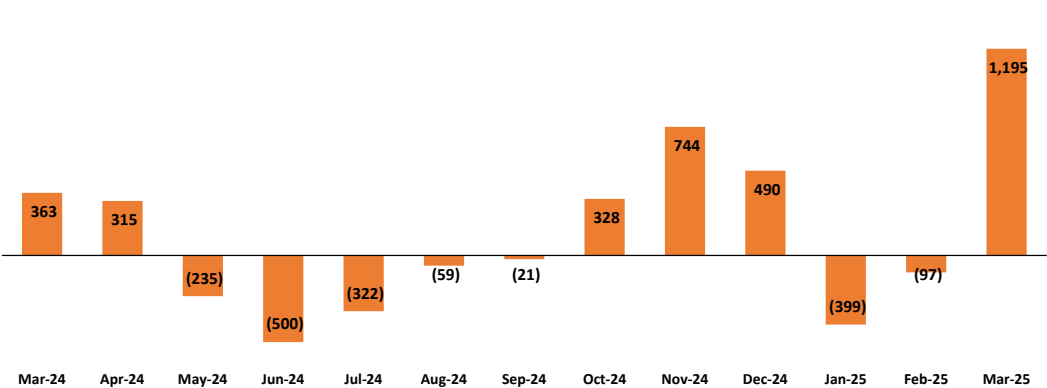


Statistical Bulletin

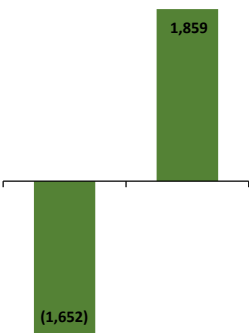
April 2025

Current Account Balance
Million US\$



Jul-Mar
FY24

Jul-Mar
FY25



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 stakeholders. The Monthly Statistical Bulletin (MSB) is a reflection of such efforts. This publication provides a wide range of data disseminated in one place, most of which is also available on the websites of the respective data producers such as SBP and Pakistan Bureau of Statistics (PBS). It is available on the SBP website at: https://www.sbp.org.pk/reports/stat_reviews/Bulletin/index.htm. To further facilitate the users, data tables are provided in MS excel format. Moreover, for most of the tables we have also provided links to archives of respective datasets at the end of relevant tables.

Readers are also encouraged to use SBP EasyData (easydata.sbp.org.pk), an intuitive and interactive data portal from where one can access, download and plot time-series data from a collection of more than fourteen 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 and Financial Statement Analysis dashboards.

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1. Selected Economic Indicators

I T E M S	Unit / Base	2024						
		Feb	Mar	Apr	May	Jun	Jul	Aug
1 Currency in Circulation [®]	Billion Rs.	8,498.1	8,650.9	8,823.0	8,749.0	9,153.1	9,070.1	8,879.3
2 Broad Money (M2) [®]	"	31,600.0	33,162.0	32,703.0	33,884.0	35,881.8	34,401.0	34,989.1
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	41.5	39.6	40.0	38.5	40.4	36.6	35.6
4 Ratio of Scheduled Banks' Investment to Deposits	"	93.8	93.0	98.4	98.6	97.8	101.5	101.0
5 Weighted Average Deposits Rate – Fresh Deposits	"	9.9	10.4	10.3	10.2	10.3	11.1	10.7
6 Weighted Average Deposits Rate – Outstanding Deposit	"	11.8	11.7	11.7	11.7	11.7	11.1	11.0
7 Weighted Average Lending Rate – Gross Disbursement *	"	20.5	20.8	21.1	20.8	20.2	19.3	19.0
8 Weighted Average Lending Rate – Outstanding Loans *	"	18.4	18.3	18.4	18.5	18.7	17.5	17.3
9 KIBOR – End Month (1 Month)**	"	22.0100	22.0900	21.9900	21.8600	20.6000	19.6900	19.3500
10 KIBOR – Month Average (1 Month)**	"	22.0421	21.9200	22.0184	21.9771	20.9518	20.3240	19.5976
11 Exports (BOP)	Million US\$	2,534.0	2,523.0	2,638.0	3,007.0	2,443.0	2,361.0	2,437.0
12 Imports (BOP)	"	4,383.0	4,573.0	4,448.0	5,014.0	4,638.0	4,846.0	4,709.0
13 Foreign Direct Investment (Net)	"	172.0	294.2	394.5	305.6	205.0	172.1	249.8
14 Foreign Portfolio Investment (Net)	"	15.3	53.2	(963.5)	239.1	175.7	168.7	(65.8)
15 Net Reserves with SBP	"	7,953.0	8,040.4	9,127.0	9,109.5	9,389.6	9,220.9	9,436.8
16 Workers' Remittances	"	2,250.1	2,954.0	2,813.3	3,242.2	3,158.1	2,994.0	2,942.8
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	102.0966	104.0949	104.4445	100.6884	100.0647	101.5044	100.1325
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	38.7939	38.8624	39.2955	39.2048	38.8392	38.7177	38.1540
19 Exchange Rate (Month end)	Rs./US\$	278.9566	277.9879	278.3341	278.4000	278.3328	278.5914	278.5362
20 Exchange Rate (Month average)	"	279.1817	278.7050	278.1425	278.2501	278.4387	278.3912	278.5403
21 KSE 100 Index (Month end)	(1991=1,000)	64,578.52	67,005.11	71,102.55	75,878.48	78,444.96	77,886.99	78,488.22
22 CPI Inflation YoY National	(2015-16=100)	23.1	20.7	17.3	11.8	12.6	11.1	9.6
23 CPI Inflation YoY Urban	"	24.9	21.9	19.4	14.3	14.9	13.2	11.7
24 CPI Inflation YoY Rural	"	20.5	19.0	14.5	8.2	9.3	8.1	6.7
25 CPI Inflation YoY Urban (Food)	"	20.2	16.6	11.3	2.2	2.6	3.4	4.1
26 CPI Inflation YoY Rural (Food)	"	19.0	17.1	9.5	(0.1)	1.3	1.3	1.9
27 CPI Inflation YoY Urban (Non-Food)	"	28.2	25.8	25.6	23.6	24.3	20.7	17.4
28 CPI Inflation YoY Rural (Non-Food)	"	22.1	21.0	20.0	17.2	17.9	15.5	11.9
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	15.5	12.8	13.1	12.3	12.2	11.7	10.2
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	21.9	20.0	19.3	17.0	17.0	16.9	14.4
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,153.0	3,143.6	3,142.5	3,138.5	3,138.2	3,156.6	3,164.4
32 FBR Tax Collection [®]	"	...	...	...	...	9,311.0	...	...

1. Selected Economic Indicators

I T E M S	Unit / Base	2024				2025		
		Sep	Oct	Nov	Dec	Jan	Feb	Mar
1 Currency in Circulation [@]	Billion Rs.	8,817.2	9,031.4	9,034.9	9,115.9	9,211.2	9,457.7	10,260.9
2 Broad Money (M2) [@]	"	35,597.4	35,170.1	35,475.7	35,614.4	35,510.6	35,756.2	37,457.9
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	36.1	40.8	44.9	48.8	44.5	43.3	39.5
4 Ratio of Scheduled Banks' Investment to Deposits	"	99.7	93.6	93.3	97.5	96.8	102.8	102.0
5 Weighted Average Deposits Rate – Fresh Deposits*	"	9.5	10.1	7.5	7.5	6.7	5.5	5.0
6 Weighted Average Deposits Rate – Outstanding Deposit*	"	10.4	9.5	9.1	7.5	6.5	5.6	5.9
7 Weighted Average Lending Rate–Gross Disbursement*	"	18.3	15.3	14.8	13.9	12.7	12.4	12.4
8 Weighted Average Lending Rate–Outstanding Loans*	"	16.8	14.9	14.0	13.2	12.6	12.3	12.5
9 KIBOR – End Month (1 Month) **	"	17.3900	14.6800	14.6800	13.1000	12.1600	11.9700	12.1600
10 KIBOR – Month Average (1 Month) **	"	18.1600	15.1362	15.1362	13.6129	12.6259	12.0800	12.0063
11 Exports (BOP)	Million US\$	2,610.1	2,999.0	2,785.0	3,105.0	2,992.0	2,603.0	2,768.0
12 Imports (BOP)	"	4,697.0	4,646.0	4,108.0	4,927.0	5,443.0	5,063.0	4,949.0
13 Foreign Direct Investment (Net)	"	385.1	133.2	219.2	169.8	194.4	94.7	25.7
14 Foreign Portfolio Investment (Net)	"	29.5	53.3	(37.0)	(230.5)	(95.2)	(34.0)	(131.4)
15 Net Reserves with SBP	"	10,736.9	11,203.3	12,037.9	11,731.7	11,418.3	11,249.5	10,638.9
16 Workers' Remittances	"	2,859.5	3,054.6	2,915.3	3,080.4	3,003.4	3,124.4	4,055.3
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	98.6415	100.7770	103.0225	103.6654	104.0619	102.2470	101.6181
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	37.8422	38.2706	38.8867	39.1509	39.3917	39.0886	38.5292
19 Exchange Rate (Month end)	Rs./US\$	277.6517	277.7931	277.9293	278.4431	278.8403	279.6621	280.1931
20 Exchange Rate (Month average)	"	278.2436	277.6704	277.8093	278.1204	278.6443	279.3043	280.0836
21 KSE 100 Index (Month end)	(1991=1,000)	81,114.20	88,966.77	101,357.32	115,126.90	114,255.73	113,251.67	117,806.75
22 CPI Inflation YoY National	(2015-16=100)	6.9	7.2	4.9	4.1	2.4	1.5	0.7
23 CPI Inflation YoY Urban	"	9.3	9.3	5.2	4.4	2.7	1.8	1.2
24 CPI Inflation YoY Rural	"	3.6	4.2	4.3	3.6	1.9	1.1	0.02
25 CPI Inflation YoY Urban (Food)	"	1.7	2.7	1.7	2.5	(0.6)	(0.9)	(1.7)
26 CPI Inflation YoY Rural (Food)	"	(0.9)	0.6	(0.2)	(0.2)	(2.9)	(4.3)	(5.4)
27 CPI Inflation YoY Urban (Non-Food)	"	15.0	14.2	7.8	5.7	5.0	3.6	3.1
28 CPI Inflation YoY Rural (Non-Food)	"	8.4	8.0	9.1	7.6	7.0	6.6	5.6
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	9.3	8.6	8.9	8.1	7.8	7.8	8.2
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	12.1	11.7	10.9	10.7	10.4	10.4	10.2
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,178.2	3,192.0	3,206.8	3,227.3	3,258.5	3,281.8	3,309.5
32 FBR Tax Collection [#]	"	...	...	...	5,624.9	...	...	...

* Including Zero Markup including inter Financial institutions

**Average of bid and offer

... Not Available

FBR tax collection provided for June is for the complete Fiscal year 2023-24, and for December 2024 is the collection during July-December 2024.

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

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2024		2025		
				Mar	Nov	Dec	Jan	Feb	Mar
Net Foreign Assets	209,306	(881,053)	(71,160)	(287,012)	613,604	580,507	647,885	610,890	590,253
Claims on nonresidents	3,598,212	3,535,588	5,053,535	4,601,879	5,966,334	5,867,442	5,905,660	5,894,099	5,906,917
a) Monetary Gold, Coin and Bullion	773,637	1,136,974	1,349,449	1,279,862	1,534,137	1,513,707	1,632,947	1,650,257	1,816,807
b) Holdings of SDRs	43,863	5,424	206,221	57,746	79,936	15,440	48,239	15,287	15,553
c) Foreign currency	24,049	20,234	20,569	20,729	20,713	20,822	20,918	21,035	21,161
d) Deposits	2,137,625	1,587,831	2,725,338	2,485,047	2,991,544	2,714,322	2,592,788	2,573,863	2,428,677
e) Securities other than shares (Foreign)	67,793	8,567	8,309	11,061	598,226	865,327	871,998	890,099	870,325
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	92	-	-	-	-	-	-	-	66
h) Other	551,153	776,559	743,650	747,435	741,778	737,825	738,770	743,557	754,328
<i>Of which: Quota-IMF</i>	551,152	776,557	743,648	747,433	741,777	737,824	738,768	743,556	754,326
less: Liabilities to nonresidents	3,388,906	4,416,641	5,124,695	4,888,891	5,352,731	5,286,935	5,257,776	5,283,209	5,316,663
a) Deposits	559,614	782,871	1,057,395	1,041,023	1,052,453	1,058,249	1,037,466	1,043,588	1,050,666
b) Securities other than shares	1,104,972	1,279,131	1,818,649	1,576,190	2,036,152	1,979,257	1,973,401	1,986,189	1,986,889
c) Loans	..	..	..	0	0	0	0	0	0
d) Financial derivatives	926,914	1,225,197	1,166,640	1,184,407	1,191,758	1,177,479	1,177,982	1,175,243	1,182,897
e) Other	797,406	1,129,442	1,082,010	1,087,272	1,072,367	1,071,951	1,068,927	1,078,189	1,096,210
Claims on Other Depository Corporations	6,165,662	9,982,373	13,277,983	11,479,984	11,694,541	12,621,734	12,511,893	12,926,178	13,682,529
Net claims on General Government	5,154,157	5,215,056	4,492,923	4,555,965	4,146,761	3,597,848	4,033,283	3,909,544	4,200,496
Net claims on Central Government	5,745,839	5,897,339	5,395,565	5,511,878	5,437,398	5,234,620	5,662,185	5,617,889	5,753,882
Claims on Central Government	6,769,725	6,638,086	6,288,826	6,592,075	6,764,774	6,294,925	6,349,992	6,406,386	6,476,395
a) Securities other than Shares	6,237,905	5,886,301	5,568,455	5,868,234	6,042,188	5,574,639	5,632,388	5,686,775	5,746,570
b) Other claims	531,820	751,785	720,371	723,841	722,586	720,286	717,604	719,611	729,825
less: Liabilities to Central Government	1,023,886	740,747	893,261	1,080,197	1,327,376	1,060,306	687,807	788,497	722,514
a) Deposits	1,023,886	740,747	893,261	1,080,197	1,327,376	1,060,306	687,807	788,497	722,514
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(591,682)	(682,283)	(902,642)	(955,913)	(1,290,637)	(1,636,772)	(1,628,902)	(1,708,345)	(1,553,386)
Claims on Provincial and Local Governments	17,130	-	-	-	-	-	-	-	-
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	17,130	-	-	-	-	-	-	-	-
less: Liabilities to Provincial and Local governments	608,812	682,283	902,642	955,913	1,290,637	1,636,772	1,628,902	1,708,345	1,553,386
a) Deposits	608,812	682,283	902,642	955,913	1,290,637	1,636,772	1,628,902	1,708,345	1,553,386
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	34,306	74,950	84,313	71,957	78,632	81,109	83,878	86,419	75,988
a) Other financial corporations	7,941	42,081	40,777	30,872	34,127	36,639	39,413	41,766	30,875
b) Public non-financial corporations	31	15	101	54	146	157	168	178	189
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	26,334	32,855	43,435	41,031	44,359	44,312	44,297	44,475	44,925
Monetary base	9,257,114	11,335,759	11,590,151	11,081,173	11,527,200	11,554,878	11,727,241	12,016,491	12,643,835
1) Currency in Circulation	7,992,592	9,664,290	9,698,211	9,175,140	9,568,545	9,703,300	9,759,337	10,027,417	10,940,270
2) Liabilities to Other Depository Corporations	1,250,385	1,667,872	1,889,186	1,888,980	1,952,543	1,848,333	1,965,154	1,986,213	1,700,721
Reserve deposits	1,250,385	1,667,872	1,889,186	1,888,980	1,952,543	1,848,333	1,965,154	1,986,213	1,700,721
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2024		2025		
				Mar	Nov	Dec	Jan	Feb	Mar
3) Deposits included in broad money	14,137	3,596	2,753	17,053	6,113	3,245	2,750	2,861	2,843
Transferable deposits	1,174	1,185	229	1,417	331	327	216	317	362
a) Other financial corporations	16	27	31	32	29	29	30	31	76
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	162	164	175	175	179	176	164	164	164
d) Other resident sectors	996	995	23	1,209	123	123	23	123	123
Other deposits	12,963	2,411	2,524	15,637	5,783	2,918	2,534	2,544	2,481
a) Other financial corporations	851	1,850	1,966	1,746	5,154	2,189	1,849	1,803	1,711
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	12,111	561	558	13,890	629	729	685	741	770
4) Securities other than shares included in broad money	-	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	95,519	115,208	126,316	113,710	125,981	125,319	125,586	125,331	125,526
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Loans*	530,000	142,882	609,732	150,610	381,321	507,979	378,479	180,660	243,644
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit and advances	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares and Other equity	1,651,325	2,761,045	5,448,106	4,463,446	4,494,058	4,690,570	5,001,499	5,154,299	5,495,280
a) Funds contributed by owners	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	371,698	905,507	2,809,225	2,511,982	1,507,344	1,722,071	1,913,759	2,049,495	2,208,936
c) General & special reserves	214,813	441,275	977,632	374,388	1,104,094	1,104,094	1,104,094	1,104,094	1,104,094
d) Valuation adjustment	964,813	1,314,263	1,561,249	1,477,076	1,782,620	1,764,406	1,883,646	1,900,710	2,082,250
Other items (net)	29,472	36,432	9,754	11,956	4,978	2,451	44,134	56,250	40,982
Other liabilities	213,125	288,008	288,169	294,592	290,815	289,983	310,442	313,242	309,489
Less: Other Assets	183,654	251,576	278,415	282,636	285,837	287,532	266,307	256,992	268,508

Source: Statistics and Data Services Department

Notes:

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

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

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

2. General Government includes Central and Provincial Governments.

3. Provincial Governments includes Local & Provincial Governments.

4. The data may not tally with the table 2 at http://www.sbp.org.pk/ecodata/Ana_Acc_Sbp.pdf and table 2.2 of Statistical Bulletin due to difference in classification and Sectorization.

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

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

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

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

9. Accrued markup on reverse repo transactions previously added in Claims on Central Government, has been reclassified to Claims on Depository Corporations with effect from June 30, 2023.

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

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

Archive link:

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

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2024		2025		
				Mar	Nov	Dec	Jan	Feb	Mar
Net Foreign Assets	(295,496)	(730,190)	(889,913)	(675,843)	(1,183,445)	(1,030,681)	(1,048,016)	(988,384)	(556,771)
Claims on nonresidents	874,257	1,123,691	1,153,266	1,232,280	890,251	983,267	979,685	937,838	1,054,255
a) Foreign currency	68,527	81,619	82,845	79,209	65,208	65,706	63,524	71,169	70,765
b) Deposits	286,825	448,940	470,384	529,019	216,283	298,036	282,917	228,038	338,560
c) Securities other than shares	258,300	239,576	249,517	252,324	268,578	271,633	267,362	270,143	275,222
d) Loans	7,289	15,402	9,054	18,355	4,580	11,317	18,490	11,970	12,226
e) Financial derivatives	1,069	1,204	2,456	2,485	2,364	1,258	2,967	1,662	2,472
f) Shares & other equity	243,797	325,736	334,835	337,112	329,069	331,559	340,630	350,548	350,241
g) Other	8,450	11,214	4,176	13,776	4,171	3,758	3,796	4,308	4,769
less: Liabilities to nonresidents	1,169,754	1,853,880	2,043,179	1,908,123	2,073,697	2,013,949	2,027,701	1,926,222	1,611,026
a) Deposits	612,902	742,851	855,735	789,086	891,046	894,296	914,801	935,918	960,445
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	543,023	1,065,877	1,158,895	1,048,122	1,153,118	1,089,744	1,082,216	969,356	626,587
d) Financial derivatives	2,067	736	1,578	2,293	1,641	1,975	1,533	716	700
e) Other	11,762	44,416	26,971	68,623	27,892	27,934	29,152	20,231	23,295
Claims on Central bank	2,178,580	2,385,935	3,153,931	2,616,398	2,923,817	3,036,727	2,903,480	2,775,885	2,715,463
a) Currency	436,373	533,281	566,553	544,309	521,365	610,619	567,967	590,067	700,752
b) Reserve deposits	1,236,569	1,706,275	1,990,669	1,919,246	2,023,287	1,914,995	1,953,664	2,001,733	1,767,504
c) Other claims	505,638	146,379	596,709	152,843	379,165	511,113	381,848	184,085	247,207
Net Claims on General Government	15,183,918	21,695,166	29,765,682	26,107,589	28,650,508	28,636,765	29,322,051	30,546,324	31,196,764
Net claims on Central Government	15,694,412	22,231,284	30,952,479	27,183,495	30,253,550	30,149,513	30,880,294	32,235,298	32,886,769
Claims on Central Government	17,769,271	24,697,880	33,800,795	29,713,675	33,260,353	32,883,024	33,625,684	35,010,788	35,676,768
a) Securities other than Shares	17,331,683	23,624,331	32,551,840	28,646,811	31,889,715	31,496,284	32,308,013	33,736,697	34,681,765
b) Other claims	437,588	1,073,549	1,248,956	1,066,864	1,370,638	1,386,741	1,317,671	1,274,091	995,003
less: Liabilities to Central Government	2,074,859	2,466,596	2,848,316	2,530,179	3,006,803	2,733,511	2,745,390	2,775,490	2,789,999
a) Deposits	2,074,859	2,466,596	2,848,316	2,530,179	3,006,803	2,733,511	2,745,390	2,775,490	2,789,999
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(510,493)	(536,118)	(1,186,797)	(1,075,907)	(1,603,042)	(1,512,748)	(1,558,243)	(1,688,974)	(1,690,005)
Claims on Provincial Governments	797,289	887,820	610,638	539,570	362,803	350,036	383,934	298,218	299,589
a) Securities other than Shares	..	..	..	0	..	0	0	0	0
b) Other claims	797,289	887,819	610,637	539,570	362,803	350,036	383,934	298,218	299,589
less: Liabilities to Provincial Governments	1,307,782	1,423,938	1,797,435	1,615,477	1,965,844	1,862,784	1,942,177	1,987,192	1,989,594
a) Deposits	1,306,355	1,411,088	1,781,447	1,599,089	1,949,602	1,847,190	1,926,382	1,971,358	1,973,785
b) Other liabilities	1,427	12,850	15,988	16,388	16,242	15,594	15,795	15,835	15,809
Claims on other sectors	11,057,929	11,929,629	12,542,746	12,337,883	13,908,342	14,689,013	13,603,859	13,186,812	13,348,816
a) Other financial corporations	185,934	225,121	200,920	169,292	445,993	497,852	364,162	293,188	318,412
b) Public non-financial corporations	1,740,039	2,276,978	2,221,876	2,267,615	2,139,622	2,209,795	2,262,625	2,286,477	2,236,385
c) Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,968,362	9,073,697	9,695,003	8,773,353	8,380,112	8,549,950
d) Other resident sectors	1,816,707	1,866,632	2,037,312	1,932,613	2,249,030	2,286,363	2,203,719	2,227,035	2,244,070

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024			2025		
				Mar	Nov	Dec	Jan	Feb	Mar
Liabilities to central bank	6,151,771	9,958,135	13,169,975	11,386,207	11,564,016	12,484,572	12,313,044	12,743,209	13,447,766
Deposits included in broad money (1+2)	19,219,033	22,131,794	27,348,201	25,092,220	27,849,160	27,913,549	27,701,943	27,871,975	28,465,137
1) Transferable deposits	14,599,162	17,024,458	21,407,816	19,536,192	21,998,935	22,048,657	22,252,020	22,342,072	22,840,436
a) Other financial corporations	569,937	451,141	709,309	644,611	791,706	700,204	796,217	576,534	780,158
b) Public non-financial corporations	644,922	712,128	1,118,876	910,147	1,102,039	751,267	925,833	886,480	936,229
c) Other non-financial corporations	4,439,247	5,346,197	6,756,386	6,147,890	6,753,563	6,986,299	6,858,697	6,933,752	6,878,055
d) Other resident sectors	8,945,057	10,514,993	12,823,245	11,833,544	13,351,627	13,610,887	13,671,271	13,945,306	14,245,993
2) Other deposits	4,619,870	5,107,336	5,940,385	5,556,028	5,850,225	5,864,892	5,449,924	5,529,904	5,624,701
a) Other financial corporations	145,521	157,590	228,239	173,691	157,431	176,252	193,502	180,582	163,948
b) Public non-financial corporations	804,664	833,767	917,726	861,209	873,118	791,206	768,149	808,520	758,579
c) Other non-financial corporations	1,430,618	1,562,722	2,312,619	2,183,912	2,409,402	2,453,370	2,143,977	2,019,211	2,067,191
d) Other resident sectors	2,239,067	2,553,257	2,481,801	2,337,215	2,410,274	2,444,064	2,344,496	2,521,590	2,634,983
Securities other than shares, included in broad money	18	-	-	-	-	-	-	-	-
a) Other financial corporations	15	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	3	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares, excluded from broad money	43,550	59,479	58,256	65,690	58,804	57,124	57,138	57,066	55,498
<i>Of which: Other financial corporations</i>	27,127	35,388	35,867	38,031	36,856	36,203	36,150	35,899	34,034
Loans	56,119	102,213	76,064	107,896	228,346	323,845	209,292	227,422	206,814
<i>Of which: Other financial corporations</i>	47,313	69,450	74,481	74,960	226,682	321,863	207,288	225,399	204,769
Financial derivatives	11,280	21,891	23,883	24,749	23,224	20,079	17,254	16,125	15,218
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit and advances	44	42	128	34	128	126	134	138	139
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares and other equity	2,216,686	2,693,590	3,358,340	3,180,600	3,874,255	3,981,840	4,022,938	3,907,844	3,793,526
a) Funds contributed by owners	691,207	776,192	837,978	826,291	843,088	847,906	848,755	858,844	859,782
b) Retained earnings	820,964	1,085,061	1,317,886	1,252,672	1,506,512	1,646,378	1,608,517	1,528,158	1,481,261
c) General and special reserves	621,961	684,031	851,266	823,034	1,012,833	1,000,104	1,065,751	1,059,633	1,056,922
d) Valuation adjustment	82,553	148,305	351,210	278,602	511,822	487,452	499,915	461,209	395,561
Other items (net)	426,519	313,481	537,855	528,699	701,545	550,943	459,898	697,134	720,452
Other liabilities	2,720,914	3,388,926	3,908,571	3,811,863	4,398,774	4,427,878	4,681,323	4,779,617	4,882,259
less: Other assets	2,332,179	3,098,766	3,524,830	3,276,360	3,851,622	3,868,853	4,289,905	4,100,039	4,242,694
plus: Consolidation adjustment	37,784	23,322	154,114	(6,804)	154,393	(8,083)	68,481	17,556	80,887

Source: Statistics and Data Services Department

Notes:

1. Other Depository Corporations (ODCs) include the data of Banks, DFIs, MFBs, Deposit Accepting Non Bank Financial Companies and Money Market Mutual Funds (MMMFs). The scope of ODCs survey has been enhanced with the inclusion of MMMFs with effect from April 2017. The archive of the ODCs including MMMFs has been prepared from July 2012. Therefore, the estimates are not comparable with Analytical Accounts of Banking Sector (up to June 2008 prepared under money & banking guide and up to June 2012 prepared under MFSM) and monetary aggregates of weekly monetary survey based on data of SBP and Scheduled Banks
2. General Government includes Central and Provincial Government
3. Provincial Governments includes Provincial and Local Governments
4. The data may not tally with the table 3 at http://www.sbp.org.pk/ecodata/Ana_Acc_bkg.pdf and table 2.3 of Statistical Bulletin due to difference in classification and Sectorization
5. Note Explaining major changes is available at: <http://www.sbp.org.pk/departments/stats/nrb.htm>
6. The data from June 2008 to May 2009 has been revised. The explanatory notes on the revisions are available at SBP website on economic data page under Analytical Accounts - MFSM. The same are also available in Statistical Bulletin under "Notice" section.
7. Islamic Financings, Advances (against Murabaha etc) and Other related items previously reported under Other Assets has been reclassified as domestic claims / credit from June 2014. Details of reclassifications/revisions are available in revision study on SBP website at : www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf
8. From July, 2019 data on Central and Government Deposits with scheduled banks have been revised. This revision is due to reclassification of some of the PSEs, which were previously reported under Government deposits. The coverage of PSEs has been increased.

Archive link:

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

2.3 Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024		2024		2025	
				Mar	Nov	Dec	Jan	Feb	Mar
Net Foreign Assets	(86,190)	(1,611,243)	(961,072)	(962,855)	(569,842)	(450,174)	(400,131)	(377,494)	33,483
Claims on nonresidents	4,472,469	4,659,278	6,206,801	5,834,160	6,856,586	6,850,710	6,885,346	6,831,936	6,961,172
less: Liabilities to nonresidents	4,558,660	6,270,521	7,167,874	6,797,014	7,426,427	7,300,884	7,285,477	7,209,430	6,927,689
Domestic claims (a+b)	31,430,310	38,914,802	46,885,664	43,073,393	46,784,243	47,004,735	47,043,071	47,729,099	48,822,064
a. Net Claims on general government (1+2)	20,338,075	26,910,222	34,258,604	30,663,553	32,797,269	32,234,613	33,355,334	34,455,868	35,397,259
1- Net claims on central government	21,440,250	28,128,623	36,348,044	32,695,373	35,690,948	35,384,133	36,542,479	37,853,187	38,640,650
Claims on central government	24,538,996	31,335,966	40,089,621	36,305,749	40,025,126	39,177,950	39,975,676	41,417,174	42,153,163
less: Liabilities to central government	3,098,746	3,207,343	3,741,577	3,610,376	4,334,179	3,793,816	3,433,198	3,563,987	3,512,513
2-Net claims on provincial governments	(1,102,175)	(1,218,401)	(2,089,440)	(2,031,820)	(2,893,679)	(3,149,520)	(3,187,145)	(3,397,320)	(3,243,391)
Claims on provincial governments	814,419	887,820	610,638	539,570	362,803	350,036	383,934	298,218	299,589
less: Liabilities to provincial governments	1,916,594	2,106,221	2,700,077	2,571,390	3,256,481	3,499,556	3,571,079	3,695,538	3,542,980
b. Claims on other sectors	11,092,235	12,004,580	12,627,059	12,409,840	13,906,974	14,770,122	13,687,737	13,273,232	13,424,804
Other financial corporations	193,875	267,202	241,697	200,164	480,120	534,491	403,576	334,955	349,287
Public non-financial corporations	1,740,071	2,276,992	2,221,977	2,267,669	2,139,767	2,209,952	2,262,792	2,286,655	2,236,573
Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,968,362	9,073,697	9,695,003	8,773,353	8,380,112	8,549,950
Other resident sectors	1,843,040	1,899,487	2,080,747	1,973,644	2,293,389	2,330,675	2,248,016	2,271,510	2,288,995
Broad money liabilities (a+b+c+d)	26,789,406	31,266,400	36,482,613	33,740,104	36,902,452	37,009,475	36,896,063	37,312,186	38,707,498
a. Currency outside depository corporations	7,556,219	9,131,010	9,131,658	8,630,831	9,047,179	9,092,681	9,191,369	9,437,349	10,239,519
b. Transferable deposits	14,600,337	17,025,643	21,408,045	19,537,608	21,999,266	22,048,984	22,252,236	22,342,389	22,840,798
Other financial corporations	569,952	451,168	709,340	644,643	791,735	700,233	796,247	576,565	780,234
Public non-financial corporations	644,922	712,128	1,118,876	910,147	1,102,039	751,267	925,833	886,480	936,229
Other non-financial corporations	4,439,410	5,346,360	6,756,561	6,148,065	6,753,742	6,986,474	6,858,861	6,933,915	6,878,219
Other resident sectors	8,946,053	10,515,988	12,823,268	11,834,753	13,351,750	13,611,010	13,671,294	13,945,429	14,246,115
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	4,632,833	5,109,747	5,942,909	5,571,665	5,856,008	5,867,810	5,452,458	5,532,447	5,627,182
Other financial corporations	146,373	159,440	230,205	175,438	162,585	178,441	195,351	182,385	165,659
Public non-financial corporations	804,664	833,767	917,726	861,209	873,118	791,206	768,149	808,520	758,579
Other non-financial corporations	1,430,618	1,562,722	2,312,619	2,183,912	2,409,402	2,453,370	2,143,977	2,019,211	2,067,191
Other resident sectors	2,251,179	2,553,818	2,482,360	2,351,105	2,410,903	2,444,793	2,344,981	2,522,331	2,635,753
d. Securities other than shares included in broad money	18	-	-	-	-	-	-	-	-
Other financial corporations	15	-	-	-	-	-	-	-	-
Public non-financial corporations	-	-	-	-	-	-	-	-	-
Other non-financial corporations	3	-	-	-	-	-	-	-	-
Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	95,519	115,208	126,316	113,710	125,981	125,319	125,586	125,331	125,526
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	43,550	59,479	58,256	65,690	58,804	57,124	57,138	57,066	55,498
<i>of which: Other financial corporations</i>	27,127	35,388	35,867	38,031	36,856	36,203	36,150	35,899	34,034
Loans	56,119	102,213	76,064	107,896	228,346	323,845	209,292	227,422	206,814
<i>of which: Other financial corporations</i>	47,313	69,450	74,481	74,960	226,682	321,863	207,288	225,399	204,769
Financial Derivatives	11,280	21,891	23,883	24,749	23,224	20,079	17,254	16,125	15,218
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit & advances	44	42	128	34	128	126	134	138	139
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares & other equity	3,868,011	5,454,635	8,806,447	7,644,045	8,368,313	8,672,410	9,024,438	9,062,143	9,288,006
Other items (net)	480,278	283,775	351,141	414,378	507,409	346,436	313,304	551,470	456,326
Other liabilities (includes central bank float)	2,934,039	3,676,934	4,196,739	4,106,454	4,689,589	4,717,862	4,991,764	5,092,858	5,191,749
less: Other assets	2,515,832	3,350,342	3,803,245	3,558,996	4,137,460	4,156,385	4,556,213	4,357,031	4,511,202
plus: Consolidation adjustment	62,072	(42,816)	(42,353)	(133,080)	(44,720)	(215,040)	(122,248)	(184,358)	(224,221)

Source: Statistics and Data Services Department

Notes:

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

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

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

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

Archive link:

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

2.4 Reserve Money

Million Rupees

Components	30 th June			2024	2024			2025		
	FY22	FY23	FY24	Mar	Nov	Dec	Jan	Feb	Mar	
A. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,650,852	9,034,897	9,115,917	9,211,188	9,457,732	10,260,910	
B. Cash in Tills	429,566	524,857	554,731	533,902	542,917	596,678	557,451	579,025	688,717	
C. Other Deposits	43,653	49,469	62,892	60,672	51,026	58,681	50,618	63,810	69,105	
D. Bank Deposits	1,229,198	1,634,092	1,842,108	1,859,489	1,919,517	1,807,703	1,933,961	1,941,360	1,651,447	
Reserve Money (A+B+C+D)	9,274,882	11,357,156	11,612,829	11,104,915	11,548,357	11,578,978	11,753,218	12,041,927	12,670,180	
Factor affecting Reserve Money (RM)										
A. Net Foreign Assets	209,152	(881,277)	(71,374)	(287,226)	613,391	580,294	647,672	610,677	590,039	
B. Net Domestic Assets (1+2+3)	9,065,729	12,238,433	11,684,204	11,392,141	10,934,966	10,998,684	11,105,546	11,431,250	12,080,140	
1. Net Govt Sector Borrowing (i+ii)	5,114,721	5,223,578	4,504,320	4,567,314	4,158,029	3,614,140	4,049,281	3,926,290	4,218,252	
i. Borrowings for Budgetary Support ¹	5,131,993	5,240,782	4,527,712	4,586,073	4,183,564	3,639,185	4,073,648	3,949,147	4,240,325	
a) Federal Government	5,717,227	5,913,261	5,419,184	5,530,934	5,451,142	5,253,794	5,681,255	5,638,203	5,779,510	
of which deposits with SBP	(1,009,058)	(725,239)	(869,772)	(1,061,261)	(1,314,113)	(1,043,841)	(671,554)	(770,985)	(699,681)	
b) Provincial Government	(547,818)	(637,329)	(840,494)	(891,956)	(1,191,849)	(1,531,012)	(1,530,682)	(1,502,769)	(1,438,442)	
Balochistan	(16,552)	(13,301)	(41,987)	(75,440)	(77,594)	(79,380)	(79,880)	(97,140)	(66,550)	
Khyber Pakhtunkhwa	(1,039)	(59,000)	(59,667)	(76,307)	(169,878)	(191,397)	(147,558)	(158,952)	(166,070)	
Punjab	(440,053)	(466,096)	(627,553)	(605,116)	(733,532)	(956,228)	(948,689)	(958,894)	(813,989)	
Sindh	(90,174)	(98,933)	(111,287)	(135,002)	(210,845)	(304,006)	(354,556)	(367,775)	(391,833)	
c) AJK Government	(14,770)	(14,358)	(30,893)	(31,626)	(54,732)	(53,813)	(53,543)	(71,073)	(64,651)	
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(21,279)	(20,997)	(29,785)	(23,382)	(35,214)	(36,092)	
ii. Others	(17,273)	(17,204)	(23,392)	(18,759)	(25,536)	(25,045)	(24,367)	(22,857)	(22,073)	
2. Credit to Non-Govt. Sector (i+ii+iii)	1,714,802	1,661,459	1,525,930	1,587,311	1,499,348	1,492,922	1,407,420	1,441,990	1,446,890	
i. Claims on Scheduled Banks (a+b+c+d+e)	1,603,049	1,542,157	1,409,836	1,462,340	1,383,664	1,377,862	1,292,810	1,327,542	1,332,184	
a. Agriculture Sector	4,876	5,859	5,374	5,220	6,355	6,370	6,335	6,438	6,696	
b. Industrial Sector	616,991	632,666	577,676	593,635	537,143	527,383	516,580	509,959	502,112	
c. Export Sector	780,722	768,821	624,392	690,312	594,822	586,211	515,687	556,751	554,573	
d. Housing Sector	-	-	-	-	-	-	-	-	-	
e. Others	200,460	134,811	202,394	173,173	245,344	257,898	254,208	254,394	268,003	
ii. Claims on NBFIs	111,753	119,302	116,094	124,971	115,684	115,060	114,610	114,448	114,706	
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-	-	
3. Other Items (Net)	2,236,207	5,353,396	5,653,954	5,237,516	5,277,589	5,891,622	5,648,844	6,062,970	6,414,998	
Reserve Money(RM) (A+B)	9,274,882	11,357,156	11,612,829	11,104,915	11,548,357	11,578,978	11,753,218	12,041,927	12,670,180	

Source: Statistics and Data Services Department

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

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

^{3/} An amount of Rs. 40,960 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

^{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/lecodata/ReserveMoney_Arch.xls

2.5 Currency in Circulation

Million Rupees										
	30 th June			2024	2024			2025		
	FY22	FY23	FY24	Mar	Nov	Dec	Jan	Feb	Mar	
1. Banknotes	7,992,592	9,664,290	9,698,211	9,175,139	9,568,545	9,703,300	9,759,336	10,027,417	10,940,270	
2. One Rupee Coins and above	9,991	9,787	9,849	9,815	9,764	9,847	9,798	9,857	9,901	
3. Total (1+2)	8,002,583	9,674,077	9,708,060	9,184,954	9,578,309	9,713,147	9,769,134	10,037,274	10,950,171	
4. Held by Banking Department of SBP	146	131	190	156	105	177	122	158	191	
5. Held by Issue Department of SBP	406	351	40	44	390	376	373	359	353	
6. Currency in tills of Scheduled Banks	429,566	524,857	554,731	533,902	542,917	596,678	557,451	579,025	688,717	
7. Currency in Circulation (3-4-5-6)	7,572,465	9,148,739	9,153,099	8,650,852	9,034,897	9,115,917	9,211,188	9,457,732	10,260,910	

Notes:

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

ii- Monthly data is of last Friday of the month.

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 th June			2024			2025		
	FY22	FY23	FY24	Mar	Nov	Dec	Jan	Feb	Mar
A. Components of M2									
1. Currency in Circulation	7,572,465	9,148,730	9,153,099	8,650,852	9,034,897	9,115,917	9,211,188	9,457,732	10,260,910
2. Other Deposits with SBP	43,053	49,469	62,892	60,672	51,026	58,681	50,618	63,810	69,105
3. Total Private & PSE Deposits	19,151,876	21,744,840	26,665,840	24,450,512	26,389,774	26,439,817	26,348,750	26,234,620	27,127,908
of which : R/PCDs	1,202,592	1,601,062	1,694,935	1,586,611	1,669,748	1,663,551	1,693,184	1,684,000	1,709,744
Money Supply (1+2+3)	26,767,994	30,943,048	35,881,830	33,162,035	35,475,696	35,614,415	35,510,556	35,756,162	37,457,923
B. Factors Affecting Money Supply (M2)									
INet Foreign Assets of the Banking System	(195,000)	(1,797,146)	(1,137,968)	(1,145,964)	(642,824)	(470,634)	(394,003)	(390,557)	24,723
a. State Bank of Pakistan	209,152	(881,277)	(71,374)	(287,226)	613,391	580,294	647,672	610,677	590,039
b. Scheduled Banks	(404,161)	(915,869)	(1,066,594)	(858,738)	(1,256,215)	(1,050,928)	(1,041,674)	(1,001,234)	(565,316)
INet Domestic Assets of Banking System (1+2+3)	26,963,002	32,740,194	37,019,799	34,307,999	36,118,520	36,085,049	35,904,559	36,146,719	37,433,200
a. State Bank of Pakistan	7,462,680	10,696,276	10,274,368	9,929,801	9,551,302	9,620,822	9,812,736	10,103,708	10,747,956
b. Scheduled Banks	19,500,322	22,043,918	26,745,431	24,378,199	26,567,219	26,464,227	26,091,823	26,043,011	26,685,244
1. Net Govt Sector Borrowing(a+b+c)	18,612,386	23,712,768	31,078,845	27,568,707	28,698,540	28,645,710	29,743,909	30,844,760	32,060,702
a. Borrowings for Budgetary support¹	18,496,004	22,244,063	29,729,817	26,463,539	27,557,024	27,588,559	28,618,184	29,750,373	31,016,824
(i) From SBP	5,131,993	5,240,702	4,527,712	4,586,073	4,183,564	3,639,185	4,077,648	3,949,147	4,240,325
a) Federal Government	5,717,227	5,913,261	5,419,184	5,530,934	5,451,142	5,253,794	5,681,255	5,638,203	5,779,510
of which deposits with SBP	(1,009,058)	(725,239)	(869,772)	(1,061,261)	(1,314,113)	(1,043,841)	(671,554)	(770,985)	(699,681)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(891,556)	(1,191,849)	(1,531,012)	(1,530,602)	(1,582,769)	(1,438,442)
Balochistan Government	(16,552)	(13,301)	(41,987)	(75,440)	(77,594)	(79,380)	(79,880)	(97,148)	(66,550)
Khyber Pakhtunkhwa Government	(1,039)	(59,000)	(59,667)	(76,397)	(169,878)	(191,397)	(147,558)	(158,952)	(166,070)
Punjab Government	(440,053)	(466,096)	(627,553)	(605,116)	(733,532)	(956,228)	(948,689)	(958,894)	(813,989)
Sindh Government	(90,174)	(98,933)	(111,287)	(135,002)	(210,845)	(304,006)	(354,556)	(367,775)	(391,833)
c) AJK Government	(14,770)	(14,358)	(30,893)	(31,626)	(54,732)	(53,813)	(53,543)	(71,073)	(64,651)
d) Gilgit-Baltistan	(22,640)	(20,792)	(20,084)	(21,279)	(20,997)	(29,785)	(23,302)	(35,214)	(36,092)
(ii) From Scheduled banks (a+b)	13,364,011	17,003,201	25,196,205	21,877,466	23,373,459	23,869,375	24,544,536	25,801,226	26,776,499
a) Federal Government	14,630,114	18,346,722	26,866,638	23,380,337	25,185,423	25,583,476	26,385,855	27,677,906	28,644,949
of which deposits with banks	(2,020,076)	(2,360,647)	(2,709,578)	(2,409,189)	(2,890,667)	(2,575,009)	(2,664,504)	(2,687,131)	(2,704,295)
b) Provincial Government	(1,266,103)	(1,343,441)	(1,670,433)	(1,502,871)	(1,811,964)	(1,714,101)	(1,841,319)	(1,876,680)	(1,868,449)
of which deposits with banks	(1,266,103)	(1,343,441)	(1,670,433)	(1,502,871)	(1,811,964)	(1,714,101)	(1,841,319)	(1,876,680)	(1,868,449)
b. Commodity operations	1,133,655	1,485,909	1,378,320	1,123,926	1,167,052	1,162,195	1,150,091	1,117,244	1,074,951
c. Others	(17,273)	(17,204)	(23,392)	(18,759)	(25,536)	(25,845)	(24,367)	(22,857)	(22,073)
2. Credit to Non-Govt. Sector (a+b+c+d)	10,496,761	11,190,671	11,543,424	11,318,899	14,827,216	15,143,390	13,993,725	13,281,487	13,084,956
a. Credit to Private Sector*	8,308,070	8,353,947	8,866,853	8,619,161	10,167,547	10,845,742	9,884,668	9,474,326	9,580,579
Conventional Banking Branches	5,996,153	5,999,370	6,211,242	6,129,288	6,985,606	7,175,359	6,544,217	6,287,854	6,389,874
Islamic Banks	1,148,129	1,530,818	1,776,270	1,624,739	2,277,828	2,682,748	2,388,764	2,211,293	2,191,888
Islamic Banking Branches of Conventional Banks	1,163,788	823,758	879,341	865,133	904,113	987,635	951,687	975,179	998,817
b. Credit to PSEs	1,794,486	2,291,400	2,191,482	2,232,862	2,172,238	2,267,351	2,334,048	2,245,675	2,261,823
c. PSEs Special ac-debt Repayment with BP/PSFC	-	-	-	-	-	-	-	-	-
d. Credit to NBFIs	394,205	545,324	485,089	466,877	1,687,431	2,839,296	1,775,008	1,561,485	1,242,554
3. Other Items (net) *	(3,146,145)	(2,163,244)	(5,602,470)	(4,579,606)	(6,607,235)	(7,704,050)	(7,833,074)	(7,979,528)	(7,721,458)
Broad Money M2 (A+B)	26,767,994	30,943,048	35,881,830	33,162,035	35,475,696	35,614,415	35,510,556	35,756,162	37,457,923
C. Memorandum Items									
Accrued Profit on SBP holdings of MRTBs/MTBs	104,314	309,818	262,536	564,619	735,456	261,700	313,707	369,462	439,207
Outstanding amount of MTBs (realized value in auction)	5,493,007	5,115,536	7,542,978	5,498,719	5,585,976	4,505,128	4,505,174	4,650,892	4,351,423
Net Government Budgetary Borrowing (Cash Basis)	18,320,312	21,852,753	29,075,815	25,671,807	26,504,241	27,081,813	28,115,586	29,200,781	30,407,354
From SBP	5,027,680	4,930,964	4,265,176	4,021,453	3,448,108	3,377,485	3,759,941	3,579,685	3,801,117
From Scheduled Banks	13,292,633	16,921,789	24,810,640	21,650,354	23,056,133	23,704,328	24,355,645	25,621,096	26,606,237

Source: Statistics and Data Services Department

Notes:-

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

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

* Islamic Financing: Advances (against Murabahah 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 periodic study on SBP website at: <http://www.sbp.org.pk/news/ISSMIS.pdf>

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

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

Archive link:

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

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-23 ^H	30-Jun-24 ^H	1 st July 23 to 31-Mar-24	1 st July 24 to 31-Mar-25
1. Central Government (a+b)	24,259,983	32,285,822	4,651,288.77	2,138,636.85
a. Scheduled Banks	18,346,722	26,866,638	5,033,615.59	1,778,310.56
T-Bills, Securities and Others	20,707,369	29,576,216	5,082,157.53	1,773,027.95
Less:			-	-
Government Deposits	2,360,647	2,709,578	48,541.94	(5,282.61)
b. State Bank	5,913,261	5,419,184	(382,326.82)	360,326.29
T-bills and Securities etc.	5,889,104	5,571,285	(18,053.38)	180,467.93
Debtor Balances (Exc. Zakat Fund)	-	-	-	-
Others*	749,396	717,671	(28,251.50)	9,766.60
Less:			-	-
Govt. Deposits (Ex. Zakat and Privatization Fund)	725,239	869,772	336,021.94	(170,091.75)
2. Provincial Governments (c+d)	(2,015,920)	(2,561,905)	(431,812.48)	(845,729.61)
c. Scheduled Banks	(1,343,441)	(1,670,433)	(159,429.74)	(198,015.98)
Government Securities and Others				
Less:				
Government Deposits	1,343,441	1,670,433	159,429.74	198,015.98
d. State Bank	(672,479)	(891,472)	(272,382.74)	(647,713.64)
Government Securities	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:			-	-
Government Deposits (Excluding Zakat Fund)	672,479	891,472	272,382.74	647,713.64
Net Budgetary Borrowing from the Banking System	22,244,063	29,723,917	4,219,476	1,292,907

Source: Statistics and Data Services Department

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

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>

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

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

2.8 Government Borrowing for Commodity Operations

ITEMS	Stocks		Monetary Impact During	
	30-Jun-23	30-Jun-24	1 st July 23 to	1 st July 24 to
			31-Mar-24	31-Mar-25
Rice	133.6	-	24.6	187.0
Wheat	1,310,697.3	1,133,456.1	(427,748.0)	(326,877.8)
Sugar	107,241.8	107,772.4	(1,008.9)	23,199.5
Fertilizer	64,264.4	134,664.3	67,412.5	(3.7)
Seeds	1,748.0	2,427.6	(1,000.0)	(2,427.6)
Oil seeds				
Pulses				
Edible Oil				
Black Mash				
Chillies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,823.8	-	336.9	2,552.9
Total	1,485,909.0	1,378,320.5	(361,982.8)	(303,369.7)

Source: Statistics and Data Services Department

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Oct-24			Nov-24			Dec-24		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,527,185	13,200,269	22,727,454	9,568,650	14,441,663	24,010,313	9,745,280	14,500,945	24,246,225
International reserve assets	1,547,412	3,418,584	4,965,996	1,561,166	3,663,196	5,224,362	1,561,095	3,581,105	5,142,200
- Gold	1,520,097	-	1,520,097	1,534,137	-	1,534,137	1,534,252	-	1,534,252
- Foreign currency balances	27,315	3,260,754	3,288,069	27,029	3,555,034	3,582,063	26,843	3,530,981	3,557,824
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	124,816	124,816	-	79,936	79,936	-	15,052	15,052
- Reserve tranche position with International Monetary Fund	-	44	44	-	44	44	-	43	43
- Other foreign currency balances	-	32,970	32,970	-	28,182	28,182	-	35,029	35,029
Local currency financial assets	3,000,000	7,568,201	10,568,201	3,000,000	8,506,947	11,506,947	3,000,000	9,295,168	12,295,168
(i) Monetary policy assets	3,000,000	6,311,861	9,311,861	3,000,000	7,261,839	10,261,839	3,000,000	8,074,896	11,074,896
- Conventional- securities purchased under agreement to resell	3,000,000	6,257,909	9,257,909	3,000,000	7,002,862	10,002,862	3,000,000	7,557,317	10,557,317
- Shariah compliant financing facility	-	53,952	53,952	-	258,977	258,977	-	517,579	517,579
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	883,905	883,905	-	878,489	878,489	-	857,188	857,188
for purposes other than monetary policy	-	-	-	-	-	-	-	-	-
- Agriculture sector	-	3,944	3,944	-	3,833	3,833	-	3,848	3,848
- Industrial sector	-	410,744	410,744	-	405,196	405,196	-	400,560	400,560
- Export sector	-	407,141	407,141	-	406,555	406,555	-	387,254	387,254
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	62,073	62,073	-	62,902	62,902	-	65,524	65,524
(iii) Credit to Islamic banks & financial institutions for	-	372,436	372,436	-	366,619	366,619	-	363,084	363,084
purpose other than monetary policy	-	-	-	-	-	-	-	-	-
- Agriculture sector	-	3,045	3,045	-	3,216	3,216	-	3,282	3,282
- Industrial sector	-	162,695	162,695	-	160,091	160,091	-	158,212	158,212
- Export sector	-	191,397	191,397	-	188,267	188,267	-	186,574	186,574
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	15,299	15,299	-	15,045	15,045	-	15,016	15,016
Credit to general government account	4,951,754	1,627,614	6,579,368	4,979,254	1,699,373	6,678,626	5,155,929	1,043,164	6,199,093
- Federal government	4,951,754	1,627,614	6,579,368	4,979,254	1,699,373	6,678,626	5,155,929	1,043,164	6,199,093
- Perpetual loan to federal government	-	728,383	728,383	-	722,586	722,586	-	719,883	719,883
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,951,754	899,230	5,850,984	4,979,254	976,787	5,956,041	5,155,929	323,281	5,479,210
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	207,483	207,483	-	207,483	207,483	-	207,483	207,483
- Subsidiaries	-	0	0	-	0	0	-	-	0
- Banks	-	110,994	110,994	-	110,994	110,994	-	110,994	110,994
- Financial institutions	-	42,283	42,283	-	42,283	42,283	-	42,283	42,283
- Other	-	54,206	54,206	-	54,206	54,206	-	54,206	54,206
Property, plant & equipment	-	162,185	162,185	-	161,889	161,889	-	161,669	161,669
Rupee coins	406	-	406	390	-	390	416	-	416
Other assets	27,613	216,204	243,817	27,840	202,776	230,616	27,840	212,356	240,196
LIABILITIES	9,527,185	13,200,269	22,727,454	9,568,650	14,441,663	24,010,313	9,745,280	14,500,945	24,246,225
Equity & reserves	-	4,204,324	4,204,324	-	4,487,501	4,487,501	-	4,692,428	4,692,428
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,060,876	1,060,876	-	1,060,876	1,060,876	-	1,060,876	1,060,876
- Special reserves	-	891	891	-	1,915	1,915	-	4,298	4,298
- Unrealized appreciations	-	1,672,658	1,672,658	-	1,686,698	1,686,698	-	1,686,686	1,686,686
- Profit & loss appropriation account	-	1,369,899	1,369,899	-	1,638,012	1,638,012	-	1,840,568	1,840,568
Banknotes in circulation	9,527,185	(134)	9,527,051	9,568,650	(105)	9,568,545	9,745,280	(197)	9,745,083
- Banknotes in circulation	9,527,051	-	9,527,051	9,568,545	-	9,568,545	9,745,083	-	9,745,083
- Banknotes held in Banking Department	134	(134)	-	105	(105)	-	197	(197)	-
Monetary policy liabilities	-	170,481	170,481	-	381,321	381,321	-	457,401	457,401
- Securities sold under agreement to repurchase	-	170,481	170,481	-	381,321	381,321	-	457,401	457,401
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,485,441	3,485,441	-	4,288,478	4,288,478	-	4,161,101	4,161,101
- Federal government	-	761,807	761,807	-	1,297,279	1,297,279	-	1,011,881	1,011,881
- Provincial governments & autonomous regions	-	1,124,955	1,124,955	-	1,290,637	1,290,637	-	1,382,982	1,382,982
- Bank deposits	-	1,447,198	1,447,198	-	1,538,089	1,538,089	-	1,608,678	1,608,678
- Other deposits	-	151,481	151,481	-	162,473	162,473	-	157,560	157,560
Foreign currency deposits	-	1,433,251	1,433,251	-	1,440,446	1,440,446	-	1,442,475	1,442,475
- Local banks	-	381,700	381,700	-	381,428	381,428	-	378,017	378,017
- Foreign central banks	-	125,772	125,772	-	126,586	126,586	-	125,589	125,589
- Foreign governments & sovereign wealth fund	-	918,778	918,778	-	925,668	925,668	-	931,794	931,794
- Others deposits	-	7,002	7,002	-	6,764	6,764	-	7,076	7,076
Foreign currency loans and liabilities	-	3,615,248	3,615,248	-	3,548,167	3,548,167	-	3,459,362	3,459,362
- International Monetary Fund facilities	-	1,335,187	1,335,187	-	1,294,419	1,294,419	-	1,229,651	1,229,651
- Allocations of special drawing rights of IMF	-	1,084,415	1,084,415	-	1,072,367	1,072,367	-	1,065,608	1,065,608
- Currency swap arrangements	-	1,195,646	1,195,646	-	1,181,381	1,181,381	-	1,164,103	1,164,103
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	291,659	291,659	-	295,855	295,855	-	288,374	288,374

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Jan-25			Feb-25			Mar-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,759,458	14,601,282	24,360,740	10,027,575	14,794,368	24,821,943	10,940,461	14,714,244	25,654,706
International reserve assets	1,660,466	3,506,232	5,166,698	1,678,224	3,472,127	5,150,351	1,844,823	3,307,385	5,152,208
- Gold	1,632,947	-	1,632,947	1,650,257	-	1,650,257	1,816,807	-	1,816,807
- Foreign currency balances	27,519	3,430,597	3,458,116	27,967	3,424,082	3,452,049	28,016	3,264,840	3,292,856
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	48,239	48,239	-	15,287	15,287	-	15,464	15,464
- Reserve tranche position with International Monetary Fund	-	43	43	-	44	44	-	44	44
- Other foreign currency balances	-	27,353	27,353	-	32,714	32,714	-	27,037	27,037
Local currency financial assets	3,000,000	9,319,100	12,319,100	3,000,000	9,735,693	12,735,693	4,000,000	9,465,435	13,465,435
(i) Monetary policy assets	3,000,000	8,175,596	11,175,596	3,000,000	8,557,798	11,557,798	4,000,000	8,297,207	12,297,207
- Conventional- securities purchased under agreement to resell	3,000,000	7,268,342	10,268,342	3,000,000	7,733,706	10,733,706	4,000,000	7,501,694	11,501,694
- Shariah compliant financing facility	-	907,254	907,254	-	824,092	824,092	-	795,513	795,513
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	-	805,873	805,873	-	828,339	828,339	-	819,368	819,368
- Agriculture sector	-	3,693	3,693	-	3,700	3,700	-	3,846	3,846
- Industrial sector	-	389,465	389,465	-	384,476	384,476	-	378,964	378,964
- Export sector	-	350,791	350,791	-	377,969	377,969	-	373,575	373,575
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	61,921	61,921	-	62,191	62,191	-	62,981	62,981
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	337,631	337,631	-	349,557	349,557	-	348,860	348,860
- Agriculture sector	-	3,313	3,313	-	3,391	3,391	-	3,493	3,493
- Industrial sector	-	154,263	154,263	-	152,317	152,317	-	149,690	149,690
- Export sector	-	164,896	164,896	-	178,782	178,782	-	180,999	180,999
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	15,159	15,159	-	15,067	15,067	-	14,678	14,678
Credit to general government account	5,069,190	1,190,136	6,259,326	5,319,284	995,089	6,314,373	5,062,890	1,320,419	6,383,309
- Federal government	5,069,190	1,190,136	6,259,326	5,319,284	995,089	6,314,373	5,062,890	1,320,419	6,383,309
- Perpetual loan to federal government	-	717,604	717,604	-	719,611	719,611	-	729,825	729,825
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,069,190	472,532	5,541,722	5,319,284	275,478	5,594,762	5,062,890	590,594	5,653,484
- Sukuku	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	219,620	219,620	-	219,620	219,620	-	233,738	233,738
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	122,065	122,065	-	122,065	122,065	-	137,055	137,055
- Financial institutions	-	42,283	42,283	-	42,283	42,283	-	42,383	42,383
- Other	-	55,272	55,272	-	55,272	55,272	-	54,300	54,300
Property, plant & equipment	-	161,974	161,974	-	161,812	161,812	-	162,185	162,185
Rupee coins	373	-	373	359	-	359	353	-	353
Other assets	29,429	204,220	233,649	29,708	210,026	239,734	32,395	225,083	257,478
LIABILITIES	9,759,458	14,601,282	24,360,740	10,027,575	14,794,368	24,821,943	10,940,461	14,714,244	25,654,706
Equity & reserves	-	5,014,572	5,014,572	-	5,169,849	5,169,849	-	5,513,179	5,513,179
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,060,876	1,060,876	-	1,060,876	1,060,876	-	1,060,876	1,060,876
- Special reserves	-	4,298	4,298	-	4,298	4,298	-	4,298	4,298
- Unrealized appreciations	-	1,796,440	1,796,440	-	1,813,504	1,813,504	-	1,995,044	1,995,044
- Profit & loss appropriation account	-	2,052,959	2,052,959	-	2,191,172	2,191,172	-	2,352,961	2,352,961
Banknotes in circulation	9,759,458	(122)	9,759,336	10,027,575	(158)	10,027,417	10,940,461	(191)	10,940,270
- Banknotes in circulation	9,759,337	-	9,759,337	10,027,417	-	10,027,417	10,940,270	-	10,940,270
- Banknotes held in Banking Department	122	(122)	(0)	158	(158)	-	191	(191)	-
Monetary policy liabilities	-	378,479	378,479	-	180,660	180,660	-	243,644	243,644
- Securities sold under agreement to repurchase	-	378,479	378,479	-	180,660	180,660	-	243,644	243,644
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,989,640	3,989,640	-	4,189,803	4,189,803	-	3,675,342	3,675,342
- Federal government	-	655,286	655,286	-	755,243	755,243	-	688,243	688,243
- Provincial governments & autonomous regions	-	1,628,902	1,628,902	-	1,708,345	1,708,345	-	1,553,386	1,553,386
- Bank deposits	-	1,545,847	1,545,847	-	1,553,114	1,553,114	-	1,256,141	1,256,141
- Other deposits	-	159,605	159,605	-	173,100	173,100	-	177,572	177,572
Foreign currency deposits	-	1,433,379	1,433,379	-	1,439,037	1,439,037	-	1,453,968	1,453,968
- Local banks	-	388,114	388,114	-	388,246	388,246	-	395,306	395,306
- Foreign central banks	-	126,346	126,346	-	127,132	127,132	-	984	984
- Foreign governments & sovereign wealth fund	-	910,948	910,948	-	915,593	915,593	-	1,049,473	1,049,473
- Others deposits	-	7,971	7,971	-	8,066	8,066	-	8,206	8,206
Foreign currency loans and liabilities	-	3,476,632	3,476,632	-	3,494,841	3,494,841	-	3,511,714	3,511,714
- International Monetary Fund facilities	-	1,234,675	1,234,675	-	1,242,677	1,242,677	-	1,232,608	1,232,608
- Allocations of special drawing rights of IMF	-	1,068,926	1,068,926	-	1,078,189	1,078,189	-	1,096,210	1,096,210
- Currency swap arrangements	-	1,173,031	1,173,031	-	1,173,975	1,173,975	-	1,182,897	1,182,897
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	308,701	308,701	-	320,335	320,335	-	316,588	316,588

Source: Finance Department SBP

2.10 Annual Accounts of SBP

End Jan: Million Rupees

	2020	2021	2022	2023	2024
ASSETS					
Gold reserves held by the Bank	617,495	577,356	773,637	1,136,974	1,349,449
Local Currency – Coins	1,029	418	406	351	40
Foreign Currency Reserves	2,206,980	2,858,845	2,178,557	1,590,147	2,722,811
Earmarked foreign currency balances	62,010	20,708	24,051	20,206	20,507
Special Drawing Rights of the International Monetary Fund	29,537	60,771	43,461	5,381	204,446
Reserve tranche with the IMF under quota arrangements	28	27	33	46	44
Securities purchased under agreement to resale	917,540	1,792,952	4,518,610	8,387,621	11,825,546
Current accounts of governments	30,157	33,794	-	-	-
Investments	7,508,359	6,949,850	6,404,018	6,070,879	5,779,835
Loans, Advances, Bills of Exchange and Commercial Papers	795,578	1,179,962	2,070,810	2,251,156	2,049,346
Assets held with the Reserve Bank of India	11,943	11,268	14,816	21,579	24,873
Balances due from the Govt. of India and Bangladesh	13,141	14,088	15,107	16,206	17,391
Property and Equipment	79,010	78,346	97,686	96,683	95,080
Intangible assets	106	98	170	155	755
Other assets	14,692	29,975	37,176	22,069	25,357
TOTAL ASSETS	12,287,605	13,608,457	16,178,538	19,619,452	24,115,479
LIABILITIES					
Bank notes in circulation	6,458,763	7,278,860	7,992,592	9,664,290	9,698,211
Bills Payable	1,226	1,796	1,251	1,619	1,227
Current accounts of governments	748,790	1,295,486	1,547,182	1,363,629	1,765,326
Current account with SBP-BSC -. (a -Subsidiary)	52,125	51,241	10,512	8,590	374
Current account with NIBAF (Guarantee) Limited - a subsidiary	187	202	-	-	-
Payable to Islamic Banking Institution against Bai Muajjal transactions	19,513	-	197	216	129
Payable under bilateral currency swap agreement	476,723	748,494	926,914	1,209,984	1,160,666
Deposits of banks and Financial Institutions	1,171,104	1,327,525	1,254,854	1,676,644	1,900,228
Other deposits and accounts	1,093,622	629,053	737,432	957,386	1,207,794
Payable to the International Monetary Fund	1,045,944	845,359	1,351,259	1,632,062	2,157,055
Securities sold under agreement to repurchase	-	135,051	530,194	142,882	609,732
Other Liabilities	99,531	75,071	134,303	156,501	122,922
Deferred Liability - Unfunded Staff Retirement Benefits	34,736	36,697	41,058	45,715	53,527
TOTAL LIABILITIES	11,202,263	12,424,837	14,527,749	16,859,518	18,677,192
NET ASSETS	1,085,342	1,183,621	1,650,789	2,759,934	5,438,287
REPRESENTED BY					
Share Capital	100	100	100,000	100,000	100,000
Reserves	167,389	260,993	214,789	440,965	976,746
Unappropriated profit	152,542	161,974	371,186	904,705	2,807,974
Unrealized appreciation on gold reserves held by the Bank	613,004	572,780	769,061	1,132,158	1,344,042
Unrealised appreciation on remeasurement of Foreign currency accounts and investments	-	-	-	10	7
Unrealized appreciation on re-measurement of investment-Local	61,417	96,883	85,014	71,356	98,800
Surplus on revaluation of property and equipment	90,891	90,891	110,739	110,739	110,718
TOTAL EQUITY	1,085,342	1,183,621	1,650,789	2,759,934	5,438,287
PROFIT & LOSS ACCOUNT					
Mark-Up/ Return/Interest Earned	1,218,372	768,020	991,784	2,183,421	3,555,092
Mark-Up/ Return/Interest Expenses	73,343	52,694	60,595	147,665	281,825
Net Mark-Up / Interest Income	1,145,029	715,327	931,189	2,035,756	3,273,267
Fair valuation adjustment on COVID loans - net	-	-	(63,223)	231	23,820
Fees, Commission & Brokerage Income	4,648	5,245	6,690	9,194	10,862
Exchange gain/(loss)-net	66,410	135,349	(61,818)	(874,670)	186,077
Dividend Income	400	500	633	605	666
Other operating income / (loss)-net	7,905	2,199	(9,384)	(1,545)	5,146
Other Income/(Loss)	382	397	5,200	37,197	274
Total Non - Markup / Interest Income	1,220,580	813,285	809,286	1,206,769	3,500,112
Administrative/ Operating Expenses	60,722	56,353	62,857	66,372	86,188
Provisions for /(reversal of provision against)	(73)	(89)	378	1,109	(298)
Total Non-Markup/Interest Expenses	60,649	56,264	63,235	67,482	85,890
PROFIT/ (LOSS) FOR THE YEAR	1,159,931	757,021	746,051	1,139,287	3,414,221
Net Cash Inflow / (Outflow) from Operating Activities	1,432,096	1,189,238	(31,841)	946,576	1,752,598
Net Cash Inflow / (Outflow) from Investing Activities	(753)	(645)	(325)	(130)	(366)
Net Cash Inflow / (Outflow) from Financing Activities	(1,050,123)	(829,800)	(82,663)	(276,010)	(397,313)

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation

End Jun: Million Rupees

	2020	2021	2022	2023	2024
ASSETS					
Deposit account with State Bank of Pakistan	-	-	2,801	2,532	201
Current account with State Bank of Pakistan	52,125	51,241	10,512	8,590	374
Investments	551	515	45,881	58,684	72,129
Employee loans and advances	8,900	10,780	11,525	14,713	19,877
Advances, deposits and payments	59	126	180	217	140
Medical and stationary consumable	311	316	346	195	209
Property and equipment	1,191	2,846	3,753	3,438	3,161
Total Assets	63,136	65,824	74,998	88,368	96,091
LIABILITIES					
Deferred liabilities - staff retirement benefits	56,659	59,246	67,187	5,662	6,221
Other liabilities	5,478	5,579	6,525	80,844	86,985
Total Liabilities	62,136	64,824	73,712	86,506	93,205
NET ASSETS	1,000	1,000	1,286	1,862	2,886
REPRESENTED BY					
Share capital	1,000	1,000	1,000	1,000	1,000
Reserves	-	-	-	286	862
Unappropriated Profit	-	-	286	576	1,024
PROFIT & LOSS ACCOUNTS			1,286	1,862	2,886
Discount and Interest earned	67	47	3,827	7,878	13,044
Net operating expenses	18,114	15,350	18,771	23,306	29,119
Total Expenses	18,114	15,350	23,306	23,306	29,119
Reimbursed by the State bank of Pakistan	8,249	8,283	15,194	15,919	16,990
Allocated to the State Bank of Pakistan	9,864	7,067	-	-	-
Operating Profit			249	492	915
Profit on disposal of fixed assets	67	47	3	5	6
Other income	3	3	34	80	104
Balance Profit Transferred to the State Bank of Pakistan	69	50	-	-	-
Net Cash Inflow / (Outflow) from Operating Activities	588	1,934	45,790	4,970	1,560
Net Cash Inflow / (Outflow) from Investing Activities	(588)	(1,934)	(39,594)	47,954	57,359
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Cash and cash equivalents at beginning of the year	-	-	-	6,197	59,120
Cash & Cash Equivalents at the end of the year	-	-	6,197	59,120	201

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	FY22	FY23	FY24	2024	2024		2025		
				Mar	Nov	Dec	Jan	Feb	Mar
ASSETS									
Cash & Balances with Treasury Banks	2,308,137	2,650,786	3,197,004	2,746,460	2,889,035	2,744,428	2,773,006	2,683,686	2,828,118
Balances with other Banks	330,061	517,695	558,314	592,976	135,907	226,815	218,162	116,658	275,330
Lending to Financial Institutions	858,227	892,010	1,025,211	724,063	1,307,950	1,235,244	870,810	830,594	931,957
Investments	16,441,736	20,895,614	30,149,408	26,255,450	29,025,600	29,316,132	30,022,772	31,118,103	32,377,594
Advances – Net of Provision	10,099,077	11,502,379	11,589,550	11,177,306	13,968,283	14,671,589	13,809,217	13,119,170	12,545,546
Gross Advances	10,771,563	12,202,125	12,447,146	11,969,406	14,872,001	15,581,109	14,727,912	14,033,954	13,474,324
Less: Provision for Non- Performing Advances	(672,486)	(699,746)	(857,595)	(792,101)	(903,718)	(909,521)	(918,695)	(914,784)	(928,778)
Operating Fixed Assets	716,433	872,579	1,012,671	983,144	949,834	960,318	987,524	1,000,234	1,010,715
Deferred Tax Assets	107,049	220,831	186,560	175,347	188,003	181,942	205,830	204,201	206,469
Other Assets	1,202,385	1,892,967	2,404,598	2,464,449	2,401,049	2,301,500	2,582,123	2,744,794	3,069,100
Right to use Assets					152,363	154,322	163,929	164,053	165,469
TOTAL ASSETS	32,063,106	39,444,861	50,123,316	45,119,194	51,018,025	51,792,290	51,633,373	51,981,494	53,410,298
LIABILITIES									
Bills Payable	358,528	424,912	459,192	295,278	346,819	466,138	370,865	416,534	367,509
Borrowings	6,725,049	8,916,845	13,071,191	11,159,140	13,006,135	14,673,263	14,026,624	14,852,652	14,860,147
Deposits and other Accounts	21,490,459	25,507,568	30,812,105	28,226,992	31,112,995	30,067,614	31,002,975	30,263,653	31,746,697
Sub-ordinated Loans	136,828	171,864	172,846	176,859	171,341	171,337	171,337	171,337	171,335
Liabilities Against Assets Subject to Finance Lease	10,134	12,518	11,106	11,098	105,352	107,276	142,059	141,916	143,378
Deferred Tax Liabilities	5,847	38,414	48,282	54,939	73,414	77,640	112,817	103,614	90,885
Other Liabilities	1,300,389	1,966,081	2,538,857	2,273,545	2,670,800	2,685,697	2,247,282	2,398,075	2,571,080
TOTAL LIABILITIES	30,027,234	37,038,203	47,113,577	42,197,851	47,486,857	48,248,965	48,073,959	48,347,781	49,951,031
NET ASSETS	2,035,872	2,406,658	3,009,739	2,921,343	3,531,168	3,543,325	3,559,414	3,633,712	3,459,267
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	584,837	614,275	631,074	630,827	635,048	635,131	634,568	634,692	632,418
Reserves	440,578	572,952	650,680	648,899	680,323	682,710	696,049	699,458	718,977
Un-appropriated / Un-remitted Profit	870,554	1,142,504	1,363,938	1,349,293	1,529,022	1,566,512	1,549,870	1,667,613	1,561,350
Surplus/ (Deficit) on Revaluation of Assets	139,904	76,926	364,046	292,324	686,775	658,971	678,927	631,949	546,522
TOTAL	2,035,872	2,406,658	3,009,739	2,921,343	3,531,168	3,543,324	3,559,414	3,633,712	3,459,267

Source: Banking Supervision Department-1, SBP

Note: Figures pertain to last week end of every month

2.13 Scheduled Banks' Consolidated Liquidity Position (All Banks)

	Million Rupees								
	FY22	FY23	FY24	2024	2024			2025	
				Feb	Oct	Nov	Dec	Jan	Feb
Demand Liabilities	19,281,929	18,358,468	25,661,036	18,561,700	26,923,841	27,135,442	26,694,815	21,549,833	22,615,092
Time Liabilities	2,074,337	4,279,847	5,007,027	4,918,023	5,026,442	4,978,437	4,738,844	4,852,034	4,933,269
TOTAL (Demand & Time Liabilities)	21,356,266	22,638,315	30,668,063	23,479,723	31,950,283	32,113,880	31,433,659	26,401,867	27,548,361
LIQUID ASSETS MAINTAINED IN PAKISTAN	14,101,558	17,790,896	20,912,972	18,631,200	21,668,603	21,065,841	19,622,621	19,079,288	21,562,160
Cash	415,712	602,904	684,550	569,049	571,833	565,344	563,648	563,935	646,639
Balance with SBP	1,447,459	1,388,023	1,509,768	1,291,698	1,446,686	1,630,629	1,534,528	1,418,539	1,511,313
Balance with agents of SBP	207,436	290,217	141,061	85,049	126,727	149,309	103,262	67,666	242,461
Un-encumbered approved Securities	11,976,081	15,435,676	18,505,476	16,612,734	19,451,059	18,648,238	17,348,729	16,957,295	19,089,701
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	54,870	74,076	72,116	72,669	72,298	72,322	72,454	71,853	72,047
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	4,612,478	5,393,662	6,092,810	5,575,878	6,391,995	6,432,223	6,368,290	6,243,554	6,516,511
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	9,523,577	12,397,234	14,820,162	13,055,321	15,276,608	14,633,618	13,254,331	12,835,734	15,045,649

Source: Banking Supervision Department-1, SBP

2.14 Financial Position of DFIs, MFBs and NBFCS

Million Rupees

ASSETS/ LIABILITIES	Sep-24				Dec-24			
	DFIs*	NBFCS	MFBs	Total	DFIs*	NBFCS	MFBs	Total
1. Currency and Deposits	14,819	795,708	68,666	879,193	21,971	1,242,556	90,022	1,354,550
a. Currency	13	1,402	11,214	12,629	10	1,166	12,233	13,409
b. Transferable Deposits	9,862	513,303	52,686	575,852	6,144	669,307	67,361	742,812
c. Restricted Deposits	-	2,260	24	2,285	-	14,846	1,012	15,858
d. Other Deposits	4,944	278,742	4,742	288,428	15,818	557,238	9,415	582,471
2. Investment in securities other than shares	2,038,453	1,622,526	184,972	3,845,952	1,661,953	1,945,635	388,494	3,996,082
a. Short-term	638,522	1,075,061	115,330	1,828,913	179,895	1,376,181	182,336	1,738,412
b. Long-term	1,399,931	547,466	69,642	2,017,039	1,482,058	569,454	206,158	2,257,670
3. Loans extended (Advances)	245,253	190,643	548,460	984,355	250,843	129,783	607,437	988,062
a. Short-term	72,665	64,704	388,054	525,423	72,717	53,584	449,422	575,723
b. Long-term	172,588	125,938	160,406	458,932	178,126	76,199	158,014	412,340
4. Investment in shares	18,679	296,295	-	314,974	19,678	483,277	-	502,955
a. Quoted	11,100	277,385	-	288,485	11,539	458,262	-	469,801
b. Non-quoted	7,579	18,910	-	26,489	8,139	25,015	-	33,154
5. Insurance Technical Reserve	-	-	147	147	-	-	113	113
a. Life	-	-	21	21	-	-	6	6
b. Non-life	-	-	126	126	-	-	107	107
6. Financial Derivatives	-	-	-	-	-	-	-	-
7. Other accounts receivable	61,218	127,405	58,026	246,648	58,206	258,735	18,014	334,955
8. Non-financial assets	11,934	23,148	65,228	100,310	12,190	23,108	70,617	105,914
a. Produced assets	11,784	17,136	62,945	91,866	12,040	16,892	66,491	95,423
i. Fixed assets	11,405	12,565	50,011	73,981	11,563	11,995	52,943	76,501
ii. Inventories	-	329	-	329	-	392	-	392
iii. Valuables	-	2,660	-	2,660	-	2,990	-	2,990
iv. Other produced assets	380	1,582	12,934	14,895	477	1,514	13,548	15,539
b. Non-produced assets	150	6,012	2,282	8,444	150	6,216	4,126	10,491
i. Land	150	2,163	343	2,656	150	2,075	1,290	3,514
ii. Other non-produced assets	-	3,849	1,939	5,788	-	4,141	2,836	6,977
Total Assets/ Liabilities	2,390,357	3,055,725	925,498	6,371,580	2,024,840	4,083,094	1,174,696	7,282,630
1. Deposits	50,367	53,022	662,065	765,455	80,386	56,641	745,587	882,614
a. Restricted deposits	80	33,876	151	34,107	191	38,170	-	38,360
b. Other deposits	50,287	19,146	661,914	731,348	80,195	18,471	745,587	844,253
2. Securities other than shares (bonds/debentures etc)	-	2,389	7,819	10,208	-	2,390	7,567	9,957
a. Short-term	-	1,552	-	1,552	-	1,554	-	1,554
b. long-term	-	836	7,819	8,656	-	836	7,567	8,403
3. Loans (Borrowings)	2,123,527	167,613	57,209	2,348,349	1,686,532	230,472	213,910	2,130,915
a. Short-term	1,868,517	97,300	18,285	1,984,101	1,173,321	33,886	49,272	1,256,480
b. Long-term	255,011	70,313	38,924	364,248	513,211	196,586	164,638	874,435
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	51,453	155,077	163,554	370,083	65,353	116,097	170,775	352,225
6. Shares and other equity	165,009	2,677,624	34,851	2,877,485	192,569	3,677,493	36,857	3,906,919
a. Quoted	6,238	1,295,632	19,003	1,320,873	19,238	1,884,334	23,179	1,926,751
b. Non-quoted	78,558	1,048,932	31,988	1,159,479	78,558	1,256,224	36,765	1,371,547
c. Retained earnings	24,149	160,767	(68,243)	116,674	29,618	252,096	(73,904)	207,810
d. Current year result	7,649	146,364	(9,767)	144,246	21,186	262,897	(12,626)	271,458
e. General & special reserves	27,341	19,445	60,527	107,314	30,221	13,445	61,217	104,883
f. Valuation adjustments	21,074	6,483	1,342	28,899	13,748	8,497	2,225	24,470

* DFIs also includes HBFC & PMRC data.

