

# **Statistical Bulletin**

## **August 2022**

# Preface

State Bank of Pakistan (SBP) collects, validates, compiles, disseminates, maintains and provides accurate, reliable and timely statistics to policy makers, researchers, academia and other national and international stakeholders. The Statistics and Data Warehouse Department of SBP is now divided into two departments: Core Statistics Department (CSD) and Data Services and Innovations Department (DSID). The DSID will provide accurate and reliable data to its users on regular basis through statistical publications including the monthly Statistical Bulletin.

The monthly Statistical Bulletin presents a wide range of information most of which is already available on the websites of source organizations including State Bank of Pakistan and Pakistan Bureau of Statistics. The data included in the Bulletin is acquired from original sources and efforts are made to ensure its consistency. Data on different variables is provided as per frequency and are compiled by the source organization. The data is presented in a user friendly way. This publication is divided into eleven different parts covering data on money and credit, banking system, balance of payments, foreign trade, domestic and external debt, open market operations, capital market, prices, manufacturing, public finance and national income accounts. The publication is available both in print as well as in electronic form at [http://www.sbp.org.pk/reports/stat\\_reviews/Bulletin/index.htm](http://www.sbp.org.pk/reports/stat_reviews/Bulletin/index.htm).

Recently SBP has also launched its data portal EasyData ([easydata.sbp.org.pk](http://easydata.sbp.org.pk)) from where one can download (and plot) time series data of more than seven thousand variables. A part of the data in this publication have already been uploaded on EasyData portal and remaining bit will be updated soon.

I appreciate the efforts of the team for compiling this valuable publication. Comments and suggestions for further improvement in this publication are welcome and may please be sent to [feedback.statistics@sbp.org.pk](mailto:feedback.statistics@sbp.org.pk).

Dr. Muhammad Nadim Hanif  
Director  
Core Statistics Department, SBP.

# Contents

---

<b>1. Selected Economic Indicators</b>	6-7
<b>2. Money and Credit</b>	
2.1 Central Bank Survey	10-11
2.2 Other Depository Corporations Survey	12-13
2.3 Depository Corporations Survey	14
2.4 Reserve Money	15
2.5 Currency in Circulation	15
2.6 Monetary Aggregates	16
2.7 Government Budgetary Borrowing from Banks	17
2.8 Government Borrowing for Commodity Operations	17
2.9 Statement of Affairs	18-19
2.10 Scheduled Banks' Balance Sheet Consolidated Position	20
2.11 Scheduled Banks' Consolidated Liquidity Position	20
<b>DFIs, MFBs and NBFCs</b>	
2.12 Financial Position of DFIs, MFBs and NBFCs	21
2.13 Classification of Deposits with DFIs, MFBs and NBFCs	22
2.14 Classification of Loans Extended by DFIs, MFBs and NBFCs	22
2.15 Classification of Investments in Securities and Shares by DFIs, MFBs and NBFCs	23
<b>3. Banking System</b>	
3.1 Scheduled Banks' Liabilities and Assets	26
<b>Deposits:</b>	
3.2 Classification of Scheduled Banks' Deposits by Type of Accounts	27
3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders	28-29
3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holders and Size of Accounts	30-31
3.5 Province/Region and Categories of Deposit Holders	32-33
3.6 Classification of Scheduled Banks' Deposits by Size of Accounts	34
<b>Advances:</b>	
3.7 Classification of Scheduled Banks' Advances by Size of Accounts - All Banks	35
3.8 Classification of Scheduled Banks' Advances by Size of Accounts - Commercial Banks	36
3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers	37
3.10 Classification of Scheduled Banks' Advances by Borrowers - All Banks	38-39
3.11 Classification of Scheduled Banks' Advances by Securities Pledged	40-41
3.12 Classification of Scheduled Banks' Advances by Rates of Margin	42
3.13 Private Sector Business and Type of Financing - Overall	43-44
3.14 Private Sector Business and Type of Financing - SMEs	45-46
3.15 Province/Region and Disbursement and Utilization of Advances	47
3.16 Province/Region and place of Disbursement and Utilization	48
3.17 Province/Region and place of Utilization and Disbursement	49
3.18 Province/Region and Categories of Advances by Borrowers (Outstanding Position)	50-51
3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)	52-53
<b>Bills and Investment:</b>	
3.20 Classification of Scheduled Banks' Bills Purchased and Discounted - All Banks	54
3.21 Classification of Scheduled Banks' Investments in Securities and Shares	55

**Rates:**

3.22	Scheduled Banks' Deposits by Rates of Interest (Conventional Banking)	56
3.23	Scheduled Banks' Deposits by Rates of Return (Islamic Banking)	57
3.24	Scheduled Banks' Advances by Rates of Interest (Conventional Banking)	58
3.25	Scheduled Banks' Advances by Rates of Return (Islamic Banking)	59
3.26	Scheduled Banks' Weighted Average Rates of Return on Deposits (Overall – All Banks)	60
3.27	Scheduled Banks' Weighted Average Rates of Return on Deposits (Conventional Banking– All Banks)	61
3.28	Scheduled Banks' Weighted Average Rates of Return on Deposits (Islamic Banking – All Banks)	62
3.29	Scheduled Banks' Weighted Average Rates of Return / Interest on Advances	63
3.30	Structure of Interest Rates	64
3.31(a)	Weighted Average Lending and Deposit Rates	65
3.31(b)	Overall Weighted Average Lending and Deposit Rates	66
3.32	Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks	67
3.33	Rates of Profit on National Savings Schemes	68

**Miscellaneous:**

3.34	Branchless Banking: Key Indicators	69
3.35	Telegraphic Transfers issued and encashed by the State Bank of Pakistan	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
<b>5. Domestic and External Debt</b>		
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
<b>6. Open Market Operation</b>		
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
<b>7. Capital Market</b>		
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
<b>8. Prices</b>		
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	156
8.6	Commodity Prices	147
<b>9. Manufacturing</b>		
9.1	Production of Selected Manufactured Goods, Minerals and Electricity Generation	150
9.2	Quantum Index Numbers of Large Scale Manufacturing Industries	151
<b>10. Public Finance</b>		
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
<b>11. National Income Accounts</b>		
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
<b>Glossary</b>		164-177

## NOTES, SYMBOLS AND ABBREVIATIONS

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

## CONVERSION COEFFICIENTS AND FACTORS

<u>Unit</u>	<u>British / US equivalents</u>	<u>British / US units</u>	<u>Equivalents</u>
<b>LENGTH</b>			
1 centimeter (cm)	0.393701 inch (in)	1 in	2.54 cm
1 meter (m)	3.280840 feet (ft) 1.093613 yards (yds)	1 ft 1 yd	30.48 cm 0.9144 m
1 kilometer (km)	0.621371 mile (mi)	1 mile (1760 yds)	1.609344 km
<b>AREA</b>			
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
<b>VOLUME</b>			
1 cubic centimeter (cu cm)	0.061024 cubic inch (cu in)	1 cu in	16.387064 cu cm
1 cubic meter (cu m)	35.314667 cubic feet(cu ft) 1.307951 cubic yards (cu yds)	1 cu ft 1 cu yd	28.316847 cu dm 0.764555 cu m
<b>WEIGHT</b>			
1 ton - tone (t)	1.102311 short tons 0.984207 long ton	1 short ton (2000 lb) 1 long ton (2240 lb)	0.907185 t 1.016047 t
1 kilogram (kg)	2.204623 pounds (lbs) 1.071692 seers	1 lbs 1 Tola	0.453592 kg 11.6638125 gm
1 gram (gm)	0.035274 ounce (oz)	1 oz	28.349523 gm
<b>CAPACITY</b>			
1 liter (l)	0.879877 imperial quart 1.056688 US liquid quarts 0.908083 US dry quart	1 imperial quart 1 US liquid quart 1 US dry quart 1 Imperial gallon (gal) 1 US gallon 1 Pint	1.136523 liters 0.946353 liter 1.101221 liters 4.546092 liters 3.785412 liters 0.568261 liter
1 imp Gallon	4 imp quarts 8 Pints		
1 Bale (Cotton)	170.09711 kilograms or 375 lbs.		

## Team

- Mazhar Hussain Senior Joint Director  
[mazhar.hussain@sbp.org.pk](mailto:mazhar.hussain@sbp.org.pk)
- Khalid Sarwar Qureshi Joint Director  
[khalid.sarwar@sbp.org.pk](mailto:khalid.sarwar@sbp.org.pk)
- Haider Ali Deputy Director  
[Haider.Ali@sbp.org.pk](mailto:Haider.Ali@sbp.org.pk)
- Humaira Kiran Assistant Director  
[Humaira.kiran@sbp.org.pk](mailto:Humaira.kiran@sbp.org.pk)
- Saadia Bilal Assistant Director  
[saadia.bilal@sbp.org.pk](mailto:saadia.bilal@sbp.org.pk)



# 1. Selected Economic Indicators

I T E M S	Unit / Base	2021					
		Jul	Aug	Sep	Oct	Nov	Dec
1 Currency in Circulation	Billion Rs.	7,284.56	7,082.87	7,021.56	7,040.64	7,104.20	6,979.64
2 Broad Money (M2)	"	23,880.55	23,754.19	24,447.18	24,053.73	24,018.07	25,345.03
3 Ratio of Scheduled Banks' Advances to Deposits	%	43.82	44.02	44.14	45.82	46.84	45.20
4 Ratio of Scheduled Banks' Investment to Deposits	"	74.88	73.64	73.02	71.74	70.01	67.35
5 Weighted Average Deposits Rate – Fresh Deposits	"	3.23	3.07	3.51	4.29	3.87	5.76
6 Weighted Average Deposits Rate – Outstanding Deposit	"	3.58	3.58	3.62	3.71	3.84	4.53
7 Weighted Average Lending Rate – Gross Disbursement *	"	8.13	7.59	7.91	8.24	8.70	9.67
8 Weighted Average Lending Rate – Outstanding Loans *	"	7.82	7.84	7.73	7.91	8.01	8.69
9 KIBOR – End Month (1 Month)**	"	7.26	7.25	7.56	7.56	9.26	10.14
10 KIBOR – Month Average (1 Month)**	"	7.26	7.25	7.38	7.55	8.18	9.98
11 Exports (BOP)	Million US \$	2,235	2,339	2,627	2,375	2,735	2,929
12 Imports ( BOP)	"	5,371	5,967	6,057	5,930	6,339	6,431
13 Foreign Direct Investment (Net)	"	104	126	250	223	136	219
14 Foreign Portfolio Investment (Net)	"	1,001	(39)	(82)	(1,118)	(104)	(63)
15 Foreign Exchange Reserves	"	24,777	27,068	25,983	23,829	22,329	23,883
16 Workers' Remittances	"	2,736.08	2,682.63	2,779.89	2,628.59	2,459.71	2,520.35
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	99.5682	97.4062	96.7089	96.3782	98.6014	96.7978
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	59.3409	57.8110	56.3249	55.4874	55.3541	54.5239
19 Exchange Rate (Month end)	Rs./US \$	161.6283	165.8262	170.3117	171.6403	175.7593	176.5372
20 Exchange Rate (Month average)	"	159.6016	164.0997	168.0567	171.6948	173.0255	177.1764
21 KSE 100 Index (Month end)	(1991=1,000)	47,055.29	47,419.74	44,899.60	46,184.71	45,072.38	44,596.07
22 CPI Inflation YoY National	(2015-16=100)	8.41	8.35	8.98	9.20	11.53	12.28
23 CPI Inflation YoY Urban	"	8.67	8.32	9.13	9.56	11.99	12.74
24 CPI Inflation YoY Rural	"	8.01	8.40	8.77	8.66	10.87	11.61
25 CPI Inflation YoY Urban (Food)	"	9.40	10.20	10.77	9.42	11.91	11.69
26 CPI Inflation YoY Rural (Food)	"	7.30	9.13	9.07	7.24	8.64	8.98
27 CPI Inflation YoY Urban (Non-Food)	"	8.23	7.20	8.13	9.66	12.03	13.38
28 CPI Inflation YoY Rural (Non-Food)	"	8.65	7.75	8.48	10.01	13.03	14.05
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	6.85	6.28	6.37	6.74	7.57	8.31
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	6.90	6.21	6.24	6.69	8.24	8.86
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,915.50	3,890.69	3,869.58	3,910.97	3,901.92	3,884.49
32 FBR Tax Collection	"	416.07	446.36	534.00	446.60	476.39	600.54

