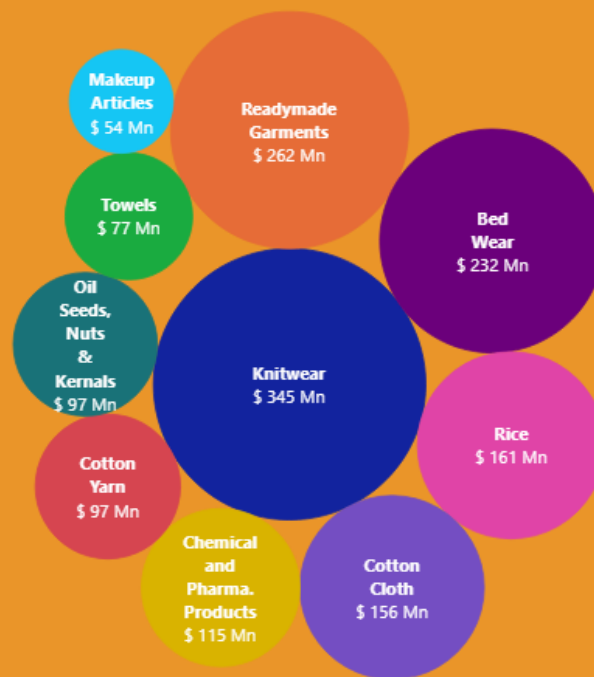


Monthly

Statistical Bulletin

October 2023

Pakistan's Top Ten Exports



September-2023



STATE BANK OF PAKISTAN

DATA SERVICES AND INNOVATIONS DEPARTMENT

www.sbp.org.pk



Preface

State Bank of Pakistan (SBP) produces reliable and timely statistics pertaining to central banking and related areas of interest for the use of policy makers, researchers, academia and other stakeholders. The monthly Statistical Bulletin (MSB) is a reflection of such efforts. This publication provides a wide range of data disseminated in one place, most of which is also available on the websites of the respective data producers such as SBP and Pakistan Bureau of Statistics (PBS). It is available both in print as well as in electronic form on the SBP website at: https://www.sbp.org.pk/reports/stat_reviews/Bulletin/index.htm.

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

Any suggestions for inclusion of a specific data table(s) in this publication or on EasyData can be sent to feedback.statistics@sbp.org.pk with the relevant reference in the subject line.

The dedicated efforts of the team in bringing out this monthly bulletin are acknowledged and appreciated.

Sahar Z. Babar
Director
Data Services and Innovations Department, SBP

Team

Haider Ali

Deputy Director

Khalid Sarwar Qureshi

Joint Director

Publication Manager

Mazhar Hussain

Senior Joint Director

Publication Reviewer

Shahid Hussain Javaid

Joint Director

Acknowledgement for data support

Publication team is thankful to Agriculture Credit and Financial Inclusion Department, Core Statistics Department, Domestic Markets & Monetary Management Department, Payment Systems Policy and Oversight Department of State Bank of Pakistan and Pakistan Bureau of Statistics for their usual support.

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

Contents

1. Selected Economic Indicators	4-5
2. Money and Credit	
2.1 Central Bank Survey	8-9
2.2 Other Depository Corporations Survey	10-11
2.3 Depository Corporations Survey	12
2.4 Reserve Money	13
2.5 Currency in Circulation	13
2.6 Monetary Aggregates	14
2.7 Government Budgetary Borrowing from Banks	15
2.8 Government Borrowing for Commodity Operations	15
2.9 Statement of Affairs	16-17
2.10 Annual Accounts of State Bank of Pakistan	18
2.11 Annual Accounts of SBP Banking Services Corporation (Subsidiary of SBP)	19
2.12 Scheduled Banks' Balance Sheet Consolidated Position	20
2.13 Scheduled Banks' Consolidated Liquidity Position	20
DFIs, MFBs and NBFCs	
2.14 Financial Position of DFIs, MFBs and NBFCs	21
2.15 Classification of Deposits with DFIs, MFBs and NBFCs	22
2.16 Classification of Loans Extended by DFIs, MFBs and NBFCs	22
2.17 Classification of Investments in Securities and Shares by DFIs, MFBs and NBFCs	23
3. Banking System	
3.1 Scheduled Banks' Liabilities and Assets	26-27
Deposits:	
3.2 Classification of Scheduled Banks' Deposits by Type of Accounts	28
3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders	29-30
3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holders and Size of Accounts	31-32
3.5 Province/Region and Categories of Deposit Holders	33-34
3.6 Classification of Scheduled Banks' Deposits by Size of Accounts	35
3.7 Number of Banks' Accounts and Depositors in Pakistan	36
Advances:	
3.8 Classification of Scheduled Banks' Advances by Size of Accounts - All Banks	37
3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers	38
3.10 Classification of Scheduled Banks' Advances by Borrowers - All Banks	39-40
3.11 Classification of Scheduled Banks' Advances by Securities Pledged	41-42
3.12 Classification of Scheduled Banks' Advances by Rates of Margin	43
3.13 Private Sector Business and Type of Financing - Overall	44-45
3.14 Private Sector Business and Type of Financing - SMEs	46-47
3.15 Province/Region and Disbursement and Utilization of Advances	48
3.16 Province/Region and place of Disbursement and Utilization	49
3.17 Province/Region and place of Utilization and Disbursement	50
3.18 Province/Region and Categories of Advances by Borrowers (Outstanding Position)	51-52
3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)	53-54
3.20 Agricultural Loans Disbursed by Holdings and Sectors (All Banks)	55
Bills and Investment:	
3.21 Classification of Scheduled Banks' Bills Purchased and Discounted - All Banks	56
3.22 Classification of Scheduled Banks' Investments in Securities and Shares	57

Rates:

3.23	Scheduled Banks' Deposits by Rates of Interest (Conventional Banking)	58
3.24	Scheduled Banks' Deposits by Rates of Return (Islamic Banking)	59
3.25	Scheduled Banks' Advances by Rates of Interest (Conventional Banking)	60
3.26	Scheduled Banks' Advances by Rates of Return (Islamic Banking)	61
3.27	Scheduled Banks' Weighted Average Rates of Return on Deposits (Overall – All Banks)	62
3.28	Scheduled Banks' Weighted Average Rates of Return on Deposits (Conventional Banking– All Banks)	63
3.29	Scheduled Banks' Weighted Average Rates of Return on Deposits (Islamic Banking – All Banks)	64
3.30	Scheduled Banks' Weighted Average Rates of Return / Interest on Advances	65
3.31	Structure of Interest Rates	66
3.32	Overall Weighted Average Lending and Deposit Rates	67
3.33	Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks	68
3.34	Rates of Profit on National Savings Schemes	69

Miscellaneous:

3.35	Branchless Banking: Key Indicators	70
3.36	Clearing House Statistics	71
3.37	Electronic Banking Statistics	72-73
3.38	Real Time Gross Settlement - Systems Based Transactions	73
3.39	Real Time Gross Settlement - Paper Based Transactions	73
3.40	Segment and Sector-wise Advances and Non Performing Loans	74
3.41	Non-Performing Loans	75
3.42	Cash Recovery against Non-Performing Loans	75

4. External Sector

4.1	Daily Foreign Exchange Rates Pak. Rupees per Currency Unit	78-79
4.2	Foreign Exchange Rates Pak. Rupee per US Dollar	80
4.3	Nominal Effective Exchange Rate and Real Effective Exchange Rate (NEER and REER) Indices	80
4.4	Average Exchange Rates of Major Currencies	81
4.5	Appreciation/Depreciation of Selected Currencies Against US Dollar	82
4.6	Appreciation/Depreciation of Selected Currencies Against SDR	83
4.7	Appreciation/Depreciation of Pak Rupee Against Selected Currencies	84
4.8	Workers' Remittances	85
4.9	Pakistan's Balance of Payments	86-87
4.10	International Investment Position of Pakistan	88-89
4.11	Gold and Foreign Exchange Reserves	90
4.12	Foreign Currency Deposits	91
4.13	Foreign Investment in Pakistan by Country	92
4.14	Foreign Direct Investment Classified by Economic Groups	93
4.15	Balance of Trade	
	a) State Bank of Pakistan	94
	b) Pakistan Bureau of Statistics	95
4.16	Exports by Selected Commodities	
	a) State Bank of Pakistan	96
	b) Pakistan Bureau of Statistics	97
4.17	Imports by Selected Commodities	
	a) State Bank of Pakistan	98
	b) Pakistan Bureau of Statistics	99
4.18	Exports by Selected Countries / Territories	
	a) State Bank of Pakistan	100-101
	b) Pakistan Bureau of Statistics	102-103
4.19	Imports by Selected Countries / Territories	
	a) State Bank of Pakistan	104-105
	b) Pakistan Bureau of Statistics	106-107
4.20	Terms of Trade and Indices of Unit Value-Exports by Commodity Groups	108

4.21	Indices of Unit Value Imports by Commodity Groups	108
4.22	Quantum Indices of Exports by Commodity Groups	109
4.23	Quantum Indices of Imports by Commodity Groups	109
5. Domestic and External Debt		
5.1	Pakistan's Debt and Liabilities - Summary	112
5.2	Pakistan's Debt and Liabilities Profile	113
5.3	Government Domestic Debt and Liabilities	114
5.4	Pakistan's External Debt and Liabilities	115
5.5	Pakistan's External Debt Servicing - Principal	116
5.6	Pakistan's External Debt Servicing - Interest	117
5.7	Ownership Classification of the Federal Government Debt	118
5.8	Outstanding Domestic Debt of Public Sector Enterprises (PSEs)	119
5.9	National Savings Schemes - Outstanding Amount	120
6. Open Market Operation		
6.1	Government of Pakistan Treasury Bills	122
6.2	Sale/Purchase of Treasury Bills under Open Market Operation by SBP with Banks	123
6.3	SBP Overnight REPO/Reverse REPO Facilities	124
6.4	Auction of Government of Pakistan Market Treasury Bills	125
6.5	Auction of Pakistan Investment Bonds (PIBs) Fixed rate	126
6.6	Auction of Pakistan Investment Bonds (PIBs) Floating rate	127
6.7	KIBOR	128
6.8	Inter-Bank Weighted Average Call Rates	129
6.9	SBP Mark to Market Rates	130-131
6.10	Secondary Market Transactions in Government Securities	132
7. Capital Market		
7.1	KSE 100 and All Share Index	134
7.2	Pakistan Stock Exchange Indicators	135
7.3	Market Capitalization of PSX all Shares	136
7.4	Turn Over of Shares at Pakistan Stock Exchange	137
7.5	Financial Statements Analysis of Non-Financial Sector Overall	138
7.6	Financial Statements Analysis of Non-Financial Sector Private Overall	139
7.7	Financial Statements Analysis of Non-Financial Sector Public Overall	140
8. Prices		
8.1	Consumer Price Index Numbers by Commodity Groups (National)	142
8.2	Consumer Price Index Numbers by Commodity Groups (Urban)	143
8.3	Consumer Price Index Numbers by Commodity Groups (Rural)	144
8.4	Index Numbers of Wholesale Prices by Commodity Groups	145
8.5	Sensitive Price Indicator (SPI) by Income Groups	146
8.6	Commodity Prices	147
9. Manufacturing		
9.1	Production of Selected Manufactured Goods, Minerals and Electricity Generation	150
9.2	Quantum Index Numbers of Large Scale Manufacturing Industries	151
10. Public Finance		
10.1	Consolidated Fiscal Operations (Federal and Provincial)	154
10.2	Federal Government Revenue Receipts	155
10.3	Federal Government Expenditure and Lending	156
10.4	Federal Board of Revenue Tax Collection	157
11. National Income Accounts		
11.1	Gross National Income	160
11.2	Expenditure on Gross Domestic Product	161
11.3	Gross Fixed Capital Formation	161
11.4	Area, Production and Yield of important Crops	162
11.5	Quantum Index Numbers of Major Agricultural Crops	162
Glossary		164-177
Notes, Symbols and Abbreviations		178
Conversion Coefficients and Factors		179

1. Selected Economic Indicators

I T E M S	Unit / Base	2022				2023	
		Sep	Oct	Nov	Dec	Jan	Feb
1 Currency in Circulation	Billion Rs.	7,652.63	7,671.01	7,675.17	7,687.13	7,862.48	8,060.00
2 Broad Money (M2)	"	27,934.24	27,529.01	27,607.98	27,941.56	27,674.07	27,918.29
3 Ratio of Scheduled Banks' Advances to Deposits	%	45.55	46.68	46.44	50.03	48.73	48.62
4 Ratio of Scheduled Banks' Investment to Deposits	"	76.62	82.94	83.51	79.92	86.20	84.44
5 Weighted Average Deposits Rate – Fresh Deposits	"	9.36	9.14	8.58	11.57	7.48	9.86
6 Weighted Average Deposits Rate – Outstanding Deposit	"	7.53	7.64	7.71	8.36	7.94	8.58
7 Weighted Average Lending Rate – Gross Disbursement *	"	15.22	15.98	15.78	16.42	17.09	17.84
8 Weighted Average Lending Rate – Outstanding Loans *	"	13.20	13.49	13.64	14.26	14.59	15.04
9 KIBOR – End Month (1 Month)**	"	15.30	15.31	16.36	16.15	17.29	19.13
10 KIBOR – Month Average (1 Month)**	"	15.26	15.30	15.46	16.27	16.53	17.64
11 Exports (BOP)	Million US Dollars	2,437	2,281	2,248	2,308	2,222	2,199
12 Imports (BOP)	"	4,894	4,653	4,334	4,247	3,888	3,878
13 Foreign Direct Investment (Net)	"	112.0	140.1	117.0	33.1	236.7	113.4
14 Foreign Portfolio Investment (Net)	"	(5.1)	(2.5)	1.1	(1,001.9)	7.8	8.2
15 Foreign Exchange Reserves	"	13,292	13,991	13,020	10,845	8,170	8,751
16 Workers' Remittances	"	2,487.2	2,247.6	2,173.0	2,099.8	1,900.1	1,990.3
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	46.89173	49.89024	48.86629	47.25497	44.46333	39.28956
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	91.71256	101.5707	100.3139	97.47374	93.9621	86.4894
19 Exchange Rate (Month end)	Rs./US \$	228.3798	221.2129	223.6862	226.3000	267.9036	260.5617
20 Exchange Rate (Month average)	"	230.4659	220.5724	222.3105	224.7624	234.1360	266.6764
21 KSE 100 Index (Month end)	(1991=1,000)	41,128.67	41,264.66	42,348.63	40,420.45	40,673.06	40,510.37
22 CPI Inflation YoY National	(2015-16=100)	23.2	26.6	23.8	24.5	27.6	31.5
23 CPI Inflation YoY Urban	"	21.2	24.6	21.6	21.6	24.4	28.8
24 CPI Inflation YoY Rural	"	26.1	29.5	27.2	28.8	32.3	35.6
25 CPI Inflation YoY Urban (Food)	"	30.8	34.7	29.7	32.7	39.0	41.9
26 CPI Inflation YoY Rural (Food)	"	32.7	37.2	33.5	37.9	45.2	47.0
27 CPI Inflation YoY Urban (Non-Food)	"	15.2	18.2	16.4	14.8	15.6	20.8
28 CPI Inflation YoY Rural (Non-Food)	"	20.1	22.4	21.4	20.7	20.9	25.3
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	14.4	14.9	14.6	14.7	15.4	17.1
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	17.6	18.2	18.5	19.0	19.4	21.5
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,456.73	3,422.60	3,411.68	3,389.95	3,376.81	3,344.43
32 FBR Tax Collection	"	...	...	...	...	...	...

1. Selected Economic Indicators

I T E M S	Unit / Base	2023						
		Mar	Apr	May	Jun	Jul	Aug	Sep
1 Currency in Circulation	Billion Rs.	8,271.31	8,936.34	8,676.82	9,148.74	8,679.60	8,466.07	8,287.84
2 Broad Money (M2)	"	28,796.59	29,328.55	29,499.71	31,530.31	30,753.42	30,707.33	31,524.13
3 Ratio of Scheduled Banks' Advances to Deposits	%	47.20	48.73	47.34	45.09	43.52	42.37	42.32
4 Ratio of Scheduled Banks' Investment to Deposits	"	81.64	84.11	85.11	81.92	83.52	84.32	85.95
5 Weighted Average Deposits Rate – Fresh Deposits	"	8.09	10.95	11.13	10.44	12.76	10.85	11.25
6 Weighted Average Deposits Rate – Outstanding Deposit	"	8.63	9.60	10.08	10.39	11.23	11.21	11.31
7 Weighted Average Lending Rate–Gross Disbursement*	"	17.98	20.15	20.17	20.36	21.46	21.07	20.17
8 Weighted Average Lending Rate–Outstanding Loans*	"	15.82	17.19	17.32	17.80	18.00	18.52	18.87
9 KIBOR – End Month (1 Month) **	"	21.01	21.32	21.45	22.29	22.52	22.14	22.05
10 KIBOR – Month Average (1 Month) **	"	20.26	21.46	21.28	21.40	22.31	22.21	22.40
11 Exports (BOP)	Million US Dollars	2,420	2,135	2,568	2,112	2,120	2,425	2,474
12 Imports (BOP)	"	3,933	3,635	3,747	3,164	4,200	4,275	3,986
13 Foreign Direct Investment (Net)	"	164.7	126.8	150.1	116.8	87.7	142.0	172.6
14 Foreign Portfolio Investment (Net)	"	2.7	7.3	(15.1)	(3.7)	6.0	4.3	(16.8)
15 Foreign Exchange Reserves	"	9,164	9,457	8,528	9,160	12,907	12,576	12,470
16 Workers' Remittances	"	2,536.7	2,198.3	2,102.7	2,187.1	2,029.0	2,094.5	2,206.3
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	37.57781	36.78195	36.97608	37.31575	37.79814	36.72085	36.7870
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	85.60532	85.56226	87.33011	87.72831	91.58651	90.04066	91.71764
19 Exchange Rate (Month end)	Rs./US \$	283.5838	283.5666	285.2310	286.1379	286.3290	304.8469	287.8848
20 Exchange Rate (Month average)	"	280.2025	284.9457	285.4860	286.5841	281.0072	293.8081	297.7542
21 KSE 100 Index (Month end)	(1991=1,000)	40,000.83	41,580.85	41,330.56	41,452.69	48,034.60	45,002.42	46,232.59
22 CPI Inflation YoY National	(2015-16=100)	35.4	36.4	38.0	29.4	28.3	27.4	31.4
23 CPI Inflation YoY Urban	"	33.0	33.5	35.1	27.3	26.3	25.0	29.7
24 CPI Inflation YoY Rural	"	38.9	40.7	42.2	32.4	31.3	30.9	33.9
25 CPI Inflation YoY Urban (Food)	"	47.1	46.8	48.1	40.8	40.2	38.8	33.9
26 CPI Inflation YoY Rural (Food)	"	50.2	52.2	52.4	41.5	41.3	40.6	35.4
27 CPI Inflation YoY Urban (Non-Food)	"	24.1	24.9	26.6	18.7	17.3	16.3	26.8
28 CPI Inflation YoY Rural (Non-Food)	"	28.5	29.9	32.5	23.8	22.0	22.0	32.3
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	18.6	19.5	20.0	18.5	18.4	18.4	18.6
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	23.1	24.9	26.9	25.2	24.6	25.9	27.3
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,321.93	3,288.35	3,262.25	3,248.29	3,262.01	3,255.09	3,243.01
32 FBR Tax Collection#	"	...	...	...	7,169.1	...	...	2,041.6

* Including Zero Markup (including interbank)

**Average of bid and offer

... Not Available

FBR tax collection provided for Sep-2023 is the collection during Jul-Sep FY24.

2.1 Central Bank Survey

Million Rupees

I T E M S	FY21	FY22	FY23	2022	2023				
				Sep	May	Jun	Jul	Aug	Sep ^P
Net Foreign Assets	1,503,419	209,306	(879,391)	(276,387)	(1,163,170)	(879,391)	(404,913)	(524,618)	(527,854)
Claims on nonresidents	3,982,287	3,598,212	3,535,571	3,352,396	3,323,908	3,535,571	4,642,875	4,819,454	4,429,980
a) Monetary Gold, Coin and Bullion	577,356	773,637	1,136,974	793,877	1,165,668	1,136,974	1,174,364	1,233,775	1,118,947
b) Holdings of SDRs	60,776	43,863	5,427	28,832	5,353	5,427	388,856	269,282	194,544
c) Foreign currency	20,707	24,049	20,234	24,938	21,888	20,234	20,729	22,088	21,574
d) Deposits	2,597,112	2,137,625	1,587,817	1,843,343	1,344,526	1,587,817	2,267,915	2,459,675	2,319,878
e) Securities other than shares (Foreign)	270,081	67,793	8,560	68,613	17,055	8,560	8,563	9,127	8,597
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	516	92	-	-	-	-	-	-	-
h) Other	455,740	551,153	776,559	592,793	769,419	776,559	782,447	825,507	766,440
<i>Of which: Quota-IMF</i>	<i>455,739</i>	<i>551,152</i>	<i>776,557</i>	<i>592,792</i>	<i>769,417</i>	<i>776,557</i>	<i>782,445</i>	<i>825,506</i>	<i>766,438</i>
less: Liabilities to nonresidents	2,478,869	3,388,906	4,414,962	3,628,784	4,487,079	4,414,962	5,047,788	5,344,072	4,957,834
a) Deposits	429,304	559,614	782,883	621,460	780,570	782,883	1,066,102	1,138,598	1,073,741
b) Securities other than shares	1,077,724	1,104,972	1,279,131	1,144,823	1,342,394	1,279,131	1,621,642	1,718,265	1,543,409
c) Loans	-	..	..	..	..	..	..	-	..
d) Financial derivatives	748,494	926,914	1,225,197	1,003,022	1,250,087	1,225,197	1,233,412	1,298,643	1,221,725
e) Other	223,346	797,406	1,127,751	859,478	1,114,026	1,127,751	1,126,632	1,188,566	1,118,960
Claims on Other Depository Corporations	3,126,762	6,165,662	10,003,036	5,932,060	9,330,003	10,003,036	11,220,838	10,739,058	10,554,892
Net claims on General Government	5,314,188	5,154,157	5,212,748	5,601,561	5,444,532	5,212,748	4,654,117	4,523,290	4,931,681
Net claims on Central Government	5,700,118	5,745,839	5,895,031	6,400,140	6,064,001	5,895,031	5,351,743	5,175,845	5,668,226
Claims on Central Government	6,730,115	6,769,725	6,635,778	6,696,904	7,111,859	6,635,778	6,417,392	6,559,465	6,616,456
a) Securities other than Shares	6,687,707	6,237,905	5,883,483	6,122,534	6,366,298	5,883,483	5,658,496	5,765,759	5,871,619
b) Other claims	42,407	531,820	752,296	574,371	745,561	752,296	758,896	793,706	744,837
less: Liabilities to Central Government	1,029,997	1,023,886	740,747	296,764	1,047,858	740,747	1,065,649	1,383,620	948,229
a) Deposits	1,029,997	1,023,886	740,747	296,764	1,047,858	740,747	1,065,649	1,383,620	948,229
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(385,929)	(591,682)	(682,283)	(798,579)	(619,469)	(682,283)	(697,625)	(652,554)	(736,546)
Claims on Provincial and Local Governments	296	17,130	-	21,831	-	-	-	-	-
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	296	17,130	-	21,831	-	-	-	-	-
less: Liabilities to Provincial and Local governments	386,225	608,812	682,283	820,410	619,469	682,283	697,625	652,554	736,546
a) Deposits	386,225	608,812	682,283	820,410	619,469	682,283	697,625	652,554	736,546
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	29,556	34,306	74,711	44,651	75,049	74,711	68,990	59,657	72,625
a) Other financial corporations	4,714	7,941	41,503	17,776	42,134	41,503	35,930	26,799	39,952
b) Public non-financial corporations	43	31	15	18	7	15	20	23	8
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	24,799	26,334	33,193	26,857	32,908	33,193	33,039	32,835	32,665
Monetary base	8,609,080	9,257,114	11,343,021	9,225,546	10,915,151	11,343,021	11,021,051	10,597,414	10,374,040
1) Currency in Circulation	7,278,860	7,992,592	9,664,290	8,060,350	9,061,739	9,664,290	9,155,677	8,818,867	8,732,277
2) Liabilities to Other Depository Corporations	1,326,605	1,250,385	1,667,872	1,147,983	1,842,902	1,667,872	1,854,655	1,775,373	1,638,248
Reserve deposits	1,326,605	1,250,385	1,667,872	1,147,983	1,842,902	1,667,872	1,854,655	1,775,373	1,638,248
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY21	FY22	FY23	2022	2023				
				Sep	May	Jun	Jul	Aug	Sep ^P
3) Deposits included in broad money	3,615	14,137	10,859	17,213	10,511	10,859	10,719	3,174	3,516
Transferable deposits	2,231	1,174	1,185	1,177	1,271	1,185	1,186	1,198	1,198
a) Other financial corporations	15	16	27	16	27	27	27	28	29
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	150	162	164	162	179	164	164	175	175
d) Other resident sectors	2,066	996	995	999	1,065	995	994	994	994
Other deposits	1,384	12,963	9,674	16,036	9,240	9,674	9,533	1,976	2,318
a) Other financial corporations	770	851	1,850	1,242	1,357	1,850	1,782	1,426	1,379
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	615	12,111	7,824	14,794	7,883	7,824	7,751	550	939
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	82,076	95,519	114,981	96,673	114,699	114,981	115,143	116,628	114,699
<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	142,800	-	75,600	142,800	1,280,150	800,650	1,161,100
<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	1,183,396	1,651,325	2,747,550	1,953,783	2,614,190	2,747,550	3,293,710	3,417,591	3,631,228
a) Funds contributed by owners	100	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	161,721	371,698	1,118,089	656,986	949,284	1,118,089	1,640,815	1,705,288	1,798,852
c) General & special reserves	261,017	214,813	215,099	214,813	215,099	215,099	215,099	215,099	441,275
d) Valuation adjustment	760,559	964,813	1,314,362	981,984	1,349,807	1,314,362	1,337,795	1,397,204	1,291,101
Other items (net)	(35,679)	29,472	62,751	25,882	(33,226)	62,751	(171,022)	(134,896)	(249,723)
Other liabilities	192,122	213,125	304,743	262,706	209,399	304,743	74,652	109,599	43,305
<i>Less: Other Assets</i>	<i>227,801</i>	<i>183,654</i>	<i>241,992</i>	<i>236,824</i>	<i>242,625</i>	<i>241,992</i>	<i>245,674</i>	<i>244,495</i>	<i>293,028</i>

P: Provisional, R: Revised
Note:

Source: Core Statistics Department

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

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

2. General Government includes Central and Provincial Governments.

3. Provincial Governments includes Local & Provincial Governments.

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

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

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

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

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

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

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY21	FY22	FY23	2022	2023				
				Sep	May	Jun	Jul	Aug	Sep ^P
Net Foreign Assets	(186,246)	(295,496)	(720,918)	(355,337)	(675,289)	(720,918)	(747,464)	(767,031)	(831,498)
Claims on nonresidents	669,234	874,257	1,123,691	913,043	1,158,554	1,123,691	1,133,130	1,201,937	1,050,918
a) Foreign currency	56,997	68,527	81,619	72,986	82,471	81,619	80,455	81,273	87,292
b) Deposits	210,303	286,825	448,940	315,248	494,353	448,940	461,141	511,369	347,734
c) Securities other than shares	180,153	258,300	239,576	239,265	217,516	239,576	234,436	242,937	267,185
d) Loans	3,325	7,289	15,402	6,876	27,293	15,402	18,429	18,721	10,158
e) Financial derivatives	569	1,069	1,204	12,312	961	1,204	1,532	2,960	6,092
f) Shares & other equity	211,421	243,797	325,736	257,312	324,785	325,736	325,591	333,558	321,617
g) Other	6,466	8,450	11,214	9,044	11,175	11,214	11,546	11,118	10,839
less: Liabilities to nonresidents	855,480	1,169,754	1,844,608	1,268,380	1,833,844	1,844,608	1,880,594	1,968,968	1,882,416
a) Deposits	411,652	612,902	742,851	640,400	729,354	742,851	741,455	766,325	750,132
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	431,904	543,023	1,056,605	605,219	1,057,514	1,056,605	1,092,848	1,154,598	1,065,451
d) Financial derivatives	1,607	2,067	736	7,160	2,615	736	1,873	3,264	8,299
e) Other	10,317	11,762	44,416	15,601	44,361	44,416	44,418	44,781	58,533
Claims on Central bank	1,840,586	2,178,580	2,385,935	1,581,459	2,425,887	2,385,935	3,671,239	3,104,279	3,343,555
a) Currency	384,594	436,373	533,281	423,364	493,092	533,281	529,239	503,322	462,925
b) Reserve deposits	1,316,404	1,236,569	1,706,275	1,140,520	1,851,841	1,706,275	1,859,632	1,790,430	1,705,279
c) Other claims	139,588	505,638	146,379	17,575	80,954	146,379	1,282,368	810,527	1,175,351
Net Claims on General Government	11,554,162	15,183,918	21,695,263	15,723,289	20,266,060	21,695,263	22,024,969	22,625,527	22,782,599
Net claims on Central Government	12,012,537	15,694,412	22,231,382	16,286,723	20,733,274	22,231,382	22,712,755	23,325,598	23,490,111
Claims on Central Government	13,698,802	17,769,271	24,697,978	18,320,735	23,082,744	24,697,978	25,235,455	25,775,908	25,952,908
a) Securities other than Shares	13,403,715	17,331,683	23,624,429	17,833,927	21,967,577	23,624,429	24,139,530	24,693,927	24,868,442
b) Other claims	295,087	437,588	1,073,549	486,808	1,115,167	1,073,549	1,095,925	1,081,981	1,084,466
less: Liabilities to Central Government	1,686,265	2,074,859	2,466,596	2,034,012	2,349,470	2,466,596	2,522,700	2,450,310	2,462,797
a) Deposits	1,686,265	2,074,859	2,466,596	2,034,012	2,349,470	2,466,596	2,522,700	2,450,310	2,462,797
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(458,375)	(510,493)	(536,118)	(563,434)	(467,214)	(536,118)	(687,786)	(700,071)	(707,512)
Claims on Provincial Governments	718,014	797,289	887,820	760,202	874,902	887,820	761,125	736,791	746,373
a) Securities other than Shares	..	..	..	..	..	..	..	..	..
b) Other claims	718,014	797,289	887,819	760,202	874,901	887,819	761,124	736,791	746,373
less: Liabilities to Provincial Governments	1,176,389	1,307,782	1,423,938	1,323,636	1,342,116	1,423,938	1,448,911	1,436,862	1,453,885
a) Deposits	1,169,521	1,306,355	1,411,088	1,322,148	1,330,083	1,411,088	1,435,812	1,421,502	1,438,244
b) Other liabilities	6,868	1,427	12,850	1,488	12,033	12,850	13,099	15,360	15,641
Claims on other sectors	9,257,033	11,057,929	11,929,610	11,398,035	11,772,364	11,929,610	11,674,179	11,696,151	11,793,736
a) Other financial corporations	115,302	185,934	225,121	176,691	210,626	225,121	203,721	196,426	178,252
b) Public non-financial corporations	1,666,059	1,740,039	2,276,978	1,913,599	2,214,233	2,276,978	2,198,502	2,228,095	2,240,662
c) Other non-financial corporations	5,933,575	7,315,249	7,560,879	7,464,625	7,500,229	7,560,879	7,408,784	7,394,069	7,478,930
d) Other resident sectors	1,542,098	1,816,707	1,866,632	1,843,121	1,847,277	1,866,632	1,863,172	1,877,562	1,895,891

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY21	FY22	FY23	2022	2023				
				Sep	May	Jun	Jul	Aug	Sep ^F
Liabilities to central bank	3,081,857	6,151,771	9,928,189	5,963,803	9,331,521	9,928,189	11,062,726	10,676,976	10,641,186
Deposits included in broad money (1+2)	16,783,188	19,219,033	22,129,303	19,598,151	21,270,489	22,129,303	22,319,533	22,880,948	23,143,180
1) Transferable deposits	12,911,117	14,599,162	17,024,458	15,022,931	16,446,927	17,024,458	17,229,302	17,647,228	17,913,250
a) Other financial corporations	364,165	569,937	451,141	567,386	407,573	451,141	520,275	470,365	536,365
b) Public non-financial corporations	613,874	644,922	712,128	697,026	691,519	712,128	793,977	862,601	827,204
c) Other non-financial corporations	3,798,687	4,439,247	5,346,197	4,534,391	5,063,297	5,346,197	5,336,097	5,524,966	5,574,309
d) Other resident sectors	8,134,392	8,945,057	10,514,993	9,224,127	10,284,538	10,514,993	10,578,952	10,789,296	10,975,373
2) Other deposits	3,872,072	4,619,870	5,104,845	4,575,221	4,823,562	5,104,845	5,090,232	5,233,720	5,229,930
a) Other financial corporations	132,956	145,521	156,636	143,896	142,587	156,636	160,027	160,746	178,100
b) Public non-financial corporations	688,187	804,664	833,767	886,260	760,568	833,767	821,540	830,373	801,302
c) Other non-financial corporations	1,290,135	1,430,618	1,561,773	1,371,000	1,426,714	1,561,773	1,553,391	1,572,344	1,599,023
d) Other resident sectors	1,760,793	2,239,067	2,552,668	2,174,065	2,493,693	2,552,668	2,555,274	2,670,257	2,651,505
Securities other than shares, included in broad money	18	18	-	3	-	-	-	-	-
a) Other financial corporations	15	15	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	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	40,843	43,550	59,479	43,630	57,291	59,479	59,511	59,239	59,337
<i>Of which: Other financial corporations</i>	<i>22,014</i>	<i>27,127</i>	<i>35,388</i>	<i>27,281</i>	<i>35,935</i>	<i>35,388</i>	<i>35,342</i>	<i>35,269</i>	<i>34,961</i>
Loans	29,582	56,119	102,213	66,089	97,795	102,213	111,047	115,344	106,184
<i>Of which: Other financial corporations</i>	<i>21,609</i>	<i>47,313</i>	<i>69,450</i>	<i>57,248</i>	<i>84,487</i>	<i>69,450</i>	<i>78,261</i>	<i>82,543</i>	<i>73,717</i>
Financial derivatives	4,771	11,280	21,891	14,011	23,575	21,891	21,581	24,962	31,940
<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	35	44	42	52	19	42	46	43	74
<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	2,104,518	2,216,686	2,693,590	2,297,114	2,573,838	2,693,590	2,718,542	2,772,527	2,860,718
a) Funds contributed by owners	666,580	691,207	776,192	685,764	775,973	776,192	777,447	823,747	818,370
b) Retained earnings	686,226	820,964	1,085,061	849,118	1,008,546	1,085,061	1,077,445	1,124,015	1,165,108
c) General and special reserves	532,032	621,961	684,031	640,812	679,825	684,031	680,745	644,894	656,298
d) Valuation adjustment	219,680	82,553	148,305	121,421	109,495	148,305	182,905	179,872	220,943
Other items (net)	420,793	426,519	355,268	364,695	434,532	355,268	330,030	128,974	245,922
Other liabilities	2,293,990	2,720,914	3,428,091	2,852,933	3,249,454	3,428,091	3,442,702	3,455,634	3,559,591
less: Other assets	1,910,138	2,332,179	3,098,735	2,461,106	2,818,029	3,098,735	3,105,513	3,278,979	3,247,769
plus: Consolidation adjustment	36,942	37,784	25,911	(27,132)	3,107	25,911	(7,160)	(47,681)	(65,900)

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. General Government includes Central and Provincial Government

3. Provincial Governments includes Provincial and Local Governments

4. The data may not tally with the table 3 at http://www.sbp.org.pk/ecodata/Ana_Acc_bkg.pdf and table 2.3 of Statistical Bulletin due to difference in classification and Sectorization.

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

6. From July, 2019 data on Central and Government Deposits with scheduled banks have been revised. This revision is due to reclassification of some of the PSEs, which were previously reported under Government deposits. The coverage of PSEs has been increased. Details are available at: http://www.sbp.org.pk/ecodata/MFSM_Other_Depository.pdf

2.4 Reserve Money

Million Rupees

Components	30 th June			2022	2023				
	FY21	FY22	FY23	Sep	May	Jun	Jul	Aug	Sep ^P
A. Currency in Circulation	6,909,937	7,572,465	9,148,739	7,652,625	8,676,818	9,148,739	8,679,604	8,466,069	8,287,843
B. Cash in Tills	378,302	429,566	524,857	417,174	438,975	524,857	488,089	462,468	453,873
C. Other Deposits	68,004	95,666	119,150	98,411	103,067	119,150	108,025	106,340	104,556
D. Bank Deposits	1,307,242	1,228,687	1,634,604	1,128,088	1,631,608	1,634,604	1,683,940	1,578,011	1,612,619
Reserve Money (A+B+C+D)	8,663,485	9,326,385	11,427,349	9,296,298	10,850,468	11,427,349	10,959,658	10,612,888	10,458,890
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	930,509	(563,261)	(2,011,757)	(1,065,798)	(2,217,704)	(2,011,757)	(1,580,576)	(1,677,763)	(1,642,236)
B. Net Domestic Assets (1+2+3)	7,732,976	9,889,646	13,439,106	10,362,096	13,068,172	13,439,106	12,540,234	12,290,651	12,101,126
1. Net Govt Sector Borrowing (i+ii)	5,320,146	5,168,106	5,229,673	5,564,722	4,972,041	5,229,673	4,535,131	3,809,659	4,951,401
i. Borrowings for Budgetary Support ¹	5,332,490	5,185,379	5,246,877	5,583,340	4,988,784	5,246,877	4,552,646	3,827,328	4,969,163
a) Federal Government	5,712,275	5,770,613	5,919,356	6,375,109	5,800,001	5,919,356	5,229,266	4,514,963	5,688,799
of which deposits with SBP	(1,016,725)	(968,090)	(725,239)	(279,620)	(1,227,544)	(725,239)	(1,198,502)	(2,028,646)	(937,373)
b) Provincial Government	(346,850)	(547,818)	(637,329)	(744,155)	(749,555)	(637,329)	(630,493)	(634,797)	(669,423)
Balochistan	(37,307)	(16,552)	(13,301)	(36,364)	(47,843)	(13,301)	(23,860)	(51,123)	(49,152)
Khyber Pakhtunkhwa	(31,540)	(1,039)	(59,000)	(17,399)	(33,131)	(59,000)	(87,848)	(54,812)	(43,547)
Punjab	(207,104)	(440,053)	(466,096)	(578,677)	(510,576)	(466,096)	(391,658)	(417,358)	(458,518)
Sindh	(70,899)	(90,174)	(98,933)	(111,715)	(158,005)	(98,933)	(127,128)	(111,504)	(118,206)
c) AJK Government	(12,368)	(14,770)	(14,358)	(20,646)	(29,134)	(14,358)	(21,158)	(26,742)	(24,228)
d) Gilgit-Baltistan	(20,566)	(22,646)	(20,792)	(26,968)	(32,529)	(20,792)	(24,969)	(26,095)	(25,985)
ii. Others	(12,344)	(17,273)	(17,204)	(18,618)	(16,743)	(17,204)	(17,515)	(17,669)	(17,762)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,313,779	1,675,461	1,611,490	1,475,635	1,578,558	1,611,490	1,600,885	1,575,654	1,549,181
i. Claims on Sch. Banks (a+b+c+d+e)	1,265,198	1,617,318	1,548,887	1,413,149	1,515,792	1,548,887	1,538,706	1,513,691	1,488,118
a. Agriculture Sector	3,865	4,875	5,911	5,320	5,595	5,911	5,668	5,783	5,811
b. Industrial Sector	413,636	692,456	628,619	640,556	631,438	628,619	619,933	619,215	619,489
c. Export Sector	589,340	781,291	772,841	597,954	743,388	772,841	779,171	754,181	728,867
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	258,357	138,696	141,516	169,319	135,371	141,516	133,934	134,512	133,951
ii. Claims on NBFIs	72,825	82,386	86,847	86,730	87,010	86,847	86,423	86,207	85,307
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)	1,099,050	3,046,079	6,597,943	3,321,739	6,517,573	6,597,943	6,404,219	6,905,339	5,600,544
Reserve Money(RM) (A+B)	8,663,485	9,326,385	11,427,349	9,296,298	10,850,468	11,427,349	10,959,658	10,612,888	10,458,890

R: Revised, P: Provisional

Source: Core Statistics Department

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

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

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

4/ Total may differ due to rounding off.

2.5 Currency in Circulation

Million Rupees

	30 th June			2022	2023				
	FY21	FY22	FY23	Sep	May	Jun	Jul	Aug	Sep ^P
1 Banknotes	7,278,860	7,992,592	9,664,290	8,060,350	9,106,305	9,664,290	9,158,332	8,919,143	8,732,277
2 One Rupee Coins and above	9,947	9,991	9,787	9,965	9,801	9,787	9,789	9,847	9,772
3 Total (1+2)	7,288,807	8,002,583	9,674,077	8,070,315	9,116,106	9,674,077	9,168,121	8,928,990	8,742,049
4 Held by Banking Department of SBP	150	146	131	144	115	131	133	190	113
5 Held by Issue Department of SBP	418	406	351	372	198	351	295	263	220
6 Currency in tills of Scheduled Banks	378,302	429,566	524,857	417,174	438,975	524,857	488,089	462,468	453,873
7 Currency in Circulation (3-4-5-6)	6,909,937	7,572,465	9,148,739	7,652,625	8,676,818	9,148,739	8,679,604	8,466,069	8,287,843

Notes:

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

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

Source: Core Statistics Department

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-22	30-Jun-23 ^R	1 st July 21 to 30-Sep-22	1 st July 22 to 30-Sep-23
1. Central Government (a+b)	20,356,780	23,894,290	772,493	1,452,509
a. Scheduled Banks	14,630,114	17,974,934	124,051	1,683,066
T-Bills and Securities	16,650,189	20,335,581	74,564	1,674,971
Less:				
<i>Government Deposits</i>	2,020,076	2,360,647	(49,487)	(8,095)
b. State Bank	5,726,667	5,919,356	648,442	(230,557)
T-bills and Securities etc.	6,196,800	5,890,137	(123,523)	(10,703)
Debtor Balances (Exc. Zakat Fund)	-	-	-	-
Less:				
<i>Govt. Deposits (Ex. Zakat and Privatization Fund)</i>	1,009,058	725,239	(729,438)	212,135
<i>Others*</i>	(538,925)	(754,458)	(42,527)	7,719
2. Provincial Governments (c+d)	(1,850,313)	(2,014,896)	(220,901)	(59,932)
c. Scheduled Banks	(1,265,079)	(1,342,417)	(14,366)	(12,775)
Government Securities and Others	1,024	1,024	(42,527)	7,719
Less:				
<i>Government Deposits</i>	1,266,103	1,343,441	14,366	12,775
d. State Bank	(585,234)	(672,479)	(206,535)	(47,157)
Government Securities	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
<i>Government Deposits (Excluding Zakat Fund)</i>	585,234	672,479	206,535	47,157
Net Budgetary Borrowing from the Banking System	18,506,467	21,879,394	551,592	1,392,577

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

2.8 Government Borrowing for Commodity Operations

Rice	117	134	3	7
Wheat	1,011,626	1,310,697	4,520	(185,552)
Sugar	67,302	107,242	(1,763)	(12,450)
Fertilizer	53,019	64,264	(9,701)	21,218
Seeds		1,748	3	7
Oil seeds				
Pulses				
Edible Oil				
Black Mash				
Chilies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,592	1,824	47	102
Total	1,133,655	1,485,909	(6,893)	(176,675)

Source: Core Statistics Department

2.10 Annual Accounts of State Bank of Pakistan

End Jun: Million Rupees

	2019	2020	2021	2022	2023
ASSETS					
Gold reserves held by the Bank	468,625	617,495	577,356	773,637	1,136,974
Local Currency – Coins	1,039	1,029	418	406	351
Foreign Currency Reserves	1,375,854	2,206,980	2,858,845	2,178,557	1,590,147
Earmarked foreign currency balances	72,703	62,010	20,708	24,051	20,206
Special Drawing Rights of the International Monetary Fund	55,461	29,537	60,771	43,461	5,381
Reserve tranche with the IMF under quota arrangements	27	28	27	33	46
Securities purchased under agreement to resale	782,918	917,540	1,792,952	4,518,610	8,387,621
Current accounts of governments	28,200	30,157	33,794		
Investments	8,003,637	7,508,359	6,949,850	6,404,018	6,065,519
Loans, Advances, Bills of Exchange and Commercial Papers	587,644	795,578	1,179,962	2,070,810	2,251,156
Assets held with the Reserve Bank of India	9,580	11,943	11,268	14,816	21,579
Balances due from the Govt. of India and Bangladesh	12,267	13,141	14,088	15,107	16,206
Property and Equipment	79,876	79,010	78,346	97,686	96,683
Intangible assets	199	106	98	170	155
Other assets	10,021	14,692	29,975	37,176	27,428
TOTAL ASSETS	11,488,051	12,287,605	13,608,457	16,178,538	19,619,452
LIABILITIES					
Bank notes in circulation	5,285,026	6,458,763	7,278,860	7,992,592	9,664,290
Bills Payable	1,147	1,226	1,796	1,251	1,619
Current accounts of governments	1,101,514	748,790	1,295,486	1,547,182	1,363,629
Current account with SBP-BSC -. (a -Subsidiary)	44,969	52,125	51,241	10,512	8,590
Current account with NIBAF (Guarantee) Limited - a subsidiary	105	187	202	-	-
Payable to Islamic Banking Institution against Bai Muajjal transactions	124,410	19,513	-	197	216
Payable under bilateral currency swap agreement	469,398	476,723	748,494	926,914	1,209,984
Deposits of banks and Financial Institutions	1,246,239	1,171,104	1,327,525	1,254,854	1,676,644
Other deposits and accounts	1,116,034	1,093,622	629,053	737,432	957,386
Payable to the International Monetary Fund	1,150,064	1,045,944	845,359	1,351,259	1,632,062
Securities sold under agreement to repurchase	-	-	135,051	530,194	142,882
Other Liabilities	176,875	99,531	75,071	134,303	156,501
Deferred Liability - Unfunded Staff Retirement Benefits	29,383	34,736	36,697	41,058	45,715
TOTAL LIABILITIES	10,745,164	11,202,263	12,424,837	14,527,749	16,859,518
NET ASSETS	742,887	1,085,342	1,183,621	1,650,789	2,759,934
REPRESENTED BY					
Share Capital	100	100	100	100,000	100,000
Reserves	112,706	167,389	260,993	214,789	440,965
Unappropriated profit	6,519	152,542	161,974	371,186	904,705
Unrealized appreciation on gold reserves held by the Bank	464,181	613,004	572,780	769,061	1,132,158
Unrealised appreciation on remeasurement of Foreign currency accounts and investments				-	10
Unrealized appreciation on re-measurement of investment-Local	68,491	61,417	96,883	85,014	71,356
Surplus on revaluation of property and equipment	90,891	90,891	90,891	110,739	110,739
TOTAL EQUITY	742,887	1,085,342	1,183,621	1,650,789	2,759,934
PROFIT & LOSS ACCOUNT					
Mark-Up/ Return/Interest Earned	656,468	1,218,372	768,020	991,784	2,183,421
Mark-Up/ Return/Interest Expenses	110,759	73,343	52,694	60,595	147,665
Net Mark-Up / Interest Income	545,709	1,145,029	715,327	931,189	2,035,756
Fair valuation adjustment on COVID loans - net	-	-	-	(63,223)	231
Fees, Commission & Brokerage Income	4,136	4,648	5,245	6,690	9,194
Exchange gain/(loss)-net	(505,911)	66,410	135,349	(61,818)	(874,670)
Dividend Income	2,390	400	500	633	605
Other operating income / (loss)-net	4,392	7,905	2,199	(9,384)	(1,545)
Other Income/(Loss)	113	382	397	5,200	37,197
Total Non - Markup / Interest Income	50,829	1,220,580	813,285	809,286	1,206,769
Administrative/ Operating Expenses	51,180	60,722	56,353	62,857	66,372
Provisions for /(reversal of provision against)	496	(73)	(89)	378	1,109
Total Non-Markup/Interest Expenses	51,675	60,649	56,264	63,235	67,482
PROFIT/ (LOSS) FOR THE YEAR	(846)	1,159,931	757,021	746,051	1,139,287
Net Cash Inflow / (Outflow) from Operating Activities	397,436	1,432,096	1,189,238	(31,841)	972,468
Net Cash Inflow / (Outflow) from Investing Activities	1,613	(753)	(645)	(325)	(130)
Net Cash Inflow / (Outflow) from Financing Activities	224,962	(1,050,123)	(829,800)	(82,663)	(276,010)

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation

(Subsidiary of State Bank of Pakistan)

End Jun: Million Rupees

	2019	2020	2021	2022	2023
ASSETS					
Deposit account with State Bank of Pakistan	-	-	-	2,801	2,532
Current account with State Bank of Pakistan	44,969	52,125	51,241	10,512	8,590
Investments	518	551	515	45,881	58,684
Employee loans and advances	9,606	8,900	10,780	11,525	14,713
Advances, deposits and payments	60	59	126	180	217
Medical and stationary consumable	247	311	316	346	195
Property and equipment	834	1,191	2,846	3,753	3,438
Total Assets	56,234	63,136	65,824	74,998	88,368
LIABILITIES					
Deferred liabilities - staff retirement benefits	50,294	56,659	59,246	67,187	5,662
Other liabilities	4,940	5,478	5,579	6,525	80,844
Total Liabilities	55,234	62,136	64,824	73,712	86,506
NET ASSETS	1,000	1,000	1,000	1,286	1,862
REPRESENTED BY					
Share capital	1,000	1,000	1,000	1,000	1,000
Reserves	-	-	-	-	286
Unappropriated Profit	-	-	-	286	576
PROFIT & LOSS ACCOUNTS					
Discount and Interest earned	45	67	47	3,827	7,878
Net operating expenses	14,548	18,114	15,350	18,771	23,306
Total Expenses	14,548	18,114	15,350	23,306	23,306
Reimbursed by the State bank of Pakistan	8,061	8,249	8,283	15,194	15,919
Allocated to the State Bank of Pakistan	6,488	9,864	7,067	-	-
Operating Profit				249	492
Profit on disposal of fixed assets	45	67	47	3	5
Other income	9	3	3	34	80
Balance Profit Transferred to the State Bank of Pakistan	54	69	50	-	-
Net Cash Inflow / (Outflow) from Operating Activities	275	588	1934	45,790	4,970
Net Cash Inflow / (Outflow) from Investing Activities	(275)	(588)	(1,934)	(39,594)	47,954
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Cash and cash equivalents at beginning of the year	-	-	-	-	6,197
Cash & Cash Equivalents at the end of the year	-	-	-	6,197	59,120

Source: SBP BSC HOK

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

Million Rupees

FINANCIAL POSITION	FY21	FY22	FY23	2023					
				2022					
				Sep	May	Jun	Jul	Aug	Sep ^F
ASSETS									
Cash & Balances with Treasury Banks	1,528,246	2,308,137	2,650,786	1,940,296	2,379,771	2,650,786	2,786,023	2,711,703	2,494,389
Balances with other Banks	213,911	330,061	517,695	388,147	546,766	517,695	485,210	540,659	372,333
Lending to Financial Institutions	966,673	858,227	892,010	563,388	648,055	892,010	1,815,300	1,581,250	1,901,444
Investments	13,615,840	16,441,736	20,895,614	17,483,776	20,226,033	20,895,614	21,467,558	22,016,318	22,621,718
Advances – Net of Provision	8,202,049	10,099,077	11,502,379	10,395,459	11,250,476	11,502,379	11,186,807	11,061,953	11,138,334
Gross Advances	8,831,088	10,771,563	12,202,125	11,083,730	11,954,441	12,202,125	11,897,517	11,775,252	11,856,656
Less: Provision for Non- Performing Advances	(629,039)	(672,486)	(699,746)	(688,270)	(703,966)	(699,746)	(710,711)	(713,299)	(718,323)
Operating Fixed Assets	635,575	716,433	872,579	760,393	833,619	872,579	875,402	884,365	891,924
Deferred Tax Assets	70,764	107,049	220,831	132,451	217,549	220,831	228,665	221,214	221,104
Other Assets	908,754	1,202,385	1,892,967	1,490,905	1,695,681	1,892,967	1,749,403	2,122,885	2,181,684
TOTAL ASSETS	26,141,812	32,063,106	39,444,861	33,154,815	37,797,948	39,444,861	40,594,367	41,140,348	41,822,930
LIABILITIES									
Bills Payable	322,389	358,528	424,912	296,614	347,336	424,912	342,970	330,900	291,596
Borrowings	4,097,113	6,725,049	8,916,845	6,362,341	9,181,112	8,916,845	9,960,759	9,949,300	10,204,199
Deposits and other Accounts	18,695,178	21,490,459	25,507,568	22,820,094	23,765,781	25,507,568	25,702,313	26,110,114	26,318,274
Sub-ordinated Loans	112,732	136,828	171,864	136,824	170,768	171,864	175,008	175,368	175,935
Liabilities Against Assets Subject to Finance Lease	1,823	10,134	12,518	10,315	12,575	12,518	12,371	12,374	12,431
Deferred Tax Liabilities	17,288	5,847	38,414	6,279	37,396	38,414	39,723	42,824	39,222
Other Liabilities	997,101	1,300,389	1,966,081	1,418,465	1,963,395	1,966,081	1,934,929	2,045,908	2,231,486
TOTAL LIABILITIES	24,243,625	30,027,234	37,038,203	31,050,931	35,478,363	37,038,203	38,168,073	38,666,788	39,273,142
NET ASSETS	1,898,187	2,035,872	2,406,658	2,103,884	2,319,586	2,406,658	2,426,294	2,473,560	2,549,788
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	561,451	584,837	614,275	590,950	613,363	614,275	614,535	620,520	627,831
Reserves	379,965	440,578	572,952	464,483	569,501	572,952	576,529	587,651	583,001
Un-appropriated / Un-remitted Profit	696,938	870,554	1,142,504	876,726	1,090,014	1,142,504	1,161,664	1,208,922	1,215,745
Surplus/ (Deficit) on Revaluation of Assets	259,833	139,904	76,926	171,725	46,708	76,926	73,567	56,467	123,210
TOTAL	1,898,187	2,035,872	2,406,658	2,103,884	2,319,586	2,406,658	2,426,294	2,473,560	2,549,788

Note: Figures pertain to last week end of every month

Source: Banking Supervision Department-I, SBP

2.13 Scheduled Banks' Consolidated Liquidity Position (All Banks)

Million Rupees

	FY20	FY21	FY22	2023					
				2022					
				Aug	Apr	May	Jun	Jul	Aug
Demand Liabilities	14,142,999	16,618,909	19,281,929	16,543,175	16,425,354	16,859,028	18,358,468	17,949,432	17,827,561
Time Liabilities	1,791,929	1,875,316	2,074,337	2,273,678	4,302,748	4,362,946	4,279,847	4,251,976	4,377,838
TOTAL (Demand & Time Liabilities)	15,934,928	18,494,226	21,356,266	18,816,853	20,728,102	21,221,973	22,638,315	22,201,407	22,205,399
LIQUID ASSETS MAINTAINED IN PAKISTAN									
Cash	374,689	418,418	415,712	458,602	723,405	519,274	602,904	544,422	545,152
Balance with SBP	606,361	700,455	1,447,459	1,119,081	1,307,664	1,243,602	1,388,023	1,429,530	1,241,712
Balance with agents of SBP	193,531	197,018	207,436	112,203	266,516	228,360	290,217	176,946	1,241,712
Un-encumbered approved Securities	7,390,284	11,079,775	11,976,081	12,169,732	13,719,541	14,668,710	15,435,676	14,656,680	15,161,927
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	46,201	44,086	54,870	56,611	73,497	73,760	74,076	74,205	75,999
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	3,270,049	3,791,605	4,612,478	4,513,084	4,933,713	5,054,062	5,393,662	5,283,721	5,286,185
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	9,403,145	11,156,910	11,679,643	12,397,234	11,598,062	11,884,964

Source: Banking Supervision Department-I, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	Dec-22				Mar-23			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	11,719	584,917	81,948	678,584	12,763	628,620	72,281	713,664
a. Currency	12	3,957	9,641	13,611	18	4,599	8,204	12,821
b. Transferable Deposits	2,862	458,984	61,990	523,837	3,815	488,680	43,467	535,962
c. Restricted Deposits	-	32,313	5,813	38,126	-	25,333	790	26,123
d. Other Deposits	8,844	89,664	4,503	103,011	8,930	110,009	19,820	138,759
2. Investment in securities other than shares	1,134,659	565,323	225,642	1,925,625	1,376,004	560,880	170,300	2,107,184
a. Short-term	615,004	442,959	143,968	1,201,932	755,192	297,851	81,659	1,134,701
b. Long-term	519,655	122,364	81,674	723,693	620,812	263,029	88,641	972,482
3. Loans extended (Advances)	233,417	137,174	419,050	789,640	237,219	132,127	431,554	800,900
a. Short-term	54,495	63,228	269,907	387,630	56,978	57,777	274,603	389,358
b. Long-term	178,921	73,945	149,143	402,010	180,241	74,350	156,951	411,542
4. Investment in shares	49,947	214,085	-	264,032	52,337	197,561	-	249,898
a. Quoted	44,154	201,350	-	245,504	46,595	184,146	-	230,740
b. Non-quoted	5,793	12,735	-	18,528	5,742	13,416	-	19,158
5. Insurance Technical Reserve	-	-	145	145	-	-	207	207
a. Life	-	-	3	3	-	-	54	54
b. Non-life	-	-	142	142	-	-	154	154
6. Financial Derivatives	-	-	-	-	-	10,433	-	10,433
7. Other accounts receivable	26,259	114,048	27,486	167,793	33,003	86,316	45,096	164,416
8. Non-financial assets	9,336	32,379	50,977	92,692	10,575	30,242	52,420	93,237
a. Produced assets	8,198	26,136	50,031	84,364	10,425	23,939	51,359	85,724
i. Fixed assets	7,885	23,324	40,238	71,447	10,153	20,486	41,020	71,659
ii. Inventories	-	1,585	-	1,585	-	1,235	-	1,235
iii. Valuables	-	154	-	154	-	1,041	-	1,041
iv. Other produced assets	313	1,073	9,793	11,179	272	1,177	10,340	11,788
b. Non-produced assets	1,138	6,244	946	8,328	150	6,302	1,061	7,513
i. Land	308	2,299	170	2,777	150	2,359	(104)	2,405
ii. Other non-produced assets	830	3,945	776	5,551	-	3,943	1,165	5,108
Total Assets/ Liabilities	1,465,335	1,647,926	805,248	3,918,510	1,721,901	1,646,180	771,858	4,139,940
1. Deposits	39,319	37,149	521,880	598,349	34,160	33,828	489,591	557,579
a. Restricted deposits	126	26,014	-	26,140	117	23,372	-	23,489
b. Other deposits	39,194	11,135	521,880	572,209	34,042	10,457	489,591	534,090
2. Securities other than shares (bonds/debentures etc)	-	940	9,104	10,044	-	2,577	8,999	11,576
a. Short-term	-	5	-	5	-	1,812	-	1,812
b. long-term	-	934	9,104	10,039	-	765	8,999	9,764
3. Loans (Borrowings)	1,235,535	65,981	141,809	1,443,325	1,491,024	62,163	125,252	1,678,439
a. Short-term	1,033,986	22,097	12,076	1,068,159	1,396,063	19,664	15,608	1,431,335
b. Long-term	201,549	43,884	129,733	375,165	94,961	42,499	109,644	247,105
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	43,989	88,408	87,729	220,125	49,012	94,465	105,241	248,717
6. Shares and other equity	146,493	1,455,448	44,727	1,646,668	147,706	1,453,147	42,776	1,643,628
a. Quoted	6,238	828,804	4,290	839,331	6,238	788,996	13,003	808,237
b. Non-quoted	78,333	473,368	34,490	586,191	78,333	514,989	24,957	618,279
c. Retained earnings	31,565	54,290	(27,510)	58,345	41,519	43,388	(48,209)	36,698
d. Current year result	11,633	87,599	(15,682)	83,549	2,834	95,015	118	97,966
e. General & special reserves	22,987	12,941	49,545	85,473	25,548	13,485	53,494	92,527
f. Valuation adjustments	(4,263)	(1,554)	(406)	(6,222)	(6,765)	(2,726)	(587)	(10,079)

* DFIs also includes HBFC & PMRC data.

Source: Core Statistics Department

2.15 Classification of Deposits with DFIs, MFBs and NBFCs

SECTOR	Million Rupees					
	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23
1 Non-financial Corporations	133,675	129,679	95,920	136,388	99,307	83,639
i Public	33,183	34,176	37,160	37,553	32,830	28,020
ii Private	100,492	95,504	58,761	98,835	66,477	55,619
2 Financial Corporations	73,252	105,915	151,218	104,583	181,142	156,942
i Deposit money institutions	3,404	1,152	41,404	1,570	47,837	49,607
ii Other deposit accepting institutions	62,385	58,690	50,867	36,364	74,915	58,588
iii Financial intermediaries	5,126	34,857	45,057	50,366	55,850	46,825
iv Financial auxiliaries	170	8,461	12,241	14,645	1,239	683
v Insurance and pension funds	2,167	2,756	1,648	1,638	1,301	1,238
3 Central Government	22,775	18,967	16,048	21,671	31,827	32,568
4 Provincial Governments	9,137	9,552	9,810	9,531	13,083	13,650
5 Local Governments	791	1,212	339	1,588	1,366	1,423
6 Household	213,345	202,155	213,745	217,654	234,745	232,824
7 Non-profit Institutions (NPIs) Serving Households	43,416	30,875	31,123	32,109	35,860	34,072
8 Non-residents	837	856	952	984	1,018	2,461
9 Foreign Currency	..	..	..	..	..	..
Total		497,228	499,211	519,156	524,509	557,579

Source: Core Statistics Department

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

SECTOR	Million Rupees					
	Dec-22			Mar-23		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	242,079	5,145	247,224	247,669	6,159	253,829
i Public	5,415	554	5,969	5,157	500	5,657
ii Private	236,663	4,591	241,254	242,513	5,659	248,172
2 Financial Corporations	29,862	74,995	104,857	29,300	70,538	99,838
i Deposit money institutions	18,216	28,187	46,402	24,651	33,153	57,804
ii Other deposit accepting institutions	9,005	18,807	27,812	2,308	8,369	10,677
iii Financial intermediaries	2,500	27,941	30,441	2,205	28,993	31,198
iv Financial auxiliaries	142	61	202	136	23	159
v Insurance and pension funds	..	1	1	0	1	1
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	69,476	20,125	89,601	71,638	19,824	91,462
7 Non-profit Institutions (NPIs) Serving Households	31	-	31	26	-	26
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	1,078	-	1,078	1,064	-	1,064
10 Other Advances and Financial Leases	327,390	19,460	346,850	334,649	20,032	354,682
Total	669,915	119,725	789,640	684,347	116,554	800,900

* This includes Depository NBFCs, DFIs and MFIs.

