845.3	146	1,935.0
52 - Warehousing and support activities for transportation	12,899	20,825.3	872	1,231.3	3	13.2	1,992	46,641.5	15,766	68,711.2
53 - Courier activities other than national post activities	113	327.1	-	-	-	-	168	9,934.4	281	10,261.6
I. Accommodation and food service activities	571	3,537.1	67	336.5	2	114.3	1,451	45,596.6	2,091	49,584.5
55 - Accommodation	119	821.4	8	94.4	-	-	352	29,849.3	479	30,765.0
56 - Food and beverage service activities	452	2,715.7	59	242.1	2	114.3	1,099	15,747.4	1,612	18,819.4
J. Information and communication	370	1,648.6	14	49.2	-	-	2,856	524,726.0	3,240	526,423.7
58 - Publishing activities	79	396.7	2	13.7	-	-	633	10,110.8	714	10,521.2
59 - Motion picture, video and television programme production, sound recording and music publishing activities	26	15.8	3	1.1	-	-	55	1,706.7	84	1,723.6
60 - Programming and broadcasting activities	2	1.8	-	-	-	-	33	1,083.4	35	1,085.2
61 - Telecommunications	37	283.6	3	3.2	-	-	1,232	492,389.9	1,272	492,676.7
62 - Computer programming, consultancy and related activities	178	783.5	4	24.3	-	-	723	14,765.6	905	15,573.4
63 - Information service activities	48	167.2	2	6.8	-	-	180	4,669.6	230	4,843.7
K. Real estate activities	213	1,670.4	4	6.9	7	1,410.3	652	44,276.8	876	47,364.4
L. Professional, scientific and technical activities	262	1,470.3	10	39.4	1	1.7	8,574	57,163.0	8,847	58,674.3
69 - Legal and accounting activities	28	148.9	-	-	-	-	157	2,221.6	185	2,370.4
70 - Activities of head offices; management consultancy activities	26	132.1	1	3.6	-	-	105	1,893.0	132	2,028.7
71 - Architectural and engineering activities; technical testing and analysis	52	287.7	2	1.6	-	-	269	5,371.5	323	5,660.8
72 - Scientific research and development	15	113.6	1	0.7	-	-	108	3,268.8	124	3,383.2
73 - Advertising and market research	82	355.4	1	20.0	-	-	597	2,912.2	680	3,287.6
74 - Other professional, scientific and technical activities	48	358.1	1	0.6	1	1.7	7,277	41,249.0	7,327	41,609.4
75 - Veterinary activities	11	74.4	4	13.0	-	-	61	246.8	76	334.2
M. Administrative and support service activities	4,471	7,463.2	189	365.6	8	78.0	3,210	49,928.6	7,878	57,835.4
77 - Rental and leasing activities	133	738.2	5	122.3	-	-	551	3,597.1	689	4,457.5
78 - Employment activities	5	39.0	-	-	-	-	26	921.3	31	960.3
79 - Travel agency, tour operator, reservation service and related activities	217	1,442.4	9	146.5	-	-	733	14,669.5	959	16,258.4
80 - Security and investigation activities	10	519.7	-	-	-	-	604	2,792.3	614	3,312.0
81 - Services to buildings and landscape activities	12	147.2	1	1.9	-	-	75	398.3	88	547.4
82 - Office administrative, office support and other business support activities	4,094	4,576.7	174	94.9	8	78.0	1,221	27,550.1	5,497	32,299.7
N. Education	365	1,490.1	173	421.9	2	11.3	1,016	26,569.9	1,556	28,493.2
O. Human health and social work activities	357	2,192.8	62	141.4	5	77.0	848	12,719.2	1,272	15,130.4
86 - Human health activities	352	2,183.8	62	141.4	5	77.0	835	12,668.7	1,254	15,070.9
87 - Residential care activities	1	-	-	-	-	-	3	7.4	4	7.4
88 - Social work activities with and without accommodation	4	9.0	-	-	-	-	10	43.2	14	52.2
P. Arts, entertainment and recreation	31	118.6	4	12.3	-	-	58	2,145.3	93	2,276.2
Q. Other service activities	68,708	37,026.5	7,006	3,476.3	18	540.4	9,121	49,810.7	84,853	90,854.0
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	-	-	-	-	-	-	<b>5,836</b>	<b>7,831.1</b>	<b>5,836</b>	<b>7,831.1</b>
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	12	649.4	12	649.4
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	147	6,286.7	147	6,286.7
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,677	894.9	5,677	894.9
<b>VI. PERSONAL</b>	<b>4,322,007</b>	<b>1,165,435.7</b>	<b>878,281</b>	<b>126,164.7</b>	<b>2,642</b>	<b>15,993.4</b>	-	-	<b>5,202,930</b>	<b>1,307,593.8</b>
A. Bank Employees	165,230	305,343.1	30,531	39,409.9	11	93.0	-	-	195,772	344,846.1
1) For house building	73,832	244,141.9	14,656	21,964.9	9	92.9	-	-	88,497	266,199.7
2) For transport i.e. purchase of car etc.	50,042	53,644.3	10,327	16,652.4	-	-	-	-	60,369	70,296.7
3) Other purposes	41,356	7,556.9	5,548	792.5	2	0.1	-	-	46,906	8,349.6
B. Consumer Financing	4,153,427	859,570.2	847,708	86,746.8	2,631	15,900.4	-	-	5,003,766	962,217.4
1) For house building	28,137	177,093.3	3,789	20,233.4	2,393	15,284.0	-	-	34,319	212,610.7
2) For transport i.e. purchase of car etc.	266,589	281,205.9	22,606	22,911.4	207	587.9	-	-	289,402	304,705.1
3) Credit cards	1,635,231	157,686.7	200,910	15,319.2	-	-	-	-	1,836,141	173,005.9
4) Consumers durable	34,095	6,947.0	16,546	1,936.8	14	17.0	-	-	50,655	8,900.9
5) Personal loans	2,189,375	236,637.2	603,857	26,346.1	17	11.5	-	-	2,793,249	262,994.8
C) Other	3,350	522.4	42	8.1	-	-	-	-	3,392	530.4
<b>VII. OTHER</b>	<b>35</b>	<b>337.0</b>	<b>5</b>	<b>2.1</b>	-	-	<b>12</b>	<b>1,039.2</b>	<b>52</b>	<b>1,378.3</b>
<b>Total</b>	<b>5,755,885</b>	<b>2,086,293</b>	<b>960,854</b>	<b>165,420</b>	<b>4,310</b>	<b>26,559</b>	<b>382,415</b>	<b>10,821,165</b>	<b>7,103,464</b>	<b>13,099,438</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, Easyposa 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					
	Jun			Sep <sup>r</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>	127,043.3	127,043.3	-	244,205.0	244,205.0	-
<b>II. Securities, Shares and Other Financial Instruments</b>	393,878.5	393,878.4	0.1	784.0	784.0	0.0
<b>A. Quoted on the Stock Exchange:</b>	77,956.9	77,956.9	-	520.0	520.0	-
1. To Stock Brokers and Dealers:	34,920.0	34,920.0	-	260.0	260.0	-
(a) Government and Other Trustee Securities	534.6	534.6	-	81.0	81.0	-
(b) Shares and Debentures	32,489.6	32,489.6	-	172.0	172.0	-
(c) Participation Term Certificates	-	-	-	2.0	2.0	-
(d) Others	1,895.9	1,895.9	-	5.0	5.0	-
2. To Others:	43,036.9	43,036.9	-	260.0	260.0	-
(a) Government and Other Trustee Securities	7,283.5	7,283.5	-	38.0	38.0	-
(b) Shares and Debentures	27,231.3	27,231.3	-	159.0	159.0	-
(c) Participation Term Certificates	8.0	8.0	-	2.0	2.0	-
(d) Others	8,514.1	8,514.1	-	61.0	61.0	-
<b>B. Unquoted on the Stock Exchange:</b>	315,921.6	315,921.5	0.1	264.0	264.0	0.0
1. To Stock Brokers and Dealers:	3,196.0	3,196.0	-	30.0	30.0	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	2,992.1	2,992.1	-	24.0	24.0	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	203.9	203.9	-	6.0	6.0	-
2. To Others:	312,725.6	312,725.5	0.1	234.0	234.0	0.0
(a) Government and Other Trustee Securities	248,227.0	248,226.9	0.1	62.0	62.0	0.0
(b) Shares and Debentures	939.8	939.8	-	8.0	8.0	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	63,558.7	63,558.7	-	164.0	164.0	-
<b>III. Merchandise</b>	2,840,354.8	2,840,325.7	29.1	58,836.0	58,812.1	23.9
<b>A. Food Items:</b>	765,768.4	765,739.4	29.1	18,447.0	18,423.1	23.9
1. Wheat	232,854.9	232,854.9	-	10,645.0	10,645.0	-
2. Rice and Paddy	127,807.6	127,807.6	-	2,601.0	2,601.0	-
3. Other Grains & Pulses:	6,543.0	6,513.9	29.1	450.0	426.7	23.3
(a) Indigenous	5,834.1	5,805.0	29.1	436.0	412.7	23.3
(b) Imported	708.9	708.9	-	14.0	14.0	-
4. Edible Oils:	58,482.4	58,482.4	-	1,114.0	1,114.0	-
(a) Indigenous	50,923.3	50,923.3	-	1,065.0	1,065.0	-
(b) Imported	7,559.1	7,559.1	-	49.0	49.0	-
5. Sugar:	250,518.0	250,518.0	-	1,108.0	1,108.0	-
(a) Indigenous	250,518.0	250,518.0	-	1,107.0	1,107.0	-
(b) Imported	-	-	-	1.0	1.0	-
6. Kariana And Spices	930.7	930.7	-	128.0	128.0	-
7. Fish And Fish Preparations	640.4	640.4	-	9.0	9.0	-
8. Other Food Items:	87,991.3	87,991.3	-	2,392.0	2,391.4	0.6
(a) Indigenous	86,222.5	86,222.5	-	2,374.0	2,373.4	0.6
(b) Imported	1,768.9	1,768.9	-	18.0	18.0	-
<b>B. Raw Materials:</b>	848,558.8	848,558.8	-	25,151.0	25,151.0	-
1. Cotton Raw:	154,678.3	154,678.3	-	17,526.0	17,526.0	-
(a) Indigenous	137,547.9	137,547.9	-	2,772.0	2,772.0	-
(b) Imported	17,130.4	17,130.4	-	14,754.0	14,754.0	-
2. Synthetic Fibers:	14,550.0	14,550.0	-	110.0	110.0	-
(a) Indigenous	13,713.2	13,713.2	-	80.0	80.0	-
(b) Imported	836.9	836.9	-	30.0	30.0	-
3. Fertilizers:	61,375.2	61,375.2	-	986.0	986.0	-
(a) Indigenous	57,665.9	57,665.9	-	967.0	967.0	-
(b) Imported	3,709.3	3,709.3	-	19.0	19.0	-
4. Petroleum Crude:	95,305.8	95,305.8	-	1,198.0	1,198.0	-
(a) Indigenous	81,555.2	81,555.2	-	1,152.0	1,152.0	-
(b) Imported	13,750.6	13,750.6	-	46.0	46.0	-
5. Iron and Steel:	104,912.1	104,912.1	-	1,909.0	1,909.0	-
(a) Indigenous	69,916.4	69,916.4	-	1,629.0	1,629.0	-
(b) Imported	34,995.7	34,995.7	-	280.0	280.0	-
6. Wool & Goat Hair	60.0	60.0	-	5.0	5.0	-
7. Hides & Skins	6,234.7	6,234.7	-	146.0	146.0	-
8. Oil Seeds	3,618.8	3,618.8	-	74.0	74.0	-
9. Pesticides & Insecticides:	9,341.3	9,341.3	-	436.0	436.0	-
(a) Indigenous	9,117.3	9,117.3	-	434.0	434.0	-
(b) Imported	224.0	224.0	-	2.0	2.0	-
10. Other Raw Materials:	398,482.5	398,482.5	-	2,761.0	2,761.0	-
(a) Indigenous	372,681.5	372,681.5	-	2,559.0	2,559.0	-
(b) Imported	25,801.0	25,801.0	-	202.0	202.0	-

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

All Banks

End of Period: Million Rupees

SECURITIES	2025					
	Jun			Sep <sup>1</sup>		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
<b>C. Finished/Manufactured Goods:</b>	1,226,027.6	1,226,027.6	-	15,238.0	15,238.0	-
<b>I. Cotton Textiles:</b>	243,064.4	243,064.4	-	2,603.0	2,603.0	-
<b>(a) Indigenous</b>	220,263.8	220,263.8	-	2,453.0	2,453.0	-
(b) Imported	22,800.6	22,800.6	-	150.0	150.0	-
2. Cotton Yarn:	67,199.4	67,199.4	-	1,756.0	1,756.0	-
(a) Indigenous	66,769.9	66,769.9	-	1,716.0	1,716.0	-
(b) Imported	429.6	429.6	-	40.0	40.0	-
3. Other Textiles:	218,510.3	218,510.3	-	2,277.0	2,277.0	-
(a) Indigenous	212,781.2	212,781.2	-	2,255.0	2,255.0	-
(b) Imported	5,729.1	5,729.1	-	22.0	22.0	-
4. Machinery:	90,605.0	90,605.0	-	964.0	964.0	-
(a) Indigenous	54,163.7	54,163.7	-	602.0	602.0	-
(b) Imported	36,441.3	36,441.3	-	362.0	362.0	-
<b>5. Handloom Products</b>	20.0	20.0	-	1.0	1.0	-
6. Carpets & Rugs	89.2	89.2	-	13.0	13.0	-
7. Readymade Garments	60,451.9	60,451.9	-	963.0	963.0	-
8. Cement and Cement Products:	92,764.7	92,764.7	-	452.0	452.0	-
(a) Indigenous	92,190.8	92,190.8	-	451.0	451.0	-
(b) Imported	573.9	573.9	-	1.0	1.0	-
9. Sports Goods	2,662.2	2,662.2	-	96.0	96.0	-
10. Surgical Instruments	2,300.3	2,300.3	-	77.0	77.0	-
11. Chemicals & Dyes	56,491.5	56,491.5	-	1,284.0	1,284.0	-
12. Other Finished Goods:	391,868.6	391,868.6	-	4,752.0	4,752.0	-
(a) Indigenous	381,922.1	381,922.1	-	4,551.0	4,551.0	-
<b>(b) Imported</b>	9,946.5	9,946.5	-	201.0	201.0	-
<b>IV. Fixed Assets Including Machinery</b>	2,253,735.7	2,252,662.4	1,073.2	428,338.0	427,006.0	1,332.0
A. Transport Equipments	884,978.4	884,323.6	654.8	409,895.0	409,032.5	862.5
B. Furniture & Fixtures	6,106.6	6,106.6	-	275.0	275.0	-
C. Office Equipments	46,290.5	46,290.5	-	252.0	252.0	-
D. Other Machinery & Equipments	1,316,360.2	1,315,941.7	418.4	17,916.0	17,446.5	469.5
V. Real Estate	1,877,814.7	1,738,289.2	139,525.5	613,145.0	468,791.8	144,353.2
A. Land	762,289.9	622,790.6	139,499.2	475,881.0	331,551.6	144,329.4
1. Residential	337,076.5	336,515.9	560.6	18,203.0	17,253.8	949.2
(a) House	243,982.0	243,421.3	560.6	16,492.0	15,542.8	949.2
(b) Flat	93,094.5	93,094.5	-	1,711.0	1,711.0	-
2. Non-Residential	425,213.4	286,274.8	138,938.6	457,678.0	314,297.8	143,380.2
(a) Commercial	141,916.7	141,916.7	-	4,563.0	4,563.0	-
(b) Industrial	69,456.4	69,456.4	-	937.0	927.4	9.6
(c) Agriculture	199,322.6	60,383.9	138,938.6	444,332.0	300,994.9	143,337.1
(c) Others	14,517.7	14,517.7	-	7,846.0	7,812.5	33.5
B. Buildings:	1,115,524.8	1,115,498.6	26.2	137,264.0	137,240.1	23.9
1. Residential	678,752.2	678,730.0	22.2	123,847.0	123,826.2	20.8
(a) House	493,463.7	493,441.5	22.2	104,990.0	104,970.2	19.8
(b) Flat	185,288.5	185,288.5	-	18,857.0	18,856.0	1.0
2. Non-Residential	436,772.6	436,768.6	4.0	13,417.0	13,413.9	3.1
(a) Commercial	202,755.7	202,755.7	-	5,037.0	5,037.0	-
(b) Industrial	111,570.4	111,570.4	-	2,776.0	2,775.0	1.0
(c) Agriculture	67,199.1	67,195.1	4.0	3,033.0	3,030.9	2.1
(c) Others	55,247.4	55,247.4	-	2,571.0	2,571.0	-
VI. Fixed Deposits and Insurance Policies	680,027.8	680,027.8	-	30,363.0	30,362.6	0.4
A. Bank Deposits	679,639.6	679,639.6	-	30,327.0	30,326.6	0.4
1. Security Deposits	41,553.5	41,553.5	-	1,882.0	1,882.0	-
2. Term Deposits (TDRs)	518,631.9	518,631.9	-	19,787.0	19,787.0	-
3. Other Deposits	119,454.2	119,454.2	-	8,658.0	8,657.6	0.4
B. Insurance Policies	388.2	388.2	-	36.0	36.0	-
VII. Others	4,217,000.0	4,216,868.6	131.4	506,318.0	506,104.6	213.4
A. Other Secured Advances	1,753,877.4	1,753,746.0	131.4	156,301.0	156,088.4	212.6
1. Receivables	433,248.2	433,248.2	-	1,784.0	1,784.0	-
2. Employees Benefits	1,522.1	1,390.7	131.4	1,148.0	935.4	212.6
3. Others	1,319,107.1	1,319,107.1	-	153,369.0	153,369.0	-
B. Advances Secured by Guarantee(s)	2,463,122.6	2,463,122.6	-	350,017.0	350,016.1	0.9
1. Institutional Guarantee(s)	2,054,735.0	2,054,735.0	-	8,104.0	8,104.0	-
2. Individual Guarantee(s)	408,387.7	408,387.7	-	341,913.0	341,912.1	0.9
VIII. Unsecured Advances	728,349.7	722,641.4	5,708.3	5,221,475.0	5,214,912.9	6,562.1
1. Credit Cards	221,338.7	221,338.7	-	2,604,583.0	2,604,583.0	-
2. Personal Loan	123,881.2	123,881.2	-	2,539,456.0	2,539,456.0	-
3. Others	383,129.8	377,421.5	5,708.3	77,436.0	70,873.9	6,562.1
<b>TOTAL</b>	<b>13,118,204.6</b>	<b>12,971,737.0</b>	<b>146,467.6</b>	<b>7,103,464.0</b>	<b>6,950,978.9</b>	<b>152,485.1</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 30th September, 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>47,691</b>	<b>12,943.3</b>	<b>17,760</b>	<b>4,610.0</b>	<b>2</b>	<b>-</b>	<b>178,752</b>	<b>93,647.8</b>	<b>244,205</b>	<b>111,201.1</b>
<b>Financial Instruments:</b>	<b>257</b>	<b>5,793.1</b>	<b>34</b>	<b>42.2</b>	<b>14</b>	<b>260.5</b>	<b>479</b>	<b>393,335.8</b>	<b>784</b>	<b>399,431.6</b>
A. Quoted on the Stock Exchange:	197	4,608.8	32	41.9	8	256.6	283	210,672.7	520	215,580.0
1. To Stock Brokers and Dealers:	96	891.1	2	1.7	-	-	162	21,326.0	260	22,218.9
(a) Government and Other Trustee Securities	72	87.5	2	1.7	-	-	7	204.6	81	293.9
(b) Shares and Debentures	20	677.9	-	-	-	-	152	19,489.4	172	20,167.3
(c) Participation Term Certificates	2	3.1	-	-	-	-	-	-	2	3.1
(d) Others	2	122.5	-	-	-	-	3	1,632.1	5	1,754.6
2. To Others:	101	3,717.7	30	40.2	8	256.6	121	189,346.6	260	193,361.1
(a) Government and Other Trustee Securities	8	20.9	14	10.0	1	-	15	157,296.4	38	157,327.4
(b) Shares and Debentures	61	3,566.3	5	16.0	3	254.4	90	23,714.5	159	27,551.2
(c) Participation Term Certificates	2	8.0	-	-	-	-	-	-	2	8.0
(d) Others	30	122.5	11	14.1	4	2.2	16	8,335.7	61	8,474.6
B. Unquoted on the Stock Exchange:	60	1,184.3	2	0.3	6	3.9	196	182,663.1	264	183,851.6
1. To Stock Brokers and Dealers:	2	2.9	-	-	-	-	28	3,076.4	30	3,079.3
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	1	1.6	-	-	-	-	23	2,873.8	24	2,875.4
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	1.3	-	-	-	-	5	202.6	6	203.9
2. To Others:	58	1,181.4	2	0.3	6	3.9	168	179,586.7	234	180,772.3
(a) Government and Other Trustee Securities	42	1,084.6	2	0.3	3	1.9	15	118,538.7	62	119,625.5
(b) Shares and Debentures	1	-	-	-	3	1.9	4	978.9	8	980.8
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	15	96.8	-	-	-	-	149	60,069.2	164	60,166.0
<b>III. Merchandise</b>	<b>19,995</b>	<b>185,625.4</b>	<b>153</b>	<b>1,957.7</b>	<b>30</b>	<b>229.1</b>	<b>38,658</b>	<b>#####</b>	<b>58,836</b>	<b>#####</b>
A. Food Items:	1,519	24,430.8	40	582.5	5	20.5	16,883	622,604.4	18,447	647,638.2
1. Wheat	342	1,876.1	9	10.3	-	-	10,294	225,930.8	10,645	227,817.2
2. Rice and Paddy	395	18,814.6	6	383.1	-	-	2,200	102,974.9	2,601	122,172.6
3. Other Grains & Pulses:	79	269.7	-	-	-	-	371	8,691.0	450	8,960.8
(a) Indigenous	76	255.7	-	-	-	-	360	7,202.2	436	7,457.9
(b) Imported	3	14.0	-	-	-	-	11	1,488.9	14	1,502.9
4. Edible Oils:	122	515.4	-	-	1	0.1	991	42,814.3	1,114	43,329.8
(a) Indigenous	113	474.3	-	-	1	0.1	951	39,229.1	1,065	39,703.5
(b) Imported	9	41.1	-	-	-	-	40	3,585.2	49	3,626.3
5. Sugar:	72	22.8	2	0.2	-	-	1,034	157,229.6	1,108	157,252.6
(a) Indigenous	72	22.8	2	0.2	-	-	1,033	156,864.2	1,107	156,887.2
(b) Imported	-	-	-	-	-	-	1	365.4	1	365.4
6. Kariana And Spices	73	124.7	-	-	-	-	55	793.1	128	917.8
7. Fish And Fish Preparations	3	3.8	-	-	-	-	6	37.4	9	41.2
8. Other Food Items:	433	2,803.7	23	188.9	4	20.4	1,932	84,133.2	2,392	87,146.2
(a) Indigenous	431	2,790.4	23	188.9	4	20.4	1,916	83,060.6	2,374	86,060.2
(b) Imported	2	13.3	-	-	-	-	16	1,072.6	18	1,086.0
B. Raw Materials:	16,303	104,219.6	62	1,220.4	18	167.2	8,768	754,767.3	25,151	860,374.6
1. Cotton Raw:	14,823	13,477.0	29	150.5	-	-	2,674	161,610.4	17,526	175,237.8
(a) Indigenous	273	8,958.0	28	150.2	-	-	2,471	149,313.0	2,772	158,421.2
(b) Imported	14,550	4,518.9	1	0.3	-	-	203	12,297.4	14,754	16,816.6
2. Synthetic Fibers:	5	30.9	-	-	-	-	105	12,928.4	110	12,959.3
(a) Indigenous	5	30.9	-	-	-	-	75	11,841.9	80	11,872.8
(b) Imported	-	-	-	-	-	-	30	1,086.5	30	1,086.5
3. Fertilizers:	446	4,732.4	-	-	16	146.7	524	57,061.9	986	61,941.1
(a) Indigenous	442	4,718.2	-	-	16	146.7	509	49,858.8	967	54,723.8
(b) Imported	4	14.2	-	-	-	-	15	7,203.1	19	7,217.3
4. Petroleum Crude:	64	48,414.5	-	-	2	20.5	1,132	56,463.8	1,198	104,898.9
(a) Indigenous	39	46,111.7	-	-	2	20.5	1,111	23,264.1	1,152	69,396.3
(b) Imported	25	2,302.8	-	-	-	-	21	33,199.7	46	35,502.5
5. Iron and Steel:	146	3,203.4	8	1,022.7	-	-	1,755	101,180.5	1,909	105,406.7
(a) Indigenous	135	2,059.0	8	1,022.7	-	-	1,486	68,773.7	1,629	71,855.4
(b) Imported	11	1,144.4	-	-	-	-	269	32,406.8	280	33,551.3
6. Wool & Goat Hair	1	14.7	-	-	-	-	4	46.9	5	61.6
7. Hides & Skins	3	0.0	-	-	-	-	143	6,252.9	146	6,252.9
8. Oil Seeds	10	30.9	1	-	-	-	63	4,554.6	74	4,585.5
9. Pesticides & Insecticides:	22	79.0	-	-	-	-	414	6,500.9	436	6,579.9
(a) Indigenous	22	79.0	-	-	-	-	412	6,277.1	434	6,356.1
(b) Imported	-	-	-	-	-	-	2	223.8	2	223.8
10. Other Raw Materials:	783	34,236.8	24	47.2	-	-	1,954	348,166.8	2,761	382,450.9
(a) Indigenous	764	34,070.5	23	47.2	-	-	1,772	323,261.6	2,559	357,379.3
(b) Imported	19	166.3	1	0.0	-	-	182	24,905.2	202	25,071.6

**3.11.1 Advances Classified by Securities and Gender**  
**All Banks**  
 As on 30th September, 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>C. Finished/Manufactured Goods:</b>	2,173	56,975.0	51	154.9	7	41.5	13,007	983,908.2	15,238	1,041,079.5
1. Cotton Textiles:	999	26,269.9	-	-	-	-	1,604	174,644.6	2,603	200,914.5
(a) Indigenous	942	21,493.9	-	-	-	-	1,511	160,931.5	2,453	182,425.4
(b) Imported	57	4,775.9	-	-	-	-	93	13,713.1	150	18,489.1
2. Cotton Yarn:	33	666.9	-	-	-	-	1,723	65,800.7	1,756	66,467.6
(a) Indigenous	32	666.9	-	-	-	-	1,684	65,386.0	1,716	66,052.9
(b) Imported	1	0.0	-	-	-	-	39	414.7	40	414.7
3. Other Textiles:	137	11,772.9	3	3.0	-	-	2,137	216,081.1	2,277	227,857.0
(a) Indigenous	135	11,695.8	3	3.0	-	-	2,117	211,814.9	2,255	223,513.7
(b) Imported	2	77.1	-	-	-	-	20	4,266.2	22	4,343.4
4. Machinery:	195	462.8	5	0.2	1	1.5	763	112,025.6	964	112,490.1
(a) Indigenous	182	451.3	5	0.2	-	-	415	54,872.3	602	55,323.7
(b) Imported	13	11.6	-	-	1	1.5	348	57,153.3	362	57,166.4
5. Handloom Products	-	-	-	-	-	-	1	12.0	1	12.0
6. Carpets & Rugs	5	56.8	-	-	-	-	8	75.7	13	132.5
7. Readymade Garments	29	10,537.9	2	0.1	-	-	932	41,306.6	963	51,844.6
8. Cement and Cement Products:	14	55.6	1	-	-	-	437	79,006.6	452	79,062.1
(a) Indigenous	14	55.6	1	-	-	-	436	78,256.0	451	78,311.5
(b) Imported	-	-	-	-	-	-	1	750.6	1	750.6
9. Sports Goods	6	1.8	-	-	-	-	90	1,881.2	96	1,883.0
10. Surgical Instruments	10	232.3	3	33.7	1	30.1	63	1,624.9	77	1,920.9
11. Chemicals & Dyes	55	971.5	23	36.0	-	-	1,206	58,371.4	1,284	59,378.8
12. Other Finished Goods:	690	5,946.6	14	81.9	5	9.9	4,043	233,077.8	4,752	239,116.2
(a) Indigenous	654	5,842.5	14	81.9	5	9.9	3,878	223,263.1	4,551	229,197.4
(b) Imported	36	104.0	-	-	-	-	165	9,814.8	201	9,918.8
<b>IV. Fixed Assets Including Machinery</b>	<b>346,449</b>	<b>460,302.1</b>	<b>35,098</b>	<b>46,144.1</b>	<b>273</b>	<b>719.1</b>	<b>46,518</b>	<b>1,647,386.2</b>	<b>428,338</b>	<b>2,154,551.5</b>
A. Transport Equipments	341,565	450,849.0	34,158	44,914.1	262	698.6	33,910	415,757.1	409,895	912,218.8
B. Furniture & Fixtures	168	496.1	6	4.2	-	-	101	5,289.1	275	5,789.4
C. Office Equipments	7	82.9	-	-	-	-	245	41,223.0	252	41,305.8
D. Other Machinery & Equipments	4,709	8,874.1	934	1,225.8	11	20.5	12,262	1,185,117.1	17,916	1,195,237.5
<b>V. Real Estate</b>	<b>537,663</b>	<b>714,977.9</b>	<b>39,722</b>	<b>55,554.3</b>	<b>3,759</b>	<b>21,747.6</b>	<b>32,001</b>	<b>1,090,565.7</b>	<b>613,145</b>	<b>1,882,845.6</b>
A. Land	438,032	238,650.8	21,698	12,753.2	976	2,036.2	15,175	501,272.5	475,881	754,712.7
1. Residential	10,938	39,625.6	596	2,259.0	48	371.3	6,621	287,337.5	18,203	329,593.5
(a) House	10,474	38,051.9	535	2,062.3	27	299.9	5,456	197,818.7	16,492	238,232.7
(b) Flat	464	1,573.6	61	196.8	21	71.4	1,165	89,518.9	1,711	91,360.7
2. Non-Residential	427,094	199,025.3	21,102	10,494.2	928	1,664.9	8,554	213,935.0	457,678	425,119.3
(a) Commercial	1,573	10,190.7	43	128.8	70	125.5	2,877	117,349.8	4,563	127,794.8
(b) Industrial	183	2,832.4	4	57.1	3	19.9	747	63,983.9	937	66,893.3
(c) Agriculture	418,374	171,401.3	20,996	10,178.4	558	1,015.4	4,404	20,369.4	444,332	202,964.5
(d) Other	6,964	14,600.8	59	129.9	297	504.1	526	12,231.9	7,846	27,466.7
B. Buildings:	99,631	476,327.1	18,024	42,801.1	2,783	19,711.4	16,826	589,293.2	137,264	1,128,132.9
1. Residential	92,863	388,785.8	17,830	39,744.7	2,286	15,289.3	10,868	246,421.9	123,847	690,241.8
(a) House	82,651	333,218.8	16,613	34,146.5	2,268	14,256.5	3,458	108,320.2	104,990	489,941.9
(b) Flat	10,212	55,567.1	1,217	5,598.3	18	1,032.8	7,410	138,101.7	18,857	200,299.9
2. Non-Residential	6,768	87,541.3	194	3,056.4	497	4,422.1	5,958	342,871.3	13,417	437,891.1
(a) Commercial	2,589	57,771.5	60	683.4	109	3,714.3	2,279	150,263.2	5,037	212,432.4
(b) Industrial	596	4,476.8	7	25.2	7	22.5	2,166	110,146.5	2,776	114,671.0
(c) Agriculture	2,262	16,053.0	55	120.7	357	498.2	359	34,115.7	3,033	50,787.6
(d) Other	1,321	9,240.0	72	2,227.0	24	187.2	1,154	48,345.8	2,571	60,000.1
<b>VI. Fixed Deposits and Insurance Policies</b>	<b>7,667</b>	<b>14,913.3</b>	<b>1,094</b>	<b>895.4</b>	<b>56</b>	<b>2,376.3</b>	<b>21,546</b>	<b>679,748.9</b>	<b>30,363</b>	<b>697,933.8</b>
A. Bank Deposits	7,656	14,892.4	1,094	895.4	56	2,376.3	21,521	679,556.8	30,327	697,720.8
1. Security Deposits	1,058	5,546.3	178	384.7	29	2,213.8	617	53,102.6	1,882	61,247.5
2. Term Deposits (TDRs)	468	6,637.3	42	119.6	19	119.6	19,258	515,426.6	19,787	522,300.9
3. Other Deposits	6,130	2,708.8	874	393.2	8	42.9	1,646	111,027.5	8,658	114,172.5
B. Insurance Policies	11	20.9	-	-	-	-	25	192.1	36	212.9
<b>VII. Others</b>	<b>417,573</b>	<b>318,411.8</b>	<b>30,776</b>	<b>18,855.4</b>	<b>176</b>	<b>1,226.8</b>	<b>57,793</b>	<b>4,186,644.2</b>	<b>506,318</b>	<b>4,525,138.3</b>
A. Other Secured Advances	106,161	145,305.1	5,528	7,461.7	146	738.7	44,466	1,919,855.2	156,301	2,073,360.7
1. Receivables	445	8,847.0	16	295.3	-	-	1,323	373,511.6	1,784	382,653.9
2. Employees Benefits	1,066	227.3	58	13.2	-	-	24	1,508.7	1,148	1,749.2
3. Others	104,650	136,230.8	5,454	7,153.2	146	738.7	43,119	1,544,834.9	153,369	1,688,957.6
B. Advances Secured by Guarantee(s)	311,412	173,106.8	25,248	11,393.6	30	488.1	13,327	2,266,789.0	350,017	2,451,777.6
1. Institutional Guarantee(s)	2,658	16,779.7	14	117.2	3	18.6	5,429	2,051,337.6	8,104	2,068,253.1
2. Individual Guarantee(s)	308,754	156,327.1	25,234	11,276.5	27	469.5	7,898	215,451.4	341,913	383,524.5
<b>VIII. Unsecured Advances</b>	<b>4,378,590</b>	<b>373,326.3</b>	<b>836,217</b>	<b>37,361.3</b>	<b>-</b>	<b>-</b>	<b>6,668</b>	<b>368,556.8</b>	<b>5,221,475</b>	<b>779,244.4</b>
1. Credit Cards	2,367,774	243,998.9	236,809	19,544.7	-	-	-	-	2,604,583	263,543.6
2. Personal Loan	1,943,459	115,624.4	595,996	17,467.2	-	-	1	7.3	2,539,456	133,098.9
3. Others	67,357	13,703.0	3,412	349.3	-	-	6,667	368,549.5	77,436	382,601.9
<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>5,755,885</b>	<b>2,086,293.3</b>	<b>960,854</b>	<b>165,420.4</b>	<b>4,310</b>	<b>26,559.4</b>	<b>382,415</b>	<b>10,821,165.3</b>	<b>7,103,464</b>	<b>13,099,438.4</b>

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

Notes:

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

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

End period: Million Rupees

RATES OF MARGIN (%)	2024				2025					
	Sep		Dec		Mar		Jun		Sep <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	3,151,294	5,470,354.1	3,594,778	6,577,713.8	6,529,818	5,354,647.9	6,378,959	5,732,977.6	6,140,428	6,356,959.0
5.00	56,386	172,899.3	51,474	189,657.7	52,169	204,822.7	51,274	205,455.1	55,657	293,492.2
10.00	94,615	655,298.5	97,958	1,621,828.3	112,451	1,636,535.2	97,962	1,161,572.2	123,135	1,213,723.0
15.00	32,637	450,315.7	31,416	812,457.2	87,298	510,585.7	26,119	421,380.0	21,064	159,328.3
20.00	395,280	1,266,236.1	386,831	1,363,418.9	389,883	1,311,861.9	411,376	1,289,771.8	383,548	639,225.0
25.00	122,683	2,430,324.6	115,550	2,774,644.9	114,000	2,239,756.6	107,278	2,028,147.6	67,699	1,872,055.6
30.00	61,951	445,231.0	65,208	343,626.5	43,346	469,909.8	64,768	394,752.0	68,408	247,900.0
33.33	476	7,574.0	460	26,385.8	714	20,345.4	49,934	20,010.6	878	8,421.4
35.00	17,804	168,763.0	74,350	879,811.0	22,526	456,762.9	25,176	158,990.3	28,748	193,288.3
40.00	40,401	203,407.3	36,814	215,255.1	27,375	212,031.5	29,921	193,209.1	84,735	198,220.6
45.00	8,534	92,161.2	5,699	94,483.5	7,407	102,783.3	6,921	115,372.5	8,745	95,488.5
50.00	91,027	258,660.2	64,272	206,836.4	39,112	277,050.2	15,943	194,648.3	18,685	211,563.0
55.00	6,065	41,572.3	6,602	71,522.6	8,247	49,578.7	9,396	121,978.4	10,278	68,593.8
60.00	6,703	59,293.5	5,374	104,309.6	6,096	67,645.1	6,915	100,005.5	8,570	85,407.6
65.00	5,695	41,418.3	5,193	75,097.7	6,331	62,875.6	6,715	134,744.3	5,345	103,389.2
70.00	3,147	23,555.7	2,813	25,521.2	4,016	22,325.9	5,899	72,549.3	4,083	77,955.1
75.00	3,058	20,259.9	2,365	18,056.1	3,549	22,765.2	8,578	323,596.6	5,683	316,364.6
80.00	3,022	23,739.8	2,185	22,177.4	3,400	29,350.1	7,726	82,372.0	3,485	47,866.0
85.00	1,782	11,596.2	1,970	14,474.1	3,034	18,767.9	6,249	82,494.5	3,535	65,561.9
90.00	2,176	12,116.7	2,002	14,377.7	3,125	15,308.5	5,659	124,221.0	3,704	90,249.9
95.00	2,469	8,454.9	2,480	12,927.8	2,902	12,254.3	4,565	83,222.1	6,503	204,679.0
99.99	1,178	10,792.0	1,994	21,100.5	1,673	18,443.0	17,621	76,733.7	50,548	549,706.6
<b>TOTAL</b>	<b>4,108,383</b>	<b>11,874,024.3</b>	<b>4,557,788</b>	<b>15,485,683.7</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>

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

#### All Banks

As on 30th September, 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	4,990,999	947,071.0	893,615	84,104.5	139	1,080.1	255,675	5,324,703.4	6,140,428	6,356,959.0
05.00	38,680	56,815.2	1,727	3,114.8	17	330.3	15,233	233,231.8	55,657	293,492.2
10.00	87,024	159,218.0	7,595	15,044.3	293	1,518.9	28,223	1,037,941.9	123,135	1,213,723.0
15.00	12,386	26,435.9	4,238	10,735.6	86	703.2	4,354	121,453.6	21,064	159,328.3
20.00	352,987	229,156.5	21,308	17,267.4	365	2,515.5	8,888	390,285.7	383,548	639,225.0
25.00	40,144	236,179.1	1,976	6,404.4	776	6,002.4	24,803	1,623,469.7	67,699	1,872,055.6
30.00	57,502	84,254.6	2,274	4,233.0	96	966.5	8,536	158,446.0	68,408	247,900.0
33.33	747	2,532.8	107	82.2	-	-	24	5,806.4	878	8,421.4
35.00	24,127	35,643.7	2,319	2,444.5	534	2,723.8	1,768	152,476.4	28,748	193,288.3
40.00	61,130	46,971.4	18,876	7,124.4	113	2,478.9	4,616	141,645.9	84,735	198,220.6
45.00	6,874	26,302.2	592	1,392.8	401	2,141.1	878	65,652.4	8,745	95,488.5
50.00	14,691	74,133.1	1,347	3,087.0	86	480.2	2,561	133,862.6	18,685	211,563.0
55.00	8,775	16,854.3	958	1,238.9	64	372.2	481	50,128.4	10,278	68,593.8
60.00	6,815	14,912.3	613	973.0	78	406.4	1,064	69,115.9	8,570	85,407.6
65.00	3,939	10,550.2	419	1,145.9	90	252.7	897	91,440.4	5,345	103,389.2
70.00	2,824	7,359.8	259	561.7	133	353.9	867	69,679.7	4,083	77,955.1
75.00	2,873	6,716.1	247	456.1	106	227.1	2,457	308,965.3	5,683	316,364.6
80.00	2,472	6,291.0	213	345.3	116	179.5	684	41,050.2	3,485	47,866.0
85.00	2,700	4,911.2	249	359.7	107	405.0	479	59,886.1	3,535	65,561.9
90.00	2,381	5,935.8	178	429.0	100	538.2	1,045	83,346.9	3,704	90,249.9
95.00	2,949	7,541.6	280	891.5	46	1,886.5	3,228	194,359.4	6,503	204,679.0
99.99	32,866	80,507.8	1,464	3,984.5	564	997.0	15,654	464,217.3	50,548	549,706.6
<b>Total</b>	<b>5,755,885</b>	<b>2,086,293.3</b>	<b>960,854</b>	<b>165,420.4</b>	<b>4,310</b>	<b>26,559.4</b>	<b>382,415</b>	<b>10,821,165.3</b>	<b>7,103,464</b>	<b>13,099,438.4</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 30th September, 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>4,268,404</b>	<b>635,117.5</b>	<b>801,370</b>	<b>37,195.2</b>	<b>385</b>	<b>7,065.8</b>	<b>146,299</b>	<b>5,765,029.5</b>	<b>5,216,458</b>	<b>6,444,407.9</b>
1.1. Overnight	448,183	77,007.5	58,487	6,864.8	65	1,925.9	10,047	536,346.7	516,782	622,145.0
1.2. 2 days to 7 days	663	3,079.4	77	498.6	45	185.4	419	86,869.6	1,204	90,633.0
1.3. For 8 days to 1 month	243,950	49,847.0	50,618	2,728.7	51	332.8	2,095	157,540.2	296,714	210,448.7
1.4. For above 1 month but <= 3 month	1,567,352	36,917.9	527,395	3,334.9	20	281.7	4,361	618,222.4	2,099,128	658,756.9
1.5. For above 3 months but <= 6 months	669,296	82,577.0	31,343	3,672.1	19	56.6	15,814	1,104,185.3	716,472	1,190,491.1
1.6. For above 6 months but <= one year	1,338,960	385,688.6	133,450	20,096.1	185	4,283.3	113,563	3,261,865.3	1,586,158	3,671,933.3
<b>2. Medium Term</b>	<b>474,028</b>	<b>226,472.0</b>	<b>64,658</b>	<b>16,230.4</b>	<b>50</b>	<b>129.7</b>	<b>78,394</b>	<b>1,052,375.4</b>	<b>617,130</b>	<b>1,295,207.5</b>
2.1. For above 1 year but <= 2 years	303,853	158,054.8	47,515	11,059.2	20	83.6	27,543	904,551.5	378,931	1,073,749.2
2.2. For above 2 years but <= 3 years	170,175	68,417.2	17,143	5,171.1	30	46.1	50,851	147,823.8	238,199	221,458.3
<b>3. Long Term</b>	<b>1,013,453</b>	<b>1,224,703.8</b>	<b>94,826</b>	<b>111,994.9</b>	<b>3,875</b>	<b>19,363.9</b>	<b>157,722</b>	<b>4,003,760.5</b>	<b>1,269,876</b>	<b>5,359,823.0</b>
3.1. For above 3 years but <= 4 years	167,379	177,531.6	33,703	26,778.2	86	569.5	24,466	503,511.1	225,634	708,390.4
3.2. For above 4 years but <= 5 years	329,822	259,952.0	28,423	24,556.5	95	213.2	32,582	853,431.5	390,922	1,138,153.3
3.3. For above 5 years but <= 7 years	337,499	310,765.8	17,654	19,084.9	188	596.2	75,588	817,580.6	430,929	1,148,027.4
3.4. For above 7 years but <= 10 years	51,475	78,984.6	6,181	9,007.7	508	2,095.8	6,565	759,359.8	64,729	849,447.9
3.5. For above 10 years but <= 15 years	16,520	61,065.9	2,542	7,458.8	488	3,307.0	3,820	473,388.0	23,370	545,219.7
3.6. For above 15 years but <= 20 years	16,600	82,309.4	2,088	8,245.9	498	3,264.8	133	22,497.5	19,319	116,317.7
3.7. For above 20 years but <= 25 years	45,822	134,815.4	2,064	9,814.0	1,093	6,849.2	82	16,405.2	49,061	167,883.9
3.8. For above 25 years but <= 30 years	9,405	22,786.4	846	3,084.3	50	429.8	532	216,517.5	10,833	242,818.1
3.9. For above 30 years	38,931	96,492.8	1,325	3,964.5	869	2,038.3	13,954	341,069.2	55,079	443,564.7
<b>Total</b>	<b>5,755,885</b>	<b>2,086,293.3</b>	<b>960,854</b>	<b>165,420.4</b>	<b>4,310</b>	<b>26,559.4</b>	<b>382,415</b>	<b>10,821,165.3</b>	<b>7,103,464</b>	<b>13,099,438.4</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:

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### 3.12.3 Advances Classified by Nature and Gender

All Banks  
As on 30th September, 2025

Amount in Million Rupees  
No. of Accounts in Unit

Nature	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	5,261,669	1,577,264.5	912,091	123,124.6	1,221	6,677.5	333,900	7,145,658.2	6,508,881	8,852,724.9
2. ISLAMIC	494,216	509,028.8	48,763	42,295.8	3,089	19,881.8	48,515	3,675,507.1	594,583	4,246,713.5
A. Ijara Finance	63,921	100,725.9	5,338	7,563.1	8	16.2	12,809	58,218.9	82,076	166,524.1
B. Diminishing Musharaka	59,004	104,298.3	5,583	7,324.2	921	3,033.3	12,097	1,063,985.5	77,605	1,178,641.2
C. Istisna	518	9,993.9	21	2,361.0	-	-	5,185	373,432.5	5,724	385,787.4
D. Mudaraba	109	1,759.4	-	-	-	-	-	-	109	1,759.4
E. Murabaha	8,171	14,875.2	564	590.5	20	32.0	5,718	126,207.8	14,473	141,705.4
F. Musawamah finance	26,015	11,837.4	3,691	1,318.3	-	-	2,125	90,412.2	31,831	103,567.9
G. Musharaka Finance	13,713	31,825.9	1,430	2,348.2	9	57.7	1,174	239,718.8	16,326	273,950.6
H. Salam Finance	229	314.3	-	-	-	-	1,402	40,514.4	1,631	40,828.7
I. Commodity Murabahah / Tawwanuq	269,559	33,486.6	25,460	2,793.8	-	-	1	0.5	295,020	36,280.9
J. Advance against financing	1,155	1,741.8	98	86.1	-	-	98	45,306.7	1,351	47,134.6
K. Other Islamic Modes of Financing	51,822	198,170.2	6,578	17,910.6	2,131	16,742.7	7,906	1,637,709.8	68,437	1,870,533.3
<b>Total</b>	<b>5,755,885</b>	<b>2,086,293.3</b>	<b>960,854</b>	<b>165,420.4</b>	<b>4,310</b>	<b>26,559.4</b>	<b>382,415</b>	<b>10,821,165.3</b>	<b>7,103,464</b>	<b>13,099,438.4</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.)

