

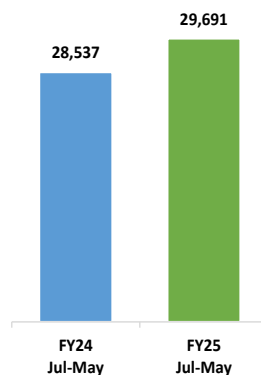
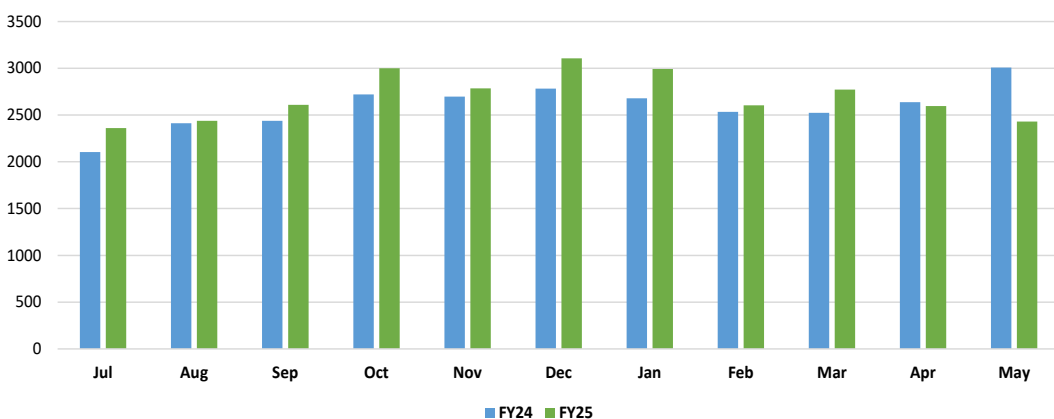
Monthly

Statistical Bulletin

June 2025

Export of Goods

Million US\$



STATE BANK OF PAKISTAN

STATISTICS AND DATA SERVICES DEPARTMENT



Preface

State Bank of Pakistan (SBP) produces reliable and timely statistics pertaining to central banking and related areas of interest for the use of policy makers, researchers, academia and other 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 Seventeen 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						
		Apr	May	Jun	Jul	Aug	Sep	Oct
1 Currency in Circulation [®]	Billion Rs.	8,823.0	8,749.0	9,153.1	9,070.1	8,879.3	8,817.2	9,031.4
2 Broad Money (M2) [®]	"	32,703.0	33,884.0	35,881.8	34,401.0	34,989.1	35,597.4	35,170.1
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	40.0	38.5	40.4	36.6	35.6	36.1	40.8
4 Ratio of Scheduled Banks' Investment to Deposits	"	98.4	98.6	97.8	101.5	101.0	99.7	93.6
5 Weighted Average Deposits Rate – Fresh Deposits	"	10.3	10.2	10.3	11.1	10.7	9.5	10.1
6 Weighted Average Deposits Rate – Outstanding Deposit	"	11.7	11.7	11.7	11.1	11.0	10.4	9.5
7 Weighted Average Lending Rate – Gross Disbursement *	"	21.1	20.8	20.2	19.3	19.0	18.3	15.3
8 Weighted Average Lending Rate – Outstanding Loans *	"	18.4	18.5	18.7	17.5	17.3	16.8	14.9
9 KIBOR – End Month (1 Month)**	"	21.9900	21.8600	20.6000	19.6900	19.3500	17.3900	14.6800
10 KIBOR – Month Average (1 Month)**	"	22.0184	21.9771	20.9518	20.3240	19.5976	18.1600	15.1362
11 Exports (BOP)	Million US\$	2,638.0	3,007.0	2,443.0	2,361.0	2,437.0	2,610.1	2,999.0
12 Imports (BOP)	"	4,448.0	5,014.0	4,638.0	4,846.0	4,709.0	4,697.0	4,646.0
13 Foreign Direct Investment (Net)	"	394.5	305.6	205.0	172.1	249.8	385.1	133.2
14 Foreign Portfolio Investment (Net)	"	(963.5)	239.1	175.7	168.7	(65.8)	29.5	53.3
15 Net Reserves with SBP	"	9,127.0	9,109.5	9,389.6	9,220.9	9,436.8	10,736.9	11,203.3
16 Workers' Remittances	"	2,813.3	3,242.2	3,158.1	2,994.0	2,942.8	2,859.5	3,054.6
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	104.4445	100.6884	100.0647	101.5044	100.1325	98.6415	100.7770
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	39.2955	39.2048	38.8392	38.7177	38.1540	37.8422	38.2706
19 Exchange Rate (Month end)	Rs./US\$	278.3341	278.4000	278.3328	278.5914	278.5362	277.6517	277.7931
20 Exchange Rate (Month average)	"	278.1425	278.2501	278.4387	278.3912	278.5403	278.2436	277.6704
21 KSE 100 Index (Month end)	(1991=1,000)	71,102.55	75,878.48	78,444.96	77,886.99	78,488.22	81,114.20	88,966.77
22 CPI Inflation YoY National	Percent	17.3	11.8	12.6	11.1	9.6	6.9	7.2
23 CPI Inflation YoY Urban	"	19.4	14.3	14.9	13.2	11.7	9.3	9.3
24 CPI Inflation YoY Rural	"	14.5	8.2	9.3	8.1	6.7	3.6	4.2
25 CPI Inflation YoY Urban (Food)	"	11.3	2.2	2.6	3.4	4.1	1.7	2.7
26 CPI Inflation YoY Rural (Food)	"	9.5	(0.1)	1.3	1.3	1.9	(0.9)	0.6
27 CPI Inflation YoY Urban (Non-Food)	"	25.6	23.6	24.3	20.7	17.4	15.0	14.2
28 CPI Inflation YoY Rural (Non-Food)	"	20.0	17.2	17.9	15.5	11.9	8.4	8.0
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	13.1	12.3	12.2	11.7	10.2	9.3	8.6
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	19.3	17.0	17.0	16.9	14.4	12.1	11.7
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,142.5	3,138.5	3,138.2	3,156.6	3,164.4	3,178.2	3,192.0
32 FBR Tax Collection [†]	"	...	...	9,311.0	...	...	...	...

1. Selected Economic Indicators

I T E M S	Unit / Base	2024		2025				
		Nov	Dec	Jan	Feb	Mar	Apr	May
1 Currency in Circulation [@]	Billion Rs.	9,034.9	9,115.9	9,211.2	9,457.7	10,260.9	10,067.6	10,266.0
2 Broad Money (M2) [@]	"	35,475.7	35,614.4	35,510.6	35,756.2	37,485.9	36,668.6	38,083.6
3 Ratio of Scheduled Banks' Advances to Deposits	Percent	44.9	48.8	44.5	43.3	39.5	38.6	36.9
4 Ratio of Scheduled Banks' Investment to Deposits	"	93.3	97.5	96.8	102.8	102.0	105.3	105.7
5 Weighted Average Deposits Rate – Fresh Deposits*	"	7.5	7.5	6.7	5.5	5.0	4.9	3.5
6 Weighted Average Deposits Rate – Outstanding Deposit*	"	9.1	7.5	6.5	5.6	5.9	5.8	5.7
7 Weighted Average Lending Rate–Gross Disbursement*	"	14.8	13.9	12.7	12.4	12.4	12.8	12.2
8 Weighted Average Lending Rate–Outstanding Loans*	"	14.0	13.2	12.6	12.3	12.3	12.3	12.1
9 KIBOR – End Month (1 Month) **	"	14.6800	13.1000	12.1600	11.9700	12.1600	12.0600	11.1300
10 KIBOR – Month Average (1 Month) **	"	15.1362	13.6129	12.6259	12.0800	12.0063	12.1195	11.2910
11 Exports (BOP)	Million US\$	2,785.0	3,105.0	2,992.0	2,603.0	2,773.0	2,596.0	2,430.0
12 Imports (BOP)	"	4,108.0	4,927.0	5,443.0	5,063.0	4,943.0	5,225.0	5,478.0
13 Foreign Direct Investment (Net)	"	219.2	169.8	194.4	94.7	25.7	140.8	193.9
14 Foreign Portfolio Investment (Net)	"	(37.0)	(230.5)	(95.2)	(34.0)	(131.4)	(233.2)	(48.8)
15 Net Reserves with SBP	"	12,037.9	11,731.7	11,418.3	11,249.5	10,638.9	10,275.0	11,516.9
16 Workers' Remittances	"	2,915.3	3,080.4	3,003.4	3,124.4	4,053.6	3,176.9	3,685.6
17 Real Effective Exchange Rate (REER)–Month Average (2010 = 100)	(2010 = 100)	103.0225	103.6654	104.0619	102.2470	101.5521	99.3050	97.8089
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	38.8867	39.1509	39.3917	39.0886	38.5292	38.1189	37.6648
19 Exchange Rate (Month end)	Rs./US\$	277.9293	278.4431	278.8403	279.6621	280.1931	280.9966	282.0138
20 Exchange Rate (Month average)	"	277.8093	278.1204	278.6443	279.3043	280.0836	280.7138	281.6663
21 KSE 100 Index (Month end)	(1991=1,000)	101,357.32	115,126.90	114,255.73	113,251.67	117,806.75	111,326.58	119,691.09
22 CPI Inflation YoY National	Percent	4.9	4.1	2.4	1.5	0.7	0.3	3.5
23 CPI Inflation YoY Urban	"	5.2	4.4	2.7	1.8	1.2	0.5	3.5
24 CPI Inflation YoY Rural	"	4.3	3.6	1.9	1.1	0.0	(0.1)	3.4
25 CPI Inflation YoY Urban (Food)	"	1.7	2.5	(0.6)	(0.9)	(1.7)	(1.9)	5.3
26 CPI Inflation YoY Rural (Food)	"	(0.2)	(0.2)	(2.9)	(4.3)	(5.4)	(4.6)	2.1
27 CPI Inflation YoY Urban (Non-Food)	"	7.8	5.7	5.0	3.6	3.1	2.2	2.4
28 CPI Inflation YoY Rural (Non-Food)	"	9.1	7.6	7.0	6.6	5.6	4.4	4.6
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	8.9	8.1	7.8	7.8	8.2	7.4	7.3
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	10.9	10.7	10.4	10.4	10.2	9.0	8.8
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,206.8	3,227.3	3,258.5	3,281.8	3,309.5	3,340.2	3,367.7
32 FBR Tax Collection [#]	"	...	...	...	...	8,453.1	...	...

* Including Zero Markup including inter Financial institutions

**Average of bid and offer

... Not Available

FBR tax collection provided for June is for the complete Fiscal year 2023-24, and for March 2025 is the collection during July-March 2025.

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

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2025				
				May	Jan	Feb	Mar	Apr	May ^P
Net Foreign Assets	209,306	(881,053)	(71,160)	(206,948)	647,885	610,890	590,253	559,459	590,777
Claims on nonresidents	3,598,212	3,535,588	5,053,535	4,986,080	5,905,660	5,894,099	5,906,917	5,958,132	6,312,603
a) Monetary Gold, Coin and Bullion	773,637	1,136,974	1,349,449	1,359,106	1,632,947	1,650,257	1,816,807	1,931,550	1,924,367
b) Holdings of SDRs	43,863	5,424	206,221	271,128	48,239	15,287	15,553	38,675	7,228
c) Foreign currency	24,049	20,234	20,569	20,486	20,918	21,035	21,161	20,731	20,793
d) Deposits	2,137,625	1,587,831	2,725,338	2,578,728	2,592,788	2,573,863	2,428,677	2,274,415	2,672,365
e) Securities other than shares (Foreign)	67,793	8,567	8,309	8,316	871,998	890,099	870,325	918,452	908,173
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	92	-	-	-	-	-	66	431	2,630
h) Other	551,153	776,559	743,650	748,316	738,770	743,557	754,328	773,878	777,046
<i>Of which: Quota-IMF</i>	551,152	776,557	743,648	748,314	738,768	743,556	754,326	773,876	777,044
less: Liabilities to nonresidents	3,388,906	4,416,641	5,124,695	5,193,027	5,257,776	5,283,209	5,316,663	5,398,672	5,721,826
a) Deposits	559,614	782,871	1,057,395	1,053,688	1,037,466	1,043,588	1,050,666	1,059,323	1,069,075
b) Securities other than shares	1,104,972	1,279,131	1,818,649	1,875,870	1,973,401	1,986,189	1,986,889	2,030,571	2,329,653
c) Loans	..	..	..	0	0	0	0	0	-
d) Financial derivatives	926,914	1,225,197	1,166,640	1,182,115	1,177,982	1,175,243	1,182,897	1,189,448	1,201,548
e) Other	797,406	1,129,442	1,082,010	1,081,355	1,068,927	1,078,189	1,096,210	1,119,330	1,121,550
Claims on Other Depository Corporations	6,165,662	9,982,373	13,277,983	12,751,225	12,511,893	12,926,178	13,682,529	13,794,002	14,400,535
Net claims on General Government	5,154,157	5,215,056	4,492,923	4,125,187	4,033,283	3,909,544	4,200,496	4,467,029	4,107,791
Net claims on Central Government	5,745,839	5,897,339	5,395,565	5,191,362	5,662,185	5,617,889	5,753,882	5,918,779	5,603,423
Claims on Central Government	6,769,725	6,638,086	6,288,826	6,796,115	6,349,992	6,406,386	6,476,395	6,552,485	6,615,831
a) Securities other than Shares	6,237,905	5,886,301	5,568,455	6,066,461	5,632,388	5,686,775	5,746,570	5,801,694	5,861,664
b) Other claims	531,820	751,785	720,371	729,654	717,604	719,611	729,825	750,791	754,167
less: Liabilities to Central Government	1,023,886	740,747	893,261	1,604,754	687,807	788,497	722,514	633,705	1,012,408
a) Deposits	1,023,886	740,747	893,261	1,604,754	687,807	788,497	722,514	633,705	1,012,408
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(591,682)	(682,283)	(902,642)	(1,066,174)	(1,628,902)	(1,708,345)	(1,553,386)	(1,451,751)	(1,495,632)
Claims on Provincial and Local Governments	17,130	-	-	-	-	-	-	-	-
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	17,130	-	-	-	-	-	-	-	-
less: Liabilities to Provincial and Local governments	608,812	682,283	902,642	1,066,174	1,628,902	1,708,345	1,553,386	1,451,751	1,495,632
a) Deposits	608,812	682,283	902,642	1,066,174	1,628,902	1,708,345	1,553,386	1,451,751	1,495,632
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	34,306	74,950	84,313	66,969	83,878	86,419	75,988	72,263	81,222
a) Other financial corporations	7,941	42,081	40,777	23,658	39,413	41,766	30,875	27,258	35,800
b) Public non-financial corporations	31	15	101	68	168	178	189	197	207
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	26,334	32,855	43,435	43,243	44,297	44,475	44,925	44,808	45,216
Monetary base	9,257,114	11,335,759	11,590,151	11,242,294	11,727,241	12,016,491	12,643,835	12,856,847	12,859,112
1) Currency in Circulation	7,992,592	9,664,290	9,698,211	9,276,474	9,759,337	10,027,417	10,940,270	10,593,626	10,994,768
2) Liabilities to Other Depository Corporations	1,250,385	1,667,872	1,889,186	1,948,395	1,965,154	1,986,213	1,700,721	2,257,434	1,861,053
Reserve deposits	1,250,385	1,667,872	1,889,186	1,948,395	1,965,154	1,986,213	1,700,721	2,257,434	1,861,053
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2025				
				May	Jan	Feb	Mar	Apr	May*
3) Deposits included in broad money	14,137	3,596	2,753	17,425	2,750	2,861	2,843	5,787	3,291
Transferable deposits	1,174	1,185	229	229	216	317	362	351	619
a) Other financial corporations	16	27	31	31	30	31	76	149	151
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	162	164	175	175	164	164	164	180	326
d) Other resident sectors	996	995	23	23	23	123	123	23	143
Other deposits	12,963	2,411	2,524	17,197	2,534	2,544	2,481	5,436	2,672
a) Other financial corporations	851	1,850	1,966	1,949	1,849	1,803	1,711	4,622	1,950
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	12,111	561	558	15,248	685	741	770	813	722
4) Securities other than shares included in broad money	-	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	95,519	115,208	126,316	125,667	125,586	125,331	125,326	126,075	126,769
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Loans*	530,000	142,882	609,732	255,197	378,479	180,660	243,644	104,463	148,681
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit and advances	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares and Other equity	1,651,325	2,761,045	5,448,106	5,130,481	5,001,499	5,154,299	5,495,280	5,768,985	5,913,733
a) Funds contributed by owners	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	371,698	905,507	2,809,225	3,099,795	1,913,759	2,049,495	2,208,936	2,368,047	2,519,978
c) General & special reserves	214,813	441,275	977,632	374,388	1,104,094	1,104,094	1,104,094	1,104,094	1,104,094
d) Valuation adjustment	964,813	1,314,263	1,561,249	1,556,299	1,883,646	1,900,710	2,082,250	2,196,845	2,189,662
Other items (net)	29,472	36,432	9,754	(17,204)	44,134	56,250	40,982	36,384	132,030
Other liabilities	213,125	288,008	288,169	247,511	310,442	313,242	309,489	294,574	382,006
Less: Other Assets	183,654	251,576	278,415	264,716	266,307	256,992	268,508	258,190	249,977

Source: Statistics and Data Services Department

Notes:

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

1. The table shows monetary statistics of the Central Bank (State Bank of Pakistan) according to the guidelines of IMF Monetary and Financial Statistics Manual (MFSM 2000). Compilation methodology is available at: <http://www.sbp.org.pk/departments/Guidelines.htm>

2. General Government includes Central and Provincial Governments.

3. Provincial Governments includes Local & Provincial Governments.

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

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

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

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

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

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

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

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

Archive link:

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

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2025				
				May	Jan	Feb	Mar	Apr	May ^a
Net Foreign Assets	(295,496)	(730,190)	(889,913)	(940,780)	(1,048,016)	(988,384)	(556,771)	(529,255)	(525,371)
Claims on nonresidents	874,257	1,123,691	1,153,266	1,053,540	979,685	937,838	1,054,255	949,305	977,576
a) Foreign currency	68,527	81,619	82,845	83,342	63,524	71,169	70,765	66,932	63,556
b) Deposits	286,825	448,940	470,384	377,700	282,917	228,038	338,560	274,022	316,457
c) Securities other than shares	258,300	239,576	249,517	245,393	267,362	270,143	275,222	262,985	250,364
d) Loans	7,289	15,402	9,054	7,380	18,490	11,970	12,226	5,604	8,445
e) Financial derivatives	1,069	1,204	2,456	2,310	2,967	1,662	2,472	3,817	2,301
f) Shares & other equity	243,797	325,736	334,835	328,075	340,630	350,548	350,241	330,675	330,707
g) Other	8,450	11,214	4,176	9,339	3,796	4,308	4,769	5,270	5,746
less: Liabilities to nonresidents	1,169,754	1,853,880	2,043,179	1,994,320	2,027,701	1,926,222	1,611,026	1,478,560	1,502,947
a) Deposits	612,902	742,851	855,735	855,302	914,801	935,918	960,445	951,353	1,015,215
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	543,023	1,065,877	1,158,895	1,098,404	1,082,216	969,356	626,587	481,050	441,906
d) Financial derivatives	2,067	736	1,578	1,326	1,533	716	700	1,913	1,428
e) Other	11,762	44,416	26,971	39,288	29,152	20,231	23,295	44,245	44,398
Claims on Central bank	2,178,580	2,385,935	3,153,931	2,689,080	2,903,480	2,775,885	2,715,463	3,006,612	2,821,496
a) Currency	436,373	533,281	566,553	547,306	567,967	590,067	700,752	620,593	699,031
b) Reserve deposits	1,236,569	1,706,275	1,990,669	1,883,318	1,953,664	2,001,733	1,767,504	2,277,184	1,966,354
c) Other claims	505,638	146,379	596,709	258,455	381,848	184,085	247,207	108,836	156,111
Net Claims on General Government	15,183,918	21,695,166	29,765,682	28,688,690	29,322,051	30,546,324	31,196,764	31,203,312	32,492,622
Net claims on Central Government	15,694,412	22,231,284	30,952,479	29,829,518	30,880,294	32,235,298	32,886,769	33,036,993	34,403,202
Claims on Central Government	17,769,271	24,697,880	33,800,795	32,620,355	33,625,684	35,010,788	35,676,768	35,979,665	37,379,616
a) Securities other than Shares	17,331,683	23,624,331	32,551,840	31,394,668	32,308,013	33,736,697	34,681,765	35,114,002	36,591,269
b) Other claims	437,588	1,073,549	1,248,956	1,225,686	1,317,671	1,274,091	995,003	865,663	788,348
less: Liabilities to Central Government	2,074,859	2,466,596	2,848,316	2,790,837	2,745,390	2,775,490	2,789,999	2,942,672	2,976,415
a) Deposits	2,074,859	2,466,596	2,848,316	2,790,837	2,745,390	2,775,490	2,789,999	2,942,672	2,976,415
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(510,493)	(536,118)	(1,186,797)	(1,140,828)	(1,558,243)	(1,688,974)	(1,690,005)	(1,833,681)	(1,910,579)
Claims on Provincial Governments	797,289	887,820	610,638	588,002	383,934	298,218	299,589	330,611	245,112
a) Securities other than Shares	..	..	..	0	0	0	0	81,347	0
b) Other claims	797,289	887,819	610,637	588,002	383,934	298,218	299,589	249,264	245,112
less: Liabilities to Provincial Governments	1,307,782	1,423,938	1,797,435	1,728,830	1,942,177	1,987,192	1,989,594	2,164,292	2,155,691
a) Deposits	1,306,355	1,411,088	1,781,447	1,712,913	1,926,382	1,971,358	1,973,785	2,148,494	2,139,718
b) Other liabilities	1,427	12,850	15,988	15,917	15,795	15,835	15,809	15,798	15,973
Claims on other sectors	11,057,929	11,929,629	12,542,746	12,287,917	13,603,859	13,186,812	13,348,816	13,358,404	13,537,426
a) Other financial corporations	185,934	225,121	200,920	171,763	364,162	293,188	318,412	323,804	344,461
b) Public non-financial corporations	1,740,039	2,276,978	2,221,876	2,224,622	2,262,625	2,286,477	2,236,385	2,268,485	2,356,325
c) Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,928,253	8,773,353	8,380,112	8,549,950	8,504,383	8,534,743
d) Other resident sectors	1,816,707	1,866,632	2,037,312	1,963,279	2,203,719	2,227,035	2,244,070	2,261,731	2,301,897

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2025				
				Mar	Jan	Feb	Mar	Apr	May ²
Liabilities to central bank	6,151,771	9,958,135	13,169,975	12,681,286	12,313,044	12,743,209	13,447,766	13,748,538	14,381,683
Deposits included in broad money (1+2)	19,219,033	22,131,794	27,348,201	26,086,942	27,701,943	27,871,975	28,465,137	28,769,361	29,156,531
1) Transferable deposits	14,599,162	17,024,458	21,407,816	20,404,306	22,252,020	22,342,072	22,840,436	23,046,827	23,372,236
a) Other financial corporations	569,937	451,141	709,309	628,561	796,217	576,534	780,158	636,891	721,906
b) Public non-financial corporations	644,922	712,128	1,118,876	1,007,138	925,833	886,480	936,229	846,502	812,882
c) Other non-financial corporations	4,439,247	5,346,197	6,756,386	6,336,846	6,858,697	6,933,752	6,878,055	6,846,115	7,074,882
d) Other resident sectors	8,945,057	10,514,993	12,823,245	12,431,761	13,671,271	13,945,306	14,245,993	14,717,320	14,762,565
2) Other deposits	4,619,870	5,107,336	5,940,385	5,682,636	5,449,924	5,529,904	5,624,701	5,722,533	5,784,295
a) Other financial corporations	145,521	157,590	228,239	221,320	193,502	180,582	163,948	169,058	185,861
b) Public non-financial corporations	804,664	833,767	917,726	850,269	768,149	808,520	758,579	848,774	917,727
c) Other non-financial corporations	1,430,618	1,562,722	2,312,619	2,199,301	2,143,977	2,019,211	2,067,191	2,100,606	2,078,699
d) Other resident sectors	2,239,067	2,553,257	2,481,801	2,411,747	2,344,296	2,521,590	2,634,983	2,604,095	2,602,007
Securities other than shares, included in broad money	18	-	-	-	-	-	-	-	-
a) Other financial corporations	15	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	3	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-	-
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Securities other than shares, excluded from broad money	43,550	59,479	58,256	65,922	57,138	57,066	55,498	55,973	55,951
Of which: Other financial corporations	27,127	35,388	35,867	38,618	36,150	35,899	34,034	34,240	34,066
Loans	56,119	102,213	76,064	84,044	209,292	227,422	206,814	205,408	165,440
Of which: Other financial corporations	47,313	69,450	74,481	82,378	207,288	225,399	204,769	203,391	163,402
Financial derivatives	11,280	21,891	23,883	24,566	17,254	16,125	15,218	15,942	15,210
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Trade credit and advances	44	42	128	52	134	138	139	140	132
Of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Shares and other equity	2,216,686	2,693,590	3,358,340	3,257,106	4,022,938	3,907,844	3,793,526	3,746,774	4,236,032
a) Funds contributed by owners	691,207	776,192	837,978	835,468	848,755	858,844	859,782	875,570	874,309
b) Retained earnings	820,964	1,085,061	1,317,886	1,275,309	1,608,517	1,528,158	1,481,261	1,462,911	1,533,447
c) General and special reserves	621,961	684,031	851,266	842,990	1,065,751	1,059,633	1,056,922	1,049,154	1,276,892
d) Valuation adjustment	82,553	148,305	351,210	303,339	499,915	461,209	395,561	359,139	551,384
Other items (net)	426,519	313,481	537,855	525,094	459,898	697,134	720,452	497,218	315,459
Other liabilities	2,720,914	3,388,926	3,908,571	3,859,419	4,681,323	4,779,617	4,882,259	4,589,823	4,570,127
less: Other assets	2,332,179	3,098,766	3,524,830	3,516,523	4,289,905	4,100,039	4,242,694	4,221,027	4,370,452
plus: Consolidation adjustment	37,784	23,322	154,114	182,198	68,481	17,556	80,887	128,423	115,784

Source: Statistics and Data Services Department

Notes:

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

Archive link:

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

2.3 Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2025				
				May	Jan	Feb	Mar	Apr	May ¹
Net Foreign Assets	(86,190)	(1,611,243)	(961,072)	(1,147,728)	(400,131)	(377,494)	33,483	30,204	65,405
Claims on nonresidents	4,472,469	4,659,278	6,206,801	6,039,619	6,885,346	6,831,936	6,961,172	6,907,436	7,290,179
less: Liabilities to nonresidents	4,558,660	6,270,521	7,167,874	7,187,347	7,285,477	7,209,430	6,927,689	6,877,232	7,224,773
Domestic claims (a+b)	31,430,310	38,914,802	46,885,664	45,168,764	47,043,071	47,729,099	48,822,064	49,101,008	50,219,063
a. Net Claims on general government (1+2)	20,338,075	26,910,222	34,258,604	32,813,877	33,355,334	34,455,868	35,397,259	35,670,341	36,600,414
1- Net claims on central government	21,440,250	28,128,623	36,348,044	35,020,880	36,542,479	37,853,187	38,640,650	38,955,773	40,006,624
Claims on central government	24,538,996	31,335,966	40,089,621	39,416,470	39,975,676	41,417,174	42,153,163	42,532,150	43,995,448
less: Liabilities to central government	3,098,746	3,207,343	3,741,577	4,395,591	3,433,198	3,563,987	3,512,513	3,576,377	3,988,823
2-Net claims on provincial governments	(1,102,175)	(1,218,401)	(2,089,440)	(2,207,002)	(3,187,145)	(3,397,320)	(3,243,391)	(3,285,432)	(3,406,211)
Claims on provincial governments	814,419	887,820	610,638	588,002	383,934	298,218	299,589	330,611	245,112
less: Liabilities to provincial governments	1,916,594	2,106,221	2,700,077	2,795,004	3,571,079	3,695,538	3,542,980	3,616,043	3,651,223
b. Claims on other sectors	11,092,235	12,004,580	12,627,059	12,354,887	13,687,737	13,273,232	13,424,804	13,430,667	13,618,649
Other financial corporations	193,875	267,202	241,697	195,422	403,576	334,955	349,287	351,063	380,261
Public non-financial corporations	1,740,071	2,276,992	2,221,977	2,224,690	2,262,792	2,286,655	2,236,573	2,268,682	2,356,532
Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,928,253	8,773,353	8,380,112	8,549,950	8,504,383	8,534,743
Other resident sectors	1,843,040	1,899,487	2,080,747	2,006,522	2,248,016	2,271,510	2,288,995	2,306,539	2,347,113
Broad money liabilities (a+b+c+d)	26,789,406	31,266,400	36,482,613	34,833,534	36,896,063	37,312,186	38,707,498	38,748,180	39,455,559
a. Currency outside depository corporations	7,556,219	9,131,010	9,131,658	8,729,167	9,191,369	9,437,349	10,239,519	9,973,033	10,295,737
b. Transferable deposits	14,600,337	17,025,643	21,408,045	20,404,534	22,252,236	22,342,389	22,840,798	23,047,178	23,372,855
Other financial corporations	569,952	451,168	709,340	628,592	796,247	576,565	780,234	637,040	722,057
Public non-financial corporations	644,922	712,128	1,118,876	1,007,138	925,833	886,480	936,229	846,502	812,882
Other non-financial corporations	4,439,410	5,346,360	6,756,561	6,337,021	6,858,861	6,933,915	6,878,219	6,846,294	7,075,208
Other resident sectors	8,946,053	10,515,988	12,823,268	12,431,783	13,671,294	13,945,429	14,246,115	14,717,342	14,762,707
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	4,632,833	5,109,747	5,942,909	5,699,833	5,452,458	5,532,447	5,627,182	5,727,969	5,786,967
Other financial corporations	146,373	159,440	230,205	223,269	195,351	182,385	165,659	173,681	187,811
Public non-financial corporations	804,664	833,767	917,726	850,269	768,149	808,520	758,579	848,774	917,727
Other non-financial corporations	1,430,618	1,562,722	2,312,619	2,199,301	2,143,977	2,019,211	2,067,191	2,100,606	2,078,699
Other resident sectors	2,251,179	2,553,818	2,482,360	2,426,995	2,344,981	2,522,331	2,635,753	2,604,908	2,602,730
d. Securities other than shares included in broad money	18	-	-	-	-	-	-	-	-
Other financial corporations	15	-	-	-	-	-	-	-	-
Public non-financial corporations	-	-	-	-	-	-	-	-	-
Other non-financial corporations	3	-	-	-	-	-	-	-	-
Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	95,519	115,208	126,316	125,667	125,586	125,331	125,526	126,075	126,769
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	43,550	59,479	58,256	65,922	57,138	57,066	55,498	55,973	55,951
<i>of which: Other financial corporations</i>	27,127	35,388	35,867	38,618	36,150	35,899	34,034	34,240	34,066
Loans	56,119	102,213	76,064	84,044	209,292	227,422	206,814	205,408	165,440
<i>of which: Other financial corporations</i>	47,313	69,450	74,481	82,378	207,288	225,399	204,769	203,391	163,402
Financial Derivatives	11,280	21,891	23,883	24,566	17,254	16,125	15,218	15,942	15,210
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit & advances	44	42	128	52	134	138	139	140	132
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares & other equity	3,868,011	5,454,635	8,806,447	8,387,587	9,024,438	9,062,143	9,288,806	9,515,759	10,149,766
Other items (net)	480,278	283,775	351,141	499,769	313,304	551,470	456,326	464,015	315,906
Other liabilities (includes central bank float)	2,934,039	3,676,934	4,196,739	4,106,930	4,991,764	5,092,858	5,191,749	4,884,397	4,952,133
less: Other assets	2,515,832	3,350,342	3,803,245	3,781,238	4,556,213	4,357,031	4,511,202	4,479,218	4,620,428
plus: Consolidation adjustment	62,072	(42,816)	(42,353)	174,077	(122,248)	(184,358)	(224,221)	58,836	(15,799)

Source: Statistics and Data Services Department

Notes:

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

<http://www.sbp.org.pk/departments/stats/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				
	FY22	FY23	FY24	May	Jan	Feb	Mar	Apr	May
A. Currency in Circulation	7,572,465	9,140,739	9,153,099	8,748,996	9,211,188	9,437,732	10,268,910	10,867,598	10,266,827
B. Cash in Tills	429,566	524,857	554,731	537,895	557,451	579,825	688,717	563,257	738,125
C. Other Deposits	43,653	49,469	62,892	59,829	58,618	63,810	68,185	52,385	47,664
D. Bank Deposits	1,229,198	1,634,092	1,842,108	1,919,028	1,933,961	1,941,360	1,651,447	2,024,447	1,833,673
Reserve Money (A+B+C+D)	9,274,882	11,357,156	11,612,829	11,264,948	11,753,218	12,041,927	12,678,180	12,707,687	12,885,490
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	209,152	(881,277)	(71,374)	(207,160)	647,672	610,677	590,039	460,899	588,459
B. Net Domestic Assets (1+2+3)	9,065,729	12,238,433	11,684,204	11,472,108	11,105,546	11,431,250	12,080,140	12,246,788	12,297,031
1. Net Govt Sector Borrowing (i+ii)	5,114,721	5,223,378	4,584,320	4,135,494	4,049,281	3,926,290	4,218,252	4,060,917	4,182,861
i. Borrowings for Budgetary Support ¹	5,131,993	5,240,782	4,527,712	4,158,172	4,073,648	3,949,147	4,240,325	4,085,919	4,207,166
a) Federal Government	5,717,227	5,913,261	5,419,184	5,213,277	5,681,255	5,638,203	5,779,510	5,549,448	5,745,496
of which deposits with SBP	(1,009,058)	(725,239)	(868,772)	(1,582,963)	(671,554)	(770,985)	(696,681)	(999,676)	(873,152)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(978,498)	(1,530,682)	(1,582,769)	(1,438,442)	(1,372,328)	(1,457,637)
Baluchistan	(16,552)	(13,301)	(41,987)	(74,504)	(79,880)	(97,148)	(66,550)	(68,699)	(120,418)
Khyber Pakhtunkhwa	(1,039)	(59,000)	(59,667)	(84,637)	(147,558)	(158,952)	(166,070)	(69,904)	(23,193)
Punjab	(440,053)	(466,096)	(627,553)	(660,219)	(948,689)	(958,894)	(813,989)	(819,695)	(898,214)
Sindh	(90,174)	(88,933)	(111,287)	(149,138)	(354,556)	(367,775)	(391,833)	(414,029)	(415,812)
c) AJK Government	(14,770)	(14,358)	(30,893)	(50,452)	(53,543)	(71,073)	(64,651)	(55,435)	(54,511)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(26,155)	(23,382)	(35,214)	(36,092)	(35,767)	(26,182)
ii. Others	(17,273)	(17,204)	(23,392)	(22,678)	(24,367)	(22,857)	(22,073)	(25,002)	(24,305)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,714,882	1,661,459	1,525,930	1,548,282	1,407,420	1,441,990	1,446,890	1,416,584	1,384,235
i. Claims on Scheduled Banks (a+b+c+d+e)	1,603,049	1,542,157	1,409,836	1,421,878	1,292,810	1,327,542	1,332,184	1,302,187	1,271,252
a. Agriculture Sector	4,876	5,859	5,374	5,152	6,335	6,438	6,696	6,546	6,901
b. Industrial Sector	616,991	632,666	577,676	576,789	516,580	509,959	502,112	489,975	480,019
c. Export Sector	780,722	768,821	624,392	660,398	515,687	556,751	554,573	536,684	515,141
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	200,460	134,811	202,394	179,539	254,208	254,394	268,803	268,982	269,191
ii. Claims on NBFIs	111,753	119,302	116,094	126,404	114,610	114,448	114,706	114,317	112,983
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-	-
3. Other Items (Net)	2,236,207	5,353,396	5,653,954	5,788,332	5,648,844	6,062,870	6,414,998	6,769,367	6,728,935
Reserve Money(RM) (A+B)	9,274,882	11,357,156	11,612,829	11,264,948	11,753,218	12,041,927	12,678,180	12,707,687	12,885,490

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 debts/withdrawal from the system

^{3/} An amount of Rs. 40,968 million for the payment of government letters of credit (L/Cs) 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 depo

^{4/} Total may differ due to rounding off.

Archive link

https://www.sbp.org.pk/records/ReserveMoney_Archiv.xls

2.5 Currency in Circulation

	Million Rupees								
	30 th June			2024	2025				
	FY22	FY23	FY24	May	Jun	Feb	Mar	Apr	May
1. Banknotes	7,992,592	9,664,290	9,698,211	9,276,474	9,759,336	10,027,417	10,940,270	10,621,483	10,994,768
2. One Rupee Coins and above	9,991	9,787	9,849	9,830	9,798	9,857	9,901	9,822	9,852
3. Total (1+2)	8,002,583	9,674,077	9,708,060	9,286,304	9,769,134	10,037,274	10,950,171	10,631,305	11,004,620
4. Held by Banking Department of SBP	146	131	190	172	122	158	191	112	115
5. Held by Issue Department of SBP	406	351	40	41	373	359	353	338	353
6. Currency in tills of Scheduled Banks	429,566	524,857	554,731	537,095	557,451	579,025	688,717	563,257	738,125
7. Currency in Circulation (3-4-5-6)	7,572,465	9,148,739	9,153,089	8,748,996	9,211,188	9,457,732	10,268,910	10,067,598	10,266,027

Notes:

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

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

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 th June			2024	2025				
	FY22	FY23	FY24	May	Jun	Feb	Mar	Apr	May
A. Components of M2									
1. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,748,996	9,211,188	9,457,732	10,260,910	10,067,598	10,246,027
2. Other Deposits with SRP	43,653	49,469	62,892	59,829	50,618	63,810	69,105	52,385	47,664
3. Total Private & PSF Deposits	19,151,876	21,744,840	26,665,840	25,075,140	26,248,750	26,234,620	27,155,927	26,548,594	27,769,869
of which : RFCDs	1,202,932	1,601,062	1,604,935	1,647,155	1,693,184	1,684,000	1,395,405	1,750,861	1,739,522
Money Supply (1+2+3)	26,767,994	30,943,048	35,881,839	33,883,965	35,510,556	35,756,162	37,483,943	36,648,577	38,063,561
B. Factors Affecting Money Supply (M2)									
1. Net Foreign Assets of the Banking System	(195,080)	(1,797,146)	(1,137,968)	(1,216,566)	(894,803)	(799,557)	24,723	(82,393)	88,879
a. State Bank of Pakistan	209,152	(861,277)	(71,374)	(207,169)	647,672	610,677	590,039	460,899	589,429
b. Scheduled Banks	(404,161)	(915,869)	(1,066,594)	(1,109,406)	(1,041,674)	(1,001,254)	(565,316)	(544,293)	(499,599)
11. Net Domestic Assets of Banking System (1+2+3)	26,963,082	32,746,194	37,019,799	35,206,531	35,904,559	36,146,719	37,461,219	36,751,979	37,994,690
a. State Bank of Pakistan	7,462,680	10,696,276	10,274,368	10,050,230	9,812,736	10,103,708	10,747,956	10,944,601	11,025,779
b. Scheduled Banks	19,500,322	22,049,918	26,745,431	25,150,301	26,091,823	26,043,011	26,713,263	25,807,369	26,968,912
1. Net Govt Sector Borrowing(a+b+c)	15,612,386	23,712,768	31,878,845	29,684,376	29,743,989	30,844,760	32,897,721	32,230,298	33,475,984
a. Borrowing for Budgetary support ¹	18,496,084	22,244,063	28,723,917	28,276,528	28,618,184	29,759,373	31,844,843	31,286,279	32,423,773
(i) From SRP	5,131,993	5,240,782	4,527,712	4,158,172	4,073,648	3,949,147	4,240,325	4,085,919	4,207,166
a) Federal Government	5,717,227	5,913,261	5,415,184	5,213,277	5,681,255	5,638,203	5,779,510	5,540,448	5,745,496
of which deposits with SRP	(1,009,058)	(725,239)	(869,772)	(1,582,963)	(671,554)	(770,585)	(699,681)	(699,676)	(873,152)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(978,498)	(1,530,682)	(1,582,769)	(1,438,442)	(1,372,328)	(1,457,637)
Balochistan Government	(16,552)	(13,301)	(41,987)	(74,504)	(79,880)	(97,148)	(66,550)	(68,699)	(120,418)
Khyber Pakhtunkhwa Government	(1,039)	(59,000)	(59,667)	(94,637)	(147,538)	(158,952)	(166,070)	(69,904)	(23,193)
Punjab Government	(440,053)	(466,096)	(627,553)	(660,219)	(948,688)	(958,894)	(813,989)	(819,695)	(898,214)
Sindh Government	(90,174)	(98,933)	(111,287)	(149,138)	(354,556)	(367,775)	(391,833)	(414,029)	(415,812)
c) AR Government	(14,770)	(14,358)	(30,893)	(50,452)	(53,543)	(71,073)	(64,651)	(55,435)	(54,511)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(26,155)	(23,382)	(35,214)	(36,092)	(35,767)	(26,182)
(ii) From Scheduled banks (a+b)	13,364,011	17,003,281	25,196,205	24,118,356	24,544,536	25,801,226	26,804,519	27,130,351	28,216,607
a) Federal Government	14,630,114	18,346,722	26,866,638	25,723,064	26,385,855	27,677,906	28,609,623	29,171,862	30,248,797
of which deposits with banks	(2,620,076)	(2,360,647)	(2,709,578)	(2,643,437)	(2,664,504)	(2,607,131)	(2,679,621)	(2,831,825)	(2,878,928)
b) Provincial Government	(1,266,103)	(1,341,441)	(1,676,433)	(1,604,708)	(1,841,319)	(1,876,680)	(1,865,104)	(2,051,511)	(2,032,193)
of which deposits with banks	(1,286,103)	(1,341,441)	(1,676,433)	(1,604,708)	(1,841,319)	(1,876,680)	(1,865,104)	(2,051,511)	(2,032,193)
b. Commodity operations	1,110,655	1,405,909	1,378,238	1,358,526	1,150,891	1,117,244	1,074,881	1,049,839	1,070,517
c. Others	(17,273)	(17,286)	(23,282)	(22,678)	(24,367)	(22,857)	(22,873)	(25,082)	(24,369)
2. Credit to Non-Govt. Sector (a+b+c+d)	10,496,761	11,189,671	11,545,424	11,227,725	11,893,725	12,281,487	12,684,956	12,813,606	12,796,871
a. Credit to Private Sector*	8,286,879	8,325,947	8,866,853	8,794,954	8,984,668	9,474,326	9,624,443	9,577,854	9,689,684
Conventional Banking Branches	5,996,153	5,999,370	6,211,242	6,160,866	6,544,217	6,287,854	6,443,738	6,436,304	6,513,782
Islamic Banks	1,148,129	1,530,818	1,778,270	1,682,632	2,388,764	2,211,293	2,191,888	2,135,227	2,162,337
Islamic Banking Branches of Conventional Banks	1,163,788	823,758	879,341	861,457	951,687	975,179	1,000,523	1,022,485	
b. Credit to PSFs	1,784,486	2,281,480	2,191,482	2,186,486	2,334,048	2,245,675	2,283,959	2,212,429	2,178,975
c. PSFs Special avt- debt Repayment with RDPSPFC	-	-	-	-	-	-	-	-	-
d. Credit to NBFI	394,285	545,324	485,089	436,365	1,775,088	1,561,485	1,246,354	1,028,553	989,282
3. Other Items (net) *	(1,146,145)	(2,163,244)	(5,682,479)	(5,731,578)	(7,833,874)	(7,979,528)	(7,721,458)	(8,281,364)	(8,268,165)
Broad Money M2 (A+B)	26,767,994	30,943,048	35,881,839	33,883,965	35,510,556	35,756,162	37,483,943	36,648,577	38,063,561
C. Memorandum Items									
Accrued Profit on SRP holdings of MRTBs/MTBs	104,314	309,818	262,536	770,223	313,707	369,462	439,207	569,156	578,639
Outstanding amount of MTBs (realized value in auction)	5,493,007	5,115,536	7,542,978	6,580,845	4,505,174	4,656,892	4,351,423	4,489,930	4,687,213
Net Government Budgetary Borrowing (Cash Basis)	18,320,312	21,852,753	29,075,815	27,152,419	28,115,586	29,200,781	30,435,374	30,553,321	31,735,442
From SRP	5,027,680	4,930,964	4,265,176	3,387,949	3,793,941	3,579,685	3,801,117	3,576,763	3,628,327
From Scheduled Banks	13,292,632	16,921,789	24,810,640	23,764,469	24,355,645	25,621,096	26,634,256	26,976,558	28,107,115

None -

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

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

* Islamic Financing: Advances (against Murabahah, ihs, Inventories and any Other related items) pertaining to Islamic Financing previously reported under Other Assets has been reclassified as credit to private sector. Details of reclassification/revisions are available in revision study.

