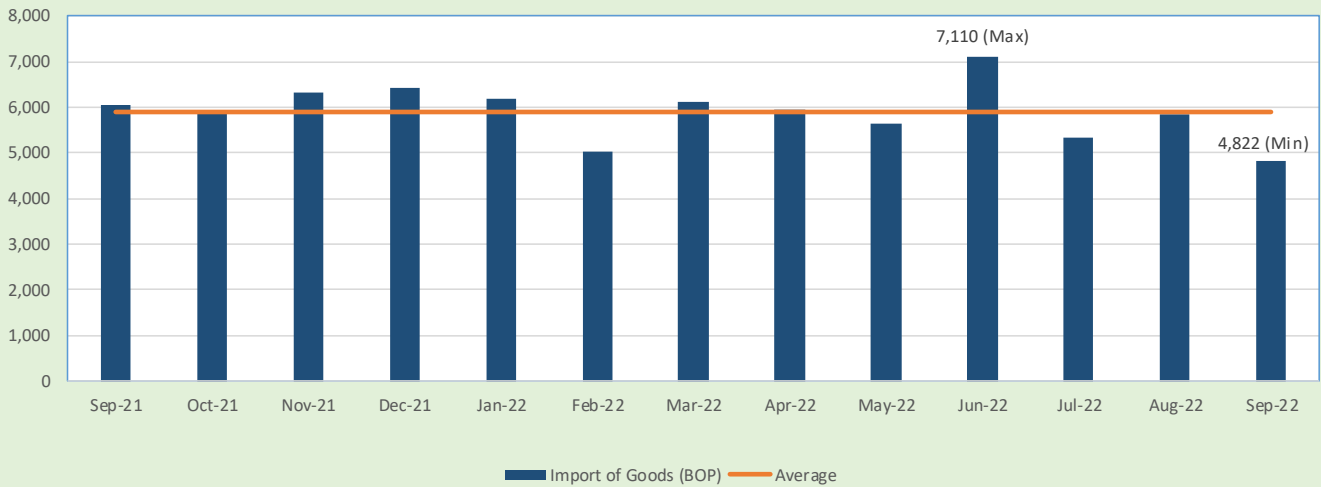


Monthly

Statistical Bulletin

October 2022

Monthly Import of Goods (BOP)
Million USD



STATE BANK OF PAKISTAN

DATA SERVICES AND INNOVATIONS DEPARTMENT

www.sbp.org.pk



Foreword

State Bank of Pakistan (SBP) collects, validates, compiles, disseminates, maintains and provides accurate, reliable and timely statistics to policy makers, researchers, academia and other national and international stakeholders. The Statistics and Data Warehouse Department of SBP has recently been restructured into two departments namely Core Statistics Department (CSD) and Data Services and Innovations Department (DSID). While the Core Statistics Department produces core central banking statistics, the Data Services and Innovations Department provides reliable data to its users through modern platforms and statistical publications such as this monthly Statistical Bulletin. The monthly Statistical Bulletin presents a wide range of information most of which is already available on the websites of primary data compilers including State Bank of Pakistan and Pakistan Bureau of Statistics.

The data included in the Bulletin is acquired from original sources and efforts are made to ensure its consistency. Data on different variables is provided as per frequency and are compiled by the source organization. The data is presented in a user friendly way. This publication is divided into eleven different sections covering data on money and credit, banking system, balance of payments, foreign trade, domestic and external debt, open market operations, capital market, prices, manufacturing, public finance and national income accounts. The publication is available both in print as well as in electronic form at http://www.sbp.org.pk/reports/stat_reviews/Bulletin/index.htm.

Recently, SBP has launched an interactive data portal named EasyData (easydata.sbp.org.pk) from where one can access, download and plot time-series data from a collection of more than seven thousand variables. A part of the data in this publication have already been made available on EasyData. The remaining datasets will be made available there soon.

I appreciate the efforts of the team for compiling this valuable publication. Comments and suggestions for further improvement in this publication are welcome.

Dr. Muhammad Nadim Hanif
Director
Core Statistics Department, SBP

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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>	<u>Equivalents</u>
LENGTH			
1 centimeter (cm)	0.393701 inch (in)	1 in	2.54 cm
1 meter (m)	3.280840 feet (ft) 1.093613 yards (yds)	1 ft 1 yd	30.48 cm 0.9144 m
1 kilometer (km)	0.621371 mile (mi)	1 mile (1760 yds)	1.609344 km
AREA			
1 square meter (sq m)	10.763911 square feet (sq ft) 1.195990 square yards (sq yds)	1 sq yd	0.836127 sq m
1 hectare (ha)	2.471054 acres	1 acre (4840 sq yds)	0.404686 ha
1 square kilometer (sq km)	0.386102 square mile(sq mi)	1 sq mile (640 acres)	2.589988 sq km
VOLUME			
1 cubic centimeter (cu cm)	0.061024 cubic inch (cu in)	1 cu in	16.387064 cu cm
1 cubic meter (cu m)	35.314667 cubic feet(cu ft) 1.307951 cubic yards (cu yds)	1 cu ft 1 cu yd	28.316847 cu dm 0.764555 cu m
WEIGHT			
1 ton - tone (t)	1.102311 short tons 0.984207 long ton	1 short ton (2000 lb) 1 long ton (2240 lb)	0.907185 t 1.016047 t
1 kilogram (kg)	2.204623 pounds (lbs) 1.071692 seers	1 lbs 1 Tola	0.453592 kg 11.6638125 gm
1 gram (gm)	0.035274 ounce (oz)	1 oz	28.349523 gm
CAPACITY			
1 liter (l)	0.879877 imperial quart 1.056688 US liquid quarts 0.908083 US dry quart	1 imperial quart 1 US liquid quart 1 US dry quart 1 Imperial gallon (gal) 1 US gallon 1 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.		

Team

Khalid Sarwar Qureshi

Joint Director

Haider Ali

Deputy Director

Humaira Kiran

Assistant Director

Publication Manager

Mazhar Hussain

Sr. Joint Director

Publication Reviewer

Shahid Hussain Javaid

Sr. Joint Director

Data Support

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For data related feedback and queries: feedback.statistics@sbp.org.pk

1. Selected Economic Indicators

I T E M S	Unit / Base	2021				2022	
		Sep	Oct	Nov	Dec	Jan	Feb
1 Currency in Circulation	Billion Rs.	7,021.56	7,040.64	7,104.20	6,979.64	7,064.88	7,119.23
2 Broad Money (M2)	"	24,447.18	24,053.73	24,018.07	25,345.03	24,472.77	24,412.42
3 Ratio of Scheduled Banks' Advances to Deposits	%	44.14	45.82	46.84	45.20	46.81	47.42
4 Ratio of Scheduled Banks' Investment to Deposits	"	73.02	71.74	70.01	67.35	73.16	74.25
5 Weighted Average Deposits Rate – Fresh Deposits	"	3.51	4.29	3.87	5.76	6.34	5.09
6 Weighted Average Deposits Rate – Outstanding Deposit	"	3.62	3.71	3.84	4.53	5.08	5.00
7 Weighted Average Lending Rate – Gross Disbursement *	"	7.91	8.24	8.70	9.67	10.78	10.34
8 Weighted Average Lending Rate – Outstanding Loans *	"	7.73	7.91	8.01	8.69	9.34	9.58
9 KIBOR – End Month (1 Month)**	"	7.56	7.56	9.26	10.14	10.09	10.13
10 KIBOR – Month Average (1 Month)**	"	7.38	7.55	8.18	9.98	10.07	10.11
11 Exports (BOP)	Million US Dollars	2,627	2,375	2,737	2,929	2,500	2,889
12 Imports (BOP)	"	6,057	5,930	6,339	6,431	6,203	5,039
13 Foreign Direct Investment (Net)	"	250	223	136	219	110	91
14 Foreign Portfolio Investment (Net)	"	(82)	(1,118)	(104)	(63)	1,056	(60)
15 Foreign Exchange Reserves	"	25,983	23,829	22,329	23,883	22,836	22,638
16 Workers' Remittances	"	2,779.9	2,628.6	2,459.7	2,520.4	2,144.4	2,190.1
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	96.7089	96.3782	98.6014	96.7978	97.0363	97.8186
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	56.3249	55.4874	55.3541	54.5239	54.7694	54.9725
19 Exchange Rate (Month end)	Rs./US \$	170.3117	171.6403	175.7593	176.5372	176.5655	177.0543
20 Exchange Rate (Month average)	"	168.0567	171.6948	173.0255	177.1764	176.3108	175.4823
21 KSE 100 Index (Month end)	(1991=1,000)	44,899.60	46,184.71	45,072.38	44,596.07	45,374.68	44,461.01
22 CPI Inflation YoY National	(2015-16=100)	9.0	9.2	11.5	12.3	13.0	12.2
23 CPI Inflation YoY Urban	"	9.1	9.6	12.0	12.7	13.0	11.5
24 CPI Inflation YoY Rural	"	8.8	8.7	10.9	11.6	12.9	13.3
25 CPI Inflation YoY Urban (Food)	"	10.8	9.4	11.9	11.7	13.3	14.3
26 CPI Inflation YoY Rural (Food)	"	9.1	7.2	8.6	9.0	11.8	14.6
27 CPI Inflation YoY Urban (Non-Food)	"	8.1	9.7	12.0	13.4	12.8	9.9
28 CPI Inflation YoY Rural (Non-Food)	"	8.5	10.0	13.0	14.1	13.9	12.2
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	6.4	6.7	7.6	8.3	8.2	7.8
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	6.2	6.7	8.2	8.9	9.0	9.4
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,869.58	3,910.97	3,901.92	3,884.49	3,891.80	3,901.33
32 FBR Tax Collection	"	534.00	446.60	476.39	600.54	...	...

1. Selected Economic Indicators

I T E M S	Unit / Base	2022						
		Mar	Apr	May	Jun	Jul	Aug	Sep
1 Currency in Circulation	Billion Rs.	7,261.16	7,901.65	7,662.18	7,572.47	7,810.10	7,770.60	7,652.63
2 Broad Money (M2)	"	25,420.18	25,746.68	25,971.92	27,603.00	27,294.38	27,061.00	27,929.10
3 Ratio of Scheduled Banks' Advances to Deposits	%	47.59	53.29	48.96	46.99	49.30	49.13	45.55
4 Ratio of Scheduled Banks' Investment to Deposits	"	75.52	75.94	75.35	76.51	82.08	79.67	76.62
5 Weighted Average Deposits Rate – Fresh Deposits	"	5.10	5.78	7.99	8.79	8.85	9.63	9.36
6 Weighted Average Deposits Rate – Outstanding Deposit	"	4.94	5.24	6.18	6.96	6.91	7.38	7.53
7 Weighted Average Lending Rate–Gross Disbursement*	"	10.59	11.87	12.91	13.63	15.01	15.22	15.22
8 Weighted Average Lending Rate–Outstanding Loans*	"	9.61	10.26	10.78	11.37	12.09	12.67	13.20
9 KIBOR – End Month (1 Month) **	"	11.16	13.02	14.06	13.91	15.10	15.35	15.30
10 KIBOR – Month Average (1 Month) **	"	10.53	12.35	13.47	14.05	14.75	15.25	15.26
11 Exports (BOP)	Million US Dollars	3,069	3,147	2,496	3,128	2,280	2,813	2,501
12 Imports (BOP)	"	6,117	5,960	5,628	7,110	5,348	5,848	4,822
13 Foreign Direct Investment (Net)	"	(30)	171	141	271	58.9	110.7	83.9
14 Foreign Portfolio Investment (Net)	"	(249)	(46)	(125)	(69)	(13.9)	(10.5)	(5.4)
15 Foreign Exchange Reserves	"	17,426	16,406	15,219	15,537	14,024	14,347	13,311
16 Workers' Remittances	"	2810.3	3,125.1	2,332.7	2,761.1	2,523.8	2,779.9	2,437.0
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	96.6611	95.8710	93.5919	93.9786	93.2008	94.3798	90.9375
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	54.3456	53.4026	52.1136	49.5111	47.2663	46.8065	45.8510
19 Exchange Rate (Month end)	Rs./US \$	182.9233	185.4726	198.8491	204.6248	239.9414	218.9648	228.3798
20 Exchange Rate (Month average)	"	179.6173	184.4813	195.5004	204.3674	219.4371	220.8863	230.4659
21 KSE 100 Index (Month end)	(1991=1,000)	44,928.83	45,249.41	43,078.14	41,540.83	40,150.36	42,351.15	41,128.67
22 CPI Inflation YoY National	(2015-16=100)	12.7	13.4	13.8	21.3	24.9	27.3	23.2
23 CPI Inflation YoY Urban	"	11.9	12.2	12.4	19.8	23.6	26.2	21.2
24 CPI Inflation YoY Rural	"	13.9	15.1	15.9	23.6	26.9	28.8	26.1
25 CPI Inflation YoY Urban (Food)	"	14.5	15.6	15.5	24.0	27.4	28.8	30.8
26 CPI Inflation YoY Rural (Food)	"	15.5	17.7	19.0	27.0	29.6	30.2	32.7
27 CPI Inflation YoY Urban (Non-Food)	"	10.4	10.2	10.4	17.3	21.3	24.7	15.2
28 CPI Inflation YoY Rural (Non-Food)	"	12.5	12.8	13.1	20.4	24.5	27.5	20.1
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	8.9	9.1	9.7	11.5	12.0	13.8	14.4
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	10.3	10.9	11.5	13.6	14.6	16.5	17.6
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,902.44	3,752.79	3,692.90	3,630.22	3,548.17	3,519.13	3,456.73
32 FBR Tax Collection	"	...	...	...	...	...	...	...

* Including Zero Markup (including interbank)

**Average of bid and offer

... Not Available

2.1 Central Bank Survey

Million Rupees

I T E M S	FY20	FY21	FY22 ^P	2021		2022			
				Aug	Sep	Jun	Jul	Aug	Sep ^P
Net Foreign Assets	443,767	1,503,419	206,230	1,614,620	1,517,529	206,230	(174,078)	(111,948)	(282,297)
Claims on nonresidents	3,407,727	3,982,287	3,601,411	4,692,041	4,625,620	3,601,411	3,773,335	3,459,174	3,355,936
a) Monetary Gold, Coin and Bullion	617,495	577,356	773,637	627,641	618,197	773,637	872,393	780,186	793,877
b) Holdings of SDRs	29,540	60,776	44,222	515,847	525,775	44,222	50,662	31,775	29,191
c) Foreign currency	63,690	20,707	24,049	25,180	20,536	24,049	27,879	23,858	24,938
d) Deposits	2,036,193	2,597,112	2,137,518	2,508,400	2,335,230	2,137,518	2,065,065	1,972,548	1,843,050
e) Securities other than shares (Foreign)	178,688	270,081	67,852	534,016	637,525	67,852	82,981	72,662	72,086
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	272	516	2,979	-	10	2,979	29,945	-	-
h) Other	481,849	455,740	551,153	480,956	488,345	551,153	644,411	578,146	592,793
<i>Of which: Quota-IMF</i>	<i>469,863</i>	<i>455,739</i>	<i>551,152</i>	<i>480,955</i>	<i>488,344</i>	<i>551,152</i>	<i>644,410</i>	<i>578,145</i>	<i>592,792</i>
less: Liabilities to nonresidents	2,963,960	2,478,869	3,395,181	3,077,421	3,108,091	3,395,181	3,947,414	3,571,122	3,638,232
a) Deposits	971,458	429,304	559,305	452,645	465,242	559,305	648,076	593,781	621,064
b) Securities other than shares	1,286,378	1,077,724	1,104,972	1,136,152	1,117,232	1,104,972	1,289,972	1,157,323	1,152,213
c) Loans	..	-	-	-	-	-	-	-	-
d) Financial derivatives	476,723	748,494	926,914	796,267	819,930	926,914	1,080,858	977,438	1,003,022
e) Other	229,401	223,346	803,990	692,357	705,687	803,990	928,507	842,580	861,934
Claims on Other Depository Corporations	1,834,014	3,126,762	6,206,332	3,073,163	3,368,215	6,206,332	6,531,230	7,206,896	5,951,757
Net claims on General Government	6,536,002	5,314,188	5,177,745	5,157,522	5,097,001	5,177,745	5,276,237	4,489,093	5,623,797
Net claims on Central Government	6,753,900	5,700,118	5,769,427	5,732,583	5,776,687	5,769,427	5,962,657	5,215,647	6,422,376
Claims on Central Government	7,318,853	6,730,115	6,752,345	6,480,382	6,579,274	6,752,345	6,585,055	6,613,986	6,680,756
a) Securities other than Shares	7,276,775	6,687,707	6,216,397	6,437,842	6,537,112	6,216,397	5,965,230	6,050,562	6,106,385
b) Other claims	42,078	42,407	535,948	42,540	42,162	535,948	619,825	563,424	574,371
less: Liabilities to Central Government	564,953	1,029,997	982,918	747,799	802,586	982,918	622,398	1,398,339	258,380
a) Deposits	564,953	1,029,997	982,918	747,799	802,586	982,918	622,398	1,398,339	258,380
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(217,898)	(385,929)	(591,682)	(575,061)	(679,686)	(591,682)	(686,420)	(726,554)	(798,579)
Claims on Provincial and Local Governments	21,688	296	17,319	7,386	9,459	17,319	28,008	21,419	21,831
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	21,688	296	17,319	7,386	9,459	17,319	28,008	21,419	21,831
less: Liabilities to Provincial and Local governments	239,586	386,225	609,001	582,447	689,145	609,001	714,428	747,974	820,410
a) Deposits	239,586	386,225	609,001	582,447	689,145	609,001	714,428	747,974	820,410
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	25,663	29,556	34,245	29,816	29,787	34,245	33,939	34,374	34,820
a) Other financial corporations	4,754	4,714	7,877	4,824	4,857	7,877	7,783	7,877	7,930
b) Public non-financial corporations	36	43	31	25	29	31	39	44	33
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	20,873	24,799	26,337	24,967	24,900	26,337	26,117	26,453	26,858
Monetary base (1+2+3+4)	7,651,864	8,609,080	9,258,361	8,447,370	8,408,801	9,258,361	9,675,517	9,635,149	9,224,182
1) Currency in Circulation	6,458,763	7,278,860	7,992,592	7,420,134	7,410,706	7,992,592	8,188,460	8,107,374	8,060,350
2) Liabilities to Other Depository Corporations	1,168,496	1,326,605	1,251,357	1,023,340	994,446	1,251,357	1,471,422	1,513,094	1,148,928
Reserve deposits	1,168,496	1,326,605	1,251,357	1,023,340	994,446	1,251,357	1,471,422	1,513,094	1,148,928
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY20	FY21	FY22 ^P	2021		2022			
				Aug	Sep	Jun	Jul	Aug	Sep ^P
3) Deposits included in broad money	24,605	3,615	14,412	3,896	3,649	14,412	15,635	14,680	14,904
Transferable deposits	1,455	2,231	1,174	2,048	2,032	1,174	1,207	1,189	1,177
a) Other financial corporations	75	15	16	13	13	16	15	16	16
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	158	150	162	162	161	162	195	174	162
d) Other resident sectors	1,222	2,066	996	1,873	1,859	996	996	999	999
Other deposits	23,150	1,384	13,238	1,848	1,617	13,238	14,428	13,491	13,727
a) Other financial corporations	2,914	770	851	1,169	939	851	1,535	987	1,242
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	20,236	615	12,387	679	678	12,387	12,892	12,505	12,485
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	74,886	82,076	95,450	82,628	82,909	95,450	98,688	95,975	96,674
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Loans	-	135,051	530,000	-	229,400	530,000	-	-	-
<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	1,085,592	1,183,396	1,850,653	1,367,091	1,391,247	1,850,653	1,952,466	2,062,678	2,188,891
a) Funds contributed by owners	100	100	100,000	100	100	100,000	100,000	100,000	100,000
b) Retained earnings	152,767	161,721	734,903	295,130	333,738	734,903	672,960	945,564	1,041,308
c) General & special reserves	167,413	261,017	67,517	261,017	261,017	67,517	67,517	67,517	67,517
d) Valuation adjustment	765,311	760,559	948,233	810,844	796,392	948,233	1,111,989	949,598	980,065
Other items (net)	27,104	(35,679)	(109,911)	(21,968)	(99,825)	(109,911)	(59,343)	(175,388)	(181,669)
Other liabilities	207,740	192,122	272,945	169,367	191,478	272,945	253,480	203,486	206,891
<i>Less: Other Assets</i>	<i>180,636</i>	<i>227,801</i>	<i>382,856</i>	<i>191,335</i>	<i>291,303</i>	<i>382,856</i>	<i>312,824</i>	<i>378,874</i>	<i>388,560</i>

Source: Core Statistics Department

Note:

- The table shows monetary statistics of the Central Bank (State Bank of Pakistan) according to the guidelines of IMF Monetary and Financial Statistics Manual (MFSM 2000). Compilation methodology is available at: <http://www.sbp.org.pk/departments/Guidelines.htm>
- General Government includes Central and Provincial Government & Provincial Governments includes Provincial and Local Governments
- Note Explaining major changes is available at: <http://www.sbp.org.pk/departments/stats/ntb.htm>
- The claims on Indian Government are reclassified as Other Assets in line with changes in SBP Statement of Affairs from July 2020.
Archive link: <http://www.sbp.org.pk/ecodata/AnaAccArc.xls>

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY20	FY21	FY22 ^P	2021		2022			
				Aug	Sep	Jun	Jul	Aug	Sep ^P
Net Foreign Assets	(208,786)	(186,246)	(295,560)	(180,338)	(210,337)	(295,560)	(333,239)	(403,369)	(355,503)
Claims on nonresidents	603,425	669,234	874,253	728,665	716,790	874,253	920,279	819,922	913,001
a) Foreign currency	67,102	56,997	68,527	60,562	55,391	68,527	75,608	76,651	72,986
b) Deposits	181,346	210,303	286,825	241,354	244,958	286,825	281,210	230,354	315,248
c) Securities other than shares	121,658	180,153	258,300	190,379	180,659	258,300	268,969	242,034	239,265
d) Loans	3,574	3,325	7,285	5,334	3,913	7,285	12,925	5,861	6,876
e) Financial derivatives	970	569	1,069	1,225	832	1,069	5,621	2,614	12,312
f) Shares & other equity	221,967	211,421	243,797	223,250	224,342	243,797	266,398	253,541	257,270
g) Other	6,808	6,466	8,450	6,561	6,695	8,450	9,548	8,866	9,044
less: Liabilities to nonresidents	812,211	855,480	1,169,813	909,003	927,127	1,169,813	1,253,517	1,223,291	1,268,504
a) Deposits	309,856	411,652	612,961	431,013	452,607	612,961	625,868	602,281	640,524
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	487,075	431,904	543,023	463,570	462,145	543,023	607,985	601,375	605,219
d) Financial derivatives	2,409	1,607	2,067	1,411	1,727	2,067	6,495	5,265	7,160
e) Other	12,871	10,317	11,762	13,008	10,649	11,762	13,170	14,370	15,601
Claims on Central bank	1,510,675	1,840,586	2,178,179	1,442,291	1,691,262	2,178,179	1,886,369	1,896,461	1,581,459
a) Currency	331,789	384,594	436,373	390,303	404,801	436,373	393,919	412,193	423,364
b) Reserve deposits	1,155,088	1,316,404	1,236,168	1,039,078	1,043,286	1,236,168	1,470,984	1,470,688	1,140,520
c) Other claims	23,799	139,588	505,638	12,910	243,175	505,638	21,466	13,580	17,575
Net Claims on General Government	8,649,304	11,554,162	15,160,545	11,738,182	11,788,095	15,160,545	15,575,424	16,472,000	15,720,570
Net claims on Central Government	9,079,627	12,012,537	15,675,348	12,176,790	12,223,468	15,675,348	16,093,010	16,990,509	16,281,842
Claims on Central Government	10,470,435	13,698,802	17,768,551	13,856,663	14,011,236	17,768,551	18,178,244	18,955,291	18,320,719
a) Securities other than Shares	10,190,150	13,403,715	17,330,963	13,568,649	13,720,847	17,330,963	17,731,144	18,495,266	17,833,911
b) Other claims	280,285	295,087	437,588	288,013	290,389	437,588	447,099	460,025	486,808
less: Liabilities to Central Government	1,390,808	1,686,265	2,093,203	1,679,873	1,787,768	2,093,203	2,085,234	1,964,782	2,038,877
a) Deposits	1,390,808	1,686,265	2,093,203	1,679,873	1,787,768	2,093,203	2,085,234	1,964,782	2,038,877
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(430,323)	(458,375)	(514,803)	(438,608)	(435,374)	(514,803)	(517,586)	(518,509)	(561,272)
Claims on Provincial Governments	627,236	718,014	797,289	725,932	728,973	797,289	789,283	774,511	760,202
a) Securities other than Shares	..	..	..	..	..	..	..	..	..
b) Other claims	627,236	718,014	797,289	725,932	728,973	797,289	789,283	774,511	760,202
less: Liabilities to Provincial Governments	1,057,559	1,176,389	1,312,092	1,164,540	1,164,347	1,312,092	1,306,868	1,293,020	1,321,474
a) Deposits	1,050,685	1,169,521	1,310,665	1,157,570	1,157,327	1,310,665	1,305,421	1,291,552	1,319,986
b) Other liabilities	6,874	6,868	1,427	6,970	7,019	1,427	1,448	1,468	1,488
Claims on other sectors	8,602,896	9,257,033	11,038,529	9,258,620	9,598,895	11,038,529	11,032,521	11,209,341	11,397,502
a) Other financial corporations	91,901	115,302	185,931	131,111	136,269	185,931	183,326	176,414	176,691
b) Public non-financial corporations	1,727,878	1,666,059	1,739,936	1,667,151	1,713,021	1,739,936	1,795,299	1,884,239	1,913,599
c) Other non-financial corporations	5,374,610	5,933,575	7,309,575	5,911,442	6,150,854	7,309,575	7,226,233	7,316,269	7,464,092
d) Other resident sectors	1,408,507	1,542,098	1,803,087	1,548,915	1,598,752	1,803,087	1,827,663	1,832,419	1,843,121

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY20	FY21	FY22 ^P	2021		2022			
				Aug	Sep	Jun	Jul	Aug	Sep ^P
Liabilities to central bank	1,771,900	3,081,857	6,151,521	3,026,519	3,339,165	6,151,521	6,548,117	7,213,539	5,963,803
Deposits included in broad money (1+2)	14,499,736	16,783,188	19,188,522	16,480,263	16,885,554	19,188,522	18,979,565	19,174,889	19,617,486
1) Transferable deposits	11,077,237	12,911,117	14,583,848	12,771,582	13,076,860	14,583,848	14,459,907	14,664,635	15,037,877
a) Other financial corporations	369,567	364,165	572,022	372,004	426,198	572,022	580,596	530,102	567,550
b) Public non-financial corporations	543,548	613,874	638,919	665,467	709,712	638,919	687,663	700,251	738,927
c) Other non-financial corporations	3,182,727	3,798,687	4,434,692	3,638,873	3,758,763	4,434,692	4,332,759	4,463,035	4,532,127
d) Other resident sectors	6,981,395	8,134,392	8,938,215	8,095,239	8,182,187	8,938,215	8,858,889	8,971,246	9,199,273
2) Other deposits	3,422,499	3,872,072	4,604,674	3,708,682	3,808,694	4,604,674	4,519,658	4,510,254	4,579,609
a) Other financial corporations	78,927	132,956	144,327	100,928	116,425	144,327	131,694	134,151	143,896
b) Public non-financial corporations	591,289	688,187	808,712	699,136	680,176	808,712	886,449	893,290	893,314
c) Other non-financial corporations	992,225	1,290,135	1,425,442	1,182,007	1,266,881	1,425,442	1,274,810	1,294,423	1,369,534
d) Other resident sectors	1,760,058	1,760,793	2,226,192	1,726,611	1,745,211	2,226,192	2,226,705	2,188,391	2,172,866
Securities other than shares, included in broad money	18	18	18	18	18	18	18	18	3
a) Other financial corporations	14	15	15	15	15	15	15	15	-
b) Public non-financial corporations	-	-	..	-	-	..	-	-	-
c) Other non-financial corporations	3	3	3	3	3	3	3	3	3
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Securities other than shares, excluded from broad money	39,072	40,843	43,550	39,025	41,494	43,550	43,492	43,761	43,630
<i>Of which: Other financial corporations</i>	<i>20,306</i>	<i>22,014</i>	<i>27,127</i>	<i>22,147</i>	<i>24,390</i>	<i>27,127</i>	<i>27,223</i>	<i>27,396</i>	<i>27,281</i>
Loans	28,145	29,582	56,369	60,401	52,688	56,369	77,931	72,762	66,089
<i>Of which: Other financial corporations</i>	<i>19,990</i>	<i>21,609</i>	<i>47,563</i>	<i>52,428</i>	<i>44,715</i>	<i>47,563</i>	<i>69,114</i>	<i>63,933</i>	<i>57,248</i>
Financial derivatives	6,447	4,771	11,280	4,781	5,613	11,280	19,040	12,815	14,011
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>..</i>	<i>..</i>	<i>-</i>	<i>-</i>	<i>..</i>	<i>-</i>	<i>-</i>	<i>-</i>
Trade credit and advances	27	35	44	39	41	44	42	41	52
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Shares and other equity	2,059,473	2,104,518	2,210,199	2,148,883	2,110,654	2,210,199	2,225,233	2,318,681	2,297,114
a) Funds contributed by owners	651,811	666,580	691,207	671,195	674,617	691,207	686,206	682,192	685,764
b) Retained earnings	600,195	686,226	814,474	715,484	705,952	814,474	796,991	860,677	849,118
c) General and special reserves	484,743	532,032	621,964	540,875	535,563	621,964	633,268	643,701	640,812
d) Valuation adjustment	322,725	219,680	82,553	221,329	194,521	82,553	108,768	132,110	121,421
Other items (net)	149,325	420,793	420,278	498,902	432,770	420,278	267,722	338,010	341,943
Other liabilities	2,082,865	2,293,990	2,720,233	2,386,498	2,410,678	2,720,233	2,831,472	2,785,487	2,852,933
less: Other assets	1,809,106	1,910,138	2,350,938	1,964,610	1,984,856	2,350,938	2,546,013	2,435,283	2,484,787
plus: Consolidation adjustment	(124,433)	36,942	50,984	77,014	6,948	50,984	(17,738)	(12,194)	(26,203)

Source: Core Statistics Department

Note:

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. From July 2019, 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 provisionally reported under Government deposits. The coverage of PSEs has been increased. Details are available at: http://www.sbp.org.pk/ecodata/MFSM_Other_Depository.pdf
3. General Government includes Central and Provincial Government & Provincial Governments includes Provincial and Local Governments
4. 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
Archive Link: <http://www.sbp.org.pk/ecodata/AnaAccDepArch.xls>

2.3 Depository Corporations Survey

Million Rupees

I T E M S	FY20	FY21	FY22 ^P	2021		2022			
				Aug	Sep	Jun	Jul	Aug	Sep ^P
				Net Foreign Assets	234,982	1,317,172	(89,330)	1,434,282	1,307,191	(89,330)	(507,317)	(515,317)	(637,800)
Claims on nonresidents	4,011,152	4,651,521	4,475,664	5,420,706	5,342,410	4,475,664	4,693,614	4,279,096	4,268,936
less: Liabilities to nonresidents	3,776,170	3,334,349	4,564,994	3,986,425	4,035,218	4,564,994	5,200,931	4,794,413	4,906,736
Domestic claims (a+b)	23,813,865	26,154,940	31,411,064	26,184,139	26,513,778	31,411,064	31,918,121	32,204,807	32,776,689
a. Net Claims on general government (1+2)	15,185,307	16,868,351	20,338,290	16,895,703	16,885,096	20,338,290	20,851,661	20,961,092	21,344,367
1- Net claims on central government	15,833,527	17,712,655	21,444,775	17,909,372	18,000,156	21,444,775	22,055,667	22,206,156	22,704,218
Claims on central government	17,789,288	20,428,916	24,520,896	20,337,044	20,590,510	24,520,896	24,763,298	25,569,277	25,001,475
less: Liabilities to central government	1,955,761	2,716,262	3,076,121	2,427,672	2,590,354	3,076,121	2,707,632	3,363,121	2,297,256
2-Net claims on provincial governments	(648,221)	(844,304)	(1,106,485)	(1,013,669)	(1,115,060)	(1,106,485)	(1,204,006)	(1,245,063)	(1,359,851)
Claims on provincial governments	648,924	718,310	814,608	733,319	738,432	814,608	817,290	795,931	782,032
less: Liabilities to provincial governments	1,297,145	1,562,614	1,921,093	1,746,987	1,853,491	1,921,093	2,021,296	2,040,994	2,141,883
b. Claims on other sectors	8,628,559	9,286,589	11,072,774	9,288,436	9,628,682	11,072,774	11,066,460	11,243,715	11,432,322
Other financial corporations	96,655	120,016	193,808	135,935	141,126	193,808	191,109	184,291	184,620
Public non-financial corporations	1,727,914	1,666,102	1,739,967	1,667,176	1,713,050	1,739,967	1,795,338	1,884,283	1,913,631
Other non-financial corporations	5,374,610	5,933,575	7,309,575	5,911,442	6,150,854	7,309,575	7,226,233	7,316,269	7,464,092
Other resident sectors	1,429,380	1,566,896	1,829,425	1,573,883	1,623,651	1,829,425	1,853,781	1,858,872	1,869,978
Broad money liabilities (a+b+c+d)	20,651,333	23,681,087	26,759,171	23,514,008	23,895,127	26,759,171	26,789,758	26,884,768	27,269,380
a. Currency outside depository corporations	6,126,974	6,894,266	7,556,219	7,029,831	7,005,905	7,556,219	7,794,540	7,695,181	7,636,986
b. Transferable deposits	11,078,692	12,913,348	14,585,022	12,773,630	13,078,892	14,585,022	14,461,114	14,665,823	15,039,054
Other financial corporations	369,642	364,179	572,037	372,017	426,210	572,037	580,612	530,118	567,566
Public non-financial corporations	543,548	613,874	638,919	665,467	709,712	638,919	687,663	700,251	738,927
Other non-financial corporations	3,182,885	3,798,837	4,434,855	3,639,035	3,758,924	4,434,855	4,332,955	4,463,209	4,532,289
Other resident sectors	6,982,617	8,136,458	8,939,211	8,097,111	8,184,045	8,939,211	8,859,885	8,972,245	9,200,272
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	3,445,649	3,873,456	4,617,912	3,710,530	3,810,311	4,617,912	4,534,086	4,523,745	4,593,336
Other financial corporations	81,841	133,726	145,179	102,097	117,364	145,179	133,229	135,137	145,138
Public non-financial corporations	591,289	688,187	808,712	699,136	680,176	808,712	886,449	893,290	893,314
Other non-financial corporations	992,225	1,290,135	1,425,442	1,182,007	1,266,881	1,425,442	1,274,810	1,294,423	1,369,534
Other resident sectors	1,780,294	1,761,408	2,238,579	1,727,290	1,745,889	2,238,579	2,239,598	2,200,896	2,185,351
d. Securities other than shares included in broad money	18	18	18	18	18	18	18	18	3
Other financial corporations	14	15	15	15	15	15	15	15	-
Public non-financial corporations	-	-	-	-	-	-	-	-	-
Other non-financial corporations	3	3	3	3	3	3	3	3	3
Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	74,886	82,076	95,450	82,628	82,909	95,450	98,688	95,975	96,674
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	39,072	40,843	43,550	39,025	41,494	43,550	43,492	43,761	43,630
<i>of which: Other financial corporations</i>	20,306	22,014	27,127	22,147	24,390	27,127	27,223	27,396	27,281
Loans	28,145	29,582	56,369	60,401	52,688	56,369	77,931	72,762	66,089
<i>of which: Other financial corporations</i>	19,990	21,609	47,563	52,428	44,715	47,563	69,114	63,933	57,248
Financial Derivatives	6,447	4,771	11,280	4,781	5,613	11,280	19,040	12,815	14,011
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit & advances	27	35	44	39	41	44	42	41	52
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares & other equity	3,145,065	3,287,914	4,060,852	3,515,974	3,501,900	4,060,852	4,177,698	4,381,359	4,486,005
Other items (net)	103,925	345,873	295,107	401,642	241,279	295,107	204,238	198,091	163,153
Other liabilities (includes central bank float)	2,290,604	2,486,112	2,993,178	2,555,865	2,602,156	2,993,178	3,084,953	2,988,973	3,059,824
less: Other assets	1,989,742	2,137,940	2,733,795	2,155,945	2,276,160	2,733,795	2,858,836	2,814,156	2,873,347
plus: Consolidation adjustment	(196,938)	(2,299)	35,723	1,722	(84,717)	35,723	(21,878)	23,275	(23,324)

Source: Core Statistics Department

Note:

1. Depository Corporations (DCs) include the data of SBP, Banks, DFIs, MFBs, Deposit Accepting Non-Bank Financial Companies and Money Market Mutual Funds (MMMFs). The scope of DCs survey has been enhanced with the inclusion of MMMFs with effect from April 2017. The archive of the DCs 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. Methodological changes are given at the following links: <http://www.sbp.org.pk/departments/stats/ntb.htm>
2. 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
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: <http://www.sbp.org.pk/ecodata/DepositoryArch.xls>

2.4 Reserve Money

Million Rupees

Components	30 th June			2021		2022			
	FY20	FY21	FY22	Aug	Sep	Jun	Jul	Aug	Sep
A. Currency in Circulation	6,142,016	6,909,937	7,572,465	7,082,871	7,021,556	7,572,465	7,810,095	7,770,604	7,652,625
B. Cash in Tills	325,508	378,302	429,566	364,680	398,625	429,566	387,815	388,504	417,174
C. Other Deposits	41,218	68,004	95,666	67,311	70,315	95,666	94,980	94,055	96,255
D. Bank Deposits	1,171,104	1,307,242	1,228,687	1,007,753	977,071	1,228,687	1,450,794	1,317,669	1,127,576
Reserve Money (A+B+C+D)	7,679,845	8,663,485	9,326,385	8,522,615	8,467,566	9,326,385	9,743,685	9,570,833	9,293,629
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	(181,347)	930,509	(563,261)	1,008,002	903,779	(563,261)	(1,045,939)	(1,203,947)	(1,071,346)
B. Net Domestic Assets (1+2+3)	7,861,192	7,732,976	9,889,646	7,514,613	7,563,788	9,889,646	10,789,624	10,774,780	10,364,975
1. Net Govt Sector Borrowing (i+ii)	6,524,286	5,320,146	5,168,106	4,996,061	5,105,319	5,168,106	5,243,573	4,495,037	5,599,303
i. Borrowings for Budgetary Support ¹	6,538,797	5,332,490	5,185,379	5,010,886	5,119,749	5,185,379	5,261,504	4,513,473	5,617,920
a) Federal Government	6,750,123	5,712,275	5,770,613	5,571,792	5,787,826	5,770,613	5,941,535	5,281,417	6,409,689
of which deposits with SBP	(565,997)	(1,016,725)	(968,090)	(906,154)	(784,477)	(968,090)	(607,153)	(1,279,967)	(241,236)
b) Provincial Government	(192,737)	(346,850)	(547,818)	(515,620)	(615,506)	(547,818)	(647,611)	(716,385)	(744,155)
Balochistan	(39,105)	(37,307)	(16,552)	(55,435)	(60,533)	(16,552)	(27,104)	(39,969)	(36,364)
Khyber Pakhtunkhwa	(8,321)	(31,540)	(1,039)	(34,344)	(30,752)	(1,039)	(7,077)	(8,416)	(17,399)
Punjab	(81,570)	(207,104)	(440,053)	(331,498)	(402,902)	(440,053)	(511,450)	(550,723)	(578,677)
Sindh	(63,741)	(70,899)	(90,174)	(94,342)	(121,318)	(90,174)	(101,979)	(117,276)	(111,715)
c) AJK Government	(5,047)	(12,368)	(14,770)	(22,333)	(20,377)	(14,770)	(12,214)	(24,373)	(20,646)
d) Gilgit-Baltistan	(13,543)	(20,566)	(22,646)	(22,953)	(32,194)	(22,646)	(20,207)	(27,186)	(26,968)
ii. Others	(14,510)	(12,344)	(17,273)	(14,825)	(14,430)	(17,273)	(17,931)	(18,437)	(18,618)
2. Credit to Non-Govt. Sector (i+ii+iii)	895,663	1,313,779	1,675,461	1,273,557	1,334,406	1,675,461	1,661,393	1,657,160	1,518,641
i. Claims on Sch. Banks (a+b+c+d+e)	876,619	1,265,198	1,617,318	1,224,376	1,284,212	1,617,318	1,602,424	1,597,140	1,458,257
a. Agriculture Sector	1,972	3,865	4,875	4,086	4,327	4,875	4,746	5,024	5,319
b. Industrial Sector	191,951	413,636	692,456	464,444	491,881	692,456	699,036	713,614	723,901
c. Export Sector	528,035	589,340	781,291	521,420	577,437	781,291	769,407	746,131	603,848
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	154,661	258,357	138,696	234,426	210,567	138,696	129,235	132,371	125,189
ii. Claims on NBFIs	43,288	72,825	82,386	73,425	74,438	82,386	83,212	84,263	84,627
iii. PSEs Special A/C Debt Repayment with SBP/PSPC	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)
3. Other Items (Net)	441,243	1,099,050	3,046,079	1,244,995	1,124,063	3,046,079	3,884,658	4,622,583	3,247,032
Reserve Money (RM) (A+B)	7,679,845	8,663,485	9,326,385	8,522,615	8,467,566	9,326,385	9,743,684	9,570,833	9,293,629

Source: Core Statistics Department

Note: -

1. Excluding IMF A/c Nos. 1 & 2, SAF loan account, counterpart funds, deposits of foreign central banks, foreign govts, international organizations and deposit money banks.

i - 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.

ii- Data from 30-June 2013 onward is revised on account of reclassification of SBP accounts

2.5 Currency in Circulation

Million Rupees

	30 th June			2021		2022			
	FY20	FY21	FY22 ^P	Aug	Sep	Jun	Jul	Aug	Sep
1 Banknotes	6,458,763	7,278,860	7,992,592	7,438,117	7,410,706	7,992,592	8,188,460	8,149,647	8,060,350
2 One Rupee Coins and above	9,962	9,947	9,991	9,932	9,923	9,991	10,039	10,040	9,965
3 Total (1+2)	6,468,725	7,288,807	8,002,583	7,448,049	7,420,629	8,002,583	8,198,499	8,159,687	8,070,315
4 Held by Banking Department of SBP	173	150	146	136	117	146	193	194	144
5 Held by Issue Department of SBP	1029	418	406	362	331	406	395	384	372
6 Currency in tills of Scheduled Banks	325,508	378,302	429,566	364,680	398,625	429,566	411,115	388,504	417,174
7 Currency in Circulation (3-4-5-6)	6,142,016	6,909,937	7,572,465	7,082,871	7,021,556	7,572,465	7,786,795	7,770,604	7,652,625

Note:

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

ii- The quarter end data relates to last working day whereas monthly data are of last Friday of the month.

iii- Totals may not tally due to separate rounding off.

iv- Data is based on weekly returns. Therefore, these estimates are not comparable with the monthly data given in table 2.1. The comparison of weekly and monthly compilation methodologies is available the link: <http://www.sbp.org.pk/ecodata.asp>

Source: Core Statistics Department

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 th June			2021		2022			
	FY20	FY21	FY22 ^P	Aug	Sep	Jun	Jul	Aug	Sep
A. Components of M2									
1. Currency in Circulation	6,142,016	6,909,937	7,572,465	7,082,871	7,021,556	7,572,465	7,810,095	7,770,604	7,652,625
2. Other Deposits with SBP	41,218	68,004	95,666	67,311	70,315	95,666	94,980	94,055	96,255
3. Total Private & PSE Deposits	14,724,770	17,319,755	19,934,849	16,604,012	17,355,308	19,934,849	19,389,309	19,195,857	20,180,210
<i>of which: RFCDs</i>	<i>1,074,511</i>	<i>1,046,150</i>	<i>1,230,183</i>	<i>1,103,254</i>	<i>1,119,217</i>	<i>1,230,183</i>	<i>1,421,528</i>	<i>1,277,803</i>	<i>1,301,340</i>
Money Supply (1+2+3)	20,908,003	24,297,696	27,602,981	23,754,195	24,447,179	27,602,981	27,294,385	27,060,516	27,929,090
B. Factors Affecting Money Supply (M2)									
I. Net Foreign Assets of the Banking System	(516,153)	724,723	(756,593)	774,023	691,883	(756,593)	(1,329,979)	(1,531,281)	(1,320,506)
a. State Bank of Pakistan	(181,347)	930,509	(563,261)	1,008,002	903,779	(563,261)	(1,045,939)	(1,203,947)	(1,071,346)
b. Scheduled Banks	(334,806)	(205,786)	(193,332)	(233,980)	(211,895)	(193,332)	(284,040)	(327,334)	(249,160)
II. Net Domestic Assets of Banking System (1+2+3)	21,424,157	23,572,973	28,359,573	22,980,172	23,755,296	28,359,573	28,624,364	28,591,797	29,249,596
a. State Bank of Pakistan	6,984,573	6,467,778	8,272,328	6,290,237	6,279,576	8,272,328	9,187,200	9,177,640	8,906,718
b. Scheduled Banks	14,439,583	17,105,195	20,087,246	16,689,935	17,475,720	20,087,246	19,437,164	19,414,158	20,342,878
1. Net Govt Sector Borrowing(a+b+c)	14,547,233	16,265,119	19,666,796	16,031,816	16,349,304	19,666,796	19,914,114	19,865,581	20,197,790
a. Borrowings for Budgetary support¹	13,748,309	15,373,463	18,550,414	15,141,464	15,450,190	18,550,414	18,793,856	18,762,498	19,089,646
(i) From SBP	6,538,797	5,332,490	5,185,379	5,010,886	5,119,749	5,185,379	5,261,504	4,513,473	5,617,920
a) Federal Government	6,750,123	5,712,275	5,770,613	5,571,792	5,787,826	5,770,613	5,941,535	5,281,417	6,409,689
of which deposits with SBP	(565,997)	(1,016,725)	(968,090)	(906,154)	(784,477)	(968,090)	(607,153)	(1,279,967)	(241,236)
b) Provincial Government	(192,737)	(346,850)	(547,818)	(515,620)	(615,506)	(547,818)	(647,611)	(716,385)	(744,155)
Balochistan Government	(39,105)	(37,307)	(16,552)	(55,435)	(60,533)	(16,552)	(27,104)	(39,969)	(36,364)
Khyber Pakhtunkhwa Government	(8,321)	(31,540)	(1,039)	(34,344)	(30,752)	(1,039)	(7,077)	(8,416)	(17,399)
Punjab Government	(81,570)	(207,104)	(440,053)	(331,498)	(402,902)	(440,053)	(511,450)	(550,723)	(578,677)
Sindh Government	(63,741)	(70,899)	(90,174)	(94,342)	(121,318)	(90,174)	(101,979)	(117,276)	(111,715)
c) AJK Government	(5,047)	(12,368)	(14,770)	(22,333)	(20,377)	(14,770)	(12,214)	(24,373)	(20,646)
d) Gilgit-Baltistan	(13,543)	(20,566)	(22,646)	(22,953)	(32,194)	(22,646)	(20,207)	(27,186)	(26,968)
(ii) From Scheduled banks (a+b)	7,209,512	10,040,973	13,365,035	10,130,578	10,330,440	13,365,035	13,532,352	14,249,024	13,471,726
a) Federal Government	8,222,465	11,181,917	14,630,114	11,258,322	11,458,935	14,630,114	14,804,847	15,501,515	14,749,149
of which deposits with banks	(1,371,965)	(1,659,001)	(2,020,076)	(1,655,269)	(1,750,914)	(2,020,076)	(2,040,128)	(1,911,513)	(1,975,605)
b) Provincial Government	(1,012,953)	(1,140,944)	(1,265,079)	(1,127,744)	(1,128,494)	(1,265,079)	(1,272,495)	(1,252,491)	(1,277,423)
of which deposits with banks	(1,013,977)	(1,141,968)	(1,266,103)	(1,128,768)	(1,129,519)	(1,266,103)	(1,273,519)	(1,253,515)	(1,278,447)
b. Commodity operations	813,435	903,999	1,133,655	905,177	913,544	1,133,655	1,138,189	1,121,520	1,126,762
c. Others	(14,510)	(12,344)	(17,273)	(14,825)	(14,430)	(17,273)	(17,931)	(18,437)	(18,618)
2. Credit to Non-Govt. Sector (a+b+c+d)	8,372,428	9,114,395	10,692,806	9,001,804	9,354,014	10,692,806	10,577,565	10,600,980	10,858,145
a. Credit to Private Sector*	6,862,862	7,629,069	9,241,217	7,498,522	7,855,496	9,241,217	9,101,050	9,113,714	9,327,379
Conventional Banking Branches	5,305,518	5,685,109	6,656,744	5,520,434	5,823,694	6,656,744	6,699,841	6,701,107	6,858,640
Islamic Banks	868,473	1,030,612	1,269,892	1,038,491	1,060,983	1,269,892	1,262,316	1,265,714	1,288,451
Islamic Banking Branches of Conventional Banks	688,871	913,348	1,314,582	939,597	970,819	1,314,582	1,138,892	1,146,893	1,180,288
b. Credit to PSEs	1,490,522	1,436,745	1,393,446	1,454,101	1,448,324	1,393,446	1,417,547	1,427,246	1,470,382
c. PSEs Special a/c-debt Repayment with BP/PSPC	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)
d. Credit to NBFIs	43,288	72,825	82,386	73,425	74,438	82,386	83,212	84,263	84,627
3. Other Items (net) *	(1,495,505)	(1,806,541)	(2,000,029)	(2,053,448)	(1,948,022)	(2,000,029)	(1,867,315)	(1,874,764)	(1,806,339)
Broad Money M2 (A+B)	20,908,003	24,297,696	27,602,981	23,754,195	24,447,179	27,602,981	27,294,384	27,060,516	27,929,090
C. Memorandum Items									
Accrued Profit on SBP holdings of MRTBs/MTBs	83,618	58,537	108,301	96,385	147,020	108,301	228,283	240,907	331,838
Outstanding amount of MTBs (realized value in auction)	4,956,617	5,979,180	5,493,007	6,152,410	6,044,578	5,493,007	5,586,495	5,507,987	4,788,479
Net Government Budgetary Borrowing (Cash Basis)	13,471,051	15,247,857	18,370,734	14,965,593	15,222,347	18,370,734	18,466,157	18,409,766	18,661,232
<i>From SBP</i>	<i>6,455,179</i>	<i>5,273,953</i>	<i>5,077,078</i>	<i>4,914,501</i>	<i>4,972,729</i>	<i>5,077,078</i>	<i>5,033,220</i>	<i>4,272,566</i>	<i>5,286,082</i>
<i>From Scheduled Banks</i>	<i>7,015,872</i>	<i>9,973,904</i>	<i>13,293,657</i>	<i>10,051,092</i>	<i>10,249,617</i>	<i>13,293,657</i>	<i>13,432,937</i>	<i>14,137,200</i>	<i>13,375,151</i>

Source: Core Statistics Department

1. Excluding IMF A/c Nos. 1 & 2, SAF loan account, counterpart funds, deposits of foreign central banks, foreign governments, international organizations and deposit money banks.

Note: -

i - 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.

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

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-21	30-Jun-22 ^R	1st July 21 to 30-Sep-21	1st July 22 to 30-Sep-22
1. Central Government (a+b)	16,894,192	20,400,727	352,569	758,111
a. Scheduled Banks	11,181,917	14,630,114	277,018	119,035
T-Bills and Securities	12,840,918	16,650,189	368,931	74,564
Less:				
<i>Government Deposits</i>	<i>1,659,001</i>	<i>2,020,076</i>	<i>91,913</i>	<i>(44,471)</i>
b. State Bank	5,712,275	5,770,613	75,552	639,076
T-bills and Securities etc.	6,685,409	6,195,650	(149,144)	(126,177)
Debtor Balances (Exc. Zakat Fund)	33,794	-	(7,562)	-
Less:				
<i>Govt. Deposits (Ex. Zakat and Privatization Fund)</i>	<i>1,016,725</i>	<i>968,090</i>	<i>(232,248)</i>	<i>(726,854)</i>
<i>Others*</i>	<i>(9,797)</i>	<i>(543,053)</i>	<i>(9)</i>	<i>(38,399)</i>
2. Provincial Governments (c+d)	(1,520,728)	(1,850,313)	(275,843)	(218,879)
c. Scheduled Banks	(1,140,944)	(1,265,079)	12,449	(12,344)
Government Securities and Others	1,024	1,024	-	-
Less:				
<i>Government Deposits</i>	<i>1,141,968</i>	<i>1,266,103</i>	<i>(12,449)</i>	<i>12,344</i>
d. State Bank	(379,784)	(585,234)	(288,292)	(206,535)
Government Securities				
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
<i>Government Deposits (Excluding Zakat Fund)</i>	<i>379,784</i>	<i>585,234</i>	<i>288,292</i>	<i>206,535</i>
Net Budgetary Borrowing from the Banking System	15,373,463	18,550,414	76,726	539,232

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:

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

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

2.8 Government Borrowing for Commodity Operations

Rice	129	117	2	3
Wheat	788,173	1,011,626	10,775	4,520
Sugar	67,510	67,302	-2,124	-1,763
Fertilizer	46,718	53,019	864	-9,701
Seeds				
Oilseeds				
Pulses				
Edible Oil				
Black Mash				
Chilies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,470	1,592	27	47
Total	903,999	1,133,655	9,545	(6,893)

Source: Core Statistics Department

2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Jan-22			Feb-22			Mar-22		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	7,393,767	7,418,841	14,812,608	7,451,405	8,085,727	15,537,132	7,631,675	7,479,545	15,111,220
International reserve assets	1,934,351	1,744,613	3,678,964	2,172,389	1,648,570	3,820,959	2,039,682	1,118,477	3,158,159
- Gold	667,770	-	667,770	659,413	-	659,413	704,492	-	704,492
- Foreign currency balances	1,229,625	1,232,049	2,461,674	1,476,120	1,128,358	2,604,478	1,297,625	580,283	1,877,908
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	36,956	496,052	533,008	36,856	488,925	525,781	37,565	498,329	535,894
- Reserve tranche position with International Monetary Fund	-	29	29	-	29	29	-	30	30
- Other foreign currency balances	-	16,483	16,483	-	31,258	31,258	-	39,835	39,835
Local currency financial assets	- 3,752,293	3,752,293	3,752,293	- 4,128,257	4,128,257	4,128,257	- 4,561,650	4,561,650	4,561,650
(i) Monetary policy assets	- 2,391,137	2,391,137	- 2,806,921	2,806,921	2,806,921	2,806,921	- 3,151,620	3,151,620	3,151,620
- Conventional- securities purchased under agreement to resell	-	-	-	-	-	-	-	-	-
- Shariah compliant financing facility	-	-	-	-	-	-	-	153,524	153,524
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	- 990,872	990,872	- 954,742	954,742	- 1,035,266	1,035,266	- 1,035,266	1,035,266	1,035,266
- Agriculture sector	-	3,901	3,901	-	3,951	3,951	-	4,043	4,043
- Industrial sector	-	468,879	468,879	-	490,024	490,024	-	503,073	503,073
- Export sector	-	469,370	469,370	-	414,029	414,029	-	487,811	487,811
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	48,719	48,719	-	46,735	46,735	-	40,337	40,337
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	- 370,284	370,284	- 366,594	366,594	- 374,763	374,763	- 374,763	374,763	374,763
- Agriculture sector	-	820	820	-	818	818	-	853	853
- Industrial sector	-	164,733	164,733	-	177,292	177,292	-	150,382	150,382
- Export sector	-	200,534	200,534	-	184,434	184,434	-	197,470	197,470
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	4,197	4,197	-	4,050	4,050	-	26,058	26,058
Credit to general government account	5,446,352	1,182,489	6,628,841	5,266,149	1,410,253	6,676,402	5,578,427	1,166,538	6,744,965
- Federal government	- 482,402	482,402	- 481,171	481,171	- 490,385	490,385	- 490,385	490,385	490,385
- Perpetual loan to federal government	-	-	-	-	-	-	-	-	-
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,446,352	669,220	6,115,572	5,266,149	906,534	6,172,683	5,578,427	651,366	6,229,793
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	30,867	30,867	-	22,548	22,548	-	24,787	24,787
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	- 166,303	166,303	- 166,303	166,303	- 164,260	164,260	- 164,260	164,260	164,260
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	61,301	61,301	-	61,301	61,301	-	61,301	61,301
- Financial institutions	-	50,228	50,228	-	50,228	50,228	-	50,228	50,228
- Other	-	54,774	54,774	-	54,774	54,774	-	52,731	52,731
Property, plant & equipment	-	138,869	138,869	-	139,191	139,191	-	139,320	139,320
Rupee coins	335	-	335	273	-	273	243	-	243
Other assets	12,729	434,274	447,003	12,594	593,153	605,747	13,323	329,300	342,623
LIABILITIES	7,393,767	7,418,841	14,812,608	7,451,405	8,085,727	15,537,132	7,631,675	7,479,545	15,111,220
Equity & reserves	- 1,513,830	1,513,830	- 1,593,467	1,593,467	- 1,614,724	1,614,724	- 1,614,724	1,614,724	1,614,724
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	193,500	193,500	-	193,500	193,500	-	193,500	193,500
- Special reserves	-	26,214	26,214	-	26,214	26,214	-	26,214	26,214
- Unrealized appreciations	-	777,736	777,736	-	769,372	769,372	-	814,451	814,451
- Profit & loss appropriation account	-	516,280	516,280	-	604,281	604,281	-	674,059	674,059
Banknotes in circulation	7,393,767	(160)	7,393,607	7,451,405	(106)	7,451,299	7,631,675	(178)	7,631,497
- Banknotes in circulation	7,393,607	-	7,393,607	7,451,299	-	7,451,299	7,631,497	-	7,631,497
- Banknotes held in Banking Department	160	(160)	-	106	(106)	-	178	(178)	-
Monetary policy liabilities	-	-	-	-	-	-	-	-	-
- Securities sold under agreement to repurchase	-	-	-	-	-	-	-	-	-
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	- 2,788,191	2,788,191	- 3,161,702	3,161,702	- 2,727,797	2,727,797	- 2,727,797	2,727,797	2,727,797
- Federal government	-	851,328	851,328	-	1,192,968	1,192,968	-	718,229	718,229
- Provincial governments & autonomous regions	-	830,068	830,068	-	856,327	856,327	-	918,910	918,910
- Bank deposits	-	975,207	975,207	-	980,596	980,596	-	959,019	959,019
- Other deposits	-	131,588	131,588	-	131,811	131,811	-	131,639	131,639
Foreign currency deposits	- 740,187	740,187	- 742,336	742,336	- 766,282	766,282	- 766,282	766,282	766,282
- Local banks	-	260,732	260,732	-	261,672	261,672	-	271,829	271,829
- Foreign central banks	-	79,589	79,589	-	79,769	79,769	-	81,910	81,910
- Foreign governments & sovereign wealth fund	-	398,437	398,437	-	399,267	399,267	-	410,729	410,729
- Others deposits	-	1,429	1,429	-	1,628	1,628	-	1,814	1,814
Foreign currency loans and liabilities	- 2,168,740	2,168,740	- 2,169,507	2,169,507	- 2,179,121	2,179,121	- 2,179,121	2,179,121	2,179,121
- International Monetary Fund facilities	-	598,465	598,465	-	590,573	590,573	-	579,468	579,468
- Allocations of special drawing rights of International Monetary Fund	-	723,148	723,148	-	721,201	721,201	-	735,072	735,072
- Currency swap arrangements	-	847,127	847,127	-	857,733	857,733	-	864,581	864,581
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	208,053	208,053	-	418,821	418,821	-	191,799	191,799

2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Apr-22			May-22			Jun-22		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	8,436,052	7,462,427	15,898,479	8,039,436	7,602,270	15,641,706	7,983,933	9,297,566	17,281,499
International reserve assets	2,635,137	319,175	2,954,312	2,522,373	435,615	2,957,988	1,793,522	1,313,930	3,107,452
- Gold	737,672	-	737,672	737,672	-	737,672	758,471	-	758,471
- Foreign currency balances	1,535,542	224,701	1,760,243	1,388,234	348,920	1,737,154	993,319	1,185,874	2,179,193
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	361,923	47,388	409,311	396,467	43,800	440,267	41,732	128,023	169,755
- Reserve tranche position with International Monetary Fund	-	30	30	-	33	33	-	33	33
- Other foreign currency balances	-	47,056	47,056	-	42,862	42,862	-	50,687	50,687
Local currency financial assets	- 5,471,108	5,471,108	-	5,130,950	5,130,950	-	5,814,230	5,814,230	-
(i) Monetary policy assets	- 4,026,537	4,026,537	-	3,651,445	3,651,445	-	4,288,334	4,288,334	-
- Conventional- securities purchased under agreement to resell	- 3,502,794	3,502,794	-	3,154,948	3,154,948	-	3,771,213	3,771,213	-
- Shariah compliant financing facility	- 523,743	523,743	-	496,497	496,497	-	517,121	517,121	-
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	- 1,052,000	1,052,000	-	1,076,169	1,076,169	-	1,107,867	1,107,867	-
- Agriculture sector	- 3,870	3,870	-	3,845	3,845	-	4,050	4,050	-
- Industrial sector	- 524,779	524,779	-	533,744	533,744	-	549,410	549,410	-
- Export sector	- 522,410	522,410	-	536,873	536,873	-	550,035	550,035	-
- Housing sector	- 3	3	-	3	3	-	3	3	-
- Other	- 939	939	-	1,704	1,704	-	4,369	4,369	-
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	- 392,570	392,570	-	403,337	403,337	-	418,030	418,030	-
- Agriculture sector	- 1,071	1,071	-	1,045	1,045	-	1,044	1,044	-
- Industrial sector	- 157,614	157,614	-	160,782	160,782	-	167,199	167,199	-
- Export sector	- 211,774	211,774	-	219,832	219,832	-	228,485	228,485	-
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	- 22,111	22,111	-	21,677	21,677	-	21,301	21,301	-
Credit to general government account	-	-	-	-	-	-	-	-	-
- Federal government	5,786,836	1,045,380	6,832,216	5,503,000	1,435,066	6,938,066	6,175,815	829,398	7,005,213
- Perpetual loan to federal government	- 488,938	488,938	-	535,226	535,226	-	544,865	544,865	-
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,786,836	556,442	6,343,278	5,503,000	899,840	6,402,840	6,175,815	284,533	6,460,348
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	- 159,980	159,980	-	159,980	159,980	-	159,980	159,980	-
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	- 55,974	55,974	-	55,974	55,974	-	55,974	55,974	-
- Financial institutions	- 50,228	50,228	-	50,228	50,228	-	50,228	50,228	-
- Other	- 53,778	53,778	-	53,778	53,778	-	53,778	53,778	-
Property, plant & equipment	- 139,082	139,082	-	139,469	139,469	-	139,378	139,378	-
Rupee coins	220	-	220	204	-	204	401	-	401
Other assets	13,859	327,702	341,561	13,859	301,190	315,049	14,195	989,963	1,004,158
LIABILITIES	8,436,052	7,462,427	15,898,479	8,039,436	7,602,270	15,641,706	7,983,933	9,297,566	17,281,499
Equity & reserves	- 1,712,972	1,712,972	-	1,780,968	1,780,968	-	1,815,415	1,815,415	-
- Paid-up capital	- 100,000	100,000	-	100,000	100,000	-	100,000	100,000	-
- Statutory reserves	-	-	-	-	-	-	-	-	-
- Special reserves	- 26,214	26,214	-	26,214	26,214	-	26,214	26,214	-
- Unrealized appreciations	- 842,303	842,303	-	842,303	842,303	-	863,103	863,103	-
- Profit & loss appropriation account	- 744,455	744,455	-	812,451	812,451	-	826,098	826,098	-
Banknotes in circulation	8,435,925	(127)	8,435,925	8,039,436	(191)	8,039,246	7,983,933	(174)	7,983,759
- Banknotes in circulation	8,435,925	-	8,435,925	8,039,246	-	8,039,246	7,983,759	-	7,983,759
- Banknotes held in Banking Department	127	(127)	-	191	(191)	-	174	(174)	-
Monetary policy liabilities	-	-	-	-	-	-	-	-	-
- Securities sold under agreement to repurchase	-	-	-	-	-	-	-	-	-
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	- 2,585,510	2,585,510	-	2,527,936	2,527,936	-	3,111,180	3,111,180	-
- Federal government	- 622,427	622,427	-	598,946	598,946	-	819,840	819,840	-
- Provincial governments & autonomous regions	- 796,218	796,218	-	782,166	782,166	-	722,731	722,731	-
- Bank deposits	- 1,024,667	1,024,667	-	1,012,307	1,012,307	-	1,429,165	1,429,165	-
- Other deposits	- 142,198	142,198	-	134,517	134,517	-	139,444	139,444	-
Foreign currency deposits	- 775,679	775,679	-	834,000	834,000	-	832,654	832,654	-
- Local banks	- 269,103	269,103	-	288,427	288,427	-	264,593	264,593	-
- Foreign central banks	- 83,731	83,731	-	90,133	90,133	-	93,707	93,707	-
- Foreign governments & sovereign wealth fund	- 420,700	420,700	-	453,633	453,633	-	472,227	472,227	-
- Others deposits	- 2,145	2,145	-	1,807	1,807	-	2,127	2,127	-
Foreign currency loans and liabilities	- 2,146,506	2,146,506	-	2,263,694	2,263,694	-	2,325,845	2,325,845	-
- International Monetary Fund facilities	- 560,295	560,295	-	560,298	560,298	-	570,798	570,798	-
- Allocations of special drawing rights of International Monetary Fund	- 732,628	732,628	-	802,556	802,556	-	816,616	816,616	-
- Currency swap arrangements	- 853,583	853,583	-	900,840	900,840	-	938,431	938,431	-
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	- 241,887	241,887	-	195,863	195,863	-	1,212,646	1,212,646	-

Source: Finance Department SBP

Note: SBP revised its format of Statement of Affairs, effective from July 2020

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

Million Rupees

FINANCIAL POSITION	FY20	FY21	FY22	2021		2022			
				Aug	Sep	Jun	Jul	Aug	Sep
				ASSETS					
Cash & Balances with Treasury Banks	1,408,559	1,528,246	2,308,137	1,578,130	1,572,402	2,308,137	2,250,335	2,195,590	1,940,296
Balances with other Banks	212,150	213,911	330,061	207,351	236,324	330,061	288,560	333,937	388,147
Lending to Financial Institutions	843,513	966,673	858,227	973,745	1,026,643	858,227	704,600	738,156	563,388
Investments	10,681,288	13,615,840	16,441,736	13,850,453	13,995,675	16,441,736	18,182,771	17,608,498	17,483,776
Advances – Net of Provision	7,655,531	8,202,049	10,099,077	8,279,991	8,459,483	10,099,077	10,921,710	10,857,563	10,395,459
Gross Advances	8,202,328	8,831,088	10,771,563	8,928,428	9,109,362	10,771,563	10,239,101	10,177,713	11,083,730
Less: Provision for Non- Performing Advances	546,797	629,039	(672,486)	648,437	649,879	(672,486)	(682,609)	(679,850)	(688,270)
Operating Fixed Assets	567,753	635,575	716,433	641,530	644,131	716,433	754,114	743,192	760,393
Deferred Tax Assets	56,161	70,764	107,049	76,308	76,345	107,049	127,313	124,425	132,451
Other Assets	950,083	908,754	1,202,385	888,343	917,184	1,202,385	1,344,544	1,433,681	1,490,905
TOTAL ASSETS	22,375,037	26,141,812	32,063,106	26,495,850	26,928,187	32,063,106	33,891,339	33,355,191	33,154,815
LIABILITIES									
Bills Payable	245,363	322,389	358,528	334,146	315,162	358,528	304,954	319,643	296,614
Borrowings	2,865,768	4,097,113	6,725,049	4,316,386	4,416,292	6,725,049	7,813,248	7,342,122	6,362,341
Deposits and other Accounts	16,229,036	18,695,178	21,490,459	18,809,368	19,166,395	21,490,459	22,151,700	22,100,920	22,820,094
Sub-ordinated Loans	126,296	112,732	136,828	112,731	112,730	136,828	136,826	136,826	136,824
Liabilities Against Assets Subject to Finance Lease	2,134	1,823	10,134	1,819	1,780	10,134	10,242	10,141	10,315
Deferred Tax Liabilities	47,329	17,288	5,847	21,359	20,899	5,847	6,686	5,541	6,279
Other Liabilities	964,493	997,101	1,300,389	971,087	997,789	1,300,389	1,367,696	1,379,843	1,418,465
TOTAL LIABILITIES	20,480,420	24,243,625	30,027,234	24,566,897	25,031,046	30,027,234	31,791,351	31,295,037	31,050,931
NET ASSETS	1,894,617	1,898,187	2,035,872	1,928,953	1,897,141	2,035,872	2,099,987	2,060,154	2,103,884
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	556,465	561,451	584,837	563,805	566,618	584,837	587,383	591,507	590,950
Reserves	357,675	379,965	440,578	389,135	387,828	440,578	458,577	450,190	464,483
Un-appropriated / Un-remitted Profit	618,864	696,938	870,554	709,586	717,695	870,554	852,838	856,746	876,726
Surplus/ (Deficit) on Revaluation of Assets	361,613	259,833	139,904	266,427	225,001	139,904	201,190	161,711	171,725
TOTAL	1,894,617	1,898,187	2,035,872	1,928,953	1,897,141	2,035,872	2,099,987	2,060,154	2,103,884

Source: Banking Supervision Department-1, SBP

Note: Figures pertain to last week end of every month

2.11 Scheduled Banks' Consolidated Liquidity Position (All Banks)

	FY20	FY21	FY22	2021		2022			
				Jul	Aug	May	Jun	Jul	Aug
				Demand Liabilities	14,142,999	16,618,909	19,281,929	16,618,909	16,365,293	15,832,712	19,281,929	16,921,952	16,543,175
Time Liabilities	1,791,929	1,875,316	2,074,337	1,913,539	1,944,380	2,016,002	2,074,337	2,140,672	2,273,678
TOTAL (Demand & Time Liabilities)	15,934,928	18,494,226	21,356,266	18,532,448	18,309,673	17,848,714	21,356,266	19,062,624	18,816,853
LIQUID ASSETS MAINTAINED IN PAKISTAN	8,611,065	12,439,752	14,101,558	12,532,098	12,371,395	12,787,162	14,101,558	14,099,358	13,916,228
Cash	374,689	418,418	415,712	512,649	435,698	471,072	415,712	474,368	458,602
Balance with SBP	606,361	700,455	1,447,459	758,502	856,360	1,182,317	1,447,459	1,130,845	1,119,081
Balance with agents of SBP	193,531	197,018	207,436	110,930	94,096	115,911	207,436	126,383	112,203
Un-encumbered approved Securities	7,390,284	11,079,775	11,976,081	11,104,737	10,939,589	10,965,982	11,976,081	12,308,423	12,169,732
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	46,201	44,086	54,870	45,280	45,652	51,880	54,870	59,339	56,611
Share Capital of MFB	-	-	-	-	-	-	-	-	-
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	3,270,049	3,791,605	4,612,478	3,755,724	3,741,571	4,236,508	4,612,478	4,577,192	4,513,084
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	5,341,017	8,648,147	9,523,577	8,776,374	8,629,824	8,550,653	9,523,577	9,522,166	9,403,145

Source: Banking Supervision Department-1, SBP

Note: Data for Bank of Khyber is not final and is subject to change.

