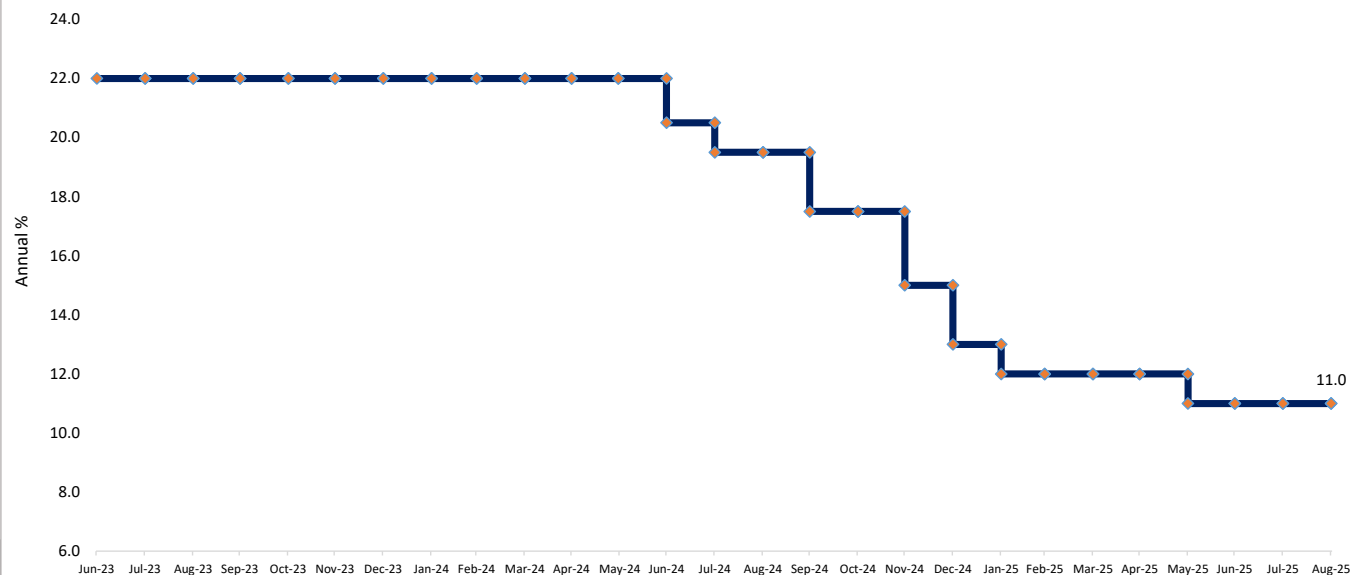


Monthly

Statistical Bulletin

August 2025

SBP Policy (Target) Rate



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 eighteen thousand variables. Recently, we have upgraded the EasyData and introduced new features including a notice board, information on related datasets, most viewed series during selected period and a new API to retrieve a complete dataset. SBP EasyData users are encouraged to subscribe to email notifications for staying updated on important data releases and new features. Readers are also encouraged to explore various dashboards available on our EasyData portal, including, workers' Remittances, Inflation Snapshot and Financial Statement Analysis dashboards.

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1. Selected Economic Indicators

I T E M S	Unit / Base	2024					
		Jul	Aug	Sep	Oct	Nov	Dec
1 Currency in Circulation [@]	Billion Rs.	9,070.1	8,879.3	8,817.2	9,031.4	9,034.9	9,115.9
2 Broad Money (M2) [@]	"	34,401.0	34,989.1	35,597.4	35,170.1	35,475.7	35,614.4
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	36.6	35.6	36.1	40.8	44.9	48.8
4 Ratio of Scheduled Banks' Investment to Deposits	"	101.5	101.0	99.7	93.6	93.3	97.5
5 Weighted Average Deposits Rate – Fresh Deposits	"	11.1	10.7	9.5	10.1	7.5	7.5
6 Weighted Average Deposits Rate – Outstanding Deposit	"	11.1	11.0	10.4	9.5	9.1	7.5
7 Weighted Average Lending Rate – Gross Disbursement *	"	19.3	19.0	18.3	15.3	14.8	13.9
8 Weighted Average Lending Rate – Outstanding Loans *	"	17.5	17.3	16.8	14.9	14.0	13.2
9 KIBOR – End Month (1 Month)**	"	19.69	19.35	17.39	14.68	14.68	13.10
10 KIBOR – Month Average (1 Month)**	"	20.32	19.60	18.16	15.14	15.14	13.61
11 Exports (BOP)	Million US\$	2,361.0	2,437.0	2,610.1	2,999.0	2,785.0	3,105.0
12 Imports (BOP)	"	4,849.0	4,709.0	4,697.0	4,646.0	4,110.0	4,927.0
13 Foreign Direct Investment (Net)	"	194.7	272.4	427.3	155.9	241.8	192.4
14 Foreign Portfolio Investment (Net)	"	168.7	(65.8)	29.5	53.3	(37.0)	(230.5)
15 Net Reserves with SBP	"	9,220.9	9,436.8	10,736.9	11,203.3	12,037.9	11,731.7
16 Workers' Remittances	"	2,994.0	2,942.8	2,859.5	3,054.6	2,915.3	3,080.4
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	101.5044	100.1325	98.6415	100.7770	103.0225	103.6654
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	38.7177	38.1540	37.8422	38.2706	38.8867	39.1509
19 Exchange Rate (Month end)	Rs./US\$	278.5914	278.5362	277.6517	277.7931	277.9293	278.4431
20 Exchange Rate (Month average)	"	278.3912	278.5403	278.2436	277.6704	277.8093	278.1204
21 KSE 100 Index (Month end)	(1991=1,000)	77,886.99	78,488.22	81,114.20	88,966.77	101,357.32	115,126.90
22 CPI Inflation YoY National	Percent	11.1	9.6	6.9	7.2	4.9	4.1
23 CPI Inflation YoY Urban	"	13.2	11.7	9.3	9.3	5.2	4.4
24 CPI Inflation YoY Rural	"	8.1	6.7	3.6	4.2	4.3	3.6
25 CPI Inflation YoY Urban (Food)	"	3.4	4.1	1.7	2.7	1.7	2.5
26 CPI Inflation YoY Rural (Food)	"	1.3	1.9	(0.9)	0.6	(0.2)	(0.2)
27 CPI Inflation YoY Urban (Non-Food)	"	20.7	17.4	15.0	14.2	7.8	5.7
28 CPI Inflation YoY Rural (Non-Food)	"	15.5	11.9	8.4	8.0	9.1	7.6
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	11.7	10.2	9.3	8.6	8.9	8.1
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	16.9	14.4	12.1	11.7	10.9	10.7
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,156.6	3,164.4	3,178.2	3,192.0	3,206.8	3,227.3
32 FBR Tax Collection [#]	"	...	...	2,562.9	...	...	5,624.9

1. Selected Economic Indicators

I T E M S	Unit / Base	2025						
		Jan	Feb	Mar	Apr	May	Jun	Jul
1 Currency in Circulation [@]	Billion Rs.	9,211.2	9,457.7	10,260.9	10,067.6	10,266.0	10,634.5	10,764.5
2 Broad Money (M2) [@]	"	35,510.6	35,756.2	37,485.9	36,668.6	38,083.6	40,738.2	39,223.3
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	44.5	43.3	39.5	38.6	36.9	34.3	36.9
4 Ratio of Scheduled Banks' Investment to Deposits	"	96.8	102.8	102.0	105.3	105.7	104.3	108.0
5 Weighted Average Deposits Rate – Fresh Deposits*	"	6.7	5.5	5.0	4.9	3.5	3.4	3.0
6 Weighted Average Deposits Rate – Outstanding Deposit*	"	6.5	5.6	5.9	5.8	5.7	5.3	5.2
7 Weighted Average Lending Rate–Gross Disbursement*	"	12.7	12.4	12.4	12.8	12.2	11.7	12.0
8 Weighted Average Lending Rate–Outstanding Loans*	"	12.6	12.3	12.3	12.3	12.1	11.8	11.5
9 KIBOR – End Month (1 Month) **	"	12.16	11.97	12.16	12.06	11.13	11.14	11.10
10 KIBOR – Month Average (1 Month) **	"	12.63	12.08	12.01	12.12	11.29	11.10	11.05
11 Exports (BOP)	Million US\$	3,004.7	2,603.0	2,755.0	2,596.0	2,438.0	2,609.0	2,743.0
12 Imports (BOP)	"	5,471.0	5,045.0	4,935.0	5,225.0	5,476.0	4,998.0	5,422.0
13 Foreign Direct Investment (Net)	"	220.5	117.3	48.3	163.4	216.5	206.6	208.1
14 Foreign Portfolio Investment (Net)	"	(95.2)	(34.0)	(131.4)	(233.2)	(48.8)	(25.8)	(44.6)
15 Net Reserves with SBP	"	11,418.2	11,249.5	10,638.9	10,275.0	11,516.9	14,506.4	14,324.4
16 Workers' Remittances	"	3,003.4	3,126.7	4,053.6	3,176.9	3,685.6	3,406.4	3,214.4
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	104.0619	102.2470	101.5521	99.3050	97.7946	96.6255	98.5752
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	39.3917	39.0886	38.5292	38.1189	37.6648	37.1824	36.9687
19 Exchange Rate (Month end)	Rs./US\$	278.8403	279.6621	280.1931	280.9966	282.0138	283.7286	282.9446
20 Exchange Rate (Month average)	"	278.6443	279.3043	280.0836	280.7138	281.6663	283.0001	284.2133
21 KSE 100 Index (Month end)	(1991=1,000)	114,255.73	113,251.67	117,806.75	111,326.58	119,691.09	125,627.31	139,390.42
22 CPI Inflation YoY National	Percent	2.4	1.5	0.7	0.3	3.5	3.2	4.1
23 CPI Inflation YoY Urban	"	2.7	1.8	1.2	0.5	3.5	3.0	4.4
24 CPI Inflation YoY Rural	"	1.9	1.1	0.0	(0.1)	3.4	3.6	3.5
25 CPI Inflation YoY Urban (Food)	"	(0.6)	(0.9)	(1.7)	(1.9)	5.3	4.2	2.2
26 CPI Inflation YoY Rural (Food)	"	(2.9)	(4.3)	(5.4)	(4.6)	2.1	2.4	1.5
27 CPI Inflation YoY Urban (Non-Food)	"	5.0	3.6	3.1	2.2	2.4	2.2	5.9
28 CPI Inflation YoY Rural (Non-Food)	"	7.0	6.6	5.6	4.4	4.6	4.7	5.4
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	7.8	7.8	8.2	7.4	7.3	6.9	7.0
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	10.4	10.4	10.2	9.0	8.8	8.6	8.1
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,258.5	3,281.8	3,309.5	3,340.2	3,367.7	3,397.1	3,441.2
32 FBR Tax Collection [#]	"	...	...	8,453.1	...	...	11,744.3	...

* Including Zero Markup including inter Financial institutions

**Average of bid and offer

... Not Available

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

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

2.1 Central Bank Survey

Million Rupees

I T E M S	FY23	FY24	FY25	2024	2025				
				Jul	Mar	Apr	May	Jun	Jul ^P
Net Foreign Assets	(881,053)	(71,160)	1,455,447	(37,986)	590,253	559,459	590,777	1,455,447	1,468,016
Claims on nonresidents	3,535,588	5,053,535	7,231,978	5,075,200	5,906,917	5,958,132	6,312,603	7,231,978	7,147,940
a) Monetary Gold, Coin and Bullion	1,136,974	1,349,449	1,942,112	1,406,702	1,816,807	1,931,550	1,924,367	1,942,112	1,942,712
b) Holdings of SDRs	5,424	206,221	7,421	126,247	15,553	38,675	7,228	7,421	41,413
c) Foreign currency	20,234	20,569	21,489	20,559	21,161	20,731	20,793	21,489	20,573
d) Deposits	1,587,831	2,725,338	2,902,792	2,690,909	2,428,677	2,274,415	2,672,365	2,902,792	2,395,646
e) Securities other than shares (Foreign)	8,567	8,309	1,563,248	77,507	870,325	918,452	908,173	1,563,248	1,969,231
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	-	-	3,083	1,136	66	431	2,630	3,083	-
h) Other	776,559	743,650	791,833	752,140	754,328	773,878	777,046	791,833	778,365
<i>Of which: Quota-IMF</i>	776,557	743,648	791,831	752,139	754,326	773,876	777,044	791,831	778,364
less: Liabilities to nonresidents	4,416,641	5,124,695	5,776,531	5,113,186	5,316,663	5,398,672	5,721,826	5,776,531	5,679,924
a) Deposits	782,871	1,057,395	1,081,376	1,037,090	1,050,666	1,059,323	1,069,075	1,081,376	1,056,112
b) Securities other than shares	1,279,131	1,818,649	2,348,001	1,818,728	1,986,889	2,030,571	2,329,653	2,348,001	2,299,117
c) Loans	..	..	..	..	..	..	-	..	..
d) Financial derivatives	1,225,197	1,166,640	1,197,854	1,173,117	1,182,897	1,189,448	1,201,548	1,197,854	1,194,147
e) Other	1,129,442	1,082,010	1,149,300	1,084,251	1,096,210	1,119,330	1,121,550	1,149,300	1,130,548
Claims on Other Depository Corporations	9,982,373	13,277,983	13,843,027	13,266,150	13,682,529	13,794,002	14,400,535	13,843,027	14,767,845
Net claims on General Government	5,215,056	4,492,923	3,797,866	4,602,345	4,200,496	4,467,029	4,107,791	3,797,866	3,835,427
Net claims on Central Government	5,897,339	5,395,565	5,237,782	5,450,569	5,753,882	5,918,779	5,603,423	5,237,782	5,016,344
Claims on Central Government	6,638,086	6,288,826	5,860,134	6,394,512	6,476,395	6,552,485	6,615,831	5,860,134	5,903,427
a) Securities other than Shares	5,886,301	5,568,455	5,095,096	5,665,332	5,746,570	5,801,694	5,861,664	5,095,096	5,145,214
b) Other claims	751,785	720,371	765,038	729,181	729,825	750,791	754,167	765,038	758,213
less: Liabilities to Central Government	740,747	893,261	622,352	943,943	722,514	633,705	1,012,408	622,352	887,083
a) Deposits	740,747	893,261	622,352	943,943	722,514	633,705	1,012,408	622,352	887,083
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(682,283)	(902,642)	(1,439,915)	(848,224)	(1,553,386)	(1,451,751)	(1,495,632)	(1,439,915)	(1,180,917)
Claims on Provincial and Local Governments	-	-	-	-	-	-	-	-	-
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	-	-	-	-	-	-	-	-	-
less: Liabilities to Provincial and Local governments	682,283	902,642	1,439,915	848,224	1,553,386	1,451,751	1,495,632	1,439,915	1,180,917
a) Deposits	682,283	902,642	1,439,915	848,224	1,553,386	1,451,751	1,495,632	1,439,915	1,180,917
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	74,950	84,313	75,787	68,170	75,988	72,263	81,222	75,787	77,167
a) Other financial corporations	42,081	40,777	30,691	24,805	30,875	27,258	35,800	30,691	32,190
b) Public non-financial corporations	15	101	47	115	189	197	207	47	63
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	32,855	43,435	45,049	43,250	44,925	44,808	45,216	45,049	44,913
Monetary base	11,335,759	11,590,151	12,942,841	11,669,342	12,643,835	12,856,847	12,859,112	12,942,841	13,458,261
1) Currency in Circulation	9,664,290	9,698,211	11,269,453	9,498,679	10,940,270	10,593,626	10,994,768	11,269,453	11,256,370
2) Liabilities to Other Depository Corporations	1,667,872	1,889,186	1,670,392	2,167,403	1,700,721	2,257,434	1,861,053	1,670,392	2,198,466
Reserve deposits	1,667,872	1,889,186	1,670,392	2,167,403	1,700,721	2,257,434	1,861,053	1,670,392	2,198,466
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY23	FY24	FY25	2024	2025				
				Jul	Mar	Apr	May	Jun	Jul ^P
3) Deposits included in broad money	3,596	2,753	2,996	3,259	2,843	5,787	3,291	2,996	3,425
Transferable deposits	1,185	229	337	230	362	351	619	337	430
a) Other financial corporations	27	31	151	32	76	149	151	151	233
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	164	175	164	175	164	180	326	164	174
d) Other resident sectors	995	23	23	23	123	23	143	23	23
Other deposits	2,411	2,524	2,659	3,030	2,481	5,436	2,672	2,659	2,995
a) Other financial corporations	1,850	1,966	2,030	2,471	1,711	4,622	1,950	2,030	2,339
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	561	558	628	558	770	813	722	628	656
4) Securities other than shares included in broad money	-	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	115,208	126,316	126,795	125,909	125,526	126,075	126,769	126,795	126,512
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Loans*	142,882	609,732	101,305	291,948	243,644	104,463	148,681	101,305	329,004
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit and advances	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares and Other equity	2,761,045	5,448,106	5,928,144	5,802,116	5,495,280	5,768,985	5,913,733	5,928,144	6,239,764
a) Funds contributed by owners	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	905,507	2,809,225	2,516,644	3,114,698	2,208,936	2,368,047	2,519,978	2,516,644	2,775,856
c) General & special reserves	441,275	977,632	1,104,094	977,632	1,104,094	1,104,094	1,104,094	1,104,094	1,104,094
d) Valuation adjustment	1,314,263	1,561,249	2,207,406	1,609,786	2,082,250	2,196,845	2,189,662	2,207,406	2,259,814
Other items (net)	36,432	9,754	73,042	9,365	40,982	36,384	132,030	73,042	(5,086)
Other liabilities	288,008	288,169	336,862	269,418	309,489	294,574	382,006	336,862	284,728
Less: Other Assets	251,576	278,415	263,819	260,053	268,508	258,190	249,977	263,819	289,814

Source: Statistics and Data Services Department

Notes:

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

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

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

2. General Government includes Central and Provincial Governments.

3. Provincial Governments includes Local & Provincial Governments.

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

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

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

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

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

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

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

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

Archive link:

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

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY23	FY24	FY25	2024	2025				
				Jul	Mar	Apr	May	Jun	Jul ^a
Net Foreign Assets	(730,190)	(889,913)	(771,903)	(948,759)	(556,771)	(529,255)	(525,371)	(771,903)	(803,059)
Claims on nonresidents	1,123,691	1,153,266	1,009,017	1,058,462	1,054,255	949,305	977,576	1,009,017	956,422
a) Foreign currency	81,619	82,845	58,529	76,330	70,765	66,932	63,556	58,529	55,485
b) Deposits	448,940	470,384	347,731	367,188	338,560	274,022	316,457	347,731	296,448
c) Securities other than shares	239,576	249,517	262,304	255,663	275,222	262,985	250,364	262,304	256,695
d) Loans	15,402	9,054	6,395	18,472	12,226	5,604	8,445	6,395	13,146
e) Financial derivatives	1,204	2,456	2,648	2,541	2,472	3,817	2,301	2,648	1,661
f) Shares & other equity	325,736	334,835	325,163	334,088	350,241	330,675	330,707	325,163	326,789
g) Other	11,214	4,176	6,248	4,181	4,769	5,270	5,746	6,248	6,198
less: Liabilities to nonresidents	1,853,880	2,043,179	1,780,921	2,007,220	1,611,026	1,478,560	1,502,947	1,780,921	1,759,481
a) Deposits	742,851	855,735	1,013,582	846,603	960,445	951,353	1,015,215	1,013,582	1,028,363
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	1,065,877	1,158,895	721,224	1,132,639	626,587	481,050	441,906	721,224	707,037
d) Financial derivatives	736	1,578	1,790	1,006	700	1,913	1,428	1,790	1,468
e) Other	44,416	26,971	44,325	26,972	23,295	44,245	44,398	44,325	22,613
Claims on Central bank	2,385,935	3,153,931	2,415,721	3,030,402	2,715,463	3,006,612	2,821,496	2,415,721	3,089,292
a) Currency	533,281	566,553	656,414	550,388	700,752	620,593	699,031	656,414	618,959
b) Reserve deposits	1,706,275	1,990,669	1,648,484	2,185,440	1,767,504	2,277,184	1,966,354	1,648,484	2,131,723
c) Other claims	146,379	596,709	110,823	294,573	247,207	108,836	156,111	110,823	338,610
Net Claims on General Government	21,695,166	29,765,682	34,351,628	30,180,243	31,196,764	31,203,312	32,492,622	34,351,628	34,501,526
Net claims on Central Government	22,231,284	30,952,479	36,267,912	31,568,186	32,886,769	33,118,340	34,403,202	36,267,912	36,420,010
Claims on Central Government	24,697,880	33,800,795	39,524,114	34,432,365	35,676,768	36,061,012	37,379,616	39,524,114	39,355,743
a) Securities other than Shares	23,624,331	32,551,840	38,242,490	33,183,007	34,681,765	35,195,349	36,591,269	38,242,490	38,074,530
b) Other claims	1,073,549	1,248,956	1,281,624	1,249,359	995,003	865,663	788,348	1,281,624	1,281,213
less: Liabilities to Central Government	2,466,596	2,848,316	3,256,202	2,864,180	2,789,999	2,942,672	2,976,415	3,256,202	2,935,733
a) Deposits	2,466,596	2,848,316	3,256,202	2,864,180	2,789,999	2,942,672	2,976,415	3,256,202	2,935,733
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(536,118)	(1,186,797)	(1,916,285)	(1,387,942)	(1,690,005)	(1,915,028)	(1,910,579)	(1,916,285)	(1,918,484)
Claims on Provincial Governments	887,820	610,638	244,741	408,196	299,589	249,264	245,112	244,741	241,859
a) Securities other than Shares	0	0	0	0	0	0	0	0	0
b) Other claims	887,819	610,637	244,741	408,196	299,589	249,264	245,112	244,741	241,859
less: Liabilities to Provincial Governments	1,423,938	1,797,435	2,161,026	1,796,138	1,989,594	2,164,292	2,155,691	2,161,026	2,160,343
a) Deposits	1,411,088	1,781,447	2,145,550	1,779,863	1,973,785	2,148,494	2,139,718	2,145,550	2,144,699
b) Other liabilities	12,850	15,988	15,477	16,275	15,809	15,798	15,973	15,477	15,643
Claims on other sectors	11,929,629	12,542,746	13,488,011	12,114,212	13,348,816	13,358,404	13,537,426	13,488,011	13,271,511
a) Other financial corporations	225,121	200,920	318,234	188,331	318,412	323,804	344,461	318,234	257,368
b) Public non-financial corporations	2,276,978	2,221,876	2,144,527	2,176,536	2,236,385	2,268,485	2,356,325	2,144,527	2,157,302
c) Other non-financial corporations	7,560,899	8,082,639	8,707,607	7,729,964	8,549,950	8,504,383	8,534,743	8,707,607	8,463,854
d) Other resident sectors	1,866,632	2,037,312	2,317,643	2,019,381	2,244,070	2,261,731	2,301,897	2,317,643	2,392,987

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY23	FY24	FY25	2024	2025				
				Jul	Mar	Apr	May	Jun	Jul*
Liabilities to central bank	9,958,135	13,169,975	13,687,908	13,165,921	13,447,766	13,748,538	14,381,683	13,687,908	14,522,904
Deposits included in broad money (1+2)	22,131,794	27,348,201	31,160,332	27,077,255	28,465,137	28,769,361	29,156,531	31,160,332	30,557,557
1) Transferable deposits	17,024,458	21,407,816	25,008,620	21,151,369	22,840,436	23,046,827	23,372,236	25,008,620	24,127,708
a) Other financial corporations	451,141	709,309	1,020,588	713,383	780,158	636,891	721,906	1,020,588	816,549
b) Public non-financial corporations	712,128	1,118,876	1,088,192	1,118,191	936,229	846,502	812,882	1,088,192	796,798
c) Other non-financial corporations	5,346,197	6,756,386	7,547,126	6,528,191	6,878,055	6,846,115	7,074,882	7,547,126	7,182,255
d) Other resident sectors	10,514,993	12,823,245	15,352,715	12,791,604	14,245,993	14,717,320	14,762,565	15,352,715	15,332,106
2) Other deposits	5,107,336	5,940,385	6,151,712	5,925,886	5,624,701	5,722,533	5,784,295	6,151,712	6,429,849
a) Other financial corporations	157,590	228,239	212,189	275,881	163,948	169,058	185,861	212,189	226,592
b) Public non-financial corporations	833,767	917,726	994,209	896,357	758,579	848,774	917,727	994,209	1,165,433
c) Other non-financial corporations	1,562,722	2,312,619	2,283,169	2,235,952	2,067,191	2,100,606	2,078,699	2,283,169	2,226,798
d) Other resident sectors	2,553,257	2,481,801	2,662,146	2,517,696	2,634,983	2,604,095	2,602,007	2,662,146	2,811,026
Securities other than shares, included in broad money	-	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares, excluded from broad money	59,479	58,256	52,958	58,270	55,498	55,973	55,951	52,958	50,603
<i>Of which: Other financial corporations</i>	35,388	35,867	25,865	35,709	34,034	34,240	34,066	25,865	23,422
Loans	102,213	76,064	112,790	84,368	206,814	205,408	165,440	112,790	150,896
<i>Of which: Other financial corporations</i>	69,450	74,481	110,813	82,760	204,769	203,391	163,402	110,813	148,899
Financial derivatives	21,891	23,883	14,106	22,885	15,218	15,942	15,210	14,106	14,748
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit and advances	42	128	129	143	139	140	132	129	115
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares and other equity	2,693,590	3,358,340	4,342,006	3,474,539	3,793,526	3,746,774	4,236,032	4,342,006	4,357,626
a) Funds contributed by owners	776,192	837,978	782,916	838,696	859,782	875,570	874,309	782,916	874,042
b) Retained earnings	1,085,061	1,317,886	1,621,386	1,378,152	1,481,261	1,462,911	1,533,447	1,621,386	1,552,886
c) General and special reserves	684,031	851,266	1,343,851	875,773	1,056,922	1,049,154	1,276,892	1,343,851	1,317,192
d) Valuation adjustment	148,305	351,210	593,854	381,918	395,561	359,139	551,384	593,854	613,506
Other items (net)	313,481	537,855	113,485	493,003	720,452	497,218	315,459	113,485	405,050
Other liabilities	3,388,926	3,908,571	4,827,106	3,873,152	4,882,259	4,589,823	4,570,127	4,827,106	4,814,503
less: Other assets	3,098,766	3,524,830	4,684,438	3,490,501	4,242,694	4,221,027	4,370,452	4,684,438	4,520,120
plus: Consolidation adjustment	23,322	154,114	(29,183)	110,352	80,887	128,423	115,784	(29,183)	110,667

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

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

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

Archive link:

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

2.3 Depository Corporations Survey

Million Rupees

I T E M S	FY23	FY24	FY25	2024	2025				
				Jul	Mar	Apr	May	Jun	Jul ^a
Net Foreign Assets	(1,611,243)	(961,072)	683,544	(986,745)	33,483	30,204	65,405	683,544	664,957
Claims on nonresidents	4,659,278	6,206,801	8,240,995	6,133,661	6,961,172	6,907,436	7,290,179	8,240,995	8,104,362
less: Liabilities to nonresidents	6,270,521	7,167,874	7,557,452	7,120,407	6,927,689	6,877,232	7,224,773	7,557,452	7,439,405
Domestic claims (a+b)	38,914,802	46,885,664	51,713,291	46,964,970	48,822,064	49,101,008	50,219,063	51,713,291	51,685,630
a. Net Claims on general government (1+2)	26,910,222	34,258,604	38,149,494	34,782,589	35,397,259	35,670,341	36,600,414	38,149,494	38,336,953
1- Net claims on central government	28,128,623	36,348,044	41,505,694	37,018,755	38,640,650	39,037,120	40,006,624	41,505,694	41,436,353
Claims on central government	31,335,966	40,089,621	45,384,248	40,826,877	42,153,163	42,613,497	43,995,448	45,384,248	45,259,170
less: Liabilities to central government	3,207,343	3,741,577	3,878,554	3,808,123	3,512,513	3,576,377	3,988,823	3,878,554	3,822,817
2-Net claims on provincial governments	(1,218,401)	(2,089,440)	(3,356,200)	(2,236,166)	(3,243,391)	(3,366,779)	(3,406,211)	(3,356,200)	(3,099,401)
Claims on provincial governments	887,820	610,638	244,741	408,196	299,589	249,264	245,112	244,741	241,859
less: Liabilities to provincial governments	2,106,221	2,700,077	3,600,941	2,644,362	3,542,980	3,616,043	3,651,323	3,600,941	3,341,259
b. Claims on other sectors	12,004,580	12,627,059	13,563,797	12,182,382	13,424,804	13,430,667	13,618,649	13,563,797	13,348,677
Other financial corporations	267,202	241,697	348,925	213,135	349,287	351,063	380,261	348,925	289,558
Public non-financial corporations	2,276,992	2,221,977	2,144,573	2,176,651	2,236,573	2,268,682	2,356,532	2,144,573	2,157,365
Other non-financial corporations	7,560,899	8,082,639	8,707,607	7,729,964	8,549,950	8,504,383	8,534,743	8,707,607	8,463,854
Other resident sectors	1,899,487	2,080,747	2,362,692	2,062,632	2,288,995	2,306,539	2,347,113	2,362,692	2,437,900
Broad money liabilities (a+b+c+d)	31,266,400	36,482,613	41,776,367	36,028,805	38,707,498	38,748,180	39,455,559	41,776,367	41,198,393
a. Currency outside depository corporations	9,131,010	9,131,658	10,613,039	8,948,291	10,239,519	9,973,033	10,295,737	10,613,039	10,637,411
b. Transferable deposits	17,025,643	21,408,045	25,008,957	21,151,599	22,840,798	23,047,178	23,372,855	25,008,957	24,128,138
Other financial corporations	451,168	709,340	1,020,738	713,415	780,234	637,040	722,057	1,020,738	816,782
Public non-financial corporations	712,128	1,118,876	1,088,192	1,118,191	936,229	846,502	812,882	1,088,192	796,798
Other non-financial corporations	5,346,360	6,756,561	7,547,290	6,528,366	6,878,219	6,846,294	7,075,208	7,547,290	7,182,429
Other resident sectors	10,515,988	12,823,268	15,352,737	12,791,626	14,246,115	14,717,342	14,762,707	15,352,737	15,332,129
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	5,109,747	5,942,909	6,154,370	5,928,916	5,627,182	5,727,969	5,786,967	6,154,370	6,432,844
Other financial corporations	159,440	230,205	214,219	278,352	165,659	173,681	187,811	214,219	228,931
Public non-financial corporations	833,767	917,726	994,209	896,357	758,579	848,774	917,727	994,209	1,165,433
Other non-financial corporations	1,562,722	2,312,619	2,283,169	2,235,952	2,067,191	2,100,606	2,078,699	2,283,169	2,226,798
Other resident sectors	2,553,818	2,482,360	2,662,774	2,518,255	2,635,753	2,604,908	2,602,730	2,662,774	2,811,681
d. Securities other than shares included in broad money	-	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-	-
Public non-financial corporations	-	-	-	-	-	-	-	-	-
Other non-financial corporations	-	-	-	-	-	-	-	-	-
Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	115,208	126,316	126,795	125,909	125,526	126,075	126,769	126,795	126,512
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	59,479	58,256	52,958	58,270	55,498	55,973	55,951	52,958	50,603
<i>of which: Other financial corporations</i>	35,388	35,867	25,865	35,709	34,034	34,240	34,066	25,865	23,422
Loans	102,213	76,064	112,790	84,368	206,814	205,408	165,440	112,790	150,896
<i>of which: Other financial corporations</i>	69,450	74,481	110,813	82,760	204,769	203,391	163,402	110,813	148,899
Financial Derivatives	21,891	23,883	14,106	22,885	15,218	15,942	15,210	14,106	14,748
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit & advances	42	128	129	143	139	140	132	129	115
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares & other equity	5,454,635	8,806,447	10,270,150	9,276,655	9,288,806	9,515,759	10,149,766	10,270,150	10,597,390
Other items (net)	283,775	351,141	43,797	381,476	456,326	464,015	315,906	43,797	212,159
Other liabilities (includes central bank float)	3,676,934	4,196,739	5,163,967	4,142,570	5,191,749	4,884,397	4,952,133	5,163,967	5,099,231
less: Other assets	3,350,342	3,803,245	4,928,217	3,750,554	4,511,202	4,479,218	4,620,428	4,928,217	4,809,935
plus: Consolidation adjustment	(42,816)	(42,353)	(191,953)	(10,539)	(224,221)	58,836	(15,799)	(191,953)	(77,137)

Source: Statistics and Data Services Department

Notes:

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

<http://www.sbp.org.pk/departments/stats/nrb.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	2025				
	FY23	FY24	FY25 ¹	Jul	Mar	Apr	May	Jun	Jul ²
A. Currency in Circulation	9,148,739	9,153,099	10,634,511	9,070,089	10,260,910	10,067,598	10,266,027	10,634,511	10,764,549
B. Cash in Tills	524,857	554,731	644,337	525,465	688,717	563,257	738,125	644,337	587,332
C. Other Deposits	49,469	62,892	57,267	43,623	69,105	52,385	47,664	57,267	48,043
D. Bank Deposits	1,634,092	1,842,108	1,634,519	1,796,141	1,651,447	2,024,447	1,833,673	1,634,519	2,033,263
Reserve Money (A+B+C+D)	11,357,156	11,612,829	12,970,634	11,435,318	12,670,180	12,707,687	12,885,490	12,970,634	13,433,187
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	(881,277)	(71,374)	1,455,227	(117,156)	590,039	460,899	588,459	1,455,227	1,418,182
B. Net Domestic Assets (1+2+3)	12,238,433	11,684,204	11,515,407	11,552,474	12,080,140	12,246,788	12,297,031	11,515,407	12,015,005
1. Net Govt Sector Borrowing (i+ii)	5,223,578	4,504,320	3,817,120	4,365,966	4,218,252	4,060,917	4,182,861	3,817,120	3,607,270
i. Borrowings for Budgetary Support ¹	5,240,782	4,527,712	3,842,155	4,390,377	4,240,325	4,085,919	4,207,166	3,842,155	3,633,292
a) Federal Government	5,913,261	5,419,184	5,268,813	5,241,000	5,779,510	5,549,448	5,745,496	5,268,813	4,782,107
of which deposits with SBP	(725,239)	(869,772)	(594,150)	(1,145,298)	(699,681)	(999,676)	(873,152)	(594,150)	(1,126,946)
b) Provincial Government	(637,329)	(840,494)	(1,367,561)	(795,287)	(1,438,442)	(1,372,328)	(1,457,637)	(1,367,561)	(1,067,525)
Balochistan	(13,301)	(41,987)	(102,272)	(59,456)	(66,550)	(68,699)	(120,418)	(102,272)	(86,216)
Khyber Pakhtunkhwa	(59,000)	(59,667)	(78,740)	(76,953)	(166,070)	(69,904)	(23,193)	(78,740)	(88,557)
Punjab	(466,096)	(627,553)	(846,228)	(501,012)	(813,989)	(819,695)	(898,214)	(846,228)	(577,277)
Sindh	(98,933)	(111,287)	(340,321)	(157,866)	(391,833)	(414,029)	(415,812)	(340,321)	(315,475)
c) AJK Government	(14,358)	(30,893)	(38,465)	(35,019)	(64,651)	(55,435)	(54,511)	(38,465)	(53,929)
d) Gilgit-Baltistan	(20,792)	(20,084)	(20,632)	(20,316)	(36,092)	(35,767)	(26,182)	(20,632)	(27,361)
ii. Others	(17,204)	(23,392)	(25,035)	(24,410)	(22,073)	(25,002)	(24,305)	(25,035)	(26,022)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,661,459	1,525,930	1,361,446	1,516,447	1,446,890	1,416,504	1,384,235	1,361,446	1,397,158
i. Claims on Scheduled Banks (a+b+c+d+e)	1,542,157	1,409,836	1,249,087	1,400,305	1,332,184	1,302,187	1,271,252	1,249,087	1,284,627
a. Agriculture Sector	5,859	5,374	7,751	5,295	6,696	6,546	6,901	7,751	7,733
b. Industrial Sector	632,666	577,676	469,299	569,798	502,112	489,975	480,019	469,299	460,569
c. Export Sector	768,821	624,392	508,505	619,624	554,573	536,684	515,141	508,505	501,886
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	134,811	202,394	263,532	205,588	268,803	268,982	269,191	263,532	314,439
ii. Claims on NBFIs	119,302	116,094	112,359	116,142	114,706	114,317	112,983	112,359	112,531
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-	-
3. Other Items (Net)	5,353,396	5,653,954	6,336,840	5,670,061	6,414,998	6,769,367	6,729,935	6,336,840	7,010,577
Reserve Money(RM) (A+B)	11,357,156	11,612,829	12,970,634	11,435,318	12,670,180	12,707,687	12,885,490	12,970,634	13,433,187

Source: Statistics and Data Services Department

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

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

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

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

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

4/ Total may differ due to rounding off.

5. P: provisional & R: Revised

Archive link

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

2.5 Currency in Circulation

Million Rupees

	30 th June			2024	2025				
	FY23	FY24	FY25	Jul	Mar	Apr	May	June	Jul
1. Banknotes	9,664,290	9,698,211	11,269,452	9,585,898	10,940,270	10,621,483	10,994,768	11,269,452	11,342,470
2. One Rupee Coins and above	9,787	9,849	9,880	9,825	9,901	9,822	9,852	9,880	9,947
3. Total (1+2)	9,674,077	9,708,060	11,279,332	9,595,723	10,950,171	10,631,305	11,004,620	11,279,332	11,352,417
4. Held by Banking Department of SBP	131	190	119	166	191	112	115	119	186
5. Held by Issue Department of SBP	351	40	365	3	353	338	353	365	350
6. Currency in tills of Scheduled Banks	524,857	554,731	644,337	525,465	688,717	563,257	738,125	644,337	587,332
7. Currency in Circulation (3-4-5-6)	9,148,739	9,153,099	10,634,511	9,070,089	10,260,910	10,067,598	10,266,027	10,634,511	10,764,549

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.

iii. P: proviosnal & R: Revised

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 th June			2024	2025				
	FY23	FY24	FY25*	Jul	Mar	Apr	May	Jun	Jul
A. Components of M2									
1. Currency in Circulation	9,148,739	9,153,099	10,634,511	9,070,089	10,260,910	10,067,598	10,266,027	10,634,511	10,764,549
2. Other Deposits with SBP	49,469	62,892	57,267	43,623	69,105	52,385	47,664	57,267	48,043
3. Total Private & PSE Deposits	21,744,840	26,665,840	30,046,378	25,287,280	27,155,927	26,548,594	27,769,869	30,046,378	28,410,700
of which : RFCDs	1,601,062	1,604,935	1,762,228	1,657,684	1,595,405	1,750,861	1,739,522	1,762,228	1,646,591
Money Supply (1+2+3)	30,943,048	35,881,830	40,738,156	34,400,992	37,485,943	36,668,577	38,083,561	40,738,156	39,223,291
B. Factors Affecting Money Supply (M2)									
ILNet Foreign Assets of the Banking System	(1,797,146)	(1,137,968)	733,797	(1,273,259)	24,723	(83,393)	88,870	733,797	655,596
a. State Bank of Pakistan	(881,277)	(71,374)	1,455,227	(117,156)	590,039	460,899	588,459	1,455,227	1,418,182
b. Scheduled Banks	(915,869)	(1,066,594)	(721,430)	(1,156,102)	(565,316)	(544,293)	(499,589)	(721,430)	(762,586)
ILNet Domestic Assets of Banking System (1+2+3)	32,740,194	37,019,799	40,004,359	35,674,250	37,461,219	36,751,970	37,994,690	40,004,359	38,567,695
a. State Bank of Pakistan	10,696,276	10,274,368	10,266,320	10,152,169	10,747,956	10,944,601	11,025,779	10,266,320	10,730,378
b. Scheduled Banks	22,043,918	26,745,431	29,738,039	25,522,081	26,713,263	25,807,369	26,968,912	29,738,039	27,837,317
1. Net Govt Sector Borrowing(a+b+c)	23,712,768	31,078,845	35,118,137	30,812,388	32,097,721	32,230,298	33,475,984	35,118,137	34,782,063
a. Borrowings for Budgetary support¹	22,244,063	29,723,917	34,076,652	29,654,522	31,044,843	31,206,270	32,423,773	34,076,652	33,744,490
(i) From SBP	5,240,782	4,527,712	3,842,155	4,390,377	4,240,325	4,085,919	4,207,166	3,842,155	3,633,292
a) Federal Government	5,913,261	5,419,184	5,268,813	5,241,000	5,779,510	5,549,448	5,745,496	5,268,813	4,782,107
of which deposits with SBP	(725,239)	(869,772)	(594,150)	(1,145,298)	(699,681)	(999,676)	(873,152)	(594,150)	(1,126,946)
b) Provincial Government	(637,329)	(840,494)	(1,367,561)	(795,287)	(1,438,442)	(1,372,328)	(1,457,637)	(1,367,561)	(1,067,525)
Balochistan Government	(13,301)	(41,987)	(102,272)	(59,456)	(66,550)	(68,699)	(120,418)	(102,272)	(86,216)
Khyber Pakhtunkhwa Government	(59,000)	(59,667)	(78,740)	(76,953)	(166,070)	(69,904)	(23,193)	(78,740)	(88,557)
Punjab Government	(466,096)	(627,553)	(846,228)	(501,012)	(813,989)	(819,695)	(898,214)	(846,228)	(577,277)
Sindh Government	(98,933)	(111,287)	(340,321)	(157,866)	(391,833)	(414,029)	(415,812)	(340,321)	(315,475)
c) AJK Government	(14,358)	(30,893)	(38,465)	(35,019)	(64,651)	(55,435)	(54,511)	(38,465)	(53,929)
d) Gilgit-Baltistan	(20,792)	(20,084)	(20,632)	(20,316)	(36,092)	(35,767)	(26,182)	(20,632)	(27,361)
(ii) From Scheduled banks (a+b)	17,003,281	25,196,205	30,234,497	25,264,145	26,804,519	27,120,351	28,216,607	30,234,497	30,111,198
a) Federal Government	18,346,722	26,866,638	32,293,858	26,958,092	28,669,623	29,171,862	30,248,797	32,293,858	32,179,778
of which deposits with banks	(2,360,647)	(2,709,578)	(3,167,145)	(2,763,459)	(2,679,621)	(2,851,825)	(2,878,928)	(3,167,145)	(2,881,196)
b) Provincial Government	(1,343,441)	(1,670,433)	(2,059,362)	(1,693,946)	(1,865,104)	(2,051,511)	(2,032,191)	(2,059,362)	(2,068,580)
of which deposits with banks	(1,343,441)	(1,670,433)	(2,059,362)	(1,693,946)	(1,865,104)	(2,051,511)	(2,032,191)	(2,059,362)	(2,068,580)
b. Commodity operations	1,485,909	1,378,320	1,066,520	1,182,277	1,074,951	1,049,030	1,076,517	1,066,520	1,063,596
c. Others	(17,204)	(23,392)	(25,035)	(24,410)	(22,073)	(25,002)	(24,305)	(25,035)	(26,022)
2. Credit to Non-Govt. Sector (a+b+c+d)	11,190,671	11,543,424	12,923,856	11,115,064	13,084,956	12,813,036	12,786,871	12,923,856	12,716,337
a. Credit to Private Sector*	8,353,947	8,866,853	9,867,325	8,525,489	9,634,443	9,572,054	9,698,604	9,867,325	9,607,742
Conventional Banking Branches	5,999,370	6,211,242	6,535,592	6,002,814	6,443,738	6,436,304	6,513,782	6,535,592	6,415,945
Islamic Banks	1,530,818	1,776,270	2,294,571	1,659,659	2,191,888	2,135,227	2,162,337	2,294,571	2,166,458
Islamic Banking Branches of Conventional Banks	823,758	879,341	1,037,162	863,017	998,817	1,000,523	1,022,485	1,037,162	1,025,339
b. Credit to PSEs	2,291,400	2,191,482	2,101,988	2,163,587	2,203,959	2,212,429	2,178,975	2,101,988	2,193,100
c. PSEs Special a/c-debt Repayment with BP/PSPC	-	-	-	-	-	-	-	-	-
d. Credit to NBFIs	545,324	485,089	954,543	425,988	1,246,554	1,028,553	909,292	954,543	915,495
3. Other Items (net) *	(2,163,244)	(5,602,470)	(8,037,635)	(6,253,202)	(7,721,458)	(8,291,364)	(8,268,165)	(8,037,635)	(8,930,705)
Broad Money M2 (A+B)	30,943,048	35,881,830	40,738,156	34,400,992	37,485,943	36,668,577	38,083,561	40,738,156	39,223,291
C. Memorandum Items									
Accrued Profit on SBP holdings of MRTBs/MTBs	309,818	262,536	304,061	356,137	439,207	509,156	578,839	304,061	346,014
Outstanding amount of MTBs (realized value in auction)	5,115,536	7,542,978	5,869,162	7,724,539	4,351,423	4,489,930	4,687,213	5,869,162	4,977,656
Net Government Budgetary Borrowing (Cash Basis)	21,852,753	29,075,815	33,633,218	28,901,057	30,435,374	30,553,321	31,735,442	33,633,218	33,267,896
From SBP	4,930,964	4,265,176	3,538,094	4,034,240	3,801,117	3,576,763	3,628,327	3,538,094	3,287,278
From Scheduled Banks	16,921,789	24,810,640	30,095,124	24,866,817	26,634,256	26,976,558	28,107,116	30,095,124	29,980,618

Source: Statistics and Data Services Department

Notes: -

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

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

3. P: provisional & R: Revised

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

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

<https://www.sbp.org.pk/departments/stats/Revision-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

million Rupees

ITEMS	Stocks		Jul-25 ^P	Monetary Impact During	
	30-Jun-24 ^R	30-Jun-25 ^R		1 st July 24	1 st July 25
				to 26-Jul-24	to 25-Jul-25
1. Central Government (a+b)	32,285,822	37,562,672	36,961,885	(86,730.42)	(600,786.71)
a. Scheduled Banks	26,866,638	32,293,858	32,179,778	91,453.61	(114,080.86)
T-Bills, Securities and Others	29,576,216	35,461,003	35,060,973	145,334.98	(400,029.80)
Less:					
Government Deposits	2,709,578	3,167,145	2,881,196	53,881.37	(285,948.94)
b. State Bank	5,419,184	5,268,813	4,782,107	(178,184.03)	(486,705.86)
T-bills and Securities etc.	5,571,285	5,100,300	5,144,069	87,606.45	43,769.04
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-
Others*	717,671	762,663	764,985	9,735.64	2,321.44
Less:					
Govt. Deposits (Ex. Zakat and Privatization Fund)	869,772	594,150	1,126,946	275,526.11	532,796.34
2. Provincial Governments (c+d)	(2,561,905)	(3,486,020)	(3,217,395)	17,335.59	268,624.62
c. Scheduled Banks	(1,670,433)	(2,059,362)	(2,068,580)	(23,513.05)	(9,218.37)
Government Securities and Others		-	-	-	-
Less:					
Government Deposits	1,670,433	2,059,362	2,068,580	23,513.05	9,218.37
d. State Bank	(891,472)	(1,426,658)	(1,148,815)	40,848.64	277,842.99
Government Securities	-	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-	-
Less:					
Government Deposits (Excluding Zakat Fund)	891,472	1,426,658	1,148,815	(40,848.64)	(277,842.99)
Net Budgetary Borrowing from the Banking System	29,723,917	34,076,652	33,744,490	(69,394.83)	(332,162.09)

Source: Statistics and Data Services Department

Notes:

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

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

3. W.e.f. June 30, 2019, the data has been revised. For details, Please see the links:

<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>

4. P: provisional & R: Revised

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

2.8 Government Borrowing for Commodity Operations

ITEMS	Stocks		Monetary Impact During	
	30-Jun-24	30-Jun-25 ^p	1 st July 23 to 26-Jul-24	1 st July 24 to 25-Jul-25
Rice	-	193.0	-	5.8
Wheat	1,133,456.1	795,454.0	(196,043.6)	(3,310.7)
Sugar	107,772.4	104,742.0	-	20,000.0
Fertilizer	134,664.3	163,502.0	0.0	(19,698.7)
Seeds	2,427.6	-	-	-
Oil seeds			-	-
Pulses			-	-
Edible Oil			-	-
Black Mash			-	-
Chillies			-	-
Seed Meal			-	-
Gram			-	-
Onion			-	-
Potatoes			-	-
Cotton	-	2,630.0	-	78.9
Total	1,378,320.5	1,066,520.0	(196,043.6)	(2,924.8)

Source: Statistics and Data Services Department

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Feb-25			Mar-25			Apr-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	10,027,575	14,794,368	24,821,943	10,940,461	14,714,244	25,654,706	10,621,595	15,412,761	26,034,356
International reserve assets	1,678,224	3,472,127	5,150,351	1,844,823	3,307,385	5,152,208	1,845,053	3,204,850	5,049,903
- Gold	1,650,257	-	1,650,257	1,816,807	-	1,816,807	1,816,956	-	1,816,956
- Foreign currency balances	27,967	3,424,082	3,452,049	28,016	3,264,840	3,292,856	28,097	3,136,030	3,164,127
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	15,287	15,287	-	15,464	15,464	-	38,660	38,660
- Reserve tranche position with International Monetary Fund	-	44	44	-	44	44	-	45	45
- Other foreign currency balances	-	32,714	32,714	-	27,037	27,037	-	30,115	30,115
Local currency financial assets	3,000,000	9,735,693	12,735,693	4,000,000	9,465,435	13,465,435	4,000,000	9,891,809	13,891,809
(i) Monetary policy assets	3,000,000	8,557,798	11,557,798	4,000,000	8,297,207	12,297,207	4,000,000	8,754,158	12,754,158
- Conventional- securities purchased under agreement to resell	3,000,000	7,733,706	10,733,706	4,000,000	7,501,694	11,501,694	4,000,000	8,360,074	12,360,074
- Shariah compliant financing facility	-	824,092	824,092	-	795,513	795,513	-	394,084	394,084
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	828,339	828,339	-	819,368	819,368	-	798,996	798,996
for purposes other than monetary policy	-	-	-	-	-	-	-	-	-
- Agriculture sector	-	3,700	3,700	-	3,846	3,846	-	3,681	3,681
- Industrial sector	-	384,476	384,476	-	378,964	378,964	-	368,816	368,816
- Export sector	-	377,969	377,969	-	373,575	373,575	-	363,057	363,057
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	62,191	62,191	-	62,981	62,981	-	63,440	63,440
(iii) Credit to Islamic banks & financial institutions for	-	349,557	349,557	-	348,860	348,860	-	338,655	338,655
purpose other than monetary policy	-	-	-	-	-	-	-	-	-
- Agriculture sector	-	3,391	3,391	-	3,493	3,493	-	3,502	3,502
- Industrial sector	-	152,317	152,317	-	149,690	149,690	-	147,118	147,118
- Export sector	-	178,782	178,782	-	180,999	180,999	-	173,628	173,628
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	15,067	15,067	-	14,678	14,678	-	14,407	14,407
Credit to general government account	5,319,284	995,089	6,314,373	5,062,890	1,320,419	6,383,309	4,743,810	1,708,581	6,452,391
- Federal government	5,319,284	995,089	6,314,373	5,062,890	1,320,419	6,383,309	4,743,810	1,708,581	6,452,391
- Perpetual loan to federal government	-	719,611	719,611	-	729,825	729,825	-	750,332	750,332
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,319,284	275,478	5,594,762	5,062,890	590,594	5,653,484	4,743,810	958,250	5,702,060
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	219,620	219,620	-	233,738	233,738	-	233,638	233,638
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	122,065	122,065	-	137,055	137,055	-	137,055	137,055
- Financial institutions	-	42,283	42,283	-	42,383	42,383	-	42,283	42,283
- Other	-	55,272	55,272	-	54,300	54,300	-	54,300	54,300
Property, plant & equipment	-	161,812	161,812	-	162,185	162,185	-	162,355	162,355
Rupee coins	359	-	359	353	-	353	338	-	338
Other assets	29,708	210,026	239,734	32,395	225,083	257,478	32,395	211,528	243,922
LIABILITIES	10,027,575	14,794,368	24,821,943	10,940,461	14,714,244	25,654,706	10,621,595	15,412,761	26,034,356
Equity & reserves	-	5,169,849	5,169,849	-	5,513,179	5,513,179	-	5,688,410	5,688,410
- 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	-	1,813,504	1,813,504	-	1,995,044	1,995,044	-	1,995,044	1,995,044
- Profit & loss appropriation account	-	2,191,172	2,191,172	-	2,352,961	2,352,961	-	2,528,192	2,528,192
Banknotes in circulation	10,027,575	(158)	10,027,417	10,940,461	(191)	10,940,270	10,621,595	(112)	10,621,483
- Banknotes in circulation	10,027,417	-	10,027,417	10,940,270	-	10,940,270	10,621,483	-	10,621,483
- Banknotes held in Banking Department	158	(158)	-	191	(191)	-	112	(112)	-
Monetary policy liabilities	-	180,660	180,660	-	243,644	243,644	-	186,371	186,371
- Securities sold under agreement to repurchase	-	180,660	180,660	-	243,644	243,644	-	186,371	186,371
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	4,189,803	4,189,803	-	3,675,342	3,675,342	-	4,254,629	4,254,629
- Federal government	-	755,243	755,243	-	688,243	688,243	-	991,160	991,160
- Provincial governments & autonomous regions	-	1,708,345	1,708,345	-	1,553,386	1,553,386	-	1,477,738	1,477,738
- Bank deposits	-	1,553,114	1,553,114	-	1,256,141	1,256,141	-	1,623,808	1,623,808
- Other deposits	-	173,100	173,100	-	177,572	177,572	-	161,923	161,923
Foreign currency deposits	-	1,439,037	1,439,037	-	1,453,968	1,453,968	-	1,466,550	1,466,550
- Local banks	-	388,246	388,246	-	395,306	395,306	-	400,639	400,639
- Foreign central banks	-	127,132	127,132	-	984	984	-	988	988
- Foreign governments & sovereign wealth fund	-	915,593	915,593	-	1,049,473	1,049,473	-	1,057,532	1,057,532
- Others deposits	-	8,066	8,066	-	8,206	8,206	-	7,391	7,391
Foreign currency loans and liabilities	-	3,494,841	3,494,841	-	3,511,714	3,511,714	-	3,529,285	3,529,285
- International Monetary Fund facilities	-	1,242,677	1,242,677	-	1,232,608	1,232,608	-	1,224,991	1,224,991
- Allocations of special drawing rights of IMF	-	1,078,189	1,078,189	-	1,096,210	1,096,210	-	1,118,917	1,118,917
- Currency swap arrangements	-	1,173,975	1,173,975	-	1,182,897	1,182,897	-	1,185,377	1,185,377
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	320,335	320,335	-	316,588	316,588	-	287,629	287,628

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	May-25			Jun-25			Jul-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	10,994,883	15,876,013	26,870,896	11,255,575	15,095,690	26,351,265	11,342,656	16,042,336	27,384,992
International reserve assets	1,946,929	3,583,525	5,530,454	1,952,739	3,958,043	5,910,782	1,970,457	4,394,397	6,364,854
- Gold	1,924,367	-	1,924,367	1,924,367	-	1,924,367	1,942,112	-	1,942,112
- Foreign currency balances	22,562	3,547,857	3,570,419	28,372	3,913,154	3,941,526	28,345	4,322,891	4,351,236
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	7,228	7,228	-	7,338	7,338	-	41,928	41,928
- Reserve tranche position with International Monetary Fund	-	46	46	-	46	46	-	46	46
- Other foreign currency balances	-	28,394	28,394	-	37,505	37,505	-	29,532	29,532
Local currency financial assets	4,000,000	10,188,373	14,188,373	4,000,000	9,536,281	13,536,281	5,000,000	9,486,104	14,486,104
(i) Monetary policy assets	4,000,000	9,082,991	13,082,991	4,000,000	8,453,796	12,453,796	5,000,000	8,420,120	13,420,120
- Conventional- securities purchased under agreement to resell	4,000,000	8,679,828	12,679,828	4,000,000	8,036,927	12,036,927	5,000,000	8,076,267	13,076,267
- Shariah compliant financing facility	-	403,163	403,163	-	416,869	416,869	-	343,853	343,853
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions									
for purposes other than monetary policy	-	777,278	777,278	-	768,195	768,195	-	753,541	753,541
- Agriculture sector	-	3,681	3,681	-	4,564	4,564	-	4,670	4,670
- Industrial sector	-	360,359	360,359	-	354,896	354,896	-	345,219	345,219
- Export sector	-	348,679	348,679	-	344,631	344,631	-	340,686	340,686
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	64,556	64,556	-	64,102	64,102	-	62,964	62,964
(iii) Credit to Islamic banks & financial institutions for									
purpose other than monetary policy	-	328,104	328,104	-	314,290	314,290	-	312,443	312,443
- Agriculture sector	-	3,841	3,841	-	3,870	3,870	-	3,762	3,762
- Industrial sector	-	144,281	144,281	-	142,145	142,145	-	139,330	139,330
- Export sector	-	166,462	166,462	-	160,155	160,155	-	161,200	161,200
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	13,520	13,520	-	8,120	8,120	-	8,151	8,151
Credit to general government account	5,013,474	1,507,160	6,520,633	5,268,363	968,392	6,236,755	4,337,325	1,452,791	5,790,116
- Federal government	5,013,474	1,507,160	6,520,633	5,268,363	968,392	6,236,755	4,337,325	1,452,791	5,790,116
- Perpetual loan to federal government	-	754,167	754,167	-	761,467	761,467	-	767,375	767,375
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,013,474	752,992	5,766,466	5,268,363	206,925	5,475,288	4,337,325	685,416	5,022,742
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	233,638	233,638	-	234,060	234,060	-	285,895	285,895
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	137,055	137,055	-	137,055	137,055	-	188,890	188,890
- Financial institutions	-	42,283	42,283	-	42,283	42,283	-	42,283	42,283
- Other	-	54,300	54,300	-	54,722	54,722	-	54,722	54,722
Property, plant & equipment	-	165,768	165,768	-	166,324	166,324	-	166,134	166,134
Rupee coins	353	-	353	345	-	345	350	-	350
Other assets	34,128	197,549	231,677	34,128	232,589	266,717	34,523	257,016	291,539
LIABILITIES	10,994,883	15,876,013	26,870,896	11,255,575	15,095,690	26,351,265	11,342,656	16,042,336	27,384,992
Equity & reserves	-	5,935,631	5,935,631	-	5,967,993	5,967,993	-	6,184,804	6,184,804
- 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	-	2,102,443	2,102,443	-	2,102,443	2,102,443	-	2,171,995	2,171,995
- Profit & loss appropriation account	-	2,668,015	2,668,015	-	2,700,377	2,700,377	-	2,847,636	2,847,636
Banknotes in circulation	10,994,883	(115)	10,994,768	11,255,575	(149)	11,255,426	11,342,656	(186)	11,342,470
- Banknotes in circulation	10,994,768	-	10,994,768	11,255,426	-	11,255,426	11,342,470	-	11,342,470
- Banknotes held in Banking Department	115	(115)	0	149	(149)	-	186	(186)	-
Monetary policy liabilities	-	148,681	148,681	-	51,494	51,494	-	102,312	102,312
- Securities sold under agreement to repurchase	-	148,681	148,681	-	51,494	51,494	-	102,312	102,312
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	4,007,187	4,007,187	-	3,408,963	3,408,963	-	4,066,241	4,066,241
- Federal government	-	864,873	864,873	-	651,423	651,423	-	1,119,696	1,119,696
- Provincial governments & autonomous regions	-	1,551,593	1,551,593	-	1,096,650	1,096,650	-	1,162,778	1,162,778
- Bank deposits	-	1,433,176	1,433,176	-	1,495,546	1,495,546	-	1,625,835	1,625,835
- Other deposits	-	157,545	157,545	-	165,345	165,345	-	157,931	157,931
Foreign currency deposits	-	1,477,138	1,477,138	-	1,494,022	1,494,022	-	1,471,943	1,471,943
- Local banks	-	400,497	400,497	-	406,491	406,491	-	407,428	407,428
- Foreign central banks	-	994	994	-	1,005	1,005	-	1,004	1,004
- Foreign governments & sovereign wealth fund	-	1,067,861	1,067,861	-	1,079,394	1,079,394	-	1,056,184	1,056,184
- Others deposits	-	7,786	7,786	-	7,132	7,132	-	7,327	7,327
Foreign currency loans and liabilities	-	3,875,753	3,875,753	-	3,864,993	3,864,993	-	3,890,580	3,890,580
- International Monetary Fund facilities	-	1,552,655	1,552,655	-	1,529,699	1,529,699	-	1,547,112	1,547,112
- Allocations of special drawing rights of IMF	-	1,121,550	1,121,550	-	1,138,512	1,138,512	-	1,144,626	1,144,626
- Currency swap arrangements	-	1,201,548	1,201,548	-	1,196,782	1,196,782	-	1,198,842	1,198,842
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	431,737	431,737	-	308,372	308,372	-	326,642	326,642

Source: Finance Department SBP

2.10 Annual Accounts of SBP

End Jun: 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 Jur: 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	2025				
				Jun	Mar	Apr	May	Jun	Jul
ASSETS									
Cash & Balances with Treasury Banks	2,308,137	2,650,786	3,197,004	2,556,749	2,828,118	2,819,338	3,016,769	2,874,601	2,746,503
Balances with other Banks	330,061	517,695	558,314	442,633	275,330	223,785	253,905	672,164	237,639
Lending to Financial Institutions	858,227	892,010	1,025,211	835,425	931,957	621,738	819,558	926,667	666,720
Investments	16,441,736	20,895,614	30,149,408	30,371,987	32,377,594	33,166,749	34,627,010	36,515,945	36,219,801
Advances – Net of Provision	10,099,077	11,502,379	11,589,550	10,954,079	12,545,546	12,158,445	12,101,765	12,002,417	12,379,899
Gross Advances	10,771,563	12,202,125	12,447,146	11,808,663	13,474,324	13,072,971	13,021,394	12,917,323	13,286,586
Less: Provision for Non- Performing Advances	(672,486)	(699,746)	(857,595)	10,954,079	(928,778)	(914,526)	(919,630)	(914,906)	(906,688)
Operating Fixed Assets	716,433	872,579	1,012,671	1,023,603	1,010,715	1,024,701	1,051,851	1,062,847	1,072,918
Deferred Tax Assets	107,049	220,831	186,560	189,513	206,469	198,934	255,146	255,736	259,896
Other Assets	1,202,385	1,892,967	2,404,598	2,282,730	3,069,100	2,886,788	3,031,990	2,936,958	3,049,987
Right to use Assets					165,469	165,983	162,400	169,372	171,922
TOTAL ASSETS	32,063,106	39,444,861	50,123,316	48,656,720	53,410,298	53,266,461	55,320,395	57,416,707	56,805,284
LIABILITIES									
Bills Payable	358,528	424,912	459,192	354,375	367,509	384,777	447,629	478,713	408,957
Borrowings	6,725,049	8,916,845	13,071,191	12,888,970	14,860,147	14,994,600	15,192,839	14,862,650	15,725,193
Deposits and other Accounts	21,490,459	25,507,568	30,812,105	29,923,292	31,746,697	31,496,111	32,756,642	35,025,388	33,551,371
Sub-ordinated Loans	136,828	171,864	172,846	172,846	171,335	171,332	170,332	166,328	166,328
Liabilities Against Assets Subject to Finance Lease	10,134	12,518	11,106	11,033	143,378	143,924	146,603	148,088	146,404
Deferred Tax Liabilities	5,847	38,414	48,282	39,374	90,885	98,653	99,990	117,951	118,257
Other Liabilities	1,300,389	1,966,081	2,538,857	2,136,490	2,571,080	2,509,313	2,623,178	2,697,785	2,621,125
TOTAL LIABILITIES	30,027,234	37,038,203	47,113,577	45,526,380	49,951,031	49,798,710	51,437,212	53,496,903	52,737,635
NET ASSETS	2,035,872	2,406,658	3,009,739	3,130,341	3,459,267	3,467,751	3,883,183	3,919,804	4,067,649
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	584,837	614,275	631,074	628,385	632,418	626,144	626,634	626,974	627,947
Reserves	440,578	572,952	650,680	659,731	718,977	714,517	727,980	727,144	730,906
Un-appropriated / Un-remitted Profit	870,554	1,142,504	1,363,938	1,439,660	1,561,350	1,575,351	1,570,592	1,631,177	1,729,034
Surplus/ (Deficit) on Revaluation of Assets	139,904	76,926	364,046	402,565	546,522	551,739	957,978	934,509	979,762
TOTAL	2,035,872	2,406,658	3,009,739	3,130,341	3,459,267	3,467,751	3,883,183	3,919,804	4,067,649

Source: Banking Supervision Department-2, SBP

Note: Figures pertain to last week end of every month

2.13 Scheduled Banks' Consolidated Liquidity Position (All Banks)

	Million Rupees							
	FY22	FY23	FY24	2024	2025			
				Jun	Feb	Mar	Apr	May
Demand Liabilities	19,281,929	18,358,468	20,654,009	20,654,009	22,615,092	23,284,199	22,875,234	24,183,399
Time Liabilities	2,074,337	4,279,847	5,007,027	5,007,027	4,933,269	5,010,286	5,087,721	4,998,767
TOTAL (Demand & Time Liabilities)	21,356,266	22,638,315	25,661,036	25,661,036	27,548,361	28,294,486	27,962,955	29,182,166
LIQUID ASSETS MAINTAINED IN PAKISTAN	14,101,558	17,790,896	20,912,972	20,912,972	21,562,160	21,996,875	23,121,243	23,613,887
Cash	415,712	602,904	684,550	684,550	646,639	859,534	630,956	636,715
Balance with SBP	1,447,459	1,388,023	1,509,768	1,509,768	1,511,313	1,334,405	1,621,287	1,834,210
Balance with agents of SBP	207,436	290,217	141,061	141,061	242,461	217,522	159,145	180,823
Un-encumbered approved Securities	11,976,081	15,435,676	18,505,476	18,505,476	19,089,701	19,513,272	20,637,155	20,888,892
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	54,870	74,076	72,116	72,116	72,047	72,143	72,700	73,247
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	4,612,478	5,393,662	6,092,810	6,092,810	6,516,511	6,674,457	6,596,106	6,872,374
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	14,820,162	15,045,649	15,322,418	16,525,137	16,741,513

Source: Banking Supervision Department-2, SBP

2.14 Financial Position of DFIs, MFBs and NBFs

Million Rupees

ASSETS/ LIABILITIES	Dec-24				Mar-25			
	DFIs*	NBFs	MFBs	Total	DFIs*	NBFs	MFBs	Total
1. Currency and Deposits	21,971	1,242,356	90,822	1,354,550	11,079	921,432	121,602	1,054,112
a. Currency	10	1,166	12,233	13,409	12	805	11,220	12,037
b. Transferable Deposits	6,144	669,307	67,361	742,812	5,362	593,376	88,515	687,253
c. Restricted Deposits	-	14,846	1,012	15,858	-	2,837	1,261	4,098
d. Other Deposits	15,818	557,238	9,415	582,471	5,705	324,413	20,607	350,725
2. Investment in securities other than shares	1,661,953	1,945,635	388,494	3,996,082	1,290,353	1,726,250	265,444	3,282,047
a. Short-term	179,895	1,376,181	182,336	1,738,412	77,548	1,278,067	167,060	1,522,675
b. Long-term	1,482,058	569,454	206,158	2,257,670	1,212,805	448,183	98,384	1,759,372
3. Loans extended (Advances)	250,843	129,783	607,437	988,062	230,134	139,974	560,873	930,981
a. Short-term	72,717	53,584	449,422	575,723	50,139	61,482	395,579	507,200
b. Long-term	178,126	76,199	158,014	412,340	179,995	78,491	165,294	423,781
4. Investment in shares	19,678	483,277	-	502,955	22,387	497,017	-	519,404
a. Quoted	11,539	458,262	-	469,801	12,834	472,298	-	485,132
b. Non-quoted	8,139	25,015	-	33,154	9,553	24,719	-	34,272
5. Insurance Technical Reserve	-	-	113	113	-	-	169	169
a. Life	-	-	6	6	-	-	68	68
b. Non-life	-	-	107	107	-	-	101	101
6. Financial Derivatives	-	-	-	-	-	-	-	-
7. Other accounts receivable	58,206	258,735	18,814	334,955	56,385	279,609	77,063	413,057
8. Non-financial assets	12,190	23,108	70,617	105,914	13,862	25,931	71,350	111,143
a. Produced assets	12,040	16,892	66,491	95,423	13,712	19,533	68,026	101,271
i. Fixed assets	11,563	11,995	52,943	76,501	13,159	12,732	54,090	79,981
ii. Inventories	-	392	-	392	-	25	-	25
iii. Valuables	-	2,990	-	2,990	-	4,783	-	4,783
iv. Other produced assets	477	1,514	13,548	15,539	553	1,993	13,936	16,482
b. Non-produced assets	150	6,216	4,126	10,491	150	6,398	3,324	9,872
i. Land	150	2,075	1,290	3,514	150	1,901	343	2,395
ii. Other non-produced assets	-	4,141	2,836	6,977	-	4,497	2,980	7,477
Total Assets/ Liabilities	2,024,840	4,083,094	1,174,696	7,282,630	1,624,201	3,590,212	1,096,502	6,310,914
1. Deposits	80,386	56,641	745,587	882,614	59,869	56,411	776,209	892,489
a. Restricted deposits	191	38,170	-	38,360	180	36,287	-	36,468
b. Other deposits	80,195	18,471	745,587	844,253	59,689	20,124	776,209	856,022
2. Securities other than shares (bonds/debentures etc)	-	2,390	7,567	9,957	-	2,371	10,114	12,485
a. Short-term	-	1,554	-	1,554	-	1,535	-	1,535
b. long-term	-	836	7,567	8,403	-	836	10,114	10,950
3. Loans (Borrowings)	1,686,532	230,472	213,910	2,130,915	1,288,122	82,626	91,615	1,462,362
a. Short-term	1,173,321	33,886	49,272	1,256,480	799,443	31,869	51,223	882,535
b. Long-term	513,211	196,586	164,638	874,435	488,679	50,757	40,392	579,827
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	65,353	116,097	170,775	352,225	77,669	121,068	189,729	388,466
6. Shares and other equity	192,569	3,677,493	36,857	3,906,919	198,540	3,327,736	28,835	3,555,111
a. Quoted	19,238	1,884,334	23,179	1,926,751	19,238	1,660,620	25,179	1,705,037
b. Non-quoted	78,558	1,256,224	36,765	1,371,547	78,558	1,222,536	37,765	1,338,859
c. Retained earnings	29,618	252,096	(73,904)	207,810	42,930	167,072	(96,201)	113,801
d. Current year result	21,186	262,897	(12,626)	271,458	9,059	267,634	(3,662)	273,031
e. General & special reserves	30,221	13,445	61,217	104,883	32,939	15,777	64,521	113,237
f. Valuation adjustments	13,748	8,497	2,225	24,470	15,816	(5,903)	1,233	11,147

Source: Statistics and Data Services Department

* DFIs also includes HBFC & PMRC data.