Source: Statistics and Data Services Department

2.15 Classification of Deposits with DFIs, MFBs and NBFCs

SECTOR	Million Rupees					
	Jun-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24
1 Non-financial Corporations	85,102	106,133	125,859	116,075	109,624	254,284
i Public	33,083	39,290	40,280	26,455	16,381	36,710
ii Private	52,019	66,843	85,579	89,620	93,243	217,575
2 Financial Corporations	167,795	95,514	108,806	88,864	89,364	114,963
i Deposit money institutions	77,062	5,994	6,297	968	4,110	5,127
ii Other deposit accepting institutions	53,743	43,694	54,832	43,693	48,488	42,037
iii Financial intermediaries	35,659	44,010	45,670	42,137	34,853	60,833
iv Financial auxiliaries	147	721	753	854	907	1,137
v Insurance and pension funds	1,184	1,095	1,254	1,212	1,006	5,830
3 Central Government	29,828	26,682	31,987	30,583	25,623	29,481
4 Provincial Governments	15,740	22,413	18,044	17,578	17,800	23,700
5 Local Governments	1,614	27,809	2,391	3,102	3,241	4,604
6 Household	265,905	358,762	396,681	437,437	443,777	404,960
7 Non-profit Institutions (NPIs) Serving Households	35,181	56,870	69,957	68,086	74,032	48,713
8 Non-residents	1,284	1,415	1,708	1,788	1,843	1,907
9 Foreign Currency	..	..	0	0	151	0
Total	602,449	695,599	755,435	763,514	765,455	882,614

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Sep-24			Dec-24		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	249,340	5,493	254,833	251,025	5,338	256,363
i Public	4,854	356	5,210	5,366	480	5,846
ii Private	244,485	5,137	249,622	245,659	4,858	250,517
2 Financial Corporations	54,826	115,197	170,023	105,055	70,717	175,772
i Deposit money institutions	51,353	60,712	112,065	98,425	36,302	134,727
ii Other deposit accepting institutions	2,053	25,406	27,458	5,408	4,229	9,637
iii Financial intermediaries	1,296	29,079	30,375	1,221	30,187	31,408
iv Financial auxiliaries	125	-	125	-	-	-
v Insurance and pension funds	0	-	0	0	-	0
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	70,312	32,532	102,844	71,934	16,341	88,275
7 Non-profit Institutions (NPIs) Serving Households	15	-	15	15	-	15
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	-	-	-	-	-	-
10 Other Advances and Financial Leases	427,983	28,658	456,640	436,928	30,709	467,637
Total	802,476	181,879	984,355	864,956	123,106	988,062

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-24			Dec-24		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	3,046,720	799,232	3,845,952	2,982,676	1,013,406	3,996,082
1 Non-financial Corporations	119,936	62,886	182,821	72,118	50,998	123,115
i Public	11,284	18,983	30,267	5,961	14,150	20,112
ii Private	108,652	43,903	152,555	66,156	36,847	103,003
2 Financial Corporations	24,748	61,374	86,121	22,783	88,820	111,603
i Deposit money institutions	19,946	19,855	39,801	20,026	28,190	48,216
ii Other deposit accepting institutions	2,067	8,925	10,991	1,769	10,177	11,946
iii Financial intermediaries	2,735	31,614	34,350	987	49,478	50,466
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	979	979	-	976	976
3 Central Government	2,902,036	674,973	3,577,009	2,887,776	873,588	3,761,364
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	22,904	292,070	314,974	22,588	480,367	502,955
1 Non-financial Corporations	10,927	271,910	282,837	9,335	462,138	471,473
i Public	2,312	160,928	163,240	1,336	287,173	288,509
ii Private	8,616	110,982	119,597	8,000	174,965	182,964
2 Financial Corporations	10,241	19,605	29,846	11,478	17,683	29,161
i Deposit money institutions	3,157	3,338	6,496	3,818	4,402	8,220
ii Other deposit accepting institutions	2,877	1,066	3,943	2,877	623	3,500
iii Financial intermediaries	2,860	14,659	17,519	3,406	12,127	15,533
iv Financial auxiliaries	1,248	-	1,248	1,284	-	1,284
v Insurance and pension funds	98	542	640	92	532	624
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,736	555	2,291	1,775	546	2,321
Total (A+B)	3,069,624	1,091,302	4,160,926	3,005,264	1,493,772	4,499,037

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2024		
	Jun	Sep	Dec ^a
Assets	52,441,587	52,732,710	54,394,607
I. Currency and Deposits	3,545,866	3,127,273	3,016,017
1. Currency	637,603	632,558	663,551
2. Transferable Deposits	2,644,664	2,277,312	2,173,663
3. Restricted/ compulsory deposits	65,216	65,506	51,086
4 Other Deposits	198,384	151,896	127,718
II. Securities(other than shares)	30,537,519	31,306,919	29,247,875
1. Short-term	8,049,238	8,937,950	4,781,679
2. Long-term	22,488,281	22,368,969	24,466,196
III. Loans extended (Advances)	14,307,189	14,067,859	17,673,290
1. Short-term	8,500,662	8,128,722	11,084,714
A) Money at call	181,870	222,546	262,483
B) Reverse Repo	1,025,372	1,103,682	1,032,083
C) Bills purchased and discounted	345,649	365,857	325,755
D) Other short-term advances	6,947,771	6,436,637	9,464,393
2. Long-term	5,806,527	5,939,138	6,588,576
IV. Shares and other equity	672,966	668,956	763,940
1. Quoted	260,820	258,135	346,046
2. Non quoted	408,840	407,515	409,613
3. Investment fund shares	3,306	3,306	8,282
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	12,377	18,587	11,767
VII. Other accounts receivable	1,927,484	2,044,472	2,118,333
1. Trade credit and advances	-	-	-
2. Others	1,927,484	2,044,472	2,118,333
A) Dividends receivable resident sector	303	719	165
B) Settlement accounts resident sector	44,854	41,460	34,518
C) Items in the process of collection	480	587	2,097
D) Miscellaneous assets residents sector	1,877,671	1,997,555	2,077,795
E) Other non- resident accounts receivable	4,176	4,151	3,758
VIII. Non-financial assets	1,438,186	1,498,643	1,563,384
1. Produced assets	1,067,322	1,109,859	1,168,527
A) Tangible fixed assets	953,150	993,089	1,047,749
a) Dwellings	171,324	185,619	195,972
i) Building on freehold land	6,385	6,422	7,698
ii) Building on leasehold land	164,939	179,197	188,274
b) Other buildings and structures	347,642	355,155	374,793
i) Building on freehold land	112,422	109,456	114,116
ii) Building on leasehold land	235,220	245,699	260,676
c) Machinery and equipment	353,589	367,883	386,243
i) Transport equipments	30,793	33,969	38,946
ii) Furniture & Fixtures	55,198	53,100	49,472
iii) Office equipments	197,492	206,550	219,997
iv) Other machinery & equipments	70,106	74,264	77,828
d) Other tangible fixed assets n.e.s	80,595	84,432	90,741
B) Intangible fixed assets	114,172	116,770	120,778
a) Computer software	78,773	81,371	85,379
b) Other intangible fixed assets n.e.s	35,399	35,399	35,399
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	336,720	357,624	366,101
A) Tangible non-produced assets	311,517	328,758	338,434
a) Land	201,351	215,581	218,609
i) Land underlying Buildings and structures	201,351	215,581	218,609
1. Freehold land	80,873	85,257	90,335
2. Leasehold land	120,479	130,324	128,274
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	110,166	113,177	119,825
B) Intangible non-produced assets	25,203	28,866	27,667
a) Leases and other transferable contracts	18,308	21,514	20,070
b) Purchased goodwill	2,213	2,213	1,929
c) Other intangible non-produced assets n.e.s	4,682	5,139	5,668
3. Capital work in progress	34,143	31,160	28,756

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2024		
	Jun	Sep	Dec ²
Liabilities	52,441,587	52,732,710	54,394,607
I. Deposits	32,248,481	32,365,350	31,553,180
1. Transferable Deposits	26,311,968	26,631,733	26,345,205
2. Restricted/ compulsory deposits	594,534	508,818	436,315
3. Other deposits	5,341,978	5,224,800	4,771,660
II. Securities (other than shares bonds/ debentures etc.)	125,260	124,173	123,482
1. Short-term	-	-	-
2. Long-term	125,260	124,173	123,482
III. Loans (Borrowings)	13,231,172	12,839,442	14,933,584
1. Short-term	12,392,116	12,016,276	14,126,280
A) Money at call	80,721	217,779	647,229
B) Repurchase agreements (Repo)	10,448,865	10,104,457	11,620,623
C) Other short-term borrowings	1,862,529	1,694,039	1,858,428
2. Long-term borrowings	839,057	823,167	807,305
IV. Financial Derivatives	33,078	38,411	27,857
V. Other accounts payable	3,765,553	3,940,474	4,230,383
1. Provision for losses	893,142	972,736	972,209
A) Provision for loan losses-Specific	806,569	914,500	902,452
B) Provision for loan losses-General	54,146	32,793	43,419
C) Provision for other losses	32,427	25,444	26,338
2. Accumulated Depreciation	412,505	433,223	445,008
3. Other accounts payable other resident Sectors	2,436,179	2,511,441	2,788,244
A) Dividends payable	6,464	6,576	6,741
B) Settlement accounts	34,790	33,556	42,129
C) Items in the process of collection	13,969	15,236	23,168
D) Miscellaneous liability items	2,380,957	2,456,072	2,716,206
a) Suspense account	127,225	146,201	177,492
b) Provision for expected costs	202,202	203,953	172,466
c) Deferred tax liabilities	30,191	42,965	44,127
d) Accrued wages	13,345	13,644	20,221
e) Accrued rent	569	589	655
f) Accrued taxes	714,131	732,777	773,907
g) Other miscellaneous liability items	1,293,293	1,315,942	1,527,338
4. Other non- resident accounts payable	23,728	23,074	24,923
A) Dividends payable non-residents	13,471	14,493	14,493
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,257	8,582	10,430
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	3,038,043	3,424,859	3,526,121
1. Quoted	439,862	439,897	453,824
2. Non quoted	267,036	266,289	252,890
3. Investment fund shares	-	-	-
4. Retained earnings	666,465	567,832	507,199
5. Current year result	545,602	709,056	922,499
6. General and special reserve	764,151	922,791	909,162
7. Valuation adjustments	354,926	518,993	480,546
VIII. Contingencies and Commitments	17,979,662	18,774,399	19,681,969
1. Guarantees	3,039,995	3,533,015	3,544,467
2. Commitments	14,322,697	15,067,907	15,896,052
A) Letter of Credit	4,196,624	4,154,543	4,456,666
B) Forward Foreign Exchange Transactions	8,063,039	8,697,905	7,796,545
C) Forward government Securities Transactions	312,009	259,742	1,670,221
D) Derivatives	99,246	100,317	105,234
E) Forward lending	268,857	358,775	306,604
F) Operating leases	412	384	387
G) Commitments for acquisition of :	50,928	51,196	54,912
i. Fixed assets	40,111	39,475	42,877
ii. Intangible assets	10,818	11,721	12,035
H) Other commitments	1,331,581	1,445,045	1,505,483
3. Other contingent liabilities	616,970	173,477	241,450

Source: Statistics and Data Services Department, SBF

Notes:

1: Total advances shown in assets may differ from advances presented in table 3.9 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in table 3.2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

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

3.1.1 Scheduled Banks' Profit and Loss Accounts

Profit/Loss Account	2024		
	Apr-Jun	Jul-Sep	Oct-Dec ^P
A. Mark-Up/Return/Interest Earned	2,637,525	2,899,674	2,565,553
1. Loans and advances	574,675	581,260	602,959
2. Investments	1,503,481	1,863,878	1,492,026
3. Lendings to financial institutions	37,699	40,030	34,246
4. Balances with banks	4,798	4,214	3,732
5. Income from inter-office lending	510,862	401,939	424,601
6. Other	6,010	8,351	7,990
B. Mark-Up/Return/Interest Expensed	2,138,002	2,276,717	1,916,014
1. Deposits	949,465	1,046,741	902,255
2. Borrowings	570,600	712,535	455,979
3. Subordinated debt	11,901	13,715	13,533
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	42,431	35,469	35,763
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,013	8,929	8,013
6. Expense on inter-office borrowing	510,752	401,827	424,601
7. Other	44,840	57,501	75,870
I. Net Mark-Up/Return/Interest Income (A - B)	499,523	622,956	649,539
C. Non Mark-Up/Return/Interest Income	128,670	155,914	199,655
1. Fee & Commission Income	67,208	75,342	80,813
i. Branch banking customer fees	7,077	7,820	8,710
ii. Consumer finance related fees	2,279	2,738	2,492
iii. Card related fees (debit and credit cards)	19,091	23,802	27,160
iv. Credit related fees	2,235	1,789	2,651
v. Investment banking fee	1,363	1,501	1,737
vi. Commission on trade	14,759	15,177	16,741
vii. Commission on guarantees	4,225	4,354	4,839
viii. Commission on cash management	2,136	2,676	2,988
ix. Commission on remittances including home remittances	4,976	6,816	3,412
x. Commission on utility bills	163	173	182
xi. Commission income - Bancassurance	1,254	1,655	1,599
xii. Rent on lockers	375	547	442
xiii. Commission on investments services	226	264	346
xiv. Other Commission	7,049	6,029	7,513
2. Dividend Income	7,664	7,704	7,927
3. Foreign exchange income	31,971	14,003	28,842
4. Income from derivatives	1,910	2,730	1,742
5. Gain on securities	14,500	45,319	60,335
i. Realised	12,975	38,462	52,487
ii. Unrealised - held for trading	1,524	6,857	7,848
6. Other Income	5,417	10,817	19,996
i. Rent on property	295	302	418
ii. Gain on sale of fixed assets-net	1,053	1,514	1,540
iii. Loss on termination of lease liability against right of use assets	479	433	415
iv. Gain on sale of non banking assets - net	978	54	(24)
v. Other	2,613	8,515	17,646
II. Total Income (I + C)	628,193	778,871	849,195
D. Non Mark-Up/Return/Interest Expenses	284,770	329,983	393,506
1. Operating expenses	276,690	319,693	384,977
i. Total compensation expense	125,813	141,582	177,338
ii. Property expense	43,175	52,959	56,613
a. Rent and taxes	1,734	2,173	3,049
b. Insurance	254	389	519
c. Utilities cost	10,158	16,215	14,331
d. Lease rental	13	5	5
e. Fuel expense generators	1,096	1,213	1,411
f. Security (including guards)	7,478	8,485	10,379
g. Repair and maintenance (including janitorial charges)	5,748	6,055	7,210
h. Depreciation on right-of-use assets	10,293	11,242	11,986
i. Depreciation	6,400	7,181	7,724
iii. Information technology expenses	26,358	29,607	35,068
iv. Other operating expenses	81,344	95,545	115,959
2. Workers welfare fund	6,960	6,689	6,899
3. Other charges	1,121	1,600	1,630
i. Penalties imposed by State Bank of Pakistan	401	1,152	466
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	1
iii. Others (to be specified, if material)	719	448	1,163
III. Profit before provisions (II - D)	343,423	448,888	455,689
E. Provisions / (reversals) and write offs - net	18,467	39,796	36,336
1. (Reversals) / provisions against balance with Banks	(825)	111	(404)
2. (Reversals) / provisions for diminution in value of investments	6,995	(592)	(5,824)
3. (Reversals) / provisions against loans & advances	16,231	41,356	39,317
4. (Reversals) / provisions against off balance sheet items	3,208	1,361	2,796
5. Reversals against other assets	(2,038)	133	3,614
6. Recovery of written off / charged off bad debts	(5,103)	(2,575)	(3,163)
F. Extra ordinary / unusual items	49,014	-	8,102
IV. Profit Before Taxation (III - E - F)	275,942	409,092	411,251
G. Taxation	153,531	214,170	228,178
1. Current	169,176	234,326	249,160
2. Prior	(283)	189	(12,846)
3. Deferred	(15,362)	(20,344)	(8,135)
V. Profit After Taxation (IV - G)	122,411	194,922	183,073
Notes on Human Resources			
Number of Employees*	204,924	210,659	214,796
1. Permanent	182,114	186,188	189,584
a. Male	146,730	149,890	151,806
b. Female	35,384	36,298	37,778
2. Contractual	22,810	24,471	25,212
a. Male	20,616	21,743	22,341
b. Female	2,194	2,728	2,871

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

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							
	Mar		Jun		Sep		Dec ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	80,080,622	9,543,272	81,609,550	10,266,502	86,548,050	10,335,518	83,341,463	10,521,653
Call Deposits	337,836	387,583	342,893	544,356	314,825	416,843	295,972	380,729
Other Deposits Accounts	169,681	695,161	231,912	929,584	244,171	946,532	161,566	917,726
Saving Deposits	22,270,390	12,225,888	22,087,223	13,512,000	22,539,006	14,046,806	22,034,465	13,707,866
FIXED DEPOSITS	842,586	4,782,307	959,692	4,928,462	1,131,825	4,850,545	651,676	4,286,979
Less Than 6 months	115,701	1,328,639	141,711	1,455,238	270,217	1,316,690	97,342	1,209,436
For 6 months & over but less than 1 year	44,075	549,520	41,541	597,374	41,904	675,254	19,521	442,824
For 1 year & over but less than 2 years	437,383	2,455,957	487,789	2,488,034	538,424	2,481,382	383,627	2,225,441
For 2 years & over but less than 3 years	11,003	54,812	11,311	47,697	10,912	47,897	8,051	59,713
For 3 years & over but less than 4 years	26,898	75,229	26,334	74,891	25,648	73,042	16,129	87,323
For 4 years & over but less than 5 years	15,686	53,371	29,954	13,905	30,192	14,282	9,450	12,431
For 5 years & over	191,840	264,779	221,052	251,323	214,528	241,998	117,556	249,810
Total Deposits	103,701,115	27,634,131	105,231,270	30,180,905	110,777,877	30,596,245	106,485,142	29,814,953

Source: Statistics and Data Services Department, SBF

Note:

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

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks

As on 31st December, 2024

Million Rupees

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	59,361,998	6,205,218.3	21,929,448	1,232,178.1	878,773	443,245.1	1,171,244	2,641,011.5	83,341,463	10,521,653.1
of which:										
Basic Banking Accounts	4,233,707	355,684.4	766,923	79,890.0	121,477	76,761.2	8,336	12,495.4	5,130,443	524,831.0
II. Call Deposits	167,714	89,177.0	9,235	13,825.1	12,717	9,832.9	106,306	267,894.0	295,972	380,729.1
III. Other Deposit Accounts	126,444	32,573.0	21,026	5,545.8	3,069	8,775.0	11,027	870,832.5	161,566	917,726.2
IV. Saving Deposits	15,446,642	5,572,680.9	5,304,955	1,909,083.3	828,996	941,589.9	453,872	5,284,511.5	22,034,465	13,707,865.6
V. Fixed or Term Deposits	300,599	761,742.9	158,682	228,757.1	148,074	242,339.5	44,321	3,054,139.2	651,676	4,286,978.7
1) Less Than Three Months	35,364	165,595.1	11,317	38,354.3	8,796	32,747.3	10,961	579,866.3	66,438	816,563.0
2) For Three Months and Over but Less Than Six Months	17,635	56,043.6	5,267	13,217.3	2,191	16,671.6	5,811	306,940.7	30,904	392,873.2
3) For Six Months and Over but Less Than One Year	10,673	79,531.6	4,153	14,651.5	1,637	16,420.1	3,058	332,220.6	19,521	442,823.8
4) For One Year & Over but Less Than Two Years	167,049	385,574.2	102,008	135,671.4	97,343	129,893.2	17,227	1,574,302.5	383,627	2,225,441.4
5) For Two Years & Over but Less Than Three Years	4,495	8,757.2	2,329	1,839.6	548	762.9	679	48,353.0	8,051	59,712.7
6) For Three Years & Over but Less Than Four Years	8,239	10,950.4	4,713	3,810.9	2,337	3,457.6	840	69,104.5	16,129	87,323.4
7) For Four Years & Over but Less Than Five Years	7,854	7,086.5	1,104	2,121.0	382	228.6	110	2,995.4	9,450	12,431.5
8) For Five Years and Over but Less Than Ten Years	48,730	43,113.1	27,628	18,688.1	34,695	42,131.5	5,630	136,741.9	116,683	240,674.6
9) For ten years and over	560	5,091.2	163	403.1	145	26.5	5	3,614.2	873	9,135.0
Total	75,403,397	12,661,392.1	27,423,346	3,389,389.5	1,871,629	1,645,782.4	1,786,770	12,118,388.7	106,485,142	29,814,952.7

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 entry), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFI), etc.)

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

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

End period: Million Rupees

Category of Deposit Holder	2023	2024			
	Dec	Mar	Jun	Sep	Dec ^P
I. FOREIGN CONSTITUENTS	772,367.2	780,934.4	848,930.6	844,609.2	888,649.1
I. Official	119,476.4	122,800.2	130,252.0	106,628.6	89,741.4
II. Business	160,375.5	154,496.5	170,014.8	145,195.2	163,434.7
III. Personal	492,328.2	503,513.4	548,535.8	592,653.9	635,339.1
IV. Trust Funds and Non Profit Organizations	187.0	124.4	128.1	131.5	132.7
2. DOMESTIC CONSTITUENTS	26,525,315.6	26,853,196.9	29,331,974.5	29,751,635.3	28,926,303.7
I. GOVERNMENT	3,965,803.2	3,912,060.1	4,380,118.4	4,526,234.5	4,296,509.7
a. Federal Government	2,524,918.1	2,409,189.3	2,709,577.9	2,799,811.0	2,581,115.7
b. Provincial Governments	1,268,631.2	1,325,020.2	1,486,856.1	1,532,671.9	1,506,660.0
c. Local Bodies	172,254.0	177,850.7	183,684.4	193,751.6	208,734.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,543,468.6	1,615,222.1	1,883,510.8	1,851,168.4	1,395,628.9
a. Agriculture, hunting and forestry	1,304.8	1,520.1	1,897.8	1,742.5	1,307.7
b. Services	48,298.4	50,998.6	52,639.3	48,801.8	48,235.3
c. Utilities	633,684.9	625,098.0	717,184.9	763,046.1	505,343.2
d. Transport, storage and communications	118,055.1	126,068.1	149,713.7	126,967.9	95,225.7
e. Manufacturing	293,369.1	331,232.3	309,051.2	272,090.3	207,242.1
f. Mining and Quarrying	261,862.3	296,026.5	445,716.2	415,244.3	312,972.3
g. Construction	37,609.8	22,690.0	23,197.0	22,402.9	45,847.8
h. Commerce and Trade	39,886.0	49,755.6	36,712.3	41,602.6	41,366.7
i. Others	109,398.2	111,832.9	147,398.3	159,269.8	138,088.1
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,205,910.0	1,213,732.7	1,392,683.0	1,193,845.8	1,073,313.7
a. Mutual Funds and AMCs	657,486.6	661,713.1	753,728.7	475,550.9	615,366.4
b. Insurance & Pension Funds	197,151.1	204,181.9	260,246.2	426,114.7	146,317.1
c. MFIs and DFIs	39,739.0	34,565.1	40,344.2	32,122.3	31,327.7
d. Stock Exchange & Brokerage Houses	53,648.0	53,323.5	85,404.9	60,206.8	127,678.5
e. Modarabas	5,141.8	4,722.7	4,707.2	5,833.7	6,167.4
f. Other NBFIs	252,743.9	255,226.4	248,251.8	194,017.5	146,456.5
IV. PRIVATE SECTOR (BUSINESS)	6,214,632.5	6,161,596.8	6,643,852.4	6,582,280.4	6,423,255.0
a. Agriculture, forestry and fishing	195,803.3	199,826.7	213,786.1	204,033.1	225,805.7
01. Crop and animal production, hunting and related service activities	188,463.2	192,317.1	206,036.6	195,210.9	218,346.3
i. Growing of Wheat, Rice, Sugar Cane & Cotton	105,230.9	104,936.0	111,769.9	102,979.0	111,514.9
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	8,152.9	7,669.0	8,298.0	8,352.6	15,479.0
iii. Growing of other fruits, vegetables and crops	31,299.6	31,698.7	33,660.3	29,794.7	33,282.7
iv. Raising of livestock and other related activities	31,102.8	36,529.6	38,451.8	41,015.1	44,586.0
v. Other agricultural support activities	12,465.1	11,393.5	13,734.8	12,966.6	13,332.2
vi. Hunting, trapping and related service activities	211.9	90.2	121.8	102.9	151.5
02 - Forestry and logging	1,206.9	529.0	619.5	1,566.5	828.4
03 - Fishing and aquaculture	6,133.3	6,980.7	7,130.1	7,255.7	6,631.0
b. Mining and quarrying	265,749.4	242,004.3	325,010.8	286,196.8	289,669.2
01 - Mining of coal and lignite	57,760.7	81,971.3	107,676.2	113,445.2	110,999.4
02 - Extraction of crude petroleum and natural gas	179,556.9	133,001.1	183,445.9	141,814.7	137,138.5
03 - Mining of metal ores	3,368.8	3,643.6	7,298.4	5,388.7	14,224.9
04-Other mining and quarrying	24,020.4	22,533.0	25,351.1	24,474.9	26,260.7
05-Mining support service activities	1,042.6	855.3	1,239.3	1,073.3	1,045.8
c. Manufacturing	1,786,765.0	1,685,851.8	1,630,717.4	1,647,514.7	1,626,516.8
01 - Manufacture of food products	302,663.5	285,548.8	292,225.7	310,368.6	321,572.9
02 - Manufacture of beverages	75,860.2	60,163.5	50,264.7	65,982.7	52,549.9
03 - Manufacture of tobacco products	52,618.5	29,035.6	36,323.5	26,336.2	36,640.2
04 - Manufacture of textiles	236,879.0	230,981.3	217,806.2	212,931.9	214,856.1
i. Preparation and spinning of textile fibers	62,144.4	66,081.9	63,713.8	61,806.2	66,456.4
ii. Weaving of textiles	31,753.5	26,785.6	25,523.5	25,380.8	24,405.2
iii. Finishing of textiles	30,436.9	24,393.3	24,086.5	21,842.1	21,447.2
iv. Manufacture of knitted and crocheted fabrics	17,267.2	16,640.1	16,455.1	15,918.7	17,018.7
v. Manufacture of made-up textile articles, except apparel	36,125.6	35,356.4	31,197.4	32,831.0	32,329.1
vi. Manufacture of carpets and rugs	1,626.1	1,704.8	1,924.8	1,894.2	2,082.8
vii. Manufacture of other textiles n.e.c.	57,525.4	60,019.0	54,905.1	53,258.8	51,116.7
05 - Manufacture of wearing apparel	75,261.1	70,609.1	64,745.0	69,569.2	60,025.0
06 - Manufacture of leather and related products	28,222.5	25,084.0	24,648.1	23,285.6	22,325.3
i. Tanning and dressing of leather; dressing and dyeing of fur	6,196.7	6,588.6	5,648.8	5,470.8	5,145.5
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,755.4	4,032.0	4,004.1	3,560.8	2,993.8
iii. Manufacture of footwear	18,270.5	14,463.4	14,995.3	14,254.0	14,186.0
a). Leather wear	15,746.2	12,084.9	12,284.5	11,749.8	11,842.3
b). Rubber and Plastic wear	2,524.3	2,378.5	2,710.8	2,504.2	2,343.8

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

End period: Million Rupees

Category of Deposit Holder	2023	2024			
	Dec	Mar	Jun	Sep	Dec ^a
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,394.6	3,406.8	2,700.0	2,693.2	3,914.1
08 - Manufacture of paper and paper products	10,156.7	8,800.6	9,606.2	11,457.5	10,095.2
09 - Printing and reproduction of recorded media	21,597.2	21,472.5	22,591.0	21,168.7	19,613.4
10 - Manufacture of coke and refined petroleum products	171,251.6	169,226.4	145,289.3	156,229.1	170,821.0
11 - Manufacture of chemicals and chemical products	218,488.3	193,076.2	154,837.9	140,053.6	152,596.9
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	69,760.5	57,534.2	66,115.1	80,416.8	78,655.6
13 - Manufacture of rubber and plastics products	24,446.6	24,267.8	25,481.2	23,310.3	29,702.1
14 - Manufacture of other non-metallic mineral products	29,820.4	30,988.9	31,047.5	34,885.3	40,227.3
15 - Manufacture of basic metals	50,365.1	43,942.5	55,170.1	46,199.6	47,085.4
16 - Manufacture of fabricated metal products, except machinery and equipment	12,865.6	12,095.9	10,574.5	8,928.1	15,539.8
17 - Manufacture of computer, electronic and optical products	27,817.8	28,041.6	31,015.1	36,988.2	27,200.3
18 - Manufacture of electrical equipment	58,782.8	57,343.2	68,645.1	67,399.1	54,597.7
19 - Manufacture of machinery and equipment	56,270.4	55,502.4	58,962.7	62,503.7	24,100.2
20 - Manufacture of motor vehicles, trailers and semi-trailers	97,318.2	118,483.6	89,873.9	72,401.8	77,537.9
21 - Manufacture of other transport equipment	13,966.3	13,422.3	11,551.6	14,644.1	14,145.3
22 - Manufacture of furniture	3,280.3	3,745.1	3,649.0	3,530.5	3,420.9
23 - Other manufacturing	141,692.0	138,352.6	152,321.1	151,743.1	144,533.8
24 - Repair and installation of machinery and equipment	3,985.7	4,727.0	5,272.8	4,487.7	4,760.5
d. Electricity, gas, steam and air conditioning supply	476,785.6	577,886.3	707,942.9	763,478.0	701,806.9
e. Water supply; sewerage, waste management and remediation activities	24,055.5	18,655.2	11,071.3	14,834.9	8,747.1
f. Construction	411,331.5	401,397.6	506,748.2	424,117.5	395,665.8
01 - Construction of buildings	186,546.6	181,423.4	215,135.1	182,577.6	170,201.1
02 - Civil engineering	175,614.6	173,594.2	228,260.1	189,610.6	180,562.1
03 - Specialized construction activities	49,170.3	46,380.1	63,352.9	51,929.3	44,902.6
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,083,488.7	1,075,802.3	1,163,214.2	1,223,450.1	1,228,340.5
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	54,948.2	52,672.4	56,998.0	66,118.7	60,641.4
02 - Wholesale trade, except of motor vehicles and motorcycles	375,636.5	378,235.0	410,376.5	414,576.2	395,498.7
03 - Retail trade, except of motor vehicles and motorcycles	652,903.9	644,894.9	695,839.8	742,755.3	772,200.4
h. Transportation and storage	450,425.4	474,728.8	461,627.1	443,064.7	407,454.4
i. Accommodation and food service activities	32,478.6	32,354.3	34,997.9	40,052.6	45,860.7
j. Information and communication	227,153.6	253,250.9	257,322.1	255,760.1	270,554.2
k. Real estate activities	186,272.1	161,168.1	165,878.2	160,573.5	147,739.0
l. Professional, scientific and technical activities	172,933.9	131,087.2	163,711.4	156,161.2	166,185.9
01 - Legal and accounting activities	42,794.9	20,855.3	20,335.3	21,187.1	21,660.6
02 - Activities of head offices; management consultancy activities	16,992.8	15,822.5	15,889.6	13,614.7	14,979.2
03 - Architectural and engineering activities; technical testing and analysis	27,438.6	23,980.0	27,439.5	23,203.0	26,851.1
04 - Scientific research and development	8,809.4	9,070.4	14,204.5	10,516.9	6,164.6
05 - Advertising and market research	14,015.9	13,613.8	14,923.8	17,185.4	18,509.0
06 - Other professional, scientific and technical activities	61,306.6	46,331.9	69,028.6	68,716.1	76,051.0
07 - Veterinary activities	1,575.7	1,413.4	1,890.1	1,738.1	1,970.3
m. Administrative and support service activities	125,687.4	128,283.5	137,360.5	131,264.1	123,852.8
01 - Rental and leasing activities	4,093.6	4,030.9	4,850.5	5,069.1	4,843.1
02 - Employment activities	1,613.5	2,026.6	2,582.9	2,637.8	2,670.4
03 - Travel agency, tour operator, reservation service and related activities	26,189.4	34,166.9	33,206.8	30,650.7	27,646.5
04 - Security and investigation activities	4,675.4	4,497.1	4,374.5	4,318.0	5,021.0
05 - Services to buildings and landscape activities	4,385.1	5,007.6	6,885.7	5,166.7	5,196.9
06 - Office administrative, office support and other business support activities	84,730.3	78,554.3	85,460.2	83,421.7	78,475.0
n. Education	116,676.7	140,677.2	133,243.1	133,533.3	116,897.2
o. Human health and social work activities	83,018.7	88,766.7	103,141.1	99,964.1	101,416.7
p. Arts, entertainment and recreation	3,473.6	2,772.2	3,002.5	2,943.7	2,962.0
q. Other service activities	572,533.5	547,083.7	625,077.5	595,338.1	563,780.1
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	682,575.6	702,212.7	737,918.9	715,257.5	707,640.5
VI. PERSONAL	12,835,683.1	13,176,989.2	14,205,333.6	14,802,431.8	14,959,998.3
VII. OTHER	77,242.6	71,383.3	88,537.3	80,417.0	69,957.5
TOTAL	27,297,682.8	27,634,131.3	30,180,905.0	30,596,244.6	29,814,952.7

Source: Statistics and Data Services Department, SBP

Note:

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st December, 2024

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
I. FOREIGN CONSTITUENTS	958,348.0	507,523.9	79,673.0	86,029.6	76,126.0	140,309.5	9,228.0	154,786.1	1,125,375.0	888,649.1
1) Official	44,273.0	40,076.3	4,339.0	4,049.2	14,988.0	22,097.1	681.0	23,518.8	64,281.0	89,741.4
2) Business	11,726.0	24,677.8	1,067.0	1,735.7	2,472.0	6,178.0	8,463.0	130,843.2	23,728.0	163,434.7
3) Personal	902,349.0	442,769.9	74,267.0	80,244.6	60,666.0	112,034.3	70.0	290.3	1,037,352.0	635,339.1
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14.0	133.8	14.0	133.8
II. DOMESTIC CONSTITUENTS	74,445,049.0	12,153,868.2	27,343,673.0	3,303,359.9	1,793,503.0	1,505,473.0	1,777,542.0	11,963,602.6	105,359,767.0	28,926,303.7
I. GOVERNMENT	-	-	-	-	-	-	513,348.0	4,296,509.7	513,348.0	4,296,509.7
A. Federal Government	-	-	-	-	-	-	84,928.0	2,581,115.7	84,928.0	2,581,115.7
B. Provincial Governments	-	-	-	-	-	-	391,115.0	1,506,660.0	391,115.0	1,506,660.0
C. Local Bodies	-	-	-	-	-	-	37,305.0	208,734.0	37,305.0	208,734.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	19,873.0	1,395,628.9	19,873.0	1,395,628.9
Agriculture, hunting and forestry	-	-	-	-	-	-	41.0	1,307.7	41.0	1,307.7
Services	-	-	-	-	-	-	1,263.0	48,235.3	1,263.0	48,235.3
Utilities	-	-	-	-	-	-	8,758.0	505,343.2	8,758.0	505,343.2
Transport, storage and communications	-	-	-	-	-	-	5,182.0	95,225.7	5,182.0	95,225.7
Manufacturing	-	-	-	-	-	-	2,310.0	207,242.1	2,310.0	207,242.1
Mining and Quarrying	-	-	-	-	-	-	566.0	312,972.3	566.0	312,972.3
Construction	-	-	-	-	-	-	164.0	45,847.8	164.0	45,847.8
Commerce and Trade	-	-	-	-	-	-	445.0	41,366.7	445.0	41,366.7
Others	-	-	-	-	-	-	1,144.0	138,088.1	1,144.0	138,088.1
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	71,402.0	1,073,313.7	71,402.0	1,073,313.7
Mutual Funds and AMCs	-	-	-	-	-	-	4,375.0	615,366.4	4,375.0	615,366.4
Insurance & Pension Funds	-	-	-	-	-	-	17,828.0	146,317.1	17,828.0	146,317.1
MFIs and DFIs	-	-	-	-	-	-	11,215.0	31,327.7	11,215.0	31,327.7
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	7,380.0	127,678.5	7,380.0	127,678.5
Moderatus	-	-	-	-	-	-	521.0	6,167.4	521.0	6,167.4
Other NBFI	-	-	-	-	-	-	30,083.0	146,456.5	30,083.0	146,456.5
IV. PRIVATE SECTOR (BUSINESS)	4,903,967.0	1,687,505.9	467,853.0	148,301.0	129,447.0	133,841.3	1,063,931.0	4,453,606.8	6,565,198.0	6,423,255.0
A. Agriculture, forestry and fishing	1,548,104.0	133,973.0	95,744.0	10,514.7	26,803.0	10,168.7	103,592.0	71,149.2	1,774,243.0	225,805.7
1. Crop and animal production, hunting and related service activities	1,544,730.0	130,591.7	95,674.0	10,480.3	26,687.0	10,092.6	102,872.0	67,181.6	1,769,963.0	218,346.3
Growing of Wheat, Rice, Sugar Cane & Cotton	869,686.0	75,710.7	48,724.0	6,545.8	11,264.0	4,079.4	70,494.0	25,178.9	1,000,168.0	111,514.9
Growing of tropical, sub-tropical, pome and stone fruits & vegetables	119,886.0	7,032.0	5,823.0	376.7	1,148.0	536.8	806.0	7,533.5	127,663.0	15,479.0
Growing of other fruits, vegetables and crops	321,994.0	15,682.3	23,945.0	1,790.7	10,662.0	1,580.1	18,041.0	14,229.5	374,642.0	33,282.7
Raising of livestock and other related activities	187,994.0	25,642.5	15,082.0	1,464.0	2,587.0	2,941.7	8,060.0	14,537.8	213,723.0	44,586.0
Other agricultural support activities	45,013.0	6,461.8	2,095.0	302.9	1,019.0	951.7	5,447.0	5,615.8	53,574.0	13,332.2
Hunting, trapping and related service activities	157.0	62.3	5.0	0.2	7.0	2.9	24.0	86.1	193.0	151.5
02 - Forestry and logging	450.0	122.6	11.0	1.3	21.0	17.4	252.0	687.1	734.0	828.4
03 - Fishing and aquaculture	2,924.0	3,258.7	59.0	33.1	95.0	58.8	468.0	3,280.5	3,546.0	6,631.0
B. Mining and quarrying	13,397.0	31,359.3	100.0	87.7	362.0	1,119.8	6,780.0	257,102.5	20,639.0	289,669.2
05 - Mining of coal and lignite	4,201.0	13,621.3	18.0	7.1	48.0	298.2	1,267.0	97,072.8	5,534.0	110,999.4
06 - Extraction of crude petroleum and natural gas	4,743.0	12,157.8	20.0	46.7	104.0	154.5	2,965.0	124,779.4	7,832.0	137,138.5
07 - Mining of metal ores	669.0	668.6	6.0	0.9	26.0	275.2	534.0	13,280.2	1,235.0	14,224.9
08-Other mining and quarrying	3,006.0	4,571.4	50.0	32.9	154.0	387.5	1,836.0	21,268.8	5,046.0	26,200.7
09 - Mining support service activities	778.0	340.2	6.0	0.0	30.0	4.3	178.0	701.3	992.0	1,045.8
C. Manufacturing	267,879.0	227,013.6	11,917.0	10,340.0	16,303.0	38,244.9	226,249.0	1,350,918.3	522,348.0	1,626,516.8
10 - Manufacture of food products	86,895.0	47,560.9	1,998.0	1,114.5	4,734.0	14,778.4	36,561.0	258,119.1	130,188.0	321,572.9
11 - Manufacture of beverages	1,772.0	829.7	72.0	39.5	264.0	1,562.0	1,833.0	50,118.7	3,941.0	52,549.9
12 - Manufacture of tobacco products	168.0	195.9	5.0	0.1	42.0	180.8	455.0	36,263.3	67.0	36,640.2
13 - Manufacture of textiles	30,470.0	45,443.3	1,633.0	2,904.0	3,065.0	5,268.1	34,949.0	161,240.8	70,117.0	214,856.1
Preparation and spinning of textile fibres	8,333.0	17,218.4	243.0	264.9	1,380.0	1,594.8	10,641.0	47,378.4	20,597.0	66,456.4
Weaving of textiles	5,014.0	6,694.2	197.0	442.4	390.0	772.0	4,645.0	16,496.6	10,246.0	24,405.2
Finishing of textiles	3,947.0	4,101.7	210.0	235.2	710.0	1,179.5	3,770.0	15,930.8	8,637.0	21,447.2
Manufacture of knitted and crocheted fabrics	1,627.0	2,077.5	179.0	1,085.4	113.0	703.5	1,801.0	13,152.4	3,720.0	17,018.7
Manufacture of made-up textile articles, except apparel	4,936.0	8,047.9	390.0	192.8	176.0	542.7	4,670.0	23,545.7	10,172.0	32,329.1
Manufacture of carpets and rugs	423.0	251.6	22.0	16.4	26.0	4.7	433.0	1,810.1	904.0	2,082.8
Manufacture of other textiles n.e.c.	6,190.0	7,052.0	392.0	667.0	270.0	471.0	8,989.0	42,926.8	15,841.0	51,116.7
14 - Manufacture of wearing apparel	12,335.0	9,984.5	3,175.0	1,720.9	632.0	47,299.7	7,255.0	23,397.0	23,397.0	60,025.0
15 - Manufacture of leather and related products	7,017.0	6,236.1	397.0	288.6	298.0	366.7	5,253.0	15,433.8	12,965.0	22,325.3
Tanning and dressing of leather; dressing and dyeing of fur	1,600.0	1,069.2	195.0	136.8	102.0	80.5	1,140.0	3,859.0	3,037.0	5,145.5
Manufacture of luggage, handbags and the like, saddlery and harness	826.0	699.9	40.0	22.1	90.0	98.6	748.0	2,173.1	1,704.0	2,993.8
Manufacture of footwear	4,591.0	4,467.0	162.0	129.6	106.0	187.7	3,365.0	9,401.7	8,224.0	14,186.0
a. Leather wear	3,267.0	2,768.0	112.0	116.8	75.0	148.5	2,884.0	8,809.0	6,338.0	11,842.3
b. Rubber and Plastic wear	1,324.0	1,698.9	50.0	12.9	31.0	39.2	481.0	592.8	1,886.0	2,343.8

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

As on 31st December, 2024

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	3,120	1,371	76	38	113	53	1,364	2,452	4,673	3,914
17 - Manufacture of paper and paper products	2,331	1,229	147	60	142	122	3,537	8,684	6,157	10,095
18 - Printing and reproduction of recorded media	12,183	6,495	707	475	670	1,773	4,558	10,872	18,118	19,613
Printing and other service activities related to printing	11,884	6,334	687	468	619	1,743	4,165	10,295	17,355	18,840
Reproduction of recorded media	299	161	20	6	51	30	393	577	763	774
19 - Manufacture of coke and refined petroleum products	826	708	26	22	121	179	6,686	169,912	7,659	170,821
20 - Manufacture of chemicals and chemical products	8,456	15,746	401	532	827	1,125	28,440	135,194	38,124	152,597
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,395	2,042	103	160	619	1,249	9,479	75,204	12,596	78,656
22 - Manufacture of rubber and plastics products	6,164	5,020	219	383	284	324	11,957	23,974	18,624	29,702
23 - Manufacture of other non-metallic mineral products	6,721	5,403	156	239	336	1,255	4,578	33,330	11,791	40,227
24 - Manufacture of basic metals	10,601	7,154	254	297	619	1,533	10,573	38,102	22,047	47,085
25 - Manufacture of fabricated metal products, except machinery and equipment	3,288	2,246	92	43	171	196	2,649	13,056	6,200	15,540
26 - Manufacture of computer, electronic and optical products	4,310	5,735	169	96	233	246	3,386	21,123	8,098	27,200
27 - Manufacture of electrical equipment	8,961	8,982	228	180	459	2,318	8,912	43,117	18,560	54,598
28 - Manufacture of machinery and equipment	8,330	4,323	269	118	576	489	5,468	19,171	14,643	24,100
29 - Manufacture of motor vehicles, trailers and semi-trailers	4,207	2,904	138	277	268	328	7,275	74,029	11,888	77,538
30 - Manufacture of other transport equipment	1,211	495	28	8	75	73	1,903	13,569	3,217	14,145
31 - Manufacture of furniture	4,594	1,875	127	29	114	100	1,325	1,417	6,160	3,421
32 - Other manufacturing	37,681	43,302	1,389	1,257	1,540	3,608	26,915	96,367	67,525	144,534
Manufacture of jewellery and related articles	4,670	1,956	88	111	164	145	1,972	2,296	6,894	4,509
Manufacture of imitation jewellery and related articles	477	244	26	11	8	2	141	96	652	352
Manufacture of musical instruments	371	207	20	6	18	61	862	3,329	1,271	3,604
Manufacture of sports goods	9,465	8,616	313	183	548	1,971	4,909	29,470	15,235	40,240
Manufacture of games and toys	126	158	4	0	9	20	43	19	182	197
Manufacture of medical and dental instruments and supplies	3,004	2,631	119	113	490	927	2,832	8,912	6,445	12,582
Manufacture of Handicrafts	550	258	225	110	41	12	216	357	1,032	738
Other manufacturing n.e.c.	19,018	29,233	594	723	262	469	15,940	51,888	35,814	82,313
33 - Repair and installation of machinery and equipment	3,843	1,733	108	58	101	100	938	2,869	4,990	4,760
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	10,869	701,807	10,869	701,807
Electric power generation, transmission and distribution	-	-	-	-	-	-	7,505	663,308	7,505	663,308
a) Hydal	-	-	-	-	-	-	908	38,225	908	38,225
b) Thermal	-	-	-	-	-	-	518	9,835	518	9,835
c) Coal Based	-	-	-	-	-	-	297	281,900	297	281,900
d) Wind	-	-	-	-	-	-	537	17,024	537	17,024
e) Solar	-	-	-	-	-	-	2,100	16,894	2,100	16,894
f) Other	-	-	-	-	-	-	3,145	299,430	3,145	299,430
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	2,118	36,555	2,118	36,555
Steam and air conditioning supply	-	-	-	-	-	-	1,246	1,943	1,246	1,943
E. Water supply; sewerage, waste management and remediation activities	4,937	3,286	149	74	290	176	4,292	5,211	9,668	8,747
36 - Water collection, treatment and supply	1,395	477	58	20	168	57	701	785	2,322	1,338
37 - Sewerage	444	127	15	2	10	2	2,436	906	2,905	1,037
38 - Waste collection, treatment and disposal activities; materials recovery	2,729	2,543	47	42	77	63	1,048	3,217	3,901	5,864
39 - Remediation activities and other waste management services	369	139	29	9	35	54	107	304	540	507
F. Construction	124,327	80,559	4,743	2,253	5,998	14,720	108,529	298,134	243,597	395,666
41 - Construction of buildings	54,069	40,130	1,260	1,445	2,505	4,610	57,358	124,016	115,192	170,201
42 - Civil engineering	51,065	30,519	2,046	602	2,581	9,234	35,970	140,207	91,662	180,562
43 - Specialized construction activities	19,193	9,911	1,437	206	912	875	15,201	33,911	36,743	44,903
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,635,468	728,032	84,373	46,986	49,120	37,126	223,146	416,196	1,992,107	1,228,341
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	51,864	26,552	1,132	1,042	1,628	1,240	16,381	31,807	71,005	60,641
46 - Wholesale trade, except of motor vehicles and motorcycles	315,506	180,097	10,499	8,665	14,944	10,495	70,689	196,242	411,638	395,499
47 - Retail trade, except of motor vehicles and motorcycles	1,268,098	521,383	72,742	37,278	32,548	25,392	136,076	188,148	1,509,464	772,200

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender
All Banks
As on 31st December, 2024

Category of Deposit Holder	Million Rupees									
	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	49,935	46,566	1,106	1,020	1,938	2,166	17,311	357,702	70,290	407,454
49 - Land transport and transport via pipelines	30,464	29,370	493	477	1,048	859	7,524	20,722	39,529	51,428
50 - Water transport	768	743	29	20	56	31	981	71,961	1,834	72,754
51 - Air transport	1,424	895	45	46	27	42	1,952	151,787	3,448	152,769
52 - Warehousing and support activities for transportation	16,176	14,577	480	441	749	1,193	5,576	104,364	22,981	120,576
53 - Courier activities other than national post activities	1,103	982	59	37	58	41	1,278	8,867	2,498	9,927
I. Accommodation and food service activities	29,602	15,884	1,167	636	878	1,117	7,600	28,223	39,247	45,861
55 - Accommodation	5,721	3,062	229	163	246	552	2,696	9,648	8,892	13,425
56 - Food and beverage service activities	23,881	12,822	938	473	632	565	4,904	18,576	30,355	32,435
J. Information and communication	38,589	29,774	2,024	1,941	1,435	2,217	62,685	236,622	104,733	270,554
58 - Publishing activities	5,297	3,012	386	492	342	1,057	4,277	23,636	10,302	28,196
59 - Motion picture, video and television programme production, sound recording and music publishing activities	928	347	89	11	35	19	661	1,190	1,713	1,567
60 - Programming and broadcasting activities	775	527	94	18	17	4	615	1,624	1,501	2,173
61 - Telecommunications	13,411	4,574	261	126	395	193	6,866	104,678	20,933	109,571
62 - Computer programming, consultancy and related activities	13,028	16,790	785	1,018	494	784	14,249	77,226	28,556	95,818
63 - Information service activities	5,150	4,524	409	276	152	160	36,017	28,268	41,728	33,228
K. Real estate activities	95,684	57,335	1,958	1,466	4,189	4,214	23,316	84,724	125,147	147,739
L. Professional, scientific and technical activities	40,143	55,368	4,786	1,603	2,135	4,196	22,825	105,019	69,889	166,186
69 - Legal and accounting activities	11,736	8,075	2,969	515	844	1,112	4,970	11,959	20,519	21,661
70 - Activities of head offices; management consultancy activities	3,269	848	217	73	113	99	2,229	13,960	5,828	14,979
71 - Architectural and engineering activities; technical testing and analysis	5,445	3,850	265	278	196	140	4,639	22,583	10,545	26,851
72 - Scientific research and development	1,108	502	80	21	73	47	1,374	5,595	2,635	6,165
73 - Advertising and market research	5,153	2,162	410	395	280	2,526	4,786	13,426	10,629	18,509
74 - Other professional, scientific and technical activities	11,703	39,176	830	316	598	224	4,528	36,334	17,659	76,051
75 - Veterinary activities	1,729	754	15	5	31	49	299	1,162	2,074	1,970
M. Administrative and support service activities	63,059	28,018	2,937	1,308	2,965	1,721	75,650	92,807	144,611	123,853
77 - Rental and leasing activities	6,679	2,612	201	130	234	319	882	1,782	7,996	4,843
78 - Employment activities	1,002	1,435	86	55	68	55	532	1,125	1,688	2,670
79 - Travel agency, tour operator, reservation service and related activities	14,732	6,681	491	236	980	418	24,020	20,311	40,223	27,646
80 - Security and investigation activities	781	271	17	27	141	225	1,312	4,498	2,251	5,021
81. Services to buildings and landscape activities	3,548	2,533	79	61	205	98	1,809	2,505	5,641	5,197
82 - Office administrative, office support and other business support activities	36,317	14,485	2,063	799	1,337	606	47,095	62,585	86,812	78,475
N. Education	33,212	25,626	15,007	4,942	1,578	1,807	30,903	84,523	80,700	116,897
O. Human health and social work activities	15,372	16,151	2,096	1,941	1,659	2,852	11,843	80,473	30,970	101,417
86 - Human health activities	13,501	11,465	1,988	1,879	1,484	2,795	8,226	63,116	25,199	79,255
87 - Residential care activities	580	313	57	51	34	28	199	674	870	1,066
88. Social work activities with and without accommodation	1,291	4,373	51	11	141	29	3,418	16,683	4,901	21,096
P. Arts, entertainment and recreation	2,093	781	342	77	171	181	1,432	1,923	4,038	2,962
Q. Other service activities	942,166	207,780	239,404	63,112	13,623	11,815	126,909	281,073	1,322,102	563,780
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	94,837	707,641	94,837	707,641
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	38,717	501,306	38,717	501,306
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	56,120	206,334	56,120	206,334
VI. PERSONAL	69,472,601	10,443,965	26,842,850	3,145,382	1,663,649	1,370,618	1,184	34	97,980,284	14,959,998
A. Salaried persons	25,064,407	3,382,670	5,611,296	682,313	609,662	433,768	133	13	31,285,498	4,498,765
B. Self employed	22,108,706	5,185,771	3,099,067	549,740	537,561	431,535	957	18	25,746,291	6,167,065
C. Other Personal	22,299,488	1,875,523	18,132,487	1,913,329	516,426	505,314	94	2	40,948,495	4,294,168
VII. OTHER	68,481	22,398	32,970	9,677	407	1,014	12,967	36,869	114,825	69,958
Total	75,403,397	12,661,392	27,423,346	3,389,389	1,871,629	1,645,782	1,786,770	12,118,389	106,485,142	29,814,953

Source: Statistics and Data Services Department, SBP

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

**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.)

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

**3.4 Classification of Scheduled Banks' Deposits
by Category of Deposit Holder and Size of Account**
As on 31st December, 2024 (Provisional)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 25,000	592,375	1,453.7	289,215	1,305.5	12,963	12.3	59,730	36.5	4,463,006	12,628.9
25,000 to 50,000	48,861	1,725.4	46,709	1,670.8	573	20.3	1,188	41.8	315,285	11,311.1
50,000 to 100,000	152,022	11,366.8	42,846	2,995.8	556	39.2	948	67.9	310,679	21,891.3
100,000 to 150,000	66,232	8,915.9	18,669	2,274.6	308	37.6	641	78.0	210,421	25,835.6
150,000 to 200,000	20,302	3,535.2	12,044	2,087.5	173	29.9	385	67.8	140,157	24,117.5
200,000 to 300,000	29,761	7,404.7	14,880	3,600.4	271	65.7	502	123.4	187,026	45,395.6
300,000 to 400,000	23,944	8,275.2	9,401	3,236.9	158	54.0	368	127.5	109,915	37,823.9
400,000 to 500,000	36,197	15,610.2	6,746	2,988.1	164	73.2	259	116.2	79,573	35,366.2
500,000 to 750,000	28,436	17,273.8	9,671	5,966.7	342	208.4	710	437.2	148,073	90,211.6
750,000 to 1,000,000	24,080	20,634.1	6,824	5,952.7	216	189.6	376	328.5	95,396	83,071.7
1,000,000 to 2,000,000	42,546	57,659.7	16,989	25,020.8	629	938.4	934	1,334.8	195,564	270,107.5
2,000,000 to 3,000,000	17,141	41,636.1	8,110	19,648.8	275	664.2	537	1,316.3	73,925	178,771.0
3,000,000 to 4,000,000	8,715	29,965.9	3,541	12,220.1	172	595.0	318	1,114.8	40,568	139,200.6
4,000,000 to 5,000,000	5,993	26,722.8	2,400	10,707.8	172	765.9	269	1,204.8	75,346	350,021.0
5,000,000 to 6,000,000	5,039	27,234.6	1,824	9,890.9	151	822.6	290	1,566.0	21,573	115,870.9
6,000,000 to 7,000,000	3,072	19,836.8	1,430	9,255.9	103	664.0	177	1,154.6	12,812	82,665.2
7,000,000 to 8,000,000	2,378	17,763.2	1,223	9,163.1	76	570.5	159	1,190.3	10,723	79,925.2
8,000,000 to 9,000,000	1,988	16,853.0	982	8,299.2	77	655.1	169	1,440.7	8,116	68,501.5
9,000,000 to 10,000,000	1,768	16,752.6	854	8,086.6	56	537.7	136	1,288.0	6,251	59,220.1
10,000,000 to 100,000,000	13,923	338,425.6	13,944	438,655.8	1,266	45,227.2	2,296	78,509.1	54,895	1,379,183.2
100,000,000 to 500,000,000	524	92,843.8	3,376	687,458.1	615	129,821.6	678	145,600.8	4,835	941,987.9
500,000,000 to 1,000,000,000	40	26,564.7	880	614,385.6	232	156,874.7	128	89,744.5	544	371,613.6
1,000,000,000 to 5,000,000,000	37	72,968.5	697	1,313,691.9	264	505,089.9	164	373,006.2	426	827,942.6
5,000,000,000 to 10,000,000,000	1	7,226.6	57	348,188.7	45	289,401.9	32	212,594.3	55	366,464.3
10,000,000,000 & Over	-	-	36	749,757.2	16	262,269.0	8	160,823.7	34	804,126.9
TOTAL	1,125,375	888,649.1	513,348	4,296,509.7	19,873	1,395,628.9	71,402	1,073,313.7	6,565,198	6,423,255.0

Source: Statistics and Data Services Department, SBP

**3.4 Classification of Scheduled Banks' Deposits
by Category of Deposit Holder and Size of Account
As on 31st December, 2024 (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	55,053	246.5	64,248,019	168,955.8	31,031	248.1	69,159,017	183,433.6	69,751,392	184,887.3
25,000 to 50,000	6,273	207.6	5,254,294	190,011.4	8,128	314.1	5,632,450	203,576.9	5,681,311	205,302.3
50,000 to 100,000	5,149	352.5	8,105,777	573,659.8	19,672	1,366.3	8,485,627	600,372.8	8,637,649	611,739.6
100,000 to 150,000	2,099	250.1	4,439,363	555,362.1	18,887	2,456.0	4,690,388	586,294.0	4,756,620	595,209.9
150,000 to 200,000	1,737	304.3	4,404,260	767,571.3	4,975	862.4	4,563,731	795,040.7	4,584,033	798,575.9
200,000 to 300,000	1,724	422.6	3,568,825	872,492.5	13,961	3,331.8	3,787,189	925,432.0	3,816,950	932,836.7
300,000 to 400,000	1,259	429.8	1,998,857	692,521.2	3,890	1,317.1	2,123,848	735,510.4	2,147,792	743,785.6
400,000 to 500,000	1,276	564.4	1,321,221	590,258.6	2,276	996.0	1,411,515	630,362.7	1,447,712	645,972.9
500,000 to 750,000	2,452	1,489.7	1,666,992	1,006,452.4	4,229	2,481.7	1,832,469	1,107,208.9	1,860,905	1,124,482.7
750,000 to 1,000,000	1,004	877.5	785,590	677,375.9	2,517	2,282.1	891,923	770,078.0	916,003	790,712.1
1,000,000 to 2,000,000	3,387	4,631.4	1,157,859	1,578,045.9	2,591	3,536.9	1,377,953	1,883,615.9	1,420,499	1,941,275.6
2,000,000 to 3,000,000	1,884	4,549.7	380,280	920,979.7	681	1,565.5	465,692	1,127,495.2	482,833	1,169,131.3
3,000,000 to 4,000,000	1,152	3,946.2	182,199	625,088.3	352	1,227.8	228,302	783,392.8	237,017	813,358.7
4,000,000 to 5,000,000	794	3,557.1	109,844	488,425.1	205	918.2	189,030	855,599.8	195,023	882,322.6
5,000,000 to 6,000,000	1,235	6,511.4	80,778	436,056.8	122	665.7	105,973	571,384.3	111,012	598,618.9
6,000,000 to 7,000,000	560	3,614.0	49,629	320,660.0	309	2,107.9	65,020	420,121.6	68,092	439,958.5
7,000,000 to 8,000,000	476	3,563.0	39,067	291,054.6	224	1,640.6	51,948	387,107.2	54,326	404,870.5
8,000,000 to 9,000,000	401	3,400.4	28,432	240,544.6	78	669.2	38,255	323,510.7	40,243	340,363.8
9,000,000 to 10,000,000	347	3,315.2	21,901	207,723.2	63	591.0	29,608	280,761.8	31,376	297,514.4
10,000,000 to 100,000,000	5,283	162,430.6	133,219	2,782,406.3	543	16,282.3	211,446	4,902,694.6	225,369	5,241,120.2
100,000,000 to 500,000,000	1,062	216,120.4	3,581	616,629.5	84	18,417.2	14,231	2,756,035.5	14,755	2,848,879.3
500,000,000 to 1,000,000,000	131	84,654.1	185	130,772.2	4	2,673.3	2,104	1,450,718.1	2,144	1,477,282.8
1,000,000,000 to 5,000,000,000	92	153,614.6	106	166,397.1	3	4,006.4	1,752	3,343,748.6	1,789	3,416,717.1
5,000,000,000 to 10,000,000,000	7	48,627.3	3	23,523.0	-	-	199	1,288,799.5	200	1,296,026.1
10,000,000,000 & Over	-	-	3	37,031.2	-	-	97	2,014,008.0	97	2,014,008.0
TOTAL	94,837	787,648.5	97,980,284	14,958,998.3	114,825	69,957.5	105,359,767	28,926,383.7	106,485,142	29,814,952.7

Source: Statistics and Data Services Department, SDB

Note:

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

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Jun-24			Sep-24			Dec-24 ^a		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	65.79	783.14	848.93	71.78	772.82	844.61	72.43	816.22	888.65
	Government	108.99	4,271.13	4,380.12	113.31	4,412.93	4,526.23	100.67	4,195.84	4,296.51
	Non-Financial Public Sector Enterprises	65.79	1,817.72	1,883.51	188.06	1,663.11	1,851.17	11.33	1,384.29	1,395.63
	NBFCs & Financial Auxiliaries	3.51	1,389.18	1,392.68	1.61	1,192.23	1,193.85	2.50	1,070.81	1,073.31
	Private Sector (Business)	537.26	6,106.59	6,643.85	523.04	6,058.24	6,582.28	521.51	5,901.75	6,423.26
	Trust Funds & Non Profit Organizations	15.35	722.57	737.92	15.58	699.68	715.26	15.69	691.95	707.64
	Personal/Individuals	2,303.74	11,901.62	14,205.35	2,410.61	12,391.82	14,802.43	2,440.81	12,519.19	14,960.00
	Others	18.78	69.76	88.54	19.26	61.16	80.42	15.31	54.65	69.96
	Total	3,119.21	27,861.79	30,180.91	3,343.26	27,252.99	30,596.24	3,180.25	26,634.71	29,814.95
Punjab	Foreign Constituents	48.59	309.04	357.63	52.72	318.59	371.30	53.75	328.87	382.62
	Government	32.81	1,700.69	1,733.50	28.87	1,674.26	1,703.14	25.93	1,675.36	1,701.29
	Non-Financial Public Sector Enterprises	14.83	868.86	883.69	28.14	866.88	895.02	5.56	675.99	681.55
	NBFCs & Financial Auxiliaries	0.52	149.06	149.58	0.41	160.99	161.40	0.48	127.22	127.70
	Private Sector (Business)	315.42	2,407.86	2,723.28	319.95	2,378.94	2,698.90	321.75	2,381.98	2,703.73
	Trust Funds & Non Profit Organizations	7.63	287.61	295.24	8.12	262.01	270.13	9.15	265.25	274.39
	Personal/Individuals	1,303.58	6,061.33	7,364.91	1,363.76	6,311.60	7,675.36	1,380.51	6,299.78	7,680.29
	Others	1.76	30.88	32.65	1.78	25.44	27.22	2.83	27.17	30.01
	Total	1,725.14	11,815.34	13,540.48	1,803.74	11,998.72	13,802.46	1,799.86	11,781.62	13,581.59
Sindh	Foreign Constituents	2.28	340.19	342.48	2.50	327.47	329.98	1.01	364.43	365.44
	Government	16.56	1,076.32	1,092.88	21.73	1,162.36	1,184.09	19.05	1,084.29	1,103.34
	Non-Financial Public Sector Enterprises	22.56	349.17	371.73	15.64	282.57	298.21	3.90	263.05	266.95
	NBFCs & Financial Auxiliaries	0.04	1,163.25	1,163.28	0.04	948.89	948.92	0.14	855.40	855.54
	Private Sector (Business)	87.38	2,512.70	2,600.08	81.20	2,552.52	2,633.72	76.61	2,472.60	2,549.21
	Trust Funds & Non Profit Organizations	1.87	293.27	295.14	1.85	290.35	292.20	2.09	294.24	296.32
	Personal/Individuals	238.18	3,470.19	3,708.37	241.13	3,556.08	3,797.22	233.23	3,519.63	3,752.86
	Others	0.02	5.23	5.25	0.02	3.29	3.31	0.04	3.55	3.59
	Total	368.90	9,210.31	9,579.21	364.11	9,123.53	9,487.64	336.07	8,857.19	9,193.25
Khyber Pakhtunkhwa	Foreign Constituents	5.85	21.84	27.70	6.64	22.82	29.46	6.78	25.61	32.39
	Government	23.14	377.20	400.34	25.17	410.27	435.43	17.53	328.01	345.54
	Non-Financial Public Sector Enterprises	0.32	25.63	25.94	113.06	29.07	142.14	0.36	17.95	18.31
	NBFCs & Financial Auxiliaries	1.12	4.30	5.41	0.09	2.09	2.18	0.14	1.44	1.57
	Private Sector (Business)	74.81	190.05	264.86	72.08	165.94	238.02	71.15	167.02	238.16
	Trust Funds & Non Profit Organizations	1.93	31.79	33.73	1.52	34.96	36.49	0.70	17.74	18.43
	Personal/Individuals	402.52	888.68	1,291.20	431.17	953.37	1,384.54	453.91	1,020.79	1,474.71
	Others	1.50	14.10	15.60	1.48	12.36	13.84	1.91	10.93	12.84
	Total	511.18	1,553.59	2,064.78	651.21	1,630.88	2,282.89	552.48	1,589.48	2,141.96
Balochistan	Foreign Constituents	0.02	1.65	1.68	0.02	1.89	1.90	0.02	2.15	2.17
	Government	24.31	186.99	211.29	25.08	187.38	212.45	25.35	179.05	204.40
	Non-Financial Public Sector Enterprises	0.69	13.48	14.17	1.17	10.41	11.58	0.66	7.41	8.07
	NBFCs & Financial Auxiliaries	0.00	0.26	0.26	0.00	0.10	0.10	0.00	0.33	0.34
	Private Sector (Business)	31.22	98.98	130.20	23.72	86.77	110.50	23.80	90.62	114.42
	Trust Funds & Non Profit Organizations	0.24	8.87	9.11	0.27	8.98	9.25	0.16	7.27	7.43
	Personal/Individuals	83.47	244.81	328.28	87.14	251.77	338.91	91.93	329.82	421.76
	Others	15.30	1.11	16.40	15.77	0.94	16.71	10.26	1.46	11.72
	Total	155.24	556.15	711.39	153.17	548.24	701.40	152.19	618.12	770.31
Islamabad	Foreign Constituents	1.13	92.70	93.83	1.19	83.10	84.29	0.96	75.80	76.76
	Government	2.59	885.84	888.42	2.06	934.61	936.66	2.56	883.77	886.34
	Non-Financial Public Sector Enterprises	0.01	548.63	548.64	1.90	464.22	466.12	0.00	415.22	415.22
	NBFCs & Financial Auxiliaries	-	59.58	59.58	-	65.79	65.79	0.01	71.57	71.58
	Private Sector (Business)	5.24	837.56	842.80	4.18	825.19	829.37	3.43	748.83	752.26
	Trust Funds & Non Profit Organizations	1.26	95.83	97.10	1.30	96.94	98.24	1.19	99.90	101.09
	Personal/Individuals	29.12	857.18	886.31	30.57	924.94	955.51	30.17	974.81	1,004.97
	Others	0.19	18.35	18.54	0.20	18.84	19.04	0.22	11.40	11.62
	Total	39.54	3,395.69	3,435.23	41.40	3,413.63	3,455.83	38.54	3,281.39	3,319.84
Gilgit-Baltistan	Foreign Constituents	0.27	0.43	0.70	0.27	0.47	0.74	0.19	0.80	1.00
	Government	8.50	20.61	29.11	9.34	21.24	30.59	9.61	19.58	29.19
	Non-Financial Public Sector Enterprises	0.21	9.73	9.95	0.16	9.04	9.21	0.18	4.08	4.26
	NBFCs & Financial Auxiliaries	1.64	4.91	6.55	0.98	8.10	9.08	1.64	7.82	9.46
	Private Sector (Business)	7.16	15.53	22.69	5.98	11.32	17.30	6.41	12.49	18.89
	Trust Funds & Non Profit Organizations	1.07	0.62	1.69	1.18	1.05	2.23	1.08	1.10	2.18
	Personal/Individuals	27.15	54.69	81.85	30.15	58.69	88.84	26.68	42.34	69.02
	Others	0.02	0.03	0.05	0.02	0.05	0.07	0.02	0.06	0.07
	Total	46.02	106.57	152.59	48.88	109.97	158.85	45.89	88.26	134.86

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

Period end Position

Provinces/ Regions	Category	Billion Rupees								
		Jun-24			Sep-24			Dec-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	7.65	17.28	24.92	8.45	18.48	26.93	9.72	18.56	28.28
	Government	1.09	23.48	24.56	1.07	22.81	23.87	0.63	25.78	26.41
	Non-Financial Public Sector Enterprises	27.17	2.22	29.38	27.98	0.92	28.90	0.67	0.59	1.26
	NBFCs & Financial Auxiliaries	0.19	7.82	8.01	0.10	6.28	6.38	0.10	7.02	7.12
AJK	Private Sector (Business)	16.05	43.90	59.95	15.93	38.55	54.48	18.36	28.21	46.57
	Trust Funds & Non Profit Organizations	1.34	4.57	5.91	1.34	5.38	6.72	1.33	6.46	7.80
	Personal/Individuals	219.71	324.72	544.44	226.70	335.36	562.06	224.38	332.02	556.39
	Others	0.00	0.05	0.05	0.00	0.24	0.24	0.03	0.08	0.11
	Total	273.19	424.04	697.23	281.57	428.01	709.58	255.21	418.73	673.95

Source: Statistics and Data Services Department, SBP

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

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

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

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

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

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

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

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

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

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

Others: This includes all those, which are not classified elsewhere.

Note:

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

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

End period: Million Rupees

SIZE OF ACCOUNTS (Rs.)	2024					
	Jun		Sep		Dec ⁵	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	71,988,903	227,857.2	74,412,934	166,026.5	69,751,392	184,887.3
25,000 to 50,000	5,330,249	196,213.5	5,417,748	191,649.3	5,681,311	205,302.3
50,000 to 100,000	7,255,303	522,765.9	8,320,529	581,298.4	8,637,649	611,739.6
100,000 to 150,000	4,306,725	530,890.3	5,558,296	682,335.4	4,756,620	595,209.9
150,000 to 200,000	2,910,679	501,493.6	2,873,786	499,666.4	4,584,033	798,575.9
200,000 to 300,000	4,247,176	1,045,677.9	4,366,457	1,042,966.1	3,816,950	932,836.7
300,000 to 400,000	2,113,513	732,745.4	2,054,819	711,202.6	2,147,792	743,785.6
400,000 to 500,000	1,335,914	592,918.1	1,853,300	844,448.3	1,447,712	645,972.9
500,000 to 750,000	2,218,787	1,331,568.3	1,925,194	1,156,194.6	1,860,905	1,124,482.7
750,000 to 1,000,000	997,963	831,651.5	1,191,618	1,007,493.9	916,003	790,712.1
1,000,000 to 2,000,000	1,183,448	1,595,937.2	1,364,186	1,869,290.7	1,420,499	1,941,275.6
2,000,000 to 3,000,000	421,759	1,018,576.4	498,046	1,204,002.3	482,833	1,169,131.3
3,000,000 to 4,000,000	221,641	757,689.1	245,589	843,186.3	237,017	813,358.7
4,000,000 to 5,000,000	125,398	558,152.9	144,525	641,961.8	195,023	882,322.6
5,000,000 to 6,000,000	112,442	603,819.9	109,822	591,122.2	111,012	598,618.9
6,000,000 to 7,000,000	74,881	483,295.4	68,435	441,761.7	68,092	439,958.5
7,000,000 to 8,000,000	55,393	412,585.9	51,532	383,786.5	54,326	404,870.5
8,000,000 to 9,000,000	37,931	320,087.8	39,141	331,066.9	40,243	340,363.8
9,000,000 to 10,000,000	30,002	283,882.3	31,946	302,384.9	31,376	297,514.4
10,000,000 to 100,000,000	243,281	5,602,893.6	230,821	5,364,244.6	225,369	5,241,120.2
100,000,000 to 500,000,000	15,519	2,953,169.4	14,859	2,823,371.1	14,755	2,848,879.3
500,000,000 to 1,000,000,000	2,189	1,455,292.5	2,197	1,470,154.1	2,144	1,477,282.8
1,000,000,000 to 5,000,000,000	1,847	3,607,091.1	1,764	3,350,582.6	1,789	3,416,717.1
5,000,000,000 to 10,000,000,000	188	1,294,642.3	206	1,371,133.0	200	1,296,026.1
10,000,000,000 & Over	139	2,720,007.4	127	2,724,914.4	97	2,014,008.0
TOTAL	105,231,270	30,180,905.0	110,777,877	30,596,244.6	106,485,142	29,814,952.7

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.

3.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks

As on 31st December, 2024

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	35,545,626	20,878	17,090,933	5,713	606,130	478	800,914	482	54,043,603	27,551
5,000 to 10,000	8,734,492	51,564	662,078	4,691	67,200	472	125,376	850	9,589,146	57,577
10,000 to 20,000	3,186,334	46,478	1,152,005	15,100	63,874	900	109,057	1,508	4,511,270	63,985
20, 000 to 25,000	1,258,300	27,977	281,054	6,283	27,524	614	40,495	900	1,607,373	35,774
25,000 to 50,000	4,244,657	153,956	1,235,422	44,066	85,261	3,205	115,971	4,075	5,681,311	205,302
50,000 to 100,000	5,589,635	393,749	2,821,325	202,569	117,064	7,718	109,625	7,704	8,637,649	611,740
100,000 to 150,000	3,436,864	435,154	1,085,214	131,324	183,461	22,592	51,081	6,140	4,756,620	595,210
150,000 to 200,000	3,851,699	671,988	633,888	109,670	66,825	11,443	31,621	5,475	4,584,033	798,576
200,000 to 300,000	2,937,518	717,513	751,583	184,034	84,569	20,781	43,280	10,599	3,816,950	932,837
300,000 to 400,000	1,683,209	584,083	375,448	128,720	61,384	21,411	27,751	9,571	2,147,792	743,786
400,000 to 500,000	1,134,169	505,895	239,381	106,757	51,431	23,219	22,731	10,102	1,447,712	645,973
500,000 to 750,000	1,356,553	818,449	357,801	217,124	105,411	64,049	41,140	24,861	1,860,905	1,124,483
750,000 to 1,000,000	626,460	540,526	190,063	164,439	75,189	64,612	24,291	21,135	916,003	790,712
1,000,000 to 2,000,000	928,140	1,262,666	298,320	407,626	132,069	182,438	61,970	88,547	1,420,499	1,941,276
2,000,000 to 3,000,000	304,102	736,204	94,156	228,179	52,833	127,472	31,742	77,277	482,833	1,169,131
3,000,000 to 4,000,000	150,616	516,308	44,460	152,591	23,457	80,477	18,484	63,923	237,017	813,359
4,000,000 to 5,000,000	126,427	572,559	26,179	116,377	14,649	65,181	27,768	128,205	195,023	882,323
5,000,000 to 6,000,000	69,037	372,579	19,661	106,049	10,571	56,781	11,743	63,210	111,012	598,619
6,000,000 to 7,000,000	42,705	275,857	11,524	74,421	6,295	40,618	7,568	49,062	68,092	439,958
7,000,000 to 8,000,000	33,433	249,009	9,131	67,927	5,341	39,875	6,421	48,060	54,326	404,870
8,000,000 to 9,000,000	24,548	207,604	6,582	55,569	4,002	33,971	5,111	43,220	40,243	340,364
9,000,000 to 10,000,000	18,366	174,089	5,515	52,339	3,184	30,179	4,311	40,908	31,376	297,514
10,000,000 to 100,000,000	116,953	2,475,862	30,853	632,005	23,067	508,826	54,496	1,624,428	225,369	5,241,120
100,000,000 to 500,000,000	3,328	553,208	718	123,922	733	143,206	9,976	2,028,544	14,755	2,848,879
500,000,000 to 1,000,000,000	121	82,663	37	26,734	84	58,576	1,902	1,309,310	2,144	1,477,283
1,000,000,000 to 5,000,000,000	99	153,960	15	25,162	21	36,689	1,654	3,200,906	1,789	3,416,717
5,000,000,000 to 10,000,000,000	3	23,523	-	-	-	-	197	1,272,503	200	1,296,026
10,000,000,000 & Over	3	37,031	-	-	-	-	94	1,976,977	97	2,014,008
Total	75,403,397	12,661,382	27,421,346	3,385,389	1,871,629	1,645,782	1,786,778	12,118,389	106,485,142	29,814,953

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

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan¹

		In Thousands		
		Jun-23	Dec-23	Jun-24 ²
No. of Accounts	Total Accounts	177,825	203,088	211,092
	Active Accounts	110,380	125,607	132,380
	Dormant Accounts	67,445	77,481	78,712
	Total Accounts-Male	122,173	141,382	146,868
	Active Accounts-Male	76,552	87,609	92,583
	Dormant Accounts-Male	45,621	53,773	54,285
	Total Accounts-Female	49,319	56,506	59,700
	Active Accounts-Female	31,099	34,950	37,037
	Dormant Accounts-Female	18,220	21,556	22,662
	Total Accounts-Transgender	6	1	2
	Active Accounts-Transgender	1	0	0
	Dormant Accounts-Transgender	5	1	1
No. of Depositors ²	Total Depositors	83,338	87,827	91,020
	Active Depositors	64,856	69,552	72,571
	Dormant Depositors	46,358	50,995	52,400
	Total Depositors-Male	54,037	56,500	58,039
	Active Depositors-Male	42,615	45,419	47,137
	Dormant Depositors-Male	30,924	34,365	34,929
	Total Depositors-Female	29,080	31,173	32,789
	Active Depositors-Female	21,776	23,572	24,971
	Dormant Depositors-Female	14,211	16,248	17,143
	Total Depositors-Transgender	1	0	1
	Active Depositors-Transgender	0	0	0
	Dormant Depositors-Transgender	0	0	0

Source: Statistics and Data Services Department, SBP

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

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

3.8 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

End of Period : Million Rupees

SIZE OF ACCOUNTS (Rs.)	2024					
	Jun		Sep		Dec ^p	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	566,506	5,040.3	828,450	11,894.4	944,373	13,801.0
25,000 to 50,000	579,599	21,584.6	464,487	17,293.4	460,939	15,468.7
50,000 to 100,000	1,061,012	71,236.6	972,823	65,290.0	1,109,294	81,582.7
100,000 to 150,000	262,263	32,705.1	227,888	28,077.8	385,192	49,569.8
150,000 to 200,000	183,471	31,938.9	186,525	32,389.2	168,380	29,199.4
200,000 to 300,000	244,969	60,230.7	271,716	66,746.4	287,213	70,517.6
300,000 to 400,000	150,401	51,690.9	156,505	54,002.7	204,057	71,121.2
400,000 to 500,000	106,036	47,756.8	116,151	52,472.3	139,602	62,059.1
500,000 to 750,000	298,991	187,106.3	302,198	188,179.5	216,978	138,947.0
750,000 to 1,000,000	119,828	105,650.2	122,541	109,520.8	99,939	86,116.1
1,000,000 to 2,000,000	216,971	312,202.2	198,171	282,437.0	262,585	367,252.9
2,000,000 to 3,000,000	86,660	210,718.2	86,677	211,824.8	89,480	217,407.2
3,000,000 to 4,000,000	31,904	110,833.2	33,351	115,930.1	38,612	134,686.9
4,000,000 to 5,000,000	23,748	106,300.5	24,720	110,867.0	27,438	123,375.5
5,000,000 to 6,000,000	17,553	96,354.6	18,439	100,693.0	17,433	94,625.2
6,000,000 to 7,000,000	12,510	81,140.2	11,697	75,947.1	13,377	86,316.9
7,000,000 to 8,000,000	10,131	75,559.2	10,065	75,074.7	10,816	81,058.4
8,000,000 to 9,000,000	6,951	59,050.6	8,368	71,190.4	8,098	68,791.5
9,000,000 to 10,000,000	8,545	81,509.8	8,909	84,866.0	8,522	81,110.1
10,000,000 to 100,000,000	48,221	1,453,466.3	46,472	1,393,182.4	52,385	1,575,850.6
100,000,000 to 500,000,000	9,334	2,058,598.3	9,343	2,038,104.3	9,825	2,076,799.4
500,000,000 to 1,000,000,000	1,572	1,079,016.2	1,526	1,044,654.8	1,608	1,084,753.1
1,000,000,000 to 5,000,000,000	1,158	2,237,591.7	1,131	2,179,436.2	1,301	2,564,934.6
5,000,000,000 to 10,000,000,000	127	824,439.4	140	906,903.1	187	1,243,724.2
10,000,000,000 & Over	85	2,667,889.8	90	2,557,046.6	154	5,066,614.5
Total	4,048,546	12,069,611	4,108,383	11,874,024.3	4,557,788	15,485,683.7

Source: Statistics and Data Services Department, SBP

Notes:

1. Classification of size wise advances has been improved by collecting data from all Scheduled banks based on actual size of each and every account. Previously, it was based on estimates by average size of different size groups.
2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000
3. 'No of Accounts' represents the total number of advances accounts which fall in the respective class.
4. 'Amount' represents the total amount of all advances falling in the particular class.
5. This Data is being published on quarterly basis w.e.f. March 2023.