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

#### All Banks

As on 30th September, 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>	717	37,557.9	25	886.3	-	-	9,380	1,075,011.3	10,122	1,113,455.5
1.1. Export finance schemes	440	24,776.8	11	528.6	-	-	4,157	609,405.8	4,608	634,711.2
1.2. Others	277	12,781.0	14	357.7	-	-	5,223	465,605.5	5,514	478,744.2
<b>2. Import financing</b>	342	3,897.4	84	560.5	-	-	8,467	598,445.3	8,893	602,903.1
<b>3. Government self employment schemes</b>	44,657	67,089.5	3,145	4,391.1	15	38.3	10,514	30,846.2	58,331	102,365.0
<b>4. Working capital/short term</b>	4,363,077	766,408.2	778,624	41,890.1	560	4,240.2	232,893	4,921,783.7	5,375,154	5,734,322.3
4.1. Small Loans	3,101,846	257,855.0	666,069	17,721.2	19	31.4	49,683	245,873.5	3,817,617	521,481.1
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	4.3	4	-	-	-	611	11,555.9	636	11,560.2
4.4. Others	1,261,151	507,722.4	112,551	24,169.0	541	4,208.8	182,353	3,631,248.4	1,556,596	4,167,348.6
4.5. Commodity Operations Financing	59	826.6	-	-	-	-	246	1,033,105.8	305	1,033,932.4
<b>5. Fixed investment/long term</b>	1,347,092	1,211,340.3	178,976	117,692.5	3,735	22,280.9	121,161	4,195,078.8	1,650,964	5,546,392.5
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	271	2,961.4	3	5.0	-	-	12,578	414,861.4	12,852	417,827.8
5.2. Financing Power Plants Using Renewable Energy	454	964.8	26	142.4	6	11.4	2,318	76,255.5	2,804	77,374.2
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	3	35.3	-	-	-	-	50	521.1	53	556.4
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	66	689.8	345	299.9	-	-	752	4,452.6	1,163	5,442.4
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	31	768.4	-	-	-	-	182	4,411.8	213	5,180.2
5.6. Small Loans	361,973	229,578.1	59,363	24,642.1	696	1,884.8	31,479	147,431.0	453,511	403,535.9
5.7. Others	885,491	584,650.4	101,654	56,372.1	626	2,568.9	69,899	3,292,624.5	1,057,670	3,936,215.9
5.8. Financing for Construction Purposes	94,477	376,453.4	17,471	35,824.8	2,407	17,815.9	1,332	173,861.5	115,687	603,955.6
5.9. SME Asaan Finance (SAAF) Scheme	4,308	15,213.8	113	402.1	-	-	2,273	8,374.3	6,694	23,990.2
5.10 Machinery	18	25.0	1	3.9	-	-	298	72,285.2	317	72,314.0
<b>Total</b>	<b>5,755,885</b>	<b>2,086,293.3</b>	<b>960,854</b>	<b>165,420.4</b>	<b>4,310</b>	<b>26,559.4</b>	<b>382,415</b>	<b>10,821,165.3</b>	<b>7,103,464</b>	<b>13,099,438.4</b>

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

Million Rupees

<b>PRIVATE SECTOR (BUSINESS)</b>	<b>Jun-24</b>	<b>Jun-25</b>	<b>Nov-25</b>	<b>Dec-25</b>	<b>Jan-26</b>	<b>Feb-26</b>
<b>A. Agriculture, forestry, and fishing</b>	<b>400,878.1</b>	<b>494,762.4</b>	<b>551,507.2</b>	<b>617,909.4</b>	<b>601,355.0</b>	<b>595,469.6</b>
Trade finance	4,060.7	2,751.4	7,265.1	10,983.2	12,041.2	12,714.8
Working capital	217,193.8	261,385.3	286,831.3	322,554.5	309,452.5	308,133.5
Fixed investment	159,360.8	200,690.2	223,833.3	247,010.2	242,508.7	236,260.1
Construction Financing	884.2	874.2	658.7	570.8	542.4	525.7
Other	19,378.7	29,061.4	32,918.8	36,790.6	36,810.3	37,835.5
<b>B. Mining and quarrying</b>	<b>89,229.2</b>	<b>88,607.5</b>	<b>77,060.3</b>	<b>85,143.4</b>	<b>73,426.3</b>	<b>74,515.9</b>
Trade finance	2,058.9	2,454.1	938.0	1,051.5	1,055.7	1,220.1
Working capital	39,245.0	33,602.0	27,548.7	37,339.3	25,939.4	26,580.3
Fixed investment	46,587.6	50,845.1	48,559.2	46,614.0	46,327.8	46,703.9
Construction Financing	-	0.4	-	-	-	-
Other	1,337.7	1,706.0	14.4	138.7	103.4	11.6
<b>C. Manufacturing</b>	<b>4,838,826.3</b>	<b>5,354,889.2</b>	<b>5,306,924.6</b>	<b>5,856,445.7</b>	<b>5,637,698.9</b>	<b>5,859,871.4</b>
Trade finance	1,153,978.2	1,372,424.4	1,419,045.1	1,483,831.9	1,506,265.2	1,530,399.3
Working capital	2,091,473.2	2,258,831.1	2,213,161.4	2,551,678.9	2,353,280.4	2,435,783.7
Fixed investment	1,486,448.2	1,591,663.0	1,555,974.0	1,701,216.4	1,664,340.8	1,774,222.4
Construction Financing	17,528.5	14,194.9	14,579.0	5,534.4	5,559.1	6,335.9
Other	89,398.2	117,775.8	104,165.0	114,184.1	108,253.3	113,130.2
<b>D. Electricity, gas, steam and air conditioning supply</b>	<b>514,268.8</b>	<b>486,486.8</b>	<b>411,894.5</b>	<b>402,296.6</b>	<b>371,846.9</b>	<b>372,074.7</b>
Trade finance	6,906.5	2,422.9	2,575.2	2,806.2	3,751.2	4,326.7
Working capital	188,133.5	192,722.7	142,357.9	160,216.9	129,271.0	130,403.1
Fixed investment	318,329.4	290,971.3	266,568.6	239,102.0	238,749.5	237,285.5
Construction Financing	761.3	226.4	321.1	42.0	-	-
Other	138.1	143.5	71.7	129.5	75.2	59.3
<b>E. Water supply; sewerage, waste management and remediation activities</b>	<b>23,968.5</b>	<b>32,246.2</b>	<b>36,542.5</b>	<b>45,668.7</b>	<b>44,022.5</b>	<b>44,205.3</b>
Trade finance	2,151.2	1,371.4	1,310.2	1,443.4	1,991.4	1,998.8
Working capital	5,932.7	4,795.2	5,884.7	6,270.9	4,082.4	4,131.4
Fixed investment	15,813.1	25,986.9	29,249.0	37,816.6	37,803.4	37,910.7
Construction Financing	-	-	-	-	-	-
Other	71.5	92.7	98.7	137.8	145.3	164.3
<b>F. Construction</b>	<b>192,851.7</b>	<b>210,346.1</b>	<b>203,183.3</b>	<b>219,336.4</b>	<b>215,811.4</b>	<b>213,668.7</b>
Trade finance	1,997.6	1,278.5	1,010.7	1,755.1	2,044.2	2,310.0
Working capital	33,901.0	46,244.1	48,884.9	53,404.7	48,323.5	51,787.1
Fixed investment	23,745.6	47,699.5	57,017.8	71,885.1	75,155.8	79,367.2
Construction Financing	132,737.9	114,509.8	95,637.7	91,117.9	89,534.9	79,268.5
Other	469.6	614.2	632.1	1,173.6	753.0	936.0
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	<b>539,923.5</b>	<b>677,115.3</b>	<b>767,303.6</b>	<b>832,832.6</b>	<b>790,865.9</b>	<b>807,521.5</b>
Trade finance	66,369.6	67,758.0	64,547.8	73,167.0	79,758.4	91,616.7
Working capital	317,581.9	390,125.3	439,207.6	508,363.2	466,443.2	455,670.7
Fixed investment	100,861.9	143,953.4	182,742.3	177,163.4	175,191.4	190,052.5
Construction Financing	16,834.9	14,274.3	12,835.4	1,505.9	1,227.2	1,312.5
Other	38,275.1	61,004.2	67,970.5	72,633.0	68,245.6	68,869.1
<b>H. Transportation and storage</b>	<b>123,532.9</b>	<b>129,433.9</b>	<b>149,063.9</b>	<b>157,066.9</b>	<b>160,970.6</b>	<b>159,937.5</b>
Trade finance	2,598.9	3,621.3	5,674.3	1,787.9	2,138.9	2,890.4
Working capital	46,028.0	29,226.4	35,941.7	42,455.2	40,981.0	36,279.8
Fixed investment	65,232.1	77,328.4	82,068.2	87,571.5	91,257.4	91,234.0
Construction Financing	631.2	3,853.9	3,967.1	3,608.6	3,598.3	3,591.5
Other	9,042.8	15,403.7	21,412.6	21,643.8	22,994.9	25,941.9
<b>I. Accommodation and food service activities</b>	<b>38,347.6</b>	<b>80,594.6</b>	<b>88,894.0</b>	<b>93,718.1</b>	<b>94,125.4</b>	<b>93,481.4</b>
Trade finance	1,034.6	1,774.5	1,568.3	3,819.7	4,399.6	3,836.3
Working capital	11,108.3	9,239.0	15,134.0	16,341.1	16,554.3	16,654.9
Fixed investment	17,597.0	61,107.8	65,458.2	66,521.9	66,404.4	66,329.5
Construction Financing	7,499.0	7,316.4	5,927.8	6,039.2	5,827.3	5,729.5
Other	1,108.7	1,156.9	805.7	996.2	939.8	931.3

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

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Nov-25	Dec-25	Jan-26	Feb-26
<b>J. Information and communication</b>	<b>406,896.9</b>	<b>552,295.8</b>	<b>561,203.6</b>	<b>612,072.0</b>	<b>582,860.1</b>	<b>581,182.9</b>
Trade finance	3,110.4	4,017.5	5,775.7	5,395.3	5,267.1	6,877.3
Working capital	42,465.6	76,852.3	75,671.9	104,783.0	84,153.1	82,805.0
Fixed investment	339,322.3	441,735.8	445,731.2	466,565.9	457,734.3	457,640.9
Construction Financing	947.5	1,265.1	1,239.8	1,090.6	1,021.3	1,004.0
Other	21,051.2	28,425.1	32,785.0	34,237.1	34,684.3	32,855.7
<b>K. Real estate activities</b>	<b>37,772.8</b>	<b>42,592.4</b>	<b>51,737.0</b>	<b>43,991.9</b>	<b>40,135.6</b>	<b>41,958.2</b>
Trade finance	-	316.3	3,257.8	1,017.1	551.0	578.9
Working capital	4,619.6	6,156.4	14,621.8	13,859.8	14,894.9	15,129.0
Fixed investment	10,272.6	11,901.2	14,338.1	17,437.0	13,248.8	14,918.7
Construction Financing	22,852.6	24,187.2	19,494.3	11,654.4	11,418.4	11,318.3
Other	27.9	31.3	25.0	23.7	22.4	13.3
<b>L. Professional, scientific and technical activities</b>	<b>59,263.6</b>	<b>69,863.5</b>	<b>82,916.4</b>	<b>106,348.3</b>	<b>112,795.2</b>	<b>112,822.4</b>
Trade finance	5,636.9	9,161.8	7,345.9	5,846.9	5,941.8	4,828.7
Working capital	33,595.9	45,691.8	55,942.3	50,184.9	55,278.7	53,961.5
Fixed investment	18,161.0	13,242.0	16,556.0	49,610.3	51,136.3	53,397.4
Construction Financing	801.8	1,060.4	2,382.4	141.7	43.5	117.6
Other	1,068.1	707.5	689.8	564.7	394.9	517.2
<b>M. Administrative and support service activities</b>	<b>51,535.6</b>	<b>60,985.2</b>	<b>62,975.9</b>	<b>63,288.0</b>	<b>63,883.0</b>	<b>61,767.7</b>
Trade finance	3,092.6	1,907.5	2,229.8	2,328.6	2,280.2	2,189.0
Working capital	22,102.4	28,972.1	27,317.0	27,576.5	28,710.3	26,626.8
Fixed investment	22,152.9	26,195.7	27,179.7	28,652.7	28,517.4	28,726.5
Construction Financing	-	-	4,218.1	3,487.2	3,559.7	3,376.7
Other	4,187.6	3,909.9	2,031.3	1,242.8	815.4	848.8
<b>N. Education</b>	<b>29,144.7</b>	<b>30,245.3</b>	<b>28,518.2</b>	<b>31,721.4</b>	<b>28,281.8</b>	<b>29,589.0</b>
Trade finance	325.8	-	228.4	268.2	245.0	193.1
Working capital	8,703.9	12,217.2	10,263.9	12,119.5	8,127.7	8,162.3
Fixed investment	12,045.7	12,859.8	14,259.9	15,605.0	16,219.5	17,492.4
Construction Financing	7,713.3	4,672.4	3,274.3	3,121.8	3,065.0	3,047.5
Other	356.0	495.8	491.6	606.8	624.5	693.6
<b>O. Human health and social work activities</b>	<b>18,198.0</b>	<b>16,501.9</b>	<b>15,566.5</b>	<b>17,414.7</b>	<b>15,562.8</b>	<b>15,754.4</b>
Trade finance	-	-	-	-	-	3.7
Working capital	5,770.5	5,574.4	6,042.0	7,360.9	5,663.7	5,844.6
Fixed investment	9,266.6	8,671.9	7,906.1	8,568.4	8,332.7	8,434.8
Construction Financing	3,045.5	1,706.2	1,320.3	1,093.7	1,161.5	1,098.3
Other	115.5	549.4	298.0	391.6	404.8	373.0
<b>P. Arts, entertainment, and recreation</b>	<b>1,723.3</b>	<b>2,358.5</b>	<b>2,303.2</b>	<b>1,848.6</b>	<b>2,270.3</b>	<b>3,279.7</b>
Trade finance	100.0	100.0	100.0	100.0	100.0	100.0
Working capital	1,006.7	1,076.5	1,282.1	615.2	1,012.9	1,043.6
Fixed investment	331.5	926.5	868.9	1,094.3	1,118.9	2,097.9
Construction Financing	267.9	242.3	40.8	28.2	28.2	28.2
Other	17.2	13.3	11.3	10.8	10.3	10.0
<b>Q. Other service activities</b>	<b>51,182.4</b>	<b>94,786.0</b>	<b>99,965.5</b>	<b>104,206.6</b>	<b>101,791.0</b>	<b>106,437.6</b>
Trade finance	1,733.2	2,276.9	1,212.4	1,631.9	2,045.0	1,930.2
Working capital	20,792.8	54,223.0	61,341.9	59,743.6	57,277.0	58,391.3
Fixed investment	22,484.3	34,564.1	31,013.3	35,198.4	34,819.9	36,258.8
Construction Financing	1,371.7	877.9	845.7	754.5	753.3	2,751.9
Other	4,800.4	2,844.1	5,552.3	6,878.2	6,895.9	7,105.4
<b>Total</b>	<b>7,417,543.8</b>	<b>8,424,110.7</b>	<b>8,497,560.0</b>	<b>9,291,309.2</b>	<b>8,937,702.7</b>	<b>9,173,538.1</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, 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	Nov-25	Dec-25	Jan-26	Feb-26
<b>A. Agriculture, forestry, and fishing</b>	<b>49,720.2</b>	<b>67,377.9</b>	<b>75,666.7</b>	<b>95,301.9</b>	<b>95,629.1</b>	<b>95,054.6</b>
Trade finance	30.2	179.1	500.7	192.3	165.5	159.6
Working capital	19,308.7	27,613.2	28,035.2	38,725.6	38,209.5	37,221.4
Fixed investment	18,682.3	22,203.4	26,075.3	34,566.5	34,890.1	35,274.1
Construction Financing	9.8	9.9	9.1	9.1	8.7	8.7
Other	11,689.2	17,372.3	21,046.2	21,808.4	22,355.3	22,390.7
<b>B. Mining and quarrying</b>	<b>1,291.5</b>	<b>1,970.3</b>	<b>2,095.4</b>	<b>2,200.2</b>	<b>2,116.1</b>	<b>2,144.7</b>
Trade finance	70.1	112.0	5.0	5.0	14.3	20.2
Working capital	685.5	1,026.2	903.7	1,003.2	955.4	936.3
Fixed investment	535.8	820.8	1,172.4	1,178.5	1,133.8	1,176.6
Construction Financing	-	0.4	-	-	-	-
Other	-	11.0	14.4	13.5	12.6	11.6
<b>C. Manufacturing</b>	<b>203,147.9</b>	<b>254,657.6</b>	<b>287,466.7</b>	<b>316,855.3</b>	<b>314,785.3</b>	<b>307,880.7</b>
Trade finance	21,504.3	24,305.7	26,504.4	29,442.5	33,008.7	29,822.6
Working capital	138,727.3	171,785.9	192,698.6	215,135.7	205,259.7	200,998.4
Fixed investment	36,905.9	47,609.9	56,207.6	58,047.5	61,333.4	61,814.1
Construction Financing	186.5	899.3	144.2	59.7	57.2	77.2
Other	5,823.9	10,056.8	11,912.0	14,169.9	15,126.3	15,168.5
<b>D. Electricity, gas, steam and air conditioning supply</b>	<b>3,159.2</b>	<b>2,675.3</b>	<b>3,789.5</b>	<b>3,488.8</b>	<b>3,259.8</b>	<b>3,168.6</b>
Trade finance	229.7	289.3	51.3	9.3	9.3	8.1
Working capital	2,491.3	1,799.1	2,035.5	1,876.2	1,706.3	1,666.6
Fixed investment	425.2	568.3	1,689.2	1,590.2	1,525.8	1,481.2
Construction Financing	-	-	-	-	-	-
Other	13.1	18.5	13.4	13.2	18.5	12.6
<b>E. Water supply; sewerage, waste management and remediation activities</b>	<b>168.6</b>	<b>393.7</b>	<b>550.7</b>	<b>861.9</b>	<b>803.9</b>	<b>803.9</b>
Trade finance	-	-	-	-	-	-
Working capital	25.4	66.1	130.2	72.0	45.3	53.7
Fixed investment	125.1	259.0	346.0	707.4	679.0	670.8
Construction Financing	-	-	-	-	-	-
Other	18.1	68.5	74.5	82.5	79.5	79.5
<b>F. Construction</b>	<b>15,446.9</b>	<b>20,447.6</b>	<b>20,807.9</b>	<b>21,827.2</b>	<b>20,776.8</b>	<b>20,657.1</b>
Trade finance	87.9	42.0	38.2	59.4	14.3	32.6
Working capital	4,757.8	7,844.7	5,286.9	7,309.9	6,538.2	7,460.2
Fixed investment	4,765.0	5,671.0	8,831.9	7,318.8	7,608.7	8,392.1
Construction Financing	5,559.8	6,472.6	6,160.7	6,568.8	6,027.4	4,168.8
Other	276.3	417.4	490.2	570.3	588.2	603.5
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	<b>199,121.9</b>	<b>261,039.2</b>	<b>297,720.2</b>	<b>325,789.5</b>	<b>306,424.9</b>	<b>309,208.4</b>
Trade finance	5,238.4	5,937.9	5,344.0	5,212.6	4,993.0	5,109.0
Working capital	124,250.3	145,495.6	159,363.6	178,010.3	157,953.9	157,175.3
Fixed investment	50,090.3	73,700.2	94,586.3	101,078.2	101,774.7	104,629.5
Construction Financing	227.6	186.5	282.1	198.5	144.7	165.6
Other	19,315.3	35,718.9	38,144.2	41,290.0	41,558.7	42,129.1
<b>H. Transportation and storage</b>	<b>28,488.1</b>	<b>43,976.0</b>	<b>54,271.4</b>	<b>56,186.5</b>	<b>60,049.4</b>	<b>63,768.5</b>
Trade finance	-	-	-	-	40.0	40.0
Working capital	2,031.5	2,367.6	2,365.4	2,519.2	2,450.4	2,848.6
Fixed investment	19,536.0	26,642.7	31,628.8	32,332.0	34,887.0	35,246.5
Construction Financing	160.7	145.9	119.4	92.5	87.9	84.3
Other	6,760.0	14,819.7	20,157.9	21,242.7	22,584.1	25,549.1
<b>I. Accommodation and food service activities</b>	<b>5,192.5</b>	<b>7,109.1</b>	<b>7,585.7</b>	<b>10,714.0</b>	<b>10,768.7</b>	<b>10,382.3</b>
Trade finance	27.5	102.3	118.3	1,226.4	1,183.3	703.3
Working capital	1,599.9	1,388.5	1,747.8	2,706.0	2,682.8	2,679.2
Fixed investment	1,849.2	3,333.2	4,149.1	5,033.9	5,153.0	5,273.2
Construction Financing	733.5	1,247.8	883.6	1,009.0	1,003.8	989.4
Other	982.4	1,037.4	686.9	738.7	745.8	737.2

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

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Nov-25	Dec-25	Jan-26	Feb-26
<b>J. Information and communication</b>	<b>4,879.1</b>	<b>6,701.5</b>	<b>8,816.7</b>	<b>11,167.7</b>	<b>10,537.0</b>	<b>10,240.7</b>
Trade finance	91.0	114.3	105.0	70.0	130.2	130.2
Working capital	1,748.7	3,222.7	3,189.6	5,242.0	4,550.5	4,229.6
Fixed investment	2,788.4	2,902.9	4,913.7	4,827.1	4,781.7	4,835.9
Construction Financing	132.5	111.9	161.1	101.5	99.8	98.1
Other	118.5	349.7	447.3	927.0	974.7	946.9
<b>K. Real estate activities</b>	<b>2,420.3</b>	<b>2,893.7</b>	<b>3,260.0</b>	<b>3,408.5</b>	<b>3,375.8</b>	<b>3,294.4</b>
Trade finance	-	-	-	-	-	-
Working capital	422.0	745.2	912.9	681.3	605.6	541.8
Fixed investment	1,390.4	1,801.3	2,232.1	2,459.7	2,523.1	2,525.2
Construction Financing	580.0	326.3	90.0	243.8	224.6	214.1
Other	27.9	20.8	25.0	23.7	22.4	13.3
<b>L. Professional, scientific and technical activities</b>	<b>18,415.8</b>	<b>14,741.4</b>	<b>16,129.1</b>	<b>15,859.9</b>	<b>18,256.7</b>	<b>18,998.8</b>
Trade finance	1,607.8	735.9	616.2	245.5	392.5	371.6
Working capital	8,231.8	10,682.8	10,782.8	8,962.7	9,910.9	10,296.8
Fixed investment	8,106.2	3,177.1	4,334.8	6,508.6	7,832.7	8,212.2
Construction Financing	5.3	19.9	271.1	-	-	-
Other	464.7	125.7	124.1	143.1	120.6	118.2
<b>M. Administrative and support service activities</b>	<b>8,151.2</b>	<b>11,390.8</b>	<b>11,819.8</b>	<b>12,685.3</b>	<b>12,833.5</b>	<b>12,193.5</b>
Trade finance	394.3	263.2	402.8	376.1	638.0	640.4
Working capital	4,619.3	6,232.3	5,520.4	6,194.1	5,886.5	5,123.5
Fixed investment	2,820.6	4,537.7	5,451.7	5,717.1	5,863.4	5,980.7
Construction Financing	-	-	96.9	-	-	-
Other	317.0	357.6	348.0	398.0	445.5	448.9
<b>N. Education</b>	<b>3,799.8</b>	<b>5,217.0</b>	<b>5,308.4</b>	<b>5,905.5</b>	<b>5,269.0</b>	<b>5,465.6</b>
Trade finance	6.7	-	-	-	-	-
Working capital	1,361.6	1,977.9	1,569.1	1,790.8	1,408.7	1,454.1
Fixed investment	1,803.2	2,514.5	3,052.8	3,460.2	3,201.2	3,283.9
Construction Financing	272.3	228.7	194.8	47.8	34.5	34.0
Other	356.0	495.8	491.6	606.8	624.5	693.6
<b>O. Human health and social work activities</b>	<b>2,554.6</b>	<b>3,384.2</b>	<b>3,884.6</b>	<b>4,504.9</b>	<b>4,311.5</b>	<b>4,249.4</b>
Trade finance	-	-	-	-	-	-
Working capital	891.3	1,160.5	1,164.9	1,382.9	1,230.2	1,157.9
Fixed investment	1,470.8	1,803.4	2,315.0	2,701.1	2,604.0	2,644.4
Construction Financing	81.1	183.9	110.8	33.3	102.9	78.1
Other	111.4	236.4	294.0	387.5	374.5	368.9
<b>P. Arts, entertainment, and recreation</b>	<b>367.2</b>	<b>724.7</b>	<b>827.2</b>	<b>928.9</b>	<b>955.5</b>	<b>917.3</b>
Trade finance	100.0	100.0	100.0	100.0	100.0	100.0
Working capital	145.1	211.7	251.3	340.0	327.3	311.9
Fixed investment	102.8	398.4	463.5	477.3	517.1	494.6
Construction Financing	2.1	1.3	1.1	0.9	0.9	0.9
Other	17.2	13.3	11.3	10.8	10.3	10.0
<b>Q. Other service activities</b>	<b>23,790.7</b>	<b>51,600.9</b>	<b>57,558.3</b>	<b>60,242.8</b>	<b>60,687.2</b>	<b>60,773.7</b>
Trade finance	47.9	301.9	153.4	192.5	217.6	202.6
Working capital	7,727.5	29,550.3	31,689.2	32,599.5	31,423.5	30,534.1
Fixed investment	14,722.6	18,975.2	21,848.7	23,178.0	24,640.9	25,661.4
Construction Financing	202.9	52.9	43.7	25.3	24.1	33.7
Other	1,089.9	2,720.6	3,823.3	4,247.5	4,381.0	4,342.0
<b>Total</b>	<b>570,115.5</b>	<b>756,300.9</b>	<b>857,558.2</b>	<b>947,928.8</b>	<b>930,840.1</b>	<b>929,202.1</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, 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.

### 3.15 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	(%)	
Jan-Mar-2025	Punjab	5,452.7	39.0	5,295.6	97.1	157.0	2.9	317.8	5,613.4	40.2	103.0
	Sindh	7,053.8	50.4	6,832.8	96.9	221.0	3.1	145.1	6,977.9	49.9	98.9
	KPK	79.9	0.6	77.0	96.3	3.0	3.7	84.3	161.3	1.2	201.8
	Balochistan	12.4	0.1	12.4	99.4	0.1	0.6	8.9	21.3	0.2	171.3
	Islamabad	1,365.3	9.8	1,151.8	84.4	213.5	15.6	37.0	1,188.8	8.5	87.1
	Gilgit-Baltistan	6.2	0.0	6.1	98.8	0.1	1.2	0.1	6.2	0.0	99.9
	AJK	12.1	0.1	12.1	99.7	0.0	0.3	1.5	13.5	0.1	111.7
<b>Total</b>		<b>13,982.4</b>	<b>100.0</b>	<b>13,387.7</b>	<b>95.7</b>	<b>594.7</b>	<b>4.3</b>	<b>594.7</b>	<b>13,982.4</b>	<b>100.0</b>	-
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>1</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	0.0	6.3	98.2	0.1	1.8	1.0	7.2	0.1	113.2
	AJK	11.7	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>	-

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 d

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

		Billion Rupees					
Place of disbursement	Place of	Jan-Mar-25		Apr-Jun-25		Jul-Sep-25 <sup>1</sup>	
	Utilization	Amount	(%)	Amount	(%)	Amount	(%)
<b>Punjab</b>	Punjab	5,295.6	97.1	5,491.8	96.5	4,949.1	97.3
	Sindh	122.9	2.3	154.2	2.7	101.3	2.0
	KPK	8.0	0.2	6.7	0.1	5.8	0.1
	Balochistan	1.5	0.0	1.0	0.0	1.3	0.0
	Islamabad	23.4	0.4	30.5	0.5	25.2	0.5
	Gilgit-Baltistan	0.0	-	2.9	0.1	0.9	0.0
	AJK	1.2	0.0	1.3	0.0	0.6	0.0
<b>Punjab Total</b>		<b>5,452.7</b>	<b>100.0</b>	<b>5,688.5</b>	<b>100.0</b>	<b>5,084.2</b>	<b>100.0</b>
<b>Sindh</b>	Punjab	193.9	2.8	139.7	2.0	337.9	4.9
	Sindh	6,832.8	96.9	6,703.0	97.4	6,502.0	94.5
	KPK	8.8	0.1	23.8	0.4	30.0	0.4
	Balochistan	7.3	0.1	7.0	0.1	3.1	0.0
	Islamabad	10.8	0.2	5.1	0.1	5.7	0.1
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.1	-	0.2	-	0.2	-
<b>Sindh Total</b>		<b>7,053.8</b>	<b>100.0</b>	<b>6,878.7</b>	<b>100.0</b>	<b>6,878.8</b>	<b>100.0</b>
<b>KPK</b>	Punjab	0.1	0.2	0.1	0.1	0.2	0.2
	Sindh	0.1	0.1	0.3	0.2	0.2	0.2
	KPK	77.0	96.3	115.6	96.8	86.7	96.1
	Balochistan	0.0	0.0	0.0	0.0	0.0	0.0
	Islamabad	2.7	3.4	3.3	2.8	3.2	3.5
	Gilgit-Baltistan	0.0	-	0.1	0.1	0.0	0.0
	AJK	0.0	0.0	0.0	0.0	0.0	-
<b>KPK Total</b>		<b>79.9</b>	<b>100.0</b>	<b>119.4</b>	<b>100.0</b>	<b>90.3</b>	<b>100.0</b>
<b>Balochistan</b>	Punjab	0.0	0.1	0.0	0.4	0.0	0.2
	Sindh	0.1	0.5	0.1	0.7	2.7	18.3
	KPK	0.0	0.0	0.0	0.0	0.0	0.0
	Balochistan	12.4	99.4	10.3	98.8	12.2	81.5
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	0.0	0.0	-	-
	AJK	0.0	0.0	0.0	-	0.0	-
<b>Balochistan Total</b>		<b>12.4</b>	<b>100.0</b>	<b>10.4</b>	<b>100.0</b>	<b>14.9</b>	<b>100.0</b>
<b>Islamabad</b>	Punjab	123.7	9.1	105.9	5.1	101.5	7.4
	Sindh	22.0	1.6	15.7	0.8	13.0	0.9
	KPK	67.5	4.9	632.2	30.4	479.5	34.9
	Balochistan	0.1	0.0	0.3	0.0	0.2	0.0
	Islamabad	1,151.8	84.4	1,325.8	63.7	781.7	56.8
	Gilgit-Baltistan	0.0	-	0.1	-	0.0	-
	AJK	0.1	0.0	0.0	-	0.0	-
<b>Islamabad Total</b>		<b>1,365.3</b>	<b>100.0</b>	<b>2,079.9</b>	<b>100.0</b>	<b>1,375.9</b>	<b>100.0</b>
<b>Gilgit-Baltistan</b>	Punjab	0.0	0.3	0.0	0.4	0.0	0.1
	Sindh	0.0	0.0	0.0	0.1	0.0	0.0
	KPK	0.0	0.1	0.0	0.3	0.0	0.3
	Balochistan	-	-	-	-	-	-
	Islamabad	0.0	0.7	0.1	1.3	0.1	1.5
	Gilgit-Baltistan	6.1	98.8	5.8	97.9	6.3	98.2
	AJK	0.0	0.0	0.0	0.0	0.0	0.0
<b>Gilgit-Baltistan Total</b>		<b>6.2</b>	<b>100.0</b>	<b>6.0</b>	<b>100.0</b>	<b>6.4</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	0.0	0.0
	KPK	0.0	0.0	0.0	0.0	0.0	0.0
	Balochistan	-	-	-	-	-	-
	Islamabad	0.0	0.2	0.0	0.1	0.0	0.1
	Gilgit-Baltistan	0.0	-	0.0	0.3	0.0	-
	AJK	12.1	99.7	12.2	99.5	11.7	99.8
<b>AJK Total</b>		<b>12.1</b>	<b>100.0</b>	<b>12.3</b>	<b>100.0</b>	<b>11.7</b>	<b>100.0</b>
<b>Grand Total</b>		<b>13,982.4</b>		<b>14,795.2</b>		<b>13,462.2</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	Jan-Mar-25		Apr-Jun-25		Jul-Sep-25 <sup>1</sup>	
		Amount	(%)	Amount	(%)	Amount	(%)
<b>Punjab</b>	<b>Punjab</b>	5,295.6	94.3	5,491.8	95.7	4,949.1	91.9
	Sindh	193.9	3.5	139.7	2.4	337.9	6.3
	KPK	0.1	-	0.1	-	0.2	-
	Balochistan	0.0	-	0.0	-	0.0	-
	Islamabad	123.7	2.2	105.9	1.8	101.5	1.9
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.0	-	0.0	-	0.0	-
<b>Punjab Total</b>		<b>5,613.4</b>	<b>100.0</b>	<b>5,737.6</b>	<b>100.0</b>	<b>5,388.7</b>	<b>100.0</b>
<b>Sindh</b>	<b>Punjab</b>	122.9	1.8	154.2	2.2	101.3	1.5
	Sindh	6,832.8	97.9	6,703.0	97.5	6,502.0	98.2
	KPK	0.1	-	0.3	-	0.2	-
	Balochistan	0.1	-	0.1	-	2.7	0.0
	Islamabad	22.0	0.3	15.7	0.2	13.0	0.2
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	0.0	-	0.0	-	0.0	-
<b>Sindh Total</b>		<b>6,977.9</b>	<b>100.0</b>	<b>6,873.2</b>	<b>100.0</b>	<b>6,619.2</b>	<b>100.0</b>
<b>KPK</b>	<b>Punjab</b>	8.0	5.0	6.7	0.9	5.8	1.0
	Sindh	8.8	5.5	23.8	3.1	30.0	5.0
	KPK	77.0	47.7	115.6	14.9	86.7	14.4
	Balochistan	0.0	-	0.0	-	0.0	-
	Islamabad	67.5	41.8	632.2	81.2	479.5	79.6
	Gilgit-Baltistan	0.0	0.0	0.0	-	0.0	-
	AJK	0.0	-	0.0	-	0.0	-
<b>KPK Total</b>		<b>161.3</b>	<b>100.0</b>	<b>778.4</b>	<b>100.0</b>	<b>602.0</b>	<b>100.0</b>
<b>Balochistan</b>	<b>Punjab</b>	1.5	6.9	1.0	5.2	1.3	7.8
	Sindh	7.3	34.4	7.0	37.9	3.1	18.5
	KPK	0.0	0.1	0.0	0.1	0.0	0.1
	Balochistan	12.4	58.0	10.3	55.5	12.2	72.7
	Islamabad	0.1	0.6	0.3	1.4	0.2	1.0
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
<b>Balochistan Total</b>		<b>21.3</b>	<b>100.0</b>	<b>18.5</b>	<b>100.0</b>	<b>16.7</b>	<b>100.0</b>
<b>Islamabad</b>	<b>Punjab</b>	23.4	2.0	30.5	2.2	25.2	3.1
	Sindh	10.8	0.9	5.1	0.4	5.7	0.7
	KPK	2.7	0.2	3.3	0.2	3.2	0.4
	Balochistan	-	-	-	-	-	-
	Islamabad	1,151.8	96.9	1,325.8	97.1	781.7	95.8
	Gilgit-Baltistan	0.0	-	0.1	0.0	0.1	0.0
	AJK	0.0	-	0.0	-	0.0	-
<b>Islamabad Total</b>		<b>1,188.8</b>	<b>100.0</b>	<b>1,364.8</b>	<b>100.0</b>	<b>815.9</b>	<b>100.0</b>
<b>Gilgit Baltistan</b>	<b>Punjab</b>	0.0	0.5	2.9	32.6	0.9	12.3
	Sindh	0.0	0.4	0.0	0.3	0.0	0.3
	KPK	0.0	0.0	0.1	0.7	0.0	0.3
	Balochistan	-	-	0.0	0.0	-	-
	Islamabad	0.0	0.2	0.1	0.9	0.0	0.4
	Gilgit-Baltistan	6.1	98.9	5.8	65.0	6.3	86.8
	AJK	0.0	0.0	0.0	0.5	0.0	0.0
<b>Gilgit-Baltistan Total</b>		<b>6.2</b>	<b>100.0</b>	<b>9.0</b>	<b>100.0</b>	<b>7.2</b>	<b>100.0</b>
<b>AJK</b>	<b>Punjab</b>	1.2	8.7	1.3	9.5	0.6	4.8
	Sindh	0.1	1.1	0.2	1.3	0.2	1.2
	KPK	0.0	0.2	0.0	0.1	0.0	0.0
	Balochistan	0.0	0.0	0.0	-	0.0	-
	Islamabad	0.1	0.8	0.0	0.3	0.0	0.3
	Gilgit-Baltistan	0.0	-	0.0	-	0.0	-
	AJK	12.1	89.2	12.2	88.8	11.7	93.7
<b>AJK Total</b>		<b>13.5</b>	<b>100.0</b>	<b>13.8</b>	<b>100.0</b>	<b>12.5</b>	<b>100.0</b>
<b>Grand Total</b>		<b>13,982.4</b>	<b>-</b>	<b>14,795.2</b>	<b>-</b>	<b>13,462.2</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	Mar-25			Jun-25			Sep-25 <sup>P</sup>		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign Constituents	-	7.0	7.0	-	0.0	0.0	-	-	-
	Government	0.1	440.3	440.4	0.1	644.8	644.9	0.2	624.9	625.1
	Non-Financial Public Sector Enterprises	-	2,398.5	2,398.5	-	2,389.1	2,389.1	-	2,370.0	2,370.0
	NBFCs & Financial Auxiliaries	0.0	1,016.2	1,016.2	0.0	718.7	718.7	0.0	654.9	654.9
	Private Sector (Business)	480.5	7,579.5	8,060.0	436.7	7,698.7	8,135.4	435.6	7,697.0	8,132.7
	Trust Funds & Non Profit Organizations	0.5	9.7	10.2	0.6	8.7	9.3	0.6	7.3	7.8
	Personal/Individuals	128.2	1,054.3	1,182.5	107.4	1,111.8	1,219.2	110.8	1,196.8	1,307.6
	Others	0.3	1.2	1.5	0.3	1.4	1.7	0.3	1.1	1.4
	<b>Total</b>	<b>609.7</b>	<b>12,506.7</b>	<b>13,116.4</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>Punjab</b>	Foreign Constituents	-	-	-	-	0.0	0.0	-	-
Government		-	26.7	26.7	-	27.0	27.0	-	25.7	25.7
Non-Financial Public Sector Enterprises		-	847.0	847.0	-	776.9	776.9	-	782.8	782.8
NBFCs & Financial Auxiliaries		-	38.0	38.0	-	38.0	38.0	-	37.1	37.1
Private Sector (Business)		354.3	3,320.1	3,674.4	351.9	3,380.8	3,732.7	347.9	3,329.3	3,677.2
Trust Funds & Non Profit Organizations		0.5	4.2	4.7	0.6	2.5	3.0	0.6	1.8	2.3
Personal/Individuals		34.3	308.7	343.0	30.7	344.3	375.0	32.9	370.6	403.5
Others		0.3	0.8	1.1	0.3	0.8	1.1	0.3	0.8	1.0
<b>Total</b>		<b>389.4</b>	<b>4,545.5</b>	<b>4,934.9</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>Sindh</b>		Foreign Constituents	-	7.0	7.0	-	0.0	0.0	-	-
	Government	0.1	263.8	263.9	0.1	228.4	228.5	0.2	223.5	223.7
	Non-Financial Public Sector Enterprises	-	1,269.3	1,269.3	-	1,311.0	1,311.0	-	1,329.1	1,329.1
	NBFCs & Financial Auxiliaries	0.0	955.3	955.3	0.0	659.1	659.1	0.0	594.1	594.1
	Private Sector (Business)	40.0	3,403.9	3,443.9	40.8	3,397.1	3,437.9	40.3	3,460.7	3,501.0
	Trust Funds & Non Profit Organizations	-	1.5	1.5	-	2.4	2.4	-	1.9	1.9
	Personal/Individuals	21.0	669.5	690.5	10.2	680.7	690.9	10.4	737.3	747.7
	Others	-	0.4	0.4	-	0.6	0.6	-	0.3	0.3
	<b>Total</b>	<b>61.1</b>	<b>6,570.6</b>	<b>6,631.8</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>Khyber Pakhtunkhwa</b>	Foreign Constituents	-	-	-	-	-	-	-	-
Government		-	-	-	-	0.1	0.1	-	0.0	0.0
Non-Financial Public Sector Enterprises		-	17.8	17.8	-	44.2	44.2	-	16.3	16.3
NBFCs & Financial Auxiliaries		-	0.1	0.1	-	0.1	0.1	-	0.1	0.1
Private Sector (Business)		77.7	58.3	136.0	35.3	93.9	129.1	38.4	103.6	141.9
Trust Funds & Non Profit Organizations		-	0.0	0.0	-	0.0	0.0	-	0.0	0.0
Personal/Individuals		66.6	36.3	102.8	61.5	42.6	104.1	62.3	43.4	105.6
Others		-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>144.3</b>	<b>112.4</b>	<b>256.7</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>Balochistan</b>		Foreign Constituents	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.5	5.4	8.9	3.5	5.8	9.3	3.6	6.0	9.6
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	3.0	3.2	6.3	1.9	4.2	6.1	2.0	4.1	6.1
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>6.5</b>	<b>8.7</b>	<b>15.2</b>	<b>5.4</b>	<b>10.0</b>	<b>15.4</b>	<b>5.6</b>	<b>10.1</b>	<b>15.6</b>
	<b>Islamabad</b>	Foreign Constituents	-	-	-	-	-	-	-	-
Government		-	149.8	149.8	-	389.4	389.4	-	375.6	375.6
Non-Financial Public Sector Enterprises		-	264.5	264.5	-	257.1	257.1	-	241.8	241.8
NBFCs & Financial Auxiliaries		-	22.8	22.8	-	21.5	21.5	-	23.7	23.7
Private Sector (Business)		0.4	751.6	751.9	0.4	783.7	784.1	0.4	765.4	765.8
Trust Funds & Non Profit Organizations		-	4.0	4.0	-	3.8	3.8	-	3.6	3.6
Personal/Individuals		0.4	30.9	31.3	0.2	34.6	34.9	0.3	36.1	36.3
Others		-	0.0	0.0	-	0.0	0.0	-	0.0	0.0
<b>Total</b>		<b>0.7</b>	<b>1,223.6</b>	<b>1,224.3</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>