2.15 Classification of Deposits with DFIs, MFBs and NBFCs

Million Rupees

SECTOR	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
1 Non-financial Corporations	106,133	125,859	116,075	109,624	254,284	88,984
i Public	39,290	40,280	26,455	16,381	36,710	18,094
ii Private	66,843	85,579	89,620	93,243	217,575	70,890
2 Financial Corporations	95,514	108,806	88,864	89,364	114,963	103,479
i Deposit money institutions	5,994	6,297	968	4,110	5,127	142
ii Other deposit accepting institutions	43,694	54,832	43,693	48,488	42,037	48,178
iii Financial intermediaries	44,010	45,670	42,137	34,853	60,833	52,618
iv Financial auxiliaries	721	753	854	907	1,137	1,222
v Insurance and pension funds	1,095	1,254	1,212	1,006	5,830	1,319
3 Central Government	26,682	31,987	30,583	25,623	29,481	21,870
4 Provincial Governments	22,413	18,044	17,578	17,800	23,700	25,482
5 Local Governments	27,809	2,391	3,102	3,241	4,604	240
6 Household	358,762	396,681	437,437	443,777	404,960	601,437
7 Non-profit Institutions (NPIs) Serving Households	56,870	69,957	68,086	74,032	48,713	48,921
8 Non-residents	1,415	1,708	1,788	1,843	1,907	2,075
9 Foreign Currency	..	0	0	151	0	0
Total	695,599	755,435	763,514	765,455	882,614	892,489

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Dec-24			Mar-25		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	251,025	5,338	256,363	251,608	5,359	256,966
i Public	5,366	480	5,846	4,244	632	4,875
ii Private	245,659	4,858	250,517	247,364	4,727	252,091
2 Financial Corporations	105,055	70,717	175,772	39,258	77,138	116,395
i Deposit money institutions	98,425	36,302	134,727	36,429	41,058	77,487
ii Other deposit accepting institutions	5,408	4,229	9,637	1,812	5,202	7,014
iii Financial intermediaries	1,221	30,187	31,408	1,016	30,878	31,894
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	0	-	0	0	-	0
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	71,934	16,341	88,275	77,078	15,952	93,030
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	436,928	30,709	467,637	431,378	33,197	464,575
Total	864,956	123,106	988,062	799,336	131,645	930,981

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	Dec-24			Mar-25		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	2,982,676	1,013,406	3,996,082	2,539,321	742,726	3,282,047
1 Non-financial Corporations	72,118	50,998	123,115	74,323	106,263	180,587
i Public	5,961	14,150	20,112	6,991	39,816	46,807
ii Private	66,156	36,847	103,003	67,333	66,447	133,780
2 Financial Corporations	22,783	88,820	111,603	32,744	91,271	124,015
i Deposit money institutions	20,026	28,190	48,216	20,405	26,723	47,129
ii Other deposit accepting institutions	1,769	10,177	11,946	11,812	12,226	24,039
iii Financial intermediaries	987	49,478	50,466	526	50,994	51,520
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	976	976	-	1,328	1,328
3 Central Government	2,887,776	873,588	3,761,364	2,432,254	545,192	2,977,446
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	22,588	480,367	502,955	25,256	494,148	519,404
1 Non-financial Corporations	9,335	462,138	471,473	10,135	469,967	480,103
i Public	1,336	287,173	288,509	1,301	285,354	286,655
ii Private	8,000	174,965	182,964	8,834	184,614	193,448
2 Financial Corporations	11,478	17,683	29,161	13,287	23,620	36,907
i Deposit money institutions	3,818	4,402	8,220	3,989	6,587	10,576
ii Other deposit accepting institutions	2,877	623	3,500	4,565	1,292	5,857
iii Financial intermediaries	3,406	12,127	15,533	3,307	15,186	18,492
iv Financial auxiliaries	1,284	-	1,284	1,340	-	1,340
v Insurance and pension funds	92	532	624	87	555	642
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,775	546	2,321	1,833	561	2,394
Total (A+B)	3,005,264	1,493,772	4,499,037	2,564,577	1,236,874	3,801,452

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2024		2025
	Sep	Dec ^R	Mar ^P
Assets	52,732,710	54,394,607	55,620,108
I. Currency and Deposits	3,127,273	3,016,017	3,093,414
1. Currency	632,558	663,551	760,341
2. Transferable Deposits	2,277,312	2,173,663	2,136,448
3. Restricted/ compulsory deposits	65,506	51,086	51,724
4 Other Deposits	151,896	127,718	144,901
II. Securities(other than shares)	31,306,919	29,247,875	32,930,635
1. Short-term	8,937,950	4,781,679	4,579,958
2. Long-term	22,368,969	24,466,196	28,350,677
III. Loans extended (Advances)	14,067,859	17,673,290	14,895,347
1. Short-term	8,128,722	11,087,865	8,781,017
A) Money at call	222,546	262,483	166,491
B) Reverse Repo	1,103,682	1,032,083	720,902
C) Bills purchased and discounted	365,857	325,755	357,494
D) Other short-term advances	6,436,637	9,467,544	7,536,130
2. Long-term	5,939,138	6,585,425	6,114,330
IV. Shares and other equity	668,956	763,940	678,126
1. Quoted	258,135	346,046	289,425
2. Non quoted	407,515	409,613	380,506
3. Investment fund shares	3,306	8,282	8,195
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	18,587	11,767	7,799
VII. Other accounts receivable	2,044,472	2,118,333	2,366,992
1. Trade credit and advances	-	-	-
2. Others	2,044,472	2,118,333	2,366,992
A) Dividends receivable resident sector	719	165	1,155
B) Settlement accounts resident sector	41,460	34,518	30,528
C) Items in the process of collection	587	2,097	2,385
D) Miscellaneous assets residents sector	1,997,555	2,077,795	2,328,155
E) Other non- resident accounts receivable	4,151	3,758	4,769
VIII. Non-financial assets	1,498,643	1,563,384	1,647,795
1. Produced assets	1,109,859	1,168,527	1,233,143
A) Tangible fixed assets	993,089	1,047,749	1,103,977
a) Dwellings	185,619	195,972	219,321
i) Building on freehold land	6,422	7,698	8,990
ii) Building on leasehold land	179,197	188,274	210,330
b) Other buildings and structures	355,155	374,793	384,336
i) Building on freehold land	109,456	114,116	115,870
ii) Building on leasehold land	245,699	260,676	268,465
c) Machinery and equipment	367,883	386,243	408,492
i) Transport equipments	33,969	38,946	40,943
ii) Furniture & Fixtures	53,100	49,472	54,433
iii) Office equipments	206,550	219,997	238,102
iv) Other machinery & equipments	74,264	77,828	75,013
d) Other tangible fixed assets n.e.s	84,432	90,741	91,829
B) Intangible fixed assets	116,770	120,778	129,166
a) Computer software	81,371	85,379	93,769
b) Other intangible fixed assets n.e.s	35,399	35,399	35,396
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	357,624	366,101	378,448
A) Tangible non-produced assets	328,758	338,434	350,823
a) Land	215,581	218,609	224,620
i) Land underlying Buildings and structures	215,581	218,609	224,620
1. Freehold land	85,257	90,335	94,374
2. Leasehold land	130,324	128,274	130,246
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	113,177	119,825	126,203
B) Intangible non-produced assets	28,866	27,667	27,625
a) Leases and other transferable contracts	21,514	20,070	19,942
b) Purchased goodwill	2,213	1,929	1,941
c) Other intangible non-produced assets n.e.s	5,139	5,668	5,742
3. Capital work in progress	31,160	28,756	36,205

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2024		2025
	Sep	Dec ^B	Mar ^P
Liabilities	52,732,710	54,394,607	55,620,108
I. Deposits	32,365,350	31,553,180	32,475,804
1. Transferable Deposits	26,631,733	26,343,427	27,147,220
2. Restricted/ compulsory deposits	508,818	436,315	463,496
3. Other deposits	5,224,800	4,773,438	4,865,088
II. Securities (other than shares bonds/ debentures etc.)	124,173	123,482	123,751
1. Short-term	-	-	-
2. Long-term	124,173	123,482	123,751
III. Loans (Borrowings)	12,839,442	14,933,584	15,005,456
1. Short-term	12,016,276	14,126,280	14,497,165
A) Money at call	217,779	647,229	463,743
B) Repurchase agreements (Repo)	10,104,457	11,620,623	12,558,754
C) Other short-term borrowings	1,694,039	1,858,428	1,474,668
2. Long-term borrowings	823,167	807,305	508,291
IV. Financial Derivatives	38,411	27,857	20,096
V. Other accounts payable	3,940,474	4,230,383	4,557,390
1. Provision for losses	972,736	972,209	1,005,189
A) Provision for loan losses-Specific	914,500	902,452	929,387
B) Provision for loan losses-General	32,793	43,419	49,807
C) Provision for other losses	25,444	26,338	25,995
2. Accumulated Depreciation	433,223	445,008	474,097
3. Other accounts payable other resident Sectors	2,511,441	2,788,244	3,059,120
A) Dividends payable	6,576	6,741	53,394
B) Settlement accounts	33,556	42,129	28,555
C) Items in the process of collection	15,236	23,168	17,069
D) Miscellaneous liability items	2,456,072	2,716,206	2,960,102
a) Suspense account	146,201	177,492	154,690
b) Provision for expected costs	203,953	172,466	227,652
c) Deferred tax liabilities	42,965	44,127	38,682
d) Accrued wages	13,644	20,221	15,974
e) Accrued rent	589	655	663
f) Accrued taxes	732,777	773,907	773,359
g) Other miscellaneous liability items	1,315,942	1,527,338	1,749,083
4. Other non- resident accounts payable	23,074	24,923	18,984
A) Dividends payable non-residents	14,493	14,493	7,259
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	8,582	10,430	11,725
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	3,424,859	3,526,121	3,437,611
1. Quoted	439,897	453,824	439,897
2. Non quoted	266,289	252,890	275,209
3. Investment fund shares	-	-	-
4. Retained earnings	567,832	507,199	780,679
5. Current year result	709,056	922,499	554,888
6. General and special reserve	922,791	909,162	1,016,293
7. Valuation adjustments	518,993	480,546	370,645
VIII. Contingencies and Commitments	18,774,399	19,836,848	20,285,191
1. Guarantees	3,533,015	3,536,220	3,621,317
2. Commitments	15,067,907	16,058,945	16,391,858
A) Letter of Credit	4,154,543	4,458,079	4,604,085
B) Forward Foreign Exchange Transactions	8,697,905	7,903,978	7,773,442
C) Forward government Securities Transactions	259,742	1,670,221	1,653,036
D) Derivatives	100,317	105,234	106,722
E) Forward lending	358,775	306,604	636,326
F) Operating leases	384	387	1,345
G) Commitments for acquisition of :	51,196	54,912	54,932
i.Fixed assets	39,475	42,877	45,752
ii. Intangible assets	11,721	12,035	9,180
H) Other commitments	1,445,045	1,559,530	1,561,971
3. Other contingent liabilities	173,477	241,683	272,016

Source: Statistics and Data Services Department, SBP

Notes:

1: Total advances shown in assets may differ from advances presented in table 3.8 (Scheduled Banks' Advances) due to inclusion of interbank advances and accrued interest on advances.

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

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

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

3.1.1 Scheduled Banks' Profit and Loss Accounts

	Million Rupees		
	2024	2025	2025
Profit/Loss Account	Jul-Sep	Oct-Dec ^a	Jan-Mar ^a
A. Mark-Up/Return/Interest Earned	2,899,674	2,565,837	1,776,777
1. Loans and advances	581,260	603,243	416,695
2. Investments	1,863,878	1,492,026	1,040,743
3. Lendings to financial institutions	40,030	34,246	28,793
4. Balances with banks	4,214	3,732	2,615
5. Income from inter-office lending	401,939	424,601	283,165
6. Other	8,351	7,990	4,767
B. Mark-Up/Return/Interest Expensed	2,276,717	1,916,192	1,207,232
1. Deposits	1,046,741	902,171	483,609
2. Borrowings	712,535	456,241	387,550
3. Subordinated debt	13,715	13,533	6,079
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	35,469	35,763	12,043
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,929	8,014	8,226
6. Expense on inter-office borrowing	401,827	424,601	283,165
7. Other	57,501	75,870	26,560
I. Net Mark-UP/Return/Interest Income (A - B)	622,956	649,645	569,545
C. Non Mark-UP/Return/Interest Income	155,914	199,676	125,371
1. Fee & Commission Income	75,342	80,813	69,220
i. Branch banking customer fees	7,820	8,710	7,448
ii. Consumer finance related fees	2,738	2,492	7,151
iii. Card related fees (debit and credit cards)	23,802	27,160	21,355
iv. Credit related fees	1,789	2,651	1,847
v. Investment banking fee	1,501	1,737	1,809
vi. Commission on trade	15,177	16,741	11,437
vii. Commission on guarantees	4,354	4,839	3,958
viii. Commission on cash management	2,676	2,988	2,993
ix. Commission on remittances including home remittances	6,816	3,412	2,427
x. Commission on utility bills	173	182	166
xi. Commission income - Bancassurance	1,655	1,599	1,334
xii. Rent on lockers	547	442	136
xiii. Commission on investments services	264	346	340
xiv. Other Commission	6,029	7,513	6,818
2. Dividend Income	7,704	7,927	10,315
3. Foreign exchange income	14,003	28,842	27,154
4. Income from derivatives	2,730	1,742	979
5. Gain on securities	45,319	60,335	14,949
i. Realised	38,462	52,487	17,384
ii. Unrealised - held for trading	6,857	7,848	(2,435)
6. Other Income	10,817	20,017	2,754
i. Rent on property	302	418	271
ii. Gain on sale of fixed assets-net	1,514	1,540	867
iii. Loss on termination of lease liability against right of use assets	433	415	319
iv. Gain on sale of non banking assets - net	54	(24)	26
v. Other	8,515	17,667	1,272
II. Total Income (I + C)	778,871	849,321	694,916
D. Non Mark-UP/Return/Interest Expenses	329,983	393,624	283,359
1. Operating expenses	319,693	385,085	275,416
i. Total compensation expense	141,582	177,452	124,832
ii. Property expense	52,959	56,627	42,251
a. Rent and taxes	2,173	3,048	3,024
b. Insurance	389	519	413
c. Utilities cost	16,215	14,376	7,993
d. Lease rental	5	5	49
e. Fuel expense generators	1,213	1,411	823
f. Security (including guards)	8,485	10,379	7,924
g. Repair and maintenance (including janitorial charges)	6,055	7,180	5,769
h. Depreciation on right-of-use assets	11,242	11,986	9,746
i. Depreciation	7,181	7,724	6,510
iii. Information technology expenses	29,607	35,062	24,919
iv. Other operating expenses	95,545	115,944	83,414
2. Workers welfare fund	8,689	6,909	6,908
3. Other charges	1,600	1,630	1,035
i. Penalties imposed by State Bank of Pakistan	1,152	466	208
ii. Penalties imposed by other regulatory bodies (to be specified)	-	1	-
iii. Others (to be specified, if material)	448	1,163	827
III. Profit before provisions (II - D)	448,888	455,698	411,557
E. Provisions / (reversals) and write offs - net	39,796	35,894	15,158
1. (Reversals) / provisions against balance with Banks	111	(406)	650
2. (Reversals) / provisions for diminution in value of investments	(592)	(5,828)	(952)
3. (Reversals) / provisions against loans & advances	41,356	38,882	17,294
4. (Reversals) / provisions against off balance sheet items	1,361	2,794	(183)
5. Reversals against other assets	133	3,614	427
6. Recovery of written off / charged off bad debts	(2,575)	(3,163)	(2,078)
F. Extra ordinary / unusual items	-	8,456	-
IV. Profit Before Taxation (III - E - F)	409,092	411,348	396,399
G. Taxation	214,170	228,199	206,743
1. Current	234,326	249,506	187,900
2. Prior	189	(12,846)	(228)
3. Deferred	(20,344)	(8,461)	19,071
V. Profit After Taxation (IV - G)	194,922	183,149	189,655
Notes on Human Resources			
Number of Employees*	210,659	214,778	221,227
1. Permanent	186,188	189,566	193,808
a. Male	149,890	151,794	155,098
b. Female	36,298	37,772	38,710
2. Contractual	24,471	25,212	27,419
a. Male	21,743	22,341	24,188
b. Female	2,728	2,871	3,231

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

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

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

Amount in Million Rupees
No. of Accounts in Unit

END OF PERIOD	2024						2025	
	Jun		Sep		Dec ^R		Mar ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	81,609,550	10,266,502	86,548,050	10,335,518	83,045,425	10,521,653	140,919,579	11,391,107
Call Deposits	342,893	544,356	314,825	416,843	295,972	380,729	294,252	408,332
Other Deposits Accounts	231,912	929,584	244,171	946,532	161,566	917,726	154,138	832,720
Saving Deposits	22,087,223	13,512,000	22,539,006	14,046,806	20,907,136	13,707,866	24,968,295	13,909,380
FIXED DEPOSITS	959,692	4,928,462	1,131,825	4,850,545	651,676	4,286,979	582,326	4,521,821
Less Than 6 months	141,711	1,455,238	270,217	1,316,690	97,342	1,209,436	84,342	1,251,542
For 6 months & over but less than 1 year	41,541	597,374	41,904	675,254	19,521	442,824	14,864	488,893
For 1 year & over but less than 2 years	487,789	2,488,034	538,424	2,481,382	383,627	2,225,441	350,840	2,335,831
For 2 years & over but less than 3 years	11,311	47,697	10,912	47,897	8,051	59,713	6,033	56,392
For 3 years & over but less than 4 years	26,334	74,891	25,648	73,042	16,129	87,323	14,626	131,628
For 4 years & over but less than 5 years	29,954	13,905	30,192	14,282	9,450	12,431	7,503	12,212
For 5 years & over	221,052	251,323	214,528	241,998	117,556	249,810	104,118	245,323
Total Deposits	105,231,270	30,180,905	110,777,877	30,596,245	105,061,775	29,814,953	166,918,590	31,063,360

Source: Statistics and Data Services Department, SBP

Note:

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

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

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks

As on 31st March, 2025

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	98,545,064	7,123,752.6	40,478,378	1,202,415.9	713,882	400,492.6	1,182,255	2,664,445.6	140,919,579	11,391,106.6
of which:										
Basic Banking Accounts	4,181,933	346,428.4	314,251	38,083.2	12,584	19,345.4	113,590	243,363.9	4,622,358	647,220.8
II. Call Deposits	164,206	93,954.7	9,005	11,978.2	10,655	10,549.4	110,386	291,849.8	294,252	408,332.1
III. Other Deposit Accounts	123,861	24,674.2	17,994	5,084.4	2,734	19,015.3	9,549	783,946.1	154,138	832,720.0
IV. Saving Deposits	18,831,419	5,945,999.6	4,879,559	1,684,548.5	767,513	879,222.8	489,804	5,399,608.7	24,968,295	13,909,379.6
V. Fixed or Term Deposits	275,157	756,538.1	135,789	197,286.1	131,755	204,593.5	39,625	3,363,403.6	582,326	4,521,821.3
1) Less Than Three Months	30,873	134,234.7	8,742	32,586.5	7,832	29,588.2	9,619	591,517.1	57,066	787,926.4
2) For Three Months and Over but Less Than Six Months	15,768	50,942.7	4,734	13,532.3	2,008	14,556.3	4,766	384,584.0	27,276	463,615.4
3) For Six Months and Over but Less Than One Year	7,530	92,027.4	2,895	13,504.3	1,392	15,062.7	3,047	368,298.4	14,864	488,892.8
4) For One Year & Over but Less Than Two Years	156,668	372,239.0	92,559	116,775.2	85,890	115,304.7	15,723	1,731,512.2	350,840	2,335,831.1
5) For Two Years & Over but Less Than Three Years	3,675	7,682.4	1,317	1,446.2	419	461.5	622	46,802.0	6,033	56,392.0
6) For Three Years & Over but Less Than Four Years	8,220	32,405.5	3,651	2,722.6	2,001	2,863.4	754	93,636.8	14,626	131,628.2
7) For Four Years & Over but Less Than Five Years	6,045	6,565.0	1,021	2,331.1	337	135.1	100	3,181.0	7,503	12,212.2
8) For Five Years and Over but Less Than Ten Years	46,173	60,203.8	20,794	14,354.7	31,789	26,601.5	4,986	140,195.0	103,742	241,355.0
9) For ten years and over	205	237.8	76	33.1	87	20.2	8	3,677.2	376	3,968.2
Total	117,939,707	13,944,919.2	45,520,725	3,101,313.0	1,626,539	1,513,873.6	1,831,619	12,503,253.8	166,918,590	31,063,359.6

Source: Statistics and Data Services Department, SBP

*Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entry), 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.
Effective March 2025, Easy Paisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

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

End period: Million Rupees

Category of Deposit Holder	2024				2025
	Mar	Jun	Sep	Dec ^R	Mar ^P
1. FOREIGN CONSTITUENTS	780,934.4	848,930.6	844,609.2	888,649.1	953,539.1
I. Official	122,800.2	130,252.0	106,628.6	89,741.4	95,636.3
II. Business	154,496.5	170,014.8	145,195.2	163,434.7	192,854.0
III. Personal	503,513.4	548,535.8	592,653.9	635,339.1	664,912.9
IV. Trust Funds and Non Profit Organizations	124.4	128.1	131.5	132.7	127.4
2. DOMESTIC CONSTITUENTS	26,853,196.9	29,331,974.5	29,751,635.3	28,926,303.7	30,109,820.4
I. GOVERNMENT	3,912,060.1	4,380,118.4	4,526,234.5	4,296,509.7	4,547,588.8
a. Federal Government	2,409,189.3	2,709,577.9	2,799,811.0	2,581,115.7	2,681,844.8
b. Provincial Governments	1,325,020.2	1,486,856.1	1,532,671.9	1,506,660.0	1,628,938.2
c. Local Bodies	177,850.7	183,684.4	193,751.6	208,734.0	236,805.8
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,615,222.1	1,883,510.8	1,851,168.4	1,395,628.9	1,489,373.1
a. Agriculture, hunting and forestry	1,520.1	1,897.8	1,742.5	1,307.7	1,013.0
b. Services	50,998.6	52,639.3	48,801.8	48,235.3	41,135.1
c. Utilities	625,098.0	717,184.9	763,046.1	505,343.2	593,088.2
d. Transport, storage and communications	126,068.1	149,713.7	126,967.9	95,225.7	83,598.9
e. Manufacturing	331,232.3	309,051.2	272,090.3	207,242.1	191,925.7
f. Mining and Quarrying	296,026.5	445,716.2	415,244.3	312,972.3	316,770.8
g. Construction	22,690.0	23,197.0	22,402.9	45,847.8	42,265.9
h. Commerce and Trade	49,755.6	36,712.3	41,602.6	41,366.7	37,945.6
i. Others	111,832.9	147,398.3	159,269.8	138,088.1	181,630.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,213,732.7	1,392,683.0	1,193,845.8	1,073,313.7	1,096,680.0
a. Mutual Funds and AMCs	661,713.1	753,728.7	475,550.9	615,366.4	462,847.5
b. Insurance & Pension Funds	204,181.9	260,246.2	426,114.7	146,317.1	287,779.5
c. MFIs and DFIs	34,565.1	40,344.2	32,122.3	31,327.7	50,221.5
d. Stock Exchange & Brokerage Houses	53,323.5	85,404.9	60,206.8	127,678.5	137,936.9
e. Modarabas	4,722.7	4,707.2	5,833.7	6,167.4	6,008.0
f. Other NBFIs	255,226.4	248,251.8	194,017.5	146,456.5	151,886.5
IV. PRIVATE SECTOR (BUSINESS)	6,161,596.8	6,643,852.4	6,582,280.4	6,423,255.0	6,618,613.8
a. Agriculture, forestry and fishing	199,826.7	213,786.1	204,033.1	225,805.7	239,309.3
01. Crop and animal production, hunting and related service activities	192,317.1	206,036.6	195,210.9	218,346.3	232,804.2
i. Growing of Wheat, Rice, Sugar Cane & Cotton	104,936.0	111,769.9	102,979.0	111,514.9	110,072.0
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	7,669.0	8,298.0	8,352.6	15,479.0	17,005.6
iii. Growing of other fruits, vegetables and crops	31,698.7	33,660.3	29,794.7	33,282.7	33,805.8
iv. Raising of livestock and other related activities	36,529.6	38,451.8	41,015.1	44,586.0	54,062.3
v. Other agricultural support activities	11,393.5	13,734.8	12,966.6	13,332.2	17,731.9
vi. Hunting, trapping and related service activities	90.2	121.8	102.9	151.5	126.6
02 - Forestry and logging	529.0	619.5	1,566.5	828.4	715.0
03 - Fishing and aquaculture	6,980.7	7,130.1	7,255.7	6,631.0	5,790.1
b. Mining and quarrying	242,004.3	325,010.8	286,196.8	289,669.2	292,273.7
01 - Mining of coal and lignite	81,971.3	107,676.2	113,445.2	110,999.4	104,478.6
02 - Extraction of crude petroleum and natural gas	133,001.1	183,445.9	141,814.7	137,138.5	154,791.0
03 - Mining of metal ores	3,643.6	7,298.4	5,388.7	14,224.9	4,305.0
04-Other mining and quarrying	22,533.0	25,351.1	24,474.9	26,260.7	27,353.2
05- Mining support service activities	855.3	1,239.3	1,073.3	1,045.8	1,345.9
c. Manufacturing	1,685,851.8	1,630,717.4	1,647,514.7	1,626,516.8	1,564,522.9
01 - Manufacture of food products	285,548.8	292,225.7	310,368.6	321,572.9	290,693.0
02 - Manufacture of beverages	60,163.5	50,264.7	65,982.7	52,549.9	45,439.9
03 - Manufacture of tobacco products	29,035.6	36,323.5	26,336.2	36,640.2	35,278.4
04 - Manufacture of textiles	230,981.3	217,806.2	212,931.9	214,856.1	221,898.5
i. Preparation and spinning of textile fibers	66,081.9	63,713.8	61,806.2	66,456.4	66,148.5
ii. Weaving of textiles	26,785.6	25,523.5	25,380.8	24,405.2	24,867.2
iii. Finishing of textiles	24,393.3	24,086.5	21,842.1	21,447.2	21,036.8
iv. Manufacture of knitted and crocheted fabrics	16,640.1	16,455.1	15,918.7	17,018.7	15,033.1
v. Manufacture of made-up textile articles, except apparel	35,356.4	31,197.4	32,831.0	32,329.1	32,040.5
vi. Manufacture of carpets and rugs	1,704.8	1,924.8	1,894.2	2,082.8	1,905.7
vii. Manufacture of other textiles n.e.c.	60,019.0	54,905.1	53,258.8	51,116.7	60,866.8
05 - Manufacture of wearing apparel	70,609.1	64,745.0	69,569.2	60,025.0	64,043.2
06 - Manufacture of leather and related products	25,084.0	24,648.1	23,285.6	22,325.3	24,085.8
i. Tanning and dressing of leather; dressing and dyeing of fur	6,588.6	5,648.8	5,470.8	5,145.5	5,385.2
ii. Manufacture of luggage, handbags and the like, saddlery and harness	4,032.0	4,004.1	3,560.8	2,993.8	3,192.5
iii. Manufacture of footwear	14,463.4	14,995.3	14,254.0	14,186.0	15,508.1
a). Leather wear	12,084.9	12,284.5	11,749.8	11,842.3	12,643.7
b). Rubber and Plastic wear	2,378.5	2,710.8	2,504.2	2,343.8	2,864.4

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

End period: Million Rupees

Category of Deposit Holder	2024				2025
	Mar	Jun	Sep	Dec ^R	Mar ^P
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,406.8	2,700.0	2,693.2	3,914.1	3,618.8
08 - Manufacture of paper and paper products	8,800.6	9,606.2	11,457.5	10,095.2	10,097.5
09 - Printing and reproduction of recorded media	21,472.5	22,591.0	21,168.7	19,613.4	20,885.9
10 - Manufacture of coke and refined petroleum products	169,226.4	145,289.3	156,229.1	170,821.0	176,638.0
11 - Manufacture of chemicals and chemical products	193,076.2	154,837.9	140,053.6	152,596.9	122,761.0
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	57,534.2	66,115.1	80,416.8	78,655.6	79,149.3
13 - Manufacture of rubber and plastics products	24,267.8	25,481.2	23,310.3	29,702.1	26,708.4
14 - Manufacture of other non-metallic mineral products	30,988.9	31,047.5	34,885.3	40,227.3	35,708.2
15 - Manufacture of basic metals	43,942.5	55,170.1	46,199.6	47,085.4	46,803.5
16 - Manufacture of fabricated metal products, except machinery and equipment	12,095.9	10,574.5	8,928.1	15,539.8	9,064.4
17 - Manufacture of computer, electronic and optical products	28,041.6	31,015.1	36,988.2	27,200.3	27,510.1
18 - Manufacture of electrical equipment	57,343.2	68,645.1	67,399.1	54,597.7	55,777.0
19 - Manufacture of machinery and equipment	55,502.4	58,962.7	62,503.7	24,100.2	24,129.3
20 - Manufacture of motor vehicles, trailers and semi-trailers	118,483.6	89,873.9	72,401.8	77,537.9	88,607.8
21 - Manufacture of other transport equipment	13,422.3	11,551.6	14,644.1	14,145.3	13,653.7
22 - Manufacture of furniture	3,745.1	3,649.0	3,530.5	3,420.9	3,995.3
23 - Other manufacturing	138,352.6	152,321.1	151,743.1	144,533.8	132,088.9
24 - Repair and installation of machinery and equipment	4,727.0	5,272.8	4,487.7	4,760.5	5,887.0
d. Electricity, gas, steam and air conditioning supply	577,886.3	707,942.9	763,478.0	701,806.9	780,600.3
e. Water supply; sewerage, waste management and remediation activities	18,655.2	11,071.3	14,834.9	8,747.1	11,444.9
f. Construction	401,397.6	506,748.2	424,117.5	395,665.8	422,115.6
01 - Construction of buildings	181,423.4	215,135.1	182,577.6	170,201.1	169,297.2
02 - Civil engineering	173,594.2	228,260.1	189,610.6	180,562.1	200,013.0
03 - Specialized construction activities	46,380.1	63,352.9	51,929.3	44,902.6	52,805.5
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,075,802.3	1,163,214.2	1,223,450.1	1,228,340.5	1,263,885.3
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	52,672.4	56,998.0	66,118.7	60,641.4	62,082.4
02 - Wholesale trade, except of motor vehicles and motorcycles	378,235.0	410,376.5	414,576.2	395,498.7	397,628.9
03 - Retail trade, except of motor vehicles and motorcycles	644,894.9	695,839.8	742,755.3	772,200.4	804,174.1
h. Transportation and storage	474,728.8	461,627.1	443,064.7	407,454.4	404,022.7
i. Accommodation and food service activities	32,354.3	34,997.9	40,052.6	45,860.7	37,576.1
j. Information and communication	253,250.9	257,322.1	255,760.1	270,554.2	270,804.7
k. Real estate activities	161,168.1	165,878.2	160,573.5	147,739.0	140,912.2
l. Professional, scientific and technical activities	131,087.2	163,711.4	156,161.2	166,185.9	179,775.8
01 - Legal and accounting activities	20,855.3	20,335.3	21,187.1	21,660.6	22,295.0
02 - Activities of head offices; management consultancy activities	15,822.5	15,889.6	13,614.7	14,979.2	16,809.8
03 - Architectural and engineering activities; technical testing and analysis	23,980.0	27,439.5	23,203.0	26,851.1	34,877.6
04 - Scientific research and development	9,070.4	14,204.5	10,516.9	6,164.6	5,491.8
05 - Advertising and market research	13,613.8	14,923.8	17,185.4	18,509.0	15,452.0
06 - Other professional, scientific and technical activities	46,331.9	69,028.6	68,716.1	76,051.0	82,751.9
07 - Veterinary activities	1,413.4	1,890.1	1,738.1	1,970.3	2,097.7
m. Administrative and support service activities	128,283.5	137,360.5	131,264.1	123,852.8	146,757.0
01 - Rental and leasing activities	4,030.9	4,850.5	5,069.1	4,843.1	5,005.7
02 - Employment activities	2,026.6	2,582.9	2,637.8	2,670.4	3,447.8
03 - Travel agency, tour operator, reservation service and related activities	34,166.9	33,206.8	30,650.7	27,646.5	40,677.5
04 - Security and investigation activities	4,497.1	4,374.5	4,318.0	5,021.0	4,362.7
05 - Services to buildings and landscape activities	5,007.6	6,885.7	5,166.7	5,196.9	5,745.0
06 - Office administrative, office support and other business support activities	78,554.3	85,460.2	83,421.7	78,475.0	87,518.3
n. Education	140,677.2	133,243.1	133,533.3	116,897.2	144,083.1
o. Human health and social work activities	88,766.7	103,141.1	99,964.1	101,416.7	111,024.1
p. Arts, entertainment and recreation	2,772.2	3,002.5	2,943.7	2,962.0	5,829.2
q. Other service activities	547,083.7	625,077.5	595,338.1	563,780.1	603,676.7
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	702,212.7	737,918.9	715,257.5	707,640.5	716,930.8
VI. PERSONAL	13,176,989.2	14,205,353.6	14,802,431.8	14,959,998.3	15,592,399.0
VII. OTHER	71,383.3	88,537.3	80,417.0	69,957.5	48,235.0
TOTAL	27,634,131.3	30,180,905.0	30,596,244.6	29,814,952.7	31,063,359.6

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender
All Banks
As on 31st March, 2025

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	966,311.0	569,067.8	88,938.0	118,839.6	46,178.0	97,671.7	15,318.0	167,960.1	1,116,745.0	953,539.1
1) Official	56,954.0	56,523.7	5,372.0	5,895.4	147.0	479.9	4,133.0	32,737.2	66,606.0	95,636.3
2) Business	14,214.0	34,581.1	1,334.0	21,828.6	1,002.0	2,795.5	10,231.0	133,648.8	26,781.0	192,854.0
3) Personal	895,143.0	477,962.9	82,232.0	91,115.6	45,029.0	94,396.3	948.0	1,438.1	1,023,352.0	664,912.9
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	6.0	136.0	6.0	136.0
2. DOMESTIC CONSTITUENTS	116,973,396.0	13,375,851.4	45,431,787.0	2,982,473.4	1,580,361.0	1,416,201.8	1,816,301.0	12,335,293.7	165,801,845.0	30,109,820.4
I. GOVERNMENT	4.0	-	-	-	-	-	505,089.0	4,547,588.8	505,093.0	4,547,588.8
A. Federal Government	3.0	-	-	-	-	-	80,711.0	2,681,844.8	80,714.0	2,681,844.8
B. Provincial Governments	1.0	-	-	-	-	-	388,351.0	1,628,938.2	388,352.0	1,628,938.2
C. Local Bodies	-	-	-	-	-	-	36,027.0	236,805.8	36,027.0	236,805.8
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	18,821.0	1,489,373.1	18,821.0	1,489,373.1
Agriculture, hunting and forestry	-	-	-	-	-	-	41.0	1,013.0	41.0	1,013.0
Services	-	-	-	-	-	-	849.0	41,135.1	849.0	41,135.1
Utilities	-	-	-	-	-	-	7,988.0	593,088.2	7,988.0	593,088.2
Transport, storage and communications	-	-	-	-	-	-	5,009.0	83,598.9	5,009.0	83,598.9
Manufacturing	-	-	-	-	-	-	2,484.0	191,925.7	2,484.0	191,925.7
Mining and Quarrying	-	-	-	-	-	-	469.0	316,770.8	469.0	316,770.8
Construction	-	-	-	-	-	-	150.0	42,265.9	150.0	42,265.9
Commerce and Trade	-	-	-	-	-	-	412.0	37,945.6	412.0	37,945.6
Others	-	-	-	-	-	-	1,419.0	181,630.0	1,419.0	181,630.0
III. NON-BANK FINANCIAL INSTITUTIONS	2.0	-	-	-	-	-	74,263.0	1,096,680.0	74,265.0	1,096,680.0
Mutual Funds and AMCs	-	-	-	-	-	-	4,548.0	462,847.5	4,548.0	462,847.5
Insurance & Pension Funds	-	-	-	-	-	-	17,384.0	287,779.5	17,384.0	287,779.5
MFIs and DFIs	-	-	-	-	-	-	11,100.0	50,221.5	11,100.0	50,221.5
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	8,505.0	137,936.9	8,505.0	137,936.9
Modarabas	-	-	-	-	-	-	482.0	6,008.0	482.0	6,008.0
Other NBFIs	-	-	-	-	-	-	32,244.0	151,886.5	32,244.0	151,886.5
IV. PRIVATE SECTOR (BUSINESS)	5,184,947.0	1,843,652.8	536,541.0	201,020.5	131,253.0	146,079.0	1,009,991.0	4,427,861.6	6,862,732.0	6,618,613.8
A. Agriculture, forestry and fishing	1,624,535.0	138,563.0	100,861.0	14,597.8	27,093.0	10,840.2	99,313.0	75,308.3	1,851,802.0	239,309.3
1. Crop and animal production, hunting and related service activities	1,621,052.0	135,454.6	100,756.0	14,253.1	26,981.0	10,649.7	98,687.0	72,446.9	1,847,476.0	232,804.2
Growing of Wheat, Rice, Sugar Cane & Cotton	906,967.0	74,622.0	50,875.0	8,627.3	11,263.0	4,312.8	65,886.0	22,509.9	1,034,991.0	110,072.0
Growing of tropical, subtropical, pome and stone fruits & vegetables	122,738.0	7,966.5	5,876.0	389.2	1,164.0	572.0	709.0	8,077.9	130,487.0	17,005.6
Growing of other fruits, vegetables and crops	347,591.0	16,318.6	24,190.0	2,291.0	10,762.0	1,677.4	18,368.0	13,518.7	400,911.0	33,805.8
Raising of livestock and other related activities	194,951.0	28,825.4	17,578.0	2,546.0	2,735.0	2,877.0	7,542.0	19,813.9	222,806.0	54,062.3
Other agricultural support activities	48,633.0	7,655.1	2,229.0	374.6	1,050.0	1,207.3	6,160.0	8,494.9	58,072.0	17,731.9
Hunting, trapping and related service activities	172.0	66.9	8.0	24.9	7.0	3.2	22.0	31.6	209.0	126.6
02 - Forestry and logging	490.0	130.3	15.0	4.1	21.0	13.4	211.0	567.1	737.0	715.0
03 - Fishing and aquaculture	2,993.0	2,978.1	90.0	340.6	91.0	177.1	415.0	2,294.3	3,589.0	5,790.1
B. Mining and quarrying	13,853.0	31,061.0	236.0	324.5	368.0	1,040.4	6,907.0	259,847.8	21,364.0	292,273.7
05 - Mining of coal and lignite	3,896.0	13,345.9	53.0	12.1	51.0	227.5	1,285.0	90,893.1	5,285.0	104,478.6
06 - Extraction of crude petroleum and natural gas	5,183.0	12,093.8	61.0	183.9	101.0	156.7	3,079.0	142,356.6	8,424.0	154,791.0
07 - Mining of metal ores	702.0	612.2	14.0	14.6	26.0	266.3	533.0	3,411.9	1,275.0	4,305.0
08-Other mining and quarrying	3,293.0	4,587.7	100.0	113.9	162.0	386.6	1,830.0	22,265.0	5,385.0	27,353.2
09 - Mining support service activities	779.0	421.3	8.0	0.0	28.0	3.3	180.0	921.3	995.0	1,345.9
C. Manufacturing	293,319.0	247,958.7	28,007.0	27,983.5	16,304.0	36,914.9	217,947.0	1,251,665.9	555,577.0	1,564,522.9
10 - Manufacture of food products	84,209.0	47,175.3	7,234.0	4,892.9	4,762.0	13,899.1	34,136.0	224,725.8	130,341.0	290,693.0
11 - Manufacture of beverages	13,914.0	3,895.8	4,565.0	638.3	263.0	1,967.6	1,782.0	38,938.2	20,524.0	45,439.9
12 - Manufacture of tobacco products	180.0	222.6	8.0	0.7	44.0	845.4	514.0	34,209.7	746.0	35,278.4
13 - Manufacture of textiles	34,396.0	53,894.0	3,452.0	8,133.7	3,054.0	4,602.3	31,443.0	155,268.5	72,345.0	221,898.5
Preparation and spinning of textile fibres	9,209.0	18,872.2	674.0	832.8	1,401.0	1,162.1	9,704.0	45,281.5	20,988.0	66,148.5
Weaving of textiles	5,281.0	7,035.7	310.0	700.1	389.0	954.9	4,251.0	16,176.6	10,231.0	24,867.2
Finishing of textiles	5,485.0	5,244.1	449.0	444.3	701.0	1,118.7	3,691.0	14,229.7	10,326.0	21,036.8
Manufacture of knitted and crocheted fabrics	1,778.0	2,703.6	327.0	1,557.5	116.0	383.4	1,665.0	10,388.6	3,886.0	15,033.1
Manufacture of made-up textile articles, except apparel	5,223.0	9,529.3	683.0	1,022.1	154.0	246.8	3,991.0	21,242.2	10,051.0	32,040.5
Manufacture of carpets and rugs	452.0	256.4	28.0	9.8	30.0	3.1	418.0	1,636.4	928.0	1,905.7
Manufacture of other textiles n.e.c.	6,968.0	10,252.8	981.0	3,567.2	263.0	733.3	7,723.0	46,313.6	15,935.0	60,866.8
14 - Manufacture of wearing apparel	13,427.0	12,561.3	4,082.0	2,716.7	656.0	1,251.5	6,502.0	47,513.7	24,667.0	64,043.2
15 - Manufacture of leather and related products	7,550.0	7,561.3	740.0	1,443.1	293.0	322.0	4,768.0	14,759.4	13,351.0	24,085.8
Tanning and dressing of leather; dressing and dyeing of fur	1,684.0	1,456.7	251.0	206.8	103.0	115.0	1,059.0	3,606.6	3,097.0	5,385.2
Manufacture of luggage, handbags and the like, saddlery and harness	880.0	996.7	67.0	268.8	89.0	60.4	702.0	1,866.6	1,738.0	3,192.5
Manufacture of footwear	4,986.0	5,107.9	422.0	967.5	101.0	146.6	3,007.0	9,286.1	8,516.0	15,508.1
a. Leather wear	3,531.0	2,960.7	307.0	868.9	73.0	136.7	2,514.0	8,677.5	6,425.0	12,643.7
b. Rubber and Plastic wear	1,455.0	2,147.2	115.0	98.6	28.0	9.9	493.0	608.7	2,091.0	2,864.4

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st March, 2025

Category of Deposit Holder	Million Rupees									
	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,389	1,522	140	166	119	61	1,294	1,869	4,942	3,619
17 - Manufacture of paper and paper products	2,491	1,390	157	54	147	117	3,600	8,537	6,395	10,097
18 - Printing and reproduction of recorded media	13,063	8,694	972	928	640	358	4,166	10,906	18,841	20,886
Printing and other service activities related to printing	12,774	8,561	952	910	552	328	3,761	9,721	18,039	19,520
Reproduction of recorded media	289	133	20	18	88	30	405	1,185	802	1,366
19 - Manufacture of coke and refined petroleum products	892	708	48	35	121	128	8,644	175,768	9,705	176,638
20 - Manufacture of chemicals and chemical products	9,331	12,850	830	1,277	847	1,416	27,734	107,219	38,742	122,761
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,721	3,011	328	607	602	1,763	9,287	73,769	12,938	79,149
22 - Manufacture of rubber and plastics products	6,586	6,423	448	832	271	409	11,995	19,044	19,300	26,708
23 - Manufacture of other non-metallic mineral products	7,232	5,453	285	389	344	693	4,317	29,173	12,178	35,708
24 - Manufacture of basic metals	11,457	8,232	564	1,122	610	1,359	10,314	36,091	22,945	46,803
25 - Manufacture of fabricated metal products, except machinery and equipment	3,530	2,602	178	163	162	172	2,430	6,127	6,300	9,064
26 - Manufacture of computer, electronic and optical products	5,189	6,493	440	474	249	222	2,716	20,321	8,594	27,510
27 - Manufacture of electrical equipment	9,800	10,071	436	413	444	2,525	8,635	42,767	19,315	55,777
28 - Manufacture of machinery and equipment	9,039	5,194	454	581	569	644	5,181	17,710	15,243	24,129
29 - Manufacture of motor vehicles, trailers and semi-trailers	4,489	3,319	244	477	270	471	8,330	84,342	13,333	88,608
30 - Manufacture of other transport equipment	1,331	604	52	38	73	100	2,012	12,912	3,468	13,654
31 - Manufacture of furniture	4,936	2,358	193	104	119	117	1,197	1,417	6,445	3,995
32 - Other manufacturing	40,123	41,818	2,018	2,410	1,546	3,353	26,002	84,508	69,689	132,089
Manufacture of jewellery and related articles	4,908	1,893	109	87	161	150	1,872	2,088	7,050	4,219
Manufacture of imitation jewellery and related articles	500	246	27	5	7	2	99	56	633	309
Manufacture of musical instruments	482	208	24	8	20	41	865	2,540	1,391	2,797
Manufacture of sports goods	10,268	10,232	752	1,065	547	1,876	4,203	26,389	15,770	39,562
Manufacture of games and toys	122	154	5	1	10	16	52	51	189	222
Manufacture of medical and dental instruments and supplies	3,090	3,090	125	116	499	859	2,665	9,267	6,379	13,331
Manufacture of Handicrafts	581	331	278	108	44	9	203	403	1,106	852
Other manufacturing n.e.c.	20,172	25,663	698	1,019	258	401	16,043	43,714	37,171	70,797
33 - Repair and installation of machinery and equipment	4,044	1,906	139	88	99	120	948	3,773	5,230	5,887
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	10,662	780,600	10,662	780,600
Electric power generation, transmission and distribution	-	-	-	-	-	-	7,486	755,695	7,486	755,695
a) Hydal	-	-	-	-	-	-	929	29,599	929	29,599
b) Thermal	-	-	-	-	-	-	562	71,212	562	71,212
c) Coal Based	-	-	-	-	-	-	299	360,168	299	360,168
d) Wind	-	-	-	-	-	-	516	19,793	516	19,793
e) Solar	-	-	-	-	-	-	2,258	12,045	2,258	12,045
f) Other	-	-	-	-	-	-	2,922	262,878	2,922	262,878
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	1,953	23,400	1,953	23,400
Steam and air conditioning supply	-	-	-	-	-	-	1,223	1,506	1,223	1,506
E. Water supply; sewerage, waste management and remediation activities	5,286	4,555	248	635	289	140	4,949	6,115	10,772	11,445
36 - Water collection, treatment and supply	1,465	516	76	61	170	57	657	1,167	2,368	1,801
37 - Sewerage	480	167	33	127	14	16	2,681	675	3,208	985
38 - Waste collection, treatment and disposal activities; materials recovery	2,963	3,778	106	437	72	47	1,498	3,973	4,639	8,235
39 - Remediation activities and other waste management services	378	94	33	10	33	20	113	300	557	424
F. Construction	128,281	91,431	5,573	2,995	6,000	17,859	106,753	309,830	246,607	422,116
41 - Construction of buildings	55,989	41,731	1,649	1,629	2,521	4,802	56,028	121,134	116,187	169,297
42 - Civil engineering	52,391	37,141	2,246	1,096	2,506	12,357	35,244	149,419	92,387	200,013
43 - Specialized construction activities	19,901	12,559	1,678	269	973	700	15,481	39,277	38,033	52,805
G. Wholesale and retail trade; repair of motor vehicles and motorcycles										
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,760,526	773,491	99,250	63,316	50,115	39,539	209,561	387,540	2,119,452	1,263,885
46 - Wholesale trade, except of motor vehicles and motorcycles	53,802	28,715	1,453	1,221	1,636	1,508	16,420	30,639	73,311	62,082
47 - Retail trade, except of motor vehicles and motorcycles	341,105	186,472	11,658	7,859	14,989	12,203	68,921	191,094	436,673	397,629

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st March, 2025

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	53,497	51,770	1,686	2,275	2,088	2,899	15,988	347,080	73,259	404,023
49 - Land transport and transport via pipelines	32,417	30,960	758	749	1,048	900	6,921	19,699	41,144	52,308
50 - Water transport	808	813	50	200	59	31	1,077	70,129	1,994	71,173
51 - Air transport	1,473	1,283	72	69	28	17	1,373	117,973	2,946	119,342
52 - Warehousing and support activities for transportation	17,611	17,463	714	1,126	893	1,900	5,525	124,931	24,743	145,420
53 - Courier activities other than national post activities	1,188	1,250	92	130	60	52	1,092	14,349	2,432	15,781
I. Accommodation and food service activities	31,414	15,398	1,671	937	925	732	7,014	20,509	41,024	37,576
55 - Accommodation	6,014	2,914	322	160	247	247	2,566	10,103	9,149	13,423
56-Food and beverage service activities	25,400	12,484	1,349	777	678	486	4,448	10,406	31,875	24,153
J. Information and communication	40,656	31,410	3,184	4,001	1,411	7,187	29,417	228,207	74,668	270,805
58 - Publishing activities	6,012	3,901	480	616	338	407	4,411	25,794	11,241	30,718
59 - Motion picture, video and television programme production, sound recording and music publishing activities	972	357	95	11	35	29	624	954	1,726	1,350
60 - Programming and broadcasting activities	781	557	94	13	17	25	596	1,678	1,488	2,273
61 - Telecommunications	14,216	5,756	395	426	401	5,783	6,517	115,089	21,529	127,054
62 - Computer programming, consultancy and related activities	13,322	17,692	1,638	2,657	475	793	12,664	58,527	28,099	79,669
63 - Information service activities	5,353	3,148	482	278	145	149	4,605	26,165	10,585	29,740
K. Real estate activities	99,162	67,086	3,273	3,543	4,171	4,889	20,885	65,395	127,491	140,912
L. Professional, scientific and technical activities	43,214	52,027	5,772	2,963	2,146	3,199	22,093	121,586	73,225	179,776
69 - Legal and accounting activities	12,477	9,076	3,294	1,097	857	1,440	4,598	10,682	21,226	22,295
70 - Activities of head offices; management consultancy activities	3,256	904	218	72	115	142	2,257	15,692	5,846	16,810
71 - Architectural and engineering activities; technical testing and analysis	5,849	5,574	517	703	186	224	4,170	28,377	10,722	34,878
72 - Scientific research and development	1,126	463	98	39	73	61	1,296	4,928	2,593	5,492
73 - Advertising and market research	6,133	2,763	720	667	278	972	4,152	11,051	11,283	15,452
74 - Other professional, scientific and technical activities	12,589	32,555	889	290	609	246	5,347	49,661	19,434	82,752
75 - Veterinary activities	1,784	693	36	94	28	115	273	1,196	2,121	2,098
M. Administrative and support service activities	66,730	32,743	3,933	2,220	2,941	1,668	73,714	110,126	147,318	146,757
77 - Rental and leasing activities	6,877	2,790	244	203	239	321	785	1,691	8,145	5,006
78 - Employment activities	1,091	1,804	91	44	68	118	538	1,482	1,788	3,448
79 - Travel agency, tour operator, reservation service and related activities	15,496	8,257	731	472	967	377	25,493	31,572	42,687	40,678
80 - Security and investigation activities	800	305	23	25	145	232	1,322	3,801	2,290	4,363
81. Services to buildings and landscape activities	3,822	2,726	86	49	192	119	1,957	2,851	6,057	5,745
82 - Office administrative, office support and other business support activities	38,644	16,861	2,758	1,427	1,330	501	43,619	68,729	86,351	87,518
N. Education	34,873	28,358	16,714	5,186	1,585	1,758	29,255	108,781	82,427	144,083
O. Human health and social work activities	16,133	14,867	2,350	2,304	1,742	2,972	11,187	90,881	31,412	111,024
86 - Human health activities	13,995	10,049	2,231	2,247	1,562	2,898	7,834	70,372	25,622	85,566
87 - Residential care activities	564	301	59	42	34	27	199	1,337	856	1,707
88. Social work activities with and without accommodation	1,574	4,517	60	15	146	47	3,154	19,172	4,934	23,751
P. Arts, entertainment and recreation	2,140	836	352	96	165	192	1,336	4,706	3,993	5,829
Q. Other service activities	971,323	262,098	263,431	67,645	13,910	14,249	143,015	259,684	1,391,679	603,677
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	91,654	716,930	91,654	716,930
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	38,028	476,362	38,028	476,362
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	53,626	240,568	53,626	240,568
VI. PERSONAL	111,775,610	11,528,615	44,890,880	2,779,364	1,448,697	1,266,837	101,578	17,583	158,216,765	15,592,399
A. Salaried persons	24,093,989	3,559,759	5,566,461	771,886	437,601	340,065	810	21	30,098,861	4,671,731
B. Self employed	20,668,593	5,298,104	2,717,606	626,669	509,898	442,574	93	52	23,896,190	6,367,399
C. Other Personal	67,013,028	2,670,751	36,606,813	1,380,809	501,198	484,199	100,675	17,510	104,221,714	4,553,269
VII. OTHER	12,831	3,583	4,365	2,089	411	3,286	14,905	39,277	32,512	48,235
Total	117,939,705	13,944,919	45,520,724	3,101,313	1,626,539	1,513,874	1,831,619	12,503,254	166,918,587	31,063,359

Source: Statistics and Data Services Department, SBP

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

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

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

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

**3.4 Classification of Scheduled Banks' Deposits
by Category of Deposit Holder and Size of Account**
As on 31st March, 2025 (Provisional)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	663,503	1,624.6	307,791	1,277.4	10,827	16.2	63,256	37.6	4,698,206	11,292.7
25,000 to 50,000	55,737	1,958.1	38,274	1,354.7	668	23.8	1,209	42.9	305,476	10,918.9
50,000 to 100,000	123,861	8,813.1	36,474	2,571.0	823	59.0	996	71.5	357,605	25,561.8
100,000 to 150,000	65,205	7,514.6	16,540	2,025.4	446	53.6	590	71.7	245,353	29,892.1
150,000 to 200,000	20,448	3,529.6	10,660	1,845.9	292	50.8	348	60.1	148,579	25,690.0
200,000 to 300,000	25,872	6,341.0	14,908	3,596.0	345	84.5	493	122.7	209,960	51,574.9
300,000 to 400,000	16,578	5,716.4	8,922	3,072.3	251	86.9	330	114.5	118,654	40,855.4
400,000 to 500,000	11,668	5,203.3	6,160	2,727.4	236	105.9	264	118.9	81,071	36,264.9
500,000 to 750,000	23,496	14,138.8	9,918	6,012.6	326	200.4	553	337.1	139,179	84,768.4
750,000 to 1,000,000	12,993	11,263.5	5,694	4,910.8	216	188.7	343	301.3	76,184	65,897.0
1,000,000 to 2,000,000	34,315	47,993.4	15,143	20,732.3	643	902.6	888	1,274.7	162,627	225,947.8
2,000,000 to 3,000,000	15,462	37,709.2	5,438	13,628.5	345	830.2	599	1,691.4	71,740	174,104.0
3,000,000 to 4,000,000	8,978	30,864.5	3,332	11,558.6	225	790.2	344	1,191.9	96,161	349,357.0
4,000,000 to 5,000,000	6,174	27,540.2	2,146	9,618.2	297	1,331.2	251	1,122.3	27,103	120,397.1
5,000,000 to 6,000,000	5,488	29,623.7	2,099	11,429.2	150	821.7	225	1,215.5	21,177	114,223.4
6,000,000 to 7,000,000	3,427	22,175.6	1,494	9,597.4	81	517.7	187	1,209.3	13,080	84,395.6
7,000,000 to 8,000,000	2,767	20,615.7	1,213	9,058.0	76	567.0	128	956.1	10,557	78,730.2
8,000,000 to 9,000,000	2,213	18,759.1	1,159	9,849.5	88	740.4	147	1,244.6	8,210	69,279.4
9,000,000 to 10,000,000	1,866	17,687.0	728	6,894.2	54	510.3	118	1,128.2	6,673	63,167.2
10,000,000 to 100,000,000	15,815	370,703.0	11,813	383,971.7	1,289	44,646.6	2,135	70,451.0	58,842	1,503,067.5
100,000,000 to 500,000,000	793	137,030.9	3,723	768,768.0	585	121,448.4	574	123,450.6	5,127	988,410.1
500,000,000 to 1,000,000,000	43	28,109.4	652	433,098.3	207	134,439.3	105	72,003.9	617	411,900.3
1,000,000,000 to 5,000,000,000	40	81,388.4	682	1,256,032.2	283	562,375.7	142	305,558.3	456	900,153.7
5,000,000,000 to 10,000,000,000	3	17,235.8	83	541,878.8	53	337,052.0	26	178,283.3	62	428,065.3
10,000,000,000 & Over	-	-	47	1,032,080.4	15	281,530.0	14	334,620.3	33	724,699.3
TOTAL	1,116,745	953,539.1	505,093	4,547,588.8	18,821	1,489,373.1	74,265	1,096,680.0	6,862,732	6,618,613.8

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 March, 2025 (Provisional)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (RS.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 25,000	54,370	251.3	128,100,561	261,048.4	17,909	68.3	133,252,920	273,991.9	133,916,423	275,616.5
25,000 to 50,000	5,975	196.3	5,298,497	189,843.4	2,380	82.1	5,652,479	202,462.0	5,708,216	204,420.1
50,000 to 100,000	3,659	256.0	7,230,699	561,724.3	1,983	144.0	7,632,239	590,387.6	7,756,100	599,200.8
100,000 to 150,000	2,058	248.8	4,547,183	531,668.1	783	96.8	4,812,953	564,056.6	4,878,158	571,571.2
150,000 to 200,000	1,395	244.6	2,119,078	366,904.7	771	135.7	2,281,123	394,931.9	2,301,571	398,461.4
200,000 to 300,000	2,098	508.9	3,732,591	908,023.6	710	180.1	3,961,105	964,090.8	3,986,977	970,431.8
300,000 to 400,000	1,180	405.2	1,650,419	568,889.6	719	238.0	1,780,475	613,661.9	1,797,053	619,378.3
400,000 to 500,000	859	384.0	1,001,580	446,533.3	676	301.4	1,090,846	486,435.8	1,102,514	491,639.1
500,000 to 750,000	2,292	1,354.8	1,395,057	842,679.7	1,903	1,350.2	1,549,228	936,703.2	1,572,724	950,842.0
750,000 to 1,000,000	1,103	949.5	672,278	581,411.9	2,339	1,949.8	758,157	655,609.1	771,150	666,872.6
1,000,000 to 2,000,000	3,238	4,407.1	1,137,946	1,566,578.6	728	955.9	1,321,213	1,820,799.0	1,355,528	1,868,792.4
2,000,000 to 3,000,000	1,788	6,086.2	502,461	1,083,516.2	278	688.6	582,649	1,280,545.2	598,111	1,318,254.4
3,000,000 to 4,000,000	1,003	3,444.8	231,420	794,216.1	271	972.6	332,756	1,161,531.2	341,734	1,192,395.7
4,000,000 to 5,000,000	1,039	4,612.5	143,822	639,254.2	80	357.9	174,738	776,693.5	180,912	804,233.6
5,000,000 to 6,000,000	1,169	6,105.4	103,249	556,756.2	106	588.6	128,175	691,140.1	133,663	720,763.8
6,000,000 to 7,000,000	522	3,367.5	66,213	427,532.9	72	468.2	81,649	527,088.6	85,076	549,264.2
7,000,000 to 8,000,000	506	3,750.1	47,017	350,484.3	44	328.1	59,541	443,873.7	62,308	464,489.4
8,000,000 to 9,000,000	396	3,334.8	36,069	304,929.6	58	487.2	46,127	389,865.5	48,340	408,624.6
9,000,000 to 10,000,000	286	2,709.0	27,859	264,193.7	28	262.2	35,746	338,864.7	37,612	356,551.7
10,000,000 to 100,000,000	5,342	164,094.6	169,100	3,488,293.5	626	23,324.6	249,147	5,677,849.4	264,962	6,048,552.4
100,000,000 to 500,000,000	1,127	224,710.5	3,409	582,477.8	42	8,534.7	14,587	2,817,800.1	15,380	2,954,831.0
500,000,000 to 1,000,000,000	156	102,591.3	161	111,778.7	4	2,270.0	1,902	1,268,081.9	1,945	1,296,191.3
1,000,000,000 to 5,000,000,000	88	132,731.5	94	151,171.2	2	4,450.0	1,747	3,312,472.7	1,787	3,393,861.1
5,000,000,000 to 10,000,000,000	8	50,186.0	2	12,489.0	-	-	234	1,547,954.5	237	1,565,190.2
10,000,000,000 & Over	-	-	-	-	-	-	109	2,372,929.9	109	2,372,929.9
TOTAL	91,657	716,930.8	158,216,765	15,592,399.0	32,512	48,235.0	165,801,845	30,109,820.4	166,918,590	31,063,359.6

Notes:

1.The upper limits of the ranges are exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

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

Source: Statistics and Data Services Department, SBP

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Sep-24			Dec-24 ^a			Mar-25 ^b		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	71.78	772.82	844.61	72.43	816.22	888.65	77.72	875.82	953.54
	Government	113.31	4,412.93	4,526.23	100.67	4,195.84	4,296.51	155.45	4,392.14	4,547.59
	Non-Financial Public Sector Enterprises	188.06	1,663.11	1,851.17	11.33	1,384.29	1,395.63	23.49	1,465.89	1,489.37
	NBFCs & Financial Auxiliaries	1.61	1,192.23	1,193.85	2.50	1,070.81	1,073.31	1.87	1,094.81	1,096.68
	Private Sector (Business)	523.04	6,059.24	6,582.28	521.51	5,901.75	6,423.26	558.09	6,060.53	6,618.61
	Trust Funds & Non Profit Organizations	15.58	699.68	715.26	15.69	691.95	707.64	15.85	701.08	716.93
	Personal/Individuals	2,410.61	12,391.82	14,802.43	2,440.81	12,519.19	14,960.00	2,498.48	13,093.92	15,592.40
	Others	19.26	61.16	80.42	15.31	54.65	69.96	7.62	40.61	48.23
	Total	3,343.26	27,252.99	30,596.24	3,180.25	26,634.71	29,814.95	3,338.55	27,724.81	31,063.36
Punjab	Foreign Constituents	52.72	318.59	371.30	53.75	328.87	382.62	57.83	346.80	404.63
	Government	28.87	1,674.26	1,703.14	25.93	1,675.36	1,701.29	36.03	1,666.96	1,702.99
	Non-Financial Public Sector Enterprises	28.14	866.88	895.02	5.56	675.99	681.55	4.47	726.14	730.61
	NBFCs & Financial Auxiliaries	0.41	160.99	161.40	0.48	127.22	127.70	0.48	146.58	147.06
	Private Sector (Business)	319.95	2,378.94	2,698.90	321.75	2,381.98	2,703.73	335.00	2,469.42	2,804.42
	Trust Funds & Non Profit Organizations	8.12	262.01	270.13	9.15	265.25	274.39	9.21	259.28	268.49
	Personal/Individuals	1,363.76	6,311.60	7,675.36	1,380.51	6,299.78	7,680.29	1,403.89	6,692.94	8,096.83
	Others	1.78	25.44	27.22	2.83	27.17	30.01	0.44	14.19	14.63
	Total	1,883.74	11,998.72	13,882.46	1,799.96	11,781.62	13,581.59	1,847.36	12,322.31	14,169.66
Sindh	Foreign Constituents	2.50	327.47	329.98	1.01	364.43	365.44	0.56	392.40	392.95
	Government	21.73	1,162.36	1,184.09	19.05	1,084.29	1,103.34	73.64	1,168.36	1,242.00
	Non-Financial Public Sector Enterprises	15.64	282.57	298.21	3.90	263.05	266.95	16.84	269.44	286.28
	NBFCs & Financial Auxiliaries	0.04	948.89	948.92	0.14	855.40	855.54	0.10	757.02	757.12
	Private Sector (Business)	81.20	2,552.52	2,633.72	76.61	2,472.60	2,549.21	83.01	2,529.45	2,612.46
	Trust Funds & Non Profit Organizations	1.85	290.35	292.20	2.09	294.24	296.32	2.17	312.70	314.87
	Personal/Individuals	241.13	3,556.08	3,797.22	233.23	3,519.63	3,752.86	254.19	3,763.74	4,017.93
	Others	0.02	3.29	3.31	0.04	3.55	3.59	5.94	4.36	10.30
	Total	364.11	9,123.53	9,487.64	336.07	8,857.19	9,193.25	436.44	9,197.48	9,633.91
Khyber Pakhtunkhwa	Foreign Constituents	6.64	22.82	29.46	6.78	25.61	32.39	7.38	29.10	36.48
	Government	25.17	410.27	435.43	17.53	328.01	345.54	21.52	380.58	402.10
	Non-Financial Public Sector Enterprises	113.06	29.07	142.14	0.36	17.95	18.31	0.71	46.68	47.38
	NBFCs & Financial Auxiliaries	0.09	2.09	2.18	0.14	1.44	1.57	0.09	1.20	1.28
	Private Sector (Business)	72.08	165.94	238.02	71.15	167.02	238.16	74.32	173.36	247.68
	Trust Funds & Non Profit Organizations	1.52	34.96	36.49	0.70	17.74	18.43	0.75	20.00	20.75
	Personal/Individuals	431.17	953.37	1,384.54	453.91	1,020.79	1,474.71	442.17	947.80	1,389.97
	Others	1.48	12.36	13.84	1.91	10.93	12.84	0.81	8.93	9.74
	Total	651.21	1,630.88	2,282.09	552.48	1,589.48	2,141.96	547.74	1,607.66	2,155.39
Balochistan	Foreign Constituents	0.02	1.89	1.90	0.02	2.15	2.17	0.01	1.41	1.42
	Government	25.08	187.38	212.45	25.35	179.05	204.40	11.32	216.16	227.48
	Non-Financial Public Sector Enterprises	1.17	10.41	11.58	0.66	7.41	8.07	1.26	6.82	8.08
	NBFCs & Financial Auxiliaries	0.00	0.10	0.10	0.00	0.33	0.34	0.01	0.18	0.18
	Private Sector (Business)	23.72	86.77	110.50	23.80	90.62	114.42	35.00	87.75	122.75
	Trust Funds & Non Profit Organizations	0.27	8.98	9.25	0.16	7.27	7.43	0.07	11.12	11.19
	Personal/Individuals	87.14	251.77	338.91	91.93	329.82	421.76	76.43	279.12	355.55
	Others	15.77	0.94	16.71	10.26	1.46	11.72	0.38	0.57	0.95
	Total	153.17	548.24	701.40	152.19	618.12	770.31	124.47	603.13	727.60
Islamabad	Foreign Constituents	1.19	83.10	84.29	0.96	75.80	76.76	1.13	85.69	86.83
	Government	2.06	934.61	936.66	2.56	883.77	886.34	2.30	919.37	921.67
	Non-Financial Public Sector Enterprises	1.90	464.22	466.12	0.00	415.22	415.22	0.00	406.12	406.12
	NBFCs & Financial Auxiliaries	-	65.79	65.79	0.01	71.57	71.58	0.12	173.51	173.63
	Private Sector (Business)	4.18	825.19	829.37	3.43	748.83	752.26	4.13	760.57	764.70
	Trust Funds & Non Profit Organizations	1.30	96.94	98.24	1.19	99.90	101.09	1.31	90.73	92.04
	Personal/Individuals	30.57	924.94	955.51	30.17	974.81	1,004.97	32.16	1,005.65	1,037.81
	Others	0.20	18.84	19.04	0.22	11.40	11.62	0.01	12.50	12.51
	Total	41.40	3,413.63	3,455.03	38.54	3,281.30	3,319.84	41.16	3,454.14	3,495.30
Gilgit-Baltistan	Foreign Constituents	0.27	0.47	0.74	0.19	0.80	1.00	0.24	0.53	0.77
	Government	9.34	21.24	30.59	9.61	19.58	29.19	9.04	17.94	26.98
	Non-Financial Public Sector Enterprises	0.16	9.04	9.21	0.18	4.08	4.26	0.13	9.42	9.55
	NBFCs & Financial Auxiliaries	0.98	8.10	9.08	1.64	7.82	9.46	0.95	7.94	8.90
	Private Sector (Business)	5.98	11.32	17.30	6.41	12.49	18.89	7.36	11.64	19.00
	Trust Funds & Non Profit Organizations	1.18	1.05	2.23	1.08	1.10	2.18	0.98	0.96	1.94
	Personal/Individuals	30.15	58.69	88.84	26.68	42.34	69.02	32.20	50.72	82.92
	Others	0.02	0.05	0.07	0.02	0.06	0.07	0.04	0.05	0.09
	Total	48.08	109.97	158.05	45.80	88.26	134.06	50.94	99.21	150.14

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Sep-24			Dec-24 ^h			Mar-25 ^g		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	8.45	18.48	26.93	9.72	18.56	28.28	10.56	19.89	30.45
	Government	1.07	22.81	23.87	0.63	25.78	26.41	1.60	22.77	24.37
	Non-Financial Public Sector Enterprises	27.98	0.92	28.90	0.67	0.59	1.26	0.08	1.27	1.35
	NBFCs & Financial Auxiliaries	0.10	6.28	6.38	0.10	7.02	7.12	0.12	8.39	8.51
AJK	Private Sector (Business)	15.93	38.55	54.48	18.36	28.21	46.57	19.27	28.33	47.61
	Trust Funds & Non Profit Organizations	1.34	5.38	6.72	1.33	6.46	7.80	1.37	6.29	7.66
	Personal/Individuals	226.70	335.36	562.06	224.38	332.02	556.39	257.45	353.95	611.40
	Others	0.00	0.24	0.24	0.03	0.08	0.11	0.00	0.01	0.01
	Total	281.57	428.01	709.58	255.21	418.73	673.95	290.46	440.89	731.35

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

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

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

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

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

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

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

Notes:

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

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

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

End period: Million Rupees

SIZE OF ACCOUNTS (Rs.)	2024				2025	
	Sep		Dec ⁿ		Mar ^p	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	74,412,934	166,026.5	69,115,946	180,353.5	133,916,423	275,616.5
25,000 to 50,000	5,417,748	191,649.3	5,586,559	200,541.3	5,708,216	204,420.1
50,000 to 100,000	8,320,529	581,298.4	8,463,973	600,709.7	7,756,100	599,200.8
100,000 to 150,000	5,558,296	682,335.4	4,670,292	584,570.4	4,878,158	571,571.2
150,000 to 200,000	2,873,786	499,666.4	4,211,695	733,679.1	2,301,571	398,461.4
200,000 to 300,000	4,366,457	1,042,966.1	3,716,316	908,064.7	3,986,977	970,431.8
300,000 to 400,000	2,054,819	711,202.6	2,122,478	735,167.5	1,797,053	619,378.3
400,000 to 500,000	1,853,300	844,448.3	1,446,327	645,575.2	1,102,514	491,639.1
500,000 to 750,000	1,925,194	1,156,194.6	1,876,135	1,133,849.2	1,572,724	950,842.0
750,000 to 1,000,000	1,191,618	1,007,493.9	927,974	801,042.2	771,150	666,872.6
1,000,000 to 2,000,000	1,364,186	1,869,290.7	1,438,479	1,966,494.5	1,355,528	1,868,792.4
2,000,000 to 3,000,000	498,046	1,204,002.3	492,438	1,192,445.0	598,111	1,318,254.4
3,000,000 to 4,000,000	245,589	843,186.3	242,662	832,739.0	341,734	1,192,395.7
4,000,000 to 5,000,000	144,525	641,961.8	197,489	893,227.7	180,912	804,233.6
5,000,000 to 6,000,000	109,822	591,122.2	112,320	605,730.4	133,663	720,763.8
6,000,000 to 7,000,000	68,435	441,761.7	68,815	444,619.1	85,076	549,264.2
7,000,000 to 8,000,000	51,532	383,786.5	54,845	408,688.4	62,308	464,489.4
8,000,000 to 9,000,000	39,141	331,066.9	40,231	340,213.9	48,340	408,624.6
9,000,000 to 10,000,000	31,946	302,384.9	31,352	297,336.0	37,612	356,551.7
10,000,000 to 100,000,000	230,821	5,364,244.6	226,464	5,256,992.7	264,962	6,048,552.4
100,000,000 to 500,000,000	14,859	2,823,371.1	14,755	2,848,879.3	15,380	2,954,831.0
500,000,000 to 1,000,000,000	2,197	1,470,154.1	2,144	1,477,282.8	1,945	1,296,191.3
1,000,000,000 to 5,000,000,000	1,764	3,350,582.6	1,789	3,416,717.1	1,787	3,393,861.1
5,000,000,000 to 10,000,000,000	206	1,371,133.0	200	1,296,026.1	237	1,565,190.2
10,000,000,000 & Over	127	2,724,914.4	97	2,014,008.0	109	2,372,929.9
TOTAL	110,777,877	30,596,244.6	105,061,775	29,814,952.8	166,918,590	31,063,359.6

Source: Statistics and Data Services Department, SBP

Notes:-

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

3.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks

As on 31st March, 2025

Million Rupees

Number of Accounts in Unit

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	81,561,247	83,355	37,228,206	21,427	652,238	525	747,429	473	120,189,120	105,781
5,000 to 10,000	4,304,677	32,624	1,144,848	8,219	75,938	540	115,949	799	5,641,412	42,181
10,000 to 20,000	4,790,054	67,082	1,137,982	14,762	76,666	1,083	108,588	1,512	6,113,290	84,439
20,000 to 25,000	1,515,907	33,368	395,967	8,500	24,967	556	35,760	791	1,972,601	43,215
25,000 to 50,000	4,681,691	167,772	831,907	29,755	82,598	2,921	112,020	3,971	5,708,216	204,420
50,000 to 100,000	6,612,910	518,211	879,691	62,608	96,304	6,845	167,195	11,537	7,756,100	599,201
100,000 to 150,000	2,891,259	352,660	1,850,206	202,636	73,318	8,594	63,375	7,682	4,878,158	571,571
150,000 to 200,000	1,909,351	330,577	314,456	54,389	37,937	6,591	39,827	6,904	2,301,571	398,461
200,000 to 300,000	3,467,226	843,861	399,801	97,604	63,840	15,345	56,110	13,622	3,986,977	970,432
300,000 to 400,000	1,436,285	496,579	243,202	83,714	43,378	14,813	74,188	24,272	1,797,053	619,378
400,000 to 500,000	882,185	393,645	154,894	68,903	41,700	18,523	23,735	10,568	1,102,514	491,639
500,000 to 750,000	1,189,682	720,264	262,462	158,916	79,630	46,734	40,950	24,928	1,572,724	950,842
750,000 to 1,000,000	559,677	483,984	146,475	126,903	40,491	34,914	24,507	21,071	771,150	666,873
1,000,000 to 2,000,000	944,432	1,306,070	257,188	351,880	98,288	133,713	55,620	77,131	1,355,528	1,868,792
2,000,000 to 3,000,000	424,389	916,045	103,600	232,424	42,418	99,899	27,704	69,886	598,111	1,318,254
3,000,000 to 4,000,000	239,732	836,910	47,758	163,407	21,369	72,791	32,875	119,287	341,734	1,192,396
4,000,000 to 5,000,000	126,715	563,383	29,159	129,444	13,664	60,681	11,374	50,726	180,912	804,234
5,000,000 to 6,000,000	88,085	475,880	21,741	117,116	13,551	72,375	10,286	55,393	133,663	720,764
6,000,000 to 7,000,000	58,710	379,383	12,879	82,964	6,937	44,644	6,550	42,273	85,076	549,264
7,000,000 to 8,000,000	41,631	310,271	9,590	71,509	5,520	41,191	5,567	41,518	62,308	464,489
8,000,000 to 9,000,000	31,914	269,664	7,379	62,336	4,555	38,586	4,492	38,038	48,340	408,625
9,000,000 to 10,000,000	24,828	235,517	5,658	53,546	3,600	34,077	3,526	33,411	37,612	356,552
10,000,000 to 100,000,000	153,259	3,225,889	34,883	725,907	26,934	583,436	49,886	1,513,321	264,962	6,048,552
100,000,000 to 500,000,000	3,581	611,533	751	126,468	651	108,044	10,397	2,108,786	15,380	2,954,831
500,000,000 to 1,000,000,000	179	123,360	29	18,293	28	19,312	1,709	1,135,226	1,945	1,296,191
1,000,000,000 to 5,000,000,000	99	154,364	13	27,684	17	36,062	1,658	3,175,751	1,787	3,393,861
5,000,000,000 to 10,000,000,000	2	12,668	-	-	2	11,076	233	1,541,446	237	1,565,190
10,000,000,000 & Over	-	-	-	-	-	-	109	2,372,930	109	2,372,930
Total	117,939,707	13,944,919	45,520,725	3,101,313	1,626,539	1,513,874	1,831,619	12,503,254	166,918,590	31,063,360