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 31st December, 2024

Size of Account (Rs.)	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5000	554,131	6,741.1	100,104	1,021.1	2,959	12.2	11,504	2,227.7	668,698	10,002.1
5,000 to 10,000	68,694	492.1	8,395	60.6	1	0.0	347	2.5	77,437	555.2
10,000 to 20,000	128,977	1,800.8	10,954	158.3	14	0.2	831	13.1	140,776	1,972.3
20, 000 to 25,000	51,774	1,144.2	5,479	122.5	1	0.0	208	4.6	57,462	1,271.4
25,000 to 50,000	424,946	14,268.2	34,173	1,135.0	18	0.6	1,802	64.9	460,939	15,468.7
50,000 to 100,000	1,002,759	74,325.1	104,662	7,117.8	23	1.9	1,850	137.9	1,109,294	81,582.7
100,000 to 150,000	360,228	46,397.7	23,934	3,047.6	23	2.8	1,007	121.8	385,192	49,569.8
150,000 to 200,000	151,494	26,271.1	15,790	2,736.8	15	2.7	1,081	188.8	168,380	29,199.4
200,000 to 300,000	262,872	64,459.2	22,394	5,573.6	34	8.3	1,913	476.4	287,213	70,517.6
300,000 to 400,000	187,112	65,296.2	14,968	5,135.2	27	9.5	1,950	680.4	204,057	71,121.2
400,000 to 500,000	128,206	56,931.1	9,353	4,197.8	54	24.8	1,989	905.4	139,602	62,059.1
500,000 to 750,000	200,024	128,590.8	12,444	7,618.0	138	87.3	4,372	2,651.0	216,978	138,947.0
750,000 to 1,000,000	88,363	76,061.2	7,379	6,396.2	212	184.4	3,985	3,474.4	99,939	86,116.1
1,000,000 to 2,000,000	237,381	330,694.4	13,406	19,069.8	662	997.7	11,136	16,490.9	262,585	367,252.9
2,000,000 to 3,000,000	68,528	165,966.8	9,087	22,925.0	2,827	5,961.0	9,038	22,554.4	89,480	217,407.2
3,000,000 to 4,000,000	29,116	101,743.7	2,220	7,696.6	434	1,526.4	6,842	23,720.2	38,612	134,686.9
4,000,000 to 5,000,000	19,392	87,277.0	1,748	7,831.2	377	1,692.6	5,921	26,574.7	27,438	123,375.5
5,000,000 to 6,000,000	11,858	64,259.0	1,003	5,462.1	328	1,785.5	4,244	23,118.6	17,433	94,625.2
6,000,000 to 7,000,000	9,385	60,443.5	622	4,031.8	159	1,034.7	3,211	20,807.0	13,377	86,316.9
7,000,000 to 8,000,000	7,070	53,013.6	543	4,084.1	143	1,074.2	3,060	22,886.5	10,816	81,058.4
8,000,000 to 9,000,000	5,119	43,513.1	367	3,127.9	151	1,278.6	2,461	20,872.0	8,098	68,791.5
9,000,000 to 10,000,000	5,335	50,822.1	580	5,506.1	221	2,077.1	2,386	22,704.8	8,522	81,110.1
10,000,000 to 100,000,000	16,526	388,716.1	718	14,865.1	326	8,908.6	34,815	1,163,360.8	52,385	1,575,850.6
100,000,000 to 500,000,000	956	177,892.0	44	8,793.2	22	5,425.5	8,803	1,884,688.6	9,825	2,076,799.4
500,000,000 to 1,000,000,000	138	89,707.4	7	4,900.9	1	515.1	1,462	989,629.7	1,608	1,084,753.1
1,000,000,000 to 5,000,000,000	56	134,891.9	2	5,910.7	1	1,500.0	1,242	2,422,632.1	1,301	2,564,934.6
5,000,000,000 to 10,000,000,000	1	6,270.4	1	5,000.0	-	-	185	1,232,453.8	187	1,243,724.2
10,000,000,000 & Over	5	149,602.3	1	10,000.0	-	-	148	4,907,012.2	154	5,066,614.5
Total	4,020,446	2,467,592.1	400,378	173,524.8	9,171	34,111.6	127,793	12,810,455.2	4,557,788	15,485,683.7

Source: Statistics and Data Services Department, SBP

*The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

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

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

**3.9 Classification of Scheduled Banks' Advances
by Size of Accounts and Borrowers
As on 31st December, 2024 (Provisional)**

Million Rupees

SIZE OF ACCOUNTS (Rs.)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Banks)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount
Less Than 25,000	-	-	27	-	74	-	75	0.0	269,671	3,188.7	4,010	12.4	670,515	10,599.9	1	-	944,373	13,801.0
25,000 to 50,000	-	-	-	-	2	0.1	-	-	127,079	4,438.0	772	27.2	333,086	11,003.3	-	-	460,939	15,468.7
50,000 to 100,000	-	-	1	0.1	2	0.1	20	1.5	186,570	13,349.8	535	42.0	922,166	68,189.2	-	-	1,109,294	81,582.7
100,000 to 150,000	-	-	-	-	1	0.1	8	1.0	218,944	28,954.7	5	0.6	166,234	20,613.4	-	-	385,192	49,569.8
150,000 to 200,000	-	-	-	-	3	0.5	6	1.1	47,725	8,330.5	13	2.2	120,633	20,865.1	-	-	168,380	29,199.4
200,000 to 300,000	-	-	1	0.3	3	0.8	14	3.8	87,719	21,822.4	59	14.8	199,411	48,673.7	6	1.7	287,213	70,517.6
300,000 to 400,000	-	-	1	0.3	1	0.3	17	6.0	58,346	20,137.9	12	4.2	145,664	50,966.6	16	5.8	204,057	71,121.2
400,000 to 500,000	-	-	-	-	2	0.9	29	12.7	55,745	25,145.8	28	12.8	83,773	36,875.9	25	11.0	139,602	62,059.1
500,000 to 750,000	-	-	2	1.4	7	4.3	76	47.6	74,389	45,477.8	126	80.9	142,363	93,326.1	15	8.8	216,978	138,947.0
750,000 to 1,000,000	-	-	4	3.5	5	4.5	63	55.4	44,400	38,632.8	27	21.8	55,436	47,394.8	4	3.2	99,939	86,116.1
1,000,000 to 2,000,000	-	-	27	42.1	12	19.2	148	221.3	92,254	133,692.3	100	162.3	170,039	233,108.5	5	7.1	262,585	367,252.9
2,000,000 to 3,000,000	-	-	11	29.0	17	41.1	87	217.2	44,397	106,541.9	46	111.7	44,922	110,466.4	-	-	89,480	217,407.2
3,000,000 to 4,000,000	-	-	43	160.2	12	42.8	78	269.2	22,678	79,341.3	23	73.9	15,778	54,799.4	-	-	38,612	134,686.9
4,000,000 to 5,000,000	-	-	25	110.6	12	53.3	53	238.7	14,634	65,756.0	6	27.7	12,707	57,184.4	1	4.9	27,438	123,375.5
5,000,000 to 6,000,000	-	-	28	153.6	6	32.7	28	154.8	9,522	51,465.9	6	32.3	7,842	42,779.8	1	6.0	17,433	94,625.2
6,000,000 to 7,000,000	-	-	9	57.9	10	65.1	18	117.8	7,172	46,594.9	3	19.2	6,164	39,455.1	1	6.9	13,377	86,316.9
7,000,000 to 8,000,000	-	-	5	36.9	5	37.2	16	118.7	6,414	48,114.3	7	52.7	4,367	32,684.1	2	14.5	10,816	81,058.4
8,000,000 to 9,000,000	-	-	3	24.5	6	51.3	16	137.5	5,132	43,557.5	-	-	2,940	25,012.7	1	8.0	8,098	68,791.5
9,000,000 to 10,000,000	-	-	-	-	2	19.8	12	113.2	4,598	43,908.5	2	19.6	3,908	37,049.0	-	-	8,522	81,110.1
10,000,000 to 100,000,000	-	-	38	1,797.6	125	4,909.8	162	7,161.1	44,741	1,416,920.3	50	2,161.2	7,249	142,033.2	20	867.3	52,385	1,575,850.6
100,000,000 to 500,000,000	-	-	33	7,443.6	124	33,304.1	139	36,236.0	9,424	1,983,123.8	18	3,977.4	81	11,857.0	6	857.6	9,825	2,076,799.4
500,000,000 to 1,000,000,000	-	-	9	6,360.2	41	30,347.0	48	32,444.0	1,506	1,013,131.5	3	1,827.5	1	643.0	-	-	1,608	1,084,753.1
1,000,000,000 to 5,000,000,000	1	1,398.8	11	22,377.5	99	226,529.7	77	144,500.5	1,106	2,161,428.6	3	4,140.1	4	4,559.5	-	-	1,301	2,564,934.6
5,000,000,000 to 10,000,000,000	1	6,963.8	7	65,294.9	43	297,717.6	31	217,463.8	104	651,284.2	-	-	1	5,000.0	-	-	187	1,243,724.2
10,000,000,000 & Over	-	-	13	737,864.4	55	1,841,617.7	37	1,390,736.5	47	1,071,395.8	-	-	2	25,000.0	-	-	154	5,066,614.5
Total	2	8,362.6	298	841,758.7	669	2,434,000.1	1,258	1,830,259.3	1,434,317	9,125,735.2	5,854	12,824.7	3,115,286	1,230,140.2	104	1,802.8	4,557,788	15,485,683.7

Source: Statistics and Data Services Department, SDB

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

End period: Million Rupees

BORROWERS	2024					
	Sep			Dec ^p		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. FOREIGN CONSTITUENTS	932.0	932.0	-	8,362.6	8,362.6	-
2. DOMESTIC CONSTITUENTS	11,873,092.3	11,733,484.1	139,608.2	15,477,321.2	15,336,426.7	140,894.5
I. GOVERNMENT	722,425.0	722,425.0	-	841,758.7	841,758.7	-
a. Federal Government	394,981.0	394,981.0	-	512,534.7	512,534.7	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
b. Provincial Governments	327,444.0	327,444.0	-	329,224.0	329,224.0	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	2,431,605.1	2,431,605.1	-	2,434,800.1	2,434,800.1	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	796.3	796.3	-	794.3	794.3	-
03. Utilities	567,926.9	567,926.9	-	525,258.0	525,258.0	-
04. Transport, storage and communications	984,398.8	984,398.8	-	807,985.3	807,985.3	-
05. Manufacturing	98,104.7	98,104.7	-	121,822.2	121,822.2	-
06. Mining and Quarrying	64,899.1	64,899.1	-	64,899.1	64,899.1	-
07. Construction	7,643.6	7,643.6	-	6,944.8	6,944.8	-
08. Commerce and Trade	698,182.8	698,182.8	-	670,948.1	670,948.1	-
09. Others	9,652.8	9,652.8	-	236,148.4	236,148.4	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	450,837.4	449,887.5	149.9	1,830,259.3	1,830,189.4	149.9
01. Mutual Funds and AMCs	5,994.2	5,994.2	-	5,608.7	5,608.7	-
02. Insurance & Pension Funds	3,802.9	3,802.9	-	2,812.2	2,812.2	-
03. MFIs and DFIs	335,435.5	335,435.5	-	1,534,538.4	1,534,538.4	-
04. Stock Exchange & Brokerage Houses	20,931.4	20,931.4	-	27,070.1	27,070.1	-
05. Modarabas	5,530.9	5,530.9	-	8,289.3	8,289.3	-
06. Other NBFIs	78,342.5	78,192.6	149.9	251,940.7	251,790.8	149.9
IV. PRIVATE SECTOR (BUSINESS)	7,095,191.5	6,958,444.2	136,747.3	9,125,715.2	8,967,719.6	158,015.7
a. Agriculture, forestry and fishing	397,104.1	280,512.8	116,591.3	460,712.5	338,214.2	122,498.4
01. Crop and animal production, hunting and related service activities	395,970.8	279,340.7	116,530.1	459,052.5	336,586.3	122,466.1
i. Growing of Wheat, Rice, Sugar Cane & Cotton	171,723.0	150,378.5	21,344.5	209,231.6	187,203.3	22,028.2
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	8,973.8	3,408.9	5,564.8	10,778.1	4,917.4	5,860.8
iii. Growing of other fruits, vegetables and crops	19,078.1	18,171.2	906.9	23,147.4	22,176.4	971.1
iv. Raising of livestock and other related activities	122,268.4	52,280.5	69,987.9	134,099.7	59,346.6	74,753.0
v. Other agricultural support activities	73,804.2	55,078.2	18,725.9	81,734.9	62,881.9	18,853.0
vi. Hunting, trapping and related service activities	23.3	23.3	-	60.7	60.7	-
02 - Forestry and logging	26.2	14.0	12.3	13.7	3.5	10.2
03 - Fishing and aquaculture	1,207.1	1,158.1	48.9	1,646.4	1,624.3	22.1
b. Mining and quarrying	79,315.0	79,305.9	9.1	104,189.1	104,189.1	-
01. Mining of coal and lignite	41,371.8	41,371.7	0.0	46,772.8	46,772.8	-
02. Extraction of crude petroleum and natural gas	28,561.0	28,561.0	-	42,089.2	42,089.2	-
03. Mining of metal ores	1,017.5	1,017.5	-	1,007.5	1,007.5	-
04. Other mining and quarrying	8,316.2	8,307.2	9.0	14,278.3	14,278.3	-
05. Mining support service activities	48.4	48.4	-	41.3	41.3	-
c. Manufacturing	4,619,838.6	4,607,790.9	12,047.7	6,110,348.0	6,099,242.9	11,105.1
01. Manufacture of food products	1,018,097.1	1,006,968.7	11,128.3	1,391,321.2	1,380,359.8	10,961.4
02. Manufacture of beverages	47,883.2	47,859.5	23.7	51,501.3	51,499.4	2.0
03. Manufacture of tobacco products	1,809.2	1,782.2	18.0	1,806.4	1,786.6	19.7
04. Manufacture of textiles	1,592,374.9	1,592,234.5	140.3	2,071,117.3	2,071,106.4	10.9
i. Preparation and spinning of textile fibers	539,503.7	539,503.3	0.4	610,755.9	610,755.9	-
ii. Weaving of textiles	322,634.0	322,566.8	67.2	420,893.6	420,884.0	9.6
iii. Finishing of textiles	286,993.0	286,983.1	9.8	392,581.4	392,581.4	-
iv. Manufacture of knitted and crocheted fabrics	68,961.1	68,920.4	40.7	124,115.7	124,115.7	-
v. Manufacture of made-up textile articles, except apparel	198,918.9	198,917.7	1.2	288,693.4	288,692.3	1.1
vi. Manufacture of carpets and rugs	1,055.0	1,052.1	2.9	920.5	920.5	-
vii. Manufacture of other textiles n.e.c.	174,309.3	174,291.2	18.1	233,157.0	233,156.7	0.3
05. Manufacture of wearing apparel	209,151.6	208,923.3	228.3	305,778.9	305,726.0	53.0
06. Manufacture of leather and related products	48,197.6	48,135.1	62.5	46,993.8	46,992.3	1.4
i. Tanning and dressing of leather, dressing and dyeing of fur	7,046.0	7,021.3	24.6	7,529.7	7,529.7	-
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,267.7	2,267.7	-	2,333.6	2,333.6	-
iii. Manufacture of footwear	38,883.9	38,846.1	37.8	37,130.5	37,129.0	1.4
a). Leather wear	31,406.4	31,368.5	37.8	29,998.3	29,996.9	1.4
b). Rubber and Plastic wear	7,477.5	7,477.5	-	7,132.1	7,132.1	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

End period: Million Rupees

BORROWERS	2024					
	Sep			Dec ¹		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	9,544.9	9,534.5	10.3	9,983.9	9,983.1	0.8
08. Manufacture of paper and paper products	131,387.1	131,357.6	29.5	140,717.0	140,714.6	2.3
09. Printing and reproduction of recorded media	21,252.2	21,238.0	14.1	26,171.9	26,170.7	1.2
10. Manufacture of coke and refined petroleum products	129,531.0	129,531.0	-	182,786.9	182,786.9	-
11. Manufacture of chemicals and chemical products	354,397.1	354,308.6	88.5	422,643.8	422,640.8	3.1
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	112,328.4	112,323.1	5.3	334,200.7	334,200.7	-
13. Manufacture of rubber and plastics products	99,793.3	99,766.1	27.2	115,102.4	115,093.9	8.5
14. Manufacture of other non-metallic mineral products	255,772.0	255,742.4	29.6	370,198.4	370,195.1	3.3
15. Manufacture of basic metals	234,554.7	234,525.2	29.5	229,044.8	229,038.7	6.1
16. Manufacture of fabricated metal products, except machinery and equipment	33,010.7	33,004.2	6.5	29,700.1	29,698.7	1.4
17. Manufacture of computer, electronic and optical products	19,201.0	19,200.1	0.9	22,993.8	22,993.6	0.1
18. Manufacture of electrical equipment	136,946.7	136,932.4	14.3	151,852.6	151,848.3	4.3
19. Manufacture of machinery and equipment	26,823.3	26,814.5	8.7	29,138.9	29,135.9	3.0
20. Manufacture of motor vehicles, trailers and semi-trailers	66,203.4	66,200.6	2.8	105,050.1	105,050.1	-
21. Manufacture of other transport equipment	12,187.8	12,187.8	0.0	11,221.0	11,221.0	0.0
22. Manufacture of furniture	6,671.0	6,596.1	74.9	7,325.9	7,320.9	5.0
23 Other manufacturing	51,763.7	51,659.4	104.3	51,649.0	51,631.4	17.6
24. Repair and installation of machinery and equipment	965.8	965.8	-	2,048.0	2,048.0	-
d. Electricity, gas, steam and air conditioning supply	492,886.4	492,886.4	-	489,359.6	489,359.6	-
e. Water supply; sewerage, waste management and remediation activities	21,251.5	21,251.5	-	31,132.7	31,132.7	-
f. Construction	205,370.5	205,253.4	117.0	218,754.4	218,710.0	44.3
01. Construction of buildings	136,962.8	136,847.7	115.1	146,455.4	146,411.1	44.3
02. Civil engineering	64,043.0	64,841.1	1.9	68,713.3	68,713.3	-
03. Specialized construction activities	3,564.6	3,564.6	-	3,585.7	3,585.7	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	498,604.9	494,928.2	3,676.7	617,715.3	617,575.6	139.6
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	23,861.0	23,504.3	356.8	25,479.0	25,474.1	4.8
02. Wholesale trade, except of motor vehicles and motorcycles	279,710.8	279,595.2	115.5	348,193.2	348,173.5	19.8
03. Retail trade, except of motor vehicles and motorcycles	195,033.1	191,828.7	3,204.4	244,043.0	243,928.0	115.1
h. Transportation and storage	98,647.4	95,088.5	3,558.9	107,524.5	103,808.7	3,715.8
i. Accommodation and food service activities	38,389.9	38,273.7	116.3	43,910.1	43,909.2	0.9
j. Information and communication	409,439.6	409,406.6	33.1	520,883.5	520,876.6	6.9
k. Real estate activities	34,434.4	34,433.6	0.8	37,400.3	37,400.3	-
l. Professional, scientific and technical activities	61,199.2	61,191.9	7.3	73,266.8	73,260.1	6.7
m. Administrative and support service activities	47,565.5	47,114.7	450.8	58,222.8	57,793.8	428.9
n. Education	27,973.8	27,881.7	92.1	180,885.3	180,824.8	60.5
o. Human health and social work activities	16,712.1	16,681.1	30.9	17,079.1	17,078.0	1.1
p. Arts, entertainment and recreation	1,562.7	1,558.6	4.1	1,818.7	1,817.2	1.5
q. Other service activities	44,895.9	44,884.7	11.2	52,532.7	52,526.9	5.8
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	13,745.9	13,299.5	446.4	12,824.7	12,360.3	464.3
VI. PERSONAL	1,158,989.2	1,156,724.6	2,264.6	1,230,140.2	1,227,875.7	2,264.5
a. Bank Employees	349,123.0	347,031.1	2,091.9	361,284.1	359,222.0	2,062.1
b. Consumer Financing	809,249.1	809,076.4	172.7	868,242.3	868,039.9	202.4
01. For house building	201,800.7	201,800.7	-	199,733.6	199,733.6	-
02. For transport i.e., purchase of car etc	227,540.9	227,465.1	75.8	235,454.0	235,364.9	89.1
03. Credit cards	131,690.9	131,690.9	-	139,409.1	139,409.1	-
04. Consumers durable	7,563.9	7,497.0	66.9	8,632.1	8,560.5	71.6
05. Personal loans	240,652.7	240,622.7	30.0	285,013.6	284,971.9	41.7
c. Other	617.1	617.1	-	613.8	613.8	-
VII. OTHER	1,098.2	1,098.2	-	1,802.8	1,802.8	-
TOTAL	11,874,024.3	11,734,416.1	139,608.2	15,485,683.7	15,344,789.3	140,894.5

Source: Statistics and Data Services Department, SBP

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

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 31st December, 2024

Borrower	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	2	8,363	2	8,363
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	2	8,363	2	8,363
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,791	12,802,093	4,557,786	15,477,321
I. GOVERNMENT	-	-	-	-	-	-	298	841,759	298	841,759
A. Federal Government	-	-	-	-	-	-	128	512,535	128	512,535
B. Provincial Governments	-	-	-	-	-	-	170	329,224	170	329,224
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	669	2,434,800	669	2,434,800
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	5	794	5	794
Utilities	-	-	-	-	-	-	411	525,258	411	525,258
Transport, storage and communications	-	-	-	-	-	-	76	807,985	76	807,985
Manufacturing	-	-	-	-	-	-	45	121,822	45	121,822
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	16	6,945	16	6,945
Commerce and Trade	-	-	-	-	-	-	64	670,948	64	670,948
Others	-	-	-	-	-	-	51	236,148	51	236,148
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,258	1,830,259	1,258	1,830,259
Mutual Funds and AMCs	-	-	-	-	-	-	94	5,609	94	5,609
Insurance & Pension Funds	-	-	-	-	-	-	420	2,812	420	2,812
MFIs and DFI	-	-	-	-	-	-	203	1,534,538	203	1,534,538
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	206	27,070	206	27,070
Modarabas	-	-	-	-	-	-	74	8,289	74	8,289
Other NBFIs	-	-	-	-	-	-	261	251,941	261	251,941
IV. PRIVATE SECTOR (BUSINESS)	1,251,289	1,374,426	57,121	52,377	6,477	17,696	119,430	7,681,237	1,434,317	9,125,735
A. Agriculture, forestry and fishing	1,053,370	382,806	45,813	20,305	6,000	6,136	4,888	51,466	1,110,071	460,713
1. Crop and animal production, hunting and related service activities	1,052,745	381,658	45,802	20,295	5,996	6,123	4,858	50,977	1,109,401	459,052
Growing of Wheat, Rice, Sugar Cane & Cotton	677,850	193,691	20,662	5,760	2,433	4,801	2,482	4,980	703,427	209,232
Growing of tropical, subtropical, pome and stone fruits & vegetables	18,340	10,123	641	375	29	81	125	199	19,135	10,778
Growing of other fruits, vegetables and crops	24,070	21,775	437	415	58	82	373	876	24,938	23,147
Raising of livestock and other related activities	235,681	99,122	20,977	9,540	2,880	128	1,074	25,310	260,612	134,100
Other agricultural support activities	96,789	56,893	3,084	4,204	596	1,031	803	19,607	101,272	81,735
Hunting, trapping and related service activities	15	54	1	2	-	-	1	5	17	61
02 - Forestry and logging	94	14	-	-	-	-	-	-	94	14
03 - Fishing and aquaculture	531	1,134	11	10	4	13	30	490	576	1,646
B. Mining and quarrying	1,423	3,917	4	8	-	-	807	100,263	2,234	104,189
05 - Mining of coal and lignite	770	2,923	-	-	-	-	52	43,849	822	46,773
06 - Extraction of crude petroleum and natural gas	460	401	2	7	-	-	630	41,682	1,092	42,089
07 - Mining of metal ores	57	186	-	-	-	-	21	822	78	1,008
08-Other mining and quarrying	120	380	-	-	-	-	103	13,898	223	14,278
09 - Mining support service activities	16	28	2	1	-	-	1	12	19	41
C. Manufacturing	53,848	487,245	3,206	10,251	257	6,744	75,533	5,606,108	132,844	6,110,348
10 - Manufacture of food products	39,235	149,347	2,624	3,891	28	785	15,633	1,237,298	57,520	1,391,321
11 - Manufacture of beverages	194	2,853	-	-	2	2	1,027	48,647	1,223	51,501
12 - Manufacture of tobacco products	120	38	2	0	-	-	431	1,768	553	1,806
13 - Manufacture of textiles	3,815	103,013	130	1,054	71	2,783	24,135	1,964,267	28,151	2,071,117
Preparation and spinning of textile fibres	1,469	45,549	5	224	6	315	7,997	564,667	9,477	610,756
Weaving of textiles	1,112	16,701	30	175	-	-	5,365	404,018	6,507	420,894
Finishing of textiles	441	29,657	28	76	4	153	3,744	362,695	4,217	392,581
Manufacture of knitted and crocheted fabrics	78	626	10	46	-	-	699	123,443	787	124,116
Manufacture of made-up textile articles, except apparel	245	5,837	34	467	60	2,312	3,011	280,077	3,350	288,693
Manufacture of carpets and rugs	20	90	-	-	-	-	60	831	80	920
Manufacture of other textiles n.e.c.	450	4,554	23	65	1	3	3,259	228,535	3,733	233,157
14 - Manufacture of wearing apparel	965	34,244	137	184	7	1,231	2,797	270,120	3,906	305,779
15 - Manufacture of leather and related products	512	2,415	27	379	8	38	1,340	44,162	1,867	46,994
Tanning and dressing of leather; dressing and dyeing of fur	75	401	13	321	-	-	333	6,808	421	7,530
Manufacture of luggage, handbags and the like, saddlery and harness	53	173	2	6	-	-	84	2,155	139	2,334
Manufacture of footwear	384	1,842	12	51	8	38	923	35,200	1,327	37,130
a. Leather wear	246	1,013	8	49	8	38	694	28,898	956	29,998
b. Rubber and Plastic wear	138	828	4	2	-	-	229	6,302	371	7,132

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 31st December, 2024

Borrower	Million Rupees									
	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	158	581	2	4	-	-	297	9,398	457	9,984
17 - Manufacture of paper and paper products	357	3,832	12	90	6	29	1,511	136,766	1,886	140,717
18 - Printing and reproduction of recorded media	396	1,927	20	184	-	-	728	24,061	1,144	26,172
Printing and other service activities related to printing	394	1,926	20	184	-	-	719	22,732	1,133	24,842
Reproduction of recorded media	2	1	-	-	-	-	9	1,329	11	1,330
19 - Manufacture of coke and refined petroleum products	993	73,960	16	725	-	-	538	108,102	1,547	182,787
20 - Manufacture of chemicals and chemical products	1,193	12,987	51	509	1	70	6,812	409,077	8,057	422,644
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	716	4,745	50	273	2	42	5,108	329,141	5,876	334,201
22 - Manufacture of rubber and plastics products	503	3,376	27	148	12	4	2,307	111,575	2,849	115,102
23 - Manufacture of other non-metallic mineral products	715	30,379	18	2,417	24	452	1,280	336,950	2,037	370,198
24 - Manufacture of basic metals	1,178	24,859	5	32	51	1,239	4,001	202,915	5,235	229,045
25 - Manufacture of fabricated metal products, except machinery and equipment	208	1,403	2	1	6	0	664	28,296	880	29,700
26 - Manufacture of computer, electronic and optical products	77	307	-	-	1	0	233	22,687	311	22,994
27 - Manufacture of electrical equipment	257	8,141	10	88	26	42	2,117	143,583	2,410	151,853
28 - Manufacture of machinery and equipment	270	998	5	28	-	-	613	28,113	888	29,139
29 - Manufacture of motor vehicles, trailers and semi-trailers	368	14,892	4	25	-	-	1,667	90,133	2,039	105,050
30 - Manufacture of other transport equipment	149	1,952	-	-	-	-	388	9,269	537	11,221
31 - Manufacture of furniture	290	2,519	14	97	-	-	143	4,710	447	7,326
32 - Other manufacturing	1,121	8,366	49	121	12	28	1,730	43,134	2,912	51,649
Manufacture of jewellery and related articles	108	192	1	2	-	-	12	73	121	267
Manufacture of imitation jewellery and related articles	3	38	3	5	1	-	-	-	7	43
Manufacture of musical instruments	27	62	-	-	1	-	23	774	51	835
Manufacture of sports goods	101	2,533	2	8	1	-	241	5,360	345	7,900
Manufacture of games and toys	3	6	-	-	-	-	2	1	5	7
Manufacture of medical and dental instruments and supplies	98	506	8	40	-	-	212	3,807	318	4,352
Manufacture of Handicrafts	16	23	8	3	-	-	45	396	69	422
Other manufacturing n.e.c.	765	5,005	27	63	9	28	1,195	32,725	1,996	37,821
33 - Repair and installation of machinery and equipment	58	112	1	0	-	-	33	1,936	92	2,048
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	3,012	489,360	3,012	489,360
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,895	481,095	2,895	481,095
a) Hydal	-	-	-	-	-	-	446	32,094	446	32,094
b) Thermal	-	-	-	-	-	-	191	109,510	191	109,510
c) Coal Based	-	-	-	-	-	-	87	119,408	87	119,408
d) Wind	-	-	-	-	-	-	152	47,512	152	47,512
e) Solar	-	-	-	-	-	-	166	14,526	166	14,526
f) Other	-	-	-	-	-	-	1,853	158,045	1,853	158,045
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	106	8,256	106	8,256
Steam and air conditioning supply	-	-	-	-	-	-	11	9	11	9
E. Water supply; sewerage, waste management and remediation activities	54	5,846	4	1,047	-	-	87	24,240	145	31,133
36 - Water collection, treatment and supply	6	18	-	-	-	-	39	16,816	45	16,833
37 - Sewerage	6	4	-	-	-	-	-	-	6	4
38 - Waste collection, treatment and disposal activities; materials recovery	40	5,823	4	1,047	-	-	48	7,424	92	14,294
39 - Remediation activities and other waste management services	2	2	-	-	-	-	-	-	2	2
F. Construction	1,845	23,278	37	5,239	11	1,348	2,200	188,890	4,093	218,754
41 - Construction of buildings	828	16,736	21	354	8	1,337	1,161	128,029	2,018	146,455
42 - Civil engineering	884	5,670	10	4,879	1	-	954	58,165	1,849	68,713
43 - Specialized construction activities	133	872	6	6	2	11	85	2,696	226	3,586
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	107,608	237,920	4,423	6,489	142	1,253	16,018	372,053	128,191	617,715
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,181	9,189	33	229	1	9	811	16,052	3,026	25,479
46 - Wholesale trade, except of motor vehicles and motorcycles	31,549	119,917	516	2,645	67	916	9,257	224,715	41,389	348,193
47 - Retail trade, except of motor vehicles and motorcycles	73,878	108,814	3,874	3,615	74	329	5,950	131,285	83,776	244,043

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 31st December, 2024

Borrower	Million Rupees									
	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	17,454	41,749	1,153	2,318	6	114	3,600	63,344	22,213	107,525
49 - Land transport and transport via pipelines	4,499	16,896	237	907	2	2	1,621	16,726	6,359	34,531
50 - Water transport	7	84	2	1	-	-	57	386	66	471
51 - Air transport	15	76	-	-	-	-	104	1,262	119	1,338
52 - Warehousing and support activities for transportation	12,896	23,223	914	1,410	4	111	1,468	38,317	15,282	63,061
53 - Courier activities other than national post activities	37	1,470	-	-	-	-	350	6,653	387	8,123
I. Accommodation and food service activities	917	5,363	72	370	-	-	864	38,177	1,853	43,910
55 - Accommodation	175	1,923	5	114	-	-	201	23,463	381	25,499
56-Food and beverage service activities	742	3,441	67	257	-	-	663	14,714	1,472	18,411
J. Information and communication	538	23,582	27	34	6	118	2,157	497,149	2,728	520,883
58 - Publishing activities	83	425	2	1	-	-	533	9,073	618	9,499
59 - Motion picture, video and television programme production, sound recording and music publishing activities	37	315	3	1	-	-	42	1,495	82	1,812
60 - Programming and broadcasting activities	3	4	-	-	1	-	35	1,422	39	1,427
61 - Telecommunications	176	22,000	5	10	-	-	863	458,978	1,044	480,987
62 - Computer programming, consultancy and related activities	168	526	12	12	1	6	574	14,712	755	15,256
63 - Information service activities	71	312	5	10	4	112	110	11,468	190	11,903
K. Real estate activities	263	3,424	12	115	7	1,634	638	32,228	920	37,400
L. Professional, scientific and technical activities	2,166	17,366	228	1,811	5	7	3,802	54,083	6,201	73,267
69 - Legal and accounting activities	59	515	1	5	-	-	90	1,936	150	2,456
70 - Activities of head offices; management consultancy activities	26	35	1	4	-	-	100	1,693	127	1,732
71 - Architectural and engineering activities; technical testing and analysis	68	1,272	4	15	3	7	284	7,044	359	8,338
72 - Scientific research and development	21	150	1	1	2	0	141	3,447	165	3,598
73 - Advertising and market research	133	592	11	40	-	-	800	5,589	944	6,222
74 - Other professional, scientific and technical activities	1,822	14,668	208	1,738	-	-	2,366	34,271	4,396	50,678
75 - Veterinary activities	37	133	2	7	-	-	21	102	60	242
M. Administrative and support service activities	2,974	7,561	101	265	14	69	3,132	50,328	6,221	58,223
77 - Rental and leasing activities	188	489	-	-	-	-	414	2,898	602	3,387
78 - Employment activities	6	19	-	-	-	-	22	121	28	141
79 - Travel agency, tour operator, reservation service and related activities	342	1,526	14	86	-	-	562	12,956	918	14,568
80 - Security and investigation activities	18	418	2	11	-	-	745	2,810	765	3,240
81. Services to buildings and landscape activities	41	121	2	3	-	-	5	250	48	374
82 - Office administrative, office support and other business support activities	2,379	4,988	83	165	14	69	1,384	31,292	3,860	36,513
N. Education	528	103,471	211	827	3	69	620	76,517	1,362	180,885
O. Human health and social work activities	481	2,383	89	196	3	24	570	14,476	1,143	17,079
86 - Human health activities	471	2,363	83	194	3	24	563	14,447	1,120	17,027
87 - Residential care activities	4	19	-	-	-	-	2	12	6	31
88. Social work activities with and without accommodation	6	1	6	2	-	-	5	17	17	21
P. Arts, entertainment and recreation	38	133	5	21	-	-	50	1,665	93	1,819
Q. Other service activities	7,782	28,380	1,736	3,081	23	182	1,452	20,889	10,993	52,533
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,854	12,825	5,854	12,825
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	55	1,472	55	1,472
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	131	10,430	131	10,430
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,668	922	5,668	922
VI. PERSONAL	2,769,075	1,092,349	343,252	121,127	2,694	16,416	265	249	3,115,286	1,230,140
A. Bank Employees	166,752	323,635	18,191	37,649	1	0	-	-	184,944	361,284
1) For house building	82,892	260,589	4,055	19,471	1	0	-	-	86,948	280,060
2) For transport i.e. purchase of car etc.	46,414	53,961	9,449	17,214	-	-	-	-	55,863	71,175
3) Other purposes	37,446	9,085	4,687	964	-	-	-	-	42,133	10,049
B. Consumer Financing	2,597,743	768,138	324,900	83,441	2,688	16,415	265	249	2,925,596	868,242
1) For house building	28,123	166,173	3,608	17,515	2,483	16,045	-	-	34,214	199,734
2) For transport i.e. purchase of car etc	245,494	216,434	21,172	18,677	184	343	-	-	266,850	235,454
3) Credit cards	1,604,073	126,657	199,039	12,503	-	-	265	249	1,803,377	139,409
4) Consumers durable	31,419	6,925	16,222	1,697	8	10	-	-	47,649	8,632
5) Personal loans	688,634	251,949	84,859	33,049	13	16	-	-	773,506	285,014
C) Other	4,580	576	161	37	5	1	-	-	4,746	614
VII. OTHER	82	817	5	21	-	-	17	964	104	1,803
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,485,684

Source: Statistics and Data Services Department, SBP

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

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

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2024					
	Sep			Dec ^p		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	95,298.0	95,298.0	-	101,222.6	101,222.6	-
II. Securities, Shares and Other Financial Instruments	167,222.2	167,222.1	0.1	830,383.9	830,383.8	0.1
A. Quoted on the Stock Exchange:	66,354.8	66,354.8	-	403,196.5	403,196.5	-
1. To Stock Brokers and Dealers:	36,665.9	36,665.9	-	115,555.3	115,555.3	-
(a) Government and Other Trustee Securities	2,448.4	2,448.4	-	70,088.3	70,088.3	-
(b) Shares and Debentures	32,569.1	32,569.1	-	43,943.6	43,943.6	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1,648.4	1,648.4	-	1,523.4	1,523.4	-
2. To Others:	29,688.9	29,688.9	-	287,641.2	287,641.2	-
(a) Government and Other Trustee Securities	234.3	234.3	-	258,247.0	258,247.0	-
(b) Shares and Debentures	19,654.6	19,654.6	-	16,506.2	16,506.2	-
(c) Participation Term Certificates	8.0	8.0	-	8.0	8.0	-
(d) Others	9,792.0	9,792.0	-	12,880.1	12,880.1	-
B. Unquoted on the Stock Exchange:	100,867.4	100,867.3	0.1	427,187.4	427,187.3	0.1
1. To Stock Brokers and Dealers:	8,580.7	8,580.7	-	100,693.5	100,693.5	-
(a) Government and Other Trustee Securities	-	-	-	34,202.0	34,202.0	-
(b) Shares and Debentures	8,497.4	8,497.4	-	41,495.6	41,495.6	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	83.3	83.3	-	24,995.9	24,995.9	-
2. To Others:	92,286.7	92,286.6	0.1	326,493.9	326,493.8	0.1
(a) Government and Other Trustee Securities	78,745.1	78,745.0	0.1	215,326.0	215,325.9	0.1
(b) Shares and Debentures	1,025.9	1,025.9	-	808.5	808.5	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	12,515.7	12,515.7	-	110,359.4	110,359.4	-
III. Merchandise	2,974,771.9	2,974,745.2	26.7	3,614,557.0	3,614,525.0	32.0
A. Food Items:	871,065.1	871,038.4	26.7	1,162,738.1	1,162,706.0	32.0
1. Wheat	310,635.5	310,635.5	-	515,861.7	515,861.7	-
2. Rice and Paddy	93,652.8	93,652.8	-	146,421.0	146,421.0	-
3. Other Grains & Pulses:	25,235.2	25,208.6	26.7	16,329.9	16,297.9	32.0
(a) Indigenous	24,471.3	24,444.7	26.7	16,178.8	16,146.8	32.0
(b) Imported	763.9	763.9	-	151.1	151.1	-
4. Edible Oils:	69,536.8	69,536.8	-	58,228.6	58,228.6	-
(a) Indigenous	67,089.4	67,089.4	-	55,170.8	55,170.8	-
(b) Imported	2,447.4	2,447.4	-	3,057.8	3,057.8	-
5. Sugar:	286,838.9	286,838.9	-	289,092.5	289,092.5	-
(a) Indigenous	286,578.8	286,578.8	-	289,092.5	289,092.5	-
(b) Imported	260.1	260.1	-	-	-	-
6. Kariana And Spices	1,074.5	1,074.5	-	2,196.8	2,196.8	-
7. Fish And Fish Preparations	621.8	621.8	-	336.6	336.6	-
8. Other Food Items:	83,469.5	83,469.5	-	134,271.0	134,271.0	-
(a) Indigenous	82,628.2	82,628.2	-	133,215.4	133,215.4	-
(b) Imported	841.2	841.2	-	1,055.6	1,055.6	-
B. Raw Materials:	703,323.0	703,323.0	-	857,725.3	857,725.3	-
1. Cotton Raw:	142,018.4	142,018.4	-	158,886.7	158,886.7	-
(a) Indigenous	123,974.8	123,974.8	-	145,506.8	145,506.8	-
(b) Imported	18,043.7	18,043.7	-	13,379.9	13,379.9	-
2. Synthetic Fibers:	16,686.8	16,686.8	-	13,350.5	13,350.5	-
(a) Indigenous	15,700.5	15,700.5	-	8,003.7	8,003.7	-
(b) Imported	986.3	986.3	-	5,346.8	5,346.8	-
3. Fertilizers:	59,173.5	59,173.5	-	65,133.0	65,133.0	-
(a) Indigenous	55,059.5	55,059.5	-	61,266.8	61,266.8	-
(b) Imported	4,114.0	4,114.0	-	3,866.2	3,866.2	-
4. Petroleum Crude:	125,149.6	125,149.6	-	123,690.3	123,690.3	-
(a) Indigenous	106,943.4	106,943.4	-	89,386.5	89,386.5	-
(b) Imported	18,206.2	18,206.2	-	34,303.8	34,303.8	-
5. Iron and Steel:	128,592.7	128,592.7	-	117,201.3	117,201.3	-
(a) Indigenous	85,145.5	85,145.5	-	77,188.9	77,188.9	-
(b) Imported	43,447.2	43,447.2	-	40,012.4	40,012.4	-
6. Wool & Goat Hair	12.8	12.8	-	46.7	46.7	-
7. Hides & Skins	6,057.4	6,057.4	-	6,571.6	6,571.6	-
8. Oil Seeds	7,383.6	7,383.6	-	7,021.7	7,021.7	-
9. Pesticides & Insecticides:	6,607.9	6,607.9	-	6,051.4	6,051.4	-
(a) Indigenous	6,381.9	6,381.9	-	5,827.7	5,827.7	-
(b) Imported	226.0	226.0	-	223.6	223.6	-
10. Other Raw Materials:	211,640.2	211,640.2	-	359,772.1	359,772.1	-
(a) Indigenous	183,248.4	183,248.4	-	329,247.7	329,247.7	-
(b) Imported	28,391.8	28,391.8	-	30,524.3	30,524.3	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2024					
	Sep			Dec ¹		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,400,383.8	1,400,383.8	-	1,594,093.7	1,594,093.7	-
1. Cotton Textiles:	299,857.0	299,857.0	-	341,391.8	341,391.8	-
(a) Indigenous	274,631.5	274,631.5	-	313,824.4	313,824.4	-
(b) Imported	25,225.5	25,225.5	-	27,567.4	27,567.4	-
2. Cotton Yarn:	90,827.4	90,827.4	-	91,649.6	91,649.6	-
(a) Indigenous	88,677.2	88,677.2	-	91,295.8	91,295.8	-
(b) Imported	2,150.1	2,150.1	-	353.8	353.8	-
3. Other Textiles:	266,398.2	266,398.2	-	289,875.8	289,875.8	-
(a) Indigenous	262,150.7	262,150.7	-	283,434.4	283,434.4	-
(b) Imported	4,247.6	4,247.6	-	6,441.4	6,441.4	-
4. Machinery:	51,200.5	51,200.5	-	51,694.8	51,694.8	-
(a) Indigenous	29,375.5	29,375.5	-	29,393.2	29,393.2	-
(b) Imported	21,825.0	21,825.0	-	22,301.6	22,301.6	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	229.7	229.7	-	182.0	182.0	-
7. Readymade Garments	73,735.7	73,735.7	-	65,786.5	65,786.5	-
8. Cement and Cement Products:	106,064.4	106,064.4	-	191,699.7	191,699.7	-
(a) Indigenous	105,186.5	105,186.5	-	190,885.0	190,885.0	-
(b) Imported	877.9	877.9	-	814.7	814.7	-
9. Sports Goods	1,514.5	1,514.5	-	1,992.8	1,992.8	-
10. Surgical Instruments	5,249.5	5,249.5	-	4,249.2	4,249.2	-
11. Chemicals & Dyes	64,668.1	64,668.1	-	68,754.3	68,754.3	-
12. Other Finished Goods:	440,638.9	440,638.9	-	486,817.3	486,817.3	-
(a) Indigenous	428,929.1	428,929.1	-	473,335.2	473,335.2	-
(b) Imported	11,709.7	11,709.7	-	13,482.1	13,482.1	-
IV. Fixed Assets Including Machinery	2,055,072.1	2,054,187.1	885.0	2,747,320.0	2,746,422.5	897.5
A. Transport Equipments	765,775.4	765,141.5	633.9	863,220.1	862,591.9	628.3
B. Furniture & Fixtures	9,938.7	9,938.7	-	3,796.4	3,796.4	-
C. Office Equipments	44,640.3	44,640.3	-	177,283.7	177,283.7	-
D. Other Machinery & Equipments	1,234,717.7	1,234,466.6	251.0	1,703,019.7	1,702,750.5	269.2
V. Real Estate	1,760,085.0	1,629,305.8	130,779.3	2,410,133.5	2,274,152.3	135,981.2
A. Land	597,545.1	467,548.4	129,996.7	1,144,710.2	1,009,221.0	135,489.1
1. Residential	223,038.5	222,170.8	867.8	494,459.3	493,594.2	865.1
(a) House	216,744.3	215,876.5	867.8	485,383.5	484,518.4	865.1
(b) Flat	6,294.3	6,294.3	-	9,075.8	9,075.8	-
2. Non-Residential	374,506.6	245,377.6	129,128.9	650,250.9	515,626.9	134,624.0
(a) Commercial	126,579.6	126,579.6	-	383,321.8	383,321.8	-
(b) Industrial	28,765.8	28,765.8	-	56,757.3	56,757.3	-
c) Agriculture	180,309.4	51,180.4	129,128.9	190,733.0	56,109.0	134,624.0
(c) Others	38,851.9	38,851.9	-	19,438.8	19,438.8	-
B. Buildings:	1,162,539.9	1,161,757.4	782.6	1,265,423.3	1,264,931.3	492.1
1. Residential	710,072.6	709,683.1	389.5	763,587.8	763,394.2	193.6
(a) House	562,694.9	562,305.4	389.5	714,672.5	714,479.0	193.6
(b) Flat	147,377.6	147,377.6	-	48,915.2	48,915.2	-
2. Non-Residential	452,467.4	452,074.3	393.1	501,835.6	501,537.1	298.5
(a) Commercial	234,906.9	234,606.9	300.0	253,479.7	253,233.4	246.3
(b) Industrial	159,117.7	159,032.6	85.1	148,429.8	148,383.5	46.3
c) Agriculture	34,596.3	34,588.4	7.9	76,744.4	76,738.5	5.9
(c) Others	23,846.5	23,846.5	-	23,181.8	23,181.8	-
VI. Fixed Deposits and Insurance Policies	595,739.8	595,739.8	-	860,214.1	860,214.1	-
A. Bank Deposits	595,327.9	595,327.9	-	859,812.5	859,812.5	-
1. Security Deposits	81,271.2	81,271.2	-	105,380.8	105,380.8	-
2. Term Deposits (TDRs)	411,859.5	411,859.5	-	502,832.5	502,832.5	-
3. Other Deposits	102,197.1	102,197.1	-	251,599.1	251,599.1	-
B. Insurance Policies	411.9	411.9	-	401.6	401.6	-
VII. Others	3,970,956.0	3,970,350.7	605.3	4,630,222.7	4,629,832.2	390.5
A. Other Secured Advances	1,613,463.7	1,612,863.3	600.4	2,193,992.4	2,193,606.7	385.7
1. Receivables	76,251.6	76,101.7	149.9	93,470.4	93,320.5	149.9
2. Employees Benefits	1,493.6	1,241.7	251.9	753.0	517.2	235.8
3. Others	1,535,718.5	1,535,519.9	198.6	2,099,769.0	2,099,769.0	-
B. Advances Secured by Guarantee(s)	2,357,492.3	2,357,487.4	4.9	2,436,230.3	2,436,225.5	4.8
1. Institutional Guarantee(s)	2,057,724.4	2,057,724.4	-	2,157,186.2	2,157,186.2	-
2. Individual Guarantee(s)	299,767.9	299,763.0	4.9	279,044.1	279,039.3	4.8
VIII. Unsecured Advances	254,879.3	247,567.4	7,311.8	291,629.8	288,036.7	3,593.1
1. Credit Cards	131,636.2	131,636.2	-	170,715.6	170,715.6	-
2. Personal Loan	107,629.7	107,629.7	-	111,625.9	111,625.9	-
3. Others	15,613.3	8,301.5	7,311.8	9,288.3	5,695.2	3,593.1
TOTAL:	11,874,024.3	11,734,416.1	139,608.2	15,485,683.7	15,344,789.3	140,894.5

Source: Statistics and Data Services Department, SBP

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

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 31st December, 2024

Security	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver										
Ornaments and Precious Metals	181,574.0	86,100.1	13,851.0	8,738.8	5,118.0	4,609.2	6.0	1,774.6	200,549.0	101,222.6
II. Securities, Shares and Other										
Financial Instruments:	898.0	24,074.0	19.0	15,139.2	13.0	96.3	938.0	791,074.4	1,868.0	830,383.9
A. Quoted on the Stock Exchange:	759.0	7,735.0	11.0	128.7	12.0	95.1	782.0	395,237.8	1,564.0	403,196.5
1. To Stock Brokers and Dealers:	683.0	3,860.8	5.0	64.2	10.0	68.1	601.0	111,562.2	1,299.0	115,555.3
(a) Government and Other Trustee Securities	118.0	168.7	4.0	22.4	-	-	45.0	69,897.2	167.0	70,088.3
(b) Shares and Debentures	564.0	3,692.1	1.0	41.8	10.0	68.1	554.0	40,141.6	1,129.0	43,943.6
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1.0	-	-	-	-	-	2.0	1,523.4	3.0	1,523.4
2. To Others:	76.0	3,874.1	6.0	64.5	2.0	27.0	181.0	283,675.6	265.0	287,641.2
(a) Government and Other Trustee Securities	3.0	5.9	-	-	-	-	22.0	258,241.1	25.0	258,247.0
(b) Shares and Debentures	55.0	3,850.3	6.0	64.5	2.0	27.0	150.0	12,564.4	213.0	16,506.2
(c) Participation Term Certificates	2.0	8.0	-	-	-	-	-	-	2.0	8.0
(d) Others	16.0	10.0	-	-	-	-	9.0	12,870.1	25.0	12,880.1
B. Unquoted on the Stock Exchange:	139.0	16,339.1	8.0	15,010.5	1.0	1.2	156.0	395,836.7	304.0	427,187.4
1. To Stock Brokers and Dealers:	74.0	15,190.5	3.0	15,007.8	-	-	108.0	70,495.3	185.0	100,693.5
(a) Government and Other Trustee Securities	-	-	-	-	-	-	2.0	34,202.0	2.0	34,202.0
(b) Shares and Debentures	72.0	15,189.1	3.0	15,007.8	-	-	101.0	11,298.7	176.0	41,495.6
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	2.0	1.4	-	-	-	-	5.0	24,994.5	7.0	24,995.9
2. To Others:	65.0	1,148.6	5.0	2.7	1.0	1.2	48.0	325,341.4	119.0	326,493.9
(a) Government and Other Trustee Securities	48.0	1,081.7	5.0	2.7	1.0	1.2	24.0	214,240.4	78.0	215,326.0
(b) Shares and Debentures	5.0	51.8	-	-	-	-	5.0	756.7	10.0	808.5
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	12.0	15.1	-	-	-	-	19.0	110,344.2	31.0	110,359.4
III. Merchandise	36,654.0	304,031.6	868.0	6,973.0	128.0	3,304.0	30,249.0	3,300,248.5	67,899.0	3,614,557.0
A. Food Items:	11,345.0	69,145.6	484.0	1,601.5	11.0	540.7	7,153.0	1,091,450.2	18,993.0	1,162,738.1
1. Wheat	6,666.0	12,133.6	382.0	324.9	2.0	503.1	1,020.0	502,900.2	8,070.0	515,861.7
2. Rice and Paddy	1,726.0	40,285.3	15.0	453.0	-	-	1,437.0	105,682.6	3,178.0	146,421.0
3. Other Grains & Pulses:	354.0	766.5	27.0	120.2	-	-	175.0	15,443.3	556.0	16,329.9
(a) Indigenous	349.0	723.8	22.0	17.7	-	-	174.0	15,437.3	545.0	16,178.8
(b) Imported	5.0	42.7	5.0	102.5	-	-	1.0	5.9	11.0	151.1
4. Edible Oils:	491.0	3,194.9	1.0	3.9	1.0	0.3	777.0	55,029.5	1,270.0	58,228.6
(a) Indigenous	482.0	3,138.9	1.0	3.9	1.0	0.3	727.0	52,027.7	1,211.0	55,170.8
(b) Imported	9.0	56.0	-	-	-	-	50.0	3,001.8	59.0	3,057.8
5. Sugar:	171.0	2,991.0	-	-	-	-	1,146.0	286,101.5	1,317.0	289,092.5
(a) Indigenous	171.0	2,991.0	-	-	-	-	1,146.0	286,101.5	1,317.0	289,092.5
(b) Imported	-	-	-	-	-	-	-	-	-	-
6. Kariana And Spices	128.0	229.0	-	-	-	-	12.0	1,967.7	140.0	2,196.8
7. Fish And Fish Preparations	6.0	15.3	-	-	-	-	7.0	321.3	13.0	336.6
8. Other Food Items:	1,803.0	9,530.0	59.0	699.5	8.0	37.4	2,579.0	124,004.1	4,449.0	134,271.0
(a) Indigenous	1,803.0	9,530.0	59.0	699.5	8.0	37.4	2,533.0	122,948.5	4,403.0	133,215.4
(b) Imported	-	-	-	-	-	-	46.0	1,055.6	46.0	1,055.6
B. Raw Materials:	18,791.0	132,563.1	96.0	1,439.2	18.0	163.8	6,732.0	723,559.2	25,637.0	857,725.3
1. Cotton Raw:	15,119.0	20,620.3	39.0	225.9	-	-	1,908.0	138,040.5	17,066.0	158,886.7
(a) Indigenous	519.0	14,169.3	36.0	224.6	-	-	1,817.0	131,113.0	2,372.0	145,506.8
(b) Imported	14,600.0	6,451.0	3.0	1.4	-	-	91.0	6,927.5	14,694.0	13,379.9
2. Synthetic Fibers:	6.0	69.0	-	-	-	-	109.0	13,281.5	115.0	13,350.5
(a) Indigenous	6.0	69.0	-	-	-	-	63.0	7,934.6	69.0	8,003.7
(b) Imported	-	-	-	-	-	-	46.0	5,346.8	46.0	5,346.8
3. Fertilizers:	787.0	7,828.8	1.0	2.4	16.0	143.3	243.0	57,158.5	1,047.0	65,133.0
(a) Indigenous	785.0	7,823.3	1.0	2.4	16.0	143.3	235.0	53,297.8	1,037.0	61,266.8
(b) Imported	2.0	5.5	-	-	-	-	8.0	3,860.7	10.0	3,866.2
4. Petroleum Crude:	940.0	55,284.6	13.0	98.7	2.0	20.5	488.0	68,286.5	1,443.0	123,690.3
(a) Indigenous	913.0	53,870.0	13.0	98.7	2.0	20.5	414.0	35,397.3	1,342.0	89,386.5
(b) Imported	27.0	1,414.6	-	-	-	-	74.0	32,889.2	101.0	34,303.8
5. Iron and Steel:	518.0	9,730.0	8.0	1,046.9	-	-	1,422.0	106,424.4	1,948.0	117,201.3
(a) Indigenous	481.0	3,341.3	8.0	1,046.9	-	-	1,036.0	72,800.7	1,525.0	77,188.9
(b) Imported	37.0	6,388.7	-	-	-	-	386.0	33,623.7	423.0	40,012.4
6. Wool & Goat Hair	1.0	12.8	-	-	-	-	4.0	33.9	5.0	46.7
7. Hides & Skins	24.0	59.4	1.0	24.6	-	-	85.0	6,487.7	110.0	6,571.6
8. Oil Seeds	16.0	147.3	3.0	9.8	-	-	214.0	6,864.7	233.0	7,021.7
9. Pesticides & Insecticides:	262.0	1,114.7	3.0	3.2	-	-	161.0	4,933.4	426.0	6,051.4
(a) Indigenous	262.0	1,114.7	3.0	3.2	-	-	155.0	4,709.8	420.0	5,827.7
(b) Imported	-	-	-	-	-	-	6.0	223.6	6.0	223.6
10. Other Raw Materials:	1,118.0	37,696.2	28.0	27.8	-	-	2,098.0	322,048.1	3,244.0	359,772.1
(a) Indigenous	1,110.0	37,695.8	27.0	27.7	-	-	1,878.0	291,524.2	3,015.0	329,247.7
(b) Imported	8.0	0.4	1.0	0.0	-	-	220.0	30,523.9	229.0	30,524.3

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 31st December, 2024

Security	Million Rupees									
	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	6,518	102,323	288	3,932	99	2,599	16,364	1,485,239	23,269	1,594,094
1. Cotton Textiles:	1,069	27,218	22	148	8	415	3,257	313,611	4,356	341,392
(a) Indigenous	1,012	21,424	22	148	8	415	3,115	291,838	4,157	313,824
(b) Imported	57	5,794	-	-	-	-	142	21,773	199	27,567
2. Cotton Yarn:	405	1,299	15	30	-	-	1,484	90,321	1,904	91,650
(a) Indigenous	405	1,299	15	30	-	-	1,476	89,967	1,896	91,296
(b) Imported	-	-	-	-	-	-	8	354	8	354
3. Other Textiles:	382	16,674	27	249	27	616	2,602	272,337	3,038	289,876
(a) Indigenous	381	16,673	26	249	27	616	2,587	265,896	3,021	283,434
(b) Imported	1	0	1	0	-	-	15	6,441	17	6,441
4. Machinery:	326	1,948	7	2	-	-	643	49,744	976	51,695
(a) Indigenous	215	310	7	2	-	-	319	29,081	541	29,393
(b) Imported	111	1,639	-	-	-	-	324	20,663	435	22,302
5. Handloom Products	-	-	-	-	-	-	-	-	-	-
6. Carpets & Rugs	8	23	-	-	-	-	6	159	14	182
7. Readymade Garments	475	21,985	22	321	1	409	677	43,072	1,175	65,786
8. Cement and Cement Products:	100	5,467	14	2,410	-	-	435	183,823	549	191,700
(a) Indigenous	99	5,465	14	2,410	-	-	434	183,010	547	190,885
(b) Imported	1	2	-	-	-	-	1	813	2	815
9. Sports Goods	42	132	-	-	-	-	44	1,861	86	1,993
10. Surgical Instruments	36	363	1	19	1	4	48	3,864	86	4,249
11. Chemicals & Dyes	350	3,062	36	86	-	-	992	65,606	1,378	68,754
12. Other Finished Goods:	3,325	24,152	144	668	62	1,156	6,176	460,841	9,707	486,817
(a) Indigenous	3,274	23,747	143	659	62	1,156	5,887	447,774	9,366	473,335
(b) Imported	51	405	1	9	-	-	289	13,067	341	13,482
IV. Fixed Assets Including Machinery	329,639	488,326	33,558	42,509	682	1,256	35,700	2,215,229	399,579	2,747,320
A. Transport Equipments	322,288	357,030	32,521	41,536	677	1,251	26,708	463,403	382,194	863,220
B. Furniture & Fixtures	191	175	8	2	1	0	155	3,618	355	3,796
C. Office Equipments	21	112,065	-	-	-	-	286	65,219	307	177,284
D. Other Machinery & Equipments	7,139	19,056	1,029	971	4	4	8,551	1,682,989	16,723	1,703,020
V. Real Estate	530,937	846,156	27,308	58,189	3,114	21,846	23,458	1,483,942	584,817	2,410,134
A. Land	416,718	320,359	19,745	15,576	478	912	12,329	807,863	449,270	1,144,710
1. Residential	15,983	129,751	887	4,166	51	137	4,803	360,405	21,724	494,459
(a) House	14,373	123,281	697	3,466	34	89	4,754	358,548	19,858	485,384
(b) Flat	1,610	6,470	190	701	17	48	49	1,857	1,866	9,076
2. Non-Residential	400,735	190,608	18,858	11,409	427	776	7,526	447,458	427,546	650,251
(a) Commercial	1,827	11,560	84	394	10	47	5,880	371,321	7,801	383,322
(b) Industrial	102	1,788	3	27	-	-	669	54,942	774	56,757
c) Agriculture	398,310	171,979	18,743	8,911	414	717	405	9,125	417,872	190,733
d) Other	496	5,281	28	2,077	3	11	572	12,070	1,099	19,439
B. Buildings:	114,219	525,797	7,563	42,614	2,636	20,933	11,129	676,079	135,547	1,265,423
1. Residential	108,545	437,156	7,416	36,588	2,500	16,897	5,996	272,947	124,457	763,588
(a) House	101,843	396,859	6,650	32,385	2,461	16,601	5,794	268,828	116,748	714,673
(b) Flat	6,702	40,297	766	4,203	39	296	202	4,119	7,709	48,915
2. Non-Residential	5,674	88,641	147	6,026	136	4,037	5,133	403,132	11,090	501,836
(a) Commercial	3,059	61,610	95	5,693	116	3,815	2,079	182,361	5,349	253,480
(b) Industrial	530	6,428	13	74	8	19	2,231	141,909	2,782	148,430
c) Agriculture	1,865	17,438	31	91	11	201	577	59,014	2,484	76,744
d) Other	220	3,164	8	169	1	1	246	19,848	475	23,182
VI. Fixed Deposits and Insurance Policies	16,028	45,901	1,517	2,262	31	1,046	9,613	811,005	27,189	860,214
A. Bank Deposits	16,018	45,881	1,517	2,262	31	1,046	9,574	810,624	27,140	859,812
1. Security Deposits	407	5,233	136	256	10	846	232	99,046	785	105,381
2. Term Deposits (TDRs)	11,199	35,579	871	1,660	7	92	8,436	465,501	20,513	502,833
3. Other Deposits	4,412	5,070	510	346	14	107	906	246,076	5,842	251,599
B. Insurance Policies	10	20	-	-	-	-	39	381	49	402
VII. Others	420,159	410,993	35,538	13,386	83	1,954	21,549	4,203,889	477,329	4,630,223
A. Other Secured Advances	119,020	162,678	5,597	5,630	68	1,448	16,150	2,024,237	140,835	2,193,992
1. Receivables	72	401	4	29	-	-	293	93,041	369	93,470
2. Employees Benefits	3,261	699	342	54	-	-	-	-	3,603	753
3. Others	115,687	161,578	5,251	5,547	68	1,448	15,857	1,931,196	136,863	2,099,769
B. Advances Secured by Guarantee(s)	301,139	248,316	29,941	7,756	15	506	5,399	2,179,652	336,494	2,436,230
1. Institutional Guarantee(s)	5,607	80,928	11	638	-	-	1,931	2,075,620	7,549	2,157,186
2. Individual Guarantee(s)	295,532	167,388	29,930	7,118	15	506	3,468	104,032	328,945	279,044
VIII. Unsecured Advances	2,504,557	262,010	287,719	26,327	2	1	6,280	3,293	2,798,558	291,630
1. Credit Cards	2,037,486	156,966	214,113	13,501	-	-	265	249	2,251,864	170,716
2. Personal Loan	453,775	98,885	73,186	12,740	2	1	-	-	526,963	111,626
3. Others	13,296	6,159	420	86	-	-	6,015	3,044	19,731	9,288
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,485,684

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

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees

RATES OF MARGIN (%)	2023		2024							
	Dec		Mar		Jun		Sep		Dec ^p	
	No. of A/Cs	Amount	No. of A/Cs	Amount	No. of A/Cs	Amount	No. of A/Cs	Amount	No. of A/Cs	Amount
0.00	2,934,463	5,180,397.2	2,936,576	5,044,755.8	2,997,119	5,343,386.6	3,151,294	5,470,354.1	3,594,778	6,577,713.8
5.00	55,767	153,720.5	57,918	155,009.0	55,289	173,993.9	56,386	172,899.3	51,474	189,657.7
10.00	104,288	715,385.6	102,620	755,036.5	99,495	682,200.1	94,615	655,298.5	97,958	1,621,828.3
15.00	40,077	431,951.8	40,674	462,070.9	41,377	541,896.1	32,637	450,315.7	31,416	812,457.2
20.00	441,444	1,212,984.7	438,221	1,197,925.6	417,271	1,268,853.7	395,280	1,266,236.1	386,831	1,363,418.9
25.00	124,891	2,723,650.6	127,456	2,434,601.4	125,611	2,489,682.1	122,683	2,430,324.6	115,550	2,774,644.9
30.00	61,518	404,736.1	62,154	426,735.2	61,808	385,332.1	61,951	445,231.0	65,208	343,626.5
33.33	518	14,393.7	509	10,235.6	786	16,091.8	476	7,574.0	460	26,385.8
35.00	15,746	198,375.3	15,906	198,726.7	18,105	187,398.8	17,804	168,763.0	74,350	879,811.0
40.00	39,633	207,706.6	39,452	210,750.8	40,603	178,359.6	40,401	203,407.3	36,814	215,255.1
45.00	8,457	87,187.9	8,077	84,902.2	8,866	98,467.5	8,534	92,161.2	5,699	94,483.5
50.00	141,693	387,671.3	141,998	354,087.3	144,838	410,735.1	91,027	258,660.2	64,272	206,836.4
55.00	5,051	41,116.5	4,704	38,204.2	6,590	52,736.7	6,065	41,572.3	6,602	71,522.6
60.00	5,342	59,414.0	5,241	59,380.9	6,886	63,656.0	6,703	59,293.5	5,374	104,309.6
65.00	4,117	40,299.2	4,145	47,385.1	5,757	63,131.1	5,695	41,418.3	5,193	75,097.7
70.00	3,422	21,792.9	3,392	20,834.6	3,403	17,437.9	3,147	23,555.7	2,813	25,521.2
75.00	3,116	18,907.1	3,193	23,242.8	3,250	19,124.0	3,058	20,259.9	2,365	18,056.1
80.00	3,130	22,445.2	2,941	23,979.9	2,874	23,759.7	3,022	23,739.8	2,185	22,177.4
85.00	2,573	15,164.9	2,345	11,771.4	1,941	14,183.4	1,782	11,596.2	1,970	14,474.1
90.00	3,130	17,490.5	2,581	14,818.0	2,443	16,682.3	2,176	12,116.7	2,002	14,377.7
95.00	3,055	14,356.8	2,810	10,951.5	2,862	11,043.5	2,469	8,454.9	2,480	12,927.8
99.99	1,564	8,361.0	1,437	9,947.7	1,372	11,458.9	1,178	10,792.0	1,994	21,100.5
TOTAL	4,002,995	11,977,469.4	4,004,350	11,595,353.0	4,048,546	12,069,610.7	4,108,383	11,874,024.3	4,557,788	15,485,683.7

Source: Statistics and Data Services Department, SBP

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

3.12.1 Advances Classified by Rate of Margin and Gender

All Banks

As on 31st December, 2024

Million Rupees

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	3,209,354	1,085,991	339,864	70,467	5,220	5,625	40,340	5,415,631	3,594,778	6,577,714
05.00	47,606	91,945	1,800	3,604	1	6	2,067	94,103	51,474	189,658
10.00	78,054	140,869	7,070	11,689	379	1,851	12,455	1,467,419	97,958	1,621,828
15.00	21,473	199,227	4,839	17,035	63	274	5,041	595,921	31,416	812,457
20.00	343,574	242,397	29,686	21,310	447	3,192	13,124	1,096,520	386,831	1,363,419
25.00	87,869	325,968	5,660	28,975	1,027	8,421	20,994	2,411,280	115,550	2,774,645
30.00	55,237	78,955	3,956	7,150	119	687	5,896	256,834	65,208	343,627
33.33	138	3,473	9	14	1	463	312	22,437	460	26,386
35.00	53,171	121,877	2,649	5,262	1,152	7,434	17,378	745,239	74,350	879,811
40.00	32,721	30,368	930	1,698	95	2,070	3,068	181,119	36,814	215,255
45.00	4,350	17,771	437	1,027	379	2,001	533	73,685	5,699	94,483
50.00	61,849	78,206	1,017	1,445	111	1,201	1,295	125,985	64,272	206,836
55.00	5,610	9,762	665	897	25	314	302	60,550	6,602	71,523
60.00	4,352	12,584	432	771	33	143	557	90,813	5,374	104,310
65.00	4,203	7,998	398	673	22	93	570	66,334	5,193	75,098
70.00	2,161	5,675	209	429	40	206	403	19,212	2,813	25,521
75.00	1,866	3,688	138	449	18	75	343	13,844	2,365	18,056
80.00	1,547	3,436	135	180	8	23	495	18,539	2,185	22,177
85.00	1,312	2,285	104	183	3	11	551	11,995	1,970	14,474
90.00	1,419	2,426	88	74	7	14	488	11,864	2,002	14,378
95.00	1,692	1,660	196	179	10	9	582	11,080	2,480	12,928
99.99	888	1,033	96	13	11	1	999	20,054	1,994	21,101
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,485,684

Source: Statistics and Data Services Department, SBP

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

3.12.2 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 31st December, 2024

Loan Tenure	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,687,859	1,090,419	269,642	55,829	5,789	14,487	59,843	8,035,029	3,023,133	9,195,764
1.1. Overnight	168,261	43,374	17,881	2,533	48	578	2,278	560,389	188,468	606,874
1.2. 2 days to 7 days	777	1,190	92	5,401	30	46	292	87,790	1,191	94,427
1.3. For 8 days to 1 month	54,906	26,308	21,893	955	75	520	2,420	121,374	79,294	149,158
1.4. For above 1 month but <= 3 month	587,782	101,140	69,626	7,163	58	70	4,861	913,642	662,327	1,022,014
1.5. For above 3 months but <= 6 months	457,344	183,515	16,546	20,286	21	364	16,480	1,864,196	490,391	2,068,360
1.6. For above 6 months but <= one year	1,418,789	734,892	143,604	19,491	5,557	12,909	33,512	4,487,638	1,601,462	5,254,931
2. Medium Term	296,835	230,963	31,623	12,692	47	345	5,540	1,114,844	334,045	1,358,843
2.1. For above 1 year but <= 2 years	181,171	157,861	23,873	7,723	20	190	3,200	557,588	208,264	723,362
2.2. For above 2 years but <= 3 years	115,664	73,102	7,750	4,969	27	154	2,340	557,256	125,781	635,481
3. Long Term	1,035,752	1,146,211	99,113	105,003	3,335	19,280	62,410	3,660,583	1,200,610	4,931,077
3.1. For above 3 years but <= 4 years	172,435	172,889	23,874	24,263	121	679	21,770	864,674	218,200	1,062,505
3.2. For above 4 years but <= 5 years	370,868	270,303	38,989	25,551	181	396	13,522	593,069	423,560	889,320
3.3. For above 5 years but <= 7 years	381,051	335,339	23,067	16,087	302	984	15,579	731,757	419,999	1,084,168
3.4. For above 7 years but <= 10 years	55,945	99,494	6,666	10,071	535	2,333	5,527	790,722	68,673	902,620
3.5. For above 10 years but <= 15 years	16,093	67,168	2,009	8,774	522	3,393	5,510	625,851	24,134	705,186
3.6. For above 15 years but <= 20 years	18,473	95,150	2,058	8,899	517	3,796	287	31,845	21,335	139,690
3.7. For above 20 years but <= 25 years	17,061	91,434	2,028	9,192	1,135	7,372	46	12,150	20,270	120,147
3.8. For above 25 years but <= 30 years	3,606	13,629	403	2,119	21	329	21	7,536	4,051	23,612
3.9. For above 30 years	220	804	19	47	1	-	148	2,978	388	3,830
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,485,684

Source: Statistics and Data Services Department, SBP

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

3.12.3 Advances Classified by Nature and Gender

All Banks

As on 31st December, 2024

Nature	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,561,602	2,037,700	354,590	130,597	6,132	14,037	80,839	9,144,217	4,003,163	11,326,551
2. ISLAMIC	458,844	429,892	45,788	42,928	3,039	20,075	46,954	3,666,238	554,625	4,159,133
A. Ijara Finance	54,028	62,632	4,721	5,062	8	9	11,469	42,516	70,226	110,219
B. Diminishing Musharaka	53,723	85,392	5,019	7,841	730	1,955	9,689	907,005	69,161	1,002,192
C. Istisna	490	11,200	20	2,148	21	521	5,309	469,268	5,840	483,137
D. Mudaraba	109	1,902	-	-	-	-	-	-	109	1,902
E. Murabaha	7,610	14,742	400	660	51	260	6,354	136,825	14,415	152,486
F. Musawamah finance	21,996	8,941	3,111	1,010	-	-	2,116	79,311	27,223	89,263
G. Musharaka Finance	12,329	15,255	1,432	2,256	6	25	1,301	303,334	15,068	320,870
H. Salam Finance	53	1,032	-	-	-	-	1,731	62,331	1,784	63,364
I. Commodity Murabahah / Tawwaruq	250,439	25,767	25,371	2,021	-	-	1	1	284,811	27,788
J. Advance against financing	1,084	1,389	63	43	-	-	67	33,589	1,214	35,020
K. Other Islamic Modes of Financing	47,983	201,641	5,651	21,887	2,223	17,305	8,917	1,632,058	64,774	1,872,891
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,485,684

Source: Statistics and Data Services Department, SBP

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

3.12.4 Advances Classified by Category of Financing and Gender

All Banks
As on 31st December, 2024

Category of Financing	Million Rupees									
	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	1,132	49,817	45	1,852	25	1,158	8,119	1,812,615	9,321	1,864,642
1.1. Export finance schemes	765	32,718	12	1,523	11	238	4,049	703,409	4,837	737,888
1.2. Others	367	16,299	33	329	14	921	4,070	309,205	4,484	326,754
2. Import financing	629	24,679	123	982	2	27	7,611	598,694	8,356	624,382
3. Government self employment schemes	48,448	57,157	3,879	4,118	4	16	1,199	9,108	52,722	78,383
4. Working capital/short term	2,664,794	1,872,251	225,781	59,247	2,754	9,264	44,559	6,546,763	2,937,888	7,687,525
4.1. Small Loans	1,333,597	234,562	126,821	13,432	2,355	4,656	7,476	192,782	1,470,249	445,433
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 Employers of Business Concerns (Idmanic and Convent.)	61	292	78	48	-	-	452	12,799	591	13,139
4.4. Others	1,331,071	835,781	98,802	45,767	399	4,608	36,402	5,153,220	1,466,674	6,039,376
4.5. Commodity Operations Financing	65	1,616	-	-	-	-	229	1,187,962	294	1,189,578
5. Fixed investment/long term	1,385,468	1,264,488	171,438	187,414	6,386	23,646	66,385	4,643,283	1,549,581	6,838,831
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and TIERF)	1,973	29,038	14	43	1	-	10,684	469,929	12,672	499,010
5.2. Financing Power Plants Using Renewable Energy	592	1,439	36	77	10	294	2,190	91,384	2,828	93,114
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID - 19 (RFCC and IRFCC)	5	82	-	-	-	-	47	779	52	861
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	231	1,159	587	424	2	26	198	3,835	1,818	4,644
5.5. Financing Facility for Storage of Agricultural Produce (FSAF)	52	837	-	-	1	29	133	4,054	186	4,920
5.6. Small Loans	345,113	185,090	64,789	17,912	618	1,520	5,996	97,625	416,516	382,147
5.7. Others	838,559	571,446	98,074	50,398	3,254	1,869	43,211	3,704,707	983,098	4,328,421
5.8. Financing for Construction Purposes	111,533	450,423	7,680	37,648	2,500	19,908	1,372	183,976	123,085	691,955
5.9. SME Azaan Finance (SAAF) Scheme	7,370	24,943	249	908	-	-	2,124	8,332	9,743	34,183
5.10 Machinery	32	30	1	4	-	-	350	79,541	383	79,575
Total	4,828,446	2,467,582	488,378	173,525	8,171	34,112	127,793	12,818,455	4,557,788	15,485,684

Source: Statistics and Data Services Department, SSB

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

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Dec-24	Jan-25	Feb-25	Mar-25
A. Agriculture, forestry, and fishing	344,331.8	400,878.1	460,810.5	441,355.7	436,228.1	445,049.7
Trade finance	5,019.6	4,060.7	2,939.0	3,002.2	3,025.3	3,696.8
Working capital	233,937.5	217,193.8	246,843.0	227,135.3	223,264.2	228,410.0
Fixed investment	93,559.3	159,360.8	183,703.0	184,396.4	183,438.2	185,972.6
Construction Financing	1,053.8	884.2	771.7	752.1	734.3	717.7
Other	10,761.6	19,378.7	26,553.9	26,069.6	25,766.1	26,252.6
B. Mining and quarrying	78,460.9	89,229.2	105,510.8	73,638.2	72,739.1	71,446.0
Trade finance	1,765.0	2,058.9	12,708.4	2,520.2	1,976.5	2,402.3
Working capital	27,653.3	39,245.0	45,108.9	21,926.6	20,794.8	18,429.8
Fixed investment	47,659.7	46,587.6	46,359.9	47,857.8	48,634.5	49,280.7
Construction Financing	-	-	-	-	-	-
Other	1,382.9	1,337.7	1,333.7	1,333.5	1,333.3	1,333.2
C. Manufacturing	4,540,826.4	4,838,826.3	6,239,798.0	5,670,792.4	5,349,499.8	5,411,951.2
Trade finance	1,062,545.0	1,153,978.2	1,349,728.2	1,336,889.4	1,355,442.4	1,371,676.5
Working capital	1,812,324.1	2,091,473.2	3,199,765.7	2,672,887.7	2,360,394.3	2,351,871.9
Fixed investment	1,522,741.7	1,486,448.2	1,586,940.7	1,557,355.7	1,529,681.5	1,572,847.3
Construction Financing	22,793.9	17,528.5	13,257.8	12,576.7	12,189.2	11,266.8
Other	120,421.7	89,398.2	90,105.5	91,083.0	91,792.4	104,288.8
D. Electricity, gas, steam and air conditioning supply	571,641.9	514,268.8	489,480.4	462,903.1	476,194.0	500,817.1
Trade finance	7,216.6	6,906.5	3,639.0	3,136.5	2,379.8	2,496.4
Working capital	211,240.9	188,133.5	175,434.4	174,402.7	190,309.4	206,790.9
Fixed investment	351,106.0	318,329.4	310,039.5	285,026.6	283,226.9	291,158.8
Construction Financing	929.1	761.3	226.4	226.4	226.4	226.4
Other	1,149.4	138.1	141.0	110.8	51.5	144.6
E. Water supply; sewerage, waste management and remediation activities	14,546.7	23,968.5	31,132.7	27,381.0	26,842.1	28,074.1
Trade finance	1,617.5	2,151.2	1,539.5	1,363.1	1,363.0	1,367.8
Working capital	5,793.5	5,932.7	6,443.4	3,304.3	3,384.7	4,151.7
Fixed investment	7,066.4	15,813.1	23,103.9	22,639.8	22,049.6	22,445.8
Construction Financing	38.9	-	-	-	-	-
Other	30.5	71.5	45.9	73.8	44.8	108.7
F. Construction	190,232.7	192,851.7	218,754.4	212,538.7	210,576.2	212,760.9
Trade finance	252.3	1,997.6	2,486.5	2,401.8	2,181.1	1,358.9
Working capital	27,695.0	33,901.0	51,747.5	42,365.4	41,497.7	41,112.6
Fixed investment	25,140.8	23,745.6	33,019.2	34,352.8	40,748.8	41,273.2
Construction Financing	136,966.8	132,737.9	131,231.3	133,092.5	125,748.7	128,569.7
Other	177.8	469.6	269.9	326.1	399.9	446.4
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	451,839.0	539,923.5	631,594.4	562,360.4	584,107.1	606,850.6
Trade finance	49,460.9	66,369.6	76,669.4	68,344.9	69,933.2	76,333.4
Working capital	272,559.9	317,581.9	377,004.5	322,218.3	335,852.7	346,470.3
Fixed investment	78,451.6	100,861.9	128,510.9	123,891.0	126,849.9	128,701.2
Construction Financing	18,249.0	16,834.9	14,476.2	14,435.7	14,411.9	14,413.7
Other	33,117.5	38,275.1	34,933.5	33,470.4	37,059.4	40,932.0
H. Transportation and storage	118,756.7	123,532.9	108,766.2	104,069.2	113,789.9	116,074.1
Trade finance	2,457.0	2,598.9	3,728.0	634.9	4,952.1	5,298.5
Working capital	44,539.6	46,028.0	26,472.9	23,756.2	25,423.3	27,872.5
Fixed investment	64,724.7	65,232.1	67,776.5	68,660.1	70,193.5	70,295.0
Construction Financing	914.1	631.2	403.2	392.7	2,386.2	400.0
Other	6,121.2	9,042.8	10,385.6	10,625.2	10,834.7	12,208.2
I. Accommodation and food service activities	37,046.0	38,347.6	81,362.3	80,735.2	78,743.7	78,797.3
Trade finance	1,006.1	1,034.6	1,197.1	1,193.8	1,170.2	1,129.2
Working capital	10,598.1	11,108.3	14,253.4	13,853.2	11,345.0	10,649.6
Fixed investment	13,767.4	17,597.0	58,523.0	58,388.7	58,792.8	59,005.4
Construction Financing	10,184.1	7,499.0	6,233.2	6,177.1	6,319.9	6,956.7
Other	1,490.2	1,108.7	1,155.6	1,122.3	1,115.7	1,056.4

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Dec-24	Jan-25	Feb-25	Mar-25
J. Information and communication	340,357.4	406,896.9	540,815	537,544	503,440	510,382
Trade finance	6,065.1	3,110.4	4,254	4,464	4,139	4,363
Working capital	41,109.0	42,465.6	147,889	144,944	115,549	108,850
Fixed investment	275,887.3	339,322.3	364,229	364,768	360,303	369,735
Construction Financing	1,295.9	947.5	817	790	789	1,401
Other	16,000.2	21,051.2	23,626	22,577	22,660	26,032
K. Real estate activities	36,253.7	37,772.8	37,400	36,265	39,329	37,971
Trade finance	-	-	1	-	56	12
Working capital	3,558.6	4,619.6	3,251	2,559	5,668	4,244
Fixed investment	6,758.2	10,272.6	9,536	9,747	10,359	10,542
Construction Financing	25,902.1	22,852.6	24,524	23,921	23,209	23,137
Other	34.9	27.9	89	38	36	35
L. Professional, scientific and technical activities	59,061.3	59,263.6	74,061	64,543	63,968	73,002
Trade finance	9,740.5	5,636.9	8,446	7,691	7,834	7,931
Working capital	33,380.7	33,595.9	48,609	41,801	36,507	47,419
Fixed investment	14,810.0	18,161.0	16,098	14,104	18,615	16,940
Construction Financing	819.8	801.8	79	79	79	83
Other	310.2	1,068.1	829	868	933	629
M. Administrative and support service activities	51,840.1	51,535.6	59,521	57,653	52,720	55,551
Trade finance	2,326.6	3,092.6	5,999	4,126	2,784	2,579
Working capital	28,112.1	22,102.4	27,838	25,228	21,490	24,555
Fixed investment	14,810.9	22,152.9	23,999	24,888	24,619	24,487
Construction Financing	-	-	-	-	-	-
Other	6,590.4	4,187.6	1,685	3,411	3,827	3,931
N. Education	33,435.0	29,144.7	180,885	76,539	26,403	26,460
Trade finance	572.9	325.8	15	-	-	-
Working capital	10,450.9	8,703.9	162,597	59,136	8,818	9,221
Fixed investment	11,201.8	12,045.7	11,285	10,659	11,136	11,020
Construction Financing	11,008.5	7,713.3	6,657	6,419	6,130	5,877
Other	200.9	356.0	332	325	319	342
O. Human health and social work activities	16,985.5	18,198.0	17,169	15,342	14,848	14,916
Trade finance	9.0	-	0	-	-	-
Working capital	3,987.3	5,770.5	6,494	5,074	4,391	4,575
Fixed investment	8,221.6	9,266.6	8,073	7,822	8,125	8,137
Construction Financing	4,685.6	3,045.5	2,371	2,304	2,185	2,042
Other	82.0	115.5	231	142	147	163
P. Arts, entertainment, and recreation	1,889.4	1,723.3	1,819	2,015	2,272	2,233
Trade finance	-	100.0	100	100	100	100
Working capital	1,013.3	1,006.7	1,009	1,009	1,016	981
Fixed investment	419.4	331.5	439	636	869	865
Construction Financing	448.5	267.9	255	255	272	272
Other	8.1	17.2	15	15	15	14
Q. Other service activities	71,460.8	51,182.4	54,315	52,805	51,791	56,148
Trade finance	2,946.3	1,733.2	2,049	2,075	1,584	1,624
Working capital	29,294.4	20,792.8	23,029	21,365	21,406	26,818
Fixed investment	28,726.6	22,484.3	25,346	25,330	26,165	25,285
Construction Financing	2,968.9	1,371.7	1,081	1,042	1,041	933
Other	7,524.6	4,800.4	2,810	2,993	1,595	1,487
Total	6,958,965.2	7,417,543.8	9,333,195.4	8,478,481.2	8,103,491.4	8,248,483.3

Source: Statistics and Data Services Department, SBP

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
- 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.
- Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Statistics and Data Services Department's Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
- Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.

5. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf.

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Dec-24	Jan-25	Feb-25	Mar-25
A. Agriculture, forestry, and fishing	27,080.4	49,720.2	57,927.6	55,872.5	55,838.1	56,595.5
Trade finance	-	30.2	40.0	24.6	90.0	309.6
Working capital	17,969.3	19,308.7	22,196.9	21,354.8	21,229.4	21,262.8
Fixed investment	5,811.4	18,682.3	20,639.5	19,714.3	20,053.0	20,593.1
Construction Financing	4.9	9.8	3.6	3.6	3.6	3.6
Other	3,294.8	11,689.2	15,047.5	14,775.1	14,462.1	14,426.4
B. Mining and quarrying	1,081.8	1,291.5	1,220.1	1,434.3	1,425.7	1,340.7
Trade finance	57.2	70.1	19.6	118.6	145.3	126.3
Working capital	618.1	685.5	661.6	636.1	601.4	643.3
Fixed investment	406.4	535.8	527.0	667.8	667.4	559.8
Construction Financing	-	-	-	-	-	-
Other	-	-	12.0	11.8	11.6	11.4
C. Manufacturing	205,450.3	203,147.9	253,158.5	241,600.8	235,576.6	237,957.0
Trade finance	25,080.8	21,504.3	22,421.0	22,453.7	22,718.9	26,281.0
Working capital	146,722.6	138,727.3	181,277.6	165,100.1	160,534.3	159,472.0
Fixed investment	30,238.4	36,905.9	42,858.8	47,523.6	45,417.7	44,885.6
Construction Financing	314.2	186.5	992.0	968.4	975.9	915.7
Other	3,094.3	5,823.9	5,609.0	5,554.9	5,929.9	6,402.7
D. Electricity, gas, steam and air conditioning supply	2,770.6	3,159.2	2,484.4	2,514.5	2,675.5	2,653.7
Trade finance	20.0	229.7	274.8	266.1	212.4	256.5
Working capital	2,325.3	2,491.3	1,767.1	1,796.0	1,861.0	1,854.3
Fixed investment	422.0	425.2	422.2	432.3	582.4	523.3
Construction Financing	-	-	-	-	-	-
Other	3.3	13.1	20.2	20.1	19.8	19.6
E. Water supply; sewerage, waste management and remediation activities	174.0	168.6	348.1	304.4	372.3	590.2
Trade finance	-	-	-	-	-	-
Working capital	48.2	25.4	192.4	59.4	146.5	363.4
Fixed investment	95.3	125.1	109.8	200.4	181.1	182.1
Construction Financing	-	-	-	-	-	-
Other	30.5	18.1	45.9	44.6	44.8	44.7
F. Construction	14,576.5	15,446.9	17,668.9	16,795.6	16,627.6	18,789.1
Trade finance	2.3	87.9	9.3	2.3	46.6	46.6
Working capital	5,676.6	4,757.8	5,813.7	4,822.0	4,602.3	4,810.5
Fixed investment	2,098.3	4,765.0	4,248.9	4,274.3	5,067.2	7,447.6
Construction Financing	6,621.5	5,559.8	7,329.4	7,444.5	6,657.6	6,226.5
Other	177.8	276.3	267.5	252.4	253.9	258.0
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	165,443.7	199,121.9	221,519.5	204,777.6	203,626.3	214,268.4
Trade finance	4,935.3	5,238.4	4,863.9	5,353.8	5,294.7	5,201.7
Working capital	119,169.2	124,250.3	134,113.3	115,692.8	114,722.3	120,639.0
Fixed investment	27,044.5	50,090.3	61,457.7	63,179.5	63,334.3	65,133.0
Construction Financing	155.0	227.6	160.6	167.3	155.3	206.8
Other	14,139.7	19,315.3	20,924.1	20,384.2	20,119.6	23,087.8
H. Transportation and storage	21,198.1	28,488.1	35,095.2	36,259.5	38,333.2	39,289.9
Trade finance	32.7	-	-	-	-	-
Working capital	1,938.1	2,031.5	2,286.0	2,299.1	2,432.3	2,280.2
Fixed investment	15,034.3	19,536.0	22,637.3	23,530.4	25,275.6	25,574.9
Construction Financing	209.3	160.7	138.3	146.8	133.7	130.5
Other	3,983.8	6,760.0	10,033.7	10,283.2	10,491.6	11,304.3
I. Accommodation and food service activities	5,493.1	5,192.5	6,551.8	6,109.4	6,196.6	6,147.6
Trade finance	25.6	27.5	81.1	79.3	79.6	79.6
Working capital	1,739.0	1,599.9	1,716.7	1,508.6	1,442.5	1,305.0
Fixed investment	1,407.5	1,849.2	2,497.8	2,320.2	2,826.9	2,918.8
Construction Financing	954.1	733.5	1,221.0	1,215.0	852.2	907.7
Other	1,366.9	982.4	1,035.2	986.3	995.4	936.6

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Dec-24	Jan-25	Feb-25	Mar-25
J. Information and communication	5,085	4,879	5,194.6	6,328.3	5,561.8	5,112.8
Trade finance	132,386	91,044	65.9	73.8	63.0	90.1
Working capital	2,344	1,749	2,213.4	2,335.5	2,196.4	2,091.0
Fixed investment	2,289	2,788	2,689.4	3,600.0	3,085.9	2,695.6
Construction Financing	205,916	132,461	122.2	120.5	118.9	117.1
Other	113,017	118,523	103.8	198.6	97.6	119.0
K. Real estate activities	2,013	2,420	2,290.8	2,264.1	2,496.0	2,624.9
Trade finance	-	-	-	-	-	-
Working capital	341,207	422,027	433.5	425.1	476.9	539.1
Fixed investment	1,224	1,390	1,381.3	1,458.7	1,641.7	1,711.4
Construction Financing	412,432	579,961	387.2	342.7	341.1	339.3
Other	34,898	27,917	88.8	37.5	36.3	35.0
L. Professional, scientific and technical activities	18,461	18,416	15,814.5	12,978.5	12,482.4	13,351.5
Trade finance	1,760	1,608	685.5	1,046.0	780.2	601.9
Working capital	10,548	8,232	10,748.3	8,372.3	8,298.1	9,115.2
Fixed investment	6,098	8,106	4,289.2	3,450.4	3,312.3	3,474.3
Construction Financing	5,262	5,262	-	-	-	-
Other	50	464,683	91.5	109.8	91.8	160.1
M. Administrative and support service activities	10,109	8,151	10,516.5	10,915.1	10,204.4	10,337.9
Trade finance	412.02	394.32	223.8	208.3	235.6	235.6
Working capital	4,528	4,619	6,577.9	6,639.1	5,876.1	5,915.7
Fixed investment	2,159	2,821	3,396.9	3,758.0	3,810.1	3,907.6
Construction Financing	-	-	-	-	-	-
Other	3,011	317	318.0	309.6	282.6	279.0
N. Education	2,991	3,800	4,068.8	4,070.0	4,274.4	4,267.6
Trade finance	11,126	6,676	15.0	-	-	-
Working capital	1164,788	1,362	1,431.8	1,366.9	1,383.3	1,399.9
Fixed investment	1,463	1,803	2,001.7	2,102.2	2,303.3	2,260.6
Construction Financing	150,86	272,284	288.5	275.4	268.6	264.9
Other	200,872	355,993	331.8	325.4	319.2	342.3
O. Human health and social work activities	2,796	2,555	2,871.3	2,964.3	2,935.1	2,908.0
Trade finance	9.0	-	0.0	-	-	-
Working capital	1,198.8	891	974.6	907.0	844.1	956.0
Fixed investment	1,395.8	1,471	1,499.2	1,588.4	1,588.8	1,549.2
Construction Financing	114,182	81,142	256.4	330.7	359.6	244.1
Other	77,895	111,382	141.2	138.2	142.6	158.6
P. Arts, entertainment, and recreation	258,393	367,231	400.2	378.4	643.0	621.2
Trade finance	0	100	100.0	100.0	100.0	100.0
Working capital	145,055	145,137	163.0	144.2	146.0	127.8
Fixed investment	102,303	102,815	120.2	117.4	380.5	377.5
Construction Financing	2,886	2,102	1.7	1.7	1.7	1.5
Other	8,149	17,177	15.3	15.0	14.7	14.4
Q. Other service activities	31,020	23,791	25,875.4	24,365.7	24,058.2	27,635.2
Trade finance	89,533	47,872	86.9	151.1	76.0	152.9
Working capital	9,591	7,727	9,386.1	7,725.6	7,073.7	10,394.5
Fixed investment	19,721	14,723	15,244.4	15,404.0	15,775.8	15,923.6
Construction Financing	53,316	202,901	118.5	42.3	78.4	39.7
Other	1,565	1,090	1,039.5	1,042.7	1,054.3	1,124.5
Total	516,001	570,116	663,006.2	629,932.7	623,327.2	644,491.2

Source: Statistics and Data Services Department, SBP

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
- Islamic Financing, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f Jun 2014.
- Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Statistics and Data Services Department's Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
- Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
- Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.15 Disbursement and Utilization of Advances-Province/Region wise

Billion Rupees											
Period	Province/ Region	Disbursements	%	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
				Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Apr-Jun-2024	Punjab	4,890.1	41.7	4,631.1	94.7	259.0	5.3	254.8	4,885.9	41.6	99.9
	Sindh	5,394.7	46.0	5,098.3	94.5	296.4	5.5	194.8	5,293.1	45.1	98.1
	KPK	126.0	1.1	122.8	97.5	3.2	2.5	40.4	163.2	1.4	129.6
	Balochistan	9.8	0.1	9.7	99.1	0.1	0.9	90.4	100.0	0.9	1,025.9
	Islamabad	1,294.3	11.0	1,150.2	88.9	144.1	11.1	119.7	1,269.9	10.8	98.1
	Gilgit-Baltistan	4.4	0.0	4.3	97.8	0.1	2.2	1.9	6.2	0.1	140.9
	AJK	16.7	0.1	16.7	100.0	0.0	0.1	0.9	17.6	0.2	105.2
Total		11,735.9	100.0	11,033.0	94.0	702.9	6.0	702.9	11,735.9	100.0	-
Jul-Sep-2024	Punjab	4,925.4	38.6	4,508.0	91.5	350.2	7.1	423.8	4,858.3	39.4	100.1
	Sindh	6,377.1	50.0	5,476.1	85.9	727.5	15.3	178.5	6,452.3	45.2	88.7
	KPK	61.9	0.5	58.0	93.8	3.6	5.8	491.5	61.6	4.4	888.3
	Balochistan	10.1	0.1	9.7	95.6	0.4	3.9	118.9	10.0	1.0	1,273.1
	Islamabad	1,370.4	10.7	1,081.5	78.9	281.2	20.5	149.5	1,362.8	9.8	89.8
	Gilgit-Baltistan	5.2	0.0	5.1	98.2	0.1	1.7	0.0	5.2	0.0	99.2
	AJK	9.7	0.1	9.7	100.0	0.0	0.0	0.7	9.7	0.1	107.6
Total		12,759.8	100.0	11,148.1	87.4	1,363.0	10.7	1,363.0	12,759.8	100.0	-
Oct-Dec-2024	Punjab	6,850.6	35.1	6,343.7	92.6	506.9	7.4	417.4	6,761.1	34.7	98.7
	Sindh	10,397.3	53.3	9,811.2	94.4	586.1	5.6	252.7	10,063.9	51.6	96.8
	KPK	78.0	0.4	74.9	96.0	3.1	4.0	361.6	436.4	2.2	559.8
	Balochistan	12.2	0.1	11.9	97.7	0.3	2.3	73.4	85.3	0.4	699.5
	Islamabad	2,140.3	11.0	1,861.9	87.0	278.4	13.0	265.7	2,127.6	10.9	99.4
	Gilgit-Baltistan	5.2	0.0	5.2	98.9	0.1	1.1	1.6	6.8	0.0	130.5
	AJK	11.0	0.1	11.0	99.9	0.0	0.1	2.5	13.5	0.1	122.9
Total		19,494.6	100.0	18,119.7	92.9	1,374.9	7.1	1,374.9	19,494.6	100.0	-

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.