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

		Billion Rupees								
Provinces/ Regions	Borrower	Mar-25			Jun-25			Sep-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)	3.3	2.3	5.6	3.6	2.3	5.9	3.8	2.5	6.2
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.7	1.6	2.3	0.8	1.4	2.2	0.8	1.5	2.2
	<b>Total</b>	<b>4.0</b>	<b>3.9</b>	<b>7.9</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>AJK</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.3	37.8	39.2	1.3	35.1	36.4	1.3	29.6	31.0
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	2.2	4.1	6.4	2.1	3.9	6.0	2.3	3.9	6.2
	<b>Total</b>	<b>3.5</b>	<b>42.0</b>	<b>45.5</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>

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 re

### 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	1468	73,532.7	19,863.4	146,087	267,309.0	189,586.5
Khyber Pakhtunkhwa	21,460	8,971.8	13,266.5	721	2,480.4	2,580.4	63,018	31,464.3	32,061.8
Balochistan	467	652.1	647.6	300	1,881.9	393.9	3,108	6,613.4	7,778.7
Azad Jammu Kashmir	3,981	1,545.0	2,538.4	40	67.2	120.9	5,232	4,860.7	3,675.1
Gilgit Baltistan	3,839	755.5	1,737.3	239	242.3	1,261.2	5,276	1,546.0	4,693.2
<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	1775	99,539.0	19,376.4	217,717	365,802.2	185,990.4
Khyber Pakhtunkhwa	29,866	12,211.8	13,814.7	951	2,859.3	2,692.3	76,844	43,119.0	34,132.8
Balochistan	681	725.3	636.2	307	2,309.4	378.4	4,221	8,004.0	7,665.1
Azad Jammu Kashmir	5,785	2,160.8	2,533.9	81	186.5	123.0	7,588	7,101.1	3,746.1
Gilgit Baltistan	5,780	1,127.8	1,801.0	419	471.4	1,254.6	7,911	2,378.5	4,743.9
<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	2241	128,652.3	22,936.7	296,854	453,358.7	178,208.1
Khyber Pakhtunkhwa	39,181	17,309.4	14,522.5	1332	3,410.4	3,101.1	92,074	55,246.1	35,584.5
Balochistan	771	767.7	551.0	331	2,624.1	410.8	5,398	9,510.7	7,437.4
Azad Jammu Kashmir	7,614	2,856.8	2,621.8	104	210.6	138.0	10,233	9,917.2	4,026.2
Gilgit Baltistan	8,531	1,966.3	2,339.1	776	847.5	1,432.4	11,499	4,152.5	5,654.2
<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	14300	181,310.2	116,633.1	493,996	499,294.5	811,868.3
Khyber Pakhtunkhwa	8,723	4,532.7	14,637.6	554	1,127.9	2,505.6	14,840	11,102.2	34,072.5
Balochistan	96	63.7	406.1	96	571.4	436.1	1,482	2,203.8	7,310.7
Azad Jammu Kashmir	3,436	1,144.7	3,048.3	67	147.9	253.8	4,226	3,663.1	5,297.7
Gilgit Baltistan	2,573	693.9	2,589.5	239	237.2	1,428.0	3,186	1,338.7	5,848.9
<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

#### Farm (Crop) Sector

Purpose	Subsistence Holdings		Economic Holdings		Above Economic Holdings		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
<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>

#### Non- Farm (Non-Crop) Sector

(Million Rupees)

Purpose	Small Farms		Large Farms		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Livestock, Dairy & Meat	982,777	282,327.6	12,035	371,886.3	994,812	654,213.8
Poultry	2,251	11,168.8	3,973	341,265.3	6,224	352,434.1
Fisheries	534	728.4	1,194	15,802.5	1,728	16,530.9
Forestry	22	93.7	26	70.7	48	164.4
Others	1,441	2,997.2	32,709	107,076.2	34,150	110,073.4
<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								
	Mar			Jun			Sep <sup>P</sup>		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
<b>I. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>107,655.2</b>	<b>38,790.0</b>	<b>244,910.2</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>I. GOVERNMENT</b>	-	-	-	-	34.1	-	-	1,024.5	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	<b>2,070.4</b>	-	<b>0.0</b>	<b>5,361.5</b>	-	<b>2,967.9</b>	<b>3,359.8</b>	<b>109.7</b>	<b>0.0</b>
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>105,584.8</b>	<b>38,787.5</b>	<b>244,910.1</b>	<b>120,679.1</b>	<b>42,589.8</b>	<b>225,936.5</b>	<b>107,043.8</b>	<b>35,753.5</b>	<b>228,968.5</b>
a. Agriculture, forestry and fishing	18.1	-	745.1	9.7	-	447.2	41.3	-	409.8
b. Mining and quarrying	-	1,321.7	-	-	1,695.0	539.2	-	-	-
c. Manufacturing	68,224.6	31,578.3	224,655.4	72,569.8	35,721.0	211,877.0	62,958.3	30,325.0	212,086.4
01 - Manufacture of food products	11,909.9	7,289.9	14,198.9	9,061.1	9,352.7	13,261.9	5,449.2	4,752.1	11,148.1
02 - Manufacture of beverages	100.0	465.3	7.8	3,275.3	465.3	25.5	100.0	465.3	-
03 - Manufacture of textiles	38,165.4	11,389.7	171,361.5	38,049.1	12,756.7	159,565.9	39,219.1	11,125.5	166,695.4
04 - Manufacture of wearing apparel	1,519.6	2,144.2	27,527.2	1,338.9	1,368.2	27,791.1	1,285.2	1,555.1	22,277.5
05 - Manufacture of leather and related products	15.2	1,386.6	3,201.9	20.6	1,285.9	3,484.5	17.4	534.2	3,321.2
06 - Manufacture of paper and paper products	-	313.5	300.7	-	304.5	281.7	26.7	271.5	240.4
07 - Manufacture of coke and refined petroleum products	1,195.5	785.3	-	1,631.4	686.2	-	645.3	2,791.1	-
08 - Manufacture of chemicals and chemical products	9,944.5	1,297.4	409.2	9,837.3	2,842.5	204.1	12,920.8	2,099.4	1,247.6
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	93.1	465.7	238.9	70.0	415.0	299.5	85.0	582.6	291.0
10 - Manufacture of rubber and plastics products	222.5	481.0	2,323.8	268.4	661.4	1,734.2	251.7	687.1	1,893.0
11 - Manufacture of other non-metallic mineral products	-	344.7	1,303.8	25.0	137.4	1,221.6	-	176.1	1,230.5
12 - Manufacture of basic metals	501.2	2,904.7	139.2	431.5	2,933.4	317.2	574.3	3,071.1	322.4
13 - Manufacture of fabricated metal products, except machinery and equipment	210.6	92.2	55.4	166.5	293.0	-	361.6	141.0	14.2
14 - Manufacture of computer, electronic and optical products	55.0	8.4	65.0	70.0	6.3	64.5	45.0	4.2	95.0
15 - Manufacture of electrical equipment	354.7	589.3	136.5	295.4	375.7	92.1	492.6	422.8	109.2
16 - Manufacture of machinery and equipment	-	62.1	316.6	-	-	327.5	-	-	320.7
17 - Manufacture of motor vehicles, trailers and semi-trailers	378.9	1,433.5	-	269.0	1,603.9	-	349.0	1,397.7	1.1
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-
19 - Other manufacturing	3,558.5	125.1	3,068.9	7,760.3	232.8	3,205.8	1,135.4	248.3	2,879.2
d. Electricity, gas, steam and air conditioning supply	125.0	-	265.0	125.0	-	215.0	110.0	-	215.0
e. Water supply; sewerage, waste management and remediation activities	24.2	39.8	-	24.2	-	-	24.2	-	-
f. Construction	27.3	159.0	-	43.4	182.0	-	24.9	165.8	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	10,696.6	4,453.6	17,750.4	19,225.2	4,023.3	11,317.8	13,303.6	4,895.4	14,434.0
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	170.4	31.1	-	311.0	31.1	-	0.5	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	2,893.9	3,937.2	2,478.0	2,992.3	2,937.1	1,988.7	3,359.6	4,256.3	2,481.1
03 - Retail trade, except of motor vehicles and motorcycles	7,802.7	346.0	15,241.3	16,232.9	775.2	9,298.0	9,944.0	638.6	11,921.7
h. Transportation and storage	5.7	630.9	154.8	-	277.1	164.8	-	0.6	155.1
i. Accommodation and food service activities	-	115.1	-	-	115.1	-	-	115.1	-
j. Information and communication	22,393.8	89.5	188.1	24,773.0	30.0	248.9	26,476.1	0.0	218.4
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	191.1	353.8	139.6	375.1	224.5	310.9	672.2	111.7	722.8
m. Administrative and support service activities	3,438.3	6.9	959.0	3,415.1	6.9	792.9	3,320.2	36.6	714.0
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	313.0	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	440.1	34.7	52.7	118.6	1.8	22.8	113.0	99.2	13.0
<b>V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS</b>	-	<b>2.5</b>	-	-	-	-	-	-	-
<b>VI. PERSONAL</b>	-	-	-	-	-	-	-	-	-
<b>VII. OTHER</b>	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>107,655.2</b>	<b>38,790.0</b>	<b>244,910.2</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>

Source: Statistics and Data Services Department, SBP

**Notes:-**

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

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

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

End period: Million Rupees

SECURITIES / SHARES	2024			2025					
	Mar			Jun			Sep <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>25,057,239.8</b>	<b>26,751,313.0</b>	<b>26,776,943.8</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>
1) Treasury Bills	4,451,840.8	4,764,131.3	4,523,250.6	5,862,596.5	6,212,847.8	5,910,754.4	4,671,713.1	4,997,298.9	4,747,892.4
2) Pakistan Investment Bonds (PIBs)	20,594,557.0	21,976,437.3	22,242,750.0	23,451,402.1	24,415,951.1	24,233,952.1	23,553,029.5	24,670,282.2	24,425,166.7
a. Fixed Rate	7,465,272.9	8,421,520.2	8,896,724.4	8,816,278.9	9,190,307.4	9,086,751.4	6,735,207.5	7,170,502.2	7,018,803.5
b. Floating Rate	13,129,284.1	13,554,917.1	13,346,025.6	14,635,123.1	15,225,643.8	15,147,200.7	16,817,822.0	17,499,779.9	17,406,363.2
3) Others	10,842.1	10,744.3	10,943.1	10,687.8	981.9	10,721.9	1,492.0	1,492.0	1,566.1
<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>0.1</b>	<b>0.1</b>	<b>0.1</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>474,949.5</b>	<b>326,393.5</b>	<b>576,963.6</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>
1) Quoted On The Stock Exchange	228,968.4	86,108.3	335,332.3	239,139.4	92,891.4	334,530.7	249,177.9	126,673.6	388,127.1
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	26,169.2	16,091.5	32,719.4	25,594.5	15,632.2	29,636.9	27,717.6	19,347.6	37,432.2
NFPSEs	38,662.7	10,647.1	65,944.9	42,296.4	12,247.8	64,524.7	47,263.5	17,263.0	81,512.8
Private Sector	124,803.1	43,357.0	188,533.6	125,585.5	43,578.7	182,332.1	124,740.0	64,595.5	198,420.0
2) Unquoted On The Stock Exchange	245,981.1	240,285.2	241,631.3	247,328.9	239,900.9	258,382.6	247,081.8	246,677.9	256,941.9
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	46,817.9	42,309.5	48,217.2	51,260.9	45,025.7	63,774.5	51,703.0	50,972.3	63,298.0
NFPSEs	42,317.1	42,202.5	42,267.1	142,912.1	142,804.2	143,018.4	36,379.6	36,383.7	36,324.1
Private Sector	12,444.0	11,119.4	10,024.2	16,112.9	14,776.2	18,182.3	13,636.4	13,654.8	15,902.8
<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 CERTIFICATE</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 INVESTEMENTS</b>	<b>5.2</b>	<b>5.2</b>	<b>5.2</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>VIII. TERM FINANCE CERTIFICATES</b>	<b>98,076.3</b>	<b>99,025.1</b>	<b>89,659.8</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>IX. MUTUAL FUNDS</b>	<b>14,699.5</b>	<b>13,335.3</b>	<b>15,584.3</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>X. OTHERS</b>	<b>483.8</b>	<b>483.8</b>	<b>483.8</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>XI. Islamic Banking Products - Investments</b>	<b>5,774,286.1</b>	<b>5,551,944.2</b>	<b>6,039,778.5</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>a. Government Islamic Securities</b>	<b>5,086,653.2</b>	<b>4,859,931.6</b>	<b>5,502,135.8</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>
1. GOP Ijara Sukuk	4,977,179.4	4,746,882.3	5,389,120.5	5,373,610.4	5,371,242.8	5,653,529.0	5,715,554.0	5,726,820.1	5,968,303.2
a. Variable Rental Rate	3,875,096.2	3,403,553.7	4,253,213.1	3,995,814.7	3,993,577.8	4,258,001.9	4,171,941.8	4,154,904.8	4,372,826.0
b. Fixed Rental Rate	1,102,083.2	1,343,328.6	1,135,907.4	1,377,795.8	1,377,665.0	1,395,527.1	1,543,612.1	1,571,915.3	1,595,477.2
2. Bai Muajjal - Government	93,860.6	93,860.6	96,605.3	185,899.0	185,670.1	190,722.1	271,957.7	271,318.0	283,403.9
3. Islamic Naya Pakistan Certificate	15,613.2	19,188.7	16,410.0	13,451.0	14,948.0	13,657.9	10,661.8	11,158.0	11,022.8
4. Other	-	-	-	-	-	-	-	-	-
<b>b. Corporate Sukuks</b>	<b>482,908.1</b>	<b>482,596.1</b>	<b>501,189.6</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>
1) Diminishing Musharaka Sukuk	143,743.2	142,162.8	148,669.8	137,222.2	136,865.5	140,083.8	149,317.6	148,646.5	154,213.5
2) Ijarah Sukuk	188,030.0	186,220.4	196,785.6	173,052.6	173,341.3	196,345.6	193,899.2	193,830.9	198,114.6
3) Modaraba Sukuk	9,233.7	9,233.8	9,619.2	8,772.3	9,083.8	8,840.0	10,375.7	10,381.6	10,786.0
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	141,901.2	144,979.1	146,115.0	141,368.6	144,038.3	144,549.6	130,978.8	134,538.8	134,760.9
<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>6,605.1</b>	<b>6,605.1</b>	<b>6,830.3</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>h. Other Islamic Mode of Investments</b>	<b>198,119.8</b>	<b>202,811.5</b>	<b>29,622.8</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>TOTAL</b>	<b>31,419,742.5</b>	<b>32,742,502.3</b>	<b>33,499,421.2</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>

Source: Statistics and Data Services Department, SBP

Notes:-

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

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

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

End period: Million Rupees

RATE OF INTEREST	2024		2025	
	Dec	Mar	Jun	Sep <sup>p</sup>
00.00	7,554,443.4	8,495,913.6	9,376,947.9	8,579,811.5
01.00*	251,634.7	356,403.4	227,110.9	247,006.5
02.00*	114,499.8	207,268.5	80,682.8	305,670.8
03.00*	8,639.1	9,897.5	343,216.1	350,533.6
04.00*	438,363.4	497,703.5	92,472.2	201,730.3
05.00*	378,088.6	464,561.8	169,455.7	676,812.8
06.00*	219,611.8	288,030.5	1,047,759.2	1,044,886.2
07.00*	164,702.2	404,299.9	169,956.8	69,394.6
08.00	515,153.8	874,677.3	423,937.9	465,822.3
08.50	70,775.2	88,312.6	94,221.5	79,653.3
09.00	107,785.1	220,702.8	702,742.3	300,378.8
09.50	34,782.3	85,030.4	5,965,559.0	9,236,180.6
10.00	345,908.8	615,885.3	706,349.4	805,490.9
10.50	28,578.2	7,336,387.4	1,941,352.9	466,428.7
11.00	67,865.7	192,277.2	743,785.9	1,299,816.0
11.50	2,127,790.3	1,443,139.7	1,775,784.1	275,601.5
12.00	61,570.2	113,043.7	375,410.5	230,353.9
12.50	43,653.2	11,889.9	10,418.9	9,823.9
13.00	77,097.6	54,629.2	60,113.9	59,915.2
13.50	8,490,864.4	74,191.2	7,761.4	6,824.3
14.00	86,239.4	27,916.5	22,899.3	9,842.8
14.50	55,194.6	6,118.8	12,197.2	41,039.8
15.00	81,599.1	52,865.2	56,760.3	7,528.1
16.00	84,751.2	73,428.1	69,913.6	19,356.9
17.00	60,645.8	48,933.7	62,040.3	2,311.0
18.00	196,729.9	181,379.7	124,267.3	45,795.0
19.00	141,230.9	116,520.7	32,118.0	5,473.2
20.00	203,773.1	380,697.2	146,823.8	1,323.2
21.00	173,522.9	104,846.6	181.3	1,718.8
22.00	2,715.7	167.6	220.3	347.1
above 22.00	22.2	4,901.0	16,259.4	4,111.9
<b>Total</b>	<b>22,188,232.6</b>	<b>22,832,020.6</b>	<b>24,858,720.4</b>	<b>24,850,983.2</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	2024		2025	
	Dec	Mar	Jun	Sep <sup>P</sup>
00.00	3,168,416.6	3,725,310.1	4,175,746.3	4,294,003.3
01.00*	231,582.1	205,947.9	234,086.6	233,295.6
02.00*	91,050.7	91,719.5	109,727.9	90,556.3
03.00*	7,568.1	25,597.0	105,885.4	102,743.7
04.00*	32,200.5	94,698.4	20,717.2	30,041.3
05.00*	139,099.3	86,812.6	172,589.1	192,825.8
06.00*	883,761.5	201,426.2	509,785.9	544,083.9
07.00*	448,505.4	1,585,151.3	1,550,713.5	1,834,918.5
8.00	546,521.2	417,323.0	328,405.3	543,004.8
08.50	60,654.5	294,023.2	205,017.6	237,927.1
09.00	165,839.3	432,433.7	499,683.1	340,016.7
09.50	70,960.2	74,082.5	199,935.7	168,457.7
10.00	220,699.9	241,571.5	251,989.3	268,487.4
10.50	171,210.4	278,475.9	457,858.1	301,412.9
11.00	366,814.1	171,784.0	174,075.4	352,297.4
11.50	276,000.4	160,825.7	585,743.8	13,866.8
12.00	98,519.9	34,667.3	70,127.0	125.2
12.50	115,244.5	1,582.6	49.4	89.3
13.00	44,738.8	50,309.4	294.9	443.7
13.50	225,386.8	5,926.1	573.3	267.9
14.00	59,539.5	1,336.5	292.7	17.0
14.50	44,790.7	679.9	98.6	102.5
15.00	5,364.6	1,512.7	985.3	630.3
16.00	80,986.2	8,824.8	8,250.6	5,210.6
17.00	2,549.1	4,537.3	1,434.5	1,043.0
18.00	14,235.0	10,872.9	1,980.3	660.5
19.00	17,755.5	7,314.9	1,153.8	143.2
20.00	20,139.5	14,111.2	14,410.7	20.0
21.00	7,609.4	2,159.3	-	-
22.00	8,976.5	321.6	-	-
above 22.00	-	-	-	-
<b>Total</b>	<b>7,626,720.1</b>	<b>8,231,338.9</b>	<b>9,681,611.5</b>	<b>9,556,692.3</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 30th September, 2025

Million Rupees

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	7,373,912	1,613,179	446,887	3,439,837	12,873,815
01.00*	253,402	44,433	41,761	140,706	480,302
02.00*	79,742	15,563	33,294	267,628	396,227
03.00*	14,253	4,553	9,882	424,589	453,277
04.00*	73,707	15,704	8,762	133,599	231,772
05.00*	176,278	8,296	8,335	676,730	869,639
06.00*	250,253	83,549	49,067	1,206,101	1,588,970
07.00*	926,290	404,545	264,904	308,574	1,904,313
8.00	224,816	90,726	31,687	661,599	1,008,827
08.50	77,752	58,468	64,907	116,454	317,580
09.00	149,170	53,071	43,366	394,788	640,395
09.50	4,023,244	1,351,472	534,099	3,495,824	9,404,638
10.00	89,839	52,979	31,238	899,923	1,073,978
10.50	48,006	18,049	4,481	697,306	767,842
11.00	17,502	4,167	8,095	1,622,350	1,652,113
11.50	3,446	725	409	284,889	289,468
12.00	7,782	3,455	4,669	214,573	230,479
12.50	903	428	123	8,460	9,913
13.00	4,167	1,226	784	54,182	60,359
13.50	1,891	403	781	4,018	7,092
14.00	2,548	1,007	987	5,319	9,860
14.50	1,232	667	1,100	38,144	41,142
15.00	1,826	1,233	452	4,648	8,158
16.00	1,483	430	613	22,042	24,568
17.00	935	1,070	311	1,038	3,354
18.00	13,001	598	111	32,746	46,455
19.00	123	46	33	5,415	5,616
20.00	277	63	15	988	1,343
21.00	1	2	-	1,716	1,719
22.00	198	0	6	143	347
above 22.00	101	5	2	4,005	4,112
<b>Total</b>	<b>13,818,079</b>	<b>3,830,109</b>	<b>1,591,157</b>	<b>15,168,331</b>	<b>34,407,676</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	Mar-25		Jun-25		Sep-25 <sup>F</sup>	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	796,845.8	748,044.0	806,925.6	757,775.5	961,737.4	839,175.1
01.00*	17,083.7	11,047.7	16,697.5	13,375.6	15,319.6	13,199.3
02.00*	98,106.2	94,038.2	108,244.0	104,018.3	119,209.6	113,690.1
03.00*	231,172.4	231,172.4	225,815.2	225,815.2	253,508.6	253,508.6
04.00*	123,668.9	120,068.2	130,958.1	130,851.5	139,931.0	139,834.4
05.00*	259,765.6	252,616.6	593,167.6	220,782.3	566,407.0	199,270.4
06.00*	118,790.6	86,801.7	76,900.0	64,746.4	196,487.7	81,345.0
07.00*	198,948.5	124,887.0	263,896.5	128,011.2	169,404.5	136,780.7
08.00*	153,933.9	39,836.8	243,939.1	243,001.6	285,981.7	285,044.2
8.25	21,768.3	21,768.3	2,095.7	2,095.7	1,236.0	1,236.0
8.50	36,392.7	36,392.7	15,614.8	15,614.8	6,547.1	6,547.1
8.75	14,227.6	14,227.6	5,036.0	5,036.0	994.3	849.3
9.00	249,416.6	249,416.6	113,682.1	113,682.1	65,762.6	65,762.6
9.25	5,899.2	5,899.2	2,177.6	2,177.6	5,964.7	5,964.7
9.50	1,991.2	1,991.2	101,901.0	1,714.9	104,209.9	4,209.9
9.75	2,729.1	2,729.1	3,690.2	3,690.2	156,276.6	6,276.7
10.00	108,693.7	58,641.8	216,527.1	16,427.4	56,686.4	6,655.3
10.25	151,707.1	1,707.1	4,467.6	4,467.6	6,893.1	6,893.1
10.50	79,823.1	14,823.1	9,347.0	9,347.0	8,208.7	8,208.7
10.75	209,208.8	1,980.6	19,126.3	4,717.0	34,964.7	17,013.6
11.00	4,669.7	4,669.7	48,136.8	18,052.2	176,075.4	80,248.6
11.25	124,355.6	13,105.6	166,189.0	89,159.3	721,042.3	270,433.5
11.50	218,095.0	5,127.3	426,494.2	204,368.4	491,451.1	257,154.4
11.75	98,844.0	27,809.7	325,908.8	136,379.7	468,160.1	245,623.3
12.00	279,226.3	128,589.7	502,669.8	197,434.6	522,223.7	316,790.6
12.25	706,561.8	259,025.5	593,949.4	296,993.6	371,072.3	329,199.0
12.50	372,668.3	261,433.7	300,338.6	260,122.5	184,840.6	173,503.3
12.75	541,503.0	294,275.2	350,327.4	267,446.0	259,101.2	226,542.6
13.00	282,606.4	266,709.3	323,592.1	297,892.3	172,637.6	168,951.9
13.25	346,609.4	267,554.4	300,440.0	225,937.0	205,834.7	137,410.9
13.50	183,489.0	174,771.5	179,465.6	110,497.3	80,373.6	57,445.2
13.75	179,312.8	140,403.8	162,997.2	144,780.3	89,057.0	62,208.9
14.00	172,893.2	167,542.3	94,060.6	92,390.3	93,620.0	87,496.6
14.25	151,067.3	140,622.5	133,027.8	123,628.3	93,943.2	65,773.9
14.50	109,059.1	106,395.5	62,034.9	57,220.0	53,843.7	50,140.0
14.75	124,548.8	76,405.8	108,347.8	69,157.4	70,419.3	70,182.6
15.00	161,107.5	119,204.9	55,256.2	52,102.4	40,423.5	35,450.9
15.25	129,842.0	82,023.4	87,120.1	55,029.9	47,903.9	47,563.9
15.50	32,344.3	30,789.2	22,036.9	22,036.9	13,355.8	13,254.8
15.75	96,490.3	96,415.3	70,340.3	70,190.3	16,401.1	16,381.1
16.00	58,862.3	41,802.0	42,433.6	35,742.6	35,827.4	27,079.7
16.25	50,516.7	50,514.4	44,626.7	44,624.8	29,049.8	28,978.2
16.50	43,697.9	42,050.9	38,227.7	36,617.6	25,577.2	24,086.0
16.75	20,026.7	19,028.7	13,089.4	12,091.4	14,310.7	13,312.7
17.00	536,249.3	327,825.8	508,359.0	297,189.1	485,833.4	292,981.9
17.25	33,254.1	33,254.1	36,407.5	36,407.5	72,078.3	72,078.3
17.50	142,388.4	68,088.8	139,951.2	60,600.9	72,978.3	57,693.2
17.75	19,510.9	17,510.9	12,397.3	12,397.3	15,184.0	15,184.0
18.00	88,574.8	57,833.1	84,565.6	56,758.0	80,557.8	52,798.2
18.25	74,648.1	74,648.1	65,101.1	65,101.1	25,429.7	25,429.7
18.50	18,816.5	18,816.5	16,554.9	16,554.9	14,301.6	14,301.6
18.75	15,717.4	15,717.4	11,441.8	11,190.8	4,123.0	4,123.0
19.00	22,425.5	22,425.5	19,163.4	19,163.4	56,234.0	56,234.0
19.25	11,011.1	11,011.1	41,211.1	41,211.1	44,309.4	44,309.4
19.50	10,169.2	10,169.2	4,904.1	4,904.1	3,077.0	3,077.0
19.75	30,272.1	30,272.1	27,774.4	27,774.4	2,191.8	2,191.8
20.00	15,996.2	15,996.2	33,792.6	33,792.6	77,870.1	77,870.1
20.25	19,303.3	19,303.3	32,896.3	32,896.3	15,532.2	15,531.4
20.50	6,391.3	6,360.1	5,819.3	5,819.3	1,642.2	1,642.2
20.75	29,224.1	28,801.3	6,672.2	6,672.2	4,926.6	4,926.6
21.00	19,486.7	18,986.7	17,684.5	17,184.5	14,475.6	14,475.6
21.25	7,799.5	7,797.3	3,539.1	3,537.5	2,293.1	2,293.1
21.50	17,562.8	17,562.8	2,132.7	2,132.7	1,482.5	1,282.5
21.75	18,022.7	18,022.7	13,514.8	13,514.8	12,194.1	12,194.1
22.00	19,733.7	18,233.7	19,880.8	19,880.8	23,845.3	23,845.3
22.25	4,435.7	2,823.5	6,483.7	6,483.7	4,079.1	4,078.7
22.50	10,514.3	10,508.8	10,081.6	10,081.3	2,188.6	2,188.4
22.75	5,622.8	1,730.9	1,112.5	1,112.5	408.9	408.9
23.00	4,957.6	4,948.8	3,219.1	3,039.3	2,567.2	2,002.4
23.25	14,959.7	14,959.7	3,696.5	3,696.5	2,422.0	2,422.0
23.50	137,181.3	135,258.6	152,613.5	132,129.8	129,418.8	127,179.2
23.75	2,025.6	2,025.6	974.3	974.3	369.4	369.4
24.00	9,666.3	9,666.3	9,558.5	9,558.5	8,663.5	8,663.5
24.25	3,498.2	3,498.2	1,183.8	1,183.8	1,279.2	1,279.2
24.50	3,094.3	3,094.3	1,401.4	1,401.4	1,169.5	1,169.5
24.75	1,721.5	1,721.5	536.1	536.1	198.6	198.6
25.00 & above	246,851.6	246,851.6	253,044.8	253,044.7	237,123.7	237,122.8
<b>TOTAL</b>	<b>8,969,957.2</b>	<b>6,210,084.5</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>

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, 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.

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

End of Period: Million Rupees

RATE OF RETURN	2025					
	Mar		Jun		Sep <sup>P</sup>	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	323,992.7	272,650.8	220,517.5	212,731.4	375,192.6	261,281.9
01.00*	4,603.5	4,603.5	6,681.8	3,341.6	4,613.6	4,613.6
02.00*	60,742.4	60,716.0	68,267.1	68,267.1	72,218.0	72,218.0
03.00*	70,045.1	70,045.1	65,786.4	65,786.4	85,075.4	85,075.4
04.00*	50,011.1	50,011.1	55,245.2	55,245.2	59,648.3	59,648.3
05.00*	129,841.7	129,841.7	110,404.4	110,404.4	112,040.1	112,040.1
06.00*	29,748.4	29,698.4	25,569.8	25,519.8	85,281.6	35,940.3
07.00*	42,757.5	42,726.9	95,461.7	48,245.7	48,267.4	48,224.5
08.00*	70,232.9	23,878.4	179,233.1	176,730.0	234,145.1	231,642.1
8.25	13,861.9	13,861.9	2,073.4	2,073.4	2,999.6	2,999.6
8.50	8,053.9	8,053.9	3,933.2	3,933.2	2,981.2	2,981.2
8.75	14,487.3	14,487.3	1,383.0	1,383.0	338.3	338.3
9.00	126,366.7	115,435.8	38,465.9	37,518.7	23,760.7	23,715.2
9.25	35,780.5	15,780.5	4,966.6	4,966.6	4,042.0	4,042.0
9.50	15,280.0	15,280.0	4,553.0	4,553.0	2,367.5	2,367.5
9.75	5,627.5	5,627.5	1,267.4	1,267.4	766.0	766.0
10.00	38,339.6	37,670.3	19,265.8	19,265.8	5,451.1	5,451.1
10.25	134,818.1	32,602.6	1,507.2	1,507.2	24,549.3	24,236.8
10.50	31,778.1	31,778.1	25,786.1	25,786.1	14,210.4	14,210.4
10.75	6,690.1	1,690.1	18,113.1	13,113.2	34,993.5	28,438.0
11.00	5,421.8	5,412.8	47,951.7	36,951.7	171,271.5	104,475.2
11.25	23,008.4	23,008.4	232,512.1	149,506.6	553,254.7	275,679.9
11.50	9,060.3	9,060.3	226,021.7	193,354.1	309,154.3	235,815.0
11.75	108,765.0	43,759.9	192,999.1	128,441.0	229,199.2	170,891.2
12.00	211,858.6	135,095.6	232,914.5	176,045.5	317,162.9	244,674.7
12.25	655,567.6	217,877.6	340,205.0	212,566.9	255,347.1	140,882.7
12.50	238,637.1	170,165.8	327,505.7	164,254.5	141,334.4	127,401.9
12.75	174,884.8	153,041.6	221,500.4	178,747.6	105,241.7	100,579.2
13.00	203,889.2	190,616.6	157,113.0	145,700.6	87,621.6	76,085.0
13.25	122,086.9	112,456.0	125,821.7	117,489.5	51,779.5	49,172.1
13.50	101,413.6	100,765.3	175,968.8	75,465.5	70,275.1	54,990.6
13.75	150,612.0	107,644.2	102,143.4	102,086.7	78,599.1	73,201.2
14.00	64,999.5	64,766.8	55,361.9	54,811.6	59,766.2	59,309.4
14.25	65,123.1	63,502.1	31,503.3	30,177.3	61,186.5	59,823.5
14.50	55,754.1	54,972.7	34,879.8	30,098.2	38,226.4	38,199.9
14.75	42,744.0	29,473.8	36,040.9	30,818.0	26,381.0	26,342.6
15.00	77,980.6	77,889.4	123,219.4	57,145.3	95,696.3	32,977.1
15.25	82,329.7	71,909.2	32,969.8	30,243.0	64,788.4	63,942.1
15.50	25,044.5	24,981.5	27,192.6	27,189.8	20,127.0	20,124.9
15.75	32,068.3	31,999.6	15,540.9	15,535.4	11,539.9	11,534.8
16.00	16,391.9	16,355.2	18,732.3	18,672.9	17,730.8	17,687.3
16.25	15,563.7	14,250.2	13,988.4	13,985.3	15,191.1	15,188.2
16.50	20,949.4	12,449.4	24,189.8	16,387.0	24,448.5	16,652.9
16.75	16,015.5	16,005.3	16,044.9	16,027.1	13,443.1	13,427.8
17.00	92,740.2	16,582.1	129,007.5	15,108.1	10,423.7	10,420.3
17.25	6,593.5	6,593.5	6,557.9	6,557.9	7,584.9	7,584.9
17.50	19,380.8	12,653.4	22,108.7	15,315.2	18,925.5	12,344.1
17.75	6,502.5	6,502.5	4,602.5	4,602.2	3,495.4	3,495.4
18.00	14,423.0	14,385.7	9,033.8	9,033.7	8,696.8	8,696.8
18.25	6,702.9	6,702.9	6,232.1	6,231.0	5,493.2	5,492.4
18.50	9,097.2	9,089.1	6,407.4	6,398.1	4,361.4	4,353.1
18.75	8,244.4	8,239.7	8,552.6	8,548.9	6,221.5	6,218.3
19.00	14,120.3	14,120.3	14,660.6	14,657.8	13,559.8	13,557.6
19.25	4,366.7	4,366.7	24,787.1	24,787.1	2,908.6	2,908.6
19.50	5,960.9	5,625.9	4,861.1	4,522.3	4,115.9	3,819.2
19.75	7,819.5	7,792.5	5,882.1	5,855.3	4,452.1	4,447.8
20.00	21,593.4	21,448.7	10,573.4	10,571.9	10,755.8	10,754.5
20.25	12,656.6	6,656.6	12,392.5	6,366.8	9,596.5	3,573.5
20.50	6,858.9	6,858.9	4,226.1	4,208.5	5,596.9	5,580.6
20.75	8,616.9	8,616.9	8,656.6	8,643.8	30,829.5	30,818.4
21.00	2,934.2	2,927.1	3,044.1	3,041.0	2,155.4	2,154.3
21.25	7,175.9	7,175.9	5,668.1	5,459.2	3,121.3	3,114.1
21.50	6,843.8	6,841.2	5,795.3	5,793.0	4,764.9	4,764.9
21.75	11,950.6	11,950.6	10,978.0	10,972.6	10,092.5	10,088.3
22.00	8,772.1	8,772.1	6,234.9	6,182.2	5,146.6	5,102.8
22.25	4,747.6	4,732.4	4,147.8	4,138.7	2,697.0	2,692.4
22.50	11,720.7	11,720.7	7,166.8	7,166.8	1,733.4	1,733.4
22.75	3,582.7	3,582.7	2,143.0	2,132.1	1,652.9	1,642.8
23.00	16,492.6	13,149.2	21,483.5	17,495.0	16,868.0	16,864.5
23.25	11,416.7	11,409.3	10,871.8	10,866.3	3,409.5	3,408.6
23.50	6,172.4	6,172.4	5,279.5	5,279.1	4,103.1	4,102.8
23.75	4,827.7	4,827.7	3,296.2	3,296.2	2,310.9	2,310.9
24.00	7,796.5	7,791.1	5,584.4	5,584.4	4,876.9	4,876.9
24.25	3,779.2	3,779.2	1,888.4	1,888.4	1,437.6	1,437.6
24.50	1,584.5	1,584.5	1,624.7	1,624.7	1,207.4	1,207.4
24.75	2,856.6	2,856.6	1,550.7	1,550.7	1,256.9	1,256.9
25.00 & above	54,889.8	54,725.2	23,113.1	23,113.1	21,153.4	21,153.4
<b>TOTAL</b>	<b>4,146,449.8</b>	<b>3,044,132.3</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>

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.c.f. March, 2023.