Source: Statistics and Data Services Department, SBP

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

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan¹

		In Thousands		
		Dec-23	Jun-24 ^a	Dec-24 ^b
No. of Accounts	Total Accounts	203,088	212,117	225,606
	Active Accounts	125,607	133,062	138,412
	Dormant Accounts	77,481	79,054	87,194
	Total Accounts-Male	141,382	147,504	154,851
	Active Accounts-Male	87,609	93,055	95,502
	Dormant Accounts-Male	53,773	54,449	59,349
	Total Accounts-Female	56,506	59,752	66,007
	Active Accounts-Female	34,950	37,067	40,130
	Dormant Accounts-Female	21,556	22,685	25,877
	Total Accounts-Transgender	1	2	4
	Active Accounts-Transgender	0	0	2
	Dormant Accounts-Transgender	1	1	2
No. of Depositors²	Total Depositors	87,827	91,655	95,863
	Active Depositors	69,552	73,047	76,120
	Dormant Depositors	50,995	52,579	56,272
	Total Depositors-Male	56,500	58,610	60,338
	Active Depositors-Male	45,419	47,569	48,658
	Dormant Depositors-Male	34,365	35,080	37,342
	Total Depositors-Female	31,173	32,828	35,246
	Active Depositors-Female	23,572	25,021	27,220
	Dormant Depositors-Female	16,248	17,179	18,739
	Total Depositors-Transgender	0	1	3
	Active Depositors-Transgender	0	2	2
	Dormant Depositors-Transgender	0	1	1

Source: Statistics and Data Services Department, SBP

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

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

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

End of Period : Million Rupees

SIZE OF ACCOUNTS (Rs.)	2024				2025	
	Sep		Dec		Mar ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	828,450	11,894.4	944,373	13,801.0	3,524,963	14,548.7
25,000 to 50,000	464,487	17,293.4	460,939	15,468.7	432,676	16,324.5
50,000 to 100,000	972,823	65,290.0	1,109,294	81,582.7	1,242,310	90,796.1
100,000 to 150,000	227,888	28,077.8	385,192	49,569.8	697,099	84,848.9
150,000 to 200,000	186,525	32,389.2	168,380	29,199.4	159,239	27,533.0
200,000 to 300,000	271,716	66,746.4	287,213	70,517.6	244,385	59,419.2
300,000 to 400,000	156,505	54,002.7	204,057	71,121.2	146,129	50,387.6
400,000 to 500,000	116,151	52,472.3	139,602	62,059.1	301,987	136,269.9
500,000 to 750,000	302,198	188,179.5	216,978	138,947.0	202,962	126,256.2
750,000 to 1,000,000	122,541	109,520.8	99,939	86,116.1	84,278	73,447.0
1,000,000 to 2,000,000	198,171	282,437.0	262,585	367,252.9	251,083	365,602.2
2,000,000 to 3,000,000	86,677	211,824.8	89,480	217,407.2	93,893	227,471.4
3,000,000 to 4,000,000	33,351	115,930.1	38,612	134,686.9	38,166	132,691.7
4,000,000 to 5,000,000	24,720	110,867.0	27,438	123,375.5	29,886	133,352.8
5,000,000 to 6,000,000	18,439	100,693.0	17,433	94,625.2	16,115	87,382.4
6,000,000 to 7,000,000	11,697	75,947.1	13,377	86,316.9	11,790	76,133.9
7,000,000 to 8,000,000	10,065	75,074.7	10,816	81,058.4	10,599	79,129.2
8,000,000 to 9,000,000	8,368	71,190.4	8,098	68,791.5	7,432	63,115.1
9,000,000 to 10,000,000	8,909	84,866.0	8,522	81,110.1	7,820	74,527.7
10,000,000 to 100,000,000	46,472	1,393,182.4	52,385	1,575,850.6	48,688	1,471,790.6
100,000,000 to 500,000,000	9,343	2,038,104.3	9,825	2,076,799.4	9,783	2,094,986.7
500,000,000 to 1,000,000,000	1,526	1,044,654.8	1,608	1,084,753.1	1,625	1,125,404.2
1,000,000,000 to 5,000,000,000	1,131	2,179,436.2	1,301	2,564,934.6	1,233	2,422,472.3
5,000,000,000 to 10,000,000,000	140	906,903.1	187	1,243,724.2	156	1,009,329.1
10,000,000,000 & Over	90	2,557,046.6	154	5,066,614.5	105	3,072,794.0
Total	4,108,383	11,874,024	4,557,788	15,485,683.7	7,564,402	13,116,014.1

Source: Statistics and Data Services Department, SBP

Notes:

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

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks

As on 31st March, 2025

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	1,899,306	5,713.6	839,050	2,199.8	121	0.0	19,015	1.0	2,757,492	7,914.5
5,000 to 10,000	321,534	1,827.8	211,216	1,168.8	1	0.0	19,803	154.8	552,554	3,151.5
10,000 to 20,000	125,071	1,850.7	50,544	778.3	10	0.2	1,035	16.1	176,660	2,645.3
20, 000 to 25,000	34,725	758.0	3,308	74.4	3	0.1	221	4.9	38,257	837.4
25,000 to 50,000	383,978	14,587.6	26,142	923.1	14	0.5	22,542	813.3	432,676	16,324.5
50,000 to 100,000	1,127,620	82,542.7	80,838	5,754.6	23	1.7	33,829	2,497.0	1,242,310	90,796.1
100,000 to 150,000	593,714	71,581.3	59,775	7,468.3	22	2.7	43,588	5,796.5	697,099	84,848.9
150,000 to 200,000	138,403	23,972.3	18,693	3,169.4	13	2.3	2,130	388.9	159,239	27,533.0
200,000 to 300,000	214,532	52,055.1	20,739	5,107.2	25	6.1	9,089	2,250.8	244,385	59,419.2
300,000 to 400,000	129,508	44,684.6	12,864	4,428.1	42	14.9	3,715	1,260.0	146,129	50,387.6
400,000 to 500,000	281,304	127,037.0	16,164	7,172.5	58	27.1	4,461	2,033.3	301,987	136,269.9
500,000 to 750,000	125,838	76,635.4	22,732	13,793.4	183	116.9	54,209	35,710.5	202,962	126,256.2
750,000 to 1,000,000	71,435	62,228.4	7,223	6,225.3	208	182.2	5,412	4,811.1	84,278	73,447.0
1,000,000 to 2,000,000	214,307	309,824.2	13,804	19,695.2	636	971.9	22,336	35,111.0	251,083	365,602.2
2,000,000 to 3,000,000	66,904	162,067.4	9,742	24,069.4	545	1,335.2	16,702	39,999.3	93,893	227,471.4
3,000,000 to 4,000,000	22,413	77,623.8	2,104	7,273.9	426	1,497.6	13,223	46,296.4	38,166	132,691.7
4,000,000 to 5,000,000	16,324	73,183.9	1,600	7,123.5	357	1,603.8	11,605	51,441.5	29,886	133,352.8
5,000,000 to 6,000,000	9,240	50,187.0	806	4,367.2	318	1,732.1	5,751	31,096.0	16,115	87,382.4
6,000,000 to 7,000,000	7,267	46,798.2	482	3,134.4	146	947.7	3,895	25,253.6	11,790	76,133.9
7,000,000 to 8,000,000	6,414	47,886.0	410	3,068.5	147	1,100.5	3,628	27,074.2	10,599	79,129.2
8,000,000 to 9,000,000	4,031	34,319.5	354	3,009.8	140	1,186.5	2,907	24,599.3	7,432	63,115.1
9,000,000 to 10,000,000	4,526	43,106.1	347	3,285.8	207	1,938.0	2,740	26,197.8	7,820	74,527.7
10,000,000 to 100,000,000	12,260	286,197.0	627	13,049.7	261	6,678.9	35,540	1,165,865.0	48,688	1,471,790.6
100,000,000 to 500,000,000	655	134,221.1	24	4,923.4	15	3,590.4	9,089	1,952,251.8	9,783	2,094,986.7
500,000,000 to 1,000,000,000	50	35,135.7	4	2,729.2	2	1,156.6	1,569	1,086,382.7	1,625	1,125,404.2
1,000,000,000 to 5,000,000,000	55	123,680.1	1	1,023.2	1	1,466.2	1,176	2,296,302.8	1,233	2,422,472.3
5,000,000,000 to 10,000,000,000	-	-	-	-	-	-	156	1,009,329.1	156	1,009,329.1
10,000,000,000 & Over	-	-	-	-	-	-	105	3,072,794.0	105	3,072,794.0
Total	5,811,414	1,989,704.7	1,399,593	155,016.5	3,924	25,560.2	349,471	10,945,732.7	7,564,402	13,116,014.1

Source: Statistics and Data Services Department, SBP

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

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

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

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

**3.9 Classification of Scheduled Banks' Advances
by Size of Accounts and Borrowers
As on 31st March, 2025 (Provisional)**

Million Rupees

SIZE OF ACCOUNTS (Rs.)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non- Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less Than 25,000	-	-	32	0.0	46	-	101	0.0	267,113	1,006.8	4,081	12.6	3,253,590	13,529.2	-	-	3,524,963	14,548.7
25,000 to 50,000	-	-	1	0.0	2	0.1	-	-	126,307	4,398.4	772	26.6	305,594	11,899.3	-	-	432,676	16,324.5
50,000 to 100,000	-	-	-	-	2	0.1	6	0.4	260,829	18,527.7	535	42.0	980,938	72,225.9	-	-	1,242,310	90,796.1
100,000 to 150,000	-	-	-	-	1	0.1	1	0.1	286,268	38,170.8	6	0.8	410,823	46,677.1	-	-	697,099	84,848.9
150,000 to 200,000	-	-	-	-	3	0.5	10	1.7	57,762	9,923.0	12	2.0	101,452	17,605.8	-	-	159,239	27,533.0
200,000 to 300,000	-	-	1	0.2	4	1.1	22	5.4	86,399	21,197.4	53	13.4	157,903	38,200.9	3	0.8	244,385	59,419.2
300,000 to 400,000	-	-	-	-	1	0.3	122	46.6	60,083	20,579.7	13	4.6	85,900	29,752.7	10	3.7	146,129	50,387.6
400,000 to 500,000	-	-	-	-	2	0.9	25	11.4	51,660	23,096.3	24	11.0	250,258	113,142.3	18	8.0	301,987	136,269.9
500,000 to 750,000	-	-	2	1.4	7	4.3	71	45.4	121,176	76,320.2	57	35.7	81,632	49,839.2	17	10.0	202,962	126,256.2
750,000 to 1,000,000	-	-	3	2.5	5	4.4	48	40.8	41,216	36,113.9	31	25.2	42,974	37,259.5	1	0.8	84,278	73,447.0
1,000,000 to 2,000,000	-	-	27	40.1	12	18.3	146	206.1	89,002	131,915.2	95	155.0	161,795	233,258.7	6	8.9	251,083	365,602.2
2,000,000 to 3,000,000	-	-	14	35.7	18	42.4	105	257.2	41,624	99,925.2	53	130.7	52,078	127,078.0	1	2.1	93,893	227,471.4
3,000,000 to 4,000,000	-	-	46	161.0	15	50.8	74	257.8	22,523	78,376.7	13	43.3	15,495	53,802.1	-	-	38,166	132,691.7
4,000,000 to 5,000,000	-	-	31	139.1	19	87.1	61	272.6	17,769	79,182.9	6	26.4	12,000	53,644.7	-	-	29,886	133,352.8
5,000,000 to 6,000,000	-	-	27	149.6	7	39.4	52	273.9	9,650	52,191.6	7	38.5	6,370	34,678.9	2	10.5	16,115	87,382.4
6,000,000 to 7,000,000	-	-	6	39.6	8	51.5	20	128.1	6,865	44,497.2	2	12.9	4,889	31,404.4	-	-	11,790	76,133.9
7,000,000 to 8,000,000	-	-	8	59.5	6	44.6	7	52.3	7,196	53,703.5	6	45.0	3,376	25,224.3	-	-	10,599	79,129.2
8,000,000 to 9,000,000	-	-	-	-	6	51.0	14	116.5	4,663	39,503.6	3	26.4	2,744	23,401.1	2	16.5	7,432	63,115.1
9,000,000 to 10,000,000	-	-	-	-	5	48.1	11	104.7	4,149	39,703.3	4	38.6	3,651	34,633.1	-	-	7,820	74,527.7
10,000,000 to 100,000,000	-	-	44	1,987.6	125	5,073.6	158	6,271.2	42,317	1,336,507.7	56	2,404.1	5,975	118,912.4	13	633.8	48,688	1,471,790.6
100,000,000 to 500,000,000	-	-	30	7,056.6	132	35,114.2	142	35,872.7	9,379	2,002,338.9	17	3,058.8	77	10,707.3	6	838.3	9,783	2,094,986.7
500,000,000 to 1,000,000,000	-	-	6	4,171.4	39	30,148.8	63	42,694.9	1,511	1,044,533.1	4	2,521.9	2	1,334.1	-	-	1,625	1,125,404.2
1,000,000,000 to 5,000,000,000	-	-	10	19,804.4	105	248,000.4	61	110,448.4	1,052	2,038,415.7	1	1,500.0	4	4,303.5	-	-	1,233	2,422,472.3
5,000,000,000 to 10,000,000,000	1	7,004.1	8	67,762.3	51	347,574.8	19	119,618.8	77	467,369.2	-	-	-	-	-	-	156	1,009,329.1
10,000,000,000 & Over	-	-	11	339,006.7	60	1,732,184.6	13	699,500.0	21	302,102.7	-	-	-	-	-	-	105	3,072,794.0
Total	1	7,004.1	307	440,417.6	681	2,398,541.4	1,352	1,016,227.2	1,616,611	8,059,600.7	5,851	10,175.5	5,939,520	1,182,514.2	79	1,533.4	7,564,402	13,116,014.1

Source: Statistics and Data Services Department, SBP

Note:-

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

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

End period: Million Rupees

BORROWERS	2024			2025		
	Dec			Mar ^a		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	8,362.6	8,362.6	-	7,004.1	7,004.1	-
2. DOMESTIC CONSTITUENTS	15,477,321.2	15,336,426.7	140,894.5	13,109,010.0	12,967,495.5	141,514.4
I. GOVERNMENT	841,758.7	841,758.7	-	440,417.6	440,417.6	-
a. Federal Government	512,534.7	512,534.7	-	200,256.5	200,256.5	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
b. Provincial Governments	329,224.0	329,224.0	-	240,161.1	240,161.1	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	2,434,800.1	2,434,800.1	-	2,398,541.4	2,398,541.4	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	794.3	794.3	-	1,281.9	1,281.9	-
03. Utilities	525,258.0	525,258.0	-	531,349.7	531,349.7	-
04. Transport, storage and communications	807,985.3	807,985.3	-	814,847.0	814,847.0	-
05. Manufacturing	121,822.2	121,822.2	-	116,164.3	116,164.3	-
06. Mining and Quarrying	64,899.1	64,899.1	-	66,376.6	66,376.6	-
07. Construction	6,944.8	6,944.8	-	6,944.8	6,944.8	-
08. Commerce and Trade	670,948.1	670,948.1	-	628,901.1	628,901.1	-
09. Others	236,148.4	236,148.4	-	232,676.0	232,676.0	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,830,259.3	1,830,109.4	149.9	1,016,227.2	1,016,077.3	149.9
01. Mutual Funds and AMCs	5,608.7	5,608.7	-	5,504.8	5,504.8	-
02. Insurance & Pension Funds	2,812.2	2,812.2	-	5,164.4	5,164.4	-
03. MFIs and DFIs	1,534,538.4	1,534,538.4	-	889,041.4	889,041.4	-
04. Stock Exchange & Brokerage Houses	27,070.1	27,070.1	-	30,410.1	30,410.1	-
05. Modarabas	8,289.3	8,289.3	-	6,026.5	6,026.5	-
06. Other NBFIs	251,940.7	251,790.8	149.9	80,080.1	79,930.2	149.9
IV. PRIVATE SECTOR (BUSINESS)	9,125,735.2	8,987,719.6	138,015.7	8,059,600.7	7,920,459.9	139,140.7
a. Agriculture, forestry and fishing	460,712.5	338,214.2	122,498.4	460,391.8	335,978.8	124,413.0
01. Crop and animal production, hunting and related service activities	459,052.5	336,586.3	122,466.1	457,821.9	333,449.1	124,372.8
i. Growing of Wheat, Rice, Sugar Cane & Cotton	209,231.6	187,203.3	22,028.2	222,755.8	197,402.8	25,353.0
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	10,778.1	4,917.4	5,860.8	4,420.3	6,675.7	-
iii. Growing of other fruits, vegetables and crops	23,147.4	22,176.4	971.1	24,877.2	23,704.7	1,172.5
iv. Raising of livestock and other related activities	134,099.7	59,346.6	74,753.0	128,053.3	55,116.9	72,936.4
v. Other agricultural support activities	81,734.9	62,881.9	18,853.0	70,983.0	52,747.9	18,235.1
vi. Hunting, trapping and related service activities	60.7	60.7	-	56.6	56.6	-
02 - Forestry and logging	13.7	3.5	10.2	17.2	6.8	10.4
03 - Fishing and aquaculture	1,646.4	1,624.3	22.1	2,552.6	2,522.9	29.8
b. Mining and quarrying	104,189.1	104,189.1	-	70,124.2	70,124.2	-
01. Mining of coal and lignite	46,772.8	46,772.8	-	37,090.2	37,090.2	-
02. Extraction of crude petroleum and natural gas	42,089.2	42,089.2	-	16,426.9	16,426.9	-
03. Mining of metal ores	1,007.5	1,007.5	-	944.8	944.8	-
04. Other mining and quarrying	14,278.3	14,278.3	-	15,626.8	15,626.8	-
05. Mining support service activities	41.3	41.3	-	35.6	35.6	-
c. Manufacturing	6,110,348.0	6,099,242.9	11,105.1	5,288,929.9	5,278,520.8	10,409.0
01. Manufacture of food products	1,391,321.2	1,380,359.8	10,961.4	1,256,390.2	1,246,144.9	10,245.3
02. Manufacture of beverages	51,501.3	51,499.4	2.0	50,614.9	50,613.0	2.0
03. Manufacture of tobacco products	1,806.4	1,786.6	19.7	1,992.5	1,951.6	40.8
04. Manufacture of textiles	2,071,117.3	2,071,106.4	10.9	1,816,467.7	1,816,458.3	9.4
i. Preparation and spinning of textile fibers	610,755.9	610,755.9	-	593,972.5	593,972.5	-
ii. Weaving of textiles	420,893.6	420,884.0	9.6	357,921.0	357,912.5	8.4
iii. Finishing of textiles	392,581.4	392,581.4	-	356,545.7	356,545.7	-
iv. Manufacture of knitted and crocheted fabrics	124,115.7	124,115.7	-	97,874.9	97,874.9	-
v. Manufacture of made-up textile articles, except apparel	288,693.4	288,692.3	1.1	226,062.1	226,061.1	0.9
vi. Manufacture of carpets and rugs	920.5	920.5	-	886.0	886.0	-
vii. Manufacture of other textiles n.e.c.	233,157.0	233,156.7	0.3	183,205.5	183,205.5	-
05. Manufacture of wearing apparel	305,778.9	305,726.0	53.0	288,596.0	288,535.8	60.2
06. Manufacture of leather and related products	46,993.8	46,992.3	1.4	49,109.0	49,107.6	1.4
i. Tanning and dressing of leather; dressing and dyeing of fur	7,529.7	7,529.7	-	7,917.8	7,917.8	-
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,333.6	2,333.6	-	2,307.3	2,307.3	-
iii. Manufacture of footwear	37,130.5	37,129.0	1.4	38,883.9	38,882.5	1.4
a). Leather wear	29,998.3	29,996.9	1.4	31,360.4	31,359.0	1.4
b). Rubber and Plastic wear	7,132.1	7,132.1	-	7,523.5	7,523.5	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

End period: Million Rupees

BORROWERS	2024			2025		
	Dec ⁸			Mar ⁸		
	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	9,983.9	9,983.1	0.8	9,495.0	9,494.3	0.7
08. Manufacture of paper and paper products	140,717.0	140,714.6	2.3	145,202.5	145,200.7	1.8
09. Printing and reproduction of recorded media	26,171.9	26,170.7	1.2	20,785.2	20,784.1	1.1
10. Manufacture of coke and refined petroleum products	182,786.9	182,786.9	-	173,805.9	173,805.9	-
11. Manufacture of chemicals and chemical products	422,643.8	422,640.8	3.1	409,777.1	409,774.0	3.1
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	334,200.7	334,200.7	-	115,481.3	115,481.3	-
13. Manufacture of rubber and plastics products	115,102.4	115,093.9	8.5	113,552.5	113,544.8	7.7
14. Manufacture of other non-metallic mineral products	370,198.4	370,195.1	3.3	236,396.1	236,395.6	0.5
15. Manufacture of basic metals	229,044.8	229,038.7	6.1	229,068.5	229,062.9	5.6
16. Manufacture of fabricated metal products, except machinery and equipment	29,700.1	29,698.7	1.4	26,707.5	26,706.0	1.4
17. Manufacture of computer, electronic and optical products	22,993.8	22,993.6	0.1	21,932.0	21,931.8	0.1
18. Manufacture of electrical equipment	151,852.6	151,848.3	4.3	152,665.6	152,661.4	4.2
19. Manufacture of machinery and equipment	29,138.9	29,135.9	3.0	34,371.8	34,369.1	2.7
20. Manufacture of motor vehicles, trailers and semi-trailers	105,050.1	105,050.1	-	54,730.9	54,730.9	-
21. Manufacture of other transport equipment	11,221.0	11,221.0	0.0	11,695.0	11,695.0	0.0
22. Manufacture of furniture	7,325.9	7,320.9	5.0	7,219.9	7,215.4	4.6
23 Other manufacturing	51,649.0	51,631.4	17.6	59,557.4	59,540.8	16.7
24. Repair and installation of machinery and equipment	2,048.0	2,048.0	-	3,315.3	3,315.3	-
d. Electricity, gas, steam and air conditioning supply	489,359.6	489,359.6	-	502,214.7	502,214.7	-
e. Water supply; sewerage, waste management and remediation activities	31,132.7	31,132.7	-	28,010.1	28,010.1	-
f. Construction	218,754.4	218,710.0	44.3	212,574.5	212,536.4	38.2
01. Construction of buildings	146,455.4	146,411.1	44.3	148,315.7	148,277.5	38.2
02. Civil engineering	68,713.3	68,713.3	-	60,823.9	60,823.9	-
03. Specialized construction activities	3,585.7	3,585.7	-	3,434.9	3,434.9	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	617,715.3	617,575.6	139.6	590,147.0	590,014.7	132.2
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	25,479.0	25,474.1	4.8	25,101.8	25,097.7	4.1
02. Wholesale trade, except of motor vehicles and motorcycles	348,193.2	348,173.5	19.8	310,950.6	310,931.5	19.1
03. Retail trade, except of motor vehicles and motorcycles	244,043.0	243,928.0	115.1	254,094.6	253,985.5	109.1
h. Transportation and storage	107,524.5	103,808.7	3,715.8	116,062.2	112,482.8	3,579.4
i. Accommodation and food service activities	43,910.1	43,909.2	0.9	41,345.1	41,344.2	0.9
j. Information and communication	520,883.5	520,876.6	6.9	487,898.3	487,891.8	6.5
k. Real estate activities	37,400.3	37,400.3	-	37,971.2	37,971.2	-
l. Professional, scientific and technical activities	73,266.8	73,260.1	6.7	72,447.6	72,447.6	-
m. Administrative and support service activities	58,222.8	57,793.8	428.9	52,106.0	51,607.1	498.9
n. Education	180,885.3	180,824.8	60.5	26,460.0	26,405.6	54.5
o. Human health and social work activities	17,079.1	17,078.0	1.1	14,912.4	14,911.2	1.1
p. Arts, entertainment and recreation	1,818.7	1,817.2	1.5	2,232.5	2,231.2	1.3
q. Other service activities	52,532.7	52,526.9	5.8	55,773.1	55,767.4	5.7
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	12,824.7	12,360.3	464.3	10,175.5	9,677.9	497.5
VI. PERSONAL	1,230,140.2	1,227,875.7	2,264.5	1,182,514.2	1,180,788.0	1,726.3
a. Bank Employees	361,284.1	359,222.0	2,062.1	308,171.7	306,715.4	1,456.3
b. Consumer Financing	868,242.3	868,039.9	202.4	873,747.7	873,477.7	270.0
01. For house building	199,733.6	199,733.6	-	199,433.0	199,433.0	-
02. For transport i.e., purchase of car etc	235,454.0	235,364.9	89.1	257,359.6	257,234.2	125.5
03. Credit cards	139,409.1	139,409.1	-	140,591.8	140,591.8	-
04. Consumers durable	8,632.1	8,560.5	71.6	8,688.6	8,603.3	85.4
05. Personal loans	285,013.6	284,971.9	41.7	267,674.6	267,615.5	59.1
c. Other	613.8	613.8	-	594.8	594.8	-
VII. OTHER	1,802.8	1,802.8	-	1,533.4	1,533.4	-
TOTAL	15,485,683.7	15,344,789.3	140,894.5	13,116,014.1	12,974,499.6	141,514.4

Source: Statistics and Data Services Department, SBP

Note:

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

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

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 31st March, 2025

Borrower	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	1	7,004	1	7,004
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	1	7,004	1	7,004
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,811,414	1,989,705	1,399,593	155,816	3,924	25,560	349,470	10,938,729	7,564,401	13,109,810
I. GOVERNMENT	-	-	-	-	-	-	307	440,418	307	440,418
A. Federal Government	-	-	-	-	-	-	130	200,257	130	200,257
B. Provincial Governments	-	-	-	-	-	-	177	240,161	177	240,161
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-	681	2,398,541	681	2,398,541
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	681	2,398,541	681	2,398,541
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,352	1,016,227	1,352	1,016,227
Mutual Funds and AMCs	-	-	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-	-	-
MFIs and DFI	-	-	-	-	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	1,352	1,016,227	1,352	1,016,227
IV. PRIVATE SECTOR (BUSINESS)	1,289,343	936,974	65,824	41,874	1,243	9,575	341,001	7,871,978	1,616,611	8,859,601
A. Agriculture, forestry and fishing	930,318	301,534	38,720	14,997	893	1,484	199,243	142,377	1,169,174	460,392
1. Crop and animal production, hunting and related service activities	929,705	300,412	38,709	14,989	891	1,469	199,211	140,952	1,168,516	457,822
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-	-	-	-	-
Other agricultural support activities	-	-	-	-	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	95	17	-	-	-	-	-	-	95	17
03 - Fishing and aquaculture	518	1,104	11	8	2	15	32	1,426	563	2,553
B. Mining and quarrying	399	715	5	12	-	-	1,934	69,398	2,338	70,124
05 - Mining of coal and lignite	27	65	-	-	-	-	793	37,025	820	37,090
06 - Extraction of crude petroleum and natural gas	200	253	2	1	-	-	918	16,174	1,120	16,427
07 - Mining of metal ores	53	31	-	-	-	-	20	914	73	945
08 - Other mining and quarrying	108	343	-	-	-	-	203	15,284	311	15,627
09 - Mining support service activities	11	24	3	11	-	-	-	-	14	36
C. Manufacturing	45,500	328,122	3,045	9,318	163	3,767	85,778	4,947,724	134,486	5,288,930
10 - Manufacture of food products	34,687	99,148	2,522	3,936	26	149	18,874	1,153,157	56,109	1,256,390
11 - Manufacture of beverages	99	2,062	-	-	2	2	1,036	48,551	1,137	50,615
12 - Manufacture of tobacco products	175	47	4	2	-	-	451	1,944	630	1,992
13 - Manufacture of textiles	2,840	83,206	109	719	17	942	25,216	1,731,600	28,182	1,816,468
Preparation and spinning of textile fibres	1,413	47,739	2	6	5	32	8,094	546,194	9,514	593,972
Weaving of textiles	515	11,885	20	201	-	-	5,915	345,835	6,450	357,921
Finishing of textiles	246	12,375	27	29	6	39	4,083	344,102	4,362	356,546
Manufacture of knitted and crocheted fabrics	105	3,257	10	31	-	-	678	94,587	793	97,875
Manufacture of made-up textile articles, except apparel	187	3,111	32	398	5	868	3,169	221,685	3,393	226,062
Manufacture of carpets and rugs	16	25	-	-	-	-	67	861	83	886
Manufacture of other textiles n.e.c.	358	4,812	18	54	1	3	3,210	178,336	3,587	183,206
14 - Manufacture of wearing apparel	560	14,894	93	161	6	681	3,307	272,860	3,966	288,596
15 - Manufacture of leather and related products	237	1,765	20	345	8	698	1,731	46,301	1,996	49,109
Tanning and dressing of leather; dressing and dyeing of fur	36	149	13	326	-	-	422	7,442	471	7,918
Manufacture of luggage, handbags and the like, saddlery and harness	42	146	3	10	-	-	101	2,151	146	2,307
Manufacture of footwear	159	1,470	4	8	8	698	1,208	36,708	1,379	38,884
a. Leather wear	114	1,018	1	7	8	698	860	29,637	983	31,360
b. Rubber and Plastic wear	45	452	3	1	-	-	348	7,071	396	7,524

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 31st March, 2025

Borrower	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	79	402	4	4	-	-	409	9,089	492	9,495
17 - Manufacture of paper and paper products	229	3,903	7	45	4	1	1,684	141,253	1,924	145,203
18 - Printing and reproduction of recorded media	260	1,103	17	248	-	-	808	19,435	1,085	20,785
Printing and other service activities related to printing	-	-	-	-	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	69	58,134	3	626	-	-	1,499	115,045	1,571	173,806
20 - Manufacture of chemicals and chemical products	511	8,377	45	210	1	70	7,821	401,120	8,378	409,777
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	248	966	22	59	2	41	5,830	114,415	6,102	115,481
22 - Manufacture of rubber and plastics products	422	2,872	26	113	8	8	2,538	110,559	2,994	113,553
23 - Manufacture of other non-metallic mineral products	392	11,873	16	2,366	24	410	1,565	221,747	1,997	236,396
24 - Manufacture of basic metals	772	14,414	4	31	31	713	4,523	213,910	5,330	229,069
25 - Manufacture of fabricated metal products, except machinery and equipment	179	2,186	3	1	-	-	641	24,520	823	26,707
26 - Manufacture of computer, electronic and optical products	37	100	1	6	-	-	290	21,826	328	21,932
27 - Manufacture of electrical equipment	254	8,491	16	121	27	40	2,177	144,013	2,474	152,666
28 - Manufacture of machinery and equipment	163	536	5	27	-	-	689	33,809	857	34,372
29 - Manufacture of motor vehicles, trailers and semi-trailers	173	1,457	2	54	-	-	1,889	53,220	2,064	54,731
30 - Manufacture of other transport equipment	69	220	-	-	-	-	465	11,475	534	11,695
31 - Manufacture of furniture	123	606	11	64	-	-	354	6,550	488	7,220
32 - Other manufacturing	2,855	11,167	115	180	7	10	1,937	48,201	4,914	59,557
Manufacture of jewellery and related articles	83	216	1	2	-	-	54	161	138	379
Manufacture of imitation jewellery and related articles	2	26	2	5	1	-	-	-	5	31
Manufacture of musical instruments	2	0	-	-	1	-	52	1,020	55	1,020
Manufacture of sports goods	116	3,082	1	7	1	-	282	6,279	400	9,369
Manufacture of games and toys	4	6	-	-	-	-	2	1	6	7
Manufacture of medical and dental instruments and supplies	97	514	10	43	-	-	217	3,545	324	4,102
Manufacture of Handicrafts	13	8	7	3	-	-	44	396	64	407
Other manufacturing n.e.c.	2,538	7,315	94	119	4	10	1,286	36,798	3,922	44,242
33 - Repair and installation of machinery and equipment	67	192	-	-	-	-	44	3,124	111	3,315
D. Electricity, gas, steam and air conditioning supply	46	1,679	-	-	9	3	2,916	500,532	2,971	502,215
Electric power generation, transmission and distribution	43	1,668	-	-	8	3	2,786	491,960	2,837	493,631
a) Hydal	1	-	-	-	-	-	424	32,793	425	32,793
b) Thermal	1	-	-	-	-	-	186	113,657	187	113,657
c) Coal Based	1	0	-	-	-	-	82	127,016	83	127,016
d) Wind	1	-	-	-	-	-	154	45,855	155	45,855
e) Solar	13	30	-	-	-	-	174	14,478	187	14,508
f) Other	26	1,638	-	-	8	3	1,766	158,161	1,800	159,802
Manufacture of gas; distribution of gaseous fuels through mains	2	9	-	-	1	-	121	8,566	124	8,576
Steam and air conditioning supply	1	2	-	-	-	-	9	6	10	8
E. Water supply; sewerage, waste management and remediation activities	73	5,610	4	1,023	-	-	85	21,377	162	28,010
36 - Water collection, treatment and supply	18	39	-	-	-	-	38	16,319	56	16,358
37 - Sewerage	9	4	-	-	-	-	3	8	12	12
38 - Waste collection, treatment and disposal activities; materials recovery	42	5,565	4	1,023	-	-	44	5,050	90	11,638
39 - Remediation activities and other waste management services	4	3	-	-	-	-	-	-	4	3
F. Construction	1,812	17,628	40	315	15	1,260	2,296	193,371	4,163	212,575
41 - Construction of buildings	745	13,534	23	295	10	1,250	1,325	133,237	2,103	148,316
42 - Civil engineering	907	3,141	10	14	2	-	875	57,668	1,794	60,824
43 - Specialized construction activities	160	953	7	6	3	10	96	2,466	266	3,435
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	176,473	178,788	16,971	7,525	103	1,010	29,521	402,823	223,068	590,147
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,205	6,683	22	186	3	5	1,395	18,228	5,625	25,102
46 - Wholesale trade, except of motor vehicles and motorcycles	48,759	106,581	3,702	3,247	69	851	8,477	200,271	61,007	310,951
47 - Retail trade, except of motor vehicles and motorcycles	123,509	65,524	13,247	4,092	31	154	19,649	184,325	156,436	254,095

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 31st March, 2025

Million Rupees

Borrower	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	17,723	36,849	1,146	2,167	5	36	4,027	77,010	22,901	116,062
49 - Land transport and transport via pipelines	5,000	19,672	259	993	2	2	1,809	18,714	7,070	39,382
50 - Water transport	7	82	2	1	-	-	77	577	86	660
51 - Air transport	18	103	-	-	-	-	105	1,760	123	1,863
52 - Warehousing and support activities for transportation	12,668	16,863	885	1,173	3	34	1,691	46,108	15,247	64,178
53 - Courier activities other than national post activities	30	129	-	-	-	-	345	9,850	375	9,979
I. Accommodation and food service activities	962	4,015	74	346	-	-	979	36,984	2,015	41,345
55 - Accommodation	139	722	5	97	-	-	264	24,408	408	25,227
56-Food and beverage service activities	823	3,293	69	249	-	-	715	12,576	1,607	16,118
J. Information and communication	514	3,706	27	29	1	5	2,371	484,159	2,913	487,898
58 - Publishing activities	94	419	2	1	-	-	589	9,620	685	10,039
59 - Motion picture, video and television programme production, sound recording and music publishing activities	28	13	3	1	-	-	51	1,721	82	1,735
60 - Programming and broadcasting activities	4	6	-	-	-	-	37	1,250	41	1,257
61 - Telecommunications	131	2,365	5	9	-	-	957	455,146	1,093	457,520
62 - Computer programming, consultancy and related activities	177	593	11	8	1	5	609	12,401	798	13,007
63 - Information service activities	80	310	6	9	-	-	128	4,021	214	4,340
K. Real estate activities	320	3,627	17	132	7	1,595	623	32,617	967	37,971
L. Professional, scientific and technical activities	6,851	16,119	340	633	3	-	4,603	55,696	11,797	72,448
69 - Legal and accounting activities	43	171	-	-	-	-	125	1,807	168	1,977
70 - Activities of head offices; management consultancy activities	16	40	1	4	-	-	101	1,411	118	1,455
71 - Architectural and engineering activities; technical testing and analysis	74	231	7	13	2	-	336	7,715	419	7,959
72 - Scientific research and development	15	85	1	1	1	-	152	3,463	169	3,549
73 - Advertising and market research	103	311	10	32	-	-	778	4,214	891	4,558
74 - Other professional, scientific and technical activities	6,568	15,165	318	569	-	-	3,086	36,978	9,972	52,711
75 - Veterinary activities	32	116	3	14	-	-	25	109	60	239
M. Administrative and support service activities	2,911	5,624	98	123	15	107	3,456	46,252	6,480	52,106
77 - Rental and leasing activities	194	501	2	13	-	-	456	2,705	652	3,219
78 - Employment activities	6	16	-	-	-	-	32	136	38	152
79 - Travel agency, tour operator, reservation service and related activities	274	1,191	6	44	-	-	671	13,330	951	14,566
80 - Security and investigation activities	5	414	1	11	-	-	667	2,575	673	3,000
81. Services to buildings and landscape activities	41	187	2	3	-	-	22	299	65	489
82 - Office administrative, office support and other business support activities	2,391	3,314	87	52	15	107	1,608	27,207	4,101	30,681
N. Education	613	1,650	183	693	2	28	757	24,089	1,555	26,460
O. Human health and social work activities	453	2,336	92	195	4	24	654	12,357	1,203	14,912
86 - Human health activities	442	2,317	89	193	4	24	643	12,294	1,178	14,828
87 - Residential care activities	5	19	-	-	-	-	2	10	7	29
88. Social work activities with and without accommodation	6	1	3	2	-	-	9	53	18	56
P. Arts, entertainment and recreation	38	103	5	11	-	-	76	2,118	119	2,233
Q. Other service activities	24,337	28,866	4,257	3,556	23	256	1,682	23,096	30,299	55,773
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,851	10,175	5,851	10,175
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	27	1,489	27	1,489
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	156	7,707	156	7,707
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,668	980	5,668	980
VI. PERSONAL	4,602,007	1,052,343	1,334,565	113,940	2,681	15,985	267	246	5,939,520	1,182,514
A. Bank Employees	158,130	269,496	28,798	38,676	2	0	-	-	186,930	308,172
1) For house building	72,457	212,171	14,347	21,354	1	0	-	-	86,805	233,525
2) For transport i.e. purchase of car etc.	47,230	49,927	9,601	16,575	-	-	-	-	56,831	66,502
3) Other purposes	38,443	7,398	4,850	747	1	-	-	-	43,294	8,145
B. Consumer Financing	4,439,294	782,271	1,305,603	75,246	2,674	15,984	267	246	5,747,838	873,748
1) For house building	27,703	165,155	3,754	18,720	2,461	15,558	-	-	33,918	199,433
2) For transport i.e. purchase of car etc	252,549	237,227	21,607	19,735	189	398	-	-	274,345	257,360
3) Credit cards	1,642,189	128,043	189,570	12,303	-	-	267	246	1,832,026	140,592
4) Consumers durable	32,265	6,846	16,373	1,829	12	14	-	-	48,650	8,689
5) Personal loans	2,484,588	245,000	1,074,299	22,660	12	15	-	-	3,558,899	267,675
C) Other	4,583	576	164	18	5	1	-	-	4,752	595
VII. OTHER	64	388	4	2	-	-	11	1,143	79	1,533
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Notes:

Source: Statistics and Data Services Department, SBP

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

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

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

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2024			2025		
	Dec ⁸			Mar ⁹		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	101,222.6	101,222.6	-	131,192.1	131,192.1	-
II. Securities, Shares and Other Financial Instruments	830,383.9	830,383.8	0.1	313,500.0	313,499.9	0.1
A. Quoted on the Stock Exchange:	403,196.5	403,196.5	-	86,654.2	86,654.2	-
1. To Stock Brokers and Dealers:	115,555.3	115,555.3	-	37,140.4	37,140.4	-
(a) Government and Other Trustee Securities	70,088.3	70,088.3	-	2,516.2	2,516.2	-
(b) Shares and Debentures	43,943.6	43,943.6	-	33,225.9	33,225.9	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1,523.4	1,523.4	-	1,398.4	1,398.4	-
2. To Others:	287,641.2	287,641.2	-	49,513.7	49,513.7	-
(a) Government and Other Trustee Securities	258,247.0	258,247.0	-	9,798.3	9,798.3	-
(b) Shares and Debentures	16,506.2	16,506.2	-	30,581.6	30,581.6	-
(c) Participation Term Certificates	8.0	8.0	-	8.0	8.0	-
(d) Others	12,880.1	12,880.1	-	9,125.8	9,125.8	-
B. Unquoted on the Stock Exchange:	427,187.4	427,187.3	0.1	226,845.8	226,845.7	0.1
1. To Stock Brokers and Dealers:	100,693.5	100,693.5	-	3,554.7	3,554.7	-
(a) Government and Other Trustee Securities	34,202.0	34,202.0	-	-	-	-
(b) Shares and Debentures	41,495.6	41,495.6	-	3,550.8	3,550.8	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	24,995.9	24,995.9	-	3.9	3.9	-
2. To Others:	326,493.9	326,493.8	0.1	223,291.2	223,291.1	0.1
(a) Government and Other Trustee Securities	215,326.0	215,325.9	0.1	204,096.3	204,096.2	0.1
(b) Shares and Debentures	808.5	808.5	-	757.8	757.8	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	110,359.4	110,359.4	-	18,437.1	18,437.1	-
III. Merchandise	3,614,557.0	3,614,525.0	32.0	2,867,175.4	2,867,154.7	20.7
A. Food Items:	1,162,738.1	1,162,706.0	32.0	849,356.7	849,336.0	20.7
1. Wheat	515,861.7	515,861.7	-	164,934.0	164,934.0	-
2. Rice and Paddy	146,421.0	146,421.0	-	119,315.1	119,315.1	-
3. Other Grains & Pulses:	16,329.9	16,297.9	32.0	16,939.9	16,919.3	20.7
(a) Indigenous	16,178.8	16,146.8	32.0	15,976.2	15,955.6	20.7
(b) Imported	151.1	151.1	-	963.7	963.7	-
4. Edible Oils:	58,228.6	58,228.6	-	76,637.3	76,637.3	-
(a) Indigenous	55,170.8	55,170.8	-	69,862.7	69,862.7	-
(b) Imported	3,057.8	3,057.8	-	6,774.6	6,774.6	-
5. Sugar:	289,092.5	289,092.5	-	300,208.8	300,208.8	-
(a) Indigenous	289,092.5	289,092.5	-	299,398.8	299,398.8	-
(b) Imported	-	-	-	810.0	810.0	-
6. Kariana And Spices	2,196.8	2,196.8	-	963.9	963.9	-
7. Fish And Fish Preparations	336.6	336.6	-	660.3	660.3	-
8. Other Food Items:	134,271.0	134,271.0	-	169,697.4	169,697.4	-
(a) Indigenous	133,215.4	133,215.4	-	168,954.7	168,954.7	-
(b) Imported	1,055.6	1,055.6	-	742.7	742.7	-
B. Raw Materials:	857,725.3	857,725.3	-	701,577.6	701,577.6	-
1. Cotton Raw:	158,886.7	158,886.7	-	120,501.5	120,501.5	-
(a) Indigenous	145,506.8	145,506.8	-	106,077.9	106,077.9	-
(b) Imported	13,379.9	13,379.9	-	14,423.6	14,423.6	-
2. Synthetic Fibers:	13,350.5	13,350.5	-	17,487.1	17,487.1	-
(a) Indigenous	8,003.7	8,003.7	-	16,518.0	16,518.0	-
(b) Imported	5,346.8	5,346.8	-	969.0	969.0	-
3. Fertilizers:	65,133.0	65,133.0	-	95,419.8	95,419.8	-
(a) Indigenous	61,266.8	61,266.8	-	92,273.6	92,273.6	-
(b) Imported	3,866.2	3,866.2	-	3,146.2	3,146.2	-
4. Petroleum Crude:	123,690.3	123,690.3	-	112,957.6	112,957.6	-
(a) Indigenous	89,386.5	89,386.5	-	94,967.3	94,967.3	-
(b) Imported	34,303.8	34,303.8	-	17,990.3	17,990.3	-
5. Iron and Steel:	117,201.3	117,201.3	-	98,088.8	98,088.8	-
(a) Indigenous	77,188.9	77,188.9	-	66,723.5	66,723.5	-
(b) Imported	40,012.4	40,012.4	-	31,365.4	31,365.4	-
6. Wool & Goat Hair	46.7	46.7	-	53.8	53.8	-
7. Hides & Skins	6,571.6	6,571.6	-	6,466.4	6,466.4	-
8. Oil Seeds	7,021.7	7,021.7	-	5,376.9	5,376.9	-
9. Pesticides & Insecticides:	6,051.4	6,051.4	-	8,016.4	8,016.4	-
(a) Indigenous	5,827.7	5,827.7	-	7,790.4	7,790.4	-
(b) Imported	223.6	223.6	-	226.1	226.1	-
10. Other Raw Materials:	359,772.1	359,772.1	-	237,209.4	237,209.4	-
(a) Indigenous	329,247.7	329,247.7	-	209,436.8	209,436.8	-
(b) Imported	30,524.3	30,524.3	-	27,772.5	27,772.5	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2024			2025		
	Dec ^R			Mar ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,594,093.7	1,594,093.7	-	1,316,241.1	1,316,241.1	-
1. Cotton Textiles:	341,391.8	341,391.8	-	279,434.9	279,434.9	-
(a) Indigenous	313,824.4	313,824.4	-	252,013.8	252,013.8	-
(b) Imported	27,567.4	27,567.4	-	27,421.1	27,421.1	-
2. Cotton Yarn:	91,649.6	91,649.6	-	83,465.3	83,465.3	-
(a) Indigenous	91,295.8	91,295.8	-	83,139.8	83,139.8	-
(b) Imported	353.8	353.8	-	325.5	325.5	-
3. Other Textiles:	289,875.8	289,875.8	-	239,116.3	239,116.3	-
(a) Indigenous	283,434.4	283,434.4	-	233,839.7	233,839.7	-
(b) Imported	6,441.4	6,441.4	-	5,276.6	5,276.6	-
4. Machinery:	51,694.8	51,694.8	-	56,004.2	56,004.2	-
(a) Indigenous	29,393.2	29,393.2	-	30,875.0	30,875.0	-
(b) Imported	22,301.6	22,301.6	-	25,129.2	25,129.2	-
5. Handloom Products	-	-	-	73.5	73.5	-
6. Carpets & Rugs	182.0	182.0	-	155.6	155.6	-
7. Readymade Garments	65,786.5	65,786.5	-	56,232.7	56,232.7	-
8. Cement and Cement Products:	191,699.7	191,699.7	-	86,481.0	86,481.0	-
(a) Indigenous	190,885.0	190,885.0	-	85,860.9	85,860.9	-
(b) Imported	814.7	814.7	-	620.1	620.1	-
9. Sports Goods	1,992.8	1,992.8	-	2,559.8	2,559.8	-
10. Surgical Instruments	4,249.2	4,249.2	-	7,775.3	7,775.3	-
11. Chemicals & Dyes	68,754.3	68,754.3	-	59,444.2	59,444.2	-
12. Other Finished Goods:	486,817.3	486,817.3	-	445,498.2	445,498.2	-
(a) Indigenous	473,335.2	473,335.2	-	435,824.2	435,824.2	-
(b) Imported	13,482.1	13,482.1	-	9,674.0	9,674.0	-
IV. Fixed Assets Including Machinery	2,747,320.0	2,746,422.5	897.5	2,251,931.5	2,251,097.1	834.4
A. Transport Equipments	863,220.1	862,591.9	628.3	805,861.3	805,349.3	512.0
B. Furniture & Fixtures	3,796.4	3,796.4	-	6,557.0	6,557.0	-
C. Office Equipments	177,283.7	177,283.7	-	21,383.4	21,383.4	-
D. Other Machinery & Equipments	1,703,019.7	1,702,750.5	269.2	1,418,129.8	1,417,807.5	322.4
V. Real Estate	2,410,133.5	2,274,152.3	135,981.2	2,250,432.1	2,114,185.8	136,246.3
A. Land	1,144,710.2	1,009,221.0	135,489.1	1,135,289.0	999,492.4	135,796.6
1. Residential	494,459.3	493,594.2	865.1	771,553.8	771,102.9	450.9
(a) House	485,383.5	484,518.4	865.1	756,976.9	756,526.0	450.9
(b) Flat	9,075.8	9,075.8	-	14,576.9	14,576.9	-
2. Non-Residential	650,250.9	515,626.9	134,624.0	363,735.2	228,389.5	135,345.7
(a) Commercial	383,321.8	383,321.8	-	129,622.9	129,622.9	-
(b) Industrial	56,757.3	56,757.3	-	31,430.8	31,430.8	-
c) Agriculture	190,733.0	56,109.0	134,624.0	190,322.4	54,976.7	135,345.7
(c) Others	19,438.8	19,438.8	-	12,359.1	12,359.1	-
B. Buildings:	1,265,423.3	1,264,931.3	492.1	1,115,143.1	1,114,693.4	449.7
1. Residential	763,587.8	763,394.2	193.6	623,186.0	623,007.1	179.0
(a) House	714,672.5	714,479.0	193.6	558,998.2	558,819.3	179.0
(b) Flat	48,915.2	48,915.2	-	64,187.8	64,187.8	-
2. Non-Residential	501,835.6	501,537.1	298.5	491,957.1	491,686.3	270.8
(a) Commercial	253,479.7	253,233.4	246.3	233,339.5	233,114.7	224.9
(b) Industrial	148,429.8	148,383.5	46.3	147,834.6	147,793.3	41.3
c) Agriculture	76,744.4	76,738.5	5.9	54,966.4	54,961.9	4.5
(c) Others	23,181.8	23,181.8	-	55,816.5	55,816.5	-
VI. Fixed Deposits and Insurance Policies	860,214.1	860,214.1	-	641,180.3	641,180.3	-
A. Bank Deposits	859,812.5	859,812.5	-	640,784.3	640,784.3	-
1. Security Deposits	105,380.8	105,380.8	-	53,140.1	53,140.1	-
2. Term Deposits (TDRs)	502,832.5	502,832.5	-	486,103.9	486,103.9	-
3. Other Deposits	251,599.1	251,599.1	-	101,540.3	101,540.3	-
B. Insurance Policies	401.6	401.6	-	396.0	396.0	-
VII. Others	4,630,222.7	4,629,832.2	390.5	4,343,057.4	4,342,790.1	267.2
A. Other Secured Advances	2,193,992.4	2,193,606.7	385.7	1,987,243.9	1,986,981.5	262.4
1. Receivables	93,470.4	93,320.5	149.9	208,279.3	208,129.3	149.9
2. Employees Benefits	753.0	517.2	235.8	475.5	363.0	112.5
3. Others	2,099,769.0	2,099,769.0	-	1,778,489.1	1,778,489.1	-
B. Advances Secured by Guarantee(s)	2,436,230.3	2,436,225.5	4.8	2,355,813.4	2,355,808.6	4.8
1. Institutional Guarantee(s)	2,157,186.2	2,157,186.2	-	2,108,516.9	2,108,516.9	-
2. Individual Guarantee(s)	279,044.1	279,039.3	4.8	247,296.5	247,291.7	4.8
VIII. Unsecured Advances	291,629.8	288,036.7	3,593.1	317,545.4	313,399.6	4,145.7
1. Credit Cards	170,715.6	170,715.6	-	182,098.8	182,098.8	-
2. Personal Loan	111,625.9	111,625.9	-	121,537.1	121,537.1	-
3. Others	9,288.3	5,695.2	3,593.1	13,909.5	9,763.7	4,145.7
TOTAL	15,485,683.7	15,344,789.3	140,894.5	13,116,014.1	12,975,119.6	140,894.5

Source: Statistics and Data Services Department, SBP

Notes:

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

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 31st March, 2025

Million Rupees

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Ornaments and Precious Metals	44,911.0	16,091.2	20,867.0	7,064.3	2.0	-	193,870.0	108,036.5	259,650.0	131,192.1
Financial Instruments:	291.0	7,574.4	26.0	113.7	19.0	153.9	807.0	305,658.0	1,143.0	313,500.0
A. Quoted on the Stock Exchange:	225.0	6,239.6	21.0	109.4	15.0	149.7	719.0	80,155.4	980.0	86,654.2
1. To Stock Brokers and Dealers:	123.0	1,544.1	4.0	2.6	10.0	66.8	549.0	35,527.0	686.0	37,140.4
(a) Government and Other Trustee Securities	99.0	89.8	3.0	2.6	-	-	26.0	2,423.8	128.0	2,516.2
(b) Shares and Debentures	23.0	1,454.3	1.0	0.0	10.0	66.8	521.0	31,704.8	555.0	33,225.9
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1.0	-	-	-	-	-	2.0	1,398.4	3.0	1,398.4
2. To Others:	102.0	4,695.5	17.0	106.9	5.0	83.0	170.0	44,628.4	294.0	49,513.7
(a) Government and Other Trustee Securities	4.0	12.7	-	-	-	-	11.0	9,785.7	15.0	9,798.3
(b) Shares and Debentures	64.0	4,646.0	6.0	92.8	2.0	80.1	150.0	25,762.7	222.0	30,581.6
(c) Participation Term Certificates	2.0	8.0	-	-	-	-	-	-	2.0	8.0
(d) Others	32.0	28.9	11.0	14.1	3.0	2.8	9.0	9,080.0	55.0	9,125.8
B. Unquoted on the Stock Exchange:	66.0	1,334.8	5.0	4.3	4.0	4.2	88.0	225,502.6	163.0	226,845.8
1. To Stock Brokers and Dealers:	3.0	11.8	-	-	-	-	21.0	3,542.9	24.0	3,554.7
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	2.0	10.5	-	-	-	-	18.0	3,540.3	20.0	3,550.8
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1.0	1.3	-	-	-	-	3.0	2.6	4.0	3.9
2. To Others:	63.0	1,323.0	5.0	4.3	4.0	4.2	67.0	221,959.7	139.0	223,291.2
(a) Government and Other Trustee Securities	48.0	1,174.6	5.0	4.3	1.0	2.0	11.0	202,915.3	65.0	204,096.3
(b) Shares and Debentures	-	-	-	-	3.0	2.1	4.0	755.7	7.0	757.8
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	15.0	148.3	-	-	-	-	52.0	18,288.8	67.0	18,437.1
III. Merchandise	27,179.0	219,012.8	672.0	3,461.0	90.0	917.4	33,667.0	#####	61,608.0	2,867,175.4
A. Food Items:	4,740.0	38,173.0	343.0	1,119.1	10.0	38.3	8,233.0	810,026.4	13,326.0	849,356.7
1. Wheat	2,665.0	3,986.5	270.0	267.7	1.0	2.9	1,270.0	160,677.0	4,206.0	164,934.0
2. Rice and Paddy	844.0	25,024.6	12.0	460.4	-	-	2,050.0	93,830.1	2,906.0	119,315.1
3. Other Grains & Pulses:	337.0	919.0	24.0	19.5	-	-	392.0	16,001.4	753.0	16,939.9
(a) Indigenous	322.0	845.6	20.0	17.0	-	-	384.0	15,113.6	726.0	15,976.2
(b) Imported	15.0	73.4	4.0	2.5	-	-	8.0	887.8	27.0	963.7
4. Edible Oils:	121.0	1,015.1	-	-	1.0	0.3	1,314.0	75,621.9	1,436.0	76,637.3
(a) Indigenous	112.0	963.2	-	-	1.0	0.3	1,272.0	68,899.2	1,385.0	69,862.7
(b) Imported	9.0	51.9	-	-	-	-	42.0	6,722.6	51.0	6,774.6
5. Sugar:	167.0	2,966.1	-	-	-	-	1,239.0	297,242.7	1,406.0	300,208.8
(a) Indigenous	167.0	2,966.1	-	-	-	-	1,237.0	296,432.7	1,404.0	299,398.8
(b) Imported	-	-	-	-	-	-	2.0	810.0	2.0	810.0
6. Kariana And Spices	75.0	93.3	-	-	-	-	59.0	870.6	134.0	963.9
7. Fish And Fish Preparations	2.0	2.0	-	-	-	-	9.0	658.2	11.0	660.3
8. Other Food Items:	529.0	4,166.4	37.0	371.5	8.0	35.1	1,900.0	165,124.4	2,474.0	169,697.4
(a) Indigenous	529.0	4,166.4	37.0	371.5	8.0	35.1	1,847.0	164,381.7	2,421.0	168,954.7
(b) Imported	-	-	-	-	-	-	53.0	742.7	53.0	742.7
B. Raw Materials:	16,710.0	115,618.7	73.0	1,295.3	18.0	164.0	7,466.0	584,499.6	24,267.0	701,577.6
1. Cotton Raw:	15,008.0	16,276.9	35.0	213.9	-	-	1,928.0	104,010.7	16,971.0	120,501.5
(a) Indigenous	411.0	9,994.8	32.0	212.6	-	-	1,821.0	95,870.5	2,264.0	106,077.9
(b) Imported	14,597.0	6,282.1	3.0	1.4	-	-	107.0	8,140.2	14,707.0	14,423.6
2. Synthetic Fibers:	7.0	16.0	-	-	-	-	114.0	17,471.1	121.0	17,487.1
(a) Indigenous	7.0	16.0	-	-	-	-	85.0	16,502.0	92.0	16,518.0
(b) Imported	-	-	-	-	-	-	29.0	969.0	29.0	969.0
3. Fertilizers:	530.0	5,148.8	-	-	16.0	143.5	486.0	90,127.5	1,032.0	95,419.8
(a) Indigenous	526.0	5,141.4	-	-	16.0	143.5	477.0	86,988.7	1,019.0	92,273.6
(b) Imported	4.0	7.5	-	-	-	-	9.0	3,138.8	13.0	3,146.2
4. Petroleum Crude:	78.0	52,488.2	-	-	2.0	20.5	1,271.0	60,448.8	1,351.0	112,957.6
(a) Indigenous	51.0	51,105.4	-	-	2.0	20.5	1,256.0	43,841.4	1,309.0	94,967.3
(b) Imported	27.0	1,382.9	-	-	-	-	15.0	16,607.4	42.0	17,990.3
5. Iron and Steel:	157.0	4,756.4	9.0	1,050.3	-	-	1,560.0	92,282.2	1,726.0	98,088.8
(a) Indigenous	146.0	2,499.7	9.0	1,050.3	-	-	1,270.0	63,173.5	1,425.0	66,723.5
(b) Imported	11.0	2,256.6	-	-	-	-	290.0	29,108.8	301.0	31,365.4
6. Wool & Goat Hair	1.0	14.7	-	-	-	-	4.0	39.0	5.0	53.8
7. Hides & Skins	8.0	16.2	-	-	-	-	106.0	6,450.2	114.0	6,466.4
8. Oil Seeds	14.0	118.1	1.0	-	-	-	115.0	5,258.8	130.0	5,376.9
9. Pesticides & Insecticides:	25.0	157.2	-	-	-	-	372.0	7,859.3	397.0	8,016.4
(a) Indigenous	25.0	157.2	-	-	-	-	369.0	7,633.2	394.0	7,790.4
(b) Imported	-	-	-	-	-	-	3.0	226.1	3.0	226.1
10. Other Raw Materials:	882.0	36,626.2	28.0	31.1	-	-	1,510.0	200,552.1	2,420.0	237,209.4
(a) Indigenous	843.0	36,456.3	27.0	31.0	-	-	1,251.0	172,949.5	2,121.0	209,436.8
(b) Imported	39.0	169.9	1.0	0.0	-	-	259.0	27,602.6	299.0	27,772.5

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 31st March, 2025

Million Rupees

Security	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	5,729	65,221	256	1,047	62	715	17,968	1,249,258	24,015	1,316,241
1. Cotton Textiles:	1,032	29,232	8	56	2	45	2,572	250,103	3,614	279,435
(a) Indigenous	975	23,199	8	56	2	45	2,437	228,715	3,422	252,014
(b) Imported	57	6,033	-	-	-	-	135	21,388	192	27,421
2. Cotton Yarn:	380	1,477	16	39	-	-	1,376	81,949	1,772	83,465
(a) Indigenous	380	1,477	16	39	-	-	1,368	81,623	1,764	83,140
(b) Imported	-	-	-	-	-	-	8	326	8	326
3. Other Textiles:	337	10,874	25	150	5	29	2,334	228,063	2,701	239,116
(a) Indigenous	336	10,873	25	150	5	29	2,316	222,787	2,682	233,840
(b) Imported	1	0	-	-	-	-	18	5,276	19	5,277
4. Machinery:	320	718	9	3	-	-	749	55,283	1,078	56,004
(a) Indigenous	217	509	9	3	-	-	339	30,363	565	30,875
(b) Imported	103	209	-	-	-	-	410	24,920	513	25,129
5. Handloom Products	-	-	-	-	-	-	1	73	1	73
6. Carpets & Rugs	4	4	-	-	-	-	9	152	13	156
7. Readymade Garments	147	1,723	4	11	-	-	893	54,499	1,044	56,233
8. Cement and Cement Products:	17	37	1	1	-	-	480	86,442	498	86,481
(a) Indigenous	16	36	1	1	-	-	479	85,823	496	85,861
(b) Imported	1	1	-	-	-	-	1	619	2	620
9. Sports Goods	7	60	-	-	-	-	80	2,500	87	2,560
10. Surgical Instruments	28	262	3	34	1	4	93	7,476	125	7,775
11. Chemicals & Dyes	191	1,314	36	67	-	-	1,158	58,063	1,385	59,444
12. Other Finished Goods:	3,266	19,520	154	685	54	638	8,223	424,655	11,697	445,498
(a) Indigenous	3,218	18,934	153	678	54	638	7,980	415,575	11,405	435,824
(b) Imported	48	587	1	7	-	-	243	9,080	292	9,674
IV. Fixed Assets Including Machinery	312,584	367,769	31,228	39,165	653	1,088	37,898	1,843,911	382,363	2,251,932
A. Transport Equipments	305,095	351,248	30,170	38,166	647	1,084	29,275	415,363	365,187	805,861
B. Furniture & Fixtures	281	179	8	3	1	0	170	6,375	460	6,557
C. Office Equipments	4	50	1	5	-	-	223	21,328	228	21,383
D. Other Machinery & Equipments	7,204	16,292	1,049	990	5	3	8,230	1,400,845	16,488	1,418,130
V. Real Estate	590,087	781,282	44,886	62,120	3,100	21,220	25,893	1,385,810	663,966	2,250,432
A. Land	487,658	319,349	27,116	21,529	581	1,406	15,753	793,006	531,108	1,135,289
1. Residential	82,631	131,416	7,907	12,074	127	553	9,683	627,511	100,348	771,554
(a) House	81,106	125,952	7,721	11,502	74	228	9,666	619,294	98,567	756,977
(b) Flat	1,525	5,464	186	572	53	324	17	8,217	1,781	14,577
2. Non-Residential	405,027	187,933	19,209	9,454	454	853	6,070	165,495	430,760	363,735
(a) Commercial	2,426	10,506	51	182	17	60	4,806	118,875	7,300	129,623
(b) Industrial	72	695	-	-	-	-	506	30,735	578	31,431
c) Agriculture	402,066	172,849	19,139	9,215	434	783	486	7,475	422,125	190,322
d) Other	463	3,882	19	58	3	10	272	8,409	757	12,359
B. Buildings:	102,429	461,933	17,770	40,591	2,519	19,814	10,140	592,804	132,858	1,115,143
1. Residential	96,714	372,515	17,625	37,399	2,377	15,680	4,320	197,592	121,036	623,186
(a) House	86,278	316,545	16,740	32,874	2,376	15,629	4,143	193,950	109,537	558,998
(b) Flat	10,436	55,971	885	4,525	1	51	177	3,642	11,499	64,188
2. Non-Residential	5,715	89,418	145	3,192	142	4,134	5,820	395,213	11,822	491,957
(a) Commercial	2,887	58,408	70	868	123	3,824	2,025	170,239	5,105	233,340
(b) Industrial	501	5,292	7	27	6	21	2,136	142,494	2,650	147,835
c) Agriculture	1,536	16,486	37	86	12	288	557	38,107	2,142	54,966
d) Other	791	9,232	31	2,212	1	1	1,102	44,372	1,925	55,817
VI. Fixed Deposits and Insurance Policies	16,533	41,715	1,640	2,236	33	1,050	9,419	596,180	27,625	641,180
A. Bank Deposits	16,527	41,702	1,640	2,236	33	1,050	9,376	595,796	27,576	640,784
1. Security Deposits	385	5,031	118	225	10	865	199	47,019	712	53,140
2. Term Deposits (TDRs)	11,242	31,845	1,001	1,504	7	87	8,206	452,667	20,456	486,104
3. Other Deposits	4,900	4,826	521	506	16	99	971	96,109	6,408	101,540
B. Insurance Policies	6	13	-	-	-	-	43	383	49	396
VII. Others	370,881	270,701	27,793	10,760	27	1,131	41,828	4,060,466	440,529	4,343,057
A. Other Secured Advances	102,718	97,464	4,532	4,136	13	657	33,870	1,884,987	141,133	1,987,244
1. Receivables	127	1,102	10	186	-	-	594	206,992	731	208,279
2. Employees Benefits	3,230	442	346	33	-	-	-	-	3,576	476
3. Others	99,361	95,921	4,176	3,916	13	657	33,276	1,677,995	136,826	1,778,489
B. Advances Secured by Guarantee(s)	268,163	173,236	23,261	6,625	14	473	7,958	2,175,479	299,396	2,355,813
1. Institutional Guarantee(s)	1,952	13,863	7	1	-	-	4,801	2,094,653	6,760	2,108,517
2. Individual Guarantee(s)	266,211	159,374	23,254	6,623	14	473	3,157	80,826	292,636	247,297
VIII. Unsecured Advances	4,448,948	285,560	1,272,481	30,097	-	-	6,089	1,888	5,727,518	317,545
1. Credit Cards	2,136,753	168,178	207,779	13,674	-	-	267	246	2,344,799	182,099
2. Personal Loan	2,231,876	105,434	1,060,889	16,103	-	-	-	-	3,292,765	121,537
3. Others	80,319	11,949	3,813	320	-	-	5,822	1,641	89,954	13,909
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees

RATES OF MARGIN (%)	2024								2025	
	Mar		Jun		Sep		Dec ^R		Mar ^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	2,936,576	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	6,599,409	5,438,465.7
5.00	57,918	155,009.0	55,289	173,993.9	56,386	172,899.3	51,474	189,657.7	52,169	204,822.7
10.00	102,620	755,036.5	99,495	682,200.1	94,615	655,298.5	97,958	1,621,828.3	112,451	1,636,535.2
15.00	40,674	462,070.9	41,377	541,896.1	32,637	450,315.7	31,416	812,457.2	89,851	510,392.6
20.00	438,221	1,197,925.6	417,271	1,268,853.7	395,280	1,266,236.1	386,831	1,363,418.9	389,753	1,303,877.6
25.00	127,456	2,434,601.4	125,611	2,489,682.1	122,683	2,430,324.6	115,550	2,774,644.9	117,646	2,166,863.0
30.00	62,154	426,735.2	61,808	385,332.1	61,951	445,231.0	65,208	343,626.5	63,761	469,909.8
33.33	509	10,235.6	786	16,091.8	476	7,574.0	460	26,385.8	714	20,345.4
35.00	15,906	198,726.7	18,105	187,398.8	17,804	168,763.0	74,350	879,811.0	22,523	456,762.9
40.00	39,452	210,750.8	40,603	178,359.6	40,401	203,407.3	36,814	215,255.1	27,372	212,031.5
45.00	8,077	84,902.2	8,866	98,467.5	8,534	92,161.2	5,699	94,483.5	7,407	102,783.3
50.00	141,998	354,087.3	144,838	410,735.1	91,027	258,660.2	64,272	206,836.4	38,973	273,910.3
55.00	4,704	38,204.2	6,590	52,736.7	6,065	41,572.3	6,602	71,522.6	8,247	49,578.7
60.00	5,241	59,380.9	6,886	63,656.0	6,703	59,293.5	5,374	104,309.6	6,096	67,645.1
65.00	4,145	47,385.1	5,757	63,131.1	5,695	41,418.3	5,193	75,097.7	6,331	62,875.6
70.00	3,392	20,834.6	3,403	17,437.9	3,147	23,555.7	2,813	25,521.2	4,016	22,325.9
75.00	3,193	23,242.8	3,250	19,124.0	3,058	20,259.9	2,365	18,056.1	3,549	22,765.2
80.00	2,941	23,979.9	2,874	23,759.7	3,022	23,739.8	2,185	22,177.4	3,400	29,350.1
85.00	2,345	11,771.4	1,941	14,183.4	1,782	11,596.2	1,970	14,474.1	3,034	18,767.9
90.00	2,581	14,818.0	2,443	16,682.3	2,176	12,116.7	2,002	14,377.7	3,125	15,308.5
95.00	2,810	10,951.5	2,862	11,043.5	2,469	8,454.9	2,480	12,927.8	2,902	12,254.3
99.99	1,437	9,947.7	1,372	11,458.9	1,178	10,792.0	1,994	21,100.5	1,673	18,443.0
TOTAL	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	7,564,402	13,116,014.1

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.12.1 Advances Classified by Rate of Margin and Gender

All Banks

As on 31st March, 2025

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	5,022,766	812,343	1,328,981	73,717	172	1,800	247,490	4,550,606	6,599,409	5,438,466
05.00	42,565	60,669	1,931	3,520	10	401	7,663	140,232	52,169	204,823
10.00	86,864	152,492	7,837	11,567	393	1,870	17,357	1,470,606	112,451	1,636,535
15.00	58,145	76,247	22,253	19,509	76	394	9,377	414,242	89,851	510,393
20.00	351,369	253,740	20,319	16,727	502	3,219	17,563	1,030,191	389,753	1,303,878
25.00	81,934	307,467	5,929	12,054	930	6,943	28,853	1,840,398	117,646	2,166,863
30.00	54,088	80,616	4,008	5,062	128	734	5,537	383,497	63,761	469,910
33.33	607	3,150	49	130	-	-	58	17,065	714	20,345
35.00	16,578	34,181	1,575	1,853	642	3,386	3,728	417,343	22,523	456,763
40.00	22,260	36,810	1,056	2,000	110	2,067	3,946	171,154	27,372	212,032
45.00	5,367	23,382	545	1,656	390	2,112	1,105	75,633	7,407	102,783
50.00	35,387	87,338	1,614	2,207	386	1,742	1,586	182,624	38,973	273,910
55.00	7,031	12,275	859	1,076	38	356	319	35,872	8,247	49,579
60.00	4,945	10,898	531	958	29	160	591	55,630	6,096	67,645
65.00	5,146	11,294	538	910	25	103	622	50,568	6,331	62,876
70.00	3,254	7,614	313	614	38	148	411	13,950	4,016	22,326
75.00	2,892	5,965	275	579	17	45	365	16,177	3,549	22,765
80.00	2,626	4,475	238	330	7	43	529	24,503	3,400	29,350
85.00	2,212	3,350	205	166	4	12	613	15,240	3,034	18,768
90.00	2,430	2,981	205	149	5	10	485	12,169	3,125	15,308
95.00	2,043	1,655	231	218	10	14	618	10,367	2,902	12,254
99.99	905	762	101	15	12	1	655	17,665	1,673	18,443
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.12.2 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 31st March, 2025