2.12 Financial Position of DFIs, MFBs and NBFs

Million Rupees

ASSETS/ LIABILITIES	Mar-22				Jun-22			
	DFIs*	NBFs	MFBs	Total	DFIs*	NBFs	MFBs	Total
1. Currency and Deposits	27,690	633,049	87,355	748,094	24,203	671,753	76,507	772,463
a. Currency	12	4,909	6,193	11,114	20	4,323	6,899	11,242
b. Transferable Deposits	4,651	488,900	53,936	547,486	4,424	527,438	57,120	588,982
c. Restricted Deposits	-	17,359	5,435	22,794	-	11,399	3,993	15,392
d. Other Deposits	23,027	121,882	21,791	166,700	19,760	128,593	8,495	156,847
2. Investment in securities other than shares	309,037	275,500	125,345	709,882	546,187	150,289	127,102	823,578
a. Short-term	84,996	169,623	109,052	363,672	283,295	62,541	110,834	456,670
b. Long-term	224,041	105,877	16,292	346,211	262,891	87,748	16,268	366,908
3. Loans extended (Advances)	163,040	103,773	328,951	595,764	187,893	80,915	352,162	620,970
a. Short-term	19,795	36,805	205,336	261,937	33,202	37,721	217,730	288,653
b. Long-term	143,245	66,968	123,614	333,827	154,691	43,193	134,432	332,316
4. Investment in shares	46,613	308,997	-	355,610	47,585	270,840	-	318,425
a. Quoted	40,303	293,739	-	334,042	41,175	256,601	-	297,775
b. Non-quoted	6,310	15,258	-	21,568	6,410	14,239	-	20,650
5. Insurance Technical Reserve	-	-	252	252	-	-	199	199
a. Life	-	-	55	55	-	-	44	44
b. Non-life	-	-	197	197	-	-	156	156
6. Financial Derivatives	-	37	-	37	-	-	-	-
7. Other accounts receivable	26,009	43,848	41,483	111,341	27,600	37,652	43,727	108,979
8. Non-financial assets	8,288	33,570	46,171	88,030	8,712	25,258	47,731	81,701
a. Produced assets	7,213	27,239	45,286	79,738	7,476	22,089	46,701	76,266
i. Fixed assets	6,876	25,244	36,257	68,377	7,204	20,632	37,489	65,326
ii. Inventories	-	433	-	433	-	810	-	810
iii. Valuables	-	582	-	582	-	124	-	124
iv. Other produced assets	337	979	9,029	10,345	272	524	9,212	10,007
b. Non-produced assets	1,075	6,331	886	8,292	1,236	3,169	1,030	5,434
i. Land	379	2,238	243	2,860	432	1,966	279	2,678
ii. Other-non-produced assets	696	4,093	643	5,431	804	1,203	750	2,756
Total Assets/ Liabilities	580,678	1,398,775	629,556	2,609,010	842,180	1,236,706	647,428	2,726,314
1. Deposits	29,831	35,398	433,982	499,211	31,171	37,848	450,137	519,156
a. Restricted deposits	170	23,329	-	23,498	132	26,663	-	26,795
b. Other deposits	29,662	12,069	433,982	475,713	31,040	11,185	450,137	492,361
2. Securities other than shares (bonds/debentures etc)	-	1,384	5,649	7,033	-	956	7,148	8,104
a. Short-term	-	444	-	444	-	19	-	19
b. long-term	-	940	5,649	6,589	-	937	7,148	8,085
3. Loans (Borrowings)	366,014	52,353	64,215	482,583	627,318	38,003	64,266	729,587
a. Short-term	264,608	13,048	15,448	293,104	508,813	18,300	14,881	541,995
b. Long-term	101,406	39,306	48,767	189,479	118,504	19,703	49,384	187,592
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	45,446	103,979	70,867	220,292	45,040	56,990	75,441	177,471
6. Shares and other equity	138,513	1,205,663	54,843	1,399,019	138,651	1,102,909	50,436	1,291,997
a. Quoted	6,238	698,107	4,290	708,635	6,238	637,750	4,290	648,278
b. Non-quoted	77,963	399,617	32,802	510,382	78,228	351,660	29,133	459,021
c. Retained earnings	31,111	46,027	(23,255)	53,882	30,780	50,287	(25,393)	55,674
d. Current year result	1,245	52,419	(3,926)	49,738	3,711	48,075	(6,419)	45,367
e. General & special reserves	22,513	6,006	45,192	73,712	22,547	11,854	49,116	83,516
f. Valuation adjustments	(557)	3,486	(260)	2,670	(2,852)	3,282	(289)	141

Source: Core Statistics Department

* DFIs also includes HBFC & PMRC data.

2.13 Classification of Deposits with DFIs, MFBs and NBFCs

SECTOR	Million Rupees					
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
1 Non-financial Corporations	133,909	131,429	122,922	133,675	129,679	95,920
i Public	31,729	14,276	33,973	33,183	34,176	37,160
ii Private	102,180	117,153	88,949	100,492	95,504	58,761
2 Financial Corporations	53,800	57,606	54,544	73,252	105,915	151,218
i Deposit money institutions	9,524	6,828	7,037	3,404	1,152	41,404
ii Other deposit accepting institutions	37,904	43,800	41,838	62,385	58,690	50,867
iii Financial intermediaries	4,098	3,959	3,506	5,126	34,857	45,057
iv Financial auxiliaries	3	1	17	170	8,461	12,241
v Insurance and pension funds	2,271	3,018	2,145	2,167	2,756	1,648
3 Central Government	934	1,090	14,655	22,775	18,967	16,048
4 Provincial Governments	1,819	2,484	6,601	9,137	9,552	9,810
5 Local Governments	469	86	746	791	1,212	339
6 Household	209,351	187,273	212,957	213,345	202,155	213,745
7 Non-profit Institutions (NPIs) Serving Households	28,216	32,191	32,424	43,416	30,875	31,123
8 Non-residents	-	-	807	837	856	952
9 Foreign Currency	..	..	..	..	..	..
Total	428,500	412,159	445,658	497,228	499,211	519,156

Source: Core Statistics Department

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

SECTOR	Million Rupees					
	Mar-22			Jun-22		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	205,913	5,341	211,253	216,473	3,509	219,982
i Public	5,488	1,465	6,953	5,238	264	5,501
ii Private	200,424	3,875	204,300	211,235	3,245	214,480
2 Financial Corporations	3,646	56,832	60,478	14,339	32,482	46,821
i Deposit money institutions	340	23,163	23,503	-	-	-
ii Other deposit accepting institutions	373	9,200	9,573	6,768	23,264	30,032
iii Financial intermediaries	2,876	24,334	27,210	4,845	8,479	13,323
iv Financial auxiliaries	57	-	57	2,685	604	3,289
v Insurance and pension funds	..	135	135	42	-	42
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	51,848	18,536	70,384	62,115	18,885	81,000
7 Non-profit Institutions (NPIs) Serving Households	46	-	46	41	-	41
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	343	-	343	1,273	-	1,273
10 Other Advances and Financial Leases	237,983	15,276	253,259	254,559	17,294	271,853
Total	499,780	95,984	595,764	548,800	72,169	620,970

Source: Core Statistics Department

* This includes Depository NBFCs, DFIs and MFIs.

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

2.15 Classification of Investments in Securities and Shares by DFIs, MFBs and NBFCs

Million Rupees

SECURITIES	Mar-22			Jun-22		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	478,528	231,354	709,882	670,513	153,065	823,578
1 Non-financial Corporations	18,248	42,856	61,104	19,317	31,160	50,477
i Public	1,140	19,610	20,751	3,166	12,254	15,420
ii Private	17,107	23,246	40,353	16,151	18,906	35,057
2 Financial Corporations	28,813	63,630	92,443	57,668	44,630	102,298
i Deposit money institutions	19,630	26,710	46,340	21,129	12,588	33,716
ii Other deposit accepting institutions	6,169	17,140	23,310	12,475	14,571	27,046
iii Financial intermediaries	2,827	19,749	22,576	23,873	17,440	41,313
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	187	31	218	192	31	223
3 Central Government	431,468	124,808	556,276	593,528	77,207	670,735
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	68	68
9 Foreign Currency	-	59	59	-	-	-
B. Shares	49,312	306,298	355,610	51,895	266,530	318,425
1 Non-financial Corporations	12,203	283,387	295,590	11,929	251,583	263,511
i Public	1,661	174,075	175,736	1,622	156,371	157,992
ii Private	10,543	109,311	119,854	10,307	95,212	105,519
2 Financial Corporations	36,069	22,708	58,777	38,759	14,626	53,385
i Deposit money institutions	28,402	5,993	34,394	29,598	4,655	34,253
ii Other deposit accepting institutions	965	4,311	5,276	965	876	1,841
iii Financial intermediaries	5,466	11,981	17,447	6,980	8,665	15,644
iv Financial auxiliaries	978	-	978	989	-	989
v Insurance and pension funds	258	423	681	227	431	658
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,040	203	1,243	1,208	321	1,529
Total (A+B)	527,841	537,652	1,065,492	722,408	419,595	1,142,003

Source: Core Statistics Department

* This includes Depository NBFCs, DFIs and MFIs.

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

3.1 Scheduled Banks' Liabilities and Assets

LIABILITIES/ASSETS	Million Rupees						
	2019		2020		2021		2022
	Jun	Dec	Jun ^R	Dec	Jun ^R	Dec	Jun ^P
Liabilities							
Capital	541,948.5	552,407.1	556,833.4	560,409.1	562,465.0	568,727.8	582,437.5
Reserves	901,333.2	974,830.3	1,041,556.0	1,136,827.4	1,152,166.0	1,269,713.3	1,367,915.4
Demand Deposits	11,249,350.9	11,666,302.4	13,375,081.0	14,361,478.8	15,995,829.7	16,774,719.1	18,351,900.0
(a) Scheduled Banks	45,737.0	181,398.0	337,508.6	423,203.2	424,278.0	502,048.1	524,549.1
(b) Others	11,203,613.9	11,484,904.4	13,037,572.4	13,938,275.6	15,571,551.7	16,272,671.0	17,827,351.0
Time Deposits	2,841,449.7	3,208,104.6	3,183,592.9	3,401,137.3	3,594,928.4	4,024,780.9	4,171,191.7
(a) Scheduled Banks	8,089.1	48,888.9	15,775.5	8,477.9	31,441.8	30,580.9	25,154.6
(b) Others	2,833,360.6	3,159,215.7	3,167,817.4	3,392,659.4	3,563,486.6	3,994,200.1	4,146,037.1
Borrowings from	2,392,161.7	2,691,068.7	2,776,222.6	3,074,776.2	4,034,320.3	4,546,378.7	6,905,032.8
(a). State Bank of Pakistan	1,313,474.8	1,567,246.6	1,698,182.8	2,003,836.3	2,983,445.3	3,126,789.4	5,796,912.7
(b) Banks Abroad	509,322.6	400,208.9	439,991.1	343,471.8	381,032.5	437,418.0	509,827.1
(c) Other Scheduled Banks	557,144.2	718,462.1	619,018.9	709,244.9	649,318.8	878,843.0	521,334.7
(d) Other Institutions	12,220.2	5,151.0	19,029.8	18,223.2	20,523.7	103,328.3	76,958.4
Head Office and Inter-Bank Adjustment	398,395.7	258,851.4	136,693.3	22,549.2	18,738.8	74,251.5	31,732.6
Other Liabilities	2,239,664.2	2,636,283.6	2,791,710.1	2,754,742.7	3,030,955.6	3,130,732.4	3,373,439.8
Total Liabilities / Assets	20,564,304.0	21,987,848.0	23,861,689.3	25,311,920.8	28,389,403.8	30,389,303.7	34,783,649.9
Assets							
Cash	2,028,979.9	1,901,490.7	1,906,202.6	1,921,340.1	2,206,951.6	2,212,152.1	2,334,968.7
(a) Notes, Coins and Silver	403,705.5	303,151.2	392,675.3	429,420.7	435,489.1	407,912.9	498,147.8
(b) Balances with State Bank of Pakistan	1,239,068.7	1,133,404.5	1,144,230.2	1,089,586.2	1,299,522.3	1,296,106.3	1,246,734.8
(c) Balances with Other Scheduled Banks	385,205.6	464,935.0	369,297.2	402,333.3	471,940.2	507,632.9	539,572.5
(c) Balances with Other Institution	1,000.0	-	-	-	-	500.0	50,513.6
Balances held Abroad	159,553.6	150,610.2	181,774.2	311,418.3	210,298.4	226,721.3	286,827.9
Bills Purchased and Discounted	271,646.2	294,048.1	247,267.0	252,662.5	305,645.3	359,227.0	417,957.7
Advances to	7,906,128.9	8,119,252.0	8,254,471.2	8,580,480.6	8,879,416.8	10,045,396.9	10,777,604.5
(a) Scheduled Banks	96,617.1	128,332.9	291,008.1	336,965.3	188,596.1	235,051.0	313,737.7
(b) Others	7,809,511.8	7,990,919.1	7,963,463.0	8,243,515.2	8,690,820.8	9,810,345.9	10,463,866.8
Investment in Securities and Shares	7,833,381.6	8,728,972.0	10,610,435.9	11,565,719.8	13,779,334.1	14,255,370.8	17,692,073.5
(a) Federal Government Securities	2,289,925.0	3,286,756.0	4,079,653.57	5,368,245.98	5,949,738.03	7,060,987.24	8,818,397.31
(b) Treasury Bills	4,413,307.5	4,348,350.5	5,171,021.60	4,528,862.35	6,050,306.22	4,874,637.14	5,566,284.64
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	149,685.6	121,305.8	83,944.3	92,832.0	101,897.3	69,922.0	128,406.6
(e) Others	980,463.4	972,559.7	1,275,816.5	1,575,779.5	1,571,559.1	2,249,824.4	3,178,984.96
Bank Premises	397,735.1	457,557.9	486,161.1	534,891.3	557,526.6	663,344.7	612,021.0
Head Office and Inter-Bank Adjustment	20,953.5	145,955.1	34,258.1	26,183.6	136,481.3	331,746.1	82,811.8
Other Assets	1,945,925.2	2,189,962.1	2,141,130.6	2,119,224.5	2,313,749.8	2,295,344.7	2,579,384.8
Contingent Liabilities/Assets as per contra	10,502,975.0	11,715,892.9	10,018,726.4	10,927,699.3	12,414,102.7	13,464,078.2	16,204,568.2

Source: Core Statistics Department

3.2 Classification of Scheduled Banks' Deposits by Type of Accounts

Amount in million Rupees

END OF PERIOD	2020				2021				2022	
	Jun		Dec		Jun		Dec		Jun ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	37,916,631	5,485,714.2	40,219,691	6,150,572.9	41,613,412	6,635,312.3	45,892,492	7,037,433.9	47,035,068	7,816,902.7
Call Deposits	342,837	228,771.4	373,939	222,483.4	313,392	287,406.0	323,633	242,184.6	378,285	342,069.9
Other Deposits Accounts	43,841	335,702.8	50,391	36,878.5	38,336	446,252.7	135,454	497,243.3	148,052	535,874.4
Saving Deposits	19,945,913	6,987,383.6	20,535,706	7,528,340.7	20,173,107	8,202,581.1	18,919,075	8,495,808.9	19,065,793	9,132,503.5
FIXED DEPOSITS	1,706,598	3,167,817.4	873,414	3,392,659.4	897,555	3,563,486.5	861,948	3,994,200.1	895,905	4,146,037.1
Less Than 6 months	513,152	1,209,889.3	99,219	1,317,929.7	80,670	1,538,086.9	108,945	1,839,726.6	108,156	1,746,165.9
For 6 months & over but less than 1 year	165,287	415,982.3	43,436	485,755.9	37,926	398,245.0	45,753	404,785.5	47,788	440,025.3
For 1 year & over but less than 2 years	434,630	1,207,964.0	328,169	1,235,421.1	276,566	1,282,156.6	330,830	1,370,582.6	364,913	1,569,575.3
For 2 years & over but less than 3 years	72,660	44,671.9	43,588	45,577.5	32,225	52,959.7	37,703	37,268.9	35,436	30,908.7
For 3 years & over but less than 4 years	70,311	90,693.8	40,661	84,944.8	40,893	87,747.4	66,199	83,456.0	63,811	87,247.9
For 4 years & over but less than 5 years	66,167	5,968.8	51,055	15,604.5	29,451	13,337.9	20,881	12,912.8	21,393	5,722.9
For 5 years & over	384,391	192,647.2	267,286	207,425.9	399,824	190,953.1	251,637	245,467.7	254,408	266,391.1
All Deposits	59,955,820	16,205,389.5	62,053,141	17,330,934.8	63,035,802	19,135,038.6	66,132,602	20,266,870.8	67,523,103	21,973,387.6

Note: Accounts in Numbers.

Source: Core Statistics Department

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

Million Rupees

CATEGORY OF DEPOSIT HOLDERS	2020		2021		2022
	Jun	Dec	Jun ^R	Dec	Jun ^P
I. FOREIGN CONSTITUENTS	308,067.4	352,773.8	408,322.4	502,351.3	607,448.8
I. Official	41,942.0	50,546.5	59,330.2	83,938.6	97,008.3
II. Business	91,340.8	93,377.1	101,727.7	119,382.9	138,700.9
III. Personal	174,784.6	208,850.2	247,264.5	299,029.8	371,739.6
2. DOMESTIC CONSTITUENTS	15,897,322.1	16,978,161.1	18,726,716.2	19,764,519.4	21,365,938.8
I. GOVERNMENT	2,388,494.4	2,412,971.3	2,800,964.3	2,995,839.3	3,286,173.8
a. Federal Government	1,366,085.7	1,389,921.6	1,658,996.8	1,836,797.2	2,020,071.1
b. Provincial Governments	917,846.0	899,934.0	1,006,889.9	1,022,776.3	1,114,521.9
c. Local Bodies	104,562.8	123,115.8	135,077.5	136,265.9	151,580.8
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,106,046.4	1,141,763.3	1,274,090.4	1,339,213.9	1,403,799.2
a. Agriculture, hunting and forestry	983.0	1,171.3	1,455.0	1,602.8	1,595.5
b. Services	97,817.0	115,837.4	127,710.1	143,925.8	153,596.7
c. Utilities	351,386.5	368,651.7	437,191.5	424,346.0	461,501.2
d. Transport, storage and communications	205,642.2	194,174.2	212,629.0	232,022.2	264,783.1
e. Manufacturing	178,853.4	198,400.9	196,086.8	197,593.6	186,228.9
f. Mining and Quarrying	140,206.1	133,024.4	155,175.9	172,016.9	159,593.3
g. Construction	10,840.5	18,422.4	36,180.9	34,025.3	36,697.9
h. Commerce and Trade	47,137.1	39,535.0	30,239.4	42,474.8	57,641.4
i. Others	73,180.6	72,546.0	77,421.7	91,206.5	82,161.1
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	545,107.9	737,743.8	868,085.3	1,011,035.0	1,053,942.5
a. Mutual Funds and AMCs	311,225.9	389,830.9	423,266.6	509,210.7	635,418.3
b. Insurance & Pension Funds	93,316.9	145,354.7	165,042.7	204,120.4	145,274.4
c. MFIs and DFIs	27,900.9	30,398.2	48,933.7	74,467.2	55,296.4
d. Stock Exchange & Brokerage Houses	25,245.5	46,222.3	43,280.7	52,637.6	43,329.3
e. Modarabas	5,681.9	3,569.2	3,692.2	3,053.4	3,662.4
f. Other NBFIs	81,736.8	122,368.6	183,869.3	167,545.6	170,961.7
IV. PRIVATE SECTOR (BUSINESS)	3,363,712.0	3,708,015.2	4,245,330.6	4,417,796.5	4,902,456.4
a. Agriculture, forestry and fishing	212,877.2	224,095.7	225,889.8	234,498.8	197,808.5
01. Crop and animal production, hunting and related service activities	209,835.2	221,840.6	223,680.0	231,913.4	194,070.7
i. Growing of Wheat, Rice, Sugar Cane & Cotton	130,598.9	134,080.4	137,983.9	137,070.9	117,757.6
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	7,884.9	8,633.3	8,340.2	8,910.2	8,341.6
iii. Growing of other fruits, vegetables and crops	40,626.7	42,384.9	37,973.2	39,276.9	33,038.6
iv. Raising of livestock and other related activities	14,417.4	18,668.3	24,066.2	24,834.0	24,558.4
v. Other agricultural support activities	16,222.2	17,865.2	15,243.4	21,695.6	10,266.5
vi. Hunting, trapping and related service activities	85.0	208.5	73.1	125.8	108.0
02 - Forestry and logging	1,716.5	935.1	574.6	552.7	680.2
03 - Fishing and aquaculture	1,325.6	1,320.0	1,635.2	2,032.7	3,057.7
b. Mining and quarrying	149,134.4	171,122.7	176,117.0	175,900.1	214,697.4
01 - Mining of coal and lignite	24,655.0	25,791.2	42,985.9	42,197.8	49,696.7
02 - Extraction of crude petroleum and natural gas	115,025.0	129,152.7	121,454.8	119,240.5	141,739.0
03 - Mining of metal ores	2,315.8	2,127.2	2,004.3	2,254.3	2,817.0
04 - Other mining and quarrying	6,993.4	13,869.8	9,463.5	11,865.2	20,100.2
05 - Mining support service activities	145.1	181.7	208.5	342.2	344.5
c. Manufacturing	852,658.7	1,046,672.6	1,213,175.9	1,316,337.8	1,457,180.1
01 - Manufacture of food products	135,735.5	167,590.2	165,496.2	201,766.9	201,665.0
02 - Manufacture of beverages	19,264.4	19,003.4	30,629.8	27,567.4	32,361.3
03 - Manufacture of tobacco products	10,683.8	13,797.8	17,159.8	18,464.7	20,790.7
04 - Manufacture of textiles	133,036.5	177,012.3	200,489.4	201,051.2	215,873.0
i. Preparation and spinning of textile fibers	43,865.4	47,996.3	68,583.0	67,056.1	66,695.6
ii. Weaving of textiles	15,490.3	17,533.3	17,871.3	21,953.9	27,436.0
iii. Finishing of textiles	12,547.3	12,484.0	19,558.0	21,054.6	27,934.9
iv. Manufacture of knitted and crocheted fabrics	11,031.6	13,952.7	13,488.3	12,660.7	11,960.8
v. Manufacture of made-up textile articles, except apparel	21,534.6	23,705.9	25,917.0	25,897.5	29,206.0
vi. Manufacture of carpets and rugs	1,045.9	1,045.4	1,461.1	1,215.5	1,031.4
vii. Manufacture of other textiles n.e.c.	27,521.4	60,294.7	53,610.7	51,212.9	51,608.5
05 - Manufacture of wearing apparel	33,644.8	45,032.8	43,501.9	44,459.9	52,092.3
06 - Manufacture of leather and related products	13,913.1	18,517.3	16,917.6	17,718.0	17,193.0
i. Tanning and dressing of leather; dressing and dyeing of fur	3,904.8	4,780.6	4,486.6	4,509.5	4,420.1
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,135.6	2,666.7	2,815.2	2,285.5	3,000.0
iii. Manufacture of footwear	7,872.7	11,070.0	9,615.9	10,922.9	9,772.9
a). Leather wear	7,120.8	10,279.9	8,402.6	9,729.6	8,461.6
b). Rubber and Plastic wear	752.0	790.0	1,213.2	1,193.3	1,311.4

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

CATEGORY OF DEPOSIT HOLDERS	Million Rupees				
	2020		2021		2022
	Jun	Dec	Jun ^R	Dec	Jun ^P
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,056.4	2,802.9	2,482.6	3,062.7	3,246.0
08 - Manufacture of paper and paper products	4,055.7	6,655.1	9,099.7	10,768.3	9,043.0
09 - Printing and reproduction of recorded media	8,856.9	8,588.0	11,937.5	11,988.8	14,886.4
10 - Manufacture of coke and refined petroleum products	76,100.8	76,118.6	89,447.8	94,056.2	175,295.3
11 - Manufacture of chemicals and chemical products	100,850.9	122,409.0	165,028.1	182,061.4	150,755.2
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	43,416.4	45,162.9	50,026.3	50,535.5	67,092.2
13 - Manufacture of rubber and plastics products	9,153.1	13,265.5	19,736.3	17,506.8	16,833.2
14 - Manufacture of other non-metallic mineral products	33,516.2	25,473.0	29,297.8	35,232.9	31,608.5
15 - Manufacture of basic metals	25,460.3	30,912.4	39,520.3	37,954.1	47,181.4
16. Manufacture of fabricated metal products, except machinery and equipment	7,883.3	10,479.2	9,858.6	9,586.7	10,517.2
17 - Manufacture of computer, electronic and optical products	14,671.5	15,595.7	18,526.0	22,025.4	26,191.1
18 - Manufacture of electrical equipment	35,573.4	42,318.0	46,906.9	51,611.5	58,128.0
19 - Manufacture of machinery and equipment	13,373.0	22,177.5	26,751.0	26,650.1	21,791.9
20 - Manufacture of motor vehicles, trailers and semi-trailers	65,862.7	97,898.2	129,771.2	147,216.5	177,500.4
21 - Manufacture of other transport equipment	7,368.7	16,635.4	13,042.8	10,241.8	8,142.6
22 - Manufacture of furniture	2,040.1	2,817.9	2,785.4	2,898.6	3,019.6
23. Other manufacturing	54,023.7	64,203.9	72,735.9	90,014.5	94,650.1
24 - Repair and installation of machinery and equipment	2,117.5	2,205.4	2,026.9	1,898.2	1,322.7
d. Electricity, gas, steam and air conditioning supply	155,024.8	156,232.6	164,687.1	192,738.8	289,433.0
e. Water supply; sewerage, waste management and remediation activities	7,204.7	7,400.3	7,473.0	7,633.7	10,689.0
f. Construction	338,530.8	325,732.5	446,027.7	361,598.3	437,486.1
01 - Construction of buildings	154,120.1	169,989.5	251,525.7	210,587.5	248,445.1
02 - Civil engineering	152,984.3	126,276.3	147,453.5	111,068.2	145,320.2
03 - Specialized construction activities	31,426.4	29,466.7	47,048.5	39,942.6	43,720.8
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	518,256.8	603,360.4	680,770.9	710,973.8	761,380.8
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	32,888.7	37,824.7	41,325.1	44,582.9	41,339.8
02 - Wholesale trade, except of motor vehicles and motorcycles	220,059.0	245,326.9	274,940.2	229,288.7	253,991.8
03 - Retail trade, except of motor vehicles and motorcycles	265,309.1	320,208.7	364,505.6	437,102.2	466,049.2
h. Transportation and storage	119,851.4	96,805.6	126,697.0	171,409.3	259,837.4
i. Accommodation and food service activities	19,262.9	17,220.9	20,134.1	23,758.1	24,977.6
j. Real estate activities	97,743.4	130,413.9	169,542.5	207,963.0	220,924.8
k. Professional, scientific and technical activities	107,770.6	116,365.3	112,497.5	113,664.6	124,656.2
01 - Legal and accounting activities	17,649.2	20,991.9	18,095.7	31,455.4	14,578.5
02 - Activities of head offices; management consultancy activities	6,625.4	5,632.0	5,618.0	3,349.6	9,662.5
03 - Architectural and engineering activities; technical testing and analysis	19,487.9	23,593.9	20,686.3	20,975.3	23,558.4
04 - Scientific research and development	5,961.5	4,633.8	5,385.9	6,888.1	7,624.8
05 - Advertising and market research	6,939.6	7,232.8	9,612.8	11,629.9	13,270.0
06 - Other professional, scientific and technical activities	50,155.8	53,339.8	51,734.7	39,015.1	54,750.2
07 - Veterinary activities	951.0	941.2	1,364.2	951.1	1,211.8
l. Administrative and support service activities	91,246.8	90,175.0	101,804.9	105,837.0	96,951.4
01 - Rental and leasing activities	1,789.7	2,319.2	2,270.6	2,831.5	3,400.6
02 - Employment activities	387.2	1,180.5	609.0	775.3	1,221.0
03 - Travel agency, tour operator, reservation service and related activities	12,464.6	13,020.9	12,272.9	18,382.0	16,299.1
04 - Security and investigation activities	3,177.5	3,042.4	3,902.0	3,522.9	4,420.4
05. Services to buildings and landscape activities	1,803.3	2,740.1	3,503.5	3,182.8	3,186.7
06 - Office administrative, office support and other business support activities	71,624.5	67,872.0	79,247.0	77,142.5	68,423.5
m. Education	81,726.5	87,882.9	100,977.2	99,498.6	105,797.6
n. Human health and social work activities	49,666.9	61,854.5	76,516.9	82,607.2	76,308.2
o. Arts, entertainment and recreation	1,256.2	1,613.1	2,326.4	1,854.3	3,156.1
p. Other service activities	436,850.7	430,256.5	460,264.6	450,479.4	445,747.7
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	398,842.8	449,904.5	455,579.3	517,331.6	562,512.4
VI. PERSONAL	8,064,407.1	8,488,125.4	9,035,496.8	9,443,867.1	10,091,015.0
VII. OTHER	30,711.3	39,637.6	47,169.6	39,435.9	66,039.6
TOTAL	16,205,389.5	17,330,934.8	19,135,038.6	20,266,870.8	21,973,387.6

Source: Core Statistics Department

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account

As on 30th June, 2022(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 5,000	10,914	22.6	49,605	101.1	4,424	1.4	2,019	1.6	1,133,747	2,742.7
5,000 to 10,000	12,880	96.1	22,357	164.3	329	2.3	757	5.2	320,025	2,200.7
10,000 to 20,000	7,773	111.6	39,828	595.2	355	5.0	963	13.2	333,377	4,867.2
20,000 to 25,000	3,153	69.8	18,811	425.3	208	4.6	320	7.0	123,575	2,778.4
25,000 to 30,000	3,184	87.3	11,808	321.6	111	3.0	191	5.1	118,665	3,251.6
30,000 to 40,000	3,967	138.0	30,500	1,066.5	137	4.6	289	9.9	242,013	8,411.8
40,000 to 50,000	4,023	182.9	29,834	1,321.5	131	5.8	223	9.8	196,657	8,815.6
50,000 to 60,000	4,135	224.8	30,287	1,595.8	107	6.0	163	8.7	276,395	15,113.7
60,000 to 70,000	3,471	225.9	16,675	1,075.6	68	4.4	151	9.8	175,084	11,350.5
70,000 to 80,000	5,305	391.7	12,932	967.5	133	9.7	95	7.1	165,005	12,327.0
80,000 to 90,000	5,065	429.8	10,104	862.7	63	5.3	114	9.6	153,284	12,957.8
90,000 to 100,000	5,286	497.5	9,134	858.0	96	9.1	79	7.5	127,739	12,095.9
100,000 to 200,000	119,695	18,097.1	43,146	5,970.6	406	59.0	840	119.7	895,243	128,415.8
200,000 to 300,000	45,544	11,045.9	16,245	3,904.1	351	87.5	407	100.1	496,575	121,124.9
300,000 to 400,000	43,572	15,526.5	9,152	3,154.9	206	70.5	318	109.2	286,070	99,237.3
400,000 to 500,000	34,015	15,528.4	8,378	3,700.5	161	72.2	283	126.8	197,289	88,190.0
500,000 to 600,000	15,860	8,702.6	5,494	3,021.0	137	73.5	281	151.4	147,208	80,310.9
600,000 to 700,000	14,988	9,666.5	5,509	3,608.1	129	83.0	174	113.4	104,454	67,280.6
700,000 to 800,000	11,603	8,694.1	4,000	2,996.3	120	90.5	157	117.6	81,512	60,961.4
800,000 to 900,000	23,210	19,482.4	3,147	2,674.8	114	97.2	123	105.1	64,355	54,538.3
900,000 to 1,000,000	9,276	8,775.4	2,935	2,805.6	80	75.8	210	198.5	48,241	45,687.1
1,000,000 to 2,000,000	55,348	77,399.7	16,162	23,669.3	655	946.2	992	1,432.2	219,427	302,594.3
2,000,000 to 3,000,000	18,859	46,187.6	7,836	19,147.5	455	1,096.5	851	2,077.8	68,288	166,058.2
3,000,000 to 4,000,000	9,396	32,521.3	5,046	17,259.6	317	1,075.0	368	1,269.5	31,361	107,745.8
4,000,000 to 5,000,000	5,412	24,075.7	3,731	16,593.1	342	1,548.3	312	1,401.3	20,044	89,423.2
5,000,000 to 6,000,000	3,819	20,623.5	2,161	11,937.5	418	2,283.2	210	1,136.9	14,454	78,152.5
6,000,000 to 7,000,000	2,135	13,752.7	1,594	10,321.9	164	1,056.0	207	1,357.4	9,717	63,024.6
7,000,000 to 8,000,000	2,270	16,907.6	1,235	9,279.7	141	1,065.4	174	1,290.6	7,405	55,342.1
8,000,000 to 9,000,000	901	7,598.2	1,463	12,348.6	107	898.9	218	1,838.2	5,852	49,364.3
9,000,000 to 10,000,000	969	9,187.0	1,043	9,837.4	75	715.7	181	1,689.0	3,982	37,670.3
10,000,000 to 100,000,000	5,307	126,827.1	18,234	535,329.1	1,841	70,984.2	2,002	65,710.5	36,133	924,558.2
100,000,000 to 1,000,000,000	454	83,519.5	4,184	1,183,171.8	1,504	489,049.5	1,029	290,498.6	4,422	1,136,501.8
1,000,000,000 & Over	23	30,852.1	490	1,396,087.4	310	832,309.6	164	683,004.2	441	1,049,362.4
TOTAL	491,812	607,448.8	443,060	3,286,173.8	14,195	1,403,799.2	14,865	1,053,942.5	6,108,039	4,902,456.4

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account

As on 30th June, 2022(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 5,000	11,366	22.4	8,153,702	10,117.8	51,885	38.1	9,406,748	13,025.0	9,417,662	13,047.6
5,000 to 10,000	9,497	66.8	1,097,351	8,023.8	6,386	43.4	1,456,702	10,506.5	1,469,582	10,602.5
10,000 to 20,000	6,760	95.9	2,042,012	30,888.3	14,414	202.3	2,437,709	36,667.1	2,445,482	36,778.7
20,000 to 25,000	2,918	64.4	1,296,460	29,349.2	5,875	128.7	1,448,167	32,757.7	1,451,320	32,827.5
25,000 to 30,000	1,828	51.0	1,220,779	33,631.7	23,074	614.3	1,376,456	37,878.3	1,379,640	37,965.6
30,000 to 40,000	2,994	104.2	2,675,163	93,348.7	11,293	400.5	2,962,389	103,346.0	2,966,356	103,484.0
40,000 to 50,000	1,578	72.1	3,003,964	135,521.5	20,766	937.8	3,253,153	146,684.1	3,257,176	146,867.1
50,000 to 60,000	3,491	195.7	3,501,145	191,917.8	31,584	1,735.4	3,843,172	210,573.2	3,847,307	210,798.0
60,000 to 70,000	2,135	136.5	3,337,162	216,943.2	14,552	957.0	3,545,827	230,477.1	3,549,298	230,703.0
70,000 to 80,000	1,536	115.0	2,944,979	220,853.4	9,292	692.5	3,133,972	234,972.2	3,139,277	235,363.9
80,000 to 90,000	833	70.3	2,763,345	234,819.8	7,137	619.8	2,934,880	249,345.3	2,939,945	249,775.1
90,000 to 100,000	501	47.1	2,355,365	223,372.3	5,505	524.9	2,498,419	236,914.8	2,503,705	237,412.3
100,000 to 200,000	26,454	3,908.1	13,837,412	1,960,397.5	10,825	1,565.9	14,814,326	2,100,436.7	14,934,021	2,118,533.8
200,000 to 300,000	16,133	3,889.6	5,815,066	1,414,883.6	7,424	1,757.3	6,352,201	1,545,747.1	6,397,745	1,556,793.0
300,000 to 400,000	9,806	3,376.6	2,238,601	768,988.4	2,866	968.4	2,547,019	875,905.3	2,590,591	891,431.8
400,000 to 500,000	5,356	2,395.2	1,182,602	524,003.7	4,241	2,019.1	1,398,310	620,507.5	1,432,325	636,035.9
500,000 to 600,000	3,271	1,792.6	666,109	363,154.7	4,357	2,374.5	826,857	450,878.7	842,717	459,581.3
600,000 to 700,000	1,965	1,277.9	402,180	260,385.6	1,546	1,001.8	515,957	333,750.4	530,945	343,416.9
700,000 to 800,000	2,690	1,997.3	291,703	217,756.5	298	226.1	380,480	284,145.7	392,083	292,839.8
800,000 to 900,000	1,164	996.1	182,613	154,335.3	817	696.4	252,333	213,443.2	275,543	232,925.6
900,000 to 1,000,000	1,001	953.2	135,673	128,564.5	200	185.5	188,340	178,470.2	197,616	187,245.6
1,000,000 to 2,000,000	5,064	6,973.3	566,024	776,684.9	3,542	5,344.0	811,866	1,117,644.2	867,214	1,195,043.9
2,000,000 to 3,000,000	2,895	7,114.4	171,004	414,873.1	631	1,485.6	251,960	611,853.1	270,819	658,040.8
3,000,000 to 4,000,000	1,842	6,324.8	71,290	244,509.8	274	966.1	110,498	379,150.6	119,894	411,671.9
4,000,000 to 5,000,000	1,049	4,689.7	34,260	150,564.3	210	912.4	59,948	265,132.2	65,360	289,208.0
5,000,000 to 6,000,000	1,079	5,776.6	21,346	114,577.2	232	1,195.4	39,900	215,059.3	43,719	235,682.8
6,000,000 to 7,000,000	914	5,886.9	16,837	106,913.1	69	423.6	29,502	188,983.4	31,637	202,736.2
7,000,000 to 8,000,000	817	6,165.8	10,768	80,522.3	250	1,893.3	20,790	155,559.2	23,060	172,466.8
8,000,000 to 9,000,000	612	5,174.3	5,674	47,833.4	117	990.0	14,043	118,447.6	14,944	126,045.8
9,000,000 to 10,000,000	399	3,782.1	4,213	39,999.8	232	2,238.5	10,125	95,932.8	11,094	105,119.8
10,000,000 to 100,000,000	5,760	166,187.2	30,262	658,875.6	504	15,036.7	94,736	2,436,681.5	100,043	2,563,508.6
100,000,000 to 1,000,000,000	942	246,075.7	881	172,331.4	61	12,551.3	13,023	3,530,180.0	13,477	3,613,699.5
1,000,000,000 & Over	53	76,733.8	21	62,072.4	4	5,312.9	1,483	4,104,882.7	1,506	4,135,734.8
TOTAL	134,703	562,512.4	60,075,966	10,091,015.0	240,463	66,039.6	67,031,291	21,365,938.8	67,523,103	21,973,387.6

Source: Core Statistics Department

3.5 Province/Region and Categories of Deposit Holders*

		Billion Rupees								
Provinces/ Regions	Category	Jun-2021			Dec-2021			Jun-2022 ^F		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	19.20	389.12	408.32	25.66	476.70	502.35	30.27	577.17	607.45
	Government	94.75	2,706.21	2,800.96	77.28	2,918.56	2,995.84	80.13	3,206.04	3,286.17
	Non-Financial Public Sector Enterprises	8.57	1,265.52	1,274.09	9.54	1,329.67	1,339.21	11.94	1,391.86	1,403.80
	NBFCs & Financial Auxiliaries	6.07	862.02	868.09	3.35	1,007.68	1,011.04	2.32	1,051.63	1,053.94
	Private Sector (Business)	332.69	3,912.64	4,245.33	321.42	4,096.37	4,417.80	342.24	4,560.21	4,902.46
	Trust Funds & Non Profit Organizations	10.11	445.47	455.58	11.51	505.83	517.33	13.49	549.02	562.51
	Personal/Individuals	1,477.20	7,558.29	9,035.50	1,520.83	7,923.03	9,443.87	1,599.95	8,491.06	10,091.01
	Others	10.07	37.10	47.17	7.30	32.14	39.44	9.93	56.11	66.04
	Total	1,958.67	17,176.37	19,135.04	1,976.89	18,289.98	20,266.87	2,090.28	19,883.11	21,973.39
Punjab	Foreign Constituents	14.58	138.43	153.02	19.25	172.77	192.02	23.19	205.34	228.53
	Government	19.85	1,146.62	1,166.47	17.70	1,237.27	1,254.97	20.59	1,388.19	1,408.78
	Non-Financial Public Sector Enterprises	2.65	523.07	525.72	2.51	481.79	484.30	4.48	560.64	565.12
	NBFCs & Financial Auxiliaries	1.73	66.15	67.88	0.71	84.98	85.69	0.32	77.25	77.58
	Private Sector (Business)	189.20	1,725.98	1,915.17	192.82	1,743.17	1,935.99	195.38	1,835.77	2,031.15
	Trust Funds & Non Profit Organizations	4.99	161.33	166.32	6.75	172.66	179.41	7.77	199.86	207.63
	Personal/Individuals	839.26	3,739.27	4,578.53	848.33	3,952.28	4,800.62	888.18	4,242.09	5,130.28
	Others	1.00	11.70	12.70	1.37	8.55	9.92	1.39	10.18	11.57
	Total	1,073.26	7,512.55	8,585.81	1,089.43	7,853.49	8,942.92	1,141.31	8,519.33	9,660.64
Sindh	Foreign Constituents	0.33	180.69	181.02	0.28	226.50	226.78	0.35	274.28	274.63
	Government	20.20	377.04	397.24	11.50	460.67	472.17	11.38	504.55	515.93
	Non-Financial Public Sector Enterprises	4.00	433.06	437.06	4.96	476.93	481.89	5.39	454.72	460.11
	NBFCs & Financial Auxiliaries	2.52	756.19	758.71	1.06	871.62	872.68	0.01	932.65	932.66
	Private Sector (Business)	55.56	1,456.58	1,512.13	57.30	1,613.14	1,670.43	60.12	1,838.30	1,898.42
	Trust Funds & Non Profit Organizations	1.50	185.70	187.20	1.56	241.85	243.41	1.23	253.67	254.90
	Personal/Individuals	131.87	2,321.47	2,453.34	130.56	2,376.90	2,507.45	136.20	2,532.62	2,668.82
	Others	0.34	5.56	5.90	0.10	6.37	6.47	0.11	7.15	7.27
	Total	216.33	5,716.27	5,932.60	207.31	6,273.97	6,481.28	214.79	6,797.96	7,012.74
Khyber Pakhtunkhwa	Foreign Constituents	2.31	9.02	11.34	3.33	10.81	14.14	3.27	14.60	17.87
	Government	13.15	379.80	392.95	17.47	360.72	378.19	15.98	350.52	366.51
	Non-Financial Public Sector Enterprises	0.59	28.96	29.55	0.53	25.55	26.07	0.46	41.19	41.66
	NBFCs & Financial Auxiliaries	0.25	3.18	3.44	0.03	2.49	2.51	0.04	2.05	2.09
	Private Sector (Business)	35.24	131.08	166.32	30.15	126.98	157.14	38.10	175.91	214.01
	Trust Funds & Non Profit Organizations	2.00	8.68	10.68	1.47	8.14	9.60	2.37	13.04	15.41
	Personal/Individuals	243.23	534.42	777.65	269.46	607.62	877.08	280.93	643.95	924.88
	Others	1.18	12.82	14.00	0.95	10.24	11.18	1.80	22.06	23.87
	Total	297.95	1,107.97	1,405.92	323.38	1,152.53	1,475.91	342.96	1,263.33	1,606.29
Balochistan	Foreign Constituents	0.01	0.52	0.53	0.02	0.92	0.94	0.03	1.03	1.06
	Government	20.68	105.98	126.66	16.61	119.25	135.86	16.85	128.59	145.44
	Non-Financial Public Sector Enterprises	0.72	17.86	18.59	0.81	13.46	14.27	0.68	18.96	19.64
	NBFCs & Financial Auxiliaries	..0	0.06	0.06	..	0.64	0.64	-	0.21	0.21
	Private Sector (Business)	14.02	66.81	80.83	15.97	65.92	81.88	20.84	76.34	97.18
	Trust Funds & Non Profit Organizations	0.28	3.83	4.11	0.11	3.79	3.90	0.10	5.46	5.56
	Personal/Individuals	50.55	148.75	199.30	56.41	148.37	204.78	64.58	168.86	233.44
	Others	7.24	0.56	7.80	3.61	0.70	4.30	5.55	1.05	6.59
	Total	93.50	344.37	437.87	93.54	353.04	446.58	108.63	400.49	509.12
Islamabad	Foreign Constituents	0.27	55.94	56.21	0.32	60.39	60.71	0.17	73.96	74.12
	Government	9.81	653.34	663.15	4.08	701.87	705.94	3.35	795.30	798.65
	Non-Financial Public Sector Enterprises	..	259.10	259.10	0.25	325.50	325.75	0.30	306.21	306.52
	NBFCs & Financial Auxiliaries	..	23.65	23.65	0.25	35.40	35.65	-	27.85	27.85
	Private Sector (Business)	3.40	496.20	499.60	2.44	506.32	508.76	2.66	595.14	597.79
	Trust Funds & Non Profit Organizations	0.54	84.03	84.57	0.81	77.64	78.45	0.51	74.70	75.21
	Personal/Individuals	20.62	596.39	617.00	17.80	604.47	622.28	19.16	661.16	680.32
	Others	0.19	5.93	6.12	0.52	6.12	6.64	0.27	15.41	15.69
	Total	34.83	2,174.56	2,209.40	26.48	2,317.71	2,344.19	26.42	2,549.73	2,576.15
FATA	Foreign Constituents	0.05	0.11	0.17	0.19	0.02	0.21	0.28	0.03	0.31
	Government	3.77	1.98	5.75	2.90	0.32	3.22	2.76	0.26	3.02
	Non-Financial Public Sector Enterprises	0.09	0.05	0.14	0.03	0.05	0.08	0.03	0.04	0.07
	NBFCs & Financial Auxiliaries	0.03	0.02	0.05	..	0.04	0.04	..	..	..
	Private Sector (Business)	3.97	1.81	5.78	3.91	0.88	4.80	5.77	0.76	6.53
	Trust Funds & Non Profit Organizations	0.01	0.04	0.06	0.02	0.03	0.05	0.18	0.01	0.18
	Personal/Individuals	18.36	9.82	28.17	21.90	8.80	30.70	22.84	9.62	32.46
	Others	0.11	0.27	0.38	0.57	0.13	0.70	0.63	0.12	0.76
	Total	26.37	14.11	40.48	29.51	10.27	39.78	32.49	10.85	43.34

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

Billion Rupees

Provinces/ Regions	Category	Jun-2021			Dec-2021			Jun-2022 ^F		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	..	0.1	0.1	..	0.1	0.1	0.1	0.3	0.3
	Government	5.9	20.2	26.1	5.4	18.5	24.0	7.9	14.8	22.7
	Non-Financial Public Sector Enterprises	0.2	2.6	2.8	0.1	4.9	5.1	0.1	6.6	6.7
	NBFCs & Financial Auxiliaries	1.5	5.6	7.1	1.3	3.9	5.1	1.9	5.5	7.4
	Private Sector (Business)	19.4	6.4	25.8	2.6	9.2	11.8	4.4	6.9	11.3
	Trust Funds & Non Profit Organizations	0.1	0.4	0.5	0.2	0.5	0.7	0.5	0.4	0.9
	Personal/Individuals	14.0	24.8	38.8	14.8	27.5	42.4	16.2	27.8	44.0
	Others	..	..	..	..	..	..	..	0.1	0.1
	Total	41.1	60.1	101.2	24.4	64.8	89.1	31.0	62.4	93.5
AJK	Foreign Constituents	1.6	4.3	5.9	2.2	5.2	7.4	2.9	7.7	10.6
	Government	1.4	21.3	22.7	1.6	19.9	21.5	1.3	23.8	25.1
	Non-Financial Public Sector Enterprises	0.4	0.8	1.2	0.3	1.5	1.8	0.4	3.5	4.0
	NBFCs & Financial Auxiliaries	..	7.2	7.2	..	8.6	8.7	0.1	6.1	6.1
	Private Sector (Business)	11.9	27.8	39.7	16.3	30.7	47.0	15.0	31.1	46.1
	Trust Funds & Non Profit Organizations	0.7	1.5	2.1	0.6	1.2	1.8	0.9	1.8	2.7
	Personal/Individuals	159.3	183.4	342.7	161.5	197.0	358.6	171.9	204.9	376.8
	Others	..	0.3	0.3	0.2	..	0.2	0.2	0.1	0.2
	Total	175.3	246.5	421.8	182.9	264.2	447.1	192.6	279.0	471.7

* End Position.

Source: Core Statistics Department

"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 (30th June or 31st December). 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, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector: This is that part of the economy, which is run for private business profit and does not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

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.

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

Million Rupees

SIZE OF ACCOUNTS (Rs.)	2020				2021				2022	
	Jun		Dec		Jun		Dec		Jun ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	8,351,355	12,428.4	9,079,148	15,664.7	9,116,493	10,893.6	9,991,862	9,661.1	9,417,662	13,047.6
5,000 to 10,000	1,596,070	11,892.4	1,277,744	9,539.2	1,217,223	8,992.1	1,244,647	9,004.9	1,469,582	10,602.5
10,000 to 20,000	2,768,393	41,720.0	3,122,800	46,494.5	3,009,107	45,644.1	2,494,953	37,831.1	2,445,482	36,778.7
20,000 to 25,000	1,470,532	33,163.8	1,419,046	31,931.5	1,479,371	33,321.1	1,289,468	29,124.0	1,451,320	32,827.5
25,000 to 30,000	1,669,233	45,767.6	1,529,173	42,166.2	1,489,612	41,078.2	1,441,899	39,633.5	1,379,640	37,965.6
30,000 to 40,000	3,136,492	109,788.9	3,165,465	110,805.6	2,947,450	103,636.2	3,174,256	110,845.2	2,966,356	103,484.0
40,000 to 50,000	3,671,138	165,827.9	3,474,711	156,568.3	3,258,715	146,708.3	3,391,778	153,161.8	3,257,176	146,867.1
50,000 to 60,000	3,399,066	186,661.5	3,598,944	197,149.3	3,469,343	190,320.0	3,658,594	201,696.8	3,847,307	210,798.0
60,000 to 70,000	3,235,374	210,119.8	3,298,029	213,998.0	3,223,627	209,871.1	3,537,373	229,420.5	3,549,298	230,703.0
70,000 to 80,000	3,068,365	229,994.9	2,857,671	214,111.3	2,998,733	224,736.0	3,114,897	233,375.0	3,139,277	235,363.9
80,000 to 90,000	2,569,916	218,111.6	2,672,936	227,255.2	2,605,290	221,056.5	2,863,458	242,806.2	2,939,945	249,775.1
90,000 to 100,000	2,340,201	222,075.9	2,191,653	208,000.9	2,428,098	230,353.4	2,541,456	241,209.9	2,503,705	237,412.3
100,000 to 200,000	12,671,766	1,780,489.8	13,359,338	1,888,240.5	13,652,645	1,933,344.9	14,387,524	2,034,904.8	14,934,021	2,118,533.8
200,000 to 300,000	4,298,306	1,037,744.4	4,788,070	1,155,503.6	5,215,363	1,262,754.1	5,532,669	1,341,821.1	6,397,745	1,556,793.0
300,000 to 400,000	1,913,898	658,403.5	2,121,827	730,611.3	2,329,718	800,215.7	2,496,241	858,278.8	2,590,591	891,431.8
400,000 to 500,000	969,962	432,807.9	1,056,104	471,480.1	1,152,894	513,108.5	1,338,324	594,335.4	1,432,325	636,035.9
500,000 to 600,000	575,562	313,816.1	642,040	349,808.0	747,097	406,994.1	829,755	452,058.6	842,717	459,581.3
600,000 to 700,000	382,383	246,683.5	431,223	278,925.8	501,572	324,251.7	514,200	332,458.7	530,945	343,416.9
700,000 to 800,000	266,709	199,349.8	289,014	215,580.7	326,042	243,535.7	348,572	260,838.2	392,083	292,839.8
800,000 to 900,000	202,155	171,086.2	210,985	178,880.3	244,487	207,126.9	250,977	212,635.3	275,543	232,925.6
900,000 to 1,000,000	163,148	154,262.9	174,154	165,097.6	185,351	175,830.5	196,986	186,865.5	197,616	187,245.6
1,000,000 to 2,000,000	688,715	950,061.4	729,204	1,000,061.6	790,068	1,083,976.6	862,863	1,181,126.1	867,214	1,195,043.9
2,000,000 to 3,000,000	213,063	514,191.3	229,131	550,186.0	250,165	606,981.5	253,528	613,792.1	270,819	658,040.8
3,000,000 to 4,000,000	90,484	310,831.3	97,854	334,220.5	110,238	376,454.8	114,747	394,604.5	119,894	411,671.9
4,000,000 to 5,000,000	50,131	222,797.4	49,439	220,073.4	60,089	267,379.4	55,662	246,731.8	65,360	289,208.0
5,000,000 to 6,000,000	40,028	214,889.9	36,352	196,354.7	49,382	266,436.4	38,155	206,482.5	43,719	235,682.8
6,000,000 to 7,000,000	22,902	146,955.8	21,459	138,395.5	28,916	186,811.9	21,718	139,930.4	31,637	202,736.2
7,000,000 to 8,000,000	15,007	111,832.6	15,212	113,796.0	20,067	149,885.7	17,289	129,214.8	23,060	172,466.8
8,000,000 to 9,000,000	13,367	113,260.5	11,568	97,949.3	14,869	125,845.2	13,461	113,907.8	14,944	126,045.8
9,000,000 to 10,000,000	9,869	93,211.8	8,904	84,400.4	12,616	119,349.1	9,492	89,592.0	11,094	105,119.8
10,000,000 and over	92,230	7,045,160.9	93,943	7,687,685.1	101,161	8,618,145.2	105,798	9,339,522.4	115,026	10,312,942.9
TOTAL	59,955,820	16,205,389.5	62,053,141	17,330,934.8	63,035,802	19,135,038.6	66,132,602	20,266,870.8	67,523,103	21,973,387.6

Source: Core Statistics Department

Note:-

1. 'Size of Account' represents different classes constituted for classification of all deposits on the basis of the average amount of deposits. Each deposit account is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of account holder which falls in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all deposits falling in the particular class.

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

Million Rupees

SIZE OF ACCOUNTS (Rs.)	2020				2021				2022	
	Jun		Dec		Jun ^R		Dec		Jun ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	88,570	313	76,831	417	132,600	506	65,210	182	87,108	320
10,000 to 20,000	720,597	11,926	418,698	7,576	193,955	2,999	329,436	5,901	359,410	6,275
20,000 to 25,000	56,943	1,285	376,285	8,747	719,629	15,532	591,260	13,569	407,470	9,424
25,000 to 30,000	52,499	1,456	191,028	5,049	99,684	2,772	87,084	2,275	23,802	635
30,000 to 40,000	329,166	11,186	83,863	2,898	124,401	4,613	247,497	8,238	555,635	18,157
40,000 to 50,000	215,522	9,639	272,837	12,268	181,704	8,211	90,630	4,019	110,428	5,179
50,000 to 60,000	78,449	4,267	156,761	8,314	162,751	8,632	160,744	8,488	209,928	12,224
60,000 to 70,000	61,880	3,978	42,636	2,777	54,561	3,559	72,299	4,652	40,632	2,671
70,000 to 80,000	34,851	2,638	131,162	9,918	45,637	3,387	51,060	3,786	45,653	3,393
80,000 to 90,000	53,393	4,567	77,763	6,600	52,796	4,518	55,709	4,727	49,735	4,273
90,000 to 100,000	54,716	5,205	75,509	7,162	68,866	6,601	49,995	4,770	64,163	6,182
100,000 to 200,000	750,359	112,571	653,415	96,861	762,642	106,350	614,146	87,984	550,402	79,764
200,000 to 300,000	431,500	104,285	348,982	84,630	366,549	88,646	377,286	90,033	334,354	79,641
300,000 to 400,000	148,298	51,517	146,827	51,097	157,384	54,433	130,693	44,643	141,035	48,647
400,000 to 500,000	86,439	38,643	158,547	71,168	128,799	57,744	117,002	52,810	116,554	51,738
500,000 to 600,000	76,675	41,880	83,107	45,540	75,192	40,762	79,421	43,170	70,165	38,480
600,000 to 700,000	51,851	33,397	100,596	65,666	51,227	33,221	76,644	49,899	58,391	37,962
700,000 to 800,000	61,027	45,495	66,175	49,265	65,201	49,515	133,475	101,910	82,804	62,359
800,000 to 900,000	39,067	33,011	42,950	36,324	51,825	44,082	64,722	54,898	101,872	86,249
900,000 to 1,000,000	40,346	38,114	32,974	31,418	32,777	31,148	58,511	56,053	47,247	44,752
1,000,000 to 2,000,000	136,832	184,149	140,938	197,236	188,823	264,388	234,560	326,861	273,823	381,993
2,000,000 to 3,000,000	35,689	86,335	42,261	103,722	57,028	140,368	65,405	158,852	68,565	166,408
3,000,000 to 4,000,000	18,033	63,505	20,594	71,369	23,691	81,986	23,855	82,277	29,915	103,313
4,000,000 to 5,000,000	13,644	61,992	16,346	72,730	17,540	79,498	18,471	83,710	24,855	111,760
5,000,000 to 6,000,000	8,316	45,603	10,173	55,739	11,222	60,609	14,388	77,277	18,091	98,057
6,000,000 to 7,000,000	5,248	34,053	5,928	38,293	7,382	47,643	7,115	46,115	7,617	49,574
7,000,000 to 8,000,000	5,236	39,186	5,254	39,238	4,708	35,370	5,874	44,139	5,779	43,378
8,000,000 to 9,000,000	3,777	32,019	3,722	31,501	4,317	36,619	4,180	35,364	5,631	47,924
9,000,000 to 10,000,000	3,599	34,453	3,847	36,807	4,722	45,086	4,678	44,768	5,218	50,073
10,000,000 to 100,000,000	38,419	1,171,472	41,817	1,287,734	43,905	1,325,947	50,641	1,548,930	50,924	1,568,481
100,000,000 to 500,000,000	7,687	1,649,784	7,946	1,674,631	8,120	1,722,063	9,085	1,946,512	9,455	1,998,320
500,000,000 and above	2,087	4,005,540	2,095	4,030,820	2,275	4,284,015	2,510	4,773,535	2,685	5,246,258
TOTAL	3,710,715	7,963,463	3,837,867	8,243,515	3,901,913	8,690,822	3,893,586	9,810,346	3,959,346	10,463,868

Source: Core Statistics Department

Note: -

1. 'Size of Account' represents different classes constituted for classification of all advances on the basis of the average amount of advances. Each loan is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of advances which fall in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all advances falling in the particular class

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

SIZE OF ACCOUNTS (Rs.)	Million Rupees									
	2020				2021				2022	
	Jun		Dec		Jun ^R		Dec		Jun ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	57,696	239.7	46,270	337.4	95,471	406.2	39,573	114.2	59,932	223.8
10,000 to 20,000	715,604	11,849.2	412,935	7,491.9	187,358	2,889.3	322,477	5,791.2	352,243	6,177.6
20,000 to 25,000	50,266	1,137.4	368,862	8,579.1	715,679	15,443.7	585,143	13,429.5	398,580	9,223.1
25,000 to 30,000	45,746	1,264.5	179,448	4,734.0	93,538	2,604.6	73,616	1,913.8	16,598	445.5
30,000 to 40,000	321,028	10,901.0	67,924	2,343.9	120,340	4,466.9	239,405	7,957.1	547,021	17,853.1
40,000 to 50,000	211,128	9,438.6	260,921	11,735.5	175,174	7,907.3	84,555	3,746.1	104,093	4,892.2
50,000 to 60,000	73,935	4,023.2	144,777	7,661.4	157,041	8,320.4	157,072	8,289.9	207,100	12,068.2
60,000 to 70,000	58,055	3,731.7	33,028	2,159.4	46,667	3,047.0	68,101	4,382.2	34,602	2,279.2
70,000 to 80,000	28,887	2,189.2	119,105	9,015.4	28,600	2,113.2	44,096	3,262.4	38,979	2,889.2
80,000 to 90,000	45,327	3,879.7	65,116	5,530.9	31,852	2,729.7	45,533	3,862.7	40,183	3,461.3
90,000 to 100,000	43,936	4,177.8	61,894	5,864.7	43,808	4,199.0	35,608	3,391.1	52,373	5,053.9
100,000 to 200,000	457,002	67,716.8	378,371	55,827.7	505,270	69,131.0	368,952	50,934.1	340,217	48,789.1
200,000 to 300,000	215,287	52,255.7	164,689	39,709.4	208,661	49,932.6	198,201	46,579.1	187,875	43,840.4
300,000 to 400,000	76,938	27,193.6	87,709	31,058.0	85,727	29,932.6	65,315	22,408.1	71,935	24,872.9
400,000 to 500,000	66,982	30,081.7	135,757	61,043.0	104,338	46,925.1	95,907	43,505.3	91,825	40,816.4
500,000 to 600,000	68,189	37,249.6	74,178	40,692.2	67,692	36,740.8	73,231	39,814.8	62,333	34,238.7
600,000 to 700,000	48,015	30,962.7	96,849	63,227.1	48,706	31,609.2	74,625	48,606.9	54,151	35,233.3
700,000 to 800,000	60,299	44,952.3	63,898	47,580.5	63,742	48,421.5	131,769	100,643.5	80,886	60,931.5
800,000 to 900,000	38,504	32,531.5	41,105	34,751.2	50,141	42,658.1	63,321	53,707.3	100,681	85,243.1
900,000 to 1,000,000	39,889	37,671.6	31,997	30,490.4	32,069	30,482.2	57,510	55,117.0	46,259	43,812.9
1,000,000 to 2,000,000	135,142	181,712.0	136,268	190,545.8	186,854	261,566.2	233,135	324,924.5	272,014	379,627.3
2,000,000 to 3,000,000	35,331	85,446.8	41,390	101,646.3	56,430	138,901.5	64,988	157,845.4	68,177	165,479.7
3,000,000 to 4,000,000	17,773	62,649.5	20,338	70,497.7	23,422	81,058.3	23,695	81,728.1	29,790	102,876.8
4,000,000 to 5,000,000	13,553	61,599.5	16,210	72,115.9	17,437	79,037.0	18,358	83,200.8	24,724	111,174.4
5,000,000 to 6,000,000	8,307	45,554.7	10,078	55,225.3	11,173	60,347.0	14,324	76,926.6	18,044	97,801.0
6,000,000 to 7,000,000	5,197	33,723.0	5,907	38,156.7	7,329	47,299.7	7,105	46,050.8	7,605	49,498.2
7,000,000 to 8,000,000	5,215	39,027.3	5,229	39,053.1	4,662	35,031.4	5,829	43,801.6	5,754	43,196.9
8,000,000 to 9,000,000	3,761	31,885.1	3,709	31,390.6	4,292	36,403.8	4,170	35,275.6	5,610	47,745.7
9,000,000 to 10,000,000	3,571	34,189.6	3,828	36,626.7	4,704	44,914.7	4,660	44,597.6	5,204	49,940.6
10,000,000 to 100,000,000	38,337	1,170,031.8	41,730	1,286,170.5	43,801	1,324,015.2	50,560	1,547,437.5	50,843	1,567,012.2
100,000,000 to 500,000,000	7,686	1,649,633.9	7,945	1,674,486.6	8,119	1,721,917.3	9,084	1,946,377.1	9,454	1,998,180.2
500,000,000 and above	2,086	4,004,590.1	2,094	4,029,990.4	2,274	4,283,014.9	2,510	4,773,535.3	2,684	5,245,508.3
TOTAL	2,998,672	7,813,491.0	3,129,559	8,095,738.4	3,232,371	8,553,467.4	3,262,428	9,679,157.0	3,387,769	10,340,386.9

Source: Core Statistics Department

3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 30th June, 2022(Provisional)

Million Rupees

SIZE OF ACCOUNTS (Rs.) (000)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less than 10	-	-	15	-	22	..	35	..	55,581	175.3	7	..	27,604	140.2	3,844	4.5	87,108	320.0
10 to 20	-	-	-	-	-	-	-	-	37,272	504.3	-	-	321,532	5,761.3	606	9.9	359,410	6,275.4
20 to 25	-	-	-	-	-	-	-	-	13,122	295.8	-	-	394,320	9,127.7	28	0.6	407,470	9,424.2
25 to 30	-	-	-	-	1	..	-	-	9,335	248.7	-	-	14,370	383.9	96	2.6	23,802	635.2
30, to 40,	-	-	-	-	-	-	2	0.1	13,471	476.2	-	-	542,021	17,675.8	141	5.0	555,635	18,157.1
40 to 50	-	-	-	-	-	-	2	0.1	18,083	811.9	-	-	92,312	4,365.5	31	1.3	110,428	5,178.8
50 to 60	-	-	-	-	-	-	-	-	15,932	848.8	-	-	193,921	11,370.9	75	4.2	209,928	12,223.9
60 to 70	-	-	-	-	-	-	2	0.1	15,999	1,039.9	-	-	24,631	1,631.3	-	-	40,632	2,671.4
70 to 80	-	-	-	-	3	0.2	2	0.1	29,131	2,156.2	-	-	16,487	1,234.4	30	2.2	45,653	3,393.2
80 to 90	-	-	-	-	-	-	1	0.1	20,950	1,777.6	-	-	28,760	2,493.7	24	2.0	49,735	4,273.4
90 to 100	-	-	8	0.7	-	-	1	0.1	46,087	4,447.3	-	-	18,066	1,733.8	1	0.1	64,163	6,182.0
100 to 200	-	-	1	0.1	18	2.5	26	4.6	281,301	40,856.4	3	0.3	268,522	38,817.9	531	82.6	550,402	79,764.4
200 to 300	-	-	7	1.6	2	0.5	57	13.7	177,042	43,559.0	10	2.3	157,100	36,027.6	136	36.3	334,354	79,641.0
300 to 400	-	-	-	-	18	5.8	9	3.3	90,983	31,214.6	3	1.2	50,000	17,414.4	22	7.9	141,035	48,647.2
400 to 500	-	-	-	-	-	-	18	8.4	42,679	18,914.0	-	-	73,845	32,810.3	12	5.5	116,554	51,738.1
500 to 600	-	-	2	1.1	-	-	6	3.2	19,214	10,450.6	4	2.1	50,937	28,022.4	2	1.1	70,165	38,480.4
600 to 700	-	-	4	2.5	-	-	11	7.2	14,546	9,443.6	1	0.7	43,818	28,500.7	11	6.8	58,391	37,961.6
700 to 800	-	-	-	-	-	-	18	13.7	15,712	11,733.5	7	5.3	67,037	50,584.6	30	22.3	82,804	62,359.4
800 to 900	-	-	-	-	-	-	-	-	17,155	14,526.9	8	6.9	84,703	71,710.5	6	5.1	101,872	86,249.4
900 to 1,000	-	-	-	-	1	0.9	18	17.2	14,949	14,245.5	2	1.9	32,269	30,479.4	8	7.4	47,247	44,752.3
1,000 to 2,000	-	-	3	4.9	6	9.2	530	858.8	70,603	97,166.4	14	20.6	202,628	283,873.1	39	60.0	273,823	381,992.9
2,000 to 3,000	-	-	2	5.4	14	35.1	131	324.6	24,003	58,710.4	16	37.9	44,338	107,152.1	61	142.9	68,565	166,408.2
3,000 to 4,000	-	-	7	26.8	2	6.1	58	197.7	13,360	46,308.6	6	20.3	16,474	56,727.9	8	25.6	29,915	103,313.0
4,000 to 5,000	-	-	5	20.9	2	8.6	20	92.6	13,297	58,295.6	3	13.6	11,522	53,299.5	6	28.7	24,855	111,759.6
5,000 to 6,000	-	-	1	5.0	-	-	47	250.1	7,706	41,624.4	6	31.4	10,331	56,145.7	-	-	18,091	98,056.6
6,000 to 7,000	-	-	-	-	2	12.7	13	85.3	4,774	30,918.1	32	217.2	2,796	18,340.8	-	-	7,617	49,574.2
7,000 to 8,000	-	-	-	-	-	-	12	88.6	4,224	31,704.8	3	22.1	1,540	11,562.5	-	-	5,779	43,378.1
8,000 to 9,000	1	8.7	2	17.7	-	-	2	17.6	3,955	33,711.9	5	43.4	1,665	14,116.4	1	8.0	5,631	47,923.8
9,000 to 10,000	-	-	-	-	-	-	5	46.6	4,044	38,815.5	7	67.1	1,162	11,144.1	-	-	5,218	50,073.3
10,000 to 100,000	1	44.0	56	2,101.4	295	11,375.9	193	6,954.0	46,124	1,454,763.1	78	2,548.0	4,172	90,512.7	5	181.5	50,924	1,568,480.6
100,000 to 500,000	2	759.9	23	5,679.4	203	50,083.0	149	35,461.5	9,004	1,892,342.5	17	2,907.7	51	9,824.9	6	1,261.6	9,455	1,998,320.4
500,000 and above	2	3,386.3	116	1,193,087.7	230	1,120,765.8	98	138,200.7	2,219	2,759,883.2	10	9,580.8	9	20,413.6	1	940.3	2,685	5,246,258.3
TOTAL	6	4,198.9	252	1,200,955.4	819	1,182,306.2	1,466	182,650.1	1,151,857	6,751,970.6	242	15,530.8	2,798,943	1,123,399.7	5,761	2,855.9	3,959,346	10,463,867.6