3. W.e.f. June 30, 2023, the data has been revised. For details, click here:

https://www.sbp.org.pk/monetary/monetary/M2_Avts.xls

Archive link:

https://www.sbp.org.pk/monetary/monetary/M2_Avts.xls

Source: Statistics and Data Revision Department

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks			Monetary Impact During	
	30-Jun-23 ^R	30-Jun-24 ^R	30-May-25 ^P	1 st July 23 to 31-May-24	1 st July 24 to 30-May-25
1. Central Government (a+b)	24,259,983	32,285,822	35,994,293	6,676,358.24	3,708,471.15
a. Scheduled Banks	18,346,722	26,866,638	30,248,797	7,376,342.42	3,382,159.15
T-Bills, Securities and Others	20,707,369	29,576,216	33,127,725	7,659,131.98	3,551,509.39
Less:				-	-
Government Deposits	2,360,647	2,709,578	2,878,928	282,789.56	169,350.24
b. State Bank	5,913,261	5,419,184	5,745,496	(699,984.18)	326,312.01
T-bills and Securities etc.	5,889,104	5,571,285	5,866,867	180,181.00	295,581.58
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-
Others*	749,396	717,671	751,780	(22,441.04)	34,109.79
Less:					
Govt. Deposits (Ex. Zakat and Privatization Fund)	725,239	869,772	873,152	857,724.14	3,379.36
2. Provincial Governments (c+d)	(2,015,920)	(2,561,905)	(3,570,520)	(643,892.77)	(1,008,615.12)
c. Scheduled Banks	(1,343,441)	(1,670,433)	(2,032,191)	(261,266.99)	(361,757.35)
Government Securities and Others				-	-
Less:				-	-
Government Deposits	1,343,441	1,670,433	2,032,191	261,266.99	361,757.35
d. State Bank	(672,479)	(891,472)	(1,538,329)	(382,625.79)	(646,857.78)
Government Securities	-	-		-	-
Debtor Balances (Excluding Zakat Fund)	-	-		-	-
Less:				-	-
Government Deposits (Excluding Zakat Fund)	672,479	891,472	1,538,329.49	382,625.79	646,857.78
Net Budgetary Borrowing from the Banking System	22,244,063	29,723,917	32,423,772.57	6,032,465.46	2,699,856.03

Source: Statistics and Data Services Department

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

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

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

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

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

2.8 Government Borrowing for Commodity Operations

ITEMS	Stocks		Monetary Impact During	
	30-Jun-23	30-Jun-24	1 st July 23 to 31-May-24	1 st July 24 to 30-May-25
Rice	133.6	-	(133.6)	192.6
Wheat	1,310,697.3	1,133,456.1	(207,394.2)	(333,267.5)
Sugar	107,241.8	107,772.4	4,561.8	41,669.6
Fertilizer	64,264.4	134,664.3	70,406.8	(10,885.3)
Seeds	1,748.0	2,427.6	(1,000.0)	(2,142.5)
Oil seeds			-	-
Pulses			-	-
Edible Oil			-	-
Black Mash			-	-
Chillies			-	-
Seed Meal			-	-
Gram			-	-
Onion			-	-
Potatoes			-	-
Cotton	1,823.8	-	(1,823.8)	2,629.8
Total	1,485,909.0	1,378,320.5	(135,383.0)	(301,803.3)

Source: Statistics and Data Services Department

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Dec-24			Jan-25			Feb-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,745,280	14,500,945	24,246,225	9,759,458	14,601,282	24,360,740	10,027,575	14,794,368	24,821,943
International reserve assets	1,561,095	3,581,105	5,142,200	1,660,466	3,506,232	5,166,698	1,678,224	3,472,127	5,150,351
- Gold	1,534,252	-	1,534,252	1,632,947	-	1,632,947	1,650,257	-	1,650,257
- Foreign currency balances	26,843	3,530,981	3,557,824	27,519	3,430,597	3,458,116	27,967	3,424,082	3,452,049
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	15,052	15,052	-	48,239	48,239	-	15,287	15,287
- Reserve tranche position with International Monetary Fund	-	43	43	-	43	43	-	44	44
- Other foreign currency balances	-	35,029	35,029	-	27,353	27,353	-	32,714	32,714
Local currency financial assets	3,000,000	9,295,168	12,295,168	3,000,000	9,319,100	12,319,100	3,000,000	9,735,693	12,735,693
(i) Monetary policy assets	3,000,000	8,074,896	11,074,896	3,000,000	8,175,596	11,175,596	3,000,000	8,557,798	11,557,798
- Conventional- securities purchased under agreement to resell	3,000,000	7,557,317	10,557,317	3,000,000	7,268,342	10,268,342	3,000,000	7,733,706	10,733,706
- Shariah compliant financing facility	-	517,579	517,579	-	907,254	907,254	-	824,092	824,092
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	857,188	857,188	-	805,873	805,873	-	828,339	828,339
for purposes other than monetary policy	-	-	-	-	-	-	-	-	-
- Agriculture sector	-	3,848	3,848	-	3,693	3,693	-	3,700	3,700
- Industrial sector	-	400,560	400,560	-	389,465	389,465	-	384,476	384,476
- Export sector	-	387,254	387,254	-	350,791	350,791	-	377,969	377,969
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	65,524	65,524	-	61,921	61,921	-	62,191	62,191
(iii) Credit to Islamic banks & financial institutions for	-	363,084	363,084	-	337,631	337,631	-	349,557	349,557
purpose other than monetary policy	-	-	-	-	-	-	-	-	-
- Agriculture sector	-	3,282	3,282	-	3,313	3,313	-	3,391	3,391
- Industrial sector	-	158,212	158,212	-	154,263	154,263	-	152,317	152,317
- Export sector	-	186,574	186,574	-	164,896	164,896	-	178,782	178,782
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	15,016	15,016	-	15,159	15,159	-	15,067	15,067
Credit to general government account	5,155,929	1,043,164	6,199,093	5,069,190	1,190,136	6,259,326	5,319,284	995,089	6,314,373
- Federal government	5,155,929	1,043,164	6,199,093	5,069,190	1,190,136	6,259,326	5,319,284	995,089	6,314,373
- Perpetual loan to federal government	-	719,883	719,883	-	717,604	717,604	-	719,611	719,611
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,155,929	323,281	5,479,210	5,069,190	472,532	5,541,722	5,319,284	275,478	5,594,762
- Sukuk	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	207,483	207,483	-	219,620	219,620	-	219,620	219,620
- Subsidiaries	-	-	0	-	0	0	-	0	0
- Banks	-	110,994	110,994	-	122,065	122,065	-	122,065	122,065
- Financial institutions	-	42,283	42,283	-	42,283	42,283	-	42,283	42,283
- Other	-	54,206	54,206	-	55,272	55,272	-	55,272	55,272
Property, plant & equipment	-	161,669	161,669	-	161,974	161,974	-	161,812	161,812
Rupee coins	416	-	416	373	-	373	359	-	359
Other assets	27,840	212,356	240,196	29,429	204,220	233,649	29,708	210,026	239,734
LIABILITIES	9,745,280	14,500,945	24,246,225	9,759,458	14,601,282	24,360,740	10,027,575	14,794,368	24,821,943
Equity & reserves	-	4,692,428	4,692,428	-	5,014,572	5,014,572	-	5,169,849	5,169,849
- 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	-	1,686,686	1,686,686	-	1,796,440	1,796,440	-	1,813,504	1,813,504
- Profit & loss appropriation account	-	1,840,568	1,840,568	-	2,052,959	2,052,959	-	2,191,172	2,191,172
Banknotes in circulation	9,745,280	(197)	9,745,083	9,759,458	(122)	9,759,336	10,027,575	(158)	10,027,417
- Banknotes in circulation	9,745,083	-	9,745,083	9,759,337	-	9,759,337	10,027,417	-	10,027,417
- Banknotes held in Banking Department	197	(197)	-	122	(122)	(0)	158	(158)	-
Monetary policy liabilities	-	457,401	457,401	-	378,479	378,479	-	180,660	180,660
- Securities sold under agreement to repurchase	-	457,401	457,401	-	378,479	378,479	-	180,660	180,660
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	4,161,101	4,161,101	-	3,989,640	3,989,640	-	4,189,803	4,189,803
- Federal government	-	1,011,881	1,011,881	-	655,286	655,286	-	755,243	755,243
- Provincial governments & autonomous regions	-	1,382,982	1,382,982	-	1,628,902	1,628,902	-	1,708,345	1,708,345
- Bank deposits	-	1,608,678	1,608,678	-	1,545,847	1,545,847	-	1,553,114	1,553,114
- Other deposits	-	157,560	157,560	-	159,605	159,605	-	173,100	173,100
Foreign currency deposits	-	1,442,475	1,442,475	-	1,433,379	1,433,379	-	1,439,037	1,439,037
- Local banks	-	378,017	378,017	-	388,114	388,114	-	388,246	388,246
- Foreign central banks	-	125,589	125,589	-	126,346	126,346	-	127,132	127,132
- Foreign governments & sovereign wealth fund	-	931,794	931,794	-	910,948	910,948	-	915,593	915,593
- Others deposits	-	7,076	7,076	-	7,971	7,971	-	8,066	8,066
Foreign currency loans and liabilities	-	3,459,362	3,459,362	-	3,476,632	3,476,632	-	3,494,841	3,494,841
- International Monetary Fund facilities	-	1,229,651	1,229,651	-	1,234,675	1,234,675	-	1,242,677	1,242,677
- Allocations of special drawing rights of IMF	-	1,065,608	1,065,608	-	1,068,926	1,068,926	-	1,078,189	1,078,189
- Currency swap arrangements	-	1,164,103	1,164,103	-	1,173,031	1,173,031	-	1,173,975	1,173,975
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	288,374	288,374	-	308,701	308,701	-	320,335	320,335

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Mar-25			Apr-25			May-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	10,940,461	14,714,244	25,654,706	10,621,595	15,412,761	26,034,356	10,994,883	15,876,013	26,870,896
International reserve assets	1,844,823	3,307,385	5,152,208	1,845,053	3,204,850	5,049,903	1,946,929	3,583,525	5,530,454
- Gold	1,816,807	-	1,816,807	1,816,956	-	1,816,956	1,924,367	-	1,924,367
- Foreign currency balances	28,016	3,264,840	3,292,856	28,097	3,136,030	3,164,127	22,562	3,547,857	3,570,419
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	15,464	15,464	-	38,660	38,660	-	7,228	7,228
- Reserve tranche position with International Monetary Fund	-	44	44	-	45	45	-	46	46
- Other foreign currency balances	-	27,037	27,037	-	30,115	30,115	-	28,394	28,394
Local currency financial assets	4,000,000	9,465,435	13,465,435	4,000,000	9,891,809	13,891,809	4,000,000	10,188,373	14,188,373
(i) Monetary policy assets	4,000,000	8,297,207	12,297,207	4,000,000	8,754,158	12,754,158	4,000,000	9,082,991	13,082,991
- Conventional- securities purchased under agreement to resell	4,000,000	7,501,694	11,501,694	4,000,000	8,360,074	12,360,074	4,000,000	8,679,828	12,679,828
- Shariah compliant financing facility	-	795,513	795,513	-	394,084	394,084	-	403,163	403,163
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	819,368	819,368	-	798,996	798,996	-	777,278	777,278
for purposes other than monetary policy	-	819,368	819,368	-	798,996	798,996	-	777,278	777,278
- Agriculture sector	-	3,846	3,846	-	3,681	3,681	-	3,681	3,681
- Industrial sector	-	378,964	378,964	-	368,816	368,816	-	360,359	360,359
- Export sector	-	373,575	373,575	-	363,057	363,057	-	348,679	348,679
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	62,981	62,981	-	63,440	63,440	-	64,556	64,556
(iii) Credit to Islamic banks & financial institutions for	-	348,860	348,860	-	338,655	338,655	-	328,104	328,104
purpose other than monetary policy	-	348,860	348,860	-	338,655	338,655	-	328,104	328,104
- Agriculture sector	-	3,493	3,493	-	3,502	3,502	-	3,841	3,841
- Industrial sector	-	149,690	149,690	-	147,118	147,118	-	144,281	144,281
- Export sector	-	180,999	180,999	-	173,628	173,628	-	166,462	166,462
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	14,678	14,678	-	14,407	14,407	-	13,520	13,520
Credit to general government account	5,062,890	1,320,419	6,383,309	4,743,810	1,708,581	6,452,391	5,013,474	1,507,160	6,520,633
- Federal government	5,062,890	1,320,419	6,383,309	4,743,810	1,708,581	6,452,391	5,013,474	1,507,160	6,520,633
- Perpetual loan to federal government	-	729,825	729,825	-	750,332	750,332	-	754,167	754,167
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,062,890	590,594	5,653,484	4,743,810	958,250	5,702,060	5,013,474	752,992	5,766,466
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	233,738	233,738	-	233,638	233,638	-	233,638	233,638
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	137,055	137,055	-	137,055	137,055	-	137,055	137,055
- Financial institutions	-	42,283	42,283	-	42,283	42,283	-	42,283	42,283
- Other	-	54,300	54,300	-	54,300	54,300	-	54,300	54,300
Property, plant & equipment	-	162,185	162,185	-	162,355	162,355	-	165,768	165,768
Rupee coins	353	-	353	338	-	338	353	-	353
Other assets	32,395	225,083	257,478	32,395	211,528	243,922	34,128	197,549	231,677
LIABILITIES	10,940,461	14,714,244	25,654,706	10,621,595	15,412,761	26,034,356	10,994,883	15,876,013	26,870,896
Equity & reserves	-	5,513,179	5,513,179	-	5,688,410	5,688,410	-	5,935,631	5,935,631
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,060,876	1,060,876	-	1,060,876	1,060,876	-	1,060,876	1,060,876
- Special reserves	-	4,298	4,298	-	4,298	4,298	-	4,298	4,298
- Unrealized appreciations	-	1,995,044	1,995,044	-	1,995,044	1,995,044	-	2,102,443	2,102,443
- Profit & loss appropriation account	-	2,352,961	2,352,961	-	2,528,192	2,528,192	-	2,668,015	2,668,015
Banknotes in circulation	10,940,461	(191)	10,940,270	10,621,595	(112)	10,621,483	10,994,883	(115)	10,994,768
- Banknotes in circulation	10,940,270	-	10,940,270	10,621,483	-	10,621,483	10,994,768	-	10,994,768
- Banknotes held in Banking Department	191	(191)	-	112	(112)	-	115	(115)	0
Monetary policy liabilities	-	243,644	243,644	-	186,371	186,371	-	148,681	148,681
- Securities sold under agreement to repurchase	-	243,644	243,644	-	186,371	186,371	-	148,681	148,681
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,675,342	3,675,342	-	4,254,629	4,254,629	-	4,007,187	4,007,187
- Federal government	-	688,243	688,243	-	991,160	991,160	-	864,873	864,873
- Provincial governments & autonomous regions	-	1,553,386	1,553,386	-	1,477,738	1,477,738	-	1,551,593	1,551,593
- Bank deposits	-	1,256,141	1,256,141	-	1,623,808	1,623,808	-	1,433,176	1,433,176
- Other deposits	-	177,572	177,572	-	161,923	161,923	-	157,545	157,545
Foreign currency deposits	-	1,453,968	1,453,968	-	1,466,550	1,466,550	-	1,477,138	1,477,138
- Local banks	-	395,306	395,306	-	400,639	400,639	-	400,497	400,497
- Foreign central banks	-	984	984	-	988	988	-	994	994
- Foreign governments & sovereign wealth fund	-	1,049,473	1,049,473	-	1,057,532	1,057,532	-	1,067,861	1,067,861
- Others deposits	-	8,206	8,206	-	7,391	7,391	-	7,786	7,786
Foreign currency loans and liabilities	-	3,511,714	3,511,714	-	3,529,285	3,529,285	-	3,875,753	3,875,753
- International Monetary Fund facilities	-	1,232,608	1,232,608	-	1,224,991	1,224,991	-	1,552,655	1,552,655
- Allocations of special drawing rights of IMF	-	1,096,210	1,096,210	-	1,118,917	1,118,917	-	1,121,550	1,121,550
- Currency swap arrangements	-	1,182,897	1,182,897	-	1,185,377	1,185,377	-	1,201,548	1,201,548
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	316,588	316,588	-	287,629	287,628	-	431,737	431,737

Source: Finance Department SBP

2.10 Annual Accounts of SBP

End Jan: Million Rupees

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

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation

End Jun: Million Rupees

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

Source: SBP BSC HOK

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

Million Rupees

FINANCIAL POSITION	FY22	FY23	FY24	2024	2025				
				May	Jan	Feb	Mar	Apr	May
ASSETS									
Cash & Balances with Treasury Banks	2,308,137	2,650,786	3,197,004	2,755,152	2,773,006	2,683,686	2,828,118	2,819,338	3,016,769
Balances with other Banks	330,061	517,695	558,314	470,039	218,162	116,658	275,330	223,785	253,905
Lending to Financial Institutions	858,227	892,010	1,025,211	827,139	870,810	830,594	931,957	621,738	819,558
Investments	16,441,736	20,895,614	30,149,408	28,923,088	30,022,772	31,118,103	32,377,594	33,166,749	34,627,010
Advances – Net of Provision	10,099,077	11,502,379	11,589,550	11,308,355	13,809,217	13,119,170	12,545,546	12,158,445	12,101,765
Gross Advances	10,771,563	12,202,125	12,447,146	12,169,162	14,727,912	14,033,954	13,474,324	13,072,971	13,021,394
Less: Provision for Non- Performing Advances	(672,486)	(699,746)	(857,595)	(860,808)	(918,695)	(914,784)	(928,778)	(914,526)	(919,630)
Operating Fixed Assets	716,433	872,579	1,012,671	1,001,801	987,524	1,000,234	1,010,715	1,024,701	1,051,851
Deferred Tax Assets	107,049	220,831	186,560	185,897	205,830	204,201	206,469	198,934	255,146
Other Assets	1,202,385	1,892,967	2,404,598	2,502,483	2,582,123	2,744,794	3,069,100	2,886,788	3,031,990
Right to use Assets					163,929	164,053	165,469	165,983	162,400
TOTAL ASSETS	32,063,106	39,444,861	50,123,316	47,973,953	51,633,373	51,981,494	53,410,298	53,266,461	55,320,395
LIABILITIES									
Bills Payable	358,528	424,912	459,192	292,330	370,865	416,534	367,509	384,777	447,629
Borrowings	6,725,049	8,916,845	13,071,191	12,673,778	14,026,624	14,852,652	14,860,147	14,994,600	15,192,839
Deposits and other Accounts	21,490,459	25,507,568	30,812,105	29,348,503	31,002,975	30,263,653	31,746,697	31,496,111	32,756,642
Sub-ordinated Loans	136,828	171,864	172,846	176,700	171,337	171,337	171,335	171,332	170,332
Liabilities Against Assets Subject to Finance Lease	10,134	12,518	11,106	11,132	142,059	141,916	143,378	143,924	146,603
Deferred Tax Liabilities	5,847	38,414	48,282	39,912	112,817	103,614	90,885	98,653	99,990
Other Liabilities	1,300,389	1,966,081	2,538,857	2,520,369	2,247,282	2,398,075	2,571,080	2,509,313	2,623,178
TOTAL LIABILITIES	30,027,234	37,038,203	47,113,577	45,062,724	48,073,959	48,347,781	49,951,031	49,798,710	51,437,212
NET ASSETS	2,035,872	2,406,658	3,009,739	2,911,229	3,559,414	3,633,712	3,459,267	3,467,751	3,883,183
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	584,837	614,275	631,074	628,616	634,568	634,692	632,418	626,144	626,634
Reserves	440,578	572,952	650,680	650,565	696,049	699,458	718,977	714,517	727,980
Un-appropriated / Un-remitted Profit	870,554	1,142,504	1,363,938	1,301,254	1,549,870	1,667,613	1,561,350	1,575,351	1,570,592
Surplus/ (Deficit) on Revaluation of Assets	139,904	76,926	364,046	330,793	678,927	631,949	546,522	551,739	957,978
TOTAL	2,035,872	2,406,658	3,009,739	2,911,229	3,559,414	3,633,712	3,459,267	3,467,751	3,883,183

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	2024	2025			
				Apr	Dec	Jan	Feb	Mar	Apr
Demand Liabilities	19,281,929	18,358,468	25,661,036	19,303,528	26,694,815	21,549,833	22,615,092	23,284,199	22,875,234
Time Liabilities	2,074,337	4,279,847	5,007,027	4,911,720	4,738,844	4,852,034	4,933,269	5,010,286	5,087,721
TOTAL (Demand & Time Liabilities)	21,356,266	22,638,315	30,668,063	24,215,248	31,433,659	26,401,867	27,548,361	28,294,486	27,962,955
LIQUID ASSETS MAINTAINED IN PAKISTAN	14,101,558	17,790,896	20,912,972	19,785,790	19,622,621	19,079,288	21,562,160	21,996,875	23,121,243
Cash	415,712	602,904	684,550	624,026	563,648	563,935	646,639	850,534	630,956
Balance with SBP	1,447,459	1,388,023	1,509,768	1,240,340	1,534,528	1,418,539	1,511,313	1,334,405	1,621,287
Balance with agents of SBP	207,436	290,217	141,061	181,661	103,262	67,666	242,461	217,522	150,145
Un-encumbered approved Securities	11,976,081	15,435,676	18,505,476	17,667,671	17,348,729	16,957,295	19,089,701	19,513,272	20,637,155
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	54,870	74,076	72,116	72,092	72,454	71,853	72,047	72,143	72,700
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	4,612,478	5,393,662	6,092,810	5,748,923	6,368,290	6,243,554	6,516,511	6,674,457	6,596,106
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	14,036,867	13,254,331	12,835,734	15,045,649	15,322,418	16,525,137

Source: Banking Supervision Department-2, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	Dec-24				Mar-25			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	21,971	1,242,556	90,022	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	18,014	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

* DFIs also includes HBFC & PMRC data.

Source: Statistics and Data Services Department

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 NBFs

SECTOR	Million Rupees					
	Dec-24			Mar-25		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	251,025	5,338	256,363	251,608	5,339	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 NBFs, DFIs and MFBs.

** This includes Non-Depository NBFs, 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

* This includes Depository NBFCs, DFIs and MFIs.

** This includes Non-Depository NBFCs, PMBCL and HHFC.

Source: Statistics and Data Services Department

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2024		2025
	Sep	Dec ^a	Mar ^a
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

Item	2024		End period: Million Rupees
	2025		
	Sep	Dec ^h	Mar ^g
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 3.9 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

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

4: Effective March 2025, Easy paisa Bank Lt. 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

Profit/Loss Account	Million Rupees		
	2024		2025
	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	455,696	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*			
1. Permanent	210,659	214,778	221,227
a. Male	186,188	189,566	193,808
b. Female	149,890	151,794	155,098
2. Contractual	36,298	37,772	38,710
a. Male	24,471	25,212	27,419
b. Female	21,743	22,341	24,188
	2,728	2,871	3,231

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

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

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

END OF PERIOD	Amount in Million Rupees No. of Accounts in Unit							
	2024						2025	
	Jun		Sep		Dec ²		Mar ²	
	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	950,692	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 Lt. 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

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

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

Effective March 2025, Easybank 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 account.

Source: Statistics and Data Services Department, SBP

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

End period: Million Rupees

Category of Deposit Holder	2024				2025
	Mar	Jun	Sep	Dec ^a	Mar ^b
I. 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	147,388.3	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

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 Lt. 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

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	966,311.0	569,067.8	88,938.0	118,839.6	46,178.0	97,671.7	15,318.0	167,968.1	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	150,854.0
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	-	-	-	-	-	-	409.0	316,770.8	409.0	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
Mudarabah	-	-	-	-	-	-	482.0	6,008.0	482.0	6,008.0
Other NBFI	-	-	-	-	-	-	32,244.0	151,886.5	32,244.0	151,886.5
IV. PRIVATE SECTOR (BUSINESS)	5,184,947.0	1,843,622.8	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, sub-tropical, 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	54,002.3
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	296.6	129.6
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	32,940.5
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

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	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

Category of Deposit Holder	Million Rupees									
	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	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 Lt. 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	933,539.1	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	3,609	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	716,938.8	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

Source: Statistics and Data Services Department, SBP

Notes:

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

2. Effective March 2025, Easy paisa Bank Lt. 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.

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Sep-24			Dec-24 ^a			Mar-25 ^a		
		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	1,803.74	11,998.72	13,802.46	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	3,455.83	38.54	3,281.30	3,319.84	41.16	3,454.14	3,495.39
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	158.85	45.80	88.26	134.86	50.94	99.21	150.14

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

Period end Position

Provinces/ Regions	Category	Billion Rupees								
		Sep-24			Dec-24 ^a			Mar-25 ^a		
		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 Lt. 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

SIZE OF ACCOUNTS (Rs.)	End period: Million Rupees					
	2024				2025	
	Sep		Dec ⁴		Mar ⁵	
	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	540,264.2
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:-

- 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.
- 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
- 'No of Accounts' represents the total number of deposit accounts which fall in the respective class.
- 'Amount' represents the total amount of all deposits falling in the particular class.
- This Data is being published on quarterly basis w.e.f. March, 2023.
- Effective March 2025, Easypaisa Bank Lt. 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	1,063	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	1,972,691	43,215
25,000 to 50,000	4,681,691	167,772	831,907	29,755	82,598	2,921	112,620	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	117,939,787	13,944,918	45,528,725	3,181,313	1,638,539	1,513,874	1,831,619	12,581,254	166,918,598	31,863,368

Notes:

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

2. Effective March 2025, Easy paisa Bank L. 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, SSB

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan¹

		In Thousands		
		Dec-23	Jun-24 ^a	Dec-24 ^a
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 Depositors ²	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 ⁶	
	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:

- 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.
- 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
- 'No of Accounts' represents the total number of advances accounts which fall in the respective class.
- 'Amount' represents the total amount of all advances falling in the particular class.
- This Data is being published on quarterly basis w.e.f. March 2023.
- Effective March 2025, Easypaisa Bank Lt. 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 Lt. 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 (Banks)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount
Less Than 25,000	-	-	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	2,094,586.7
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	449,417.6	681	2,398,541.4	1,352	1,016,227.2	1,616,611	8,659,608.7	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, SDP

Note:-

1. Effective March 2025, Easypaisa Bank Lt. 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 ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. 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 (NFPE)	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 (NBFI)	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)	9,125,755.2	8,967,718.6	138,015.7	8,050,600.7	7,920,459.9	130,140.7
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	459,502.5	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	11,096.0	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 ^a			Mar ^b		
	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	13,116,814.1	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, Telencor 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 Ruppes									
	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	5,011,414	1,989,705	1,399,593	155,016	3,924	25,560	349,470	10,930,729	7,564,401	13,109,010
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)	1,209,343	936,974	65,024	41,074	1,243	9,575	341,001	7,071,978	1,616,611	8,059,601
A. Agriculture, forestry and fishing	930,318	301,534	30,720	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	30,709	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	20,182	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		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

Borrower	Million Rupees									
	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	17,723	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

Source: Statistics and Data Services Department, SBP

Notes:

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

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

3. Effective March 2025, Easypaisa Bank Lt. 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			Mar ¹		
	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			Mar ¹		
	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, Easy Paisa Bank Lt. 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

Security	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver										
Ornaments and Precious Metals	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
II. Securities, Shares and Other										
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	2,643,784.2	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

Security	Million Rupees									
	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	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

Notes:

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

2. Effective March 2025, Easypaisa Bank Lt. 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

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees										
RATES OF MARGIN (%)	2024								2025	
	Mar		Jun		Sep		Dec		Mar ²	
	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	1,606,535.2
15.00	40,674	462,070.9	41,377	541,806.1	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	2,166,063.0
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	187,308.8	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	6,896	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	11,874,824.3	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, Easy Paisa Bank Lt. 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 Lt. 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

Loan Tenure	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	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 Lt. 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

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	5,340,487	1,568,832	1,352,221	116,763	955	6,920	384,556	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, Easypaisa Bank Lt. 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	Million Rupees									
	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	962	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 Employers 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	5,585,596
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and TIERF)	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-Baltistan & 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 Azaan 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	1,989,785	1,399,593	155,016	3,924	25,569	349,471	10,945,733	7,564,402	13,116,814

Notes:

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

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

Source: Statistics and Data Services Department, SSB

3.13 Private Sector Business and Type of Financing-Overall

	Million Rupees					
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Feb-25	Mar-25	Apr-25	May-25
A. Agriculture, forestry, and fishing	344,331.8	400,878.1	436,228.1	460,409.7	461,151.0	464,730.4
Trade finance	5,019.6	4,060.7	3,025.3	3,696.8	3,447.8	2,636.6
Working capital	233,937.5	217,193.8	223,264.2	243,597.4	240,716.6	237,278.4
Fixed investment	93,559.3	159,360.8	183,438.2	186,132.0	188,538.8	194,948.1
Construction Financing	1,053.8	884.2	734.3	717.7	699.8	824.8
Other	10,761.6	19,378.7	25,766.1	26,265.8	27,748.1	29,042.5
B. Mining and quarrying	78,460.9	89,229.2	72,739.1	71,446.0	71,100.5	77,667.1
Trade finance	1,765.0	2,058.9	1,976.5	2,402.3	2,469.9	3,456.8
Working capital	27,653.3	39,245.0	20,794.8	18,429.8	17,794.2	20,934.0
Fixed investment	47,659.7	46,587.6	48,634.5	49,280.7	49,503.4	51,943.0
Construction Financing	-	-	-	-	-	0.4
Other	1,382.9	1,337.7	1,333.3	1,333.2	1,333.0	1,332.9
C. Manufacturing	4,540,826.4	4,838,826.3	5,349,499.8	5,431,051.7	5,373,658.1	5,302,032.0
Trade finance	1,062,545.0	1,153,978.2	1,355,442.4	1,373,375.3	1,380,857.7	1,360,280.6
Working capital	1,812,324.1	2,091,473.2	2,360,394.3	2,368,243.3	2,315,577.0	2,257,785.0
Fixed investment	1,522,741.7	1,486,448.2	1,529,681.5	1,573,877.5	1,557,597.4	1,561,330.6
Construction Financing	22,793.9	17,528.5	12,189.2	11,266.8	11,434.3	13,093.2
Other	120,421.7	89,398.2	91,792.4	104,288.8	108,191.7	109,542.7
D. Electricity, gas, steam and air conditioning supply	571,641.9	514,268.8	476,194.0	502,339.8	475,330.8	492,742.4
Trade finance	7,216.6	6,906.5	2,379.8	2,496.4	2,810.1	2,504.8
Working capital	211,240.9	188,133.5	190,309.4	208,313.6	178,454.1	197,661.6
Fixed investment	351,106.0	318,329.4	283,226.9	291,158.8	293,325.1	292,325.2
Construction Financing	929.1	761.3	226.4	226.4	226.4	226.4
Other	1,149.4	138.1	51.5	144.6	89.1	24.3
E. Water supply; sewerage, waste management and remediation activities	14,546.7	23,968.5	26,842.1	28,074.1	32,150.3	32,094.2
Trade finance	1,617.5	2,151.2	1,363.0	1,367.8	1,475.3	1,386.9
Working capital	5,793.5	5,932.7	3,384.7	4,151.7	4,151.5	3,796.4
Fixed investment	7,066.4	15,813.1	22,049.6	22,445.8	26,454.7	26,842.5
Construction Financing	38.9	-	-	-	-	-
Other	30.5	71.5	44.8	108.7	68.9	68.4
F. Construction	190,232.7	192,851.7	210,576.2	212,760.9	216,260.5	218,943.3
Trade finance	252.3	1,997.6	2,181.1	1,358.9	1,194.9	1,870.4
Working capital	27,695.0	33,901.0	41,497.7	41,112.6	39,844.6	39,651.0
Fixed investment	25,140.8	23,745.6	40,748.8	41,273.2	41,712.5	44,959.8
Construction Financing	136,966.8	132,737.9	125,748.7	128,569.7	133,002.1	132,011.3
Other	177.8	469.6	399.9	446.4	506.5	450.7
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	451,839.0	539,923.5	584,107.1	606,850.6	633,362.8	658,431.5
Trade finance	49,460.9	66,369.6	69,933.2	76,333.4	77,106.5	92,079.7
Working capital	272,559.9	317,581.9	335,852.7	346,470.3	362,475.5	366,800.9
Fixed investment	78,451.6	100,861.9	126,849.9	128,701.2	131,544.8	133,241.6
Construction Financing	18,249.0	16,834.9	14,411.9	14,413.7	14,557.6	14,343.0
Other	33,117.5	38,275.1	37,059.4	40,932.0	47,678.4	51,966.2
H. Transportation and storage	118,756.7	123,532.9	113,789.9	117,311.8	121,377.6	124,357.4
Trade finance	2,457.0	2,598.9	4,952.1	5,298.5	3,891.7	3,089.0
Working capital	44,539.6	46,028.0	25,423.3	27,872.5	27,525.0	28,278.1
Fixed investment	64,724.7	65,232.1	70,193.5	71,532.7	73,692.9	74,958.0
Construction Financing	914.1	631.2	2,386.2	400.0	3,834.5	3,862.0
Other	6,121.2	9,042.8	10,834.7	12,208.2	12,433.5	14,170.3
I. Accommodation and food service activities	37,046.0	38,347.6	78,743.7	78,797.3	79,876.0	78,539.2
Trade finance	1,006.1	1,034.6	1,170.2	1,129.2	1,160.7	1,192.3
Working capital	10,598.1	11,108.3	11,345.0	10,649.6	10,716.7	8,733.1
Fixed investment	13,767.4	17,597.0	58,792.8	59,005.4	59,025.4	59,671.6
Construction Financing	10,184.1	7,499.0	6,319.9	6,956.7	7,864.4	7,849.4
Other	1,490.2	1,108.7	1,115.7	1,056.4	1,108.8	1,092.9

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Feb-25	Mar-25	Apr-25	May-25
J. Information and communication	340,357.4	406,896.9	503,440	510,382	531,842	508,834
Trade finance	6,065.1	3,110.4	4,139	4,363	4,141	4,062
Working capital	41,109.0	42,465.6	115,549	108,850	105,254	82,614
Fixed investment	275,887.3	339,322.3	360,303	369,735	395,863	398,195
Construction Financing	1,295.9	947.5	789	1,401	1,307	1,305
Other	16,000.2	21,051.2	22,660	26,032	25,277	22,657
K. Real estate activities	36,253.7	37,772.8	39,329	37,971	37,888	38,399
Trade finance	-	-	56	12	144	417
Working capital	3,558.6	4,619.6	5,668	4,244	4,280	4,171
Fixed investment	6,758.2	10,272.6	10,359	10,542	10,465	10,877
Construction Financing	25,902.1	22,852.6	23,209	23,137	22,966	22,902
Other	34.9	27.9	36	35	34	33
L. Professional, scientific and technical activities	59,061.3	59,263.6	63,968	73,002	64,909	56,757
Trade finance	9,740.5	5,636.9	7,834	7,931	8,409	8,610
Working capital	33,380.7	33,595.9	36,507	47,419	37,896	34,195
Fixed investment	14,810.0	18,161.0	18,615	16,940	18,052	12,935
Construction Financing	819.8	801.8	79	83	108	442
Other	310.2	1,068.1	933	629	444	576
M. Administrative and support service activities	51,840.1	51,535.6	52,720	55,551	57,632	56,600
Trade finance	2,326.6	3,092.6	2,784	2,579	2,903	1,734
Working capital	28,112.1	22,102.4	21,490	24,555	26,333	25,920
Fixed investment	14,810.9	22,152.9	24,619	24,487	24,769	25,152
Construction Financing	-	-	-	-	-	-
Other	6,590.4	4,187.6	3,827	3,931	3,627	3,794
N. Education	33,435.0	29,144.7	26,403	26,460	25,216	25,738
Trade finance	572.9	325.8	-	-	-	-
Working capital	10,450.9	8,703.9	8,818	9,221	8,521	8,503
Fixed investment	11,201.8	12,045.7	11,136	11,020	10,795	11,419
Construction Financing	11,008.5	7,713.3	6,130	5,877	5,542	5,457
Other	200.9	356.0	319	342	358	360
O. Human health and social work activities	16,985.5	18,198.0	14,848	14,916	14,814	15,106
Trade finance	9.0	-	-	-	5	-
Working capital	3,987.3	5,770.5	4,391	4,575	4,502	4,856
Fixed investment	8,221.6	9,266.6	8,125	8,137	8,149	8,175
Construction Financing	4,685.6	3,045.5	2,185	2,042	1,968	1,857
Other	82.0	115.5	147	163	190	218
P. Arts, entertainment, and recreation	1,889.4	1,723.3	2,272	2,233	2,176	2,206
Trade finance	-	100.0	100	100	100	100
Working capital	1,013.3	1,006.7	1,016	981	943	1,039
Fixed investment	419.4	331.5	869	865	852	786
Construction Financing	448.5	267.9	272	272	267	267
Other	8.1	17.2	15	14	14	14
Q. Other service activities	71,460.8	51,182.4	51,791	56,148	70,762	73,484
Trade finance	2,946.3	1,733.2	1,584	1,624	2,099	1,910
Working capital	29,294.4	20,792.8	21,406	26,818	38,034	39,151
Fixed investment	28,726.6	22,484.3	26,165	25,285	27,371	28,904
Construction Financing	2,968.9	1,371.7	1,041	933	932	940
Other	7,524.6	4,800.4	1,595	1,487	2,327	2,579
Total	6,958,965.2	7,417,543.8	8,103,491.4	8,285,704.2	8,269,587.5	8,226,662.0

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-23	Jun-24	Feb-25	Mar-25	Apr-25	May-25
A. Agriculture, forestry, and fishing	27,080.4	49,720.2	55,838.1	56,954.8	59,058.4	63,227.9
Trade finance	-	30.2	90.0	309.6	149.9	159.9
Working capital	17,969.3	19,308.7	21,229.4	21,622.1	22,343.5	23,583.4
Fixed investment	5,811.4	18,682.3	20,053.0	20,593.1	20,883.9	22,447.6
Construction Financing	4.9	9.8	3.6	3.6	3.6	3.6
Other	3,294.8	11,689.2	14,462.1	14,426.4	15,677.4	17,033.3
B. Mining and quarrying	1,081.8	1,291.5	1,425.7	1,340.7	1,466.1	1,686.8
Trade finance	57.2	70.1	145.3	126.3	164.9	122.7
Working capital	618.1	685.5	601.4	643.3	638.2	820.6
Fixed investment	406.4	535.8	667.4	559.8	651.7	732.1
Construction Financing	-	-	-	-	-	0.4
Other	-	-	11.6	11.4	11.2	11.1
C. Manufacturing	205,450.3	203,147.9	235,576.6	245,657.5	242,993.7	239,438.7
Trade finance	25,080.8	21,504.3	22,718.9	27,847.3	24,908.3	24,090.1
Working capital	146,722.6	138,727.3	160,534.3	165,606.3	166,078.7	161,211.6
Fixed investment	30,238.4	36,905.9	45,417.7	44,885.6	44,330.5	45,296.2
Construction Financing	314.2	186.5	975.9	915.7	914.0	899.7
Other	3,094.3	5,823.9	5,929.9	6,402.7	6,762.1	7,941.1
D. Electricity, gas, steam and air conditioning supply	2,770.6	3,159.2	2,675.5	2,653.7	2,725.6	2,566.9
Trade finance	20.0	229.7	212.4	256.5	338.8	196.2
Working capital	2,325.3	2,491.3	1,861.0	1,854.3	1,776.9	1,820.8
Fixed investment	422.0	425.2	582.4	523.3	590.8	531.1
Construction Financing	-	-	-	-	-	-
Other	3.3	13.1	19.8	19.6	19.1	18.8
E. Water supply; sewerage, waste management and remediation activities	174.0	168.6	372.3	590.2	524.9	332.1
Trade finance	-	-	-	-	-	-
Working capital	48.2	25.4	146.5	363.4	307.0	37.0
Fixed investment	95.3	125.1	181.1	182.1	173.2	250.9
Construction Financing	-	-	-	-	-	-
Other	30.5	18.1	44.8	44.7	44.7	44.2
F. Construction	14,576.5	15,446.9	16,627.6	18,789.1	18,914.5	16,321.7
Trade finance	2.3	87.9	46.6	46.6	35.6	2.3
Working capital	5,676.6	4,757.8	4,602.3	4,810.5	4,620.3	4,538.1
Fixed investment	2,098.3	4,765.0	5,067.2	7,447.6	7,756.0	5,065.2
Construction Financing	6,621.5	5,559.8	6,657.6	6,226.5	6,250.6	6,385.7
Other	177.8	276.3	253.9	258.0	251.9	330.4
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	165,443.7	199,121.9	203,626.3	214,268.4	226,442.2	234,295.3
Trade finance	4,935.3	5,238.4	5,294.7	5,201.7	5,396.7	5,267.8
Working capital	119,169.2	124,250.3	114,722.3	120,639.0	128,731.4	130,383.6
Fixed investment	27,044.5	50,090.3	63,334.3	65,133.0	65,951.4	67,796.2
Construction Financing	155.0	227.6	155.3	206.8	204.7	193.7
Other	14,139.7	19,315.3	20,119.6	23,087.8	26,158.0	30,653.9
H. Transportation and storage	21,198.1	28,488.1	38,333.2	39,289.9	40,839.1	44,694.1
Trade finance	32.7	-	-	-	-	-
Working capital	1,938.1	2,031.5	2,432.3	2,280.2	2,584.8	2,329.7
Fixed investment	15,034.3	19,536.0	25,275.6	25,574.9	25,961.2	28,487.6
Construction Financing	209.3	160.7	133.7	130.5	126.2	150.0
Other	3,983.8	6,760.0	10,491.6	11,304.3	12,166.9	13,726.8
I. Accommodation and food service activities	5,493.1	5,192.5	6,196.6	6,147.6	6,448.8	6,560.2
Trade finance	25.6	27.5	79.6	79.6	79.6	78.9
Working capital	1,739.0	1,599.9	1,442.5	1,305.0	1,319.5	1,268.2
Fixed investment	1,407.5	1,849.2	2,826.9	2,918.8	2,815.8	2,984.7
Construction Financing	954.1	733.5	852.2	907.7	1,244.8	1,255.2
Other	1,366.9	982.4	995.4	936.6	989.0	973.1