# 1. Selected Economic Indicators

I T E M S	Unit / Base	2022						
		Jan	Feb	Mar	Apr	May	Jun	Jul
1 Currency in Circulation	Billion Rs.	7,064.88	7,119.23	7,261.16	7,901.65	7,662.18	7,572.47	7,786.80
2 Broad Money (M2)	"	24,472.77	24,412.42	25,420.18	25,746.68	25,971.92	27,581.02	27,196.30
3 Ratio of Scheduled Banks' Advances to Deposits	%	46.81	47.42	47.59	53.29	48.96	46.99	49.23
4 Ratio of Scheduled Banks' Investment to Deposits	"	73.16	74.25	75.52	75.94	75.35	76.51	79.79
5 Weighted Average Deposits Rate – Fresh Deposits	"	6.34	5.09	5.10	5.78	7.99	8.79	7.44
6 Weighted Average Deposits Rate – Outstanding Deposit	"	5.08	5.00	4.94	5.24	6.18	6.96	6.99
7 Weighted Average Lending Rate–Gross Disbursement*	"	10.78	10.34	10.59	11.87	12.91	13.63	15.12
8 Weighted Average Lending Rate–Outstanding Loans*	"	9.34	9.58	9.61	10.26	10.78	11.37	12.33
9 KIBOR – End Month (1 Month) **	"	10.09	10.13	11.16	13.02	14.06	13.91	15.10
10 KIBOR – Month Average (1 Month) **	"	10.07	10.11	10.53	12.35	13.47	14.05	14.75
11 Exports (BOP)	Million US \$	2,497	2,888	3,071	3,150	2,482	3,135	2,295
12 Imports (BOP)	"	6,314	5,143	6,247	5,997	5,559	7,033	5,385
13 Foreign Direct Investment (Net)	"	110	91	(30)	171	141	271	58.9
14 Foreign Portfolio Investment (Net)	"	1,056	(60)	(249)	(46)	(125)	(69)	(13.9)
15 Foreign Exchange Reserves	"	22,836	22,638	17,426	16,406	15,219	15,537	14,024
16 Workers' Remittances	"	2,144.35	2,190.10	2810.28	3,125.10	2,332.65	2,761.12	2,523.75
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	97.0363	97.8186	96.6611	95.8710	93.5919	93.9786	93.1612
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	54.7694	54.9725	54.3456	53.4026	52.1136	49.5111	47.2663
19 Exchange Rate (Month end)	Rs./US \$	176.5655	177.0543	182.9233	185.4726	198.8491	204.6248	219.4371
20 Exchange Rate (Month average)	"	176.3108	175.4823	179.6173	184.4813	195.5004	204.3674	219.4371
21 KSE 100 Index (Month end)	(1991=1,000)	45,374.68	44,461.01	44,928.83	45,249.41	43,078.14	41,540.83	40,150.36
22 CPI Inflation YoY National	(2015-16=100)	12.96	12.24	12.72	13.37	13.76	21.30	24.90
23 CPI Inflation YoY Urban	"	12.99	11.51	11.94	12.23	12.36	19.80	23.60
24 CPI Inflation YoY Rural	"	12.93	13.33	13.88	15.09	15.88	23.60	26.90
25 CPI Inflation YoY Urban (Food)	"	13.26	14.32	14.50	15.58	15.51	24.00	27.40
26 CPI Inflation YoY Rural (Food)	"	11.84	14.62	15.48	17.68	18.95	27.00	29.60
27 CPI Inflation YoY Urban (Non-Food)	"	12.82	9.87	10.42	10.16	10.38	17.30	21.30
28 CPI Inflation YoY Rural (Non-Food)	"	13.91	12.19	12.47	12.77	13.08	20.40	24.50
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	8.19	7.77	8.94	9.10	9.70	11.50	12.00
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	8.99	9.43	10.29	10.89	11.49	13.60	14.60
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,891.80	3,901.33	3,902.44	3,752.79	3,692.90	3,630.22	...
32 FBR Tax Collection	"	...	...	...	...	...	...	...

\* Including Zero Markup (including interbank)

\*\*Average of bid and offer

... Not Available

## 2.1 Central Bank Survey

(Million Rupees)

I T E M S	FY20	FY21	FY22 <sup>P</sup>	2021		2022			
				Jun	Jul	Apr	May	Jun	Jul <sup>P</sup>
<b>Net Foreign Assets</b>	<b>443,767</b>	<b>1,503,419</b>	<b>206,230</b>	<b>1,503,419</b>	<b>1,656,456</b>	<b>303,669</b>	<b>63,360</b>	<b>206,230</b>	<b>(174,078)</b>
<b>Claims on nonresidents</b>	<b>3,407,727</b>	<b>3,982,287</b>	<b>3,601,411</b>	<b>3,982,287</b>	<b>4,215,251</b>	<b>3,461,844</b>	<b>3,446,996</b>	<b>3,601,411</b>	<b>3,773,335</b>
a) Monetary Gold, Coin and Bullion	617,495	577,356	773,637	577,356	616,399	737,672	758,471	773,637	872,393
b) Holdings of SDRs	29,540	60,776	44,222	60,776	61,373	409,311	432,631	44,222	50,662
c) Foreign currency	63,690	20,707	24,049	20,707	20,797	24,865	24,496	24,049	27,879
d) Deposits	2,036,193	2,597,112	2,137,518	2,597,112	2,540,075	1,358,334	1,230,599	2,137,518	2,065,065
e) Securities other than shares (Foreign)	178,688	270,081	67,852	270,081	505,015	424,709	455,097	67,852	82,981
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	272	516	2,979	516	-	10	90	2,979	29,945
h) Other	481,849	455,740	551,153	455,740	471,592	506,942	545,612	551,153	644,411
<i>Of which: Quota-IMF</i>	<i>469,863</i>	<i>455,739</i>	<i>551,152</i>	<i>455,739</i>	<i>471,591</i>	<i>506,941</i>	<i>545,611</i>	<i>551,152</i>	<i>644,410</i>
<b>less: Liabilities to nonresidents</b>	<b>2,963,960</b>	<b>2,478,869</b>	<b>3,395,181</b>	<b>2,478,869</b>	<b>2,558,795</b>	<b>3,158,175</b>	<b>3,383,636</b>	<b>3,395,181</b>	<b>3,947,414</b>
a) Deposits	971,458	429,304	559,305	429,304	441,007	504,758	540,683	559,305	648,076
b) Securities other than shares	1,286,378	1,077,724	1,104,972	1,077,724	1,114,031	1,067,206	1,148,613	1,104,972	1,289,972
c) Loans	..	-	-	-	-	-	-	-	-
d) Financial derivatives	476,723	748,494	926,914	748,494	775,385	853,583	905,706	926,914	1,080,858
e) Other	229,401	223,346	803,990	223,346	228,372	732,628	788,634	803,990	928,507
<b>Claims on Other Depository Corporations</b>	<b>1,834,014</b>	<b>3,126,762</b>	<b>6,206,332</b>	<b>3,126,762</b>	<b>3,618,072</b>	<b>5,632,705</b>	<b>5,385,486</b>	<b>6,206,332</b>	<b>6,531,230</b>
<b>Net claims on General Government</b>	<b>6,536,002</b>	<b>5,314,188</b>	<b>5,177,745</b>	<b>5,314,188</b>	<b>4,757,254</b>	<b>5,445,936</b>	<b>5,908,348</b>	<b>5,177,745</b>	<b>5,276,237</b>
<b>Net claims on Central Government</b>	<b>6,753,900</b>	<b>5,700,118</b>	<b>5,769,427</b>	<b>5,700,118</b>	<b>5,239,531</b>	<b>6,242,154</b>	<b>6,734,938</b>	<b>5,769,427</b>	<b>5,962,657</b>
<b>Claims on Central Government</b>	<b>7,318,853</b>	<b>6,730,115</b>	<b>6,752,345</b>	<b>6,730,115</b>	<b>6,733,894</b>	<b>6,891,248</b>	<b>6,992,118</b>	<b>6,752,345</b>	<b>6,585,055</b>
a) Securities other than Shares	7,276,775	6,687,707	6,216,397	6,687,707	6,691,486	6,402,310	6,466,111	6,216,397	5,965,230
b) Other claims	42,078	42,407	535,948	42,407	42,407	488,938	526,007	535,948	619,825
<b>less: Liabilities to Central Government</b>	<b>564,953</b>	<b>1,029,997</b>	<b>982,918</b>	<b>1,029,997</b>	<b>1,494,363</b>	<b>649,093</b>	<b>257,180</b>	<b>982,918</b>	<b>622,398</b>
a) Deposits	564,953	1,029,997	982,918	1,029,997	1,494,363	649,093	257,180	982,918	622,398
b) Other liabilities	-	-	-	-	-	-	-	-	-
<b>Net claims on Provincial Governments</b>	<b>(217,898)</b>	<b>(385,929)</b>	<b>(591,682)</b>	<b>(385,929)</b>	<b>(482,277)</b>	<b>(796,218)</b>	<b>(826,591)</b>	<b>(591,682)</b>	<b>(686,420)</b>
<b>Claims on Provincial and Local Governments</b>	<b>21,688</b>	<b>296</b>	<b>17,319</b>	<b>296</b>	<b>296</b>	<b>296</b>	<b>296</b>	<b>17,319</b>	<b>28,008</b>
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	21,688	296	17,319	296	296	296	296	17,319	28,008
<b>less: Liabilities to Provincial and Local governments</b>	<b>239,586</b>	<b>386,225</b>	<b>609,001</b>	<b>386,225</b>	<b>482,573</b>	<b>796,514</b>	<b>826,887</b>	<b>609,001</b>	<b>714,428</b>
a) Deposits	239,586	386,225	609,001	386,225	482,573	796,514	826,887	609,001	714,428
b) Other liabilities	-	-	-	-	-	-	-	-	-
<b>Claims on other sectors</b>	<b>25,663</b>	<b>29,556</b>	<b>34,245</b>	<b>29,556</b>	<b>29,713</b>	<b>30,545</b>	<b>30,522</b>	<b>34,245</b>	<b>33,939</b>
a) Other financial corporations	4,754	4,714	7,877	4,714	4,801	4,302	4,334	7,877	7,783
b) Public non-financial corporations	36	43	31	43	19	37	42	31	39
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	20,873	24,799	26,337	24,799	24,894	26,206	26,146	26,337	26,117
<b>Monetary base (1+2+3+4)</b>	<b>7,651,864</b>	<b>8,609,080</b>	<b>9,258,361</b>	<b>8,609,080</b>	<b>8,719,077</b>	<b>9,770,183</b>	<b>9,723,368</b>	<b>9,258,361</b>	<b>9,675,517</b>
<b>1) Currency in Circulation</b>	<b>6,458,763</b>	<b>7,278,860</b>	<b>7,992,592</b>	<b>7,278,860</b>	<b>7,665,403</b>	<b>8,435,925</b>	<b>8,009,081</b>	<b>7,992,592</b>	<b>8,188,460</b>
<b>2) Liabilities to Other Depository Corporations</b>	<b>1,168,496</b>	<b>1,326,605</b>	<b>1,251,357</b>	<b>1,326,605</b>	<b>1,049,370</b>	<b>1,316,079</b>	<b>1,700,443</b>	<b>1,251,357</b>	<b>1,471,422</b>
Reserve deposits	1,168,496	1,326,605	1,251,357	1,326,605	1,049,370	1,316,079	1,700,443	1,251,357	1,471,422
Other liabilities	-	-	-	-	-	-	-	-	-

## 2.1 Central Bank Survey

(Million Rupees)

I T E M S	FY20	FY21	FY22 <sup>P</sup>	2021		2022			
				Jun	Jul	Apr	May	Jun	Jul <sup>P</sup>
<b>3) Deposits included in broad money</b>	<b>24,605</b>	<b>3,615</b>	<b>14,412</b>	<b>3,615</b>	<b>4,304</b>	<b>18,179</b>	<b>13,844</b>	<b>14,412</b>	<b>15,635</b>
<b>Transferable deposits</b>	<b>1,455</b>	<b>2,231</b>	<b>1,174</b>	<b>2,231</b>	<b>2,249</b>	<b>1,442</b>	<b>1,594</b>	<b>1,174</b>	<b>1,207</b>
a) Other financial corporations	75	15	16	15	14	16	15	16	15
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	158	150	162	150	162	245	162	162	195
d) Other resident sectors	1,222	2,066	996	2,066	2,073	1,180	1,416	996	996
<b>Other deposits</b>	<b>23,150</b>	<b>1,384</b>	<b>13,238</b>	<b>1,384</b>	<b>2,054</b>	<b>16,737</b>	<b>12,250</b>	<b>13,238</b>	<b>14,428</b>
a) Other financial corporations	2,914	770	851	770	1,484	1,123	1,019	851	1,535
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	20,236	615	12,387	615	570	15,614	11,231	12,387	12,892
<b>4) Securities other than shares included in broad money</b>	-	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
<b>Deposits excluded from broad money</b>	<b>74,886</b>	<b>82,076</b>	<b>95,450</b>	<b>82,076</b>	<b>82,445</b>	<b>91,593</b>	<b>93,174</b>	<b>95,450</b>	<b>98,688</b>
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
<b>Securities other than shares excluded from broad money</b>	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
<b>Loans</b>	-	<b>135,051</b>	<b>530,000</b>	<b>135,051</b>	-	-	-	<b>530,000</b>	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
<b>Financial derivatives</b>	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
<b>Trade credit and advances</b>	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
<b>Shares and Other equity</b>	<b>1,085,592</b>	<b>1,183,396</b>	<b>1,850,653</b>	<b>1,183,396</b>	<b>1,292,913</b>	<b>1,725,448</b>	<b>1,779,177</b>	<b>1,850,653</b>	<b>1,952,466</b>
a) Funds contributed by owners	100	100	100,000	100	100	100,000	100,000	100,000	100,000
b) Retained earnings	152,767	161,721	734,903	161,721	232,195	645,664	678,594	734,903	672,960
c) General & special reserves	167,413	261,017	67,517	261,017	261,017	67,517	67,517	67,517	67,517
d) Valuation adjustment	765,311	760,559	948,233	760,559	799,601	912,267	933,066	948,233	1,111,989
<b>Other items (net)</b>	<b>27,104</b>	<b>(35,679)</b>	<b>(109,911)</b>	<b>760,559</b>	<b>(32,941)</b>	<b>(174,369)</b>	<b>(208,004)</b>	<b>(109,911)</b>	<b>(59,343)</b>
Other liabilities	207,740	192,122	272,945	(35,679)	171,812	243,646	179,874	272,945	253,480
<i>Less: Other Assets</i>	<i>180,636</i>	<i>227,801</i>	<i>382,856</i>	<i>192,122</i>	<i>204,753</i>	<i>418,015</i>	<i>387,878</i>	<i>382,856</i>	<i>312,824</i>