Source: Core Statistics Department

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

Million Rupees

BORROWERS	2021				2022		
	Jun	Dec			Jun ^F		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	2,846.0	3,546.5	3,546.5	-	4,198.9	4,198.9	-
2. DOMESTIC CONSTITUENTS	8,687,975.7	9,806,799.8	9,675,610.5	131,189.3	10,459,668.7	10,336,188.0	123,480.7
I. GOVERNMENT	995,216.0	979,649.0	979,649.0	-	1,200,955.4	1,200,205.4	750.0
a. Federal Government	287,364.5	364,404.4	364,404.4	-	420,917.3	420,917.3	-
01. Commodity Operations	210,913.3	281,777.3	281,777.3	-	346,073.3	346,073.3	-
02. Others	76,451.2	82,627.2	82,627.2	-	74,844.0	74,844.0	-
b. Provincial Governments	707,851.5	615,244.6	615,244.6	-	780,038.1	779,288.1	750.0
01. Commodity Operations	700,734.2	607,643.9	607,643.9	-	772,865.2	772,115.2	750.0
02. Others	7,117.4	7,600.7	7,600.7	-	7,172.9	7,172.9	-
c. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,104,543.4	1,235,075.0	1,235,075.0	-	1,182,306.2	1,182,306.2	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-	-
02. Services	807.7	786.6	786.6	-	1,370.9	1,370.9	-
03. Utilities	670,176.4	658,379.1	658,379.1	-	558,929.8	558,929.8	-
04. Transport, storage and communications	297,193.3	307,231.5	307,231.5	-	334,943.5	334,943.5	-
05. Manufacturing	69,980.7	89,231.4	89,231.4	-	54,941.1	54,941.1	-
06. Mining and Quarrying	-	-	-	-	62,879.2	62,879.2	-
07. Construction	11,995.0	15,940.4	15,940.4	-	15,523.0	15,523.0	-
08. Commerce and Trade	52,614.7	161,547.5	161,547.5	-	149,559.5	149,559.5	-
09. Others	1,775.7	1,958.5	1,958.5	-	4,159.1	4,159.1	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	124,534.1	154,012.9	153,812.4	200.6	182,650.1	182,444.0	206.1
01. Mutual Funds and AMCs	3,045.3	6,003.4	6,003.4	-	2,478.9	2,478.9	-
02. Insurance & Pension Funds	4,468.1	5,215.9	5,215.9	-	4,012.7	4,012.7	-
03. MFIs and DFIs	56,692.8	74,645.7	74,645.7	-	102,420.9	102,420.9	-
04. Stock Exchange & Brokerage Houses	16,893.0	19,351.3	19,351.3	-	17,084.3	17,084.3	-
05. Modarabas	3,647.9	4,566.6	4,566.6	-	4,850.2	4,850.2	-
06. Other NBFIs	39,787.1	44,230.0	44,029.5	200.6	51,803.0	51,596.9	206.1
IV. PRIVATE SECTOR (BUSINESS)	5,559,655.7	6,412,266.2	6,283,497.3	128,768.9	6,751,970.6	6,631,624.1	120,346.5
a. Agriculture, forestry and fishing	291,864.1	322,406.9	214,902.5	107,504.4	326,113.4	227,654.4	98,458.9
01. Crop and animal production, hunting and related service activities	290,384.4	320,640.1	213,186.6	107,453.5	324,571.0	226,169.3	98,401.7
i. Growing of Wheat, Rice, Sugar Cane & Cotton	138,334.5	159,314.0	119,971.9	39,342.1	156,343.8	126,108.2	30,235.5
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	21,258.2	18,254.8	5,255.9	12,998.9	14,087.6	3,954.5	10,133.1
iii. Growing of other fruits, vegetables and crops	7,702.1	9,078.8	7,996.8	1,082.1	11,092.3	10,111.8	980.5
iv. Raising of livestock and other related activities	95,050.7	99,538.0	52,955.9	46,582.1	107,487.1	56,492.3	50,994.8
v. Other agricultural support activities	28,035.4	34,451.0	27,002.6	7,448.4	35,556.8	29,499.0	6,057.8
vi. Hunting, trapping and related service activities	3.5	3.5	3.5	-	3.5	3.5	-
02 - Forestry and logging	87.0	81.5	69.6	11.9	23.9	9.3	14.6
03 - Fishing and aquaculture	1,392.8	1,685.3	1,646.3	39.0	1,518.5	1,475.8	42.7
b. Mining and quarrying	65,790.8	64,921.8	64,912.8	9.1	62,627.1	62,618.0	9.1
01. Mining of coal and lignite	36,783.4	39,511.5	39,511.5	0.0	43,508.9	43,508.9	0.0
02. Extraction of crude petroleum and natural gas	26,873.4	23,280.8	23,280.8	-	17,061.4	17,061.4	-
03. Mining of metal ores	375.1	588.5	588.5	-	626.7	626.7	-
04. Other mining and quarrying	1,727.7	1,511.5	1,502.5	9.0	1,401.0	1,392.0	9.0
05. Mining support service activities	31.3	29.5	29.5	-	29.0	29.0	-
c. Manufacturing	3,442,203.7	4,110,411.8	4,096,861.9	13,550.0	4,334,695.3	4,320,683.9	14,011.4
01. Manufacture of food products	886,748.5	935,046.3	922,813.8	12,232.5	1,023,569.2	1,010,848.5	12,720.7
02. Manufacture of beverages	26,429.1	35,790.8	35,764.8	26.0	35,309.6	35,284.7	24.9
03. Manufacture of tobacco products	3,023.1	3,629.5	3,580.6	48.9	3,575.8	3,527.7	48.1
04. Manufacture of textiles	1,060,776.0	1,388,780.7	1,388,597.6	183.0	1,410,930.3	1,410,747.6	182.7
i. Preparation and spinning of textile fibers	352,944.8	460,536.7	460,536.3	0.4	449,452.3	449,451.9	0.4
ii. Weaving of textiles	215,340.7	283,338.4	283,246.8	91.7	285,052.9	284,965.1	87.8
iii. Finishing of textiles	194,948.0	264,356.0	264,346.2	9.8	272,237.9	272,228.1	9.8
iv. Manufacture of knitted and crocheted fabrics	39,920.8	46,552.4	46,511.7	40.7	53,785.0	53,744.3	40.7
v. Manufacture of made-up textile articles, except apparel	150,177.2	195,280.0	195,274.5	5.4	197,005.8	197,001.5	4.2
vi. Manufacture of carpets and rugs	2,233.9	2,119.1	2,116.2	2.9	1,745.8	1,735.2	10.6
vii. Manufacture of other textiles n.e.c.	105,210.5	136,597.9	136,565.8	32.1	151,650.6	151,621.5	29.1
05. Manufacture of wearing apparel	149,597.6	172,370.9	172,140.9	229.9	202,521.0	202,297.9	223.0
06. Manufacture of leather and related products	36,630.6	42,526.5	42,464.5	62.0	48,111.4	48,039.5	71.9
i. Tanning and dressing of leather; dressing and dyeing of fur	7,296.3	7,595.1	7,568.9	26.2	8,015.7	7,989.6	26.1
ii. Manufacture of luggage, handbags and the like, saddlery and harness	1,712.5	1,694.1	1,694.1	-	2,324.2	2,324.2	-
iii. Manufacture of footwear	27,621.9	33,237.3	33,201.4	35.9	37,771.6	37,725.7	45.8
a). Leather wear	24,107.1	27,759.1	27,723.3	35.9	31,026.0	30,980.1	45.8
b). Rubber and Plastic wear	3,514.7	5,478.2	5,478.1	0.0	6,745.6	6,745.6	-

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

Million Rupees

BORROWERS	2021				2022		
	Jun	Dec			Jun ^P		
	All Banks	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	5,607.6	6,697.5	6,682.5	15.0	7,095.1	7,081.0	14.1
08. Manufacture of paper and paper products	49,988.8	74,965.7	74,921.6	44.1	91,333.5	91,293.7	39.7
09. Printing and reproduction of recorded media	15,971.0	12,907.3	12,886.8	20.5	14,186.0	14,165.6	20.4
10. Manufacture of coke and refined petroleum products	107,404.2	143,498.7	143,498.7	-	110,235.0	110,235.0	-
11. Manufacture of chemicals and chemical products	274,866.9	313,608.7	313,512.4	96.3	328,838.2	328,742.6	95.6
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	79,090.9	75,707.3	75,702.1	5.3	90,026.1	90,020.8	5.3
13. Manufacture of rubber and plastics products	51,071.8	73,951.4	73,892.9	58.5	81,632.1	81,578.3	53.8
14. Manufacture of other non-metallic mineral products	215,817.0	238,683.0	238,643.9	39.1	266,929.2	266,882.6	46.6
15. Manufacture of basic metals	192,457.1	250,231.2	250,055.1	176.2	240,495.3	240,339.1	156.1
16. Manufacture of fabricated metal products, except machinery and equipment	32,595.7	36,669.6	36,651.4	18.2	37,286.4	37,269.5	16.9
17. Manufacture of computer, electronic and optical products	3,590.0	6,165.3	6,157.5	7.7	6,415.3	6,409.0	6.4
18. Manufacture of electrical equipment	127,486.4	147,888.0	147,848.8	39.2	155,554.0	155,514.9	39.1
19. Manufacture of machinery and equipment	12,788.0	15,913.9	15,894.6	19.3	14,905.7	14,884.2	21.5
20. Manufacture of motor vehicles, trailers and semi-trailers	46,080.3	65,294.5	65,287.4	7.1	87,119.8	87,114.3	5.5
21. Manufacture of other transport equipment	18,491.8	21,444.9	21,444.6	0.3	23,510.1	23,509.8	0.2
22. Manufacture of furniture	3,461.6	4,167.9	4,084.5	83.4	4,213.7	4,131.9	81.8
23 Other manufacturing	41,861.1	44,078.2	43,940.9	137.3	47,937.1	47,800.1	137.0
24. Repair and installation of machinery and equipment	368.7	394.3	394.3	-	2,965.5	2,965.5	-
d. Electricity, gas, steam and air conditioning supply	558,562.7	587,622.0	587,604.1	17.9	616,241.8	616,223.9	17.9
e. Water supply; sewerage, waste management and remediation activities	24,150.4	29,072.2	29,070.9	1.3	22,063.9	22,062.7	1.2
f. Construction	153,525.4	185,191.0	184,913.3	277.8	187,459.9	187,203.5	256.4
01. Construction of buildings	106,380.7	140,259.0	140,026.0	233.0	142,461.8	142,251.9	209.9
02. Civil engineering	45,600.8	42,078.8	42,034.0	44.8	41,570.0	41,523.5	46.5
03. Specialized construction activities	1,543.9	2,853.2	2,853.2	-	3,428.1	3,428.1	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	432,401.8	484,151.9	480,105.2	4,046.7	507,316.9	503,338.5	3,978.4
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	28,777.3	34,909.0	34,506.3	402.7	38,544.0	38,148.5	395.6
02. Wholesale trade, except of motor vehicles and motorcycles	239,884.5	280,224.2	280,009.9	214.3	286,914.8	286,712.4	202.3
03. Retail trade, except of motor vehicles and motorcycles	163,740.1	169,018.7	165,588.9	3,429.7	181,858.1	178,477.6	3,380.5
h. Transportation and storage	113,663.6	125,039.4	122,203.9	2,835.6	125,407.0	122,385.8	3,021.2
i. Accommodation and food service activities	42,888.2	42,902.1	42,752.6	149.4	40,177.4	40,030.9	146.6
j. Information and communication	174,550.7	196,378.7	196,337.6	41.1	266,953.7	266,916.5	37.2
k. Real estate activities	30,892.2	34,655.0	34,654.1	0.8	37,084.0	37,083.2	0.8
l. Professional, scientific and technical activities	48,700.0	47,873.8	47,865.2	8.6	49,848.7	49,840.4	8.3
m. Administrative and support service activities	59,839.6	58,850.6	58,714.0	136.6	53,325.6	53,135.6	189.9
n. Education	32,301.4	38,692.1	38,573.2	118.9	36,166.6	36,018.9	147.7
o. Human health and social work activities	19,890.1	19,626.6	19,591.7	34.9	18,863.7	18,826.4	37.3
p. Arts, entertainment and recreation	3,099.2	3,111.1	3,103.8	7.3	2,763.7	2,757.0	6.7
q. Other service activities	65,331.7	61,359.0	61,330.4	28.6	64,861.8	64,844.4	17.4
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	15,023.1	14,004.9	13,978.9	26.0	15,530.8	15,530.8	-
VI. PERSONAL	885,860.4	1,009,156.1	1,007,265.4	1,890.8	1,123,399.7	1,121,522.4	1,877.3
a. Bank Employees	177,131.0	193,081.8	191,219.5	1,862.2	222,423.9	220,573.6	1,850.3
b. Consumer Financing	707,916.6	815,379.6	815,351.0	28.5	900,094.9	900,067.9	27.0
01. For house building	103,630.8	143,802.1	143,802.1	-	200,764.9	200,764.9	-
02. For transport i.e., purchase of car etc	308,095.7	353,639.0	353,636.7	2.3	367,844.3	367,842.0	2.3
03. Credit cards	55,073.6	65,143.5	65,143.5	-	72,738.4	72,738.4	-
04. Consumers durable	6,080.5	7,809.1	7,801.2	7.8	7,326.2	7,318.2	8.1
05. Personal loans	235,036.0	244,985.9	244,967.5	18.4	251,421.1	251,404.4	16.7
c. Other	812.8	694.8	694.8	-	880.9	880.9	-
VII. OTHER	3,142.9	2,635.6	2,332.5	303.0	2,855.9	2,555.2	300.7
TOTAL	8,690,821.7	9,810,346.2	9,679,157.0	131,189.3	10,463,867.6	10,340,386.9	123,480.7

Source: Core Statistics Department

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

Million Rupees

SECURITIES	2021				2022		
	Jun	Dec			Jun ^P		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. GOLD BULLION, GOLD, AND SILVER ORNAMENTS, PRECIOUS METALS	65,494.8	87,910.5	87,910.5	-	91,797.0	91,797.0	-
2. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS	92,249.4	125,865.7	125,859.4	6.3	133,830.8	133,826.5	4.3
I. Quoted on Stock Exchange	57,370.7	70,727.9	70,727.9	-	60,961.7	60,961.7	-
01. To Stock Brokers And Dealers	32,070.8	32,607.9	32,607.9	-	25,705.6	25,705.6	-
a. Government and Others Trustee Securities	494.6	1,596.3	1,596.3	-	795.1	795.1	-
b. Shares and Debentures	30,677.5	30,502.3	30,502.3	-	24,809.0	24,809.0	-
c. Participation Term Certificates (PTC)	-	-	-	-	-	-	-
d. Others	898.7	509.2	509.2	-	101.5	101.5	-
02. To Others	25,300.0	38,120.0	38,120.0	-	35,256.1	35,256.1	-
a. Government and Other Trustee Securities	1,362.4	2,039.9	2,039.9	-	1,527.6	1,527.6	-
b. Shares and Debentures	21,111.5	20,957.7	20,957.7	-	22,585.3	22,585.3	-
c. Participation Term Certificates (PTC)	17.1	9.2	9.2	-	7.8	7.8	-
d. Others	2,809.0	15,113.3	15,113.3	-	11,135.3	11,135.3	-
II. Unquoted on The Stock Exchange	34,878.6	55,137.8	55,131.6	6.3	72,869.1	72,864.8	4.3
01. To Stock Brokers And Dealers	14,551.0	15,834.8	15,834.8	-	13,946.1	13,946.1	-
a. Government and Other Trustee Securities	14.6	0.4	0.4	-	0.4	0.4	-
b. Shares and Debentures	14,023.2	14,960.1	14,960.1	-	13,286.1	13,286.1	-
c. Participation Term Certificates (PTC)	20.7	-	-	-	-	-	-
d. Others	492.5	874.4	874.4	-	659.6	659.6	-
02. To Others	20,327.6	39,303.0	39,296.7	6.3	58,923.0	58,918.7	4.3
a. Government and Other Trustee Securities	13,088.3	14,836.1	14,829.9	6.3	8,157.6	8,153.3	4.3
b. Shares and Debentures	2,793.1	4,413.1	4,413.1	-	6,712.1	6,712.1	-
c. Participation Term Certificates (PTC)	138.1	15.6	15.6	-	6.0	6.0	-
d. Others	4,308.1	20,038.2	20,038.2	-	44,047.4	44,047.4	-
3. MERCHANDISE	2,053,075.1	2,434,049.1	2,434,049.1	0.1	2,507,976.8	2,507,226.7	750.1
I. Food Items	625,482.3	695,792.4	695,792.3	0.1	780,618.8	779,868.7	750.1
01. Wheat	203,459.3	250,235.6	250,235.6	-	329,836.4	329,086.4	750.0
02. Rice and Paddy	102,105.8	125,482.9	125,482.9	-	89,336.1	89,336.1	-
03. Other Grains and Pulses	5,420.0	9,741.5	9,741.5	0.1	11,332.8	11,332.7	0.1
a. Indigenous	3,963.4	9,058.7	9,058.7	0.1	9,965.4	9,965.3	0.1
b. Imported	1,456.6	682.8	682.8	-	1,367.4	1,367.4	-
04. Edible Oils	69,290.9	79,021.2	79,021.2	-	77,483.9	77,483.9	-
a. Indigenous	61,731.7	68,992.9	68,992.9	-	74,946.1	74,946.1	-
b. Imported	7,559.2	10,028.3	10,028.3	-	2,537.8	2,537.8	-
05. Sugar	151,452.8	132,212.3	132,212.3	-	190,593.7	190,593.7	-
a. Indigenous	150,122.0	130,136.9	130,136.9	-	188,496.1	188,496.1	-
b. Imported	1,330.8	2,075.4	2,075.4	-	2,097.6	2,097.6	-
06. Kariana and Spices	4,635.1	10,849.3	10,849.3	-	4,006.6	4,006.6	-
07. Fish and Fish Preparations	107.0	291.4	291.4	-	360.4	360.4	-
08. Other Food Items	89,011.3	87,958.1	87,958.1	-	77,668.9	77,668.9	-
a. Indigenous	87,343.4	85,703.9	85,703.9	-	76,179.9	76,179.9	-
b. Imported	1,668.0	2,254.2	2,254.2	-	1,489.0	1,489.0	-
II. Raw Materials	570,984.9	692,117.2	692,117.2	-	643,783.1	643,783.1	-
01. Cotton Raw	114,607.5	152,104.5	152,104.5	-	160,138.6	160,138.6	-
a. Indigenous	96,552.2	131,430.5	131,430.5	-	141,472.5	141,472.5	-
b. Imported	18,055.4	20,674.0	20,674.0	-	18,666.1	18,666.1	-
02. Synthetic Fibers	21,482.8	24,073.5	24,073.5	-	17,005.2	17,005.2	-
a. Indigenous	19,790.9	22,479.5	22,479.5	-	16,216.4	16,216.4	-
b. Imported	1,691.8	1,594.0	1,594.0	-	788.8	788.8	-
03. Fertilizers	78,355.7	68,585.4	68,585.4	-	56,983.3	56,983.3	-
a. Indigenous	74,187.2	61,464.9	61,464.9	-	49,076.5	49,076.5	-
b. Imported	4,168.5	7,120.5	7,120.5	-	7,906.9	7,906.9	-
04. Petroleum Crude	94,512.1	131,783.8	131,783.8	-	121,877.1	121,877.1	-
a. Indigenous	73,799.7	101,474.9	101,474.9	-	96,836.8	96,836.8	-
b. Imported	20,712.5	30,308.9	30,308.9	-	25,040.3	25,040.3	-
05. Iron and Steel	101,581.6	134,857.1	134,857.1	-	125,635.8	125,635.8	-
a. Indigenous	64,727.9	88,329.8	88,329.8	-	82,539.1	82,539.1	-
b. Imported	36,853.7	46,527.4	46,527.4	-	43,096.7	43,096.7	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

Million Rupees

SECURITIES	2021				2022		
	Jun	Dec			Jun ^P		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
06. Wool and Goat Hair	3.7	1.5	1.5	-	14.9	14.9	-
07. Hides and Skins	2,768.9	2,755.8	2,755.8	-	2,790.5	2,790.5	-
08. Oil Seeds	14,591.3	16,569.6	16,569.6	-	11,759.5	11,759.5	-
09. Pesticides and Insecticides	3,967.4	2,280.7	2,280.7	-	3,008.9	3,008.9	-
a. Indigenous	3,958.3	2,280.4	2,280.4	-	3,008.9	3,008.9	-
b. Imported	9.0	0.3	0.3	-	-	-	-
10. Other Raw Materials	139,114.1	159,105.3	159,105.3	-	144,569.2	144,569.2	-
a. Indigenous	121,051.6	135,852.8	135,852.8	-	127,327.9	127,327.9	-
b. Imported	18,062.5	23,252.5	23,252.5	-	17,241.2	17,241.2	-
III. Finished / Manufactured Goods	856,607.9	1,046,139.6	1,046,139.6	-	1,083,575.0	1,083,575.0	-
01. Cotton Textiles	140,843.6	189,759.7	189,759.7	-	192,935.3	192,935.3	-
a. Indigenous	134,987.1	182,300.3	182,300.3	-	181,518.8	181,518.8	-
b. Imported	5,856.6	7,459.4	7,459.4	-	11,416.5	11,416.5	-
02. Cotton Yarn	84,325.4	99,273.1	99,273.1	-	97,972.2	97,972.2	-
a. Indigenous	83,400.2	98,179.0	98,179.0	-	96,711.5	96,711.5	-
b. Imported	925.2	1,094.0	1,094.0	-	1,260.7	1,260.7	-
03. Other Textiles	138,060.1	190,078.1	190,078.1	-	178,292.6	178,292.6	-
a. Indigenous	136,706.7	188,118.7	188,118.7	-	176,639.4	176,639.4	-
b. Imported	1,353.5	1,959.4	1,959.4	-	1,653.3	1,653.3	-
04. Machinery	45,734.6	60,770.1	60,770.1	-	53,363.5	53,363.5	-
a. Locally Manufactured	22,538.9	29,964.5	29,964.5	-	30,475.0	30,475.0	-
b. Imported	23,195.7	30,805.7	30,805.7	-	22,888.4	22,888.4	-
05. Handloom Products	197.7	11.0	11.0	-	269.1	269.1	-
06. Carpets and Rugs	2,131.1	2,958.8	2,958.8	-	1,685.4	1,685.4	-
07. Readymade Garments	53,310.3	54,983.8	54,983.8	-	60,560.7	60,560.7	-
08. Cement and Cement Products	105,483.6	110,688.2	110,688.2	-	126,659.4	126,659.4	-
a. Indigenous	101,230.2	106,018.3	106,018.3	-	122,514.3	122,514.3	-
b. Imported	4,253.4	4,669.9	4,669.9	-	4,145.1	4,145.1	-
09. Sports Goods	1,029.5	1,103.2	1,103.2	-	1,915.7	1,915.7	-
10. Surgical Instruments	7,316.5	12,247.0	12,247.0	-	16,527.1	16,527.1	-
11. Chemicals and Dyes	49,047.8	64,092.5	64,092.5	-	62,256.9	62,256.9	-
12. Other Finished Goods	229,127.7	260,174.2	260,174.2	-	291,137.1	291,137.1	-
a. Indigenous	212,073.4	235,826.1	235,826.1	-	272,978.1	272,978.1	-
b. Imported	17,054.3	24,348.0	24,348.0	-	18,159.0	18,159.0	-
4. FIXED ASSETS	1,575,239.0	1,866,578.3	1,865,691.2	887.1	2,167,191.3	2,166,340.1	851.2
I. Transport equipment's	658,867.4	807,703.0	807,097.9	605.0	887,650.3	887,073.1	577.2
II. Furniture & Fixtures	14,110.3	20,785.6	20,785.6	-	16,578.4	16,578.4	-
III. Office equipment's	58,332.0	60,709.2	60,709.2	-	63,112.9	63,112.9	-
IV. Other machinery & equipment's	843,929.4	977,380.6	977,098.5	282.1	1,199,849.6	1,199,575.7	274.0
5. REAL ESTATE	1,406,200.9	1,558,743.9	1,434,133.9	124,610.0	1,675,497.8	1,559,281.3	116,216.5
I. Land	526,818.3	578,507.5	455,885.3	122,622.2	587,285.9	472,898.9	114,387.1
II. Buildings	879,382.6	980,236.4	978,248.6	1,987.8	1,088,211.9	1,086,382.5	1,829.4
01. Residential	486,556.4	525,434.0	524,550.0	884.0	620,534.0	619,743.7	790.2
02. Non-Residential	392,826.2	454,802.4	453,698.6	1,103.8	467,677.9	466,638.7	1,039.2
a. Commercial	219,204.5	237,810.2	237,013.9	796.3	231,592.8	230,833.1	759.6
b. Industrial	122,444.3	152,595.5	152,319.5	276.0	170,157.9	169,904.7	253.2
c. Other	51,177.4	64,396.7	64,365.2	31.4	65,927.3	65,900.9	26.4
6. AGAINST FIXED DEPOSITS AND INSURANCE POLICIES	437,126.6	474,103.3	474,009.2	94.1	491,364.0	491,290.2	73.8
I. Bank Deposits	431,995.0	469,985.0	469,890.9	94.0	487,625.9	487,552.2	73.8
II. Insurance Policies	5,131.7	4,118.4	4,118.3	0.1	3,738.1	3,738.0	0.1
7. OTHERS	2,910,169.0	3,094,091.4	3,089,409.5	4,681.9	3,213,153.2	3,208,472.9	4,680.3
I. Other Secured Advances	980,496.6	1,115,116.3	1,114,723.1	393.3	1,145,807.4	1,145,401.9	405.5
II. Advances Secured By Guarantee(s)	1,929,672.4	1,978,975.0	1,974,686.4	4,288.6	2,067,345.8	2,063,071.0	4,274.8
01. Institutional Guarantee(s)	1,718,968.5	1,776,895.7	1,776,760.8	134.9	1,853,706.0	1,853,581.6	124.4
02. Individual Guarantee(s)	210,703.8	202,079.3	197,925.6	4,153.7	213,639.8	209,489.4	4,150.4
8. Unsecured Advances	151,266.8	169,004.0	168,094.3	909.8	183,056.6	182,152.1	904.5
TOTAL	8,690,821.7	9,810,346.2	9,679,157.0	131,189.3	10,463,867.6	10,340,386.9	123,480.7

Source: Core Statistics Department

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2020				2021				2022	
	Jun		Dec		Jun ^R		Dec		Jun ^P	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,591,154	2,930,258.6	1,727,813	2,739,364.4	1,457,540	2,498,147.5	1,726,997.0	2,944,784.4	1,838,669	3,112,000.3
5	30,127	155,529.5	49,438	161,613.7	51,317	168,503.7	54,259.0	212,582.7	55,753	208,837.6
10	684,469	615,766.4	369,807	77,761.6	226,473	830,332.6	332,931.0	899,489.8	808,356	840,303.7
15	35,249	555,600.2	27,779	-	45,334	578,464.1	23,770.0	583,295.8	41,379	965,357.9
20	831,894	949,032.2	1,302,782	27,644.4	1,206,414	913,273.1	1,168,136.0	1,227,867.0	638,322	1,364,702.1
25	254,861	1,608,044.6	193,327	-	807,316	2,616,994.3	348,720.0	2,621,924.1	340,808	2,562,583.1
30	75,568	387,949.1	55,005	4,495.6	39,966	389,001.0	88,253.0	300,864.5	85,285	334,614.2
33.33	3,308	5,956.9	828	2,934.4	158	12,091.7	10,822.0	22,567.5	10,319	17,352.0
35	8,720	140,850.2	11,003	-	21,402	141,543.2	23,564.0	188,111.0	25,324	232,728.3
40	110,456	163,952.5	33,954	2,934.4	11,204	153,035.0	40,567.0	267,019.5	38,920	239,012.0
45	3,211	114,819.0	3,603	-	6,440	62,896.0	7,873.0	72,408.0	8,400	117,831.2
50	64,904	201,991.9	51,527	-	17,236	136,354.9	34,097.0	188,270.5	37,962	216,497.2
55	1,937	24,134.1	1,566	1,561.2	2,061	50,216.3	4,347.0	58,675.8	3,871	51,824.0
60	2,054	30,024.6	1,727	922.4	1,710	32,757.9	4,192.0	44,204.8	3,925	50,227.6
65	1,199	27,913.1	1,514	630.8	1,445	32,392.8	3,924.0	57,258.6	3,088	42,692.6
70	712	7,749.0	1,162	8.0	990	10,488.8	3,468.0	25,353.2	2,619	20,140.1
75	8,694	20,700.1	890	-	907	18,233.6	3,230.0	26,350.6	3,506	22,657.9
80	531	5,496.8	839	23,148.8	744	8,103.3	2,968.0	19,767.0	2,103	16,314.2
85	370	1,794.0	715	843.0	616	11,883.4	2,582.0	17,760.6	1,896	15,177.8
90	750	5,933.8	1,430	-	1,445	8,863.8	3,464.0	12,258.0	2,538	10,525.0
95	347	3,364.1	714	843.0	805	8,676.4	1,629.0	9,503.1	1,860	10,043.4
99.99	200	6,602.1	444	-	390	8,568.5	3,793.0	10,030.1	4,443	12,445.2
TOTAL	3,710,715.0	7,963,462.7	3,837,867.0	3,044,705.6	3,901,913.0	8,690,821.7	3,893,586.0	9,810,346.2	3,959,346.0	10,463,867.6

Source: Core Statistics Department

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep ^P
A. Agriculture, forestry, and fishing	292,274	326,429	320,551	322,249	326,429	325,872	323,990	327,058
Trade finance	3,292	5,163	5,419	5,736	5,163	5,786	6,349	6,109
Working capital	222,729	240,177	237,930	238,230	240,177	239,879	236,348	235,775
Fixed investment	61,804	70,998	67,034	67,640	70,998	70,245	71,877	74,941
Construction Financing	142	1,151	1,153	1,153	1,151	1,205	1,192	1,175
Other	4,307	8,940	9,015	9,490	8,940	8,757	8,224	9,058
B. Mining and quarrying	67,175	64,099	65,946	63,733	64,099	62,062	62,605	64,657
Trade finance	3,849	2,114	2,282	1,891	2,114	2,248	2,099	2,914
Working capital	17,321	10,401	12,058	10,826	10,401	7,824	8,600	9,818
Fixed investment	44,684	50,175	50,237	49,646	50,175	50,669	50,584	50,603
Construction Financing	-	-	-	-	-	-	-	-
Other	1,322	1,410	1,369	1,370	1,410	1,322	1,322	1,322
C. Manufacturing	3,548,472	4,451,436	4,384,335	4,402,288	4,451,436	4,425,819	4,480,917	4,586,788
Trade finance	888,353	1,171,216	1,129,322	1,178,692	1,171,216	1,189,695	1,192,079	1,190,471
Working capital	1,434,218	1,750,989	1,768,090	1,714,509	1,750,989	1,700,738	1,713,749	1,778,597
Fixed investment	1,115,474	1,393,871	1,344,542	1,380,244	1,393,871	1,404,029	1,443,139	1,481,062
Construction Financing	8,783	22,180	17,905	17,987	22,180	21,261	22,183	22,582
Other	101,645	113,180	124,476	110,858	113,180	110,096	109,767	114,076
D. Electricity, gas, steam and air conditioning supply	558,695	620,224	577,559	625,158	620,224	591,844	602,184	603,247
Trade finance	5,769	8,399	8,911	10,200	8,399	9,427	8,243	8,711
Working capital	237,775	250,098	222,736	252,000	250,098	219,105	226,645	225,588
Fixed investment	314,017	356,879	340,056	358,775	356,879	357,425	360,417	362,966
Construction Financing	1,001	850	886	886	850	850	850	850
Other	133	3,998	4,971	3,297	3,998	5,038	6,029	5,132
E. Water supply; sewerage, waste management and remediation activities	24,150	22,442	24,912	28,447	22,442	19,710	17,623	16,856
Trade finance	9,383	13,291	12,790	17,878	13,291	10,550	8,441	7,763
Working capital	9,786	3,353	7,520	5,892	3,353	3,406	3,393	3,300
Fixed investment	4,976	5,364	4,362	4,348	5,364	5,322	5,306	5,310
Construction Financing	-	51	53	53	51	49	48	47
Other	6	383	187	277	383	383	436	436
F. Construction	154,443	188,365	178,187	179,624	188,365	186,695	188,740	193,737
Trade finance	425	624	394	312	624	605	551	583
Working capital	17,640	17,066	16,134	17,399	17,066	18,569	19,728	19,920
Fixed investment	28,625	24,142	25,230	24,750	24,142	26,170	27,474	26,723
Construction Financing	106,783	145,461	135,386	136,092	145,461	140,426	139,909	145,471
Other	970	1,073	1,043	1,072	1,073	925	1,079	1,040
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	452,581	531,595	494,549	518,744	531,595	533,141	514,482	502,362
Trade finance	63,282	83,421	76,350	91,300	83,421	91,950	89,606	83,201
Working capital	267,944	313,701	285,561	296,837	313,701	313,184	294,614	292,590
Fixed investment	89,861	91,296	90,773	89,189	91,296	89,686	90,680	86,466
Construction Financing	3,323	5,456	5,091	5,229	5,456	5,423	5,447	5,464
Other	28,171	37,721	36,773	36,189	37,721	32,899	34,136	34,640
H. Transportation and storage	113,666	127,188	129,549	128,420	127,188	127,965	127,821	123,237
Trade finance	364	3,510	3,590	3,511	3,510	3,680	3,682	2,953
Working capital	40,703	45,789	48,021	46,778	45,789	48,334	47,871	45,546
Fixed investment	70,929	71,220	71,537	71,623	71,220	69,362	69,737	68,743
Construction Financing	346	1,001	990	998	1,001	966	951	949
Other	1,324	5,668	5,411	5,510	5,668	5,624	5,581	5,046
I. Accommodation and food service activities	42,889	40,198	41,767	41,384	40,198	40,363	39,779	39,510
Trade finance	751	826	779	841	826	853	838	930
Working capital	13,504	10,777	11,998	11,874	10,777	10,980	10,258	10,381
Fixed investment	16,289	16,740	17,070	16,790	16,740	16,673	16,794	16,609
Construction Financing	11,507	10,973	11,011	11,009	10,973	10,991	11,025	10,722
Other	839	881	910	871	881	867	864	869

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep ^F
J. Information and communication	185,367	277,827	266,102	271,503	277,827	283,308	286,630	297,950
Trade finance	4,798	9,270	9,277	9,606	9,270	8,952	9,049	8,949
Working capital	35,665	24,849	25,321	28,367	24,849	24,363	20,152	28,138
Fixed investment	133,688	231,714	218,367	219,685	231,714	236,675	243,995	243,815
Construction Financing	284	275	292.189	276.509	275	773	772	770
Other	10,932	11,720	12,844	13,569	11,720	12,546	12,662	16,277
K. Real estate activities	30,892	37,084	35,696	37,645	37,084	36,803	36,223	37,509
Trade finance	-	-	..	..	-	-	27	-
Working capital	2,141	2,891	2,796	2,913	2,891	2,925	2,639	2,656
Fixed investment	8,350	9,047	8,102	8,337	9,047	9,043	8,513	8,584
Construction Financing	20,388	25,091	24,743	26,338	25,091	24,780	25,005	26,228
Other	13	55	56	56	55	55	40	39
L. Professional, scientific and technical activities	50,820	53,848	53,181	51,145	53,848	51,130	53,476	53,076
Trade finance	9,697	10,373	10,114	9,704	10,373	10,107	10,408	11,391
Working capital	28,375	25,904	27,746	26,105	25,904	22,761	24,834	25,720
Fixed investment	10,346	13,294	11,561	11,413	13,294	14,074	13,228	12,081
Construction Financing	271	195	210.954	205.261	195	186	181	172
Other	2,132	4,082	3,548	3,718	4,082	4,003	4,825	3,713
M. Administrative and support service activities	64,558	57,230	59,666	63,479	57,230	54,162	52,252	53,873
Trade finance	8,306	5,761	4,672	4,970	5,761	6,007	5,630	4,833
Working capital	30,041	32,260	31,353	34,137	32,260	29,228	27,882	30,668
Fixed investment	20,092	12,751	16,940	16,471	12,751	12,616	12,378	12,128
Construction Financing	353	113	150	150	113	113	113	113
Other	5,766	6,345	6,552	7,751	6,345	6,199	6,250	6,132
N. Education	32,301	36,167	33,595	33,079	36,167	35,114	34,152	35,414
Trade finance	20	16	15	15	16	14	14	14
Working capital	12,900	11,099	10,069	9,282	11,099	10,780	10,120	10,842
Fixed investment	10,705	10,682	10,989	11,138	10,682	10,648	10,378	10,943
Construction Financing	8,564	14,227	12,384	12,506	14,227	13,531	13,502	13,478
Other	113	143	137.626	136.769	143	140	138	136
O. Human health and social work activities	19,911	18,884	18,610	18,110	18,884	17,974	18,038	18,803
Trade finance	15	8	..	..	8	22	14	..
Working capital	5,739	4,812	4,507	4,213	4,812	4,345	4,526	4,941
Fixed investment	8,878	8,544	8,481	8,407	8,544	8,334	8,033	8,196
Construction Financing	5,195	5,432	5,506	5,384	5,432	5,177	5,374	5,577
Other	84	88	116.297	107.008	88	96	90	89
P. Arts, entertainment, and recreation	3,099	2,764	2,748	2,728	2,764	2,500	1,896	1,948
Trade finance	1	..	1	1	..	..	..	..
Working capital	790	932	895.327	900.024	932	879	802	830
Fixed investment	2,307	1,691	1,716	1,687	1,691	1,487	960	984
Construction Financing	-	130	130.711	130.534	130	124	124	124
Other	2	10	5	10	10	9	9	9
Q. Other service activities	71,136	72,118	69,745	69,069	72,118	72,591	69,654	71,578
Trade finance	5,948	2,610	1,520	1,799	2,610	2,642	2,373	2,122
Working capital	31,119	26,682	27,460	25,550	26,682	27,223	26,517	28,124
Fixed investment	23,776	28,970	28,215	28,745	28,970	29,271	28,828	28,681
Construction Financing	3,701	3,365	3,447	3,368	3,365	3,386	3,384	3,214
Other	6,592	10,491	9,103	9,607	10,491	10,069	8,552	9,438
Total	5,712,430	6,927,897	6,756,699	6,856,805	6,927,897	6,867,055	6,910,461	7,027,603

Source: Core Statistics Department

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
3. Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
4. 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 Core Statistics Department Department Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
6. 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-21	Jun-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep ^P
A. Agriculture, forestry, and fishing	11,688	23,562	21,233	21,828	23,562	23,174	24,036	23,581
Trade finance	32	-	-	5	-	-	-	50
Working capital	9,176	15,922	14,185	14,689	15,922	15,671	16,561	16,996
Fixed investment	1,882	4,568	4,121	4,195	4,568	4,376	4,362	4,388
Construction Financing	5	1,015	1,015	1,015	1,015	1,077	1,061	48
Other	592	2,057	1,912	1,923	2,057	2,051	2,053	2,098
B. Mining and quarrying	1,469	2,094	1,344	2,038	2,094	1,710	1,747	2,540
Trade finance	80	27	24	39	27	24	117	113
Working capital	840	1,522	744	1,432	1,522	1,158	1,104	1,920
Fixed investment	550	545	575	566	545	527	526	507
Construction Financing	-	-	-	-	-	-	-	-
Other	-	..	..	..	..	..	..	..
C. Manufacturing	190,503	226,460	208,500	224,816	226,460	211,862	214,543	219,608
Trade finance	28,846	37,047	30,691	36,423	37,047	37,575	31,845	31,688
Working capital	136,324	155,916	148,583	154,692	155,916	143,146	147,942	153,335
Fixed investment	22,844	29,796	25,811	29,532	29,796	27,630	30,635	30,968
Construction Financing	264	734	420	415	734	478	952	882
Other	2,225	2,968	2,995	3,755	2,968	3,032	3,169	2,736
D. Electricity, gas, steam and air conditioning supply	1,701	3,276	1,781	3,206	3,276	2,965	2,367	2,684
Trade finance	88	103	193	159	103	113	124	252
Working capital	1,000	2,622	1,133	2,583	2,622	2,318	1,648	1,779
Fixed investment	610	532	436	446	532	516	578	635
Construction Financing	-	-	-	-	-	-	-	-
Other	2	18	19	19	18	18	18	18
E. Water supply; sewerage, waste management and remediation activities	177	166	497	317	166	164	156	171
Trade finance	-	-	89	-	-	-	-	-
Working capital	61	53	300	204	53	54	44	53
Fixed investment	111	107	102	108	107	104	101	107
Construction Financing	-	-	-	-	-	-	-	-
Other	6	5	6	6	5	5	10	11
F. Construction	15,770	16,936	14,666	14,579	16,936	15,220	15,837	16,408
Trade finance	30	37	22	28	37	23	13	2
Working capital	5,073	5,078	4,914	4,823	5,078	5,794	6,006	6,046
Fixed investment	1,696	1,807	1,547	1,557	1,807	1,828	1,848	1,842
Construction Financing	8,293	9,593	7,734	7,727	9,593	7,135	7,341	7,865
Other	678	422	449	444	422	441	629	652
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	142,905	169,231	157,279	160,932	169,231	162,999	156,477	155,262
Trade finance	6,292	7,768	7,116	7,655	7,768	8,137	8,065	7,279
Working capital	113,124	124,280	117,031	119,113	124,280	120,109	115,098	115,940
Fixed investment	17,585	25,443	21,927	22,805	25,443	24,128	23,165	22,213
Construction Financing	351	182	175	182	182	640	172	170
Other	5,553	11,557	11,029	11,177	11,557	9,985	9,978	9,659
H. Transportation and storage	24,294	23,614	22,940	23,320	23,614	23,134	22,951	22,448
Trade finance	28	40	23	23	40	29	29	35
Working capital	2,599	2,694	2,443	2,685	2,694	2,605	2,858	2,992
Fixed investment	20,348	17,382	17,335	17,298	17,382	17,049	16,645	16,055
Construction Financing	158	459	459	460	459	445	433	426
Other	1,162	3,038	2,681	2,854	3,038	3,006	2,985	2,941
I. Accommodation and food service activities	4,709	4,376	4,634	4,273	4,376	4,812	4,794	4,872
Trade finance	26	26	26	26	26	26	26	26
Working capital	2,370	1,867	1,721	1,859	1,867	1,672	1,649	1,695
Fixed investment	976	1,224	1,159	1,166	1,224	1,221	1,231	1,240
Construction Financing	498	407	873	368	407	1,037	1,034	1,052
Other	839	852	854	855	852	857	854	859

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep ^P
J. Information and communication	4,586	4,669	4,394	4,552	4,669	4,574	4,569	4,676
Trade finance	158	289	250	267	289	273	275	305
Working capital	2,790	1,990	1,994	2,019	1,990	1,886	1,956	2,139
Fixed investment	1,279	1,968	1,718	1,828	1,968	1,975	1,900	1,827
Construction Financing	284	275	292	277	275	273	272	270
Other	74	147	140	162	147	168	166	135
K. Real estate activities	1,815	2,213	2,062	2,156	2,213	2,183	2,226	2,291
Trade finance	-	-	-	-	-	-	27	-
Working capital	306	432	431	419	432	403	440	496
Fixed investment	1,070	1,146	990	1,089	1,146	1,149	1,140	1,175
Construction Financing	426	580	584	593	580	576	578	582
Other	13	55	56	56	55	55	40	39
L. Professional, scientific and technical activities	15,146	18,791	16,049	17,068	18,791	17,789	17,748	18,101
Trade finance	1,755	2,198	1,963	1,886	2,198	2,033	2,095	2,071
Working capital	9,705	10,042	8,879	9,630	10,042	9,414	9,354	9,808
Fixed investment	2,564	3,094	2,287	2,465	3,094	3,033	3,093	3,045
Construction Financing	241	145	154	150	145	138	134	130
Other	881	3,313	2,765	2,937	3,313	3,171	3,073	3,048
M. Administrative and support service activities	12,320	13,015	12,322	12,199	13,015	11,973	11,831	12,274
Trade finance	1,019	733	709	782	733	733	722	733
Working capital	7,073	7,283	6,761	6,637	7,283	6,297	6,118	6,711
Fixed investment	3,384	2,587	2,389	2,404	2,587	2,527	2,545	2,464
Construction Financing	-	-	-	-	-	-	-	-
Other	845	2,412	2,463	2,375	2,412	2,415	2,446	2,367
N. Education	3,623	2,622	2,523	2,591	2,622	2,704	2,559	2,614
Trade finance	20	16	16	16	16	14	14	14
Working capital	1,736	925	957	923	925	858	857	939
Fixed investment	1,345	1,323	1,200	1,308	1,323	1,479	1,344	1,322
Construction Financing	408	216	218	208	216	213	206	203
Other	113	143	133	136	143	140	138	136
O. Human health and social work activities	3,166	2,049	2,019	2,021	2,049	2,034	2,207	2,113
Trade finance	-	8	-	-	8	22	14	-
Working capital	1,151	891	872	895	891	892	885	943
Fixed investment	1,431	940	921	913	940	905	1,095	961
Construction Financing	504	126	132	129	126	123	126	123
Other	80	84	94	84	84	92	86	85
P. Arts, entertainment, and recreation	941	355	279	333	355	375	298	329
Trade finance	1	..	1	1	..	..	..	..
Working capital	507	293	153	274	293	245	168	199
Fixed investment	431	48	116	45	48	117	116	117
Construction Financing	-	4	4	4	4	4	4	3
Other	2	10	5	10	10	9	9	9
Q. Other service activities	30,454	37,717	34,274	35,636	37,717	36,452	35,870	35,880
Trade finance	669	324	499	469	324	815	321	263
Working capital	13,766	13,405	12,033	12,301	13,405	12,000	11,958	11,996
Fixed investment	14,826	21,015	19,890	20,535	21,015	20,901	20,887	20,982
Construction Financing	227	59	55	55	59	81	80	47
Other	967	2,913	1,797	2,276	2,913	2,655	2,624	2,593
Total	465,266	551,145	506,796	531,866	551,145	524,122	520,217	525,853

Source: Core Statistics Department

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
3. 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.
4. 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 Core Statistics Department Department Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
6. 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 Province/Region and Disbursement & Utilization of Advances

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	(%)	
Jan-Jun 2020	Punjab	6,077.52	5,868.65	96.56	208.87	3.44	364.03	6,232.68	40.16	102.55
	Sindh	8,129.34	7,795.79	95.90	333.55	4.10	188.21	7,984.00	51.44	98.21
	KPK	82.83	78.26	94.48	4.57	5.52	70.19	148.45	0.96	179.22
	Balochistan	28.30	25.64	90.59	2.66	9.41	50.35	75.98	0.49	268.52
	Islamabad	1,176.21	935.73	79.55	240.48	20.45	114.47	1,050.20	6.77	89.29
	FATA	0.33	0.29	88.26	0.04	11.74	0.09	0.38	..	116.36
	Gilgit Baltistan	5.97	5.71	95.57	0.26	4.43	0.01	5.72	0.04	95.82
	AJK	19.08	18.92	99.17	0.16	0.83	3.24	22.16	0.14	116.15
Total		15,519.58	14,728.98	94.91	790.60	5.09	790.60	15,519.58	100.00	
Jul-Dec 2021	Punjab	6,931.94	6,681.41	96.39	250.53	3.61	597.57	7,278.98	37.59	105.01
	Sindh	10,759.16	10,211.73	94.91	547.44	5.09	193.77	10,405.50	53.74	96.71
	KPK	116.15	101.31	87.23	14.84	12.77	81.69	183.00	0.95	157.56
	Balochistan	27.36	25.21	92.16	2.14	7.84	86.00	111.22	0.57	406.55
	Islamabad	1,501.76	1,194.50	79.54	307.25	20.46	157.86	1,352.36	6.98	90.05
	FATA	0.55	0.47	86.07	0.08	13.93	2.82	3.29	0.02	597.70
	Gilgit Baltistan	7.46	7.09	94.95	0.38	5.05	0.07	7.15	0.04	95.83
	AJK	17.66	17.58	99.54	0.08	0.46	2.96	20.55	0.11	116.32
Total		19,362.04	18,239.31	94.20	1,122.74	5.80	1,122.74	19,362.04	100.00	
Jan-Jun ^P 2022	Punjab	8,609.72	8,441.68	98.05	168.03	1.95	345.80	8,787.48	40.30	102.06
	Sindh	11,187.72	10,978.35	98.13	209.37	1.87	136.40	11,114.75	50.98	99.35
	KPK	121.73	114.93	94.41	6.80	5.59	95.13	210.06	0.96	172.55
	Balochistan	17.21	16.93	98.38	0.28	1.62	54.48	71.41	0.33	414.94
	Islamabad	1,840.83	1,539.73	83.64	301.10	16.36	45.71	1,585.44	7.27	86.13
	FATA	0.44	0.35	79.60	0.09	20.40	0.04	0.39	0.00	87.78
	Gilgit Baltistan	6.97	6.86	98.55	0.10	1.45	0.82	7.69	0.04	110.34
	AJK	19.70	19.63	99.68	0.06	0.32	7.47	27.10	0.12	137.60
Total		21,804.31	21,118.47	96.85	685.84	3.15	685.84	21,804.31	100.00	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

Source: Core Statistics Department

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 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.

3.16 Province/Region and place of Disbursement and Utilization

Billion Rupees

Place of disbursement	Place of Utilization	Jan-Jun 2021		Jul-Dec 2021		Jan-Jun 2022 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,868.65	96.56	6,681.41	96.39	8,441.68	98.05
	Sindh	106.04	1.74	102.99	1.49	108.40	1.26
	KPK	8.31	0.14	8.51	0.12	14.38	0.17
	Balochistan	1.01	0.02	0.70	0.01	0.43	..
	Islamabad	91.95	1.51	136.12	1.96	38.07	0.44
	FATA	0.06	..	..	..	..	..
	Gilgit-Baltistan	0.01	..	0.05	..	0.05	..
	AJK	1.48	0.02	2.16	0.03	6.70	0.08
Punjab Total		6,077.52	100.00	6,931.94	100.00	8,609.72	100.00
Sindh	Punjab	235.33	2.89	400.17	3.72	107.19	0.96
	Sindh	7,795.79	95.90	10,211.73	94.91	10,978.35	98.13
	KPK	28.64	0.35	40.73	0.38	43.48	0.39
	Balochistan	48.90	0.60	84.91	0.79	53.67	0.48
	Islamabad	19.25	0.24	18.28	0.17	3.88	0.03
	FATA	-	-	2.80	0.03	..	..
	Gilgit-Baltistan	..	..	..	..	0.75	0.01
	AJK	1.43	0.02	0.55	0.01	0.39	..
Sindh Total		8,129.34	100.00	10,759.16	100.00	11,187.72	100.00
KPK	Punjab	0.80	0.97	10.56	9.09	3.08	2.53
	Sindh	0.73	0.88	1.10	0.95	0.02	0.02
	KPK	78.26	94.48	101.31	87.23	114.93	94.41
	Balochistan	0.01	0.01	..	..	..	..
	Islamabad	2.91	3.51	3.03	2.61	3.63	2.98
	FATA	0.02	0.03	0.01	0.01	..	..
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	0.10	0.12	0.13	0.11	0.06	0.05
KPK Total		82.83	100.00	116.15	100.00	121.73	100.00
Balochistan	Punjab	0.01	0.02	-	-	..	0.01
	Sindh	2.65	9.37	2.14	7.84	0.28	1.61
	KPK	-	-	-	-	..	..
	Balochistan	25.64	90.59	25.21	92.16	16.93	98.38
	Islamabad	..	0.01	-	-	..	..
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	-	-	-	-	..	..
Balochistan Total		28.30	100.00	27.36	100.00	17.21	100.00
Islamabad	Punjab	127.85	10.87	186.81	12.44	235.52	12.79
	Sindh	78.79	6.70	87.53	5.83	27.70	1.50
	KPK	33.21	2.82	32.38	2.16	37.19	2.02
	Balochistan	0.40	0.03	0.39	0.03	0.36	0.02
	Islamabad	935.73	79.55	1,194.50	79.54	1,539.73	83.64
	FATA	..	..	..	..	0.02	..
	Gilgit-Baltistan	0.01	..	0.02	..	0.01	..
	AJK	0.22	0.02	0.12	0.01	0.31	0.02
Islamabad Total		1,176.21	100.00	1,501.76	100.00	1,840.83	100.00
FATA Total		0.33	100.00	0.55	100.00	0.44	100.00
Gilgit-Baltistan	Punjab	..	0.02	0.01	0.17	..	0.03
	Sindh	-	-	-	-	..	..
	KPK	0.01	0.10	-	-	..	..
	Balochistan	0.02	0.40	..	0.05	0.02	0.27
	Islamabad	0.23	3.91	0.36	4.83	0.08	1.16
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	5.71	95.57	7.09	94.95	6.86	98.55
	AJK	-	-	-	-	..	..
Gilgit-Baltistan Total		5.97	100.00	7.46	100.00	6.97	100.00
AJK	Punjab	0.04	0.20	0.02	0.11	0.01	0.04
	Sindh	..	0.01	-	-	..	0.01
	KPK	..	..	..	..	0.01	0.03
	Balochistan	-	-	-	-	..	..
	Islamabad	0.12	0.62	0.06	0.34	0.05	0.25
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	18.92	99.17	17.58	99.54	19.63	99.68
AJK Total		19.08	100.00	17.66	100.00	19.70	100.00
Grand Total		15,519.58		19,362.04		21,804.31	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

Source: Core Statistics Department

3.17 Province/Region and Place of Utilization and Disbursement

Billion Rupees

Place of Utilization	Place of Disbursement	Jan-Jun 2021		Jul-Dec 2021		Jan-Jun 2022	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,868.65	94.16	6,681.41	91.79	8,441.68	96.06
	Sindh	235.33	3.78	400.17	5.50	107.19	1.22
	KPK	0.80	0.01	10.56	0.15	3.08	0.04
	Balochistan	0.01	..	-	-	..	..
	Islamabad	127.85	2.05	186.81	2.57	235.52	2.68
	FATA	-	-	-	-	0.01	..
	Gilgit-Baltistan	..	..	0.01	..	..	..
	AJK	0.04	..	0.02	..	0.01	..
Punjab Total		6,232.68	100.00	7,278.98	100.00	8,787.48	100.00
Sindh	Punjab	106.04	1.33	102.99	0.99	108.40	0.98
	Sindh	7,795.79	97.64	10,211.73	98.14	10,978.35	98.77
	KPK	0.73	0.01	1.10	0.01	0.02	..
	Balochistan	2.65	0.03	2.14	0.02	0.28	..
	Islamabad	78.79	0.99	87.53	0.84	27.70	0.25
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	..	..	-	-	..	..
Sindh Total		7,984.00	100.00	10,405.50	100.00	11,114.75	100.00
KPK	Punjab	8.31	5.60	8.51	4.65	14.38	6.84
	Sindh	28.64	19.30	40.73	22.26	43.48	20.70
	KPK	78.26	52.72	101.31	55.36	114.93	54.71
	Balochistan	-	-	-	-	..	..
	Islamabad	33.21	22.37	32.38	17.69	37.19	17.70
	FATA	0.02	0.01	0.07	0.04	0.08	0.04
	Gilgit-Baltistan	0.01	..	-	-	..	..
	AJK	..	..	..	..	0.01	..
KPK Total		148.45	100.00	183.00	100.00	210.06	100.00
Balochistan	Punjab	1.01	1.34	0.70	0.63	0.43	0.60
	Sindh	48.90	64.35	84.91	76.35	53.67	75.16
	KPK	0.01	0.02	..	..	..	..
	Balochistan	25.64	33.74	25.21	22.67	16.93	23.71
	Islamabad	0.40	0.53	0.39	0.35	0.36	0.50
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	0.02	0.03	..	..	0.02	0.03
	AJK	-	-	-	-	..	..
Balochistan Total		75.98	100.00	111.22	100.00	71.41	100.00
Islamabad	Punjab	91.95	8.76	136.12	10.07	38.07	2.40
	Sindh	19.25	1.83	18.28	1.35	3.88	0.24
	KPK	2.91	0.28	3.03	0.22	3.63	0.23
	Balochistan	..	..	-	-	..	..
	Islamabad	935.73	89.10	1,194.50	88.33	1,539.73	97.12
	FATA	0.02	..	0.01	..	0.01	..
	Gilgit-Baltistan	0.23	0.02	0.36	0.03	0.08	0.01
	AJK	0.12	0.01	0.06	..	0.05	..
Islamabad Total		1,050.20	100.00	1,352.36	100.00	1,585.44	100.00
FATA	Punjab	0.06	17.03	..	0.01	..	0.44
	Sindh	-	-	2.80	85.10	..	1.24
	KPK	0.02	6.16	0.01	0.40	..	1.27
	Balochistan	-	-	-	-	..	..
	Islamabad	..	0.96	..	0.09	0.02	6.37
	FATA	0.29	75.85	0.47	14.40	0.35	90.68
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	-	-	-	-	..	..
FATA Total		0.38	100.00	3.29	100.00	0.39	100.00
Gilgit Baltistan	Punjab	0.01	0.09	0.05	0.67	0.05	0.70
	Sindh	..	0.03	..	..	0.75	9.82
	KPK	-	-	-	-	..	0.01
	Balochistan	-	-	-	-	..	..
	Islamabad	0.01	0.13	0.02	0.24	0.01	0.15
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	5.71	99.75	7.09	99.08	6.86	89.32
	AJK	-	-	-	-	..	0.01
Gilgit-Baltistan Total		5.72	100.00	7.15	100.00	7.69	100.00
AJK	Punjab	1.48	6.70	2.16	10.49	6.70	24.73
	Sindh	1.43	6.47	0.55	2.69	0.39	1.46
	KPK	0.10	0.43	0.13	0.64	0.06	0.24
	Balochistan	-	-	-	-	..	..
	Islamabad	0.22	1.01	0.12	0.60	0.31	1.14
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	18.92	85.38	17.58	85.58	19.63	72.44
AJK Total		22.16	100.00	20.55	100.00	27.10	100.00
Grand Total		15,519.58		19,362.04		21,804.31	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off
 -: Value is zero; 0.00: Amount in less than 5.0 million

Source: Core Statistics Department

3.18 Province/Region and Categories of Advances by Borrowers* (Outstanding Position)

		Billion Rupees								
Provinces/ Regions	Borrower	Jun-2021			Dec-2021			Jun-2022 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	2.85	2.85	-	3.55	3.55	-	4.20	4.20
	Government	0.28	994.94	995.22	0.66	978.99	979.65	0.32	1,200.63	1,200.96
	Non-Financial Public Sector Enterprises	-	1,104.54	1,104.54	-	1,235.07	1,235.07	-	1,182.31	1,182.31
	NBFCs & Financial Auxiliaries	0.02	124.51	124.53	0.02	153.99	154.01	0.02	182.63	182.65
	Private Sector (Business)	244.84	5,314.82	5,559.66	272.44	6,139.82	6,412.27	293.05	6,458.92	6,751.97
	Trust Funds & Non Profit Organizations	..	15.02	15.02	..	14.00	14.00	-	15.53	15.53
	Personal/Individuals	81.48	804.38	885.86	81.99	927.17	1,009.16	81.50	1,041.90	1,123.40
	Others	1.44	1.71	3.14	0.96	1.68	2.64	1.42	1.43	2.86
	Total	328.06	8,362.76	8,690.82	356.07	9,454.27	9,810.35	376.31	10,087.56	10,463.87
Punjab	Foreign Constituents	-	-	-	-	..	..	-	-	-
	Government	-	623.90	623.90	-	616.39	616.39	-	847.22	847.22
	Non-Financial Public Sector Enterprises	-	293.43	293.43	-	339.97	339.97	-	352.32	352.32
	NBFCs & Financial Auxiliaries	-	21.59	21.59	-	26.91	26.91	-	39.27	39.27
	Private Sector (Business)	177.60	2,381.08	2,558.68	188.28	2,674.52	2,862.79	204.13	2,773.26	2,977.39
	Trust Funds & Non Profit Organizations	..	2.83	2.84	..	2.73	2.73	-	5.48	5.48
	Personal/Individuals	23.08	282.03	305.12	45.11	348.93	394.04	43.94	383.95	427.89
	Others	..	0.32	0.32	0.01	0.30	0.31	..	0.30	0.30
	Total	200.69	3,605.18	3,805.87	233.40	4,009.75	4,243.15	248.07	4,401.81	4,649.87
Sindh	Foreign Constituents	-	2.85	2.85	-	3.54	3.54	-	3.43	3.43
	Government	0.28	307.41	307.68	0.66	279.97	280.63	0.32	292.86	293.18
	Non-Financial Public Sector Enterprises	-	488.19	488.19	-	599.33	599.33	-	524.60	524.60
	NBFCs & Financial Auxiliaries	0.02	77.19	77.22	0.02	100.26	100.28	0.02	112.31	112.33
	Private Sector (Business)	56.94	2,438.23	2,495.16	66.68	2,847.65	2,914.33	67.98	2,928.36	2,996.34
	Trust Funds & Non Profit Organizations	-	4.92	4.92	-	3.96	3.96	-	3.96	3.96
	Personal/Individuals	47.76	446.45	494.20	16.00	492.78	508.78	16.46	573.09	589.55
	Others	1.13	1.39	2.52	0.17	1.38	1.55	0.18	1.13	1.31
	Total	106.13	3,766.62	3,872.74	83.53	4,328.87	4,412.40	84.96	4,439.75	4,524.71
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.01	0.01	-	0.01	0.01	-	..	..
	Non-Financial Public Sector Enterprises	-	25.67	25.67	-	25.07	25.07	-	22.77	22.77
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	5.36	38.99	44.35	7.92	55.38	63.30	11.11	80.25	91.36
	Trust Funds & Non Profit Organizations	-	0.19	0.19	-	0.17	0.17	-	0.31	0.31
	Personal/Individuals	3.22	25.63	28.85	8.21	29.42	37.63	8.49	27.72	36.20
	Others	-	-	-	0.48	-	0.48	0.94	-	0.94
	Total	8.58	90.55	99.13	16.61	110.11	126.72	20.54	131.11	151.64
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	3.01	3.01	-	2.67	2.67	-	2.60	2.60
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	2.64	4.34	6.98	6.20	5.43	11.63	5.01	6.07	11.08
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	4.60	4.37	8.98	8.98	4.42	13.40	8.62	4.58	13.20
	Others	0.30	-	0.30	0.30	-	0.30	0.30	-	0.30
	Total	7.54	11.72	19.26	15.48	12.52	27.99	13.93	13.25	27.18
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	0.77	0.77
	Government	-	60.62	60.62	-	79.96	79.96	-	57.94	57.94
	Non-Financial Public Sector Enterprises	-	297.01	297.01	-	270.70	270.70	-	282.62	282.62
	NBFCs & Financial Auxiliaries	-	25.67	25.67	-	26.76	26.76	-	31.00	31.00
	Private Sector (Business)	0.61	444.79	445.41	0.50	550.34	550.84	0.51	647.77	648.28
	Trust Funds & Non Profit Organizations	-	7.07	7.07	-	7.14	7.14	-	5.78	5.78
	Personal/Individuals	0.57	38.16	38.73	0.67	44.94	45.62	0.70	45.34	46.04
	Others	-	-	-	-	..	..	-	..	..
	Total	1.18	873.32	874.50	1.17	979.85	981.02	1.21	1,071.22	1,072.43
FATA	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.16	0.10	0.26	0.24	0.10	0.34	0.41	..	0.41
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.24	0.48	0.72	0.34	0.18	0.51	0.47	0.17	0.64
	Others	-	-	-	-	-	-	-	-	-
	Total	0.40	0.58	0.98	0.58	0.28	0.86	0.87	0.18	1.05

* End Position.

3.18 Province/Region and Categories of Advances by Borrowers* (Outstanding Position)

		Billion Rupees								
Provinces/ Regions	Borrower	Jun-2021			Dec-2021			Jun-2022 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	0.25	0.25	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.99	1.81	2.80	1.28	2.02	3.30	2.1	1.6	3.8
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.83	2.57	3.40	0.15	0.48	0.63	0.2	0.7	1.0
	Others	-	-	-	-	-	-	-	-	-
	Total	1.82	4.63	6.45	1.43	2.50	3.93	2.3	2.4	4.7
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.54	5.47	6.01	1.34	4.39	5.73	1.8	21.6	23.4
	Trust Funds & Non Profit Organizations	-	..	..	-	..	..	-	..	..
	Personal/Individuals	1.18	4.68	5.87	2.53	6.01	8.55	2.6	6.3	8.9
	Others	-	-	-	-	-	-	-	-	-
	Total	1.73	10.16	11.88	3.87	10.41	14.28	4.4	27.9	32.2

* End Position.

Source: Core Statistics Department

"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.

Data on "Outstanding Advances" is based on disbursements by the bank branches located in the respective regions and place of actual utilization for these advances may be different from the place of disbursements. The regional position may not reflect the true picture since offices of large companies operating in different regions might have used banking facilities located in different regions. Data relating to actual utilization is under process and will be disseminated as and when collected from banks and compiled by SBP.

"Outstanding Advances" mean the advances/loans recoverable at the end of the period (30th June or 31st December). 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, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

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.

