

8.1 Pakistan's Debt and Liabilities-Summary

(Billion Rupees)

Items	End Period Position				
	FY21	FY22	FY23 ^R	FY24 ^P	FY25 ^P
I. Government Domestic Debt	26,265.4	31,085.4	38,809.8	47,160.2	54,471.3
II. Government External Debt	12,433.8	16,747.0	22,030.9	21,753.6	23,416.9
III. Debt from IMF	1,161.5	1,409.6	2,040.2	2,332.1	2,629.8
IV. External Liabilities ¹	1,378.4	2,275.6	3,101.9	3,265.6	3,392.3
V. Private Sector External Debt	2,541.0	3,697.7	5,503.3	5,467.0	5,019.9
VI. PSEs External Debt	1,061.0	1,667.1	2,147.9	2,068.1	2,200.5
VII. PSEs Domestic Debt	1,436.7	1,393.4	1,687.2	2,105.0	2,015.6
VIII. Commodity Operations ²	904.0	1,133.7	1,485.9	1,378.3	1,066.5
IX. Intercompany External Debt from Direct Investor abroad	649.0	837.6	1,301.4	1,592.2	1,638.5
A. Gross Public Debt (sum I to III)	39,860.7	49,242.0	62,881.0	71,245.9	80,518.0
B. Total Debt of the Government - FRDLA Definition³	35,663.2	44,361.5	57,779.2	65,104.7	73,270.7
C. Total External Debt & Liabilities (sum II to VI+IX)	19,224.7	26,634.5	36,125.7	36,478.6	38,297.8
As percent of GDP					
<i>Gross Public Debt</i>	71.4	73.9	75.2	67.7	70.8
<i>Total Debt of the Government - FRDLA Definition</i>	63.9	66.6	69.1	61.9	64.4
<i>Total External Debt & Liabilities</i>	34.4	40.0	43.2	34.7	33.7
<i>Government Domestic Debt</i>	47.0	46.6	46.4	44.8	47.9
Memorandum Items					
GDP (current market price) ⁴	55,836.2	66,657.9	83,650.8	105,190.4	113,747.7
Government Deposits with the banking system ⁵	4,197.5	4,880.5	5,101.8	6,141.3	7,247.3
Consolidation adjustment ⁶		986.2	1,597.1	1,664.7	1,654.2
Total Debt and Liabilities ⁷	47,830.9	59,260.8	76,511.5	85,457.5	94,197.1
Total Debt and Liabilities (As percent of GDP)	85.7	88.9	91.5	81.2	82.8
US Dollar, last day average exchange rates	157.3	204.4	286.4	278.4	283.7

Source: Statistics and Data Services Department. SBP

Notes:-

1. External liabilities include Central bank deposits, SWAPS, Allocation of SDR and Non-resident LCY deposits with central bank.
2. Includes borrowings from banks by provincial governments and PSEs for commodity operations.
3. As per Fiscal Responsibility and Debt Limitation Act, 2005 (FRDLA) amended in June 2017, "Total Debt of the Government" means the debt of the government (including the
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.
7. less consolidation adjustment
8. For conversion into Pak Rupees from US Dollars, last day Weighted Average Customer (WAC) exchange rates prepared by Domestic Markets & Monetary Management
9. SBP enhanced coverage & quality of external debt statistics w.e.f March 31, 2010. For revision study see link: <http://www.sbp.org.pk/ecodata/Revision-EDS.pdf>
10. As part of annual revision of IIP 2021, data from Dec 31, 2021 to Dec 31, 2022 has been revised.
11. The data has been revised by incorporating the private sector loans channeled through permissible offshore accounts. The revision study of external sector statistics is available at link: <http://www.sbp.org.pk/departments/stats/Notice/Rev-External-Sector.pdf>

8.2 Pakistan's Debt and Liabilities-Profile

(Billion Rupees)

Items	End Period Position				
	FY21	FY22 ^R	FY23 ^R	FY24 ^P	FY25 ^P
Pakistan's Total Debt and Liabilities (I +II) 4	47,831.0	59,261.0	76,512.0	85,457.5	94,197.1
I. Pakistan's Total Debt (A+B+C)	45,548.0	56,838.0	73,521.0	82,478.2	91,392.5
A. Government Domestic Debt**	26,265.0	31,085.0	38,810.0	47,160.2	54,471.3
B. PSEs Domestic Debt	1,437.0	1,393.0	1,687.0	2,105.0	2,015.6
C. External Debt (a+b+c+d)	17,846.0	24,359.0	33,024.0	33,213.0	34,905.5
a) Government External Debt	12,434.0	16,747.0	22,031.0	21,753.6	23,416.9
b) Non-government External Debt	3,602.0	5,365.0	7,651.0	7,535.1	7,220.4
c) Country's Debt from IMF	1,162.0	1,410.0	2,040.0	2,332.1	2,629.8
d) Intercompany External Debt from Direct Investor abroad	649.0	838.0	1,301.0	1,592.2	1,638.5
II. Total Liabilities (D+E)	2,282.0	3,409.0	4,588.0	4,643.9	4,458.8
D. External Liabilities ¹	1,378.0	2,276.0	3,102.0	3,265.6	3,392.3
E. Domestic Liabilities ²	904.0	1,134.0	1,486.0	1,378.3	1,066.5
Items	FY21	FY22R	FY23 R	FY24 P	FY25 P
Total Debt and Liabilities Servicing (III+IV+V)	4,562.0	5,578.0	9,817.0	11,938.4	13,152.9
III. Principal Repayment of External Debt and Liabilities (a+b+c+d)³	1,635.0	2,101.0	3,702.0	3,074.6	3,465.2
(a) Government External debt and Liabilities	811.0	1,714.0	3,049.0	1,869.2	2,230.9
(b) Non-government External debt	164.0	201.0	406.0	796.5	808.9
(c) Country's Debt from IMF	172.0	186.0	247.0	408.9	425.4
(d) Monetary Authorities external Liabilities	488.0	-	-	-	-
IV. Interest Payment on debt (a+b+c)	2,832.0	3,331.0	5,932.0	8,635.6	9,460.2
(a) Government Domestic Debt	2,510.0	2,848.0	4,883.0	7,193.5	8,077.3
(b) PSE Debt	-	-	-	-	-
(c) External Debt	322.0	483.0	1,049.0	1,442.1	1,382.9
Government External debt	209.0	336.0	679.0	878.2	841.6
Non-government External debt	90.0	122.0	267.0	387.8	379.3
Country's Debt from IMF	24.0	25.0	103.0	176.0	162.0
V. Interest Payment on Liabilities (a+b)	95.0	146.0	182.0	228.3	227.5
(a) External Liabilities	36.0	59.0	55.0	94.0	108.7
(b) Domestic Liabilities	59.0	87.0	127.0	134.3	118.8
Memorandum Item					
Servicing (Principal) Short Term	162.0	96.0	311.0	61.9	95.8
a) Government External Debt	127.0	96.0	311.0	46.8	69.9
b) PSEs Non-Guaranteed Debt	-	-	-	-	-
c) Private Non-Guaranteed Debt	35.0	1.0	-	15.1	25.9
Consolidation adjustment (with reference to on-lending to GOP) ⁴	-	986.0	1,597.0	1,664.7	1,654.2
US Dollar, last day Weighted Average Customer Exchange Rates	157.3	204.4	286.4	278.4	283.7