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

Source: Core Statistics Department

2.17 Classification of Investments in Securities and Shares By DFIs, MFBs and NBFCs

Million Rupees

SECURITIES	Dec-22			Mar-23		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	1,651,523	274,101	1,925,625	1,816,270	290,913	2,107,184
1 Non-financial Corporations	17,487	75,621	93,107	18,409	47,149	65,558
i Public	1,791	12,038	13,829	3,258	10,662	13,920
ii Private	15,695	63,583	79,278	15,151	36,487	51,639
2 Financial Corporations	96,816	76,659	173,475	114,242	105,817	220,058
i Deposit money institutions	58,093	30,048	88,141	74,311	45,811	120,122
ii Other deposit accepting institutions	9,552	24,172	33,724	4,981	20,817	25,798
iii Financial intermediaries	29,171	22,320	51,490	34,950	39,145	74,095
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	120	120	-	43	43
3 Central Government	1,537,171	121,822	1,658,993	1,683,570	137,333	1,820,903
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	50	-	50	50	615	664
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	53,086	210,946	264,032	56,017	193,881	249,898
1 Non-financial Corporations	10,902	182,975	193,877	10,169	166,694	176,863
i Public	1,438	108,949	110,386	1,252	99,666	100,918
ii Private	9,464	74,027	83,491	8,917	67,028	75,945
2 Financial Corporations	40,829	27,529	68,358	44,073	26,732	70,805
i Deposit money institutions	33,575	2,945	36,520	37,168	2,639	39,806
ii Other deposit accepting institutions	965	1,839	2,804	965	2,395	3,360
iii Financial intermediaries	5,072	22,340	27,412	4,732	21,269	26,001
iv Financial auxiliaries	986	2	988	995	-	995
v Insurance and pension funds	231	403	634	213	429	642
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,356	442	1,797	1,775	456	2,231
Total (A+B)	1,704,609	485,047	2,189,657	1,872,287	484,795	2,357,082

* This includes Depository NBFCs, DFIs and MFIs.

Source: Core Statistics Department

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

3.1 Scheduled Banks' Liabilities and Assets*

(End period: Million Rupees)

Item	Dec-22 ^R	Mar-23	Jun-23 ^P
Assets	36,185,736	39,063,232	41,190,125
I. Currency and Deposits	1,911,697	2,563,604	3,145,879
1. Currency	504,466	572,480	606,313
2. Transferable Deposits	1,208,126	1,698,944	2,235,440
3. Restricted/ compulsory deposits	52,508	64,499	67,121
4. Other Deposits	146,596	227,681	237,005
II. Securities (other than shares)	18,001,795	19,432,925	20,972,221
1. Short-term	3,740,267	4,038,250	5,222,184
2. Long-term	14,261,527	15,394,675	15,750,038
III. Loans extended (Advances)	13,405,996	13,765,756	13,555,377
1. Short-term	8,416,260	8,791,190	8,028,597
A) Money at call	166,672	114,653	174,486
B) Reverse Repo	907,253	1,361,195	639,590
C) Bills purchased and discounted	310,387	343,622	370,030
D) Other short-term advances	7,031,947	6,971,720	6,844,491
2. Long-term	4,989,736	4,974,566	5,526,781
IV. Shares and other equity	504,179	545,370	572,165
1. Quoted	187,847	181,304	189,070
2. Non quoted	313,566	359,955	379,216
3. Investment fund shares	2,766	-	3,879
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	17,044	40,815	13,398
VII. Other accounts receivable	1,228,236	1,547,074	1,703,872
1. Trade credit and advances	-	-	-
2. Others	1,228,236	1,547,074	1,703,872
A) Dividends receivable resident sector	167	774	206
B) Settlement accounts resident sector	33,251	28,864	34,232
C) Items in the process of collection	692	2,559	546
D) Miscellaneous assets residents sector	1,188,427	1,507,302	1,661,066
E) Other non- resident accounts receivable	5,699	7,575	7,822
VIII. Non-financial assets	1,116,790	1,167,689	1,227,213
1. Produced assets	839,318	860,057	907,454
A) Tangible fixed assets	737,593	755,987	799,128
a) Dwellings	144,043	146,504	151,096
i) Building on freehold land	5,699	5,712	5,758
ii) Building on leasehold land	138,344	140,792	145,338
b) Other buildings and structures	275,431	281,737	306,957
i) Building on freehold land	90,098	89,941	90,984
ii) Building on leasehold land	185,333	191,796	215,974
c) Machinery and equipment	259,900	268,943	278,048
i) Transport equipments	20,222	20,901	22,589
ii) Furniture & Fixtures	36,272	37,014	36,648
iii) Office equipments	153,733	158,836	164,142
iv) Other machinery & equipments	49,673	52,191	54,669
d) Other tangible fixed assets n.e.s	58,220	58,804	63,026
B) Intangible fixed assets	96,238	97,858	100,029
a) Computer software	60,749	62,473	64,641
b) Other intangible fixed assets n.e.s	35,489	35,385	35,389
C) Inventories	5,487	6,212	8,296
D) Valuables	-	-	-
2. Non-produced assets	277,472	307,631	319,759
A) Tangible non-produced assets	254,948	285,495	297,960
a) Land	164,710	190,170	196,164
i) Land underlying Buildings and structures	157,876	183,336	196,164
1. Freehold land	59,832	79,657	78,955
2. Leasehold land	98,044	103,679	117,208
ii) Recreational land	6,834	6,834	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	90,238	95,325	101,796
B) Intangible non-produced assets	22,524	22,136	21,799
a) Leases and other transferable contracts	16,032	16,269	16,179
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	4,279	3,654	3,407

3.1 Scheduled Banks' Liabilities and Assets*

(End period: Million Rupees)

Item	Dec-22 ^R	Mar-23	Jun-23 ^P
Liabilities	36,185,736	39,063,232	41,190,125
I. Deposits	23,309,382	24,270,048	26,363,171
1. Transferable Deposits	18,369,590	19,285,525	21,070,748
2. Restricted/ compulsory deposits	565,239	607,274	575,720
3. Other deposits	4,374,553	4,377,250	4,716,704
II. Securities (other than shares bonds/ debentures etc.)	126,983	126,838	129,486
1. Short-term	-	-	-
2. Long-term	126,983	126,838	129,486
III. Loans (Borrowings)	7,706,503	9,356,336	9,080,649
1. Short-term	7,280,928	8,871,336	8,210,779
A) Money at call	188,716	156,376	146,673
B) Repurchase agreements (Repo)	5,262,414	6,602,394	6,120,235
C) Other short-term borrowings	1,829,798	2,112,566	1,943,871
2. Long-term borrowings	425,575	485,000	869,871
IV. Financial Derivatives	28,749	45,971	34,708
V. Other accounts payable	2,817,810	3,040,105	2,786,787
1. Provision for losses	750,371	781,775	772,089
A) Provision for loan losses-Specific	678,077	700,990	691,678
B) Provision for loan losses-General	45,525	52,374	43,569
C) Provision for other losses	26,769	28,411	36,842
2. Accumulated Depreciation	327,047	337,066	346,376
3. Other accounts payable other resident Sectors	1,721,469	1,899,402	1,624,258
A) Dividends payable	15,735	22,971	9,993
B) Settlement accounts	17,200	48,747	73,569
C) Items in the process of collection	8,373	9,221	12,120
D) Miscellaneous liability items	1,680,160	1,818,463	1,528,577
a) Suspense account	81,883	69,551	94,163
b) Provision for expected costs	105,783	142,494	140,471
c) Deferred tax liabilities	10,790	17,611	14,539
d) Accrued wages	8,621	8,084	9,314
e) Accrued rent	504	525	560
f) Accrued taxes	497,991	522,105	534,923
g) Other miscellaneous liability items	974,589	1,058,093	734,606
4. Other non- resident accounts payable	18,923	21,862	44,064
A) Dividends payable non-residents	8,551	11,324	33,637
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,372	10,538	10,426
VI. Insurance, pension, and standardized guarantee schemes	-	-	327,824
VII. Shares and other equity	2,196,308	2,223,933	2,467,499
1. Quoted	386,281	386,171	399,145
2. Non quoted	249,310	260,299	263,942
3. Investment fund shares	-	-	-
4. Retained earnings	430,988	598,546	544,142
5. Current year result	495,824	325,963	499,348
6. General and special reserve	537,060	569,327	602,236
7. Valuation adjustments	96,845	83,627	158,686
IX. Contingencies and Commitments	14,963,609	16,705,969	16,842,070
1. Guarantees	2,834,599	3,243,411	3,212,210
2. Commitments	11,892,576	13,276,369	13,444,164
A) Letter of Credit	3,982,318	4,096,991	4,625,867
B) Forward Foreign Exchange Transactions	6,209,169	7,325,441	7,001,352
C) Forward government Securities Transactions	342,855	312,692	270,816
D) Derivatives	79,940	113,761	114,389
E) Forward lending	395,307	495,233	399,537
F) Operating leases	340	318	299
G) Commitments for acquisition of :	38,493	39,717	38,460
i. Fixed assets	28,617	28,440	30,956
ii. Intangible assets	9,876	11,277	7,504
H) Other commitments	844,153	892,217	993,445
3. Other contingent liabilities	236,435	186,189	185,695

Source: Core Statistics Department

Notes:

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

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

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

3.2 Classification of Scheduled Banks' Deposits by Type of Accounts

(Amount in Million Rupees)
(No. of Accounts in Unit)

END OF PERIOD	2022				2023			
	Jun		Dec		Mar		Jun ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	47,035,068	7,816,902.7	55,804,736	7,788,266.0	60,689,469	8,495,614.9	62,400,727	8,986,948.4
Call Deposits	378,285	342,069.9	343,437	334,225.6	314,481	372,155.7	307,811	503,164.0
Other Deposits Accounts	148,052	535,874.4	124,991	642,840.8	105,137	551,983.5	160,692	681,292.1
Saving Deposits	19,065,793	9,132,503.5	20,505,889	9,016,848.0	21,515,723	9,314,708.9	21,858,684	10,055,785.8
FIXED DEPOSITS	895,905	4,146,037.1	1,193,048	4,259,484.4	946,194	4,114,430.5	857,579	4,456,225.9
Less Than 6 months	108,156	1,746,165.9	475,370	1,443,855.6	138,788	1,257,821.0	104,788	1,462,652.9
For 6 months & over but less than 1 year	47,788	440,025.3	60,239	427,296.1	55,185	543,299.2	38,920	543,614.0
For 1 year & over but less than 2 years	364,913	1,569,575.3	402,899	1,941,655.4	414,102	1,876,817.0	426,308	1,960,481.4
For 2 years & over but less than 3 years	35,436	30,908.7	36,553	87,340.5	29,978	69,006.4	22,402	64,566.7
For 3 years & over but less than 4 years	63,811	87,247.9	34,121	99,050.3	29,561	83,971.9	32,290	80,404.6
For 4 years & over but less than 5 years	21,393	5,722.9	5,538	4,432.8	22,298	5,736.5	35,898	48,218.1
For 5 years & over	254,408	266,391.1	178,328	255,853.7	256,282	277,778.5	196,973	296,288.4
All Deposits	67,523,103	21,973,387.6	77,972,101	22,041,664.7	83,571,004	22,848,893.5	85,585,493	24,683,416.3

Note:

Source: Core Statistics Department

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

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2021	2022		2023	
	Dec	Jun	Dec	Mar	Jun ^P
I. FOREIGN CONSTITUENTS	502,351.3	607,448.8	633,129.3	719,196.4	737,621.2
I. Official	83,938.6	97,008.3	104,984.3	121,568.3	120,785.3
II. Business	119,382.9	138,700.9	144,249.3	165,519.9	163,295.0
III. Personal	299,029.8	371,739.6	383,895.7	432,108.2	453,540.9
2. DOMESTIC CONSTITUENTS	19,764,519.4	21,365,938.8	21,408,535.3	22,129,697.1	23,945,795.1
I. GOVERNMENT	2,995,839.3	3,286,173.8	3,560,351.9	3,525,215.9	3,704,080.5
a. Federal Government	1,836,797.2	2,020,071.1	2,326,070.6	2,233,998.9	2,360,642.2
b. Provincial Governments	1,022,776.3	1,114,521.9	1,085,122.4	1,141,724.0	1,185,944.1
c. Local Bodies	136,265.9	151,580.8	149,158.9	149,493.1	157,494.3
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,339,213.9	1,403,799.2	1,115,764.0	1,250,952.6	1,424,483.6
a. Agriculture, hunting and forestry	1,602.8	1,595.5	1,066.9	1,009.1	1,066.3
b. Services	143,925.8	153,596.7	29,809.3	33,858.1	34,717.6
c. Utilities	424,346.0	461,501.2	466,094.5	524,895.9	604,960.4
d. Transport, storage and communications	232,022.2	264,783.1	105,832.1	123,066.1	136,827.7
e. Manufacturing	197,593.6	186,228.9	220,330.3	250,155.4	293,337.8
f. Mining and Quarrying	172,016.9	159,593.3	161,911.2	184,596.4	193,345.5
g. Construction	34,025.3	36,697.9	40,320.6	40,110.5	38,797.5
h. Commerce and Trade	42,474.8	57,641.4	24,247.7	43,181.3	51,234.2
i. Others	91,206.5	82,161.1	66,151.4	50,079.9	70,196.6
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,011,035.0	1,053,942.5	759,435.6	852,769.6	905,655.3
a. Mutual Funds and AMCs	509,210.7	635,418.3	387,121.3	404,384.6	397,796.5
b. Insurance & Pension Funds	204,120.4	145,274.4	135,326.3	239,239.6	170,438.7
c. MFIs and DFIs	74,467.2	55,296.4	23,968.5	27,026.5	37,635.4
d. Stock Exchange & Brokerage Houses	52,637.6	43,329.3	69,038.6	44,890.0	38,830.1
e. Modarabas	3,053.4	3,662.4	3,937.7	3,671.2	3,689.1
f. Other NBFIs	167,545.6	170,961.7	140,043.1	133,557.8	257,265.5
IV. PRIVATE SECTOR (BUSINESS)	4,417,796.5	4,902,456.4	4,813,365.6	5,071,746.5	5,536,064.2
a. Agriculture, forestry and fishing	234,498.8	197,808.5	181,099.9	170,921.3	196,117.3
01. Crop and animal production, hunting and related service activities	231,913.4	194,070.7	176,164.4	164,662.8	189,587.6
i. Growing of Wheat, Rice, Sugar Cane & Cotton	137,070.9	117,757.6	100,699.3	95,658.7	98,573.1
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	8,910.2	8,341.6	7,574.1	7,046.5	6,940.8
iii. Growing of other fruits, vegetables and crops	39,276.9	33,038.6	31,873.6	27,243.4	27,775.2
iv. Raising of livestock and other related activities	24,834.0	24,558.4	25,173.9	24,585.6	44,205.1
v. Other agricultural support activities	21,695.6	10,266.5	10,780.1	10,083.0	11,986.4
vi. Hunting, trapping and related service activities	125.8	108.0	63.3	45.7	107.1
02 - Forestry and logging	552.7	680.2	1,018.6	1,072.2	1,325.3
03 - Fishing and aquaculture	2,032.7	3,057.7	3,916.9	5,186.3	5,204.4
b. Mining and quarrying	175,900.1	214,697.4	219,145.4	240,417.5	229,882.3
01 - Mining of coal and lignite	42,197.8	49,696.7	64,824.2	74,351.3	52,311.9
02 - Extraction of crude petroleum and natural gas	119,240.5	141,739.0	135,007.4	146,531.2	150,598.0
03 - Mining of metal ores	2,254.3	2,817.0	2,882.0	3,196.6	4,887.2
04-Other mining and quarrying	11,865.2	20,100.2	15,921.8	15,894.9	21,135.0
05- Mining support service activities	342.2	344.5	510.0	443.5	950.2
c. Manufacturing	1,316,337.8	1,457,180.1	1,337,137.6	1,378,114.1	1,563,155.6
01 - Manufacture of food products	201,766.9	201,665.0	216,959.9	245,299.6	269,507.1
02 - Manufacture of beverages	27,567.4	32,361.3	45,590.2	47,988.2	60,967.3
03 - Manufacture of tobacco products	18,464.7	20,790.7	15,523.7	20,628.4	53,599.6
04 - Manufacture of textiles	201,051.2	215,873.0	212,198.8	212,179.2	200,970.2
i. Preparation and spinning of textile fibers	67,056.1	66,695.6	57,898.6	53,685.4	54,757.1
ii. Weaving of textiles	21,953.9	27,436.0	24,583.5	28,107.3	24,808.6
iii. Finishing of textiles	21,054.6	27,934.9	35,438.1	23,925.3	19,955.2
iv. Manufacture of knitted and crocheted fabrics	12,660.7	11,960.8	13,423.9	16,353.1	14,177.5
v. Manufacture of made-up textile articles, except apparel	25,897.5	29,206.0	29,262.4	29,025.5	29,497.3
vi. Manufacture of carpets and rugs	1,215.5	1,031.4	1,313.2	2,416.3	1,927.3
vii. Manufacture of other textiles n.e.c.	51,212.9	51,608.5	50,279.2	58,666.2	55,847.3
05 - Manufacture of wearing apparel	44,459.9	52,092.3	58,140.3	65,605.4	72,031.8
06 - Manufacture of leather and related products	17,718.0	17,193.0	18,862.1	21,277.1	23,072.4
i. Tanning and dressing of leather; dressing and dyeing of fur	4,509.5	4,420.1	4,212.3	5,849.9	6,019.9
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,285.5	3,000.0	3,019.7	3,404.1	3,365.0
iii. Manufacture of footwear	10,922.9	9,772.9	11,630.1	12,023.1	13,687.5
a). Leather wear	9,729.6	8,461.6	10,386.5	10,091.9	11,631.1
b). Rubber and Plastic wear	1,193.3	1,311.4	1,243.5	1,931.2	2,056.4

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2021	2022		2023	
	Dec	Jun	Dec	Mar	Jun ^P
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,062.7	3,246.0	2,706.4	3,164.7	3,357.2
08 - Manufacture of paper and paper products	10,768.3	9,043.0	11,565.3	12,260.6	15,736.5
09 - Printing and reproduction of recorded media	11,988.8	14,886.4	13,763.7	15,065.4	16,679.6
10 - Manufacture of coke and refined petroleum products	94,056.2	175,295.3	157,449.2	147,340.1	138,227.3
11 - Manufacture of chemicals and chemical products	182,061.4	150,755.2	129,753.3	128,744.4	168,162.2
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	50,535.5	67,092.2	58,008.7	52,390.5	52,478.9
13 - Manufacture of rubber and plastics products	17,506.8	16,833.2	15,587.9	21,111.3	23,770.4
14 - Manufacture of other non-metallic mineral products	35,232.9	31,608.5	27,359.3	29,016.3	25,794.9
15 - Manufacture of basic metals	37,954.1	47,181.4	43,785.5	41,284.2	48,008.2
16 - Manufacture of fabricated metal products, except machinery and equipment	9,586.7	10,517.2	9,870.0	10,771.2	12,637.2
17 - Manufacture of computer, electronic and optical products	22,025.4	26,191.1	33,864.3	29,633.0	26,262.0
18 - Manufacture of electrical equipment	51,611.5	58,128.0	51,545.1	58,806.2	79,269.4
19 - Manufacture of machinery and equipment	26,650.1	21,791.9	21,274.3	20,402.6	41,984.6
20 - Manufacture of motor vehicles, trailers and semi-trailers	147,216.5	177,500.4	68,668.6	72,851.5	95,205.5
21 - Manufacture of other transport equipment	10,241.8	8,142.6	10,758.7	11,100.1	11,888.8
22 - Manufacture of furniture	2,898.6	3,019.6	3,550.5	4,369.9	4,773.1
23 - Other manufacturing	90,014.5	94,650.1	109,138.1	104,008.2	115,826.9
24 - Repair and installation of machinery and equipment	1,898.2	1,322.7	1,213.9	2,788.9	2,944.4
d. Electricity, gas, steam and air conditioning supply	192,738.8	289,433.0	246,316.7	354,279.6	364,822.4
e. Water supply; sewerage, waste management and remediation activities	7,633.7	10,689.0	11,812.5	15,343.1	13,584.1
f. Construction	361,598.3	437,486.1	347,132.2	322,043.8	427,324.4
01 - Construction of buildings	210,587.5	248,445.1	189,161.7	167,891.4	214,957.1
02 - Civil engineering	111,068.2	145,320.2	108,532.2	109,300.4	159,994.2
03 - Specialized construction activities	39,942.6	43,720.8	49,438.3	44,852.1	52,373.1
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	710,973.8	761,380.8	814,748.7	852,578.3	953,156.9
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	44,582.9	41,339.8	48,375.7	50,041.3	50,059.8
02 - Wholesale trade, except of motor vehicles and motorcycles	229,288.7	253,991.8	274,968.6	293,854.1	339,612.3
03 - Retail trade, except of motor vehicles and motorcycles	437,102.2	466,049.2	491,404.4	508,682.9	563,484.8
h. Transportation and storage	171,409.3	259,837.4	384,153.4	409,532.9	427,767.1
i. Accommodation and food service activities	23,758.1	24,977.6	28,983.3	27,999.8	29,824.1
j. Information and communication	161,043.7	175,424.2	185,111.9	198,416.8	211,348.3
k. Real estate activities	207,963.0	220,924.8	231,998.9	223,396.7	209,150.3
l. Professional, scientific and technical activities	113,664.6	124,656.2	124,198.6	123,592.1	134,405.4
01 - Legal and accounting activities	31,455.4	14,578.5	15,287.9	19,588.4	16,010.6
02 - Activities of head offices; management consultancy activities	3,349.6	9,662.5	8,544.9	9,869.0	12,075.9
03 - Architectural and engineering activities; technical testing and analysis	20,975.3	23,558.4	22,907.9	25,026.3	29,354.7
04 - Scientific research and development	6,288.1	7,624.8	4,732.0	9,268.6	10,651.7
05 - Advertising and market research	11,629.9	13,270.0	12,571.0	12,161.7	13,857.8
06 - Other professional, scientific and technical activities	39,015.1	54,750.2	58,990.7	46,427.3	51,260.2
07 - Veterinary activities	951.1	1,211.8	1,164.2	1,250.7	1,194.5
m. Administrative and support service activities	105,837.0	96,951.4	99,829.4	103,065.8	112,274.0
01 - Rental and leasing activities	2,831.5	3,400.6	3,499.0	3,186.2	3,309.5
02 - Employment activities	775.3	1,221.0	1,697.7	1,439.9	1,175.2
03 - Travel agency, tour operator, reservation service and related activities	18,382.0	16,299.1	20,448.6	21,231.1	25,228.8
04 - Security and investigation activities	3,522.9	4,420.4	4,573.9	4,130.7	3,822.2
05 - Services to buildings and landscape activities	3,182.8	3,186.7	3,189.9	2,448.0	3,698.5
06 - Office administrative, office support and other business support activities	77,142.5	68,423.5	66,420.4	70,629.9	75,039.7
n. Education	99,498.6	105,797.6	105,941.9	123,029.7	111,355.1
o. Human health and social work activities	82,607.2	76,308.2	69,891.1	75,002.6	81,213.4
p. Arts, entertainment and recreation	1,854.3	3,156.1	3,518.2	2,285.8	2,499.9
q. Other service activities	450,479.4	445,747.7	422,345.7	451,726.5	468,183.6
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	517,331.6	562,512.4	592,179.0	590,525.8	615,919.8
VI. PERSONAL	9,443,867.1	10,091,015.0	10,512,179.3	10,790,437.3	11,695,312.4
VII. OTHER	39,435.9	66,039.6	55,260.0	48,049.5	64,279.3
TOTAL	20,266,870.8	21,973,387.6	22,041,664.6	22,848,893.5	24,683,416.4

Source: Core Statistics Department

Note:

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

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

As on 30th June, 2023 (Provisional)

(Amount in Million Rupees)
(Number of Accounts in Unit)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	730,336	1,908.3	293,421	1,082.4	14,984	13.5	37,335	52.1	7,844,434	21,332.5
25,000 to 50,000	58,309	2,064.1	42,340	1,516.6	570	19.7	1,657	58.3	501,434	17,558.9
50,000 to 100,000	51,733	3,736.7	45,448	3,190.5	548	39.2	1,384	98.8	309,361	21,101.7
100,000 to 150,000	30,578	3,768.9	21,753	2,632.1	276	34.2	1,046	130.1	164,757	19,955.9
150,000 to 200,000	17,911	3,113.3	12,558	2,103.7	225	38.8	661	115.2	94,923	15,873.2
200,000 to 300,000	26,065	6,415.4	12,535	3,044.3	275	68.1	929	227.1	129,904	31,495.0
300,000 to 400,000	16,608	5,738.8	7,459	2,574.6	204	70.0	599	208.6	79,956	27,683.0
400,000 to 500,000	14,218	6,412.5	5,186	2,327.5	132	58.5	391	175.3	54,319	24,114.3
500,000 to 750,000	23,248	13,950.3	9,488	5,723.8	310	193.0	828	504.3	103,669	62,510.1
750,000 to 1,000,000	13,262	11,758.8	5,539	4,806.3	222	195.8	552	477.7	57,510	50,031.0
1,000,000 to 2,000,000	27,107	37,633.2	15,469	22,586.7	553	801.3	1,314	1,882.6	127,328	174,727.9
2,000,000 to 3,000,000	12,433	30,587.3	6,070	14,800.4	452	1,153.4	694	1,702.7	55,829	134,562.4
3,000,000 to 4,000,000	7,113	24,508.5	3,402	11,717.2	220	767.8	401	1,370.7	32,025	109,890.2
4,000,000 to 5,000,000	5,209	23,375.6	2,225	9,947.5	163	731.2	412	1,888.4	20,985	93,302.4
5,000,000 to 6,000,000	4,270	23,010.5	1,946	10,619.2	129	703.9	321	1,741.0	18,339	98,215.6
6,000,000 to 7,000,000	2,908	18,702.1	1,358	8,790.7	106	684.6	177	1,154.2	11,419	73,807.9
7,000,000 to 8,000,000	2,212	16,424.9	1,044	7,770.7	89	664.8	162	1,217.9	8,679	64,699.2
8,000,000 to 9,000,000	1,650	13,945.0	1,099	9,391.3	68	572.8	138	1,168.4	6,955	58,731.9
9,000,000 to 10,000,000	1,422	13,549.1	804	7,657.3	56	531.6	95	893.8	5,928	56,223.2
10,000,000 to 100,000,000	11,725	279,129.0	11,489	374,704.3	1,451	57,320.8	1,961	61,443.9	65,016	1,542,310.1
100,000,000 to 500,000,000	540	98,495.3	3,631	731,778.1	723	165,478.8	531	110,482.9	4,719	936,877.0
500,000,000 to 1,000,000,000	39	26,164.9	793	572,804.0	226	147,367.8	108	73,182.2	579	386,082.6
1,000,000,000 to 5,000,000,000	21	40,172.7	598	1,088,338.7	318	611,731.6	208	375,607.7	448	784,510.4
5,000,000,000 to 10,000,000,000	2	13,503.9	65	576,525.6	21	210,673.1	19	131,881.2	55	358,200.7
10,000,000,000 & Over	1	19,552.2	14	227,647.1	16	224,569.3	9	137,989.9	20	372,267.1
TOTAL	1,058,920	737,621.2	505,734	3,704,080.6	22,337	1,424,483.6	51,932	905,655.3	9,698,591	5,536,064.2

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

As on 30th June, 2023 (Provisional)

(Amount in Million Rupees)
(Number of Accounts in Unit)

SIZE OF ACCOUNTS (Rs.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	503,490	5,127.4	48,530,155	136,524.6	128,214	747.2	57,352,033	164,879.7	58,082,369	166,788.0
25,000 to 50,000	5,570	199.6	4,849,489	174,660.5	33,256	611.5	5,434,316	194,625.2	5,492,625	196,689.3
50,000 to 100,000	7,113	512.1	5,697,242	409,122.4	20,501	935.1	6,081,597	434,999.7	6,133,330	438,736.4
100,000 to 150,000	3,266	390.8	3,470,651	424,201.3	8,812	972.0	3,670,561	448,316.4	3,701,139	452,085.3
150,000 to 200,000	3,484	338.7	2,341,557	406,455.1	4,976	220.3	2,458,384	425,145.1	2,476,295	428,258.4
200,000 to 300,000	7,214	1,780.5	2,718,000	658,890.7	12,539	3,006.2	2,881,396	698,511.9	2,907,461	704,927.2
300,000 to 400,000	1,574	543.7	1,420,823	489,700.5	3,343	1,171.8	1,513,958	521,952.1	1,530,566	527,690.9
400,000 to 500,000	1,339	604.0	871,437	389,561.7	3,851	1,637.0	936,655	418,478.4	950,873	424,890.9
500,000 to 750,000	2,739	1,637.8	1,178,571	711,476.0	3,405	1,921.7	1,299,010	783,966.8	1,322,258	797,917.2
750,000 to 1,000,000	1,872	1,619.1	587,140	510,827.2	1,420	1,207.1	654,255	569,164.2	667,517	580,923.0
1,000,000 to 2,000,000	5,073	7,448.1	922,676	1,265,926.5	4,398	5,867.3	1,076,811	1,479,240.4	1,103,918	1,516,873.6
2,000,000 to 3,000,000	2,848	6,993.8	325,282	782,100.1	1,073	2,557.3	392,248	943,870.1	404,681	974,457.3
3,000,000 to 4,000,000	2,444	8,463.4	153,181	523,658.9	211	724.5	191,884	656,592.7	198,997	681,101.2
4,000,000 to 5,000,000	1,395	6,240.7	90,874	405,618.9	125	544.7	116,179	518,273.8	121,388	541,649.4
5,000,000 to 6,000,000	1,424	7,545.7	71,602	384,144.1	150	823.3	93,911	503,792.9	98,181	526,803.4
6,000,000 to 7,000,000	687	4,473.7	39,939	257,554.2	209	1,346.6	53,895	347,812.1	56,803	366,514.2
7,000,000 to 8,000,000	520	3,870.4	30,556	227,619.3	44	330.2	41,094	306,172.4	43,306	322,597.3
8,000,000 to 9,000,000	376	3,189.7	23,215	196,271.6	36	307.0	31,887	269,632.5	33,537	283,577.5
9,000,000 to 10,000,000	399	3,807.3	18,461	175,171.6	28	263.8	25,771	244,548.5	27,193	258,097.6
10,000,000 to 100,000,000	5,187	147,843.5	118,023	2,428,039.3	445	13,205.8	203,572	4,624,867.7	215,297	4,903,996.7
100,000,000 to 500,000,000	849	172,379.8	2,666	457,702.0	99	14,863.2	13,218	2,589,562.0	13,758	2,688,057.3
500,000,000 to 1,000,000,000	121	73,939.4	151	98,006.4	1	918.0	1,979	1,352,300.4	2,018	1,378,465.3
1,000,000,000 to 5,000,000,000	91	151,823.0	70	126,658.2	5	10,097.7	1,738	3,148,767.4	1,759	3,188,940.0
5,000,000,000 to 10,000,000,000	1	5,147.5	-	-	-	-	161	1,282,428.1	163	1,295,932.0
10,000,000,000 & Over	-	-	1	55,421.8	-	-	60	1,017,894.2	61	1,037,446.4
TOTAL	559,076	615,919.8	73,461,762	11,695,312.9	227,141	64,279.3	84,526,573	23,945,794.7	85,585,493	24,683,415.9

Source: Core Statistics Department

3.5 Province/Region and Categories of Deposit Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Dec-2022			Mar-2023			Jun-2023 ^B		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	32.62	600.51	633.13	39.55	679.65	719.20	46.32	691.31	737.62
	Government	84.63	3,475.72	3,560.35	110.26	3,414.96	3,525.22	91.30	3,612.78	3,704.08
	Non-Financial Public Sector Enterprises	9.53	1,106.24	1,115.76	24.49	1,226.47	1,250.95	13.93	1,410.56	1,424.48
	NBFCs & Financial Auxiliaries	1.75	757.68	759.44	1.36	851.41	852.77	2.80	902.85	905.66
	Private Sector (Business)	285.85	4,527.52	4,813.37	282.94	4,788.81	5,071.75	383.95	5,152.11	5,536.06
	Trust Funds & Non Profit Organizations	7.81	584.37	592.18	6.35	584.17	590.53	13.18	602.74	615.92
	Personal/Individuals	1,618.05	8,894.13	10,512.18	1,632.81	9,157.63	10,790.44	1,815.69	9,879.62	11,695.31
	Others	5.26	50.00	55.26	11.47	36.58	48.05	15.43	48.85	64.28
	Total	2,045.50	19,996.17	22,041.66	2,109.22	20,739.67	22,848.89	2,382.61	22,300.81	24,683.42
Punjab	Foreign Constituents	24.67	215.25	239.92	29.53	242.21	271.74	34.32	269.94	304.27
	Government	22.52	1,341.07	1,363.58	43.63	1,386.16	1,429.79	26.24	1,471.36	1,497.60
	Non-Financial Public Sector Enterprises	2.81	613.60	616.41	20.76	686.72	707.48	4.49	761.90	766.39
	NBFCs & Financial Auxiliaries	0.35	130.94	131.30	0.30	113.82	114.12	0.36	127.29	127.65
	Private Sector (Business)	166.55	1,757.06	1,923.61	159.39	1,832.63	1,992.02	219.17	2,088.71	2,307.88
	Trust Funds & Non Profit Organizations	3.83	217.90	221.74	2.80	208.57	211.37	7.21	222.16	229.38
	Personal/Individuals	924.70	4,463.11	5,387.81	946.70	4,670.31	5,617.01	1,067.12	5,104.41	6,171.53
	Others	0.87	11.13	12.00	1.81	9.86	11.67	0.78	10.07	10.85
	Total	1,146.31	8,750.06	9,896.37	1,204.91	9,150.28	10,355.19	1,359.70	10,055.85	11,415.54
Sindh	Foreign Constituents	1.52	288.35	289.87	2.10	325.30	327.40	2.15	315.93	318.08
	Government	10.90	767.52	778.42	15.15	728.25	743.39	11.55	792.67	804.22
	Non-Financial Public Sector Enterprises	4.85	229.95	234.80	1.66	247.56	249.22	6.68	285.61	292.29
	NBFCs & Financial Auxiliaries	0.01	534.90	534.92	0.03	665.39	665.42	1.40	715.78	717.19
	Private Sector (Business)	55.95	2,054.18	2,110.13	58.04	2,186.14	2,244.17	60.20	2,122.56	2,182.77
	Trust Funds & Non Profit Organizations	1.38	259.80	261.18	1.48	274.93	276.41	1.80	274.11	275.91
	Personal/Individuals	135.77	2,707.76	2,843.53	135.92	2,690.99	2,826.91	152.10	2,849.45	3,001.55
	Others	0.02	10.29	10.30	0.07	3.90	3.97	0.06	7.97	8.03
	Total	210.39	6,852.74	7,063.14	214.45	7,122.46	7,336.91	235.96	7,364.07	7,600.04
Khyber Pakhtunkhwa	Foreign Constituents	3.07	16.52	19.58	3.59	17.57	21.16	4.31	17.43	21.74
	Government	20.33	324.03	344.35	22.01	311.18	333.19	20.68	310.29	330.96
	Non-Financial Public Sector Enterprises	0.73	27.02	27.75	0.54	41.84	42.37	0.62	29.76	30.37
	NBFCs & Financial Auxiliaries	0.04	50.02	50.06	0.03	30.68	30.71	0.05	1.76	1.81
	Private Sector (Business)	38.01	123.81	161.82	38.85	119.48	158.33	57.62	163.22	220.84
	Trust Funds & Non Profit Organizations	1.39	14.19	15.58	1.06	19.96	21.02	1.55	21.07	22.62
	Personal/Individuals	294.38	640.72	935.10	289.04	653.30	942.34	312.05	700.06	1,012.11
	Others	2.16	21.18	23.35	1.97	16.02	17.99	0.48	12.65	13.13
	Total	360.10	1,217.49	1,577.59	357.10	1,210.02	1,567.11	397.35	1,256.23	1,653.58
Balochistan	Foreign Constituents	0.03	1.41	1.43	0.01	1.61	1.62	0.01	1.66	1.67
	Government	19.00	125.61	144.61	17.39	131.20	148.59	17.41	133.36	150.77
	Non-Financial Public Sector Enterprises	0.57	17.95	18.52	0.48	17.16	17.64	0.56	21.07	21.63
	NBFCs & Financial Auxiliaries	-	1.45	1.45	-	1.24	1.24	..	1.42	1.42
	Private Sector (Business)	12.46	60.91	73.37	14.45	58.39	72.85	23.81	89.10	112.91
	Trust Funds & Non Profit Organizations	0.13	4.72	4.84	0.09	4.73	4.82	0.23	4.70	4.92
	Personal/Individuals	48.63	165.24	213.87	57.17	175.24	232.41	65.49	190.47	255.96
	Others	2.07	0.64	2.71	7.29	0.89	8.18	14.09	0.78	14.87
	Total	82.88	377.93	460.81	96.89	390.46	487.35	121.61	442.55	564.16
Islamabad	Foreign Constituents	0.14	70.48	70.62	0.12	82.64	82.76	0.15	73.43	73.58
	Government	3.12	882.36	885.48	1.66	822.35	824.01	7.74	861.08	868.83
	Non-Financial Public Sector Enterprises	0.35	213.43	213.78	..	228.33	228.33	0.97	304.80	305.77
	NBFCs & Financial Auxiliaries	-	29.22	29.22	-	27.73	27.73	-	47.08	47.08
	Private Sector (Business)	1.99	505.15	507.13	1.83	565.27	567.10	2.62	647.11	649.74
	Trust Funds & Non Profit Organizations	0.58	86.09	86.67	0.49	74.20	74.69	0.48	77.32	77.80
	Personal/Individuals	17.17	683.02	700.19	16.48	693.28	709.76	17.86	731.81	749.68
	Others	0.12	6.72	6.84	0.16	5.89	6.05	0.01	17.35	17.36
	Total	23.46	2,476.46	2,499.92	20.74	2,499.70	2,520.44	29.84	2,759.98	2,789.82
Gilgit- Baltistan	Foreign Constituents	0.29	0.23	0.52	0.16	0.25	0.41	0.11	0.35	0.46
	Government	7.73	13.02	20.75	8.50	11.96	20.46	6.59	14.56	21.14
	Non-Financial Public Sector Enterprises	0.21	4.00	4.20	1.03	4.20	5.22	0.59	5.63	6.22
	NBFCs & Financial Auxiliaries	1.29	4.91	6.20	0.94	7.09	8.03	0.93	3.45	4.38
	Private Sector (Business)	4.03	5.64	9.67	3.50	5.67	9.16	5.27	10.93	16.20
	Trust Funds & Non Profit Organizations	0.41	0.45	0.86	0.35	0.44	0.78	0.75	0.46	1.21
	Personal/Individuals	17.21	27.52	44.73	14.64	36.89	51.53	17.66	36.68	54.34
	Others	0.02	0.01	0.03	0.02	0.01	0.03	0.01	0.02	0.03
	Total	31.19	55.78	86.97	29.13	66.50	95.63	31.91	72.08	104.00

3.5 Province/Region and Categories of Deposits Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Dec-2022			Mar-2023			Jun-2023 ^F		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
AJK	Foreign Constituents	2.91	8.27	11.18	4.03	10.07	14.10	5.27	12.56	17.83
	Government	1.05	22.11	23.16	1.92	23.87	25.78	1.10	29.46	30.56
	Non-Financial Public Sector Enterprises	0.01	0.29	0.30	0.02	0.66	0.68	0.01	1.80	1.81
	NBFCs & Financial Auxiliaries	0.06	6.23	6.29	0.06	5.45	5.51	0.06	6.08	6.14
	Private Sector (Business)	6.86	20.77	27.63	6.88	21.23	28.11	15.25	30.48	45.73
	Trust Funds & Non Profit Organizations	0.08	1.23	1.32	0.09	1.34	1.43	1.16	2.92	4.08
	Personal/Individuals	180.19	206.77	386.96	172.86	237.62	410.48	183.41	266.74	450.15
	Others	..	0.02	0.03	0.15	0.01	0.16	..	0.01	0.01
	Total	191.16	265.70	456.86	185.99	300.26	486.25	206.25	350.04	556.29

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, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

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

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

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

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

Note:

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

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

(End period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2023			
	Mar		Jun ^P	
	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	51,130,945	126,291.8	58,082,369	166,788.0
25,000 to 50,000	7,823,318	264,694.5	5,492,625	196,689.3
50,000 to 100,000	7,299,543	517,202.6	6,133,330	438,736.4
100,000 to 150,000	3,645,320	442,918.3	3,701,139	452,085.3
150,000 to 200,000	6,003,525	1,112,410.1	2,476,295	428,258.4
200,000 to 300,000	2,114,565	514,986.3	2,907,461	704,927.2
300,000 to 400,000	1,192,103	410,174.6	1,530,566	527,690.9
400,000 to 500,000	774,841	345,948.5	950,873	424,890.9
500,000 to 750,000	1,031,054	616,993.0	1,322,258	797,917.2
750,000 to 1,000,000	516,883	449,608.1	667,517	580,923.0
1,000,000 to 2,000,000	961,783	1,324,099.3	1,103,918	1,516,873.6
2,000,000 to 3,000,000	360,810	867,536.7	404,681	974,457.3
3,000,000 to 4,000,000	175,194	601,396.7	198,997	681,101.2
4,000,000 to 5,000,000	108,123	482,677.8	121,388	541,649.4
5,000,000 to 6,000,000	87,986	472,081.3	98,181	526,803.4
6,000,000 to 7,000,000	50,903	327,999.0	56,803	366,514.2
7,000,000 to 8,000,000	38,577	287,185.1	43,306	322,597.3
8,000,000 to 9,000,000	30,371	256,942.7	33,537	283,577.5
9,000,000 to 10,000,000	25,273	239,942.1	27,193	258,097.6
10,000,000 to 100,000,000	184,002	4,284,836.4	215,297	4,903,996.7
100,000,000 to 500,000,000	12,203	2,334,299.4	13,758	2,688,057.3
500,000,000 to 1,000,000,000	1,837	1,190,011.1	2,018	1,378,465.3
1,000,000,000 to 5,000,000,000	1,621	2,925,376.1	1,759	3,188,940.0
5,000,000,000 to 10,000,000,000	141	938,803.9	163	1,295,932.0
10,000,000,000 & Over	83	1,514,478.2	61	1,037,446.4
TOTAL	83,571,004	22,848,893.5	85,585,493	24,683,415.9

Source: Core Statistics Department, SBP

Notes:-

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

3.7 Number of Banks' Accounts and Depositors in Pakistan¹

All Banks

(In Thousands)

	Jun-22 ^R	Dec-22 ^R	Jun-23 ^P
No. of Accounts			
Total Accounts	159,342	167,409	177,825
Active Accounts	108,050	108,138	110,380
Dormant Accounts	51,292	59,270	67,445
Total Accounts-Male	111,025	115,870	122,173
Active Accounts-Male	75,355	75,159	76,552
Dormant Accounts-Male	35,670	40,711	45,621
Total Accounts-Female	42,655	45,954	49,319
Active Accounts-Female	30,249	30,539	31,099
Dormant Accounts-Female	12,405	15,415	18,220
Total Accounts-Transgender	10	7	6
Active Accounts-Transgender	1	1	1
Dormant Accounts-Transgender	9	6	5
No. of Depositors²			
Total Depositors	77,860	80,807	83,338
Active Depositors	63,773	64,348	64,856
Dormant Depositors	36,667	41,606	46,358
Total Depositors-Male	50,878	52,152	54,037
Active Depositors-Male	42,078	42,048	42,615
Dormant Depositors-Male	25,075	27,895	30,924
Total Depositors-Female	26,350	28,074	29,080
Active Depositors-Female	21,283	21,821	21,776
Dormant Depositors-Female	10,011	12,230	14,211
Total Depositors-Transgender	3	1	1
Active Depositors-Transgender	..	..	..
Dormant Depositors-Transgender	3	..	..

P: Provisional, R: Revised

Source: Core Statistics Department

1. It includes all accounts of individuals, corporates, public and private institutions etc. maintained with Scheduled Banks, Microfinance Banks and Developed Finance institutions.
2. Any account holder having multiple accounts in same/different banks/MFBs/DFIs is counted once.

3.8 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2023			
	Mar		Jun ^P	
	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 25,000	749,941	4,487.2	1,125,959	10,109.3
25,000 to 50,000	1,141,660	38,349.8	935,492	33,948.8
50,000 to 100,000	562,506	36,663.8	460,378	31,423.6
100,000 to 150,000	249,163	30,309.9	259,842	31,754.3
150,000 to 200,000	178,049	30,704.6	176,409	30,499.7
200,000 to 300,000	260,940	63,448.4	354,972	88,203.5
300,000 to 400,000	247,675	84,500.5	159,284	54,272.0
400,000 to 500,000	104,809	46,717.1	109,310	48,822.1
500,000 to 750,000	293,329	187,619.9	293,062	188,268.6
750,000 to 1,000,000	108,007	94,700.0	121,321	107,398.9
1,000,000 to 2,000,000	245,660	337,432.9	235,793	329,380.0
2,000,000 to 3,000,000	70,259	172,259.1	68,689	168,251.8
3,000,000 to 4,000,000	28,752	99,337.4	28,518	98,305.4
4,000,000 to 5,000,000	20,538	92,208.2	20,598	92,982.8
5,000,000 to 6,000,000	15,229	83,062.0	15,216	82,787.1
6,000,000 to 7,000,000	8,198	53,115.3	11,209	72,501.7
7,000,000 to 8,000,000	7,253	54,342.5	7,450	55,634.5
8,000,000 to 9,000,000	8,334	70,063.4	6,150	51,910.7
9,000,000 to 10,000,000	6,956	66,758.3	7,303	69,971.2
10,000,000 to 100,000,000	45,879	1,383,383.8	44,301	1,347,493.9
100,000,000 to 500,000,000	9,803	2,119,169.3	9,456	2,044,047.4
500,000,000 to 1,000,000,000	1,570	1,071,648.6	1,486	999,186.9
1,000,000,000 to 5,000,000,000	1,152	2,230,603.7	1,146	2,198,057.9
5,000,000,000 to 10,000,000,000	116	747,200.5	104	668,667.8
10,000,000,000 & Over	89	2,257,033.4	100	2,904,036.9
4,365,867	11,455,119.7	4,453,548	11,807,916.8	11,807,916.77

Source: Core Statistics Department

Notes:

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

3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 30th June, 2023 (Provisional)

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non- Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less Than 25,000	-	-	24	-	25	-	51	0.0	97,458	665.9	4	-	1,027,882	9,434.8	515	8.5	1,125,959	10,109.3
25,000 to 50,000	-	-	1	0.0	-	-	1	0.0	97,781	3,869.3	-	-	835,723	29,946.0	1,986	133.4	935,492	33,948.8
50,000 to 100,000	-	-	-	-	5	0.4	4	0.3	101,212	7,684.8	2	0.2	357,516	23,712.8	1,639	25.2	460,378	31,423.6
100,000 to 150,000	-	-	1	0.1	-	-	7	0.9	93,714	11,414.7	-	-	165,626	20,333.9	494	4.7	259,842	31,754.3
150,000 to 200,000	-	-	1	0.2	2	0.3	9	1.5	56,817	9,753.4	3	0.5	119,361	20,713.4	216	30.3	176,409	30,499.7
200,000 to 300,000	-	-	-	-	5	1.2	11	2.9	192,212	47,918.6	1	0.2	162,286	40,182.7	457	97.9	354,972	88,203.5
300,000 to 400,000	-	-	-	-	1	0.4	16	5.7	78,819	26,604.6	3	0.9	80,218	27,584.7	227	75.7	159,284	54,272.0
400,000 to 500,000	-	-	-	-	4	1.8	20	9.6	50,951	22,841.3	2	1.3	58,201	25,914.3	132	53.8	109,310	48,822.1
500,000 to 750,000	-	-	1	0.6	3	1.9	34	20.8	70,557	42,293.7	6	3.7	222,430	145,928.0	31	19.8	293,062	188,268.6
750,000 to 1,000,000	-	-	1	0.9	4	3.3	50	51.7	47,645	42,543.8	15	20.6	73,570	64,742.2	36	36.5	121,321	107,398.9
1,000,000 to 2,000,000	-	-	4	2,004.6	18	26.5	411	658.8	63,921	90,008.7	33	50.5	171,257	236,585.3	149	45.6	235,793	329,380.0
2,000,000 to 3,000,000	-	-	6	14.2	15	37.8	102	254.9	28,700	71,136.1	13	33.6	39,848	96,775.1	5	0.0	68,689	168,251.8
3,000,000 to 4,000,000	-	-	1	3.8	17	58.1	47	162.4	12,847	44,522.5	7	23.7	15,588	53,519.4	11	15.5	28,518	98,305.4
4,000,000 to 5,000,000	-	-	1	4.9	8	35.5	37	167.0	10,321	47,017.5	11	50.7	10,215	45,700.9	5	6.3	20,598	92,982.8
5,000,000 to 6,000,000	-	-	1	5.9	11	60.7	20	107.9	7,048	37,976.6	5	27.4	8,131	44,608.7	-	-	15,216	82,787.1
6,000,000 to 7,000,000	-	-	2	12.7	7	45.0	15	97.1	7,205	46,670.1	9	56.5	3,971	25,620.5	-	-	11,209	72,501.7
7,000,000 to 8,000,000	-	-	2	15.0	12	89.3	13	96.3	4,531	33,905.2	6	45.6	2,886	21,483.1	-	-	7,450	55,634.5
8,000,000 to 9,000,000	-	-	2	17.9	6	51.0	8	68.2	3,734	31,542.2	4	35.0	2,394	20,180.1	2	16.4	6,150	51,910.7
9,000,000 to 10,000,000	-	-	-	-	7	66.2	7	66.5	3,630	34,756.2	2	19.1	3,657	35,063.2	-	-	7,303	69,971.2
10,000,000 to 100,000,000	1	21.5	52	2,542.5	155	6,181.0	211	7,602.4	37,692	1,206,359.7	72	3,591.1	6,107	120,603.9	11	591.7	44,301	1,347,493.9
100,000,000 to 500,000,000	-	-	50	12,169.1	154	41,793.6	124	29,471.4	9,028	1,943,677.2	20	4,297.0	73	11,579.2	7	1,059.8	9,456	2,044,047.4
500,000,000 to 1,000,000,000	-	-	13	8,298.1	58	40,699.7	48	31,036.0	1,358	913,539.8	7	4,363.2	2	1,250.1	-	-	1,486	999,186.9
1,000,000,000 to 5,000,000,000	-	-	34	75,276.6	107	240,071.4	55	108,804.1	947	1,767,888.1	1	1,000.0	2	5,017.7	-	-	1,146	2,198,057.9
5,000,000,000 to 10,000,000,000	-	-	8	55,901.0	50	320,938.7	9	62,102.0	37	229,726.0	-	-	-	-	-	-	104	668,667.8
10,000,000,000 & Over	-	-	40	1,730,996.3	48	1,007,669.4	6	89,221.0	6	76,150.2	-	-	-	-	-	-	100	2,904,036.9
TOTAL	1	21.5	245	1,887,264.3	722	1,657,833.3	1,316	330,009.4	1,078,171	6,790,466.4	226	13,620.9	3,366,944	1,126,479.9	5,923	2,221.1	4,453,548	11,807,916.8

Source: Core Statistics Department

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

BORROWERS	2023			2023		
	Mar			Jun ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	20.2	20.2	-	21.5	21.5	-
2. DOMESTIC CONSTITUENTS	11,455,099.5	11,332,174.3	122,925.2	11,807,895.3	11,680,126.4	127,768.9
I. GOVERNMENT	1,435,968.8	1,435,753.7	215.1	1,887,264.3	1,885,264.3	2,000.0
a. Federal Government	868,719.3	868,719.3	-	1,035,269.5	1,035,269.5	-
01. Commodity Operations	511,271.5	511,271.5	-	590,909.7	590,909.7	-
02. Others	357,447.7	357,447.7	-	444,359.8	444,359.8	-
b. Provincial Governments	567,249.6	567,034.4	215.1	851,994.8	849,994.8	2,000.0
01. Commodity Operations	560,314.4	560,099.3	215.1	845,000.7	843,000.7	2,000.0
02. Others	6,935.2	6,935.2	-	6,994.1	6,994.1	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,506,538.8	1,506,538.8	-	1,657,833.3	1,657,833.3	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	1,089.3	1,089.3	-	1,145.0	1,145.0	-
03. Utilities	555,681.9	555,681.9	-	583,517.7	583,517.7	-
04. Transport, storage and communications	404,058.8	404,058.8	-	450,384.2	450,384.2	-
05. Manufacturing	74,775.3	74,775.3	-	99,530.1	99,530.1	-
06. Mining and Quarrying	64,899.1	64,899.1	-	64,899.1	64,899.1	-
07. Construction	18,253.5	18,253.5	-	15,551.1	15,551.1	-
08. Commerce and Trade	383,015.4	383,015.4	-	440,386.1	440,386.1	-
09. Others	4,765.4	4,765.4	-	2,419.9	2,419.9	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	340,944.2	340,733.6	210.5	330,009.4	329,859.4	149.9
01. Mutual Funds and AMCs	3,743.7	3,743.7	-	6,948.2	6,948.2	-
02. Insurance & Pension Funds	3,812.6	3,812.6	-	3,678.4	3,678.4	-
03. MFIs and DFIs	252,499.4	252,499.4	-	217,496.1	217,496.1	-
04. Stock Exchange & Brokerage Houses	15,280.3	15,280.3	-	15,817.3	15,817.3	-
05. Modarabas	5,615.5	5,615.5	-	5,859.1	5,859.1	-
06. Other NBFIs	59,992.7	59,782.1	210.5	80,210.3	80,060.4	149.9
IV. PRIVATE SECTOR (BUSINESS)	7,025,312.6	6,905,041.8	120,270.8	6,790,466.4	6,667,221.2	123,245.2
a. Agriculture, forestry and fishing	338,498.1	239,246.5	99,251.6	343,915.6	242,109.2	101,806.5
01. Crop and animal production, hunting and related service activities	337,079.5	237,903.5	99,176.0	342,167.6	240,435.5	101,732.1
i. Growing of Wheat, Rice, Sugar Cane & Cotton	169,059.1	144,458.8	24,600.3	158,972.8	133,768.1	25,204.7
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	12,001.9	3,288.5	8,713.4	11,426.6	3,337.4	8,089.2
iii. Growing of other fruits, vegetables and crops	12,359.6	11,428.5	931.1	13,288.2	12,363.7	924.5
iv. Raising of livestock and other related activities	110,407.7	51,156.4	59,251.3	113,216.4	52,562.9	60,653.5
v. Other agricultural support activities	33,247.7	27,567.8	5,679.9	45,255.9	38,395.6	6,860.2
vi. Hunting, trapping and related service activities	3.5	3.5	-	7.8	7.8	-
02 - Forestry and logging	25.9	9.9	15.9	26.4	9.1	17.3
03 - Fishing and aquaculture	1,392.7	1,333.0	59.7	1,721.6	1,664.6	57.0
b. Mining and quarrying	67,188.5	67,179.5	9.1	77,015.4	77,006.4	9.1
01. Mining of coal and lignite	50,877.6	50,877.6	0.0	52,308.5	52,308.5	0.0
02. Extraction of crude petroleum and natural gas	14,242.6	14,242.6	-	18,110.9	18,110.9	-
03. Mining of metal ores	607.1	607.1	-	605.7	605.7	-
04. Other mining and quarrying	1,439.3	1,430.3	9.0	5,969.6	5,960.5	9.0
05. Mining support service activities	22.0	22.0	-	20.8	20.8	-
c. Manufacturing	4,621,086.3	4,608,035.9	13,050.4	4,416,698.1	4,403,452.8	13,245.4
01. Manufacture of food products	1,101,218.2	1,089,252.7	11,965.5	1,009,712.4	997,518.8	12,193.6
02. Manufacture of beverages	49,000.2	48,976.5	23.7	51,088.0	51,064.3	23.7
03. Manufacture of tobacco products	3,650.9	3,612.1	38.8	3,014.8	2,977.4	37.4
04. Manufacture of textiles	1,576,542.6	1,576,385.6	157.0	1,518,435.8	1,518,283.9	151.9
i. Preparation and spinning of textile fibers	545,421.4	545,421.0	0.4	533,280.7	533,280.3	0.4
ii. Weaving of textiles	322,561.8	322,486.3	75.5	315,299.7	315,224.7	74.9
iii. Finishing of textiles	297,958.5	297,948.7	9.8	281,286.2	281,276.4	9.8
iv. Manufacture of knitted and crocheted fabrics	52,341.4	52,300.8	40.7	51,895.2	51,854.6	40.7
v. Manufacture of made-up textile articles, except apparel	194,583.8	194,580.3	3.5	186,275.4	186,273.0	2.4
vi. Manufacture of carpets and rugs	1,154.7	1,151.8	2.9	1,117.7	1,114.8	2.9
vii. Manufacture of other textiles n.e.c.	162,520.9	162,496.7	24.2	149,280.8	149,260.1	20.7
05. Manufacture of wearing apparel	208,042.5	207,811.5	231.1	213,732.8	213,509.1	223.7
06. Manufacture of leather and related products	49,398.4	49,330.5	67.9	47,627.8	47,561.3	66.5
i. Tanning and dressing of leather; dressing and dyeing of fur	7,586.0	7,560.7	25.3	7,757.3	7,732.1	25.3
ii. Manufacture of luggage, handbags and the like, saddlery and harness	1,939.9	1,939.9	-	2,098.5	2,098.5	-
iii. Manufacture of footwear	39,872.4	39,829.8	42.6	37,772.0	37,730.8	41.2
a). Leather wear	32,030.6	31,988.0	42.6	29,949.6	29,908.4	41.2
b). Rubber and Plastic wear	7,841.8	7,841.8	-	7,822.4	7,822.4	-

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End period: Million Rupees)

BORROWERS	2023			2023		
	Mar			Jun ^P		
	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	7,643.1	7,631.5	11.6	8,298.2	8,286.7	11.5
08. Manufacture of paper and paper products	99,728.4	99,694.4	34.0	95,559.1	95,525.9	33.2
09. Printing and reproduction of recorded media	16,315.1	16,299.9	15.1	17,134.8	17,120.0	14.8
10. Manufacture of coke and refined petroleum products	147,424.0	147,424.0	-	145,230.6	145,230.6	-
11. Manufacture of chemicals and chemical products	318,191.5	318,099.0	92.5	317,907.7	317,815.2	92.5
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	102,060.6	102,055.3	5.3	107,041.6	107,036.3	5.3
13. Manufacture of rubber and plastics products	84,234.2	84,198.2	36.0	73,468.2	73,435.0	33.2
14. Manufacture of other non-metallic mineral products	297,692.9	297,657.3	35.6	299,995.4	299,961.1	34.3
15. Manufacture of basic metals	208,442.0	208,347.7	94.3	201,643.7	201,551.3	92.4
16. Manufacture of fabricated metal products, except machinery and equipment	32,511.5	32,502.7	8.8	29,075.0	29,066.6	8.4
17. Manufacture of computer, electronic and optical products	8,554.5	8,553.6	0.9	9,411.5	9,410.6	0.9
18. Manufacture of electrical equipment	131,069.4	131,053.4	16.0	114,263.3	114,247.8	15.5
19. Manufacture of machinery and equipment	20,945.5	20,928.8	16.7	20,173.8	20,162.1	11.7
20. Manufacture of motor vehicles, trailers and semi-trailers	88,548.6	88,545.7	2.9	66,697.5	66,694.7	2.8
21. Manufacture of other transport equipment	14,347.6	14,347.5	0.1	13,711.2	13,711.1	0.1
22. Manufacture of furniture	5,967.3	5,890.9	76.4	6,069.5	5,993.4	76.1
23. Other manufacturing	47,282.0	47,161.9	120.1	45,132.0	45,016.0	116.0
24. Repair and installation of machinery and equipment	2,275.1	2,275.1	-	2,273.6	2,273.6	-
d. Electricity, gas, steam and air conditioning supply	603,507.3	603,501.5	5.8	570,493.5	570,487.8	5.7
e. Water supply; sewerage, waste management and remediation activities	13,805.8	13,805.7	0.1	14,546.7	14,546.6	0.1
f. Construction	195,182.3	194,945.3	237.0	190,232.7	190,006.1	226.7
01. Construction of buildings	143,542.6	143,340.5	202.2	139,806.4	139,609.5	196.9
02. Civil engineering	48,346.8	48,312.0	34.8	47,155.9	47,126.1	29.8
03. Specialized construction activities	3,292.9	3,292.9	-	3,270.4	3,270.4	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	472,900.2	469,082.1	3,818.1	434,272.1	430,497.8	3,774.3
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	31,578.7	31,202.2	376.5	28,640.1	28,279.0	361.1
02. Wholesale trade, except of motor vehicles and motorcycles	275,343.3	275,197.5	145.8	242,155.6	242,014.5	141.1
03. Retail trade, except of motor vehicles and motorcycles	165,978.2	162,682.4	3,295.8	163,476.4	160,204.2	3,272.1
h. Transportation and storage	117,579.0	114,311.1	3,267.9	116,975.3	113,421.5	3,553.8
i. Accommodation and food service activities	36,937.6	36,795.3	142.3	36,929.8	36,789.2	140.7
j. Information and communication	310,201.9	310,167.1	34.9	328,024.0	327,989.8	34.2
k. Real estate activities	35,566.2	35,565.4	0.8	36,253.8	36,252.9	0.8
l. Professional, scientific and technical activities	54,084.8	54,077.5	7.3	58,825.7	58,818.3	7.3
m. Administrative and support service activities	50,176.7	49,920.1	256.6	48,304.6	48,026.6	278.0
n. Education	32,382.5	32,264.2	118.3	33,435.0	33,322.1	113.0
o. Human health and social work activities	16,787.8	16,736.8	51.0	16,964.8	16,933.9	30.9
p. Arts, entertainment and recreation	1,683.7	1,677.9	5.8	1,889.4	1,883.9	5.4
q. Other service activities	57,743.7	57,730.0	13.7	65,689.8	65,676.5	13.3
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	14,552.6	14,552.6	-	13,620.9	13,620.9	-
VI. PERSONAL	1,128,932.4	1,127,182.2	1,750.2	1,126,479.9	1,124,619.3	1,860.7
a. Bank Employees	249,198.1	247,456.8	1,741.2	266,050.4	264,199.0	1,851.4
b. Consumer Financing	879,015.5	879,006.5	9.0	859,736.4	859,727.1	9.3
01. For house building	214,900.1	214,900.1	-	212,314.9	212,314.9	-
02. For transport i.e., purchase of car etc	316,919.7	316,917.8	1.9	293,728.1	293,726.0	2.1
03. Credit cards	89,151.9	89,151.9	-	93,786.4	93,786.4	-
04. Consumers durable	6,873.2	6,867.6	5.6	7,280.5	7,274.7	5.8
05. Personal loans	251,170.6	251,169.2	1.4	252,626.6	252,625.2	1.4
c. Other	718.8	718.8	-	693.1	693.1	-
VII. OTHER	2,850.2	2,371.7	478.6	2,221.1	1,708.0	513.1
TOTAL	11,455,119.7	11,332,194.5	122,925.2	11,807,916.8	11,680,147.9	127,768.9