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Feb-25	Mar-25	Apr-25	May-25
J. Information and communication	5,085	4,879	5,561.8	5,112.8	5,441.8	5,660.0
Trade finance	132.386	91.044	63.0	90.1	62.9	74.3
Working capital	2,344	1,749	2,196.4	2,091.0	2,236.1	2,428.4
Fixed investment	2,289	2,788	3,085.9	2,695.6	2,717.9	2,706.4
Construction Financing	205.916	132.461	118.9	117.1	115.3	113.7
Other	113.017	118.523	97.6	119.0	309.6	337.2
K. Real estate activities	2,013	2,420	2,496.0	2,624.9	2,652.6	2,672.1
Trade finance	-	-	-	-	-	-
Working capital	341.207	422.027	476.9	539.1	541.0	531.5
Fixed investment	1,224	1,390	1,641.7	1,711.4	1,749.3	1,909.4
Construction Financing	412.432	579.961	341.1	339.3	328.4	198.7
Other	34.898	27.917	36.3	35.0	33.8	32.5
L. Professional, scientific and technical activities	18,461	18,416	12,482.4	13,351.5	12,297.2	12,071.5
Trade finance	1,760	1,608	780.2	601.9	608.3	523.3
Working capital	10,548	8,232	8,298.1	9,115.2	8,315.5	8,451.5
Fixed investment	6,098	8,106	3,312.3	3,474.3	3,289.2	2,997.0
Construction Financing	5,262	5,262	-	-	-	19.9
Other	50	464.683	91.8	160.1	84.2	79.8
M. Administrative and support service activities	10,109	8,151	10,204.4	10,337.9	10,318.2	10,117.4
Trade finance	412.02	394.32	235.6	235.6	235.6	226.3
Working capital	4,528	4,619	5,876.1	5,915.7	5,767.4	5,468.6
Fixed investment	2,159	2,821	3,810.1	3,907.6	4,019.8	4,150.1
Construction Financing	-	-	-	-	-	-
Other	3,011	317	282.6	279.0	295.4	272.3
N. Education	2,991	3,800	4,274.4	4,267.6	3,967.9	4,443.5
Trade finance	11.126	6.676	-	-	-	-
Working capital	1164.788	1,362	1,383.3	1,399.9	1,309.9	1,638.6
Fixed investment	1,463	1,803	2,303.3	2,260.6	2,058.8	2,215.0
Construction Financing	150.86	272.284	268.6	264.9	241.0	230.4
Other	200.872	355.993	319.2	342.3	358.2	359.6
O. Human health and social work activities	2,796	2,555	2,935.1	2,908.0	2,898.9	3,003.0
Trade finance	9.0	-	-	-	4.9	-
Working capital	1,198.8	891	844.1	956.0	904.5	1,014.0
Fixed investment	1,395.8	1,471	1,588.8	1,549.2	1,578.6	1,576.3
Construction Financing	114.182	81.142	359.6	244.1	224.6	199.2
Other	77.895	111.382	142.6	158.6	186.2	213.5
P. Arts, entertainment, and recreation	258.393	367.231	643.0	621.2	637.2	636.0
Trade finance	0	100	100.0	100.0	100.0	100.0
Working capital	145.055	145.137	146.0	127.8	146.5	186.3
Fixed investment	102.303	102.815	380.5	377.5	375.3	334.5
Construction Financing	2.886	2.102	1.7	1.5	1.5	1.5
Other	8.149	17.177	14.7	14.4	14.0	13.6
Q. Other service activities	31,020	23,791	24,058.2	27,635.2	37,750.1	41,085.9
Trade finance	89.533	47.872	76.0	152.9	146.9	253.7
Working capital	9,591	7,727	7,073.7	10,394.5	19,581.3	20,506.8
Fixed investment	19,721	14,723	15,775.8	15,923.6	16,261.3	18,018.3
Construction Financing	53.316	202.901	78.4	39.7	38.2	46.0
Other	1,565	1,090	1,054.3	1,124.5	1,722.5	2,261.1
Total	516,001	570,116	623,327.2	652,551.0	675,377.2	688,813.2

Source: Statistics and Data Services Department, SBP

Notes:

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

3.15 Disbursement and Utilization of Advances-Province/Region wise

Billion Rupees											
Period	Province/ Region	Disbursements	%	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
				Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jul-Sep-2024	Punjab	4,925.4	38.6	4,508.0	91.5	350.2	7.1	423.8	4,858.3	39.4	100.1
	Sindh	6,377.1	50.0	5,476.1	85.9	727.5	15.3	178.5	6,452.3	45.2	88.7
	KPK	61.9	0.5	58.0	93.8	3.6	5.8	491.5	61.6	4.4	888.3
	Balochistan	10.1	0.1	9.7	95.6	0.4	3.9	118.9	10.0	1.0	1,273.1
	Islamabad	1,370.4	10.7	1,081.5	78.9	281.2	20.5	149.5	1,362.8	9.8	89.8
	Gilgit-Baltistan	5.2	0.0	5.1	98.2	0.1	1.7	0.0	5.2	0.0	99.2
	AJK	9.7	0.1	9.7	100.0	0.0	0.0	0.7	9.7	0.1	107.6
	Total	12,759.8	100.0	11,148.1	87.4	1,363.0	10.7	1,363.0	12,759.8	100.0	-
Oct-Dec-2024	Punjab	6,850.6	35.1	6,343.7	92.6	506.9	7.4	417.4	6,761.1	34.7	98.7
	Sindh	10,397.3	53.3	9,811.2	94.4	586.1	5.6	252.7	10,063.9	51.6	96.8
	KPK	78.0	0.4	74.9	96.0	3.1	4.0	361.6	436.4	2.2	559.8
	Balochistan	12.2	0.1	11.9	97.7	0.3	2.3	73.4	85.3	0.4	699.5
	Islamabad	2,140.3	11.0	1,861.9	87.0	278.4	13.0	265.7	2,127.6	10.9	99.4
	Gilgit-Baltistan	5.2	0.0	5.2	98.9	0.1	1.1	1.6	6.8	0.0	130.5
	AJK	11.0	0.1	11.0	99.9	0.0	0.1	2.5	13.5	0.1	122.9
	Total	19,494.6	100.0	18,119.7	92.9	1,374.9	7.1	1,374.9	19,494.6	100.0	-
Jan-Mar-2025	Punjab	5,452.7	39.0	5,295.6	97.1	157.0	2.9	317.8	5,613.4	40.2	103.0
	Sindh	7,053.8	50.4	6,832.8	96.9	221.0	3.1	145.1	6,977.9	49.9	98.9
	KPK	79.9	0.6	77.0	96.3	3.0	3.7	84.3	161.3	1.2	201.8
	Balochistan	12.4	0.1	12.4	99.4	0.1	0.6	8.9	21.3	0.2	171.3
	Islamabad	1,365.3	9.8	1,151.8	84.4	213.5	15.6	37.0	1,188.8	8.5	87.1
	Gilgit-Baltistan	6.2	0.0	6.1	98.8	0.1	1.2	0.1	6.2	0.0	99.9
	AJK	12.1	0.1	12.1	99.7	0.0	0.3	1.5	13.5	0.1	111.7
	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 2023, Easy Paisa Bank Lt. has been included in scheduled banks (and, former, Telesoor 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 ²	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,575.18	92.89	6,343.69	92.60	5,295.44	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-Baltistan	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	5,452.48	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-Baltistan	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	7,853.79	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-Baltistan	-	-	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	0.65	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-Baltistan	-	-	-	-	-	-
	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	12.57	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-Baltistan	0.01	0.00	0.00	-	0.01	-
	AJK	-	-	0.02	-	0.11	0.01
Islamabad Total		1,379.45	100.00	2,148.32	100.00	1,365.27	100.00
Gilgit-Baltistan	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-Baltistan	5.07	98.21	5.15	98.93	6.10	98.79
	AJK	-	-	-	-	0.00	0.01
Gilgit-Baltistan 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-Baltistan	-	-	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, SHP

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 30th Sep & 1st Oct - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period."
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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 ²	
		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 Lt. 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 ^a		
		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)

Provinces/ Regions	Borrower	Billion Rupees								
		Sep-24			Dec-24			Mar-25 ¹		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.35	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 Lt. 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	4,807.9	306	750.7	647.4	239	1,208.6	574.8
Azad Jammu Kashmir	2,353	959.9	515.9	96	223.1	92.6	12	3,345.6	271.2
Gilgit Baltistan	2,726	1,377.7	1,230.7	10	23.6	18.1	21	111.9	35.9
All Pakistan	856,710	469,503.0	269,576.2	67,947	169,215.9	82,445.6	11,083	571,886.2	115,824.5
FY25									
Jul-Sep									
Punjab	128,633	72,040.4	202,884.7	17,471	26,128.7	64,694.0	3,010	95,126.3	79,016.5
Sindh	28,643	26,812.5	53,946.2	3,515	7,834.8	15,233.7	817	34,880.6	20,216.3
Khyber Pakhtunkhwa	31,901	9,615.9	10,056.1	1,060	996.0	3,200.1	209	1,542.9	2,109.5
Balochistan	938	1,233.7	4,861.3	109	318.5	496.2	167	669.9	580.5
Azad Jammu Kashmir	696	386.2	708.1	42	56.9	97.0	9	1,044.3	178.4
Gilgit Baltistan	650	270.1	1,604.1	3	1.6	17.6	4	8.4	32.1
All Pakistan	191,461	110,358.8	274,960.5	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	128,775.1	85,411.2	9,533	519,124.8	142,754.7

**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 & Non 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	187,217.8	250,917.9	44,015	571,330.1	138,214.8	1,601,152	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	2,168.3	495	2,039.0	355.0	9,626	11,242.3	7,825.5
Azad Jammu Kashmir	9,327	2,313.3	2,318.4	64	211.9	119.4	11,852	7,053.8	3,315.5
Gilgit Baltistan	6,963	1,256.5	1,755.5	696	749.2	1,359.6	10,416	3,519.0	4,399.6
All Pakistan	1,047,849	266,989.7	267,171.5	58,696	738,191.2	140,766.5	2,042,285	2,215,706.0	874,984.3
FY25									
Jul-Sep									
Punjab	193,925	53,429.7	209,034.0	13,579	137,935.6	106,662.2	356,618	384,660.6	662,291.4
Sindh	34,937	10,645.3	42,786.6	718	28,561.4	21,783.3	68,630	108,734.5	153,966.0
Khyber Pakhtunkhwa	10,035	3,848.1	12,194.6	401	1,499.2	2,649.2	43,606	17,502.1	30,209.5
Balochistan	285	571.2	872.7	162	1,063.2	371.5	1,661	3,856.4	7,182.1
Azad Jammu Kashmir	1,916	776.0	2,365.1	28	47.9	127.9	2,691	2,311.3	3,476.5
Gilgit Baltistan	1,662	294.5	1,670.5	89	117.8	1,306.9	2,408	692.3	4,631.2
All Pakistan	242,760	69,564.7	268,923.5	14,977	169,225.2	132,980.9	475,614	517,757.4	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	3,039	755.5	1,737.3	239	242.3	1,261.2	5,276	1,546.0	4,693.2
All Pakistan	524,596	153,138.9	282,872.2	27,959	405,152.1	126,426.9	1,445,531	1,266,699.6	962,385.7
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	37,857	631,413.8	123,155.6	1,887,879	1,880,422.2	951,438.8

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, SBI

**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
I. 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 (NFPE)	-	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	409.9	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	5,025.0	10,168.5	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	109.8	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, SBP

Notes:-

1. Effective March 2025, Easy Paisa Bank Lt. 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 ¹		
	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	98,843.4	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	5,086,633.2	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) Mudaraba 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. Mudarba 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	28,788.8	25,428.8	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 Lt. 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 ^a	Mar ^b
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		203,286.6	59,634.0	22.2	4,901.0
Total		22,912,722.6	23,138,672.3	22,188,232.6	22,832,820.6

Notes:

* 01.00 stands for 00.05 to 01.00

: : : : :

* 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, Easy Paisa Bank Ltd. has been included in scheduled banks (and, former, Telesoor 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

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

Million Rupees				
RATE OF RETURN	2024			2025
	Jun	Sep	Dec ^B	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	130,099.3	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	7,626,728.1	8,231,338.5

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.05 to 01.00

* 2.00 stands for 1.05 to 2.00

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

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 31st 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	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 Lt. 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	44,115.6	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	4,936.5
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, Teleson 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)

RATE OF RETURN	End of Period: Million Rupees					
	2024				2025	
	Sep		Dec		Mar ^a	
	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	110,862.4	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	9,080.1
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	16,402.6	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	12,478.0	7,796.5	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	9,581.6	5,101.6	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.

As on 31st March, 2025

Minion Ruppes						
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.

**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 ^a	Mar ^a
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, SBB

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

Source: Statistics and Data Services Department, SBP

Note:

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

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

TYPE OF DEPOSITS	Percent per annum				
	2024				2025
	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	Up to 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

Items	Percent per annum															
	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including		Excluding		Including		Excluding		Including		Excluding		Including		Excluding	
	Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup	
	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding
	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs
Feb-25																
1.Scheduled Banks (SBs)	12.41	12.59	12.69	12.97	12.31	12.41	13.29	13.49	5.46	5.25	9.72	9.62	5.57	5.66	9.67	9.66
a. Public	14.07	14.18	14.21	14.33	15.00	15.27	16.84	17.32	8.81	8.80	10.32	10.31	7.94	8.31	10.67	10.67
b. Private	12.72	13.05	13.04	13.51	11.80	11.86	12.64	12.78	4.94	4.62	9.90	9.81	4.97	5.02	9.50	9.49
c. Foreign	7.86	7.86	7.86	7.86	8.15	8.15	8.16	8.16	4.51	4.51	5.30	5.30	4.37	4.40	5.70	5.70
d. Specialized	19.96	19.96	19.96	19.96	16.32	16.34	20.09	20.09	7.74	6.63	10.43	10.39	8.24	8.37	9.27	9.27
2. DFIs	13.86	13.87	13.92	13.93	11.25	11.00	12.19	12.15	11.52	11.41	11.52	11.41	12.73	12.98	12.73	12.98
3. MFBs	37.56	37.56	38.49	38.49	35.35	35.35	36.83	36.83	4.42	3.95	10.50	10.34	11.38	11.51	15.24	15.70
4. Overall (SBs, MFBs, DFIs)	12.55	12.77	12.83	13.16	12.89	13.05	13.90	14.16	5.46	5.25	9.72	9.62	5.70	5.78	9.83	9.81
Mar-25																
1.Scheduled Banks (SBs)	12.39	12.46	12.66	12.78	12.32	12.43	13.35	13.50	5.01	4.66	9.29	9.14	5.92	5.84	9.48	9.45
a. Public	13.38	13.55	13.88	14.15	14.80	14.87	16.79	16.91	8.97	8.97	10.67	10.68	8.09	8.35	10.44	10.44
b. Private	12.78	12.94	13.08	13.30	11.72	11.80	12.56	12.66	4.37	3.86	8.99	8.71	5.41	5.25	9.33	9.27
c. Foreign	7.99	7.99	7.99	7.99	9.67	9.67	9.69	9.69	3.64	3.64	5.65	5.65	4.68	4.73	5.97	5.97
d. Specialized	19.85	19.85	19.85	19.85	15.90	15.92	19.41	19.41	5.50	2.79	9.18	10.04	8.27	8.39	9.17	9.30
2. DFIs	13.32	13.32	13.55	13.56	11.00	10.77	11.93	11.92	11.16	11.16	11.16	11.16	12.73	13.18	12.73	13.18
3. MFBs	37.80	37.80	38.20	38.20	35.40	35.40	36.90	36.90	5.79	4.38	11.43	11.07	11.27	11.17	14.81	15.35
4. Overall (SBs, MFBs, DFIs)	12.55	12.65	12.82	12.96	12.94	13.10	14.01	14.22	5.03	4.66	9.32	9.16	6.04	5.95	9.62	9.58
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^a																
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	12.29	12.31	12.67	12.75	11.71	11.72	12.54	12.60	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	36.80	36.80	37.61	37.61	35.43	35.43	36.83	36.83	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	12.87	13.85	14.00	3.50	3.94	8.58	8.40	5.82	5.76	9.34	9.30

Source: Statistics and Data Services Department, SBP

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

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

3. Loans (Disbursed & Outstanding) mean all types of FIs's advances including working capital finance and disbursements against payments of documents i.e. Letters of credit, inland bills etc. but excluding foreign bills. Advances cover all types of advances including inter FI 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;

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

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:

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

Archive link:

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

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

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

Source: Agriculture Credit & Financial Inclusion Department

P: Provisional

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

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

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

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

3.34 Rates of Profit on National Savings Schemes

S C H E M E	Percent Per Annum									
	2024					2025				
	14 th May	19 th Aug	25 th Sep	4 th Nov	10 th Dec	31 st Jan	14 th Feb	25 th Feb	20 th Mar	19 th May
1. Savings Accounts										
(i) With cheque facilities	20.50	19.00	16.00	16.00	13.50	11.50	11.50	11.50	10.50	9.50
(ii) Without cheque facilities	20.50	19.00	16.00	16.00	13.50	11.50	11.50	11.50	10.50	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)	13.57	13.57	12.51	12.26	12.19	11.98	12.12	12.01	12.12	11.91
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	15.70	15.50	12.10	11.60	11.60	11.60	11.20	11.00	11.00	10.90
(ii) Last period of complete 6 months	16.60	16.50	13.00	12.60	12.60	12.60	12.00	11.80	11.80	11.50
(b) Special Savings Certificates (Bearer)										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates	14.64	14.64	12.72	12.10	12.00	11.88	11.74	11.74	11.74	11.52
8. Pensioner's Benefit Accounts	15.36	15.36	14.16	13.92	13.92	13.68	13.68	13.58	13.68	13.44
9. Behnood Saving Certificate	15.36	15.36	14.16	13.92	13.92	13.68	13.68	13.58	13.68	13.44
10. Short-Term Saving Certificate										
(i) 3 Months	20.20	19.00	18.52	14.32	12.76	11.24	11.08	11.08	11.12	11.12
(ii) 6 Months	19.38	18.92	18.22	13.46	12.74	11.32	11.14	10.84	11.08	11.08
(iii) 1 year	19.24	17.90	17.22	12.96	12.38	11.38	11.14	10.81	10.96	10.96
11. Shuhada Family Welfare account	15.36	15.36	14.16	13.92	13.92	13.68	13.68	13.58	13.68	13.44
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	19.10	17.58	14.25	11.16	10.44	10.44	9.90	9.74	10.44	10.34
(ii) 3 year	15.25	15.00	13.20	11.40	10.92	10.92	10.92	10.92	10.92	10.92
(iii) 5 year	14.76	14.40	13.14	11.88	11.52	11.52	11.39	11.39	11.39	11.39
13. Sarwa Islamic Saving Account (SISA)	20.50	19.00	14.25	11.16	10.44	10.44	9.90	9.74	10.44	10.34

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

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

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

3.35 Branchless Banking: Key Indicators

Period		Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2019								
	Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
	Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,030,399
2020								
	Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
	Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
	Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
	Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021								
	Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
	Q2	534,460	74,620,637	55,259	623,905	2,235,488	3,585	6,927,833
	Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
	Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022								
	Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
	Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830
	Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
	Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023								
	Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
	Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070
	Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695
	Q4	649,683	114,643,002	115,409	1,088,354	5,057,022	4,646	12,092,818
2024								
	Q1	651,672	117,295,420	137,108	1,181,837	5,703,610	4,826	13,131,527
	Q2	666,682	120,246,119	138,942	1,256,177	5,979,906	4,760	13,957,519
	Q3	693,178	122,936,699	146,262	1,444,475	6,825,651	4,725	16,049,718
	Q4	708,559	126,765,048	170,879	1,566,157	7,337,727	4,685	17,401,744

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

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

3.36 Clearing House Statistics

PERIOD		2023										2024			
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	
Karachi	No. of Cheques Cleared	1,176	1,352	1,151	1,219	1,185	1,204	1,371	1,221	1,273	1,344	1,181	1,197	1,130	
	Amount	971,179	1,118,659	1,131,625	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	
Lahore	No. of Cheques Cleared	516	581	556	511	507	503	574	508	546	569	497	579	477	
	Amount	770,730	832,573	862,813	837,861	793,790	747,907	916,346	800,970	821,223	877,531	805,865	813,351	795,509	
Peshawar	No. of Cheques Cleared	105	123	161	94	103	104	120	108	110	117	109	121	103	
	Amount	130,377	163,469	214,904	127,360	143,866	143,606	164,341	140,133	167,120	198,960	153,560	179,102	145,228	
Quetta	No. of Cheques Cleared	36	46	52	34	36	37	40	37	40	40	35	40	32	
	Amount	60,541	72,267	87,926	63,862	75,721	64,219	69,574	72,107	77,459	84,565	65,257	103,973	67,245	
Faisalabad	No. of Cheques Cleared	124	134	134	115	113	113	132	116	134	138	125	188	114	
	Amount	179,192	189,836	176,886	188,355	170,886	168,654	181,020	166,936	176,297	178,367	146,854	160,998	174,542	
Rawalpindi	No. of Cheques Cleared	160	178	181	155	155	157	172	154	170	178	167	208	150	
	Amount	197,479	237,354	280,293	199,668	223,425	217,347	273,046	246,846	294,984	273,464	238,346	262,238	256,247	
Hyderabad	No. of Cheques Cleared	83	89	92	69	72	73	90	82	81	89	78	86	66	
	Amount	91,320	106,049	120,538	87,891	83,558	83,019	91,911	90,800	95,710	105,242	90,315	98,299	90,322	
Islamabad	No. of Cheques Cleared	179	195	230	184	171	172	183	166	183	196	176	189	161	
	Amount	321,846	430,045	631,536	354,399	293,243	393,644	317,955	376,281	389,177	353,234	305,384	397,691	453,467	
Multan	No. of Cheques Cleared	132	162	153	133	127	131	143	125	136	148	130	174	120	
	Amount	188,200	215,235	190,439	221,308	209,340	195,747	207,353	183,850	208,393	217,222	191,404	185,591	223,483	
Sialkot	No. of Cheques Cleared	51	55	55	48	51	50	58	50	55	57	49	72	47	
	Amount	63,861	63,380	63,417	66,304	59,359	58,997	73,272	54,999	55,403	70,458	58,304	63,075	63,299	
Sukkur	No. of Cheques Cleared	54	60	60	43	42	42	52	48	46	55	46	53	42	
	Amount	54,350	64,397	66,721	53,729	52,812	44,671	54,098	51,127	48,273	59,279	42,543	52,235	46,098	
D.I. Khan	No. of Cheques Cleared	23	29	41	23	21	23	25	23	23	26	25	39	22	
	Amount	17,035	19,345	26,928	14,646	16,385	18,256	20,017	16,736	19,012	25,127	21,957	23,700	19,615	
Gujranwala	No. of Cheques Cleared	47	58	54	45	45	45	53	45	53	52	46	60	44	
	Amount	97,320	89,803	86,725	86,916	77,359	74,862	93,947	84,241	91,039	95,700	77,586	84,489	95,236	
Muzafara	No. of Cheques Cleared	13	12	25	8	10	9	13	11	12	15	12	14	10	
	Amount	14,953	30,811	20,514	16,204	15,302	13,782	15,683	12,197	16,549	15,224	14,762	14,798	15,173	
Bahawalp	No. of Cheques Cleared	42	59	54	43	38	36	43	38	46	53	47	61	42	
	Amount	67,165	75,932	64,723	67,634	58,463	52,901	57,034	56,608	66,903	66,877	59,502	59,103	68,631	
Total	No. of Cheques Cleared	2,741	3,133	2,998	2,725	2,676	2,698	3,068	2,732	2,908	3,078	2,723	3,079	2,560	
	Amount	3,225,548	3,709,154	4,025,988	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	

3.37 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 ^R
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

Items	Volume in Actual & Value in Billion Rupees									
	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

Items	Volume in Million & Value in Billion Rupees									
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
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	12,384,672	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	1,007,922	8.4	16,914,380	1,067,985	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	1,960,183	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	1,007,922	8.4	16,914,380	1,067,985	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	Sep-24			Dec-24		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	1,100,097.0	(12,547.0)	(0.10)	1,084,677.0	(42,105.0)	(0.26)
All Banks	1,082,582.0	(12,682.0)	(0.11)	1,067,905.0	(41,424.0)	(0.26)
Commercial Banks	1,051,359.0	(25,994.0)	(0.22)	1,040,516.0	(53,167.0)	(0.34)
Public Sector Commercial Banks	384,515.0	24,255.0	1.19	369,736.0	13,430.0	0.54
Local Private Banks	666,317.0	(49,769.0)	(0.53)	670,385.0	(66,043.0)	(0.52)
Foreign Banks	526.0	(479.0)	(0.11)	396.0	(553.0)	(0.13)
Specialized Banks	36,564.0	13,312.0	11.43	27,389.0	11,743.0	9.42
DFIs	17,515.0	135.0	0.07	16,771.0	(681.0)	(0.36)

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

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

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

Source: Financial Stability Department SBP

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit May-2025

CURRENCY\DATE	2	5	6	7	8	9	12	13	14	15
Australian Dollar	180.1356	181.7082	181.6261	182.3365	181.3077	180.2594	180.8301	180.2256	182.2562	181.0593
Bahraini Dinar	745.4410	745.9218	746.4418	746.5475	746.5777	747.1378	746.7493	747.1718	747.2450	747.0880
Canadian Dollar	203.2467	203.5678	203.4332	203.9583	203.3063	202.2457	202.0362	201.5098	202.1643	201.4651
Chinese Yuan	38.6896	38.7185	38.9595	38.9542	38.9090	38.8661	38.9937	39.1599	39.0465	39.0635
Danish Krone	42.6003	42.7016	42.6678	42.8237	42.6891	42.3782	42.3199	41.9404	42.2466	42.2654
Hong Kong Dollar	36.2525	36.2832	36.2969	36.2965	36.2249	36.2305	36.1419	36.1347	36.0888	36.0594
Japanese Yen	1.9342	1.9491	1.9570	1.9656	1.9571	1.9346	1.9263	1.9040	1.9153	1.9282
Kuwaiti Dinar	915.3214	916.0714	916.3922	917.0681	916.8168	916.7926	915.5046	914.8234	915.3762	914.9426
Malaysian Ringgit	65.4187	66.8393	66.4185	66.3961	65.8492	65.1992	65.4730	65.0541	65.2471	65.5848
New Zealand Dollar	166.7355	167.9978	168.2466	169.0504	167.6355	166.1135	166.6419	165.8577	167.4027	166.1445
Norwegian Krone	27.0387	27.0160	27.0820	27.3660	27.1933	26.9814	27.1261	26.9988	27.2040	27.1070
Omani Riyal	729.9161	730.6697	730.7841	730.9191	730.9192	731.6053	731.1505	731.4754	732.0574	731.4104
Qatari Riyal	77.1441	77.1892	77.1726	77.2538	77.2572	77.3232	77.2807	77.3040	77.3179	77.3027
Saudi Arabian Riyal	74.9218	74.9518	74.9856	75.0175	75.0282	75.0750	75.0604	75.0618	75.0736	75.0673
Singapore Dollar	215.1633	217.4671	217.4995	217.8254	217.1872	216.6182	216.5728	215.8136	216.3177	216.7093
Swedish Krona	28.9350	29.2300	29.1275	29.3540	29.1870	28.9213	28.9362	28.7459	28.9807	28.9481
Swiss Franc	338.9679	341.0668	341.4951	340.8704	341.3297	338.5420	336.9286	333.8272	335.6162	335.2984
Thai Baht	8.4734	8.5231	8.5833	8.6151	8.5959	8.5286	8.5135	8.4777	8.4627	8.4397
Turkish Lira	7.3050	7.3007	7.2988	7.2938	7.2933	7.2858	7.2763	7.2689	7.2706	7.2739
UAE Dirham	76.5216	76.5271	76.5676	76.6054	76.6180	76.6591	76.6467	76.6497	76.6593	76.6552
UK Pound Sterling	373.7735	373.5187	373.9993	375.5127	375.0839	372.5684	373.5190	371.4577	374.6218	373.8353
US Dollar	281.0276	281.1379	281.2397	281.4379	281.4759	281.6241	281.5828	281.5759	281.6155	281.6086
EMU Euro	317.7073	318.5010	318.2417	319.2793	318.4190	316.0498	315.5702	312.7325	314.9831	315.2183

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit May-2025

CURRENCY\DATE	16	19	20	21	22	23	26	27	29	30
Australian Dollar	180.8166	180.4831	181.0849	181.6072	181.5615	181.3262	183.7648	182.5879	181.3506	181.1551
Bahraini Dinar	747.2641	747.4408	747.7796	747.7689	748.0943	747.7831	748.1141	748.3567	748.0897	748.0105
Canadian Dollar	201.8711	201.5799	201.8178	202.8650	203.4395	203.7645	205.7096	205.2069	203.8427	204.0076
Chinese Yuan	39.0918	39.0442	39.0281	39.1275	39.1550	39.1767	39.3198	39.2327	39.1965	39.2448
Danish Krone	42.2852	42.2418	42.4964	42.8208	42.8251	42.7734	43.1271	43.0442	42.5976	42.9010
Hong Kong Dollar	36.0505	36.0185	36.0184	36.0099	36.0335	36.0061	35.9918	35.9944	35.9830	35.9633
Japanese Yen	1.9376	1.9395	1.9468	1.9601	1.9670	1.9652	1.9773	1.9757	1.9397	1.9608
Kuwaiti Dinar	915.6229	915.8556	916.6698	917.4081	918.0863	917.5540	919.4870	919.0769	916.8339	917.5983
Malaysian Ringgit	65.9283	65.3544	65.6746	65.9311	66.1306	66.2876	66.9920	66.7009	66.4438	66.3974
New Zealand Dollar	166.3648	165.9636	166.9252	167.5476	167.1245	166.8889	169.8707	168.7852	168.0478	168.3650
Norwegian Krone	27.0860	27.1358	27.3694	27.5955	27.7236	27.7366	28.0088	27.9050	27.6842	27.7971
Omani Riyal	731.5403	731.7352	732.1441	732.0602	732.4499	732.1251	732.3850	732.6448	732.3850	732.3199
Qatari Riyal	77.2861	77.3436	77.3859	77.3814	77.4020	77.4055	77.3532	77.4480	77.4246	77.4720
Saudi Arabian Riyal	75.0673	75.0852	75.1191	75.1492	75.1621	75.1561	75.1822	75.1924	75.1836	75.1666
Singapore Dollar	217.2957	216.8939	217.5390	218.2110	218.6050	218.5279	219.8227	219.4544	218.2187	218.6522
Swedish Krona	28.9882	28.8600	29.1407	29.4021	29.4775	29.3564	29.7393	29.6158	29.2081	29.4442
Swiss Franc	337.3379	336.8826	337.6767	342.4343	341.6690	340.9479	343.4993	343.3692	339.3299	342.4300
Thai Bhat	8.5007	8.4885	8.5146	8.6243	8.6405	8.6403	8.6809	8.6340	8.6045	8.6318
Turkish Lira	7.2631	7.2726	7.2667	7.2702	7.2723	7.2366	7.2391	7.2474	7.2309	7.2116
UAE Dirham	76.6597	76.6752	76.7056	76.7562	76.7696	76.7759	76.7656	76.7799	76.7787	76.7751
UK Pound Sterling	374.8100	374.6807	376.5200	378.4502	378.3621	379.0338	382.7570	382.3816	379.3249	379.8550
US Dollar	281.6121	281.6638	281.7845	281.9000	281.9517	281.9603	282.0069	282.0638	282.0431	282.0138
EMU Euro	315.3299	315.0939	316.8066	319.2881	319.3343	318.9034	321.5519	320.9996	317.6505	319.9117

Source: Statistics and Data Services Department, SDB

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

4.2 Foreign Exchange Average Rates

Pak Rupees per USD

PERIOD	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-2024	2024-2025
Jul	101.7194	104.7388	105.4250	124.3534	158.8297	166.7625	159.6016	219.4371	281.0072	278.3912
Aug	102.3361	104.6221	105.3079	123.7896	158.0770	167.7064	164.0997	220.8863	293.8081	278.5403
Sep	104.2068	104.5396	105.3207	124.0816	156.1764	165.8541	168.0567	230.4659	297.7542	278.2436
Oct	104.4807	104.5985	105.3391	130.3831	155.9491	162.8000	171.6948	220.5724	280.3568	277.6704
Nov	105.3726	104.6935	105.3626	133.5041	155.3675	159.2122	173.0255	222.3105	285.5207	277.8093
Dec	104.6578	104.7248	108.6974	138.4713	154.9200	160.0795	177.1764	224.7624	283.2961	278.1204
Jan	104.8388	104.7301	110.4030	138.6951	154.6561	160.1536	176.3108	234.1360	280.3206	278.6443
Feb	104.6232	104.7204	110.4342	138.5307	154.2634	159.1313	175.4823	266.6764	279.1817	279.3043
Mar	104.6470	104.7417	112.0689	139.1663	158.4472	156.0298	179.6173	280.2025	278.7050	280.0836
Apr	104.6738	104.7474	115.4216	141.1646	164.4373	153.0769	184.4813	284.9457	278.1425	280.7138
May	104.6787	104.7381	115.4469	145.6922	160.0767	153.2928	195.5004	285.4860	278.2501	281.6663
Jun	104.5864	104.7702	118.9055	155.2491	165.1039	156.1638	204.3674	286.5841	278.4387	
Jul- Sep	102.7541	104.6335	105.3512	124.0749	157.6944	166.7743	163.9194	223.5964	290.8565	278.3917
Oct -Dec	104.8370	104.6723	106.4664	134.1195	155.4122	160.6973	173.9656	222.5484	283.0579	277.8667
Jan - Mar	104.7030	104.7307	110.9687	138.7974	155.7889	158.4382	177.1368	260.3383	279.4024	279.3440
Apr - Jun	104.6463	104.7519	116.5913	147.3686	163.2059	154.1778	194.7831	285.6719	278.2771	
Annual	104.2351	104.6971	109.8444	136.0901	158.0253	160.0219	177.4512	248.0388	282.8985	

Source: Statistics and Data Services Department, SBP

4.3 NEER and REER Indices of Pakistani Rupees

(Base 2010 = 100)

PERIOD		NEER		REER*	
		Index	% Change over last Year/Month	Index	% Change over last Year/Month
Jun-20		61.0766	(4.86)	94.5067	2.23
Jun-21		61.2522	0.29	101.0253	6.90
Jun-22		50.6147	(17.37)	94.8613	(6.10)
Jun-23		37.3157	(26.27)	87.7283	(7.52)
Jun-24		38.8392	4.08	100.0647	14.06
2024	May	39.2048	(0.23)	100.6884	(3.60)
	Jun	38.8392	(0.93)	100.0647	(0.62)
	Jul	38.7177	(0.31)	101.5044	1.44
	Aug	38.1540	(1.46)	100.1325	(1.35)
	Sep	37.8422	(0.82)	98.6415	(1.49)
	Oct	38.2706	1.13	100.7770	2.16
	Nov	38.8867	1.61	103.0225	2.23
	Dec	39.1509	0.68	103.6654	0.62
2025	Jan	39.3917	0.62	104.0619	0.38
	Feb	39.0886	(0.77)	102.2470	(1.74)
	Mar	38.5292	(1.43)	101.5521	(0.68)
	Apr ^R	38.1189	(1.06)	99.3050	(2.21)
	May ^P	37.6648	(1.19)	97.8089	(1.51)

Source: Statistics and Data Services Department, SBP

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

NOTES: -

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

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

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

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

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

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

CURRENCY \ PERIOD	2021-22	2022-23	2023-24	2024	2024	2025				
				May	Dec	Jan	Feb	Mar	Apr	May
Australian Dollar	128.5504	167.0037	185.3871	184.1489	176.1616	173.4136	175.8804	176.3607	176.6060	181.3741
Bahraini Dinar	469.1256	657.8499	750.5992	738.1127	737.6179	739.4283	741.1849	743.1031	744.7355	747.2512
Canadian Dollar	140.0847	185.0301	208.7583	203.3955	195.2113	193.5492	195.1749	194.9956	201.0440	203.0519
Chinese Yuan	27.4877	35.6919	39.1631	38.4867	38.2149	38.1743	38.4074	38.6369	38.4394	39.0489
Danish Krone	26.8532	35.0351	41.0488	40.3103	39.0649	38.6716	38.9964	40.6040	42.3700	42.5873
Hong Kong Dollar	22.7589	31.677	36.1988	35.6408	35.7981	35.8072	35.9026	36.0423	36.1720	36.1039
Japanese Yen	1.5108	1.8107	1.8992	1.7853	1.8111	1.7798	1.8406	1.8786	1.9541	1.9470
Kuwaiti Dinar	585.6467	807.9085	918.1168	905.0482	903.0179	902.6919	903.9444	907.5545	913.9339	916.6651
Malaysian Ringgit	41.9288	55.283	60.2265	58.9537	62.3336	62.3630	62.8175	63.1013	63.5781	65.9660
New Zealand Dollar	120.5836	153.2438	171.6663	168.8034	160.0512	157.0026	158.7709	160.5371	164.2661	167.3855
Norwegian Krone	19.855	24.1204	26.6017	25.8800	24.7984	24.5699	24.9492	26.1976	26.6150	27.3578
Omani Riyal	461.5716	645.193	735.2075	722.9335	722.5926	724.0401	725.5673	727.5500	729.0574	731.6348
Qatari Riyal	48.6996	68.0568	77.6567	76.3585	76.3468	76.4789	76.6484	76.8726	77.0465	77.3224
Saudi Arabian Riyal	47.2939	66.0564	75.4081	74.1798	74.0251	74.2400	74.4720	74.6662	74.8000	75.0853
Singapore Dollar	130.4234	182.2382	209.7575	205.8581	205.8971	204.6044	207.3378	209.5951	212.2685	217.5197
Swedish Krona	19.3564	23.5275	26.6217	25.8647	25.3186	25.1377	25.8629	27.6260	28.7985	29.1799
Swiss Franc	190.129	265.2493	318.8447	305.8324	311.9552	306.2790	308.7581	316.8525	337.9049	339.4760
Thai Baht	5.314	7.0698	7.9177	7.6054	8.1487	8.1425	8.2716	8.2958	8.3348	8.5587
Turkish lira	15.1126	13.027	9.6099	8.6383	7.9600	7.8517	7.7284	7.5612	7.3704	7.2689
UAE Dirham	48.3139	67.5289	77.0219	75.7602	75.7276	75.8523	76.0394	76.2476	76.4183	76.6776
UK Pound Sterling	235.5923	299.3025	356.205	351.2041	351.4881	344.0113	349.8583	361.5313	369.4887	376.2033
US Dollar	177.4512	248.0388	282.8985	278.2501	278.1204	278.6443	279.3043	280.0836	280.7138	281.6663
EMU Euro	199.4916	260.5221	305.9706	300.5630	291.1501	288.2999	290.6593	302.7282	316.1291	317.5786

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

In 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
2024 May	-0.01	+1.25	+0.26	-0.02	+0.00	+0.11	+1.35	-0.01	+1.45	+0.07	+0.16	+0.58	+0.48
Jun	-0.33	-1.35	-0.19	-0.75	+0.74	-2.67	-0.33	+0.00	-0.52	-0.05	-0.91	+0.80	-1.96
Jul	+0.61	+1.15	-0.35	+0.61	+0.00	+5.61	+2.46	-0.15	+1.46	-0.03	+0.33	+2.04	-0.88
Aug	+1.93	+2.39	-0.15	+5.14	+0.00	+5.28	+6.73	+0.07	+2.58	-0.09	+3.69	+3.75	+1.37
Sep	+1.04	+0.98	+0.10	+2.18	-0.00	+1.48	+5.06	+0.30	+1.78	+0.09	+1.19	+0.56	-4.29
Oct	-1.50	-2.80	-0.20	-3.35	+0.15	-7.07	-6.40	-0.04	-3.20	-0.00	-4.61	-2.46	-0.17
Nov	-1.82	-3.23	-0.61	-1.10	-0.15	+0.43	-1.42	-0.04	-2.82	+0.00	-1.28	-1.94	-1.21
Dec	-0.65	-1.31	-0.71	-2.03	-0.00	-2.43	-0.84	-0.21	-0.52	-0.07	-3.39	-1.56	-1.99
2025 Jan	+0.46	+0.00	-1.81	-0.67	+0.00	+1.50	+1.56	-0.15	-1.08	-0.05	+1.19	-1.56	-1.38
Feb	-0.26	+0.17	-0.87	-1.50	-0.00	+3.15	-1.02	-0.25	+1.49	-0.20	-0.44	+0.90	-1.81
Mar	+0.45	+3.88	+2.36	-0.54	+0.00	+0.09	+0.97	-0.18	+2.73	+0.30	-1.83	+2.41	-3.77
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

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

In Percent

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

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

Source: Statistics and Data Services Department, SBP

Note:

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

4.7 Appreciation / Depreciation* of Pak Rupee Against Selected Currencies

In Percent														
END OF PERIOD	2022	2023	2024	Quarterly					2024	2025				
				2024				2025						
				I	II	III	IV	I	May	Jan	Feb	Mar	Apr	May
Australian Dollar	-14.83	-20.47	+8.29	+3.78	-1.40	-4.45	+10.75	-0.33	-1.69	+0.54	+0.18	-1.05	-2.15	-1.09
Brazilian Real	-28.67	-23.69	+26.65	+2.72	+11.25	-2.00	+13.08	-6.88	+1.35	-5.38	+0.32	-1.82	-1.45	-0.21
Canadian Dollar	-16.45	-21.30	+8.39	+2.16	+1.00	-1.48	+6.63	-0.03	-0.79	+0.72	-0.32	-0.43	-3.95	-0.68
Chinese Yuan	-13.47	-17.43	+2.11	+1.14	+0.52	-3.50	+4.08	-0.65	+0.01	-0.46	+0.26	-0.45	+0.13	-1.70
EMU Euro	-15.98	-22.19	+5.99	+1.92	+0.98	-4.39	+7.72	-3.91	-1.23	-0.00	-0.17	-3.74	-4.93	-0.49
Hong Kong Dollar	-21.12	-19.09	-0.65	+0.10	-0.20	-0.57	+0.02	+0.16	-0.10	+0.33	-0.18	+0.01	-0.31	+0.29
Indian Rupee	-13.22	-19.05	+2.34	+0.32	+0.09	+0.40	+1.52	+0.41	-0.26	+1.84	+0.88	-2.31	-0.42	-0.29
Indonesian Rupiah	-13.81	-19.77	+4.93	+2.77	+3.36	-7.49	+6.78	+2.73	+0.02	+0.67	+1.52	+0.54	+0.19	-2.88
Iranian Rial	-22.50	-17.49	-1.32	-0.57	-0.75	-0.00	-0.01	-0.00	-0.00	-0.00	+0.00	-0.00	-0.03	-0.78
Japanese Yen	-8.35	-13.61	+10.32	+6.59	+6.35	-11.37	+9.81	-4.63	-0.11	-1.49	-3.05	-0.09	-4.68	+0.16
Korean Won	-15.47	-17.50	+11.17	+3.30	+3.09	-5.01	+9.90	+1.13	-0.16	-1.18	+0.44	+1.87	-1.94	-4.72
Malaysian Ringgit	-16.92	-15.49	-3.20	+2.03	-0.25	-12.97	+9.28	-1.47	-1.33	-1.54	+1.03	-0.96	-2.41	-2.59
Saudi Arabian Riyal	-20.95	-19.48	+0.25	+0.20	-0.04	+0.02	+0.06	-0.05	-0.07	+0.04	+0.20	-0.29	-0.05	-0.93
Singapore Dollar	-21.63	-20.76	+2.01	+1.52	+0.80	-5.74	+5.76	-1.22	-0.77	+0.05	-0.46	-0.82	-2.29	-2.24
Swedish Krona	-9.33	-22.68	+10.10	+6.24	-0.47	-4.89	+9.47	-9.41	-4.02	-0.09	-2.66	-6.65	-3.86	-1.18
Swiss Franc	-20.23	-25.93	+5.00	+6.08	-0.77	-6.07	+6.19	-1.66	-0.58	+1.58	-0.89	-2.35	-6.46	-0.83
Taiwani Dollar	-13.58	-14.60	-2.84	-2.83	-0.01	+0.00	-0.00	+0.00	-0.00	+0.00	+0.00	-0.00	+0.01	-0.75
Thai Baht	-18.25	-19.52	-1.28	+5.10	+1.03	-12.46	+6.20	-1.00	-0.84	-1.78	+1.37	-0.59	-1.54	-2.99
UK Pound Sterling	-12.16	-23.48	+1.45	+0.93	-0.36	-5.60	+6.86	-3.04	-1.43	+1.08	-1.47	-2.66	-3.15	-1.63
U.S Dollar	-21.09	-19.28	-0.03	+0.03	-0.06	-0.00	-0.01	-0.00	+0.00	-0.00	-0.00	+0.00	-0.03	-0.78
UAE Dirham	-21.06	-19.48	+0.18	+0.20	-0.04	+0.02	-0.01	-0.20	-0.07	+0.11	+0.20	-0.51	+0.17	-0.78