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

Billion Rupees

Place of disbursement	Place of Utilization	Apr-Jun-24		Jul-Sep-24		Oct-Dec-24 ¹	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,631.89	94.70	4,575.18	92.89	6,343.69	92.60
	Sindh	154.04	3.15	150.40	3.05	239.82	3.50
	KPK	6.10	0.12	34.94	0.71	44.70	0.65
	Balochistan	0.61	0.01	28.50	0.58	7.87	0.11
	Islamabad	97.71	2.00	135.92	2.76	213.63	3.12
	Gilgit-Balistan	0.15	-	0.02	0.00	0.17	-
	AJK	0.41	0.01	0.45	0.01	0.72	0.01
Punjab Total		4,890.10	100.00	4,925.42	100.00	6,850.61	100.00
Sindh	Punjab	167.47	3.10	501.38	7.86	281.26	2.71
	Sindh	5,098.28	94.51	5,476.14	85.87	9,811.24	94.36
	KPK	17.32	0.32	320.60	5.03	187.04	1.80
	Balochistan	89.76	1.66	67.14	1.05	65.28	0.63
	Islamabad	19.68	0.36	11.54	0.18	49.26	0.47
	Gilgit-Balistan	1.75	0.03	0.01	0.00	1.47	0.01
	AJK	0.42	0.01	0.28	0.00	1.78	0.02
Sindh Total		5,394.68	100.00	6,377.09	100.00	10,397.33	100.00
KPK	Punjab	0.10	0.08	0.33	0.54	0.12	0.16
	Sindh	0.90	0.71	1.51	2.44	0.18	0.23
	KPK	122.76	97.46	58.02	93.80	74.86	96.03
	Balochistan	-	-	0.03	0.05	0.01	0.02
	Islamabad	2.20	1.75	1.95	3.15	2.76	3.54
	Gilgit-Balistan	-	-	-	-	0.00	-
	AJK	0.01	0.01	0.01	0.02	0.02	0.02
KPK Total		125.97	100.00	61.86	100.00	77.96	100.00
Balochistan	Punjab	0.08	0.04	0.05	0.54	0.00	0.02
	Sindh	0.08	0.82	0.39	3.89	0.27	2.25
	KPK	-	-	-	-	-	-
	Balochistan	9.67	99.14	9.65	95.57	11.92	97.72
	Islamabad	-	-	-	-	-	-
	Gilgit-Balistan	-	-	-	-	-	-
	AJK	-	-	0.00	0.00	0.00	-
Balochistan Total		9.75	100.00	10.10	100.00	12.29	100.00
Islamabad	Punjab	87.28	6.74	103.49	7.55	135.99	6.35
	Sindh	39.81	3.08	26.21	1.91	12.37	0.58
	KPK	17.01	1.31	135.96	9.92	129.81	6.06
	Balochistan	-	-	23.22	1.69	0.24	0.01
	Islamabad	1,150.18	88.86	1,081.55	78.92	1,861.89	86.99
	Gilgit-Balistan	0.00	-	0.01	0.00	0.00	-
	AJK	0.03	-	-	-	0.02	-
Islamabad Total		1,294.31	100.00	1,378.45	100.00	2,140.32	100.00
Gilgit-Balistan	Punjab	0.00	-	0.01	0.13	0.00	0.09
	Sindh	-	-	-	-	0.00	0.01
	KPK	0.01	0.17	0.01	0.19	0.01	0.16
	Balochistan	0.00	-	0.00	-	-	-
	Islamabad	0.09	2.03	0.08	1.46	0.04	0.82
	Gilgit-Balistan	4.33	97.80	5.07	98.21	5.15	98.93
	AJK	-	-	-	-	-	-
Gilgit-Balistan Total		4.42	100.00	5.16	100.00	5.21	100.00
AJK	Punjab	0.00	-	0.00	0.02	0.01	0.08
	Sindh	-	-	0.00	0.00	0.00	0.02
	KPK	0.00	-	-	-	0.00	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.05	0.00	0.00	0.00	0.04
	Gilgit-Balistan	-	-	-	-	0.00	-
	AJK	16.70	99.95	9.68	99.97	10.96	99.86
AJK Total		16.71	100.00	9.68	100.00	10.98	100.00
Grand Total		11,735.9		12,759.8	-	19,494.6	

Source: Statistics and Data Services Department, SHP

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.

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

Billion Rupees

Place of Utilization	Place of Disbursement	Apr-Jun-24		Jul-Sep-24		Oct-Dec-24 ^a	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,631.09	94.78	4,434.43	91.28	6,343.69	93.83
	Sindh	167.47	3.43	327.94	6.75	281.26	4.16
	KPK	0.10	-	0.06	0.00	0.12	-
	Balochistan	0.00	-	0.00	0.00	0.00	-
	Islamabad	87.28	1.79	95.82	1.97	135.99	2.01
	Gilgit-Baltistan	0.00	-	0.00	0.00	0.00	-
	AJK	0.00	-	0.00	0.00	0.01	-
Punjab Total		4,885.94	100.00	4,858.25	100.00	6,761.07	100.00
Sindh	Punjab	154.04	2.91	150.40	2.33	239.82	2.38
	Sindh	5,098.28	96.32	6,273.77	97.23	9,811.24	97.49
	KPK	0.90	0.02	1.51	0.02	0.18	-
	Balochistan	0.08	-	0.39	0.01	0.27	-
	Islamabad	39.81	0.75	26.21	0.41	12.37	0.12
	Gilgit-Baltistan	-	-	-	-	0.00	-
	AJK	-	-	0.00	0.00	0.00	-
Sindh Total		5,293.10	100.00	6,452.28	100.00	10,063.89	100.00
KPK	Punjab	6.10	3.74	34.94	56.74	44.70	10.24
	Sindh	17.32	10.61	-	-	187.04	42.86
	KPK	122.76	75.23	58.02	94.23	74.86	17.15
	Balochistan	-	-	-	-	-	-
	Islamabad	17.01	10.42	-	-	129.81	29.74
	Gilgit-Baltistan	0.01	-	0.01	0.02	0.01	-
	AJK	0.00	-	-	-	0.00	-
KPK Total		163.19	100.00	61.58	100.00	436.43	100.00
Balochistan	Punjab	0.61	0.61	28.50	22.17	7.87	9.23
	Sindh	89.76	89.73	67.14	52.23	65.28	76.50
	KPK	-	-	0.03	0.03	0.01	0.01
	Balochistan	9.67	9.66	9.65	7.51	11.92	13.97
	Islamabad	-	-	23.22	18.07	0.24	0.29
	Gilgit-Baltistan	0.00	-	0.00	0.00	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		100.04	100.00	128.55	100.00	85.33	100.00
Islamabad	Punjab	97.71	7.69	135.92	10.93	213.63	10.04
	Sindh	19.68	1.55	11.54	0.93	49.26	2.32
	KPK	2.20	0.17	1.95	0.16	2.76	0.13
	Balochistan	-	-	-	-	-	-
	Islamabad	1,150.18	90.58	1,094.08	87.98	1,861.89	87.51
	Gilgit-Baltistan	0.09	0.01	0.08	0.01	0.04	-
	AJK	0.01	-	0.00	0.00	0.00	-
Islamabad Total		1,269.87	100.00	1,243.56	100.00	2,127.59	100.00
Gilgit-Baltistan	Punjab	0.15	2.47	0.02	0.46	0.17	2.50
	Sindh	1.75	28.08	0.01	0.28	1.47	21.65
	KPK	-	-	-	-	0.00	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	0.04	0.01	0.21	0.00	0.05
	Gilgit-Baltistan	4.33	69.41	5.07	99.05	5.15	75.79
	AJK	-	-	-	-	0.00	-
Gilgit-Baltistan Total		6.23	100.00	5.12	100.00	6.80	100.00
AJK	Punjab	0.41	2.32	0.45	4.33	0.72	5.37
	Sindh	0.42	2.41	0.28	2.67	1.78	13.17
	KPK	0.01	0.07	0.01	0.13	0.02	0.11
	Balochistan	-	-	0.00	0.00	0.00	-
	Islamabad	0.03	0.14	-	-	0.02	0.12
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	16.70	95.05	9.68	92.88	10.96	81.24
AJK Total		17.57	100.00	10.42	100.00	13.49	100.00
Grand Total		11,735.94	-	12,759.76	-	19,494.60	-

Source: Statistics and Data Services Department, SBP

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

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

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

Billion Rupees

Provinces/ Regions	Borrower	Jun-24			Sep-24			Dec-24 [*]		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	3.53	3.53	-	0.93	0.93	-	8.36	8.36
	Government	2.06	972.95	975.01	0.29	722.13	722.42	0.24	841.52	841.76
	Non-Financial Public Sector Enterprises	-	2,397.99	2,397.99	10.64	2,420.97	2,431.61	3.17	1,827.09	1,830.26
	NBFCs & Financial Auxiliaries	0.00	254.88	254.88	2.11	447.93	450.04	34.26	2,400.54	2,434.80
	Private Sector (Business)	311.91	6,973.22	7,285.13	307.11	6,788.08	7,095.19	0.86	0.95	1.80
	Trust Funds & Non Profit Organizations	0.46	14.60	15.07	0.45	13.30	13.75	70.17	1,159.97	1,230.14
	Personal/Individuals	79.62	1,055.96	1,135.57	97.35	1,061.64	1,158.99	340.45	8,785.29	9,125.74
	Others	0.69	1.75	2.44	0.52	0.57	1.10	0.46	12.36	12.82
	Total	394.74	11,674.87	12,069.61	418.47	11,455.56	11,874.02	449.61	15,036.07	15,485.68
Punjab	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	313.29	313.29	-	127.38	127.38	-	140.03	140.03
	Non-Financial Public Sector Enterprises	-	1,001.71	1,001.71	-	977.57	977.57	27.52	972.90	1,000.42
	NBFCs & Financial Auxiliaries	-	42.72	42.72	-	38.51	38.51	0.17	152.16	152.33
	Private Sector (Business)	211.22	3,035.30	3,246.52	204.60	2,944.06	3,148.65	234.43	3,514.19	3,748.62
	Trust Funds & Non Profit Organizations	0.46	6.46	6.92	0.45	5.53	5.98	0.46	6.19	6.66
	Personal/Individuals	34.57	335.83	370.39	36.43	359.38	395.81	34.79	332.72	367.51
	Others	0.52	0.12	0.64	0.52	0.00	0.53	0.86	0.00	0.86
	Total	246.77	4,735.43	4,982.20	242.00	4,452.43	4,694.43	298.24	5,118.19	5,416.43
Sindh	Foreign Constituents	-	3.53	3.53	-	0.93	0.93	-	8.36	8.36
	Government	2.06	286.89	288.95	0.29	225.33	225.62	0.24	281.10	281.34
	Non-Financial Public Sector Enterprises	-	1,068.93	1,068.93	10.64	1,140.97	1,151.61	6.74	1,129.07	1,135.81
	NBFCs & Financial Auxiliaries	0.00	143.68	143.68	2.11	337.51	339.62	3.00	1,256.31	1,259.31
	Private Sector (Business)	38.93	3,066.71	3,105.64	57.53	3,043.63	3,101.16	58.09	4,211.07	4,269.17
	Trust Funds & Non Profit Organizations	-	3.20	3.20	-	3.37	3.37	-	1.71	1.71
	Personal/Individuals	27.92	625.94	653.86	48.26	619.97	668.23	22.05	689.04	711.09
	Others	-	1.63	1.63	-	0.57	0.57	-	0.63	0.63
	Total	68.90	5,200.51	5,269.42	118.83	5,372.27	5,491.10	90.12	7,577.30	7,667.42
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.01	0.01	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	17.80	17.80	-	17.80	17.80	-	17.80	17.80
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	51.83	70.63	122.46	35.52	69.96	105.49	38.08	125.81	163.89
	Trust Funds & Non Profit Organizations	-	0.01	0.01	-	0.01	0.01	-	0.01	0.01
	Personal/Individuals	6.51	50.50	57.01	6.88	38.41	45.29	6.76	37.86	44.62
	Others	-	-	-	-	-	-	-	0.31	0.31
	Total	58.34	139.01	197.34	42.41	126.23	168.64	44.84	181.85	226.69
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	1.63	1.63	-	0.00	0.00	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	4.59	5.98	10.57	4.29	5.64	9.93	4.55	6.06	10.61
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	7.74	5.08	12.82	2.65	2.89	5.55	3.14	3.32	6.46
	Others	0.17	-	0.17	-	-	-	-	-	-
	Total	12.50	12.70	25.20	6.94	8.54	15.48	7.68	9.38	17.06
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	371.13	371.13	-	369.43	369.43	-	420.39	420.39
	Non-Financial Public Sector Enterprises	-	309.55	309.55	-	284.63	284.63	-	280.77	280.77
	NBFCs & Financial Auxiliaries	-	68.42	68.42	-	71.85	71.85	-	418.56	418.56
	Private Sector (Business)	0.41	767.47	767.88	0.40	699.47	699.87	0.33	919.35	919.68
	Trust Funds & Non Profit Organizations	-	4.93	4.93	-	4.39	4.39	-	4.45	4.45
	Personal/Individuals	0.37	32.83	33.20	0.44	34.98	35.42	0.40	91.19	91.59
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	0.78	1,554.33	1,555.11	0.85	1,464.75	1,465.60	0.72	2,134.71	2,135.44

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

Provinces/ Regions	Borrower	Billion Rupees								
		Jun-24			Sep-24			Dec-24 ¹		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.48	3.16	6.64	3.35	2.40	5.75	3.49	2.75	6.24
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.66	1.50	2.16	0.70	2.17	2.87	0.78	1.67	2.45
	Others	-	-	-	-	-	-	-	-	-
	Total	4.14	4.66	8.80	4.04	4.57	8.61	4.27	4.42	8.69
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.45	23.96	25.41	1.43	22.92	24.34	1.47	6.06	7.53
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.85	4.28	6.14	1.98	3.85	5.83	2.26	4.16	6.42
	Others	-	-	-	-	-	-	-	-	-
	Total	3.31	28.24	31.55	3.40	26.77	30.17	3.73	10.22	13.95

Source: Statistics and Data Services Department, SBP

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

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

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

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

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

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

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

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

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

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

Others: This includes all those, which are not classified elsewhere.

Note:

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

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

Amount in Million Rupees

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY24									
Jul-Dec									
Punjab	358,211	152,479.6	189,104.3	33,600	67,247.4	58,651.5	5,509	225,371.3	83,787.7
Sindh	68,666	57,623.1	49,255.1	8,487	16,967.2	14,350.4	1,490	48,282.4	19,942.0
Khyber Pakhtunkhwa	40,793	23,550.9	8,463.5	1,886	2,012.5	3,080.6	376	4,079.9	3,077.0
Balochistan	3,743	2,718.9	4,283.7	174	396.7	585.3	102	632.1	416.0
Azad Jammu Kashmir	1,350	664.6	621.0	43	110.4	71.6	11	1,476.8	260.5
Gilgit Baltistan	1,697	987.8	1,520.3	7	11.6	16.1	11	59.0	25.1
All Pakistan	474,460	238,024.8	253,247.9	44,197	86,745.8	76,755.5	7,499	279,901.4	107,588.3
Jul-Mar									
Punjab	519,793	228,193.2	182,461.8	41,762	95,547.3	56,958.7	6,772	306,185.1	82,703.9
Sindh	91,782	81,142.3	48,200.1	10,466	24,003.6	13,871.5	1,737	89,889.5	18,665.2
Khyber Pakhtunkhwa	47,913	29,249.4	9,231.1	2,643	2,914.2	2,992.7	500	9,445.8	7,141.4
Balochistan	5,479	3,929.2	4,856.0	217	512.1	573.9	203	1,073.0	590.6
Azad Jammu Kashmir	1,839	823.4	522.7	77	202.9	91.4	11	2,209.5	229.4
Gilgit Baltistan	2,452	1,243.9	1,229.4	7	13.9	10.9	17	92.7	25.6
All Pakistan	669,258	344,581.4	245,781.2	55,172	123,194.1	74,499.0	9,240	408,895.6	109,356.1
Jul-Jun									
Punjab	673,208	319,017.1	199,809.7	51,654	130,716.5	63,527.6	8,026	440,536.1	89,251.5
Sindh	119,260	111,281.4	55,607.8	12,652	33,722.5	15,130.0	2,216	116,021.0	21,889.7
Khyber Pakhtunkhwa	52,970	31,990.7	8,324.1	3,229	3,779.5	3,030.0	569	10,603.0	3,001.5
Balochistan	6,193	4,876.1	4,087.9	306	750.7	647.4	239	1,268.6	574.8
Azad Jammu Kashmir	2,353	959.9	515.9	96	223.1	92.6	12	3,345.6	271.2
Gilgit Baltistan	2,726	1,377.7	1,230.7	10	23.6	18.1	21	111.9	35.9
All Pakistan	856,710	469,503.0	269,576.2	67,947	169,215.9	82,445.6	11,083	571,886.2	115,824.5
FY25									
Jul-Sep									
Punjab	128,633	72,040.4	202,884.7	17,471	26,128.7	64,694.0	3,010	95,126.3	79,016.5
Sindh	28,643	26,812.5	53,946.2	3,515	7,834.8	15,233.7	817	34,880.6	20,216.3
Khyber Pakhtunkhwa	31,901	9,615.9	10,056.1	1,060	996.0	3,200.1	209	1,542.9	2,109.5
Balochistan	938	1,233.7	4,861.3	109	318.5	496.2	167	669.9	580.5
Azad Jammu Kashmir	696	386.2	708.1	42	56.9	97.0	9	1,044.3	178.4
Gilgit Baltistan	650	270.1	1,604.1	3	1.6	17.6	4	8.4	32.1
All Pakistan	191,461	110,358.8	274,060.5	22,200	35,336.4	83,738.5	4,216	133,272.3	102,133.3
Jul-Dec									
Punjab	746,107	198,473.7	240,294.5	29,768	61,373.1	67,835.6	5,305	248,968.2	94,090.9
Sindh	58,662	55,854.1	59,919.5	6,355	17,653.2	16,688.0	1,282	98,206.0	48,715.5
Khyber Pakhtunkhwa	38,534	14,265.2	10,625.0	1,812	2,053.3	2,987.9	491	3,693.6	2,602.0
Balochistan	1,939	2,534.5	5,650.4	156	481.5	491.2	246	1,063.4	595.5
Azad Jammu Kashmir	1,124	627.1	626.4	77	122.3	94.1	10	2,499.2	295.3
Gilgit Baltistan	1,186	529.2	1,640.5	5	8.6	18.6	7	10.4	35.6
All Pakistan	847,552	272,283.8	318,756.3	38,173	81,692.8	87,915.3	7,341	354,448.8	146,334.8

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

Amount in Million Rupees

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Non Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY24									
Jul-Dec									
Punjab	446,351	104,632.6	195,634.2	29,076	325,476.6	115,749.4	872,747	875,207.5	642,927.0
Sindh	71,388	18,013.5	36,668.7	1283	39,792.7	17,587.3	151,314	180,678.9	137,803.4
Khyber Pakhtunkhwa	18,277	6,887.4	11,230.0	541	2,472.6	2,372.8	61,873	39,003.2	28,224.0
Balochistan	396	270.6	579.7	140	1,089.7	158.0	4,555	5,108.0	6,022.7
Azad Jammu Kashmir	4,501	1,113.4	2,108.1	50	178.6	146.0	5,955	3,543.9	3,207.3
Gilgit Baltistan	4,183	739.9	1,700.4	420	493.5	1,434.6	6,318	2,291.7	4,756.4
All Pakistan	545,096	131,657.4	247,981.0	31,510	369,583.6	137,448.1	1,182,762	1,185,833.0	822,948.7
Jul-Mar									
Punjab	668,691	145,402.5	195,888.5	40,670	494,484.6	115,404.5	1,277,688	1,269,812.7	633,417.4
Sindh	116,192	28,577.8	39,144.5	1756	71,526.8	18,624.0	221,933	295,139.9	138,505.4
Khyber Pakhtunkhwa	26,184	10,042.1	11,289.4	778	3,133.9	2,493.8	78,018	54,785.4	33,148.4
Balochistan	533	359.7	610.8	221	1,379.3	205.1	6,653	7,253.3	6,036.5
Azad Jammu Kashmir	7,799	1,778.8	2,158.9	62	203.5	126.9	9,788	5,218.1	3,129.3
Gilgit Baltistan	6,068	1,056.1	1,825.7	528	602.0	1,360.5	9,072	3,008.6	4,452.1
All Pakistan	825,467	187,217.0	258,917.9	44,015	571,338.1	138,214.8	1,683,152	1,635,218.1	818,689.0
Jul-Jun									
Punjab	842,389	209,645.3	295,722.8	53,009	631,966.7	117,458.0	1,628,286	1,731,881.7	675,769.6
Sindh	153,213	38,509.3	43,221.4	2193	99,339.4	18,841.9	289,534	398,873.5	154,690.7
Khyber Pakhtunkhwa	33,564	12,877.5	11,995.2	2239	3,885.0	2,632.7	92,571	63,135.7	28,983.4
Balochistan	2393	2,307.8	2,160.3	495	2,039.0	355.0	9,626	11,242.3	7,825.5
Azad Jammu Kashmir	9,327	2,313.3	2,316.4	64	211.9	119.4	11,852	7,053.8	3,315.5
Gilgit Baltistan	6,963	1,256.5	1,755.5	696	749.2	1,359.6	10,416	3,519.0	4,399.6
All Pakistan	1,047,849	266,989.7	267,171.5	58,696	738,191.2	140,766.5	2,042,285	2,215,706.0	874,984.3
FY25									
Jul-Sep									
Punjab	193,925	53,429.7	209,034.0	13,579	137,935.6	106,662.2	356,618	384,660.6	662,291.4
Sindh	34,937	10,645.3	42,786.6	718	28,561.4	21,783.3	68,630	108,734.5	153,966.0
Khyber Pakhtunkhwa	10,035	3,848.1	12,194.6	401	1,499.2	2,649.2	43,606	17,502.1	30,209.5
Balochistan	285	571.2	872.7	162	1,063.2	371.5	1,661	3,856.4	7,182.1
Azad Jammu Kashmir	1,916	776.0	2,365.1	28	47.9	127.9	2,691	2,311.3	3,476.5
Gilgit Baltistan	1,662	294.5	1,670.5	89	117.8	1,306.9	2,408	692.3	4,631.2
All Pakistan	242,760	69,564.7	268,923.5	14,977	169,225.2	132,980.9	475,614	517,757.4	881,756.7
Jul-Dec									
Punjab	416,439	119,143.5	220,282.4	25,191	326,947.7	102,207.1	1,222,810	954,906.1	724,510.6
Sindh	78,320	22,063.1	44,400.0	1468	73,532.7	19,863.4	146,087	267,309.0	189,586.5
Khyber Pakhtunkhwa	21,460	8,971.8	13,266.5	721	2,480.4	2,580.4	63,018	31,464.3	32,061.8
Balochistan	467	652.1	647.6	300	1,881.9	393.9	3,108	6,613.4	7,778.7
Azad Jammu Kashmir	3,981	1,545.0	2,538.4	40	67.2	120.9	5,232	4,860.7	3,675.1
Gilgit Baltistan	3,039	755.5	1,737.3	239	242.3	1,261.2	5,276	1,546.0	4,693.2
All Pakistan	524,596	153,138.9	282,872.2	27,959	405,152.1	126,426.9	1,445,531	1,266,699.6	962,385.7

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors

All Banks

Jul-Dec FY24

Million Rupees

Farm (Crop) Sector								
Purpose	Subsistence Holdings		Economic Holdings		Above Economic Holdings		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Production Loans	836,381	255,831.5	35,301	74,701.9	6,083	208,872.5	871,765	539,405.8
All Crops Loan (Excluding Veg & Fruits)	817,791	165,922.8	32,917	61,255.4	4,524	37,807.5	855,232	264,985.7
Vegetables	791	1,052.9	921	2,138.3	223	1,252.6	1,935	4,443.8
Fruits/Orchards	1,058	3,314.9	1,238	3,698.5	480	8,959.3	2,776	15,972.8
Flowers/Ornamental Plants	-	-	1	18.7	-	-	1	18.7
Others	10,741	85,540.9	224	7,590.9	856	160,853.0	11,821	253,984.8
Development Loans	13,713	13,355.9	1,994	5,722.3	958	64,536.6	16,665	83,614.8
Plough Cattle	-	-	-	-	-	-	-	-
Tube wells	842	1,355.1	366	788.2	29	65.8	1,237	2,209.2
Sprinkle & Trickle Irrigation	11	80.4	-	-	-	-	11	80.4
Tractors	2,589	6,498.9	667	1,904.9	160	664.2	3,416	9,068.0
Orchards	703	439.5	381	803.1	40	355.0	1,124	1,597.6
Farm Transportation	245	715.6	163	618.4	54	316.9	462	1,650.9
Godown/Silos	1,293	976.6	155	391.0	169	779.3	1,617	2,147.0
Land Improvement	162	334.8	1	0.4	-	-	163	335.1
Farm Machinery	316	1,180.7	210	877.5	167	1,171.8	693	3,230.1
High Quality Seed Processing Units	1	14.3	-	-	127	13,465.6	128	13,479.9
Green House/ Tunnel Farming	-	-	-	-	-	-	-	-
Cold Storage	15	251.7	17	261.1	73	1,621.4	105	2,134.2
Others NGOs	7,536	1,508.3	34	77.6	139	46,096.5	7,709	47,682.4
Corporate Farming	3,459	3,096.4	878	1,267.9	299	81,031.7	4,636	85,396.0
Production Loans	3,459	3,096.4	876	1,267.9	298	80,031.7	4,633	84,396.0
Development Loans	-	-	2	-	1	1,000.0	3	1,000.0
Total	847,553	272,283.8	38,173	81,692.0	7,340	354,440.7	893,066	708,416.5

Non- Farm (Non-Crop) Sector

(Million Rupees)

Purpose	Small Farms		Large Farms		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Livestock, Dairy & Meat	521,856	145,101.4	9,182	177,728.0	531,038	322,829.4
Poultry	1,265	5,995.3	2,125	167,728.0	3,390	173,723.3
Fisheries	396	491.1	852	7,920.5	1,248	8,411.5
Forestry	2	0.5	3	62.0	5	62.5
Others	987	1,542.6	15,797	51,713.6	16,784	53,256.2
Total	524,506	153,130.9	27,959	405,152.1	552,465	558,283.0

Source: Agriculture Credit & Financial Inclusion Department, SBI

**3.21 Classification of Scheduled Banks' Bills
Purchased and Discounted
All Banks**

End period: Million Rupees

ECONOMIC GROUPS	2024								
	Jun			Sep			Dec 'P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	664.3	-	586.1	586.1	-	-	1,314.7
2. DOMESTIC CONSTITUENTS	118,963.1	28,328.4	215,147.5	39,401.5	247,648.8	399,699.2	96,399.0	33,762.2	239,210.6
I. GOVERNMENT	-	21.8	-	268.1	-	268.1	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	14,856.0	-	0.0	-	0.0	15,849.1	-	-	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	104,107.1	28,306.6	215,147.4	39,133.4	247,648.7	383,581.9	96,399.0	33,758.3	239,210.6
a. Agriculture, forestry and fishing	59.3	33.1	610.3	131.2	311.8	409.9	93.4	4.6	631.8
b. Mining and quarrying	16.0	1,321.7	-	1,321.7	-	1,321.7	-	1,321.7	139.3
c. Manufacturing	65,055.6	19,731.2	199,754.8	31,908.6	227,427.6	317,312.4	58,776.4	27,062.4	218,100.4
01 - Manufacture of food products	10,976.4	3,329.6	11,680.3	5,625.0	18,168.5	32,682.1	10,014.5	4,158.5	17,365.3
02 - Manufacture of beverages	972.8	468.2	8.3	465.3	21.1	586.4	100.0	472.0	3.1
03 - Manufacture of textiles	35,855.8	4,642.9	154,440.6	8,861.1	173,214.9	214,203.6	32,145.4	8,955.8	164,627.4
04 - Manufacture of wearing apparel	544.7	1,748.2	24,257.9	2,375.7	26,115.8	29,085.9	787.2	1,608.3	25,012.3
05 - Manufacture of leather and related products	10.5	699.6	3,300.2	938.2	3,829.4	4,789.2	4.4	1,810.8	2,781.3
06 - Manufacture of paper and paper products	-	273.8	102.4	697.8	98.6	796.4	-	383.7	307.6
07 - Manufacture of coke and refined petroleum products	478.8	1,239.9	-	2,013.0	-	2,575.9	395.9	891.8	-
08 - Manufacture of chemicals and chemical products	8,512.8	1,418.6	303.8	3,049.3	796.2	14,148.2	6,823.7	1,897.3	1,427.6
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	103.9	577.7	166.8	964.7	192.7	1,260.9	73.0	751.6	226.9
10 - Manufacture of rubber and plastics products	159.4	1,115.2	1,456.1	1,338.8	1,589.2	2,948.0	244.7	1,663.8	2,031.7
11 - Manufacture of other non-metallic mineral products	12.5	236.9	892.3	354.6	782.2	1,209.6	32.8	95.4	1,229.5
12 - Manufacture of basic metals	163.2	1,354.4	380.1	2,502.3	-	3,289.3	208.4	1,712.5	-
13 - Manufacture of fabricated metal products, except machinery and equipment	297.3	0.5	-	131.2	-	360.9	216.6	0.5	-
14 - Manufacture of computer, electronic and optical products	55.0	354.9	95.4	19.4	95.4	169.8	55.0	19.4	71.9
15 - Manufacture of electrical equipment	111.8	973.3	85.6	934.7	87.4	1,179.3	434.4	1,048.0	137.3
16 - Manufacture of machinery and equipment	-	69.3	297.8	47.2	337.6	405.9	15.0	47.2	312.1
17 - Manufacture of motor vehicles, trailers and semi-trailers	382.3	1,136.4	14.8	1,361.7	27.8	1,779.3	383.0	1,414.5	-
18 - Manufacture of furniture	10.0	-	-	13.2	-	23.2	10.0	19.4	-
19. Other manufacturing	6,408.5	92.1	2,182.4	195.5	2,070.9	5,818.5	6,832.4	112.1	2,566.3
d. Electricity, gas, steam and air conditioning supply	127.4	-	265.0	-	115.0	342.4	120.8	-	265.0
e. Water supply; sewerage, waste management and remediation activities	-	53.4	-	137.5	-	137.5	-	-	-
f. Construction	-	190.4	-	119.8	-	119.8	-	-	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	13,549.0	4,516.1	13,037.7	4,439.8	17,364.9	34,930.4	7,914.8	4,901.0	17,908.9
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	99.6	66.8	31.1	145.2	-	426.7	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	4,324.2	4,282.7	4,472.3	3,799.1	4,352.3	12,370.6	3,472.7	4,157.2	3,266.6
03 - Retail trade, except of motor vehicles and motorcycles	9,224.8	233.0	8,465.7	573.8	12,981.5	22,414.6	4,442.0	317.1	14,611.2
h. Transportation and storage	5.7	1,772.2	172.4	576.2	168.0	751.2	7.0	0.9	134.8
i. Accommodation and food service activities	-	120.0	-	115.1	-	115.1	-	115.1	-
j. Information and communication	17,411.2	105.5	356.1	101.5	1,428.2	18,806.2	19,829.9	101.5	271.3
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	536.1	435.5	24.6	270.3	20.9	1,052.6	681.4	55.7	283.3
m. Administrative and support service activities	3,643.9	6.9	919.4	6.9	762.0	4,364.3	1,193.9	104.6	1,018.8
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	4.1	-	4.1	-	90.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	3,702.9	16.4	7.2	0.7	50.4	3,854.3	1,781.5	0.7	456.9
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	3.9	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	118,963.1	28,328.4	215,811.7	39,401.5	248,234.8	400,285.2	96,399.0	33,762.2	248,525.3

Source: Statistics and Data Services Department, SBP

Note:

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								
	Jun			Sep			Dec ^a		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	25,649,888.2	27,013,422.6	26,401,194.5	25,013,074.1	25,837,368.0	25,932,141.7	23,048,415.3	22,407,110.7	23,841,255.9
1) Treasury Bills	8,567,558.0	9,476,805.8	8,726,977.5	8,697,363.6	9,308,822.3	8,822,740.8	4,617,759.0	5,022,862.0	4,841,237.7
2) Pakistan Investment Bonds (PIBs)	17,079,494.0	17,533,780.7	17,671,330.9	16,291,613.3	16,504,450.3	17,083,574.2	18,428,045.0	17,381,637.5	18,997,358.9
a. Fixed Rate	5,251,521.6	5,550,293.2	5,443,118.0	4,953,583.9	4,963,336.9	5,274,808.9	5,520,242.0	4,085,162.3	5,881,187.2
b. Floating Rate	11,827,972.5	11,983,487.4	12,228,212.9	11,338,029.4	11,541,113.4	11,808,765.3	12,907,803.0	13,296,475.2	13,116,171.7
3) Others	2,836.1	2,836.1	2,886.1	24,097.3	24,095.3	25,826.6	2,611.2	2,611.2	2,659.4
II. Provincial Government	0.1	0.1	0.1	-	-	-	866.4	866.4	876.8
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	405,767.1	292,117.2	486,293.8	429,250.8	290,127.9	484,505.8	447,528.4	304,939.7	564,338.3
1) Quoted On The Stock Exchange	186,007.7	81,678.7	258,624.1	207,960.9	74,903.0	254,079.0	217,177.5	80,812.5	338,094.2
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	21,694.5	16,182.1	36,422.9	22,864.2	16,698.0	30,781.4	21,400.6	15,765.6	31,597.8
NFPSEs	27,134.0	10,372.2	33,911.4	29,609.8	7,853.0	34,556.9	34,081.4	9,540.1	66,944.3
Private Sector	106,205.6	39,956.2	140,735.2	114,092.3	34,375.3	140,928.1	123,045.9	39,696.3	191,239.7
2) Unquoted On The Stock Exchange	219,759.4	210,438.6	227,669.7	221,289.9	215,224.9	230,426.8	230,350.9	224,127.2	226,244.1
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	43,900.4	38,201.5	45,066.3	45,285.8	40,512.6	46,306.8	47,414.5	42,725.3	47,035.1
NFPSEs	128,539.6	128,424.1	137,376.9	27,728.6	27,614.9	36,608.7	31,401.8	31,276.7	31,351.8
Private Sector	6,413.7	5,072.6	8,296.5	8,920.7	7,549.5	9,868.5	10,377.2	8,705.8	9,710.7
V. DEBENTURES	3.0	3.0	3.0	3.0	3.0	3.0	1.8	1.8	1.8
VI. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VII. CERTIFICATE OF INVESTMENTS	5.2	5.2	5.2	5.2	5.2	5.2	5.2	0.8	5.2
VIII. TERM FINANCE CERTIFICATES	104,699.3	107,004.1	103,999.3	101,852.9	103,920.6	102,335.9	98,843.4	101,234.3	103,611.7
IX. MUTUAL FUNDS	10,905.4	10,852.7	11,901.4	12,311.4	12,257.8	13,127.5	23,005.0	13,717.4	25,782.2
X. OTHERS	2,196.3	2,196.3	2,237.2	2,153.8	2,153.8	2,261.7	952.9	952.9	952.9
XI. Islamic Banking Products - Investments	4,727,902.8	4,717,279.2	4,905,459.5	4,903,421.6	4,913,433.7	5,213,842.1	5,299,459.5	5,271,898.7	5,495,305.0
a. Government Islamic Securities	4,178,597.1	4,173,347.6	4,326,039.3	4,396,936.8	4,410,435.8	4,677,623.7	4,782,812.5	4,754,664.1	4,957,665.3
1. GOP Ijara Sukuk	4,144,297.5	4,134,379.0	4,289,991.9	4,336,837.1	4,344,137.8	4,615,342.7	4,656,840.6	4,629,039.9	4,829,692.0
a. Variable Rental Rate	2,875,001.1	2,854,324.1	3,002,776.7	2,976,530.7	2,979,051.4	3,217,778.4	3,257,355.9	3,224,740.8	3,334,241.9
b. Fixed Rental Rate	1,269,296.4	1,280,054.9	1,287,215.2	1,360,306.3	1,365,086.4	1,397,564.3	1,399,484.7	1,404,299.1	1,495,450.1
2. Bai Muajjal - Government	-	-	-	24,520.6	24,520.6	25,324.2	93,860.6	93,860.6	95,628.9
3. Islamic Naya Pakistan Certificate	34,299.6	38,968.6	36,047.4	35,579.2	41,777.5	36,956.9	32,111.4	31,763.6	32,344.5
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	507,629.3	503,608.0	536,499.2	468,564.9	468,438.1	493,338.0	504,864.2	505,408.8	525,799.4
1) Diminishing Musharaka Sukuk	149,352.3	147,290.5	153,881.7	123,096.6	118,921.8	128,876.4	161,097.7	161,187.3	164,958.7
2) Ijara Sukuk	198,871.0	196,382.7	215,185.5	187,606.5	187,524.6	200,001.0	193,333.4	191,604.2	206,386.3
3) Modaraba Sukuk	10,931.9	10,940.6	11,183.0	10,378.7	10,382.3	10,861.3	10,713.0	10,732.3	10,914.4
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	148,474.0	148,994.1	156,249.0	147,483.2	151,609.4	153,599.3	139,720.2	141,885.1	143,540.0
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	9,370.3	9,370.3	9,616.1	9,139.0	9,139.0	9,571.8	6,105.1	6,105.1	6,209.1
h. Other Islamic Mode of Investments	32,306.2	30,953.4	33,304.9	28,780.8	25,420.8	33,308.6	5,677.7	5,720.7	5,631.3
TOTAL	30,901,367.6	32,142,880.8	31,911,094.2	30,462,073.2	31,159,270.3	31,748,223.3	28,919,078.2	28,100,722.9	30,032,130.1

Source: Statistics and Data Services Department, SBP

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

		End period: Million Rupees			
RATE OF INTEREST		2024			
		Mar	Jun	Sep	Dec ^P
00.00		7,149,502.6	8,235,022.7	7,689,982.5	7,554,443.4
01.00*		302,484.8	280,712.8	286,554.3	251,634.7
02.00*		130,880.2	158,349.1	176,839.9	114,499.8
03.00*		8,241.5	3,927.7	21,843.4	8,639.1
04.00*		43,509.4	37,560.1	31,816.3	438,363.4
05.00*		143,134.8	33,958.7	33,633.5	378,088.6
06.00*		39,486.9	71,455.0	69,638.8	219,611.8
07.00*		31,272.1	15,596.9	82,296.5	164,702.2
08.00		68,224.9	56,757.0	100,025.2	515,153.8
08.50		14,472.0	15,971.0	32,986.5	70,775.2
09.00		43,624.6	86,369.7	61,579.0	107,785.1
09.50		39,260.5	54,194.7	19,484.6	34,782.3
10.00		67,803.9	39,246.3	28,923.7	345,908.8
10.50		21,163.8	19,915.9	18,004.7	28,578.2
11.00		33,348.2	33,839.1	14,878.6	67,865.7
11.50		4,055.1	67,195.1	67,496.4	2,127,790.3
12.00		73,309.9	33,153.0	147,142.4	61,570.2
12.50		8,981.9	9,486.6	11,702.2	43,653.2
13.00		159,179.5	8,142.0	8,587.9	77,097.6
13.50		3,741.0	2,882.6	4,832.5	8,490,864.4
14.00		26,346.0	16,123.7	351,339.8	86,239.4
14.50		56,854.5	4,669.4	95,791.1	55,194.6
15.00		40,597.9	47,860.5	79,952.0	81,599.1
16.00		27,154.0	40,479.3	1,540,944.9	84,751.2
17.00		13,538.9	45,475.3	166,554.6	60,645.8
18.00		132,837.9	345,128.9	7,080,792.8	196,729.9
19.00		232,430.1	567,281.7	2,004,449.4	141,230.9
20.00		8,846,385.1	10,283,666.3	2,288,761.1	203,773.1
21.00		2,077,647.9	1,747,969.8	379,924.3	173,522.9
22.00		697,246.1	347,043.1	182,279.5	2,715.7
above 22.00		283,045.6	203,288.6	59,634.0	22.2
Total		20,819,761.5	22,912,722.6	23,138,672.3	22,188,232.6

Notes:

* 01.00 stands for 00.05 to 01.00

: : : : : :

* 2.00 stands for 1.05 to 2.00

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

Source: Statistics and Data Services Department, SBP

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

Million Rupees				
RATE OF RETURN	2024			
	Mar	Jun	Sep	Dec ^a
00.00	2,650,819.1	2,843,251.9	2,901,440.0	3,168,416.6
01.00*	213,384.9	231,832.9	222,125.3	231,582.1
02.00*	75,332.9	77,873.1	84,162.3	91,050.7
03.00*	17,781.3	16,293.9	11,410.3	7,568.1
04.00*	7,563.0	7,095.2	8,341.6	32,200.5
05.00*	5,878.2	6,393.4	25,898.4	139,099.3
06.00*	33,757.7	119,818.6	78,595.2	883,761.5
07.00*	135,647.7	35,594.0	110,367.9	448,505.4
8.00	89,602.5	94,676.4	148,536.1	546,521.2
08.50	84,952.1	140,262.9	100,879.7	60,654.5
09.00	55,478.2	54,533.0	605,487.3	165,839.3
09.50	24,931.9	28,350.5	116,480.9	70,960.2
10.00	19,185.3	24,296.1	113,590.3	220,699.9
10.50	10,595.9	8,259.9	18,338.6	171,210.4
11.00	673,090.9	669,944.7	72,239.5	366,814.1
11.50	125,076.9	199,379.4	76,784.5	276,000.4
12.00	59,148.0	36,575.2	210,273.2	98,519.9
12.50	37,736.4	33,145.9	21,763.0	115,244.5
13.00	11,764.2	12,109.7	73,708.0	44,738.8
13.50	22,400.1	12,184.2	22,576.5	225,386.8
14.00	102,623.7	115,111.0	309,681.7	59,539.5
14.50	38,502.1	29,692.2	31,348.2	44,790.7
15.00	75,462.5	117,186.1	188,706.2	5,364.6
16.00	336,949.2	377,952.0	831,067.6	80,986.2
17.00	135,865.8	95,244.5	283,935.0	2,549.1
18.00	261,937.2	467,560.2	466,707.3	14,235.0
19.00	252,129.9	248,950.1	140,605.7	17,755.5
20.00	506,866.3	780,279.9	110,189.0	20,139.5
21.00	543,917.9	219,457.1	29,595.8	7,609.4
22.00	197,794.9	156,680.6	28,888.1	8,976.5
above 22.00	8,192.9	8,197.9	13,849.0	-
Total	6,814,369.9	7,268,182.5	7,457,572.3	7,626,720.4

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.05 to 01.00

* 2.00 stands for 1.05 to 2.00

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

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 31st December, 2024

					Million Rupees
Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	6,282,539	1,243,542	449,078	2,747,701	10,722,860
01.00*	249,508	74,730	48,304	110,675	483,217
02.00*	82,111	12,543	40,231	70,665	205,551
03.00*	5,651	1,555	2,635	6,366	16,207
04.00*	48,984	9,876	8,966	402,738	470,564
05.00*	156,367	42,770	40,830	277,221	517,188
06.00*	468,223	115,878	130,766	388,506	1,103,373
07.00*	145,708	157,872	21,500	288,127	613,208
8	281,350	64,368	81,047	634,909	1,061,675
08.50	32,973	8,272	5,197	84,987	131,430
09.00	75,116	34,580	32,773	131,155	273,624
09.50	34,396	10,780	13,912	46,654	105,743
10.00	142,365	29,807	23,813	370,624	566,609
10.50	63,237	19,804	18,889	97,859	199,789
11.00	109,349	31,070	65,089	229,172	434,680
11.50	745,985	301,580	118,716	1,237,510	2,403,791
12.00	20,409	8,406	3,629	127,646	160,090
12.50	14,484	6,441	4,517	133,455	158,898
13.00	8,612	3,667	8,084	101,473	121,836
13.50	3,517,785	1,067,738	468,936	3,661,792	8,716,251
14.00	24,939	76,793	3,362	40,684	145,779
14.50	23,716	10,552	13,807	51,910	99,985
15.00	6,419	3,331	908	76,306	86,964
16.00	18,999	8,692	6,681	131,366	165,737
17.00	10,664	4,277	2,061	46,193	63,195
18.00	41,704	20,922	16,995	131,344	210,965
19.00	9,618	2,152	117	147,099	158,986
20.00	36,199	17,026	14,048	156,640	223,913
21.00	3,826	357	890	176,059	181,132
22.00	139	4	-	11,549	11,692
above 22.00	16	2	-	4	22
Total	12,661,392	3,389,389	1,645,782	12,118,389	29,814,953

* 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. December, 2023.

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

RATE OF INTEREST	End period: Million Rupees					
	Jun-24		Sep-24		Dec-24 ^a	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	647,190.1	559,632.5	753,578.7	651,120.8	657,671.5	606,840.0
01.00*	10,642.3	9,220.5	11,991.6	9,842.8	15,431.7	10,126.3
02.00*	103,972.8	103,868.5	100,283.5	98,977.3	110,274.6	107,101.5
03.00*	252,691.0	252,691.0	255,372.9	255,372.9	256,554.0	256,554.0
04.00*	144,136.0	144,095.4	131,315.6	131,276.6	421,366.9	121,255.7
05.00*	266,980.3	266,259.5	213,222.7	213,057.0	296,639.3	289,520.3
06.00*	77,821.0	76,621.2	92,185.3	90,876.0	128,868.6	127,130.6
07.00*	136,654.5	110,357.0	110,104.7	110,104.7	107,370.8	107,370.8
08.00*	36,852.4	36,852.4	40,320.4	33,731.1	559,492.4	36,724.2
8.25	369,489.3	3,430.7	362,328.8	1,301.7	2,118.8	2,118.8
8.50	34,544.6	2,423.9	36,916.2	3,826.2	5,599.3	5,599.3
8.75	944.0	944.0	3,592.9	3,592.9	20,169.4	1,835.1
9.00	46,744.6	46,744.6	50,205.8	39,881.0	64,875.0	39,693.9
9.25	7,748.4	1,107.3	3,545.5	3,545.5	44,115.6	44,115.6
9.50	24,100.0	2,253.7	13,788.6	4,025.3	47,696.6	25,833.9
9.75	18,952.7	632.2	974.9	974.9	33,062.6	32,062.6
10.00	15,248.2	15,248.2	27,891.1	6,094.0	171,350.6	154,793.5
10.25	490.6	490.6	30,580.5	1,192.8	106,020.6	59,020.8
10.50	956.4	956.4	11,271.8	1,096.9	25,297.7	25,297.7
10.75	49,346.3	1,084.6	9,799.3	1,157.8	79,692.8	67,904.6
11.00	9,329.8	9,329.8	7,564.3	7,564.3	502,004.8	178,054.6
11.25	1,868.2	1,868.2	1,075.1	1,075.1	265,329.4	23,849.6
11.50	127,904.2	694.9	131,016.6	1,350.8	251,542.7	47,905.3
11.75	494.5	494.5	388.1	388.1	184,667.9	32,289.0
12.00	92,906.9	20,944.8	90,759.5	17,224.5	365,001.0	87,029.8
12.25	10,646.4	424.0	263.1	263.1	242,917.0	83,566.4
12.50	617.7	617.7	5,476.9	5,250.8	371,260.5	296,575.3
12.75	900.6	900.6	1,130.7	1,130.7	316,988.3	106,732.5
13.00	18,658.7	18,658.7	4,421.7	4,421.7	298,116.7	84,396.6
13.25	65,359.6	400.5	65,119.4	165.2	282,036.0	141,685.4
13.50	28,681.5	1,631.6	1,476.1	1,476.1	230,492.3	43,159.1
13.75	45,779.6	72.7	7,503.2	7,503.2	104,597.7	86,399.8
14.00	11,551.5	11,551.5	16,643.6	16,643.6	135,064.2	101,003.9
14.25	206.7	206.7	6,056.9	6,056.9	109,225.6	105,776.1
14.50	1,278.5	1,278.5	82,931.2	82,931.2	124,619.0	119,827.5
14.75	7,337.7	7,337.7	7,155.5	7,155.5	66,766.4	64,480.4
15.00	7,728.9	6,556.4	8,599.2	5,724.5	124,705.5	102,900.3
15.25	22,105.1	1,547.3	19,962.4	2,205.4	167,870.5	120,604.5
15.50	6,172.0	6,172.0	13,135.5	7,846.6	92,765.0	78,746.4
15.75	6,754.2	6,754.2	32,785.7	32,760.0	135,842.1	133,621.3
16.00	29,170.4	10,300.2	114,828.7	35,958.8	183,217.9	115,239.1
16.25	3,175.3	3,175.3	126,774.3	22,164.3	177,276.5	127,868.7
16.50	32,374.5	30,874.5	218,309.5	171,271.4	292,021.2	212,051.8
16.75	9,217.9	8,219.9	111,176.8	34,583.3	125,720.7	101,921.2
17.00	16,936.3	16,047.7	167,199.1	33,306.4	176,702.0	136,448.5
17.25	46,673.2	46,671.1	105,370.6	65,848.3	136,948.4	136,400.6
17.50	305,072.0	189,430.5	224,297.3	137,815.5	535,426.7	196,256.7
17.75	23,223.0	23,223.0	82,149.2	66,230.4	137,650.8	110,860.9
18.00	81,061.3	48,948.7	153,896.5	90,472.4	139,186.2	101,706.1
18.25	28,293.4	28,293.4	53,636.6	50,459.5	78,426.7	76,252.1
18.50	31,429.9	31,429.9	101,389.2	96,579.8	68,410.5	67,692.7
18.75	12,119.3	12,119.3	43,341.1	37,141.1	74,326.7	34,012.4
19.00	277,015.5	233,674.3	134,636.2	89,552.4	57,130.2	55,535.7
19.25	25,578.1	15,348.1	59,659.9	48,020.2	96,046.1	45,108.2
19.50	650.7	505.0	139,618.1	67,814.5	160,673.7	82,797.7
19.75	180.7	180.7	162,505.8	89,904.9	49,340.0	42,106.5
20.00	52,554.4	52,503.7	218,173.9	149,622.3	26,413.5	25,452.7
20.25	200,376.8	130,275.7	385,631.7	124,943.9	22,510.0	19,010.0
20.50	96,872.5	68,766.5	275,277.3	193,732.4	12,515.6	11,817.4
20.75	225,863.2	83,694.0	304,060.0	211,015.9	48,216.8	47,791.8
21.00	108,744.5	105,101.4	225,883.6	181,667.1	39,661.4	38,658.4
21.25	129,736.4	117,414.7	216,708.6	213,488.2	24,037.3	23,415.4
21.50	130,399.0	104,594.0	165,994.1	122,556.2	63,860.0	35,717.4
21.75	160,414.7	149,408.5	233,789.8	184,650.0	30,764.4	29,725.8
22.00	667,810.7	161,245.7	121,499.2	84,510.6	34,759.8	33,252.4
22.25	403,238.2	286,297.5	159,768.5	137,588.6	23,441.9	19,134.4
22.50	528,289.6	382,193.6	76,804.4	74,162.6	23,198.0	23,177.7
22.75	274,802.9	265,738.2	135,019.1	87,177.3	12,945.5	9,053.7
23.00	309,475.5	294,715.5	32,331.8	30,434.8	8,626.5	8,447.9
23.25	145,844.6	133,117.1	155,636.1	76,653.6	28,815.4	28,811.5
23.50	314,455.3	263,416.9	350,823.9	234,670.3	447,074.6	323,901.4
23.75	98,235.6	95,077.5	85,007.5	82,807.8	11,291.5	11,287.9
24.00	154,594.8	141,811.5	22,813.2	22,216.3	12,212.6	12,176.9
24.25	37,441.7	37,441.7	30,705.6	30,569.8	11,312.4	11,312.4
24.50	100,122.8	62,603.5	16,333.8	16,185.4	4,817.9	4,817.9
24.75	35,500.3	35,500.3	18,269.8	17,929.9	4,988.9	4,988.9
25.00 & above	763,846.4	712,306.3	527,699.5	527,621.3	421,101.1	421,099.3
TOTAL	8,572,579.3	6,114,021.9	8,519,755.7	5,811,513.2	11,326,551.0	6,944,813.5

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.25 to 01.00

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* 8.00 stands for 7.25 to 8.00

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

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

End of Period: Million Rupees

RATE OF RETURN	2024					
	Jun		Sep		Dec ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	251,406.4	238,125.8	231,269.3	206,254.3	416,211.1	392,914.1
01.00*	2,222.9	2,222.9	3,140.7	3,140.7	3,513.4	3,504.2
02.00*	66,632.1	66,632.1	66,655.4	66,655.4	63,745.9	63,745.9
03.00*	78,912.1	78,907.6	84,710.4	83,778.4	99,207.7	87,642.7
04.00*	56,094.9	55,350.7	61,392.2	61,392.2	49,265.4	49,265.4
05.00*	101,548.8	98,765.4	106,935.0	106,935.0	126,985.7	126,985.7
06.00*	17,400.9	17,400.9	18,771.3	18,771.3	28,592.2	28,592.2
07.00*	24,707.4	24,707.4	38,024.4	38,024.4	56,775.3	56,775.3
08.00*	10,437.8	10,437.8	31,602.2	10,915.8	28,409.6	28,409.6
8.25	939.9	939.9	1,179.0	1,179.0	3,597.7	3,597.7
8.50	680.5	680.5	5,538.8	699.4	84,163.4	32,454.9
8.75	240.0	240.0	22,308.1	1,256.2	27,342.9	23,332.6
9.00	8,660.6	8,660.6	10,547.3	10,547.3	17,220.1	17,220.1
9.25	46.5	46.5	809.0	809.0	75,903.4	75,903.4
9.50	1,116.4	1,116.4	801.7	801.7	54,345.5	54,345.5
9.75	2,498.3	883.1	259.7	259.7	43,024.7	43,024.7
10.00	2,270.8	2,270.8	4,190.1	4,178.2	110,863.6	110,852.4
10.25	645.0	645.0	185.9	185.9	146,688.3	77,413.5
10.50	2,382.8	2,382.8	974.5	974.5	38,071.9	38,071.9
10.75	1,447.8	542.4	428.4	428.4	83,500.5	31,924.3
11.00	2,727.3	2,727.3	4,343.1	4,343.1	86,362.5	18,437.0
11.25	427.2	427.2	286.6	286.6	14,279.8	14,279.8
11.50	2,554.1	2,554.1	582.0	582.0	21,333.8	6,333.8
11.75	592.6	592.6	600.2	600.2	19,187.6	15,196.5
12.00	47,237.8	2,179.4	1,575.2	1,575.2	100,923.0	52,888.3
12.25	546.4	506.4	629.7	593.0	81,442.8	68,664.1
12.50	1,342.2	1,342.2	852.6	852.6	72,366.7	70,366.7
12.75	2,041.4	2,001.5	3,052.9	1,240.9	104,961.8	47,555.6
13.00	1,645.5	1,645.5	640.6	640.6	43,473.1	41,872.3
13.25	1,469.3	1,469.3	2,718.5	2,718.5	61,787.2	53,590.8
13.50	809.8	809.8	1,560.9	1,560.9	74,085.7	74,021.5
13.75	2,606.7	2,606.7	7,187.9	7,187.9	77,515.6	71,955.5
14.00	3,489.9	3,489.9	18,604.0	18,604.0	145,413.4	144,995.1
14.25	822.1	822.1	4,432.4	4,432.4	69,330.4	68,441.8
14.50	1,510.4	1,510.4	67,448.3	67,448.3	56,791.4	55,280.3
14.75	1,260.4	1,260.4	1,263.3	1,263.3	76,778.5	53,857.7
15.00	12,705.0	9,974.4	11,803.0	7,100.6	81,553.0	64,475.3
15.25	1,229.0	1,229.0	4,343.3	2,621.1	131,138.4	94,965.8
15.50	3,778.7	3,778.7	8,322.3	7,044.5	56,483.6	50,113.6
15.75	1,428.6	1,428.6	14,608.6	4,608.6	67,764.3	49,528.5
16.00	3,009.7	3,009.7	14,459.3	14,457.7	58,713.0	58,494.3
16.25	28,368.0	28,368.0	27,325.6	27,318.2	63,084.4	47,322.1
16.50	20,126.5	11,626.5	86,700.8	67,324.5	62,754.5	51,365.9
16.75	6,187.4	6,187.4	35,922.6	21,270.2	58,235.8	55,382.3
17.00	6,814.4	6,814.4	29,741.9	29,736.3	60,567.0	51,812.1
17.25	7,925.4	6,325.1	27,264.5	19,177.2	19,472.7	17,773.5
17.50	69,121.4	69,121.4	44,899.1	44,894.2	189,863.5	186,127.3
17.75	5,711.7	5,711.7	21,855.3	21,751.7	21,176.9	21,030.7
18.00	7,669.3	7,669.3	40,574.9	32,396.5	17,074.9	17,072.1
18.25	8,453.5	8,453.5	31,689.3	30,402.4	12,249.7	12,241.2
18.50	5,174.5	5,174.5	46,411.5	31,978.8	19,732.5	19,703.9
18.75	5,030.9	5,030.9	29,421.3	28,853.3	22,854.1	16,824.8
19.00	78,651.7	78,651.7	80,667.4	51,810.2	19,104.6	18,598.0
19.25	2,687.9	2,687.9	37,279.8	31,941.9	10,276.9	10,241.0
19.50	2,509.5	2,509.5	99,170.6	56,615.5	22,455.9	21,314.7
19.75	8,306.2	8,306.2	202,574.6	90,457.3	18,178.4	14,968.5
20.00	38,832.1	20,832.1	188,428.1	79,105.2	18,277.9	18,269.2
20.25	41,942.2	33,290.1	191,046.6	98,195.2	31,772.8	31,736.8
20.50	35,489.3	33,436.9	236,780.8	83,405.1	25,360.1	24,736.5
20.75	95,746.3	48,066.6	138,274.8	97,942.4	19,920.8	19,604.8
21.00	71,305.1	70,060.0	72,078.2	70,550.1	15,337.3	15,314.2
21.25	87,690.3	77,666.3	74,534.0	61,432.9	17,435.3	16,723.0
21.50	87,426.6	66,412.7	69,181.0	66,348.4	12,167.7	12,159.4
21.75	127,183.2	88,226.9	125,117.4	85,114.3	17,534.6	17,525.8
22.00	672,005.0	162,764.5	81,068.2	55,052.0	19,770.9	11,694.5
22.25	247,632.1	197,795.0	55,578.0	54,816.5	10,755.0	10,731.7
22.50	204,771.9	171,548.4	41,650.1	38,582.3	14,974.4	14,969.9
22.75	125,812.8	125,797.0	50,473.9	38,698.7	11,023.3	6,700.0
23.00	128,391.5	112,015.8	37,295.0	35,073.4	20,161.0	17,397.5
23.25	74,598.4	67,452.1	42,255.8	40,631.6	16,947.0	16,939.5
23.50	97,874.6	71,001.8	67,695.1	21,776.4	114,210.9	10,965.7
23.75	39,723.4	36,928.4	35,884.5	32,988.6	11,531.8	11,429.3
24.00	42,541.3	41,303.2	20,510.4	20,508.9	12,478.0	12,478.0
24.25	19,819.8	19,819.8	14,413.8	14,313.4	14,463.1	14,463.1
24.50	36,784.2	25,928.3	9,138.9	9,136.4	3,550.9	3,550.9
24.75	12,770.7	12,770.7	9,583.5	9,581.6	5,101.6	5,099.9
25.00 & above	222,426.9	185,458.8	92,743.1	91,381.0	70,165.3	70,131.4
TOTAL	3,497,031.4	2,577,536.9	3,354,268.6	2,457,511.6	4,159,132.7	3,425,689.5

Source: Statistics and Data Services Department, SBP

Note:

* 01.00 stands for 00.25 to 01.00

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* 8.00 stands for 7.25 to 8.00

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

3.26.1 Advances Distributed by Rate of Return and Gender

All Banks

As on 31st December, 2024

Rate of Return	Million Rupees				
	Male	Female	Both Males and Females	Others	Total Advances
00.00	294,172	12,268	3,363	764,079	1,073,883
01.00*	2,740	239	-	15,967	18,945
02.00*	13,430	722	-	159,869	174,021
03.00*	83,181	9,870	250	262,461	355,762
04.00*	53,796	4,305	367	412,164	470,632
05.00*	163,821	27,498	3,348	228,959	423,625
06.00*	18,834	1,983	900	135,745	157,461
07.00*	97,682	6,883	5,740	53,841	164,146
08.00*	3,052	51	229	584,569	587,902
08.25	33	3	-	5,680	5,716
08.50	51	2	-	89,710	89,763
08.75	62	-	-	47,451	47,512
09.00	31,082	1,940	-	49,073	82,095
09.25	319	0	-	119,699	120,019
09.50	85	63	-	101,894	102,042
09.75	376	25	-	75,686	76,087
10.00	2,016	12	46	280,140	282,214
10.25	52	25	-	252,631	252,709
10.50	135	11	-	63,223	63,370
10.75	871	9	-	162,313	163,193
11.00	4,763	597	12	582,995	588,367
11.25	3,271	18	-	276,321	279,609
11.50	516	19	-	272,342	272,876
11.75	1,427	829	-	201,600	203,856
12.00	23,194	76	520	442,135	465,924
12.25	1,247	15	43	323,055	324,360
12.50	101,121	98	35	342,373	443,627
12.75	18,229	15,036	159	388,527	421,950
13.00	13,392	37	19	328,142	341,590
13.25	3,793	700	88	339,242	343,823
13.50	7,320	489	14	296,755	304,578
13.75	4,425	311	9	177,368	182,113
14.00	14,799	880	21	264,778	280,478
14.25	10,053	403	169	167,931	178,556
14.50	8,031	1,296	106	171,978	181,410
14.75	11,002	650	-	131,890	143,543
15.00	22,158	1,146	62	182,892	206,258
15.25	12,625	1,065	271	285,047	299,009
15.50	15,198	417	1,289	132,344	149,249
15.75	20,693	1,241	216	181,456	203,606
16.00	18,416	1,749	895	220,871	241,931
16.25	13,069	710	421	226,160	240,361
16.50	22,856	1,140	739	330,040	354,776
16.75	12,240	1,359	114	170,244	183,957
17.00	17,848	1,192	793	217,436	237,269
17.25	16,652	508	529	138,732	156,421
17.50	54,499	7,142	6,212	657,438	725,290
17.75	31,647	3,807	36	123,338	158,828
18.00	23,760	790	100	131,611	156,261
18.25	20,902	1,122	14	68,639	90,676
18.50	25,982	603	91	61,467	88,143
18.75	14,117	887	6	82,170	97,181
19.00	29,705	1,793	193	44,543	76,235
19.25	28,367	1,212	179	76,565	106,323
19.50	20,663	1,225	93	161,149	183,130
19.75	9,280	435	513	57,290	67,518
20.00	20,145	1,466	134	22,947	44,691
20.25	12,545	455	269	41,015	54,283
20.50	11,635	1,067	28	25,145	37,876
20.75	30,275	1,976	18	35,869	68,138
21.00	31,059	3,227	50	20,662	54,999
21.25	10,457	404	133	30,478	41,473
21.50	25,308	2,007	64	48,647	76,028
21.75	9,081	334	228	38,656	48,299
22.00	29,983	1,079	122	23,347	54,531
22.25	14,672	464	162	18,900	34,197
22.50	19,003	2,230	137	16,802	38,172
22.75	9,934	374	51	13,610	23,969
23.00	9,498	668	139	18,482	28,788
23.25	25,299	1,610	629	18,225	45,762
23.50	297,767	3,330	338	259,850	561,286
23.75	10,236	703	514	11,370	22,823
24.00	20,107	2,115	85	2,382	24,691
24.25	18,681	1,000	562	5,532	25,775
24.50	6,356	692	192	1,128	8,369
24.75	7,955	735	431	970	10,091
25.00 & above	424,547	30,682	1,622	34,415	491,266
Total	2,467,592	173,525	34,112	12,810,455	15,485,684

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

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

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

TYPE OF DEPOSITS	Percent per annum				
	2023	2024			
	Dec	Mar	Jun	Sep	Dec *
I. Call Deposits	11.69 (2.22)	12.83 (2.23)	10.17 (2.87)	8.90 (2.15)	6.20 (2.07)
II. Saving Deposits	17.90 (68.54)	18.02 (70.28)	18.04 (71.17)	16.00 (72.57)	11.54 (74.60)
III. Term or Fixed Deposits					
(a) Less than 3 months	18.26 (4.37)	17.88 (4.30)	15.20 (4.59)	15.15 (3.68)	8.62 (4.44)
(b) 3 months and over but less than 6 months	18.58 (4.15)	17.63 (3.34)	17.23 (3.07)	15.97 (3.12)	9.49 (2.14)
(c) 6 months and over but less than 1 year	15.18 (3.32)	14.05 (3.16)	11.29 (3.15)	13.44 (3.49)	8.88 (2.41)
(d) 1 year and over but less than 2 years	18.99 (14.10)	19.35 (14.12)	18.54 (13.11)	17.91 (12.82)	12.31 (12.11)
(e) 2 years and over but less than 3 years	14.16 (0.33)	14.35 (0.32)	14.18 (0.25)	19.48 (0.25)	6.32 (0.32)
(f) 3 years and over but less than 4 years	14.53 (0.46)	14.38 (0.43)	10.68 (0.39)	15.40 (0.38)	8.32 (0.48)
(g) 4 years and over but less than 5 years	13.44 (0.31)	13.45 (0.31)	11.86 (0.07)	14.38 (0.07)	9.19 (0.07)
(h) 5 years and over	12.81 (1.76)	12.91 (1.52)	10.56 (1.32)	13.10 (1.25)	7.14 (1.36)
IV. Overall					
(i) Excluding current and other deposits	17.73	17.83	17.34	15.91	11.19
(ii) Including current and other deposits	11.57	11.72	11.51	10.67	7.24

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

Source: Statistics and Data Services Department, SBP

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

TYPE OF DEPOSIT:	Percent per annum				
	2023	2024			
	Dec	Mar	Jun	Sep	Dec ^a
I. Call Deposits	13.32 (2.57)	14.44 (2.61)	11.11 (3.44)	9.43 (2.64)	6.65 (2.55)
II. Saving Deposits	19.29 (68.05)	19.53 (69.85)	19.60 (71.13)	17.42 (72.81)	12.75 (73.27)
III. Term or Fixed Deposits					
(a) Less than 3 months	17.97 (3.47)	17.45 (3.39)	12.63 (3.40)	14.90 (3.09)	8.29 (3.76)
(b) 3 months and over but less than 6 months	17.81 (3.56)	16.63 (2.74)	15.81 (2.43)	14.49 (2.07)	8.79 (2.02)
(c) 6 months and over but less than 1 year	13.73 (3.09)	12.11 (2.86)	9.30 (3.07)	11.11 (3.37)	8.40 (2.57)
(d) 1 year and over but less than 2 years	19.28 (15.58)	19.61 (15.82)	18.77 (14.42)	18.32 (13.99)	12.39 (13.42)
(e) 2 years and over but less than 3 years	14.34 (0.41)	14.47 (0.39)	14.25 (0.32)	19.70 (0.32)	6.25 (0.42)
(f) 3 years and over but less than 4 years	15.22 (0.51)	14.94 (0.49)	10.85 (0.44)	16.49 (0.42)	8.49 (0.56)
(g) 4 years and over but less than 5 years	13.33 (0.34)	13.31 (0.34)	7.77 (0.04)	13.70 (0.04)	6.46 (0.03)
(h) 5 years and over	12.86 (1.83)	12.94 (1.51)	10.03 (1.33)	13.72 (1.25)	6.53 (1.40)
IV. Overall					
(i) Excluding current and other deposits	18.68	18.88	18.32	16.89	12.05
(ii) Including current and other deposits	12.41	12.62	12.39	11.57	8.01

Source: Statistics and Data Services Department, SBP

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

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

TYPE OF DEPOSITS	Percent per annum				
	2023	2024			
	Dec	Mar	Jun	Sep	Dec *
I. Call Deposits	- (1.1)	- (1.0)	0.0 (1.0)	1.3 (0.6)	0.0 (0.6)
II. Saving Deposits	13.6 (70.1)	13.4 (71.6)	13.0 (71.3)	11.5 (72.7)	8.0 (78.7)
III. Term or Fixed Deposits					
(a) Less than 3 months	18.7 (7.2)	18.5 (7.2)	18.5 (8.5)	15.6 (5.6)	9.2 (6.6)
(b) 3 months and over but less than 6 months	20.0 (6.0)	19.3 (5.2)	19.4 (5.2)	17.5 (6.5)	11.3 (2.5)
(c) 6 months and over but less than 1 year	18.7 (4.0)	18.3 (4.1)	17.1 (3.4)	20.0 (3.9)	10.9 (1.9)
(d) 1 year and over but less than 2 years	17.4 (9.4)	17.9 (8.8)	17.3 (8.8)	15.9 (9.1)	11.9 (8.0)
(e) 2 years and over but less than 3 years	11.5 (0.1)	12.5 (0.1)	12.8 (0.0)	11.9 (0.0)	9.7 (0.0)
(f) 3 years and over but less than 4 years	10.5 (0.3)	11.0 (0.3)	9.7 (0.2)	9.0 (0.2)	7.0 (0.2)
(g) 4 years and over but less than 5 years	14.0 (0.2)	14.2 (0.2)	14.9 (0.2)	14.9 (0.2)	10.4 (0.2)
(h) 5 years and over	12.6 (1.5)	12.8 (1.6)	12.3 (1.3)	11.1 (1.3)	9.3 (1.2)
IV. Overall					
(i) Excluding current and other deposits	14.8	14.5	14.2	12.8	8.5
(ii) Including current and other deposits	9.0	8.9	8.7	7.9	5.0

Source: Statistics and Data Services Department, SBP

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

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

		Percent per annum								
AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES
I. OVERALL- ALL BANKS										
2023	Sep	13.77	21.58	17.04	17.82	15.50	17.25	19.16	32.47	18.01
	Dec	13.98	21.16	17.39	17.81	15.28	17.52	18.94	32.11	17.96
2024	Mar	14.91	20.61	17.59	17.40	14.77	16.89	18.09	32.33	17.58
	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 ^p	15.38	11.55	12.49	12.38	12.30	14.07	12.92	29.61	12.94
II. CONVENTIONAL BANKING - ALL BANKS										
2023	Sep	13.77	21.11	17.42	17.51	15.01	18.34	18.41	32.13	17.89
	Dec	13.98	21.11	17.42	17.51	15.01	18.34	18.41	32.13	17.82
2024	Mar	14.91	20.59	17.46	16.98	14.51	17.68	17.64	32.35	17.41
	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 ^p	15.38	11.56	12.93	12.25	12.53	13.54	13.12	29.97	13.16
III. ISLAMIC BANKING-ALL BANKS										
2023	Sep	-	21.46	17.10	17.88	15.63	11.80	20.98	31.40	18.27
	Dec	-	21.65	17.33	18.44	15.94	13.05	20.43	31.93	18.33
2024	Mar	-	20.94	17.80	18.22	15.37	12.85	19.55	32.24	18.00
	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 ^p	-	11.33	11.71	12.69	11.83	15.48	12.07	27.05	12.35

Source: Statistics and Data Services Department, SBP

Note:

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

3.31 Structure of Interest Rates

Percent

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

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

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

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
28-Jan-25	Upto 3 years	7.50	1.50	9.00
	Over 3 years and upto 5 years	6.50	2.50	9.00
	Over 5 years and upto 10 years	6.00	3.00	9.00

Financing Facility for Storage of Agri. Produce (FFSAP)

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

Service charges/Mark up rates of Refinance facility for SMEs

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

PFIs: Participating Financial Institutions

Source: State Bank of Pakistan

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

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

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

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

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

3.32 Overall Weighted Average Lending and Deposit Rates

Items	Percent per annum															
	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including		Excluding		Including		Excluding		Including		Excluding		Including		Excluding	
	Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup	
	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding
	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs
Dec-24																
1.Scheduled Banks (SBs)	13.94	13.97	14.20	14.31	13.24	13.32	14.11	14.31	7.48	6.50	11.38	10.64	7.48	7.38	11.50	11.46
a. Public	13.59	14.29	13.83	14.66	15.90	16.20	17.83	18.34	10.12	10.23	11.41	11.42	9.50	9.88	12.02	12.04
b. Private	14.30	14.38	14.59	14.76	12.79	12.80	13.50	13.61	7.13	5.84	11.37	10.41	6.83	6.60	11.27	11.18
c. Foreign	8.34	8.26	8.34	8.26	8.67	8.63	8.67	8.64	9.67	10.25	11.39	11.39	10.63	10.69	12.58	12.58
d. Specialized	20.77	20.77	20.77	20.77	17.43	17.44	21.69	21.69	8.70	6.82	13.09	12.78	9.60	9.51	11.71	11.65
2. DFIs	15.37	15.37	15.43	15.43	12.42	12.30	13.40	13.49	11.83	11.77	11.83	11.77	13.50	13.78	13.50	13.78
3. MFBs	32.62	32.62	39.15	39.15	34.58	34.58	36.97	36.97	5.11	4.69	11.86	11.74	11.46	11.08	16.28	16.76
4. Overall (SBs, MFBs, DFIs)	14.05	14.12	14.33	14.48	13.75	13.92	14.66	14.95	7.47	6.50	11.38	10.64	7.59	7.48	11.63	11.58
Jan-25																
1.Scheduled Banks (SBs)	12.74	12.75	12.87	12.90	12.59	12.69	13.41	13.60	6.69	6.32	10.27	10.11	6.52	6.48	10.18	10.17
a. Public	13.48	13.52	13.61	13.67	15.06	15.31	16.79	17.23	10.76	10.77	10.98	11.00	8.38	8.72	10.83	10.86
b. Private	13.01	13.09	13.15	13.27	12.08	12.12	12.73	12.85	6.15	5.64	10.18	9.94	6.08	5.95	10.15	10.13
c. Foreign	7.80	7.80	7.80	7.80	8.45	8.44	8.46	8.45	7.32	7.32	7.86	7.86	5.59	5.60	6.44	6.44
d. Specialized	20.17	20.17	20.17	20.17	16.93	16.95	20.94	20.94	9.92	7.44	11.32	10.92	9.09	9.21	10.27	10.27
2. DFIs	13.56	13.57	13.93	13.98	11.75	11.50	12.73	12.69	10.99	11.06	10.99	11.06	12.75	12.99	12.75	12.99
3. MFBs	31.01	31.01	39.26	39.26	34.65	34.65	37.03	37.03	1.68	1.47	10.30	10.18	11.06	10.85	15.60	16.15
4. Overall (SBs, MFBs, DFIs)	12.85	12.88	12.99	13.05	13.17	13.34	14.04	14.30	6.58	6.19	10.27	10.11	6.64	6.59	10.32	10.31
Feb-25^a																
1.Scheduled Banks (SBs)	12.41	12.59	12.69	12.97	12.31	12.41	13.29	13.49	5.46	5.25	9.72	9.62	5.57	5.66	9.67	9.66
a. Public	14.07	14.18	14.21	14.33	15.00	15.27	16.84	17.32	8.81	8.80	10.32	10.31	7.94	8.31	10.67	10.67
b. Private	12.72	13.05	13.04	13.51	11.80	11.86	12.64	12.78	4.94	4.62	9.90	9.81	4.97	5.02	9.50	9.49
c. Foreign	7.86	7.86	7.86	7.86	8.15	8.15	8.16	8.16	4.51	4.51	5.30	5.30	4.37	4.40	5.70	5.70
d. Specialized	19.96	19.96	19.96	19.96	16.32	16.34	20.09	20.09	7.74	6.63	10.43	10.39	8.24	8.37	9.27	9.27
2. DFIs	13.86	13.87	13.92	13.93	11.25	11.00	12.19	12.15	11.52	11.41	11.52	11.41	12.73	12.98	12.73	12.98
3. MFBs	37.56	37.56	38.49	38.49	35.35	35.35	36.83	36.83	4.42	3.95	10.50	10.34	11.38	11.51	15.24	15.70
4. Overall (SBs, MFBs, DFIs)	12.55	12.77	12.83	13.16	12.89	13.05	13.90	14.16	5.46	5.25	9.72	9.62	5.70	5.78	9.83	9.81
Mar-25^a																
1.Scheduled Banks (SBs)	12.44	12.53	12.59	12.71	12.46	12.59	13.41	13.57	5.01	4.65	9.32	9.16	5.92	5.85	9.50	9.46
a. Public	13.38	13.55	13.88	14.15	14.80	14.87	16.79	16.91	8.97	8.97	10.67	10.68	8.09	8.35	10.44	10.44
b. Private	12.86	13.04	13.01	13.22	11.86	11.96	12.60	12.71	4.35	3.84	9.03	8.73	5.41	5.25	9.34	9.28
c. Foreign	7.99	7.99	7.99	7.99	9.67	9.67	9.69	9.69	3.64	3.64	5.65	5.65	4.68	4.73	5.97	5.97
d. Specialized	19.85	19.85	19.85	19.85	15.90	15.92	19.41	19.41	5.50	2.79	9.18	10.04	8.27	8.39	9.17	9.30
2. DFIs	13.31	13.32	13.55	13.56	11.07	10.86	11.98	11.99	11.16	11.16	11.16	11.16	12.78	13.24	12.78	13.24
3. MFBs	36.85	37.80	37.74	38.20	35.40	35.40	36.90	36.90	5.92	4.38	11.47	11.07	11.27	11.17	14.81	15.35
4. Overall (SBs, MFBs, DFIs)	12.62	12.72	12.77	12.90	13.10	13.29	14.09	14.32	5.02	4.65	9.35	9.18	6.05	5.96	9.64	9.60

Source: Statistics and Data Services Department, SBP

Notes: P: provisional R: Revised

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

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

Archive link:

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

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

Period	Percent per annum							
	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank			Commercial Banks ¹		
	Production Loans	Development Loans	Production	Loans	Development Loans	Production	Loans	Development Loans
2012-13	12.00	13.80		19.00	18.00	16.00 ³		16.00 ³
2013-14	12.00	13.80		19.00	18.00	16.00 ³		16.50 ³
2014-15	12.90	12.90		17.75	17.75	15.01 ³		15.01 ³
2015-16	15.21	15.21		17.50	17.50	11.60		12.52
2016-17	14.21	14.21		15.08	16.16	11.60		11.60
2017-18	14.21	14.21		14.40	15.80	11.52		11.52
2018-19	14.21	14.21		14.40	15.80	15.30		15.30
2019-20	12.3	12.24		16.67	17.96	15.69		15.69
2020-21	12.27	12.27		16.67	17.96	12.40		12.20
2021-22	22.70	22.70		17.67	20.25	16.71		16.68
2022-23	30.14	30.14		19.83	23.13	24.59		22.09
2023-24 ²	29.42	29.42		20.67	22.71	22.96		22.94

Source: Agriculture Credit & Financial Inclusion Department

P: Provisional

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

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

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

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

3.34 Rates of Profit on National Savings Schemes

S C H E M E	2024							2025		
	19 th Mar	14 th May	19 th Aug	25 th Sep	4 th Nov	10 th Dec	31 st Jan	14 th Feb	25 th Feb	28 th Mar
Percent Per Annum										
1. Savings Accounts										
(i) With cheque facilities	20.50	20.50	19.00	16.00	16.00	13.50	11.50	11.50	11.50	10.50
(ii) Without cheque facilities	20.50	20.50	19.00	16.00	16.00	13.50	11.50	11.50	11.50	10.50
2. Khas Deposit Accounts or Certificates										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Savings Certificates										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	14.40	13.57	13.57	12.51	12.26	12.19	12.10	12.15	12.14	12.15
5. National Deposit Certificates / Account										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Savings Certificates (Reg)										
or Special Savings Accounts										
(i) First 5 periods of complete 6 months	15.80	15.70	15.50	12.10	11.60	11.60	11.60	11.20	11.00	11.00
(ii) Last period of complete 6 months	16.60	16.60	16.50	13.00	12.60	12.60	12.60	12.00	11.80	11.80
(b) Special Savings Certificates (Bearer)										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates	14.76	14.64	14.64	12.72	12.10	12.00	11.88	11.74	11.74	11.74
8. Pensioner's Benefit Accounts	15.60	15.36	15.36	14.16	13.92	13.92	13.68	13.68	13.58	13.68
9. Bebhod Saving Certificate	15.60	15.36	15.36	14.16	13.92	13.92	13.68	13.68	13.58	13.68
10. Short-Term Saving Certificate										
(i) 3 Months	19.40	20.20	19.00	18.52	14.32	12.76	11.24	11.08	11.08	11.12
(ii) 6 Months	19.38	19.38	18.92	18.22	13.46	12.74	11.32	11.14	10.84	11.08
(iii) 1 year	19.00	19.24	17.90	17.22	12.96	12.38	11.38	11.14	10.81	10.96
11. Shuhada Family Welfare account	15.60	15.36	15.36	14.16	13.92	13.92	13.68	13.68	13.58	13.68
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	18.54	19.10	17.58	14.25	11.16	10.44	10.44	9.90	9.74	10.44
(ii) 3 year	15.25	15.25	15.00	13.20	11.40	10.92	10.92	10.92	10.92	10.92
(iii) 5 year	14.76	14.76	14.40	13.14	11.88	11.52	11.52	11.39	11.39	11.39
13. Sarwa Islamic Saving Account (SISA)	20.50	20.50	19.00	14.25	11.16	10.44	10.44	9.90	9.74	10.44