Source: Core Statistics Department

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

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2023			2023		
	Mar			Jun ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	101,980.2	101,980.2		94,555.3	94,555.3	
II. Securities, Shares and Other Financial Instruments:	164,744.8	164,743.3	1.4	144,593.3	144,592.6	0.7
A. Quoted on the Stock Exchange:	69,021.9	69,021.9		74,020.6	74,020.6	
1. To Stock Brokers and Dealers:	38,752.0	38,752.0		39,011.6	39,011.6	
(a) Government and Other Trustee Securities	10,587.7	10,587.7		11,453.0	11,453.0	
(b) Shares and Debentures	26,573.7	26,573.7		25,204.5	25,204.5	
(c) Participation Term Certificates	-	-		-	-	
(d) Others	1,590.6	1,590.6		2,354.0	2,354.0	
2. To Others:	30,269.9	30,269.9		35,009.0	35,009.0	
(a) Government and Other Trustee Securities	1,324.9	1,324.9		6,047.3	6,047.3	
(b) Shares and Debentures	19,315.3	19,315.3		19,071.0	19,071.0	
(c) Participation Term Certificates	9.6	9.6		8.4	8.4	
(d) Others	9,620.1	9,620.1		9,882.3	9,882.3	
B. Unquoted on the Stock Exchange:	95,722.9	95,721.4	1.4	70,572.7	70,572.0	0.7
1. To Stock Brokers and Dealers:	11,850.2	11,850.2		11,450.6	11,450.6	
(a) Government and Other Trustee Securities	0.4	0.4		0.3	0.3	
(b) Shares and Debentures	11,559.2	11,559.2		11,168.3	11,168.3	
(c) Participation Term Certificates	-	-		-	-	
(d) Others	290.5	290.5		282.0	282.0	
2. To Others:	83,872.7	83,871.3	1.4	59,122.1	59,121.4	0.7
(a) Government and Other Trustee Securities	28,184.3	28,182.9	1.4	8,386.3	8,385.6	0.7
(b) Shares and Debentures	2,379.3	2,379.3		2,186.5	2,186.5	
(c) Participation Term Certificates	-	-		-	-	
(d) Others	53,309.1	53,309.1		48,549.4	48,549.4	
III. Merchandise	3,001,915.7	3,001,700.5	215.2	2,777,642.9	2,775,642.9	2,000.1
A. Food Items:	949,630.2	949,415.1	215.2	819,941.4	817,941.4	2,000.1
1. Wheat	383,305.2	383,090.1	215.1	349,488.9	347,488.9	2,000.0
2. Rice and Paddy	139,485.2	139,485.2		103,956.2	103,956.2	
3. Other Grains & Pulses:	9,686.0	9,685.9	0.1	8,320.9	8,320.8	0.1
(a) Indigenous	7,762.9	7,762.9	0.1	6,936.1	6,936.0	0.1
(b) Imported	1,923.0	1,923.0		1,384.8	1,384.8	
4. Edible Oils:	92,209.0	92,209.0		92,358.2	92,358.2	
(a) Indigenous	87,393.1	87,393.1		87,077.8	87,077.8	
(b) Imported	4,815.9	4,815.9		5,280.5	5,280.5	
5. Sugar:	239,849.5	239,849.5		184,128.4	184,128.4	
(a) Indigenous	236,650.6	236,650.6		182,808.8	182,808.8	
(b) Imported	3,198.9	3,198.9		1,319.6	1,319.6	
6. Kariana And Spices	3,333.9	3,333.9		2,761.3	2,761.3	
7. Fish And Fish Preparations	1,342.6	1,342.6		538.1	538.1	
8. Other Food Items:	80,419.0	80,419.0		78,389.3	78,389.3	
(a) Indigenous	79,524.9	79,524.9		77,389.7	77,389.7	
(b) Imported	894.1	894.1		999.6	999.6	
B. Raw Materials:	729,049.4	729,049.4		691,689.7	691,689.7	
1. Cotton Raw:	175,545.9	175,545.9		165,219.7	165,219.7	
(a) Indigenous	156,888.8	156,888.8		146,386.2	146,386.2	
(b) Imported	18,657.1	18,657.1		18,833.5	18,833.5	
2. Synthetic Fibers:	15,639.0	15,639.0		14,531.9	14,531.9	
(a) Indigenous	13,402.9	13,402.9		13,498.8	13,498.8	
(b) Imported	2,236.1	2,236.1		1,033.1	1,033.1	
3. Fertilizers:	67,444.1	67,444.1		68,266.8	68,266.8	
(a) Indigenous	61,248.8	61,248.8		63,257.0	63,257.0	
(b) Imported	6,195.3	6,195.3		5,009.8	5,009.8	
4. Petroleum Crude:	175,378.8	175,378.8		149,959.0	149,959.0	
(a) Indigenous	127,686.1	127,686.1		106,138.5	106,138.5	
(b) Imported	47,692.7	47,692.7		43,820.5	43,820.5	
5. Iron and Steel:	125,650.7	125,650.7		123,239.1	123,239.1	
(a) Indigenous	82,149.9	82,149.9		82,144.5	82,144.5	
(b) Imported	43,500.8	43,500.8		41,094.6	41,094.6	
6. Wool & Goat Hair	14.8	14.8		14.8	14.8	
7. Hides & Skins	5,481.1	5,481.1		4,996.1	4,996.1	
8. Oil Seeds	11,721.2	11,721.2		10,971.3	10,971.3	
9. Pesticides & Insecticides:	6,153.1	6,153.1		6,729.0	6,729.0	
(a) Indigenous	5,142.5	5,142.5		6,231.7	6,231.7	
(b) Imported	1,010.6	1,010.6		497.3	497.3	
10. Other Raw Materials:	146,020.6	146,020.6		147,762.0	147,762.0	
(a) Indigenous	132,707.4	132,707.4		137,202.7	137,202.7	
(b) Imported	13,313.2	13,313.2		10,559.3	10,559.3	

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2023			2023		
	Mar			Jun ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,323,236.0	1,323,236.0		1,266,011.7	1,266,011.7	
1. Cotton Textiles:	292,430.9	292,430.9		296,950.2	296,950.2	
(a) Indigenous	281,539.0	281,539.0		286,444.6	286,444.6	
(b) Imported	10,891.9	10,891.9		10,505.6	10,505.6	
2. Cotton Yarn:	92,688.4	92,688.4		89,549.3	89,549.3	
(a) Indigenous	90,979.8	90,979.8		88,077.3	88,077.3	
(b) Imported	1,708.6	1,708.6		1,472.0	1,472.0	
3. Other Textiles:	227,078.2	227,078.2		232,392.6	232,392.6	
(a) Indigenous	225,083.8	225,083.8		228,626.8	228,626.8	
(b) Imported	1,994.4	1,994.4		3,765.7	3,765.7	
4. Machinery:	70,177.6	70,177.6		55,334.8	55,334.8	
(a) Indigenous	34,278.9	34,278.9		32,308.7	32,308.7	
(b) Imported	35,898.7	35,898.7		23,026.1	23,026.1	
5. Handloom Products	37.6	37.6		64.4	64.4	
6. Carpets & Rugs	957.8	957.8		916.9	916.9	
7. Readymade Garments	100,150.4	100,150.4		93,333.2	93,333.2	
8. Cement and Cement Products:	141,796.9	141,796.9		147,194.4	147,194.4	
(a) Indigenous	138,486.5	138,486.5		144,501.8	144,501.8	
(b) Imported	3,310.4	3,310.4		2,692.6	2,692.6	
9. Sports Goods	2,685.7	2,685.7		1,585.9	1,585.9	
10. Surgical Instruments	8,821.5	8,821.5		7,472.2	7,472.2	
11. Chemicals & Dyes	62,269.5	62,269.5		61,568.0	61,568.0	
12. Other Finished Goods:	324,141.3	324,141.3		279,650.0	279,650.0	
(a) Indigenous	307,156.6	307,156.6		270,273.4	270,273.4	
(b) Imported	16,984.7	16,984.7		9,376.6	9,376.6	
IV. Fixed Assets Including Machinery	2,152,521.7	2,151,856.9	664.8	2,160,034.7	2,159,351.5	683.2
A. Transport Equipments	817,170.6	816,649.6	521.0	781,707.3	781,172.2	535.0
B. Furniture & Fixtures	15,888.9	15,888.9		15,349.9	15,349.9	
C. Office Equipments	46,170.3	46,170.3		46,523.3	46,523.3	
D. Other Machinery & Equipments	1,273,292.0	1,273,148.2	143.8	1,316,454.3	1,316,306.2	148.1
V. Real Estate	1,701,059.4	1,586,653.7	114,405.7	1,704,775.7	1,587,308.7	117,467.0
A. Land	580,999.8	467,979.5	113,020.4	569,125.6	452,908.7	116,216.9
1. Residential	223,356.6	222,607.5	749.1	212,340.8	211,530.8	810.0
(a) House	213,457.0	212,707.9	749.1	206,207.4	205,397.5	810.0
(b) Flat	9,899.6	9,899.6		6,133.4	6,133.4	
2. Non-Residential	357,643.2	245,372.0	112,271.3	356,784.8	241,377.9	115,406.9
(a) Commercial	171,687.6	171,684.8	2.8	165,285.7	165,284.6	1.1
(b) Industrial	36,214.4	36,214.4		36,643.5	36,643.5	
(c) Agriculture	139,442.8	27,174.3	112,268.5	143,617.9	28,212.2	115,405.8
(c) Others	10,298.4	10,298.4		11,237.6	11,237.6	
B. Buildings:	1,120,059.6	1,118,674.3	1,385.3	1,135,650.1	1,134,400.0	1,250.1
1. Residential	644,172.4	643,556.4	616.0	663,681.2	663,130.0	551.3
(a) House	558,063.0	557,447.0	616.0	578,157.7	577,606.4	551.3
(b) Flat	86,109.4	86,109.4		85,523.5	85,523.5	
2. Non-Residential	475,887.2	475,117.9	769.3	471,968.9	471,270.1	698.8
(a) Commercial	231,841.9	231,278.2	563.7	230,634.7	230,129.4	505.3
(b) Industrial	180,074.8	179,886.1	188.8	179,628.6	179,449.7	178.9
(c) Agriculture	35,995.1	35,978.3	16.8	36,826.7	36,812.1	14.6
(c) Others	27,975.3	27,975.3		24,878.9	24,878.9	
VI. Fixed Deposits and Insurance Policies	463,341.8	463,275.3	66.5	456,415.8	456,415.7	0.1
A. Bank Deposits	461,087.4	461,020.9	66.4	454,713.3	454,713.3	
1. Security Deposits	31,296.6	31,296.6		55,533.4	55,533.4	
2. Term Deposits (TDRs)	401,984.4	401,918.0	66.4	359,707.9	359,707.9	
3. Other Deposits	27,806.3	27,806.3		39,472.0	39,472.0	
B. Insurance Policies	2,254.4	2,254.4	0.1	1,702.5	1,702.5	0.1
VII. Others	3,663,177.2	3,658,580.0	4,597.3	4,258,728.2	4,254,110.5	4,617.7
A. Other Secured Advances	1,629,014.8	1,628,637.7	377.1	1,659,541.4	1,659,161.8	379.6
1. Receivables	607,276.7	607,276.7		524,758.7	524,608.7	149.9
2. Employees Benefits	573.9	573.9		598.9	598.9	
3. Others	1,021,164.2	1,020,787.0	377.1	1,134,183.8	1,133,954.1	229.7
B. Advances Secured by Guarantee(s)	2,034,162.4	2,029,942.3	4,220.1	2,599,186.8	2,594,948.7	4,238.1
1. Institutional Guarantee(s)	1,821,513.2	1,821,393.7	119.6	2,386,070.5	2,385,931.8	138.7
2. Individual Guarantee(s)	212,649.2	208,548.7	4,100.6	213,116.3	209,016.9	4,099.4
VIII. Unsecured Advances	206,378.8	203,404.4	2,974.4	211,170.9	208,170.6	3,000.2
1. Credit Cards	89,212.5	89,212.5		93,756.0	93,756.0	
2. Personal Loan	109,232.4	109,232.4		109,093.8	109,093.8	
3. Others	7,933.9	4,959.6	2,974.4	8,321.1	5,320.8	3,000.2
TOTAL	11,455,119.7	11,332,194.5	122,925.2	11,807,916.8	11,680,147.9	127,768.9

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

Source: Core Statistics Department

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(End period: Million Rupees)

RATES OF MARGIN (%)	2021		2022				2023			
	Dec		Jun		Dec ^R		Mar		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	1,726,997	2,944,784.4	1,838,669	3,112,000.3	2,080,080	3,459,023.7	2,595,960	4,110,893.1	3,328,577	4,752,843.1
5	54,259	212,582.7	55,753	208,837.6	58,261	207,075.8	60,328	181,354.0	56,825	173,680.0
10	332,931	899,489.8	808,356	840,303.7	360,070	807,590.6	669,417	1,028,479.6	124,632	973,892.3
15	23,770	583,295.8	41,379	965,357.9	676,090	1,386,089.2	46,406	869,947.9	46,856	845,390.7
20	1,168,136	1,227,867.0	638,322	1,364,702.1	534,700	1,353,876.3	505,818	1,208,752.0	478,657	1,136,291.0
25	348,720	2,621,924.1	340,808	2,562,583.1	99,676	2,402,734.6	181,796	2,336,742.5	129,761	2,404,650.8
30	88,253	300,864.5	85,285	334,614.2	74,533	402,214.6	65,786	498,548.4	62,126	365,318.3
33.33	10,822	22,567.5	10,319	17,352.0	1,218	9,747.8	1,056	14,605.0	723	7,913.6
35	23,564	188,111.0	25,324	232,728.3	27,649	207,262.9	19,485	186,422.3	17,360	218,235.2
40	40,567	267,019.5	38,920	239,012.0	43,671	211,536.6	44,191	238,876.0	40,003	195,781.1
45	7,873	72,408.0	8,400	117,831.2	11,335	120,494.4	10,016	113,598.1	8,728	107,239.1
50	34,097	188,270.5	37,962	216,497.2	161,346	420,234.5	130,420	382,381.3	124,048	339,592.8
55	4,347	58,675.8	3,871	51,824.0	6,864	54,077.4	5,669	56,642.1	5,431	44,970.0
60	4,192	44,204.8	3,925	50,227.6	5,526	60,832.0	5,561	74,164.1	5,541	74,126.7
65	3,924	57,258.6	3,088	42,692.6	4,556	77,227.7	4,320	43,285.3	4,275	35,697.9
70	3,468	25,353.2	2,619	20,140.1	4,129	26,975.0	3,856	25,658.7	3,691	26,808.2
75	3,230	26,350.6	3,506	22,657.9	3,410	26,599.0	3,363	19,945.2	3,617	21,543.4
80	2,968	19,767.0	2,103	16,314.2	5,861	88,756.4	3,136	23,071.5	3,042	19,101.1
85	2,582	17,760.6	1,896	15,177.8	3,031	26,104.8	2,857	11,857.4	2,779	15,429.4
90	3,464	12,258.0	2,538	10,525.0	3,388	26,362.4	3,129	9,622.9	2,858	13,517.8
95	1,629	9,503.1	1,860	10,043.4	2,884	27,213.4	2,069	11,014.1	2,514	10,456.8
99.99	3,793	10,030.1	4,443	12,445.2	170,708	162,001.8	1,228	9,258.2	1,504	25,437.6
TOTAL	3,893,586	9,810,346.2	3,959,346	10,463,867.6	4,338,986	11,564,031.1	4,365,867	11,455,119.7	4,453,548	11,807,917.1

Source: Core Statistics Department

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

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	May-23	Jun-23	Jul-23	Aug-23	Sep ^F -23
A. Agriculture, forestry, and fishing	326,429	344,331	337,956	344,331	346,167	356,061	374,757
Trade finance	5,163	5,020	4,791	5,020	5,436	5,618	6,353
Working capital	240,177	234,027	231,883	234,027	233,120	235,809	247,523
Fixed investment	70,998	93,469	88,939	93,469	96,033	101,777	108,020
Construction Financing	1,151	1,054	1,055	1,054	1,045	1,053	1,050
Other	8,940	10,762	11,288	10,762	10,533	11,804	11,811
B. Mining and quarrying	64,099	78,461	74,381	78,461	78,906	79,727	71,141
Trade finance	2,114	1,765	1,169	1,765	2,154	1,979	1,624
Working capital	10,401	27,653	27,143	27,653	27,722	28,886	20,854
Fixed investment	50,175	47,660	44,747	47,660	47,709	47,533	47,335
Construction Financing	-	-	-	-	-	-	-
Other	1,410	1,383	1,322	1,383	1,322	1,329	1,329
C. Manufacturing	4,451,436	4,540,885	4,525,912	4,540,885	4,475,244	4,401,212	4,424,345
Trade finance	1,171,216	1,062,545	1,061,688	1,062,545	1,083,988	1,044,661	1,118,360
Working capital	1,750,989	1,812,794	1,808,110	1,812,794	1,742,576	1,715,091	1,651,158
Fixed investment	1,393,871	1,522,272	1,529,044	1,522,272	1,511,997	1,511,430	1,528,496
Construction Financing	22,180	22,794	23,240	22,794	21,227	21,077	20,639
Other	113,180	120,481	103,831	120,481	115,456	108,953	105,692
D. Electricity, gas, steam and air conditioning supply	620,224	571,642	577,202	571,642	555,258	537,277	538,455
Trade finance	8,399	7,217	7,604	7,217	6,999	6,914	6,948
Working capital	250,098	211,241	213,478	211,241	201,124	186,313	197,047
Fixed investment	356,879	351,106	353,941	351,106	345,618	343,035	333,260
Construction Financing	850	929	969	929	929	929	929
Other	3,998	1,149	1,210	1,149	588	86	270
E. Water supply; sewerage, waste management and remediation activities	22,442	14,547	12,206	14,547	14,636	17,787	17,938
Trade finance	13,291	1,617	1,573	1,617	1,803	1,736	2,151
Working capital	3,353	5,793	3,356	5,793	5,858	9,003	8,731
Fixed investment	5,364	7,066	7,158	7,066	6,956	6,832	6,940
Construction Financing	51	39	39	39	-	-	-
Other	383	31	80	31	19	216	116
F. Construction	188,365	190,233	190,693	190,233	190,223	191,278	193,456
Trade finance	624	252	775	252	152	152	152
Working capital	17,066	27,708	25,269	27,708	27,606	28,709	32,399
Fixed investment	24,142	25,128	24,946	25,128	24,866	22,836	22,702
Construction Financing	145,461	136,967	139,528	136,967	137,393	139,329	137,916
Other	1,073	178	174	178	206	252	287
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	531,595	451,824	449,958	451,824	443,743	470,022	493,176
Trade finance	83,421	49,461	53,985	49,461	49,728	51,695	57,186
Working capital	313,701	272,930	270,583	272,930	265,970	286,466	295,838
Fixed investment	91,296	78,066	76,477	78,066	75,538	76,386	80,325
Construction Financing	5,456	18,249	18,275	18,249	18,110	18,239	18,087
Other	37,721	33,118	30,637	33,118	34,397	37,238	41,740
H. Transportation and storage	127,188	118,757	120,356	118,757	117,616	119,017	118,470
Trade finance	3,510	2,457	2,474	2,457	2,441	2,411	2,413
Working capital	45,789	44,562	45,557	44,562	44,843	46,694	46,913
Fixed investment	71,220	64,702	65,416	64,702	63,373	62,639	61,604
Construction Financing	1,001	914	924	914	883	876	855
Other	5,668	6,121	5,985	6,121	6,076	6,397	6,686
I. Accommodation and food service activities	40,198	37,046	35,988	37,046	36,567	36,524	35,989
Trade finance	826	1,006	1,033	1,006	1,029	605	1,213
Working capital	10,777	10,598	10,062	10,598	10,276	10,280	8,792
Fixed investment	16,740	13,767	13,625	13,767	14,252	13,975	15,072
Construction Financing	10,973	10,184	10,146	10,184	9,847	10,543	9,707
Other	881	1,490	1,122	1,490	1,164	1,122	1,204

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	May-23	Jun-23	Jul-23	Aug-23	Sep ^P -23
J. Information and communication	277,827	340,357	333,117	340,357	338,590	345,544	349,562
Trade finance	9,270	6,065	6,753	6,065	5,246	4,664	4,686
Working capital	24,849	41,109	37,697	41,109	41,275	39,609	46,726
Fixed investment	231,714	275,887	270,400	275,887	275,869	285,042	281,801
Construction Financing	275	1,296	1,297	1,296	1,186	1,184	1,177
Other	11,720	16,000	16,971	16,000	15,014	15,045	15,172
K. Real estate activities	37,084	36,254	35,314	36,254	36,007	35,404	34,154
Trade finance	-	-	-	-	-	-	-
Working capital	2,891	3,559	2,762	3,559	3,746	3,485	3,233
Fixed investment	9,047	6,758	6,113	6,758	6,865	6,772	6,760
Construction Financing	25,091	25,902	26,404	25,902	25,361	25,117	24,131
Other	55	35	36	35	34	30	29
L. Professional, scientific and technical activities	53,848	59,061	55,217	59,061	53,684	52,604	55,277
Trade finance	10,373	9,740	7,299	9,740	10,210	7,145	7,828
Working capital	25,904	33,381	30,371	33,381	28,605	30,415	30,572
Fixed investment	13,294	14,810	16,361	14,810	13,713	13,912	15,759
Construction Financing	195	820	823	820	820	820	816
Other	4,082	310	362	310	337	312	302
M. Administrative and support service activities	57,230	51,840	56,231	51,840	52,233	53,388	55,335
Trade finance	5,761	2,327	2,733	2,327	2,002	2,121	3,141
Working capital	32,260	28,112	31,479	28,112	27,341	28,878	27,524
Fixed investment	12,751	14,811	14,721	14,811	15,596	15,287	17,697
Construction Financing	113	-	-	-	-	-	-
Other	6,345	6,590	7,299	6,590	7,294	7,103	6,973
N. Education	36,167	33,435	31,264	33,435	33,613	34,347	32,485
Trade finance	16	573	11	573	122	348	347
Working capital	11,099	10,492	9,544	10,492	11,289	11,356	10,103
Fixed investment	10,682	11,160	10,842	11,160	12,144	12,028	11,753
Construction Financing	14,227	11,009	10,665	11,009	9,812	10,366	10,029
Other	143	201	202	201	245	249	253
O. Human health and social work activities	18,884	16,986	16,067	16,986	17,868	18,304	18,025
Trade finance	8	9	9	9	9	9	11
Working capital	4,812	3,987	3,703	3,987	3,863	4,460	4,494
Fixed investment	8,544	8,222	7,646	8,222	9,528	9,525	9,343
Construction Financing	5,432	4,686	4,627	4,686	4,359	4,199	4,068
Other	88	82	83	82	109	111	110
P. Arts, entertainment, and recreation	2,764	1,889	1,893	1,889	1,886	1,843	1,894
Trade finance	..	-	-	-	-	-	-
Working capital	932	1,013	1,003	1,013	1,011	997	1,005
Fixed investment	1,691	419	427	419	418	390	439
Construction Financing	130	449	455	449	449	449	442
Other	10	8	8	8	8	8	8
Q. Other service activities	72,118	71,461	68,814	71,461	67,143	68,559	65,967
Trade finance	2,610	2,946	1,893	2,946	1,304	1,172	1,077
Working capital	26,682	29,294	27,849	29,294	29,400	31,566	26,191
Fixed investment	28,970	28,727	27,565	28,727	28,448	27,970	28,308
Construction Financing	3,365	2,969	2,593	2,969	2,477	2,326	2,474
Other	10,491	7,525	8,915	7,525	5,514	5,525	7,918
Total	6,927,89	6,959,00	6,922,57	6,959,00	6,859,38	6,818,899	6,880,426

Source: Core Statistics Department

Notes:

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

3.14 Private Sector Business and Type of Financing-SMEs

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	May-23	Jun-23	Jul-23	Aug-23	Sep^P-23
A. Agriculture, forestry, and fishing	23,562	27,080	26,386	27,080	30,261	29,462	30,164
Trade finance	-	-	5	-	45	45	50
Working capital	15,922	17,969	17,497	17,969	19,963	19,036	18,710
Fixed investment	4,568	5,811	5,542	5,811	5,961	6,408	6,942
Construction Financing	1,015	5	5	5	1,011	19	19
Other	2,057	3,295	3,337	3,295	3,281	3,954	4,442
B. Mining and quarrying	2,094	1,082	1,045	1,082	1,158	1,242	1,130
Trade finance	27	57	33	57	91	123	122
Working capital	1,522	618	607	618	611	653	556
Fixed investment	545	406	405	406	455	466	452
Construction Financing	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-
C. Manufacturing	226,460	205,450	208,400	205,450	195,880	200,122	210,573
Trade finance	37,047	25,081	25,723	25,081	23,195	22,129	25,608
Working capital	155,916	146,738	148,178	146,738	139,437	143,491	149,181
Fixed investment	29,796	30,223	31,374	30,223	29,756	31,025	31,704
Construction Financing	734	314	330	314	293	290	274
Other	2,968	3,094	2,795	3,094	3,200	3,186	3,806
D. Electricity, gas, steam and air conditioning supply	3,276	2,771	2,692	2,771	2,784	2,686	2,660
Trade finance	103	20	20	20	20	20	20
Working capital	2,622	2,325	2,235	2,325	2,359	2,258	2,241
Fixed investment	532	422	434	422	394	398	388
Construction Financing	-	-	-	-	-	-	-
Other	18	3	3	3	11	11	10
E. Water supply; sewerage, waste management and remediation activities	166	174	199	174	143	158	181
Trade finance	-	-	-	-	-	-	27
Working capital	53	48	74	48	40	42	47
Fixed investment	107	95	89	95	83	80	72
Construction Financing	-	-	-	-	-	-	-
Other	5	31	36	31	19	36	36
F. Construction	16,936	14,576	14,244	14,576	14,662	14,905	14,462
Trade finance	37	2	2	2	2	2	2
Working capital	5,078	5,690	5,227	5,690	6,023	6,073	5,969
Fixed investment	1,807	2,085	2,140	2,085	2,131	2,361	2,196
Construction Financing	9,593	6,622	6,703	6,622	6,299	6,219	6,015
Other	422	178	172	178	206	249	280
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	169,231	165,428	165,438	165,428	159,435	165,546	162,114
Trade finance	7,768	4,935	5,542	4,935	4,711	4,651	4,867
Working capital	124,280	119,537	120,955	119,537	115,417	119,521	116,028
Fixed investment	25,443	26,662	26,250	26,662	26,460	28,380	27,513
Construction Financing	182	155	158	155	143	168	194
Other	11,557	14,140	12,533	14,140	12,705	12,826	13,512
H. Transportation and storage	23,614	21,198	22,416	21,198	19,992	20,606	19,538
Trade finance	40	33	33	33	25	22	21
Working capital	2,694	1,960	2,012	1,960	1,900	1,882	1,799
Fixed investment	17,382	15,012	16,339	15,012	13,910	14,224	12,829
Construction Financing	459	209	217	209	204	203	199
Other	3,038	3,984	3,816	3,984	3,952	4,275	4,689
I. Accommodation and food service activities	4,376	5,493	5,154	5,493	5,073	5,072	5,132
Trade finance	26	26	26	26	27	27	27
Working capital	1,867	1,739	1,872	1,739	1,677	1,690	1,739
Fixed investment	1,224	1,408	1,346	1,408	1,401	1,432	1,461
Construction Financing	407	954	940	954	927	924	912
Other	852	1,367	971	1,367	1,041	999	993

3.14 Private Sector Business and Type of Financing-SMEs

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	May-23	Jun-23	Jul-23	Aug-23	Sep ^P -23
J. Information and communication	4,669	5,085	5,316	5,085	5,319	5,325	5,282
Trade finance	289	132	139	132	129	142	144
Working capital	1,990	2,344	2,478	2,344	2,635	2,489	2,596
Fixed investment	1,968	2,289	2,351	2,289	2,288	2,431	2,267
Construction Financing	275	206	207	206	156	154	147
Other	147	113	141	113	111	109	128
K. Real estate activities	2,213	2,013	1,968	2,013	2,136	2,039	2,211
Trade finance	-	-	-	-	-	-	-
Working capital	432	341	334	341	413	364	376
Fixed investment	1,146	1,224	1,183	1,224	1,282	1,245	1,276
Construction Financing	580	412	416	412	407	400	529
Other	55	35	36	35	34	30	29
L. Professional, scientific and technical activities	18,791	18,461	15,884	18,461	16,183	16,801	16,631
Trade finance	2,198	1,760	1,730	1,760	1,744	1,847	1,881
Working capital	10,042	10,548	8,335	10,548	8,495	8,970	9,028
Fixed investment	3,094	6,098	5,731	6,098	5,874	5,888	5,663
Construction Financing	145	5	5	5	5	5	5
Other	3,313	50	82	50	64	92	54
M. Administrative and support service activities	13,015	10,109	10,566	10,109	10,150	10,134	10,288
Trade finance	733	412	412	412	400	350	354
Working capital	7,283	4,528	5,037	4,528	4,551	4,700	4,770
Fixed investment	2,587	2,159	2,180	2,159	2,171	2,242	2,453
Construction Financing	-	-	-	-	-	-	-
Other	2,412	3,011	2,937	3,011	3,029	2,843	2,712
N. Education	2,622	2,991	3,008	2,991	3,000	2,951	2,867
Trade finance	16	11	11	11	10	10	9
Working capital	925	1,206	1,187	1,206	1,044	1,034	1,004
Fixed investment	1,323	1,422	1,456	1,422	1,539	1,500	1,445
Construction Financing	216	151	152	151	161	158	156
Other	143	201	202	201	245	249	253
O. Human health and social work activities	2,049	2,796	1,998	2,796	1,877	2,042	1,904
Trade finance	8	9	9	9	9	9	11
Working capital	891	1,199	903	1,199	855	898	893
Fixed investment	940	1,396	890	1,396	798	920	796
Construction Financing	126	114	116	114	111	107	98
Other	84	78	79	78	105	107	105
P. Arts, entertainment, and recreation	355	258	262	258	254	247	243
Trade finance	-	-	-	-	-	-	-
Working capital	293	145	142	145	142	137	136
Fixed investment	48	102	109	102	101	99	97
Construction Financing	4	3	3	3	3	3	3
Other	10	8	8	8	8	8	8
Q. Other service activities	37,717	31,020	30,154	31,020	28,990	28,677	27,751
Trade finance	324	90	79	90	127	110	59
Working capital	13,405	9,591	9,126	9,591	8,852	8,954	8,077
Fixed investment	21,015	19,721	19,503	19,721	18,567	18,277	18,363
Construction Financing	59	53	55	53	52	51	50
Other	2,913	1,565	1,391	1,565	1,392	1,284	1,202
Total	551,145	515,986	515,131	515,986	497,296	508,015	513,129

Source: Core Statistics Department

Notes:

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

3.15 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 2022	Punjab	8,609.72	8,319.52	96.63	290.19	3.37	864.27	9,183.79	42.12	106.67
	Sindh	11,187.72	10,423.73	93.17	763.99	6.83	268.06	10,691.79	49.04	95.57
	KPK	122.17	113.56	92.95	8.61	7.05	105.10	218.66	1.00	178.98
	Balochistan	17.21	16.93	98.38	0.28	1.62	120.41	137.34	0.63	798.07
	Islamabad	1,840.83	1,469.13	79.81	371.70	20.19	67.74	1,536.87	7.05	83.49
	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	8.54	28.17	0.13	143.04
Total		21,804.31	20,369.37	93.42	1,434.94	6.58	1,434.94	21,804.31	100.00	
Jul-Dec 2022	Punjab	8,594.54	8,359.93	97.27	234.61	2.73	692.81	9,052.74	38.21	105.33
	Sindh	12,852.85	12,161.49	94.62	691.36	5.38	220.10	12,381.59	52.26	96.33
	KPK	117.74	110.25	93.64	7.49	6.36	162.87	273.12	1.15	231.97
	Balochistan	17.87	17.47	97.74	0.40	2.26	179.08	196.55	0.83	1,099.75
	Islamabad	2,083.02	1,614.36	77.50	468.66	22.50	137.28	1,751.64	7.39	84.09
	Gilgit-Baltistan	7.64	7.55	98.72	0.10	1.28	1.32	8.86	0.04	115.96
	AJK	18.43	18.41	99.89	0.02	0.11	9.18	27.59	0.12	149.71
Total		23,692.09	22,289.45	94.08	1,402.64	5.92	1,402.64	23,692.09	100.00	
Jan-Jun 2023 ¹	Punjab	9,088.11	8,816.74	97.01	271.38	2.99	1,007.81	9,824.55	40.24	108.10
	Sindh	11,932.42	11,487.20	96.27	445.21	3.73	245.78	11,732.98	48.05	98.33
	KPK	141.04	138.48	98.18	2.56	1.82	116.11	254.58	1.04	180.51
	Balochistan	19.50	19.17	98.31	0.33	1.69	164.17	183.34	0.75	940.17
	Islamabad	3,210.65	2,322.04	72.32	888.60	27.68	62.60	2,384.65	9.77	74.27
	Gilgit-Baltistan	8.97	8.91	99.30	0.06	0.70	1.40	10.31	0.04	114.87
	AJK	16.61	16.59	99.87	0.02	0.13	10.31	26.90	0.11	161.93
Total		24,417.30	22,809.13	93.41	1,608.17	6.59	1,608.17	24,417.30	100.00	

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-22		Jul-Dec-22		Jan-Jun ^P -23	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	8,319.52	96.63	8,359.93	97.27	8,816.74	97.01
	Sindh	227.92	2.65	166.27	1.93	211.80	2.33
	KPK	17.01	0.20	22.68	0.26	20.22	0.22
	Balochistan	0.43	..	0.24	..	0.38	..
	Islamabad	38.07	0.44	37.46	0.44	33.88	0.37
	Gilgit-Baltistan	0.05	..	0.15	..	0.16	..
	AJK	6.70	0.08	7.81	0.09	4.94	0.05
Punjab Total		8,609.72	100.00	8,594.54	100.00	9,088.11	100.00
Sindh	Punjab	565.47	5.05	319.13	2.48	193.69	1.62
	Sindh	10,423.73	93.17	12,161.49	94.62	11,487.20	96.27
	KPK	50.79	0.45	97.44	0.76	54.38	0.46
	Balochistan	119.60	1.07	178.35	1.39	163.56	1.37
	Islamabad	25.91	0.23	94.03	0.73	27.05	0.23
	Gilgit-Baltistan	0.75	0.01	1.13	0.01	1.22	0.01
	AJK	1.47	0.01	1.28	0.01	5.31	0.04
Sindh Total		11,187.72	100.00	12,852.85	100.00	11,932.42	100.00
KPK	Punjab	3.21	2.62	0.16	0.13	0.24	0.17
	Sindh	1.62	1.32	1.44	1.22	0.68	0.48
	KPK	113.64	93.04	110.39	93.76	138.48	98.18
	Balochistan	-	-	..	..	-	-
	Islamabad	3.63	2.97	5.71	4.85	1.62	1.15
	Gilgit-Baltistan	..	..	-	-	-	-
	AJK	0.06	0.05	0.04	0.04	0.02	0.01
KPK Total		122.17	100.00	117.74	100.00	141.04	100.00
Balochistan	Punjab	..	0.01	0.01	0.08	..	..
	Sindh	0.28	1.61	0.39	2.18	0.33	1.68
	KPK	..	..	-	-	..	..
	Balochistan	16.93	98.38	17.47	97.74	19.17	98.31
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	..	..	-	-
Balochistan Total		17.21	100.00	17.87	100.00	19.50	100.00
Islamabad	Punjab	295.58	16.06	373.50	17.93	813.85	25.35
	Sindh	38.24	2.08	52.00	2.50	32.97	1.03
	KPK	37.21	2.02	42.61	2.05	41.50	1.29
	Balochistan	0.36	0.02	0.46	0.02	0.22	0.01
	Islamabad	1,469.13	79.81	1,614.36	77.50	2,322.04	72.32
	Gilgit-Baltistan	0.01	..	0.04	..	0.02	..
	AJK	0.31	0.02	0.04	..	0.04	..
Islamabad Total		1,840.83	100.00	2,083.02	100.00	3,210.65	100.00
Gilgit-Baltistan	Punjab	..	0.03	..	0.01	0.01	0.13
	Sindh	-	-	-	-	-	-
	KPK	..	..	..	0.05	..	..
	Balochistan	0.02	0.27	0.03	0.38	..	0.01
	Islamabad	0.08	1.16	0.06	0.83	0.05	0.56
	Gilgit-Baltistan	6.86	98.55	7.55	98.72	8.91	99.30
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		6.97	100.00	7.64	100.00	8.97	100.00
AJK	Punjab	0.01	0.04	0.01	0.04	0.02	0.09
	Sindh	..	0.01	-	-	..	..
	KPK	0.01	0.03	..	0.01	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	0.05	0.25	0.01	0.06	..	0.03
	Gilgit-Baltistan	..	..	-	-	-	-
	AJK	19.63	99.68	18.41	99.89	16.59	99.87
AJK Total		19.70	100.00	18.43	100.00	16.61	100.00
Grand Total		21,804.31		23,692.09		24,417.30	

Source: Core Statistics Department

3.17 Province/Region and Place of Utilization and Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jan-Jun-22		Jul-Dec-22		Jan-Jun ^P -23	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	8,319.52	90.59	8,359.93	92.35	8,816.74	89.74
	Sindh	565.47	6.16	319.13	3.53	193.69	1.97
	KPK	3.21	0.03	0.16	..	0.24	..
	Balochistan	..	..	0.01	..	..	..
	Islamabad	295.58	3.22	373.50	4.13	813.85	8.28
	Gilgit-Baltistan	..	..	..	..	0.01	..
	AJK	0.01	..	0.01	..	0.02	..
Punjab Total		9,183.79	100.00	9,052.74	100.00	9,824.55	100.00
Sindh	Punjab	227.92	2.13	166.27	1.34	211.80	1.81
	Sindh	10,423.73	97.49	12,161.49	98.22	11,487.20	97.91
	KPK	1.62	0.02	1.44	0.01	0.68	0.01
	Balochistan	0.28	..	0.39	..	0.33	..
	Islamabad	38.24	0.36	52.00	0.42	32.97	0.28
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	..	..	..	..	..
Sindh Total		10,691.79	100.00	12,381.59	100.00	11,732.98	100.00
KPK	Punjab	17.01	7.78	22.68	8.30	20.22	7.94
	Sindh	50.79	23.23	97.44	35.68	54.38	21.36
	KPK	113.64	51.97	110.39	40.42	138.48	54.39
	Balochistan	..	..	-	-	..	..
	Islamabad	37.21	17.02	42.61	15.60	41.50	16.30
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.01	..	..	..	..	..
KPK Total		218.66	100.00	273.12	100.00	254.58	100.00
Balochistan	Punjab	0.43	0.31	0.24	0.12	0.38	0.21
	Sindh	119.60	87.09	178.35	90.74	163.56	89.21
	KPK	-	-	..	..	-	-
	Balochistan	16.93	12.33	17.47	8.89	19.17	10.46
	Islamabad	0.36	0.26	0.46	0.23	0.22	0.12
	Gilgit-Baltistan	0.02	0.01	0.03	0.01	..	..
	AJK	-	-	-	-	-	-
Balochistan Total		137.34	100.00	196.55	100.00	183.34	100.00
Islamabad	Punjab	38.07	2.48	37.46	2.14	33.88	1.42
	Sindh	25.91	1.69	94.03	5.37	27.05	1.13
	KPK	3.63	0.24	5.71	0.33	1.62	0.07
	Balochistan	-	-	-	-	-	-
	Islamabad	1,469.13	95.59	1,614.36	92.16	2,322.04	97.37
	Gilgit-Baltistan	0.08	0.01	0.06	..	0.05	..
	AJK	0.05	..	0.01	..	..	..
Islamabad Total		1,536.87	100.00	1,751.64	100.00	2,384.65	100.00
Gilgit Baltistan	Punjab	0.05	0.70	0.15	1.65	0.16	1.56
	Sindh	0.75	9.82	1.13	12.77	1.22	11.79
	KPK	..	0.01	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.15	0.04	0.45	0.02	0.20
	Gilgit-Baltistan	6.86	89.32	7.55	85.13	8.91	86.45
	AJK	..	0.01	-	-	-	-
Gilgit-Baltistan Total		7.69	100.00	8.86	100.00	10.31	100.00
AJK	Punjab	6.70	23.79	7.81	28.32	4.94	18.37
	Sindh	1.47	5.20	1.28	4.65	5.31	19.76
	KPK	0.06	0.23	0.04	0.16	0.02	0.06
	Balochistan	-	-	..	..	-	-
	Islamabad	0.31	1.10	0.04	0.14	0.04	0.14
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	19.63	69.69	18.41	66.72	16.59	61.67
AJK Total		28.17	100.00	27.59	100.00	26.90	100.00
Grand Total		21,804.31		23,692.09		24,417.30	

Source: Core Statistics Department

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

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

(Billion Rupees)

Provinces/ Regions	Borrower	Dec-22			Mar-23			Jun-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	0.01	0.01	-	0.02	0.02	-	0.02	0.02
	Government	30.64	1,182.32	1,212.96	29.94	1,406.03	1,435.97	28.68	1,858.58	1,887.26
	Non-Financial Public Sector Enterprises	-	1,350.36	1,350.36	-	1,506.54	1,506.54	-	1,657.83	1,657.83
	NBFCs & Financial Auxiliaries	0.02	514.25	514.27	0.01	340.93	340.94	0.01	330.00	330.01
	Private Sector (Business)	243.28	7,080.97	7,324.26	295.50	6,729.81	7,025.31	274.59	6,515.88	6,790.47
	Trust Funds & Non Profit Organizations	-	16.34	16.34	-	14.55	14.55	-	13.62	13.62
	Personal/Individuals	144.12	998.57	1,142.68	79.72	1,049.22	1,128.93	78.88	1,047.62	1,126.49
	Others	0.32	2.84	3.16	1.65	1.20	2.85	1.20	1.02	2.22
	Total	418.37	11,145.66	11,564.03	406.82	11,048.30	11,455.12	383.36	11,424.57	11,807.93
Punjab	Foreign Constituents	-	-	-	-	-	-	-	0.02	0.02
	Government	-	751.55	751.55	-	726.46	726.46	-	1,035.40	1,035.40
	Non-Financial Public Sector Enterprises	-	394.53	394.53	-	444.16	444.16	-	501.07	501.07
	NBFCs & Financial Auxiliaries	-	29.28	29.28	-	36.06	36.06	-	36.12	36.12
	Private Sector (Business)	185.12	3,099.48	3,284.60	193.74	2,885.41	3,079.15	173.19	2,793.24	2,966.44
	Trust Funds & Non Profit Organizations	-	4.85	4.85	-	4.90	4.90	-	4.50	4.50
	Personal/Individuals	11.13	386.45	397.58	35.62	335.98	371.60	33.62	343.94	377.56
	Others	0.07	0.48	0.55	1.40	0.91	1.81	0.91	0.57	1.47
	Total	196.32	4,666.61	4,862.93	230.76	4,433.40	4,664.16	207.72	4,714.86	4,922.58
Sindh	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	30.64	379.80	410.44	29.94	348.59	378.53	28.68	391.75	420.43
	Non-Financial Public Sector Enterprises	-	625.26	625.26	-	718.23	718.23	-	845.22	845.22
	NBFCs & Financial Auxiliaries	0.02	324.85	324.87	0.01	187.22	187.23	0.01	193.66	193.68
	Private Sector (Business)	39.02	3,023.87	3,062.89	37.23	2,921.93	2,959.16	37.40	2,900.77	2,938.16
	Trust Funds & Non Profit Organizations	-	5.40	5.40	-	5.14	5.14	-	4.37	4.37
	Personal/Individuals	4.05	507.51	511.56	26.67	599.98	626.65	28.44	607.42	635.86
	Others	-	2.36	2.36	-	0.79	0.79	-	0.45	0.45
	Total	73.72	4,869.05	4,942.78	93.86	4,781.88	4,875.74	94.53	4,943.66	5,038.19
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	21.05	21.05	-	22.05	22.05	-	..	..
	Non-Financial Public Sector Enterprises	-	61.13	61.13	-	59.42	59.42	-	18.42	18.42
	NBFCs & Financial Auxiliaries	-	0.26	0.26	-	0.56	0.56	-	0.06	0.06
	Private Sector (Business)	12.51	226.76	239.27	55.47	181.41	236.89	55.10	63.63	118.73
	Trust Funds & Non Profit Organizations	-	0.27	0.27	-	0.26	0.26	-	0.25	0.25
	Personal/Individuals	127.46	56.60	184.06	7.54	69.91	77.44	6.74	50.61	57.35
	Others	-	-	-	-	-	-	-	-	-
	Total	139.97	366.06	506.03	63.01	333.62	396.63	61.85	132.96	194.81
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	1.94	1.94	-	1.96	1.96	-	1.96	1.96
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.28	5.30	8.58	4.66	5.49	10.15	4.32	5.09	9.41
	Trust Funds & Non Profit Organizations	-	-	-	-	0.18	0.18	-	0.35	0.35
	Personal/Individuals	0.61	2.34	2.95	7.20	4.94	12.14	7.33	4.93	12.26
	Others	0.25	-	0.25	0.25	-	0.25	0.30	-	0.30
	Total	4.14	9.58	13.72	12.11	12.57	24.68	11.95	12.33	24.28
Islamabad	Foreign Constituents	-	0.01	0.01	-	0.02	0.02	-	-	-
	Government	-	27.99	27.99	-	306.96	306.96	-	429.47	429.47
	Non-Financial Public Sector Enterprises	-	269.45	269.45	-	284.72	284.72	-	293.11	293.11
	NBFCs & Financial Auxiliaries	-	159.86	159.86	-	117.09	117.09	-	100.15	100.15
	Private Sector (Business)	0.24	699.41	699.65	0.24	709.74	709.98	0.26	730.57	730.83
	Trust Funds & Non Profit Organizations	-	5.83	5.83	-	4.06	4.06	-	4.15	4.15
	Personal/Individuals	0.20	43.71	43.91	0.38	32.46	32.84	0.37	34.78	35.15
	Others	-	..	..	-	..	..	-	..	..
	Total	0.44	1,206.25	1,206.69	0.62	1,455.07	1,455.68	0.63	1,592.24	1,592.86

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

(Billion Rupees)

Provinces/ Regions	Borrower	Dec-22			Mar-23			Jun-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	2.24	4.01	6.26	2.46	2.98	5.43	3.01	2.80	5.81
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.28	0.84	1.12	0.46	1.31	1.77	0.46	1.33	1.80
	Others	-	-	-	-	-	-	-	-	-
Total	2.52	4.85	7.37	2.92	4.28	7.21	3.48	4.13	7.61	
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.87	22.13	23.00	1.70	22.84	24.54	1.30	19.78	21.08
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.39	1.12	1.50	1.85	4.63	6.48	1.92	4.60	6.52
	Others	-	-	-	-	-	-	-	-	-
Total	1.26	23.25	24.50	3.54	27.48	31.02	3.22	24.38	27.60	

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, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

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

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

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

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

Note:

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

3.19 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
FY22									
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
FY23									
Jul-Sep									
Punjab	129,027	50,596	168,274	18,361	18,976	46,121	3,351	78,459	71,910
Sindh	19,956	21,454	39,476	3,220	2,834	11,097	736	21,396	13,621
Khyber Pakhtunkhwa	5,071	1,205	6,469	999	726	2,193	126	614	926
Balochistan	562	205	1,986	65	66	362	23	44	306
Azad Jammu Kashmir	438	92	266	1	-	1	9	242	45
Gilgit Baltistan	1,146	156	836	4	2	14	3	4	22
All Pakistan	156,200	73,708	217,307	22,650	22,604	59,788	4,248	100,760	86,830
Jul-Dec									
Punjab	381,879	106,865	169,431	30,807	43,384	48,765	5,244	188,584	75,047
Sindh	60,510	42,083	41,278	5,605	7,277	11,499	1,032	48,067	17,132
Khyber Pakhtunkhwa	10,812	3,102	6,664	1,770	1,620	2,421	202	1,292	1,052
Balochistan	1,984	727	2,203	119	149	404	32	90	300
Azad Jammu Kashmir	1,035	267	302	3	1	32	1,163	1,132	591
Gilgit Baltistan	2,401	348	788	6	8	14	6	7	25
All Pakistan	458,621	153,392	220,666	38,310	52,440	63,134	7,679	239,172	94,148
Jul-Mar									
Punjab	529,939	158,544	162,522	39,923	68,316	46,970	6,417	257,788	67,303
Sindh	101,690	68,221	44,218	8,439	11,721	11,256	1,235	45,010	9,342
Khyber Pakhtunkhwa	17,715	5,205	6,484	2,547	2,710	2,355	256	3,175	2,501
Balochistan	3,425	1,381	2,301	167	288	436	42	229	855
Azad Jammu Kashmir	1,560	415	399	4	2	3	13	1,444	115
Gilgit Baltistan	3,487	597	757	6	12	13	12	25	26
All Pakistan	657,816	234,364	216,680	51,086	83,050	61,034	7,975	307,671	80,141
Jul-Jun									
Punjab	767,645	252,634	174,868	49,537	106,674	46,628	8,474	390,951	78,617
Sindh	165,865	110,406	52,485	11,699	19,623	12,247	1,773	59,436	15,018
Khyber Pakhtunkhwa	25,100	8,264	7,415	3,007	3,857	2,377	556	6,272	2,907
Balochistan	5,266	2,732	2,952	247	574	528	67	797	399
Azad Jammu Kashmir	2,280	596	443	14	27	66	14	2,971	541
Gilgit Baltistan	4,783	933	910	7	18	18	16	37	26
All Pakistan	970,939	375,565	239,072	64,511	130,774	61,864	10,900	460,463	97,508

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 22									
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
FY23									
Jul-Sep									
Punjab	247,395	38,061	147,325	14,615	123,552	114,439	412,749	309,644	548,069
Sindh	30,012	5,773	28,056	358	15,907	15,624	54,282	67,365	107,874
Khyber Pakhtunkhwa	8,322	2,182	7,527	360	307	1,140	14,878	5,034	18,255
Balochistan	201	39	257	12	13	83	863	367	2,993
Azad Jammu Kashmir	3,615	524	1,835	21	33	281	4,084	892	2,428
Gilgit Baltistan	1,220	202	1,160	198	99	1,341	2,571	464	3,373
All Pakistan	290,765	46,782	186,160	15,564	139,911	132,907	489,427	383,765	682,992
Jul-Dec									
Punjab	576,191	86,488	161,893	32,749	260,024	116,289	1,026,870	685,345	571,425
Sindh	91,264	14,522	29,516	571	28,574	15,077	158,982	140,523	114,502
Khyber Pakhtunkhwa	18,643	4,817	8,297	776	946	1,376	32,203	11,777	19,810
Balochistan	563	115	276	25	37	85	2,723	1,119	3,269
Azad Jammu Kashmir	6,944	996	1,835	34	127	247	9,179	2,523	3,007
Gilgit Baltistan	3,213	546	1,331	561	250	1,396	6,187	1,159	3,554
All Pakistan	696,818	107,484	203,149	34,716	289,957	134,470	1,236,144	842,446	715,566
Jul-Mar									
Punjab	804,616	135,336	171,983	48,634	373,843	115,532	1,429,529	993,827	564,309
Sindh	139,745	23,958	32,019	1,033	50,759	18,295	252,142	199,669	115,130
Khyber Pakhtunkhwa	27,899	7,708	9,473	1,115	1,439	1,920	49,532	20,237	22,733
Balochistan	820	322	361	42	72	78	4,496	2,292	4,030
Azad Jammu Kashmir	10,475	1,984	2,242	49	136	219	12,101	3,982	2,978
Gilgit Baltistan	5,399	948	1,500	771	329	1,397	9,675	1,910	3,693
All Pakistan	988,954	170,255	217,578	51,644	426,578	137,440	1,757,475	1,221,918	712,873
Jul-Jun									
Punjab	1,042,051	202,914	175,388	68,440	483,527	117,417	1,936,147	1,436,701	592,918
Sindh	171,227	31,260	33,075	2,123	70,686	17,311	352,687	291,411	130,135
Khyber Pakhtunkhwa	35,977	12,425	9,871	1,460	2,960	2,170	66,100	33,778	24,741
Balochistan	1,366	470	828	60	219	134	7,006	4,791	4,841
Azad Jammu Kashmir	12,404	2,521	1,957	67	203	226	14,779	6,319	3,233
Gilgit Baltistan	7,449	1,329	1,675	1,106	639	1,538	13,361	2,956	4,166
All Pakistan	1,270,474	250,920	222,794	73,256	558,234	138,795	2,390,080	1,775,955	760,034

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors All Banks Jul-Jun FY-23

Farm (Crop) Sector

(Million Rupees)

Purpose	Subsistence Holdings		Economic Holdings		Above Economic Holdings		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Production Loans	948,304	349,764	60,721	120,116	9,816	336,628	1,018,841	806,508
All Crops Loan (Excluding Veg & Fruits)	912,356	214,045	56,403	102,058	7,777	122,707	976,536	438,810
Vegetables	6,217	3,026	1,800	4,727	175	2,377	8,192	10,130
Fruits/Orchards	3,053	1,663	2,208	8,098	691	16,587	5,952	26,349
Flowers/Ornamental Plants	7	5	12	75	2	23	21	102
Others	26,671	131,026	298	5,158	1,171	194,934	28,140	331,117
Development Loans	19,654	22,509	2,788	6,042	524	17,966	22,966	46,517
Plough Cattle	-	-	-	-	-	-	-	-
Tube wells	458	814	211	535	56	333	725	1,682
Sprinkle & Trickle Irrigation	-	-	-	-	-	-	-	-
Tractors	3,638	7,763	1,282	2,689	124	412	5,044	10,864
Orchards	1,210	908	595	1,758	59	1,038	1,864	3,704
Farm Transportation	498	3,640	6	10	6	178	510	3,828
Godown/Silos	3,423	2,177	452	373	32	1,017	3,907	3,567
Land Improvement	628	290	38	15	-	-	666	305
Farm Machinery	8,957	1,343	94	157	34	1,037	9,085	2,537
High Quality Seed Processing Units	1	21	2	11	35	2,535	38	2,567
Green House/ Tunnel Farming	1	1	1	2	1	322	3	325
Cold Storage	42	1,114	10	82	85	1,153	137	2,349
Others NGOs	798	4,438	97	410	92	9,940	987	14,788
Corporate Farming	2,981	3,291	1,002	4,615	560	105,870	4,543	113,777
Production Loans	2,981	3,291	1,002	4,615	558	102,645	4,541	110,552
Development Loans	-	-	-	-	2	3,225	2	3,225
Total	970,939	375,565	64,511	130,774	10,900	460,463	1,046,350	966,802

Non- Farm (Non-Crop) Sector

(Million Rupees)

Purpose	Small Farms		Large Farms		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Livestock, Dairy & Meat	1,266,356	245,484	30,590	207,986	1,296,946	453,470
Poultry	1,245	4,600	3,140	271,760	4,385	276,360
Fisheries	445	497	1,172	16,423	1,617	16,920
Forestry	0	0	29	11	29	11
Others	2,428	339	38,325	62,054	40,753	62,393
Total	1,270,474	250,920	73,256	558,234	1,343,730	809,154

Source: Agriculture Credit & Financial Inclusion Department, SBP

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

(End period: Million Rupees)

SECURITIES / SHARES	2022			2023			2023		
	Dec ^R			Mar			Jun ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	14,650,657	15,112,733	14,782,136	15,907,263	16,396,787	16,127,163	17,431,123	17,927,488	17,543,321
1) Treasury Bills	3,637,634	3,820,564	3,671,232	3,922,956	4,106,382	3,956,793	5,197,151	5,409,806	5,216,726
2) Pakistan Investment Bonds (PIBs)	11,001,359	11,280,504	11,098,987	11,973,008	12,279,107	12,158,818	12,222,251	12,505,961	12,314,725
a. Fixed Rate	3,374,963	3,546,805	3,349,690	4,171,962	4,353,261	4,217,799	4,351,704	4,560,100	4,328,379
b. Floating Rate	7,626,396	7,733,699	7,749,297	7,801,046	7,925,845	7,941,020	7,870,547	7,945,860	7,986,346
3) Others	11,665	11,665	11,917	11,299	11,299	11,551	11,722	11,722	11,870
II. Provincial Government	..	..	..	..	..	..	..	..	..
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	372,188	246,135	369,770	396,664	267,250	399,197	392,699	273,769	393,689
1) Quoted On The Stock Exchange	197,399	79,699	187,327	191,677	68,147	184,924	197,418	85,123	192,254
of which:									
Financial Institutions	19,547	12,714	21,981	18,752	12,812	20,958	19,210	12,968	21,092
NFPSEs	25,892	7,726	24,083	25,019	5,599	22,926	30,237	12,637	27,445
Private Sector	124,209	48,418	117,579	119,158	39,807	116,579	118,731	48,319	117,375
2) Unquoted On The Stock Exchange	174,789	166,436	182,443	204,987	199,103	214,273	195,282	188,646	201,436
of which:									
Financial Institutions	16,765	17,529	16,882	19,391	17,178	21,360	23,356	21,110	23,983
NFPSEs	100,878	101,158	108,381	117,179	117,058	124,495	122,873	122,747	130,618
Private Sector	14,680	12,856	14,694	10,585	8,177	12,582	11,229	8,177	11,383
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	..	..	..	..	..	..	..	..	..
VII. CERTIFICATE OF INVESTMENTS	5	1	5	5	1	5	5	1	5
VIII. TERM FINANCE CERTIFICATES	96,087	99,028	98,750	98,336	100,814	101,631	106,467	108,966	109,606
IX. MUTUAL FUNDS	13,439	12,231	13,444	12,592	10,990	12,598	12,073	10,732	12,072
X. OTHERS	5,641	5,641	5,879	6,334	6,334	6,694	6,064	6,064	6,388
XI. Islamic Banking Products - Investments	3,083,735	2,974,150	3,166,046	3,152,826	3,149,057	3,305,817	3,426,152	3,426,468	3,535,417
a. Government Islamic Securities	2,576,374	2,582,580	2,617,163	2,635,135	2,638,680	2,729,337	2,916,239	2,923,703	2,968,906
1. GOP Ijara Sukuk	2,491,299	2,495,881	2,526,950	2,523,122	2,524,400	2,610,692	2,825,149	2,830,702	2,877,025
a. Variable Rental Rate	1,976,824	1,980,251	2,003,039	1,892,550	1,909,122	1,956,780	2,228,657	2,230,676	2,271,117
b. Fixed Rental Rate	514,475	515,630	523,911	630,572	615,278	653,912	596,492	600,026	605,907
2. Bai Muajjal - Government	23,789	23,789	28,549	23,789	23,789	29,175	-	-	-
3. Islamic Naya Pakistan Certificate	44,975	45,000	45,352	68,042	68,042	69,288	70,380	70,380	71,171
4. Other	16,312	17,911	16,312	20,181	22,448	20,181	20,710	22,622	20,710
b. Corporate Sukuks	472,464	356,584	513,008	481,879	474,566	539,007	472,155	467,806	527,558
1) Diminishing Musharaka Sukuk	143,361	143,244	146,718	148,201	145,225	153,277	145,421	142,609	149,751
2) Ijarah Sukuk	189,735	73,386	220,428	190,356	187,861	240,539	190,316	187,824	234,151
3) Modaraba Sukuk	9,303	9,303	9,444	10,954	10,954	11,327	10,779	10,779	11,025
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	130,066	130,651	136,419	132,368	130,526	133,864	125,639	126,594	132,632
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,023	6,023	6,119	7,233	7,233	7,404	6,954	6,954	7,106
h. Other Islamic Mode of Investments	28,874	28,964	29,756	28,580	28,579	30,069	30,804	28,004	31,847
TOTAL	18,221,756	18,449,923	18,436,034	19,574,025	19,931,237	19,953,109	21,374,587	21,753,491	21,600,502

Source: Core Statistics Department

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

(End period: Million Rupees)