Source: Statistics and Data Services Department, SBP

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

Notes:

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

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

4.8 Workers' Remittances

Million US Dollars

COUNTRIES	FY21	FY22	FY23	FY24	May		Jul-May	
					2024	2025 ^a	FY24	FY25 ^a
1.USA	2,599.6	3,087.4	3,167.8	3,531.2	359.4	314.7	3,209.2	3,439.5
2.UK	4,091.0	4,492.9	4,073.2	4,521.5	473.1	588.1	4,034.1	5,367.2
3.Saudi Arabia	7,726.3	7,754.2	6,532.8	7,424.2	819.0	913.9	6,615.6	8,521.4
4.UAE	6,164.8	5,846.2	4,656.1	5,534.6	668.4	754.2	4,880.2	7,111.4
Dubai	5,116.0	4,558.3	3,569.7	4,229.9	525.7	567.2	3,714.2	5,560.2
Abu Dhabi	944.8	1,208.2	1,029.7	1,250.6	137.5	167.8	1,116.2	1,421.7
Sharjah	79.4	59.8	37.9	21.5	0.6	10.5	20.9	57.6
Others	24.6	19.8	18.8	32.7	4.5	8.7	29.0	71.9
5.Other GCC Countries	3,331.6	3,625.4	3,198.0	3,180.4	314.0	361.6	2,879.1	3,407.9
Bahrain	470.8	529.5	454.3	442.9	43.3	50.3	401.2	440.2
Kuwait	861.6	935.5	815.2	802.1	80.5	77.3	727.2	795.6
Qatar	910.7	1,028.5	915.5	901.6	89.4	103.5	820.1	972.3
Oman	1,088.6	1,131.9	1,013.0	1,033.8	100.8	130.5	930.7	1,199.9
6.EU Countries	2,728.6	3,361.5	3,133.7	3,531.4	339.9	422.1	3,201.3	4,100.9
Germany	431.9	508.9	553.0	587.3	57.5	66.4	533.7	669.9
France	422.7	487.8	443.5	481.6	43.1	51.2	438.4	510.1
Netherlands	48.0	60.6	58.9	59.0	5.7	9.1	53.3	75.4
Spain	402.2	512.8	490.4	600.7	57.2	73.9	544.6	703.2
Italy	606.9	856.2	839.8	978.5	91.1	118.2	887.8	1,171.7
Greece	273.9	364.7	336.3	404.5	43.7	46.9	364.9	455.7
Sweden	63.0	79.2	75.7	76.7	6.6	9.7	69.9	85.9
Denmark	72.2	70.9	74.1	74.6	6.9	7.9	67.8	71.4
Ireland	155.9	160.3	121.1	126.8	12.4	21.0	114.8	175.8
Belgium	252.0	260.0	140.8	141.8	15.8	17.8	126.1	181.6
7.Malaysia	205.1	144.8	105.2	141.0	18.9	14.1	120.7	169.5
8.Norway	111.8	145.7	111.4	106.7	8.8	13.8	96.6	110.6
9.Switzerland	44.2	45.6	44.2	46.2	3.7	4.8	41.9	44.8
10.Australia	598.0	753.4	592.8	643.8	64.6	86.8	585.3	748.8
11.Canada	594.8	708.1	552.1	504.6	47.7	69.6	459.7	598.7
12.Japan	85.2	78.9	74.8	52.1	4.4	5.4	47.1	57.4
13.South Africa	353.6	348.8	210.8	209.6	30.6	34.0	182.6	317.6
14.South Korea	88.4	98.0	97.1	103.3	10.6	12.3	93.6	109.7
15.Other Countries ^a	727.0	788.1	782.8	720.3	79.2	90.2	645.4	785.0
Total	29,449.9	31,278.8	27,332.8	30,250.8	3,242.2	3,685.6	27,092.7	34,890.6

Source: Statistics and Data Services Department, SBP

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

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

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

Archive link:

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

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-24 ^R			May FY-25			Jul-May					
							FY24			FY25		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	72,248	74,320	(2,072)	7,189	7,292	(103)	65,703	67,275	(1,572)	75,576	73,764	1,812
A. Goods and services (a+b)	38,671	63,958	(25,287)	3,146	6,366	(3,220)	35,583	58,198	(22,615)	37,339	64,401	(27,062)
a. Goods	30,980	53,157	(22,177)	2,430	5,478	(3,048)	28,537	48,519	(19,982)	29,691	54,085	(24,394)
1. General merchandise	30,967	53,157	(22,190)	2,428	5,478	(3,050)	28,524	48,519	(19,995)	29,684	54,085	(24,401)
2. Net exports of goods under merchanting (only export)	13	...	13	2	...	2	13	...	13	7	...	7
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-	-	-	-
b. Services	7,691	10,801	(3,110)	716	888	(172)	7,046	9,679	(2,633)	7,648	10,316	(2,668)
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	5	76	(71)	1	10	(9)	5	70	(65)	9	65	(56)
3. Transport	768	4,677	(3,909)	77	385	(308)	703	4,314	(3,611)	878	4,404	(3,526)
4. Travel	758	2,266	(1,508)	49	185	(136)	698	2,134	(1,436)	669	2,266	(1,597)
5. Construction	50	29	21	5	2	3	45	26	19	44	35	9
6. Insurance and pension services	73	420	(347)	11	17	(6)	69	397	(328)	99	312	(213)
7. Financial services	53	518	(465)	3	55	(52)	48	472	(424)	53	657	(604)
8. Charges for the use of intellectual property n.i.e.	12	192	(180)	1	24	(23)	11	165	(154)	13	271	(258)
9. Telecommunications, computer, and information services	3,223	396	2,827	329	35	294	2,926	354	2,572	3,471	460	3,011
10. Other business services	1,551	1,691	(140)	150	105	45	1,432	1,296	136	1,530	1,177	353
11. Personal, cultural, and recreational services	23	1	22	4	2	2	21	1	20	46	12	34
12. Government goods and services n.i.e.	1,175	535	640	86	68	18	1,088	450	638	836	657	179
B. Primary Income	909	9,895	(8,986)	109	886	(777)	841	8,643	(7,802)	914	8,807	(7,893)
1. Compensation of employees	224	38	186	23	4	19	206	35	171	249	39	210
2. Investment income	684	9,857	(9,173)	85	882	(797)	634	8,608	(7,974)	649	8,768	(8,119)
2.1 Direct investment	181	4,170	(3,989)	21	412	(391)	168	3,548	(3,380)	128	3,883	(3,755)
2.1.1 Investment income on equity and investment fund shares	181	4,121	(3,940)	21	409	(388)	168	3,504	(3,336)	128	3,766	(3,638)
2.1.2 Interest	-	49	(49)	-	3	(3)	-	44	(44)	-	117	(117)
2.2 Portfolio investment	34	767	(733)	21	97	(76)	32	672	(640)	87	688	(601)
2.2.1 Investment income on equity and investment fund shares	17	141	(124)	1	16	(15)	17	116	(99)	3	139	(136)
2.2.2 Interest	17	626	(609)	20	81	(61)	15	556	(541)	84	549	(465)
2.3 Other investment	125	4,920	(4,795)	18	373	(355)	118	4,388	(4,270)	80	4,197	(4,117)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-	-	-	-
2.3.2 Interest	125	4,920	(4,795)	18	373	(355)	118	4,388	(4,270)	80	4,197	(4,117)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	344	...	344	25	...	25	316	...	316	354	...	354
3. Other primary income	1	-	1	1	-	1	1	-	1	16	-	16
C. Secondary Income	32,668	467	32,201	3,934	40	3,894	29,279	434	28,845	37,323	556	36,767
1. General government	449	33	416	38	6	32	421	30	391	517	61	456
2. Financial corporations, nonfinancial corporations, households, and NPISHs	32,219	434	31,785	3,896	34	3,862	28,858	404	28,454	36,806	495	36,311
2. Capital account	202	7	195	5	2	3	175	6	169	151	28	123
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	7	(7)	-	2	(2)	-	6	(6)	-	28	(28)
2. Capital transfers	202	-	202	5	-	5	175	-	175	151	-	151
2.1 General government	192	-	192	5	-	5	166	-	166	148	-	148
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	192	-	192	5	-	5	166	-	166	148	-	148
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	10	-	10	-	-	-	9	-	9	3	-	3
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	10	-	10	-	-	-	9	-	9	3	-	3
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	72,450	74,327	(1,877)	7,194	7,294	(100)	65,878	67,281	(1,403)	75,727	73,792	1,935

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-24 ^a			May FY-25			Jul-May					
							FY24			FY25		
	Net acquisition of financial assets	Net incurrence of liabilities	Net	Credit	Debit	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
3. Financial account	4,839	7,347	(2,508)	1,133	1,254	(121)	4,193	6,381	(2,188)	1,812	(248)	2,060
1. Direct investment	220	2,346	(2,126)	14	194	(180)	208	2,141	(1,933)	(46)	1,979	(2,025)
1.1 Equity and investment fund shares	217	2,228	(2,011)	14	153	(139)	206	2,027	(1,821)	(46)	1,983	(2,029)
1.2 Debt instruments	3	118	(115)	-	41	(41)	2	114	(112)	-	(4)	4
2. Portfolio investment	(6)	(382)	376	-	(49)	49	(3)	(557)	554	(12)	(823)	611
2.1 Equity and investment fund shares	(2)	122	(124)	-	(23)	23	(2)	118	(120)	(12)	(312)	300
2.2 Debt instruments	(4)	(504)	500	-	(26)	26	(1)	(675)	674	-	(311)	311
3. Financial derivatives (other than reserves) and employees stock options	(10)	-	(10)	-	-	-	(5)	-	(5)	(1)	-	(1)
4. Other investment	(881)	5,383	(5,764)	(78)	1,189	(1,187)	(721)	4,717	(5,438)	(277)	(1,684)	1,327
4.1 Other equity	-	-	-	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	84	3,712	(3,628)	74	34	40	(329)	3,685	(4,014)	(437)	439	(876)
Central bank	-	969	(969)	-	-	-	-	969	(969)	-	-	-
Deposit-taking corporations, except the central bank	(28)	465	(493)	77	16	61	(354)	458	(812)	(363)	8	(591)
General government	2	2,248	(2,246)	-	18	(18)	3	2,228	(2,225)	2	431	(429)
Other sectors	110	-	110	(3)	-	(3)	22	-	22	144	-	144
4.3 Loans	-	2,235	(2,235)	-	1,055	(1,055)	-	1,606	(1,606)	-	(1,973)	1,973
Central bank	-	2,154	(2,154)	-	1,028	(1,028)	-	2,352	(2,352)	-	1,556	(1,556)
Deposit-taking corporations, except the central bank	-	250	(250)	-	(123)	123	-	91	(91)	-	(2,303)	2,383
General government	-	(683)	683	-	292	(292)	-	(1,211)	1,211	-	(189)	189
Other sectors	-	514	(514)	-	(142)	142	-	374	(374)	-	(957)	957
4.4 Insurance, pension, and self-guarantee schemes	-	-	-	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-	-	-	-
Other sectors	-	-	-	-	-	-	-	-	-	-	-	-
4.5 Trade credit and advances	(473)	(806)	333	(152)	-	(152)	(400)	(800)	400	121	-	121
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-	-	-	-
Other sectors	(473)	(806)	333	(152)	-	(152)	(400)	(800)	400	121	-	121
4.6 Other accounts receivable/ Payable	8	242	(234)	-	20	(20)	8	226	(218)	39	(70)	109
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-	-	-	-
General government	8	-	8	-	-	-	8	-	8	39	-	39
Other sectors	-	242	(242)	-	20	(20)	-	226	(226)	-	(70)	70
4.7 Special drawing rights	—	-	-	—	-	-	—	-	-	—	-	-
5. Reserve assets	5,816	—	5,816	1,197	—	1,197	4,714	—	4,714	2,148	—	2,148
5.1 Monetary gold	-	—	-	—	-	-	-	—	-	-	—	-
5.2 Special drawing rights	743	—	743	(112)	—	(112)	977	—	977	(710)	—	(710)
5.3 Reserve position in the IMF	-	—	-	-	—	-	-	—	-	-	—	-
5.4 Other reserve assets	4,273	—	4,273	1,309	—	1,309	3,737	—	3,737	2,858	—	2,858
	Credit	Debit	net	Credit	Debit	net	Credit	Debit	net	Credit	Debit	net
4. Errors and Omissions	-	631	(631)	-	21	(21)	-	785	(785)	125	-	125
5. Exceptional Financing	-	-	-	-	-	-	-	-	-	-	-	-

— Not Applicable

Source: Statistics and Data Services Department, SGP

Archive Link: http://www.sbp.org.pk/econdata/BOP_archindex.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 ^R
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+5a+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	
FY20	3,674	176	369	11,956	49	0.2	12,550	12,132	7,526	28	2	771	53	4,059	2,672	6,754
FY21	3,665	386	131	16,913	55	0.2	17,486	17,299	7,879	52	3	780	80	4,507	2,568	7,099
FY22	3,777	212	117	9,602	132	0.2	10,064	9,815	7,111	202	1	1,475	120	3,138	2,580	5,635
FY23	3,976	19	69	4,426	21	0.2	4,536	4,445	6,393	186	92	1,678	127	1,964	2,903	4,715
FY24	4,848	735	73	8,655	38	0.2	9,501	9,390	6,629	298	102	2,022	95	2,026	2,885	4,607
2024 May	4,883	974	73	8,135	20	0.2	9,203	9,110	6,527	193	97	1,986	96	2,176	2,560	4,541
Jun	4,848	735	73	8,655	38	0.2	9,501	9,390	6,629	298	102	2,022	95	2,026	2,885	4,607
Jul	5,047	453	73	8,768	22	0.2	9,316	9,221	6,682	90	124	1,936	94	2,326	2,539	4,746
Aug	5,230	293	73	9,144	53	0.2	9,564	9,437	6,632	82	55	1,895	86	2,376	2,413	4,737
Sep	5,472	630	69	10,107	31	0.2	10,837	10,737	6,687	(30)	5	2,023	84	2,371	2,184	4,664
Oct	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 ^R	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 ^P	6,823	26	71	11,491	27	0.2	11,615	11,517	6,936	53	0	2,376	15	2,225	2,374	4,560

Source: Statistics and Data Services Department, SBP

* Excludes RBI Holding

** Compiled as per IMF Balance of Payments Manual Guidelines

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

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

4.12 Foreign Currency Deposits

Million US Dollars													
DESCRIPTION	2024								2025				
	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr ⁶	May ⁷
Foreign Currency Deposits													
A. FE-25 Deposits	6,527.1	6,628.5	6,682.2	6,632.2	6,687.1	6,581.7	6,571.4	6,743.2	6,697.5	6,637.2	6,805.1	6,914.9	6,935.6
1. Resident	5,638.4	5,731.3	5,773.9	5,775.2	5,835.9	5,718.1	5,713.3	5,909.3	5,858.1	5,755.7	5,869.3	6,032.8	6,039.9
i) Demand Deposits	1,782.1	1,831.2	1,819.3	1,889.9	1,890.2	1,901.8	1,860.4	1,839.3	1,867.4	1,880.9	1,906.4	1,961.9	1,972.1
ii) Savings Deposits	1,783.5	1,815.4	1,817.1	1,923.5	1,881.4	1,863.2	1,798.0	1,969.5	1,940.5	1,916.9	2,001.9	2,087.9	2,069.5
iii) Time Deposits	2,072.8	2,084.8	2,137.5	1,961.8	2,064.4	1,953.2	2,054.9	2,100.4	2,050.1	1,958.0	1,961.1	1,983.1	1,998.3
2. Non- Resident	888.7	897.2	908.3	857.0	851.2	863.6	858.1	833.9	839.5	881.4	935.8	882.0	895.7
i) Demand Deposits	506.1	544.4	548.2	502.9	498.7	508.9	509.6	512.7	521.8	556.0	631.7	586.0	598.8
ii) Savings Deposits	222.8	224.0	221.2	230.5	225.5	227.7	221.7	224.6	221.4	219.9	216.3	204.9	209.5
iii) Time Deposits	159.8	128.8	138.9	123.6	127.0	127.0	126.9	96.6	96.3	105.6	87.9	91.1	87.4
B. Old FCAs Deposits	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4
1. Resident	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
2. Non- Resident	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Total (A+B)	6,536.5	6,637.9	6,691.6	6,641.6	6,696.5	6,591.1	6,580.8	6,752.6	6,706.9	6,646.6	6,814.5	6,924.3	6,945.0
FE-25 Deposits Utilization	6,527.1	6,628.5	6,682.2	6,632.2	6,687.1	6,581.7	6,571.4	6,743.2	6,697.5	6,637.2	6,805.1	6,914.9	6,935.6
1. Financing	1,985.8	2,021.9	1,936.4	1,894.9	2,022.8	2,317.3	2,480.8	2,547.5	2,517.0	2,489.4	2,430.0	2,430.5	2,376.0
i) Exports Financing	518.3	540.1	550.9	580.7	646.6	830.3	881.1	917.2	901.8	892.2	944.7	911.0	894.7
a) Pre-Shipment	383.5	405.1	412.8	440.5	483.0	653.5	688.0	726.5	711.4	623.8	742.8	701.8	715.6
b) Post-Shipment	134.8	135.0	138.1	140.2	163.5	176.8	193.1	190.7	190.4	268.4	201.9	209.2	179.0
ii) Import Financing	1,467.5	1,481.8	1,385.5	1,314.2	1,376.2	1,487.0	1,599.7	1,630.3	1,615.2	1,597.2	1,485.4	1,519.4	1,481.3
2. Placements	1,630.0	1,718.0	1,683.4	1,604.4	1,537.2	1,450.2	1,491.0	1,540.5	1,609.3	1,482.4	1,595.0	1,650.1	1,587.5
i) With State Bank of Pakistan	1,049.0	1,048.7	1,053.5	1,013.3	1,060.1	1,048.5	1,058.1	1,054.5	1,079.9	1,071.8	1,091.1	1,107.2	1,100.3
a) CRR ¹	364.2	364.5	366.3	367.8	369.4	366.5	369.4	368.7	377.4	374.3	382.2	387.5	385.1
b) SCRR ²	684.7	684.1	687.2	645.5	690.6	682.0	688.7	685.8	702.6	697.5	708.9	719.7	715.2
ii) With Banks	581.0	669.3	629.9	591.2	477.1	401.8	432.9	486.0	529.4	410.5	503.9	542.9	487.1
a) Within Pakistan	95.7	95.0	94.2	85.9	84.3	77.1	67.3	52.7	43.6	41.4	34.6	14.4	14.7
b) Outside Pakistan	485.4	574.4	535.7	505.3	392.8	324.7	365.6	433.4	485.8	369.1	469.3	528.5	472.4
3. Balances	734.9	862.2	736.1	757.1	755.7	742.6	589.3	650.1	622.6	621.7	648.1	528.7	747.3
i) Balance held abroad	441.1	569.2	469.1	496.3	522.8	503.7	346.2	428.6	399.4	388.4	389.4	275.4	497.5
ii) Cash in hand	293.8	293.1	267.0	260.8	232.9	238.9	243.1	221.5	223.1	233.3	258.6	253.3	249.8
4. Others	2,176.4	2,026.5	2,326.3	2,375.7	2,371.5	2,071.6	2,010.3	2,005.1	1,948.6	2,043.7	2,132.0	2,305.7	2,224.9

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

Source: Statistics and Data Services Department, SBP

1. Cash Reserve Requirement
2. Special Cash Reserve Requirement

4.13 Foreign Investment in Pakistan by Country

Million US Dollars

Sr. COUNTRY	May FY25 ^P			Jul- May FY25 ^P			Jul- May FY24 ^R		
	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total
I Foreign Private Investment	193.9	(22.5)	171.4	1,978.8	(312.5)	1,666.3	2,142.4	115.4	2,257.8
1 Argentina	-	-	-	-	-	-	-	-	-
2 Australia	0.2	-	0.2	3.0	-	3.0	2.3	(0.1)	2.2
3 Austria	-	-	-	(0.4)	0.1	(0.3)	(0.5)	(0.4)	(0.9)
4 Bahamas	-	-	-	-	0.0	0.0	-	-	-
5 Bahrain	3.0	-	3.0	34.0	(0.1)	33.9	32.7	0.8	33.5
6 Bangladesh	-	-	-	-	-	-	-	-	-
7 Belgium	0.0	-	0.0	0.2	-	0.2	0.1	-	0.1
8 Bosnia Herzegovina	-	-	-	-	-	-	-	-	-
9 Brunei	(0.0)	-	(0.0)	(0.2)	-	(0.2)	(0.2)	-	(0.2)
10 Canada	5.4	0.7	6.0	23.5	1.8	25.3	61.5	3.7	65.1
11 China	79.2	-	79.2	790.4	-	790.4	598.6	-	598.6
12 Congo	-	-	-	-	-	-	-	-	-
13 Denmark	0.0	-	0.0	0.2	(0.7)	(0.5)	0.0	-	0.0
14 Egypt	(0.0)	-	(0.0)	(0.5)	-	(0.5)	(0.5)	-	(0.5)
15 Finland	0.2	-	0.2	2.7	-	2.7	2.7	-	2.7
16 France	9.5	0.0	9.5	20.2	0.0	20.2	98.1	0.1	98.3
17 Germany	0.2	0.0	0.2	(11.5)	0.0	(11.5)	25.8	(0.3)	25.4
18 Hongkong	17.9	(0.3)	17.6	215.2	24.6	239.7	187.3	(1.1)	186.2
19 Hungary	2.0	-	2.0	17.1	-	17.1	9.1	-	9.1
20 Iceland	-	-	-	-	-	-	-	-	-
21 Indonesia	0.2	-	0.2	0.2	-	0.2	-	-	-
22 Iran	0.1	-	0.1	1.2	-	1.2	1.2	-	1.2
23 Ireland	0.0	(0.4)	(0.4)	0.1	(3.0)	(2.9)	0.2	3.6	3.9
24 Italy	(0.1)	-	(0.1)	0.6	-	0.6	6.8	(0.0)	6.8
25 Japan	(0.6)	-	(0.6)	(6.0)	(0.0)	(6.0)	(4.8)	(1.2)	(6.0)
26 Kenya	-	-	-	-	-	-	-	0.0	0.0
27 Korea (South)	1.3	-	1.3	14.6	-	14.6	15.1	-	15.1
28 Kuwait	3.9	(0.0)	3.9	40.6	(3.4)	37.2	43.7	(0.8)	42.9
29 Lebanon	2.1	-	2.1	23.1	-	23.1	22.8	-	22.8
30 Liberia	-	-	-	-	-	-	-	-	-
31 Libya	0.0	-	0.0	0.5	-	0.5	0.5	-	0.5
32 Luxembourg	(1.1)	2.1	1.0	(16.4)	4.8	(11.7)	(23.9)	(6.1)	(29.9)
33 Malaysia	1.5	-	1.5	19.7	(0.4)	19.4	25.5	(0.3)	25.2
34 Malta	3.8	-	3.8	41.8	(0.2)	41.6	42.1	0.8	42.9
35 Netherlands	3.9	-	3.9	53.7	-	53.7	71.8	(0.1)	71.8
36 NewZealand	-	-	-	0.0	-	0.0	0.1	-	0.1
37 Nigeria	-	-	-	-	-	-	-	-	-
38 Norway	(5.5)	-	(5.5)	(101.9)	-	(101.9)	(54.5)	-	(54.5)
39 Oman	(0.0)	-	(0.0)	(0.0)	-	(0.0)	3.0	-	3.0
40 Panama	-	-	-	(14.0)	-	(14.0)	11.0	-	11.0
41 Philippines	-	-	-	-	-	-	-	-	-
42 Poland	0.1	-	0.1	0.6	-	0.6	0.6	-	0.6
43 Portugal	-	-	-	0.0	-	0.0	-	-	-
44 Qatar	(0.0)	-	(0.0)	1.7	-	1.7	1.6	0.0	1.6
45 Saudi Arabia	0.6	0.0	0.6	10.7	(0.1)	10.5	82.1	0.1	82.1
46 Seychelles	-	-	-	-	-	-	-	-	-
47 Singapore	0.6	-	0.6	33.5	4.0	37.5	79.7	(9.9)	69.7
48 South Africa	-	-	-	-	-	-	-	0.0	0.0
49 Sri Lanka	-	-	-	-	-	-	-	-	-
50 Sweden	1.4	12.0	13.4	16.7	48.3	65.1	16.0	14.7	30.8
51 Switzerland	16.1	(1.3)	14.8	178.5	(11.9)	166.6	211.7	(5.7)	206.0
52 Thailand	0.1	-	0.1	0.2	-	0.2	0.6	-	0.6
53 Turkey	1.1	-	1.1	9.1	-	9.1	3.1	-	3.1
54 U.A.E	3.3	(8.4)	(5.1)	104.9	(69.9)	35.0	123.5	9.7	133.3
55 United Kingdom	19.3	(5.5)	13.9	229.0	(80.4)	148.6	220.0	10.1	230.1
56 United States	12.4	(14.6)	(2.2)	102.6	(117.4)	(14.8)	102.5	63.3	165.8
57 Others	11.8	(6.9)	4.9	139.5	(108.5)	31.1	123.1	34.5	157.6
II Foreign Public Investment[®]		(26.3)	(26.3)		(311.9)	(311.9)		(674.9)	(674.9)
Debt Securities		(26.3)	(26.3)		(311.9)	(311.9)		(674.9)	(674.9)
Total	193.9	(48.8)	145.1	1,978.8	(624.4)	1,354.4	2,142.4	(559.5)	1,582.9

Source: Statistics and Data Services Department, SBP

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

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

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

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

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

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

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

Archive link:

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

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr. Sector	May FY25 ^P			Jul- May FY25 ^P			Jul- May FY24 ^R		
	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1 Food	4.3	0.0	4.3	54.0	0.7	53.3	52.2	1.0	51.3
2 Food Packaging	1.3	-	1.3	14.8	-	14.8	14.8	-	14.8
3 Beverages	0.8	1.2	(0.4)	14.6	20.1	(5.4)	8.5	13.5	(5.0)
4 Tobacco & Cigarettes	7.0	-	7.0	77.2	-	77.2	77.3	-	77.3
5 Sugar	0.1	-	0.1	1.9	-	1.9	2.2	-	2.2
6 Textiles	0.8	1.4	(0.6)	10.1	16.2	(6.0)	23.5	23.7	(0.2)
7 Paper & Pulp	-	0.0	(0.0)	-	0.8	(0.8)	-	0.9	(0.9)
8 Leather & Leather Products	0.0	-	0.0	0.0	-	0.0	0.1	-	0.1
9 Rubber & Rubber Products	0.4	-	0.4	29.6	-	29.6	11.3	-	11.3
10 Chemicals	1.5	1.0	0.5	41.3	14.2	27.1	30.7	33.8	(3.1)
11 Petro Chemicals	-	-	-	-	-	-	-	-	-
12 Petroleum Refining	7.6	3.8	3.8	83.7	42.1	41.5	83.8	42.1	41.6
13 Mining & Quarrying	54.6	1.2	53.4	161.7	122.3	39.4	88.6	19.9	68.7
14 Oil & Gas Explorations	23.5	0.2	23.3	268.7	3.1	265.6	322.9	2.1	320.8
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15 Pharmaceuticals & OTC Products	2.0	0.2	1.8	14.2	22.0	(7.8)	44.9	3.6	41.2
16 Cosmetics	0.0	-	0.0	0.3	-	0.3	0.6	0.6	(0.0)
17 Fertilizers	-	-	-	-	-	-	-	-	-
18 Cement	1.6	0.1	1.4	17.1	1.3	15.8	17.1	1.3	15.9
19 Ceramics	0.0	-	0.0	4.3	-	4.3	3.7	-	3.7
20 Basic Metals	-	-	-	0.2	-	0.2	0.1	-	0.1
21 Metal Products	-	-	-	2.9	-	2.9	3.5	-	3.5
22 Machinery other than Electrical	0.0	-	0.0	0.9	-	0.9	0.3	-	0.3
23 Electrical Machinery	6.1	-	6.1	90.3	-	90.3	74.5	2.1	72.5
24 Electronics	0.6	11.5	(10.9)	107.9	11.6	96.3	50.3	20.5	29.7
I) Consumer/Household	0.6	10.0	(9.4)	107.9	10.0	97.9	7.6	14.5	(6.8)
II) Industrial	-	1.5	(1.5)	-	1.6	(1.6)	42.6	6.1	36.6
25 Transport Equipment (Automobiles)	0.8	1.3	(0.5)	9.8	16.2	(6.4)	9.1	17.1	(8.1)
I) Motorcycles	0.0	-	0.0	0.3	-	0.3	0.0	-	0.0
II) Cars	0.8	1.3	(0.5)	9.4	15.2	(5.7)	8.9	15.6	(6.7)
III) Buses, Trucks, Vans & Trail	0.0	0.0	(0.0)	0.1	1.1	(1.0)	0.2	1.6	(1.4)
26 Power	40.8	1.2	39.6	945.1	382.2	562.8	950.3	337.1	613.2
I) Thermal	12.1	0.9	11.2	139.9	112.2	27.7	131.7	11.7	119.9
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
II) Hydel	7.8	0.3	7.5	474.8	69.6	405.2	417.3	3.7	413.6
III) Coal	20.9	-	20.9	330.4	200.4	129.9	401.3	321.6	79.7
27 Construction	0.2	0.0	0.2	16.0	0.8	15.2	22.5	2.5	20.0
28 Trade	3.8	3.4	0.4	46.7	21.8	24.9	60.5	13.3	47.2
29 Transport	1.0	2.4	(1.5)	7.8	26.8	(19.0)	8.7	28.5	(19.8)
30 Tourism	1.2	0.0	1.2	23.2	0.2	23.0	17.8	0.2	17.6
31 Storage Facilities	-	-	-	1.6	3.8	(2.2)	58.8	-	58.8
32 Communications	4.0	7.0	(3.0)	65.1	134.2	(69.1)	89.2	91.4	(2.2)
1) Telecommunications	1.5	6.3	(4.8)	24.0	126.1	(102.1)	44.7	84.1	(39.4)
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
2) Information Technology	2.5	0.7	1.8	41.1	8.1	33.0	44.5	7.4	37.2
I) Software Development	0.9	0.7	0.2	9.7	8.0	1.6	8.0	6.9	1.1
II) Hardware Development	-	-	-	-	-	-	-	-	-
III) I.T. Service	1.6	0.0	1.6	31.4	0.1	31.4	36.6	0.5	36.1
3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33 Financial Business	55.4	1.6	53.8	647.2	18.3	628.9	611.6	41.3	570.4
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
34 Social Services	0.9	-	0.9	4.0	-	4.0	0.7	-	0.7
35 Personal Services	1.0	0.0	1.0	14.2	28.1	(13.9)	20.9	1.1	19.8
36 Others	10.2	0.0	10.2	116.4	27.5	88.9	161.7	82.6	79.1
TOTAL	231.7	37.8	193.9	2,893.1	914.3	1,978.8	2,922.5	780.1	2,142.4
<i>TOTAL without Privatization proceeds</i>	231.7	37.8	193.9	2,893.1	914.3	1,978.8	2,922.5	780.1	2,142.4

Source: Statistics and Data Services Department, SBP

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

Note:

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

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

Archive link:

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

4.15 Balance of Trade

(a) State Bank of Pakistan-Payments Record

Million US Dollars

PERIOD	Exports (BOP)		Period Growth Rate	Imports (BOP)		Period Growth Rate	Balance of Trade	
	Value (a)	Cumulative (b)	%	Value (c)	Cumulative (d)	%	Monthly/ Yearly	Cumulative
FY20	22,536	--	(7.1)	43,645	--	(15.9)	(21,109)	--
FY21	25,639	--	13.8	54,273	--	24.4	(28,634)	--
FY22	32,493	--	26.7	71,543	--	31.8	(39,050)	--
FY23	27,876	--	(14.2)	52,695	--	(26.3)	(24,819)	--
FY24	30,980	--	11.1	53,157	--	0.9	(22,177)	--
2024 May	3,007	28,537	10.8	5,014	48,519	(2.0)	(2,007)	(19,982)
Jun	2,443	30,980	11.1	4,638	53,157	0.9	(2,195)	(22,177)
Jul	2,361	2,361	12.2	4,846	4,846	16.8	(2,485)	(2,485)
Aug	2,437	4,798	6.3	4,709	9,555	14.2	(2,272)	(4,757)
Sep	2,610	7,408	6.5	4,697	14,252	15.9	(2,087)	(6,844)
Oct	2,999	10,407	7.6	4,646	18,898	13.3	(1,647)	(8,491)
Nov	2,785	13,192	6.6	4,108	23,006	8.4	(1,323)	(9,814)
Dec	3,105	16,297	7.5	4,927	27,933	9.9	(1,822)	(11,636)
2025 Jan	2,992	19,289	8.2	5,443	33,376	10.9	(2,451)	(14,087)
Feb	2,603	21,892	7.5	5,063	38,439	11.5	(2,460)	(16,547)
Mar	2,773	24,665	7.7	4,943	43,382	11.1	(2,170)	(18,717)
Apr ^R	2,596	27,261	6.8	5,225	48,607	11.7	(2,629)	(21,346)
May ^P	2,430	29,691	4.0	5,478	54,085	11.5	(3,048)	(24,394)

Source: Statistics and Data Services Department, SBP

Notes:

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

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

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

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

4.15 Balance of Trade

(b) Pakistan Bureau of Statistics-Customs Record

Million US Dollars

PERIOD	Exports	Re-exports	Cumulative	Period Growth Rate	Imports	Re-imports	Cumulative	Period Growth Rate	Balance of Trade	
	(a)	(b)	(c)	%	(d)	(e)	(f)	%	Monthly/Yearly	Cumulative
FY20	21,394	420	--	(6.50)	44,553	30	--	(19.00)	(22,769)	--
FY21	25,304	391	--	17.80	56,380	43	--	26.60	(30,728)	--
FY22	31,782	152	--	25.60	80,136	95	--	42.10	(48,297)	--
FY23	27,724	280	--	(12.80)	55,198	68	--	(31.10)	(27,262)	--
FY24	30,675	86	--	10.64	54,779	25	--	(0.76)	(23,994)	--
2024 May	2,839	18	28,248	10.19	4,915	4	49,852	(2.40)	(2,062)	(21,604)
Jun	2,558	7	30,813	10.03	4,964	4	54,820	(0.81)	(2,403)	(24,007)
Jul	2,307	6	2,307	11.75	4,216	4	4,216	14.23	(1,907)	(1,909)
Aug	2,762	5	5,074	14.52	4,509	6	8,731	6.93	(1,748)	(3,657)
Sep	2,836	11	7,922	14.58	4,656	4	13,391	10.47	(1,812)	(5,469)
Oct	2,982	10	10,914	13.50	4,568	7	17,965	5.76	(1,582)	(7,051)
Nov	2,833	8	13,754	12.72	4,500	4	22,469	4.43	(1,664)	(8,715)
Dec	2,911	7	16,672	10.85	5,358	8	27,835	6.43	(2,448)	(11,163)
2025 Jan	2,951	17	19,641	10.14	5,258	9	33,102	7.08	(2,298)	(13,461)
Feb	2,490	-	22,131	8.26	4,789	-	37,890	7.57	(2,298)	(15,760)
Mar	2,645	-	24,776	7.59	4,828	-	42,719	6.58	(2,183)	(17,943)
Apr	2,174	-	26,949	6.14	5,596	-	48,315	7.53	(3,422)	(21,365)
May	2,672	-	29,622	4.87	5,273	-	53,588	7.50	(2,601)	(23,966)

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	FY23	FY24	2024	2024	2025				
			May	Dec	Jan	Feb	Mar	Apr ^H	May ^P
A. Food Group	4,737,303	7,095,165	596,901	694,327	562,164	429,137	499,122	453,203	420,420
1 Rice	2,107,286	3,692,366	334,407	331,276	265,080	219,156	263,666	232,506	204,557
A) Basmati	625,582	856,093	84,044	54,707	58,489	61,610	85,529	59,100	61,923
B) Others	1,481,704	2,836,272	250,364	276,569	206,591	157,546	178,137	173,406	142,634
2 Fish & Fish Preparations	483,684	423,960	40,587	45,268	35,454	29,722	38,250	48,203	52,661
3 Fruits	232,308	309,406	26,428	14,792	20,797	20,310	17,230	13,935	13,555
4 Vegetables/Leguminous vegetable	172,133	400,414	27,458	19,737	19,896	18,263	22,109	19,395	17,552
5 Tobacco	77,809	82,676	2,874	10,890	18,928	11,219	24,015	5,159	11,924
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	93,391	76,973	5,844	6,053	8,287	8,690	6,721	6,487	7,599
8 Oil Seeds, Nuts and Kernals	173,633	387,053	6,449	44,264	24,868	13,192	17,290	14,014	8,145
9 Sugar	106,079	20,060	-	104,279	54,025	291	-	64	-
10 Meat and Meat Preparations	388,105	521,736	46,359	42,840	45,498	45,679	47,408	42,906	33,421
11 All Other Food Items	902,875	1,180,521	106,495	74,928	69,333	62,614	62,434	70,533	71,007
B. Textile Group	16,633,198	16,312,623	1,481,030	1,447,160	1,575,205	1,370,098	1,443,414	1,444,032	1,409,358
12 Raw Cotton	13,397	53,371	-	16	-	-	263	-	124
13 Cotton Yarn	870,224	1,050,775	75,645	50,687	63,989	68,433	59,237	53,716	69,691
14 Cotton Cloth	2,154,681	1,894,209	172,360	169,741	172,864	140,511	148,288	142,530	129,201
15 Cotton Carded or Combed	1,370	1,527	14	51	18	13	39	-	2
16 Yarn Other than Cotton Yarn	59,686	34,322	2,017	3,254	2,772	2,714	2,902	2,117	2,764
17 Knitwear	4,243,418	4,018,036	343,940	358,958	405,078	351,023	375,383	355,515	360,114
18 Bed Wear	2,801,995	2,795,346	260,271	274,590	294,506	239,428	241,031	273,368	266,422
19 Towels	930,773	957,177	91,931	98,362	93,084	80,985	93,229	93,806	89,801
20 Tents, Canvas & Tarpaulin	130,961	122,000	14,440	9,968	13,833	11,269	14,930	6,612	8,761
21 Readymade Garments	3,496,051	3,471,683	343,067	321,198	362,868	323,039	330,032	348,351	315,315
22 Art, Silk & Synthetic Textile	389,132	375,602	40,989	31,710	36,362	31,177	32,716	33,414	31,587
23 Makeup Articles (incl. Other Tex)	687,231	686,841	59,063	56,093	61,998	52,347	66,170	60,864	62,584
24 Other Textile Materials	854,280	851,734	77,291	72,531	67,834	69,158	79,194	73,739	72,993
C. Petroleum Group	290,520	552,542	125,296	51,534	121,107	88,315	56,724	77,197	108,275
25 Petroleum Crude	82,763	28,005	28,005	-	35,829	-	-	-	35,487
26 Petroleum Products	134,724	448,542	85,446	30,678	75,675	81,314	46,000	72,559	64,379
27 Solid Fuel including Naphtha	73,033	75,995	11,845	20,856	9,603	7,001	10,724	4,637	8,409
D. Other Manufacture	4,040,680	4,045,045	388,193	329,378	349,768	320,452	368,720	357,890	354,712
28 Carpets, Rugs & Mats	78,713	65,284	6,342	20,237	18,052	17,597	22,170	13,467	7,841
29.Sports Goods	460,651	439,370	38,573	33,211	36,980	30,701	34,137	31,557	34,521
30 Leather Tanned	173,713	140,830	13,083	9,435	11,548	11,073	12,362	11,471	12,810
31.Leanther Manufactures	627,566	606,253	52,617	52,204	55,565	48,015	54,716	46,361	50,787
32.Footwear	167,347	166,873	14,583	11,971	14,983	11,927	16,514	18,019	10,945
33 Surgical Goods & Medical Instr.	454,886	459,233	40,894	42,260	39,105	37,316	47,205	38,783	43,457
34 Cutlery	72,521	65,813	5,699	5,135	4,843	4,569	5,498	4,890	4,782
35 Onyx Manufactured	4,357	4,550	379	249	448	423	407	405	468
36 Chemical and Pharmaceutica Products	1,429,536	1,422,923	136,559	100,374	112,464	115,313	125,150	128,505	119,914
37 Engineering Goods	261,342	279,173	32,446	23,734	24,312	18,636	25,533	20,352	32,621
38 Gems	11,520	8,010	784	1,708	333	1,231	1,000	382	399
39 Jewellery	15,124	13,349	3,091	942	1,157	1,269	1,148	503	197
40 Furniture	8,983	8,383	814	662	1,053	585	874	429	668
41 Molasses	21,566	52,262	5,505	138	1,591	935	126	2,073	192
42 Handicrafts	589	211	13	-	-	-	15	-	105
43 Cement	205,992	262,384	33,579	23,875	25,002	18,345	18,664	38,605	32,685
44 Guar and Guar Products	46,274	50,145	3,231	3,244	2,333	2,516	3,202	2,088	2,320
E. All Others	2,582,921	2,699,953	263,032	201,708	233,185	229,023	213,979	233,039	250,703
I. Total Export Receipts through Banks	28,284,623	30,705,328	2,854,452	2,724,105	2,841,429	2,437,025	2,581,959	2,565,360	2,543,469
II. Freight on Export	755,178	657,845	62,942	61,560	69,485	61,560	58,559	58,559	58,559
III. Export Receipts Banks (fob) (I-II)	27,529,445	30,047,484	2,791,510	2,662,545	2,771,944	2,375,465	2,523,400	2,506,800	2,484,910
IV. Other Exports	346,483	932,480	215,444	442,421	220,052	227,542	249,579	89,158	(54,954)
Total Export as per BOP (III+IV)	27,875,928	30,979,964	3,006,954	3,104,967	2,991,997	2,603,007	2,772,979	2,595,958	2,429,956