Source: Statistics & Data Warehouse Department SBP

Note:

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

## 2.2 Other Depository Corporations Survey

(Million Rupees)

I T E M S	FY20	FY21	FY22 <sup>P</sup>	2021		2022			
				May	Jun	Mar	Apr	May	Jun <sup>P</sup>
<b>Net Foreign Assets</b>	<b>(208,786)</b>	<b>(186,246)</b>	<b>(295,560)</b>	<b>(94,002)</b>	<b>(186,246)</b>	<b>(166,675)</b>	<b>(200,368)</b>	<b>(352,117)</b>	<b>(295,560)</b>
<b>Claims on nonresidents</b>	<b>603,425</b>	<b>669,234</b>	<b>874,253</b>	<b>709,474</b>	<b>669,234</b>	<b>879,142</b>	<b>879,052</b>	<b>790,622</b>	<b>874,253</b>
a) Foreign currency	67,102	56,997	68,527	64,190	56,997	60,712	63,720	66,843	68,527
b) Deposits	181,346	210,303	286,825	242,180	210,303	347,948	327,663	210,193	286,825
c) Securities other than shares	121,658	180,153	258,300	170,025	180,153	219,982	236,637	254,005	258,300
d) Loans	3,574	3,325	7,285	9,743	3,325	6,572	6,500	1,727	7,285
e) Financial derivatives	970	569	1,069	1,329	569	1,208	524	2,462	1,069
f) Shares & other equity	221,967	211,421	243,797	215,640	211,421	235,045	236,172	247,199	243,797
g) Other	6,808	6,466	8,450	6,366	6,466	7,675	7,837	8,193	8,450
<b>less: Liabilities to nonresidents</b>	<b>812,211</b>	<b>855,480</b>	<b>1,169,813</b>	<b>803,476</b>	<b>855,480</b>	<b>1,045,816</b>	<b>1,079,420</b>	<b>1,142,739</b>	<b>1,169,813</b>
a) Deposits	309,856	411,652	612,961	400,220	411,652	535,108	569,237	566,096	612,961
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	487,075	431,904	543,023	402,430	431,904	496,802	496,797	561,990	543,023
d) Financial derivatives	2,409	1,607	2,067	797	1,607	1,762	2,683	2,866	2,067
e) Other	12,871	10,317	11,762	29	10,317	12,145	10,703	11,788	11,762
<b>Claims on Central bank</b>	<b>1,510,675</b>	<b>1,840,586</b>	<b>2,178,179</b>	<b>1,540,134</b>	<b>1,840,586</b>	<b>1,611,500</b>	<b>1,873,708</b>	<b>2,134,704</b>	<b>2,178,179</b>
a) Currency	331,789	384,594	436,373	476,962	384,594	371,309	555,548	421,066	436,373
b) Reserve deposits	1,155,088	1,316,404	1,236,168	1,059,245	1,316,404	1,206,149	1,304,115	1,697,537	1,236,168
c) Other claims	23,799	139,588	505,638	3,928	139,588	34,041	14,046	16,101	505,638
<b>Net Claims on General Government</b>	<b>8,649,304</b>	<b>11,554,162</b>	<b>15,160,545</b>	<b>11,293,746</b>	<b>11,554,162</b>	<b>12,599,711</b>	<b>13,123,620</b>	<b>13,310,993</b>	<b>15,160,545</b>
<b>Net claims on Central Government</b>	<b>9,079,627</b>	<b>12,012,537</b>	<b>15,675,348</b>	<b>11,670,608</b>	<b>12,012,537</b>	<b>13,297,616</b>	<b>13,588,008</b>	<b>13,735,607</b>	<b>15,675,348</b>
<b>Claims on Central Government</b>	<b>10,470,435</b>	<b>13,698,802</b>	<b>17,768,551</b>	<b>13,182,667</b>	<b>13,698,802</b>	<b>15,115,557</b>	<b>15,459,862</b>	<b>15,716,422</b>	<b>17,768,551</b>
a) Securities other than Shares	10,190,150	13,403,715	17,330,963	12,885,322	13,403,715	14,741,322	15,036,886	15,275,334	17,330,963
b) Other claims	280,285	295,087	437,588	297,345	295,087	374,235	422,976	441,088	437,588
<b>less: Liabilities to Central Government</b>	<b>1,390,808</b>	<b>1,686,265</b>	<b>2,093,203</b>	<b>1,512,059</b>	<b>1,686,265</b>	<b>1,817,940</b>	<b>1,871,854</b>	<b>1,980,815</b>	<b>2,093,203</b>
a) Deposits	1,390,808	1,686,265	2,093,203	1,512,059	1,686,265	1,817,940	1,871,854	1,980,815	2,093,203
b) Other liabilities	-	-	-	-	-	-	-	-	-
<b>Net claims on Provincial Governments</b>	<b>(430,323)</b>	<b>(458,375)</b>	<b>(514,803)</b>	<b>(376,862)</b>	<b>(458,375)</b>	<b>(697,906)</b>	<b>(464,388)</b>	<b>(424,614)</b>	<b>(514,803)</b>
<b>Claims on Provincial Governments</b>	<b>627,236</b>	<b>718,014</b>	<b>797,289</b>	<b>710,771</b>	<b>718,014</b>	<b>563,610</b>	<b>761,444</b>	<b>840,407</b>	<b>797,289</b>
a) Securities other than Shares	..	..	..	..	..	..	..	..	..
b) Other claims	627,236	718,014	797,289	710,771	718,014	563,610	761,444	840,407	797,289
<b>less: Liabilities to Provincial Governments</b>	<b>1,057,559</b>	<b>1,176,389</b>	<b>1,312,092</b>	<b>1,087,633</b>	<b>1,176,389</b>	<b>1,261,516</b>	<b>1,225,832</b>	<b>1,265,021</b>	<b>1,312,092</b>
a) Deposits	1,050,685	1,169,521	1,310,665	1,080,710	1,169,521	1,260,258	1,224,572	1,263,747	1,310,665
b) Other liabilities	6,874	6,868	1,427	6,923	6,868	1,258	1,260	1,275	1,427
<b>Claims on other sectors</b>	<b>8,602,896</b>	<b>9,257,033</b>	<b>11,038,529</b>	<b>9,098,479</b>	<b>9,257,033</b>	<b>10,728,254</b>	<b>10,776,567</b>	<b>10,898,302</b>	<b>11,038,529</b>
a) Other financial corporations	91,901	115,302	185,931	109,280	115,302	149,637	158,906	165,744	185,931
b) Public non-financial corporations	1,727,878	1,666,059	1,739,936	1,709,470	1,666,059	1,815,687	1,799,100	1,758,469	1,739,936
c) Other non-financial corporations	5,374,610	5,933,575	7,309,575	5,717,462	5,933,575	7,056,981	7,104,439	7,216,642	7,309,575
d) Other resident sectors	1,408,507	1,542,098	1,803,087	1,562,266	1,542,098	1,705,950	1,714,123	1,757,447	1,803,087

## 2.2 Other Depository Corporations Survey

(Million Rupees)

I T E M S	FY20	FY21	FY22 <sup>P</sup>	2021		2022			
				May	Jun	Mar	Apr	May	Jun <sup>P</sup>
<b>Liabilities to central bank</b>	<b>1,771,900</b>	<b>3,081,857</b>	<b>6,151,521</b>	<b>3,626,736</b>	<b>3,081,857</b>	<b>4,590,927</b>	<b>5,570,212</b>	<b>5,331,987</b>	<b>6,151,521</b>
<b>Deposits included in broad money (1+2)</b>	<b>14,499,736</b>	<b>16,783,188</b>	<b>19,188,522</b>	<b>15,573,371</b>	<b>16,783,188</b>	<b>17,455,567</b>	<b>17,247,632</b>	<b>18,023,002</b>	<b>19,188,522</b>
<b>1) Transferable deposits</b>	<b>11,077,237</b>	<b>12,911,117</b>	<b>14,583,848</b>	<b>12,043,085</b>	<b>12,911,117</b>	<b>13,436,358</b>	<b>13,297,622</b>	<b>13,858,174</b>	<b>14,583,848</b>
a) Other financial corporations	369,567	364,165	572,022	284,505	364,165	499,909	455,352	516,936	572,022
b) Public non-financial corporations	543,548	613,874	638,919	500,196	613,874	576,078	632,123	633,023	638,919
c) Other non-financial corporations	3,182,727	3,798,687	4,434,692	3,479,159	3,798,687	3,873,014	3,673,833	3,981,297	4,434,692
d) Other resident sectors	6,981,395	8,134,392	8,938,215	7,779,226	8,134,392	8,487,356	8,536,315	8,726,918	8,938,215
<b>2) Other deposits</b>	<b>3,422,499</b>	<b>3,872,072</b>	<b>4,604,674</b>	<b>3,530,285</b>	<b>3,872,072</b>	<b>4,019,209</b>	<b>3,950,010</b>	<b>4,164,828</b>	<b>4,604,674</b>
a) Other financial corporations	78,927	132,956	144,327	87,379	132,956	96,190	89,720	104,080	144,327
b) Public non-financial corporations	591,289	688,187	808,712	697,775	688,187	696,869	704,837	787,943	808,712
c) Other non-financial corporations	992,225	1,290,135	1,425,442	1,117,302	1,290,135	1,219,739	1,160,081	1,192,110	1,425,442
d) Other resident sectors	1,760,058	1,760,793	2,226,192	1,627,829	1,760,793	2,006,411	1,995,371	2,080,695	2,226,192
<b>Securities other than shares, included in broad money</b>	<b>18</b>	<b>18</b>	<b>18</b>	<b>18</b>	<b>18</b>	<b>18</b>	<b>18</b>	<b>18</b>	<b>18</b>
a) Other financial corporations	14	15	15	15	15	15	15	15	15
b) Public non-financial corporations	-	-	0	-	0	-	-	-	0
c) Other non-financial corporations	3	3	3	3	3	3	3	3	3
d) Other resident sectors	-	-	-	-	-	-	-	-	-
<b>Deposits excluded from broad money</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<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>
<b>Securities other than shares, excluded from broad money</b>	<b>39,072</b>	<b>40,843</b>	<b>43,550</b>	<b>40,951</b>	<b>40,843</b>	<b>38,350</b>	<b>43,233</b>	<b>43,736</b>	<b>43,550</b>
<i>Of which: Other financial corporations</i>	<i>20,306</i>	<i>22,014</i>	<i>27,127</i>	<i>22,077</i>	<i>22,014</i>	<i>24,203</i>	<i>27,149</i>	<i>27,285</i>	<i>27,127</i>
<b>Loans</b>	<b>28,145</b>	<b>29,582</b>	<b>56,369</b>	<b>46,087</b>	<b>29,582</b>	<b>45,420</b>	<b>77,964</b>	<b>62,963</b>	<b>56,369</b>
<i>Of which: Other financial corporations</i>	<i>19,990</i>	<i>21,609</i>	<i>47,563</i>	<i>38,114</i>	<i>21,609</i>	<i>36,607</i>	<i>69,143</i>	<i>54,132</i>	<i>47,563</i>
<b>Financial derivatives</b>	<b>6,447</b>	<b>4,771</b>	<b>11,280</b>	<b>5,441</b>	<b>4,771</b>	<b>7,410</b>	<b>6,937</b>	<b>10,619</b>	<b>11,280</b>
<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>
<b>Trade credit and advances</b>	<b>27</b>	<b>35</b>	<b>44</b>	<b>55</b>	<b>35</b>	<b>81</b>	<b>43</b>	<b>42</b>	<b>44</b>
<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>
<b>Shares and other equity</b>	<b>2,059,473</b>	<b>2,104,518</b>	<b>2,210,199</b>	<b>2,076,940</b>	<b>2,104,518</b>	<b>2,194,602</b>	<b>2,167,516</b>	<b>2,184,542</b>	<b>2,210,199</b>
a) Funds contributed by owners	651,811	666,580	691,207	665,341	666,580	682,501	682,293	685,935	691,207
b) Retained earnings	600,195	686,226	814,474	660,207	686,226	788,159	782,774	785,853	814,474
c) General and special reserves	484,743	532,032	621,964	532,637	532,032	617,427	617,787	617,936	621,964
d) Valuation adjustment	322,725	219,680	82,553	218,756	219,680	106,515	84,661	94,817	82,553
<b>Other items (net)</b>	<b>149,325</b>	<b>420,793</b>	<b>420,278</b>	<b>468,868</b>	<b>420,793</b>	<b>440,576</b>	<b>460,060</b>	<b>335,056</b>	<b>420,278</b>
<b>Other liabilities</b>	<b>2,082,865</b>	<b>2,293,990</b>	<b>2,720,233</b>	<b>2,294,069</b>	<b>2,293,990</b>	<b>2,550,185</b>	<b>2,609,624</b>	<b>2,605,468</b>	<b>2,720,233</b>
<b>less: Other assets</b>	<b>1,809,106</b>	<b>1,910,138</b>	<b>2,350,938</b>	<b>1,881,178</b>	<b>1,910,138</b>	<b>2,166,852</b>	<b>2,203,587</b>	<b>2,280,741</b>	<b>2,350,938</b>
<b>plus: Consolidation adjustment</b>	<b>(124,433)</b>	<b>36,942</b>	<b>50,984</b>	<b>55,976</b>	<b>36,942</b>	<b>57,243</b>	<b>54,023</b>	<b>10,329</b>	<b>50,984</b>