Source: Central Directorate of National Savings

Notes:

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

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

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

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

* S.R.O (I) 2022. In exercise of the powers conferred by Rule 1(C) & 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
2019								
	Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
	Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,030,399
2020								
	Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
	Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
	Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
	Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021								
	Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
	Q2	534,460	74,620,637	55,259	623,905	2,235,488	3,585	6,927,833
	Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
	Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022								
	Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
	Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830
	Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
	Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023								
	Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
	Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070
	Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695
	Q4	649,683	114,643,002	115,409	1,088,354	5,057,022	4,646	12,092,818
2024								
	Q1	651,672	117,295,420	137,108	1,181,837	5,703,610	4,826	13,131,527
	Q2	666,682	120,246,119	138,942	1,256,177	5,979,906	4,760	13,957,519
	Q3	693,178	122,936,699	146,262	1,444,475	6,825,651	4,725	16,049,718
	Q4	708,559	126,765,048	170,879	1,566,157	7,337,727	4,685	17,401,744

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

PERIOD	2021	2022	2023	2024	2024				2025	
				Feb	Oct	Nov	Dec	Jan	Feb	
Karachi	No. of Cheques Cleared	19,316	17,319	17,541	1,419	1,575	1,400	1,466	1,536	1,349
	Amount	12,457,829	13,076,774	13,478,552	1,104,135	1,288,809	1,194,747	1,317,982	1,369,679	1,207,192
Lahore	No. of Cheques Cleared	8,173	7,327	7,657	610	659	580	620	651	563
	Amount	6,603,769	6,854,743	9,138,035	889,295	1,049,222	915,964	1,292,537	1,015,010	916,024
Peshawar	No. of Cheques Cleared	1,662	1,904	1,509	101	113	102	99	99	103
	Amount	1,772,204	2,171,841	1,837,414	157,354	176,568	150,217	138,256	131,225	158,957
Quetta	No. of Cheques Cleared	769	705	671	42	50	46	49	50	43
	Amount	895,147	877,953	1,066,291	73,280	87,162	89,745	94,550	97,594	77,398
Faisalabad	No. of Cheques Cleared	1,859	1,232	1,334	106	113	99	112	116	103
	Amount	2,014,765	1,591,510	2,081,922	179,729	172,649	169,880	171,371	179,295	133,590
Rawalpindi	No. of Cheques Cleared	2,409	2,046	2,085	140	164	149	164	170	157
	Amount	2,465,530	2,237,859	2,748,288	179,589	288,398	252,264	304,096	277,131	263,218
Hyderabad	No. of Cheques Cleared	76	87	66	5	5	5	3	6	4
	Amount	122,707	132,107	135,302	14,159	12,673	11,719	10,797	15,825	12,249
Islamabad	No. of Cheques Cleared	2,735	1,662	1,311	12	201	184	201	216	193
	Amount	3,756,678	2,797,487	1,748,805	65,965	377,511	414,149	452,109	400,495	355,671
Multan	No. of Cheques Cleared	1,014	1,005	928	74	88	68	76	71	79
	Amount	1,308,320	1,420,334	1,345,662	105,023	144,371	109,109	122,403	129,659	137,288
Sialkot	No. of Cheques Cleared	746	724	703	56	67	57	64	66	57
	Amount	706,141	982,925	1,295,682	92,438	118,219	73,275	75,132	96,940	100,030
Sukkur	No. of Cheques Cleared	639	491	553	42	45	41	43	49	41
	Amount	574,029	529,661	570,843	43,670	57,946	50,288	52,176	63,314	49,940
D.I. Khan	No. of Cheques Cleared	20	17	17	1	1	1	1	1	1
	Amount	17,179	15,759	42,511	1,882	2,058	1,654	1,650	3,397	1,560
Others	No. of Cheques Cleared	1,326	1,181	1,215	96	98	84	96	102	88
	Amount	1,334,163	1,488,197	2,149,762	165,490	166,499	301,577	190,479	164,738	149,166
TOTAL	No. of Cheques Cleared	48,626	35,711	35,591	2,704	3,178	2,815	2,993	3,132	2,780
	Amount	33,914,101	34,188,270	37,639,510	3,072,010	3,943,085	3,734,587	4,223,538	3,944,301	3,562,283

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY24				FY25	
		Q1	Q2	Q3	Q4	Q1 ^R	Q2 ^P
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	17,625	18,034	18,049	18,302	18,528	18,945
Automated Teller Machines (ATM)	No.	18,117	18,441	18,655	18,957	19,170	19,519
Point of Sale (POS)	No.	118,444	121,789	120,641	125,593	132,224	151,646
2. Cards							
Credit Cards	No.	2,069,692	2,003,943	2,025,013	2,047,802	2,112,042	2,151,186
Debit Cards	No.	35,112,867	37,144,332	37,265,591	39,487,578	39,654,947	39,415,342
Proprietary ATMs only Cards	No.	-	-	-	-	-	-
Pre-Paid Cards	No.	90,965	90,873	32,380	31,643	31,892	26,173
Social Welfare Cards	No.	8,406,069	8,276,858	8,280,586	2,917,750	3,366,973	3,518,213
3. E-Banking Financial Transactions							
Number of Transactions	Thousands	597,576	698,320	725,596	759,050	804,951	899,334
Amount	Million Rupees	57,275,032.3	62,490,482.3	62,220,841.9	63,790,520.6	64,737,664.4	74,329,074.5
3.1 ATM Transactions							
Number of Transactions	Thousands	214,068	234,977	236,530	245,092	243,431	259,220
Amount	Million Rupees	3,289,791.2	3,709,199.9	3,886,520.1	4,027,120.1	3,892,406.2	4,257,331.9
i. Cash Withdrawal							
Number of Transactions	Thousands	208,488	229,174	230,539	239,362	237,521	252,998
Amount	Million Rupees	2,953,658.2	3,368,064.6	3,518,205.0	3,680,128.0	3,531,478.9	3,872,767.4
ii. Cash Deposit							
Number of Transactions	Thousands	1,005	1,004	999	964	1,113	1,218
Amount	Million Rupees	106,596.5	104,648.9	111,407.2	103,875.3	115,045.8	131,042.6
iv. Utility Bills Payment							
Number of Transactions	Thousands	307	270	257	246	273	275
Amount	Million Rupees	6,768.6	4,491.1	4,250.4	4,488.8	5,424.8	4,977.0
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,261	1,308	1,336	1,259	1,219	1,254
Amount	Million Rupees	71,516.3	74,081.8	80,272.9	75,835.2	75,631.2	76,437.4
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	3,002	3,215	3,394	3,254	3,298	3,468
Amount	Million Rupees	151,077.5	157,730.6	172,195.1	162,605.2	164,637.0	171,915.1
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
3.2 POS Transactions							
Number of Transactions	Thousands	59,006	65,146	70,617	76,673	82,679	88,637
Amount	Million Rupees	321,878.5	371,399.6	393,925.7	415,146.8	426,856.3	509,595.4
3.3 RTOB Transactions							
Number of Transactions	Thousands	47,697	50,295	48,695	45,709	47,508	51,311
Amount	Million Rupees	40,310,837.3	41,762,061.8	38,496,833.4	38,760,137.4	37,230,611.2	39,379,042.2
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	9,875	10,771	10,640	10,011	9,847	10,533
Amount	Million Rupees	2,672,853.7	2,775,956.1	2,836,369.7	2,740,264.3	2,553,986.2	2,718,281.8
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	24,221	25,018	23,519	20,904	22,465	24,402
Amount	Million Rupees	6,286,959.0	6,457,229.0	6,446,260.1	6,022,893.6	6,142,116.5	6,807,038.8
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	13,601	14,507	14,537	14,795	15,196	16,376
Amount	Million Rupees	31,351,024.6	32,528,876.7	29,214,203.6	29,996,979.5	28,534,508.5	29,853,721.7
3.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	217,380	279,864	301,500	324,035	360,329	418,621
Amount	Million Rupees	8,644,853.4	11,226,151.4	12,955,273.6	13,518,032.3	15,596,340.6	20,421,502.4
i. Payment Through Mobile							
Number of Transactions	Thousands	9,639	10,323	10,931	11,600	12,505	13,706
Amount	Million Rupees	475,074.4	524,125.3	601,765.3	642,216.2	707,957.0	793,325.9
ii. Utility Bills Payment							
Number of Transactions	Thousands	26,243	31,533	32,526	34,420	35,273	36,510
Amount	Million Rupees	260,573.2	269,218.3	278,024.0	308,453.5	419,133.6	414,375.8
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	44,998	57,426	60,631	62,521	67,534	77,067
Amount	Million Rupees	3,439,144.5	4,465,464.9	5,112,287.1	5,306,776.2	5,930,891.1	6,940,294.5
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	136,501	180,582	197,411	215,495	245,017	291,338
Amount	Million Rupees	4,470,061.4	5,967,342.9	6,963,197.2	7,260,586.3	8,538,358.9	12,273,506.2

3.37 Electronic Banking Statistics

Product / Item	Unit	FY24				FY25	
		Q1	Q2	Q3	Q4	Q1 ^R	Q2 ^P
3.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	35	35	162	33	36	30
Amount	Million Rupees	1,982.7	1,900.3	1,951.5	2,012.7	1,987.0	1,615.8
i. Payment Through Call Centre							
Number of Transactions	Thousands	20	19	148	19	17	16
Amount	Million Rupees	1,501.7	1,482.2	1,537.0	1,559.4	1,275.9	1,152.0
ii. Utility Bills Payment							
Number of Transactions	Thousands	15	15	13	13	18	14
Amount	Million Rupees	421.7	366.1	357.0	402.4	666.0	428.4
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1	1	1	1	1	1
Amount	Million Rupees	58.9	51.9	56.7	50.8	45.0	34.5
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	0.5	0.0	0.8	0.1	0.1	0.9
3.6 Internet Banking Transactions							
Number of Transactions	Thousands	49,791	57,131	58,587	57,579	60,076	68,753
Amount	Million Rupees	4,666,103.1	5,369,265.1	6,434,248.5	7,015,944.5	7,537,013.9	9,698,495.0
i. Payment Through Internet							
Number of Transactions	Thousands	1,401	1,518	1,353	1,384	1,414	1,499
Amount	Million Rupees	565,064.3	634,696.4	599,395.3	756,904.3	943,211.4	1,077,440.1
ii. Utility Bills Payment							
Number of Transactions	Thousands	6,001	6,324	6,613	5,181	5,403	5,342
Amount	Million Rupees	276,930.6	307,098.3	367,300.3	380,940.1	426,527.3	467,965.5
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	13,992	15,271	16,577	16,535	15,886	17,367
Amount	Million Rupees	1,616,290.2	1,986,929.0	2,334,368.1	2,572,720.9	2,652,706.3	3,162,118.3
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	28,398	34,018	34,044	34,479	37,373	44,545
Amount	Million Rupees	2,207,818.1	2,440,541.4	3,133,184.8	3,305,379.2	3,514,569.0	4,990,971.1
3.7 e-Commerce							
Number of Transactions	Thousands	9,598	10,871	9,504	9,928	10,892	12,762
Amount	Million Rupees	39,586.2	50,504.1	52,089.0	52,126.8	52,449.1	61,491.7

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

Items	Volume in Actual & Value in Billion Rupees									
	FY24						FY25			
	Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	25,275	190,950.5	20,358	235,561.3	19,948	171,636.9	21,989	200,002.4	24,769	226,720.7
Inter Bank Fund Transfers	1,449,098	78,802.1	1,451,024	72,945.6	1,360,589	75,729.1	1,544,865	70,785.3	1,590,449	95,844.3
Retail Cheques Clearing	6,713	2,898.9	16,323	7,088.8	15,593	8,157.9	15,901	7,398.0	17,372	7,916.2
Total	1,481,086	272,651.5	1,487,705	315,595.6	1,396,130	255,523.8	1,582,755	278,185.7	1,632,590	330,481.3

3.39 Real Time Gross Settlement-Paper Based Transactions

Volume in Million & Value in Billion Rupees										
Cash Deposits	23	7,433.4	22	6,993.0	21	7,402.1	22	7,405.4	24	7,217.6
Cash withdrawals	39	8,161.1	37	7,842.2	36	7,449.7	36	7,310.5	37	8,018.2
Intra Bank Funds Transfer through Cheques	10	43,138.0	9	31,974.3	9	34,362.8	9	33,336.7	10	38,332.0
Inter Bank Funds Transfers (Clearing)	9	9,069.7	9	9,167.0	9	9,473.9	8	9,122.9	9	9,354.6
Utilities Bills Payments	15	603.7	15	556.8	15	611.3	16	772.5	16	721.1
Direct Debit (Standing Instructions)	1	4,969.2	1	4,376.4	1	5,311.4	1	5,706.7	1	6,572.9
Pay Order/Demand Draft	2	3,060.9	2	3,692.5	2	3,120.0	2	2,740.3	2	3,328.6
Others*	0	1,348.4	0	1,554.6	0	1,482.6	0	1,585.6	0	1,391.4
Total	98	77,784.4	95	66,156.9	92	69,213.8	95	67,980.7	97	74,936.4

Source: Payment Systems Policy & Oversight Department

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

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

Amount in Million Rupees

Ratio in percent

SEGMENT	2024											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	8,640,135	774,591	9.0	8,803,067	780,630	8.9	8,871,063	768,487	8.7	12,304,672	755,753	6.1
SMEs Sector	487,146	80,974	16.6	484,358	79,472	16.4	536,568	124,266	23.2	677,718	122,210	18.0
Agriculture Sector	483,016	61,255	12.7	527,544	64,155	12.2	501,738	60,912	12.1	578,498	56,852	9.8
Consumer sector	796,834	36,228	4.5	800,257	36,667	4.6	811,324	38,200	4.7	891,241	38,465	4.3
i. Credit Cards	112,083	1,819	1.6	122,016	2,072	1.7	130,035	2,733	2.1	140,693	2,403	1.7
ii. Auto loans	233,581	4,790	2.1	225,499	4,856	2.2	226,820	5,106	2.3	242,634	4,567	1.9
iii. Consumer durable	1,686	53	3.1	2,017	73	3.6	2,248	77	3.4	2,182	479	22.0
iv. Mortgage loans	208,535	12,966	6.2	207,595	13,134	6.3	205,548	13,271	6.5	207,813	14,222	6.8
v. Other personal loans	240,948	16,600	6.9	243,131	16,532	6.8	246,673	17,014	6.9	297,918	16,794	5.6
Commodity Financing	1,315,923	7,838	0.6	1,539,805	9,222	0.6	1,259,200	61,154	4.9	1,397,383	63,895	4.6
Staff Loans	315,787	2,243	0.7	335,636	3,162	0.9	356,307	3,314	0.9	366,326	3,486	1.0
Others	636,101	31,965	5.0	650,193	31,046	4.8	664,931	31,589	4.8	698,542	27,245	3.9
Total	12,674,943	995,094	7.9	13,140,861	1,004,354	7.6	13,001,130	1,087,922	8.4	16,914,380	1,067,905	6.3

SECTOR	2024											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	965,233	67,982	7.0	1,167,594	67,949	5.8	1,231,064	66,019	5.4	1,679,887	60,097	3.6
Automobile / Transportation	182,727	18,982	10.4	174,718	17,663	10.1	204,300	19,276	9.4	194,525	21,615	11.1
Cement	252,109	8,308	3.3	242,127	7,719	3.2	236,807	10,193	4.3	351,146	10,127	2.9
Chemical & Pharmaceuticals	405,954	18,107	4.5	476,211	18,699	3.9	478,530	19,444	4.1	591,310	18,781	3.2
Electronics	163,880	25,822	15.8	165,089	26,029	15.8	156,709	17,942	11.4	197,069	30,803	15.6
Financial	343,939	11,150	3.2	374,143	11,128	3.0	513,885	10,165	2.0	1,729,350	8,916	0.5
Individuals	1,144,041	64,439	5.6	1,189,218	65,284	5.5	1,105,079	67,799	6.1	1,248,106	62,336	5.0
Insurance	3,584	62	1.7	2,856	62	2.2	3,119	62	2.0	266,272	62	0.0
Others	4,962,708	453,985	9.1	5,119,295	467,445	9.1	4,927,503	566,889	11.5	5,883,973	546,981	9.3
Production/Transmission of Energy	1,720,455	85,453	5.0	1,742,310	85,506	4.9	1,662,891	82,546	5.0	1,740,903	77,395	4.4
Shoes & Leather garments	50,483	6,001	11.9	51,293	5,932	11.6	39,066	2,438	6.2	41,186	2,494	6.1
Sugar	524,221	53,968	10.3	466,826	53,429	11.4	396,157	53,314	13.5	459,088	53,108	11.6
Textile	1,955,608	180,836	9.2	1,969,183	177,509	9.0	2,046,019	171,836	8.4	2,531,565	175,191	6.9
Total	12,674,943	995,094	7.9	13,140,861	1,004,354	7.6	13,001,130	1,087,922	8.4	16,914,380	1,067,905	6.3

Source: Financial Stability Department SBP

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Sep-24			Dec-24		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	1,100,097.0	(12,547.0)	(0.10)	1,084,677.0	(42,105.0)	(0.26)
All Banks	1,082,582.0	(12,682.0)	(0.11)	1,067,905.0	(41,424.0)	(0.26)
Commercial Banks	1,051,359.0	(25,994.0)	(0.22)	1,040,516.0	(53,167.0)	(0.34)
Public Sector Commercial Banks	384,515.0	24,255.0	1.19	369,736.0	13,430.0	0.54
Local Private Banks	666,317.0	(49,769.0)	(0.53)	670,385.0	(66,043.0)	(0.52)
Foreign Banks	526.0	(479.0)	(0.11)	396.0	(553.0)	(0.13)
Specialized Banks	36,564.0	13,312.0	11.43	27,389.0	11,743.0	9.42
DFIs	17,515.0	135.0	0.07	16,771.0	(681.0)	(0.36)

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

Banks / DFIs	Million Rupees	
	For the Quarter Ended Sep 2024	For the Quarter Ended Dec 2024
All Banks & DFIs	22,792	40,666
All Banks	22,579	39,618
Commercial Banks	19,708	34,312
Public Sector Commercial Banks	3,966	23,017
Local Private Banks	15,741	11,289
Foreign Banks	2	5
Specialized Banks	2,871	5,306
DFIs	213	1,048

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

Source: Financial Stability Department SBP

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Mar-2025

CURRENCY\DATE	4	5	6	7	10	11	12	13	14	17
Australian Dollar	173.3057	174.5857	177.2604	176.3362	176.4820	175.5289	175.8845	176.5156	176.1390	177.1677
Bahraini Dinar	742.2954	742.5338	742.3131	742.7360	742.9687	742.6522	742.7918	742.9787	743.3836	743.2618
Canadian Dollar	192.8616	193.7364	195.1549	195.5725	194.7897	193.9229	193.6914	194.5147	194.0229	194.8173
Chinese Yuan	38.4267	38.5225	38.6372	38.6471	38.5830	38.6419	38.6958	38.6964	38.6900	38.7059
Danish Krone	39.3076	39.7975	40.5137	40.5601	40.6745	40.7358	40.9099	40.8602	40.7111	40.8667
Hong Kong Dollar	35.9833	36.0038	36.0120	36.0177	36.0358	36.0413	36.0334	36.0344	36.0506	36.0560
Japanese Yen	1.8753	1.8680	1.8767	1.8961	1.8963	1.9024	1.8893	1.8919	1.8865	1.8819
Kuwaiti Dinar	905.8593	906.0084	906.3199	907.2737	907.5308	907.0882	907.2508	907.6927	907.5199	908.0844
Malaysian Ringgit	62.5699	62.8969	63.1732	63.1181	63.3112	63.1010	63.0962	63.1430	62.9808	62.9519
New Zealand Dollar	156.8671	158.2223	160.5157	160.0987	160.1654	159.4141	159.7601	160.3526	160.0666	161.4434
Norwegian Krone	24.9444	25.1687	25.6539	25.7251	25.7838	26.0200	26.2589	26.3277	26.1944	26.3415
Omani Riyal	726.6484	726.9130	726.7830	727.1729	727.4302	727.1729	727.1631	727.4230	727.7479	727.6395
Qatari Riyal	76.7814	76.8138	76.7934	76.8421	76.8613	76.8329	76.8421	76.8613	76.9020	76.8830
Saudi Arabian Riyal	74.5807	74.5864	74.5979	74.6153	74.6224	74.6203	74.6471	74.6462	74.6753	74.6902
Singapore Dollar	207.7075	208.6544	209.9035	209.8952	210.0722	209.8652	209.9783	209.9953	209.5658	209.8915
Swedish Krona	26.5609	26.8105	27.4962	27.5592	27.7429	27.6973	27.9118	27.7547	27.4402	27.6606
Swiss Franc	311.9978	313.8014	313.6716	317.1080	318.3976	318.1591	316.6234	317.3700	316.6823	316.6540
Thai Baht	8.2440	8.2899	8.3299	8.3188	8.2948	8.2688	8.2845	8.2991	8.3277	8.3305
Turkish Lira	7.6922	7.6807	7.6926	7.6845	7.6788	7.6701	7.6646	7.6658	7.6487	7.6543
UAE Dirham	76.1498	76.1551	76.1742	76.1969	76.2150	76.2138	76.2166	76.2248	76.2552	76.2645
UK Pound Sterling	354.8078	357.2875	360.5569	360.5454	361.3669	360.7346	361.6773	362.6293	362.3349	362.2392
US Dollar	279.7190	279.7328	279.8121	279.9086	279.9345	279.9576	279.9586	279.9931	280.1052	280.1379
EMU Euro	292.9884	296.5499	301.9394	302.4038	303.2583	303.7366	305.0150	304.5925	303.6067	304.7339

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Mar-2025

CURRENCY/DATE	18	19	20	21	24	25	26	27	28
Australian Dollar	178.4122	177.9755	177.4793	176.1972	175.9058	176.1906	176.7623	176.7544	175.9696
Bahraini Dinar	743.5055	743.3343	743.3607	743.5010	743.7038	743.9541	743.2954	743.2749	743.1142
Canadian Dollar	195.8129	195.7245	195.4619	195.5040	195.3258	195.7049	196.2784	196.3528	195.6665
Chinese Yuan	38.7412	38.7349	38.7318	38.6657	38.6210	38.6134	38.5849	38.5935	38.5688
Danish Krone	40.9780	41.0757	40.9689	40.7054	40.6846	40.5998	40.5192	40.4883	40.5188
Hong Kong Dollar	36.0706	36.0704	36.0694	36.0653	36.0635	36.0677	36.0535	36.0428	36.0314
Japanese Yen	1.8716	1.8739	1.8881	1.8762	1.8717	1.8616	1.8626	1.8656	1.8577
Kuwaiti Dinar	908.2997	909.0136	909.3766	908.6606	908.1103	907.6615	907.1059	907.4997	907.1791
Malaysian Ringgit	62.9816	63.2006	63.2680	63.3150	63.1578	63.0967	63.2523	63.1662	63.1443
New Zealand Dollar	163.0716	162.9743	162.4518	161.3373	160.5351	160.5457	161.1394	161.0256	160.2184
Norwegian Krone	26.5525	26.5153	26.5268	26.5269	26.6001	26.6546	26.6484	26.6071	26.7035
Omani Riyal	727.9233	727.7940	727.8315	727.9993	728.1943	728.4542	727.8045	727.7745	727.5798
Qatari Riyal	76.9077	76.8997	76.8997	76.9122	76.9279	76.9561	76.8950	76.8917	76.8757
Saudi Arabian Riyal	74.7046	74.7146	74.7092	74.7134	74.7180	74.7250	74.7050	74.6972	74.6884
Singapore Dollar	210.2028	210.2857	210.3223	209.7231	209.4668	209.3517	209.3753	209.2393	208.8119
Swedish Krona	27.7148	27.8420	27.7391	27.6134	27.6979	27.7980	27.8949	27.9612	27.9988
Swiss Franc	317.8051	319.2652	319.4578	317.0301	317.1093	317.3169	317.0307	317.3602	317.3578
Thai Bhat	8.3483	8.3384	8.3441	8.2910	8.2651	8.2603	8.2535	8.2671	8.2641
Turkish Lira	7.6547	7.5325	7.3974	7.3897	7.3903	7.3946	7.3911	7.3961	7.3846
UAE Dirham	76.2801	76.2907	76.2858	76.2920	76.3085	76.3207	76.3006	76.2886	76.2717
UK Pound Sterling	363.4180	363.8220	364.1628	362.5609	362.0605	362.1496	362.3477	361.8738	362.5193
US Dollar	280.1983	280.2362	280.2276	280.2586	280.3034	280.3586	280.3069	280.2466	280.1931
EMU Euro	305.5830	306.1943	305.3809	303.4568	303.3100	302.7451	302.1989	301.9565	302.1852

Source: Statistics and Data Services Department, SBP

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	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-2024	2024-2025
Jul	101.7194	104.7388	105.4250	124.3534	158.8297	166.7625	159.6016	219.4371	281.0072	278.3912
Aug	102.3361	104.6221	105.3079	123.7896	158.0770	167.7064	164.0997	220.8863	293.8081	278.5403
Sep	104.2068	104.5396	105.3207	124.0816	156.1764	165.8541	168.0567	230.4659	297.7542	278.2436
Oct	104.4807	104.5985	105.3391	130.3831	155.9491	162.8000	171.6948	220.5724	280.3568	277.6704
Nov	105.3726	104.6935	105.3626	133.5041	155.3675	159.2122	173.0255	222.3105	285.5207	277.8093
Dec	104.6578	104.7248	108.6974	138.4713	154.9200	160.0795	177.1764	224.7624	283.2961	278.1204
Jan	104.8388	104.7301	110.4030	138.6951	154.6561	160.1536	176.3108	234.1360	280.3206	278.6443
Feb	104.6232	104.7204	110.4342	138.5307	154.2634	159.1313	175.4823	266.6764	279.1817	279.3043
Mar	104.6470	104.7417	112.0689	139.1663	158.4472	156.0298	179.6173	280.2025	278.7050	280.0836
Apr	104.6738	104.7474	115.4216	141.1646	164.4373	153.0769	184.4813	284.9457	278.1425	
May	104.6787	104.7381	115.4469	145.6922	160.0767	153.2928	195.5004	285.4860	278.2501	
Jun	104.5864	104.7702	118.9055	155.2491	165.1039	156.1638	204.3674	286.5841	278.4387	
Jul- Sep	102.7541	104.6335	105.3512	124.0749	157.6944	166.7743	163.9194	223.5964	290.8565	278.3917
Oct -Dec	104.8370	104.6723	106.4664	134.1195	155.4122	160.6973	173.9656	222.5484	283.0579	277.8667
Jan - Mar	104.7030	104.7307	110.9687	138.7974	155.7889	158.4382	177.1368	260.3383	279.4024	279.3440
Apr - Jun	104.6463	104.7519	116.5913	147.3686	163.2059	154.1778	194.7831	285.6719	278.2771	
Annual	104.2351	104.6971	109.8444	136.0901	158.0253	160.0219	177.4512	248.0388	282.8985	

Source: Statistics and Data Services Department, SBP

4.3 NEER and REER Indices of Pakistani Rupees

(Base 2010 = 100)

PERIOD		NEER		REER*	
		Index	% Change over last Year/Month	Index	% Change over last Year/Month
Jun-20		61.0766	(4.86)	94.5067	2.23
Jun-21		61.2522	0.29	101.0253	6.90
Jun-22		50.6147	(17.37)	94.8613	(6.10)
Jun-23		37.3157	(26.27)	87.7283	(7.52)
Jun-24		38.8392	4.08	100.0647	14.06
2024	Mar	38.8624	0.18	104.0949	1.96
	Apr	39.2955	1.11	104.4445	0.34
	May	39.2048	(0.23)	100.6884	(3.60)
	Jun	38.8392	(0.93)	100.0647	(0.62)
	Jul	38.7177	(0.31)	101.5044	1.44
	Aug	38.1540	(1.46)	100.1325	(1.35)
	Sep	37.8422	(0.82)	98.6415	(1.49)
	Oct	38.2706	1.13	100.7770	2.16
	Nov	38.8867	1.61	103.0225	2.23
	Dec	39.1509	0.68	103.6654	0.62
2025	Jan	39.3917	0.62	104.0619	0.38
	Feb ^R	39.0886	(0.77)	102.2470	(1.74)
	Mar ^P	38.5292	(1.43)	101.6181	(0.62)

Source: Statistics and Data Services Department, SBP

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

NOTES: -

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

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

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

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

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

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

CURRENCY \ PERIOD	2021-22	2022-23	2023-24	2024	2024			2025		
				Mar	Oct	Nov	Dec	Jan	Feb	Mar
Australian Dollar	128.5504	167.0037	185.3871	182.5405	186.2950	181.4085	176.1616	173.4136	175.8804	176.3607
Bahraini Dinar	469.1256	657.8499	750.5992	739.4998	736.5546	737.1029	737.6179	739.4283	741.1849	743.1031
Canadian Dollar	140.0847	185.0301	208.7583	205.7346	201.9608	198.7351	195.2113	193.5492	195.1749	194.9956
Chinese Yuan	27.4877	35.6919	39.1631	38.6960	39.1901	38.5640	38.2149	38.1743	38.4074	38.6369
Danish Krone	26.8532	35.0351	41.0488	40.6252	40.6030	39.6115	39.0649	38.6716	38.9964	40.6040
Hong Kong Dollar	22.7589	31.677	36.1988	35.6445	35.7529	35.7289	35.7981	35.8072	35.9026	36.0423
Japanese Yen	1.5108	1.8107	1.8992	1.8596	1.8565	1.8075	1.8111	1.7798	1.8406	1.8786
Kuwaiti Dinar	585.6467	807.9085	918.1168	905.4704	905.6714	903.4718	903.0179	902.6919	903.9444	907.5545
Malaysian Ringgit	41.9288	55.283	60.2265	59.0364	64.5761	62.6090	62.3336	62.3630	62.8175	63.1013
New Zealand Dollar	120.5836	153.2438	171.6663	169.4566	169.1759	164.4178	160.0512	157.0026	158.7709	160.5371
Norwegian Krone	19.855	24.1204	26.6017	26.2702	25.6871	25.1426	24.7984	24.5699	24.9492	26.1976
Omani Riyal	461.5716	645.193	735.2075	723.8321	721.4985	721.6990	722.5926	724.0401	725.5673	727.5500
Qatari Riyal	48.6996	68.0568	77.6567	76.4194	76.1972	76.2467	76.3468	76.4789	76.6484	76.8726
Saudi Arabian Riyal	47.2939	66.0564	75.4081	74.2960	73.9419	73.9643	74.0251	74.2400	74.4720	74.6662
Singapore Dollar	130.4234	182.2382	209.7575	207.8208	211.9513	207.7951	205.8971	204.6044	207.3378	209.5951
Swedish Krona	19.3564	23.5275	26.6217	26.7933	26.5618	25.5182	25.3186	25.1377	25.8629	27.6260
Swiss Franc	190.129	265.2493	318.8447	313.6009	322.5011	315.4952	311.9552	306.2790	308.7581	316.8525
Thai Baht	5.314	7.0698	7.9177	7.7534	8.3279	8.0741	8.1487	8.1425	8.2716	8.2958
Turkish lira	15.1126	13.027	9.6099	8.7075	8.1185	8.0770	7.9600	7.8517	7.7284	7.5612
UAE Dirham	48.3139	67.5289	77.0219	75.8714	75.6101	75.6437	75.7276	75.8523	76.0394	76.2476
UK Pound Sterling	235.5923	299.3025	356.205	354.0160	362.5005	354.1189	351.4881	344.0113	349.8583	361.5313
US Dollar	177.4512	248.0388	282.8985	278.7050	277.6704	277.8093	278.1204	278.6443	279.3043	280.0836
EMU Euro	199.4916	260.5221	305.9706	302.8720	302.6988	295.2813	291.1501	288.2999	290.6593	302.7282

Source: Statistics and Data Services Department, SBP

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

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

4.5 Appreciation / Depreciation* of Selected Currencies Against US Dollar

END OF PERIOD	In Percent												
	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Riyal	South Korean Won	Swiss Franc	Turkish Lira
2021	+2.58	-7.04	-2.04	-1.16	+0.02	-9.26	-3.63	-9.79	+0.10	+0.26	-7.10	-3.30	-43.19
2022	-8.81	-6.08	-9.07	-8.45	+1.82	-13.90	-5.02	-21.09	-10.17	-0.18	-6.65	-1.09	-28.15
2023	-2.24	+3.74	-0.28	+0.61	-2.16	-6.55	-4.47	-20.10	+5.50	+0.25	-2.15	+8.98	-35.95
2024	-2.10	-5.69	-2.32	-4.73	+1.31	-9.38	+3.27	+1.41	-1.46	-0.28	-10.07	-4.80	-17.36
2024 I	-1.09	-1.85	-0.28	-2.66	+0.61	-6.15	-1.96	+1.63	-0.89	-0.16	-3.16	-5.70	-9.56
II	-0.58	-1.03	-0.14	-3.31	+0.70	-6.03	+0.19	-0.15	+0.30	-0.02	-3.05	+0.71	-1.69
III	+3.62	+4.59	-0.40	+8.09	+0.00	+12.83	+14.90	+0.22	+5.93	-0.03	+5.27	+6.46	-3.84
IV	-3.93	-7.17	-1.51	-6.35	-0.00	-8.94	-8.50	-0.29	-6.42	-0.07	-9.01	-5.84	-3.34
2025 I	+0.65	+4.05	-0.32	-2.70	+0.00	+4.75	+1.51	-0.58	+3.15	+0.05	-1.08	+1.74	-6.96
2024 Mar	-0.42	-0.09	-0.49	-0.97	+0.07	-0.43	+0.73	+0.46	-0.25	+0.05	-0.95	-2.77	-3.36
Apr	-0.24	-0.91	-0.22	-2.55	-0.05	-3.55	-0.82	-0.15	-0.62	-0.05	-2.31	-0.67	-0.21
May	-0.01	+1.25	+0.26	-0.02	+0.00	+0.11	+1.35	-0.01	+1.45	+0.07	+0.16	+0.58	+0.48
Jun	-0.33	-1.35	-0.19	-0.75	+0.74	-2.67	-0.33	+0.00	-0.52	-0.05	-0.91	+0.80	-1.96
Jul	+0.61	+1.15	-0.35	+0.61	+0.00	+5.61	+2.46	-0.15	+1.46	-0.03	+0.33	+2.04	-0.88
Aug	+1.93	+2.39	-0.15	+5.14	+0.00	+5.28	+6.73	+0.07	+2.58	-0.09	+3.69	+3.75	+1.37
Sep	+1.04	+0.98	+0.10	+2.18	-0.00	+1.48	+5.06	+0.30	+1.78	+0.09	+1.19	+0.56	-4.29
Oct	-1.50	-2.80	-0.20	-3.35	+0.15	-7.07	-6.40	-0.04	-3.20	-0.00	-4.61	-2.46	-0.17
Nov	-1.82	-3.23	-0.61	-1.10	-0.15	+0.43	-1.42	-0.04	-2.82	+0.00	-1.28	-1.94	-1.21
Dec	-0.65	-1.31	-0.71	-2.03	-0.00	-2.43	-0.84	-0.21	-0.52	-0.07	-3.39	-1.56	-1.99
2025 Jan	+0.46	+0.00	-1.81	-0.67	+0.00	+1.50	+1.56	-0.15	-1.08	-0.05	+1.19	-1.56	-1.38
Feb	-0.26	+0.17	-0.87	-1.50	-0.00	+3.15	-1.02	-0.25	+1.49	-0.20	-0.44	+0.90	-1.81
Mar	+0.45	+3.88	+2.36	-0.54	+0.00	+0.09	+0.97	-0.18	+2.73	+0.30	-1.83	+2.41	-3.77

Source: Statistics and Data Services Department, SBP

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

Note:

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

4.6 Appreciation / Depreciation* of Selected Currencies Against SDR

In Percent

END OF PERIOD	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	Saudi Arabian Riyal	UK Pound Sterling	South Korean Won	Swiss Franc	Turkish Lira	US Dollar
2021	+5.56	-4.33	+0.81	+1.71	+2.93	-6.63	-0.83	-7.17	+3.01	+3.17	-4.40	-0.49	-41.54	+2.91
2022	-4.10	-1.23	-4.38	-3.72	+7.08	-9.45	-0.12	-17.01	-5.53	+4.97	-1.83	+4.02	-24.43	+5.17
2023	-3.02	+2.91	-1.08	-0.20	-2.95	-7.31	-5.24	-20.74	+4.65	-0.56	-2.94	+8.10	-36.47	-0.81
2024	+0.72	-2.97	+0.49	-1.98	+4.22	-6.77	+6.25	+4.33	+1.37	+2.59	-7.49	-2.06	-14.98	+2.88
2024 I	+0.23	-0.54	+1.04	-1.36	+1.94	-4.90	-0.65	+2.98	+0.43	+1.17	-1.87	-4.45	-8.35	+1.33
II	+0.08	-0.37	+0.52	-2.67	+1.36	-5.41	+0.85	+0.51	+0.97	+0.64	-2.41	+1.38	-1.04	+0.66
III	+0.48	+1.42	-3.41	+4.82	-3.02	+9.42	+11.42	-2.81	+2.72	-3.05	+2.09	+3.24	-6.75	-3.02
IV	-0.08	-3.45	+2.44	-2.60	+4.01	-5.29	-4.83	+3.70	-2.67	+3.93	-5.37	-2.07	+0.54	+4.01
2025 I	-1.21	+2.14	-2.21	-4.54	-1.85	+2.88	-0.36	-2.43	+1.25	-1.81	-2.91	-0.15	-8.75	-1.85
2024 Mar	-0.16	+0.17	-0.23	-0.71	+0.33	-0.17	+1.00	+0.72	+0.01	+0.31	-0.69	-2.52	-3.10	+0.27
Apr	+0.22	-0.45	+0.24	-2.10	+0.42	-3.10	-0.36	+0.32	-0.16	+0.42	-1.86	-0.21	+0.26	+0.46
May	-0.43	+0.82	-0.16	-0.44	-0.42	-0.32	+0.92	-0.43	+1.02	-0.35	-0.26	+0.16	+0.06	-0.42
Jun	+0.30	-0.74	+0.44	-0.13	+1.37	-2.07	+0.29	+0.63	+0.10	+0.58	-0.30	+1.43	-1.35	+0.62
Jul	-0.39	+0.15	-1.33	-0.38	-0.98	+4.57	+1.46	-1.13	+0.46	-1.01	-0.66	+1.04	-1.86	-0.98
Aug	+0.56	+1.01	-1.50	+3.72	-1.35	+3.86	+5.29	-1.28	+1.19	-1.44	+2.29	+2.34	0.00	-1.35
Sep	+0.31	+0.26	-0.62	+1.45	-0.72	+0.75	+4.31	-0.42	+1.04	-0.63	+0.46	-0.16	-4.98	-0.72
Oct	+0.33	-1.00	+1.65	-1.56	+2.01	-5.34	-4.66	+1.82	-1.40	+1.86	-2.83	-0.64	+1.69	+1.86
Nov	-0.50	-1.92	+0.73	+0.23	+1.20	+1.78	-0.09	+1.31	-1.51	+1.35	+0.05	-0.62	+0.12	+1.35
Dec	+0.09	-0.57	+0.04	-1.29	+0.75	-1.69	-0.09	+0.54	+0.23	+0.68	-2.66	-0.82	-1.25	+0.75
2025 Jan	+0.48	+0.02	-1.79	-0.65	+0.02	+1.53	+1.59	-0.13	-1.05	-0.02	+1.21	-1.54	-1.36	+0.02
Feb	-0.65	-0.22	-1.26	-1.88	-0.40	+2.74	-1.41	-0.64	+1.09	-0.59	-0.83	+0.50	-2.20	-0.39
Mar	-1.04	+2.34	+0.84	-2.01	-1.48	-1.39	-0.53	-1.66	+1.21	-1.19	-3.29	+0.89	-5.19	-1.48

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

Source: Statistics and Data Services Department, SBP

Note:

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

4.7 Appreciation / Depreciation* of Pak Rupee Against Selected Currencies

In Percent															
END OF PERIOD	2022	2023	2024	Quarterly					2024	2024			2025		
				2024				2025							
				I	II	III	IV	I	Mar	Nov	Dec	Jan	Feb	Mar	
				Australian Dollar	-14.83	-20.47	+8.29	+3.78	-1.40	-4.45	+10.75	-0.33	-0.21	+1.28	+3.46
Brazilian Real	-28.67	-23.69	+26.65	+2.72	+11.25	-2.00	+13.08	-6.88	+0.25	+0.73	+5.69	-5.38	+0.32	-1.82	
Canadian Dollar	-16.45	-21.30	+8.39	+2.16	+1.00	-1.48	+6.63	-0.03	-0.15	+1.17	+2.28	+0.72	-0.32	-0.43	
Chinese Yuan	-13.47	-17.43	+2.11	+1.14	+0.52	-3.50	+4.08	-0.65	+0.46	+1.70	+0.65	-0.46	+0.26	-0.45	
EMU Euro	-15.98	-22.19	+5.99	+1.92	+0.98	-4.39	+7.72	-3.91	+0.13	+3.18	+1.32	-0.00	-0.17	-3.74	
Hong Kong Dollar	-21.12	-19.09	-0.65	+0.10	-0.20	-0.57	+0.02	+0.16	-0.05	+0.13	-0.20	+0.33	-0.18	+0.01	
Indian Rupee	-13.22	-19.05	+2.34	+0.32	+0.09	+0.40	+1.52	+0.41	+0.53	+0.46	+0.70	+1.84	+0.88	-2.31	
Indonesian Rupiah	-13.81	-19.77	+4.93	+2.77	+3.36	-7.49	+6.78	+2.73	+1.02	+0.96	+2.06	+0.67	+1.52	+0.54	
Iranian Rial	-22.50	-17.49	-1.32	-0.57	-0.75	-0.00	-0.01	-0.00	-0.03	-0.00	-0.01	-0.00	+0.00	-0.00	
Japanese Yen	-8.35	-13.61	+10.32	+6.59	+6.35	-11.37	+9.81	-4.63	+0.47	-0.57	+2.48	-1.49	-3.05	-0.09	
Korean Won	-15.47	-17.50	+11.17	+3.30	+3.09	-5.01	+9.90	+1.13	+1.00	+1.14	+3.50	-1.18	+0.44	+1.87	
Malaysian Ringgit	-16.92	-15.49	-3.20	+2.03	-0.25	-12.97	+9.28	-1.47	-0.68	+1.29	+0.84	-1.54	+1.03	-0.96	
Saudi Arabian Riyal	-20.95	-19.48	+0.25	+0.20	-0.04	+0.02	+0.06	-0.05	-0.01	-0.15	+0.06	+0.04	+0.20	-0.29	
Singapore Dollar	-21.63	-20.76	+2.01	+1.52	+0.80	-5.74	+5.76	-1.22	+0.22	+1.65	+0.53	+0.05	-0.46	-0.82	
Swedish Krona	-9.33	-22.68	+10.10	+6.24	-0.47	-4.89	+9.47	-9.41	+2.90	+2.37	+0.93	-0.09	-2.66	-6.65	
Swiss Franc	-20.23	-25.93	+5.00	+6.08	-0.77	-6.07	+6.19	-1.66	+2.90	+1.83	+1.58	+1.58	-0.89	-2.35	
Taiwani Dollar	-13.58	-14.60	-2.84	-2.83	-0.01	+0.00	-0.00	+0.00	+0.00	+0.00	-0.00	+0.00	+0.00	-0.00	
Thai Baht	-18.25	-19.52	-1.28	+5.10	+1.03	-12.46	+6.20	-1.00	+1.50	+2.79	-1.23	-1.78	+1.37	-0.59	
UK Pound Sterling	-12.16	-23.48	+1.45	+0.93	-0.36	-5.60	+6.86	-3.04	+0.29	+2.75	+0.52	+1.08	-1.47	-2.66	
U.S Dollar	-21.09	-19.28	-0.03	+0.03	-0.06	-0.00	-0.01	-0.00	+0.04	-0.15	-0.01	-0.00	-0.00	+0.00	
UAE Dirham	-21.06	-19.48	+0.18	+0.20	-0.04	+0.02	-0.01	-0.20	-0.01	+0.13	-0.01	+0.11	+0.20	-0.51	

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

4.8 Workers' Remittances

Million US Dollars

COUNTRIES	FY21	FY22	FY23	FY24	Mar		Jul-Mar	
					2024	2025 ^a	FY24	FY25 ^a
1.USA	2,599.6	3,087.4	3,167.8	3,531.2	372.5	419.5	2,519.9	2,821.8
2.UK	4,091.0	4,492.9	4,073.2	4,521.5	461.5	683.9	3,157.8	4,244.0
3.Saudi Arabia	7,726.3	7,754.2	6,532.8	7,424.2	703.1	987.3	5,084.5	6,883.6
4.UAE	6,164.8	5,846.2	4,656.1	5,534.6	548.5	842.1	3,669.4	5,704.9
Dubai	5,116.0	4,558.3	3,569.7	4,229.9	430.9	665.1	2,751.0	4,505.2
Abu Dhabi	944.8	1,208.2	1,029.7	1,250.6	111.6	150.9	878.2	1,107.3
Sharjah	79.4	59.8	37.9	21.5	0.4	13.5	19.3	36.7
Others	24.6	19.8	18.8	32.7	5.5	12.7	20.8	55.6
5.Other GCC Countries	3,331.6	3,625.4	3,198.0	3,180.4	302.7	359.8	2,276.8	2,756.6
Bahrain	470.8	529.5	454.3	442.9	41.3	36.5	316.5	348.9
Kuwait	861.6	935.5	815.2	802.1	77.2	81.8	577.1	650.1
Qatar	910.7	1,028.5	915.5	901.6	83.8	103.3	650.8	787.5
Oman	1,088.6	1,131.9	1,013.0	1,033.8	100.5	138.2	732.4	970.1
6.EU Countries	2,728.6	3,361.5	3,133.7	3,531.4	314.7	433.1	2,563.4	3,266.8
Germany	431.9	508.9	553.0	587.3	56.0	75.0	425.2	534.4
France	422.7	487.8	443.5	481.6	40.7	50.9	355.4	407.6
Netherlands	48.0	60.6	58.9	59.0	6.1	9.1	42.0	58.4
Spain	402.2	512.8	490.4	600.7	52.4	75.7	437.3	559.5
Italy	606.9	856.2	839.8	978.5	84.2	120.0	717.7	935.8
Greece	273.9	364.7	336.3	404.5	33.5	43.2	286.9	364.4
Sweden	63.0	79.2	75.7	76.7	6.9	10.4	57.3	67.9
Denmark	72.2	70.9	74.1	74.6	7.3	8.6	54.7	56.5
Ireland	155.9	160.3	121.1	126.8	12.5	20.4	90.9	135.7
Belgium	252.0	260.0	140.8	141.8	15.1	19.9	96.1	146.6
7.Malaysia	205.1	144.8	105.2	141.0	14.3	16.2	85.1	143.0
8.Norway	111.8	145.7	111.4	106.7	9.5	13.3	79.2	86.3
9.Switzerland	44.2	45.6	44.2	46.2	4.8	4.7	34.8	35.3
10.Australia	598.0	753.4	592.8	643.8	64.7	83.2	459.0	597.6
11.Canada	594.8	708.1	552.1	504.6	56.7	79.0	362.0	474.2
12.Japan	85.2	78.9	74.8	52.1	4.8	5.8	38.4	46.8
13.South Africa	353.6	348.8	210.8	209.6	17.3	32.6	132.4	262.7
14.South Korea	88.4	98.0	97.1	103.3	9.6	10.6	74.0	86.6
15.Other Countries ^a	727.0	788.1	782.8	720.3	69.3	84.2	500.4	619.7
Total	29,449.9	31,278.8	27,332.8	30,250.8	2,954.0	4,055.3	21,037.2	28,029.8

Source: Statistics and Data Services Department, SBP

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

2. Data is based on original country of remitter from July,2019. The details of country wise revisions are available at: <http://www.sbp.org.pk/departments/stats/AdvanceNotice.pdf>

^a Encashments from FEBCs and FCBCs are added in other countries.

Archive link:

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

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-24 ^h			Jul-Mar					
				FY24			FY25		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	72,248	74,320	(2,072)	52,023	53,675	(1,652)	61,516	59,657	1,859
A. Goods and services (a+b)	38,671	63,958	(25,287)	28,577	46,924	(18,347)	30,895	51,941	(21,046)
a. Goods	30,980	53,157	(22,177)	22,892	39,057	(16,165)	24,660	43,388	(18,728)
1. General merchandise	30,967	53,157	(22,190)	22,882	39,057	(16,175)	24,656	43,388	(18,732)
2. Net exports of goods under merchanting (only export)	13	...	13	10	...	10	4	...	4
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-
b. Services	7,691	10,801	(3,110)	5,685	7,867	(2,182)	6,235	8,553	(2,318)
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	5	76	(71)	4	58	(54)	7	36	(29)
3. Transport	768	4,677	(3,909)	564	3,554	(2,990)	742	3,653	(2,911)
4. Travel	758	2,266	(1,508)	565	1,714	(1,149)	549	1,876	(1,327)
5. Construction	50	29	21	41	19	22	34	32	2
6. Insurance and pension services	73	420	(347)	59	356	(297)	74	267	(193)
7. Financial services	53	518	(465)	37	365	(328)	47	521	(474)
8. Charges for the use of intellectual property n.i.e.	12	192	(180)	9	104	(95)	10	224	(214)
9. Telecommunications, computer, and information services	3,223	396	2,827	2,284	287	1,997	2,825	396	2,429
10. Other business services	1,551	1,691	(140)	1,204	1,047	157	1,229	997	232
11. Personal, cultural, and recreational services	23	1	22	17	1	16	37	7	30
12. Government goods and services n.i.e.	1,175	535	640	901	362	539	681	544	137
B. Primary Income	909	9,895	(8,986)	680	6,405	(5,725)	712	7,236	(6,524)
1. Compensation of employees	224	38	186	167	29	138	204	31	173
2. Investment income	684	9,857	(9,173)	513	6,376	(5,863)	495	7,205	(6,710)
2.1 Direct investment	181	4,170	(3,989)	136	2,256	(2,120)	94	3,198	(3,104)
2.1.1 Investment income on equity and investment fund shares	181	4,121	(3,940)	136	2,224	(2,088)	94	3,090	(2,996)
2.1.2 Interest	-	49	(49)	-	32	(32)	-	108	(108)
2.2 Portfolio investment	34	767	(733)	29	422	(393)	47	446	(399)
2.2.1 Investment income on equity and investment fund shares	17	141	(124)	16	70	(54)	2	104	(102)
2.2.2 Interest	17	626	(609)	13	352	(339)	45	342	(297)
2.3 Other investment	125	4,920	(4,795)	105	3,698	(3,593)	56	3,561	(3,505)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-
2.3.2 Interest	125	4,920	(4,795)	105	3,698	(3,593)	56	3,561	(3,505)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	344	...	344	243	...	243	298	...	298
3. Other primary income	1	-	1	-	-	-	13	-	13
C. Secondary Income	32,668	467	32,201	22,766	346	22,420	29,909	480	29,429
1. General government	449	33	416	340	27	313	435	54	381
2. Financial corporations, nonfinancial corporations, households, and NPISHs	32,219	434	31,785	22,426	319	22,107	29,474	426	29,048
2. Capital account	202	7	195	156	4	152	127	24	103
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	7	(7)	-	4	(4)	-	24	(24)
2. Capital transfers	202	-	202	156	-	156	127	-	127
2.1 General government	192	-	192	149	-	149	125	-	125
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	192	-	192	149	-	149	125	-	125
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	10	-	10	7	-	7	2	-	2
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	10	-	10	7	-	7	2	-	2
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	72,450	74,327	(1,877)	52,179	53,679	(1,500)	61,643	59,681	1,962

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-24 ^a			Jul-Mar					
				FY24			FY25		
	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
3. Financial account	4,839	7,347	(2,508)	3,808	5,959	(2,151)	1,475	(676)	2,151
1. Direct investment	220	2,346	(2,126)	175	1,441	(1,266)	(81)	1,644	(1,725)
1.1 Equity and investment fund shares	217	2,228	(2,011)	173	1,369	(1,196)	(81)	1,671	(1,752)
1.2 Debt instruments	3	118	(115)	2	72	(70)	-	(27)	27
2. Portfolio investment	(6)	(382)	376	(2)	167	(169)	(12)	(341)	329
2.1 Equity and investment fund shares	(2)	122	(124)	(1)	67	(68)	(12)	(268)	256
2.2 Debt instruments	(4)	(504)	500	(1)	100	(101)	-	(73)	73
3. Financial derivatives (other than reserves) and employees stock options	(10)	-	(10)	(5)	-	(5)	-	-	-
4. Other investment	(381)	5,383	(5,764)	13	4,351	(4,338)	292	(1,979)	2,271
4.1 Other equity	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	84	3,712	(3,628)	314	3,374	(3,060)	(201)	492	(693)
Central bank	-	999	(999)	-	999	(999)	-	-	-
Deposit-taking corporations, except the central bank	(28)	465	(493)	231	218	13	(421)	79	(500)
General government	2	2,248	(2,246)	2	2,157	(2,155)	2	413	(411)
Other sectors	110	-	110	81	-	81	218	-	218
4.3 Loans	-	2,235	(2,235)	-	1,453	(1,453)	-	(2,352)	2,352
Central bank	-	2,154	(2,154)	-	1,259	(1,259)	-	528	(528)
Deposit-taking corporations, except the central bank	-	250	(250)	-	(22)	22	-	(1,766)	1,766
General government	-	(683)	683	-	(544)	544	-	(491)	491
Other sectors	-	514	(514)	-	760	(760)	-	(623)	623
4.4 Insurance, pensions, and std. guarantee schemes	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	-	-	-	-	-	-	-	-	-
4.5 Trade credit and advances	(473)	(806)	333	(301)	(790)	489	356	-	356
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	(473)	(806)	333	(301)	(790)	489	356	-	356
4.6 Other accounts receivable/ Payable	8	242	(234)	-	314	(314)	137	(119)	256
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	98	-	98
General government	8	-	8	-	-	-	39	-	39
Other sectors	-	242	(242)	-	314	(314)	-	(119)	119
4.7 Special drawing rights	...	-	-	...	-	-	...	-	-
5. Reserve assets	5,016	...	5,016	3,627	...	3,627	1,276	...	1,276
5.1 Monetary gold	-	...	-	-	...	-	-	...	-
5.2 Special drawing rights	743	...	743	211	...	211	(679)	...	(679)
5.3 Reserve position in the IMF	-	...	-	-	...	-	-	...	-
5.4 Other reserve assets	4,273	...	4,273	3,416	...	3,416	1,955	...	1,955
	Credit	Debit	net	Credit	Debit	net	Credit	Debit	net
4. Errors and Omissions	-	631	(631)	-	651	(651)	189	-	189
5. Exceptional Financing	-	-	-	-	-	-	-	-	-

...Not Applicable

Source: Statistics and Data Services Department, SDB

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

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2023		2024			
	Sep	Dec	Mar	Jun	Sep ^R	Dec ^P
International investment position - Net	(129,364.6)	(129,937.8)	(128,962.6)	(129,278.4)	(130,836.3)	(130,226.4)
A. Assets	23,860.5	24,765.4	25,481.2	26,727.6	28,113.0	29,465.4
1. Direct investment	2,978.7	2,852.5	3,005.9	2,962.5	3,002.1	2,968.2
1.1 Equity and investment fund shares	2,807.6	2,581.7	2,735.1	2,691.8	2,731.4	2,697.4
1.1.1 Direct investor in direct investment enterprises	2,807.6	2,581.7	2,735.1	2,691.8	2,731.4	2,697.4
1.1.2 Direct investment enterprises in direct investor (reverse invst.)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	171.2	270.8	270.8	270.8	270.8	270.8
1.2.1 Direct investor in direct investment enterprises	6.9	9.0	9.0	9.0	9.0	9.0
1.2.2 Direct investment enterprises in direct investor (reverse invst.)	164.2	261.8	261.8	261.8	261.8	261.8
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	308.5	329.1	333.6	333.1	334.0	333.0
2.1 Equity and investment fund shares	156.8	160.6	162.7	162.5	162.9	162.5
2.1.1 Central bank	-	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	147.9	152.5	154.5	154.3	154.7	154.3
2.1.3 General government	-	-	-	-	-	-
2.1.4 Other sectors	8.9	8.1	8.2	8.2	8.2	8.2
2.2 Debt securities	151.7	168.5	170.8	170.6	171.0	170.5
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	105.7	107.2	108.6	108.5	108.8	108.5
2.2.3 General government	-	-	-	-	-	-
2.2.4 Other sectors	45.9	61.3	62.2	62.1	62.2	62.1
3. Financial derivatives (other than reserves) and employee stock options	21.3	10.1	8.9	8.8	12.3	6.5
4. Other investment	7,828.4	7,810.1	8,268.6	7,947.9	7,314.1	7,745.1
4.1 Other equity	-	-	-	-	-	-
4.2 Currency and deposits	2,455.5	2,531.1	3,126.2	2,984.6	2,467.9	2,523.8
4.3 Loans	-	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee schemes	-	-	-	-	-	-
4.5 Trade credit and advances	4,294.8	4,214.3	4,089.2	3,917.7	3,682.2	4,093.3
4.6 Other accounts receivable	1,078.1	1,064.7	1,053.2	1,045.6	1,164.1	1,128.0
5. Reserve assets	12,723.5	13,763.6	13,864.2	15,475.2	17,450.5	18,412.7
5.1 Monetary gold	3,888.8	4,321.0	4,604.7	4,848.2	5,472.3	5,434.2
5.2 Special drawing rights	669.7	112.1	205.3	734.6	629.6	54.1
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	8,164.9	9,330.4	9,054.1	9,892.3	11,348.4	12,924.3
5.4.1 Currency and deposits	4,602.1	4,728.9	4,735.4	5,722.3	4,929.2	7,653.4
5.4.2 Securities	142.6	215.8	154.8	148.7	294.4	221.7
5.4.3 Financial derivatives	...	...	...	...	...	...
5.4.4 Other claims	3,420.2	4,385.7	4,163.9	4,021.3	6,124.8	5,049.2

4.10 International Investment Position of Pakistan

IIP Components	Stocks in Million US Dollars					
	2023		2024			
	Sep	Dec	Mar	Jun	Sep ^R	Dec ^P
B. Liabilities	153,225.2	154,703.2	154,443.8	156,006.0	158,949.3	159,691.8
1. Direct investment	26,617.3	27,169.6	27,573.9	29,183.4	29,842.0	32,964.9
1.1 Equity and investment fund shares	22,187.1	21,370.0	22,042.6	23,463.5	23,812.6	26,916.2
1.1.1 Direct investor in direct investment enterpr.	22,187.1	21,370.0	22,042.6	23,463.5	23,812.6	26,916.2
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	4,430.3	5,799.6	5,531.3	5,719.9	6,029.4	6,048.6
1.2.1 Direct investor in direct investment enterpr.	4,430.3	5,799.6	5,531.3	5,719.9	6,029.4	6,048.6
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	9,669.3	9,573.4	9,733.0	9,413.3	9,495.0	9,882.8
2.1 Equity and investment fund shares	1,365.8	1,269.8	1,306.1	1,579.8	1,498.4	1,801.4
2.1.1 Central bank	...	...	...	...	...	...
2.1.2 Deposit-taking corp. except central bank	795.4	707.8	743.0	840.4	828.5	887.1
2.1.3 General government	...	...	...	...	...	...
2.1.4 Other sectors	570.4	562.0	563.1	739.4	669.9	914.2
2.2 Debt securities	8,303.5	8,303.6	8,426.9	7,833.5	7,996.6	8,081.4
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	7,803.5	7,803.6	7,926.9	7,333.5	7,496.6	7,581.4
2.2.4 Other sectors	500.0	500.0	500.0	500.0	500.0	500.0
3. Financial derivatives (other than reserves) and employee stock options	28.8	5.8	8.2	5.7	3.0	7.1
4. Other investment	116,909.7	117,954.3	117,128.7	117,403.6	119,609.4	116,837.1
4.1 Other equity	...	...	...	...	...	...
4.2 Currency and deposits	11,870.0	12,065.3	12,232.7	12,558.1	12,663.8	12,965.4
4.3 Loans	93,581.3	94,601.9	94,190.5	94,515.8	96,135.3	93,402.7
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	2,343.0	1,917.1	1,302.5	1,302.5	1,302.5	1,302.5
4.6 Other accounts payable	5,255.6	5,403.4	5,516.6	5,166.5	5,526.5	5,338.5
4.7 Special drawing rights (Net incurrence of liab)	3,859.7	3,966.6	3,886.3	3,860.8	3,981.2	3,827.9

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

Million US Dollars																
End Period	Gold ^a	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	Nosro ¹	ACU Bal Net	IMF Reserve Position	Total SBP Reserves (2+3+4+5+b)	Net Reserves with SBP (2+4)	FE-25 ²	Trade Nosro	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	
FY20	3,674	176	369	11,956	49	0.2	12,550	12,132	7,526	28	2	771	53	4,059	2,672	6,754
FY21	3,665	386	131	16,913	55	0.2	17,486	17,299	7,879	52	3	780	80	4,507	2,568	7,099
FY22	3,777	212	117	9,602	132	0.2	10,064	9,815	7,111	202	1	1,475	120	3,138	2,580	5,635
FY23	3,976	19	69	4,426	21	0.2	4,536	4,445	6,393	186	92	1,678	127	1,964	2,903	4,715
FY24	4,848	735	73	8,655	38	0.2	9,501	9,390	6,629	298	102	2,022	95	2,026	2,885	4,607
2024 Mar ^R	4,605	205	73	7,835	24	0.2	8,138	8,040	6,466	383	161	1,747	91	2,045	3,127	4,719
Apr ^R	4,797	1,125	73	8,002	44	0.2	9,244	9,127	6,527	239	97	1,904	98	2,432	2,430	4,623
May ^R	4,883	974	73	8,135	20	0.2	9,203	9,110	6,527	193	97	1,986	96	2,176	2,560	4,541
Jun ^R	4,848	735	73	8,655	38	0.2	9,501	9,390	6,629	298	102	2,022	95	2,026	2,885	4,607
Jul	5,047	453	73	8,768	22	0.2	9,316	9,221	6,682	90	124	1,936	94	2,326	2,539	4,746
Aug	5,230	293	73	9,144	53	0.2	9,564	9,437	6,632	82	55	1,895	86	2,376	2,413	4,737
Sep	5,472	630	69	10,107	31	0.2	10,837	10,737	6,687	(30)	5	2,023	84	2,371	2,184	4,664
Oct ^R	5,690	449	72	10,754	53	0.2	11,328	11,203	6,582	(150)	1	2,317	77	2,072	1,966	4,264
Nov ^R	5,517	287	73	11,750	27	0.2	12,138	12,038	6,571	-96	1	2,481	67	2,010	1,918	4,091
Dec ^R	5,434	54	73	11,678	55	0.2	11,860	11,732	6,743	104	2	2,548	53	2,005	2,244	4,196
2025 Jan ^R	5,854	173	73	11,245	23	0.2	11,515	11,418	6,698	123	1	2,517	44	1,949	2,312	4,181
Feb ^R	5,901	55	73	11,195	42	0.2	11,365	11,250	6,637	-36	0	2,489	41	2,044	2,027	4,148
Mar ^P	6,485	55	73	10,584	21	0.2	10,734	10,639	6,805	305	14	2,430	35	2,132	2,527	4,375

Source: Statistics and Data Services Department, SBP

* Excludes RBI Holding

** Compiled as per IMF Balance of Payments Manual Guidelines

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

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

4.12 Foreign Currency Deposits

Million US Dollars														
DESCRIPTION	2024											2025		
	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb ^a	Mar ^a	
Foreign Currency Deposits														
A. FE-25 Deposits	6,465.7	6,527.1	6,527.1	6,628.5	6,682.2	6,632.2	6,687.1	6,581.7	6,571.4	6,743.2	6,697.5	6,637.2	6,805.1	
1. Resident	5,628.6	5,694.5	5,638.4	5,731.3	5,773.9	5,775.2	5,835.9	5,718.1	5,713.3	5,909.3	5,858.1	5,755.7	5,869.3	
i) Demand Deposits	1,824.5	1,797.7	1,782.1	1,831.2	1,819.3	1,889.9	1,890.2	1,901.8	1,860.4	1,839.3	1,867.4	1,880.9	1,906.4	
ii) Savings Deposits	1,820.7	1,865.8	1,783.5	1,815.4	1,817.1	1,923.5	1,881.4	1,863.2	1,798.0	1,969.5	1,940.5	1,916.9	2,001.9	
iii) Time Deposits	1,983.4	2,030.9	2,072.8	2,084.8	2,137.5	1,961.8	2,064.4	1,953.2	2,054.9	2,100.4	2,090.1	1,958.0	1,961.1	
2. Non- Resident	837.1	832.6	888.7	897.2	908.3	857.0	851.2	863.6	858.1	833.9	839.5	881.4	935.8	
i) Demand Deposits	468.9	468.0	506.1	544.4	548.2	502.9	498.7	508.9	509.6	512.7	521.8	556.0	631.7	
ii) Savings Deposits	216.5	214.1	222.8	224.0	221.2	230.5	225.5	227.7	221.7	224.6	221.4	219.9	216.3	
iii) Time Deposits	151.7	150.5	159.8	128.8	138.9	123.6	127.0	127.0	126.9	96.6	96.3	105.6	87.9	
B. Old FCAs Deposits	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	
1. Resident	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	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	2.0	2.0	
Total (A+B)	6,475.1	6,536.5	6,536.5	6,637.9	6,691.6	6,641.6	6,696.5	6,591.1	6,580.8	6,752.6	6,706.9	6,646.6	6,814.5	
FE-25 Deposits Utilization	6,465.7	6,527.1	6,527.1	6,628.5	6,682.2	6,632.2	6,687.1	6,581.7	6,571.4	6,743.2	6,697.5	6,637.2	6,805.1	
1. Financing	1,746.8	1,903.7	1,985.8	2,021.9	1,936.4	1,894.9	2,022.8	2,317.3	2,480.8	2,547.5	2,517.0	2,489.4	2,430.0	
i) Exports Financing	441.0	471.7	518.3	540.1	550.9	580.7	646.6	830.3	881.1	917.2	901.8	892.2	944.7	
a) Pre-Shipment	313.0	346.3	383.5	405.1	412.8	440.5	483.0	653.5	688.0	726.5	711.4	623.8	742.8	
b) Post-Shipment	128.0	125.5	134.8	135.0	138.1	140.2	163.5	176.8	193.1	190.7	190.4	268.4	201.9	
ii) Import Financing	1,305.8	1,432.0	1,467.5	1,481.8	1,385.5	1,314.2	1,376.2	1,487.0	1,599.7	1,630.3	1,615.2	1,597.2	1,485.4	
2. Placements	1,944.6	1,662.3	1,630.0	1,718.0	1,683.4	1,604.4	1,537.2	1,450.2	1,491.0	1,540.5	1,609.3	1,482.4	1,595.0	
i) With State Bank of Pakistan	1,031.2	1,036.1	1,049.0	1,048.7	1,053.5	1,013.3	1,060.1	1,048.5	1,058.1	1,054.5	1,079.9	1,071.8	1,091.1	
a) CRR ¹	358.2	359.8	364.2	364.5	366.3	367.8	369.4	366.5	369.4	368.7	377.4	374.3	382.2	
b) SCRR ²	672.9	676.3	684.7	684.1	687.2	645.5	690.6	682.0	688.7	685.8	702.6	697.5	708.9	
ii) With Banks	913.4	626.2	581.0	669.3	629.9	591.2	477.1	401.8	432.9	486.0	529.4	410.5	503.9	
a) Within Pakistan	91.1	98.0	95.7	95.0	94.2	85.9	84.3	77.1	67.3	52.7	43.6	41.4	34.6	
b) Outside Pakistan	822.3	528.2	485.4	574.4	535.7	505.3	392.8	324.7	365.6	433.4	485.8	369.1	469.3	
3. Balances	729.2	529.1	734.9	862.2	736.1	757.1	755.7	742.6	589.3	650.1	622.6	621.7	648.1	
i) Balance held abroad	449.8	236.9	441.1	569.2	469.1	496.3	522.8	503.7	346.2	428.6	399.4	388.4	389.4	
ii) Cash in hand	279.4	292.2	293.8	293.1	267.0	260.8	232.9	238.9	243.1	221.5	223.1	233.3	258.6	
4. Others	2,045.2	2,432.0	2,176.4	2,026.5	2,326.3	2,375.7	2,371.5	2,071.6	2,010.3	2,005.1	1,948.6	2,043.7	2,132.0	

Source: Statistics and Data Services Department, SBP

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

1. Cash Reserve Requirement
2. Special Cash Reserve Requirement

4.13 Foreign Investment in Pakistan by Country

Million US Dollars

Sr. COUNTRY	Mar FY25 ^P			Jul- Mar FY25 ^P			Jul- Mar FY24 ^R		
	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total
I Foreign Private Investment	25.7	(15.3)	10.4	1,644.1	(268.9)	1,375.2	1,442.3	64.9	1,507.1
1 Argentina	-	-	-	-	-	-	-	-	-
2 Australia	0.3	-	0.3	2.7	-	2.7	1.3	(0.4)	0.9
3 Austria	-	-	-	(0.4)	0.1	(0.3)	(0.5)	(0.4)	(0.9)
4 Bahamas	-	-	-	-	0.0	0.0	-	-	-
5 Bahrain	3.0	-	3.0	28.1	(0.1)	28.0	27.0	0.8	27.8
6 Bangladesh	-	-	-	-	-	-	-	-	-
7 Belgium	0.0	-	0.0	0.2	-	0.2	0.1	-	0.1
8 Bosnia Herzegovina	-	-	-	-	-	-	-	-	-
9 Brunei	(0.0)	-	(0.0)	(0.2)	-	(0.2)	(0.2)	-	(0.2)
10 Canada	(3.0)	(0.9)	(3.9)	21.0	(0.8)	20.2	(0.4)	5.0	4.6
11 China	22.7	-	22.7	684.5	-	684.5	330.3	-	330.3
12 Congo	-	-	-	-	-	-	-	-	-
13 Denmark	0.0	-	0.0	0.2	(0.7)	(0.5)	0.0	-	0.0
14 Egypt	(0.0)	-	(0.0)	(0.4)	-	(0.4)	(0.4)	-	(0.4)
15 Finland	0.2	-	0.2	2.2	-	2.2	2.2	-	2.2
16 France	(90.0)	0.0	(90.0)	3.0	0.0	3.0	79.6	0.1	79.7
17 Germany	0.7	-	0.7	(11.9)	0.0	(11.9)	26.6	(0.3)	26.3
18 Hongkong	15.5	(0.0)	15.5	175.9	24.8	200.7	153.8	(0.0)	153.8
19 Hungary	1.0	-	1.0	15.1	-	15.1	9.0	-	9.0
20 Iceland	-	-	-	-	-	-	-	-	-
21 Indonesia	-	-	-	-	-	-	-	-	-
22 Iran	0.1	-	0.1	1.0	-	1.0	1.0	-	1.0
23 Ireland	-	(0.4)	(0.4)	0.1	(2.2)	(2.1)	0.2	3.4	3.6
24 Italy	(0.2)	-	(0.2)	0.8	-	0.8	7.0	(0.0)	7.0
25 Japan	(0.6)	-	(0.6)	(4.6)	(0.0)	(4.6)	(4.3)	(0.0)	(4.3)
26 Kenya	-	-	-	-	-	-	-	0.0	0.0
27 Korea (South)	1.3	-	1.3	11.9	-	11.9	12.5	-	12.5
28 Kuwait	3.9	(0.1)	3.7	32.3	(3.2)	29.0	35.2	(0.7)	34.5
29 Lebanon	2.1	-	2.1	19.0	-	19.0	18.6	-	18.6
30 Liberia	-	-	-	-	-	-	-	-	-
31 Libya	0.0	-	0.0	0.4	-	0.4	0.4	-	0.4
32 Luxembourg	(2.1)	1.5	(0.6)	(13.3)	4.4	(8.8)	(19.7)	(9.2)	(28.9)
33 Malaysia	1.5	(0.1)	1.5	16.7	(0.4)	16.3	22.1	(0.3)	21.8
34 Malta	3.8	-	3.8	34.2	(0.2)	34.0	34.2	-	34.2
35 Netherlands	0.2	-	0.2	49.5	-	49.5	70.8	(0.1)	70.7
36 NewZealand	0.0	-	0.0	0.0	-	0.0	0.1	-	0.1
37 Nigeria	-	-	-	-	-	-	-	-	-
38 Norway	(10.5)	-	(10.5)	(90.9)	-	(90.9)	(63.6)	-	(63.6)
39 Oman	(0.0)	-	(0.0)	(0.0)	-	(0.0)	3.0	-	3.0
40 Panama	-	-	-	(14.0)	-	(14.0)	11.0	-	11.0
41 Philippines	-	-	-	-	-	-	-	-	-
42 Poland	0.1	-	0.1	0.5	-	0.5	0.5	-	0.5
43 Portugal	-	-	-	0.0	-	0.0	-	-	-
44 Qatar	0.1	-	0.1	1.6	-	1.6	1.4	0.0	1.4
45 Saudi Arabia	0.9	-	0.9	10.5	(0.2)	10.3	8.2	0.1	8.3
46 Seychelles	-	-	-	-	-	-	-	-	-
47 Singapore	3.9	1.9	5.7	28.9	4.0	32.9	65.4	(9.7)	55.8
48 South Africa	-	-	-	-	-	-	-	0.0	0.0
49 Sri Lanka	-	-	-	-	-	-	-	-	-
50 Sweden	1.7	0.8	2.5	13.8	30.2	44.0	13.1	6.8	19.9
51 Switzerland	15.7	(1.0)	14.7	146.9	(9.3)	137.6	177.9	(5.1)	172.8
52 Thailand	0.0	-	0.0	0.1	-	0.1	(0.1)	-	(0.1)
53 Turkey	0.6	-	0.6	7.4	-	7.4	0.8	-	0.8
54 U.A.E	8.4	(9.5)	(1.1)	88.5	(52.5)	35.9	59.6	2.8	62.4
55 United Kingdom	19.3	(5.8)	13.5	186.3	(57.0)	129.3	179.0	6.8	185.7
56 United States	13.2	4.1	17.3	81.4	(112.0)	(30.6)	81.2	44.4	125.6
57 Others	11.9	(5.7)	6.3	115.0	(93.8)	21.2	98.6	20.8	119.3
II Foreign Public Investment[®]		(116.1)	(116.1)		(73.5)	(73.5)		100.1	100.1
Debt Securities		(116.1)	(116.1)		(73.5)	(73.5)		100.1	100.1
Total	25.7	(131.4)	(105.7)	1,644.1	(342.4)	1,301.8	1,442.3	165.0	1,607.2

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

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

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

Archive link:

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

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr. Sector	Mar FY25 ^P			Jul- Mar FY25 ^P			Jul- Mar FY24 ^R		
	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1 Food	3.9	0.2	3.7	39.7	0.7	39.0	43.0	0.9	42.1
2 Food Packaging	1.3	-	1.3	12.1	-	12.1	12.1	-	12.1
3 Beverages	4.7	1.2	3.5	13.1	14.5	(1.4)	7.1	11.0	(3.9)
4 Tobacco & Cigarettes	7.0	-	7.0	63.2	-	63.2	63.2	-	63.2
5 Sugar	0.2	-	0.2	1.8	-	1.8	1.8	-	1.8
6 Textiles	1.5	1.4	0.1	8.3	13.4	(5.2)	21.9	21.0	0.9
7 Paper & Pulp	-	-	-	-	0.7	(0.7)	-	0.6	(0.6)
8 Leather & Leather Products	0.0	-	0.0	0.0	-	0.0	0.1	-	0.1
9 Rubber & Rubber Products	0.2	-	0.2	29.1	-	29.1	11.0	-	11.0
10 Chemicals	1.5	1.0	0.5	38.2	12.2	26.0	21.6	26.6	(5.0)
11 Petro Chemicals	-	-	-	-	-	-	-	-	-
12 Petroleum Refining	7.7	3.8	3.9	68.5	34.5	34.0	68.6	34.5	34.1
13 Mining & Quarrying	0.0	2.9	(2.9)	107.1	118.0	(11.0)	17.7	19.9	(2.2)
14 Oil & Gas Explorations	20.5	0.2	20.3	219.7	2.8	216.9	208.4	1.8	206.7
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15 Pharmaceuticals & OTC Products	0.6	0.2	0.4	11.7	21.7	(10.0)	43.6	3.3	40.3
16 Cosmetics	0.0	-	0.0	0.3	-	0.3	0.5	0.6	(0.1)
17 Fertilizers	-	-	-	-	-	-	-	-	-
18 Cement	1.6	0.1	1.4	14.0	1.0	13.0	14.0	1.0	13.0
19 Ceramics	0.5	-	0.5	3.7	-	3.7	3.6	-	3.6
20 Basic Metals	-	-	-	0.2	-	0.2	0.1	-	0.1
21 Metal Products	0.3	-	0.3	2.9	-	2.9	2.6	-	2.6
22 Machinery other than Electrical	0.4	-	0.4	0.9	-	0.9	0.3	-	0.3
23 Electrical Machinery	6.4	-	6.4	77.7	-	77.7	61.0	0.5	60.5
24 Electronics	0.6	0.0	0.6	106.7	0.1	106.6	44.1	20.5	23.5
I) Consumer/Household	0.6	0.0	0.6	106.7	0.0	106.7	6.4	14.5	(8.0)
II) Industrial	-	0.0	(0.0)	-	0.1	(0.1)	37.6	6.1	31.6
25 Transport Equipment (Automobiles)	0.8	1.3	(0.5)	8.1	13.2	(5.1)	7.4	13.0	(5.5)
I) Motorcycles	0.0	-	0.0	0.2	-	0.2	-	-	-
II) Cars	0.8	1.3	(0.5)	7.8	12.2	(4.4)	7.3	11.5	(4.2)
III) Buses, Trucks, Vans & Trail	0.0	0.0	(0.0)	0.0	1.0	(0.9)	0.2	1.5	(1.3)
26 Power	41.2	119.0	(77.9)	863.5	363.2	500.3	667.1	324.6	342.5
I) Thermal	12.0	100.3	(88.3)	115.8	108.7	7.1	107.7	10.2	97.5
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
II) Hydel	8.3	18.8	(10.5)	459.1	69.0	390.1	257.8	2.8	255.0
III) Coal	20.9	-	20.9	288.6	185.5	103.1	301.5	311.6	(10.0)
27 Construction	0.7	0.0	0.7	15.3	0.8	14.5	21.8	1.8	20.0
28 Trade	2.2	2.6	(0.4)	40.9	15.7	25.3	51.8	10.8	41.0
29 Transport	1.4	2.4	(1.1)	6.4	21.9	(15.5)	6.7	23.6	(16.9)
30 Tourism	3.1	0.0	3.1	21.1	0.2	20.9	14.4	0.2	14.2
31 Storage Facilities	0.0	-	0.0	1.5	2.8	(1.3)	8.2	-	8.2
32 Communications	5.4	12.0	(6.6)	55.8	120.3	(64.5)	54.5	77.3	(22.8)
1) Telecommunications	1.5	11.3	(9.8)	21.0	113.5	(92.5)	21.8	71.5	(49.7)
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
2) Information Technology	3.9	0.7	3.2	34.8	6.8	28.0	32.8	5.8	27.0
I) Software Development	0.6	0.7	(0.1)	8.3	6.7	1.5	7.1	5.6	1.5
II) Hardware Development	-	-	-	-	-	-	-	-	-
III) I.T. Service	3.3	0.0	3.3	26.6	0.1	26.5	25.7	0.2	25.5
3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33 Financial Business	53.6	1.6	52.0	533.4	15.0	518.4	502.9	38.1	464.8
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
34 Social Services	0.0	-	0.0	0.6	-	0.6	0.5	-	0.5
35 Personal Services	1.2	0.7	0.4	12.2	28.1	(15.9)	18.2	1.1	17.1
36 Others	8.0	0.0	8.0	94.6	27.4	67.2	143.3	68.1	75.2
TOTAL	176.5	150.8	25.7	2,472.2	828.1	1,644.1	2,142.9	700.6	1,442.3
<i>TOTAL without Privatization proceeds</i>	176.5	150.8	25.7	2,472.2	828.1	1,644.1	2,142.9	700.6	1,442.3

Source: Statistics and Data Services Department, SBP

P: Provisional; (R): Revised

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

Note:

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
FY20	22,536	--	(7.1)	43,645	--	(15.9)	(21,109)	--
FY21	25,639	--	13.8	54,273	--	24.4	(28,634)	--
FY22	32,493	--	26.7	71,543	--	31.8	(39,050)	--
FY23	27,876	--	(14.2)	52,695	--	(26.3)	(24,819)	--
FY24	30,980	--	11.1	53,157	--	0.9	(22,177)	--
2024 Mar ^R	2,523	22,892	8.7	4,573	39,057	(7.3)	(2,050)	(16,165)
Apr ^R	2,638	25,530	10.0	4,448	43,505	(4.9)	(1,810)	(17,975)
May ^R	3,007	28,537	10.8	5,014	48,519	(2.0)	(2,007)	(19,982)
Jun ^R	2,443	30,980	11.1	4,638	53,157	0.9	(2,195)	(22,177)
Jul	2,361	2,361	12.2	4,846	4,846	16.8	(2,485)	(2,485)
Aug	2,437	4,798	6.3	4,709	9,555	14.2	(2,272)	(4,757)
Sep	2,610	7,408	6.5	4,697	14,252	15.9	(2,087)	(6,844)
Oct ^R	2,999	10,407	7.6	4,646	18,898	13.3	(1,647)	(8,491)
Nov ^R	2,785	13,192	6.6	4,108	23,006	8.4	(1,323)	(9,814)
Dec ^R	3,105	16,297	7.5	4,927	27,933	9.9	(1,822)	(11,636)
2025 Jan	2,992	19,289	8.2	5,443	33,376	10.9	(2,451)	(14,087)
Feb ^R	2,603	21,892	7.5	5,063	38,439	11.5	(2,460)	(16,547)
Mar ^P	2,768	24,660	7.7	4,949	43,388	11.1	(2,181)	(18,728)

Source: Statistics and Data Services Department, SBP

Notes:

1. Export Receipts and Import Payments are calculated as per Balance of Payment (BoP).

2. Monthly SBP foreign trade data has been estimated using Quarterly Balance of Payments of SBP and monthly PBS foreign trade data from IFS for July 1970 to June, 1995.

3. The data before July, 2004 is general merchandise based on Balance of Payment Manual (BPM4), from July 2004 to June 2005 on BPM5 and from July 2005 to onward on BPM6.