3.19 Province/Region and Categories of Loans for Agriculture (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
FY21									
Jul-Jun									
Punjab	976,238	156,142	153,764	65,516	61,043	38,815	14,497	384,234	71,247
Sindh	146,512	63,096	32,450	12,667	14,490	13,972	2,556	66,345	29,600
Khyber Pakhtunkhwa	21,067	5,092	5,778	3,601	3,048	1,841	423	1,456	591
Balochistan	5,353	1,207	1,398	123	133	174	74	214	961
Azad Jammu Kashmir	477	64	486	1	1	1	35	1,225	43
Gilgit Baltistan	3,265	382	442	6	2	4	15	39	27
All Pakistan	1,152,912	225,982	194,318	81,914	78,716	54,806	17,600	453,514	102,468
FY22									
Jul-Sep									
Punjab	117,606	29,293	151,216	16,426	16,146	40,694	4,301	59,708	51,586
Sindh	19,665	19,786	34,612	3,183	3,227	10,601	1,333	13,833	12,359
Khyber Pakhtunkhwa	3,957	822	5,442	844	519	1,886	112	241	577.06
Balochistan	498	227	1,441	42	33.868	184.66	31	127.934	253.218
Azad Jammu Kashmir	245	24.932	88.481	-	-	1	9	227	43.492
Gilgit Baltistan	1,286	154.832	529.11	1	0.999	11.398	-	-	19.542
All Pakistan	143,257	50,308	193,329	20,496	19,927	53,378	5,786	74,137	64,838
Jul-Dec									
Punjab	368,984	78,319	158,406	27,892	34,677	41,126	6,715	124,092	57,421
Sindh	54,049	37,830	35,745	5,315	7,320	10,510	2,448	30,721	13,881
Khyber Pakhtunkhwa	9,254	2,106	5,837	1,363	1,089	1,938	177	1,380	907
Balochistan	1,605	641	1,567	65	89	199	50	256	274
Azad Jammu Kashmir	403	44	96	2	32	33	10	544	63
Gilgit Baltistan	3,315	410	719	2	2	12	-	-	20
All Pakistan	437,610	119,350	202,369	34,639	43,210	53,819	9,400	156,992	72,565
Jul-Mar									
Punjab	501,270	109,181	150,599	34,744	52,721	39,433	8,290	190,421	61,084
Sindh	86,041	56,183	35,403	7,781	11,382	9,673	2,780	43,836	13,318
Khyber Pakhtunkhwa	14,854	3,312	5,778	1,898	1,920	1,757	210	1,882	766
Balochistan	3,432	1,155	1,754	83	138	204	61	343	276
Azad Jammu Kashmir	510	57	84	4	36	35	10	827	67
Gilgit Baltistan	5,142	615	818	5	5	15	-	-	19
All Pakistan	611,249	170,504	194,436	44,515	66,202	51,117	11,351	237,309	75,531
Jul-Jun									
Punjab	792,984	176,381	163,213	42,732	78,113	41,236	10,351	299,331	74,181
Sindh	136,082	84,579	40,248	9,459	18,077	10,131	3,093	55,548	13,691
Khyber Pakhtunkhwa	23,827	5,701	6,536	2,351	2,750	1,896	255	3,315	956
Balochistan	5,388	1,973	2,061	146	299	253	72	474	301
Azad Jammu Kashmir	1,990	348	260	4	36	36	10	1,130	69
Gilgit Baltistan	6,533	800	847	7	13	21	2	25	25
All Pakistan	966,804	269,782	213,165	54,699	99,288	53,572	13,783	359,822	89,223

3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

Amount in million Rupees

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY 21									
Jul-Jun									
Punjab	997,200	112,060	125,400	101,117	424,916	106,671	2,154,568	1,138,395	495,897
Sindh	206,197	18,124	23,196	3,197	41,267	9,383	371,129	203,322	108,601
Khyber Pakhtunkhwa	31,911	6,789	6,720	2,333	1,101	1,114	59,335	17,486	16,043
Balochistan	1,586	123	154	65	80	42	7,201	1,757	2,729
Azad Jammu Kashmir	12,693	1,326	1,169	1,207	246	335	14,413	2,862	2,034
Gilgit Baltistan	5,409	991	1,216	1,556	635	931	10,251	2,048	2,619
All Pakistan	1,254,996	139,413	157,855	109,475	468,245	118,476	2,616,897	1,365,870	627,924
FY 22									
Jul-Sep									
Punjab	244,254	30,594	127,379	15,241	98,492	106,544	397,828	234,232	477,418
Sindh	40,335	4,245	22,316	512	10,839	10,769	65,028	51,930	90,656
Khyber Pakhtunkhwa	8,811	2,015	7,142	408	222	1,147	14,132	3,819	16,194
Balochistan	300	31,772	170,721	23	39,825	53	894	461	2,103
Azad Jammu Kashmir	6,765	564	1,783	104	19,412	332,857	7,123	836	2,249
Gilgit Baltistan	1,573	346,191	1,398	213	97,155	982,094	3,073	599	2,941
All Pakistan	302,038	37,795	160,189	16,501	109,708	119,827	488,078	291,876	591,561
Jul-Dec									
Punjab	608,992	71,208	137,078	36,328	209,287	109,998	1,048,911	517,582	504,028
Sindh	99,658	10,420	23,418	1,256	22,876	13,145	162,726	109,166	96,700
Khyber Pakhtunkhwa	18,258	4,386	7,988	995	598	1,161	30,047	9,560	17,831
Balochistan	649	75	188	64	87	69	2,433	1,148	2,297
Azad Jammu Kashmir	14,152	1,205	1,990	296	35	316	14,863	1,860	2,498
Gilgit Baltistan	3,408	770	1,614	642	312	1,111	7,367	1,494	3,475
All Pakistan	745,117	88,063	172,277	39,581	233,195	125,800	1,266,347	640,811	626,829
Jul-Mar									
Punjab	832,494	102,739	139,730	56,357	315,136	117,302	1,433,155	770,198	508,148
Sindh	148,760	15,788	24,266	1,811	39,383	15,091	247,173	166,571	97,751
Khyber Pakhtunkhwa	26,846	6,673	8,547	1,564	856	1,161	45,372	14,643	18,008
Balochistan	1,112	131	229	78	139	87	4,766	1,907	2,550
Azad Jammu Kashmir	18,981	1,762	1,962	426	67	290	19,931	2,749	2,438
Gilgit Baltistan	5,103	1,129	1,755	875	454	1,197	11,125	2,203	3,805
All Pakistan	1,033,296	128,220	176,489	61,111	356,035	135,128	1,761,522	958,269	632,701
Jul-Jun									
Punjab	1,168,647	153,116	154,133	79,191	445,167	120,197	2,093,905	1,152,109	552,960
Sindh	201,549	24,346	28,307	2,304	50,873	15,645	352,487	233,423	108,021
Khyber Pakhtunkhwa	38,825	10,018	10,053	2,033	1,316	1,112	67,291	23,099	20,553
Balochistan	1,408	236	278	97	149	83	7,111	3,131	2,977
Azad Jammu Kashmir	24,051	2,464	2,040	490	95	250	26,545	4,073	2,655
Gilgit Baltistan	7,377	1,624	2,027	1,155	610	1,296	15,074	3,072	4,215
All Pakistan	1,441,857	191,805	196,839	85,270	498,210	138,582	2,562,413	1,418,906	691,381

Source: Agricultural Credit & Microfinance Department

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

Million Rupees

ECONOMIC GROUPS	2021						2022		
	Jun			Dec			Jun ^P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	55.4	-	172.9	-	-	290.4	-	-	592.5
2. DOMESTIC CONSTITUENTS	119,171.3	45,345.3	140,899.6	130,798.8	43,050.8	185,087.0	143,038.6	49,474.1	224,852.1
I. GOVERNMENT	-	2,094.6	-	-	115.0	-	-	5,228.9	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	12,723.4	2,522.4	..	19,001.0	-	..	17,068.2	-	..
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	106,447.9	40,728.0	140,899.6	111,797.7	42,916.6	185,087.0	125,970.4	44,245.3	224,852.1
a. Agriculture, forestry and fishing	9.7	94.4	2.0	9.7	143.2	341.3	9.7	-	278.7
b. Mining and quarrying	-	1,321.7	440.1	-	1,321.7	574.8	-	1,409.7	552.1
c. Manufacturing	68,622.0	32,436.0	130,671.9	70,249.0	33,406.3	168,030.1	77,409.3	34,009.1	201,804.8
01 - Manufacture of food products	7,305.9	3,271.1	2,054.3	9,231.4	7,687.1	4,384.0	7,038.9	3,006.7	9,486.8
02 - Manufacture of beverages	100.0	521.7	19.3	150.0	494.2	3.5	100.0	481.6	8.0
03 - Manufacture of textiles	38,629.7	12,980.5	103,057.3	42,753.1	7,267.0	132,160.0	48,141.3	17,262.1	157,581.6
04 - Manufacture of wearing apparel	1,743.9	939.5	18,575.4	1,873.1	534.1	23,279.3	1,358.9	2,157.4	23,576.7
05 - Manufacture of leather and related products	10.0	309.3	2,270.3	72.8	337.0	2,432.6	-	850.3	3,509.2
06 - Manufacture of paper and paper products	69.1	1,338.0	307.0	451.6	799.6	190.6	32.4	890.3	102.8
07 - Manufacture of coke and refined petroleum products	5,317.7	489.5	597.7	4,558.2	758.5	-	4,965.6	488.2	625.0
08 - Manufacture of chemicals and chemical products	11,419.8	2,608.7	-	6,961.9	2,944.9	-	10,713.3	2,367.8	773.4
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	37.5	179.8	133.5	121.7	323.3	-	120.7	174.0	190.4
10 - Manufacture of rubber and plastics products	288.3	597.4	412.1	210.3	510.0	88.1	192.8	1,216.0	911.6
11 - Manufacture of other non-metallic mineral products	78.3	4,734.5	1,681.9	111.6	1,159.1	2,835.0	275.1	508.9	984.5
12 - Manufacture of basic metals	260.0	794.4	12.2	929.7	2,879.9	-	366.0	1,459.5	-
13 - Manufacture of fabricated metal products, except machinery and equipment	27.5	196.2	7.0	624.2	1,175.8	13.3	291.8	135.6	17.2
14 - Manufacture of computer, electronic and optical products	100.1	-	-	84.4	498.4	-	211.2	-	-
15 - Manufacture of electrical equipment	444.5	1,871.0	131.0	241.8	4,212.9	126.4	282.1	1,608.3	425.7
16 - Manufacture of machinery and equipment	24.2	54.4	198.0	6.1	46.2	575.4	-	-	447.4
17 - Manufacture of motor vehicles, trailers and semi-trailers	626.4	1,205.5	77.0	657.4	1,270.3	322.6	536.5	1,316.2	338.0
18 - Manufacture of furniture	53.0	103.4	-	158.0	32.9	-	225.0	-	-
19. Other manufacturing	2,086.0	241.3	1,137.6	1,051.6	475.1	1,619.4	2,557.8	86.2	2,826.4
d. Electricity, gas, steam and air conditioning supply	131.9	-	-	2,889.2	-	-	3,754.6	227.2	-
e. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	377.9	-	-
f. Construction	881.2	36.4	160.7	177.9	208.3	261.7	685.5	219.8	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,001.9	5,177.1	8,640.6	16,490.8	7,358.5	15,129.8	18,341.8	5,935.9	20,790.4
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	9.8	58.7	9.3	0.5	58.3	-	0.5	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	7,589.6	4,586.7	2,237.9	6,914.4	7,201.6	3,556.2	7,610.1	5,645.0	4,680.1
03 - Retail trade, except of motor vehicles and motorcycles	7,412.3	580.6	6,344.0	9,567.1	156.4	11,515.3	10,731.7	290.4	16,079.2
h. Transportation and storage	-	-	106.9	2.9	-	119.8	7.0	1,772.2	108.3
i. Accommodation and food service activities	-	-	-	-	77.7	65.3	-	19.3	-
j. Information and communication	10,810.7	5.2	68.7	10,043.6	45.6	103.0	10,823.0	50.6	154.7
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	1,758.2	362.3	106.3	1,765.0	304.3	87.4	3,425.7	573.4	85.2
m. Administrative and support service activities	3,443.1	1,275.4	628.1	3,814.4	46.9	224.2	3,880.2	24.0	986.1
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	100.0	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	5,789.1	15.4	74.5	6,255.3	-	149.6	7,255.7	-	91.9
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	0.2	-	-	19.2	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	119,226.6	45,345.3	141,072.5	130,798.8	43,050.8	185,377.5	143,038.6	49,474.1	225,444.7

Source: Core Statistics Department

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

Million Rupees

SECURITIES / SHARES	2021						2022		
	Jun			Dec			Jun ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. TREASURY BILLS / SHORT TERM FED. BONDS	6,050,306.2	6,160,529.2	6,063,721.8	4,874,637.1	5,149,275.4	4,879,580.7	5,566,284.6	5,554,446.0	5,573,926.6
01. Federal Government	6,050,306.1	6,160,529.1	6,063,721.7	4,874,637.0	5,149,275.3	4,879,580.6	5,566,284.5	5,554,445.9	5,573,926.5
02. Provincial Governments	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
II. FEDERAL BONDS	5,949,738.0	5,993,337.3	6,072,881.1	7,060,987.2	6,838,635.9	7,132,788.7	8,818,397.3	8,914,991.7	8,885,350.5
01. Compensation Bonds	-	-	-	-	-	-	-	-	-
02. Federal Investment Bonds	-	-	-	-	-	-	-	-	-
03. Pakistan Investment Bonds	5,949,738.0	5,993,337.3	6,072,881.1	7,060,987.2	6,838,635.8	7,132,788.6	8,818,397.3	8,914,991.7	8,885,350.5
04. Bearer National Fund Bonds	-	-	-	-	-	-	-	-	-
05. Income Tax Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
III. SHARES	299,420.7	200,663.6	332,193.5	305,998.7	199,822.9	327,906.0	344,593.4	257,027.6	355,088.5
01. Quoted On The Stock Exchange; of which:	176,079.4	67,020.7	203,023.2	171,455.9	61,397.4	185,898.5	186,316.7	95,270.5	192,391.8
a. Financial Institutions	25,177.8	15,344.0	29,325.3	23,778.4	15,185.0	27,311.1	31,055.2	18,127.7	31,385.5
b. NFPSEs	17,414.1	5,249.0	15,946.1	17,715.4	5,535.4	14,647.5	13,233.9	5,485.7	13,723.4
c. Private Sector	133,487.6	46,427.8	157,751.8	129,962.1	40,676.9	143,940.0	142,027.6	71,657.1	147,282.9
02. Unquoted On The Stock Exchange; of which:	123,341.2	133,642.8	129,170.3	134,542.8	138,425.6	142,007.5	158,276.7	161,757.2	162,696.7
a. Financial Institutions	20,133.0	27,467.7	20,133.0	20,594.8	19,435.0	20,597.7	24,798.8	25,458.7	24,910.8
b. NFPSEs	1,741.5	1,008.2	1,525.8	1,741.5	1,258.2	1,420.4	1,741.5	1,258.2	1,279.3
c. Private Sector	65,145.3	76,272.4	66,730.1	73,404.1	86,368.8	73,731.0	86,909.1	101,208.1	87,232.9
IV. DEBENTURES	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
V. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VI. CERTIFICATE OF INVESTMENTS	3,841.9	3,841.9	3,884.5	4,058.1	4,283.1	4,087.5	2,026.8	2,026.8	2,067.5
VII. TERM FINANCE CERTIFICATES	57,890.9	59,378.2	59,360.6	71,093.1	72,817.5	72,750.7	79,000.0	78,434.9	82,858.0
VIII. MODARBA CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	9,437.4	9,151.8	9,476.0	15,409.0	14,260.2	15,487.6	12,345.4	12,201.7	13,187.9
X. NIT UNITS	2,461.0	1,782.7	2,653.3	2,530.9	2,133.2	2,831.5	2,363.4	2,133.5	2,776.6
XI. OTHERS	88,866.3	88,833.2	91,403.1	67,551.0	66,905.7	70,239.2	108,089.2	106,677.6	100,345.0
XII. Islamic Banking Products - Investments	1,317,365.7	1,309,799.1	1,377,543.0	1,853,099.8	1,852,373.7	1,904,231.8	2,758,967.4	2,753,696.2	2,806,985.4
01. GOP Ijara Sukuk	748,897.5	747,397.1	780,993.8	1,293,211.3	1,297,536.5	1,325,223.5	2,239,570.1	2,233,990.6	2,258,743.4
02. Corporate Sukuks	508,822.0	505,782.3	533,452.1	510,853.2	507,046.2	528,884.8	477,966.8	477,142.0	506,781.9
a. Diminishing Musharaka Sukuk	151,894.7	152,106.7	154,520.4	153,529.1	152,617.2	156,109.3	146,890.8	148,067.3	150,245.3
b. Ijarah Sukuk	183,942.7	181,310.6	201,831.7	180,763.9	178,057.0	191,923.8	177,617.8	175,038.1	196,578.1
c. Modaraba Sukuk	18,227.0	18,151.2	18,612.3	21,747.0	21,747.0	22,172.5	21,898.7	21,897.0	22,597.9
d. Wakala Sukuk	30.3	425.0	30.9	-	-	-	-	-	-
e. Any other	154,727.2	153,788.8	158,456.7	154,813.2	154,625.0	158,679.3	131,559.6	132,139.7	137,360.7
03. Wakala Placements	-	-	-	-	-	-	-	-	-
04. Commodity Murabaha	-	-	-	-	-	-	-	-	-
05. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
06. Strategic Investment – Long Term	1,467.6	1,467.6	1,531.8	1,467.6	1,467.6	1,479.6	1,467.6	1,467.6	1,526.9
07. Certificate of Investment (COIs) - Long Term	88.1	88.1	88.1	3,188.1	3,188.1	3,222.2	4,638.1	4,638.1	4,709.5
08. Placement with FI	-	-	-	-	-	-	-	-	-
09. Other Mode of Investments – Short Term	6,027.1	4,682.6	6,889.6	3,622.4	3,269.4	4,202.8	6,212.7	6,215.2	6,227.5
10. Other Mode of Investments – Long Term	52,063.5	50,381.4	54,587.6	40,757.2	39,865.9	41,218.8	29,112.2	30,242.7	28,996.2
TOTAL	13,779,334.1	13,827,323.0	14,013,122.9	14,255,370.8	14,200,513.5	14,409,909.7	17,692,073.5	17,681,642.0	17,822,592.0

Source: Core Statistics Department

* Note: -As per BPRD circular letter No. 5 of 2016, Federal Government Securities include the amount of Bai Muajjal of Government of Pakistan Ijara Sukuk. Totals may differ due to rounding off.

3.22 Scheduled Banks' Deposits by Rates of Interest (Conventional Banking)

Million Rupees				
RATE OF RETURN	2020	2021		2022
	Dec	Jun ^R	Dec ^R	Jun ^P
00.00	5,173,150.97	5,427,917.57	5,534,412.86	6,152,031.03
01.00*	562,690.44	589,144.90	547,399.85	656,423.74
02.00*	45,072.51	27,485.11	103,838.02	49,334.77
03.00*	42,891.76	105,996.86	42,121.49	20,410.36
04.00*	83,809.46	73,684.88	33,816.51	4,327.73
05.00*	267,239.95	233,993.82	168,943.22	55,901.26
05.25	16,842.25	14,637.42	89,481.20	268.27
05.50	4,451,168.28	5,209,116.30	314,687.34	8,045.08
05.75	1,080,746.84	1,040,814.82	106,071.99	4,514.95
06.00	140,867.29	317,263.23	130,699.97	23,987.35
06.25	161,866.71	336,179.07	78,098.75	15,932.43
06.50	660,309.01	638,899.03	18,145.80	8,083.68
06.75	196,794.73	209,071.05	97,622.98	9,637.74
07.00	211,800.73	157,455.14	85,924.66	74,394.32
07.25	175,320.58	209,766.67	4,580,064.65	50,517.02
07.50	177,339.97	231,246.37	1,315,047.88	8,135.38
07.75	27,533.19	126,549.37	528,880.76	32,792.34
08.00	238,712.25	75,750.91	295,640.45	29,952.43
08.25	11,870.08	192,914.24	327,010.68	28,580.44
08.50	108,257.74	6,156.36	214,878.04	12,264.30
08.75	1,962.69	1,398.43	142,957.06	108,973.22
09.00	2,545.57	10,425.92	74,155.92	50,447.63
09.25	446.24	231.42	180,513.74	3,604.01
09.50	5,312.34	5,496.79	66,767.57	51,153.07
09.75	3,895.38	6,640.43	59,372.31	14,150.13
10.00	3,534.17	1,413.16	49,177.55	40,943.73
10.25	7,031.22	2,448.24	137,096.02	83,069.43
10.50	56,540.38	16,427.71	224,157.72	73,986.18
10.75	16,332.30	13,385.50	47,535.70	58,151.36
11.00	9,369.16	6,421.12	63,291.58	68,222.39
11.25	16,684.40	4,756.12	50,758.26	54,660.40
11.50	13,339.84	5,103.65	89,484.27	40,412.33
11.75	5,494.34	948.17	140,758.10	18,481.98
12.00	34,774.61	10,989.81	73,355.37	31,475.50
12.25	16,125.46	5,940.65	26,188.71	5,678,883.86
12.50	13,622.32	8,961.17	64,351.17	1,450,068.42
12.75	12,453.94	4,953.15	4,572.15	275,148.62
13.00	24,608.65	967.15	9,199.64	271,189.03
13.25	17,041.60	1,759.11	1,428.96	305,296.21
13.50	2,853.30	357.48	345.95	127,522.49
13.75	1,421.40	11.40	626.02	72,160.41
14.00	1,594.68	1,211.77	1,591.35	97,112.96
14.25	65.89	25.13	2.04	59,086.81
14.50	596.85	83.38	404.48	139,379.61
14.75	0.00	0.00	0.00	45,147.04
15.00 & above	2,256.44	1,074.86	1,448.25	761,830.50
Total	14,104,187.88	15,335,474.83	16,122,326.97	17,226,091.93

*01.00 stands for 0.01 to 1.00
 *02.00 stands for 1.01 to 2.00
 So on

Source: Core Statistics Department

3.23 Scheduled Banks' Deposits by Rates of Return (Islamic Banking)

RATE OF RETURN	Million Rupees			
	2020	2021		2022
	Dec ^R	Jun ^R	Dec ^R	Jun ^P
00.00	1,101,758.45	1,416,098.23	1,659,010.95	1,903,416.17
01.00*	722,890.49	192,244.36	228,963.91	165,175.17
02.00*	10,619.19	11,969.46	10,337.87	28,653.59
03.00*	575,551.98	625,331.56	138,428.73	1,347.89
04.00*	214,015.12	293,615.43	657,714.15	71,135.49
05.00*	226,470.78	311,716.80	320,335.58	98,873.00
05.25	48,702.77	49,070.54	62,022.29	38,796.79
05.50	219,721.72	227,881.63	44,939.16	175,015.54
05.75	77,370.14	160,182.09	28,438.72	19,527.69
06.00	61,914.68	55,922.56	53,693.47	34,305.39
06.25	41,405.84	72,314.47	38,843.44	24,603.79
06.50	141,887.52	42,598.45	60,724.44	297,267.08
06.75	49,209.24	62,765.33	26,887.87	20,013.42
07.00	94,084.83	73,855.94	155,970.37	316,731.74
07.25	94,435.50	111,177.76	106,891.92	19,058.18
07.50	19,083.71	57,632.13	58,343.09	56,993.90
07.75	2,520.52	23,095.53	40,668.29	13,066.02
08.00	5,309.06	8,221.24	97,069.97	51,687.07
08.25	523.89	3,167.65	37,769.71	28,313.28
08.50	3,489.43	20.72	31,128.61	37,394.23
08.75	528.43	432.63	30,341.70	59,016.47
09.00	13,184.42	58.23	69,128.38	23,977.19
09.25	27.49	21.90	40,438.91	18,407.44
09.50	17.22	12.92	24,444.51	37,342.64
09.75	49.62	28.82	7,364.48	17,753.81
10.00	198.56	28.76	13,714.66	100,341.56
10.25	32.33	0.35	43,371.88	13,700.59
10.50	99.34	15.04	27,659.14	80,956.71
10.75	8.05	1.35	10,663.91	18,561.72
11.00	263.83	22.80	9,598.26	41,566.37
11.25	99.61	1.03	1,555.90	14,998.11
11.50	422.36	5.00	1,624.18	32,047.91
11.75	287.68	-	3,081.54	88,930.44
12.00	1,130.20	3.90	2,918.70	30,823.62
12.25	209.61	-	-	149,432.70
12.50	567.91	37.00	248.55	67,249.20
12.75	34.00	-	-	79,318.67
13.00	98.35	12.20	202.48	96,252.53
13.25	-	-	-	38,057.58
13.50	-	-	-	34,143.89
13.75	-	-	-	19,885.09
14.00	-	-	-	35,742.13
14.25	-	-	-	16,506.91
14.50	-	-	4.09	33,239.81
14.75	-	-	-	53,559.30
15.00 & above	-	-	-	144,107.90
Total	3,728,223.85	3,799,563.78	4,144,543.81	4,747,295.69

Source: Core Statistics Department

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

3.24 Scheduled Banks' Advances by Rates of Interest (Conventional Banking)

RATE OF RETURN	Million Rupees							
	2020		2021				2022	
	Dec		Jun ^R		Dec ^R		Jun ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	513,005.48	391,627.88	387,672.30	385,852.29	465,236.61	413,391.74	354,734.25	351,755.36
01.00*	56,830.29	39,610.72	54,474.82	43,450.99	50,710.04	45,911.25	43,111.51	38,716.84
02.00*	74,937.11	71,817.17	87,649.11	82,592.43	142,373.95	124,886.68	154,434.90	148,300.50
03.00*	673,824.34	622,682.63	658,525.45	656,204.57	792,241.72	746,842.17	714,278.61	678,935.64
04.00*	98,893.19	61,569.12	112,469.83	112,388.64	201,923.45	147,990.35	227,613.03	185,712.43
05.00*	90,848.17	40,537.38	117,132.71	102,835.09	142,914.28	142,855.13	203,316.28	195,751.26
06.00*	69,270.64	50,229.59	133,551.16	125,793.33	56,343.99	46,856.37	94,069.75	82,395.49
07.00*	64,887.68	31,501.46	161,374.67	42,799.90	241,594.74	18,130.57	25,217.12	25,071.46
08.00*	1,722,159.25	885,154.21	1,711,223.27	946,806.23	640,751.68	336,098.60	47,513.49	47,512.40
08.25	486,163.45	293,046.48	414,489.29	244,897.16	164,793.20	152,212.06	6,478.30	6,478.30
08.50	277,259.19	180,725.65	517,188.10	353,911.78	224,549.83	199,941.32	29,805.43	29,262.57
08.75	322,548.34	184,172.79	229,583.15	165,851.81	203,608.29	195,356.61	54,927.97	22,474.84
09.00	189,641.42	127,501.06	295,450.46	183,363.70	152,503.01	117,573.63	79,702.04	48,361.08
09.25	151,241.78	126,103.17	134,185.43	114,034.96	185,619.87	138,431.25	13,432.25	13,432.25
09.50	52,741.04	44,786.76	180,406.84	175,854.67	217,651.34	143,726.94	26,005.41	26,005.41
09.75	162,982.94	85,022.90	72,304.82	65,475.93	210,190.76	150,624.57	11,619.34	11,619.34
10.00	80,532.27	76,566.00	100,345.14	90,520.05	208,666.79	197,185.32	147,121.38	69,848.69
10.25	139,514.32	91,475.88	65,844.20	48,049.99	190,150.96	155,009.60	14,331.30	4,836.66
10.50	37,476.80	31,874.43	167,478.42	116,921.10	227,441.75	207,421.24	99,344.36	60,065.43
10.75	143,316.30	95,409.68	36,220.03	27,720.03	279,271.62	166,201.64	42,454.33	41,429.23
11.00	31,422.86	27,728.28	122,376.38	122,349.45	255,584.92	117,497.57	115,207.56	112,568.90
11.25	36,763.50	30,777.31	22,389.11	17,577.08	175,615.45	164,325.99	78,251.23	40,151.40
11.50	25,997.57	19,064.99	58,245.66	58,245.66	332,612.67	165,226.28	97,253.37	92,169.81
11.75	18,749.41	12,250.79	14,795.60	14,795.60	171,089.13	137,206.54	67,226.21	20,981.20
12.00	96,164.33	85,935.60	47,664.85	35,128.28	170,297.90	122,760.89	330,279.32	130,970.38
12.25	66,528.18	57,062.51	18,838.67	18,338.67	72,611.25	67,234.26	382,451.53	92,178.37
12.50	17,703.07	14,321.90	29,754.71	29,620.93	118,998.60	109,468.51	188,621.55	172,169.04
12.75	15,135.32	9,048.01	46,468.59	46,468.59	62,801.21	60,328.00	211,466.56	180,262.63
13.00	96,860.52	91,098.13	60,612.90	56,991.60	102,552.12	102,034.53	189,860.20	146,723.98
13.25	18,152.43	14,728.75	14,281.75	14,281.75	44,364.25	44,364.25	117,517.04	97,127.07
13.50	47,921.70	41,485.35	40,225.32	40,182.59	81,335.13	74,561.46	141,245.57	116,094.74
13.75	7,794.08	5,214.91	11,323.00	11,323.00	40,597.28	40,454.97	127,947.61	126,311.44
14.00	63,563.33	60,712.27	31,813.95	31,813.95	104,670.20	103,770.20	163,533.12	160,548.22
14.25	10,064.22	8,714.74	7,573.41	7,573.41	10,903.07	10,903.07	141,355.75	121,197.52
14.50	4,715.12	2,824.98	14,245.64	14,169.43	19,684.26	19,684.26	185,370.38	136,220.91
14.75	19,492.51	13,915.17	9,663.78	9,663.78	20,153.38	20,153.38	170,463.43	139,536.87
15.00	26,382.72	19,191.00	9,489.02	9,411.52	9,027.93	9,021.80	234,829.26	197,853.15
15.25	19,565.71	2,830.29	1,280.82	1,269.77	19,611.11	19,611.11	240,718.52	192,434.33
15.50	80,810.06	63,044.22	16,902.53	6,902.53	21,587.41	7,768.61	323,465.25	196,755.22
15.75	3,517.33	1,792.69	1,746.09	1,746.09	7,040.96	7,040.96	365,101.58	153,202.03
16.00	11,946.10	6,431.87	11,577.99	10,577.99	14,472.93	14,472.93	139,413.54	120,606.67
16.25	7,129.67	6,552.51	18,639.95	18,639.95	20,437.66	20,437.66	151,810.66	115,823.20
16.50	27,415.36	23,918.61	24,147.90	24,147.90	27,861.63	27,861.63	186,253.46	105,041.96
16.75	3,937.79	3,613.45	2,795.15	2,795.15	10,189.05	10,189.05	92,008.80	88,757.12
17.00	7,836.91	841.71	8,238.39	8,238.39	6,771.81	6,771.81	44,950.37	44,500.98
17.25	1,235.91	168.93	389.85	389.85	1,524.61	1,524.61	82,326.82	78,479.79
17.50	10,683.75	6,541.28	11,736.30	1,266.06	5,196.27	5,196.27	53,478.53	53,478.53
17.75	1,121.80	161.10	1,133.84	135.84	702.80	702.80	36,275.26	31,589.81
18.00	25,009.67	2,573.01	114,355.97	114,355.97	51,323.36	51,323.36	27,137.21	27,137.21
18.25	15,524.08	1,185.87	3,204.84	2,623.81	9,123.76	9,050.41	36,277.94	36,070.33
18.50	5,488.43	1,643.89	699.20	699.20	786.98	786.98	11,449.30	11,449.30
18.75	790.62	442.88	1,244.59	1,244.59	5,937.23	5,937.23	16,937.09	16,937.09
19.00	1,989.64	161.65	2,666.57	2,666.57	20,982.89	20,982.89	59,974.00	59,974.00
19.25	653.37	419.61	196.26	196.26	158.47	158.47	8,043.87	8,043.87
19.50	2,802.99	1,306.26	8,202.04	2,069.36	677.30	677.30	5,465.74	5,465.74
19.75	1,058.57	994.00	721.10	721.10	701.30	701.30	16,586.72	16,586.72
20.00 & above	129,575.98	6,334.88	137,830.75	137,830.75	168,964.66	168,964.66	241,550.51	241,550.51
TOTAL	6,369,578.59	4,176,448.32	6,565,041.65	4,961,777.04	7,185,488.78	5,595,802.99	7,471,615.93	5,774,915.21

Source: Core Statistics Department

*01.00 stands for 0.01 to 1.00
 *02.00 stands for 1.01 to 2.00
 So on

3.25 Scheduled Banks' Advances by Rates of Return (Islamic Banking)

Million Rupees

RATE OF RETURN	2020		2021				2022	
	Dec		Jun ^R		Dec ^R		Jun ^F	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	103,915.8	88,284.5	145,644.8	145,637.7	195,111.8	195,111.6	247,209.3	238,610.0
1.00*	16,903.1	9,482.6	15,250.7	7,936.6	6,324.2	6,324.2	4,698.4	4,698.4
2.00*	16,508.2	16,360.0	24,775.9	24,775.9	65,193.1	35,537.5	38,570.3	38,570.3
3.00*	188,789.1	184,856.1	197,370.1	197,341.2	249,738.0	249,715.4	213,262.4	213,246.8
4.00*	18,434.6	10,285.1	37,806.6	37,791.6	46,243.3	46,243.3	100,683.6	66,334.0
5.00*	24,066.3	18,115.7	41,883.2	41,462.3	71,492.6	71,492.6	94,229.7	94,229.7
6.00*	8,865.9	6,909.8	14,883.2	11,993.0	6,382.1	6,232.1	38,674.6	38,674.6
7.00*	71,881.5	17,270.3	24,616.4	9,321.2	295,385.7	12,094.6	32,545.5	32,545.5
8.00*	602,215.9	296,482.2	628,398.8	251,800.9	300,321.5	117,545.0	67,074.4	44,682.4
8.25	156,333.7	101,192.3	106,075.0	94,073.6	39,804.1	39,125.9	6,983.1	6,983.1
8.50	83,111.9	72,163.7	129,125.3	98,418.6	62,648.9	46,492.3	3,632.4	3,632.4
8.75	88,586.1	63,501.7	115,259.5	92,482.4	70,813.8	57,714.9	7,718.9	6,794.1
9.00	61,321.4	40,898.8	120,605.9	65,587.8	59,952.8	58,218.9	16,838.2	7,993.7
9.25	50,989.1	47,861.2	48,843.3	48,830.6	41,223.9	39,166.8	2,388.8	2,388.8
9.50	26,036.8	24,371.9	53,893.1	53,882.5	68,996.0	66,746.2	6,587.1	6,463.1
9.75	26,758.3	23,898.6	37,912.7	37,897.3	65,587.8	64,056.1	9,886.2	9,886.2
10.00	18,081.9	16,341.9	37,063.4	35,585.8	51,290.4	50,564.8	9,643.4	7,139.4
10.25	36,870.4	29,452.7	42,111.0	40,074.4	59,329.3	58,509.9	20,677.3	5,667.4
10.50	9,844.8	6,022.3	18,610.9	18,592.5	66,523.8	56,317.1	38,395.7	8,395.7
10.75	26,916.7	11,189.5	27,379.5	27,379.5	81,531.9	70,282.1	12,448.9	12,009.7
11.00	13,727.7	5,516.5	28,545.1	28,530.5	52,959.9	50,852.8	19,794.4	19,772.4
11.25	14,967.2	7,685.4	21,126.2	21,125.4	78,631.3	68,397.2	49,639.8	20,639.8
11.50	8,406.6	2,651.8	17,669.6	17,661.7	72,228.0	65,616.5	29,243.6	27,241.8
11.75	10,759.2	1,927.7	21,346.6	15,046.6	113,372.2	53,599.9	132,764.9	23,817.1
12.00	16,486.4	9,750.0	19,798.1	17,731.9	54,791.6	46,930.5	201,176.2	71,015.2
12.25	20,970.6	13,949.6	18,880.5	18,880.5	38,203.1	38,201.3	214,751.4	34,386.7
12.50	6,859.1	1,722.3	13,419.3	13,419.3	42,977.9	42,585.7	69,758.2	52,035.8
12.75	4,977.0	2,235.0	8,902.2	8,902.2	34,811.2	34,770.1	93,940.7	62,301.5
13.00	5,595.1	2,394.9	6,275.7	6,275.7	21,944.4	17,791.8	44,636.6	44,636.6
13.25	11,862.5	4,965.2	7,526.1	7,526.1	18,920.1	18,894.9	35,902.5	35,902.5
13.50	8,972.2	1,783.8	11,723.8	11,723.8	20,560.8	20,489.7	52,232.6	50,518.4
13.75	6,849.8	1,912.1	11,157.7	11,157.7	13,927.6	13,924.6	56,383.9	55,983.9
14.00	13,390.7	4,734.3	9,743.9	9,743.9	25,022.1	25,022.1	41,183.3	41,181.4
14.25	7,574.8	3,092.8	7,057.0	7,056.4	12,932.2	12,926.8	35,897.1	35,896.6
14.50	6,251.3	2,653.5	6,062.2	4,977.6	11,184.2	10,142.2	98,380.9	82,528.8
14.75	6,634.5	2,549.0	5,721.2	5,721.2	7,771.4	7,763.3	55,527.8	55,527.8
15.00	8,758.7	6,870.7	5,388.7	5,388.7	9,079.9	9,073.8	94,679.2	75,624.7
15.25	6,254.2	3,480.1	4,217.3	4,217.3	41,407.4	7,062.6	97,040.2	76,130.7
15.50	7,551.3	5,545.5	2,415.9	2,415.9	6,053.5	6,050.3	109,220.4	81,786.3
15.75	2,046.5	726.3	1,903.5	1,903.5	3,749.1	3,747.5	87,946.1	57,556.1
16.00	5,705.8	4,895.2	2,958.7	2,958.7	3,212.8	3,212.8	72,741.3	63,802.3
16.25	1,763.1	623.0	1,160.5	1,160.5	7,724.8	7,721.1	88,013.0	76,672.0
16.50	4,300.1	2,899.5	2,816.4	2,816.4	3,042.5	3,042.5	45,110.0	45,110.0
16.75	2,187.1	316.0	756.1	756.1	1,062.9	1,057.9	34,216.0	31,771.6
17.00	4,809.1	1,601.0	1,798.2	1,798.2	2,170.2	2,170.2	21,752.2	21,752.2
17.25	1,612.2	221.1	403.7	403.7	899.2	878.7	20,233.2	20,233.2
17.50	2,234.1	191.4	784.4	784.4	937.8	926.6	12,384.5	12,384.5
17.75	1,356.1	359.7	699.8	699.8	532.4	532.4	16,097.7	16,097.7
18.00	3,831.7	474.9	1,860.3	1,860.3	3,031.6	3,031.6	10,136.4	10,136.4
18.25	796.0	128.0	321.7	321.7	717.7	713.6	14,668.6	14,668.6
18.50	1,161.1	155.1	845.2	845.2	981.9	976.5	5,920.2	5,920.2
18.75	684.1	72.3	421.0	421.0	363.1	363.1	10,242.7	10,242.7
19.00	2,435.9	904.4	1,824.5	1,824.5	1,751.5	1,751.5	6,070.8	6,070.8
19.25	1,640.7	331.9	997.1	997.1	745.5	745.5	5,998.9	5,998.9
19.50	1,561.5	86.7	758.8	758.8	777.6	777.6	4,282.5	4,282.5
19.75	1,238.8	20.3	697.5	697.5	504.6	504.6	4,559.8	4,559.8
20.00 & over	11,292.2	1,678.7	10,286.1	10,286.1	11,978.6	11,977.5	27,575.7	27,575.7
TOTAL	1,873,936.6	1,186,046.4	2,125,780.0	1,589,661.5	2,624,857.5	1,941,718.5	2,992,251.7	2,230,708.3

Source: Core Statistics Department

* 1.00 stands for 0.25 to 1.00

: : :
: : :
: : :

* 8.00 stands for 7.25 to 8.00

3.26 Scheduled Banks' Weighted Average Rates of Return on Deposits Overall – All Banks

TYPE OF DEPOSITS		Percent per annum			
		2020	2021		
		Dec	Jun ^R	Dec ^R	Jun ^P
I.	Call Deposits	3.96 (2.00)	3.20 (2.38)	4.67 (1.90)	5.71 (2.51)
II.	Saving Deposits	5.02 (67.56)	4.97 (68.05)	6.43 (66.73)	10.67 (67.05)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	6.20 (5.99)	5.94 (6.72)	8.57 (7.86)	12.90 (6.43)
	(b) 3 months and over				
	but less than 6 months	5.53 (5.83)	5.01 (6.04)	6.58 (6.59)	11.30 (6.39)
	(c) 6 months and over				
	but less than 1 year	4.63 (4.36)	5.22 (3.30)	6.09 (3.18)	9.10 (3.23)
	(d) 1 year and over but				
	less than 2 years	6.37 (11.09)	5.86 (10.64)	7.28 (10.76)	11.48 (11.52)
	(e) 2 years and over but				
	less than 3 years	6.99 (0.41)	7.07 (0.44)	8.13 (0.29)	9.37 (0.23)
	(f) 3 years and over but				
	less than 4 years	7.21 (0.76)	7.32 (0.73)	7.98 (0.66)	10.47 (0.64)
	(g) 4 years and over but				
	less than 5 years	6.15 (0.14)	5.45 (0.11)	8.40 (0.10)	9.21 (0.04)
	(h) 5 years and over	8.08 (1.86)	7.83 (1.58)	9.25 (1.93)	11.17 (1.96)
IV.	Overall				
	(i) Excluding current and other deposits	5.31	5.17	6.73	10.80
	(ii) Including current and other deposits	3.43	3.38	4.40	6.97

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

Source: Core Statistics Department

3.27 Scheduled Banks' Weighted Average Rates of Return on Deposits Conventional Banking– All Banks

TYPE OF DEPOSITS		Percent per annum			
		2020		2021	
		Dec	Jun ^R	Dec ^R	Jun ^P
I.	Call Deposits	4.20 (2.30)	3.46 (2.75)	5.06 (2.19)	6.18 (2.94)
II.	Saving Deposits	5.28 (68.25)	5.31 (68.17)	6.96 (65.82)	11.47 (66.86)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	6.36 (6.11)	5.98 (6.83)	8.77 (8.19)	13.17 (6.57)
	(b) 3 months and over but less than 6 months	5.55 (6.13)	4.92 (6.41)	6.47 (6.96)	11.13 (6.53)
	(c) 6 months and over but less than 1 year	4.52 (3.63)	5.01 (2.66)	5.63 (3.04)	7.99 (2.85)
	(d) 1 year and over but less than 2 years	6.55 (10.79)	6.04 (10.63)	7.40 (10.91)	11.93 (11.46)
	(e) 2 years and over but less than 3 years	7.96 (0.29)	7.64 (0.34)	9.42 (0.22)	11.08 (0.17)
	(f) 3 years and over but less than 4 years	7.88 (0.63)	7.82 (0.64)	8.60 (0.66)	11.20 (0.68)
	(g) 4 years and over but less than 5 years	6.47 (0.16)	5.77 (0.13)	9.04 (0.12)	11.30 (0.04)
	(h) 5 years and over	8.48 (1.71)	8.10 (1.45)	9.66 (1.88)	11.94 (1.90)
IV.	Overall				
	(i) Excluding current and other deposits	5.53	5.41	7.11	11.40
	(ii) Including current and other deposits	3.55	3.56	4.73	7.46

Source: Core Statistics Department

Note: Figures in parentheses represent as percentage of total PLS deposits excluding current and other deposits.

3.28 Scheduled Banks' Weighted Average Rates of Return on Deposits Islamic Banking – All Banks

TYPE OF DEPOSITS		Percent per annum			
		2020	2021		2022
		Dec	Jun ^R	Dec ^R	Jun ^P
I.	Call Deposits	0.06 (0.65)	0.09 (2.71)	.. (0.73)	.. (0.91)
II.	Saving Deposits	3.79 (64.45)	3.61 (67.57)	(4.38) 70.45	7.73 (67.76)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	5.45 (5.46)	5.78 (6.31)	7.52 (6.49)	11.79 (5.88)
	(b) 3 months and over but less than 6 months	5.36 (4.53)	5.50 (4.54)	7.23 (5.07)	12.04 (5.90)
	(c) 6 months and over but less than 1 year	4.86 (7.63)	5.61 (5.89)	7.65 (3.74)	11.66 (4.65)
	(d) 1 year and over but less than 2 years	5.69 (12.41)	5.14 (10.68)	6.78 (10.15)	9.83 (11.77)
	(e) 2 years and over but less than 3 years	5.67 (0.95)	6.14 (0.83)	6.12 (0.58)	6.82 (0.43)
	(f) 3 years and over but less than 4 years	5.79 (1.35)	6.14 (0.63)	5.26 (0.62)	6.66 (0.49)
	(g) 4 years and over but less than 5 years	1.52 (0.05)	6.14 (1.10)	1.23 (0.04)	1.55 (0.04)
	(h) 5 years and over	6.87 (2.52)	8.10 (1.43)	7.77 (2.13)	8.62 (2.16)
IV.	Overall				
	(i) Excluding current and other deposits	4.36	4.20	5.15	8.59
	(ii) Including current and other deposits	2.84	2.66	3.11	5.19

Source: Core Statistics Department

Note: Figures in parentheses represent as percentage of total interest-bearing deposits excluding current and other deposits.

3.29 Scheduled Banks' Weighted Average Rates 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										
2020	Dec	10.58	7.87	7.05	7.99	7.37	7.00	7.90	27.32	7.94
2021	Jun	10.40	8.41	6.68	7.90	7.03	7.07	8.51	28.09	8.01
	Dec	11.30	8.93	7.49	8.80	8.03	8.25	8.65	28.44	8.64
2022	Jun^P	12.52	12.88	11.14	11.45	11.01	10.98	13.01	29.56	11.54
II. CONVENTIONAL BANKING - ALL BANKS										
2020	Dec	10.58	7.85	6.91	7.83	7.24	7.01	8.06	27.42	8.03
2021	Jun	10.40	8.38	6.63	7.85	6.80	7.19	8.78	28.30	8.16
	Dec	11.30	9.06	7.48	8.67	7.86	8.60	8.94	28.77	8.83
2022	Jun^P	12.52	11.86	9.94	11.33	9.89	11.13	12.57	30.10	11.60
III. ISLAMIC BANKING-ALL BANKS										
2020	Dec^R	-	7.96	7.50	8.41	7.75	6.57	7.40	9.82	7.68
2021	Jun^R	-	8.90	6.84	8.01	7.59	5.03	7.71	16.06	7.53
	Dec^P	-	7.12	7.55	9.08	8.46	5.20	7.93	16.45	8.14
2022	Jun^P	-	12.70	10.14	11.30	10.27	9.29	11.26	23.66	10.82

Source: Core Statistics Department

3.30 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*	
				w.e.f.	Rate
17-Jul-19	13.75	11.75	13.25	1-Jan-11	10.00
18-Mar-20	13.50	11.50	12.50	10-Sep-12	8.50
25-Mar-20	12.00	10.00	11.00	1-Jan-13	8.30
16-Apr-20	10.00	8.00	9.00	1-Feb-13	8.20
16-May-20	9.00	7.00	8.00	1-Apr-13	8.40
26-Jun-20	8.00	6.00	7.00	1-Jul-14	7.50
20-Sep-21	8.25	6.25	7.25	2-Feb-15	6.00
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
08-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

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
13-Jul-22	Upto 3 years	8.50	1.50	10.00
	Over 3 years and upto 5 years	7.50	2.50	10.00
	Over 5 years and upto 10 years	7.00	3.00	10.00

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 PFI's	PFI's Spread	End User Rate (%)
1	Refinancing Facility for Modernization of SMEs	19-May-17		Upto 10	2.00	4.00	6.00
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Upto 1	2.00	4.00	6.00
3	Financing Facility for Storage of Agricultural Produce (FFSAP)	19-May-17	For SMEs	Up to 10	2.00	4.00	6.00
4	SBP Financing Scheme for Renewable Energy	26-Jul-19	Category I	Upto 12	3.00	3.00	6.00
			Category II	Upto 10	2.00	4.00	6.00
			Category III	Upto 10	3.00	3.00	6.00
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Upto 5	0.00	5.00	5.00
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Upto 5	0.00	5.00	5.00
7	Refinance Facility for Combating COVID - 19 (RFCC)	17-Mar-20		Upto 5	0.00	3.00	3.00
8	Temporary Economic Refinance Facility (TERF)	8-Jul-20		Upto 10	1.00	4.00	5.00
9	SME Asaan Finance (SAAF) Scheme	16-Aug-21		as approved by Bank	1.00	8.00	9.00

PFI: Participating Financial Institutions

Source: State Bank of Pakistan

1: Formally 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.

*: 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).

3.31 (a) Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Feb-2022																
Public	10.46	10.69	10.55	10.88	9.98	9.98	11.34	11.34	6.74	7.11	8.33	8.30	5.89	6.20	8.04	8.03
Private	10.32	10.47	10.48	10.66	9.46	9.46	10.03	10.04	4.88	4.85	8.33	8.31	4.73	4.72	7.78	7.78
Foreign	10.72	10.82	10.72	10.82	10.78	10.81	10.98	11.01	4.79	6.61	8.61	8.61	6.37	6.48	8.56	8.56
Specialized	17.25	17.25	17.25	17.25	10.41	10.41	15.32	15.32	3.72	3.72	8.70	8.70	7.40	7.40	8.51	8.51
All Banks	10.34	10.50	10.50	10.68	9.58	9.59	10.33	10.34	5.09	5.12	8.34	8.32	5.00	5.04	7.86	7.85
Mar-2022																
Public	11.60	11.91	11.77	12.14	9.27	9.26	11.23	11.24	5.94	6.28	8.67	8.65	5.70	6.05	8.10	8.09
Private	10.51	10.76	10.69	10.96	9.65	9.65	10.29	10.30	5.02	4.99	8.60	8.58	4.72	4.70	7.99	7.99
Foreign	11.20	11.29	11.20	11.29	11.06	11.08	11.23	11.26	4.32	6.67	7.72	8.68	6.02	6.38	8.16	8.69
Specialized	17.51	17.51	17.52	17.52	11.02	11.02	15.72	15.72	5.54	5.54	8.41	8.41	7.19	7.19	8.55	8.55
All Banks	10.59	10.83	10.77	11.03	9.61	9.60	10.52	10.53	5.10	5.15	8.59	8.59	4.94	4.98	8.02	8.02
Apr-2022																
Public	12.55	12.73	12.72	12.96	9.70	9.70	11.53	11.53	7.34	7.60	9.27	9.24	6.26	6.49	8.39	8.36
Private	11.84	11.98	11.99	12.16	10.38	10.36	10.98	10.97	5.62	5.55	9.28	9.22	4.96	4.93	8.26	8.25
Foreign	12.02	12.02	12.02	12.02	11.88	11.90	12.07	12.09	5.43	7.15	8.30	9.22	6.48	6.87	8.57	9.05
Specialized	18.34	18.34	18.34	18.34	10.31	10.31	16.46	16.46	6.62	6.62	8.60	8.60	7.33	7.33	8.66	8.66
All Banks	11.87	12.01	12.03	12.19	10.26	10.25	11.13	11.13	5.78	5.77	9.25	9.22	5.24	5.26	8.30	8.29
May-2022																
Public	12.88	12.95	12.96	13.04	10.58	10.58	12.22	12.22	9.10	9.70	10.96	10.92	7.21	7.80	10.04	10.01
Private	12.89	13.04	13.08	13.26	10.79	10.79	11.43	11.43	7.74	7.71	10.45	10.41	5.88	5.85	9.72	9.70
Foreign	13.55	13.60	13.56	13.60	12.99	13.02	13.20	13.23	7.07	9.43	9.56	11.21	7.56	8.37	9.83	11.06
Specialized	20.59	20.59	20.59	20.59	11.45	11.45	17.31	17.31	6.59	6.59	10.97	10.97	9.27	9.27	10.76	10.76
All Banks	12.91	13.06	13.09	13.28	10.78	10.78	11.64	11.64	7.99	8.09	10.54	10.53	6.18	6.26	9.80	9.80
Jun-2022																
Public	13.19	13.13	13.33	13.29	10.78	10.78	12.74	12.73	9.91	10.26	12.15	12.14	7.81	8.62	11.42	11.40
Private	13.61	13.74	13.84	14.03	11.46	11.40	12.14	12.09	8.52	8.49	11.82	11.80	6.69	6.67	11.09	11.07
Foreign	14.77	14.77	14.78	14.78	13.87	13.91	14.11	14.15	7.94	9.41	11.73	12.38	8.90	9.29	11.71	12.25
Specialized	20.29	20.29	20.52	20.52	12.11	12.11	18.48	18.48	7.67	7.67	12.57	12.57	10.27	10.27	12.52	12.52
All Banks	13.63	13.76	13.86	14.03	11.37	11.32	12.31	12.28	8.79	8.86	11.90	11.89	6.96	7.08	11.18	11.17

Notes:

Source: Core Statistics Department

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.
2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits re-priced or rolled over during the month.
4. Outstanding Deposits: The deposits held within the banks at the end of the month.
5. Loans & advances and deposits include interbank placements as well.

3.31 (b) Overall Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Aug-2022^R																
1. Scheduled Banks (SBs)	15.22	15.27	15.46	15.47	12.67	12.61	13.71	13.67	9.63	9.68	13.09	13.07	7.38	7.46	11.96	11.94
a. Public	15.48	15.48	15.49	15.49	11.44	11.42	13.23	13.21	10.78	11.39	12.89	12.89	7.73	8.34	12.29	12.28
b. Private	15.20	15.25	15.45	15.46	12.92	12.85	13.72	13.68	9.47	9.43	13.12	13.09	7.21	7.17	11.82	11.80
c. Foreign	15.85	15.85	15.86	15.86	15.19	15.23	15.48	15.53	9.28	10.51	13.57	13.57	10.02	10.06	13.49	13.49
d. Specialized	21.56	21.56	21.57	21.57	13.24	13.23	19.56	19.57	8.59	8.41	13.74	13.75	11.74	11.72	13.68	13.69
2. DFIs	14.98	14.98	15.05	15.05	11.61	11.57	12.66	12.62	15.47	15.47	15.47	15.47	15.16	15.16	15.16	15.16
3. MFBs	32.22	32.22	32.73	32.73	29.91	29.91	30.59	30.59	6.60	7.68	13.22	13.13	11.84	11.60	13.95	13.84
4. Overall (SBs,MFBs,DFIs)	15.32	15.37	15.56	15.58	13.18	13.14	14.24	14.22	9.60	9.67	13.10	13.07	7.47	7.55	12.02	12.00
Sep-2022^P																
1. Scheduled Banks (SBs)	15.22	15.31	15.47	15.59	13.20	13.16	14.33	14.31	9.36	9.37	13.37	13.34	7.53	7.62	12.13	12.11
a. Public	15.62	15.62	15.88	15.88	12.30	12.29	14.91	14.90	8.49	9.29	12.89	12.88	7.88	8.55	12.29	12.29
b. Private	15.19	15.28	15.44	15.56	13.36	13.32	14.13	14.11	9.41	9.36	13.39	13.36	7.38	7.34	12.04	12.01
c. Foreign	16.05	16.05	16.06	16.06	15.62	15.66	15.89	15.93	8.61	9.97	13.67	13.67	10.06	10.13	13.53	13.53
d. Specialized	21.95	21.95	21.95	21.95	13.89	13.83	20.02	20.31	9.56	9.55	13.58	13.58	11.58	11.56	13.71	13.73
2. DFIs	16.24	16.24	16.25	16.25	12.31	12.26	13.38	13.35	15.88	15.88	15.88	15.88	15.64	15.64	15.64	15.64
3. MFBs	31.73	31.73	32.26	32.26	29.33	29.33	30.00	30.00	6.67	7.98	13.82	14.01	12.05	11.96	14.28	14.25
4. Overall (SBs,MFBs,DFIs)	15.34	15.44	15.59	15.72	13.66	13.64	14.81	14.81	9.34	9.36	13.38	13.35	7.62	7.70	12.19	12.16

Notes: P: provisional

Source: Core Statistics Department

- Gross disbursements mean the amounts disbursed by Reporting Institutions (RIs) 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 however means the maximum amount availed by the borrower at any point of time during the month.
- Foreign currency loans are first converted into pak rupees at the prevalent exchange rates of the last day of the reporting month.
- Loans (Disbursed & Outstanding) mean all types of RIs'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 RIs placements. Interest accrued is not a disbursement and therefore it is not considered as loan. Staff loans whether interest free or not, are not included.
- All disbursements made to non-residents, private sector, public sector and government are included.
- All credit facilities such as credit cards, personal loans etc. and credit schemes such as LMM, export finance scheme and commodity operations are included.
- Outstanding loans mean the loans recoverable at the end of the month. Weighted Average rates of advances and deposits have been compiled by;
 - Including advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits
 - Excluding advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits
- Deposits include all types of deposits including inter RIs deposits and placements. Margin deposits (deposits held by RIs as collateral against letters of credits, letters of guarantees etc.) are however, not included.
- Foreign currency deposits are first converted into Pak Rupees at the prevalent exchange rates as of the last day of the reporting month.
- Fresh deposits mobilized during the month include outstanding balance of:
 - Fresh deposits (new accounts) mobilized during the month
 - Re-priced and /or rolled-over deposits during the month
- Outstanding deposits show position of deposits held by RIs at the end of the month.
- "Public" stands for Public Sector Banks - the banks incorporated in Pakistan or the shares/capital controlled by the federal and /or provincial governments.
- "Private" stands for Private Sector Banks incorporated in Pakistan, owned and controlled by private sector.
- "Foreign" stands for the branches of banks working in Pakistan but incorporated abroad
- "Specialized" stands for Specialized Banks established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example, agriculture sector, industrial sector, etc.
- DFIs stands for Development Finance Institutions
- MFBs stands for Microfinance Banks
- Weighted Averages have been worked out by weighting interest rates by the corresponding amounts of loans/deposits. The formula used is:

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

3.32 Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks

Percent per annum

Period	Zarai Taraqiyati 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 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.00 ³
2013-14	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.50 ³
2014-15	12.90 ⁴	12.90 ⁴	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	12.30	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 ^P	22.70	22.70	17.67	20.25	16.71	16.68

Source: Agricultural Credit and Microfinance Department SBP

P: Provisional

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs
2. Percent incentive is allowed to those borrowers who repay in time.
3. Mark up rates of comm. Banks are available since 2007-08.
4. ZTBL revised markup rates (average) in FY 2011-12.

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

3.33 Rates of Profit on National Savings Schemes

Percent per annum

S C H E M E	2021				2022					
	19 th May	17 th Jun	13 th Aug	10 th Dec	4 th Feb	22 nd Feb	25 th Mar	10 th May	3 rd Jun	5 th Oct
1. Savings Accounts										
(i) With cheque facilities	5.50	5.50	5.50	7.25	8.25	12.24	12.72	10.75	12.25	13.50
(ii) Without cheque facilities	5.50	5.50	5.50	7.25	8.25	12.24	12.72	10.75	12.25	13.50
2. Khas Deposit Accounts or Certificates¹										
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 Accounts²										
(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 Certificates³										
(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)	9.29	9.37	9.37	11.12	10.40	10.32	10.92	12.40	12.40	12.26
5. National Deposit Certificates / Accounts⁴										
(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)⁵ or Special Saving Accounts										
(i) First 5 periods of complete 6 months	8.00	8.00	8.20	10.40	10.00	10.00	11.00	12.40	13.00	13.00
(ii) Last period of complete 6 months	9.00	9.00	9.40	11.60	11.40	11.00	11.80	13.40	14.40	14.20
(b) Special Savings Certificates (Bearer)⁵										
(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 Certificates⁶	8.64	8.76	8.76	10.80	10.32	10.20	11.04	12.00	12.36	12.60
8. Pensioner's Benefit Accounts⁷	11.04	11.04	11.04	12.96	12.24	12.24	12.72	14.16	14.16	13.92
9. Behbood Saving Certificate⁸	11.04	11.04	11.04	12.96	12.24	12.24	12.72	14.16	14.16	13.92
10. Short-Term Saving Certificate⁹										
(i) 3 Months	6.96	6.96	6.88	9.24	9.68	9.72	10.40	13.40	13.68	15.00
(ii) 6 Months	7.14	7.20	7.12	9.66	10.12	10.10	10.60	13.90	13.96	15.04
(iii) 1 year	7.30	7.30	7.30	10.26	10.20	10.14	10.70	13.75	14.00	15.14
11. Shuhada Family Welfare account¹⁰	11.04	11.04	11.04	12.96	12.24	12.24	12.72	14.16	14.16	14.16

Notes:

Source: Central Directorate of National Savings

- 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.
- 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.
- Defence Savings Certificates introduced w.e.f. 08-11-1966.
- 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. refered above.
- 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.
- Regular Income certificates introduced w.e.f 02-02-1993.
- Pensioner's Benefit Accounts introduced w.e.f 20-01-2003.
- The 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.
- Short Term Certificates (STSC) introduced w.e.f 1st July 2012
- 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.

3.34 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
2017							
Q4	405,673	37,260,215	21,139	175,149	766,540	4,377	1,946,100
2018							
Q1	403,100	38,507,887	17,051	192,890	776,491	4,234	2,398,849
Q2	405,571	39,246,468	15,345	215,896	914,089	4,252	2,051,068
Q3	413,177	43,102,952	16,580	225,753	972,714	4,309	2,508,365
Q4	425,199	47,164,779	23,678	266,980	1,005,518	3,766	2,966,439
2019							
Q1	408,980	51,809,393	30,263	296,010	1,012,248	3,420	3,288,996
Q2	421,053	35,730,704	25,664	327,524	1,138,388	3,476	3,639,153
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	4,039,399
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	623,505	2,235,488	3,585	6,927,833
Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022							
Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830

Source: Agriculture Credit & Microfinance Department SBP

* 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.

3.35 Telegraphic Transfers Issued and En-cashed by State Bank of Pakistan

		Million Rupees								
PERIOD		2018	2019	2020	2020		2021			
					Mar	Apr	Jan	Feb	Mar	Apr
Karachi	Issued	1,211,346	1,328,205	465,225	214,326	53,289	447	622	270	210
	En-cashed	1,806,973	2,271,515	3,085,544	134,339	308,125	165,229	233,018	153,189	48,003
Lahore	Issued	1,242,359	1,655,367	1,175,068	157,730	37,559	83,710	65,724	25,840	10,000
	En-cashed	520,000	671,300	240,300	92,000	1,300	-	-	-	-
Peshawar	Issued	180,642	207,155	211,438	1,332	4,226	16,574	20,852	15,818	2,770
	En-cashed	223,985	243,692	104,141	35,730	8,240	1,500	1,500	-	-
Quetta	Issued	24,811	41,827	55,081	1,314	1,010	4,393	6,948	5,172	5,763
	En-cashed	92,298	102,740	92,885	10,813	2,000	1,300	3,600	4,300	6,043
Faisalabad	Issued	141,062	138,959	162,277	13,907	7,089	11,081	16,839	29,227	6,794
	En-cashed	141,477	144,717	82,159	15,334	5,750	1,050	3,900	300	2,000
Rawalpindi	Issued	197,224	329,380	178,972	5,200	9,970	9,528	34,250	28,067	7,650
	En-cashed	279,744	273,453	85,999	39,441	9,600	-	600	-	-
Hyderabad	Issued	9,859	17,691	14,193	463	460	282	6,225	75	-
	En-cashed	54,986	47,037	39,511	17,582	9,180	-	-	-	-
Islamabad	Issued	367,102	476,134	953,338	19,560	256,845	34,290	75,065	24,235	7,020
	En-cashed	326,279	475,218	96,681	50,885	4,900	-	-	-	100
Multan	Issued	40,818	29,231	248,209	20,917	3,450	2,017	10,454	4,550	3,096
	En-cashed	93,808	106,767	71,538	37,511	15,000	1,300	1,503	-	-
Sialkot	Issued	18,004	12,531	23,069	931	146	50	123	2,088	1,000
	En-cashed	131,855	164,194	71,889	22,326	3,500	2,200	2,200	700	-
Sukkur	Issued	23,060	13,250	23,396	770	50	1,662	858	1,475	-
	En-cashed	88,728	66,739	20,422	8,857	3,200	-	-	-	-
D.I. Khan	Issued	102,919	13,654	13,004	400	500	701	700	1,000	360
	En-cashed	95,503	20,867	8,771	4,609	1,140	-	-	-	7
Bahawalpur	Issued	1,507	560	11,839	5,913	-	100	3	-	-
	En-cashed	37,872	51,990	29,456	6,513	5,250	3,460	100	-	-
Muzaffarabad	Issued	61,580	48,420	50,140	6,020	3,390	-	-	3,330	1,540
	En-cashed	5,221	8,715	4,187	2,905	120	-	-	15	-
Gujranwala	Issued	17,661	19,973	19,759	1,165	1,195	1,091	62	3,627	180
	En-cashed	89,990	155,738	50,371	19,866	3,300	1,600	650	-	-
TOTAL	Issued	3,639,954	4,332,336	3,605,006	449,947	379,179	165,926	238,724	144,774	46,383
	En-cashed	3,988,719	4,804,682	4,083,852	498,710	380,605	177,639	247,071	158,504	56,153

Source: SBP-BSC field offices

Note: Telegraphic Transfers data has been discontinued from 3rd May 2021 after centralization of commercial bank accounts "one bank one account" across the country and no bank is more required to transfer their funds through this facility.

3.36 Clearing House Statistics

(Thousand Cheques)
Million Rupees

PERIOD		2019	2020	2021	2021	2022				
					Sep	May	Jun	Jul	Aug	Sep
Karachi	No. of Cheques Cleared	24,637	18,524	19,316	1,355	1,436	1,792	1,245	1,456	1,472
	Amount	11,345,271	9,962,227	12,457,829	815,307	1,154,254	1,531,815	995,389	1,066,718	1,119,189
Lahore	No. of Cheques Cleared	9,081	7,503	8,173	710	593	776	531	631	661
	Amount	5,086,338	5,012,278	6,603,769	590,235	574,410	782,540	527,335	582,814	593,199
Peshawar	No. of Cheques Cleared	1,615	2,445	1,662	165	...	205	111	142	154
	Amount	1,290,981	1,306,671	1,772,204	175,153	...	259,465	144,045	149,131	185,373
Quetta	No. of Cheques Cleared	931	750	769	63	49	83	44	56	62
	Amount	801,875	793,655	895,147	95,425	60,121	131,184	60,095	75,736	71,631
Faisalabad	No. of Cheques Cleared	2,285	1,637	1,859	175	92	125	88	102	107
	Amount	1,469,097	1,434,471	2,014,765	201,853	119,198	165,225	109,343	128,344	143,115
Rawalpindi	No. of Cheques Cleared	2,282	1,981	2,409	191	160	227	147	175	184
	Amount	1,550,321	1,612,262	2,465,530	192,967	18,919	333,618	175,014	208,811	223,735
Hyderabad	No. of Cheques Cleared	93	43	76	5	7	19	1	3	7
	Amount	91,964	86,545	122,707	9,292	12,894	24,397	5,892	8,370	8,874
Islamabad	No. of Cheques Cleared	3,553	3,064	2,735	245	32	351	183	231	252
	Amount	4,025,485	4,055,736	3,756,678	435,601	28,778	704,931	355,528	409,875	385,521
Multan	No. of Cheques Cleared	1,074	958	1,014	83	75	101	65	76	85
	Amount	1,062,194	1,084,509	1,308,320	115,238	111,793	148,452	95,994	108,193	108,193
Sialkot	No. of Cheques Cleared	745	615	746	58	53	67	50	61	63
	Amount	421,540	463,815	706,141	56,706	71,242	93,788	87,663	105,249	76,233
Sukkur	No. of Cheques Cleared	699	589	639	48	43	62	34	34	41
	Amount	454,149	441,891	574,029	35,642	56,449	62,197	49,863	48,723	46,723
D.I. Khan	No. of Cheques Cleared	23	19	20	1	...	5	..	1	1
	Amount	17,736	16,769	17,179	1,270	...	2,089	1,126	1,504	838
Others	No. of Cheques Cleared	1,430	1,160	1,326	101	82	141	75	94	108
	Amount	975,694	1,164,114	1,334,163	111,045	129,780	167,603	119,662	135,512	137,215
TOTAL	No. of Cheques Cleared	48,448	39,288	40,626	3,200	2,626	3,955	2,577	3,063	3,199
	Amount	28,592,644	27,434,942	33,914,101	2,835,734	2,337,838	4,407,305	2,726,950	3,028,980	3,099,838

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY21		FY22			
		Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	16,081	16,170	16,321	16,571	16,643	16,603
Automated Teller Machines (ATM)	No.	16,175	16,355	16,546	16,709	16,897	17,133
Point of Sale (POS)	No.	67,099	71,907	79,134	92,153	96,975	104,865
2. Cards							
Credit Cards	No.	1,687,815	1,720,949	1,758,130	1,739,901	1,739,466	1,799,702
Debit Cards	No.	28,582,140	29,849,278	29,714,882	30,919,816	29,419,406	30,162,289
Proprietary ATMs only Cards	No.	6,426,981	5,771,429	4,605,196	4,781,926	4,881,677	42,144
Pre-Paid Cards	No.	126,322	127,670	128,003	125,369	127,624	109,010
Social Welfare Cards	No.	7,699,466	8,467,023	9,997,081	11,096,417	11,017,162	10,327,551
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	309,795	323,365	361,606	400,321	410,925	438,950
Amount	Million Rupees	22,485,021	23,400,046	27,189,235	33,260,259	35,422,174	41,985,001
4.1 ATM Transactions							
Number of Transactions	Thousands	153,452	157,760	163,733	173,575	171,283	183,677
Amount	Million Rupees	2,084,493	2,177,567	2,158,697	2,370,852	2,437,036	2,660,480
i. Cash Withdrawal							
Number of Transactions	Thousands	148,000	152,236	158,654	168,068	165,740	178,184
Amount	Million Rupees	1,885,768	1,975,250	1,976,720	2,138,479	2,204,839	2,379,151
ii. Cash Deposit							
Number of Transactions	Thousands	339	279	60	381	401	420
Amount	Million Rupees	28,950	24,494	7,265	38,006	39,737	44,772
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,375	1,438	1,455	1,312	1,453	1,303
Amount	Million Rupees	3,724	5,913	8,721	6,347	5,547	7,569
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,512	1,434	1,286	1,377	1,306	1,264
Amount	Million Rupees	59,937	58,096	55,029	63,108	63,284	64,273
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,222	2,367	2,277	2,437	2,384	2,501
Amount	Million Rupees	105,982	113,673	110,962	124,912	123,630	164,579
vi. Others							
Number of Transactions	Thousands	5	6	-	-	-	-
Amount	Million Rupees	131	141	-	-	-	-
4.2 POS Transactions							
Number of Transactions	Thousands	25,175	24,204	28,060	31,371	38,253	39,843
Amount	Million Rupees	125,421	122,189	134,861	178,109	189,691	204,585
4.3 RTOB Transactions							
Number of Transactions	Thousands	49,273	45,252	48,355	54,021	52,336	52,456
Amount	Million Rupees	17,398,116	17,767,514	20,816,399	25,331,738	26,774,067	32,386,571
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,591	9,749	10,319	11,509	11,541	11,708
Amount	Million Rupees	1,726,392	1,555,805	1,761,906	2,032,616	2,158,697	2,503,555
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	23,364	20,303	21,463	25,205	24,437	22,514
Amount	Million Rupees	3,705,767	3,574,185	3,901,998	4,554,900	4,603,003	4,810,130
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,319	15,200	16,572	17,307	16,358	18,234
Amount	Million Rupees	11,965,957	12,637,523	15,152,494	18,744,222	20,012,367	25,072,886
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	51,739	61,299	79,102	93,964	101,539	112,917
Amount	Million Rupees	1,297,940	1,591,590	2,161,173	2,926,586	3,085,830	3,677,150
i. Payment Through Mobile							
Number of Transactions	Thousands	1,595	2,411	4,020	5,602	6,069	6,680
Amount	Million Rupees	140,823	174,923	215,807	232,072	255,471	306,739
ii. Utility Bills Payment							
Number of Transactions	Thousands	15,770	17,484	17,779	18,124	19,176	19,917
Amount	Million Rupees	21,292	29,661	44,069	38,041	42,191	49,979
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	10,324	11,890	15,245	19,682	21,762	25,357
Amount	Million Rupees	451,699	532,552	748,085	1,262,750	1,245,833	1,486,337
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	24,049	29,514	42,059	50,555	54,532	60,962
Amount	Million Rupees	684,127	854,455	1,153,212	1,393,724	1,542,335	1,834,096

3.37 Electronic Banking Statistics

Product / Item	Unit	FY21		FY22			
		Q3	Q4	Q1	Q2	Q3	Q4
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	39	40	40	38	34	34
Amount	Million Rupees	2,116	2,140	1,685	1,639	1,587	2,093
i. Payment Through Call Centre							
Number of Transactions	Thousands	30	29	25	25	24	24
Amount	Million Rupees	1,634	1,665	1,327	1,355	1,300	1,805
ii. Utility Bills Payment							
Number of Transactions	Thousands	5	7	12	10	7	8
Amount	Million Rupees	100	142	248	178	139	154
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	4	4	3	3	2	2
Amount	Million Rupees	377	330	109	105	146	133
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	5	4	1	1	1	1
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	24,501	27,982	29,644	33,769	38,335	39,969
Amount	Million Rupees	1,561,670	1,720,666	1,894,149	2,424,648	2,906,935	3,024,139
i. Payment Through Internet							
Number of Transactions	Thousands	1,145	1,162	1,296	1,465	1,388	1,429
Amount	Million Rupees	160,254	167,204	172,239	196,749	660,006	219,491
ii. Utility Bills Payment							
Number of Transactions	Thousands	4,415	4,597	4,759	4,787	5,326	5,687
Amount	Million Rupees	144,629	157,003	124,657	116,248	150,512	191,726
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	8,595	9,834	10,360	11,241	12,728	13,865
Amount	Million Rupees	559,321	628,826	720,669	865,505	979,590	1,318,668
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	10,346	12,388	13,229	16,277	18,894	18,989
Amount	Million Rupees	697,466	767,632	876,584	1,246,145	1,116,826	1,294,253
4.7 e-Commerce							
Number of Transactions	Thousands	5,616	6,828	12,672	13,584	9,144	10,054
Amount	Million Rupees	15,265	18,381	22,272	26,688	27,028	29,984

Source: Payment System Policy and oversight Department, SBP

3.38 Real Time Gross Settlement Systems and Paper Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY21		FY22							
	Q4		Q1		Q2		Q3		Q4	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	21,195	108,731	21,624	117,745	21,935	111,958	23,420	106,215	24,766	148,211
Inter Bank Fund Transfers	1,028,363	33,917	1,042,987	36,692	1,104,149	44,240	1,037,391	44,212	1,034,906	49,668
Retails Cheques Clearing	14,592	5,440	14,452	4,614	16,413	5,117	15,564	5,251	15,263	7,660
Total	1,064,150	148,088	1,079,063	159,050	1,142,497	161,315	1,076,375	155,677	1,074,935	205,538

3.39 Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	22.4	4,378.0	25.7	4,587.5	24.5	4,639.4	22.4	4,882.3	This breakup data has been discontinued to be published by PSPOD
Cash withdrawals	36.1	4,858.2	38.3	5,306.8	36.9	5,356.9	35.5	5,322.4	
Intra Bank Funds Transfer through Cheques	8.9	14,138.2	9.6	14,634.4	9.6	15,077.2	9.0	15,886.5	
Inter Bank Funds Transfers (Clearing)	8.9	7,609.6	10.0	6,802.4	9.9	6,642.6	9.1	7,717.5	
Utilities Bills Payments	17.5	497.6	17.4	687.3	15.6	633.8	14.1	656.9	
Direct Debit (Standing Instructions)	0.6	2,240.5	0.7	2,351.8	0.6	2,447.6	0.7	2,662.2	
Pay Order/Demand Draft	2.7	1,990.3	3.1	2,390.4	3.0	2,385.0	2.7	2,821.5	
Others*	0.1	525.8	0.1	473.2	0.1	475.3	0.1	535.6	
Total	97.1	36,238.2	104.8	37,234.0	100.2	37,657.9	93.7	40,485.0	

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

Source: Payment System Policy and oversight Department, SBP

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

Amount in million Rupees
Ratio in percent

SEGMENT	2021						2022					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	6,964,404	663,284	9.5	7,731,109	653,988	8.5	7,926,781	661,159	8.3	8,166,970	673,173	8.2
SMEs Sector	430,274	77,134	17.9	518,631	76,534	14.8	488,463	75,555	15.5	477,227	74,199	15.5
Agriculture Sector	391,458	65,566	16.7	404,847	61,821	15.3	406,133	57,009	14.0	424,314	58,971	13.9
Consumer sector	771,802	31,735	4.1	820,928	30,263	3.7	863,380	31,036	3.6	897,754	30,738	3.4
<i>i. Credit Cards</i>	58,679	2,686	4.6	64,968	2,619	4.0	68,890	2,640	3.8	72,215	2,223	3.1
<i>ii. Auto loans</i>	334,725	4,297	1.3	351,437	4,155	1.2	358,908	4,298	1.2	361,406	4,409	1.2
<i>iii. Consumer durable</i>	1,467	62	4.3	1,771	66	3.7	1,955	75	3.8	911	64	7.0
<i>iv. Mortgage loans</i>	122,897	11,146	9.1	148,000	9,923	6.7	173,918	9,806	5.6	205,480	9,914	4.8
<i>v. Other personal loans</i>	254,035	13,543	5.3	254,752	13,499	5.3	259,708	14,218	5.5	257,742	14,128	5.5
Commodity Financing	990,750	8,521	0.9	990,803	8,090	0.8	979,465	8,395	0.9	1,218,697	8,008	0.7
Staff Loans	187,508	2,434	1.3	198,298	2,380	1.2	208,172	2,510	1.2	224,693	2,368	1.1
Others	217,078	28,690	13.2	240,752	27,131	11.3	259,258	27,998	10.8	284,877	31,066	10.9
Total	9,953,275	877,364	8.8	10,905,368	860,206	7.9	11,131,652	863,662	7.8	11,694,531	878,521	7.5

SECTOR	2021						2022					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	835,340	71,435	8.6	931,704	67,446	7.2	868,683	62,770	7.2	997,667	65,407	6.6
Automobile / Transportation	174,282	17,612	10.1	194,677	17,341	8.9	200,395	17,463	8.7	213,924	18,565	8.7
Cement	206,294	5,745	2.8	213,275	5,477	2.6	221,225	5,690	2.6	245,583	5,449	2.2
Chemical & Pharmaceuticals	330,335	16,458	5.0	375,419	16,551	4.4	377,512	16,438	4.4	419,087	16,538	3.9
Electronics	133,794	23,768	17.8	150,523	24,110	16.0	155,608	23,996	15.4	165,555	25,131	15.2
Financial	285,690	12,502	4.4	337,473	10,495	3.1	344,657	10,547	3.1	382,568	10,697	2.8
Individuals	998,140	64,028	6.4	1,071,916	63,050	5.9	1,108,163	62,857	5.7	1,202,135	63,676	5.3
Insurance	7,341	62	0.8	6,421	62	1.0	6,184	62	1.0	5,210	62	1.2
Others	3,727,147	362,431	9.7	4,026,516	357,631	8.9	4,039,804	361,500	8.9	4,288,029	369,070	8.6
Production/Transmission of Energy	1,439,617	80,183	5.6	1,521,026	78,264	5.1	1,559,682	83,735	5.4	1,519,079	84,505	5.6
Shoes & Leather garments	42,396	5,760	13.6	43,635	5,476	12.5	47,977	5,733	11.9	51,895	5,906	11.4
Sugar	202,214	58,902	29.1	251,046	58,531	23.3	401,196	58,417	14.6	347,780	59,331	17.1
Textile	1,570,683	158,477	10.1	1,781,736	155,771	8.7	1,800,567	154,453	8.6	1,856,019	154,184	8.3
Total	9,953,275	877,364	8.8	10,905,368	860,206	7.9	11,131,652	863,662	7.8	11,694,531	878,521	7.5

Source: Financial Stability Department SBP

3.41 Non-Performing Loans (Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Mar-22			Jun-22		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	878,748	76,031	0.73	893,168	75,677	0.68
All Banks	863,662	73,556	0.71	878,521	73,853	0.68
Commercial Banks	824,320	59,385	0.58	833,767	54,646	0.51
Public Sector Commercial Banks	307,028	26,495	1.41	305,372	25,007	1.32
Local Private Banks	515,448	33,435	0.41	526,542	30,137	0.34
Foreign Banks	1,844	(544)	(0.48)	1,853	(497)	(0.47)
Specialized Banks	39,342	14,171	14.41	44,754	19,207	19.61
DFIs	15,087	2,475	1.72	14,647	1,824	1.15

3.42 Cash Recovery against Non-Performing Loans

Million Rupees

Banks / DFIs	For the Quarter	For the Quarter
	Ended Mar 2022	Ended Jun 2022
All Banks & DFIs	15,890	27,326
All Banks	15,218	26,579
Commercial Banks	12,403	18,941
Public Sector Commercial Banks	2,163	7,828
Local Private Banks	10,248	11,122
Foreign Banks	(7)	(9)
Specialized Banks	2,815	7,637
DFIs	672	748

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 Sep, 2022

CURRENCY\DATE	1	2	5	6	7	8	9	12	13	14	15
Australian Dollar	148.2605	148.2939	148.7674	149.5604	149.1037	151.3554	155.1166	156.9405	158.6795	156.7000	158.9613
Bahraini Dinar	576.6731	580.2695	580.8340	585.5800	590.4224	596.6328	603.5192	609.0148	612.3279	620.3052	624.2457
Canadian Dollar	165.2789	166.0305	166.5957	167.8015	168.2614	171.0248	174.3441	176.0210	177.5379	176.6975	178.5163
Chinese Yuan	31.5600	31.6737	31.6510	31.7455	31.8507	32.2621	32.7780	33.1232	33.3330	33.4646	33.7625
Danish Krone	29.3307	29.3217	29.2418	29.5485	29.6225	30.2193	30.8174	31.2168	31.5089	31.3148	31.5728
Hong Kong Dollar	27.7569	27.8879	27.9591	28.1386	28.3681	28.6959	29.0282	29.2749	29.4761	29.7533	30.0491
Japanese Yen	1.5606	1.5581	1.5617	1.5613	1.5405	1.5589	1.5877	1.6012	1.6183	1.6161	1.6381
Kuwaiti Dinar	707.0250	710.4419	710.8830	716.3798	721.7772	730.3284	741.2915	745.6366	750.8211	755.8467	763.7110
Malaysian Ringgit	48.6251	48.8181	48.8748	49.1248	49.4561	50.0093	50.7020	51.0115	51.3297	51.5057	51.9866
New Zealand Dollar	132.6115	132.6779	133.7497	134.6647	134.0684	136.3328	139.2554	140.5920	141.7016	140.0028	141.7140
Norwegian Krone	21.7569	21.8105	21.8453	22.2229	22.1606	22.4756	22.9302	23.2740	23.5065	23.0588	23.3086
Omani Riyal	566.1615	569.7978	569.6679	574.6231	579.8325	586.3484	592.5589	598.4378	602.6567	609.3602	612.6624
Qatari Riyal	59.4452	60.0549	60.0180	60.5514	61.2015	61.7596	62.5272	62.9721	63.4726	64.1562	64.5669
Saudi Arabian Riyal	57.9477	58.1688	58.3315	58.6279	59.0867	59.7590	60.4660	61.0366	61.4254	61.9818	62.5832
Singaporean Dollar	155.3482	155.8717	156.0104	156.9033	157.5399	159.8956	162.3786	163.9255	165.3588	165.8055	167.3683
Swedish Krona	20.3356	20.2931	20.2356	20.4985	20.5739	21.0107	21.4412	21.7365	22.0646	21.8471	21.9784
Swiss Franc	222.1704	222.7517	222.9596	224.8288	225.1647	229.7413	235.1656	238.7392	242.2406	242.1004	244.1254
Thai Bhat	5.9300	5.9484	5.9737	6.0474	6.0685	6.1941	6.2747	6.3215	6.3878	6.3787	6.4205
Turkish Lira	11.9987	12.0249	12.0827	12.0988	12.2006	12.3664	12.4555	12.5939	12.7153	12.7759	12.9043
UAE Dirham	59.2945	59.4990	59.6826	59.9767	60.4310	61.1148	61.8299	62.4123	62.8151	63.3973	64.0417
UK Pound Sterling	251.9938	252.2193	251.5381	254.6550	254.4969	258.1539	262.9979	266.2690	269.5177	267.6815	270.9039
US Dollar	217.7914	218.5541	219.1993	220.2886	221.9466	224.3776	227.0345	229.1491	230.7293	232.8129	235.2078
EMU Euro	217.9338	217.7168	217.2247	219.0503	219.4261	224.1510	228.5265	231.2870	233.5381	232.3049	234.3390

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Sep, 2022

CURRENCY\DATE	16	19	20	21	22	23	26	27	28	29	30
Australian Dollar	158.5438	159.1048	160.2377	159.7120	157.9591	158.5009	154.0721	151.8030	148.2002	148.7968	147.9600
Bahraini Dinar	626.7547	630.9353	633.5600	634.7367	635.1150	634.7998	625.9393	618.4167	613.3368	608.3673	603.4235
Canadian Dollar	178.2914	178.6445	179.8070	178.9193	177.2993	177.4790	174.1219	170.8177	168.4414	168.0887	166.4369
Chinese Yuan	33.7125	33.9020	34.0224	34.0633	33.8419	33.7805	33.1974	32.6933	32.2069	32.0355	32.1271
Danish Krone	31.8018	31.9205	32.1802	32.0342	31.6784	31.6552	30.7809	30.3537	29.8268	29.9009	30.1065
Hong Kong Dollar	30.1688	30.3211	30.4258	30.5420	30.5549	30.5518	30.2223	29.8010	29.5703	29.3088	29.0636
Japanese Yen	1.6471	1.6575	1.6631	1.6638	1.6542	1.6827	1.6486	1.6215	1.6054	1.5930	1.5791
Kuwaiti Dinar	766.3468	770.0805	773.6141	775.4661	774.0309	774.0753	765.1547	751.9379	745.6150	739.5616	735.5552
Malaysian Ringgit	52.2147	52.3319	52.4415	52.4877	52.4933	52.4405	51.7707	50.8207	50.2785	49.5034	49.1922
New Zealand Dollar	141.5560	141.9042	141.8448	141.2271	139.7078	139.8094	135.7221	132.8253	129.5728	130.5138	130.3309
Norwegian Krone	23.2312	23.2278	23.3704	23.1557	23.1012	23.0012	22.1870	21.7718	21.3198	21.3410	21.3284
Omani Riyal	615.0570	619.3758	621.9766	622.6613	623.2582	622.3783	615.2277	606.7860	601.9625	595.9018	591.8750
Qatari Riyal	64.8913	65.0549	65.3446	65.6345	65.7286	65.6991	64.9349	64.0096	63.3310	62.6190	62.3672
Saudi Arabian Riyal	62.9081	63.2102	63.3981	63.6305	63.6873	63.6746	63.0835	62.2481	61.7222	61.1114	60.7385
Singaporean Dollar	167.7339	168.6764	169.4204	169.4439	168.6175	168.6740	165.2358	162.9062	160.3311	159.6690	159.1010
Swedish Krona	22.0398	22.0368	22.1415	21.9379	21.5942	21.5988	20.8552	20.7297	20.3096	20.3617	20.4252
Swiss Franc	245.4288	245.5515	247.0046	247.9577	247.8599	244.7361	240.8850	236.3477	233.3728	234.8282	233.6657
Thai Bhat	6.4060	6.4559	6.4745	6.4626	6.4170	6.4278	6.2739	6.1727	6.0878	6.0273	6.0244
Turkish Lira	12.9820	13.0410	13.0638	13.1044	13.0872	13.0714	12.9163	12.7334	12.5829	12.4538	12.3515
UAE Dirham	64.3357	64.6496	64.8967	65.1511	65.2398	65.2287	64.6071	63.7044	63.2367	62.6680	62.1559
UK Pound Sterling	270.4880	270.5273	272.4312	271.8726	269.2391	268.8613	250.8962	252.3061	247.4432	248.4057	253.3204
US Dollar	236.2800	237.4328	238.3414	239.2879	239.6276	239.5690	237.4718	234.1703	232.3234	230.2737	228.3798
EMU Euro	236.0541	237.1047	238.9352	238.0375	235.4261	235.2064	228.8435	225.7181	221.9405	222.7673	223.7367

Source: Core Statistics Department

Note: The Exchange Rates are mid points of T.T. Buying and Selling.