RATE OF INTEREST	2022	2023	
	Dec	Mar	Jun ^P
00.00	6,093,605.0	6,579,541.3	7,045,365.4
01.00*	184,419.6	245,769.3	243,675.5
02.00*	233,589.4	308,066.0	229,624.3
03.00*	49,322.0	12,842.0	12,253.8
04.00*	16,129.5	31,190.5	60,961.6
05.00*	24,715.5	52,136.4	59,226.1
05.25	3,661.7	7,614.7	27,708.2
05.50	3,943.0	3,352.2	31,111.3
05.75	13,107.3	4,484.3	4,085.9
06.00	5,729.5	6,946.9	34,928.5
06.25	2,320.6	894.4	1,227.7
06.50	2,667.7	2,882.1	3,081.3
06.75	1,385.5	1,960.8	1,454.6
07.00	25,863.4	9,685.1	9,288.2
07.25	5,379.3	2,577.9	4,335.2
07.50	8,652.9	19,582.3	21,691.4
07.75	2,623.8	3,351.8	2,407.1
08.00	14,253.1	11,981.2	16,792.1
08.25	4,859.3	5,418.1	10,913.5
08.50	7,101.1	5,974.4	13,128.1
08.75	4,801.3	3,752.4	5,286.7
09.00	30,961.4	12,764.1	9,243.5
09.25	26,137.7	4,498.3	19,061.3
09.50	9,558.3	11,018.4	43,282.1
09.75	26,011.5	17,837.7	9,519.8
10.00	32,302.3	19,963.0	30,556.1
10.25	42,119.3	20,232.4	12,477.0
10.50	44,857.3	20,384.2	6,278.0
10.75	20,451.6	32,147.5	18,798.2
11.00	31,151.2	50,827.1	9,148.2
11.25	29,184.2	12,035.9	12,043.4
11.50	29,131.6	13,310.4	11,640.7
11.75	33,727.7	92,620.7	35,290.9
12.00	136,958.5	58,010.5	35,717.8
12.25	16,878.8	34,029.4	6,712.6
12.50	42,107.9	24,685.2	15,289.7
12.75	27,366.4	79,045.5	11,907.7
13.00	41,304.2	137,889.4	150,351.6
13.25	14,454.1	10,577.1	4,116.3
13.50	69,055.6	48,547.0	12,076.9
13.75	32,628.3	17,770.4	4,737.1
14.00	107,900.8	40,385.1	33,091.3
14.25	44,726.4	24,913.2	15,701.7
14.50	5,960,059.2	314,859.3	100,738.8
14.75	798,448.5	146,914.8	20,412.6
15.00	626,873.4	81,286.7	41,647.8
15.25	232,825.9	88,797.7	30,410.2
15.50	528,564.3	4,589,061.0	52,977.8
15.75	218,048.8	1,052,250.0	111,718.1
16.00	263,913.0	318,415.3	160,356.3
16.25	278,168.5	763,320.3	86,118.6
16.50	128,537.5	335,125.7	50,403.5
16.75	149,076.8	406,412.2	33,838.8
17.00	137,774.1	182,896.9	54,355.4
17.25	44,150.3	74,156.6	33,645.8
17.50	4,512.7	41,092.9	17,835.0
17.75	-	50,850.6	21,951.9
18.00	4,673.7	182,608.2	38,527.2
18.25	-	41,769.3	31,947.8
18.50	8.2	145,252.8	26,763.9
18.75	-	65,618.4	59,964.9
19.00	1,249.4	91,075.4	199,532.7
19.25	-	128,729.5	41,944.9
19.50	1.5	64,610.3	6,031,010.6
19.75	-	50,472.0	963,913.0
20.00	10.3	76,393.9	666,503.9
20.25	-	28,770.2	138,865.0
20.50	-	85,562.0	472,775.3
20.75	-	23,147.0	304,570.6
21.00	5.3	60,979.7	174,112.8
21.25	-	6,727.3	129,357.0
21.50	10.9	10.4	59,451.4
21.75	-	4,379.0	109,701.6
22.00 & above	28.7	28.4	278,288.3
Total	16,974,046.5	17,605,070.1	18,889,229.7

Source: Core Statistics Department

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

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

(Million Rupees)

RATE OF RETURN	2022	2023	
	Dec	Mar	Jun ^P
00.00	1,950,291.66	2,160,712.86	2,318,728.27
01.00*	82,686.56	171,265.94	186,344.80
02.00*	73,185.22	87,054.02	69,636.36
03.00*	8,392.05	18,742.92	26,195.08
04.00*	62,672.04	13,545.93	2,805.44
05.00*	40,767.05	68,542.88	46,902.62
05.25	3,901.99	16,210.14	866.17
05.50	12,999.49	9,252.32	1,822.81
05.75	9,605.24	6,290.37	1,561.32
06.00	72,323.82	9,105.49	6,159.15
06.25	145,130.78	6,236.85	1,146.75
06.50	18,744.32	48,801.49	34,850.00
06.75	58,936.64	119,341.52	121,312.39
07.00	500,980.09	21,665.21	68,894.11
07.25	68,654.86	20,882.92	14,214.81
07.50	34,996.53	76,071.75	11,879.65
07.75	33,463.75	8,655.95	6,704.74
08.00	14,617.63	40,762.51	14,708.28
08.25	21,219.13	20,879.88	4,220.20
08.50	72,792.34	506,081.85	72,891.89
08.75	16,343.22	38,847.20	14,903.51
09.00	12,207.29	20,218.65	17,660.77
09.25	44,646.07	19,278.81	21,403.23
09.50	25,875.40	19,776.02	15,600.50
09.75	12,614.04	22,648.17	33,674.30
10.00	112,630.46	39,699.89	382,436.54
10.25	8,605.10	4,017.39	18,146.44
10.50	50,370.16	33,550.11	175,205.72
10.75	12,700.87	15,463.83	40,201.77
11.00	18,523.66	13,757.88	42,559.97
11.25	17,426.79	8,805.92	51,275.42
11.50	96,773.39	43,235.93	27,054.99
11.75	6,096.41	25,893.03	8,190.93
12.00	36,098.73	21,193.37	11,286.73
12.25	9,352.81	42,891.81	17,524.43
12.50	21,532.42	12,980.96	34,621.67
12.75	30,853.34	19,022.51	4,470.33
13.00	45,726.52	71,392.98	8,040.10
13.25	23,310.82	88,489.61	29,348.15
13.50	26,606.97	22,744.37	54,621.49
13.75	51,677.72	24,383.74	5,623.63
14.00	60,712.01	59,776.83	31,166.77
14.25	46,499.46	17,235.19	18,569.96
14.50	243,013.47	40,680.08	71,721.84
14.75	61,454.95	59,337.68	32,623.24
15.00	109,622.07	88,739.78	79,456.31
15.25	59,123.66	32,633.67	6,465.59
15.50	189,757.11	220,519.68	72,013.20
15.75	92,506.43	39,115.36	16,149.47
16.00	162,857.32	72,425.75	64,190.39
16.25	18,487.26	15,273.75	35,739.29
16.50	16,395.55	36,220.31	34,089.96
16.75	11,002.98	22,759.53	9,317.99
17.00	5,750.00	28,380.05	47,910.80
17.25	21,507.97	31,402.73	22,740.35
17.50	2.50	197,241.39	38,341.68
17.75	-	12,056.91	10,453.60
18.00	-	74,680.22	64,708.44
18.25	-	45,019.60	20,343.39
18.50	-	33,917.36	65,374.42
18.75	-	31,155.57	30,452.51
19.00	2,592.10	16,569.22	91,524.07
19.25	-	6,841.85	66,166.02
19.50	-	12,545.61	221,210.53
19.75	-	1,080.00	70,737.20
20.00	-	3,270.37	53,406.09
20.25	-	-	64,819.15
20.50	-	5,850.00	223,504.40
20.75	-	-	28,937.01
21.00	-	700.00	27,757.36
21.25	-	-	24,167.14
21.50	-	-	21,955.71
21.75	-	-	54,043.93
22.00 & above	-	-	48,433.36
Total	5,067,618.19	5,243,823.42	5,794,186.62

Source: Core Statistics Department

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

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

(End of period : Million Rupees)

RATE OF INTEREST	Dec ^R -22		Mar-23		Jun ^P -23	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	337,202.27	333,243.90	526,473.37	482,413.49	572,126.95	526,936.39
01.00*	6,329.97	5,279.75	7,418.83	6,946.61	6,727.15	6,311.03
02.00*	111,584.41	111,217.95	126,767.06	126,514.79	129,766.88	129,586.02
03.00*	193,844.08	193,498.21	250,751.42	250,647.54	253,546.21	253,546.21
04.00*	161,601.70	161,530.66	142,346.59	142,194.52	140,922.11	140,861.21
05.00*	316,927.75	293,168.45	267,335.84	266,463.26	252,493.61	251,631.40
06.00*	44,146.25	42,747.93	34,823.08	33,806.08	35,422.93	35,351.04
07.00*	22,756.26	22,610.60	34,130.49	26,414.17	42,822.87	32,527.21
08.00*	33,625.39	33,625.39	312,602.42	28,810.52	395,397.19	23,609.54
08.25	4,254.14	4,254.14	3,809.60	3,809.60	13,868.36	3,758.06
08.50	2,612.88	2,612.88	2,113.43	2,113.43	1,830.63	1,830.63
08.75	833.25	833.25	260.27	260.27	293.86	293.86
09.00	17,774.24	17,774.24	16,791.85	16,791.85	38,533.95	13,652.99
09.25	47,865.45	47,865.45	11,152.23	11,152.23	676.41	676.41
09.50	57,407.18	57,407.18	11,680.81	11,680.81	2,172.12	2,172.12
09.75	34,590.04	28,353.52	4,253.45	4,253.45	780.28	780.28
10.00	274,525.32	274,525.32	64,958.69	64,958.69	5,973.56	5,973.56
10.25	6,503.52	6,503.52	3,582.86	3,582.86	13,381.74	384.18
10.50	6,790.34	6,790.34	1,518.96	1,518.96	7,936.24	236.44
10.75	49,759.71	18,392.21	34,738.96	1,954.73	51,276.36	1,202.12
11.00	75,713.87	26,624.84	90,749.58	33,643.68	27,343.26	15,109.79
11.25	25,501.42	2,731.92	539.91	539.91	449.75	449.75
11.50	30,676.80	1,833.52	47,212.43	4,445.91	115,891.58	317.75
11.75	9,767.86	836.05	402.95	388.31	175.31	175.31
12.00	32,181.32	32,181.32	22,323.04	22,024.19	32,429.27	21,167.86
12.25	4,603.97	4,373.97	1,260.82	1,260.82	1,147.33	1,147.33
12.50	3,757.45	3,757.45	14,675.48	14,675.48	9,836.50	2,060.41
12.75	3,079.81	3,079.81	20,194.00	1,461.85	31,145.10	12,267.83
13.00	73,629.00	73,629.00	44,532.80	28,985.07	39,123.76	23,497.66
13.25	70,793.75	5,922.27	77,434.16	12,294.37	78,990.18	13,867.92
13.50	4,484.28	4,484.28	14,262.93	14,262.93	17,554.58	17,554.58
13.75	17,348.64	17,276.94	8,117.49	8,117.49	42,567.24	6,857.08
14.00	60,655.35	30,265.19	73,447.47	73,447.47	93,712.70	60,611.78
14.25	5,988.58	5,988.58	1,220.04	1,220.04	500.23	500.23
14.50	108,506.90	4,559.90	57,260.05	3,844.84	37,048.79	4,442.27
14.75	35,502.52	19,811.61	7,625.95	7,625.95	6,323.23	6,323.23
15.00	5,274.57	5,074.98	23,838.21	15,217.24	15,961.59	7,336.01
15.25	99,205.58	19,812.62	41,864.83	5,192.24	31,561.94	2,767.18
15.50	53,989.08	22,417.81	8,619.33	8,366.49	6,477.92	6,477.92
15.75	439,950.49	243,311.41	27,438.41	15,914.00	8,150.04	8,150.04
16.00	479,947.68	363,436.11	67,408.88	39,410.66	37,944.44	17,073.76
16.25	432,255.02	322,653.61	60,466.53	60,466.53	19,758.88	19,758.88
16.50	544,612.31	445,990.01	199,541.71	90,198.58	62,255.53	58,740.27
16.75	392,271.00	333,763.67	56,760.91	40,368.73	35,566.95	22,119.52
17.00	360,741.63	313,176.90	415,766.29	279,390.67	149,053.70	145,561.76
17.25	422,121.06	348,608.41	332,656.50	194,181.63	70,674.60	70,649.40
17.50	626,087.05	476,192.15	381,713.84	288,149.82	219,891.36	143,548.05
17.75	291,947.75	217,503.58	255,748.31	237,837.59	39,414.68	37,949.97
18.00	488,011.95	224,444.36	310,595.71	238,871.49	221,764.19	159,038.82
18.25	171,769.03	137,871.48	176,081.30	132,579.86	70,396.88	46,784.23
18.50	106,265.83	104,227.48	210,121.45	145,759.26	36,473.18	33,863.56
18.75	156,685.52	119,960.94	120,258.78	105,930.11	20,479.56	18,023.20
19.00	108,488.47	73,897.84	190,701.58	136,522.35	77,303.93	42,384.88
19.25	97,283.25	97,283.25	149,428.47	77,937.61	35,765.08	29,216.28
19.50	26,353.64	26,353.64	274,969.11	192,092.90	24,296.53	7,677.14
19.75	45,220.91	45,220.91	112,522.06	89,250.35	15,875.62	15,875.62
20.00	40,393.28	40,393.27	253,901.81	228,644.58	28,339.11	28,230.99
20.25	31,056.46	31,056.46	132,631.38	131,923.52	20,748.59	20,748.59
20.50	33,605.56	33,605.56	217,497.33	215,755.04	9,298.66	9,298.66
20.75	33,749.60	33,749.60	186,643.88	119,097.45	81,212.28	81,087.75
21.00	55,125.49	55,125.49	140,508.94	139,785.20	71,011.29	66,384.04
21.25	57,052.79	57,052.79	93,543.44	77,686.30	36,840.18	36,660.18
21.50	22,620.84	22,620.84	110,928.09	107,378.54	83,990.84	33,811.75
21.75	19,639.70	19,639.70	49,062.16	48,614.23	217,040.14	164,673.41
22.00	53,092.12	53,092.12	204,129.03	141,469.26	607,525.42	227,135.16
22.25	43,228.87	43,228.87	137,959.75	71,115.69	342,003.18	303,352.98
22.50	6,555.28	6,555.28	272,204.43	68,008.08	380,823.10	309,608.59
22.75	4,056.52	4,056.52	40,682.87	40,682.87	381,546.72	333,724.08
23.00	4,274.69	4,274.69	106,733.50	106,256.01	444,463.22	314,081.32
23.25	8,456.89	8,456.89	24,720.79	24,705.70	264,131.40	147,958.17
23.50	128,023.91	128,023.91	149,853.62	149,750.32	539,790.68	289,331.71
23.75	17,526.28	17,526.28	26,037.13	26,037.13	117,163.87	86,925.08
24.00	22,325.37	22,325.37	31,841.57	31,841.57	250,104.91	170,159.75
24.25	1,089.49	1,089.49	10,247.36	10,247.36	73,509.46	64,006.62
24.50	358.24	358.24	12,791.81	12,791.81	158,118.19	78,227.72
24.75	3,572.28	3,572.28	5,803.11	5,803.11	35,792.34	33,409.25
25.00 & above	174,812.48	175,376.51	254,267.27	254,322.90	594,440.36	555,785.66
TOTAL	8,402,223.56	6,601,972.78	8,217,260.78	6,120,080.93	8,437,148.71	5,865,269.41

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

Source: Core Statistics Department

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

(End of Period: Million Rupees)

RATE OF RETURN	2022		2023		2023	
	Dec ^R		Mar		Jun ^F	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	216,594.65	212,664.12	214,677.26	206,667.15	245,315.73	244,012.36
01.00*	1,291.72	1,291.72	999.13	999.13	970.78	970.78
02.00*	51,648.43	51,648.43	51,397.49	51,397.49	51,320.08	51,320.08
03.00*	69,287.14	69,278.11	85,464.98	85,455.95	79,456.63	79,449.10
04.00*	75,792.52	75,792.52	56,471.49	56,471.49	59,755.91	59,755.91
05.00*	95,486.34	95,486.34	94,452.15	94,301.95	102,161.05	102,109.05
06.00*	10,113.83	9,919.59	9,819.47	9,819.47	9,526.83	9,526.83
07.00*	22,033.21	22,033.21	42,677.27	22,678.09	23,897.19	23,897.19
08.00*	12,978.18	12,947.31	8,773.09	8,773.09	9,415.65	9,415.65
08.25	2,873.97	2,873.97	3,088.86	3,088.86	2,591.08	2,591.08
08.50	2,029.56	2,029.56	1,154.16	1,117.70	759.30	759.30
08.75	4,944.06	4,944.06	3,942.94	3,942.94	3,456.37	3,456.37
09.00	5,922.06	5,922.06	7,310.93	7,310.93	1,061.39	1,061.39
09.25	6,068.60	6,068.60	991.51	991.51	1,933.96	1,933.96
09.50	18,627.57	18,627.57	6,876.58	6,876.58	1,947.07	1,947.07
09.75	15,439.16	15,439.16	4,904.12	4,904.12	319.99	319.99
10.00	139,699.08	139,699.08	40,720.55	40,720.55	4,657.45	4,657.45
10.25	2,026.69	2,026.69	1,707.46	1,707.46	1,347.97	1,347.97
10.50	1,239.11	1,239.11	540.19	540.19	7,946.28	1,316.78
10.75	5,391.65	5,391.65	3,152.50	3,152.50	948.01	948.01
11.00	52,780.03	14,811.05	62,493.39	14,905.85	4,562.07	4,510.79
11.25	3,015.79	3,015.79	1,311.74	1,311.74	448.95	448.95
11.50	2,392.03	2,392.03	4,446.82	2,446.82	43,198.65	1,871.94
11.75	3,489.68	3,489.68	2,376.81	2,376.81	1,822.35	1,822.35
12.00	4,645.70	4,645.70	3,168.33	3,168.33	1,440.27	1,440.27
12.25	4,581.13	4,581.13	2,880.10	2,880.10	1,592.85	1,592.85
12.50	5,225.82	5,225.82	4,181.51	4,181.51	2,743.10	2,743.10
12.75	8,603.01	8,603.01	6,578.85	6,578.85	4,718.02	4,718.02
13.00	14,840.04	14,840.04	12,966.98	12,966.98	10,173.97	10,173.97
13.25	6,720.84	6,720.84	7,900.04	7,900.04	7,416.63	7,416.63
13.50	10,190.06	10,190.06	5,531.82	5,531.82	5,647.85	5,647.85
13.75	12,050.74	12,050.74	9,740.92	9,740.92	9,361.11	9,361.11
14.00	10,360.12	10,360.12	43,789.19	43,789.19	37,391.88	37,391.88
14.25	5,668.39	5,668.09	3,895.49	3,895.49	1,331.91	1,331.91
14.50	39,447.86	4,795.67	3,537.13	3,537.13	2,307.03	2,307.03
14.75	133,770.51	6,172.79	17,101.98	3,005.99	1,897.28	1,897.28
15.00	46,952.38	11,952.38	7,951.71	7,951.71	11,528.01	11,528.01
15.25	27,460.35	11,238.12	32,491.03	32,491.03	31,056.32	31,056.32
15.50	48,939.57	19,073.25	5,758.63	5,758.63	3,635.60	3,635.60
15.75	321,990.28	108,629.77	44,761.09	9,761.09	49,086.03	14,086.03
16.00	160,788.64	73,033.85	20,636.38	20,636.38	6,928.75	6,928.75
16.25	124,890.71	124,449.19	63,890.80	63,449.30	77,663.93	51,555.29
16.50	169,786.97	126,473.49	97,749.96	56,367.12	79,280.37	39,784.89
16.75	189,994.73	154,063.22	103,305.32	34,288.43	28,197.72	19,925.89
17.00	162,094.57	141,002.21	409,505.27	117,948.63	68,129.39	60,398.80
17.25	140,488.27	134,528.31	155,035.12	69,101.40	21,313.47	14,514.03
17.50	99,271.59	90,700.58	66,734.75	66,734.75	20,795.58	20,795.58
17.75	98,636.14	82,563.59	96,812.83	89,556.25	28,294.67	27,690.96
18.00	138,389.99	102,335.54	109,243.75	83,728.91	72,021.78	71,672.69
18.25	57,346.64	47,413.05	69,764.95	66,599.88	33,057.79	33,054.93
18.50	36,952.09	36,948.57	57,083.28	55,580.07	25,336.20	25,333.33
18.75	43,181.52	43,173.35	53,414.00	53,406.26	26,122.10	26,114.81
19.00	33,656.68	33,656.68	43,870.91	43,863.51	23,645.97	23,645.97
19.25	33,382.86	33,377.76	32,904.67	32,899.85	20,515.55	20,511.00
19.50	15,572.62	15,572.62	89,039.32	80,737.08	12,385.08	12,385.08
19.75	18,634.97	18,634.97	70,990.62	70,990.62	17,963.38	17,963.38
20.00	17,238.10	17,238.10	105,769.28	90,331.93	53,289.00	53,289.00
20.25	13,222.73	13,222.73	55,309.14	45,309.14	14,952.86	14,950.05
20.50	13,823.79	13,823.79	41,158.63	41,158.63	12,048.17	12,048.17
20.75	12,034.56	12,034.56	38,076.24	33,023.78	23,545.94	23,545.94
21.00	6,640.82	6,640.82	89,237.05	34,452.32	16,450.68	16,163.19
21.25	6,123.89	6,123.89	51,196.34	40,301.08	23,242.14	23,242.14
21.50	3,037.49	3,037.49	30,279.78	28,832.48	45,113.83	25,113.83
21.75	4,627.58	4,627.58	30,100.89	21,087.92	81,728.95	70,186.76
22.00	3,882.53	3,882.53	60,170.64	47,976.19	258,203.96	132,760.37
22.25	5,386.58	5,386.58	51,575.10	32,709.19	120,919.86	90,112.25
22.50	1,649.53	1,649.53	58,720.42	14,163.59	182,770.10	104,058.99
22.75	2,765.89	2,765.89	22,531.63	20,530.18	138,308.11	99,213.92
23.00	1,828.23	1,828.23	45,219.14	44,125.39	212,480.10	101,755.81
23.25	2,822.38	2,822.38	12,141.93	12,141.93	172,976.95	69,216.87
23.50	1,995.54	1,995.54	10,173.95	10,168.78	132,529.62	60,792.31
23.75	1,208.79	1,208.79	6,797.93	6,797.93	40,345.18	40,179.66
24.00	1,756.91	1,756.91	10,684.01	10,684.01	136,261.85	76,996.96
24.25	1,092.81	1,092.81	4,706.78	4,706.78	146,161.13	16,227.29
24.50	384.25	384.25	7,919.15	7,919.15	30,957.99	19,907.99
24.75	459.72	459.72	2,068.65	2,068.65	7,926.74	7,926.74
25.00 & above	14,144.66	13,580.56	42,054.78	42,009.88	118,754.57	117,009.73
TOTAL	3,161,807.60	2,397,268.58	3,237,859.02	2,391,484.48	3,370,768.06	2,396,751.52

Note:

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

Source: Core Statistics Department

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

TYPE OF DEPOSITS		(Percent per annum)			
		2022		2023	
		Jun	Dec	Mar	Jun ^P
I.	Call Deposits	5.71 (2.51)	8.36 (2.46)	10.60 (2.70)	8.64 (3.35)
II.	Saving Deposits	10.67 (67.05)	12.55 (66.20)	13.62 (67.51)	16.78 (66.97)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	12.90 (6.43)	14.03 (4.89)	16.05 (4.95)	17.14 (4.49)
	(b) 3 months and over but less than 6 months	11.30 (6.39)	14.12 (5.72)	14.89 (4.06)	17.73 (5.25)
	(c) 6 months and over but less than 1 year	9.10 (3.23)	12.04 (3.14)	12.55 (4.04)	14.68 (3.62)
	(d) 1 year and over but less than 2 years	11.48 (11.52)	14.03 (14.30)	15.00 (13.58)	17.48 (13.06)
	(e) 2 years and over but less than 3 years	9.37 (0.23)	11.57 (0.64)	12.20 (0.50)	13.54 (0.43)
	(f) 3 years and over but less than 4 years	10.47 (0.64)	12.70 (0.73)	12.49 (0.61)	13.84 (0.54)
	(g) 4 years and over but less than 5 years	9.21 (0.04)	11.93 (0.03)	10.22 (0.04)	12.26 (0.32)
	(h) 5 years and over	11.17 (1.96)	12.15 (1.88)	11.35 (2.01)	12.41 (1.97)
IV.	Overall				
	(i) Excluding current and other deposits	10.80	12.80	13.80	16.46
	(ii) Including current and other deposits	6.97	8.33	8.68	10.54

Source: Core Statistics Department

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

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

TYPE OF DEPOSITS		(Percent per annum)			
		2022		2023	
		Jun	Dec	Mar	Jun ^P
I.	Call Deposits	6.18 (2.94)	9.15 (2.92)	11.23 (3.28)	9.19 (3.77)
II.	Saving Deposits	11.47 (66.86)	13.62 (65.40)	14.72 (66.41)	18.29 (66.30)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	13.17 (6.57)	13.91 (3.91)	16.22 (4.13)	16.89 (4.07)
	(b) 3 months and over but less than 6 months	11.13 (6.53)	14.03 (5.68)	14.79 (4.20)	17.01 (4.54)
	(c) 6 months and over but less than 1 year	7.99 (2.85)	11.67 (3.31)	11.89 (4.11)	13.96 (3.57)
	(d) 1 year and over but less than 2 years	11.93 (11.46)	14.54 (15.30)	15.44 (14.62)	17.85 (14.29)
	(e) 2 years and over but less than 3 years	11.08 (0.17)	12.22 (0.73)	12.73 (0.56)	14.08 (0.49)
	(f) 3 years and over but less than 4 years	11.20 (0.68)	13.50 (0.81)	13.06 (0.67)	14.59 (0.59)
	(g) 4 years and over but less than 5 years	11.30 (0.04)	12.33 (0.30)	11.89 (0.04)	12.94 (0.37)
	(h) 5 years and over	11.94 (1.90)	13.07 (1.41)	11.77 (1.99)	12.45 (2.00)
IV.	Overall				
	(i) Excluding current and other deposits	11.40	13.60	14.58	17.44
	(ii) Including current and other deposits	7.46	8.91	9.31	11.30

Source: Core Statistics Department

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

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

(Percent per annum)

TYPE OF DEPOSITS		2022		2023	
		Jun	Dec	Mar	Jun ^P
I.	Call Deposits	- (0.91)	- (0.21)	0.34 (0.70)	5.22 (1.97)
II.	Saving Deposits	7.73 (67.76)	9.16 (68.90)	10.11 (71.32)	12.01 (69.16)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	11.79 (5.88)	14.22 (8.14)	15.75 (7.78)	17.73 (5.84)
	(b) 3 months and over but less than 6 months	12.04 (5.90)	14.42 (5.87)	15.30 (3.55)	19.13 (7.59)
	(c) 6 months and over but less than 1 year	11.66 (4.65)	13.59 (2.57)	15.04 (3.79)	16.90 (3.77)
	(d) 1 year and over but less than 2 years	9.83 (11.77)	11.61 (10.70)	12.78 (10.00)	15.54 (9.02)
	(e) 2 years and over but less than 3 years	6.82 (0.43)	6.95 (0.34)	8.89 (0.31)	10.02 (0.25)
	(f) 3 years and over but less than 4 years	6.66 (0.49)	7.61 (0.43)	9.13 (0.39)	9.76 (0.36)
	(g) 4 years and over but less than 5 years	1.55 (0.04)	0.18 (0.04)	6.32 (0.06)	6.96 (0.16)
	(h) 5 years and over	8.62 (2.16)	9.43 (2.05)	9.98 (2.10)	12.28 (1.89)
IV.	Overall				
	(i) Excluding current and other deposits	8.59	10.30	11.11	13.24
	(ii) Including current and other deposits	5.19	6.38	6.56	8.03

Source: Core Statistics Department

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

3.30 Scheduled Banks' Weighted Average 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										
2022	Jun	12.52	12.88	11.14	11.45	11.01	10.98	13.01	29.56	11.54
	Dec	17.72	15.41	13.87	13.89	12.87	13.80	15.82	31.24	14.66
2023	Mar	13.22	18.18	14.94	15.83	13.61	15.08	16.50	30.78	15.73
	Jun^P	13.89	21.05	16.28	17.45	15.02	17.35	18.76	30.82	17.50
II. CONVENTIONAL BANKING - ALL BANKS										
2022	Jun	12.52	11.86	9.94	11.33	9.89	11.13	12.57	30.10	11.60
	Dec	17.72	15.47	14.17	13.83	12.91	14.12	16.29	31.49	15.00
2023	Mar	13.22	18.17	15.07	15.77	13.51	15.63	16.43	30.85	15.82
	Jun^P	13.89	21.03	16.27	17.52	15.02	18.15	18.09	30.84	17.44
III. ISLAMIC BANKING-ALL BANKS										
2022	Jun	-	12.70	10.14	11.30	10.27	9.29	11.26	23.66	10.82
	Dec	-	14.64	13.06	14.03	12.79	11.25	14.64	27.70	13.76
2023	Mar	-	18.42	14.61	15.97	13.81	11.41	16.68	30.20	15.50
	Jun^P	-	21.31	16.30	17.28	15.01	12.57	20.49	30.68	17.81

Source: Core Statistics Department

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

3.31 Structure of Interest Rates

(Percent)

w.e.f.	SBP Reverse Repo Rate ¹	SBP Repo Rate ²	SBP Policy (Target) Rate ³	End User Export Finance Scheme Rate ⁴	
				w.e.f.	Rate
18-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
21-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
28-Nov-22	17.00	15.00	16.00	28-Nov-22	11.00
24-Jan-23	18.00	16.00	17.00	24-Jan-23	14.00
3-Mar-23	21.00	19.00	20.00	3-Mar-23	17.00
5-Apr-23	22.00	20.00	21.00	5-Apr-23	18.00
27-Jun-23	23.00	21.00	22.00	27-Jun-23	19.00

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
27-Jun-23	Upto 3 years	17.50	1.50	19.00
	Over 3 years and upto 5 years	16.50	2.50	19.00
	Over 5 years and upto 10 years	16.00	3.00	19.00

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		Up to 10	2.00	4.00	6.00
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Up to 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	Up to 12	3.00	3.00	6.00
			Category II	Up to 10	2.00	4.00	6.00
			Category III	Up to 10	3.00	3.00	6.00
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Up to 5	0.00	5.00	5.00
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Up to 5	0.00	5.00	5.00

PFI's: Participating Financial Institutions

Source: State Bank of Pakistan

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

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

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

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

3.33 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

P: Provisional

Source: Agriculture Credit & Financial Inclusion Department

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 end each year

3.34 Rates of Profit on National Savings Schemes

(Percent per annum)

S C H E M E	2022					2023				
	25 th Mar	10 th May	3 rd Jun	5 th Oct	7 th Nov	12 th Jan	10 th Apr	9 th May	12 th Jul	15 th Sep
1. Savings Accounts										
(i) With cheque facilities	12.72	10.75	12.25	13.50	13.50	14.50	18.50	19.50	19.50	19.50
(ii) Without cheque facilities	12.72	10.75	12.25	13.50	13.50	14.50	18.50	19.50	19.50	19.50
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)	10.92	12.40	12.40	12.26	12.26	12.26	14.87	14.87	14.87	14.87
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) or Special Saving Accounts										
(i) First 5 periods of complete 6 months	11.00	12.40	13.00	13.00	13.00	13.00	17.00	17.00	18.20	18.20
(ii) Last period of complete 6 months	11.80	13.40	14.40	14.20	13.60	13.60	17.80	17.80	19.00	19.00
(b) Special Savings Certificates (Bearer)										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates	11.04	12.00	12.36	12.60	12.36	12.60	12.84	12.84	14.28	15.12
8. Pensioner's Benefit Accounts	12.72	14.16	14.16	13.92	13.92	13.92	16.56	16.56	16.56	16.56
9. Behbood Saving Certificate	12.72	14.16	14.16	13.92	13.92	13.92	16.56	16.56	16.56	16.56
10. Short-Term Saving Certificate										
(i) 3 Months	10.40	13.40	13.68	15.00	15.00	16.12	19.92	20.84	20.84	21.74
(ii) 6 Months	10.60	13.90	13.96	15.04	15.04	16.00	19.64	20.82	20.82	21.72
(iii) 1 year	10.70	13.75	14.00	15.14	15.14	15.96	19.82	20.80	20.80	21.80
11. Shuhada Family Welfare account	12.72	14.16	14.16	14.16	14.16	14.16	16.56	16.56	16.56	16.56
12. Sarwa Islamic Term Account (SITA)*				13.20	13.20	13.20	13.20	13.20	13.20	13.20

Notes:

Source: Central Directorate of National Savings

- 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.
 - 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.
 - 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.
 - Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f 23rd May 2018.
- * **S.R.O (I)/2022.** In exercise of the powers conferred by **Rule 1(2) & 9(1)** of the **Sarwa Islamic Term Account Rules, 2019**, the Finance Division is pleased to announce that the expected rate of profit payable on the deposits made in **3-years** shall be **13.20%** w.e.f **5th October 2022**.

3.35 Branchless Banking: Key Indicators

Period	Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2018							
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
Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023							
Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

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

3.36 Clearing House Statistics

(Thousand Cheques; Million Rupees)

PERIOD		2019	2020	2021	2022	2023				
					Sep	May	Jun	Jul	Aug	Sep
Karachi	No. of Cheques Cleared	24,637	18,524	19,316	1,472	1,490	1,650	1,186	1,625	1,458
	Amount	11,345,271	9,962,227	12,457,829	1,119,189	899,425	1,002,258	907,361	1,190,170	1,089,263
Lahore	No. of Cheques Cleared	9,081	7,503	8,173	661	696	695	562	631	610
	Amount	5,086,338	5,012,278	6,603,769	593,199	918,351	944,944	764,787	582,814	860,030
Peshawar	No. of Cheques Cleared	1,615	2,445	1,662	154	116	153	88	111	110
	Amount	1,290,981	1,306,671	1,772,204	185,373	154,000	190,163	118,832	164,384	143,842
Quetta	No. of Cheques Cleared	931	750	769	62	60	70	44	58	56
	Amount	801,875	793,655	895,147	71,631	81,186	113,839	91,062	85,224	92,502
Faisalabad	No. of Cheques Cleared	2,285	1,637	1,859	107	118	120	94	113	110
	Amount	1,469,097	1,434,471	2,014,765	143,115	202,426	170,737	201,980	240,765	196,858
Rawalpindi	No. of Cheques Cleared	2,282	1,981	2,409	184	180	194	152	175	162
	Amount	1,550,321	1,612,262	2,465,530	223,735	227,775	319,238	190,839	208,811	235,762
Hyderabad	No. of Cheques Cleared	93	43	76	7	8	18	1	3	4
	Amount	91,964	86,545	122,707	8,874	16,945	24,973	6,833	8,370	11,039
Islamabad	No. of Cheques Cleared	3,553	3,064	2,735	252	41	78	188	16	10
	Amount	4,025,485	4,055,736	3,756,678	385,521	57,516	105,976	436,083	30,955	27,587
Multan	No. of Cheques Cleared	1,074	958	1,014	85	82	90	65	76	73
	Amount	1,062,194	1,084,509	1,308,320	108,193	131,364	127,568	105,854	108,193	112,024
Sialkot	No. of Cheques Cleared	745	615	746	63	64	69	50	61	57
	Amount	421,540	463,815	706,141	76,233	123,107	108,215	104,440	120,249	119,971
Sukkur	No. of Cheques Cleared	699	589	639	41	55	56	36	34	38
	Amount	454,149	441,891	574,029	46,723	58,922	57,403	55,767	48,723	54,923
D.I. Khan	No. of Cheques Cleared	23	19	20	1	2	5	..	1	1
	Amount	17,736	16,769	17,179	838	2,659	5,109	1,289	1,992	1,852
Others	No. of Cheques Cleared	1,430	1,160	1,326	108	111	118	77	93	90
	Amount	975,694	1,164,114	1,334,163	137,215	207,794	195,992	188,964	137,196	192,072
TOTAL	No. of Cheques Cleared	48,448	39,288	40,626	3,199	3,022	3,316	2,543	2,997	2,778
	Amount	28,592,644	27,434,942	33,914,101	3,099,838	3,081,471	3,366,415	3,174,091	2,927,706	3,135,873

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY22		FY23			
		Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	16,643	16,892	16,950	17,332	17,369	17,547
Automated Teller Machines (ATM)	No.	16,897	17,133	17,380	17,547	17,678	17,808
Point of Sale (POS)	No.	96,975	104,865	106,479	108,899	112,302	115,288
2. Cards							
Credit Cards	No.	1,739,466	1,799,702	1,852,357	1,913,776	1,931,345	2,013,118
Debit Cards	No.	29,419,406	30,162,289	31,625,316	32,524,158	34,737,526	33,872,829
Proprietary ATMs only Cards	No.	4,881,677	42,144	15,072	-	-	-
Pre-Paid Cards	No.	127,624	109,010	102,343	99,124	96,339	95,358
Social Welfare Cards	No.	11,017,162	10,327,551	10,412,092	10,159,574	9,230,733	8,485,398
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	410,925	438,950	454,818	513,065	534,963	570,426
Amount	Million Rupees	35,422,174	41,985,001	39,879,090	39,834,216	44,295,729	43,389,166
4.1 ATM Transactions							
Number of Transactions	Thousands	171,283	183,677	184,927	202,498	202,274	219,979
Amount	Million Rupees	2,437,036	2,660,480	2,679,020	2,945,101	3,120,988	3,409,242
i. Cash Withdrawal							
Number of Transactions	Thousands	165,740	178,184	179,560	196,923	196,357	213,831
Amount	Million Rupees	2,204,839	2,379,151	2,421,885	2,663,283	2,804,268	3,083,581
ii. Cash Deposit							
Number of Transactions	Thousands	401	420	558	681	823	903
Amount	Million Rupees	39,737	44,772	58,375	71,468	88,299	98,017
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,453	1,303	1,159	1,031	1,026	1,088
Amount	Million Rupees	5,547	7,569	11,359	7,391	5,741	8,053
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,306	1,264	1,156	1,218	1,246	1,242
Amount	Million Rupees	63,284	64,273	59,670	64,872	71,302	70,099
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,384	2,501	2,490	2,640	2,817	2,908
Amount	Million Rupees	123,630	164,579	127,591	137,939	151,224	149,321
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
4.2 POS Transactions							
Number of Transactions	Thousands	38,253	39,843	42,521	48,471	51,734	56,587
Amount	Million Rupees	189,691	204,585	216,568	256,791	282,703	307,528
4.3 RTOB Transactions							
Number of Transactions	Thousands	52,336	52,456	48,392	53,179	54,012	44,365
Amount	Million Rupees	26,774,067	32,386,571	28,944,491	27,428,362	29,929,779	27,639,257
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	11,541	11,708	10,720	10,646	10,879	10,701
Amount	Million Rupees	2,158,697	2,503,555	2,328,592	2,524,450	2,974,538	2,892,207
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	24,437	22,514	21,955	25,382	26,243	23,494
Amount	Million Rupees	4,603,003	4,810,130	4,696,884	5,519,747	6,226,122	5,974,952
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	16,358	18,234	15,717	17,151	16,891	10,171
Amount	Million Rupees	20,012,367	25,072,886	21,919,015	19,384,164	20,729,118	18,772,097
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	101,539	112,917	129,860	155,329	179,674	195,713
Amount	Million Rupees	3,085,830	3,677,150	4,224,817	5,323,141	6,784,029	7,425,980
i. Payment Through Mobile							
Number of Transactions	Thousands	6,069	6,680	7,268	7,970	8,681	9,279
Amount	Million Rupees	255,471	306,739	304,666	360,052	403,665	461,882
ii. Utility Bills Payment							
Number of Transactions	Thousands	19,176	19,917	21,035	22,501	23,826	24,728
Amount	Million Rupees	42,191	49,979	136,678	139,312	140,277	170,200
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	21,762	25,357	26,725	33,565	39,356	41,721
Amount	Million Rupees	1,245,833	1,486,337	1,653,097	2,194,165	2,854,273	3,030,913
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	54,532	60,962	74,833	91,293	107,812	119,985
Amount	Million Rupees	1,542,335	1,834,096	2,130,375	2,629,612	3,385,813	3,762,986

3.37 Electronic Banking Statistics

Product / Item	Unit	FY22		FY23			
		Q3	Q4	Q1	Q2	Q3	Q4
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	34	34	38	35	31	32
Amount	Million Rupees	1,587	2,093	2,417	1,918	1,860	1,855
i. Payment Through Call Centre							
Number of Transactions	Thousands	24	24	25	23	21	20
Amount	Million Rupees	1,300	1,805	1,940	1,633	1,617	1,567
ii. Utility Bills Payment							
Number of Transactions	Thousands	7	8	11	10	8	10
Amount	Million Rupees	139	154	254	207	167	223
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2	2	2	2	2	2
Amount	Million Rupees	146	133	222	78	74	65
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	-	..	..	..	..	..
Amount	Million Rupees	1	1	1	..	2	..
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	38,335	39,969	40,110	45,334	40,841	45,553
Amount	Million Rupees	2,906,935	3,024,139	3,778,325	3,844,723	4,139,755	4,567,560
i. Payment Through Internet							
Number of Transactions	Thousands	1,388	1,429	1,428	1,548	1,243	1,304
Amount	Million Rupees	660,006	219,491	793,040	642,136	687,582	596,343
ii. Utility Bills Payment							
Number of Transactions	Thousands	5,326	5,687	5,793	6,135	5,457	5,610
Amount	Million Rupees	150,512	191,726	208,130	216,343	208,615	254,185
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	12,728	13,865	13,462	14,466	12,319	14,970
Amount	Million Rupees	979,590	1,318,668	1,310,070	1,442,415	1,479,572	1,745,719
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	18,894	18,989	19,427	23,184	21,822	23,669
Amount	Million Rupees	1,116,826	1,294,253	1,467,085	1,543,829	1,763,987	1,971,313
4.7 e-Commerce							
Number of Transactions	Thousands	9,144	10,054	8,970	8,220	6,396	8,196
Amount	Million Rupees	27,028	29,984	33,451	34,180	36,615	37,744

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY22		FY23							
	Q4		Q1		Q2		Q3		Q4	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	24,766	148,211	19,067	76,679	21,942	88,740	19,918	109,202	18,750	118,439
Inter Bank Fund Transfers	1,034,906	49,668	1,117,055	52,152	1,172,949	55,396	1,230,727	55,140	1,206,462	58,573
Retail Cheques Clearing	15,263	7,660	14,863	6,428	17,424	6,413	17,903	7,153	14,050	6,051
Total	1,074,935	205,538	1,150,985	135,259	1,212,315	150,549	1,268,548	171,495	1,239,262	183,062

3.39 Real Time Gross Settlement-Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	23.0	6,137.2	23.1	6,089.4	23.3	6,582.2	23.2	6,477.4	19.4	7,213.5
Cash withdrawals	36.1	7,113.9	34.9	7,327.9	37.2	7,640.3	37.4	8,456.0	37.2	8,490.2
Intra Bank Funds Transfer through Cheques	9.1	23,377.0	8.0	21,328.9	9.4	24,197.7	9.6	24,906.4	9.7	31,925.5
Inter Bank Funds Transfers (Clearing)	10.5	9,605.0	9.5	8,592.3	9.0	8,272.5	7.8	7,682.7	8.9	8,670.9
Utilities Bills Payments	13.7	502.6	15.4	556.5	13.6	432.4	13.5	373.3	12.8	447.0
Direct Debit (Standing Instructions)	0.7	3,987.2	0.6	3,555.6	0.6	3,975.1	0.6	4,499.9	0.6	4,783.9
Pay Order/Demand Draft	2.6	4,154.8	2.2	2,696.0	2.1	3,183.2	2.0	3,651.9	1.8	3,433.4
Others*	0.2	826.5	0.2	751.6	0.3	833.5	0.1	715.9	0.2	1,003.8
Total	96.0	55,704.3	93.9	50,898.2	95.5	55,116.9	94.3	56,763.5	90.6	65,968.1

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

Source: Payment Systems Policy & Oversight Department

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

(Amount in Million Rupees)
(Ratio in percent)

SEGMENT	2022						2023					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	8,387,416	685,623	8.2	9,022,077	717,299	8.0	8,741,685	763,783	8.7	8,692,092	735,700	8.5
SMEs Sector	450,769	76,463	17.0	532,580	74,885	14.1	469,084	76,033	16.2	440,650	74,566	16.9
Agriculture Sector	423,138	58,973	13.9	448,527	55,806	12.4	441,342	58,470	13.2	453,778	62,119	13.7
Consumer sector	895,819	32,142	3.6	895,908	32,165	3.6	880,609	34,889	4.0	850,175	35,776	4.2
<i>i. Credit Cards</i>	78,580	2,208	2.8	86,443	2,260	2.6	89,061	2,283	2.6	93,679	2,310	2.5
<i>ii. Auto loans</i>	345,317	4,681	1.4	332,569	4,516	1.4	312,339	4,585	1.5	287,628	4,650	1.6
<i>iii. Consumer durable</i>	1,191	76	6.4	1,163	94	8.1	1,215	88	7.2	1,323	72	5.5
<i>iv. Mortgage loans</i>	215,471	10,451	4.9	219,833	10,716	4.9	221,028	11,533	5.2	219,374	12,070	5.5
<i>v. Other personal loans</i>	255,260	14,727	5.8	255,898	14,578	5.7	256,966	16,400	6.4	248,171	16,673	6.7
Commodity Financing	1,212,027	7,483	0.6	1,260,929	7,252	0.6	1,271,608	6,941	0.5	1,610,703	7,385	0.5
Staff Loans	232,706	2,687	1.2	243,452	2,653	1.1	250,703	2,557	1.0	265,451	2,596	1.0
Others	279,406	34,452	12.3	241,883	33,978	14.0	578,207	42,449	7.3	652,131	41,262	6.3
Total	11,881,281	897,822	7.6	12,645,356	924,038	7.3	12,633,238	985,123	7.8	12,964,980	959,404	7.4

SECTOR	2022						2023					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,038,778	64,056	6.2	1,079,382	60,489	5.6	1,064,252	58,882	5.5	1,143,465	66,029	5.8
Automobile / Transportation	222,272	18,632	8.4	231,649	17,776	7.7	225,766	19,389	8.6	201,808	18,935	9.4
Cement	276,186	5,490	2.0	291,478	7,064	2.4	276,487	6,894	2.5	279,687	6,385	2.3
Chemical & Pharmaceuticals	444,836	16,778	3.8	506,740	16,280	3.2	436,182	17,033	3.9	433,696	17,724	4.1
Electronics	168,032	24,884	14.8	171,971	24,272	14.1	147,385	27,296	18.5	134,318	25,834	19.2
Financial	352,229	12,129	3.4	663,779	10,645	1.6	456,771	11,374	2.5	422,297	11,981	2.8
Individuals	1,185,900	62,739	5.3	1,211,088	62,400	5.2	1,202,339	66,706	5.5	1,152,769	64,975	5.6
Insurance	5,633	62	1.1	4,140	62	1.5	4,688	62	1.3	4,394	62	1.4
Others	4,362,776	383,308	8.8	4,502,988	411,333	9.1	4,714,765	458,570	9.7	5,061,564	430,400	8.5
Production/Transmission of Energy	1,581,880	83,705	5.3	1,620,994	85,439	5.3	1,652,688	85,167	5.2	1,793,232	85,438	4.8
Shoes & Leather garments	54,823	6,219	11.3	52,891	5,919	11.2	52,415	6,040	11.5	49,969	6,127	12.3
Sugar	271,142	59,195	21.8	292,043	58,414	20.0	411,832	58,315	14.2	333,126	57,280	17.2
Textile	1,916,793	160,626	8.4	2,016,210	163,945	8.1	1,987,671	169,395	8.5	1,954,653	168,234	8.6
Total	11,881,281	897,822	7.6	12,645,356	924,038	7.3	12,633,238	985,123	7.8	12,964,980	959,404	7.4

Source: Financial Stability Department SBP

3.41 Non-Performing Loans (Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Mar-23			Jun-23		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	999,890	92,555	0.78	973,951	53,011	0.43
All Banks	985,123	91,236	0.78	959,404	54,077	0.45
Commercial Banks	947,645	76,420	0.66	915,653	31,906	0.27
Public Sector Commercial Banks	352,202	49,001	2.51	319,447	17,168	0.74
Local Private Banks	593,600	27,903	0.30	594,340	15,048	0.16
Foreign Banks	1,843	(485)	(0.13)	1,866	(311)	(0.07)
Specialized Banks	37,477	14,816	14.78	43,752	22,171	20.88
DFIs	14,768	1,319	0.71	14,547	(1,066)	(0.57)

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter	For the Quarter
	Ended Mar 2023	Ended Jun 2023
All Banks & DFIs	17,355	32,566
All Banks	16,510	31,520
Commercial Banks	14,018	24,530
Public Sector Commercial Banks	4,003	8,021
Local Private Banks	10,012	16,530
Foreign Banks	3	(21)
Specialized Banks	2,492	6,990
DFIs	845	1,046

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-2023

CURRENCY\DATE	1	4	5	6	7	8	11	12	13	14
Australian Dollar	197.4707	197.4691	196.0739	195.9232	194.4872	193.6879	193.6304	192.5673	191.2805	191.6395
Bahraini Dinar	809.8840	809.5737	812.1496	813.8658	808.2008	802.6549	797.4263	794.4470	792.0305	789.6426
Canadian Dollar	226.0051	224.7448	224.6209	224.8851	223.5399	221.7206	221.3304	220.5015	220.1708	219.9654
Chinese Yuan	42.0763	42.0481	41.9992	42.0114	41.6955	41.3007	41.3150	41.1605	41.0351	40.9614
Danish Krone	44.4480	44.2090	44.2969	44.2034	43.8999	43.5718	43.3444	43.1562	43.0379	42.9118
Hong Kong Dollar	38.9674	38.9612	39.1048	39.1612	38.9515	38.6864	38.4326	38.2961	38.1853	38.0716
Japanese Yen	2.0993	2.0893	2.0847	2.0823	2.0689	2.0604	2.0601	2.0423	2.0273	2.0246
Kuwaiti Dinar	991.3516	989.9255	993.9174	995.3647	988.6936	981.6738	975.7698	970.8567	967.0361	964.9837
Malaysian Ringgit	65.8197	65.5590	65.6880	65.7069	65.3394	64.8496	64.4276	64.1302	63.7758	63.6303
New Zealand Dollar	182.2433	181.8033	181.1070	180.8980	179.4322	178.9797	178.4959	177.2207	176.2371	176.8273
Norwegian Krone	28.7306	28.6643	28.6840	28.6594	28.4993	28.3941	28.3069	28.1465	27.9589	27.8637
Omani Riyal	793.1057	793.3211	796.4093	797.6533	791.9213	786.3744	781.3094	778.2583	775.9946	773.7557
Qatari Riyal	83.8018	83.7859	84.1461	84.2829	83.6672	83.0852	82.5195	82.1940	81.9498	81.7372
Saudi Arabian Riyal	81.4382	81.3970	81.6182	81.8237	81.3664	80.8427	80.3196	79.8911	79.6346	79.3927
Singaporean Dollar	226.0579	225.5637	225.3552	225.4433	223.5692	222.1220	221.2584	220.0512	219.2608	218.9526
Swedish Krona	27.8792	27.7068	27.7163	27.6821	27.4786	27.3025	27.2066	27.0275	26.9031	26.8002
Swiss Franc	345.6991	345.1046	345.3765	345.1504	342.1598	340.2537	338.1322	336.2344	334.8435	333.6586
Thai Bhat	8.7195	8.6886	8.6579	8.6636	8.5927	8.5327	8.4960	8.4377	8.3781	8.3499
Turkish Lira	11.4565	11.4341	11.4301	11.4575	11.4082	11.3230	11.2599	11.1727	11.1195	11.0705
UAE Dirham	83.1780	83.1490	83.3660	83.5819	83.1010	82.5695	82.0363	81.6094	81.3459	81.0952
UK Pound Sterling	386.6477	384.9889	385.7007	385.6233	381.1377	378.7092	376.9572	374.7284	372.6722	372.0447
US Dollar	305.4907	305.3741	306.1034	306.9421	305.2690	303.3241	301.4862	299.8221	298.8052	297.8922
EMU Euro	331.0909	329.3858	329.8285	329.3110	327.1517	324.9644	323.3241	321.7731	320.9467	319.9602

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Sep-2023

CURRENCY/DATE	15	18	19	20	21	22	25	26	27	28
Australian Dollar	191.8709	190.7185	189.5927	189.7756	187.6568	187.4468	186.6933	185.6566	184.1052	183.3134
Bahraini Dinar	787.1638	785.2294	781.0890	779.4191	776.5801	773.5841	770.9214	768.0240	764.5004	762.7295
Canadian Dollar	219.8636	219.0951	218.6616	218.5151	217.0087	216.6349	215.6015	214.8676	213.4028	213.1683
Chinese Yuan	40.9229	40.6624	40.4558	40.3427	40.1453	39.9955	39.8214	39.6644	39.5366	39.4006
Danish Krone	42.4721	42.3721	42.2439	42.1629	41.8176	41.7000	41.5355	41.1339	40.9238	40.5784
Hong Kong Dollar	37.9530	37.8643	37.7226	37.6097	37.4471	37.3314	37.2201	37.0720	36.9316	36.7960
Japanese Yen	2.0138	2.0051	1.9951	1.9894	1.9754	1.9699	1.9601	1.9457	1.9368	1.9270
Kuwaiti Dinar	960.6599	958.1787	953.8515	951.4388	948.0473	943.6072	940.8451	937.2014	933.4465	930.0904
Malaysian Ringgit	63.4028	63.1757	62.7991	62.6178	62.4922	62.2165	62.0921	61.7830	61.3651	61.1328
New Zealand Dollar	176.3069	175.3723	174.5077	174.8016	172.9752	173.3324	173.0941	172.6417	171.3470	171.0797
Norwegian Krone	27.7245	27.4643	27.2757	27.2822	27.0926	27.1082	27.0576	26.7623	26.7069	26.8028
Omani Riyal	771.0295	768.8406	765.7197	763.3011	760.0419	757.4549	755.3750	752.7163	749.8800	747.2938
Qatari Riyal	81.4610	81.2082	80.8775	80.6363	80.4132	80.0423	79.7834	79.5130	79.2210	78.9333
Saudi Arabian Riyal	79.1817	78.9405	78.6045	78.4223	78.1045	77.8046	77.5272	77.2488	76.9510	76.7337
Singaporean Dollar	218.0086	217.1386	215.8884	215.3925	214.1167	213.5224	212.7457	211.6837	210.5479	209.7729
Swedish Krona	26.6141	26.4976	26.4337	26.3505	26.2293	26.1188	26.1502	26.1660	26.2239	26.0646
Swiss Franc	331.5841	330.0302	328.3296	327.5056	325.2155	322.3308	320.1072	317.2336	314.6537	312.5032
Thai Bhat	8.3114	8.3115	8.2262	8.1221	8.0951	8.0721	8.0753	7.9771	7.9096	7.8431
Turkish Lira	11.0365	10.9906	10.9244	10.9025	10.8344	10.7752	10.7123	10.6605	10.6036	10.5472
UAE Dirham	80.8852	80.6275	80.3120	80.1093	79.7837	79.4741	79.1963	78.9103	78.6108	78.3829
UK Pound Sterling	368.9413	366.8285	364.7988	363.8385	360.6449	358.0926	355.8087	353.2056	350.4561	349.2493
US Dollar	297.0814	296.1690	294.8948	294.1707	293.0172	291.9086	290.8886	289.8238	288.7353	287.8848
EMU Euro	316.4360	315.8101	314.8923	314.1822	311.5698	310.7499	309.5584	306.6897	304.7468	302.3673

Source: Core Statistics Department

Note: Exchange Rates are the mid points of bank's floating buying and selling rate.