Source: Statistics and Data Services Department, SBP

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

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

4.16 Exports by Selected Groups/ Commodities

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

COMMODITIES	FY23	FY24	2024	2024	2025				
			May	Dec	Jan	Feb	Mar	Apr ^R	May ^P
A. Food Group	5,021,316	7,369,920	596,875	804,857	653,623	560,144	576,177	414,444	584,594
1 Rice	2,149,201	3,931,787	345,437	359,784	319,052	288,963	274,335	206,296	239,251
a) Basmati	650,532	877,078	74,777	47,699	77,782	88,368	77,002	45,741	59,226
b) Others	1,498,669	3,054,708	270,660	312,085	241,270	200,595	197,333	160,555	180,025
2 Fish & Fish Preparations	496,589	410,269	37,070	39,662	30,277	31,315	59,317	47,985	56,480
3 Fruits	283,188	343,532	20,388	36,507	41,442	26,604	15,525	6,103	12,852
4 Vegetables	300,323	430,055	38,654	20,638	34,076	62,289	53,018	40,626	32,197
5 Leguminous Vegetables	49	239	-	-	-	-	-	-	-
6 Tobacco	63,941	64,468	123	16,362	11,071	22,477	19,499	7,150	6,867
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	93,748	109,524	8,199	9,751	8,307	5,838	9,218	6,700	8,725
9 Oil seeds, Nuts and Kernals	188,822	410,089	9,388	41,266	16,902	18,439	17,368	6,424	13,246
10 Sugar	104,516	21,070	-	145,853	64,338	90	-	-	4,094
11 Meat& Meat preparations	425,604	511,688	44,494	47,272	45,638	44,148	52,473	35,038	40,542
12 All other Food Items	915,335	1,137,201	93,121	87,762	82,520	59,981	75,424	58,122	170,340
B. Textile Group	16,501,766	16,655,900	1,558,235	1,477,300	1,685,905	1,413,265	1,430,003	1,220,661	1,530,927
13 Raw Cotton	13,469	56,087	-	616	-	255	-	-	-
14 Cotton Yarn	844,283	955,509	64,270	62,766	65,099	51,424	56,727	37,635	42,518
15 Cotton Cloth	2,021,999	1,865,965	172,926	148,812	165,067	148,757	146,019	126,371	135,435
16 Cotton Carded or Combed	1,115	837	-	-	-	-	-	-	-
17 Yarn Other than Cotton Yarn	45,105	32,499	2,112	3,078	2,933	2,772	2,315	2,161	3,085
18 Knitwear	4,436,749	4,407,574	413,376	391,704	468,301	365,489	385,905	332,895	437,117
19 Bed Wear	2,691,648	2,802,670	277,390	256,192	288,691	249,609	255,757	195,650	269,599
20 Towels	999,592	1,055,108	103,389	88,262	101,967	97,365	89,398	84,597	92,093
21 Tent, Canvas & Tarpaulin	137,944	117,565	9,844	13,540	16,778	7,842	9,751	7,869	8,769
22 Readymade Garments	3,491,948	3,563,600	350,641	357,042	396,837	329,131	321,214	302,658	374,273
23 Art, Silk & Synthetic Textile	412,291	367,199	34,320	38,129	37,265	34,027	33,093	26,943	34,846
24 Made up Articles (Ex towels & bed)	692,545	715,332	66,696	58,972	74,456	62,971	64,840	54,500	70,632
25 Other Textile Materials	713,080	715,955	63,271	58,187	68,511	63,623	64,984	49,382	62,560
C. Petroleum Group & Coal	220,519	397,721	98,835	34,949	67,372	19,118	67,938	65,950	19,476
26 Petroleum Crude	170,252	42,919	-	-	-	-	-	-	-
27 Petroleum Products (Exl. Naphtha)	50,257	320,909	91,261	34,949	55,815	19,118	60,782	45,637	15,114
28 Petroleum Top Naphtha	-	33,892	7,573	-	11,557	-	7,156	20,313	4,362
29 Solid Fuels (Coal)	11	1	1	-	-	-	-	-	-
D. Other Manufactures Group	3,841,127	4,027,214	400,042	391,254	352,596	321,325	348,474	320,404	364,427
30 Carpets Rugs & Mats	72,768	59,414	4,946	5,325	3,414	4,565	4,081	2,579	5,179
31 Sports Goods	404,801	396,350	36,982	32,256	31,351	31,191	32,805	29,119	37,609
32 Leather Tanned	167,615	137,586	14,287	10,410	11,292	10,868	12,575	11,022	12,711
33 Leather Manufactures	577,428	545,926	43,635	52,493	49,541	43,599	44,963	35,567	44,278
34 Footwear	178,553	162,086	14,194	17,417	18,701	16,974	12,880	9,148	13,374
35 Surgical Goods & Medical Instr.	447,442	444,572	41,209	39,279	40,149	36,130	38,193	34,994	36,633
36 Cutlery	61,824	57,918	4,901	4,756	5,357	4,931	4,595	4,187	5,353
37 Onyx Manufactured	4,276	4,701	586	255	281	388	417	268	432
38 Chemicals and Pharm.Products	1,387,028	1,496,664	161,916	152,797	135,970	123,233	132,898	138,784	125,246
39 Engineering Goods	249,785	346,054	35,795	39,428	29,430	25,553	38,337	26,126	44,784
40 Gems	7,509	6,595	335	323	1,296	170	181	1,278	413
41 Jewellery	7,690	10,984	1,112	787	583	359	986	560	617
42 Furniture	12,524	7,985	567	563	531	654	411	515	777
43 Molasses	23,876	35,006	4,083	209	1,026	146	1,215	720	160
44 Handicrafts	787	199	-	200	-	15	-	105	-
45 Cement	189,875	266,517	32,251	31,898	20,619	19,972	22,004	23,644	34,236
46 Guar and Guar Products	47,349	48,658	3,243	2,858	3,055	2,577	1,933	1,788	2,625
E. All Other Items	2,139,345	2,223,879	184,972	202,444	191,974	176,442	222,331	152,250	172,987
TOTAL	27,724,078	30,674,632	2,838,959	2,910,804	2,951,470	2,490,294	2,644,923	2,173,709	2,672,411

Source: Pakistan Bureau of Statistics

4.17 Imports Payment by Selected Groups/ Commodities

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

COMMODITIES	FY23	FY24 ^R	2024	2024	2025				
			May	Dec	Jan	Feb	Mar	Apr ^H	May ^P
A. Food Group	7,967,883	7,110,980	512,974	710,360	747,806	731,716	730,630	649,542	680,572
1-Milk, Cream & Milk Food for Infants	159,994	135,931	13,772	11,800	16,502	8,988	9,458	12,115	9,977
2-Wheat un-milled	958,442	235,098	11,317	-	-	-	-	-	-
3-Dry Fruits & Nuts	9,182	20,021	1,332	7,176	5,065	2,921	3,780	3,853	3,490
4-Tea	495,361	687,638	57,006	53,061	47,632	40,884	54,236	52,358	49,065
5-Spices	107,801	157,058	19,196	14,968	14,939	15,325	13,293	14,379	16,691
6-Soya bean Oil	304,426	112,334	9,920	47,567	40,825	43,650	41,512	40,637	29,027
7-Palm Oil	3,362,775	2,680,625	218,415	289,898	367,605	297,583	340,187	257,425	287,941
8-Sugar	5,301	3,980	366	190	331	123	165	285	250
9-Pulses	748,045	594,970	29,479	99,463	78,930	97,505	92,703	93,397	47,985
10-All others Food items	1,816,553	2,483,324	152,171	186,237	175,977	224,736	175,296	175,093	236,146
B. Machinery Group	4,431,144	7,406,821	848,586	655,351	729,633	671,175	706,331	796,685	930,483
11-Power Generating Machinery	356,082	410,185	30,029	40,817	43,758	33,315	26,003	32,174	37,284
12-Office Mach. Incl. Data Processing Equipment	221,226	299,959	26,275	28,297	35,549	29,443	29,280	35,165	40,104
13-Textile Machinery	657,765	402,020	39,462	47,901	46,998	41,311	52,533	46,742	59,865
14-Construction & Mining Machinery	23,653	52,578	8,441	10,062	10,862	8,450	7,736	5,417	12,184
15-Electrical Machinery & Apparatus	1,038,843	2,731,794	369,086	184,440	216,722	243,094	271,922	357,254	392,098
16-Telecom	734,150	1,896,184	206,669	179,488	160,883	176,458	165,781	166,583	181,652
17-Agricultural Machinery & Implements	57,464	76,512	8,072	8,426	8,070	5,400	6,221	6,228	6,713
18-Other Machinery	1,341,961	1,537,589	160,552	155,918	206,791	133,704	146,855	147,122	200,582
C. Transport Group	1,266,210	1,621,268	166,448	131,048	160,354	179,057	196,178	243,826	316,087
19-Road Vehicles (Build Unit, Ckd/Skd)	1,073,575	1,365,902	157,871	125,324	142,226	165,317	185,642	231,894	276,041
20-Aircrafts, Ships and Boats	135,360	202,137	8,304	3,346	16,984	5,921	9,527	11,605	37,862
21-Others Transport Equipments	57,275	53,229	273	2,378	1,144	7,819	1,009	327	2,184
D. Petroleum Group	18,881,802	15,161,825	1,362,201	1,252,872	1,570,905	1,449,583	1,221,676	1,235,586	1,146,170
22-Petroleum Products	8,974,862	5,995,015	626,068	482,272	666,865	655,167	442,047	488,530	486,783
23-Petroleum Crude	5,824,352	5,093,546	366,381	490,582	489,739	472,145	534,623	431,675	324,624
24-Natural Gas, Liquefied	3,909,265	3,855,309	345,360	262,752	393,717	301,411	230,551	295,303	317,322
25. Petroleum Gas, Liquefied	172,636	215,885	24,364	17,228	20,583	20,791	14,446	20,066	17,402
26. Others	687	2,070	27	38	1	70	10	12	39
E. Textile Group	4,564,789	3,886,943	504,748	540,369	545,067	543,403	549,693	547,487	543,871
27-Raw Cotton	2,430,174	1,277,737	201,847	203,310	193,110	239,479	267,241	241,442	245,246
28-Synthetic Fibre	570,605	668,459	82,780	63,129	63,712	66,640	64,337	47,298	49,494
29-Synthetic & artificial Silk Yarn	595,434	804,324	85,153	94,587	93,082	73,173	72,615	76,199	69,819
30-Worn Clothing	84,154	94,002	10,751	15,652	19,456	13,485	10,986	10,529	12,979
31-Other Textile Items	884,422	1,042,420	124,217	163,691	175,707	150,625	134,514	172,019	166,333
F. Agricultural & Other Chemical Group	8,254,432	8,943,791	802,927	722,549	778,884	686,419	694,279	789,736	800,042
32-Fertilizer Manufactured	615,486	642,339	64,854	27,492	41,273	38,716	8,037	27,135	64,049
33-Insecticides	167,414	184,226	19,424	13,821	19,999	11,625	19,880	17,085	14,543
34-Plastic Material	2,196,675	2,429,017	197,621	231,374	246,637	199,606	205,747	259,452	226,409
35-Medicinal Products	684,068	664,763	67,306	61,716	59,508	58,424	54,743	58,093	66,384
36-Others	4,590,789	5,023,446	453,721	388,146	411,468	378,048	405,873	427,972	428,658
G. Metal Group	3,449,685	4,668,681	490,812	356,769	451,372	469,456	478,862	484,526	477,384
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,062,072	1,674,742	154,234	148,322	164,640	164,131	163,891	115,136	147,825
39-Iron and Steel	1,686,379	2,195,085	241,065	126,978	203,098	224,417	233,446	270,649	236,736
40-Aluminum Wrought & Worked	291,022	294,400	30,625	25,846	30,832	22,141	27,218	30,591	34,357
41-All other Metals & Articles	410,211	504,454	64,888	55,624	52,802	58,767	54,307	68,150	58,465
H. Miscellaneous Group	740,672	896,959	81,318	74,366	91,480	77,906	81,493	88,977	90,892
42-Rubber Crude Incl. Synth/Reclaimed	171,733	207,352	18,033	18,802	25,403	21,766	23,473	27,384	26,366
43-Rubber Tyres & Tubes	66,728	85,288	9,370	9,394	10,149	6,962	10,611	9,394	12,403
44-Wood & Cork	92,395	122,237	11,270	10,002	11,829	10,538	9,392	9,963	11,299
45-Jute	49,513	23,875	1,033	3,901	3,965	521	388	579	844
46-Paper & Paper Board & Manuf. thereof	360,302	458,207	41,611	32,268	40,134	38,120	37,628	41,658	39,981
I. All Others	3,242,575	4,001,301	337,676	343,227	298,629	252,841	303,992	372,147	471,955
I. Imports Payments Through Banks	52,799,190	53,698,570	5,107,688	4,786,911	5,374,130	5,061,556	4,963,134	5,208,512	5,457,457
II. Freight & Insurance	2,293,552	2,250,851	183,877	128,289	199,380	135,650	133,012	139,588	146,260
III. Imports Payments Banks (fob) (I-II)	50,505,639	51,447,718	4,923,811	4,658,621	5,174,750	4,925,907	4,830,122	5,068,924	5,311,197
IV. Other Imports	2,189,432	1,709,104	90,188	268,395	268,223	137,091	112,872	156,034	166,770
Total Imports as Per BOP (III+IV)	52,695,071	53,156,822	5,013,999	4,927,017	5,442,973	5,062,998	4,942,994	5,224,958	5,477,967

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	FY23	FY24	2024	2024	2025				
			May	Dec	Jan	Feb	Mar	Apr ^R	May ^P
A. Food Group	8,936,960	7,903,732	552,458	802,945	804,252	796,658	736,860	737,347	764,147
1-Milk, Cream & Milk Food for Infants	144,299	114,195	15,300	8,699	12,493	10,011	7,885	12,229	9,330
2-Wheat un-milled	1,072,453	1,031,674	-	33	-	-	-	-	-
3-Dry Fruits & Nuts	39,965	70,930	6,696	20,130	16,933	11,929	8,111	6,635	7,495
4-Tea	569,039	656,641	56,333	56,179	50,627	45,585	58,051	51,120	59,918
5-Spices	151,241	196,342	25,283	22,347	21,755	22,349	19,133	18,863	21,011
6-Soya bean Oil	315,541	129,558	5,452	51,244	39,659	36,660	49,927	28,489	42,010
7-Palm Oil	3,640,709	2,778,557	231,002	280,627	344,737	366,227	321,931	298,078	326,698
8-Sugar	5,641	3,327	319	251	304	270	176	352	316
9-Pulses	946,174	774,959	48,025	123,125	100,456	95,831	97,777	94,262	52,086
10-All others Food items	2,051,896	2,147,547	164,048	240,310	217,288	207,796	173,869	227,319	245,283
B. Machinery Group	5,811,518	8,500,583	848,255	858,313	886,294	771,999	820,747	1,078,526	913,955
11-Power Generating Machinery	500,450	418,085	41,994	80,249	59,185	48,869	44,377	46,742	43,678
12-Office Mach. Incl. Data Processing Equipment	339,428	459,288	34,439	48,561	47,217	34,557	38,837	61,121	54,566
13-Textile Machinery	328,428	149,365	14,329	20,890	22,210	20,272	15,891	26,880	22,353
14-Construction & Mining Machinery	84,730	94,186	13,769	14,665	14,019	11,928	13,561	11,918	13,038
15-Electrical Machinery & Apparatus	1,673,819	3,275,128	369,641	292,268	308,149	301,502	332,970	533,544	396,069
16-Telecom	956,698	2,366,500	211,586	202,719	193,815	174,016	190,486	173,360	165,210
17-Agricultural Machinery & Implements	40,971	91,307	12,518	8,489	15,472	7,993	8,658	6,821	6,196
18-Other Machinery	1,886,995	1,646,727	149,979	190,472	226,227	172,862	175,967	218,140	212,845
C. Transport Group	1,757,250	1,840,043	180,143	183,966	211,507	200,326	210,989	271,198	275,657
19-Road Motor Veh. (Build Unit, Ckd/Skd)	1,564,219	1,647,142	160,403	183,038	200,629	196,943	210,599	256,262	271,240
20-Aircrafts Ships and Boats	134,380	129,999	19,002	502	9,327	3,007	2	14,688	397
21-Others Transport Equipments	58,652	62,902	738	426	1,551	376	388	248	4,020
D. Petroleum Group	17,014,558	16,910,247	1,577,878	1,565,019	1,372,370	1,247,183	1,234,531	1,354,208	1,331,278
22-Petroleum Products	7,628,441	6,643,912	676,417	584,162	517,641	466,747	500,222	495,573	499,352
23-Petroleum Crude	4,947,217	5,531,127	499,896	526,221	435,555	443,319	431,856	539,588	440,617
24-Natural Gas, Liquefied	3,763,531	3,945,703	324,352	346,218	313,283	253,790	225,987	235,268	293,798
25. Petroleum Gas, Liquefied	675,028	789,287	77,173	108,373	105,863	83,286	76,414	83,760	97,501
26. Others	339	218	40	45	28	41	52	19	10
E. Textile Group	3,741,594	2,713,713	258,932	431,097	421,623	376,076	369,321	440,721	367,778
27-Raw Cotton	1,679,398	447,933	55,496	129,577	124,009	111,489	129,920	202,910	127,207
28-Synthetic Fibre	484,529	493,675	42,744	56,688	57,211	49,889	59,442	41,194	37,751
29-Synthetic & artificial Silk Yarn	583,056	605,312	52,463	71,104	68,361	59,814	51,331	55,652	55,856
30-Worn Clothing	370,736	433,651	39,155	48,588	49,226	38,645	35,594	43,898	40,974
31-Other Textile Items	623,871	733,144	69,075	125,140	122,816	116,239	93,034	97,067	105,990
F. Agricultural & Other Chemical Group	8,927,964	8,508,261	753,119	787,370	755,628	629,765	709,277	789,624	736,750
32-Fertilizer Manufactured	604,374	684,660	55,566	58,126	18,368	12,264	30,634	14,601	59,849
33-Insecticides	204,662	196,170	20,675	11,486	15,612	12,434	12,735	18,882	15,944
34-Plastic Material	2,273,347	2,270,765	182,606	235,993	232,913	179,950	207,762	228,348	190,728
35-Medicinal Products	1,328,560	1,086,752	117,541	113,766	103,488	76,871	97,042	100,977	76,150
36-Others	4,517,025	4,269,911	376,729	367,999	385,247	348,246	361,104	426,816	394,079
G. Metal Group	4,151,946	4,315,349	412,361	354,278	421,511	433,838	435,444	534,007	478,761
37-Gold	30,649	17,032	-	3,030	2,371	4,060	2,194	1,515	927
38-Iron and Steel Scrap	1,152,029	1,229,896	113,341	85,112	89,838	98,349	118,664	149,684	151,678
39-Iron and Steel	1,889,966	2,042,926	207,083	150,873	218,207	207,232	205,399	252,647	220,439
40-Aluminum Wrought & Worked	229,952	173,913	12,055	15,542	19,148	13,702	16,947	19,357	19,039
41-All other Metals & Articles	849,348	851,582	79,883	99,721	91,947	110,495	92,240	110,804	86,678
H. Miscellaneous Group	869,364	894,265	74,100	79,530	93,800	72,812	75,531	95,793	78,871
42-Rubber Crude Incl. Synth/Reclaimed	208,855	254,450	22,930	23,529	28,690	21,655	19,358	26,908	23,287
43-Rubber Tyres & Tubes	92,967	101,034	9,386	11,387	12,731	8,263	11,343	13,599	11,885
44-Wood & Cork	83,984	105,719	8,925	8,615	9,461	9,358	8,768	8,894	8,108
45-Jute	57,903	24,622	910	4,769	2,162	1,528	177	258	408
46-Paper & Paper Board & Manuf. thereof	425,658	408,440	31,949	31,230	40,756	32,008	35,885	46,134	35,183
I. All other Items	3,987,297	3,192,891	257,956	295,411	291,000	260,003	235,536	294,608	326,054
TOTAL	55,198,449	54,779,083	4,915,203	5,357,929	5,257,985	4,788,660	4,828,236	5,596,032	5,273,251

Source: Pakistan Bureau of Statistics

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY23	FY24 ^a	2024	2024	2025				
			May	Dec	Jan	Feb	Mar	Apr ^a	May ^b
Grand Total	27,875,928	30,979,964	3,006,954	3,104,967	2,991,997	2,603,007	2,772,979	2,595,958	2,429,956
A. Latin America	53,086	79,502	4,204	12,100	4,133	2,763	9,556	10,082	2,533
B. Central America	189,703	174,296	16,978	11,548	16,762	10,856	11,184	13,688	15,942
Mexico	115,318	134,655	14,028	8,385	13,546	8,314	8,565	10,840	12,893
Others	74,385	39,640	2,950	3,163	3,216	2,542	2,619	2,848	3,049
C. South America	309,438	333,290	29,939	27,611	35,576	25,890	27,470	29,234	31,641
Argentina	47,033	46,670	2,447	3,431	4,744	3,780	4,159	4,967	6,569
Brazil	106,747	139,647	13,288	9,382	14,100	10,346	9,436	11,334	11,400
Uruguay	7,328	8,151	668	963	980	585	1,315	614	685
Others	148,329	138,823	13,536	13,836	15,751	11,179	12,560	12,319	12,987
D. North America	6,359,826	5,833,737	528,555	539,991	579,752	475,159	563,089	527,952	545,298
Canada	426,575	389,220	34,934	35,480	31,978	30,494	30,980	34,403	29,135
USA	5,932,358	5,444,197	493,613	504,504	547,752	444,597	532,095	493,385	516,149
Others	892	319	7	8	22	68	15	164	14
E. Eastern Europe	659,725	719,694	65,764	69,010	69,194	65,571	60,821	60,720	58,812
Hungary	20,790	31,240	3,251	2,500	2,684	2,440	2,494	2,198	2,508
Romania	65,315	65,763	6,822	6,894	7,529	7,343	6,328	5,684	6,490
Russian Federation	88,565	78,904	5,307	5,597	6,037	5,574	6,834	9,146	5,229
Ukraine	11,070	10,655	462	851	1,510	835	632	769	1,207
Others	473,986	533,130	49,922	53,168	51,434	49,379	44,534	42,923	43,377
F. Northern Europe	2,588,364	2,651,239	233,428	230,477	257,414	231,678	241,946	249,258	236,843
Denmark	208,054	230,022	21,563	25,737	37,568	29,752	28,439	27,261	24,736
Finland	33,934	31,384	2,823	2,301	2,539	1,400	2,936	2,198	2,477
Norway	51,246	58,655	5,297	5,451	6,781	3,495	6,204	4,517	4,744
Sweden	156,543	141,460	10,760	16,818	23,536	13,414	11,017	11,052	19,471
United Kingdom	1,968,432	2,015,120	177,416	165,407	173,445	170,464	181,030	188,151	172,167
Others	170,155	174,597	15,569	14,764	13,544	13,153	12,322	16,079	13,247
G. Southern Europe	2,980,511	2,993,117	288,120	252,301	262,871	233,084	260,008	270,380	279,889
Greece	124,736	129,896	10,102	11,663	10,756	10,423	15,187	15,847	17,719
Italy	1,151,241	1,122,001	114,373	88,621	93,206	84,471	94,670	92,344	112,186
Spain	1,375,019	1,449,857	134,503	124,031	132,108	116,556	126,649	132,101	122,514
Others	329,514	291,363	29,143	27,986	26,801	21,634	23,502	30,087	27,471
H. Western Europe	4,528,085	4,180,003	387,176	359,775	409,663	342,289	359,014	387,404	338,596
Belgium	701,013	556,950	57,904	41,056	44,962	40,132	40,569	35,264	38,211
France	570,094	508,690	42,504	49,702	47,201	44,778	47,919	50,596	49,335
Germany	1,600,413	1,515,555	146,021	136,073	160,242	129,644	141,294	141,875	132,278
Netherlands	1,445,738	1,385,348	129,243	121,551	138,616	120,299	120,983	149,109	112,930
Switzerland	183,070	189,016	9,745	9,147	14,760	5,108	4,889	8,161	3,450
Others	27,756	24,445	1,759	2,246	3,882	2,328	3,361	2,399	2,390
I. Eastern Africa	650,145	919,562	93,711	71,942	86,253	69,096	64,509	82,940	59,878
Kenya	242,092	315,131	34,593	21,434	17,258	18,090	20,934	19,604	20,150
Mauritius	24,744	19,883	1,422	1,838	8,505	2,268	2,402	2,217	1,572
United Republic of Tanzania	110,852	140,662	11,521	3,420	10,142	8,346	8,274	11,118	7,758
Others	272,455	443,887	46,175	45,250	50,348	40,393	32,899	50,001	30,399

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY23	FY24 ^R	2024	2024	2025				
			May	Dec	Jan	Feb	Mar	Apr ^K	May ^P
J. Middle Africa	31,016	137,691	7,920	9,820	5,216	6,758	6,787	10,645	7,392
K. Northern Africa	187,749	210,641	15,246	14,406	20,570	15,204	28,424	14,737	19,586
Egypt	110,156	120,610	9,448	8,289	12,555	8,218	20,152	8,193	9,741
Morocco	26,824	27,652	2,556	2,206	2,609	2,172	2,100	2,170	5,737
Others	50,769	62,379	3,242	3,911	5,406	4,814	6,171	4,374	4,107
L. Southern Africa	212,625	195,475	17,554	18,868	20,719	12,682	12,453	14,058	12,448
South Africa	199,574	188,941	17,195	18,752	20,324	12,260	12,030	13,704	11,943
Others	13,051	6,534	359	116	395	422	423	354	505
M. Western Africa	235,342	540,601	44,884	48,181	71,634	56,825	65,567	46,140	52,503
N. Eastern Asia	2,736,478	3,320,132	252,405	276,906	239,369	250,042	218,556	232,032	235,317
China	2,025,741	2,709,901	212,370	233,401	193,361	216,018	180,736	191,905	199,532
Hong Kong	181,364	159,326	9,616	13,882	18,925	9,693	11,692	10,973	11,991
Japan	201,808	183,806	14,786	14,775	15,626	12,883	14,541	16,192	15,230
Republic of Korea	197,152	184,684	15,623	14,741	11,425	11,426	11,557	12,922	8,538
Others	130,413	82,415	10	107	31	22	29	40	26
O. South-Central Asia	1,795,359	1,915,780	210,252	216,725	177,500	141,310	163,191	142,532	160,459
Afghanistan	522,271	558,032	74,407	97,634	52,555	35,977	30,445	43,315	56,843
Bangladesh	768,548	661,192	63,530	72,564	78,769	59,802	77,696	66,116	59,358
India	329	3,447	2,174	24	5	-	1	114	1
Iran	75	35	15	-	-	-	-	-	-
Sri Lanka	283,882	392,899	34,741	36,791	35,512	23,098	27,217	20,389	25,470
Others	220,253	300,175	35,386	9,712	10,660	22,434	27,832	12,599	18,788
P. South Eastern Asia	1,296,346	2,184,950	200,547	228,160	225,292	164,515	107,466	132,016	126,512
Indonesia	127,393	533,779	45,286	73,453	24,516	6,236	7,992	5,474	6,639
Malaysia	297,535	582,430	28,290	33,228	74,709	59,687	35,720	28,322	35,248
Singapore	290,677	256,537	71,519	16,240	13,611	42,862	13,190	48,199	4,914
Thailand	164,093	149,360	16,570	38,280	64,164	13,947	19,456	22,484	56,409
Others	416,647	662,844	38,881	66,958	48,293	41,784	31,108	27,538	23,303
Q. Western Asia	3,027,648	3,949,588	424,328	301,999	326,619	295,990	347,582	306,328	324,355
Bahrain	64,247	68,686	5,864	4,154	3,307	4,150	4,120	3,597	6,979
Jordan	40,917	41,021	4,175	5,250	4,359	4,707	3,786	5,778	3,256
Kuwait	127,486	130,711	12,711	11,708	10,244	7,572	9,961	10,634	7,723
Saudi Arabia	503,851	710,293	81,846	60,548	64,863	60,611	62,748	53,131	49,370
Turkey	323,398	336,878	29,497	18,775	21,224	17,603	16,307	18,867	20,386
United Arab Emirates	1,475,831	2,082,009	241,877	163,397	168,114	157,622	195,177	168,839	200,406
Others	491,917	579,988	48,358	38,167	54,508	43,725	55,483	45,481	36,235
R. Australia & New Zealand	357,423	326,541	30,796	29,773	28,168	28,151	27,903	27,909	27,091
Australia	305,266	276,893	26,574	26,310	24,767	24,069	23,410	23,861	23,797
New Zealand	47,863	45,493	3,740	3,237	3,170	3,515	3,933	3,493	2,904
Others	4,295	4,155	482	226	231	568	560	555	389
S. Others	85,755	39,490	2,647	4,514	4,724	9,163	6,433	7,305	8,375
I. Export Receipts through Banks	28,284,623	30,705,328	2,854,452	2,724,105	2,841,429	2,437,025	2,581,959	2,565,360	2,543,469
II. Freight on Export	755,178	657,845	62,942	61,560	69,485	61,560	58,559	58,559	58,559
III. Export Receipts Banks (fob) (I-II)	27,529,445	30,047,484	2,791,510	2,662,545	2,771,944	2,375,465	2,523,400	2,506,800	2,484,910
IV. Other Exports	346,483	932,480	215,444	442,421	220,052	227,542	249,579	89,158	(54,954)

Source: Statistics and Data Services Department, SBP

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

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY23	FY24	2024	2024		2025			
			Apr	Nov	Dec	Jan	Feb	Mar	Apr
Grand Total	27,724,078	30,674,632	2,351,160	2,832,709	2,910,803	2,951,470	2,490,293	2,644,923	2,173,708
A. Latin America	60,926	78,217	2,389	15,576	3,173	1,734	14,604	12,379	1,658
B. Central America	192,437	180,146	13,435	11,949	13,707	14,424	12,354	15,800	15,186
Mexico	125,750	138,699	10,421	10,218	10,597	11,046	8,879	11,773	12,020
Others	66,687	41,446	3,015	1,731	3,110.16	3,378.12	3,475	4,027	3,166
C. South America	302,284	350,751	24,149	30,380	32,517	29,346	34,435	32,762	30,114
Argentina	44,716	39,067	2,151	4,146	4,205	3,558	5,954	4,788	4,466
Brazil	101,462	150,434	9,925	11,791	11,046	10,857	13,680	12,785	11,729
Uruguay	7,426	8,032	955	810	1,349	987	687	944	497
Others	148,680	153,218	11,118	13,632	15,916.97	13,944.30	14,114	14,246	13,422
D. North America	5,561,041	5,681,448	456,541	508,417	483,216	568,859	466,377	501,351	482,887
Canada	361,895	392,206	32,957	32,805	34,755	32,890	30,186	30,477	31,032
USA	5,198,971	5,289,018	423,581	475,591	448,436	535,948	436,182	470,872	451,844
Others	172	224	3	21	24.84	20.86	9	3	10
E. Eastern Europe	628,155	740,153	53,166	66,915	62,693	71,703	54,389	57,056	54,522
Hungary	16,369	29,351	2,043	3,222	2,980	3,559	2,248	2,933	3,131
Romania	71,602	76,083	5,454	7,732	6,336	9,399	5,853	6,306	7,492
Russian Federation	73,225	82,945	7,336	6,647	5,363	6,831	6,608	4,683	5,211
Ukraine	816	3,760	2	632	1,099	992	536	693	984
Others	466,144	548,015	38,331	48,683	46,914.93	50,922.10	39,144	42,442	37,704
F. Northern Europe	2,512,926	2,655,410	188,382	236,353	248,670	250,720	231,691	236,345	176,255
Denmark	187,327	227,140	13,939	23,671	29,473	36,669	25,046	23,373	19,263
Finland	40,285	28,831	2,549	2,569	3,319	1,849	2,072	2,574	2,138
Norway	60,202	63,450	4,064	5,793	5,757	5,866	5,679	4,343	3,196
Sweden	151,810	149,659	10,889	14,913	12,601	15,252	13,462	11,872	11,297
United Kingdom	1,928,343	2,017,869	143,970	175,116	184,236	177,743	173,533	180,088	129,144
Others	144,962	168,462	12,971	14,292	13,283.89	13,341.05	11,899	14,097	11,218
G. Southern Europe	3,034,828	2,976,026	201,219	223,184	232,591	325,582	256,910	253,583	227,719
Greece	131,133	133,628	7,068	10,110	11,753	16,291	17,796	17,114	10,019
Italy	1,155,266	1,122,509	73,946	81,750	71,316	112,758	95,043	92,138	84,036
Spain	1,406,868	1,408,403	91,979	107,483	122,816	161,227	118,048	117,020	106,443
Others	341,564	311,486	28,225	23,841	26,706.83	35,306.12	26,022	27,312	27,222
H. Western Europe	4,379,409	4,191,175	332,730	365,929	393,637	400,206	366,752	346,188	298,688
Belgium	718,425	647,125	52,998	51,328	50,113	51,150	39,636	40,307	34,806
France	495,312	470,677	35,433	42,886	42,218	49,438	48,062	45,138	37,201
Germany	1,567,067	1,562,823	132,558	134,972	147,370	148,173	138,372	143,992	112,230
Netherlands	1,570,853	1,485,628	109,556	133,412	151,147	148,749	138,416	113,939	112,406
Switzerland	14,506	12,684	1,064	1,398	1,294	1,062	948	1,159	949
Others	13,248	12,238	1,121	1,933	1,494.89	1,632.91	1,316	1,653	1,095
I. Eastern Africa	784,409	1,114,207	77,081	84,951	80,971	102,531	94,382	94,147	70,970
Kenya	309,026	383,741	22,836	44,504	14,055	17,050	19,885	30,570	21,274
Mauritius	22,562	19,040	930	1,189	759	8,782	4,376	1,225	1,456
United Republic of Tanzania	159,554	180,579	16,178	6,565	12,871	17,153	13,291	15,643	13,782
Others	293,267	530,848	37,137	32,693	53,287	59,546	56,831	46,710	34,457

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY23	FY24	2024	2024		2025			
			Apr	Nov	Dec	Jan	Feb	Mar	Apr
J. Middle Africa	64,811	170,899	21,787	19,180	6,154	4,777	12,019	9,879	7,870
K. Northern Africa	178,201	200,319	14,092	14,959	15,769	20,007	13,459	23,826	10,836
Egypt	91,635	107,753	8,597	8,128	9,104	10,424	7,377	15,022	5,520
Morocco	27,626	27,729	2,162	2,244	2,172	3,858	1,741	2,720	2,092
Others	58,939	64,838	3,333	3,633	4,493.03	5,725.55	4,340.18	6,083.22	3,223.43
L. Southern Africa	219,319	194,617	17,537	13,489	17,218	17,183	12,184	17,526	12,366
South Africa	214,725	190,010	17,240	13,164	16,700	17,035	11,919	17,118	12,083
Others	4,593	4,607	297	325	517.86	147.22	264.86	408.17	283.13
M. Western Africa	242,413	611,709	79,310	67,493	105,763	89,193	53,849	65,825	48,620
N. Eastern Asia	2,719,835	3,035,151	208,381	333,192	264,917	224,800	191,255	256,565	169,320
China	2,200,362	2,562,313	170,455	298,377	226,571	190,282	161,264	221,884	141,397
Hong Kong	55,483	39,092	3,188	2,606	2,983	3,486	1,993	2,495	1,830
Japan	206,878	194,105	15,402	15,122	16,286	16,548	13,264	15,431	13,662
Republic of Korea	187,939	178,699	16,312	12,639	14,477	10,327	11,266	11,637	8,596
Others	69,172	60,942	3,024	4,448	4,599.90	4,157.06	3,468.91	5,117.82	3,834.99
O. South-Central Asia	2,264,781	2,529,047	181,570	264,306	389,353	313,499	251,000	219,646	215,608
Afghanistan	977,580	1,142,794	81,289	155,451	220,410	176,669	93,133	93,485	111,305
Bangladesh	724,185	718,720	53,484	49,975	81,301	73,464	79,566	71,845	64,727
India	1	17	-	-	-	-	-	-	-
Iran	93	17	-	-	-	-	-	-	-
Sri Lanka	299,570	386,672	27,817	31,125	39,278	31,926	25,386	27,858	17,760
Others	263,349	280,827	18,981	27,755	48,364.04	31,441.17	52,914.98	26,457.65	21,815.70
P. South Eastern Asia	1,225,179	2,234,705	169,233	265,117	249,256	162,694	133,436	120,547	102,184
Indonesia	144,303	536,982	69,056	126,016	58,573	10,894	8,857	6,394	5,979
Malaysia	306,413	608,923	32,060	20,505	49,729	52,402	56,398	33,922	27,638
Singapore	97,956	188,027	4,341	5,662	28,141	24,448	19,304	10,709	15,625
Thailand	246,786	173,859	20,329	36,143	48,245	23,117	20,959	36,312	23,211
Others	429,719	726,914	43,448	79,381	64,568.29	51,831.40	27,917.17	33,210.14	29,730.08
Q. Western Asia	3,003,328	3,403,170	282,616	277,994	280,928	324,503	269,349	351,482	228,397
Bahrain	62,013	64,615	5,215	3,628	4,459	4,547	4,157	4,612	2,353
Jordan	45,028	39,095	2,812	4,690	6,162	7,556	4,159	3,178	2,815
Kuwait	129,290	127,344	9,416	10,048	9,547	10,294	8,688	9,982	7,867
Saudi Arabia	558,480	698,620	63,796	58,671	67,717	70,395	66,501	69,637	46,411
Turkey	325,142	297,017	15,798	15,525	14,629	19,680	12,932	15,375	18,009
United Arab Emirates	1,399,071	1,583,205	139,396	144,286	134,617	153,787	120,888	195,604	125,689
Others	484,303	593,274	46,183	41,146	43,796.57	58,244.51	52,025.16	53,094.17	25,252.81
R. Australia & New Zealand	345,682	322,696	27,293	33,094	29,991	29,286	21,517	29,652	20,396
Australia	295,349	280,121	23,441	29,601	26,100	25,423	18,249	25,807	17,088
New Zealand	50,332	42,567	3,852	3,493	3,891	3,863	3,268	3,845	3,308
Others	-	9	-	-	-	-	-	-	-
S. Others	4,116	4,788	248	231	280	422	332	363	112

Source: Pakistan Bureau of Statistics

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY23	FY24 ^R	2024	2024	2025				
			May	Dec	Jan	Feb	Mar	Apr ^R	May ^P
Grand Total	52,695,071	53,156,822	5,013,999	4,927,017	5,442,973	5,062,998	4,942,994	5,224,958	5,477,967
A. Latin America	3,845	42,297	101	1,669	776	167	229	150	-
B. Central America	117,698	63,655	5,525	12,575	5,939	3,817	8,495	7,601	5,781
Mexico	57,550	56,557	4,318	10,136	5,135	3,739	8,364	7,374	5,608
Others	60,148	7,099	1,207	2,439	804	77	130	227	173
C. South America	970,938	510,431	84,120	112,470	112,027	164,430	183,230	203,946	247,248
Argentina	174,150	95,197	12,975	42,244	31,989	31,484	35,685	26,003	23,295
Brazil	718,354	358,057	64,719	66,552	76,942	126,890	141,965	169,665	219,894
Uruguay	8,926	12,092	2,543	1,098	1,649	635	1,073	874	640
Others	69,507	45,086	3,883	2,575	1,447	5,420	4,507	7,404	3,419
D North America	2,616,380	2,038,449	204,378	205,364	208,358	252,138	239,245	203,765	267,757
Canada	398,972	162,481	18,897	20,194	20,048	19,369	15,942	19,504	23,270
USA	2,216,801	1,875,783	185,415	185,170	188,310	232,766	223,303	184,261	244,487
Others	607	185	65	-	-	4	-	-	-
E. Eastern Europe	1,102,436	1,691,812	51,128	86,222	37,315	24,394	18,575	14,460	13,745
Hungary	11,268	17,792	749	1,367	2,784	2,871	571	769	1,618
Romania	151,307	219,957	771	1,332	1,449	1,017	286	2,962	741
Russian Federation	740,186	1,020,170	21,680	6,916	7,165	3,743	7,165	2,191	38
Ukraine	49,935	261,841	14,052	68,856	15,606	992	1,520	1,266	669
Others	149,740	172,052	13,876	7,752	10,310	15,770	9,034	7,271	10,679
F. Northern Europe	1,060,696	1,236,904	95,288	79,712	77,690	119,462	98,593	112,663	102,034
Denmark	64,537	70,301	12,267	6,243	6,005	5,468	5,749	9,856	8,622
Finland	61,920	67,662	5,085	2,940	3,268	2,838	4,211	3,501	4,787
Norway	32,394	26,858	2,699	3,574	2,265	2,937	1,365	1,156	4,072
Sweden	194,862	214,566	15,309	12,970	13,831	12,806	20,582	16,544	14,819
United Kingdom	638,761	781,872	51,051	48,992	48,591	88,217	57,833	75,212	63,495
Others	68,223	75,646	8,878	4,994	3,729	7,196	8,852	6,394	6,239
G. Southern Europe	883,783	816,360	64,260	68,394	91,827	50,616	66,034	60,666	70,860
Greece	106,153	40,395	6,333	12,195	7,004	3,934	5,441	1,908	3,252
Italy	527,209	503,058	35,713	32,387	64,740	31,907	46,903	36,625	34,183
Spain	201,007	234,410	19,093	17,220	18,178	13,210	12,054	20,021	24,933
Others	49,414	38,498	3,120	6,593	1,904	1,566	1,637	2,112	8,492
H. Western Europe	3,073,436	2,586,074	226,765	178,944	225,679	200,351	198,189	205,472	268,833
Belgium	392,680	315,452	17,910	16,613	17,544	18,015	14,474	13,080	22,549
France	395,101	268,037	32,987	16,898	37,131	17,558	18,068	21,350	39,304
Germany	906,271	930,631	87,392	67,928	88,823	64,666	73,240	63,787	96,944
Netherlands	745,434	551,247	36,790	35,057	42,233	61,633	39,173	45,503	38,743
Switzerland	539,995	436,550	40,655	33,019	28,824	27,117	47,626	56,482	51,073
Others	93,955	84,158	11,032	9,429	11,123	11,362	5,608	5,270	20,221
I. Eastern Africa	788,698	940,291	73,995	78,718	59,754	53,238	69,625	64,751	56,451
Kenya	442,649	614,139	53,079	45,468	42,412	36,412	48,847	47,271	47,600
Mauritius	4,982	4,513	1,572	1,903	1,018	2,486	283	488	99
United Republic of Tanzania	99,207	126,570	3,670	22,826	10,602	5,631	7,031	8,836	2,159
Others	241,860	195,070	15,675	8,521	5,722	8,710	13,464	8,157	6,594