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

4.15 Balance of Trade

(b) Pakistan Bureau of Statistics-Customs Record

Million US Dollars

PERIOD	Exports	Re-exports	Cumulative	Period Growth Rate	Imports	Re-imports	Cumulative	Period Growth Rate	Balance of Trade	
	(a)	(b)	(c)	%	(d)	(e)	(f)	%	Monthly/ Yearly	Cumulative
FY20	21,394	420	--	(6.50)	44,553	30	--	(19.00)	(22,769)	--
FY21	25,304	391	--	17.80	56,380	43	--	26.60	(30,728)	--
FY22	31,782	152	--	25.60	80,136	95	--	42.10	(48,297)	--
FY23	27,724	280	--	(12.80)	55,198	68	--	(31.10)	(27,262)	--
FY24	30,675	86	--	10.64	54,779	25	--	(0.76)	(23,994)	--
2024 Mar	2,567	19	23,027	8.85	4,855	2	40,082	(8.44)	(2,272)	(17,055)
Apr	2,351	12	25,391	8.69	4,846	5	44,933	(3.92)	(2,487)	(19,542)
May	2,839	18	28,248	10.19	4,915	4	49,852	(2.40)	(2,062)	(21,604)
Jun	2,558	7	30,813	10.03	4,964	4	54,820	(0.81)	(2,403)	(24,007)
Jul	2,307	6	2,307	11.75	4,216	4	4,216	14.23	(1,907)	(1,909)
Aug	2,762	5	5,074	14.52	4,509	6	8,731	6.93	(1,748)	(3,657)
Sep	2,836	11	7,922	14.58	4,656	4	13,391	10.47	(1,812)	(5,469)
Oct	2,982	10	10,914	13.50	4,568	7	17,965	5.76	(1,582)	(7,051)
Nov	2,833	8	13,754	12.72	4,500	4	22,469	4.43	(1,664)	(8,715)
Dec	2,911	-	16,665	10.81	5,358	-	27,827	6.40	(2,447)	(11,162)
2025 Jan	2,951	17	19,641	10.14	5,258	9	33,102	7.08	(2,298)	(13,461)
Feb	2,490	-	22,131	8.26	4,789	-	37,890	7.57	(2,298)	(15,760)
Mar	2,646	-	24,777	7.60	4,845	-	42,736	6.62	(2,199)	(17,959)

Source: Pakistan Bureau of Statistics

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

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

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

4.16 Exports Receipts by Selected Groups/ Commodities

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

In thousands US Dollars									
COMMODITIES	FY23	FY24	2024	2024			2025		
			Mar ^R	Oct ^R	Nov ^R	Dec ^R	Jan ^R	Feb ^R	Mar ^P
A. Food Group	4,737,303	7,095,165	611,803	631,579	720,230	694,327	562,164	429,137	499,122
1 Rice	2,107,286	3,692,366	335,635	268,817	350,450	331,276	265,080	219,156	263,666
A) Basmati	625,582	856,093	70,508	83,904	57,373	54,707	58,489	61,610	85,529
B) Others	1,481,704	2,836,272	265,127	184,912	293,077	276,569	206,591	157,546	178,137
2 Fish & Fish Preparations	483,684	423,960	35,180	39,206	40,609	45,268	35,454	29,722	38,250
3 Fruits	232,308	309,406	25,106	15,715	13,400	14,792	20,797	20,310	17,230
4 Vegetables/Leguminous vegetable	172,133	400,414	37,644	22,342	16,710	19,737	19,896	18,263	22,109
5 Tobacco	77,809	82,676	13,003	7,782	13,774	10,890	18,928	11,219	24,015
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	93,391	76,973	6,897	5,638	3,794	6,053	8,287	8,690	6,721
8 Oil Seeds, Nuts and Kernals	173,633	387,053	5,697	91,815	71,337	44,264	24,868	13,192	17,290
9 Sugar	106,079	20,060	-	52,864	103,568	104,279	54,025	291	-
10 Meat and Meat Preparations	388,105	521,736	53,361	44,761	40,915	42,840	45,498	45,679	47,408
11 All Other Food Items	902,875	1,180,521	99,281	82,640	65,673	74,928	69,333	62,614	62,434
B. Textile Group	16,633,198	16,312,623	1,362,867	1,555,386	1,391,223	1,447,160	1,575,205	1,370,098	1,443,414
12 Raw Cotton	13,397	53,371	443	-	26	16	-	-	263
13 Cotton Yarn	870,224	1,050,775	81,951	58,156	47,272	50,687	63,989	68,433	59,237
14 Cotton Cloth	2,154,681	1,894,209	160,892	161,218	151,683	169,741	172,864	140,511	148,288
15 Cotton Carded or Combed	1,370	1,527	210	12	12	51	18	13	39
16 Yarn Other than Cotton Yarn	59,686	34,322	2,283	3,157	3,114	3,254	2,772	2,714	2,902
17 Knitwear	4,243,418	4,018,036	326,235	403,710	377,162	358,958	405,078	351,023	375,383
18 Bed Wear	2,801,995	2,795,346	229,954	282,791	245,371	274,590	294,506	239,428	241,031
19 Towels	930,773	957,177	81,667	98,719	81,024	98,362	93,084	80,985	93,229
20 Tents, Canvas & Tarpaulin	130,961	122,000	8,496	9,715	12,832	9,968	13,833	11,269	14,930
21 Readymade Garments	3,496,051	3,471,683	301,474	359,177	307,029	321,198	362,868	323,039	330,032
22 Art, Silk & Synthetic Textile	389,132	375,602	34,051	32,298	28,258	31,710	36,362	31,177	32,716
23 Makeup Articles (incl. Other Tex)	687,231	686,841	64,412	59,705	55,687	56,093	61,998	52,347	66,170
24 Other Textile Materials	854,280	851,734	70,799	86,727	81,752	72,531	67,834	69,158	79,194
C. Petroleum Group	290,520	552,542	20,236	108,497	65,799	51,534	121,107	88,315	56,724
25 Petroleum Crude	82,763	28,005	-	65,171	-	-	35,829	-	-
26 Petroleum Products	134,724	448,542	1,736	43,325	54,831	30,678	75,675	81,314	46,000
27 Solid Fuel including Naphtha	73,033	75,995	18,500	-	10,968	20,856	9,603	7,001	10,724
D. Other Manufacture	4,040,680	4,045,045	328,406	360,061	333,556	329,378	349,768	320,452	368,720
28 Carpets, Rugs & Mats	78,713	65,284	5,557	5,258	7,022	20,237	18,052	17,597	22,170
29.Sports Goods	460,651	439,370	37,417	37,248	29,932	33,211	36,980	30,701	34,137
30 Leather Tanned	173,713	140,830	12,288	12,272	11,053	9,435	11,548	11,073	12,362
31.Leanther Manufactures	627,566	606,253	49,421	58,112	49,126	52,204	55,565	48,015	54,716
32.Footwear	167,347	166,873	16,087	17,714	13,383	11,971	14,983	11,927	16,514
33 Surgical Goods & Medical Instr.	454,886	459,233	40,796	40,404	37,863	42,260	39,105	37,316	47,205
34 Cutlery	72,521	65,813	5,553	5,308	4,504	5,135	4,843	4,569	5,498
35 Onyx Manufactured	4,357	4,550	328	351	517	249	448	423	407
36 Chemical and Pharmaceutica Products	1,429,536	1,422,923	106,427	115,615	121,064	100,374	112,464	115,313	125,150
37 Engineering Goods	261,342	279,173	24,156	22,281	23,032	23,734	24,312	18,636	25,533
38 Gems	11,520	8,010	249	345	692	1,708	333	1,231	1,000
39 Jewellery	15,124	13,349	557	3,431	907	942	1,157	1,269	1,148
40 Furniture	8,983	8,383	547	830	557	662	1,053	585	874
41 Molasses	21,566	52,262	10,955	4,160	184	138	1,591	935	126
42 Handicrafts	589	211	-	-	-	-	-	-	15
43 Cement	205,992	262,384	13,694	34,047	29,638	23,875	25,002	18,345	18,664
44 Guar and Guar Products	46,274	50,145	4,372	2,684	4,083	3,244	2,333	2,516	3,202
E. All Others	2,582,921	2,699,953	259,154	281,305	206,850	201,708	233,185	229,023	213,979
I. Total Export Receipts through Banks	28,284,623	30,705,328	2,582,465	2,936,827	2,717,659	2,724,105	2,841,429	2,437,025	2,581,959
II. Freight on Export	755,178	657,845	70,708	100,767	69,485	61,560	69,485	61,560	61,560
III. Export Receipts Banks (fob) (I-II)	27,529,445	30,047,484	2,511,757	2,836,060	2,648,174	2,662,545	2,771,944	2,375,465	2,520,399
IV. Other Exports	346,483	932,480	11,282	162,910	136,859	442,421	220,052	227,542	247,583
Total Export as per BOP (III+IV)	27,875,928	30,979,964	2,523,040	2,998,970	2,785,033	3,104,967	2,991,997	2,603,007	2,767,983

Source: Statistics and Data Services Department, SBP

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

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

4.16 Exports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

COMMODITIES	FY23	FY24	2024	2024			2025		
			Mar ^R	Oct	Nov	Dec	Jan	Feb ^R	Mar ^P
A. Food Group	5,021,316	7,369,920	691,335	604,752	790,001	804,857	653,623	560,144	576,177
1 Rice	2,149,201	3,931,787	413,403	257,197	431,371	359,784	319,052	288,963	274,335
a) Basmati	650,532	877,078	82,948	70,551	54,299	47,699	77,782	88,368	77,002
b) Others	1,498,669	3,054,708	330,455	186,646	377,072	312,085	241,270	200,595	197,333
2 Fish & Fish Preparations	496,589	410,269	36,936	35,000	46,220	39,662	30,277	31,315	59,317
3 Fruits	283,188	343,532	19,629	21,653	15,927	36,507	41,442	26,604	15,525
4 Vegetables	300,323	430,055	61,156	20,649	19,099	20,638	34,076	62,289	53,018
5 Leguminous Vegetables	49	239	66	-	-	-	-	-	-
6 Tobacco	63,941	64,468	919	17,197	9,643	16,362	11,071	22,477	19,499
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	93,748	109,524	8,889	8,504	7,434	9,751	8,307	5,838	9,218
9 Oil seeds, Nuts and Kernals	188,822	410,089	6,158	89,573	53,184	41,266	16,902	18,439	17,368
10 Sugar	104,516	21,070	-	28,261	88,470	145,853	64,338	90	-
11 Meat& Meat preparations	425,604	511,688	55,186	40,496	41,451	47,272	45,638	44,148	52,473
12 All other Food Items	915,335	1,137,201	88,993	86,222	77,201	87,762	82,520	59,981	75,424
B. Textile Group	16,501,766	16,655,900	1,300,288	1,604,856	1,461,069	1,477,300	1,685,905	1,413,265	1,429,968
13 Raw Cotton	13,469	56,087	334	-	-	616	-	255	-
14 Cotton Yarn	844,283	955,509	43,501	51,991	80,607	62,766	65,099	51,424	56,727
15 Cotton Cloth	2,021,999	1,865,965	162,989	200,992	136,422	148,812	165,067	148,757	146,019
16 Cotton Carded or Combed	1,115	837	98	-	6	-	-	-	-
17 Yarn Other than Cotton Yarn	45,105	32,499	2,389	2,615	2,879	3,078	2,933	2,772	2,315
18 Knitwear	4,436,749	4,407,574	336,733	448,323	413,943	391,704	468,301	365,489	385,942
19 Bed Wear	2,691,648	2,802,670	215,259	290,219	254,321	256,192	288,691	249,609	255,757
20 Towels	999,592	1,055,108	93,054	90,550	85,285	88,262	101,967	97,365	89,398
21 Tent, Canvas & Tarpaulin	137,944	117,565	11,280	9,219	12,812	13,540	16,778	7,842	9,754
22 Readymade Garments	3,491,948	3,563,600	287,228	338,326	328,553	357,042	396,837	329,131	321,287
23 Art, Silk & Synthetic Textile	412,291	367,199	30,298	35,238	29,792	38,129	37,265	34,027	33,093
24 Made up Articles (Ex towels & bed)	692,545	715,332	58,742	71,657	63,137	58,972	74,456	62,971	64,842
25 Other Textile Materials	713,080	715,955	58,383	65,726	53,313	58,187	68,511	63,623	64,834
C. Petroleum Group & Coal	220,519	397,721	16,139	57,736	58,140	34,949	67,372	19,118	67,938
26 Petroleum Crude	170,252	42,919	-	24,723	-	-	-	-	-
27 Petroleum Products (Exl. Naphtha)	50,257	320,909	1,642	26,315	52,679	34,949	55,815	19,118	60,782
28 Petroleum Top Naphtha	-	33,892	14,497	6,698	5,461	-	11,557	-	7,156
29 Solid Fuels (Coal)	11	1	-	-	-	-	-	-	-
D. Other Manufactures Group	3,841,127	4,027,214	347,321	375,493	328,529	391,254	352,596	321,325	348,404
30 Carpets Rugs & Mats	72,768	59,414	3,668	3,392	5,844	5,325	3,414	4,565	4,081
31 Sports Goods	404,801	396,350	35,415	31,104	29,364	32,256	31,351	31,191	32,805
32 Leather Tanned	167,615	137,586	12,389	13,474	10,415	10,410	11,292	10,868	12,575
33 Leather Manufactures	577,428	545,926	38,392	55,579	46,489	52,493	49,541	43,599	44,963
34 Footwear	178,553	162,086	13,401	14,845	14,040	17,417	18,701	16,974	12,913
35 Surgical Goods & Medical Instr.	447,442	444,572	40,202	40,074	37,206	39,279	40,149	36,130	38,193
36 Cutlery	61,824	57,918	5,713	4,960	4,759	4,756	5,357	4,931	4,595
37 Onyx Manufactured	4,276	4,701	345	515	675	255	281	388	417
38 Chemicals and Pharm.Products	1,387,028	1,496,664	134,250	141,308	115,209	152,797	135,970	123,233	132,795
39 Engineering Goods	249,785	346,054	32,804	35,177	27,572	39,428	29,430	25,553	38,337
40 Gems	7,509	6,595	277	324	344	323	1,296	170	181
41 Jewellery	7,690	10,984	962	745	1,217	787	583	359	986
42 Furniture	12,524	7,985	540	818	681	563	531	654	411
43 Molasses	23,876	35,006	9,438	1,896	38	209	1,026	146	1,215
44 Handicrafts	787	199	-	2	-	200	-	15	-
45 Cement	189,875	266,517	15,572	28,490	30,957	31,898	20,619	19,972	22,004
46 Guar and Guar Products	47,349	48,658	3,953	2,790	3,720	2,858	3,055	2,577	1,933
E. All Other Items	2,139,345	2,223,879	211,998	193,596	194,970	202,444	191,974	176,442	223,348
TOTAL	27,724,078	30,674,632	2,567,081	2,836,433	2,832,710	2,910,804	2,951,470	2,490,294	2,645,835

Source: Pakistan Bureau of Statistics

4.17 Imports Payment by Selected Groups/ Commodities

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

COMMODITIES	FY23	FY24 ^R	2024				2025		
			Mar ^R	Oct ^R	Nov ^R	Dec ^R	Jan ^R	Feb ^R	Mar ^P
A. Food Group	7,967,883	7,110,980	752,448	590,616	566,991	710,360	747,806	731,716	730,630
1-Milk, Cream & Milk Food for Infants	159,994	135,931	9,577	10,382	9,124	11,800	16,502	8,988	9,458
2-Wheat un-milled	958,442	235,098	34,084	-	-	-	-	-	-
3-Dry Fruits & Nuts	9,182	20,021	1,907	5,436	5,636	7,176	5,065	2,921	3,780
4-Tea	495,361	687,638	57,585	53,922	46,158	53,061	47,632	40,884	54,236
5-Spices	107,801	157,058	13,969	13,710	13,820	14,968	14,939	15,325	13,293
6-Soya bean Oil	304,426	112,334	3,237	28,317	22,411	47,567	40,825	43,650	41,512
7-Palm Oil	3,362,775	2,680,625	275,830	262,968	237,372	289,898	367,605	297,583	340,187
8-Sugar	5,301	3,980	255	353	215	190	331	123	165
9-Pulses	748,045	594,970	54,023	85,648	77,596	99,463	78,930	97,505	92,703
10-All others Food items	1,816,553	2,483,324	301,981	129,880	154,657	186,237	175,977	224,736	175,296
B. Machinery Group	4,431,144	7,406,821	733,181	599,138	589,444	655,351	729,633	671,175	706,331
11-Power Generating Machinery	356,082	410,185	31,804	45,212	48,608	40,817	43,758	33,315	26,003
12-Office Mach. Incl. Data Processing Equipment	221,226	299,959	22,138	29,802	22,703	28,297	35,549	29,443	29,280
13-Textile Machinery	657,765	402,020	29,330	34,768	45,566	47,901	46,998	41,311	52,533
14-Construction & Mining Machinery	23,653	52,578	5,606	6,951	7,317	10,062	10,862	8,450	7,736
15-Electrical Machinery & Apparatus	1,038,843	2,731,794	350,446	146,533	146,839	184,440	216,722	243,094	271,922
16-Telecom	734,150	1,896,184	175,916	167,911	180,302	179,488	160,883	176,458	165,781
17-Agricultural Machinery & Implements	57,464	76,512	6,543	7,192	7,096	8,426	8,070	5,400	6,221
18-Other Machinery	1,341,961	1,537,589	111,399	160,769	131,014	155,918	206,791	133,704	146,855
C. Transport Group	1,266,210	1,621,268	125,308	133,760	116,020	131,048	160,354	179,057	196,178
19-Road Vehicles (Build Unit, Ckd/Skd)	1,073,575	1,365,902	100,670	110,220	111,552	125,324	142,226	165,317	185,642
20-Aircrafts, Ships and Boats	135,360	202,137	23,585	22,395	2,398	3,346	16,984	5,921	9,527
21-Other Transport Equipments	57,275	53,229	1,053	1,146	2,071	2,378	1,144	7,819	1,009
D. Petroleum Group	18,881,802	15,161,825	1,098,998	1,224,305	870,347	1,252,872	1,570,905	1,449,583	1,221,676
22-Petroleum Products	8,974,862	5,995,015	432,300	574,761	379,290	482,272	666,865	655,167	442,047
23-Petroleum Crude	5,824,352	5,093,546	290,524	393,018	245,221	490,582	489,739	472,145	534,623
24-Natural Gas, Liquefied	3,909,265	3,855,309	357,930	246,194	225,253	262,752	393,717	301,411	230,551
25- Petroleum Gas, Liquefied	172,636	215,885	18,188	10,289	20,582	17,228	20,583	20,791	14,446
26- Others	687	2,070	56	43	-	38	1	70	10
E. Textile Group	4,564,789	3,886,943	337,209	411,459	465,903	540,369	545,067	543,403	549,693
27-Raw Cotton	2,430,174	1,277,737	116,318	135,560	170,692	203,310	193,110	239,479	267,241
28-Synthetic Fibre	570,605	668,459	55,637	40,178	47,691	63,129	63,712	66,640	64,337
29-Synthetic & artificial Silk Yarn	595,434	804,324	67,977	85,520	83,177	94,587	93,082	73,173	72,615
30-Worn Clothing	84,154	94,002	10,691	15,051	24,373	15,652	19,456	13,485	10,986
31-Other Textile Items	884,422	1,042,420	86,586	135,149	139,970	163,691	175,707	150,625	134,514
F. Agricultural & Other Chemical Group	8,254,432	8,943,791	691,996	793,480	697,104	722,549	778,884	686,419	694,279
32-Fertilizer Manufactured	615,486	642,339	12,239	92,264	16,199	27,492	41,273	38,716	8,037
33-Insecticides	167,414	184,226	13,090	12,258	15,057	13,821	19,999	11,625	19,880
34-Plastic Material	2,196,675	2,429,017	203,929	217,194	220,098	231,374	246,637	199,606	205,747
35-Medicinal Products	684,068	664,763	50,045	66,196	59,529	61,716	59,508	58,424	54,743
36-Others	4,590,789	5,023,446	412,693	405,568	386,221	388,146	411,468	378,048	405,873
G. Metal Group	3,449,685	4,668,681	373,558	398,117	397,662	356,769	451,372	469,456	478,862
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,062,072	1,674,742	152,667	144,364	140,413	148,322	164,640	164,131	163,891
39-Iron and Steel	1,686,379	2,195,085	148,184	184,095	179,101	126,978	203,098	224,417	233,446
40-Aluminum Wrought & Worked	291,022	294,400	28,056	26,333	29,614	25,846	30,832	22,141	27,218
41-All other Metals & Articles	410,211	504,454	44,651	43,325	48,534	55,624	52,802	58,767	54,307
H. Miscellaneous Group	740,672	896,959	79,822	82,711	74,285	74,366	91,480	77,906	81,493
42-Rubber Crude Incl. Synth/Reclaimed	171,733	207,352	16,697	22,240	22,809	18,802	25,403	21,766	23,473
43-Rubber Tyres & Tubes	66,728	85,288	9,970	10,506	10,156	9,394	10,149	6,962	10,611
44-Wood & Cork	92,395	122,237	8,969	10,276	10,226	10,002	11,829	10,538	9,392
45-Jute	49,513	23,875	1,795	3,541	1,711	3,901	3,965	521	388
46-Paper & Paper Board & Manuf. thereof	360,302	458,207	42,391	36,148	29,383	32,268	40,134	38,120	37,628
I. All Others	3,242,575	4,001,301	406,204	413,557	309,990	343,227	298,629	252,841	303,992
I. Imports Payments Through Banks	52,799,190	53,698,570	4,598,725	4,647,144	4,087,747	4,786,911	5,374,130	5,061,556	4,963,134
II. Freight & Insurance	2,293,552	2,250,851	164,634	124,543	109,552	128,289	199,380	135,650	133,012
III. Imports Payments Banks (fob) (I-II)	50,505,639	51,447,718	4,434,090	4,522,600	3,978,195	4,658,621	5,174,750	4,925,907	4,830,122
IV. Other Imports	2,189,432	1,709,104	138,879	123,366	129,825	268,395	268,223	137,091	118,840
Total Imports as Per BOP (III+IV)	52,695,071	53,156,822	4,572,970	4,645,966	4,108,020	4,927,017	5,442,973	5,062,998	4,948,962

Source: Statistics and Data Services Department, SBP

P: Provisional, R: Revised

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

Archive link:

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

4.17 Imports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

COMMODITIES	FY23	FY24	2024	2024			2025		
			Mar ^K	Oct	Nov	Dec	Jan	Feb ^K	Mar ^P
A. Food Group	8,936,960	7,903,732	829,163	673,104	652,638	802,945	804,252	796,658	736,860
1-Milk, Cream & Milk Food for Infants	144,299	114,195	8,842	11,591	11,994	8,699	12,493	10,011	7,885
2-Wheat un-milled	1,072,453	1,031,674	205,206	-	-	33	-	-	-
3-Dry Fruits & Nuts	39,965	70,930	4,933	20,119	20,234	20,130	16,933	11,929	8,111
4-Tea	569,039	656,641	58,539	54,713	52,752	56,179	50,627	45,585	58,051
5-Spices	151,241	196,342	17,472	16,355	16,085	22,347	21,755	22,349	19,133
6-Soya bean Oil	315,541	129,558	10,406	28,898	15,138	51,244	39,659	36,660	49,927
7-Palm Oil	3,640,709	2,778,557	273,922	276,334	235,590	280,627	344,737	366,227	321,931
8-Sugar	5,641	3,327	203	425	172	251	304	270	176
9-Pulses	946,174	774,959	66,392	92,863	108,637	123,125	100,456	95,831	97,777
10-All others Food items	2,051,896	2,147,547	183,250	171,806	192,036	240,310	217,288	207,796	173,869
B. Machinery Group	5,811,518	8,500,583	811,156	693,645	604,047	858,313	886,294	771,999	822,072
11-Power Generating Machinery	500,450	418,085	28,082	51,570	64,864	80,249	59,185	48,869	44,501
12-Office Mach. Incl. Data Processing Equipment	339,428	459,288	33,616	47,486	37,260	48,561	47,217	34,557	38,844
13-Textile Machinery	328,428	149,365	9,464	16,520	18,323	20,890	22,210	20,272	15,891
14-Construction & Mining Machinery	84,730	94,186	5,824	9,272	9,141	14,665	14,019	11,928	13,561
15-Electrical Machinery & Apparatus	1,673,819	3,275,128	419,949	181,397	149,174	292,268	308,149	301,502	332,893
16-Telecom	956,698	2,366,500	188,952	235,287	184,907	202,719	193,815	174,016	191,746
17-Agricultural Machinery & Implements	40,971	91,307	8,114	9,917	5,635	8,489	15,472	7,993	8,658
18-Other Machinery	1,886,995	1,646,727	117,156	142,196	134,743	190,472	226,227	172,862	175,978
C. Transport Group	1,757,250	1,840,043	129,915	161,726	136,948	183,966	211,507	200,326	214,298
19-Road Motor Veh. (Build Unit, Ckd/Skd)	1,564,219	1,647,142	127,894	151,781	125,502	183,038	200,629	196,943	210,744
20-Aircrafts Ships and Boats	134,380	129,999	1,166	8,383	10,825	502	9,327	3,007	2
21-Others Transport Equipments	58,652	62,902	855	1,562	621	426	1,551	376	3,552
D. Petroleum Group	17,014,558	16,910,247	1,506,004	1,060,601	1,407,281	1,565,019	1,372,370	1,247,183	1,234,531
22-Petroleum Products	7,628,441	6,643,912	497,037	398,386	632,673	584,162	517,641	466,747	500,222
23-Petroleum Crude	4,947,217	5,531,127	635,297	306,297	427,430	526,221	435,555	443,319	431,856
24-Natural Gas, Liquefied	3,763,531	3,945,703	292,952	278,932	237,083	346,218	313,283	253,790	225,987
25. Petroleum Gas, Liquefied	675,028	789,287	80,680	76,969	110,084	108,373	105,863	83,286	76,414
26. Others	339	218	38	17	11	45	28	41	52
E. Textile Group	3,741,594	2,713,713	227,888	347,012	353,744	431,097	421,623	376,076	369,358
27-Raw Cotton	1,679,398	447,933	46,626	98,960	111,716	129,577	124,009	111,489	129,920
28-Synthetic Fibre	484,529	493,675	42,336	24,614	30,424	56,688	57,211	49,889	59,442
29-Synthetic & artificial Silk Yarn	583,056	605,312	43,328	62,454	58,858	71,104	68,361	59,814	51,331
30-Worn Clothing	370,736	433,651	36,866	44,745	41,499	48,588	49,226	38,645	35,594
31-Other Textile Items	623,871	733,144	58,732	116,239	111,247	125,140	122,816	116,239	93,071
F. Agricultural & Other Chemical Group	8,927,964	8,508,261	639,766	811,728	633,962	787,370	755,628	629,765	709,350
32-Fertilizer Manufactured	604,374	684,660	27,683	117,291	7,509	58,126	18,368	12,264	30,634
33-Insecticides	204,662	196,170	15,143	13,492	10,188	11,486	15,612	12,434	12,736
34-Plastic Material	2,273,347	2,270,765	178,055	225,595	212,788	235,993	232,913	179,950	207,782
35-Medicinal Products	1,328,560	1,086,752	88,369	105,227	104,580	113,766	103,488	76,871	87,312
36-Others	4,517,025	4,269,911	330,516	350,123	298,897	367,999	385,247	348,246	370,886
G. Metal Group	4,151,946	4,315,349	396,748	402,269	352,808	354,278	421,511	433,838	435,451
37-Gold	30,649	17,032	-	2,096	6,073	3,030	2,371	4,060	2,194
38-Iron and Steel Scrap	1,152,029	1,229,896	114,923	101,558	99,097	85,112	89,838	98,349	118,664
39-Iron and Steel	1,889,966	2,042,926	185,360	208,476	162,833	150,873	218,207	207,232	205,406
40-Aluminum Wrought & Worked	229,952	173,913	17,815	13,321	11,807	15,542	19,148	13,702	16,947
41-All other Metals & Articles	849,348	851,582	78,650	76,818	72,998	99,721	91,947	110,495	92,240
H. Miscellaneous Group	869,364	894,265	71,526	82,495	72,529	79,530	93,800	72,812	75,531
42-Rubber Crude Incl. Synth/Reclaimed	208,855	254,450	19,495	21,419	21,742	23,529	28,690	21,655	19,358
43-Rubber Tyres & Tubes	92,967	101,034	9,451	13,450	11,626	11,387	12,731	8,263	11,343
44-Wood & Cork	83,984	105,719	7,676	5,972	6,897	8,615	9,461	9,358	8,768
45-Jute	57,903	24,622	1,589	4,407	761	4,769	2,162	1,528	177
46-Paper & Paper Board & Manuf. thereof	425,658	408,440	33,315	37,247	31,503	31,230	40,756	32,008	35,885
I. All other Items	3,987,297	3,192,891	242,735	335,065	285,756	295,411	291,000	260,003	247,677
TOTAL	55,198,449	54,779,083	4,854,902	4,567,645	4,499,713	5,357,929	5,257,985	4,788,660	4,845,128

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	FY23	FY24 ^R	2024	2024			2025		
			Mar ^R	Oct ^R	Nov ^R	Dec ^R	Jan ^R	Feb ^R	Mar ^P
Grand Total	27,875,928	30,979,964	2,523,040	2,998,970	2,785,033	3,104,967	2,991,997	2,603,007	2,767,983
A. Latin America	53,086	79,502	3,389	8,198	10,965	12,100	4,133	2,763	9,556
B. Central America	189,703	174,296	12,594	17,348	14,103	11,548	16,762	10,856	11,184
Mexico	115,318	134,655	10,293	12,833	10,492	8,385	13,546	8,314	8,565
Others	74,385	39,640	2,302	4,515	3,611	3,163	3,216	2,542	2,619
C. South America	309,438	333,290	26,309	30,665	26,424	27,611	35,576	25,890	27,470
Argentina	47,033	46,670	3,130	4,924	3,842	3,431	4,744	3,780	4,159
Brazil	106,747	139,647	11,592	11,124	9,165	9,382	14,100	10,346	9,436
Uruguay	7,328	8,151	1,160	609	588	963	980	585	1,315
Others	148,329	138,823	10,427	14,007	12,830	13,836	15,751	11,179	12,560
D North America	6,359,826	5,833,737	453,144	611,389	509,801	539,991	579,752	475,159	563,089
Canada	426,575	389,220	30,253	35,290	32,980	35,480	31,978	30,494	30,980
USA	5,932,358	5,444,197	422,883	575,856	476,624	504,504	547,752	444,597	532,095
Others	892	319	8	243	198	8	22	68	15
E. Eastern Europe	659,725	719,694	66,497	71,302	65,587	69,010	69,194	65,571	60,821
Hungary	20,790	31,240	2,171	4,051	4,357	2,500	2,684	2,440	2,494
Romania	65,315	65,763	5,299	7,459	8,576	6,894	7,529	7,343	6,328
Russian Federation	88,565	78,904	6,756	6,358	4,932	5,597	6,037	5,574	6,834
Ukraine	11,070	10,655	967	561	815	851	1,510	835	632
Others	473,986	533,130	51,303	52,873	46,906	53,168	51,434	49,379	44,534
F. Northern Europe	2,588,364	2,651,239	231,259	266,571	228,023	230,477	257,414	231,678	241,946
Denmark	208,054	230,022	19,912	27,141	19,035	25,737	37,568	29,752	28,439
Finland	33,934	31,384	2,755	2,487	2,194	2,301	2,539	1,400	2,936
Norway	51,246	58,655	6,337	7,865	4,420	5,451	6,781	3,495	6,204
Sweden	156,543	141,460	12,074	15,151	12,926	16,818	23,536	13,414	11,017
United Kingdom	1,968,432	2,015,120	178,548	198,118	173,625	165,407	173,445	170,464	181,030
Others	170,155	174,597	11,633	15,810	15,822	14,764	13,544	13,153	12,322
G. Southern Europe	2,980,511	2,993,117	248,447	259,335	241,612	252,301	262,871	233,084	260,008
Greece	124,736	129,896	14,008	15,357	12,149	11,663	10,756	10,423	15,187
Italy	1,151,241	1,122,001	91,887	97,765	86,320	88,621	93,206	84,471	94,670
Spain	1,375,019	1,449,857	120,004	124,073	121,988	124,031	132,108	116,556	126,649
Others	329,514	291,363	22,547	22,139	21,155	27,986	26,801	21,634	23,502
H. Western Europe	4,528,085	4,180,003	345,802	410,288	357,163	359,775	409,663	342,289	359,014
Belgium	701,013	556,950	40,772	55,919	49,649	41,056	44,962	40,132	40,569
France	570,094	508,690	41,774	57,053	43,636	49,702	47,201	44,778	47,919
Germany	1,600,413	1,515,555	137,499	151,507	128,508	136,073	160,242	129,644	141,294
Netherlands	1,445,738	1,385,348	118,156	133,525	119,718	121,551	138,616	120,299	120,983
Switzerland	183,070	189,016	5,816	8,323	12,170	9,147	14,760	5,108	4,889
Others	27,756	24,445	1,786	3,959	3,483	2,246	3,882	2,328	3,361
I. Eastern Africa	650,145	919,562	92,479	83,832	63,618	71,942	86,253	69,096	64,509
Kenya	242,092	315,131	44,015	29,657	20,978	21,434	17,258	18,090	20,934
Mauritius	24,744	19,883	1,629	3,434	939	1,838	8,505	2,268	2,402
United Republic of Tanzania	110,852	140,662	15,215	4,586	3,666	3,420	10,142	8,346	8,274
Others	272,455	443,887	31,621	46,155	38,034	45,250	50,348	40,393	32,899

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY23	FY24 ^R	2024	2024			2025		
			Mar ^R	Oct ^R	Nov ^R	Dec ^R	Jan ^R	Feb ^R	Mar ^R
J. Middle Africa	31,016	137,691	17,058	9,813	3,347	9,820	5,216	6,758	6,787
K. Northern Africa	187,749	210,641	17,299	14,080	13,197	14,406	20,570	15,204	28,424
Egypt	110,156	120,610	10,828	8,297	6,340	8,289	12,555	8,218	20,152
Morocco	26,824	27,652	2,076	2,251	2,305	2,206	2,609	2,172	2,100
Others	50,769	62,379	4,395	3,532	4,551	3,911	5,406	4,814	6,171
L. Southern Africa	212,625	195,475	16,387	14,610	16,972	18,868	20,719	12,682	12,453
South Africa	199,574	188,941	15,630	14,384	16,681	18,752	20,324	12,260	12,030
Others	13,051	6,534	758	226	291	116	395	422	423
M. Western Africa	235,342	540,601	39,006	38,174	60,016	48,181	71,634	56,825	65,567
N. Eastern Asia	2,736,478	3,320,132	288,921	311,900	282,297	276,906	239,369	250,042	218,556
China	2,025,741	2,709,901	246,030	254,389	241,639	233,401	193,361	216,018	180,736
Hong Kong	181,364	159,326	11,643	21,654	13,317	13,882	18,925	9,693	11,692
Japan	201,808	183,806	15,516	19,734	14,349	14,775	15,626	12,883	14,541
Republic of Korea	197,152	184,684	15,674	16,085	12,988	14,741	11,425	11,426	11,557
Others	130,413	82,415	58	37	4	107	31	22	29
O. South-Central Asia	1,795,359	1,915,780	186,661	205,752	230,955	216,725	177,500	141,310	163,191
Afghanistan	522,271	558,032	55,907	90,896	114,902	97,634	52,555	35,977	30,445
Bangladesh	768,548	661,192	66,742	59,210	66,684	72,564	78,769	59,802	77,696
India	329	3,447	994	99	1	24	5	-	1
Iran	75	35	7	-	-	-	-	-	-
Sri Lanka	283,882	392,899	32,568	40,319	34,956	36,791	35,512	23,098	27,217
Others	220,253	300,175	30,443	15,228	14,411	9,712	10,660	22,434	27,832
P. South Eastern Asia	1,296,346	2,184,950	179,029	208,957	230,193	228,160	225,292	164,515	107,466
Indonesia	127,393	533,779	48,678	12,985	102,715	73,453	24,516	6,236	7,992
Malaysia	297,535	582,430	56,220	99,904	21,767	33,228	74,709	59,687	35,720
Singapore	290,677	256,537	6,775	33,824	15,637	16,240	13,611	42,862	13,190
Thailand	164,093	149,360	14,478	17,134	27,573	38,280	64,164	13,947	19,456
Others	416,647	662,844	52,878	45,110	62,501	66,958	48,293	41,784	31,108
Q. Western Asia	3,027,648	3,949,588	323,316	336,814	328,077	301,999	326,619	295,990	347,582
Bahrain	64,247	68,686	5,270	4,564	3,414	4,154	3,307	4,150	4,120
Jordan	40,917	41,021	2,058	5,563	6,212	5,250	4,359	4,707	3,786
Kuwait	127,486	130,711	11,356	11,191	9,945	11,708	10,244	7,572	9,961
Saudi Arabia	503,851	710,293	73,797	69,930	57,925	60,548	64,863	60,611	62,748
Turkey	323,398	336,878	26,798	19,264	23,267	18,775	21,224	17,603	16,307
United Arab Emirates	1,475,831	2,082,009	149,959	173,149	188,739	163,397	168,114	157,622	195,177
Others	491,917	579,988	54,078	53,152	38,576	38,167	54,508	43,725	55,483
R. Australia & New Zealand	357,423	326,541	30,878	30,655	25,791	29,773	28,168	28,151	27,903
Australia	305,266	276,893	27,138	26,437	22,030	26,310	24,767	24,069	23,410
New Zealand	47,863	45,493	3,522	3,650	3,629	3,237	3,170	3,515	3,933
Others	4,295	4,155	217	568	131	226	231	568	560
S. Others	85,755	39,490	3,990	7,146	9,518	4,514	4,724	9,163	6,433
I. Export Receipts through Banks	28,284,623	30,705,328	2,582,465	2,936,827	2,717,659	2,724,105	2,841,429	2,437,025	2,581,959
II. Freight on Export	755,178	657,845	70,708	100,767	69,485	61,560	69,485	61,560	61,560
III. Export Receipts Banks (fob) (I-II)	27,529,445	30,047,484	2,511,757	2,836,060	2,648,174	2,662,545	2,771,944	2,375,465	2,520,399
IV. Other Exports	346,483	932,480	11,282	162,910	136,859	442,421	220,052	227,542	247,583

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	FY23	FY24	2024	2024					2025
			Jan	Aug	Sep	Oct	Nov	Dec	Jan
Grand Total	27,724,078	30,674,632	2,791,953	2,762,254	2,836,434	2,982,139	2,832,709	2,910,803	2,951,470
A. Latin America	60,926	78,217	4,754	10,364	8,879	18,817	15,576	3,173	1,734
B. Central America	192,437	180,146	13,648	18,883	15,538	17,040	11,949	13,707	14,424
Mexico	125,750	138,699	10,849	13,970	11,624	12,173	10,218	10,597	11,046
Others	66,687	41,446	2,799	4,913	3,914	4,867	1,731	3,110.16	3,378.12
C. South America	302,284	350,751	26,219	35,133	32,364	34,984	30,380	32,517	29,346
Argentina	44,716	39,067	1,776	6,380	3,037	5,863	4,146	4,205	3,558
Brazil	101,462	150,434	12,274	13,815	13,167	12,003	11,791	11,046	10,857
Uruguay	7,426	8,032	517	462	423	627	810	1,349	987
Others	148,680	153,218	11,652	14,476	15,737	16,491	13,632	15,916.97	13,944.30
D. North America	5,561,041	5,681,448	506,712	615,508	513,000	559,905	508,417	483,216	568,859
Canada	361,895	392,206	33,583	39,119	35,798	37,029	32,805	34,755	32,890
USA	5,198,971	5,289,018	473,120	576,370	477,198	522,866	475,591	448,436	535,948
Others	172	224	10	19	4	10	21	24.84	20.86
E. Eastern Europe	628,155	740,153	64,419	59,116	64,425	71,507	66,915	62,693	71,703
Hungary	16,369	29,351	2,227	3,732	3,684	4,301	3,222	2,980	3,559
Romania	71,602	76,083	6,027	6,028	8,379	10,973	7,732	6,336	9,399
Russian Federation	73,225	82,945	6,609	2,857	4,782	7,223	6,647	5,363	6,831
Ukraine	816	3,760	391	437	206	827	632	1,099	992
Others	466,144	548,015	49,165	46,062	47,374	48,184	48,683	46,914.93	50,922.10
F. Northern Europe	2,512,926	2,655,410	242,402	269,004	274,058	253,739	236,353	248,670	250,720
Denmark	187,327	227,140	29,776	19,034	25,040	32,464	23,671	29,473	36,669
Finland	40,285	28,831	2,245	1,854	2,977	2,674	2,569	3,319	1,849
Norway	60,202	63,450	5,035	7,944	6,769	5,025	5,793	5,757	5,866
Sweden	151,810	149,659	14,289	16,284	14,292	14,193	14,913	12,601	15,252
United Kingdom	1,928,343	2,017,869	178,771	208,047	209,505	185,986	175,116	184,236	177,743
Others	144,962	168,462	12,286	15,842	15,474	13,396	14,292	13,283.89	13,341.05
G. Southern Europe	3,034,828	2,976,026	261,477	277,385	272,292	270,680	223,184	232,591	325,582
Greece	131,133	133,628	10,452	12,627	13,137	13,067	10,110	11,753	16,291
Italy	1,155,266	1,122,509	100,180	97,622	105,813	82,853	81,750	71,316	112,758
Spain	1,406,868	1,408,403	120,750	140,010	132,097	143,079	107,483	122,816	161,227
Others	341,564	311,486	30,096	27,127	21,244	31,681	23,841	26,706.83	35,306.12
H. Western Europe	4,379,409	4,191,175	364,526	412,425	440,928	412,337	365,929	393,637	400,206
Belgium	718,425	647,125	52,366	67,362	75,783	68,244	51,328	50,113	51,150
France	495,312	470,677	38,342	48,429	52,777	46,016	42,886	42,218	49,438
Germany	1,567,067	1,562,823	130,964	151,468	163,120	150,136	134,972	147,370	148,173
Netherlands	1,570,853	1,485,628	141,181	141,128	145,978	144,710	133,412	151,147	148,749
Switzerland	14,506	12,684	1,056	1,269	1,195	1,065	1,398	1,294	1,062
Others	13,248	12,238	618	2,768	2,075	2,168	1,933	1,494.89	1,632.91
I. Eastern Africa	784,409	1,114,207	102,616	90,174	98,023	131,006	84,951	80,971	102,531
Kenya	309,026	383,741	39,635	26,792	37,963	46,264	44,504	14,055	17,050
Mauritius	22,562	19,040	2,416	1,706	2,144	2,691	1,189	759	8,782
United Republic of Tanzania	159,554	180,579	11,823	9,571	6,988	10,926	6,565	12,871	17,153
Others	293,267	530,848	48,742	52,105	50,928	71,125	32,693	53,287	59,546

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY23	FY24	2024	2024					2025
			Jan	Aug	Sep	Oct	Nov	Dec	Jan
J. Middle Africa	64,811	170,899	8,363	6,670	4,916	10,535	19,180	6,154	4,777
K. Northern Africa	178,201	200,319	14,648	16,131	18,340	16,161	14,959	15,769	20,007
Egypt	91,635	107,753	8,639	9,204	11,036	7,850	8,128	9,104	10,424
Morocco	27,626	27,729	2,381	1,661	2,528	3,341	2,244	2,172	3,858
Others	58,939	64,838	3,628	5,266	4,776	4,969	3,633	4,493.03	5,725.55
L. Southern Africa	219,319	194,617	14,804	17,614	17,663	21,267	13,489	17,218	17,183
South Africa	214,725	190,010	14,563	17,157	17,088	20,810	13,164	16,700	17,035
Others	4,593	4,607	241	457	575	457	325	517.86	147.22
M. Western Africa	242,413	611,709	85,068	47,314	30,995	69,234	67,493	105,763	89,193
N. Eastern Asia	2,719,835	3,035,151	211,531	191,239	288,164	309,178	333,192	264,917	224,800
China	2,200,362	2,562,313	178,667	154,685	249,984	266,806	298,377	226,571	190,282
Hong Kong	55,483	39,092	2,418	2,689	2,576	2,531	2,606	2,983	3,486
Japan	206,878	194,105	14,776	16,107	20,007	18,010	15,122	16,286	16,548
Republic of Korea	187,939	178,699	11,857	11,999	11,575	17,140	12,639	14,477	10,327
Others	69,172	60,942	3,813	5,758	4,022	4,690	4,448	4,599.90	4,157.06
O. South-Central Asia	2,264,781	2,529,047	205,793	261,952	302,257	284,331	264,306	389,353	313,499
Afghanistan	977,580	1,142,794	73,620	105,575	150,121	135,751	155,451	220,410	176,669
Bangladesh	724,185	718,720	56,369	67,775	83,897	65,155	49,975	81,301	73,464
India	1	17	-	-	-	-	-	-	-
Iran	93	17	-	-	-	-	-	-	-
Sri Lanka	299,570	386,672	42,760	43,914	44,381	34,171	31,125	39,278	31,926
Others	263,349	280,827	33,044	44,689	23,858	49,254	27,755	48,364.04	31,441.17
P. South Eastern Asia	1,225,179	2,234,705	271,847	87,981	140,557	160,162	265,117	249,256	162,694
Indonesia	144,303	536,982	79,506	7,950	8,686	20,395	126,016	58,573	10,894
Malaysia	306,413	608,923	77,473	22,307	51,878	35,047	20,505	49,729	52,402
Singapore	97,956	188,027	24,379	4,270	17,071	16,558	5,662	28,141	24,448
Thailand	246,786	173,859	15,833	12,232	15,965	21,201	36,143	48,245	23,117
Others	429,719	726,914	74,656	41,222	119,940	141,416	79,381	64,568.29	51,831.40
Q. Western Asia	3,003,328	3,403,170	361,762	321,039	285,893	313,764	277,994	280,928	324,503
Bahrain	62,013	64,615	6,730	5,325	3,305	4,252	3,628	4,459	4,547
Jordan	45,028	39,095	710	5,191	5,508	5,734	4,690	6,162	7,556
Kuwait	129,290	127,344	11,966	9,231	9,213	12,175	10,048	9,547	10,294
Saudi Arabia	558,480	698,620	61,217	64,042	61,457	66,656	58,671	67,717	70,395
Turkey	325,142	297,017	23,105	15,175	18,121	20,550	15,525	14,629	19,680
United Arab Emirates	1,399,071	1,583,205	193,631	161,944	138,174	152,542	144,286	134,617	153,787
Others	484,303	593,274	64,403	60,131	50,115	51,855	41,146	43,796.57	58,244.51
R. Australia & New Zealand	345,682	322,696	31,101	23,984	27,778	26,937	33,094	29,991	29,286
Australia	295,349	280,121	26,928	20,719	24,459	22,562	29,601	26,100	25,423
New Zealand	50,332	42,567	4,174	3,265	3,319	4,375	3,493	3,891	3,863
Others	-	9	-	-	-	-	-	-	-
S. Others	4,116	4,788	263	337	364	554	231	280	422

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	FY23	FY24 ^R	2024	2024			2025		
			Mar ^R	Oct ^R	Nov ^R	Dec ^R	Jan ^R	Feb ^R	Mar ^P
Grand Total	52,695,071	53,156,822	4,572,970	4,645,966	4,108,020	4,927,017	5,442,973	5,062,998	4,948,962
A. Latin America	3,845	42,297	-	701	219	1,669	776	167	229
B. Central America	117,698	63,655	2,365	3,649	5,136	12,575	5,939	3,817	8,495
Mexico	57,550	56,557	1,693	1,881	2,524	10,136	5,135	3,739	8,364
Others	60,148	7,099	672	1,769	2,612	2,439	804	77	130
C. South America	970,938	510,431	38,716	84,563	99,153	112,470	112,027	164,430	183,230
Argentina	174,150	95,197	7,235	38,659	29,805	42,244	31,989	31,484	35,685
Brazil	718,354	358,057	27,729	43,266	64,520	66,552	76,942	126,890	141,965
Uruguay	8,926	12,092	1,160	665	1,518	1,098	1,649	635	1,073
Others	69,507	45,086	2,592	1,974	3,310	2,575	1,447	5,420	4,507
D North America	2,616,380	2,038,449	208,090	199,605	178,540	205,364	208,358	252,138	239,245
Canada	398,972	162,481	19,669	19,129	22,425	20,194	20,048	19,369	15,942
USA	2,216,801	1,875,783	188,397	180,455	156,115	185,170	188,310	232,766	223,303
Others	607	185	23	21	-	-	-	4	-
E. Eastern Europe	1,102,436	1,691,812	219,109	39,573	82,254	86,222	37,315	24,394	18,575
Hungary	11,268	17,792	3,272	1,504	779	1,367	2,784	2,871	571
Romania	151,307	219,957	25,977	1,343	859	1,332	1,449	1,017	286
Russian Federation	740,186	1,020,170	116,100	10,759	6,533	6,916	7,165	3,743	7,165
Ukraine	49,935	261,841	59,634	13,175	62,197	68,856	15,606	992	1,520
Others	149,740	172,052	14,126	12,791	11,887	7,752	10,310	15,770	9,034
F. Northern Europe	1,060,696	1,236,904	84,765	132,161	80,174	79,712	77,690	119,462	98,593
Denmark	64,537	70,301	4,983	7,166	5,522	6,243	6,005	5,468	5,749
Finland	61,920	67,662	5,904	5,194	3,416	2,940	3,268	2,838	4,211
Norway	32,394	26,858	4,328	3,853	3,309	3,574	2,265	2,937	1,365
Sweden	194,862	214,566	16,487	18,183	12,890	12,970	13,831	12,806	20,582
United Kingdom	638,761	781,872	43,976	88,864	48,351	48,992	48,591	88,217	57,833
Others	68,223	75,646	9,087	8,901	6,686	4,994	3,729	7,196	8,852
G. Southern Europe	883,783	816,360	57,561	51,602	83,301	68,394	91,827	50,616	66,034
Greece	106,153	40,395	5,946	2,931	2,548	12,195	7,004	3,934	5,441
Italy	527,209	503,058	29,926	31,285	63,245	32,387	64,740	31,907	46,903
Spain	201,007	234,410	14,794	14,261	14,007	17,220	18,178	13,210	12,054
Others	49,414	38,498	6,894	3,127	3,500	6,593	1,904	1,566	1,637
H. Western Europe	3,073,436	2,586,074	172,666	177,119	186,470	178,944	225,679	200,351	198,189
Belgium	392,680	315,452	15,833	18,913	15,711	16,613	17,544	18,015	14,474
France	395,101	268,037	19,975	25,770	19,238	16,898	37,131	17,558	18,068
Germany	906,271	930,631	74,153	69,189	55,894	67,928	88,823	64,666	73,240
Netherlands	745,434	551,247	35,035	23,388	27,773	35,057	42,233	61,633	39,173
Switzerland	539,995	436,550	22,354	31,723	59,578	33,019	28,824	27,117	47,626
Others	93,955	84,158	5,317	8,136	8,277	9,429	11,123	11,362	5,608
I. Eastern Africa	788,698	940,291	79,018	88,849	82,251	78,718	59,754	53,238	69,625
Kenya	442,649	614,139	53,352	47,395	38,381	45,468	42,412	36,412	48,847
Mauritius	4,982	4,513	506	578	21	1,903	1,018	2,486	283
United Republic of Tanzania	99,207	126,570	12,164	21,112	33,095	22,826	10,602	5,631	7,031
Others	241,860	195,070	12,997	19,764	10,754	8,521	5,722	8,710	13,464

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY23	FY24 ^H	2024				2025		
			Mar ^H	Oct ^H	Nov ^H	Dec ^H	Jan ^H	Feb ^H	Mar ^P
J. Middle Africa	12,661	21,932	814	1,028	544	4,081	28,376	849	1,987
K. Northern Africa	807,493	827,019	15,514	76,019	36,489	54,575	69,169	66,596	37,187
Egypt	115,537	202,504	4,124	15,230	8,689	4,099	6,921	7,795	6,436
Morocco	664,847	603,941	11,072	49,656	27,458	49,742	61,276	48,788	30,303
Others	27,109	20,574	318	11,132	341	734	972	10,014	448
L. Southern Africa	433,024	476,119	32,855	77,893	40,586	44,860	17,017	30,510	24,972
South Africa	427,164	471,066	32,588	77,618	39,908	44,542	14,421	30,510	24,930
Others	5,860	5,053	267	275	678	318	2,596	-	42
M. Western Africa	232,216	626,540	113,304	23,798	37,117	46,979	41,124	37,797	9,468
N. Eastern Asia	11,742,280	16,091,615	1,499,764	1,424,899	1,388,309	1,470,233	1,609,131	1,500,267	1,665,089
China	9,662,911	13,504,031	1,269,303	1,205,229	1,179,162	1,265,329	1,366,157	1,281,169	1,393,811
Hong Kong	382,027	692,295	70,966	58,952	51,186	59,885	60,815	43,357	63,279
Japan	889,110	1,009,328	77,493	82,720	81,577	76,539	94,620	104,452	116,892
Republic of Korea	807,708	880,860	82,003	77,998	76,384	68,480	87,502	71,289	91,108
Others	524	5,100	-	-	-	-	37	-	-
O. South-Central Asia	358,445	382,421	34,763	43,106	69,478	86,376	54,451	45,496	39,335
Afghanistan	15,277	11,960	960	794	1,354	1,466	5,208	3,008	1,918
Bangladesh	77,182	56,555	4,728	8,510	5,545	9,085	9,222	7,340	6,469
India	190,040	206,892	17,803	18,800	18,504	17,206	23,363	22,169	18,786
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	47,974	58,302	5,127	6,022	5,235	3,904	4,906	5,371	5,118
Others	27,972	48,711	6,145	8,980	38,840	54,715	11,752	7,609	7,044
P. South Eastern Asia	7,455,819	6,861,215	616,529	686,164	534,017	652,639	744,968	670,671	694,125
Indonesia	2,643,948	2,418,313	236,489	236,648	210,801	254,412	301,342	246,010	296,096
Malaysia	1,021,894	948,387	97,152	138,156	93,323	77,229	88,905	108,194	93,145
Singapore	2,762,945	2,443,395	204,477	213,882	133,195	218,495	237,242	204,170	213,677
Thailand	711,917	719,109	54,980	51,750	64,094	68,317	84,164	77,355	60,865
Others	315,115	332,010	23,431	45,727	32,605	34,187	33,314	34,943	30,342
Q. Western Asia	20,108,482	17,518,085	1,352,363	1,462,504	1,125,308	1,518,389	1,883,112	1,711,590	1,548,613
Bahrain	379,665	217,324	21,970	52,596	3,314	5,857	17,710	57,176	10,576
Jordan	15,111	10,032	1,861	2,182	914	843	1,182	1,700	1,709
Kuwait	2,545,609	1,785,043	161,977	96,291	58,902	116,518	197,959	237,010	178,853
Saudi Arabia	4,506,629	4,492,909	255,184	267,102	164,477	310,523	364,696	296,624	359,536
Turkey	477,598	491,395	47,929	46,079	53,515	53,400	69,057	51,145	57,827
United Arab Emirates	7,398,589	6,328,936	521,749	642,053	576,172	593,259	691,277	707,298	635,049
Others	4,785,280	4,192,446	341,693	356,202	268,014	437,989	541,230	360,637	305,062
R. Australia & New Zealand	728,292	705,230	52,292	62,547	41,867	72,328	92,563	114,704	48,835
Australia	700,933	683,219	49,758	61,239	40,068	69,484	91,193	111,803	47,297
New Zealand	24,586	16,561	2,453	1,231	1,763	1,496	708	419	1,361
Others	2,773	5,450	81	77	36	1,348	662	2,482	177
S. Others	302,566	262,120	18,237	11,363	16,535	12,383	14,852	14,462	11,307
I. Import Payments Through Banks	52,799,190	53,698,570	4,598,725	4,647,144	4,087,747	4,786,911	5,374,130	5,061,556	4,963,134
II. Freight & Insurance	2,293,552	2,250,851	164,634	124,543	109,552	128,289	199,380	135,650	133,012
III. Import Payments Banks (fob) (I-II)	50,505,639	51,447,718	4,434,090	4,522,600	3,978,195	4,658,621	5,174,750	4,925,907	4,830,122
IV. Other Imports	2,189,432	1,709,104	138,879	123,366	129,825	268,395	268,223	137,091	118,840

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	FY23	FY24	2024	2024					2025
			Jan	Aug	Sep	Oct	Nov	Dec	Jan
Grand Total	55,198,452	54,779,084	4,755,753	4,509,019	4,655,831	4,567,645	4,499,712	5,357,931	5,257,985
A. Latin America	11,452	48,261	1,198	1,032	575	690	511	911	318
B. Central America	92,373	71,577	7,127	6,774	11,485	14,323	4,001	5,063	7,130
Mexico	76,623	57,474	5,568	4,956	9,819	4,797	3,295	3,838	6,247
Others	15,751	14,103	1,560	1,818	1,667	9,527	706	1,225	883
C. South America	1,196,572	478,702	36,282	48,168	38,361	72,221	66,068	118,310	103,667
Argentina	260,118	136,276	10,697	21,897	10,036	24,048	21,893	62,991	47,120
Brazil	839,668	274,066	17,265	22,602	24,095	34,930	36,698	50,290	55,490
Uruguay	15,247	7,396	684	-	103	214	650	920	108
Others	81,542	60,964	7,637	3,669	4,127	13,029	6,827	4,110	948
D North America	2,705,891	1,583,179	183,111	157,829	155,002	184,903	159,116	179,232	195,483
Canada	515,087	152,517	9,444	21,142	16,978	23,406	16,239	24,259	23,961
USA	2,190,807	1,430,661	173,667	136,687	138,024	161,497	142,878	154,971	171,522
Others	-	0	-	-	-	-	-	3	0
E. Eastern Europe	1,488,588	1,672,860	256,474	35,908	55,496	65,160	88,136	151,164	83,616
Hungary	35,080	41,284	1,176	4,347	4,127	8,183	1,799	3,768	2,964
Romania	235,750	254,830	2,370	1,807	1,449	2,991	1,304	1,765	1,978
Russian Federation	822,357	879,807	161,466	13,511	28,008	24,657	21,631	28,083	25,657
Ukraine	113,177	265,257	70,282	2,504	1,850	11,183	51,594	100,562	29,773
Others	282,225	231,683	21,180	13,738	20,062	18,147	11,808	16,986	23,244
F. Northern Europe	1,109,036	999,230	68,822	91,362	81,622	91,226	84,147	81,641	82,821
Denmark	88,379	92,508	6,698	14,150	11,210	7,252	11,640	10,596	12,347
Finland	74,953	53,723	5,595	4,452	5,637	4,370	2,729	4,728	2,703
Norway	47,563	41,311	2,457	5,721	2,523	5,086	6,455	3,245	3,119
Sweden	208,898	130,264	8,713	15,457	9,671	9,452	12,686	13,805	12,327
United Kingdom	559,388	579,057	39,446	44,833	43,893	54,794	42,837	40,736	44,486
Others	129,853	102,366	5,913	6,749	8,689	10,272	7,800	8,531	7,840
G. Southern Europe	660,463	516,973	32,686	51,223	38,510	58,704	42,673	52,616	61,542
Greece	65,166	16,131	569	1,232	714	1,277	2,470	771	7,795
Italy	367,063	326,320	21,858	31,659	27,739	33,509	22,893	30,819	27,030
Spain	182,044	137,012	7,697	16,856	8,350	16,150	12,170	14,737	20,165
Others	46,192	37,510	2,562	1,476	1,707	7,768	5,140	6,289	6,553
H. Western Europe	2,695,743	2,204,362	170,141	171,713	184,550	164,842	151,219	197,468	157,209
Belgium	322,903	273,651	10,563	16,132	22,845	22,379	28,032	22,510	17,566
France	397,576	247,957	14,039	26,625	45,266	28,432	19,642	48,173	27,010
Germany	766,393	753,726	53,609	67,595	62,989	54,684	48,111	65,817	64,277
Netherlands	487,523	448,840	48,981	13,938	23,764	23,141	21,021	25,335	20,138
Switzerland	171,534	144,698	18,851	21,458	9,972	12,329	17,039	12,478	8,500
Others	549,816	335,489	24,098	25,964	19,713	23,878	17,374	23,156	19,717
I. Eastern Africa	970,764	960,922	78,530	107,819	90,545	86,670	97,335	78,046	66,284
Kenya	469,016	576,789	48,741	52,857	48,257	48,435	47,940	50,117	46,406
Mauritius	522	954	108	43	133	102	99	75	67
United Republic of Tanzania	139,261	109,263	9,008	12,095	20,506	20,313	35,935	14,568	8,564
Others	361,965	273,917	20,673	42,824	21,649	17,821	13,361	13,286	11,246

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY23	FY24	2024	2024					2025
			Jan	Aug	Sep	Oct	Nov	Dec	Jan
J. Middle Africa	19,963	63,811	7,729	3,560	664	991	1,107	36,502	1,150
K. Northern Africa	995,958	876,539	102,845	87,656	43,666	98,104	38,964	96,563	34,688
Egypt	138,109	183,620	2,301	13,526	13,441	17,572	9,817	4,396	3,448
Morocco	754,982	664,941	100,150	73,422	29,683	69,655	29,051	91,663	31,021
Others	102,869	27,977	394	708	543	10,876	96	504	219
L. Southern Africa	651,147	408,016	56,677	40,995	53,553	43,309	55,195	34,865	44,240
South Africa	640,979	403,927	56,203	40,685	52,836	42,301	54,480	34,252	43,657
Others	10,167	4,089	474	310	717	1,008	715	614	584
M. Western Africa	404,614	880,554	94,954	74,295	28,343	55,895	44,441	41,003	37,849
N. Eastern Asia	14,211,158	17,268,358	1,535,662	1,329,978	1,555,661	1,596,268	1,358,576	1,704,747	1,892,254
China	11,899,909	14,824,495	1,319,276	1,112,230	1,369,417	1,385,277	1,166,711	1,497,675	1,654,094
Hong Kong	28,932	49,613	2,445	2,980	3,095	3,279	4,681	7,077	6,872
Japan	1,067,031	1,154,525	118,950	132,028	100,910	117,770	94,633	106,785	133,308
Republic of Korea	800,150	939,636	69,422	62,963	65,065	71,508	74,655	69,572	75,479
Others	415,133	300,089	25,569	19,777	17,175	18,435	17,896	23,639	22,500
O. South-Central Asia	2,254,380	2,015,255	178,375	187,012	203,805	256,850	274,718	223,952	209,721
Afghanistan	894,921	564,081	31,887	47,423	66,817	110,885	114,156	72,128	42,323
Bangladesh	78,808	42,098	2,486	1,886	4,169	8,365	3,592	7,284	6,668
India	278,705	276,743	32,288	22,804	28,142	35,451	19,920	23,379	30,390
Iran	880,706	1,042,370	104,560	109,280	99,800	95,158	129,870	113,575	119,960
Sri Lanka	68,261	54,738	4,052	4,325	4,125	5,351	4,465	4,333	5,601
Others	52,980	35,225	3,101	1,294	751	1,640	2,716	3,254	4,779
P. South Eastern Asia	7,548,263	6,755,543	538,917	499,294	539,333	621,970	538,942	638,367	718,078
Indonesia	4,317,691	3,344,679	270,446	279,572	266,082	303,408	267,334	326,337	376,281
Malaysia	895,659	899,125	91,659	69,268	74,269	85,262	91,627	79,048	103,992
Singapore	965,792	1,284,868	86,697	45,334	70,199	121,726	89,316	87,481	106,163
Thailand	1,009,229	823,033	56,555	64,223	83,293	60,152	54,265	91,430	83,876
Others	359,896	403,838	33,560	40,896	45,490	51,422	36,400	54,071	47,766
Q. Western Asia	17,371,561	17,061,308	1,314,236	1,573,052	1,514,684	1,103,910	1,431,493	1,626,010	1,454,397
Bahrain	254,897	85,684	6,910	1,995	5,494	17,152	18,807	39,016	29,535
Jordan	16,596	13,852	1,744	1,425	564	1,810	1,349	783	893
Kuwait	2,207,442	2,114,196	127,425	76,226	99,982	66,306	203,389	176,368	145,823
Saudi Arabia	4,249,132	4,780,528	306,775	417,159	372,417	168,564	395,605	383,316	333,425
Turkey	347,832	242,799	13,000	19,564	13,581	23,826	29,775	25,394	41,191
United Arab Emirates	5,733,344	5,031,140	330,496	539,664	599,507	474,966	358,813	550,186	519,320
Others	4,562,318	4,793,109	527,886	517,018	1,521	1,265	423,756	450,949	384,212
R. Australia & New Zealand	810,375	859,940	69,026	41,336	59,853	51,604	63,069	91,466	107,538
Australia	780,829	840,300	66,726	39,638	57,458	50,804	62,214	90,180	106,330
New Zealand	29,049	19,365	2,298	1,698	2,378	785	855	1,284	1,204
Others	500	276	3	0	0	0	0	2	4
S. Others	141	53,695	22,960	11	0	0	-	4	0

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/ Veg. Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev., Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibre Cellulose Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbre	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. Manufactured Article	Art Work, Collector Prices & Antique
2019-20	130.91	140.72	138.97	119.47	141.01	128.21	116.33	120.05	135.23	121.21	130.90	125.91	150.63	127.39	174.53	157.65	180.76	167.08	135.39	146.24	132.29	78.08
2020-21	170.80	136.45	148.92	160.89	160.48	125.89	106.49	125.75	149.84	145.07	124.10	181.86	138.02	230.80	255.22	185.97	236.87	231.42	284.44	269.92	146.55	-
2021-22	221.50	165.75	215.63	257.20	187.92	188.60	127.38	199.27	150.32	237.37	131.91	237.56	152.58	212.41	283.29	274.68	294.63	318.53	229.13	311.87	166.99	35.00
2022-23	268.69	232.48	243.96	352.14	283.27	280.53	155.24	244.69	210.14	207.01	209.91	283.32	204.32	242.13	308.92	351.92	300.92	326.88	206.37	352.56	228.05	-
2023-24	339.37	269.31	313.33	295.70	377.41	295.01	206.87	244.94	282.67	259.03	246.74	364.62	228.32	316.87	338.07	381.52	336.85	342.01	187.46	344.61	298.60	-
2019-20																						
Jul-Sep	127.75	143.65	138.86	108.89	144.60	134.07	119.47	125.71	135.43	98.61	138.66	119.08	163.00	117.59	186.16	157.15	153.75	143.89	142.76	145.33	138.04	74.70
Oct-Dec	134.15	142.62	146.07	111.29	145.19	137.44	116.28	120.09	136.35	123.93	133.99	128.44	173.71	117.41	168.36	165.40	155.93	171.84	138.49	146.04	116.42	110.11
Jan-Mar	133.35	140.46	137.11	114.05	138.90	130.05	111.46	116.71	136.05	132.76	126.85	131.37	136.97	140.60	179.33	150.72	247.05	163.07	106.50	133.95	134.69	127.52
Apr-Jun	128.38	136.14	133.84	143.63	135.35	111.29	118.11	117.69	133.08	129.55	124.11	124.75	128.83	133.96	164.28	157.33	166.31	189.51	153.82	159.62	140.01	-
2020-21																						
Jul-Sep	154.20	148.89	157.60	144.87	162.62	113.75	122.48	119.75	159.85	140.08	134.78	152.36	156.60	372.08	235.73	168.05	198.15	236.20	266.25	254.20	142.49	-
Oct-Dec	180.79	130.16	150.41	150.71	169.99	118.32	116.89	118.45	172.80	152.94	127.36	196.57	121.34	174.81	263.38	190.27	170.77	221.74	315.61	307.04	148.64	-
Jan-Mar	175.69	130.27	145.22	162.15	156.28	128.60	94.34	125.61	135.48	153.83	119.42	194.84	125.35	172.65	231.95	174.99	178.65	235.75	273.20	244.20	147.25	-
Apr-Jun	172.51	136.47	142.46	185.82	153.03	142.89	92.25	139.17	131.24	133.43	114.82	183.68	148.80	203.68	289.81	210.58	399.91	231.97	282.69	274.27	147.82	-
2021-22																						
Jul-Sep	192.11	165.93	182.53	211.65	160.85	156.78	99.81	164.48	149.42	148.06	123.62	204.73	153.70	220.21	251.94	232.10	236.70	388.71	193.12	290.00	166.92	-
Oct-Dec	215.12	162.89	231.62	238.67	180.06	168.17	118.36	173.39	136.28	221.25	132.61	226.78	153.01	183.56	262.43	262.52	268.05	317.62	280.74	234.40	159.53	-
Jan-Mar	221.03	156.15	235.45	269.00	191.29	192.19	145.95	207.17	149.88	320.96	122.78	231.21	146.92	207.12	292.05	281.96	328.12	250.91	228.49	291.55	160.00	-
Apr-Jun	257.73	178.03	212.91	309.48	219.47	237.28	145.38	252.03	165.69	259.20	148.64	287.52	156.68	238.76	326.74	322.13	345.63	316.89	214.17	431.52	181.50	140.01
2022-23																						
Jul-Sep	248.68	206.45	207.61	354.19	245.86	286.22	150.34	258.48	181.21	231.27	184.24	264.90	196.17	243.74	293.39	353.85	340.07	339.00	202.38	385.38	189.82	205.17
Oct-Dec	246.82	214.38	215.54	377.12	259.59	260.96	142.09	267.04	206.82	222.09	193.90	258.87	192.37	225.24	288.67	342.48	275.04	337.80	208.00	366.81	197.69	-
Jan-Mar	277.76	235.44	268.90	337.21	293.31	279.13	152.61	228.44	209.77	197.82	230.45	292.74	196.47	233.84	297.57	334.09	298.80	307.75	203.47	317.94	236.62	-
Apr-Jun	299.34	273.65	283.77	340.04	334.31	295.80	175.90	224.78	242.76	176.87	231.06	311.95	232.28	265.71	356.06	377.26	289.76	322.98	211.61	340.12	288.06	-
2023-24																						
Jul-Sep	315.12	261.66	291.07	317.15	376.13	284.23	185.20	221.54	268.21	216.28	243.48	331.95	206.16	316.17	351.17	384.48	324.07	353.99	173.27	355.09	290.12	-
Oct-Dec	358.10	284.31	339.43	285.24	387.04	294.39	209.74	240.97	286.19	258.25	252.55	387.19	220.77	312.23	347.37	385.81	335.30	365.76	198.87	330.35	308.27	-
Jan-Mar	346.85	281.91	323.99	287.68	372.68	286.98	215.96	261.63	283.98	272.77	248.40	373.73	233.20	316.67	339.70	382.06	342.26	327.80	191.59	358.42	303.96	-
Apr-Jun	337.41	249.37	298.85	292.72	373.79	314.45	216.59	255.62	292.29	288.82	242.53	365.61	253.17	322.39	314.02	373.74	345.77	320.49	186.13	334.60	292.05	-
2024-25																						
Jul-Sep	344.58	261.05	354.18	298.72	387.45	325.70	230.55	236.06	288.54	290.02	262.33	360.17	264.21	330.31	328.23	378.48	353.96	329.60	191.70	337.18	290.78	-
Oct-Dec	379.86	298.79	409.03	320.70	394.65	384.49	245.79	247.82	313.48	297.53	287.15	397.54	255.49	336.10	329.63	388.58	363.12	331.42	210.31	339.82	307.13	-

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Vegetable Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footware, Walking Stick & Umbr	Artic Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufac. used Article	Art Work, Collecto r Prices & Antique
2019-20	125.81	120.65	115.55	113.34	127.77	114.06	126.94	118.96	114.60	130.61	134.03	142.49	134.57	151.04	127.81	135.59	139.31	112.96	122.28	121.68	157.09	96.93
2020-21	163.52	142.77	135.00	166.42	147.77	114.06	139.15	130.51	137.76	213.21	140.02	155.88	151.75	159.84	189.00	168.31	279.17	125.29	124.74	198.16	210.48	112.61
2021-22	241.09	155.94	173.99	272.01	168.11	243.30	177.53	171.45	198.32	332.63	193.41	209.65	192.94	244.69	202.86	225.42	360.82	180.66	126.56	289.73	245.47	116.10
2022-23	237.99	197.23	219.50	282.51	219.61	282.84	184.32	173.00	155.14	251.99	244.55	220.56	205.08	257.72	200.28	227.89	270.19	157.45	138.12	258.73	254.24	140.27
2023-24	272.50	256.50	233.34	287.83	294.41	307.37	238.91	210.30	192.43	286.35	276.02	273.90	221.46	267.99	250.87	276.26	282.53	242.77	213.85	274.27	281.56	214.48
2019-20																						
Jul-Sep	122.53	124.43	107.98	108.85	124.33	130.59	120.45	121.22	116.36	122.57	132.51	134.19	117.17	143.94	120.69	130.37	116.74	105.19	125.22	103.61	139.55	71.27
Oct-Dec	128.52	121.99	113.80	111.74	136.50	121.60	126.96	121.22	112.33	133.57	136.43	143.98	139.74	159.15	126.74	132.84	141.98	115.80	134.72	129.10	153.16	70.65
Jan-Mar	127.36	118.33	119.08	109.81	125.81	116.46	131.95	116.19	110.37	130.84	129.95	140.32	135.62	165.45	121.93	137.11	143.01	113.98	107.51	145.75	147.39	126.84
Apr-Jun	124.84	117.87	121.33	122.96	124.42	87.58	128.39	117.22	119.33	135.47	137.24	151.49	145.75	135.62	141.88	142.07	155.52	116.85	121.68	108.24	188.25	118.95
2020-21																						
Jul-Sep	137.58	138.93	129.17	129.42	142.66	96.85	130.93	116.21	129.00	146.52	146.49	151.11	196.45	157.25	129.45	156.14	195.35	121.37	128.12	164.54	221.83	100.20
Oct-Dec	155.36	151.98	127.43	151.23	150.65	99.69	131.63	124.70	138.51	191.15	136.53	150.48	195.44	158.99	225.06	157.24	269.23	139.30	132.54	131.84	192.89	134.86
Jan-Mar	127.76	142.98	140.09	182.13	157.00	122.45	131.77	133.01	116.20	231.34	130.19	157.65	106.78	171.99	233.72	175.81	311.62	116.78	130.61	229.13	209.77	105.92
Apr-Jun	188.36	137.21	143.31	202.90	140.79	137.24	162.26	148.13	167.33	283.81	146.88	164.27	108.32	151.15	167.78	184.06	340.48	123.68	107.69	267.11	217.45	109.47
2021-22																						
Jul-Sep	218.28	136.37	154.40	227.51	155.48	176.87	173.78	153.62	208.24	330.35	169.81	178.02	117.96	174.86	166.83	209.58	391.07	148.12	132.08	302.50	230.18	96.91
Oct-Dec	231.42	154.39	168.63	258.91	166.99	192.36	176.74	164.61	210.60	291.25	183.59	194.08	195.24	236.46	202.90	227.44	387.55	183.37	133.35	280.53	245.18	88.09
Jan-Mar	223.89	170.15	175.08	284.16	163.84	217.94	158.96	169.82	185.81	345.10	200.16	216.72	221.12	279.66	206.56	217.30	314.52	173.38	129.23	314.88	249.17	114.59
Apr-Jun	290.79	162.83	197.87	317.46	186.12	386.05	200.62	197.74	188.62	363.82	220.06	249.77	237.44	287.78	235.15	247.37	350.16	217.76	111.57	261.02	257.37	164.82
2022-23																						
Jul-Sep	256.64	177.43	227.78	317.86	193.72	302.42	194.81	202.39	205.45	287.96	264.21	235.11	198.47	288.62	209.57	236.96	284.78	201.45	126.70	291.36	271.60	136.46
Oct-Dec	234.60	175.74	214.68	293.30	199.69	281.17	181.02	157.18	158.71	278.79	251.81	220.15	183.00	246.10	207.20	224.82	264.39	149.87	134.15	293.17	261.71	138.51
Jan-Mar	229.93	200.90	223.75	268.09	235.27	275.98	175.49	163.59	124.58	223.65	235.08	212.08	193.46	232.54	180.35	225.05	259.72	141.49	146.33	212.91	266.62	138.73
Apr-Jun	230.78	234.84	211.78	250.78	249.74	271.80	185.97	168.85	131.82	217.55	227.08	214.88	245.37	263.63	203.98	224.72	271.85	136.98	145.30	237.49	217.02	147.37
2023-24																						
Jul-Sep	249.69	248.89	197.08	281.11	298.75	280.12	200.40	212.91	181.43	293.13	289.15	244.58	232.68	269.93	253.76	252.90	265.22	220.32	181.42	287.37	278.85	217.47
Oct-Dec	278.90	258.60	241.48	287.58	279.12	317.73	249.13	222.10	199.47	284.53	262.51	266.12	248.72	272.45	246.64	273.22	295.76	244.04	226.57	292.51	285.37	223.69
Jan-Mar	272.61	250.77	232.43	284.13	297.71	304.36	243.26	198.23	189.44	275.54	285.72	289.47	205.42	265.62	248.93	282.23	279.60	243.06	215.72	255.04	278.23	213.61
Apr-Jun	288.81	267.73	262.35	298.50	302.06	327.26	262.86	207.96	199.38	292.20	266.71	295.43	199.02	263.98	254.15	296.68	289.55	263.64	231.70	262.18	283.78	203.16
2024-25																						
Jul-Sep	264.57	260.25	247.70	291.95	296.73	285.56	238.98	191.85	154.98	284.75	265.85	284.84	161.15	280.02	250.58	284.07	278.33	204.38	249.98	285.71	273.80	189.40
Oct-Dec	283.73	276.99	265.27	348.92	266.41	296.52	246.01	200.51	154.03	310.10	268.73	287.60	184.95	290.98	278.78	336.51	300.71	237.06	236.49	294.09	289.46	235.80

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animal s, Animal Products	Vegeta table Products	Animal /Ve g.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacc o Etc	Minera l Produc ts	Produc t of Chem. & Allied Industr ies	Plastic & Article s Thereo f etc.	Raw Hides & Skins, Leath, Fur & Art	Wood & Art Of Wood, Charco al, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Article s	Footwa re, Walkin g Stick & Umbr	Artic. Of Stone, Glass, Cemen t, Cera.	Pearls Pre/Se mi Precio us Stones	Base Metal & Article of Base Metal	Mach. & Mech./ Elec. Appl. Equip	Vehicle s, Aircraft, Vessel of TPT. Equ.	Opt. Photog raphic Med. Surg. Instru ments	Arms & Ammu nition & Parts	Misc- Munuf act. used Article	Art Work, Collect or Prices & Antiqu e	
2019-20		106.12	98.89	101.91	110.42	78.34	100.24	149.57	177.29	82.66	104.15	46.86	108.79	114.68	142.87	62.28	116.19	211.51	157.74	109.43	70.99	113.74	85.20
2020-21		111.70	107.34	107.68	131.04	98.38	90.97	222.36	218.29	95.94	135.58	62.35	108.31	140.10	144.90	109.87	172.89	159.12	190.10	58.70	39.75	180.69	0.00
2021-22		119.07	97.76	109.49	137.61	133.80	109.83	225.89	162.57	120.44	71.39	125.67	114.46	158.11	182.98	79.52	180.55	100.80	138.71	80.93	23.48	231.04	0.80
2022-23		125.6	123.36	106	99.67	111.09	95.87	314.65	146.66	112.86	123.99	97.77	118.63	195.16	172.37	148.38	293.65	163.21	189.98	131.1	58.26	277.47	0.00
2023-24		148.24	131.14	169.61	68.04	105.68	119.4	328.53	243.68	98.47	162.44	106	137.74	182.79	217.75	143.78	215.01	229.98	242.65	164.62	63.88	350.69	0.00
2019-20																							
Jul-Sep		110.40	84.16	84.05	107.80	56.70	86.00	137.43	143.22	94.04	144.19	39.43	125.65	123.66	133.77	104.32	113.17	127.84	147.00	115.65	92.52	110.87	139.21
Oct-Dec		112.44	135.95	89.18	168.23	53.37	113.46	149.00	203.01	93.94	144.93	36.53	118.98	101.69	205.31	77.69	144.03	102.57	251.84	129.48	53.54	157.60	116.04
Jan-Mar		118.59	98.60	124.34	98.79	102.34	94.96	180.51	174.17	87.84	86.14	51.84	115.12	141.01	138.56	61.11	132.69	535.49	134.84	138.64	99.20	118.01	85.56
Apr-Jun		83.06	76.83	110.07	66.85	100.94	106.53	131.32	188.78	54.82	41.35	59.63	75.42	92.35	93.85	5.99	74.88	80.14	97.30	53.95	38.69	68.50	0.00
2020-21																							
Jul-Sep		101.76	90.61	73.37	148.52	79.43	92.83	180.42	156.58	83.76	172.73	54.68	106.45	126.73	138.38	137.88	142.50	174.70	138.90	64.35	21.59	152.77	0.00
Oct-Dec		118.29	132.48	121.70	142.28	97.92	92.77	206.17	356.50	81.69	122.55	65.90	113.06	159.06	137.07	155.76	190.18	123.77	229.34	53.80	42.26	188.24	0.00
Jan-Mar		115.94	108.15	130.12	102.98	112.29	80.70	267.12	181.80	104.32	117.20	60.05	108.82	150.31	159.15	95.38	196.17	99.16	193.09	61.25	25.47	180.49	0.00
Apr-Jun		110.82	98.09	105.54	130.38	103.87	97.59	235.72	178.29	113.98	129.85	68.76	104.93	124.30	145.01	50.45	162.70	238.85	199.06	55.39	69.68	201.26	0.00
2021-22																							
Jul-Sep		101.76	90.61	73.37	148.52	79.43	92.83	180.42	156.58	83.76	172.73	54.68	106.45	126.73	138.38	137.88	142.50	174.70	138.90	64.35	21.59	152.77	0.00
Oct-Dec		118.29	132.48	121.70	142.28	97.92	92.77	206.17	356.50	81.69	122.55	65.90	113.06	159.06	137.07	155.76	190.18	123.77	229.34	53.80	42.26	188.24	0.00
Jan-Mar		115.94	108.15	130.12	102.98	112.29	80.70	267.12	181.80	104.32	117.20	60.05	108.82	150.31	159.15	95.38	196.17	99.16	193.09	61.25	25.47	180.49	0.00
Apr-Jun		110.82	98.09	105.54	130.38	103.87	97.59	235.72	178.29	113.98	129.85	68.76	104.93	124.30	145.01	50.45	162.70	238.85	199.06	55.39	69.68	201.26	0.00
2022-23																							
Jul-Sep		116.48	100.69	93.07	156.90	126.99	64.66	243.69	126.27	129.17	88.81	137.71	115.76	205.17	133.20	170.55	105.18	206.45	110.55	117.45	48.46	239.75	0.00
Oct-Dec		128.26	114.94	109.13	130.87	132.69	95.46	320.66	97.51	114.32	179.77	101.00	113.41	179.83	195.84	173.40	579.79	100.19	171.43	118.68	13.28	297.02	0.00
Jan-Mar		129.52	132.09	122.94	58.40	112.18	109.92	365.74	143.16	101.28	87.13	71.74	117.85	219.41	176.20	100.59	302.73	222.81	290.96	142.01	64.27	282.35	0.00
Apr-Jun		129.02	145.70	98.87	52.52	72.49	113.45	326.03	219.69	106.66	140.25	80.61	135.26	176.21	184.23	148.99	186.91	123.38	186.96	146.27	107.04	290.74	0.00
2023-24																							
Jul-Sep		146.12	102.74	147.66	89.24	78.19	107.77	336.60	264.37	121.01	163.08	81.63	141.58	202.97	202.25	114.68	236.63	299.64	198.86	177.58	65.30	327.75	0.00
Oct-Dec		151.24	149.56	180.99	68.11	122.55	130.09	305.69	248.18	94.93	179.45	115.77	137.92	170.11	235.24	224.09	238.64	164.60	209.92	156.28	61.11	334.88	0.00
Jan-Mar		147.21	142.06	190.66	51.97	105.05	120.35	309.95	263.57	87.75	149.26	114.43	131.18	200.96	232.22	121.1	184.01	196.12	251.05	152.84	80.96	388.09	0.00
Apr-Jun		148.39	130.19	159.11	62.85	116.92	119.38	361.89	198.61	90.19	157.97	112.17	140.29	157.11	201.28	115.25	200.76	259.55	250.78	171.77	48.16	352.04	0.00
2024-25																							
Jul-Sep		147.02	118.67	144.91	54.69	84.42	106.01	304.37	285.75	98.47	152.16	130.03	145.05	171.98	183.12	137.46	208.21	203.82	241.66	154.37	156.89	395.81	0.00
Oct-Dec		147.47	148.36	146.72	87.81	122.99	128.2	312.74	244.12	91.04	164.57	123.23	141.47	186.43	175.24	123.73	191.96	208.44	265.74	147.29	90.31	330.94	0.00
Source: Pakistan Bureau of Statistics																							

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals & Animal Products	Vegetable Products	Animal/ Veg. Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, 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/Se mi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of T.P.T. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufact. used Article	Art Work, Collectible Prices & Antique	
2019-20		105.42	60.56	117.52	109.84	106.33	100.94	103.41	93.71	88.35	78.55	87.75	74.30	59.46	66.12	70.54	87.33	145.80	59.26	210.35	216.78	49.50	168.43
2020-21		112.37	58.31	126.05	111.77	158.11	109.24	144.31	125.79	88.51	73.84	92.90	111.40	72.88	95.81	137.52	82.84	94.85	84.68	430.48	580.97	68.00	158.19
2021-22		125.71	70.69	105.76	101.28	176.84	118.00	190.01	127.09	81.55	72.87	96.38	111.79	51.01	77.08	132.24	90.14	68.81	244.25	396.59	1513.78	124.44	57.11
2022-23		103.25	50.56	108.33	138.28	119.97	99.38	171.36	118.96	99.75	58.77	92.17	122.50	41.80	68.22	114.58	74.99	70.29	63.98	250.20	397.37	97.84	209.62
2023-24		129.07	48.96	132.95	117.94	135.50	106.01	189.31	147.76	100.04	65.98	85.31	100.54	76.37	116.76	86.55	92.49	150.72	109.99	314.08	533.84	118.31	152.83
2019-20																							
	Jul-Sep	104.87	47.90	103.56	95.94	83.14	96.70	102.88	90.21	81.29	79.57	92.86	51.70	96.48	67.61	95.24	88.96	150.07	113.18	100.13	136.83	53.02	32.98
	Oct-Dec	100.46	76.86	128.19	113.04	99.85	111.57	118.71	93.60	101.00	80.90	81.08	57.26	67.67	56.24	83.22	88.18	116.05	31.23	162.56	3.76	54.60	158.80
	Jan-Mar	99.15	75.75	103.57	126.21	110.47	109.79	89.59	103.56	114.11	93.21	93.98	114.73	53.53	52.79	47.69	82.77	97.64	52.30	229.05	12.17	48.80	468.84
	Apr-Jun	117.18	41.74	134.77	104.18	131.86	85.63	102.47	87.47	56.99	60.52	83.06	73.50	20.18	87.85	56.03	89.39	218.64	40.34	348.86	714.35	41.57	13.11
2020-21																							
	Jul-Sep	104.09	43.71	126.53	132.83	119.47	108.23	116.01	124.34	63.72	63.15	72.75	87.22	33.58	72.42	92.36	79.54	95.91	68.62	304.29	148.29	48.34	98.58
	Oct-Dec	112.29	58.57	125.96	93.57	219.65	109.30	140.31	128.19	89.68	79.80	99.61	119.63	84.81	103.11	46.64	84.85	106.10	74.22	300.38	840.72	71.91	118.20
	Jan-Mar	110.84	83.52	122.81	113.67	136.04	101.91	151.74	128.75	112.29	76.51	102.01	127.78	112.44	96.14	63.90	88.84	96.11	102.34	190.76	1000.78	74.79	148.29
	Apr-Jun	122.25	47.43	128.90	107.00	125.30	117.50	169.18	121.88	88.34	75.89	97.23	110.99	57.49	111.57	347.19	78.13	81.29	93.54	926.49	334.09	76.96	267.68
2021-22																							
	Jul-Sep	125.91	70.06	131.89	106.59	196.36	111.38	152.99	124.73	64.15	59.95	93.27	118.66	80.99	105.72	91.42	89.28	84.63	139.82	974.77	817.75	92.65	14.24
	Oct-Dec	125.91	81.71	110.49	110.25	201.17	138.60	221.88	133.96	81.86	78.14	95.23	114.51	50.71	83.96	97.09	98.23	74.27	112.12	215.24	1163.20	237.77	25.04
	Jan-Mar	106.15	78.25	96.02	97.81	153.79	98.89	205.29	128.12	96.99	94.32	98.44	94.65	46.17	67.82	249.31	88.78	60.72	124.51	173.16	1098.18	115.56	177.98
	Apr-Jun	144.87	52.73	84.63	90.46	156.06	123.14	179.09	121.53	83.20	59.09	98.56	119.33	26.16	50.83	91.14	84.25	52.41	600.53	223.21	2175.99	51.79	11.18
2022-23																							
	Jul-Sep	101.93	39.64	115.16	134.51	127.89	99.35	172.17	112.55	56.06	43.09	92.13	105.79	32.30	58.63	155.66	81.19	49.83	113.66	242.95	255.83	68.74	409.33
	Oct-Dec	98.90	76.62	108.51	125.91	141.69	91.36	172.25	128.61	108.93	62.01	98.60	126.35	52.62	82.65	65.70	71.82	57.78	51.53	257.26	47.98	128.28	368.09
	Jan-Mar	93.83	46.57	119.40	146.28	111.82	88.07	149.16	108.57	129.57	83.53	89.74	132.86	44.94	57.86	129.28	73.67	52.25	42.19	208.00	208.86	115.29	220.85
	Apr-Jun	118.33	39.41	90.24	146.43	98.47	117.94	191.86	126.09	104.45	46.46	88.19	125.01	37.33	41.72	107.68	73.27	121.29	48.20	292.58	1076.78	79.04	20.24
2023-24																							
	Jul-Sep	134.18	42.27	152.66	137.37	135.55	100.23	213.37	154.43	237.21	66.40	91.22	119.17	65.52	124.44	107.18	103.16	131.58	109.42	479.46	203.57	106.33	337.41
	Oct-Dec	124.21	53.1	124.69	107.17	136.35	111.73	182.36	137.95	167.03	80.67	92.80	98.01	72.29	119.45	86.12	88.42	136.77	101.59	268.8	613.14	103.29	128.83
	Jan-Mar	115.12	50.28	148.64	116.62	127.03	101.19	172.08	151.38	174.4	55.31	86.07	90.22	86.44	85.57	76.29	92.94	104.46	92.77	244.98	568.11	132.88	24.85
	Apr-Jun	142.75	50.18	105.79	110.6	143.08	110.9	189.42	147.29	141.52	61.56	71.16	94.74	81.21	137.59	76.62	85.43	230.07	136.19	263.06	747.33	130.75	120.24
2024-25																							
	Jul-Sep	147.48	30.35	99	120.45	170.82	108.64	184.78	176.91	266.91	59.56	85.54	111.33	139.98	149.14	108.74	95.15	244.06	148.26	196.06	844.38	103.94	27.51
	Oct-Dec	153.11	39.83	155.81	117.49	145.05	105.17	181.65	192.73	251	54.28	88.03	156.35	169.68	202.63	114.29	95.85	233.56	151.13	201.99	423.61	126.03	199.5

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

	Billion Rupees						
	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24 ^a	Sep-24 ^b	Dec-24 ^c
I. Government Domestic Debt	38,809.8	39,697.9	42,594.8	43,436.6	47,160.2	47,536.4	49,883.3
II. Government External Debt	22,030.9	22,593.5	22,600.6	21,941.7	21,753.6	22,034.2	21,764.1
III. Debt from IMF	2,040.2	2,258.1	2,141.6	2,151.2	2,332.1	2,568.0	2,365.8
IV. External Liabilities ^d	3,101.9	3,389.2	3,365.8	3,284.8	3,265.6	3,344.7	3,261.9
V. Private Sector External Debt	5,503.3	5,507.4	5,418.7	5,474.3	5,464.6	5,466.9	5,400.6
VI. PSEs External Debt	2,147.9	2,268.9	2,211.8	2,172.6	2,068.1	2,041.9	2,034.2
VII. PSEs Domestic Debt	1,687.2	1,698.1	1,710.0	1,694.7	2,105.0	2,089.2	2,068.2
VIII. Commodity Operations ²	1,485.9	1,309.2	1,256.8	1,133.1	1,378.3	1,139.5	1,162.2
IX. Intercompany External Debt from Direct Investor abroad	1,301.4	1,319.7	1,319.4	1,222.5	1,592.2	1,674.6	1,685.0
A. Gross Public Debt (sum I to III)	62,881.0	64,549.5	67,337.0	67,529.5	71,245.9	72,138.5	74,013.2
B. Total Debt of the Government - FRDLA Definition³	57,779.2	59,183.7	60,554.2	61,611.3	65,104.7	64,100.4	67,033.8
C. Total External Debt & Liabilities (sum II to VI+IX)	36,125.7	37,336.9	37,057.9	36,247.2	36,476.3	37,130.4	36,511.6
As percent of GDP							
Gross Public Debt	74.9				67.5		
Total Debt of the Government - FRDLA Definition	68.8				61.6		
Total External Debt & Liabilities	43.0				34.5		
Government Domestic Debt	46.2				44.7		
Memorandum Items							
	FY23				FY24		
GDP (current market price) ⁴	83,948.8				105,615.6		
Government Deposits with the banking system ⁵	5,101.8	5,365.8	6,782.8	5,918.2	6,141.3	8,038.1	6,979.4
X. Consolidation adjustment ⁶	1,597.1	1,629.1	1,337.6	1,642.2	1,664.7	1,657.6	1,615.5
Total Debt and Liabilities (sum I to IX less X)	76,511.5	78,413.0	81,281.9	80,869.4	85,455.1	86,237.9	88,009.8
Total Debt and Liabilities (As percent of GDP)	91.1				80.9		
US Dollar, last day average exchange rates	286.3905	287.7782	281.9244	277.9447	278.3668	277.7488	278.5672

Source: Statistics and Data Services Department, SBP

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

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

³ As per 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 debts owed to the International Monetary Fund (IMF)

⁴ As per revised GDP (MP) at current prices (base 2015=100) released by PBS.