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

#### All Banks

As on 30th September, 2025

Million Rupees

Rate of Return	Males	Female	Both Males and Females	Others <sup>6</sup>	Total Advances
00.00	371,423	26,662	5,030	933,815	1,336,930
01.00*	2,284	192	-	17,457	19,933
02.00*	13,751	1,028	0	176,648	191,428
03.00*	88,996	8,582	32	240,975	338,584
04.00*	55,178	5,269	332	138,801	199,579
05.00*	128,376	15,911	3,126	531,034	678,447
06.00*	19,627	1,435	89	260,618	281,769
07.00*	85,297	6,182	5,509	120,685	217,672
08.00*	13,199	1,019	54	505,855	520,127
08.25	229	20	-	3,987	4,236
08.50	620	9	-	8,899	9,528
08.75	84	-	-	1,248	1,333
09.00	17,467	521	4	71,532	89,523
09.25	104	5	-	9,897	10,007
09.50	62	65	168	106,283	106,577
09.75	279	30	-	156,733	157,043
10.00	3,424	270	30	58,414	62,138
10.25	83	23	-	31,337	31,442
10.50	5,078	490	-	16,852	22,419
10.75	777	30	9	69,143	69,958
11.00	3,828	342	18	343,159	347,347
11.25	3,745	264	351	1,269,937	1,274,297
11.50	5,198	192	2	795,213	800,605
11.75	6,823	2,695	286	687,555	697,359
12.00	21,881	1,130	878	815,498	839,387
12.25	15,570	964	902	608,983	626,419
12.50	9,447	306	8	316,414	326,175
12.75	10,046	693	13	353,591	364,343
13.00	15,940	1,305	607	242,408	260,259
13.25	17,116	1,669	159	238,670	257,614
13.50	18,342	1,261	74	130,972	150,649
13.75	12,885	870	22	153,879	167,656
14.00	45,738	2,431	254	104,964	153,386
14.25	41,323	2,976	194	110,636	155,130
14.50	32,259	2,531	112	57,169	92,070
14.75	24,128	1,579	62	71,032	96,800
15.00	51,671	3,832	269	80,348	136,120
15.25	44,204	3,115	401	64,971	112,692
15.50	20,765	1,848	1,166	9,703	33,483
15.75	19,468	1,182	112	7,178	27,941
16.00	24,974	1,551	1,145	25,888	53,558
16.25	27,291	1,468	105	15,377	44,241
16.50	18,252	1,271	16	30,486	50,026
16.75	10,989	878	75	15,812	27,754
17.00	76,120	1,102	160	418,876	496,257
17.25	54,819	2,275	92	22,476	79,663
17.50	25,262	1,535	1,436	63,671	91,904
17.75	6,423	234	19	12,005	18,679
18.00	18,163	650	110	70,332	89,255
18.25	11,254	585	5	19,079	30,923
18.50	14,473	410	12	3,768	18,663
18.75	5,106	427	33	4,778	10,345
19.00	39,078	3,314	120	27,283	69,794
19.25	41,141	2,837	201	3,039	47,218
19.50	4,588	310	72	2,224	7,193
19.75	3,599	358	30	2,657	6,644
20.00	30,003	1,893	106	56,624	88,626
20.25	15,041	1,214	83	8,790	25,129
20.50	3,486	338	14	3,401	7,239
20.75	23,938	1,738	15	10,065	35,756
21.00	14,548	467	1	1,614	16,631
21.25	2,149	236	92	2,937	5,414
21.50	3,575	375	48	2,250	6,247
21.75	1,110	131	35	21,010	22,287
22.00	21,372	1,024	20	6,576	28,992
22.25	2,997	714	77	2,988	6,776
22.50	2,401	294	90	1,137	3,922
22.75	792	33	44	1,192	2,062
23.00	3,122	301	68	15,944	19,435
23.25	2,577	151	344	2,759	5,832
23.50	121,222	7,150	140	5,010	133,522
23.75	989	39	308	1,345	2,680
24.00	11,569	1,347	41	583	13,540
24.25	1,837	231	268	381	2,717
24.50	1,282	118	83	893	2,377
24.75	934	80	229	213	1,455
25.00 & above	213,099	29,415	555	15,209	258,277
<b>Total</b>	<b>2,086,293</b>	<b>165,420</b>	<b>26,559</b>	<b>10,821,165</b>	<b>13,099,438</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>6</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

2. This Data is being published on quarterly basis w.c.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		
	Sep	Dec	Mar	Jun	Sep <sup>P</sup>
<b>I. Call Deposits</b>	<b>8.90</b> (2.15)	<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>II. Saving Deposits</b>	<b>16.00</b> (72.57)	<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>III. Term or Fixed Deposits</b>					
(a) Less than 3 months	15.15 (3.68)	8.62 (4.44)	7.96 (4.18)	8.07 (4.81)	8.32 (5.84)
(b) 3 months and over but less than 6 months	15.97 (3.12)	9.49 (2.14)	7.91 (2.46)	8.95 (2.64)	8.56 (2.98)
(c) 6 months and over but less than 1 year	13.44 (3.49)	8.88 (2.41)	6.89 (2.60)	7.31 (3.00)	6.37 (2.99)
(d) 1 year and over but less than 2 years	17.91 (12.82)	12.31 (12.11)	11.69 (12.40)	10.71 (11.66)	9.27 (13.27)
(e) 2 years and over but less than 3 years	19.48 (0.25)	6.32 (0.32)	5.95 (0.30)	11.34 (0.23)	11.28 (0.19)
(f) 3 years and over but less than 4 years	15.40 (0.38)	8.32 (0.48)	9.44 (0.70)	10.85 (0.52)	12.54 (0.58)
(g) 4 years and over but less than 5 years	14.38 (0.07)	9.19 (0.07)	6.09 (0.06)	7.15 (0.03)	7.49 (0.05)
(h) 5 years and over	13.10 (1.25)	7.14 (1.36)	6.51 (1.30)	10.48 (1.09)	10.55 (0.79)
<b>IV. Overall</b>					
(i) Excluding current and other deposits	15.91	11.19	9.09	8.76	8.34
(ii) Including current and other deposits	10.67	7.24	5.78	5.59	5.32

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		
	Sep	Dec	Mar	Jun	Sep <sup>P</sup>
<b>I. Call Deposits</b>	<b>9.43</b> (2.64)	<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>II. Saving Deposits</b>	<b>17.42</b> (72.81)	<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>III. Term or Fixed Deposits</b>					
(a) Less than 3 months	14.90 (3.09)	8.29 (3.76)	7.57 (4.07)	7.81 (5.16)	8.06 (6.03)
(b) 3 months and over but less than 6 months	14.49 (2.07)	8.79 (2.02)	7.39 (2.14)	8.48 (2.32)	7.96 (2.56)
(c) 6 months and over but less than 1 year	11.11 (3.37)	8.40 (2.57)	6.54 (2.52)	7.14 (3.31)	5.94 (3.12)
(d) 1 year and over but less than 2 years	18.32 (13.99)	12.39 (13.42)	12.11 (13.92)	10.95 (13.88)	9.41 (15.76)
(e) 2 years and over but less than 3 years	19.70 (0.32)	6.25 (0.42)	5.91 (0.39)	11.40 (0.31)	11.35 (0.25)
(f) 3 years and over but less than 4 years	16.49 (0.42)	8.49 (0.56)	9.70 (0.86)	11.19 (0.67)	12.89 (0.74)
(g) 4 years and over but less than 5 years	13.70 (0.04)	6.46 (0.03)	4.03 (0.02)	9.65 (0.02)	9.13 (0.01)
(h) 5 years and over	13.72 (1.25)	6.53 (1.40)	6.44 (1.34)	11.53 (1.15)	12.17 (0.73)
<b>IV. Overall</b>					
(i) Excluding current and other deposits	16.89	12.05	9.58	9.09	8.73
(ii) Including current and other deposits	11.57	8.01	6.33	6.00	5.83

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		
	Sep	Dec	Mar	Jun	Sep <sup>p</sup>
	<b>I. Call Deposits</b>	<b>1.3</b> (0.6)	<b>0.0</b> (0.6)	<b>-</b> (0.7)	<b>-</b> (1.6)
<b>II. Saving Deposits</b>	<b>11.5</b> (72.7)	<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>III. Term or Fixed Deposits</b>					
(a) Less than 3 months	15.6 (5.6)	9.2 (6.6)	9.0 (4.5)	9.0 (3.9)	9.2 (5.3)
(b) 3 months and over but less than 6 months	17.5 (6.5)	11.3 (2.5)	8.9 (3.4)	9.8 (3.5)	9.6 (4.2)
(c) 6 months and over but less than 1 year	20.0 (3.9)	10.9 (1.9)	7.8 (2.8)	8.0 (2.2)	7.9 (2.6)
(d) 1 year and over but less than 2 years	15.9 (9.1)	11.9 (8.0)	9.5 (7.8)	9.1 (5.7)	8.2 (6.0)
(e) 2 years and over but less than 3 years	11.9 (0.0)	9.7 (0.0)	8.4 (0.0)	8.0 (0.0)	7.3 (0.0)
(f) 3 years and over but less than 4 years	9.0 (0.2)	7.0 (0.2)	5.9 (0.2)	5.6 (0.1)	5.2 (0.1)
(g) 4 years and over but less than 5 years	14.9 (0.2)	10.4 (0.2)	6.9 (0.2)	4.7 (0.0)	7.1 (0.2)
(h) 5 years and over	11.1 (1.3)	9.3 (1.2)	6.7 (1.2)	7.1 (0.9)	6.9 (1.0)
<b>IV. Overall</b>					
(i) Excluding current and other deposits	12.8	8.5	7.6	7.9	7.2
(ii) Including current and other deposits	7.9	5.0	4.3	4.5	4.0

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>										
2024	Jun	14.98	19.79	17.38	17.22	14.87	18.07	18.09	32.93	17.57
	Sep	15.98	17.19	15.76	15.92	14.07	16.58	16.67	33.07	16.28
	Dec	15.38	11.55	12.49	12.38	12.30	14.07	12.92	29.61	12.94
2025	Mar	16.20	11.21	10.23	11.78	11.05	12.20	12.12	28.41	11.88
	Jun	16.50	10.48	10.28	11.34	10.57	11.67	12.26	16.24	11.61
	Sep <sup>P</sup>	16.49	10.81	9.17	11.07	10.20	11.36	11.09	14.26	10.83
<b>II. CONVENTIONAL BANKING - ALL BANKS</b>										
2024	Jun	14.98	19.82	17.12	16.80	14.28	17.79	17.41	33.48	17.20
	Sep	15.98	17.17	15.83	15.28	13.61	16.75	16.18	33.69	16.09
	Dec	15.38	11.56	12.93	12.25	12.53	13.54	13.12	29.97	13.16
2025	Mar	16.20	11.13	10.20	11.42	10.91	11.93	12.41	28.10	12.02
	Jun	16.50	10.43	10.22	10.83	10.40	11.48	12.37	15.93	11.62
	Sep <sup>P</sup>	16.49	10.33	8.83	10.66	10.13	11.06	11.67	13.80	10.95
<b>III. ISLAMIC BANKING-ALL BANKS</b>										
2024	Jun	-	19.29	17.89	18.13	16.22	19.64	19.92	29.47	18.48
	Sep	-	18.56	15.61	17.28	15.08	15.69	18.18	29.16	16.75
	Dec	-	11.33	11.71	12.69	11.83	15.48	12.07	27.05	12.35
2025	Mar	-	12.12	10.29	12.55	11.35	13.17	11.54	30.84	11.58
	Jun	-	10.65	10.39	12.31	10.86	12.30	12.04	21.50	11.57
	Sep <sup>P</sup>	-	12.51	9.79	11.77	10.32	12.29	9.93	21.90	10.58

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's: Participating Financial Instit

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 Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	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	Inter FIs
<b>Nov-25</b>																
<b>1.Scheduled Banks (SBs)</b>	<b>11.72</b>	<b>11.90</b>	<b>12.15</b>	<b>12.41</b>	<b>11.15</b>	<b>11.17</b>	<b>12.17</b>	<b>12.21</b>	<b>4.48</b>	<b>4.33</b>	<b>8.15</b>	<b>8.03</b>	<b>5.23</b>	<b>5.09</b>	<b>8.35</b>	<b>8.24</b>
a. Public	10.70	10.62	12.00	12.26	11.98	11.99	14.74	14.80	3.82	5.48	7.49	7.55	6.04	6.30	7.93	7.98
b. Private	11.77	11.96	12.15	12.41	11.08	11.10	11.78	11.83	4.69	4.12	8.33	8.22	5.07	4.83	8.61	8.47
c. Foreign	11.53	11.81	11.53	11.81	5.64	5.62	5.64	5.63	2.30	2.31	5.62	5.62	3.93	3.99	5.20	5.20
d. Specialized	18.88	18.88	18.88	18.88	15.77	15.77	17.94	17.94	3.76	3.32	8.35	8.68	6.94	6.94	8.29	8.29
<b>2. DFIs</b>	<b>12.55</b>	<b>12.58</b>	<b>12.59</b>	<b>12.62</b>	<b>10.80</b>	<b>10.81</b>	<b>11.52</b>	<b>11.71</b>	<b>10.87</b>	<b>10.95</b>	<b>10.87</b>	<b>10.95</b>	<b>10.81</b>	<b>10.85</b>	<b>10.81</b>	<b>10.85</b>
<b>3. MFBs</b>	<b>35.33</b>	<b>35.33</b>	<b>36.35</b>	<b>36.35</b>	<b>35.13</b>	<b>35.13</b>	<b>36.22</b>	<b>36.22</b>	<b>3.65</b>	<b>3.57</b>	<b>10.20</b>	<b>10.30</b>	<b>9.46</b>	<b>9.07</b>	<b>12.34</b>	<b>12.63</b>
<b>4. Overall (SBs, MFBs, DFIs)</b>	<b>11.89</b>	<b>12.11</b>	<b>12.33</b>	<b>12.62</b>	<b>11.92</b>	<b>11.97</b>	<b>12.97</b>	<b>13.06</b>	<b>4.48</b>	<b>4.33</b>	<b>8.17</b>	<b>8.05</b>	<b>5.33</b>	<b>5.17</b>	<b>8.46</b>	<b>8.34</b>
<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</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	10.61	10.61	11.25	11.26	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>

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

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

Period	Zarai Taraqiati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks <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)</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.

<sup>1</sup> 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>	2,740	2,410	2,709	2,829	2,483	2,817	2,725	2,412
	<b>Amount</b>	3,602,740	3,310,570	3,576,418	3,842,451	3,359,155	3,681,557	4,219,370	3,226,485

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>P</sup>
<b>3.5 Call Centre Banking Transactions</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>36</b>	<b>30</b>	<b>23</b>	<b>22</b>	<b>26</b>	<b>22</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>1,987.0</b>	<b>1,615.8</b>	<b>1,394.9</b>	<b>1,381.8</b>	<b>1,945.4</b>	<b>1,825.9</b>
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>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>65,893</b>	<b>75,004</b>	<b>79,923</b>	<b>76,381</b>	<b>76,150</b>	<b>84,498</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>7,851,745.8</b>	<b>#####</b>	<b>10,117,278.1</b>	<b>11,211,502.5</b>	<b>11,257,912.7</b>	<b>13,687,457.2</b>
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>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>10,892</b>	<b>12,762</b>	<b>13,539</b>	<b>14,560</b>	<b>14,588</b>	<b>15,935</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>52,449.1</b>	<b>61,491.7</b>	<b>67,756.2</b>	<b>68,004.9</b>	<b>68,281.3</b>	<b>77,688.4</b>

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 Feb-2026

Currency/Date	2	3	4	6	9	10	11	12	13
Australian Dollar	194.09	196.24	196.45	194.27	196.57	197.89	199.11	199.28	198.01
Bahraini Dinar	741.77	741.77	741.65	741.61	741.49	741.47	741.48	741.40	741.29
Canadian Dollar	205.00	204.81	205.09	204.27	204.92	206.40	206.92	206.03	205.39
Chinese Yuan	40.29	40.37	40.37	40.34	40.40	40.52	40.52	40.57	40.54
Danish Krone	44.47	44.28	44.34	44.21	44.35	44.63	44.64	44.46	44.46
Hong Kong Dollar	35.87	35.85	35.83	35.85	35.84	35.82	35.83	35.82	35.82
Japanese Yen	1.81	1.80	1.79	1.79	1.79	1.80	1.82	1.83	1.83
Kuwaiti Dinar	916.09	915.64	915.53	915.03	915.22	915.86	916.36	916.20	916.05
Malaysian Ringgit	70.95	71.01	71.21	70.72	71.04	71.24	71.22	71.55	71.70
New Zealand Dollar	168.69	169.30	169.39	167.57	168.93	169.45	170.06	169.71	169.17
Norwegian Krone	28.95	28.95	29.08	28.62	28.97	29.21	29.53	29.55	29.35
Omani Riyal	726.02	726.02	725.89	725.83	725.69	725.70	725.70	725.63	725.57
Qatari Riyal	76.74	76.73	76.72	76.68	76.72	76.52	76.52	76.63	76.70
Saudi Arabian Riyal	74.62	74.63	74.62	74.62	74.63	74.61	74.60	74.61	74.60
Singapore Dollar	220.00	220.32	220.17	219.65	220.25	221.15	221.52	221.69	221.41
Swedish Krona	31.40	31.34	31.49	30.97	31.12	31.36	31.61	31.50	31.34
Swiss Franc	362.12	359.53	360.73	360.01	360.91	364.87	365.04	362.80	363.32
Thai Baht	8.84	8.91	8.88	8.84	8.98	8.99	9.02	9.02	9.01
Turkish Lira	6.45	6.45	6.45	6.44	6.45	6.44	6.43	6.43	6.42
UAE Dirham	76.23	76.23	76.22	76.22	76.22	76.22	76.22	76.21	76.21
UK Pound Sterling	382.85	383.04	383.56	379.30	380.77	382.81	382.38	381.22	380.79
US Dollar	279.92	279.91	279.88	279.88	279.91	279.86	279.85	279.83	279.82
Euro	331.96	330.50	330.94	329.92	331.05	333.19	333.25	332.01	331.88

## 4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Feb-2026

Currency/Date	16	17	18	20	23	24	25	26	27
Australian Dollar	198.14	197.42	197.70	196.71	197.73	197.47	198.55	199.18	199.07
Bahraini Dinar	741.30	741.34	741.28	741.13	741.15	741.02	741.02	741.04	740.90
Canadian Dollar	205.45	205.02	204.90	204.28	204.57	204.04	204.30	204.52	204.54
Chinese Yuan	40.54	40.54	40.55	40.53	40.54	40.59	40.73	40.93	40.83
Danish Krone	44.45	44.37	44.36	44.03	44.28	44.10	44.17	44.25	44.21
Hong Kong Dollar	35.82	35.82	35.83	35.82	35.81	35.78	35.78	35.78	35.77
Japanese Yen	1.83	1.83	1.82	1.80	1.81	1.80	1.79	1.79	1.80
Kuwaiti Dinar	916.05	915.99	915.94	915.04	914.99	915.32	914.67	914.67	914.56
Malaysian Ringgit	71.69	71.68	71.69	71.51	71.87	71.67	71.82	71.90	71.91
New Zealand Dollar	169.24	169.20	168.28	166.82	167.83	167.13	167.65	168.30	167.96
Norwegian Krone	29.49	29.44	29.34	29.25	29.42	29.25	29.34	29.32	29.36
Omani Riyal	725.57	725.57	725.50	725.50	725.50	725.37	725.36	725.35	725.22
Qatari Riyal	76.58	76.69	76.57	76.75	76.68	76.53	76.48	76.67	76.65
Saudi Arabian Riyal	74.60	74.59	74.60	74.58	74.57	74.55	74.55	74.56	74.56
Singapore Dollar	221.66	221.51	221.36	220.36	221.10	220.63	221.03	221.36	221.26
Swedish Krona	31.38	31.26	31.18	30.83	31.00	30.84	31.00	31.01	30.94
Swiss Franc	363.95	363.41	362.75	360.41	361.97	360.34	361.68	362.01	361.67
Thai Bhat	9.03	8.97	8.96	8.98	9.04	9.01	9.03	9.02	9.03
Turkish Lira	6.42	6.42	6.42	6.40	6.40	6.40	6.40	6.39	6.38
UAE Dirham	76.20	76.19	76.20	76.19	76.18	76.17	76.18	76.17	76.17
UK Pound Sterling	381.54	380.59	379.17	375.98	378.02	377.15	377.91	379.01	377.25
US Dollar	279.80	279.79	279.81	279.75	279.74	279.71	279.70	279.69	279.67
Euro	331.88	331.20	331.25	328.79	330.54	329.28	329.73	330.39	330.11

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	
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	
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	Feb	39.09	(0.77)	102.25	(1.74)
	Mar	38.53	(1.43)	101.55	(0.68)
	Apr	38.12	(1.06)	99.30	(2.21)
	May	37.66	(1.19)	97.79	(1.52)
	Jun	37.72	0.16	98.03	0.24
	Jul	37.51	(0.57)	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 <sup>R</sup>	37.83	(0.39)	103.30	(0.24)
	Feb <sup>P</sup>	37.64	(0.50)	102.54	(0.74)

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	
				Feb	Sep	Oct	Nov	Dec	Jan	Feb
Australian Dollar	167.00	185.39	180.84	175.88	185.57	183.99	182.61	186.16	189.90	197.44
Bahraini Dinar	657.85	750.60	741.12	741.18	746.91	745.83	744.76	743.59	742.38	741.34
Canadian Dollar	185.03	208.76	200.21	195.17	203.63	201.02	199.77	203.12	203.19	205.02
Chinese Yuan	35.69	39.16	38.73	38.41	39.55	39.52	39.52	39.83	40.23	40.54
Danish Krone	35.04	41.05	40.77	39.00	44.28	43.88	43.48	44.00	44.04	44.34
Hong Kong Dollar	31.68	36.20	35.87	35.90	36.19	36.19	36.13	36.08	35.96	35.82
Japanese Yen	1.81	1.90	1.87	1.84	1.90	1.86	1.81	1.80	1.79	1.81
Kuwaiti Dinar	807.91	918.12	909.23	903.94	922.48	918.33	914.50	913.27	915.37	915.51
Malaysian Ringgit	55.28	60.23	63.48	62.82	66.83	66.69	67.56	68.58	69.53	71.47
New Zealand Dollar	153.24	171.67	165.22	158.77	166.12	162.42	159.23	162.65	163.99	168.59
Norwegian Krone	24.12	26.60	25.96	24.95	28.34	28.09	27.68	27.80	28.19	29.25
Omani Riyal	645.19	735.21	725.72	725.57	731.27	730.11	729.16	728.05	726.70	725.61
Qatari Riyal	68.06	77.66	76.67	76.65	77.29	77.17	77.05	76.92	76.73	76.64
Saudi Arabian Riyal	66.06	75.41	74.43	74.47	75.07	74.99	74.88	74.77	74.70	74.60
Singapore Dollar	182.24	209.76	210.83	207.34	219.15	217.08	215.47	217.17	218.76	220.91
Swedish Krona	23.53	26.62	26.98	25.86	30.05	29.84	29.55	30.18	30.80	31.20
Swiss Franc	265.25	318.84	322.59	308.76	353.32	352.53	349.25	351.84	354.40	362.08
Thai Baht	7.07	7.92	8.24	8.27	8.80	8.64	8.68	8.89	8.97	8.98
Turkish lira	13.03	9.61	7.84	7.73	6.82	6.73	6.65	6.59	6.50	6.42
UAE Dirham	67.53	77.02	76.06	76.04	76.68	76.58	76.47	76.39	76.30	76.20
UK Pound Sterling	299.30	356.21	361.47	349.86	380.24	375.82	368.72	375.18	378.66	380.19
US Dollar	248.04	282.90	279.35	279.30	281.65	281.27	280.87	280.54	280.15	279.81
Euro	260.52	305.97	303.97	290.66	330.34	327.45	324.49	328.31	328.73	330.99

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

End of Period	Percent												
	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Rial	South Korean Won	Swiss Frank	Turkish Lira
2021	+2.58	-7.04	-2.04	-1.16	+0.02	-9.26	-3.63	-9.79	+0.10	+0.26	-7.10	-3.30	-43.19
2022	-8.81	-6.08	-9.07	-8.45	+1.82	-13.90	-5.02	-21.09	-10.17	-0.18	-6.65	-1.09	-28.15
2023	-2.24	+3.74	-0.28	+0.61	-2.16	-6.55	-4.47	-20.10	+5.50	+0.25	-2.15	+8.98	-35.95
2024	-2.07	-5.68	-2.34	-4.54	+1.30	-9.07	+3.86	+1.40	-1.30	-0.28	-10.31	-4.69	-22.75
2025	+4.39	+13.06	-5.39	-2.72	-0.09	+0.12	+10.65	-0.54	+7.25	+0.07	+1.07	+13.13	-17.73
2024 IV	-3.93	-7.17	-1.51	-6.35	-0.00	-8.94	-8.50	-0.29	-6.42	-0.07	-9.01	-5.84	-3.34
2025 I	+0.65	+4.05	-0.32	-2.70	+0.00	+4.75	+1.51	-0.58	+3.15	+0.05	-1.08	+1.74	-6.96
II	+1.21	+8.37	-0.19	+2.51	-0.00	+3.27	+4.88	+0.07	+5.90	+0.02	+8.12	+10.60	-4.50
III	+0.62	+0.18	-3.66	-0.77	+0.39	-2.75	+0.05	-0.47	-1.93	-0.00	-3.27	-0.09	-4.08
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
2025 Feb	-0.26	+0.17	-0.87	-1.50	-0.00	+3.15	-1.02	-0.25	+1.49	-0.20	-0.44	+0.90	-1.81
Mar	+0.45	+3.88	+2.36	-0.54	+0.00	+0.09	+0.97	-0.18	+2.73	+0.30	-1.83	+2.41	-3.77
Apr	-0.16	+5.16	+0.39	-0.22	-0.00	+4.88	+2.44	+0.30	+3.23	+0.02	+1.95	+6.87	-1.31
May	+0.94	-0.30	-0.50	+2.16	+0.00	-0.94	+1.85	-0.94	+0.86	+0.15	+4.13	+0.04	-1.86
Jun	+0.43	+3.36	-0.08	+0.57	-0.00	-0.59	+0.52	+0.72	+1.71	-0.15	+1.84	+3.44	-1.40
Jul	-0.37	-2.34	-2.30	-1.62	+0.00	-3.07	-0.87	-0.71	-3.47	+0.00	-1.92	-1.98	-2.12
Aug	+0.87	+1.85	-0.34	+0.37	-0.00	+1.69	+0.85	+0.08	+1.78	-0.07	-0.41	+1.33	-1.20
Sep	+0.12	+0.71	-1.06	+0.49	+0.39	-1.33	+0.07	+0.17	-0.19	+0.07	-0.97	+0.59	-0.82
Oct	+0.11	-1.59	+0.09	-1.94	-0.52	-3.34	+0.55	+0.14	-2.30	-0.12	-1.48	-0.68	-1.60
Nov	+0.47	+0.20	-0.62	0.00	+0.12	-1.52	+1.44	+0.14	+0.31	+0.12	-3.41	-0.41	-0.83
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

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
2024	IV	-0.08	-3.45	+2.44	-2.60	+4.01	-5.29	-4.83	+3.70	+3.93	-2.67	-5.37	-2.07	+0.54	+4.01
2025	I	-1.21	+2.14	-2.21	-4.54	-1.85	+2.88	-0.36	-2.43	-1.81	+1.25	-2.91	-0.15	-8.75	-1.85
	II	-2.13	+4.79	-3.48	-0.87	-3.30	-0.13	+1.42	-3.23	-3.28	+2.40	+4.55	+6.96	-7.65	-3.30
	III	+0.84	+0.40	-3.45	-0.55	+0.62	-2.53	+0.27	-0.25	-1.72	+0.22	-3.05	+0.13	-3.87	+0.22
	IV	+1.95	+0.18	-1.15	-1.62	-0.37	-4.78	+4.01	+0.55	+0.24	+0.11	-2.17	+0.76	-3.51	+0.11
2025	Feb	-0.65	-0.22	-1.26	-1.88	-0.40	+2.74	-1.41	-0.64	-0.59	+1.09	-0.83	+0.50	-2.20	-0.39
	Mar	-1.04	+2.34	+0.84	-2.01	-1.48	-1.39	-0.53	-1.66	-1.19	+1.21	-3.29	+0.89	-5.19	-1.48
	Apr	-2.18	+3.03	-1.64	-2.24	-2.02	+2.76	+0.37	-1.73	-2.00	+1.14	-0.11	+4.71	-3.30	-2.02
	May	+0.89	-0.34	-0.54	+2.11	-0.04	-0.99	+1.81	-0.99	+0.10	+0.82	+4.09	-0.00	-1.90	-0.04
	Jun	-0.83	+2.06	-1.33	-0.70	-1.26	-1.85	-0.74	-0.55	-1.40	+0.43	+0.56	+2.14	-2.64	-1.26
	Jul	+1.03	-0.96	-0.92	-0.24	+1.41	-1.71	+0.53	+0.68	+1.41	-2.11	-0.53	-0.60	-0.74	+1.41
	Aug	-0.14	+0.83	-1.34	-0.63	-1.00	+0.67	-0.16	-0.92	-1.07	+0.76	-1.41	+0.32	-2.19	-1.00
	Sep	-0.05	+0.54	-1.23	+0.32	+0.22	-1.50	-0.10	+0.00	-0.10	-0.36	-1.14	+0.42	-0.98	-0.17
	Oct	+1.03	-0.68	+1.02	-1.03	+0.41	-2.45	+1.48	+1.06	+0.81	-1.39	-0.56	+0.24	-0.68	+0.93
	Nov	+0.46	+0.19	-0.63	-0.01	+0.11	-1.53	+1.43	+0.12	+0.11	+0.30	-3.43	-0.42	-0.84	-0.01
	Dec	0.45	0.68	-1.52	-0.58	-0.88	-0.87	1.05	-0.64	1.35	-0.80	1.87	0.95	-2.02	-0.80
2026	Jan	-0.27	+0.53	-3.03	-1.75	-0.81	+0.95	+2.02	-0.78	+1.49	-0.92	-0.35	+2.37	-2.05	-0.90
	Feb	+1.90	-0.44	+1.56	+0.47	+0.52	-0.88	+1.98	+0.64	-1.75	+0.48	+0.69	-0.12	-0.47	+0.52

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

End of Period	Percent													
	2024	2025	Quarterly					2025	2025				2026	
			2024	2025					Feb	Oct	Nov	Dec	Jan	Feb
			IV	I	II	III	IV							
Australian Dollar	+7.06	-6.71	+10.75	-0.33	-4.22	-1.34	-0.94	+0.18	+0.51	+1.38	-2.78	-4.23	-1.60	
Brazilian Real	+23.01	-10.81	+13.08	-6.88	-5.06	-3.08	+4.01	+0.32	+0.96	+0.36	+2.65	-4.84	-1.42	
Canadian Dollar	+6.85	-4.81	+6.63	-0.03	-5.19	+1.36	-0.92	-0.32	+0.43	+1.04	-2.35	-1.25	+1.03	
Chinese Yuan	+0.81	-4.33	+4.08	-0.65	-1.29	-1.17	-1.29	+0.26	-0.38	+0.17	-1.08	-0.50	-1.24	
EMU Euro	+4.65	-11.67	+7.72	-3.91	-7.81	-0.74	+0.46	-0.17	+1.34	+0.44	-1.31	-1.30	+1.09	
Hong Kong Dollar	-0.84	+0.18	+0.02	+0.16	+0.81	-1.82	+1.05	-0.18	+0.11	+0.61	+0.33	+0.34	+0.32	
Indian Rupee	+0.97	+5.56	+1.52	+0.41	+0.09	+3.22	+1.81	+0.88	-0.36	+1.27	+0.90	+2.32	-0.91	
Indonesian Rupiah	+3.77	+2.66	+6.78	+2.73	-2.54	+0.21	+2.30	+1.52	+1.70	+0.64	-0.05	+0.99	+0.17	
Iranian Rial	-2.68	-0.04	-0.01	-0.00	-0.10	-0.95	+1.02	0.00	+0.25	+0.52	+0.25	+0.04	+0.12	
Japanese Yen	+9.28	-0.25	+9.81	-4.63	-3.27	+2.25	+5.69	-3.05	+3.18	+2.19	+0.24	-1.71	+1.53	
Korean Won	+9.55	-1.19	+9.90	+1.13	-7.60	+2.80	+2.88	+0.44	+1.22	+4.20	-2.46	-0.43	-0.06	
Malaysian Ringgit	-3.91	-9.74	+9.28	-1.47	-4.75	-0.61	-3.23	+1.03	-0.81	-0.79	-1.67	-2.74	-1.32	
Saudi Arabian Riyal	-1.13	-0.20	+0.06	-0.05	-0.12	-0.56	+0.53	+0.20	-0.15	+0.52	+0.16	+0.14	+0.16	
Singapore Dollar	+1.95	-5.32	+5.76	-1.22	-4.74	+0.65	-0.03	-0.46	+0.26	+0.82	-1.09	-1.22	-0.14	
Swedish Krona	+6.65	-16.84	+9.47	-9.41	-5.29	-1.54	-1.77	-2.66	+0.14	+1.45	-3.30	-3.96	+2.47	
Swiss Franc	+6.84	-11.72	+6.19	-1.66	-9.68	-0.47	-0.12	-0.89	+0.42	+1.05	-1.57	-3.07	+0.76	
Taiwani Dollar	-4.79	+0.33	-0.00	+0.00	+0.01	-0.81	+1.14	0.00	+0.33	+0.53	+0.27	+0.04	+0.18	
Thai Baht	+0.99	-8.01	+6.20	-1.00	-4.17	-1.18	-1.86	+1.37	-0.28	+0.40	-1.97	-0.40	-0.95	
UK Pound Sterling	-1.33	-6.89	+6.86	-3.04	-5.66	+1.40	+0.40	-1.47	+2.07	+0.33	-1.96	-2.23	+2.43	
U.S Dollar	-2.83	-0.13	-0.01	-0.00	-0.10	-0.56	+0.53	0.00	-0.27	+0.64	+0.16	+0.12	+0.12	
UAE Dirham	-1.17	-0.13	-0.01	-0.20	+0.10	-0.56	+0.53	+0.20	-0.15	+0.52	+0.17	+0.14	-0.01	

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	Feb		Jul-Feb	
			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>309.6</b>	<b>319.5</b>	<b>2,402.3</b>	<b>2,301.9</b>
<b>2.UK</b>	<b>4,521.5</b>	<b>5,904.9</b>	<b>496.6</b>	<b>532.0</b>	<b>3,560.3</b>	<b>4,014.5</b>
<b>3.Saudi Arabia</b>	<b>7,424.2</b>	<b>9,345.4</b>	<b>745.2</b>	<b>685.5</b>	<b>5,897.1</b>	<b>6,168.1</b>
<b>4.UAE</b>	<b>5,534.6</b>	<b>7,829.2</b>	<b>657.7</b>	<b>696.2</b>	<b>4,863.3</b>	<b>5,443.8</b>
Dubai	4,229.8	6,093.5	556.7	566.2	3,840.7	4,165.2
Abu Dhabi	1,250.6	1,595.7	91.4	101.9	956.4	1,076.4
Sharjah	21.5	61.6	4.0	12.2	23.3	84.8
Others	32.7	78.4	5.5	15.9	42.9	117.4
<b>5.Other GCC Countries</b>	<b>3,180.4</b>	<b>3,711.8</b>	<b>306.9</b>	<b>317.2</b>	<b>2,397.1</b>	<b>2,525.2</b>
Bahrain	442.9	484.2	37.0	44.8	312.4	361.7
Kuwait	802.1	854.6	68.8	77.0	568.3	579.0
Qatar	901.6	1,056.6	92.0	102.8	684.2	745.4
Oman	1,033.8	1,316.4	109.1	92.6	832.1	839.2
<b>6.EU Countries</b>	<b>3,531.4</b>	<b>4,543.2</b>	<b>345.1</b>	<b>395.3</b>	<b>2,833.7</b>	<b>3,499.4</b>
Germany	587.3	739.8	57.2	65.3	459.4	531.8
France	481.6	564.1	43.3	44.6	356.8	411.0
Netherlands	59.0	83.9	6.4	9.1	49.3	71.4
Spain	600.7	779.7	57.9	66.2	483.8	601.1
Italy	978.5	1,301.1	97.4	114.6	815.8	1,043.3
Greece	404.5	504.8	35.5	39.4	321.2	386.8
Sweden	76.7	95.6	7.9	8.5	57.5	67.9
Denmark	74.6	78.5	6.2	8.1	47.9	70.1
Ireland	126.8	196.4	18.3	22.2	115.3	177.0
Belgium	141.8	199.3	14.9	17.4	126.7	139.0
<b>7.Malaysia</b>	<b>141.0</b>	<b>185.0</b>	<b>12.7</b>	<b>14.5</b>	<b>126.8</b>	<b>106.0</b>
<b>8.Norway</b>	<b>106.7</b>	<b>123.6</b>	<b>9.8</b>	<b>14.4</b>	<b>73.0</b>	<b>95.8</b>
<b>9.Switzerland</b>	<b>46.2</b>	<b>49.7</b>	<b>3.6</b>	<b>6.0</b>	<b>30.6</b>	<b>45.6</b>
<b>10.Australia</b>	<b>643.8</b>	<b>830.9</b>	<b>68.6</b>	<b>101.1</b>	<b>514.4</b>	<b>754.8</b>
<b>11.Canada</b>	<b>504.6</b>	<b>660.0</b>	<b>56.5</b>	<b>73.8</b>	<b>395.3</b>	<b>512.8</b>
<b>12.Japan</b>	<b>52.1</b>	<b>62.3</b>	<b>5.0</b>	<b>5.8</b>	<b>41.0</b>	<b>40.5</b>
<b>13.South Africa</b>	<b>209.6</b>	<b>346.9</b>	<b>30.4</b>	<b>21.0</b>	<b>230.1</b>	<b>189.2</b>
<b>14.South Korea</b>	<b>103.3</b>	<b>120.1</b>	<b>9.0</b>	<b>9.1</b>	<b>76.0</b>	<b>73.3</b>
<b>15.Other Countries<sup>#</sup></b>	<b>720.4</b>	<b>865.8</b>	<b>70.0</b>	<b>96.5</b>	<b>535.7</b>	<b>718.8</b>
<b>Total</b>	<b>30,250.8</b>	<b>38,299.2</b>	<b>3,126.7</b>	<b>3,287.9</b>	<b>23,976.7</b>	<b>26,489.5</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			Feb-26			Jul-Feb					
	Credit	Debit	Net	Credit	Debit	Net	FY25			FY26		
							Credit	Debit	Net	Credit	Debit	Net
<b>I. Current Account (A+B+C)</b>	<b>82,786</b>	<b>80,854</b>	<b>1,932</b>	<b>6,961</b>	<b>6,534</b>	<b>427</b>	<b>53,688</b>	<b>53,209</b>	<b>479</b>	<b>56,522</b>	<b>57,222</b>	<b>(700)</b>
<b>A. Goods and services (a+b)</b>	<b>40,748</b>	<b>70,164</b>	<b>(29,416)</b>	<b>3,293</b>	<b>6,062</b>	<b>(2,769)</b>	<b>27,396</b>	<b>45,971</b>	<b>(18,575)</b>	<b>27,206</b>	<b>50,425</b>	<b>(23,219)</b>
<b>a. Goods</b>	<b>32,340</b>	<b>59,111</b>	<b>(26,771)</b>	<b>2,482</b>	<b>5,152</b>	<b>(2,670)</b>	<b>21,936</b>	<b>38,433</b>	<b>(16,497)</b>	<b>20,741</b>	<b>41,823</b>	<b>(21,082)</b>
1. General merchandise	32,333	59,111	(26,778)	2,480	5,152	(2,672)	21,935	38,433	(16,498)	20,732	41,823	(21,091)
2. Net exports of goods under merchandising (only export)	7	N.A.	7	2	N.A.	2	1	N.A.	1	9	N.A.	9
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-	-	-	-
<b>b. Services</b>	<b>8,408</b>	<b>11,053</b>	<b>(2,645)</b>	<b>811</b>	<b>910</b>	<b>(99)</b>	<b>5,460</b>	<b>7,538</b>	<b>(2,078)</b>	<b>6,465</b>	<b>8,602</b>	<b>(2,137)</b>
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	10	68	(58)	-	7	(7)	7	40	(33)	6	37	(31)
3. Transport	959	4,647	(3,688)	91	405	(314)	612	3,200	(2,588)	645	3,508	(2,863)
4. Travel	730	2,408	(1,678)	104	191	(87)	499	1,662	(1,163)	644	2,311	(1,667)
5. Construction	51	44	7	5	2	3	31	32	(1)	59	39	20
6. Insurance and pension services	102	329	(227)	6	14	(8)	65	242	(177)	51	231	(180)
7. Financial services	62	727	(665)	5	64	(59)	44	444	(400)	78	495	(417)
8. Charges for the use of intellectual property n.i.e.	14	283	(269)	1	18	(17)	9	200	(191)	8	155	(147)
9. Telecommunications, computer, and information services	3,812	492	3,320	365	45	320	2,485	365	2,120	2,975	424	2,551
10. Other business services	1,694	1,325	369	170	78	92	1,077	890	187	1,377	801	576
11. Personal, cultural, and recreational services	48	12	36	3	11	(8)	33	5	28	54	90	(36)
12. Government goods and services n.i.e.	926	718	208	61	75	(14)	598	458	140	568	511	57
<b>B. Primary Income</b>	<b>999</b>	<b>10,099</b>	<b>(9,100)</b>	<b>80</b>	<b>407</b>	<b>(327)</b>	<b>655</b>	<b>6,797</b>	<b>(6,142)</b>	<b>761</b>	<b>6,403</b>	<b>(5,642)</b>
1. Compensation of employees	266	42	224	22	4	18	173	27	146	198	40	158
2. Investment income	716	10,057	(9,341)	57	403	(346)	470	6,770	(6,300)	553	6,363	(5,810)
2.1 Direct investment	155	4,593	(4,438)	16	224	(208)	112	3,182	(3,070)	162	3,197	(3,035)
2.1.1 Investment income on equity and investment fund shares	155	4,482	(4,327)	16	209	(193)	112	3,137	(3,025)	162	3,014	(2,852)
2.1.2 Interest	-	111	(111)	-	15	(15)	-	45	(45)	-	183	(183)
2.2 Portfolio investment	102	770	(668)	18	3	15	34	406	(372)	150	378	(228)
2.2.1 Investment income on equity and investment fund shares	3	151	(148)	-	2	(2)	2	97	(95)	1	67	(66)
2.2.2 Interest	99	619	(520)	18	1	17	32	309	(277)	149	311	(162)
2.3 Other investment	85	4,694	(4,609)	4	176	(172)	50	3,182	(3,132)	48	2,788	(2,740)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-	-	-	-
2.3.2 Interest	85	4,694	(4,609)	4	176	(172)	50	3,182	(3,132)	48	2,788	(2,740)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	374	N.A.	374	19	N.A.	19	274	N.A.	274	193	N.A.	193
3. Other primary income	17	-	17	1	-	1	12	-	12	10	-	10
<b>C. Secondary Income</b>	<b>41,039</b>	<b>591</b>	<b>40,448</b>	<b>3,588</b>	<b>65</b>	<b>3,523</b>	<b>25,637</b>	<b>441</b>	<b>25,196</b>	<b>28,555</b>	<b>394</b>	<b>28,161</b>
1. General government	569	70	499	58	12	46	409	53	356	380	58	322
2. Financial corporations, nonfinancial corporations, households, and NPISHs	40,470	521	39,949	3,530	53	3,477	25,228	388	24,840	28,175	336	27,839
<b>2. Capital account</b>	<b>200</b>	<b>30</b>	<b>170</b>	<b>9</b>	<b>-</b>	<b>9</b>	<b>123</b>	<b>22</b>	<b>101</b>	<b>88</b>	<b>1</b>	<b>87</b>
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	30	(30)	-	-	-	-	22	(22)	-	1	(1)
2. Capital transfers	200	-	200	9	-	9	123	-	123	88	-	88
2.1 General government	197	-	197	8	-	8	121	-	121	64	-	64
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	197	-	197	8	-	8	121	-	121	64	-	64
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	3	-	3	1	-	1	2	-	2	24	-	24
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	3	-	3	1	-	1	2	-	2	24	-	24
<b>Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)</b>	<b>82,986</b>	<b>80,884</b>	<b>2,102</b>	<b>6,970</b>	<b>6,534</b>	<b>436</b>	<b>53,811</b>	<b>53,231</b>	<b>580</b>	<b>56,610</b>	<b>57,223</b>	<b>(613)</b>

#### 4.9 Pakistan's Balance of Payments

Million US Dollars

Items	FY25			Feb-26			Jul-Feb					
	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>5,273</b>	<b>3,184</b>	<b>2,089</b>	<b>243</b>	<b>(111)</b>	<b>354</b>	<b>1,650</b>	<b>1,079</b>	<b>571</b>	<b>1,999</b>	<b>2,393</b>	<b>(394)</b>
<b>1. Direct investment</b>	<b>15</b>	<b>2,490</b>	<b>(2,475)</b>	<b>16</b>	<b>214</b>	<b>(198)</b>	<b>(5)</b>	<b>1,793</b>	<b>(1,798)</b>	<b>211</b>	<b>1,196</b>	<b>(985)</b>
1.1 Equity and investment fund shares	15	2,497	(2,482)	16	175	(159)	(5)	1,817	(1,822)	211	1,373	(1,162)
1.2 Debt instruments	-	(7)	7	-	39	(39)	-	(24)	24	-	(177)	177
<b>2. Portfolio investment</b>	<b>(11)</b>	<b>(649)</b>	<b>638</b>	<b>-</b>	<b>(27)</b>	<b>27</b>	<b>(10)</b>	<b>(208)</b>	<b>198</b>	<b>(6)</b>	<b>(490)</b>	<b>484</b>
2.1 Equity and investment fund shares	(11)	(355)	344	-	(78)	78	(10)	(252)	242	(1)	(364)	363
2.2 Debt instruments	-	(294)	294	-	51	(51)	-	44	(44)	(5)	(126)	121
<b>3. Financial derivatives (other than reserves) and employees stock options</b>	<b>(1)</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6</b>	<b>-</b>	<b>6</b>
<b>4. Other investment</b>	<b>93</b>	<b>1,343</b>	<b>(1,250)</b>	<b>103</b>	<b>(298)</b>	<b>401</b>	<b>(235)</b>	<b>(506)</b>	<b>271</b>	<b>143</b>	<b>1,687</b>	<b>(1,544)</b>
4.1 Other equity	-	-	-	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	(253)	362	(615)	29	47	(18)	(640)	422	(1,062)	(339)	371	(710)
Central bank	-	-	-	-	(1)	1	-	2	(2)	-	2	(2)
Deposit-taking corporations, except the central bank	(417)	(83)	(334)	30	(11)	41	(855)	36	(891)	(307)	132	(439)
General government	3	445	(442)	2	59	(57)	2	384	(382)	5	237	(232)
Other sectors	161	-	161	(3)	-	(3)	213	-	213	(37)	-	(37)
4.3 Loans	-	867	(867)	-	(357)	357	-	(1,055)	1,055	-	1,166	(1,166)
Central bank	-	1,433	(1,433)	-	(49)	49	-	656	(656)	-	819	(819)
Deposit-taking corporations, except the central bank	-	(1,425)	1,425	-	216	(216)	-	(555)	555	-	651	(651)
General government	-	1,875	(1,875)	-	(503)	503	-	(638)	638	-	(13)	13
Other sectors	-	(1,016)	1,016	-	(21)	21	-	(518)	518	-	(291)	291
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	72	-	72	366	155	211	480	-	480
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-	-	-	-
Other sectors	307	155	152	72	-	72	366	155	211	480	-	480
4.6 Other accounts receivable/ Payable	39	(41)	80	2	12	(10)	39	(28)	67	2	150	(148)
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	2	-	2	-	-	-	2	-	2
General government	39	-	39	-	-	-	39	-	39	-	-	-
Other sectors	-	(41)	41	-	12	(12)	-	(28)	28	-	150	(150)
4.7 Special drawing rights	-	-	-	-	-	-	-	-	-	-	-	-
<b>5. Reserve assets</b>	<b>5,177</b>	<b>N.A.</b>	<b>5,177</b>	<b>124</b>	<b>N.A.</b>	<b>124</b>	<b>1,900</b>	<b>N.A.</b>	<b>1,900</b>	<b>1,645</b>	<b>N.A.</b>	<b>1,645</b>
5.1 Monetary gold	-	N.A.	-	-	N.A.	-	-	N.A.	-	-	N.A.	-
5.2 Special drawing rights	(710)	N.A.	(710)	(116)	N.A.	(116)	(679)	N.A.	(679)	93	N.A.	93
5.3 Reserve position in the IMF	-	N.A.	-	-	N.A.	-	-	N.A.	-	-	N.A.	-
5.4 Other reserve assets	5,887	N.A.	5,887	240	N.A.	240	2,579	N.A.	2,579	1,552	N.A.	1,552
	<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>-</b>	<b>-</b>	<b>(13)</b>	<b>-</b>	<b>-</b>	<b>(82)</b>	<b>-</b>	<b>-</b>	<b>(9)</b>	<b>-</b>	<b>-</b>	<b>219</b>
<b>5. Exceptional Financing</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Source: Statistics and Data Services Department, SBP

Archive Link: [http://www.sbp.org.pk/codata/BOP\\_arch/index.asp](http://www.sbp.org.pk/codata/BOP_arch/index.asp)