Source: Statistics and Data Services Department. SBP

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

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

3. As per 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. Less consolidation adjustment including SBP's on-lending to GOP against SDRs allocation (SDR 1.95 billion) equivalent to PKR 474.94 billion from Nov-21.

Wherever mentioned, P: Provisional , R: Revised

Notes:

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

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

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

**Based on nominal values for Long Term Zero Coupon Bonds for June 2025

8.3 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)

(Billion Rupees)

Items	End Period Position				
	FY21	FY22 ^R	FY23 ^R	FY24 ^R	FY25 ^P
PSEs debt and liabilities (I+II)	1,647.7	1,754.5	2,328.1	2,919.8	2,866.1
<i>As percent of GDP</i>	3.0	2.6	2.8	2.8	2.5
I.PSEs debt	1,436.7	1,393.4	1,687.2	2,105.0	2,015.6
<i>As percent of GDP</i>	2.6	2.1	2.0	2.0	1.8
II.PSEs Liabilities*	210.9	361.1	640.9	814.8	850.5

Source: Statistics and Data Services Department. SBP

* This reflects PSEs borrowings from banks for commodity operations

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

8.4 Government Domestic Debt and Liabilities

(Billion Rupees)

Debt Instrument	End Period Position				
	FY21	FY22	FY23 ^R	FY24 ^P	FY25 ^P
I. Permanent Debt (1+2+3)	15,904	20,844	26,021	33,656	42,249
1. Market Loans	3	3	3	3	3
Federal Government	3	3	3	3	3
Provincial Governments	-	-	-	-	-
2. Federal Government Bonds	15,457	19,991	25,161	32,793	41,364
GOP Ijara Sukuk	665	2,280	3,151	4,766	6,187
Bai-Muajjal of Sukuk	201	23	-	-	161
Pakistan Investment Bonds (PIBs)**	14,590	17,687	22,009	28,026	35,015
Others	1	1	1	1	1
3. Prize Bonds¹	444	375	383	385	407
4. SBP's on-lending to GOP against SDRs allocation⁷		475	475	475	475
II. Floating Debt	6,680	6,804	9,335	10,248	8759
Bai Muajjal ²	..	..	..	..	3
Market Treasury Bills	6,677	6,752	9,269	10,167	8,639
MTBs for Replenishment of Cash ³	3	52	66	80	118
Outright Sale of MRTBs to Banks	-	-	-	-	-
III. Unfunded Debt	3,646	3,336	2,927	2,799	3,021
Saving Schemes (Net of Prize Bonds)	3,498	3,208	2,819	2,708	2,942
Postal Life Insurance	47	47	47	47	47
GP Fund*	101	80	61	44	31
IV. Foreign Currency Loans⁴	7	9	384	374	380
V. Naya Pakistan Certificates⁶	28	93	143	84	62
Domestic Debt (I+II+III+IV)	26,265	31,085	38,810	47,160	54,471
Government Domestic Liabilities⁵	693	773	845	564	216
Government Domestic Debt and Liabilities	26,959	31,858	39,655	47,724	54,687

Source: Statistics and Data Services Department, SBP

* Ministry of Finance (Budget Wing)

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

Notes:

1. Includes Premium Prize Bonds (Registered)
2. Includes Rs. 0.013 billion of Treasury Bills on Tap
3. Includes SBP BSC, NIBAF and PSPC Tbills holding.
4. It includes FEBCs, FCBCs, DBCs, Special US Dollar Bonds and other domestic FC borrowings.
5. This reflects provincial governments' borrowings from banks for commodity operations.
6. Naya Pakistan Certificates (Islamic and conventional) held by residents only. INPC from June 2022 onward also covered commercial banks holding.
7. SBP's on-lending to GOP against SDRs allocation (SDR 1.95 billion) equivalent to PKR 474.94 billion from Nov-21.

8.5 National Savings Schemes (Outstanding Amount)

(End June: Billion Rupees)