Source: Statistics & Data Warehouse Department SBP

**Note:**

- 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
- From July 2019, data on central and provincial government deposits with scheduled banks have been revised. This revision is due to reclassification of some of the PSEs, which were provisionally reported under Government deposits. The coverage of PSEs has been increased. Details are available at: [http://www.sbp.org.pk/ecodata/MFSM\\_Other\\_Depository.pdf](http://www.sbp.org.pk/ecodata/MFSM_Other_Depository.pdf)
- General Government includes Central and Provincial Government & Provincial Governments includes Provincial and Local Governments
- Islamic Financings, Advances (against Murabaha etc) and other related items previously reported under Other Assets has been reclassified as domestic claims / credit from June 2014. Details of reclassifications/revisions are available in revision study on SBP website at: [www.sbp.org.pk/ecodata/Revision\\_Monetary\\_Stats.pdf](http://www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf)  
Archive Link: <http://www.sbp.org.pk/ecodata/AnaAccDepArch.xls>

## 2.3 Depository Corporations Survey

(Million Rupees)

I T E M S	FY20	FY21	FY22 <sup>P</sup>	2021		2022			
				May	Jun	Mar	Apr	May	Jun <sup>P</sup>
<b>Net Foreign Assets</b>	<b>234,982</b>	<b>1,317,172</b>	<b>(89,330)</b>	<b>1,171,729</b>	<b>1,317,172</b>	<b>255,528</b>	<b>103,301</b>	<b>(288,757)</b>	<b>(89,330)</b>
Claims on nonresidents	4,011,152	4,651,521	4,475,664	4,480,505	4,651,521	4,502,885	4,340,896	4,237,618	4,475,664
less: Liabilities to nonresidents	3,776,170	3,334,349	4,564,994	3,308,776	3,334,349	4,247,357	4,237,595	4,526,376	4,564,994
<b>Domestic claims (a+b)</b>	<b>23,813,865</b>	<b>26,154,940</b>	<b>31,411,064</b>	<b>25,215,880</b>	<b>26,154,940</b>	<b>28,674,871</b>	<b>29,376,668</b>	<b>30,148,164</b>	<b>31,411,064</b>
<b>a. Net Claims on general government (1+2)</b>	<b>15,185,307</b>	<b>16,868,351</b>	<b>20,338,290</b>	<b>16,087,856</b>	<b>16,868,351</b>	<b>17,916,240</b>	<b>18,569,556</b>	<b>19,219,340</b>	<b>20,338,290</b>
<b>1- Net claims on central government</b>	<b>15,833,527</b>	<b>17,712,655</b>	<b>21,444,775</b>	<b>17,044,669</b>	<b>17,712,655</b>	<b>19,497,500</b>	<b>19,830,163</b>	<b>20,470,545</b>	<b>21,444,775</b>
Claims on central government	17,789,288	20,428,916	24,520,896	20,090,689	20,428,916	21,945,594	22,351,110	22,708,540	24,520,896
less: Liabilities to central government	1,955,761	2,716,262	3,076,121	3,046,020	2,716,262	2,448,094	2,520,947	2,237,995	3,076,121
<b>2-Net claims on provincial governments</b>	<b>(648,221)</b>	<b>(844,304)</b>	<b>(1,106,485)</b>	<b>(956,813)</b>	<b>(844,304)</b>	<b>(1,581,260)</b>	<b>(1,260,606)</b>	<b>(1,251,205)</b>	<b>(1,106,485)</b>
Claims on provincial governments	648,924	718,310	814,608	715,920	718,310	567,527	761,740	840,703	814,608
less: Liabilities to provincial governments	1,297,145	1,562,614	1,921,093	1,672,734	1,562,614	2,148,787	2,022,346	2,091,908	1,921,093
<b>b. Claims on other sectors</b>	<b>8,628,559</b>	<b>9,286,589</b>	<b>11,072,774</b>	<b>9,128,024</b>	<b>9,286,589</b>	<b>10,758,631</b>	<b>10,807,111</b>	<b>10,928,824</b>	<b>11,072,774</b>
Other financial corporations	96,655	120,016	193,808	114,416	120,016	154,018	163,208	170,078	193,808
Public non-financial corporations	1,727,914	1,666,102	1,739,967	1,709,506	1,666,102	1,815,717	1,799,137	1,758,511	1,739,967
Other non-financial corporations	5,374,610	5,933,575	7,309,575	5,717,462	5,933,575	7,056,981	7,104,439	7,216,642	7,309,575
Other resident sectors	1,429,380	1,566,896	1,829,425	1,586,641	1,566,896	1,731,916	1,740,328	1,783,593	1,829,425
<b>Broad money liabilities (a+b+c+d)</b>	<b>20,651,333</b>	<b>23,681,087</b>	<b>26,759,171</b>	<b>22,466,797</b>	<b>23,681,087</b>	<b>24,717,560</b>	<b>25,146,205</b>	<b>25,624,878</b>	<b>26,759,171</b>
<b>a. Currency outside depository corporations</b>	<b>6,126,974</b>	<b>6,894,266</b>	<b>7,556,219</b>	<b>6,889,932</b>	<b>6,894,266</b>	<b>7,245,653</b>	<b>7,880,377</b>	<b>7,588,014</b>	<b>7,556,219</b>
<b>b. Transferable deposits</b>	<b>11,078,692</b>	<b>12,913,348</b>	<b>14,585,022</b>	<b>12,045,317</b>	<b>12,913,348</b>	<b>13,437,543</b>	<b>13,299,064</b>	<b>13,859,768</b>	<b>14,585,022</b>
Other financial corporations	369,642	364,179	572,037	284,519	364,179	499,936	455,368	516,951	572,037
Public non-financial corporations	543,548	613,874	638,919	500,196	613,874	576,078	632,123	633,023	638,919
Other non-financial corporations	3,182,885	3,798,837	4,434,855	3,479,309	3,798,837	3,873,176	3,674,078	3,981,460	4,434,855
Other resident sectors	6,982,617	8,136,458	8,939,211	7,781,294	8,136,458	8,488,353	8,537,495	8,728,334	8,939,211
less: Central bank float	-	-	-	-	-	-	-	-	-
<b>c. Other Deposits</b>	<b>3,445,649</b>	<b>3,873,456</b>	<b>4,617,912</b>	<b>3,531,530</b>	<b>3,873,456</b>	<b>4,034,346</b>	<b>3,966,746</b>	<b>4,177,078</b>	<b>4,617,912</b>
Other financial corporations	81,841	133,726	145,179	88,165	133,726	97,017	90,843	105,099	145,179
Public non-financial corporations	591,289	688,187	808,712	697,775	688,187	696,869	704,837	787,943	808,712
Other non-financial corporations	992,225	1,290,135	1,425,442	1,117,302	1,290,135	1,219,739	1,160,081	1,192,110	1,425,442
Other resident sectors	1,780,294	1,761,408	2,238,579	1,628,288	1,761,408	2,020,721	2,010,985	2,091,926	2,238,579
<b>d. Securities other than shares included in broad money</b>	<b>18</b>	<b>18</b>	<b>18</b>	<b>18</b>	<b>18</b>	<b>18</b>	<b>18</b>	<b>18</b>	<b>18</b>
Other financial corporations	14	15	15	15	15	15	15	15	15
Public non-financial corporations	-	-	-	-	-	-	-	-	-
Other non-financial corporations	3	3	3	3	3	3	3	3	3
Other resident sectors	-	-	-	-	-	-	-	-	-
<b>Deposits excluded from broad money</b>	<b>74,886</b>	<b>82,076</b>	<b>95,450</b>	<b>81,358</b>	<b>82,076</b>	<b>83,814</b>	<b>91,593</b>	<b>93,174</b>	<b>95,450</b>
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
<b>Securities other than shares excluded from broad money</b>	<b>39,072</b>	<b>40,843</b>	<b>43,550</b>	<b>40,951</b>	<b>40,843</b>	<b>38,350</b>	<b>43,233</b>	<b>43,736</b>	<b>43,550</b>
<i>of which: Other financial corporations</i>	20,306	22,014	27,127	22,077	22,014	24,203	27,149	27,285	27,127
<b>Loans</b>	<b>28,145</b>	<b>29,582</b>	<b>56,369</b>	<b>46,087</b>	<b>29,582</b>	<b>45,420</b>	<b>77,964</b>	<b>62,963</b>	<b>56,369</b>
<i>of which: Other financial corporations</i>	19,990	21,609	47,563	38,114	21,609	36,607	69,143	54,132	47,563
<b>Financial Derivatives</b>	<b>6,447</b>	<b>4,771</b>	<b>11,280</b>	<b>5,441</b>	<b>4,771</b>	<b>7,410</b>	<b>6,937</b>	<b>10,619</b>	<b>11,280</b>
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
<b>Trade credit &amp; advances</b>	<b>27</b>	<b>35</b>	<b>44</b>	<b>55</b>	<b>35</b>	<b>81</b>	<b>43</b>	<b>42</b>	<b>44</b>
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
<b>Shares &amp; other equity</b>	<b>3,145,065</b>	<b>3,287,914</b>	<b>4,060,852</b>	<b>3,726,620</b>	<b>3,287,914</b>	<b>3,848,972</b>	<b>3,892,964</b>	<b>3,963,719</b>	<b>4,060,852</b>
<b>Other items (net)</b>	<b>103,925</b>	<b>345,873</b>	<b>295,107</b>	<b>20,409</b>	<b>345,873</b>	<b>188,954</b>	<b>221,116</b>	<b>60,360</b>	<b>295,107</b>
Other liabilities (includes central bank float)	2,290,604	2,486,112	2,993,178	2,459,950	2,486,112	2,727,728	2,853,270	2,785,342	2,993,178
less: Other assets	1,989,742	2,137,940	2,733,795	2,463,280	2,137,940	2,582,038	2,621,602	2,668,619	2,733,795
plus: Consolidation adjustment	(196,938)	(2,299)	35,723	23,740	(2,299)	43,264	(10,552)	(56,364)	35,723

Source: Statistics & Data Warehouse Department SBP

Note:

- Depository Corporations (DCs) include the data of SBP, Banks, DFIs, MFBs, Deposit Accepting Non-Bank Financial Companies and Money Market Mutual Funds (MMMFs). The scope of DCs survey has been enhanced with the inclusion of MMMFs with effect from April 2017. The archive of the DCs including MMMFs has been prepared from July 2012. Therefore, the estimates are not comparable with Analytical Accounts of Banking Sector (up to June 2008 prepared under money & banking guide and up to June 2012 prepared under MFSM) and monetary aggregates of weekly monetary survey based on data of SBP and Scheduled Banks. Methodological changes are given at the following links: <http://www.sbp.org.pk/departments/stats/ntb.htm>
- Islamic Financings, Advancements (against Murabaha etc) and Other related items previously reported under Other Assets has been reclassified as domestic claims / credit from June 2014. Details of reclassifications/revisions are available in revision study on SBP website at : [www.sbp.org.pk/ecodata/Revision\\_Monetary\\_Stats.pdf](http://www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf)
- The claims on Indian Government are reclassified as Other Assets in line with changes in SBP Statement of Affairs from July 2020. Archive Link: <http://www.sbp.org.pk/ecodata/DepositoryArch.xls>

## 2.4 Reserve Money

(Million Rupees)