Million Rupees

Loan Tenure	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	4,501,083	654,409	1,270,061	40,977	552	7,457	134,045	6,458,822	5,905,741	7,161,664
1.1. Overnight	170,567	42,629	17,652	1,844	43	888	3,729	310,968	191,991	356,329
1.2. 2 days to 7 days	797	999	90	342	30	46	237	77,851	1,154	79,238
1.3. For 8 days to 1 month	403,631	30,077	289,015	1,549	77	511	2,334	123,076	695,057	155,213
1.4. For above 1 month but <= 3 month	2,034,393	83,293	790,646	9,981	44	72	4,536	661,068	2,829,619	754,414
1.5. For above 3 months but <= 6 months	503,027	80,973	18,832	3,971	17	52	15,467	1,644,495	537,343	1,729,491
1.6. For above 6 months but <= one year	1,388,668	416,437	153,826	23,290	341	5,888	107,742	3,641,363	1,650,577	4,086,978
2. Medium Term	275,299	214,745	33,559	10,272	41	65	74,239	742,677	383,138	967,759
2.1. For above 1 year but <= 2 years	204,011	163,287	26,030	5,974	12	18	25,605	511,632	255,658	680,911
2.2. For above 2 years but <= 3 years	71,288	51,458	7,529	4,298	29	48	48,634	231,045	127,480	286,849
3. Long Term	1,035,032	1,120,550	95,973	103,768	3,331	18,038	141,187	3,744,234	1,275,523	4,986,590
3.1. For above 3 years but <= 4 years	179,484	177,021	35,105	30,231	128	436	27,484	817,520	242,201	1,025,208
3.2. For above 4 years but <= 5 years	351,556	254,700	28,403	22,438	179	415	33,308	744,956	413,446	1,022,509
3.3. For above 5 years but <= 7 years	363,449	320,601	19,166	15,747	274	737	68,549	841,756	451,438	1,178,841
3.4. For above 7 years but <= 10 years	53,844	79,795	6,290	8,425	536	2,254	5,846	768,402	66,516	858,875
3.5. For above 10 years but <= 15 years	15,559	63,013	2,149	8,431	530	3,270	5,647	510,365	23,885	585,077
3.6. For above 15 years but <= 20 years	20,177	87,568	2,320	8,218	525	3,479	197	29,722	23,219	128,988
3.7. For above 20 years but <= 25 years	47,104	127,795	2,086	8,600	1,128	7,146	70	13,092	50,388	156,634
3.8. For above 25 years but <= 30 years	3,700	9,544	437	1,614	31	301	67	13,998	4,235	25,456
3.9. For above 30 years	159	515	17	66	-	-	19	4,423	195	5,003
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.12.3 Advances Classified by Nature and Gender

All Banks

As on 31st March, 2025

Million Rupees

Nature	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	5,340,407	1,568,832	1,352,221	116,763	955	6,920	304,556	7,277,050	6,998,139	8,969,564
2. ISLAMIC	471,007	420,872	47,372	38,254	2,969	18,641	44,915	3,668,683	566,263	4,146,450
A. Ijara Finance	56,848	74,237	4,858	5,701	9	12	11,465	42,075	73,180	122,026
B. Diminishing Musharaka	55,609	94,165	5,083	8,385	743	1,677	9,612	958,250	71,047	1,062,477
C. Istisna	500	10,735	21	2,081	-	-	5,189	393,800	5,710	406,615
D. Mudaraba	109	1,859	-	-	-	-	-	-	109	1,859
E. Murabaha	6,285	15,003	416	594	10	18	6,011	213,787	12,722	229,401
F. Musawamah finance	24,003	8,381	3,424	1,107	-	-	1,705	66,112	29,132	75,601
G. Musharaka Finance	12,267	15,408	1,379	2,233	2	13	1,275	314,787	14,923	332,441
H. Salam Finance	18	172	-	-	-	-	1,352	68,336	1,370	68,508
I. Commodity Murabahah / Tawwaruq	264,697	26,800	25,964	2,160	-	-	1	1	290,662	28,961
J. Advance against financing	1,105	1,535	66	45	-	-	73	40,333	1,244	41,913
K. Other Islamic Modes of Financing	49,566	172,577	6,161	15,948	2,205	16,920	8,232	1,571,202	66,164	1,776,647
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.12.4 Advances Classified by Category of Financing and Gender

All Banks
As on 31st March, 2025

Category of Financing	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	902	41,047	26	1,609	10	622	8,639	1,035,573	9,577	1,078,851
1.1. Export finance schemes	508	24,124	13	1,383	7	122	4,370	715,528	4,898	741,157
1.2. Others	394	16,923	13	226	3	500	4,269	320,045	4,679	337,694
2. Import financing	675	12,525	103	785	2	27	7,377	615,287	8,157	628,624
3. Government self employment schemes	42,248	43,873	3,183	3,513	4	16	7,898	27,743	53,333	75,145
4. Working capital/short term	4,475,427	753,618	1,222,918	38,744	413	2,754	216,156	4,952,771	5,914,914	5,747,888
4.1. Small Loans	3,249,891	211,640	1,137,436	15,236	76	65	45,179	253,986	4,432,582	480,928
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refi. Sch. for Revival of SMEs & Agri. Activities in Flood Affected Areas, Refi. Sch. for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Convent.)	63	272	76	44	-	-	497	12,326	636	12,643
4.4. Others	1,225,411	540,705	85,406	23,464	337	2,689	170,227	3,765,469	1,481,381	4,332,327
4.5. Commodity Operations Financing	62	1,001	-	-	-	-	253	920,990	315	921,990
5. Fixed investment/long term	1,292,162	1,138,641	173,363	110,365	3,495	22,141	109,401	4,314,359	1,578,421	5,585,506
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	293	3,217	8	33	5	-	19,840	437,339	20,146	440,589
5.2. Financing Power Plants Using Renewable Energy	584	1,176	35	72	8	11	2,158	89,020	2,785	90,278
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Balistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	66	-	-	-	-	47	685	52	751
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	234	1,177	569	423	2	10	211	3,187	1,016	4,797
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	55	937	-	-	1	27	140	3,961	196	4,925
5.6. Small Loans	335,586	166,562	55,682	17,629	618	1,408	33,143	123,189	425,029	308,788
5.7. Others	848,166	544,618	98,736	51,033	381	1,427	50,539	3,389,989	997,822	3,987,066
5.8. Financing for Construction Purposes	100,543	396,485	18,119	40,343	2,480	19,259	1,555	182,102	122,697	638,189
5.9. SME Asaan Finance (SAAF) Scheme	6,670	24,375	213	828	-	-	1,409	6,401	8,292	31,604
5.10 Machinery	26	28	1	4	-	-	359	78,487	386	78,519
Total	5,811,414	1,989,705	1,399,593	155,016	3,924	25,560	349,471	10,945,733	7,564,402	13,116,014

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Apr-25	May-25	Jun-25	Jul-25
A. Agriculture, forestry, and fishing	400,878.1	494,762.4	461,151.0	464,732.0	494,762.4	512,510.9
Trade finance	4,060.7	2,751.4	3,447.8	2,636.6	2,751.4	5,325.3
Working capital	217,193.8	261,385.3	240,716.6	237,278.4	261,385.3	277,072.1
Fixed investment	159,360.8	200,690.2	188,538.8	194,949.8	200,690.2	199,196.0
Construction Financing	884.2	874.2	699.8	824.8	874.2	788.2
Other	19,378.7	29,061.4	27,748.1	29,042.5	29,061.4	30,129.3
B. Mining and quarrying	89,229.2	88,607.5	71,100.5	77,672.6	88,607.5	74,452.7
Trade finance	2,058.9	2,454.1	2,469.9	3,456.8	2,454.1	3,879.3
Working capital	39,245.0	33,602.0	17,794.2	20,934.0	33,602.0	18,429.5
Fixed investment	46,587.6	50,845.1	49,503.4	51,948.6	50,845.1	52,135.5
Construction Financing	-	0.4	-	0.4	0.4	0.4
Other	1,337.7	1,706.0	1,333.0	1,332.9	1,706.0	8.0
C. Manufacturing	4,838,826.3	5,354,889.2	5,391,312.6	5,319,305.2	5,354,889.2	5,194,977.7
Trade finance	1,153,978.2	1,372,424.4	1,380,857.7	1,360,280.6	1,372,424.4	1,365,853.3
Working capital	2,091,473.2	2,258,831.1	2,315,577.0	2,257,785.0	2,258,831.1	2,125,531.9
Fixed investment	1,486,448.2	1,591,663.0	1,575,252.0	1,578,603.8	1,591,663.0	1,574,837.3
Construction Financing	17,528.5	14,194.9	11,434.3	13,093.2	14,194.9	16,167.4
Other	89,398.2	117,775.8	108,191.7	109,542.7	117,775.8	112,587.7
D. Electricity, gas, steam and air conditioning supply	514,268.8	486,486.8	475,330.8	492,870.3	486,486.8	464,848.4
Trade finance	6,906.5	2,422.9	2,810.1	2,504.8	2,422.9	2,887.9
Working capital	188,133.5	192,722.7	178,454.1	197,661.6	192,722.7	180,040.6
Fixed investment	318,329.4	290,971.3	293,751.1	292,453.1	290,971.3	281,620.3
Construction Financing	761.3	226.4	226.4	226.4	226.4	226.4
Other	138.1	143.5	89.1	24.3	143.5	73.2
E. Water supply; sewerage, waste management and remediation activities	23,968.5	32,246.2	32,150.3	32,111.2	32,246.2	35,737.6
Trade finance	2,151.2	1,371.4	1,475.3	1,386.9	1,371.4	1,289.0
Working capital	5,932.7	4,795.2	4,151.5	3,796.4	4,795.2	6,036.3
Fixed investment	15,813.1	25,986.9	26,454.7	26,859.5	25,986.9	28,258.8
Construction Financing	-	-	-	-	-	-
Other	71.5	92.7	68.9	68.4	92.7	153.6
F. Construction	192,851.7	210,346.1	216,260.5	218,950.4	210,346.1	216,126.5
Trade finance	1,997.6	1,278.5	1,194.9	1,870.4	1,278.5	1,645.8
Working capital	33,901.0	46,244.1	39,844.6	39,651.0	46,244.1	52,082.8
Fixed investment	23,745.6	47,699.5	41,712.5	44,967.0	47,699.5	45,480.9
Construction Financing	132,737.9	114,509.8	133,002.1	132,011.3	114,509.8	116,365.8
Other	469.6	614.2	506.5	450.7	614.2	551.1
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	539,923.5	677,115.3	633,461.2	658,589.3	677,115.3	658,839.8
Trade finance	66,369.6	67,758.0	77,106.5	92,079.7	67,758.0	57,208.6
Working capital	317,581.9	390,125.3	362,475.5	366,800.9	390,125.3	386,652.0
Fixed investment	100,861.9	143,953.4	131,643.2	133,399.4	143,953.4	144,286.7
Construction Financing	16,834.9	14,274.3	14,557.6	14,343.0	14,274.3	14,717.9
Other	38,275.1	61,004.2	47,678.4	51,966.2	61,004.2	55,974.6
H. Transportation and storage	123,532.9	129,433.9	121,377.6	124,363.6	129,433.9	132,767.2
Trade finance	2,598.9	3,621.3	3,891.7	3,089.0	3,621.3	4,099.2
Working capital	46,028.0	29,226.4	27,525.0	28,278.1	29,226.4	29,282.7
Fixed investment	65,232.1	77,328.4	73,692.9	74,964.3	77,328.4	78,693.9
Construction Financing	631.2	3,853.9	3,834.5	3,862.0	3,853.9	3,847.9
Other	9,042.8	15,403.7	12,433.5	14,170.3	15,403.7	16,843.5
I. Accommodation and food service activities	38,347.6	80,594.6	79,876.0	78,540.7	80,594.6	82,298.2
Trade finance	1,034.6	1,774.5	1,160.7	1,192.3	1,774.5	1,777.8
Working capital	11,108.3	9,239.0	10,716.7	8,733.1	9,239.0	10,106.8
Fixed investment	17,597.0	61,107.8	59,025.4	59,673.0	61,107.8	61,844.3
Construction Financing	7,499.0	7,316.4	7,864.4	7,849.4	7,316.4	7,397.0
Other	1,108.7	1,156.9	1,108.8	1,092.9	1,156.9	1,172.2

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Apr-25	May-25	Jun-25	Jul-25
J. Information and communication	406,896.9	552,295.8	532,702	509,731	552,296	545,125
Trade finance	3,110.4	4,017.5	4,141	4,062	4,018	4,402
Working capital	42,465.6	76,852.3	105,254	82,614	76,852	62,582
Fixed investment	339,322.3	441,735.8	396,723	399,092	441,736	448,517
Construction Financing	947.5	1,265.1	1,307	1,305	1,265	1,207
Other	21,051.2	28,425.1	25,277	22,657	28,425	28,417
K. Real estate activities	37,772.8	42,592.4	37,891	38,403	42,592	44,212
Trade finance	-	316.3	144	417	316	317
Working capital	4,619.6	6,156.4	4,280	4,171	6,156	6,540
Fixed investment	10,272.6	11,901.2	10,468	10,881	11,901	12,306
Construction Financing	22,852.6	24,187.2	22,966	22,902	24,187	25,019
Other	27.9	31.3	34	33	31	30
L. Professional, scientific and technical activities	59,263.6	69,863.5	64,960	56,808	69,863	56,175
Trade finance	5,636.9	9,161.8	8,409	8,610	9,162	7,755
Working capital	33,595.9	45,691.8	37,896	34,195	45,692	34,387
Fixed investment	18,161.0	13,242.0	18,103	12,986	13,242	12,830
Construction Financing	801.8	1,060.4	108	442	1,060	381
Other	1,068.1	707.5	444	576	707	821
M. Administrative and support service activities	51,535.6	60,985.2	57,904	56,875	60,985	57,116
Trade finance	3,092.6	1,907.5	2,903	1,734	1,907	2,319
Working capital	22,102.4	28,972.1	26,333	25,920	28,972	24,491
Fixed investment	22,152.9	26,195.7	25,041	25,427	26,196	22,275
Construction Financing	-	-	-	-	-	4,233
Other	4,187.6	3,909.9	3,627	3,794	3,910	3,798
N. Education	29,144.7	30,245.3	25,216	25,740	30,245	28,398
Trade finance	325.8	-	-	-	-	-
Working capital	8,703.9	12,217.2	8,521	8,503	12,217	10,293
Fixed investment	12,045.7	12,859.8	10,795	11,421	12,860	12,521
Construction Financing	7,713.3	4,672.4	5,542	5,457	4,672	5,087
Other	356.0	495.8	358	360	496	497
O. Human health and social work activities	18,198.0	16,501.9	14,814	15,109	16,502	13,975
Trade finance	-	-	5	-	-	5
Working capital	5,770.5	5,574.4	4,502	4,856	5,574	4,966
Fixed investment	9,266.6	8,671.9	8,149	8,178	8,672	7,089
Construction Financing	3,045.5	1,706.2	1,968	1,857	1,706	1,670
Other	115.5	549.4	190	218	549	246
P. Arts, entertainment, and recreation	1,723.3	2,358.5	2,176	2,206	2,359	2,281
Trade finance	100.0	100.0	100	100	100	100
Working capital	1,006.7	1,076.5	943	1,039	1,076	1,074
Fixed investment	331.5	926.5	852	786	926	852
Construction Financing	267.9	242.3	267	267	242	242
Other	17.2	13.3	14	14	13	13
Q. Other service activities	51,182.4	94,786.0	70,763	73,485	94,786	87,573
Trade finance	1,733.2	2,276.9	2,099	1,910	2,277	1,261
Working capital	20,792.8	54,223.0	38,034	39,151	54,223	53,888
Fixed investment	22,484.3	34,564.1	27,372	28,906	34,564	28,410
Construction Financing	1,371.7	877.9	932	940	878	875
Other	4,800.4	2,844.1	2,327	2,579	2,844	3,140
Total	7,417,543.8	8,424,110.7	8,288,447.2	8,245,491.2	8,424,110.7	8,207,414.4

Source: Statistics and Data Services Department, SBP

Notes:

1. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.

2. 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.

3. 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.

4. 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-24	Jun-25	Apr-25	May-25	Jun-25	Jul-25
A. Agriculture, forestry, and fishing	49,720.2	67,377.9	59,058.4	63,228.8	67,377.9	68,791.2
Trade finance	30.2	179.1	149.9	159.9	179.1	142.5
Working capital	19,308.7	27,613.2	22,343.5	23,583.4	27,613.2	28,387.5
Fixed investment	18,682.3	22,203.4	20,883.9	22,448.6	22,203.4	22,084.5
Construction Financing	9.8	9.9	3.6	3.6	9.9	9.5
Other	11,689.2	17,372.3	15,677.4	17,033.3	17,372.3	18,167.1
B. Mining and quarrying	1,291.5	1,970.3	1,466.1	1,686.8	1,970.3	1,777.6
Trade finance	70.1	112.0	164.9	122.7	112.0	85.4
Working capital	685.5	1,026.2	638.2	820.6	1,026.2	910.9
Fixed investment	535.8	820.8	651.7	732.1	820.8	773.0
Construction Financing	-	0.4	-	0.4	0.4	0.4
Other	-	11.0	11.2	11.1	11.0	8.0
C. Manufacturing	203,147.9	254,657.6	243,019.8	239,470.2	254,657.6	251,674.6
Trade finance	21,504.3	24,305.7	24,908.3	24,090.1	24,305.7	23,627.4
Working capital	138,727.3	171,785.9	166,078.7	161,211.6	171,785.9	167,102.2
Fixed investment	36,905.9	47,609.9	44,356.6	45,327.6	47,609.9	49,886.1
Construction Financing	186.5	899.3	914.0	899.7	899.3	887.2
Other	5,823.9	10,056.8	6,762.1	7,941.1	10,056.8	10,171.7
D. Electricity, gas, steam and air conditioning supply	3,159.2	2,675.3	2,725.6	2,659.0	2,675.3	2,572.2
Trade finance	229.7	289.3	338.8	196.2	289.3	120.6
Working capital	2,491.3	1,799.1	1,776.9	1,820.8	1,799.1	1,738.7
Fixed investment	425.2	568.3	590.8	623.1	568.3	694.8
Construction Financing	-	-	-	-	-	-
Other	13.1	18.5	19.1	18.8	18.5	18.2
E. Water supply; sewerage, waste management and remediation activities	168.6	393.7	524.9	332.1	393.7	407.4
Trade finance	-	-	-	-	-	-
Working capital	25.4	66.1	307.0	37.0	66.1	53.6
Fixed investment	125.1	259.0	173.2	250.9	259.0	285.3
Construction Financing	-	-	-	-	-	-
Other	18.1	68.5	44.7	44.2	68.5	68.5
F. Construction	15,446.9	20,447.6	18,914.5	16,321.7	20,447.6	20,405.7
Trade finance	87.9	42.0	35.6	2.3	42.0	89.8
Working capital	4,757.8	7,844.7	4,620.3	4,538.1	7,844.7	7,544.2
Fixed investment	4,765.0	5,671.0	7,756.0	5,065.2	5,671.0	5,908.9
Construction Financing	5,559.8	6,472.6	6,250.6	6,385.7	6,472.6	6,449.9
Other	276.3	417.4	251.9	330.4	417.4	412.9
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	199,121.9	261,039.2	226,442.2	234,296.1	261,039.2	254,499.6
Trade finance	5,238.4	5,937.9	5,396.7	5,267.8	5,937.9	5,113.3
Working capital	124,250.3	145,495.6	128,731.4	130,383.6	145,495.6	137,633.4
Fixed investment	50,090.3	73,700.2	65,951.4	67,797.1	73,700.2	76,559.9
Construction Financing	227.6	186.5	204.7	193.7	186.5	179.7
Other	19,315.3	35,718.9	26,158.0	30,653.9	35,718.9	35,013.4
H. Transportation and storage	28,488.1	43,976.0	40,839.1	44,694.4	43,976.0	47,727.2
Trade finance	-	-	-	-	-	-
Working capital	2,031.5	2,367.6	2,584.8	2,329.7	2,367.6	2,405.0
Fixed investment	19,536.0	26,642.7	25,961.2	28,487.9	26,642.7	28,962.7
Construction Financing	160.7	145.9	126.2	150.0	145.9	111.2
Other	6,760.0	14,819.7	12,166.9	13,726.8	14,819.7	16,248.3
I. Accommodation and food service activities	5,192.5	7,109.1	6,448.8	6,560.2	7,109.1	7,481.2
Trade finance	27.5	102.3	79.6	78.9	102.3	102.3
Working capital	1,599.9	1,388.5	1,319.5	1,268.2	1,388.5	1,474.5
Fixed investment	1,849.2	3,333.2	2,815.8	2,984.7	3,333.2	3,611.3
Construction Financing	733.5	1,247.8	1,244.8	1,255.2	1,247.8	1,240.3
Other	982.4	1,037.4	989.0	973.1	1,037.4	1,052.8

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-24	Jun-25	Apr-25	May-25	Jun-25	Jul-25
J. Information and communication	4,879	6,701	5,441.8	5,660.1	6,701.5	5,970.5
Trade finance	91.044	114.303	62.9	74.3	114.3	114.6
Working capital	1,749	3,223	2,236.1	2,428.4	3,222.7	2,477.7
Fixed investment	2,788	2,903	2,717.9	2,706.5	2,902.9	2,899.5
Construction Financing	132.461	111.916	115.3	113.7	111.9	110.3
Other	118.523	349.68	309.6	337.2	349.7	368.3
K. Real estate activities	2,420	2,894	2,652.6	2,672.4	2,893.7	2,940.1
Trade finance	-	-	-	-	-	-
Working capital	422.027	745.224	541.0	531.5	745.2	652.4
Fixed investment	1,390	1,801	1,749.3	1,909.7	1,801.3	1,995.4
Construction Financing	579.961	326.346	328.4	198.7	326.3	262.2
Other	27.917	20.774	33.8	32.5	20.8	30.0
L. Professional, scientific and technical activities	18,416	14,741	12,297.2	12,071.5	14,741.4	14,635.4
Trade finance	1,608	736	608.3	523.3	735.9	753.4
Working capital	8,232	10,683	8,315.5	8,451.5	10,682.8	10,445.7
Fixed investment	8,106	3,177	3,289.2	2,997.0	3,177.1	3,214.1
Construction Financing	5.262	19.874	-	19.9	19.9	115.7
Other	465	125.687	84.2	79.8	125.7	106.6
M. Administrative and support service activities	8,151	11,391	10,318.2	10,117.5	11,390.8	10,955.9
Trade finance	394.32	263.193	235.6	226.3	263.2	265.2
Working capital	4,619	6,232	5,767.4	5,468.6	6,232.3	5,280.3
Fixed investment	2,821	4,538	4,019.8	4,150.2	4,537.7	5,055.1
Construction Financing	-	-	-	-	-	0.1
Other	317	358	295.4	272.3	357.6	355.1
N. Education	3,800	5,217	3,967.9	4,443.5	5,217.0	5,026.4
Trade finance	6.676	0	-	-	-	-
Working capital	1361.611	1,978	1,309.9	1,638.6	1,977.9	1,592.1
Fixed investment	1,803	2,514	2,058.8	2,215.0	2,514.5	2,722.8
Construction Financing	272.284	228.746	241.0	230.4	228.7	214.1
Other	355.993	495.848	358.2	359.6	495.8	497.5
O. Human health and social work activities	2,555	3,384	2,898.9	3,003.1	3,384.2	3,277.6
Trade finance	-	-	4.9	-	-	4.9
Working capital	891.3	1,161	904.5	1,014.0	1,160.5	1,035.6
Fixed investment	1,470.8	1,803	1,578.6	1,576.4	1,803.4	1,826.9
Construction Financing	81.142	183.919	224.6	199.2	183.9	168.5
Other	111.382	236.384	186.2	213.5	236.4	241.6
P. Arts, entertainment, and recreation	367.231	724.691	637.2	636.0	724.7	766.7
Trade finance	100	100	100.0	100.0	100.0	100.0
Working capital	145.137	211.679	146.5	186.3	211.7	201.7
Fixed investment	102.815	398.426	375.3	334.5	398.4	450.8
Construction Financing	2.102	1.286	1.5	1.5	1.3	1.3
Other	17.177	13.3	14.0	13.6	13.3	13.0
Q. Other service activities	23,791	51,601	37,751.2	41,087.0	51,600.9	51,796.6
Trade finance	47.872	301.904	146.9	253.7	301.9	156.0
Working capital	7,727	29,550	19,581.3	20,506.8	29,550.3	29,105.8
Fixed investment	14,723	18,975	16,262.4	18,019.4	18,975.2	19,469.9
Construction Financing	202.901	52.92	38.2	46.0	52.9	50.4
Other	1,090	2,721	1,722.5	2,261.1	2,720.6	3,014.6
Total	570,116	756,301	675,404.4	688,940.5	756,300.9	750,705.8

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	(%)	
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-Balistan	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-Balistan	5.2	0.0	5.2	98.9	0.1	1.1	1.6	6.8	0.0	130.5
	AJK	11.0	0.1	11.0	99.9	0.0	0.1	2.5	13.5	0.1	122.9
Total		19,494.6	100.0	18,119.7	92.9	1,374.9	7.1	1,374.9	19,494.6	100.0	-
Jan-Mar-2025	Punjab	5,452.7	39.0	5,295.6	97.1	157.0	2.9	317.8	5,613.4	40.2	103.0
	Sindh	7,053.8	50.4	6,832.8	96.9	221.0	3.1	145.1	6,977.9	49.9	98.9
	KPK	79.9	0.6	77.0	96.3	3.0	3.7	84.3	161.3	1.2	201.8
	Balochistan	12.4	0.1	12.4	99.4	0.1	0.6	8.9	21.3	0.2	171.3
	Islamabad	1,365.3	9.8	1,151.8	84.4	213.5	15.6	37.0	1,188.8	8.5	87.1
	Gilgit-Balistan	6.2	0.0	6.1	98.8	0.1	1.2	0.1	6.2	0.0	99.9
	AJK	12.1	0.1	12.1	99.7	0.0	0.3	1.5	13.5	0.1	111.7
Total		13,982.4	100.0	13,387.7	95.7	594.7	4.3	594.7	13,982.4	100.0	-

Source: Statistics and Data Services Department, SBP

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 30th Sep & 1st Oct - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period."
2. Place of Disbursements" refers to the place from where the funds are being issued by scheduled banks to the borrowers.
3. Place of Utilization" refers to the place where the funds are being utilized by borrower.
4. This Data is being published on quarterly basis w.e.f. March 2023.
5. Effective March 2025, Easy Paisa Bank Ltd. has been included in scheduled banks (and, former, Telesor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

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

Billion Rupees

Place of disbursement	Place of Utilization	Jul-Sep-24		Oct-Dec-24		Jan-Mar-25 ⁴	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,575.18	92.89	6,343.69	92.60	5,295.64	97.12
	Sindh	150.40	3.05	239.82	3.50	122.92	2.25
	KPK	34.94	0.71	44.70	0.65	8.03	0.15
	Balochistan	28.50	0.58	7.87	0.11	1.47	0.03
	Islamabad	135.92	2.76	213.63	3.12	23.41	0.43
	Gilgit-Balistan	0.02	0.00	0.17	-	0.03	-
	AJK	0.45	0.01	0.72	0.01	1.17	0.02
Punjab Total		4,925.42	100.00	6,850.61	100.00	5,452.68	100.00
Sindh	Punjab	501.38	7.86	281.26	2.71	193.89	2.75
	Sindh	5,476.14	85.87	9,811.24	94.36	6,832.79	96.87
	KPK	320.60	5.03	187.04	1.80	8.80	0.12
	Balochistan	67.14	1.05	65.28	0.63	7.32	0.10
	Islamabad	11.54	0.18	49.26	0.47	10.82	0.15
	Gilgit-Balistan	0.01	0.00	1.47	0.01	0.02	-
	AJK	0.28	0.00	1.78	0.02	0.15	-
Sindh Total		6,377.09	100.00	10,397.33	100.00	7,053.79	100.00
KPK	Punjab	0.33	0.54	0.12	0.16	0.12	0.16
	Sindh	1.51	2.44	0.18	0.23	0.08	0.10
	KPK	58.02	93.80	74.86	96.03	76.99	96.30
	Balochistan	0.03	0.05	0.01	0.02	0.02	0.02
	Islamabad	1.95	3.15	2.76	3.54	2.71	3.38
	Gilgit-Balistan	-	-	0.00	-	0.00	-
	AJK	0.01	0.02	0.02	0.02	0.03	0.03
KPK Total		61.86	100.00	77.96	100.00	79.94	100.00
Balochistan	Punjab	0.05	0.54	0.00	0.02	0.01	0.10
	Sindh	0.39	3.89	0.27	2.25	0.06	0.50
	KPK	-	-	-	-	0.00	0.02
	Balochistan	9.65	95.57	11.92	97.72	12.35	99.38
	Islamabad	-	-	-	-	-	-
	Gilgit-Balistan	-	-	-	-	-	-
	AJK	0.00	0.00	0.00	-	0.00	0.01
Balochistan Total		10.10	100.00	12.20	100.00	12.43	100.00
Islamabad	Punjab	103.49	7.55	135.99	6.35	123.73	9.06
	Sindh	26.21	1.91	12.37	0.58	22.03	1.61
	KPK	135.96	9.92	129.81	6.06	67.47	4.94
	Balochistan	23.22	1.69	0.24	0.01	0.13	0.01
	Islamabad	1,081.55	78.92	1,861.89	86.99	1,151.79	84.36
	Gilgit-Balistan	0.01	0.00	0.00	-	0.01	-
	AJK	-	-	0.02	-	0.11	0.01
Islamabad Total		1,370.45	100.00	2,140.32	100.00	1,365.27	100.00
Gilgit-Balistan	Punjab	0.01	0.13	0.00	0.09	0.02	0.31
	Sindh	-	-	0.00	0.01	0.00	0.01
	KPK	0.01	0.19	0.01	0.16	0.01	0.14
	Balochistan	0.00	0.00	-	-	-	-
	Islamabad	0.08	1.46	0.04	0.82	0.05	0.74
	Gilgit-Balistan	5.07	98.21	5.15	98.93	6.10	98.79
	AJK	-	-	-	-	0.00	0.01
Gilgit-Balistan Total		5.16	100.00	5.21	100.00	6.17	100.00
AJK	Punjab	0.00	0.02	0.01	0.08	0.01	0.11
	Sindh	0.00	0.00	0.00	0.02	0.00	0.02
	KPK	-	-	0.00	-	0.00	0.02
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	0.00	0.00	0.04	0.02	0.17
	Gilgit-Balistan	-	-	0.00	-	0.00	-
	AJK	9.68	99.97	10.96	99.86	12.07	99.67
AJK Total		9.68	100.00	10.98	100.00	12.11	100.00
Grand Total		12,759.8	-	19,494.6	-	13,982.4	-

Source: Statistics and Data Services Department, SBP

Notes:

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

2. Place of Disbursements" refers to the place from where the funds are being issued by scheduled banks to the borrowers.

3. Place of Utilization" refers to the place where the funds are being utilized by borrower.

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

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

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

Billion Rupees

Place of Utilization	Place of Disbursement	Jul-Sep-24		Oct-Dec-24		Jan-Mar-25 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,434.43	91.28	6,343.69	93.83	5,295.64	94.34
	Sindh	327.94	6.75	281.26	4.16	193.89	3.45
	KPK	0.06	0.00	0.12	-	0.12	-
	Balochistan	0.00	0.00	0.00	-	0.01	-
	Islamabad	95.82	1.97	135.99	2.01	123.73	2.20
	Gilgit-Baltistan	0.00	0.00	0.00	-	0.02	-
	AJK	0.00	0.00	0.01	-	0.01	-
Punjab Total		4,858.25	100.00	6,761.07	100.00	5,613.43	100.00
Sindh	Punjab	150.40	2.33	239.82	2.38	122.92	1.76
	Sindh	6,273.77	97.23	9,811.24	97.49	6,832.79	97.92
	KPK	1.51	0.02	0.18	-	0.08	-
	Balochistan	0.39	0.01	0.27	-	0.06	-
	Islamabad	26.21	0.41	12.37	0.12	22.03	0.32
	Gilgit-Baltistan	-	-	0.00	-	0.00	-
	AJK	0.00	0.00	0.00	-	0.00	-
Sindh Total		6,452.28	100.00	10,063.89	100.00	6,977.89	100.00
KPK	Punjab	34.94	56.74	44.70	10.24	8.03	4.98
	Sindh	-	-	187.04	42.86	8.80	5.46
	KPK	58.02	94.23	74.86	17.15	76.99	47.73
	Balochistan	-	-	-	-	0.00	-
	Islamabad	-	-	129.81	29.74	67.47	41.83
	Gilgit-Baltistan	0.01	0.02	0.01	-	0.01	0.01
	AJK	-	-	0.00	-	0.00	-
KPK Total		61.58	100.00	436.43	100.00	161.30	100.00
Balochistan	Punjab	28.50	22.17	7.87	9.23	1.47	6.92
	Sindh	67.14	52.23	65.28	76.50	7.32	34.38
	KPK	0.03	0.03	0.01	0.01	0.02	0.07
	Balochistan	9.65	7.51	11.92	13.97	12.35	58.00
	Islamabad	23.22	18.07	0.24	0.29	0.13	0.63
	Gilgit-Baltistan	0.00	0.00	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		128.55	100.00	85.33	100.00	21.29	100.00
Islamabad	Punjab	135.92	10.93	213.63	10.04	23.41	1.97
	Sindh	11.54	0.93	49.26	2.32	10.82	0.91
	KPK	1.95	0.16	2.76	0.13	2.71	0.23
	Balochistan	-	-	-	-	-	-
	Islamabad	1,094.08	87.98	1,861.89	87.51	1,151.79	96.89
	Gilgit-Baltistan	0.08	0.01	0.04	-	0.05	-
	AJK	0.00	0.00	0.00	-	0.02	-
Islamabad Total		1,243.56	100.00	2,127.59	100.00	1,188.78	100.00
Gilgit Baltistan	Punjab	0.02	0.46	0.17	2.50	0.03	0.52
	Sindh	0.01	0.28	1.47	21.65	0.02	0.39
	KPK	-	-	0.00	0.01	0.00	0.02
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.21	0.00	0.05	0.01	0.17
	Gilgit-Baltistan	5.07	99.05	5.15	75.79	6.10	98.89
	AJK	-	-	0.00	-	0.00	0.01
Gilgit-Baltistan Total		5.12	100.00	6.80	100.00	6.17	100.00
AJK	Punjab	0.45	4.33	0.72	5.37	1.17	8.68
	Sindh	0.28	2.67	1.78	13.17	0.15	1.09
	KPK	0.01	0.13	0.02	0.11	0.03	0.20
	Balochistan	0.00	0.00	0.00	-	0.00	0.01
	Islamabad	-	-	0.02	0.12	0.11	0.80
	Gilgit-Baltistan	-	-	-	-	0.00	-
	AJK	9.68	92.88	10.96	81.24	12.07	89.22
AJK Total		10.42	100.00	13.49	100.00	13.53	100.00
Grand Total		12,759.76	-	19,494.60	-	13,982.39	-

Source: Statistics and Data Services Department, SBP

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

Notes:-

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

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

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

Billion Rupees

Provinces/ Regions	Borrower	Sep-24			Dec-24			Mar-25*		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	0.93	0.93	-	8.36	8.36	-	7.00	7.00
	Government	0.29	722.13	722.42	0.24	841.52	841.76	0.12	440.29	440.42
	Non-Financial Public Sector Enterprises	10.64	2,420.97	2,431.61	3.17	1,827.09	1,830.26	1.87	2,398.54	2,400.41
	NBFCs & Financial Auxiliaries	2.11	447.93	450.04	34.26	2,400.54	2,434.80	0.00	1,016.23	1,016.23
	Private Sector (Business)	307.11	6,788.08	7,095.19	0.86	0.95	1.80	481.16	7,578.44	8,059.60
	Trust Funds & Non Profit Organizations	0.45	13.30	13.75	70.17	1,159.97	1,230.14	0.50	9.68	10.18
	Personal/Individuals	97.35	1,061.64	1,158.99	340.45	8,785.29	9,125.74	128.21	1,054.28	1,182.49
	Others	0.52	0.57	1.10	0.46	12.36	12.82	0.30	1.23	1.53
	Total	418.47	11,455.56	11,874.02	449.61	15,036.07	15,485.68	612.17	12,505.69	13,117.86
Punjab	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	127.38	127.38	-	140.03	140.03	-	26.73	26.73
	Non-Financial Public Sector Enterprises	-	977.57	977.57	27.52	972.90	1,000.42	-	847.01	847.01
	NBFCs & Financial Auxiliaries	-	38.51	38.51	0.17	152.16	152.33	-	38.00	38.00
	Private Sector (Business)	204.60	2,944.06	3,148.65	234.43	3,514.19	3,748.62	354.95	3,319.69	3,674.64
	Trust Funds & Non Profit Organizations	0.45	5.53	5.98	0.46	6.19	6.66	0.50	4.19	4.69
	Personal/Individuals	36.43	359.38	395.81	34.79	332.72	367.51	34.30	308.68	342.98
	Others	0.52	0.00	0.53	0.86	0.00	0.86	0.30	0.84	1.14
	Total	242.00	4,452.43	4,694.43	298.24	5,118.19	5,416.43	390.05	4,545.15	4,935.20
Sindh	Foreign Constituents	-	0.93	0.93	-	8.36	8.36	-	7.00	7.00
	Government	0.29	225.33	225.62	0.24	281.10	281.34	0.12	263.75	263.88
	Non-Financial Public Sector Enterprises	10.64	1,140.97	1,151.61	6.74	1,129.07	1,135.81	-	1,269.25	1,269.25
	NBFCs & Financial Auxiliaries	2.11	337.51	339.62	3.00	1,256.31	1,259.31	0.00	955.34	955.34
	Private Sector (Business)	57.53	3,043.63	3,101.16	58.09	4,211.07	4,269.17	39.99	3,403.29	3,443.28
	Trust Funds & Non Profit Organizations	-	3.37	3.37	-	1.71	1.71	-	1.49	1.49
	Personal/Individuals	48.26	619.97	668.23	22.05	689.04	711.09	21.01	669.48	690.49
	Others	-	0.57	0.57	-	0.63	0.63	-	0.39	0.39
	Total	118.83	5,372.27	5,491.10	90.12	7,577.30	7,667.42	61.12	6,570.00	6,631.12
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	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)	35.52	69.96	105.49	38.08	125.81	163.89	77.72	58.32	136.04
	Trust Funds & Non Profit Organizations	-	0.01	0.01	-	0.01	0.01	-	0.01	0.01
	Personal/Individuals	6.88	38.41	45.29	6.76	37.86	44.62	66.58	36.27	102.85
	Others	-	-	-	-	0.31	0.31	-	-	-
	Total	42.41	126.23	168.64	44.84	181.85	226.69	144.30	112.44	256.75
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.00	0.00	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	4.29	5.64	9.93	4.55	6.06	10.61	3.49	5.44	8.93
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	2.65	2.89	5.55	3.14	3.32	6.46	3.03	3.24	6.27
	Others	-	-	-	-	-	-	-	-	-
	Total	6.94	8.54	15.48	7.68	9.38	17.06	6.52	8.68	15.20
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	369.43	369.43	-	420.39	420.39	-	149.81	149.81
	Non-Financial Public Sector Enterprises	-	284.63	284.63	-	280.77	280.77	-	264.48	264.48
	NBFCs & Financial Auxiliaries	-	71.85	71.85	-	418.56	418.56	-	22.82	22.82
	Private Sector (Business)	0.40	699.47	699.87	0.33	919.35	919.68	0.36	751.56	751.92
	Trust Funds & Non Profit Organizations	-	4.39	4.39	-	4.45	4.45	-	3.99	3.99
	Personal/Individuals	0.44	34.98	35.42	0.40	91.19	91.59	0.39	30.88	31.27
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	0.85	1,464.75	1,465.60	0.72	2,134.71	2,135.44	0.75	1,223.55	1,224.30

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

Billion Rupees										
Provinces/ Regions	Borrower	Sep-24			Dec-24			Mar-25*		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Balistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.35	2.40	5.75	3.49	2.75	6.24	3.33	2.28	5.61
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.70	2.17	2.87	0.78	1.67	2.45	0.69	1.59	2.28
	Others	-	-	-	-	-	-	-	-	-
	Total	4.04	4.57	8.61	4.27	4.42	8.69	4.01	3.88	7.89
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.43	22.92	24.34	1.47	6.06	7.53	1.34	37.84	39.18
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.98	3.85	5.83	2.26	4.16	6.42	2.21	4.15	6.36
	Others	-	-	-	-	-	-	-	-	-
	Total	3.40	26.77	30.17	3.73	10.22	13.95	3.55	41.99	45.54

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

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

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

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

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

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

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

Note:

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

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

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

Amount in Million Rupees

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY24									
Jul-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	4,056.0	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	245,701.2	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	115,024.5
FY25									
Jul-Sep									
Punjab	128,633	72,040.4	202,884.7	17,471	26,128.7	64,694.0	3,010	95,126.3	79,016.5
Sindh	28,643	26,812.5	53,946.2	3,515	7,834.8	15,233.7	817	34,880.6	20,216.3
Khyber Pakhtunkhwa	31,901	9,615.9	10,056.1	1,060	996.0	3,200.1	209	1,542.9	2,109.5
Balochistan	938	1,233.7	4,861.3	109	318.5	496.2	167	669.9	580.5
Azad Jammu Kashmir	696	386.2	708.1	42	56.9	97.0	9	1,044.3	178.4
Gilgit Baltistan	650	270.1	1,604.1	3	1.6	17.6	4	8.4	32.1
All Pakistan	191,461	110,358.8	274,060.5	22,200	35,336.4	83,738.5	4,216	133,272.3	102,133.3
Jul-Dec									
Punjab	746,107	198,473.7	240,294.5	29,768	61,373.1	67,635.6	5,305	248,968.2	94,090.9
Sindh	58,662	55,854.1	59,919.5	6,355	17,653.2	16,688.0	1,282	98,206.0	48,715.5
Khyber Pakhtunkhwa	38,534	14,265.2	10,625.0	1,812	2,053.3	2,987.9	491	3,693.6	2,602.0
Balochistan	1,939	2,534.5	5,650.4	156	481.5	491.2	246	1,063.4	595.5
Azad Jammu Kashmir	1,124	627.1	626.4	77	122.3	94.1	10	2,499.2	295.3
Gilgit Baltistan	1,186	529.2	1,640.5	5	8.6	18.6	7	10.4	35.6
All Pakistan	847,552	272,283.8	318,756.3	38,173	81,692.0	87,915.5	7,341	354,440.8	146,334.8
Jul-Mar									
Punjab	911,152	288,371.1	231,866.8	38,253	90,987.6	66,395.7	7,088	380,300.9	92,001.1
Sindh	83,531	81,590.2	57,607.1	8,549	26,082.2	15,533.9	1,575	125,736.1	46,555.5
Khyber Pakhtunkhwa	42,950	16,996.6	11,569.2	2,501	2,944.8	2,857.5	576	8,106.5	3,199.1
Balochistan	2,782	3,271.8	5,559.8	196	585.6	503.7	255	1,112.0	587.0
Azad Jammu Kashmir	1,603	839.2	705.9	108	166.3	102.6	11	3,748.3	280.7
Gilgit Baltistan	1,679	649.6	1,542.2	5	8.6	17.8	28	121.1	128.3
All Pakistan	1,043,697	391,718.4	308,851.0	49,612	120,775.1	85,411.2	9,533	519,124.8	142,751.7

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

Amount in Million Rupees

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY24									
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	250,917.9	44,015	571,330.1	138,214.8	1,603,152	1,635,218.1	818,689.0
Jul-Jun									
Punjab	842,389	209,645.3	205,722.8	53,009	631,966.7	117,458.0	1,628,286	1,731,881.7	675,769.6
Sindh	153,213	38,509.3	43,221.4	2193	99,339.4	18,841.9	289,534	398,873.5	154,690.7
Khyber Pakhtunkhwa	33,564	12,877.5	11,995.2	2239	3,885.0	2,632.7	92,571	63,135.7	28,983.4
Balochistan	2393	2,307.8	2,160.3	495	2,039.0	355.0	9,626	11,242.3	7,825.5
Azad Jammu Kashmir	9,327	2,313.3	2,316.4	64	211.9	119.4	11,852	7,053.8	3,315.5
Gilgit Baltistan	6,963	1,256.5	1,755.5	696	749.2	1,359.6	10,416	3,519.0	4,399.6
All Pakistan	1,047,849	266,909.7	267,171.5	58,696	738,191.2	140,766.5	2,042,285	2,215,706.0	874,984.3
FY25									
Jul-Sep									
Punjab	193,925	53,429.7	209,034.0	13,579	137,935.6	106,662.2	356,618	384,660.6	662,291.4
Sindh	34,937	10,645.3	42,786.6	718	28,561.4	21,783.3	68,630	108,734.5	153,966.0
Khyber Pakhtunkhwa	10,035	3,848.1	12,194.6	401	1,499.2	2,649.2	43,606	17,502.1	30,209.5
Balochistan	285	571.2	872.7	162	1,063.2	371.5	1,661	3,856.4	7,182.1
Azad Jammu Kashmir	1,916	776.0	2,365.1	28	47.9	127.9	2,691	2,311.3	3,476.5
Gilgit Baltistan	1,662	294.5	1,670.5	89	117.8	1,306.9	2,408	692.3	4,631.2
All Pakistan	242,760	69,564.7	268,923.5	14,977	169,225.2	132,900.9	475,614	517,757.4	861,756.7
Jul-Dec									
Punjab	416,439	119,143.5	220,282.4	25,191	326,947.7	102,207.1	1,222,810	954,906.1	724,510.6
Sindh	78,320	22,063.1	44,400.0	1468	73,532.7	19,863.4	146,087	267,309.0	189,586.5
Khyber Pakhtunkhwa	21,460	8,971.8	13,266.5	721	2,480.4	2,580.4	63,018	31,464.3	32,061.8
Balochistan	467	652.1	647.6	300	1,881.9	393.9	3,108	6,613.4	7,778.7
Azad Jammu Kashmir	3,981	1,545.0	2,538.4	40	67.2	120.9	5,232	4,860.7	3,675.1
Gilgit Baltistan	3,839	755.5	1,737.3	239	242.3	1,261.2	5,276	1,546.0	4,693.2
All Pakistan	524,506	153,130.9	282,872.2	27,959	405,152.1	126,426.9	1,445,531	1,266,699.6	962,305.7
Jul-Mar									
Punjab	583,581	168,309.7	225,566.9	33,524	526,048.2	99,330.9	1,573,598	1,454,017.4	715,161.4
Sindh	122,287	32,854.8	46,917.5	1775	99,539.0	19,376.4	217,717	365,802.2	185,990.4
Khyber Pakhtunkhwa	29,866	12,211.8	13,814.7	951	2,859.3	2,692.3	76,844	43,119.0	34,132.8
Balochistan	681	725.3	636.2	307	2,309.4	378.4	4,221	8,004.0	7,665.1
Azad Jammu Kashmir	5,785	2,160.8	2,533.9	81	186.5	123.0	7,588	7,101.1	3,746.1
Gilgit Baltistan	5,780	1,127.8	1,801.0	419	471.4	1,254.6	7,911	2,378.5	4,743.9
All Pakistan	747,980	217,390.1	291,270.2	37,057	631,413.8	123,155.6	1,887,879	1,880,422.2	951,439.8

Source: Agriculture Credit & Financial Inclusion Department

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

Million Rupees

Farm (Crop) Sector								
Purpose	Subsistence Holdings		Economic Holdings		Above Economic Holdings		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Production Loans	1,024,688	370,351.6	45,691	111,089.9	7,578	301,995.4	1,077,957	783,437.0
All Crops Loan (Excluding Veg & Fruits)	1,005,094	228,164.8	42,933	90,714.7	5,739	55,897.7	1,053,766	374,777.2
Vegetables	854	1,517.2	1,008	3,129.3	251	1,866.4	2,113	6,512.9
Fruits/Orchards	1,381	5,426.1	1,427	5,309.5	572	12,805.5	3,380	23,541.1
Flowers/Ornamental Plants	-	-	1	20.7	-	-	1	20.7
Others	17,359	135,243.6	322	11,915.7	1,016	231,425.8	18,697	378,585.1
Development Loans	15,347	17,924.1	2,590	7,897.9	1,525	82,237.7	19,462	108,059.7
Plough Cattle	-	-	-	-	-	-	-	-
Tube wells	1,130	2,252.2	458	996.8	105	227.1	1,693	3,476.1
Sprinkle & Trickle Irrigation	11	80.4	-	-	-	-	11	80.4
Tractors	3,402	8,304.3	969	2,714.3	297	1,187.2	4,668	12,205.8
Orchards	854	672.1	438	1,213.9	45	562.7	1,337	2,448.7
Farm Transportation	293	819.1	253	959.3	85	508.2	631	2,286.6
Godown/Silos	1,424	1,201.2	167	401.2	219	1,403.0	1,810	3,005.4
Land Improvement	172	370.9	1	0.4	-	-	173	371.2
Farm Machinery	453	1,832.6	240	994.1	226	1,651.5	919	4,478.2
High Quality Seed Processing Units	1	14.3	-	-	200	21,073.4	201	21,087.7
Green House/ Tunnel Farming	-	-	-	-	-	-	-	-
Cold Storage	18	681.2	27	515.9	110	2,146.6	155	3,343.7
Others NGOs	7,589	1,695.6	37	102.1	238	53,478.0	7,864	55,275.8
Corporate Farming	3,662	3,442.8	1,331	1,787.2	430	134,892.6	5,423	140,122.6
Production Loans	3,662	3,442.8	1,329	1,787.2	429	133,892.6	5,420	139,122.6
Development Loans	-	-	2	-	1	1,000.0	3	1,000.0
Total	1,043,697	391,718.4	49,612	120,775.1	9,533	519,125.8	1,102,842	1,031,619.3

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	744,642	205,889.9	10,595	285,895.5	755,237	491,785.3
Poultry	1,554	8,880.7	2,835	256,281.5	4,389	265,162.2
Fisheries	486	581.1	1,030	11,940.7	1,516	12,521.8
Forestry	6	1.0	7	62.9	13	63.9
Others	1,292	2,037.4	22,590	77,233.2	23,882	79,270.7
Total	747,980	217,390.1	37,057	631,413.8	785,037	848,803.9

Source: Agriculture Credit & Financial Inclusion Department, SBP

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

End period: Million Rupees

ECONOMIC GROUPS	2024						2025		
	Sep			Dec			Mar ^P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	586.1	586.1	-	-	1,314.7	-	-	-
2. DOMESTIC CONSTITUENTS	39,401.5	247,648.8	399,699.2	90,399.0	33,762.2	239,210.6	107,655.2	38,790.0	244,910.2
I. GOVERNMENT	268.1	-	268.1	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	0.0	15,849.1	-	-	0.0	2,070.4	-	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	39,133.4	247,648.7	383,581.9	90,399.0	33,758.3	239,210.6	105,484.4	38,787.5	244,910.1
a. Agriculture, forestry and fishing	131.2	311.8	469.9	93.4	4.6	631.8	18.1	-	745.1
b. Mining and quarrying	1,321.7	-	1,321.7	-	1,321.7	139.3	-	1,321.7	-
c. Manufacturing	31,908.6	227,427.6	317,312.4	58,776.4	27,062.4	218,100.4	68,224.6	31,578.3	224,655.4
01 - Manufacture of food products	5,625.0	18,168.5	32,682.1	10,014.5	4,158.5	17,365.3	11,909.9	7,289.9	14,198.9
02 - Manufacture of beverages	465.3	21.1	586.4	100.0	472.0	3.1	100.0	465.3	7.8
03 - Manufacture of textiles	8,861.1	173,214.9	214,203.6	32,145.4	8,955.8	164,627.4	38,165.4	11,389.7	171,361.5
04 - Manufacture of wearing apparel	2,375.7	26,115.8	29,085.9	787.2	1,608.3	25,012.3	1,519.6	2,144.2	27,527.2
05 - Manufacture of leather and related products	938.2	3,829.4	4,789.2	4.4	1,810.8	2,781.3	15.2	1,386.6	3,201.9
06 - Manufacture of paper and paper products	697.8	98.6	796.4	-	383.7	307.6	-	313.5	300.7
07 - Manufacture of coke and refined petroleum products	2,013.0	-	2,575.9	395.9	891.8	-	1,195.5	785.3	-
08 - Manufacture of chemicals and chemical products	3,049.3	796.2	14,148.2	6,823.7	1,897.3	1,427.6	9,944.5	1,297.4	409.2
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	964.7	192.7	1,260.9	73.0	751.6	226.9	93.1	465.7	238.9
10 - Manufacture of rubber and plastics products	1,358.8	1,589.2	2,948.0	244.7	1,663.8	2,031.7	222.5	481.0	2,323.8
11 - Manufacture of other non-metallic mineral products	354.6	782.2	1,209.6	32.8	95.4	1,229.5	-	344.7	1,303.8
12 - Manufacture of basic metals	2,502.3	-	3,289.3	208.4	1,712.5	-	501.2	2,904.7	139.2
13 - Manufacture of fabricated metal products, except machinery and equipment	131.2	-	360.9	216.6	0.5	-	210.6	92.2	55.4
14 - Manufacture of computer, electronic and optical products	19.4	95.4	169.8	55.0	19.4	71.9	55.0	8.4	65.0
15 - Manufacture of electrical equipment	934.7	87.4	1,179.3	434.4	1,048.0	137.3	354.7	589.3	136.5
16 - Manufacture of machinery and equipment	47.2	337.6	405.9	15.0	47.2	312.1	-	62.1	316.6
17 - Manufacture of motor vehicles, trailers and semi-trailers	1,361.7	27.8	1,779.3	383.0	1,414.5	-	378.9	1,433.5	-
18 - Manufacture of furniture	13.2	-	23.2	10.0	19.4	-	-	-	-
19. Other manufacturing	195.5	2,070.9	5,818.5	6,832.4	112.1	2,566.3	3,558.5	125.1	3,068.9
d. Electricity, gas, steam and air conditioning supply	-	115.0	342.4	120.8	-	265.0	125.0	-	265.0
e. Water supply; sewerage, waste management and remediation activities	137.5	-	137.5	-	-	-	24.2	39.8	-
f. Construction	119.8	-	119.8	-	-	-	27.3	159.0	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	4,439.8	17,364.9	34,930.4	7,914.8	4,901.0	17,908.9	10,696.6	4,453.6	17,750.4
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	66.8	31.1	145.2	-	426.7	31.1	-	170.4	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	3,799.1	4,352.3	12,370.6	3,472.7	4,157.2	3,266.6	2,893.9	3,937.2	2,478.0
03 - Retail trade, except of motor vehicles and motorcycles	573.8	12,981.5	22,414.6	4,442.0	317.1	14,611.2	7,802.7	346.0	15,241.3
h. Transportation and storage	576.2	168.0	751.2	7.0	0.9	134.8	5.7	630.9	154.8
i. Accommodation and food service activities	115.1	-	115.1	-	115.1	-	-	115.1	-
j. Information and communication	101.5	1,428.2	18,806.2	19,829.9	101.5	271.3	22,393.8	89.5	188.1
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	270.3	20.9	1,052.6	681.4	55.7	283.3	191.1	353.8	139.6
m. Administrative and support service activities	6.9	762.0	4,364.3	1,193.9	104.6	1,018.8	3,438.3	6.9	959.0
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	4.1	-	4.1	-	90.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	0.7	50.4	3,854.3	1,781.5	0.7	456.9	440.1	34.7	52.7
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	3.9	-	-	2.5	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	39,401.5	248,234.8	400,285.2	90,399.0	33,762.2	240,525.3	107,655.2	38,790.0	244,910.2

Source: Statistics and Data Services Department, SDB

Notes:-

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

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

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

End period: Million Rupees

SECURITIES / SHARES	2024						2025		
	Sep			Dec			Mar ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	25,013,074.1	25,837,368.0	25,932,141.7	23,048,415.3	22,407,110.7	23,841,255.9	25,057,239.8	26,751,313.0	26,776,943.8
1) Treasury Bills	8,697,363.6	9,308,822.3	8,822,740.8	4,617,759.0	5,022,862.0	4,841,237.7	4,451,840.8	4,764,131.3	4,523,250.6
2) Pakistan Investment Bonds (PIBs)	16,291,613.3	16,504,450.3	17,083,574.2	18,428,045.0	17,381,637.5	18,997,358.9	20,594,557.0	21,976,437.3	22,242,750.0
a. Fixed Rate	4,953,583.9	4,963,336.9	5,274,808.9	5,520,242.0	4,085,162.3	5,881,187.2	7,465,272.9	8,421,520.2	8,896,724.4
b. Floating Rate	11,338,029.4	11,541,113.4	11,808,765.3	12,907,803.0	13,296,475.2	13,116,171.7	13,129,284.1	13,554,917.1	13,346,025.6
3) Others	24,097.3	24,095.3	25,826.6	2,611.2	2,611.2	2,659.4	10,842.1	10,744.3	10,943.1
II. Provincial Government	-	-	-	866.4	866.4	876.8	866.4	866.4	902.0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	429,250.8	290,127.9	484,505.8	447,528.4	304,939.7	564,338.3	474,949.5	326,393.5	576,963.6
1) Quoted On The Stock Exchange	207,960.9	74,903.0	254,079.0	217,177.5	80,812.5	338,094.2	228,968.4	86,108.3	335,332.3
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	22,864.2	16,698.0	30,781.4	21,400.6	15,765.6	31,597.8	26,169.2	16,091.5	32,719.4
NFPSEs	29,609.8	7,853.0	34,556.9	34,081.4	9,540.1	66,944.3	38,662.7	10,647.1	65,944.9
Private Sector	114,092.3	34,375.3	140,928.1	123,045.9	39,696.3	191,239.7	124,803.1	43,357.0	188,533.6
2) Unquoted On The Stock Exchange	221,289.9	215,224.9	230,426.8	230,350.9	224,127.2	226,244.1	245,981.1	240,285.2	241,631.3
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	45,285.8	40,512.6	46,306.8	47,414.5	42,725.3	47,035.1	46,817.9	42,309.5	48,217.2
NFPSEs	27,728.6	27,614.9	36,608.7	31,401.8	31,276.7	31,351.8	42,317.1	42,202.5	42,267.1
Private Sector	8,920.7	7,549.5	9,868.5	10,377.2	8,705.8	9,710.7	12,444.0	11,119.4	10,024.2
V. DEBENTURES	3.0	3.0	3.0	1.8	1.8	1.8	1.8	1.8	1.8
VI. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VII. CERTIFICATE OF INVESTMENTS	5.2	5.2	5.2	5.2	0.8	5.2	5.2	5.2	5.2
VIII. TERM FINANCE CERTIFICATES	101,852.9	103,920.6	102,335.9	98,043.4	101,234.3	103,611.7	98,076.3	99,025.1	89,659.8
IX. MUTUAL FUNDS	12,311.4	12,257.8	13,127.5	23,005.0	13,717.4	25,782.2	14,699.5	13,335.3	15,584.3
X. OTHERS	2,153.8	2,153.8	2,261.7	952.9	952.9	952.9	483.8	483.8	483.8
XI. Islamic Banking Products - Investments	4,903,421.6	4,913,433.7	5,213,842.1	5,299,459.5	5,271,898.7	5,495,305.0	5,773,419.9	5,551,078.0	6,038,876.6
a. Government Islamic Securities	4,396,936.8	4,410,435.8	4,677,623.7	4,782,812.5	4,754,664.1	4,957,665.3	5,086,653.2	4,859,931.6	5,502,135.8
1. GOP Ijara Sukuk	4,336,837.1	4,344,137.8	4,615,342.7	4,656,840.6	4,629,039.9	4,829,692.0	4,977,179.4	4,746,882.3	5,389,120.5
a. Variable Rental Rate	2,976,530.7	2,979,051.4	3,217,778.4	3,257,355.9	3,224,740.8	3,334,241.9	3,875,096.2	3,403,553.7	4,253,213.1
b. Fixed Rental Rate	1,360,306.3	1,365,086.4	1,397,564.3	1,399,484.7	1,404,299.1	1,495,450.1	1,102,083.2	1,343,328.6	1,135,907.4
2. Bai Muajjal - Government	24,520.6	24,520.6	25,324.2	93,860.6	93,860.6	95,628.9	93,860.6	93,860.6	96,605.3
3. Islamic Naya Pakistan Certificate	35,579.2	41,777.5	36,956.9	32,111.4	31,763.6	32,344.5	15,613.2	19,188.7	16,410.0
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	468,564.9	468,438.1	493,338.0	504,864.2	505,408.8	525,799.4	482,041.8	481,729.8	500,287.7
1) Diminishing Musharaka Sukuk	123,096.6	118,921.8	128,876.4	161,097.7	161,187.3	164,958.7	143,743.2	142,162.8	148,669.8
2) Ijarah Sukuk	187,606.5	187,524.6	200,001.0	193,333.4	191,604.2	206,386.3	187,163.7	185,354.2	195,883.6
3) Modaraba Sukuk	10,378.7	10,382.3	10,861.3	10,713.0	10,732.3	10,914.4	9,233.7	9,233.8	9,619.2
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	147,483.2	151,609.4	153,599.3	139,720.2	141,885.1	143,540.0	141,901.2	144,979.1	146,115.0
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	9,139.0	9,139.0	9,571.8	6,105.1	6,105.1	6,209.1	6,605.1	6,605.1	6,830.3
h. Other Islamic Mode of Investments	28,780.8	25,420.8	33,308.6	5,677.7	5,720.7	5,631.3	198,119.8	202,811.5	29,622.8
TOTAL	30,462,073.2	31,159,270.3	31,748,223.3	28,919,078.2	28,100,722.9	30,032,130.1	31,419,742.5	32,742,502.3	33,499,421.2

Source: Statistics and Data Services Department, SBP

Notes:-

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

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

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

End period: Million Rupees

RATE OF INTEREST	2024			2025
	Jun	Sep	Dec ^R	Mar ^P
00.00	8,235,022.7	7,689,982.5	7,554,443.4	8,495,913.6
01.00*	280,712.8	286,554.3	251,634.7	356,403.4
02.00*	158,349.1	176,839.9	114,499.8	207,268.5
03.00*	3,927.7	21,843.4	8,639.1	9,897.5
04.00*	37,560.1	31,816.3	438,363.4	497,703.5
05.00*	33,958.7	33,633.5	378,088.6	464,561.8
06.00*	71,455.0	69,638.8	219,611.8	288,030.5
07.00*	15,596.9	82,296.5	164,702.2	404,299.9
08.00	56,757.0	100,025.2	515,153.8	874,677.3
08.50	15,971.0	32,986.5	70,775.2	88,312.6
09.00	86,369.7	61,579.0	107,785.1	220,702.8
09.50	54,194.7	19,484.6	34,782.3	85,030.4
10.00	39,246.3	28,923.7	345,908.8	615,885.3
10.50	19,915.9	18,004.7	28,578.2	7,336,387.4
11.00	33,839.1	14,878.6	67,865.7	192,277.2
11.50	67,195.1	67,496.4	2,127,790.3	1,443,139.7
12.00	33,153.0	147,142.4	61,570.2	113,043.7
12.50	9,486.6	11,702.2	43,653.2	11,889.9
13.00	8,142.0	8,587.9	77,097.6	54,629.2
13.50	2,882.6	4,832.5	8,490,864.4	74,191.2
14.00	16,123.7	351,339.8	86,239.4	27,916.5
14.50	4,669.4	95,791.1	55,194.6	6,118.8
15.00	47,860.5	79,952.0	81,599.1	52,865.2
16.00	40,479.3	1,540,944.9	84,751.2	73,428.1
17.00	45,475.3	166,554.6	60,645.8	48,933.7
18.00	345,128.9	7,080,792.8	196,729.9	181,379.7
19.00	567,281.7	2,004,449.4	141,230.9	116,520.7
20.00	10,283,666.3	2,288,761.1	203,773.1	380,697.2
21.00	1,747,969.8	379,924.3	173,522.9	104,846.6
22.00	347,043.1	182,279.5	2,715.7	167.6
above 22.00	203,288.6	59,634.0	22.2	4,901.0
Total	22,912,722.6	23,138,672.3	22,188,232.6	22,832,020.6

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.05 to 01.00

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* 2.00 stands for 1.05 to 2.00

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

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

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

Million Rupees

RATE OF RETURN	2024			2025
	Jun	Sep	Dec ^R	Mar ^P
00.00	2,843,251.9	2,901,440.0	3,168,416.6	3,725,310.1
01.00*	231,832.9	222,125.3	231,582.1	205,947.9
02.00*	77,873.1	84,162.3	91,050.7	91,719.5
03.00*	16,293.9	11,410.3	7,568.1	25,597.0
04.00*	7,095.2	8,341.6	32,200.5	94,698.4
05.00*	6,393.4	25,898.4	139,099.3	86,812.6
06.00*	119,818.6	78,595.2	883,761.5	201,426.2
07.00*	35,594.0	110,367.9	448,505.4	1,585,151.3
8.00	94,676.4	148,536.1	546,521.2	417,323.0
08.50	140,262.9	100,879.7	60,654.5	294,023.2
09.00	54,533.0	605,487.3	165,839.3	432,433.7
09.50	28,350.5	116,480.9	70,960.2	74,082.5
10.00	24,296.1	113,590.3	220,699.9	241,571.5
10.50	8,259.9	18,338.6	171,210.4	278,475.9
11.00	669,944.7	72,239.5	366,814.1	171,784.0
11.50	199,379.4	76,784.5	276,000.4	160,825.7
12.00	36,575.2	210,273.2	98,519.9	34,667.3
12.50	33,145.9	21,763.0	115,244.5	1,582.6
13.00	12,109.7	73,708.0	44,738.8	50,309.4
13.50	12,184.2	22,576.5	225,386.8	5,926.1
14.00	115,111.0	309,681.7	59,539.5	1,336.5
14.50	29,692.2	31,348.2	44,790.7	679.9
15.00	117,186.1	188,706.2	5,364.6	1,512.7
16.00	377,952.0	831,067.6	80,986.2	8,824.8
17.00	95,244.5	283,935.0	2,549.1	4,537.3
18.00	467,560.2	466,707.3	14,235.0	10,872.9
19.00	248,950.1	140,605.7	17,755.5	7,314.9
20.00	780,279.9	110,189.0	20,139.5	14,111.2
21.00	219,457.1	29,595.8	7,609.4	2,159.3
22.00	156,680.6	28,888.1	8,976.5	321.6
above 22.00	8,197.9	13,849.0	-	-
Total	7,268,182.5	7,457,572.3	7,626,720.1	8,231,338.9

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.05 to 01.00

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* 2.00 stands for 1.05 to 2.00

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

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 31st March, 2025

Million Rupees

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	7,476,988	1,273,711	445,858	3,024,666	12,221,224
01.00*	246,673	44,354	42,888	228,437	562,351
02.00*	65,938	13,318	28,046	191,686	298,988
03.00*	11,035	3,375	6,462	14,622	35,495
04.00*	53,669	9,307	10,294	519,131	592,402
05.00*	90,414	6,734	11,722	442,504	551,374
06.00*	73,359	11,700	8,052	396,346	489,457
07.00*	759,459	344,270	271,581	614,141	1,989,451
8.00	194,694	111,576	15,544	970,187	1,292,000
08.50	128,256	34,028	40,211	179,840	382,336
09.00	195,032	34,182	52,827	371,096	653,137
09.50	43,227	14,949	10,234	90,702	159,113
10.00	168,452	38,076	30,704	620,225	857,457
10.50	3,573,690	913,882	482,176	2,645,115	7,614,863
11.00	29,749	27,477	2,051	304,784	364,061
11.50	601,224	154,945	21,222	826,575	1,603,965
12.00	7,039	4,479	2,307	133,887	147,711
12.50	1,805	601	142	10,926	13,472
13.00	2,076	1,023	799	101,041	104,939
13.50	34,354	10,701	944	34,119	80,117
14.00	4,462	2,958	1,764	20,069	29,253
14.50	2,903	1,218	1,784	894	6,799
15.00	5,910	2,702	717	45,049	54,378
16.00	16,310	9,159	4,737	52,047	82,253
17.00	7,979	3,467	1,634	40,391	53,471
18.00	42,042	22,432	14,404	113,375	192,253
19.00	6,459	1,357	103	115,917	123,836
20.00	100,161	5,046	4,204	285,397	394,808
21.00	1,389	136	463	105,017	107,006
22.00	115	8	-	366	489
above 22.00	56	142	-	4,703	4,901
Total	13,944,919	3,101,313	1,513,874	12,503,254	31,063,360

* 01.00 stands for 00.05 to 01.00

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* 2.00 stands for 1.05 to 2.00

Notes:-

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

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

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

End period: Million Rupees

RATE OF INTEREST	Sep-24		24-Dec		Mar-25 ^a	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	753,578.7	651,120.8	657,671.5	606,840.0	1,169,564.8	1,120,762.9
01.00*	11,991.6	9,842.8	15,431.7	10,126.3	17,083.7	11,047.7
02.00*	100,283.5	98,977.3	110,274.6	107,101.5	98,106.2	94,038.2
03.00*	255,372.9	255,372.9	256,554.0	256,554.0	231,172.4	231,172.4
04.00*	131,315.6	131,276.6	421,366.9	121,255.7	123,668.9	120,068.2
05.00*	213,222.7	213,057.0	296,639.3	289,520.3	259,586.6	252,437.6
06.00*	92,185.3	90,876.0	128,868.6	127,130.6	118,790.6	86,801.7
07.00*	110,104.7	110,104.7	107,370.8	107,370.8	198,948.5	124,887.0
08.00*	40,320.4	33,731.1	559,492.4	36,724.2	153,281.9	39,184.9
8.25	362,328.8	1,301.7	2,118.8	2,118.8	21,768.3	21,768.3
8.50	36,916.2	3,826.2	5,599.3	5,599.3	36,392.7	36,392.7
8.75	3,592.9	3,592.9	20,169.4	1,835.1	14,227.6	14,227.6
9.00	50,205.8	39,881.0	64,875.0	39,693.9	249,416.6	249,416.6
9.25	3,545.5	3,545.5	44,115.6	5,899.2	5,899.2	5,899.2
9.50	13,788.6	4,025.3	47,696.6	25,833.9	1,991.2	1,991.2
9.75	974.9	974.9	33,062.6	32,062.6	2,729.1	2,729.1
10.00	27,891.1	6,094.0	171,350.6	154,793.5	108,693.7	58,641.8
10.25	30,580.5	1,192.8	106,020.6	59,020.8	151,707.1	1,707.1
10.50	11,271.8	1,096.9	25,297.7	25,297.7	79,823.1	14,823.1
10.75	9,799.3	1,157.8	79,692.8	67,904.6	209,194.9	1,966.7
11.00	7,564.3	7,564.3	502,004.8	178,054.6	4,936.5	4,636.5
11.25	1,075.1	1,075.1	265,329.4	23,849.6	124,355.6	13,105.6
11.50	131,016.6	1,350.8	251,542.7	47,905.3	218,095.0	5,127.3
11.75	388.1	388.1	184,667.9	32,289.0	98,844.0	27,809.7
12.00	90,759.5	17,224.5	365,001.0	87,029.8	279,226.3	128,589.7
12.25	263.1	263.1	242,917.0	83,566.4	706,561.8	259,025.5
12.50	5,476.9	5,250.8	371,260.5	296,575.3	372,668.3	261,433.7
12.75	1,130.7	1,130.7	316,988.3	106,732.5	541,503.0	294,275.2
13.00	4,421.7	4,421.7	298,116.7	84,396.6	282,606.4	266,709.3
13.25	65,119.4	165.2	282,036.0	141,685.4	346,609.4	267,554.4
13.50	1,476.1	1,476.1	230,492.3	43,159.1	183,489.0	174,771.5
13.75	7,503.2	7,503.2	104,597.7	86,399.8	179,312.8	140,403.8
14.00	16,643.6	16,643.6	135,064.2	101,003.9	172,893.2	167,542.3
14.25	6,056.9	6,056.9	109,225.6	105,776.1	151,067.3	140,622.5
14.50	82,931.2	82,931.2	124,619.0	119,827.5	109,059.1	106,395.5
14.75	7,155.5	7,155.5	66,766.4	64,480.4	124,548.8	76,405.8
15.00	8,599.2	5,724.5	124,705.5	102,900.3	161,107.5	119,204.9
15.25	19,962.4	2,205.4	167,870.5	120,604.5	129,842.0	82,023.4
15.50	13,135.5	7,846.6	92,765.0	78,746.4	32,344.3	30,789.2
15.75	32,785.7	32,760.0	135,842.1	133,621.3	96,490.3	96,415.3
16.00	114,828.7	35,958.8	183,217.9	115,239.1	55,855.3	38,795.0
16.25	126,774.3	22,164.3	177,276.5	127,868.7	50,516.7	50,514.4
16.50	218,309.5	171,271.4	292,021.2	212,051.8	37,667.5	36,020.5
16.75	111,176.8	34,583.3	125,720.7	101,921.2	19,379.4	18,381.4
17.00	167,199.1	33,306.4	176,702.0	136,448.5	382,425.7	174,002.2
17.25	105,370.6	65,848.3	136,948.4	136,400.6	23,211.5	23,211.5
17.50	224,297.3	137,815.5	535,426.7	196,256.7	111,411.9	37,112.4
17.75	82,149.2	66,230.4	137,650.8	110,860.9	16,870.7	14,870.7
18.00	153,896.5	90,472.4	139,186.2	101,706.1	59,934.7	29,193.0
18.25	53,636.6	50,459.5	78,426.7	76,252.1	67,398.6	67,398.6
18.50	101,389.2	96,579.8	68,410.5	67,692.7	18,816.5	18,816.5
18.75	43,341.1	37,141.1	74,326.7	34,012.4	15,717.4	15,717.4
19.00	134,636.2	89,552.4	57,130.2	55,535.7	22,425.5	22,425.5
19.25	59,659.9	48,020.2	96,046.1	45,108.2	11,011.1	11,011.1
19.50	139,618.1	67,814.5	160,673.7	82,797.7	10,169.2	10,169.2
19.75	162,505.8	89,904.9	49,340.0	42,106.5	30,272.1	30,272.1
20.00	218,173.9	149,622.3	26,413.5	25,452.7	15,996.2	15,996.2
20.25	385,631.7	124,943.9	22,510.0	19,010.0	19,303.3	19,303.3
20.50	275,277.3	193,732.4	12,515.6	11,817.4	6,391.3	6,360.1
20.75	304,060.0	211,015.9	48,216.8	47,791.8	29,224.1	28,801.3
21.00	225,883.6	181,667.1	39,661.4	38,658.4	16,346.9	15,846.9
21.25	216,708.6	213,488.2	24,037.3	23,415.4	7,799.5	7,797.3
21.50	165,994.1	122,556.2	63,860.0	35,717.4	17,562.8	17,562.8
21.75	233,789.8	184,650.0	30,764.4	29,725.8	18,022.7	18,022.7
22.00	121,499.2	84,510.6	34,759.8	33,252.4	19,733.7	18,233.7
22.25	159,768.5	137,588.6	23,441.9	19,134.4	4,435.7	2,823.5
22.50	76,804.4	74,162.6	23,198.0	23,177.7	10,514.3	10,508.8
22.75	135,019.1	87,177.3	12,945.5	9,053.7	5,622.8	1,730.9
23.00	32,331.8	30,434.8	8,626.5	8,447.9	4,957.6	4,948.8
23.25	155,636.1	76,653.6	28,815.4	28,811.5	14,959.7	14,959.7
23.50	350,823.9	234,670.3	447,074.6	323,901.4	11,144.5	9,221.8
23.75	85,007.5	82,807.8	11,291.5	11,287.9	2,025.6	2,025.6
24.00	22,813.2	22,216.3	12,212.6	12,176.9	9,666.3	9,666.3
24.25	30,705.6	30,569.8	11,312.4	11,312.4	3,498.2	3,498.2
24.50	16,333.8	16,185.4	4,817.9	4,817.9	3,094.3	3,094.3
24.75	18,269.8	17,929.9	4,988.9	4,988.9	1,721.5	1,721.5
25.00 & above	527,699.5	527,621.3	421,101.1	421,099.3	246,851.6	246,851.6
TOTAL	8,519,755.7	5,811,513.2	11,326,551.0	6,944,813.5	8,969,564.3	6,209,691.6