Schemes	2021 – 25		2021		2022		2023		2024		2025	
	Average	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
A. Accounts (i+ii / 1 to 10)	742.2	100.0	995.0	100.0	753.7	100.0	594.2	100.0	659.5	100.0	708.7	100.0
(i) National Savings Centers	669.3	90.2	829.2	83.3	654.6	86.9	526.4	88.6	640.2	97.1	696.1	98.2
(ii) Post Offices	72.9	9.8	165.8	16.7	99.0	13.1	67.9	11.4	19.2	2.9	12.7	1.8
1 Savings Accounts	70.9	9.5	44.3	4.5	53.9	7.2	68.1	11.5	85.5	13.0	102.5	14.5
2 Khas Deposit Accounts	0.3	0.0	0.3	..	0.3	..	0.3	0.1	0.3	-	0.3	0.0
3 Mahana Amdani Accounts	1.4	0.2	1.5	0.2	1.5	0.2	1.4	0.2	1.4	0.2	1.3	0.2
4 Special Savings Accounts	224.5	30.3	580.2	58.3	307.3	40.8	114.8	19.3	63.2	9.6	57.2	8.1
5 Pensioners Benefit Account	416.7	56.1	368.5	37.0	390.6	51.8	404.4	68.0	434.0	65.8	485.8	68.5
6 Shuhadas Family Welfare Account	0.2	0.0	0.1	..	0.1	..	0.2	..	0.2	-	0.3	0.0
7 Sarwa Islamic Savings Account (SISA)	42.5	5.7	..	..	..	..	3.8	0.6	68.9	10.4	54.9	7.8
8 Sarwa Islamic Term Account (SITA) 1 Year	1.1	0.1	..	..	..	..	0.5	0.1	2.1	0.3	0.6	0.1
9 Sarwa Islamic Term Account (SITA) 3 Years	1.9	0.3	..	..	..	..	0.6	0.1	2.6	0.4	2.6	0.4
10 Sarwa Islamic Term Account (SITA) 5 Years	1.3	0.2	..	..	..	..	0.2	..	1.1	0.2	2.6	0.4
B. Certificates (i+ii+iii / 11 to 22)	2,292.5	100.0	2,502.9	100.0	2,454.5	100.0	2,223.4	100.0	2,048.3	100.0	2,233.6	100.0
(i) National Savings Centers	2,190.9	95.6	2,370.2	94.7	2,330.5	94.9	2,131.4	95.9	1,971.6	96.3	2,151.0	96.3
(ii) Post Offices	1.5	0.1	5.7	0.2	4.3	0.2	2.4	0.1	(2.3)	(0.1)	(2.4)	(0.1)
(ii i) Banks	100.1	4.4	127.0	5.1	119.8	4.9	89.7	4.0	79.0	3.9	85.0	3.8
11 Defence Savings Certificates	433.8	18.9	477.2	19.1	466.7	19.0	428.3	19.3	400.4	19.5	396.5	17.8
12 National Deposit Certificates	266.0	11.6	421.3	16.8	376.6	15.3	..	..	-	-	0.0	0.0
13 Khas Deposit Certificates	0.2	0.0	..	..	..	..	0.2	..	0.2	-	0.2	0.0
14 Premium Savings Certificates	0.0	0.0	..	..	..	..	..	..	-	-	0.0	0.0
15 Special Savings Certificates (Reg.)	298.2	13.0	..	..	..	..	297.6	13.4	286.0	14.0	310.9	13.9
16 Special Savings Certificates (Bearer)	0.3	0.0	0.3	..	0.3	..	0.3	..	0.3	-	0.3	0.0
17 Regular Income Certificates	446.1	19.5	599.6	24.0	589.0	24.0	461.5	20.8	264.1	12.9	316.4	14.2
18 Behbood Savings Certificate	1,042.0	45.5	1,000.4	40.0	1,017.0	41.4	1,001.0	45.0	1,040.1	50.8	1,151.4	51.5
19 Short-Term Savings Certificates (3 Months)	26.1	1.1	..	..	..	..	21.0	0.9	29.0	1.4	28.3	1.3
20 Short-Term Savings Certificates (6 Months)	7.6	0.3	..	..	..	..	5.6	0.3	8.3	0.4	9.0	0.4
21 Short-Term Savings Certificates (12 Months)	14.0	0.6	..	..	..	..	8.0	0.4	18.2	0.9	15.8	0.7
22 Others*	3.6	0.2	4.5	0.2	3.3	0.1	-	-	1.6	0.1	4.9	0.2
C. National Savings Bonds (23)	-	-	-	-	-	-	-	-	-	-	-	-
23 10 Years	-	-	-	-	-	-	-	-	-	-	-	-
D. Prize Bonds (24 to 32)	343.5	100.0	399.6	100.0	317.8	100.0	327.8	100.0	330.4	100.0	341.9	100.0
24 Rs. 100/=	10.3	3.0	10.4	2.6	10.5	3.3	10.4	3.2	10.2	3.1	10.1	3.0
25 Rs. 200/=	28.8	8.4	29.4	7.4	29.5	9.3	29.0	8.8	28.3	8.6	28.0	8.2
26 Rs. 750/=	112.5	32.8	108.1	27.1	111.8	35.2	113.8	34.7	113.7	34.4	115.3	33.7
27 Rs. 1,500/=	164.6	47.9	140.0	35.0	156.8	49.3	168.8	51.5	173.3	52.4	184.1	53.8
28 Rs. 7,500/=	12.7	3.7	56.5	14.1	3.0	0.9	1.6	0.5	1.3	0.4	1.1	0.3
29 Rs. 15,000/=	11.2	3.3	47.9	12.0	3.3	1.0	1.9	0.6	1.5	0.5	1.3	0.4
30 Rs. 25,000/=	2.0	0.6	5.1	1.3	1.2	0.4	0.8	0.3	0.7	0.2	-	-
31 Rs. 40,000/=	0.9	0.3	1.3	0.3	0.9	0.3	0.8	0.3	0.7	0.2	0.7	0.2
32 Others	0.6	0.2	0.9	0.2	0.7	0.2	0.7	0.2	0.7	0.2	0.1	-
E. Premium Prize Bonds (Reg.) (33 to34)	55.2	100.0	44.1	100.0	56.8	100.0	54.7	100.0	54.7	100.0	65.5	100.0
33 Rs. 40,000	33.7	61.0	29.0	65.7	34.5	60.7	33.0	60.3	32.7	59.8	39.1	59.7
34 Rs. 25,000	21.5	39.0	15.1	34.3	22.3	39.3	21.7	39.7	22.0	40.2	26.4	40.3
F. Postal Life Insurance	47.2	100.0	-	-	47.2	-	47.2	100.0	47.2	100.0	47.2	100.0
Total (A+B+C+D+E+F)	3,643.2		3,941.6		3,630.0		3,247.4		3,140.2		3,397.1	