4.2 Foreign Exchange Average Rates

Pak Rupees per US Dollar

PERIOD	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-2023
Jul	100.4754	98.6543	101.7194	104.7388	105.4250	124.3534	158.8297	166.7625	159.6016	219.4371
Aug	102.9331	100.0897	102.3361	104.6221	105.3079	123.7896	158.0770	167.7064	164.0997	220.8863
Sep	105.2488	102.3425	104.2068	104.5396	105.3207	124.0816	156.1764	165.8541	168.0567	230.4659
Oct	106.1966	102.7537	104.4807	104.5985	105.3391	130.3831	155.9491	162.8000	171.6948	
Nov	107.5054	101.7874	105.3726	104.6935	105.3626	133.5041	155.3675	159.2122	173.0255	
Dec	106.9710	100.8234	104.6578	104.7248	108.6974	138.4713	154.9200	160.0795	177.1764	
Jan	105.3857	100.6834	104.8388	104.7301	110.4030	138.6951	154.6561	160.1536	176.3108	
Feb	105.0605	101.3651	104.6232	104.7204	110.4342	138.5307	154.2634	159.1313	175.4823	
Mar	99.9777	101.7598	104.6470	104.7417	112.0689	139.1663	158.4472	156.0298	179.6173	
Apr	97.4928	101.7004	104.6738	104.7474	115.4216	141.1646	164.4373	153.0769	184.4813	
May	98.5947	101.8043	104.6787	104.7381	115.4469	145.6922	160.0767	153.2928	195.5004	
Jun	98.4679	101.7725	104.5864	104.7702	118.9055	155.2491	165.1039	156.1638	204.3674	
Jul- Sep	102.8858	100.3622	102.7541	104.6335	105.3512	124.0749	157.6944	166.7743	163.9194	223.5964
Oct -Dec	106.8910	101.7882	104.8370	104.6723	106.4664	134.1195	155.4122	160.6973	173.9656	
Jan - Mar	103.4747	101.2694	104.7030	104.7307	110.9687	138.7974	155.7889	158.4382	177.1368	
Apr - Jun	98.1851	101.7591	104.6463	104.7519	116.5913	147.3686	163.2059	154.1778	194.7831	
Annual	102.8591	101.2947	104.2351	104.6971	109.8444	136.0901	158.0253	160.0219	177.4512	

Source: Core Statistics Department

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-17	90.9981	1.91	121.0086	3.13
Jun-18	78.4221	-13.82	107.4833	-11.18
Jun-19	62.8885	-19.81	90.9787	-15.36
Jun-20	59.7676	-4.96	93.0417	2.27
Jun-21	60.0186	0.42	99.7778	7.24
Jun-22	49.5111	-17.51	93.9786	-5.81
2021				
Aug	57.8110	-2.58	97.4062	-2.17
Sep	56.3249	-2.57	96.7089	-0.72
Oct	55.4874	-1.49	96.3782	-0.34
Nov	55.3541	-0.24	98.6014	2.31
Dec	54.5239	-1.50	96.7978	-1.83
2022				
Jan	54.7694	0.45	97.0363	0.25
Feb	54.9725	0.37	97.9097	0.90
Mar	54.3456	-1.14	96.6611	-1.28
Apr	53.4026	-1.74	95.8710	-0.82
May	52.1136	-2.41	93.5919	-2.38
Jun	49.5111	-4.99	93.9786	0.41
Jul	47.2663	-4.53	93.2008	-0.83
Aug ^R	46.8065	-0.97	94.3798	1.27
Sept ^P	45.8510	-2.04	90.9375	-3.65

Source: Core Statistics Department

* 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 in 2010 and is unrelated to its equilibrium value.

NOTES: -

- 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.
- RPI and REER indices may be revised due to revisions in base period or splicing factor of CPIs data by PBS.
- Weights and number of trading partners have been revised since Jan-13. The REER and NEER have been recalculated since Jan-13 using these revised weights and number of trading partners. For detailed methodology and old series of REER and NEER, please visit the Revision Study at [http://www.sbp.org.pk/departments/stats/Notice/Revision-Study\(REER\).pdf](http://www.sbp.org.pk/departments/stats/Notice/Revision-Study(REER).pdf)
- 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/RX00a7oevLg>

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

CURRENCY \ PERIOD	2020-21	2021-2022	2021		2022				
			Aug	Sep	May	Jun	Jul	Aug	Sep
Australian Dollar	119.3876	128.5204	119.8890	122.9762	137.5051	143.5793	150.8017	153.5943	153.9377
Bahraini Dinar	422.8129	470.1410	434.0308	444.5950	516.8252	539.7519	582.3544	584.7470	611.1459
Canadian Dollar	124.7096	140.2418	130.3011	132.6568	151.9949	159.4580	169.7401	170.8697	173.0208
Chinese Yuan	24.1827	27.5718	25.3588	26.0439	29.1089	30.5436	32.5850	32.4595	32.8540
Danish Krone	25.6561	26.8581	26.0018	26.6271	27.8301	29.0788	30.1091	30.0730	30.7252
Hong Kong Dollar	20.6442	22.8054	21.1091	21.6265	24.9493	26.0771	28.0335	28.1727	29.4054
Japanese Yen	1.5034	1.5121	1.4933	1.5252	1.5195	1.5257	1.6035	1.6349	1.6099
Kuwaiti Dinar	526.2584	586.7934	545.8795	558.7109	638.7595	667.1701	715.8908	719.0393	746.6173
Malaysian Ringgit	38.7926	42.0002	38.9228	40.3565	44.5792	46.4779	49.4428	49.4913	50.7918
New Zealand Dollar	111.2186	120.4126	114.6115	118.7052	125.2191	130.1363	136.8895	138.4503	136.9266
Norwegian Krone	18.2895	19.8288	18.5522	19.4244	20.3030	21.0290	22.0631	22.7823	22.5175
Omani Riyal	415.9651	462.5760	426.9610	437.1135	509.1091	531.5742	571.8117	573.4688	599.9349
Qatari Riyal	43.9663	48.8079	45.0254	46.1554	53.6924	56.0482	60.2991	60.4034	63.1973
Saudi Arabian Riyal	42.6535	47.3939	43.7470	44.8005	52.1186	54.4730	58.4548	58.7656	61.3103
Singaporean Dollar	118.7881	130.7161	121.1314	124.6862	141.3906	147.6357	157.4694	159.3969	163.0098
Swedish Krona	18.6777	19.3138	18.9376	19.4700	19.6792	20.4129	21.2421	21.2885	21.1839
Swiss Franc	175.8046	190.6367	179.4698	182.1435	199.4572	210.6039	226.4842	230.7711	236.7102
Thai Baht	5.1892	5.3285	4.9685	5.0964	5.6921	5.8619	6.0419	6.1665	6.2352
Turkish lira	20.8546	14.6402	19.3526	19.6883	12.4355	12.0551	12.5597	12.2947	12.6184
UAE Dirham	43.5597	48.4186	44.6830	45.7602	53.2321	55.6384	59.7439	60.0998	62.7440
UK Pound Sterling	215.2793	235.9431	226.4765	230.8291	242.9398	251.7718	263.1413	264.5776	260.7372
US Dollar	160.0219	177.8359	164.0997	168.0567	195.5004	204.3674	219.4371	220.8863	230.4659
EMU Euro	190.7393	199.5306	193.1519	197.7665	206.7024	215.9622	223.5340	223.4724	228.1486

Source: Core Statistics Department

Note: - The Exchange Rates are Mid Points of T.T. Buying and Selling
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
2019	-1.92	-2.31	-1.91	+3.82	-0.55	+1.57	+1.03	-10.35	+3.36	+0.45	-3.41	+0.97	-11.01
2020	+6.92	+8.73	-3.34	-0.26	-0.02	+5.30	+1.48	-3.58	+2.27	-0.57	+4.91	+9.19	-22.17
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
2020 IV	+4.19	+3.91	-0.02	+6.26	+0.00	+2.08	+2.59	+2.76	+4.58	-0.12	+6.02	+3.61	+1.70
2021 I	-0.39	-3.62	0.42	-3.30	+0.00	-6.39	-2.54	+5.28	+2.56	-0.76	-2.37	-5.64	-8.09
II	+1.57	+1.36	-1.13	-0.19	+0.02	+0.18	+0.11	-2.99	+0.72	+0.88	+0.31	+2.18	-4.24
III	-0.07	-2.57	+0.12	+1.66	+0.00	-1.26	-0.80	-7.83	-3.09	+0.00	-4.63	-1.45	+3.99
IV	+1.46	-2.32	-1.45	+0.74	+0.00	-2.01	-0.43	-4.18	-0.01	+0.14	-0.53	+1.77	-37.93
2022 I	+0.44	-1.85	-0.61	-1.02	-0.40	-6.69	+0.05	-2.95	-2.30	-0.14	-1.62	-0.53	-8.30
II	-5.26	-6.43	-3.97	-3.76	-0.00	-10.42	-5.28	-10.21	-7.74	-0.00	-6.35	-3.57	-12.05
III	-5.65	-6.15	-3.20	-2.14	-0.06	-5.60	-4.37	-10.38	-8.61	0.31	-9.89	-2.06	-10.11
2021 Sep	-0.05	-2.16	-1.48	-0.21	-0.56	-1.82	-0.57	-2.58	-2.43	+0.00	-1.73	-2.40	-1.08
Oct	+1.14	+0.57	-0.71	+0.73	+0.00	-1.53	+1.06	-0.64	+2.60	+0.13	+1.13	+2.79	+0.46
Nov	+0.30	-2.42	-0.40	-0.85	+0.00	-0.13	-1.95	-2.49	-3.21	-0.13	-1.82	-0.85	-36.77
Dec	+0.02	-0.47	-0.35	+0.86	+0.00	-0.36	+0.49	-1.10	+0.69	+0.14	+0.18	-0.15	-2.28
2022 Jan	+0.17	-1.36	+0.51	-1.10	-0.40	-1.06	+0.41	+0.77	-0.22	-0.14	-0.86	-1.47	+0.50
Feb	+0.77	+0.38	-0.69	+0.05	+0.00	-0.10	-0.29	-0.41	-0.07	+0.00	-0.10	+1.33	-3.01
Mar	-0.50	-0.87	-0.42	+0.03	+0.00	-5.60	-0.07	-3.29	-2.01	+0.00	-0.67	-0.37	-5.92
Apr	-3.70	-5.05	-0.81	-1.26	+0.00	-5.77	-3.56	-1.16	-4.24	+0.00	-4.62	-4.68	-1.14
May	-1.12	+1.64	-1.60	-0.06	+0.39	+1.33	-0.38	-6.71	+0.16	+0.00	+0.45	+1.09	-9.24
Jun	-0.50	-3.04	-1.62	-2.47	-0.39	-6.17	-1.42	-2.61	-3.81	-0.00	-2.26	0.08	-1.97
Jul	-0.50	-1.82	-0.60	+0.23	+0.00	+2.73	-0.23	-14.74	+0.60	+0.51	-0.85	+0.81	-6.80
Aug	-2.39	-1.94	-0.59	+0.20	-0.28	-4.05	-1.02	+9.59	-4.65	-0.51	-3.23	-2.91	-1.82
Sep	-2.85	-2.52	-2.03	-2.55	+0.22	-4.24	-3.16	-4.08	-4.73	+0.31	-6.08	+0.06	-1.76

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

Note:

1. (+) Indicates appreciation, (-) indicates depreciation
2. Exchange 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
3. Euro, a common currency of the 12 member countries of European Economic and Monetary Union (EMU) Introduced w.e.f 1st January, 1999.

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
2019	-1.35	-3.67	-4.65	-3.36	-7.55	+2.89	-1.96	-16.59	-6.07	+4.77	+0.12	-0.37	-25.64	+4.77
2020	+2.65	+4.39	-7.20	-4.24	-4.00	+1.10	-2.56	-7.43	-1.80	-4.54	+0.72	+4.84	-25.27	-3.99
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
2020 III	+1.46	+2.19	+0.03	-5.78	-2.27	-0.48	+0.59	-0.45	+2.21	-2.26	+0.02	+0.76	-13.79	-2.26
IV	+1.82	+1.55	-2.29	+3.85	-2.27	-0.23	+0.26	+0.43	+2.20	-2.39	+3.62	+1.26	-0.61	-2.27
2021 I	+1.23	-2.06	+2.05	-1.73	+1.63	-4.86	-0.95	+6.99	+4.23	+0.86	-0.78	-4.11	-6.59	+1.63
II	+0.91	+0.70	-1.77	-0.83	-0.63	-0.47	-0.53	-3.62	+0.07	+0.23	-0.34	+1.52	-4.86	-0.65
III	+1.18	-1.35	+1.37	+2.92	+1.25	-0.03	+0.43	-6.68	-1.88	+1.25	-3.45	-0.22	+5.28	+1.25
IV	+2.13	-1.68	-0.80	+1.40	+0.66	-1.36	+0.23	-3.54	+0.66	+0.80	+0.13	+2.44	-37.51	+0.66
2022 I	+1.69	-0.63	+0.63	+0.21	+0.84	-5.53	+1.29	-1.74	-1.08	+1.10	-0.39	+0.71	-7.16	1.24
II	-1.36	-2.58	-0.02	+0.20	+4.11	-6.73	-1.38	-6.51	-3.95	+4.11	-2.50	+0.40	-8.43	+4.11
III	-2.12	-2.64	+0.42	+1.53	+3.68	-2.07	-0.79	-7.02	-5.19	+4.07	-6.52	+1.60	-6.74	+3.74
2021 Sep	+1.04	-1.09	-0.41	+0.88	+0.52	-0.75	+0.52	-1.51	-1.36	+1.09	-0.66	-1.34	+0.00	+1.09
Oct	+0.68	+0.11	-1.17	+0.27	-0.46	-1.98	+0.60	-1.09	2.13	-0.33	+0.66	+2.32	+0.00	-0.46
Nov	+1.34	-1.41	+0.63	+0.18	+1.04	+0.91	-0.93	-1.48	-2.20	+0.91	-0.80	+0.18	-36.11	+1.04
Dec	+0.10	-0.38	-0.26	+0.95	+0.09	-0.27	+0.57	-1.01	+0.78	+0.22	+0.27	-0.06	-2.20	+0.09
2022 Jan	+0.74	-0.81	+1.07	-0.54	+0.16	-0.50	+0.97	+1.34	+0.34	+0.42	-0.30	-0.92	+1.06	+0.56
Feb	+0.55	+0.16	-0.91	-0.17	-0.22	-0.32	-0.51	-0.63	-0.29	-0.22	-0.32	+1.11	-3.22	-0.22
Mar	+0.40	+0.02	+0.48	+0.93	+0.90	-4.75	+0.83	-2.42	-1.13	+0.90	+0.23	+0.53	-5.07	+0.90
Apr	-0.97	-2.36	+2.00	+1.54	+2.83	-3.10	-0.82	+1.64	-1.52	+2.83	-1.91	-1.98	+1.66	+2.83
May	-1.51	+1.24	-1.99	-0.46	-0.01	+0.92	-0.78	-7.09	-0.25	-0.40	+0.05	+0.69	-9.60	-0.40
Jun	+1.14	-1.44	+0.00	-0.86	+1.25	-4.62	+0.21	-1.01	-2.22	+1.65	-0.65	+1.73	-0.36	+1.65
Jul	-0.19	-1.51	-0.29	+0.54	+0.32	+3.05	+0.09	-14.47	+0.92	+0.83	-0.54	+1.13	-6.50	+0.32
Aug	-0.72	-0.26	+1.11	+1.91	+1.42	-2.41	+0.67	+11.46	-3.02	+1.20	-1.57	-1.25	-0.15	+1.71
Sep	-1.22	-0.89	-0.39	-0.92	+1.90	-2.63	-1.54	-2.47	-3.14	+2.00	-4.51	+1.74	-0.11	+1.68

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

Note:

- (+) Indicates appreciation, (-) indicates depreciation
- Exchange 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
- Euro, a common currency of the 12 member countries of European Economic and Monetary Union (EMU) Introduced w.e.f 1st January, 1999.

4.7 Appreciation / Depreciation* of Pak Rupee Against Selected Currencies

(In Percent)

END OF PERIOD	2019	2020	2021	Quarterly				2021		2022			
				2021	2022			Aug	Sep	Jun	Jul	Aug	Sep
				IV	I	II	III						
Australian Dollar	-8.60	-11.71	-5.52	-4.23	-6.48	-2.48	-5.04	-1.64	-0.83	+1.60	-16.18	+11.26	1.82
Brazilian Real	-6.74	+23.77	-0.78	+0.26	-19.21	-0.73	-7.49	-1.84	+3.03	+7.87	-15.55	+9.39	+0.14
Canadian Dollar	-13.96	-5.04	-9.86	-3.70	-5.60	-7.41	-4.97	-1.04	-1.29	-0.78	-15.15	+12.04	-0.03
Chinese Yuan	-8.60	-9.82	-12.07	-5.56	-3.37	-5.22	-5.01	-2.21	-2.53	-2.12	-14.31	+12.27	-1.26
EMU Euro	-8.23	-11.33	-2.97	-1.90	-1.12	-4.04	-4.50	-1.79	-0.43	+0.44	-13.16	+11.76	-1.60
Hong Kong Dollar	-10.85	-4.00	-9.26	-4.48	-2.58	-10.01	-10.34	-2.69	-1.51	-2.25	-14.70	+9.81	-4.28
Indian Rupee	-8.60	-0.25	-7.92	-2.77	-2.36	-6.50	-7.42	-3.88	-1.11	-1.01	-14.22	+10.24	-2.09
Indonesian Rupiah	-13.65	-3.33	-8.74	-4.88	-1.95	-6.70	-8.42	-3.45	-2.37	-0.14	-14.93	+9.37	-1.57
Iranian Rial	-9.85	-3.57	-9.81	-4.18	-2.56	-10.21	-10.32	-2.81	-2.02	-2.23	-14.74	+9.90	-4.29
Japanese Yen	-11.73	-8.43	-0.58	-2.21	+4.01	0.23	-5.06	-1.93	-0.77	+3.79	-17.01	+14.21	+0.16
Korean Won	-7.18	-8.09	-2.90	-3.67	-1.35	-4.12	-0.54	-0.81	-0.86	-0.36	-14.01	+13.24	+2.13
Malaysian Ringgit	-11.27	-4.99	-6.40	-3.77	-2.99	-5.20	-6.29	-3.52	-2.02	-1.21	-14.55	+10.72	-0.95
Saudi Arabian Riyal	-10.76	-3.03	-10.03	-4.31	-2.81	-10.21	-10.66	-2.17	-2.58	-2.61	-15.17	+10.14	-4.38
Singaporean Dollar	-11.58	-4.63	-8.02	-4.15	-3.53	-7.66	-7.66	-2.90	-1.37	-1.04	-15.56	+10.90	-1.40
Swedish Krona	-6.15	-14.47	-1.28	+0.48	-1.38	-0.95	-2.46	-2.02	-2.61	+1.55	-15.44	+15.34	+0.00
Swiss Franc	-10.37	-12.89	-6.33	-5.84	-2.43	-6.89	-8.49	-2.71	+0.05	-2.69	-15.43	+12.87	-4.14
Taiwani Dollar	-11.84	-9.59	-11.03	-4.28	-2.94	-10.20	+2.30	-3.84	-1.36	-2.23	-14.74	+18.52	+1.24
Thai Baht	-16.70	-3.30	+0.31	-5.04	-3.78	-4.86	-3.70	-3.91	+2.12	+0.51	-11.49	+9.18	-0.35
UK Pound Sterling	-13.26	-5.73	-9.89	-4.17	-0.67	-2.67	-1.93	-0.84	-0.15	+1.25	-15.25	+14.93	0.69
U.S Dollar	-10.35	-3.58	-9.79	-4.18	-2.95	-10.21	-10.38	-2.26	-2.58	-2.61	-14.74	+9.59	-4.08
UAE Dirham	-10.35	-3.58	-9.79	-4.18	-2.95	-10.21	-11.29	-2.17	-2.58	-2.61	-15.17	+10.14	-5.06

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

Note:

- (+) Indicates appreciation, (-) indicates depreciation
- Exchange 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
- Euro, a common currency of the 12 member countries of European Economic and Monetary Union (EMU) Introduced w.e.f 1st January, 1999.

4.8 Workers' Remittances

Million US Dollars

COUNTRIES	FY19	FY20	FY21	FY22 ^R	Sep		Jul-Sep	
					2021	2022 ^P	FY22	FY23
Cash*	21,739.4	23,132.3	29,449.9	31,278.8	2,779.9	2,437.0	8,198.6	7,684.8
1.USA	3,309.1	1,742.8	2,599.6	3,087.4	250.1	268.1	762.5	816.8
2.UK	3,412.3	2,569.0	4,091.0	4,492.9	380.3	307.8	1,137.3	1,089.1
3.Saudi Arabia	5,003.0	6,613.5	7,726.3	7,754.2	719.5	616.6	2,095.4	1,889.0
4.UAE	4,617.3	5,611.8	6,164.8	5,846.2	525.3	474.3	1,601.1	1,461.9
Dubai	3,075.5	4,768.2	5,116.0	4,558.3	382.9	362.0	1,232.7	1,116.4
Abu Dhabi	1,488.0	810.4	944.8	1,208.2	136.4	107.0	348.0	327.5
Sharjah	37.2	25.1	79.4	59.8	4.5	3.5	16.4	12.5
Others	16.7	8.1	24.6	19.8	1.5	1.8	4.0	5.4
5.Other GCC Countries	2,119.1	2,910.2	3,331.6	3,625.4	317.1	295.7	914.3	877.1
Bahrain	340.2	417.1	470.8	529.5	54.7	44.8	137.9	128.6
Kuwait	725.8	738.6	861.6	935.5	81.7	72.8	236.9	222.3
Qatar	385.9	760.2	910.7	1,028.5	83.2	83.0	248.7	248.2
Oman	667.2	994.3	1,088.6	1,131.9	97.5	95.1	290.7	278.0
6.EU Countries	609.0	1,778.5	2,728.6	3,361.5	302.5	259.6	898.3	828.8
Germany	123.5	392.2	431.9	508.9	45.7	39.1	132.7	122.8
France	61.4	240.4	422.7	487.8	44.9	36.1	131.1	112.3
Netherlands	6.8	65.7	48.0	60.6	4.6	4.6	15.0	14.2
Spain	150.9	329.7	402.2	512.8	45.3	41.9	135.9	137.0
Italy	111.2	361.3	606.9	856.2	78.0	70.6	230.4	227.1
Greece	49.6	145.1	273.9	364.7	32.2	29.3	95.4	93.1
Sweden	17.0	44.9	63.0	79.2	6.8	5.8	19.9	18.8
Denmark	15.8	45.3	72.2	70.9	6.2	5.1	19.0	16.5
Ireland	51.2	75.4	155.9	160.3	13.8	10.7	41.0	33.3
Belgium	21.7	78.6	252.0	260.0	24.9	16.5	77.7	53.6
7.Malaysia	1,551.7	226.5	205.1	144.8	12.1	11.6	35.1	37.6
8.Norway	43.5	69.7	111.8	145.7	13.5	8.4	35.2	32.3
9.Switzerland	31.1	31.1	44.2	45.6	3.5	3.4	11.9	9.9
10.Australia	246.0	339.8	598.0	753.4	76.1	51.2	189.7	170.8
11.Canada	213.0	313.4	594.8	708.1	57.5	49.2	170.4	159.6
12.Japan	23.0	66.4	85.2	78.9	6.8	6.4	20.1	21.1
13.South Africa**	129.2	218.7	353.6	348.8	32.0	22.2	91.8	76.9
14.South Korea**	6.8	44.1	88.4	98.0	8.4	7.6	24.2	24.4
13.Other Countries [#]	425.3	596.8	727.0	788.1	75.3	55.0	211.3	189.6
Total	21,739.4	23,132.3	29,449.9	31,278.8	2,779.9	2,437.0	8,198.6	7,684.8

Source: Core Statistics Department

Note: Data for the period Apr-Jun FY22 has been revised as per BoP revision policy. The data of Workers' Remittances includes the conversions related to current transfers from Roshan Digital Accounts since September 2020.

* Based on the revised methodology of remitting country. Details of the methodology are available at: <http://www.sbp.org.pk/departments/stats/AdvanceNotice.pdf>

** Prior to July 2018, countries at serial number 7, 13 and 14 were recorded in other countries.

Encashments from FEBCs and FCBCs are added in other countries.

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-22			Jul-Sep					
				FY22			FY23		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	73,064	90,469	(17,405)	17,632	21,158	(3,526)	17,430	19,637	(2,207)
A. Goods and services (a+b)	39,421	84,121	(44,700)	8,821	19,892	(11,071)	9,289	18,360	(9,071)
a. Goods	32,471	72,152	(39,681)	7,201	17,395	(10,194)	7,594	16,018	(8,424)
1. General merchandise	32,462	72,152	(39,690)	7,198	17,395	(10,197)	7,593	16,018	(8,425)
2. Net exports of goods under merchanting (only export)	9	..	9	3	N.A	3	1	N.A	1
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-
b. Services	6,950	11,969	(5,019)	1,620	2,497	(877)	1,695	2,342	(647)
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	3	38	(35)	1	3	(2)	-	12	(12)
3. Transport	821	6,787	(5,966)	150	1,128	(978)	264	1,541	(1,277)
4. Travel	541	1,356	(815)	141	254	(113)	123	232	(109)
5. Construction	94	40	54	36	29	7	7	-	7
6. Insurance and pension services	40	290	(250)	10	73	(63)	18	69	(51)
7. Financial services	92	194	(102)	19	40	(21)	20	59	(39)
8. Charges for the use of intellectual property n.i.e.	13	209	(196)	4	71	(67)	3	10	(7)
9. Telecommunications, computer, and information services	2,618	612	2,006	635	137	498	633	78	555
10. Other business services	1,644	1,912	(268)	403	657	(254)	389	284	105
11. Personal, cultural, and recreational services	13	1	12	3	-	3	3	1	2
12. Government goods and services n.i.e.	1,071	530	541	218	105	113	235	56	179
B. Primary Income	762	6,058	(5,296)	184	1,190	(1,006)	257	1,239	(982)
1. Compensation of employees	280	34	246	62	9	53	72	7	65
2. Investment income	450	6,024	(5,574)	122	1,181	(1,059)	185	1,232	(1,047)
2.1 Direct investment	41	2,629	(2,588)	12	685	(673)	3	267	(264)
2.1.1 Investment income on equity and investment fund shares	41	2,562	(2,521)	12	659	(647)	3	255	(252)
2.1.2 Interest	-	67	(67)	-	26	(26)	-	12	(12)
2.2 Portfolio investment	182	1,003	(821)	26	82	(56)	138	237	(99)
2.2.1 Investment income on equity and investment fund shares	4	155	(151)	1	27	(26)	-	14	(14)
2.2.2 Interest	178	848	(670)	25	55	(30)	138	223	(85)
2.3 Other investment	174	2,392	(2,218)	76	414	(338)	17	728	(711)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-
2.3.2 Interest	174	2,392	(2,218)	76	414	(338)	17	728	(711)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	53	..	53	8	N.A	8	27	N.A	27
3. Other primary income	32	-	32	-	-	-	-	-	-
C. Secondary Income	32,881	290	32,591	8,627	76	8,551	7,884	38	7,846
1. General government	374	34	340	101	9	92	73	1	72
2. Financial corporations, nonfinancial corporations, households, and NPISHs	32,507	256	32,251	8,526	67	8,459	7,811	37	7,774
2. Capital account	208	-	208	62	-	62	33	-	33
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	-	-	-	-	-	-	-	-
2. Capital transfers	208	-	208	62	-	62	33	-	33
2.1 General government	193	-	193	59	-	59	30	-	30
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	193	-	193	59	-	59	30	-	30
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	15	-	15	3	-	3	3	-	3
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	15	-	15	3	-	3	3	-	3
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	73,272	90,469	(17,197)	17,694	21,158	(3,464)	17,463	19,637	(2,174)

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-22			Jul-Sep					
				FY22			FY23		
	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
3. Financial account	(4,634)	12,831	(17,465)	2,344	5,910	(3,566)	(2,150)	231	(2,381)
1. Direct investment	234	1,869	(1,635)	62	480	(418)	97	254	(157)
1.1 Equity and investment fund shares	49	1,825	(1,776)	32	398	(366)	7	294	(287)
1.2 Debt instruments	185	44	141	30	82	(52)	90	(40)	130
2. Portfolio investment	(24)	(78)	54	(68)	879	(947)	(1)	(30)	29
2.1 Equity and investment fund shares	24	(388)	412	(3)	(100)	97	(1)	(11)	10
2.2 Debt instruments	(48)	310	(358)	(65)	979	(1,044)	-	(19)	19
3. Financial derivatives (other than reserves) and employees stock options	(3)	(2)	(1)	(1)	-	(1)	-	-	-
4. Other investment	2,490	11,042	(8,552)	410	4,551	(4,141)	(46)	7	(53)
4.1 Other equity	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	418	1,029	(611)	40	508	(468)	16	(98)	114
Central bank	-	(1)	1	-	2	(2)	-	3	(3)
Deposit-taking corporations, except the central bank	(87)	854	(941)	(79)	150	(229)	(169)	43	(212)
General government	(2)	176	(178)	-	356	(356)	(3)	(144)	141
Other sectors	507	-	507	119	-	119	188	-	188
4.3 Loans	-	3,916	(3,916)	-	1,218	(1,218)	-	(114)	114
Central bank	-	(1,015)	1,015	-	(223)	223	-	(201)	201
Deposit-taking corporations, except the central bank	-	32	(32)	-	(11)	11	-	(21)	21
General government	-	2,897	(2,897)	-	1,281	(1,281)	-	341	(341)
Other sectors	-	2,002	(2,002)	-	171	(171)	-	(233)	233
4.4 Insurance, pension, and std. guarantee schemes	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	-	-	-	-	-	-	-	-	-
4.5 Trade credit and advances	806	-	806	169	-	169	(93)	-	(93)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	806	-	806	169	-	169	(93)	-	(93)
4.6 Other accounts receivable/ Payable	1,266	3,324	(2,058)	201	52	149	31	219	(188)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	349	(7)	356	201	(2)	203	22	(2)	24
General government	917	3,000	(2,083)	-	-	-	9	-	9
Other sectors	-	331	(331)	-	54	(54)	-	221	(221)
4.7 Special drawing rights	..	2,773	(2,773)	N.A	2,773	(2,773)	N.A	-	-
5. Reserve assets	(7,331)	..	(7,331)	1,941	N.A	1,941	(2,200)	N.A	(2,200)
5.1 Monetary gold	-	..	-	-	N.A	-	-	N.A	-
5.2 Special drawing rights	-	..	-	2,732	N.A	2,732	(79)	N.A	(79)
5.3 Reserve position in the IMF	-	..	-	-	N.A	-	-	N.A	-
5.4 Other reserve assets	(7,331)	..	(7,331)	(791)	N.A	(791)	(2,121)	N.A	(2,121)
	Credit	Debit	net	Credit	Debit	net	Credit	Debit	net
4. Errors and Omissions	-	268	(268)	-	102	(102)	-	207	(207)
5. Exceptional Financing	-	-	-	-	-	-	-	-	-

Source: Core Statistics Department

-- Not Applicable

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

4.10 International Investment Position of Pakistan

	Million US Dollars					
	2021				2022	
	Mar	Jun	Sep	Dec	Mar	Jun ^P
International investment position - Net	(116,662.5)	(120,055.4)	(122,629.3)	(127,385.8)	(129,494.0)	(133,065.2)
A. Assets	30,117.7	33,677.2	35,005.7	33,535.7	29,855.5	27,642.5
1. Direct investment	1,966.4	2,035.6	2,026.2	1,950.6	1,944.0	1,899.4
1.1 Equity and investment fund shares	1,883.3	1,952.5	1,943.2	1,867.6	1,860.9	1,816.3
1.1.1 Direct investor in direct investment enterprises	1,883.3	1,952.5	1,943.2	1,867.6	1,860.9	1,816.3
1.1.2 Direct investment enterprises in direct investor (reverse invest.)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	83.1	83.1	83.1	83.1	83.1	83.1
1.2.1 Direct investor in direct investment enterprises	1.5	1.5	1.5	1.5	1.5	1.5
1.2.2 Direct investment enterprises in direct investor (reverse invest.)	81.6	81.6	81.6	81.6	81.6	81.6
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	334.9	302.9	234.2	437.5	450.3	431.6
2.1 Equity and investment fund shares	127.8	127.3	124.6	210.9	223.7	205.1
2.1.1 Central bank	-	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	118.5	118.5	115.8	199.4	199.4	180.2
2.1.3 General government	-	-	-	-	-	-
2.1.4 Other sectors	9.2	8.8	8.8	11.4	24.3	24.9
2.2 Debt securities	207.1	175.6	109.6	226.6	226.6	226.5
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	179.1	147.6	82.0	206.7	206.7	206.7
2.2.3 General government	-	-	-	-	-	-
2.2.4 Other sectors	28.0	28.0	27.6	19.9	19.9	19.8
3. Financial derivatives (other than reserves) and employee stock options	21.8	7.7	6.6	8.2	12.6	10.5
4. Other investment	9,374.7	8,950.1	8,496.9	8,298.2	10,513.1	10,549.6
4.1 Other equity	220.0	220.0	220.0	-	-	-
4.2 Currency and deposits	2,649.8	1,891.3	1,880.1	1,749.1	2,412.4	2,319.1
4.3 Loans	-	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee schemes	-	-	-	-	-	-
4.5 Trade credit and advances	5,197.1	5,103.3	5,264.4	5,157.8	5,486.1	5,730.6
4.6 Other accounts receivable	1,307.9	1,735.5	1,132.4	1,391.3	2,614.5	2,499.9
5. Reserve assets	18,419.9	22,380.9	24,241.9	22,841.2	16,935.6	14,751.4
5.1 Monetary gold	3,514.3	3,664.7	3,622.4	3,783.1	4,036.8	3,776.7
5.2 Special drawing rights	416.7	385.7	3,080.7	3,057.6	2,947.9	213.9
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	14,488.7	18,330.3	17,538.6	16,000.3	9,950.7	10,760.7
5.4.1 Currency and deposits	7,331.9	9,176.9	8,260.6	7,359.2	5,322.4	5,024.7
5.4.2 Securities	5,389.0	6,463.4	8,103.7	6,622.4	4,619.0	2,871.4
5.4.3 Financial derivatives	...	...	...	...	...	...
5.4.4 Other claims	1,767.8	2,690.0	1,174.3	2,018.7	9.4	2,864.6

4.10 International Investment Position of Pakistan

	Million US Dollars					
	2021				2022	
	Mar	Jun	Sep	Dec	Mar	Jun ^P
B. Liabilities	146,780.2	153,732.6	157,635.0	160,921.6	159,349.5	160,707.7
1. Direct investment	31,603.4	32,642.1	32,205.2	32,624.8	32,661.1	33,218.7
1.1 Equity and investment fund shares	27,545.2	28,505.5	27,989.3	28,177.6	28,424.8	28,790.3
1.1.1 Direct investor in direct investment enterpr.	27,545.2	28,505.5	27,989.3	28,177.6	28,424.8	28,790.3
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	4,058.2	4,136.6	4,215.9	4,447.2	4,236.3	4,428.5
1.2.1 Direct investor in direct investment enterpr.	4,058.2	4,136.6	4,215.9	4,447.2	4,236.3	4,428.5
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	8,801.2	11,972.4	12,580.7	11,249.1	11,696.0	11,450.2
2.1 Equity and investment fund shares	2,771.6	2,857.5	2,560.7	2,319.9	2,169.8	2,123.2
2.1.1 Central bank	...	...	...	...	...	...
2.1.2 Deposit-taking corp. except central bank	961.0	999.7	990.2	1,033.6	1,015.2	1,015.2
2.1.3 General government	...	...	...	...	...	...
2.1.4 Other sectors	1,810.6	1,857.8	1,570.5	1,286.3	1,154.6	1,107.9
2.2 Debt securities	6,029.7	9,114.9	10,020.1	8,929.2	9,526.1	9,327.1
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	6,029.7	8,614.9	9,520.1	8,429.2	9,026.1	8,827.1
2.2.4 Other sectors	-	500.0	500.0	500.0	500.0	500.0
3. Financial derivatives (other than reserves) and employee stock options	19.0	10.2	10.1	7.3	9.6	10.1
4. Other investment	106,356.6	109,107.8	112,839.0	117,040.3	114,982.8	116,028.7
4.1 Other equity	...	...	...	...	...	...
4.2 Currency and deposits	5,136.2	5,368.3	5,401.1	5,574.3	5,646.7	5,695.8
4.3 Loans	93,512.5	95,522.4	95,937.7	99,681.7	97,688.0	99,689.1
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	827.2	827.2	827.2	827.2	828.2	827.2
4.6 Other accounts payable	5,479.7	5,979.9	6,537.7	6,808.2	6,762.4	5,919.4
4.7 Special drawing rights (Net incurrence of liab)	1,401.0	1,410.1	4,135.3	4,149.1	4,057.6	3,897.3

Source: Core Statistics Department

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

4.11 Gold and Foreign Exchange Reserves

Million US Dollars

End Period	Foreign exchange reserves with															SBP and Scheduled Banks	
	Gold*	SBP						Scheduled Banks								Total Reserve Assets** (1+5+13)	Total Liquid FX Reserve (6+14)***
		Cash Foreign Currency	Nostro ¹	ACU Bal Net	Total SBP Reserves (2+3+4+a)**	Net Reserves with SBP (2+4)	Deposits			Utilizations			Total Banks' Reserves (7+8+9-10-11-12)**	Net Reserves*** With Banks (7-10)			
							FE-25 ²	Trade Nostro	Placement abroad (other than FE-25)	Trade Finance	FE-25 Placements in Pakistan	Others					
1	2	3	4	a	5	6	7	8	9	10	11	12	13	14	15	16	
FY18	2,598	488	101	9,277		9,866	9,765	7,591	(532)	47	973	60	3,136	2,938	6,618	15,402	16,384
FY19	2,928	347	489	6,939		7,774	7,285	7,823	(714)	2	626	62	3,545	2,878	7,196	13,580	14,482
FY20	3,674	176	369	11,956	49	12,550	12,132	7,526	28	2	771	53	4,059	2,672	6,754	18,896	18,886
FY21	3,665	386	131	16,913	55	17,485	17,299	7,879	52	3	780	80	4,507	2,568	7,099	23,718	24,398
FY22	3,777	214	117	9,602	132	10,066	9,816	7,196	(125)	1	1,475	120	3,223	2,253	5,720	16,095	15,537
2021 Sep	3,622	3,081	120	16,173	26	19,400	19,253	7,781	(6)	2	1,052	69	4,172	2,484	6,730	25,507	25,983
Oct	3,677	3,099	134	14,101	55	17,388	17,200	7,748	(221)	2	1,118	67	4,059	2,285	6,630	23,350	23,829
Nov	3,750	3,032	144	12,934	31	16,141	15,966	7,713	(8)	2	1,350	66	4,017	2,275	6,363	22,167	22,329
Dec	3,783	3,058	92	14,628	59	17,837	17,686	7,652	(183)	2	1,455	86	3,632	2,298	6,197	23,918	23,883
2022 Jan	3,731	3,011	65	13,597	41	16,714	16,608	7,658	8	2	1,430	67	3,364	2,807	6,228	23,253	22,836
Feb	3,970	2,979	107	13,407	86	16,580	16,386	7,667	83	2	1,415	63	3,188	3,084	6,252	23,634	22,638
Mar	4,037	2,948	138	8,477	81	11,644	11,425	7,360	(179)	1	1,359	63	2,821	2,940	6,001	18,620	17,426
Apr	3,973	2,204	133	8,295	120	10,752	10,499	7,301	(253)	1	1,394	63	2,821	2,772	5,907	17,496	16,406
May	3,822	2,180	122	7,217	100	9,619	9,397	7,288	(330)	1	1,466	67	3,338	2,089	5,822	15,530	15,219
Jun	3,777	214	117	9,602	132	10,066	9,816	7,196	(125)	1	1,475	120	3,223	2,253	5,720	16,095	15,537
Jul	3,644	212	116	8,174	94	8,596	8,385	7,074	(418)	1	1,435	130	3,472	1,619	5,639	13,860	14,024
Aug ^R	3,567	147	109	8,687	107	9,050	8,834	6,959	(425)	1	1,446	134	3,525	1,430	5,513	14,046	14,347
Sep ^P	3,475	127	109	7,751	77	8,064	7,878	6,789	(300)	1	1,356	187	3,234	1,713	5,432	13,252	13,311

Source: Core Statistics Department

* 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.

2. Includes FE-13/CRR.

4.12 Foreign Currency Deposits

Million US Dollars

DESCRIPTION	2021				2022								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Foreign Currency Deposits													
A. FE-25 Deposits	7,781.4	7,747.9	7,713.0	7,651.9	7,658.4	7,666.9	7,359.8	7,301.4	7,288.0	7,196.0	7,073.6	6,958.7	6,788.8
1. Resident	6,886.8	6,865.8	6,834.7	6,749.4	6,749.2	6,765.1	6,432.9	6,386.0	6,396.8	6,315.7	6,222.3	6,130.6	5,995.3
i) Demand Deposits	2,797.8	2,795.9	2,854.4	2,717.5	2,746.2	2,846.5	2,738.5	2,668.4	2,544.9	2,555.4	2,488.3	2,485.8	2,454.5
ii) Savings Deposits	2,555.7	2,529.0	2,485.6	2,487.5	2,465.7	2,470.1	2,467.8	2,435.0	2,317.1	2,247.0	2,197.6	2,206.4	2,139.9
iii) Time Deposits	1,533.3	1,540.9	1,494.7	1,544.4	1,537.4	1,448.6	1,226.6	1,282.5	1,534.8	1,513.3	1,536.4	1,438.4	1,401.0
2. Non- Resident	894.6	882.1	878.0	902.4	909.1	901.7	926.9	915.4	891.2	879.8	851.3	828.1	793.5
i) Demand Deposits	517.2	507.8	505.2	516.7	530.0	519.6	547.0	540.0	521.7	501.8	473.6	459.2	441.0
ii) Savings Deposits	292.9	290.3	288.9	325.2	293.2	294.4	294.1	285.6	279.5	285.5	278.4	275.4	256.3
iii) Time Deposits	84.5	84.0	83.9	60.6	85.9	87.7	85.9	89.8	90.0	92.6	99.3	93.6	96.3
B. Old FCAs Deposits	10.5	10.5	10.4	10.4	10.3	10.3	10.2	10.1	9.8	9.7	9.7	9.7	9.5
1. Resident	8.3	8.3	8.2	8.2	8.1	8.1	8.1	8.0	7.7	7.6	7.6	7.6	7.5
2. Non- Resident	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.1	2.1	2.1	2.1	2.1	2.0
Total (A+B)	7791.9	7758.4	7723.4	7662.3	7668.7	7677.1	7370.0	7311.5	7297.8	7205.2	7083.3	6,968.3	6,798.4
FE-25 Deposits Utilization													
1. Financing	1,051.8	1,118.3	1,349.6	1,455.3	1,430.2	1,415.3	1,358.5	1,394.2	1,466.2	1,475.3	1,434.9	1,446.1	1,356.5
i) Exports Financing	344.1	343.4	391.0	414.8	420.9	443.9	409.2	418.2	418.4	407.7	345.6	336.9	314.8
a) Pre-Shipment	169.2	169.6	212.0	220.7	230.8	223.0	217.6	236.3	245.1	229.3	198.0	212.5	206.3
b) Post-Shipment	174.9	173.8	179.0	194.1	190.2	220.8	191.6	181.9	173.2	178.4	147.7	124.3	108.4
ii) Import Financing	707.7	774.9	958.6	1,040.5	1,009.3	971.4	949.3	976.1	1,047.8	1,067.6	1,089.3	1,109.2	1,041.7
2. Placements	1,880.2	1,914.0	1,649.9	1,856.3	2,154.6	2,347.3	2,344.8	2,194.4	1,853.8	1,691.1	1,417.6	1,283.1	1,371.4
i) With State Bank of Pakistan	1,173.5	1,173.7	1,166.1	1,168.7	1,151.4	1,166.4	1,172.5	1,115.2	1,109.5	947.8	628.6	473.8	510.9
a) CRR ¹	406.7	406.8	404.7	405.9	400.6	405.9	407.7	389.2	388.1	383.9	375.7	345.9	367.3
b) SCRR ²	766.8	766.9	761.4	762.7	750.8	760.4	764.9	726.0	721.4	563.9	252.9	127.9	143.6
ii) With Banks	706.6	740.3	483.8	687.6	1,003.1	1,181.0	1,172.2	1,079.2	744.2	743.3	789.0	809.3	860.5
a) Within Pakistan	69.1	66.8	65.8	85.6	66.7	63.0	63.5	63.0	66.5	120.1	130.3	157.5	186.6
b) Outside Pakistan	637.5	673.5	418.0	602.0	936.4	1,118.0	1,108.8	1,016.2	677.7	623.2	658.7	651.8	673.9
3. Balances	677.3	657.2	696.5	708.0	709.9	715.8	835.5	891.3	630.3	806.3	749.2	704.7	827.3
i) Balance held abroad	347.3	345.8	382.3	418.9	428.0	435.6	511.0	555.3	302.5	473.9	434.7	350.0	502.1
ii) Cash in hand	330.0	311.4	314.2	289.1	281.9	280.2	324.5	336.0	327.8	332.4	314.5	354.7	325.2
4. Others	4,172.1	4,058.5	4,016.8	3,632.3	3,363.6	3,188.5	2,821.0	2,821.4	3,337.7	3,222.8	3,471.8	3,524.8	3,233.6

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

Source: Core Statistics Department

1. Cash Reserve Requirement

2. Special Cash Reserve Requirement

Archive Link: <http://www.sbp.org.pk/ecodata/fe25.xls>

4.13 Foreign Investment in Pakistan by Country

Million US Dollars

Sr.	COUNTRY	Sep FY 23 ^P			Jul-Sep FY 23 ^P			Jul-Sep FY 22		
		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	83.9	(5.4)	78.5	253.4	(12.1)	241.3	479.2	879.3	1,358.5
1	Argentina	-	-	-	-	-	-	-	-	-
2	Australia	(0.5)	-	(0.5)	(1.5)	-	(1.5)	(0.8)	(..)	(0.8)
3	Austria	-	-	-	-	-	-	-	-	-
4	Bahamas	0.2	-	0.2	0.5	-	0.5	-	-	-
5	Bahrain	1.7	2.0	3.7	4.6	2.0	6.6	4.8	(..)	4.8
6	Bangladesh	-	-	-	-	-	-	-	-	-
7	Belgium	-	-	-	-	-	-	2.1	-	2.1
8	Bosnia Herzegovina	-	-	-	-	-	-	-	-	-
9	Brunei	-	-	-	-	-	-	-	-	-
10	Canada	0.1	(..)	0.1	0.7	(1.0)	(0.2)	0.3	4.8	5.0
11	China	24.5	-	24.5	57.2	-	57.2	67.2	(2.2)	65.0
12	Congo	-	-	-	-	-	-	-	-	-
13	Denmark	(0.1)	-	(0.1)	(0.2)	-	(0.2)	(0.2)	-	(0.2)
14	Egypt	0.5	-	0.5	1.4	-	1.4	1.0	-	1.0
15	Finland	-	-	-	3.0	-	3.0	-	(1.2)	(1.2)
16	France	0.2	-	0.2	0.5	-	0.5	21.9	0.3	22.2
17	Germany	3.6	-	3.6	15.5	-	15.5	19.4	(0.5)	18.9
18	Hongkong	0.7	(0.2)	0.5	1.4	-	1.4	39.2	(0.2)	39.0
19	Hungary	4.6	-	4.6	5.6	-	5.6	7.5	-	7.5
20	Iceland	-	-	-	-	-	-	0.8	-	0.8
21	Indonesia	-	-	-	-	-	-	-	-	-
22	Iran	-	-	-	-	-	-	-	-	-
23	Ireland	-	(0.7)	(0.7)	-	(1.1)	(1.1)	1.9	(5.5)	(3.6)
24	Italy	5.0	-	5.0	8.1	-	8.1	5.6	-	5.6
25	Japan	(1.0)	-	(1.0)	(1.0)	(1.0)	(2.0)	(1.3)	0.1	(1.2)
26	Kenya	-	-	-	-	-	-	-	-	-
27	Korea (South)	0.8	-	0.8	1.4	-	1.4	(3.1)	(0.7)	(3.8)
28	Kuwait	2.6	(0.1)	2.5	5.1	(0.5)	4.6	8.4	(1.2)	7.2
29	Lebanon	0.3	-	0.3	0.8	-	0.8	0.4	-	0.4
30	Liberia	-	-	-	0.1	-	0.1	-	-	-
31	Libya	-	-	-	-	-	-	-	-	-
32	Luxembourg	(0.3)	0.1	(0.2)	(1.0)	1.2	0.2	(1.1)	(11.2)	(12.3)
33	Malaysia	(5.6)	-	(5.6)	5.5	-	5.5	18.6	-	18.6
34	Malta	3.8	-	3.8	11.4	-	11.4	-	-	-
35	Netherlands	6.4	-	6.4	23.2	(0.3)	22.9	82.5	0.4	82.9
36	NewZealand	-	-	-	-	-	-	-	-	-
37	Nigeria	-	-	-	-	-	-	-	-	-
38	Norway	(30.5)	-	(30.5)	(31.4)	-	(31.4)	(12.1)	-	(12.1)
39	Oman	0.2	-	0.2	0.5	-	0.5	0.4	-	0.4
40	Panama	-	-	-	-	-	-	-	-	-
41	Philippines	-	-	-	-	-	-	-	0.1	0.1
42	Poland	(0.2)	-	(0.2)	(0.6)	-	(0.6)	-	-	-
43	Portugal	-	-	-	-	-	-	-	-	-
44	Qatar	(..)	-	(..)	(0.1)	-	(0.1)	1.4	-	1.4
45	Saudi Arabia	0.7	-	0.7	4.4	-	4.4	0.6	(0.3)	0.3
46	Seychelles	-	-	-	-	-	-	-	-	-
47	Singapore	3.0	-	3.0	9.3	0.7	10.0	31.2	2.2	33.5
48	South Africa	-	-	-	-	-	-	-	-	-
49	Sri Lanka	-	-	-	-	-	-	-	-	-
50	Sweden	0.2	(0.5)	(0.3)	0.5	(0.5)	(..)	1.1	(6.2)	(5.1)
51	Switzerland	11.7	(0.5)	11.2	34.9	(0.5)	34.4	34.7	0.4	35.1
52	Thailand	(0.1)	-	(0.1)	0.2	-	0.2	(0.2)	-	(0.2)
53	Turkey	0.0	-	0.0	0.1	-	0.1	(4.4)	-	(4.4)
54	U.A.E	34.2	0.4	34.6	59.7	0.6	60.3	41.5	(2.2)	39.3
55	United Kingdom	0.2	(1.8)	(1.6)	2.1	(8.8)	(6.7)	2.7	(10.6)	(7.9)
56	United States	7.8	(4.5)	3.3	3.2	(3.7)	(0.5)	101.6	(28.8)	72.8
57	Others	9.2	0.4	9.6	28.1	0.6	28.7	5.3	(38.0)	(32.6)
II	Foreign Public Investment	-	0.2	0.2	-	(18.2)	(18.2)	-	979.8	979.8
	Debt Securities	-	0.2	0.2	-	(18.2)	(18.2)	-	979.8	979.8
	Total	83.9	(5.2)	78.7	253.4	(30.3)	223.1	479.2	879.3	1,358.5

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

Source: Core Statistics Department

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr.	SECTOR	Sep- FY 23 ^P			Jul-Sep FY 23 ^P			Jul-Sep FY 22		
		Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1	Food	1.1	2.2	(1.1)	6.9	6.7	0.2	5.4	6.7	(1.3)
2	Food Packaging	-	-	-	-	-	-	-	-	-
3	Beverages	1.6	-	1.6	4.9	-	4.9	4.9	-	4.9
4	Tobacco & Cigarettes	0.8	-	0.8	2.4	-	2.4	2.4	-	2.4
5	Sugar	..	-	..	0.1	-	0.1	-	-	-
6	Textiles	0.3	0.9	(0.6)	2.6	2.7	(0.1)	14.1	5.9	8.2
7	Paper & Pulp	-	-	-	-	-	-	0.3	-	0.3
8	Leather & Leather Products	..	0.4	(0.4)	..	1.2	(1.2)	-	1.2	(1.2)
9	Rubber & Rubber Products	2.7	-	2.7	3.0	-	3.0	2.7	-	2.7
10	Chemicals	4.7	1.1	3.5	10.7	3.4	7.3	9.2	0.7	8.5
11	Petro Chemicals	-	-	-	-	-	-	-	-	-
12	Petroleum Refining	0.5	1.5	(1.1)	0.7	4.6	(3.9)	0.5	4.6	(4.1)
13	Mining & Quarrying	3.6	0.7	2.9	3.7	2.0	1.7	0.7	2.0	(1.3)
14	Oil & Gas Explorations	11.0	0.5	10.5	17.6	1.5	16.0	53.2	-	53.2
	<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15	Pharmaceuticals & OTC Products	0.4	0.1	0.3	1.5	0.3	1.2	4.3	0.3	4.0
16	Cosmetics	4.6	-	4.6	13.8	-	13.8	-	-	-
17	Fertilizers	-	-	-	-	-	-	-	-	-
18	Cement	0.1	0.2	(0.1)	0.4	0.6	(0.2)	0.1	0.5	(0.4)
19	Ceramics	1.1	-	1.1	1.1	-	1.1	..	-	..
20	Basic Metals	..	-	..	..	-	..	0.1	-	0.1
21	Metal Products	-	-	-	-	-	-	0.3	-	0.3
22	Machinery other than Electrical	..	-	..	..	-	..	0.1	-	0.1
23	Electrical Machinery	0.6	-	0.6	0.8	0.1	0.7	4.4	-	4.4
24	Electronics	-	0.1	(0.1)	-	30.2	(30.2)	0.5	5.2	(4.6)
	I) Consumer/Household	-	0.1	(0.1)	-	10.2	(10.2)	0.5	5.2	(4.6)
	II) Industrial	-	-	-	-	20.0	(20.0)	..	-	..
25	Transport Equipment (Automobiles)	1.0	1.7	(0.7)	5.0	5.0	(..)	3.3	3.8	(0.5)
	I) Motorcycles	-	-	-	-	-	-	-	-	-
	II) Cars	1.0	0.4	0.6	5.0	1.3	3.7	3.3	-	3.3
	III) Buses, Trucks, Vans & Trail	-	1.3	(1.3)	-	3.8	(3.8)	-	3.8	(3.8)
26	Power	57.0	10.9	46.1	138.8	12.3	126.5	94.0	9.2	84.8
	I) Thermal	35.2	10.8	24.4	62.3	11.9	50.4	41.6	8.7	32.8
	<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
	II) Hydel	4.6	..	4.6	32.5	0.4	32.2	18.8	0.5	18.3
	III) Coal	17.1	-	17.1	43.9	-	43.9	33.7	-	33.7
27	Construction	1.9	0.7	1.2	8.8	2.0	6.8	6.8	8.8	(2.0)
28	Trade	3.5	2.8	0.7	16.7	8.4	8.3	26.5	9.3	17.1
29	Transport	3.3	2.7	0.7	6.1	9.7	(3.6)	16.9	13.4	3.5
30	Tourism	1.9	-	1.9	5.7	-	5.7	2.6	0.3	2.3
31	Storage Facilities	0.4	-	0.4	0.6	-	0.6	0.2	-	0.2
32	Communications	11.3	31.2	(19.9)	38.7	33.5	5.1	112.0	9.8	102.2
	1) Telecommunications	5.8	30.8	(25.0)	22.3	32.4	(10.2)	48.3	9.8	38.5
	<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
	2) Information Technology	5.5	0.4	5.1	16.4	1.1	15.3	63.7	..	63.7
	I) Software Development	2.3	..	2.2	5.5	..	5.5	15.7	..	15.7
	II) Hardware Development	..	..	..	0.1	..	..	-	-	-
	III) I.T. Service	3.2	0.4	2.9	10.8	1.1	9.8	48.0	-	48.0
	3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33	Financial Business	26.0	2.3	23.7	80.3	5.9	74.4	132.6	5.0	127.5
	<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
34	Social Services	0.3	-	0.3	1.0	-	1.0	0.8	0.8	(..)
35	Personal Services	5.6	3.7	1.9	14.7	7.9	6.8	12.8	11.6	1.2
36	Others	2.2	..	2.2	8.7	3.7	4.9	67.0	0.3	66.7
	TOTAL	147.5	63.7	83.9	395.3	141.9	253.4	578.7	99.6	479.2
	<i>TOTAL without Privatization proceeds</i>	<i>147.5</i>	<i>63.7</i>	<i>83.9</i>	<i>395.3</i>	<i>141.9</i>	<i>253.4</i>	<i>578.7</i>	<i>99.6</i>	<i>479.2</i>

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

Source: Core Statistics Department

4.15 Balance of Trade

(a) State Bank of Pakistan

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)		a-c	b-d	
FY18	24,768	--	12.6	55,671	--	16.0	(30,903)	--	
FY19	24,257	--	(2.1)	51,869	--	(6.8)	(27,612)	--	
FY20	22,536	--	(7.1)	43,645	--	(15.9)	(21,109)	--	
FY21	25,639	--	13.8	54,273	--	24.4	(28,634)	--	
FY22	32,471	--	26.6	72,152	--	32.9	(39,681)	--	
2021	Aug	2,339	4,574	34.5	5,967	11,338	64.9	(3,628)	(6,764)
	Sep	2,627	7,201	34.6	6,057	17,395	62.6	(3,430)	(10,194)
	Oct	2,375	9,576	30.9	5,930	23,325	63.6	(3,555)	(13,749)
	Nov	2,737	12,313	28.8	6,339	29,664	60.5	(3,602)	(17,351)
	Dec	2,929	15,242	29.0	6,431	36,095	51.8	(3,502)	(20,853)
2022	Jan	2,500	17,742	27.5	6,203	42,298	50.0	(3,703)	(24,556)
	Feb	2,889	20,631	28.2	5,039	47,337	44.9	(2,150)	(26,706)
	Mar	3,069	23,700	26.6	6,117	53,454	40.4	(3,048)	(29,754)
	Apr ^R	3,147	26,847	27.7	5,960	59,414	38.1	(2,813)	(32,567)
	May ^R	2,496	29,343	26.8	5,628	65,042	35.6	(3,132)	(35,699)
	Jun ^R	3,128	32,471	26.6	7,110	72,152	32.9	(3,982)	(39,681)
	Jul ^R	2,280	2,280	2.0	5,348	5,348	(0.4)	(3,068)	(3,068)
	Aug ^R	2,813	5,093	11.3	5,848	11,196	(1.3)	(3,035)	(6,103)
	Sep ^P	2,501	7,594	5.5	4,822	16,018	(7.9)	(2,321)	(8,424)

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 generated merchandise based on Balance of Payment Manual (BPM6), whereas PBS data is on Carriage Insurance & Freight (c. i. f.) basis.
- 3- Cumulative figures are of Financial Year (Jul-Jun).

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

4.15 Balance of Trade

(b) Pakistan Bureau of Statistics

Million US Dollars

PERIOD	Exports (a)	Re-exports (b)	Cumulative (c)	Period Growth Rate %	Imports (d)	Re-imports (e)	Cumulative (f)	Period Growth Rate %	Balance of Trade	
									(a+b)-(d+e)	(c-f)
FY18	23,212	359	--	13.50	60,795	259	--	14.90	(37,482)	--
FY19	22,958	381	--	(1.00)	54,763	290	--	(9.80)	(31,713)	--
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	--	24.30	80,136	95	--	42.20	(48,297)	--
2021 Aug	2,247	9	4,602	27.11	6,577	3	12,174	74.04	(4,324)	(7,571)
Sep	2,409	8	7,019	27.04	6,563	17	18,754	66.16	(4,163)	(11,735)
Oct	2,464	51	9,534	24.87	6,369	5	25,128	65.55	(3,859)	(15,594)
Nov	2,901	13	12,448	26.79	7,899	5	33,032	62.90	(4,990)	(20,584)
Dec	2,764	15	15,227	24.92	7,580	7	40,619	60.68	(4,808)	(25,392)
Jan	2,614	3	17,844	24.45	6,036	8	46,663	56.84	(3,427)	(28,819)
2022 Feb	2,834	10	20,688	26.01	5,853	9	52,525	52.81	(3,018)	(31,837)
Mar	2,777	7	23,472	24.92	6,407	11	58,943	47.72	(3,634)	(35,471)
Apr	2,897	8	26,377	25.52	6,661	3	65,607	46.55	(3,759)	(39,230)
May	2,624	3	29,004	27.84	6,760	5	72,372	44.55	(4,138)	(43,368)
Jun	2,911	19	31,934	24.28	7,857	3	80,232	42.20	(4,930)	(48,298)
Jul	2,254	14	2,268	(3.08)	4,993	4	4,997	(10.37)	(2,729)	(2,729)
Aug	2,482	-	4,750	3.22	6,071	-	11,068	(9.08)	(3,589)	(6,318)
Sep	2,446	-	7,196	2.52	5,347	-	16,415	(12.47)	(2,901)	(9,219)

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 gendered merchandise based on Balance of Payment Manual (BPM6), whereas PBS data is on Carriage Insurance & Freight (c. i. f.) basis.