4.2 Foreign Exchange Average Rates

Pak Rupees per US Dollar

PERIOD	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-2024
Jul	98.6543	101.7194	104.7388	105.4250	124.3534	158.8297	166.7625	159.6016	219.4371	281.0072
Aug	100.0897	102.3361	104.6221	105.3079	123.7896	158.0770	167.7064	164.0997	220.8863	293.8081
Sep	102.3425	104.2068	104.5396	105.3207	124.0816	156.1764	165.8541	168.0567	230.4659	297.7542
Oct	102.7537	104.4807	104.5985	105.3391	130.3831	155.9491	162.8000	171.6948	220.5724	
Nov	101.7874	105.3726	104.6935	105.3626	133.5041	155.3675	159.2122	173.0255	222.3105	
Dec	100.8234	104.6578	104.7248	108.6974	138.4713	154.9200	160.0795	177.1764	224.7624	
Jan	100.6834	104.8388	104.7301	110.4030	138.6951	154.6561	160.1536	176.3108	234.1360	
Feb	101.3651	104.6232	104.7204	110.4342	138.5307	154.2634	159.1313	175.4823	266.6764	
Mar	101.7598	104.6470	104.7417	112.0689	139.1663	158.4472	156.0298	179.6173	280.2025	
Apr	101.7004	104.6738	104.7474	115.4216	141.1646	164.4373	153.0769	184.4813	284.9457	
May	101.8043	104.6787	104.7381	115.4469	145.6922	160.0767	153.2928	195.5004	285.4860	
Jun	101.7725	104.5864	104.7702	118.9055	155.2491	165.1039	156.1638	204.3674	286.5841	
Jul- Sep	100.3622	102.7541	104.6335	105.3512	124.0749	157.6944	166.7743	163.9194	223.5964	
Oct -Dec	101.7882	104.8370	104.6723	106.4664	134.1195	155.4122	160.6973	173.9656	222.5484	
Jan - Mar	101.2694	104.7030	104.7307	110.9687	138.7974	155.7889	158.4382	177.1368	260.3383	
Apr - Jun	101.7591	104.6463	104.7519	116.5913	147.3686	163.2059	154.1778	194.7831	285.6719	
Annual	101.2947	104.2351	104.6971	109.8444	136.0901	158.0253	160.0219	177.4512	248.0388	

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-18	79.7399	-13.83	107.2731	-11.53
Jun-19	64.1989	-19.49	92.4433	-13.82
Jun-20	61.0766	-4.86	94.5067	2.23
Jun-21	61.2522	0.29	101.0253	6.90
Jun-22	50.6147	-17.37	94.8613	-6.10
Jun-23	37.3157	-26.27	87.7283	-7.52
2022				
Sep	46.8917	-2.00	91.7126	-3.63
Oct	49.8902	6.39	101.5707	10.75
Nov	48.8663	-2.05	100.3139	-1.24
Dec	47.2550	-3.30	97.4737	-2.83
2023				
Jan	44.4633	-5.91	93.9621	-3.60
Feb	39.2896	-11.64	86.4894	-7.95
Mar	37.5778	-4.36	85.6053	-1.02
Apr	36.7820	-2.12	85.5623	-0.05
May	36.9761	0.53	87.3301	2.07
Jun	37.3157	0.92	87.7283	0.46
Jul	37.7981	1.29	91.5865	4.40
Aug ^R	36.7208	-2.85	90.0407	-1.69
Sep ^P	36.7870	0.18	91.7176	1.86

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 relative to its average value 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 updated from Jan, 2016 and revised for Jan, 2013 to Dec, 2015. The REER and NEER have been recalculated since Jan, 2013 using these revised weights and number of trading partners. For detail, please visit the Revision Study at <https://www.sbp.org.pk/departments/stats/NEER-REER.pdf>
- 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	2021-22	2022	2023					
			Sep	Apr	May	Jun	Jul	Aug	Sep
Australian Dollar	119.3876	128.5204	153.9377	190.5435	189.7441	192.4689	189.5403	190.6372	191.053
Bahraini Dinar	422.8129	470.1410	611.1459	755.5108	757.0831	760.4171	745.9212	779.9151	788.9558
Canadian Dollar	124.7096	140.2418	173.0208	211.3308	211.1452	215.2279	212.5258	218.0126	219.7152
Chinese Yuan	24.1827	27.5718	32.8540	41.3968	40.8571	40.0907	39.1124	40.53349	40.82754
Danish Krone	25.6561	26.8581	30.7252	41.8873	41.6765	41.6312	41.7828	43.03873	42.70098
Hong Kong Dollar	20.6442	22.8054	29.4054	36.3223	36.4452	36.6038	35.9931	37.58339	38.0383
Japanese Yen	1.5034	1.5121	1.6099	2.1377	2.0829	2.0362	1.9944	2.029028	2.017879
Kuwaiti Dinar	526.2584	586.7934	746.6173	930.3108	930.4474	931.9431	916.6684	955.0601	963.847
Malaysian Ringgit	38.7926	42.0002	50.7918	64.4257	63.1497	61.8916	61.2421	63.71948	63.60018
New Zealand Dollar	111.2186	120.4126	136.9266	177.4652	177.5713	175.7326	175.5877	176.4652	176.4352
Norwegian Krone	18.2895	19.8288	22.5175	27.2016	26.4406	26.5033	27.4461	28.13032	27.75924
Omani Riyal	415.9651	462.5760	599.9349	740.8784	741.9985	744.9741	731.0208	764.3002	772.9878
Qatari Riyal	43.9663	48.8079	63.1973	78.1466	78.3933	78.7300	77.2815	80.76785	81.66293
Saudi Arabian Riyal	42.6535	47.3939	61.3103	75.9544	76.1128	76.3940	74.9068	78.32765	79.36215
Singaporean Dollar	118.7881	130.7161	163.0098	213.9278	213.0537	212.9166	210.6512	217.5681	218.3226
Swedish Krona	18.6777	19.3138	21.1839	27.5078	27.3182	26.6188	26.7860	27.19222	26.82758
Swiss Franc	175.8046	190.6367	236.7102	316.2677	318.2491	317.7882	321.8022	334.3601	331.8053
Thai Baht	5.1892	5.3285	6.2352	8.3348	8.3548	8.2421	8.1380	8.404915	8.32301
Turkish lira	20.8546	14.6402	12.6184	14.7521	14.4569	12.3638	10.6294	10.91511	11.05596
UAE Dirham	43.5597	48.4186	62.7440	77.5870	77.7409	78.0194	76.5068	80.00259	81.06621
UK Pound Sterling	215.2793	235.9431	260.7372	354.1468	356.1550	361.3825	362.2215	373.2802	369.5537
US Dollar	160.0219	177.8359	230.4659	284.9457	285.4860	286.5841	281.0072	293.8081	297.7542
EMU Euro	190.7393	199.5306	228.1486	311.8643	310.2960	310.0580	310.9851	320.4543	318.2369

Source: Core Statistics Department

Note: Exchange Rates are the mid points of bank's floating buying and selling rate.
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
2022	-8.81	-6.08	-9.07	-8.45	1.82	-13.90	-5.02	-21.09	-10.17	-0.18	-6.65	-1.09	-28.15
2022 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
IV	+1.57	+8.97	-1.59	-1.79	+2.30	+9.11	+4.80	+1.04	+9.05	-0.36	+12.44	+5.29	-0.89
2023 I	+1.71	+2.38	+0.79	+3.43	-2.19	-0.62	+0.44	-20.46	+2.55	+0.01	-2.12	+1.41	-2.43
II	-5.40	-0.08	+0.21	-0.45	+0.10	-7.87	-5.77	-1.04	+2.19	-0.77	-0.69	+1.82	-26.39
III	-0.32	-2.50	-1.13	-2.63	-0.10	-3.05	-0.23	-0.08	-3.00	1.09	-2.10	-1.11	-4.96
2022 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
Oct	-2.70	+1.70	-1.02	-2.13	+0.00	-2.36	-1.81	+3.46	+4.26	-0.31	+1.09	-2.04	-0.35
Nov	+2.12	+4.66	+0.98	-0.92	+0.00	+6.80	+5.62	-1.58	+4.10	+0.00	+6.59	+5.29	-0.09
Dec	+2.23	+2.37	-1.53	+1.27	-0.16	+4.64	+1.05	-0.77	+0.47	-0.04	+4.34	+2.08	-0.46
2023 Jan	+3.45	+1.99	+1.38	+3.62	-2.02	+1.72	+4.26	-16.22	+2.12	+0.04	+3.86	+0.38	-0.50
Feb	-2.76	-1.98	-1.14	-1.78	-0.11	-4.31	-5.26	+2.96	-1.86	+0.19	-6.73	-1.19	-0.40
Mar	+1.11	+2.41	+0.56	+1.63	-0.06	+2.10	+1.69	-7.79	+2.32	-0.22	+1.04	+2.24	-1.55
Apr	-0.79	+0.97	+0.53	+2.35	+0.00	-0.43	-1.11	-0.03	+0.71	+0.04	-2.69	+2.43	-1.38
May	-2.61	-2.71	-1.08	-2.16	+0.00	-4.11	-3.42	-0.54	-0.80	+0.00	1.34	-1.64	-6.10
Jun	-2.09	+1.71	+0.77	-0.59	+0.10	-3.51	-1.34	-0.47	+2.29	-0.80	+0.72	+1.07	-20.51
Jul	+1.58	+1.45	-0.25	+0.05	-0.01	+2.81	+3.05	+0.02	+1.73	+0.81	+2.56	+3.58	-3.32
Aug	-1.96	-1.41	-0.52	-1.03	-0.09	-3.53	-2.12	-6.22	-1.44	+0.00	-3.13	-1.29	+1.08
Sep	+0.09	-2.52	-0.37	-1.66	+0.00	-2.25	-1.09	+6.51	-3.25	+0.28	-1.46	-3.28	-2.74

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

Source: Core Statistics Department

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

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
2022	-4.10	-1.23	-4.38	-3.72	7.08	-9.45	-0.12	-17.01	-5.53	4.97	-1.83	4.02	-24.43	5.17
2022 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
IV	-2.32	+4.79	-5.36	-5.55	-1.62	+4.94	+0.79	-2.83	+4.88	-4.17	+8.13	+1.26	-4.69	-3.83
2023 I	+0.62	+1.29	-0.29	+2.33	-3.23	-1.68	-0.63	-21.31	+1.45	-1.06	-3.17	+0.33	-3.47	-1.07
II	-4.32	+1.06	+1.35	+0.68	+1.24	-6.82	-4.70	+0.09	+3.36	+0.36	+0.45	+2.98	-25.55	+1.14
III	+0.83	-1.38	+0.00	-1.51	+1.04	-1.94	+0.91	+1.06	-1.89	+2.25	-0.98	+0.02	-3.87	+1.15
2022 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
Oct	-2.96	1.43	-1.28	-2.39	-0.27	-2.62	-2.07	+3.18	+3.98	-0.58	+0.82	-2.30	-0.61	-0.27
Nov	-0.34	+2.15	-1.45	-3.30	-2.40	+4.24	+3.09	-3.94	+1.61	-2.40	+4.04	+2.76	-2.48	-2.40
Dec	+1.00	+1.14	-2.72	+0.06	-1.36	+3.38	-0.17	-1.97	-0.73	-1.25	+3.09	+0.85	-1.66	-1.20
2023 Jan	+2.10	+0.65	+0.06	+2.26	-3.30	+0.39	+2.90	-17.31	+0.79	-1.26	+2.50	-0.93	-1.80	-1.31
Feb	-1.32	-0.52	+0.32	-0.33	+1.37	-2.90	-3.86	+4.48	-0.40	+1.67	-5.35	+0.28	+1.08	+1.48
Mar	-0.12	+1.16	-0.66	+0.39	-1.28	+0.86	+0.45	-8.92	+1.07	-1.44	-0.19	+1.00	-2.76	-1.22
Apr	-0.92	+0.84	+0.40	+2.21	-0.13	-0.56	-1.24	-0.16	+0.58	-0.10	-2.82	+2.29	-1.51	-0.13
May	-1.18	-1.28	+0.37	-0.72	+1.47	-2.70	-2.00	+0.92	+0.66	+1.47	+2.83	-0.19	-4.72	+1.47
Jun	-2.28	+1.51	+0.58	-0.78	-0.09	-3.70	-1.53	-0.67	+2.09	-1.00	+0.52	+0.87	-20.66	-0.20
Jul	+0.61	+1.51	+0.58	-0.78	-0.09	-3.70	-1.53	-0.67	+2.09	-1.00	+0.52	+0.87	-20.66	-0.20
Aug	-1.00	-0.44	+0.45	-0.06	+0.89	-2.58	-1.16	-5.30	-0.48	+0.98	-2.19	-0.33	+2.07	+0.98
Sep	+1.23	-1.41	+0.77	-0.54	+1.14	-1.14	+0.03	+7.72	-2.15	+1.42	-0.34	-2.18	-1.64	+1.14

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

Source: Core Statistics Department

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

4.7 Appreciation / Depreciation* of Pak Rupee Against Selected Currencies

(In Percent)

END OF PERIOD	2020	2021	2022	Quarterly				2022	2023				
				2022	2023				Sep	May	Jun	Jul	Aug	Sep
				IV	I	II	III						
Australian Dollar	-11.71	-5.52	-14.83	-1.66	-20.85	+0.65	0.42	+1.82	+1.21	-2.07	-1.12	+3.05	+0.42
Brazilian Real	+23.77	-0.78	-28.67	-3.86	-21.47	-5.69	1.74	+0.14	+0.88	-5.02	-1.95	+3.81	+1.74
Canadian Dollar	-5.04	-9.86	-16.45	+0.58	-20.88	-2.73	-0.13	-0.03	-0.15	-2.91	-0.81	+2.74	-0.13
Chinese Yuan	-9.82	-12.07	-13.47	-0.53	-21.81	+5.09	-0.09	-1.26	+2.12	+2.10	-1.89	+2.00	-0.09
EMU Euro	-11.33	-2.97	-15.98	-7.28	-22.32	-0.50	2.59	-1.60	+2.23	-1.71	-1.76	+1.43	+2.59
Hong Kong Dollar	-4.00	-9.26	-21.12	+0.35	-19.93	-0.73	-0.20	-4.28	-0.75	+0.01	-0.83	+0.60	-0.20
Indian Rupee	-0.25	-7.92	-13.22	+2.67	-21.10	-0.79	0.37	-2.09	+0.54	-0.80	-0.09	+0.53	+0.37
Indonesian Rupiah	-3.33	-8.74	-13.81	+2.88	-23.11	-0.12	1.69	-1.57	+1.65	+0.56	-0.39	+1.05	+1.69
Iranian Rial	-3.57	-9.81	-22.50	-1.23	-18.70	-0.68	0.00	-4.29	-0.55	-0.13	-0.33	+0.10	+0.00
Japanese Yen	-8.43	-0.58	-8.35	-7.40	-19.98	+7.91	2.31	+0.16	+3.72	+3.60	-3.06	+3.66	+2.31
Korean Won	-8.09	-2.90	-15.47	-10.14	-18.75	+0.11	1.48	+2.13	-1.86	-0.74	-2.83	+3.24	+1.48
Malaysian Ringgit	-4.99	-6.40	-16.92	-3.59	-20.82	+5.51	1.11	-0.95	+2.98	+1.32	-3.29	+2.17	+1.11
Saudi Arabian Riyal	-3.03	-10.03	-20.95	+1.40	-20.48	+0.19	-0.28	-4.38	-0.55	+0.78	-1.14	+0.01	-0.28
Singaporean Dollar	-4.63	-8.02	-21.63	-4.73	-21.96	+1.57	1.07	-1.40	+0.94	+0.10	-2.10	+1.40	+1.07
Swedish Krona	-14.47	-1.28	-9.33	-4.85	-21.39	+4.19	-0.23	+0.00	+4.72	+0.13	-3.36	+3.28	-0.23
Swiss Franc	-12.89	-6.33	-20.23	-4.04	-21.58	-2.36	3.39	-4.14	+1.11	-1.08	-3.79	+1.32	+3.39
Taiwani Dollar	-9.59	-11.03	-13.58	-3.08	-20.36	+0.07	0.00	+1.24	+0.04	+0.03	+2.24	+0.00	+0.00
Thai Baht	-3.30	+0.31	-18.25	-7.26	-22.09	+3.82	4.59	-0.35	+1.23	+2.44	-4.10	+1.97	+4.59
UK Pound Sterling	-5.73	-9.89	-12.16	-7.35	-22.45	-2.71	3.36	+0.69	+0.25	-2.27	-2.03	+1.47	+3.36
U.S Dollar	-3.58	-9.79	-21.09	+1.04	-20.47	-0.58	0.00	-4.08	-0.55	-0.03	-0.34	+0.01	+0.00
UAE Dirham	-3.58	-9.79	-21.06	+2.12	-20.48	-0.29	-0.28	-5.06	-0.55	+0.29	-0.66	+0.01	-0.28

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

Source: Core Statistics Department

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

4.8 Workers' Remittances

Million US Dollars

COUNTRIES	FY20	FY21	FY22	FY23	Sep		Jul-Sep	
					2022	2023 ^P	2022	2023 ^P
					Cash	23,132.3	29,449.9	31,278.8
1.USA	1,742.8	2,599.6	3,087.4	3,167.8	281.5	263.4	868.4	767.4
2.UK	2,569.0	4,091.0	4,492.9	4,073.2	308.4	311.1	1,091.9	947.4
3.Saudi Arabia	6,613.5	7,726.3	7,754.2	6,532.8	632.7	538.2	1,946.3	1,516.0
4.UAE	5,611.8	6,164.8	5,846.2	4,656.1	474.8	399.8	1,474.5	1,023.7
Dubai	4,768.2	5,116.0	4,558.3	3,569.7	360.1	301.5	1,118.9	780.9
Abu Dhabi	810.4	944.8	1,208.2	1,029.7	109.4	95.2	337.7	230.6
Sharjah	25.1	79.4	59.8	37.9	3.5	2.2	12.5	8.4
Others	8.1	24.6	19.8	18.8	1.8	0.9	5.4	3.8
5.Other GCC Countries	2,910.2	3,331.6	3,625.4	3,198.0	296.7	248.1	881.8	721.1
Bahrain	417.1	470.8	529.5	454.3	44.8	33.4	128.8	99.0
Kuwait	738.6	861.6	935.5	815.2	73.2	64.7	223.5	184.0
Qatar	760.2	910.7	1,028.5	915.5	83.1	70.7	249.3	208.2
Oman	994.3	1,088.6	1,131.9	1,013.0	95.7	79.2	280.2	230.0
6.EU Countries	1,778.5	2,728.6	3,361.5	3,133.7	259.5	269.3	837.6	843.5
Germany	392.2	431.9	508.9	553.0	42.5	44.0	136.0	132.5
France	240.4	422.7	487.8	443.5	35.6	38.4	112.2	118.0
Netherlands	65.7	48.0	60.6	58.9	4.5	4.1	14.1	13.3
Spain	329.7	402.2	512.8	490.4	41.2	47.2	137.5	149.6
Italy	361.3	606.9	856.2	839.8	69.1	75.5	222.8	246.2
Greece	145.1	273.9	364.7	336.3	28.2	30.2	90.3	92.2
Sweden	44.9	63.0	79.2	75.7	5.8	5.6	18.9	18.3
Denmark	45.3	72.2	70.9	74.1	5.3	5.8	17.6	17.8
Ireland	75.4	155.9	160.3	121.1	10.5	9.4	33.3	28.3
Belgium	78.6	252.0	260.0	140.8	16.8	9.0	54.8	27.3
7.Malaysia	226.5	205.1	144.8	105.2	11.7	9.5	38.0	22.3
8.Norway	69.7	111.8	145.7	111.4	8.5	7.6	33.2	26.1
9.Switzerland	31.1	44.2	45.6	44.2	3.4	3.9	10.4	10.9
10.Australia	339.8	598.0	753.4	592.8	51.2	43.6	170.9	131.1
11.Canada	313.4	594.8	708.1	552.1	49.5	36.2	161.5	107.8
12.Japan	66.4	85.2	78.9	74.8	6.7	3.9	22.2	11.6
13.South Africa	218.7	353.6	348.8	210.8	22.0	13.7	76.8	39.0
14.South Korea	44.1	88.4	98.0	97.1	7.6	7.3	24.5	24.3
15.Other Countries[#]	596.8	727.0	788.1	782.8	73.0	50.8	259.1	137.7
Total	23,132.3	29,449.9	31,278.8	27,332.8	2,487.2	2,206.3	7,897.2	6,329.8

Source: Core Statistics Department

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

2. Data is based on original country of remitter from July,2019. The details of country wise revisions are available at:

<http://www.sbp.org.pk/departments/stats/AdvanceNotice.pdf>

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

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-23			Jul-Sep					
	Credit	Debit	Net	FY23			FY24		
				Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	64,804	67,039	(2,235)	17,414	19,672	(2,258)	15,757	16,704	(947)
A. Goods and services (a+b)	35,478	60,402	(24,924)	9,103	18,383	(9,280)	8,726	14,856	(6,130)
a. Goods	27,879	51,834	(23,955)	7,386	16,355	(8,969)	7,019	12,461	(5,442)
1. General merchandise	27,870	51,834	(23,964)	7,385	16,355	(8,970)	7,016	12,461	(5,445)
2. Net exports of goods under merchanting (only export)	9	...	9	1	...	1	3	...	3
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-
b. Services	7,599	8,568	(969)	1,717	2,028	(311)	1,707	2,395	(688)
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	-	58	(58)	-	8	(8)	-	27	(27)
3. Transport	927	4,115	(3,188)	222	1,167	(945)	207	1,066	(859)
4. Travel	972	1,877	(905)	123	231	(108)	157	528	(371)
5. Construction	36	15	21	7	-	7	15	1	14
6. Insurance and pension services	62	261	(199)	13	64	(51)	19	120	(101)
7. Financial services	237	469	(232)	50	109	(59)	9	57	(48)
8. Charges for the use of intellectual property n.i.e.	12	56	(44)	3	10	(7)	3	36	(33)
9. Telecommunications, computer, and information services	2,597	299	2,298	634	80	554	655	97	558
10. Other business services	1,629	1,217	412	418	312	106	370	337	33
11. Personal, cultural, and recreational services	15	1	14	3	1	2	6	1	5
12. Government goods and services n.i.e.	1,112	200	912	244	46	198	266	125	141
B. Primary Income	652	6,323	(5,671)	245	1,250	(1,005)	162	1,732	(1,570)
1. Compensation of employees	245	30	215	71	7	64	49	9	40
2. Investment income	407	6,293	(5,886)	174	1,243	(1,069)	113	1,723	(1,610)
2.1 Direct investment	(15)	1,646	(1,661)	27	345	(318)	11	536	(525)
2.1.1 Investment income on equity and investment fund shares	(15)	1,586	(1,601)	27	333	(306)	11	532	(521)
2.1.2 Interest	-	60	(60)	-	12	(12)	-	4	(4)
2.2 Portfolio investment	372	1,083	(711)	138	232	(94)	16	63	(47)
2.2.1 Investment income on equity and investment fund shares	4	67	(63)	-	9	(9)	15	22	(7)
2.2.2 Interest	368	1,016	(648)	138	223	(85)	1	41	(40)
2.3 Other investment	(78)	3,564	(3,642)	(16)	666	(682)	24	1,124	(1,100)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-
2.3.2 Interest	(78)	3,564	(3,642)	(16)	666	(682)	24	1,124	(1,100)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	128	...	128	25	...	25	62	...	62
3. Other primary income	-	-	-	-	-	-	-	-	-
C. Secondary Income	28,674	314	28,360	8,066	39	8,027	6,869	116	6,753
1. General government	380	13	367	84	1	83	84	4	80
2. Financial corporations, nonfinancial corporations, households, and NPISHs	28,294	301	27,993	7,982	38	7,944	6,785	112	6,673
2. Capital account	375	-	375	34	-	34	35	-	35
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	-	-	-	-	-	-	-	-
2. Capital transfers	375	-	375	34	-	34	35	-	35
2.1 General government	144	-	144	31	-	31	32	-	32
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	144	-	144	31	-	31	32	-	32
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	231	-	231	3	-	3	3	-	3
2.2.1 Debt forgiveness	221	-	221	-	-	-	-	-	-
2.2.2 Other Capital transfers	10	-	10	3	-	3	3	-	3
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	65,179	67,039	(1,860)	17,448	19,672	(2,224)	15,792	16,704	(912)

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-23			Jul-Sep					
				FY23			FY24		
	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	(5,281)	(2,375)	(2,906)	(2,038)	209	(2,247)	2,942	4,314	(1,372)
1. Direct investment	957	1,547	(590)	28	350	(322)	8	402	(394)
1.1 Equity and investment fund shares	938	1,486	(548)	13	390	(377)	36	391	(355)
1.2 Debt instruments	19	61	(42)	15	(40)	55	(28)	11	(39)
2. Portfolio investment	(14)	(1,026)	1,012	-	(30)	30	-	9	(9)
2.1 Equity and investment fund shares	(14)	(14)	-	-	(11)	11	-	9	(9)
2.2 Debt instruments	-	(1,012)	1,012	-	(19)	19	-	-	-
3. Financial derivatives (other than reserves) and employees stock options	(10)	(1)	(9)	(1)	-	(1)	-	-	-
4. Other investment	(1,029)	(2,895)	1,866	154	(111)	265	(307)	3,903	(4,210)
4.1 Other equity	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	(791)	(131)	(660)	209	(104)	313	(306)	3,012	(3,318)
Central bank	-	-	-	-	3	(3)	-	999	(999)
Deposit-taking corporations, except the central bank	89	185	(96)	62	(2)	64	(416)	(15)	(401)
General government	(933)	(316)	(617)	-	(105)	105	-	2,028	(2,028)
Other sectors	53	-	53	147	-	147	110	-	110
4.3 Loans	-	(2,939)	2,939	-	(110)	110	-	781	(781)
Central bank	-	(967)	967	-	(201)	201	-	1,002	(1,002)
Deposit-taking corporations, except the central bank	-	1,056	(1,056)	-	(21)	21	-	(92)	92
General government	-	(1,763)	1,763	-	346	(346)	-	(465)	465
Other sectors	-	(1,265)	1,265	-	(234)	234	-	336	(336)
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	(417)	-	(417)	(95)	-	(95)	(41)	-	(41)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	(417)	-	(417)	(95)	-	(95)	(41)	-	(41)
4.6 Other accounts receivable/ Payable	179	175	4	40	103	(63)	40	110	(70)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	129	-	129	29	-	29	40	-	40
General government	50	-	50	11	-	11	-	-	-
Other sectors	-	175	(175)	-	103	(103)	-	110	(110)
4.7 Special drawing rights	...	-	-	...	-	-	...	-	-
5. Reserve assets	(5,185)	...	(5,185)	(2,219)	...	(2,219)	3,241	...	3,241
5.1 Monetary gold	-	...	-	-	...	-	-	...	-
5.2 Special drawing rights	(191)	...	(191)	(80)	...	(80)	680	...	680
5.3 Reserve position in the IMF	-	...	-	-	...	-	-	...	-
5.4 Other reserve assets	(4,994)	...	(4,994)	(2,139)	...	(2,139)	2,561	...	2,561
	Credit	Debit	net	Credit	Debit	net	Credit	Debit	net
4. Errors and Omissions	-	1,046	(1,046)	-	23	(23)	-	460	(460)
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

Stocks in Million US Dollars

	2022				2023	
	Mar	Jun	Sep	Dec	Mar ^R	Jun ^P
International investment position - Net	(128,673.0)	(131,125.4)	(130,507.9)	(133,083.5)	(131,658.3)	(130,806.7)
A. Assets	29,865.2	27,838.7	25,165.3	22,449.7	22,379.6	22,372.2
1. Direct investment	1,944.6	1,898.9	1,925.6	2,859.1	2,773.4	2,773.3
1.1 Equity and investment fund shares	1,861.6	1,815.9	1,842.5	2,776.0	2,690.3	2,689.7
1.1.1 Direct investor in direct investment enterprises	1,861.6	1,815.9	1,842.5	2,776.0	2,690.3	2,689.7
1.1.2 Direct investment enterprises in direct investor (reverse invst.)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	83.1	83.1	83.1	83.1	83.1	83.6
1.2.1 Direct investor in direct investment enterprises	1.5	1.5	1.5	1.5	1.5	2.0
1.2.2 Direct investment enterprises in direct investor (reverse invst.)	81.6	81.6	81.6	81.6	81.6	81.6
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	437.5	400.4	400.4	349.1	362.1	362.1
2.1 Equity and investment fund shares	210.9	198.4	198.4	169.5	179.4	179.4
2.1.1 Central bank	-	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	199.4	187.6	187.6	160.5	169.6	169.6
2.1.3 General government	-	-	-	-	-	-
2.1.4 Other sectors	11.4	10.8	10.8	9.0	9.8	9.8
2.2 Debt securities	226.6	202.0	202.0	179.6	182.7	182.7
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	206.7	160.0	160.0	133.8	144.7	144.7
2.2.3 General government	-	-	-	-	-	-
2.2.4 Other sectors	19.9	42.0	42.0	45.8	38.0	38.0
3. Financial derivatives (other than reserves) and employee stock options	8.2	6.1	53.8	11.1	11.2	4.2
4. Other investment	10,539.2	10,665.0	10,689.5	9,303.9	9,805.4	9,588.1
4.1 Other equity	-	-	-	-	-	-
4.2 Currency and deposits	2,773.5	2,533.7	2,631.7	2,383.6	2,988.2	2,696.3
4.3 Loans	-	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee schemes	-	-	-	-	-	-
4.5 Trade credit and advances	5,486.1	5,730.6	5,824.3	5,792.2	5,716.4	5,712.3
4.6 Other accounts receivable	2,279.6	2,400.7	2,233.5	1,128.0	1,100.7	1,179.5
5. Reserve assets	16,935.6	14,868.2	12,095.9	9,926.6	9,427.6	9,644.6
5.1 Monetary gold	4,036.8	3,776.7	3,475.0	3,767.3	4,115.2	3,975.6
5.2 Special drawing rights	2,947.9	213.9	127.4	44.2	17.3	18.8
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	9,950.7	10,877.5	8,493.4	6,115.0	5,294.9	5,650.0
5.4.1 Currency and deposits	5,322.4	5,141.5	4,114.3	4,248.3	2,671.0	2,664.4
5.4.2 Securities	4,619.0	2,871.4	2,023.1	405.9	149.3	143.4
5.4.3 Financial derivatives	...	...	...	...	...	...
5.4.4 Other claims	9.4	2,864.6	2,356.0	1,460.7	2,474.6	2,842.2

4.10 International Investment Position of Pakistan

	Stocks in Million US Dollars					
	2022				2023	
	Mar	Jun	Sep	Dec	Mar ^R	Jun ^P
B. Liabilities	158,538.2	158,964.2	155,673.2	155,533.3	154,037.8	153,178.9
1. Direct investment	31,497.0	31,186.9	31,084.5	31,040.2	30,804.3	31,480.1
1.1 Equity and investment fund shares	27,598.6	27,088.8	27,037.8	27,256.1	26,963.6	27,590.3
1.1.1 Direct investor in direct investment enterpr.	27,598.6	27,088.8	27,037.8	27,256.1	26,963.6	27,590.3
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	3,898.4	4,098.1	4,046.7	3,784.1	3,840.8	3,889.9
1.2.1 Direct investor in direct investment enterpr.	3,898.4	4,098.1	4,046.7	3,784.1	3,840.8	3,889.9
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	11,478.1	10,967.3	10,843.1	9,782.5	9,674.9	9,704.6
2.1 Equity and investment fund shares	1,951.9	1,640.3	1,520.1	1,477.9	1,371.2	1,401.1
2.1.1 Central bank	...	...	...	...	...	...
2.1.2 Deposit-taking corp. except central bank	1,015.2	883.2	836.5	801.2	798.8	812.9
2.1.3 General government	...	...	...	...	...	...
2.1.4 Other sectors	936.7	757.1	683.6	676.7	572.4	588.2
2.2 Debt securities	9,526.1	9,327.1	9,323.0	8,304.6	8,303.7	8,303.5
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	9,026.1	8,827.0	8,823.0	7,804.6	7,803.7	7,803.5
2.2.4 Other sectors	500.0	500.0	500.0	500.0	500.0	500.0
3. Financial derivatives (other than reserves) and employee stock options	9.6	10.1	31.4	11.8	8.4	2.6
4. Other investment	115,553.5	116,799.8	113,714.3	114,698.7	113,550.3	111,991.7
4.1 Other equity	...	...	...	...	...	...
4.2 Currency and deposits	10,125.1	9,746.9	9,400.3	9,278.0	8,815.0	8,831.4
4.3 Loans	94,833.6	96,838.4	94,427.1	95,180.6	94,527.7	93,245.4
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	1,320.1	1,320.1	1,320.1	1,320.1	1,320.1	1,320.1
4.6 Other accounts payable	5,217.1	4,997.2	4,810.2	5,013.7	4,938.9	4,690.8
4.7 Special drawing rights (Net incurrence of liab)	4,057.6	3,897.3	3,756.7	3,906.3	3,948.5	3,904.0

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	
	SBP								Scheduled Banks									
									Deposits			Utilizations			Total Banks' Reserves (7+8+9-10-11-12)**	Net Reserves*** With Banks (7-10)	Total Reserve Assets** (1+5+13)	Total Liquid FX Reserve (6+14)***
	SDRs	Cash Foreign Currency	Nostro ¹	ACU Bal Net	IMF Reserve Position	Total SBP Reserves (2+3+4+a+b)***	Net Reserves with SBP (2+4)	FE-25 ²	Trade Nostro	Placement abroad (other than FE-25)	Trade Finance	FE-25 Placements in Pakistan	Others					
Gold*	1	2	3	4	a	b	5	6	7	8	9	10	11	12	13	14	15	16
FY19	2,928	347	489	6,939	-	-	7,774	7,285	7,823	(714)	1.9	626	62	3,545	2,878	7,196	13,580	14,482
FY20	3,674	176	369	11,956	49	0.2	12,550	12,132	7,526	28	1.7	771	53	4,059	2,672	6,754	18,896	18,886
FY21	3,665	386	131	16,913	55	0.2	17,486	17,299	7,879	52	2.7	780	80	4,507	2,568	7,099	23,718	24,398
FY22	3,777	212	117	9,602	132	0.2	10,064	9,815	7,111	202	0.9	1,475	120	3,138	2,580	5,635	16,421	15,450
FY23 ^R	3,976	19	69	4,426	21	0.2	4,536	4,445	6,393	129	0.4	1,678	127	1,964	2,754	4,715	11,266	9,160
2022 Aug ^R	3,567	144	109	8,662	107	0.2	9,021	8,805	6,874	(54)	1.2	1,446	83	3,440	1,852	5,428	14,439	14,233
Sep ^R	3,475	126	109	7,734	77	0.2	8,045	7,860	6,789	88	1.0	1,356	87	3,234	2,201	5,432	13,721	13,292
Oct ^R	3,407	131	107	8,629	105	0.2	8,972	8,760	6,545	(266)	0.5	1,314	72	3,038	1,856	5,232	14,235	13,991
Nov ^R	3,645	44	107	7,679	24	0.2	7,853	7,722	6,526	3	0.5	1,228	93	3,169	2,039	5,298	13,537	13,020
Dec ^R	3,767	44	75	5,541	41	0.2	5,702	5,586	6,470	53	0.7	1,210	107	3,454	1,752	5,260	11,221	10,845
2023 Jan ^R	3,999	144	63	2,966	30	0.2	3,204	3,110	6,382	151	0.8	1,323	121	2,971	2,119	5,059	9,322	8,170
Feb ^R	3,793	17	74	3,847	35	0.2	3,974	3,864	6,217	(20)	0.9	1,330	122	2,637	2,108	4,887	9,875	8,751
Mar ^R	4,115	17	75	4,191	15	0.2	4,299	4,208	6,310	211	1.1	1,354	122	2,191	2,855	4,956	11,268	9,164
Apr ^R	4,121	154	75	4,304	26	0.2	4,559	4,458	6,316	192	1.2	1,317	125	2,185	2,882	4,999	11,563	9,457
May ^R	4,083	19	75	3,660	11	0.2	3,765	3,679	6,315	165	0.7	1,466	134	2,062	2,818	4,849	10,667	8,528
Jun ^R	3,976	19	69	4,426	21	0.2	4,536	4,445	6,393	129	0.4	1,678	127	1,964	2,754	4,715	11,266	9,160
Jul ^R	4,097	1,357	71	6,782	16	0.2	8,225	8,138	6,407	134	0.8	1,639	124	2,068	2,712	4,768	15,034	12,907
Aug ^R	4,103	881	72	6,907	28	0.2	7,889	7,788	6,467	215	0.7	1,679	128	2,137	2,738	4,788	14,730	12,576
Sep ^P	3,889	670	73	6,946	4	0.2	7,693	7,615	6,461	(18)	0.7	1,607	114	2,369	2,354	4,854	13,935	12,470

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	2022				2023								
	Sep ^R	Oct	Nov ^R	Dec	Jan ^R	Feb	Mar	Apr ^R	May	Jun	Jul	Aug ^R	Sep ^P
Foreign Currency Deposits													
A. FE-25 Deposits	6,788.8	6,545.5	6,526.3	6,469.7	6,382.1	6,216.9	6,310.0	6,315.8	6,314.5	6,393.0	6,407.0	6,466.9	6,460.9
1. Resident	5,995.3	5,738.4	5,715.0	5,658.2	5,604.5	5,464.1	5,555.6	5,554.8	5,556.1	5,626.0	5,623.6	5,668.2	5,676.8
i) Demand Deposits	2,454.5	2,169.6	2,312.5	2,157.3	2,156.6	2,190.7	2,173.3	2,131.2	2,033.1	2,131.5	1,805.3	1,736.2	1,875.5
ii) Savings Deposits	2,139.9	2,071.5	2,036.4	2,035.8	1,966.6	1,911.6	1,893.7	1,951.9	1,983.1	2,006.5	1,905.5	1,952.5	1,952.6
iii) Time Deposits	1,401.0	1,497.3	1,366.1	1,465.2	1,481.3	1,361.8	1,488.6	1,471.7	1,539.8	1,488.0	1,912.8	1,979.5	1,848.6
2. Non- Resident	793.5	807.1	811.3	811.5	777.7	752.8	754.4	760.9	758.5	767.0	783.5	798.6	784.2
i) Demand Deposits	441.0	458.9	461.9	463.7	420.3	395.1	398.0	402.5	403.6	438.9	428.7	427.1	417.7
ii) Savings Deposits	256.3	256.8	254.4	251.1	251.1	241.5	234.5	233.9	229.1	233.2	226.6	226.5	221.6
iii) Time Deposits	96.3	91.4	95.0	96.7	106.3	116.3	121.9	124.5	125.7	94.9	128.1	144.9	144.9
B. Old FCAs Deposits	9.5	9.6	9.7	9.7	9.7	9.7	9.7	9.6	9.5	9.6	9.6	9.5	9.5
1. Resident	7.5	7.5	7.6	7.6	7.6	7.6	7.6	7.5	7.4	7.4	7.4	7.4	7.4
2. Non- Resident	2.0	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
Total (A+B)	6,798.4	6,555.1	6,535.9	6,479.4	6,391.8	6,226.6	6,319.7	6,325.4	6,324.1	6,402.6	6,416.6	6,476.4	6,470.4
FE-25 Deposits Utilization	6,788.8	6,545.5	6,526.3	6,469.7	6,382.1	6,216.9	6,310.0	6,315.8	6,314.5	6,393.0	6,407.0	6,466.9	6,460.9
1. Financing	1,356.5	1,313.9	1,228.2	1,210.1	1,322.7	1,329.8	1,354.4	1,317.2	1,465.9	1,678.1	1,638.6	1,679.1	1,606.6
i) Exports Financing	314.8	296.9	253.9	210.4	173.4	182.9	166.6	172.3	163.1	192.8	203.2	196.2	353.1
a) Pre-shipment	206.3	195.2	151.2	108.4	83.7	87.7	85.2	87.6	81.9	96.0	102.7	94.1	230.2
b) Post-shipment	108.4	101.7	102.7	102.0	89.8	95.1	81.4	84.6	81.3	96.8	100.6	102.1	122.9
ii) Import Financing	1,041.7	1,017.0	974.3	999.8	1,149.3	1,146.9	1,187.9	1,144.9	1,302.8	1,485.3	1,435.4	1,482.9	1,253.6
2. Placements	1,371.4	1,335.9	1,386.4	1,100.9	1,499.2	1,507.0	1,835.5	1,932.0	1,932.1	1,893.6	1,884.4	1,941.4	1,861.9
i) With State Bank of Pakistan	510.9	670.8	677.4	382.4	736.5	821.5	936.3	1,018.7	1,016.7	1,037.7	1,031.7	1,034.1	1,052.1
a) CRR ¹	367.3	360.5	363.4	216.8	214.5	260.4	314.1	355.5	354.5	361.6	359.2	360.4	366.6
b) SCRR ²	143.6	310.3	314.0	165.5	521.9	561.1	622.2	663.2	662.2	676.1	672.5	673.7	685.6
ii) With Banks	860.5	665.2	709.0	718.5	762.8	685.5	899.2	913.3	915.4	855.9	852.7	907.3	809.8
a) Within Pakistan	86.7	71.9	92.5	107.4	121.0	122.3	122.2	124.6	134.3	126.5	123.6	127.9	114.4
b) Outside Pakistan	773.8	593.3	616.4	611.1	641.8	563.2	777.0	788.7	781.1	729.4	729.1	779.4	695.4
3. Balances	827.3	857.5	742.3	704.7	589.1	743.0	929.0	881.8	854.8	857.6	816.2	709.2	623.1
i) Balance held abroad	502.1	532.9	432.6	466.4	364.1	484.2	648.6	603.2	565.0	574.1	537.3	446.4	323.0
ii) Cash in hand	325.2	324.6	309.8	238.4	225.0	258.8	280.4	278.5	289.8	283.4	278.9	262.8	300.1
4. Others	3,233.6	3,038.2	3,169.3	3,453.9	2,971.1	2,637.1	2,191.1	2,184.8	2,061.8	1,963.7	2,067.8	2,137.1	2,369.3

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 FY24 ^P			Jul-Sep FY24 ^P			Jul-Sep FY23 ^R		
		Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total
I	Foreign Private Investment	172.6	(13.1)	159.5	402.3	9.5	411.8	349.8	(12.1)	337.7
1	Argentina	-	-	-	-	-	-	-	-	-
2	Australia	..	(..)	..	(1.9)	(0.4)	(2.4)	0.1	-	0.1
3	Austria	(0.1)	-	(0.1)	(0.2)	-	(0.2)	(0.3)	-	(0.3)
4	Bahamas	-	-	-	-	-	-	-	-	-
5	Bahrain	1.9	0.8	2.7	7.0	0.8	7.9	5.4	2.0	7.4
6	Bangladesh	-	-	-	-	-	-	-	-	-
7	Belgium	-	-	-	-	-	-	..	-	..
8	Bosnia Herzegovina	-	-	-	-	-	-	-	-	-
9	Brunei	0.1	-	0.1	0.4	-	0.4	0.3	-	0.3
10	Canada	(0.1)	(1.6)	(1.7)	(0.5)	(1.9)	(2.3)	0.8	(1.0)	(0.2)
11	China	72.7	-	72.7	126.3	-	126.3	145.3	-	145.3
12	Congo	-	-	-	-	-	-	-	-	-
13	Denmark	0.4	-	0.4	1.0	-	1.0	1.2	-	1.2
14	Egypt	0.7	-	0.7	2.0	-	2.0	2.0	-	2.0
15	Finland	0.2	-	0.2	0.5	-	0.5	3.6	-	3.6
16	France	1.7	..	1.7	7.5	..	7.5	9.1	..	9.1
17	Germany	0.4	-	0.4	(1.5)	-	(1.5)	14.7	-	14.7
18	Hongkong	46.0	..	46.0	91.3	(..)	91.3	39.3	..	39.3
19	Hungary	-	-	-	(1.1)	-	(1.1)	5.6	-	5.6
20	Iceland	-	-	-	-	-	-	-	-	-
21	Indonesia	-	-	-	-	-	-	-	-	-
22	Iran	..	-	..	0.1	-	0.1	0.1	-	0.1
23	Ireland	..	(0.2)	(0.2)	..	0.2	0.2	..	(1.1)	(1.1)
24	Italy	(0.1)	(..)	(0.1)	(0.2)	(..)	(0.2)	7.7	-	7.7
25	Japan	(0.2)	(..)	(0.2)	5.1	(..)	5.1	1.7	(1.0)	0.7
26	Kenya	-	-	-	-	..	..	-	-	-
27	Korea (South)	3.2	-	3.2	7.6	-	7.6	8.7	-	8.7
28	Kuwait	1.5	(0.1)	1.4	4.7	(0.2)	4.5	1.6	(0.5)	1.1
29	Lebanon	1.9	-	1.9	5.4	-	5.4	5.7	-	5.7
30	Liberia	-	-	-	..	-	..	-	-	-
31	Libya	(0.1)	-	(0.1)	(..)	-	(..)	(0.2)	-	(0.2)
32	Luxembourg	0.4	0.2	0.6	1.4	(7.7)	(6.3)	-	1.2	1.2
33	Malaysia	2.1	-	2.1	8.8	-	8.8	3.9	-	3.9
34	Malta	1.0	-	1.0	1.9	-	1.9	2.9	-	2.9
35	Netherlands	8.0	-	8.0	45.3	-	45.3	1.4	(0.3)	1.1
36	New Zealand	-	-	-	0.1	-	0.1	-	-	-
37	Nigeria	-	-	-	-	-	-	-	-	-
38	Norway	(16.0)	-	(16.0)	(46.1)	-	(46.1)	(78.0)	-	(78.0)
39	Oman	(..)	-	(..)	2.9	-	2.9	(..)	-	(..)
40	Panama	1.5	-	1.5	1.8	-	1.8	-	-	-
41	Philippines	-	-	-	-	-	-	-	-	-
42	Poland	0.1	-	0.1	(..)	-	(..)	0.3	-	0.3
43	Portugal	-	-	-	-	-	-	-	-	-
44	Qatar	0.1	-	0.1	0.2	-	0.2	0.1	-	0.1
45	Saudi Arabia	(0.3)	..	(0.2)	0.9	0.1	1.0	(0.5)	..	(0.5)
46	Seychelles	-	-	-	-	-	-	-	-	-
47	Singapore	2.8	(2.3)	0.5	10.0	(2.3)	7.7	9.2	0.7	9.9
48	South Africa	-	-	-	-	..	..	-	-	-
49	Sri Lanka	..	-	..	0.1	-	0.1	..	-	..
50	Sweden	0.5	(3.4)	(2.9)	0.8	1.7	2.5	0.5	(0.5)	(..)
51	Switzerland	1.1	(1.7)	(0.6)	29.4	(3.3)	26.1	1.6	(0.5)	1.2
52	Thailand	..	-	..	(0.7)	-	(0.7)	0.4	-	0.4
53	Turkey	1.5	-	1.5	4.0	-	4.0	7.9	-	7.9
54	U.A.E	4.0	0.9	5.0	13.6	6.9	20.4	40.0	0.6	40.6
55	United Kingdom	19.6	1.5	21.0	44.7	5.0	49.7	60.5	(8.8)	51.7
56	United States	9.6	(10.4)	(0.8)	22.4	5.2	27.6	21.7	(3.7)	18.0
57	Others	6.7	3.1	9.8	7.3	5.3	12.6	25.5	0.6	26.1
II	Foreign Public Investment[@]	-	(3.7)	(3.7)	-	0.2	0.2	-	(18.0)	(18.0)
	Debt Securities	-	(3.7)	(3.7)	-	0.2	0.2	-	(18.0)	(18.0)
	Total	172.6	(16.8)	155.8	402.3	9.8	412.0	349.8	(30.1)	319.7

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

Source: Core Statistics Department

Notes:

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

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

3. The data is based on Ultimate Controlling Parent Country concept and may not be compared with the data based on Immediate Investing Countries published for year F11 and earlier.

4. The data from FY 15 has been revised by incorporating the FDI channeled through permissible off-shore accounts. The revision study is available at:

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

5. The data for FY23-Q3 has been revised.

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

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr.	Sector	Sep FY24 ^P			Jul-Sep FY24 ^P			Jul-Sep FY23 ^R		
		Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1	Food	4.2	1.3	2.9	7.3	7.1	0.2	10.8	4.0	6.8
2	Food Packaging	-	-	-	-	-	-	-	-	-
3	Beverages	3.6	-	3.6	7.6	-	7.6	7.7	-	7.7
4	Tobacco & Cigarettes	4.1	-	4.1	9.3	0.7	8.6	12.3	-	12.3
5	Sugar	0.1	-	0.1	0.3	-	0.3	0.2	-	0.2
6	Textiles	1.1	1.5	(0.3)	3.5	4.7	(1.2)	4.6	..	4.6
7	Paper & Pulp	-	-	-	-	-	-	-	-	-
8	Leather & Leather Products	-	0.1	(0.1)	-	0.4	(0.4)	..	0.4	(0.4)
9	Rubber & Rubber Products	-	-	-	..	-	..	3.0	-	3.0
10	Chemicals	4.3	3.3	1.0	13.8	7.8	6.0	17.8	5.7	12.1
11	Petro Chemicals	-	-	-	-	-	-	-	-	-
12	Petroleum Refining	7.4	..	7.4	18.8	0.6	18.2	22.5	..	22.4
13	Mining & Quarrying	..	-	..	1.1	2.0	(0.8)	3.8	-	3.8
14	Oil & Gas Explorations	34.2	0.3	33.9	67.2	2.3	65.0	17.1	1.0	16.0
	<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15	Pharmaceuticals & OTC Products	2.3	0.6	1.7	25.8	1.3	24.5	3.2	1.8	1.3
16	Cosmetics	-	..	(..)	..	0.6	(0.6)	-	..	(..)
17	Fertilizers	-	-	-	-	-	-	-	-	-
18	Cement	2.6	-	2.6	7.1	1.5	5.6	7.7	-	7.7
19	Ceramics	-	-	-	0.1	-	0.1	1.1	-	1.1
20	Basic Metals	-	-	-	-	-	-	-	-	-
21	Metal Products	..	-	..	1.0	-	1.0	..	-	..
22	Machinery other than Electrical	..	-	..	..	..	..	..	-	..
23	Electrical Machinery	1.1	0.5	0.6	1.7	1.0	0.7	0.8	1.5	(0.6)
24	Electronics	1.8	0.8	1.1	5.2	15.1	(9.8)	5.5	30.9	(25.4)
	I) Consumer/Household	1.8	0.8	1.1	4.9	15.1	(10.2)	5.5	10.9	(5.4)
	II) Industrial	-	-	-	0.4	-	0.4	-	20.0	(20.0)
25	Transport Equipment (Automobiles)	1.7	2.2	(0.5)	9.1	5.2	3.9	7.1	6.7	0.3
	I) Motorcycles	-	-	-	-	-	-	-	-	-
	II) Cars	1.7	1.9	(0.3)	7.6	3.8	3.8	6.9	5.8	1.2
	III) Buses, Trucks, Vans & Trail	0.1	0.3	(0.3)	1.5	1.4	0.1	0.2	1.0	(0.8)
26	Power	103.7	6.8	96.9	214.7	15.0	199.7	237.4	27.9	209.5
	I) Thermal	9.5	6.3	3.1	36.5	13.7	22.8	56.5	26.2	30.2
	<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
	II) Hydel	65.9	0.1	65.8	102.3	0.7	101.6	92.3	0.7	91.6
	III) Coal	28.3	0.3	28.0	75.9	0.6	75.3	88.6	1.0	87.7
27	Construction	3.3	..	3.3	9.2	2.1	7.1	10.0	..	10.0
28	Trade	3.6	1.3	2.3	11.7	5.8	5.8	26.2	3.4	22.8
29	Transport	1.9	0.2	1.8	6.4	2.2	4.2	8.8	2.2	6.6
30	Tourism	2.2	-	2.2	4.1	-	4.1	5.7	-	5.7
31	Storage Facilities	0.2	..	0.2	0.9	0.3	0.6	0.6	0.1	0.5
32	Communications	3.5	27.1	(23.6)	20.3	67.4	(47.0)	23.7	79.2	(55.4)
	1) Telecommunications	0.9	16.0	(15.2)	11.7	47.2	(35.5)	7.5	78.1	(70.6)
	<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
	2) Information Technology	2.6	11.0	(8.4)	8.7	20.2	(11.5)	16.2	1.0	15.2
	I) Software Development	0.9	10.7	(9.8)	2.6	19.1	(16.5)	5.6	0.1	5.5
	II) Hardware Development	..	..	..	0.1	..	0.1	0.1	..	0.1
	III) I.T. Service	1.6	0.3	1.3	6.0	1.1	4.9	10.5	0.9	9.6
	3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33	Financial Business	22.3	3.7	18.6	71.3	27.1	44.2	66.8	11.9	55.0
	<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
34	Social Services	0.3	-	0.3	0.7	..	0.6	1.8	-	1.8
35	Personal Services	1.7	0.4	1.3	6.1	1.2	4.9	16.2	2.3	13.9
36	Others	12.5	1.1	11.4	50.6	1.5	49.1	10.6	4.2	6.4
	TOTAL	223.8	51.2	172.6	575.0	172.8	402.3	533.1	183.3	349.8
	<i>TOTAL without Privatization proceeds</i>	<i>223.8</i>	<i>51.2</i>	<i>172.6</i>	<i>575.0</i>	<i>172.8</i>	<i>402.3</i>	<i>533.1</i>	<i>183.3</i>	<i>349.8</i>

Source: Core Statistics Department

P: Provisional; (R): Revised

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

Note:

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

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

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	
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	32,493	--	26.7	71,543	--	31.8	(39,050)	--	
FY23 ^R	27,879	--	(14.2)	51,834	--	(27.5)	(23,955)	--	
2022	Sep ^R	2,437	7,386	2.6	4,894	16,355	(4.3)	(2,457)	(8,969)
	Oct ^R	2,281	9,667	1.0	4,653	21,008	(8.2)	(2,372)	(11,341)
	Nov ^R	2,248	11,915	(3.2)	4,334	25,342	(13.0)	(2,086)	(13,427)
	Dec ^R	2,308	14,223	(6.7)	4,247	29,589	(16.5)	(1,939)	(15,366)
2023	Jan ^R	2,222	16,445	(7.3)	3,888	33,477	(19.5)	(1,666)	(17,032)
	Feb ^R	2,199	18,644	(9.7)	3,878	37,355	(19.9)	(1,679)	(18,711)
	Mar ^R	2,420	21,064	(11.2)	3,933	41,288	(21.7)	(1,513)	(20,224)
	Apr ^R	2,135	23,199	(13.6)	3,635	44,923	(23.5)	(1,500)	(21,724)
	May ^R	2,568	25,767	(12.3)	3,747	48,670	(24.4)	(1,179)	(22,903)
	Jun ^R	2,112	27,879	(14.2)	3,164	51,834	(27.5)	(1,052)	(23,955)
	Jul ^R	2,120	2,120	(4.3)	4,200	4,200	(23.8)	(2,080)	(2,080)
	Aug ^R	2,425	4,545	(8.2)	4,275	8,475	(26.1)	(1,850)	(3,930)
	Sep ^P	2,474	7,019	(5.0)	3,986	12,461	(23.8)	(1,512)	(5,442)

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 and Imports include general merchandise (including goods procured on parts by carriers) and net export of goods under general merchanting based on Balance of Payment Manual (BPM6). 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. Both sets of data are comparable with some deviations due to difference in coverage, timing, valuation and classification of exchange record vis- à-vis customs record.

2- The SBP trade data and PBS exports are valued on Free on board (f. o. b.) basis, whereas PBS import 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)	
FY20	21,394	420	--	(6.5)	44,553	30	--	(19.0)	(22,769)	--	
FY21	25,304	391	--	17.8	56,380	43	--	26.6	(30,728)	--	
FY22	31,782	152	--	25.6	80,136	95	--	42.1	(48,297)	--	
FY23	27,727	190		(12.8)	55,252	60		(31.1)	(27,395)		
2022	Aug	2,483	18	4,765	3.6	6,054	6	11,045	(9.2)	(3,559)	(6,280)
	Sep	2,437	12	7,214	2.8	5,293	6	16,344	(12.8)	(2,850)	(9,130)
	Oct	2,384	7	9,605	0.8	4,581	11	20,936	(16.6)	(2,201)	(11,331)
	Nov	2,389	12	12,006	(3.5)	5,154	7	26,097	(21.0)	(2,760)	(14,091)
	Dec	2,301	9	14,316	(5.9)	5,144	5	31,246	(23.0)	(2,839)	(16,930)
2023	Jan	2,237	7	16,560	(7.1)	4,826	4	36,076	(21.4)	(2,586)	(19,516)
	Feb	2,189	38	18,787	(9.3)	3,935	6	40,017	(22.5)	(1,714)	(21,230)
	Mar	2,367	1	21,155	(9.9)	3,755	5	43,778	(24.7)	(1,393)	(22,623)
	Apr	2,135	72	23,361	(11.4)	2,981	6	46,765	(28.7)	(781)	(23,404)
	May	2,200	-	25,561	(12.2)	4,328	-	51,093	(28.4)	(2,128)	(25,532)
	Jun	2,356	-	27,917	(12.8)	4,219	-	55,312	(33.1)	(1,863)	(27,395)
	Jul	2,068	-	2,068	(8.7)	3,705	-	3,705	(25.7)	(1,637)	(1,637)
	Aug	2,366	-	4,434	(6.9)	4,528	-	8,233	(25.5)	(2,162)	(3,799)
	Sep	2,476	-	6,910	(4.2)	3,994	-	12,227	(25.2)	(1,518)	(5,317)

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 Export Receipts by Selected Commodities

(a) State Bank of Pakistan

Thousand US Dollars

COMMODITIES	FY22	FY23 ^R	2023						
			Sep ^R	Apr ^R	May ^R	Jun ^R	Jul	Aug ^R	Sep ^P
A. Food Group	5,423,787	4,742,276	365,688	473,838	444,582	375,329	373,554	392,078	491,593
1 Rice	2,770,587	2,111,125	148,518	217,539	209,606	161,712	130,835	125,239	160,932
A) Basmati	791,985	626,304	41,496	56,458	67,080	67,659	61,152	59,295	66,903
B) Others	1,978,603	1,484,821	107,023	161,080	142,526	94,053	69,683	65,943	94,028
2 Fish & Fish Preparations	437,616	483,708	32,338	51,075	52,853	40,376	35,534	24,825	30,419
3 Fruits	398,870	232,304	18,713	19,377	12,314	31,611	37,783	28,475	22,219
4 Vegetables/Leguminous vegetable	255,156	172,340	13,492	15,467	18,272	14,757	17,163	19,956	20,556
5 Tobacco	56,916	77,809	5,161	2,656	6,795	9,834	7,354	4,213	6,648
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	105,754	93,391	6,861	4,867	10,165	8,708	7,471	5,113	5,811
8 Oil Seeds, Nuts and Kernals	193,357	173,633	22,996	36,214	16,719	4,525	5,463	27,332	96,510
9 Sugar	-	106,079	-	16,932	8,175	250	18,109	1,677	75
10 Meat and Meat Preparations	326,632	388,875	26,041	36,165	42,014	39,728	33,401	39,149	41,853
11 All Other Food Items	878,900	903,012	91,566	73,546	67,668	63,827	80,440	116,098	106,571
B. Textile Group	18,442,160	16,631,615	1,607,184	1,177,306	1,329,085	1,187,618	1,320,345	1,415,128	1,332,807
12 Raw Cotton	7,379	13,397	1,903	697	12	76	34	222	3,780
13 Cotton Yarn	1,200,518	870,214	93,790	54,705	84,782	57,297	71,664	100,439	97,193
14 Cotton Cloth	2,342,765	2,154,666	223,916	138,087	175,127	161,129	164,479	160,791	155,697
15 Cotton Carded or Combed	1,762	1,370	206	-	-	104	94	50	71
16 Yarn Other than Cotton Yarn	67,274	59,686	8,286	3,260	3,856	4,748	3,897	4,533	3,579
17 Knitwear	4,520,106	4,243,569	439,602	282,441	302,642	302,697	330,929	375,639	344,504
18 Bed Wear	3,256,424	2,801,911	270,550	199,654	225,560	196,027	229,652	233,671	232,330
19 Towels	1,081,244	930,621	80,810	72,620	80,604	68,719	78,407	81,280	76,851
20 Tents, Canvas & Tarpaulin	114,528	130,961	9,607	12,112	10,528	12,002	10,548	10,998	10,359
21 Readymade Garments	3,699,190	3,495,174	303,194	256,364	286,288	241,256	277,005	291,086	261,712
22 Art, Silk & Synthetic Textile	415,204	389,132	37,110	35,721	35,676	29,959	32,353	34,234	28,370
23 Makeup Articles (incl. Other Tex)	807,454	687,203	63,540	51,125	54,881	45,978	50,928	52,232	53,953
24 Other Textile Materials	928,312	853,712	74,669	70,520	69,129	67,625	70,354	69,952	64,407
C. Petroleum Group	414,833	290,520	5,693	29,989	23,588	29,423	18,586	29,449	28,243
25 Petroleum Crude	134,562	82,763	-	-	-	-	-	-	-
26 Petroleum Products	70,671	134,724	5,661	24,376	23,588	29,386	14,386	29,449	28,235
27 Solid Fuel including Naphtha	209,599	73,033	32	5,613	-	38	4,200	-	8
D. Other Manufacture	4,330,473	4,034,230	390,021	311,881	319,065	336,967	304,364	334,547	320,943
28 Carpets, Rugs & Mats	97,270	78,711	7,127	6,973	5,569	5,255	4,866	5,745	5,113
29.Sports Goods	506,926	460,630	42,945	35,713	42,400	35,337	37,420	30,104	34,927
30 Leather Tanned	207,117	173,575	17,840	13,092	14,938	12,814	11,498	10,649	12,269
31.Leaner Manufactures	649,946	627,561	61,604	47,784	43,523	52,263	50,770	52,902	48,462
32.Footwear	155,094	167,342	13,894	15,983	14,247	11,358	16,268	13,721	15,530
33 Surgical Goods & Medical Instr.	474,720	454,855	38,848	39,501	37,236	38,008	35,431	36,207	36,345
34 Cutlery	92,327	72,520	6,124	5,787	5,877	6,321	5,464	5,627	5,507
35 Onyx Manufactured	6,677	4,357	346	331	402	356	345	330	346
36 Chemical and Pharmaceutica Products	1,485,224	1,424,852	143,223	101,025	103,619	123,675	93,802	121,748	115,274
37 Engineering Goods	314,263	261,342	24,835	22,665	24,859	16,418	18,589	26,668	21,609
38 Gems	10,124	11,520	1,052	459	932	436	503	122	423
39 Jewellery	13,235	15,124	1,156	1,408	590	491	460	907	298
40 Furniture	7,326	8,983	467	861	417	776	697	749	671
41 Molasses	33,539	21,566	-	46	1,813	3,005	4,984	3,722	34
42 Handicrafts	11	589	120	-	-	70	-	-	-
43 Cement	231,812	204,428	27,015	16,014	18,105	26,592	18,827	21,900	19,481
44 Guar and Guar Products	44,864	46,274	3,425	4,239	4,537	3,792	4,440	3,448	4,654
E. All Others	2,693,435	2,588,217	180,853	218,520	244,761	242,712	195,307	217,210	216,396
I. Total Export Receipts through Banks	31,304,688	28,286,857	2,549,438	2,211,535	2,361,080	2,172,049	2,212,156	2,388,411	2,389,981
II. Freight on Export	349,676	755,178	88,212	36,833	41,826	48,959	47,083	43,991	43,991
III. Export Receipts Banks (fob) (I-II)	30,955,012	27,531,679	2,461,226	2,174,702	2,319,254	2,123,091	2,165,074	2,344,420	2,345,991
IV. Other Exports	1,537,930	347,283	(24,270)	(39,661)	248,768	(11,095)	(45,109)	80,559	128,021
Total Export as per BOP (III+IV)	32,492,942	27,878,962	2,436,956	2,135,041	2,568,023	2,111,995	2,119,964	2,424,979	2,474,012

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	FY22	FY23	2022	2023					
			Sep	Apr	May	Jun	Jul	Aug	Sep ^F
A. Food Group	5,415,582	5,022,867	353,655	463,079	384,320	360,961	329,156	382,592	568,990
1 Rice	2,512,832	2,149,136	119,406	223,903	179,590	147,304	117,101	116,890	172,396
a) Basmati	694,549	650,422	44,131	65,394	66,811	61,860	39,354	55,379	63,837
b) Others	1,818,283	1,498,714	75,275	158,508	112,779	85,444	77,747	61,511	108,559
2 Fish & Fish Preparations	430,898	496,312	41,976	51,052	50,578	39,644	18,980	20,358	43,726
3 Fruits	477,349	283,378	15,934	6,311	15,340	35,338	35,746	27,756	25,166
4 Vegetables	309,771	300,250	14,815	26,474	21,777	16,493	14,564	18,433	18,413
5 Leguminous Vegetables	66	47	-	-	-	-	-	20	64
6 Tobacco	54,385	63,908	3,500	4,651	6,641	1,297	2,048	3,066	4,695
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	107,128	93,599	6,829	6,357	5,983	8,452	6,607	7,937	9,215
9 Oil seeds, Nuts and Kernals	192,788	188,821	29,879	15,258	3,537	3,124	3,007	26,575	156,409
10 Sugar	-	104,516	-	20,158	872	434	3,466	17,604	-
11 Meat & Meat preparations	341,006	426,708	29,596	44,614	41,017	39,354	34,866	38,153	39,965
12 All other Food Items	989,359	916,192	91,720	64,301	58,985	69,521	92,771	105,800	98,941
B. Textile Group	19,329,941	16,501,816	1,527,030	1,232,803	1,320,558	1,471,976	1,311,659	1,455,226	1,360,905
13 Raw Cotton	6,577	13,468	347	370	68	43	51	2,522	3,548
14 Cotton Yarn	1,206,789	844,283	75,809	63,747	100,355	107,097	97,031	104,806	113,567
15 Cotton Cloth	2,437,875	2,021,999	203,149	146,692	174,666	162,610	140,936	159,977	174,274
16 Cotton Carded or Combed	1,631	1,114	134	-	-	118	209	142	103
17 Yarn Other than Cotton Yarn	66,188	45,106	4,101	3,385	4,371	4,432	3,292	3,361	3,443
18 Knitwear	5,121,040	4,436,779	436,421	321,734	332,659	392,025	364,541	401,257	346,022
19 Bed Wear	3,292,882	2,691,648	267,415	218,037	201,485	240,386	216,910	252,140	232,521
20 Towels	1,111,337	999,594	87,279	79,591	87,483	87,231	72,766	87,018	84,350
21 Tent, Canvas & Tarpaulin	110,413	137,944	10,557	14,193	8,881	12,104	9,523	9,394	8,395
22 Readymade Garments	3,904,654	3,491,948	276,923	247,428	267,692	319,563	274,733	284,019	250,568
23 Art, Silk & Synthetic Textile	460,058	412,289	37,432	33,486	36,226	33,147	26,167	28,935	28,223
24 Made up Articles (Ex towels & bed)	849,121	692,548	64,030	50,339	50,326	57,120	51,039	62,549	56,834
25 Other Textile Materials	761,377	713,096	63,435	53,800	56,346	56,100	53,961	59,106	59,057
C. Petroleum Group & Coal	333,816	220,521	5,489	62	2,357	1,992	2,574	3,505	5,094
26 Petroleum Crude	259,008	170,252	-	-	-	-	-	-	-
27 Petroleum Products (Exl. Naphtha)	74,808	50,258	5,489	62	2,357	1,992	2,574	3,505	8
28 Petroleum Top Naphtha	-	-	-	-	-	-	-	-	5,086
29 Solid Fuels (Coal)	-	11	-	-	-	-	-	-	-
D. Other Manufactures Group	4,104,362	3,841,147	347,776	275,145	311,104	330,717	277,050	350,442	339,942
30 Carpets Rugs & Mats	83,318	72,769	6,838	6,799	4,089	5,263	5,214	6,185	4,064
31 Sports Goods	364,901	404,797	38,440	32,658	31,763	34,265	26,093	33,350	31,706
32 Leather Tanned	208,091	167,615	14,134	14,007	13,010	13,791	8,960	10,632	12,188
33 Leather Manufactures	621,076	577,433	55,369	41,739	39,242	54,102	44,723	50,341	50,744
34 Footwear	156,983	178,550	16,586	9,897	12,287	17,852	11,491	16,770	12,930
35 Surgical Goods & Medical Instr.	422,728	447,440	40,846	40,233	31,016	40,411	33,977	36,032	38,917
36 Cutlery	95,983	61,831	5,635	5,845	4,828	5,842	4,324	5,161	4,837
37 Onyx Manufactured	6,308	4,275	372	413	464	261	313	441	324
38 Chemicals and Pharm.Products	1,569,063	1,387,026	117,493	81,861	128,594	104,277	103,367	138,041	128,869
39 Engineering Goods	237,565	249,798	17,683	20,698	20,875	21,479	17,046	21,283	20,514
40 Gems	7,626	7,508	566	347	220	985	605	248	450
41 Jewellery	14,359	7,690	929	150	1,491	403	740	430	1,675
42 Furniture	9,358	12,529	763	789	587	823	696	819	797
43 Molasses	33,491	23,875	18	3	12	4,997	27	3,668	8
44 Handicrafts	-	786	235	-	87	70	-	85	61
45 Cement	223,997	189,875	29,137	15,049	18,095	21,292	16,145	23,496	27,041
46 Guar and Guar Products	49,515	47,349	2,731	4,656	4,444	4,604	3,329	3,460	4,817
E. All Other Items	2,598,387	2,148,559	203,039	163,491	181,548	190,661	147,487	174,188	201,256
TOTAL	31,782,088	27,734,910	2,436,990	2,134,580	2,199,887	2,356,307	2,067,926	2,365,953	2,476,187