## 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 schemes	-	-	-	-	-	-
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	Gold*	Foreign exchange reserves with															
		SBP							Scheduled Banks								
									Deposits			Utilizations				Total Banks' Reserves (7+8+9-10-11-12)**	Net Reserves with Banks (7-10)***
		SDRs	Cash Foreign Currency	Nostro <sup>1</sup>	ACU Bal Net	IMF Reserve Position	Total SBP Reserves (2+3+4+a+b)	Net Reserves with SBP (2+4)	FE-25 <sup>2</sup>	Trade Nostro	Placement abroad (other than FE-25)	Trade Finance	FE-25 Placements in Pakistan	Others			
1	2	3	4	a	b	5	6	7	8	9	10	11	12	13	14		
<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 Feb</b>	5,901	55	73	11,195	42	0	11,365	11,250	6,637	(36)	16	2,489	41	2,044	2,043	4,148	
Mar	6,485	55	73	10,584	21	0	10,734	10,639	6,805	305	29	2,430	35	2,132	2,542	4,375	
Apr	6,874	138	71	10,137	41	0	10,388	10,275	6,915	137	15	2,430	14	2,306	2,316	4,484	
May	6,823	26	71	11,491	27	0	11,615	11,517	6,936	55	1	2,376	15	2,225	2,376	4,560	
Jun	6,844	26	73	14,480	60	0	14,639	14,506	6,988	65	0	2,224	13	2,299	2,516	4,763	
Jul	6,868	146	70	14,178	34	0	14,429	14,324	6,921	(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	(142)	2	2,267	13	2,469	2,070	4,693	
<b>2026 Jan<sup>R</sup></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>P</sup>	10,881	120	76	16,178	63	0	16,438	16,299	6,917	7	1	2,023	17	2,685	2,201	4,894	

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

Description	Jun-24	Jun-25	Million US Dollars								
			2025					2026			
			Feb	Jul	Aug	Sep	Oct	Nov	Dec	Jan <sup>R</sup>	Feb <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>6,637.2</b>	<b>6,921.4</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>6,917.3</b>
1. Resident	5,731.3	6,088.6	5,755.7	6,023.4	6,107.9	6,132.0	6,089.4	5,985.5	6,026.1	5,978.7	5,946.6
i) Demand Deposits	1,831.2	2,026.9	1,880.9	2,020.9	2,026.1	2,070.0	2,015.2	2,069.5	2,108.9	2,067.0	2,178.6
ii) Savings Deposits	1,815.4	2,015.7	1,916.9	2,015.6	2,052.8	2,050.7	2,023.2	1,919.7	1,951.2	1,937.5	1,845.8
iii) Time Deposits	2,084.8	2,046.0	1,958.0	1,987.0	2,029.1	2,011.3	2,050.9	1,996.3	1,966.1	1,974.2	1,922.2
2. Non- Resident	897.2	899.2	881.4	897.9	896.5	923.7	929.0	890.3	933.7	938.6	970.8
i) Demand Deposits	544.4	616.8	556.0	602.4	603.8	620.5	631.8	593.6	637.4	623.9	651.3
ii) Savings Deposits	224.0	200.9	219.9	207.7	206.4	214.7	205.7	202.2	217.3	209.6	208.5
iii) Time Deposits	128.8	81.5	105.6	87.8	86.3	88.5	91.5	94.5	79.1	105.0	110.9
<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>6,646.6</b>	<b>6,930.8</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>6,926.7</b>
<b>FE-25 Deposits Utilization</b>											
<b>1. Financing</b>	<b>2,021.9</b>	<b>2,224.5</b>	<b>2,489.4</b>	<b>2,269.4</b>	<b>2,246.8</b>	<b>2,326.0</b>	<b>2,347.3</b>	<b>2,329.1</b>	<b>2,267.1</b>	<b>2,102.7</b>	<b>2,023.2</b>
i) Exports Financing	540.1	856.5	892.2	857.8	899.6	972.2	968.9	1,037.5	1,026.8	945.3	950.7
a) Pre-Shipments	405.1	669.8	623.8	670.0	696.5	749.4	747.2	797.0	791.7	803.8	804.1
b) Post-Shipments	135.0	186.7	268.4	187.8	203.0	222.8	221.6	240.5	235.1	141.5	146.5
ii) Import Financing	1,481.8	1,367.9	1,597.2	1,411.6	1,347.2	1,353.8	1,378.5	1,291.6	1,240.2	1,157.4	1,072.5
<b>2. Placements</b>	<b>1,718.0</b>	<b>1,722.8</b>	<b>1,482.4</b>	<b>1,626.7</b>	<b>1,583.2</b>	<b>1,448.4</b>	<b>1,374.9</b>	<b>1,451.0</b>	<b>1,360.8</b>	<b>1,352.1</b>	<b>1,332.7</b>
i) With State Bank of Pakistan	1,048.7	1,107.2	1,071.8	1,116.7	1,101.1	1,123.6	1,105.0	1,083.7	1,095.9	1,108.1	1,098.0
a) CRR <sup>1</sup>	364.5	387.9	374.3	391.2	387.7	393.0	387.4	381.5	386.2	390.4	385.3
b) SCRR <sup>2</sup>	684.1	719.3	697.5	725.5	713.5	730.6	717.5	702.2	709.7	717.7	712.7
ii) With Banks	669.3	615.6	410.5	510.0	482.1	324.8	269.9	367.2	264.9	244.0	234.7
a) Within Pakistan	95.0	13.3	41.4	17.2	16.2	14.2	14.8	12.0	13.3	17.3	16.6
b) Outside Pakistan	574.4	602.3	369.1	492.8	465.9	310.6	255.1	355.2	251.6	226.6	218.1
<b>3. Balances</b>	<b>862.2</b>	<b>741.4</b>	<b>621.7</b>	<b>733.0</b>	<b>741.6</b>	<b>628.8</b>	<b>768.8</b>	<b>675.6</b>	<b>862.6</b>	<b>883.7</b>	<b>876.6</b>
i) Balance held abroad	569.2	536.8	388.4	520.9	541.0	441.6	563.8	454.8	644.0	648.8	616.9
ii) Cash in hand	293.1	204.6	233.3	212.2	200.6	187.2	205.1	220.8	218.6	234.9	259.7
<b>4. Others</b>	<b>2,026.5</b>	<b>2,299.2</b>	<b>2,043.7</b>	<b>2,292.2</b>	<b>2,432.7</b>	<b>2,652.5</b>	<b>2,527.4</b>	<b>2,420.2</b>	<b>2,469.4</b>	<b>2,578.8</b>	<b>2,684.8</b>

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	Feb FY26 <sup>P</sup>			Jul-Feb FY26 <sup>P</sup>			Jul-Feb FY25		
	Direct Investment t (Net)	Portfolio Investment (Net)	Total	Direct Investment t (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment t (Net)	Total
<b>I Foreign Private Investment</b>	213.5	(78.0)	135.5	1,194.9	(365.6)	829.3	1,793.4	(253.6)	1,539.8
1 Argentina	-	-	-	-	-	-	-	-	-
2 Australia	(0.0)	-	(0.0)	1.5	-	1.5	2.4	-	2.4
3 Austria	0.0	-	0.0	(8.1)	(0.4)	(8.5)	(0.1)	0.1	(0.1)
4 Bahamas	-	-	-	-	0.0	0.0	-	0.0	0.0
5 Bahrain	5.9	-	5.9	42.3	-	42.3	39.9	(0.1)	39.8
6 Bangladesh	-	-	-	-	-	-	-	-	-
7 Belgium	0.0	-	0.0	5.1	-	5.1	0.2	-	0.2
8 Bosnia Harzeguinia	-	-	-	-	-	-	-	-	-
9 Brunei	0.1	-	0.1	0.5	-	0.5	0.5	-	0.5
10 Canada	0.1	(0.8)	(0.7)	54.3	(10.4)	43.9	24.0	0.1	24.0
11 China	140.1	-	140.1	635.7	-	635.7	920.7	-	920.7
12 Congo	-	-	-	-	-	-	-	-	-
13 Denmark	0.0	-	0.0	0.1	-	0.1	0.3	(0.7)	(0.4)
14 Egypt	-	-	-	-	-	-	-	-	-
15 Finland	0.4	-	0.4	2.9	-	2.9	3.3	-	3.3
16 France	(3.3)	0.0	(3.2)	17.1	0.0	17.2	47.2	0.0	47.2
17 Germany	(0.3)	-	(0.3)	(24.6)	0.0	(24.6)	(17.6)	0.0	(17.6)
18 Hongkong	30.6	0.2	30.8	219.0	(23.8)	195.2	315.8	24.8	340.6
19 Hungary	(1.1)	-	(1.1)	(5.1)	-	(5.1)	5.0	-	5.0
20 Iceland	-	-	-	-	-	-	-	-	-
21 Indonesia	-	-	-	0.4	-	0.4	-	-	-
22 Iran	0.1	-	0.1	0.5	-	0.5	0.5	-	0.5
23 Ireland	-	(0.0)	(0.0)	0.4	8.2	8.6	0.1	(1.7)	(1.7)
24 Italy	0.3	-	0.3	2.9	-	2.9	6.6	-	6.6
25 Japan	3.5	-	3.5	43.0	0.0	43.1	27.6	(0.0)	27.6
26 Kenya	-	-	-	-	-	-	-	-	-
27 Korea (South)	8.0	-	8.0	64.4	-	64.4	64.2	-	64.2
28 Kuwait	9.6	(0.2)	9.4	49.8	(1.6)	48.3	19.1	(3.1)	16.0
29 Lebanon	0.9	-	0.9	6.8	-	6.8	7.2	-	7.2
30 Liberia	-	0.4	0.4	-	0.4	0.4	-	-	-
31 Libya	0.1	-	0.1	0.7	-	0.7	0.7	-	0.7
32 Luxembourg	(1.5)	(6.8)	(8.3)	(8.4)	(1.0)	(9.4)	(6.1)	2.9	(3.2)
33 Malaysia	3.3	-	3.3	26.9	(0.4)	26.5	30.0	(0.3)	29.6
34 Malta	(7.6)	-	(7.6)	(61.0)	(0.2)	(61.2)	(61.0)	(0.2)	(61.2)
35 Netherlands	(21.8)	-	(21.8)	13.9	2.3	16.2	(36.5)	-	(36.5)
36 NewZealand	0.0	-	0.0	0.1	-	0.1	-	-	-
37 Nigeria	-	-	-	-	-	-	-	-	-
38 Norway	0.1	-	0.1	(364.9)	-	(364.9)	0.6	-	0.6
39 Oman	1.1	-	1.1	2.7	-	2.7	0.7	-	0.7
40 Panama	-	-	-	-	-	-	(14.0)	-	(14.0)
41 Philippines	-	-	-	-	-	-	-	-	-
42 Poland	(0.5)	-	(0.5)	(3.9)	-	(3.9)	(3.8)	-	(3.8)
43 Portugal	-	-	-	0.0	-	0.0	0.0	-	0.0
44 Qatar	0.1	-	0.1	0.6	(0.0)	0.6	1.8	-	1.8
45 Saudi Arabia	(0.8)	0.1	(0.7)	(6.5)	0.5	(6.0)	6.6	(0.2)	6.4
46 Seychelles	-	-	-	-	-	-	-	-	-
47 Singapore	5.5	(0.0)	5.5	28.3	0.4	28.7	10.6	2.1	12.7
48 South Africa	-	-	-	-	-	-	-	-	-
49 Sri Lanka	-	-	-	-	-	-	-	-	-
50 Sweden	(0.2)	(3.7)	(3.9)	(1.2)	(58.2)	(59.4)	0.9	29.5	30.4
51 Switzerland	17.1	0.1	17.2	141.4	(8.4)	132.9	101.9	(8.2)	93.7
52 Thailand	0.0	-	0.0	0.4	-	0.4	0.3	-	0.3
53 Turkey	0.4	-	0.4	2.6	-	2.6	4.9	-	4.9
54 U.A.E	12.9	(1.2)	11.8	139.2	(22.0)	117.2	197.1	(43.0)	154.1
55 United Kingdom	10.4	(2.9)	7.5	74.8	(23.4)	51.4	34.1	(51.2)	(17.1)
56 United States	(8.5)	(61.8)	(70.3)	5.5	(215.8)	(210.3)	13.9	(116.1)	(102.2)
57 Others	8.4	(1.5)	7.0	94.6	(11.9)	82.7	44.1	(88.1)	(44.1)
<b>II Foreign Public Investment<sup>@</sup></b>		<b>51.2</b>	<b>51.2</b>		<b>(125.2)</b>	<b>(125.2)</b>		<b>42.6</b>	<b>42.6</b>
Debt Securities		51.2	51.2		(125.2)	(125.2)		42.6	42.6
<b>Total</b>	<b>213.5</b>	<b>(26.9)</b>	<b>186.7</b>	<b>1,194.9</b>	<b>(490.8)</b>	<b>704.1</b>	<b>1,793.4</b>	<b>(211.0)</b>	<b>1,582.4</b>

Source: Statistics and Data Services Department, SBP

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

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

1. Foreign Direct Investment Inflows/Outflows include cash received for investment in equity, Intercompany Loan, Capital Equipment brought in/out and reinvested earnings. New format adopted from 2. Others include IFIs and countries not mentioned above. The details of countries included in Others are available.

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

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

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

Archive link:

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

## 4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr. Sector	Feb FY26 <sup>P</sup>			Jul-Feb FY26 <sup>P</sup>			Jul-Feb FY25		
	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1 Food	4.1	1.7	2.4	68.8	10.6	58.2	37.2	10.1	27.1
2 Food Packaging	0.1	1.1	(1.0)	0.6	8.8	(8.2)	1.3	46.0	(44.6)
3 Beverages	0.4	1.8	(1.4)	2.9	5.1	(2.2)	5.9	15.5	(9.6)
4 Tobacco & Cigarettes	0.4	-	0.4	3.2	12.4	(9.2)	8.0	44.8	(36.8)
5 Sugar	-	0.0	(0.0)	-	0.1	(0.1)	-	0.1	(0.1)
6 Textiles	4.5	0.1	4.4	32.8	0.9	31.9	33.3	8.4	25.0
7 Paper & Pulp	-	0.0	(0.0)	-	8.7	(8.7)	-	0.7	(0.7)
8 Leather & Leather Products	-	0.0	(0.0)	-	0.2	(0.2)	-	5.6	(5.6)
9 Rubber & Rubber Products	0.1	0.5	(0.4)	9.8	2.8	7.0	28.1	-	28.1
10 Chemicals	2.6	1.9	0.7	21.1	17.5	3.5	50.2	39.3	10.8
11 Petro Chemicals	-	1.7	(1.7)	0.2	13.8	(13.5)	0.0	13.8	(13.8)
12 Petroleum Refining	8.7	2.4	6.3	70.3	19.2	51.0	70.3	19.2	51.0
13 Mining & Quarrying	3.0	15.8	(12.8)	100.1	166.7	(66.6)	107.1	241.8	(134.7)
14 Oil & Gas Explorations	11.5	9.3	2.3	62.4	74.3	(11.9)	167.4	75.3	92.1
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15 Pharmaceuticals & OTC Products	2.4	0.6	1.8	19.5	4.7	14.8	26.7	29.0	(2.3)
16 Cosmetics	0.0	-	0.0	0.3	-	0.3	0.2	0.8	(0.5)
17 Fertilizers	-	-	-	-	-	-	-	-	-
18 Cement	1.1	7.0	(5.8)	9.1	7.0	2.2	9.1	0.0	9.1
19 Ceramics	0.5	0.2	0.3	1.7	1.7	(0.0)	2.9	1.7	1.2
20 Basic Metals	-	-	-	1.4	-	1.4	0.2	-	0.2
21 Metal Products	0.3	-	0.3	2.3	-	2.3	4.9	-	4.9
22 Machinery other than Electrical	-	-	-	0.0	-	0.0	0.5	-	0.5
23 Electrical Machinery	13.1	0.0	13.1	104.0	6.4	97.6	124.7	0.4	124.4
24 Electronics	62.9	0.1	62.8	122.0	8.5	113.5	125.4	52.7	72.7
I) Consumer/Household	62.9	0.1	62.9	122.0	0.5	121.5	125.4	52.2	73.2
II) Industrial	-	0.1	(0.1)	-	8.0	(8.0)	-	0.5	(0.5)
25 Transport Equipment (Automobiles)	4.8	-	4.8	39.0	0.8	38.2	39.4	1.3	38.0
I) Motorcycles	0.0	-	0.0	0.1	-	0.1	0.1	-	0.1
II) Cars	3.1	-	3.1	24.6	0.1	24.4	25.1	0.7	24.4
III) Buses, Trucks, Vans & Trail	1.8	-	1.8	14.3	0.6	13.7	14.1	0.6	13.5
26 Power	103.4	17.9	85.6	787.7	160.4	627.4	1,311.8	347.1	964.6
I) Thermal	8.2	8.3	(0.1)	65.8	19.5	46.3	73.9	12.9	61.0
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
II) Hydel	42.1	0.1	42.1	297.0	19.7	277.3	680.9	72.5	608.4
III) Coal	53.1	9.5	43.6	424.9	121.2	303.7	557.0	261.7	295.3
27 Construction	0.3	4.4	(4.0)	10.2	35.7	(25.5)	16.3	35.8	(19.5)
28 Trade	1.8	1.2	0.6	26.1	15.5	10.6	36.8	10.2	26.6
29 Transport	5.4	2.9	2.5	10.5	23.5	(13.1)	5.9	23.4	(17.4)
30 Tourism	1.9	-	1.9	13.1	-	13.1	16.8	-	16.8
31 Storage Facilities	-	-	-	0.0	2.8	(2.8)	1.5	2.8	(1.3)
32 Communications	6.2	14.4	(8.2)	82.8	509.9	(427.1)	114.2	168.4	(54.2)
1) Telecommunications	2.8	14.3	(11.4)	54.3	508.4	(454.1)	69.6	166.0	(96.4)
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
2) Information Technology	3.3	0.1	3.2	28.5	1.5	27.0	44.6	2.4	42.2
I) Software Development	0.9	0.0	0.9	7.7	0.2	7.6	7.8	1.4	6.4
II) Hardware Development	-	0.0	(0.0)	-	0.0	(0.0)	-	0.0	(0.0)
III) I.T. Service	2.4	0.1	2.3	20.7	1.3	19.4	36.8	1.0	35.8
3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33 Financial Business	66.8	5.7	61.2	567.4	44.2	523.2	529.1	44.8	484.3
<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	11.1	0.0	11.1	89.4	20.6	68.9	85.2	27.2	58.1
36 Others	12.8	26.3	(13.5)	149.8	31.6	118.2	124.5	29.2	95.3
<b>TOTAL</b>	<b>330.5</b>	<b>117.0</b>	<b>213.5</b>	<b>2,409.2</b>	<b>1,214.4</b>	<b>1,194.9</b>	<b>3,088.7</b>	<b>1,295.3</b>	<b>1,793.4</b>
<i>TOTAL without Privatization proceeds</i>	<i>330.5</i>	<i>117.0</i>	<i>213.5</i>	<i>2,409.2</i>	<i>1,214.4</i>	<i>1,194.9</i>	<i>3,088.7</i>	<i>1,295.3</i>	<i>1,793.4</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 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>	32,340	--	4.4	59,111	--	11.2	(26,771)	--	
<b>2025</b>	Feb	2,609	21,936	7.7	5,050	38,433	11.5	(2,441)	(16,497)
	Mar	2,760	24,696	7.9	4,938	43,371	11.0	(2,178)	(18,675)
	Apr	2,606	27,302	6.9	5,244	48,615	11.7	(2,638)	(21,313)
	May	2,444	29,746	4.2	5,498	54,113	11.5	(3,054)	(24,367)
	Jun	2,594	32,340	4.4	4,998	59,111	11.2	(2,404)	(26,771)
	Jul	2,750	2,750	16.3	5,429	5,429	12.0	(2,679)	(2,679)
	Aug	2,488	5,238	9.0	5,020	10,449	9.3	(2,532)	(5,211)
	Sep	2,609	7,847	5.8	5,040	15,489	8.7	(2,431)	(7,642)
	Oct	2,632	10,479	0.5	5,383	20,872	10.4	(2,751)	(10,393)
	Nov	2,277	12,756	(3.5)	4,716	25,588	11.2	(2,439)	(12,832)
	Dec	2,758	15,514	(4.9)	5,737	31,325	12.3	(2,979)	(15,811)
<b>2026</b>	Jan <sup>R</sup>	2,745	18,259	(5.5)	5,346	36,671	9.8	(2,601)	(18,412)
	Feb <sup>P</sup>	2,482	20,741	(5.4)	5,152	41,823	8.8	(2,670)	(21,082)

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)

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</b> Feb	2,490	1	22,132	8.43	5,339	0	40,869	16.02	(7,830)	(18,737)
Mar	2,645	27	24,803	7.86	4,828	11	45,708	14.04	(2,167)	(20,905)
Apr	2,174	32	27,009	6.50	5,596	6	51,310	14.19	(3,396)	(24,301)
May	2,671	25	29,705	5.27	5,237	11	56,558	13.45	(2,552)	(26,853)
Jun	2,477	38	32,221	4.67	4,849	3	61,410	12.02	(2,336)	(29,189)
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</b> Jan <sup>R</sup>	3,055	1	18,227	(7.20)	5,805	1	40,288	9.80	(2,757)	(22,062)
Feb <sup>P</sup>	2,278	-	20,504	(7.35)	5,318	-	45,606	11.59	(3,040)	(25,102)

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	
			Feb	Sep	Oct	Nov	Dec	Jan <sup>R</sup>	Feb <sup>P</sup>
<b>A. Food Group</b>	<b>7,095,165</b>	<b>6,326,672</b>	<b>429,423</b>	<b>369,953</b>	<b>375,052</b>	<b>364,508</b>	<b>433,114</b>	<b>387,150</b>	<b>393,900</b>
1 Rice	3,692,366	2,952,712	219,442	120,312	153,388	161,092	186,634	169,957	191,634
A) Basmati	856,093	782,869	61,612	46,823	49,701	44,017	45,812	48,702	66,051
B) Others	2,836,272	2,169,843	157,830	73,489	103,687	117,075	140,821	121,255	125,583
2 Fish & Fish Preparations	423,960	457,916	29,722	36,344	40,870	37,753	47,859	41,546	29,175
3 Fruits	309,406	241,349	20,310	21,269	19,734	20,569	25,585	25,148	21,991
4 Vegetables/Leguminous vegetable	400,414	249,648	18,263	11,988	10,817	8,836	13,195	15,707	12,905
5 Tobacco	88,020	186,558	11,755	34,308	9,491	12,660	3,974	9,470	13,316
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	76,973	81,534	8,690	7,071	6,647	6,175	7,060	7,355	6,770
8 Oil Seeds, Nuts and Kernals	387,053	366,590	13,192	14,277	16,464	20,148	31,540	18,369	19,538
9 Sugar	20,060	398,542	291	-	-	-	-	-	-
10 Meat and Meat Preparations	521,736	485,296	45,679	38,855	45,915	39,437	50,781	46,088	47,828
11 All Other Food Items	1,175,177	906,527	62,078	85,530	71,726	57,837	66,486	53,510	50,745
<b>B. Textile Group</b>	<b>16,312,623</b>	<b>17,270,535</b>	<b>1,372,832</b>	<b>1,595,265</b>	<b>1,621,619</b>	<b>1,314,550</b>	<b>1,593,394</b>	<b>1,458,015</b>	<b>1,355,400</b>
12 Raw Cotton	53,371	448	-	589	1,715	909	537	113	398
13 Cotton Yarn	1,050,775	686,311	68,433	56,711	65,419	53,736	70,030	61,575	55,337
14 Cotton Cloth	1,894,209	1,833,134	140,608	149,314	148,147	129,439	154,929	141,597	133,546
15 Cotton Carded or Combed	1,527	254	13	-	-	-	-	-	-
16 Yarn Other than Cotton Yarn	34,322	32,480	2,714	3,046	2,508	2,041	1,782	2,369	1,944
17 Knitwear	4,018,036	4,499,807	351,129	452,335	460,554	372,339	432,127	391,918	339,271
18 Bed Wear	2,795,346	3,085,213	239,901	292,039	289,720	229,826	284,547	257,635	235,743
19 Towels	957,177	1,056,496	81,014	82,377	78,761	70,850	91,251	78,800	81,032
20 Tents, Canvas & Tarpaulin	122,000	125,265	11,269	14,845	15,224	10,893	10,338	12,363	9,885
21 Readymade Garments	3,471,683	3,963,440	324,954	357,391	375,128	297,278	366,197	359,606	343,862
22 Art, Silk & Synthetic Textile	375,602	369,900	31,284	36,209	32,403	25,980	29,290	27,860	22,584
23 Makeup Articles (incl. Other Tex)	686,841	700,233	52,347	61,621	66,762	49,376	61,258	51,511	52,767
24 Other Textile Materials	851,734	917,552	69,165	88,789	85,277	71,883	91,108	72,668	79,032
<b>C. Petroleum Group</b>	<b>552,542</b>	<b>903,378</b>	<b>88,315</b>	<b>62,096</b>	<b>62,180</b>	<b>88,744</b>	<b>77,951</b>	<b>69,969</b>	<b>69,916</b>
25 Petroleum Crude	28,005	136,488	-	-	-	19,008	-	-	18,950
26 Petroleum Products	448,542	676,420	81,314	51,601	52,829	56,238	73,680	59,214	50,966
27 Solid Fuel including Naphtha	75,995	90,469	7,001	10,495	9,352	13,498	4,271	10,756	-
<b>D. Other Manufacture</b>	<b>4,045,045</b>	<b>4,166,860</b>	<b>323,186</b>	<b>338,392</b>	<b>372,461</b>	<b>286,479</b>	<b>379,782</b>	<b>339,376</b>	<b>318,620</b>
28 Carpets, Rugs & Mats	65,284	130,250	17,597	4,283	5,523	4,289	4,918	3,794	3,904
29.Sports Goods	439,370	408,606	30,701	38,591	35,979	29,321	39,943	34,373	32,786
30 Leather Tanned	140,830	138,393	11,073	13,767	11,753	10,194	10,527	10,078	9,686
31.Leanth Manufactures	606,253	622,775	50,123	59,956	59,492	48,139	55,131	52,373	48,050
32.Footwear	166,873	168,367	11,927	14,809	16,685	16,480	14,384	14,616	12,988
33 Surgical Goods & Medical Instr.	459,233	475,792	37,316	39,712	41,381	36,945	45,529	36,397	36,186
34 Cutlery	65,813	60,221	4,569	5,503	5,543	5,009	5,448	4,620	4,564
35 Onyx Manufactured	4,550	4,651	423	277	471	320	420	364	360
36 Chemical and Pharmaceutica Products	1,422,923	1,451,688	115,477	102,987	112,829	92,911	126,862	105,978	102,915
37 Engineering Goods	279,173	279,140	18,748	29,189	33,072	27,573	42,877	36,200	26,791
38 Gems	8,010	8,329	1,231	199	3,828	361	2,872	1,132	3,368
39 Jewellery	13,349	14,370	1,269	111	14	74	213	321	1,691
40 Furniture	8,383	7,934	585	567	565	330	832	1,161	859
41 Molasses	52,262	16,918	935	57	199	174	181	185	983
42 Handicrafts	211	199	-	26	-	2	2	-	-
43 Cement	262,384	344,887	18,695	26,027	42,599	12,671	27,901	33,964	31,732
44 Guar and Guar Products	50,145	34,339	2,516	2,329	2,529	1,686	1,743	3,818	1,757
<b>E. All Others</b>	<b>2,699,953</b>	<b>2,801,267</b>	<b>229,023</b>	<b>246,304</b>	<b>255,446</b>	<b>211,778</b>	<b>237,492</b>	<b>256,669</b>	<b>287,398</b>
<b>I. Total Export Receipts through Banks</b>	<b>30,705,328</b>	<b>31,468,713</b>	<b>2,442,779</b>	<b>2,612,010</b>	<b>2,686,758</b>	<b>2,266,060</b>	<b>2,721,733</b>	<b>2,511,180</b>	<b>2,425,234</b>
<b>II. Freight on Export</b>	<b>657,845</b>	<b>856,583</b>	<b>54,786</b>	<b>71,811</b>	<b>72,038</b>	<b>68,388</b>	<b>61,264</b>	<b>61,841</b>	<b>61,841</b>
<b>III. Export Receipts Banks (fob) (I-II)</b>	<b>30,047,484</b>	<b>30,612,130</b>	<b>2,387,992</b>	<b>2,540,199</b>	<b>2,614,720</b>	<b>2,197,672</b>	<b>2,660,469</b>	<b>2,449,339</b>	<b>2,363,393</b>
<b>IV. Other Exports</b>	<b>932,480</b>	<b>1,727,873</b>	<b>220,963</b>	<b>68,803</b>	<b>17,326</b>	<b>79,328</b>	<b>97,565</b>	<b>295,701</b>	<b>118,570</b>
<b>Total Export as per BOP (III+IV)</b>	<b>30,979,964</b>	<b>32,340,003</b>	<b>2,608,955</b>	<b>2,609,001</b>	<b>2,632,046</b>	<b>2,277,000</b>	<b>2,758,034</b>	<b>2,745,040</b>	<b>2,481,963</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	
			Feb	Sep	Oct	Nov	Dec	Jan <sup>R</sup>	Feb <sup>P</sup>
<b>A. Food Group</b>	<b>7,369,920</b>	<b>7,116,556</b>	<b>560,144</b>	<b>334,550</b>	<b>430,261</b>	<b>419,596</b>	<b>405,983</b>	<b>624,445</b>	<b>405,891</b>
1 Rice	3,931,787	3,353,051	288,963	104,307	162,661	188,125	170,292	365,907	186,734
a) Basmati	877,078	830,570	88,368	41,094	54,038	38,674	37,238	199,446	71,395
b) Others	3,054,708	2,522,482	200,595	63,213	108,623	149,451	133,054	166,461	115,339
2 Fish & Fish Preparations	410,269	465,402	31,315	43,305	41,376	42,774	44,708	35,353	35,350
3 Fruits	343,532	308,184	26,604	18,445	22,474	19,524	35,588	39,510	26,935
4 Vegetables	430,055	367,572	62,289	12,999	11,447	12,728	16,283	23,826	15,151
5 Leguminous Vegetables	239	-	-	-	-	-	-	-	-
6 Tobacco	64,468	166,528	22,477	13,513	27,529	19,075	11,316	13,479	6,821
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	109,524	95,492	5,838	6,942	9,612	8,495	7,475	8,479	7,261
9 Oil seeds, Nuts and Kernals	410,089	384,555	18,439	25,530	33,848	22,025	17,579	20,345	25,951
10 Sugar	21,070	411,092	90	-	-	-	-	-	-
11 Meat& Meat preparations	511,688	495,107	44,148	45,364	48,011	45,735	48,830	51,469	53,910
12 All other Food Items	1,137,201	1,069,571	59,981	64,146	73,303	61,115	53,912	66,077	47,777
<b>B. Textile Group</b>	<b>16,655,900</b>	<b>17,887,043</b>	<b>1,413,265</b>	<b>1,572,920</b>	<b>1,616,576</b>	<b>1,423,579</b>	<b>1,350,860</b>	<b>1,738,805</b>	<b>1,311,208</b>
13 Raw Cotton	56,087	871	255	583	2,022	-	-	-	-
14 Cotton Yarn	955,509	680,700	51,424	63,252	56,476	59,978	54,491	73,483	73,841
15 Cotton Cloth	1,865,965	1,808,998	148,757	150,096	143,522	123,159	111,125	165,097	132,526
16 Cotton Carded or Combed	837	6	-	-	-	-	-	-	2
17 Yarn Other than Cotton Yarn	32,499	34,043	2,772	3,157	3,218	1,857	2,640	3,013	2,322
18 Knitwear	4,407,574	5,010,467	365,489	465,166	481,140	393,777	371,961	428,263	312,459
19 Bed Wear	2,802,670	3,112,850	249,609	287,545	291,020	245,600	221,438	308,545	220,885
20 Towels	1,055,108	1,082,611	97,365	86,004	90,371	79,900	77,884	116,335	81,422
21 Tent, Canvas & Tarpaulin	117,565	124,871	7,842	23,691	13,761	8,953	9,247	13,696	8,984
22 Readymade Garments	3,563,600	4,128,555	329,131	329,199	370,821	358,818	357,374	435,100	327,285
23 Art, Silk & Synthetic Textile	367,199	399,516	34,027	31,911	32,283	30,826	29,113	34,048	24,909
24 Made up Articles (Ex towels & bed)	715,332	775,792	62,971	70,274	67,937	56,773	56,423	80,989	59,541
25 Other Textile Materials	715,955	727,764	63,623	62,040	64,005	63,938	59,164	80,236	67,031
<b>C. Petroleum Group &amp; Coal</b>	<b>397,721</b>	<b>573,332</b>	<b>19,118</b>	<b>40,213</b>	<b>243,644</b>	<b>36,134</b>	<b>53,635</b>	<b>74,412</b>	<b>44,602</b>
26 Petroleum Crude	42,919	42,286	-	-	19,919	-	-	-	-
27 Petroleum Products (Exl. Naphtha)	320,909	463,608	19,118	34,840	212,185	36,134	53,635	67,060	44,602
28 Petroleum Top Naphtha	33,892	67,439	-	5,374	11,540	-	-	7,352	-
29 Solid Fuels (Coal)	1	-	-	-	-	-	-	-	-
<b>D. Other Manufactures Group</b>	<b>4,027,214</b>	<b>4,227,579</b>	<b>321,325</b>	<b>345,197</b>	<b>342,787</b>	<b>318,433</b>	<b>286,790</b>	<b>397,490</b>	<b>322,397</b>
30 Carpets Rugs & Mats	59,414	56,897	4,565	4,092	4,185	4,131	5,154	4,077	3,815
31 Sports Goods	396,350	385,502	31,191	35,715	36,734	31,652	28,469	41,639	33,248
32 Leather Tanned	137,586	138,198	10,868	12,378	11,856	9,851	9,447	10,508	9,002
33 Leather Manufactures	545,926	572,508	43,599	48,428	51,372	48,476	44,289	56,612	43,281
34 Footwear	162,086	176,479	16,974	11,973	14,358	13,863	18,814	20,656	18,483
35 Surgical Goods & Medical Instr.	444,572	451,668	36,130	36,844	42,463	36,952	33,218	41,800	33,939
36 Cutlery	57,918	59,935	4,931	4,587	5,427	4,012	4,728	5,573	4,514
37 Onyx Manufactured	4,701	4,642	388	435	463	478	387	396	380
38 Chemicals and Pharm.Products	1,496,664	1,574,005	123,233	121,293	101,572	109,616	87,610	137,281	119,503
39 Engineering Goods	346,054	409,265	25,553	39,779	35,562	39,826	28,926	37,651	24,910
40 Gems	6,595	5,796	170	193	401	465	534	826	3,641
41 Jewellery	10,984	12,146	359	7	21	42	554	2,519	1,524
42 Furniture	7,985	7,316	654	608	349	678	710	690	637
43 Molasses	35,006	11,138	146	174	128	132	146	1,134	133
44 Handicrafts	199	574	15	-	-	-	-	88	-
45 Cement	266,517	329,795	19,972	26,267	35,511	16,617	22,035	33,558	22,208
46 Guar and Guar Products	48,658	31,715	2,577	2,425	2,385	1,642	1,769	2,482	3,180
<b>E. All Other Items</b>	<b>2,223,879</b>	<b>2,235,879</b>	<b>176,442</b>	<b>206,674</b>	<b>214,269</b>	<b>222,660</b>	<b>170,461</b>	<b>220,220</b>	<b>193,654</b>
<b>TOTAL</b>	<b>30,674,632</b>	<b>32,040,389</b>	<b>2,490,294</b>	<b>2,499,554</b>	<b>2,847,537</b>	<b>2,420,402</b>	<b>2,267,729</b>	<b>3,055,372</b>	<b>2,277,752</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	
			Feb	Sep	Oct	Nov	Dec	Jan <sup>R</sup>	Feb <sup>P</sup>
<b>A. Food Group</b>	<b>7,110,980</b>	<b>7,660,233</b>	<b>731,716</b>	<b>614,330</b>	<b>728,877</b>	<b>724,263</b>	<b>803,899</b>	<b>815,614</b>	<b>819,161</b>
1-Milk, Cream & Milk Food for Infants	135,931	128,599	8,988	12,094	6,331	9,705	14,021	9,009	12,076
2-Wheat un-milled	235,098	8	-	-	-	-	-	-	-
3-Dry Fruits & Nuts	20,021	50,269	2,921	7,403	10,186	12,175	12,142	9,613	6,264
4-Tea	687,638	600,644	40,884	49,682	52,286	49,611	58,974	58,950	51,444
5-Spices	157,058	173,597	15,325	15,557	18,534	17,933	18,806	18,131	17,695
6-Soya bean Oil	112,334	372,022	43,650	4,380	4,763	171	18,652	8,051	10,132
7-Palm Oil	2,680,625	3,370,164	297,583	291,713	322,211	309,612	341,146	373,998	332,800
8-Sugar	3,980	3,123	123	18,066	82,289	71,258	205	215	16
9-Pulses	594,970	891,035	97,505	53,952	47,769	70,955	69,969	83,799	83,822
10-All others Food items	2,483,324	2,070,772	224,736	161,485	184,509	182,843	269,984	253,847	304,912
<b>B. Machinery Group</b>	<b>7,406,821</b>	<b>8,585,448</b>	<b>671,154</b>	<b>816,894</b>	<b>747,383</b>	<b>611,051</b>	<b>814,684</b>	<b>739,106</b>	<b>669,308</b>
11-Power Generating Machinery	410,185	482,794	33,294	48,653	44,230	39,898	51,309	60,393	48,358
12-Office Mach. Incl. Data Processing Equipment	299,959	360,932	29,443	47,989	42,943	36,603	63,903	40,817	31,164
13-Textile Machinery	402,020	540,985	41,311	42,639	48,149	37,609	59,777	48,964	39,867
14-Construction & Mining Machinery	52,578	99,854	8,450	8,003	10,809	9,839	8,553	10,869	9,235
15-Electrical Machinery & Apparatus	2,731,794	3,092,203	243,094	235,469	201,999	165,371	158,994	174,433	155,922
16-Telecom	1,896,184	1,992,845	176,458	214,731	195,698	145,912	233,968	195,507	196,044
17-Agricultural Machinery & Implements	76,512	83,675	5,400	8,931	8,605	7,696	13,235	10,770	9,129
18-Other Machinery	1,537,589	1,932,160	133,704	210,478	194,951	168,124	224,945	197,354	179,589
<b>C. Transport Group</b>	<b>1,621,268</b>	<b>2,158,809</b>	<b>179,057</b>	<b>288,509</b>	<b>271,958</b>	<b>234,440</b>	<b>293,351</b>	<b>300,717</b>	<b>368,830</b>
19-Road Vehicles (Build Unit, Ckd/Skd)	1,365,902	1,978,459	165,317	267,867	251,304	224,549	267,462	237,728	248,492
20-Aircrafts, Ships and Boats	202,137	140,944	5,921	12,125	20,320	8,803	15,222	60,765	111,525
21-Others Transport Equipments	53,229	39,405	7,819	8,517	334	1,087	10,667	2,224	8,812
<b>D. Petroleum Group</b>	<b>15,161,825</b>	<b>15,003,585</b>	<b>1,449,583</b>	<b>1,092,946</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>
22-Petroleum Products	5,995,015	6,022,388	655,167	445,075	565,071	325,963	369,035	501,112	495,466
23-Petroleum Crude	5,093,546	5,265,608	472,145	424,248	462,322	484,356	587,256	410,587	450,647
24-Natural Gas, Liquified	3,855,309	3,522,954	301,411	203,980	238,378	177,808	199,790	243,286	227,965
25. Petroleum Gas, Liquified	215,885	192,165	20,791	19,641	27,461	19,634	26,992	31,066	25,290
26. Others	2,070	471	70	1	1	16	21	53	28
<b>E. Textile Group</b>	<b>3,886,943</b>	<b>5,783,758</b>	<b>543,403</b>	<b>407,207</b>	<b>426,859</b>	<b>397,984</b>	<b>460,151</b>	<b>456,239</b>	<b>407,959</b>
27-Raw Cotton	1,277,737	2,268,604	239,479	106,799	104,211	84,781	122,394	114,718	111,721
28-Synthetic Fibre	668,459	658,950	66,640	55,962	57,650	46,754	55,729	57,623	50,506
29-Synthetic & artificial Silk Yarn	804,324	939,549	73,173	71,720	88,519	85,289	80,031	93,534	76,467
30-Worn Clothing	94,002	162,880	13,485	15,616	17,738	16,285	21,630	18,895	16,305
31-Other Textile Items	1,042,420	1,753,774	150,625	157,111	158,740	164,876	180,367	171,469	152,960
<b>F. Agricultural &amp; Other Chemical Group</b>	<b>8,943,791</b>	<b>9,187,645</b>	<b>686,072</b>	<b>907,476</b>	<b>866,254</b>	<b>767,747</b>	<b>865,726</b>	<b>882,718</b>	<b>707,416</b>
32-Fertilizer Manufactured	642,339	648,006	38,703	123,329	80,209	46,493	35,583	98,199	7,814
33-Insecticides	184,226	170,243	11,625	12,396	16,280	16,082	16,518	14,951	9,847
34-Plastic Material	2,429,017	2,653,871	199,259	236,943	237,716	209,673	245,506	248,560	239,190
35-Medicinal Products	664,763	760,834	58,424	83,356	73,851	71,229	94,290	70,133	57,272
36-Others	5,023,446	4,954,690	378,061	451,453	458,198	424,269	473,830	450,875	393,292
<b>G. Metal Group</b>	<b>4,668,681</b>	<b>5,182,182</b>	<b>469,456</b>	<b>441,673</b>	<b>557,286</b>	<b>410,751</b>	<b>511,203</b>	<b>536,309</b>	<b>486,902</b>
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,674,742	1,739,998	164,131	156,184	166,303	145,384	168,643	165,766	151,175
39-Iron and Steel	2,195,085	2,427,469	224,417	195,988	298,584	184,635	245,192	261,544	241,585
40-Aluminum Wrought & Worked	294,400	355,249	22,141	40,873	30,555	24,178	29,773	35,350	31,555
41-All other Metals & Articles	504,454	659,466	58,767	48,628	61,844	56,554	67,594	73,650	62,586
<b>H. Miscellaneous Group</b>	<b>896,959</b>	<b>996,295</b>	<b>77,906</b>	<b>93,489</b>	<b>100,285</b>	<b>78,627</b>	<b>98,553</b>	<b>91,914</b>	<b>83,348</b>
42-Rubber Crude Incl. Synth/Reclaimed	207,352	269,310	21,766	22,578	25,750	17,819	24,087	21,632	20,240
43-Rubber Tyres & Tubes	85,288	131,825	6,962	19,917	21,343	14,182	16,834	15,493	12,058
44-Wood & Cork	122,237	120,392	10,538	12,586	13,046	12,139	14,720	13,096	12,995
45-Jute	23,875	19,497	521	1,087	530	26	-	-	-
46-Paper & Paper Board & Manuf. thereof	458,207	455,271	38,120	37,320	39,616	34,462	42,912	41,693	38,055
<b>I. All Others</b>	<b>4,001,301</b>	<b>4,155,684</b>	<b>252,841</b>	<b>386,911</b>	<b>308,623</b>	<b>396,559</b>	<b>532,142</b>	<b>415,821</b>	<b>338,833</b>
<b>I. Imports Payments Through Banks</b>	<b>53,698,570</b>	<b>58,713,640</b>	<b>5,061,187</b>	<b>5,049,436</b>	<b>5,300,759</b>	<b>4,629,200</b>	<b>5,562,805</b>	<b>5,424,544</b>	<b>5,081,153</b>
<b>II. Freight &amp; Insurance</b>	<b>2,250,851</b>	<b>1,807,048</b>	<b>146,774</b>	<b>156,028</b>	<b>160,083</b>	<b>143,042</b>	<b>171,891</b>	<b>167,618</b>	<b>157,008</b>
<b>III. Imports Payments Banks (fob) (I-II)</b>	<b>51,447,718</b>	<b>56,906,591</b>	<b>4,914,413</b>	<b>4,893,439</b>	<b>5,140,676</b>	<b>4,486,158</b>	<b>5,390,914</b>	<b>5,256,926</b>	<b>4,924,146</b>
<b>IV. Other Imports</b>	<b>1,709,104</b>	<b>2,204,450</b>	<b>135,543</b>	<b>146,599</b>	<b>242,349</b>	<b>229,842</b>	<b>346,114</b>	<b>89,081</b>	<b>227,862</b>
<b>Total Imports as Per BOP (III+IV)</b>	<b>53,156,822</b>	<b>59,111,041</b>	<b>5,049,956</b>	<b>5,040,007</b>	<b>5,383,025</b>	<b>4,716,000</b>	<b>5,737,028</b>	<b>5,346,007</b>	<b>5,152,007</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%20Payments%20by%20Commodities%20and%20Groups%20Arch.xls)