Source: Central Directorate of National Savings

Note: Totals may differ due to rounding off

8.6 Rates of Profit on National Savings Schemes

(Percent per annum)

(Percent per annum)															
Item	2024								2025						
	26th Jan	21st Feb	19th Mar	14th May	19th Aug	25th Sep	4th Nov	10th Dec	31st Jan	14th Feb	25th Feb	20th Mar	19th May	27th Jun	
1. Savings Accounts															
(i) With cheque facilities	20.5	20.5	20.5	20.5	19.0	16.0	16.0	13.5	11.5	11.5	11.5	10.5	9.5	9.5	
(ii) Without cheque facilities	20.5	20.5	20.5	20.5	19.0	16.0	16.0	13.5	11.5	11.5	11.5	10.5	9.5	9.5	
2. Khas Deposit Accounts or Certificates ¹															
3 Years (Rollover)															
(i) First 5 periods of complete 6 months	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	
(ii) Last period of complete 6 months	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	
(iii) Three Years (Compound rate)	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	
3. Mahana Amdani Accounts ²															
(i) 1st year	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	
(ii) 2nd year	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	7.2	
(iii) 3rd year	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	7.4	
(iv) 4th year	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	
(v) 5th year	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	8.5	
(vi) 6th year	9.3	9.3	9.3	9.3	9.3	9.3	9.3	9.3	9.3	9.3	9.3	9.3	9.3	9.3	
(vii) 7th year	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	
(viii) Compound rate on maturity	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	
4. Defence Savings Certificates ³															
(i) 1st year	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
(ii) 10 years(Compound rate)	14.4	14.4	14.4	14.4	13.6	12.5	12.3	12.2	12.0	12.1	12.0	12.1	11.9	11.8	
5. National Deposit Certificates / Accounts ⁴															
(i) 1 year (Rollover)	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	
6 (a) Special Savings Certificates (Reg) ⁵															
or Special Savings Accounts															
(i) First 5 periods of complete 6 months	16.0	15.6	15.8	15.7	15.5	12.1	11.6	11.6	11.6	11.2	11.0	11.0	10.9	10.6	
(ii) Last period of complete 6 months	16.6	16.6	16.6	16.6	16.5	13.0	12.6	12.6	12.6	12.0	11.8	11.8	11.9	11.6	
(b) Special Savings Certificates (Bearer) ⁵															
(i) First 4 periods of complete 6 months	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	
(ii) Last 2 periods of complete 6 months	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	
7. Regular Income Certificates ⁶															
	15.0	14.6	14.8	14.6	14.6	12.7	12.1	12.0	11.9	11.7	11.7	11.7	11.5	11.2	
8. Pensioner's Benefit Accounts ⁷															
	16.1	15.4	15.6	15.4	15.4	14.2	13.9	13.9	13.7	13.7	13.6	13.7	13.4	13.2	
9. Behbood Savings Certificate ⁸															
	16.1	15.4	15.6	15.4	15.4	14.2	13.9	13.9	13.7	13.7	13.6	13.7	13.4	13.2	
10. Short Term Savings Certificate ⁹															
(i) 3 Months	20.3	19.9	19.4	20.2	19.0	18.5	14.3	12.8	11.2	11.1	11.1	11.1	11.1	11.1	
(ii) 6 Months	20.3	19.9	19.4	19.4	18.9	18.2	13.5	12.7	11.3	11.1	10.8	11.1	11.1	11.1	
(iii) 1 year	20.3	19.8	19.0	19.2	17.9	17.2	13.0	12.4	11.4	11.1	10.8	11.0	11.0	11.0	
11. Shuhada Family Welfare account ¹⁰															
	16.1	15.4	15.6	15.4	15.4	14.2	13.9	13.9	13.7	13.7	13.6	13.7	13.4	13.2	
12. Sarwa Islamic Term Account (SITA)*															
	20.5	20.5	20.5	20.5	19.0	14.3	11.2	10.4	10.4	9.9	9.7	10.4	10.3	9.8	

Source: Central Directorate of National Savings

Notes:

1. Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7

(1) AFA (DM)/96-726-727.

2. Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.

3. Defence Savings Certificates introduced w.e.f. 08-11-1966.

4. National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance

Division U.O.No. referred above.

5. 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.

6. Regular Income certificates introduced w.e.f 02-02-1993.

7. Pensioner's Benefit Accounts introduced w.e.f 20-01-2003.

8. The scheme has been introduced w.e.f 30-07-2003 specially 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.

9. Short Term Certificates (STSC) introduced w.e.f 1st July 2012

10. 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.

*rate is effected from 23rd May 2018

8.7 Grant Assistance Agreements Signed (Central Government)

(Million US Dollars)

Item		FY21	FY22	FY 23	FY 24	FY 25
I. Consortium including Outside						
I. Consortium arrangements		274.2	60.9	320.6	33.6	72.0
1.	ADB	2.0	-	5.0	5.5	-
2.	AIIB	4.1	-	-	-	-
3.	Canada	-	-	-	-	-
4.	Denmark	-	-	-	-	-
5.	Germany	5.9	-	67.8	17.1	-
6.	Japan	71.5	30.9	8.5	7.0	30.1
7.	Netherlands	-	-	-	-	-
8.	New Zealand	-	-	-	-	-
9.	Norway	-	-	-	-	-
10.	Sweden	-	-	-	-	-
11.	Australia	-	-	-	-	-
12.	Switzerland	-	-	-	-	-
13.	UK	-	-	-	-	-
14.	USA (Outside Package)	-	-	62.6	-	-
15.	UN and Specialized Agencies	-	-	-	-	-
16.	UNDP Special Grant	-	-	-	-	-
17.	EEC	-	-	-	-	-
18.	Italy	-	-	-	-	-
19.	France	-	-	0.3	-	-
20.	IDA	117.7	-	-	-	41.9
21.	IBRD	69.9	30.0	82.0	4.0	-
22.	IFAD	3.1	-	-	-	-
23.	EU	-	-	94.4	-	-
II. Non Consortium		-	166.2	5.4	-	-
1.	Austria	-	-	-	-	-
2.	China	-	166.2	-	-	-
3.	Korea	-	-	-	-	-
4.	Spain	-	-	-	-	-
5.	Switzerland	-	-	-	-	-
6.	Others	-	-	5.4	-	-
III. Islamic Countries		-	-	0.3	35.0	-
1.	Islamic Development Bank	-	-	0.3	35.0	-
2.	Iran	-	-	-	-	-
3.	UAE	-	-	-	-	-
4.	Oman	-	-	-	-	-
5.	Saudi Arabia	-	-	-	-	-
6.	Turkey	-	-	-	-	-
7.	Others	-	-	-	-	-
Total (I+II+III)		274.2	227.1	326.3	68.6	72.0
IV. International Bonds		-	41.7	-	-	-
Total		274.2	268.8	326.3	68.6	72.0