4.19 Imports Payment by Selected Countries/Territories

(a) State Bank of Pakistan-Payments Record

Thousand US Dollars

Country / Territory	FY23	FY24 ¹	2024	2024	2025				
			May	Dec	Jan	Feb	Mar	Apr ²	May ²
J. Middle Africa	12,661	21,932	1,572	4,081	28,376	849	1,987	1,118	3,629
K. Northern Africa	807,493	827,019	41,595	54,575	69,169	66,596	37,187	38,806	51,346
Egypt	115,537	202,504	10,022	4,099	6,921	7,795	6,436	12,236	7,988
Morocco	664,847	603,941	30,808	49,742	61,276	48,788	30,303	26,147	43,288
Others	27,109	20,574	765	734	972	10,014	448	422	71
L. Southern Africa	433,024	476,119	62,595	44,860	17,017	30,510	24,972	28,073	47,203
South Africa	427,164	471,066	61,463	44,542	14,421	30,510	24,930	28,011	46,781
Others	5,860	5,053	1,132	318	2,596	-	42	63	421
M. Western Africa	232,216	626,540	84,793	46,979	41,124	37,797	9,468	9,826	28,578
N. Eastern Asia	11,742,280	16,091,615	1,748,902	1,470,233	1,609,131	1,500,267	1,665,089	1,925,987	1,996,271
China	9,662,911	13,504,031	1,497,865	1,265,329	1,366,157	1,281,169	1,393,811	1,609,122	1,698,848
Hong Kong	382,027	692,295	74,432	59,885	60,815	43,357	63,279	73,740	97,690
Japan	889,110	1,009,328	100,577	76,539	94,620	104,452	116,892	123,446	89,562
Republic of Korea	807,708	880,860	76,028	68,480	87,502	71,289	91,108	119,679	110,170
Others	524	5,100	-	-	37	-	-	-	-
O. South-Central Asia	358,445	382,421	39,764	86,376	54,451	45,496	39,335	44,305	35,690
Afghanistan	15,277	11,960	2,800	1,466	5,208	3,008	1,918	2,644	1,949
Bangladesh	77,182	56,555	3,633	9,085	9,222	7,340	6,469	5,998	4,486
India	190,040	206,892	17,000	17,206	23,363	22,169	18,786	20,064	15,046
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	47,974	58,302	4,574	3,904	4,906	5,371	5,118	4,685	4,511
Others	27,972	48,711	11,757	54,715	11,752	7,609	7,044	10,914	9,699
P. South Eastern Asia	7,455,819	6,861,215	642,525	652,639	744,968	670,671	694,125	607,651	623,066
Indonesia	2,643,948	2,418,313	203,604	254,412	301,342	246,010	296,096	224,606	229,735
Malaysia	1,021,894	948,387	74,322	77,229	88,905	108,194	93,145	65,231	77,621
Singapore	2,762,945	2,443,395	279,659	218,495	237,242	204,170	213,677	217,953	211,375
Thailand	711,917	719,109	56,749	68,317	84,164	77,355	60,865	66,896	78,976
Others	315,115	332,010	28,189	34,187	33,314	34,943	30,342	32,965	25,358
Q. Western Asia	20,108,482	17,518,085	1,636,672	1,518,389	1,883,112	1,711,590	1,548,613	1,620,842	1,578,991
Bahrain	379,665	217,324	58,264	5,857	17,710	57,176	10,576	13,075	15,569
Jordan	15,111	10,032	389	843	1,182	1,700	1,709	1,651	1,399
Kuwait	2,545,609	1,785,043	178,184	116,518	197,959	237,010	178,853	30,187	131,321
Saudi Arabia	4,506,629	4,492,909	302,885	310,523	364,696	296,624	359,536	348,167	290,854
Turkey	477,598	491,395	45,241	53,400	69,057	51,145	57,827	64,521	74,904
United Arab Emirates	7,398,589	6,328,936	630,059	593,259	691,277	707,298	635,049	759,533	785,350
Others	4,785,280	4,192,446	421,651	437,989	541,230	360,637	305,062	403,709	279,593
R. Australia & New Zealand	728,292	705,230	30,347	72,328	92,563	114,704	48,835	39,757	21,594
Australia	700,933	683,219	29,087	69,484	91,193	111,803	47,297	37,841	20,219
New Zealand	24,586	16,561	1,054	1,496	708	419	1,361	1,331	1,149
Others	2,773	5,450	206	1,348	662	2,482	177	585	227
S. Others	302,566	262,120	13,363	12,383	14,852	14,462	11,307	18,671	38,380
I. Import Payments Through Banks	52,799,190	53,698,570	5,107,688	4,786,911	5,374,130	5,061,556	4,963,134	5,208,512	5,457,457
II. Freight & Insurance	2,293,552	2,250,851	183,877	128,289	199,380	135,650	133,012	139,588	146,260
III. Import Payments Banks (fob) (I-II)	50,505,639	51,447,718	4,923,811	4,658,621	5,174,750	4,925,907	4,830,122	5,068,924	5,311,197
IV. Other Imports	2,189,432	1,709,104	90,188	268,395	268,223	137,091	112,872	156,034	166,770

Source: Statistics and Data Services Department, SBP

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

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

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY23	FY24	2024	2024		2025			
			Apr	Nov	Dec	Jan	Feb	Mar	Apr
Grand Total	55,198,452	54,779,084	4,845,778	4,499,712	5,357,931	5,257,985	4,788,661	4,828,236	5,596,032
A. Latin America	11,452	48,261	858	511	911	318	411	479	1,577
B. Central America	92,373	71,577	6,755	4,001	5,063	7,130	8,449	5,846	5,892
Mexico	76,623	57,474	5,569	3,295	3,838	6,247	7,577	5,596	5,388
Others	15,751	14,103	1,186	706	1,225	883	873	250	504
C. South America	1,196,572	478,702	16,609	66,068	118,310	103,667	113,423	141,385	230,746
Argentina	260,118	136,276	2,233	21,893	62,991	47,120	42,926	60,619	39,463
Brazil	839,668	274,066	13,531	36,698	50,290	55,490	67,907	72,671	183,351
Uruguay	15,247	7,396	2	650	920	108	12	795	138
Others	81,542	60,964	843	6,827	4,110	948	2,578	7,301	7,793
D North America	2,705,891	1,583,179	127,032	159,116	179,232	195,483	171,022	211,876	286,234
Canada	515,087	152,517	9,715	16,239	24,259	23,961	22,855	14,201	28,139
USA	2,190,807	1,430,661	117,317	142,878	154,971	171,522	148,154	197,214	257,944
Others	-	0	0	-	3	0	13	461	150
E. Eastern Europe	1,488,588	1,672,860	61,458	88,136	151,164	83,616	38,492	42,699	44,195
Hungary	35,080	41,284	2,566	1,799	3,768	2,964	4,800	3,519	7,276
Romania	235,750	254,830	7,114	1,304	1,765	1,978	1,989	1,495	1,475
Russian Federation	822,357	879,807	40,038	21,631	28,083	25,657	12,032	17,368	18,737
Ukraine	113,177	265,257	629	51,594	100,562	29,773	2,922	2,136	1,962
Others	282,225	231,683	11,111	11,808	16,986	23,244	16,750	18,180	14,745
F. Northern Europe	1,109,036	999,230	69,129	84,147	81,641	82,821	81,562	84,529	94,896
Denmark	88,379	92,508	9,735	11,640	10,596	12,347	11,621	10,582	9,563
Finland	74,953	53,723	2,500	2,729	4,728	2,703	3,081	4,988	4,578
Norway	47,563	41,311	3,477	6,455	3,245	3,119	2,911	1,717	2,555
Sweden	208,898	130,264	10,036	12,686	13,805	12,327	13,757	10,661	13,275
United Kingdom	559,388	579,057	36,902	42,837	40,736	44,486	42,564	48,710	51,392
Others	129,853	102,366	6,480	7,800	8,531	7,840	7,628	7,871	13,532
G. Southern Europe	660,463	516,973	41,274	42,673	52,616	61,542	44,506	40,925	52,122
Greece	65,166	16,131	832	2,470	771	7,795	997	3,398	3,787
Italy	367,063	326,320	25,227	22,893	30,819	27,030	23,184	21,930	28,728
Spain	182,044	137,012	9,130	12,170	14,737	20,165	17,254	13,080	17,708
Others	46,192	37,510	6,085	5,140	6,289	6,553	3,072	2,517	1,899
H. Western Europe	2,695,743	2,204,362	126,391	151,219	197,468	157,209	140,273	167,911	191,176
Belgium	322,903	273,651	19,895	28,032	22,510	17,566	13,140	18,846	27,071
France	397,576	247,957	16,913	19,642	48,173	27,010	20,759	35,152	30,395
Germany	766,393	753,726	46,961	48,111	65,817	64,277	53,281	58,396	71,642
Netherlands	487,523	448,840	19,000	21,021	25,335	20,138	17,595	17,588	23,606
Switzerland	171,534	144,698	6,044	17,039	12,478	8,500	10,486	10,694	11,094
Others	549,816	335,489	17,577	17,374	23,156	19,717	25,012	27,237	27,368
I. Eastern Africa	970,764	960,922	76,128	97,335	78,046	66,284	56,183	75,633	67,615
Kenya	469,016	576,789	46,485	47,940	50,117	46,406	41,621	53,348	45,335
Mauritius	522	954	127	99	75	67	189	176	240
United Republic of Tanzania	139,261	109,263	7,868	35,935	14,568	8,564	3,996	5,824	9,152
Others	361,965	273,917	21,648	13,361	13,286	11,246	10,377	16,284	12,889

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics-Customs Record

Thousand US Dollars

Country / Territory	FY23	FY24	2024	2024		2025			
			Apr	Nov	Dec	Jan	Feb	Mar	Apr
J. Middle Africa	19,963	63,811	843	1,107	36,502	1,150	500	1,043	7,001
K. Northern Africa	995,958	876,539	39,154	38,964	96,563	34,688	25,244	54,660	62,918
Egypt	138,109	183,620	5,702	9,817	4,396	3,448	4,490	5,194	10,754
Morocco	754,982	664,941	33,388	29,051	91,663	31,021	10,159	48,424	51,557
Others	102,869	27,977	63	96	504	219	10,595	1,041	607
L. Southern Africa	651,147	408,016	45,513	55,195	34,865	44,240	26,059	30,148	52,148
South Africa	640,979	403,927	45,166	54,480	34,252	43,657	25,900	30,073	50,504
Others	10,167	4,089	348	715	614	584	159	75	1,643
M. Western Africa	404,614	880,554	106,887	44,441	41,003	37,849	5,519	4,712	7,485
N. Eastern Asia	14,211,158	17,268,358	1,670,613	1,358,576	1,704,747	1,892,254	1,682,685	1,702,570	2,143,189
China	11,899,909	14,824,495	1,466,463	1,166,711	1,497,675	1,654,094	1,471,395	1,453,459	1,857,979
Hong Kong	28,932	49,613	2,517	4,681	7,077	6,872	5,481	7,525	6,083
Japan	1,067,031	1,154,525	101,117	94,633	106,785	133,308	105,788	130,182	149,206
Republic of Korea	800,150	939,636	80,561	74,655	69,572	75,479	76,321	89,737	102,228
Others	415,133	300,089	19,956	17,896	23,639	22,500	23,700	21,667	27,693
O. South-Central Asia	2,254,380	2,015,255	142,609	274,718	223,952	209,721	197,193	166,529	157,305
Afghanistan	894,921	564,081	38,538	114,156	72,128	42,323	48,064	24,767	32,543
Bangladesh	78,808	42,098	4,794	3,592	7,284	6,668	5,121	3,423	4,408
India	278,705	276,743	17,912	19,920	23,379	30,390	26,602	31,123	26,009
Iran	880,706	1,042,370	73,256	129,870	113,575	119,960	110,257	98,083	85,869
Sri Lanka	68,261	54,738	4,622	4,465	4,333	5,601	4,663	4,669	4,161
Others	52,980	35,225	3,486	2,716	3,254	4,779	2,485	4,464	4,315
P. South Eastern Asia	7,548,263	6,755,543	520,838	538,942	638,367	718,078	760,510	675,066	571,157
Indonesia	4,317,691	3,344,679	233,381	267,334	326,337	376,281	403,592	364,403	348,058
Malaysia	895,659	899,125	76,438	91,627	79,048	103,992	85,465	76,701	58,152
Singapore	965,792	1,284,868	108,524	89,316	87,481	106,163	143,316	115,283	46,534
Thailand	1,009,229	823,033	67,314	54,265	91,430	83,876	89,534	77,170	86,440
Others	359,896	403,838	35,181	36,400	54,071	47,766	38,603	41,509	31,973
Q. Western Asia	17,371,561	17,061,308	1,763,836	1,431,493	1,626,010	1,454,397	1,309,307	1,340,584	1,570,312
Bahrain	254,897	85,684	9,177	18,807	39,016	29,535	13,393	11,211	13,847
Jordan	16,596	13,852	662	1,349	783	893	1,733	1,497	1,229
Kuwait	2,207,442	2,114,196	225,699	203,389	176,368	145,823	119,696	121,865	136,401
Saudi Arabia	4,249,132	4,780,528	427,081	395,605	383,316	333,425	350,681	244,827	347,225
Turkey	347,832	242,799	13,626	29,775	25,394	41,191	26,234	31,877	36,598
United Arab Emirates	5,733,344	5,031,140	602,727	358,813	550,186	519,320	469,020	629,368	643,665
Others	4,562,318	4,793,109	484,863	423,756	450,949	384,212	328,550	299,940	391,348
R. Australia & New Zealand	810,375	859,940	29,849	63,069	91,466	107,538	127,286	81,545	50,065
Australia	780,829	840,300	27,327	62,214	90,180	106,330	126,309	81,248	48,847
New Zealand	29,049	19,365	2,522	855	1,284	1,204	962	278	1,153
Others	500	276	0	0	2	4	15	19	65
S. Others	141	53,695	4	-	4	0	35	95	0

Source: Pakistan Bureau of Statistics

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

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

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Vegetable Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footware, Walking Stick & Umbr	Artic Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufac. used Article	Art Work, Collecto r Prices & Antique
2019-20	125.81	120.65	115.55	113.34	127.77	114.06	126.94	118.96	114.60	130.61	134.03	142.49	134.57	151.04	127.81	135.59	139.31	112.96	122.28	121.68	157.09	96.93
2020-21	163.52	142.77	135.00	166.42	147.77	114.06	139.15	130.51	137.76	213.21	140.02	155.88	151.75	159.84	189.00	168.31	279.17	125.29	124.74	198.16	210.48	112.61
2021-22	241.09	155.94	173.99	272.01	168.11	243.30	177.53	171.45	198.32	332.63	193.41	209.65	192.94	244.69	202.86	225.42	360.82	180.66	126.56	289.73	245.47	116.10
2022-23	237.99	197.23	219.50	282.51	219.61	282.84	184.32	173.00	155.14	251.99	244.55	220.56	205.08	257.72	200.28	227.89	270.19	157.45	138.12	258.73	254.24	140.27
2023-24	272.50	256.50	233.34	287.83	294.41	307.37	238.91	210.30	192.43	286.35	276.02	273.90	221.46	267.99	250.87	276.26	282.53	242.77	213.85	274.27	281.56	214.48
2019-20																						
Jul-Sep	122.53	124.43	107.98	108.85	124.33	130.59	120.45	121.22	116.36	122.57	132.51	134.19	117.17	143.94	120.69	130.37	116.74	105.19	125.22	103.61	139.55	71.27
Oct-Dec	128.52	121.99	113.80	111.74	136.50	121.60	126.96	121.22	112.33	133.57	136.43	143.98	139.74	159.15	126.74	132.84	141.98	115.80	134.72	129.10	153.16	70.65
Jan-Mar	127.36	118.33	119.08	109.81	125.81	116.46	131.95	116.19	110.37	130.84	129.95	140.32	135.62	165.45	121.93	137.11	143.01	113.98	107.51	145.75	147.39	126.84
Apr-Jun	124.84	117.87	121.33	122.96	124.42	87.58	128.39	117.22	119.33	135.47	137.24	151.49	145.75	135.62	141.88	142.07	155.52	116.85	121.68	108.24	188.25	118.95
2020-21																						
Jul-Sep	137.58	138.93	129.17	129.42	142.66	96.85	130.93	116.21	129.00	146.52	146.49	151.11	196.45	157.25	129.45	156.14	195.35	121.37	128.12	164.54	221.83	100.20
Oct-Dec	155.36	151.98	127.43	151.23	150.65	99.69	131.63	124.70	138.51	191.15	136.53	150.48	195.44	158.99	225.06	157.24	269.23	139.30	132.54	131.84	192.89	134.86
Jan-Mar	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

Source: Pakistan Bureau of Statistics

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

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

Source: Pakistan Bureau of Statistics

Source: Pakistan Bureau of Statistics

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

Year /Quarter	All Groups	Live Animals & Animal Products	Vegetable Products	Animal/ Veg. Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls/ 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, Collectible Prices & Antique	
2019-20		105.42	60.56	117.52	109.84	106.33	100.94	103.41	93.71	88.35	78.55	87.75	74.30	59.46	66.12	70.54	87.33	145.80	59.26	210.35	216.78	49.50	168.43
2020-21		112.37	58.31	126.05	111.77	158.11	109.24	144.31	125.79	88.51	73.84	92.90	111.40	72.88	95.81	137.52	82.84	94.85	84.68	430.48	580.97	68.00	158.19
2021-22		125.71	70.69	105.76	101.28	176.84	118.00	190.01	127.09	81.55	72.87	96.38	111.79	51.01	77.08	132.24	90.14	68.81	244.25	396.59	1513.78	124.44	57.11
2022-23		103.25	50.56	108.33	138.28	119.97	99.38	171.36	118.96	99.75	58.77	92.17	122.50	41.80	68.22	114.58	74.99	70.29	63.98	250.20	397.37	97.84	209.62
2023-24		129.07	48.96	132.95	117.94	135.50	106.01	189.31	147.76	100.04	65.98	85.31	100.54	76.37	116.76	86.55	92.49	150.72	109.99	314.08	533.84	118.31	152.83
2019-20																							
	Jul-Sep	104.87	47.90	103.56	95.94	83.14	96.70	102.88	90.21	81.29	79.57	92.86	51.70	96.48	67.61	95.24	88.96	150.07	113.18	100.13	136.83	53.02	32.98
	Oct-Dec	100.46	76.86	128.19	113.04	99.85	111.57	118.71	93.60	101.00	80.90	81.08	57.26	67.67	56.24	83.22	88.18	116.05	31.23	162.56	3.76	54.60	158.80
	Jan-Mar	99.15	75.75	103.57	126.21	110.47	109.79	89.59	103.56	114.11	93.21	93.98	114.73	53.53	52.79	47.69	82.77	97.64	52.30	229.05	12.17	48.80	468.84
	Apr-Jun	117.18	41.74	134.77	104.18	131.86	85.63	102.47	87.47	56.99	60.52	83.06	73.50	20.18	87.85	56.03	89.39	218.64	40.34	348.86	714.35	41.57	13.11
2020-21																							
	Jul-Sep	104.09	43.71	126.53	132.83	119.47	108.23	116.01	124.34	63.72	63.15	72.75	87.22	33.58	72.42	92.36	79.54	95.91	68.62	304.29	148.29	48.34	98.58
	Oct-Dec	112.29	58.57	125.96	93.57	219.65	109.30	140.31	128.19	89.68	79.80	99.61	119.63	84.81	103.11	46.64	84.85	106.10	74.22	300.38	840.72	71.91	118.20
	Jan-Mar	110.84	83.52	122.81	113.67	136.04	101.91	151.74	128.75	112.29	76.51	102.01	127.78	112.44	96.14	63.90	88.84	96.11	102.34	190.76	1000.78	74.79	148.29
	Apr-Jun	122.25	47.43	128.90	107.00	125.30	117.50	169.18	121.88	88.34	75.89	97.23	110.99	57.49	111.57	347.19	78.13	81.29	93.54	926.49	334.09	76.96	267.68
2021-22																							
	Jul-Sep	125.91	70.06	131.89	106.59	196.36	111.38	152.99	124.73	64.15	59.95	93.27	118.66	80.99	105.72	91.42	89.28	84.63	139.82	974.77	817.75	92.65	14.24
	Oct-Dec	125.91	81.71	110.49	110.25	201.17	138.60	221.88	133.96	81.86	78.14	95.23	114.51	50.71	83.96	97.09	98.23	74.27	112.12	215.24	1163.20	237.77	25.04
	Jan-Mar	106.15	78.25	96.02	97.81	153.79	98.80	205.29	128.12	96.99	94.32	98.44	94.65	46.17	67.82	249.31	88.78	60.72	124.51	173.16	1098.18	115.56	177.98
	Apr-Jun	144.87	52.73	84.63	90.46	156.06	123.14	179.09	121.53	83.20	59.09	98.56	119.33	26.16	50.83	91.14	84.25	52.41	600.53	223.21	2175.99	51.79	11.18
2022-23																							
	Jul-Sep	101.93	39.64	115.16	134.51	127.89	99.35	172.17	112.55	56.06	43.09	92.13	105.79	32.30	58.63	155.66	81.19	49.83	113.66	242.95	255.83	68.74	409.33
	Oct-Dec	98.90	76.62	108.51	125.91	141.69	91.36	172.25	128.61	108.93	62.01	98.60	126.35	52.62	82.65	65.70	71.82	57.78	51.53	257.26	47.98	128.28	368.09
	Jan-Mar	93.83	46.57	119.40	146.28	111.82	88.07	149.16	108.57	129.57	83.53	89.74	132.86	44.94	57.86	129.28	73.67	52.25	42.19	208.00	208.86	115.29	220.85
	Apr-Jun	118.33	39.41	90.24	146.43	98.47	117.94	191.86	126.09	104.45	46.46	88.19	125.01	37.33	41.72	107.68	73.27	121.29	48.20	292.58	1076.78	79.04	20.24
2023-24																							
	Jul-Sep	134.18	42.27	152.66	137.37	135.55	100.23	213.37	154.43	237.21	66.40	91.22	119.17	65.52	124.44	107.18	103.16	131.58	109.42	479.46	203.57	106.33	337.41
	Oct-Dec	124.21	53.1	124.69	107.17	136.35	111.73	182.36	137.95	167.03	80.67	92.80	90.01	72.29	119.45	86.12	88.42	136.77	101.59	268.8	613.14	103.29	128.83
	Jan-Mar	115.12	50.28	148.64	116.62	127.03	101.19	172.08	151.38	174.4	55.31	86.07	90.22	86.44	85.57	76.29	92.94	104.46	92.77	244.98	568.11	132.88	24.85
	Apr-Jun	142.75	50.18	105.79	110.6	143.08	110.9	189.42	147.29	141.52	61.56	71.16	94.74	81.21	137.59	76.62	85.43	230.07	136.19	263.06	747.33	130.75	120.24
2024-25																							
	Jul-Sep	147.48	30.35	99	120.45	170.82	108.64	184.78	176.91	266.91	59.56	85.54	111.33	139.98	149.14	108.74	95.15	244.06	148.26	196.06	844.38	103.94	27.51
	Oct-Dec	153.11	39.83	155.81	117.49	145.05	105.17	181.65	192.73	251	54.28	88.03	156.35	169.68	202.63	114.29	95.85	233.56	151.13	201.99	423.61	126.03	199.5

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

	Billion Rupees						
	Jun-23	Dec-23	Mar-24	Jun-24 ^a	24-Sep	Dec-24 ^b	Mar-25 ^c
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 ^d	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							
Gross Public Debt	74.9			67.5			
Total Debt of the Government - FRDLA Definition	68.8			61.6			
Total External Debt & Liabilities	43.0			34.5			
Government Domestic Debt	46.2			44.7			
Memorandum Items							
	FY23			FY24			
GDP (current market price) ⁴	83,650.8			105,142.7			
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 fund and debts owed to the International Monetary Fund (IMF)

⁴ As per revised GDP (MP) at current prices (base 2015=16) released by PBS.

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

⁶ Consolidation adjustment pertains to: SBP's on lending to GOP against SDRs allocation (SDR 1.95 billion) equivalent to PKR 474.94 billion from Nov-21, domestic borrowings in foreign currency and foreign borrowing against government securities.

Notes:-

a. For conversion into Pak Rupees from US Dollars, last day average exchange rates prepared by Domestic Markets & Monetary Management Department have been used for stocks.

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

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

c. As part of annual revision of 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 ⁶	Q3-FY25 ⁷
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 ⁸	Jul-Mar FY25 ⁹
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
	FY23	Jul-Mar FY24	Jul-Jun FY24	Jul-Sep FY25	Jul-Dec FY25 ⁸	Jul-Mar FY25 ⁹
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 Dollar, last day average exchange rates prepared by Domestic Markets & Monetary Management Department have been used for stocks and during the period average exchange rates for debt servicing.

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

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

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

5.3 Government Domestic Debt and Liabilities

(End period Stock)

Debt Instruments	Billion Rupees								
	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25 ⁷
I. Permanent Debt (1+2+3+4)	34,104.9	33,028.7	33,762.4	35,644.7	37,863.9	38,554.4	39,431.8	40,563.8	41,157.6
1. Market Loans	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
Federal Government	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
Provincial Governments	-	-	-	-	-	-	-	-	-
2. Federal Government Bonds	33,239.5	32,161.3	32,893.5	34,774.4	36,991.8	37,679.8	38,554.7	39,684.8	40,276.7
GOP Ijara Sukuk	4,782.2	4,968.3	5,062.8	5,394.6	5,709.3	5,838.5	5,930.1	5,996.6	5,879.9
Bai-Muajjal of Sukuk	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	78.0
Pakistan Investment Bonds (PIBs)	28,391.1	27,126.7	27,764.4	29,313.5	31,216.2	31,775.0	32,558.3	33,621.9	34,317.5
Others	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
3. Prize Bonds¹	387.6	389.6	391.1	392.6	394.3	396.8	399.4	401.2	403.1
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
II. Floating Debt	10,961.4	11,222.6	10,180.7	9,637.3	8,696.0	8,352.3	8,230.7	7,866.2	8,328.4
Bai Muajjal ²	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.5
Market Treasury Bills	10,876.6	11,136.9	10,094.8	9,551.0	8,602.0	8,259.1	8,136.2	7,764.7	8,229.5
MTBs for Replenishment of Cash ³	84.8	85.6	85.9	86.2	94.0	93.1	94.4	95.5	96.4
	-	-	-	-	-	-	-	-	-
III. Unfunded Debt	2,818.9	2,827.7	2,839.2	2,850.5	2,868.7	2,896.0	2,913.8	2,935.3	2,963.1
Saving Schemes (Net of Prize Bonds)	2,729.6	2,741.3	2,753.7	2,766.7	2,785.8	2,814.4	2,835.2	2,861.1	2,889.9
Postal Life Insurance	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2
GP Fund ⁴	42.1	39.1	38.2	36.5	35.7	34.3	31.3	27.0	26.0
IV. Foreign Currency Loans⁴	373.8	372.7	372.7	373.2	373.8	374.4	375.3	95.8	11.8
V. Naya Pakistan Certificates⁴	80.0	84.7	75.6	78.8	81.0	66.5	70.1	62.7	62.1
Government Domestic Debt (I+II+III+IV+V)	48,339.0	47,536.4	47,230.6	48,584.5	49,883.3	50,243.5	51,021.7	51,517.9	52,523.0
Government Domestic Liabilities⁵	389.9	389.7	388.8	389.9	389.9	288.8	262.8	221.4	219.6
Government Domestic Debt and Liabilities	48,648.0	47,846.0	47,539.4	48,894.4	50,193.2	50,532.3	51,284.5	51,739.2	52,742.6

Notes:

1. Includes Premium Prize Bonds (Registered)

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

3. Includes SSP RSC, NIBAF and PSPC T-bills holding of Rs 51,590 Billion

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

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

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

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

*Source: Ministry of Finance (Budget Wing)

Source: Statistics and Data Services Department, SBP

5.4 Pakistan's External Debt and Liabilities-Outstanding

Million US Dollars								
ITEM	30-Jun-22	30-Jun-23	30-Mar-24	30-Jun-24 ¹	30-Sep-24	31-Dec-24 ²	31-Mar-25 ³	
A. Public External debt (1+2+3)	99,972.2	94,801.3	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	77,816.3	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 / PIBC**	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	
Saudi 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	12,635.5	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	12,635.5	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+C.a.ii+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	9,532.0	4,514.4	8,306.9	9,463.1	10,005.9	11,805.2	10,712.5	

Source: Statistics and Data Services Department, SBP

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

1. Since Mar 2010 and onwards, Allocations of SDRs are recorded as foreign liability as per HPM6.

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

3. Other debt liabilities of 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/statistics/Notice/Rev-Study-External-Service.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 ^p
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
Net Flows ²	(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

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

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

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

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

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

5.6 Pakistan's External Debt Servicing-Interest

Million US Dollars during Period							
ITEM	FY23	FY24	Jan-Mar 24	Apr-Jun 24 ^a	Jul-Sep 24	Oct-Dec 24 ^a	Jan-Mar 25 ^a
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

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

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

Construction.

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

Source: Statistics and Data Services Department, SBP

5.7 Ownership Classification of the Federal Government Debt

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

Source: Statistics and Data Services Department, SBP

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

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

5.8 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)

(End Period)

	Billion Rupees					
	Jun-22	Jun-23	Jun-24	Sep-24	Dec-24 ^a	Mar-25 ^a
PSEs debt and liabilities (1+II)	1,754.5	2,328.1	2,919.8	2,919.0	2,920.8	2,960.7
<i>YOY Growth (in %)</i>	6.5	32.7	3.2	5.1	4.4	8.3
<i>As percent of GDP</i>	2.6	2.8	2.8			
LPSEs debt	1,393.4	1,687.2	2,105.0	2,089.2	2,068.2	2,106.8
<i>YOY Growth (in %)</i>	(3.0)	21.1	(3.8)	(2.5)	(3.9)	1.3
<i>As percent of GDP</i>	2.1	2.0	2.0			
II.PSEs Liabilities¹	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				
			May	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
A. Accounts (i+ii / 1 to 13)	595,217.1	657,518.9	659,744.9	669,287.0	670,493.6	672,922.0	676,822.2	678,760.3	684,557.8	693,754.1	701,416.0
(i) National Savings Centers	526,356.0	640,236.0	638,102.8	653,625.8	654,592.7	657,325.3	661,343.3	663,384.3	671,162.9	679,787.7	687,495.3
(ii) Post Offices	68,861.1	17,282.9	21,642.1	15,661.2	15,900.9	15,596.7	15,478.9	15,376.0	13,394.9	13,966.4	13,920.7
1- Savings Accounts	74,927.6	84,402.4	84,889.5	94,259.5	95,555.9	96,835.0	96,443.6	93,258.4	95,967.8	98,465.2	99,574.8
2- Khas Deposit Accounts	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6
3- Mahana Amdani Accounts	1,440.6	1,351.0	1,356.3	1,326.0	1,320.7	1,316.5	1,312.4	1,305.4	1,300.9	1,295.0	1,290.0
4- Special Savings Accounts	108,951.3	62,321.2	64,779.6	60,055.7	60,529.9	60,221.1	60,266.8	60,267.8	58,374.9	59,225.4	59,473.7
5- Pensioners Benefit Account	404,352.4	433,957.6	432,807.5	443,034.3	445,764.5	450,089.9	456,751.5	463,166.4	468,861.6	474,297.1	480,127.1
6- Shahada's Family Welfare Account	152.6	188.2	188.7	196.9	211.3	217.2	224.1	238.7	258.5	277.3	288.1
7-Sarwa Islamic Savings Account (SISA)	3,808.5	68,896.3	69,021.8	64,988.1	61,351.5	58,591.0	56,173.8	54,736.4	53,792.7	53,984.0	54,222.3
8-Sarwa Islamic Term Account (SITA) 1 Year	508.2	2,147.6	2,427.1	1,165.6	976.6	886.7	655.9	604.0	597.2	591.4	588.4
9-Sarwa Islamic Term Account (SITA) 3 Years	557.7	2,639.1	2,654.0	2,576.4	2,573.2	2,623.8	2,587.3	2,618.5	2,623.4	2,599.7	2,585.1
10-Sarwa Islamic Term Account (SITA) 5 Years	207.6	1,104.6	1,109.4	1,218.2	1,390.3	1,565.0	1,802.9	1,925.3	2,061.6	2,269.3	2,489.7
11-Digital Sarwa Islam Term Acc. (SITA) 1 Year		105.8	105.9	61.6	49.9	37.0	21.6	30.0	29.4	24.2	25.4
12-Digital Sarwa Isla Term Acc.(SITA) 3 Years		24.7	24.7	24.5	24.5	31.8	42.4	44.7	45.2	44.4	44.8
13-Digital Sarwa Isla Term Acc.(SITA) 5 Years		70.0	70.0	69.8	117.9	196.8	229.6	254.3	334.3	370.5	396.2
B. Certificates (i+ii+iii /14 to 25)	2,223,316.7	2,048,338.2	2,046,905.8	2,084,413.8	2,096,537.7	2,112,847.3	2,137,611.4	2,156,452.5	2,176,509.8	2,196,099.9	2,214,168.9
(i) National Savings Centers	2,131,392.8	1,971,589.9	1,970,308.8	2,002,203.9	2,014,530.2	2,030,589.8	2,054,873.9	2,073,891.1	2,094,508.9	2,113,898.9	2,131,589.4
(ii) Post Offices	2,256.6	(2,276.3)	(2,239.3)	(2,387.7)	(2,398.8)	(2,418.3)	(2,429.1)	(2,435.9)	(2,665.4)	(2,373.7)	(2,379.5)
(iii) Banks	89,667.3	79,024.6	78,836.3	84,597.6	84,675.8	85,166.7	84,997.3	84,666.2	84,574.7	84,958.9	
14- Defence Savings Certificates	428,194.9	400,407.6	401,466.3	402,457.0	402,539.9	400,992.2	400,934.0	399,902.1	399,586.0	399,128.8	396,684.1
15- National Deposit Certificates	16.6	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	215.8
17- Premium Savings Certificates	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
18- Special Savings Certificates (Registered)	297,576.5	286,049.6	285,219.7	288,514.5	289,247.8	291,868.6	295,634.7	299,139.9	302,078.5	305,592.7	308,011.2
19- Special Savings Certificates (Beaur)	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
20- Regular Income Certificates	461,485.8	264,136.7	265,563.4	261,804.9	265,291.8	270,933.4	279,681.7	286,313.3	295,365.1	303,001.5	310,022.2
21- Beblood Savings Certificate	1,001,003.8	1,040,102.1	1,039,187.1	1,055,781.7	1,062,531.4	1,071,988.7	1,086,788.0	1,100,573.9	1,113,002.2	1,126,439.9	1,139,366.1
22- Short-Term Savings Certificates (3 Months)	20,958.8	28,978.3	27,637.3	39,582.8	40,434.3	40,324.9	37,788.0	34,733.0	31,755.5	29,424.7	28,772.7
23- Short-Term Savings Certificates (6 Months)	5,621.2	8,342.9	8,455.2	12,299.1	12,674.5	13,018.6	13,293.4	12,858.9	11,777.8	9,990.5	9,293.9
24- Short-Term Savings Certificates (12 Months)	7,970.2	18,199.9	17,329.5	20,679.6	20,089.0	19,797.9	19,267.1	18,628.5	18,317.3	17,699.9	16,974.1
25- Others		1,615.7	1,541.7	2,788.8	3,223.6	3,417.7	3,719.3	3,797.7	4,121.9	4,316.6	4,539.1
C. National Savings Bonds	-	-	-	-	-	-	-	-	-	-	-
26- 10 Years	-	-	-	-	-	-	-	-	-	-	-
D. Prize Bonds (27 to 35) *	327,847.6	330,417.9	329,759.0	333,068.3	333,902.7	335,437.8	336,022.8	337,434.2	338,843.5	339,189.8	340,209.5
27- Rs. 100	10,386.0	10,152.5	10,166.2	10,120.4	10,113.4	10,110.9	10,110.4	10,105.4	10,100.7	10,099.9	10,093.2
28- Rs. 200	28,968.4	28,341.1	28,355.2	28,180.4	28,168.3	28,150.7	28,120.2	28,113.0	28,106.0	28,077.3	28,069.2
29- Rs. 750	113,827.9	113,703.5	113,677.2	113,956.9	114,052.3	114,238.9	114,617.0	114,770.9	114,871.1	115,094.7	115,226.3
30- Rs.1,500	168,782.1	173,262.7	172,351.0	175,975.5	176,765.8	178,396.9	178,737.4	180,018.1	181,349.0	181,502.5	182,405.7
31- Rs. 7,500	1,605.9	1,286.7	1,357.4	1,244.1	1,232.7	1,132.2	1,090.7	1,088.3	1,086.1	1,085.9	1,085.8
32- Rs. 15,000	1,869.3	1,502.9	1,587.8	1,455.1	1,442.9	1,361.7	1,326.0	1,318.7	1,312.5	1,311.4	1,311.4
33- Rs. 25,000	836.0	699.7	734.2	683.3	678.4	635.2	622.6	622.5	621.0	621.0	621.0
34- Rs. 40,000	831.5	728.4	789.5	712.2	708.5	670.8	658.0	656.9	656.5	656.5	656.5
35- Others@	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4	740.4
E. Premium Prize Bonds (Registered) (36 to37)	54,685.9	54,722.2	54,899.4	58,030.8	58,664.5	58,877.9	60,785.6	61,923.2	62,395.2	63,898.1	64,692.5
36- Rs. 40,000	32,987.0	32,824.3	32,880.1	34,774.8	35,181.3	35,318.5	36,311.4	36,962.9	37,223.4	38,121.0	38,588.2
37- Rs. 25,000	21,698.9	21,898.0	22,019.4	23,256.0	23,483.1	23,559.4	24,474.2	24,960.4	25,171.8	25,777.0	26,104.3
F. Post Life Insurance	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3
TOTAL (A+B+C+D+E+F)	3,248,297.6	3,138,227.6	3,138,539.5	3,192,030.2	3,206,828.7	3,227,315.3	3,258,472.3	3,281,800.6	3,309,536.6	3,340,172.1	3,367,717.2

Source: Central Directorate of National Savings

* State Bank of Pakistan

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

6.1 Government of Pakistan Treasury Bills

Million Rupees

	Jun-23	Jun-24	2024	2024	2025				
			May	Dec	Jan	Feb	Mar	Apr	May
3 Months Treasury Bills									
Issue	6,332,706.0	413,947.0	405,246.4	751,522.2	135,506.5	306,021.1	553,141.9	242,866.2	500,171.6
Discount Allowed	329,836.0	19,045.7	19,890.7	20,472.9	3,639.6	8,278.2	14,902.1	6,651.0	13,072.9
Discharged	4,478,121.0	735,246.5	546,140.5	-	392,933.8	478,819.4	751,522.2	135,506.5	716,875.7
Discount Paid	210,109.0	36,326.5	26,713.3	-	13,159.1	14,622.4	20,472.9	3,639.6	19,342.1
Outstanding Balance	7,847,152.0	897,974.0	1,219,273.5	1,623,275.4	1,365,848.0	1,193,049.7	994,669.5	1,102,029.2	885,325.1
6 Months Treasury Bills									
Issue	29,491.0	892,341.1	413,003.0	356,549.6	147,713.2	66,812.9	67,688.6	145,905.0	235,336.5
Discount Allowed	3,272.0	88,700.7	43,644.2	21,168.3	8,586.0	3,829.8	3,935.0	8,683.0	13,449.3
Discharged	53,116.0	73,857.0	236,442.8	377,550.0	365,091.4	258,492.9	244,151.3	285,162.9	381,554.4
Discount Paid	4,453.0	7,866.6	25,396.3	37,491.7	35,328.0	23,334.6	21,448.7	20,159.2	25,253.9
Outstanding Balance	115,017.0	1,501,942.7	683,458.6	1,891,002.4	1,673,624.2	1,481,944.2	1,305,481.6	1,166,223.7	1,020,005.8
12 Months Treasury Bills									
Issue	216,303.0	481,277.7	424,927.8	910,513.4	416,379.5	292,392.5	177,251.8	614,353.9	737,731.9
Discount Allowed	47,624.0	89,796.2	86,233.6	109,375.8	47,828.0	33,401.7	20,670.1	73,021.8	84,156.0
Discharged	155,401.0	211,357.0	50,928.4	2,624,261.3	300,333.7	36,405.1	349,979.4	550,581.6	424,927.8
Discount Paid	23,376.0	46,538.6	11,165.5	559,479.1	61,647.7	7,286.6	71,133.8	114,454.2	86,233.6
Outstanding Balance	1,363,483.0	7,989,616.7	7,719,695.9	5,371,999.3	5,488,045.1	5,744,032.5	5,571,304.9	5,635,077.2	5,947,881.4
01 Month Treasury Bills									
Issue	216,303.0	481,277.7	-	910,513.4	416,379.5	-	122,169.6	508,062.2	411,050.1
Discount Allowed	47,624.0	89,796.2	-	109,375.8	47,828.0	-	1,129.2	4,857.8	3,551.3
Discharged	155,401.0	211,357.0	-	2,624,261.3	300,333.7	-	-	122,169.6	572,662.3
Discount Paid	23,376.0	46,538.6	-	559,479.1	61,647.7	-	-	1,129.2	5,438.0
Outstanding Balance	1,363,483.0	7,989,616.7	-	5,371,999.3	5,488,045.1	-	122,169.6	508,062.2	346,450.0

Source: Domestic Markets & Monetary Management Department, SBP

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

Sale										Billion Rupees
PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	Bid Amount		Bid Amount		Bid Amount		Bid Amount		Bid Amount	
	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted
July	-	-	-	-	1,783.0	1,773.0	1,225.5	1,225.5	345.0	345.0
August	68.0	47.5	-	-	-	-	757.6	757.6	-	-
September	88.0	88.0	203.0	203.0	869.2	824.2	2,511.0	2,393.0	-	-
October	57.4	57.4	99.3	95.3	-	-	-	-	-	-
November	15.3	15.3	-	-	399.6	384.6	-	-	-	-
December	-	-	-	-	506.5	506.5	-	-	460.0	460.0
January	-	-	-	-	1,126.5	1,124.5	-	-	-	-
February	244.1	147.0	-	-	-	-	780.8	753.3	-	-
March	-	-	-	-	893.9	887.9	-	-	-	-
April	258.5	258.5	-	-	254.0	251.0	-	-	-	-
May	251.1	251.1	-	-	428.8	421.8	-	-	-	-
June	516.3	487.6	624.5	592.5	618.2	560.8	177.0	177.0	-	-
Average										
per month	124.89	112.70	77.23	74.23	573.31	561.19	495.63	482.40	73.18	73.18
per day	4.16	3.76	2.57	2.47	19.11	18.71	16.52	16.08	2.44	2.44

Purchase

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	4,337.1	4,062.4	12,226.0	11,285.8	4,476.9	2,353.4	3,013.9	2,566.9	29,652.3	29,449.7
August	5,966.4	5,802.4	9,787.7	9,199.4	4,106.8	3,452.3	6,859.7	6,433.4	25,241.8	23,791.7
September	4,009.5	3,938.6	8,396.9	8,190.1	3,875.5	3,376.1	3,016.9	3,016.9	27,080.0	26,959.9
October	3,513.1	3,312.3	10,429.1	10,076.8	6,884.3	5,894.8	4,125.0	3,502.5	17,937.1	17,937.1
November	3,947.7	3,895.7	10,810.8	9,744.9	2,504.4	2,313.4	12,170.5	11,995.4	21,511.5	21,054.4
December	3,784.9	3,620.8	7,999.3	7,125.4	5,367.0	4,971.8	19,140.3	17,873.3	33,492.1	33,486.1
January	5,367.4	5,126.3	3,805.0	3,159.8	5,074.2	3,803.0	17,580.0	16,746.6	35,163.2	34,836.2
February	4,849.6	4,849.6	6,699.2	6,699.2	2,663.6	2,343.2	11,286.2	11,042.5	16,310.9	15,638.3
March	5,772.2	5,553.9	14,252.9	14,152.8	8,606.6	7,909.6	33,281.6	33,251.1	28,473.4	27,095.7
April	9,622.9	9,245.8	16,310.1	16,150.0	4,584.6	4,266.4	19,206.0	18,798.6	31,225.5	30,233.4
May	10,651.9	10,523.9	14,225.9	14,149.9	4,061.4	4,039.4	24,040.5	23,464.6	29,406.7	28,150.8
June	8,937.3	8,561.8	3,283.0	3,188.2	12,548.6	12,459.3	27,067.5	27,062.5	-	-
Average										
per month	5,896.67	5,707.79	9,852.16	9,426.86	5,396.16	4,765.23	15,065.67	14,646.18	26,863.11	26,239.36
per day	196.56	190.26	328.41	314.23	179.87	158.84	502.19	488.21	895.44	874.65