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.25 to 01.00

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* 8.00 stands for 7.25 to 8.00

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

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

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

End of Period: Million Rupees

RATE OF RETURN	2024				2025	
	Sep		Dec		Mar ²	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	231,269.3	206,254.3	416,211.1	392,914.1	323,943.3	272,601.4
01.00*	3,140.7	3,140.7	3,513.4	3,504.2	4,603.5	4,603.5
02.00*	66,655.4	66,655.4	63,745.9	63,745.9	60,742.4	60,716.0
03.00*	84,710.4	83,778.4	99,207.7	87,642.7	70,045.1	70,045.1
04.00*	61,392.2	61,392.2	49,265.4	49,265.4	50,011.1	50,011.1
05.00*	106,935.0	106,935.0	126,985.7	126,985.7	129,841.7	129,841.7
06.00*	18,771.3	18,771.3	28,592.2	28,592.2	29,748.4	29,698.4
07.00*	38,024.4	38,024.4	56,775.3	56,775.3	42,757.5	42,726.9
08.00*	31,602.2	10,915.8	28,409.6	28,409.6	70,232.9	23,878.4
8.25	1,179.0	1,179.0	3,597.7	3,597.7	13,861.9	13,861.9
8.50	5,538.8	699.4	84,163.4	32,454.9	8,053.9	8,053.9
8.75	22,308.1	1,256.2	27,342.9	23,332.6	14,487.3	14,487.3
9.00	10,547.3	10,547.3	17,220.1	17,220.1	126,366.7	115,435.8
9.25	809.0	809.0	75,903.4	75,903.4	35,780.5	15,780.5
9.50	801.7	801.7	54,345.5	34,345.5	15,280.0	15,280.0
9.75	259.7	259.7	43,024.7	43,024.7	5,627.5	5,627.5
10.00	4,190.1	4,178.2	110,863.6	110,852.4	38,339.6	37,670.3
10.25	185.9	185.9	146,688.3	77,413.5	134,818.1	32,602.6
10.50	974.5	974.5	38,071.9	38,071.9	31,778.1	31,778.1
10.75	428.4	428.4	83,500.5	31,924.3	6,690.1	1,690.1
11.00	4,343.1	4,343.1	86,362.5	18,437.0	5,421.8	5,412.8
11.25	286.6	286.6	14,279.8	14,279.8	23,008.4	23,008.4
11.50	582.0	582.0	21,333.8	6,333.8	9,060.3	9,060.3
11.75	600.2	600.2	19,187.6	15,196.5	108,765.0	43,759.9
12.00	1,575.2	1,575.2	100,923.0	52,888.3	211,858.6	135,095.6
12.25	629.7	593.0	81,442.8	68,664.1	655,567.6	217,877.6
12.50	852.6	852.6	72,366.7	70,366.7	238,637.1	170,165.8
12.75	3,052.9	1,240.9	104,961.8	47,555.6	174,884.8	153,041.6
13.00	640.6	640.6	43,473.1	41,872.3	203,889.2	190,616.6
13.25	2,718.5	2,718.5	61,787.2	53,590.8	122,086.9	112,456.0
13.50	1,560.9	1,560.9	74,085.7	74,021.5	101,413.6	100,765.3
13.75	7,187.9	7,187.9	77,515.6	71,955.5	150,612.0	107,644.2
14.00	18,604.0	18,604.0	145,413.4	144,995.1	64,999.5	64,766.8
14.25	4,432.4	4,432.4	69,330.4	68,441.8	65,123.1	63,502.1
14.50	67,448.3	67,448.3	56,791.4	55,280.3	55,754.1	54,972.7
14.75	1,263.3	1,263.3	76,776.5	53,857.7	42,744.0	29,473.8
15.00	11,803.0	7,100.6	81,553.0	64,475.3	77,980.6	77,889.4
15.25	4,343.3	2,621.1	131,138.4	94,965.8	82,329.7	71,909.2
15.50	8,322.3	7,044.5	56,483.6	50,113.6	25,044.5	24,981.5
15.75	14,608.6	4,608.6	67,764.3	49,528.5	32,068.3	31,999.6
16.00	14,459.3	14,457.7	58,713.0	58,494.3	16,391.9	16,355.2
16.25	27,325.6	27,318.2	63,084.4	47,322.1	15,563.7	14,250.2
16.50	86,700.8	67,324.5	62,754.5	51,365.9	20,949.4	12,449.4
16.75	35,922.6	21,270.2	58,235.8	55,382.3	16,015.5	16,005.3
17.00	29,741.9	29,736.3	60,567.0	51,812.1	92,740.2	16,582.1
17.25	27,264.5	19,177.2	19,472.7	17,773.5	6,593.5	6,593.5
17.50	44,899.1	44,894.2	189,863.5	186,127.3	19,380.8	12,653.4
17.75	21,855.3	21,751.7	21,176.9	21,030.7	6,502.5	6,502.5
18.00	40,574.9	32,396.5	17,074.9	17,072.1	14,423.0	14,385.7
18.25	31,689.3	30,402.4	12,249.7	12,241.2	6,702.9	6,702.9
18.50	46,411.5	31,978.8	19,732.5	19,703.9	9,097.2	9,089.1
18.75	29,421.3	28,853.3	22,854.1	16,824.8	8,244.4	8,239.7
19.00	80,667.4	51,810.2	19,104.6	18,598.0	14,120.3	14,120.3
19.25	37,279.8	31,941.9	10,276.9	10,241.0	4,366.7	4,366.7
19.50	99,170.6	56,615.5	22,455.9	21,314.7	5,960.9	5,625.9
19.75	202,574.6	90,457.3	18,178.4	14,968.5	7,819.5	7,792.5
20.00	188,428.1	79,105.2	18,277.9	18,269.2	21,593.4	21,448.7
20.25	191,046.6	98,195.2	31,772.8	31,736.8	12,656.6	6,656.6
20.50	236,780.8	83,405.1	25,360.1	24,736.5	6,858.9	6,858.9
20.75	138,274.8	97,942.4	19,920.8	19,604.8	8,616.9	8,616.9
21.00	72,078.2	70,550.1	15,337.3	15,314.2	2,934.2	2,927.1
21.25	74,534.0	61,432.9	17,435.3	16,723.0	7,175.9	7,175.9
21.50	69,181.0	66,348.4	12,167.7	12,159.4	6,843.8	6,841.2
21.75	125,117.4	85,114.3	17,534.6	17,525.8	11,950.6	11,950.6
22.00	81,068.2	55,052.0	19,770.9	11,694.5	8,772.1	8,772.1
22.25	55,578.0	54,816.5	10,755.0	10,731.7	4,747.6	4,732.4
22.50	41,650.1	38,582.3	14,974.4	14,969.9	11,720.7	11,720.7
22.75	50,473.9	38,698.7	11,023.3	6,700.0	3,582.7	3,582.7
23.00	37,295.0	35,073.4	20,161.0	17,397.5	16,492.6	13,149.2
23.25	42,255.8	40,631.6	16,947.0	16,939.5	11,416.7	11,409.3
23.50	67,695.1	21,776.4	114,210.9	10,965.7	6,172.4	6,172.4
23.75	35,884.5	32,988.6	11,531.8	11,429.3	4,827.7	4,827.7
24.00	20,510.4	20,508.9	12,478.0	7,796.5	7,791.1	7,791.1
24.25	14,413.8	14,313.4	14,463.1	14,463.1	3,779.2	3,779.2
24.50	9,138.9	9,136.4	3,550.9	3,550.9	1,584.5	1,584.5
24.75	9,583.5	5,101.6	5,099.9	5,099.9	2,856.6	2,856.6
25.00 & above	92,743.1	91,381.0	70,165.3	70,131.1	54,939.3	54,774.6
TOTAL	3,354,268.6	2,457,511.6	4,159,132.7	3,425,689.5	4,146,449.8	3,044,132.3

Source: Statistics and Data Services Department, SBP

Note:

01.00* stands for 00.25 to 01.00

8.00* stands for 7.25 to 8.00

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

3.26.1 Advances Distributed by Rate of Return and Gender

All Banks
As on 31st March, 2025

Million Rupees

Rate of Return	Male	Female	Both Males and Females	Others	Total Advances
00.00	506,843	15,324	4,003	967,338	1,493,508
01.00*	2,723	251	-	18,713	21,687
02.00*	12,440	753	-	145,655	158,849
03.00*	66,230	8,071	135	226,782	301,218
04.00*	51,690	4,690	345	116,955	173,680
05.00*	115,553	25,478	3,241	245,157	389,428
06.00*	19,915	1,272	127	127,226	148,539
07.00*	92,159	7,020	5,553	136,974	241,706
08.00*	2,813	1,056	1	219,645	223,515
08.25	165	3	-	35,462	35,630
08.50	2,010	20	-	42,417	44,447
08.75	309	1	-	28,405	28,715
09.00	30,307	812	8	344,656	375,783
09.25	350	6	-	41,324	41,680
09.50	196	68	-	17,007	17,271
09.75	251	28	-	8,077	8,357
10.00	2,050	23	39	144,921	147,033
10.25	66	24	-	286,435	286,525
10.50	323	48	-	111,231	111,601
10.75	821	7	9	215,048	215,885
11.00	4,001	501	12	5,844	10,358
11.25	304	25	-	147,035	147,364
11.50	1,293	61	6	225,795	227,155
11.75	282	13	-	207,314	207,609
12.00	10,606	420	536	479,523	491,085
12.25	8,307	134	322	1,353,366	1,362,129
12.50	6,102	185	89	604,931	611,305
12.75	7,220	699	40	708,429	716,388
13.00	13,241	1,711	521	471,023	486,496
13.25	15,169	1,174	123	452,231	468,696
13.50	23,023	848	74	260,958	284,903
13.75	13,322	504	78	316,020	329,925
14.00	22,014	1,535	642	213,701	237,893
14.25	17,329	1,128	59	197,674	216,190
14.50	19,167	1,611	606	143,429	164,813
14.75	29,133	1,867	67	136,226	167,293
15.00	39,002	2,736	242	197,108	239,088
15.25	19,857	1,149	348	190,818	212,172
15.50	16,967	1,509	1,385	37,527	57,389
15.75	22,883	1,209	86	104,380	128,559
16.00	23,850	1,626	152	46,620	72,247
16.25	16,834	884	56	48,307	66,080
16.50	24,827	1,544	52	32,194	58,617
16.75	12,359	964	64	22,008	35,395
17.00	33,187	8,247	156	433,576	475,166
17.25	14,281	681	78	14,765	29,805
17.50	25,282	1,378	1,456	102,678	130,793
17.75	10,161	480	71	12,661	23,373
18.00	22,401	722	284	50,951	74,358
18.25	52,291	2,450	53	19,308	74,101
18.50	18,761	562	30	8,561	27,914
18.75	7,931	567	8	15,456	23,962
19.00	18,493	1,684	80	16,289	36,546
19.25	9,677	1,210	186	4,305	15,378
19.50	7,706	487	87	7,849	16,130
19.75	31,093	2,112	39	4,848	38,092
20.00	19,324	1,217	102	16,947	37,590
20.25	18,887	1,265	292	11,516	31,960
20.50	8,726	792	26	3,706	13,250
20.75	25,469	1,713	17	10,642	37,841
21.00	13,704	681	26	4,869	19,281
21.25	7,081	875	116	6,903	14,975
21.50	20,166	1,596	52	2,593	24,407
21.75	3,266	249	98	26,361	29,973
22.00	20,076	962	63	7,405	28,506
22.25	4,265	475	105	4,339	9,183
22.50	9,503	2,033	130	10,570	22,235
22.75	2,081	166	47	6,911	9,206
23.00	6,321	713	83	14,333	21,450
23.25	15,270	1,097	424	9,585	26,376
23.50	7,329	491	239	9,258	17,317
23.75	3,631	269	380	2,574	6,853
24.00	14,599	1,691	46	1,126	17,463
24.25	5,749	424	414	690	7,277
24.50	3,715	300	118	546	4,679
24.75	3,269	312	298	698	4,578
25.00 & above	251,702	28,127	937	21,025	301,791
Total	1,989,705	155,016	25,560	10,945,733	13,116,014

Source: Statistics and Data Services Department, SBP

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

Notes:-

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

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

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

TYPE OF DEPOSITS	Percent per annum				
	2024				2025
	Mar	Jun	Sep	Dec ^R	Mar ^R
I. Call Deposits	12.83 (2.23)	10.17 (2.87)	8.90 (2.15)	6.20 (2.07)	5.74 (2.17)
II. Saving Deposits	18.02 (70.28)	18.04 (71.17)	16.00 (72.57)	11.54 (74.60)	8.97 (73.81)
III. Term or Fixed Deposits					
(a) Less than 3 months	17.88 (4.30)	15.20 (4.59)	15.15 (3.68)	8.62 (4.44)	7.96 (4.19)
(b) 3 months and over but less than 6 months	17.63 (3.34)	17.23 (3.07)	15.97 (3.12)	9.49 (2.14)	7.91 (2.46)
(c) 6 months and over but less than 1 year	14.05 (3.16)	11.29 (3.15)	13.44 (3.49)	8.88 (2.41)	6.89 (2.60)
(d) 1 year and over but less than 2 years	19.35 (14.12)	18.54 (13.11)	17.91 (12.82)	12.31 (12.11)	11.69 (12.41)
(e) 2 years and over but less than 3 years	14.35 (0.32)	14.18 (0.25)	19.48 (0.25)	6.32 (0.32)	5.95 (0.30)
(f) 3 years and over but less than 4 years	14.38 (0.43)	10.68 (0.39)	15.40 (0.38)	8.32 (0.48)	9.44 (0.70)
(g) 4 years and over but less than 5 years	13.45 (0.31)	11.86 (0.07)	14.38 (0.07)	9.19 (0.07)	6.09 (0.06)
(h) 5 years and over	12.91 (1.52)	10.56 (1.32)	13.10 (1.25)	7.14 (1.36)	6.51 (1.30)
IV. Overall					
(i) Excluding current and other deposits	17.83	17.34	15.91	11.19	9.08
(ii) Including current and other deposits	11.72	11.51	10.67	7.24	5.79

Source: Statistics and Data Services Department, SBP

Note:

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

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

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

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

TYPE OF DEPOSITS	Percent per annum				
	2024				2025
	Mar	Jun	Sep	Dec ^a	Mar ^a
I. Call Deposits	14.44 (2.61)	11.11 (3.44)	9.43 (2.64)	6.65 (2.55)	6.24 (2.65)
II. Saving Deposits	19.53 (69.85)	19.60 (71.13)	17.42 (72.81)	12.75 (73.27)	9.57 (72.09)
III. Term or Fixed Deposits					
(a) Less than 3 months	17.45 (3.39)	12.63 (3.40)	14.90 (3.09)	8.29 (3.76)	7.57 (4.07)
(b) 3 months and over but less than 6 months	16.63 (2.74)	15.81 (2.43)	14.49 (2.07)	8.79 (2.02)	7.39 (2.14)
(c) 6 months and over but less than 1 year	12.11 (2.86)	9.30 (3.07)	11.11 (3.37)	8.40 (2.57)	6.54 (2.52)
(d) 1 year and over but less than 2 years	19.61 (15.82)	18.77 (14.42)	18.32 (13.99)	12.39 (13.42)	12.11 (13.92)
(e) 2 years and over but less than 3 years	14.47 (0.39)	14.25 (0.32)	19.70 (0.32)	6.25 (0.42)	5.91 (0.39)
(f) 3 years and over but less than 4 years	14.94 (0.49)	10.85 (0.44)	16.49 (0.42)	8.49 (0.56)	9.70 (0.86)
(g) 4 years and over but less than 5 years	13.31 (0.34)	7.77 (0.04)	13.70 (0.04)	6.46 (0.03)	4.03 (0.02)
(h) 5 years and over	12.94 (1.51)	10.03 (1.33)	13.72 (1.25)	6.53 (1.40)	6.44 (1.34)
IV. Overall					
(i) Excluding current and other deposits	18.88	18.32	16.89	12.05	9.58
(ii) Including current and other deposits	12.62	12.39	11.57	8.01	6.33

Source: Statistics and Data Services Department, SBP

Note:

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

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

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

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

TYPE OF DEPOSITS	2024				Percent per annum
					2025
	Mar	Jun	Sep	Dec ^a	Mar ^a
I. Call Deposits	- (1.0)	0.0 (1.0)	1.3 (0.6)	0.0 (0.6)	- (0.7)
II. Saving Deposits	13.4 (71.6)	13.0 (71.3)	11.5 (72.7)	8.0 (78.7)	7.3 (79.0)
III. Term or Fixed Deposits					
(a) Less than 3 months	18.5 (7.2)	18.5 (8.5)	15.6 (5.6)	9.2 (6.6)	9.0 (4.5)
(b) 3 months and over but less than 6 months	19.3 (5.2)	19.4 (5.2)	17.5 (6.5)	11.3 (2.5)	8.9 (3.4)
(c) 6 months and over but less than 1 year	18.3 (4.1)	17.1 (3.4)	20.0 (3.9)	10.9 (1.9)	7.8 (2.8)
(d) 1 year and over but less than 2 years	17.9 (8.8)	17.3 (8.8)	15.9 (9.1)	11.9 (8.0)	9.5 (7.8)
(e) 2 years and over but less than 3 years	12.5 (0.1)	12.8 (0.0)	11.9 (0.0)	9.7 (0.0)	8.4 (0.0)
(f) 3 years and over but less than 4 years	11.0 (0.3)	9.7 (0.2)	9.0 (0.2)	7.0 (0.2)	5.9 (0.2)
(g) 4 years and over but less than 5 years	14.2 (0.2)	14.9 (0.2)	14.9 (0.2)	10.4 (0.2)	6.9 (0.2)
(h) 5 years and over	12.8 (1.6)	12.3 (1.3)	11.1 (1.3)	9.3 (1.2)	6.7 (1.2)
IV. Overall					
(i) Excluding current and other deposits	14.5	14.2	12.8	8.5	7.6
(ii) Including current and other deposits	8.9	8.7	7.9	5.0	4.3

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	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	15.38	11.55	12.49	12.38	12.30	14.07	12.92	29.61	12.94
2025	Mar ^p	11.08	11.21	9.97	11.59	10.35	12.20	11.26	28.42	11.33
II. CONVENTIONAL BANKING - ALL BANKS										
2023	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	15.38	11.56	12.93	12.25	12.53	13.54	13.12	29.97	13.16
2025	Mar ^p	11.08	11.13	9.77	11.16	9.86	11.93	11.11	28.10	11.22
III. ISLAMIC BANKING-ALL BANKS										
2023	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	-	11.33	11.71	12.69	11.83	15.48	12.07	27.05	12.35
2025	Mar ^p	-	12.12	10.29	12.55	11.35	13.17	11.54	30.89	11.58

Source: Statistics and Data Services Department, SBP

Note:

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

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

3.31 Structure of Interest Rates

Percent

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

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

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

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFIs' Spread	End User's Rate
6-May-25	Upto 3 years	6.50	1.50	8.00
	Over 3 years and upto 5 years	5.50	2.50	8.00
	Over 5 years and upto 10 years	5.00	3.00	8.00

Financing Facility for Storage of Agri. Produce (FFSAP)

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

Service charges/Mark up rates of Refinance facility for SMEs

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

PFIs: Participating Financial Institutions

Source: State Bank of Pakistan

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

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

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

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

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

3.32 Overall Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding
	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs
Apr-25																
1.Scheduled Banks (SBs)	12.77	12.92	12.94	13.14	12.31	12.38	13.21	13.35	4.90	4.59	8.74	8.55	5.83	5.81	9.38	9.35
a. Public	12.13	12.10	12.71	12.78	13.93	13.97	15.76	15.85	7.32	7.36	9.17	9.21	7.61	8.00	9.96	9.96
b. Private	12.90	13.09	13.05	13.29	11.86	11.91	12.55	12.66	4.77	4.42	8.75	8.53	5.39	5.28	9.34	9.30
c. Foreign	9.14	9.14	9.14	9.14	12.87	12.87	12.95	12.95	3.07	3.08	6.10	6.10	4.74	4.81	5.87	5.87
d. Specialized	19.77	19.77	19.77	19.77	14.82	14.84	18.93	18.93	5.57	2.86	8.88	10.03	8.13	8.26	9.17	9.33
2. DFIs	13.47	13.47	13.51	13.51	11.21	11.08	12.14	12.25	11.53	11.53	11.53	11.53	12.86	13.42	12.86	13.42
3. MFBs	36.89	36.89	37.69	37.69	35.41	35.41	36.88	36.88	5.66	4.86	10.75	10.58	11.18	11.09	14.35	14.88
4. Overall (SBs, MFBs, DFIs)	12.91	13.10	13.09	13.32	12.96	13.08	13.90	14.09	4.91	4.60	8.76	8.57	5.95	5.91	9.51	9.48
May-25																
1.Scheduled Banks (SBs)	12.24	12.26	12.64	12.72	12.12	12.15	13.14	13.23	3.49	3.94	8.57	8.39	5.70	5.66	9.21	9.18
a. Public	11.06	10.96	12.06	12.25	13.75	13.78	15.60	15.69	7.73	7.72	9.16	9.16	7.09	7.43	9.56	9.56
b. Private	12.43	12.47	12.80	12.89	11.77	11.78	12.59	12.65	3.16	3.53	8.50	8.28	5.37	5.24	9.24	9.20
c. Foreign	12.68	12.68	12.68	12.68	12.57	12.68	12.64	12.76	3.10	3.12	6.54	6.54	4.49	4.60	6.02	6.02
d. Specialized	19.95	19.95	19.95	19.95	15.05	15.05	18.75	18.75	5.94	4.95	9.14	9.42	7.36	7.36	8.59	8.58
2. DFIs	13.03	13.00	13.06	13.03	10.97	10.78	11.83	11.85	11.04	10.86	11.04	10.87	12.53	13.26	12.53	13.26
3. MFBs	36.81	36.81	37.62	37.62	35.45	35.45	36.84	36.84	5.36	4.31	10.16	9.67	10.74	10.52	13.95	14.35
4. Overall (SBs, MFBs, DFIs)	12.47	12.52	12.87	12.98	12.80	12.88	13.85	14.00	3.50	3.94	8.58	8.40	5.82	5.76	9.34	9.30
Jun-25^a																
1.Scheduled Banks (SBs)	11.67	11.71	11.86	11.94	11.81	11.84	12.69	12.77	3.39	3.67	8.85	8.78	5.34	5.16	8.69	8.61
a. Public	11.34	11.28	12.60	12.79	13.48	13.53	15.48	15.60	7.89	7.89	9.16	9.16	6.43	6.47	8.75	8.73
b. Private	12.11	12.24	12.28	12.45	11.58	11.60	12.26	12.33	3.00	3.20	8.94	8.87	5.08	4.84	8.82	8.74
c. Foreign	5.29	5.23	5.29	5.23	5.67	5.67	5.68	5.67	3.63	3.63	4.65	4.65	4.18	4.21	5.21	5.20
d. Specialized	19.47	19.47	19.47	19.47	15.24	15.24	18.55	18.55	2.66	1.73	8.64	8.62	6.78	6.79	8.39	8.38
2. DFIs	12.57	12.57	12.58	12.59	10.83	10.75	11.62	11.76	10.88	10.87	10.88	10.87	11.73	12.12	11.73	12.12
3. MFBs	36.91	36.91	37.68	37.68	35.50	35.50	36.80	36.80	6.03	5.13	10.10	10.07	10.34	10.13	13.39	13.78
4. Overall (SBs, MFBs, DFIs)	11.80	11.87	11.99	12.10	12.48	12.56	13.39	13.54	3.40	3.68	8.86	8.79	5.44	5.26	8.81	8.73
Jul-25^a																
1.Scheduled Banks (SBs)	11.99	12.12	12.23	12.42	11.48	11.50	12.46	12.53	2.98	2.60	8.44	8.35	5.22	5.15	8.52	8.45
a. Public	11.48	11.54	12.43	12.69	13.00	13.03	15.36	15.43	5.04	5.02	7.55	7.54	5.99	6.34	8.59	8.60
b. Private	12.00	12.14	12.22	12.40	11.25	11.27	11.99	12.05	2.93	2.50	8.52	8.49	5.05	4.87	8.66	8.57
c. Foreign	11.94	11.96	11.94	11.96	5.70	5.69	5.71	5.69	2.78	2.80	5.12	5.12	4.21	4.28	5.20	5.20
d. Specialized	19.14	19.14	19.14	19.14	15.88	15.88	18.53	18.53	2.96	2.85	9.12	9.10	7.14	7.15	8.33	8.32
2. DFIs	12.80	12.73	12.82	12.74	10.91	10.87	11.67	11.84	10.64	10.63	10.64	10.64	11.34	11.59	11.34	11.59
3. MFBs	36.46	36.46	37.18	37.18	35.45	35.45	36.72	36.72	6.59	5.78	10.39	10.12	10.28	10.04	13.01	13.30
4. Overall (SBs, MFBs, DFIs)	12.15	12.31	12.40	12.62	12.19	12.26	13.21	13.33	3.00	2.62	8.45	8.37	5.34	5.24	8.65	8.57

Source: Statistics and Data Services Department, SDB

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Archive link:

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

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

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

Source: Agriculture Credit & Financial Inclusion Department

P: Provisional

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

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

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

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

3.34 Rates of Profit on National Savings Schemes

Percent Per Annum

S C H E M E	2024			2025						
	25 th Sep	4 th Nov	10 th Dec	31 st Jan	14 th Feb	25 th Feb	20 th Mar	19 th May	27 th Jun	28 th Jul
1. Savings Accounts										
(i) With cheque facilities	16.00	16.00	13.50	11.50	11.50	11.50	10.50	9.50	9.50	9.50
(ii) Without cheque facilities	16.00	16.00	13.50	11.50	11.50	11.50	10.50	9.50	9.50	9.50
2. Khas Deposit Accounts or Certificates										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Savings Certificates										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	12.51	12.26	12.19	11.98	12.12	12.01	12.12	11.91	11.76	11.76
5. National Deposit Certificates / Account										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Savings Certificates (Reg)										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	12.10	11.60	11.60	11.60	11.20	11.00	11.00	10.90	10.60	10.40
(ii) Last period of complete 6 months	13.00	12.60	12.60	12.60	12.00	11.80	11.80	11.90	11.60	11.00
(b) Special Savings Certificates (Bearer)										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates	12.72	12.10	12.00	11.88	11.74	11.74	11.74	11.52	11.16	10.68
8. Pensioner's Benefit Accounts	14.16	13.92	13.92	13.68	13.68	13.58	13.68	13.44	13.20	12.96
9. Behbood Saving Certificate	14.16	13.92	13.92	13.68	13.68	13.58	13.68	13.44	13.20	12.96
10. Short-Term Saving Certificate										
(i) 3 Months	18.52	14.32	12.76	11.24	11.08	11.08	11.12	11.36	10.36	10.32
(ii) 6 Months	18.22	13.46	12.74	11.32	11.14	10.84	11.08	11.36	10.38	10.20
(iii) 1 year	17.22	12.96	12.38	11.38	11.14	10.81	10.96	11.38	10.40	10.14
11. Shuhada Family Welfare account	14.16	13.92	13.92	13.68	13.68	13.58	13.68	13.44	13.20	12.96
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	14.25	11.16	10.44	10.44	9.90	9.74	10.44	10.34	9.75	9.94
(ii) 3 year	13.20	11.40	10.92	10.92	10.92	10.92	10.92	10.92	10.30	10.30
(iii) 5 year	13.14	11.88	11.52	11.52	11.39	11.39	11.39	11.39	10.32	10.80
13. Sarwa Islamic Saving Account (SISA)	14.25	11.16	10.44	10.44	9.90	9.74	10.44	10.34	9.75	9.94

Source: Central Directorate of National Savings

Notes:

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

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

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

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

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

3.35 Branchless Banking: Key Indicators

Period		Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2020	Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
	Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
	Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
	Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021	Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
	Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
	Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
	Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022	Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
	Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830
	Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
	Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023	Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
	Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070
	Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695
	Q4	649,683	114,643,002	115,409	1,088,354	5,057,022	4,646	12,092,818
2024	Q1	651,672	117,295,420	137,108	1,181,837	5,703,610	4,826	13,131,527
	Q2	666,682	120,246,119	138,942	1,256,177	5,979,906	4,760	13,957,519
	Q3	693,178	122,936,699	146,262	1,444,475	6,825,651	4,725	16,049,718
	Q4	708,559	126,765,048	170,879	1,566,157	7,337,727	4,685	17,401,744
2025	Q1	722,585	132,987,503	222,585	1,815,106	8,348,919	4,600	20,167,850

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	2024						2025						
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
No. of Cheques Cleared	1,219	1,185	1,204	1,371	1,221	1,273	1,344	1,181	1,197	1,130	1,193	1,098	1,212
Karachi													
Amount	1,044,557	1,056,771	1,052,684	1,147,039	1,087,153	1,159,174	1,235,388	1,094,411	1,103,607	1,083,431	1,172,444	1,236,725	1,150,110
No. of Cheques Cleared	511	507	503	574	508	546	569	497	579	477	515	502	515
Lahore													
Amount	837,861	793,790	747,907	916,346	800,970	821,223	877,531	805,865	813,351	795,509	863,464	1,008,546	818,907
No. of Cheques Cleared	94	103	104	120	108	110	117	109	121	103	126	158	98
Peshawar													
Amount	127,360	143,866	143,606	164,341	140,133	167,120	198,960	153,560	179,102	145,228	184,724	205,962	142,905
No. of Cheques Cleared	34	36	37	40	37	40	40	35	40	32	39	49	35
Quetta													
Amount	63,862	75,721	64,219	69,574	72,107	77,459	84,565	65,257	103,973	67,245	70,753	124,899	72,812
No. of Cheques Cleared	115	113	113	132	116	134	138	125	188	114	125	139	124
Faisalaba													
Amount	188,355	170,886	168,654	181,020	166,936	176,297	178,367	146,854	160,998	174,542	185,593	228,059	184,908
No. of Cheques Cleared	155	155	157	172	154	170	178	167	208	150	165	182	157
Rawalpin													
Amount	199,668	223,425	217,347	273,046	246,846	294,984	273,464	238,346	262,238	256,247	263,981	391,426	236,581
No. of Cheques Cleared	69	72	73	90	82	81	89	78	86	66	82	87	70
Hyderaba													
Amount	87,891	83,558	83,019	91,911	90,800	95,710	105,242	90,315	98,299	90,322	120,930	140,119	112,107
No. of Cheques Cleared	184	171	172	183	166	183	196	176	189	161	180	227	183
Islamabar													
Amount	354,399	293,243	393,644	317,955	376,281	389,177	353,234	305,384	397,691	453,467	410,235	919,402	350,353
No. of Cheques Cleared	133	127	131	143	125	136	148	130	174	120	129	146	132
Multan													
Amount	221,308	209,340	195,747	207,353	183,850	208,393	217,222	191,404	185,591	223,483	219,178	257,555	219,669
No. of Cheques Cleared	48	51	50	58	50	55	57	49	72	47	50	53	54
Sialkot													
Amount	66,304	59,359	58,997	73,272	54,999	55,403	70,458	58,304	63,075	63,299	66,169	66,561	66,730
No. of Cheques Cleared	43	42	42	52	48	46	55	46	53	42	51	54	43
Sukkur													
Amount	53,729	52,812	44,671	54,098	51,127	48,273	59,279	42,543	52,235	46,098	56,744	67,471	58,386
No. of Cheques Cleared	23	21	23	25	23	23	26	25	39	22	26	37	20
D.I. Khan													
Amount	14,646	16,385	18,256	20,017	16,736	19,012	25,127	21,957	23,700	19,615	26,939	29,189	13,811
No. of Cheques Cleared	45	45	45	53	45	53	52	46	60	44	48	52	48
Gujranw													
Amount	86,916	77,359	74,862	93,947	84,241	91,039	95,700	77,586	84,489	95,236	90,207	108,687	92,118
No. of Cheques Cleared	8	10	9	13	11	12	15	12	14	10	12	25	8
Muzzafar													
Amount	16,204	15,302	13,782	15,683	12,197	16,549	15,224	14,762	14,798	15,173	17,679	20,431	15,033
No. of Cheques Cleared	43	38	36	43	38	46	53	47	61	42	41	50	43
Bahawalp													
Amount	67,634	58,463	52,901	57,034	56,608	66,903	66,877	59,502	59,103	68,631	70,987	76,889	68,311
No. of Cheques Cleared	2,725	2,676	2,698	3,068	2,732	2,908	3,078	2,723	3,079	2,560	2,783	2,860	2,740
Total													
Amount	3,430,694	3,330,280	3,330,296	3,682,636	3,440,983	3,686,716	3,856,638	3,366,048	3,602,250	3,597,526	3,820,026	4,881,920	3,602,740

Source: National Automated Clearing System (NACS)

3.37 Electronic Banking Statistics

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

3.37 Electronic Banking Statistics

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

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

Volume in Actual & Value in Billion Rupees

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

3.39 Real Time Gross Settlement-Paper Based Transactions

Volume in Million & Value in Billion Rupees

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

Source: Payment Systems Policy & Oversight Department

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

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

Amount in Million Rupees

Ratio in percent

SEGMENT	2024									2025		
	Q2			Q3			Q4			Q1		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	8,803,067	780,630	8.9	8,871,063	768,487	8.7	12,304,672	755,753	6.1	10,302,017	755,420	7.3
SMEs Sector	484,358	79,472	16.4	536,568	124,266	23.2	677,718	122,210	18.0	614,842	117,642	19.1
Agriculture Sector	527,544	64,155	12.2	501,738	60,912	12.1	578,498	56,852	9.8	578,027	55,478	9.6
Consumer sector	800,257	36,667	4.6	811,324	38,200	4.7	891,241	38,465	4.3	871,314	43,008	4.9
i. Credit Cards	122,016	2,072	1.7	130,035	2,733	2.1	140,693	2,403	1.7	140,384	2,411	1.7
ii. Auto loans	225,499	4,856	2.2	226,820	5,106	2.3	242,634	4,567	1.9	262,918	4,582	1.7
iii. Consumer durable	2,017	73	3.6	2,248	77	3.4	2,182	479	22.0	2,189	83	3.8
iv. Mortgage loans	207,595	13,134	6.3	205,548	13,271	6.5	207,813	14,222	6.8	201,141	15,004	7.5
v. Other personal loans	243,131	16,532	6.8	246,673	17,014	6.9	297,918	16,794	5.6	264,683	20,928	7.9
Commodity Financing	1,539,805	9,222	0.6	1,259,200	61,154	4.9	1,397,383	63,895	4.6	1,234,813	10,887	0.9
Staff Loans	335,636	3,162	0.9	356,307	3,314	0.9	366,326	3,486	1.0	283,174	3,328	1.2
Others	650,193	31,046	4.8	664,931	31,589	4.8	698,542	27,245	3.9	409,545	26,976	6.6
Total	13,140,861	1,004,354	7.6	13,001,130	1,087,922	8.4	16,914,380	1,067,905	6.3	14,293,732	1,012,739	7.1

SECTOR	2024									2025		
	Q2			Q3			Q4			Q1		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,167,594	67,949	5.8	1,231,064	66,019	5.4	1,679,887	60,097	3.6	1,228,381	59,754	4.9
Automobile / Transportation	174,718	17,663	10.1	204,300	19,276	9.4	194,525	21,615	11.1	132,058	27,316	20.7
Cement	242,127	7,719	3.2	236,807	10,193	4.3	351,146	10,127	2.9	216,343	10,309	4.8
Chemical & Pharmaceuticals	476,211	18,699	3.9	478,530	19,444	4.1	591,310	18,781	3.2	536,038	17,776	3.3
Electronics	165,089	26,029	15.8	156,709	17,942	11.4	197,069	30,803	15.6	200,056	25,575	12.8
Financial	374,143	11,128	3.0	513,885	10,165	2.0	1,729,350	8,916	0.5	1,120,761	8,505	0.8
Individuals	1,189,218	65,284	5.5	1,105,079	67,799	6.1	1,248,106	62,336	5.0	1,077,682	64,880	6.0
Insurance	2,856	62	2.2	3,119	62	2.0	266,272	62	0.0	2,732	62	2.3
Others	5,119,295	467,445	9.1	4,927,503	566,889	11.5	5,883,973	546,981	9.3	5,179,083	489,856	9.5
Production/Transmission of Energy	1,742,310	85,506	4.9	1,662,891	82,546	5.0	1,740,903	77,395	4.4	1,658,799	67,044	4.0
Shoes & Leather garments	51,293	5,932	11.6	39,066	2,438	6.2	41,186	2,494	6.1	45,441	3,057	6.7
Sugar	466,826	53,429	11.4	396,157	53,314	13.5	459,088	53,108	11.6	563,038	54,083	9.6
Textile	1,969,183	177,509	9.0	2,046,019	171,836	8.4	2,531,565	175,191	6.9	2,333,319	184,523	7.9
Total	13,140,861	1,004,354	7.6	13,001,130	1,087,922	8.4	16,914,380	1,067,905	6.3	14,293,732	1,012,739	7.1

Source: Financial Stability Department SBP

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Dec-24			Mar-25		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	1,084,677.0	(42,105.0)	(0.26)	1,030,187.0	(119,241.0)	(0.89)
All Banks	1,067,905.0	(41,424.0)	(0.26)	1,012,739.0	(118,712.0)	(0.90)
Commercial Banks	1,040,516.0	(53,167.0)	(0.34)	987,444.0	(123,813.0)	(0.95)
Public Sector Commercial Banks	369,736.0	13,430.0	0.54	324,060.0	(51,400.0)	(2.33)
Local Private Banks	670,385.0	(66,043.0)	(0.52)	662,989.0	(70,902.0)	(0.66)
Foreign Banks	396.0	(553.0)	(0.13)	395.0	(1,511.0)	(1.03)
Specialized Banks	27,854.0	11,743.0	9.42	25,295.0	5,100.0	4.21
DFIs	16,771.0	(681.0)	(0.36)	17,448.0	(529.0)	(0.27)

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

Million Rupees

Banks / DFIs	For the Quarter	For the Quarter
	Ended Dec 2024	Ended Mar 2025
All Banks & DFIs	22,792	27,577
All Banks	22,579	27,426
Commercial Banks	19,708	25,245
Public Sector Commercial Banks	3,966	3,670
Local Private Banks	15,741	21,573
Foreign Banks	2	2
Specialized Banks	2,871	2,181
DFIs	213	151

Source: Financial Stability Department SBP

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

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Jul-2025

CURRENCY\DATE	2	3	4	7	8	9	10	11	14	15	16
Australian Dollar	186.3295	186.3525	186.3338	184.9044	185.5228	185.5451	186.1346	187.1383	186.7004	186.2683	185.7228
Bahraini Dinar	753.0512	752.8785	753.0128	753.7024	754.2077	754.3453	754.6280	754.3253	755.0367	754.9275	755.6387
Canadian Dollar	207.8118	208.7161	209.0147	208.3142	208.1467	207.7921	207.8744	207.6494	207.7359	207.7695	207.5876
Chinese Yuan	39.6061	39.6340	39.6336	39.6203	39.6423	39.6151	39.6439	39.6843	39.6959	39.7084	39.6932
Danish Krone	44.8199	44.8577	44.8088	44.7943	44.7538	44.6411	44.7533	44.5360	44.5378	44.5522	44.3472
Hong Kong Dollar	36.1599	36.1595	36.1653	36.1932	36.2206	36.2327	36.2516	36.2462	36.2695	36.2748	36.2969
Japanese Yen	1.9752	1.9735	1.9656	1.9599	1.9461	1.9333	1.9450	1.9356	1.9314	1.9278	1.9119
Kuwaiti Dinar	930.4103	930.2597	930.2806	930.7788	931.1593	931.2825	931.2543	930.6332	931.7847	931.7163	932.0227
Malaysian Ringgit	67.1855	67.1755	67.1128	67.0323	67.0601	66.8687	66.8925	66.7740	66.8611	66.9011	67.0180
New Zealand Dollar	173.0482	172.5694	172.5929	171.0689	171.2941	170.7461	171.1658	171.3989	170.4820	170.4316	169.6903
Norwegian Krone	28.1329	28.1468	28.2351	28.1195	28.1647	28.1448	28.2261	28.1700	28.0202	28.0868	27.8100
Omani Riyal	737.0594	736.8840	737.0090	737.6637	738.0706	738.3304	738.6197	738.3598	739.0095	738.8667	739.5906
Qatari Riyal	77.9267	77.8965	77.9157	77.9244	77.9558	77.9855	78.0562	78.0305	78.0983	78.0359	78.1908
Saudi Arabian Riyal	75.6720	75.6861	75.6867	75.7271	75.7767	75.8083	75.8518	75.8491	75.8806	75.9118	75.9433
Singapore Dollar	222.7132	222.8319	222.6802	222.4182	222.3750	221.8487	222.2261	221.9829	221.9947	221.9173	221.5603
Swedish Krona	29.9175	29.7737	29.6982	29.6809	29.9257	29.8263	29.9428	29.8790	29.6902	29.6281	29.3352
Swiss Franc	358.2339	358.3991	357.6732	357.2225	356.7640	356.4986	358.0029	356.5977	356.7851	357.0884	355.1436
Thai Baht	8.7561	8.7752	8.7797	8.7296	8.7599	8.7189	8.7341	8.7515	8.7799	8.7780	8.7759
Turkish Lira	7.1382	7.1254	7.1379	7.1210	7.1137	7.1079	7.1158	7.0951	7.0874	7.0918	7.0852
UAE Dirham	77.2678	77.2809	77.2878	77.3305	77.3854	77.4144	77.4554	77.4518	77.4768	77.5092	77.5435
UK Pound Sterling	389.7184	386.9979	387.8361	386.7889	387.3884	385.9785	386.8954	385.5311	383.3530	382.2871	381.3718
US Dollar	283.8304	283.8911	283.9018	284.0643	284.2568	284.3786	284.4768	284.5125	284.6125	284.7161	284.8393
EMU Euro	334.4594	334.6352	334.2014	334.1106	333.7260	332.8538	333.7307	332.1442	332.1703	332.3489	330.7429

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Jul-2025

CURRENCY\DATE	17	18	21	22	23	24	25	28	29	30	31
Australian Dollar	184.6057	185.1728	185.3963	185.6562	186.9463	188.0356	186.5115	185.7598	184.4260	184.1765	182.6838
Bahraini Dinar	755.6087	755.3436	755.6253	755.6487	755.2534	753.9292	751.6409	751.0809	750.7293	750.4143	750.1737
Canadian Dollar	207.6025	207.2621	207.5796	208.1261	209.3940	208.9614	207.6427	206.6687	205.9615	205.4819	204.5995
Chinese Yuan	39.7048	39.6811	39.7235	39.7597	39.7990	39.7902	39.6176	39.5140	39.4624	39.4507	39.3419
Danish Krone	44.3530	44.3796	44.4063	44.6385	44.7995	44.8713	44.6488	44.5801	43.9093	43.8187	43.3486
Hong Kong Dollar	36.3149	36.3086	36.3160	36.3183	36.2988	36.2446	36.1510	36.0972	36.0777	36.0623	36.0498
Japanese Yen	1.9179	1.9158	1.9209	1.9304	1.9381	1.9466	1.9266	1.9160	1.9073	1.9110	1.9003
Kuwaiti Dinar	932.0136	931.9311	932.6042	932.9307	933.0248	931.9600	929.0269	927.9298	926.4333	926.5712	924.7702
Malaysian Ringgit	67.1050	67.0876	67.2215	67.3360	67.3999	67.4461	67.2685	67.0976	66.8236	66.8058	66.5134
New Zealand Dollar	168.9499	169.8607	169.9536	170.0045	171.5935	172.2804	171.0325	170.2230	168.9841	168.8821	167.7108
Norwegian Krone	27.7210	27.7495	28.0343	28.0186	28.2987	28.1699	28.0014	27.9012	27.7338	27.7599	27.4916
Omani Riyal	739.5906	739.3307	740.0811	739.5906	739.2009	737.8341	735.7693	735.0454	734.7854	734.5258	734.2658
Qatari Riyal	78.1805	78.1568	78.1822	78.1844	78.1392	77.9847	77.8518	77.7092	77.6671	77.5853	77.6152
Saudi Arabian Riyal	75.9713	75.9446	75.9726	75.9740	75.9453	75.8036	75.6110	75.4977	75.4518	75.4397	75.4183
Singapore Dollar	221.5416	221.6222	221.7589	222.2875	222.7291	222.8736	221.5974	221.0552	219.8486	219.8120	218.4694
Swedish Krona	29.2467	29.3184	29.4968	29.7543	29.9591	29.9213	29.7345	29.7635	29.4110	29.3662	28.9691
Swiss Franc	354.6632	354.7162	355.4080	356.8883	358.8441	358.7100	356.1337	355.8037	351.8213	351.2885	347.8271
Thai Bhat	8.7782	8.7933	8.8056	8.8343	8.8586	8.8323	8.7768	8.7556	8.7193	8.7302	8.6555
Turkish Lira	7.0940	7.0730	7.0634	7.0626	7.0572	7.0515	7.0154	6.9918	6.9840	6.9782	6.9784
UAE Dirham	77.5819	77.5599	77.5855	77.5959	77.5607	77.4309	77.2265	77.1161	77.1087	77.0894	77.0278
UK Pound Sterling	381.4219	382.4380	382.3998	383.9843	385.2590	385.9616	382.5422	380.3210	377.5248	377.7857	375.1175
US Dollar	284.9714	284.9000	284.9714	285.0196	284.9143	284.4411	283.6911	283.2679	283.0911	283.0000	282.9446
EMU Euro	330.8031	331.0119	331.3164	333.0527	334.2733	334.7091	332.9753	332.5440	327.6152	326.8955	323.2797

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	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-2024	2024-2025	2025-2026
Jul	104.7388	105.4250	124.3534	158.8297	166.7625	159.6016	219.4371	281.0072	278.3912	284.2133
Aug	104.6221	105.3079	123.7896	158.0770	167.7064	164.0997	220.8863	293.8081	278.5403	
Sep	104.5396	105.3207	124.0816	156.1764	165.8541	168.0567	230.4659	297.7542	278.2436	
Oct	104.5985	105.3391	130.3831	155.9491	162.8000	171.6948	220.5724	280.3568	277.6704	
Nov	104.6935	105.3626	133.5041	155.3675	159.2122	173.0255	222.3105	285.5207	277.8093	
Dec	104.7248	108.6974	138.4713	154.9200	160.0795	177.1764	224.7624	283.2961	278.1204	
Jan	104.7301	110.4030	138.6951	154.6561	160.1536	176.3108	234.1360	280.3206	278.6443	
Feb	104.7204	110.4342	138.5307	154.2634	159.1313	175.4823	266.6764	279.1817	279.3043	
Mar	104.7417	112.0689	139.1663	158.4472	156.0298	179.6173	280.2025	278.7050	280.0836	
Apr	104.7474	115.4216	141.1646	164.4373	153.0769	184.4813	284.9457	278.1425	280.7138	
May	104.7381	115.4469	145.6922	160.0767	153.2928	195.5004	285.4860	278.2501	281.6663	
Jun	104.7702	118.9055	155.2491	165.1039	156.1638	204.3674	286.5841	278.4387	283.0001	
Jul- Sep	104.6335	105.3512	124.0749	157.6944	166.7743	163.9194	223.5964	290.8565	278.3917	
Oct -Dec	104.6723	106.4664	134.1195	155.4122	160.6973	173.9656	222.5484	283.0579	277.8667	
Jan - Mar	104.7307	110.9687	138.7974	155.7889	158.4382	177.1368	260.3383	279.4024	279.3440	
Apr - Jun	104.7519	116.5913	147.3686	163.2059	154.1778	194.7831	285.6719	278.2771	281.7934	
Annual	104.6971	109.8444	136.0901	158.0253	160.0219	177.4512	248.0388	282.8984571	279.3490	

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	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	39.0886	(0.77)	102.2470	(1.74)
	Mar	38.5292	(1.43)	101.5521	(0.68)
	Apr	38.1189	(1.06)	99.3050	(2.21)
	May	37.6648	(1.19)	97.7946	(1.52)
	Jun ^R	37.1824	(1.28)	96.6255	(1.20)
	Jul ^P	36.9687	(0.57)	98.5752	2.02

Source: Statistics and Data Services Department, SBP

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

NOTES: -

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

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

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

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

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

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

CURRENCY \ PERIOD	2022-23	2023-24	2024-25	2024	2025					
				Jul	Feb	Mar	Apr	May	Jun	Jul
Australian Dollar	167.0037	185.3871	180.8353	185.4642	175.8804	176.3607	176.6060	181.3741	183.6533	185.7419
Bahraini Dinar	657.8499	750.5992	741.1223	738.4937	741.1849	743.1031	744.7355	747.2512	750.5774	753.6910
Canadian Dollar	185.0301	208.7583	200.2103	202.9019	195.1749	194.9956	201.0440	203.0519	206.7091	207.6224
Chinese Yuan	35.6919	39.1631	38.7266	38.3301	38.4074	38.6369	38.4394	39.0489	39.4090	39.6374
Danish Krone	35.0351	41.0488	40.7668	40.4530	38.9964	40.6040	42.3700	42.5873	43.6999	44.5071
Hong Kong Dollar	31.6770	36.1988	35.8747	35.6631	35.9026	36.0423	36.1720	36.1039	36.0586	36.2141
Japanese Yen	1.8107	1.8992	1.8702	1.7641	1.8406	1.8786	1.9541	1.9470	1.9578	1.9335
Kuwaiti Dinar	807.9085	918.1168	909.2297	909.4509	903.9444	907.5545	913.9339	916.6651	923.2158	930.4899
Malaysian Ringgit	55.2830	60.2265	63.4790	59.4662	62.8175	63.1013	63.5781	65.9660	66.6255	67.0449
New Zealand Dollar	153.2438	171.6663	165.2181	167.7931	158.7709	160.5371	164.2661	167.3855	170.4923	170.6347
Norwegian Krone	24.1204	26.6017	25.9600	25.8014	24.9492	26.1976	26.6150	27.3578	28.1390	28.0062
Omani Riyal	645.1930	735.2075	725.7176	723.4249	725.5673	727.5500	729.0574	731.6348	734.8661	737.7038
Qatari Riyal	68.0568	77.6567	76.6685	76.3903	76.6484	76.8726	77.0465	77.3224	77.6972	77.9669
Saudi Arabian Riyal	66.0564	75.4081	74.4311	74.2012	74.4720	74.6662	74.8000	75.0853	75.4314	75.7647
Singapore Dollar	182.2382	209.7575	210.8344	206.6191	207.3378	209.5951	212.2685	217.5197	220.3214	221.7338
Swedish Krona	23.5275	26.6217	26.9826	26.1776	25.8629	27.6260	28.7985	29.1799	29.6084	29.6472
Swiss Franc	265.2493	318.8447	322.5859	311.7911	308.7581	316.8525	337.9049	339.4760	347.3852	355.9324
Thai Baht	7.0698	7.9177	8.2406	7.6829	8.2716	8.2958	8.3348	8.5587	8.6805	8.7672
Turkish lira	13.0270	9.6099	7.8375	8.4744	7.7284	7.5612	7.3704	7.2689	7.1794	7.0713
UAE Dirham	67.5289	77.0219	76.0555	75.7907	76.0394	76.2476	76.4183	76.6776	77.0463	77.3767
UK Pound Sterling	299.3025	356.2050	361.4750	357.5542	349.8583	361.5313	369.4887	376.2033	383.3032	383.5865
US Dollar	248.0388	282.8985	279.3490	278.3912	279.3043	280.0836	280.7138	281.6663	283.0001	284.2133
EMU Euro	260.5221	305.9706	303.9653	301.6649	290.6593	302.7282	316.1291	317.5786	325.8559	331.9818

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

Percent

END OF PERIOD	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Riyal	South Korean Won	Swiss Franc	Turkish Lira
2021	+2.58	-7.04	-2.04	-1.16	+0.02	-9.26	-3.63	-9.79	+0.10	+0.26	-7.10	-3.30	-43.19
2022	-8.81	-6.08	-9.07	-8.45	+1.82	-13.90	-5.02	-21.09	-10.17	-0.18	-6.65	-1.09	-28.15
2023	-2.24	+3.74	-0.28	+0.61	-2.16	-6.55	-4.47	-20.10	+5.50	+0.25	-2.15	+8.98	-35.95
2024	-2.10	-5.69	-2.32	-4.73	+1.31	-9.38	+3.27	+1.41	-1.46	-0.28	-10.07	-4.80	-17.36
2024 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
II	+1.21	+8.37	-0.19	+2.51	-0.00	+3.27	+4.88	+0.07	+5.90	+0.02	+8.12	+10.60	-4.50
2024 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
Apr	-0.16	+5.16	+0.39	-0.22	-0.00	+4.88	+2.44	+0.30	+3.23	+0.02	+1.95	+6.87	-1.31
May	+0.94	-0.30	-0.50	+2.16	+0.00	-0.94	+1.85	-0.94	+0.86	+0.15	+4.13	+0.04	-1.86
Jun	+0.43	+3.36	-0.08	+0.57	-0.00	-0.59	+0.52	+0.72	+1.71	-0.15	+1.84	+3.44	-1.40
Jul	-0.37	-2.34	-2.30	-1.62	+0.00	-3.07	-0.87	-0.71	-3.47	+0.00	-1.92	-1.98	-2.12

Source: Statistics and Data Services Department, SBP

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

Note:

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

4.6 Appreciation / Depreciation* of Selected Currencies Against SDR

Percent

END OF PERIOD		Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	Saudi Arabian Riyal	UK Pound Sterling	South Korean Won	Swiss Franc	Turkish Lira	US Dollar
2021		+5.56	-4.33	+0.81	+1.71	+2.93	-6.63	-0.83	-7.17	+3.01	+3.17	-4.40	-0.49	-41.54	+2.91
2022		-4.10	-1.23	-4.38	-3.72	+7.08	-9.45	-0.12	-17.01	-5.53	+4.97	-1.83	+4.02	-24.43	+5.17
2023		-3.02	+2.91	-1.08	-0.20	-2.95	-7.31	-5.24	-20.74	+4.65	-0.56	-2.94	+8.10	-36.47	-0.81
2024		+0.72	-2.97	+0.49	-1.98	+4.22	-6.77	+6.25	+4.33	+1.37	+2.59	-7.49	-2.06	-14.98	+2.88
2024	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
	II	-2.13	+4.79	-3.48	-0.87	-3.30	-0.13	+1.42	-3.23	+2.40	-3.28	+4.55	+6.96	-7.65	-3.30
2024	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
	Apr	-2.18	+3.03	-1.64	-2.24	-2.02	+2.76	+0.37	-1.73	+1.14	-2.00	-0.11	+4.71	-3.30	-2.02
	May	+0.89	-0.34	-0.54	+2.11	-0.04	-0.99	+1.81	-0.99	+0.82	+0.10	+4.09	-0.00	-1.90	-0.04
	Jun	-0.83	+2.06	-1.33	-0.70	-1.26	-1.85	-0.74	-0.55	+0.43	-1.40	+0.56	+2.14	-2.64	-1.26
	Jul	+1.03	-0.96	-0.92	-0.24	+1.41	-1.71	+0.53	+0.68	-2.11	+1.41	-0.53	-0.60	-0.74	+1.41

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

Source: Statistics and Data Services Department, SBP

Note:

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

4.7 Appreciation / Depreciation* of Pak Rupee Against Selected Currencies

Percent

END OF PERIOD	2022	2023	2024	Quarterly					2024	2025				
				2024			2025							
				II	III	IV	I	II	Jul	Mar	Apr	May	Jun	Jul
Australian Dollar	-14.83	-20.47	+7.06	-1.40	-4.45	+10.75	-0.33	-4.22	+2.05	-1.05	-2.15	-1.09	-1.03	+0.53
Brazilian Real	-28.67	-23.69	+23.01	+11.25	-2.00	+13.08	-6.88	-5.06	+1.86	-1.82	-1.45	-0.21	-3.46	+1.92
Canadian Dollar	-16.45	-21.30	+6.85	+1.00	-1.48	+6.63	-0.03	-5.19	+0.89	-0.43	-3.95	-0.68	-0.61	+0.75
Chinese Yuan	-13.47	-17.43	+0.81	+0.52	-3.50	+4.08	-0.65	-1.29	-0.60	-0.45	+0.13	-1.70	+0.29	-0.34
EMU Euro	-15.98	-22.19	+4.65	+0.98	-4.39	+7.72	-3.91	-7.81	-1.14	-3.74	-4.93	-0.49	-2.55	+0.53
Hong Kong Dollar	-21.12	-19.09	-0.84	-0.20	-0.57	+0.02	+0.16	+0.81	+0.04	+0.01	-0.31	+0.29	+0.83	+1.92
Indian Rupee	-13.22	-19.05	+0.97	+0.09	+0.40	+1.52	+0.41	+0.09	+0.35	-2.31	-0.42	-0.29	+0.80	+0.75
Indonesian Rupiah	-13.81	-19.77	+3.77	+3.36	-7.49	+6.78	+2.73	-2.54	-0.61	+0.54	+0.19	-2.88	+0.15	-0.34
Iranian Rial	-22.50	-17.49	-2.68	-0.75	-0.00	-0.01	-0.00	-0.10	+0.00	-0.00	-0.03	-0.78	+0.72	+1.66
Japanese Yen	-8.35	-13.61	+9.28	+6.35	-11.37	+9.81	-4.63	-3.27	-5.31	-0.09	-4.68	+0.16	+1.32	-0.72
Korean Won	-15.47	-17.50	+9.55	+3.09	-5.01	+9.90	+1.13	-7.60	-0.33	+1.87	-1.94	-4.72	-1.10	+1.62
Malaysian Ringgit	-16.92	-15.49	-3.91	-0.25	-12.97	+9.28	-1.47	-4.75	-2.41	-0.96	-2.41	-2.59	+0.20	+0.92
Saudi Arabian Riyal	-20.95	-19.48	-1.13	-0.04	+0.02	+0.06	-0.05	-0.12	0.00	-0.29	-0.05	-0.93	+0.87	-0.72
Singapore Dollar	-21.63	-20.76	+1.95	+0.80	-5.74	+5.76	-1.22	-4.74	+0.03	-0.82	-2.29	-2.24	-0.27	+2.43
Swedish Krona	-9.33	-22.68	+6.65	-0.47	-4.89	+9.47	-9.41	-5.29	-1.11	-6.65	-3.86	-1.18	-0.30	+1.22
Swiss Franc	-20.23	-25.93	+6.84	-0.77	-6.07	+6.19	-1.66	-9.68	+1.07	-2.35	-6.46	-0.83	-2.63	+0.16
Taiwani Dollar	-13.58	-14.60	-4.79	-0.01	+0.00	-0.00	+0.00	+0.01	-2.00	-0.00	+0.01	-0.75	+0.75	-0.71
Thai Baht	-18.25	-19.52	+0.99	+1.03	-12.46	+6.20	-1.00	-4.17	-0.00	-0.59	-1.54	-2.99	+0.33	+0.76
UK Pound Sterling	-12.16	-23.48	-1.33	-0.36	-5.60	+6.86	-3.04	-5.66	-3.05	-2.66	-3.15	-1.63	-0.97	+1.76
U.S Dollar	-21.09	-19.28	-2.83	-0.06	-0.00	-0.01	-0.00	-0.10	-1.44	+0.00	-0.03	-0.78	+0.72	+1.29
UAE Dirham	-21.06	-19.48	-1.17	-0.04	+0.02	-0.01	-0.20	+0.10	+0.03	-0.51	+0.17	-0.78	+0.72	-0.69

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

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

4.8 Workers' Remittances

Million US Dollars

COUNTRIES	FY24	FY25	Jul	
			2024	2025 ^P
1.USA	3,531.2	3,720.4	300.1	269.6
2.UK	4,521.5	5,904.9	443.5	450.4
3.Saudi Arabia	7,424.2	9,345.4	760.1	823.7
4.UAE	5,534.6	7,829.2	611.2	665.2
Dubai	4,229.8	6,093.5	471.6	456.8
Abu Dhabi	1,250.6	1,595.7	133.7	183.1
Sharjah	21.5	61.6	1.1	10.3
Others	32.7	78.4	4.9	15.0
5.Other GCC Countries	3,180.4	3,711.8	288.4	296.0
Bahrain	442.9	484.2	36.4	44.0
Kuwait	802.1	854.6	70.3	62.5
Qatar	901.6	1,056.6	82.8	83.6
Oman	1,033.8	1,316.4	98.9	106.0
6.EU Countries	3,531.4	4,543.2	350.8	424.4
Germany	587.3	739.8	56.8	61.6
France	481.6	564.1	45.3	52.1
Netherlands	59.0	83.9	5.4	8.0
Spain	600.7	779.7	53.6	72.7
Italy	978.5	1,301.1	105.2	130.0
Greece	404.5	504.8	43.0	47.4
Sweden	76.7	95.6	6.6	9.4
Denmark	74.6	78.5	5.9	6.9
Ireland	126.8	196.4	13.1	19.4
Belgium	141.8	199.3	15.9	17.0
7.Malaysia	141.0	185.0	16.1	13.4
8.Norway	106.7	123.6	9.3	11.9
9.Switzerland	46.2	49.7	3.5	5.2
10.Australia	643.8	830.9	53.4	78.9
11.Canada	504.6	660.0	42.1	59.2
12.Japan	52.1	62.3	4.9	4.5
13.South Africa	209.6	346.9	23.3	24.8
14.South Korea	103.3	120.1	10.0	9.0
15.Other Countries[#]	720.4	865.8	77.3	78.3
Total	30,250.8	38,299.2	2,994.0	3,214.4

Source: Statistics and Data Services Department, SBP

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

2. Data is based on original country of remitter from July, 2020. The details of country wise revisions are available at: <http://www.sbp.org.pk/departments/stats/AdvanceNotice.pdf>

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

Archive link:

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

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-25			Jul					
				FY25			FY26		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	82,718	80,605	2,113	6,324	6,672	(348)	6,988	7,242	(254)
A. Goods and services (a+b)	40,685	70,093	(29,408)	2,992	5,726	(2,734)	3,488	6,293	(2,805)
a. Goods	32,302	59,088	(26,786)	2,361	4,849	(2,488)	2,743	5,422	(2,679)
1. General merchandise	32,295	59,088	(26,793)	2,360	4,849	(2,489)	2,742	5,422	(2,680)
2. Net exports of goods under merchanting (only export)	7	N.A	7	1	N.A	1	1	N.A	1
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-
b. Services	8,383	11,005	(2,622)	631	877	(246)	745	871	(126)
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	10	66	(56)	1	6	(5)	-	6	(6)
3. Transport	969	4,637	(3,668)	65	403	(338)	79	391	(312)
4. Travel	721	2,406	(1,685)	59	181	(122)	47	210	(163)
5. Construction	51	44	7	7	3	4	7	9	(2)
6. Insurance and pension services	102	330	(228)	7	30	(23)	18	37	(19)
7. Financial services	60	727	(667)	6	57	(51)	5	67	(62)
8. Charges for the use of intellectual property n.i.e.	14	283	(269)	1	21	(20)	1	10	(9)
9. Telecommunications, computer, and information services	3,810	492	3,318	286	34	252	354	37	317
10. Other business services	1,669	1,294	375	128	102	26	151	75	76
11. Personal, cultural, and recreational services	48	12	36	2	-	2	18	-	18
12. Government goods and services n.i.e.	929	714	215	69	40	29	65	29	36
B. Primary Income	1,020	9,922	(8,902)	90	892	(802)	93	905	(812)
1. Compensation of employees	266	42	224	20	3	17	25	4	21
2. Investment income	737	9,880	(9,143)	68	889	(821)	67	901	(834)
2.1 Direct investment	173	4,416	(4,243)	23	342	(319)	13	426	(413)
2.1.1 Investment income on equity and investment fund shares	173	4,302	(4,129)	23	339	(316)	13	401	(388)
2.1.2 Interest	-	114	(114)	-	3	(3)	-	25	(25)
2.2 Portfolio investment	102	770	(668)	-	46	(46)	19	41	(22)
2.2.1 Investment income on equity and investment fund shares	3	151	(148)	-	6	(6)	-	1	(1)
2.2.2 Interest	99	619	(520)	-	40	(40)	19	40	(21)
2.3 Other investment	85	4,694	(4,609)	9	501	(492)	8	434	(426)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-
2.3.2 Interest	85	4,694	(4,609)	9	501	(492)	8	434	(426)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	377	N.A	377	36	N.A	36	27	N.A	27
3. Other primary income	17	-	17	2	-	2	1	-	1
C. Secondary Income	41,013	590	40,423	3,242	54	3,188	3,407	44	3,363
1. General government	582	69	513	37	21	16	44	1	43
2. Financial corporations, nonfinancial corporations, households, and NPISHs	40,431	521	39,910	3,205	33	3,172	3,363	43	3,320
2. Capital account	200	30	170	15	3	12	17	-	17
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	30	(30)	-	3	(3)	-	-	-
2. Capital transfers	200	-	200	15	-	15	17	-	17
2.1 General government	197	-	197	14	-	14	17	-	17
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	197	-	197	14	-	14	17	-	17
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	3	-	3	1	-	1	-	-	-
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	3	-	3	1	-	1	-	-	-
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	82,918	80,635	2,283	6,339	6,675	(336)	7,005	7,242	(237)

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-25			Jul					
	Net acquisition of financial assets	Net incurrence of liabilities	Net	FY25			FY26		
				Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
3. Financial account	5,295	3,052	2,243	(759)	(220)	(539)	(330)	188	(518)
1. Direct investment	63	2,461	(2,398)	(26)	195	(221)	27	208	(181)
1.1 Equity and investment fund shares	63	2,468	(2,405)	(26)	205	(231)	27	236	(209)
1.2 Debt instruments	-	(7)	7	-	(10)	10	-	(28)	28
2. Portfolio investment	(12)	(649)	637	-	169	(169)	(1)	(44)	43
2.1 Equity and investment fund shares	(12)	(355)	343	-	24	(24)	(1)	(33)	32
2.2 Debt instruments	-	(294)	294	-	145	(145)	-	(11)	11
3. Financial derivatives (other than reserves) and employees stock options	(5)	-	(5)	-	-	-	2	-	2
4. Other investment	72	1,240	(1,168)	(541)	(584)	43	(185)	24	(209)
4.1 Other equity	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	(280)	410	(690)	(356)	(23)	(333)	(150)	(19)	(131)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	(443)	(35)	(408)	(372)	(54)	(318)	(141)	(38)	(103)
General government	3	445	(442)	(1)	31	(32)	-	19	(19)
Other sectors	160	-	160	17	-	17	(9)	-	(9)
4.3 Loans	-	867	(867)	-	(585)	585	-	39	(39)
Central bank	-	1,433	(1,433)	-	(40)	40	-	(82)	82
Deposit-taking corporations, except the central bank	-	(1,425)	1,425	-	(41)	41	-	31	(31)
General government	-	1,875	(1,875)	-	(393)	393	-	222	(222)
Other sectors	-	(1,016)	1,016	-	(111)	111	-	(132)	132
4.4 Insurance, pension, and std. guarantee schemes	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	-	-	-	-	-	-	-	-	-
4.5 Trade credit and advances	313	-	313	(185)	-	(185)	(35)	-	(35)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	313	-	313	(185)	-	(185)	(35)	-	(35)
4.6 Other accounts receivable/ Payable	39	(37)	76	-	24	(24)	-	4	(4)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	39	-	39	-	-	-	-	-	-
Other sectors	-	(37)	37	-	24	(24)	-	4	(4)
4.7 Special drawing rights	N.A	-	-	N.A	-	-	N.A	-	-
5. Reserve assets	5,177	N.A	5,177	(192)	N.A	(192)	(173)	N.A	(173)
5.1 Monetary gold	-	N.A	-	-	N.A	-	-	N.A	-
5.2 Special drawing rights	(710)	N.A	(710)	(287)	N.A	(287)	121	N.A	121
5.3 Reserve position in the IMF	-	N.A	-	-	N.A	-	-	N.A	-
5.4 Other reserve assets	5,887	N.A	5,887	95	N.A	95	(294)	N.A	(294)
	Credit	Debit	net	Credit	Debit	net	Credit	Debit	net
4. Errors and Omissions	-	40	(40)	-	203	(203)	-	281	(281)
5. Exceptional Financing	-	-	-	-	-	-	-	-	-

Source: Statistics and Data Services Department, SBP

...Not Applicable

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

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2023	2024				2025
	Dec ^R	Mar ^R	Jun ^R	Sep ^R	Dec ^R	Mar ^P
International investment position - Net	(129,898.6)	(129,008.5)	(129,280.8)	(130,772.7)	(130,014.4)	(129,242.0)
A. Assets	24,804.6	25,463.4	26,773.5	28,164.7	29,516.9	29,959.9
1. Direct investment	2,852.5	3,005.9	2,962.5	2,987.6	2,953.6	3,046.5
1.1 Equity and investment fund shares	2,581.7	2,735.1	2,691.8	2,716.8	2,682.8	2,775.7
1.1.1 Direct investor in direct investment enterprises	2,581.7	2,735.1	2,691.8	2,716.8	2,682.8	2,775.7
1.1.2 Direct investment enterprises in direct investor (reverse invst.)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	270.8	270.8	270.8	270.8	270.8	270.8
1.2.1 Direct investor in direct investment enterprises	9.0	9.0	9.0	9.0	9.0	9.0
1.2.2 Direct investment enterprises in direct investor (reverse invst.)	261.8	261.8	261.8	261.8	261.8	261.8
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	329.1	333.6	414.6	415.6	414.4	411.8
2.1 Equity and investment fund shares	160.6	162.7	175.4	175.8	175.3	174.2
2.1.1 Central bank	-	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	152.5	154.5	167.4	167.8	167.3	166.2
2.1.3 General government	-	-	-	-	-	-
2.1.4 Other sectors	8.1	8.2	8.0	8.0	8.0	8.0
2.2 Debt securities	168.5	170.8	239.2	239.8	239.1	237.7
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	107.2	108.6	172.3	172.8	172.3	171.2
2.2.3 General government	-	-	-	-	-	-
2.2.4 Other sectors	61.3	62.2	66.9	67.1	66.9	66.5
3. Financial derivatives (other than reserves) and employee stock options	10.1	8.9	8.8	12.3	6.5	10.8
4. Other investment	7,849.3	8,250.8	7,912.4	7,298.7	7,729.7	8,100.8
4.1 Other equity	-	-	-	-	-	-
4.2 Currency and deposits	2,570.3	3,108.4	2,949.1	2,452.5	2,508.4	2,689.4
4.3 Loans	-	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee schemes	-	-	-	-	-	-
4.5 Trade credit and advances	4,214.3	4,089.2	3,917.7	3,682.2	4,093.3	4,272.1
4.6 Other accounts receivable	1,064.7	1,053.2	1,045.6	1,164.1	1,128.0	1,139.4
5. Reserve assets	13,763.6	13,864.2	15,475.2	17,450.5	18,412.7	18,389.9
5.1 Monetary gold	4,321.0	4,604.7	4,848.2	5,472.3	5,434.2	6,484.8
5.2 Special drawing rights	112.1	205.3	734.6	629.6	54.1	55.2
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	9,330.4	9,054.1	9,892.3	11,348.4	12,924.3	11,849.8
5.4.1 Currency and deposits	4,728.9	4,735.4	5,722.3	4,929.2	7,653.4	7,640.4
5.4.2 Securities	215.8	154.8	148.7	294.4	221.7	126.6
5.4.3 Financial derivatives	...	...	...	...	...	...
5.4.4 Other claims	4,385.7	4,163.9	4,021.3	6,124.8	5,049.2	4,082.7

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2023	2024				2025
	Dec ^R	Mar ^R	Jun ^R	Sep ^R	Dec ^R	Mar ^P
B. Liabilities	154,703.2	154,471.9	156,054.3	158,937.5	159,531.3	159,201.9
1. Direct investment	27,169.6	27,592.8	29,186.4	29,845.0	32,967.9	33,200.6
1.1 Equity and investment fund shares	21,370.0	22,061.5	23,466.5	23,815.6	26,919.2	27,207.8
1.1.1 Direct investor in direct investment enterpr.	21,370.0	22,061.5	23,466.5	23,815.6	26,919.2	27,207.8
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	5,799.6	5,531.3	5,719.9	6,029.4	6,048.6	5,992.8
1.2.1 Direct investor in direct investment enterpr.	5,799.6	5,531.3	5,719.9	6,029.4	6,048.6	5,992.8
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	9,573.4	9,742.1	9,398.5	9,480.2	9,868.0	9,629.6
2.1 Equity and investment fund shares	1,269.8	1,315.2	1,565.0	1,483.6	1,786.5	1,747.4
2.1.1 Central bank	...	...	...	...	...	...
2.1.2 Deposit-taking corp. except central bank	707.8	748.4	795.4	783.5	842.2	829.1
2.1.3 General government	...	...	...	...	...	...
2.1.4 Other sectors	562.0	566.9	769.6	700.0	944.3	918.3
2.2 Debt securities	8,303.6	8,426.9	7,833.5	7,996.6	8,081.4	7,882.2
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	7,803.6	7,926.9	7,333.5	7,496.6	7,581.4	7,382.2
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	5.8	8.2	5.7	3.0	7.1	2.5
4. Other investment	117,954.3	117,128.7	117,463.8	119,609.4	116,688.4	116,369.2
4.1 Other equity	...	...	...	...	...	...
4.2 Currency and deposits	12,065.3	12,232.7	12,558.1	12,663.8	12,964.2	13,321.6
4.3 Loans	94,601.9	94,190.5	94,567.6	96,135.3	93,403.7	92,639.0
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	1,917.1	1,302.5	1,302.5	1,302.5	1,302.5	1,302.5
4.6 Other accounts payable	5,403.4	5,516.6	5,174.8	5,526.5	5,190.1	5,206.1
4.7 Special drawing rights (Net incurrence of liab)	3,966.6	3,886.3	3,860.8	3,981.2	3,827.9	3,900.0

Source: Statistics and Data Services Department, SBP

Note:- International Investment Position of Pakistan as per Balance of Payments and International Investment Position Manual - Sixth Edition (BPM6) is being introduced since 2014Q1.