Source: Economic Affairs Division

Note: EEC/EU: European Economic Community/ European Union

8.8 Commitments & Disbursements of Loan and Grants by Type (Central Government & Guaranteed Loans & Central Government Grants)

(Million US Dollars)

(Million US Dollars)														
Plan	Project Aid		Non-Project Aid										Total	
			Non-Food		Food		BOP		Relief		Earthquake Rehabilitation			
	Commitments	Disbursements	Commitments	Disbursements	Commitments	Disbursements	Commitments	Disbursements	Commitments	Disbursements	Commitments	Disbursements	Commitments	Disbursements
FY94	1,822	1,961	-	15	329	251	411	303	19	19	-	-	2,581	2,549
FY95	2,714	2,079	3	23	279	258	-	211	29	29	-	-	3,025	2,600
FY96	2,219	2,151	57	21	395	383	-	-	10	10	-	-	2,681	2,565
FY97	1,351	1,821	1	1	405	409	-	-	2	2	-	-	1,759	2,233
FY98	776	1,552	1	1	578	622	750	625	1	1	-	-	2,106	2,801
FY99	1,382	1,620	-	-	185	270	650	550	2	2	-	-	2,219	2,442
FY00	260	1,110	-	-	403	191	-	125	2	2	-	-	665	1,428
FY01	396	1,030	-	-	91	23	1,128	1,128	21	5	-	-	1,637	2,186
FY02	973	741	-	-	40	114	2,589	1,880	-	21	-	-	3,603	2,756
FY03	700	846	-	-	-	9	1,089	1,057	11	8	-	-	1,800	1,920
FY04	1,214	622	-	-	-	-	1,263	755	2	3	-	-	2,479	1,380
FY05	2,089	918	-	-	-	-	1,202	1,803	-	2	-	-	3,291	2,723
FY06	3,250	2,084	-	-	22	10	1,225	1,262	1	1	1,930	915	4,498	3,357
FY07	1,365	1,308	133	-	-	12	2,649	2,058	3	3	393	385	4,151	3,381
FY08	2,440	1,565	-	80	-	-	1,309	2,013	2	2	548	869	3,751	3,660
FY09	2,296	1,272	125	175	18	-	3,947	3,238	2	2	6	191	6,389	4,688
FY10	3,729	1,213	100	100	-	-	2,846	2,305	68	49	79	207	6,744	3,668
FY11 ^a	2,384	1,076	-	-	-	-	397	648	1,799	895	-	123	4,580	2,620
FY12 ^a	3,341	1,753	100	73	-	-	1,135	949	103	314	-	97	4,679	3,089
FY13 ^a	1,848	2,071	100	51	-	-	708	466	4	268	-	39	2,660	2,855
FY14 ^a	9,809	2,015	125	80	-	-	5,019	4,612	4	133	9	70	14,957	6,840
FY15 ^a	2,038	2,449	-	10	-	-	2,671	3,163	12	134	1	4	4,721	5,756
FY16 ^a	12,325	2,337	-	-	-	-	5,069	5,199	6	15	5	4	17,400	7,551
FY17 ^a	4,257	3,609	-	-	-	-	7,803	7,072	11	1	1	1	12,071	10,682
FY18 ^a	3,510	4,460	-	-	-	-	8,566	8,173	2	45	-	39	12,078	12,678
FY19 ^a	1,280	3,466	-	-	-	-	7,129	7,352	1	1	-	36	8,410	10,819
FY20 ^a	1,962	3,117	-	-	-	-	7,922	8,783	-	-	-	-	9,884	11,900
FY21 ^a	4,332	3,376	-	-	-	-	12,127	10,908	-	2	-	2	16,459	14,285
FY22 ^a	2,547	3,566	-	-	-	-	13,176	13,408	-	-	-	0	15,723	16,974
FY23 ^a		2,028	-	-	-	-		8,644	-	-	-	0		10,671
FY24 ^a		3,021						6,562				0		9,583
FY25 ^a		3,535						6,684				-		10,219

α :IMF SAF Loan

Source: Economic Affairs Division

a: Disbursements received under K.Lugar bill have been classified under project & non project aid on the basis of information available in EAD's Annual Status Report on Commitments & Disbursements.

8.9 Total Loans and Credits Contracted (Central Government & Guaranteed)

(Million US Dollars)