Components	30 <sup>th</sup> June			2021		2022			
	FY20	FY21	FY22	Jun	Jul	Apr	May	Jun	Jul
<b>A. Currency in Circulation</b>	6,142,016	6,909,937	7,572,465	6,909,937	7,284,559	7,901,646	7,662,178	7,572,465	7,786,795
<b>B. Cash in Tills</b>	325,508	378,302	429,566	378,302	390,260	543,770	386,540	429,566	411,115
<b>C. Other Deposits</b>	41,218	68,004	95,666	68,004	66,461	95,272	87,725	95,666	94,980
<b>D. Bank Deposits</b>	1,171,104	1,307,242	1,228,687	1,307,242	1,032,651	1,293,770	1,300,734	1,228,687	1,450,794
<b>Reserve Money (A+B+C+D)</b>	<b>7,679,845</b>	<b>8,663,485</b>	<b>9,326,385</b>	<b>8,663,485</b>	<b>8,773,931</b>	<b>9,834,458</b>	<b>9,437,177</b>	<b>9,326,385</b>	<b>9,743,685</b>
<b>Factor affecting Reserve Money (RM)</b>									
<b>A. Net Foreign Assets</b>	(181,347)	930,509	(563,261)	930,509	1,044,509	(429,569)	(581,654)	(563,261)	(1,045,93)
<b>B. Net Domestic Assets (1+2+3)</b>	<b>7,861,192</b>	<b>7,732,976</b>	<b>9,889,646</b>	<b>7,732,976</b>	<b>7,729,421</b>	<b>10,264,026</b>	<b>10,018,831</b>	<b>9,889,646</b>	<b>10,789,624</b>
<b>1. Net Govt Sector Borrowing (i+ii)</b>	<b>6,524,286</b>	<b>5,320,146</b>	<b>5,168,106</b>	<b>5,320,146</b>	<b>4,755,363</b>	<b>5,451,587</b>	<b>5,596,606</b>	<b>5,168,106</b>	<b>5,243,573</b>
i. Borrowings for Budgetary Support <sup>1</sup>	6,538,797	5,332,490	5,185,379	5,332,490	4,770,094	5,466,009	5,613,566	5,185,379	5,261,504
a) Federal Government	6,750,123	5,712,275	5,770,613	5,712,275	5,246,301	6,255,789	6,389,281	5,770,613	5,941,535
of which deposits with SBP	(565,997)	(1,016,725)	(968,090)	(1,016,725)	(1,493,148)	(637,858)	(611,852)	(968,090)	(607,153)
b) Provincial Government	(192,737)	(346,850)	(547,818)	(346,850)	(434,344)	(728,140)	(717,805)	(547,818)	(647,611)
Balochistan	(39,105)	(37,307)	(16,552)	(37,307)	(49,111)	(80,091)	(78,929)	(16,552)	(27,104)
Khyber Pakhtunkhwa	(8,321)	(31,540)	(1,039)	(31,540)	(27,680)	(20,868)	(12,881)	(1,039)	(7,077)
Punjab	(81,570)	(207,104)	(440,053)	(207,104)	(274,439)	(487,083)	(490,680)	(440,053)	(511,450)
Sindh	(63,741)	(70,899)	(90,174)	(70,899)	(83,114)	(140,099)	(135,315)	(90,174)	(101,979)
c) AJK Government	(5,047)	(12,368)	(14,770)	(12,368)	(17,048)	(26,241)	(23,962)	(14,770)	(12,214)
d) Gilgit-Baltistan	(13,543)	(20,566)	(22,646)	(20,566)	(24,815)	(35,399)	(33,947)	(22,646)	(20,207)
ii. Others	(14,510)	(12,344)	(17,273)	(12,344)	(14,731)	(14,422)	(16,960)	(17,273)	(17,931)
<b>2. Credit to Non-Govt. Sector (i+ii+iii)</b>	<b>895,663</b>	<b>1,313,779</b>	<b>1,675,461</b>	<b>1,313,779</b>	<b>1,309,534</b>	<b>1,584,032</b>	<b>1,620,361</b>	<b>1,675,461</b>	<b>1,661,393</b>
i. Claims on Sch. Banks (a+b+c+d+e)	876,619	1,265,198	1,617,318	1,265,198	1,260,563	1,528,731	1,563,933	1,617,318	1,602,424
a. Agriculture Sector	1,972	3,865	4,875	3,865	3,892	4,773	4,736	4,875	4,746
b. Industrial Sector	191,951	413,636	692,456	413,636	432,714	654,361	665,357	692,456	699,036
c. Export Sector	528,035	589,340	781,291	589,340	587,725	734,184	756,705	781,291	769,407
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	154,661	258,357	138,696	258,357	236,232	135,413	137,135	138,696	129,235
ii. Claims on NBFIs	43,288	72,825	82,386	72,825	73,215	79,545	80,671	82,386	83,212
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)
<b>3. Other Items (Net)</b>	<b>441,243</b>	<b>1,099,050</b>	<b>3,046,079</b>	<b>1,099,050</b>	<b>1,664,524</b>	<b>3,228,406</b>	<b>2,801,865</b>	<b>3,046,079</b>	<b>3,884,658</b>
<b>Reserve Money (RM) (A+B)</b>	<b>7,679,845</b>	<b>8,663,485</b>	<b>9,326,385</b>	<b>8,663,485</b>	<b>8,773,930</b>	<b>9,834,458</b>	<b>9,437,177</b>	<b>9,326,385</b>	<b>9,743,684</b>

Source: Statistics & Data Warehouse Department SBP

Note: -

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

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

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

## 2.5 Currency in Circulation

(Million Rupees)

	30 <sup>th</sup> June			2021		2022			
	FY20	FY21	FY22 <sup>P</sup>	Jun	Jul	Apr	May	Jun	Jul <sup>P</sup>
1 Banknotes	6,458,763	7,278,860	7,992,592	7,278,860	7,665,403	8,435,925	8,039,245	7,992,592	8,188,460
2 One Rupee Coins and above	9,962	9,947	9,991	9,947	9,965	9,838	9,868	9,991	10,039
<b>3 Total (1+2)</b>	<b>6,468,725</b>	<b>7,288,807</b>	<b>8,002,583</b>	<b>7,288,807</b>	<b>7,675,368</b>	<b>8,445,763</b>	<b>8,049,113</b>	<b>8,002,583</b>	<b>8,198,499</b>
4 Held by Banking Department of SBP	172,707	150	146	150	169	127	191	146	193
5 Held by Issue Department of SBP	1028,584	418	406	418	380	220	204	406	395
6 Currency in tills of Scheduled Banks	325,508	378,302	429,566	378,302	390,260	543,770	386,540	429,566	411,115
<b>7 Currency in Circulation (3-4-5-6)</b>	<b>6,142,016</b>	<b>6,909,937</b>	<b>7,572,465</b>	<b>6,909,937</b>	<b>7,284,559</b>	<b>7,901,646</b>	<b>7,662,178</b>	<b>7,572,465</b>	<b>7,786,795</b>

Note:

SBP

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

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

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

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

Source: Statistics & Data Warehouse Department



## 2.6 Monetary Aggregates

(Million Rupees)

Assets / Liabilities	30 <sup>th</sup> June			2021		2022			
	FY20	FY21	FY22 <sup>P</sup>	Jun	Jul	Apr	May	Jun	Jul <sup>P</sup>
<b>A. Components of M2</b>									
1. Currency in Circulation	6,142,016	6,909,937	7,572,465	6,909,937	7,284,559	7,901,646	7,662,178	7,572,465	7,786,795
2. Other Deposits with SBP	41,218	68,004	95,666	68,004	66,461	95,272	87,725	95,666	94,980
3. Total Private & PSE Deposits	14,724,770	17,319,755	19,912,884	17,319,755	16,529,528	17,749,761	18,222,015	19,912,884	19,314,524
<i>of which: RFCDs</i>	<i>1,074,511</i>	<i>1,046,150</i>	<i>1,230,183</i>	<i>1,046,150</i>	<i>1,067,201</i>	<i>1,127,082</i>	<i>1,212,394</i>	<i>1,230,183</i>	<i>1,421,528</i>
<b>Money Supply (1+2+3)</b>	<b>20,908,003</b>	<b>24,297,696</b>	<b>27,581,015</b>	<b>24,297,696</b>	<b>23,880,548</b>	<b>25,746,679</b>	<b>25,971,918</b>	<b>27,581,015</b>	<b>27,196,300</b>
<b>B. Factors Affecting Money Supply (M2)</b>									
<b>I. Net Foreign Assets of the Banking System</b>	<b>(516,153)</b>	<b>724,723</b>	<b>(756,593)</b>	<b>724,723</b>	<b>840,736</b>	<b>(604,673)</b>	<b>(831,095)</b>	<b>(756,593)</b>	<b>(1,331,203)</b>
a. State Bank of Pakistan	(181,347)	930,509	(563,261)	930,509	1,044,509	(429,569)	(581,654)	(563,261)	(1,045,939)
b. Scheduled Banks	(334,806)	(205,786)	(193,332)	(205,786)	(203,773)	(175,105)	(249,442)	(193,332)	(285,263)
<b>II. Net Domestic Assets of Banking System (1+2+3)</b>	<b>21,424,157</b>	<b>23,572,973</b>	<b>28,337,608</b>	<b>23,572,973</b>	<b>23,039,812</b>	<b>26,351,352</b>	<b>26,803,014</b>	<b>28,337,608</b>	<b>28,527,502</b>
a. State Bank of Pakistan	6,984,573	6,467,778	8,272,328	6,467,778	6,468,858	8,735,295	8,454,898	8,272,328	9,187,200
b. Scheduled Banks	14,439,583	17,105,195	20,065,280	17,105,195	16,570,954	17,616,057	18,348,116	20,065,280	19,340,302
<b>1. Net Govt Sector Borrowing(a+b+c)</b>	<b>14,547,233</b>	<b>16,265,119</b>	<b>19,644,830</b>	<b>16,265,119</b>	<b>16,068,202</b>	<b>18,052,773</b>	<b>18,431,334</b>	<b>19,644,830</b>	<b>19,912,252</b>
<b>a. Borrowings for Budgetary support <sup>1</sup></b>	<b>13,748,309</b>	<b>15,373,463</b>	<b>18,528,448</b>	<b>15,373,463</b>	<b>15,183,999</b>	<b>16,952,317</b>	<b>17,266,944</b>	<b>18,528,448</b>	<b>18,791,994</b>
(i) From SBP	6,538,797	5,332,490	5,185,379	5,332,490	4,770,094	5,466,009	5,613,566	5,185,379	5,261,504
a) Federal Government	6,750,123	5,712,275	5,770,613	5,712,275	5,246,301	6,255,789	6,389,281	5,770,613	5,941,535
of which deposits with SBP	(565,997)	(1,016,725)	(968,090)	(1,016,725)	(1,493,148)	(637,858)	(611,852)	(968,090)	(607,153)
b) Provincial Government	(192,737)	(346,850)	(547,818)	(346,850)	(434,344)	(728,140)	(717,805)	(547,818)	(647,611)
Balochistan Government	(39,105)	(37,307)	(16,552)	(37,307)	(49,111)	(80,091)	(78,929)	(16,552)	(27,104)
Khyber Pakhtunkhwa Government	(8,321)	(31,540)	(1,039)	(31,540)	(27,680)	(20,868)	(12,881)	(1,039)	(7,077)
Punjab Government	(81,570)	(207,104)	(440,053)	(207,104)	(274,439)	(487,083)	(490,680)	(440,053)	(511,450)
Sindh Government	(63,741)	(70,899)	(90,174)	(70,899)	(83,114)	(140,099)	(135,315)	(90,174)	(101,979)
c) AJK Government	(5,047)	(12,368)	(14,770)	(12,368)	(17,048)	(26,241)	(23,962)	(14,770)	(12,214)
d) Gilgit-Baltistan	(13,543)	(20,566)	(22,646)	(20,566)	(24,815)	(35,399)	(33,947)	(22,646)	(20,207)
(ii) From Scheduled banks (a+b)	7,209,512	10,040,973	13,343,069	10,040,973	10,413,905	11,486,307	11,653,379	13,343,069	13,530,490
a) Federal Government	8,222,465	11,181,917	14,612,531	11,181,917	11,533,566	12,674,102	12,877,680	14,612,531	14,802,985
of which deposits with banks	(1,371,965)	(1,659,001)	(2,037,658)	(1,659,001)	(1,642,376)	(1,818,332)	(1,922,838)	(2,037,658)	(2,040,128)
b) Provincial Government	(1,012,953)	(1,140,944)	(1,269,462)	(1,140,944)	(1,119,661)	(1,187,795)	(1,224,302)	(1,269,462)	(1,272,495)
of which deposits with banks	(1,013,977)	(1,141,968)	(1,270,486)	(1,141,968)	(1,120,685)	(1,188,819)	(1,225,326)	(1,270,486)	(1,273,519)
<b>b. Commodity operations</b>	<b>813,435</b>	<b>903,999</b>	<b>1,133,655</b>	<b>903,999</b>	<b>898,934</b>	<b>1,114,878</b>	<b>1,181,350</b>	<b>1,133,655</b>	<b>1,138,189</b>
<b>c. Others</b>	<b>(14,510)</b>	<b>(12,344)</b>	<b>(17,273)</b>	<b>(12,344)</b>	<b>(14,731)</b>	<b>(14,422)</b>	<b>(16,960)</b>	<b>(17,273)</b>	<b>(17,931)</b>
<b>2. Credit to Non-Govt. Sector (a+b+c+d)</b>	<b>8,372,428</b>	<b>9,114,395</b>	<b>10,692,806</b>	<b>9,114,395</b>	<b>8,966,083</b>	<b>10,449,200</b>	<b>10,522,360</b>	<b>10,692,806</b>	<b>10,585,504</b>
<b>a. Credit to Private Sector*</b>	<b>6,862,862</b>	<b>7,629,069</b>	<b>9,241,217</b>	<b>7,629,069</b>	<b>7,484,839</b>	<b>8,942,588</b>	<b>9,051,211</b>	<b>9,241,217</b>	<b>9,108,798</b>
Conventional Banking Branches	5,305,518	5,685,109	6,656,744	5,685,109	5,525,504	6,516,229	6,554,961	6,656,744	6,705,658
Islamic Banks	868,473	1,030,612	1,269,892	1,030,612	1,036,095	1,229,889	1,244,418	1,269,892	1,263,067
Islamic Banking Branches of Conventional Banks	688,871	913,348	1,314,582	913,348	923,239	1,196,470	1,251,832	1,314,582	1,140,073
<b>b. Credit to PSEs</b>	<b>1,490,522</b>	<b>1,436,745</b>	<b>1,393,446</b>	<b>1,436,745</b>	<b>1,432,273</b>	<b>1,451,311</b>	<b>1,414,721</b>	<b>1,393,446</b>	<b>1,417,738</b>
<b>c. PSEs Special a/c-debt Repayment with BP/PSPC</b>	<b>(24,244)</b>	<b>(24,244)</b>	<b>(24,244)</b>	<b>(24,244)</b>	<b>(24,244)</b>	<b>(24,244)</b>	<b>(24,244)</b>	<b>(24,244)</b>	<b>(24,244)</b>
<b>d. Credit to NBFIs</b>	<b>43,288</b>	<b>72,825</b>	<b>82,386</b>	<b>72,825</b>	<b>73,215</b>	<b>79,545</b>	<b>80,671</b>	<b>82,386</b>	<b>83,212</b>
<b>3. Other Items (net) *</b>	<b>(1,495,505)</b>	<b>(1,806,541)</b>	<b>(2,000,029)</b>	<b>(1,806,541)</b>	<b>(1,994,473)</b>	<b>(2,150,621)</b>	<b>(2,150,680)</b>	<b>(2,000,029)</b>	<b>(1,970,254)</b>
<b>Broad Money M2 (A+B)</b>	<b>20,908,003</b>	<b>24,297,696</b>	<b>27,581,015</b>	<b>24,297,696</b>	<b>23,880,547</b>	<b>25,746,679</b>	<b>25,971,918</b>	<b>27,581,015</b>	<b>27,196,299</b>
<b>C. Memorandum Items</b>									
Accrued Profit on SBP holdings of MRTBs/MTBs	83,618	58,537	108,301	58,537	68,264	263,795	370,046	108,301	228,283
Outstanding amount of MTBs (realized value in auction)	4,956,617	5,979,180	5,493,007	5,979,180	6,624,014	4,214,653	4,410,588	5,493,007	5,585,403
Net Government Budgetary Borrowing (Cash Basis)	13,471,051	15,247,857	18,348,769	15,247,857	15,030,512	16,645,441	16,829,452	18,348,769	18,464,888
<i>From SBP</i>	<i>6,455,179</i>	<i>5,273,953</i>	<i>5,077,077</i>	<i>5,273,953</i>	<i>4,701,829</i>	<i>5,202,214</i>	<i>5,243,520</i>	<i>5,077,077</i>	<i>5,033,220</i>
<i>From Scheduled Banks</i>	<i>7,015,872</i>	<i>9,973,904</i>	<i>13,271,691</i>	<i>9,973,904</i>	<i>10,328,683</i>	<i>11,443,227</i>	<i>11,585,932</i>	<i>13,271,691</i>	<i>13,431,668</i>