## 4.17 Imports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

COMMODITIES	FY24	FY25	2025					2026	
			Feb	Sep	Oct	Nov	Dec	Jan <sup>R</sup>	Feb <sup>P</sup>
<b>A. Food Group</b>	<b>7,903,732</b>	<b>8,151,035</b>	<b>799,517</b>	<b>782,078</b>	<b>822,885</b>	<b>771,991</b>	<b>783,438</b>	<b>871,466</b>	<b>908,123</b>
1-Milk, Cream & Milk Food for Infants	114,195	124,872	11,345	14,249	9,944	9,194	11,602	14,378	10,511
2-Wheat un-milled	1,031,674	33	-	-	-	-	-	-	-
3-Dry Fruits & Nuts	70,930	143,608	11,929	18,191	20,174	20,267	18,871	15,740	11,614
4-Tea	656,641	629,799	45,905	51,354	60,344	52,747	54,720	60,360	61,413
5-Spices	196,342	227,595	22,502	19,063	20,344	21,371	22,240	23,203	22,026
6-Soya bean Oil	129,558	343,875	36,802	13,874	9,456	2,734	20,024	6,125	11,381
7-Palm Oil	2,778,557	3,393,237	366,260	360,832	324,127	352,639	305,926	366,920	385,582
8-Sugar	3,327	3,509	270	18,409	112,330	42,908	160	234	99
9-Pulses	774,959	1,016,144	95,831	56,897	51,145	67,338	71,609	97,687	71,382
10-All others Food items	2,147,547	2,268,363	208,673	229,209	215,021	202,793	278,286	286,819	334,114
<b>B. Machinery Group</b>	<b>8,500,583</b>	<b>9,690,363</b>	<b>834,824</b>	<b>907,715</b>	<b>919,140</b>	<b>738,264</b>	<b>890,617</b>	<b>953,997</b>	<b>870,799</b>
11-Power Generating Machinery	418,085	619,056	62,641	59,276	93,334	45,075	88,086	82,714	68,100
12-Office Mach. Incl. Data Processing Equipment	459,288	514,830	37,342	58,285	78,618	53,355	83,314	49,828	44,564
13-Textile Machinery	149,365	264,543	45,231	51,098	42,964	43,680	50,154	57,953	46,401
14-Construction & Mining Machinery	94,186	139,073	11,969	17,159	37,746	14,741	16,462	35,969	13,612
15-Electrical Machinery & Apparatus	3,275,128	3,823,196	307,329	262,339	246,725	152,860	163,202	213,523	184,211
16-Telecom	2,366,500	2,097,700	174,593	269,294	203,439	216,671	229,145	245,971	211,460
17-Agricultural Machinery & Implements	91,307	109,782	7,995	9,871	9,997	8,665	7,806	11,079	13,976
18-Other Machinery	1,646,727	2,122,184	187,724	180,394	206,317	203,217	252,448	256,960	288,476
<b>C. Transport Group</b>	<b>1,840,043</b>	<b>2,439,389</b>	<b>200,976</b>	<b>433,210</b>	<b>311,639</b>	<b>308,318</b>	<b>317,138</b>	<b>301,717</b>	<b>298,974</b>
19-Road Motor Veh. (Build Unit, Ckd/Skd)	1,647,142	2,341,921	197,588	387,986	304,660	299,185	306,190	292,271	290,986
20-Aircrafts Ships and Boats	129,999	85,690	3,008	43,627	5,748	7,789	7,046	5,246	347
21-Others Transport Equipments	62,902	11,778	380	1,597	1,231	1,344	3,902	4,200	7,641
<b>D. Petroleum Group</b>	<b>16,910,247</b>	<b>15,935,961</b>	<b>1,248,037</b>	<b>1,236,198</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>
22-Petroleum Products	6,643,912	5,958,779	467,601	405,850	543,022	543,922	640,015	305,866	283,961
23-Petroleum Crude	5,531,127	5,446,205	443,319	541,324	543,189	482,249	538,126	391,108	423,148
24-Natural Gas, Liquified	3,945,703	3,475,797	253,790	207,851	208,967	157,298	276,249	266,991	189,021
25. Petroleum Gas, Liquified	789,287	1,054,813	83,286	81,132	79,530	82,940	115,850	96,305	86,673
26. Others	218	365	41	41	17	10	34	61	47
<b>E. Textile Group</b>	<b>2,713,713</b>	<b>4,418,022</b>	<b>670,648</b>	<b>596,855</b>	<b>613,098</b>	<b>514,590</b>	<b>547,296</b>	<b>578,813</b>	<b>500,367</b>
27-Raw Cotton	447,933	1,355,912	265,950	137,365	136,422	76,607	114,653	139,288	108,603
28-Synthetic Fibre	493,675	533,566	60,019	69,165	65,978	57,917	48,511	52,695	53,684
29-Synthetic & artificial Silk Yarn	605,312	703,700	86,987	86,717	102,943	90,956	87,204	89,535	85,429
30-Worn Clothing	433,651	510,479	39,768	51,419	56,907	62,425	55,366	65,329	43,906
31-Other Textile Items	733,144	1,314,364	217,924	252,190	250,848	226,685	241,562	231,966	208,746
<b>F. Agricultural &amp; Other Chemical Group</b>	<b>8,508,261</b>	<b>8,845,627</b>	<b>709,732</b>	<b>922,834</b>	<b>984,210</b>	<b>770,015</b>	<b>944,928</b>	<b>897,629</b>	<b>795,451</b>
32-Fertilizer Manufactured	684,660	669,454	12,264	102,872	135,747	18,664	71,716	55,162	26,897
33-Insecticides	196,170	153,536	12,486	14,422	21,724	21,399	17,269	14,921	15,378
34-Plastic Material	2,270,765	2,442,041	197,103	235,975	227,789	211,861	262,378	273,825	254,291
35-Medicinal Products	1,086,752	1,195,960	76,914	143,337	134,621	101,900	134,432	108,978	93,746
36-Others	4,269,911	4,384,637	410,965	426,228	464,329	416,191	459,133	444,743	405,138
<b>G. Metal Group</b>	<b>4,315,349</b>	<b>4,891,917</b>	<b>502,174</b>	<b>528,814</b>	<b>595,590</b>	<b>505,403</b>	<b>555,745</b>	<b>645,162</b>	<b>521,876</b>
37-Gold	17,032	30,807	4,060	-	-	-	3,728	2,635	4,311
38-Iron and Steel Scrap	1,229,896	1,335,535	155,323	177,676	193,720	167,769	196,184	200,400	152,819
39-Iron and Steel	2,042,926	2,234,801	208,455	218,658	248,342	207,587	217,378	267,297	231,160
40-Aluminum Wrought & Worked	173,913	199,980	15,017	26,250	26,033	14,153	19,561	20,979	22,245
41-All other Metals & Articles	851,582	1,090,793	119,319	106,231	127,495	115,894	118,894	153,851	111,341
<b>H. Miscellaneous Group</b>	<b>894,265</b>	<b>982,191</b>	<b>79,281</b>	<b>104,515</b>	<b>107,820</b>	<b>86,907</b>	<b>94,369</b>	<b>90,401</b>	<b>89,308</b>
42-Rubber Crude Incl. Synth/Reclaimed	254,450	279,084	24,997	27,931	32,524	22,495	26,942	22,958	22,728
43-Rubber Tyres & Tubes	101,034	148,941	8,288	22,542	18,880	14,201	16,452	14,759	17,519
44-Wood & Cork	105,719	100,028	9,359	10,845	12,080	10,752	12,352	11,211	8,815
45-Jute	24,622	17,868	1,636	1,047	764	172	-	-	-
46-Paper & Paper Board & Manuf. thereof	408,440	436,270	35,001	42,150	43,572	39,287	38,623	41,473	40,246
<b>I. All other Items</b>	<b>3,192,891</b>	<b>3,479,585</b>	<b>294,123</b>	<b>335,538</b>	<b>357,754</b>	<b>344,163</b>	<b>376,982</b>	<b>405,195</b>	<b>349,837</b>
<b>TOTAL</b>	<b>54,779,083</b>	<b>58,834,092</b>	<b>5,339,312</b>	<b>5,847,758</b>	<b>6,086,861</b>	<b>5,306,070</b>	<b>6,080,787</b>	<b>5,804,711</b>	<b>5,317,586</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	
			Feb	Sep	Oct	Nov	Dec	Jan <sup>R</sup>	Feb <sup>P</sup>
<b>Grand Total</b>	<b>30,979,964</b>	<b>32,340,003</b>	<b>2,608,955</b>	<b>2,609,001</b>	<b>2,632,046</b>	<b>2,277,000</b>	<b>2,758,034</b>	<b>2,745,040</b>	<b>2,481,963</b>
<b>A. Latin America</b>	<b>79,502</b>	<b>72,977</b>	<b>2,763</b>	<b>4,820</b>	<b>8,146</b>	<b>3,800</b>	<b>10,679</b>	<b>4,646</b>	<b>11,514</b>
<b>B. Central America</b>	<b>174,296</b>	<b>169,446</b>	<b>10,861</b>	<b>13,297</b>	<b>18,594</b>	<b>13,903</b>	<b>14,601</b>	<b>12,811</b>	<b>9,556</b>
Mexico	134,655	130,182	8,319	9,866	14,044	9,481	10,805	9,830	6,820
Others	39,640	39,263	2,542	3,432	4,549	4,422	3,796	2,982	2,736
<b>C. South America</b>	<b>333,290</b>	<b>349,916</b>	<b>25,889</b>	<b>29,227</b>	<b>32,699</b>	<b>38,860</b>	<b>39,140</b>	<b>33,198</b>	<b>33,002</b>
Argentina	46,670	51,430	3,780	4,465	3,931	7,277	6,028	5,434	3,947
Brazil	139,647	133,624	10,346	10,717	13,472	15,652	15,642	12,661	14,881
Uruguay	8,151	8,481	584	698	928	844	864	765	964
Others	138,823	156,381	11,179	13,347	14,369	15,086	16,606	14,338	13,209
<b>D North America</b>	<b>5,833,737</b>	<b>6,417,402</b>	<b>475,576</b>	<b>562,657</b>	<b>579,632</b>	<b>479,450</b>	<b>573,496</b>	<b>539,313</b>	<b>494,828</b>
Canada	389,220	386,334	30,501	32,055	33,695	27,971	35,908	26,684	28,065
USA	5,444,197	6,030,490	445,007	530,573	545,898	451,448	537,559	512,599	466,763
Others	319	578	68	29	39	31	29	30	1
<b>E. Eastern Europe</b>	<b>719,694</b>	<b>775,548</b>	<b>66,026</b>	<b>72,640</b>	<b>74,777</b>	<b>59,685</b>	<b>85,836</b>	<b>59,222</b>	<b>57,771</b>
Hungary	31,240	35,811	2,440	3,714	2,615	2,082	2,730	1,783	1,199
Romania	65,763	83,920	7,343	8,550	7,095	4,140	6,561	5,243	4,350
Russian Federation	78,904	68,997	5,891	5,087	5,224	2,881	3,095	2,205	5,380
Ukraine	10,655	9,698	838	820	822	1,203	1,837	1,301	886
Others	533,130	577,122	49,514	54,469	59,021	49,379	71,612	48,690	45,955
<b>F. Northern Europe</b>	<b>2,651,239</b>	<b>2,912,134</b>	<b>231,734</b>	<b>252,916</b>	<b>241,758</b>	<b>207,608</b>	<b>251,465</b>	<b>238,096</b>	<b>220,903</b>
Denmark	230,022	296,185	29,752	26,972	25,356	21,784	23,310	25,730	22,012
Finland	31,384	29,088	1,400	3,043	2,988	2,284	2,817	3,288	2,133
Norway	58,655	65,254	3,495	4,532	5,465	3,922	3,371	3,194	4,232
Sweden	141,460	183,156	13,418	14,350	15,037	13,560	14,077	14,621	11,171
United Kingdom	2,015,120	2,160,400	170,516	188,849	179,233	151,954	191,563	176,017	168,589
Others	174,597	178,051	13,153	15,170	13,680	14,103	16,327	15,246	12,765
<b>G. Southern Europe</b>	<b>2,993,117</b>	<b>3,102,431</b>	<b>234,883</b>	<b>292,544</b>	<b>324,597</b>	<b>236,155</b>	<b>271,261</b>	<b>253,153</b>	<b>250,861</b>
Greece	129,896	154,209	10,423	12,301	11,424	8,812	10,620	10,264	11,903
Italy	1,122,001	1,135,107	84,480	110,796	104,718	82,274	99,576	85,443	92,518
Spain	1,449,857	1,485,928	118,347	140,980	170,585	120,452	133,313	126,397	116,056
Others	291,363	327,187	21,634	28,466	37,869	24,617	27,752	31,049	30,385
<b>H. Western Europe</b>	<b>4,180,003</b>	<b>4,478,606</b>	<b>342,639</b>	<b>402,462</b>	<b>390,502</b>	<b>327,274</b>	<b>399,502</b>	<b>341,876</b>	<b>329,735</b>
Belgium	556,950	543,595	40,132	51,186	58,849	46,364	46,726	43,137	37,277
France	508,690	566,008	44,821	48,082	48,263	37,575	53,919	43,822	40,369
Germany	1,515,555	1,690,564	129,923	140,127	148,590	121,774	145,325	125,984	121,511
Netherlands	1,385,348	1,493,637	120,328	138,543	123,751	111,153	130,929	118,632	113,744
Switzerland	189,016	148,581	5,108	22,547	5,081	7,397	17,796	8,167	12,026
Others	24,445	36,221	2,328	1,977	5,967	3,010	4,807	2,133	4,808
<b>I. Eastern Africa</b>	<b>919,562</b>	<b>823,332</b>	<b>69,407</b>	<b>53,897</b>	<b>84,342</b>	<b>73,944</b>	<b>90,940</b>	<b>82,828</b>	<b>74,136</b>
Kenya	315,131	242,396	18,370	16,250	33,243	26,652	36,188	27,654	23,761
Mauritius	19,883	29,604	2,268	2,459	2,614	2,140	2,778	4,378	1,636
United Republic of Tanzania	140,662	80,617	8,376	13,029	18,152	14,685	19,380	15,257	18,051
Others	443,887	470,715	40,393	22,159	30,333	30,467	32,594	35,539	30,688

## 4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2025	2025				2026	
			Feb	Sep	Oct	Nov	Dec	Jan <sup>R</sup>	Feb <sup>P</sup>
<b>J. Middle Africa</b>	<b>137,691</b>	<b>80,219</b>	<b>6,727</b>	<b>6,119</b>	<b>11,807</b>	<b>4,184</b>	<b>8,758</b>	<b>5,954</b>	<b>8,146</b>
<b>K. Northern Africa</b>	<b>210,641</b>	<b>194,909</b>	<b>15,204</b>	<b>16,182</b>	<b>23,273</b>	<b>16,062</b>	<b>15,194</b>	<b>14,648</b>	<b>14,897</b>
Egypt	120,610	114,073	8,218	9,444	13,364	9,569	6,794	8,999	7,961
Morocco	27,652	29,279	2,172	2,218	4,202	1,824	3,072	2,041	2,638
Others	62,379	51,557	4,814	4,520	5,707	4,669	5,329	3,608	4,298
<b>L. Southern Africa</b>	<b>195,475</b>	<b>181,898</b>	<b>12,682</b>	<b>14,176</b>	<b>16,797</b>	<b>11,732</b>	<b>15,563</b>	<b>11,403</b>	<b>11,354</b>
South Africa	188,941	177,589	12,260	13,628	16,530	11,348	15,263	10,779	10,919
Others	6,534	4,309	422	548	267	383	300	624	436
<b>M. Western Africa</b>	<b>540,601</b>	<b>587,047</b>	<b>56,943</b>	<b>25,542</b>	<b>32,898</b>	<b>30,099</b>	<b>34,877</b>	<b>22,951</b>	<b>32,659</b>
<b>N. Eastern Asia</b>	<b>3,320,132</b>	<b>2,975,122</b>	<b>250,059</b>	<b>266,706</b>	<b>276,781</b>	<b>239,480</b>	<b>298,951</b>	<b>307,363</b>	<b>273,584</b>
China	2,709,901	2,477,694	216,018	207,948	226,384	194,209	233,092	251,048	225,562
Hong Kong	159,326	161,367	9,693	22,927	19,281	21,290	13,698	20,046	15,556
Japan	183,806	184,934	12,887	15,305	20,085	11,505	16,013	15,414	14,363
Republic of Korea	184,684	150,549	11,440	20,494	11,023	12,470	36,139	20,755	18,019
Others	82,415	577	22	32	9	7	10	100	83
<b>O. South-Central Asia</b>	<b>1,915,780</b>	<b>2,158,683</b>	<b>141,678</b>	<b>159,025</b>	<b>137,443</b>	<b>88,760</b>	<b>114,219</b>	<b>103,173</b>	<b>106,777</b>
Afghanistan	558,032	778,362	36,327	52,512	39,187	9,537	8,908	9,469	7,453
Bangladesh	661,192	788,970	59,802	63,931	59,320	52,651	66,264	59,118	60,532
India	3,447	1,429	-	792	558	417	-	-	-
Iran	35	-	-	-	-	-	-	-	-
Sri Lanka	392,899	379,822	23,115	31,697	25,381	15,083	20,129	21,313	20,764
Others	300,175	210,099	22,434	10,093	12,996	11,072	18,918	13,273	18,028
<b>P. South Eastern Asia</b>	<b>2,184,950</b>	<b>1,922,550</b>	<b>164,797</b>	<b>97,127</b>	<b>105,403</b>	<b>101,331</b>	<b>101,373</b>	<b>114,341</b>	<b>105,320</b>
Indonesia	533,779	270,743	6,279	6,735	7,275	5,949	13,323	9,494	8,618
Malaysia	582,430	496,477	59,749	30,097	19,585	14,826	19,851	15,479	13,437
Singapore	256,537	305,027	42,865	14,906	43,157	27,281	29,604	52,721	24,564
Thailand	149,360	314,958	13,969	11,660	9,381	29,089	13,143	13,256	34,613
Others	662,844	535,345	41,935	33,730	26,005	24,186	25,451	23,390	24,088
<b>Q. Western Asia</b>	<b>3,949,588</b>	<b>3,863,300</b>	<b>297,595</b>	<b>306,231</b>	<b>295,811</b>	<b>306,902</b>	<b>356,457</b>	<b>335,299</b>	<b>361,168</b>
Bahrain	68,686	52,631	4,150	3,801	4,452	2,997	4,916	4,339	3,057
Jordan	41,021	58,461	4,707	5,432	4,785	5,131	3,548	3,580	2,836
Kuwait	130,711	112,819	7,573	9,191	12,101	9,808	15,830	14,088	14,963
Saudi Arabia	710,293	706,055	61,560	53,530	58,649	53,348	65,695	58,095	67,685
Turkey	336,878	265,182	17,729	18,988	19,855	15,205	17,490	17,622	14,810
United Arab Emirates	2,082,009	2,122,124	158,145	171,092	157,179	184,608	189,820	184,799	216,020
Others	579,988	546,028	43,732	44,197	38,790	35,805	59,158	52,775	41,797
<b>R. Australia &amp; New Zealand</b>	<b>326,541</b>	<b>330,152</b>	<b>28,154</b>	<b>28,442</b>	<b>24,881</b>	<b>21,875</b>	<b>31,444</b>	<b>24,322</b>	<b>23,781</b>
Australia	276,893	285,421	24,071	24,763	21,261	19,335	27,763	20,987	20,984
New Zealand	45,493	39,794	3,515	3,156	3,067	2,281	3,339	2,797	2,466
Others	4,155	4,937	568	523	552	260	342	538	330
<b>S. Others</b>	<b>39,490</b>	<b>73,041</b>	<b>9,163</b>	<b>7,999</b>	<b>6,614</b>	<b>4,955</b>	<b>7,975</b>	<b>6,582</b>	<b>5,242</b>
<b>I. Export Receipts through Banks</b>	<b>30,705,328</b>	<b>31,468,713</b>	<b>2,442,779</b>	<b>2,612,010</b>	<b>2,686,758</b>	<b>2,266,060</b>	<b>2,721,733</b>	<b>2,511,180</b>	<b>2,425,234</b>
<b>II. Freight on Export</b>	<b>657,845</b>	<b>856,583</b>	<b>54,786</b>	<b>71,811</b>	<b>72,038</b>	<b>68,388</b>	<b>61,264</b>	<b>61,841</b>	<b>61,841</b>
<b>III Export Receipts Banks (fob) (I-II)</b>	<b>30,047,484</b>	<b>30,612,130</b>	<b>2,387,992</b>	<b>2,540,199</b>	<b>2,614,720</b>	<b>2,197,672</b>	<b>2,660,469</b>	<b>2,449,339</b>	<b>2,363,393</b>
<b>IV. Other Exports</b>	<b>932,480</b>	<b>1,727,873</b>	<b>220,963</b>	<b>68,803</b>	<b>17,326</b>	<b>79,328</b>	<b>97,565</b>	<b>295,701</b>	<b>118,570</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					
			Oct	May	Jun	Jul	Aug	Sep	Oct
<b>Grand Total</b>	<b>30,674,632</b>	<b>32,040,385</b>	<b>2,982,139</b>	<b>2,671,216</b>	<b>2,477,352</b>	<b>2,683,117</b>	<b>2,420,628</b>	<b>2,498,795</b>	<b>2,846,224</b>
<b>A. Latin America</b>	<b>78,217</b>	<b>93,181</b>	<b>18,817</b>	<b>2,369</b>	<b>2,524</b>	<b>5,224</b>	<b>3,969</b>	<b>3,144</b>	<b>11,597</b>
<b>B. Central America</b>	<b>180,146</b>	<b>182,220</b>	<b>17,040</b>	<b>16,619</b>	<b>14,682</b>	<b>16,568</b>	<b>12,336</b>	<b>19,254</b>	<b>15,833</b>
Mexico	138,699	137,927	12,173	12,651	9,980	11,805	8,616	14,590	12,155
Others	41,446	44,293	4,867	3,968	4,702	4,762	3,721	4,665	3,678
<b>C. South America</b>	<b>350,751</b>	<b>388,020</b>	<b>34,984</b>	<b>35,319</b>	<b>34,157</b>	<b>38,718</b>	<b>29,894</b>	<b>43,025</b>	<b>38,488</b>
Argentina	39,067	60,091	5,863	6,526	6,628	7,006	5,235	6,334	4,963
Brazil	150,434	145,151	12,003	13,221	11,419	14,017	9,381	16,638	15,776
Uruguay	8,032	9,469	627	726	1,191	780	932	933	1,038
Others	153,218	173,309	16,491	14,846	14,919	16,916	14,346	19,120	16,710
<b>D. North America</b>	<b>5,681,448</b>	<b>6,230,534</b>	<b>559,905</b>	<b>578,404</b>	<b>526,574</b>	<b>595,614</b>	<b>532,524</b>	<b>559,109</b>	<b>550,264</b>
Canada	392,206	399,113	37,029	37,929	31,905	35,531	31,057	32,154	33,990
USA	5,289,018	5,831,227	522,866	540,441	494,665	560,076	501,427	526,927	516,230
Others	224	195	10	34	5	7	40	28	44
<b>E. Eastern Europe</b>	<b>740,153</b>	<b>758,484</b>	<b>71,507</b>	<b>75,541</b>	<b>68,297</b>	<b>78,812</b>	<b>52,791</b>	<b>60,642</b>	<b>73,569</b>
Hungary	29,351	40,418	4,301	3,791	3,820	2,451	2,268	2,017	1,416
Romania	76,083	96,742	10,973	11,423	9,661	7,662	6,184	6,127	6,822
Russian Federation	82,945	70,632	7,223	8,733	7,656	5,340	2,318	2,459	5,091
Ukraine	3,760	7,956	827	679	672	412	597	455	1,152
Others	548,015	542,736	48,184	50,914	46,488	62,947	41,424	49,584	59,088
<b>F. Northern Europe</b>	<b>2,655,410</b>	<b>2,856,665</b>	<b>253,739</b>	<b>223,943</b>	<b>244,590</b>	<b>291,138</b>	<b>225,402</b>	<b>234,984</b>	<b>265,268</b>
Denmark	227,140	298,235	32,464	22,944	25,313	28,727	22,829	20,035	27,087
Finland	28,831	29,145	2,674	2,714	3,151	3,047	2,506	2,841	3,038
Norway	63,450	63,367	5,025	4,741	3,988	5,860	3,809	5,170	3,563
Sweden	149,659	167,575	14,193	15,636	15,001	19,945	12,322	16,705	15,605
United Kingdom	2,017,869	2,134,289	185,986	165,381	182,694	216,467	168,952	175,986	202,916
Others	168,462	164,054	13,396	12,527	14,443	17,092	14,984	14,246	13,060
<b>G. Southern Europe</b>	<b>2,976,026</b>	<b>3,169,122</b>	<b>270,680</b>	<b>276,368</b>	<b>301,946</b>	<b>299,692</b>	<b>292,008</b>	<b>275,301</b>	<b>299,931</b>
Greece	133,628	162,388	13,067	15,923	15,053	8,130	11,549	8,467	12,600
Italy	1,122,509	1,138,011	82,853	108,210	110,707	97,500	104,818	94,672	103,556
Spain	1,408,403	1,532,230	143,079	122,510	135,722	162,148	144,972	144,863	142,348
Others	311,486	336,493	31,681	29,725	40,465	31,915	30,669	27,298	41,427
<b>H. Western Europe</b>	<b>4,191,175</b>	<b>4,509,524</b>	<b>412,337</b>	<b>364,523</b>	<b>393,391</b>	<b>394,044</b>	<b>354,660</b>	<b>369,757</b>	<b>397,632</b>
Belgium	647,125	621,013	68,244	43,464	53,915	54,573	52,279	57,647	80,004
France	470,677	522,888	46,016	41,795	41,573	43,859	45,797	40,901	41,129
Germany	1,562,823	1,710,298	150,136	138,389	156,296	150,787	131,774	142,409	143,255
Netherlands	1,485,628	1,622,016	144,710	138,617	139,174	142,279	122,414	122,759	129,901
Switzerland	12,684	13,949	1,065	1,274	1,136	1,210	992	1,354	1,422
Others	12,238	19,359	2,168	984	1,297	1,337	1,403	4,686	1,920
<b>I. Eastern Africa</b>	<b>1,114,207</b>	<b>1,050,969</b>	<b>131,006</b>	<b>103,290</b>	<b>50,840</b>	<b>93,132</b>	<b>96,003</b>	<b>73,775</b>	<b>96,179</b>
Kenya	383,741	327,171	46,264	34,398	20,204	29,847	25,842	21,818	45,861
Mauritius	19,040	32,358	2,691	3,191	2,541	1,332	1,262	1,375	2,867
United Republic of Tanzania	180,579	141,243	10,926	17,679	8,933	17,199	30,577	19,747	20,754
Others	530,848	550,198	71,125	48,022	19,161	44,754	38,322	30,835	26,697

## 4.18 Exports by Selected Countries/Territories

### (b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Oct	May	Jun	Jul	Aug	Sep	Oct
<b>J. Middle Africa</b>	<b>170,899</b>	<b>108,924</b>	<b>10,535</b>	<b>10,097</b>	<b>10,426</b>	<b>7,642</b>	<b>9,749</b>	<b>7,545</b>	<b>12,089</b>
<b>K. Northern Africa</b>	<b>200,319</b>	<b>195,377</b>	<b>16,161</b>	<b>14,939</b>	<b>16,916</b>	<b>16,497</b>	<b>13,840</b>	<b>26,466</b>	<b>15,899</b>
Egypt	107,753	106,579	7,850	5,804	8,225	9,104	8,137	19,919	8,462
Morocco	27,729	28,893	3,341	1,733	3,784	2,746	1,645	2,372	2,817
Others	64,838	59,905	4,969	7,401.33	4,908.00	4,647	4,059	4,175	4,619
<b>L. Southern Africa</b>	<b>194,617</b>	<b>188,560</b>	<b>21,267</b>	<b>13,449</b>	<b>13,406</b>	<b>13,871</b>	<b>13,136</b>	<b>14,335</b>	<b>18,339</b>
South Africa	190,010	184,480	20,810	13,100	13,279	13,339	12,445	13,635	18,063
Others	4,607	4,080	457	348.99	127.30	533	690	700	277
<b>M. Western Africa</b>	<b>611,709</b>	<b>704,617</b>	<b>69,234</b>	<b>44,585</b>	<b>51,848</b>	<b>23,166</b>	<b>32,129</b>	<b>22,843</b>	<b>39,249</b>
<b>N. Eastern Asia</b>	<b>3,035,151</b>	<b>2,800,871</b>	<b>309,178</b>	<b>191,182</b>	<b>191,723</b>	<b>202,684</b>	<b>190,105</b>	<b>241,147</b>	<b>274,192</b>
China	2,562,313	2,373,425	266,806	156,180	151,665	172,616	158,177	200,770	229,593
Hong Kong	39,092	31,926	2,531	2,895	3,456	2,178	2,049	3,162	2,423
Japan	194,105	195,677	18,010	15,737	18,675	13,415	14,939	16,733	17,383
Republic of Korea	178,699	145,167	17,140	12,535	12,163	10,538	11,280	16,941	21,604
Others	60,942	54,677	4,690	3,835.14	5,763.30	3,937	3,661	3,541	3,189
<b>O. South-Central Asia</b>	<b>2,529,047</b>	<b>3,252,917</b>	<b>284,331</b>	<b>342,878</b>	<b>174,424</b>	<b>217,321</b>	<b>227,844</b>	<b>180,948</b>	<b>147,644</b>
Afghanistan	1,142,794	1,650,448	135,751	224,572	80,516	97,246	88,372	78,708	58,576
Bangladesh	718,720	784,586	65,155	47,729	43,518	57,570	79,933	63,762	56,037
India	17	-	-	-	-	-	-	-	-
Iran	17	-	-	-	-	-	-	-	-
Sri Lanka	386,672	370,977	34,171	25,559	26,118	31,758	35,139	26,366	21,840
Others	280,827	446,906	49,254	45,017.51	24,272.31	30,747	24,399	12,112	11,191
<b>P. South Eastern Asia</b>	<b>2,234,705</b>	<b>1,799,101</b>	<b>160,162</b>	<b>87,800</b>	<b>110,781</b>	<b>76,610</b>	<b>88,135</b>	<b>79,940</b>	<b>146,746</b>
Indonesia	536,982	273,772	20,395	6,383	7,055	5,755	6,982	11,167	10,020
Malaysia	608,923	439,389	35,047	31,126	25,521	22,962	14,126	27,299	14,761
Singapore	188,027	215,347	16,558	6,824	8,909	3,964	20,838	3,260	59,970
Thailand	173,859	302,754	21,201	19,379	34,460	12,170	9,823	9,166	31,945
Others	726,914	567,840	66,962	24,089.18	34,835.59	31,760	36,365	29,049	30,049
<b>Q. Western Asia</b>	<b>3,403,170</b>	<b>3,424,593</b>	<b>313,764</b>	<b>261,749</b>	<b>244,796</b>	<b>287,311</b>	<b>220,817</b>	<b>260,977</b>	<b>414,254</b>
Bahrain	64,615	47,493	4,252	3,073	3,458	4,653	3,570	4,018	4,094
Jordan	39,095	55,974	5,734	3,386	2,810	2,761	2,823	6,508	4,228
Kuwait	127,344	114,012	12,175	10,188	7,647	8,234	8,949	9,868	12,254
Saudi Arabia	698,620	715,775	66,656	53,224	40,031	53,646	48,584	56,922	64,204
Turkey	297,017	199,732	20,550	13,630	15,364	14,407	11,328	14,949	14,400
United Arab Emirates	1,583,205	1,739,135	152,542	136,864	143,303	160,593	115,291	133,267	283,267
Others	593,274	552,471	51,855	41,385.63	32,182.65	43,018	30,272	35,445	31,806
<b>R. Australia &amp; New Zealand</b>	<b>322,696</b>	<b>322,077</b>	<b>26,937</b>	<b>27,823</b>	<b>25,649</b>	<b>24,800</b>	<b>25,077</b>	<b>25,218</b>	<b>28,526</b>
Australia	280,121	280,505	22,562	24,819	22,688	22,047	22,613	21,899	25,070
New Zealand	42,567	41,573	4,375	3,004	2,961	2,752	2,463	3,319	3,456
Others	9	-	-	-	-	-	-	-	-
<b>S. Others</b>	<b>4,788</b>	<b>4,628</b>	<b>554</b>	<b>338</b>	<b>381</b>	<b>271</b>	<b>208</b>	<b>385</b>	<b>526</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	
			Feb	Sep	Oct	Nov	Dec	Jan <sup>R</sup>	Feb <sup>P</sup>
<b>Grand Total</b>	<b>53,156,822</b>	<b>59,111,041</b>	<b>5,049,956</b>	<b>5,040,007</b>	<b>5,383,025</b>	<b>4,716,000</b>	<b>5,737,028</b>	<b>5,346,007</b>	<b>5,152,007</b>
<b>A. Latin America</b>	<b>42,297</b>	<b>4,557</b>	<b>167</b>	<b>3,969</b>	<b>1,538</b>	<b>1,125</b>	<b>2,301</b>	<b>2,028</b>	<b>1,874</b>
<b>B. Central America</b>	<b>63,655</b>	<b>75,411</b>	<b>3,817</b>	<b>4,313</b>	<b>5,584</b>	<b>5,600</b>	<b>1,727</b>	<b>3,138</b>	<b>3,029</b>
Mexico	56,557	60,416	3,739	3,909	4,881	1,952	1,444	2,408	2,088
Others	7,099	14,995	77	405	703	3,648	283	729	941
<b>C. South America</b>	<b>510,431</b>	<b>1,631,979</b>	<b>164,430</b>	<b>105,747</b>	<b>73,488</b>	<b>75,723</b>	<b>107,710</b>	<b>90,680</b>	<b>141,792</b>
Argentina	95,197	342,650	31,484	7,645	9,702	7,328	17,527	12,278	14,950
Brazil	358,057	1,241,681	126,890	95,646	57,418	63,167	82,607	71,631	123,654
Uruguay	12,092	9,932	635	222	1,049	406	903	1,713	444
Others	45,086	37,716	5,420	2,234	5,319	4,822	6,673	5,058	2,744
<b>D. North America</b>	<b>2,038,449</b>	<b>2,588,413</b>	<b>252,138</b>	<b>158,720</b>	<b>204,352</b>	<b>313,847</b>	<b>461,801</b>	<b>317,715</b>	<b>418,101</b>
Canada	162,481	237,274	19,369	18,782	13,806	35,423	23,988	62,727	114,139
USA	1,875,783	2,350,853	232,766	139,912	190,418	278,424	437,813	254,988	303,960
Others	185	286	4	26	128	-	-	0	2
<b>E. Eastern Europe</b>	<b>1,691,812</b>	<b>509,302</b>	<b>24,046</b>	<b>33,456</b>	<b>49,466</b>	<b>16,240</b>	<b>22,661</b>	<b>22,088</b>	<b>13,759</b>
Hungary	17,792	16,399	2,524	1,977	1,228	584	2,389	2,356	1,625
Romania	219,957	16,762	1,017	20,839	36,528	899	2,456	886	1,008
Russian Federation	1,020,170	174,920	3,743	3,310	2,118	3,709	3,130	1,724	1,049
Ukraine	261,841	172,570	992	1,184	317	595	318	6,263	492
Others	172,052	128,652	15,770	6,145	9,275	10,453	14,368	10,860	9,584
<b>F. Northern Europe</b>	<b>1,236,904</b>	<b>1,174,164</b>	<b>119,462</b>	<b>87,226</b>	<b>115,293</b>	<b>115,561</b>	<b>111,187</b>	<b>88,587</b>	<b>69,074</b>
Denmark	70,301	82,108	5,468	6,879	5,524	5,036	6,202	9,074	5,544
Finland	67,662	47,673	2,838	4,328	3,978	4,311	9,002	5,373	4,102
Norway	26,858	37,028	2,937	2,334	2,894	2,081	7,945	5,739	2,929
Sweden	214,566	179,427	12,806	9,866	11,436	10,674	20,807	13,438	7,955
United Kingdom	781,872	745,520	88,217	57,355	85,800	88,481	58,857	46,702	40,246
Others	75,646	82,407	7,196	6,464	5,661	4,978	8,373	8,260	8,298
<b>G. Southern Europe</b>	<b>816,360</b>	<b>820,141</b>	<b>50,616</b>	<b>57,898</b>	<b>63,514</b>	<b>54,140</b>	<b>108,803</b>	<b>67,479</b>	<b>70,209</b>
Greece	40,395	49,284	3,934	1,464	943	4,074	4,274	658	2,557
Italy	503,058	538,924	31,907	38,117	40,538	30,239	79,664	39,748	49,798
Spain	234,410	194,459	13,210	13,644	15,033	17,663	19,911	22,695	15,749
Others	38,498	37,474	1,566	4,673	7,000	2,164	4,955	4,378	2,104
<b>H. Western Europe</b>	<b>2,586,074</b>	<b>2,347,118</b>	<b>200,351</b>	<b>173,676</b>	<b>193,231</b>	<b>164,760</b>	<b>261,149</b>	<b>205,146</b>	<b>191,709</b>
Belgium	315,452	195,454	18,015	14,188	12,240	19,605	21,538	14,628	14,912
France	268,037	287,831	17,558	21,371	30,186	18,180	29,961	21,851	23,296
Germany	930,631	879,520	64,666	76,717	76,184	55,643	94,577	85,847	54,902
Netherlands	551,247	420,496	61,633	24,983	22,533	36,719	47,262	36,134	49,621
Switzerland	436,550	449,061	27,117	24,067	33,790	28,008	58,074	36,171	39,462
Others	84,158	114,756	11,362	12,350	18,298	6,604	9,736	10,515	9,515
<b>I. Eastern Africa</b>	<b>940,291</b>	<b>867,389</b>	<b>53,238</b>	<b>68,776</b>	<b>72,194</b>	<b>59,327</b>	<b>72,853</b>	<b>67,892</b>	<b>61,001</b>
Kenya	614,139	548,948	36,412	47,190	49,306	45,456	50,613	53,990	47,185
Mauritius	4,513	7,807	2,486	302	159	286	312	404	106
United Republic of Tanzania	126,570	164,346	5,631	14,674	16,667	6,803	12,622	6,238	8,587
Others	195,070	146,288	8,710	6,610	6,062	6,782	9,307	7,259	5,123