Archive link:

<https://www.sbp.org.pk/ecodata/Invest-BPM6-Archive.xls>

4.11 Gold and Foreign Exchange Reserves

Million US Dollars

Million US Dollars

End Period	Gold [*]	Foreign exchange reserves with														
		SBP							Scheduled Banks							
									Deposits			Utilizations			Total Banks' Reserves (7+8+9+10+11-12)**	Net Reserves with Banks (7-10)***
		SDRs	Cash Foreign Currency	Nostro ¹	ACU Bal Net	IMF Reserve Position	Total SBP Reserves (2+3+4+a+b)	Net Reserves with SBP (2+4)	FE-25 ²	Trade Nostro	Placement abroad (other than FE-25)	Trade Finance	FE-25 Placements in Pakistan	Others		
1	2	3	4	a	b	5	6	7	8	9	10	11	12	13	14	
FY21	3,665	386	131	16,913	55	0.2	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
FY25	6,844	26	73	14,480	60	0.2	14,639	14,506	6,988	70	0	2,224	13	2,299	2,521	4,763
2024 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	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	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	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	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	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	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
Apr	6,874	138	71	10,137	41	0.2	10,388	10,275	6,915	138	1	2,430	14	2,306	2,303	4,484
May	6,823	26	71	11,491	27	0.2	11,615	11,517	6,936	52	0	2,376	15	2,225	2,372	4,560
Jun ^R	6,844	26	73	14,480	60	0.2	14,639	14,506	6,988	70	0	2,224	13	2,299	2,521	4,763
Jul ^P	6,868	146	70	14,178	34	0.2	14,429	14,324	6,921	-6	53	2,269	17	2,292	2,389	4,652

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

Million US Dollars													
DESCRIPTION	FY24	FY25	2024	2024		2025							
			Jul	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun ^R	Jul ^P	
Foreign Currency Deposits													
A. FE-25 Deposits	6,628.5	6,987.8	6,682.2	6,571.4	6,743.2	6,697.5	6,637.2	6,805.1	6,914.9	6,935.6	6,987.8	6,921.4	
1. Resident	5,731.3	6,088.6	5,773.9	5,713.3	5,909.3	5,858.1	5,755.7	5,869.3	6,032.8	6,039.9	6,088.6	6,023.4	
i) Demand Deposits	1,831.2	2,026.9	1,819.3	1,860.4	1,839.3	1,867.4	1,880.9	1,906.4	1,961.9	1,972.1	2,026.9	2,020.9	
ii) Savings Deposits	1,815.4	2,015.7	1,817.1	1,798.0	1,969.5	1,940.5	1,916.9	2,001.9	2,087.9	2,069.5	2,015.7	2,015.6	
iii) Time Deposits	2,084.8	2,046.0	2,137.5	2,054.9	2,100.4	2,050.1	1,958.0	1,961.1	1,983.1	1,998.3	2,046.0	1,987.0	
2. Non- Resident	897.2	899.2	908.3	858.1	833.9	839.5	881.4	935.8	882.0	895.7	899.2	897.9	
i) Demand Deposits	544.4	616.8	548.2	509.6	512.7	521.8	556.0	631.7	586.0	598.8	616.8	602.4	
ii) Savings Deposits	224.0	200.9	221.2	221.7	224.6	221.4	219.9	216.3	204.9	209.5	200.9	207.7	
iii) Time Deposits	128.8	81.5	138.9	126.9	96.6	96.3	105.6	87.9	91.1	87.4	81.5	87.8	
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	
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	
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	
Total (A+B)	6,637.9	6,997.2	6,691.6	6,580.8	6,752.6	6,706.9	6,646.6	6,814.5	6,924.3	6,945.0	6,997.2	6,930.8	
FE-25 Deposits Utilization	6,628.5	6,987.8	6,682.2	6,571.4	6,743.2	6,697.5	6,637.2	6,805.1	6,914.9	6,935.6	6,987.8	6,921.4	
1. Financing	2,021.9	2,224.5	1,936.4	2,480.8	2,547.5	2,517.0	2,489.4	2,430.0	2,430.5	2,376.0	2,224.5	2,269.4	
i) Exports Financing	540.1	856.5	550.9	881.1	917.2	901.8	892.2	944.7	911.0	894.7	856.5	857.8	
a) Pre-Shipment	405.1	669.8	412.8	688.0	726.5	711.4	623.8	742.8	701.8	715.6	669.8	670.0	
b) Post-Shipment	135.0	186.7	138.1	193.1	190.7	190.4	268.4	201.9	209.2	179.0	186.7	187.8	
ii) Import Financing	1,481.8	1,367.9	1,385.5	1,599.7	1,630.3	1,615.2	1,597.2	1,485.4	1,519.4	1,481.3	1,367.9	1,411.6	
2. Placements	1,718.0	1,722.8	1,683.4	1,491.0	1,540.5	1,609.3	1,482.4	1,595.0	1,650.1	1,587.5	1,722.8	1,626.7	
i) With State Bank of Pakistan	1,048.7	1,107.2	1,053.5	1,058.1	1,054.5	1,079.9	1,071.8	1,091.1	1,107.2	1,100.3	1,107.2	1,116.7	
a) CRR ¹	364.5	387.9	366.3	369.4	368.7	377.4	374.3	382.2	387.5	385.1	387.9	391.2	
b) SCRR ²	684.1	719.3	687.2	688.7	685.8	702.6	697.5	708.9	719.7	715.2	719.3	725.5	
ii) With Banks	669.3	615.6	629.9	432.9	486.0	529.4	410.5	503.9	542.9	487.1	615.6	510.0	
a) Within Pakistan	95.0	13.3	94.2	67.3	52.7	43.6	41.4	34.6	14.4	14.7	13.3	17.2	
b) Outside Pakistan	574.4	602.3	535.7	365.6	433.4	485.8	369.1	469.3	528.5	472.4	602.3	492.8	
3. Balances	862.2	741.4	736.1	589.3	650.1	622.6	621.7	648.1	528.7	747.3	741.4	733.0	
i) Balance held abroad	569.2	536.8	469.1	346.2	428.6	399.4	388.4	389.4	275.4	497.5	536.8	520.9	
ii) Cash in hand	293.1	204.6	267.0	243.1	221.5	223.1	233.3	258.6	253.3	249.8	204.6	212.2	
4. Others	2,026.5	2,299.2	2,326.3	2,010.3	2,005.1	1,948.6	2,043.7	2,132.0	2,305.7	2,224.9	2,299.2	2,292.2	

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	Jul FY26 ^a			Jul FY25		
	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total
I Foreign Private Investment	208.1	(33.8)	174.3	194.7	23.6	218.3
1 Argentina	-	-	-	-	-	-
2 Australia	0.1	-	0.1	0.3	-	0.3
3 Austria	0.0	-	0.0	(0.3)	-	(0.3)
4 Bahamas	-	-	-	-	-	-
5 Bahrain	2.5	-	2.5	2.4	-	2.4
6 Bangladesh	-	-	-	-	-	-
7 Belgium	0.0	-	0.0	0.0	-	0.0
8 Bosnia Herzegovina	-	-	-	-	-	-
9 Brunei	0.1	-	0.1	0.1	-	0.1
10 Canada	37.8	(2.1)	35.8	(17.9)	0.9	(17.0)
11 China	51.4	-	51.4	84.6	-	84.6
12 Congo	-	-	-	-	-	-
13 Denmark	0.0	-	0.0	0.1	-	0.1
14 Egypt	-	-	-	-	-	-
15 Finland	0.4	-	0.4	0.4	-	0.4
16 France	3.7	0.0	3.7	2.8	(0.0)	2.8
17 Germany	(0.2)	0.0	(0.2)	3.6	-	3.6
18 Hongkong	30.1	0.0	30.1	49.6	2.0	51.6
19 Hungary	(1.1)	-	(1.1)	(1.1)	-	(1.1)
20 Iceland	-	-	-	-	-	-
21 Indonesia	0.0	-	0.0	-	-	-
22 Iran	0.1	-	0.1	0.1	-	0.1
23 Ireland	0.0	(0.9)	(0.9)	-	-	-
24 Italy	0.3	-	0.3	0.3	-	0.3
25 Japan	3.7	-	3.7	3.5	-	3.5
26 Kenya	-	-	-	-	-	-
27 Korea (South)	8.0	-	8.0	8.0	-	8.0
28 Kuwait	1.6	(0.4)	1.2	1.7	(0.1)	1.6
29 Lebanon	0.8	-	0.8	0.9	-	0.9
30 Liberia	-	-	-	-	-	-
31 Libya	0.1	-	0.1	0.1	-	0.1
32 Luxembourg	(1.5)	5.2	3.8	1.5	(0.6)	0.9
33 Malaysia	3.3	(0.2)	3.2	3.3	(0.1)	3.2
34 Malta	(7.6)	-	(7.6)	(7.6)	-	(7.6)
35 Netherlands	(9.5)	2.3	(7.2)	(13.4)	-	(13.4)
36 NewZealand	-	-	-	-	-	-
37 Nigeria	-	-	-	-	-	-
38 Norway	4.6	-	4.6	9.3	-	9.3
39 Oman	0.1	-	0.1	0.1	-	0.1
40 Panama	-	-	-	-	-	-
41 Philippines	-	-	-	-	-	-
42 Poland	(0.5)	-	(0.5)	(0.5)	-	(0.5)
43 Portugal	-	-	-	-	-	-
44 Qatar	0.1	-	0.1	0.2	-	0.2
45 Saudi Arabia	(0.4)	0.2	(0.3)	(0.4)	0.1	(0.3)
46 Seychelles	-	-	-	-	-	-
47 Singapore	9.1	(0.1)	9.0	0.3	-	0.3
48 South Africa	-	-	-	-	-	-
49 Sri Lanka	-	-	-	-	-	-
50 Sweden	(0.3)	(7.4)	(7.7)	(0.2)	24.0	23.8
51 Switzerland	20.6	0.3	20.9	17.6	(0.4)	17.2
52 Thailand	(0.1)	-	(0.1)	(0.3)	-	(0.3)
53 Turkey	1.5	-	1.5	0.4	-	0.4
54 U.A.E	19.7	(3.7)	16.0	15.8	(0.9)	14.9
55 United Kingdom	16.9	(1.6)	15.3	15.4	(1.2)	14.1
56 United States	3.6	(12.3)	(8.8)	4.0	(0.6)	3.4
57 Others	9.2	(13.2)	(4.1)	10.2	0.7	10.9
II Foreign Public Investment[@]		(10.8)	(10.8)		145.1	145.1
Debt Securities		(10.8)	(10.8)		145.1	145.1
Total	208.1	(44.6)	163.5	194.7	168.7	363.4

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

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

Archive link:

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

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr. Sector	Jul FY26 ^p			Jul FY25		
	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1 Food	11.7	0.6	11.1	4.3	1.7	2.5
2 Food Packaging	0.1	1.1	(1.0)	0.1	-	0.1
3 Beverages	0.4	-	0.4	0.4	-	0.4
4 Tobacco & Cigarettes	0.5	-	0.5	0.4	-	0.4
5 Sugar	0.2	-	0.2	0.2	-	0.2
6 Textiles	1.5	0.3	1.3	1.6	0.1	1.5
7 Paper & Pulp	-	0.0	(0.0)	-	0.4	(0.4)
8 Leather & Leather Products	-	0.0	(0.0)	-	0.0	(0.0)
9 Rubber & Rubber Products	0.2	-	0.2	0.2	-	0.2
10 Chemicals	2.2	4.0	(1.8)	3.0	2.7	0.2
11 Petro Chemicals	-	1.7	(1.7)	-	1.7	(1.7)
12 Petroleum Refining	5.5	2.4	3.1	5.5	2.4	3.1
13 Mining & Quarrying	53.8	25.8	27.9	-	18.0	(18.0)
14 Oil & Gas Explorations	10.1	10.0	0.1	29.6	10.0	19.6
<i>of which Privatization proceeds</i>	-	-	-	-	-	-
15 Pharmaceuticals & OTC Products	2.2	0.6	1.6	2.0	0.6	1.4
16 Cosmetics	0.0	-	0.0	0.0	-	0.0
17 Fertilizers	-	-	-	-	-	-
18 Cement	1.1	0.0	1.1	1.1	0.0	1.1
19 Ceramics	1.1	0.2	0.9	0.7	0.2	0.5
20 Basic Metals	-	-	-	0.2	-	0.2
21 Metal Products	0.3	-	0.3	0.6	-	0.6
22 Machinery other than Electrical	0.0	-	0.0	0.2	-	0.2
23 Electrical Machinery	13.6	0.0	13.5	14.3	0.0	14.3
24 Electronics	3.0	4.1	(1.2)	3.0	0.1	2.8
I) Consumer/Household	3.0	0.1	2.9	3.0	0.1	2.9
II) Industrial	-	4.1	(4.1)	-	0.1	(0.1)
25 Transport Equipment (Automobiles)	4.8	0.5	4.4	4.8	0.4	4.4
I) Motorcycles	0.0	-	0.0	0.0	-	0.0
II) Cars	3.0	-	3.0	3.0	-	3.0
III) Buses, Trucks, Vans & Trail	1.8	0.5	1.3	1.8	0.4	1.4
26 Power	97.4	27.0	70.4	110.8	15.9	94.9
I) Thermal	8.3	2.3	5.9	8.2	1.3	7.0
<i>of which Privatization proceeds</i>	-	-	-	-	-	-
II) Hydel	36.4	0.1	36.3	49.8	0.1	49.8
III) Coal	52.7	24.6	28.2	52.7	14.5	38.2
27 Construction	0.9	4.4	(3.5)	0.3	4.4	(4.1)
28 Trade	5.7	0.8	4.9	4.0	0.8	3.2
29 Transport	0.8	2.9	(2.1)	1.2	2.9	(1.7)
30 Tourism	0.9	-	0.9	4.0	-	4.0
31 Storage Facilities	-	0.9	(0.9)	0.1	0.9	(0.9)
32 Communications	11.7	15.9	(4.2)	15.3	14.6	0.8
1) Telecommunications	7.4	15.8	(8.3)	11.5	14.3	(2.8)
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-
2) Information Technology	4.3	0.2	4.1	3.9	0.3	3.6
I) Software Development	1.6	0.1	1.5	1.0	0.2	0.9
II) Hardware Development	-	0.0	(0.0)	-	0.0	(0.0)
III) I.T. Service	2.7	0.1	2.6	2.8	0.1	2.7
3) Postal & Courier Services	-	-	-	-	-	-
33 Financial Business	63.3	4.4	58.9	59.0	4.4	54.6
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-
34 Social Services	0.0	-	0.0	0.1	-	0.1
35 Personal Services	2.4	0.0	2.4	2.5	0.4	2.1
36 Others	21.8	1.3	20.4	15.6	7.5	8.1
TOTAL	317.1	109.0	208.1	284.9	90.2	194.7
<i>TOTAL without Privatization proceeds</i>	317.1	109.0	208.1	284.9	90.2	194.7

Source: Statistics and Data Services Department, SBP

Note:

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

The data from FY15 has been revised by incorporating the FDI channeled through permissible off-shore accounts. The revision study is available at: <http://www.sbp.org.pk/departments/stats/Notice/Rev-Study-External-Sector.pdf>

Archive link:

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

4.15 Balance of Trade

(a) State Bank of Pakistan-Payments Record

Million US Dollars

PERIOD	Exports (BOP)		Period Growth Rate	Imports (BOP)		Period Growth Rate	Balance of Trade		
	Value (a)	Cumulative (b)	%	Value (c)	Cumulative (d)	%	Monthly/ Yearly	Cumulative	
FY21	25,639	--	13.8	54,273	--	24.4	(28,634)	--	
FY22	32,493	--	26.7	71,543	--	31.8	(39,050)	--	
FY23	27,876	--	(14.2)	52,695	--	(26.3)	(24,819)	--	
FY24	30,980	--	11.1	53,157	--	0.9	(22,177)	--	
FY25	32,303	--	4.3	59,088	--	11.2	(26,785)	--	
2024	Jul	2,361	2,361	12.2	4,849	4,849	16.9	(2,488)	(2,488)
	Aug	2,437	4,798	6.3	4,709	9,558	14.2	(2,272)	(4,760)
	Sep	2,610	7,408	6.5	4,697	14,255	15.9	(2,087)	(6,847)
	Oct	2,999	10,407	7.6	4,646	18,901	13.3	(1,647)	(8,494)
	Nov	2,785	13,192	6.6	4,110	23,011	8.5	(1,325)	(9,819)
	Dec	3,105	16,297	7.5	4,927	27,938	9.9	(1,822)	(11,641)
2025	Jan	3,005	19,302	8.2	5,471	33,409	11.0	(2,466)	(14,107)
	Feb	2,603	21,905	7.5	5,045	38,454	11.5	(2,442)	(16,549)
	Mar	2,755	24,660	7.7	4,935	43,389	11.1	(2,180)	(18,729)
	Apr	2,596	27,256	6.8	5,225	48,614	11.7	(2,629)	(21,358)
	May	2,438	29,694	4.1	5,476	54,090	11.5	(3,038)	(24,396)
	Jun ^R	2,609	32,303	4.3	4,998	59,088	11.2	(2,389)	(26,785)
	Jul ^P	2,743	2,743	16.2	5,422	5,422	11.8	(2,679)	(2,679)

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
FY21	25,304	391	--	17.80	56,380	43	--	26.60	(30,728)	--
FY22	31,782	152	--	25.60	80,136	95	--	42.10	(48,297)	--
FY23	27,724	280	--	(12.80)	55,198	68	--	(31.10)	(27,262)	--
FY24	30,675	86	--	10.64	54,779	25	--	(0.76)	(23,994)	--
FY25	32,040	186	--	3.66	58,363	71	--	8.07	(26,208)	--
2024 Jul	2,307	6	2,307	(2.09)	4,216	4	4,216	0.65	(1,907)	(1,909)
Aug	2,762	5	5,074	7.44	4,509	6	8,731	10.80	(1,748)	(3,657)
Sep	2,836	11	7,922	11.56	4,656	4	13,391	8.34	(1,812)	(5,469)
Oct	2,982	10	10,914	13.86	4,568	7	17,965	10.13	(1,582)	(7,051)
Nov	2,833	8	13,754	13.00	4,500	4	22,469	6.09	(1,664)	(8,715)
Dec	2,911	7	16,672	11.08	5,358	8	27,835	8.28	(2,448)	(11,163)
2025 Jan	2,951	17	19,641	10.15	5,258	9	33,102	9.08	(2,298)	(13,461)
Feb	2,490	1	22,132	7.17	4,789	0	37,890	7.93	(2,297)	(15,759)
Mar	2,645	27	24,803	6.67	4,828	11	42,729	8.41	(2,167)	(17,926)
Apr	2,174	32	27,009	4.56	5,596	6	48,331	9.16	(3,396)	(21,322)
May	2,671		29,680	5.25	5,237	-	53,569	9.05	(2,566)	(23,888)
Jun ^R	2,477	38	32,221	3.78	4,849	3	58,431	8.12	(2,336)	(26,210)
Jul ^P	2,686	-	2,686	16.42	5,866	-	5,866	39.13	(3,180)	(3,180)

Source: Pakistan Bureau of Statistics

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

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

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

4.16 Exports Receipts by Selected Groups/ Commodities

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

COMMODITIES	FY24	FY25	2024	2025					
			Jul	Feb	Mar	Apr	May	Jun	Jul ^P
A. Food Group	7,095,165	6,314,838	546,525	429,137	499,118	453,203	420,420	374,815	418,667
1 Rice	3,692,366	2,942,948	232,401	219,156	263,666	232,506	204,557	166,400	152,681
A) Basmati	856,093	782,125	71,211	61,610	85,529	59,100	61,923	48,798	57,943
B) Others	2,836,272	2,160,823	161,190	157,546	178,137	173,406	142,634	117,601	94,738
2 Fish & Fish Preparations	423,960	457,592	32,683	29,722	38,250	48,203	52,661	49,878	40,275
3 Fruits	309,406	241,227	40,717	20,310	17,230	13,935	13,555	22,218	39,519
4 Vegetables/Leguminous vegetable	400,414	249,648	28,947	18,263	22,109	19,395	17,552	15,606	16,599
5 Tobacco	82,676	179,827	15,236	11,219	24,015	5,159	11,924	7,951	20,786
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	76,973	81,534	7,384	8,690	6,721	6,487	7,599	7,708	8,324
8 Oil Seeds, Nuts and Kernals	387,053	366,538	9,597	13,192	17,290	14,014	8,145	9,384	7,253
9 Sugar	20,060	396,075	50,074	291	-	64	-	-	-
10 Meat and Meat Preparations	521,736	485,477	35,130	45,679	47,408	42,906	33,421	32,139	35,331
11 All Other Food Items	1,180,521	913,972	94,357	62,614	62,430	70,533	71,007	63,530	97,898
B. Textile Group	16,312,623	17,256,432	1,376,190	1,370,253	1,443,303	1,444,032	1,409,358	1,373,215	1,573,761
12 Raw Cotton	53,371	448	1	-	263	-	124	-	4
13 Cotton Yarn	1,050,775	686,311	49,900	68,433	59,237	53,716	69,691	51,983	52,748
14 Cotton Cloth	1,894,209	1,834,491	155,960	140,511	148,288	142,530	129,201	138,548	149,470
15 Cotton Carded or Combed	1,527	254	25	13	39	-	2	-	-
16 Yarn Other than Cotton Yarn	34,322	32,480	2,360	2,714	2,902	2,117	2,764	2,514	2,917
17 Knitwear	4,018,036	4,498,417	382,985	351,028	375,384	355,515	360,111	372,289	420,404
18 Bed Wear	2,795,346	3,079,950	227,054	239,428	241,031	273,368	266,422	245,575	300,091
19 Towels	957,177	1,055,371	82,093	80,985	93,117	93,806	89,801	84,217	89,073
20 Tents, Canvas & Tarpaulin	122,000	125,255	9,028	11,269	14,930	6,612	8,761	5,698	7,625
21 Readymade Garments	3,471,683	3,956,602	301,995	323,190	330,032	348,351	315,315	313,336	380,483
22 Art, Silk & Synthetic Textile	375,602	369,750	28,344	31,177	32,716	33,414	31,587	27,859	32,509
23 Makeup Articles (incl. Other Tex)	686,841	700,055	56,315	52,347	66,170	60,864	62,584	53,797	59,150
24 Other Textile Materials	851,734	917,046	80,128	69,158	79,194	73,739	72,996	77,399	79,288
C. Petroleum Group	552,542	903,378	92,896	88,315	56,724	77,197	108,275	19,432	61,717
25 Petroleum Crude	28,005	136,488	-	-	-	-	35,487	-	18,522
26 Petroleum Products	448,542	676,420	87,220	81,314	46,000	72,559	64,379	19,432	33,505
27 Solid Fuel including Naphtha	75,995	90,469	5,676	7,001	10,724	4,637	8,409	-	9,689
D. Other Manufacture	4,045,045	4,152,180	338,651	320,523	368,740	357,890	354,712	329,570	357,397
28 Carpets, Rugs & Mats	65,284	130,111	4,402	17,597	22,170	13,467	7,841	3,582	4,595
29.Sports Goods	439,370	408,598	36,878	30,701	34,137	31,557	34,521	38,550	38,561
30 Leather Tanned	140,830	138,119	10,455	11,073	12,362	11,471	12,810	12,129	11,793
31.Leather Manufactures	606,253	620,367	49,840	48,015	54,716	46,361	50,787	47,171	56,793
32.Footwear	166,873	168,450	14,942	11,927	16,514	18,019	10,945	8,462	16,551
33 Surgical Goods & Medical Instr.	459,233	475,792	36,859	37,316	47,205	38,783	43,457	35,571	37,636
34 Cutlery	65,813	60,221	5,466	4,569	5,498	4,890	4,782	5,159	5,471
35 Onyx Manufactured	4,550	4,651	277	423	407	405	468	247	393
36 Chemical and Pharmaceutica Products	1,422,923	1,449,548	124,875	115,384	125,150	128,505	119,914	113,579	124,060
37 Engineering Goods	279,173	278,894	21,577	18,636	25,533	20,352	32,621	23,475	23,659
38 Gems	8,010	8,329	1,016	1,231	1,000	382	399	123	344
39 Jewellery	13,349	14,370	1,672	1,269	1,148	503	197	589	472
40 Furniture	8,383	7,934	806	585	874	429	668	561	697
41 Molasses	52,262	16,918	3,860	935	126	2,073	192	280	257
42 Handicrafts	211	199	-	-	15	-	105	-	78
43 Cement	262,384	335,338	22,770	18,345	18,683	38,605	32,685	37,593	33,815
44 Guar and Guar Products	50,145	34,339	2,959	2,516	3,202	2,088	2,320	2,498	2,223
E. All Others	2,699,953	2,800,983	225,911	229,023	213,851	233,039	250,703	268,226	311,584
I. Total Export Receipts through Banks	30,705,328	31,427,811	2,580,173	2,437,251	2,581,735	2,565,360	2,543,469	2,365,258	2,723,125
II. Freight on Export	657,845	852,128	71,247	54,786	59,142	58,559	54,244	60,497	60,497
III. Export Receipts Banks (fob) (I-II)	30,047,484	30,575,683	2,508,926	2,382,465	2,522,593	2,506,800	2,489,225	2,304,760	2,662,628
IV. Other Exports	932,480	1,727,095	(147,950)	220,521	232,456	89,158	(51,176)	304,253	80,379
Total Export as per BOP (III+IV)	30,979,964	32,302,778	2,360,976	2,602,986	2,755,049	2,595,958	2,438,049	2,609,013	2,743,007

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.shp.org.pk/ecodata/Export_Receipts_by_Commodities_and_Groups_Arch.xls

4.16 Exports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

COMMODITIES	FY24	FY25	2024	2025					
			Jul	Feb	Mar	Apr	May	Jun	Jul ^P
A. Food Group	7,369,920	7,116,556	475,766	560,144	576,177	414,444	584,507	367,690	426,995
1 Rice	3,931,787	3,353,051	205,745	288,963	274,335	206,296	239,251	149,807	168,110
a) Basmati	877,078	830,570	92,531	88,368	77,002	45,741	59,226	48,635	55,760
b) Others	3,054,708	2,522,482	113,214	200,595	197,333	160,555	180,025	101,172	112,350
2 Fish & Fish Preparations	410,269	465,402	18,928	31,315	59,317	47,985	56,480	38,031	22,448
3 Fruits	343,532	308,184	40,357	26,604	15,525	6,103	12,852	36,575	57,965
4 Vegetables	430,055	367,572	28,884	62,289	53,018	40,626	32,197	14,508	15,900
5 Leguminous Vegetables	239	-	-	-	-	-	-	-	-
6 Tobacco	64,468	166,528	450	22,477	19,499	7,150	6,867	7,985	3,990
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	109,524	95,492	5,462	5,838	9,218	6,700	8,725	8,512	6,753
9 Oil seeds, Nuts and Kernals	410,089	384,555	5,787	18,439	17,368	6,424	13,246	8,303	4,211
10 Sugar	21,070	411,092	23,916	90	-	-	4,094	-	-
11 Meat& Meat preparations	511,688	495,107	36,849	44,148	52,473	35,038	40,450	28,502	40,461
12 All other Food Items	1,137,201	1,069,571	109,388	59,981	75,424	58,122	170,345	75,467	107,159
B. Textile Group	16,655,900	17,887,043	1,271,134	1,413,265	1,430,003	1,220,661	1,530,927	1,521,715	1,679,591
13 Raw Cotton	56,087	871	-	255	-	-	-	-	-
14 Cotton Yarn	955,509	680,700	55,750	51,424	56,727	37,635	42,518	62,165	56,070
15 Cotton Cloth	1,865,965	1,808,998	140,148	148,757	146,019	126,371	135,435	122,688	141,823
16 Cotton Carded or Combed	837	6	-	-	-	-	-	-	-
17 Yarn Other than Cotton Yarn	32,499	34,043	2,556	2,772	2,315	2,161	3,085	3,366	2,965
18 Knitwear	4,407,574	5,010,467	357,682	365,489	385,905	332,895	437,118	455,122	513,277
19 Bed Wear	2,802,670	3,112,850	214,305	249,609	255,757	195,650	269,599	273,341	296,354
20 Towels	1,055,108	1,082,611	70,093	97,365	89,398	84,597	92,093	87,188	93,877
21 Tent, Canvas & Tarpaulin	117,565	124,871	10,877	7,842	9,751	7,869	8,769	7,101	6,783
22 Readymade Garments	3,563,600	4,128,555	295,449	329,131	321,214	302,658	374,273	360,123	400,252
23 Art, Silk & Synthetic Textile	367,199	399,516	27,245	34,027	33,093	26,943	34,846	33,807	33,150
24 Made up Articles (Ex towels & bed)	715,332	775,792	48,058	62,971	64,840	54,500	70,632	62,524	69,867
25 Other Textile Materials	715,955	727,764	48,973	63,623	64,984	49,382	62,559	54,290	65,174
C. Petroleum Group & Coal	397,721	573,332	63,686	19,118	67,938	65,950	19,476	61,822	48,804
26 Petroleum Crude	42,919	42,286	-	-	-	-	-	17,563	-
27 Petroleum Products (Exl. Naphtha)	320,909	463,608	58,056	19,118	60,782	45,637	15,114	37,997	37,822
28 Petroleum Top Naphtha	33,892	67,439	5,630	-	7,156	20,313	4,362	6,262	10,982
29 Solid Fuels (Coal)	1	-	-	-	-	-	-	-	-
D. Other Manufactures Group	4,027,214	4,227,579	318,812	321,325	348,474	320,404	364,427	361,182	346,570
30 Carpets Rugs & Mats	59,414	56,897	5,818	4,565	4,081	2,579	5,179	7,005	4,630
31 Sports Goods	396,350	385,502	29,359	31,191	32,805	29,119	37,609	36,378	38,901
32 Leather Tanned	137,586	138,198	11,766	10,868	12,575	11,022	12,711	11,780	10,283
33 Leather Manufactures	545,926	572,508	40,044	43,599	44,963	35,567	44,278	50,745	53,307
34 Footwear	162,086	176,479	11,793	16,974	12,880	9,148	13,374	14,671	17,588
35 Surgical Goods & Medical Instr.	444,572	451,668	31,058	36,130	38,193	34,994	36,633	38,679	38,312
36 Cutlery	57,918	59,935	4,196	4,931	4,595	4,187	5,353	4,611	4,307
37 Onyx Manufactured	4,701	4,642	232	388	417	268	432	555	446
38 Chemicals and Pharm.Products	1,496,664	1,574,005	134,992	123,233	132,898	138,784	125,246	117,863	102,582
39 Engineering Goods	346,054	409,265	28,116	25,553	38,337	26,126	44,784	34,270	37,524
40 Gems	6,595	5,796	801	170	181	1,278	413	7	511
41 Jewellery	10,984	12,146	2,576	359	986	560	617	27	17
42 Furniture	7,985	7,316	473	654	411	515	777	673	782
43 Molasses	35,006	11,138	167	146	1,215	720	160	184	179
44 Handicrafts	199	574	-	15	-	105	-	166	-
45 Cement	266,517	329,795	14,492	19,972	22,004	23,644	34,236	41,848	34,924
46 Guar and Guar Products	48,658	31,715	2,929	2,577	1,933	1,788	2,625	1,720	2,278
E. All Other Items	2,223,879	2,235,879	177,685	176,442	222,331	152,250	171,880	164,943	183,926
TOTAL	30,674,632	32,040,389	2,307,083	2,490,294	2,644,923	2,173,709	2,671,217	2,477,352	2,685,886

Source: Pakistan Bureau of Statistics

4.17 Imports Payment by Selected Groups/ Commodities

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

COMMODITIES	FY24	FY25	2024	2025					
			Jul	Feb	Mar	Apr	May	Jun	Jul ^b
A. Food Group	7,110,980	7,660,233	535,521	731,716	730,630	649,542	680,734	691,921	608,026
1-Milk, Cream & Milk Food for Infants	135,931	128,599	11,688	8,988	9,458	12,115	9,977	12,751	19,731
2-Wheat un-milled	235,098	8	-	-	-	-	8	-	-
3-Dry Fruits & Nuts	20,021	50,269	2,236	2,921	3,780	3,853	3,490	4,251	5,318
4-Tea	687,638	600,644	51,988	40,884	54,236	52,358	49,065	51,076	49,922
5-Spices	157,058	173,597	16,141	15,325	13,293	14,379	16,691	15,108	18,197
6-Soya bean Oil	112,334	372,022	9,246	43,650	41,512	40,637	29,027	36,091	13,745
7-Palm Oil	2,680,625	3,370,164	264,491	297,583	340,187	257,425	287,941	273,945	293,500
8-Sugar	3,980	3,123	280	123	165	285	250	398	476
9-Pulses	594,970	891,035	54,111	97,505	92,703	93,397	47,985	41,241	63,887
10-All others Food items	2,483,324	2,070,772	125,341	224,736	175,296	175,093	236,300	257,060	143,249
B. Machinery Group	7,406,821	8,585,467	897,515	671,175	706,331	796,685	930,483	734,216	892,090
11-Power Generating Machinery	410,185	482,815	32,691	33,315	26,003	32,174	37,284	36,060	50,586
12-Office Mach. Incl. Data Processing Equipment	299,959	360,932	30,034	29,443	29,280	35,165	40,104	31,283	48,205
13-Textile Machinery	402,020	540,985	38,763	41,311	52,533	46,742	59,865	52,282	50,501
14-Construction & Mining Machinery	52,578	99,854	9,298	8,450	7,736	5,417	12,184	7,852	14,160
15-Electrical Machinery & Apparatus	2,731,794	3,092,203	352,219	243,094	271,922	357,254	392,098	294,847	316,796
16-Telecom	1,896,184	1,992,845	273,738	176,458	165,781	166,583	181,652	111,209	185,151
17-Agricultural Machinery & Implements	76,512	83,675	7,258	5,400	6,221	6,228	6,713	7,748	9,537
18-Other Machinery	1,537,589	1,932,157	153,514	133,704	146,855	147,122	200,582	192,936	217,153
C. Transport Group	1,621,268	2,158,809	147,781	179,057	196,178	243,826	316,087	246,779	337,282
19-Road Vehicles (Build Unit, Ckd/Skd)	1,365,902	1,978,459	143,749	165,317	185,642	231,894	276,041	211,334	316,416
20-Aircrafts, Ships and Boats	202,137	140,944	3,413	5,921	9,527	11,605	37,862	16,734	19,552
21-Others Transport Equipments	53,229	39,405	619	7,819	1,009	327	2,184	18,712	1,314
D. Petroleum Group	15,161,825	15,003,585	1,224,385	1,449,583	1,221,676	1,235,586	1,146,170	1,095,970	1,275,196
22-Petroleum Products	5,995,015	6,022,388	436,263	655,167	442,047	488,530	486,783	362,905	483,143
23-Petroleum Crude	5,093,546	5,265,608	477,152	472,145	534,623	431,675	324,624	436,049	513,801
24-Natural Gas, Liquefied	3,855,309	3,522,954	291,893	301,411	230,551	295,303	317,322	288,390	257,928
25. Petroleum Gas, Liquefied	215,885	192,165	19,077	20,791	14,446	20,066	17,402	8,546	20,320
26. Others	2,070	471	-	70	10	12	39	79	4
E. Textile Group	3,886,943	5,783,733	390,678	543,403	549,693	547,487	543,871	463,059	482,269
27-Raw Cotton	1,277,737	2,268,604	124,695	239,479	267,241	241,442	245,246	172,525	124,862
28-Synthetic Fibre	668,459	658,950	58,315	66,640	64,337	47,298	49,494	58,673	79,021
29-Synthetic & artificial Silk Yarn	804,324	939,549	79,029	73,173	72,615	76,199	69,819	70,985	88,024
30-Worn Clothing	94,002	162,880	6,822	13,485	10,986	10,529	12,979	12,246	13,712
31-Other Textile Items	1,042,420	1,753,769	121,818	150,625	134,514	172,019	166,333	148,630	176,650
F. Agricultural & Other Chemical Group	8,943,791	9,187,658	801,538	686,072	694,279	789,736	800,034	775,176	867,189
32-Fertilizer Manufactured	642,339	648,006	26,036	38,703	8,037	27,135	64,049	86,257	58,192
33-Insecticides	184,226	170,243	13,882	11,625	19,880	17,085	14,543	12,177	16,569
34-Plastic Material	2,429,017	2,653,871	207,653	199,259	205,747	259,452	226,409	204,790	233,970
35-Medicinal Products	664,763	760,834	69,174	58,424	54,743	58,093	66,384	72,924	76,652
36-Others	5,023,446	4,954,703	484,794	378,061	405,873	427,972	428,650	399,029	481,806
G. Metal Group	4,668,681	5,182,182	454,443	469,456	478,862	484,526	477,384	381,633	464,461
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,674,742	1,739,998	151,809	164,131	163,891	115,136	147,825	109,480	150,704
39-Iron and Steel	2,195,085	2,427,461	208,723	224,417	233,446	270,649	236,736	195,398	206,976
40-Aluminum Wrought & Worked	294,400	355,249	33,761	22,141	27,218	30,591	34,357	23,636	38,146
41-All other Metals & Articles	504,454	659,474	60,150	58,767	54,307	68,150	58,465	53,118	68,636
H. Miscellaneous Group	896,959	996,295	92,348	77,906	81,493	88,977	90,892	74,677	100,606
42-Rubber Crude Incl. Synth/Reclaimed	207,352	269,310	21,675	21,766	23,473	27,384	26,366	16,778	30,609
43-Rubber Tyres & Tubes	85,288	131,825	13,379	6,962	10,611	9,394	12,403	11,578	17,900
44-Wood & Cork	122,237	120,392	10,755	10,538	9,392	9,963	11,299	8,622	11,851
45-Jute	23,875	19,497	1,366	521	388	579	844	380	1,901
46-Paper & Paper Board & Manuf. thereof	458,207	455,271	45,173	38,120	37,628	41,658	39,981	37,319	38,344
I. All Others	4,001,301	4,155,682	280,493	252,841	303,992	372,147	471,802	411,180	373,495
I. Imports Payments Through Banks	53,698,570	58,713,663	4,824,702	5,061,209	4,963,134	5,208,512	5,457,457	4,874,612	5,400,615
II. Freight & Insurance	2,250,851	1,776,942	178,996	146,775	143,931	139,588	158,266	141,364	156,618
III. Imports Payments Banks (fob) (I-II)	51,447,718	56,936,721	4,645,705	4,914,434	4,819,204	5,068,924	5,299,190	4,733,248	5,243,997
IV. Other Imports	1,709,104	2,151,350	203,265	130,568	115,826	156,034	176,829	264,765	177,957
Total Imports as Per BOP (III+IV)	53,156,822	59,088,072	4,848,970	5,045,002	4,935,030	5,224,958	5,476,019	4,998,013	5,421,954

Source: Statistics and Data Services Department, SBP

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

Archive link:

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

4.17 Imports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

COMMODITIES	FY24	FY25	2024	2025					
			Jul	Feb	Mar	Apr	May	Jun	Jul ^P
A. Food Group	7,903,732	8,150,503	510,449	796,658	736,860	737,347	764,146	529,278	743,879
1-Milk, Cream & Milk Food for Infants	114,195	125,256	7,360	10,011	7,885	12,229	9,330	12,074	15,023
2-Wheat un-milled	1,031,674	35	-	-	-	-	-	-	-
3-Dry Fruits & Nuts	70,930	143,430	5,813	11,929	8,111	6,635	7,495	5,992	8,295
4-Tea	656,641	629,071	39,943	45,585	58,051	51,120	59,918	49,766	41,994
5-Spices	196,342	227,915	20,013	22,349	19,133	18,863	21,011	16,251	23,796
6-Soya bean Oil	129,558	343,821	1,017	36,660	49,927	28,489	42,010	22,249	31,840
7-Palm Oil	2,778,557	3,393,161	239,921	366,227	321,931	298,078	326,698	196,020	302,149
8-Sugar	3,327	3,509	297	270	176	352	316	214	388
9-Pulses	774,959	1,016,242	66,638	95,831	97,777	94,262	52,086	46,294	73,837
10-All others Food items	2,147,547	2,268,064	129,446	207,796	173,869	227,319	245,282	180,418	246,559
B. Machinery Group	8,500,583	9,705,611	676,730	771,999	820,747	1,078,526	911,342	996,028	927,534
11-Power Generating Machinery	418,085	621,932	31,221	48,869	44,377	46,742	43,539	41,028	56,876
12-Office Mach. Incl. Data Processing Equipment	459,288	515,297	28,584	34,557	38,837	61,121	54,541	37,988	62,743
13-Textile Machinery	149,365	272,433	18,669	20,272	15,891	26,880	22,353	27,668	67,107
14-Construction & Mining Machinery	94,186	138,387	8,899	11,928	13,561	11,918	13,039	11,119	10,990
15-Electrical Machinery & Apparatus	3,275,128	3,828,677	343,736	301,502	332,970	533,544	395,070	454,417	292,371
16-Telecom	2,366,500	2,099,289	102,478	174,016	190,486	173,360	163,329	205,008	191,999
17-Agricultural Machinery & Implements	91,307	109,566	6,461	7,993	8,658	6,821	6,203	10,675	14,411
18-Other Machinery	1,646,727	2,120,031	136,682	172,862	175,967	218,140	213,268	208,126	231,038
C. Transport Group	1,840,043	2,442,098	111,099	200,326	210,989	271,198	270,248	304,706	307,091
19-Road Motor Veh. (Build Unit, Ckd/Skd)	1,647,142	2,344,152	110,461	196,943	210,599	256,262	269,339	278,769	271,395
20-Aircrafts Ships and Boats	129,999	85,691	5	3,007	2	14,688	400	25,454	11,534
21-Others Transport Equipments	62,902	12,255	633	376	388	248	509	482	24,163
D. Petroleum Group	16,910,247	15,936,141	1,266,271	1,247,183	1,234,531	1,354,208	1,331,279	1,311,509	1,345,797
22-Petroleum Products	6,643,912	5,958,711	499,017	466,747	500,222	495,573	499,352	509,501	634,771
23-Petroleum Crude	5,531,127	5,446,670	361,045	443,319	431,856	539,588	440,618	464,906	398,318
24-Natural Gas, Liquified	3,945,703	3,475,546	332,124	253,790	225,987	235,268	293,798	264,902	230,805
25. Petroleum Gas, Liquified	789,287	1,054,847	74,062	83,286	76,414	83,760	97,501	72,184	81,897
26. Others	218	366	22	41	52	19	10	16	5
E. Textile Group	2,713,713	4,513,575	233,714	376,076	369,321	440,721	367,778	314,267	593,287
27-Raw Cotton	447,933	1,405,832	37,383	111,489	129,920	202,910	127,207	81,348	143,105
28-Synthetic Fibre	493,675	533,026	39,855	49,889	59,442	41,194	37,751	47,891	75,359
29-Synthetic & artificial Silk Yarn	605,312	704,880	48,295	59,814	51,331	55,652	55,856	46,140	106,091
30-Worn Clothing	433,651	510,781	37,842	38,645	35,594	43,898	40,974	39,424	44,018
31-Other Textile Items	733,144	1,359,057	70,339	116,239	93,034	97,067	105,990	99,463	224,713
F. Agricultural & Other Chemical Group	8,508,261	8,854,300	722,675	629,765	709,277	789,624	736,703	675,238	892,692
32-Fertilizer Manufactured	684,660	669,788	47,052	12,264	30,634	14,601	59,848	93,637	42,209
33-Insecticides	196,170	153,609	11,537	12,434	12,735	18,882	15,944	11,432	13,991
34-Plastic Material	2,270,765	2,449,691	192,367	179,950	207,762	228,348	190,726	150,278	271,591
35-Medicinal Products	1,086,752	1,193,976	94,177	76,871	97,042	100,977	91,697	98,884	99,662
36-Others	4,269,911	4,387,235	377,542	348,246	361,104	426,816	378,488	321,008	465,238
G. Metal Group	4,315,349	4,815,182	354,004	433,838	435,444	534,007	478,744	325,184	547,333
37-Gold	17,032	30,814	2,196	4,060	2,194	1,515	927	-	0
38-Iron and Steel Scrap	1,229,896	1,271,156	95,814	98,349	118,664	149,684	151,678	88,703	154,172
39-Iron and Steel	2,042,926	2,238,464	163,070	207,232	205,399	252,647	220,427	136,539	242,484
40-Aluminum Wrought & Worked	173,913	186,545	12,104	13,702	16,947	19,357	19,039	15,774	25,643
41-All other Metals & Articles	851,582	1,088,201	80,820	110,495	92,240	110,804	86,673	84,168	125,034
H. Miscellaneous Group	894,265	977,816	87,884	72,812	75,531	95,793	79,650	64,743	113,318
42-Rubber Crude Incl. Synth/Reclaimed	254,450	278,059	25,457	21,655	19,358	26,908	23,287	13,087	32,723
43-Rubber Tyres & Tubes	101,034	147,978	15,640	8,263	11,343	13,599	12,664	10,406	23,717
44-Wood & Cork	105,719	100,063	9,219	9,358	8,768	8,894	8,108	9,095	9,481
45-Jute	24,622	17,904	1,450	1,528	177	258	408	92	1,851
46-Paper & Paper Board & Manuf. thereof	408,440	433,811	36,118	32,008	35,885	46,134	35,183	32,062	45,545
I. All other Items	3,192,891	3,472,507	253,192	260,003	235,536	294,608	297,445	327,681	394,884
TOTAL	54,779,083	58,867,734	4,216,019	4,788,660	4,828,236	5,596,032	5,237,335	4,848,635	5,865,815

Source: Pakistan Bureau of Statistics

4.18 Export Receipts by Selected Countries/Territories
(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Jul	Feb	Mar	Apr	May	Jun	Jul ^a
Grand Total	30,979,964	32,302,778	2,360,976	2,602,986	2,755,049	2,595,958	2,438,049	2,609,013	2,743,007
A. Latin America	79,502	73,521	2,305	2,763	9,556	10,082	2,533	2,352	2,266
B. Central America	174,296	169,313	14,994	10,856	11,184	13,688	15,942	14,705	14,409
Mexico	134,655	130,050	11,580	8,314	8,565	10,840	12,893	10,572	10,760
Others	39,640	39,263	3,414	2,542	2,619	2,848	3,049	4,133	3,649
C. South America	333,290	349,554	27,795	25,890	27,470	29,234	31,641	33,995	34,513
Argentina	46,670	51,430	3,151	3,780	4,159	4,967	6,569	5,562	6,080
Brazil	139,647	133,609	10,557	10,346	9,436	11,334	11,400	13,720	13,550
Uruguay	8,151	8,482	628	585	1,315	614	685	481	863
Others	138,823	156,033	13,458	11,179	12,560	12,319	12,987	14,232	14,019
D. North America	5,833,737	6,415,111	509,853	475,164	563,086	527,952	545,298	504,490	653,424
Canada	389,220	386,106	33,547	30,494	30,997	34,403	29,135	28,857	38,170
USA	5,444,197	6,028,193	476,290	444,603	532,075	493,385	516,149	475,600	615,199
Others	319	811	16	68	15	164	14	32	56
E. Eastern Europe	719,694	774,480	65,977	65,571	60,821	60,720	58,812	59,781	71,626
Hungary	31,240	35,805	4,091	2,440	2,494	2,198	2,508	2,422	3,827
Romania	65,763	83,835	7,168	7,343	6,328	5,684	6,490	7,034	9,049
Russian Federation	78,904	68,517	4,954	5,574	6,834	9,146	5,229	5,116	3,658
Ukraine	10,655	9,695	617	835	632	769	1,207	788	1,221
Others	533,130	576,627	49,147	49,379	44,534	42,923	43,377	44,421	53,870
F. Northern Europe	2,651,239	2,909,215	234,912	231,678	241,834	249,258	236,843	238,856	267,142
Denmark	230,022	294,406	13,148	29,752	28,439	27,261	24,736	24,476	26,626
Finland	31,384	29,031	2,788	1,400	2,936	2,198	2,477	2,252	2,642
Norway	58,655	64,803	6,256	3,495	6,204	4,517	4,744	3,896	5,041
Sweden	141,460	183,007	13,930	13,414	11,017	11,052	19,471	18,641	14,143
United Kingdom	2,015,120	2,160,262	183,303	170,464	180,917	188,151	172,167	175,207	203,051
Others	174,597	177,705	15,486	13,153	12,322	16,079	13,247	14,383	15,640
G. Southern Europe	2,993,117	3,095,946	249,380	233,084	259,999	270,380	279,889	263,713	298,629
Greece	129,896	154,105	11,216	10,423	15,187	15,847	17,719	13,335	13,030
Italy	1,122,001	1,132,231	96,099	84,471	94,662	92,344	112,186	86,016	117,741
Spain	1,449,857	1,482,822	106,706	116,556	126,649	132,101	122,514	127,922	130,399
Others	291,363	326,788	35,359	21,634	23,502	30,087	27,471	36,440	37,459
H. Western Europe	4,180,003	4,471,047	385,662	342,294	359,015	387,404	338,596	341,411	401,514
Belgium	556,950	543,426	59,674	40,132	40,569	35,264	38,211	45,300	44,821
France	508,690	563,763	41,862	44,778	47,919	50,596	49,335	43,421	46,264
Germany	1,515,555	1,687,554	135,463	129,645	141,294	141,875	132,278	138,499	152,233
Netherlands	1,385,348	1,492,284	124,547	120,303	120,984	149,109	112,930	107,759	134,843
Switzerland	189,016	147,809	21,095	5,108	4,889	8,161	3,450	4,759	20,717
Others	24,445	36,211	3,021	2,328	3,361	2,399	2,390	1,674	2,636
I. Eastern Africa	919,562	820,937	56,422	69,127	64,509	82,940	59,878	60,970	55,905
Kenya	315,131	242,467	22,249	18,090	20,934	19,604	20,150	17,019	20,675
Mauritius	19,883	29,604	1,339	2,268	2,402	2,217	1,572	1,405	1,873
United Republic of Tanzania	140,662	80,242	6,156	8,376	8,274	11,118	7,758	6,742	9,339
Others	443,887	468,624	26,677	40,393	32,899	50,001	30,399	35,804	24,019

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Jul	Feb	Mar	Apr	May	Jun	Jul ^a
J. Middle Africa	137,691	80,219	6,574	6,727	6,787	10,645	7,392	6,151	8,050
K. Northern Africa	210,641	194,860	11,461	15,204	28,424	14,737	19,586	12,600	11,447
Egypt	120,610	114,073	6,519	8,218	20,152	8,193	9,741	6,419	4,244
Morocco	27,652	29,230	1,951	2,172	2,100	2,170	5,737	2,048	2,484
Others	62,379	51,557	2,990	4,814	6,171	4,374	4,107	4,132	4,719
L. Southern Africa	195,475	181,957	13,797	12,682	12,453	14,058	12,448	14,960	12,308
South Africa	188,941	177,660	13,393	12,260	12,030	13,704	11,943	14,720	11,871
Others	6,534	4,297	404	422	423	354	505	240	436
M. Western Africa	540,601	585,543	36,922	56,895	65,567	46,140	52,503	40,214	22,371
N. Eastern Asia	3,320,132	2,973,978	204,010	250,042	218,436	232,032	235,317	243,938	242,916
China	2,709,901	2,476,790	160,100	216,018	180,616	191,905	199,532	206,878	199,651
Hong Kong	159,326	161,228	11,097	9,693	11,692	10,973	11,991	11,082	18,622
Japan	183,806	184,915	17,070	12,883	14,541	16,192	15,230	14,216	14,750
Republic of Korea	184,684	150,469	15,667	11,426	11,557	12,922	8,538	11,614	9,889
Others	82,415	577	76	22	29	40	26	148	4
O. South-Central Asia	1,915,780	2,148,199	208,798	141,310	163,211	142,532	160,459	153,982	179,983
Afghanistan	558,032	773,892	88,065	35,977	30,465	43,315	56,843	50,230	54,393
Bangladesh	661,192	787,348	57,866	59,802	77,696	66,116	59,358	59,046	60,385
India	3,447	1,429	5	-	1	114	1	910	1,155
Iran	35	-	-	-	-	-	-	-	-
Sri Lanka	392,899	376,612	32,715	23,098	27,217	20,389	25,470	24,241	40,472
Others	300,175	208,917	30,148	22,434	27,832	12,599	18,788	19,556	23,578
P. South Eastern Asia	2,184,950	1,920,144	148,993	164,515	107,466	132,016	126,512	85,031	103,138
Indonesia	533,779	270,527	8,694	6,236	7,992	5,474	6,639	6,494	5,759
Malaysia	582,430	495,724	28,877	59,687	35,720	28,322	35,248	27,609	21,855
Singapore	256,537	305,250	42,916	42,862	13,190	48,199	4,914	7,962	5,623
Thailand	149,360	314,507	14,533	13,947	19,456	22,484	56,409	17,974	37,020
Others	662,844	534,137	53,973	41,784	31,108	27,538	23,303	24,991	32,881
Q. Western Asia	3,949,588	3,860,902	372,899	296,136	347,582	306,328	324,355	258,736	311,914
Bahrain	68,686	52,630	4,853	4,150	4,120	3,597	6,979	3,722	5,412
Jordan	41,021	58,461	3,405	4,707	3,786	5,778	3,256	2,800	3,732
Kuwait	130,711	112,578	9,054	7,572	9,961	10,634	7,723	7,258	9,235
Saudi Arabia	710,293	704,317	57,445	60,611	62,748	53,131	49,370	49,567	54,017
Turkey	336,878	264,742	33,766	17,603	16,307	18,867	20,386	14,811	16,214
United Arab Emirates	2,082,009	2,121,962	216,918	157,768	195,177	168,839	200,406	141,967	176,654
Others	579,988	546,211	47,458	43,725	55,483	45,481	36,235	38,610	46,649
R. Australia & New Zealand	326,541	329,933	26,115	28,151	27,903	27,909	27,091	24,872	26,783
Australia	276,893	285,249	22,784	24,069	23,410	23,861	23,797	21,664	23,126
New Zealand	45,493	39,748	2,809	3,515	3,933	3,493	2,904	2,696	3,187
Others	4,155	4,937	522	568	560	555	389	513	470
S. Others	39,490	72,952	3,306	9,163	6,433	7,305	8,375	4,503	4,786
I. Export Receipts through Banks	30,705,328	31,427,811	2,580,173	2,437,251	2,581,735	2,565,360	2,543,469	2,365,258	2,723,125
II. Freight on Export	657,845	852,128	71,247	54,786	59,142	58,559	54,244	60,497	60,497
III. Export Receipts Banks (fob) (I-II)	30,047,484	30,575,683	2,508,926	2,382,465	2,522,593	2,506,800	2,489,225	2,304,760	2,662,628
IV. Other Exports	932,480	1,727,095	(147,950)	220,521	232,456	89,158	(51,176)	304,253	80,379

Source: Statistics and Data Services Department, SBP

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

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Jun	Jan	Feb	Mar	Apr	May	Jun
Grand Total	30,674,632	32,040,385	2,558,126	2,951,470	2,490,293	2,644,923	2,173,708	2,671,216	2,477,352
A. Latin America	78,217	93,181	21,087	1,734	14,604	12,379	1,658	2,369	2,524
B. Central America	180,146	182,220	17,651	14,424	12,354	15,800	15,186	16,619	14,682
Mexico	138,699	137,927	13,737	11,046	8,879	11,773	12,020	12,651	9,980
Others	41,446	44,293	3,914	3,378	3,475	4,027	3,166	3,968	4,702
C. South America	350,751	388,020	32,953	29,346	34,435	32,762	30,114	35,319	34,157
Argentina	39,067	60,091	1,412	3,558	5,954	4,788	4,466	6,526	6,628
Brazil	150,434	145,151	12,970	10,857	13,680	12,785	11,729	13,221	11,419
Uruguay	8,032	9,469	650	987	687	944	497	726	1,191
Others	153,218	173,309	17,921	13,944	14,114	14,246	13,422	14,846	14,919
D. North America	5,681,448	6,230,534	486,732	568,859	466,377	501,351	482,887	578,404	526,574
Canada	392,206	399,113	35,880	32,890	30,186	30,477	31,032	37,929	31,905
USA	5,289,018	5,831,227	450,843	535,948	436,182	470,872	451,844	540,441	494,665
Others	224	195	9	21	9	3	10	34	5
E. Eastern Europe	740,153	758,484	76,124	71,703	54,389	57,056	54,522	75,541	68,297
Hungary	29,351	40,418	3,906	3,559	2,248	2,933	3,131	3,791	3,820
Romania	76,083	96,742	8,415	9,399	5,853	6,306	7,492	11,423	9,661
Russian Federation	82,945	70,632	3,909	6,831	6,608	4,683	5,211	8,733	7,656
Ukraine	3,760	7,956	256	992	536	693	984	679	672
Others	548,015	542,736	59,638	50,922	39,144	42,442	37,704	50,914	46,488
F. Northern Europe	2,655,410	2,856,665	229,394	250,720	231,691	236,345	176,255	223,943	244,590
Denmark	227,140	298,235	16,318	36,669	25,046	23,373	19,263	22,944	25,313
Finland	28,831	29,145	2,939	1,849	2,072	2,574	2,138	2,714	3,151
Norway	63,450	63,367	6,526	5,866	5,679	4,343	3,196	4,741	3,988
Sweden	149,659	167,575	14,310	15,252	13,462	11,872	11,297	15,636	15,001
United Kingdom	2,017,869	2,134,289	174,549	177,743	173,533	180,088	129,144	165,381	182,694
Others	168,462	164,054	14,752	13,341	11,899	14,097	11,218	12,527	14,443
G. Southern Europe	2,976,026	3,169,122	239,289	325,582	256,910	253,583	227,719	276,368	301,946
Greece	133,628	162,388	9,971	16,291	17,796	17,114	10,019	15,923	15,053
Italy	1,122,509	1,138,011	91,365	112,758	95,043	92,138	84,036	108,210	110,707
Spain	1,408,403	1,532,230	108,960	161,227	118,048	117,020	106,443	122,510	135,722
Others	311,486	336,493	28,993	35,306	26,022	27,312	27,222	29,725	40,465
H. Western Europe	4,191,175	4,509,524	389,833	400,206	366,752	346,188	298,688	364,523	393,391
Belgium	647,125	621,013	59,493	51,150	39,636	40,307	34,806	43,464	53,915
France	470,677	522,888	36,087	49,438	48,062	45,138	37,201	41,795	41,573
Germany	1,562,823	1,710,298	148,234	148,173	138,372	143,992	112,230	138,389	156,296
Netherlands	1,485,628	1,622,016	142,882	148,749	138,416	113,939	112,406	138,617	139,174
Switzerland	12,684	13,949	1,137	1,062	948	1,159	949	1,274	1,136
Others	12,238	19,359	2,000	1,633	1,316	1,653	1,095	984	1,297
I. Eastern Africa	1,114,207	1,050,969	64,737	102,531	94,382	94,147	70,970	103,290	50,840
Kenya	383,741	327,171	19,874	17,050	19,885	30,570	21,274	34,398	20,204
Mauritius	19,040	32,358	1,000	8,782	4,376	1,225	1,456	3,191	2,541
United Republic of Tanzania	180,579	141,243	11,406	17,153	13,291	15,643	13,782	17,679	8,933
Others	530,848	550,198	32,458	59,546	56,831	46,710	34,457	48,022	19,161

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

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

Source: Pakistan Bureau of Statistics

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Jul	Feb	Mar	Apr	May	Jun	Jul ^P
Grand Total	53,156,822	59,088,072	4,848,970	5,045,002	4,935,030	5,224,958	5,476,019	4,998,013	5,421,954
A. Latin America	42,297	4,557	96	167	229	150	-	105	258
B. Central America	63,655	75,411	4,821	3,817	8,495	7,601	5,781	5,186	3,252
Mexico	56,557	60,416	2,529	3,739	8,364	7,374	5,608	4,710	2,827
Others	7,099	14,995	2,291	77	130	227	173	476	425
C. South America	510,431	1,631,979	66,842	164,430	183,230	203,946	247,248	212,812	97,156
Argentina	95,197	342,650	17,818	31,484	35,685	26,003	23,295	28,590	12,500
Brazil	358,057	1,241,681	48,336	126,890	141,965	169,665	219,894	179,433	82,565
Uruguay	12,092	9,932	194	635	1,073	874	640	487	1,149
Others	45,086	37,716	495	5,420	4,507	7,404	3,419	4,302	942
D. North America	2,038,449	2,588,415	207,048	252,138	239,245	203,765	267,757	213,922	198,502
Canada	162,481	237,274	21,993	19,369	15,942	19,504	23,270	16,430	31,733
USA	1,875,783	2,350,855	185,055	232,766	223,303	184,261	244,487	197,231	166,769
Others	185	286	-	4	-	-	-	261	-
E. Eastern Europe	1,691,812	509,294	105,126	24,046	18,575	14,460	13,745	9,910	12,470
Hungary	17,792	16,399	1,047	2,524	571	769	1,618	1,231	2,299
Romania	219,957	16,762	3,732	1,017	286	2,962	741	731	2,315
Russian Federation	1,020,170	174,912	82,769	3,743	7,165	2,191	38	1,912	503
Ukraine	261,841	172,570	3,570	992	1,520	1,266	669	154	1,607
Others	172,052	128,652	14,008	15,770	9,034	7,271	10,679	5,882	5,746
F. Northern Europe	1,236,904	1,174,164	87,609	119,462	98,593	112,663	102,034	77,620	107,734
Denmark	70,301	82,108	10,862	5,468	5,749	9,856	8,622	3,105	11,221
Finland	67,662	47,673	5,566	2,838	4,211	3,501	4,787	3,408	5,344
Norway	26,858	37,028	4,484	2,937	1,365	1,156	4,072	2,560	3,755
Sweden	214,566	179,427	16,261	12,806	20,582	16,544	14,819	12,076	14,083
United Kingdom	781,872	745,521	44,253	88,217	57,833	75,212	63,495	45,524	65,138
Others	75,646	82,407	6,184	7,196	8,852	6,394	6,239	10,946	8,193
G. Southern Europe	816,360	820,141	72,454	50,616	66,034	60,666	70,860	60,845	63,705
Greece	40,395	49,284	1,905	3,934	5,441	1,908	3,252	2,774	3,013
Italy	503,058	538,924	49,274	31,907	46,903	36,625	34,183	40,069	36,644
Spain	234,410	194,459	17,460	13,210	12,054	20,021	24,933	15,839	20,089
Others	38,498	37,474	3,815	1,566	1,637	2,112	8,492	2,163	3,959
H. Western Europe	2,586,074	2,347,116	174,275	200,351	198,189	205,472	268,833	209,639	205,824
Belgium	315,452	195,452	15,523	18,015	14,474	13,080	22,549	16,714	15,025
France	268,037	287,831	25,209	17,558	18,068	21,350	39,304	20,254	24,914
Germany	930,631	879,520	77,859	64,666	73,240	63,787	96,944	80,573	78,571
Netherlands	551,247	420,496	24,433	61,633	39,173	45,503	38,743	42,583	34,828
Switzerland	436,550	449,061	22,999	27,117	47,626	56,482	51,073	39,427	41,184
Others	84,158	114,756	8,252	11,362	5,608	5,270	20,221	10,088	11,301
I. Eastern Africa	940,291	867,389	80,786	53,238	69,625	64,751	56,451	57,984	58,126
Kenya	614,139	548,948	51,406	36,412	48,847	47,271	47,600	48,826	47,723
Mauritius	4,513	7,807	215	2,486	283	488	99	171	463
United Republic of Tanzania	126,570	164,346	6,457	5,631	7,031	8,836	2,159	5,285	3,240
Others	195,070	146,288	22,708	8,710	13,464	8,157	6,594	3,702	6,700

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Jul	Feb	Mar	Apr	May	Jun	Jul ^P
J. Middle Africa	21,932	48,444	1,579	849	1,987	1,118	3,629	192	3,644
K. Northern Africa	827,019	707,325	52,595	66,596	37,187	38,806	51,346	123,830	47,580
Egypt	202,504	118,335	8,762	7,795	6,436	12,236	7,988	6,963	9,584
Morocco	603,941	550,143	43,179	48,788	30,303	26,147	43,288	106,068	36,826
Others	20,574	38,848	653	10,014	448	422	71	10,799	1,171
L. Southern Africa	476,119	497,352	32,199	30,510	24,972	28,073	47,203	40,347	77,395
South Africa	471,066	492,623	32,080	30,510	24,930	28,011	46,781	40,347	77,328
Others	5,053	4,729	120	-	42	63	421	-	67
M. Western Africa	626,540	430,021	76,617	37,797	9,468	9,826	28,578	5,502	8,774
N. Eastern Asia	16,091,615	19,281,927	1,725,688	1,500,267	1,665,089	1,925,987	1,996,271	1,708,481	2,001,820
China	13,504,031	16,312,523	1,478,174	1,281,169	1,393,811	1,609,122	1,698,848	1,422,109	1,695,536
Hong Kong	692,295	741,881	72,329	43,357	63,279	73,740	97,690	46,741	54,462
Japan	1,009,328	1,201,963	117,174	104,452	116,892	123,446	89,562	139,421	158,754
Republic of Korea	880,860	1,025,522	58,011	71,289	91,108	119,679	110,170	100,210	93,068
Others	5,100	38	-	-	-	-	-	-	-
O. South-Central Asia	382,421	631,656	41,803	45,496	39,335	44,305	35,690	83,179	30,254
Afghanistan	11,960	25,898	1,403	3,008	1,918	2,644	1,949	1,178	2,617
Bangladesh	56,555	78,312	4,715	7,340	6,469	5,998	4,486	4,966	7,488
India	206,892	220,580	17,757	22,169	18,786	20,064	15,046	9,161	8,170
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	58,302	59,731	4,167	5,371	5,118	4,685	4,511	5,494	5,980
Others	48,711	247,135	13,761	7,609	7,044	10,914	9,699	62,381	5,999
P. South Eastern Asia	6,861,215	7,512,785	574,796	670,671	694,125	607,651	623,066	576,982	678,756
Indonesia	2,418,313	2,902,735	248,991	246,010	296,096	224,606	229,735	216,218	272,221
Malaysia	948,387	1,062,337	77,097	108,194	93,145	65,231	77,621	79,804	98,655
Singapore	2,443,395	2,316,749	132,725	204,170	213,677	217,953	211,375	185,632	153,972
Thailand	719,109	812,940	72,141	77,355	60,865	66,896	78,976	66,144	112,577
Others	332,010	418,024	43,843	34,943	30,342	32,965	25,358	29,185	41,331
Q. Western Asia	17,518,085	18,700,657	1,466,094	1,711,590	1,548,613	1,620,842	1,578,991	1,423,568	1,742,441
Bahrain	217,324	201,299	2,638	57,176	10,576	13,075	15,569	6,327	14,007
Jordan	10,032	15,726	786	1,700	1,709	1,651	1,399	1,794	1,186
Kuwait	1,785,043	1,677,971	223,495	237,010	178,853	30,187	131,321	92,907	141,541
Saudi Arabia	4,492,909	3,754,303	358,710	296,624	359,536	348,167	290,854	287,132	330,951
Turkey	491,395	643,700	44,894	51,145	57,827	64,521	74,904	50,932	56,468
United Arab Emirates	6,328,936	7,958,701	552,220	707,298	635,049	759,533	785,350	558,603	816,001
Others	4,192,446	4,448,958	283,350	360,637	305,062	403,709	279,593	425,875	382,286
R. Australia & New Zealand	705,230	709,834	44,002	114,704	48,835	39,757	21,594	55,916	50,015
Australia	683,219	687,896	41,643	111,803	47,297	37,841	20,219	55,428	46,938
New Zealand	16,561	15,975	2,301	419	1,361	1,331	1,149	439	2,416
Others	5,450	5,963	59	2,482	177	585	227	49	661
S. Others	262,120	175,193	10,271	14,462	11,307	18,671	38,380	8,591	12,909
I. Import Payments Through Banks	53,698,570	58,713,663	4,824,702	5,061,209	4,963,134	5,208,512	5,457,457	4,874,612	5,400,615
II. Freight & Insurance	2,250,851	1,776,942	178,996	146,775	143,931	139,588	158,266	141,364	156,618
III. Import Payments Banks (fob) (I-II)	51,447,718	56,936,721	4,645,705	4,914,434	4,819,204	5,068,924	5,299,190	4,733,248	5,243,997
IV. Other Imports	1,709,104	2,151,350	203,265	130,568	115,826	156,034	176,829	264,765	177,957

Source: Statistics and Data Services Department, SBP

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

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

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY24	FY25	2024	2025					
			Jun	Jan	Feb	Mar	Apr	May	Jun
Grand Total	54,779,084	58,363,043	4,964,222	5,257,985	4,788,661	4,828,236	5,596,032	5,237,336	4,848,635
A. Latin America	48,261	10,043	1,342	318	411	479	1,577	1,588	1,067
B. Central America	71,577	92,045	5,338	7,130	8,449	5,846	5,892	7,520	8,630
Mexico	57,474	71,276	4,634	6,247	7,577	5,596	5,388	6,781	8,032
Others	14,103	20,769	705	883	873	250	504	738	598
C. South America	478,702	1,370,219	51,306	103,667	113,423	141,385	230,746	273,622	132,857
Argentina	136,276	401,795	8,919	47,120	42,926	60,619	39,463	39,268	26,083
Brazil	274,066	906,023	40,462	55,490	67,907	72,671	183,351	230,785	103,166
Uruguay	7,396	3,678	83	108	12	795	138	282	447
Others	60,964	58,723	1,842	948	2,578	7,301	7,793	3,286	3,161
D. North America	1,583,179	2,215,340	148,904	195,483	171,022	211,876	286,234	209,792	183,870
Canada	152,517	244,260	21,239	23,961	22,855	14,201	28,139	18,612	16,024
USA	1,430,661	1,970,369	127,666	171,522	148,154	197,214	257,944	191,132	167,809
Others	0	711	-	0	13	461	150	48	36
E. Eastern Europe	1,672,860	704,801	32,033	83,616	38,492	42,699	44,195	29,296	23,871
Hungary	41,284	48,146	1,273	2,964	4,800	3,519	7,276	3,074	1,778
Romania	254,830	21,374	3,533	1,978	1,989	1,495	1,475	2,102	1,304
Russian Federation	879,807	231,922	8,522	25,657	12,032	17,368	18,737	4,177	10,528
Ukraine	265,257	216,051	446	29,773	2,922	2,136	1,962	5,754	2,412
Others	231,683	187,309	18,258	23,244	16,750	18,180	14,745	14,190	7,848
F. Northern Europe	999,230	1,032,770	83,503	82,821	81,562	84,529	94,896	99,792	73,741
Denmark	92,508	122,828	9,784	12,347	11,621	10,582	9,563	6,124	10,486
Finland	53,723	53,482	4,002	2,703	3,081	4,988	4,578	6,241	4,819
Norway	41,311	48,173	5,921	3,119	2,911	1,717	2,555	5,104	5,142
Sweden	130,264	153,654	8,620	12,327	13,757	10,661	13,275	18,177	11,082
United Kingdom	579,057	544,926	47,297	44,486	42,564	48,710	51,392	50,616	35,299
Others	102,366	109,707	7,879	7,840	7,628	7,871	13,532	13,530	6,913
G. Southern Europe	516,973	596,938	41,800	61,542	44,506	40,925	52,122	47,533	61,985
Greece	16,131	30,351	4,971	7,795	997	3,398	3,787	2,984	2,268
Italy	326,320	335,265	20,970	27,030	23,184	21,930	28,728	28,696	32,688
Spain	137,012	176,249	13,731	20,165	17,254	13,080	17,708	13,851	12,402
Others	37,510	55,074	2,129	6,553	3,072	2,517	1,899	2,003	14,627
H. Western Europe	2,204,362	2,001,560	140,096	157,209	140,273	167,911	191,176	162,591	159,828
Belgium	273,651	233,012	13,816	17,566	13,140	18,846	27,071	12,061	13,208
France	247,957	356,353	19,916	27,010	20,759	35,152	30,395	24,992	29,187
Germany	753,726	734,633	50,379	64,277	53,281	58,396	71,642	62,759	69,347
Netherlands	448,840	244,885	21,761	20,138	17,595	17,588	23,606	24,490	17,662
Switzerland	144,698	153,424	10,732	8,500	10,486	10,694	11,094	13,468	11,376
Others	335,489	279,252	23,491	19,717	25,012	27,237	27,368	24,821	19,049
I. Eastern Africa	960,922	908,248	73,012	66,284	56,183	75,633	67,615	63,705	56,416
Kenya	576,789	565,091	47,857	46,406	41,621	53,348	45,335	53,809	43,093
Mauritius	954	1,360	63	67	189	176	240	123	86
United Republic of Tanzania	109,263	144,134	2,806	8,564	3,996	5,824	9,152	2,748	5,874
Others	273,917	197,664	22,286	11,246	10,377	16,284	12,889	7,026	7,362