Lending Country/Agency	FY21	FY22	FY23	FY24	FY25
A. Consortium including Outside					
Consortium arrangements	6,832.6	2,409.8	397.0	-	59.2
(a) Bilateral	109.4	-	-	-	-
1. Belgium	-	-	-	-	-
2. Canada	-	-	-	-	-
3. France	77.3	-	349.5	-	59.2
4. Germany	32.1	-	47.5	-	-
5. Italy	-	-	-	-	-
6. Japan	-	-	-	-	-
7. Netherlands	-	-	-	-	-
8. Norway	-	-	-	-	-
9. Sweden	-	-	-	-	-
10. NORDIC Investment Bank	-	-	-	-	-
11. UK	-	-	-	-	-
12. USA	-	-	-	-	-
(b) Multilateral	6,723.2	2,409.8	6,010.4	3,382.2	5,018.6
1. IBRD	854.0	195.0	-	-	200.0
2. IDA	3,633.6	95.8	2,805.8	1,402.8	1,700.1
3. ADB	900.0	1,105.0	2,372.6	1,479.4	2,206.2
4. IFAD	62.3	-	50.0	-	-
5. EIB ¹	-	-	-	-	-
6. ECOTDB ²	-	-	119.4	-	20.0
7. AIIB	321.8	761.5	501.6	250.0	-
8. IDB (Short term)	951.5	-	161.0	250.0	892.3
9. IBD	-	252.5	-	-	-
B. Non-Consortium	1,000.0	-	-	190.7	-
1. Austria	-	-	-	-	-
2. Australia	-	-	-	-	-
3. China	1,000.0	-	-	190.7	-
4. Switzerland	-	-	-	-	-
5. Spain	-	-	-	-	-
6. Korea	-	-	-	-	-
C. Islamic Countries	50.0	1,734.5	1,050.0	90.0	1,200.0
1. Malaysia	-	-	-	-	-
2. Kuwait	-	534.5	-	-	-
3. Saudi Arabia	-	-	1,000.0	-	1,200.0
4. OPEC Fund	50.0	-	-	-	-
5. Islamic Development Bank	-	-	50.0	90.0	-
6. Abu Dhabi Fund	-	-	-	-	-
7. Turkey (EXIM Bank)	-	1,200.0	-	-	-
D. Commercial Banks	4,802.0	2,483.5	2,200.0	999.9	4,293.7
E. Euro Bonds	2,500.0	2,000.0	-	-	-
F. SFD Time Deposit	-	3,000.0	2,000.0	-	-
Total	15,184.6	11,627.8	11,657.4	4,662.8	10,571.5

1. European Investment Bank

Source: Economic Affairs Division

2. The Economic Cooperation Organization Trade and Development Bank

8.10 Pakistan's External Debt and Liabilities-Outstanding

(Million US Dollars)

ITEM	30-Jun-21	30-Jun-22	30-Jun-23 ^R	30-Jun-24 ^P	30-Jun-25 ^P
A. Public debt (1+2+3)	95,219.5	99,972.2	94,881.3	98,256.2	103,749.9
1. Government debt	79,073.1	81,941.0	76,926.2	78,147.4	82,526.6
i) Long term(>1 year)	78,215.0	80,591.9	76,765.9	77,387.6	81,787.5
Paris club	10,725.9	9,231.8	7,901.1	6,474.4	6,004.6
Multilateral	33,836.1	34,022.8	37,363.1	39,248.0	42,480.1
Other bilateral	14,821.5	18,053.3	17,572.3	18,552.4	18,038.9
Euro/Sukuk global bonds	7,800.0	8,800.0	7,800.0	6,800.0	6,800.0
Military debt	-	-	-	-	-
Commercial loans/credits	9,695.6	9,481.2	5,563.8	5,490.3	7,156.3
Local Currency Securities (PIBs)	462.6	5.1	3.5	23.7	78.0
Saudi fund for development. (SFD)	-	-	-	-	-
NBP/BOC deposits/PBC **	64.7	44.8	27.7	14.9	4.6
NPC **	808.7	953.0	534.3	783.9	1,225.1
ii) Short term (<1 year)	858.1	1,349.1	160.3	759.8	739.2
Multilateral	505.8	1,327.1	160.3	250.0	552.3
Local Currency Securities (T Bills)	352.3	22.0	0.0	509.8	186.8
Commercial loans/credits	-	-	-	-	-
2. From IMF	7,383.7	6,896.8	7,124.0	8,377.6	9,268.0
i) Federal government	3,437.0	4,195.1	5,369.1	4,515.7	3,783.5
ii) Central bank	3,946.8	2,701.7	1,754.9	3,862.0	5,484.5
3. Foreign exchange liabilities	8,762.6	11,134.3	10,831.2	11,731.2	11,955.3
i) Central bank deposits	2,700.0	2,700.0	2,700.0	3,700.0	3,700.0
ii) Foreign currency bonds (NHA / NC)	-	-	-	-	-
iii) Other liabilities (SWAP)	4,649.6	4,535.3	4,224.9	4,169.6	4,221.5
iv) Allocation of SDR ¹	1,410.1	3,897.3	3,904.0	3,860.8	4,033.0
v) Nonresident LCY deposits with central bank	2.9	1.8	2.2	0.8	0.8
B. Public sector enterprises (PSEs)	6,767.6	8,156.9	7,500.0	7,429.5	7,755.0
a. Guaranteed debt	5,351.0	7,083.3	6,618.9	6,922.6	7,248.2
Paris club	-	-	-	-	-
Multilateral	-	-	-	-	-
Other bilateral	4,760.0	6,533.5	6,113.6	6,463.6	6,871.3
Commercial loans	591.0	549.8	505.3	459.0	376.8
Sandak metal bonds	-	-	-	-	-
b. Non guaranteed debt	1,416.6	1,073.5	881.1	507.0	506.8
i) Long term(>1 year)	248.1	183.1	76.4	7.0	6.8
ii) Short term (<1 year)	668.6	390.5	304.7	-	-
iii) non-guaranteed bonds	500.0	500.0	500.0	500.0	500.0
C. Banks	5,266.5	5,731.4	6,469.5	7,059.2	6,215.4
a. Borrowing	2,649.5	2,639.3	3,720.5	3,889.1	2,491.9
i) Long term(>1 year)	4.0	-	1,300.0	1,300.0	-
i) Public sector	-	-	-	-	-
ii) Private sector	4.0	-	1,300.0	1,300.0	-
ii) Short term (<1 year) ²	2,645.6	2,639.3	2,420.5	2,589.1	2,491.9
i) Public sector	183.2	74.6	63.9	81.6	119.2
ii) Private sector	2,462.4	2,564.7	2,356.6	2,507.4	2,372.7
b. Nonresident deposits (LCY & FCY)	2,617.0	3,092.1	2,593.8	3,073.3	3,567.4
i) Public sector	63.9	93.7	95.7	106.4	126.8
ii) Private sector	2,553.2	2,998.4	2,498.1	2,966.9	3,440.6
c. Other Liabilities	-	-	155.1	96.9	156.2
D. Private Sector	10,901.9	12,361.0	12,746.6	12,580.2	11,475.8
a. Guaranteed debt	-	-	-	-	-
b. Non-guaranteed debt	10,901.9	12,361.0	12,746.6	12,580.2	11,475.8
i. Loans	9,815.4	10,623.8	9,831.0	10,384.1	9,135.9
i) Long term(>1 year)	9,674.6	10,280.1	9,639.6	10,157.6	8,907.3
ii) Short term (<1 year)	140.8	343.6	191.4	226.6	228.5
ii) Non-guaranteed bonds	-	-	-	-	-
iii) Trade credits	827.2	1,320.1	2,343.0	1,302.5	1,440.6
iv) Other debt liabilities³	259.3	417.1	572.7	893.5	899.4
E. Debt liabilities to direct investors - Intercompany debt	4,136.6	4,098.1	4,544.2	5,719.9	5,774.5
Total external debt & liabilities (A+B+C+D+E)	122,292.1	130,319.5	126,141.6	131,045.0	134,970.7
Memorandum Items					
Public external debt - excluding foreign exchange liabilities (A.1+A.2 Excl. TBills & PIBs)	85,642.0	88,810.8	84,046.6	85,991.6	91,529.8
Public external debt including PSEs (A+B+C.a.i.+C.a.ii.+C.b.i)	102,234.1	108,297.4	102,540.9	105,873.8	111,750.8
Official liquid reserves⁴	17,441.0	9,932.0	4,514.4	9,463.1	14,579.9
As percent of GDP⁵					
Public external debt	26.8	30.7	32.4	26.0	25.9
Public external debt - excluding foreign exchange liabilities (A.1+A.2 Excl. TBills & PIBs)	24.1	27.2	28.7	22.8	22.8
Public external debt including PSEs	28.8	33.2	35.0	28.0	27.9
External debt & liabilities	34.5	40.0	43.0	34.7	33.7
US\$ last day weighted avg. exchange rate	157.3	204.4	286.4	278.4	283.7