Source: Statistics & Data Warehouse Department SBP

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

Note: -

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

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

<http://www.sbp.org.pk/ecodata/RSMS.pdf>

## 2.7 Government Budgetary Borrowing from Banks

(Million Rupees)

ITEMS	Stocks		Monetary Impact During	
	30-Jun-21	30-Jun-22 <sup>P</sup>	1 <sup>st</sup> Jul 21 to 30 <sup>th</sup> Jun 21	1 <sup>st</sup> Jul 22 to 29 <sup>th</sup> Jul 22
<b>1. Central Government (a+b)</b>	<b>16,894,192</b>	<b>20,383,144</b>	<b>(114,325)</b>	<b>361,376</b>
a. Scheduled Banks	11,181,917	14,612,531	351,649	190,454
T-Bills and Securities	12,840,918	16,650,189	335,024	192,924
Less:				
<i>Government Deposits</i>	<i>1,659,001</i>	<i>2,037,658</i>	<i>(16,625)</i>	<i>2,470</i>
b. State Bank	5,712,275	5,770,613	(465,974)	170,922
T-bills and Securities etc.	6,685,409	6,196,237	9,732	(273,182)
Debtor Balances (Exc. Zakat Fund)	33,794	-	717	-
Less:				
<i>Govt. Deposits (Ex. Zakat and Privatization Fund)</i>	<i>1,016,725</i>	<i>968,090</i>	<i>476,423</i>	<i>(360,937)</i>
<i>Others</i>	<i>(9,797)</i>	<i>(542,466)</i>	<i>1</i>	<i>(83,167)</i>
<b>2. Provincial Governments (c+d)</b>	<b>(1,520,728)</b>	<b>(1,854,696)</b>	<b>(75,138)</b>	<b>(97,830)</b>
c. Scheduled Banks	(1,140,944)	(1,269,462)	21,283	(3,033)
Government Securities and Others	1,024	1,024	-	-
Less:				
<i>Government Deposits</i>	<i>1,141,968</i>	<i>1,270,486</i>	<i>(21,283)</i>	<i>3,033</i>
d. State Bank	(379,784)	(585,234)	(96,422)	(94,797)
Government Securities				
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
<i>Government Deposits (Excluding Zakat Fund)</i>	<i>379,784</i>	<i>585,234</i>	<i>96,422</i>	<i>94,797</i>
<b>Net Budgetary Borrowing from the Banking System</b>	<b>15,373,463</b>	<b>18,528,448</b>	<b>(189,463)</b>	<b>263,546</b>

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

Detail of changes are available at:

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

## 2.8 Government Borrowing for Commodity Operations

Rice	129	117	2	3
Wheat	788,173	1,011,626	(7,229)	14,621
Sugar	67,510	67,302	1,269	(235)
Fertilizer	46,718	53,019	865	(9,903)
Seeds				
Oilseeds				
Pulses				
Edible Oil				
Black Mash				
Chilies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,470	1,592	27	47
<b>Total</b>	<b>903,999</b>	<b>1,133,655</b>	<b>(5,066)</b>	<b>4,534</b>

Source: Statistics & Data Warehouse Department SBP





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

(Million Rupees)

FINANCIAL POSITION	FY20	FY21	FY22	2021		2022			
				Jun	Jul	Apr	May	Jun	Jul
<b>ASSETS</b>									
Cash & Balances with Treasury Banks	1,408,559	1,528,246	2,308,137	1,528,246	1,713,431	2,135,347	1,961,867	2,308,137	2,204,699
Balances with other Banks	212,150	213,911	330,061	213,911	214,267	280,190	260,262	330,061	333,611
Lending to Financial Institutions	843,513	966,673	858,227	966,673	868,662	594,480	585,124	858,227	738,156
Investments	10,681,288	13,615,840	16,441,736	13,615,840	14,102,208	15,201,695	15,564,236	16,441,736	17,611,064
Advances – Net of Provision	7,655,531	8,202,049	10,099,077	8,202,049	8,252,175	10,668,005	10,113,576	10,099,077	10,865,550
Gross Advances	8,202,328	8,831,088	10,771,563	8,831,088	8,882,972	9,998,347	10,785,778	10,771,563	(678,357)
Less: Provision for Non- Performing Advances	546,797	629,039	(672,486)	629,039	630,797	(669,659)	(672,201)	(672,486)	10,187,194
Operating Fixed Assets	567,753	635,575	716,433	635,575	637,233	704,087	709,773	716,433	742,542
Deferred Tax Assets	56,161	70,764	107,049	70,764	70,335	105,868	109,781	107,049	124,725
Other Assets	950,083	908,754	1,202,385	908,754	881,963	1,030,241	1,170,987	1,202,385	1,359,406
<b>TOTAL ASSETS</b>	<b>22,375,037</b>	<b>26,141,812</b>	<b>32,063,106</b>	<b>26,141,812</b>	<b>26,740,274</b>	<b>30,050,254</b>	<b>30,475,606</b>	<b>32,063,106</b>	<b>33,301,397</b>
<b>LIABILITIES</b>									
Bills Payable	245,363	322,389	358,528	322,389	311,590	358,909	360,486	358,528	317,901
Borrowings	2,865,768	4,097,113	6,725,049	4,097,113	4,578,698	6,417,802	6,100,795	6,725,049	7,343,234
Deposits and other Accounts	16,229,036	18,695,178	21,490,459	18,695,178	18,832,331	20,018,949	20,655,871	21,490,459	22,071,193
Sub-ordinated Loans	126,296	112,732	136,828	112,732	112,731	132,128	132,379	136,828	136,826
Liabilities Against Assets Subject to Finance Lease	2,134	1,823	10,134	1,823	1,818	10,063	10,149	10,134	10,141
Deferred Tax Liabilities	47,329	17,288	5,847	17,288	19,886	6,626	5,851	5,847	5,528
Other Liabilities	964,493	997,101	1,300,389	997,101	959,551	1,175,901	1,225,673	1,300,389	1,341,626
<b>TOTAL LIABILITIES</b>	<b>20,480,420</b>	<b>24,243,625</b>	<b>30,027,234</b>	<b>24,243,625</b>	<b>24,816,605</b>	<b>28,120,378</b>	<b>28,491,203</b>	<b>30,027,234</b>	<b>31,226,450</b>
<b>NET ASSETS</b>	<b>1,894,617</b>	<b>1,898,187</b>	<b>2,035,872</b>	<b>1,898,187</b>	<b>1,923,669</b>	<b>1,929,876</b>	<b>1,984,403</b>	<b>2,035,872</b>	<b>2,074,947</b>
<b>REPRESENTED BY:</b>									
Paid up Capital / Head Office Capital Account	556,465	561,451	584,837	561,451	563,139	572,639	579,293	584,837	591,507
Reserves	357,675	379,965	440,578	379,965	382,843	438,831	432,029	440,578	450,115
Un-appropriated / Un-remitted Profit	618,864	696,938	870,554	696,938	713,924	818,992	818,989	870,554	866,597
Surplus/ (Deficit) on Revaluation of Assets	361,613	259,833	139,904	259,833	263,764	99,414	154,091	139,904	166,727
<b>TOTAL</b>	<b>1,894,617</b>	<b>1,898,187</b>	<b>2,035,872</b>	<b>1,898,187</b>	<b>1,923,669</b>	<b>1,929,876</b>	<b>1,984,403</b>	<b>2,035,872</b>	<b>2,074,947</b>

Source: Banking Supervision Department-1, SBP

Note: Figures pertain to last week end of every month

## 2.11 Scheduled Banks' Consolidated Liquidity Position (All Banks)

	FY20	FY21	FY22	2021		2022			
				May	Jun	Mar	Apr	May	Jun
Demand Liabilities	14,142,999	16,618,909	19,281,929	15,608,357	16,618,909	15,004,789	15,390,362	15,832,712	19,281,929
Time Liabilities	1,791,929	1,875,316	2,074,337	1,832,142	1,875,316	2,053,122	2,082,999	2,016,002	2,074,337
<b>TOTAL (Demand &amp; Time Liabilities)</b>	<b>15,934,928</b>	<b>18,494,226</b>	<b>21,356,266</b>	<b>17,440,499</b>	<b>18,494,226</b>	<b>17,057,911</b>	<b>17,473,361</b>	<b>17,848,714</b>	<b>21,356,266</b>
<b>LIQUID ASSETS MAINTAINED IN PAKISTAN</b>									
Cash	374,689	418,418	415,712	514,844	418,418	388,237	449,254	471,072	415,712
Balance with SBP	606,361	700,455	1,447,459	722,932	700,455	976,022	1,142,576	1,182,317	1,447,459
Balance with agents of SBP	193,531	197,018	207,436	234,871	197,018	78,353	70,317	115,911	207,436
Un-encumbered approved Securities	7,390,284	11,079,775	11,976,081	9,967,477	11,079,775	10,952,923	10,915,890	10,965,982	11,976,081
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	46,201	44,086	54,870	43,450	44,086	48,383	49,691	51,880	54,870
Share Capital of MFB	-	-	-	-	-	-	-	-	-
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	3,270,049	3,791,605	4,612,478	3,556,769	3,791,605	4,020,836	4,176,610	4,236,508	4,612,478
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	7,926,804	8,648,147	8,423,083	8,511,072	8,550,653	9,523,577

Source: Banking Supervision Department-1, SBP

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

## 2.12 Financial Position of DFIs, MFBs and NBFs

(Million Rupees)

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

\* DFIs also includes HBFC & PMRC data.

Source: Statistics & Data Warehouse Department SBP

## 2.13 Classification of Deposits with DFIs, MFBs and NBFCs

(Million Rupees)

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

Source: Statistics & Data Warehouse Department SBP

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

(Million Rupees)

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

Source: Statistics & Data Warehouse Department SBP

\* This includes Depository NBFCs, DFIs and MFIs.

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

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

(Million Rupees)

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

Source: Statistics & Data Warehouse Department SBP

\* This includes Depository NBFCs, DFIs and MFIs.