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

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

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Prod.	Vegetable Products	Animal/Ve g.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibre Cellu Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbre	Artic. Of Stone, Glass, Cement, Cera.	Pearls, Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographi c Med. Surg. Instruments	Arms & Ammunition & Parts	Misc- Manufact. used Article	Art Work, Collector Prices & Antique
2019-20	130.91	140.72	138.97	119.47	141.01	128.21	116.33	120.85	135.23	121.21	130.90	125.91	150.63	127.39	174.53	157.65	180.76	167.08	135.39	146.24	132.29	70.08
2020-21	170.80	136.45	148.92	160.89	160.48	125.89	106.49	125.75	149.84	145.07	124.10	181.86	138.02	230.80	255.22	185.97	236.87	231.42	284.44	260.92	146.55	-
2021-22	221.50	165.75	215.63	257.20	187.92	188.60	127.38	199.27	150.32	237.37	131.91	237.56	152.58	212.41	283.29	274.68	294.63	318.53	229.13	311.87	166.99	35.00
2022-23	268.69	232.48	243.96	352.14	283.27	280.53	155.24	244.69	210.14	207.01	209.91	283.32	204.32	242.13	308.92	351.92	300.92	326.88	206.37	352.56	228.05	-
2023-24	339.37	269.31	313.33	295.70	377.41	295.01	206.87	244.94	282.67	259.03	246.74	364.62	228.32	316.87	338.07	381.52	336.85	342.01	187.46	344.61	298.60	-
2019-20																						
Jul-Sep	127.75	143.65	138.86	108.89	144.60	134.07	119.47	125.71	135.43	98.61	138.66	119.08	163.00	117.59	186.16	157.15	153.75	143.89	142.76	145.33	138.04	74.70
Oct-Dec	134.15	142.62	146.07	111.29	145.19	137.44	116.28	120.09	136.35	123.93	133.99	128.44	173.71	117.41	168.36	165.40	155.93	171.84	138.49	146.04	116.42	110.11
Jan-Mar	133.35	140.46	137.11	114.05	138.90	130.05	111.46	116.71	136.05	132.76	126.85	131.37	136.97	140.60	179.33	150.72	247.05	163.07	106.50	133.95	134.69	127.52
Apr-Jun	128.38	136.14	133.84	143.63	135.35	111.29	118.11	117.69	133.08	129.55	124.11	124.75	128.83	133.96	164.28	157.33	166.31	189.51	153.82	159.62	140.01	-
2021-22																						
Jul-Sep	192.11	165.93	182.53	211.65	160.85	156.78	99.81	164.48	149.42	148.06	123.62	204.73	153.70	220.21	251.94	232.10	236.70	388.71	193.12	290.00	166.92	-
Oct-Dec	215.12	162.89	231.62	238.67	180.06	168.17	118.36	173.39	136.28	221.25	132.61	226.78	153.01	183.56	262.43	262.52	268.05	317.62	280.74	234.40	159.53	-
Jan-Mar	221.03	156.15	235.45	269.00	191.29	192.19	145.95	207.17	149.88	320.96	122.78	231.21	146.92	207.12	292.05	281.96	328.12	250.91	228.49	291.55	160.00	-
Apr-Jun	257.73	178.03	212.91	309.48	219.47	237.28	145.38	252.03	165.69	259.20	148.64	287.52	156.68	238.76	326.74	322.13	345.63	316.89	214.17	431.52	181.50	140.01
2022-23																						
Jul-Sep	248.68	206.45	207.61	354.19	245.86	286.22	150.34	258.48	181.21	231.27	184.24	264.90	196.17	243.74	293.39	353.85	340.07	339.00	202.38	385.38	189.82	205.17
Oct-Dec	246.82	214.38	215.54	377.12	259.59	260.96	142.09	267.04	206.82	222.09	193.90	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	-
Jan-Mar	352.28	246.15	332.89	375.44	326.17	356.55	260.74	214.87	299.08	309.81	252.08	179.55	274.99	351.07	354.75	404.66	337.39	386.59	202.99	343.52	337.45	-

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Ve g.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographi c Med. Surg. Instruments	Arm & Ammunition & Parts	Misc- Manufact. used Article	Art Work, Collector Prices & Antique
2019-20	125.81	128.65	115.55	113.34	127.77	114.06	126.94	118.96	114.60	130.61	134.03	142.49	134.57	151.04	127.81	135.59	139.31	112.96	122.28	121.68	157.09	96.93
2020-21	163.52	142.77	135.00	166.42	147.77	114.06	139.15	130.51	137.76	213.21	140.02	155.88	151.75	159.84	189.00	168.31	279.17	125.29	124.74	198.16	210.48	112.61
2021-22	241.00	155.94	173.99	272.01	168.11	243.30	177.53	171.45	198.32	332.63	193.41	209.65	192.94	244.69	202.86	225.42	360.82	180.66	126.56	289.73	245.47	116.10
2022-23	237.99	197.23	219.50	282.51	219.61	282.84	184.32	173.00	155.14	251.99	244.55	220.56	205.00	257.72	200.28	227.89	270.19	157.45	138.12	258.73	254.24	140.27
2023-24	272.50	256.50	233.34	287.83	294.41	307.37	238.91	210.30	192.43	286.35	276.02	273.90	221.46	267.99	250.87	276.26	282.53	242.77	213.85	274.27	281.56	214.48
2020-21																						
Jul-Sep	137.58	138.93	129.17	129.42	142.66	96.85	130.93	116.21	129.00	146.52	146.49	151.11	196.45	157.25	129.45	156.14	195.35	121.37	128.12	164.54	221.83	100.20
Oct-Dec	155.36	151.98	127.43	151.23	150.65	99.69	131.63	124.70	138.51	191.15	136.53	150.48	195.44	158.99	225.06	157.24	269.23	139.30	132.54	131.84	192.89	134.86
Jan-Mar	172.76	142.98	140.09	182.13	157.00	122.45	131.77	133.01	116.20	231.34	130.19	157.65	106.78	171.99	233.72	175.81	311.62	116.78	130.61	229.13	209.77	105.92
Apr-Jun	188.36	137.21	143.31	202.90	140.79	137.24	162.26	148.13	167.33	283.81	146.88	164.27	108.32	151.15	167.78	184.06	340.48	123.68	107.69	267.11	217.45	109.47
2021-22																						
Jul-Sep	218.28	136.37	154.40	227.51	155.48	176.87	173.78	153.62	208.24	330.35	169.81	178.02	117.96	174.86	166.83	209.58	391.07	148.12	132.08	302.50	230.18	96.91
Oct-Dec	231.42	154.39	168.63	258.91	166.99	192.36	176.74	164.61	210.60	291.25	183.59	194.08	195.24	236.46	202.90	227.44	387.55	183.37	133.35	280.53	245.18	88.09
Jan-Mar	223.89	170.15	175.08	284.16	163.84	217.94	158.96	169.82	185.81	345.10	200.16	216.72	221.12	279.66	206.56	217.30	314.52	173.38	129.23	314.88	249.17	114.59
Apr-Jun	290.79	162.83	197.87	317.46	186.12	386.05	200.62	197.74	188.62	363.82	220.06	249.77	237.44	287.78	235.15	247.37	350.16	217.76	111.57	261.02	257.37	164.82
2022-23																						
Jul-Sep	256.64	177.43	227.78	317.86	193.72	302.42	194.81	202.39	205.45	287.96	264.21	235.11	198.47	288.62	209.57	236.96	284.78	201.45	126.70	291.36	271.60	136.46
Oct-Dec	234.60	175.74	214.68	293.30	199.69	281.17	181.02	157.18	158.71	278.79	251.81	220.15	183.00	246.10	207.20	224.82	264.39	149.87	134.15	293.17	261.71	138.51
Jan-Mar	229.93	200.90	223.75	268.09	235.27	275.98	175.49	163.59	124.58	223.65	235.08	212.08	193.46	232.54	180.35	225.05	259.72	141.49	146.33	212.91	266.62	138.73
Apr-Jun	230.78	234.84	211.78	250.78	249.74	271.80	185.97	168.85	131.82	217.55	227.08	214.88	245.37	263.63	203.98	224.72	271.85	136.98	145.30	237.49	217.02	147.37
2023-24																						
Jul-Sep	249.69	248.89	197.08	281.11	298.75	280.12	200.40	212.91	181.43	293.13	289.15	244.58	232.68	269.93	253.76	252.90	265.22	220.32	181.42	287.37	278.85	217.47
Oct-Dec	278.90	258.60	241.48	287.58	279.12	317.73	249.13	222.10	199.47	284.53	262.51	266.12	248.72	272.45	246.64	273.22	295.76	244.04	226.57	292.51	285.37	223.69
Jan-Mar	272.61	250.77	232.43	284.13	297.71	304.36	243.26	198.23	189.44	275.54	285.72	289.47	205.42	265.62	248.93	282.23	279.60	243.06	215.72	255.04	278.23	213.61
Apr-Jun	288.81	267.73	262.35	298.50	302.06	327.26	262.86	207.96	199.38	292.20	266.71	295.43	199.02	263.98	254.15	296.68	289.55	263.64	231.70	262.18	283.78	203.16
2024-25																						
Jul-Sep	264.57	260.25	247.70	291.95	296.73	285.56	238.98	191.85	154.98	284.75	265.85	284.84	161.15	280.02	250.58	284.07	278.33	204.38	249.98	285.71	273.80	189.40
Oct-Dec	283.73	276.99	265.27	348.92	266.41	296.52	246.01	200.51	154.03	310.10	268.73	287.60	184.95	290.98	278.78	336.51	300.71	237.06	236.49	294.09	289.46	235.80
Jan-Mar	291.51	290.75	257.34	393.25	280.15	257.46	249.52	198.10	142.85	312.76	262.77	342.41	159.88	300.45	288.77	369.08	360.02	220.02	270.53	336.73	339.67	240.78

Source: Pakistan Bureau of Statistics

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

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

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	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-Munufact. used Article	Art Work, Collector Prices & Antique
2019-20	105.42	60.56	117.52	109.84	106.33	100.94	103.41	93.71	88.35	78.55	87.75	74.30	59.46	66.12	70.54	87.33	145.80	59.26	210.35	216.78	49.50	168.43
2020-21	112.37	58.31	126.05	111.77	150.11	109.24	144.31	125.79	88.51	73.84	92.90	111.40	72.08	95.81	137.52	82.84	94.85	84.68	430.48	580.97	68.00	158.19
2021-22	125.71	70.69	105.76	101.28	176.84	118.00	190.01	127.09	81.55	72.87	96.38	111.79	51.01	77.08	132.24	90.14	68.01	244.25	396.59	1,513.78	124.44	57.11
2022-23	103.25	50.56	108.33	138.28	119.97	99.38	171.36	118.96	99.75	58.77	92.17	122.50	41.80	60.22	114.58	74.99	70.29	63.90	250.20	397.37	97.84	269.62
2023-24	129.07	48.96	132.95	117.94	135.50	106.01	189.31	147.76	180.04	65.98	85.31	100.54	76.37	116.76	86.55	92.49	150.72	109.99	314.08	533.04	118.31	152.83
2020-21																						
Jul-Sep	104.09	43.71	126.53	132.83	119.47	108.23	116.01	124.34	63.72	63.15	72.75	87.22	33.58	72.42	92.36	79.54	95.91	68.62	304.29	148.29	48.34	98.58
Oct-Dec	112.29	58.57	125.96	93.57	219.65	109.30	140.31	128.19	89.68	79.80	99.61	119.63	84.81	103.11	46.64	84.85	106.10	74.22	300.38	840.72	71.91	118.20
Jan-Mar	110.84	83.52	122.81	113.67	136.04	101.91	151.74	128.75	112.29	76.51	102.01	127.78	112.44	96.14	63.90	88.84	96.11	102.34	190.76	1,000.78	74.79	148.29
Apr-Jun	122.25	47.43	128.90	107.00	125.30	117.50	169.18	121.88	88.34	75.89	97.23	110.99	57.49	111.57	347.19	78.13	81.29	93.54	926.49	334.09	76.96	267.68
2021-22																						
Jul-Sep	125.91	70.06	131.89	106.59	196.36	111.38	152.99	124.73	64.15	59.95	93.27	118.66	80.99	105.72	91.42	89.28	84.63	139.82	974.77	817.75	92.65	14.24
Oct-Dec	125.91	81.71	110.49	110.25	201.17	138.60	221.88	133.96	81.86	78.14	95.23	114.51	50.71	83.96	97.09	98.23	74.27	112.12	215.24	1,163.20	237.77	25.04
Jan-Mar	106.15	78.25	96.02	97.81	153.79	98.89	205.29	128.12	96.99	94.32	98.44	94.65	46.17	67.82	249.31	88.78	60.72	124.51	173.16	1,898.18	115.56	177.98
Apr-Jun	144.87	52.73	84.63	90.46	156.06	123.14	179.89	121.53	83.20	59.09	98.56	119.33	26.16	50.83	91.14	84.25	52.41	600.53	223.21	2,175.99	51.79	11.18
2022-23																						
Jul-Sep	101.93	39.64	115.16	134.51	127.89	99.35	172.17	112.55	56.06	43.09	92.13	105.79	32.30	58.63	155.66	81.19	49.83	113.66	242.95	255.83	68.74	469.33
Oct-Dec	98.90	76.62	108.51	125.91	141.69	91.36	172.25	128.61	108.93	62.01	98.60	126.35	52.62	82.65	65.70	71.82	57.78	51.53	257.26	47.98	128.28	368.09
Jan-Mar	93.83	46.57	119.40	146.28	111.82	88.87	149.16	108.57	129.57	83.53	89.74	132.86	44.94	57.86	129.28	73.67	52.25	42.19	208.00	208.86	115.29	220.85
Apr-Jun	118.33	39.41	90.24	146.43	98.47	117.94	191.86	126.09	104.45	46.46	88.19	125.01	37.33	41.72	107.68	73.27	121.29	48.20	292.58	1,076.78	79.04	20.24
2023-24																						
Jul-Sep	134.18	42.27	152.66	137.37	135.55	100.23	213.37	154.43	237.21	66.40	91.22	119.17	65.52	124.44	107.18	103.16	131.58	109.42	479.46	203.57	106.33	337.41
Oct-Dec	124.21	53.10	124.69	107.17	136.35	111.73	182.36	137.95	167.03	80.67	92.80	98.01	72.29	119.45	86.12	88.42	136.77	101.59	268.80	613.14	103.29	128.83
Jan-Mar	115.12	50.28	148.64	116.62	127.03	101.19	172.08	151.38	174.40	55.31	86.07	90.22	86.44	85.57	76.29	92.94	104.46	92.77	244.98	568.11	132.88	24.85
Apr-Jun	142.75	50.18	105.79	110.60	143.08	110.90	189.42	147.29	141.52	61.56	71.16	94.74	81.21	137.59	76.62	85.43	230.07	136.19	263.06	747.33	130.75	120.24
2024-25																						
Jul-Sep	147.48	30.35	99.00	120.45	170.82	108.64	184.78	176.91	266.91	59.56	85.54	111.33	139.98	149.14	188.74	95.15	244.06	148.26	196.06	844.38	103.94	27.51
Oct-Dec	153.11	39.83	155.81	117.49	145.05	105.17	181.65	192.73	251.00	54.28	88.03	156.35	169.68	202.63	114.29	95.85	233.56	151.13	201.99	423.61	126.03	159.50
Jan-Mar	163.40	41.05	161.49	140.16	162.19	118.70	195.75	183.23	351.96	63.91	92.75	150.18	187.76	193.79	133.55	100.62	252.41	172.38	219.58	488.86	142.96	120.24

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

Billion Rupees

	Jun-23	Dec-23	Mar-24	Jun-24 ^R	24-Sep	Dec-24 ^R	Mar-25 ^P
I. Government Domestic Debt	38,809.8	42,594.8	43,436.6	47,160.2	47,536.4	49,883.3	51,517.9
II. Government External Debt	22,030.9	22,600.6	21,941.7	21,753.6	22,034.2	21,764.1	22,170.1
III. Debt from IMF	2,040.2	2,141.6	2,151.2	2,332.1	2,568.0	2,365.8	2,319.0
IV. External Liabilities ¹	3,101.9	3,365.8	3,284.8	3,265.6	3,344.7	3,261.9	3,312.4
V. Private Sector External Debt	5,503.3	5,418.7	5,474.3	5,467.0	5,466.9	5,400.6	4,901.1
VI. PSEs External Debt	2,147.9	2,211.8	2,172.6	2,068.1	2,041.9	2,034.2	2,127.4
VII. PSEs Domestic Debt	1,687.2	1,710.0	1,694.7	2,105.0	2,089.2	2,068.2	2,106.8
VIII. Commodity Operations ²	1,485.9	1,256.8	1,133.1	1,378.3	1,139.5	1,162.2	1,075.2
IX. Intercompany External Debt from Direct Investor abroad	1,301.4	1,319.4	1,222.5	1,592.2	1,674.6	1,685.0	1,679.0
A. Gross Public Debt (sum I to III)	62,881.0	67,337.0	67,529.5	71,245.9	72,138.5	74,013.2	76,007.0
B. Total Debt of the Government - FRDLA Definition³	57,779.2	60,554.2	61,611.3	65,104.7	64,100.4	67,033.8	69,195.4
C. Total External Debt & Liabilities (sum II to VI+IX)	36,125.7	37,057.9	36,247.2	36,478.6	37,130.4	36,511.6	36,509.1
As percent of GDP							
<i>Gross Public Debt</i>	74.9			67.5			
<i>Total Debt of the Government - FRDLA Definition</i>	68.8			61.6			
<i>Total External Debt & Liabilities</i>	43.0			34.5			
<i>Government Domestic Debt</i>	46.2			44.7			
Memorandum Items							
	FY23			FY24			
Government Deposits with the banking system ⁵	5,101.8	6,782.8	5,918.2	6,141.3	8,038.1	6,979.4	6,811.6
X. Consolidation adjustment ⁶	1,597.1	1,337.6	1,642.2	1,664.7	1,657.6	1,615.5	1,375.4
Total Debt and Liabilities (sum I to IX less X)	76,511.5	81,281.9	80,869.4	85,457.5	86,237.9	88,009.8	89,833.6
Total Debt and Liabilities (As percent of GDP)	91.1			80.9			
US Dollar, last day average exchange rates	286.3905	281.9244	277.9447	278.3668	277.7488	278.5672	280.1721

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 fu

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-EDS.pdf>

c. As part of annual revision of IIP 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	Q3-FY24	Q4-FY24	Q1-FY25	Q2-FY25 ^R	Q3-FY25 ^P
Pakistan's Total Debt and Liabilities (I +II)⁵	76,511.5	81,450.3	84,906.9	85,836.4	88,009.8	89,833.6
I. Pakistan's Total Debt (A+B+C)	73,520.7	78,674.6	81,927.6	83,009.7	85,201.2	86,821.4
A. Government Domestic Debt	38,809.8	43,436.6	47,160.2	47,536.1	49,883.3	51,517.9
B. PSEs Domestic Debt	1,687.2	2,080.2	1,705.6	1,751.3	2,068.2	2,106.8
C. External Debt (a+b+c+d)	33,023.8	33,157.9	33,061.8	33,722.3	33,249.7	33,196.7
a) Government External Debt	22,030.9	21,941.7	21,753.6	22,034.2	21,764.1	22,170.1
b) Non-government External Debt	7,651.2	7,527.5	7,702.4	7,444.3	7,434.9	7,028.5
c) Country's Debt from IMF	2,040.2	2,151.2	2,332.1	2,568.0	2,365.8	2,319.0
d) Inter Company Ext. Debt from direct investor abroad	1,301.4	1,537.5	1,273.7	1,675.8	1,685.0	1,679.0
II. Total Liabilities (D+E)	4,587.8	4,417.9	4,643.9	4,484.2	4,424.1	4,387.6
D. External Liabilities ¹	3,101.9	3,284.8	3,265.6	3,344.7	3,261.9	3,312.4
E. Domestic Liabilities ²	1,485.9	1,133.1	1,378.3	1,139.5	1,162.2	1,075.2
	FY23	Jul-Mar FY24	Jul-Jun FY24	Jul-Sep FY25	Jul-Dec FY25 ^R	Jul-Mar FY25 ^P
Total Debt and Liabilities Servicing (III+IV+V)	9,816.9	7,854.8	11,903.5	2,119.6	6,826.5	9,142.5
III. Principal Repayment of External Debt and Liabilities (e+f+g+h) ³	3,702.5	1,811.8	3,130.6	578.3	1,368.8	2,081.7
(a) Government External debt and Liabilities	3,049.4	1,128.7	2,149.2	382.6	920.8	1,182.3
(b) Non-government External debt	405.8	330.9	517.3	79.7	220.2	567.9
(c) Country's Debt from IMF	247.3	352.2	464.0	116.0	227.8	331.5
(d) Monetary Authorities external Liabilities	-	-	-	-	-	-
IV. Interest Payment on debt (i+j+k)	5,932.1	5,873.1	8,544.6	1,479.2	5,349.4	6,888.5
(i) Government Domestic Debt	4,882.9	4,826.8	7,109.4	1,137.1	4,636.7	5,860.2
(j) PSE Debt	-	-	-	-	-	-
(k) External Debt	1,049.2	1,046.3	1,435.2	342.1	712.7	1,028.3
Government External debt	678.5	618.7	878.3	193.4	425.3	611.0
Non-government External debt	267.2	295.7	380.9	97.0	191.1	287.4
Country's Debt from IMF	103.5	131.9	176.0	51.7	96.3	130.0
V. Interest Payment on Liabilities (l+m)	182.3	169.9	228.3	62.1	108.3	172.2
(l) External Liabilities	55.1	70.4	94.0	31.7	47.1	81.7
(m) Domestic Liabilities	127.2	99.5	134.3	30.4	61.2	90.5
Memorandum Item						
Servicing (Principal) Short Term	310.7	57.5	61.9	32.5	38.8	73.2
a) Government External Debt	310.5	46.8	46.8	27.8	27.8	55.7
b) PSEs Non-Guaranteed Debt	-	-	-	-	-	-
d) Private Non-Guaranteed Debt	0.2	10.7	15.1	4.6	10.9	17.4
Consolidation adjustment (with reference to on-lending to GOP) ⁴	1,597.1	1,642.2	1,664.7	1,657.6	1,615.5	1,375.4
US Dollar, last day Weighted Average Customer (WAC) Exchange Rates	286.3905	277.9447	278.3668	277.7488	278.5672	280.1721

Source: Statistics and Data Services Department, SBP

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

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

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

<http://www.sbp.org.pk/departments/stats/Notice/Press%20Release-external%20debt- Revised .pdf>

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

Notes:

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

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

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

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

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

5.3 Government Domestic Debt and Liabilities

(End period Stock)

Billion Rupees

Debt Instruments	FY23	FY24	2024	2024		2025				
			May	Nov	Dec	Jan	Feb	Mar	Apr	May ^p
I. Permanent Debt (1+2+3+4)	26,021.5	33,656.2	33,351.3	35,644.7	37,863.9	38,554.4	39,431.8	40,563.8	41,157.6	42,255.3
1. Market Loans	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
Federal Government	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
Provincial Governments	-	-	-	-	-	-	-	-	-	-
2. Federal Government Bonds	25,161.2	32,793.3	32,488.9	34,774.4	36,991.8	37,679.8	38,554.7	39,684.8	40,276.7	41,372.7
GOP Ijara Sukuk	3,150.6	4,766.2	4,784.7	5,394.6	5,709.3	5,838.5	5,930.1	5,996.6	5,879.9	6,003.8
Bai-Muajjal of Sukuk	-	-	-	65.0	65.0	65.0	65.0	65.0	78.0	131.7
Pakistan Investment Bonds (PIBs)	22,009.3	28,025.8	27,702.9	29,313.5	31,216.2	31,775.0	32,558.3	33,621.9	34,317.5	35,235.9
Others	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
3. Prize Bonds¹	382.5	385.1	384.7	392.6	394.3	396.8	399.4	401.2	403.1	404.9
4. SBP's on-lending to GOP against SDRs allocation⁷	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9	474.9
II. Floating Debt	9,335.3	10,247.6	9,522.2	9,637.3	8,696.0	8,352.3	8,230.7	7,860.2	8,328.4	8,135.7
Bai Muajjal ²	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5	2.5
Market Treasury Bills	9,269.2	10,167.3	9,442.2	9,551.0	8,602.0	8,259.1	8,136.2	7,764.7	8,229.5	8,035.5
MTBs for Replenishment of Cash ³	66.1	80.4	80.0	86.2	94.0	93.1	94.4	95.5	96.4	97.7
	-	-	-	-	-	-	-	-	-	-
III. Unfunded Debt	2,926.5	2,798.7	2,790.8	2,850.5	2,868.7	2,896.0	2,913.8	2,935.3	2,963.1	2,992.8
Saving Schemes (Net of Prize Bonds)	2,818.5	2,707.8	2,706.7	2,766.7	2,785.8	2,814.4	2,835.2	2,861.1	2,889.9	2,915.6
Postal Life Insurance	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2
GP Fund*	60.8	43.7	36.9	36.5	35.7	34.3	31.3	27.0	26.0	30.0
IV. Foreign Currency Loans⁴	383.8	373.6	373.5	373.2	373.8	374.4	375.3	95.8	11.8	11.9
V. Naya Pakistan Certificates⁶	142.7	84.1	86.8	78.8	81.0	66.5	70.1	62.7	62.1	64.2
Government Domestic Debt (I+II+III+IV+V)	38,809.8	47,160.2	46,124.6	48,584.5	49,883.3	50,243.5	51,021.7	51,517.9	52,523.0	53,459.9
Government Domestic Liabilities⁵	845.0	563.5	542.6	309.9	309.9	288.8	262.8	221.4	219.6	215.9
Government Domestic Debt and Liabilities	39,654.8	47,723.7	46,667.3	48,894.4	50,193.2	50,532.3	51,284.5	51,739.2	52,742.6	53,675.8

Source: Statistics and Data Services Department, SBP

Notes:

1. Includes Premium Prize Bonds (Registered)

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

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

4. It includes FEBCs, FCBCs, DBCs 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 onward also covered commercial banks holding.

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

*Source: Ministry of Finance (Budget Wing)

5.4 Pakistan's External Debt and Liabilities-Outstanding

Million US Dollars							
ITEM	30-Jun-22	30-Jun-23	30-Mar-24	30-Jun-24 ^R	30-Sep-24	31-Dec-24 ^R	31-Mar-25 ^P
A. Public External debt (1+2+3)	99,972.2	94,881.3	98,500.5	98,256.2	100,619.4	98,330.9	99,230.1
1. Government External debt	81,941.0	76,926.2	78,942.6	78,147.4	79,331.4	78,128.6	79,130.3
i) Long term (>1 year)	80,591.9	76,765.9	78,624.4	77,387.6	78,454.1	77,016.3	78,180.8
Paris club	9,231.8	7,901.1	7,219.3	6,474.4	6,990.1	5,745.8	5,943.3
Multilateral	34,022.8	37,363.1	38,404.2	39,248.0	39,903.1	39,663.7	40,468.2
Other bilateral	18,053.3	17,572.3	18,901.7	18,552.4	18,228.0	17,908.9	17,860.2
Euro/Sukuk global bonds	8,800.0	7,800.0	7,800.0	6,800.0	6,800.0	6,800.0	6,800.0
Military debt	-	-	-	-	-	-	-
Commercial loans/credits	9,481.2	5,563.8	5,577.6	5,490.3	5,599.7	5,774.7	5,849.6
Local Currency Securities (PIBs)	5.1	3.5	8.0	23.7	31.6	58.8	58.5
Saudi fund for development. (SFD)	-	-	-	-	-	-	-
NBP / BOC deposits / PBC**	44.8	27.7	20.7	14.9	12.9	9.6	6.8
NPC**	953.0	534.3	693.0	783.9	888.8	1,054.8	1,194.2
ii) Short term (<1 year)	1,349.1	160.3	318.2	759.8	877.3	1,112.2	949.4
Multilateral*	1,327.1	160.3	199.3	250.0	212.2	389.6	425.7
Local Currency Securities (TBills)	22.0	0.0	118.9	509.8	665.1	722.6	523.7
Commercial loans/credits	-	-	-	-	-	-	-
2. From IMF	6,896.8	7,124.0	7,739.7	8,377.6	9,245.7	8,492.8	8,277.2
i) Federal government	4,195.1	5,369.1	4,757.8	4,515.7	4,406.9	4,036.1	3,877.7
ii) Central bank	2,701.7	1,754.9	2,981.9	3,862.0	4,838.8	4,456.6	4,399.5
3. Foreign exchange liabilities	11,134.3	10,831.2	11,818.3	11,731.2	12,042.3	11,709.5	11,822.7
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	4,231.0	4,169.6	4,360.4	4,181.0	4,222.0
iv) Allocation of SDR ¹	3,897.3	3,904.0	3,886.3	3,860.8	3,981.2	3,827.9	3,900.0
v) Nonresident LCY deposits with central bank	1.8	2.2	1.0	0.8	0.7	0.7	0.7
B. Public sector enterprises (PSEs)	8,156.9	7,500.0	7,485.4	7,429.5	7,351.5	7,302.5	7,593.4
a. Guaranteed debt	7,083.3	6,618.9	6,971.4	6,922.6	6,844.6	6,795.5	7,086.4
Paris club	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-
Other bilateral	6,533.5	6,113.6	6,489.0	6,463.6	6,420.0	6,394.7	6,685.6
Commercial loans	549.8	505.3	482.4	459.0	424.5	400.8	400.8
Sandak metal bonds	-	-	-	-	-	-	-
b. Non-guaranteed debt	1,073.5	881.1	514.0	507.0	507.0	507.0	507.0
i) Long term (>1 year)	183.1	76.4	14.0	7.0	7.0	7.0	7.0
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	6,702.6	7,059.2	7,077.4	7,203.0	5,667.8
a. Borrowing	2,639.3	3,720.5	3,616.9	3,889.1	3,900.8	3,894.0	2,158.0
i) Long term (>1 year)	-	1,300.0	1,300.0	1,300.0	1,300.0	1,300.0	300.0
i) Public sector	-	-	-	-	-	-	-
ii) Private sector	-	1,300.0	1,300.0	1,300.0	1,300.0	1,300.0	300.0
ii) Short term (<1 year) ²	2,639.3	2,420.5	2,316.9	2,589.1	2,600.8	2,594.0	1,858.0
i) Public sector	74.6	63.9	85.3	81.6	106.2	63.7	80.6
ii) Private sector	2,564.7	2,356.6	2,231.7	2,507.4	2,494.6	2,530.3	1,777.4
b. Nonresident deposits (LCY & FCY)	3,092.1	2,593.8	2,838.8	3,073.3	3,074.3	3,208.7	3,426.7
i) Public sector	93.7	95.7	104.3	106.4	116.0	118.4	149.7
ii) Private sector	2,998.4	2,498.1	2,734.5	2,966.9	2,958.4	3,090.4	3,277.0
c. Other Liabilities	-	155.1	246.9	96.9	102.3	100.3	83.1
D. Private Sector	12,361.0	12,746.6	12,894.8	12,580.2	12,605.6	12,035.5	11,825.3
a. Guaranteed debt	-	-	-	-	-	-	-
b. Non-guaranteed debt	12,361.0	12,746.6	12,894.8	12,580.2	12,605.6	12,035.5	11,825.3
i). Loans	10,623.8	9,831.0	10,574.2	10,384.1	10,252.2	9,833.8	9,628.7
i) Long term (>1 year)	10,280.1	9,639.6	10,400.8	10,157.6	10,042.3	9,581.8	9,372.8
ii) Short term (<1 year)	343.6	191.4	173.4	226.6	209.9	252.0	255.9
ii) non-guaranteed bonds	-	-	-	-	-	-	-
iii) Trade credits	1,320.1	2,343.0	1,302.5	1,302.5	1,302.5	1,302.5	1,302.5
iv) Other debt liabilities³	417.1	572.7	1,018.1	893.5	1,050.8	899.2	894.1
E. Debt liabilities to direct investors - Intercompany debt	4,098.1	4,544.2	5,531.3	5,719.9	6,029.4	6,048.6	5,992.8
Total external debt & liabilities (A+B+C+D+E)	130,319.5	126,141.6	131,114.7	131,045.0	133,683.3	130,920.6	130,309.5
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	85,991.6	87,880.4	85,839.9	86,825.2
Public debt including PSEs (A+B+C.a.i.i+C.a.ii.i+C.b.i)	108,297.4	102,540.9	107,441.9	105,873.8	108,193.0	105,815.4	107,053.8
Official liquid reserves⁴	9,932.0	4,514.4	8,306.9	9,463.1	10,805.9	11,805.2	10,712.5

Source: Statistics and Data Services Department, SBP

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

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

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

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

4. Includes cash foreign currency and excludes CRR.

Notes:

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

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

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

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

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

5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

ITEM	FY23	FY24	Jan-Mar 24	Apr-Jun 24 ^a	Jul-Sep 24	Oct-Dec 24 ^a	Jan-Mar 25 ^b
1. Public debt (a+b+c)	13,404	9,273	1,645	4,102	1,887	2,243	1,307
a) Government debt	12,438	7,630	1,188	3,701	1,470	1,840	936
Paris club	1,121	1,214	35	571	38	588	36
Multilateral	1,702	1,828	460	476	470	524	443
Other Bilateral	1,568	1,656	468	346	489	346	69
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	226	232	273	382	388
b). To IMF	966	1,643	457	402	417	402	371
i) Federal government	-	791	249	204	247	206	244
ii) Central bank	966	851	208	198	169	197	128
c) Foreign exchange liabilities	-	-	-	-	-	-	-
i) Central bank deposits	-	-	-	-	-	-	-
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-	-
iii) Swap	-	-	-	-	-	-	-
2. PSEs guaranteed debt	440	157	44	35	44	45	14
Paris Club	-	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-	-
Other bilateral	411	61	44	-	44	-	14
Commercial loans	29	96	-	35	-	45	-
Sandak Metal Bonds	-	-	-	-	-	-	-
3. PSEs non-guaranteed debt	107	62	21	-	-	-	-
4. Scheduled banks' borrowing	-	150	-	-	-	-	1,000
5. Private guaranteed debt	-	-	-	-	-	-	-
6. Private non-guaranteed debt	1,115	1,618	380	597	204	498	228
7. Private non-guaranteed bonds	-	-	-	-	-	-	-
Total Long Term (1+2+3+4+5+6+7)	15,065	11,260	2,089	4,734	2,134	2,786	2,550

Memorandum Items

Short Term Debt Servicing - Principal(Excluding Item No. 3 below)¹	1,329	215	13	16	117	23	123
1. Government debt	1,328	161	-	-	100	-	100
2. PSEs non-guaranteed debt ¹	-	-	-	-	-	-	-
3. Scheduled banks' borrowing	18,314	22,822	5,382	9,096	9,281	11,328	11,432
<i>Net Flows²</i>	(219)	169	(37)	272	12	(7)	(736)
4. Private non-guaranteed debt	1	54	13	16	17	23	23

Source: Statistics and Data Services Department, SBP

Notes:

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.

3. 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	Jan-Mar 24	Apr-Jun 24 ^R	Jul-Sep 24	Oct-Dec 24 ^R	Jan-Mar 25 ^P
1. Public debt (a+b+c)	3,318	4,064	899	1,175	994	1,050	909
a) Government debt	2,692	3,111	645	932	695	834	665
i). Long term (> 1 year)	2,647	3,073	620	932	684	834	655
Paris club	196	157	11	63	11	54	11
Multilateral	768	1,153	223	382	229	377	223
Other Bilateral	576	782	294	104	294	103	273
Euro/Sukuk global bonds	611	582	40	251	72	178	72
Local Currency Securities (PIBs)	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-
Commercial loans /credits	438	352	40	119	62	98	51
Saudi fund for development. (SFD)	-	-	-	-	-	-	-
NBP/BOC deposits	59	46	13	13	15	25	25
ii). Short-term (< 1 year)	44	38	26	0	11	-	9
Multilateral	44	11	0	0	11	-	9
Commercial Loans /Credits	-	27	25	-	-	-	-
-	-	-	-	-	-	-	-
b). To IMF	402	619	157	158	186	161	120
i). Federal government	240	337	85	78	85	76	44
ii). Central bank (Including Interest on SDR Allocation)	162	283	72	80	101	84	76
c) Foreign exchange liabilities	224	334	97	85	114	55	124
i) Central bank deposits	86	138	80	7	114	6	108
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-	-
iii) Other Liabilities (SWAP)	138	196	17	78	-	49	16
2. PSEs guaranteed debt	210	199	91	9	88	13	88
Paris Club	-	-	-	-	-	-	-
Multilateral	0	-	-	-	-	-	-
Other bilateral	187	178	91	-	87	-	88
Commercial loans	23	21	-	9	1	13	-
Sandak Metal Bonds	-	-	-	-	-	-	-
3. PSEs non-guaranteed debt	46	41	0	19	-	19	-
Long term (> 1 year)	46	41	0	19	-	19	-
Short term (< 1 year)	-	-	-	-	-	-	-
4. Scheduled banks' borrowing	95	202	56	46	52	46	65
Long term (> 1 year)	15	81	20	20	21	19	13
Short term (< 1 year)	80	120	36	25	31	26	52
5. Private guaranteed debt	-	-	-	-	-	-	-
6. Private non-guaranteed debt	759	953	200	258	209	262	191
Long term (> 1 year)	758	951	200	258	208	261	190
Short term (< 1 year)	0	2	0	0	1	1	1
7. Private non-guaranteed bonds	-	-	-	-	-	-	-
Total external liabilities servicing (1+2+3+4+5+6+7)	4,428	5,458	1,246	1,506	1,343	1,390	1,253

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/pakdebtsvr_Arch.xls

5.7 Ownership Classification of the Federal Government Debt

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

Source: Statistics and Data Services Department, SBP

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

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

5.8 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)

(End Period)

Billion Rupees

	Jun-22	Jun-23	Jun-24	Sep-24	Dec-24 ^R	Mar-25 ^P
PSEs debt and liabilities (I+II)	1,754.5	2,328.1	2,919.8	2,919.0	2,920.8	2,960.7
<i>YOY Growth (in %)</i>	<i>6.5</i>	<i>32.7</i>	<i>3.2</i>	<i>5.1</i>	<i>4.4</i>	<i>8.3</i>
<i>As percent of GDP</i>	<i>2.6</i>	<i>2.8</i>	<i>2.8</i>			
 I.PSEs debt	 1,393.4	 1,687.2	 2,105.0	 2,089.2	 2,068.2	 2,106.8
<i>YOY Growth (in %)</i>	<i>(3.0)</i>	<i>21.1</i>	<i>(3.8)</i>	<i>(2.5)</i>	<i>(3.9)</i>	<i>1.3</i>
<i>As percent of GDP</i>	<i>2.1</i>	<i>2.0</i>	<i>2.0</i>			
 II.PSEs Liabilities ¹	 361.1	 640.9	 814.8	 829.8	 852.6	 853.8

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						
			Jul	Jan	Feb	Mar	Apr	May	Jun	Jul
A. Accounts (i+ii / 1 to 13)	595,217.1	657,518.9	666,313.0	676,822.2	678,760.3	684,557.8	693,754.1	701,416.0	708,734.3	723,898.6
(i) National Savings Centers	526,356.0	640,236.0	649,661.4	661,343.3	663,384.3	671,162.9	679,787.7	687,495.3	696,075.9	711,608.6
(ii) Post Offices	68,861.1	17,282.9	16,651.6	15,478.9	15,376.0	13,394.9	13,966.4	13,920.7	12,658.4	12,290.1
1- Savings Accounts	74,927.6	84,402.4	92,769.3	96,443.6	93,258.4	95,967.8	98,465.2	99,574.8	102,512.9	107,963.6
2- Khas Deposit Accounts	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6
3- Mahana Amdani Accounts	1,440.6	1,351.0	1,344.6	1,312.4	1,305.4	1,300.9	1,295.0	1,290.0	1,282.7	1,263.3
4- Special Savings Accounts	108,951.3	62,321.2	61,441.5	60,266.8	60,267.8	58,374.9	59,225.4	59,473.7	57,237.0	57,099.6
5- Pensioners Benefit Account	404,352.4	433,957.6	435,925.1	456,751.5	463,166.4	468,861.6	474,297.1	480,127.1	485,757.6	493,769.4
6- Shahada's Family Welfare Account	152.6	188.2	185.2	224.1	238.7	258.5	277.3	288.1	293.5	297.8
7-Sarwa Islamic Savings Account (SISA)	3,808.5	68,896.3	68,643.5	56,173.8	54,736.4	53,792.7	53,984.0	54,222.3	54,944.9	56,559.4
8-Sarwa Islamic Term Account (SITA) 1 Year	508.2	2,147.6	1,799.3	655.9	604.0	597.2	591.4	588.4	567.8	474.1
9-Sarwa Islamic Term Account (SITA) 3 Years	557.7	2,639.1	2,606.2	2,587.3	2,618.5	2,623.4	2,599.7	2,585.1	2,618.8	2,743.8
10-Sarwa Islamic Term Account (SITA) 5 Years	207.6	1,104.6	1,087.9	1,802.9	1,925.3	2,061.6	2,269.3	2,489.7	2,634.6	2,806.2
11-Digital Sarwa Islam.Term Acc. (SITA) 1 Year		105.8	105.4	21.6	30.0	29.4	24.2	25.4	26.4	25.4
12-Digital Sarwa Isla.Term Acc.(SITA) 3 Years		24.7	24.7	42.4	44.7	45.2	44.4	44.8	54.7	67.0
13-Digital Sarwa Isla.Term Acc.(SITA) 5 Years		70.0	69.9	229.6	254.3	334.3	370.5	396.2	492.9	518.6
B. Certificates (i+ii+iii /14 to 25)	2,223,316.7	2,048,338.2	2,056,947.5	2,137,611.4	2,156,452.5	2,176,509.8	2,196,099.9	2,214,168.9	2,233,617.8	2,259,759.2
(i) National Savings Centers	2,131,392.8	1,971,589.9	1,975,299.4	2,054,873.9	2,073,891.1	2,094,508.9	2,113,898.9	2,131,589.4	2,150,961.4	2,176,907.2
(ii) Post Offices	2,256.6	(2,276.3)	(2,291.4)	(2,429.1)	(2,435.9)	(2,665.4)	(2,373.7)	(2,379.5)	(2,389.1)	(2,411.5)
(iii) Banks	89,667.3	79,024.6	83,939.5	85,166.7	84,997.3	84,666.2	84,574.7	84,958.9	85,045.5	85,263.6
14- Defence Savings Certificates	428,194.9	400,407.6	404,497.1	400,934.0	399,902.1	399,586.0	399,128.8	396,684.1	396,512.7	396,043.4
15- National Deposit Certificates	16.6	16.6	16.6	16.5	16.5	16.5	16.5	16.5	16.5	16.5
16- Khas Deposit Certificates	215.9	215.8	215.8	215.8	215.8	215.8	215.8	215.8	215.8	215.8
17- Premium Savings Certificates	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
18- Special Savings Certificates (Registered)	297,576.5	286,049.6	286,397.6	295,634.7	299,139.9	302,078.5	305,592.7	308,011.2	310,908.6	314,374.6
19- Special Savings Certificates (Bearer)	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
20- Regular Income Certificates	461,485.8	264,136.7	262,099.8	279,681.7	286,313.3	295,365.1	303,001.5	310,022.2	316,358.5	324,534.5
21- Behood Savings Certificate	1,001,003.8	1,040,102.1	1,042,546.5	1,086,788.0	1,100,573.9	1,113,002.2	1,126,439.9	1,139,366.1	1,151,350.1	1,167,929.4
22- Short-Term Savings Certificates (3 Months)	20,958.8	28,978.3	31,988.1	37,788.0	34,733.0	31,755.5	29,424.7	28,772.7	28,265.9	27,803.0
23- Short-Term Savings Certificates (6 Months)	5,621.2	8,342.9	8,705.6	13,293.4	12,858.9	11,777.8	9,990.5	9,293.9	8,989.2	8,393.3
24- Short-Term Savings Certificates (12 Months)	7,970.2	18,199.9	18,272.5	19,267.1	18,628.5	18,317.3	17,699.9	16,974.1	15,841.1	14,824.5
25-Others		1,615.7	1,935.0	3,719.3	3,797.7	4,121.9	4,316.6	4,539.1	4,886.2	5,351.1
C. National Savings Bonds	-	-	-	-	-	-	-	-	-	-
26- 10 Years	-	-	-	-	-	-	-	-	-	-
D. Prize Bonds (27 to 35) *	327,847.6	330,417.9	330,404.3	336,022.8	337,434.2	338,843.5	339,189.8	340,209.5	341,947.1	342,652.5
27- Rs. 100	10,386.0	10,152.5	10,143.6	10,110.4	10,105.4	10,100.7	10,099.9	10,093.2	10,089.2	10,094.5
28- Rs. 200	28,968.4	28,341.1	28,280.8	28,120.2	28,113.0	28,106.0	28,077.3	28,069.2	28,049.7	28,019.7
29- Rs. 750	113,827.9	113,703.5	113,766.2	114,617.0	114,770.9	114,871.1	115,094.7	115,226.3	115,307.3	115,699.4
30- Rs.1,500	168,782.1	173,262.7	173,304.0	178,737.4	180,018.1	181,349.0	181,502.5	182,405.7	184,086.5	184,425.8
31- Rs. 7,500	1,605.9	1,286.7	1,268.5	1,090.7	1,088.3	1,086.1	1,085.9	1,085.8	1,085.5	1,085.3
32- Rs. 15,000	1,869.3	1,502.9	1,478.7	1,326.0	1,318.7	1,312.5	1,311.4	1,311.4	1,311.1	1,310.0
33- Rs. 25,000	836.0	699.7	695.2	622.6	622.5	621.0	621.0	621.0	621.0	620.9
34- Rs. 40,000	831.5	728.4	726.8	658.0	656.9	656.5	656.5	656.5	656.5	656.4
35- Others@	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4
E. Premium Prize Bonds (Registered) (36 to 37)	54,685.9	54,722.2	55,723.9	60,785.6	61,923.2	62,395.2	63,898.1	64,692.5	65,548.3	67,704.2
36- Rs. 40,000	32,987.0	32,824.3	33,391.0	36,311.4	36,962.9	37,223.4	38,121.0	38,588.2	39,126.8	40,282.3
37- Rs. 25,000	21,698.9	21,898.0	22,332.9	24,474.2	24,960.4	25,171.8	25,777.0	26,104.3	26,421.4	27,421.9
F. Post Life Insurance	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3
TOTAL (A+B+C+D+E+F)	3,248,297.6	3,138,227.6	3,156,619.0	3,258,472.3	3,281,800.6	3,309,536.6	3,340,172.1	3,367,717.2	3,397,077.8	3,441,244.9

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	2024	2025					
		Jul	Feb	Mar	Apr	May	Jun	Jul
3 Months Treasury Bills								
Issue	6,332,706.0	211,369.8	306,021.1	553,141.9	242,866.2	500,171.6	324,047.9	757,749.4
Discount Allowed	329,836.0	9,577.3	8,278.2	14,902.1	6,651.0	13,072.9	8,165.8	18,820.6
Discharged	4,478,121.0	147,918.1	478,819.4	751,522.2	135,506.5	716,875.7	253,749.9	279,039.7
Discount Paid	210,109.0	7,357.8	14,622.4	20,472.9	3,639.6	19,342.1	6,871.6	7,639.6
Outstanding Balance	7,847,152.0	961,425.7	1,193,049.7	994,669.5	1,102,029.2	885,325.1	955,623.1	1,434,332.8
6 Months Treasury Bills								
Issue	29,491.0	365,091.4	66,812.9	67,688.6	145,905.0	235,336.5	154,630.5	245,342.7
Discount Allowed	3,272.0	35,328.0	3,829.8	3,935.0	8,683.0	13,449.3	8,446.1	13,126.1
Discharged	53,116.0	20,017.7	258,492.9	244,151.3	285,162.9	381,554.4	356,549.6	147,713.2
Discount Paid	4,453.0	2,064.4	23,334.6	21,448.7	20,159.2	25,253.9	21,168.3	8,586.0
Outstanding Balance	115,017.0	1,847,016.4	1,481,944.2	1,305,481.6	1,166,223.7	1,020,005.8	818,086.7	915,716.2
12 Months Treasury Bills								
Issue	216,303.0	255,094.7	292,392.5	177,251.8	614,353.9	737,731.9	381,680.7	591,703.7
Discount Allowed	47,624.0	46,462.9	33,401.7	20,670.1	73,021.8	84,156.0	41,464.4	62,984.6
Discharged	155,401.0	227,866.1	36,405.1	349,979.4	550,581.6	424,927.8	481,277.7	255,094.7
Discount Paid	23,376.0	52,040.6	7,286.6	71,133.8	114,454.2	86,233.6	89,796.2	46,462.9
Outstanding Balance	1,363,483.0	8,016,845.2	5,744,032.5	5,571,304.9	5,635,077.2	5,947,881.4	5,848,284.4	6,184,893.4
01 Month Treasury Bills								
Issue	216,303.0			122,169.6	508,062.2	411,050.1	277,369.4	227,342.9
Discount Allowed	47,624.0			1,129.2	4,857.8	3,551.3	2,353.6	1,930.1
Discharged	155,401.0				122,169.6	572,662.3	346,450.0	277,369.4
Discount Paid	23,376.0				1,129.2	5,438.0	2,971.1	2,353.6
Outstanding Balance	1,363,483.0		-	122,169.6	508,062.2	346,450.0	277,369.4	227,342.9
22 Day Special Treasury Bills								
Issue							909,409.8	
Discount Allowed							6,191.3	
Discharged								909,409.8
Discount Paid								6,191.3
Outstanding Balance							909,409.8	-

Source: Domestic Markets & Monetary Management Department, SBP

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

Sale

Billion Rupees

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

Purchase

PERIODS	2021-22		2022-23		2023-24		2024-25		2025-26	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	12,226.0	11,285.8	4,476.9	2,353.4	3,013.9	2,566.9	29,652.3	29,449.7	30,627.1	29,928.3
August	9,787.7	9,199.4	4,106.8	3,452.3	6,859.7	6,433.4	25,241.8	23,791.7	-	-
September	8,396.9	8,190.1	3,875.5	3,376.1	3,016.9	3,016.9	27,080.0	26,959.9	-	-
October	10,429.1	10,076.8	6,884.3	5,894.8	4,125.0	3,502.5	17,937.1	17,937.1	-	-
November	10,810.8	9,744.9	2,504.4	2,313.4	12,170.5	11,995.4	21,511.5	21,054.4	-	-
December	7,999.3	7,125.4	5,367.0	4,971.8	19,140.3	17,873.3	33,492.1	33,486.1	-	-
January	3,805.0	3,159.8	5,074.2	3,803.0	17,580.0	16,746.6	35,163.2	34,836.2	-	-
February	6,699.2	6,699.2	2,663.6	2,343.2	11,286.2	11,042.5	16,310.9	15,638.3	-	-
March	14,252.9	14,152.8	8,606.6	7,909.6	33,281.6	33,251.1	28,473.4	27,095.7	-	-
April	16,310.1	16,150.0	4,584.6	4,266.4	19,206.0	18,798.6	31,225.5	30,233.4	-	-
May	14,225.9	14,149.9	4,061.4	4,039.4	24,040.5	23,464.6	29,406.7	28,150.8	-	-
June	3,283.0	3,188.2	12,548.6	12,459.3	27,067.5	27,062.5	40,657.8	39,887.4	-	-
Average										
per month	9,852.16	9,426.86	5,396.16	4,765.23	15,065.67	14,646.18	28,012.66	27,376.70	30,627.10	29,928.25
per day	328.41	314.23	179.87	158.84	502.19	488.21	933.76	912.56	1,020.90	997.61

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Cash Accommodation

Million Rupees

PERIODS	2021-22		2022-23		2023-24		2024-25		2025-26	
	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)
July	249,600.0	-	420,750.0	3,838,450.0	324,100.0	5,290,100.0	912,100.0	5,081,650.0	1,789,700.0	2,325,350.0
August	96,500.0	10,000.0	496,350.0	63,300.0	1,906,950.0	5,828,500.0	1,765,750.0	6,684,750.0		
September	214,465.0	117,500.0	338,700.0	635,750.0	876,150.0	13,180,100.0	1,435,980.0	6,297,900.0		
October	-	23,900.0	378,350.0	40,500.0	1,795,190.0	4,950,050.0	2,192,100.0	6,297,950.0		
November	315,450.0	13,000.0	147,550.0	73,750.0	938,400.0	3,640,100.0	1,858,510.0	3,256,300.0		
December	474,013.0	419,700.0	1,438.45	1,752,250.0	1,882,700.0	5,983,000.0	5,367,850.0	6,978,850.0		
January	106,150.0	260,300.0	615,650.0	2,338,800.0	2,527,850.0	11,078,540.0	1,850,550.0	10,301,600.0		
February	56,150.0	32,500.0	412,650.0	722,600.0	526,150.0	6,495,550.0	1,973,450.0	4,419,900.0		
March	469,350.0	647,550.0	212,225.0	2,233,500.0	783,200.0	4,421,750.0	5,626,250.0	4,630,500.0		
April	316,850.0	974,800.0	1,028,800.0	488,750.0	1,501,700.0	3,122,200.0	3,672,650.0	4,170,500.0		
May	180,600.0	663,950.0	833,250.0	3,266,300.0	904,350.0	3,416,200.0	1,948,000.0	2,305,300.0		
June	527,050.0	4,138.00	1,209,100.0	2,856,500.0	929,000.0	4,141,200.0	3,655,750.0	4,762,800.0		
Average										
per month	250,514.83	287,563.64	553,943.18	1,525,870.83	1,241,311.67	5,962,274.17	2,688,245.00	5,432,333.33	1,789,700.00	2,325,350.00
per day	8,350.49	9,585.45	18,464.77	50,862.36	41,377.06	198,742.47	89,608.17	181,077.78	59,656.67	77,511.67

SBP Overnight Repo/ Reverse Repo Rates*

Percent per annum

PERIODS	2021-22		2022-23		2023-24		2024-25		2025-26	
	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)
July	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50	12.00	10.00
August	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50		
September	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50		
October	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50		
November	9.75	7.75	16.00	14.00	23.00	21.00	16.00	14.00		
December	10.75	8.75	17.00	15.00	23.00	21.00	14.00	12.00		
January	10.75	8.75	18.00	16.00	23.00	21.00	13.00	11.00		
February	10.75	8.75	18.00	16.00	23.00	21.00	13.00	11.00		
March	10.75	8.75	21.00	19.00	23.00	21.00	13.00	11.00		
April	13.25	11.25	22.00	20.00	23.00	21.00	13.00	11.00		
May	14.75	12.75	22.00	20.00	23.00	21.00	12.00	10.00		
June	16.00	14.00	23.00	21.00	21.50	19.50	12.00	10.00		

Source: Domestic Markets & Monetary Management Department, SBP

NOTES:

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

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

*. Month end rates

6.4 Auction of Government of Pakistan Market Treasury Bills

Million Rupees

AUCTION SETTLEMENT DATE	1 Months Treasury Bills				3 Months Treasury Bills				6 Months Treasury Bills				12 Months Treasury Bills			
	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)
2024																
13-Jun-24					634,561.7	337,737.7	20.1498	19.9863	715,903.7	521,523.7	19.9693	19.9283	951,839.6	349,144.2	18.9489	18.8489
27-Jun-24					252,305.3	95,255.0	20.1498	20.0145	1,010,069.4	459,518.1	19.9640	19.9427	470,874.2	221,929.7	18.5400	18.4900
11-Jul-24					320,951.0	127,270.8	20.0494	19.8384	771,053.9	175,120.9	19.7849	19.6839	224,401.7	139,366.7	18.5400	18.4236
25-Jul-24					280,748.5	93,676.3	19.4899	19.4852	1,043,719.4	225,298.5	19.2891	19.1908	527,071.5	162,190.9	18.2389	18.1273
8-Aug-24					373,572.6	63,010.8	18.9748	18.8959	716,528.2	111,292.8	18.7501	18.7321	783,308.0	180,366.9	17.7393	17.5966
22-Aug-24					305,777.2	79,068.2	17.4902	17.4660	429,739.6	170,534.6	17.7449	17.6959	546,401.5	147,201.5	16.9999	16.8631
5-Sep-24					373,034.4	101,223.0	17.4799	17.4102	423,155.0	265,600.0	17.7399	17.6183	902,191.0	468,421.0	16.9989	16.8278
19-Sep-24					240,051.4	R	R	R	310,069.9	R	R	R	955,258.5	R	R	R
3-Oct-24					211,732.5	R	R	R	253,179.6	90,273.2	14.3980	14.2330	518,423.4	154,173.4	13.7350	13.4976
17-Oct-24					354,806.0	232,590.0	15.2994	15.0639	334,298.9	215,048.9	14.3430	14.1545	722,366.0	268,566.0	13.7350	13.6409
31-Oct-24					752,903.9	173,502.9	13.8998	13.8676	428,765.6	142,315.6	13.5000	13.3413	1,128,568.5	504,052.5	13.0997	12.9344
14-Nov-24					850,630.9	317,427.2	13.7000	13.4549	403,659.2	166,549.2	13.4999	13.4215	665,845.8	291,845.8	13.1999	13.0178
28-Nov-24					706,532.0	176,014.6	12.9974	12.9360	610,031.0	97,943.6	12.8948	12.8192	1,313,311.1	342,102.5	12.3500	12.1025
12-Dec-24					842,436.6	371,016.6	11.9999	11.8217	417,695.2	151,670.2	11.9999	11.9313	831,980.0	733,780.0	12.2999	11.9757
26-Dec-24					600,448.4	400,978.4	11.9999	11.8517	364,047.7	226,047.7	11.9949	11.8901	815,939.2	286,109.2	12.2977	12.1930
2025																
9-Jan-25					254,848.1	98,522.3	11.7848	11.7064	308,370.3	122,920.3	11.7899	11.7258	1,242,012.1	212,708.1	11.8004	11.7226
23-Jan-25					200,457.1	40,623.8	11.5887	11.5854	401,862.5	33,379.0	11.4048	11.4048	903,576.3	251,499.5	11.3898	11.3459
6-Feb-25					316,883.8	169,438.2	11.7998	11.6653	272,884.4	44,384.4	11.5048	11.4092	385,949.3	238,099.3	11.5898	11.3787
20-Feb-25					298,306.1	144,861.1	11.8247	11.6960	133,468.4	26,258.4	11.6749	11.6424	348,845.0	87,695.0	11.6498	11.5777
6-Mar-25					-	-	-	-	242,109.4	62,109.4	11.6699	11.6570	449,548.9	84,688.9	11.6400	11.5520
20-Mar-25	590,393.9	123,298.9	12.0498	12.0493	345,522.8	146,125.5	11.8242	11.7212	164,514.3	9,514.3	11.6699	11.6699	516,632.8	113,233.1	11.8999	11.8648
3-Apr-25	276,043.6	228,543.6	12.3898	12.2483	264,496.0	114,496.0	12.0100	11.8256	190,850.0	78,350.0	11.9999	11.9230	383,378.4	218,378.4	12.0100	11.8969
17-Apr-25	811,271.4	284,376.4	12.3194	12.2857	235,885.2	135,021.2	12.0100	11.9625	179,738.0	76,238.0	11.9900	11.9473	605,497.3	468,997.3	12.0100	11.9288
2-May-25	896,231.0	65,180.3	12.1492	12.1416	199,738.1	151,658.1	12.0098	11.9803	164,215.3	99,415.3	11.9998	11.9689	319,745.0	245,745.0	12.0100	11.9694
15-May-25	686,928.8	333,428.8	11.2496	11.1831	484,050.3	103,050.3	11.2399	11.2097	247,506.6	62,006.6	11.2790	11.2464	671,220.9	165,765.9	11.3490	11.3169
29-May-25	766,017.4	15,992.4	11.0998	11.0998	636,539.9	258,536.1	11.1467	11.1344	817,953.9	87,363.9	11.1849	11.1128	1,122,443.5	410,377.0	11.1999	11.1611
12-Jun-25	506,341.4	265,581.2	11.0905	11.0648	498,608.0	233,908.0	11.0498	10.9484	872,041.5	95,391.5	10.9698	10.9521	1,233,833.1	258,580.4	10.9497	10.9220
26-Jun-25	1,130,641.9	14,141.9	11.0003	11.0003	299,023.3	98,305.8	10.9977	10.9530	332,385.2	67,685.2	10.8974	10.8974	631,758.5	164,564.7	10.9274	10.8787
10-Jul-25	996,460.8	216,100.8	11.2403	11.0804	641,552.4	486,569.4	10.9977	10.8626	399,597.7	676,767.1	10.8976	10.7463	1,099,258.3	1,278,545.4	10.8000	10.6742
24-Jul-25	364,217.6	1,291,717.6	10.8506	10.8505	441,547.9	1,581,718.1	10.7051	10.6750	217,857.1	1,649,989.2	10.7049	10.6834	390,060.1	1,702,899.3	10.7000	10.6704

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 (%)
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	-	-	-	-
13-Mar-25	2-Years	0.00%	115,500.0	R	-	-	-
	3-Years	12.00%	117,505.0	R	-	-	-
	5-Years	12.00%	149,800.0	6,020.0	98.6268	12.3745	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	-	-	-
10-Apr-25	2-Years	0.00%	120,250.0	37,000.0	81.9035	11.9400	11.8965
	3-Years	12.00%	165,840.0	38,000.0	100.2332	11.8800	11.8603
	5-Years	12.00%	306,430.0	93,180.0	98.7568	12.3400	12.2850
	10-Years	12.00%	287,623.0	247,623.0	95.6171	12.7900	12.7832
	15-Years	12.00%	7,500.0	R	-	-	-
8-May-25	2-Years	0.00%	157,000.0	105,591.4	82.8031	11.7900	11.6427
	3-Years	12.00%	279,000.0	71,762.7	100.6597	11.6893	11.6524
	5-Years	12.00%	203,300.0	69,145.0	99.4685	12.1400	12.1111
	10-Years	12.00%	185,968.0	53,020.0	96.7112	12.5890	12.5340
	15-Years	12.00%	30,000.0	R	-	-	-
19-Jun-25	2-Years	0.00%	276,030.6	63,135.0	84.3476	11.3900	11.3581
	3-Years	12.00%	188,000.0	37,013.0	101.2901	11.3980	11.3747
	5-Years	12.00%	375,489.0	130,433.0	101.0181	11.7000	11.6929
	10-Years	12.00%	87,065.1	38,197.1	97.2323	12.4995	12.3899
	15-Years	12.00%	290,500.0	288,000.0	16.6395	12.7000	12.7000
17-Jul-25	2-Years	0.00%	179,750.0	39,267.9	81.3850	10.8480	10.8222
	3-Years	10.50%	134,104.6	41,765.2	98.6273	11.0500	11.0040
	5-Years	11.00%	337,950.0	254,840.0	98.5438	11.3900	11.2919
	10-Years	11.50%	339,122.5	6,449.3	96.0179	12.2000	12.2000
	15-Years	0.00%	704,920.0	R	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

R= Bid Rejected NBR= No Bids Recived

¹ Amount offered only includes Competitive bids.

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

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

Million Rupees

		Floating Rate Semi-Annual			Floating Rate QuarterlyWith Quarterly Refixing			Floating Rate Quarterly With Fortnightly Refixing		
Auction Settlement Date	Tenure	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
7-Mar-25	02-Year							131,814.1	45,250.0	99.9
	03-Year				178,025.0	71,850.0	100.0			
	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	97.0						
	10-Year	1,183,500.0	724,802.0	92.8						
21-Mar-25	02-Year							183,958.2	156,394.1	99.9
	03-Year				197,750.0	R	R			
	05-Year	34,500.0	R	R						
	10-Year									
3-Apr-25	02-Year	27,000.0								
	03-Year									
	05-Year	88,000.0	16,903.0	96.8						
	10-Year	1,017,500.0	963,602.0	92.6						
17-Apr-25	02-Year	32,500.0								
	03-Year									
	05-Year	186,500.0	67,618.5	96.8						
	10-Year	1,372,800.0	193,208.3	92.7						
2-May-25	02-Year	12,500.0								
	03-Year									
	05-Year	262,750.0	93,051.5	96.9						
	10-Year	1,262,000.0	227,606.0	93.2						
15-May-25	02-Year									
	03-Year									
	05-Year									
	10-Year	1,730,925.0	112,654.0	94.5						
29-May-25	02-Year									
	03-Year									
	05-Year									
	10-Year	699,900.0	187,170.5	95.0						
12-Jun-25	02-Year									
	03-Year									
	05-Year									
	10-Year	883,000.0	206,911.0	95.0						
26-Jun-25	02-Year									
	03-Year									
	05-Year									
	10-Year	742,500.0	155,554.0	95.2						
10-Jul-25	02-Year									
	03-Year									
	05-Year									
	10-Year	767,000.0	208,420.0	94.6						
24-Jul-25	02-Year									
	03-Year									
	05-Year									
	10-Year	602,000.0	R	-						

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.