Source: Economic Affairs Division
State Bank of Pakistan

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

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

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

4. Includes cash foreign currency and excludes CRR.

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

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

**: It includes other liabilities

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

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

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

8.11 Disbursements of External Loans by Country

(Central Government & Guaranteed)

(Million US Dollars)

Country/ Institution	FY21	FY22	FY23	FY24 ^R	FY25 ^P
Paris Club	64	36	70	102	139
Australia	-	-	-	-	-
Austria	-	-	-	-	-
Belgium	-	-	-	-	-
Canada	-	-	-	-	-
France	40	16	33	71	117
Germany	1	6	2	6	9
Italy	-	-	5	-	-
Japan	18	7	2	5	0
Netherlands	-	-	-	-	-
Norway	-	-	-	-	-
Spain	-	-	-	-	-
Sweden	-	-	-	-	-
U.K.	-	-	-	-	-
U.S.A.	-	-	-	-	-
Korea	5	6	27	19	13
Other Bilateral	1,325	5,226	1,311	1,242	822
Bahrain	-	-	-	-	-
China	1,318	1,825	128	574	580
Czechoslovakia	-	-	-	-	-
Kuwait	6	0	0	0	24
Libya	-	-	-	-	-
Saudi Arabia	1	3,401	1,183	668	217
Singapore	-	-	-	-	-
Turkey	-	-	-	-	-
U.A.E.	-	-	-	-	-
Multilaterals	4,780	3,413	6,142	4,196	4,750
IMF	-	-	1,166	-	-
ADB	2,368	1,623	2,251	1,318	2,124
AIIB	252	40	556	344	110
IBRD	442	413	252	288	362
IDA	1,590	1,114	1,792	1,881	1,326
IFAD	35	41	42	41	52
IDB(Long Term)	91	79	17	45	186
IDB(Short Term)	-	-	-	250	552
OPEC	2	50	-	29	6
Nordic Development Fund	-	-	-	-	-
Nordic Investment Bank	-	-	-	-	-
EIB	-	-	-	-	11
EU	-	-	-	-	-
U.N.H.C.R	-	-	-	-	-
ECOTB	-	52	65	-	20
Commercial Banks	4,845	4,873	3,156	2,104	6,209
Euro Bonds	2,500	2,000	-	-	-
SFD Time Deposit	-	-	-	2,000	-
Total	13,514	15,548	10,678	9,643	11,920

Source: Economic Affairs Division

Note: The table pertains to disbursement of long-term debt only.

8.12 Disbursement of Foreign Economic Assistance by Type

(Central Government & Guaranteed Loans & Central Government Grants)

(Million US Dollars)

Item	FY21	FY22	FY23 ^R	FY24 ^R	FY25 ^P
1. Long Term Assistance	13,751.0	15,646.9	10,678.7	9,586.9	9,668.3
Loans	13,514.0	15,406.6	10,517.1	9,393.3	9,449.5
Grants	237.0	240.3	161.6	193.6	218.8
i) Project	3,336.0	3,608.4	2,027.7	3,021.1	3,535.3
Loans	3,172.0	3,421.9	1,893.3	2,848.4	3,349.2
Grants [*]	164.0	186.5	134.4	172.7	186.1
ii) Non-Project	10,415.0	12,038.1	8,650.9	6,815.8	6,685.4
Loans	10,342.0	11,984.6	8,623.7	6,794.9	6,652.7
Grants [*]	73.0	53.5	27.1	20.8	32.8
a) Food	-	-	-	-	-
Loans	-	-	-	-	-
Grants	-	-	-	-	-
b) Non-Food	-	-	-	-	-
Loans	-	-	-	-	-
Grants	-	-	-	-	-
c) BOP/Cash	10,358.0	12,026.3	8,643.6	6,561.7	6,683.7
Loans	10,342.0	11,984.6	8,623.7	6,540.8	6,652.7
Grants	16.0	41.7	19.8	20.8	31.1
Afghan Refugees	-	-	-	-	-
d) Others	57.0	11.8	7.3	-	-
Loans	-	-	-	-	-
Grants	57.0	11.8	7.3	-	1.7
2. Earthquake Rehabilitation Assistance	1.0	0.4	0.1	0.2	-
Loans	-	0.1	0.1	0.0	-
Grants	1.0	0.3	0.1	0.1	-
3. Short Term Assistance	533.0	1,327.8	161.0	250.0	552.3
IDB	533.0	1,327.8	161.0	250.0	552.3
Commercial Loans	-	-	-	-	-
Total Assistance (1+2+3)	14,285.0	16,975.1	10,839.8	9,837.0	10,220.7
Loans	14,047.0	16,734.4	10,678.1	9,643.3	10,001.9
Grants	239.0	240.5	161.6	193.7	218.8