4.17 Import Payments by Selected Commodities

(a) State Bank of Pakistan

Thousand US Dollars

COMMODITIES	FY22	FY23 ^R	2022	2023					
			Sep ^R	Apr ^R	May ^R	Jun ^R	Jul	Aug ^R	Sep ^P
A. Food Group	7,932,418	7,965,627	822,328	554,368	586,747	433,458	631,673	604,776	459,868
1-Milk, Cream & Milk Food for Infants	169,014	159,995	12,843	13,245	10,899	3,148	12,694	20,547	15,935
2-Wheat un-milled	328,297	958,442	137,551	109,674	18,867				21,303
3-Dry Fruits & Nuts	32,747	9,182	716	604	1,255	704	1,449	884	1,300
4-Tea	561,130	495,361	55,964	38,388	41,678	31,607	66,664	59,277	58,119
5-Spices	160,067	107,801	11,855	7,287	7,444	7,477	10,409	11,602	8,982
6-Soya bean Oil	238,968	304,105	41,353	16,836	28,833	25,641	26,306	21,956	11,535
7-Palm Oil	3,151,276	3,362,775	347,276	217,783	327,701	190,114	280,687	270,265	179,943
8-Sugar	189,178	5,301	329	282	566	474	1,157	437	169
9-Pulses	512,929	748,045	60,879	59,465	55,934	42,492	65,251	73,291	55,069
10-All others Food items	2,588,811	1,814,619	153,562	90,804	93,570	131,801	167,056	146,517	107,514
B. Machinery Group	9,644,477	4,431,564	455,041	305,833	295,530	259,393	436,960	513,977	471,248
11-Power Generating Machinery	794,885	356,591	52,785	18,870	22,324	13,854	26,227	35,063	30,057
12-Office Mach. Incl. Data Processing Equipment	442,997	221,239	15,898	22,992	15,351	17,468	21,415	40,753	24,618
13-Textile Machinery	1,212,164	657,692	73,003	37,115	40,198	28,648	31,079	29,296	26,776
14-Construction & Mining Machinery	110,585	23,653	2,803	2,516	1,182	772	1,597	2,706	1,297
15-Electrical Machinery & Apparatus	1,818,442	1,038,978	99,016	70,720	85,397	69,410	116,175	155,000	135,430
16-Telecom	2,251,641	734,150	85,812	65,305	37,903	47,746	102,907	124,354	139,053
17-Agricultural Machinery & Implements	119,637	57,319	8,366	4,963	1,817	1,212	2,994	6,482	6,487
18-Other Machinery	2,894,126	1,341,942	117,357	83,353	91,360	80,284	134,565	120,323	107,531
C. Transport Group	3,628,596	1,266,210	141,926	99,456	91,565	63,485	155,254	136,989	125,731
19-Road Vehicles (Build Unit, Ckd/Skd)	3,009,873	1,073,575	136,684	94,036	71,554	45,753	139,306	121,528	104,439
20-Aircrafts, Ships and Boats	564,509	135,360	3,486	422	17,616	7,367	4,820	14,755	21,002
21-Others Transport Equipments	54,215	57,275	1,757	4,998	2,394	10,365	11,128	706	290
D. Petroleum Group	18,743,154	17,538,524	1,483,880	1,283,963	1,241,809	939,545	707,531	1,174,602	1,180,668
22-Petroleum Products	10,296,177	8,974,862	770,640	717,503	517,544	315,925	274,602	714,876	457,823
23-Petroleum Crude	4,601,532	4,587,541	471,941	226,788	344,707	320,589	212,704	181,075	393,068
24-Natural Gas, Liquified	3,681,125	3,802,798	230,688	325,489	357,753	290,437	207,569	265,113	311,034
25. Petroleum Gas, Liquified	163,571	172,636	10,584	14,183	21,804	12,576	10,785	13,534	18,742
26. Others	749	687	27	-	-	20	1,872	5	
E. Textile Group	5,705,298	4,564,779	292,838	364,075	396,525	329,516	349,145	331,335	236,039
27-Raw Cotton	2,282,657	2,430,174	126,902	206,529	211,547	160,317	136,393	122,573	62,905
28-Synthetic Fibre	820,084	570,674	40,588	50,649	61,681	56,458	68,157	56,302	39,800
29-Synthetic & artificial Silk Yarn	921,977	595,375	36,856	48,746	56,321	49,662	73,412	68,613	54,514
30-Worn Clothing	127,317	84,148	8,911	1,272	2,329	11,999	1,941	3,931	5,635
31-Other Textile Items	1,553,262	884,408	79,581	56,879	64,647	51,081	69,243	79,916	73,184
F. Agricultural & Other Chemical Group	10,674,600	8,263,011	782,407	462,758	619,290	597,685	811,612	705,868	713,803
32-Fertilizer Manufactured	716,653	618,589	20,903	4,846	28,096	23,489	6,771	10,720	10,025
33-Insecticides	188,571	167,414	13,495	13,602	21,680	12,444	16,019	25,058	18,999
34-Plastic Material	3,250,664	2,196,552	218,246	129,509	135,782	140,873	232,000	226,153	194,514
35-Medicinal Products	838,817	686,456	54,033	47,913	63,213	55,684	57,843	49,862	68,881
36-Others	5,679,896	4,594,000	475,730	266,889	370,519	365,195	498,979	394,076	421,383
G. Metal Group	5,896,808	3,449,412	357,216	198,251	251,734	237,442	330,620	350,017	324,912
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	2,106,985	1,062,072	119,614	53,852	78,157	70,751	109,530	145,889	123,510
39-Iron and Steel	2,853,531	1,686,107	161,539	109,440	137,526	118,184	169,172	150,810	148,744
40-Aluminum Wrought & Worked	341,882	291,023	26,282	16,115	19,516	28,143	22,295	22,547	21,912
41-All other Metals & Articles	594,410	410,210	49,781	18,843	16,535	20,364	29,624	30,771	30,746
H. Miscellaneous Group	1,154,818	740,672	82,291	51,038	47,676	44,640	72,074	72,246	65,944
42-Rubber Tyres Incl. Synth/Reclaimed	239,281	171,733	19,451	10,504	13,010	16,995	20,996	15,952	13,980
43-Rubber Tyres & Tubes	204,437	66,728	10,093	2,302	2,050	2,433	3,398	4,065	5,274
44-Wood & Cork	168,998	92,395	8,919	3,962	5,938	5,057	7,945	11,849	9,768
45-Jute	53,987	49,513	3,653	5,849	3,338	2,651	3,925	2,830	1,286
46-Paper & Paper Board & Manuf. thereof	488,114	360,303	40,176	28,421	23,339	17,504	35,809	37,549	35,637
I. All Others	6,604,825	3,233,516	350,870	227,739	218,799	206,193	251,619	343,163	336,061
I. Imports Payments Through Banks	69,984,994	51,453,314	4,768,798	3,547,481	3,749,674	3,111,359	3,746,489	4,232,973	3,914,275
II. Freight & Insurance	4,272,685	2,235,006	197,428	171,343	181,109	150,279	171,215	204,453	189,059
III. Imports Payments Banks (fob) (I-II)	65,712,310	49,218,309	4,571,370	3,376,138	3,568,565	2,961,081	3,575,274	4,028,520	3,725,215
IV. Other Imports	5,830,650	2,615,690	322,615	258,912	178,466	202,908	624,715	246,529	260,741
Total Imports as Per BOP (III+IV)	71,542,959	51,833,999	4,893,984	3,635,050	3,747,030	3,163,988	4,199,989	4,275,049	3,985,956

P: Provisional, R: Revised

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

4.17 Imports by Selected Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY22	FY23	2022		2023				
			Sep	Apr	May	Jun	Jul	Aug	Sep ^P
A. Food Group	9,016,246	8,936,970	940,283	429,114	617,384	556,728	624,804	678,695	548,711
1-Milk, Cream & Milk Food for Infants	162,140	144,300	11,620	8,275	6,975	9,498	10,133	14,631	6,917
2-Wheat un-milled	795,286	1,072,453	97,889	55,747	19,157	-	-	-	46,019
3-Dry Fruits & Nuts	65,252	39,964	3,823	3,017	3,945	3,906	2,683	4,423	5,256
4-Tea	626,195	569,043	43,290	32,699	48,841	52,563	56,004	54,151	55,252
5-Spices	216,183	151,240	11,742	11,475	12,428	11,181	12,247	12,515	9,590
6-Soya bean Oil	197,154	315,540	34,702	9,611	25,289	33,339	14,955	31,865	10,778
7-Palm Oil	3,549,303	3,640,710	419,466	180,069	294,164	249,222	278,939	273,464	206,171
8-Sugar	191,720	5,640	308	298	678	299	539	250	173
9-Pulses	611,335	946,176	83,013	60,761	69,109	58,518	86,355	81,633	74,586
10-All others Food items	2,601,678	2,051,904	234,429	67,162	136,798	138,202	162,949	205,763	133,969
B. Machinery Group	10,920,414	5,807,940	472,240	360,310	550,283	410,067	493,463	641,298	522,127
11-Power Generating Machinery	1,473,034	499,856	38,219	30,615	38,522	33,308	28,260	45,234	33,163
12-Office Mach. Incl. Data Processing Equipment	590,357	340,139	25,709	22,740	34,534	33,353	46,857	58,988	30,154
13-Textile Machinery	764,717	328,624	52,526	15,852	15,243	10,956	13,742	10,005	12,234
14-Construction & Mining Machinery	174,900	85,325	9,224	6,723	8,944	2,845	4,254	8,100	7,197
15-Electrical Machinery & Apparatus	1,929,160	1,666,985	92,021	124,677	184,348	117,494	173,566	165,196	150,122
16-Telecom	2,684,004	956,921	78,765	34,388	81,028	96,481	90,683	149,705	158,688
17-Agricultural Machinery & Implements	111,917	40,995	3,294	4,444	2,516	3,811	4,148	4,430	5,186
18-Other Machinery	3,192,324	1,889,096	172,483	120,870	185,148	111,819	131,953	199,640	125,383
C. Transport Group	4,453,512	1,758,153	187,355	62,742	73,942	86,433	140,176	135,670	129,794
19-Road Motor Veh. (Build Unit, Ckd/Skd)	3,681,378	1,565,119	173,283	62,310	69,105	79,412	124,363	134,659	124,858
20-Aircrafts Ships and Boats	761,318	134,396	13,242	4	4,638	-	11	27	4,793
21-Others Transport Equipments	10,816	58,639	830	428	199	7,021	15,802	984	143
D. Petroleum Group	23,318,723	17,014,563	1,563,829	891,468	1,407,697	1,632,256	791,434	1,379,680	1,330,750
22-Petroleum Products	12,069,437	7,628,447	730,107	312,588	599,080	880,250	356,590	614,781	544,364
23-Petroleum Crude	5,598,672	4,947,217	450,502	276,995	384,834	424,657	49,720	406,518	490,938
24-Natural Gas, Liquified	4,989,651	3,763,531	340,324	258,645	360,771	291,924	339,604	305,826	252,999
25. Petroleum Gas, Liquified	660,684	675,029	42,893	43,203	63,007	35,404	45,488	52,555	42,446
26. Others	279	339	3	37	5	21	32	-	3
E. Textile Group	4,787,031	3,741,727	293,701	240,311	282,099	206,358	244,767	239,946	186,237
27-Raw Cotton	1,828,461	1,679,399	124,527	118,210	104,606	54,211	47,082	49,147	26,237
28-Synthetic Fibre	742,810	484,530	34,425	32,123	45,461	49,132	59,693	48,242	34,212
29-Synthetic & artificial Silk Yarn	878,757	583,070	39,269	39,105	53,762	42,046	58,673	53,967	43,739
30-Worn Clothing	433,912	370,737	32,959	23,094	35,252	24,215	33,348	36,489	33,382
31-Other Textile Items	903,091	623,992	62,521	27,779	43,018	36,754	45,971	52,101	48,667
F. Agricultural & Other Chemical Group	14,085,574	8,928,583	932,817	493,533	741,676	698,886	718,801	720,322	608,695
32-Fertilizer Manufactured	845,538	604,376	92,688	5,185	28,288	34,775	11,388	9,479	34,285
33-Insecticides	201,732	204,666	13,630	18,714	21,066	17,449	17,789	15,310	11,303
34-Plastic Material	3,135,613	2,273,381	205,798	129,554	191,475	186,361	204,250	227,320	166,673
35-Medicinal Products	4,062,811	1,328,905	169,092	71,227	84,249	94,882	93,451	83,703	72,041
36-Others	5,839,881	4,517,255	451,610	268,854	416,598	365,419	391,923	384,510	324,393
G. Metal Group	6,524,427	4,152,344	414,659	211,706	293,240	304,495	327,014	326,014	308,367
37-Gold	22,623	30,651	3,073	537	3,421	3,273	1,986	2,985	2,328
38-Iron and Steel Scrap	2,305,317	1,152,039	117,698	50,837	68,250	60,579	87,888	97,405	91,683
39-Iron and Steel	2,936,818	1,890,199	176,275	92,149	141,180	164,283	147,967	161,633	148,413
40-Aluminum Wrought & Worked	260,699	229,953	21,766	16,795	20,336	14,003	15,650	9,979	9,385
41-All other Metals & Articles	998,971	849,502	95,847	51,388	60,053	62,357	73,523	54,012	56,558
H. Miscellaneous Group	1,191,258	868,580	77,542	50,312	63,717	60,182	78,457	77,677	68,398
42-Rubber Crude Incl. Synth/Reclaimed	254,557	208,855	19,111	16,049	19,760	19,375	22,797	22,477	17,894
43-Rubber Tyres & Tubes	239,042	92,019	9,016	2,286	3,891	3,027	4,456	5,258	5,836
44-Wood & Cork	134,561	83,984	6,533	1,419	3,926	5,437	9,319	11,343	9,246
45-Jute	58,456	57,903	4,052	4,776	3,542	3,405	3,969	2,621	1,494
46-Paper & Paper Board & Manuf. thereof	504,641	425,818	38,830	25,782	32,598	28,938	37,916	35,978	33,928
I. All other Items	5,839,153	4,120,901	411,009	241,683	297,583	263,870	286,106	329,022	290,709
TOTAL	80,136,339	55,329,761	5,293,434	2,981,180	4,327,621	4,219,275	3,705,022	4,528,324	3,993,788

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY22	FY23 ^R	2022	2023					
			Sep ^R	Apr ^R	May ^R	Jun ^R	Jul	Aug ^R	Sep ^F
Grand Total	32,492,942	27,878,962	2,436,956	2,135,041	2,568,023	2,111,995	2,119,964	2,424,979	2,474,012
A. Latin America	30,100	52,844	940	11,693	4,176	2,842	3,720	5,930	2,409
B. Central America	167,437	189,689	16,283	14,610	16,040	13,948	15,175	15,877	15,074
Mexico	101,800	115,313	8,726	10,705	11,505	9,732	11,231	11,021	10,984
Others	65,637	74,376	7,557	3,905	4,534	4,216	3,944	4,856	4,090
C. South America	371,263	309,575	34,029	22,017	24,840	22,644	25,685	26,893	25,532
Argentina	47,361	47,033	6,894	4,156	2,425	4,525	3,600	3,308	5,705
Brazil	102,958	106,780	10,670	7,853	10,033	7,900	11,361	11,502	9,419
Uruguay	9,419	7,328	716	366	522	463	544	615	756
Others	211,525	148,434	15,749	9,642	11,861	9,756	10,181	11,468	9,652
D. North America	7,213,343	6,358,219	586,172	488,521	519,273	476,203	471,367	530,865	471,550
Canada	403,722	426,592	51,391	25,589	28,226	28,585	31,394	36,078	30,085
USA	6,808,278	5,931,218	534,701	462,931	491,006	447,609	439,892	494,774	441,459
Others	1,342	408	80	-	41	9	81	13	6
E. Eastern Europe	757,773	659,749	57,099	49,195	52,725	48,551	56,010	57,135	56,098
Hungary	26,645	20,790	1,888	1,282	1,752	1,783	2,423	2,961	2,869
Romania	54,285	65,315	7,646	4,155	5,078	3,813	5,748	6,321	4,915
Russian Federation	134,321	88,565	5,956	7,384	5,836	4,905	6,118	6,293	5,440
Ukraine	44,487	11,070	600	602	782	1,009	411	1,677	715
Others	498,034	474,010	41,009	35,771	39,277	37,041	41,309	39,884	42,159
F. Northern Europe	2,967,765	2,586,468	243,113	191,003	209,347	204,499	223,634	232,308	213,464
Denmark	294,873	207,980	22,699	12,992	14,853	15,262	17,224	17,428	12,769
Finland	30,604	33,934	2,751	2,465	2,034	1,960	2,356	3,352	2,467
Norway	58,622	51,246	4,963	3,325	4,588	4,633	5,600	5,861	4,613
Sweden	192,404	156,587	13,835	10,037	10,177	10,423	11,973	11,146	12,303
United Kingdom	2,201,080	1,966,593	181,644	149,517	162,500	160,094	172,701	178,454	167,649
Others	190,183	170,127	17,222	12,669	15,193	12,127	13,780	16,067	13,664
G. Southern Europe	2,736,823	2,980,957	264,080	243,951	255,412	236,728	260,959	249,410	263,275
Greece	108,465	124,736	9,670	12,189	12,837	10,590	9,895	9,605	10,348
Italy	1,087,434	1,151,424	111,038	98,499	101,400	98,601	99,491	96,048	103,612
Spain	1,150,868	1,375,278	113,129	110,372	115,599	103,572	124,709	117,493	124,734
Others	390,056	329,520	30,243	22,892	25,577	23,965	26,864	26,265	24,581
H. Western Europe	4,662,682	4,526,556	419,869	322,186	352,740	338,409	338,319	348,955	314,260
Belgium	717,140	700,931	62,822	59,592	58,459	58,726	54,659	41,856	40,073
France	531,609	570,126	56,584	46,395	43,019	39,914	46,599	44,444	39,700
Germany	1,751,423	1,600,319	152,994	102,143	122,393	111,689	123,671	129,484	111,291
Netherlands	1,499,671	1,446,997	122,793	106,244	113,312	121,969	107,428	119,195	105,236
Switzerland	132,343	180,427	22,806	5,517	13,191	4,354	4,437	11,489	15,525
Others	30,496	27,756	1,869	2,295	2,366	1,757	1,525	2,486	2,436
I. Eastern Africa	641,069	650,470	65,364	57,360	56,961	48,884	43,620	49,568	52,724
Kenya	204,134	242,092	23,783	26,021	20,979	15,176	17,967	19,085	20,294
Mauritius	26,413	24,744	2,466	1,035	2,026	1,609	952	2,177	1,168
United Republic of Tanzania	62,801	110,940	7,532	5,879	12,255	11,104	5,378	6,848	9,705
Others	347,721	272,693	31,583	24,425	21,700	20,995	19,324	21,458	21,556

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY22	FY23 ^R	2022	2023					
			Sep ^R	Apr ^R	May ^R	Jun ^R	Jul	Aug ^R	Sep ^P
J. Middle Africa	32,769	30,807	2,486	2,754	2,111	4,048	4,889	3,731	4,758
K. Northern Africa	214,194	187,724	17,132	9,978	15,080	23,003	13,020	17,286	21,423
Egypt	128,797	110,156	9,971	4,666	9,668	15,676	6,174	9,183	12,487
Morocco	29,915	26,824	2,537	1,455	1,794	2,689	3,294	1,812	1,766
Others	55,482	50,744	4,625	3,857	3,617	4,639	3,553	6,292	7,170
L. Southern Africa	209,726	212,625	20,116	14,393	17,951	14,799	16,363	13,351	12,405
South Africa	199,904	199,574	19,831	14,094	17,522	14,372	15,506	12,804	11,820
Others	9,822	13,051	285	299	430	427	858	547	585
M. Western Africa	316,288	235,587	23,748	13,170	12,552	12,218	15,780	15,120	16,848
N. Eastern Asia	3,629,482	2,740,805	228,772	222,333	253,867	193,855	207,073	261,980	335,877
China	2,783,059	2,029,174	167,923	176,251	191,032	137,130	151,365	198,932	283,077
Hong Kong	334,321	179,493	17,830	16,909	16,876	9,477	8,695	25,177	20,342
Japan	199,928	204,572	18,206	14,259	15,993	13,768	15,944	15,659	17,144
Republic of Korea	205,906	197,152	24,807	14,839	19,008	13,170	15,988	16,931	15,298
Others	106,268	130,413	5	75	10,957	20,310	15,080	5,281	16
O. South-Central Asia	1,981,736	1,795,094	181,715	127,638	144,373	136,079	138,020	124,661	126,866
Afghanistan	552,781	522,145	45,362	34,911	42,660	43,657	42,173	46,219	40,141
Bangladesh	872,562	768,547	90,388	55,811	64,946	59,498	53,258	45,331	45,917
India	1,292	329	9	29	23	56	24	18	2
Iran	-	75	7	0	-	1	-	-	-
Sri Lanka	375,370	283,779	30,696	17,861	23,786	19,274	20,464	22,763	28,965
Others	179,732	220,218	15,254	19,025	12,958	13,593	22,101	10,329	11,842
P. South Eastern Asia	1,539,754	1,297,646	90,533	115,591	111,115	100,702	79,690	105,544	99,754
Indonesia	122,973	127,393	12,439	8,715	9,965	9,427	10,715	6,086	9,146
Malaysia	432,750	299,013	21,628	34,507	27,734	18,456	23,684	31,586	30,372
Singapore	374,986	290,610	10,000	19,113	25,871	36,086	5,793	7,089	8,025
Thailand	146,583	164,123	11,683	15,112	14,907	11,671	10,285	11,938	9,216
Others	462,463	416,507	34,783	38,145	32,638	25,061	29,214	48,845	42,995
Q. Western Asia	3,405,891	3,028,844	255,870	274,394	274,161	262,631	269,137	301,614	330,528
Bahrain	69,839	64,275	6,865	4,732	4,585	5,000	6,698	5,401	5,875
Jordan	41,299	40,917	2,928	4,231	2,306	2,752	3,520	5,035	3,224
Kuwait	134,441	127,445	8,757	10,097	11,789	10,171	8,189	9,633	9,444
Saudi Arabia	420,402	504,152	39,674	48,429	52,346	46,296	42,681	52,493	54,097
Turkey	354,725	323,329	32,026	29,419	26,786	26,710	31,492	29,863	28,917
United Arab Emirates	1,848,990	1,475,921	125,015	125,188	134,770	134,238	134,066	161,506	176,594
Others	536,195	492,805	40,604	52,299	41,579	37,464	42,490	37,684	52,376
R. Australia & New Zealand	360,870	357,443	29,309	28,540	29,287	29,382	27,044	25,281	23,773
Australia	302,690	305,283	24,282	24,908	24,687	25,626	22,977	19,968	20,176
New Zealand	51,155	47,851	4,559	3,388	3,830	3,447	3,932	4,948	3,243
Others	7,025	4,309	469	244	771	309	136	365	354
S. Others	65,721	85,756	12,808	2,208	9,072	2,623	2,652	2,903	3,362
I. Export Receipts through Banks	31,304,688	28,286,857	2,549,438	2,211,535	2,361,080	2,172,049	2,212,156	2,388,411	2,389,981
II. Freight on Export	349,676	755,178	88,212	36,833	41,826	48,959	47,083	43,991	43,991
III. Export Receipts Banks (fob) (I-II)	30,955,012	27,531,679	2,461,226	2,174,702	2,319,254	2,123,091	2,165,074	2,344,420	2,345,991
IV. Other Exports	1,537,930	347,283	(24,270)	(39,661)	248,768	(11,095)	(45,109)	80,559	128,021

P: Provisional, R: Revised

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

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2022	2022		2023			
			Apr	Nov	Dec	Jan	Feb	Mar	Apr
Grand Total	25,304,143	31,781,600	2,896,897	2,388,554	2,301,275	2,237,293	2,188,641	2,366,602	2,134,580
A. Latin America	26,160	24,198	1,644	1,178	1,191	2,406	20,954	4,939	10,882
B. Central America	113,916	196,293	19,399	15,223	14,422	12,019	12,913	17,974	16,940
Mexico	79,094	112,893	9,327	10,215	9,143	7,710	8,311	12,731	11,705
Others	34,822	83,400	10,072	5,008	5,278	4,310	4,602	5,243	5,236
C. South America	284,504	403,004	29,013	27,402	21,722	23,809	20,589	26,414	22,430
Argentina	37,187	54,497	4,775	3,966	3,741	3,595	2,975	3,879	3,117
Brazil	82,993	107,458	8,892	9,276	7,608	8,899	6,219	11,109	8,858
Uruguay	5,311	7,982	639	884	462	767	335	756	240
Others	159,011	233,067	14,707	13,276	9,910	10,548	11,060	10,669	10,215
D. North America	5,478,133	7,237,619	703,672	472,849	516,808	426,482	369,669	442,714	422,450
Canada	320,407	464,398	42,292	32,197	29,973	24,284	27,833	28,675	24,286
USA	5,157,646	6,773,098	661,375	440,647	486,789	402,184	341,830	414,038	398,151
Others	80	123	4	4	47	14	6	1	12
E. Eastern Europe	724,994	736,261	49,488	59,504	55,808	53,694	51,054	56,589	45,632
Hungary	18,761	21,982	2,076	1,505	1,656	1,310	1,730	1,281	1,134
Romania	42,458	60,463	4,504	7,891	5,384	4,937	5,217	4,521	5,786
Russian Federation	172,372	121,596	966	3,847	8,571	10,474	6,395	7,407	5,696
Ukraine	60,868	37,333	1	32	11	19	75	61	203
Others	430,534	494,888	41,941	46,229	40,186	36,954	37,637	43,319	32,814
F. Northern Europe	2,658,568	2,879,082	267,375	218,732	194,455	211,165	193,457	201,147	199,668
Denmark	248,456	269,600	24,531	16,781	14,657	13,014	13,289	13,021	13,971
Finland	32,056	36,097	3,486	4,334	4,184	3,029	2,441	2,205	3,670
Norway	57,151	66,240	5,914	4,436	4,544	5,520	5,544	5,102	4,173
Sweden	159,302	177,589	18,415	14,803	13,818	12,187	11,521	10,454	10,319
United Kingdom	2,030,051	2,156,371	198,544	167,394	144,620	165,223	149,783	157,484	154,294
Others	131,552	173,185	16,485	10,984	12,633	12,192	10,878	12,882	13,241
G. Southern Europe	2,063,293	2,980,300	250,087	243,680	224,651	279,784	244,864	240,295	242,290
Greece	77,515	115,036	10,385	9,836	9,116	16,194	12,157	10,844	12,639
Italy	788,628	1,153,843	94,282	94,840	86,456	111,402	97,636	77,851	99,563
Spain	876,947	1,280,040	105,257	114,405	105,744	125,419	113,841	123,822	99,008
Others	320,203	431,381	40,163	24,600	23,335	26,768	21,231	27,778	31,080
H. Western Europe	3,828,283	4,801,582	463,663	379,352	354,435	374,506	321,919	319,734	320,100
Belgium	637,352	787,535	80,806	58,855	50,495	48,080	54,143	61,490	66,032
France	412,538	509,882	49,367	40,984	32,780	51,749	38,867	31,991	42,866
Germany	1,505,542	1,737,218	163,055	143,389	133,264	125,478	115,497	109,858	112,541
Netherlands	1,246,227	1,737,376	167,470	133,556	136,178	146,706	111,328	113,864	96,231
Switzerland	14,077	14,315	1,272	1,220	810	1,249	1,121	1,168	1,442
Others	12,548	15,257	1,694	1,348	909	1,245	963	1,364	989
I. Eastern Africa	664,357	784,032	62,754	69,788	53,828	49,894	85,341	77,504	80,262
Kenya	241,045	282,035	24,467	29,751	22,161	16,434	26,771	37,060	31,018
Mauritius	12,867	27,918	3,032	3,431	1,415	1,553	1,689	1,114	1,557
United Republic of Tanzania	90,299	123,456	9,032	15,490	12,074	14,853	29,852	15,453	15,078
Others	320,145	350,624	26,222	21,117	18,178	17,055	27,028	23,877	32,609

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2022		2023				
			Apr	Nov	Dec	Jan	Feb	Mar	Apr
J. Middle Africa	61,192	55,160	4,755	8,927	4,426	3,544	3,965	6,356	3,587
K. Northern Africa	178,950	215,665	20,010	16,405	14,883	13,131	14,597	14,478	12,966
Egypt	88,080	103,471	10,503	9,238	9,260	5,397	5,323	7,985	6,776
Morocco	26,438	35,268	4,867	2,341	1,471	2,162	2,357	2,204	2,968
Others	64,431	76,926	4,640	4,826	4,152	5,572	6,917	4,289	3,221
L. Southern Africa	217,949	243,550	24,581	15,378	22,497	17,961	15,619	18,096	18,213
South Africa	211,189	236,704	24,069	15,107	22,102	17,653	15,263	18,013	17,909
Others	6,760	6,846	511	271	395	308	357	83	304
M. Western Africa	250,738	251,709	21,317	15,507	25,563	13,698	66,382	19,894	15,972
N. Eastern Asia	2,955,318	3,762,325	276,510	244,783	211,920	235,590	200,625	248,365	224,414
China	2,437,663	3,195,554	233,630	198,742	171,430	199,330	166,560	210,987	186,609
Hong Kong	93,348	58,094	3,840	4,973	5,077	3,704	3,764	3,375	4,049
Japan	176,244	212,131	18,994	18,964	19,128	15,526	13,240	14,406	13,182
Republic of Korea	187,652	225,683	15,114	14,203	10,966	11,712	12,446	14,687	15,483
Others	60,411	70,862	4,932	7,902	5,319	5,318	4,615	4,909	5,090
O. South-Central Asia	2,123,186	2,404,088	202,261	179,695	184,383	170,000	177,193	245,991	157,750
Afghanistan	1,023,562	808,195	102,972	88,699	87,388	79,862	78,095	97,618	77,324
Bangladesh	651,578	938,636	69,267	47,780	48,123	48,340	52,812	90,320	49,815
India	78	2	-	-	-	-	-	-	1
Iran	-	-	-	-	-	-	-	47	-
Sri Lanka	275,799	386,519	19,213	19,348	24,193	20,043	20,055	19,834	16,721
Others	172,170	270,736	10,810	23,868	24,679	21,755	26,231	38,172	13,887
P. South Eastern Asia	972,145	1,498,195	177,220	124,907	101,398	72,586	99,746	124,725	82,695
Indonesia	149,456	131,362	7,145	18,295	21,997	9,369	10,039	10,119	9,075
Malaysia	239,812	455,404	40,480	36,796	26,900	18,213	28,182	38,670	26,366
Singapore	82,330	79,932	3,604	6,489	3,798	5,635	5,279	4,010	4,348
Thailand	173,521	370,948	61,492	17,533	16,226	16,314	19,379	26,897	15,403
Others	327,026	460,548	64,499	45,794	32,476	23,055	36,867	45,030	27,503
Q. Western Asia	2,348,817	2,945,363	295,897	266,613	263,850	245,806	262,233	270,503	231,519
Bahrain	58,672	74,534	6,183	4,986	4,920	5,023	3,694	5,506	4,450
Jordan	27,350	43,725	5,720	6,097	4,024	2,440	4,403	3,682	3,787
Kuwait	115,743	131,640	11,636	13,049	9,817	12,056	8,804	12,467	11,771
Saudi Arabia	415,894	428,879	40,444	47,570	47,977	49,575	51,054	58,159	47,769
Turkey	273,893	364,926	33,342	26,838	21,183	21,916	28,796	32,505	31,845
United Arab Emirates	1,007,182	1,391,486	135,315	120,849	144,192	117,946	127,890	119,503	94,468
Others	450,083	510,173	63,257	47,223	31,737	36,850	37,593	38,682	37,428
R. Australia & New Zealand	328,683	357,357	26,721	28,026	34,597	30,991	27,384	30,640	26,456
Australia	281,685	305,353	23,399	24,088	29,450	27,105	23,290	27,255	22,424
New Zealand	46,998	52,004	3,323	3,938	5,147	3,886	4,094	3,385	4,032
Others	-	-	-	-	-	-	-	-	-
S. Others	24,959	5,819	530	604	440	226	136	244	354

4.19 Import Payments by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY22	FY23 ^R	2022	2023					
			Sep ^R	Apr ^R	May ^R	Jun ^R	Jul	Aug ^R	Sep ^P
Grand Total	71,542,959	51,833,999	4,893,984	3,635,050	3,747,030	3,163,988	4,199,989	4,275,049	3,985,956
A. Latin America	6,770	3,189	540	97	309	464	722	188	220
B. Central America	152,140	117,698	2,160	8,443	8,196	5,796	5,601	7,575	5,371
Mexico	66,803	57,550	1,086	8,067	7,827	5,471	5,347	6,958	5,027
Others	85,337	60,148	1,074	376	368	325	254	618	344
C. South America	1,339,244	970,986	118,945	35,713	51,709	36,624	50,029	39,516	39,007
Argentina	139,951	174,150	16,772	7,375	17,655	13,498	13,058	8,061	8,752
Brazil	1,119,772	718,354	88,029	25,686	27,197	20,264	29,515	23,143	24,812
Uruguay	11,984	8,926	2,388	-	1,218	259	170	307	1,122
Others	67,537	69,555	11,757	2,652	5,638	2,603	7,285	8,005	4,323
D. North America	3,340,480	2,614,184	231,187	201,384	219,268	187,908	189,211	192,245	130,206
Canada	284,908	398,915	28,391	14,936	15,900	12,236	14,716	15,748	9,407
USA	3,055,150	2,214,849	202,797	186,449	203,368	175,672	174,481	176,497	120,799
Others	422	420	-	-	-	-	15	-	-
E. Eastern Europe	1,294,525	1,007,420	70,173	154,171	51,031	36,867	51,716	43,268	59,528
Hungary	14,964	11,268	1,079	407	497	295	2,696	1,760	1,973
Romania	60,037	151,307	25,347	834	15,211	1,689	1,148	6,587	2,127
Russian Federation	254,172	645,196	29,528	134,071	23,391	26,200	39,219	17,748	31,492
Ukraine	693,670	49,935	156	6,461	3,181	421	740	372	1,948
Others	271,683	149,714	14,063	12,398	8,751	8,261	7,912	16,801	21,988
F. Northern Europe	1,431,378	1,060,623	96,348	59,833	116,307	53,726	84,269	123,782	83,276
Denmark	89,877	64,537	6,166	5,244	5,158	3,313	6,800	4,864	4,701
Finland	101,145	61,850	7,223	3,569	3,458	1,826	6,029	5,705	4,054
Norway	41,585	32,394	2,531	697	1,402	1,493	2,245	2,537	2,024
Sweden	248,793	194,862	22,973	12,567	13,434	4,912	17,764	21,382	9,852
United Kingdom	869,831	638,757	51,730	31,875	86,517	40,072	44,847	84,205	58,822
Others	80,148	68,223	5,725	5,880	6,337	2,110	6,584	5,089	3,823
G. Southern Europe	1,208,394	883,893	72,572	71,202	100,999	54,658	51,495	47,283	47,533
Greece	37,236	106,153	2,255	4,792	4,172	4,924	1,800	1,941	1,178
Italy	770,439	527,250	53,621	50,315	78,122	32,121	33,901	26,796	24,182
Spain	330,145	201,007	13,987	10,921	13,647	15,134	13,869	14,111	16,620
Others	70,574	49,484	2,710	5,174	5,059	2,479	1,925	4,435	5,551
H. Western Europe	4,356,382	3,073,123	363,048	162,729	172,304	208,453	241,895	231,663	224,660
Belgium	549,366	392,681	86,364	11,919	12,419	35,293	46,317	21,426	26,912
France	515,510	395,113	24,665	15,305	24,022	18,391	28,593	26,663	24,951
Germany	1,250,843	906,169	92,487	60,781	75,790	68,168	66,355	82,058	83,827
Netherlands	753,328	745,211	98,408	29,117	27,567	39,916	49,887	57,849	26,321
Switzerland	1,129,276	539,995	54,574	37,786	25,866	39,897	46,367	37,669	56,991
Others	158,059	93,955	6,551	7,821	6,640	6,788	4,375	5,998	5,658
I. Eastern Africa	800,200	788,618	82,357	45,282	45,678	40,082	87,251	85,752	82,868
Kenya	502,642	442,569	52,936	35,678	35,408	27,277	62,480	53,083	54,725
Mauritius	11,112	4,982	558	97	165	98	116	24	197
United Republic of Tanzania	83,348	99,207	6,996	3,358	4,730	3,966	5,746	13,327	9,426
Others	203,098	241,860	21,867	6,148	5,375	8,741	18,910	19,318	18,520

4.19 Import Payments by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY22	FY23 ^R	2022	2023					
			Sep ^R	Apr ^R	May ^R	Jun ^R	Jul	Aug ^R	Sep ^P
J. Middle Africa	85,874	12,671	3,035	133	168	1,672	1,026	1,707	226
K. Northern Africa	785,890	807,493	77,558	18,304	31,158	41,731	64,536	56,058	55,526
Egypt	257,564	115,537	10,709	4,846	7,538	6,817	10,348	15,765	8,853
Morocco	520,299	664,847	63,997	12,526	21,663	33,715	53,183	38,573	42,410
Others	8,027	27,109	2,852	932	1,957	1,200	1,005	1,719	4,263
L. Southern Africa	1,611,051	433,024	47,789	40,333	15,685	20,181	36,479	65,677	31,374
South Africa	1,588,545	427,164	47,465	40,086	15,406	19,829	36,393	65,110	30,638
Others	22,506	5,860	324	247	279	353	86	567	736
M. Western Africa	318,454	207,777	10,568	16,702	34,411	20,008	22,499	31,109	50,735
N. Eastern Asia	21,469,889	11,742,066	1,054,633	742,885	848,041	745,988	1,220,373	1,125,037	1,079,360
China	17,301,031	9,662,618	855,975	598,186	695,142	623,832	962,980	900,288	880,972
Hong Kong	641,021	382,027	25,272	41,397	30,567	25,024	60,053	70,162	64,359
Japan	1,985,853	889,110	94,693	63,479	59,358	41,265	120,557	80,291	62,308
Republic of Korea	1,540,575	807,705	78,692	39,824	62,974	55,866	76,784	74,295	71,431
Others	1,408	606	-	-	-	-	-	-	290
O. South-Central Asia	644,418	358,445	33,363	24,274	33,400	26,658	31,581	30,111	30,544
Afghanistan	147,249	15,277	2,212	90	1,318	-	905	-	149
Bangladesh	97,895	77,182	4,984	6,858	5,493	5,470	6,991	4,709	3,768
India	187,663	190,040	18,150	12,981	21,512	16,542	17,656	18,974	19,972
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	81,245	47,974	4,561	2,439	3,372	3,679	5,310	5,502	5,059
Others	130,366	27,972	3,456	1,906	1,706	967	720	926	1,596
P. South Eastern Asia	9,709,461	7,455,774	786,836	519,744	556,226	438,714	583,357	596,050	492,683
Indonesia	2,675,688	2,643,948	288,673	137,923	220,538	145,472	212,678	225,366	152,244
Malaysia	1,518,664	1,021,887	94,219	54,269	99,194	69,191	95,292	89,287	69,745
Singapore	3,411,598	2,762,906	275,359	232,459	168,468	157,866	177,726	196,989	178,379
Thailand	1,469,218	711,917	90,716	78,074	51,792	48,249	76,168	56,285	66,776
Others	634,292	315,115	37,869	17,018	16,233	17,935	21,493	28,123	25,539
Q. Western Asia	20,398,339	18,884,120	1,654,361	1,369,839	1,387,282	1,083,110	895,016	1,408,752	1,398,888
Bahrain	885,411	379,665	28,808	9,645	23,653	18,858	14,930	6,592	2,475
Jordan	17,953	15,111	5,872	73	959	668	1,123	1,163	243
Kuwait	2,303,814	2,545,609	268,944	242,431	121,005	48,931	52,897	234,005	89,057
Saudi Arabia	4,231,346	3,324,307	355,312	256,990	310,369	216,637	170,973	153,056	415,482
Turkey	943,580	477,599	27,659	39,993	48,631	23,318	33,779	35,151	36,227
United Arab Emirates	8,751,986	7,438,922	719,932	449,642	417,395	442,890	410,040	628,837	483,595
Others	3,264,250	4,702,908	247,835	371,065	465,271	331,808	211,275	349,947	371,808
R. Australia & New Zealand	396,929	728,239	36,650	48,295	58,442	83,518	104,726	97,321	50,885
Australia	355,925	700,997	32,711	47,935	57,306	83,300	103,385	90,132	49,464
New Zealand	38,028	25,027	3,888	305	1,135	218	1,291	3,077	1,377
Others	2,977	2,215	51	55	-	-	49	4,112	45
S. Others	635,175	303,969	26,673	28,117	19,058	25,201	24,707	49,879	51,383
I. Import Payments Through Banks	69,984,994	51,453,314	4,768,798	3,547,481	3,749,674	3,111,359	3,746,489	4,232,973	3,914,275
II. Freight & Insurance	4,272,685	2,235,006	197,428	171,343	181,109	150,279	171,215	204,453	189,059
III. Import Payments Banks (fob) (I-II)	65,712,310	49,218,309	4,571,370	3,376,138	3,568,565	2,961,081	3,575,274	4,028,520	3,725,215
IV. Other Imports	5,830,650	2,615,690	322,615	258,912	178,466	202,908	624,715	246,529	260,741

P: Provisional, R: Revised

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

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2022	2022		2023			
			Apr	Nov	Dec	Jan	Feb	Mar	Apr
Grand Total	56,379,910	80,135,601	6,660,918	5,154,434	5,144,263	4,825,732	3,934,936	3,755,445	2,981,180
A. Latin America	10,710	18,861	961	830	571	1,384	1,422	555	270
B. Central America	128,757	124,928	12,517	5,064	4,643	6,195	7,462	12,187	9,389
Mexico	111,131	93,161	9,803	4,375	3,138	5,285	6,796	10,994	7,999
Others	17,626	31,767	2,714	690	1,505	910	666	1,193	1,390
C. South America	1,504,280	1,889,733	172,561	119,320	135,333	173,697	52,170	80,714	32,374
Argentina	158,267	218,506	18,382	43,240	21,552	23,663	4,991	13,541	2,066
Brazil	1,278,127	1,550,415	136,522	66,265	105,709	132,412	43,174	61,899	23,473
Uruguay	3,759	8,503	1,706	883	2,264	145	22	308	3,218
Others	64,127	112,310	15,950	8,932	5,808	17,478	3,984	4,966	3,617
D. North America	3,514,481	4,370,725	311,047	221,654	181,397	324,479	306,811	223,197	148,057
Canada	630,540	328,531	29,485	31,308	17,440	85,641	151,651	33,959	15,439
USA	2,883,940	4,042,160	281,561	190,346	163,957	238,838	155,160	189,238	132,619
Others	1	35	-	-	-	-	-	-	-
E. Eastern Europe	1,529,799	1,667,701	81,618	49,962	189,544	234,405	120,601	152,243	83,764
Hungary	32,286	47,174	3,043	6,177	2,646	1,072	843	918	925
Romania	18,996	66,674	2,058	1,374	1,579	21,149	5,250	2,161	512
Russian Federation	778,245	459,986	54,134	17,275	165,446	150,235	87,120	133,229	66,020
Ukraine	410,569	765,539	930	4,266	1,200	43,562	19,070	1,425	1,040
Others	289,701	328,328	21,453	20,870	18,674	18,387	8,318	14,510	15,267
F. Northern Europe	1,202,530	1,467,672	124,178	115,953	92,978	116,881	81,318	78,822	59,417
Denmark	94,973	97,689	7,256	7,462	8,785	10,994	6,157	8,692	4,941
Finland	52,572	93,446	8,617	7,472	8,891	10,059	5,930	4,844	2,730
Norway	38,479	64,358	8,758	6,356	2,985	5,722	3,234	2,408	2,033
Sweden	244,353	266,622	21,613	23,486	18,554	27,825	20,394	11,984	6,982
United Kingdom	664,337	818,158	68,555	61,629	46,213	52,868	35,640	35,514	34,518
Others	107,816	127,398	9,378	9,548	7,551	9,413	9,962	15,380	8,213
G. Southern Europe	854,297	1,269,265	64,033	48,518	77,594	69,711	58,729	44,502	35,209
Greece	36,583	33,933	3,059	3,165	13,187	19,590	9,943	3,396	2,944
Italy	498,816	585,005	39,935	30,513	43,976	29,338	32,199	23,449	17,029
Spain	215,111	580,972	19,126	13,191	16,487	16,956	14,879	14,669	13,585
Others	103,786	69,356	1,913	1,650	3,944	3,826	1,707	2,987	1,652
H. Western Europe	3,407,794	3,572,747	285,802	299,257	268,035	203,644	184,114	195,211	139,836
Belgium	355,401	528,473	32,339	27,426	27,755	25,050	25,847	45,694	23,898
France	419,132	436,848	43,075	34,310	23,317	35,279	17,815	23,354	12,615
Germany	1,015,079	1,017,524	92,246	66,219	70,528	52,210	65,835	61,824	54,677
Netherlands	514,439	578,519	43,073	99,119	90,246	19,501	22,003	23,758	14,637
Switzerland	327,725	232,411	15,325	18,208	14,717	14,123	19,756	13,604	11,839
Others	776,018	778,971	59,745	53,974	41,473	57,481	32,858	26,978	22,171
I. Eastern Africa	750,742	994,864	66,083	119,454	113,513	75,088	87,026	50,853	42,018
Kenya	509,884	533,978	40,020	45,303	58,045	39,223	24,281	31,961	27,570
Mauritius	6,199	12,162	117	160	46	13	-	..	-
United Republic of Tanzania	68,137	94,076	2,067	30,342	18,304	6,553	41,517	2,593	2,285
Others	166,521	354,649	23,879	43,648	37,118	29,299	21,228	16,298	12,163

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2022		2023		2023			
			Apr	Nov	Dec	Jan	Feb	Mar	Apr	
J. Middle Africa	126,021	298,353	2,498	2,229	4,042	758	845	839	487	
K. Northern Africa	848,998	1,405,434	80,511	241,004	69,929	23,880	38,933	31,020	43,854	
Egypt	339,200	512,573	17,677	12,033	22,437	21,076	19,705	7,732	2,208	
Morocco	433,798	768,599	58,559	213,752	41,881	17	13,678	13,827	38,913	
Others	76,001	124,262	4,275	15,219	5,611	2,787	5,551	9,461	2,733	
L. Southern Africa	1,209,881	1,936,624	175,506	77,378	52,924	63,325	19,524	25,899	53,299	
South Africa	1,198,990	1,884,805	173,485	75,746	51,090	62,272	19,065	25,182	53,015	
Others	10,891	51,819	2,021	1,632	1,833	1,053	459	718	284	
M. Western Africa	243,296	481,898	69,232	11,977	8,854	38,496	6,634	50,592	60,989	
N. Eastern Asia	19,292,880	25,528,815	1,827,086	1,277,574	1,356,570	1,268,159	988,091	818,048	798,468	
China	15,537,421	21,042,212	1,520,805	1,052,652	1,175,272	1,083,740	837,284	665,367	676,484	
Hong Kong	124,527	47,436	3,432	2,293	1,906	2,316	1,606	1,825	1,967	
Japan	1,568,462	2,290,281	152,142	103,550	72,716	96,244	84,394	76,970	54,996	
Republic of Korea	1,416,032	1,542,460	119,772	78,726	65,623	59,310	-	53,575	47,280	
Others	646,438	606,427	30,935	40,352	41,052	26,550	64,808	20,310	17,739	
O. South-Central Asia	1,650,619	2,206,736	160,125	211,501	181,142	192,932	178,162	185,699	137,447	
Afghanistan	606,285	803,776	68,979	89,205	57,081	59,266	61,406	71,441	49,015	
Bangladesh	74,723	86,009	3,020	6,005	6,762	4,906	2,479	10,615	5,402	
India	317,350	342,777	23,655	22,621	21,318	26,101	21,099	19,383	19,130	
Iran	531,154	787,324	51,920	80,120	78,690	82,293	87,106	76,371	56,433	
Sri Lanka	81,992	76,688	5,402	6,376	10,765	15,425	2,796	3,193	4,041	
Others	39,115	110,161	7,148	7,174	6,527	4,940	3,276	4,697	3,427	
P. South Eastern Asia	6,676,218	9,412,438	942,918	627,367	666,710	650,571	537,114	484,908	395,518	
Indonesia	3,185,514	4,636,355	491,239	345,343	407,308	373,445	266,922	269,702	214,669	
Malaysia	1,098,551	1,319,801	95,199	74,512	77,255	91,293	62,488	47,722	33,385	
Singapore	559,287	906,512	95,446	62,233	76,791	81,036	120,091	78,544	70,094	
Thailand	1,241,923	1,803,633	164,685	108,884	76,206	71,713	67,514	65,475	60,467	
Others	590,942	746,138	96,349	36,395	29,151	33,084	20,100	23,465	16,903	
Q. Western Asia	12,881,806	22,975,372	2,259,172	1,661,273	1,664,709	1,292,375	1,214,571	1,243,638	894,387	
Bahrain	91,793	572,815	25,327	3,966	78,579	6,861	4,777	8,249	4,372	
Jordan	23,693	20,590	1,448	513	484	778	224	487	156	
Kuwait	1,557,370	3,166,236	269,182	380,469	141,118	246,373	106,110	122,029	70,899	
Saudi Arabia	2,672,801	5,230,467	704,108	429,315	395,292	305,212	334,457	378,603	326,025	
Turkey	484,151	516,720	40,845	38,149	46,885	34,558	27,786	21,529	11,305	
United Arab Emirates	5,511,262	8,917,462	656,077	420,954	486,267	436,387	411,624	339,264	215,953	
Others	2,540,736	4,551,082	562,186	387,907	516,084	262,206	329,593	373,476	265,677	
R. Australia & New Zealand	546,145	512,668	25,051	64,117	75,767	89,739	51,396	76,504	46,394	
Australia	491,887	469,070	22,762	62,644	70,499	86,083	49,986	74,691	46,145	
New Zealand	54,064	43,006	2,282	1,466	5,258	3,656	1,409	1,790	225	
Others	194	591	7	7	11	-	2	22	25	
S. Others	660	767	20	1	7	12	12	14	2	

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										
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
FY23										
Jul-Sep	64.17	1,345.54	1,608.40	1291.12	1,538.00	2,895.90	1,247.12	1,226.36	2,410.09	1,418.02
Oct-Dec	68.87	1,319.96	1,582.32	1216.59	1,499.05	2,833.04	1,276.34	1,205.49	2,510.06	1,385.11

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										
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
FY23										
Jul-Sep	2,096.85	1,490.05	1,495.04	1,759.35	2,602.60	2,544.89	1,807.14	1,669.88	2,071.88	1,781.26
Oct-Dec	1,916.73	1,398.84	1,455.46	1,549.30	2,393.30	2,271.67	1,662.03	1,546.78	1,883.98	1,724.95

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									
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
FY23									
Jul-Sep	257.20	265.29	1,368.78	222.26	128.43	1,543.92	184.86	5450.46	414.41
Oct-Dec	263.70	334.20	1294.91	472.65	216.60	1976.51	158.43	2602.26	438.28

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	Manufactu red 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										
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
FY23										
Jul-Sep	392.54	521.62	205.20	899.73	250.5	404.68	422.23	276.32	422.14	445.40
Oct-Dec	429.19	535.71	229.63	1,230.73	230.27	425.51	526.52	271.32	381.21	637.10

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

Billion Rupees

	Mar-22	Jun-22 ^R	Sep-22	Dec-22	Mar-23 ^R	Jun-23 ^P
I. Government Domestic Debt	28,076.5	31,085.4	31,456.1	33,178.4	35,077.3	38,808.9
II. Government External Debt	14,936.2	16,747.0	18,004.5	17,879.8	22,046.6	22,030.9
III. Debt from IMF	1,371.0	1,409.6	1,731.4	1,724.8	2,124.7	2,040.2
IV. External Liabilities ¹	2,116.3	2,275.6	2,440.3	2,486.5	3,149.1	3,101.9
V. Private Sector External Debt	3,239.5	3,697.7	4,096.2	3,995.9	5,134.9	5,159.1
VI. PSEs External Debt	1,328.1	1,667.1	1,808.5	1,799.7	2,139.7	2,150.8
VII. PSEs Domestic Debt	1,439.4	1,393.4	1,470.4	1,474.3	1,590.6	1,687.2
VIII. Commodity Operations ²	844.8	1,133.7	1,126.8	1,138.8	1,111.6	1,485.9
IX. Intercompany External Debt from Direct Investor abroad	715.4	837.6	922.8	857.0	1,089.8	1,114.0
A. Total Debt and Liabilities (sum I to IX)⁵	53,592.3	59,772.1	62,582.0	64,060.3	72,989.2	77,104.1
B. Gross Public Debt (sum I to III)	44,383.7	49,242.0	51,192.0	52,783.0	59,248.5	62,880.1
C. Total Debt of the Government - FRDLA Definition³	39,912.2	44,361.5	46,869.5	48,025.7	54,410.9	57,778.3
D. Total External Debt & Liabilities (sum II to VI+IX)	23,706.5	26,634.5	29,003.7	28,743.7	35,684.7	35,597.1
E. Commodity Operation and PSEs Debt (sum VI to VIII)	3,612.3	4,194.2	4,405.6	4,412.8	4,841.8	5,323.9

As percent of GDP

<i>Total Debt and Liabilities</i>	89.7	91.1
<i>Gross Public Debt</i>	73.9	74.3
<i>Total Debt of the Government - FRDLA Definition</i>	66.6	68.2
<i>Total External Debt & Liabilities</i>	40.0	42.0
<i>Commodity Operation and PSEs Debt</i>	6.3	6.3

<i>Government Domestic Debt</i>	46.7	45.8
---------------------------------	------	------

Memorandum Items

	FY22	FY23
GDP (current market price) ⁶	66,623.6	84,657.8
Government Deposits with the banking system ⁴	4,471.5	5,101.8
SBP's on-lending to GOP against SDRs allocation ⁵	474.9	474.9
US Dollar, last day WAC exchange rates	183.5146	286.3905

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-External-Sector.pdf>

5.2 Pakistan's Debt and Liabilities Profile

Billion Rupees

	FY22 ^R	FY23 ^P	Q3-FY22 ^R	Q3-FY23	Q4-FY23 ^P
Pakistan's Total Debt and Liabilities (I+II)⁵	59,772.1	77,104.1	53,592.3	72,978.5	77,104.1
<i>YoY Growth (in %)</i>	24.9	29.0	17.9	36.2	29.0
<i>As percent of GDP</i>	89.7	91.1			91.1
I. Pakistan's Total Debt (A+B+C)	56,837.7	72,991.2	51,106.2	69,192.8	72,991.2
<i>YoY Growth (in %)</i>	24.7	28.4	17.6	35.4	28.4
<i>As percent of GDP</i>	85.3	86.2			86.2
A. Government Domestic Debt	31,085.4	38,808.9	28,076.5	35,076.0	38,808.9
B. PSEs Domestic Debt	1,393.4	1,687.2	1,439.4	1,590.6	1,687.2
C. External Debt (a+b+c+d)	24,358.9	32,495.1	21,590.2	32,526.2	32,495.1
a) Government External Debt	16,747.0	22,030.9	14,936.2	22,046.6	22,030.9
b) Non-government External Debt	5,364.8	7,309.9	4,567.6	7,261.0	7,309.9
c) Country's Debt from IMF	1,409.6	2,040.2	1,371.0	2,124.7	2,040.2
d) Inter Company Ext. Debt from direct investor abroad	837.6	1,114.0	715.4	1,094.0	1,114.0
II. Total Liabilities (D+E)	3,409.3	4,587.8	2,961.0	4,260.6	4,587.8
<i>YoY Growth (in %)</i>	49.4	34.6	46.2	43.9	34.6
<i>As percent of GDP</i>	5.1	5.4			5.4
D. External Liabilities ¹	2,275.6	3,101.9	2,116.3	3,149.1	3,101.9
E. Domestic Liabilities ²	1,133.7	1,485.9	844.8	1,111.6	1,485.9
	FY22 ^R	FY23 ^P	Jul-Mar FY22 ^R	Jul-Mar- FY23	Jul-Jun- FY23 ^P
Total Debt and Liabilities Servicing (III+IV+V)	5,578.4	9,819.6	3,792.1	6,551.7	9,819.6
<i>YoY Growth (in %)</i>	95.5	76.0	6.6	72.8	76.0
<i>As percent of GDP</i>	8.4	11.6			11.6
III. Principal Repayment of External Debt and Liabilities (e+f+g+h)³	2,101.4	3,702.2	1,469.2	2,662.0	3,702.2
(e) Government External debt and Liabilities	1,714.4	3,049.4	1,221.9	2,209.7	3,049.4
(f) Non-government External debt	200.8	405.5	118.6	285.3	405.5
(g) Country's Debt from IMF	186.2	247.3	128.7	167.0	247.3
(h) Monetary Authorities external Liabilities	-	-	-	-	-
IV. Interest Payment on debt (i+j+k)	3,331.1	5,935.2	2,215.8	3,760.4	5,935.2
(i) Government Domestic Debt	2,848.2	4,877.0	1,905.7	3,087.5	4,877.0
(j) PSE Debt	-	-	-	-	-
(k) External Debt	482.9	1,058.2	310.1	672.8	1,058.2
Government External debt	335.7	675.8	208.1	437.1	675.8
Non-government External debt	122.4	280.2	84.9	171.9	280.2
Country's Debt from IMF	24.9	102.2	17.1	63.9	102.2
V. Interest Payment on Liabilities (l+m)	145.9	182.3	107.1	129.3	182.3
(l) External Liabilities	59.1	55.1	50.4	40.3	55.1
(m) Domestic Liabilities	86.8	127.2	56.7	89.1	127.2
Memorandum Item					
Servicing (Principal) Short Term (Excluding item "c" given below)	96.4	310.7	78.5	276.4	310.7
a) Government External Debt	95.5	310.5	77.7	276.2	310.5
b) PSEs Non-Guaranteed Debt	-	-	-	-	-
c) Scheduled Banks Borrowing	5,311.7	4,415.2	3,922.8	3,587.8	4,415.2
<i>Net Flows⁴</i>	16.0	(67.3)	6.7	(42.4)	(67.3)
d) Private Non-Guaranteed Debt	0.9	0.2	0.8	0.2	0.2
SBP's on-lending to GOP against SDRs allocation ⁵	474.9	474.9	474.9	474.9	474.9
GDP (mp)⁶	66,623.6	84,657.8			84,657.8
US Dollar, last day Weighted Average Customer (WAC) Exchange Rates	204.3784	286.3905			286.3905

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

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

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

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

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

5.3 Government Domestic Debt and Liabilities

(End period Stock)

Billion Rupees

Debt Instruments	Mar-23	Apr-23	May-23	Jun-23	Jul-23 ^R	Aug-23 ^P
I. Permanent Debt (1+2+3+4)	25,347.9	25,852.0	26,163.2	26,021.5	26,264.8	26,670.5
1. Market Loans	2.8	2.8	2.8	2.8	2.8	2.8
Federal Government	2.8	2.8	2.8	2.8	2.8	2.8
Provincial Governments	-	-	-	-	-	-
2. Federal Government Bonds	24,488.5	24,992.3	25,302.8	25,161.2	25,405.0	25,810.3
GOP Ijara Sukuk	2,681.3	2,862.2	2,998.7	3,150.6	3,343.5	3,714.6
Bai-Muajjal of Sukuk	23.2	23.2	23.2	-	-	-
Pakistan Investment Bonds (PIBs)	21,782.8	22,105.6	22,279.6	22,009.3	22,060.3	22,094.4
Others	1.3	1.3	1.3	1.3	1.3	1.3
3. Prize Bonds¹	381.6	382.0	382.6	382.5	382.0	382.4
4. SBP's on-lending to GOP against SDRs allocation⁷	474.9	474.9	474.9	474.9	474.9	474.9
II. Floating Debt	6,295.3	7,215.4	7,433.8	9,335.3	9,288.9	9,632.9
Bai Muajjal ²	..	..	..	..	..	..
Market Treasury Bills	6,230.6	7,150.0	7,367.6	9,269.2	9,222.7	9,564.1
MTBs for Replenishment of Cash ³	64.7	65.4	66.1	66.1	66.3	68.8
Outright Sale of MRTBs to Banks	-	-	-	-	-	-
III. Unfunded Debt	2,999.2	2,965.1	2,936.7	2,925.6	2,938.9	2,932.9
Saving Schemes (Net of Prize Bonds)	2,894.4	2,861.9	2,833.8	2,817.6	2,832.8	2,825.3
Postal Life Insurance	47.2	47.2	47.2	47.2	47.2	47.2
GP Fund*	57.5	56.0	55.7	60.8	59.0	60.3
IV. Foreign Currency Loans⁴	295.7	380.9	383.1	383.8	384.7	410.0
V. Naya Pakistan Certificates⁶	139.2	138.3	138.9	142.7	139.0	145.5
Government Domestic Debt (I+II+III+IV+V)	35,077.3	36,551.7	37,055.7	38,808.9	39,016.4	39,791.8
Government Domestic Liabilities⁵	560.3	697.0	837.0	845.0	709.3	674.5
Government Domestic Debt and Liabilities	35,637.6	37,248.7	37,892.7	39,653.9	39,725.7	40,466.3

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 T-bills holding of Rs 51.5909 Billion.