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



### 3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

LIABILITIES/ASSETS	2018	2019		2020		2021	
	Dec	Jun	Dec	Jun <sup>R</sup>	Dec	Jun	Dec <sup>P</sup>
<b>Liabilities</b>							
Capital	540,526.2	541,948.5	552,407.1	556,833.4	560,409.1	562,465.0	568,727.8
Reserves	823,318.0	901,333.2	974,830.3	1,041,556.0	1,136,827.4	1,152,166.0	1,269,713.3
<b>Demand Deposits</b>	<b>10,769,866.5</b>	<b>11,249,350.9</b>	<b>11,666,302.4</b>	<b>13,375,081.0</b>	<b>14,361,478.8</b>	<b>15,995,829.7</b>	<b>16,774,719.1</b>
(a) Scheduled Banks	321,407.5	45,737.0	181,398.0	337,508.6	423,203.2	424,278.0	502,048.1
(b) Others	10,448,459.0	11,203,613.9	11,484,904.4	13,037,572.4	13,938,275.6	15,571,551.7	16,272,671.0
<b>Time Deposits</b>	<b>2,767,548.0</b>	<b>2,841,449.7</b>	<b>3,208,104.6</b>	<b>3,183,592.9</b>	<b>3,401,137.3</b>	<b>3,594,928.4</b>	<b>4,024,780.9</b>
(a) Scheduled Banks	32,006.7	8,089.1	48,888.9	15,775.5	8,477.9	31,441.8	30,580.9
(b) Others	2,735,541.3	2,833,360.6	3,159,215.7	3,167,817.4	3,392,659.4	3,563,486.6	3,994,200.1
<b>Borrowings from</b>	<b>2,753,934.3</b>	<b>2,392,161.7</b>	<b>2,691,068.7</b>	<b>2,776,222.6</b>	<b>3,074,776.2</b>	<b>4,034,320.3</b>	<b>4,546,378.7</b>
(a). State Bank of Pakistan	1,486,523.2	1,313,474.8	1,567,246.6	1,698,182.8	2,003,836.3	2,983,445.3	3,126,789.4
(b) Banks Abroad	456,353.1	509,322.6	400,208.9	439,991.1	343,471.8	381,032.5	437,418.0
(c) Other Scheduled Banks	811,058.1	557,144.2	718,462.1	619,018.9	709,244.9	649,318.8	878,843.0
(d) Other Institutions		12,220.2	5,151.0	19,029.8	18,223.2	20,523.7	103,328.3
Head Office and Inter-Bank Adjustment	599,983.9	398,395.7	258,851.4	136,693.3	22,549.2	18,738.8	74,251.5
Other Liabilities	5,627,575.4	2,239,664.2	2,636,283.6	2,791,710.1	2,754,742.7	3,030,955.6	3,130,732.4
<b>Total Liabilities / Assets</b>	<b>23,882,752.3</b>	<b>20,564,304.0</b>	<b>21,987,848.0</b>	<b>23,861,689.3</b>	<b>25,311,920.8</b>	<b>28,389,403.8</b>	<b>30,389,303.7</b>
<b>Assets</b>							
<b>Cash</b>	<b>1,474,534.4</b>	<b>2,028,979.9</b>	<b>1,901,490.7</b>	<b>1,906,202.6</b>	<b>1,921,340.1</b>	<b>2,206,951.6</b>	<b>2,212,152.1</b>
(a) Notes, Coins and Silver	266,498.9	403,705.5	303,151.2	392,675.3	429,420.7	435,489.1	407,912.9
(b) Balances with State Bank of Pakistan	863,230.2	1,239,068.7	1,133,404.5	1,144,230.2	1,089,586.2	1,299,522.3	1,296,106.3
(c) Balances with Other Scheduled Banks	344,805.3	385,205.6	464,935.0	369,297.2	402,333.3	471,940.2	507,632.9
(c) Balances with Other Institution		1,000.0	-	-	-	-	500.0
Balances held Abroad	100,843.9	159,553.6	150,610.2	181,774.2	311,418.3	210,298.4	226,721.3
Bills Purchased and Discounted	258,592.3	271,646.2	294,048.1	247,267.0	252,662.5	305,645.3	359,227.0
<b>Advances to</b>	<b>7,897,077.9</b>	<b>7,906,128.9</b>	<b>8,119,252.0</b>	<b>8,254,471.2</b>	<b>8,580,480.6</b>	<b>8,879,416.8</b>	<b>10,045,396.9</b>
(a) Scheduled Banks	178,206.3	96,617.1	128,332.9	291,008.1	336,965.3	188,596.1	235,051.0
(b) Others	7,718,871.6	7,809,511.8	7,990,919.1	7,963,463.0	8,243,515.2	8,690,820.8	9,810,345.9
<b>Investment in Securities and Shares</b>	<b>7,830,932.1</b>	<b>7,833,381.6</b>	<b>8,728,972.0</b>	<b>10,610,435.9</b>	<b>11,565,719.8</b>	<b>13,779,334.1</b>	<b>14,255,370.8</b>
(a) Federal Government Securities	2,034,409.0	2,289,925.0	3,286,756.0	4,079,653.6	5,368,246.0	5,949,738.0	7,060,987.2
(b) Treasury Bills	4,724,514.0	4,413,307.5	4,348,350.5	5,171,021.6	4,528,862.4	6,050,306.2	4,874,637.1
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	149,844.8	149,685.6	121,305.8	83,944.3	92,832.0	101,897.3	69,922.0
(e) Others	922,164.3	980,463.4	972,559.7	1,275,816.5	1,575,779.5	1,571,559.1	2,249,824.4
<b>Bank Premises</b>	<b>367,292.6</b>	<b>397,735.1</b>	<b>457,557.9</b>	<b>486,161.1</b>	<b>534,891.3</b>	<b>557,526.6</b>	<b>663,344.7</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>164,378.3</b>	<b>20,953.5</b>	<b>145,955.1</b>	<b>34,258.1</b>	<b>26,183.6</b>	<b>136,481.3</b>	<b>331,746.1</b>
<b>Other Assets</b>	<b>5,789,100.8</b>	<b>1,945,925.2</b>	<b>2,189,962.1</b>	<b>2,141,130.6</b>	<b>2,119,224.5</b>	<b>2,313,749.8</b>	<b>2,295,344.7</b>
<b>Contingent Liabilities/Assets as per contra</b>	<b>8,492,174.6</b>	<b>10,502,975.0</b>	<b>11,715,892.9</b>	<b>10,018,726.4</b>	<b>10,927,699.3</b>	<b>12,414,102.7</b>	<b>13,464,078.2</b>

Source: Statistics & Data Warehouse Department, SBP

## 3.2 Classification of Scheduled Banks' Deposits by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	2019		2020				2021			
	Dec		Jun		Dec <sup>R</sup>		Jun		Dec <sup>P</sup>	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Current Deposits</b>	34,925,595	4,883,431.7	37,883,340	5,485,714.2	40,219,691	6,150,572.9	41,613,412	6,635,312.3	45,892,492	7,037,433.9
<b>Call Deposits</b>	281,671	181,750.2	342,837	228,771.4	373,939	222,483.4	313,392	287,406.0	323,633	242,184.6
<b>Other Deposits Accounts</b>	34,144	287,044.4	43,841	335,702.8	50,391	36,878.5	38,336	446,252.7	135,454	497,243.3
<b>Saving Deposits</b>	20,670,395	6,132,676.9	19,935,310	6,987,383.6	20,535,706	7,528,340.7	20,173,107	8,202,581.1	18,919,075	8,495,808.9
<b>FIXED DEPOSITS</b>	1,659,241	3,159,215.7	1,705,183	3,167,817.4	873,414	3,392,659.4	897,555	3,563,486.5	861,948	3,994,200.1
Less Than 6 months	553,843	1,222,756.9	512,497	1,209,889.3	99,219	1,317,929.7	80,670	1,538,086.9	108,945	1,839,726.6
For 6 months & over but less than 1 year	147,517	476,507.2	165,169	415,982.3	43,436	485,755.9	37,926	398,245.0	45,753	404,785.5
For 1 year & over but less than 2 years	363,733	1,083,987.9	434,109	1,207,964.0	328,169	1,235,421.1	276,566	1,282,156.6	330,830	1,370,582.6
For 2 years & over but less than 3 years	124,424	92,195.1	72,645	44,671.9	43,588	45,577.5	32,225	52,959.7	37,703	37,268.9
For 3 years & over but less than 4 years	62,122	84,140.0	70,242	90,693.8	40,661	84,944.8	40,893	87,747.4	66,199	83,456.0
For 4 years & over but less than 5 years	53,952	10,405.4	66,164	5,968.8	51,055	15,604.5	29,451	13,337.9	20,881	12,912.8
For 5 years & over	353,650	189,223.0	384,357	192,647.2	267,286	207,425.9	399,824	190,953.1	251,637	245,467.7
<b>All Deposits</b>	57,571,046	14,644,118.8	59,910,511	16,205,389.5	62,053,141	17,330,934.8	63,035,802	19,135,038.6	66,132,602	20,266,870.8

Note: Accounts in Numbers.

Source: Statistics & Data Warehouse Department, SBP

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019	2020		2021	
	Dec	Jun	Dec	Jun <sup>R</sup>	Dec <sup>P</sup>
<b>1. FOREIGN CONSTITUENTS</b>	<b>264,107.4</b>	<b>308,067.4</b>	<b>352,773.8</b>	<b>408,322.4</b>	<b>502,351.3</b>
I. Official	37,165.2	41,942.0	50,546.5	59,330.2	83,938.6
II. Business	84,208.7	91,340.8	93,377.1	101,727.7	119,382.9
III. Personal	142,733.5	174,784.6	208,850.2	247,264.5	299,029.8
<b>2. DOMESTIC CONSTITUENTS</b>	<b>14,380,011.5</b>	<b>15,897,322.1</b>	<b>16,978,161.1</b>	<b>18,726,716.2</b>	<b>19,764,519.4</b>
<b>I. GOVERNMENT</b>	<b>2,070,645.2</b>	<b>2,388,494.4</b>	<b>2,412,971.3</b>	<b>2,800,964.3</b>	<b>2,995,839.3</b>
a. Federal Government	1,206,225.9	1,366,085.7	1,389,921.6	1,658,996.8	1,836,797.2
b. Provincial Governments	766,111.2	917,846.0	899,934.0	1,006,889.9	1,022,776.3
c. Local Bodies	98,308.1	104,562.8	123,115.8	135,077.5	136,265.9
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	<b>1,034,577.2</b>	<b>1,106,046.4</b>	<b>1,141,763.3</b>	<b>1,274,090.4</b>	<b>1,339,213.9</b>
a. Agriculture, hunting and forestry	660.0	983.0	1,171.3	1,455.0	1,602.8
b. Services	80,109.9	97,817.0	115,837.4	127,710.1	143,925.8
c. Utilities	395,283.1	351,386.5	368,651.7	437,191.5	424,346.0
d. Transport, storage and communications	193,044.0	205,642.2	194,174.2	212,629.0	232,022.2
e. Manufacturing	163,511.5	178,853.4	198,400.9	196,086.8	197,593.6
f. Mining and Quarrying	127,530.3	140,206.1	133,024.4	155,175.9	172,016.9
g. Construction	5,140.6	10,840.5	18,422.4	36,180.9	34,025.3
h. Commerce and Trade	21,709.0	47,137.1	39,535.0	30,239.4	42,474.8
i. Others	47,588.7	73,180.6	72,546.0	77,421.7	91,206.5
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	<b>622,569.7</b>	<b>545,107.9</b>	<b>737,743.8</b>	<b>868,085.3</b>	<b>1,011,035.0</b>
a. Mutual Funds and AMCs	243,172.6	311,225.9	389,830.9	423,266.6	509,210.7
b. Insurance & Pension Funds	177,198.2	93,316.9	145,354.7	165,042.7	204,120.4
c. MFIs and DFIs	30,894.7	27,900.9	30,398.2	48,933.7	74,467.2
d. Stock Exchange & Brokerage Houses	23,592.5	25,245.5	46,222.3	43,280.7	52,637.6
e. Modarabas	5,830.8	5,681.9	3,569.2	3,692.2	3,053.4
f. Other NBFIs	141,880.8	81,736.8	122,368.6	183,869.3	167,545.6
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>3,034,010.3</b>	<b>3,363,712.0</b>	<b>3,708,015.2</b>	<b>4,245,330.6</b>	<b>4,417,796.5</b>
a. Agriculture, forestry and fishing	208,236.9	212,877.2	224,095.7	225,889.8	234,498.8
01. Crop and animal production, hunting and related service activities	205,820.4	209,835.2	221,840.6	223,680.0	231,913.4
i. Growing of Wheat, Rice, Sugar Cane & Cotton	135,834.6	130,598.9	134,080.4	137,983.9	137,070.9
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	7,397.8	7,884.9	8,633.3	8,340.2	8,910.2
iii. Growing of other fruits, vegetables and crops	37,752.0	40,626.7	42,384.9	37,973.2	39,276.9
iv. Raising of livestock and other related activities	11,371.4	14,417.4	18,668.3	24,066.2	24,834.0
v. Other agricultural support activities	13,247.4	16,222.2	17,865.2	15,243.4	21,695.6
vi. Hunting, trapping and related service activities	217.1	85.0	208.5	73.1	125.8
02 - Forestry and logging	787.3	1,716.5	935.1	574.6	552.7
03 - Fishing and aquaculture	1,629.2	1,325.6	1,320.0	1,635.2	2,032.7
b. Mining and quarrying	151,876.9	149,134.4	171,122.7	176,117.0	175,900.1
01 - Mining of coal and lignite	21,206.2	24,655.0	25,791.2	42,985.9	42,197.8
02 - Extraction of crude petroleum and natural gas	121,346.1	115,025.0	129,152.7	121,454.8	119,240.5
03 - Mining of metal ores	2,816.5	2,315.8	2,127.2	2,004.3	2,254.3
04-Other mining and quarrying	6,319.3	6,993.4	13,869.8	9,463.5	11,865.2
05- Mining support service activities	188.7	145.1	181.7	208.5	342.2
c. Manufacturing	830,886.0	852,658.7	1,046,672.6	1,213,175.9	1,316,337.8
01 - Manufacture of food products	126,205.0	135,735.5	167,590.2	165,496.2	201,766.9
02 - Manufacture of beverages	20,137.2	19,264.4	19,003.4	30,629.8	27,567.4
03 - Manufacture of tobacco products	6,957.5	10,683.8	13,797.8	17,159.8	18,464.7
04 - Manufacture of textiles	127,740.1	133,036.5	177,012.3	200,489.4	201,051.2
i. Preparation and spinning of textile fibers	38,458.6	43,865.4	47,996.3	68,583.0	67,056.1
ii. Weaving of textiles	14,619.0	15,490.3	17,533.3	17,871.3	21,953.9
iii. Finishing of textiles	11,354.4	12,547.3	12,484.0	19,558.0	21,054.6
iv. Manufacture of knitted and crocheted fabrics	9,907.8	11,031.6	13,952.7	13,488.3	12,660.7
v. Manufacture of made-up textile articles, except apparel	18,172.1	21,534.6	23,705.9	25,917.0	25,897.5
vi. Manufacture of carpets and rugs	1,014.1	1,045.9	1,045.4	1,461.1	1,215.5
vii. Manufacture of other textiles n.e.c.	34,214.0	27,521.4	60,294.7	53,610.7	51,212.9
05 - Manufacture of wearing apparel	28,920.5	33,644.8	45,032.8	43,501.9	44,459.9
06 - Manufacture of leather and related products	12,569.7	13,913.1	18,517.3	16,917.6	17,718.0
i. Tanning and dressing of leather; dressing and dyeing of fur	3,857.8	3,904.8	4,780.6	4,486.6	4,509.5
ii. Manufacture of luggage, handbags and the like, saddlery and harness	1,367.3	2,135.6	2,666.7	2,815.2	2,285.5
iii. Manufacture of footwear	7,344.6	7,872.7	11,070.0	9,615.9	10,922.9
a). Leather wear	6,708.0	7,120.8	10,279.9	8,402.6	9,729.6
b). Rubber and Plastic wear	636.6	752.0	790.0	1,213.2	1,193.3