## 4.19 Imports Payment by Selected Countries/Territories

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

Thousand US Dollars

Country / Territory	FY24	FY25	2025					2026	
			Feb	Sep	Oct	Nov	Dec	Jan <sup>R</sup>	Feb <sup>P</sup>
<b>J. Middle Africa</b>	<b>21,932</b>	<b>48,444</b>	<b>849</b>	<b>1,747</b>	<b>1,093</b>	<b>1,376</b>	<b>3,613</b>	<b>3,295</b>	<b>28,423</b>
<b>K. Northern Africa</b>	<b>827,019</b>	<b>707,325</b>	<b>66,596</b>	<b>108,960</b>	<b>89,582</b>	<b>67,791</b>	<b>55,221</b>	<b>113,789</b>	<b>45,801</b>
Egypt	202,504	118,335	7,795	22,073	22,475	7,234	6,835	5,575	5,859
Morocco	603,941	550,143	48,788	86,445	66,566	52,866	44,189	95,846	38,471
Others	20,574	38,848	10,014	442	541	7,692	4,197	12,368	1,471
<b>L. Southern Africa</b>	<b>476,119</b>	<b>497,352</b>	<b>30,510</b>	<b>41,431</b>	<b>35,520</b>	<b>41,269</b>	<b>71,218</b>	<b>46,857</b>	<b>65,065</b>
South Africa	471,066	492,623	30,510	41,005	35,206	40,747	68,959	45,661	63,950
Others	5,053	4,729	-	426	314	521	2,259	1,196	1,115
<b>M. Western Africa</b>	<b>626,540</b>	<b>430,021</b>	<b>37,797</b>	<b>7,890</b>	<b>13,982</b>	<b>7,645</b>	<b>11,544</b>	<b>48,681</b>	<b>71,487</b>
<b>N. Eastern Asia</b>	<b>16,091,615</b>	<b>19,281,939</b>	<b>1,500,267</b>	<b>1,936,288</b>	<b>1,832,232</b>	<b>1,585,217</b>	<b>2,046,511</b>	<b>1,934,822</b>	<b>1,666,747</b>
China	13,504,031	16,312,534	1,281,169	1,661,721	1,527,113	1,324,502	1,762,161	1,617,281	1,408,594
Hong Kong	692,295	741,881	43,357	61,268	55,862	50,706	58,799	48,926	43,775
Japan	1,009,328	1,201,963	104,452	101,085	146,411	95,512	116,193	174,736	134,664
Republic of Korea	880,860	1,025,522	71,289	112,214	102,817	114,315	109,269	93,879	79,709
Others	5,100	38	-	-	29	182	88	-	4
<b>O. South-Central Asia</b>	<b>382,421</b>	<b>631,638</b>	<b>45,496</b>	<b>37,530</b>	<b>34,480</b>	<b>31,910</b>	<b>33,748</b>	<b>36,126</b>	<b>24,191</b>
Afghanistan	11,960	25,898	3,008	1,071	879	191	733	37	121
Bangladesh	56,555	78,312	7,340	6,670	4,621	5,001	5,531	5,293	3,654
India	206,892	220,562	22,169	19,568	20,441	19,673	21,066	24,830	14,569
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	58,302	59,731	5,371	5,954	6,196	4,890	5,004	5,158	5,129
Others	48,711	247,135	7,609	4,266	2,343	2,155	1,413	807	718
<b>P. South Eastern Asia</b>	<b>6,861,215</b>	<b>7,512,785</b>	<b>670,671</b>	<b>705,442</b>	<b>746,827</b>	<b>601,776</b>	<b>708,462</b>	<b>773,111</b>	<b>711,408</b>
Indonesia	2,418,313	2,902,735	246,010	278,285	310,910	269,634	309,574	332,448	292,480
Malaysia	948,387	1,062,337	108,194	88,922	92,077	90,751	87,111	96,923	79,999
Singapore	2,443,395	2,316,749	204,170	204,291	155,353	126,667	182,374	226,414	182,826
Thailand	719,109	812,940	77,355	87,862	132,329	66,246	91,834	76,569	81,730
Others	332,010	418,024	34,943	46,082	56,157	48,478	37,569	40,757	74,373
<b>Q. Western Asia</b>	<b>17,518,085</b>	<b>18,700,636</b>	<b>1,711,569</b>	<b>1,456,190</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>
Bahrain	217,324	201,299	57,176	11,397	10,421	5,227	38,770	11,425	6,605
Jordan	10,032	15,726	1,700	1,770	1,054	326	3,056	1,719	489
Kuwait	1,785,043	1,677,971	237,010	133,742	114,970	58,595	105,803	143,845	186,407
Saudi Arabia	4,492,909	3,754,303	296,624	330,480	344,160	368,229	323,319	354,146	333,360
Turkey	491,395	643,700	51,145	35,713	38,221	26,890	55,704	59,796	32,507
United Arab Emirates	6,328,936	7,958,679	707,276	551,742	817,414	694,842	652,053	564,693	565,732
Others	4,192,446	4,448,958	360,637	391,345	387,773	292,028	250,793	410,100	325,656
<b>R. Australia &amp; New Zealand</b>	<b>705,230</b>	<b>709,834</b>	<b>114,704</b>	<b>44,438</b>	<b>26,916</b>	<b>23,347</b>	<b>40,967</b>	<b>46,502</b>	<b>36,846</b>
Australia	683,219	687,896	111,803	42,877	24,931	22,115	39,103	45,372	36,231
New Zealand	16,561	15,975	419	1,492	1,853	1,175	1,864	1,130	591
Others	5,450	5,963	2,482	69	132	56	-	-	24
<b>S. Others</b>	<b>262,120</b>	<b>175,190</b>	<b>14,462</b>	<b>15,739</b>	<b>27,453</b>	<b>16,410</b>	<b>11,834</b>	<b>10,884</b>	<b>9,882</b>
<b>I. Import Payments Through Banks</b>	<b>53,698,570</b>	<b>58,713,640</b>	<b>5,061,187</b>	<b>5,049,436</b>	<b>5,300,759</b>	<b>4,629,200</b>	<b>5,562,805</b>	<b>5,424,544</b>	<b>5,081,153</b>
<b>II. Freight &amp; Insurance</b>	<b>2,250,851</b>	<b>1,807,048</b>	<b>146,774</b>	<b>156,028</b>	<b>160,083</b>	<b>143,042</b>	<b>171,891</b>	<b>167,618</b>	<b>157,008</b>
<b>III. Import Payments Banks (fob) (I-II)</b>	<b>51,447,718</b>	<b>56,906,591</b>	<b>4,914,413</b>	<b>4,893,409</b>	<b>5,140,676</b>	<b>4,486,158</b>	<b>5,390,914</b>	<b>5,256,926</b>	<b>4,924,146</b>
<b>IV. Other Imports</b>	<b>1,709,104</b>	<b>2,204,450</b>	<b>135,543</b>	<b>146,599</b>	<b>242,349</b>	<b>229,842</b>	<b>346,114</b>	<b>89,081</b>	<b>227,862</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	2025						
			2024						
			Oct	May	Jun	Jul	Aug	Sep	Oct
<b>Grand Total</b>	<b>54,779,084</b>	<b>58,363,043</b>	<b>4,567,645</b>	<b>5,237,336</b>	<b>4,848,635</b>	<b>5,837,044</b>	<b>5,297,567</b>	<b>5,854,319</b>	<b>6,092,590</b>
<b>A. Latin America</b>	<b>48,261</b>	<b>10,043</b>	<b>690</b>	<b>1,588</b>	<b>1,067</b>	<b>2,021</b>	<b>5,259</b>	<b>1,875</b>	<b>1,862</b>
<b>B. Central America</b>	<b>71,577</b>	<b>92,045</b>	<b>14,323</b>	<b>7,520</b>	<b>8,630</b>	<b>10,781</b>	<b>10,718</b>	<b>7,495</b>	<b>5,797</b>
Mexico	57,474	71,276	4,797	6,781	8,032	9,602	9,314	5,032	4,804
Others	14,103	20,769	9,527	738	598	1,179	1,404	2,463	993
<b>C. South America</b>	<b>478,702</b>	<b>1,370,219</b>	<b>72,221</b>	<b>273,622</b>	<b>132,857</b>	<b>214,311</b>	<b>182,710</b>	<b>134,078</b>	<b>91,200</b>
Argentina	136,276	401,795	24,048	39,268	26,083	39,032	16,960	19,212	15,654
Brazil	274,066	906,023	34,930	230,785	103,166	169,630	162,473	110,474	70,097
Uruguay	7,396	3,678	214	282	447	1,563	249	527	659
Others	60,964	58,723	13,029	3,286	3,161	4,085	3,028	3,865	4,791
<b>D. North America</b>	<b>1,583,179</b>	<b>2,215,340</b>	<b>184,903</b>	<b>209,792</b>	<b>183,870</b>	<b>280,358</b>	<b>220,854</b>	<b>235,604</b>	<b>292,319</b>
Canada	152,517	244,260	23,406	18,612	16,024	43,694	26,358	32,195	17,449
USA	1,430,661	1,970,369	161,497	191,132	167,809	236,664	194,496	203,409	274,870
Others	0	711	-	48	36	-	-	-	-
<b>E. Eastern Europe</b>	<b>1,672,860</b>	<b>704,801</b>	<b>65,160</b>	<b>29,296</b>	<b>23,871</b>	<b>39,363</b>	<b>34,092</b>	<b>52,707</b>	<b>78,267</b>
Hungary	41,284	48,146	8,183	3,074	1,778	3,192	7,313	3,612	2,211
Romania	254,830	21,374	2,991	2,102	1,304	2,303	1,248	18,837	46,464
Russian Federation	879,807	231,922	24,657	4,177	10,528	10,494	5,136	11,567	11,634
Ukraine	265,257	216,051	11,183	5,754	2,412	3,132	1,575	3,313	2,838
Others	231,683	187,309	18,147	14,190	7,848	20,242	18,820	15,378	15,121
<b>F. Northern Europe</b>	<b>999,230</b>	<b>1,032,770</b>	<b>91,226</b>	<b>99,792</b>	<b>73,741</b>	<b>111,741</b>	<b>97,681</b>	<b>121,609</b>	<b>116,653</b>
Denmark	92,508	122,828	7,252	6,124	10,486	9,751	15,474	8,562	10,971
Finland	53,723	53,482	4,370	6,241	4,819	7,947	5,794	3,120	4,509
Norway	41,311	48,173	5,086	5,104	5,142	4,846	5,935	3,669	4,237
Sweden	130,264	153,654	9,452	18,177	11,082	10,737	9,789	14,646	13,356
United Kingdom	579,057	544,926	54,794	50,616	35,299	68,227	51,086	60,363	72,965
Others	102,366	109,707	10,272	13,530	6,913	10,231	9,603	31,249	10,614
<b>G. Southern Europe</b>	<b>516,973</b>	<b>596,938</b>	<b>58,704</b>	<b>47,533</b>	<b>61,985</b>	<b>81,032</b>	<b>72,631</b>	<b>66,275</b>	<b>88,184</b>
Greece	16,131	30,351	1,277	2,984	2,268	3,633	4,685	3,190	2,863
Italy	326,320	335,265	33,509	28,696	32,688	50,326	39,117	35,191	58,677
Spain	137,012	176,249	16,150	13,851	12,402	24,501	21,622	24,341	22,722
Others	37,510	55,074	7,768	2,003	14,627	2,572	7,208	3,553	3,922
<b>H. Western Europe</b>	<b>2,204,362</b>	<b>2,001,560</b>	<b>164,842</b>	<b>162,591</b>	<b>159,828</b>	<b>219,348</b>	<b>188,995</b>	<b>203,703</b>	<b>199,784</b>
Belgium	273,651	233,012	22,379	12,061	13,208	31,257	22,283	25,885	19,437
France	247,957	356,353	28,432	24,992	29,187	29,706	32,398	24,392	33,426
Germany	753,726	734,633	54,684	62,759	69,347	90,305	66,274	82,239	76,905
Netherlands	448,840	244,885	23,141	24,490	17,662	30,412	24,825	26,790	29,078
Switzerland	144,698	153,424	12,329	13,468	11,376	14,045	18,407	15,976	16,958
Others	335,489	279,252	23,878	24,821	19,049	23,624	24,809	28,421	23,980
<b>I. Eastern Africa</b>	<b>960,922</b>	<b>908,248</b>	<b>86,670</b>	<b>63,705</b>	<b>56,416</b>	<b>50,705</b>	<b>68,201</b>	<b>82,176</b>	<b>86,670</b>
Kenya	576,789	565,091	48,435	53,809	43,093	35,775	46,476	46,746	54,866
Mauritius	954	1,360	102	123	86	76	191	261	172
United Republic of Tanzania	109,263	144,134	20,313	2,748	5,874	4,932	10,081	21,106	19,030
Others	273,917	197,664	17,821	7,026	7,362	9,921	11,454	14,062	12,602

## 4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Oct	May	Jun	Jul	Aug	Sep	Oct
<b>J. Middle Africa</b>	<b>63,811</b>	<b>59,440</b>	<b>991</b>	<b>3,257</b>	<b>2,775</b>	<b>6,047</b>	<b>794</b>	<b>1,484</b>	<b>5,994</b>
<b>K. Northern Africa</b>	<b>876,539</b>	<b>774,277</b>	98,104	74,368	126,379	59,435	91,264	83,217	127,750
Egypt	183,620	102,614	17,572	6,888	6,228	14,041	14,907	28,189	25,715
Morocco	664,941	634,809	69,655	67,355	108,891	44,355	75,229	54,856	100,844
Others	27,977	36,854	10,876	125	11,259	1,039	1,128	173	1,191
<b>L. Southern Africa</b>	<b>408,016</b>	<b>512,990</b>	<b>43,309</b>	<b>37,234</b>	<b>59,295</b>	<b>64,793</b>	<b>53,164</b>	<b>48,582</b>	<b>62,208</b>
South Africa	403,927	505,787	42,301	37,176	58,780	63,971	52,429	48,035	61,720
Others	4,089	7,203	1,008	58	515	822	735	547	488
<b>M. Western Africa</b>	<b>880,554</b>	<b>398,548</b>	<b>55,895</b>	<b>7,895</b>	<b>5,875</b>	<b>9,845</b>	<b>8,636</b>	<b>6,097</b>	<b>9,789</b>
<b>N. Eastern Asia</b>	<b>17,268,358</b>	<b>20,058,576</b>	<b>1,596,268</b>	<b>1,900,057</b>	<b>1,851,482</b>	<b>2,180,485</b>	<b>1,908,570</b>	<b>2,287,114</b>	<b>2,170,442</b>
China	14,824,495	17,384,133	1,385,277	1,627,761	1,595,187	1,859,235	1,597,483	1,972,640	1,834,945
Hong Kong	49,613	61,566	3,279	6,377	5,825	8,718	5,355	9,089	9,758
Japan	1,154,525	1,413,280	117,770	129,294	132,069	191,456	171,909	150,899	162,380
Republic of Korea	939,636	944,914	71,508	106,323	103,737	94,467	101,035	125,583	138,217
Others	300,089	254,683	18,435	30,300	14,665	26,608	32,787	28,903	25,141
<b>O. South-Central Asia</b>	<b>2,015,255</b>	<b>2,341,233</b>	<b>256,850</b>	<b>169,119</b>	<b>125,762</b>	<b>185,925</b>	<b>213,282</b>	<b>259,319</b>	<b>213,371</b>
Afghanistan	564,081	650,611	110,885	34,152	19,633	45,039	61,126	96,136	55,290
Bangladesh	42,098	51,920	8,365	1,787	2,647	6,025	8,041	8,168	4,026
India	276,743	292,525	35,451	11,170	15,170	5,827	31,742	29,088	46,933
Iran	1,042,370	1,258,532	95,158	114,939	81,764	112,323	100,679	113,582	99,668
Sri Lanka	54,738	54,752	5,351	3,708	4,363	5,416	4,304	6,005	4,587
Others	35,225	32,893	1,640	3,362	2,185	11,295	7,390	6,340	2,866
<b>P. South Eastern Asia</b>	<b>6,755,543</b>	<b>7,260,005</b>	<b>621,970</b>	<b>608,943</b>	<b>466,658</b>	<b>731,037</b>	<b>703,992</b>	<b>760,552</b>	<b>854,322</b>
Indonesia	3,344,679	3,780,681	303,408	345,880	234,382	338,581	393,190	424,309	360,757
Malaysia	899,125	938,377	85,262	76,586	66,581	89,673	60,245	79,821	102,398
Singapore	1,284,868	1,074,072	121,726	45,273	50,468	119,628	92,566	77,836	162,781
Thailand	823,033	942,588	60,152	99,358	70,929	118,629	107,050	102,004	149,296
Others	403,838	524,287	51,422	41,847	44,298	64,525	50,940	76,581	79,090
<b>Q. Western Asia</b>	<b>17,061,308</b>	<b>17,201,698</b>	<b>1,103,910</b>	<b>1,498,891</b>	<b>1,449,787</b>	<b>1,526,850</b>	<b>1,381,284</b>	<b>1,462,379</b>	<b>1,642,255</b>
Bahrain	85,684	165,229	17,152	5,686	788	6,447	5,285	8,794	4,421
Jordan	13,852	14,256	1,810	1,688	888	1,871	2,082	2,851	1,420
Kuwait	2,114,196	1,533,066	66,306	130,391	129,549	132,149	133,092	57,455	111,967
Saudi Arabia	4,780,528	4,078,467	168,564	365,870	311,069	309,879	394,580	372,198	401,936
Turkey	242,799	323,885	23,826	23,914	34,868	43,646	36,585	35,248	37,169
United Arab Emirates	5,031,140	6,366,457	474,966	589,783	569,725	582,984	452,546	649,263	694,759
Others	4,793,109	4,720,339	351,286	381,559	402,901	449,875	357,114	336,570	390,583
<b>R. Australia &amp; New Zealand</b>	<b>859,940</b>	<b>823,970</b>	<b>51,604</b>	<b>42,133</b>	<b>58,319</b>	<b>62,969</b>	<b>55,418</b>	<b>40,028</b>	<b>45,705</b>
Australia	840,300	810,315	50,804	40,548	57,675	61,619	53,638	37,720	43,575
New Zealand	19,365	13,504	785	1,585	644	1,349	1,779	2,306	2,057
Others	276	152	15	0	-	1	0	2	73
<b>S. Others</b>	<b>53,695</b>	<b>214</b>	<b>0</b>	<b>2</b>	<b>38</b>	<b>0</b>	<b>23</b>	<b>27</b>	<b>20</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	Footwear, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls, Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech. Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photograph c Med. Surg. Instruments	Arms & Ammunition & Parts	Misc- Manufact. used Article	Art Work, Collector Prices & Antique
2019-20	130.9	140.7	139.0	119.5	141.0	128.2	116.3	120.1	135.2	121.2	130.9	125.9	150.6	127.4	174.5	157.7	180.8	167.1	135.4	146.2	132.3	78.1
2020-21	170.8	136.5	148.9	160.9	160.5	125.9	106.5	125.8	149.8	145.1	124.1	181.9	138.0	230.8	255.2	186.0	236.9	231.4	284.4	269.9	146.6	-
2021-22	221.5	165.8	215.6	257.2	187.9	188.6	127.4	199.3	150.3	237.4	131.9	237.6	152.6	212.4	283.3	274.7	294.6	318.5	229.1	311.9	167.0	35.0
2022-23	268.7	232.5	244.0	352.1	283.3	280.5	155.2	244.7	210.1	207.0	209.9	283.3	204.3	242.1	308.9	351.9	300.9	326.9	206.4	352.6	228.1	-
2023-24	339.4	269.3	313.3	295.7	377.4	295.0	206.9	244.9	282.7	259.0	246.7	364.6	228.3	316.9	338.1	381.5	336.9	342.0	187.5	344.6	298.6	-
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, Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leath, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech. Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc- Manufactured Article	Art Work, Collector Prices & Antique
2019-20	125.8	120.7	115.6	113.3	127.8	114.1	126.9	119.0	114.6	130.6	134.0	142.5	134.6	151.0	127.8	135.6	139.3	113.0	122.3	121.7	157.1	96.9
2020-21	163.5	142.8	135.0	166.4	147.8	114.1	139.2	130.5	137.8	213.2	140.0	155.9	151.8	159.8	189.0	168.3	279.2	125.3	124.7	198.2	210.5	112.6
2021-22	241.1	155.9	174.0	272.0	168.1	243.3	177.5	171.5	198.3	332.6	193.4	209.7	192.9	244.7	202.9	225.4	360.8	180.7	126.6	289.7	245.5	116.1
2022-23	238.0	197.2	219.5	282.5	219.6	282.8	184.3	173.0	155.1	252.0	244.6	220.6	205.1	257.7	200.3	227.9	270.2	157.5	138.1	258.7	254.2	140.3
2023-24	272.5	256.5	233.3	287.8	294.4	307.4	238.9	210.3	192.4	286.4	276.0	273.9	221.5	268.0	250.9	276.3	282.5	242.8	213.9	274.3	281.6	214.5
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, 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 Fibr Cellu Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufact. used Article	Art Work, Collect or Prices & Antiqu e
2019-20	106.1	98.9	101.9	110.4	78.3	100.2	149.6	177.3	82.7	104.2	46.9	108.8	114.7	142.9	62.3	116.2	211.5	157.7	109.4	71.0	113.7	85.2
2020-21	111.7	107.3	107.7	131.0	98.4	91.0	222.4	218.3	95.9	135.6	62.4	108.3	140.1	144.9	109.9	172.9	159.1	190.1	58.7	39.8	180.7	-
2021-22	119.1	97.8	109.5	137.6	133.8	109.8	225.9	162.6	120.4	71.4	125.7	114.5	158.1	183.0	79.5	180.6	100.8	138.7	80.9	23.5	231.0	0.8
2022-23	125.6	123.4	106.0	99.7	111.1	95.9	314.7	146.7	112.9	124.0	97.8	118.6	195.2	172.4	148.4	293.7	163.2	190.0	131.1	58.3	277.5	-
2023-24	148.2	131.1	169.6	68.0	105.7	119.4	328.5	243.7	98.5	162.4	106.0	137.7	182.8	217.8	143.8	215.0	230.0	242.7	164.6	63.9	350.7	-
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/ Veg. 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, Leath, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufact. used Article	Art Work, Collectors 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)

Billion Rupees

Items	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

	Jul-Mar FY25	Jul-Jun FY25	Jul-Sep FY26	Jul-Dec FY26 <sup>P</sup>
<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	2025						2026
			Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan <sup>P</sup>
<b>I. Permanent Debt (1+2+3+4)</b>	<b>33,656.2</b>	<b>42,251.6</b>	<b>38,554.4</b>	<b>42,752.2</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>43,559.0</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>37,679.8</b>	<b>41,864.1</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>42,656.0</b>
GOP Ijara Sukuk	4,766.2	6,187.1	5,838.5	6,049.5	6,192.5	6,357.6	6,536.5	6,676.1	6,552.3	6,750.8
Short Term (1 Year)	553.4	454.8	505.1	470.6	501.6	533.0	527.7	489.6	482.9	506.0
Long Term (>1 year)	4,212.8	5,732.3	5,333.5	5,578.9	5,690.9	5,824.7	6,008.8	6,186.5	6,069.4	6,244.8
Bai-Muajjal of Sukuk	-	163.2	65.0	247.9	247.9	247.9	295.1	357.6	631.8	631.8
Pakistan Investment Bonds (PIBs)**	28,025.8	35,014.8	31,775.0	35,565.4	34,553.5	33,968.7	34,238.5	34,714.8	34,929.8	35,272.1
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>396.8</b>	<b>410.4</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>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>8,352.3</b>	<b>8,725.5</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>
Bai Muajjal <sup>2</sup>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Market Treasury Bills	10,167.3	8,644.6	8,259.1	8,612.5	8,538.7	8,265.0	8,271.8	8,230.1	8,610.6	8,658.2
MTBs for Replenishment of Cash <sup>3</sup>	80.4	111.7	93.1	113.0	113.2	134.8	134.7	133.2	133.4	125.8
Outright Sale of MRTBs to Banks	-	-	-	-	-	-	-	-	-	-
<b>III. Unfunded Debt</b>	<b>2,798.7</b>	<b>3,021.2</b>	<b>2,896.0</b>	<b>3,061.7</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>
Saving Schemes (Net of Prize Bonds)	2,707.8	2,942.6	2,814.4	2,983.9	3,010.6	3,036.7	3,060.6	3,081.0	3,083.5	3,107.9
Postal Life Insurance	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2
GP Fund*	43.7	31.4	34.3	30.6	32.1	28.9	27.3	26.0	25.9	21.6
<b>IV. Foreign Currency Loans<sup>4</sup></b>	<b>373.6</b>	<b>380.4</b>	<b>374.4</b>	<b>377.2</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>V. Naya Pakistan Certificates<sup>6</sup></b>	<b>84.1</b>	<b>61.9</b>	<b>66.5</b>	<b>71.4</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>Government Domestic Debt (I+II+III+IV+V)</b>	<b>47,160.2</b>	<b>54,471.5</b>	<b>50,243.5</b>	<b>54,988.2</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>55,978.3</b>
<b>Government Domestic Liabilities<sup>5</sup></b>	<b>563.5</b>	<b>216.0</b>	<b>288.8</b>	<b>216.2</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>Government Domestic Debt and Liabilities</b>	<b>47,723.7</b>	<b>54,687.6</b>	<b>50,532.3</b>	<b>55,204.3</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>56,140.7</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.I+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 Bnaao Certificates (PBC) and Naya Pakistan Certificates (NPC) are issued by Government of Pakistan for overseas Pakistanis.

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

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

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

4. Includes cash foreign currency and excludes CRR.

Notes:

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

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

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

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

## 5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

Items	FY24	FY25	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<sup>2</sup></i>	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>1. 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/ccodata/pakdebtsvr\\_Arch.xls](http://www.sbp.org.pk/ccodata/pakdebtsvr_Arch.xls)

## 5.7 Ownership Classification of the Federal Government Debt

Million Rupees								
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	
			Feb	Sep	Oct	Nov	Dec	Jan	Feb
<b>A. Accounts (i+ii / 1 to 13)</b>	<b>657,518.9</b>	<b>708,734.3</b>	<b>678,760.3</b>	<b>741,329.3</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>
(i) National Savings Centers	640,236.0	696,075.9	663,384.3	729,031.6	737,634.5	744,740.3	747,234.6	754,588.4	759,617.9
(ii) Post Offices	17,282.9	12,658.4	15,376.0	12,297.7	12,261.5	12,168.9	12,100.2	12,065.1	11,644.6
1- Savings Accounts	84,402.4	102,512.9	93,258.4	110,612.1	110,691.6	111,297.7	110,834.0	110,170.7	107,394.9
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	1,305.4	1,239.8	1,228.4	1,222.4	1,216.0	1,207.5	1,198.6
4- Special Savings Accounts	62,321.2	57,237.0	60,267.8	57,410.8	57,620.6	57,829.7	55,005.1	55,045.2	54,745.7
5- Pensioners Benefit Account	433,957.6	485,757.6	463,166.4	505,562.7	511,366.6	516,099.0	520,644.4	527,075.8	532,729.0
6- Shahada's Family Welfare Account	188.2	293.5	238.7	316.6	322.4	329.4	337.8	339.7	337.7
7-Sarwa Islamic Savings Account (SISA)	68,896.3	54,944.9	54,736.4	58,748.0	61,059.1	62,360.3	63,380.6	64,615.3	66,353.2
8-Sarwa Islamic Term Account (SITA) 1 Year	2,147.6	567.8	604.0	443.7	413.4	377.2	357.2	325.6	325.2
9-Sarwa Islamic Term Account (SITA) 3 Years	2,639.1	2,618.8	2,618.5	2,739.1	2,775.2	2,784.0	2,792.6	2,834.5	2,862.0
10-Sarwa Islamic Term Account (SITA) 5 Years	1,104.6	2,634.6	1,925.3	3,275.6	3,428.7	3,586.5	3,668.3	3,899.5	4,152.0
11-Digital Sarwa Islam.Term Acc. (SITA) 1 Year	105.8	26.4	30.0	25.6	24.1	28.6	30.2	40.2	48.3
12-Digital Sarwa Isla.Term Acc.(SITA) 3 Years	24.7	54.7	44.7	71.5	71.4	72.4	87.2	93.9	99.2
13-Digital Sarwa Isla.Term Acc.(SITA) 5 Years	70.0	492.9	254.3	573.3	584.0	611.4	670.9	695.2	706.2
<b>B. Certificates (i+ii+iii /14 to 25)</b>	<b>2,048,338.2</b>	<b>2,233,617.8</b>	<b>2,156,452.5</b>	<b>2,295,336.0</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>
(i) National Savings Centers	1,971,589.9	2,150,961.4	2,073,891.1	2,212,129.2	2,227,584.4	2,241,288.5	2,241,335.2	2,259,034.7	2,274,278.2
(ii) Post Offices	(2,276.3)	(2,389.1)	(2,435.9)	(2,384.5)	(2,387.7)	(2,393.8)	(2,399.4)	(2,411.9)	(2,588.6)
(iii) Banks	79,024.6	85,045.5	84,997.3	85,591.3	85,484.8	85,166.7	85,209.5	84,657.7	84,485.0
14- Defence Savings Certificates	400,407.6	396,512.7	399,902.1	395,727.1	395,079.8	394,370.1	386,568.8	384,379.6	384,459.7
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	299,139.9	318,521.6	321,094.3	322,055.0	319,656.0	321,365.1	322,226.5
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	286,313.3	335,181.4	341,100.5	346,371.6	348,955.1	354,643.4	358,810.5
21- Behbood Savings Certificate	1,040,102.1	1,151,350.1	1,100,573.9	1,191,538.0	1,203,553.1	1,212,322.8	1,221,287.4	1,233,491.6	1,243,874.9
22- Short-Term Savings Certificates (3 Months)	28,978.3	28,265.9	34,733.0	26,676.9	25,809.9	25,898.4	25,661.1	25,562.1	25,144.0
23- Short-Term Savings Certificates (6 Months)	8,342.9	8,989.2	12,858.9	7,856.6	6,787.0	6,346.6	5,633.3	5,445.1	5,461.5
24- Short-Term Savings Certificates (12 Months)	18,199.9	15,841.1	18,628.5	13,380.5	10,563.1	9,815.9	9,311.6	9,159.6	8,824.0
25- Others	1,615.7	4,886.2	3,797.7	5,948.4	6,188.4	6,375.6	6,566.7	6,728.6	6,868.2
<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>337,434.2</b>	<b>346,138.2</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>
27- Rs. 100	10,152.5	10,089.2	10,105.4	10,108.9	10,114.8	10,117.9	10,123.3	10,127.6	10,130.9
28- Rs. 200	28,341.1	28,049.7	28,113.0	28,069.1	28,076.3	28,064.9	28,060.4	28,068.8	28,055.0
29- Rs. 750	113,703.5	115,307.3	114,770.9	116,515.5	116,928.1	117,196.9	117,488.7	117,791.2	118,127.3
30- Rs.1,500	173,262.7	184,086.5	180,018.1	187,032.5	187,214.9	187,522.3	188,506.0	188,451.9	188,537.7
31- Rs. 7,500	1,286.7	1,085.5	1,088.3	1,085.1	1,085.0	1,084.9	1,084.8	1,084.7	1,084.6
32- Rs. 15,000	1,502.9	1,311.1	1,318.7	1,309.4	1,309.0	1,308.6	1,308.3	1,308.3	1,308.2
33- Rs. 25,000	699.7	621.0	622.5	620.9	620.8	620.8	620.7	620.7	620.2
34- Rs. 40,000	728.4	656.5	656.9	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>61,923.2</b>	<b>70,014.6</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>
36- Rs. 40,000	32,824.3	39,126.8	36,962.9	41,568.9	43,345.7	43,842.8	44,027.8	45,272.7	45,712.4
37- Rs. 25,000	21,898.0	26,421.4	24,960.4	28,445.7	29,477.5	29,861.3	30,078.3	31,126.2	31,465.6
<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>3,281,800.6</b>	<b>3,500,048.4</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>

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					2026	
		Feb	Sep	Oct	Nov	Dec	Jan	Feb
<b>3 Months Treasury Bills</b>								
Issue	324,047.9	306,021.1	282,733.1	649,498.2	554,595.7	713,030.3	452,120.5	698,947.6
Discount Allowed	8,165.8	8,278.2	7,035.5	16,461.9	14,145.7	16,964.1	10,326.5	16,274.0
Discharged	253,749.9	478,819.4	324,047.9	935,650.3	236,269.7	165,891.4	594,671.5	554,595.7
Discount Paid	6,871.6	14,622.4	8,165.8	23,242.5	5,887.1	4,156.8	15,062.2	14,145.7
Outstanding Balance	955,623.1	1,193,049.7	1,282,984.8	996,832.6	1,315,158.6	1,862,297.5	1,719,746.6	1,864,098.4
<b>6 Months Treasury Bills</b>								
Issue	154,630.5	66,812.9	102,405.9	251,853.2	79,328.1	63,886.8	545,285.6	164,008.1
Discount Allowed	8,446.1	3,829.8	5,507.4	13,652.7	4,372.4	3,386.4	4,650.9	8,323.6
Discharged	356,549.6	258,492.9	67,688.6	239,750.3	141,491.2	154,630.5	245,342.7	123,929.3
Discount Paid	21,168.3	23,334.6	3,935.0	14,252.9	7,879.4	8,446.1	13,126.1	6,693.7
Outstanding Balance	818,086.7	1,481,944.2	1,007,549.8	1,019,652.7	957,489.6	866,745.8	1,166,688.8	1,206,767.6
<b>12 Months Treasury Bills</b>								
Issue	381,680.7	292,392.5	158,909.3	979,112.4	374,793.9	755,397.6	931,535.5	385,954.8
Discount Allowed	41,464.4	33,401.7	17,406.3	109,696.7	42,140.2	82,608.9	93,468.6	40,004.5
Discharged	481,277.7	36,405.1	401,109.0	818,753.7	563,572.0	910,513.4	416,379.5	292,392.5
Discount Paid	89,796.2	7,286.6	67,312.0	108,038.2	70,376.4	109,375.8	47,828.0	33,401.7
Outstanding Balance	5,848,284.4	5,744,032.5	6,011,178.9	6,171,537.6	5,982,759.6	5,827,643.8	6,342,799.8	6,436,362.0
<b>01 Month Treasury Bills</b>								
Issue	277,369.4		141,929.3	615,345.2	171,651.5	255,587.1	119,760.7	185,369.3
Discount Allowed	2,353.6		1,168.1	5,225.7	1,459.1	2,048.3	946.1	1,372.0
Discharged	346,450.0		146,859.7	457,661.2	299,613.3	171,651.5	257,635.4	118,814.6
Discount Paid	2,971.1		1,224.7	3,854.5	2,539.3	1,459.1	2,048.3	946.1
Outstanding Balance	277,369.4		141,929.3	299,613.3	171,651.5	255,587.1	117,712.4	184,267.2
<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	-	-
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	32,846.15	32,362.33
per day	328.41	314.23	179.87	158.84	502.19	488.21	933.76	912.56	1,094.87	1,078.74

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		
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	1,468,093.8	1,074,606.3
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	48,936.5	35,820.2

### 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		
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>																
2-May-25	896,231.0	65,180.3	12.15	12.14	199,738.1	151,658.1	12.01	11.98	164,215.3	99,415.3	12.00	11.97	319,745.0	245,745.0	12.01	11.97
15-May-25	686,928.8	333,428.8	11.25	11.18	484,050.3	103,050.3	11.24	11.21	247,506.6	62,006.6	11.28	11.25	671,220.9	165,765.9	11.35	11.32
29-May-25	766,017.4	15,992.4	11.10	11.10	636,539.9	258,536.1	11.15	11.13	817,953.9	87,363.9	11.18	11.11	1,122,443.5	410,377.0	11.20	11.16
12-Jun-25	506,341.4	265,581.2	11.09	11.06	498,608.0	233,908.0	11.05	10.95	872,041.5	95,391.5	10.97	10.95	1,233,833.1	258,580.4	10.95	10.92
26-Jun-25	1,130,641.9	14,141.9	11.00	11.00	299,023.3	98,305.8	11.00	10.95	332,385.2	67,685.2	10.90	10.90	631,758.5	164,564.7	10.93	10.88
10-Jul-25	996,460.8	216,100.8	11.24	11.08	641,552.4	486,569.4	11.00	10.86	399,597.7	190,197.7	10.90	10.75	1,099,258.3	601,778.3	10.80	10.67
24-Jul-25	364,217.6	13,172.2	10.85	10.85	441,547.9	290,000.5	10.71	10.67	217,857.1	68,271.1	10.70	10.68	390,060.1	52,910.1	10.70	10.67
7-Aug-25	1,028,220.7	59,280.2	10.90	10.87	370,910.6	182,322.8	10.85	10.80	179,946.0	54,107.9	10.87	10.78	266,422.7	90,422.7	11.00	10.90
21-Aug-25	520,752.3	88,804.3	10.90	10.87	222,352.0	66,210.0	10.85	10.82	179,315.0	76,515.0	10.85	10.83	576,195.1	295,445.1	11.00	10.94
4-Sep-25	606,018.2	126,666.5	10.75	10.73	366,580.9	175,946.9	10.85	10.83	185,215.3	45,935.3	10.85	10.83	431,349.5	166,679.5	11.00	10.98
18-Sep-25	419,030.9	16,430.9	10.74	10.74	204,101.8	113,821.8	10.85	10.79	203,978.0	61,978.0	10.84	10.76	300,136.1	9,636.1	11.00	10.99
2-Oct-25	801,418.3	318,418.3	11.15	11.09	153,076.5	56,226.5	11.05	10.96	255,918.9	112,438.9	11.05	10.82	373,353.2	243,353.2	11.19	11.13
16-Oct-25	826,361.5	182,411.5	11.11	11.09	563,602.9	321,823.1	11.05	11.00	300,923.4	60,908.4	11.04	10.87	475,772.1	210,772.1	11.25	11.20
30-Oct-25	878,198.8	119,741.1	11.00	10.99	497,310.5	287,910.5	11.05	11.02	278,176.4	92,158.7	11.05	10.94	732,273.2	634,683.8	11.35	11.29
13-Nov-25	812,500.0	111,725.0	10.99	10.97	472,657.8	317,647.8	11.04	11.02	139,754.1	14,754.1	11.05	11.02	375,552.2	48,781.2	11.35	11.32
27-Nov-25	694,582.2	61,385.6	10.89	10.89	432,093.6	251,093.6	11.00	11.00	204,616.4	68,946.4	11.00	11.00	785,402.9	368,152.9	11.27	11.27
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

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>17-Jul-25</b>	2-Years	0.00%	179,750.0	39,267.9	81.4	10.85	10.82
	3-Years	10.50%	134,104.6	41,765.2	98.6	11.05	11.00
	5-Years	11.00%	337,950.0	254,840.0	98.5	11.39	11.29
	10-Years	11.50%	339,122.5	6,449.3	96.0	12.20	12.20
	15-Years	0.00%	704,920.0	R	-	-	-
<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

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>
18-Sep-25	02-Year									
	03-Year									
	05-Year									
	10-Year	502,006.0	R	-						
2-Oct-25	02-Year									
	03-Year									
	05-Year									
	10-Year	394,000.0	246,752.9	94.5						
16-Oct-25	02-Year									
	03-Year									
	05-Year									
	10-Year	1,058,500.0	157,844.5	94.8						
30-Oct-25	02-Year									
	03-Year									
	05-Year									
	10-Year	1,011,500.0	205,880.7	95.0						
13-Nov-25	02-Year									
	03-Year									
	05-Year									
	10-Year	727,600.0	55,020.1	95.1						
27-Nov-25	02-Year									
	03-Year									
	05-Year									
	10-Year	523,500.0	28,207.0	95.4						
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						

Source: Domestic Markets & Monetary Management Department, SBP

1-Amount offered only includes Competitive bids.

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

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

Note:

R= Bid Rejected      NBR= No Bids Received

## 6.7 KIBOR

Percent per annum

Period	1 Week		2 Weeks		1Month		3 Months		6 Months		9 Months		12 Months		
	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	
<b>2025</b> Feb	Month Average	11.92	12.42	11.89	12.39	11.83	12.33	11.66	11.91	11.56	11.81	11.50	12.00	11.48	11.98
	End-Month	11.90	12.40	11.83	12.33	11.72	12.22	11.66	11.91	11.57	11.82	11.50	12.00	11.50	12.00
Mar	Month Average	11.88	12.38	11.83	12.33	11.76	12.26	11.78	12.03	11.72	11.97	11.65	12.15	11.65	12.15
	End-Month	11.94	12.44	11.92	12.42	11.91	12.41	11.93	12.18	11.88	12.13	11.85	12.35	11.84	12.34
Apr	Month Average	11.94	12.41	11.92	12.39	11.88	12.36	11.89	12.10	11.85	12.09	11.80	12.28	11.80	12.27
	End-Month	11.91	12.41	11.88	12.38	11.81	12.31	11.85	12.10	11.85	12.10	11.80	12.30	11.79	12.29
May	Month Average	11.04	11.54	11.04	11.54	11.04	11.54	11.19	11.44	11.21	11.46	11.20	11.70	11.19	11.69
	End-Month	10.92	11.42	10.91	11.41	10.88	11.38	10.94	11.19	10.95	11.20	10.97	11.47	10.98	11.48
Jun	Month Average	10.88	11.38	10.87	11.37	10.85	11.35	10.91	11.16	10.91	11.16	10.88	11.38	10.89	11.39
	End-Month	10.94	11.44	10.92	11.42	10.89	11.39	10.90	11.15	10.88	11.13	10.82	11.32	10.81	11.31
Jul	Month Average	10.88	11.38	10.84	11.34	10.80	11.30	10.77	11.02	10.73	10.98	10.69	11.19	10.66	11.16
	End-Month	10.80	11.30	10.84	11.34	10.85	11.35	10.78	11.03	10.77	11.02	10.73	11.23	10.73	11.23
Aug	Month Average	10.86	11.36	10.84	11.34	10.81	11.31	10.80	11.05	10.80	11.05	10.75	11.25	10.76	11.26
	End-Month	10.84	11.34	10.79	11.29	10.76	11.26	10.78	11.03	10.78	11.03	10.76	11.26	10.77	11.27
Sep	Month Average	10.81	11.31	10.79	11.29	10.78	11.28	10.80	11.05	10.80	11.05	10.77	11.27	10.78	11.28
	End-Month	10.88	11.38	10.84	11.34	10.83	11.33	10.82	11.07	10.84	11.09	10.80	11.30	10.82	11.32
Oct	Month Average	10.86	11.36	10.87	11.37	10.89	11.39	10.91	11.16	10.93	11.18	10.89	11.39	10.90	11.40
	End-Month	10.86	11.36	10.86	11.36	10.89	11.39	10.92	11.17	10.94	11.19	10.92	11.42	10.94	11.44
Nov	Month Average	10.88	11.38	10.87	11.37	10.89	11.39	10.91	11.16	10.94	11.19	10.94	11.44	10.97	11.47
	End-Month	10.84	11.34	10.83	11.33	10.84	11.34	10.88	11.13	10.91	11.16	10.92	11.42	10.93	11.43
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
<b>2026</b> 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

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
<b>2025</b>	Feb	12.47	11.78	-	-	-	-
	Mar	12.34	11.98	-	11.80	-	-
	Apr	11.88	11.90	11.87	-	-	-
	May	11.51	10.80	-	-	-	-
	Jun	11.04	11.36	11.15	-	-	-
	Jul	11.13	10.93	10.86	-	-	-
	Aug	10.95	11.03	-	11.05	-	-
	Sep	11.43	10.90	10.76	-	-	-
	Oct	10.88	10.81	10.88	-	-	-
	Nov	10.98	10.98	-	-	-	-
	Dec	10.68	10.72	10.75	-	-	-
	<b>2026</b>	Jan	10.20	10.43	10.33	-	-
Feb		10.57	10.52	10.23	-	-	-

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-Feb-26	279.76	280.07	280.65	331.66	332.13	333.15	1.81	1.81	1.82	382.81	383.22	384.01
03-Feb-26	279.75	280.09	280.73	330.55	331.06	332.15	1.80	1.80	1.81	383.16	383.62	384.50
04-Feb-26	279.72	280.06	280.71	330.95	331.47	332.56	1.79	1.79	1.80	383.70	384.16	385.04
06-Feb-26	279.71	280.07	280.75	329.77	330.30	331.42	1.78	1.79	1.79	379.56	380.05	380.95
09-Feb-26	279.70	280.07	280.62	331.75	332.30	333.28	1.79	1.79	1.80	380.69	381.19	381.93
10-Feb-26	279.67	279.90	280.43	333.02	333.40	334.36	1.80	1.80	1.81	382.31	382.62	383.34
11-Feb-26	279.66	279.79	280.34	333.23	333.49	334.48	1.83	1.83	1.84	382.42	382.60	383.34
12-Feb-26	279.65	279.69	280.25	332.18	332.34	333.33	1.83	1.83	1.84	381.43	381.48	382.23
13-Feb-26	279.62	279.65	280.16	331.58	331.72	332.66	1.82	1.82	1.83	380.78	380.81	381.50
16-Feb-26	279.61	279.64	280.16	331.85	331.99	332.93	1.82	1.83	1.83	381.77	381.80	382.50
17-Feb-26	279.60	279.60	280.13	330.81	330.92	331.87	1.83	1.83	1.83	379.36	379.36	380.07
18-Feb-26	279.57	279.66	280.16	330.83	331.04	331.97	1.82	1.82	1.83	379.14	379.26	379.93
20-Feb-26	279.56	279.87	280.35	328.72	329.20	330.09	1.80	1.81	1.81	376.25	376.66	377.31
23-Feb-26	279.55	279.87	280.51	330.44	330.94	332.03	1.81	1.81	1.82	377.93	378.36	379.23
24-Feb-26	279.52	279.85	280.45	329.19	329.69	330.73	1.79	1.79	1.80	376.59	377.02	377.84
25-Feb-26	279.51	279.84	280.46	329.81	330.31	331.43	1.79	1.80	1.80	378.08	378.53	379.38
26-Feb-26	279.50	279.82	280.44	330.02	330.51	331.62	1.79	1.79	1.80	378.40	378.83	379.70
27-Feb-26	279.47	279.81	280.53	329.94	330.46	331.74	1.79	1.79	1.80	376.63	377.09	378.08

## 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-Feb-26	361.87	362.53	364.11	194.27	194.47	194.87	74.59	74.66	74.77	916.35	917.64	920.21
03-Feb-26	359.95	360.64	362.29	196.89	197.12	197.55	74.60	74.67	74.81	915.87	917.25	919.98
04-Feb-26	360.47	361.18	362.82	196.86	197.09	197.52	74.59	74.67	74.81	915.78	917.18	919.97
06-Feb-26	359.64	360.37	362.05	194.78	195.03	195.48	74.59	74.67	74.82	915.29	916.76	919.65
09-Feb-26	361.93	362.68	364.20	196.81	197.07	197.44	74.58	74.67	74.78	915.56	917.04	919.51
10-Feb-26	364.51	365.08	366.59	197.83	197.98	198.34	74.57	74.62	74.74	916.51	917.54	919.94
11-Feb-26	365.38	365.82	367.36	198.78	198.87	199.25	74.56	74.59	74.71	916.77	917.45	920.01
12-Feb-26	362.81	363.13	364.66	199.17	199.19	199.57	74.57	74.57	74.69	916.44	916.83	919.40
13-Feb-26	362.79	363.10	364.58	197.57	197.58	197.93	74.56	74.56	74.67	916.35	916.63	918.84
16-Feb-26	364.01	364.31	365.81	198.34	198.36	198.71	74.56	74.56	74.67	916.31	916.66	918.68
17-Feb-26	362.93	363.20	364.70	197.59	197.59	197.94	74.55	74.55	74.65	916.28	916.53	918.61
18-Feb-26	362.24	362.62	364.08	197.69	197.74	198.08	74.55	74.56	74.67	915.73	916.15	918.26
20-Feb-26	360.52	361.19	362.62	197.02	197.24	197.55	74.54	74.61	74.71	915.25	916.39	918.28
23-Feb-26	361.97	362.66	364.31	197.89	198.12	198.55	74.52	74.60	74.74	915.66	916.83	919.26
24-Feb-26	360.37	361.07	362.65	197.48	197.71	198.11	74.51	74.59	74.72	914.97	916.17	918.49
25-Feb-26	361.59	362.30	364.07	198.68	198.91	199.32	74.51	74.58	74.71	914.94	916.15	918.46
26-Feb-26	361.84	362.52	364.27	198.91	199.13	199.55	74.52	74.59	74.71	914.90	916.07	918.40
27-Feb-26	361.42	362.14	364.16	199.03	199.27	199.75	74.52	74.59	74.74	914.80	916.22	918.69