4.16 Exports by Selected Commodities

(a) State Bank of Pakistan

Thousand US Dollars

COMMODITIES	FY21	FY22 ^R	2021		2022				
			Aug	Sep	May ^R	Jun ^R	Jul ^R	Aug ^R	Sep ^P
A. Food Group	4,503,926	5,405,409	345,988	359,935	460,108	587,757	386,487	430,501	365,693
1 Rice	2,211,102	2,760,455	150,849	162,156	228,390	324,727	188,046	193,790	148,538
A) Basmati	816,879	784,917	70,202	64,327	67,222	77,303	49,069	54,640	41,515
B) Others	1,394,223	1,975,539	80,647	97,829	161,169	247,424	138,977	139,150	107,023
2 Fish & Fish Preparations	418,790	437,621	18,705	24,009	42,703	43,716	31,191	26,529	32,338
3 Fruits	469,857	398,915	39,204	30,726	19,788	39,435	28,397	28,451	18,713
4 Vegetables/Leguminous vegetable	274,293	255,144	21,773	16,784	13,845	23,395	15,184	17,086	13,505
5 Tobacco	36,101	49,944	2,463	4,183	4,116	3,850	7,391	5,534	5,161
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	102,765	105,754	8,211	8,529	4,661	11,229	10,278	7,681	6,861
8 Oil Seeds, Nuts and Kernals	85,313	193,357	5,890	22,424	9,735	2,991	1,239	3,918	22,996
9 Sugar	-	-	-	-	-	-	-	-	-
10 Meat and Meat Preparations	352,098	326,592	22,945	23,184	29,481	32,903	26,272	29,263	26,041
11 All Other Food Items	553,607	877,626	75,948	67,939	107,389	105,511	78,489	118,249	91,539
B. Textile Group	14,414,659	18,435,108	1,351,523	1,509,361	1,539,394	1,807,105	1,441,401	1,706,742	1,607,147
12 Raw Cotton	1,906	7,379	153	-	23	441	987	2,296	1,903
13 Cotton Yarn	921,709	1,200,518	84,736	111,796	97,917	126,977	96,562	115,368	93,790
14 Cotton Cloth	1,883,866	2,342,209	173,633	184,241	198,873	253,609	190,250	223,097	223,916
15 Cotton Carded or Combed	407	1,762	680	709	-	-	2	0	206
16 Yarn Other than Cotton Yarn	34,066	67,128	3,098	4,484	6,254	9,250	5,068	6,690	8,286
17 Knitwear	3,372,372	4,516,301	338,744	361,139	368,798	418,505	359,506	426,518	439,565
18 Bed Wear	2,691,294	3,255,287	255,583	282,350	265,512	298,307	240,660	301,003	270,550
19 Towels	881,881	1,080,757	76,297	86,494	101,250	107,961	80,431	88,219	80,810
20 Tents, Canvas & Tarpaulin	119,136	114,528	4,886	7,358	9,470	14,253	6,359	9,903	9,607
21 Readymade Garments	2,820,299	3,698,400	258,952	294,303	311,603	362,316	295,581	340,169	303,194
22 Art, Silk & Synthetic Textile	342,832	415,111	29,396	31,764	37,059	38,766	30,286	38,995	37,110
23 Makeup Articles (incl. Other Tex)	673,334	807,302	58,067	66,960	65,512	79,019	58,743	70,930	63,540
24 Other Textile Materials	671,557	928,427	67,298	77,761	77,122	97,702	76,966	83,553	74,669
C. Petroleum Group	234,940	414,833	14,191	10,459	58,645	9,597	9,686	4,862	5,693
25 Petroleum Crude	79,205	134,562	-	-	36,026	-	-	-	-
26 Petroleum Products	33,249	70,671	2,586	4,729	5,736	2,879	2,175	4,825	5,661
27 Solid Fuel including Naphtha	122,486	209,599	11,605	5,730	16,883	6,718	7,512	37	32
D. Other Manufacture	3,838,696	4,327,905	346,308	356,135	305,861	439,917	316,377	372,824	390,091
28 Carpets, Rugs & Mats	79,375	97,266	7,090	8,826	6,372	9,815	6,719	7,252	7,127
29.Sports Goods	470,650	506,926	38,736	42,048	37,068	46,517	34,920	39,942	42,945
30 Leather Tanned	157,257	207,031	13,606	15,369	16,764	19,182	16,536	16,347	17,840
31.Leanth Manufactures	559,999	649,048	45,775	54,552	47,128	60,049	48,394	59,612	61,604
32.Footwear	135,520	155,008	12,600	14,026	11,537	16,294	14,186	13,675	13,894
33 Surgical Goods & Medical Instr.	480,438	474,580	37,361	40,880	35,696	41,148	33,017	38,509	38,858
34 Cutlery	89,675	92,327	7,655	8,999	5,134	9,339	5,451	6,279	6,124
35 Onyx Manufactured	8,184	6,677	871	564	446	280	348	240	346
36.Chemical and Pharmaceutica Products	1,147,388	1,484,977	124,044	113,452	109,349	177,074	118,244	133,968	143,008
37.Engineering Goods	333,163	313,829	33,143	26,089	21,963	22,564	16,260	29,274	25,111
38 Gems	8,408	10,124	282	593	1,341	1,138	558	1,015	1,052
39 Jewellery	13,914	13,235	649	628	488	2,131	503	1,437	1,156
40 Furniture	5,303	7,326	599	690	407	676	405	1,529	467
41 Molasses	107	32,864	-	4	2,849	11,246	1,822	4,011	-
42 Handicrafts	342	11	-	-	-	-	-	-	120
43 Cement	314,720	231,812	20,660	26,617	5,596	17,235	14,481	15,533	27,015
44 Guar and Guar Products	34,255	44,864	3,239	2,796	3,721	5,229	4,534	4,201	3,425
E. All Others	2,035,638	2,699,960	192,982	244,749	171,546	208,893	158,568	215,903	180,618
I. Total Export Receipts through Banks	25,027,860	31,283,214	2,250,991	2,480,639	2,535,555	3,053,269	2,312,519	2,730,832	2,549,241
II. Freight on Export	228,464	349,676	26,896	32,986	18,752	27,859	27,859	26,537	26,537
III. Export Receipts Banks (fob) (I-II)	24,799,395	30,933,538	2,224,095	2,447,653	2,516,803	3,025,410	2,284,660	2,704,295	2,522,704
IV. Other Exports	839,579	1,537,659	114,906	179,364	(20,829)	102,628	(4,676)	108,718	(21,658)
Total Export as per BOP (III+IV)	25,638,974	32,471,197	2,339,001	2,627,017	2,495,974	3,128,037	2,279,984	2,813,013	2,501,045

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: [http://www.sbp.org.pk/ecodata/Exports-\(BOP\)-Commodities.xls](http://www.sbp.org.pk/ecodata/Exports-(BOP)-Commodities.xls)

4.16 Exports by Selected Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY21	FY22	2021		2022				
			Aug	Sep	May	Jun	Jul	Aug	Sep
A. Food Group	4,392,116	5,418,604	324,349	359,331	461,745	499,170	358,079	366,945	354,816
1 Rice	2,041,736	2,511,417	140,479	142,933	224,721	235,390	138,582	143,730	118,852
a) Basmati	569,493	695,318	43,066	51,656	60,708	62,818	45,553	41,556	42,803
b) Others	1,472,243	1,816,099	97,413	91,277	164,013	172,572	93,029	102,174	76,049
2 Fish & Fish Preparations	414,606	430,654	10,716	32,010	40,616	40,608	18,506	19,435	41,848
3 Fruits	480,031	477,087	38,835	26,866	18,069	47,459	34,092	28,935	16,090
4 Vegetables	319,506	310,130	20,835	12,391	23,104	18,359	44,026	13,691	14,202
5 Leguminous Vegetables	7	68	-	-	-	-	-	47	-
6 Tobacco	35,959	54,384	4,249	2,705	3,195	6,894	4,872	5,381	3,500
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	92,984	106,680	8,015	9,454	7,727	9,317	5,090	6,695	6,646
9 Oil seeds, Nuts and Kernals	94,133	192,861	7,347	33,083	5,572	2,050	1,107	5,824	29,883
10 Sugar	-	-	-	-	-	-	-	-	-
11 Meat& Meat preparations	331,639	342,788	25,482	28,736	27,527	30,563	25,962	39,792	30,053
12 All other Food Items	581,515	992,535	68,391	71,153	111,214	108,530	85,842	103,415	93,742
B. Textile Group	15,399,083	19,329,985	1,462,554	1,487,144	1,641,901	1,706,350	1,481,021	1,575,366	1,527,071
13 Raw Cotton	807	6,577	-	-	-	-	1,094	4,469	347
14 Cotton Yarn	1,016,970	1,206,838	103,518	95,228	106,571	94,125	71,364	89,089	75,809
15 Cotton Cloth	1,921,000	2,437,875	188,181	189,457	231,277	201,020	181,984	195,390	203,149
16 Cotton Carded or Combed	64	1,632	382	703	-	-	-	80	134
17 Yarn Other than Cotton Yarn	33,369	66,188	4,907	4,656	6,608	5,564	3,372	4,335	4,101
18 Knitwear	3,815,000	5,120,973	363,811	388,065	428,278	474,944	434,926	449,833	436,422
19 Bed Wear	2,771,786	3,292,880	264,764	275,150	281,373	284,042	253,991	258,300	267,415
20 Towels	937,533	1,111,334	82,796	80,693	92,252	91,223	74,965	75,036	87,279
21 Tent, Canvas & Tarpaulin	110,389	110,413	5,637	8,927	8,155	10,951	8,736	10,474	10,557
22 Readymade Garments	3,032,812	3,904,658	283,788	276,228	321,670	368,699	304,575	330,021	276,922
23 Art, Silk & Synthetic Textile	370,417	460,061	36,842	38,745	36,569	38,201	31,216	39,671	37,432
24 Made up Articles (Ex towels & bed)	756,444	849,120	66,252	64,072	70,363	68,940	54,722	60,461	64,062
25 Other Textile Materials	632,492	761,438	61,676	65,220	58,785	68,641	60,076	58,207	63,442
C. Petroleum Group & Coal	182,303	333,816	1,769	27,232	8,686	43,955	3,923	55,635	5,490
26 Petroleum Crude	106,773	259,005	-	24,071	942	40,814	419	54,580	-
27 Petroleum Products (Exl. Naphtha)	42,617	74,810	1,769	3,161	7,744	3,141	3,504	1,055	5,490
28 Petroleum Top Naphtha	32,901	-	-	-	-	-	-	-	-
29 Solid Fuels (Coal)	12	-	-	-	-	-	-	-	-
D. Other Manufactures Group	3,466,663	4,104,467	287,179	329,299	323,046	433,031	276,801	353,837	347,723
30 Carpets Rugs & Mats	74,204	83,319	5,793	6,727	6,725	7,937	7,496	6,216	6,838
31 Sports Goods	278,481	364,899	24,202	27,335	32,835	36,268	29,229	34,516	38,406
32 Leather Tanned	161,938	208,092	12,657	15,792	18,307	17,043	15,207	15,838	14,109
33 Leather Manufactures	562,428	621,081	44,206	48,108	51,377	54,256	50,319	53,437	55,370
34 Footwear	131,898	156,984	13,646	11,749	11,865	15,027	16,829	15,564	16,580
35 Surgical Goods & Medical Instr.	428,142	422,623	30,689	29,488	32,260	38,827	32,943	34,120	40,814
36 Cutlery	119,268	95,982	9,226	9,060	5,747	5,559	4,721	4,603	5,636
37 Onyx Manufactured	6,366	6,307	387	395	476	504	314	326	372
38 Chemicals and Pharm.Products	1,149,084	1,569,032	113,981	127,328	122,239	200,272	82,114	144,638	117,493
39 Engineering Goods	225,913	237,750	17,814	15,097	23,500	23,741	18,662	26,799	17,733
40 Gems	6,684	7,626	399	647	467	1,081	1,322	241	566
41 Jewellery	13,735	14,361	1,231	174	819	1,659	1,007	620	930
42 Furniture	5,208	9,361	725	888	946	343	1,340	1,873	755
43 Molasses	78	33,505	4	5	2,730	12,336	5,350	25	18
44 Handicrafts	-	-	-	-	-	-	-	111	235
45 Cement	267,910	223,994	9,423	33,813	7,360	12,800	5,628	11,589	29,137
46 Guar and Guar Products	35,326	49,549	2,796	2,693	5,393	5,378	4,320	3,321	2,731
E. All Other Items	1,863,979	2,594,933	171,646	205,984	189,087	228,929	134,672	130,607	210,876
TOTAL	25,304,144	31,781,805	2,247,497	2,408,990	2,624,465	2,911,435	2,254,496	2,482,390	2,445,976

4.17 Imports by Selected Commodities

(a) State Bank of Pakistan

Thousand US Dollars

COMMODITIES	FY21	FY22 ^R	2021		2022				
			Aug	Sep	May ^R	Jun ^R	Jul ^R	Aug ^R	Sep ^P
A. Food Group	7,243,546	7,932,010	690,485	695,174	738,167	356,091	617,508	851,086	822,324
1-Milk, Cream & Milk Food for Infants	188,718	169,014	12,618	10,199	11,391	18,129	10,856	23,030	12,840
2-Wheat un-milled	665,170	328,297	16,300	30,362	28	80	28,266	86,430	137,551
3-Dry Fruits & Nuts	40,967	32,747	805	1,852	2,260	1,405	603	556	716
4-Tea	515,541	561,130	43,923	43,270	55,478	38,292	34,633	48,517	55,964
5-Spices	174,028	160,067	16,342	13,803	10,203	11,217	9,924	12,402	11,855
6-Soya bean Oil	88,647	238,968	5,288	4,045	94,137	21,273	32,022	15,461	41,353
7-Palm Oil	2,442,277	3,150,868	282,029	311,230	264,809	91,941	254,563	378,746	347,276
8-Sugar	113,939	189,178	52,610	1,677	305	213	383	736	329
9-Pulses	593,633	512,929	62,654	63,329	39,788	37,978	52,193	79,259	60,879
10-All others Food items	2,420,624	2,588,811	197,917	215,406	259,769	135,566	194,067	205,948	153,562
B. Machinery Group	8,322,032	9,641,327	814,961	723,264	798,581	765,115	503,891	581,675	455,035
11-Power Generating Machinery	930,209	794,787	59,962	66,987	37,814	66,553	39,446	38,263	52,785
12-Office Mach. Incl. Data Processing Equipment	350,604	442,997	42,919	39,582	29,733	41,513	17,989	24,876	15,898
13-Textile Machinery	855,492	1,212,164	123,634	106,518	83,349	81,031	75,350	81,648	73,003
14-Construction & Mining Machinery	73,109	110,585	14,201	7,168	3,801	6,073	2,710	3,430	2,803
15-Electrical Machinery & Apparatus	1,457,224	1,817,354	143,873	128,077	176,889	152,373	125,745	181,324	99,010
16-Telecom	2,512,807	2,251,641	176,076	177,358	195,813	106,913	32,052	91,073	85,812
17-Agricultural Machinery & Implements	95,612	119,636	9,220	9,762	5,826	8,509	5,709	11,669	8,366
18-Other Machinery	2,046,976	2,892,164	245,075	187,812	265,356	302,150	204,891	149,392	117,357
C. Transport Group	2,745,191	3,628,848	270,775	339,703	325,488	189,872	120,553	146,984	141,926
19-Road Vehicles (Build Unit, Ckd/Skd)	2,142,319	3,010,124	233,838	265,373	263,443	166,293	107,839	129,780	136,684
20-Aircrafts, Ships and Boats	587,836	564,509	35,056	73,858	60,453	21,039	11,599	16,735	3,486
21-Others Transport Equipments	15,037	54,215	1,881	473	1,592	2,540	1,115	468	1,757
D. Petroleum Group	9,747,064	18,743,154	1,392,573	1,543,709	1,385,535	2,893,107	2,371,995	2,222,954	1,483,869
22-Petroleum Products	4,640,569	10,296,177	729,255	799,589	982,375	1,705,943	1,344,821	1,308,632	770,630
23-Petroleum Crude	3,189,888	4,601,532	318,873	510,608	140,925	465,901	522,980	597,198	471,941
24-Natural Gas, Liquified	1,776,145	3,681,125	332,538	225,699	253,780	672,879	499,005	310,551	230,688
25-Petroleum Gas, Liquified	133,556	163,571	11,397	7,799	8,333	48,372	5,188	6,560	10,584
26- Others	6,908	749	511	14	122	13	1	13	27
E. Textile Group	4,756,378	5,704,328	489,451	495,567	503,005	444,347	379,458	360,191	292,915
27-Raw Cotton	1,892,070	2,282,657	173,594	186,204	237,713	178,238	133,406	153,451	121,292
28-Synthetic Fibre	723,015	820,084	92,174	82,154	59,998	81,070	66,293	41,521	40,588
29-Synthetic & artificial Silk Yarn	709,084	921,722	73,714	73,718	76,785	81,142	70,703	55,967	36,856
30-Worn Clothing	124,806	127,317	10,537	8,460	12,266	8,884	8,526	6,960	8,917
31-Other Textile Items	1,307,402	1,552,547	139,432	145,031	116,244	95,014	100,531	102,292	85,263
F. Agricultural & Other Chemical Group	8,522,616	10,659,214	824,520	825,983	830,312	930,699	785,121	902,327	781,998
32-Fertilizer Manufactured	685,668	716,653	92,909	114,279	5,035	61,975	59,468	8,483	20,881
33-Insecticides	177,911	188,571	14,522	19,894	11,148	22,770	14,993	14,172	13,495
34-Plastic Material	2,459,385	3,251,079	212,711	249,515	291,470	300,561	253,480	244,640	218,248
35-Medicinal Products	870,976	838,817	69,377	54,230	58,659	49,405	45,487	76,898	53,731
36-Others	4,328,677	5,664,095	435,000	388,064	464,001	495,988	411,693	558,135	475,642
G. Metal Group	4,583,209	5,897,014	441,280	540,753	464,814	516,666	402,835	448,826	357,222
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,627,623	2,106,985	163,782	196,991	95,989	130,381	122,945	167,424	119,614
39-Iron and Steel	2,196,866	2,853,737	209,434	274,134	287,324	281,175	203,081	189,879	161,545
40-Aluminum Wrought & Worked	242,719	341,882	22,375	23,895	33,821	45,121	29,419	37,061	26,282
41-All other Metals & Articles	516,002	594,410	45,689	45,732	47,680	59,989	47,391	54,462	49,781
H. Miscellaneous Group	1,163,123	1,154,392	96,486	105,090	82,568	93,446	74,134	90,459	82,291
42-Rubber Crude Incl. Synth/Reclaimed	190,169	239,281	18,718	19,215	16,473	25,560	22,030	20,378	19,451
43-Rubber Tyres & Tubes	300,661	204,437	22,612	26,481	10,564	9,923	9,556	10,319	10,093
44-Wood & Cork	168,721	168,998	13,000	13,638	9,924	9,739	10,930	9,732	8,919
45-Jute	48,470	53,587	3,732	6,860	3,509	4,619	4,322	5,087	3,653
46-Paper & Paper Board & Manuf. thereof	455,102	488,089	38,423	38,897	42,098	43,604	27,296	44,943	40,176
I. All Others	5,064,991	6,620,768	510,474	581,385	422,328	633,331	317,478	384,819	351,168
I. Imports Payments Through Banks	52,148,151	69,981,055	5,531,007	5,850,630	5,550,800	6,822,675	5,572,975	5,989,320	4,768,750
II. Freight & Insurance	1,408,000	3,667,511	175,333	185,465	313,620	385,481	391,223	338,397	269,434
III. Imports Payments Banks (fob) (I-II)	50,740,151	66,313,544	5,355,674	5,665,165	5,237,179	6,437,194	5,181,752	5,650,923	4,499,316
IV. Other Imports	3,077,853	5,838,441	611,291	391,800	390,866	672,793	166,294	197,126	322,651
Total Imports as Per BOP (III+IV)	53,818,004	72,151,985	5,966,964	6,056,966	5,628,045	7,109,986	5,348,046	5,848,049	4,821,966

4.17 Imports by Selected Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY21	FY22	2021		2022				
			Aug	Sep	May	Jun	Jul	Aug	Sep
A. Food Group	8,347,897	9,015,912	826,018	890,746	703,157	565,150	763,135	1,020,330	940,285
1-Milk, Cream & Milk Food for Infants	191,509	162,153	9,676	13,292	15,840	11,768	9,543	12,363	11,620
2-Wheat un-milled	983,326	795,285	16,466	82,917	-	-	107,142	203,622	97,889
3-Dry Fruits & Nuts	78,403	65,250	3,530	5,613	3,718	3,352	1,882	2,481	3,823
4-Tea	580,546	626,197	61,989	48,019	48,519	45,286	45,321	46,593	43,290
5-Spices	224,747	216,184	23,243	20,523	14,184	13,515	12,268	14,064	11,742
6-Soya bean Oil	95,516	197,156	4,503	4,662	25,705	45,438	15,809	27,234	34,702
7-Palm Oil	2,668,609	3,549,305	323,007	314,131	307,739	143,164	299,361	416,939	419,466
8-Sugar	128,654	191,719	35,514	37,668	176	264	447	682	308
9-Pulses	709,733	611,338	65,337	68,756	46,930	43,843	53,049	110,076	83,013
10-All others Food items	2,686,854	2,601,325	282,753	295,165	240,346	258,520	218,313	186,276	234,432
B. Machinery Group	10,146,564	10,920,408	984,860	981,681	781,108	587,206	627,620	668,409	473,222
11-Power Generating Machinery	1,912,444	1,471,465	175,026	189,923	113,547	42,438	44,792	54,589	56,339
12-Office Mach. Incl. Data Processing Equipment	460,162	589,231	56,530	42,240	39,038	43,304	18,402	20,918	25,866
13-Textile Machinery	591,980	764,441	79,262	86,439	45,653	41,836	37,473	55,857	52,527
14-Construction & Mining Machinery	141,259	174,869	9,989	17,967	9,113	12,776	7,610	6,538	9,229
15-Electrical Machinery & Apparatus	1,664,283	1,930,443	184,942	139,956	149,410	125,377	242,922	195,188	93,157
16-Telecom	2,593,356	2,684,598	208,558	270,823	183,985	86,843	67,901	101,537	78,846
17-Agricultural Machinery & Implements	94,679	112,025	9,649	12,654	7,482	5,329	5,633	6,185	3,295
18-Other Machinery	2,688,401	3,193,335	260,904	221,679	232,880	229,303	202,887	227,597	153,963
C. Transport Group	2,987,383	4,457,323	355,352	437,066	341,779	383,070	209,485	211,522	187,417
19-Road Motor Veh. (Build Unit, Ckd/Skd)	2,458,218	3,685,127	315,114	323,820	319,236	264,803	159,307	209,070	173,345
20-Aircrafts Ships and Boats	513,625	761,317	39,695	112,324	21,618	118,052	48,984	2,273	13,242
21-Others Transport Equipments	15,540	10,880	543	922	925	215	1,194	179	830
D. Petroleum Group	11,357,853	23,318,722	1,756,826	1,505,834	2,645,899	3,639,248	1,436,180	1,865,979	1,563,836
22-Petroleum Products	5,160,138	12,069,436	891,951	636,282	1,473,341	2,046,872	728,081	930,566	730,113
23-Petroleum Crude	3,107,314	5,598,674	442,468	436,019	538,667	838,798	431,103	473,419	450,503
24.Natural Gas, Liquified	2,617,127	4,989,650	379,744	373,188	583,936	699,754	230,522	398,931	340,324
25. Petroleum Gas, Liquified	472,931	660,682	42,620	60,286	49,930	53,790	46,401	63,059	42,893
26. Others	343	281	43	59	25	34	73	4	3
E. Textile Group	3,866,096	4,785,952	372,780	415,133	448,439	406,659	309,260	369,652	293,577
27-Raw Cotton	1,479,685	1,828,460	108,986	135,664	236,082	178,032	106,359	149,017	124,527
28-Synthetic Fibre	629,097	742,802	70,004	82,021	53,872	56,134	59,384	55,646	34,425
29-Synthetic & artificial Silk Yarn	655,730	878,756	67,724	72,174	81,116	77,297	61,152	56,030	39,270
30-Worn Clothing	309,571	433,430	39,712	34,319	25,166	35,436	26,960	40,044	32,812
31-Other Textile Items	792,013	902,504	86,354	90,955	52,203	59,760	55,405	68,915	62,543
F. Agricultural & Other Chemical Group	9,299,619	14,082,809	1,220,475	1,205,201	865,833	1,102,010	805,665	897,181	932,832
32-Fertilizer Manufactured	718,756	845,539	93,707	75,227	65,992	71,303	4,944	18,677	92,689
33-Insecticides	188,988	201,740	12,756	12,029	10,360	36,175	24,066	21,294	13,630
34-Plastic Material	2,472,798	3,135,682	265,833	252,921	238,121	292,713	241,805	211,190	205,798
35-Medicinal Products	1,390,126	4,063,133	455,254	458,172	88,611	104,855	91,953	110,764	169,095
36-Others	4,528,951	5,836,715	392,925	406,852	462,749	596,964	442,897	535,256	451,620
G. Metal Group	4,897,098	6,525,193	511,072	533,886	451,421	588,916	415,395	423,031	417,063
37-Gold	8,973	22,624	2,235	1,312	976	3,641	1,021	2,426	3,073
38-Iron and Steel Scrap	1,857,671	2,305,296	175,065	191,991	117,093	154,555	103,155	155,718	117,900
39-Iron and Steel	1,959,984	2,936,897	236,253	238,922	236,437	323,232	196,858	147,663	176,412
40-Aluminum Wrought & Worked	175,220	260,705	16,991	19,081	22,436	32,701	18,593	29,874	21,766
41-All other Metals & Articles	895,250	999,672	80,528	82,580	74,479	74,787	95,768	87,350	97,912
H. Miscellaneous Group	1,218,094	1,187,662	92,788	107,510	86,704	101,182	73,374	100,252	77,543
42-Rubber Crude Incl. Synth/Reclaimed	230,499	254,560	17,287	22,257	19,168	25,048	18,538	25,241	19,111
43-Rubber Tyres & Tubes	374,800	235,471	21,699	27,424	13,719	16,045	12,300	13,975	9,017
44-Wood & Cork	117,195	134,564	9,908	8,643	9,452	6,523	4,502	7,499	6,533
45-Jute	53,275	58,458	4,521	5,453	2,940	4,003	5,104	8,403	4,052
46-Paper & Paper Board & Manuf. thereof	442,325	504,609	39,373	43,733	41,425	49,563	32,930	45,134	38,830
I. All other Items	4,259,286	5,841,530	456,735	486,189	436,145	483,127	353,253	514,749	461,216
TOTAL	56,379,890	80,135,511	6,576,906	6,563,246	6,760,485	7,856,568	4,993,367	6,071,105	5,346,991

4.18 Exports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22 ^R	2021		2022				
			Aug	Sep	May	Jun ^R	Jul	Aug	Sep ^F
Grand Total	25,638,974	32,471,197	2,339,001	2,627,017	2,481,959	3,134,966	2,279,984	2,813,013	2,501,045
A. Latin America	34,898	40,342	1,949	4,009	3,792	3,804	4,491	7,745	3,486
B. Central America	106,705	167,428	10,447	11,988	16,101	20,696	13,884	22,740	16,283
Mexico	76,932	101,794	6,834	8,285	9,828	10,912	7,903	11,374	8,726
Others	29,773	65,634	3,614	3,703	6,273	9,784	5,981	11,366	7,557
C. South America	257,395	371,229	29,072	29,105	27,515	31,645	28,659	31,514	34,039
Argentina	35,931	47,361	3,335	5,167	3,716	6,538	3,580	3,619	6,894
Brazil	76,993	102,958	8,432	7,619	6,461	9,048	7,961	10,908	10,670
Uruguay	6,085	9,419	326	1,042	704	419	941	804	716
Others	138,385	211,491	16,979	15,278	16,634	15,639	16,178	16,184	15,759
D. North America	5,344,343	7,208,569	539,693	582,509	575,747	682,022	531,560	665,855	586,023
Canada	312,173	403,717	31,116	28,587	34,302	40,927	31,763	42,567	51,391
USA	5,030,724	6,803,510	508,364	553,839	541,391	640,935	499,686	623,196	534,477
Others	1,446	1,342	214	82	54	161	111	92	155
E. Eastern Europe	708,920	757,842	61,622	61,502	53,742	67,573	59,999	56,409	57,099
Hungary	23,938	26,645	2,051	2,209	1,942	3,580	1,656	1,550	1,888
Romania	38,535	54,285	4,453	4,426	5,226	4,340	5,151	5,928	7,646
Russian Federation	164,137	134,320	9,687	9,983	8,050	6,651	7,514	6,490	5,956
Ukraine	52,878	44,487	4,008	4,993	1,490	2,047	1,242	1,114	600
Others	429,432	498,104	41,422	39,891	37,034	50,956	44,435	41,327	41,009
F. Northern Europe	2,689,514	2,966,419	221,162	257,106	233,548	276,169	217,413	253,606	243,042
Denmark	240,986	294,514	17,838	22,428	34,191	35,992	22,568	30,043	22,699
Finland	28,301	30,594	1,898	2,014	2,443	3,422	4,111	2,731	2,751
Norway	55,799	58,622	5,995	4,708	4,158	5,518	4,286	5,938	4,963
Sweden	188,612	192,404	13,171	14,957	15,224	15,911	12,190	20,218	13,835
United Kingdom	2,048,293	2,200,175	170,631	198,842	159,950	188,668	160,108	178,190	181,573
Others	127,523	190,110	11,630	14,158	17,581	26,660	14,151	16,486	17,222
G. Southern Europe	1,930,623	2,734,544	184,724	214,714	260,488	277,612	235,129	260,603	264,081
Greece	78,076	108,456	6,208	9,939	8,711	10,964	6,823	8,537	9,670
Italy	774,658	1,086,404	70,256	92,549	108,433	121,206	105,300	91,840	111,038
Spain	801,702	1,149,628	78,160	76,919	102,957	106,831	92,327	119,126	113,129
Others	276,187	390,056	30,101	35,307	40,386	38,611	30,679	41,100	30,243
H. Western Europe	3,782,509	4,648,081	347,716	374,204	384,815	479,773	371,273	452,603	417,309
Belgium	584,370	716,690	58,953	50,240	59,966	68,459	65,549	69,315	62,822
France	435,471	531,609	39,378	39,240	42,992	58,482	43,074	53,847	56,584
Germany	1,512,776	1,749,947	136,217	141,014	141,961	175,209	136,056	166,728	152,994
Netherlands	1,118,342	1,486,996	101,812	130,020	122,772	157,905	113,414	143,634	120,234
Switzerland	108,404	132,343	9,219	11,127	14,167	16,446	11,686	16,551	22,806
Others	23,145	30,496	2,137	2,563	2,958	3,270	1,494	2,528	1,869
I. Eastern Africa	495,958	642,115	46,059	45,568	44,452	68,903	48,833	53,919	65,364
Kenya	175,954	204,131	16,049	13,306	19,564	24,305	18,257	18,403	23,783
Mauritius	16,911	26,413	1,682	1,227	1,722	3,030	3,127	2,420	2,466
United Republic of Tanzania	48,504	62,801	4,661	4,006	4,439	6,596	4,416	9,175	7,532
Others	254,589	348,771	23,666	27,029	18,728	34,971	23,033	23,922	31,583

4.18 Exports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22 ^R	2021		2022				
			Aug	Sep	May	Jun	Jul	Aug	Sep ^P
J. Middle Africa	45,868	32,478	1,523	1,779	2,736	2,992	2,111	2,631	2,324
K. Northern Africa	153,601	214,184	29,034	15,880	18,501	19,085	22,419	19,241	17,132
Egypt	87,228	128,787	23,202	9,150	11,214	10,755	14,271	9,319	9,971
Morocco	23,905	29,915	2,047	2,002	3,159	3,440	3,446	2,610	2,537
Others	42,468	55,482	3,784	4,728	4,127	4,889	4,702	7,312	4,625
L. Southern Africa	198,279	209,555	13,713	18,858	14,391	20,758	24,434	20,068	20,143
South Africa	182,532	199,733	12,838	17,883	13,924	19,834	15,489	19,390	19,859
Others	15,748	9,822	875	975	467	924	8,945	677	285
M. Western Africa	274,003	313,934	25,654	23,120	11,892	30,404	14,508	32,352	23,731
N. Eastern Asia	2,761,665	3,629,120	216,443	290,046	263,340	313,370	221,082	233,678	228,772
China	2,043,887	2,782,720	172,950	220,442	201,234	238,245	174,056	159,021	167,923
Hong Kong	224,317	334,321	14,742	22,332	31,106	28,288	17,152	18,075	17,830
Japan	175,576	199,928	13,850	15,265	15,977	25,151	14,917	19,902	18,206
Republic of Korea	170,365	205,883	14,056	12,843	15,001	17,250	14,952	15,529	24,807
Others	147,519	106,268	845	19,164	21	4,436	5	21,151	5
O. South-Central Asia	1,997,161	1,981,853	155,973	148,509	157,370	208,112	149,020	172,296	181,728
Afghanistan	983,314	552,781	57,058	31,975	57,900	58,195	31,757	50,039	45,362
Bangladesh	616,202	872,926	55,382	68,973	62,615	87,135	71,507	72,610	90,388
India	2,327	1,292	3	43	214	3	47	45	9
Iran	12,718	0	-	-	-	-	-	-	7
Sri Lanka	261,033	375,100	26,778	28,248	26,580	34,426	28,146	28,901	30,709
Others	121,568	179,754	16,751	19,270	10,061	28,353	17,564	20,702	15,254
P. South Eastern Asia	956,864	1,539,436	80,166	97,280	159,212	156,221	104,027	107,767	90,533
Indonesia	150,292	122,973	5,885	10,234	6,260	16,209	8,935	8,791	12,439
Malaysia	240,151	432,695	20,131	27,855	29,591	45,206	24,459	25,364	21,628
Singapore	170,671	374,957	12,295	20,366	52,712	15,092	17,893	8,106	10,000
Thailand	143,049	146,583	6,419	6,529	15,098	16,840	12,652	11,591	11,683
Others	252,700	462,229	35,437	32,295	55,550	62,875	40,087	53,916	34,783
Q. Western Asia	2,923,276	3,399,373	255,438	273,629	264,369	338,441	229,504	291,951	255,963
Bahrain	53,539	69,828	4,757	4,924	4,965	6,736	5,184	7,442	6,673
Jordan	39,322	41,266	2,397	3,211	3,103	5,564	3,305	3,340	2,928
Kuwait	155,278	134,425	10,466	11,496	9,908	12,084	8,100	9,277	8,757
Saudi Arabia	460,440	420,288	31,619	32,943	30,765	43,917	29,666	45,488	39,960
Turkey	341,779	354,701	28,206	25,408	31,843	56,288	30,157	32,815	32,026
United Arab Emirates	1,419,555	1,842,686	137,181	155,435	131,374	161,932	109,862	135,041	125,015
Others	453,362	536,179	40,811	40,212	52,410	51,919	43,230	58,548	40,604
R. Australia & New Zealand	322,029	360,614	26,996	26,510	33,269	39,435	26,248	34,126	29,316
Australia	253,381	302,434	22,641	21,525	28,708	34,649	22,574	29,515	24,282
New Zealand	48,799	51,155	3,959	4,444	4,087	4,267	3,391	4,042	4,559
Others	19,850	7,025	395	541	474	519	283	569	476
S. Others	44,250	66,097	3,605	4,323	6,882	7,350	7,924	11,725	12,873
I. Export Receipts through Banks	25,027,860	31,283,214	2,250,991	2,480,639	2,532,161	3,044,366	2,312,519	2,730,832	2,549,241
II. Freight on Export	228,464	349,676	26,896	32,986	30,407	13,815	27,859	26,537	26,537
III. Export Receipts Banks (fob) (I-II)	24,799,395	30,933,538	2,224,095	2,447,653	2,501,755	3,030,551	2,284,660	2,704,295	2,522,704
IV. Other Exports	839,579	1,537,659	114,906	179,364	(19,796)	104,415	(4,676)	108,718	(21,658)

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Jun	Jul	Mar	Apr	May	Jun	Jul
Grand Total	25,304,143	31,781,600	2,728,415	2,339,653	2,777,263	2,896,897	2,623,839	2,911,349	2,254,261
A. Latin America	26,160	24,198	2,744	2,128	1,882	1,644	2,632	1,569	1,411
B. Central America	113,916	196,293	16,717	12,677	18,428	19,399	19,398	17,863	18,193
Mexico	79,094	112,893	10,722	8,833	10,677	9,327	10,381	11,374	11,389
Others	34,822	83,400	5,996	3,844	7,751	10,072	9,017	6,490	6,804
C. South America	284,504	403,004	32,758	34,005	31,335	29,013	29,836	35,048	26,973
Argentina	37,187	54,497	4,665	5,496	3,952	4,775	5,256	5,712	5,186
Brazil	82,993	107,458	7,305	9,341	7,235	8,892	8,959	8,847	7,451
Uruguay	5,311	7,982	406	608	969	639	558	923	991
Others	159,011	233,067	20,383	18,560	19,180	14,707	15,062	19,566	13,345
D. North America	5,478,133	7,237,619	664,470	520,941	641,861	703,672	630,297	624,796	518,266
Canada	320,407	464,398	37,448	34,631	27,216	42,292	82,431	45,032	31,325
USA	5,157,646	6,773,098	627,021	486,292	614,644	661,375	547,862	579,752	486,937
Others	80	123	-	18	19,180	4	4	12	5
E. Eastern Europe	724,994	736,261	75,409	63,145	45,896	49,488	58,561	60,385	49,139
Hungary	18,761	21,982	3,376	2,825	1,137	2,076	1,992	1,979	1,166
Romania	42,458	60,463	5,796	4,793	3,847	4,504	6,997	6,387	4,576
Russian Federation	172,372	121,596	12,030	9,991	3,176	966	2,921	3,743	2,098
Ukraine	60,868	37,333	8,561	4,190	-	1	67	270	29
Others	430,534	494,888	45,647	41,346	37,735	41,941	46,584	48,006	41,269
F. Northern Europe	2,658,568	2,879,082	253,224	250,624	223,466	267,375	221,297	255,844	209,081
Denmark	248,456	269,600	29,310	16,985	23,645	24,531	26,936	23,396	24,233
Finland	32,056	36,097	2,643	3,006	2,331	3,486	3,454	3,870	2,421
Norway	57,151	66,240	5,830	6,045	5,535	5,914	4,821	7,442	5,245
Sweden	159,302	177,589	17,866	14,228	15,523	18,415	15,290	15,821	13,503
United Kingdom	2,030,051	2,156,371	184,827	196,851	165,209	198,544	156,654	187,502	148,496
Others	131,552	173,185	12,748	13,510	11,223	16,485	14,141	17,812	15,183
G. Southern Europe	2,063,293	2,980,300	233,213	182,398	249,213	250,087	273,575	320,155	211,392
Greece	77,515	115,036	8,151	6,868	10,143	10,385	12,172	8,088	6,943
Italy	788,628	1,153,843	99,719	70,927	98,916	94,282	117,598	126,084	74,515
Spain	876,947	1,280,040	88,944	83,265	105,339	105,257	98,785	142,289	103,459
Others	320,203	431,381	36,399	21,338	34,815	40,163	45,019	43,695	26,475
H. Western Europe	3,828,283	4,801,582	392,934	379,561	363,228	463,663	421,731	473,124	399,811
Belgium	637,352	787,535	69,608	58,763	60,471	80,806	76,474	67,575	62,240
France	412,538	509,882	47,649	37,305	33,208	49,367	49,867	54,559	38,231
Germany	1,505,542	1,737,218	143,614	151,804	125,053	163,055	146,782	144,150	162,477
Netherlands	1,246,227	1,737,376	129,520	128,664	142,738	167,470	146,036	204,712	135,145
Switzerland	14,077	14,315	1,104	1,712	900	1,272	1,190	1,203	1,090
Others	12,548	15,257	1,439	1,313	857	1,694	1,381	925	628
I. Eastern Africa	664,357	784,032	69,319	59,307	72,377	62,754	66,823	66,104	51,915
Kenya	241,045	282,035	24,213	18,558	32,127	24,467	25,329	30,402	21,895
Mauritius	12,867	27,918	1,392	1,827	1,651	3,032	3,486	3,125	2,099
United Republic of Tanzania	90,299	123,456	9,490	9,004	9,965	9,032	8,106	9,637	5,628
Others	320,145	350,624	34,225	29,918	28,635	26,222	29,903	22,939	22,293

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Jun	Jul	Mar	Apr	May	Jun	Jul
J. Middle Africa	61,192	55,160	4,103	2,893	3,700	4,755	9,071	5,424	4,147
K. Northern Africa	178,950	215,665	25,398	26,252	15,123	20,010	15,176	17,136	13,586
Egypt	88,080	103,471	13,772	8,089	6,496	10,503	6,772	5,677	6,768
Morocco	26,438	35,268	3,044	2,861	3,381	4,867	2,782	4,166	2,072
Others	64,431	76,926	8,581	15,302	5,246	4,640	5,622	7,292	4,746
L. Southern Africa	217,949	243,550	21,538	16,830	17,800	24,581	18,738	20,540	18,807
South Africa	211,189	236,704	20,665	16,196	17,186	24,069	18,413	20,256	18,807
Others	6,760	6,846	873	634	615	511	325	284	-
M. Western Africa	250,738	251,709	14,281	20,787	23,179	21,317	18,953	17,538	12,250
N. Eastern Asia	2,955,318	3,762,325	290,740	250,614	308,553	276,510	270,775	311,863	163,549
China	2,437,663	3,195,554	242,024	200,944	265,630	233,630	220,350	256,547	119,668
Hong Kong	93,348	58,094	7,544	5,345	2,714	3,840	4,915	5,620	3,435
Japan	176,244	212,131	17,824	21,606	13,577	18,994	19,650	22,081	18,923
Republic of Korea	187,652	225,683	16,231	14,884	21,073	15,114	19,842	17,282	15,116
Others	60,411	70,862	7,118	7,834	5,558	4,932	6,018	10,331	6,407
O. South-Central Asia	2,123,186	2,404,088	217,390	179,025	258,641	202,261	192,924	213,132	206,024
Afghanistan	1,023,562	808,195	83,646	50,528	116,010	102,972	81,567	89,492	65,324
Bangladesh	651,578	938,636	64,402	73,764	86,901	69,267	77,405	66,106	70,653
India	78	2	-	-	-	-	-	-	-
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	275,799	386,519	21,858	27,918	38,664	19,213	23,741	22,003	50,428
Others	172,170	270,736	47,485	26,816	17,066	10,810	10,211	35,531	19,619
P. South Eastern Asia	972,145	1,498,195	114,097	127,758	185,009	177,220	106,568	163,504	102,557
Indonesia	149,456	131,362	7,554	7,300	10,831	7,145	13,342	10,570	10,073
Malaysia	239,812	455,404	31,178	54,602	42,549	40,480	25,022	37,026	20,333
Singapore	82,330	79,932	4,728	4,795	6,499	3,604	3,196	3,376	4,552
Thailand	173,521	370,948	35,363	10,106	66,108	61,492	16,405	59,922	11,075
Others	327,026	460,548	35,274	50,955	59,021	64,499	48,604	52,611	56,524
Q. Western Asia	2,348,817	2,945,363	264,781	181,030	281,609	295,897	241,585	275,138	218,787
Bahrain	58,672	74,534	6,931	4,126	6,799	6,183	4,865	6,425	5,580
Jordan	27,350	43,725	2,425	2,692	3,344	5,720	3,164	4,429	3,041
Kuwait	115,743	131,640	10,487	7,449	12,314	11,636	9,575	10,237	8,093
Saudi Arabia	415,894	428,879	36,618	23,139	43,593	40,444	36,198	41,622	36,392
Turkey	273,893	364,926	32,146	25,277	33,642	33,342	36,061	28,104	21,326
United Arab Emirates	1,007,182	1,391,486	123,773	84,670	128,315	135,315	106,066	130,132	104,385
Others	450,083	510,173	52,401	30,354	53,602	63,257	45,656	54,188	35,853
R. Australia & New Zealand	328,683	357,357	34,723	29,363	35,450	26,721	24,999	31,813	28,018
Australia	281,685	305,353	30,427	25,005	31,224	23,399	21,689	28,161	23,793
New Zealand	46,998	52,004	4,296	4,359	4,227	3,323	3,310	3,652	4,225
Others	-	-	-	-	-	-	-	-	-
S. Others	24,959	5,819	577	314	513	530	902	373	355

4.19 Imports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22 ^R	2021		2022				
			Aug	Sep	May	Jun	Jul	Aug ^R	Sep ^P
Grand Total	54,272,920	72,151,985	5,966,964	6,056,966	5,559,006	7,032,976	5,348,046	5,848,049	4,821,966
A. Latin America	32,754	13,679	1,356	393	626	593	435	825	840
B. Central America	57,109	152,140	12,791	9,909	14,193	21,605	4,446	56,316	2,160
Mexico	39,223	66,803	11,355	2,214	13,069	7,492	3,132	2,375	1,086
Others	17,886	85,337	1,436	7,695	1,124	14,114	1,313	53,941	1,074
C. South America	897,667	1,339,246	126,703	92,272	211,425	126,130	141,667	72,780	118,945
Argentina	80,320	139,951	8,963	11,594	24,686	12,494	26,213	17,105	16,772
Brazil	795,824	1,119,772	114,072	78,784	179,880	108,022	104,726	51,384	88,029
Uruguay	6,715	11,984	266	782	2,565	1,514	145	905	2,388
Others	14,809	67,539	3,402	1,112	4,294	4,100	10,583	3,387	11,757
D. North America	2,911,951	3,340,453	228,037	286,039	254,868	349,913	183,842	239,626	231,276
Canada	463,929	284,882	27,576	27,891	17,655	11,833	18,136	30,448	28,391
USA	2,447,281	3,055,148	200,461	258,135	237,092	337,964	165,706	209,178	202,886
Others	742	422	-	13	121	116	-	-	-
E. Eastern Europe	1,135,382	1,294,527	66,680	127,478	28,517	39,040	16,444	107,867	70,173
Hungary	13,551	14,967	1,729	1,358	1,023	1,959	1,306	1,245	1,079
Romania	18,199	60,037	3,364	2,939	2,103	878	2,593	69,933	25,347
Russian Federation	593,611	254,172	13,799	13,528	13,923	26,340	5,568	2,016	29,528
Ukraine	298,080	693,670	28,252	88,420	1,283	1,442	223	57	156
Others	211,942	271,682	19,536	21,233	10,185	8,421	6,754	34,615	14,063
F. Northern Europe	1,330,317	1,431,383	103,195	132,308	90,753	105,135	83,484	129,545	96,348
Denmark	82,356	89,877	6,861	5,818	6,587	5,648	6,450	5,470	6,166
Finland	73,039	101,145	3,538	15,800	4,848	5,795	4,692	8,344	7,223
Norway	23,821	41,585	2,840	2,930	2,375	2,468	1,669	4,536	2,531
Sweden	301,405	248,798	13,139	19,230	25,139	20,418	19,331	15,196	22,973
United Kingdom	780,139	869,831	69,315	80,618	44,268	62,441	46,514	88,423	51,730
Others	69,557	80,148	7,502	7,912	7,535	8,364	4,829	7,575	5,725
G. Southern Europe	898,987	1,208,374	79,430	100,016	72,580	83,659	90,262	73,630	72,562
Greece	54,235	37,236	1,883	3,787	1,327	3,155	3,035	8,482	2,255
Italy	568,022	770,439	49,972	43,896	45,530	57,944	72,416	44,080	53,621
Spain	213,704	330,125	23,797	39,205	19,867	20,525	12,309	15,515	13,976
Others	63,026	70,574	3,778	13,128	5,855	2,035	2,501	5,553	2,710
H. Western Europe	3,631,138	4,349,411	347,917	355,305	560,264	329,526	289,065	273,072	362,750
Belgium	419,899	549,366	41,270	43,039	39,544	27,229	21,156	71,650	86,370
France	349,555	515,590	32,417	33,623	33,001	102,413	20,479	31,756	24,665
Germany	1,148,241	1,250,812	113,737	105,984	92,840	93,787	81,427	80,136	92,482
Netherlands	466,899	746,415	79,111	69,629	55,338	55,046	104,255	43,904	98,108
Switzerland	1,103,288	1,129,170	65,923	86,012	325,126	42,833	49,477	30,976	54,574
Others	143,255	158,059	15,459	17,018	14,416	8,219	12,272	14,649	6,551
I. Eastern Africa	576,843	800,200	53,018	65,058	75,987	60,724	46,960	80,651	82,357
Kenya	440,863	502,642	40,178	37,332	57,857	35,456	31,196	44,452	52,936
Mauritius	7,747	11,112	1,242	458	1,266	162	88	149	558
United Republic of Tanzania	45,934	83,348	6,277	13,176	2,225	8,488	3,918	3,984	6,996
Others	82,299	203,098	5,321	14,092	14,639	16,618	11,758	32,066	21,867

4.19 Imports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22 ^R	2021		2022				
			Aug	Sep	May	Jun	Jul ^R	Aug ^R	Sep ^P
J. Middle Africa	89,460	83,985	2,313	1,870	1,928	792	1,992	823	3,035
K. Northern Africa	637,995	785,890	41,457	49,728	38,720	22,488	23,650	120,792	77,558
Egypt	286,536	257,564	14,018	14,589	7,080	10,374	3,584	10,136	10,709
Morocco	334,102	520,299	27,266	34,431	31,283	10,504	18,034	107,404	63,997
Others	17,357	8,027	173	708	357	1,610	2,032	3,252	2,852
L. Southern Africa	913,877	1,611,157	121,594	119,122	96,532	179,697	92,819	101,020	47,789
South Africa	888,157	1,588,545	118,717	115,055	95,962	179,049	92,333	100,117	47,465
Others	25,720	22,612	2,877	4,067	570	647	486	903	324
M. Western Africa	151,820	317,986	56,168	24,133	26,915	19,093	20,524	20,610	10,568
N. Eastern Asia	16,808,741	21,465,574	1,750,695	1,687,020	1,629,604	1,922,308	1,357,098	1,481,447	1,054,521
China	13,301,183	17,296,717	1,392,436	1,309,432	1,317,237	1,607,468	1,125,852	1,246,452	855,863
Hong Kong	689,171	641,021	80,877	56,377	62,471	97,102	32,569	32,981	25,272
Japan	1,497,925	1,985,853	160,332	181,789	133,725	95,328	92,019	106,203	94,693
Republic of Korea	1,315,665	1,540,575	116,531	139,037	116,172	122,218	106,256	95,812	78,692
Others	4,798	1,408	520	385	-	191	403	-	-
O. South-Central Asia	582,699	644,505	44,269	56,401	39,810	45,929	28,682	36,773	33,351
Afghanistan	179,228	147,249	6,555	14,628	3,923	2,601	3,822	2,125	2,212
Bangladesh	76,134	97,500	6,209	7,719	6,237	14,299	7,398	7,440	4,984
India	183,785	187,663	15,034	13,635	13,451	18,230	11,477	16,872	18,139
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	85,102	81,728	7,182	7,918	6,471	5,705	4,908	5,998	4,561
Others	58,449	130,366	9,289	12,500	9,728	5,094	1,076	4,339	3,456
P. South Eastern Asia	7,167,713	9,710,138	777,048	812,262	783,375	785,061	767,483	900,368	790,474
Indonesia	1,313,370	2,675,688	210,746	218,494	316,177	126,648	223,080	306,802	288,673
Malaysia	1,187,354	1,518,664	111,303	128,295	84,346	167,862	73,250	168,059	94,219
Singapore	3,116,770	3,411,146	318,090	292,163	186,716	347,181	387,675	317,433	278,996
Thailand	1,067,743	1,470,347	102,941	137,152	101,570	98,189	62,786	82,688	90,716
Others	482,476	634,292	33,968	36,159	94,566	45,181	20,692	25,386	37,869
Q. Western Asia	13,558,582	20,398,227	1,632,102	1,803,111	1,576,068	2,678,052	2,367,487	2,191,047	1,650,720
Bahrain	226,081	885,411	11,840	107,916	119,996	239,625	111,759	29,653	25,171
Jordan	18,296	17,953	1,230	2,253	1,350	492	454	4,207	5,872
Kuwait	1,354,908	2,303,814	219,105	126,824	69,156	193,165	316,574	250,876	268,944
Saudi Arabia	2,389,503	4,231,267	264,508	417,237	303,594	454,981	443,566	341,020	355,312
Turkey	866,628	943,571	51,929	61,736	58,375	66,130	32,931	47,782	27,659
United Arab Emirates	6,962,115	8,751,960	827,009	958,831	651,279	1,214,694	983,873	950,069	719,928
Others	1,741,050	3,264,250	256,481	128,313	372,319	508,965	478,330	567,441	247,835
R. Australia & New Zealand	427,966	396,929	36,567	63,595	11,622	15,125	25,604	73,461	36,650
Australia	381,998	355,925	32,023	59,866	9,109	11,098	22,379	69,265	32,711
New Zealand	42,989	38,028	3,452	3,590	2,405	3,525	3,208	4,075	3,888
Others	2,979	2,977	1,091	139	107	502	17	121	51
S. Others	338,691	637,251	49,666	64,610	37,012	37,806	31,030	28,665	26,673
I. Import Payments Through Banks	52,149,692	69,981,055	5,531,007	5,850,630	5,550,799	6,822,674	5,572,975	5,989,320	4,768,750
II. Freight & Insurance	1,653,145	3,667,511	175,333	185,465	389,666	478,952	391,223	338,397	269,434
III. Import Payments Banks (fob) (I-II)	50,496,546	66,313,544	5,355,674	5,665,165	5,161,133	6,343,723	5,181,752	5,650,923	4,499,316
IV. Other Imports	3,776,374	5,838,441	611,291	391,800	397,874	689,253	166,294	197,126	322,651

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Jun	Jul	Mar	Apr	May	Jun	Jul
Grand Total	56,379,910	80,135,601	6,351,751	5,575,018	6,406,879	6,660,918	6,760,133	7,856,763	4,993,490
A. Latin America	10,710	18,861	1,161	1,516	1,732	961	649	3,207	1,899
B. Central America	128,757	124,928	21,806	5,815	17,005	12,517	16,682	16,813	10,693
Mexico	111,131	93,161	19,538	3,433	14,345	9,803	14,196	14,294	8,701
Others	17,626	31,767	2,268	2,382	2,659	2,714	2,486	2,519	1,992
C. South America	1,504,280	1,889,733	351,225	135,062	139,626	172,561	312,953	312,793	176,575
Argentina	158,267	218,506	22,249	10,244	17,570	18,382	23,336	57,387	20,769
Brazil	1,278,127	1,550,415	315,130	115,490	107,479	136,522	282,743	247,071	152,110
Uruguay	3,759	8,503	1,710	240	458	1,706	266	711	2,767
Others	64,127	112,310	12,136	9,088	14,118	15,950	6,608	7,624	929
D. North America	3,514,481	4,370,725	300,497	254,971	238,214	311,047	254,592	353,060	200,169
Canada	630,540	328,531	37,140	24,993	12,859	29,485	15,099	22,476	22,480
USA	2,883,940	4,042,160	263,357	229,978	225,355	281,561	239,493	330,584	177,689
Others	1	35	-	-	-	-	-	-	-
E. Eastern Europe	1,529,799	1,667,701	109,697	69,781	73,884	81,618	73,394	32,114	116,506
Hungary	32,286	47,174	4,735	4,201	3,533	3,043	13,119	3,202	2,393
Romania	18,996	66,674	2,689	2,814	2,517	2,058	2,020	1,710	13,201
Russian Federation	778,245	459,986	69,346	40,467	44,302	54,134	42,508	10,371	32,565
Ukraine	410,569	765,539	3,269	3,574	4,385	930	148	507	6,892
Others	289,701	328,328	29,658	18,725	19,146	21,453	15,599	16,324	61,455
F. Northern Europe	1,202,530	1,467,672	113,797	90,619	122,302	124,178	99,395	127,308	90,016
Denmark	94,973	97,689	9,773	4,717	5,803	7,256	7,219	6,439	6,960
Finland	52,572	93,446	5,793	4,900	6,629	8,617	6,736	10,129	5,222
Norway	38,479	64,358	5,679	3,013	2,502	8,758	3,608	3,933	3,882
Sweden	244,353	266,622	25,757	25,065	18,028	21,613	22,500	22,412	14,157
United Kingdom	664,337	818,158	59,553	45,610	81,326	68,555	53,266	59,273	42,678
Others	107,816	127,398	7,243	7,314	8,013	9,378	6,065	25,122	17,118
G. Southern Europe	854,297	1,269,265	104,037	89,074	78,695	64,033	75,123	76,772	59,897
Greece	36,583	33,933	2,975	877	7,713	3,059	3,248	1,788	1,942
Italy	498,816	585,005	60,843	49,925	48,188	39,935	51,613	50,388	29,731
Spain	215,111	580,972	26,394	19,923	19,090	19,126	17,092	21,458	14,308
Others	103,786	69,356	13,824	18,349	3,704	1,913	3,169	3,138	13,915
H. Western Europe	3,407,794	3,572,747	390,419	232,989	285,579	285,802	239,302	338,529	211,148
Belgium	355,401	528,473	26,750	26,001	28,258	32,339	39,713	34,500	31,461
France	419,132	436,848	51,643	34,355	24,702	43,075	22,341	40,883	36,774
Germany	1,015,079	1,017,524	107,030	63,845	84,327	92,246	72,596	74,450	67,556
Netherlands	514,439	578,519	100,067	20,825	61,073	43,073	24,481	93,119	20,729
Switzerland	327,725	232,411	20,963	21,110	16,392	15,325	12,640	18,423	8,306
Others	776,018	778,971	83,965	66,853	70,828	59,745	67,531	77,155	46,322
I. Eastern Africa	750,742	994,864	55,788	65,577	113,095	66,083	71,913	71,695	75,469
Kenya	509,884	533,978	38,521	36,246	54,370	40,020	41,177	39,182	38,958
Mauritius	6,199	12,162	81	369	388	117	103	133	..
United Republic of Tanzania	68,137	94,076	1,169	1,894	13,405	2,067	1,163	4,463	4,720
Others	166,521	354,649	16,017	27,068	44,932	23,879	29,470	27,917	31,790

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Jun	Jul	Mar	Apr	May	Jun	Jul
J. Middle Africa	126,021	298,353	23,630	27,065	2,059	2,498	3,217	47,966	575
K. Northern Africa	848,998	1,405,434	105,842	139,099	87,419	80,511	244,539	97,149	75,771
Egypt	339,200	512,573	53,544	99,539	27,209	17,677	108,819	9,171	5,473
Morocco	433,798	768,599	50,627	35,678	56,528	58,559	54,729	81,080	61,514
Others	76,001	124,262	1,671	3,882	3,682	4,275	80,992	6,898	-
L. Southern Africa	1,209,881	1,936,624	121,303	135,178	213,898	175,506	52,248	140,072	60,855
South Africa	1,198,990	1,884,805	119,806	134,490	209,899	173,485	51,626	138,202	59,783
Others	10,891	51,819	1,498	688	3,999	2,021	622	1,870	1,072
M. Western Africa	243,296	481,898	28,100	22,910	14,928	69,232	50,786	29,239	21,785
N. Eastern Asia	19,292,880	25,528,815	2,285,904	1,919,290	2,222,636	1,827,086	1,862,223	2,041,012	1,549,006
China	15,537,421	21,042,212	1,936,913	1,585,318	1,845,834	1,520,805	1,481,595	1,646,926	1,315,082
Hong Kong	124,527	47,436	6,301	3,313	3,103	3,432	3,168	4,318	2,852
Japan	1,568,462	2,290,281	185,300	180,890	204,815	152,142	179,942	188,702	97,875
Republic of Korea	1,416,032	1,542,460	122,678	110,091	127,194	119,772	146,521	164,132	86,814
Others	646,438	606,427	34,711	39,678	41,690	30,935	50,996	36,934	46,383
O. South-Central Asia	1,650,619	2,206,736	131,961	130,813	211,527	160,125	138,678	177,040	142,175
Afghanistan	606,285	803,776	26,944	27,627	84,038	68,979	47,267	57,059	51,619
Bangladesh	74,723	86,009	3,190	2,872	6,992	3,020	4,303	6,661	7,222
India	317,350	342,777	37,710	51,860	24,715	23,655	18,536	25,109	26,715
Iran	531,154	787,324	52,145	38,567	72,337	51,920	60,115	76,913	48,196
Sri Lanka	81,992	76,688	4,947	5,665	7,258	5,402	5,123	5,411	3,769
Others	39,115	110,161	7,025	4,222	16,187	7,148	3,334	5,887	4,652
P. South Eastern Asia	6,676,218	9,412,438	606,731	675,454	822,833	942,918	778,571	554,834	696,481
Indonesia	3,185,514	4,636,355	318,621	327,829	402,990	491,239	425,371	266,054	388,984
Malaysia	1,098,551	1,319,801	82,638	119,234	106,809	95,199	109,654	74,772	137,545
Singapore	559,287	906,512	34,809	30,899	65,665	95,446	63,464	43,258	63,002
Thailand	1,241,923	1,803,633	121,208	154,085	167,976	164,685	136,954	122,417	81,591
Others	590,942	746,138	49,455	43,408	79,393	96,349	43,128	48,334	10,651
Q. Western Asia	12,881,806	22,975,372	1,541,508	1,492,132	1,724,417	2,259,172	2,459,164	3,420,258	1,481,505
Bahrain	91,793	572,815	11,785	21,178	39,883	25,327	69,594	137,773	83,489
Jordan	23,693	20,590	3,536	2,532	1,809	1,448	948	721	507
Kuwait	1,557,370	3,166,236	158,666	189,545	276,210	269,182	314,285	568,056	142,764
Saudi Arabia	2,672,801	5,230,467	308,978	314,818	413,946	704,108	507,827	645,354	307,972
Turkey	484,151	516,720	48,407	44,894	42,607	40,845	33,340	35,212	60,307
United Arab Emirates	5,511,262	8,917,462	709,021	721,613	603,495	656,077	904,235	1,473,004	627,590
Others	2,540,736	4,551,082	301,116	197,552	346,465	562,186	628,935	560,137	258,876
R. Australia & New Zealand	546,145	512,668	58,328	87,577	36,906	25,051	26,680	16,828	22,953
Australia	491,887	469,070	55,195	83,033	33,196	22,762	24,179	13,586	19,418
New Zealand	54,064	43,006	3,118	4,544	3,640	2,282	2,489	3,241	3,168
Others	194	591	15	..	70	7	13	1	367
S. Others	660	767	16	97	126	20	24	76	12

4.20 Terms of Trade and Indices of Unit Value of Exports by Commodity Groups (1990-91= 100)

PERIOD	Terms of Trade	All Groups	Food and live Animals	Beverages and Tobacco	Crude Materials Inedible Except Fuels	Mineral Fuels and Lubricants	Chemicals	Manufactured Goods	Machinery and Transport Equipments	Misc. Manufactured Articles
FY18	58.31	735.50	1,134.29	1,061.25	1,043.30	1,485.92	1,054.28	580.96	1,838.42	820.87
FY19	59.21	794.77	1,229.51	860.48	1,119.52	2,016.59	1,129.18	616.90	1,466.32	887.27
FY20	61.43	841.44	1,280.54	830.28	1,327.78	1,894.55	1,252.79	647.03	1,129.99	982.56
FY21	62.26	903.14	1,355.88	776.77	1,210.79	1,624.56	1,256.13	669.74	1,393.65	1,185.14
FY22	60.74	1,185.12	1,515.73	1,069.93	1,374.19	2,620.02	1,203.23	1,012.50	1,995.82	1,360.17
FY20										
Jul-Sep	60.55	830.09	1,290.83	826.50	1,254.22	2,083.03	1,248.71	637.63	1,473.59	917.28
Oct-Dec	61.66	855.28	1,308.96	850.91	1,351.83	2,080.91	1,361.55	649.42	780.48	1,005.87
Jan-Mar	62.10	849.77	1,281.48	831.50	1,341.94	2,005.66	1,096.27	663.40	1,213.88	968.32
Apr-Jun	61.42	830.61	1,240.90	812.22	1,363.11	1,408.59	1,304.64	637.66	1,052.02	1,038.75
FY21										
Jul-Sep	64.34	886.91	1,306.56	865.55	1,328.39	1,503.23	1,442.83	665.48	1,429.66	1,148.70
Oct-Dec	65.05	914.85	1,381.79	859.36	1,250.31	1,565.81	1,490.11	672.73	1,337.17	1,214.59
Jan-Mar	61.77	908.87	1,379.42	628.77	1,125.23	1,600.29	1,040.51	673.45	1,414.88	1,210.42
Apr-Jun	58.35	901.92	1,355.75	753.40	1,139.24	1,828.92	1,051.05	667.31	1,392.89	1,166.85
FY22										
Jul-Sep	57.65	967.48	1,373.29	799.74	1,228.21	2,218.01	1,076.00	757.21	1,411.99	1,202.02
Oct-Dec	61.64	1,181.90	1,526.16	1,192.97	1,329.83	2,619.06	1,240.70	1,017.83	1,931.21	1,335.83
Jan-Mar	66.17	1,213.66	1,470.84	1,182.46	1,382.97	2,745.72	1,253.01	1,030.85	1,787.61	1,425.59
Apr-Jun	58.00	1,377.44	1,692.62	1,104.55	1,555.75	2,897.27	1,243.19	1,244.10	2,852.46	1,477.25

Source: Pakistan Bureau of Statistics

4.21 Indices of Unit Value of Imports by Commodity Groups (1990-91= 100)

PERIOD	All Groups	Food and live Animals	Beverages and Tobacco	Crude Materials inedible except Fuels	Mineral Fuels and Lubricants	Veg./ Animal Oils and Fats	Chemicals	Manufactured Goods	Machinery and Transport Equipments	Misc. Manufactured Articles
FY18	1,261.25	943.23	1,656.22	1,020.56	1,030.32	1,010.73	1,264.05	939.97	1,913.85	2,652.61
FY19	1,342.30	908.93	1,325.61	1,102.13	1,564.46	995.35	1,335.10	1,110.15	1,533.64	2,186.14
FY20	1,369.71	1,172.18	1,287.99	1,228.58	1,411.00	1,133.53	1,455.62	1,289.64	1,387.32	2,019.53
FY21	1,450.51	1,179.43	1,488.28	1,284.58	1,259.52	1,451.50	1,426.78	1,333.21	1,895.14	1,989.64
FY22	1,951.18	1,391.56	1,394.06	1,674.10	2,290.98	2,171.26	1,713.08	1,546.61	2,104.70	2,213.77
FY20										
Jul-Sep	1,370.92	1,097.89	1,341.74	1,177.12	1,581.48	1,068.85	1,388.11	1,267.68	1,283.96	2,147.72
Oct-Dec	1,387.10	1,166.43	1,361.24	1,268.66	1,537.85	1,088.87	1,426.77	1,305.80	1,342.22	2,024.27
Jan-Mar	1,368.44	1,205.84	1,234.33	1,136.54	1,616.92	1,106.95	1,496.57	1,324.46	1,115.70	1,760.77
Apr-Jun	1,352.37	1,218.55	1,214.63	1,332.00	907.75	1,269.46	1,511.03	1,260.63	1,807.38	2,145.34
FY21										
Jul-Sep	1,378.39	1,188.98	1,671.42	1,223.38	1,101.44	1,271.66	1,468.84	1,318.80	1,798.97	2,161.23
Oct-Dec	1,406.44	1,203.80	1,527.15	1,255.55	1,111.16	1,413.34	1,426.17	1,341.00	1,926.42	1,951.15
Jan-Mar	1,471.46	1,232.86	1,390.05	1,312.83	1,317.20	1,546.53	1,383.16	1,345.74	1,917.62	1,953.05
Apr-Jun	1,545.75	1,092.09	1,364.48	1,346.57	1,508.27	1,574.47	1,428.93	1,327.29	1,937.56	1,893.12
FY22										
Jul-Sep	1,678.30	1,242.37	1,555.47	1,470.80	1,838.62	1,809.39	1,478.63	1,345.58	1,980.39	2,127.87
Oct-Dec	1,917.48	1,492.55	1,277.19	1,667.50	2,085.79	2,006.09	1,711.30	1,565.60	2,210.85	2,538.82
Jan-Mar	1,834.16	1,367.81	1,286.83	1,680.41	2,090.56	2,064.29	1,670.15	1,569.93	1,913.48	2,350.86
Apr-Jun	2,374.78	1,463.52	1,456.73	1,877.69	3,148.93	2,805.27	1,992.24	1,705.31	2,314.06	1,837.52

Source: Pakistan Bureau of Statistics

4.22 Quantum Index Number of Exports by Commodity Groups (1990-91= 100)

PERIOD	All Groups	Food and live Animals	Beverages and Tobacco	Crude Materials Inedible except Fuels	Mineral Fuels and Lubricants	Chemicals	Manu- factured Goods	Machinery and Transport Equipments	Misc. Manufactured Articles
FY18	220.55	265.35	365.63	232.05	80.27	404.57	198.35	2,394.26	258.08
FY19	248.38	265.65	439.61	239.38	100.90	586.22	205.60	2,636.51	349.13
FY20	233.82	288.41	460.39	196.74	96.93	690.96	193.17	2,920.74	316.19
FY21	247.77	264.13	568.19	224.05	62.21	1,052.14	221.60	5,602.16	305.66
FY22	285.03	300.82	728.43	269.30	131.06	1,236.54	238.10	5,300.84	382.33
FY20									
Jul-Sep	264.47	261.50	176.41	220.29	72.83	550.75	226.17	663.60	373.49
Oct-Dec	261.60	302.39	365.81	224.07	119.04	607.84	217.92	805.29	363.49
Jan-Mar	246.46	298.90	824.02	173.59	79.63	853.26	198.85	5,633.73	351.03
Apr-Jun	162.73	290.85	475.30	168.99	116.23	752.00	129.73	4,580.32	176.73
FY21									
Jul-Sep	213.51	214.98	433.04	196.64	85.86	865.27	190.77	1,262.93	269.77
Oct-Dec	253.50	290.68	1,049.16	233.93	69.21	804.88	222.03	3,464.29	319.66
Jan-Mar	271.76	301.19	434.09	256.34	34.93	1,322.31	246.31	9,494.53	320.65
Apr-Jun	252.29	249.66	356.48	209.30	58.83	1,216.09	227.30	8,186.90	312.56
FY22									
Jul-Sep	256.05	232.21	299.56	236.29	115.34	1,337.58	237.10	5,250.60	301.04
Oct-Dec	279.57	297.29	971.03	339.66	108.73	1,087.43	237.65	3,289.25	358.22
Jan-Mar	309.80	349.69	802.31	209.51	134.40	1,009.32	263.19	3,846.13	407.16
Apr-Jun	294.69	324.07	840.81	291.74	165.77	1,511.83	214.46	8,817.36	462.89

Source: Pakistan Bureau of Statistics

4.23 Quantum Index Number of Imports by Commodity Groups (1990-91=100)

PERIOD	All Groups	Food And live Animals	Beverages and Tobacco	Crude Materials Inedible except Fuels	Mineral Fuels and Lubricants	Veg./ Animal Oils and Fats	Chemicals	Manu- factured Goods	Machinery And Transport Equipments	Misc. Manufactured Articles
FY18	415.76	213.34	326.87	828.29	212.55	233.56	333.01	374.78	821.58	553.03
FY19	381.96	260.63	513.65	796.42	173.12	236.21	358.27	319.70	708.22	444.93
FY20	308.99	348.02	542.41	836.24	147.27	244.27	332.64	254.08	400.60	284.61
FY21	441.04	361.83	425.97	1,134.89	181.63	316.54	447.69	306.51	739.58	471.63
FY22	470.35	279.43	484.43	1078.43	243.51	287.97	456.36	356.22	824.82	592.87
FY20										
Jul-Sep	298.28	325.20	354.04	525.04	146.76	237.52	311.68	243.18	472.30	290.70
Oct-Dec	332.85	381.03	1,102.86	595.96	179.14	243.41	391.20	279.35	466.14	246.32
Jan-Mar	313.75	264.76	278.03	1,373.32	123.78	283.92	311.21	265.10	338.82	304.86
Apr-Jun	291.06	421.07	434.70	850.65	139.38	212.24	316.47	228.69	325.14	296.55
FY21										
Jul-Sep	359.81	318.23	93.60	882.13	191.17	312.29	418.28	290.79	465.08	271.61
Oct-Dec	382.84	473.36	173.23	1,136.60	170.98	203.96	456.37	347.57	452.45	393.05
Jan-Mar	482.54	266.28	871.18	1,366.64	163.69	447.05	442.77	312.20	914.51	465.13
Apr-Jun	538.96	389.44	565.86	1,154.20	200.66	302.87	473.34	275.48	1,126.28	756.71
FY22										
Jul-Sep	565.05	282.98	622.01	1,005.09	218.67	303.26	459.77	361.60	1,391.98	597.00
Oct-Dec	489.31	357.50	629.91	1,183.21	235.94	329.61	466.44	388.39	808.58	647.34
Jan-Mar	404.50	192.22	416.49	1040.35	206.13	294.10	454.90	326.65	608.31	619.59
Apr-Jun	422.54	285.01	269.30	1,085.08	313.30	224.89	444.34	348.25	490.41	507.53

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

Billion Rupees

	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22 ^R	Jun-22 ^P
I. Government Domestic Debt	25,552.3	26,265.4	26,444.0	26,746.5	28,076.3	31,036.2
II. Government External Debt	11,289.2	12,439.0	13,825.1	14,796.5	14,936.2	16,746.5
III. Debt from IMF	1,164.9	1,161.5	1,207.1	1,188.4	1,371.0	1,409.6
IV. External Liabilities ¹	1,324.3	1,378.4	1,987.3	2,055.0	2,116.3	2,275.6
V. Private Sector External Debt	2,413.2	2,543.5	2,818.8	3,029.6	3,135.3	3,596.0
VI. PSEs External Debt	938.1	1,064.6	1,132.4	1,205.3	1,341.0	1,675.7
VII. PSEs Domestic Debt	1,467.7	1,436.7	1,448.3	1,503.8	1,439.4	1,393.4
VIII. Commodity Operations Debt ²	700.9	904.0	913.5	889.4	844.8	1,133.7
IX. Intercompany External Debt from Direct Investor abroad	619.3	650.7	719.5	785.0	776.3	905.1
A. Total Debt and Liabilities (sum I to IX)	45,470.1	47,844.0	50,496.1	51,724.6	53,561.5	59,696.8
B. Gross Public Debt (sum I to III)	38,006.5	39,866.0	41,476.2	42,731.4	44,383.4	49,192.3
C. Total Debt of the Government - FRDLA Definition³	33,725.1	35,668.5	37,143.2	38,363.0	39,912.1	44,330.8
D. Total External Debt & Liabilities (sum II to VI+IX)	17,749.1	19,237.8	21,690.3	23,059.8	23,676.0	26,608.5
E. Commodity Operation and PSEs Debt (sum VI to VIII)	3,106.7	3,405.4	3,494.3	3,598.6	3,625.2	4,202.8
As percent of GDP						
<i>Total Debt and Liabilities</i>	81.5	85.7	-	-	-	89.17
<i>Gross Public Debt</i>	68.1	71.5	-	-	-	73.48
<i>Total Debt of the Government - FRDLA Definition</i>	60.4	63.9	-	-	-	66.21
<i>Total External Debt & Liabilities</i>	31.8	34.5	-	-	-	39.74
<i>Commodity Operation and PSEs Debt</i>	5.6	6.1	-	-	-	6.28
<i>Government Domestic Debt</i>	45.8	47.1	-	-	-	46.36
Memorandum Items						
	FY21^R	FY21^R	FY22^P	FY22^P	FY22^P	FY22^P
GDP (current market price) ⁶	55,795.5	55,795.5	66,949.9	66,949.9	66,949.9	66,949.9
Government Deposits with the banking system ⁴	3,472.5	4,197.5	4,333.0	4,368.3	4,471.4	4,861.5
SBP's on-lending to GOP against SDRs allocation ⁵	-	-	-	-	474.9	474.9
US Dollar, last day average exchange rates	152.6060	157.3105	170.6651	176.5191	183.5146	204.3784

Source: Core Statistics Department

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) less accumulated deposits of the Federal and Provincial Governments with the banking system.