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Cash Accommodation

Million Rupees

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)
July	32,900.0	-	249,600.0	-	420,750.0	3,838,450.0	324,100.0	5,290,100.0	912,100.0	5,081,650.0
August	154,700.0	77,500.0	96,500.0	10,000.0	496,350.0	63,300.0	1,906,950.0	5,828,500.0	1,765,750.0	6,684,750.0
September	25,300.0	169,250.0	214,465.0	117,500.0	338,700.0	635,750.0	876,150.0	13,180,100.0	1,435,980.0	6,297,900.0
October	20,500.0	34,500.0	-	23,900.0	378,350.0	40,500.0	1,795,190.0	4,950,050.0	2,192,100.0	6,297,950.0
November	11,000.0	58,900.0	315,450.0	13,000.0	147,550.0	73,750.0	938,400.0	3,640,100.0	1,858,510.0	3,256,300.0
December	73,500.0	78,500.0	474,013.0	419,700.0	1,438,45	1,752,250.0	1,882,700.0	5,983,000.0	5,367,850.0	6,978,850.0
January	30,325.0	30,500.0	106,150.0	260,300.0	615,650.0	2,338,800.0	2,527,850.0	11,078,540.0	1,850,550.0	10,301,600.0
February	75,800.0	72,000.0	56,150.0	32,500.0	412,650.0	722,600.0	526,150.0	6,495,550.0	1,973,450.0	4,419,900.0
March	32,100.0	142,800.0	469,350.0	647,550.0	212,225.0	2,233,500.0	783,200.0	4,421,750.0	5,626,250.0	4,630,500.0
April	135,600.0	78,000.0	316,850.0	974,800.0	1,028,800.0	488,750.0	1,501,700.0	3,122,200.0	3,672,650.0	4,170,500.0
May	50,400.0	55,100.0	180,600.0	663,950.0	833,250.0	3,266,300.0	904,350.0	3,416,200.0	1,948,000.0	2,305,300.0
June	204,500.0	301,300.0	527,050.0	4,138.00	1,209,100.0	2,856,500.0	929,000.0	4,141,200.0		
Average										
per month	70,552.08	91,529.17	250,514.83	287,563.64	553,943.18	1,525,870.83	1,241,311.67	5,962,274.17	2,600,290.00	5,493,200.00
per day	2,351.74	3,050.97	8,350.49	9,585.45	18,464.77	50,862.36	41,377.06	198,742.47	86,676.33	183,106.67

SBP Overnight Repo/ Reverse Repo Rates*

Percent per annum

PERIODS	2020-21		2021-22		2022-23		2023-24		2024-25	
	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)
July	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50
August	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00	20.50	18.50
September	8.00	6.00	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50
October	8.00	6.00	8.25	6.25	16.00	14.00	23.00	21.00	18.50	16.50
November	8.00	6.00	9.75	7.75	16.00	14.00	23.00	21.00	16.00	14.00
December	8.00	6.00	10.75	8.75	17.00	15.00	23.00	21.00	14.00	12.00
January	8.00	6.00	10.75	8.75	18.00	16.00	23.00	21.00	13.00	11.00
February	8.00	6.00	10.75	8.75	18.00	16.00	23.00	21.00	13.00	11.00
March	8.00	6.00	10.75	8.75	21.00	19.00	23.00	21.00	13.00	11.00
April	8.00	6.00	13.25	11.25	22.00	20.00	23.00	21.00	13.00	11.00
May	8.00	6.00	14.75	12.75	22.00	20.00	23.00	21.00	12.00	10.00
June	8.00	6.00	16.00	14.00	23.00	21.00	21.50	19.50		

Source: Domestic Markets & Monetary Management Department, SBP

NOTES:

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

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

*. Month end rates

6.4 Auction of Government of Pakistan Market Treasury Bills

AUCTION SETTLEMENT DATE	1 Months Treasury Bills				3 Months Treasury Bills				6 Months Treasury Bills				12 Months Treasury Bills				Million Rupees
	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																	
4-Apr-24					452,533.99	188,483.99	21.6601	21.6008	198,116.64	146,366.64	21.3999	21.3035	387,691.39	222,781.39	20.8998	20.8392	
18-Apr-24					644,630.36	82,703.36	21.6601	21.6363	130,955.29	13,055.29	21.3874	21.3168	642,854.39	442,254.39	20.8989	20.8479	
2-May-24					412,694.89	72,572.52	21.6601	21.5893	163,437.86	22,587.86	21.3849	21.3529	376,702.15	157,756.15	20.8990	20.8358	
16-May-24					338,648.46	187,063.84	21.5973	21.5719	451,859.13	332,174.63	21.2899	21.2845	1,173,738.65	120,280.48	20.4052	20.3612	
30-May-24					433,742.20	165,500.69	21.0001	20.9374	286,470.36	101,884.76	21.0000	20.8605	589,326.21	233,124.71	20.1001	19.9784	
13-Jun-24					634,561.69	337,737.69	20.1498	19.9863	715,903.72	521,523.72	19.9693	19.9283	951,839.63	349,144.23	18.9489	18.8489	
27-Jun-24					252,305.31	95,254.98	20.1498	20.0145	1,010,069.43	459,518.06	19.9640	19.9427	470,874.20	221,929.74	18.5400	18.4900	
11-Jul-24					320,951.01	127,270.81	20.0494	19.8384	771,053.95	175,120.95	19.7849	19.6839	224,401.67	139,366.67	18.5400	18.4236	
25-Jul-24					280,748.47	93,676.28	19.4899	19.4852	1,043,719.38	225,298.53	19.2891	19.1908	527,071.50	162,190.91	18.2389	18.1273	
8-Aug-24					373,572.62	63,010.82	18.9748	18.8959	716,528.22	111,292.84	18.7501	18.7321	783,308.04	180,366.94	17.7393	17.5966	
22-Aug-24					305,777.19	79,068.20	17.4902	17.4660	429,739.60	170,534.60	17.7449	17.6959	546,401.54	147,201.54	16.9999	16.8631	
5-Sep-24					373,034.35	101,223.01	17.4799	17.4102	423,154.97	265,599.97	17.7399	17.6183	902,191.00	468,421.00	16.9989	16.8278	
19-Sep-24					240,051.43	R	R	R	310,069.87	R	R	R	955,258.48	R	R	R	
3-Oct-24					211,732.52	R	R	R	253,179.64	90,273.24	14.3980	14.2330	518,423.40	154,173.40	13.7350	13.4976	
17-Oct-24					354,806.01	232,590.01	15.2994	15.0639	334,298.86	215,048.86	14.3430	14.1545	722,366.03	268,566.03	13.7350	13.6409	
31-Oct-24					752,903.95	173,502.95	13.8998	13.8676	428,765.55	142,315.55	13.5000	13.3413	1,128,568.49	504,052.49	13.0997	12.9344	
14-Nov-24					850,630.93	317,427.18	13.7000	13.4549	403,659.23	166,549.23	13.4999	13.4215	665,845.81	291,845.81	13.1999	13.0178	
28-Nov-24					706,532.02	176,014.59	12.9974	12.9360	610,031.02	97,943.57	12.8948	12.8192	1,313,311.09	342,102.54	12.3500	12.1025	
12-Dec-24					842,436.62	371,016.62	11.9999	11.8217	417,695.22	151,670.22	11.9999	11.9313	831,979.96	733,779.96	12.2999	11.9757	
26-Dec-24					600,448.40	400,978.40	11.9999	11.8517	364,047.66	226,047.66	11.9949	11.8901	815,939.18	286,109.18	12.2977	12.1930	
2025																	
9-Jan-25					254,848.06	98,522.30	11.7848	11.7064	308,370.28	122,920.28	11.7899	11.7258	1,242,012.10	212,708.10	11.8004	11.7226	
23-Jan-25					200,457.11	40,623.79	11.5887	11.5854	401,862.48	33,378.98	11.4048	11.4048	903,576.34	251,499.46	11.3898	11.3459	
6-Feb-25					316,883.79	169,438.19	11.7998	11.6653	272,884.37	44,384.37	11.5048	11.4092	385,949.27	238,099.27	11.5898	11.3787	
20-Feb-25					298,306.10	144,861.10	11.8247	11.6960	133,468.36	26,258.36	11.6749	11.6424	348,844.98	87,694.98	11.6498	11.5777	
6-Mar-25					-	-	-	-	242,109.37	62,109.36	11.6699	11.6570	449,548.85	84,688.85	11.6400	11.5520	
20-Mar-25	590,393.86	123,298.86	12.0498	12.0493	345,522.80	146,125.52	11.8242	11.7212	164,514.26	9,514.26	11.6699	11.6699	516,632.78	113,233.06	11.8999	11.8648	
3-Apr-25	276,043.59	228,543.59	12.3898	12.2483	264,496.02	114,496.02	12.0100	11.8256	190,849.96	78,349.96	11.9999	11.9230	383,378.44	218,378.44	12.0100	11.8969	
17-Apr-25	811,271.43	284,376.43	12.3194	12.2857	235,885.18	135,021.18	12.0100	11.9625	179,737.99	76,237.99	11.9900	11.9473	605,497.29	468,997.29	12.0100	11.9288	
2-May-25	896,230.95	284,376.43	12.3194	12.2857	199,738.11	151,658.11	12.0098	11.9803	164,215.25	99,415.25	11.9998	11.9689	319,744.99	245,744.99	12.0100	11.9694	
15-May-25	896,230.95	65,180.32	12.1492	12.1416	484,050.33	103,050.33	11.2399	11.2097	247,506.63	62,006.63	11.2790	11.2464	671,220.95	165,765.95	11.3490	11.3169	
29-May-25	766,017.37	73,982.37	11.0998	11.0998	636,539.86	258,536.07	11.1467	11.1344	817,953.93	87,363.93	11.1849	11.1128	1,122,443.50	410,377.00	11.1999	11.1611	

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 (%)
18-Oct-24	2-Years	0.00%	139,000.0	33,011.5	78.7304	13.2400	13.2341
	3-Years	14.00%	107,555.0	30,403.2	103.5531	12.5000	12.4305
	5-Years	14.00%	313,061.5	68,032.1	104.3008	12.7880	12.7385
	10-Years	13.00%	98,466.5	65,940.0	100.0998	12.9770	12.8951
21-Nov-24	2-Years	0.00%	385,120.0	132,670.0	79.8928	13.0500	12.9936
	3-Years	14.00%	44,700.0	9,900.0	103.4366	12.5000	12.3949
	5-Years	14.00%	392,750.0	145,800.0	104.5395	12.7000	12.6635
	10-Years	13.00%	69,944.2	32,231.4	100.8451	12.8380	12.8375
19-Dec-24	2-Years	0.00%	297,750.7	38,450.0	81.3407	12.5000	12.4656
	3-Years	14.00%	66,980.0	26,030.0	103.3511	12.4999	12.4069
	5-Years	14.00%	340,000.0	181,400.0	104.8762	12.5900	12.5387
	10-Years	13.00%	119,625.0	95,875.0	101.0522	12.7989	12.6110
16-Jan-25	2-Years	0.00%	716,072.0	189,723.0	79.7980	11.9448	11.9138
	3-Years	12.00%	400,504.5	93,730.0	100.2711	11.8899	11.8899
	5-Years	12.00%	378,420.0	119,546.1	98.5455	12.3990	12.3709
	10-Years	12.00%	56,212.5	17,712.5	95.5580	12.7999	12.7566
	15-Years	12.00%	16,500.0	-	-	-	-
13-Feb-25	2-Years	0.00%	233,540.7	95,236.6	80.8453	11.6900	11.6888
	3-Years	12.00%	44,550.0	7,623.0	100.2450	11.8890	11.7085
	5-Years	12.00%	392,550.0	242,422.0	98.5742	12.3890	12.3607
	10-Years	12.00%	175,030.0	131,080.0	95.6042	12.7900	12.6546
	15-Years	12.00%	65,000.0	-	-	-	-
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	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

R= Bid Rejected NBR= No Bids Received

¹ Amount offered only includes Competitive bids.

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

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

Million Rupees

Auction Settlement Date	Tenure	Floating Rate Semi-Annual			Floating Rate Quarterly With Quarterly Refixing			Floating Rate Quarterly With Fortnightly Refixing		
		Amount Offered ¹	Amount Accepted ²	Cutoff Price ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³
23-Jan-25	02-Year	13,000.0	1,125.0	100.2						
	05-Year	103,647.0	23,388.0	96.7						
	10-Year	407,500.0	101,788.0	92.9						
6-Feb-25	02-Year	19,000.0	2,174.5	100.1						
	05-Year	152,015.0	44,912.5	96.7						
	10-Year	655,000.0	603,792.0	92.9						
20-Feb-25	02-Year	11,250.0	R	R						
	05-Year	105,380.0	25,781.0	96.8						
	10-Year	797,722.7	405,522.0	92.9						
6-Mar-25	02-Year	17,000.0	R	R						
	05-Year	167,750.0	31,850.0	97.0						
	10-Year	785,250.0	597,410.0	93.1						
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						

Source: Domestic Markets & Monetary Management Department, SBP

R= Bid Rejected NBR= No Bids Received

1-Amount offered only includes Competitive bids.

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

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

6.7 KIBOR

PERIODS		Percent per annum													
		1 Week		2 Weeks		1Month		3 Months		6 Months		9 Months		12 Months	
		Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
May	Month Average	21.81	22.31	21.78	22.28	21.73	22.23	21.31	21.56	21.15	21.40	20.78	21.28	20.33	20.83
	End-Month	21.82	22.32	21.74	22.24	21.61	22.11	20.79	21.04	20.77	21.02	20.35	20.85	19.90	20.40
Jun	Month Average	20.85	21.35	20.82	21.32	20.70	21.20	20.18	20.43	20.10	20.35	19.70	20.20	19.28	19.78
	End-Month	20.38	20.88	20.39	20.89	20.35	20.85	19.99	20.24	19.89	20.14	19.23	19.73	18.72	19.22
Jul	Month Average	20.18	20.68	20.15	20.65	20.07	20.57	19.75	20.00	19.59	19.84	18.97	19.47	18.44	18.94
	End-Month	19.51	20.01	19.48	19.98	19.44	19.94	19.26	19.51	19.14	19.39	18.58	19.08	18.00	18.50
Aug	Month Average	19.44	19.94	19.43	19.93	19.35	19.85	18.55	18.80	18.34	18.59	17.84	18.34	17.32	17.82
	End-Month	19.47	19.97	19.45	19.95	19.10	19.60	17.80	18.05	17.66	17.91	17.20	17.70	16.82	17.32
Sep	Month Average	18.19	18.69	18.05	18.55	17.91	18.41	17.11	17.36	16.70	16.95	16.30	16.80	15.91	16.41
	End-Month	17.23	17.73	17.20	17.70	17.14	17.64	15.88	16.13	14.95	15.20	14.37	14.87	13.90	14.40
Oct	Month Average	17.29	17.79	17.13	17.63	16.89	17.39	15.32	15.57	14.25	14.50	13.94	14.44	13.44	13.94
	End-Month	17.13	17.63	16.29	16.79	15.88	16.38	14.00	14.25	13.31	13.56	13.09	13.59	12.86	13.36
Nov	Month Average	15.13	15.63	15.03	15.53	14.89	15.39	13.42	13.67	13.14	13.39	12.92	13.42	12.78	13.28
	End-Month	14.92	15.42	14.86	15.36	14.43	14.93	12.56	12.81	12.42	12.67	12.17	12.67	11.92	12.42
Dec	Month Average	13.86	14.36	13.64	14.14	13.36	13.86	12.11	12.36	12.08	12.33	12.01	12.51	11.98	12.48
	End-Month	12.95	13.45	12.92	13.42	12.85	13.35	11.89	12.14	11.91	12.16	11.99	12.49	12.02	12.52
2025 Jan	Month Average	12.67	13.17	12.57	13.07	12.38	12.88	11.63	11.88	11.61	11.86	11.59	12.09	11.57	12.07
	End-Month	11.99	12.49	11.97	12.47	11.91	12.41	11.58	11.83	11.47	11.72	11.43	11.93	11.38	11.88
Feb	Month Average	11.92	12.42	11.89	12.39	11.83	12.33	11.66	11.91	11.56	11.81	11.50	12.00	11.48	11.98
	End-Month	11.90	12.40	11.83	12.33	11.72	12.22	11.66	11.91	11.57	11.82	11.50	12.00	11.50	12.00
Mar	Month Average	11.88	12.38	11.83	12.33	11.76	12.26	11.78	12.03	11.72	11.97	11.65	12.15	11.65	12.15
	End-Month	11.94	12.44	11.92	12.42	11.91	12.41	11.93	12.18	11.88	12.13	11.85	12.35	11.84	12.34
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

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	May	21.96	21.56	-	-	21.40	21.00
	Jun	21.31	21.15	-	-	19.96	-
	Jul	20.17	20.22	-	19.50	-	-
	Aug	19.53	19.13	19.72	-	17.88	18.33
	Sep	17.76	18.33	-	16.95	16.12	15.82
	Oct	17.69	17.22	-	-	15.79	15.00
	Nov	15.82	14.63	14.83		13.12	
	Dec	14.21	13.20	13.07	13.99	12.29	12.48
	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	-	-	-
2025	May	11.51	10.80	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

6.9 SBP Mark to Market Rates Major Currencies

Date	US Dollar			Euro			Japanese Yen			UK Pound Sterling		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
02-May-25	281.0594	281.4908	282.5929	318.1733	318.7965	320.5089	1.9359	1.9404	1.9535	373.5280	374.1117	375.6242
05-May-25	281.2235	281.6323	282.7802	318.2044	318.8020	320.6067	1.9483	1.9526	1.9661	373.5492	374.1025	375.6753
06-May-25	281.3735	281.7140	282.6558	319.0073	319.5284	321.0829	1.9630	1.9670	1.9791	374.7614	375.2281	376.5294
07-May-25	281.4722	281.7389	282.6847	319.8228	320.2616	321.8061	1.9652	1.9686	1.9806	375.7935	376.1637	377.4709
08-May-25	281.5155	281.7569	282.6816	318.0281	318.4356	319.9491	1.9509	1.9541	1.9658	374.1200	374.4552	375.7262
09-May-25	281.7053	281.9423	282.7134	317.0593	317.4594	318.7941	1.9415	1.9447	1.9553	373.6680	373.9959	375.0589
12-May-25	281.5668	281.9317	282.8912	312.8629	313.4005	314.9708	1.9043	1.9083	1.9204	371.0769	371.5718	372.8778
13-May-25	281.6728	282.0041	282.9646	313.1216	313.6214	315.1737	1.9050	1.9087	1.9206	372.1743	372.6261	373.9349
14-May-25	281.7162	282.0599	283.0576	315.9306	316.4488	318.0387	1.9168	1.9207	1.9327	375.4150	375.8868	377.2551
15-May-25	281.6143	281.9480	282.9079	315.3517	315.8765	317.4292	1.9303	1.9342	1.9461	373.6600	374.1176	375.4284
16-May-25	281.6646	281.9954	282.9654	315.7319	316.2349	317.8008	1.9400	1.9438	1.9557	375.0505	375.5041	376.8340
19-May-25	281.7688	282.1254	283.0879	316.6377	317.1706	318.7766	1.9446	1.9486	1.9610	376.6122	377.1023	378.4305
20-May-25	281.9194	282.2308	283.2036	317.6386	318.1226	319.7274	1.9539	1.9576	1.9698	377.3492	377.7797	379.1224
21-May-25	281.9674	282.3050	283.2526	319.3844	319.9007	321.4667	1.9589	1.9627	1.9746	378.0760	378.5425	379.8527
22-May-25	282.0635	282.3068	283.2844	319.3664	319.7823	321.3854	1.9716	1.9748	1.9870	378.8254	379.1641	380.5189
23-May-25	281.9728	282.2859	283.2178	319.7431	320.2388	321.7916	1.9668	1.9706	1.9824	380.1839	380.6182	381.9209
26-May-25	282.0568	282.3624	283.3044	321.3473	321.8365	323.4565	1.9746	1.9783	1.9906	382.7087	383.1361	384.4612
27-May-25	282.1728	282.2483	283.1647	320.1674	320.3939	321.9602	1.9636	1.9657	1.9776	381.8362	381.9498	383.2348
29-May-25	282.0688	282.3494	283.2977	318.1031	318.5523	320.1092	1.9422	1.9456	1.9573	379.8198	380.2087	381.5266
30-May-25	282.0211	282.3230	283.2614	319.8543	320.3297	321.8834	1.9594	1.9630	1.9747	380.2350	380.6542	381.9612

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-May-25	339.6078	340.4125	342.7329	180.2153	180.5020	181.2596	74.9462	75.0582	75.2989	915.9954	917.4463	921.3083
05-May-25	340.2172	340.9951	343.4981	181.8813	182.1561	182.9608	74.9909	75.0819	75.3387	917.0533	918.5301	922.5806
06-May-25	341.3485	342.0476	344.2668	181.6688	181.8993	182.5713	75.0169	75.0957	75.3106	917.6920	918.8472	922.3251
07-May-25	340.9718	341.5787	343.7569	182.4784	182.6629	183.3390	75.0392	75.0973	75.3143	918.0137	918.9810	922.4798
08-May-25	340.3028	340.8794	342.9874	180.8033	180.9694	181.6258	75.0548	75.1061	75.3175	918.0652	919.0615	922.5187
09-May-25	339.3427	339.9094	341.8194	180.5308	180.6926	181.2477	75.1034	75.1536	75.3260	918.3846	919.2901	922.2579
12-May-25	333.3532	334.0582	336.2345	180.5266	180.7710	181.4537	75.0695	75.1547	75.3784	916.2305	917.5150	921.1548
13-May-25	335.1253	335.7967	337.9427	180.4819	180.7054	181.3858	75.0987	75.1750	75.3939	915.9794	917.2148	920.7941
14-May-25	336.1769	336.8644	339.0216	182.7634	182.9982	183.7069	75.1103	75.1899	75.4177	916.5080	917.8351	921.4609
15-May-25	336.0753	336.7914	338.9038	180.7823	181.0140	181.6892	75.0811	75.1581	75.3788	916.0871	917.3514	921.0440
16-May-25	338.1531	338.8293	340.9681	181.0681	181.2966	181.9774	75.0945	75.1707	75.3911	916.7576	918.1032	921.6663
19-May-25	337.9739	338.6799	340.8940	181.0506	181.2958	181.9747	75.1213	75.2044	75.4267	917.0372	918.3920	922.0203
20-May-25	338.6827	339.3759	341.5310	180.9641	181.1803	181.8653	75.1645	75.2355	75.4586	918.2745	919.4832	923.0887
21-May-25	342.0689	342.7616	344.9075	181.7421	181.9746	182.6420	75.1753	75.2532	75.4746	918.6999	919.9649	923.6232
22-May-25	341.9781	342.5621	344.7494	182.0015	182.1748	182.8653	75.1989	75.2517	75.4791	919.6124	920.5856	924.3160
23-May-25	341.2475	341.9173	344.0441	181.9852	182.2043	182.8672	75.1747	75.2431	75.4503	919.1369	920.3447	923.8976
26-May-25	343.3645	344.0322	346.2794	183.7177	183.9345	184.6143	75.2031	75.2705	75.4794	920.4006	921.5976	925.1963
27-May-25	342.1313	342.5140	344.6415	182.0861	182.1518	182.8059	75.2320	75.2381	75.4452	920.2988	920.8001	924.2120
29-May-25	339.9853	340.6474	342.7249	181.8921	182.0922	182.7595	75.2003	75.2641	75.4776	918.4021	919.6897	923.1849
30-May-25	342.4041	343.0560	345.1810	181.0717	181.2827	181.9429	75.1776	75.2540	75.4790	919.0847	920.4182	923.9095

Source: Domestic Markets & Monetary Management Department, SBP

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

6.10 Secondary Market Transactions in Government Securities

Million Rupees						
SECURITIES/TRANSACTIONS	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25
PIB Outright Transactions						
Purchases	5,773,960.1	4,783,639.5	5,333,604.5	6,394,689.3	7,146,208.2	12,689,609.9
Non-Banks	2,189,308.9	1,777,634.3	1,978,634.6	2,474,943.9	3,045,614.3	4,346,639.7
Banks	3,584,651.2	3,006,005.2	3,354,970.0	3,919,745.5	4,100,593.9	8,342,970.1
Sales	5,773,960.1	4,783,639.5	5,333,604.5	6,394,689.3	7,146,208.2	12,689,609.9
Non-Banks	1,582,674.6	1,948,475.6	2,317,530.3	2,867,334.7	3,000,576.1	3,874,470.6
Banks	4,191,285.5	2,835,163.9	3,016,074.2	3,527,354.7	4,145,632.1	8,815,139.3
Net Position	-	-	-	-	-	-
GIS Outright Transactions						
Purchases	636,706.7	788,160.0	741,013.8	662,345.7	628,896.5	1,020,896.8
Non-Banks	201,478.1	285,521.4	298,349.5	273,748.0	286,147.8	422,512.3
Banks	435,228.6	502,638.6	442,664.3	388,597.7	342,748.7	598,384.5
Sales	636,706.7	788,160.0	741,013.8	662,345.7	628,896.5	1,020,896.8
Non-Banks	153,272.1	327,948.2	242,160.1	416,040.9	311,085.2	629,663.8
Banks	483,434.5	460,211.8	498,853.7	246,304.8	317,811.3	391,233.0
Net Position	-	-	-	-	-	-
MTB Outright Transactions						
Purchases	5,688,701.2	4,351,452.5	4,114,424.7	5,435,998.8	12,374,528.9	18,693,319.1
Non-Banks	2,117,956.7	1,712,391.4	1,796,520.5	2,440,448.9	5,272,805.8	7,146,228.5
Banks	3,570,744.5	2,639,061.1	2,317,904.1	2,995,549.8	7,101,723.0	11,547,090.6
Sales	5,688,701.2	4,351,452.5	4,114,424.7	5,435,998.8	12,374,528.9	18,693,319.1
Non-Banks	2,228,504.4	1,835,252.4	1,830,740.5	2,400,935.4	5,076,441.4	7,288,328.3
Banks	3,460,196.8	2,516,200.0	2,283,684.2	3,035,063.3	7,298,087.5	11,404,990.8
Net Position	-	-	-	-	-	-
Repo Transactions						
Repo	4,658,554.7	4,709,165.9	6,028,108.8	4,014,441.2	4,019,401.8	5,875,440.1
Non-Banks	488,755.6	311,155.0	265,842.4	315,588.4	178,744.3	1,325,117.0
Banks	4,169,799.1	4,398,010.9	5,762,266.4	3,698,852.8	3,840,657.5	4,550,323.1
Reverse Repo	4,658,554.7	4,709,165.9	6,028,108.8	4,014,441.2	4,019,401.8	5,875,440.1
Non-Banks	399,070.1	833,660.9	1,131,654.4	439,968.3	466,128.5	1,659,119.1
Banks	4,259,484.6	3,875,505.0	4,896,454.4	3,574,472.9	3,553,273.3	4,216,321.0
Net Position	-	-	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

7.1 KSE 100 & All Shares Index-Selected Sectors

S.No	Sector Name	End Period		2024		2024		2025				
		FY23	FY24	Mar	Nov	Dec		Jan	Feb	Mar	Apr	May
	KSE 100 Index (1991 = 1,000)	41,452.69	78,444.96	75,878.48	101,357.32	115,128.90		114,255.73	113,253.67	117,806.75	111,126.58	119,091.09
	KSE All Shares Index (1995 = 1,000)	28,111.01	49,683.75	48,828.32	63,920.43	72,178.67		70,604.12	70,262.66	73,340.42	69,423.58	74,761.32
1	Automobile Assembler	28,087.23	50,730.32	51,193.45	60,440.86	65,600.46		69,173.59	68,560.26	67,426.27	68,370.42	67,017.10
2	Automobile Parts & Accessories	19,379.93	53,633.09	52,502.64	55,843.82	54,671.73		55,057.03	49,890.47	50,380.26	45,740.21	47,050.46
3	Cable & Electrical Goods	9,022.36	24,427.04	18,430.66	27,879.69	35,767.65		34,038.18	34,797.81	36,066.10	32,340.02	34,735.44
4	Cement	40,175.45	65,763.54	64,261.66	87,450.47	94,971.36		95,172.28	105,378.97	111,258.94	77,902.97	84,361.59
5	Chemical	21,956.68	11,120.36	25,128.89	12,890.50	13,351.58		13,791.98	14,066.74	14,943.80	14,291.64	14,090.26
6	Close-End Mutual Funds	1,236.41	3,810.43	1,929.16	2,424.75	3,055.53		2,758.77	2,528.63	2,538.01	2,460.40	2,625.04
7	Commercial Banks	8,669.26	18,545.04	17,424.73	21,932.34	22,576.28		23,349.06	23,479.57	22,064.73	23,468.01	25,141.28
8	Engineering	22,194.92	41,357.19	42,376.90	37,433.76	44,113.65		40,979.48	39,288.34	38,509.66	35,521.98	42,477.25
9	Fertilizer	15,202.11	25,783.47	24,332.71	37,501.68	38,576.91		33,248.34	33,901.23	30,485.21	27,939.22	30,621.85
10	Food & Personal Care Products	48,416.38	92,009.42	67,070.84	112,684.86	126,000.62		126,586.76	128,925.79	130,059.18	125,652.13	133,092.83
11	Insurance	14,773.73	17,815.12	18,440.22	20,884.89	22,177.48		21,581.30	21,737.45	21,366.15	19,469.65	22,637.29
12	Inv. Banks Inv. Cos./Sec. Cos.	13,951.84	124,336.44	136,488.25	136,191.01	175,109.61		164,035.23	156,138.95	156,058.25	137,283.51	167,006.60
13	Auto	17,403.05	18,029.09	18,661.11	30,961.68	66,525.44		50,204.20	54,408.46	48,214.21	44,369.43	48,676.37
14	Lending Companies	68.15	96.06	92.76	110.80	178.76		177.12	158.73	139.51	170.61	177.41
15	Leather & Tanneries	11,062.46	25,413.31	26,354.34	33,534.27	38,295.17		35,233.06	35,610.55	31,650.98	26,372.65	27,886.75
16	Miscellaneous	14,970.78	20,162.37	18,904.36	22,775.29	26,505.90		27,312.53	27,558.29	29,085.82	25,619.50	27,980.55
17	Medicines	4,005.85	2,552.56	4,165.73	2,976.55	2,996.89		2,994.52	2,983.12	2,932.83	2,822.44	2,911.15
18	Oil & Gas Exploration Companies	8,455.84	14,588.62	14,671.79	15,491.69	19,790.59		17,444.92	16,941.60	19,230.05	16,426.94	17,308.79
19	Oil & Gas Marketing Companies	6,996.05	9,667.52	9,887.39	15,036.73	20,518.50		17,253.36	16,257.88	18,780.40	16,806.47	17,542.80
20	Paper & Board	12,796.88	21,100.94	10,608.42	23,543.48	24,536.51		22,717.87	22,431.04	22,188.42	19,855.69	22,397.93
21	Pharmaceuticals	18,399.65	33,942.52	31,357.73	65,386.76	71,601.22		73,990.24	67,594.25	70,770.53	63,796.44	65,873.13
22	Power Generation & Distribution	17,813.21	39,264.61	37,406.68	35,340.74	37,937.20		35,797.86	36,040.94	37,030.94	33,946.37	38,668.72
23	Refinery	6,525.21	11,234.95	12,253.27	13,889.57	20,572.40		18,265.71	17,630.66	18,956.61	15,307.30	19,074.69
24	Sugar & Allied Industries	110,778.88	141,590.56	143,597.55	153,997.33	164,618.09		172,296.77	171,382.28	173,672.31	178,121.29	202,226.57
25	Synthetic & Rayon	66,768.65	92,329.94	87,621.46	88,386.49	91,666.91		92,226.97	92,352.54	94,402.96	92,111.12	96,891.59
26	Technology & Communication	44,524.98	55,370.47	58,195.09	72,403.64	80,641.57		82,933.42	77,626.12	77,245.99	70,624.69	77,207.85
27	Textile Spinning	14,053.88	15,376.13	15,101.68	18,706.46	17,143.14		16,531.90	16,902.61	16,410.51	16,062.20	15,230.31
28	Textile Weaving	1,872.22	2,366.80	2,381.38	2,366.87	2,389.38		2,581.78	2,436.69	2,447.12	2,334.01	2,653.32
29	Tobacco	50,181.87	75,632.05	64,959.94	86,771.74	91,292.17		84,456.98	83,992.07	90,695.85	87,965.47	88,403.38
30	Transport	31,505.31	36,310.83	37,386.80	43,607.55	57,764.68		53,587.66	48,653.71	46,823.23	36,921.94	46,090.94
31	Vanadium & Allied Industries	28,418.70	27,629.46	27,100.08	27,388.76	38,002.20		35,717.64	33,083.23	38,126.64	82,647.90	145,571.97
32	Woolen	3,271.81	3,925.35	3,951.66	5,375.56	5,229.36		4,948.65	5,125.56	4,998.37	4,334.67	5,431.14
33	Real Estate Investment Trust	22,565.07	46,044.19	45,938.56	50,171.95	54,082.55		54,267.16	55,558.19	57,491.74	57,943.47	59,915.87
34	Exchange Traded Funds	308,508.72	701,652.94	753,313.75	1,055,972.87	1,030,560.45		1,020,313.60	1,010,739.82	1,054,145.26	1,001,980.84	1,048,054.70
35	Property	7,876.30	7,395.45	7,364.18	10,726.29	12,006.42		12,789.87	11,302.70	12,389.30	10,942.50	12,180.71
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)				
	FY21	FY22	FY23	FY24	FY25
Jul	39,258.44	47,055.29	40,150.36	48,034.60	77,886.99
Aug	41,110.93	47,419.74	42,351.15	45,002.42	78,488.22
Sep	40,571.48	44,899.60	41,128.67	46,232.59	81,114.20
Oct	39,888.00	46,184.71	41,264.66	51,920.27	88,966.77
Nov	41,068.82	45,072.38	42,348.63	60,531.27	101,357.32
Dec	43,755.38	44,596.07	40,420.45	62,451.04	115,126.90
Jan	46,385.54	45,374.68	40,673.06	61,979.18	114,255.73
Feb	45,865.02	44,461.01	40,510.37	64,578.52	113,251.67
Mar	44,587.85	44,928.83	40,000.83	67,005.11	117,806.75
Apr	44,262.35	45,249.41	41,580.85	71,102.55	111,326.58
May	47,896.34	43,078.14	41,330.56	75,878.48	119,691.09
Jun	47,356.02	41,540.83	41,452.69	78,444.96	
Month	KSE All Share Index (1995 = 1,000)				
	FY21	FY22	FY23	FY24	FY25
Jul	27,559.26	32,163.11	27,796.13	32,027.29	49,473.46
Aug	28,960.20	32,394.47	29,077.87	30,041.97	50,674.74
Sep	28,969.98	30,668.90	28,225.45	31,158.71	51,814.23
Oct	28,185.56	31,596.79	28,144.59	34,558.22	56,913.70
Nov	28,849.46	30,831.91	28,693.26	40,324.28	63,920.43
Dec	30,779.70	30,726.52	27,532.64	41,916.27	72,170.67
Jan	32,061.54	31,007.64	27,100.87	41,892.68	70,604.12
Feb	31,436.15	30,523.62	26,679.75	42,840.89	70,262.66
Mar	30,498.20	30,788.28	26,428.40	44,562.88	73,340.42
Apr	30,017.98	30,774.66	27,428.44	46,554.24	69,423.50
May	32,238.69	29,310.51	27,703.24	48,828.32	74,761.32
Jun	32,479.82	28,582.29	28,111.03	49,683.75	
Month	KMI-30 Index (Base: June 2008)				
	FY21	FY22	FY23	FY24	FY25
Jul	63,107.65	76,259.24	65,446.00	80,370.86	122,928.29
Aug	65,651.60	77,641.73	70,346.75	74,969.26	124,792.20
Sep	64,738.07	72,315.95	67,463.05	77,669.37	124,751.16
Oct	63,496.69	74,486.07	69,310.33	88,224.74	133,711.50
Nov	66,318.10	73,210.74	71,768.60	101,700.59	148,572.54
Dec	71,167.60	71,687.06	68,277.85	104,728.78	178,636.06
Jan	74,222.76	73,592.63	69,439.38	103,712.89	171,979.28
Feb	76,278.37	72,148.81	68,762.41	108,852.28	169,716.79
Mar	73,039.96	72,914.93	69,337.93	112,364.01	183,106.29
Apr	71,476.99	74,012.17	72,354.37	119,444.80	166,387.76
May	78,749.58	70,045.46	71,339.96	125,779.87	180,638.95
Jun	76,621.54	68,766.37	70,748.13	126,424.27	

Source: Pakistan Stock Exchange

As per last working day

7.3 Market Capitalization of PSX All Shares-Selected Sectors

Million Rupees

S.No	Sector Name	End Period		2024	2024			2025				
		FY23	FY24	May	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
1	Automobile Assembler	231,338.3	452,137.2	460,751.4	521,874.4	544,051.8	590,417.2	622,576.1	617,136.9	606,849.8	615,347.5	607,228.6
2	Automobile parts & Accessories	32,966.0	91,231.9	89,309.0	83,923.8	94,992.4	92,998.6	93,654.0	84,865.5	85,698.7	77,805.8	80,034.6
3	Cable & Electrical Goods	22,215.7	56,014.4	42,263.9	58,395.6	64,707.7	83,061.8	79,001.3	80,764.3	85,100.5	77,845.6	83,590.9
4	Cement	444,827.5	708,467.1	691,256.8	843,300.5	942,098.3	1,023,120.5	1,025,284.7	1,135,240.7	1,198,585.3	1,225,819.9	1,302,733.1
5	Chemical	479,041.7	243,777.4	549,793.6	261,509.4	282,582.1	292,690.0	302,344.2	308,367.3	327,594.2	313,298.2	323,387.8
6	Close -End Mutual Funds	1,800.4	2,804.5	2,832.0	2,989.8	3,559.6	4,485.6	4,049.9	3,712.1	3,725.9	3,597.3	3,853.6
7	Commercial Banks	1,011,875.8	2,173,352.9	2,042,059.0	2,293,420.5	2,571,293.8	2,646,788.6	2,737,386.8	2,752,687.2	2,692,327.0	2,763,303.7	2,961,589.5
8	Engineering	69,989.7	131,921.4	134,523.5	115,296.2	121,370.4	143,028.4	132,866.5	127,357.5	124,858.8	115,171.9	137,722.7
9	Fertilizer	473,148.7	782,365.7	738,344.1	1,021,393.4	1,138,783.4	1,226,798.5	1,057,343.1	1,078,106.4	1,033,074.6	928,648.2	1,026,910.7
10	Food & Personal Care Products	690,461.1	1,107,522.1	822,220.8	1,135,239.6	1,219,463.5	1,339,853.1	1,321,104.2	1,324,780.1	1,316,254.2	1,251,547.4	1,363,494.9
11	Insurance	114,956.1	141,824.3	145,079.6	150,256.8	166,278.1	176,569.3	173,652.2	174,908.7	171,921.1	157,319.2	183,886.8
12	Inv. Banks (INV.CDS/Securities CDS.	119,544.3	234,114.0	257,013.5	241,289.4	264,048.5	339,594.3	479,513.2	456,430.6	456,194.7	401,311.8	490,216.3
13	Jute	177.0	190.8	189.1	382.3	313.8	674.2	508.8	551.3	488.6	448.7	493.3
14	Leasing Companies	528.3	745.3	719.6	1,000.0	859.9	1,387.2	1,374.5	1,231.7	1,082.6	1,324.0	1,376.8
15	Leather & Tanneries	31,989.4	73,541.0	76,842.9	84,569.9	97,054.7	110,833.7	101,971.4	103,063.9	91,604.1	76,327.6	80,709.8
16	Miscellaneous	64,300.8	86,599.1	81,195.8	86,676.4	97,821.8	113,845.2	117,309.8	119,997.4	124,926.1	110,897.1	120,178.9
17	Modularhas	16,893.8	9,777.0	15,955.9	10,030.2	11,487.0	11,565.4	11,556.3	11,512.4	11,318.4	10,892.3	11,234.7
18	Oil & Gas Exploration Companies	812,491.7	1,401,774.1	1,409,764.9	1,776,162.8	2,015,308.9	2,574,550.5	2,269,402.6	2,203,925.6	2,504,230.3	2,136,973.4	2,251,003.1
19	Oil & Gas Marketing Companies	155,752.5	215,225.5	220,120.7	260,402.8	334,760.6	456,800.4	384,108.4	361,946.5	418,184.8	374,159.2	390,552.3
20	Paper & Board	59,899.5	98,768.6	77,974.2	91,373.1	110,201.9	114,850.2	106,337.4	104,994.9	103,859.3	92,940.2	105,776.0
21	Pharmaceuticals	150,342.1	286,419.3	264,608.0	423,660.5	551,757.8	604,197.6	624,357.1	570,385.5	597,188.2	538,338.2	555,862.0
22	Power Generation & Distribution	215,713.5	472,302.1	449,953.6	376,711.2	425,211.1	456,334.8	430,601.7	433,525.9	445,434.3	408,331.0	465,146.8
23	Refinery	54,437.7	94,480.5	102,225.1	97,535.7	115,708.8	171,628.3	152,384.4	147,086.2	158,147.9	127,703.1	158,133.1
24	Sugar & Allied Industries	77,324.6	99,733.0	101,146.7	101,090.4	107,449.8	114,860.3	120,910.7	120,269.0	121,876.0	124,998.1	141,914.2
25	Synthetic & Rayon	111,940.7	157,136.8	150,823.6	141,602.3	140,137.2	143,004.6	141,694.1	140,085.0	141,508.9	136,076.8	141,146.0
26	Technology & Communication	246,081.6	311,295.5	327,175.6	351,718.5	407,850.2	504,324.8	467,023.4	437,146.8	435,371.1	390,049.1	435,428.1
27	Textile Spinning	53,174.8	58,678.7	57,631.3	76,690.7	81,844.2	81,031.0	78,132.8	79,884.9	77,559.1	76,038.1	72,099.9
28	Textile Weaving	2,631.5	3,338.3	3,359.8	3,198.1	3,485.6	3,489.3	3,802.1	3,573.7	3,603.8	3,437.2	3,907.4
29	Tobacco	212,220.9	319,851.0	274,718.2	377,016.8	366,961.0	386,078.1	357,171.8	355,205.7	383,556.2	372,009.3	373,861.2
30	Transport	50,816.7	58,567.8	61,271.1	77,592.8	91,935.9	121,782.8	112,976.6	102,574.5	98,715.4	77,841.0	97,108.3
31	Vanaspathi & Allied Industries	1,298.3	1,275.9	1,238.0	1,111.7	1,251.2	1,736.1	1,631.7	1,507.7	1,741.8	3,775.7	6,833.1
32	Woolen	212.7	255.2	257.0	304.2	349.5	340.0	321.8	333.3	325.0	281.9	353.2
33	Real Estate Investment Trust	32,342.4	65,994.9	65,829.1	69,473.5	71,911.2	78,376.3	77,780.9	79,631.3	82,402.7	83,050.2	85,877.2
34	Exchange Traded Funds	579.0	1,133.3	1,216.7	1,343.0	1,705.5	1,664.5	1,647.9	1,632.5	1,702.6	1,618.3	1,692.7
35	Property	22,214.3	20,760.7	22,413.4	22,102.2	30,111.0	36,231.2	35,904.0	31,729.2	34,779.5	30,718.0	34,193.9
36	Stock Index Future Contracts	-	-	-	-	-	-	-	-	-	-	-
37	Future Contracts	-	-	-	-	-	-	-	-	-	-	-
38	Bonds	-	-	-	-	-	-	-	-	-	-	-
TOTAL		6,065,529.2	9,963,377.4	9,742,877.8	11,160,638.4	12,478,788.6	14,048,902.4	13,627,686.5	13,556,152.1	13,941,711.2	13,117,244.7	14,061,221.5