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

⁶ 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:-

a. 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.

b. 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-FDS.pdf>

c. As part of annual revision of HIF 2021, data from Dec 31, 2021 to Dec 31, 2022 has been revised.

d. The data has been revised by incorporating the private sector loans channeled through permissible offshore accounts.

Archive Link:

<https://www.sbp.org.pk/ecodata/Summary-Arch.xls>

5.2 Pakistan's Debt and Liabilities Profile

	Billion Rupees					
	FY23 ¹	Q2-FY24	Q3-FY24	Q4-FY24	Q1-FY25	Q2-FY25 ²
Pakistan's Total Debt and Liabilities (I + II)³	76,511.5	81,903.9	80,862.0	84,906.9	85,836.4	88,009.8
I. Pakistan's Total Debt (A+B+C)	73,520.7	78,619.0	78,086.3	81,927.6	83,009.7	85,201.2
A. Government Domestic Debt	38,809.8	42,594.8	43,432.0	47,160.2	47,536.1	49,883.3
B. PSEs Domestic Debt	1,687.2	2,152.5	1,694.7	1,705.6	1,751.3	2,068.2
C. External Debt (a+b+c+d)	33,023.8	33,871.7	32,959.6	33,061.8	33,722.3	33,249.7
a) Government External Debt	22,030.9	22,600.6	21,941.7	21,753.6	22,034.2	21,764.1
b) Non-government External Debt	7,651.2	7,494.4	7,645.1	7,702.4	7,444.3	7,434.9
c) Country's Debt from IMF	2,040.2	2,141.6	2,151.2	2,332.1	2,568.0	2,365.8
d) Inter Company Ext. Debt from direct investor abroad	1,301.4	1,635.1	1,221.7	1,273.7	1,675.8	1,685.0
II. Total Liabilities (D+E)	4,587.8	4,622.5	4,417.9	4,643.9	4,484.2	4,424.1
D. External Liabilities ¹	3,101.9	3,365.8	3,284.8	3,265.6	3,344.7	3,261.9
E. Domestic Liabilities ²	1,485.9	1,256.8	1,133.1	1,378.3	1,139.5	1,162.2
	FY23 ¹	Jul-Dec FY24	Jul-Mar FY24	Jul-Jun FY24	Jul-Sep FY25P	Jul-Dec FY25 ²
Total Debt and Liabilities Servicing (III+IV+V)	9,816.9	5,745.4	7,775.8	11,903.5	2,119.6	6,826.5
III. Principal Repayment of External Debt and Liabilities (e+f+g+h)³	3,702.5	1,227.6	1,807.8	3,130.6	578.3	1,368.8
(a) Government External debt and Liabilities	3,049.4	796.5	1,118.8	2,149.2	382.6	920.8
(b) Non-government External debt	405.8	206.7	337.3	517.3	79.7	220.2
(c) Country's Debt from IMF	247.3	224.4	351.7	464.0	116.0	227.8
(d) Monetary Authorities external Liabilities	-	-	-	-	-	-
IV. Interest Payment on debt (i+j+k)	5,932.1	4,406.2	5,798.0	8,544.6	1,479.2	5,349.4
(i) Government Domestic Debt	4,882.9	3,681.4	4,758.4	7,109.4	1,137.1	4,636.7
(j) PSE Debt	-	-	-	-	-	-
(k) External Debt	1,049.2	724.8	1,039.6	1,435.2	342.1	712.7
Government External debt	678.5	438.3	618.7	878.3	193.4	425.3
Non-government External debt	267.2	198.4	288.9	380.9	97.0	191.1
Country's Debt from IMF	103.5	88.1	131.9	176.0	51.7	96.3
V. Interest Payment on Liabilities (l+m)	182.3	111.6	169.9	228.3	62.1	108.3
(l) External Liabilities	55.1	43.3	70.4	94.0	31.7	47.1
(m) Domestic Liabilities	127.2	68.3	99.5	134.3	30.4	61.2
Memorandum Item						
Servicing (Principal) Short Term	310.7	53.9	57.5	61.9	32.5	38.8
a) Government External Debt	310.5	46.8	46.8	46.8	27.8	27.8
b) PSEs Non-Guaranteed Debt	-	-	-	-	-	-
d) Private Non-Guaranteed Debt	0.2	7.1	10.7	15.1	4.6	10.9
Consolidation adjustment (with reference to on-lending to GOP) ⁵	1,597.1	1,337.6	1,642.2	1,664.7	1,657.6	1,615.5
US Dollar, last day Weighted Average Customer (WAC) Exchange Rates	286.3905	281.9244	277.9447	278.3668	277.7488	278.5672

Source: Statistics and Data Services Department, SBP

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

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

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

⁵ 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.

⁶ As per revised GDP(MP) at current prices (base 2015=16) released by PBS.

Notes:

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

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

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

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

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

5.3 Government Domestic Debt and Liabilities

(End period Stock)

Debt Instruments	Billion Rupees									
	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-24 ^a	Feb-24 ^a	
I. Permanent Debt (1+2+3+4)	33,656.2	33,800.2	34,104.9	33,028.7	33,762.4	35,644.7	37,863.9	38,554.4	39,431.8	
1. Market Loans	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	
Federal Government	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	
Provincial Governments	-	-	-	-	-	-	-	-	-	
2. Federal Government Bonds	32,793.3	32,936.3	33,239.5	32,161.3	32,893.5	34,774.4	36,991.8	37,679.8	38,554.7	
GOP Ijara Sukuk	4,766.2	4,765.7	4,782.2	4,968.3	5,062.8	5,394.6	5,709.3	5,838.5	5,930.1	
Bai-Muajjal of Sukuk	-	19.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	
Pakistan Investment Bonds (PIBs)	28,025.8	28,150.3	28,391.1	27,126.7	27,764.4	29,313.5	31,216.2	31,775.0	32,558.3	
Others	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	
3. Prize Bonds ¹	385.1	386.1	387.6	389.6	391.1	392.6	394.3	396.8	399.4	
4. SBP's on-lending to GOP against SDRs allocation ⁷	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9	
II. Floating Debt	10,247.6	10,638.2	10,961.4	11,222.6	10,180.7	9,637.3	8,696.0	8,352.3	8,230.7	
Bai Muajjal ²	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Market Treasury Bills	10,167.3	10,557.8	10,876.6	11,136.9	10,094.8	9,551.0	8,602.0	8,259.1	8,136.2	
MTBs for Replenishment of Cash ³	80.4	80.4	84.8	85.6	85.9	86.2	94.0	93.1	94.4	
	-	-	-	-	-	-	-	-	-	
III. Unfunded Debt	2,798.7	2,815.7	2,818.9	2,827.7	2,839.2	2,850.5	2,868.7	2,896.0	2,913.8	
Saving Schemes (Net of Prize Bonds)	2,707.8	2,725.2	2,729.6	2,741.3	2,753.7	2,766.7	2,785.8	2,814.4	2,835.2	
Postal Life Insurance	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2	
GP Fund ⁴	43.7	43.2	42.1	39.1	38.2	36.5	35.7	34.3	31.3	
IV. Foreign Currency Loans ⁴	373.6	374.1	373.8	372.7	372.7	373.2	373.8	374.4	375.3	
V. Naya Pakistan Certificates ⁶	84.1	88.1	80.0	84.7	75.6	78.8	81.0	66.5	70.1	
Government Domestic Debt (I+II+III+IV+V)	47,160.2	47,716.2	48,339.0	47,536.4	47,230.6	48,584.5	49,883.3	50,243.5	51,021.7	
Government Domestic Liabilities ⁵	563.5	363.5	309.0	309.7	308.8	309.9	309.9	288.8	262.8	
Government Domestic Debt and Liabilities	47,723.7	48,079.7	48,648.0	47,846.0	47,539.4	48,894.4	50,193.2	50,532.3	51,284.5	

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 51,500 Billion

4. It includes FEDCO, FCBCs, DRCs and Special US Dollar Bonds held by the residents.

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 amount 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.

^aSource: Ministry of Finance (Budget Wing)

Source: Statistics and Data Services Department, SBP

5.4 Pakistan's External Debt and Liabilities-Outstanding

Million US Dollars								
ITEM	30-Jun-22	30-Jun-23	31-Dec-23	30-Mar-24	30-Jun-24	30-Sep-24	31-Dec-24 ⁶	
A. Public External debt (1+2+3)	99,972.2	94,801.3	99,700.4	98,506.5	98,256.2	100,619.4	96,330.9	
1. Government External debt	81,941.0	76,926.2	80,165.5	78,942.6	78,147.4	79,331.4	78,128.6	
i) Long term (>1 year)	80,591.9	76,765.9	80,066.2	78,624.4	77,387.6	78,454.1	77,816.3	
Paris club	9,231.8	7,901.1	7,541.1	7,219.3	6,474.4	6,990.1	5,745.8	
Multilateral	34,022.8	37,363.1	38,813.6	38,404.2	39,248.0	39,903.1	39,663.7	
Other bilateral	18,053.3	17,572.3	19,644.1	18,901.7	18,552.4	18,228.0	17,908.9	
Euro/Sukuk global bonds	8,800.0	7,800.0	7,800.0	7,800.0	6,800.0	6,800.0	6,800.0	
Military debt	-	-	-	-	-	-	-	
Commercial loans/credits	9,481.2	5,563.8	5,611.3	5,577.6	5,490.3	5,599.7	5,774.7	
Local Currency Securities (PIBs)	5.1	3.5	3.6	8.0	23.7	31.6	58.8	
Saudi fund for development (SFD)	-	-	-	-	-	-	-	
NBP / BOC deposits / PIBC**	44.8	27.7	24.1	20.7	14.9	12.9	9.6	
NPC**	953.0	534.3	628.3	693.0	783.9	888.8	1,054.8	
ii) Short term (<1 year)	1,349.1	160.3	99.3	318.2	759.8	877.3	1,112.2	
Multilateral*	1,327.1	160.3	99.3	199.3	250.0	212.2	389.6	
Local Currency Securities (TBills)	22.0	0.0	-	118.9	509.8	665.1	722.6	
Commercial loans/credits	-	-	-	-	-	-	-	
2. From IMF	6,896.8	7,124.0	7,596.3	7,739.7	8,377.6	9,245.7	8,492.8	
i) Federal government	4,195.1	5,369.1	5,069.3	4,757.8	4,515.7	4,406.9	4,036.1	
ii) Central bank	2,701.7	1,754.9	2,527.0	2,981.9	3,862.0	4,838.8	4,456.6	
3. Foreign exchange liabilities	11,134.3	10,831.2	11,838.6	11,818.3	11,731.2	12,842.3	11,709.5	
i) Central bank deposits	2,700.0	2,700.0	3,700.0	3,700.0	3,700.0	3,700.0	3,700.0	
ii) Foreign currency bonds (NHA / NC)	-	-	-	-	-	-	-	
iii) Other liabilities (SWAP)	4,535.3	4,224.9	4,271.0	4,231.0	4,169.6	4,360.4	4,181.0	
iv) Allocation of SDR ¹	3,897.3	3,904.0	3,966.6	3,886.3	3,860.8	3,981.2	3,827.9	
v) Nonresident LCY deposits with central bank	1.8	2.2	1.0	1.0	0.8	0.7	0.7	
B. Public sector enterprises (PSEs)	8,156.9	7,500.0	7,549.6	7,485.4	7,429.5	7,351.5	7,302.5	
a. Guaranteed debt	7,083.3	6,618.9	7,014.9	6,971.4	6,922.6	6,844.6	6,795.5	
Paris club	-	-	-	-	-	-	-	
Multilateral	-	-	-	-	-	-	-	
Other bilateral	6,533.5	6,113.6	6,532.5	6,489.0	6,463.6	6,420.0	6,394.7	
Commercial loans	549.8	505.3	482.4	482.4	459.0	424.5	400.8	
Saudi metal bonds	-	-	-	-	-	-	-	
b. Non-guaranteed debt	1,073.5	881.1	534.7	514.0	507.0	507.0	506.9	
i) Long term (>1 year)	183.1	76.4	34.7	14.0	7.0	7.0	6.9	
ii) Short term (<1 year)	390.5	304.7	-	-	-	-	-	
iii) non-guaranteed bonds	500.0	500.0	500.0	500.0	500.0	500.0	500.0	
C. Banks	5,731.4	6,469.5	6,629.2	6,702.6	7,059.2	7,077.4	7,204.2	
a. Borrowing	2,639.3	3,720.5	3,653.4	3,616.9	3,889.1	3,900.8	3,894.0	
i) Long term (>1 year)	-	1,300.0	1,300.0	1,300.0	1,300.0	1,300.0	1,300.0	
ii) Public sector	-	-	-	-	-	-	-	
iii) Private sector	-	1,300.0	1,300.0	1,300.0	1,300.0	1,300.0	1,300.0	
ii) Short term (<1 year) ²	2,639.3	2,420.5	2,353.4	2,316.9	2,589.1	2,600.8	2,594.0	
i) Public sector	74.6	63.9	90.6	85.3	81.6	106.2	63.7	
ii) Private sector	2,564.7	2,356.6	2,262.8	2,231.7	2,507.4	2,494.6	2,530.3	
b. Nonresident deposits (LCY & FCY)	3,092.1	2,593.8	2,736.0	2,838.8	3,073.3	3,074.3	3,209.9	
i) Public sector	93.7	95.7	101.2	104.3	106.4	116.0	119.5	
ii) Private sector	2,998.4	2,498.1	2,634.8	2,734.5	2,966.9	2,958.4	3,090.4	
c. Other Liabilities**	-	155.1	239.8	246.9	96.9	102.3	100.3	
D. Private Sector	12,361.0	12,746.6	12,404.6	12,894.8	12,571.8	12,605.6	12,183.0	
a. Guaranteed debt	-	-	-	-	-	-	-	
b. Non-guaranteed debt	12,361.0	12,746.6	12,404.6	12,894.8	12,571.8	12,605.6	12,183.0	
i. Loans	10,623.8	9,831.0	9,619.0	10,574.2	10,384.1	10,252.2	9,832.9	
i) Long term (>1 year)	10,280.1	9,639.6	9,449.8	10,400.8	10,157.6	10,042.3	9,580.9	
ii) Short term (<1 year)	343.6	191.4	169.2	173.4	226.6	209.9	252.0	
ii) non-guaranteed bonds	-	-	-	-	-	-	-	
iii) Trade credits	1,328.1	2,343.0	1,917.1	1,302.5	1,302.5	1,302.5	1,302.5	
iv) Other debt liabilities³	417.1	572.7	868.5	1,018.1	885.2	1,050.8	1,047.7	
E. Debt liabilities to direct investors - Intercompany debt	4,098.1	4,544.2	5,799.6	5,531.3	5,719.9	6,029.4	6,848.6	
Total external debt & liabilities (A+B+C+D+E)	130,319.5	126,141.6	132,883.5	131,114.7	131,036.7	133,683.3	131,069.2	
Memorandum Items								
Public external debt - excluding foreign exchange liabilities (A.1+A.2 Excl. TBills & PIBs)	88,810.8	84,046.6	87,758.2	86,555.4	85,991.6	87,880.4	85,839.9	
Public debt including PSEs (A+B+C.a.i+C.a.ii+C.b.i)	108,297.4	102,540.9	107,441.9	106,175.5	105,873.8	108,193.0	105,816.5	
Official liquid reserves⁴	9,532.0	4,514.4	8,306.9	8,113.9	9,463.1	10,805.9	11,805.2	

Source: Statistics and Data Services Department, SBP

*Pakistan Bano 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 HPM6.

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 other 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/status/Notice/Rev-Study-External-Sector.pdf>

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

5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

ITEM	FY23	FY24	Oct-Dec 23	Jan-Mar 24	Apr-Jun 24	Jul-Sep 24	Oct-Dec 24 ^p
1. Public debt (a+b+c)	13,404	9,273	2,000	1,645	4,102	1,887	2,243
a) Government debt	12,438	7,630	1,593	1,188	3,701	1,470	1,840
Paris club	1,121	1,214	572	35	571	38	588
Multilateral	1,702	1,828	451	460	476	470	524
Other Bilateral	1,568	1,656	347	468	346	489	346
Euro/Sukuk global bonds	1,000	1,000	-	-	1,000	-	-
Local Currency Securities (PIBs)	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-
Commercial loans /credits	5,942	1,075	-	-	1,075	200	-
Saudi fund for development. (SFD)	-	-	-	-	-	-	-
NBP/BOC deposits	1,105	858	223	226	232	273	382
b). To IMF	966	1,643	407	457	402	417	402
i) Federal government	-	791	167	249	204	247	206
ii) Central bank	966	851	240	208	198	169	197
c) Foreign exchange liabilities	-	-	-	-	-	-	-
i) Central bank deposits	-	-	-	-	-	-	-
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-	-
iii) Swap	-	-	-	-	-	-	-
2. PSEs guaranteed debt	440	157	35	44	35	44	45
Paris Club	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-
Other bilateral	411	61	-	44	-	44	-
Commercial loans	29	96	35	-	35	-	45
Sandak Metal Bonds	-	-	-	-	-	-	-
3. PSEs non-guaranteed debt	107	62	21	21	-	-	-
4. Scheduled banks' borrowing	-	150	-	-	-	-	-
5. Private guaranteed debt	-	-	-	-	-	-	-
6. Private non-guaranteed debt	1,115	1,618	460	380	597	204	499
7. Private non-guaranteed bonds	-	-	-	-	-	-	-
Total Long Term (1+2+3+4+5+6+7)	15,065	11,260	2,516	2,089	4,734	2,134	2,786

Memorandum Items

Short Term Debt Servicing - Principal(Excluding Item No. 3 below)¹	1,329	215	72	13	16	117	23
1.Government debt	1,328	161	60	-	-	100	-
2. PSEs non-guaranteed debt ¹	-	-	-	-	-	-	-
3. Scheduled banks' borrowing	18,314	22,822	5,763	5,382	9,096	9,281	11,328
Net Flows ²	(219)	169	44	(37)	272	12	(7)
4. Private non-guaranteed debt	1	54	12	13	16	17	23
Rescheduled/Rollover	-	-	-	-	-	-	-
Commercial loans /credits	-	-	-	-	-	-	-
NBP/BOC	-	-	-	-	-	-	-
IDB	-	-	-	-	-	-	-
Central bank deposits	-	-	-	-	-	-	-
Other Liabilities (SWAP)	-	-	-	-	-	-	-

Source: Statistics and Data Services Department, SBP

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

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

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

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

5.6 Pakistan's External Debt Servicing-Interest

Million US Dollars during Period

ITEM	FY23	FY24	Oct-Dec 23	Jan-Mar 24	Apr-Jun 24	Jul-Sep 24	Oct-Dec 24 ^a
1. Public debt (a+b+c)	3,318	4,064	1,196	899	1,175	994	1,050
a) Government debt	2,692	3,111	931	645	932	695	834
i). Long term (> 1 year)	2,647	3,073	927	620	932	684	834
Paris club	196	157	74	11	63	11	54
Multilateral	768	1,153	343	223	382	229	377
Other Bilateral	576	782	123	294	104	294	103
Euro/Sukuk global bonds	611	582	251	40	251	72	178
Local Currency Securities (PIBs)	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-
Commercial loans /credits	438	352	124	40	119	62	98
Saudi fund for development. (SFD)	-	-	-	-	-	-	-
NBP/BOC deposits	59	46	12	13	13	15	25
ii). Short-term (< 1 year)	44	38	4	26	0	11	-
Multilateral	44	11	4	0	0	11	-
Commercial Loans /Credits	-	27	-	25	-	-	-
	-	-	-	-	-	-	-
b). To IMF	402	619	157	157	158	186	161
i). Federal government	240	337	89	85	78	85	76
ii). Central bank (Including Interest on SDR Allocation)	162	283	68	72	80	101	84
c) Foreign exchange liabilities	224	334	107	97	85	114	55
i) Central bank deposits	86	138	7	80	7	114	6
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-	-
iii) Other Liabilities (SWAP)	138	196	101	17	78	-	49
2. PSEs guaranteed debt	210	199	10	91	9	88	13
Paris Club	-	-	-	-	-	-	-
Multilateral	0	-	-	-	-	-	-
Other bilateral	187	178	-	91	-	87	-
Commercial loans	23	21	10	-	9	1	13
Sandak Metal Bonds	-	-	-	-	-	-	-
3. PSEs non-guaranteed debt	46	41	20	0	19	-	19
Long term (> 1 year)	46	41	20	0	19	-	19
Short term (< 1 year)	-	-	-	-	-	-	-
4. Scheduled banks' borrowing	95	202	53	56	46	52	46
Long term (> 1 year)	15	81	20	20	20	21	19
Short term (< 1 year)	80	120	33	36	25	31	26
5. Private guaranteed debt	-	-	-	-	-	-	-
6. Private non-guaranteed debt	759	953	268	200	258	209	261
Long term (> 1 year)	758	951	268	200	258	208	260
Short term (< 1 year)	0	2	1	0	0	1	1
7. Private non-guaranteed bonds	-	-	-	-	-	-	-
Total external liabilities servicing (1+2+3+4+5+6+7)	4,428	5,458	1,547	1,246	1,506	1,343	1,389

Source: Statistics and Data Services Department, SBP

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

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

Construction.

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

5.7 Ownership Classification of the Federal Government Debt

								Million Rupees
As on (30 th June)	Debt ¹	H E L D B Y						Intra- Government Debt
		State Bank of Pakistan	Deposit Money Banks	Other Financial Institutions	International Institutions	Foreign Governments and Banks	Others	
2000	2,790,632	540,169	242,548	48,461	656,157	517,293	786,004	41,939
2001	3,127,300	614,689	249,761	63,335	772,558	592,503	834,454	45,988
2002	2,699,897	317,577	416,679	79,453	576,066	408,868	901,254	56,864
2003	2,846,031	109,725	599,323	98,793	415,954	612,774	1,009,462	41,103
2004	3,477,022	133,196	634,213	33,887	809,193	779,054	1,087,479	49,161
2005	3,758,747	331,195	579,376	120,850	925,933	873,123	928,270	53,350
2006	4,183,214	516,583	553,147	109,160	1,009,336	947,448	1,047,540	58,730
2007	4,619,733	397,374	826,518	111,005	1,120,525	998,166	1,166,145	66,196
2008	5,847,147	1,056,761	659,942	178,467	1,506,404	1,216,912	1,228,661	74,413
2009	7,180,590	1,145,220	911,741	182,458	1,921,684	1,506,006	1,513,481	131,623
2010	8,691,615	1,164,378	1,476,283	253,463	2,182,905	1,574,303	2,040,283	138,061
2011	10,352,245	1,365,857	2,214,190	322,469	2,445,711	1,713,683	2,290,335	146,907
2012	12,059,939	1,805,289	2,829,795	433,524	2,618,991	1,924,725	2,447,615	152,999
2013	13,842,361	2,322,373	3,829,262	419,224	2,548,941	1,912,733	2,809,828	140,259
2014	15,610,328	2,936,575	4,034,757	551,812	2,660,255	2,190,734	3,236,195	147,622
2015	16,814,814	2,325,787	5,681,232	604,198	2,574,919	2,200,356	3,428,322	152,967
2016	18,886,342	2,050,313	7,036,747	659,295	2,879,698	2,537,926	3,722,362	157,137
2017	20,633,290	2,471,747	7,437,548	647,383	2,982,634	2,936,049	4,157,929	134,617
2018	24,073,706	3,597,065	7,569,680	675,468	3,532,342	4,263,463	4,435,688	138,374
2019	31,635,436	7,759,903	6,931,347	758,374	4,657,812	6,397,308	5,130,692	152,197
2020	34,956,983	7,192,556	9,398,381	1,036,325	5,332,906	6,491,611	5,505,204	150,078
2021	38,556,432	6,626,872	12,770,042	1,098,096	5,402,336	7,036,697	5,622,389	148,032
2022	47,704,672	6,621,566	16,573,306	2,230,700	7,224,755	9,522,220	5,532,125	127,719
2023	60,732,748	6,328,331	20,619,799	3,622,800	10,746,354	11,284,568	8,130,896	108,002
2024	68,822,931	6,026,380	29,183,859	4,241,000	10,994,922	10,758,727	7,618,043	90,928

Source: Statistics and Data Services Department, SBP

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

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

5.8 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)

(End Period)

	Billion Rupees					
	Jun-22	Jun-23	Sep-23	Jun-24	Sep-24	Dec-24 ¹
PSEs debt and liabilities (1+II)	1,754.5	2,328.1	2,332.9	2,919.8	2,919.0	2,920.5
<i>YOY Growth (in %)</i>	6.5	32.7	24.1	3.2	5.1	4.4
<i>As percent of GDP</i>	2.6	2.8		2.8		
LPSEs debt	1,393.4	1,687.2	1,698.1	2,105.0	2,089.2	2,068.2
<i>YOY Growth (in %)</i>	(3.0)	21.1	15.5	(3.8)	(2.5)	(3.9)
<i>As percent of GDP</i>	2.1	2.0		2.0		
II.PSEs Liabilities¹	361.1	640.9	634.7	814.8	829.8	852.3

Source: Statistics and Data Services Department, SBP

¹ Reflects PSEs borrowings from banks for commodity operations.

5.9 National Savings Schemes-Outstanding Amount

End Period

Million Rupees											
SCHEME	FY23	FY24	2024						2025		
			Mar	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
A. Accounts (i+ii / 1 to 13)	595,217.1	657,518.9	659,462.2	667,623.2	679,314.2	669,287.0	670,493.6	672,922.0	676,822.2	678,760.3	684,557.8
(i) National Savings Centers	526,356.0	640,236.0	632,077.7	651,691.5	654,470.4	653,625.8	654,592.7	657,325.3	661,343.3	663,384.3	671,162.9
(ii) Post Offices	68,861.1	17,282.9	27,384.5	15,931.7	15,843.8	15,661.2	15,900.9	15,596.7	15,478.9	15,376.0	13,394.9
1- Savings Accounts	74,927.6	84,402.4	79,108.8	93,055.8	93,972.0	94,259.5	95,555.9	96,835.0	96,443.6	93,258.4	95,967.8
2- Khas Deposit Accounts	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6
3- Mahana Amdani Accounts	1,440.6	1,351.0	1,366.9	1,339.6	1,333.4	1,326.0	1,320.7	1,316.5	1,312.4	1,305.4	1,300.9
4- Special Savings Accounts	108,951.3	62,321.2	70,936.1	60,433.2	60,319.4	60,055.7	60,529.9	60,221.1	60,266.8	60,267.8	58,374.9
5- Pensioners Benefit Account	404,352.4	433,957.6	430,871.2	438,279.3	440,787.7	443,034.3	445,764.5	450,089.9	456,751.5	463,166.4	468,861.6
6- Shahada's Family Welfare Account	152.6	188.2	175.9	187.8	193.7	196.9	211.3	217.2	224.1	238.7	258.5
7-Sarwa Islamic Savings Account (SISA)	3,808.5	68,896.3	70,132.2	68,527.3	68,017.2	64,988.1	61,351.5	58,591.0	56,173.8	54,736.4	53,792.7
8-Sarwa Islamic Term Account (SITA) 1 Year	508.2	2,147.6	2,490.5	1,633.5	1,538.8	1,165.6	976.6	886.7	655.9	604.0	597.2
9-Sarwa Islamic Term Account (SITA) 3 Years	557.7	2,639.1	2,736.7	2,591.5	2,584.2	2,576.4	2,573.2	2,623.8	2,587.3	2,618.5	2,623.4
10-Sarwa Islamic Term Account (SITA) 5 Years	207.6	1,104.6	1,128.7	1,075.4	1,070.5	1,218.2	1,390.3	1,565.0	1,802.9	1,925.3	2,061.6
11-Digital Sarwa Islam Term Acc. (SITA) 1 Year	-	105.8	110.1	94.7	92.7	61.6	49.9	37.0	21.6	30.0	29.4
12-Digital Sarwa Isla Term Acc.(SITA) 3 Years	-	24.7	24.7	24.7	24.5	24.5	24.5	31.8	42.4	44.7	45.2
13-Digital Sarwa Isla Term Acc.(SITA) 5 Years	-	70.0	70.0	69.8	69.8	69.8	117.9	196.8	229.6	254.3	334.3
B. Certificates (i+ii+iii /14 to 25)	2,223,316.7	2,048,338.2	2,053,238.9	2,061,975.4	2,071,027.2	2,084,413.8	2,096,537.7	2,112,847.3	2,137,611.4	2,156,452.5	2,176,509.8
(i) National Savings Centers	2,131,392.8	1,971,589.9	1,976,000.1	1,980,642.2	1,989,080.7	2,002,203.9	2,014,530.2	2,030,589.8	2,054,873.9	2,073,891.1	2,094,509.9
(ii) Post Offices	2,256.6	(2,276.3)	(2,108.0)	(2,338.5)	(2,351.0)	(2,387.7)	(2,398.8)	(2,418.3)	(2,429.1)	(2,435.9)	(2,665.4)
(iii) Banks	89,667.3	79,024.6	79,346.9	83,671.7	84,297.5	84,597.6	84,406.2	84,675.8	85,166.7	84,997.3	84,666.2
14- Defence Savings Certificates	428,194.9	400,407.6	403,536.8	404,082.7	403,684.0	402,457.0	402,539.9	400,992.2	400,930.4	399,902.1	399,586.0
15- National Deposit Certificates	16.6	16.6	16.6	16.6	16.6	16.6	16.5	16.5	16.5	16.5	16.5
16- Khas Deposit Certificates	215.9	215.8	215.8	215.8	215.8	215.8	215.8	215.8	215.8	215.8	215.8
17- Premium Savings Certificates	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
18- Special Savings Certificates (Registered)	297,576.5	286,049.6	284,875.1	286,412.1	288,148.8	288,514.5	289,247.8	291,868.6	295,634.7	299,139.9	302,078.5
19- Special Savings Certificates (Bearer)	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
20- Regular Income Certificates	461,485.8	264,136.7	273,775.1	260,896.5	260,772.0	261,804.9	265,291.8	270,933.4	279,681.7	286,313.3	295,365.1
21- Beblood Savings Certificate	1,001,003.8	1,040,102.1	1,037,583.7	1,045,720.5	1,050,390.2	1,055,781.7	1,062,531.4	1,071,988.7	1,086,788.0	1,100,573.9	1,113,002.2
22- Short-Term Savings Certificates (3 Months)	20,958.8	28,978.3	25,402.5	34,430.7	36,016.9	39,582.8	40,434.3	40,324.9	37,788.0	34,733.0	31,755.5
23- Short-Term Savings Certificates (6 Months)	5,621.2	8,342.9	8,635.3	9,295.8	10,350.3	12,299.1	12,674.5	13,018.6	13,293.4	12,858.9	11,777.8
24- Short-Term Savings Certificates (12 Months)	7,970.2	18,199.9	17,583.4	18,443.5	18,677.9	20,679.6	20,089.0	19,797.9	19,267.1	18,628.5	18,317.3
25- Others	-	1,615.7	1,341.5	2,188.1	2,481.7	2,788.8	3,223.6	3,417.7	3,719.3	3,797.7	4,121.9
C. National Savings Bonds	-	-	-	-	-	-	-	-	-	-	-
26- 10 Years	-	-	-	-	-	-	-	-	-	-	-
D. Prize Bonds (27 to 35) *	327,847.6	330,417.9	329,570.3	331,233.0	332,933.6	333,068.3	333,902.7	335,437.8	336,022.8	337,434.2	338,843.5
27- Rs. 100	10,386.0	10,152.5	10,190.7	10,135.7	10,126.1	10,120.4	10,113.4	10,110.9	10,110.4	10,105.4	10,100.7
28- Rs. 200	28,968.4	28,341.1	28,458.7	28,271.0	28,222.0	28,180.4	28,168.3	28,150.7	28,120.2	28,113.0	28,106.0
29- Rs. 750	113,827.9	113,703.5	113,678.5	113,806.8	113,852.6	113,956.9	114,052.3	114,238.9	114,617.0	114,770.9	114,871.1
30- Rs.1,500	168,782.1	173,262.7	171,893.8	174,111.8	175,827.0	175,975.5	176,765.8	178,396.9	178,737.4	180,018.1	181,349.0
31- Rs. 7,500	1,605.9	1,286.7	1,413.4	1,268.1	1,267.4	1,244.1	1,232.7	1,132.2	1,090.7	1,088.3	1,086.1
32- Rs. 15,000	1,869.3	1,502.9	1,641.4	1,477.8	1,477.0	1,455.1	1,442.9	1,361.7	1,326.0	1,318.7	1,312.5
33- Rs. 25,000	836.0	699.7	753.7	694.9	694.9	683.3	678.4	635.2	622.6	622.5	621.0
34- Rs. 40,000	831.5	728.4	799.6	726.4	726.3	712.2	708.5	670.8	658.0	656.9	656.5
35- Others@	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4
E. Premium Prize Bonds (Registered) (36 to37)	54,685.9	54,722.2	53,802.7	56,330.5	56,670.4	58,030.8	58,664.5	58,877.9	60,785.6	61,923.2	62,395.2
36- Rs. 40,000	32,987.0	32,824.3	32,386.3	33,721.2	33,896.2	34,774.8	35,181.3	35,318.5	36,311.4	36,962.9	37,223.4
37- Rs. 25,000	21,698.9	21,898.0	21,416.5	22,609.2	22,774.2	23,256.0	23,483.1	23,559.4	24,474.2	24,960.4	25,171.8
F. Post Life Insurance	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3
TOTAL (A+B+C+D+E+F)	3,248,297.6	3,138,227.6	3,143,304.6	3,164,392.3	3,176,175.8	3,192,030.2	3,206,828.7	3,227,315.3	3,258,472.3	3,281,800.6	3,309,536.6

Source: Central Directorate of National Savings

* State Bank of Pakistan

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

6.1 Government of Pakistan Treasury Bills

Million Rupees

	Jun-23	Jun-24	2024	2024					2025	
			Feb	Sep	Oct	Nov	Dec	Jan	Feb	
3 Months Treasury Bills										
Issue	6,332,706.0	413,947.0	347,693.8	97,323.5	392,933.8	478,819.4	751,522.2	135,506.5	306,021.1	
Discount Allowed	329,836.0	19,045.7	17,004.9	3,899.5	13,159.1	14,622.4	20,472.9	3,639.6	8,278.2	
Discharged	4,478,121.0	735,246.5	799,881.8	413,947.0	271,754.7	173,336.3	-	392,933.8	478,819.4	
Discount Paid	210,109.0	36,326.5	38,965.6	19,045.7	12,203.2	6,954.9	-	13,159.1	14,622.4	
Outstanding Balance	7,847,152.0	897,974.0	831,381.7	445,091.0	566,270.2	871,753.2	1,623,275.4	1,365,848.0	1,193,049.7	
6 Months Treasury Bills										
Issue	29,491.0	892,341.1	15,219.6	244,151.3	418,555.9	248,161.4	356,549.6	147,713.2	66,812.9	
Discount Allowed	3,272.0	88,700.7	1,552.2	21,448.7	29,081.8	16,331.4	21,168.3	8,586.0	3,829.8	
Discharged	53,116.0	73,857.0	8,842.5	17,248.5	588,340.9	483,565.9	377,550.0	365,091.4	258,492.9	
Discount Paid	4,453.0	7,866.6	1,002.0	1,753.9	59,668.9	50,493.5	37,491.7	35,328.0	23,334.6	
Outstanding Balance	115,017.0	1,501,942.7	447,835.6	2,317,192.4	2,147,407.4	1,912,002.8	1,891,002.4	1,673,624.2	1,481,944.2	
12 Months Treasury Bills										
Issue	216,303.0	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 Allowed	47,624.0	89,796.2	7,286.6	67,312.0	108,038.2	70,376.4	109,375.8	47,828.0	33,401.7	
Discharged	155,401.0	211,357.0	9,999.1	36,318.0	1,777,633.1	1,163,688.7	2,624,261.3	300,333.7	36,405.1	
Discount Paid	23,376.0	46,538.6	1,953.4	8,930.6	388,420.6	247,687.7	559,479.1	61,647.7	7,286.6	
Outstanding Balance	1,363,483.0	7,989,616.7	6,697,179.8	8,644,743.4	7,685,864.0	7,085,747.3	5,371,999.3	5,488,045.1	5,744,032.5	

Source: Domestic Markets & Monetary Management Department, SBP

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

Sale										Billion Rupees
PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	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	68.0	47.5	-	-	-	-	757.6	757.6	-	-
September	88.0	88.0	203.0	203.0	869.2	824.2	2,511.0	2,393.0	-	-
October	57.4	57.4	99.3	95.3	-	-	-	-	-	-
November	15.3	15.3	-	-	399.6	384.6	-	-	-	-
December	-	-	-	-	506.5	506.5	-	-	460.0	460.0
January	-	-	-	-	1,126.5	1,124.5	-	-	-	-
February	244.1	147.0	-	-	-	-	780.8	753.3	-	-
March	-	-	-	-	893.9	887.9	-	-	-	-
April	258.5	258.5	-	-	254.0	251.0	-	-	-	-
May	251.1	251.1	-	-	428.8	421.8	-	-	-	-
June	516.3	487.6	624.5	592.5	618.2	560.8	177.0	177.0	-	-
Average										
per month	124.89	112.70	77.23	74.23	573.31	561.19	495.63	482.40	89.44	89.44
per day	4.16	3.76	2.57	2.47	19.11	18.71	16.52	16.08	2.98	2.98

Purchase

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	4,337.1	4,062.4	12,226.0	11,285.8	4,476.9	2,353.4	3,013.9	2,566.9	29,652.3	29,449.7
August	5,966.4	5,802.4	9,787.7	9,199.4	4,106.8	3,452.3	6,859.7	6,433.4	25,241.8	23,791.7
September	4,009.5	3,938.6	8,396.9	8,190.1	3,875.5	3,376.1	3,016.9	3,016.9	27,080.0	26,959.9
October	3,513.1	3,312.3	10,429.1	10,076.8	6,884.3	5,894.8	4,125.0	3,502.5	17,937.1	17,937.1
November	3,947.7	3,895.7	10,810.8	9,744.9	2,504.4	2,313.4	12,170.5	11,995.4	21,511.5	21,054.4
December	3,784.9	3,620.8	7,999.3	7,125.4	5,367.0	4,971.8	19,140.3	17,873.3	33,492.1	33,486.1
January	5,367.4	5,126.3	3,805.0	3,159.8	5,074.2	3,803.0	17,580.0	16,746.6	35,163.2	34,836.2
February	4,849.6	4,849.6	6,699.2	6,699.2	2,663.6	2,343.2	11,286.2	11,042.5	16,310.9	15,638.3
March	5,772.2	5,553.9	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	9,622.9	9,245.8	16,310.1	16,150.0	4,584.6	4,266.4	19,206.0	18,798.6	-	-
May	10,651.9	10,523.9	14,225.9	14,149.9	4,061.4	4,039.4	24,040.5	23,464.6	-	-
June	8,937.3	8,561.8	3,283.0	3,188.2	12,548.6	12,459.3	27,067.5	27,062.5	-	-
Average										
per month	5,896.67	5,707.79	9,852.16	9,426.86	5,396.16	4,765.23	15,065.67	14,646.18	26,095.78	25,583.19
per day	196.56	190.26	328.41	314.23	179.87	158.84	502.19	488.21	869.86	852.77

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Cash Accommodation

Million Rupees

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	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	32,900.0	-	249,600.0	-	420,750.0	3,838,450.0	324,100.0	5,290,100.0	912,100.0	5,081,650.0
August	154,700.0	77,500.0	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
September	25,300.0	169,250.0	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
October	20,500.0	34,500.0	-	23,900.0	378,350.0	40,500.0	1,795,190.0	4,950,050.0	2,192,100.0	6,297,950.0
November	11,000.0	58,900.0	315,450.0	13,000.0	147,550.0	73,750.0	938,400.0	3,640,100.0	1,858,510.0	3,256,300.0
December	73,500.0	78,500.0	474,013.0	419,700.0	1,438,45	1,752,250.0	1,882,700.0	5,983,000.0	5,367,850.0	6,978,850.0
January	30,325.0	30,500.0	106,150.0	260,300.0	615,650.0	2,338,800.0	2,527,850.0	11,078,540.0	1,850,550.0	10,301,600.0
February	75,800.0	72,000.0	56,150.0	32,500.0	412,650.0	722,600.0	526,150.0	6,495,550.0	1,973,450.0	4,419,900.0
March	32,100.0	142,800.0	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	135,600.0	78,000.0	316,850.0	974,800.0	1,028,800.0	488,750.0	1,501,700.0	3,122,200.0		
May	50,400.0	55,100.0	180,600.0	663,950.0	833,250.0	3,266,300.0	904,350.0	3,416,200.0		
June	204,500.0	301,300.0	527,050.0	4,138.00	1,209,100.0	2,856,500.0	929,000.0	4,141,200.0		
Average										
per month	70,552.08	91,529.17	250,514.83	287,563.64	553,943.18	1,525,870.83	1,241,311.67	5,962,274.17	2,553,615.56	5,994,377.78
per day	2,351.74	3,050.97	8,350.49	9,585.45	18,464.77	50,862.36	41,377.06	198,742.47	85,120.52	199,812.59

SBP Overnight Repo/ Reverse Repo Rates*

Percent per annum

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)
July	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50
August	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50
September	8.00	6.00	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50
October	8.00	6.00	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50
November	8.00	6.00	9.75	7.75	16.00	14.00	23.00	21.00	16.00	14.00
December	8.00	6.00	10.75	8.75	17.00	15.00	23.00	21.00	14.00	12.00
January	8.00	6.00	10.75	8.75	18.00	16.00	23.00	21.00	13.00	11.00
February	8.00	6.00	10.75	8.75	18.00	16.00	23.00	21.00	13.00	11.00
March	8.00	6.00	10.75	8.75	21.00	19.00	23.00	21.00	13.00	11.00
April	8.00	6.00	13.25	11.25	22.00	20.00	23.00	21.00		
May	8.00	6.00	14.75	12.75	22.00	20.00	23.00	21.00		
June	8.00	6.00	16.00	14.00	23.00	21.00	21.50	19.50		

Source: Domestic Markets & Monetary Management Department, SBP

NOTES:

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

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

*. Month end rates

6.4 Auction of Government of Pakistan Market Treasury Bills

Million Rupees												
AUCTION SETTLEMENT DATE	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 (%)
2024												
7-Feb-24	500,520.23	35,387.63	20.4399	20.4399	89,254.36	8,965.66	20.3951	20.3951	604,369.41	19,491.41	20.0800	19.9950
22-Feb-24	668,311.20	329,311.10	21.6998	21.3130	73,856.13	7,806.12	20.3952	20.3910	584,400.35	24,200.34	20.3290	20.0868
7-Mar-24	691,526.27	208,155.12	21.4002	21.2579	80,289.48	9,589.48	20.3949	20.3949	638,051.34	309,231.22	20.2998	20.2593
21-Mar-24	781,769.09	583,088.99	21.6601	21.4260	86,912.93	9,412.93	20.3944	20.3903	178,881.92	111,881.92	20.8998	20.7191
4-Apr-24	452,533.99	188,483.99	21.6601	21.6008	198,116.64	146,366.64	21.3999	21.3035	387,691.39	222,781.39	20.8998	20.8392
18-Apr-24	644,630.36	82,703.36	21.6601	21.6363	130,955.29	13,055.29	21.3874	21.3168	642,854.39	442,254.39	20.8989	20.8479
2-May-24	412,694.89	72,572.52	21.6601	21.5893	163,437.86	22,587.86	21.3849	21.3529	376,702.15	157,756.15	20.8990	20.8358
16-May-24	338,648.46	187,063.84	21.5973	21.5719	451,859.13	332,174.63	21.2899	21.2845	1,173,738.65	120,280.48	20.4052	20.3612
30-May-24	433,742.20	165,500.69	21.0001	20.9374	286,470.36	101,884.76	21.0000	20.8605	589,326.21	233,124.71	20.1001	19.9784
13-Jun-24	634,561.69	337,737.69	20.1498	19.9863	715,903.72	521,523.72	19.9693	19.9283	951,839.63	349,144.23	18.9489	18.8489
27-Jun-24	252,305.31	95,254.98	20.1498	20.0145	1,010,069.43	459,518.06	19.9640	19.9427	470,874.20	221,929.74	18.5400	18.4900
11-Jul-24	320,951.01	127,270.81	20.0494	19.8384	771,053.95	175,120.95	19.7849	19.6839	224,401.67	139,366.67	18.5400	18.4236
25-Jul-24	280,748.47	93,676.28	19.4899	19.4852	1,043,719.38	225,298.53	19.2891	19.1908	527,071.50	162,190.91	18.2389	18.1273
8-Aug-24	373,572.62	63,010.82	18.9748	18.8959	716,528.22	111,292.84	18.7501	18.7321	783,308.04	180,366.94	17.7393	17.5966
22-Aug-24	305,777.19	79,068.20	17.4902	17.4660	429,739.60	170,534.60	17.7449	17.6959	546,401.54	147,201.54	16.9999	16.8631
5-Sep-24	373,034.35	101,223.01	17.4799	17.4102	423,154.97	265,599.97	17.7399	17.6183	902,191.00	468,421.00	16.9989	16.8278
19-Sep-24	240,051.43	R	R	R	310,069.87	R	R	R	955,258.48	R	R	R
3-Oct-24	211,732.52	R	R	R	253,179.64	90,273.24	14.3980	14.2330	518,423.40	154,173.40	13.7350	13.4976
17-Oct-24	354,806.01	232,590.01	15.2994	15.0639	334,298.86	215,048.86	14.3430	14.1545	722,366.03	268,566.03	13.7350	13.6409
31-Oct-24	752,903.95	173,502.95	13.8998	13.8676	428,765.55	142,315.55	13.5000	13.3413	1,128,568.49	504,052.49	13.0997	12.9344
14-Nov-24	850,630.93	317,427.18	13.7000	13.4549	403,659.23	166,549.23	13.4999	13.4215	665,845.81	291,845.81	13.1999	13.0178
28-Nov-24	706,532.02	176,014.59	12.9974	12.9360	610,031.02	97,943.57	12.8948	12.8192	1,313,311.09	342,102.54	12.3500	12.1025
12-Dec-24	842,436.62	371,016.62	11.9999	11.8217	417,695.22	151,670.22	11.9999	11.9313	831,979.96	733,779.96	12.2999	11.9757
26-Dec-24	600,448.40	400,978.40	11.9999	11.8517	364,047.66	226,047.66	11.9949	11.8901	815,939.18	286,109.18	12.2977	12.1930
2025												
9-Jan-25	254,848.06	98,522.30	11.7848	11.7064	308,370.28	122,920.28	11.7899	11.7258	1,242,012.10	212,708.10	11.8004	11.7226
23-Jan-25	200,457.11	40,623.79	11.5887	11.5854	401,862.48	33,378.98	11.4048	11.4048	903,576.34	251,499.46	11.3898	11.3459
6-Feb-25	316,883.79	169,438.19	11.7998	11.6653	272,884.37	44,384.37	11.5048	11.4092	385,949.27	238,099.27	11.5898	11.3787
20-Feb-25	298,306.10	144,861.10	11.8247	11.6960	133,468.36	26,258.36	11.6749	11.6424	348,844.98	87,694.98	11.6498	11.5777
6-Mar-25	-	-	-	-	242,109.37	62,109.36	11.6699	11.6570	449,548.85	84,688.85	11.6400	11.5520
20-Mar-25	345,522.80	146,125.52	11.8242	11.7212	164,514.26	9,514.26	11.6699	11.6699	516,632.78	113,233.06	11.8999	11.8648

Source: Domestic Markets & Monetary Management Department, SBP

R= Bids Rejected

6.5 Auction of Pakistan Investment Bonds (PIBs)

Fixed Rate (Face Value)

Million Rupees							
Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered ¹	Amount Accepted ²	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Average Yield Accepted (%)
10-Jul-24	3-Years	14.00%	114,884.0	63,211.5	94.6411	16.6000	16.4665
	5-Years	14.00%	53,500.0	17,855.0	95.4030	15.4475	15.4053
	10-Years	14.00%	37,250.0	R	-	-	-
	15-Years	10.50%	NBR	-	-	-	-
	20-Years	11.00%	NBR	-	-	-	-
	30-Years	11.00%	NBR	-	-	-	-
1-Aug-24	3-Years	14.00%	254,301.4	106,988.9	95.4570	16.2450	16.1599
	5-Years	14.00%	79,055.8	33,697.1	95.9023	15.2950	15.2786
	10-Years	14.00%	26,750.0	BR	-	-	-
20-Sep-24	2-Years	0.00%	260,501.2	43,310.4	76.9738	13.9800	13.9800
	3-Years	14.00%	155,957.0	26,375.2	102.6679	12.8995	12.8995
	5-Years	14.00%	183,525.5	26,016.4	102.1366	13.4000	13.4000
	10-Years	13.00%	30,881.0	17,006.0	98.9068	13.2000	13.1415
18-Oct-24	2-Years	0.00%	139,000.0	33,011.5	78.7304	13.2400	13.2341
	3-Years	14.00%	107,555.0	30,403.2	103.5531	12.5000	12.4305
	5-Years	14.00%	313,061.5	68,032.1	104.3008	12.7880	12.7385
	10-Years	13.00%	98,466.5	65,940.0	100.0998	12.9770	12.8951
21-Nov-24	2-Years	0.00%	385,120.0	132,670.0	79.8928	13.0500	12.9936
	3-Years	14.00%	44,700.0	9,900.0	103.4366	12.5000	12.3949
	5-Years	14.00%	392,750.0	145,800.0	104.5395	12.7000	12.6635
	10-Years	13.00%	69,944.2	32,231.4	100.8451	12.8380	12.8375
19-Dec-24	2-Years	0.00%	297,750.7	38,450.0	81.3407	12.5000	12.4656
	3-Years	14.00%	66,980.0	26,030.0	103.3511	12.4999	12.4069
	5-Years	14.00%	340,000.0	181,400.0	104.8762	12.5900	12.5387
	10-Years	13.00%	119,625.0	95,875.0	101.0522	12.7989	12.6110
16-Jan-25	2-Years	0.00%	716,072.0	189,723.0	79.7980	11.9448	11.9138
	3-Years	12.00%	400,504.5	93,730.0	100.2711	11.8899	11.8899
	5-Years	12.00%	378,420.0	119,546.1	98.5455	12.3990	12.3709
	10-Years	12.00%	56,212.5	17,712.5	95.5580	12.7999	12.7566
	15-Years	12.00%	16,500.0	-	-	-	-
13-Feb-25	2-Years	0.00%	233,540.7	95,236.6	80.8453	11.6900	11.6888
	3-Years	12.00%	44,550.0	7,623.0	100.2450	11.8890	11.7085
	5-Years	12.00%	392,550.0	242,422.0	98.5742	12.3890	12.3607
	10-Years	12.00%	175,030.0	131,080.0	95.6042	12.7900	12.6546
	15-Years	12.00%	65,000.0	-	-	-	-
12-Mar-25	2-Years	0.00%	115,500.0	R	-	-	-
	3-Years	12.00%	117,505.0	R	-	-	-
	5-Years	12.00%	149,800.0	6,020.0	98.6268	12.3745	12.3595
	10-Years	12.00%	78,502.0	9,802.0	95.6062	12.7900	12.7635
	15-Years	12.00%	15,000.0	R	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

R= Bid Rejected NBR= No Bids Recieved

¹ Amount offered only includes Competitive bids.

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

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

Million Rupees

Auction Settlement Date	Tenure	Floating Rate Semi-Annual			Floating Rate Quarterly With Quarterly Refixing			Floating Rate Quarterly With Fortnightly Refixing		
		Amount Offered ¹	Amount Accepted ²	Cutoff Price ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³
14-Nov-24	02-Year	24,675.0	R	R						
	05-Year	157,000.0	19,310.5	96.6861						
	10-Year	527,715.0	520,715.0	92.4045						
28-Nov-24	02-Year	22,500.0	R	R						
	05-Year	144,500.0	22,468.5	96.6877						
	10-Year	1,097,390.0	621,100.0	92.5462						
12-Dec-24	02-Year	22,500.0	R	R						
	05-Year	331,900.0	105,750.7	96.6459						
	10-Year	946,500.0	682,387.0	92.3990						
26-Dec-24	02-Year	32,500.0	R	R						
	05-Year	218,049.5	13,202.8	96.6491						
	10-Year	1,152,964.0	719,326.0	92.3971						
9-Jan-25	02-Year	74,500.0	1,865.5	99.6538						
	05-Year	140,000.0	9,995.0	96.5725						
	10-Year	560,750.0	R	R						
23-Jan-25	02-Year	13,000.0	1,125.0	100.2270						
	05-Year	103,647.0	23,388.0	96.7191						
	10-Year	407,500.0	101,788.0	92.8919						
6-Feb-25	02-Year	19,000.0	2,174.5	100.1417						
	05-Year	152,015.0	44,912.5	96.7267						
	10-Year	655,000.0	603,792.0	92.8944						
20-Feb-25	02-Year	11,250.0	R	R						
	05-Year	105,380.0	25,781.0	96.7713						
	10-Year	797,722.7	405,522.0	92.9053						
6-Mar-25	02-Year	17,000.0	R	R						
	05-Year	167,750.0	31,850.0	96.9755						
	10-Year	785,250.0	597,410.0	93.1094						
7-Mar-25	02-Year							131,814.1	45,250.0	99.9475
	03-Year				178,025.0	71,850.0	99.9804			
	05-Year	24,393.4	R	R						
	10-Year									
20-Mar-25	02-Year	17,250.0	R	R						
	05-Year	120,500.0	37,525.5	97.0481						
	10-Year	1,183,500.0	724,802.0	92.8064						
21-Mar-25	02-Year							183,958.2	156,394.1	99.9491
	03-Year				197,750.0	R	R			
	05-Year	3,450,000	R	R						
	10-Year									

Source: Domestic Markets & Monetary Management Department, SBP

R= Bid Rejected NBR= No Bids Received

1-Amount offered only includes Competitive bids.

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

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

6.7 KIBOR

PERIODS		Percent per annum													
		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
2024 Mar	Month Average	21.77	22.27	21.73	22.23	21.67	22.17	21.36	21.61	21.25	21.50	20.86	21.36	20.68	21.18
	End-Month	21.83	22.33	21.82	22.32	21.84	22.34	21.74	21.99	21.46	21.71	21.13	21.63	20.87	21.37
Apr	Month Average	21.81	22.31	21.79	22.29	21.77	22.27	21.61	21.86	21.37	21.62	21.07	21.57	20.75	21.25
	End-Month	21.84	22.34	21.79	22.29	21.74	22.24	21.53	21.78	21.29	21.54	20.98	21.48	20.66	21.16
May	Month Average	21.81	22.31	21.78	22.28	21.73	22.23	21.31	21.56	21.15	21.40	20.78	21.28	20.33	20.83
	End-Month	21.82	22.32	21.74	22.24	21.61	22.11	20.79	21.04	20.77	21.02	20.35	20.85	19.90	20.40
Jun	Month Average	20.85	21.35	20.82	21.32	20.70	21.20	20.18	20.43	20.10	20.35	19.70	20.20	19.28	19.78
	End-Month	20.38	20.88	20.39	20.89	20.35	20.85	19.99	20.24	19.89	20.14	19.23	19.73	18.72	19.22
Jul	Month Average	20.18	20.68	20.15	20.65	20.07	20.57	19.75	20.00	19.59	19.84	18.97	19.47	18.44	18.94
	End-Month	19.51	20.01	19.48	19.98	19.44	19.94	19.26	19.51	19.14	19.39	18.58	19.08	18.00	18.50
Aug	Month Average	19.44	19.94	19.43	19.93	19.35	19.85	18.55	18.80	18.34	18.59	17.84	18.34	17.32	17.82
	End-Month	19.47	19.97	19.45	19.95	19.10	19.60	17.80	18.05	17.66	17.91	17.20	17.70	16.82	17.32
Sep	Month Average	18.19	18.69	18.05	18.55	17.91	18.41	17.11	17.36	16.70	16.95	16.30	16.80	15.91	16.41
	End-Month	17.23	17.73	17.20	17.70	17.14	17.64	15.88	16.13	14.95	15.20	14.37	14.87	13.90	14.40
Oct	Month Average	17.29	17.79	17.13	17.63	16.89	17.39	15.32	15.57	14.25	14.50	13.94	14.44	13.44	13.94
	End-Month	17.13	17.63	16.29	16.79	15.88	16.38	14.00	14.25	13.31	13.56	13.09	13.59	12.86	13.36
Nov	Month Average	15.13	15.63	15.03	15.53	14.89	15.39	13.42	13.67	13.14	13.39	12.92	13.42	12.78	13.28
	End-Month	14.92	15.42	14.86	15.36	14.43	14.93	12.56	12.81	12.42	12.67	12.17	12.67	11.92	12.42
Dec	Month Average	13.86	14.36	13.64	14.14	13.36	13.86	12.11	12.36	12.08	12.33	12.01	12.51	11.98	12.48
	End-Month	12.95	13.45	12.92	13.42	12.85	13.35	11.89	12.14	11.91	12.16	11.99	12.49	12.02	12.52
2025 Jan	Month Average	12.67	13.17	12.57	13.07	12.38	12.88	11.63	11.88	11.61	11.86	11.59	12.09	11.57	12.07
	End-Month	11.99	12.49	11.97	12.47	11.91	12.41	11.58	11.83	11.47	11.72	11.43	11.93	11.38	11.88
Feb	Month Average	11.92	12.42	11.89	12.39	11.83	12.33	11.66	11.91	11.56	11.81	11.50	12.00	11.48	11.98
	End-Month	11.90	12.40	11.83	12.33	11.72	12.22	11.66	11.91	11.57	11.82	11.50	12.00	11.50	12.00
Mar	Month Average	11.88	12.38	11.83	12.33	11.76	12.26	11.78	12.03	11.72	11.97	11.65	12.15	11.65	12.15
	End-Month	11.94	12.44	11.92	12.42	11.91	12.41	11.93	12.18	11.88	12.13	11.85	12.35	11.84	12.34

KIBOR :Karachi Interbank Offered Rate

Source: State Bank of Pakistan

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

6.8 Inter-Bank Weighted Average Call Rates

		Percent per annum					
PERIODS		Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months
2024	Mar	22.03	21.82	-	-	-	-
	Apr	22.03	21.82	-	-	-	-
	May	21.96	21.56	-	-	21.40	21.00
	Jun	21.31	21.15	-	-	19.96	-
	Jul	20.17	20.22	-	19.50	-	-
	Aug	19.53	19.13	19.72	-	17.88	18.33
	Sep	17.76	18.33	-	16.95	16.12	15.82
	Oct	17.69	17.22	-	-	15.79	15.00
	Nov	15.82	14.63	14.83		13.12	
	Dec	14.21	13.20	13.07	13.99	12.29	12.48
2025	Jan	13.14	12.53	-	12.33	11.75	-
	Feb	12.47	11.78	-	-	-	-
	Mar	12.34	11.98	-	11.80	-	-

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
4-Mar-25	279.7696	280.0117	280.9076	293.4923	293.8418	295.1662	1.8758	1.8789	1.8904	355.2094	355.5118	356.6265
5-Mar-25	279.8688	280.2014	281.1849	298.3402	298.7936	300.2193	1.8731	1.8768	1.8886	358.6939	359.1154	360.3560
6-Mar-25	279.8155	280.2637	281.2610	302.0748	302.6652	304.1233	1.8859	1.8904	1.9023	361.0320	361.6053	362.8715
7-Mar-25	279.9688	280.4284	281.4866	303.2482	303.8556	305.3840	1.8958	1.9004	1.9128	361.2298	361.8172	363.1596
10-Mar-25	280.0697	280.4714	281.4253	303.1334	303.6799	305.1281	1.8988	1.9031	1.9153	361.0098	361.5217	362.7288
11-Mar-25	279.9543	280.3860	281.4362	305.2202	305.8031	307.3516	1.9048	1.9094	1.9219	361.7289	362.2812	363.6155
12-Mar-25	279.9728	280.4145	281.5520	305.6883	306.2830	307.9137	1.8868	1.8912	1.9042	362.3128	362.8795	364.3321
13-Mar-25	280.0539	280.5195	281.7313	304.4326	305.0508	306.7558	1.8948	1.8994	1.9129	362.8238	363.4222	364.9735
14-Mar-25	280.2153	280.6849	281.8862	303.6273	304.2477	306.0009	1.8832	1.8878	1.9011	362.2343	362.8366	364.3669
17-Mar-25	280.1688	280.6105	281.7868	304.7677	305.3599	307.0754	1.8825	1.8869	1.9005	362.4684	363.0341	364.5323
18-Mar-25	280.2688	280.7113	281.9176	306.6281	307.2242	308.9651	1.8698	1.8742	1.8875	364.2094	364.7786	366.3251
19-Mar-25	280.2073	280.6780	282.0025	305.2158	305.8408	307.6881	1.8775	1.8821	1.8963	363.4288	364.0337	365.7301
20-Mar-25	280.2250	280.7053	282.0424	304.8848	305.5194	307.3642	1.8860	1.8907	1.9050	363.5079	364.1242	365.8363
21-Mar-25	280.2605	280.7467	282.1201	303.6762	304.3159	306.1923	1.8774	1.8822	1.8965	362.6150	363.2365	364.9892
24-Mar-25	280.3695	281.0488	282.2064	304.0187	304.8689	306.5481	1.8735	1.8796	1.8928	363.1767	364.0491	365.5219
25-Mar-25	280.4215	281.0439	282.2460	302.5608	303.3457	305.0504	1.8602	1.8659	1.8791	362.0523	362.8482	364.3771
26-Mar-25	280.2638	280.8326	282.2181	302.3906	303.1175	305.0045	1.8640	1.8693	1.8836	361.8205	362.5476	364.3152
27-Mar-25	280.2173	280.7252	282.1401	301.6119	302.2711	304.1721	1.8614	1.8663	1.8805	361.8166	362.4650	364.2716
28-Mar-25	280.1646	280.7130	282.1851	302.4237	303.1274	305.1155	1.8619	1.8670	1.8817	362.9673	363.6711	365.5581

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
4-Mar-25	312.6441	313.1611	315.0810	173.5271	173.6879	174.2780	74.5973	74.6459	74.8468	906.4886	907.5882	911.1354
5-Mar-25	315.0967	315.7217	317.7209	175.4358	175.6558	176.3070	74.6197	74.6985	74.9247	907.2513	908.5503	912.5232
6-Mar-25	314.6469	315.3978	317.4081	177.1092	177.4032	178.0683	74.5996	74.7091	74.9520	907.7847	909.4600	913.4669
7-Mar-25	318.0380	318.8124	320.9127	176.6323	176.9335	177.6343	74.6325	74.7450	75.0061	908.6653	910.4918	914.6528
10-Mar-25	318.3877	319.0971	321.1598	177.0460	177.3109	177.9504	74.6514	74.7520	74.9818	908.6386	910.2074	914.0746
11-Mar-25	318.4012	319.1438	321.2826	175.9933	176.2759	176.9727	74.6465	74.7551	74.9986	908.9131	910.5806	914.7636
12-Mar-25	317.4835	318.2333	320.4254	176.3549	176.6437	177.3939	74.6534	74.7647	75.0305	908.6191	910.2741	914.7981
13-Mar-25	317.8097	318.5915	320.8691	176.2799	176.5806	177.3748	74.6691	74.7813	75.0793	909.0889	910.8855	915.6074
14-Mar-25	316.9677	317.7523	320.1582	176.5637	176.8680	177.6616	74.7141	74.8249	75.1186	909.0227	910.7676	915.4527
17-Mar-25	317.0228	317.7771	320.1176	177.5710	177.8599	178.6424	74.7017	74.8050	75.0921	909.4620	911.0436	915.4568
18-Mar-25	318.4511	319.2141	321.5665	178.9937	179.2852	180.0914	74.7264	74.8299	75.1280	910.1412	911.7999	916.3434
19-Mar-25	319.3973	320.1998	322.6654	177.3852	177.6916	178.5637	74.7060	74.8255	75.1526	909.8821	911.6797	916.7432
20-Mar-25	319.4357	320.2479	322.6804	177.1022	177.4150	178.2942	74.7087	74.8308	75.1622	909.9397	911.7996	916.8829
21-Mar-25	317.2700	318.0930	320.5564	176.4099	176.7257	177.6285	74.7162	74.8338	75.1519	909.5528	911.3670	916.5058
24-Mar-25	317.8253	318.8665	321.1694	176.4365	176.8737	177.6379	74.7413	74.9124	75.1979	909.6705	912.1628	916.6084
25-Mar-25	317.0396	318.0111	320.3224	176.2169	176.6175	177.4073	74.7512	74.9071	75.2085	908.9840	911.3097	915.9015
26-Mar-25	317.2738	318.1853	320.6712	177.1267	177.4946	178.4027	74.7091	74.8508	75.2060	908.7376	910.8182	916.1139
27-Mar-25	316.9700	317.8133	320.2898	176.7190	177.0491	177.9721	74.6967	74.8221	75.1812	908.5869	910.4993	915.7419
28-Mar-25	317.7550	318.6428	321.2333	176.3356	176.6906	177.6487	74.6926	74.8289	75.1972	908.7108	910.7461	916.1924

Source: Domestic Markets & Monetary Management Department, SBP

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

6.10 Secondary Market Transactions in Government Securities

Million Rupees						
SECURITIES/TRANSACTIONS	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25
PIB Outright Transactions						
Purchases	4,766,875.4	3,587,858.9	5,773,960.1	4,783,639.5	5,333,604.5	6,394,689.3
Non-Banks	1,936,285.8	1,613,940.8	2,189,308.9	1,777,634.3	1,978,634.6	2,474,943.9
Banks	2,830,589.6	1,973,918.1	3,584,651.2	3,006,005.2	3,354,970.0	3,919,745.5
Sales	4,766,875.4	3,587,858.9	5,773,960.1	4,783,639.5	5,333,604.5	6,394,689.3
Non-Banks	1,853,158.9	1,176,879.3	1,582,674.6	1,948,475.6	2,317,530.3	2,867,334.7
Banks	2,913,716.6	2,410,979.6	4,191,285.5	2,835,163.9	3,016,074.2	3,527,354.7
Net Position	-	-	-	-	-	-
GIS Outright Transactions						
Purchases	1,041,571.6	806,773.2	636,706.7	788,160.0	741,013.8	662,345.7
Non-Banks	642,786.6	391,013.7	201,478.1	285,521.4	298,349.5	273,748.0
Banks	398,785.0	415,759.5	435,228.6	502,638.6	442,664.3	388,597.7
Sales	1,041,571.6	806,773.2	636,706.7	788,160.0	741,013.8	662,345.7
Non-Banks	527,323.5	381,235.2	153,272.1	327,948.2	242,160.1	416,040.9
Banks	514,248.1	425,538.0	483,434.5	460,211.8	498,853.7	246,304.8
Net Position	-	-	-	-	-	-
MTB Outright Transactions						
Purchases	4,990,721.6	4,933,384.6	5,688,701.2	4,351,452.5	4,114,424.7	5,435,998.8
Non-Banks	2,263,419.9	2,128,079.7	2,117,956.7	1,712,391.4	1,796,520.5	2,440,448.9
Banks	2,727,301.8	2,805,304.9	3,570,744.5	2,639,061.1	2,317,904.1	2,995,549.8
Sales	4,990,721.6	4,933,384.6	5,688,701.2	4,351,452.5	4,114,424.7	5,435,998.8
Non-Banks	1,396,465.4	1,624,931.9	2,228,504.4	1,835,252.4	1,830,740.5	2,400,935.4
Banks	3,594,256.2	3,308,452.7	3,460,196.8	2,516,200.0	2,283,684.2	3,035,063.3
Net Position	-	-	-	-	-	-
Repo Transactions						
Repo	6,089,326.2	4,658,554.7	4,709,165.9	6,028,108.8	4,014,441.2	4,019,401.8
Non-Banks	402,844.0	488,755.6	311,155.0	265,842.4	315,588.4	178,744.3
Banks	5,686,482.2	4,169,799.1	4,398,010.9	5,762,266.4	3,698,852.8	3,840,657.5
Reverse Repo	6,089,326.2	4,658,554.7	4,709,165.9	6,028,108.8	4,014,441.2	4,019,401.8
Non-Banks	612,802.2	399,070.1	833,660.9	1,131,654.4	439,968.3	466,128.5
Banks	5,476,524.0	4,259,484.6	3,875,505.0	4,896,454.4	3,574,472.9	3,553,273.3
Net Position	-	-	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

7.1 KSE 100 & All Shares Index-Selected Sectors

S.No	Sector Name	End Period		2024	2024				2025		
		FY23	FY24	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar
	KSE 100 Index (1991 = 1,000)	41,432.69	78,444.96	67,885.11	81,114.28	88,966.77	101,357.32	115,126.90	114,255.73	113,251.87	117,888.75
	KSE All Shares Index (1995 = 1,000)	28,111.83	49,683.75	44,562.88	51,814.23	56,913.79	63,928.43	72,178.67	78,684.12	78,282.66	73,348.42
1	Automobile Assembler	28,087.23	50,236.32	53,490.760	53,313.95	57,984.75	60,448.86	65,600.46	68,173.59	68,569.26	67,426.27
2	Automobile Parts & Accessories	19,379.93	53,633.09	54,910.890	50,011.63	49,336.80	55,843.82	54,671.73	55,057.03	49,890.47	50,380.26
3	Cable & Electrical Goods	9,922.36	24,427.04	16,385.830	22,368.30	25,160.08	27,879.69	35,787.65	34,038.18	34,797.81	36,666.10
4	Cement	40,175.45	65,763.54	56,902.010	67,226.48	78,279.53	87,458.47	94,971.36	95,172.28	105,378.97	111,258.94
5	Chemical	21,956.68	11,120.36	25,080.680	11,248.30	11,829.24	12,896.50	13,351.58	13,781.98	14,066.74	14,943.80
6	Close-End Mutual Funds	1,226.41	1,910.41	1,970.080	1,894.04	2,036.62	2,424.75	3,055.51	2,758.77	2,528.63	2,538.01
7	Commercial Banks	8,669.26	18,545.04	15,250.090	18,832.63	19,562.15	21,932.34	22,576.28	23,349.06	23,479.57	22,964.73
8	Engineering	22,194.92	41,557.19	32,933.370	34,444.10	35,560.33	37,433.76	44,113.65	46,979.48	39,280.34	38,509.66
9	Fertilizer	15,252.11	25,783.47	22,551.860	30,090.79	33,660.85	37,501.68	38,576.91	33,348.34	33,901.23	32,485.21
10	Food & Personal Care Products	48,416.38	92,009.42	62,584.000	97,096.46	102,800.91	112,484.86	126,586.76	126,586.76	128,925.79	130,059.18
11	Insurance	14,773.73	17,915.12	17,548.210	17,625.50	18,872.56	20,884.89	22,177.48	21,581.30	21,737.45	21,366.15
12	Inv. Banks (Inv. Co., Sec. Co.)	13,953.84	124,336.44	16,978.980	131,369.72	128,147.26	136,191.01	175,109.61	164,035.23	156,138.95	156,058.25
13	Jute	17,463.05	18,829.09	18,339.470	39,377.60	37,719.53	38,961.68	66,525.44	50,204.20	54,400.46	48,214.21
14	Leasing Companies	68.15	96.06	86.340	94.64	128.83	110.80	178.76	177.12	158.73	139.51
15	Leather & Textiles	11,062.46	25,413.31	18,037.770	28,611.61	29,220.52	33,534.27	38,295.17	35,233.06	35,610.55	31,650.98
16	Miscellaneous	14,970.78	20,162.37	20,824.210	17,959.39	20,180.36	22,775.29	26,505.90	27,312.53	27,938.29	29,085.82
17	Medicines	4,005.85	2,552.56	3,837.380	2,658.42	2,999.05	2,976.55	2,996.89	2,994.52	2,983.12	2,932.83
18	Oil & Gas Exploration Companies	8,455.84	14,988.62	13,449.750	12,207.23	13,653.39	15,491.69	19,790.59	17,444.92	16,941.80	19,250.05
19	Oil & Gas Marketing Companies	6,996.05	9,667.52	9,515.930	9,768.06	11,696.74	15,036.73	20,518.50	17,253.36	16,257.88	18,780.40
20	Paper & Board	12,796.88	21,100.94	17,621.500	20,827.12	19,520.91	23,543.48	24,536.51	22,717.87	22,431.04	22,108.42
21	Pharmaceuticals	18,399.65	33,942.52	24,544.910	40,987.50	50,206.44	65,386.76	71,601.22	73,990.24	67,594.25	70,770.53
22	Power Generation & Distribution	17,933.21	38,264.61	31,634.750	31,206.52	31,317.72	35,349.74	37,937.20	35,797.86	36,040.94	37,030.94
23	Refinery	6,525.21	11,324.95	12,442.880	10,346.55	11,091.23	13,889.57	20,572.40	18,265.71	17,630.66	18,956.61
24	Sugar & Allied Industries	110,778.88	141,590.56	144,740.270	136,116.03	144,882.99	153,997.33	164,618.09	172,296.77	171,382.28	173,672.33
25	Synthetic & Rayon	66,768.65	92,329.94	81,773.930	86,131.69	88,203.48	88,586.49	91,666.91	92,228.97	92,352.54	94,402.96
26	Technology & Communication	44,524.98	55,370.47	54,489.330	56,094.02	62,549.35	72,493.64	89,641.57	82,931.42	77,626.12	77,245.99
27	Textile Spinning	14,055.88	15,376.13	14,981.740	17,257.55	17,528.53	18,706.46	17,145.14	16,531.90	16,902.61	16,410.51
28	Textile Weaving	1,872.22	2,266.80	2,095.870	2,274.44	2,171.64	2,366.87	2,369.38	2,581.78	2,426.69	2,447.12
29	Tobacco	50,181.87	75,632.05	78,642.830	60,051.99	89,149.53	86,771.74	91,292.17	84,458.98	83,902.07	90,085.85
30	Transport	31,505.31	36,310.83	137,673.690	43,677.19	36,894.24	43,007.55	57,764.68	53,587.46	48,653.71	46,823.23
31	Vananaat & Allied Industries	28,418.70	27,929.46	27,981.920	26,037.98	24,334.80	27,388.76	38,002.20	35,717.64	33,003.23	38,126.64
32	Woolen	3,271.81	3,925.35	3,717.730	4,407.76	4,678.24	5,375.56	5,229.36	4,948.65	5,125.56	4,998.37
33	Real Estate Investment Trust	22,565.07	46,044.19	23,517.750	45,767.99	48,471.21	50,171.95	54,682.55	54,267.16	55,558.19	57,491.74
34	Exchange Traded Funds	398,568.72	701,652.94	660,053.370	708,419.68	831,522.36	1,055,972.87	1,030,560.45	1,020,313.60	1,010,739.82	1,054,145.26
35	Property	7,876.30	7,385.45	7,458.860	8,250.26	7,873.34	10,726.29	12,906.42	12,789.87	11,302.70	12,389.30
36	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-	-
37	Future Contracts	-	-	-	-	-	-	-	-	-	-
38	Bonds	-	-	-	-	-	-	-	-	-	-