Source: Domestic Markets & Monetary Management Department, SBP

6.7 KIBOR

Percent per annum

PERIODS		1 Week		2 Weeks		1Month		3 Months		6 Months		9 Months		12 Months	
		Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
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
Apr	Month Average	11.94	12.41	11.92	12.39	11.88	12.36	11.89	12.10	11.85	12.09	11.80	12.28	11.80	12.27
	End-Month	11.91	12.41	11.88	12.38	11.81	12.31	11.85	12.10	11.85	12.10	11.80	12.30	11.79	12.29
May	Month Average	11.04	11.54	11.04	11.54	11.04	11.54	11.19	11.44	11.21	11.46	11.20	11.70	11.19	11.69
	End-Month	10.92	11.42	10.91	11.41	10.88	11.38	10.94	11.19	10.95	11.20	10.97	11.47	10.98	11.48
Jun	Month Average	10.88	11.38	10.87	11.37	10.85	11.35	10.91	11.16	10.91	11.16	10.88	11.38	10.89	11.39
	End-Month	10.94	11.44	10.92	11.42	10.89	11.39	10.90	11.15	10.88	11.13	10.82	11.32	10.81	11.31
Jul	Month Average	10.88	11.38	10.84	11.34	10.80	11.30	10.77	11.02	10.73	10.98	10.69	11.19	10.66	11.16
	End-Month	10.80	11.30	10.84	11.34	10.85	11.35	10.78	11.03	10.77	11.02	10.73	11.23	10.73	11.23

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	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	-	-
	Apr	11.88	11.90	11.87	-	-	-
	May	11.51	10.80	-	-	-	-
	Jun	11.04	11.36	11.15	-	-	-
	Jul	11.13	10.93	10.86	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

6.9 SBP Mark to Market Rates

Major Currencies

Date	US Dollar			Euro			Japanese Yen			UK Pound Sterling		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
02-Jul-25	283.9542	284.3750	285.6412	334.4696	335.1207	337.1509	1.9739	1.9784	1.9925	389.1876	389.7769	391.5532
03-Jul-25	283.8633	284.2905	285.5526	335.1574	335.8177	337.8468	1.9733	1.9778	1.9919	388.0837	388.6797	390.4439
04-Jul-25	283.9673	284.3926	285.6050	334.3857	335.0421	337.0102	1.9676	1.9721	1.9859	388.0129	388.6056	390.3054
07-Jul-25	284.2195	284.6442	285.9111	333.8158	334.4696	336.5418	1.9578	1.9622	1.9769	386.6522	387.2418	389.0200
08-Jul-25	284.3639	284.7736	286.0127	334.2982	334.9352	336.9548	1.9458	1.9501	1.9642	387.7160	388.2882	390.0321
09-Jul-25	284.4673	284.8871	286.1748	333.1112	333.7580	335.8041	1.9379	1.9422	1.9565	386.6195	387.2034	389.0058
10-Jul-25	284.5628	284.9834	286.2484	333.8775	334.5261	336.5502	1.9449	1.9494	1.9632	387.3042	387.8897	389.6701
11-Jul-25	284.4594	284.8822	286.1393	332.3909	333.0394	335.0447	1.9365	1.9408	1.9547	384.9732	385.5577	387.3167
14-Jul-25	284.7155	285.1377	286.4502	332.7470	333.3947	335.5102	1.9343	1.9387	1.9533	384.0100	384.5909	386.4301
15-Jul-25	284.6695	285.1002	286.3996	332.7359	333.3935	335.4717	1.9271	1.9315	1.9457	382.7951	383.3864	385.2022
16-Jul-25	284.9633	285.3886	286.7876	331.1131	331.7604	333.9213	1.9145	1.9188	1.9334	381.7796	382.3611	384.3005
17-Jul-25	284.9655	285.3648	286.6426	330.3320	330.9485	332.9634	1.9159	1.9201	1.9339	381.3978	381.9440	383.7268
18-Jul-25	284.8667	285.2541	286.4324	331.5421	332.1469	334.0531	1.9160	1.9201	1.9337	382.8038	383.3365	384.9957
21-Jul-25	284.9539	285.3127	286.4527	331.6578	332.2292	334.1343	1.9239	1.9278	1.9411	383.0493	383.5436	385.1666
22-Jul-25	284.9710	285.3585	286.4712	333.1881	333.7955	335.6554	1.9300	1.9341	1.9470	383.9557	384.4897	386.0793
23-Jul-25	284.7578	285.1470	286.3149	334.4053	335.0189	336.9280	1.9406	1.9448	1.9579	385.7044	386.2414	387.9150
24-Jul-25	284.2188	284.6137	285.7319	334.3408	334.9620	336.8145	1.9409	1.9451	1.9579	385.4576	386.0026	387.6139
25-Jul-25	283.4539	283.8183	284.7680	332.8882	333.4728	335.1223	1.9183	1.9222	1.9338	381.5998	382.0984	383.4728
28-Jul-25	283.2122	283.5648	284.4618	330.7352	331.3022	332.8582	1.9096	1.9135	1.9244	379.8584	380.3389	381.6367
29-Jul-25	283.0539	283.3990	284.3260	327.1961	327.7477	329.2998	1.9062	1.9100	1.9209	377.5090	377.9750	379.3032
30-Jul-25	282.9524	283.2638	284.1609	327.0081	327.5187	329.1033	1.9113	1.9148	1.9263	378.1942	378.6212	379.9175
31-Jul-25	282.8713	283.2103	284.1073	323.7321	324.2695	325.8166	1.8923	1.8962	1.9071	374.7338	375.2031	376.4847

6.9 SBP Mark to Market Rates

Major Currencies

Date	Swiss Frank			Australian Dollar			Saudi Arabian Riyal			Kuwaiti Dinar		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
02-Jul-25	358.4602	359.3057	361.9978	186.3875	186.6871	187.6110	75.7181	75.8202	76.1223	930.6465	932.2231	936.4826
03-Jul-25	358.7757	359.6292	362.3171	186.7679	187.0717	187.9914	75.6908	75.7956	76.0976	930.3639	931.9472	936.2352
04-Jul-25	357.7541	358.6034	361.2204	186.2683	186.5712	187.4576	75.7186	75.8229	76.1116	930.3540	931.9237	936.0468
07-Jul-25	356.9475	357.7919	360.5581	184.8279	185.1292	186.0509	75.7838	75.8879	76.1952	930.9515	932.5259	936.8505
08-Jul-25	357.0393	357.8646	360.5521	186.0024	186.2884	187.1638	75.8223	75.9224	76.2223	931.3941	932.9483	937.2679
09-Jul-25	356.9226	357.7600	360.4641	185.6007	185.8929	186.7959	75.8458	75.9486	76.2675	931.3971	933.0036	937.5709
10-Jul-25	358.2786	359.1202	361.8021	186.5451	186.8391	187.7324	75.8692	75.9723	76.2861	931.4354	933.1359	938.1239
11-Jul-25	356.9352	357.7753	360.4370	187.0605	187.3568	188.2474	75.8457	75.9493	76.2611	930.4272	932.1068	936.8570
14-Jul-25	357.1444	357.9843	360.8040	187.1577	187.4529	188.3866	75.9160	76.0195	76.3460	932.0572	933.7342	938.6580
15-Jul-25	357.6699	358.5235	361.2926	186.9852	187.2855	188.2086	75.9038	76.0095	76.3325	931.9371	933.6680	938.3048
16-Jul-25	355.6484	356.4902	359.3225	185.9528	186.2477	187.2273	75.9801	76.0844	76.4298	931.9227	933.6339	938.6561
17-Jul-25	354.3686	355.1735	357.8417	184.2302	184.5056	185.4016	75.9746	76.0719	76.3861	932.1433	933.7108	938.4836
18-Jul-25	355.2397	356.0327	358.5804	185.6049	185.8744	186.7135	75.9442	76.0384	76.3219	931.9419	933.4903	937.9608
21-Jul-25	355.7699	356.5281	359.1194	185.4765	185.7272	186.5476	75.9674	76.0540	76.3263	932.5628	934.0104	938.3251
22-Jul-25	357.4649	358.2635	360.7886	185.4307	185.6976	186.4973	75.9639	76.0581	76.3231	933.0770	934.6075	938.7991
23-Jul-25	359.7698	360.7152	363.1448	187.3991	187.6721	188.5163	75.9071	75.9987	76.2774	933.1119	934.6630	939.0300
24-Jul-25	358.0936	358.9089	361.4023	187.9255	188.2065	189.0237	75.7614	75.8575	76.1140	931.5902	933.1596	937.3132
25-Jul-25	356.1202	356.8947	359.1656	186.0875	186.3446	187.0482	75.5575	75.6425	75.8613	928.4742	929.9420	933.4056
28-Jul-25	354.5471	355.3027	357.4534	184.6685	184.9163	185.5786	75.4951	75.5729	75.7787	927.8954	929.2937	932.5392
29-Jul-25	351.3361	352.0745	354.2005	184.1266	184.3683	185.0456	75.4589	75.5338	75.7506	926.6480	928.0512	931.4223
30-Jul-25	351.7122	352.4076	354.5899	184.0040	184.2232	184.8940	75.4298	75.4958	75.6985	926.5585	927.8517	931.1257
31-Jul-25	347.9781	348.6993	350.8623	182.6359	182.8710	183.5384	75.4082	75.4815	75.6812	924.2653	925.5841	928.9104

Source: Domestic Markets & Monetary Management Department, SBP

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

6.10 Secondary Market Transactions in Government Securities

Million Rupees

SECURITIES/TRANSACTIONS	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25
PIB Outright Transactions						
Purchases	5,333,604.5	6,394,689.3	7,146,208.2	12,689,609.9	6,394,696.3	5,834,021.8
Non-Banks	1,978,634.6	2,474,943.9	3,045,614.3	4,346,639.7	2,101,971.3	1,761,628.2
Banks	3,354,970.0	3,919,745.5	4,100,593.9	8,342,970.1	4,292,725.0	4,072,393.6
Sales	5,333,604.5	6,394,689.3	7,146,208.2	12,689,609.9	6,394,696.3	5,834,021.8
Non-Banks	2,317,530.3	2,867,334.7	3,000,576.1	3,874,470.6	2,071,830.2	1,768,001.3
Banks	3,016,074.2	3,527,354.7	4,145,632.1	8,815,139.3	4,322,866.1	4,066,020.5
Net Position	-	-	-	-	-	-
GIS Outright Transactions						
Purchases	741,013.8	662,345.7	628,896.5	1,020,896.8	497,488.9	795,235.9
Non-Banks	298,349.5	273,748.0	286,147.8	422,512.3	82,162.0	341,055.9
Banks	442,664.3	388,597.7	342,748.7	598,384.5	415,326.9	454,180.0
Sales	741,013.8	662,345.7	628,896.5	1,020,896.8	497,488.9	795,235.9
Non-Banks	242,160.1	416,040.9	311,085.2	629,663.8	371,689.5	309,310.4
Banks	498,853.7	246,304.8	317,811.3	391,233.0	125,799.4	485,925.5
Net Position	-	-	-	-	-	-
MTB Outright Transactions						
Purchases	4,114,424.7	5,435,998.8	12,374,528.9	18,693,319.1	8,993,261.9	3,608,368.5
Non-Banks	1,796,520.5	2,440,448.9	5,272,805.8	7,146,228.5	3,725,733.2	1,532,766.4
Banks	2,317,904.1	2,995,549.8	7,101,723.0	11,547,090.6	5,267,528.7	2,075,602.0
Sales	4,114,424.7	5,435,998.8	12,374,528.9	18,693,319.1	8,993,261.9	3,608,368.5
Non-Banks	1,830,740.5	2,400,935.4	5,076,441.4	7,288,328.3	3,883,177.8	1,103,872.1
Banks	2,283,684.2	3,035,063.3	7,298,087.5	11,404,990.8	5,110,084.2	2,504,496.3
Net Position	-	-	-	-	-	-
Repo Transactions						
Repo	6,028,108.8	4,014,441.2	4,019,401.8	5,875,440.1	4,077,254.4	4,113,813.0
Non-Banks	265,842.4	315,588.4	178,744.3	1,325,117.0	339,723.4	293,698.0
Banks	5,762,266.4	3,698,852.8	3,840,657.5	4,550,323.1	3,737,531.0	3,820,115.0
Reverse Repo	6,028,108.8	4,014,441.2	4,019,401.8	5,875,440.1	4,077,254.4	4,113,813.0
Non-Banks	1,131,654.4	439,968.3	466,128.5	1,659,119.1	400,441.4	492,185.0
Banks	4,896,454.4	3,574,472.9	3,553,273.3	4,216,321.0	3,676,813.0	3,621,628.0
Net Position	-	-	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

7.1 KSE 100 & All Shares Index-Selected Sectors

S.No	Sector Name	FY24	FY25	End Period						
				2024	2025					
				Jul	Feb	Mar	Apr	May	Jun	Jul
	KSE 100 Index (1991 = 1,000)	78,444.96	125,627.31	77,886.99	113,251.67	117,806.75	111,326.58	119,691.09	125,627.31	139,390.42
	KSE All Shares Index (1995 = 1,000)	49,683.75	78,584.71	49,473.46	70,262.66	73,340.42	69,423.50	74,761.32	78,584.71	86,260.96
1	Automobile Assembler	50,236.32	63,225.07	55,846.94	68,569.26	67,426.27	68,370.42	67,017.10	63,225.07	72,900.13
2	Automobile Parts & Accessories	53,633.09	48,678.66	54,753.80	49,890.47	50,380.26	45,740.21	47,050.46	48,678.66	53,769.26
3	Cable & Electrical Goods	24,427.04	33,422.03	22,836.68	34,797.81	36,666.10	32,348.02	34,735.44	33,422.03	34,660.07
4	Cement	65,763.54	87,074.48	64,449.75	105,378.97	111,258.94	77,902.97	84,361.59	87,074.48	90,929.27
5	Chemical	11,120.36	15,275.11	10,955.90	14,066.74	14,943.80	14,291.64	14,690.26	15,275.11	10,946.63
6	Close -End Mutual Funds	1,910.43	2,917.10	1,869.96	2,528.63	2,538.01	2,450.40	2,625.04	2,917.10	3,987.44
7	Commercial Banks	18,545.04	24,956.11	18,894.24	23,479.57	22,964.73	23,458.01	25,141.28	24,956.11	29,586.18
8	Engineering	41,557.19	43,952.11	38,377.52	39,280.34	38,509.66	35,521.98	42,477.25	43,952.11	44,404.66
9	Fertilizer	25,783.47	32,595.26	27,007.36	33,901.23	32,485.21	27,959.22	30,621.85	32,595.26	37,198.64
10	Food & Personal Care Products	92,009.42	137,157.46	91,416.69	128,925.79	130,059.18	125,652.13	133,092.83	137,157.46	151,650.35
11	Insurance	17,915.12	23,884.96	17,880.63	21,737.45	21,366.15	19,409.05	22,637.29	23,884.96	27,014.35
12	Inv. Banks /Inv. Cos./Sec. Cos.	124,336.44	171,354.79	125,504.67	156,138.95	156,058.25	137,283.51	167,696.60	171,354.79	195,299.50
13	Jute	18,829.09	53,496.40	17,704.36	54,400.46	48,214.21	44,268.43	48,676.37	53,496.40	73,208.56
14	Leasing Companies	96.06	173.00	109.47	158.73	139.51	170.61	177.41	173.00	178.89
15	Leather & Tanneries	25,413.31	29,876.81	24,480.07	35,610.55	31,650.98	26,372.65	27,886.75	29,876.81	29,848.85
16	Miscellaneous	20,162.37	30,428.97	18,112.57	27,938.29	29,085.82	25,819.50	27,980.55	30,428.97	34,614.79
17	Modarabas	2,552.56	4,007.54	2,652.62	2,983.12	2,932.83	2,822.44	2,911.15	4,007.54	5,047.71
18	Oil & Gas Exploration Companies	14,588.62	17,924.74	14,292.22	16,941.60	19,250.05	16,426.94	17,308.79	17,924.74	18,404.30
19	Oil & Gas Marketing Companies	9,667.52	18,191.17	9,858.52	16,257.88	18,780.40	16,806.47	17,542.80	18,191.17	18,651.50
20	Paper & Board	21,100.94	24,107.82	21,139.94	22,431.04	22,188.42	19,855.69	22,597.93	24,107.82	25,180.25
21	Pharmaceuticals	33,942.52	68,383.62	33,450.29	67,594.25	70,770.53	63,796.44	65,873.13	68,383.62	72,062.88
22	Power Generation & Distribution	39,264.61	39,300.45	35,722.76	36,040.94	37,030.94	33,946.37	38,669.72	39,300.45	39,452.42
23	Refinery	11,324.95	18,272.67	10,537.92	17,630.66	18,956.61	15,307.30	19,074.69	18,272.67	17,313.47
24	Sugar & Allied Industries	141,590.56	212,190.28	141,103.00	171,382.28	173,672.33	178,121.29	202,226.57	212,190.28	237,060.17
25	Synthetic & Rayon	92,329.94	97,742.98	83,862.24	92,352.54	94,492.96	92,111.12	96,891.59	97,742.98	99,533.29
26	Technology & Communication	55,370.47	54,176.61	56,163.03	77,626.12	77,245.99	70,624.09	77,207.85	54,176.61	58,303.86
27	Textile Spinning	15,376.13	18,962.23	18,827.58	16,902.61	16,410.51	16,062.20	15,230.31	18,962.23	21,095.38
28	Textile Weaving	2,266.80	3,527.66	2,098.83	2,426.69	2,447.12	2,334.01	2,653.32	3,527.66	3,523.60
29	Tobacco	75,632.05	96,327.46	67,218.11	83,992.07	90,695.85	87,965.47	88,403.38	96,327.46	96,830.09
30	Transport	36,310.83	48,643.58	37,281.24	48,653.71	46,823.23	36,921.94	46,060.94	48,643.58	52,904.13
31	Vanaspati & Allied Industries	27,929.46	155,498.22	28,769.37	33,003.23	38,126.64	82,647.90	149,571.97	155,498.22	126,468.44
32	Woolen	3,925.35	12,784.72	3,872.70	5,125.56	4,998.37	4,334.67	5,431.14	12,784.72	11,216.03
33	Real Estate Investment Trust	46,044.19	61,834.08	44,777.51	55,558.19	57,491.74	57,943.47	59,915.87	61,834.08	63,150.41
34	Exchange Traded Funds	701,652.94	1,013,993.76	32,887,775.68	1,010,739.82	1,054,145.26	1,001,980.84	1,048,054.70	1,013,993.76	1,037,530.09
35	Property	7,395.45	12,352.09	7,921.99	11,302.70	12,389.30	10,942.50	12,180.71	12,352.09	13,888.10
36	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
37	Future Contracts	-	-	-	-	-	-	-	-	-
38	Bonds	-	-	-	-	-	-	-	-	-

Source: Pakistan Stock Exchange

As per last working day

7.2 Pakistan Stock Exchange Indicators

Month	KSE 100 Index (1991 = 1,000)				
	FY22	FY23	FY24	FY25	FY26
Jul	47,055.29	40,150.36	48,034.60	77,886.99	139,390.42
Aug	47,419.74	42,351.15	45,002.42	78,488.22	
Sep	44,899.60	41,128.67	46,232.59	81,114.20	
Oct	46,184.71	41,264.66	51,920.27	88,966.77	
Nov	45,072.38	42,348.63	60,531.27	101,357.32	
Dec	44,596.07	40,420.45	62,451.04	115,126.90	
Jan	45,374.68	40,673.06	61,979.18	114,255.73	
Feb	44,461.01	40,510.37	64,578.52	113,251.67	
Mar	44,928.83	40,000.83	67,005.11	117,806.75	
Apr	45,249.41	41,580.85	71,102.55	111,326.58	
May	43,078.14	41,330.56	75,878.48	119,691.09	
Jun	41,540.83	41,452.69	78,444.96	125,627.31	
Month	KSE All Share Index (1995 = 1,000)				
	FY22	FY23	FY24	FY25	FY26
Jul	32,163.11	27,796.13	32,027.29	49,473.46	86,260.96
Aug	32,394.47	29,077.87	30,041.97	50,674.74	
Sep	30,668.90	28,225.45	31,158.71	51,814.23	
Oct	31,596.79	28,144.59	34,558.22	56,913.70	
Nov	30,831.91	28,693.26	40,324.28	63,920.43	
Dec	30,726.52	27,532.64	41,916.27	72,170.67	
Jan	31,007.64	27,100.87	41,892.68	70,604.12	
Feb	30,523.62	26,679.75	42,840.89	70,262.66	
Mar	30,788.28	26,428.49	44,562.88	73,340.42	
Apr	30,774.66	27,428.44	46,554.24	69,423.50	
May	29,310.51	27,703.24	48,828.32	74,761.32	
Jun	28,582.29	28,111.03	49,683.75	78,584.71	
Month	KMI-30 Index (Base: June 2008)				
	FY22	FY23	FY24	FY25	FY26
Jul	76,259.24	65,446.00	80,370.86	122,928.29	196,907.86
Aug	77,641.73	70,346.75	74,969.26	124,792.20	
Sep	72,315.95	67,463.05	77,669.37	124,751.16	
Oct	74,486.07	69,310.33	88,224.74	133,711.50	
Nov	73,210.74	71,768.60	101,700.59	148,572.54	
Dec	71,687.06	68,277.85	104,728.78	178,636.06	
Jan	73,592.63	69,439.38	103,712.89	171,979.28	
Feb	72,148.81	68,762.41	108,852.28	169,716.79	
Mar	72,914.93	69,337.93	112,364.01	183,106.29	
Apr	74,012.17	72,354.37	119,444.80	166,387.76	
May	70,045.46	71,339.96	125,779.87	180,638.95	
Jun	68,766.37	70,748.13	126,424.27	184,886.50	

Source: Pakistan Stock Exchange

As per last working day

7.3 Market Capitalization of PSX All Shares-Selected Sectors

Million Rupees

S.No	Sector Name	End Period		2024	2025					
		FY24	FY25	Jul	Feb	Mar	Apr	May	Jun	Jul
1	Automobile Assembler	452,137.2	572,869.6	502,633.8	617,136.9	606,849.8	615,347.5	607,228.6	572,869.6	660,533.2
2	Automobile parts & Accessories	91,231.9	82,804.2	93,138.3	84,865.5	85,698.7	77,805.8	80,034.6	82,804.2	94,005.1
3	Cable & Electrical Goods	56,014.4	80,430.2	52,367.5	80,764.3	85,100.5	77,845.6	83,590.9	80,430.2	83,409.6
4	Cement	708,467.1	1,365,269.2	694,313.7	1,135,240.7	1,198,585.3	1,225,819.9	1,322,733.1	1,365,269.2	1,441,770.8
5	Chemical	243,777.4	336,263.0	240,172.1	308,367.3	327,594.2	313,298.2	323,387.8	336,263.0	376,688.8
6	Close -End Mutual Funds	2,804.5	4,282.4	2,745.1	3,712.1	3,725.9	3,597.3	3,853.6	4,282.4	5,853.7
7	Commercial Banks	2,173,352.9	3,285,948.6	2,214,276.7	2,752,687.2	2,692,327.0	2,763,303.7	2,961,589.5	3,285,948.6	3,895,582.4
8	Engineering	131,921.4	142,504.6	121,827.7	127,357.5	124,858.8	115,171.9	137,722.7	142,504.6	144,028.3
9	Fertilizer	782,365.7	1,093,088.8	819,502.5	1,078,106.4	1,033,074.6	928,648.2	1,026,910.7	1,093,088.8	1,247,464.4
10	Food & Personal Care Products	1,107,522.1	1,322,378.6	1,076,838.3	1,324,780.1	1,316,254.2	1,251,547.4	1,303,494.9	1,322,378.6	1,435,892.5
11	Insurance	141,824.3	194,021.7	141,580.2	174,908.7	171,921.1	157,319.2	183,886.8	194,021.7	219,823.7
12	Inv. Banks /INV.COS./Securities COS.	234,114.0	507,614.5	236,313.7	456,430.6	456,194.7	401,311.8	490,216.3	507,614.5	578,547.3
13	Jute	190.8	542.2	179.4	551.3	488.6	448.7	493.3	542.2	742.0
14	Leasing Companies	745.3	1,342.7	849.4	1,231.7	1,082.6	1,324.0	1,376.8	1,342.7	1,388.4
15	Leather & Tanneries	73,541.0	86,469.4	70,840.4	103,063.9	91,604.1	76,327.6	80,709.8	86,469.4	86,419.8
16	Miscellaneous	86,599.1	130,695.2	77,794.9	119,997.4	124,926.1	110,897.1	120,178.9	130,695.2	148,673.7
17	Modarabas	9,777.0	11,404.3	10,160.3	11,512.4	11,318.4	10,892.3	11,234.7	11,404.3	14,364.3
18	Oil & Gas Exploration Companies	1,401,774.1	2,331,820.8	1,373,291.4	2,203,925.6	2,504,230.3	2,136,973.4	2,251,693.1	2,331,820.8	2,394,205.9
19	Oil & Gas Marketing Companies	215,225.5	404,986.1	219,477.7	361,946.5	418,104.8	374,159.2	390,552.3	404,986.1	415,234.8
20	Paper & Board	98,768.6	112,843.5	98,951.3	104,994.9	103,859.3	92,940.2	105,776.0	112,843.5	117,863.2
21	Pharmaceuticals	286,419.3	577,046.5	282,265.7	570,385.5	597,188.2	538,338.2	555,862.0	577,046.5	608,093.4
22	Power Generation & Distribution	472,302.1	472,733.9	429,698.4	433,525.9	445,434.3	408,331.0	465,146.8	472,733.9	474,561.8
23	Refinery	94,480.5	152,442.1	87,914.5	147,086.2	158,147.9	127,703.1	159,133.1	152,442.1	144,440.0
24	Sugar & Allied Industries	99,733.0	148,906.3	98,453.0	120,269.0	121,876.0	124,998.1	141,914.2	148,906.3	166,358.9
25	Synthetic & Rayon	157,136.8	140,541.4	140,717.8	140,085.0	141,508.9	136,076.8	141,146.0	140,541.4	140,971.3
26	Technology & Communication	311,295.5	432,397.2	315,751.2	437,146.8	435,371.1	398,049.1	435,428.1	432,397.2	465,337.9
27	Textile Spinning	58,678.7	89,766.6	71,850.2	79,884.9	77,559.1	76,038.1	72,099.9	89,766.6	100,054.2
28	Textile Weaving	3,338.3	5,195.0	3,090.9	3,573.7	3,603.8	3,437.2	3,907.4	5,195.0	5,189.0
29	Tobacco	319,851.0	407,372.4	284,268.1	355,205.7	383,556.2	372,009.3	373,861.2	407,372.4	409,498.1
30	Transport	58,567.8	105,221.8	60,133.0	102,574.5	98,715.4	77,841.0	97,108.3	105,221.8	114,437.9
31	Vanaspati & Allied Industries	1,275.9	7,103.8	1,314.3	1,507.7	1,741.8	3,775.7	6,833.1	7,103.8	5,777.6
32	Woolen	255.2	831.3	251.8	333.3	325.0	281.9	353.2	831.3	729.3
33	Real Estate Investment Trust	65,994.9	88,626.6	64,179.3	79,631.3	82,402.7	83,050.2	85,877.2	88,626.6	90,513.3
34	Exchange Traded Funds	1,133.3	1,637.7	53,117.7	1,632.5	1,702.6	1,618.3	1,692.7	1,637.7	1,675.7
35	Property	20,760.7	34,675.1	22,238.8	31,729.2	34,779.5	30,718.0	34,193.9	34,675.1	38,987.0
36	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
37	Future Contracts	-	-	-	-	-	-	-	-	-
38	Bonds	-	-	-	-	-	-	-	-	-
TOTAL		9,963,377.4	14,732,077.3	9,962,499.1	13,556,152.1	13,941,711.2	13,117,244.7	14,061,221.5	14,732,077.3	16,129,117.4

Source: Pakistan Stock Exchange

As per last working day

7.4 Turnover of Shares at Pakistan Stock Exchange

Million No. of Shares

Month	Monthly Turnover at Ready Counter of the PSX				
	FY22	FY23	FY24	FY25	FY26
Jul	9,450.21	2,733.59	7,984.83	9,055.19	17,664.79
Aug	7,442.74	7,115.00	6,814.52	11,598.03	
Sep	9,585.41	4,149.94	3,447.73	10,898.47	
Oct	5,769.23	6,001.90	8,404.82	14,166.34	
Nov	7,179.05	4,704.50	14,056.43	18,729.67	
Dec	5,844.76	4,592.75	21,165.66	26,887.34	
Jan	5,824.05	4,275.86	11,737.43	16,701.34	
Feb	4,660.97	3,806.13	7,190.09	10,063.38	
Mar	4,872.75	4,159.48	7,673.19	7,542.67	
Apr	6,251.41	2,330.90	9,177.24	10,788.60	
May	4,760.77	4,032.90	12,128.67	11,851.03	
Jun	5,266.80	3,902.82	7,808.72	16,518.93	
Total	76,908.15	51,805.77	117,589.32	164,800.97	17,664.79

Source: Pakistan Stock Exchange

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

Overall

Million Rupees

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

Source: Statistics and Data Services Department, SBP

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

Private Sector

Million Rupees

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

Source: Statistics and Data Services Department, SBP

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

Public Sector Enterprises

Million Rupees

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

Source: Statistics and Data Services Department, SBP

8.1 Consumer Price Index Numbers

By Commodity Groups - National

(2015-16=100)

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2020-21	141.31	146.74	146.69	147.08	143.36	142.61	136.35	136.23	148.36	140.28	107.62	123.99	143.71	138.68	148.35
2021-22	158.48	166.46	167.70	159.13	149.57	157.47	151.01	153.40	162.29	174.06	110.23	134.71	150.58	156.11	164.07
2022-23	204.73	231.34	231.76	228.82	248.83	187.06	172.14	202.70	189.60	259.72	114.00	191.59	165.17	206.99	212.43
2023-24	252.66	279.39	280.92	270.26	364.62	223.40	222.70	259.25	230.67	310.19	127.17	256.80	186.64	259.45	270.83
2024-25	264.01	277.49	279.03	268.35	388.49	253.52	237.13	273.84	263.27	306.86	134.88	273.93	207.77	280.67	306.78
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
Apr-25	264.06	272.61	279.96	228.98	395.15	260.06	233.53	277.13	270.87	307.75	134.98	278.93	217.62	286.41	321.11
May-25	263.60	272.12	279.79	226.59	395.48	262.59	230.66	277.85	271.91	307.20	135.02	265.72	219.10	286.96	326.44
Jun-25	264.22	271.10	276.60	238.50	396.72	263.31	232.28	278.22	274.28	310.10	135.17	266.19	219.68	288.86	328.43
Jul-25	271.94	279.15	279.60	276.46	397.44	264.17	248.87	278.73	275.24	321.04	135.26	266.49	220.15	289.95	331.35

Source : Pakistan Bureau of Statistics

8.2 Consumer Price Index Numbers

By Commodity Groups - Urban

(2015-16=100)

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2020-21	140.57	145.67	145.32	147.68	151.95	139.43	137.44	135.34	148.22	141.09	109.02	121.12	146.09	137.57	147.47
2021-22	157.19	165.58	166.75	158.74	158.71	154.51	150.58	151.41	162.67	175.68	112.53	131.14	153.19	155.07	162.79
2022-23	199.39	226.75	227.05	225.03	265.28	183.75	167.93	199.42	188.05	260.23	117.24	185.16	166.83	207.68	210.96
2023-24	247.49	274.62	276.35	264.55	385.47	215.01	225.00	251.32	231.37	304.37	131.50	246.38	185.90	258.87	266.00
2024-25	260.64	276.42	278.24	265.87	410.51	244.88	243.11	263.58	266.43	301.65	138.39	258.22	201.77	276.64	297.44
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
Apr-25	260.65	271.43	278.85	228.22	417.98	251.04	239.51	267.22	273.81	301.84	138.39	261.43	211.42	282.36	311.43
May-25	260.84	273.34	280.68	230.57	418.05	254.43	236.58	267.57	274.20	301.57	138.43	250.50	212.23	282.75	316.36
Jun-25	261.04	271.30	276.18	242.90	418.82	254.64	238.20	267.58	276.26	304.52	138.60	250.36	212.44	283.57	317.53
Jul-25	270.04	279.27	279.90	275.57	419.92	254.87	258.93	268.22	276.72	315.95	138.62	250.53	212.70	283.97	321.00

Source : Pakistan Bureau of Statistics

8.3 Consumer Price Index Numbers By Commodity Groups - Rural (2015-16=100)

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2020-21	142.42	147.95	148.21	146.39	134.69	146.68	133.93	137.56	148.49	138.93	105.12	129.42	135.51	140.68	149.61
2021-22	160.43	167.46	168.75	159.58	140.35	161.25	151.95	156.38	161.93	171.38	106.13	141.50	141.58	157.98	165.90
2022-23	212.78	236.49	237.03	233.22	232.23	191.27	181.42	207.63	191.14	258.88	108.24	203.77	159.44	205.75	214.55
2023-24	260.46	284.74	286.04	276.90	343.59	234.09	217.64	271.18	229.97	319.89	119.46	276.57	189.20	260.48	277.77
2024-25	269.11	278.68	279.91	271.23	366.27	264.54	223.91	289.28	260.13	315.55	128.64	303.75	228.50	287.94	320.19
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
Apr-25	269.20	273.94	281.21	229.86	372.13	271.57	220.34	292.05	267.95	317.59	128.91	312.12	239.01	293.73	335.00
May-25	267.77	270.75	278.80	221.97	372.73	272.99	217.59	293.32	269.64	316.57	128.94	294.60	242.80	294.57	340.90
Jun-25	269.02	270.88	277.07	233.39	374.43	274.36	219.20	294.24	272.32	319.40	129.06	296.23	244.66	298.42	344.07
Jul-25	274.81	279.01	279.26	277.49	374.78	276.03	226.67	294.55	273.77	329.51	129.28	296.78	245.87	300.75	346.21

Source: Pakistan Bureau of Statistics

8.4 Index Numbers of Wholesale Prices by Commodity Groups (2015-16=100)

YEAR / MONTH	General	1	2	3	i	ii	iii	4	5
		Agriculture Forestry & Fishery Products	Ores & Minerals, Electricity Gas & Water	Food Products, Beverages and Tobacco, Textiles, Apparel and Leather Products	Food Products, Bev. & Tobacco	Textiles and Apparel	Leather Products	Other Transportable Goods except Metal Products, Machinery and Equipment	Metal Products Machinery & Equipment
2020-21	153.87	155.69	167.57	149.24	146.95	155.76	119.27	151.61	151.92
2021-22	192.20	194.98	183.52	177.03	171.86	190.49	127.27	218.97	181.34
2022-23	255.25	246.83	226.33	224.18	229.70	217.72	162.21	308.16	294.90
2023-24	306.72	280.48	338.00	261.23	275.96	237.90	184.43	356.76	374.91
2024-25	312.53	281.90	358.81	277.16	292.55	253.79	182.18	342.42	388.74
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
Apr-25	308.80	272.87	343.25	281.03	296.41	258.20	178.56	339.38	388.08
May-25	308.81	275.89	337.63	281.29	297.11	257.62	178.56	338.50	388.38
Jun-25	310.63	276.18	341.65	282.70	299.23	257.75	178.56	341.74	389.51
Jul-25	314.33	280.73	359.18	283.50	300.40	257.88	178.56	342.33	389.98

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	
2020-21	150.09	143.19	144.62	141.21	142.54	142.16
2021-22	175.75	165.86	167.36	163.81	167.28	166.21
2022-23	233.74	223.49	227.79	224.29	231.32	227.36
2023-24	298.07	292.35	307.98	299.28	301.65	300.43
2024-25	309.44	306.83	328.98	317.97	319.66	318.46
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
Apr-25	302.38	299.68	323.33	313.48	316.00	313.77
May-25	299.32	296.19	320.76	311.69	314.38	311.29
Jun-25	299.26	295.13	319.71	310.45	312.79	309.78
Jul-25	308.58	305.99	330.09	319.71	321.55	319.73

Source: Pakistan Bureau of Statistics

8.6 Selected Commodity Prices

YEAR / MONTH	¹ (24 Karat) Rs. per 10g		Cotton ³ Rs. Per 37.32 Kg	Fuel Prices ² Rs. per Litre	
	Gold	Silver		Petrol	Diesel
2020-21	95,265	1,310	10,450	107	110
2021-22	104,974	1,346	17,567	146	144
2022-23	176,810	2,097	17,235	263	254
2023-24	208,360	2,609	18,735	259	269
2024-25	256,821	2,843	17,664	259	262
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	3,072	17,085	256	260
Apr-25	297,280	2,948	16,985	256	258
May-25	298,000	2,988	16,985	260	264
Jun-25	301,340	3,294	16,585	268	274
Jul-25	299,970	3,347	16,285	273	286

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

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

ITEMS	UNIT	FY23	FY24 ^P	2024	2024 ^R				2025				
				May	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	
I. MANUFACTURED GOODS													
Vegetable Ghee	'000' M.Tons	1,559.1	1,490.6	125.7	121.3	125.5	124.5	125.6	121.8	124.9	125.1	125.6	
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	6,708.6	6,796.0	29.8	-	190.2	1,804.8	1,795.4	1,639.3	269.6	11.2	43.0	
Cigarettes	Billion Nos.	42.8	32.9	4.1	3.4	3.0	2.2	2.6	3.4	2.7	3.4	3.5	
Cotton Yarn	'000' M.Tons	2,694.8	2,477.2	213.9	220.1	220.1	220.1	220.1	220.2	227.5	227.5	227.8	
Cotton Cloth	Million Sq. M.	920.6	871.4	72.9	73.1	73.1	73.1	73.1	73.1	73.1	73.2	73.2	
Paper	'000' M.Tons	353.7	366.2	31.8	29.2	29.2	28.6	28.3	31.9	29.6	26.8	30.2	
Paper Board	"	438.0	420.5	36.3	35.8	38.2	38.5	38.0	31.5	42.2	38.0	34.7	
Soda Ash	"	736.7	785.3	73.5	62.4	55.9	48.5	48.1	43.8	53.2	55.5	62.9	
Caustic Soda	"	475.7	497.2	40.1	42.3	40.0	44.8	39.6	36.4	37.0	34.0	32.1	
Sulfuric acid	"	71.5	63.8	4.6	5.1	4.4	3.0	2.3	2.6	3.2	6.5	4.3	
Chlorine Gas	"	20.5	17.2	1.2	1.4	1.3	1.4	1.5	1.5	1.4	1.6	1.5	
Urea	"	5,993.7	6,591.0	462.6	590.1	565.6	582.5	529.8	446.7	594.0	569.5	606.3	
Super Phosphate	"	70.7	86.4	6.6	7.0	6.6	7.7	6.2	7.1	6.7	6.5	7.2	
Ammonium Nitrate	"	819.9	888.0	76.4	67.4	55.6	78.5	74.2	68.8	80.3	61.6	75.4	
Nitro Phosphate	"	740.8	823.6	75.2	62.5	51.6	80.9	79.0	61.7	75.8	64.8	77.4	
Cycle Tyres & Tubes	'000' Nos.	10,702	10,943	947	963	968	986	982	994	1,002	1,009	1,017	
Motor Tyres & Tubes	"	30,514	31,107	2,658	2,636	2,656	2,639	2,665	2,636	2,660	2,674	2,691	
Cement	'000' M.Tons	41,448.0	39,566.0	3,331.0	3,543.0	3,353.0	3,456.0	3,195.0	2,976.0	3,192.0	2,700.0	3,632.0	
Pig Iron	"	-	-	-	-	-	-	-	-	-	-	-	
Tractors	Nos.	31,752	46,275	3,287	2,069	3,621	5,179	3,200	2,815	1,061	1,570	1,537	
Bicycle	'000' Nos.	146.5	159.0	13.8	13.9	14.0	14.0	14.1	14.3	14.6	14.5	14.6	
II. MINERALS & ELECTRICITY GENERATION													
		FY23	FY24 ^P	2024	2024 ^P							2025	
				Jan	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	
Silica Sand	'000' M.Tons	734.4	571.9	46.20	38.4	25.3	29.0	45.1	31.0	66.1	42.2	43.0	
Gypsum	"	1,639.7	2,107.3	199.84	157.7	158.8	138.5	135.8	163.7	161.6	180.9	161.7	
Limestone	"	58,941.3	47,240.2	4,728.73	4,075.0	4,737.1	5,190.4	5,700.7	6,043.0	5,881.8	5,597.7	4,924.9	
Rock Salt	"	2,907.4	3,185.3	286.89	245.9	226.5	250.9	212.8	240.0	196.4	298.5	319.3	
Coal	"	15,069.8	19,260.6	1,469.28	1,635.1	1,594.7	1,372.6	1,691.1	1,735.9	1,431.1	1,377.7	1,486.3	
China Clay	"	14.1	15.4	1.25	2.2	0.3	0.6	0.9	0.9	1.0	1.2	1.1	
Chromite	"	155.6	252.8	27.54	19.2	27.9	24.2	30.8	21.7	17.9	20.3	15.9	
Marble	"	5,714.4	6,785.1	1,054.62	362.7	1,036.8	620.5	722.3	730.1	686.5	754.6	754.6	
Barytes	"	141.0	139.8	6.86	11.2	3.1	4.6	3.2	21.1	10.2	11.5	13.4	
Dolomite	"	544.3	518.1	38.39	41.5	75.4	61.0	62.0	74.5	74.3	61.1	83.4	
Sulphur	"	11.7	7.1	0.94	-	4.0	4.6	5.4	4.2	4.2	3.8	4.0	
Crude Oil	'000' Barrels	25,360.2	25,811.9	2,223.49	2,057.2	1,340.9	1,930.6	1,937.6	1,981.8	1,897.3	1,951.7	2,033.3	
Natural Gas	Billion CFt	1,189.5	1,140.6	101.75	93.1	98.0	90.5	89.2	87.1	86.4	88.8	98.1	
Electricity	Gwh	147,537.0	134,196.0	8,569.0	14,387.0	15,921.0	13,961.0	13,180.0	11,260.0	9,099.0	8,607.0	7,535.0	

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
FY21		114.50	117.18	99.58	96.27	101.06	100.89	126.06	119.70	140.54	96.92	110.48
FY22		127.96	113.02	102.11	111.53	101.56	101.11	104.15	142.04	135.50	142.84	113.50
FY23		114.78	125.59	91.24	79.90	79.13	88.58	114.44	129.77	116.98	71.40	103.28
FY24		115.67	120.10	98.85	61.52	72.74	83.86	74.23	128.95	111.67	53.53	115.23
FY25 ^P		114.81	118.95	96.13	65.81	78.26	84.43	53.24	129.45	106.62	78.24	117.18
2024 ^P	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	115.15	117.21	107.73	80.96	73.66	83.84	95.82	138.45	115.32	56.75	122.16
	Apr	105.93	113.13	97.51	69.57	73.77	84.12	74.70	113.74	88.26	54.47	111.04
	May	113.97	121.51	86.31	91.07	75.36	84.16	106.29	133.94	112.81	66.69	104.44
	Jun	108.46	118.69	82.26	54.82	77.40	84.24	50.19	117.02	105.90	65.90	106.07
	Jul	106.16	113.64	91.49	67.06	77.45	84.31	59.57	122.94	94.83	61.87	121.89
	Aug	111.52	113.95	94.64	59.86	77.50	84.34	59.55	137.33	97.34	49.66	120.46
	Sep	111.68	119.53	107.14	74.80	77.53	84.35	55.08	137.57	106.92	69.47	120.64
	Oct	109.32	117.24	96.33	76.45	77.56	84.41	58.27	127.87	119.99	74.37	121.20
	Nov	107.17	121.34	96.83	67.06	77.56	84.44	60.70	132.67	113.56	69.40	113.09
	Dec	127.94	120.33	96.48	49.98	77.56	84.44	55.21	131.95	117.05	71.66	122.33
2025 ^P	Jan	130.26	121.38	95.66	58.50	77.57	84.45	51.64	130.36	108.21	89.14	109.75
	Feb	123.54	117.76	112.65	75.87	77.57	84.45	41.54	124.72	100.79	84.51	94.49
	Mar	111.95	120.73	100.66	60.54	80.15	84.46	52.38	141.38	108.11	67.42	123.22
	Apr	108.01	120.91	88.57	75.83	80.16	84.49	44.12	126.15	91.44	87.24	116.67
	May	117.25	121.43	86.84	77.93	80.27	84.53	49.23	127.11	123.01	105.10	125.72
	Jun	112.95	119.19	86.24	45.90	78.26	84.43	51.60	113.33	98.25	109.08	116.70

Source: Pakistan Bureau of Statistics

10.1 Consolidated Fiscal Operations (Federal & Provincial)

Billion Rupees

	FY18	FY19	FY20	FY21	FY22	FY23	FY24	FY25
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	17,997.5
(1) Tax Revenue	4,467.1	4,473.4	4,747.8	5,272.7	6,755.2	7,818.7	10,085.2	12,722.9
(i) Federal	4,065.8	4,071.6	4,334.2	4,764.3	6,142.8	7,169.1	9,311.0	11,744.3
(ii) Provinces	401.4	401.8	413.6	508.4	612.4	649.6	774.2	978.6
(2) Non-tax Revenue	760.9	427.3	1,524.4	1,630.7	1,280.2	1,814.8	3,183.8	5,274.6
(i) Federal	614.2	341.0	1,422.0	1,480.4	1,151.9	1,648.9	2,960.7	4,961.0
(ii) Provinces	146.7	86.3	102.4	150.3	128.3	165.9	223.1	313.6
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	24,165.5
1. Current expenditure	5,854.3	7,104.0	8,532.0	9,084.0	11,521.4	14,447.8	18,570.9	21,528.6
<i>Of which: Mark-up Payments</i>	1,499.9	2,091.1	2,619.7	2,749.7	3,182.4	5,695.9	8,159.8	8,887.4
<i>Defence</i>	1,030.4	1,146.8	1,213.3	1,316.4	1,411.6	1,585.5	1,858.8	2,193.9
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	2,965.8
2 (b). Statistical Discrepancy	12.4	22.4	(87.3)	(93.0)	116.5	(245.8)	(173.5)	(328.8)
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)	(6,168.0)
Primary Balance	...	...	(757.0)	(653.6)	(2,077.5)	(825.5)	952.9	2,719.4
Financing	2,260.4	3,444.9	3,376.3	3,403.3	5,259.9	6,521.4	7,206.9	6,168.0
External	785.2	416.7	895.5	1,338.1	1,178.4	(679.8)	320.7	618.8
Domestic	1,475.2	3,028.2	2,480.8	2,065.2	4,081.5	7,201.3	6,886.2	5,549.2
Bank	1,120.5	2,263.2	1,940.6	1,869.0	3,100.9	3,528.6	7,197.7	4,567.0
Non-Bank	352.7	765.0	540.3	196.2	980.6	3,672.7	(312.8)	982.2
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	FY25
1. FBR Taxes	4,764.3	6,142.8	7,169.1	9,311.0	11,744.3
i) Direct Taxes	1,731.9	2,280.5	3,272.4	4,530.7	5,791.7
ii) Indirect Taxes	3,032.4	3,862.3	3,896.7	4,780.3	5,952.6
Custom Duty	765.2	1,009.5	934.8	1,104.1	1,284.6
Sales Tax	1,990.2	2,531.9	2,592.1	3,098.8	3,901.4
Federal Excise Duty	277.1	321.0	369.8	577.5	766.6
2. Non-Tax Revenue	1,505.4	1,185.4	1,710.7	3,050.5	5,056.4
Mark-up (Provinces)	25.0	33.5	61.8	89.7	95.4
Mark-up (PSEs & Others)	76.2	87.8	144.7	355.0	257.0
Dividend	43.9	42.9	68.7	88.7	186.9
Surplus profit of Regulators including PTA	39.1	103.4	84.6	42.3	29.7
SBP Profit	650.5	473.6	371.2	972.2	2,619.6
Defense Receipts	14.9	17.3	21.1	30.6	31.4
Passport Fee	13.0	21.6	34.5	50.9	64.4
Discount Retained on Crude Price	10.3	16.5	23.1	25.5	22.7
Royalties on Oil & Gas	70.9	90.8	120.3	165.4	178.8
Petroleum (PDL)	424.7	127.5	579.9	1,019.2	1,220.2
Off the Grid (Captive Power Plants) Levy	-	-	-	-	2.0
Gas Infrastructure Development Cess	19.4	18.6	10.9	2.9	0.9
Natural Gas Development Surcharge	22.5	20.4	10.7	30.5	42.9
Windfall levy against Crude Oil	3.0	14.4	27.7	27.8	23.2
Petroleum Levy on LPG	3.5	3.7	3.4	3.5	3.3
Other Taxes(including ICT)	16.9	21.6	17.3	21.6	26.5
Others	71.6	91.8	130.8	124.7	251.5
3. Gross Federal Receipts (1+2)	6,269.7	7,328.2	8,879.9	12,361.5	16,800.7
4. Transfer to Provinces	2,741.9	3,589.0	4,223.5	5,263.6	6,854.0
5. Net Federal Revenue Receipts (3-4)	3,527.8	3,739.2	4,656.4	7,097.8	9,946.7

Source: Ministry of Finance Govt. of Pakistan

10.3 Federal Government Expenditure and Lending

Billion Rupees

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

Source: Ministry of Finance Govt. of Pakistan

10.4 Federal Board of Revenue Tax Collection

(Billion Rupees)

PERIOD		Direct Taxes	Indirect Taxes				Total Tax Collection
			Sales	Excise	Customs	Total	
2017-18		1,536.6	1,491.3	205.9	608.3	2,305.5	3,842.1
2018-19		1,445.6	1,464.9	233.6	685.4	2,383.9	3,829.5
2019-20		1,524.3	1,596.8	250.5	626.4	2,473.7	3,997.9
2020-21		1,731.9	1,990.2	277.1	765.2	3,032.4	4,764.3
2021-22		2,280.5	2,531.9	321.0	1,009.5	3,862.3	6,142.8
2022-23		3,272.4	2,592.1	369.8	934.8	3,896.7	7,169.1
2023-24		4,530.7	577.5	3,098.8	1,104.1	4,780.3	9,311.0
2024-25		5,791.7	3,901.4	766.6	1,284.6	5,952.6	11,744.3
2023-24	Jul-Dec	2,148.9	1,515.3	264.6	540.5	2,320.4	4,469.2
2023-24	Jul-Mar	3,264.7	2,237.1	401.9	807.8	3,446.8	6,711.5
2023-24	Jul-Jun	4,530.7	577.5	3,098.8	1,104.1	4,780.3	9,311.0
2024-25	Jul-Sep	1,230.2	904.8	151.1	276.9	1,332.7	2,562.9
2024-25	Jul-Dec	2,781.6	1,898.2	346.6	598.5	2,843.3	5,624.9
2024-25	Jul-Mar	4,127.8	2,860.7	537.0	927.5	4,325.2	8,453.1
2022	Jan	157.1	177.6	25.1	71.1	273.8	430.9
	Feb	142.2	208.6	25.5	75.3	309.4	451.3
	Mar	258.2	201.8	28.0	85.5	315.3	573.6
	Apr	164.9	201.5	31.1	82.7	315.3	480.1
	May	150.1	217.4	32.9	92.0	342.3	492.4
	Jun	391.1	250.6	31.7	126.9	409.2	800.3
	Jul	177.7	187.1	26.6	66.9	280.7	458.4
	Aug	165.5	218.3	24.3	82.6	325.2	490.7
	Sep	339.5	236.7	28.2	80.4	345.3	684.8
	Oct	203.1	212.1	28.4	71.5	312.0	515.1
	Nov	216.3	213.2	28.6	81.3	323.1	539.4
	Dec	423.6	204.6	28.1	84.2	316.8	740.4

Ministry of Finance Govt. of Pakistan

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

Million Rupees

Sector/ Industry	2020-21	2021-22	2022-23 ¹	2023-24 ²	2024-25 ³	FY24			FY25		
						Q2	Q3	Q4	Q1 ⁴	Q2 ⁵	Q3 ⁶
A. Agriculture Sector (1 to 4)	12,653,889	14,882,612	19,596,632	24,975,599	25,882,629	6,462,482	6,248,473	6,359,637	6,245,266	6,579,081	6,499,183
1. Crops (i+ii+iii)	4,720,729	5,791,412	7,801,117	10,495,180	8,583,384	3,539,652	2,569,938	2,060,906	2,077,086	2,614,619	2,168,366
i. Important Crops	2,730,576	3,278,811	4,598,141	6,591,547	4,500,036	2,421,153	1,306,558	1,233,828	1,309,453	1,359,625	967,917
ii. Other Crops	1,798,827	2,194,185	2,924,717	3,429,678	3,744,100	1,010,736	1,126,084	699,022	667,350	1,167,891	1,120,464
iii. Cotton Ginning	191,326	318,416	278,259	473,955	339,248	107,763	137,297	128,056	100,284	87,103	79,986
2. Livestock	7,504,838	8,644,011	11,210,370	13,817,927	16,555,481	2,738,704	3,536,507	4,111,765	4,008,525	3,762,316	4,176,514
3. Forestry	236,197	252,747	364,003	406,305	464,459	101,797	102,531	102,339	104,025	108,729	112,429
4. Fishing	192,125	194,442	221,142	256,187	279,305	82,330	39,496	84,627	55,630	93,417	41,875
B. Industrial Sector (1 to 4)	10,551,041	13,606,601	17,331,360	21,277,848	22,680,945	5,428,166	5,592,521	5,319,163	5,150,084	5,474,705	5,450,133
1. Mining & Quarrying	1,264,280	1,488,638	1,789,766	2,226,814	2,237,611	574,435	596,779	557,214	565,775	566,181	557,967
2. Manufacturing (i+ii+iii)	6,663,895	9,171,212	11,415,656	13,836,554	14,728,469	3,500,706	3,659,273	3,356,073	3,438,969	3,622,319	3,777,532
i. Large Scale	4,933,633	7,040,683	8,536,018	10,138,638	10,350,690	2,599,416	2,715,432	2,387,891	2,435,818	2,599,374	2,715,418
ii. Small Scale	1,038,496	1,286,555	1,732,217	2,252,074	2,619,649	562,238	574,861	567,132	594,680	595,001	602,318
iii. Slaughtering	691,765	843,974	1,147,421	1,445,842	1,758,130	339,051	368,980	401,050	408,472	427,945	459,796
3. Electricity, gas and water supply	1,239,849	1,096,839	1,966,814	2,734,775	2,886,717	662,953	722,725	861,756	528,174	596,555	543,604
4. Construction	1,383,017	1,840,912	2,159,124	2,479,705	2,828,148	690,073	613,745	544,120	617,166	689,650	571,030
Commodity Producing Sector (A+B)	23,204,930	28,489,213	36,927,992	46,253,447	48,563,574	11,890,649	11,840,994	11,678,801	11,395,350	12,053,786	11,949,317
C. Services Sector (1 to 10)	29,049,079	34,816,267	42,636,272	53,336,262	57,735,037	13,395,360	13,782,106	13,652,637	13,800,383	14,148,338	14,781,048
1. Wholesale & Retail Trade	9,587,513	13,067,848	15,855,830	19,240,158	19,743,925	5,034,966	5,055,348	4,603,824	4,726,084	5,014,750	5,243,128
2. Transport & Storage	4,668,572	4,399,679	4,318,117	7,170,153	9,848,947	1,728,753	1,877,516	2,065,393	2,239,028	2,284,090	2,525,428
3. Accommodation and Food Services Activities (Hotels & Restaurants)	726,385	822,966	1,201,656	1,534,879	1,755,565	382,623	391,562	394,532	397,708	408,867	415,693
4. Information and Communication	1,019,851	1,229,714	1,314,876	1,573,410	1,728,881	378,225	391,671	438,830	433,159	457,372	463,425
5. Finance & Insurance Activities	925,285	1,514,327	3,189,460	3,676,422	2,083,929	881,465	868,741	922,800	597,915	460,099	483,294
6. Real Estate Activities (Ownership of Dwellings)	2,806,288	3,083,508	3,366,051	3,705,332	4,066,806	918,182	937,274	954,161	963,438	972,892	986,984
7. Public Administration and Social Security (General Government)	2,567,759	2,942,698	3,474,295	4,000,026	4,630,823	983,714	1,028,762	1,029,293	1,112,788	1,140,607	1,191,610
8. Education	1,488,542	1,646,706	1,886,354	2,255,349	2,567,566	558,050	577,601	597,492	599,761	621,029	647,244
9. Human Health and Social Work Activities	882,244	982,782	1,222,837	1,473,427	1,768,482	362,555	377,843	393,313	410,315	434,577	453,763
10. Other Private Services	4,376,640	5,126,039	6,806,796	8,707,106	9,540,113	2,166,827	2,275,787	2,252,999	2,320,187	2,354,054	2,370,477
D. Total of GVA (A+B+C)	52,254,009	63,305,480	79,564,264	99,589,709	106,298,611	25,286,009	25,623,100	25,331,438	25,195,733	26,202,124	26,730,364
Net Taxes	4,068,363	4,568,689	5,327,680	6,804,791	10,080,076	1,446,954	1,338,890	1,553,794	1,531,385	1,830,250	1,690,501
Subsidies	486,147	1,216,301	1,241,114	1,251,769	1,686,874	-	-	-	-	-	-
GDP at mp (GVA+NT)	55,836,225	66,657,868	83,658,830	105,142,731	114,691,813	26,732,962	26,961,990	26,885,231	26,727,118	28,032,374	28,420,865
Net Primary Income (NPI)	3,907,559	4,503,951	5,174,759	5,814,769	7,759,466	1,296,415	1,609,623	1,599,861	1,825,971	1,747,504	2,235,311
Gross National Income	59,743,784	71,161,819	88,825,589	110,957,500	122,451,279	28,029,377	28,571,613	28,485,092	28,553,089	29,779,878	30,656,176

Source: Pakistan Bureau of Statistics

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

Million Rupees

Sector/ Industry	2020-21	2021-22	2022-23 ^a	2023-24 ^b	2024-25 ^b	FY24			FY25		
						Q2	Q3	Q4	Q1 ^c	Q2 ^c	Q3 ^c
A. Agriculture Sector (1 to 4)	8,424,041	8,778,647	8,975,069	9,549,541	9,602,693	2,369,531	2,342,956	2,390,801	2,466,851	2,388,270	2,370,651
1. Crops (i+ii+iii)	2,849,148	3,083,439	3,047,425	3,377,987	3,147,561	1,029,988	786,373	746,509	763,884	960,331	746,033
i. Important Crops	1,593,985	1,681,708	1,689,304	1,977,942	1,711,021	672,563	424,190	395,329	418,494	591,259	376,926
ii. Other Crops	1,152,009	1,289,069	1,271,187	1,272,054	1,332,902	324,814	328,575	318,799	316,461	342,731	344,492
iii. Cotton Ginning	103,154	112,662	86,934	127,991	103,638	32,611	33,608	32,381	28,930	26,341	24,615
2. Livestock	5,269,009	5,387,611	5,587,106	5,831,991	6,107,274	1,245,002	1,484,678	1,551,186	1,622,544	1,330,892	1,550,348
3. Forestry	183,877	185,162	217,372	215,428	221,966	53,679	53,537	53,893	54,745	55,385	55,811
4. Fishing	122,007	122,435	123,166	124,135	125,892	40,862	18,367	39,213	25,678	41,663	18,459
B. Industrial Sector (1 to 4)	6,935,438	7,421,583	7,133,708	7,036,211	7,372,123	1,770,634	1,823,852	1,705,185	1,720,747	1,753,017	1,803,136
1. Mining & Quarrying	697,669	651,208	630,143	604,790	584,329	152,424	151,827	143,410	147,304	148,878	145,821
2. Manufacturing (i+ii+iii)	4,388,024	4,864,350	4,608,423	4,748,114	4,811,843	1,198,962	1,253,923	1,154,607	1,165,904	1,208,281	1,274,462
i. Large Scale	3,240,794	3,626,559	3,269,760	3,300,544	3,249,939	841,222	888,517	780,898	783,252	818,922	880,632
ii. Small Scale	705,405	768,249	838,794	914,697	995,259	225,732	231,121	236,966	243,285	248,025	251,184
iii. Slaughtering	441,745	469,542	499,869	532,873	566,645	131,989	134,284	136,744	139,366	141,333	142,645
3. Electricity, gas and water supply	888,101	926,804	1,016,276	814,482	1,049,676	175,864	205,883	218,351	209,452	169,889	189,985
4. Construction	961,644	979,221	878,866	868,825	926,275	243,384	212,220	188,816	198,087	225,969	192,868
Commodity Producing Sector (A+B)	15,359,479	16,200,230	16,108,777	16,585,752	16,974,816	4,140,166	4,166,808	4,095,986	4,187,598	4,141,287	4,173,787
C. Services Sector (1 to 10)	21,223,003	22,643,030	22,651,994	23,147,041	23,821,888	5,827,120	5,858,391	5,745,198	5,847,552	5,978,270	6,092,258
1. Wholesale & Retail Trade	6,647,199	7,325,882	7,034,557	7,266,955	7,276,768	1,871,721	1,888,858	1,747,427	1,768,623	1,852,742	1,918,589
2. Transport& Storage	3,811,190	3,980,936	4,132,065	4,194,275	4,286,432	1,054,051	1,054,138	1,023,914	1,068,236	1,063,478	1,061,170
3. Accomodation and Food Services Activities (Hotels & Restaurants)	520,024	541,222	563,348	586,418	610,198	145,740	147,345	149,074	150,928	152,318	153,245
4. Information and Communication	953,818	1,125,119	1,118,252	1,166,510	1,242,139	295,403	274,674	308,202	304,241	321,062	325,335
5. Finance & Insurance Activities	682,988	730,220	658,921	575,007	593,518	138,076	142,549	144,972	146,950	153,472	157,731
6. Real Estate Activities (Ownership of Dwellings)	2,080,095	2,156,942	2,237,142	2,320,700	2,407,706	577,014	582,861	589,182	595,979	601,077	604,475
7. Public Administration and Social Security (General Government)	1,820,093	1,853,122	1,722,958	1,602,234	1,761,167	396,128	397,212	400,651	426,931	432,906	451,757
8. Education	1,012,428	1,071,646	1,133,051	1,238,727	1,293,573	306,062	315,184	316,260	315,329	320,785	329,774
9. Human Health and Social Work Activities	585,137	600,835	657,046	679,014	704,222	167,014	172,385	174,691	173,576	177,024	181,106
10. Other Private Services	3,110,031	3,257,106	3,394,654	3,518,001	3,646,165	875,910	883,185	890,824	896,760	903,406	909,077
D. Total of GVA (A+B+C)	36,582,482	38,843,260	38,760,771	39,733,593	40,796,704	9,967,286	10,025,199	9,841,183	10,035,150	10,119,558	10,266,046
Net Taxes	2,894,190	2,906,476	2,672,001	2,749,577	3,868,174	598,170	532,543	624,224	606,384	716,924	661,470
Subsidies	375,056	779,803	632,838	466,788	636,326	-	-	-	-	-	-
GDP at mp (GVA+NT)	39,101,616	40,969,933	40,799,934	42,016,382	44,028,552	10,565,456	10,557,742	10,465,407	10,641,534	10,836,482	10,927,516
Net Primary Income (NPI)	3,275,406	2,806,550	3,235,842	3,193,525	4,137,478	693,752	886,552	830,752	1,034,721	922,360	1,196,249
Gross National Income	42,377,022	43,776,483	44,035,776	45,209,907	48,166,030	11,259,208	11,444,294	11,296,159	11,676,255	11,758,842	12,123,765

Source: Pakistan Bureau of Statistics

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

Sector/ Industry	2020-21	2021-22	2022-23 ^F	2023-24 ^R	2024-25 ^P	FY24			FY25			Percent
						Q2	Q3	Q4	Q1 ^R	Q2 ^R	Q3 ^R	
A. Agriculture Sector (1 to 4)	3.5	4.2	2.2	6.4	0.6	6.1	4.0	7.2	0.8	0.8	1.2	
1. Crops (i+ii+iii)	5.8	8.2	(1.2)	10.9	(6.8)	10.7	2.9	14.1	(6.3)	(6.8)	(5.1)	
i. Important Crops	5.8	5.5	0.5	17.1	(13.5)	15.1	1.5	25.5	(13.9)	(12.1)	(11.1)	
ii. Other Crops	7.9	11.9	(1.4)	0.1	4.8	(0.3)	1.1	1.2	5.5	5.5	4.8	
iii. Cotton Ginning	(13.1)	9.2	(22.8)	47.2	(19.0)	61.4	61.0	35.2	(1.6)	(19.2)	(26.8)	
2. Livestock	2.4	2.3	3.7	4.4	4.7	3.0	4.9	4.8	4.6	6.9	4.4	
3. Forestry	3.3	0.7	17.4	(0.9)	3.0	(1.2)	(3.5)	(2.8)	0.8	3.2	4.3	
4. Fishing	0.7	0.4	0.6	0.8	1.4	0.8	0.7	0.9	(0.1)	2.0	0.5	
B. Industrial Sector (1 to 4)	8.2	7.0	(3.9)	(1.4)	4.8	(1.2)	3.3	(2.9)	(0.9)	(1.0)	(1.1)	
1. Mining & Quarrying	1.7	(6.7)	(3.2)	(4.0)	(3.4)	(3.4)	(6.2)	(11.6)	(6.3)	(2.3)	(4.0)	
2. Manufacturing (i+ii+iii)	10.5	10.9	(5.3)	3.0	1.3	1.7	3.2	5.5	2.2	0.8	1.6	
i. Large Scale	11.5	11.9	(9.8)	0.9	(1.5)	(0.8)	1.3	4.2	(0.8)	(2.7)	(0.9)	
ii. Small Scale	9.0	8.9	9.2	9.1	8.8	8.8	9.0	9.4	10.2	9.9	8.7	
iii. Slaughtering	6.1	6.3	6.5	6.6	6.3	6.5	6.6	6.9	7.3	7.1	6.2	
3. Electricity, gas and water supply	9.0	4.4	9.7	(19.9)	28.9	(13.4)	26.3	(29.3)	(2.3)	(3.4)	(7.7)	
4. Construction	2.4	1.8	(10.3)	(1.1)	6.6	(3.4)	(5.9)	(1.2)	(11.7)	(7.2)	(9.1)	
Commodity Producing Sector (A+B)	5.6	5.5	(0.6)	3.0	2.4	2.8	3.7	2.8	0.1	0.0	0.2	
C Services Sector (1 to 10)	5.9	6.7	0.0	2.2	2.9	1.1	1.7	3.6	2.3	2.6	4.0	
1. Wholesale & Retail Trade	10.8	10.2	(4.0)	3.3	0.1	2.4	2.7	5.0	0.6	(1.0)	1.6	
2. Transport & Storage	4.9	4.5	3.8	1.5	2.2	1.0	1.1	0.1	0.6	0.9	0.7	
3. Accommodation and Food Services Activities (Hotels & Restaurants)	4.1	4.1	4.1	4.1	4.1	4.0	4.1	4.3	4.6	4.5	4.0	
4. Information and Communication	9.8	10.0	(0.6)	4.3	6.5	(0.3)	(1.3)	12.1	5.6	8.7	18.4	
5. Finance & Insurance Activities	5.5	6.9	(9.8)	(12.7)	3.2	(19.9)	(9.2)	(5.4)	(1.7)	11.2	10.7	
6. Real Estate Activities (Ownership of Dwellings)	3.6	3.7	3.7	3.7	3.8	3.6	3.8	4.0	4.3	4.2	3.7	
7. Public Administration and Social Security (General Government)	(0.5)	1.8	(7.0)	(7.0)	9.9	(10.3)	(7.4)	0.1	4.6	9.3	13.7	
8. Education	(1.2)	5.8	5.7	9.3	4.4	9.1	9.5	9.7	4.7	4.8	4.6	
9. Human Health and Social Work Activities	2.9	2.7	9.4	3.3	3.7	2.7	3.1	3.6	5.3	6.0	5.1	
10. Other Private Services	5.1	4.7	4.2	3.6	3.6	3.9	3.3	3.4	3.3	3.1	2.9	
D. Total of GVA (A+B+C)	5.8	6.2	(0.2)	2.5	2.7	1.8	2.5	3.3	1.4	1.5	2.4	

Source: Pakistan Bureau of Statistics

11.3 Expenditure on Gross Domestic Product

Million Rupees

Description/Year	At Current Prices of 2015-16					At Constant Prices of 2015-16				
	FY24 ^h	FY25 ^r	FY25			FY24 ^h	FY25 ^r	FY25		
			Q1 ^h	Q2 ^h	Q3 ^r			Q1 ^h	Q2 ^h	Q3 ^r
Household final Consumption Expenditure	88,156,118	95,202,412	23,284,275	22,744,873	23,057,056	38,892,728	40,541,990	10,361,313	9,801,107	9,940,226
NPISH final consumption expenditure	998,090	1,191,495	285,229	296,067	303,293	403,285	457,230	110,337	113,271	115,887
General Government final consumption expenditure	9,326,145	10,749,886	2,054,649	2,553,670	3,088,098	3,600,679	4,023,422	773,714	952,807	1,152,273
Gross fixed capital formation	12,014,821	13,814,726	2,777,634	3,445,109	3,682,938	4,102,074	4,524,080	910,273	1,128,219	1,202,757
Changes in Inventories	1,682,284	1,835,069	451,713	457,760	461,790	672,262	704,457	174,235	175,108	176,740
Valuables	115,657	126,161	31,055	31,471	31,748	46,218	48,431	11,979	12,039	12,151
Exports of goods and non-factor Services	10,929,759	11,403,288	2,594,335	3,073,990	2,932,959	4,244,016	4,192,502	992,125	1,066,358	1,076,664
Less imports of goods and non-factor Services	18,080,142	19,631,224	4,751,773	4,570,566	5,137,018	9,944,880	10,463,560	2,692,441	2,412,427	2,749,181
GDP by expenditure	105,142,731	114,691,813	26,727,118	28,032,374	28,420,865	42,016,382	44,028,552	10,641,534	10,836,482	10,927,516

Source: Pakistan Bureau of Statistics

11.4 Gross Fixed Capital Formation

Million Rupees

Sectors	At Current Market Prices of 2015-16					At Constant Prices of 2015-16				
	2020-21	2021-22	2022-23 ^F	2023-24 ^R	2024-25 ^P	2020-21	2021-22	2022-23 ^F	2023-24 ^R	2024-25 ^P
A. Private Sector	5,502,024	6,903,875	7,779,813	9,510,770	10,453,190	3,681,814	3,758,192	3,226,094	3,308,793	3,471,384
1 Agriculture, forestry and fishing	1,522,821	1,825,428	2,346,744	3,017,037	3,296,776	1,043,597	1,087,724	1,052,854	1,111,927	1,117,951
Crops	314,441	409,345	516,968	743,448	710,805	206,978	225,734	175,303	198,300	182,919
Cotton Ginning	1,748	2,128	3,530	4,577	4,839	1,150	1,173	1,197	1,221	1,245
Livestock	1,148,439	1,344,047	1,711,993	2,121,161	2,426,083	797,164	822,266	837,611	872,970	893,887
Forestry	2,355	2,872	4,772	6,198	6,564	1,550	1,584	1,618	1,653	1,689
Fishing	55,838	67,036	109,481	141,653	148,485	36,755	36,967	37,125	37,783	38,211
2 Mining and quarrying	36,853	45,096	79,240	140,467	138,881	21,993	24,573	35,011	41,334	38,641
3 Manufacturing	943,687	1,112,402	1,111,127	1,213,926	1,144,091	616,643	588,222	446,127	406,841	374,773
i. Large Scale	758,331	891,700	911,365	1,016,251	925,779	492,838	463,944	357,048	331,329	296,373
ii. Small Scale (including Slaughtering)	185,356	220,702	199,762	197,675	218,312	123,805	124,278	89,079	75,512	78,400
4 Electricity, gas, and water supply	71,544	102,146	140,649	211,702	219,050	46,394	58,915	64,416	93,501	110,979
5 Construction	40,935	59,687	36,644	52,442	82,896	28,476	31,520	14,729	18,136	27,116
6 Wholesale and retail trade	458,047	470,201	402,591	514,834	721,194	297,684	244,641	157,724	167,852	230,878
7 Accommodation and food service activities (Hotels and Restaurants)	57,050	58,629	48,220	61,631	198,881	37,077	30,504	18,891	20,094	63,668
8 Transportation and storage	547,769	772,818	551,408	580,766	590,383	355,995	402,091	215,984	189,361	189,001
9 Information and communication	196,051	311,841	137,142	159,233	182,226	127,414	162,248	53,722	51,917	58,336
10 Financial and insurance activities	84,213	94,767	120,644	156,658	181,163	54,730	49,306	47,265	51,075	57,996
11 Real estate activities (Ownership of Dwellings)	901,130	1,230,687	1,676,199	2,020,504	2,215,129	626,873	649,919	673,768	698,749	724,586
12 Education	169,452	230,595	315,190	376,293	409,471	117,879	121,776	126,694	130,255	133,941
13 Human health and social work activities	112,311	148,979	218,209	276,789	297,560	72,991	77,513	85,489	90,242	95,259
14 Other Private Services	360,161	440,599	595,806	728,488	775,489	234,068	229,240	233,420	237,509	248,259
Public & General Govt. (B+C)	1,658,800	2,328,601	2,474,229	2,504,051	3,361,536	1,079,376	1,220,708	953,298	793,281	1,052,696
B. Public Sector (Autonomous & Semi Aut-Bodies)	417,382	530,539	539,659	565,532	572,271	272,571	285,204	195,381	161,255	159,760
1 Agriculture, forestry and fishing	263	314	569	717	1,024	173	173	193	191	263
2 Mining and quarrying	25,295	24,611	23,732	19,441	25,839	15,095	13,410	10,485	5,721	7,189
3 Manufacturing (Large scale)	14,395	22,081	8,540	13,801	9,153	9,355	11,489	3,346	4,500	2,930
4 Electricity, gas, steam and air conditioning supply; Water supply	264,958	265,454	334,177	387,873	360,501	174,406	146,385	113,319	103,456	92,771
5 Construction	9,775	36,120	40,323	26,923	49,029	6,800	19,075	16,208	9,311	16,038
6 Transportation and storage	56,250	56,627	63,380	58,955	54,424	36,557	29,462	24,826	19,223	17,423
a. Railways	4,239	7,177	18,266	21,618	14,734	2,755	3,734	7,155	7,049	4,717
b. Post Offices & PTCL	2	(1)	(1)	(1)	(1)	1	(1)	-	-	-
c. Others	52,009	49,451	45,115	37,338	39,691	33,801	25,729	17,671	12,174	12,706
7 Information and communication	35,011	100,760	48,682	39,138	44,301	22,753	52,425	19,068	12,761	14,182
8 Financial and insurance activities	11,435	24,572	20,256	18,684	28,000	7,432	12,785	7,936	6,092	8,964
C. General Government (By sources)	1,241,418	1,798,062	1,934,570	1,938,519	2,789,265	806,805	935,504	757,917	632,026	892,936
i. Federal	477,178	542,267	591,344	623,435	774,354	310,121	282,133	231,674	203,262	247,896
ii. Provincial	653,800	1,086,307	1,164,239	1,125,263	1,712,199	424,909	565,189	456,120	366,876	548,132
iii. District Governments	110,440	169,488	178,987	189,821	302,712	71,776	88,182	70,123	61,888	96,908
General Government (By industries)	1,241,418	1,798,062	1,934,570	1,938,519	2,789,265	806,805	935,504	757,917	632,026	892,936
i) Public Administration and Social Security (General Government)	1,070,774	1,634,531	1,777,696	1,798,449	2,496,688	695,903	850,422	696,457	586,358	799,273
ii) Education	101,795	81,784	85,818	67,010	181,610	66,157	42,551	33,621	21,848	58,139
iii) Human health and social work activities	68,848	81,747	71,056	73,061	110,967	44,745	42,532	27,838	23,820	35,524

Source: Pakistan Bureau of Statistics

11.5 Area, Production and Yield of Important Crops

Area : '000 Hectares
Production : '000 Tonnes
Yield : Kilogram per Hectares

CROPS	2021-22			2022-23			2023-24			2024-25		
	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield
Food Crops												
Wheat	8,977	26,209	2,920	9,033	28,161	3,118	9,734	31,438	3,230	9,099	28,980	3,185
Rice	3,537	9,323	2,636	2,976	7,322	2,460	3,637	9,869	2,714	3,899	9,723	2,494
Maize	1,653	9,525	5,762	1,719	10,985	6,390	1,641	9739	5,935	1,437	8239	5,733
Fiber Crop												
Cotton*	1,937	8,329	731	2,144	4,910	389	2,424	10,223	717	2,043	7,084	590
Other Crops												
Sugarcane	1,260	88,651	70,341	1,319	87,981	66,711	1,180	87,638	74,252	1,193	84,235	70,608

Source: Pakistan Bureau of Statistics

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

11.6 Quantum Index Numbers of Major Agricultural Crops

CROPS	Base: 2015-16=100					
	2019-20	2020-21	2021-22	2022-23 ^P	2023-24	2024-25
Food Crops						
Wheat	98.5	107.1	102.2	109.2	124.1	113.1
Rice	109.0	123.8	137.1	107.7	145.1	143.0
Maize	149.6	169.6	180.7	208.4	186.8	
Fiber Crop						
Cotton	92.2	71.3	84.0	49.5	103.1	71.4
Other Crops						
Sugarcane	101.4	123.7	135.4	134.4	133.8	130.8

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

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

Where:

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

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

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

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

Nominal Effective Exchange Rate

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

Real Effective Exchange Rate:

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

Chapter 5-Domestic and External Debt

National Saving Schemes

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

i. Behbood Savings Certificates

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

ii. Defence Savings Certificates

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

iii. Pensioners' Benefit Account

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

iv. Regular Income Certificates

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

v. Savings Accounts

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

vi. Special Savings Accounts

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

vii. Special Savings Certificates (Registered)

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

viii. Shuhada Family Welfare Account:

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

ix. National Savings Bonds:

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

Domestic Debt

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

i. Permanent Debt

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

ii. Floating Debt

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

iii. Unfunded Debt

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

iv. Foreign Currency Instruments

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

External Debt

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

Private non-guaranteed debt

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

Public and Publicly guaranteed debt

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

Chapter 6- Open Market Operation

Auction of Government of Pakistan Market Treasury Bills

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

Auction of Pakistan Investment Bonds

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

Discount rate

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

Coupon Rate

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

Repo Facility MTBs/FIBs/PIBs (Outstanding)

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

Government of Pakistan Market related Treasury Bills

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

Market Treasury Bills (MTBs)

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

Pakistan Investment Bonds (PIBs)

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

KIBOR – (Karachi Interbank Offered Rate)

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

Call Money Rate

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

Open Market Operations

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

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

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

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

Chapter 7- Capital Market**Index Number**

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

KSE-100 Index

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

All Share Index

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

Ordinary Shares

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

Market Capitalization of Ordinary Shares

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

Preference Shares

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

Chapter 8- Prices

Consumer Price Index

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

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

Where

P_n = Price of an item in the current period

P_0 = price of an item in base period

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

Wholesale Price Index

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

Sensitive Price Indicator

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

Chapter 10- Public Finance

Debt Rescheduling

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

Direct Tax

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

Indirect Tax

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

Chapter 11- National Income Accounts

Gross Domestic Product

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

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

Basic Price

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

Gross Value added at Basic Prices

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

Gross National Income

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

Net National Income

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

Gross Fixed Capital Formation

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

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

NOTES, SYMBOLS AND ABBREVIATIONS

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

CONVERSION COEFFICIENTS AND FACTORS

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

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

A R E A

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

V O L U M E

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

W E I G H T

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

C A P A C I T Y

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