Source: Economic Affairs Division

* Grant disbursements received under K. Lugar bill have been classified under project & non-project aid based on information available in EAD's Annual Status Report on Commitments & Disburs

8.13 Disbursement of Foreign Private Debt By Economic Group

(Million US Dollars)

Economic Group	FY21	FY22	FY23	FY24	FY25
Beverages	-	-	40.1	10.0	39.8
Power	833.7	1539.7	277.1	1717.5	-
Cement	0.1	-	-	-	-
Fertilizers	-	-	-	-	-
Chemicals	-	-	-	15.0	2.2
Textiles	-	-	-	-	-
Communications	-	20.1	-	21.2	0.0
Financial Business	56.5	30.7	19.3	53.8	68.6
Storage Facilities	-	-	-	-	-
Oil and Gas Explorations	-	-	-	-	-
Paper and Pulp	-	-	-	-	-
Petroleum Refining	-	-	-	-	-
Personal Services	4.5	2.6	-	-	-
Transport (PIA)	-	-	4.0	55.0	59.0
Sugar	-	-	-	-	-
Construction	-	-	-	1.9	-
Others	1.2	5.0	9.9	27.0	19.0
Total	896.0	1598.2	350.4	1901.4	188.6

Source: Statistics and Data Services Department, SBP

Notes:-

1. The table pertains to long-term debt only excluding Intercompany debt from direct investors abroad.
2. Total may differ due to rounding off.

8.14 Outstanding Position of Foreign Private Debt By Economic Group

(Million US Dollars)

Economic Group	30-Jun-21	30-Jun-22	30-Jun-23	30-Jun-24	30-Jun-25
Beverages	76.8	65.1	58.8	49.0	73.6
Power	8,918.8	9,512.1	8,993.3	9,403.4	8,136.7
Cement	19.0	16.7	16.7	15.9	17.1
Fertilizers	7.3	3.4	-	7.7	7.7
Chemicals	1.7	1.7	1.7	30.5	30.5
Textiles	45.5	44.0	44.4	42.8	43.6
Communications	215.5	189.9	204.8	236.7	237.0
Financial Business	89.8	67.8	83.0	68.2	94.1
Storage Facilities	61.8	41.6	28.6	17.3	9.4
Oil and Gas Explorations	-	-	-	-	-
Paper and Pulp	-	-	-	-	-
Petroleum Refining	7.5	6.5	18.2	18.2	18.2
Personal Services			-	3.9	3.4
Transport	-	0.2	-	57.5	31.8
Sugar	-	-	-	-	-
Construction	48.6	29.9	28.8	12.8	12.8
Others	182.3	301.2	161.2	193.6	191.4
Total	9,674.6	10,280.1	9,639.6	10,157.6	8,907.3

Source: Statistics and Data Services Department, SBP

Notes:

1. The table pertains to long-term debt only excluding intercompany debt from direct investors abroad.
2. Totals may differ due to rounding off

8.15 Pakistan's External Debt Servicing -Principal

(Million US Dollars)

Item	FY21	FY22	FY23	FY24 ^R	FY25 ^P
A. Public debt (a+b+c)	9,935.0	11,002.2	14,731.6	9,434.1	9,728.4
a. Government debt	5,856.0	9,987.9	13,765.9	7,791.5	8,205.3
b. From IMF	1,079.0	1,014.4	965.7	1,642.6	1,523.1
c. Foreign exchange liabilities	3,000.0	-	-	-	-
B. Public sector enterprises (PSEs)	178.0	136.0	546.3	219.6	182.1
a. PSEs guaranteed debt	109.0	71.0	439.7	157.1	182.1
b. PSEs non-guaranteed debt	69.0	65.0	106.7	62.5	-
C. Banks' borrowing	12.0	-	-	150.0	1,300.0
D.Private Sector	1,068.0	977.1	1,115.9	1,671.1	1,500.8
a. Guaranteed debt	-	-	-	-	-
b. Non-guaranteed debt	1,068.0	977.1	1,115.9	1,671.1	1,500.8
Total Long Term (A+B+C+D)	11,193.0	12,115.3	16,393.9	11,474.8	12,711.3

Source: Statistics and Data Services Department, SBP

Note: The debt servicing excludes principal repayments of short term borrowings by scheduled banks from banks abroad.

8.16 Pakistan's External Debt Servicing - Interest

(Million US Dollars)

ITEM	FY21	FY22	FY23	FY24 ^R	FY25 ^P
A. Public debt (a+b+c)	1,678.0	2,318.0	3,318.1	4,063.7	3,980.1
a. Government debt	1,303.0	1,848.4	2,691.7	3,110.5	3,010.8
b. From IMF	150.0	139.6	402.3	619.1	580.3
c. Foreign exchange liabilities	225.0	330.0	224.1	334.0	389.0
B. Public sector enterprises (PSEs)	93.0	165.4	256.3	239.5	240.7
a. PSEs guaranteed debt	83.0	119.7	210.0	198.9	203.2
b. PSEs non-guaranteed debt	10.0	45.8	46.4	40.6	37.5
C. Banks' borrowing	25.0	13.3	95.2	201.5	193.2
D.Private Sector	434.0	488.5	758.7	953.0	924.0
a. Guaranteed debt	-	-	-	-	-
b. Non-guaranteed debt	434.0	488.5	758.7	953.0	924.0
Total Long Term (A+B+C+D)	2,230.0	2,985.2	4,428.3	5,457.6	5,338.0

Source: Statistics and Data Services Department, SBP