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

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

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

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

*Source: Ministry of Finance (Budget Wing)

5.4 Pakistan's External Debt and Liabilities-Outstanding

Million US Dollars

ITEM	31-Mar-22 ^R	30-Jun-22 ^R	30-Sep-22	31-Dec-22	31-Mar-23 ^R	30-Jun-23 ^P
A. Public External debt (1+2+3)	100,392	99,972	97,244	97,544	96,282	94,881
1. Government External debt	81,389	81,941	78,951	78,949	77,696	76,926
i) Long term (>1 year)	79,959	80,592	77,951	78,261	77,416	76,766
Paris club	9,708	9,232	8,283	8,459	8,765	7,901
Multilateral	34,513	34,023	33,363	36,376	36,812	37,363
Other bilateral	17,151	18,053	17,717	18,035	17,668	17,572
Euro/Sukuk global bonds	8,800	8,800	8,800	7,800	7,800	7,800
Military debt	-	-	-	-	-	-
Commercial loans/credits	8,210	9,481	8,950	6,894	5,781	5,564
Local Currency Securities (PIBs)	96	5	5	4	4	3
Saudi fund for development. (SFD)	-	-	-	-	-	-
NBP / BOC deposits / PBC**	58	45	38	35	31	28
NPC**	1,423	953	795	658	555	534
ii) Short term (<1 year)	1,431	1,349	1,000	688	280	160
Multilateral*	1,301	1,327	982	687	280	160
Local Currency Securities (TBills)	130	22	18	..	..	..
Commercial loans/credits	-	-	-	-	-	-
2. From IMF	7,471	6,897	7,592	7,616	7,488	7,124
i) Federal government	4,368	4,195	5,188	5,387	5,437	5,369
ii) Central bank	3,103	2,702	2,404	2,229	2,050	1,755
3. Foreign exchange liabilities	11,532	11,134	10,701	10,979	11,098	10,831
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)	4,772	4,535	4,240	4,368	4,448	4,225
iv) Allocation of SDR ¹	4,058	3,897	3,757	3,906	3,949	3,904
v) Nonresident LCY deposits with central bank	2	2	4	5	2	2
B. Public sector enterprises (PSEs)	7,237	8,157	7,930	7,947	7,541	7,510
a. Guaranteed debt	6,065	7,083	6,906	6,891	6,629	6,619
Paris club	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-
Other bilateral	5,505	6,533	6,374	6,374	6,114	6,114
Commercial loans	560	550	532	517	515	505
Sandak metal bonds	-	-	-	-	-	-
b. Non-guaranteed debt	1,172	1,074	1,024	1,056	912	891
i) Long term (>1 year)	214	183	152	121	97	83
ii) Short term (<1 year)	458	390	372	434	315	308
iii) non-guaranteed bonds	500	500	500	500	500	500
C. Banks	5,688	5,731	5,524	5,386	6,067	6,315
a. Borrowing	2,688	2,639	2,623	2,471	3,508	3,721
i) Long term (>1 year)	-	-	-	-	1,000	1,300
i) Public sector	-	-	-	-	-	-
ii) Private sector	-	-	-	-	1,000	1,300
ii) Short term (<1 year) ²	2,688	2,639	2,623	2,471	2,508	2,421
i) Public sector	193	75	57	68	68	64
ii) Private sector	2,495	2,565	2,566	2,404	2,440	2,357
b. Nonresident deposits (LCY & FCY)	3,000	3,092	2,901	2,915	2,559	2,595
i) Public sector	85	94	93	100	90	97
ii) Private sector	2,915	2,998	2,808	2,815	2,468	2,498
D. Private Sector	11,964	12,361	12,438	12,258	12,030	11,699
a. Guaranteed debt	-	-	-	-	-	-
b. Non-guaranteed debt	11,964	12,361	12,438	12,258	12,030	11,699
i). Loans	10,257	10,624	10,586	10,327	10,250	9,941
i) Long term (>1 year)	9,913	10,280	10,243	9,983	9,906	9,549
ii) Short term (<1 year)	344	344	344	344	343	391
ii) non-guaranteed bonds	-	-	-	-	-	-
iii) Trade credits	1,320	1,320	1,320	1,320	1,320	1,320
iv) Other debt liabilities³	387	417	532	611	460	438
E. Debt liabilities to direct investors - Intercompany	3,898	4,098	4,047	3,784	3,841	3,890
Total external debt & liabilities (A+B+C+D+E)	129,180	130,320	127,183	126,919	125,759	124,296
Memorandum Items						
Public external debt - excluding foreign exchange	88,634	88,811	86,520	86,560	85,180	84,047
Public debt including PSEs (A+B+C.a.i.i+C.a.ii.i+C.b.i)	107,907	108,297	105,325	105,659	103,980	102,552
Official liquid reserves⁴	11,563	9,932	7,969	5,661	4,283	4,536

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-EFS.pdf>

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

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

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

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

5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

ITEM	FY22	FY23 ^P	Oct-Dec 22	Jan-Mar 23 ^R	Apr-Jun 23 ^P
1. Public debt (a+b+c)	10,469	13,404	4,786	3,481	3,212
a) Government debt	9,455	12,438	4,506	3,275	2,932
Paris club	503	1,121	484	38	562
Multilateral	1,654	1,702	345	461	417
Other Bilateral	502	1,568	54	658	355
Euro/Sukuk global bonds	1,000	1,000	1,000	-	-
Local Currency Securities (PIBs)	-	-	-	-	-
Military	-	-	-	-	-
Commercial loans /credits	5,152	5,942	2,322	1,820	1,400
Saudi fund for development. (SFD)	-	-	-	-	-
NBP/BOC deposits	645	1,105	301	298	197
b). To IMF	1,014	966	280	206	280
i) Federal government	-	-	-	-	-
ii) Central bank	1,014	966	280	206	280
c) Foreign exchange liabilities	-	-	-	-	-
i) Central bank deposits	-	-	-	-	-
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-
iii) Swap	-	-	-	-	-
2. PSEs guaranteed debt	71	440	2	262	-
Paris Club	-	-	-	-	-
Multilateral	-	-	-	-	-
Other bilateral	55	411	-	260	-
Commercial loans	16	29	2	1	-
Sandak Metal Bonds	-	-	-	-	-
3. PSEs non-guaranteed debt	65	100	31	24	14
4. Scheduled banks' borrowing	-	-	-	-	-
5. Private guaranteed debt	-	-	-	-	-
6. Private non-guaranteed debt	972	1,118	443	161	405
7. Private non-guaranteed bonds	-	-	-	-	-
Total Long Term (1+2+3+4+5+6+7)	11,577	15,062	5,262	3,927	3,631

Memorandum Items

Short Term Debt Servicing - Principal(Excluding Item No. 3 below)¹	538	1,329	354	408	120
1. Government debt	533	1,328	354	407	120
2. PSEs non-guaranteed debt ¹	-	-	-	-	-
3. Scheduled banks' borrowing <i>Net Flows</i> ²	29,812 (6)	18,314 (219)	5,347 (152)	2,887 37	2,894 (88)
4. Private non-guaranteed debt	6	1	-	1	-
Rescheduled/Rollover	-	-	-	-	-
Commercial loans /credits	-	-	-	-	-
NBP/BOC	-	-	-	-	-
IDB	-	-	-	-	-
Central bank deposits	-	-	-	-	-
Other Liabilities (SWAP)	-	-	-	-	-

Source: Core Statistics Department

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

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

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

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

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-22 ^R	FY23 ^P	Oct-Dec 22	Jan-Mar 23 ^R	Apr-Jun 23 ^P
1. Public debt (a+b+c)	2,318	3,312	925	789	1,021
a) Government debt	1,848	2,692	759	603	836
i). Long term (> 1 year)	1,821	2,647	748	589	829
Paris club	97	196	96	6	90
Multilateral	447	768	174	166	314
Other Bilateral	261	576	61	248	81
Euro/Sukuk global bonds	587	611	247	72	219
Local Currency Securities (PIBs)	-	-	-	-	-
Military	-	-	-	-	-
Commercial loans /credits	357	438	152	83	117
Saudi fund for development. (SFD)	-	-	-	-	-
NBP/BOC deposits	73	59	18	14	10
ii). Short-term (< 1 year)	28	44	10	13	6
Multilateral	28	44	10	13	6
Commercial Loans /Credits	-	-	-	-	-
b). To IMF	140	396	90	125	134
i). Federal government	98	240	54	74	77
ii). Central bank (Including Interest on SDR Allocation)	42	156	35	51	57
c) Foreign exchange liabilities	330	224	77	61	52
i) Central bank deposits	62	86	4	42	6
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-
iii) Other Liabilities (SWAP)	268	138	73	19	46
2. PSEs guaranteed debt	120	210	12	96	9
Paris Club	-	-	-	-	-
Multilateral	-	0	-	-	-
Other bilateral	94	187	-	96	-
Commercial loans	26	23	12	..	9
Sandak Metal Bonds	-	-	-	-	-
3. PSEs non-guaranteed debt	46	46	21	2	20
Long term (> 1 year)	46	46	21	2	20
Short term (< 1 year)	-	-	-	-	-
4. Scheduled banks' borrowing	13	95	15	17	57
Long term (> 1 year)	-	15	-	-	15
Short term (< 1 year)	13	80	15	17	42
5. Private guaranteed debt	-	-	-	-	-
6. Private non-guaranteed debt	488	758	203	169	292
Long term (> 1 year)	488	758	203	169	292
Short term (< 1 year)	..	..	-	..	-
7. Private non-guaranteed bonds	-	-	-	-	-
Total external liabilities servicing (1+2+3+4+5+6+7)	2,985	4,421	1,177	1,073	1,399

Source: Core Statistics Department, SBP

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

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

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

5.7 Ownership Classification of the Federal Government Debt

Million Rupees

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

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-22 ^R	Mar-23 ^R	Jun-23 ^P
PSEs debt and liabilities (I+II)	1,754.5	2,141.8	2,328.1
<i>YOY Growth (in %)</i>	6.5	22.9	32.7
<i>As percent of GDP</i>	2.6		2.7
I.PSEs debt	1,393.4	1,590.6	1,687.2
<i>YOY Growth (in %)</i>	(3.0)	10.5	21.1
<i>As percent of GDP</i>	2.1		2.0
Water and Power Development Authority (WAPDA)	72.5	83.9	82.4
Oil and Gas Development Company Ltd. (OGDCL)	6.6	6.3	6.5
Pakistan International Airlines Corporation (PIA)	182.1	182.7	184.5
Pakistan Steel Mills Corporation Ltd.	42.5	41.6	41.0
Other PSEs	1,089.7	1,276.1	1,372.7
II.PSEs Liabilities¹	361.1	551.3	640.9
Memorandum Item	FY22		FY23
GDP (current market price) ²	66,623.6		84,657.8

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	FY22	FY23	2023						
			2022 Sep	Apr	May	Jun	Jul	Aug	Sep
A. Accounts (i+ii / 1 to 10)	753,804.9	595,217.1	629,657.1	580,265.8	591,472.0	595,217.1	616,809.5	624,009.2	626,537.58
(i) National Savings Centers	654,619.3	526,356.0	536,134.9	514,594.3	520,051.1	526,356.0	548,216.5	559,476.3	569,311.2
(ii) Post Offices	99,185.5	68,861.1	93,522.2	65,671.5	71,420.9	68,861.1	68,593.0	64,532.9	57,226.4
1- Savings Accounts	54,840.5	74,927.6	58,254.7	57,262.1	65,720.2	74,927.6	80,889.0	79,045.1	78,965.6
2- Khas Deposit Accounts	310.6	310.6	310.6	(2,394.2)	(1,036.2)	310.6	310.6	310.6	310.6
3- Mahana Amdani Accounts	1,541.2	1,440.6	1,513.0	1,440.2	1,439.5	1,440.6	1,431.5	1,421.6	1,414.8
4- Special Savings Accounts	306,408.4	108,951.3	173,131.7	122,968.8	122,311.7	108,951.3	109,325.3	105,763.0	97,921.1
5- Pensioners Benefit Account	390,570.6	404,352.4	396,305.4	400,837.2	402,668.9	404,352.4	412,150.2	417,204.1	420,197.5
6- Shahada's Family Welfare Account	133.6	152.6	141.6	151.7	151.7	152.6	158.0	164.4	164.4
7-Sarwa Islamic Savings Account (SISA)		3,808.5			96.1	3,808.5	10,167.5	16,894.1	23,870.0
8-Sarwa Islamic Term Account (SITA) 1 Year		508.2			44.2	508.2	1,002.2	1,210.6	1,319.0
9-Sarwa Islamic Term Account (SITA) 3 Years		557.7			44.8	557.7	1,017.5	1,483.5	1,649.1
10-Sarwa Islamic Term Account (SITA) 5 Years		207.6			31.2	207.6	357.9	494.7	703.1
11-Digital Sarwa Islam.Term Acc. (SITA) 1 Year								10.9	15.6
12-Digital Sarwa Isla.Term Acc.(SITA) 3 Years								0.7	0.8
13-Digital Sarwa Isla.Term Acc.(SITA) 5 Years								6.1	6.1
B. Certificates (i+ii+iii / 7 to 17)	2,454,508.3	2,223,316.7	2,401,586.2	2,278,902.6	2,240,953.1	2,223,316.7	2,215,947.3	2,201,425.6	2,186,780.3
(i) National Savings Centers	2,330,456.7	2,131,392.8	2,290,867.8	2,182,036.4	2,149,239.4	2,131,392.8	2,125,000.4	2,110,696.2	2,097,910.4
(ii) Post Offices	4,288.6	2,256.6	4,186.9	3,517.4	2,454.3	2,256.6	2,244.1	1,840.9	1,328.0
(iii) Banks	119,763.1	89,667.3	106,531.5	93,348.8	89,259.4	89,667.3	88,702.9	88,888.5	87,541.9
7- Defence Savings Certificates	466,725.0	428,194.9	450,232.2	434,804.3	428,462.9	428,194.9	427,128.8	426,097.4	423,200.9
8- National Deposit Certificates	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6
9- Khas Deposit Certificates	216.0	215.9	216.0	215.9	215.9	215.9	215.8	215.8	215.8
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)	376,591.3	297,576.5	336,461.4	298,032.7	296,210.2	297,576.5	294,328.2	292,628.0	291,155.3
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	589,022.0	461,485.8	586,340.9	521,995.2	484,615.4	461,485.8	439,128.3	416,377.5	400,031.9
14- Behbood Savings Certificate	1,017,020.9	1,001,003.8	1,021,255.9	1,001,881.8	1,001,527.1	1,001,003.8	1,016,759.9	1,025,052.1	1,028,458.5
15- Short-Term Savings Certificates (3 Months)	3,341.5	20,958.8	4,223.8	13,314.2	18,497.5	20,958.8	22,846.5	24,092.0	25,310.4
16- Short-Term Savings Certificates (6 Months)	796.3	5,621.2	1,545.6	3,652.7	4,549.7	5,621.2	6,073.9	6,471.9	7,000.7
17- Short-Term Savings Certificates (12 Months)	505.7	7,970.2	1,020.8	4,716.0	6,584.6	7,970.2	9,176.2	10,114.2	10,788.0
18- Others								86.9	329.0
C. National Savings Bonds	-	-	-	-	-	-	-	-	-
18- 10 Years	-	-	-	-	-	-	-	-	-
D. Prize Bonds (19 to 27) *	317,778.5	327,847.6	321,005.6	326,436.2	326,781.5	327,847.6	327,820.5	328,019.3	328,931.1
19- Rs. 100	10,521.1	10,386.0	10,501.6	10,435.8	10,414.1	10,386.0	10,366.5	10,338.3	10,309.7
20- Rs. 200	29,468.5	28,968.4	29,371.5	29,016.2	29,005.5	28,968.4	28,837.8	28,829.6	28,760.7
21- Rs. 750	111,818.8	113,827.9	112,513.0	113,753.2	113,760.6	113,827.9	114,002.4	113,832.5	113,887.5
22- Rs. 1,500	156,785.4	168,782.1	160,734.7	166,496.4	167,136.5	168,782.1	168,902.7	169,321.0	170,335.1
23- Rs. 7,500	2,976.0	1,605.9	2,397.1	1,953.4	1,850.2	1,605.9	1,539.5	1,537.8	1,517.7
24- Rs. 15,000	3,281.7	1,869.3	2,692.6	2,209.1	2,099.6	1,869.3	1,796.5	1,786.3	1,764.4
25- Rs. 25,000	1,239.7	836.0	1,130.5	955.1	909.9	836.0	809.8	808.7	798.1
26- Rs. 40,000	946.9	831.5	924.2	876.5	864.8	831.5	824.8	824.7	817.5
27- Others [@]	740.4	740.4	740.5	740.4	740.5	740.4	740.4	740.4	740.4
E. Premium Prize Bonds (Registered) (28 to29)	56,841.0	54,685.9	57,249.9	55,518.7	55,813.2	54,685.9	54,200.2	54,408.8	53,530.3
28- Rs. 40,000	34,544.9	32,987.0	34,804.2	33,610.3	33,758.9	32,987.0	32,760.0	32,914.2	32,415.1
29- Rs. 25,000	22,296.1	21,698.9	22,445.7	21,908.4	22,054.3	21,698.9	21,440.2	21,494.5	21,115.2
F. Post Life Insurance	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3
TOTAL (A+B+C+D+E+F)	3,630,163.0	3,248,297.6	3,456,729.1	3,288,353.6	3,262,250.0	3,248,297.6	3,262,007.9	3,255,093.1	3,243,009.6

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-22	Jun-23	2022	2023					
			Sep	Apr	May	Jun	Jul	Aug	Sep
3 Months Treasury Bills									
Issue	2,961,723	6,332,706	1,942,600	2,544,915	1,028,192	6,332,706	926,183	3,128,807	3,429,619
Discount Allowed	102,333	329,836	71,208	119,881	51,283	329,836	49,353	164,612	181,359
Discharged	1,182,502	4,478,121	2,405,566	1,448,334	659,638	4,478,121	1,106,840	2,573,996	4,166,317
Discount Paid	31,637	210,109	83,564	45,274	27,913	210,109	55,254	130,190	220,276
Outstanding Balance	3,857,089	7,847,152	4,159,381	5,624,015	5,992,568	7,847,152	7,666,496	8,221,307	7,484,609
6 Months Treasury Bills									
Issue	116,302	29,491	110,026	29,481	13,140	29,491	26,150	8,842	40,157
Discount Allowed	8,669	3,272	8,762	3,225	1,438	3,272	2,998	1,002	4,907
Discharged	900,072	53,116	476,242	110,712	19,051	53,116	3,938	20,417	18,552
Discount Paid	50,791	4,453	28,537	8,675	1,494	4,453	330	1,925	1,977
Outstanding Balance	1,626,962	115,017	853,058	144,553	138,642	115,017	137,229	125,655	147,260
12 Months Treasury Bills									
Issue	155,401	216,303	72,258	123,294	45,982	216,303	227,866	16,344	36,318
Discount Allowed	23,376	47,624	11,505	26,895	10,080	47,624	52,041	3,739	8,931
Discharged	1,444	155,401	1,119	218,248	190,519	155,401	104,403	215,924	72,258
Discount Paid	110	23,376	85	29,141	28,026	23,376	16,505	34,229	11,505
Outstanding Balance	1,324,154	1,363,483	1,715,619	1,447,118	1,302,581	1,363,483	1,486,946	1,287,366	1,251,426

Source: Domestic Markets & Monetary Management Department, SBP

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

SALE											Billion Rupees
PERIODS	2019-20		2020-21		2021-22		2022-23		2023-24		
	Bid Amount		Bid Amount		Bid Amount		Bid Amount		Bid Amount		
	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	
July	310.8	308.8	-	-	-	-	1,783.0	1,773.0	1,225.5	1,225.5	
August	-	-	68.0	47.5	-	-	-	-	757.6	757.6	
September	-	-	88.0	88.0	203.0	203.0	869.2	824.2	2,511.0	2,393.0	
October	935.1	824.1	57.4	57.4	99.3	95.3	-	-	-	-	
November	-	-	15.3	15.3	-	-	399.6	384.6	-	-	
December	-	-	-	-	-	-	506.5	506.5	-	-	
January	11.2	11.2	-	-	-	-	1,126.5	1,124.5	-	-	
February	-	-	244.1	147.0	-	-	-	-	-	-	
March	38.5	35.0	-	-	-	-	893.90	887.90	-	-	
April	598.1	392.3	258.5	258.5	-	-	254.00	251.00	-	-	
May	-	-	251.1	251.1	-	-	428.8	421.8	-	-	
June	-	-	516.3	487.6	624.5	592.5	618.2	560.8	-	-	
Average											
per month	172.1	142.8	124.9	112.7	77.2	74.2	625.4	612.2	1,498.0	1,458.7	
per day	5.7	4.8	4.2	3.8	2.5	2.5	20.9	20.41	49.93	48.62	

PURCHASE										
PERIODS	2019-20		2020-21		2021-22		2022-23		2023-24	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	4,687.7	4,374.4	4,337.1	4,062.4	12,226.0	11,285.8	4,476.9	2,353.4	3,013.9	2,566.9
August	8,269.7	7,999.3	5,966.4	5,802.4	9,787.7	9,199.4	4,106.8	3,452.3	6,859.7	6,433.4
September	7,450.5	7,317.3	4,009.5	3,938.6	8,396.9	8,190.1	3,875.5	3,376.1	3,016.9	3,016.9
October	5,288.7	5,241.3	3,513.1	3,312.3	10,429.1	10,076.8	6,884.3	5,894.8	-	-
November	3,423.6	3,123.3	3,947.7	3,895.7	10,810.8	9,744.9	2,504.4	2,313.4	-	-
December	4,196.8	3,954.6	3,784.9	3,620.8	7,999.3	7,125.4	5,367.0	4,971.8	-	-
January	4,528.5	4,345.5	5,367.4	5,126.3	3,805.0	3,159.8	5,074.2	3,803.0	-	-
February	3,769.0	3,508.9	4,849.6	4,849.6	6,699.2	6,699.2	2,663.6	2,343.2	-	-
March	5,049.1	5,023.6	5,772.2	5,553.9	14,252.9	14,152.8	8,606.6	7,909.6	-	-
April	5,087.5	5,042.0	9,622.9	9,245.8	16,310.1	16,150.0	4,584.6	4,266.4	-	-
May	5,568.1	5,458.1	10,651.9	10,523.9	14,225.9	14,149.9	4,061.4	4,039.4	-	-
June	5,508.8	5,264.1	8,937.3	8,561.8	3,283.0	3,188.2	12,548.6	12,459.3	-	-
Average										
per month	5,235.6	5,054.3	5,896.6	5,707.8	9,852.1	9,426.8	5,396.2	4,765.2	4,296.8	4,005.7
per day	174.5	168.5	196.6	190.3	328.4	314.2	179.9	158.8	143.2	133.5

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Cash Accommodation

Million Rupees

PERIODS	2019-20		2020-21		2021-22		2022-23		2023-24	
	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	99,550	355,750	32,900	-	249,600	-	420,750	3,838,45	324,100	5,290,100
August	186,000	-	154,700	77,500	96,500	10,000	496,350	63,300	1,906,950	5,828,500
September	167,150	93,400	25,300	169,250	214,465	117,500	338,700	635,750	876,150	13,180,10
October	76,400	214,450	20,500	34,500	-	23,900	378,350	40,500		
November	25,400	29,700	11,000	58,900	315,450	13,000	147,550	73,750		
December	44,400	30,600	73,500	78,500	474,013	419,700	1,438,45	1,752,25		
January	77,750	51,100	30,325	30,500	106,150	260,300	615,650	2,338,80		
February	47,300	-	75,800	72,000	56,150	32,500	412,650	722,600		
March	50,900	30,000	32,100	142,800	469,350	647,550	212,225	2,233,50		
April	56,700	70,500	135,600	78,000	316,850	974,800	1,028,800	488,750		
May	114,850	107,300	50,400	55,100	180,600	663,950	833,250	3,266,30		
June	89,900	205,500	204,500	301,300	527,050	4,138,00	1,209,100	2,856,50		
Average										
per month	204,990	69,429	86,358	99,025	70,552	99,850	627,652	1,525,87	1,035,733	8,099,567
per day	6,833	2,314	2,879	3,301	2,352	3,328	20,922	50,862	34,524	269,986

SBP Overnight Repo/ Reverse Repo Rates*

Percent per annum

PERIODS	2019-20		2020-21		2021-22		2022-23		2023-24	
	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	13.75	11.75	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00
August	13.75	11.75	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00
September	13.75	11.75	8.00	6.00	8.25	6.25	16.00	14.00	23.00	21.00
October	13.75	11.75	8.00	6.00	8.25	6.25	16.00	14.00		
November	13.75	11.75	8.00	6.00	9.75	7.75	16.00	14.00		
December	13.75	11.75	8.00	6.00	10.75	8.75	17.00	15.00		
January	13.75	11.75	8.00	6.00	10.75	8.75	18.00	16.00		
February	13.75	11.75	8.00	6.00	10.75	8.75	18.00	16.00		
March	12.00	10.00	8.00	6.00	10.75	8.75	21.00	19.00		
April	10.00	8.00	8.00	6.00	13.25	11.25	22.00	20.00		
May	9.00	7.00	8.00	6.00	14.75	12.75	22.00	20.00		
June	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00		

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 discount rate) is the rate at which banks borrow from SBP on an overnight basis.

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

*. Month end rates

6.4 Auction of Government of Pakistan Market Treasury Bills

Million Rupees

AUCTION SETTLEMENT DATE	3 Months Treasury Bills				6 Months Treasury Bills				12 Months Treasury Bills			
	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)
2022												
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
6-Oct-22	1,280,186	558,222	15.7389	15.5998	265,519	77,219	15.7498	15.6811	571,766	241,262	15.7500	15.6874
20-Oct-22	1,265,011	622,674	15.7198	15.6712	223,751	42,169	15.7434	15.6903	389,716	187,849	15.7489	15.6655
03-Nov-22	739,593	443,266	15.7100	15.6991	128,324	13,324	15.7433	15.7298	183,760	52,160	15.7399	15.7267
17-Nov-22	1,026,282	745,330	15.7100	15.6947	144,721	7,221	15.7298	15.7289	124,535	4,535	15.6990	15.6990
01-Dec-22	390,242	205,760	16.9999	16.8803	171,240	5,990	16.8000	16.5229	167,599	2,599	16.8401	16.7726
15-Dec-22	1,744,700	1,600,553	16.9999	16.9733	300,045	46,545	16.8999	16.8508	283,103	18,487	16.8000	16.7952
29-Dec-22	449,798	345,440	16.9998	16.9623	145,062	5,034	16.8255	16.8127	124,418	9,818	16.8500	16.8135
2023												
04-Jan-23	733,588	655,088	16.9999	16.9866	55,562	*	*	*	59,567	*	*	*
12-Jan-23	424,073	311,572	16.9999	16.9909	149,768	4,268	16.8255	16.8170	117,253	*	*	*
26-Jan-23	1,375,527	851,643	17.9374	17.8194	167,710	*	*	*	132,032	*	*	*
08-Feb-23	563,277	454,476	17.9996	17.9379	173,955	8,455	17.8400	17.8400	167,888	1,169	17.9499	17.9499
22-Feb-23	328,075	233,075	19.9500	19.2652	51,888	13,887	19.9000	19.5706	50,783	10,782	19.7900	19.7697
08-Mar-23	1,978,216	2,941,414	20.9996	20.9719	240,520	525	20.8498	20.6686	290,837	3,699	20.9899	20.8647
22-Mar-23	1,073,277	1,857,012	21.9995	21.0643	155,008	29,501	21.9901	21.9566	287,845	275,595	21.4899	21.4865
05-Apr-23	2,360,233	2,153,940	21.9997	21.9391	149,689	9,189	21.9789	21.9268	221,028	85,269	21.8898	21.8776
19-Apr-23	682,901	510,856	21.9999	21.9840	203,516	23,516	21.9789	21.9445	225,820	64,920	21.9901	21.8694
03-May-23	930,036	651,238	21.9996	21.9862	155,277	9,277	21.9616	21.9616	159,133	45,132.86	21.9997	21.9788
17-May-23	546,464	428,237	21.9999	21.9923	81,301	5,301	21.9157	21.9157	88,529	10,929.40	21.9997	21.9973
31-May-23	2,488,810	2,275,949	21.9999	21.9750	309,154	4,154	21.9429	21.9429	326,432	6,031.56	21.9997	21.9996
15-Jun-23	2,049,368	2,016,368	21.9999	21.9819	234,682	16,679	21.9890	21.9669	360,715	201,214	21.9997	21.9894
22-Jun-23	2,602,225	2,370,225	21.9999	21.9882	410,430	11,930	21.9735	21.9225	440,681	56,680	21.9996	21.9774
13-Jul-23	1,568,438	403,890	22.7999	22.7473	169,253	18,853	22.9600	22.9245	351,168	240,516	22.9897	22.8700
25-Jul-23	821,945	571,647	22.9788	22.8974	165,494	10,294	22.9201	22.8701	197,991	39,391	22.9991	22.9647
10-Aug-23	1,604,947	1,230,632	22.9000	22.8403	105,397	9,844	22.7500	22.7250	104,986	8,986	22.9800	22.9405
24-Aug-23	2,570,837	2,062,787	22.8803	22.8734	376,900	*	*	*	382,257	11,097	22.9400	22.9396
7-Sep-23	1,375,890	1,255,890	24.4999	23.3938	319,793	38,793	24.7870	24.7868	318,174	37,174	25.0687	25.0569
21-Sep-23	4,067,606	2,355,088	22.7898	22.7564	370,200	6,271	22.8000	22.8000	364,554	8,075	22.9000	22.8521

Source: Domestic Markets & Monetary Management Department, SBP

* Bids Rejected

6.5 Auction of Pakistan Investment Bonds (PIBs)

Fixed Rate (Face Value)

							Million Rupees
Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered ¹	Amount Accepted ²	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Average Yield Accepted (%)
16-Feb-23	3-Years	10.00%	29,250.00	*	-	-	-
	5-Years	10.50%	28,850.00	*	-	-	-
	10-Years	11.00%	35,000.00	*	-	-	-
	15-Years	10.50%	**	-	-	-	-
	20-Years	11.00%	**	-	-	-	-
	30-Years	11.00%	**	-	-	-	-
16-Mar-23	3-Years	10.00%	43,619.00	26,000.10	84.8756	18.0500	18.0500
	5-Years	10.50%	29,014.00	350.10	89.0472	13.8000	13.4666
	10-Years	11.00%	122,808.00	*	-	-	-
	15-Years	10.50%	**	**	-	-	-
	20-Years	11.00%	**	**	-	-	-
	30-Years	11.00%	**	**	-	-	-
13-Apr-23	3-Years	10.00%	164,847.00	143,741.30	84.7013	18.3899	18.3354
	5-Years	10.50%	43,800.50	*	-	-	-
	10-Years	11.00%	117,924.00	*	-	-	-
	15-Years	10.50%	**	-	-	-	-
	20-Years	11.00%	**	-	-	-	-
	30-Years	11.00%	**	-	-	-	-
11-May-23	3-Years	10.00%	101,065.00	62,884.80	83.5395	19.3895	18.9210
	5-Years	10.50%	22,000.00	*	-	-	-
	10-Years	11.00%	22,250.00	*	-	-	-
	15-Years	10.50%	**	-	-	-	-
	20-Years	11.00%	**	-	-	-	-
	30-Years	11.00%	**	-	-	-	-
16-Jun-23	3-Years	10.00%	221,595.5	126,606.7	84.2055	19.3500	19.2462
	5-Years	10.50%	36,250.00	**	-	-	-
	10-Years	11.00%	35,750.00	**	-	-	-
	15-Years	10.50%	*	-	-	-	-
	20-Years	11.00%	*	-	-	-	-
	30-Years	11.00%	*	-	-	-	-
04-Jul-23	3-Years	12.00%	265,189.60	105,629.50	83.8408	19.3500	19.3499
	5-Years	10.50%	29,250.00	*	-	-	-
	10-Years	11.00%	27,750.00	*	-	-	-
	15-Years	10.50%	*	-	-	-	-
	20-Years	11.00%	*	-	-	-	-
	30-Years	11.00%	*	-	-	-	-
03-Aug-23	3-Year	12.00%	121,407.30	79,714.5	84.134	19.349	19.324
	5-Years	10.50%	31,050.00	105.10	83.7351	15.9500	15.9500
	10-Years	11.00%	103,400.00	*	-	-	-
	15-Years	10.50%	*	-	-	-	-
	20-Years	11.00%	*	-	-	-	-
	30-Years	11.00%	*	-	-	-	-
19-Sep-23	3-Years	12.00%	62,975.80	3,260.20	84.6431	19.3449	19.3229
	5-Years	10.50%	31,855.30	300.10	81.5613	16.9500	16.9500
	10-Years	11.00%	43,653.00	100.50	79.2960	15.2500	15.2500
	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 ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³
17-May-23	02-Year							34,771.00	2,283.30	98.4698
	03-Year				8,000.00	6,000.20	97.0476			
	05-Year	55,500.00	8,905.00	94.4413						
	10-Year									
31-May-23	02-Year							72,500.00	**	**
	03-Year				10,000.00	**	**			
	05-Year									
	10-Year									
15-Jun-23	02-Year							69,620.00	28,436.10	98.5409
	03-Year				20,095.00	4,442.50	97.0834			
	05-Year	158,568.00	132,368.00	94.4512						
	10-Year									
22-Jun-23	02-Year							31,000.00	3,000.00	98.5606
	03-Year				22,700.00	1,359.00	97.0970			
	05-Year	126,200.00	93,640.00	94.4582						
	10-Year									
13-Jul-23	02-Year							35,365.00	20,175.00	98.6213
	03-Year				89,500.00	42,004.00	97.1677			
	05-Year	262,519.20	242,546.90	94.5435						
	10-Year	**	**	**						
25-Jul-23	02-Year							52,450.00	7,325.00	98.6353
	03-Year				106,000.00	100,006.80	97.2418			
	05-Year	198,720.00	180,320.00	94.5693						
	10-Year	**	**	**						
10-Aug-23	02-Year							101,550.00	90,868.00	98.6528
	03-Year				187,067.00	182,231.50	97.3252			
	05-Year	263,552.50	230,645.50	94.6357						
	10-Year	**	**	**						
24-Aug-23	02-Year							180,878.00	143,521.40	98.6749
	03-Year				187,067.00	182,231.50	97.3252			
	05-Year	210,050.00	206,951.00	94.6111						
	10-Year	**	**	**						
7-Sep-23	02-Year							230,500.00	153,843.30	98.7055
	03-Year				48,000.00	30,550.00	97.3527			
	05-Year	5,000.00	*	*						
	10-Year	**	**	**						
21-Sep-23	02-Year							31,500.00	13,704.70	98.6068
	03-Year				107,200.00	16,477.20	97.3010			
	05-Year	1,185,558.00	409,083.80	95.4322						
	10-Year									

*= 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 Price will be applicable to all accepted bids.

6.7 KIBOR

PERIODS			Percent per annum													
			1 Week		2 Weeks		1Month		3 Months		6 Months		9 Months		12 Months	
			Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
2022	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
	Oct	Month Average	14.91	15.41	14.97	15.47	15.05	15.55	15.49	15.74	15.56	15.81	15.58	16.08	15.60	16.10
		End-Month	14.94	15.44	14.99	15.49	15.06	15.56	15.51	15.76	15.59	15.84	15.61	16.11	15.63	16.13
	Nov	Month Average	15.05	15.55	15.12	15.62	15.21	15.71	15.68	15.93	15.75	16.00	15.76	16.26	15.79	16.29
		End-Month	15.91	16.41	15.96	16.46	16.11	16.61	16.67	16.92	16.70	16.95	16.70	17.20	16.71	17.21
	Dec	Month Average	15.85	16.35	15.92	16.42	16.02	16.52	16.71	16.96	16.75	17.00	16.77	17.27	16.79	17.29
		End-Month	15.78	16.28	15.85	16.35	15.90	16.40	16.75	17.00	16.79	17.04	16.81	17.31	16.84	17.34
2023	Jan	Month Average	15.98	16.48	16.09	16.59	16.28	16.78	17.10	17.35	17.15	17.40	17.16	17.66	17.18	17.68
		End-Month	16.91	17.41	16.96	17.46	17.04	17.54	17.62	17.87	17.72	17.97	17.76	18.26	17.79	18.29
	Feb	Month Average	16.93	17.43	17.06	17.56	17.39	17.89	18.34	18.59	18.46	18.71	18.50	19.00	18.55	19.05
		End-Month	17.72	18.22	18.08	18.58	18.88	19.38	19.60	19.85	19.81	20.06	19.86	20.36	19.90	20.40
	Mar	Month Average	19.62	20.12	19.76	20.26	20.01	20.51	20.90	21.15	20.98	21.23	21.03	21.53	21.05	21.55
		End-Month	19.81	20.31	20.16	20.66	20.76	21.26	21.73	21.98	21.82	22.07	21.86	22.36	21.88	22.38
	Apr	Month Average	20.85	21.35	20.99	21.49	21.21	21.71	21.83	22.08	21.85	22.10	21.81	22.31	21.82	22.32
		End-Month	20.83	21.33	20.90	21.40	21.07	21.57	21.80	22.05	21.81	22.06	21.80	22.30	21.80	22.30
	May	Month Average	20.73	21.23	20.84	21.34	21.03	21.53	21.81	22.06	21.83	22.08	21.84	22.34	21.86	22.36
		End-Month	20.90	21.40	20.98	21.48	21.20	21.7	21.94	22.19	21.93	22.18	21.91	22.41	21.92	22.42
	Jun	Month Average	20.83	21.33	20.96	21.46	21.15	21.65	21.87	22.12	21.92	22.17	21.92	22.42	21.93	22.43
		End-Month	21.89	22.39	21.97	22.47	22.04	22.54	22.66	22.91	22.72	22.97	22.75	23.25	22.77	23.27
	Jul	Month Average	21.60	22.10	21.78	22.28	22.06	22.56	22.66	22.91	22.78	23.03	22.80	23.30	22.81	23.31
		End-Month	21.58	22.08	21.88	22.38	22.27	22.77	22.89	23.14	22.97	23.22	22.99	23.49	22.99	23.49
	Aug	Month Average	21.51	22.01	21.77	22.27	22.15	22.65	22.97	23.22	23.36	23.61	23.42	23.92	23.46	23.96
		End-Month	21.64	22.14	21.70	22.20	21.80	22.30	22.41	22.66	22.70	22.95	22.75	23.25	22.79	23.29
	Sep	Month Average	21.51	22.01	21.77	22.27	22.15	22.65	22.97	23.22	23.36	23.61	23.42	23.92	23.46	23.96
		End-Month	21.64	22.14	21.70	22.20	21.80	22.30	22.41	22.66	22.70	22.95	22.75	23.25	22.79	23.29

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	
2022	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	-	
	Oct	15.56	15.14	-	-	16.50	-	
	Nov	15.42	15.12	-	-	17.50	-	
	Dec	16.22	16.02	16.00	-	-	-	
	2023	Jan	16.10	16.56	-	-	-	-
		Feb	16.83	16.99	-	-	-	18.06
		Mar	19.12	20.23	-	20.05	-	-
		Apr	20.95	20.05	20.23	-	-	-
May		20.48	20.68	20.21	20.9	-	-	
Jun		20.56	20.13	-	-	-	-	
Jul		21.90	22.11	21.80	21.40	-	-	
Aug		21.61	-	-	21.50	-	-	
Sep		21.69	22.10	21.25	-	-	-	

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
01-Sep-23	305.4669	306.4926	310.0635	331.5232	332.7436	337.0004	2.1004	2.1097	2.1422	387.4237	388.7395	393.3065
04-Sep-23	305.6427	306.6751	310.1790	330.0482	331.2703	335.4298	2.0874	2.0967	2.1285	385.9656	387.2836	391.7411
05-Sep-23	307.0996	308.0714	311.3736	330.1322	331.2839	335.2556	2.0898	2.0987	2.1300	385.2258	386.4576	390.6287
06-Sep-23	306.9795	307.9828	311.3386	329.4812	330.6653	334.6703	2.0824	2.0915	2.1228	385.4589	386.7337	390.9725
07-Sep-23	304.9440	305.9392	309.7887	326.6712	327.8432	332.3351	2.0689	2.0782	2.1119	380.2042	381.4581	386.2793
08-Sep-23	302.9482	303.9261	307.6322	324.4878	325.6403	329.9731	2.0552	2.0641	2.0971	378.5034	379.7372	384.3815
11-Sep-23	301.1625	302.1758	305.6240	323.0269	324.2174	328.2732	2.0593	2.0685	2.0999	377.1760	378.4570	382.7880
12-Sep-23	299.8888	300.9008	304.4174	321.4957	322.6825	326.8382	2.0442	2.0533	2.0857	374.4411	375.7168	380.1196
13-Sep-23	298.8236	299.7736	302.9329	320.9665	322.0875	325.8353	2.0289	2.0376	2.0671	372.6032	373.7977	377.7488
14-Sep-23	297.9586	298.8667	301.9418	319.8884	320.9605	324.6007	2.0230	2.0314	2.0600	372.1205	373.2606	377.1123
15-Sep-23	296.8491	297.6753	300.5783	316.3817	317.3529	320.7629	2.0087	2.0165	2.0438	368.9388	369.9688	373.5831
18-Sep-23	295.9485	296.7515	299.2907	315.6291	316.5730	319.5930	2.0039	2.0116	2.0364	366.4138	367.4090	370.5564
19-Sep-23	294.9037	295.6808	298.2841	315.2816	316.1994	319.3183	1.9975	2.0050	2.0309	365.3267	366.2870	369.5106
20-Sep-23	293.8834	294.2756	296.1747	314.2936	314.8001	317.1532	1.9842	1.9891	2.0098	363.4015	363.8885	366.2462
21-Sep-23	292.7795	292.9644	294.5967	311.9859	312.2812	314.3131	1.9758	1.9794	1.9977	360.2359	360.4663	362.4836
22-Sep-23	291.7629	291.8782	292.7545	310.6108	310.8321	312.0572	1.9669	1.9700	1.9831	357.9202	358.0715	359.1837
25-Sep-23	290.8611	290.9252	291.2296	309.5635	309.7306	310.3453	1.9591	1.9619	1.9711	356.1594	356.2509	356.6662
26-Sep-23	289.8009	289.8081	289.8215	306.8991	307.0048	307.3316	1.9470	1.9494	1.9572	353.0354	353.0577	353.1218
27-Sep-23	288.7512	288.7913	289.2860	305.0368	305.1772	306.0131	1.9375	1.9401	1.9512	350.7461	350.8087	351.4594
28-Sep-23	287.7384	287.6620	287.7133	302.4418	302.4596	302.8014	1.9277	1.9297	1.9371	349.8611	349.7841	349.8925

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
01-Sep-23	346.1381	347.5538	352.4826	197.8204	198.5355	201.0207	81.4437	81.7172	82.6241	991.1321	995.0004	1,008.2881
04-Sep-23	345.8474	347.2692	352.1136	197.5674	198.2853	200.7202	81.4830	81.7582	82.6494	991.1239	995.0201	1,008.1199
05-Sep-23	345.9499	347.2956	351.9980	195.8528	196.5223	198.8172	81.8703	82.1294	82.9666	995.4609	999.0787	1,011.3266
06-Sep-23	344.9209	346.2975	351.0066	196.1599	196.8509	199.1781	81.8361	82.0937	82.9584	995.0719	998.6935	1,010.9196
07-Sep-23	341.9229	343.2875	348.4632	194.7067	195.3920	198.0169	81.3010	81.5664	82.5432	988.5533	992.1011	1,005.7910
08-Sep-23	340.0474	341.3941	346.4073	193.7959	194.4705	197.0043	80.7689	81.0297	81.9686	982.0997	985.5893	998.7528
11-Sep-23	338.0051	339.3897	344.1045	193.7830	194.4809	196.8610	80.2929	80.5630	81.4368	975.9942	979.6852	992.1858
12-Sep-23	336.6133	337.9949	342.8533	193.0384	193.7360	196.1712	79.9511	80.2210	81.1142	971.7403	975.4060	988.0630
13-Sep-23	334.9290	336.2377	340.6362	191.6804	192.3380	194.5320	79.6629	79.9162	80.7175	967.7558	971.2078	982.4955
14-Sep-23	333.3989	334.6558	338.9166	191.7364	192.3690	194.5071	79.4366	79.6702	80.4545	965.2045	968.7239	980.1472
15-Sep-23	331.3418	332.5017	336.5511	191.7645	192.3463	194.3795	79.1397	79.3460	80.0944	960.8010	964.0517	974.9143
18-Sep-23	330.1523	331.2848	334.9169	190.5168	191.0808	192.8716	78.8975	79.1116	79.7470	958.0725	961.2182	970.9269
19-Sep-23	329.1704	330.2740	334.0412	190.2866	190.8355	192.6852	78.6200	78.8272	79.4841	954.9992	958.1323	967.8648
20-Sep-23	327.4467	328.1169	331.0528	189.9221	190.2216	191.6073	78.3438	78.4484	78.9178	951.8182	953.6027	961.2003
21-Sep-23	322.6576	323.1167	325.7023	187.5692	187.7396	188.9246	78.0558	78.1051	78.5162	947.4146	948.5500	955.2733
22-Sep-23	322.2120	322.5947	324.3486	187.6765	187.7973	188.5078	77.7817	77.8124	78.0221	944.0947	945.0001	949.3796
25-Sep-23	319.6627	319.9867	321.1023	186.8055	186.8950	187.2408	77.5392	77.5563	77.6157	941.0545	941.7665	944.4516
26-Sep-23	317.4856	317.7419	318.5954	185.7044	185.7576	185.9286	77.2514	77.2533	77.2384	937.6849	938.1814	939.8269
27-Sep-23	315.0930	315.3787	316.7516	184.1944	184.2678	184.7450	76.9757	76.9864	77.0957	933.9562	934.6472	937.6772
28-Sep-23	312.6232	312.8002	313.6198	183.3181	183.3133	183.4969	76.7098	76.6894	76.6816	930.3191	930.5987	932.1969

Source: Domestic Markets & Monetary Management Department, SBP

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

6.10 Secondary Market Transactions in Government Securities

Million Rupees

SECURITIES/TRANSACTIONS	May-23	Jun-23	Jul-23	Aug-23	Sep-23
PIB Outright Transactions					
Purchases	1,289,366	1,693,037	1,202,620	2,105,967	2,126,283
Non-Banks	574,685	536,093	511,494	806,030	843,646
Banks	714,681	1,156,944	691,126	1,299,937	1,282,637
Sales	1,289,366	1,693,037	1,202,620	2,105,967	2,126,283
Non-Banks	557,895	691,097	404,290	670,999	921,893
Banks	731,471	1,001,940	798,331	1,434,967	1,204,390
Net Position	-	-	-	-	-
GIS Outright Transactions					
Purchases	505,370	307,289	270,436	205,569	267,185
Non-Banks	199,207	79,560	62,567	97,816	101,220
Banks	306,163	227,730	207,869	107,752	165,966
Sales	505,370	307,289	270,436	205,569	267,185
Non-Banks	200,714	111,348	101,950	64,737	105,241
Banks	304,656	195,941	168,486	140,832	161,944
Net Position	-	-	-	-	-
MTB Outright Transactions					
Purchases	3,239,455	3,818,460	2,494,983	4,641,228	5,492,263
Non-Banks	923,487	1,354,641	1,215,708	1,482,912	3,338,919
Banks	2,315,967	2,463,819	1,279,276	3,158,316	2,153,344
Sales	3,239,455	3,818,460	2,494,983	4,641,228	5,492,263
Non-Banks	958,858	1,280,975	1,069,625	2,603,240	4,210,015
Banks	2,280,596	2,537,485	1,425,358	2,037,987	1,282,248
Net Position	-	-	-	-	-
Repo Transactions					
Repo	4,013,522	3,641,762	4,298,088	4,610,552	3,770,876
Non-Banks	828,447	693,812	290,502	871,098	711,720
Banks	3,185,075	2,947,950	4,007,586	3,739,454	3,059,156
Reverse Repo	4,013,522	3,641,762	4,298,088	4,610,552	3,770,876
Non-Banks	750,804	693,812	207,581	306,499	401,349
Banks	3,262,718	2,947,950	4,090,507	4,304,053	3,369,527
Net Position	-	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

7.1 KSE 100 & All Shares Index

Sector Name	End Period		2022	2023					
	FY22	FY23	Sep	Apr	May	Jun	Jul	Aug	Sep
KSE 100 Index (1991 = 1,000)	41,540.83	41,452.69	41,128.67	41,580.85	41,330.56	41,452.69	48,034.60	45,002.42	46,232.59
KSE All Shares Index (1995 = 1,000)	28,582.29	28,111.03	28,225.45	27,428.44	27,703.24	28,111.03	32,027.29	30,041.97	31,158.71
1. Automobile Assembler	46,569.78	28,687.23	41,657.43	32,229.38	30,871.57	28,687.23	31,262.71	30,113.84	30,455.18
2. Automobile Parts & Accessories	28,050.72	19,379.93	27,031.93	20,507.00	19,699.71	19,379.93	22,682.39	23,757.83	24,547.26
3. Cable & Electrical Goods	14,627.64	9,922.36	14,432.33	10,616.16	10,692.85	9,922.36	11,474.81	9,980.35	10,452.46
4. Cement	38,106.34	40,175.45	39,367.99	35,619.79	39,436.51	40,175.45	44,246.81	40,543.95	42,303.51
5. Chemical	32,014.51	21,956.68	29,820.36	22,997.38	24,242.42	21,956.68	27,294.37	23,250.61	24,418.91
6. Close -End Mutual Funds	1,413.41	1,226.41	1,415.09	1,086.87	989.14	1,226.41	1,527.33	1,450.79	1,324.50
7. Commercial Banks	9,833.57	8,669.26	9,340.22	9,029.34	8,662.15	8,669.26	11,033.26	10,378.07	10,328.77
8. Engineering	31,861.80	22,194.92	31,812.82	24,046.01	23,368.97	22,194.92	26,380.83	23,020.61	23,772.94
9. Fertilizer	16,998.93	15,252.11	15,657.13	16,383.63	15,773.84	15,252.11	15,210.00	14,545.45	14,406.60
10. Food & Personal Care Products	50,369.34	48,416.38	49,854.53	42,946.83	49,508.57	48,416.38	52,689.24	50,357.47	50,408.29
11. Glass & Ceramics	2,560,411.29	32,277,609.42	5,031,947.32	24,224,989.27	30,661,440.04	32,277,609.42	45,695,076.68	53,845,164.21	71,999,022.73
12. Insurance	18,624.83	14,773.73	17,653.40	14,575.14	14,559.36	14,773.73	15,185.12	14,598.06	14,586.07
13. Inv. Banks /Inv. Cos./Sec. Cos.	14,703.42	13,953.84	14,158.72	15,138.82	14,277.88	13,953.84	14,157.28	13,954.14	15,076.54
14. Jute	21,152.55	17,463.05	21,101.24	17,463.05	17,463.05	17,463.05	17,663.99	17,377.55	17,377.55
15. Leasing Companies	69.24	68.15	72.91	63.68	73.22	68.15	67.62	63.53	75.01
16. Leather & Tanneries	14,957.14	11,062.46	14,519.27	10,629.13	10,682.80	11,062.46	12,084.07	12,054.81	12,280.88
17. Miscellaneous	24,520.88	14,970.78	18,139.63	15,747.19	16,373.27	14,970.78	15,531.97	14,420.39	15,581.44
18. Modarabas	5,520.07	4,005.85	5,432.43	4,907.31	4,606.69	4,005.85	3,611.25	3,337.56	3,378.35
19. Oil & Gas Exploration Companies	9,047.30	8,455.84	8,333.33	9,149.75	8,390.18	8,455.84	10,147.55	9,533.93	9,732.55
20. Oil & Gas Marketing Companies	8,316.50	6,996.05	8,103.65	6,826.24	6,299.57	6,996.05	8,291.79	7,039.45	7,590.04
21. Paper & Board	15,621.49	12,796.88	16,016.27	12,354.52	14,040.65	12,796.88	13,196.44	11,672.81	12,255.93
22. Pharmaceuticals	32,880.63	18,399.65	29,894.77	20,404.57	19,354.45	18,399.65	20,193.24	17,619.46	18,015.23
23. Power Generation & Distribution	20,697.49	17,933.21	20,695.13	18,534.43	17,654.60	17,933.21	22,307.72	19,105.33	21,000.44
24. Refinery	9,521.21	6,525.21	8,729.62	7,320.67	6,714.24	6,525.21	8,777.52	7,497.57	8,496.67
25. Sugar & Allied Industries	100,232.55	110,778.88	96,168.16	113,046.65	117,071.04	110,778.88	117,287.20	110,958.05	113,925.18
26. Synthetic & Rayon	52,892.23	66,768.65	56,605.77	55,746.69	69,794.66	66,768.65	62,751.72	61,494.45	63,231.24
27. Technology & Communication	45,439.79	44,524.98	51,944.00	50,735.16	44,942.40	44,524.98	50,379.52	45,461.35	44,100.90
28. Textile Composite	40,981.59	33,333.68	40,454.04	34,767.34	37,180.12	33,333.68	34,894.97	33,530.26	36,080.43
29. Textile Spinning	18,122.54	14,055.88	17,695.56	14,420.37	15,419.19	14,055.88	14,181.30	13,304.99	13,593.28
30. Textile Weaving	2,405.05	1,872.22	2,345.67	1,845.50	1,898.29	1,872.22	1,933.57	1,919.79	1,913.76
31. Tobacco	68,213.71	50,181.87	61,144.31	48,303.65	47,629.48	50,181.87	46,803.62	48,151.05	49,927.06
32. Transport	34,238.64	31,505.31	37,553.19	37,110.69	37,304.73	31,505.31	33,968.83	32,774.78	40,996.00
33. Vanaspati & Allied Industries	37,537.91	28,418.70	36,738.52	32,615.99	32,793.16	28,418.70	28,429.64	28,646.00	27,845.19
34. Woolen	4,385.83	3,271.81	4,458.93	2,996.98	3,279.12	3,271.81	3,148.99	2,850.76	2,967.72
35. Real Estate Investment Trust	20,975.72	22,565.07	21,518.71	22,227.72	21,643.16	22,565.07	22,479.87	22,593.02	22,661.39
36. Exchange Traded Funds	4,072.27	358,508.72	316,037.76	345,299.36	352,376.98	358,508.72	322,065.92	527,994.39	530,102.04
37. Property	-	7,876.30	11,348.67	9,009.95	7,842.31	7,876.30	8,288.00	8,164.52	8,749.06
38. Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39. Future Contracts	-	-	-	-	-	-	-	-	-
40. Bonds	-	-	-	-	-	-	-	-	-

As per last working day

Source: Pakistan Stock Exchange

7.2 Pakistan Stock Exchange Indicators

Month	KSE 100 Index (1991 = 1,000)				
	FY20	FY21	FY22	FY23	FY24
Jul	31,938.48	39,258.44	47,055.29	40,150.36	48,034.60
Aug	29,672.12	41,110.93	47,419.74	42,351.15	45,002.42
Sep	32,078.85	40,571.48	44,899.60	41,128.67	46,232.59
Oct	34,203.68	39,888.00	46,184.71	41,264.66	
Nov	39,287.65	41,068.82	45,072.38	42,348.63	
Dec	40,735.08	43,755.38	44,596.07	40,420.45	
Jan	41,630.94	46,385.54	45,374.68	40,673.06	
Feb	37,983.62	45,865.02	44,461.01	40,510.37	
Mar	29,231.63	44,587.85	44,928.83	40,000.83	
Apr	34,111.64	44,262.35	45,249.41	41,580.85	
May	33,931.23	47,896.34	43,078.14	41,330.56	
Jun	34,421.92	47,356.02	41,540.83	41,452.69	

Month	KSE All Share Index (1995 = 1,000)				
	FY20	FY21	FY22	FY23	FY24
Jul	23,118.82	27,559.26	32,163.11	27,796.13	32,027.29
Aug	22,007.12	28,960.20	32,394.47	29,077.87	30,041.97
Sep	23,427.60	28,969.98	30,668.90	28,225.45	31,158.71
Oct	24,698.78	28,185.56	31,596.79	28,144.59	
Nov	27,838.52	28,849.46	30,831.91	28,693.26	
Dec	29,011.73	30,779.70	30,726.52	27,532.64	
Jan	29,067.54	32,061.54	31,007.64	27,100.87	
Feb	26,289.38	31,436.15	30,523.62	26,679.75	
Mar	21,037.82	30,498.20	30,788.28	26,428.49	
Apr	23,937.61	30,017.98	30,774.66	27,428.44	
May	24,435.18	32,238.69	29,310.51	27,703.24	
Jun	24,660.31	32,479.82	28,582.29	28,111.03	

Month	KMI-30 Index (Base: June 2008)				
	FY20	FY21	FY22	FY23	FY24
Jul	50,569.36	63,107.65	76,259.24	65,446.00	80,370.86
Aug	46,226.30	65,651.60	77,641.73	70,346.75	74,969.26
Sep	51,150.82	64,738.07	72,315.95	67,463.05	77,669.37
Oct	55,842.17	63,496.69	74,486.07	69,310.33	
Nov	62,713.95	66,318.10	73,210.74	71,768.60	
Dec	66,031.51	71,167.60	71,687.06	68,277.85	
Jan	67,075.02	74,222.76	73,592.63	69,439.38	
Feb	59,433.31	76,278.37	72,148.81	68,762.41	
Mar	45,051.66	73,039.96	72,914.93	69,337.93	
Apr	55,529.38	71,476.99	74,012.17	72,354.37	
May	55,171.67	78,749.58	70,045.46	71,339.96	
Jun	54,995.25	76,621.54	68,766.37	70,748.13	

As per last working day

Source: Pakistan Stock Exchange

7.3 Market Capitalization of PSX All Shares

Million Rupees

Sector Name	End Period		2022	2023						
	FY22	FY23	Sep	Apr	May	Jun	Jul	Aug	Sep	
1 Automobile Assembler	311,234	231,338	278,404	232,223	222,440	231,338	252,107	242,843	245,595	
2 Automobile parts & Accessories	45,806	32,966	45,255	34,883	33,510	32,966	38,584	40,413	41,756	
3 Cable & Electrical Goods	29,149	22,216	29,449	21,662	23,160	22,216	25,692	22,345	23,403	
4 Cement	411,883	444,828	436,675	394,387	436,646	444,828	489,906	448,133	467,542	
5 Chemical	413,891	479,042	407,649	368,054	387,979	479,042	595,497	507,272	532,762	
6 Close -End Mutual Funds	2,075	1,800	2,077	1,596	1,452	1,800	2,242	2,130	1,944	
7 Commercial Banks	1,121,932	1,011,876	1,083,769	1,046,015	1,011,047	1,011,876	1,287,802	1,212,689	1,209,971	
8 Engineering	100,473	69,990	100,319	75,827	73,692	69,990	83,190	72,594	74,966	
9 Fertilizer	527,338	473,149	485,714	508,251	489,334	473,149	471,843	441,360	437,148	
10 Food & Personal Care Products	710,932	690,461	703,665	607,523	700,345	690,461	751,396	718,143	718,867	
11 Glass & Ceramics	63,728	51,770	64,746	56,726	54,378	51,770	56,888	50,779	51,910	
12 Insurance	135,286	114,956	130,010	111,277	111,157	114,956	118,157	113,589	113,496	
13 Inv. Banks /INV.COS./Securities COS.	110,529	119,544	121,249	129,696	122,320	119,544	121,287	119,547	129,163	
14 Jute	214	177	214	177	177	177	179	176	176	
15 Leasing Companies	445	528	469	410	471	528	524	493	582	
16 Leather & Tanneries	43,226	31,989	41,986	30,736	30,891	31,989	34,943	34,859	35,538	
17 Miscellaneous	104,890	64,301	77,749	67,636	70,325	64,301	66,711	61,937	66,924	
18 Modarabas	23,037	16,894	22,671	20,633	19,369	16,894	15,230	14,118	14,290	
19 Oil & Gas Exploration Companies	869,323	812,492	800,719	879,166	806,182	812,492	975,042	916,082	935,166	
20 Oil & Gas Marketing Companies	177,893	155,753	180,413	151,974	140,247	155,753	184,599	156,718	168,976	
21 Paper & Board	64,515	59,900	67,920	52,392	59,781	59,900	61,770	54,638	57,367	
22 Pharmaceuticals	252,065	150,342	230,724	164,035	155,593	150,342	164,997	143,967	147,219	
23 Power Generation & Distribution	248,964	215,713	248,936	222,945	212,362	215,713	268,333	229,812	252,608	
24 Refinery	78,670	54,438	72,130	60,487	56,015	54,438	73,228	62,550	70,885	
25 Sugar & Allied Industries	68,428	77,325	65,653	76,856	79,592	77,325	81,867	77,450	79,521	
26 Synthetic & Rayon	79,766	111,941	85,366	84,249	105,480	111,941	105,206	103,098	106,010	
27 Technology & Communication	241,831	246,082	276,446	276,642	248,389	246,082	278,439	251,257	244,101	
28 Textile Composite	273,075	248,139	269,560	233,484	249,687	248,139	259,761	249,602	266,822	
29 Textile Spinning	68,313	53,175	66,703	54,357	58,122	53,175	53,650	50,335	51,426	
30 Textile Weaving	3,574	2,631	3,261	2,594	2,668	2,631	2,718	2,698	2,690	
31 Tobacco	287,485	212,221	257,691	203,785	201,427	212,221	197,934	203,633	211,143	
32 Transport	54,796	50,817	60,572	59,858	60,171	50,817	54,790	52,864	66,125	
33 Vanaspati & Allied Industries	1,386	1,298	1,356	1,340	1,348	1,298	1,299	1,309	1,272	
34 Woolen	285	213	290	195	213	213	205	185	193	
35 Real Estate Investment Trust	30,064	32,342	30,843	31,859	31,021	32,342	32,220	32,382	32,480	
36 Exchange Traded Funds	7	579	510	558	569	579	520	853	856	
37 Property	-	22,214	30,874	25,412	22,118	22,214	23,376	23,027	24,676	
38 Stock Index Future Contracts	-	-	-	-	-	-	-	-	-	
39 Future Contracts	-	-	-	-	-	-	-	-	-	
40 Bonds	-	-	-	-	-	-	-	-	-	
TOTAL	6,956,508	6,365,439	6,782,036	62,899	6,279,677	6,365,439	7,232,132	6,715,880	6,885,570	

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				
	FY20	FY21	FY22	FY23	FY24
Jul	2,118.63	8,923.18	9,450.21	2,733.59	7,984.83
Aug	2,218.96	10,581.67	7,442.74	7,115.00	6,814.52
Sep	2,319.12	13,650.74	9,585.41	4,149.94	3,447.73
Oct	4,561.68	8,635.92	5,769.23	6,001.90	
Nov	6,646.26	6,533.65	7,179.05	4,704.50	
Dec	7,009.19	11,516.89	5,844.76	4,592.75	
Jan	6,136.28	13,457.21	5,824.05	4,275.86	
Feb	3,234.64	11,973.06	4,660.97	3,806.13	
Mar	4,843.92	10,588.82	4,872.75	4,159.48	
Apr	4,831.77	8,101.69	6,251.41	2,330.90	
May	3,519.49	12,465.65	4,760.77	4,032.90	
Jun	4,941.66	20,912.15	5,266.80	3,902.82	
Total	52,381.61	137,340.63	76,908.13	51,805.76	14,799.35