As per last working day

Source: Pakistan Stock Exchange

7.2 Pakistan Stock Exchange Indicators

Month	KSE 100 Index (1991 = 1,000)				
	FY21	FY22	FY23	FY24	FY25
Jul	39,258.44	47,055.29	40,150.36	48,034.60	77,886.99
Aug	41,110.93	47,419.74	42,351.15	45,002.42	78,488.22
Sep	40,571.48	44,899.60	41,128.67	46,232.59	81,114.20
Oct	39,888.00	46,184.71	41,264.66	51,920.27	88,966.77
Nov	41,068.82	45,072.38	42,348.63	60,531.27	101,357.32
Dec	43,755.38	44,596.07	40,420.45	62,451.04	115,126.90
Jan	46,385.54	45,374.68	40,673.06	61,979.18	114,255.73
Feb	45,865.02	44,461.01	40,510.37	64,578.52	113,251.67
Mar	44,587.85	44,928.83	40,000.83	67,005.11	117,806.75
Apr	44,262.35	45,249.41	41,580.85	71,102.55	
May	47,896.34	43,078.14	41,330.56	75,878.48	
Jun	47,356.02	41,540.83	41,452.69	78,444.96	
Month	KSE All Share Index (1995 = 1,000)				
	FY21	FY22	FY23	FY24	FY25
Jul	27,559.26	32,163.11	27,796.13	32,027.29	49,473.46
Aug	28,960.20	32,394.47	29,077.87	30,041.97	50,674.74
Sep	28,969.98	30,668.90	28,225.45	31,158.71	51,814.23
Oct	28,185.56	31,596.79	28,144.59	34,558.22	56,913.70
Nov	28,849.46	30,831.91	28,693.26	40,324.28	63,920.43
Dec	30,779.70	30,726.52	27,532.64	41,916.27	72,170.67
Jan	32,061.54	31,007.64	27,100.87	41,892.68	70,604.12
Feb	31,436.15	30,523.62	26,679.75	42,840.89	70,262.66
Mar	30,498.20	30,788.28	26,428.49	44,562.88	73,340.42
Apr	30,017.98	30,774.66	27,428.44	46,554.24	
May	32,238.69	29,310.51	27,703.24	48,828.32	
Jun	32,479.82	28,582.29	28,111.03	49,683.75	
Month	KMI-30 Index (Base: June 2008)				
	FY21	FY22	FY23	FY24	FY25
Jul	63,107.65	76,259.24	65,446.00	80,370.86	122,928.29
Aug	65,651.60	77,641.73	70,346.75	74,969.26	124,792.20
Sep	64,738.07	72,315.95	67,463.05	77,669.37	124,751.16
Oct	63,496.69	74,486.07	69,310.33	88,224.74	133,711.50
Nov	66,318.10	73,210.74	71,768.60	101,700.59	148,572.54
Dec	71,167.60	71,687.06	68,277.85	104,728.78	178,636.06
Jan	74,222.76	73,592.63	69,439.38	103,712.89	171,979.28
Feb	76,278.37	72,148.81	68,762.41	108,852.28	169,716.79
Mar	73,039.96	72,914.93	69,337.93	112,364.01	183,106.29
Apr	71,476.99	74,012.17	72,354.37	119,444.80	
May	78,749.58	70,045.46	71,339.96	125,779.87	
Jun	76,621.54	68,766.37	70,748.13	126,424.27	

Source: Pakistan Stock Exchange

As per last working day

7.3 Market Capitalization of PSX All Shares-Selected Sectors

Million Rupees

S.No	Sector Name	End Period		2024	2024				2025		
		FY23	FY24	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar
1	Automobile Assembler	231,338.3	452,137.2	431,357.2	479,836.2	521,874.4	544,051.8	590,417.2	622,576.1	617,136.9	606,849.8
2	Automobile parts & Accessories	32,966.0	91,231.9	93,405.5	85,071.7	83,923.8	94,992.4	92,998.6	93,854.0	84,865.5	85,698.7
3	Cable & Electrical Goods	22,215.7	56,014.4	36,687.0	51,915.9	58,395.6	64,707.7	83,061.8	79,801.3	80,764.3	85,180.5
4	Cement	444,827.5	708,467.1	604,365.4	724,227.2	843,300.5	942,098.3	1,023,120.5	1,025,284.7	1,135,240.7	1,198,585.3
5	Chemical	479,041.7	243,777.4	562,040.7	246,582.1	261,509.4	282,582.1	292,690.0	302,344.2	308,367.3	327,594.2
6	Close -End Mutual Funds	1,800.4	2,804.5	2,892.1	2,648.4	2,989.8	3,559.6	4,485.6	4,049.9	3,712.1	3,725.9
7	Commercial Banks	1,011,875.8	2,173,352.9	1,787,203.4	2,207,891.8	2,293,420.5	2,571,293.8	2,646,788.6	2,737,386.8	2,752,687.2	2,692,327.0
8	Engineering	69,889.7	131,921.4	104,482.1	111,677.1	115,296.2	121,370.4	143,028.4	132,866.5	127,357.5	124,858.8
9	Fertilizer	473,48.7	782,365.7	684,306.8	913,064.9	1,021,393.4	1,138,783.4	1,226,798.5	1,057,343.1	1,078,106.4	1,033,074.6
10	Food & Personal Care Products	690,461.1	1,107,522.1	809,795.3	1,097,561.9	1,135,239.6	1,219,463.5	1,339,853.1	1,321,104.2	1,324,780.1	1,316,254.2
11	Insurance	114,956.1	141,824.3	138,101.0	140,328.1	150,256.8	166,278.1	176,560.3	173,652.2	174,908.7	171,921.1
12	Inv. Banks (INV.COS./Securities COS.	119,544.3	234,114.0	145,461.4	247,357.0	241,289.4	264,048.5	339,504.3	479,513.2	456,430.6	456,194.7
13	Jute	177.0	190.8	185.9	399.1	382.3	313.8	674.2	508.8	551.3	488.6
14	Leasing Companies	528.3	745.3	669.9	734.5	1,000.0	859.9	1,387.2	1,374.5	1,231.7	1,082.6
15	Leather & Tanneries	31,989.4	73,541.0	52,197.7	82,807.5	84,569.9	97,054.7	110,833.7	101,971.4	103,063.9	91,604.1
16	Miscellaneous	64,300.8	86,599.1	89,441.6	77,137.1	86,676.4	97,821.8	113,845.2	117,309.8	119,997.4	124,926.1
17	Modarabas	16,893.8	9,777.0	16,232.0	10,182.6	10,030.2	11,487.0	11,565.4	11,556.3	11,512.4	11,318.4
18	Oil & Gas Exploration Companies	812,491.7	1,401,774.1	1,273,124.7	1,595,838.4	1,776,162.8	2,015,308.9	2,574,550.5	2,269,402.6	2,203,925.6	2,504,230.3
19	Oil & Gas Marketing Companies	155,752.5	215,225.5	220,756.3	217,286.1	260,402.8	334,760.6	456,800.4	384,108.4	361,946.5	418,104.8
20	Paper & Board	59,899.5	98,768.6	79,674.1	97,487.2	91,373.1	110,201.9	114,850.2	106,337.4	104,994.9	103,859.3
21	Pharmaceuticals	150,342.1	286,419.3	207,119.0	346,711.3	423,660.5	551,757.8	604,197.6	624,357.1	570,385.5	597,188.2
22	Power Generation & Distribution	215,713.5	472,302.1	380,524.8	375,374.0	376,711.2	425,211.1	456,334.8	430,601.7	433,525.9	445,434.3
23	Refinery	54,437.7	94,480.5	103,807.2	86,317.7	97,535.7	115,708.8	171,628.3	152,384.4	147,086.2	158,147.9
24	Sugar & Allied Industries	77,324.6	99,733.0	101,036.2	94,973.3	101,090.4	107,449.8	114,860.3	120,910.7	120,269.0	121,876.0
25	Synthetic & Rayon	111,940.7	157,136.8	136,958.5	140,530.5	141,602.3	140,137.2	143,004.6	141,694.1	140,085.0	141,508.9
26	Technology & Communication	246,081.6	311,295.5	304,300.9	315,419.9	351,718.5	407,850.2	504,324.8	467,023.4	437,146.8	435,371.1
27	Textile Spinning	53,174.8	58,678.7	57,097.3	65,858.7	76,690.7	81,844.2	81,031.0	78,132.8	79,884.9	77,559.1
28	Textile Weaving	2,631.5	3,338.3	3,086.6	3,349.5	3,198.1	3,485.6	3,489.3	3,802.1	3,573.7	3,603.8
29	Tobacco	212,220.9	319,851.0	332,583.5	253,962.1	377,016.8	366,961.0	386,078.1	357,171.8	355,205.7	383,556.2
30	Transport	50,816.7	58,567.8	221,094.0	70,449.4	77,592.8	91,935.9	121,782.8	112,976.6	102,574.5	98,715.4
31	Vanaspati & Allied Industries	1,298.3	1,275.9	1,278.3	1,189.5	1,111.7	1,251.2	1,736.1	1,631.7	1,507.7	1,741.8
32	Woolen	212.7	255.2	241.7	286.6	304.2	349.5	340.0	321.8	333.3	325.0
33	Real Estate Investment Trust	32,342.4	65,994.9	33,707.9	65,599.0	69,473.5	71,911.2	78,376.3	77,780.9	79,631.3	82,402.7
34	Exchange Traded Funds	579.0	1,133.3	1,066.1	1,241.1	1,343.0	1,705.5	1,664.5	1,647.9	1,632.5	1,702.6
35	Property	22,214.3	20,760.7	20,938.8	23,160.3	22,102.2	30,111.0	36,231.2	35,904.0	31,729.2	34,779.5
36	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-	-
37	Future Contracts	-	-	-	-	-	-	-	-	-	-
38	Bonds	-	-	-	-	-	-	-	-	-	-
TOTAL		6,065,529.2	9,963,377.4	9,037,228.0	10,234,457.6	11,160,638.4	12,478,788.6	14,048,902.4	13,627,686.5	13,556,152.1	13,941,711.2

Source: Pakistan Stock Exchange

As per last working day

7.4 Turnover of Shares at Pakistan Stock Exchange

Million No. of Shares					
Month	Monthly Turnover at Ready Counter of the PSX				
	FY21	FY22	FY23	FY24	FY25
Jul	8,923.18	9,450.21	2,733.59	7,984.83	9,055.19
Aug	10,581.67	7,442.74	7,115.00	6,814.52	11,598.03
Sep	13,650.74	9,585.41	4,149.94	3,447.73	10,898.47
Oct	8,635.92	5,769.23	6,001.90	8,404.82	14,166.34
Nov	6,533.65	7,179.05	4,704.50	14,056.43	18,729.67
Dec	11,516.89	5,844.76	4,592.75	21,165.66	26,887.34
Jan	13,457.21	5,824.05	4,275.86	11,737.43	16,701.34
Feb	11,973.06	4,660.97	3,806.13	7,190.09	10,063.38
Mar	10,588.82	4,872.75	4,159.48	7,673.19	7,542.67
Apr	8,101.69	6,251.41	2,330.90	9,177.24	
May	12,465.65	4,760.77	4,032.90	12,128.67	
Jun	20,912.15	5,266.80	3,902.82	7,808.72	
Total	137,340.63	76,908.15	51,805.77	117,589.32	125,642.42

Source: Pakistan Stock Exchange

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

Overall

Item Name	Million Rupees				
	2019	2020	2021	2022	2023
A. Non-Current Assets (A1+A3+A4+A5+A6)	4,808,101	5,199,876	5,625,488	6,504,868	7,687,915
1. Capital work in progress	495,679	531,121	662,026	779,611	661,405
2. Operating fixed assets at cost	6,240,549	6,469,955	7,001,551	7,909,645	8,995,081
3. Operating fixed assets after deducting accumulated depreciation	3,559,724	3,639,044	3,782,737	4,369,760	5,336,166
4. Intangible assets	91,301	87,641	127,191	159,670	140,114
5. Long term investments	495,562	648,407	782,012	843,559	1,129,621
6. Other non-current assets	165,834	293,662	271,522	352,268	400,410
B. Current Assets (B1+B2+B3+B4+B5+B6)	5,289,112	5,554,992	6,575,479	9,180,410	9,881,892
1. Cash & bank balance	289,608	319,652	408,591	531,197	632,206
2. Inventories; of which	969,862	886,448	1,126,028	1,983,791	2,009,077
i) Raw material	456,333	464,236	582,404	862,100	936,234
ii) Work in progress	76,550	73,513	89,845	123,194	155,481
iii) Finished goods	323,236	282,664	347,569	632,308	903,386
3. Trade Debt / accounts receivables	1,950,492	1,888,332	2,057,005	2,839,802	3,245,857
4. Short term loans and advances	153,045	142,729	163,816	165,097	197,627
5. Short term investments	261,740	414,975	683,660	837,798	769,912
6. Other current assets	1,664,365	1,902,856	2,136,379	2,822,725	3,026,413
of which: i) Stores, spares & loose tools	210,745	226,372	250,178	319,100	360,759
ii) Trade deposits & pre-payments	62,980	62,616	86,793	127,575	115,082
Total Assets (A+B) / Equity & Liabilities (C+D+E)	10,097,213	10,754,867	12,200,967	15,685,278	17,549,806
C. Shareholders' Equity (C1+C2+C3)	3,487,727	3,725,607	4,331,873	5,116,807	6,262,381
1. Issued, Subscribed & Paid up capital	833,086	858,800	913,111	956,384	994,511
i) Ordinary Shares	816,275	840,733	893,012	937,306	975,728
ii) Preference shares	16,812	18,067	20,100	19,077	18,783
2. Reserves	2,118,637	2,329,362	2,854,756	3,443,085	4,199,329
i) Capital Reserve	367,868	392,201	444,030	517,797	762,035
ii) Revenue Reserve	1,750,769	1,937,161	2,410,726	2,925,288	3,437,294
of which: un-appropriated profit (loss) / retained earnings	1,119,331	1,284,061	1,761,540	2,210,284	2,754,248
3. Surplus on revaluation of fixed assets	536,004	537,445	564,006	717,338	1,008,541
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	1,769,805	2,138,088	2,293,382	2,693,830	3,121,259
1. Long term borrowings	995,727	1,255,200	1,340,472	1,623,103	1,729,841
of which: i) Long term secured loans	885,916	1,099,172	1,190,024	1,468,466	1,572,369
ii) Long term unsecured loans	29,453	23,164	40,072	37,552	35,382
iii) Long term lease finance	80,351	121,244	110,376	113,206	118,119
2. Subordinated loans / Sponsor's loans	14,653	12,166	11,274	10,843	9,199
3. Debentures/TFCs (bonds payable)	11,737	8,463	16,300	10,711	9,900
4. Employees benefit obligations	153,760	164,800	175,455	195,985	214,101
5. Other non-current liabilities	593,929	697,457	749,802	852,388	1,158,218
E. Current Liabilities (E1+E2+E3+E4)	4,839,681	4,891,172	5,575,792	7,875,441	8,225,366
1. Trade Credit & other accounts payables	2,804,177	2,915,260	3,382,031	4,820,295	4,855,082
of which: i) Trade credits	1,603,859	1,754,135	2,059,265	3,183,736	2,873,795
2. Short term Borrowings	1,315,505	1,191,625	1,168,297	1,621,671	1,906,975
of which: i) Short term Secured loans	1,292,473	1,160,139	1,134,171	1,551,191	1,827,873
ii) Short term unsecured loans	15,114	25,698	21,320	28,388	29,655
iii) Short term lease finance	7,323	7,653	9,133	42,091	49,447
3. Current portion of non-current liabilities	364,251	321,295	418,585	517,289	481,038
4. Other current liabilities	355,747	462,992	606,879	916,186	982,271
of which: i) Interest / markup payables	187,151	219,869	245,875	345,656	382,878
ii) Taxes payable	39,174	57,803	93,045	157,938	217,266
F. Operations:					
1. Sales	8,811,109	7,998,943	9,437,310	14,568,262	16,814,542
i) Local sales (Net)	8,157,216	7,315,315	8,579,120	13,277,460	15,279,147
ii) Export Sales (Net)	653,952	683,628	858,190	1,290,802	1,535,395
2. Cost of sales	7,530,841	6,870,224	7,846,723	12,158,282	14,105,474
i) Cost of material	3,257,346	2,865,088	3,628,612	5,494,126	5,656,881
ii) Labour	318,364	334,715	367,802	431,547	477,147
iii) Overhead	3,955,131	3,670,421	3,849,309	6,232,609	7,971,446
3. Gross profit / (loss) (F1-F2)	1,280,328	1,128,719	1,590,587	2,409,979	2,709,067
4. General, administrative and other expenses	616,121	563,160	622,022	850,226	982,977
i) Selling & distribution expenses	230,096	227,659	260,682	331,618	387,882
of which: Advertisement & promotions	36,680	34,582	39,013	47,265	55,320
ii) Administrative and other expenses	386,025	335,500	361,340	518,608	595,095
of which: Corporate social responsibilities	5,152	4,918	5,554	8,184	9,614
5. Other income / (loss)	228,984	244,558	289,786	276,042	553,089
6. EBIT (F3-F4+F5)	893,192	810,117	1,258,351	1,835,796	2,279,180
7. Financial expenses	280,857	330,308	247,365	396,795	655,288
of which: (i) Interest expenses	244,462	297,310	228,102	336,037	563,692
8. Profit / (loss) before taxation (F6-F7)	612,335	479,809	1,010,987	1,439,001	1,623,892
9. Tax expenses	199,749	150,718	262,167	514,992	618,673
10. Profit / (loss) after tax (F8-F9)	412,586	329,091	748,820	924,008	1,005,219
11. Cash dividends	234,513	187,671	361,709	284,423	316,674
12. Bonus shares / stock dividends	9,039	3,619	8,419	7,388	29,344
G. Statement of Cash Flows					
1. Net cash flows from operating activities	375,730	751,977	921,941	615,105	820,056
2. Net cash flows from investing activities	(538,153)	(488,326)	(573,342)	(1,007,528)	(475,352)
3. Net cash flows from financing activities	(80,148)	(37,675)	(100,709)	258,393	(106,251)
H. Miscellaneous					
1. Depreciation for the year	283,298	301,997	302,545	324,383	372,077
2. Salaries, wages and employee benefits	535,555	545,871	607,794	712,599	801,558
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	4.68	4.00	7.93	6.34	5.98
P2. Asset turnover (F1 to Avg. (Current year(A+B)/previous year (A+B)))	0.93	0.77	0.82	1.04	1.01
P3. Return on Assets (F10 as a % of Avg. (Current year(A+B)/previous year (A+B)))	4.36	3.07	6.52	6.03	6.05
P4. Financial leverage (Avg. (Current year(A+B)/previous year (A+B) to Avg. Current year(C)/previous year (C)))	2.81	2.89	2.85	2.95	2.94
P5. Return on equity (F10 as % of Avg. (Current year(C)/previous year (C)))	12.27	8.87	18.59	19.56	17.76
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	4.17	3.15	7.07	8.31	8.32

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

Private Sector

Million Rupees

Item Name	2019	2020	2021	2022	2023
A. Non-Current Assets (A1+A3+A4+A5+A6)	3,724,763	3,996,071	4,446,156	5,176,530	6,191,436
1. Capital work in progress	388,543	430,715	559,619	605,440	564,239
2. Operating fixed assets at cost	4,635,437	4,960,943	5,289,832	6,047,296	7,071,035
3. Operating fixed assets after deducting accumulated depreciation	2,668,053	2,824,418	2,981,946	3,492,270	4,461,399
4. Intangible assets	85,107	81,550	120,243	150,976	131,469
5. Long term investments	449,947	490,612	628,016	684,329	839,693
6. Other non-current assets	133,114	168,776	156,333	163,515	194,435
B. Current Assets (B1+B2+B3+B4+B5+B6)	3,232,329	3,284,193	3,984,687	5,400,476	5,672,422
1. Cash & bank balance	234,616	274,251	367,053	442,942	529,551
2. Inventories; of which	867,765	818,530	1,039,288	1,625,114	1,698,486
i) Raw material	446,142	455,905	576,590	846,380	913,836
ii) Work in progress	76,340	73,229	89,056	122,854	155,042
iii) Finished goods	321,652	280,450	346,266	632,010	616,981
3. Trade Debt / accounts receivables	1,025,543	847,749	910,462	1,140,218	1,212,401
4. Short term loans and advances	135,369	121,535	141,090	138,382	170,750
5. Short term investments	203,042	357,326	532,489	711,826	679,099
6. Other current assets	765,995	864,802	994,305	1,341,993	1,382,135
of which: i) Stores, spares & loose tools	175,953	189,993	210,737	275,288	313,584
ii) Trade deposits & pre-payments	48,969	51,212	76,836	119,028	105,053
Total Assets (A+B) / Equity & Liabilities (C+D+E)	6,957,093	7,280,265	8,430,843	10,577,007	11,863,858
C. Shareholders' Equity (C1+C2+C3)	2,707,779	2,872,840	3,387,623	3,992,821	4,734,435
1. Issued, Subscribed & Paid up capital	693,835	714,231	768,590	811,852	849,979
i) Ordinary Shares	677,024	696,165	748,490	792,774	831,196
ii) Preference shares	16,812	18,067	20,100	19,077	18,783
2. Reserves	1,607,522	1,734,100	2,162,891	2,614,022	3,036,296
i) Capital Reserve	339,942	361,806	411,185	482,281	709,280
ii) Revenue Reserve	1,267,579	1,372,295	1,751,706	2,131,741	2,317,016
of which: un-appropriated profit(loss) / retained earnings	772,804	861,226	1,247,269	1,560,100	1,821,761
3. Surplus on evaluation of fixed assets	406,422	424,509	456,142	566,947	858,161
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	1,083,570	1,391,492	1,484,292	1,799,226	2,154,716
1. Long term borrowings	681,692	904,382	936,046	1,195,282	1,302,004
of which: i) Long term secured loans	596,521	803,913	839,576	1,104,177	1,208,823
ii) Long term unsecured loans	20,392	14,148	31,140	28,699	26,529
iii) Long term lease finance	64,773	74,701	65,329	62,498	66,652
2. Subordinated loans / Sponsor's loans	14,653	12,166	11,274	10,843	9,199
3. Debentures/TFCs (bonds payable)	11,737	8,463	16,300	10,711	9,900
4. Employees benefit obligations	67,557	70,884	75,947	85,344	98,017
5. Other non-current liabilities	307,932	395,597	444,726	497,047	735,596
E. Current Liabilities (E1+E2+E3+E4)	3,165,743	3,015,932	3,558,928	4,784,960	4,974,707
1. Trade Credit & other accounts payables	1,549,150	1,462,624	1,807,489	2,377,836	2,556,640
of which: i) Trade credits	707,827	688,210	884,947	1,245,223	1,156,610
2. Short term Borrowings	1,131,410	1,049,270	1,027,863	1,391,967	1,410,627
of which: i) Short term Secured loans	1,108,685	1,018,093	994,042	1,321,796	1,331,842
ii) Short term unsecured loans	14,806	25,300	21,014	28,079	29,338
iii) Short term lease finance	7,323	7,653	9,133	42,091	49,447
3. Current portion of non-current liabilities	259,747	218,149	334,573	417,496	378,384
4. Other current liabilities	225,437	285,889	389,002	597,661	629,055
of which: i) Interest / markup payables	96,519	92,503	85,827	118,262	144,843
ii) Taxes payable	32,040	42,372	71,720	105,305	145,036
F. Operations:					
1. Sales	5,968,302	5,343,225	6,682,274	9,693,020	10,809,256
i) Local sales (Net)	5,316,325	4,661,365	5,824,780	8,403,917	9,275,459
ii) Export Sales (Net)	651,977	681,859	857,494	1,289,902	1,533,797
2. Cost of sales	5,046,837	4,501,612	5,416,470	7,975,791	8,838,371
i) Cost of material	3,251,463	2,858,122	3,623,496	5,484,995	5,641,483
ii) Labour	241,886	259,295	294,145	353,744	406,623
iii) Overhead	1,552,488	1,384,196	1,498,829	2,137,053	2,790,265
3. Gross profit / (loss) (F1-F2)	921,465	841,613	1,265,804	1,718,028	1,970,885
4. General, administrative and other expenses	470,652	451,090	519,826	676,719	812,115
i) Selling & distribution expenses	205,395	202,623	234,305	301,389	355,047
of which: Advertisement & promotions	34,527	32,630	36,812	44,455	52,440
ii) Administrative and other expenses	265,258	248,467	285,520	375,330	457,068
of which: Corporate social responsibilities	4,537	4,165	4,842	7,458	8,199
5. Other income / (loss)	144,364	157,977	215,309	197,619	362,949
6. EBIT (F3-F4+F5)	586,177	548,499	961,288	1,238,928	1,521,719
7. Financial expenses	200,040	224,529	159,969	273,661	493,018
of which: i) Interest expenses	168,499	196,212	141,271	213,122	403,141
8. Profit / (loss) before taxation (F6-F7)	396,137	323,970	801,319	965,267	1,028,701
9. Tax expenses	109,094	93,344	189,443	303,261	368,574
10. Profit / (loss) after tax (F8-F9)	286,143	230,625	611,876	662,006	660,126
11. Cash dividends	175,708	152,508	296,461	240,784	267,778
12. Bonus shares / stock dividends	3,722	3,609	8,408	7,388	29,344
G. Statement of Cash Flows					
1. Net cash flows from operating activities	236,526	608,805	783,922	503,558	925,815
2. Net cash flows from investing activities	(411,624)	(392,250)	(519,134)	(847,807)	(440,816)
3. Net cash flows from financing activities	(44,267)	39,877	(62,363)	202,054	(319,368)
H. Miscellaneous					
1. Depreciation for the year	213,604	220,554	226,503	252,279	295,129
2. Salaries, wages and employee benefits	410,209	427,993	484,801	576,687	666,060
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	4.79	4.32	9.16	6.83	6.11
P2. Asset turnover (F1 to Avg (Current year(A+B),previous year (A+B)))	0.91	0.75	0.85	1.02	0.96
P3. Return on Assets (F10 as a % of Avg (Current year(A+B),previous year (A+B)))	4.35	3.24	7.79	6.97	5.88
P4. Financial leverage (Avg. (Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)))	2.51	2.55	2.51	2.58	2.57
P5. Return on equity (F10 as % of Avg (Current year(C),previous year (C)))	10.91	8.27	19.55	17.94	15.13
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	3.37	2.65	6.69	6.84	6.21

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

Public Sector Enterprises

Million Rupees

Item Name	2019	2020	2021	2022	2023
A. Non-Current Assets (A1+A3+A4+A5+A6)	1,083,338	1,203,804	1,179,332	1,128,338	1,476,479
1. Capital work in progress	107,136	100,406	102,407	94,171	97,165
2. Operating fixed assets at cost	1,614,112	1,509,012	1,711,719	1,862,349	1,924,046
3. Operating fixed assets after deducting accumulated depreciation	891,672	814,625	800,791	877,490	874,766
4. Intangible assets	6,195	6,091	6,948	8,694	8,644
5. Long term investments	45,615	157,795	153,996	159,230	289,928
6. Other non-current assets	32,720	124,886	115,190	188,753	205,975
B. Current Assets (B1+B2+B3+B4+B5+B6)	2,056,783	2,270,798	2,590,792	3,779,933	4,208,670
1. Cash & bank balance	54,992	45,401	41,538	88,255	102,655
2. Inventories; of which	102,098	67,917	86,740	358,677	310,591
i) Raw material	10,192	8,331	5,815	15,720	22,398
ii) Work in progress	210	285	189	340	439
iii) Finished goods	1,584	1,614	1,303	298	286,405
3. Trade Debt / accounts receivables	924,949	1,040,583	1,146,543	1,699,584	2,033,456
4. Short term loans and advances	17,676	21,194	22,726	26,715	26,877
5. Short term investments	58,698	57,648	151,171	125,971	90,813
6. Other current assets	898,370	1,038,054	1,142,073	1,480,732	1,644,278
of which: i) Stores, spares & loose tools	34,793	36,379	39,441	43,812	47,176
ii) Trade deposits & pre-payments	14,011	11,405	9,957	8,547	10,029
Total Assets (A+B) / Equity & Liabilities (C+D+E)	3,140,120	3,474,603	3,770,124	5,108,271	5,685,149
C. Shareholders' Equity (C1+C2+C3)	779,948	852,767	944,250	1,123,986	1,467,946
1. Issued, Subscribed & Paid up capital	139,251	144,568	144,521	144,532	144,532
i) Ordinary Shares	139,251	144,568	144,521	144,532	144,532
ii) Preference shares	0	0	0	0	0
2. Reserves	511,115	595,262	691,865	829,063	1,173,033
i) Capital Reserve	27,926	30,396	32,845	35,516	52,755
ii) Revenue Reserve	483,189	564,866	659,020	793,547	1,120,278
of which: un-appropriated profit(loss) / retained earnings	346,527	422,835	514,270	650,184	932,486
3. Surplus on revaluation of fixed assets	129,582	112,937	107,864	150,391	150,380
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	686,235	746,595	809,010	893,803	966,543
1. Long term borrowings	314,034	350,818	404,426	427,821	427,837
of which: i) Long term secured loans	289,396	295,259	350,448	364,289	363,546
ii) Long term unsecured loans	9,061	9,016	8,932	8,853	8,853
iii) Long term lease finance	15,578	46,543	45,046	50,708	51,467
2. Subordinated loans / Sponsor's loans	-	-	-	-	-
3. Debentures/TFs (bonds payable)	-	-	-	-	-
4. Employees benefit obligations	86,203	93,917	99,508	110,641	116,084
5. Other non-current liabilities	285,997	301,861	305,076	355,341	422,622
E. Current Liabilities (E1+E2+E3+E4)	1,673,938	1,875,241	2,016,864	3,090,481	3,250,660
1. Trade Credit & other accounts payables	1,255,028	1,452,637	1,574,542	2,442,458	2,298,442
of which: i) Trade credits	896,031	1,065,925	1,174,318	1,938,512	1,717,185
2. Short term Borrowings	184,096	142,355	140,434	229,704	496,348
of which: i) Short term Secured loans	183,788	142,046	140,128	229,395	496,032
ii) Short term unsecured loans	308	308	306	309	317
iii) Short term lease finance	-	-	-	-	-
3. Current portion of non-current liabilities	104,505	103,146	84,012	99,794	102,654
4. Other current liabilities	130,310	177,104	217,877	138,525	353,215
of which: i) Interest / markup payables	90,632	127,366	160,048	227,394	238,035
ii) Taxes payable	7,134	15,430	21,325	52,633	72,230
F. Operations:					
1. Sales	2,842,867	2,655,718	2,755,036	4,874,442	6,005,286
i) Local sales (Net)	2,840,891	2,653,950	2,754,340	4,873,542	6,003,688
ii) Export Sales (Net)	1,976	1,768	696	900	1,598
2. Cost of sales	2,485,004	2,368,612	2,430,253	4,182,491	5,267,104
i) Cost of material	5,884	6,966	6,116	9,131	15,398
ii) Labour	76,478	75,420	73,657	77,804	70,524
iii) Overhead	2,402,642	2,286,226	2,350,480	4,095,556	5,181,182
3. Gross profit / (loss) (F1-F2)	357,863	287,106	324,783	691,951	738,182
4. General, administrative and other expenses	145,468	112,069	102,196	173,506	170,862
i) Selling & distribution expenses	24,701	25,036	26,377	30,229	32,835
of which: Advertisement & promotions	2,162	1,953	2,201	2,810	2,880
ii) Administrative and other expenses	120,768	87,033	75,819	143,278	138,027
of which: Corporate social responsibilities	615	753	711	725	1,415
5. Other income / (loss)	84,620	86,582	74,476	78,423	190,140
6. EBIT (F3-F4-F5)	297,015	261,619	297,064	596,868	757,461
7. Financial expenses	80,817	105,779	87,396	123,135	162,269
of which: i) Interest expenses	75,963	101,099	86,831	122,915	160,551
8. Profit / (loss) before taxation (F6-F7)	216,198	155,839	209,668	473,733	595,192
9. Tax expenses	89,756	66,373	72,724	211,731	250,099
10. Profit / (loss) after tax (F8-F9)	126,442	89,466	136,944	262,002	345,093
11. Cash dividends	58,805	35,162	65,248	43,639	48,896
12. Bonus shares / stock dividends	5,317	10	11	-	-
G. Statement of Cash Flows					
1. Net cash flows from operating activities	139,204	143,173	138,019	111,548	(105,759)
2. Net cash flows from investing activities	(126,529)	(96,076)	(54,207)	(159,661)	(34,536)
3. Net cash flows from financing activities	(35,881)	(77,551)	(38,346)	56,339	213,117
H. Miscellaneous					
1. Depreciation for the year	69,694	81,443	76,042	72,104	76,948
2. Salaries, wages and employee benefits	125,345	117,879	122,993	135,912	135,408
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	4.45	3.37	4.97	5.38	5.75
P2. Asset turnover (F1 to Avg (Current year(A+B),previous year (A+B)))	0.99	0.80	0.76	1.10	1.11
P3. Return on Assets (F10 as a % of Avg (Current year(A+B),previous year (A+B)))	4.41	2.71	3.78	5.90	6.39
P4. Financial leverage (Avg. (Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)))	3.88	4.05	4.03	4.29	4.16
P5. Return on equity (F10 as % of Avg (Current year(C),previous year (C)))	17.08	10.96	15.24	25.34	26.63
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	9.08	6.19	9.48	18.13	23.88

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
2019-20	129.76	129.59	126.52	147.83	135.80	129.56	128.33	125.70	136.81	138.71	106.84	118.70	141.90	127.78	132.96
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
Mar-24	264.46	293.36	286.00	337.05	365.80	228.13	244.24	265.47	236.68	311.46	134.83	256.67	187.50	266.35	276.81
Apr-24	263.32	286.43	282.07	312.36	366.07	238.38	239.81	266.41	237.29	320.28	134.85	258.77	196.20	269.38	282.22
May-24	254.78	264.01	266.43	249.59	366.68	239.46	236.63	267.41	241.17	315.06	134.27	262.27	199.00	267.22	282.79
Jun-24	255.94	264.33	263.94	266.62	377.47	241.68	240.15	268.30	244.56	308.23	134.52	269.00	199.58	266.53	284.93
Jul-24	261.32	276.69	272.54	301.30	383.43	243.81	240.31	269.77	248.48	312.54	134.61	270.46	199.73	269.31	288.40
Aug-24	262.32	280.72	275.81	309.89	384.09	244.84	236.93	270.22	250.63	310.22	134.67	273.53	200.98	271.11	291.56
Sep-24	260.96	276.85	275.59	284.32	385.24	246.11	235.52	269.38	252.74	304.28	134.83	273.83	201.79	275.59	295.01
Oct-24	264.17	282.86	278.38	309.47	385.40	246.76	239.31	271.05	256.51	299.63	134.85	274.54	202.16	276.86	298.54
Nov-24	265.46	282.28	278.50	304.72	382.59	252.06	240.27	273.28	262.62	301.79	134.88	275.78	205.21	279.75	300.78
Dec-24	265.63	282.32	279.03	301.87	384.67	253.53	238.43	273.77	265.00	304.98	134.89	276.71	205.25	280.75	302.35
Jan-25	266.17	280.69	284.10	260.40	385.70	254.80	240.06	275.04	267.65	307.61	134.89	277.27	205.48	283.35	304.90
Feb-25	263.95	273.24	282.41	218.84	389.99	255.41	239.26	274.96	269.16	308.55	134.89	277.89	206.38	284.26	309.92
Mar-25	266.29	278.34	285.59	235.33	393.38	258.98	238.95	275.38	269.34	307.71	134.89	276.36	209.89	284.79	313.93

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
2019-20	129.99	128.81	125.60	147.52	143.25	126.90	130.02	126.27	137.24	139.54	108.08	117.21	144.53	126.68	133.22
2020-21	140.57	145.67	145.32	147.68	151.95	139.43	137.44	135.34	148.22	141.09	109.02	121.12	146.09	137.57	147.47
2021-22	157.19	165.58	166.75	158.74	158.71	154.51	150.58	151.41	162.67	175.68	112.53	131.14	153.19	155.07	162.79
2022-23	199.39	226.75	227.05	225.03	265.28	183.75	167.93	199.42	188.05	260.23	117.24	185.16	166.83	207.68	210.96
2023-24	247.49	274.62	276.35	264.55	385.47	215.01	225.00	251.32	231.37	304.37	131.50	246.38	185.90	258.87	266.00
Mar-24	259.47	286.46	279.63	326.28	386.20	216.67	250.13	256.37	236.76	305.33	138.77	246.16	188.09	265.74	271.71
Apr-24	259.24	281.53	278.17	301.13	386.36	230.79	246.31	257.23	237.26	312.92	138.77	247.36	192.49	268.67	275.96
May-24	251.99	260.78	263.49	244.93	387.13	231.28	243.36	257.55	243.20	309.36	137.91	251.25	194.43	265.20	276.03
Jun-24	253.44	262.18	262.39	260.92	401.92	233.53	246.77	258.39	247.37	303.14	138.28	255.02	194.55	263.73	277.61
Jul-24	258.59	276.10	271.88	300.69	407.50	235.24	246.75	259.61	251.47	307.43	138.28	256.42	194.55	265.28	281.53
Aug-24	259.30	280.27	275.13	310.24	407.24	236.21	243.39	259.86	253.98	305.69	138.30	259.63	195.37	266.75	283.85
Sep-24	257.92	276.17	275.39	280.76	407.83	237.02	241.96	258.43	257.52	299.64	138.34	259.42	195.66	271.99	286.58
Oct-24	260.64	281.39	277.68	303.03	408.28	237.24	245.75	261.24	260.72	294.62	138.37	259.72	195.98	272.98	289.03
Nov-24	261.92	279.93	277.31	295.15	403.16	244.54	246.49	264.13	267.04	296.81	138.39	260.05	199.91	276.36	291.88
Dec-24	261.67	279.90	277.20	295.67	405.62	245.42	244.15	263.20	268.54	300.02	138.40	260.51	199.96	277.24	292.40
Jan-25	262.17	278.37	282.91	251.93	406.23	246.32	245.50	264.44	270.50	302.43	138.38	260.67	200.02	279.39	294.76
Feb-25	260.46	271.84	281.18	217.41	410.59	246.69	244.76	264.72	271.35	303.09	138.38	260.96	200.61	280.26	299.81
Mar-25	262.48	277.04	284.44	233.91	414.86	249.74	244.31	264.94	271.71	302.14	138.38	258.99	203.07	280.73	304.14

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
2019-20	129.43	130.47	127.55	148.19	128.29	132.96	124.59	124.85	136.38	137.34	104.65	121.52	132.84	129.77	132.60
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
Mar-24	272.00	301.11	293.12	349.57	345.24	242.74	231.25	279.16	236.60	321.67	127.82	276.61	185.46	267.45	284.12
Apr-24	269.48	291.94	286.42	325.40	345.61	248.05	225.47	280.24	237.32	332.55	127.88	280.42	209.01	270.66	291.21
May-24	258.99	267.64	269.72	255.00	346.06	249.90	221.78	282.26	239.15	324.55	127.80	283.17	214.78	270.88	292.50
Jun-24	259.72	266.75	265.67	273.25	352.81	252.06	225.54	283.21	241.78	316.71	127.84	295.53	216.95	271.58	295.45
Jul-24	265.43	277.35	273.28	302.01	359.15	254.73	226.09	285.06	245.51	321.06	128.09	297.11	217.63	276.60	298.25
Aug-24	266.89	281.23	276.57	309.48	360.75	255.85	222.68	285.81	247.30	317.76	128.21	299.91	220.36	278.98	302.62
Sep-24	265.55	277.61	275.82	288.46	362.46	257.69	221.31	285.87	247.99	312.01	128.57	301.16	222.96	282.10	307.12
Oct-24	269.51	284.51	279.16	316.95	362.33	258.89	225.10	285.81	252.33	307.99	128.57	302.66	223.51	283.88	312.20
Nov-24	270.81	284.92	279.82	315.84	361.85	261.64	226.55	287.05	258.24	310.10	128.64	305.61	223.51	285.88	313.56
Dec-24	271.60	285.04	281.07	309.07	363.54	263.86	225.79	289.68	261.49	313.24	128.64	307.45	223.51	287.08	316.64
Jan-25	272.21	283.29	285.44	270.25	364.99	265.62	228.04	290.99	264.82	316.24	128.68	308.76	224.34	290.50	319.46
Feb-25	269.22	274.82	283.78	220.51	369.21	266.53	227.13	290.37	266.98	317.65	128.68	310.02	226.30	291.47	324.44
Mar-25	272.05	279.81	286.87	236.98	371.72	270.77	227.13	291.09	266.98	317.00	128.68	309.31	233.45	292.11	327.98

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
2019-20	140.63	137.80	163.40	131.38	126.74	141.64	113.65	147.95	131.83
2020-21	153.87	155.69	167.57	149.24	146.95	155.76	119.27	151.61	151.92
2021-22	192.20	194.98	183.52	177.03	171.86	190.49	127.27	218.97	181.34
2022-23	255.25	246.83	226.33	224.18	229.70	217.72	162.21	308.16	294.90
2023-24	306.72	280.48	338.00	261.23	275.96	237.90	184.43	356.76	374.91
Mar-24	317.95	299.87	387.71	263.95	279.03	240.03	185.68	351.98	380.58
Apr-24	315.74	296.00	373.31	264.39	277.42	244.42	186.88	353.82	380.21
May-24	307.70	277.02	364.31	260.62	271.11	245.31	186.88	350.63	378.16
Jun-24	308.85	280.57	373.04	260.25	270.49	245.38	186.88	344.62	385.61
Jul-24	315.88	285.30	371.85	271.64	286.48	248.51	188.92	354.38	388.13
Aug-24	316.84	289.40	375.03	271.54	285.48	250.12	188.92	351.85	389.55
Sep-24	313.50	288.28	367.37	271.44	284.80	251.17	188.92	342.57	389.29
Oct-24	313.50	291.04	366.68	272.86	286.87	251.41	188.92	337.73	389.45
Nov-24	313.11	283.65	366.60	276.38	291.32	253.26	190.25	339.62	389.47
Dec-24	311.95	281.12	361.62	276.70	292.37	253.21	175.78	340.06	388.24
Jan-25	312.51	281.69	361.36	278.47	295.03	253.37	175.78	339.49	388.51
Feb-25	311.94	276.43	359.16	279.35	295.70	254.82	174.41	342.96	388.47
Mar-25	312.85	280.94	353.52	282.50	299.83	256.00	178.56	340.78	387.74

Source: Pakistan Bureau of Statistics

8.5 Sensitive Price Indicator (SPI)
by Expenditure Groups
(2015-16 =100)

YEAR / MONTH	EXPENDITURE GROUP					Combined
	Quintile-I	Quintile-II	Quintile-III	Quintile-IV	Quintile-V	
	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	
2019-20	131.85	127.17	129.28	126.47	129.52	127.84
2020-21	150.09	143.19	144.62	141.21	142.54	142.16
2021-22	175.75	165.86	167.36	163.81	167.28	166.21
2022-23	233.74	223.49	227.79	224.29	231.32	227.36
2023-24	298.07	292.35	307.98	299.28	301.65	300.43
Mar-24	316.02	314.50	336.05	323.50	322.80	324.06
Apr-24	313.65	312.53	334.75	323.04	323.79	323.96
May-24	301.10	299.83	321.05	309.52	310.89	310.91
Jun-24	305.10	303.94	324.25	312.19	312.79	313.63
Jul-24	311.30	310.48	330.73	318.56	319.20	320.12
Aug-24	310.40	308.22	331.78	320.90	323.58	321.44
Sep-24	311.08	308.84	328.95	317.04	319.77	318.45
Oct-24	312.95	310.49	330.25	318.03	319.83	319.21
Nov-24	316.22	313.15	334.04	321.88	322.26	322.44
Dec-24	318.64	315.25	335.92	323.61	323.79	324.16
Jan-25	314.02	311.04	333.14	321.86	322.71	322.03
Feb-25	308.94	306.66	329.37	318.68	320.29	318.97
Mar-25	308.72	306.82	329.72	319.46	321.34	319.83

Source: Pakistan Bureau of Statistics

8.6 Selected Commodity Prices

YEAR / MONTH	¹ (24 Karat) Rs. per 10g		Cotton ³ Rs. Per 37.32 Kg	Fuel Prices ² Rs. per Litre	
	Gold	Silver		Petrol	Diesel
2019-20	77,944	910	8,878	107	117
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
Mar-24	199,240	2,230	21,735	281	287
Apr-24	204,630	2,353	21,035	295	291
May-24	208,340	2,722	19,935	273	274
Jun-24	208,360	2,609	18,735	259	269
Jul-24	219,350	2,600	17,535	285	277
Aug-24	224,140	2,584	18,935	262	267
Sep-24	235,290	2,783	17,735	250	251
Oct-24	245,070	2,917	18,085	248	252
Nov-24	236,930	2,737	17,685	251	257
Dec-24	235,050	2,583	18,285	253	257
Jan-25	250,870	2,807	18,285	257	262
Feb-25	257,050	2,802	17,785	257	265
Mar-25	281,480	3072	17,085	256	260

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

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

ITEMS	UNIT	FY23	FY24 ^e	2024	2024 ^f							2025	
				Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	
I. MANUFACTURED GOODS													
Vegetable Ghee	'000 M.Tons	1,559.1	1,492.7	127.7	117.6	117.9	123.7	121.3	125.5	124.5	125.6	121.8	
Sugar bakery products and chocolate & sugar confectionary	'000 M.Tons	6,708.6	6,796.0	2,138.3	-	-	-	-	190.2	1,804.8	1,795.3	1,639.3	
Cigarettes	Billion Nos.	42.8	32.9	2.0	3.0	2.7	3.3	3.4	3.0	2.2	2.6	3.4	
Cotton Yarn	'000 M.Tons	2,694.8	2,477.2	202.9	219.8	220.0	220.0	220.1	220.1	220.1	220.1	220.2	
Cotton Cloth	Million Sq. M.	920.6	871.4	72.6	73.0	73.0	73.1	73.1	73.1	73.1	73.1	73.1	
Paper	'000 M.Tons	353.7	366.2	32.6	32.1	29.3	32.9	29.2	29.2	28.6	27.0	32.0	
Paper Board	"	438.0	420.5	35.2	30.4	40.5	37.1	35.8	38.2	38.5	38.2	31.6	
Soda Ash	"	736.7	785.3	58.0	68.2	74.6	68.6	62.4	55.9	48.5	48.1	43.8	
Caustic Soda	"	475.7	497.2	40.6	38.4	42.0	34.2	42.3	40.0	44.8	39.6	36.4	
Sulfuric acid	"	71.5	63.8	5.0	4.6	4.9	4.2	5.1	4.4	3.0	2.3	2.6	
Chlorine Gas	"	20.5	17.2	1.8	1.2	1.4	1.4	1.4	1.3	1.4	1.5	1.5	
Urea	"	5,993.7	6,591.0	600.0	581.4	572.4	578.5	590.1	565.6	582.5	529.8	446.7	
Super Phosphate	"	70.7	86.4	4.2	6.7	6.5	6.7	7.0	6.6	7.7	6.2	7.1	
Ammonium Nitrate	"	819.9	888.0	72.9	73.3	74.8	72.4	67.4	55.6	78.5	74.2	68.8	
Nitro Phosphate	"	740.8	823.6	78.3	75.1	78.7	70.8	62.5	51.6	80.9	79.0	61.7	
Cycle Tyres & Tubes	'000 Nos.	10,702	10,943	922	957	966	978	963	968	986	982	994.0	
Motor Tyres & Tubes	"	30,514	31,107	2,666	2,602	2,614	2,627	2,636	2,656	2,639	2,665	2,636.1	
Cement	'000 M.Tons	41,448.0	39,566.0	3,168.0	2,800.0	2,874.0	3,157.0	3,543.0	3,353.0	3,456.0	3,195.0	2,976.0	
Pig Iron	"	-	-	-	-	-	-	-	-	-	-	-	
Tractors	Nos.	31,752	46,275	4,117	2,333	2,231	1,325	2,069	3,621	5,179	3,200	2,782.0	
Bicycle	'000 Nos.	146	159	13	14	14	14	14	14	14	14	14.3	
II. MINERALS & ELECTRICITY GENERATION													
		FY23	FY24 ^e	2023	2024 ^f								
				Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Silica Sand	'000 M.Tons	734.4	569.5	58.50	47.3	38.4	24.3	25.1	40.8	30.1	64.2	41.4	
Gypsum	"	1,639.7	2,135.9	170.23	202.2	157.7	149.3	135.3	133.1	153.0	154.7	170.9	
Limestone	"	58,941.3	61,387.0	6,619.40	3,635.5	4,075.0	3,724.5	3,736.7	4,354.9	4,658.0	4,779.1	4,089.5	
Rock Salt	"	2,907.4	3,200.3	258.44	290.9	245.9	226.5	250.9	212.8	240.0	196.4	298.5	
Coal	"	15,069.8	20,086.3	1,682.40	1,691.1	1,635.1	1,578.8	1,451.8	1,504.0	1,579.7	1,456.5	1,545.6	
China Clay	"	14.1	15.0	1.18	2.6	2.2	0.3	0.6	0.9	0.9	1.0	1.2	
Chromite	"	155.6	259.2	23.51	16.1	19.2	25.1	18.7	26.0	18.8	14.6	18.1	
Marble	"	5,714.4	7,489.8	691.74	734.6	362.7	1,036.8	620.5	722.3	730.1	686.5	754.5	
Barytes	"	141.0	145.5	8.96	11.7	11.2	3.1	4.5	3.2	21.1	10.1	11.4	
Dolomite	"	544.3	502.2	54.15	43.6	41.5	21.9	23.2	22.0	31.6	18.4	16.4	
Sulphur	"	11.7	7.2	0.85	-	-	0.8	0.8	0.8	0.0	0.8	0.9	
Crude Oil	'000 Barrels	25,360.2	25,811.9	2,231.50	2,054.5	2,057.2	1,340.9	1,930.6	1,937.6	1,981.8	1,897.3	1,951.7	
Natural Gas	Billion Cft	1,189.5	1,140.6	97.46	92.9	93.1	98.0	90.5	89.2	87.1	86.4	88.8	
Electricity	Gwh	147,537.0	133,005.0	7,875.0	13,475.0	14,307.0	15,921.0	13,961.0	13,180.0	11,260.0	9,099.0	8,607.0	

Source: Pakistan Bureau of Statistics

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

YEAR / MONTH		Manufacturing (Overall)	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Cement	Auto- Mobiles	Fertilizers
FY20 ^R		102.62	117.17	96.56	86.10	89.85	89.93	117.45	115.81	110.41	58.44	102.85
FY21 ^R		114.50	117.18	99.58	96.27	101.06	100.89	126.06	119.70	140.54	96.92	110.48
FY22 ^R		127.96	113.02	102.11	111.53	101.56	101.11	104.15	142.04	135.50	142.84	113.50
FY23 ^P		114.78	125.59	91.24	79.90	79.13	88.58	114.44	129.77	116.98	71.40	103.28
FY24 ^P		115.76	120.19	98.85	61.52	72.74	83.86	74.23	128.95	111.67	53.53	115.23
2023 ^R	Jun	108.64	126.30	81.22	56.61	71.17	83.43	95.00	107.50	123.35	47.95	104.67
	Jul	103.74	118.40	92.66	35.27	71.19	83.45	66.37	110.66	99.03	36.69	120.02
	Aug	114.36	119.65	110.73	59.44	71.23	83.72	77.45	133.52	130.73	55.18	116.53
	Sep	114.15	117.27	106.03	49.01	71.25	83.75	78.68	129.95	126.80	52.25	115.24
	Oct	109.08	125.00	97.83	65.42	71.28	83.78	73.85	136.25	118.71	35.44	114.58
	Nov	112.25	123.83	105.56	54.71	71.32	83.79	71.73	130.70	114.51	36.71	119.53
	Dec	132.45	122.36	104.79	67.67	71.39	83.80	65.23	131.69	123.89	48.51	119.32
	Jan	131.48	123.78	98.22	45.83	71.48	83.81	64.94	133.31	107.29	69.23	118.73
	Feb	127.03	120.41	96.59	64.44	73.55	83.82	65.57	138.11	96.76	64.59	115.15
	Mar	115.78	117.65	107.73	80.96	73.66	83.84	95.82	138.45	115.32	56.75	122.16
	Apr	105.93	113.13	97.51	69.57	73.77	84.12	74.70	113.74	88.26	54.47	111.04
	May	113.97	121.51	86.31	91.07	75.36	84.16	106.29	133.94	112.81	66.69	104.44
2024 ^P	Jun	108.46	118.69	82.26	54.82	77.40	84.24	50.19	117.02	105.90	65.90	106.07
	Jul	106.35	113.64	91.49	67.06	77.45	84.31	59.57	122.94	94.83	63.09	121.89
	Aug	111.48	113.95	94.64	59.86	77.50	84.34	59.55	137.33	97.34	49.66	120.46
	Sep	111.59	119.53	107.14	74.80	77.53	84.35	55.08	137.57	106.92	69.47	120.64
	Oct	109.29	117.24	96.33	76.45	77.56	84.41	58.27	127.87	119.99	74.37	121.20
	Nov	107.15	121.34	96.83	67.06	77.56	84.44	60.70	132.67	113.56	69.40	113.09
	Dec	127.92	120.33	96.48	49.98	77.56	84.44	55.21	131.95	117.05	71.66	122.33
	Jan	130.25	121.38	95.66	58.50	77.57	84.45	51.64	130.36	108.21	89.14	109.75
	Feb	122.56	117.76	105.92	75.87	77.57	84.45	41.54	124.92	100.79	84.43	94.49
	Mar											
	Apr											
	May											

10.1 Consolidated Fiscal Operations (Federal & Provincial)

	Billion Rupees						
	FY18	FY19	FY20	FY21	FY22	FY23	FY24 ^p
A. Total Revenue(1+2)	5,228.0	4,900.7	6,272.2	6,903.4	8,035.4	9,633.5	13,269.0
(1) Tax Revenue	4,467.1	4,473.4	4,747.8	5,272.7	6,755.2	7,818.7	10,085.2
(i) Federal	4,065.8	4,071.6	4,334.2	4,764.3	6,142.8	7,169.1	9,311.0
(ii) Provinces	401.4	401.8	413.6	508.4	612.4	649.6	774.2
(2) Non-tax Revenue	760.9	427.3	1,524.4	1,630.7	1,280.2	1,814.8	3,183.8
(i) Federal	614.2	341.0	1,422.0	1,480.4	1,151.9	1,648.9	2,960.7
(ii) Provinces	146.7	86.3	102.4	150.3	128.3	165.9	223.1
B. Total Expenditure (1+2)	7,488.4	8,345.6	9,648.5	10,306.7	13,295.3	16,155.0	20,475.9
1. Current expenditure	5,854.3	7,104.0	8,532.0	9,084.0	11,521.4	14,447.8	18,570.9
<i>Of which: Mark-up Payments</i>	1,499.9	2,091.1	2,619.7	2,749.7	3,182.4	5,695.9	8,159.8
<i>Defence</i>	1,030.4	1,146.8	1,213.3	1,316.4	1,411.6	1,585.5	1,858.8
2 (a). Development Expenditure & net Lending	1,621.7	1,219.2	1,203.7	1,315.7	1,657.4	1,952.9	2,078.5
2 (b). Statistical Discrepancy	12.4	22.4	(87.3)	(93.0)	116.5	(245.8)	(173.5)
Overall Budget Balance (A-B)	(2,260.4)	(3,444.9)	(3,376.3)	(3,403.3)	(5,259.9)	(6,521.4)	(7,206.9)
Primary Balance	...	...	(757.0)	(653.6)	(2,077.5)	(825.5)	952.9
Financing	2,260.4	3,444.9	3,376.3	3,403.3	5,259.9	6,521.4	7,206.9
External	785.2	416.7	895.5	1,338.1	1,178.4	(679.8)	320.7
Domestic	1,475.2	3,028.2	2,480.8	2,065.2	4,081.5	7,201.3	6,886.2
Bank	1,120.5	2,263.2	1,940.6	1,869.0	3,100.9	3,528.6	7,197.7
Non-Bank	352.7	765.0	540.3	196.2	980.6	3,672.7	(312.8)
Privatization Proceeds	2.0	-	-	-	-	-	1.3

Source: Ministry of Finance Govt. of Pakistan

10.2 Federal Government Revenue Receipts

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

Source: Ministry of Finance Govt. of Pakistan

10.3 Federal Government Expenditure and Lending

Billion Rupees

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

Source: Ministry of Finance Govt. of Pakistan

10.4 Federal Board of Revenue Tax Collection

(Billion Rupees)

PERIOD		Direct Taxes	Indirect Taxes				Total Tax Collection
			Sales	Excise	Customs	Total	
2017-18		1,536.6	1,491.3	205.9	608.3	2,305.5	3,842.1
2018-19		1,445.6	1,464.9	233.6	685.4	2,383.9	3,829.5
2019-20		1,524.3	1,596.8	250.5	626.4	2,473.7	3,997.9
2020-21		1,731.9	1,990.2	277.1	765.2	3,032.4	4,764.3
2021-22 ^R		2,280.5	2,531.9	321.0	1,009.5	3,862.3	6,142.8
2022-23 ^P		3,272.4	2,592.1	369.8	934.8	3,896.7	7,169.1
2023-24		4,530.7	577.5	3,098.8	1,104.1	4,780.3	9,311.0
2023-24	Jul-Dec	2,148.9	1,515.3	264.6	540.5	2,320.4	4,469.2
2023-24	Jul-Mar	3,264.7	2,237.1	401.9	807.8	3,446.8	6,711.5
2023-24	Jul-Jun	4,530.7	577.5	3,098.8	1,104.1	4,780.3	9,311.0
2024-25	Jul-Sep	1,230.2	904.8	151.1	276.9	1,332.7	2,562.9
2024-25 ^P	Jul-Dec	2,781.6	1,898.2	346.6	598.5	2,843.3	5,624.9
2022	Jan	157.1	177.6	25.1	71.1	273.8	430.9
	Feb	142.2	208.6	25.5	75.3	309.4	451.3
	Mar	258.2	201.8	28.0	85.5	315.3	573.6
	Apr	164.9	201.5	31.1	82.7	315.3	480.1
	May	150.1	217.4	32.9	92.0	342.3	492.4
	Jun	391.1	250.6	31.7	126.9	409.2	800.3
	Jul	177.7	187.1	26.6	66.9	280.7	458.4
	Aug	165.5	218.3	24.3	82.6	325.2	490.7
	Sep	339.5	236.7	28.2	80.4	345.3	684.8
	Oct	203.1	212.1	28.4	71.5	312.0	515.1
	Nov	216.3	213.2	28.6	81.3	323.1	539.4
	Dec	423.6	204.6	28.1	84.2	316.8	740.4

Ministry of Finance Govt. of Pakistan

11.1 Gross Domestic Product of Pakistan
(a) at current basic prices of 2015-16

Million Rupees											
S.No	Sector/ Industry	2019-20	2020-21	2021-22	2022-23	2023-24	FY24			FY25	
							Q2	Q3	Q4	Q1 ^h	Q2 ^h
A.	Agriculture Sector (1 to 4)	10,389,544	12,653,889	14,882,612	19,588,829	24,853,686	6,427,312	6,287,775	6,353,391	6,223,421	6,573,787
	1. Crops (i+ii+iii)	3,704,256	4,720,729	5,791,412	7,793,314	10,391,064	3,479,407	2,538,913	2,086,433	2,146,594	2,778,783
	i. Important Crops	2,015,035	2,730,576	3,278,811	4,599,667	6,596,302	2,395,204	1,315,450	1,275,540	1,410,950	1,518,830
	ii. Other Crops	1,502,853	1,798,827	2,194,185	2,915,533	3,322,745	981,758	1,086,955	672,281	611,623	1,135,932
	iii. Cotton Ginning	186,368	191,326	318,416	278,114	472,017	102,444	136,508	138,611	124,021	124,021
	2. Livestock	6,301,160	7,504,838	8,644,011	11,210,370	13,799,994	2,763,666	3,526,826	4,080,122	3,916,905	3,594,382
	3. Forestry	197,771	236,197	252,747	364,003	406,305	101,796	102,531	102,339	104,025	108,729
	4. Fishing	186,357	192,125	194,442	221,142	256,243	82,443	39,505	84,497	55,897	91,813
B.	Industrial Sector (1 to 4)	8,837,587	10,551,841	13,686,681	17,346,471	21,158,419	5,334,184	5,571,187	5,876,867	5,148,667	5,456,884
	1. Mining & Quarrying	1,230,493	1,264,280	1,488,638	1,788,595	2,222,780	573,372	595,757	556,291	558,956	559,670
	2. Manufacturing (i+ii+iii)	5,427,248	6,663,895	9,171,212	11,415,656	13,846,898	3,503,614	3,667,771	3,352,005	3,427,497	3,604,630
	i. Large Scale	4,026,236	4,933,633	7,040,683	8,536,018	10,148,719	2,600,013	2,723,817	2,388,605	2,436,546	2,600,151
	ii. Small Scale	851,921	1,038,496	1,286,555	1,732,217	2,252,234	562,276	574,907	567,181	594,731	595,053
	iii. Slaughtering	549,090	691,765	843,974	1,147,421	1,445,945	341,325	369,046	396,219	396,219	409,426
	3. Electricity, gas and water supply	936,384	1,239,849	1,096,839	1,970,878	2,590,397	561,945	689,182	620,306	540,348	597,681
	4. Construction	1,243,382	1,383,017	1,849,912	2,171,342	2,498,344	695,252	618,398	548,265	621,866	694,903
	Commodity Producing Sector (A+B)	19,227,851	23,204,930	28,489,213	36,935,300	46,012,025	11,761,496	11,778,882	11,430,258	11,372,088	12,030,599
C.	Services Sector (1 to 10)	25,519,825	29,849,879	34,816,267	42,615,839	53,383,427	13,454,409	13,878,309	13,558,891	13,414,856	13,752,635
	1. Wholesale & Retail Trade	7,827,884	9,587,513	13,067,848	15,852,607	19,239,420	5,026,178	5,086,153	4,632,796	4,739,103	5,035,634
	2. Transport& Storage	3,976,118	4,668,572	4,399,679	4,318,117	7,223,035	1,831,734	1,879,111	1,894,886	1,844,969	1,750,388
	3. Accomodation and Food Services Activities (Hotels & Restaurants)	620,711	726,385	822,966	1,201,656	1,534,966	382,643	391,588	394,560	397,736	408,896
	4. Information and Communication	929,777	1,019,851	1,229,714	1,312,544	1,544,675	371,689	383,717	429,230	423,683	447,367
	5. Finance & Insurance Activities	1,088,992	925,285	1,514,327	3,185,211	3,723,067	850,219	935,230	973,064	598,139	582,688
	6. Real Estate Activities (Ownership of Dwellings)	2,572,654	2,806,288	3,083,508	3,366,051	3,705,678	918,263	937,374	954,270	963,549	973,003
	7. Public Administration and Social Security (General Government)	2,385,741	2,567,759	2,942,698	3,474,295	3,957,671	980,386	1,025,281	1,025,809	1,107,202	1,134,881
	8. Education	1,494,309	1,488,542	1,646,706	1,875,896	2,237,266	554,846	574,659	594,629	596,257	617,403
	9. Human Health and Social Work Activities	792,130	882,244	982,782	1,222,837	1,511,211	371,790	389,591	406,836	423,432	448,516
	10. Other Private Services	3,831,509	4,376,640	5,126,039	6,806,625	8,706,438	2,166,660	2,275,606	2,252,809	2,319,987	2,353,859
D.	Total of GVA (A+B+C)	44,746,876	52,254,809	63,385,480	79,551,139	99,395,452	25,215,985	25,657,191	24,989,149	24,786,144	25,783,225
	Net Taxes	3,184,272	4,068,363	4,568,689	5,638,746	7,471,889	1,617,971	1,504,754	1,751,014	1,725,760	2,062,560
	Subsidies	390,739	486,147	1,216,301	1,241,114	1,251,769	-	-	-	-	-
	GDP at mp (GVA+NT)	47,540,409	55,836,225	66,657,868	83,948,771	105,615,572	26,833,876	27,161,944	26,740,162	26,511,904	27,845,785
	Net Primary Income (NPI)	2,730,935	3,907,559	4,503,951	5,174,759	5,814,769	1,296,415	1,609,623	1,599,861	1,825,956	1,758,034
	Gross National Income	50,271,344	59,743,784	71,161,819	89,123,530	111,430,341	28,130,291	28,771,567	28,340,023	28,337,860	29,603,819
Source: Pakistan Bureau of Statistics											

Source: Pakistan Bureau of Statistics

11.1 Gross Domestic Product of Pakistan
(b) at constant basic prices of 2015-16

S.No	Sector/ Industry	2019-20	2020-21	2021-22	2022-23	2023-24	FY24			FY25	
							Q2	Q3	Q4	Q1 ^R	Q2 ^F
A.	Agriculture Sector (1 to 4)	8,137,860	8,424,041	8,778,647	8,975,069	9,529,625	2,364,504	2,338,238	2,385,488	2,461,422	2,396,415
	1. Crops (i+ii+iii)	2,692,121	2,849,148	3,083,439	3,047,425	3,360,378	1,025,083	781,600	741,081	758,841	969,965
	i. Important Crops	1,506,263	1,593,985	1,681,708	1,689,304	1,978,505	670,206	424,926	399,216	429,533	618,960
	ii. Other Crops	1,067,179	1,152,009	1,289,069	1,271,187	1,253,882	322,273	323,065	309,470	300,346	324,617
	iii. Cotton Ginning	118,679	103,154	112,662	86,934	127,991	32,605	33,609	32,395	28,962	26,388
	2. Livestock	5,146,701	5,269,009	5,387,611	5,587,106	5,829,657	1,244,608	1,484,735	1,551,844	1,623,192	1,325,661
	3. Forestry	177,917	183,877	185,162	217,372	215,428	53,930	53,512	53,365	53,490	53,583
	4. Fishing	121,121	122,007	122,435	123,166	124,162	40,882	18,391	39,199	25,900	41,207
B.	Industrial Sector (1 to 4)	6,409,967	6,935,438	7,421,583	7,141,326	7,623,320	1,763,295	1,829,794	1,693,194	1,728,070	1,766,040
	1. Mining & Quarrying	685,844	697,669	651,208	630,143	603,898	152,237	151,597	143,122	144,289	147,222
	2. Manufacturing (i+ii+iii)	3,970,246	4,388,024	4,864,350	4,608,423	4,751,490	1,199,316	1,256,674	1,154,569	1,165,601	1,205,755
	i. Large Scale	2,906,578	3,240,794	3,626,559	3,269,760	3,303,820	841,410	891,254	781,125	783,622	817,376
	ii. Small Scale	647,374	705,485	768,249	838,794	914,760	225,937	231,122	236,629	242,455	246,825
	iii. Slaughtering	416,293	441,745	469,542	499,869	532,910	131,968	134,298	136,816	139,523	141,554
	3. Electricity, gas and water supply	814,703	888,101	926,804	1,018,983	792,652	166,552	207,712	205,264	218,601	179,392
	4. Construction	939,174	961,644	979,221	883,777	875,280	245,190	213,811	190,239	199,579	227,671
	Commodity Producing Sector (A+B)	14,547,827	15,359,479	16,200,230	16,116,395	16,552,945	4,127,798	4,168,032	4,078,682	4,189,492	4,150,456
C.	Services Sector (1 to 10)	20,038,838	21,223,003	22,643,030	22,642,044	23,173,148	5,834,923	5,870,701	5,760,386	5,847,799	5,984,805
	1. Wholesale & Retail Trade	5,998,707	6,647,199	7,325,882	7,034,557	7,267,837	1,871,282	1,891,183	1,746,033	1,766,636	1,850,098
	2. Transport & Storage	3,634,152	3,811,190	3,980,936	4,132,065	4,219,465	1,058,760	1,058,768	1,036,048	1,067,619	1,070,934
	3. Accommodation and Food Services Activities (Hotels & Restaurants)	499,522	520,024	541,222	563,348	586,453	145,759	147,354	149,062	150,884	152,250
	4. Information and Communication	868,338	953,818	1,125,119	1,116,774	1,155,358	292,688	271,753	304,693	300,777	317,407
	5. Finance & Insurance Activities	647,435	682,988	730,220	656,790	594,082	143,123	148,508	149,965	152,063	157,731
	6. Real Estate Activities (Ownership of Dwellings)	2,006,873	2,080,095	2,156,942	2,237,142	2,320,839	577,086	582,896	589,144	595,828	600,842
	7. Public Administration and Social Security (General Government)	1,830,153	1,820,093	1,853,122	1,722,958	1,586,131	394,763	395,839	399,262	424,753	430,697
	8. Education	1,024,760	1,012,428	1,071,646	1,126,802	1,228,820	304,303	313,562	314,721	313,470	318,896
	9. Human Health and Social Work Activities	568,638	585,137	600,835	657,046	696,435	171,314	177,726	180,631	179,083	182,619
	10. Other Private Services	2,960,260	3,110,031	3,257,106	3,394,562	3,517,728	875,844	883,112	890,748	896,684	903,331
D.	Total of GVA (A+B+C)	34,586,665	36,582,482	38,843,260	38,758,439	39,726,093	9,962,721	10,038,733	9,838,989	10,037,291	10,135,261
	Net Taxes	2,449,628	2,894,190	2,906,476	2,828,010	3,019,067	667,942	597,205	701,610	681,558	805,803
	Subsidies	325,947	375,056	779,803	632,838	466,788	-	-	-	-	-
	GDP at mp (GVA+NT)	36,716,346	39,101,616	40,969,933	40,953,611	42,278,372	10,630,663	10,635,938	10,540,599	10,718,849	10,941,063
	Net Primary Income (NPI)	2,424,050	3,275,406	2,806,550	3,235,842	3,193,525	693,799	886,611	830,807	1,034,720	927,934
	Gross National Income	39,134,396	42,377,022	43,776,483	44,189,453	45,471,897	11,324,462	11,522,549	11,371,406	11,753,569	11,868,997

Source: Pakistan Bureau of Statistics

11.2 Expenditure on Gross Domestic Product

Million Rupees

Description/Year	At Current Prices of 2015-16					At Constant Prices of 2015-16				
	2019-20	2020-21	2021-22 ^F	2022-23 ^R	2023-24	2019-20	2020-21	2021-22 ^F	2022-23 ^R	2023-24
Household final Consumption Expenditure	38,265,131	46,061,461	56,663,411	69,246,662	89,187,413	30,674,157	33,595,078	35,968,918	36,955,403	39,320,578
NPISH final consumption expenditure	487,348	541,106	594,195	690,637	836,854	374,912	384,937	378,011	346,375	338,136
General Government final consumption expenditure	5,604,444	6,102,658	6,993,667	8,653,074	8,976,168	4,086,774	4,161,026	4,105,674	3,945,893	3,481,471
Gross fixed capital formation	6,230,427	7,160,824	9,232,476	10,337,437	11,856,394	4,592,834	4,761,190	4,978,900	4,205,944	4,053,698
Changes in Inventories	760,647	893,380	1,066,526	1,343,180	1,689,849	587,366	625,626	655,519	655,258	676,454
Valuables	52,294	61,420	73,324	92,344	116,177	40,381	43,012	45,067	45,049	46,506
Exports of goods and non-factor Services	4,420,573	5,054,072	7,026,133	8,798,475	10,986,927	3,703,874	3,945,411	4,179,734	4,313,189	4,265,972
Less imports of goods and non-factor Services	8,280,456	10,038,695	14,991,863	15,213,037	18,034,211	7,349,952	8,414,664	9,341,889	9,513,500	9,904,445
GDP by expenditure	47,540,409	55,836,225	66,657,868	83,948,771	105,615,572	36,710,346	39,101,616	40,969,933	40,953,611	42,278,372

Note: The National Accounts are revised from 2005-06 to 2015-16.

Source: Pakistan Bureau of Statistics

11.3 Gross Fixed Capital Formation

Million Rupees

Sectors	At Current Market Prices of 2015-16					At Constant Prices of 2015-16				
	2019-20	2020-21	2021-22 ^f	2022-23 ^h	2023-24 ^h	2019-20	2020-21	2021-22 ^f	2022-23 ^h	2023-24 ^h
A. Private Sector	4,885,372	5,502,024	6,903,875	7,899,671	9,477,544	3,627,468	3,681,814	3,758,192	3,265,221	3,298,382
1 Agriculture, forestry and fishing	1,251,552	1,522,821	1,825,428	2,352,455	3,020,361	996,250	1,043,597	1,087,724	1,054,791	1,113,162
Crops	240,929	314,441	409,345	522,568	748,361	182,757	206,978	225,734	177,202	199,959
Cotton Ginning	1,487	1,748	2,128	3,530	4,577	1,128	1,150	1,173	1,197	1,221
Livestock	958,893	1,148,439	1,344,047	1,711,993	2,121,161	774,253	797,164	822,266	837,611	872,970
Forestry	2,000	2,355	2,872	4,772	6,198	1,517	1,550	1,584	1,618	1,653
Fishing	48,243	55,838	67,036	109,592	140,064	36,595	36,755	36,967	37,163	37,359
2 Mining and quarrying	65,017	36,853	45,096	77,177	135,659	39,790	21,993	24,573	34,099	39,920
3 Manufacturing	862,159	943,687	1,112,402	1,093,025	1,169,664	621,324	616,643	588,222	439,035	392,401
i. Large Scale	691,342	758,331	891,700	893,263	972,235	491,603	492,838	463,944	349,956	316,978
ii. Small Scale (including Slaughtering)	170,817	185,356	220,702	199,762	197,429	129,721	123,805	124,278	89,079	75,423
4 Electricity, gas, and water supply	78,541	71,544	102,146	281,035	210,521	59,696	46,394	58,915	112,020	93,220
5 Construction	46,805	40,935	59,687	36,644	52,442	35,207	28,476	31,520	14,729	18,136
6 Wholesale and retail trade	408,671	458,047	470,201	402,591	514,834	290,600	297,684	244,641	157,724	167,852
7 Accommodation and food service activities (Hotels and Restaurants)	57,994	57,050	58,629	48,220	61,631	41,238	37,077	30,504	18,891	20,094
8 Transportation and storage	340,198	547,769	772,818	547,960	578,225	241,910	355,995	402,091	214,634	188,531
9 Information and communication	326,496	196,051	311,841	137,142	159,275	232,167	127,414	162,248	53,722	51,930
10 Financial and insurance activities	70,269	84,213	94,767	121,063	159,183	49,967	54,730	49,306	47,429	51,898
11 Real estate activities (Ownership of Dwellings)	803,990	901,130	1,230,687	1,676,199	2,020,504	604,777	626,873	649,919	673,768	698,749
12 Education	160,611	169,452	230,595	312,145	377,566	120,815	117,879	121,776	125,470	130,695
13 Human health and social work activities	97,037	112,311	148,979	218,209	289,191	69,002	72,991	77,513	85,489	94,285
14 Other Private Services	316,032	360,161	440,599	595,806	728,488	224,726	234,068	229,240	233,420	237,509
Public & General Govt. (B+C)	1,345,055	1,658,800	2,328,601	2,437,766	2,378,850	965,366	1,079,376	1,220,708	940,723	755,316
B. Public Sector (Autonomous & Semi Aut-Bodies)	349556	417382	530539	503196	553402	257481	272571	285204	182806	160155
1 Agriculture, forestry and fishing	302	263	314	569	1,303	229	173	173	193	348
2 Mining and quarrying	25,127	25,295	24,611	23,732	19,441	15,377	15,095	13,410	10,485	5,721
3 Manufacturing (Large scale)	8,620	14,395	22,081	8,076	12,372	6,129	9,355	11,489	3,164	4,034
4 Electricity, gas, steam and air conditioning supply; Water supply	236452	264,958	265,454	301,723	339,542	179,361	174,406	146,385	102,314	90,629
5 Construction	4,156	9,775	36,120	40,323	24,767	3,126	6,800	19,075	16,208	8,565
6 Transportation and storage	24,678	56,250	56,627	59,835	95,582	17,548	36,557	29,462	23,438	31,166
a. Railways	6,261	4,239	7,177	18,266	21,618	4,452	2,755	3,734	7,155	7,049
b. Post Offices & PTCL	1,539	2	-1	-1	-1	1,094	1	-1	0	0
c. Others	16,878	52,009	49,451	41,570	73,965	12,002	33,801	25,729	16,283	24,117
7 Information and communication	42,344	35,011	100,760	48,682	41,734	30,110	22,753	52,425	19,068	13,608
8 Financial and insurance activities	7877	11435	24572	20256	18661	5601	7432	12785	7936	6084
C. General Government (By sources)	995,499	1,241,418	1,798,062	1,934,570	1,825,448	707,885	806,805	935,504	757,917	595,161
i. Federal	387,225	477,178	542,267	591,344	408,944	275,350	310,121	282,133	231,674	133,330
ii. Provincial	527,970	653,800	1,086,307	1,164,239	1,125,263	375,432	424,909	565,189	456,120	366,876
iii. District Governments	80,304	110,440	169,488	178,987	291,241	57,103	71,776	88,182	70,123	94,955
General Government (By industries)	995,500	1,241,418	1,798,062	1,934,570	1,825,448	707,885	806,805	935,504	757,917	595,161
i) Public Administration and Social Security (General Government)	888,918	1,070,774	1,634,531	1,777,696	1,669,205	632,097	695,903	850,422	696,457	544,220
ii) Education	56,683	101,795	81,784	85,818	85,446	40,306	66,157	42,551	33,621	27,859
iii) Human health and social work activities	49,899	68,848	81,747	71,056	70,796	35,482	44,745	42,532	27,838	23,082

Source: Pakistan Bureau of Statistics

11.4 Area, Production and Yield of Important Crops

Area : '000'Hectares

Production : '000'Tonnes

Yield : Kilogram per Hectares

CROPS	2019-20			2020-21			2021-22			2022-23			2023-24		
	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield
Food Crops															
Wheat	8,805	25,248	2,868	9,168	27,464	2,996	8,977	26,209	2,920	9,033	28,161	3,118	9,734	31,583	3,245
Rice	3,034	7,414	2,444	3,336	8,420	2,524	3,537	9,323	2,636	2,976	7,322	2,460	3,637	9,869	2,714
Maize	1,404	7,883	5,614	1,418	8,940	6,305	1,653	9,525	5,762	1,719	10,985	6,390	1,641	9739	5,935
Fiber Crop															
Cotton*	2,517	9,148	618	2,079	7,064	578	1,937	8,329	731	2,144	4,910	389	2,424	10,223	717
Other Crops															
Sugarcane	1,040	66,380	63,827	1,165	81,009	69,536	1,260	88,651	70,341	1,319	87,981	66,711	1,180	87,638	74,252

Source: Pakistan Bureau of Statistics

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

11.5 Quantum Index Numbers of Major Agricultural Crops

CROPS	Base: 2015-16=100					
	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23 ^P
Food Crops						
Wheat	97.8	95.0	98.5	107.1	102.2	109.2
Rice	109.5	105.9	109.0	123.8	137.1	107.7
Maize	112.0	129.5	149.6	169.6	180.7	208.4
Fiber Crop						
Cotton	120.5	99.4	92.2	71.3	84.0	49.5
Other Crops						
Sugarcane	127.3	102.6	101.4	123.7	135.4	134.4

Source: Pakistan Bureau of Statistics

Glossary

Chapter 2- Money and Credit

Other Depository Corporations (ODCs)

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

Depository Corporations (DCs)

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

Reserve Money (M0)

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

Deferred Tax Assets

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

Deferred Tax Liabilities

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

Broad Money (M2)

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

Non-Banks Financial Companies (NBFCs)

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

Currency in Circulation

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

Commodity Operations Financing

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

Financial Auxiliaries

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

Financial Derivatives

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

Households

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

Money Multiplier

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

NFPSE

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

Other Financial Intermediaries

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

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

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

Reserve Deposits (Banker Deposits)

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

Restricted/Compulsory Deposits

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

Retained Earnings

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

Shares Quoted

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

Shares Unquoted

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

Chapter 3-Banking System**Scheduled Banks**

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

Capital

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

Deposits

The data on deposits include the following types:-

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

Balances with other Scheduled Banks

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

Bills Purchased & Discounted

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

Rate of Margin for advances

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

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

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

Current Account

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

Goods

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

General Merchandise on fob basis

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

Net Export of Goods under Merchanting

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

Non-Monetary Gold

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

Services

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

Manufacturing services on physical inputs owned by others

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

Maintenance and repair services n.i.e

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

Transport

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

Travel

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

Construction

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

Insurance and pension services

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

Financial Services

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

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

Charges for the use of intellectual property include charges for the use of proprietary rights (such as patents, trademarks, copyrights, industrial processes and designs including trade secrets, franchises. These rights can arise from research and development, as well as from marketing); and charges for licenses to reproduce or distribute (or both) intellectual property embodied in produced originals or prototypes (such as copyrights on books and manuscripts, computer software, cinematographic works, and sound recordings) and related rights (such as for live performances and television, cable, or satellite broadcast)

Telecommunications, computer, and information services

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

Other Business Services

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

Personal, Cultural and Recreational Services

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

Government Goods and Services n.i.e.

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

Primary Income

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

Compensation of Employees

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

Direct Investment Income

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

Portfolio Investment Income

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

Other Investment Income

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

Secondary Income

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

Capital Account

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

Capital Transfer

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

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

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

Financial Account

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

Direct Investment

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

Portfolio Investment

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

Other Investment

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

Reserves Assets

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

Errors & Omissions

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

Exceptional Financing

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

Special Drawing Rights (SDRs)

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

Workers' Remittances

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

Balance of Trade

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

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

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

Re-Export

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

Re-Import

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

International Investment Position (IIP)

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

Terms of Trade

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

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

Unit Value & Quantum Indices

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

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

Where:

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

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

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

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

Nominal Effective Exchange Rate

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

Real Effective Exchange Rate:

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

Chapter 5-Domestic and External Debt

National Saving Schemes

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

i. Behbood Savings Certificates

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

ii. Defence Savings Certificates

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

iii. Pensioners' Benefit Account

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

iv. Regular Income Certificates

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

v. Savings Accounts

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

vi. Special Savings Accounts

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

vii. Special Savings Certificates (Registered)

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

viii. Shuhada Family Welfare Account:

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

ix. National Savings Bonds:

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

Domestic Debt

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

i. Permanent Debt

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

ii. Floating Debt

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

iii. Unfunded Debt

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

iv. Foreign Currency Instruments

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

External Debt

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

Private non-guaranteed debt

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

Public and Publicly guaranteed debt

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

Chapter 6- Open Market Operation

Auction of Government of Pakistan Market Treasury Bills

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

Auction of Pakistan Investment Bonds

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

Discount rate

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

Coupon Rate

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

Repo Facility MTBs/FIBs/PIBs (Outstanding)

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

Government of Pakistan Market related Treasury Bills

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

Market Treasury Bills (MTBs)

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

Pakistan Investment Bonds (PIBs)

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

KIBOR – (Karachi Interbank Offered Rate)

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

Call Money Rate

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

Open Market Operations

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

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

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

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

Chapter 7- Capital Market**Index Number**

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

KSE-100 Index

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

All Share Index

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

Ordinary Shares

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

Market Capitalization of Ordinary Shares

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

Preference Shares

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

Chapter 8- Prices

Consumer Price Index

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

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

Where

P_n = Price of an item in the current period

P_0 = price of an item in base period

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

Wholesale Price Index

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

Sensitive Price Indicator

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

Chapter 10- Public Finance

Debt Rescheduling

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

Direct Tax

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

Indirect Tax

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

Chapter 11- National Income Accounts

Gross Domestic Product

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

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

Basic Price

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

Gross Value added at Basic Prices

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

Gross National Income

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

Net National Income

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

Gross Fixed Capital Formation

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

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

NOTES, SYMBOLS AND ABBREVIATIONS

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

CONVERSION COEFFICIENTS AND FACTORS

<u>Unit</u>	<u>British / US equivalents</u>	<u>British / US units</u>	<i>Equivalents</i>
L E N G T H			
1 centimeter (cm)	0.393701 inch (in)	1 in	2.54 cm
1 meter (m)	3.280840 feet (ft) 1.093613 yards (yds)	1 ft 1 yd	30.48 cm 0.9144 m
1 kilometer (km)	0.621371 mile (mi)	1 mile (1760 yds)	1.609344 km
A R E A			
1 square meter (sq m)	10.763911 square feet (sq ft) 1.195990 square yards (sq yds)	1 sq yd	0.836127 sq m
1 hectare (ha)	2.471054 acres	1 acre (4840 sq yds)	0.404686 ha
1 square kilometer (sq km)	0.386102 square mile(sq mi)	1 sq mile (640 acres)	2.589988 sq km
V O L U M E			
1 cubic centimeter (cu cm)	0.061024 cubic inch (cu in)	1 cu in	16.387064 cu cm
1 cubic meter (cu m)	35.314667 cubic feet(cu ft) 1.307951 cubic yards (cu yds)	1 cu ft 1 cu yd	28.316847 cu dm 0.764555 cu m
W E I G H T			
1 ton - tone (t)	1.102311 short tons 0.984207 long ton	1 short ton (2000 lb) 1 long ton (2240 lb)	0.907185 t 1.016047 t
1 kilogram (kg)	2.204623 pounds (lbs) 1.071692 seers	1 lbs 1 Tola	0.453592 kg 11.6638125 gm
1 gram (gm)	0.035274 ounce (oz)	1 oz	28.349523 gm
C A P A C I T Y			
1 liter (l)	0.879877 imperial quart 1.056688 US liquid quarts 0.908083 US dry quart	1 imperial quart 1 US liquid quart 1 US dry quart 1 Imperial gallon (gal) 1 US gallon 1 Pint	1.136523 liters 0.946353 liter 1.101221 liters 4.546092 liters 3.785412 liters 0.568261 liter
1 imp Gallon	4 imp quarts 8 Pints		
1 Bale (Cotton)	170.09711 kilograms or 375 lbs.		