⁴ Accumulated deposits of the Federal and Provincial Governments with the banking system

⁵ Less the SBP's on-lending to GOP against SDRs allocation (SDR 1.95 billion) equivalent to PKR 474.94 billion.

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

Notes:-

1. 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.

2. 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>

3. 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-Study-External-Sector.pdf>

5.2 Pakistan's Debt and Liabilities Profile

Billion Rupees

End Period Stocks	FY21	Q1-FY22	Q2-FY22	Q3-FY22	Q4-FY22
Pakistan's Total Debt and Liabilities (I +II)	47,844.0	50,496.1	51,724.6	53,544.3	59,696.8
<i>YoY Growth (in %)⁴</i>	7.3	12.6	14.4	17.8	24.8
<i>As percent of GDP</i>	85.7	-	-	-	89.2
I. Pakistan's Total Debt (A+B+C)	45,561.6	47,595.2	49,255.2	51,058.2	56,762.5
<i>YoY Growth (in %)⁴</i>	8.2	11.7	14.6	17.5	24.6
<i>As percent of GDP</i>	81.7	-	-	-	84.8
A. Government Domestic Debt	26,265.4	26,444.0	26,746.5	28,076.3	31,036.2
B. PSEs Domestic Debt	1,436.7	1,448.3	1,503.8	1,439.4	1,393.4
C. External Debt (a+b+c+d)	17,859.4	19,702.9	21,004.8	21,542.5	24,332.9
a) Government External Debt	12,439.0	13,825.1	14,796.5	14,918.6	16,746.5
b) Non-government External Debt	3,608.1	3,951.2	4,234.9	4,475.5	5,271.7
c) Country's Debt from IMF	1,161.5	1,207.1	1,188.4	1,371.0	1,409.6
d) Inter Company Debt.	650.7	719.5	785.0	777.4	905.1
II. Total Liabilities (D+E)	2,282.4	2,900.9	2,944.4	2,961.0	3,409.3
<i>YoY Growth (in %)⁴</i>	(7.8)	28.9	33.1	46.2	49.4
<i>As percent of GDP</i>	4.1	-	-	-	5.1
D. External Liabilities ¹	1,378.4	1,987.3	2,055.0	2,116.3	2,275.6
E. Domestic Liabilities ²	904.0	913.5	889.4	844.8	1,133.7
Servicing During the Period					
	FY21	Q1-FY22	Q2-FY22	Q3-FY22	Q4-FY22
Total Debt and Liabilities Servicing (III+IV+V)	4,561.6	854.4	1,434.1	1,487.1	5,547.8
<i>YoY Growth (in %)⁴</i>	2.5	(30.3)	17.1	34.6	21.6
<i>As percent of GDP</i>	8.2	-	-	-	8.2
III. Principal Repayment of External Debt and Liabilities (e+f+g+h)³	1,634.2	198.5	563.5	700.3	2,081.0
(e) Government External debt and Liabilities	810.6	136.4	452.1	629.2	1,703.1
(f) Non-government External debt	164.5	25.5	60.3	32.5	196.7
(g) Country's Debt from IMF	172.8	36.6	51.1	38.7	181.2
(h) Monetary Authorities external Liabilities	486.3	0.0	0.0	0.0	0.0
IV. Interest Payment on debt (i+j+k)	2,832.0	635.4	826.6	750.5	3,321.8
(i) Government Domestic Debt	2,510.2	565.6	703.4	636.7	2,844.1
(j) PSE Debt	..	..	..	..	..
(k) External Debt	321.7	69.8	123.2	113.8	477.7
Government External debt	208.7	46.4	85.0	76.0	334.3
Non-government External debt	89.0	17.5	32.4	32.3	118.4
Country's Debt from IMF	24.0	5.9	5.8	5.5	24.9
V. Interest Payment on Liabilities (l+m)	95.4	20.4	44.0	36.3	145.1
(l) External Liabilities	36.4	3.0	27.0	20.2	58.6
(m) Domestic Liabilities	59.0	17.4	17.0	16.1	86.4
Memorandum Item					
Servicing (Principal) Short Term (Excluding item "c" given below)	162.2	0.7	46.4	30.8	96.4
a) Government External Debt	126.7	0.0	46.4	30.8	95.4
b) PSEs Non-Guaranteed Debt	0.0	0.0	0.0	0.0	0.0
c) Scheduled Banks Borrowing	3,445.2	1,331.7	1,794.6	789.3	5,277.8
<i>Net Flows⁴</i>	(23.1)	12.0	57.8	(31.3)	53.7
d) Private Non-Guaranteed Debt	35.5	0.7	0.0	0.0	0.9
SBP's on-lending to GOP against SDRs allocation ⁵		-	474.94	474.9	474.9
	FY21^R				FY22^P
GDP (mp)⁶	55,795.5	-	-	-	66,949.9
US Dollar, last day average exchange rates	157.3105	170.6651	176.5191	183.5146	204.4
US Dollar, during the period average exchange rates	160.2855	164.5581	174.4506	177.4537	178.0

Source: Core Statistics Department

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 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.

⁵ Less the SBP's on-lending to GOP against SDRs allocation (SDR 1.95 billion) equivalent to PKR 474.94 billion.

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

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.

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

5.3 Government Domestic Debt and Liabilities

End period position

Debt Instruments	Billion Rupees	
	Jul-22	Aug-22
I. Permanent Debt (1+2+3+4)	20,507.1	21,332.3
1. Market Loans	2.8	2.8
Federal Government	2.8	2.8
Provincial Governments	-	-
2. Federal Government Bonds	19,654.9	20,478.4
GOP Ijara Sukuk	2,315.1	2,382.9
Bai-Muajjal of Sukuk	23.2	23.2
Pakistan Investment Bonds (PIBs)	17,315.3	18,071.0
Others	1.3	1.3
3. Prize Bonds¹	374.5	376.2
4. SBP's on-lending to GOP against SDRs allocation⁷	474.9	474.9
II. Floating Debt	7,304.6	7,483.2
Bai Muajjal ²	..	..
Market Treasury Bills	7,253.9	7,431.6
MTBs for Replenishment of Cash ³	50.7	51.6
Outright Sale of MRTBs to Banks	-	-
III. Unfunded Debt	3,258.9	3,220.4
Saving Schemes (Net of Prize Bonds)	3,132.1	3,095.7
Postal Life Insurance	47.2	47.2
GP Fund*	79.6	77.5
IV. Foreign Currency Loans⁴	10.1	9.3
V. Naya Pakistan Certificates⁶	53.2	53.3
Government Domestic Debt (I+II+III+IV+V)	31,133.9	32,098.5
Government Domestic Liabilities⁵	758.5	738.7
Government Domestic Debt and Liabilities	31,892.4	32,837.1

Notes:

P: Provisional , R: Revised

1. Includes Premium Prize Bonds (Registered)

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

3. Includes SBP BSC, NIBAF and PSPC Tills holding of Rs 51.5909 Billion.

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

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

6. Naya Pakistan Certificat held by residend only.

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

*Source: Ministry of Finance (Budget Wing)

5.4 Pakistan's External Debt and Liabilities

Million US Dollars

ITEM	31-Mar-21	30-Jun-21	30-Sep-21	31-Dec-21	31-Mar-22 ^R	30-Jun-22 ^P
A. Public debt (1+2+3)	90,288	95,219	99,725	102,198	100,392	99,970
1. Government debt	73,976	79,073	81,007	83,824	81,389	81,939
i) Long term (>1 year)	73,143	78,215	79,718	82,547	79,959	80,590
Paris club	10,438	10,726	10,344	10,146	9,708	9,232
Multilateral	32,721	33,836	34,200	34,634	34,513	34,023
Other bilateral	14,722	14,821	14,887	17,929	17,151	18,053
Euro/Sukuk global bonds	5,300	7,800	8,800	7,800	8,800	8,800
Military debt	-	-	-	-	-	-
Commercial loans/credits	9,161	9,696	9,836	10,218	8,210	9,481
Local Currency Securities (PIBs)	348	463	409	419	96	5
Saudi fund for development. (SFD)	-	-	-	-	-	-
NBP / BOC deposits / PBC**	68	65	63	63	58	45
NPC**	386	809	1,178	1,338	1,423	951
ii) Short term (<1 year)	833	858	1,289	1,277	1,431	1,349
Multilateral*	451	506	979	1,067	1,301	1,327
Local Currency Securities (TBills)	382	352	311	210	130	22
Commercial loans/credits	-	-	-	-	-	-
2. From IMF	7,634	7,384	7,073	6,732	7,471	6,897
i) Federal government	3,415	3,437	3,395	3,372	4,368	4,195
ii) Central bank	4,219	3,947	3,678	3,360	3,103	2,702
3. Foreign exchange liabilities	8,678	8,763	11,645	11,642	11,532	11,134
i) Central bank deposits	2,700	2,700	2,700	2,700	2,700	2,700
ii) Foreign currency bonds (NHA / NC)	-	-	-	-	-	-
iii) Other liabilities (SWAP)	4,572	4,650	4,804	4,787	4,772	4,535
iv) Allocation of SDR ¹	1,401	1,410	4,135	4,149	4,058	3,897
v) Nonresident LCY deposits with central bank	5	3	5	6	2	2
B. Public sector enterprises (PSEs)	6,147	6,768	6,635	6,828	7,307	8,199
a. Guaranteed debt	5,213	5,351	5,322	5,586	6,065	7,083
Paris club	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-
Other bilateral	4,598	4,760	4,735	5,026	5,505	6,533
Commercial loans	615	591	587	560	560	550
Sandak metal bonds	-	-	-	-	-	-
b. Non-guaranteed debt	934	1,417	1,313	1,242	1,242	1,115
i) Long term (>1 year)	276	248	248	245	214	204
ii) Short term (<1 year)	659	669	565	497	528	412
iii) non-guaranteed bonds	0	500	500	500	500	500
C. Banks	4,690	5,267	5,369	5,929	5,786	5,947
a. Borrowing	2,307	2,650	2,721	3,052	2,875	2,952
i) Long term (>1 year)	11	4	2	1	1	-
i) Public sector	-	-	-	-	-	-
ii) Private sector	11	4	2	1	1	-
ii) Short term (<1 year) ²	2,296	2,646	2,719	3,051	2,874	2,952
i) Public sector	123	183	203	239	193	75
ii) Private sector	2,173	2,462	2,516	2,812	2,682	2,877
b. Nonresident deposits (LCY & FCY)	2,383	2,617	2,648	2,877	2,911	2,994
i) Public sector	54	64	70	80	85	94
ii) Private sector	2,329	2,553	2,577	2,798	2,826	2,901
D. Private Sector	11,124	10,902	11,147	11,234	11,298	11,648
a. Guaranteed debt	-	-	-	-	-	-
b. Non-guaranteed debt	11,124	10,902	11,147	11,234	11,298	11,648
i). Loans	10,041	9,815	10,026	9,983	10,066	10,433
i) Long term (>1 year)	9,821	9,675	9,889	9,846	9,924	10,292
ii) Short term (<1 year)	220	141	137	137	142	141
ii) non-guaranteed bonds	-	-	-	-	-	-
iii) Trade credits	827	827	827	827	827	827
iv) Other debt liabilities³	256	259	294	423	405	389
E. Debt liabilities to direct investors - Intercompany	4,058	4,137	4,216	4,447	4,230	4,428
Total external debt & liabilities (A+B+C+D+E)	116,307	122,292	127,093	130,636	129,014	130,192
Memorandum Items						
Public external debt - excluding foreign exchange	80,880	85,642	87,360	89,927	88,634	88,809
Public debt including PSEs (A+B+C.a.i.i+C.a.ii.i+C.b.i)	96,612	102,234	106,633	109,345	107,977	108,337
Official liquid reserves⁴	13,638	17,441	19,374	17,778	11,563	9,934
GDP (Current Market Price)⁵	365,618	354,684	-	-	-	327,578

Source: Core Statistics Department

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

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

2. The stock of short term borrowings by banks as on June 30th, 2011 and onwards has been obtained from banks for each currency of transaction and converted into equivalent US\$. Previously, it was captured from data being reported by banks in equivalent Pak 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 (base 2015-16) released by PBS, converted using US\$ last day weighted avg. exchange rate.

Notes: 1. SBP enhanced the coverage and quality of external debt statistics w.e.f March 31, 2010. For Revision study, see the link at :

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

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

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

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

5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

ITEM	FY21	Jul-Sep 21	Oct-Dec 21	Jan-Mar 22 ^R	Apr-Jun 22 ^P
1. Public debt (a+b+c)	9,152	1,051	2,885	3,764	2,770
a) Government debt	5,073	829	2,592	3,546	2,489
Paris club	9	-	5	36	462
Multilateral	1,555	497	345	466	340
Other Bilateral	91	16	7	433	51
Euro/Sukuk global bonds	-	-	1,000	-	-
Local Currency Securities (PIBs)	-	-	-	-	-
Military	-	-	-	-	-
Commercial loans /credits	3,418	315	1,234	2,611	991
Saudi fund for development. (SFD)	-	-	-	-	-
NBP/BOC deposits	..	-	-	-	645
b). To IMF	1,079	223	293	218	281
i). Federal government	-	-	-	-	-
ii). Central bank	1,079	223	293	218	281
c) Foreign exchange liabilities	3,000	-	-	-	-
i) Central bank deposits	3,000	-	-	-	-
ii) Foreign currency loans /bonds	-	-	-	-	-
iii) Swap	-	-	-	-	-
2. PSEs guaranteed debt	109	40	-	29	-
Paris Club	-	-	-	-	-
Multilateral	-	-	-	-	-
Other bilateral	52	26	-	29	-
Commercial loans	58	14	-	-	-
Sandak Metal Bonds	-	-	-	-	-
3. PSEs non-guaranteed debt	69	-	3	31	10
4. Scheduled banks' borrowing	12	2	1	-	1
5. Private guaranteed debt	-	-	-	-	-
6. Private non-guaranteed debt	846	113	341	123	391
7. Private non-guaranteed bonds	-	-	-	-	-
Total Long Term (1+2+3+4+5+6+7)	10,188	1,206	3,230	3,947	3,171

Memorandum Items

Short Term Debt Servicing - Principal(Excluding Item No. 3 below)¹	1,007	4	266	173.8	94.4
1. Government debt	783	-	266	173.4	93.6
2. PSEs non-guaranteed debt ¹	-	-	-	-	-
3. Scheduled banks' borrowing	21,745	8,092	10,286	4,447.8	6,985.5
<i>Net Flows</i> ²	(116)	74	332	(176.5)	77.6
4. Private non-guaranteed debt	224	4	-	0.4	0.8
Rescheduled/Rollover	-	-	-	-	-
Commercial loans /credits	-	-	-	-	-
NBP/BOC	-	-	-	-	-
IDB	-	-	-	-	-
Central bank deposits	-	-	-	-	-
Other Liabilities (SWAP)	-	-	-	-	-

Source: Core Statistics Department

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	FY-21	FY-22	Jul-Sep 21	Oct-Dec 21	Jan-Mar 22	Apr-Jun 22 ^P
1. Public debt (a+b+c)	1,678	2,318	336	675	573	734
a) Government debt	1,303	1,848	282	487	428	651
i). Long term (> 1 year)	1,261	1,821	279	475	418	648
Paris club	1	97	-	1	6	90
Multilateral	448	439	105	111	105	118
Other Bilateral	114	269	30	17	176	46
Euro/Sukuk global bonds	362	587	32	275	32	247
Local Currency Securities (PIBs)	-	-	-	-	-	-
Military	-	-	-	-	-	-
Commercial loans /credits	336	357	112	71	99	75
Saudi fund for development. (SFD)	-	-	-	-	-	-
NBP/BOC deposits	..	73	-	-	-	73
ii). Short-term (< 1 year)	42	28	3	12	10	3
Multilateral	41	28	3	12	10	3
Commercial Loans /Credits	1	-	-	-	-	-
b). To IMF	150	140	36	33	31	39
i). Federal government	97	98	25	23	21	29
ii). Central bank (Including Interest on SDR Allocation)	52	42	11	10	10	10
c) Foreign exchange liabilities	225	330	18	155	114	43
i) Central bank deposits	156	62	18	16	28	-
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-
iii) Other Liabilities (SWAP)	69	268	-	139	86	43
2. PSEs guaranteed debt	83	120	7	11	91	10
Paris Club	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-
Other bilateral	58	94	4	-	90	-
Commercial loans	25	26	4	11	1	10
Sandak Metal Bonds	-	-	-	-	-	-
3. PSEs non-guaranteed debt	10	44	2	21	2	19
Long term (> 1 year)	10	44	2	21	2	19
Short term (< 1 year)	-	-	-	-	-	-
4. Scheduled banks' borrowing	25	14	6	2	2	4
Long term (> 1 year)	1	..	..	..	..	..
Short term (< 1 year)	24	13	6	2	2	4
5. Private guaranteed debt	-	-	-	-	-	-
6. Private non-guaranteed debt	433	482	91	153	87	152
Long term (> 1 year)	423	482	91	153	86	152
Short term (< 1 year)	10	..	..	..	..	..
7. Private non-guaranteed bonds	-	-	-	-	-	-
Total external liabilities servicing	2,229	2,978	443	861	755	920

Source: Core Statistics Department

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

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

5.7 Ownership Classification of the Federal Government Debt

Million Rupees

As on (30 th June)	Debt ¹	HELD BY						Intra- Government Debt
		State Bank of Pakistan	Deposit Money Banks	Other Financial Institutions	International Institutions	Foreign Governments and Banks	Others	
1999	2,463,031	358,320	321,688	56,272	630,551	471,486	624,714	29,539
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

Source: Core Statistics Department

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

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

5.8 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)

(End Period)

	Billion Rupees		
	Jun-20	Jun-21	Jun-22 ^P
PSEs debt and liabilities (I+II)	1,711.5	1,647.7	1,754.5
<i>YOY Growth (in %)</i>	5.5	(3.7)	6.5
<i>As percent of GDP</i>	3.6	3.0	2.6
I.PSEs debt	1,490.5	1,436.7	1,393.4
<i>YOY Growth (in %)</i>	6.9	(3.6)	(3.0)
<i>As percent of GDP</i>	3.1	2.6	2.1
Water and Power Development Authority (WAPDA)	67.4	63.6	72.5
Oil and Gas Development Company Ltd. (OGDCL)	5.7	6.3	6.6
Pakistan International Airlines Corporation (PIA)	141.8	153.3	182.1
Pakistan Steel Mills Corporation Ltd.	43.2	43.2	42.5
Other PSEs	1,232.5	1,170.4	1,089.7
II.PSEs Liabilities¹	221.0	210.9	361.1
Memorandum Item	FY20^R	FY21^R	FY22^P
GDP (current market price) ²	47,540.4	55,795.5	66,949.9

Source: Core Statistics Department

¹ Reflects PSEs borrowings from banks for commodity operations.

² As per revised GDP(MP) at current prices (base 2015-16) released by PBS.

5.9 National Savings Schemes-Outstanding Amount

End Period

Million Rupees

SCHEME	FY21	FY22	2021	2022					
			Sep	Apr	May	Jun	Jul	Aug	Sep
A. Accounts (i+ii / 1 to 6)	994,988.0	753,804.9	993,644.9	834,500.5	782,587.5	753,804.9	690,851.9	664,993.0	629,657.1
(i) National Savings Centers	829,187.3	654,619.3	847,119.1	726,811.7	676,974.8	654,619.3	592,774.5	569,481.6	536,134.9
(ii) Post Offices	165,800.7	99,185.5	146,525.9	107,688.8	105,612.7	99,185.5	98,077.4	95,511.4	93,522.2
1- Savings Accounts	43,184.5	54,840.5	47,389.2	51,896.3	54,084.9	54,840.5	59,158.1	59,235.2	58,254.7
2- Khas Deposit Accounts	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6
3- Mahana Amdani Accounts	1,466.7	1,541.2	1,477.1	1,449.0	1,442.6	1,541.2	1,534.5	1,522.1	1,513.0
4- Special Savings Accounts	581,418.1	306,408.4	571,127.5	394,385.5	338,247.3	306,408.4	236,945.9	209,004.6	173,131.7
5- Pensioners Benefit Account	368,514.9	390,570.6	373,236.8	386,350.9	388,382.6	390,570.6	392,771.4	394,782.7	396,305.4
6- Shahada's Family Welfare Account	93.3	133.6	103.8	108.1	119.4	133.6	131.4	137.9	141.6
B. Certificates (i+ii+iii / 7 to 17)	2,502,970.5	2,454,508.3	2,490,802.3	2,496,938.8	2,488,010.2	2,454,508.3	2,441,213.9	2,430,734.3	2,401,586.2
(i) National Savings Centers	2,370,230.2	2,330,456.7	2,356,968.5	2,371,034.6	2,363,137.2	2,330,456.7	2,317,223.3	2,308,578.4	2,290,867.8
(ii) Post Offices	5,716.0	4,288.6	5,199.4	4,547.5	4,434.9	4,288.6	4,265.9	4,227.1	4,186.9
(iii) Banks	127,024.3	119,763.1	128,634.5	121,356.7	120,438.1	119,763.1	119,724.7	117,928.8	106,531.5
7- Defence Savings Certificates	477,183.4	466,725.0	475,053.2	468,304.2	467,703.2	466,725.0	466,017.0	461,631.0	450,232.2
8- National Deposit Certificates	17.0	16.6	17.0	16.6	16.6	16.6	16.6	16.6	16.6
9- Khas Deposit Certificates	216.1	216.0	216.0	216.0	216.0	216.0	216.0	216.0	216.0
10- Premium Savings Certificates	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
11- Special Savings Certificates (Registered)	421,362.5	376,591.3	403,377.9	391,050.7	380,446.3	376,591.3	361,356.7	354,521.8	336,461.4
12- Special Savings Certificates (Bearer)	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
13- Regular Income Certificates	599,573.3	589,022.0	605,027.3	622,220.6	620,995.3	589,022.0	588,659.0	587,259.1	586,340.9
14- Behbood Savings Certificate	1,000,392.0	1,017,020.9	1,003,184.0	1,011,050.1	1,014,167.4	1,017,020.9	1,019,718.9	1,020,806.7	1,021,255.9
15- Short-Term Savings Certificates (3 Months)	3,003.3	3,341.5	2,697.2	2,951.2	3,104.4	3,341.5	3,461.7	3,884.7	4,223.8
16- Short-Term Savings Certificates (6 Months)	464.5	796.3	499.9	473.1	634.6	796.3	891.7	1,283.6	1,545.6
17- Short-Term Savings Certificates (12 Months)	485.4	505.7	457.3	383.2	453.3	505.7	603.0	841.6	1,020.8
C. National Savings Bonds	-	-	-	-	-	-	-	-	-
18- 10 Years	-	-	-	-	-	-	-	-	-
D. Prize Bonds (19 to 27) *	399,582.2	317,778.5	332,357.8	316,712.6	317,239.3	317,778.5	317,157.5	318,468.0	321,005.6
19- Rs. 100	10,397.8	10,521.1	10,514.0	10,526.1	10,526.6	10,521.1	10,524.7	10,513.2	10,501.6
20- Rs. 200	29,447.4	29,468.5	29,596.4	29,510.7	29,496.3	29,468.5	29,411.5	29,407.7	29,371.5
21- Rs. 750	108,089.7	111,818.8	109,886.3	111,634.5	111,788.4	111,818.8	111,930.8	112,270.6	112,513.0
22- Rs. 1,500	140,015.9	156,785.4	145,535.9	153,810.2	154,642.3	156,785.4	156,967.7	158,339.7	160,734.7
23- Rs. 7,500	56,486.5	2,976.0	19,554.3	3,934.8	3,770.3	2,976.0	2,623.5	2,409.7	2,397.1
24- Rs. 15,000	47,916.0	3,281.7	12,598.9	4,138.4	3,891.5	3,281.7	2,859.6	2,723.3	2,692.6
25- Rs. 25,000	5,068.5	1,239.7	2,780.1	1,424.4	1,397.4	1,239.7	1,163.6	1,135.5	1,130.5
26- Rs. 40,000	1,305.9	946.9	1,151.6	993.0	986.2	946.9	935.8	927.8	924.2
27- Others [@]	854.5	740.4	740.4	740.5	740.3	740.4	740.4	740.4	740.5
E. Premium Prize Bonds (Registered) (28 to29)	44,134.8	56,841.0	52,773.1	57,408.8	57,835.0	56,841.0	57,296.6	57,699.8	57,249.9
28- Rs. 40,000	29,000.4	34,544.9	32,820.5	34,798.4	35,090.0	34,544.9	34,812.9	35,018.1	34,804.2
29- Rs. 25,000	15,134.4	22,296.1	19,952.7	22,610.4	22,745.0	22,296.1	22,483.7	22,681.8	22,445.7
E. Post Life Insurance	-	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)	3,941,675.5	3,630,163.0	3,869,578.2	3,752,791.0	3,692,902.3	3,630,163.0	3,553,750.2	3,519,125.4	3,456,729.1

Source: National Savings GOP

* 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-21	Jun-22	2021		2022				
			Aug	Sep	May	Jun	Jul	Aug	Sep
			3 Months Treasury Bills						
Issue	657,792	2,961,723	307,463	837,091	227,304	2,961,723	1,272,960	943,821	1,942,600
Discount Allowed	11,087	102,333	5,115	14,510	7,545	102,333	45,748	34,142	71,208
Discharged	1,681,039	1,182,502	459,568	729,942	249,274	1,182,502	668,062	783,461	2,405,566
Discount Paid	28,600	31,637	7,765	12,206	5,957	31,637	22,074	26,314	83,564
Outstanding Balance	1,684,789	3,857,089	1,411,802	1,518,952	2,077,867	3,857,089	4,461,987	4,622,347	4,159,381
6 Months Treasury Bills									
Issue	1,254,286	116,302	696,121	308,236	55,832	116,302	67,821	61,779	110,026
Discount Allowed	47,375	8,669	25,847	11,535	4,092	8,669	5,305	4,870	8,762
Discharged	73,733	900,072	993,382	533,997	-	900,072	279,269	258,019	476,242
Discount Paid	2,640	50,791	37,044	20,540	-	50,791	15,237	13,755	28,537
Outstanding Balance	4,508,950	1,626,962	5,550,153	5,324,392	2,410,732	1,626,962	1,415,513	1,219,274	853,058
12 Months Treasury Bills									
Issue	1,444	155,401	-	1,119	48,946	155,401	104,403	215,924	72,258
Discount Allowed	110	23,376	-	85	7,200	23,376	16,505	34,229	11,505
Discharged	133,185	1,444	61,175	189,120	22,393	1,444	-	-	1,119
Discount Paid	10,027	110	4,426	13,763	1,711	110	-	-	85
Outstanding Balance	542,086	1,324,154	332,137	144,136	1,170,196	1,324,154	1,428,556	1,644,481	1,715,619

Source: Domestic Markets & Monetary Management Department, SBP

Note: Six months Government of Pakistan Treasury Bills restarted w. e. f. June 1998 and 3- & 12-Months Government of Pakistan Treasury Bills restarted w.e.f July 1998.

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

SALE											Billion Rupees
PERIODS	2018-19		2019-20		2020-21		2021-22		2022-23		
	Bid Amount		Bid Amount		Bid Amount		Bid Amount		Bid Amount		
	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	
July	1,330.5	1,272.5	310.8	308.8	-	-	-	-	1,783.0	1,773.0	
August	894.3	894.3	-	-	68.0	47.5	-	-	-	-	
September	235.3	235.3	-	-	88.0	88.0	203.0	203.0	-	-	
October	2,478.3	2,225.7	935.1	824.1	57.4	57.4	99.3	95.3	-	-	
November	6,659.7	6,630.6	-	-	15.3	15.3	-	-	-	-	
December	2,319.5	2,319.5	-	-	-	-	-	-	-	-	
January	9,265.4	8,929.1	11.2	11.2	-	-	-	-	-	-	
February	5,226.9	5,200.8	-	-	244.1	147.0	-	-	-	-	
March	3,359.3	3,354.3	38.5	35.0	-	-	-	-	-	-	
April	3,257.3	3,163.8	598.1	392.3	258.5	258.5	-	-	-	-	
May	5,781.2	5,777.6	-	-	251.1	251.1	-	-	-	-	
June	111.0	105.0	-	-	516.3	487.6	624.5	592.5	-	-	
Average											
per month	3,409.9	3,342.4	172.1	142.8	124.9	112.7	77.2	74.2	891.5	886.5	
per day	113.7	111.4	5.7	4.8	4.2	3.8	2.5	2.5	29.72	29.55	

PURCHASE										
PERIODS	2018-19		2019-20		2020-21		2021-22		2022-23	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	3,608.3	2,906.8	4,687.7	4,374.4	4,337.1	4,062.4	12,226.0	11,285.8	4,476.9	2,353.4
August	8,370.5	8,249.2	8,269.7	7,999.3	5,966.4	5,802.4	9,787.7	9,199.4	4,106.8	3,452.3
September	1,959.3	1,670.0	7,450.5	7,317.3	4,009.5	3,938.6	8,396.9	8,190.1	3,875.50	3,376.05
October	99.5	71.0	5,288.7	5,241.3	3,513.1	3,312.3	10,429.1	10,076.8	-	-
November	-	-	3,423.6	3,123.3	3,947.7	3,895.7	10,810.8	9,744.9	-	-
December	6,569.7	5,555.1	4,196.8	3,954.6	3,784.9	3,620.8	7,999.3	7,125.4	-	-
January	-	-	4,528.5	4,345.5	5,367.4	5,126.3	3,805.0	3,159.8	-	-
February	3,257.4	3,066.0	3,769.0	3,508.9	4,849.6	4,849.6	6,699.2	6,699.2	-	-
March	563.7	484.0	5,049.1	5,023.6	5,772.2	5,553.9	14,252.9	14,152.8	-	-
April	548.5	442.0	5,087.5	5,042.0	9,622.9	9,245.8	16,310.1	16,150.0	-	-
May	1,535.2	1,464.4	5,568.1	5,458.1	10,651.9	10,523.9	14,225.9	14,149.9	-	-
June	3,977.5	3,399.7	5,508.8	5,264.1	8,937.3	8,561.8	3,283.0	3,188.2	-	-
Average										
per month	2,540.8	2,275.7	5,235.6	5,054.3	5,896.6	5,707.8	9,852.1	9,426.8	4,153.05	3,060.55
per day	84.7	75.9	174.5	168.5	196.6	190.3	328.4	314.2	138.44	102.02

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Cash Accommodation											Million Rupees
PERIODS	2018-19		2019-20		2020-21		2021-22		2022-23		
	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	167,100	107,000	99,550	355,750	32,900	-	249,600	-	420,750	3,838,450	
August	46,900	39,500	186,000	-	154,700	77,500	96,500	10,000	496,350	63,300	
September	277,900	-	167,150	93,400	25,300	169,250	214,465	117,500	338,700	635,750	
October	265,300	82,500	76,400	214,450	20,500	34,500	-	23,900			
November	54,600	-	25,400	29,700	11,000	58,900	315,450	13,000			
December	276,800	-	44,400	30,600	73,500	78,500	474,013	419,700			
January	49,900	162,000	77,750	51,100	30,325	30,500	106,150	260,300			
February	109,400	4,700	47,300	-	75,800	72,000	56,150	32,500			
March	57,275	16,150	50,900	30,000	32,100	142,800	469,350	647,550			
April	692,600	201,900	56,700	70,500	135,600	78,000	316,850	974,800			
May	205,100	115,200	114,850	107,300	50,400	55,100	180,600	663,950			
June	257,000	104,200	89,900	205,500	204,500	301,300	527,050	4,138,00			
Average											
per month	69,908	14,958	204,990	69,429	86,358	99,025	70,552	99,850	418,600	1,512,500	
per day	2,330	499	6,833	2,314	2,879	3,301	2,352	3,328	13,953	50,417	

SBP Overnight Repo/ Reverse Repo Rates

Percent per annum										
PERIODS	2018-19		2019-20		2020-21		2021-22		2022-23	
	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	13.75	11.75	8.00	6.00	8.00	6.00	16.00	14.00
August	8.00	6.00	13.75	11.75	8.00	6.00	8.00	6.00	16.00	14.00
September	8.00	6.00	13.75	11.75	8.00	6.00	8.25	6.25	16.00	14.00
October	9.00	7.00	13.75	11.75	8.00	6.00	8.25	6.25		
November	9.00	7.00	13.75	11.75	8.00	6.00	9.75	7.75		
December	10.50	8.50	13.75	11.75	8.00	6.00	10.75	8.75		
January	10.50	8.50	13.75	11.75	8.00	6.00	10.75	8.75		
February	10.75	8.75	13.75	11.75	8.00	6.00	10.75	8.75		
March	10.75	8.75	12.00	10.00	8.00	6.00	10.75	8.75		
April	11.25	9.25	10.00	8.00	8.00	6.00	13.25	11.25		
May	12.75	10.75	9.00	7.00	8.00	6.00	14.75	12.75		
June	12.75	10.75	8.00	6.00	8.00	6.00	16.00	14.00		

Source: Domestic Markets & Monetary Management Department, SBP

NOTE: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 policy rate or 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.

6.4 Auction of Government of Pakistan Market Treasury Bills

Million Rupees

AUCTION SETTLEMENT DATE	3 Months Treasury Bills				6 Months Treasury Bills				12 Months Treasury Bills			
	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)
2021												
12-Aug-21	296,427	136,927	7.2401	7.2295	989,440	263,740	7.4851	7.4765	157,500	*	*	*
26-Aug-21	374,446	175,651	7.2347	7.2293	1,087,803	458,228	7.4389	7.4293	180,021	*	*	*
09-Sep-21	165,213	91,703	7.2347	7.2103	376,706	273,706	7.4900	7.4305	111,204	1,204	7.6000	7.6000
23-Sep-21	912,398	759,898	7.6388	7.5711	236,065	46,065	7.9798	7.9488	97,703	*	*	*
										*		
07-Oct-21	723,905	603,262	7.8499	7.7042	209,055	88,055	8.1901	8.0634	120,087	*	*	*
21-Oct-21	364,556	173,056	8.2498	8.1748	207,538	*	*	*	223,506		*	*
										*		
04-Nov-21	376,771	281,271	8.5003	8.3795	182,930	3,430	8.5010	8.5010	232,000	*	*	*
18-Nov-21	338,153	55,804	8.5003	8.5003	112,905	*	*	*	148,002	*	*	*
02-Dec-21	442,579	357,579	10.7890	10.3912	203,741	113,741	11.5001	11.0587	125,503	55,503	11.5143	11.3511
16-Dec-21	1,457,866	842,326	10.7849	10.6589	640,648	440,898	11.5001	11.3789	208,124	95,774	11.5143	11.4356
30-Dec-21	1,079,307	746,461	10.5902	10.3873	620,120	396,224	11.4501	11.3228	288,513	122,013	11.5100	11.4796
2022												
13-Jan-22	1,217,045	585,549	10.4498	10.3730	663,817	123,947	11.3699	11.3413	129,112	20,541	11.4900	11.4800
27-Jan-22	710,881	540,791	10.2999	10.2030	1,020,482	170,559	10.6900	10.6527	623,048	113,286	10.9250	10.9068
10-Feb-22	454,420	312,933	10.2997	10.2640	428,194	193,959	10.6640	10.6308	240,137	85,367	10.8799	10.8526
24-Feb-22	367,731	255,231	10.4899	10.3836	236,864	77,814	10.8900	10.8417	159,755	33,755	10.9999	10.9140
10-Mar-22	586,532	536,532	11.4508	10.9948	289,376	269,376	12.1000	11.8185	175,565	145,565	12.2957	11.9668
24-Mar-22	376,386	283,286	11.9999	11.7506	312,203	235,403	12.5000	12.2450	300,107	174,807	12.7001	12.4626
07-Apr-22	526,090	394,322	12.8002	12.3967	198,667	156,417	13.2500	13.0459	221,122	129,154	13.2999	13.1560
21-Apr-22	436,319	320,819	13.5003	13.1909	256,856	174,709	13.8495	13.5279	266,265	118,235	13.8496	13.6449
28-Apr-22	390,318	369,318	14.7898	14.1936	156,728	140,728	14.9901	14.7113	218,899	162,399	14.8050	14.4730
19-May-22	597,136	234,848	14.4999	14.4225	221,015	59,925	14.7000	14.7000	240,313	56,146	14.7500	14.7499
02-Jun-22	616,127	574,927	15.2491	14.6647	220,155	97,155	15.2499	14.9544	231,988	119,988	15.5000	15.1503
09-Jun-22	889,143	756,968	15.2500	15.1193	147,033	24,032	14.9501	14.9501	181,377	53,077	14.9499	14.9499
30-Jun-22	1,923,115	1,732,162	15.2300	15.0835	282,699	3,784	14.8001	14.8001	191,122	5,712	14.9499	14.9499
14-Jul-22	1,157,322	386,984	15.7497	15.8000	251,129	42,229	15.8000	15.6921	202,926	76,911	15.9399	15.8345
28-Jul-22	1,631,072	931,724	15.7478	15.8000	140,098	30,897	15.8000	15.6806	172,667	43,997	15.9389	15.8837
11-Aug-22	568,267	378,224	15.7478	15.6957	124,413	17,413	15.8000	15.7930	270,616	70,921	15.9350	15.8869
25-Aug-22	968,019	599,739	15.7949	15.7331	205,735	49,235	15.8497	15.8137	504,732	179,232	15.9350	15.8994
8-Sep-22	904,396	740,396	15.9999	15.8474	201,729	38,729	15.8497	15.8406	272,769	37,769	15.9790	15.9380
22-Sep-22	1,873,406	1,273,413	15.9999	15.9749	305,159	80,059	15.9998	15.9461	358,404	45,994	15.9900	15.9884

* = Bids Rejected

Source: Domestic Markets & Monetary Management Department, SBP

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 (%)
17-Feb-22							
	3-Years	7.00	150,262.00	6,221.10	92.1544	10.6998	10.6749
	5-Years	7.50	152,741.00	47,680.00	90.3616	10.7500	10.7256
	10-Years	8.00	132,810.20	53,019.00	84.0126	10.8600	10.8450
	15-Years	10.50	1,015.00	*	*	*	*
	20-Years	11.00	955.00	*	*	*	*
	30-Years	11.00	**	**	**	**	**
17-Mar-22							
	3-Years	7.00	159,700.00	56,898.20	90.1398	11.8500	11.8500
	5-Years	7.50	259,588.90	82,631.10	87.8514	11.7497	11.7497
	10-Years	8.00	162,658.30	60,992.40	79.8687	11.7418	11.7418
	15-Years	10.50	3,460.00	*	*	*	*
	20-Years	11.00	3,490.00	*	*	*	*
	30-Years	11.00	*	**	*	*	*
29-Apr-22							
	3-Years	7.00	122,060.00	28,232.00	87.9632	13.3000	13.2197
	5-Years	7.50	241,851.50	70,854.80	80.3875	12.9500	12.6918
	10-Years	8.00	352,603.30	288,391.30	73.8863	13.1500	13.0576
	15-Years	10.50	**	**	**	**	**
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
29-May-22							
	3-Years	7.00	168,576.40	23,843.00	87.1174	14.0000	14.0000
	5-Years	7.50	197,297.60	70,776.10	79.8391	13.1900	13.1900
	10-Years	8.00	246,321.80	*	*	*	*
	15-Years	10.50	2,300.00	*	*	*	*
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
23-Jun-22							
	3-Years	7.00	108,776.20	10,360.70	87.5640	13.9700	13.9550
	5-Years	7.50	225,615.60	112,942.90	80.0853	13.1800	13.0731
	10-Years	8.00	190,390.20	49,367.90	74.1543	13.1500	13.0325
	15-Years	10.50	19,773.00	*	*	*	*
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
15-Jul-22							
	3-Years	7.00	149,673.50	13,081.20	87.8343	14.0000	13.9957
	5-Years	7.50	288,142.00	132,176.90	79.4476	13.4500	13.3364
	10-Years	8.00	281,577.00	*	*	*	*
	15-Years	10.50	5,700.00	*	*	*	*
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
4-Aug-22							
	3-Years	10.00	168,368.00	94,828.10			
	5-Years	7.50	348,146.00	205,420.60			
	10-Years	8.00	185,774.00	*	*	*	*
	15-Years	10.50	**	**	**	**	**
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
15-Sep-22							
	3-Years	10.00	107,794.30	19,144.30	90.9077	13.9200	13.8728
	5-Years	7.50	333,189.20	181,063.40	80.1593	13.3900	13.3607
	10-Years	8.00	108,683.00	10,733.00	75.3457	12.9500	12.9197
	15-Years	10.50	**	**	**	**	**
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**

*= Bid Rejected **= No Bids Received

Source: Domestic Markets & Monetary Management Department, SBP

¹ Amount offered only includes Competitive bids.

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

6.6 Auction of Pakistan Investment Bonds (PIBs)

Million Rupees

Floating Rate Semi-Annual (Face Value)					Floating Rate Quarterly With Quarterly Refixing (Face Value)			Floating Rate Quarterly With Fortnightly Refixing (Face Value)		
Auction Settlement Date	Tenure	Amount Offered ¹	Amount Accepted ²	Cutoff Price ⁴ (bps)	Amount Offered ¹	Amount Accepted ²	Cutoff Margin ³ (bps)	Amount Offered ¹	Amount Accepted ²	Cutoff Margin ³ (bps)
19-May -22										
	02-Year							66,750.00	12,500.00	99.0660
	03- Year				33,750.00	2,013.00	97.2546			
	05- Year	13,250.00	*	-						
	10-Year	1,250.00	*	-						
2-Jun -22										
	02-Year							99,600.00	75,350.00	99.0889
	03- Year				33,040.00	**	**			
	05- Year	16,250.00	*	-						
	10-Year	1,250.00	*	-						
16-Jun -22										
	02-Year							26,085.00	9,210.00	99.1151
	03- Year				80,750.00	18,250.00	97.3186			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
30-Jun -22										
	02-Year									
	03- Year				335,250.00	160,000.00	97.4672	60,220.00	47,227.70	99.1466
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
	10-Year [^]		31,881.80	100.0000						
13-Jul-22										
	02-Year							218,090.00	124,340.00	99.1563
	03- Year				93,750.00	50,250.00	97.8193			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
27-Jul-22										
	02-Year							148,125.00	52,784.50	99.1718
	03- Year				73,000.00	39,786.70	97.8357			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
10-Aug-22										
	02-Year							125,950.00	98,200.00	99.1885
	03- Year				98,750.00	74,520.00	97.6460			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
24-Aug-22										
	02-Year							91,475.00	44,226.70	99.2090
	03- Year				346,500.00	238,502.50	97.6720			
	05- Year	51,250.00	*	-						
	10-Year	1,250.00	*	-						
7-Sep-22										
	02-Year							115,009.30	24,759.30	98.9102
	03- Year				458,650.00	301,039.10	97.4500			
	05- Year	51,250.00	50,000.00	95.9404						
	10-Year	1,250.00	*	-						
21-Sep-22										
	02-Year							44,525.00	47,148.10	98.9189
	03- Year				117,795.00	66,220.00	97.4649			
	05- Year	53,350.00	41,600.00	95.9807						
	10-Year	26,250.00	*	-						

*= Bid Rejected **= No Bids Received

Source: Domestic Markets & Monetary Management Department, SBP

1-Amount offered only includes Competitive bids.

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

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

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

[^] Issued by GoP to Independent Power Producers (IPPs) against their receivables from GoP

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
2021	Aug	Month Average	6.90	7.40	6.95	7.45	7.00	7.50	7.14	7.39	7.32	7.57	7.43	7.93	7.52	8.02
		End-Month	6.90	7.40	6.95	7.45	7.00	7.50	7.12	7.37	7.29	7.54	7.39	7.89	7.50	8.00
	Sep	Month Average	7.02	7.52	7.11	7.57	7.13	7.63	7.30	7.55	7.55	7.80	7.69	8.19	7.83	8.33
		End-Month	7.19	7.69	7.25	7.75	7.31	7.81	7.53	7.78	7.90	8.15	8.21	8.71	8.43	8.93
	Oct	Month Average	7.21	7.71	7.25	7.75	7.30	7.80	7.82	8.07	8.22	8.47	8.49	8.99	8.72	9.22
		End-Month	7.22	7.72	7.26	7.76	7.31	7.81	8.10	8.35	8.61	8.86	8.76	9.26	8.93	9.43
	Nov	Month Average	7.78	8.28	7.83	8.33	7.93	8.43	8.76	9.01	9.09	9.34	9.40	9.90	9.60	10.10
		End-Month	8.82	9.32	8.88	9.38	9.01	9.51	9.70	9.95	10.04	10.29	10.43	10.93	10.67	11.17
	Dec	Month Average	9.42	9.92	9.51	10.01	9.73	10.23	10.35	10.60	11.06	11.31	11.14	11.64	11.25	11.75
		End-Month	9.76	10.26	9.82	10.32	9.89	10.39	10.29	10.54	11.21	11.46	11.25	11.75	11.30	11.80
2022	Jan	Month Average	9.73	10.23	9.78	10.28	9.85	10.35	10.18	10.43	11.06	11.31	11.12	11.62	11.18	11.68
		End-Month	9.76	10.26	9.79	10.29	9.84	10.34	10.11	10.36	10.49	10.74	10.62	11.12	10.73	11.23
	Feb	Month Average	9.75	10.25	9.79	10.29	9.86	10.36	10.19	10.44	10.57	10.82	10.65	11.15	10.74	11.24
		End-Month	9.74	10.24	9.79	10.29	9.88	10.38	10.36	10.61	10.78	11.03	10.81	11.31	10.86	11.36
	Mar	Month Average	9.82	10.32	9.92	10.42	10.28	10.78	11.09	11.34	11.60	11.85	11.65	12.15	11.70	12.20
		End-Month	9.94	10.44	10.12	10.62	10.91	11.41	11.70	11.95	12.27	12.52	12.30	12.80	12.34	12.84
	Apr	Month Average	11.80	12.30	11.89	12.39	12.10	12.60	12.87	13.12	13.27	13.52	13.27	13.77	13.30	13.80
		End-Month	12.33	12.83	12.35	12.85	12.77	13.27	14.40	14.65	14.58	14.83	14.59	15.09	14.63	15.13
	May	Month Average	12.75	13.25	12.86	13.36	13.22	13.72	14.48	14.73	14.65	14.73	14.62	15.12	14.45	15.11
		End-Month	13.69	14.19	13.75	14.25	13.81	14.31	14.24	14.49	14.45	14.70	14.50	15.00	14.52	15.02
	Jun	Month Average	13.53	14.03	13.64	14.14	13.80	14.30	14.68	14.93	15.16	15.41	15.23	15.73	15.27	15.77
		End-Month	13.30	13.80	13.53	14.03	13.66	14.16	14.91	15.16	15.10	15.35	15.15	15.65	15.23	15.73
	Jul	Month Average	14.16	14.66	14.30	14.80	14.50	15.00	15.11	15.36	15.43	15.68	15.49	15.99	15.55	16.05
		End-Month	14.76	15.26	14.80	15.30	14.85	15.35	15.44	15.69	15.58	15.83	15.61	16.11	15.67	16.17
	Aug	Month Average	14.89	15.39	14.93	15.43	15.00	15.50	15.62	15.87	15.71	15.96	15.75	16.25	15.80	16.30
		End-Month	14.97	15.47	15.01	15.51	15.10	15.60	15.67	15.92	15.75	16.00	15.79	16.29	15.85	16.35
	Sep	Month Average	14.82	15.32	14.90	15.40	15.05	15.55	15.73	15.98	15.80	16.05	15.83	16.33	15.86	16.36
		End-Month	14.86	15.36	14.91	15.41	15.01	15.51	15.52	15.77	15.66	15.91	15.69	16.19	15.71	16.21

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
2021	Jul	7.48	7.16	7.09	8.00	9.00	-
	Aug	7.14	7.22	7.30	-	-	-
	Sep	7.35	7.79	-	9.00	8.75	-
	Oct	7.58	7.48	8.25	9.00	8.35	-
	Nov	8.40	8.93	-	10.00	10.12	-
	Dec	10.10	10.01	10.75	11.60	12.34	-
2022	Jan	10.08	10.28	10.50	-	11.75	-
	Feb	10.20	10.37	10.58	10.50	10.90	-
	Mar	10.20	10.20	-	11.50	11.40	-
	Apr	12.00	10.70	12.73	13.50	12.88	-
	May	13.20	13.48	-	15.00	15.50	-
	Jun	13.78	13.80	14.43	16.94	17.75	-
	Jul	15.01	14.89	12.90	-	16.50	-
	Aug	15.57	15.17	-	15.75	16.50	-
	Sep	15.11	15.16	-	-	16.47	-

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
1-Sep-22	218.5993	218.8174	219.3746	219.1239	219.4429	220.3335	1.5699	1.5722	1.5793	253.6844	253.9695	254.7273
2-Sep-22	218.9796	219.2929	219.8400	218.8153	219.2291	220.1073	1.5614	1.5644	1.5714	253.2389	253.6327	254.3685
5-Sep-22	219.8620	220.1687	220.7071	217.8613	218.2653	219.1264	1.5640	1.5670	1.5739	252.2367	252.6186	253.3325
6-Sep-22	221.4218	221.6758	222.1453	220.9014	221.2526	222.1038	1.5642	1.5668	1.5736	256.5282	256.8504	257.5064
7-Sep-22	223.4177	223.7022	223.8918	221.5410	221.9194	222.4944	1.5515	1.5542	1.5590	256.9080	257.2617	257.5978
8-Sep-22	225.4221	225.5823	225.6701	225.1967	225.4418	225.9026	1.5649	1.5669	1.5708	259.0100	259.2073	259.4420
9-Sep-22	228.1835	228.3496	228.4487	230.4197	230.6663	231.1384	1.6025	1.6044	1.6086	265.2519	265.4556	265.7086
12-Sep-22	229.8205	229.9540	229.9889	233.7734	233.9858	234.4070	1.6102	1.6119	1.6157	268.5913	268.7782	268.9660
13-Sep-22	231.9223	232.1893	232.3222	235.2852	235.6349	236.2000	1.6306	1.6332	1.6381	271.7665	272.1120	272.4207
14-Sep-22	234.3157	234.6421	234.8402	234.0579	234.4704	235.1025	1.6343	1.6379	1.6427	270.0488	270.4603	270.8591
15-Sep-22	235.8843	236.3399	236.5856	235.3890	235.9455	236.6039	1.6427	1.6469	1.6523	272.0690	272.6330	273.0756
16-Sep-22	236.8380	237.3535	237.5089	236.4946	237.1142	237.6777	1.6522	1.6568	1.6617	270.3151	270.9456	271.2833
19-Sep-22	237.9102	238.3991	238.5630	237.3630	237.9629	238.5358	1.6580	1.6624	1.6673	270.8369	271.4301	271.7792
20-Sep-22	238.9053	239.3034	239.4386	239.0726	239.5882	240.1674	1.6633	1.6671	1.6721	273.1882	273.6860	274.0092
21-Sep-22	239.6490	240.0697	240.1020	237.3484	237.8856	238.3502	1.6676	1.6718	1.6757	271.7380	272.2589	272.4627
22-Sep-22	239.7110	240.1238	240.1447	236.8824	237.4237	237.8297	1.6851	1.6892	1.6930	271.6644	272.1874	272.3438
23-Sep-22	239.6536	240.1014	240.3121	234.3094	234.8792	235.4667	1.6848	1.6891	1.6942	267.9687	268.5240	268.9126
26-Sep-22	237.0188	237.1902	237.2948	229.5291	229.8251	230.3022	1.6500	1.6523	1.6566	255.3167	255.5085	255.6455
27-Sep-22	233.9088	234.3205	234.5626	225.6519	226.1733	226.8060	1.6207	1.6246	1.6301	252.8087	253.2976	253.6889
28-Sep-22	232.1209	232.5586	232.8541	221.6986	222.2270	222.8835	1.6040	1.6080	1.6137	247.9051	248.4012	248.8179
29-Sep-22	229.6276	230.0773	230.4245	221.5447	222.0987	222.7910	1.5875	1.5918	1.5978	247.5385	248.0489	248.5124
30-Sep-22	228.4520	228.9309	229.3178	224.5340	225.1106	225.8645	1.5822	1.5866	1.5928	254.8153	255.3884	255.9462

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
1-Sep-22	223.8944	224.2310	225.2266	149.3798	149.5357	149.9803	58.1691	58.2271	58.3839	709.7154	710.5154	711.1696
2-Sep-22	223.6768	224.1104	225.0905	148.8842	149.1040	149.5415	58.2656	58.3521	58.5054	710.0280	711.2277	711.9760
5-Sep-22	223.6188	224.0444	225.0012	148.9345	149.1472	149.5743	58.4973	58.5906	58.7417	712.4042	713.5974	714.2942
6-Sep-22	226.1252	226.4995	227.4462	150.3454	150.5209	150.9029	58.9201	58.9877	59.1126	717.4582	718.4589	719.1511
7-Sep-22	227.4203	227.8275	228.4872	150.2149	150.4100	150.6019	59.4575	59.5333	59.5829	722.7544	723.9697	724.3160
8-Sep-22	231.0008	231.2853	231.8151	151.7204	151.8306	151.9592	59.9766	60.0192	60.0378	729.8994	730.7505	730.8737
9-Sep-22	237.7531	238.0488	238.5782	156.4312	156.5490	156.6881	60.7210	60.7648	60.7811	740.3266	741.2263	741.4551
12-Sep-22	240.6750	240.9389	241.4121	158.1510	158.2463	158.3462	61.1583	61.1913	61.1957	745.4947	746.2888	746.4342
13-Sep-22	243.9746	244.3838	245.0038	159.7017	159.8927	160.0628	61.7094	61.7779	61.8223	752.9211	754.1306	754.4045
14-Sep-22	243.7995	244.2753	244.9696	157.6476	157.8721	158.0930	62.3304	62.4148	62.4683	758.7225	760.1097	760.4807
15-Sep-22	245.0492	245.6599	246.3868	159.4578	159.7794	160.0202	62.7435	62.8647	62.9326	763.3303	765.1386	765.5966
16-Sep-22	245.8866	246.5580	247.1844	158.4446	158.8086	158.9847	63.0291	63.1662	63.1958	766.2445	768.2460	768.5835
19-Sep-22	245.6735	246.3157	246.9538	159.0667	159.4163	159.5958	63.3043	63.4344	63.4674	769.9109	771.7929	772.0987
20-Sep-22	247.4165	247.9693	248.6188	160.2338	160.5267	160.6820	63.5387	63.6445	63.6635	773.3316	774.8399	775.0655
21-Sep-22	247.9043	248.4768	249.0057	159.8938	160.2081	160.2695	63.7229	63.8347	63.8306	774.9112	776.4596	776.5777
22-Sep-22	245.9079	246.5067	246.9867	159.5996	159.9065	159.9563	63.7106	63.8203	63.8301	774.7858	776.3433	776.3795
23-Sep-22	244.6444	245.2819	245.9535	158.2912	158.6141	158.7939	63.7377	63.8568	63.9043	773.7507	775.3954	775.7938
26-Sep-22	240.7749	241.1277	241.6833	154.5600	154.6983	154.8035	63.0453	63.0842	63.1045	763.4446	764.2348	764.5062
27-Sep-22	236.4388	237.0291	237.7586	151.9004	152.1933	152.3902	62.1933	62.2961	62.3480	752.9901	754.5495	755.1090
28-Sep-22	233.8043	234.3968	235.1603	148.1395	148.4417	148.6704	61.6769	61.7767	61.8429	746.5854	748.2336	748.8244
29-Sep-22	233.5037	234.1195	234.9312	148.2131	148.5163	148.7784	61.0063	61.1136	61.1960	739.5175	741.1960	741.7738
30-Sep-22	233.7583	234.3906	235.2807	148.4481	148.7688	149.0648	60.8151	60.9215	61.0172	737.3939	739.1425	739.8048

Source: Domestic Markets & Monetary Management Department, SBP

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

6.10 Secondary Market Transactions in Government Securities

Billion Rupees

SECURITIES/TRANSACTIONS	2021				2022									
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	
PIBs														
Purchases	1,757.3	1,164.3	1,828.8	1,937.8	1,544.3	2,521.4	3,726.7	3,062.5	2,736.9	2,252.2	2,377.3	1,990.3	2,248.4	
Non-Banks	Repo	18.7	4.9	5.6	11.7	7.1	11.7	0.7	-	7.8	13.3	26.7	33.6	31.4
	outright	361.5	241.6	372.2	259.9	315.3	842.6	868.9	694.1	394.6	359.4	424.3	436.0	513.6
Banks/PDs	Repo	680.1	592.1	776.4	1,141.2	751.4	644.3	1,378.8	1,498.2	1,488.9	953.9	1,241.1	673.1	723.4
	outright	697.0	325.6	674.6	525.0	470.5	1,022.8	1,478.3	870.2	845.6	925.7	685.2	847.5	980.0
SBP	Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
Sales	1,757.3	1,164.3	1,828.8	1,937.8	1,544.3	2,521.4	3,726.7	3,062.5	2,736.9	2,252.2	2,377.3	1,990.3	2,248.4	
Non-Banks	Repo	349.7	223.7	251.1	562.1	340.5	280.3	750.9	763.4	870.6	339.0	78.6	45.8	94.3
	outright	303.1	212.8	366.4	309.7	285.9	748.0	1,006.7	409.3	342.3	349.1	374.8	239.2	392.2
Banks/PDs	Repo	349.1	373.3	530.9	590.7	418.0	375.7	628.6	734.8	626.1	628.2	1,189.1	660.9	660.4
	outright	755.4	354.4	680.4	475.2	499.9	1,117.4	1,340.6	1,155.0	897.9	936.0	734.7	1,044.4	1,101.4
SBP	Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Position	-	-	-	-	-	-	-	-	-	-	-	-	-	
Treasury Bills														
Purchases	5,847.3	5,199.2	4,522.2	7,381.3	6,042.6	5,244.8	5,864.6	5,739.6	3,748.9	6,101.1	4,988.5	6,938.3	6,674.6	
Non-Banks	Repo	23.5	42.2	93.1	95.5	59.6	103.3	56.1	85.3	55.0	40.2	92.9	150.1	159.0
	outright	944.9	1,191.3	570.6	1,175.5	1,329.5	1,048.2	1,146.6	1,597.9	542.9	1,014.1	1,290.4	1,721.4	1,543.1
Banks/PDs	Repo	3,128.9	2,494.3	3,093.1	3,836.1	2,884.8	2,363.3	2,202.3	2,296.3	2,163.8	3,067.2	2,267.7	3,209.0	3,171.3
	outright	1,750.1	1,471.4	765.4	2,274.2	1,768.8	1,729.9	2,459.7	1,760.1	987.1	1,979.7	1,337.6	1,857.9	1,801.3
SBP	Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
Sales	5,847.3	5,199.2	4,522.2	7,381.3	6,042.6	5,244.8	5,864.6	5,739.6	3,748.9	6,101.1	4,988.5	6,938.3	6,674.6	
Non-Banks	Repo	339.0	154.3	260.5	354.1	189.5	106.8	343.3	334.6	252.0	385.6	123.6	152.9	270.9
	outright	1,003.9	843.5	440.8	1,166.3	854.4	890.8	1,106.8	1,068.9	617.1	809.5	590.9	1,341.9	1,154.4
Banks/PDs	Repo	2,813.4	2,382.3	2,925.7	3,577.5	2,754.8	2,359.9	1,915.1	2,047.0	1,966.8	2,721.7	2,237.0	3,206.1	3,059.4
	outright	1,691.1	1,819.2	895.2	2,283.3	2,243.9	1,887.4	2,499.5	2,289.2	912.9	2,184.2	2,037.1	2,237.4	2,190.0
SBP	Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Position	-	-	-	-	-	-	-	-	-	-	-	-	-	

PDs: Primary Dealers

Source: Domestic Markets & Monetary Management Department, SBP

Note: *From December 2020 onwards, table contains only secondary market data. SBP deals (primary market deals and monetary management activities) are not included.

7.1 KSE 100 & All Shares Index

Sector Name	End Period		2021		2022				
	FY21	FY22	Aug	Sep	May	Jun	Jul	Aug	Sep
KSE 100 Index (1991 = 1,000)	47,356.02	41,540.83	47,419.74	44,899.60	43,078.14	41,540.83	40,150.36	42,351.15	41,128.67
KSE All Shares Index (1995 = 1,000)	32,479.82	28,582.29	32,394.47	30,668.90	29,310.51	28,582.29	27,796.13	29,077.87	28,225.45
1. Automobile Assembler	60,691.47	46,569.78	61,189.31	52,673.88	47,719.03	46,569.78	41,462.32	42,460.20	41,657.43
2. Automobile Parts & Accessories	50,841.13	28,050.72	49,338.60	41,950.79	31,254.67	28,050.72	25,258.81	30,069.04	27,031.93
3. Cable & Electrical Goods	23,485.45	14,627.64	23,060.00	19,347.77	15,451.40	14,627.64	14,391.67	15,261.81	14,432.33
4. Cement	65,942.68	38,106.34	63,419.62	54,198.66	39,889.38	38,106.34	34,977.15	39,596.18	39,367.99
5. Chemical	32,939.82	32,014.51	35,401.49	30,825.82	32,484.10	32,014.51	30,544.76	32,113.41	29,820.36
6. Close -End Mutual Funds	2,235.09	1,413.41	2,302.41	2,075.63	1,533.14	1,413.41	1,553.10	1,591.65	1,415.09
7. Commercial Banks	11,749.01	9,833.57	12,223.56	11,794.07	11,115.15	9,833.57	9,811.17	10,063.67	9,340.22
8. Engineering	57,855.82	31,861.80	58,942.47	49,353.41	33,190.91	31,861.80	30,006.66	33,670.78	31,812.82
9. Fertilizer	16,420.09	16,998.93	16,652.14	15,824.49	17,309.84	16,998.93	15,713.93	16,131.23	15,657.13
10. Food & Personal Care Products	54,400.84	50,369.34	54,994.98	54,211.99	50,287.10	50,369.34	50,623.17	51,177.07	49,854.53
11. Glass & Ceramics	264,690.52	2,560,411.29	379,877.84	428,352.62	2,071,733.20	2,560,411.29	3,075,085.61	4,199,555.37	5,031,947.32
12. Insurance	24,745.61	18,624.83	23,049.83	22,576.07	18,594.53	18,624.83	17,649.10	17,954.58	17,653.40
13. Inv.Banks /INV.COS./Securities COS.	19,331.52	14,703.42	18,892.75	17,251.34	15,054.05	14,703.42	14,605.12	14,262.72	14,158.72
14. Jute	12,824.47	21,152.55	18,023.83	26,419.58	21,152.55	21,152.55	21,109.79	21,109.79	21,101.24
15. Leasing Companies	839.75	69.24	749.76	742.32	77.90	69.24	72.09	72.70	72.91
16. Leather & Tanneries	18,292.99	14,957.14	16,206.52	15,222.09	13,730.37	14,957.14	13,497.82	13,586.04	14,519.27
17. Miscellaneous	20,573.72	24,520.88	26,935.12	29,425.54	24,464.15	24,520.88	23,886.25	18,430.29	18,139.63
18. Modarabas	6,223.19	5,520.07	6,302.69	6,193.36	5,179.31	5,520.07	5,293.68	5,258.83	5,432.43
19. Oil & Gas Exploration Companies	9,992.53	9,047.30	9,759.26	9,137.83	9,000.37	9,047.30	9,046.10	9,223.19	8,333.33
20. Oil & Gas Marketing Companies	11,049.02	8,316.50	10,608.76	9,633.49	7,909.27	8,316.50	8,386.80	8,869.07	8,103.65
21. Paper & Board	23,915.91	15,621.49	22,345.39	19,272.09	15,654.31	15,621.49	15,257.77	16,351.60	16,016.27
22. Pharmaceuticals	43,473.69	32,880.63	44,616.11	41,696.17	31,411.07	32,880.63	31,213.11	31,530.30	29,894.77
23. Power Generation & Distribution	26,290.05	20,697.49	24,615.23	24,239.48	19,521.85	20,697.49	19,829.11	21,061.60	20,695.13
24. Refinery	17,738.03	9,521.21	15,029.21	11,793.93	9,495.64	9,521.21	8,149.97	9,288.82	8,729.62
25. Sugar & Allied Industries	113,047.42	100,232.55	109,537.69	108,335.77	101,160.69	100,232.55	95,311.90	99,346.60	96,168.16
26. Synthetic & Rayon	51,422.13	52,892.23	56,679.66	52,131.61	52,298.83	52,892.23	52,188.36	57,749.80	56,605.77
27. Technology & Communication	68,298.51	45,439.79	73,552.19	77,583.82	47,108.49	45,439.79	47,176.51	50,229.70	51,944.00
28. Textile Composite	48,146.04	40,981.59	50,362.28	46,869.09	42,728.83	40,981.59	40,269.61	42,056.43	40,454.04
29. Textile Spinning	19,926.24	18,122.54	20,850.35	18,467.49	17,729.65	18,122.54	17,965.11	18,631.55	17,695.56
30. Textile Weaving	4,854.91	2,405.05	6,687.07	4,962.39	2,294.13	2,405.05	2,334.53	2,339.34	2,345.67
31. Tobacco	102,562.36	68,213.71	86,029.34	82,994.52	67,931.10	68,213.71	66,316.31	57,533.22	61,144.31
32. Transport	48,816.89	34,238.64	46,267.05	39,668.75	35,634.75	34,238.64	33,421.83	36,746.66	37,553.19
33. Vanaspati & Allied Industries	57,478.80	37,537.91	58,839.21	51,469.38	35,442.36	37,537.91	40,907.40	37,022.33	36,738.52
34. Woolen	7,321.39	4,385.83	7,360.88	6,103.61	4,970.61	4,385.83	4,385.82	5,189.89	4,458.93
35. Real Estate Investment Trust	17,097.11	20,975.72	18,462.39	18,183.12	22,449.59	20,975.72	21,642.85	21,704.88	21,518.71
36. Exchange Traded Funds	5,739.64	4,072.27	4,977.77	4,482.02	4,165.39	4,072.27	3,878.97	4,172.88	316,037.76
37. Property	-	-	-	-	-	-	-	10,832.01	11,348.67
38. Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39. Future Contracts	-	-	-	-	-	-	-	-	-
40. Bonds	-	-	-	-	-	-	-	-	-

As per last working day

Source: Pakistan Stock Exchange

Note: Four more sectors have been added since Mar-20

7.2 Pakistan Stock Exchange Indicators

Month	KSE 100 Index (1991 = 1,000)				
	FY19	FY20	FY21	FY22	FY23
Jul	42,712.43	31,938.48	39,258.44	47,055.29	40,150.36
Aug	41,742.24	29,672.12	41,110.93	47,419.74	42,351.15
Sep	40,998.59	32,078.85	40,571.48	44,899.60	41,128.67
Oct	41,649.36	34,203.68	39,888.00	46,184.71	
Nov	40,496.03	39,287.65	41,068.82	45,072.38	
Dec	37,066.67	40,735.08	43,755.38	44,596.07	
Jan	40,799.53	41,630.94	46,385.54	45,374.68	
Feb	39,054.61	37,983.62	45,865.02	44,461.01	
Mar	38,649.34	29,231.63	44,587.85	44,928.83	
Apr	36,784.44	34,111.64	44,262.35	45,249.41	
May	35,974.79	33,931.23	47,896.34	43,078.14	
Jun	33,901.58	34,421.92	47,356.02	41,540.83	

Month	KSE All Share Index (1995 = 1,000)				
	FY19	FY20	FY21	FY22	FY23
Jul	30,908.46	23,118.82	27,559.26	32,163.11	27,796.13
Aug	30,653.83	22,007.12	28,960.20	32,394.47	29,077.87
Sep	29,944.47	23,427.60	28,969.98	30,668.90	28,225.45
Oct	30,220.10	24,698.78	28,185.56	31,596.79	
Nov	29,381.69	27,838.52	28,849.46	30,831.91	
Dec	28,043.38	29,011.73	30,779.70	30,726.52	
Jan	29,663.42	29,067.54	32,061.54	31,007.64	
Feb	28,506.65	26,289.38	31,436.15	30,523.62	
Mar	28,279.32	21,037.82	30,498.20	30,788.28	
Apr	27,014.21	23,937.61	30,017.98	30,774.66	
May	26,155.49	24,435.18	32,238.69	29,310.51	
Jun	24,986.05	24,660.31	32,479.82	28,582.29	

Month	KMI-30 Index (Base: June 2008)				
	FY19	FY20	FY21	FY22	FY23
Jul	72,341.14	50,569.36	63,107.65	76,259.24	65,446.00
Aug	70,817.42	46,226.30	65,651.60	77,641.73	70,346.75
Sep	69,230.73	51,150.82	64,738.07	72,315.95	67,463.05
Oct	71,738.68	55,842.17	63,496.69	74,486.07	
Nov	68,388.96	62,713.95	66,318.10	73,210.74	
Dec	61,173.56	66,031.51	71,167.60	71,687.06	
Jan	68,267.23	67,075.02	74,222.76	73,592.63	
Feb	65,510.03	59,433.31	76,278.37	72,148.81	
Mar	63,313.99	45,051.66	73,039.96	72,914.93	
Apr	59,213.25	55,529.38	71,476.99	74,012.17	
May	58,233.69	55,171.67	78,749.58	70,045.46	
Jun	54,118.51	54,995.25	76,621.54	68,766.37	

As per last working day.