Source: Pakistan Stock Exchange

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

All Sectors - Overall

Item Name	2018	2019	2020	2021	2022
(Million Rupees)					
A. Non-Current Assets (A1+A3+A4+A5+A6)	4,307,511	4,797,198	5,189,074	5,614,782	6,496,536
1. Capital work in progress	378,897	495,679	531,121	662,023	794,992
2. Operating fixed assets at cost	5,686,522	6,237,716	6,459,362	6,990,521	7,960,846
3. Operating fixed assets after deducting accumulated depreciation	3,254,979	3,548,834	3,629,314	3,773,089	4,360,297
4. Intangible assets	98,720	91,301	87,641	127,191	159,643
5. Long term investments	476,978	495,562	647,518	781,139	833,144
6. Other non-current assets	97,936	165,822	293,480	271,341	348,460
B. Current Assets (B1+B2+B3+B4+B5+B6)	4,504,070	5,288,927	5,554,810	6,575,320	9,121,797
1. Cash & bank balance	281,473	289,590	319,639	408,557	532,329
2. Inventories; of which	884,536	969,862	886,448	1,126,028	2,005,323
i) Raw material	390,604	456,333	464,236	582,404	883,436
ii) Work in progress	55,974	76,550	73,513	89,845	122,357
iii) Finished goods	308,771	323,235	282,064	347,569	624,000
3. Trade Debt / accounts receivables	1,628,860	1,950,450	1,888,307	2,056,986	2,844,253
4. Short term loans and advances	150,815	153,023	142,703	163,784	218,476
5. Short term investments	300,217	261,740	414,975	683,660	836,300
6. Other current assets	1,258,170	1,664,261	1,902,738	2,136,305	2,685,117
of which: i) Stores, spares & loose tools	194,219	210,716	226,344	250,150	323,111
ii) Trade deposits & pre-payments	74,095	62,969	62,606	87,105	119,139
Total Assets (A+B) / Equity & Liabilities (C+D+E)	8,811,581	10,086,125	10,743,884	12,190,102	15,618,333
C. Shareholders' Equity (C1+C2+C3)	3,237,544	3,488,605	3,726,335	4,330,608	5,116,189
1. Issued, Subscribed & Paid up capital	807,909	831,136	856,850	911,161	954,513
i) Ordinary Shares	788,625	815,125	839,583	891,862	935,935
ii) Preference shares	19,284	16,012	17,267	19,300	18,577
2. Reserves	1,970,928	2,127,179	2,337,720	2,861,197	3,478,915
i) Capital Reserve	343,759	367,341	391,431	442,319	522,547
ii) Revenue Reserve	1,627,168	1,759,837	1,946,290	2,418,878	2,956,368
of which: un-appropriated profit(loss) / retained earnings	1,015,415	1,128,476	1,293,267	1,769,768	2,241,471
3. Surplus on revaluation of fixed assets	458,707	530,290	531,765	558,250	682,761
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	1,544,124	1,767,454	2,136,434	2,292,943	2,719,676
1. Long term borrowings	830,474	993,404	1,253,566	1,339,134	1,643,728
of which: i) Long term secured loans	780,368	883,891	1,097,538	1,188,686	1,490,911
ii) Long term unsecured loans	27,571	29,155	23,164	40,072	38,660
iii) Long term lease finance	22,535	80,351	121,244	110,376	114,249
2. Subordinated loans / Sponsor's loans	11,169	14,653	12,166	12,214	10,969
3. Debentures/TFs (bonds payable)	14,392	11,737	8,463	16,300	12,242
4. Employees benefit obligations	144,192	153,742	164,782	175,561	195,625
5. Other non-current liabilities	543,897	593,919	697,456	749,734	857,113
E. Current Liabilities (E1+E2+E3+E4)	4,029,914	4,830,067	4,881,115	5,566,551	7,782,468
1. Trade Credit & other accounts payables	2,399,006	2,802,030	2,913,138	3,381,043	4,700,193
of which: i) Trade credits	1,281,830	1,602,841	1,753,123	2,058,542	3,025,349
2. Short term Borrowings	987,860	1,311,160	1,187,280	1,163,952	1,651,816
of which: i) Short term Secured loans	961,559	1,276,272	1,140,889	1,110,189	1,548,990
ii) Short term unsecured loans	24,186	26,970	40,603	40,956	60,772
iii) Short term lease finance	1,664	7,323	7,653	9,133	42,054
3. Current portion of non-current liabilities	324,847	361,146	317,737	414,729	518,893
4. Other current liabilities	318,200	355,730	462,961	606,827	911,566
of which: i) Interest / markup payables	146,256	187,151	219,869	245,875	346,652
ii) Taxes payable	32,809	39,174	57,803	93,045	163,469
F. Operations:					
1. Sales	7,662,837	8,810,808	7,998,943	9,437,310	14,607,638
i) Local sales (Net)	7,093,827	8,156,947	7,315,315	8,579,120	13,315,813
ii) Export Sales (Net)	569,010	653,861	683,628	858,190	1,291,825
2. Cost of sales	6,504,570	7,530,410	6,870,224	7,846,723	12,189,506
i) Cost of material	2,759,373	3,257,186	2,865,088	3,629,612	5,544,042
ii) Labour	287,053	318,291	334,715	367,802	441,746
iii) Overhead	3,458,144	3,954,933	3,670,421	3,849,309	6,203,719
3. Gross profit / (loss) (F1-F2)	1,158,267	1,280,398	1,128,719	1,590,587	2,418,132
4. General, administrative and other expenses	564,369	616,036	563,010	621,878	834,274
i) Selling & distribution expenses	218,156	230,089	227,659	260,682	328,452
of which: Advertisement & promotions	43,905	36,690	34,582	39,013	48,491
ii) Administrative and other expenses	346,213	385,947	335,351	361,195	505,822
of which: Corporate social responsibilities	4,869	5,152	4,918	5,554	8,376
5. Other income / (loss)	176,679	228,575	244,490	288,622	281,414
6. EBIT (F3-F4+F5)	770,578	892,937	810,199	1,257,331	1,865,272
7. Financial expenses	163,095	280,747	330,308	247,365	401,847
of which: (i) Interest expenses	135,923	244,462	297,310	228,102	342,369
8. Profit / (loss) before taxation (F6-F7)	607,483	612,190	479,890	1,009,967	1,463,425
9. Tax expenses	180,488	199,745	159,702	262,147	518,102
10. Profit / (loss) after tax (F8-F9)	426,995	412,445	320,188	747,820	945,323
11. Cash dividends	255,644	234,513	187,671	361,709	283,459
12. Bonus shares / stock dividends	9,734	9,039	3,619	8,419	7,388
G. Statement of Cash Flows					
1. Net cash flows from operating activities	437,444	375,739	751,984	921,919	566,936
2. Net cash flows from investing activities	(413,424)	(538,161)	(488,325)	(573,342)	(1,014,781)
3. Net cash flows from financing activities	(100,936)	(80,148)	(37,675)	(100,709)	232,407
H. Miscellaneous					
1. Depreciation for the year	263,469	282,308	301,916	302,467	1,898,783
2. Salaries, wages and employee benefits	478,304	535,425	545,849	607,774	724,003
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	5.57	4.68	4.00	7.92	6.47
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.93	0.93	0.77	0.82	1.05
P3. Return on Assets (F10 as a % of Avg {Current year(A+B),previous year (A+B)})	5.19	4.37	3.07	6.52	6.80
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)})	2.63	2.81	2.89	2.85	2.94
P5. Return on equity (F10 as % of Avg {Current year(C),previous year (C)})	13.63	12.26	8.88	18.56	20.01
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	4.43	4.18	3.16	7.07	8.52

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

Item Name	2018	2019	2020	2021	2022
Million Rupees					
A. Non-Current Assets (A1+A3+A4+A5+A6)	3,259,341	3,713,860	3,985,269	4,435,450	5,207,529
1. Capital work in progress	289,422	388,543	430,715	559,615	704,103
2. Operating fixed assets at cost	4,185,845	4,623,604	4,950,350	5,278,802	6,143,781
3. Operating fixed assets after deducting accumulated depreciation	2,410,483	2,657,163	2,814,688	2,972,298	3,518,718
4. Intangible assets	93,297	85,107	81,550	120,243	151,062
5. Long term investments	402,718	449,947	489,723	627,143	673,784
6. Other non-current assets	63,422	133,101	168,593	156,151	159,862
B. Current Assets (B1+B2+B3+B4+B5+B6)	2,953,991	3,232,145	3,284,012	3,984,528	5,464,192
1. Cash & bank balance	247,830	234,598	274,238	367,019	446,592
2. Inventories; of which	768,951	867,765	818,530	1,039,288	1,647,864
i) Raw material	389,617	446,142	455,905	576,590	869,782
ii) Work in progress	55,722	76,340	73,229	89,656	122,241
iii) Finished goods	307,793	321,651	280,450	346,266	622,630
3. Trade Debt / accounts receivables	914,476	1,025,501	847,724	910,443	1,161,624
4. Short term loans and advances	123,880	135,348	121,509	141,059	191,692
5. Short term investments	279,508	203,042	357,326	532,489	710,345
6. Other current assets	619,347	765,891	864,685	994,231	1,306,077
of which: i) Stores, spares & loose tools	161,539	175,924	189,965	210,708	279,492
ii) Trade deposits & pre-payments	64,349	48,958	51,201	77,148	110,521
Total Assets (A+B) / Equity & Liabilities (C+D+E)	6,213,332	6,946,005	7,269,281	8,419,978	10,671,721
C. Shareholders' Equity (C1+C2+C3)	2,537,033	2,708,657	2,873,568	3,386,358	4,009,926
1. Issued, Subscribed & Paid up capital	672,268	691,885	712,281	766,640	809,981
i) Ordinary Shares	652,984	675,874	695,015	747,340	791,403
ii) Preference shares	19,284	16,012	17,267	19,300	18,577
2. Reserves	1,523,328	1,616,064	1,742,459	2,169,332	2,637,815
i) Capital Reserve	319,466	339,416	361,035	409,474	487,093
ii) Revenue Reserve	1,203,862	1,276,648	1,381,424	1,759,858	2,150,722
of which: un-appropriated profit(loss) / retained earnings	730,610	781,949	870,432	1,255,498	1,579,307
3. Surplus on revaluation of fixed assets	341,437	400,708	418,828	450,386	562,130
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	938,813	1,081,219	1,389,839	1,483,933	1,827,588
1. Long term borrowings	568,249	679,369	902,749	934,708	1,212,454
of which: i) Long term secured loans	527,588	594,495	802,280	838,238	1,119,245
ii) Long term unsecured loans	18,395	20,094	14,148	31,140	29,783
iii) Long term lease finance	22,265	64,773	74,701	65,329	63,517
2. Subordinated loans / Sponsor's loans	11,169	14,653	12,166	12,214	10,969
3. Debentures/TFCs (bonds payable)	12,338	11,737	8,463	16,300	12,242
4. Employees benefit obligations	62,599	67,539	70,866	76,053	87,105
5. Other non-current liabilities	284,458	307,921	395,595	444,659	504,818
E. Current Liabilities (E1+E2+E3+E4)	2,737,486	3,156,129	3,005,874	3,549,687	4,834,207
1. Trade Credit & other accounts payables	1,436,139	1,547,002	1,460,501	1,806,501	2,400,414
of which: i) Trade credits	654,762	706,810	687,198	884,224	1,219,150
2. Short term Borrowings	849,485	1,127,065	1,044,925	1,023,518	1,422,240
of which: i) Short term Secured loans	823,185	1,092,485	998,843	970,061	1,319,723
ii) Short term unsecured loans	24,186	26,662	40,295	40,650	60,463
iii) Short term lease finance	1,664	7,323	7,653	9,133	42,054
3. Current portion of non-current liabilities	228,734	256,642	214,591	330,717	417,692
4. Other current liabilities	223,128	225,421	285,857	388,951	593,861
of which: i) Interest / markup payables	81,014	96,519	92,503	85,827	120,072
ii) Taxes payable	29,439	32,040	42,372	71,720	110,837
F. Operations:					
1. Sales	5,457,943	5,967,941	5,343,225	6,682,274	9,812,626
i) Local sales (Net)	4,889,449	5,316,055	4,661,365	5,824,780	8,521,701
ii) Export Sales (Net)	568,494	651,885	681,859	857,494	1,290,925
2. Cost of sales	4,541,288	5,045,406	4,501,612	5,416,470	8,072,977
i) Cost of material	2,754,959	3,251,302	2,858,122	3,623,496	5,534,910
ii) Labour	215,464	241,813	259,295	294,145	360,875
iii) Overhead	1,570,865	1,552,290	1,384,196	1,498,829	2,177,192
3. Gross profit / (loss) (F1-F2)	916,655	922,535	841,613	1,265,804	1,739,649
4. General, administrative and other expenses	456,955	470,567	450,941	519,681	681,361
i) Selling & distribution expenses	195,576	205,388	202,623	234,305	298,747
of which: Advertisement & promotions	41,867	34,527	32,630	36,812	45,681
ii) Administrative and other expenses	261,379	265,179	248,318	285,376	382,614
of which: Corporate social responsibilities	4,262	4,537	4,165	4,842	7,650
5. Other income / (loss)	123,024	143,954	157,908	214,145	201,469
6. EBIT (F3-F4+F5)	582,723	595,922	548,580	960,268	1,259,757
7. Financial expenses	118,537	199,931	224,529	159,969	279,283
of which: (i) Interest expenses	95,687	168,499	196,212	141,271	220,024
8. Profit / (loss) before taxation (F6-F7)	464,186	395,991	324,051	800,299	980,475
9. Tax expenses	109,068	109,989	93,329	189,423	310,829
10. Profit / (loss) after tax (F8-F9)	355,118	286,002	230,722	610,876	669,646
11. Cash dividends	191,672	175,708	152,508	296,461	239,820
12. Bonus shares / stock dividends	6,125	3,722	3,609	8,408	7,388
G. Statement of Cash Flows					
1. Net cash flows from operating activities	323,872	236,535	608,811	783,901	464,917
2. Net cash flows from investing activities	(389,588)	(411,632)	(392,249)	(519,134)	(856,992)
3. Net cash flows from financing activities	(65,152)	(44,267)	39,877	(62,363)	179,163
H. Miscellaneous					
1. Depreciation for the year	203,011	212,613	220,473	226,425	1,826,868
2. Salaries, wages and employee benefits	360,710	410,079	427,970	484,781	586,519
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	6.51	4.79	4.32	9.14	6.82
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.94	0.91	0.75	0.85	1.03
P3. Return on Assets (F10 as a % of Avg {Current year(A+B),previous year (A+B)})	6.12	4.35	3.24	7.78	7.01
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)})	2.38	2.51	2.55	2.51	2.58
P5. Return on equity (F10 as % of Avg {Current year(C),previous year (C)})	14.56	10.90	8.26	19.51	18.09
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	4.29	3.37	2.65	6.69	6.94

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

Item Name	2018	2019	2020	2021	2022
Million Rupees					
A. Non-Current Assets (A1+A3+A4+A5+A6)	1,048,170	1,083,338	1,203,804	1,179,332	1,289,008
1. Capital work in progress	89,475	107,136	100,406	102,407	90,888
2. Operating fixed assets at cost	1,500,677	1,614,112	1,509,012	1,711,719	1,817,065
3. Operating fixed assets after deducting accumulated depreciation	844,497	891,672	814,625	800,791	841,580
4. Intangible assets	5,423	6,195	6,091	6,948	8,582
5. Long term investments	74,260	45,615	157,795	153,996	159,360
6. Other non-current assets	34,515	32,720	124,886	115,190	188,598
B. Current Assets (B1+B2+B3+B4+B5+B6)	1,550,079	2,056,783	2,270,798	2,590,792	3,657,605
1. Cash & bank balance	33,643	54,992	45,401	41,538	85,737
2. Inventories; of which	115,585	102,098	67,917	86,740	357,459
i) Raw material	988	10,192	8,331	5,815	13,654
ii) Work in progress	252	210	285	189	116
iii) Finished goods	978	1,584	1,614	1,303	1,370
3. Trade Debt / accounts receivables	714,384	924,949	1,040,583	1,146,543	1,682,629
4. Short term loans and advances	26,935	17,676	21,194	22,726	26,784
5. Short term investments	20,709	58,698	57,648	151,171	125,956
6. Other current assets	638,823	898,370	1,038,054	1,142,073	1,379,039
of which: i) Stores, spares & loose tools	32,680	34,793	36,379	39,441	43,618
ii) Trade deposits & pre-payments	9,746	14,011	11,405	9,957	8,618
Total Assets (A+B) / Equity & Liabilities (C+D+E)	2,598,249	3,140,120	3,474,603	3,770,124	4,946,613
C. Shareholders' Equity (C1+C2+C3)	700,511	779,948	852,767	944,250	1,106,264
1. Issued, Subscribed & Paid up capital	135,641	139,251	144,568	144,521	144,532
i) Ordinary Shares	135,641	139,251	144,568	144,521	144,532
ii) Preference shares	..	..	..	..	..
2. Reserves	447,600	511,115	595,262	691,865	841,100
i) Capital Reserve	24,294	27,926	30,396	32,845	35,454
ii) Revenue Reserve	423,306	483,189	564,866	659,020	805,646
of which: un-appropriated profit(loss) / retained earnings	284,804	346,527	422,835	514,270	662,164
3. Surplus on revaluation of fixed assets	117,270	129,582	112,937	107,864	120,631
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	605,311	686,235	746,595	809,010	892,088
1. Long term borrowings	262,225	314,034	350,818	404,426	431,274
of which: i) Long term secured loans	252,780	289,396	295,259	350,448	371,665
ii) Long term unsecured loans	9,175	9,061	9,016	8,932	8,876
iii) Long term lease finance	270	15,578	46,543	45,046	50,732
2. Subordinated loans / Sponsor's loans	-	-	-	-	-
3. Debentures/TFCs (bonds payable)	2,054	-	-	-	-
4. Employees benefit obligations	81,593	86,203	93,917	99,508	108,520
5. Other non-current liabilities	259,439	285,997	301,861	305,076	352,295
E. Current Liabilities (E1+E2+E3+E4)	1,292,427	1,673,938	1,875,241	2,016,864	2,948,261
1. Trade Credit & other accounts payables	962,868	1,255,028	1,452,637	1,574,542	2,299,779
of which: i) Trade credits	627,068	896,031	1,065,925	1,174,318	1,806,199
2. Short term Borrowings	138,374	184,096	142,355	140,434	229,576
of which: i) Short term Secured loans	138,374	183,788	142,046	140,128	229,267
ii) Short term unsecured loans	-	308	308	306	309
iii) Short term lease finance	-	-	-	-	-
3. Current portion of non-current liabilities	96,113	104,505	103,146	84,012	101,200
4. Other current liabilities	95,072	130,310	177,104	217,877	317,705
of which: i) Interest / markup payables	65,242	90,632	127,366	160,048	226,580
ii) Taxes payable	3,370	7,134	15,430	21,325	52,633
F. Operations:					
1. Sales	2,204,895	2,842,867	2,655,718	2,755,036	4,795,012
i) Local sales (Net)	2,204,378	2,840,891	2,653,950	2,754,340	4,794,112
ii) Export Sales (Net)	517	1,976	1,768	696	900
2. Cost of sales	1,963,282	2,485,004	2,368,612	2,430,253	4,116,529
i) Cost of material	4,414	5,884	6,966	6,116	9,131
ii) Labour	71,589	76,478	75,420	73,657	80,871
iii) Overhead	1,887,280	2,402,642	2,286,226	2,350,480	4,026,527
3. Gross profit / (loss) (F1-F2)	241,612	357,863	287,106	324,783	678,483
4. General, administrative and other expenses	107,413	145,468	112,069	102,196	152,913
i) Selling & distribution expenses	22,579	24,701	25,036	26,377	29,705
of which: Advertisement & promotions	2,038	2,162	1,953	2,201	2,810
ii) Administrative and other expenses	84,834	120,768	87,033	75,819	123,208
of which: Corporate social responsibilities	607	615	753	711	725
5. Other income / (loss)	53,656	84,620	86,582	74,476	79,945
6. EBIT (F3-F4+F5)	187,855	297,015	261,619	297,064	605,514
7. Financial expenses	44,557	80,817	105,779	87,396	122,564
of which: (i) Interest expenses	40,236	75,963	101,099	86,831	122,345
8. Profit / (loss) before taxation (F6-F7)	143,297	216,198	155,839	209,668	482,950
9. Tax expenses	71,420	89,756	66,373	72,724	207,273
10. Profit / (loss) after tax (F8-F9)	71,877	126,442	89,466	136,944	275,677
11. Cash dividends	63,972	58,805	35,162	65,248	43,639
12. Bonus shares / stock dividends	3,610	5,317	10	11	-
G. Statement of Cash Flows					
1. Net cash flows from operating activities	113,572	139,204	143,173	138,019	102,019
2. Net cash flows from investing activities	(23,836)	(126,529)	(96,076)	(54,207)	(157,789)
3. Net cash flows from financing activities	(35,783)	(35,881)	(77,551)	(38,346)	53,244
H. Miscellaneous					
1. Depreciation for the year	60,458	69,694	81,443	76,042	71,915
2. Salaries, wages and employee benefits	117,593	125,345	117,879	122,993	137,484
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	3.26	4.45	3.37	4.97	5.75
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.91	0.99	0.80	0.76	1.10
P3. Return on Assets (F10 as a % of Avg {Current year(A+B),previous year (A+B)})	2.96	4.41	2.71	3.78	6.33
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)})	3.52	3.88	4.05	4.03	4.25
P5. Return on equity (F10 as % of Avg {Current year(C),previous year (C)})	10.43	17.08	10.96	15.24	26.89
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	5.30	9.08	6.19	9.48	19.07

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
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
2022-23	204.73	231.34	231.77	228.82	248.83	187.06	172.14	202.70	189.60	259.72	114.00	191.59	165.17	206.99	212.43
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
Oct-22	194.42	221.00	212.37	272.25	196.21	178.48	166.56	186.56	182.47	245.44	111.84	163.6	162.87	192.77	194.49
Nov-22	195.89	221.14	214.82	258.67	198.46	182.32	167.48	191.84	186.02	245.27	111.89	166.80	163.45	196.51	199.01
Dec-22	196.86	220.82	219.92	226.12	199.49	183.62	167.51	196.45	189.63	243.28	111.96	185.02	163.89	199.03	204.99
Jan-23	202.53	231.89	233.53	222.14	199.97	184.51	170.53	199.56	193.13	242.15	112.00	193.4	164.05	205.28	211.48
Feb-23	211.28	241.28	242.96	231.30	219.42	186.65	176.83	209.51	197.25	271.24	114.36	199.72	164.80	215.81	221.35
Mar-23	219.14	250.25	252.47	237.11	353.14	196.5	178.80	220.20	197.84	280.20	117.64	205.86	166.90	224.10	226.88
Apr-23	224.41	261.17	264.23	243.05	354.17	200.17	176.77	226.20	200.06	284.74	117.80	231.40	170.02	225.48	236.14
May-23	227.96	264.45	271.20	224.41	356.40	202.95	177.92	235.09	201.94	285.36	118.27	242.93	171.63	235.03	246.64
Jun-23	227.37	261.78	268.68	220.81	356.77	205.16	177.51	238.81	204.10	279.24	118.33	244.60	172.26	238.22	249.12
Jul-23	235.23	272.44	279.06	233.15	358.18	206.29	191.79	242.90	208.58	278.60	118.82	245.34	172.27	242.23	251.69
Aug-23	239.27	273.99	283.13	219.75	359.45	208.74	193.86	248.54	212.80	300.68	119.14	253.82	178.19	246.54	261.49
Sep-23	244.05	278.48	285.60	236.20	361.16	213.05	194.86	252.67	222.31	328.11	119.66	254.80	179.25	252.51	262.92

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
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
2022-23	199.39	226.75	227.05	225.03	265.28	183.75	167.93	199.42	188.05	260.23	117.24	185.16	166.83	207.68	210.96
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
Oct-22	190.08	217.12	209.17	263.47	209.33	176.6	163.5	184.97	179.22	245.33	114.37	157.14	165.49	193.58	195.11
Nov-22	190.80	216.54	210.53	251.57	212.67	178.94	163.42	189.70	182.00	245.03	114.4	158.91	165.87	196.97	198.51
Dec-22	191.46	215.98	215.05	221.40	213.06	180.13	162.56	194.05	183.92	243.22	114.49	180.24	166.24	200.18	203.20
Jan-23	195.97	224.73	225.83	218.36	213.22	181.13	164.86	196.16	190.17	242.19	114.53	188.05	166.36	207.39	209.39
Feb-23	204.87	234.18	235.81	224.68	240.99	183.44	171.88	206.59	196.23	271.89	117.76	194.76	166.56	216.08	219.30
Mar-23	212.85	244.66	246.76	232.43	374.9	194.04	173.72	217.40	197.03	281.79	122.10	200.57	168.64	225.06	224.93
Apr-23	217.11	254.53	257.32	238.31	375.93	196.25	171.90	222.82	200.69	285.69	122.29	223.56	169.92	226.36	234.41
May-23	220.37	258.05	264.30	221.65	377.76	197.00	173.07	229.36	201.87	285.67	123.00	234.43	171.25	237.02	243.64
Jun-23	220.59	257.65	263.77	221.95	377.89	199.16	172.95	233.01	203.22	279.52	123.07	235.57	171.65	240.11	246.46
Jul-23	228.47	268.74	274.29	236.41	379.48	200.25	186.79	237.21	209.20	279.49	123.76	236.46	171.66	242.65	249.16
Aug-23	232.12	269.77	279.09	215.49	380.50	202.60	188.75	243.00	213.56	296.49	123.77	245.05	177.89	247.58	257.91
Sep-23	235.99	273.95	280.97	233.02	382.08	205.70	189.18	246.47	223.51	319.47	124.41	245.62	178.55	252.06	259.03

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
2019-20	129.43	130.47	127.55	148.19	128.29	132.96	124.59	124.85	136.38	137.34	104.65	121.52	132.84	129.77	132.60
2020-21	142.42	147.95	148.21	146.39	134.69	146.68	133.93	137.56	148.49	138.93	105.12	129.42	135.51	140.68	149.61
2021-22	160.43	167.46	168.75	159.58	140.35	161.25	151.95	156.38	161.93	171.38	106.13	141.50	141.58	157.98	165.90
2022-23	212.78	236.49	237.03	233.22	232.23	191.27	181.42	207.63	191.14	258.88	108.24	203.77	159.44	205.75	214.55
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
Oct-22	200.96	225.37	215.95	282.45	182.99	180.87	173.31	188.95	185.7	245.62	107.33	175.86	153.81	191.32	193.59
Nov-22	203.57	226.31	219.61	266.91	184.13	186.63	176.43	195.05	190.01	245.68	107.43	181.76	155.10	195.67	199.72
Dec-22	205.00	226.26	225.37	231.60	185.80	188.07	178.43	200.06	195.30	243.38	107.45	194.09	155.76	196.96	207.55
Jan-23	212.43	239.93	242.14	226.53	186.61	188.83	183.03	204.69	196.06	242.09	107.50	203.54	156.09	201.46	214.48
Feb-23	220.95	249.25	250.94	239.00	197.68	190.75	187.75	213.91	198.27	270.16	108.30	209.12	158.74	215.32	224.30
Mar-23	228.63	256.54	258.85	242.54	331.19	199.63	190.01	224.41	198.64	277.55	109.70	215.91	160.90	222.37	229.69
Apr-23	235.43	268.63	271.94	248.56	332.23	205.17	187.51	231.29	199.43	283.17	109.82	246.28	170.38	223.90	238.63
May-23	239.42	271.64	278.90	227.61	334.86	210.54	188.64	243.71	202.01	284.85	109.85	259.06	172.94	231.43	250.94
Jun-23	237.61	266.42	274.16	219.49	335.47	212.80	187.58	247.55	204.97	278.77	109.88	261.73	174.37	234.81	252.93
Jul-23	245.44	276.60	284.39	229.36	336.70	214.00	202.83	251.46	207.96	277.13	110.03	262.18	174.37	241.48	255.32
Aug-23	250.06	278.73	287.64	224.69	338.23	216.56	205.13	256.88	212.04	307.67	110.90	270.46	179.23	244.66	266.63
Sep-23	256.21	283.57	290.78	239.89	340.06	222.41	207.41	262.00	221.11	342.50	111.21	272.22	181.67	253.31	268.51

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	Food Products, Bev. & Tobacco	Textiles and Apparel	Leather Products	Other Transportable Goods except Metal Products, Machinery and	Metal Products Machinery & Equipment
2019-20	140.63	137.80	163.40	131.38	126.74	141.64	113.65	147.95	131.83
2020-21	153.87	155.69	167.57	149.24	146.95	155.76	119.27	151.61	151.92
2021-22	192.20	194.98	183.52	177.03	171.86	190.49	127.27	218.97	181.34
2022-23	255.25	246.83	226.33	224.18	229.70	217.72	162.21	308.16	294.90
Sep-22	243.30	245.89	202.73	208.20	207.35	213.21	159.57	312.55	238.86
Oct-22	242.15	234.75	220.43	211.88	212.85	213.61	159.57	305.46	239.26
Nov-22	242.09	225.99	219.41	212.87	214.19	213.98	159.57	292.07	296.80
Dec-22	240.36	229.05	216.66	214.56	216.58	214.43	159.57	279.70	297.46
Jan-23	244.61	244.69	218.23	218.37	222.37	214.65	159.57	273.01	301.33
Feb-23	264.64	267.29	233.44	225.51	233.05	214.76	168.62	305.49	334.47
Mar-23	277.00	265.41	245.85	243.14	254.27	226.64	168.62	327.07	346.33
Apr-23	277.26	266.46	229.06	248.47	261.91	227.85	168.62	328.10	347.73
May-23	279.91	274.28	231.64	252.71	267.93	228.28	177.88	322.22	351.38
Jun-23	279.21	276.75	233.26	251.67	265.83	229.23	177.88	316.60	351.99
Jul-23	286.23	269.89	264.80	255.68	271.22	230.83	177.88	333.14	352.58
Aug-23	298.13	272.28	266.66	260.87	277.79	233.70	177.88	370.57	364.76
Sep-23	307.51	281.19	268.11	262.56	280.14	233.77	184.66	395.00	375.20

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	
2019-20	131.85	127.17	129.28	126.47	129.52	127.84
2020-21	150.09	143.19	144.62	141.21	142.54	142.16
2021-22	175.75	165.86	167.36	163.81	167.28	166.21
2022-23	233.74	223.49	227.79	224.29	231.32	227.36
Sep-22	215.79	197.34	209.56	207.82	218.98	211.86
Oct-22	212.62	197.73	206.76	205.51	215.07	206.74
Nov-22	225.61	215.25	218.61	214.85	219.25	216.92
Dec-22	225.95	215.67	219.26	215.66	219.92	217.59
Jan-23	229.00	218.75	222.62	218.97	222.60	220.51
Feb-23	237.38	228.01	232.62	229.61	236.35	232.51
Mar-23	251.08	242.22	245.67	241.73	251.07	245.76
Apr-23	257.86	248.77	252.39	248.29	256.51	251.58
May-23	261.09	252.11	255.87	251.80	259.55	254.85
Jun-23	261.60	252.46	256.75	252.54	259.26	254.94
Jul-23	268.96	258.71	263.69	258.89	263.63	260.33
Aug-23	280.03	267.76	277.15	273.32	278.53	274.51
Sep-23	284.84	272.49	282.19	278.79	285.28	280.56

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. per Liter	
	Gold	Silver		Petrol	Diesel
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
2022-23	176,810	2,097	20,235	263	254
Sep-22	121,800	1,390	21,735	238	248
Oct-22	118,284	1,319	20,135	226	236
Nov-22	127,570	1,721	17,235	226	236
Dec-22	143,200	1,746	16,935	216	229
Jan-23	166,110	2,045	20,235	216	229
Feb-23	153,580	1,758	20,035	273	281
Mar-23	179,700	2,200	20,035	273	294
Apr-23	181,490	2,290	20,235	283	294
May-23	180,090	2,158	20,235	271	259
Jun-23	176,810	2,097	20,235	263	254
Jul-23	181,160	2,280	17,935	254	254
Aug-23	189,190	2,383	20,035	291	294
Sep-23	171,010	2,052	18,235	332	330

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

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

ITEMS	UNIT	FY22 ^R	FY23 ^P	2022	2023						
				Aug	Feb	Mar	Apr	May	Jun	Jul	Aug
I. MANUFACTURED GOODS											
Vegetable Ghee	'000' M.Tons	1,402.97	1,554.04	110.83	144.43	136.66	127.92	134.87	130.65	121.16	123.85
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	7,921.22	6,708.60	-	1,848.16	539.65	8.18	45.65	8.33	-	-
Cigarettes	Billion Nos.	59.70	42.77	4.31	4.17	2.66	1.90	3.24	2.53	1.57	2.65
Cotton Yarn	'000' M.Tons	3,458.74	2,694.76	288.09	201.80	201.90	201.92	201.95	201.99	202.03	202.16
Cotton Cloth	Million Sq. M.	1,050.75	920.55	87.57	72.13	72.15	72.18	72.20	72.25	72.27	72.50
Paper	'000' M.Tons	322.47	353.69	29.34	31.25	27.53	26.16	28.50	28.31	28.59	29.82
Paper Board	"	544.08	438.01	38.97	35.38	39.34	28.26	40.03	26.34	27.56	38.15
Soda Ash	"	651.29	736.66	59.88	58.64	68.63	64.57	69.38	55.38	64.16	66.19
Caustic Soda	"	405.12	475.67	39.23	38.63	41.89	45.86	42.58	41.06	41.61	42.01
Sulfuric acid	"	111.29	71.49	5.04	5.12	4.74	5.56	5.99	5.84	-	-
Chlorine Gas	"	19.10	20.54	1.70	1.74	1.74	1.70	1.70	1.69	1.21	1.25
Urea	"	6,442.37	5,993.74	540.85	455.47	503.95	580.15	493.07	506.66	589.32	563.40
Super Phosphate	"	97.57	92.16	10.90	3.12	3.12	6.22	7.21	8.31	5.46	4.14
Ammonium Nitrate	"	827.87	819.93	75.92	40.42	56.67	73.88	72.37	72.79	72.27	75.16
Nitro Phosphate	"	835.66	740.79	66.47	30.19	36.27	61.82	53.10	66.65	64.14	63.98
Cycle Tyres & Tubes	'000' Nos.	10,876	10,702	947	900	912	778	785	788	794	897
Motor Tyres & Tubes	"	30,296	30,514	2,541	2,509	2,496	2,645	2,681	2,596	2,608	2,480
Cement	'000' M.Tons	48,011	41,448	3,025	3,948	3,641	2,562	3,426	3,642	2,973	3,860
Pig Iron	"	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	58,922	31,752	3,410	3,263	3,714	2,926	3,726	2,403	2,620	3,597
Bicycle	'000' Nos.	141	146	13	12	12	12	12	12	13	13
II. MINERALS & ELECTRICITY GENERATION											
		FY22	FY23 ^P	2022	2022	2023 ^P					
				Jun	Dec	Jan	Feb	Mar	Apr	May	Jun
Silica Sand	'000' M.Tons	637	715	46	82	101	53	15	32	38	28
Gypsum	"	2,325	1,614	128	144	142	121	153	135	151	147
Limestone	"	58,362	55,675	6,139	5,107	5,020	4,960	4,857	3,634	4,251	4,247
Rock Salt	"	2,716	2,808	246	303	209	232	254	183	263	233
Coal	"	9,678	11,864	1,001	1,144	1,131	1,076	1,160	1,034	1,045	1,047
China Clay	"	17	14	1	1	1	1	1	..	..	..
Chromite	"	195	166	17	11	17	16	15	16	16	15
Marble	"	6,626	6,067	526	575	570	580	517	555	551	541
Barytes	"	128	194	19	23	21	21	22	21	21	21
Dolomite	"	487	554	61	54	34	39	51	41	44	45
Sulphur	"	16	12	1	1	..	1	1	1	1	1
Crude Oil	'000' Barrels	28,098	25,360	2,118	2,219	2,233	2,005	2,149	2,054	1,945	2,097
Natural Gas	Billion CFt	1,308	1,190	103	104	104	90	100	101	99	100
Electricity	Gwh	162,477	143,903	15,779	9,555	9,505	8,856	10,205	11,524	14,127	11,952

* Final
Estimated

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	111.51	108.49	112.92	110.34	100.72	100.44	133.95	119.86	116.13	128.37	91.64
FY19	115.32	112.12	107.42	113.47	100.76	100.66	121.18	115.39	112.68	118.66	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 ^R	128.11	112.92	102.11	111.53	101.56	101.11	104.15	140.53	135.50	142.84	113.50
2022 ^R Apr	132.56	104.88	100.29	111.09	101.46	101.01	114.87	133.82	113.83	142.63	120.88
May	131.01	104.19	72.74	93.43	101.50	101.04	81.13	134.13	109.60	143.84	121.39
Jun	131.91	111.82	72.30	101.12	101.50	101.04	97.69	137.64	164.97	170.15	111.80
Jul	109.65	116.78	59.23	22.89	101.52	101.19	88.80	130.61	72.65	108.16	95.21
Aug	114.12	110.37	79.31	96.59	101.51	101.12	108.37	134.36	102.45	90.73	114.95
Sep	111.67	117.09	94.93	113.78	101.49	101.16	119.57	137.42	133.95	67.74	112.72
Oct	108.29	120.51	94.32	104.14	74.05	89.03	115.43	129.48	135.91	84.81	105.16
Nov	111.38	123.60	109.41	97.33	73.15	87.18	107.85	137.40	128.29	107.66	98.48
Dec	124.84	129.79	108.57	89.17	70.96	83.26	110.65	144.37	126.77	103.10	114.02
2023 ^P Jan	126.81	135.31	109.69	110.04	71.12	83.32	121.22	131.71	120.57	58.26	91.11
Feb	126.96	139.61	77.00	93.52	71.11	83.29	125.32	131.07	133.71	51.73	82.60
Mar	116.05	132.11	105.60	59.68	71.14	83.32	144.36	131.53	123.31	54.90	97.45
Apr	104.46	123.66	89.44	42.55	71.15	83.35	117.77	107.05	86.77	35.44	117.74
May	111.12	130.37	86.10	72.53	71.16	83.37	118.94	134.80	116.03	46.37	105.23
Jun	112.07	126.30	81.22	56.61	71.17	83.43	95.00	107.50	123.35	47.95	104.67
Jul	107.89	117.13	86.83	35.25	101.52	83.45	66.37	110.66	99.03	36.65	120.02
Aug	117.00	119.73	96.74	59.44	101.51	83.72	77.45	133.70	130.73	55.07	116.53

Source: Pakistan Bureau of Statistics

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					
	FY18	FY19	FY20	FY21	FY22	FY23 ^P
A. Total Revenue	5,228.0	4,900.7	6,272.2	6,903.4	8,035.4	9,633.5
(1) Tax	4,467.1	4,473.4	4,747.8	5,272.7	6,755.2	7,818.7
(i) Federal	4,065.8	4,071.6	4,334.2	4,764.3	6,142.8	7,169.1
<i>Of which: FBR Revenue *</i>	3,842.1	3,829.5	3,997.9	4,764.3	6,142.8	7,169.1
(ii) Provinces	401.4	401.8	413.6	508.4	612.4	649.6
(2) Non-tax	760.9	427.3	1,524.4	1,630.7	1,280.2	1,814.8
(i) Federal	614.2	341.0	1,422.0	1,480.4	1,151.9	1,648.9
(ii) Provinces	146.7	86.3	102.4	150.3	128.3	165.9
 B. Total Expenditure (1+2)	 7,488.4	 8,345.6	 9,648.5	 10,306.7	 13,295.3	 16,155.0
(1) Expenditure Booked (a+b)	7,475.9	8,323.2	9,735.8	10,399.7	13,178.8	16,535.9
a. Current (i+ii)	5,854.3	7,104.0	8,532.0	9,084.0	11,521.4	14,583.0
(i) Federal	3,789.8	4,776.2	6,016.2	6,264.8	8,354.1	10,785.2
<i>Of which: Mark-up Payments</i>	1,499.9	2,091.1	2,619.7	2,749.7	3,182.4	5,831.1
<i>Defence</i>	1,030.4	1,146.8	1,213.3	1,316.4	1,411.6	1,585.5
<i>Subsidies</i>	-	-	-	425.0	1,529.6	1,080.3
(ii) Provinces	2,064.5	2,327.9	2,515.8	2,819.2	3,167.3	3,797.8
b. Development & net Lending	1,621.7	1,219.2	1,203.7	1,315.7	1,657.4	1,952.9
i) Federal	741.5	713.0	581.7	545.4	440.8	711.9
ii) Provincial	880.1	506.2	622.0	770.2	1,216.6	1,241.0
(2) Statistical Discrepancy	12.4	22.4	(87.3)	(93.0)	116.5	(381.0)
Budget Deficit (A-B)	(2,260.4)	(3,444.9)	(3,376.3)	(3,403.3)	(5,259.9)	(6,521.4)
Financing	2,260.4	3,444.9	3,376.3	3,403.3	5,259.9	6,521.4
External	785.2	416.7	895.5	1,338.1	1,178.4	(679.8)
Domestic	1,475.2	3,028.2	2,480.8	2,065.2	4,081.5	7,201.3
Bank	1,120.5	2,263.2	1,940.6	1,869.0	3,100.9	3,672.7
Non-Bank	352.7	765.0	540.3	196.2	980.6	3,528.6
Privatization Proceeds	2.0	-	-	-	-	-

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

10.2 Federal Government Revenue Receipts

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

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		
	FY21	FY22	FY23 ^P
Total Expenditure and net Lending (a+b+c)	7,244.8	9,350.1	11,332.4
(a) Current Expenditures	6,348.7	8,451.6	10,867.2
Interest payments (Debt Servicing)	2,749.7	3,182.4	5,831.1
<i>Domestic</i>	2,523.8	2,828.6	5,071.2
<i>Foreign</i>	225.9	353.9	759.9
Pension	440.1	541.9	666.3
Running of Civil Govt.	505.8	546.7	634.0
Grants	911.6	1,239.3	1,070.0
<i>Provinces</i>	83.8	97.5	82.0
<i>Other</i>	827.7	1,141.8	988.0
Subsidies	425.0	1,529.6	1,080.3
Defense Affairs and Service	1,316.4	1,411.6	1,585.5
(b) Development Expenditure and net Lending	789.1	701.1	890.4
Total Development Expenditure	694.6	558.1	743.0
Public Sector Development Program	667.3	558.1	743.0
<i>Of which: Development Grant to Provinces</i>	226.1	157.7	91.0
Net lending	94.5	143.0	147.3
Provinces	17.5	102.6	87.5
Other	76.9	40.4	59.9
(c) Statistical Discrepancy	107.0	197.4	(425.2)
Overall Balance	(3,716.9)	(5,610.9)	(6,676.0)
Financing	3,716.9	5,610.9	6,676.0
External	1,338.1	1,178.4	(679.8)
Domestic.	2,378.9	4,432.5	7,355.9
Bank	2,169.6	3,434.9	3,693.2
Non-Bank	209.2	997.6	3,662.7
Privatization Proceeds	-	-	-

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				
2017-18	1,536.6	1,491.3	205.9	608.3	2,305.5	3,842.1		
2018-19	1,445.6	1,464.9	233.6	685.4	2,383.9	3,829.5		
2019-20	1,524.3	1,596.8	250.5	626.4	2,473.7	3,997.9		
2020-21	1,731.9	1,990.2	277.1	765.2	3,032.4	4,764.3		
2021-22 ^R	2,280.5	2,531.9	321.0	1,009.5	3,862.3	6,142.8		
2022-23 ^P	3,272.4	2,592.1	369.8	934.8	3,896.7	7,169.1		
2022-23	Jul-Dec	1,525.7	1,272.0	164.3	466.9	1,903.2	3,428.8	
2022-23	Jul-Mar	2,308.9	1,901.1	244.8	701.2	2,847.0	5,155.9	
2023-24 ^P	Jul-Sep	934.8	726.9	127.6	252.2	1,106.8	2,041.5	
2021	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	446.5	
	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	
	2022	Jan	157.1	177.6	25.1	71.1	273.8	430.9
		Feb	142.2	208.6	25.5	75.3	309.4	451.3
		Mar	258.2	201.8	28.0	85.5	315.3	573.6
Apr		164.9	201.5	31.1	82.7	315.3	480.1	
May		150.1	217.4	32.9	92.0	342.3	492.4	
Jun		391.1	250.6	31.7	126.9	409.2	800.3	

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

Source: Federal Board of Revenue
Ministry of Finance Govt. of Pakistan

11.1 Gross National Income

Million Rupees

Sector/Industry	At Current Price of 2015-16					At Constant Basic Price of 2015-16				
	2018-19	2019-20 ^R	2020-21 ^R	2021-22 ^R	2022-23 ^P	2018-19	2019-20 ^R	2020-21 ^R	2021-22 ^R	2022-23 ^P
A. Agricultural Sector (1 to 4)	9,056,577	10,389,544	12,653,889	14,891,641	19,079,377	7,831,296	8,137,860	8,424,041	8,783,832	8,919,979
1. Crops (i+ii+iii)	3,026,409	3,704,256	4,720,729	5,790,391	7,395,539	2,532,070	2,692,121	2,849,148	3,082,432	3,005,611
i) Important Crops	1,692,431	2,015,035	2,730,576	3,276,474	4,170,087	1,431,198	1,506,263	1,593,985	1,680,279	1,626,473
ii) Other Crops	1,152,141	1,502,853	1,798,827	2,195,520	2,951,506	977,166	1,067,179	1,152,009	1,289,491	1,292,401
iii) Cotton Ginning	181,837	186,368	191,326	318,397	273,946	123,706	118,679	103,154	112,662	86,737
2. Livestock	5,681,368	6,301,160	7,504,838	8,644,011	11,141,287	5,006,731	5,146,701	5,269,009	5,387,611	5,591,294
3. Forestry	184,508	197,771	236,197	262,797	322,165	172,129	177,917	183,877	191,354	198,881
4. Fishing	164,292	186,357	192,125	194,442	220,386	120,366	121,121	122,007	122,435	124,193
B. Industrial Sector (1 to 4)	8,568,673	8,837,507	10,551,041	13,605,790	17,198,834	6,800,675	6,409,967	6,935,438	7,409,040	7,191,050
1. Mining and Quarrying	1,156,829	1,230,493	1,264,280	1,482,046	1,731,175	738,791	685,844	697,669	648,842	620,252
2. Manufacturing (i+ii+iii)	5,513,025	5,427,248	6,663,895	9,178,747	11,556,779	4,305,977	3,970,246	4,388,024	4,864,350	4,673,946
i) Large Scale	4,266,145	4,026,236	4,933,633	7,048,190	8,727,338	3,274,235	2,906,578	3,240,794	3,626,559	3,337,195
ii) Small Scale	772,543	851,921	1,038,496	1,286,572	1,693,309	638,626	647,374	705,485	768,249	837,585
iii) Slaughtering	474,337	549,090	691,765	843,985	1,136,132	393,116	416,293	441,745	469,542	499,166
3. Electricity, Gas and Water supply	723,614	936,384	1,239,849	1,093,803	1,650,082	786,907	814,703	888,101	915,951	971,170
4. Construction	1,175,205	1,243,382	1,383,017	1,851,194	2,260,798	969,000	939,174	961,644	979,897	925,682
Commodity Producing Sectors (A+B)	17,625,250	19,227,051	23,204,930	28,497,431	36,278,211	14,631,971	14,547,827	15,359,479	16,192,872	16,111,029
C. Services Sectors (1 to 10)	23,484,914	25,519,825	29,049,079	34,773,745	43,057,410	20,284,070	20,038,838	21,223,003	22,622,116	22,816,361
1. Wholesale & Retail trade	7,719,369	7,827,884	9,587,513	13,076,519	16,269,048	6,331,734	5,998,707	6,647,199	7,333,356	7,006,648
2. Transportation & Storage	3,663,539	3,976,118	4,668,572	4,364,606	3,929,660	3,990,773	3,634,152	3,811,190	3,967,157	4,154,931
3. Accommodation and Food Services Activities (Hotels & Restaurants)	587,976	620,711	726,385	822,966	1,180,653	479,936	499,522	520,024	541,222	563,447
4. Information and Communication	764,469	929,777	1,019,851	1,211,656	1,403,834	763,216	868,338	953,818	1,109,467	1,186,342
5. Financial and Insurance Activities	904,881	1,088,992	925,285	1,517,135	3,535,901	662,149	647,435	682,988	732,007	704,013
6. Real Estate Activities (OD)	2,356,250	2,572,654	2,806,288	3,083,513	3,368,690	1,932,853	2,006,873	2,080,095	2,156,942	2,237,158
7. Public Administration and Social Security (General Government)	2,102,445	2,385,741	2,567,759	2,942,698	3,426,941	1,776,775	1,830,153	1,820,093	1,853,122	1,709,407
8. Education	1,373,330	1,494,309	1,488,542	1,643,797	1,965,306	991,899	1,024,760	1,012,428	1,069,760	1,181,454
9. Human Health and Social Work Activities	701,212	792,130	882,244	982,782	1,204,825	535,541	568,638	585,137	600,835	651,858
10. Other Private Services	3,311,443	3,831,509	4,376,640	5,128,073	6,772,552	2,819,194	2,960,260	3,110,031	3,258,248	3,421,103
D. GDP [Total of GVA at bp (A+B+C)]	41,110,164	44,746,876	52,254,009	63,271,176	79,335,621	34,916,041	34,586,665	36,582,482	38,814,988	38,927,390
E. Taxes	3,015,143	3,184,272	4,068,363	4,568,689	6,071,378	2,555,422	2,449,628	2,894,190	2,906,476	3,089,131
F. Subsidies	326,906	390,739	486,147	1,216,301	749,190	287,359	325,947	375,056	779,803	384,023
G. GDP at mp (GVA+T-S)	43,798,401	47,540,409	55,836,225	66,623,564	84,657,809	37,184,104	36,710,346	39,101,616	40,941,661	41,632,498
H. Net Factor Income from abroad	2,135,631	2,730,935	3,907,559	4,503,951	5,319,520	1,934,448	2,424,050	3,275,406	2,806,550	2,729,639
I. Gross National Income	45,934,032	50,271,344	59,743,784	71,127,515	89,977,329	39,118,552	39,134,396	42,377,022	43,748,211	44,362,137
J. Population (Million No.)	214	218	223	227	231	214	218	223	227	231
K. Per Capita Income (Rupees)	214,695	230,349	268,403	313,337	388,755	182,840	179,318	190,382	192,723	191,670

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				
	2018-19	2019-20 ^R	2020-21 ^R	2021-22 ^R	2022-23 ^P	2018-19	2019-20 ^R	2020-21 ^R	2021-22 ^R	2022-23 ^P
Household final Consumption Expenditure	36,301,307	38,265,131	46,061,461	56,528,473	70,631,467	31,583,262	30,674,157	33,595,078	35,889,280	36,490,222
NPISH final consumption expenditure	434,362	487,348	541,106	593,948	675,069	370,679	374,912	384,937	377,854	341,047
General Government final consumption expenditure	4,708,220	5,604,444	6,102,658	6,993,691	8,241,135	3,766,290	4,086,774	4,161,026	4,105,687	3,810,567
Gross fixed capital formation	6,039,644	6,230,427	7,160,824	9,333,919	10,093,465	4,921,409	4,592,834	4,761,190	5,030,894	4,135,815
Changes in Inventories	700,774	760,647	893,380	1,065,977	1,354,525	594,946	587,366	625,626	655,067	666,120
Valuables	48,178	52,294	61,420	73,286	93,124	40,903	40,381	43,012	45,036	45,796
Exports of goods and non-factor Services	4,113,048	4,420,573	5,054,072	7,026,133	8,530,350	3,648,583	3,703,874	3,945,411	4,179,734	3,820,130
Less imports of goods and non-factor Services	8,547,132	8,280,456	10,038,695	14,991,863	14,961,325	7,741,968	7,349,952	8,414,664	9,341,889	7,677,199
GDP by expenditure	43,798,401	47,540,409	55,836,225	66,623,564	84,657,809	37,184,104	36,710,346	39,101,616	40,941,661	41,632,498

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				
	2018-19	2019-20 ^R	2020-21 ^R	2021-22 ^R	2022-23 ^P	2018-19	2019-20 ^R	2020-21 ^R	2021-22 ^R	2022-23 ^P
A. Private Sector	4,665,930	4,885,372	5,502,024	7,023,740	7,457,518	3,812,927	3,627,468	3,681,814	3,820,451	3,112,239
1 Agriculture, forestry and fishing	1,138,425	1,251,552	1,522,821	1,814,781	2,225,449	996,336	996,250	1,043,597	1,082,130	1,019,830
Crops	237,615	240,929	314,441	398,698	410,885	206,156	182,757	206,978	219,862	141,973
Cotton Ginning	1,274	1,487	1,748	2,128	3,464	1,106	1,128	1,150	1,173	1,197
Livestock	855,920	958,893	1,148,439	1,344,047	1,698,811	751,233	774,253	797,164	822,544	837,861
Forestry	1,712	2,000	2,355	2,872	4,683	1,485	1,517	1,550	1,584	1,618
Fishing	41,904	48,243	55,838	67,036	107,606	36,356	36,595	36,755	36,967	37,181
2 Mining and quarrying	55,204	65,017	36,853	42,143	45,214	43,443	39,790	21,993	22,964	20,091
3 Manufacturing	889,976	862,159	943,687	1,220,769	836,059	704,791	621,324	616,643	644,604	340,096
i. Large Scale	747,832	691,342	758,331	1,000,067	616,111	586,305	491,603	492,838	520,326	241,111
ii. Small Scale (including Slaughtering)	142,144	170,817	185,356	220,702	219,948	118,486	129,721	123,805	124,278	98,985
4 Electricity, gas, and water supply	86,747	78,541	71,544	102,991	126,607	74,272	59,696	46,394	59,381	56,183
5 Construction	43,519	46,805	40,935	59,687	45,793	35,819	35,207	28,476	31,520	18,438
6 Wholesale and retail trade	430,297	408,671	458,047	470,201	382,192	337,356	290,600	297,684	244,641	149,568
7 Accommodation and food service activities (Hotels and Restaurants)	85,772	57,994	57,050	58,629	52,847	67,246	41,238	37,077	30,504	20,681
8 Transportation and storage	515,888	340,198	547,769	794,658	559,065	404,459	241,910	355,995	413,454	218,787
9 Information and communication	126,389	326,496	196,051	315,724	228,304	99,089	232,167	127,414	164,269	89,345
10 Financial and insurance activities	65,082	70,269	84,213	93,996	165,610	51,025	49,967	54,730	48,905	64,810
11 Real estate activities (Ownership of Dwellings)	709,639	803,990	901,130	1,230,687	1,673,369	584,065	604,777	626,873	649,919	673,767
12 Education	139,770	160,611	169,452	229,896	310,622	115,037	120,815	117,879	121,407	125,069
13 Human health and social work activities	83,685	97,037	112,311	148,979	210,339	65,609	69,002	72,991	77,513	82,315
14 Other Private Services	295,537	316,032	360,161	440,599	596,048	234,380	224,726	234,068	229,240	233,259
Public & General Govt. (B+C)	1,373,714	1,345,055	1,658,800	2,310,179	2,635,947	1,108,482	965,366	1,079,376	1,210,443	1,023,576
B. Public Sector (Autonomous & Semi Aut-Bodies)	475,183	349,556	417,382	512,117	471,565	404,028	257,481	272,571	274,939	176,559
1 Agriculture, forestry and fishing	214	302	263	314	859	186	229	173	173	297
2 Mining and quarrying	18,123	25,127	25,295	24,611	17,244	14,263	15,377	15,095	13,410	7,663
3 Manufacturing (Large scale)	1,765	8,620	14,395	16,864	8,037	1,384	6,129	9,355	8,774	3,145
4 Electricity, gas, steam and air conditioning supply; Water supply	375,240	236,452	264,958	245,755	201,221	325,560	179,361	174,406	135,522	69,528
5 Construction	970	4,156	9,775	27,807	31,658	799	3,126	6,800	14,685	12,747
6 Transportation and storage	42,244	24,678	56,250	71,383	142,374	33,120	17,548	36,557	37,140	55,718
a. Railways	14,612	6,261	4,239	7,177	972	11,456	4,452	2,755	3,734	381
b. Post Offices & PTCL	997	1,539	2	1	-	782	1,094	1	1	-
c. Others	26,635	16,878	52,009	64,205	141,402	20,882	12,002	33,801	33,405	55,337
7 Information and communication	28,753	42,344	35,011	100,842	48,731	22,543	30,110	22,753	52,467	19,070
8 Financial and insurance activities	7,874	7,877	11,435	24,541	21,441	6,173	5,601	7,432	12,768	8,391
C. General Government (By sources)	898,531	995,499	1,241,418	1,798,062	2,164,382	704,454	707,885	806,805	935,504	847,017
i. Federal	354,495	387,225	477,178	542,267	617,294	277,926	275,350	310,121	282,133	241,574
ii. Provincial	463,854	527,970	653,800	1,086,307	1,355,522	363,664	375,432	424,909	565,189	530,475
iii. District Governments	80,182	80,304	110,440	169,488	191,566	62,863	57,103	71,776	88,182	74,968
General Government (By industries)	898,530	995,500	1,241,418	1,798,062	2,164,382	704,454	707,885	806,805	935,504	847,017
i) Public Administration and Social Security (General Government)	804,220	888,918	1,070,774	1,634,531	1,923,075	630,514	632,097	695,903	850,422	752,583
ii) Education	59,004	56,683	101,795	81,784	154,703	46,260	40,306	66,157	42,551	60,542
iii) Human health and social work activities	35,306	49,899	68,848	81,747	86,604	27,680	35,482	44,745	42,532	33,892

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
Fiber 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)

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

Depository Corporations (DCs)

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

Reserve Money (M0)

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

Deferred Tax Assets

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

Deferred Tax Liabilities

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

Broad Money (M2)

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

Non-Banks Financial Companies (NBFCs)

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

Currency in Circulation

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

Commodity Operations Financing

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

Financial Auxiliaries

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

Financial Derivatives

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

Households

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

Money Multiplier

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

NFPSE

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

Other Financial Intermediaries

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

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

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

Reserve Deposits (Banker Deposits)

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

Restricted/Compulsory Deposits

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

Retained Earnings

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

Shares Quoted

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

Shares Unquoted

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

Chapter 3-Banking System

Scheduled Banks

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

Capital

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

Deposits

The data on deposits include the following types:-

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

Balances with other Scheduled Banks

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

Bills Purchased & Discounted

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

Rate of Margin for advances

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

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

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

Current Account

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

Goods

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

General Merchandise on fob basis

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

Net Export of Goods under Merchanting

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

Non-Monetary Gold

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

Services

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

Manufacturing services on physical inputs owned by others

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

Maintenance and repair services n.i.e

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

Transport

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

Travel

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

Construction

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

Insurance and pension services

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

Financial Services

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

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

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

Telecommunications, computer, and information services

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

Other Business Services

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

Personal, Cultural and Recreational Services

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

Government Goods and Services n.i.e.

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

Primary Income

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

Compensation of Employees

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

Direct Investment Income

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

Portfolio Investment Income

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

Other Investment Income

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

Secondary Income

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

Capital Account

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

Capital Transfer

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

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

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

Financial Account

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

Direct Investment

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

Portfolio Investment

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

Other Investment

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

Reserves Assets

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

Errors & Omissions

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

Exceptional Financing

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

Special Drawing Rights (SDRs)

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

Workers' Remittances

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

Balance of Trade

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

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

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

Re-Export

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

Re-Import

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

International Investment Position (IIP)

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

Terms of Trade

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

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

Unit Value & Quantum Indices

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

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

Where:

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

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

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

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

Nominal Effective Exchange Rate

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

Real Effective Exchange Rate:

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

Chapter 5-Domestic and External Debt

National Saving Schemes

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

i. Behbood Savings Certificates

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

ii. Defence Savings Certificates

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

iii. Pensioners' Benefit Account

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

iv. Regular Income Certificates

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

v. Savings Accounts

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

vi. Special Savings Accounts

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

vii. Special Savings Certificates (Registered)

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

viii. Shuhada Family Welfare Account:

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

ix. National Savings Bonds:

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

Domestic Debt

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

i. Permanent Debt

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

ii. Floating Debt

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

iii. Unfunded Debt

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

iv. Foreign Currency Instruments

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

External Debt

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

Private non-guaranteed debt

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

Public and Publicly guaranteed debt

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

Chapter 6- Open Market Operation

Auction of Government of Pakistan Market Treasury Bills

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

Auction of Pakistan Investment Bonds

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

Discount rate

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

Coupon Rate

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

Repo Facility MTBs/FIBs/PIBs (Outstanding)

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

Government of Pakistan Market related Treasury Bills

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

Market Treasury Bills (MTBs)

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

Pakistan Investment Bonds (PIBs)

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

KIBOR – (Karachi Interbank Offered Rate)

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

Call Money Rate

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

Open Market Operations

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

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

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

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

Chapter 7- Capital Market**Index Number**

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

KSE-100 Index

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

All Share Index

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

Ordinary Shares

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

Market Capitalization of Ordinary Shares

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

Preference Shares

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

Chapter 8- Prices

Consumer Price Index

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

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

Where

P_n = Price of an item in the current period

P_0 = price of an item in base period

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

Wholesale Price Index

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

Sensitive Price Indicator

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

Chapter 10- Public Finance

Debt Rescheduling

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

Direct Tax

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

Indirect Tax

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

Chapter 11- National Income Accounts

Gross Domestic Product

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

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

Basic Price

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

Gross Value added at Basic Prices

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

Gross National Income

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

Net National Income

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

Gross Fixed Capital Formation

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

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

NOTES, SYMBOLS AND ABBREVIATIONS

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

CONVERSION COEFFICIENTS AND FACTORS

<u>Unit</u>	<u>British / US equivalents</u>	<u>British / US units</u>	<i>Equivalents</i>
-------------	-------------------------------------	---------------------------	--------------------

L E N G T H

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

A R E A

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

V O L U M E

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

W E I G H T

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

C A P A C I T Y

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