Source: Pakistan Stock Exchange

As per last working day

7.4 Turnover of Shares at Pakistan Stock Exchange

Million No. of Shares					
Month	Monthly Turnover at Ready Counter of the PSX				
	FY21	FY22	FY23	FY24	FY25
Jul	8,923.18	9,450.21	2,733.59	7,984.83	9,055.19
Aug	10,581.67	7,442.74	7,115.00	6,814.52	11,598.03
Sep	13,650.74	9,585.41	4,149.94	3,447.73	10,898.47
Oct	8,635.92	5,769.23	6,001.90	8,404.82	14,166.34
Nov	6,533.65	7,179.05	4,704.50	14,056.43	18,729.67
Dec	11,516.89	5,844.76	4,592.75	21,165.66	26,887.34
Jan	13,457.21	5,824.05	4,275.86	11,737.43	16,701.34
Feb	11,973.06	4,660.97	3,806.13	7,190.09	10,063.38
Mar	10,588.82	4,872.75	4,159.48	7,673.19	7,542.67
Apr	8,101.69	6,251.41	2,330.90	9,177.24	10,788.60
May	12,465.65	4,760.77	4,032.90	12,128.67	11,851.03
Jun	20,912.15	5,266.80	3,902.82	7,808.72	
Total	137,340.63	76,908.15	51,805.77	117,589.32	148,282.04

Source: Pakistan Stock Exchange

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

Overall

Item Name	Million Rupees				
	2019	2020	2021	2022	2023
A. Non-Current Assets (A1+A3+A4+A5+A6)	4,808,101	5,199,876	5,625,488	6,504,868	7,687,915
1. Capital work in progress	495,679	531,121	662,026	779,611	661,405
2. Operating fixed assets at cost	6,240,549	6,469,955	7,001,551	7,909,645	8,995,081
3. Operating fixed assets after deducting accumulated depreciation	3,559,724	3,639,044	3,782,737	4,369,760	5,336,166
4. Intangible assets	91,301	87,641	127,191	159,670	140,114
5. Long term investments	495,562	648,407	782,012	843,559	1,129,821
6. Other non-current assets	165,834	293,662	271,522	352,268	400,410
B. Current Assets (B1+B2+B3+B4+B5+B6)	5,289,112	5,554,992	6,575,479	9,180,410	9,881,892
1. Cash & bank balance	289,608	319,652	408,591	531,197	632,206
2. Inventories; of which	969,862	886,448	1,126,028	1,983,791	2,009,077
i) Raw material	456,333	464,236	582,404	862,100	936,234
ii) Work in progress	76,550	73,513	89,845	123,194	155,481
iii) Finished goods	323,236	282,664	347,569	632,308	903,386
3. Trade Debt / accounts receivables	1,950,492	1,888,332	2,057,005	2,839,802	3,245,857
4. Short term loans and advances	153,045	142,729	163,816	165,097	197,627
5. Short term investments	261,740	414,975	683,660	837,798	769,912
6. Other current assets	1,664,365	1,902,856	2,136,379	2,822,725	3,026,413
of which: i) Stores, spares & loose tools	210,745	226,372	250,178	319,100	360,759
ii) Trade deposits & pre-payments	62,980	62,616	86,793	127,575	115,082
Total Assets (A+B) / Equity & Liabilities (C+D+E)	10,097,213	10,754,867	12,200,967	15,685,278	17,549,806
C. Shareholders' Equity (C1+C2+C3)	3,487,727	3,725,607	4,331,873	5,116,807	6,282,381
1. Issued, Subscribed & Paid up capital	833,086	858,800	913,111	956,384	994,511
i) Ordinary Shares	816,275	840,733	893,012	937,306	975,728
ii) Preference shares	16,812	18,067	20,100	19,077	18,783
2. Reserves	2,118,637	2,329,362	2,854,756	3,443,085	4,199,329
i) Capital Reserve	367,868	392,201	444,030	517,797	762,035
ii) Revenue Reserve	1,750,769	1,937,161	2,410,726	2,925,288	3,437,294
of which: un-appropriated profit (loss) / retained earnings	1,119,331	1,284,061	1,761,540	2,210,284	2,754,248
3. Surplus on revaluation of fixed assets	536,004	537,445	564,006	717,338	1,008,541
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	1,769,805	2,138,088	2,293,382	2,693,830	3,121,259
1. Long term borrowings	995,727	1,255,200	1,340,472	1,623,103	1,729,841
of which: i) Long term secured loans	885,916	1,099,172	1,190,024	1,468,466	1,572,369
ii) Long term unsecured loans	29,453	23,164	40,072	37,552	35,382
iii) Long term lease finance	80,351	121,244	110,376	113,206	118,119
2. Subordinated loans / Sponsor's loans	14,653	12,166	11,274	10,843	9,199
3. Debentures/TFCs (bonds payable)	11,737	8,463	16,300	10,711	9,900
4. Employees benefit obligations	153,760	164,800	175,455	195,985	214,101
5. Other non-current liabilities	593,929	697,457	749,802	852,388	1,158,218
E. Current Liabilities (E1+E2+E3+E4)	4,839,681	4,891,172	5,575,792	7,875,441	8,225,366
1. Trade Credit & other accounts payables	2,804,177	2,915,260	3,382,031	4,820,295	4,855,082
of which: i) Trade credits	1,603,859	1,754,135	2,059,265	3,183,736	2,873,795
2. Short term Borrowings	1,315,505	1,191,625	1,168,297	1,621,671	1,906,975
of which: i) Short term Secured loans	1,292,473	1,160,139	1,134,171	1,551,191	1,827,873
ii) Short term unsecured loans	15,114	25,698	21,320	28,388	29,655
iii) Short term lease finance	7,323	7,653	9,133	42,091	49,447
3. Current portion of non-current liabilities	364,251	321,295	418,585	517,289	481,038
4. Other current liabilities	355,747	462,992	606,879	916,186	982,271
of which: i) Interest / markup payables	187,151	219,869	245,875	345,656	382,878
ii) Taxes payable	39,174	57,803	93,045	157,938	217,266
F. Operations:					
1. Sales	8,811,109	7,998,943	9,437,310	14,568,262	16,814,542
i) Local sales (Net)	8,157,216	7,315,315	8,579,120	13,277,460	15,279,147
ii) Export Sales (Net)	653,952	683,628	858,190	1,290,802	1,535,395
2. Cost of sales	7,530,841	6,870,224	7,846,723	12,158,282	14,105,474
i) Cost of material	3,257,346	2,865,088	3,628,612	5,494,126	5,656,881
ii) Labour	318,364	334,715	367,802	431,547	477,147
iii) Overhead	3,955,131	3,670,421	3,849,309	6,232,609	7,971,446
3. Gross profit / (loss) (F1-F2)	1,280,328	1,128,719	1,590,587	2,409,979	2,709,067
4. General, administrative and other expenses	616,121	563,160	622,022	850,226	982,977
i) Selling & distribution expenses	230,096	227,659	260,682	331,618	387,882
of which: Advertisement & promotions	36,680	34,582	39,013	47,265	55,320
ii) Administrative and other expenses	386,025	335,500	361,340	518,608	595,095
of which: Corporate social responsibilities	5,152	4,918	5,554	8,184	9,614
5. Other income / (loss)	228,984	244,558	289,786	276,042	553,089
6. EBIT (F3-F4+F5)	893,192	810,117	1,258,351	1,835,796	2,279,180
7. Financial expenses	280,857	330,308	247,365	396,795	655,288
of which: (i) Interest expenses	244,462	297,310	228,102	336,037	563,692
8. Profit / (loss) before taxation (F6-F7)	612,335	479,809	1,010,987	1,439,001	1,623,892
9. Tax expenses	199,749	150,718	262,167	514,992	618,673
10. Profit / (loss) after tax (F8-F9)	412,586	329,091	748,820	924,008	1,005,219
11. Cash dividends	234,513	187,671	361,709	284,423	316,674
12. Bonus shares / stock dividends	9,039	3,619	8,419	7,388	29,344
G. Statement of Cash Flows					
1. Net cash flows from operating activities	375,730	751,977	921,941	615,105	820,056
2. Net cash flows from investing activities	(538,153)	(488,326)	(573,342)	(1,007,528)	(475,352)
3. Net cash flows from financing activities	(80,148)	(37,675)	(100,709)	258,393	(106,251)
H. Miscellaneous					
1. Depreciation for the year	283,298	301,997	302,545	324,383	372,077
2. Salaries, wages and employee benefits	535,555	545,871	607,794	712,599	801,558
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	4.68	4.00	7.93	6.34	5.98
P2. Asset turnover (F1 to Avg. (Current year(A+B)/previous year (A+B)))	0.93	0.77	0.82	1.04	1.01
P3. Return on Assets (F10 as a % of Avg. (Current year(A+B)/previous year (A+B)))	4.36	3.07	6.52	6.03	6.05
P4. Financial leverage (Avg. (Current year(A+B)/previous year (A+B) to Avg. Current year(C)/previous year (C)))	2.81	2.89	2.85	2.95	2.94
P5. Return on equity (F10 as % of Avg. (Current year(C)/previous year (C)))	12.27	8.87	18.59	19.56	17.76
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	4.17	3.15	7.07	8.31	8.32

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

Private Sector

Million Rupees

Item Name	2019	2020	2021	2022	2023
A. Non-Current Assets (A1+A3+A4+A5+A6)	3,724,763	3,996,071	4,446,156	5,176,530	6,191,436
1. Capital work in progress	388,543	430,715	559,619	685,440	564,239
2. Operating fixed assets at cost	4,635,437	4,960,943	5,289,832	6,047,296	7,071,035
3. Operating fixed assets after deducting accumulated depreciation	2,668,053	2,824,418	2,981,946	3,492,270	4,461,399
4. Intangible assets	85,107	81,550	120,243	150,976	131,469
5. Long term investments	449,947	490,612	628,016	684,329	839,693
6. Other non-current assets	133,114	168,776	156,333	163,515	194,435
B. Current Assets (B1+B2+B3+B4+B5+B6)	3,232,329	3,284,193	3,984,687	5,400,476	5,672,422
1. Cash & bank balance	234,616	274,251	367,053	442,942	529,551
2. Inventories; of which	867,765	818,530	1,039,288	1,625,114	1,698,486
i) Raw material	446,142	455,905	576,590	846,380	913,836
ii) Work in progress	76,340	73,229	89,656	122,854	155,042
iii) Finished goods	321,652	280,450	346,266	632,010	616,981
3. Trade Debt / accounts receivables	1,025,543	847,749	910,462	1,140,218	1,212,401
4. Short term loans and advances	135,369	121,535	141,090	138,382	170,750
5. Short term investments	203,042	357,326	532,489	711,826	679,099
6. Other current assets	765,995	864,802	994,305	1,341,993	1,382,135
of which: i) Stores, spares & loose tools	175,953	189,993	210,737	275,288	313,584
ii) Trade deposits & pre-payments	48,969	51,212	76,836	119,028	105,053
Total Assets (A+B) / Equity & Liabilities (C+D+E)	6,957,093	7,280,265	8,430,843	10,577,007	11,863,858
C. Shareholders' Equity (C1+C2+C3)	2,707,779	2,872,840	3,387,623	3,992,821	4,734,435
1. Issued, Subscribed & Paid up capital	693,835	714,231	768,590	811,852	849,979
i) Ordinary Shares	677,024	696,165	748,490	792,774	831,196
ii) Preference shares	16,812	18,067	20,100	19,077	18,783
2. Reserves	1,607,522	1,734,100	2,162,891	2,614,022	3,036,296
i) Capital Reserve	339,942	361,806	411,185	482,281	709,280
ii) Revenue Reserve	1,267,579	1,372,295	1,751,706	2,131,741	2,317,016
of which: un-appropriated profit(loss) / retained earnings	772,804	861,226	1,247,269	1,560,100	1,821,761
3. Surplus on evaluation of fixed assets	406,422	424,509	456,142	566,947	858,161
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	1,083,570	1,391,492	1,484,292	1,799,226	2,154,716
1. Long term borrowings	681,692	904,382	936,046	1,195,282	1,302,004
of which: i) Long term secured loans	596,521	803,913	839,576	1,104,177	1,208,823
ii) Long term unsecured loans	20,392	14,148	31,140	28,699	26,529
iii) Long term lease finance	64,773	74,701	65,329	62,498	66,652
2. Subordinated loans / Sponsor's loans	14,653	12,166	11,274	10,843	9,199
3. Debentures/TFCs (bonds payable)	11,737	8,463	16,300	10,711	9,900
4. Employees benefit obligations	67,557	70,884	75,947	85,344	98,017
5. Other non-current liabilities	307,932	395,597	444,726	497,047	735,596
E. Current Liabilities (E1+E2+E3+E4)	3,165,743	3,015,932	3,558,928	4,784,960	4,974,707
1. Trade Credit & other accounts payables	1,549,150	1,462,624	1,807,489	2,377,836	2,556,640
of which: i) Trade credits	707,827	688,210	884,947	1,245,223	1,156,610
2. Short term Borrowings	1,131,410	1,049,270	1,027,863	1,391,967	1,410,627
of which: i) Short term Secured loans	1,108,685	1,018,093	994,042	1,321,796	1,331,842
ii) Short term unsecured loans	14,806	25,300	21,014	28,079	29,338
iii) Short term lease finance	7,323	7,653	9,133	42,091	49,447
3. Current portion of non-current liabilities	259,747	218,149	334,573	417,496	378,384
4. Other current liabilities	225,437	285,889	389,002	597,661	629,055
of which: i) Interest / markup payables	96,519	92,503	85,827	118,262	144,843
ii) Taxes payable	32,040	42,372	71,720	105,305	145,036
F. Operations:					
1. Sales	5,968,302	5,343,225	6,682,274	9,693,020	10,809,256
i) Local sales (Net)	5,316,325	4,661,365	5,824,780	8,403,917	9,275,459
ii) Export Sales (Net)	651,977	681,859	857,494	1,289,902	1,533,797
2. Cost of sales	5,045,837	4,501,612	5,416,470	7,975,791	8,838,371
i) Cost of material	3,251,463	2,858,122	3,623,496	5,484,995	5,641,483
ii) Labour	241,886	259,295	294,145	353,744	406,623
iii) Overhead	1,552,488	1,384,196	1,498,829	2,137,053	2,790,265
3. Gross profit / (loss) (F1-F2)	922,465	841,613	1,265,804	1,718,028	1,970,885
4. General, administrative and other expenses	470,652	451,090	519,826	676,719	812,115
i) Selling & distribution expenses	205,395	202,623	234,305	301,389	355,047
of which: Advertisement & promotions	34,527	32,630	36,812	44,455	52,440
ii) Administrative and other expenses	265,258	248,467	285,520	375,330	457,068
of which: Corporate social responsibilities	4,537	4,165	4,842	7,458	8,199
5. Other income / (loss)	144,364	157,977	215,309	197,619	362,949
6. EBIT (F3-F4+F5)	596,177	548,499	961,288	1,238,928	1,521,719
7. Financial expenses	200,040	224,529	159,969	273,661	493,018
of which: i) Interest expenses	168,499	196,212	141,271	213,122	403,141
8. Profit / (loss) before taxation (F6-F7)	396,137	323,970	801,319	965,267	1,028,701
9. Tax expenses	109,094	93,344	189,443	303,261	368,574
10. Profit / (loss) after tax (F8-F9)	286,143	230,625	611,876	662,006	660,126
11. Cash dividends	175,708	152,508	296,461	240,784	267,778
12. Bonus shares / stock dividends	3,722	3,609	8,408	7,388	29,344
G. Statement of Cash Flows					
1. Net cash flows from operating activities	236,526	608,805	783,922	503,558	925,815
2. Net cash flows from investing activities	(411,624)	(392,250)	(519,134)	(847,807)	(440,816)
3. Net cash flows from financing activities	(44,267)	39,877	(62,363)	202,054	(319,368)
H. Miscellaneous					
1. Depreciation for the year	213,604	220,554	226,503	252,279	295,129
2. Salaries, wages and employee benefits	410,209	427,993	484,801	576,687	666,060
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	4.79	4.32	9.16	6.83	6.11
P2. Asset turnover (F1 to Avg (Current year(A+B),previous year (A+B)))	0.91	0.75	0.85	1.02	0.96
P3. Return on Assets (F10 as a % of Avg (Current year(A+B),previous year (A+B)))	4.35	3.24	7.79	6.97	5.88
P4. Financial leverage (Avg. (Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)))	2.51	2.55	2.51	2.58	2.57
P5. Return on equity (F10 as % of Avg (Current year(C),previous year (C)))	10.91	8.27	19.55	17.94	15.13
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	3.37	2.65	6.69	6.84	6.21

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

Public Sector Enterprises

Million Rupees

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

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

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2019-20	129.76	129.59	126.52	147.83	135.80	129.56	128.33	125.70	136.81	138.71	106.84	118.70	141.90	127.78	132.96
2020-21	141.31	146.74	146.69	147.08	143.36	142.61	136.35	136.23	148.36	140.28	107.62	123.99	143.71	138.68	148.35
2021-22	158.48	166.46	167.70	159.13	149.57	157.47	151.01	153.40	162.29	174.06	110.23	134.71	150.58	156.11	164.07
2022-23	204.73	231.34	231.76	228.82	248.83	187.06	172.14	202.70	189.60	259.72	114.00	191.59	165.17	206.99	212.43
2023-24	252.66	279.39	280.92	270.26	364.62	223.40	222.70	259.25	230.67	310.19	127.17	256.80	186.64	259.45	270.83
May-24	254.78	264.01	266.43	249.59	366.68	239.46	236.63	267.41	241.17	315.06	134.27	262.27	199.00	267.22	282.79
Jun-24	255.94	264.33	263.94	266.62	377.47	241.68	240.15	268.30	244.56	308.23	134.52	269.00	199.58	266.53	284.93
Jul-24	261.32	276.69	272.54	301.30	383.43	243.81	240.31	269.77	248.48	312.54	134.61	270.46	199.73	269.31	288.40
Aug-24	262.32	280.72	275.81	309.89	384.09	244.84	236.93	270.22	250.63	310.22	134.67	273.53	200.98	271.11	291.56
Sep-24	260.96	276.85	275.59	284.32	385.24	246.11	235.52	269.38	252.74	304.28	134.83	273.83	201.79	275.59	295.01
Oct-24	264.17	282.86	278.38	309.47	385.40	246.76	239.31	271.05	256.51	299.63	134.85	274.54	202.16	276.86	298.54
Nov-24	265.46	282.28	278.50	304.72	382.59	252.06	240.27	273.28	262.62	301.79	134.88	275.78	205.21	279.75	300.78
Dec-24	265.63	282.32	279.03	301.87	384.67	253.53	238.43	273.77	265.00	304.98	134.89	276.71	205.25	280.75	302.35
Jan-25	266.17	280.69	284.10	260.40	385.70	254.80	240.06	275.04	267.65	307.61	134.89	277.27	205.48	283.35	304.90
Feb-25	263.95	273.24	282.41	218.84	389.99	255.41	239.26	274.96	269.16	308.55	134.89	277.89	206.38	284.26	309.92
Mar-25	266.29	278.34	285.59	235.33	393.38	258.98	238.95	275.38	269.34	307.71	134.89	276.36	209.89	284.79	313.93
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

Source : Pakistan Bureau of Statistics

8.2 Consumer Price Index Numbers

By Commodity Groups - Urban

(2015-16=100)

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2019-20	129.99	128.81	125.60	147.52	143.25	126.90	130.02	126.27	137.24	139.54	108.08	117.21	144.53	126.68	133.22
2020-21	140.57	145.67	145.32	147.68	151.95	139.43	137.44	135.34	148.22	141.09	109.02	121.12	146.09	137.57	147.47
2021-22	157.19	165.58	166.75	158.74	158.71	154.51	150.58	151.41	162.67	175.68	112.53	131.14	153.19	155.07	162.79
2022-23	199.39	226.75	227.05	225.03	265.28	183.75	167.93	199.42	188.05	260.23	117.24	185.16	166.83	207.68	210.96
2023-24	247.49	274.62	276.35	264.55	385.47	215.01	225.00	251.32	231.37	304.37	131.50	246.38	185.90	258.87	266.00
May-24	251.99	260.78	263.49	244.93	387.13	231.28	243.36	257.55	243.20	309.36	137.91	251.25	194.43	265.20	276.03
Jun-24	253.44	262.18	262.39	260.92	401.92	233.53	246.77	258.39	247.37	303.14	138.28	255.02	194.55	263.73	277.61
Jul-24	258.59	276.10	271.88	300.69	407.50	235.24	246.75	259.61	251.47	307.43	138.28	256.42	194.55	265.28	281.53
Aug-24	259.30	280.27	275.13	310.24	407.24	236.21	243.39	259.86	253.98	305.69	138.30	259.63	195.37	266.75	283.85
Sep-24	257.92	276.17	275.39	280.76	407.83	237.02	241.96	258.43	257.52	299.64	138.34	259.42	195.66	271.99	286.58
Oct-24	260.64	281.39	277.68	303.03	408.28	237.24	245.75	261.24	260.72	294.62	138.37	259.72	195.98	272.98	289.03
Nov-24	261.92	279.93	277.31	295.15	403.16	244.54	246.49	264.13	267.04	296.81	138.39	260.05	199.91	276.36	291.88
Dec-24	261.67	279.90	277.20	295.67	405.62	245.42	244.15	263.20	268.54	300.02	138.40	260.51	199.96	277.24	292.40
Jan-25	262.17	278.37	282.91	251.93	406.23	246.32	245.50	264.44	270.50	302.43	138.38	260.67	200.02	279.39	294.76
Feb-25	260.46	271.84	281.18	217.41	410.59	246.69	244.76	264.72	271.35	303.09	138.38	260.96	200.61	280.26	299.81
Mar-25	262.48	277.04	284.44	233.91	414.86	249.74	244.31	264.94	271.71	302.14	138.38	258.99	203.07	280.73	304.14
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

Source : Pakistan Bureau of Statistics

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

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2019-20	129.43	130.47	127.55	148.19	128.29	132.96	124.59	124.85	136.38	137.34	104.65	121.52	132.84	129.77	132.60
2020-21	142.42	147.95	148.21	146.39	134.69	146.68	133.93	137.56	148.49	138.93	105.12	129.42	135.51	140.68	149.61
2021-22	160.43	167.46	168.75	159.58	140.35	161.25	151.95	156.38	161.93	171.38	106.13	141.50	141.58	157.98	165.90
2022-23	212.78	236.49	237.03	233.22	232.23	191.27	181.42	207.63	191.14	258.88	108.24	203.77	159.44	205.75	214.55
2023-24	260.46	284.74	286.04	276.90	343.59	234.09	217.64	271.18	229.97	319.89	119.46	276.57	189.20	260.48	277.77
May-24	258.99	267.64	269.72	255.00	346.06	249.90	221.78	282.26	239.15	324.55	127.80	283.17	214.78	270.88	292.50
Jun-24	259.72	266.75	265.67	273.25	352.81	252.06	225.54	283.21	241.78	316.71	127.84	295.53	216.95	271.58	295.45
Jul-24	265.43	277.35	273.28	302.01	359.15	254.73	226.09	285.06	245.51	321.06	128.09	297.11	217.63	276.60	298.25
Aug-24	266.89	281.23	276.57	309.48	360.75	255.85	222.68	285.81	247.30	317.76	128.21	299.91	220.36	278.98	302.62
Sep-24	265.55	277.61	275.82	288.46	362.46	257.69	221.31	285.87	247.99	312.01	128.57	301.16	222.96	282.10	307.12
Oct-24	269.51	284.51	279.16	316.95	362.33	258.89	225.10	285.81	252.33	307.99	128.57	302.66	223.51	283.88	312.20
Nov-24	270.81	284.92	279.82	315.84	361.85	261.64	226.55	287.05	258.24	310.10	128.64	305.61	223.51	285.88	313.56
Dec-24	271.60	285.04	281.07	309.07	363.54	263.86	225.79	289.68	261.49	313.24	128.64	307.45	223.51	287.08	316.64
Jan-25	272.21	283.29	285.44	270.25	364.99	265.62	228.04	290.99	264.82	316.24	128.68	308.76	224.34	290.50	319.46
Feb-25	269.22	274.82	283.78	220.51	369.21	266.53	227.13	290.37	266.98	317.65	128.68	310.02	226.30	291.47	324.44
Mar-25	272.05	279.81	286.87	236.98	371.72	270.77	227.13	291.09	266.98	317.00	128.68	309.31	233.45	292.11	327.98
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

Source: Pakistan Bureau of Statistics

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

YEAR / MONTH	General	1	2	3	i	ii	iii	4	5
		Agriculture Forestry & Fishery Products	Ores & Minerals, Electricity Gas & Water	Food Products, Beverages and Tobacco, Textiles, Apparel and Leather Products	Food Products, Bev. & Tobacco	Textiles and Apparel	Leather Products	Other Transportable Goods except Metal Products, Machinery and Equipment	Metal Products Machinery & Equipment
2019-20	140.63	137.80	163.40	131.38	126.74	141.64	113.65	147.95	131.83
2020-21	153.87	155.69	167.57	149.24	146.95	155.76	119.27	151.61	151.92
2021-22	192.20	194.98	183.52	177.03	171.86	190.49	127.27	218.97	181.34
2022-23	255.25	246.83	226.33	224.18	229.70	217.72	162.21	308.16	294.90
2023-24	306.72	280.48	338.00	261.23	275.96	237.90	184.43	356.76	374.91
May-24	307.70	277.02	364.31	260.62	271.11	245.31	186.88	350.63	378.16
Jun-24	308.85	280.57	373.04	260.25	270.49	245.38	186.88	344.62	385.61
Jul-24	315.88	285.30	371.85	271.64	286.48	248.51	188.92	354.38	388.13
Aug-24	316.84	289.40	375.03	271.54	285.48	250.12	188.92	351.85	389.55
Sep-24	313.50	288.28	367.37	271.44	284.80	251.17	188.92	342.57	389.29
Oct-24	313.50	291.04	366.68	272.86	286.87	251.41	188.92	337.73	389.45
Nov-24	313.11	283.65	366.60	276.38	291.32	253.26	190.25	339.62	389.47
Dec-24	311.95	281.12	361.62	276.70	292.37	253.21	175.78	340.06	388.24
Jan-25	312.51	281.69	361.36	278.47	295.03	253.37	175.78	339.49	388.51
Feb-25	311.94	276.43	359.16	279.35	295.70	254.82	174.41	342.96	388.47
Mar-25	312.85	280.94	353.52	282.50	299.83	256.00	178.56	340.78	387.74
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

Source: Pakistan Bureau of Statistics

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

YEAR / MONTH	EXPENDITURE GROUP					Combined
	Quintile-I	Quintile-II	Quintile-III	Quintile-IV	Quintile-V	
	Up to Rs.17,732	Rs.17,733 to Rs.22,888	Rs.22,889 to Rs.29,517	Rs.29,518 to Rs.44,175	Above Rs.44,175	
2019-20	131.85	127.17	129.28	126.47	129.52	127.84
2020-21	150.09	143.19	144.62	141.21	142.54	142.16
2021-22	175.75	165.86	167.36	163.81	167.28	166.21
2022-23	233.74	223.49	227.79	224.29	231.32	227.36
2023-24	298.07	292.35	307.98	299.28	301.65	300.43
May-24	301.10	299.83	321.05	309.52	310.89	310.91
Jun-24	305.10	303.94	324.25	312.19	312.79	313.63
Jul-24	311.30	310.48	330.73	318.56	319.20	320.12
Aug-24	310.40	308.22	331.78	320.90	323.58	321.44
Sep-24	311.08	308.84	328.95	317.04	319.77	318.45
Oct-24	312.95	310.49	330.25	318.03	319.83	319.21
Nov-24	316.22	313.15	334.04	321.88	322.26	322.44
Dec-24	318.64	315.25	335.92	323.61	323.79	324.16
Jan-25	314.02	311.04	333.14	321.86	322.71	322.03
Feb-25	308.94	306.66	329.37	318.68	320.29	318.97
Mar-25	308.72	306.82	329.72	319.46	321.34	319.83
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

Source: Pakistan Bureau of Statistics

8.6 Selected Commodity Prices

YEAR / MONTH	¹ (24 Karat) Rs. per 10g		Cotton ³ Rs. Per 37.32 Kg	Fuel Prices ² Rs. per Litre	
	Gold	Silver		Petrol	Diesel
2019-20	77,944	910	8,878	107	117
2020-21	95,265	1,310	10,450	107	110
2021-22	104,974	1,346	17,567	146	144
2022-23	176,810	2,097	17,235	263	254
2023-24	208,360	2,609	18,735	259	269
May-24	208,340	2,722	19,935	273	274
Jun-24	208,360	2,609	18,735	259	269
Jul-24	219,350	2,600	17,535	285	277
Aug-24	224,140	2,584	18,935	262	267
Sep-24	235,290	2,783	17,735	250	251
Oct-24	245,070	2,917	18,085	248	252
Nov-24	236,930	2,737	17,685	251	257
Dec-24	235,050	2,583	18,285	253	257
Jan-25	250,870	2,807	18,285	257	262
Feb-25	257,050	2,802	17,785	257	265
Mar-25	281,480	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

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 ^a	2024	2024 ^b					2025			
				Apr	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	
I. MANUFACTURED GOODS													
Vegetable Ghee	'000 M.Tons	1,559.1	1,490.6	117.0	123.7	121.3	125.5	124.5	125.6	121.8	124.9	125.1	
Sugar bakery products and chocolate & sugar confectionary	'000 M.Tons	6,708.6	6,796.0	3.9	-	-	190.2	1,804.8	1,795.4	1,639.3	269.6	11.2	
Cigarettes	Billion Nos.	42.8	32.9	3.1	3.3	3.4	3.0	2.2	10.4	13.5	10.8	13.5	
Cotton Yarn	'000 M.Tons	2,694.8	2,477.2	209.4	220.0	220.1	220.1	220.1	220.1	220.2	227.5	227.5	
Cotton Cloth	Million Sq. M.	920.6	871.4	72.9	73.1	73.1	73.1	73.1	73.1	73.1	73.1	73.2	
Paper	'000 M.Tons	353.7	366.2	28.4	32.9	29.2	29.2	28.6	28.3	31.9	29.6	26.8	
Paper Board	"	438.0	420.5	29.4	37.1	35.8	38.2	38.5	38.0	31.5	42.2	38.0	
Soda Ash	"	736.7	785.3	73.0	68.6	62.4	55.9	48.5	48.1	43.8	53.2	55.5	
Caustic Soda	"	475.7	497.2	39.9	34.2	42.3	40.0	44.8	39.6	36.4	37.0	34.0	
Sulfuric acid	"	71.5	63.8	5.5	4.2	5.1	4.4	3.0	2.3	2.6	3.2	6.5	
Chlorine Gas	"	20.5	17.2	1.2	1.4	1.4	1.3	1.4	1.5	1.5	1.4	1.6	
Urea	"	5,993.7	6,591.0	523.1	578.5	590.1	565.6	582.5	529.8	446.7	594.0	569.5	
Super Phosphate	"	70.7	86.4	7.1	6.7	7.0	6.6	7.7	6.2	7.1	6.7	6.5	
Ammonium Nitrate	"	819.9	888.0	74.3	72.4	67.4	55.6	78.5	74.2	68.8	80.3	61.6	
Nitro Phosphate	"	740.8	823.6	69.1	70.8	62.5	51.6	80.9	79.0	61.7	75.8	64.8	
Cycle Tyres & Tubes	'000 Nos.	10,702	10,943	942	978	963	968	986	982	994	1,002	1,009	
Motor Tyres & Tubes	"	30,514	31,107	2,629	2,627	2,636	2,656	2,639	2,665	2,636	2,660	2,674	
Cement	'000 M.Tons	41,448.0	39,566.0	2,606.0	3,157.0	3,543.0	3,353.0	3,456.0	3,195.0	2,976.0	3,192.0	2,700.0	
Pig Iron	"	-	-	-	-	-	-	-	-	-	-	-	
Tractors	Nos.	31,752	46,275	3,416	1,325	2,069	3,621	5,179	3,200	2,815	1,061	1,570	
Bicycle	'000 Nos.	146.5	159.0	13.7	13.9	13.9	14.0	14.0	14.1	14.3	14.6	14.5	
II. MINERALS & ELECTRICITY GENERATION													
		FY23	FY24 ^a	2023	2024 ^b								
				Dec	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Silica Sand	'000 M.Tons	734.4	569.5	58.50	47.3	38.4	24.3	25.1	40.8	30.1	64.2	41.4	
Gypsum	"	1,639.7	2,135.9	170.23	202.2	157.7	149.3	135.3	133.1	153.0	154.7	170.9	
Limestone	"	58,941.3	61,387.0	6,619.40	3,635.5	4,075.0	3,724.5	3,736.7	4,354.9	4,658.0	4,779.1	4,089.5	
Rock Salt	"	2,907.4	3,200.3	258.44	290.9	245.9	226.5	250.9	212.8	240.0	196.4	298.5	
Coal	"	15,069.8	20,086.3	1,682.40	1,691.1	1,635.1	1,578.8	1,451.8	1,504.0	1,579.7	1,456.5	1,545.6	
China Clay	"	14.1	15.0	1.18	2.6	2.2	0.3	0.6	0.9	0.9	1.0	1.2	
Chromite	"	155.6	259.2	23.51	16.1	19.2	25.1	18.7	26.0	18.8	14.6	18.1	
Marble	"	5,714.4	7,489.8	691.74	734.6	362.7	1,036.8	620.5	722.3	730.1	686.5	754.5	
Barytes	"	141.0	145.5	8.96	11.7	11.2	3.1	4.5	3.2	21.1	10.1	11.4	
Dolomite	"	544.3	502.2	54.15	43.6	41.5	21.9	23.2	22.0	31.6	18.4	16.4	
Sulphur	"	11.7	7.2	0.85	-	-	0.8	0.8	0.8	0.0	0.8	0.9	
Crude Oil	'000 Barrels	25,360.2	25,811.9	2,231.50	2,054.5	2,057.2	1,340.9	1,930.6	1,937.6	1,981.8	1,897.3	1,951.7	
Natural Gas	Billion Cfr	1,189.5	1,140.6	97.46	92.9	93.1	98.0	90.5	89.2	87.1	86.4	88.8	
Electricity	Gwh	147,537.0	133,605.0	7,875.0	13,475.0	14,387.0	15,921.0	13,961.0	13,180.0	11,260.0	9,099.0	8,607.0	

Source: Pakistan Bureau of Statistics

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

YEAR / MONTH		Manufacturing (Overall)	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Cement	Auto- Mobiles	Fertilizers
FY20 ^R		102.62	117.17	96.56	86.10	89.85	89.93	117.45	115.81	110.41	58.44	102.85
FY21 ^R		114.50	117.18	99.58	96.27	101.06	100.89	126.06	119.70	140.54	96.92	110.48
FY22 ^R		127.96	113.02	102.11	111.53	101.56	101.11	104.15	142.04	135.50	142.84	113.50
FY23 ^P		114.78	125.59	91.24	79.90	79.13	88.58	114.44	129.77	116.98	71.40	103.28
FY24 ^P		115.67	120.10	98.85	61.52	72.74	83.86	74.23	128.95	111.67	53.53	115.23
2023 ^R	Jul	103.74	118.40	92.66	35.27	71.19	83.45	66.37	110.66	99.03	36.69	120.02
	Aug	114.36	119.65	110.73	59.44	71.23	83.72	77.45	133.52	130.73	55.18	116.53
	Sep	114.15	117.27	106.03	49.01	71.25	83.75	78.68	129.95	126.80	52.25	115.24
	Oct	109.08	125.00	97.83	65.42	71.28	83.78	73.85	136.25	118.71	35.44	114.58
	Nov	112.25	123.83	105.56	54.71	71.32	83.79	71.73	130.70	114.51	36.71	119.53
	Dec	132.45	122.36	104.79	67.67	71.39	83.80	65.23	131.69	123.89	48.51	119.32
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	109.29	117.24	96.33	76.45	77.56	84.41	58.27	127.87	119.99	74.37	121.20
	Nov	107.15	121.34	96.83	67.06	77.56	84.44	60.70	132.67	113.56	69.40	113.09
	Dec	127.92	120.33	96.48	49.98	77.56	84.44	55.21	131.95	117.05	71.66	122.33
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	108.37	120.91	101.64	75.87	80.16	84.49	44.12	127.46	91.44	87.24	116.67

10.1 Consolidated Fiscal Operations (Federal & Provincial)

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

Source: Ministry of Finance Govt. of Pakistan

10.2 Federal Government Revenue Receipts

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

Source: Ministry of Finance Govt. of Pakistan

10.3 Federal Government Expenditure and Lending

Billion Rupees

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

Source: Ministry of Finance Govt. of Pakistan

10.4 Federal Board of Revenue Tax Collection

(Billion Rupees)

PERIOD		Direct Taxes	Indirect Taxes				Total Tax Collection
			Sales	Excise	Customs	Total	
2017-18		1,536.6	1,491.3	205.9	608.3	2,305.5	3,842.1
2018-19		1,445.6	1,464.9	233.6	685.4	2,383.9	3,829.5
2019-20		1,524.3	1,596.8	250.5	626.4	2,473.7	3,997.9
2020-21		1,731.9	1,990.2	277.1	765.2	3,032.4	4,764.3
2021-22 ^R		2,280.5	2,531.9	321.0	1,009.5	3,862.3	6,142.8
2022-23 ^P		3,272.4	2,592.1	369.8	934.8	3,896.7	7,169.1
2023-24		4,530.7	577.5	3,098.8	1,104.1	4,780.3	9,311.0
2023-24	Jul-Dec	2,148.9	1,515.3	264.6	540.5	2,320.4	4,469.2
2023-24	Jul-Mar	3,264.7	2,237.1	401.9	807.8	3,446.8	6,711.5
2023-24	Jul-Jun	4,530.7	577.5	3,098.8	1,104.1	4,780.3	9,311.0
2024-25	Jul-Sep	1,230.2	904.8	151.1	276.9	1,332.7	2,562.9
2024-25	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

Sector/ Industry	2020-21	2021-22	2022-23 ^F	2023-24 ^R	2024-25 ^P	FY24			FY25		
						Q2	Q3	Q4	Q1 ^H	Q2 ^H	Q3 ^P
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	6,579,881	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	2,877,086	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	1,018,736	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	5,474,785	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	11,415,056	13,836,554	14,728,469	3,500,706	3,659,273	3,356,873	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	450,796
3. Electricity, gas and water supply	1,239,849	1,096,839	1,966,814	2,734,775	2,886,717	662,853	722,725	861,756	528,174	596,555	543,604
4. Construction	1,383,017	1,849,912	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	53,336,282	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	2,384,090	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	83,659,830	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

Sector/ Industry	Million Rupees										
	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)	8,424,841	8,778,647	8,975,869	9,548,541	9,682,693	2,360,531	2,342,956	2,390,881	2,466,851	2,388,270	2,378,651
1. Crops (i-iv-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	1,300,892	1,500,348
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	1,785,185	1,726,747	1,753,817	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-iv-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	705,485	768,249	838,794	914,697	995,259	225,752	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)	21,223,083	22,643,838	22,651,994	23,147,841	23,821,888	5,827,128	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. Accommodation 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	38,843,268	38,760,771	39,733,593	40,796,704	9,967,286	10,025,199	9,841,183	10,035,150	10,119,558	10,266,846
Net Taxes	2,894,190	2,906,476	2,672,001	2,748,577	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)	39,181,616	40,969,833	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	42,377,822	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	Percent					
						FY24			FY25		
						Q2	Q3	Q4	Q1 ^R	Q2 ^R	Q3 ^P
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-iv-ii)	5.8	0.2	(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)	(3.9)	(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-iv-ii)	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

Description/Year	At Current Prices of 2015-16					At Constant Prices of 2015-16				
	FY24 ^a	FY25 ^a	FY25			FY24 ^b	FY25 ^b	FY25		
			Q1 ^a	Q2 ^a	Q3 ^a			Q1 ^b	Q2 ^b	Q3 ^b
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 ¹	2023-24 ²	2024-25 ³	2020-21	2021-22	2022-23 ³	2023-24 ⁴	2024-25 ⁵
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	3,206,776	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. Laspeyer's formula is used for the computation of these indices that is as under:

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

Where:

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

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

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

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

Nominal Effective Exchange Rate

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

Real Effective Exchange Rate:

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

Chapter 5-Domestic and External Debt

National Saving Schemes

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

i. Behbood Savings Certificates

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

ii. Defence Savings Certificates

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

iii. Pensioners' Benefit Account

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

iv. Regular Income Certificates

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

v. Savings Accounts

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

vi. Special Savings Accounts

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

vii. Special Savings Certificates (Registered)

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

viii. Shuhada Family Welfare Account:

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

ix. National Savings Bonds:

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

Domestic Debt

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

i. Permanent Debt

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

ii. Floating Debt

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

iii. Unfunded Debt

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

iv. Foreign Currency Instruments

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

External Debt

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

Private non-guaranteed debt

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

Public and Publicly guaranteed debt

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

Chapter 6- Open Market Operation

Auction of Government of Pakistan Market Treasury Bills

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

Auction of Pakistan Investment Bonds

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

Discount rate

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

Coupon Rate

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

Repo Facility MTBs/FIBs/PIBs (Outstanding)

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

Government of Pakistan Market related Treasury Bills

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

Market Treasury Bills (MTBs)

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

Pakistan Investment Bonds (PIBs)

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

KIBOR – (Karachi Interbank Offered Rate)

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

Call Money Rate

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

Open Market Operations

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

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

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

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

Chapter 7- Capital Market**Index Number**

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

KSE-100 Index

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

All Share Index

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

Ordinary Shares

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

Market Capitalization of Ordinary Shares

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

Preference Shares

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

Chapter 8- Prices

Consumer Price Index

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

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

Where

P_n = Price of an item in the current period

P_0 = price of an item in base period

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

Wholesale Price Index

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

Sensitive Price Indicator

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

Chapter 10- Public Finance

Debt Rescheduling

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

Direct Tax

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

Indirect Tax

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

Chapter 11- National Income Accounts

Gross Domestic Product

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

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

Basic Price

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

Gross Value added at Basic Prices

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

Gross National Income

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

Net National Income

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

Gross Fixed Capital Formation

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

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

NOTES, SYMBOLS AND ABBREVIATIONS

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

CONVERSION COEFFICIENTS AND FACTORS

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