Source: Pakistan Stock Exchange

7.3 Market Capitalization of PSX all Shares

Million Rupees

Sector Name	End Period		2021		2022				
	FY21	FY22	Aug	Sep	May	Jun	Jul	Aug	Sep
1 Automobile Assembler	361,448	311,234	364,413	313,700	318,914	311,234	277,100	283,769	278,404
2 Automobile parts & Accessories	80,036	45,806	77,671	68,504	51,038	45,806	41,247	49,102	45,255
3 Cable & Electrical Goods	38,221	29,149	37,529	31,487	30,791	29,149	28,679	30,413	29,449
4 Cement	702,506	411,883	677,854	579,297	431,156	411,883	388,585	439,206	436,675
5 Chemical	404,117	413,891	428,977	394,753	419,962	413,891	394,890	415,170	407,649
6 Close -End Mutual Funds	3,281	2,075	3,380	3,047	2,251	2,075	2,280	2,337	2,077
7 Commercial Banks	1,308,754	1,121,932	1,361,615	1,342,570	1,268,153	1,121,932	1,119,375	1,167,709	1,083,769
8 Engineering	171,410	100,473	174,629	146,220	104,665	100,473	94,623	106,178	100,319
9 Fertilizer	509,384	527,338	516,582	490,907	536,983	527,338	487,475	500,420	485,714
10 Food & Personal Care Products	744,128	710,932	752,256	741,545	709,771	710,932	714,514	722,332	703,665
11 Glass & Ceramics	80,096	63,728	81,491	75,317	65,706	63,728	62,618	68,283	64,746
12 Insurance	170,003	135,286	158,353	155,098	136,007	135,286	129,979	132,229	130,010
13 Inv. Banks /INV.COS./Securities COS.	143,915	110,529	141,547	129,618	113,165	110,529	109,790	122,140	121,249
14 Jute	130	214	183	268	214	214	214	214	214
15 Leasing Companies	5,403	445	4,824	4,776	501	445	464	468	469
16 Leather & Tanneries	52,866	43,226	46,836	43,991	39,680	43,226	39,008	39,263	41,986
17 Miscellaneous	82,229	104,890	107,654	117,608	104,647	104,890	102,175	78,837	77,749
18 Modarabas	14,490	23,037	23,050	25,291	21,615	23,037	22,092	21,946	22,671
19 Oil & Gas Exploration Companies	960,135	869,323	937,725	878,014	864,813	869,323	869,208	886,224	800,719
20 Oil & Gas Marketing Companies	234,968	177,893	225,605	204,865	169,182	177,893	179,530	189,854	180,413
21 Paper & Board	94,243	64,515	88,054	78,181	64,651	64,515	63,013	67,531	67,920
22 Pharmaceuticals	314,190	252,065	322,351	302,170	240,799	252,065	239,282	241,713	230,724
23 Power Generation & Distribution	316,236	248,964	296,090	291,570	234,823	248,964	238,519	253,344	248,936
24 Refinery	146,564	78,670	124,181	97,449	78,459	78,670	67,340	76,750	72,130
25 Sugar & Allied Industries	76,432	68,428	74,059	73,238	68,807	68,428	65,069	67,823	65,653
26 Synthetic & Rayon	76,659	79,766	84,497	77,382	78,871	79,766	78,704	87,091	85,366
27 Technology & Communication	280,201	241,831	302,387	318,962	248,542	241,831	251,074	267,323	276,446
28 Textile Composite	310,874	273,075	325,712	303,120	284,717	273,075	268,330	280,237	269,560
29 Textile Spinning	71,965	68,313	78,389	69,430	66,831	68,313	67,719	70,231	66,703
30 Textile Weaving	4,935	3,574	6,798	4,484	3,409	3,574	3,246	3,252	3,261
31 Tobacco	432,246	287,485	362,568	349,778	286,294	287,485	279,488	242,472	257,691
32 Transport	78,127	54,796	74,047	63,487	57,031	54,796	53,489	58,806	60,572
33 Vanaspati & Allied Industries	2,122	1,386	2,172	1,900	1,309	1,386	1,510	1,367	1,356
34 Woolen	476	285	479	397	323	285	285	337	290
35 Real Estate Investment Trust	24,505	30,064	26,462	26,062	32,177	30,064	31,021	31,110	30,843
36 Exchange Traded Funds	9	7	8	7	7	7	6	7	510
37 Property	-	-	-	-	-	-	-	29,468	30,874
38 Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39 Future Contracts	-	-	-	-	-	-	-	-	-
40 Bonds	-	-	-	-	-	-	-	-	-
TOTAL	8,297,305	6,956,508	8,290,428	7,804,494	7,136,265	6,956,508	6,771,943	7,034,956	6,782,036

As per last working day

Source: Pakistan Stock Exchange

7.4 Turnover of Shares at Pakistan Stock Exchange

Million No. of Shares

Month	Monthly Turnover at Ready Counter of the PSX				
	FY19	FY20	FY21	FY22	FY23
Jul	4,108.35	2,118.63	8,923.18	9,450.21	2,733.59
Aug	3,712.28	2,218.96	10,581.67	7,442.74	7,115.00
Sep	2,686.32	2,319.12	13,650.74	9,585.41	4,149.94
Oct	5,121.76	4,561.68	8,635.92	5,769.23	
Nov	4,209.21	6,646.26	6,533.65	7,179.05	
Dec	2,783.42	7,009.19	11,516.89	5,844.76	
Jan	3,236.57	6,136.28	13,457.21	5,824.05	
Feb	2,922.59	3,234.64	11,973.06	4,660.97	
Mar	2,526.45	4,843.92	10,588.82	4,872.75	
Apr	3,293.41	4,831.77	8,101.69	6,251.41	
May	2,774.76	3,519.49	12,465.65	4,760.77	
Jun	2,567.71	4,941.66	20,912.15	5,266.80	
Total	39,942.84	52,381.61	137,340.63	76,908.13	

*Revised-Turnover includes off-market transactions.

Source: Pakistan Stock Exchange

7.5 Financial Statements Analysis of Companies (Non-Financial) Listed at PSX All Sectors - Overall

Items	2017	2018	2019	2020	2021
Million Rupees					
A. Non-Current Assets (A1+A3+A4+A5+A6)	3,993,057	4,323,502	4,820,096	5,208,688	5,628,068
1.Capital work in progress	382,167	382,449	496,423	530,957	663,022
2.Operating fixed assets at cost	4,854,005	5,705,307	6,267,528	6,457,327	6,859,107
3.Operating fixed assets after deducting accumulated depreciation	2,807,722	3,269,690	3,572,820	3,652,136	3,792,468
4.Intangible assets	196,890	98,722	91,664	88,020	130,432
5.Long term investments	496,723	474,705	493,110	645,385	770,706
6.Other non-current assets	109,555	97,937	166,078	292,191	271,440
B. Current Assets (B1+B2+B3+B4+B5+B6)	3,678,453	4,521,115	5,311,329	5,502,821	6,514,875
1.Cash & bank balance	294,028	281,685	290,269	320,009	411,191
2.Inventories	682,292	898,696	984,898	901,667	1,148,034
i)Raw material	301,874	400,893	462,949	471,133	604,374
ii)Work in progress	50,462	57,161	78,500	76,037	92,134
iii)Finished goods	248,152	311,325	329,507	288,351	367,615
3.Trade Debt / accounts receivables	1,246,175	1,629,241	1,951,773	1,881,864	2,058,861
4.Short term loans and advances	113,394	150,859	153,501	143,083	166,368
5.Short term investments	317,670	300,217	261,682	413,456	625,946
6.Other current assets	1,024,894	1,260,418	1,669,206	1,842,742	2,104,475
Total Assets (A+B) / Equity & Liabilities (C+D+E)	7,671,510	8,844,617	10,131,425	10,711,509	12,142,943
C. Shareholders' Equity (C1+C2+C3)	3,025,273	3,247,014	3,503,171	3,756,139	4,363,147
1.Issued, Subscribed & Paid up capital	777,280	807,909	832,669	858,383	911,594
i)Ordinary shares	757,431	788,625	816,658	841,116	892,294
ii)Preference shares	19,849	19,284	16,012	17,267	19,300
2.Reserves	1,846,375	1,979,007	2,139,039	2,369,299	2,894,505
i)Capital Reserve	379,183	348,415	374,661	400,532	451,571
ii)Revenue Reserve	1,467,192	1,630,592	1,764,378	1,968,767	2,442,934
of which: un-appropriated profit(loss) / retained earnings	878,322	1,018,548	1,132,761	1,315,314	1,785,742
3.Surplus on revaluation of fixed assets	401,617	460,097	531,463	528,457	557,048
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	1,446,809	1,552,619	1,777,483	2,147,687	2,311,032
1.Long term borrowings	749,018	837,242	997,174	1,264,187	1,358,434
2.Subordinated loans / Sponsor's loans	10,714	11,169	14,653	12,194	12,492
3.Debentures/TFCs (bonds payable)	29,320	14,392	12,333	9,059	16,679
4.Employees benefit obligations	137,379	144,192	153,742	165,036	175,573
5.Other non-current liabilities	520,377	545,623	599,581	697,211	747,855
E. Current Liabilities (E1+E2+E3+E4)	3,199,428	4,044,984	4,850,771	4,807,683	5,468,763
1.Trade credit & other accounts payables	1,857,362	2,403,416	2,808,076	2,819,744	3,262,905
of which: i) Trade credits	924,031	1,283,933	1,605,845	1,656,622	1,933,254
2.Short term borrowings	793,854	996,322	1,316,501	1,193,831	1,160,354
3.Current portion of non-current liabilities	268,408	326,049	362,358	321,721	415,959
4.Other current liabilities	279,804	319,197	363,836	472,386	629,546
F. Operations:					
1.Sales	6,404,849	7,702,378	8,863,295	8,055,874	9,521,271
i)Local sales (Net)	5,926,667	7,128,903	8,206,043	7,363,021	8,652,025
ii)Export sales (Net)	478,182	573,475	657,252	692,853	869,246
2.Cost of sales	5,376,455	6,536,596	7,578,218	6,902,772	7,905,091
Of which: Cost of material	2,216,990	2,789,663	3,298,232	2,903,678	3,725,662
3.Gross profit / (loss) (F1-F2)	1,028,395	1,165,782	1,285,077	1,153,102	1,616,180
4.General, administrative and other expenses	501,632	565,804	618,735	584,797	642,820
i)Selling & distribution expenses	200,158	218,631	230,867	228,691	262,241
ii)Administrative and other expenses	301,474	347,173	387,868	356,106	380,579
5.Other income / (loss)	205,229	176,187	228,381	246,396	274,820
6.EBIT (F3-F4+F5)	731,991	776,165	894,723	814,707	1,248,180
7.Financial expenses	125,537	163,634	282,351	332,592	252,364
of which: (i) Interest expenses	107,350	136,451	246,048	299,252	224,176
8.Profit / (loss) before taxation (F6-F7)	606,454	612,532	612,372	482,109	995,816
9.Tax expenses	171,845	181,849	200,635	158,764	268,097
10.Profit / (loss) after tax (F8-F9)	434,609	430,682	411,737	323,345	727,718
11.Cash dividends	275,857	255,644	234,513	187,659	325,297
12.Bonus shares / stock dividends	2,738	9,734	9,039	3,619	8,320
G. Statement of Cash Flows					
1.Net cash flows from operating activities	478,697	437,804	379,170	747,206	931,572
2.Net cash flows from investing activities	(386,434)	(419,508)	(541,884)	(492,307)	(563,881)
3.Net cash flows from financing activities	(53,641)	(101,569)	(81,098)	(39,657)	(114,999)
H. Miscellaneous					
1.Total capital employed (C+D)	4,472,082	4,799,633	5,280,654	5,903,827	6,674,180
2.Retention in business (F10-F11-F12)	156,014	165,304	168,185	132,067	394,101
3.Depreciation for the year	229,586	264,444	283,688	304,106	303,623
4.Salaries, wages and employee benefits	479,947	479,474	535,694	543,380	607,165
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	6.79	5.59	4.65	4.01	7.64
P2. Asset turnover (F1 to Avg { Current year(A+B),previous year (A+B)})	0.89	0.93	0.93	0.77	0.83
P3. Return on Assets (F10 as a % of Avg {Current year(A+B),previous year (A+B)})	6.01	5.22	4.34	3.10	6.37
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B)} to Avg. Current	2.50	2.63	2.81	2.87	2.81
P5. Return on equity (F10 as % of Avg {Current year(C),previous year (C)})	15.03	13.76	12.20	8.91	17.93
V3. Basic earnings per share (V1)* (F10 to C1)	4.49	4.47	4.17	3.18	6.87

Note. Financial Statements based on Calendar year

7.6 Financial Statements Analysis of Companies (Non-Financial) Listed at PSX Private - Overall

Items	2017	2018	2019	2020	2021
Million Rupees					
A. Non-Current Assets (A1+A3+A4+A5+A6)	3,013,164	3,275,333	3,736,758	4,009,528	4,457,634
1.Capital work in progress	286,587	292,973	389,287	430,897	560,730
2.Operating fixed assets at cost	3,772,676	4,204,630	4,653,415	4,960,025	5,307,793
3.Operating fixed assets after deducting accumulated depreciation	2,150,026	2,425,194	2,681,148	2,841,725	2,997,856
4.Intangible assets	97,181	93,299	85,470	81,908	123,568
5.Long term investments	417,699	400,445	447,684	487,664	616,756
6.Other non-current assets	61,672	63,422	133,169	167,333	158,724
B. Current Assets (B1+B2+B3+B4+B5+B6)	2,399,991	2,971,035	3,254,547	3,308,062	4,022,313
1.Cash & bank balance	262,197	248,041	235,277	274,722	369,584
2.Inventories	602,840	783,110	882,800	834,082	1,061,007
i)Raw material	300,876	399,905	452,757	463,105	598,478
ii)Work in progress	50,079	56,909	78,290	75,769	91,973
iii)Finished goods	247,143	310,346	327,923	286,749	366,079
3.Trade Debt / accounts receivables	708,513	914,858	1,026,823	848,925	920,268
4.Short term loans and advances	88,204	123,923	135,825	121,692	143,384
5.Short term investments	230,416	279,508	203,042	355,865	531,218
6.Other current assets	507,821	621,595	770,779	872,776	996,853
Total Assets (A+B) / Equity & Liabilities (C+D+E)	5,413,156	6,246,368	6,991,304	7,317,590	8,479,947
C. Shareholders' Equity (C1+C2+C3)	2,347,728	2,546,503	2,723,223	2,887,829	3,405,181
1.Issued, Subscribed & Paid up capital	642,182	672,268	693,418	713,815	767,073
i)Ordinary shares	622,333	652,984	677,407	696,548	747,773
ii)Preference shares	19,849	19,284	16,012	17,267	19,300
2.Reserves	1,401,563	1,531,408	1,627,923	1,755,189	2,185,623
i)Capital Reserve	360,804	324,121	346,700	370,045	418,665
ii)Revenue Reserve	1,040,758	1,207,286	1,281,224	1,385,145	1,766,959
of which: un-appropriated profit(loss) / retained earnings	580,415	733,743	786,234	873,687	1,254,481
3.Surplus on revaluation of fixed assets	303,983	342,827	401,881	418,825	452,485
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	911,851	947,308	1,091,248	1,396,860	1,494,615
1.Long term borrowings	543,208	575,018	686,210	908,633	941,567
2.Subordinated loans / Sponsor's loans	10,714	11,169	14,653	12,194	12,492
3.Debentures/TFCs (bonds payable)	12,248	12,338	12,333	9,059	16,679
4.Employees benefit obligations	53,938	62,599	67,539	70,381	75,792
5.Other non-current liabilities	291,743	286,184	310,514	396,593	448,085
E. Current Liabilities (E1+E2+E3+E4)	2,153,576	2,752,557	3,176,833	3,032,902	3,580,151
1.Trade credit & other accounts payables	1,150,293	1,440,549	1,553,048	1,470,888	1,811,425
of which: i) Trade credits	512,137	656,864	709,556	692,722	882,285
2.Short term borrowings	624,804	857,948	1,138,939	1,056,696	1,033,911
3.Current portion of non-current liabilities	183,287	229,936	258,074	217,230	330,619
4.Other current liabilities	195,192	224,125	226,771	288,088	404,197
F. Operations:					
1.Sales	4,612,366	5,497,483	6,020,428	5,393,230	6,765,197
i)Local sales (Net)	4,134,184	4,924,525	5,365,151	4,702,145	5,896,648
ii)Export sales (Net)	478,182	572,958	655,277	691,084	868,550
2.Cost of sales	3,791,758	4,573,313	5,093,214	4,546,324	5,481,589
Of which: Cost of material	2,213,226	2,785,249	3,292,348	2,896,712	3,719,546
3.Gross profit / (loss) (F1-F2)	820,608	924,170	927,214	846,905	1,283,609
4.General, administrative and other expenses	400,518	458,391	472,417	452,995	519,235
i)Selling & distribution expenses	178,539	196,052	206,166	203,809	235,994
ii)Administrative and other expenses	221,979	262,339	266,251	249,185	283,241
5.Other income / (loss)	144,709	122,531	142,911	157,570	202,967
6.EBIT (F3-F4+F5)	564,799	588,311	597,708	551,481	967,341
7.Financial expenses	94,450	119,076	201,534	227,295	162,830
of which: (i) Interest expenses	82,378	96,215	170,085	198,636	138,518
8.Profit / (loss) before taxation (F6-F7)	470,349	469,234	396,174	324,186	804,511
9.Tax expenses	116,177	110,429	110,879	93,213	193,111
10.Profit / (loss) after tax (F8-F9)	354,172	358,805	285,295	230,973	611,400
11.Cash dividends	224,687	191,672	175,708	152,497	288,693
12.Bonus shares / stock dividends	2,195	6,125	3,722	3,609	8,309
G. Statement of Cash Flows					
1.Net cash flows from operating activities	413,398	324,232	239,966	611,810	790,928
2.Net cash flows from investing activities	(291,210)	(395,672)	(415,355)	(395,471)	(510,687)
3.Net cash flows from financing activities	(96,911)	(65,786)	(45,217)	37,877	(75,779)
H. Miscellaneous					
1.Total capital employed (C+D)	3,259,579	3,493,811	3,814,471	4,284,688	4,899,796
2.Retention in business (F10-F11-F12)	127,290	161,008	105,866	74,867	314,398
3.Depreciation for the year	174,329	203,874	213,884	223,019	228,465
4.Salaries, wages and employee benefits	370,855	361,992	411,589	428,855	485,535
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	7.68	6.53	4.74	4.28	9.04
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.91	0.94	0.91	0.75	0.86
P3. Return on Assets (F10 as a % of Avg {Current year(A+B),previous year (A+B)})	6.95	6.16	4.31	3.23	7.74
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B)})	2.28	2.38	2.51	2.55	2.51
P5. Return on equity (F10 as % of Avg {Current year(C),previous year (C)})	15.86	14.70	10.83	8.23	19.43
V3. Basic earnings per share (V1)* (F10 to C1)	4.25	4.33	3.36	2.65	6.68

Note. Financial Statements based on Calendar year

7.7 Financial Statements Analysis of Companies (Non-Financial) Listed at PSX Public Overall

Items	2017	2018	2019	2020	2021
Million Rupees					
A. Non-Current Assets (A1+A3+A4+A5+A6)	979,893	1,048,170	1,083,338	1,199,160	1,170,434
1.Capital work in progress	95,580	89,475	107,136	100,060	102,292
2.Operating fixed assets at cost	1,081,330	1,500,677	1,614,112	1,497,302	1,551,313
3.Operating fixed assets after deducting accumulated depreciation	657,696	844,497	891,672	810,411	794,612
4.Intangible assets	99,709	5,423	6,195	6,111	6,863
5.Long term investments	79,025	74,260	45,426	157,720	153,950
6.Other non-current assets	47,883	34,515	32,909	124,858	112,716
B. Current Assets (B1+B2+B3+B4+B5+B6)	1,278,462	1,550,079	2,056,783	2,194,759	2,492,562
1.Cash & bank balance	31,831	33,643	54,992	45,287	41,608
2.Inventories	79,451	115,585	102,098	67,585	87,027
i)Raw material	997	988	10,192	8,028	5,896
ii)Work in progress	383	252	210	268	161
iii)Finished goods	1,009	978	1,584	1,602	1,536
3.Trade Debt / accounts receivables	537,662	714,384	924,949	1,032,940	1,138,594
4.Short term loans and advances	25,190	26,935	17,676	21,391	22,983
5.Short term investments	87,255	20,709	58,640	57,591	94,728
6.Other current assets	517,073	638,823	898,428	969,966	1,107,623
Total Assets (A+B) / Equity & Liabilities (C+D+E)	2,258,354	2,598,249	3,140,120	3,393,919	3,662,996
C. Shareholders' Equity (C1+C2+C3)	677,545	700,511	779,948	868,311	957,966
1.Issued, Subscribed & Paid up capital	135,098	135,641	139,251	144,568	144,521
i)Ordinary shares	135,098	135,641	139,251	144,568	144,521
ii)Preference shares	-	-	-	-	-
2.Reserves	444,812	447,600	511,115	614,110	708,882
i)Capital Reserve	18,379	24,294	27,961	30,487	32,907
ii)Revenue Reserve	426,433	423,306	483,154	583,623	675,975
of which: un-appropriated profit(loss) / retained earnings	297,907	284,804	346,527	441,627	531,261
3.Surplus on revaluation of fixed assets	97,634	117,270	129,582	109,633	104,563
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	534,958	605,311	686,235	750,828	816,418
1.Long term borrowings	205,810	262,225	310,964	355,554	416,867
2.Subordinated loans / Sponsor's loans	-	-	-	-	-
3.Debentures/TFCs (bonds payable)	17,072	2,054	-	-	-
4.Employees benefit obligations	83,442	81,593	86,203	94,656	99,780
5.Other non-current liabilities	228,634	259,439	289,067	300,618	299,770
E. Current Liabilities (E1+E2+E3+E4)	1,045,852	1,292,427	1,673,938	1,774,780	1,888,612
1.Trade credit & other accounts payables	707,069	962,868	1,255,028	1,348,856	1,451,479
of which: i) Trade credits	411,895	627,068	896,288	963,900	1,050,969
2.Short term borrowings	169,050	138,374	177,562	137,135	126,443
3.Current portion of non-current liabilities	85,121	96,113	104,284	104,491	85,340
4.Other current liabilities	84,613	95,072	137,065	184,298	225,349
F. Operations:					
1.Sales	1,792,483	2,204,895	2,842,867	2,662,645	2,756,074
i)Local sales (Net)	1,792,483	2,204,378	2,840,891	2,660,876	2,755,378
ii)Export sales (Net)	-	517	1,976	1,768	696
2.Cost of sales	1,584,697	1,963,282	2,485,004	2,356,448	2,423,503
i) Cost of material	3,764	4,414	5,884	6,966	6,116
3.Gross profit / (loss) (F1-F2)	207,786	241,612	357,863	306,196	332,571
4.General, administrative and other expenses	101,114	107,413	146,318	131,802	123,586
i)Selling & distribution expenses	21,618	22,579	24,701	24,882	26,248
ii)Administrative and other expenses	79,496	84,834	121,617	106,920	97,338
5.Other income / (loss)	60,519	53,656	85,470	88,826	71,853
6.EBIT (F3-F4+F5)	167,191	187,855	297,015	263,220	280,839
7.Financial expenses	31,086	44,557	80,817	105,297	89,534
of which: (i) Interest expenses	24,972	40,236	75,963	100,617	85,657
8.Profit / (loss) before taxation (F6-F7)	136,105	143,297	216,198	157,923	191,304
9.Tax expenses	55,668	71,420	89,756	65,551	74,986
10.Profit / (loss) after tax (F8-F9)	80,437	71,877	126,442	92,372	116,318
11.Cash dividends	51,170	63,972	58,805	35,162	36,604
12.Bonus shares / stock dividends	543	3,610	5,317	10	11
G. Statement of Cash Flows					
1.Net cash flows from operating activities	65,300	113,572	139,204	135,397	140,644
2.Net cash flows from investing activities	(95,224)	(23,836)	(126,529)	(96,836)	(53,193)
3.Net cash flows from financing activities	43,270	(35,783)	(35,881)	(77,534)	(39,220)
H. Miscellaneous					
1.Total capital employed (C+D)	1,212,502	1,305,822	1,466,182	1,619,139	1,774,384
2.Retention in business (F10-F11-F12)	28,724	4,296	62,320	57,200	79,703
3.Depreciation for the year	55,257	60,570	69,803	81,087	75,158
4.Salaries, wages and employee benefits	109,092	117,482	124,105	114,525	121,629
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	4.49	3.26	4.45	3.47	4.22
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.84	0.91	0.99	0.82	0.78
P3. Return on Assets (F10 as a % of Avg {Current year(A+B),previous year (A+B)})	3.77	2.96	4.41	2.83	3.30
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)})	3.24	3.52	3.88	3.96	3.86
P5. Return on equity (F10 as % of Avg {Current year(C),previous year (C)})	12.24	10.43	17.08	11.21	12.74
V3. Basic earnings per share (V1)* (F10 to C1)	5.95	5.30	9.08	6.39	8.05

Note. Financial Statements based on Calendar year

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
		Food and Non-Alcoholic Beverages	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Furnishing & Household Equipment Maintenance	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2018-19	117.18	112.24	112.03	114.23	112.26	118.12	120.08	114.00	122.92	125.31	103.27	111.53	134.72	119.10	118.86
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	148.34
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
Sep-21	150.74	158.85	160.25	150.57	145.23	150.16	145.34	145.02	155.97	151.96	109.97	130.73	146.68	145.96	156.86
Oct-21	153.61	162.22	162.64	159.71	145.74	150.89	148.81	146.20	156.99	159.97	110.10	132.31	146.89	147.86	158.96
Nov-21	158.18	168.61	166.12	183.38	146.04	153.75	152.40	148.59	158.85	170.07	110.10	132.85	147.16	153.08	161.83
Dec-21	158.16	162.96	165.99	145.01	146.48	156.81	156.63	152.01	161.46	172.34	110.11	133.60	147.76	156.27	162.99
Jan-22	158.78	162.23	166.40	137.44	146.68	158.03	158.15	153.62	162.66	174.08	110.27	134.17	148.36	157.78	164.33
Feb-22	160.61	166.31	167.93	156.72	147.07	159.56	155.68	156.31	166.06	180.29	110.29	134.90	148.76	160.41	166.07
Mar-22	161.88	170.06	172.40	156.19	147.13	161.16	152.19	158.42	167.01	180.85	110.31	136.71	155.72	161.81	168.77
Apr-22	164.50	176.38	174.41	188.08	151.66	164.58	151.16	160.97	168.44	181.63	110.36	137.25	156.70	162.18	170.08
May-22	165.23	177.90	179.59	167.84	159.13	165.72	147.64	163.87	169.25	186.61	110.52	141.10	158.28	165.12	172.08
Jun-22	175.71	187.67	189.48	176.90	170.27	169.61	159.01	168.60	171.32	232.12	110.78	145.62	158.67	174.69	177.79
Jul-22	183.35	195.27	196.37	188.77	177.22	171.40	173.03	171.41	171.65	245.25	111.22	147.91	159.53	179.77	180.71
Aug-22	187.84	197.81	198.29	195.00	181.99	176.21	182.46	175.38	173.64	244.55	111.32	157.29	161.31	183.9	185.67
Sep-22	185.68	209.21	206.34	226.31	192.67	176.73	150.24	181.36	177.45	249.96	111.39	160.49	161.32	188.01	192.73

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
		Food and Non-Alcoholic Beverages	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Furnishing & Household Equipment Maintenance	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2018-19	117.99	112.36	111.53	117.19	119.55	116.16	120.88	114.42	123.91	125.12	103.40	110.48	136.99	119.25	119.91
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	147.45
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
Sep-21	150.08	158.53	160.03	149.79	154.23	147.12	145.99	144.03	156.84	153.57	112.32	127.58	148.76	145.51	156.29
Oct-21	152.59	161.09	161.69	157.61	154.56	147.74	149.31	144.99	157.83	161.70	112.42	129.48	148.99	146.92	157.79
Nov-21	156.96	167.96	165.64	181.47	155.04	149.65	152.28	147.02	159.57	172.43	112.42	129.92	149.34	152.10	160.41
Dec-21	157.46	162.85	165.94	144.84	155.24	153.96	156.18	149.61	162.05	174.72	112.43	130.62	150.01	155.66	161.40
Jan-22	157.56	161.12	165.25	137.08	155.25	155.09	157.06	150.95	162.93	175.48	112.55	130.97	150.69	156.62	162.52
Feb-22	159.03	164.76	166.05	157.22	155.56	157.08	154.52	154.01	165.61	181.41	112.56	131.23	150.87	159.82	164.52
Mar-22	160.07	168.17	170.35	155.53	155.67	158.48	151.06	155.73	167.16	182.29	112.57	132.47	159.39	160.94	167.48
Apr-22	162.63	175.41	173.28	187.81	160.86	161.57	150.11	158.29	168.50	183.31	112.58	132.71	160.26	161.24	168.57
May-22	163.13	177.05	178.69	167.49	168.24	162.38	146.71	161.43	169.14	188.65	112.82	136.64	161.96	162.26	170.38
Jun-22	173.23	185.86	187.42	176.76	182.04	167.25	157.02	165.68	171.46	233.01	113.09	140.84	162.10	173.02	176.62
Jul-22	180.97	193.81	194.52	189.66	187.28	168.85	170.45	168.11	171.68	246.08	113.57	142.58	162.60	178.75	179.12
Aug-22	185.72	196.59	196.88	194.91	193.6	174.62	179.33	171.9	174.36	245.69	113.61	151.58	163.68	182.8	185.12
Sep-22	181.90	207.23	204.67	222.2	206.74	174.86	147.5	179.01	176.15	250.71	113.68	154.54	163.69	187.9	192.34

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
		Food and Non-Alcoholic Beverages	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Furnishing & Household Equipment Maintenance	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2018-19	115.95	112.11	112.58	110.79	104.91	120.63	118.32	113.37	121.93	125.63	103.05	113.52	126.87	118.84	117.35
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
Sep-21	151.74	159.22	160.49	151.47	136.16	154.03	143.90	146.50	155.10	149.28	105.80	136.71	139.52	146.78	157.69
Oct-21	155.15	163.49	163.70	162.15	136.85	154.90	147.72	148.01	156.16	157.09	105.96	137.69	139.62	149.55	160.64
Nov-21	160.03	169.33	166.65	185.59	136.96	158.97	152.66	150.96	158.14	166.14	105.96	138.41	139.62	154.84	163.87
Dec-21	159.21	163.09	166.04	145.21	137.65	160.44	157.61	155.63	160.88	168.37	105.97	139.24	139.98	157.36	165.27
Jan-22	160.62	163.47	167.69	137.86	138.04	161.77	160.55	157.65	162.39	171.75	106.20	140.24	140.32	159.88	166.93
Feb-22	162.99	168.06	170.03	156.14	138.51	162.73	158.25	159.76	166.51	178.43	106.24	141.86	141.47	161.47	168.29
Mar-22	164.62	172.19	174.70	156.95	138.51	164.57	154.67	162.48	166.87	178.44	106.30	144.74	143.04	163.39	170.62
Apr-22	167.31	177.47	175.67	188.40	142.38	168.42	153.48	165.00	168.39	178.83	106.41	145.86	144.42	163.87	172.25
May-22	168.39	178.85	180.60	168.25	149.95	169.98	149.69	167.54	169.35	183.22	106.42	149.55	145.58	170.29	174.53
Jun-22	179.45	189.71	191.79	177.07	158.40	172.61	163.39	172.99	171.19	230.64	106.68	154.68	146.84	177.70	179.48
Jul-22	186.94	196.92	198.43	187.74	167.08	174.66	178.72	176.37	171.62	243.87	107.05	158.03	148.94	181.62	182.99
Aug-22	191.04	199.18	199.86	195.10	170.28	178.23	189.36	180.63	172.92	242.64	107.24	168.11	153.12	185.90	186.45
Sep-22	191.38	211.44	208.21	231.08	178.49	179.11	156.28	184.89	178.73	248.72	107.32	171.77	153.12	188.21	193.29

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
2018-19	127.57	124.46	127.07	119.30	112.45	133.41	107.72	147.71	115.26
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
Sep-21	175.20	174.92	174.24	169.86	163.60	185.33	122.09	185.27	170.50
Oct-21	182.62	181.43	178.94	172.92	164.74	192.33	122.09	203.95	171.00
Nov-21	189.54	188.90	187.34	176.04	168.70	193.73	126.23	215.30	176.48
Dec-21	189.09	189.92	194.94	176.19	168.85	193.88	126.23	206.13	180.93
Jan-22	190.31	197.32	193.43	177.06	170.16	193.97	126.23	202.36	181.56
Feb-22	193.95	204.55	185.27	177.39	170.52	194.29	126.23	214.05	182.00
Mar-22	201.43	206.82	194.00	182.00	177.32	194.74	129.02	231.35	188.22
Apr-22	207.79	213.73	189.70	184.28	180.13	196.14	129.02	249.95	190.74
May-22	210.79	215.48	182.43	186.11	182.93	196.18	129.63	263.09	189.70
Jun-22	228.03	224.50	184.03	196.39	196.98	198.51	149.01	306.76	209.74
Jul-22	232.57	209.28	214.49	199.50	198.74	204.82	143.51	322.51	213.23
Aug-22	239.87	222.12	250.75	203.25	201.27	211.23	143.51	313.08	219.95
Sep-21	243.30	245.89	202.73	208.20	207.35	213.21	159.57	312.55	238.86

Source: Pakistan Bureau of Statistics

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

YEAR / MONTH	INCOME GROUP					Combined
	Group-I	Group-II	Group-III	Group-IV	Group-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	
2018-19	115.92	111.65	110.43	108.65	113.62	111.77
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
Sep-21	167.83	157.28	158.26	154.35	155.83	155.94
Oct-21	171.43	161.39	162.30	158.45	161.13	160.68
Nov-21	177.57	167.76	168.46	164.42	168.32	167.30
Dec-21	176.81	167.72	168.43	164.34	169.07	167.79
Jan-22	175.42	166.85	167.47	163.47	168.97	167.41
Feb-22	177.64	168.90	169.79	165.99	171.10	169.60
Mar-22	178.78	169.44	171.32	167.98	172.13	170.63
Apr-22	181.42	171.34	173.60	170.42	173.90	172.44
May-22	182.59	171.81	175.01	172.22	175.02	173.38
Jun-22	193.89	184.02	187.33	185.14	189.78	187.41
Jul-22	207.98	200.45	201.15	197.56	203.13	201.88
Aug-22	218.89	213.06	212.24	207.15	214.18	213.22
Sep-21	215.79	197.34	209.56	207.82	218.98	211.86

Source: Pakistan Bureau of Statistics

8.6 Commodity Prices

YEAR / MONTH	¹ (24 Karat) Rs. per 10g		³ Cotton Rs. Per 37.32 Kg	² Fuel Prices Rs. pr Liter	
	Gold	Silver		Petrol	Diesel
2016-17	43,471	634	6,566	69	77
2017-18	46,421	699	7,014	80	89
2018-19	55,071	759	8,778	97	113
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
Sep-21	97,986	1,291	13,690	122	119
Oct-21	98,268	1,294	14,680	133	129
Nov-21	101,396	1,347	16,905	145	142
Dec-21	102,206	1,285	17,330	144	141
Jan-22	102,921	1,314	19,080	147	143
Feb-22	105,014	1,329	20,205	154	150
Mar-22	112,980	1,464	20,180	151	145
Apr-22	115,038	1,458	20,730	151	145
May-22	115,430	1,367	21,180	151	145
Jun-22	120,960	1,416	20,030	218	231
Jul-22	121,698	1,340	17,116	240	256
Aug-22	125,414	1,407	20,235	232	246
Sep-21	121,800	1,390	21,735	238	248

Source: -¹ Bullion-rates.com, ² From CPI basket, ³ Business recorder

Note: -Figures are monthly / yearly averages

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

ITEMS	UNIT	FY21	FY22 ^P	2021		2022 ^P					
				Jul	Aug	Mar	Apr	May	Jun	Jul	Aug
I. MANUFACTURED GOODS											
Vegetable Ghee	'000' M.Tons	1,454.61	1,392.97	105.62	109.33	110.97	108.50	107.78	115.67	119.07	110.06
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	5,694.41	7,921.22	-	-	1,981.44	109.37	37.83	14.20	-	-
Cigarettes	Billion Nos.	51.53	59.70	4.16	5.26	5.29	4.96	4.17	4.51	1.02	4.31
Cotton Yarn	'000' M.Tons	3,441.59	3,458.74	288.05	288.08	288.84	287.95	288.06	288.05	288.12	288.09
Cotton Cloth	Million Sq. M.	1,048.45	1,050.75	87.60	87.51	87.70	87.47	87.50	87.50	87.63	87.57
Paper	'000' M.Tons	229.00	263.47	16.97	20.82	25.00	23.85	22.03	23.58	24.95	24.35
Paper Board	"	501.21	544.08	34.63	50.03	50.49	44.18	46.16	46.40	40.50	40.70
Soda Ash	"	594.28	651.29	52.10	54.12	51.18	53.59	56.60	55.23	59.10	59.88
Caustic Soda	"	394.12	405.12	31.91	27.15	39.36	34.43	36.87	37.60	37.88	39.23
Sulfuric acid	"	72.48	111.29	9.61	9.19	9.21	12.27	11.04	7.52	10.38	8.26
Chlorine Gas	"	17.08	19.10	1.40	1.45	1.00	0.95	1.82	2.01	1.59	1.76
Urea	"	6,294.91	6,311.75	511.82	555.53	514.16	552.23	597.89	512.23	412.03	540.85
Super Phosphate	"	104.59	105.71	8.29	3.96	12.27	7.04	6.50	8.22	5.17	10.90
Ammonium Nitrate	"	786.13	794.68	70.25	67.82	56.50	67.39	66.66	69.57	74.32	-
Nitro Phosphate	"	876.37	883.81	76.42	77.54	58.17	75.46	72.50	74.16	72.71	-
Cycle Tyres & Tubes	'000' Nos.	10,314	10,876	857	868	934	945	955	966	935	949
Motor Tyres & Tubes	"	31,906	30,296	2,504	2,535	2,580	2,502	2,497	2,565	2,508	2,572
Cement	'000' M.Tons	49,797	48,011	3,689	3,765	4,605	3,361	3,236	4,871	2,145	3,025
Pig Iron	"	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	50,700	58,922	4,609	4,675	4,803	5,492	4,362	7,150	2,400	3,410
Bicycle	'000' Nos.	79	141	10	11	12	12	13	13	13	13

II. MINERALS & ELECTRICITY GENERATION

		FY20 ^R	FY21 ^R	2021 [*]		2022 ^{* P}					
				Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Silica Sand	'000' M.Tons	780	466	52	73	49	44	79	83	39	46
Gypsum	"	2,150	2527	180	210	139	123	190	173	188	181
Limestone	"	65,810	76,632	5,172	4,814	4,217	3,487	4,006	4,541	3,458	4,790
Rock Salt	"	3,369	3366	177	162	253	293	250	248	221	270
Coal	"	8,599	9229	926	877	836	718	544	626	741	929
China Clay	"	15	12	3	3	2	2	1	1	1	1
Chromite	"	121	140	18	14	15	12	12	13	13	13
Marble	"	5,797	7917	785	579	322	210	210	330	268	251
Barytes	"	55	52	4	17	10	13	12	13	12	13
Dolomite	"	302	388	29	43	37	40	38	39	38	39
Sulphur	"	20	19	1	1	1	1	1	1	1	1
Crude Oil	'000' Barrels	28,087	27,568	2,244	2,334	2,292	2,036	2,206	2,102	2,177	2,118
Natural Gas	Billion CFt	1,317	1,279	99	106	107	95	103	105	105	103
Electricity	Gwh	143,847	17,607	17,840	15,906	13,032	9,852	9,966	9,860	9,198	12,006

*estimated with seasonal adjustment

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 ¹	Fertilizers		
FY18	111.45	108.49	112.92	110.34	100.72	100.44	133.95	119.86	116.13	126.90	91.64		
FY19	115.24	112.12	107.42	113.47	100.76	100.66	121.18	115.39	112.68	116.82	98.60		
FY20	102.62	117.17	96.56	86.10	89.85	89.93	117.45	115.81	110.41	58.44	102.85		
FY21	114.50	117.18	99.58	96.27	101.06	100.89	126.06	119.70	140.54	96.92	110.48		
FY22 ^P	128.13	112.21	102.11	111.53	101.56	101.11	104.15	132.37	135.50	142.84	113.50		
2021	Apr	115.39	118.82	111.25	114.59	101.45	100.98	150.54	129.18	143.12	110.12	116.35	
	May	108.17	115.32	111.45	96.32	101.47	101.01	135.20	116.17	111.29	97.34	123.47	
	Jun	118.25	120.42	96.57	59.35	101.49	101.02	84.97	103.58	158.03	137.82	110.13	
	Jul	112.05	102.10	97.31	93.27	101.50	101.16	71.81	101.50	124.94	116.86	110.22	
	Aug	114.13	105.69	100.20	118.02	101.51	101.05	66.79	139.35	127.51	130.15	110.93	
	Sep	114.63	108.38	110.64	127.53	101.49	101.04	88.80	133.68	135.94	142.13	94.90	
	Oct	117.22	114.74	101.59	98.79	101.50	101.07	120.92	133.64	151.83	122.49	116.59	
	Nov	118.68	125.83	105.74	122.04	101.58	101.14	130.86	133.62	146.00	132.83	106.75	
	Dec	129.85	130.12	114.90	125.29	101.59	101.16	137.21	131.23	138.42	160.46	114.10	
	2022 ^P	Jan	137.65	114.79	122.00	124.59	101.60	101.18	125.60	137.72	118.71	145.23	119.22
		Feb	142.85	116.76	123.66	104.61	101.74	101.20	98.75	123.64	138.32	139.96	110.14
		Mar	153.60	107.27	103.89	118.63	101.78	101.27	115.37	148.48	155.96	167.35	125.06
Apr		133.17	104.88	100.29	111.09	101.46	101.01	114.87	133.82	113.83	142.63	120.88	
May		131.44	104.19	72.74	93.43	101.50	101.04	81.13	134.13	109.60	143.84	121.39	
Jun		132.33	111.82	72.30	101.12	101.50	101.04	97.69	137.64	164.97	170.15	111.80	
Jul		110.48	115.11	59.23	22.89	101.52	101.19	88.80	128.74	72.65	108.16	95.21	
Aug		114.77	106.40	57.66	96.59	101.51	101.12	108.37	127.95	102.45	90.11	114.95	

Source: Pakistan Bureau of Statistics

*Base year has been changed from 2005-06 to 2015-16

1. As per PBS, new classification of automobiles excludes motor cycles, tractors and include diesel engines.

10.1 Consolidated Fiscal Operations (Federal & Provincial)

	Billion Rupees					
	FY17	FY18	FY19	FY20	FY21	FY22 ^P
A. Total Revenue	4,936.7	5,228.0	4,900.7	6,272.2	6,903.4	8,035.4
(1) Tax	3,969.2	4,467.1	4,473.4	4,747.8	5,272.7	6,755.2
(i) Federal	3,647.5	4,065.8	4,071.6	4,334.2	4,764.3	6,142.8
<i>Of which: FBR Revenue *</i>	<i>3,361.0</i>	<i>3,842.1</i>	<i>3,829.5</i>	<i>3,997.9</i>	<i>4,764.3</i>	<i>6,142.8</i>
(ii) Provinces	321.8	401.4	401.8	413.6	508.4	612.4
(2) Non-tax	967.5	760.9	427.3	1,524.4	1,630.7	1,280.2
(i) Federal (exc. Interest from Provinces)	888.0	614.2	341.0	1,422.0	1,480.4	1,151.9
(ii) Provinces	79.5	146.7	86.3	102.4	150.3	128.3
B. Total Expenditure (1+2)	6,800.5	7,488.4	8,345.6	9,648.5	10,306.7	13,295.3
(1) Expenditure Booked (a+b)	6,878.5	7,475.9	8,323.2	9,735.8	10,399.7	13,178.8
a. Current (i+ii)	5,197.9	5,854.3	7,104.0	8,532.0	9,084.0	11,521.4
(i) Federal	3,472.2	3,789.8	4,776.2	6,016.2	6,264.8	8,354.1
<i>Of which: Mark-up Payments</i>	<i>1,348.4</i>	<i>1,499.9</i>	<i>2,091.1</i>	<i>2,619.7</i>	<i>2,749.7</i>	<i>3,182.4</i>
<i>Defence</i>	<i>888.1</i>	<i>1,030.4</i>	<i>1,146.8</i>	<i>1,213.3</i>	<i>1,316.4</i>	<i>1,411.6</i>
<i>Subsidies</i>	-	-	-	-	425.0	1,529.6
(ii) Provinces	1,725.7	2,064.5	2,327.9	2,515.8	2,819.2	3,167.3
b. Development & net Lending	1,680.7	1,621.7	1,219.2	1,203.7	1,315.7	1,657.4
(i) Federal	828.5	741.5	713.0	581.7	545.4	440.8
(ii) Provincial	852.2	880.1	506.2	622.0	770.2	1,216.6
(2) Statistical Discrepancy	(78.0)	12.4	22.4	(87.3)	(93.0)	116.5
Budget Deficit (A-B)	(1,863.8)	(2,260.4)	(3,444.9)	(3,376.3)	(3,403.3)	(5,259.9)
Financing	1,863.8	2,260.4	3,444.9	3,376.3	3,403.3	5,259.9
External	541.4	785.2	416.7	895.5	1,338.1	1,178.4
Domestic	1,322.4	1,475.2	3,028.2	2,480.8	2,065.2	4,081.5
Bank	1,045.8	1,120.5	2,263.2	1,940.6	1,869.0	3,100.9
Non-Bank	276.6	352.7	765.0	540.3	196.2	980.6
Privatization Proceeds	-	2.0	-	-	-	-
-						

Source: Ministry of Finance Govt. of Pakistan
*FBR-Federal Board of Revenue

10.2 Federal Government Revenue Receipts

Billion Rupees						
	FY17	FY18	FY19	FY20	FY21	FY22 ^P
1. Tax Revenue (a+b)	3,647.5	4,065.8	4,071.6	4,334.2	5,247.8	6,330.9
a) FBR Taxes	3,361.0	3,842.1	3,829.5	3,997.9	4,764.3	6,142.8
i) Direct Taxes	1,343.2	1,536.6	1,445.6	1,524.3	1,731.9	2,280.5
ii) Indirect Taxes	2,017.8	2,305.5	2,383.9	2,473.7	3,032.4	3,862.3
Custom Duty	496.0	608.3	685.4	626.4	765.2	1,009.5
Sales Tax	1,323.3	1,491.3	1,464.9	1,596.8	1,990.2	2,531.9
Federal Excise Duty	198.6	205.9	233.6	250.5	277.1	321.0
b) Other Taxes	286.4	223.6	242.2	336.3	483.5	188.1
Other Taxes(including ICT)	4.3	5.3	9.0	20.9	16.9	21.6
Airport Tax	..	..	..	..	-	-
Gas Infrastructure Development Cess	42.1	15.2	21.5	9.3	19.4	18.6
Natural Gas Development Surcharge	73.3	24.2	5.3	12.4	22.5	20.4
Petroleum (PDL)	166.7	178.9	206.3	293.7	424.7	127.5
2. Non-Tax Revenue	901.6	630.4	363.9	1,448.1	1,021.9	997.3
Mark-up (Provinces)	13.6	16.2	22.9	26.1	25.0	33.5
Mark-up (PSEs & Others)	99.7	87.8	35.7	105.2	76.2	87.8
Dividend	69.7	57.5	60.2	40.1	43.9	42.9
Surplus profit of Regulators including PTA	33.6	15.9	18.2	127.0	39.1	103.4
SBP Profit	227.8	233.2	12.5	935.5	650.5	473.6
Defense Receipts	67.8	12.8	15.6	14.4	14.9	17.3
Citizenship, Naturalization & Passport Fee	20.1	15.9	23.0	17.7	13.0	21.6
Discount Retained on Crude Price	9.1	9.1	14.0	13.0	10.3	16.5
Royalties on Oil & Gas	53.0	58.2	87.9	79.4	70.9	90.8
Windfall levy against Crude Oil	1.6	3.9	7.7	5.2	3.0	14.4
Petroleum Levy on LPG	-	2.1	3.7	3.2	3.5	3.7
Others	305.7	117.8	62.4	81.3	71.6	91.8
3. Gross Federal Receipts (1+2)	4,549.0	4,696.2	4,435.6	5,782.3	6,269.7	7,328.2
4. Transfer to Provinces	1,965.8	2,217.4	2,397.8	2,504.0	2,741.9	3,589.0
5. Net Federal Revenue Receipts (3-4)	2,583.2	2,478.7	2,037.8	3,278.3	3,527.8	3,739.2

Note:- Sub heads of (b) "other taxes" are included by MoF in Non-Tax revenue for Current period

Source: Ministry of Finance Govt. of Pakistan

10.3 Federal Government Expenditure and Lending

Billion Rupees

	FY17	FY18	FY19	FY20	FY21	FY22 ^P
Total Expenditure and net Lending (a+b+c)	4,361.8	4,704.3	5,599.2	6,818.9	7,244.8	9,350.1
(a) Current Expenditures	3,494.3	3,814.5	4,803.9	6,092.6	6,348.7	8,451.6
General Public Service	2,284.1	2,461.0	3,273.1	4,422.6	5,032.3	7,039.9
Interest payments (Debt Servicing)	1,348.4	1,499.9	2,091.1	2,619.7	2,749.7	3,182.4
<i>Domestic</i>	1,220.3	1,322.6	1,820.8	2,313.1	2,523.8	2,828.6
<i>Foreign</i>	128.2	177.3	270.3	306.6	225.9	353.9
Superannuation Allowances & Pension	303.8	333.7	392.9	447.3	440.1	541.9
Grants	374.2	408.5	469.7	928.2	911.6	1,239.3
<i>Provinces</i>	22.2	24.7	27.7	76.4	83.8	97.5
<i>Other</i>	352.1	383.8	442.0	851.8	827.7	1,141.8
Other General Public Service	257.7	219.0	319.4	427.3	505.8	546.7
Subsidies	-	-	-	-	425.0	1,529.6
Defense Affairs and Service	888.1	1,030.4	1,146.8	1,213.3	1,316.4	1,411.6
Public Orders and Safety Affairs	127.8	124.7	171.6	176.3	-	-
Economic Affairs	69.0	63.3	78.9	134.2	-	-
Environmental Protection	1.4	1.2	1.2	0.4	-	-
Housing and Community Amenities	1.6	3.4	2.1	4.7	-	-
Health	15.0	16.6	16.8	11.4	-	-
Recreation Culture and Religion	12.1	12.6	12.7	9.5	-	-
Education Affairs and Services	90.7	98.2	97.1	83.2	-	-
Social Protection	4.4	3.1	3.7	37.0	-	-
(b) Development Expenditure and net Lending	867.5	889.8	795.3	726.3	789.1	701.1
Total Development Expenditure	849.1	788.7	731.9	687.7	694.6	558.1
Public Sector Development Program	733.3	660.9	561.7	622.3	667.3	558.1
<i>Of which: Development Grant to Provinces</i>	7.8	84.8	59.7	154.5	226.1	157.7
Others	115.7	127.8	170.2	65.5	27.3	-
Net lending	18.4	101.1	63.3	38.6	94.5	143.0
Provinces	31.2	63.5	22.6	(9.9)	17.5	102.6
Other	(12.8)	37.6	40.8	48.5	76.9	40.4
(c) Statistical Discrepancy	-	-	-	-	107.0	197.4
Overall Balance	(1,778.5)	(2,225.6)	(3,561.4)	(3,540.7)	(3,716.9)	(5,610.9)
Financing	1,847.9	2,242.8	3,634.9	3,601.3	3,716.9	5,610.9
External	541.4	785.2	416.7	895.5	1,338.1	1,178.4
Domestic.	1,306.5	1,457.7	3,218.2	2,705.7	2,378.9	4,432.5
Bank	1,030.2	1,128.6	2,455.6	2,182.8	2,169.6	3,434.9
Non-Bank	276.3	327.1	762.6	523.0	209.2	997.6
Privatization Proceeds	-	2.0	-	-	-	-

Source: Ministry of Finance Govt. of Pakistan

10.4 Federal Board of Revenue Tax Collection

(Billion Rupees)

PERIOD	Direct Taxes	Indirect Taxes				Total	Total Tax Collection
		Sales	Excise	Customs			
2016-17	1,344.2	1,329.0	197.9	496.8	2,023.7	3,367.9	
2017-18	1,536.6	1,485.3	213.4	608.4	2,307.1	3,843.7	
2018-19	1,445.5	1,459.3	238.2	685.6	2,383.1	3,828.6	
2019-20	1,523.5	1,596.8	250.5	626.6	2,473.9	3,997.4	
2020-21 ^P	1,731.3	1,988.3	277.0	748.4	3,013.7	4,745.0	
2020	Oct	110.2	152.4	22.4	52.2	227.0	337.3
	Nov	109.2	157.8	23.3	57.7	238.8	348.0
	Dec	244.1	171.8	22.8	70.0	264.6	508.6
2021 ^P	Jan	115.6	160.7	21.2	63.4	245.3	360.9
	Feb	111.3	154.2	23.4	60.2	237.8	349.1
	Mar	190.3	186.7	22.7	81.0	290.5	480.8
	Apr	113.0	175.8	27.6	66.9	270.2	383.2
	May	108.4	183.0	28.7	64.7	276.4	384.7
	Jun	258.3	206.9	31.6	74.6	313.1	571.4
	Jul	135.7	192.8	22.4	65.2	280.4	416.1
	Aug	122.9	223.1	23.4	76.9	323.4	446.4
	Sep	222.8	209.4	25.1	76.8	311.2	534.0
	Oct	142.6	205.2	25.8	73.0	304.0	446.6
	Nov	138.4	218.4	24.8	94.8	338.0	476.4
	Dec	259.0	226.3	24.7	90.5	341.6	600.5

Source: Federal Board of Revenue

<https://www.fbr.gov.pk/fbr-biannual-quarterly-reviews/132077>

11.1 Gross National Income

Million Rupees

Sector/Industry	At Current Price of 2015-16					At Constant Basic Price of 2015-16				
	2017-18	2018-19	2019-20	2020-21	2021-22	2017-18	2018-19	2019-20	2020-21	2021-22
A. Agricultural Sector (1 to 4)	8,485,078	9,056,577	10,389,544	12,650,937	14,896,781	7,758,432	7,831,296	8,137,860	8,420,705	8,791,447
1. Crops (i+ii+iii)	2,997,673	3,026,409	3,704,256	4,728,105	5,782,886	2,648,128	2,532,070	2,692,121	2,852,578	3,040,265
i) Important Crops	1,724,508	1,692,431	2,015,035	2,731,874	3,387,606	1,565,723	1,431,198	1,506,263	1,594,031	1,709,421
ii) Other Crops	1,096,907	1,152,141	1,502,853	1,804,768	2,077,865	943,042	977,166	1,067,179	1,155,393	1,218,208
iii) Cotton Ginning	176,258	181,837	186,368	191,463	317,415	139,363	123,706	118,679	103,154	112,636
2. Livestock	5,163,098	5,681,368	6,301,160	7,504,838	8,660,910	4,830,324	5,006,731	5,146,701	5,269,009	5,440,778
3. Forestry	165,288	184,508	197,771	225,869	258,805	160,541	172,129	177,917	177,111	187,970
4. Fishing	159,019	164,292	186,357	192,125	194,180	119,439	120,366	121,121	122,007	122,434
B. Industrial Sector (1 to 4)	7,285,014	8,568,673	8,837,507	10,487,430	13,271,324	6,783,864	6,800,675	6,409,967	6,910,608	7,407,709
1. Mining and Quarrying	847,753	1,156,829	1,230,493	1,258,716	1,371,712	734,818	738,791	685,844	694,134	663,084
2. Manufacturing (i+ii+iii)	4,547,093	5,513,025	5,427,248	6,646,410	8,855,634	4,119,706	4,305,977	3,970,246	4,387,842	4,817,690
i) Large Scale	3,499,175	4,266,145	4,026,236	4,916,269	6,743,961	3,162,576	3,274,235	2,906,578	3,240,668	3,580,206
ii) Small Scale	633,065	772,543	851,921	1,038,424	1,280,298	585,867	638,626	647,374	705,450	768,204
iii) Slaughtering	414,852	474,337	549,090	691,717	831,376	371,263	393,116	416,293	441,723	469,280
3. Electricity, Gas and Water supply	601,438	723,614	936,384	1,198,052	1,196,379	745,548	786,907	814,703	866,129	934,188
4. Construction	1,288,730	1,175,205	1,243,382	1,384,252	1,847,599	1,183,792	969,000	939,174	962,503	992,747
Commodity Producing Sectors (A+B)	15,770,092	17,625,250	19,227,051	23,138,367	28,168,105	14,542,296	14,631,971	14,547,827	15,331,313	16,199,156
C. Services Sectors (1 to 10)	20,744,074	23,484,914	25,519,825	29,074,932	34,509,450	19,317,324	20,284,070	20,038,838	21,241,331	22,555,934
1. Wholesale & Retail trade	6,647,619	7,719,369	7,827,884	9,575,067	12,743,775	6,114,661	6,331,734	5,998,707	6,633,542	7,299,219
2. Transportation & Storage	3,413,093	3,663,539	3,976,118	4,666,915	4,377,831	3,707,938	3,990,773	3,634,152	3,817,868	4,024,673
3. Accommodation and Food Services Activities (Hotels & Restaurants)	537,789	587,976	620,711	726,385	812,493	460,952	479,936	499,522	520,024	541,196
4. Information and Communication	687,372	764,469	929,777	991,997	1,147,333	703,443	763,216	868,338	933,478	1,044,594
5. Financial and Insurance Activities	673,401	904,881	1,088,992	929,339	1,758,413	624,079	662,149	647,435	685,878	719,687
6. Real Estate Activities (OD)	2,133,802	2,356,250	2,572,654	2,806,149	3,083,344	1,863,846	1,932,853	2,006,873	2,079,996	2,156,863
7. Public Administration and Social Security (General Government)	1,891,699	2,102,445	2,385,741	2,567,759	2,831,319	1,717,130	1,776,775	1,830,153	1,820,093	1,797,778
8. Education	1,228,677	1,373,330	1,494,309	1,556,051	1,764,782	972,853	991,899	1,024,760	1,058,068	1,149,604
9. Human Health and Social Work Activities	608,073	701,212	792,130	881,480	974,059	497,098	535,541	568,638	584,633	597,779
10. Other Private Services	2,922,549	3,311,443	3,831,509	4,373,790	5,016,101	2,655,324	2,819,194	2,960,260	3,107,751	3,224,541
D. GDP [Total of GVA at bp (A+B+C)]	36,514,166	41,110,164	44,746,876	52,213,299	62,677,555	33,859,620	34,916,041	34,586,665	36,572,644	38,755,090
E. Taxes	2,876,571	3,015,143	3,184,272	4,068,363	5,013,528	2,610,793	2,555,422	2,449,628	2,894,190	3,215,037
F. Subsidies	200,927	326,906	390,739	486,147	741,176	192,402	287,359	325,947	375,056	459,289
G. GDP at mp (GVA+T-S)	39,189,810	43,798,401	47,540,409	55,795,515	66,949,907	36,278,011	37,184,104	36,710,346	39,091,778	41,510,838
H. Net Factor Income from abroad	1,539,673	2,135,631	2,730,935	3,908,330	4,408,309	1,484,165	1,934,448	2,424,050	3,276,052	2,931,447
I. Gross National Income	40,729,483	45,934,032	50,271,344	59,703,845	71,358,216	37,762,176	39,118,552	39,134,396	42,367,830	44,442,285
J. Population (Million No.)	210	214	218	223	227	210	214	218	223	227
K. Per Capita Income (Rupees)	194,181	214,695	230,349	268,223	314,353	180,034	182,840	179,318	190,340	195,781

MP Market Price; BP Basic Price
Note: The National Accounts are rebased from 2005-06 to 2015-16.

Source : Pakistan Bureau of Statistics

11.2 Expenditure on Gross Domestic Product

Million Rupees

Description/Year	At Current Prices of 2015-16					At Constant Prices of 2015-16				
	2017-18	2018-19	2019-20	2020-21	2021-22	2017-18	2018-19	2019-20	2020-21	2021-22
Household final Consumption Expenditure	31,906,384	36,301,307	38,265,131	45,959,938	57,065,160	29,915,813	31,583,262	30,674,157	33,545,348	36,948,148
NPISH final consumption expenditure	386,231	434,362	487,348	546,349	575,331	352,015	370,679	374,912	388,667	368,944
General Government final consumption expenditure	4,308,381	4,708,220	5,604,444	6,102,658	6,794,114	3,826,636	3,766,290	4,086,774	4,161,026	4,019,571
Gross fixed capital formation	6,018,885	6,039,644	6,230,427	7,217,090	8,992,429	5,533,616	4,921,409	4,592,834	4,797,521	4,915,681
Changes in Inventories	627,037	700,774	760,647	892,728	1,071,199	580,448	594,946	587,366	625,468	664,173
Valuables	43,109	48,178	52,294	61,375	73,645	39,906	40,903	40,381	43,001	45,662
Exports of goods and non-factor Services	3,363,191	4,113,048	4,420,573	5,054,072	7,008,316	3,223,918	3,648,583	3,703,874	3,945,411	4,277,537
Less imports of goods and non-factor Services	7,463,408	8,547,132	8,280,456	10,038,695	14,630,286	7,194,340	7,741,968	7,349,952	8,414,664	9,728,877
GDP by expenditure	39,189,81	43,798,40	47,540,41	55,795,52	66,949,91	36,278,011	37,184,104	36,710,346	39,091,778	41,510,838

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

Source: Pakistan Bureau of Statistics

11.3 Gross Fixed Capital Formation

Million Rupees

Sectors	At Current Market Prices of 2015-16					At Constant Prices of 2015-16				
	2017-18	2018-19	2019-20	2020-21	2021-22	2017-18	2018-19	2019-20	2020-21	2021-22
A. Private Sector	4,211,187	4,665,930	4,885,372	5,556,780	6,703,572	3,879,013	3,812,927	3,627,468	3,717,184	3,698,625
1 Agriculture, forestry and fishing	1,050,469	1,138,425	1,251,552	1,512,886	1,786,989	988,757	996,336	996,250	1,037,054	1,074,634
Crops	233,258	237,615	240,929	304,518	382,585	219,931	206,156	182,757	200,445	213,116
Cotton Ginning	1,150	1,274	1,487	1,748	2,106	1,084	1,106	1,128	1,150	1,173
Livestock	776,275	855,920	958,893	1,148,427	1,333,399	730,231	751,233	774,253	797,154	821,965
Forestry	1,542	1,712	2,000	2,355	2,843	1,453	1,485	1,517	1,550	1,584
Fishing	38,244	41,904	48,243	55,838	66,056	36,058	36,356	36,595	36,755	36,796
2 Mining and quarrying	47,723	55,204	65,017	60,464	82,905	47,307	43,443	39,790	36,083	45,219
3 Manufacturing	802,299	889,976	862,159	973,292	1,060,254	731,594	704,791	621,324	636,384	570,446
i. Large Scale	685,506	747,832	691,342	760,657	784,599	623,357	586,305	491,603	494,350	414,912
ii. Small Scale (including Slaughtering)	116,793	142,144	170,817	212,635	275,655	108,237	118,486	129,721	142,034	155,534
4 Electricity, gas, and water supply	126,854	86,747	78,541	73,065	66,860	117,837	74,272	59,696	47,425	39,446
5 Construction	78,378	43,519	46,805	40,935	60,972	72,006	35,819	35,207	28,476	32,597
6 Wholesale and retail trade	301,783	430,297	408,671	458,047	472,404	274,423	337,356	290,600	297,684	249,817
7 Accommodation and food service activities (Hotels and Restaurants)	85,589	85,772	57,994	57,050	59,726	77,829	67,246	41,238	37,077	31,584
8 Transportation and storage	495,270	515,888	340,198	544,854	751,285	450,369	404,459	241,910	354,100	397,295
9 Information and communication	116,808	126,389	326,496	196,113	245,424	106,218	99,089	232,167	127,454	129,785
10 Financial and insurance activities	55,057	65,082	70,269	84,232	94,779	50,065	51,025	49,967	54,742	50,121
11 Real estate activities (Ownership of Dwellings)	613,462	709,639	803,990	901,064	1,215,696	563,585	584,065	604,777	626,827	649,931
12 Education	121,144	139,770	160,611	182,254	237,152	111,295	115,037	120,815	126,785	126,785
13 Human health and social work activities	68,266	83,685	97,037	112,149	137,827	62,077	65,609	69,002	72,886	72,886
14 Other Private Services	248,085	295,537	316,032	360,375	431,299	225,651	234,380	224,726	234,207	228,079
Public & General Govt. (B+C)	1,807,698	1,373,714	1,345,055	1,660,310	2,288,857	1,654,604	1,108,482	965,366	1,080,337	1,217,055
B. Public Sector (Autonomous & Semi Aut-Bodies)	448,598	475,183	349,556	418,892	481,283	418,721	404,028	257,481	273,532	261,167
1 Agriculture, forestry and fishing	242	214	302	263	588	228	186	229	173	327
2 Mining and quarrying	24,246	18,123	25,127	25,295	13,786	24,034	14,263	15,377	15,095	7,520
3 Manufacturing (Large scale)	8,635	1,765	8,620	14,395	13,937	7,852	1,384	6,129	9,355	7,370
4 Electricity, gas, steam and air conditioning supply; Water supply	260,657	375,240	236,452	262,596	224,237	245,763	325,560	179,361	172,851	124,909
5 Construction	6,606	970	4,156	9,775	13,965	6,069	799	3,126	6,800	7,466
6 Transportation and storage	115,242	42,244	24,678	60,882	116,959	104,794	33,120	17,548	39,567	61,850
a. Railways	8,627	14,612	6,261	4,239	1,979	7,845	11,456	4,452	2,755	1,047
b. Post Offices & PTCL	-	997	1,539	2,422	1,005	-	782	1,094	1,574	531
c. Others	106,615	26,635	16,878	54,221	113,975	96,949	20,882	12,002	35,238	60,272
7 Information and communication	26,377	28,753	42,344	34,248	79,020	23,986	22,543	30,110	22,258	41,788
8 Financial and insurance activities	6,593	7,874	7,877	11,438	18,791	5,995	6,173	5,601	7,433	9,937
C. General Government (By sources)	1,359,100	898,531	995,499	1,241,418	1,807,574	1,235,883	704,454	707,885	806,805	955,888
i. Federal	359,047	354,495	387,225	477,178	565,630	326,495	277,926	275,350	310,121	299,119
ii. Provincial	909,116	463,854	527,970	653,800	1,063,748	826,695	363,664	375,432	424,909	562,535
iii. District Governments	90,937	80,182	80,304	110,440	178,196	82,693	62,863	57,103	71,776	94,234
General Government (By industries)	1,359,098	898,530	995,500	1,241,418	1,807,574	1,235,883	704,454	707,885	806,805	955,888
i) Public Administration and Social Security (General Government)	1,229,418	804,220	888,918	1,070,774	1,584,815	1,117,958	630,514	632,097	695,903	838,088
ii) Education	69,232	59,004	56,683	101,795	136,630	62,955	46,260	40,306	66,157	72,253
iii) Human health and social work activities	60,448	35,306	49,899	68,848	86,129	54,968	27,680	35,482	44,745	45,547

Source: Pakistan Bureau of Statistics

11.4 Area, Production and Yield of Important Crops

Area : '000'Hectares

Production : '000'Tonnes

Yield : Kilogram per Hectares

CROPS	2018-19			2019-20			2020-21			2021-22		
	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield
Food Crops												
Wheat	8,678	24,349	2,806	8,805	25,248	2,867	9,168	27,464	2,996	8,977	26,412	2,942
Rice	2,810	7,202	2,563	3,034	7,414	2,444	3,336	8,420	2,524	3,537	9,323	2,636
Maize	1,374	6,826	4,968	1,404	7,883	5,615	1,418	8,940	6,305	1,653	9,525	5,762
Fibre Crop												
Cotton*	2,373	9,861	707	2,517	9,148	618	2,079	7,064	3,398	1,937	8,329	4,300
Other Crops												
Sugarcane	1,102	67,174	60,956	1,040	66,380	63,827	1,165	81,009	69,536	1,260	88,651	70,358

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

Source: Pakistan Bureau of Statistics

11.5 Quantum Index Numbers of Major Agricultural Crops

CROPS	Base: 2005-2006=100					
	2015-16	2016-17	2017-18	2018-19	2019-20 ^R	2020-21 ^P
Food Crops						
Wheat	120.5	125.4	117.9	114.4	118.7	129.1
Rice	122.6	123.5	134.3	129.8	133.7	151.8
Maize	169.5	197.2	189.8	219.5	253.5	287.5
Fiber Crop						
Cotton	76.2	82.0	91.8	75.7	70.3	54.3
Other Crops						
Sugarcane	146.6	169.0	186.6	150.4	148.6	181.4

Source: Pakistan Bureau of Statistics

Glossary

Chapter 2- Money and Credit

Other Depository Corporations (ODCs)

The other Depository Corporations consists 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 refers collectively to the 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 to 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, 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

Commodity operation financing means 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 commodity operation financing.

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.

Narrow Money (M1)

Narrow Money is an indicator used to measure money supply in the economy and includes currency in circulation and transferable deposits (with ODCs).

NFPSE

These are the non-financial Public Sector Enterprises, 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.

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 refers to the balances maintained by the scheduled banks with the State Bank of Pakistan to fulfill the statutory obligations of maintaining certain minimum reserves at SBP

Restricted/Compulsory Deposits

Deposits for which withdrawals are restricted on the basis of legal, regulatory or commercial requirements are restricted deposits. These include compulsory saving deposits like 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 banks and specialized banks (like 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. Other Deposits:
These generally include security deposits, margin deposits and sundry deposits etc.
- v. Savings Deposits:
Deposits held by the scheduled banks, consisting of cheque accounts on which a certain return is paid by the institution.

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 item:

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 and 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 installation and assembly work and 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 nonproduced, 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

Nonproduced, 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 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 is, on the other hand, based on realization of export proceeds and import payments made through banking channel for goods exported and imported. The trade transactions such as imports through foreign economic assistance, Imports of 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 some discrepancies may arise in the two sets of trade data due to valuation, timing and coverage of transactions.

Re-Export

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

Re-Import

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

International Investment Position (IIP)

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

Terms of Trade

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

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

Unit Value & Quantum Indices

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

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

Where:

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

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

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

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

Nominal Effective Exchange Rate

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

Real Effective Exchange Rate:

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

Chapter 5-Domestic and External Debt

National Saving Schemes

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

i. Bahbood 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 Saving Certificates

The Government of Pakistan introduced Defence Saving Certificates scheme in the year 1966. This is the only scheme having 10 years' maturity with built-in feature of automatic reinvestment after the maturity. These certificates are available in the denominations 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. The minimum investment limit is Rs.500/-, however, there is no maximum limit of investment in this scheme.

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 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 scrip less (with out physical form) form with interest payment on biannual basis.

KIBOR – (Karachi Interbank Offered Rate)

Interbank clean (without collateral) lending/borrowing rates quoted by the banks on Reuters are called Kibor Rates. 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 bid. The tenors available in Kibor are one week to 3 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 Operation

They are the operation carried out by the SBP for liquidity Management to keep interest rates in line with its monetary policy objectives. Through these operations either the liquidity is mopped up from or injected in the market by Repo/Out right basis. They are normally short term operations and are done as and when market condition desires.

Chapter 7- Capital Market

Index Number

Stock market index is a used for measuring changes in the prices of stock market securities in respect of the base year prices. The index is used as an indicator of the overall performance of the economy.

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 constructed 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.

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.

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.

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 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 calendar 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.