Source: Domestic Markets & Monetary Management Department, SBP

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

## 6.10 Secondary Market Transactions in Government Securities

Million Rupees

Securities/Transactions	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26
<b>PIB Outright Transactions</b>						
<b>Purchases</b>	<b>6,166,232.0</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>
Non-Banks	2,299,245.4	1,734,497.7	2,967,834.0	3,169,886.6	3,501,256.0	3,444,766.5
Banks	3,866,986.6	2,090,915.9	2,956,754.9	4,115,656.7	4,697,997.5	4,938,914.4
<b>Sales</b>	<b>6,166,232.0</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>
Non-Banks	2,255,900.8	1,740,181.0	2,620,404.1	3,164,411.3	3,721,522.7	3,414,685.8
Banks	3,910,331.2	2,085,232.6	3,304,184.8	4,121,132.0	4,477,730.8	4,968,995.1
<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>765,118.4</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>
Non-Banks	247,577.8	396,251.3	408,353.5	380,806.2	404,425.8	345,891.5
Banks	517,540.5	825,656.7	739,187.1	471,967.0	564,782.0	664,902.5
<b>Sales</b>	<b>765,118.4</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>
Non-Banks	408,579.9	592,974.2	390,359.1	268,986.3	338,328.4	558,291.5
Banks	356,538.5	628,933.8	757,181.5	583,786.9	630,879.4	452,502.5
<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>2,382,239.9</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>
Non-Banks	835,013.2	1,658,506.9	1,121,617.7	1,238,807.7	1,558,647.9	1,727,089.6
Banks	1,547,226.7	2,065,507.5	1,809,069.9	3,286,113.4	2,605,170.3	2,634,290.8
<b>Sales</b>	<b>2,382,239.9</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>
Non-Banks	859,200.8	1,202,727.7	882,472.6	1,023,188.8	1,269,249.8	1,646,103.9
Banks	1,523,039.1	2,521,286.7	2,048,215.0	3,501,732.3	2,894,568.5	2,715,276.5
<b>Net Position</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Repo Transactions</b>						
<b>Repo</b>	<b>4,672,235.3</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>
Non-Banks	311,014.4	450,857.1	217,349.5	268,634.0	417,820.0	330,220.0
Banks	4,361,220.9	4,187,230.3	3,958,383.1	4,982,322.0	5,840,810.6	5,146,926.9
<b>Reverse Repo</b>	<b>4,672,235.3</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>
Non-Banks	347,685.9	566,306.3	683,188.1	663,735.0	888,288.6	785,449.9
Banks	4,324,549.4	4,071,781.1	3,492,544.5	4,587,221.0	5,370,342.0	4,691,697.0
<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	Jun-24	Jun-25	End Period							
				2025		2025				2026	
				Feb	Sep	Oct	Nov	Dec	Jan	Feb	
	<b>KSE 100 Index (1991 = 1,000)</b>	<b>78,444.96</b>	<b>125,627.31</b>	<b>113,251.67</b>	<b>165,493.59</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>KSE All Shares Index (1995 = 1,000)</b>	<b>49,683.75</b>	<b>78,584.71</b>	<b>70,262.66</b>	<b>100,542.55</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>	
1	Automobile Assembler	50,236.32	63,225.07	68,569.26	78,278.57	77,380.91	76,303.05	76,225.11	85,520.33	80,917.83	
2	Automobile Parts & Accessories	53,633.09	48,678.66	49,890.47	59,552.89	55,144.59	55,242.64	56,268.16	61,850.13	59,535.37	
3	Cable & Electrical Goods	24,427.04	33,422.03	34,797.81	41,962.33	39,860.64	39,307.09	42,223.93	42,474.50	37,056.19	
4	Cement	65,763.54	87,074.48	105,378.97	112,681.09	104,183.07	105,288.26	108,898.78	107,654.55	95,951.65	
5	Chemical	11,120.36	15,275.11	14,066.74	11,196.46	10,705.56	11,144.16	11,077.14	10,965.43	9,716.11	
6	Close-End Mutual Funds	1,910.43	2,917.10	2,528.63	5,212.77	4,823.84	4,683.66	4,675.24	4,775.84	4,035.56	
7	Commercial Banks	18,545.04	24,956.11	23,479.57	34,851.29	35,627.00	34,937.62	37,037.22	40,488.41	41,265.51	
8	Engineering	41,557.19	43,952.11	39,280.34	54,309.82	48,588.27	43,637.01	48,150.90	47,660.83	40,961.69	
9	Fertilizer	25,783.47	32,595.26	33,901.23	39,678.88	40,604.89	46,158.29	46,811.52	49,236.75	45,226.10	
10	Food & Personal Care Products	92,009.42	137,157.46	128,925.79	163,803.83	160,241.86	161,804.15	165,388.31	167,109.35	159,723.33	
11	Insurance	17,915.12	23,884.96	21,737.45	28,084.22	28,186.19	27,453.77	28,178.29	30,618.85	28,149.63	
12	Inv. Banks /Inv. Cos./Sec. Cos.	124,336.44	171,354.79	156,138.95	223,604.13	216,073.75	239,218.72	246,065.99	250,355.84	228,744.52	
13	Jute	18,829.09	53,496.40	54,400.46	73,394.55	74,407.54	93,521.11	87,661.51	75,163.32	66,702.19	
14	Leasing Companies	96.06	173.00	158.73	217.25	256.46	191.91	195.25	187.67	170.84	
15	Leather & Tanneries	25,413.31	29,876.81	35,610.55	33,505.17	32,056.22	36,781.43	37,387.44	41,009.59	38,369.38	
16	Miscellaneous	20,162.37	30,428.97	27,938.29	35,146.19	34,660.69	34,275.24	34,068.18	32,485.66	28,560.49	
17	Modarabas	2,552.56	4,007.54	2,983.12	6,279.72	6,315.24	6,117.82	6,247.19	6,079.67	5,098.21	
18	Oil & Gas Exploration Companies	14,588.62	17,924.74	16,941.60	21,960.43	20,169.68	21,022.62	22,154.87	24,470.36	20,924.77	
19	Oil & Gas Marketing Companies	9,667.52	18,191.17	16,257.88	21,244.01	20,570.69	20,511.64	21,123.89	21,918.92	18,611.03	
20	Paper & Board	21,100.94	24,107.82	22,431.04	27,809.85	27,199.44	27,696.43	29,290.68	31,188.26	27,949.04	
21	Pharmaceuticals	33,942.52	68,383.62	67,594.25	79,998.50	74,641.01	72,375.92	73,238.35	77,775.34	71,044.72	
22	Power Generation & Distribution	39,264.61	39,300.45	36,040.94	52,118.65	44,649.60	45,823.62	48,897.23	54,068.43	52,310.77	
23	Refinery	11,324.95	18,272.67	17,630.66	20,748.05	18,786.73	19,592.26	20,290.61	22,982.11	19,450.45	
24	Sugar & Allied Industries	141,590.56	212,190.28	171,382.28	238,020.23	242,020.14	237,157.39	253,863.74	254,069.67	246,496.81	
25	Synthetic & Rayon	92,329.94	97,742.98	92,352.54	94,118.41	89,344.17	90,885.47	95,760.20	89,969.44	75,265.37	
26	Technology & Communication	55,370.47	54,176.61	77,626.12	68,098.93	72,413.62	73,570.13	85,362.84	84,080.39	75,590.36	
27	Textile Spinning	15,376.13	18,962.23	16,902.61	22,604.41	20,533.20	21,671.69	23,021.80	20,432.69	16,447.90	
28	Textile Weaving	2,266.80	3,527.66	2,426.69	3,742.33	3,497.52	3,358.26	3,333.25	3,216.11	3,021.79	
29	Tobacco	75,632.05	96,327.46	83,992.07	118,127.86	95,855.46	93,617.68	93,763.95	100,298.66	84,413.03	
30	Transport	36,310.83	48,643.58	48,653.71	63,640.79	60,465.75	61,597.95	69,176.13	78,682.79	71,402.56	
31	Vanaspati & Allied Industries	27,929.46	155,498.22	33,003.23	101,428.42	91,267.22	85,711.94	82,287.62	84,355.24	104,958.61	
32	Woolen	3,925.35	12,784.72	5,125.56	10,395.87	9,356.43	8,857.89	9,941.21	9,777.49	9,049.44	
33	Real Estate Investment Trust	46,044.19	61,834.08	55,558.19	73,179.68	67,340.46	68,479.03	76,751.92	77,238.89	73,445.44	
34	Exchange Traded Funds	701,652.94	1,013,993.76	1,010,739.82	1,224,733.27	1,202,285.53	1,220,395.57	1,276,710.52	1,323,531.38	1,217,527.99	
35	Property	7,395.45	12,352.09	11,302.70	16,876.95	15,888.39	15,806.66	20,721.78	27,192.42	21,589.61	
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	
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	
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	
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	
				Feb	Sep	Oct	Nov	Dec	Jan	Feb
1	Automobile Assembler	452,137.2	572,869.6	617,136.9	709,266.3	701,132.9	695,278.8	694,568.5	779,267.1	737,328.9
2	Automobile parts & Accessories	91,231.9	82,804.2	84,865.5	104,116.6	96,409.5	96,581.0	98,373.9	108,132.8	104,085.9
3	Cable & Electrical Goods	56,014.4	80,430.2	80,764.3	100,982.6	96,272.1	94,935.1	101,980.0	102,585.1	89,498.7
4	Cement	708,467.1	1,365,269.2	1,135,240.7	1,880,383.9	1,740,305.6	1,758,767.2	1,819,078.6	1,798,294.6	1,602,805.7
5	Chemical	243,777.4	336,263.0	308,367.3	385,286.4	368,393.0	383,485.8	381,180.3	377,337.4	334,346.7
6	Close -End Mutual Funds	2,804.5	4,282.4	3,712.1	7,652.5	7,081.5	6,875.8	6,863.4	7,011.1	5,924.3
7	Commercial Banks	2,173,352.9	3,285,948.6	2,752,687.2	4,591,249.9	4,693,438.5	4,602,620.4	4,879,218.4	5,333,872.0	5,001,149.6
8	Engineering	131,921.4	142,504.6	127,357.5	176,156.0	157,597.9	149,455.6	165,847.3	164,154.3	141,081.0
9	Fertilizer	782,365.7	1,093,088.8	1,078,106.4	1,330,640.4	1,361,693.7	1,547,928.4	1,569,835.1	1,651,165.0	1,525,319.2
10	Food & Personal Care Products	1,107,522.1	1,322,378.6	1,324,780.1	1,504,501.0	1,448,283.8	1,440,651.8	1,455,326.2	1,445,686.3	1,368,590.9
11	Glass & Ceramics	61,970.7	113,926.5	77,795.0	122,248.1	96,371.5	99,174.1	102,453.5	104,623.0	89,072.7
12	Insurance	141,824.3	194,021.7	174,908.7	229,854.5	230,693.7	224,699.2	231,742.0	251,813.4	231,506.2
13	Inv. Banks /INV.COS./Securities CC	234,114.0	507,614.5	456,430.6	663,931.5	641,572.1	710,294.8	732,135.5	745,234.1	684,635.1
14	Jute	190.8	542.2	551.3	743.8	754.1	947.8	888.4	761.8	676.0
15	Leasing Companies	745.3	1,342.7	1,231.7	1,686.0	1,990.3	1,489.4	1,515.4	1,456.4	1,325.8
16	Leather & Tanneries	73,541.0	86,469.4	103,063.9	97,005.8	92,810.8	106,491.3	108,245.9	118,732.9	111,088.9
17	Miscellaneous	86,599.1	130,695.2	119,997.4	150,956.1	148,870.8	147,215.2	146,325.8	139,528.8	122,669.9
18	Modarabas	9,777.0	11,404.3	11,512.4	17,870.3	17,971.4	17,409.6	17,777.8	17,301.1	14,508.1
19	Oil & Gas Exploration Companies	1,401,774.1	2,331,820.8	2,203,925.6	2,856,821.9	2,623,864.5	2,734,820.9	2,882,114.2	3,183,334.7	2,722,089.0
20	Oil & Gas Marketing Companies	215,225.5	404,986.1	361,946.5	472,951.0	458,199.0	456,883.5	470,520.4	488,229.1	414,547.8
21	Paper & Board	98,768.6	112,843.5	104,994.9	130,171.8	128,148.4	130,489.9	138,001.1	146,941.6	131,680.1
22	Pharmaceuticals	286,419.3	577,046.5	570,385.5	675,057.1	637,927.0	618,568.1	625,939.1	665,695.3	608,086.5
23	Power Generation & Distribution	472,302.1	472,733.9	433,525.9	626,920.1	537,077.0	551,198.9	588,170.4	647,768.4	626,710.6
24	Refinery	94,480.5	152,442.1	147,086.2	173,093.5	156,730.7	163,451.0	169,277.2	191,731.3	162,268.0
25	Sugar & Allied Industries	99,733.0	148,906.3	120,269.0	167,032.7	169,839.6	166,427.2	178,151.0	178,295.5	172,981.2
26	Synthetic & Rayon	157,136.8	140,541.4	140,085.0	129,386.6	120,688.4	120,808.5	125,106.5	115,432.2	94,980.1
27	Technology & Communication	311,295.5	432,397.2	437,146.8	544,108.3	579,109.5	588,358.4	682,667.2	672,708.1	604,781.4
28	Textile Composite	349,451.1	393,536.1	346,868.5	504,237.1	461,859.3	465,256.0	479,500.7	498,112.6	455,420.3
29	Textile Spinning	58,678.7	89,766.6	79,884.9	107,211.5	97,387.9	102,787.8	109,191.2	96,911.1	78,011.4
30	Textile Weaving	3,338.3	5,195.0	3,573.7	5,511.2	5,150.7	4,945.6	4,908.7	4,736.2	4,450.1
31	Tobacco	319,851.0	407,372.4	355,205.7	499,567.4	405,376.5	395,912.8	396,531.4	424,167.0	356,986.1
32	Transport	58,567.8	105,221.8	102,574.5	137,662.6	130,794.7	133,243.8	151,805.8	172,769.4	158,352.2
33	Vanaspoti & Allied Industries	1,275.9	7,103.8	1,507.7	4,633.7	4,169.5	3,915.7	3,759.2	3,853.7	4,794.9
34	Woolen	255.2	831.3	333.3	676.0	608.4	576.0	646.4	635.8	588.4
35	Real Estate Investment Trust	65,994.9	88,626.6	79,631.3	104,888.2	96,518.9	98,150.8	110,008.3	110,706.2	105,269.1
36	Exchange Traded Funds	1,133.3	1,637.7	1,632.5	1,978.1	1,941.8	1,971.1	2,062.0	2,137.7	1,966.5
37	Property	20,760.7	34,675.1	31,729.2	47,377.4	44,602.4	44,373.0	58,171.0	76,335.7	60,607.3
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>13,980,815.5</b>	<b>19,263,817.8</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>

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	
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>174,240.74</b>

Source: Pakistan Stock Exchange

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

Overall

Million Rupees

Items	FY21	FY22	FY23	FY24	FY25
<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
2. Subordinated loans / Sponsor's loans	11,458	10,373	8,978	3,642	2,881
3. Debentures/TFCs (bonds payable)	20,109	14,145	12,221	12,887	14,635
4. Employees benefit obligations	169,804	192,107	210,777	178,253	204,408
5. Other non-current liabilities	744,394	847,099	1,112,569	923,507	1,033,324
<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
2020-21	141.31	146.74	146.69	147.08	143.36	142.61	136.35	136.23	148.36	140.28	107.62	123.99	143.71	138.68	148.35
2021-22	158.48	166.46	167.70	159.13	149.57	157.47	151.01	153.40	162.29	174.06	110.23	134.71	150.58	156.11	164.07
2022-23	204.73	231.34	231.76	228.82	248.83	187.06	172.14	202.70	189.60	259.72	114.00	191.59	165.17	206.99	212.43
2023-24	252.66	279.39	280.92	270.26	364.62	223.40	222.70	259.25	230.67	310.19	127.17	256.80	186.64	259.45	270.83
2024-25	264.01	277.49	279.03	268.35	388.49	253.52	237.13	273.84	263.27	306.86	134.88	273.93	207.77	280.67	306.78
Feb-25	263.95	273.24	282.41	218.84	389.99	255.41	239.26	274.96	269.16	308.55	134.89	277.89	206.38	284.26	309.92
Mar-25	266.29	278.34	285.59	235.33	393.38	258.98	238.95	275.38	269.34	307.71	134.89	276.36	209.89	284.79	313.93
Apr-25	264.06	272.61	279.96	228.98	395.15	260.06	233.53	277.13	270.87	307.75	134.98	278.93	217.62	286.41	321.11
May-25	263.60	272.12	279.79	226.59	395.48	262.59	230.66	277.85	271.91	307.20	135.02	265.72	219.10	286.96	326.44
Jun-25	264.22	271.10	276.60	238.50	396.72	263.31	232.28	278.22	274.28	310.10	135.17	266.19	219.68	288.86	328.43
Jul-25	271.94	279.15	279.60	276.46	397.44	264.17	248.87	278.73	275.24	321.04	135.26	266.49	220.15	289.95	331.35
Aug-25	270.35	275.70	281.20	243.08	397.79	264.70	246.24	279.69	277.20	317.93	135.31	267.34	222.97	290.50	333.52
Sep-25	276.01	290.74	293.59	273.83	398.28	265.79	245.81	280.52	279.49	317.05	135.38	266.50	223.43	292.46	339.02
Oct-25	280.66	298.58	295.88	314.61	398.10	266.67	249.46	281.86	281.37	319.76	135.62	264.36	223.61	293.73	352.83
Nov-25	281.78	297.90	298.67	293.35	399.67	268.48	253.10	282.83	284.42	320.24	135.68	264.55	223.61	294.70	354.92
Dec-25	280.53	291.47	299.93	241.30	399.71	269.30	254.79	283.08	285.52	320.05	135.72	264.88	225.58	296.37	360.59
Jan-26	281.62	291.63	305.54	209.09	399.91	270.26	257.56	283.90	286.76	315.65	135.74	265.07	226.13	297.24	368.85
Feb-26	282.39	289.14	301.93	213.21	401.38	271.19	262.35	284.50	288.52	309.69	135.75	265.16	226.28	298.26	381.22

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>Feb-25</b>	<b>260.46</b>	271.84	281.18	217.41	410.59	246.69	244.76	264.72	271.35	303.09	138.38	260.96	200.61	280.26	299.81
<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

Source : Pakistan Bureau of Statistics

### 8.3 Consumer Price Index Numbers By Commodity Groups - Rural

(2015-16=100)

Year/Month	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2020-21	142.42	147.95	148.21	146.39	134.69	146.68	133.93	137.56	148.49	138.93	105.12	129.42	135.51	140.68	149.61
2021-22	160.43	167.46	168.75	159.58	140.35	161.25	151.95	156.38	161.93	171.38	106.13	141.50	141.58	157.98	165.90
2022-23	212.78	236.49	237.03	233.22	232.23	191.27	181.42	207.63	191.14	258.88	108.24	203.77	159.44	205.75	214.55
2023-24	260.46	284.74	286.04	276.90	343.59	234.09	217.64	271.18	229.97	319.89	119.46	276.57	189.20	260.48	277.77
2024-25	269.11	278.68	279.91	271.23	366.27	264.54	223.91	289.28	260.13	315.55	128.64	303.75	228.50	287.94	320.19
Feb-25	269.22	274.82	283.78	220.51	369.21	266.53	227.13	290.37	266.98	317.65	128.68	310.02	226.30	291.47	324.44
Mar-25	272.05	279.81	286.87	236.98	371.72	270.77	227.13	291.09	266.98	317.00	128.68	309.31	233.45	292.11	327.98
Apr-25	269.20	273.94	281.21	229.86	372.13	271.57	220.34	292.05	267.95	317.59	128.91	312.12	239.01	293.73	335.00
May-25	267.77	270.75	278.80	221.97	372.73	272.99	217.59	293.32	269.64	316.57	128.94	294.60	242.80	294.57	340.90
Jun-25	269.02	270.88	277.07	233.39	374.43	274.36	219.20	294.24	272.32	319.40	129.06	296.23	244.66	298.42	344.07
Jul-25	274.81	279.01	279.26	277.49	374.78	276.03	226.67	294.55	273.77	329.51	129.28	296.78	245.87	300.75	346.21
Aug-25	273.51	276.77	281.68	247.06	375.17	276.67	223.98	294.70	275.70	326.48	129.31	297.17	246.57	301.25	348.07
Sep-25	281.25	294.12	296.40	280.25	375.81	278.46	223.93	295.37	278.38	325.74	129.33	296.47	248.13	302.60	353.86
Oct-25	287.26	304.16	300.62	325.65	375.29	279.63	227.75	296.68	280.71	327.77	129.66	293.93	248.57	303.98	369.58
Nov-25	287.84	301.81	302.43	298.07	376.21	281.31	232.79	298.32	283.16	328.76	129.74	294.40	248.58	305.53	371.89
Dec-25	286.21	295.24	303.69	243.99	376.15	282.26	235.35	298.95	284.75	328.23	129.75	294.68	251.05	306.16	378.90
Jan-26	287.97	296.48	311.24	207.03	376.56	283.64	239.16	300.95	286.31	323.79	129.76	295.21	253.53	307.67	386.13
Feb-26	288.78	294.59	308.65	209.40	377.49	284.44	244.39	301.65	288.76	319.33	129.76	295.42	254.06	308.67	397.74

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>Feb-25</b>	<b>311.94</b>	276.43	359.16	279.35	295.70	254.82	174.41	342.96	388.47
<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

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>Feb-25</b>	308.94	306.66	329.37	318.68	320.29	<b>318.97</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>

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
2020-21	95,265	1,310	10,450	107	110
2021-22	104,974	1,346	17,567	146	144
2022-23	176,810	2,097	17,235	263	254
2023-24	208,360	2,609	18,735	259	269
2024-25	256,821	2,843	17,664	259	262
Feb-25	257,050	2,802	17,785	257	265
Mar-25	281,480	3,072	17,085	256	260
Apr-25	297,280	2,948	16,985	256	258
May-25	298,000	2,988	16,985	260	264
Jun-25	301,340	3,294	16,585	268	274
Jul-25	299,970	3,347	16,285	273	286
Aug-25	312,330	3,600	16,280	266	274
Sep-25	350,630	4,239	15,880	266	275
Oct-25	361,490	4,396	15,280	265	277
Nov-25	380,520	5,115	15,580	267	286
Dec-25	389,710	6,439	15,780	265	267
Jan-26	437,710	7,620	15,780	255	259
Feb-26	474,060	8,423	15,780	260	277

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

Note:

Cotton price for the month of February 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
				Jan	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Vegetable Ghee	'000' M.Tons	1,490.6	1,476.6	125.6	123.3	122.3	121.1	116.4	115.4	124.3	119.1	116.9
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	6,796.0	5,824.3	1,795.4	-	-	-	-	-	200.5	1,698.1	2,230.9
Cigarettes	Billion Nos.	32.9	35.2	10.4	2.0	3.0	3.3	2.9	3.4	3.2	3.2	3.3
Cotton Yarn	'000' M.Tons	2,477.2	2,665.3	220.1	222.1	223.5	229.1	224.4	222.4	221.6	231.7	223.7
Cotton Cloth	Million Sq. M.	871.4	877.3	73.1	73.1	73.3	73.2	73.2	73.2	73.2	73.2	73.2
Paper	'000' M.Tons	366.2	355.5	28.3	27.8	27.1	28.6	28.6	28.4	27.9	26.1	29.5
Paper Board	"	420.5	434.2	38.0	29.9	44.5	44.6	39.5	36.6	38.6	18.2	42.0
Soda Ash	"	785.3	699.5	48.1	57.9	53.2	49.9	46.6	43.3	44.3	49.9	48.1
Caustic Soda	"	497.2	452.5	39.6	32.0	35.3	35.8	28.4	36.3	36.2	36.6	36.6
Sulfuric acid	"	63.8	49.3	2.3	4.1	4.8	6.2	5.5	6.8	7.1	4.8	4.4
Chlorine Gas	"	17.2	16.7	1.5	1.4	1.3	1.2	1.6	1.4	1.3	1.2	1.2
Urea	"	6,591.0	6,771.5	529.8	554.6	564.1	596.5	544.0	-	-	-	-
Super Phosphate	"	86.4	82.5	6.2	7.6	8.4	6.3	8.4	-	-	-	-
Ammonium Nitrate	"	888.0	856.1	74.2	73.6	75.7	71.0	73.0	-	-	-	-
Nitro Phosphate	"	823.6	849.0	79.0	70.7	76.6	72.8	74.5	-	-	-	-
Cycle Tyres & Tubes	'000' Nos.	10,943.0	11,846.0	982.0	1,024.0	1,033.0	1,042.0	1,052.0	1,061.0	1,076.0	1,079.0	1,085.0
Motor Tyres & Tubes	"	31,106.9	31,777.1	2,664.5	2,677.8	2,721.0	2,706.5	2,729.1	2,703.7	2,740.6	2,714.4	2,722.6
Cement	'000' M.Tons	39,566.0	37,779.0	3,195.0	2,901.0	3,325.0	3,407.0	3,452.0	4,016.0	3,646.0	3,564.0	3,541.0
Pig Iron	"	-	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	46,275	28,893	3,200	1,952	1,762	1,136	2,082	1,937	2,998	3,512	2,543
Bicycle	'000' Nos.	159.0	170.2	14.1	14.6	14.7	14.7	14.8	14.8	15.3	15.2	15.1

### 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>2024</b>	<b>Jun</b>	<b>108.46</b>	118.69	82.26	54.82	77.40	84.24	50.19	117.02	105.90	65.90	106.07
	<b>Jul</b>	<b>106.14</b>	113.64	91.49	67.06	77.45	84.31	59.57	122.94	94.83	61.87	121.89
	<b>Aug</b>	<b>111.43</b>	113.95	94.64	59.86	77.50	84.34	59.55	137.33	97.34	49.66	120.46
	<b>Sep</b>	<b>111.69</b>	119.53	107.14	74.80	77.53	84.35	55.08	137.57	106.92	69.47	120.64
	<b>Oct</b>	<b>109.33</b>	117.24	96.33	76.45	77.56	84.41	58.27	127.87	119.99	74.37	121.20
	<b>Nov</b>	<b>107.17</b>	121.34	96.83	67.06	77.56	84.44	60.70	132.67	113.56	69.40	113.09
	<b>Dec</b>	<b>127.95</b>	120.33	96.48	49.98	77.56	84.44	55.21	131.95	117.05	71.66	122.33
<b>2025<sup>p</sup></b>	<b>Jan</b>	<b>130.27</b>	121.38	95.66	58.50	77.57	84.45	51.64	130.36	108.21	89.14	109.75
	<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>117.64</b>	120.13	93.14	72.80	78.08	84.57	22.47	131.50	123.48	112.74	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	94.03	110.51
<b>2026<sup>p</sup></b>	<b>Jan</b>	<b>144.00</b>	113.03	84.29	72.91	78.81	84.57	19.81	140.55	119.93	149.14	108.55

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 <sup>F</sup>	2023-24 <sup>R</sup>	2024-25 <sup>P</sup>	FY25				FY26
				Q1	Q2	Q3 <sup>R</sup>	Q4 <sup>R</sup>	Q1 <sup>P</sup>
<b>A. Agriculture Sector (1 to 4)</b>	<b>19,596,632</b>	<b>24,975,649</b>	<b>26,195,836</b>	<b>6,284,378</b>	<b>6,695,461</b>	<b>6,471,714</b>	<b>6,744,282</b>	<b>6,690,190</b>
1. Crops (i+ii+iii)	7,801,117	10,495,230	9,152,848	2,196,146	2,804,761	2,222,389	1,929,551	2,120,842
i. Important Crops	4,598,141	6,591,275	4,517,376	1,311,170	1,339,645	986,305	880,256	1,236,059
ii. Other Crops	2,924,717	3,429,999	4,284,324	782,554	1,375,238	1,154,570	971,962	807,450
iii. Cotton Ginning	278,259	473,956	351,148	102,422	89,877	81,515	77,333	77,333
2. Livestock	11,210,370	13,817,927	16,300,655	3,924,783	3,682,820	4,087,862	4,605,190	4,389,091
3. Forestry	364,003	406,305	463,064	107,807	114,454	119,586	121,217	122,610
4. Fishing	221,142	256,187	279,269	55,642	93,426	41,877	88,324	57,647
<b>B. Industrial Sector (1 to 4)</b>	<b>17,331,360</b>	<b>21,485,499</b>	<b>22,916,382</b>	<b>5,442,348</b>	<b>5,797,072</b>	<b>5,756,756</b>	<b>5,920,206</b>	<b>5,819,791</b>
1. Mining & Quarrying	1,789,766	2,271,331	2,279,511	590,847	578,869	568,414	541,382	566,533
2. Manufacturing (i+ii+iii)	11,415,656	13,836,554	14,818,760	3,523,458	3,748,303	3,933,612	3,613,386	3,822,806
i. Large Scale	8,536,018	10,138,638	10,445,059	2,484,647	2,674,195	2,809,300	2,476,917	2,673,942
ii. Small Scale	1,732,217	2,252,074	2,623,830	631,593	648,057	666,964	677,215	689,610
iii. Slaughtering	1,147,421	1,445,842	1,749,871	407,218	426,052	457,348	459,253	459,253
3. Electricity, gas and water supply	1,966,814	2,903,825	2,994,274	658,498	707,910	550,209	1,077,656	648,162
4. Construction	2,159,124	2,473,789	2,823,837	669,545	761,989	704,521	687,782	782,290
<b>Commodity Producing Sector (A+B)</b>	<b>36,927,992</b>	<b>46,461,148</b>	<b>49,112,218</b>	<b>11,726,726</b>	<b>12,492,533</b>	<b>12,228,469</b>	<b>12,664,488</b>	<b>12,509,981</b>
<b>C Services Sector (1 to 10)</b>	<b>42,636,272</b>	<b>53,365,128</b>	<b>58,007,437</b>	<b>13,897,455</b>	<b>14,362,077</b>	<b>14,939,804</b>	<b>14,808,100</b>	<b>15,043,769</b>
1. Wholesale & Retail Trade	15,855,830	19,240,978	19,927,220	4,738,363	5,035,893	5,201,963	4,951,001	5,155,899
2. Transport & Storage	4,318,117	7,184,114	9,915,033	2,292,037	2,412,494	2,580,508	2,629,994	2,628,750
3. Accommodation and Food Services Activities (Hotels & Restaurants)	1,201,656	1,534,879	1,758,816	416,190	436,363	449,446	456,817	460,418
4. Information and Communication	1,314,876	1,573,308	1,755,653	422,796	441,412	443,842	447,603	299,832
5. Finance & Insurance Activities	3,189,460	3,676,420	2,114,895	581,609	460,046	545,796	527,444	557,760
6. Real Estate Activities (Ownership of Dwellings)	3,366,051	3,705,332	4,067,697	986,556	1,006,553	1,028,160	1,046,429	1,061,651
7. Public Administration and Social Security (General Government)	3,474,295	4,000,127	4,606,595	1,108,882	1,129,073	1,181,537	1,187,104	1,210,899
8. Education	1,886,354	2,269,407	2,562,790	601,699	623,920	650,665	686,507	701,872
9. Human Health and Social Work Activities	1,222,837	1,473,457	1,766,963	411,074	436,065	455,755	464,069	450,660
10. Other Private Services	6,806,796	8,707,106	9,531,775	2,338,250	2,380,260	2,402,133	2,411,132	2,516,029
<b>D. Total of GVA (A+B+C)</b>	<b>79,564,264</b>	<b>99,826,276</b>	<b>107,119,655</b>	<b>25,624,181</b>	<b>26,854,610</b>	<b>27,168,274</b>	<b>27,472,589</b>	<b>27,553,751</b>
Net Taxes	5,327,680	6,804,791	8,443,725	1,503,257	1,780,699	1,634,924	1,896,435	1,662,031
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>105,379,298</b>	<b>113,934,970</b>	<b>27,127,438</b>	<b>28,635,309</b>	<b>28,803,197</b>	<b>29,369,024</b>	<b>29,215,782</b>
Net Primary Income (NPI)	5,174,759	5,814,769	7,930,006	1,794,513	1,716,660	2,214,081	2,204,752	2,033,191
<b>Gross National Income</b>	<b>88,825,589</b>	<b>111,194,067</b>	<b>121,864,976</b>	<b>28,921,951</b>	<b>30,351,969</b>	<b>31,017,278</b>	<b>31,573,776</b>	<b>31,248,973</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 <sup>F</sup>	2023-24 <sup>R</sup>	2024-25 <sup>F</sup>	FY25				FY26
				Q1	Q2	Q3 <sup>R</sup>	Q4 <sup>R</sup>	Q1 <sup>P</sup>
<b>A. Agriculture Sector (1 to 4)</b>	<b>8,975,069</b>	<b>9,549,814</b>	<b>9,693,677</b>	<b>2,472,513</b>	<b>2,407,336</b>	<b>2,399,021</b>	<b>2,414,807</b>	<b>2,543,859</b>
1. Crops (i+ii+iii)	3,047,425	3,378,267	3,342,394	810,339	997,915	800,707	733,433	780,796
i. Important Crops	1,689,304	1,977,855	1,717,073	422,152	584,357	383,985	326,579	418,971
ii. Other Crops	1,271,187	1,272,421	1,521,635	359,583	387,483	392,066	382,503	336,669
iii. Cotton Ginning	86,934	127,991	103,686	28,604	26,075	24,657	24,351	25,156
2. Livestock	5,587,106	5,831,984	6,004,248	1,581,887	1,312,571	1,524,277	1,585,514	1,681,380
3. Forestry	217,372	215,428	221,160	54,612	55,193	55,581	55,774	55,774
4. Fishing	123,166	124,135	125,875	25,675	41,657	18,456	40,086	25,909
<b>B. Industrial Sector (1 to 4)</b>	<b>7,133,708</b>	<b>7,069,946</b>	<b>7,441,486</b>	<b>1,758,053</b>	<b>1,792,162</b>	<b>1,836,672</b>	<b>2,054,597</b>	<b>1,922,966</b>
1. Mining & Quarrying	630,143	614,814	592,277	150,482	150,512	148,000	143,283	144,267
2. Manufacturing (i+ii+iii)	4,608,423	4,748,113	4,841,139	1,161,891	1,205,583	1,265,782	1,207,882	1,229,002
i. Large Scale	3,269,760	3,300,544	3,277,720	783,129	819,309	871,171	804,110	815,244
ii. Small Scale	838,794	914,697	996,224	240,545	245,841	251,704	258,134	265,129
iii. Slaughtering	499,869	532,873	567,195	138,217	140,433	142,906	145,639	148,629
3. Electricity, gas and water supply	1,016,276	840,240	1,084,291	232,342	188,887	187,671	475,391	291,486
4. Construction	878,866	866,779	923,779	213,338	247,180	235,220	228,041	258,211
<b>Commodity Producing Sector (A+B)</b>	<b>16,108,777</b>	<b>16,619,760</b>	<b>17,135,163</b>	<b>4,230,566</b>	<b>4,199,499</b>	<b>4,235,694</b>	<b>4,469,404</b>	<b>4,466,825</b>
<b>C. Services Sector (1 to 10)</b>	<b>22,651,994</b>	<b>23,161,955</b>	<b>23,877,185</b>	<b>5,849,965</b>	<b>5,982,482</b>	<b>6,064,837</b>	<b>5,979,900</b>	<b>5,987,464</b>
1. Wholesale & Retail Trade	7,034,557	7,267,093	7,300,679	1,771,217	1,856,104	1,884,939	1,788,419	1,825,816
2. Transport & Storage	4,132,065	4,200,059	4,311,786	1,081,122	1,076,988	1,080,343	1,073,333	1,115,257
3. Accommodation and Food Services Activities (Hotels & Restaurants)	563,348	586,418	610,325	150,142	151,677	153,349	155,158	157,104
4. Information and Communication	1,118,252	1,166,286	1,248,048	299,291	313,541	316,151	319,065	213,390
5. Finance & Insurance Activities	658,921	575,039	612,546	144,875	153,939	156,559	157,173	159,884
6. Real Estate Activities (Ownership of Dwellings)	2,237,142	2,320,700	2,407,838	593,080	598,678	604,759	611,322	618,368
7. Public Administration and Social Security (General Government)	1,722,958	1,602,278	1,749,539	423,732	429,234	447,622	448,951	457,950
8. Education	1,133,051	1,247,057	1,291,499	314,708	319,777	328,428	328,586	331,192
9. Human Health and Social Work Activities	657,046	679,024	702,896	171,815	174,554	178,138	178,389	182,581
10. Other Private Services	3,394,654	3,518,001	3,642,029	899,983	907,991	914,550	919,504	925,922
<b>D. Total of GVA (A+B+C)</b>	<b>38,760,771</b>	<b>39,781,715</b>	<b>41,012,348</b>	<b>10,080,531</b>	<b>10,181,980</b>	<b>10,300,531</b>	<b>10,449,305</b>	<b>10,454,289</b>
Net Taxes	2,672,001	2,749,577	3,239,612	587,455	684,174	624,874	725,576	614,135
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>42,064,504</b>	<b>43,634,427</b>	<b>10,667,987</b>	<b>10,866,154</b>	<b>10,925,405</b>	<b>11,174,881</b>	<b>11,068,424</b>
Net Primary Income (NPI)	3,235,842	3,193,525	4,144,835	1,018,517	907,526	1,138,815	1,057,195	893,436
<b>Gross National Income</b>	<b>44,035,776</b>	<b>45,258,029</b>	<b>47,779,262</b>	<b>11,686,504</b>	<b>11,773,680</b>	<b>12,064,220</b>	<b>12,232,076</b>	<b>11,961,860</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 <sup>F</sup>	2023-24 <sup>R</sup>	2024-25 <sup>P</sup>	FY25				FY26
				Q1	Q2	Q3 <sup>R</sup>	Q4 <sup>R</sup>	Q1 <sup>F</sup>
<b>A. Agriculture Sector (1 to 4)</b>	<b>2.2</b>	<b>6.4</b>	<b>1.5</b>	<b>1.0</b>	<b>1.6</b>	<b>2.4</b>	<b>1.0</b>	<b>2.9</b>
1. Crops (i+ii+iii)	(1.2)	10.9	(1.1)	(0.7)	(3.2)	1.8	(1.5)	(3.6)
i. Important Crops	0.5	17.1	(13.2)	(13.1)	(13.1)	(9.5)	(17.5)	(0.8)
ii. Other Crops	(1.4)	0.1	19.6	19.3	18.8	19.3	20.9	(6.4)
iii. Cotton Ginning	(22.8)	47.2	(19.0)	(2.9)	(20.2)	(26.6)	(24.5)	(12.1)
2. Livestock	3.7	4.4	3.0	2.0	5.6	2.6	2.1	6.3
3. Forestry	17.4	(0.9)	2.7	0.5	2.8	3.8	3.6	2.1
4. Fishing	0.6	0.8	1.4	(0.1)	1.9	0.5	2.2	0.9
<b>B. Industrial Sector (1 to 4)</b>	<b>(3.9)</b>	<b>(0.9)</b>	<b>5.3</b>	<b>0.1</b>	<b>0.8</b>	<b>0.5</b>	<b>20.3</b>	<b>9.4</b>
1. Mining & Quarrying	(3.2)	(2.4)	(3.7)	(5.8)	(3.2)	(3.4)	(2.1)	(4.1)
2. Manufacturing (i+ii+iii)	(5.3)	3.0	2.0	1.8	0.5	1.0	4.8	5.8
i. Large Scale	(9.8)	0.9	(0.7)	(0.9)	(2.6)	(2.0)	3.0	4.1
ii. Small Scale	9.2	9.0	8.9	8.6	8.6	8.9	9.5	10.2
iii. Slaughtering	6.5	6.6	6.4	6.2	6.2	6.4	6.9	7.5
3. Electricity, gas and water supply	9.7	(17.3)	29.0	(0.8)	3.1	(9.6)	120.9	25.5
4. Construction	(10.2)	(1.4)	6.6	(3.3)	3.0	10.7	17.7	21.0
<b>Commodity Producing Sector (A+B)</b>	<b>(0.6)</b>	<b>3.2</b>	<b>3.1</b>	<b>0.6</b>	<b>1.3</b>	<b>1.6</b>	<b>9.1</b>	<b>5.6</b>
<b>C Services Sector (1 to 10)</b>	<b>0.0</b>	<b>2.3</b>	<b>3.1</b>	<b>2.2</b>	<b>2.6</b>	<b>3.4</b>	<b>4.1</b>	<b>2.4</b>
1. Wholesale & Retail Trade	(4.0)	3.3	0.5	0.6	(0.9)	(0.2)	2.6	3.1
2. Transport & Storage	3.8	1.6	2.7	2.0	2.2	2.2	4.3	3.2
3. Accommodation and Food Services Activities (Hotels & Restaurants)	4.1	4.1	4.1	3.9	4.0	4.1	4.3	4.6
4. Information and Communication	(0.6)	4.3	7.0	3.4	5.8	15.2	4.2	(28.7)
5. Finance & Insurance Activities	(9.8)	(12.7)	6.5	(3.5)	11.4	9.9	9.0	10.4
6. Real Estate Activities (Ownership of Dwellings)	3.7	3.7	3.8	3.6	3.7	3.8	4.0	4.3
7. Public Administration and Social Security (General Government)	(7.0)	(7.0)	9.2	3.7	8.3	12.7	12.2	8.1
8. Education	5.7	10.1	3.6	4.0	3.8	3.4	3.1	5.2
9. Human Health and Social Work Activities	9.4	3.3	3.5	4.0	4.3	3.3	2.5	6.3
10. Other Private Services	4.2	3.6	3.5	3.8	3.7	3.5	3.1	2.9
<b>D. Total of GVA (A+B+C)</b>	<b>(0.2)</b>	<b>2.6</b>	<b>3.1</b>	<b>1.6</b>	<b>2.0</b>	<b>2.7</b>	<b>6.2</b>	<b>3.7</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 <sup>R</sup>	FY25 <sup>F</sup>	FY25				FY24 <sup>R</sup>	FY25 <sup>F</sup>	FY25			
			Q1 <sup>R</sup>	Q2 <sup>R</sup>	Q3 <sup>R</sup>	Q4 <sup>P</sup>			Q1 <sup>R</sup>	Q2 <sup>R</sup>	Q3 <sup>R</sup>	Q4 <sup>P</sup>
Household final Consumption Expenditure	88,336,682	94,118,979	23,837,221	23,639,775	23,965,814	22,676,169	38,927,739	39,737,796	10,419,111	9,946,092	9,991,572	9,381,021
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	10,608,038	1,896,510	2,313,066	2,654,791	3,743,672	3,600,628	3,963,412	713,733	861,832	988,630	1,399,217
Gross fixed capital formation	12,091,352	14,350,453	2,798,793	3,412,401	3,572,864	4,566,396	4,124,290	4,680,657	915,216	1,116,261	1,166,141	1,483,039
Changes in Inventories	1,686,069	1,822,960	450,100	454,934	458,157	459,768	673,032	698,151	173,269	173,651	174,951	176,280
Valuables	115,917	125,328	30,944	31,277	31,498	31,609	46,271	47,998	11,912	11,939	12,028	12,119
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>105,379,298</b>	<b>113,934,970</b>	<b>27,127,439</b>	<b>28,635,309</b>	<b>28,803,197</b>	<b>29,369,024</b>	<b>42,064,504</b>	<b>43,634,427</b>	<b>10,667,987</b>	<b>10,866,154</b>	<b>10,925,405</b>	<b>11,174,881</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 <sup>F</sup>	2023-24 <sup>R</sup>	2024-25 <sup>P</sup>	2020-21	2021-22	2022-23 <sup>F</sup>	2023-24 <sup>R</sup>	2024-25 <sup>P</sup>
<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 Slaughter)	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 Dwelling)	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>3,740,451</b>	<b>1,079,376</b>	<b>1,220,708</b>	<b>953,298</b>	<b>805,517</b>	<b>1,166,964</b>
<b>B. Public Sector (Autonomous &amp; Semi Autonomous 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>3,084,300</b>	<b>806,805</b>	<b>935,504</b>	<b>757,917</b>	<b>632,026</b>	<b>986,881</b>
i. Federal	477,178	542,267	591,344	623,435	789,510	310,121	282,133	231,674	203,262	252,619
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	302,827	71,776	88,182	70,123	61,888	96,895
<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>3,084,300</b>	<b>806,805</b>	<b>935,504</b>	<b>757,917</b>	<b>632,026</b>	<b>986,881</b>
i) Public Administration and Social Security (General Government)	1,070,774	1,634,531	1,777,696	1,798,449	2,806,466	695,903	850,422	696,457	586,358	897,983
ii) Education	101,795	81,784	85,818	67,010	115,606	66,157	42,551	33,621	21,848	36,990
iii) Human health and social work activities	68,848	81,747	71,056	73,061	162,228	44,745	42,532	27,838	23,820	51,908

Source: Pakistan Bureau of Statistics

## 11.5 Area, Production and Yield of Important Crops

Area : '000' Hectares

Production : '000' M.T.

Yield : Kilogram per Hectre

CROPS	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 Taraqiyati 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.		