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019	2020		2021	
	Dec	Jun	Dec	Jun <sup>R</sup>	Dec <sup>P</sup>
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1,802.2	2,056.4	2,802.9	2,482.6	3,062.7
08 - Manufacture of paper and paper products	4,048.0	4,055.7	6,655.1	9,099.7	10,768.3
09 - Printing and reproduction of recorded media	6,584.8	8,856.9	8,588.0	11,937.5	11,988.8
10 - Manufacture of coke and refined petroleum products	67,293.6	76,100.8	76,118.6	89,447.8	94,056.2
11 - Manufacture of chemicals and chemical products	100,197.0	100,850.9	122,409.0	165,028.1	182,061.4
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	39,956.6	43,416.4	45,162.9	50,026.3	50,535.5
13 - Manufacture of rubber and plastics products	8,377.9	9,153.1	13,265.5	19,736.3	17,506.8
14 - Manufacture of other non-metallic mineral products	27,713.1	33,516.2	25,473.0	29,297.8	35,232.9
15 - Manufacture of basic metals	23,710.2	25,460.3	30,912.4	39,520.3	37,954.1
16. Manufacture of fabricated metal products, except machinery and equipment	6,181.4	7,883.3	10,479.2	9,858.6	9,586.7
17 - Manufacture of computer, electronic and optical products	12,087.7	14,671.5	15,595.7	18,526.0	22,025.4
18 - Manufacture of electrical equipment	82,110.4	35,573.4	42,318.0	46,906.9	51,611.5
19 - Manufacture of machinery and equipment	14,502.8	13,373.0	22,177.5	26,751.0	26,650.1
20 - Manufacture of motor vehicles, trailers and semi-trailers	43,581.9	65,862.7	97,898.2	129,771.2	147,216.5
21 - Manufacture of other transport equipment	14,355.8	7,368.7	16,635.4	13,042.8	10,241.8
22 - Manufacture of furniture	2,013.8	2,040.1	2,817.9	2,785.4	2,898.6
23. Other manufacturing	51,926.6	54,023.7	64,203.9	72,735.9	90,014.5
24 - Repair and installation of machinery and equipment	1,912.1	2,117.5	2,205.4	2,026.9	1,898.2
d. Electricity, gas, steam and air conditioning supply	103,646.0	155,024.8	156,232.6	164,687.1	192,738.8
e. Water supply; sewerage, waste management and remediation activities	5,519.2	7,204.7	7,400.3	7,473.0	7,633.7
f. Construction	254,889.7	338,530.8	325,732.5	446,027.7	361,598.3
01 - Construction of buildings	126,114.9	154,120.1	169,989.5	251,525.7	210,587.5
02 - Civil engineering	101,823.8	152,984.3	126,276.3	147,453.5	111,068.2
03 - Specialized construction activities	26,951.0	31,426.4	29,466.7	47,048.5	39,942.6
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	439,763.6	518,256.8	603,360.4	680,770.9	710,973.8
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	30,277.0	32,888.7	37,824.7	41,325.1	44,582.9
02 - Wholesale trade, except of motor vehicles and motorcycles	170,756.7	220,059.0	245,326.9	274,940.2	229,288.7
03 - Retail trade, except of motor vehicles and motorcycles	238,729.8	265,309.1	320,208.7	364,505.6	437,102.2
h. Transportation and storage	121,438.3	119,851.4	96,805.6	126,697.0	171,409.3
i. Accommodation and food service activities	18,845.2	19,262.9	17,220.9	20,134.1	23,758.1
j. Real estate activities	94,044.7	97,743.4	130,413.9	169,542.5	207,963.0
k. Professional, scientific and technical activities	92,533.6	107,770.6	116,365.3	112,497.5	113,664.6
01 - Legal and accounting activities	15,594.4	17,649.2	20,991.9	18,095.7	31,455.4
02 - Activities of head offices; management consultancy activities	4,258.2	6,625.4	5,632.0	5,618.0	3,349.6
03 - Architectural and engineering activities; technical testing and analysis	10,973.4	19,487.9	23,593.9	20,686.3	20,975.3
04 - Scientific research and development	4,610.4	5,961.5	4,633.8	5,385.9	6,288.1
05 - Advertising and market research	6,479.2	6,939.6	7,232.8	9,612.8	11,629.9
06 - Other professional, scientific and technical activities	49,990.8	50,155.8	53,339.8	51,734.7	39,015.1
07 - Veterinary activities	627.2	951.0	941.2	1,364.2	951.1
l. Administrative and support service activities	106,279.9	91,246.8	90,175.0	101,804.9	105,837.0
01 - Rental and leasing activities	1,786.5	1,789.7	2,319.2	2,270.6	2,831.5
02 - Employment activities	388.3	387.2	1,180.5	609.0	775.3
03 - Travel agency, tour operator, reservation service and related activities	12,437.8	12,464.6	13,020.9	12,272.9	18,382.0
04 - Security and investigation activities	2,681.5	3,177.5	3,042.4	3,902.0	3,522.9
05. Services to buildings and landscape activities	1,894.8	1,803.3	2,740.1	3,503.5	3,182.8
06 - Office administrative, office support and other business support activities	87,091.1	71,624.5	67,872.0	79,247.0	77,142.5
m. Education	87,501.2	81,726.5	87,882.9	100,977.2	99,498.6
n. Human health and social work activities	46,154.9	49,666.9	61,854.5	76,516.9	82,607.2
o. Arts, entertainment and recreation	1,089.5	1,256.2	1,613.1	2,326.4	1,854.3
p. Other service activities	346,427.5	436,850.7	430,256.5	460,264.6	450,479.4
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	<b>382,135.2</b>	<b>398,842.8</b>	<b>449,904.5</b>	<b>455,579.3</b>	<b>517,331.6</b>
<b>VI. PERSONAL</b>	<b>7,208,121.3</b>	<b>8,064,407.1</b>	<b>8,488,125.4</b>	<b>9,035,496.8</b>	<b>9,443,867.1</b>
<b>VII. OTHER</b>	<b>27,952.5</b>	<b>30,711.3</b>	<b>39,637.6</b>	<b>47,169.6</b>	<b>39,435.9</b>
<b>TOTAL</b>	<b>14,644,118.8</b>	<b>16,205,389.5</b>	<b>17,330,934.8</b>	<b>19,135,038.6</b>	<b>20,266,870.8</b>

Source: Statistics & Data Warehouse Department, SBP

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

As on 31<sup>st</sup> December, 2021(Provisional)

(End of Period: Million Rupees  
Number of Accounts in Unit)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	407,615	361.9	74,548	134.7	4,829	1.6	2,489	2.3	1,155,424	2,687.4
5,000 to 10,000	77,657	545.9	30,377	217.5	348	2.3	836	5.8	378,768	2,625.9
10,000 to 20,000	68,066	904.1	43,670	634.0	418	5.7	975	13.3	313,471	4,567.4
20,000 to 25,000	17,349	387.3	18,830	422.3	180	4.0	365	8.2	117,515	2,632.6
25,000 to 30,000	13,567	361.0	17,695	486.2	121	3.3	210	5.6	125,474	3,419.1
30,000 to 40,000	29,341	1,009.9	40,098	1,417.9	128	4.4	273	9.4	229,525	8,045.8
40,000 to 50,000	15,404	718.9	26,743	1,195.7	135	5.9	217	9.6	205,502	9,285.0
50,000 to 60,000	9,234	497.3	18,447	1,014.3	170	9.6	189	10.2	244,742	13,590.1
60,000 to 70,000	8,549	545.0	17,602	1,144.7	51	3.2	161	10.4	192,509	12,487.0
70,000 to 80,000	7,234	527.8	10,461	782.6	64	4.8	142	10.6	159,495	11,896.0
80,000 to 90,000	6,258	527.3	11,525	981.8	68	5.7	110	9.3	188,427	15,954.1
90,000 to 100,000	6,544	616.3	8,798	840.9	100	9.6	138	13.0	158,976	15,111.6
100,000 to 200,000	63,947	8,901.7	36,069	5,017.1	495	70.4	960	137.8	923,609	133,542.8
200,000 to 300,000	68,436	15,650.4	17,711	4,290.9	355	88.0	505	124.5	463,552	113,084.4
300,000 to 400,000	35,176	12,594.0	10,069	3,547.7	177	60.5	418	143.9	288,259	99,946.3
400,000 to 500,000	19,851	8,768.0	6,808	3,057.8	155	69.1	428	189.5	202,788	90,732.2
500,000 to 600,000	22,619	12,341.4	5,150	2,829.3	109	59.7	232	126.1	139,356	75,809.8
600,000 to 700,000	9,303	6,063.6	6,416	4,199.6	222	142.9	168	108.7	97,442	63,256.3
700,000 to 800,000	12,392	9,323.8	4,040	2,999.3	119	89.5	159	118.7	79,127	59,176.7
800,000 to 900,000	14,332	11,917.8	3,570	3,028.7	91	77.3	161	137.4	57,275	48,622.6
900,000 to 1,000,000	8,860	8,419.0	2,608	2,494.9	100	95.1	122	115.5	50,872	48,229.0
1,000,000 to 2,000,000	45,093	62,089.4	16,344	23,261.8	661	958.4	1,022	1,483.0	209,743	288,905.3
2,000,000 to 3,000,000	14,809	36,123.0	8,736	21,299.7	409	1,006.4	735	1,863.4	62,451	150,304.6
3,000,000 to 4,000,000	7,828	27,092.0	4,085	14,022.2	401	1,422.1	421	1,473.4	30,286	104,109.4
4,000,000 to 5,000,000	4,962	22,265.6	2,800	12,394.7	204	910.1	329	1,499.7	17,510	78,110.8
5,000,000 to 6,000,000	2,643	14,350.9	2,642	14,495.6	243	1,337.6	317	1,748.4	12,849	69,552.0
6,000,000 to 7,000,000	1,656	10,674.5	2,023	13,121.9	142	925.6	197	1,273.1	7,506	48,521.6
7,000,000 to 8,000,000	1,279	9,488.8	1,531	11,484.5	146	1,082.8	258	1,969.2	5,816	43,565.5
8,000,000 to 9,000,000	1,093	9,290.7	1,463	12,369.4	95	807.2	164	1,400.8	4,698	39,758.3
9,000,000 to 10,000,000	607	5,730.6	904	8,613.5	83	785.2	102	971.4	3,492	32,955.4
10,000,000 and over	5,470	204,263.1	23,260	2,824,037.9	3,457	1,329,165.7	3,309	996,042.8	37,221	2,727,311.2
<b>TOTAL</b>	<b>1,007,174</b>	<b>502,351.3</b>	<b>475,023</b>	<b>2,995,839.3</b>	<b>14,276</b>	<b>1,339,213.9</b>	<b>16,112</b>	<b>1,011,035.0</b>	<b>6,163,680</b>	<b>4,417,796.5</b>

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

As on 31<sup>st</sup> December, 2021(Provisional)

(End of Period: Million Rupees  
Number of Accounts in Unit)

SIZE OF ACCOUNTS (Rs.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	13,893	26.2	8,288,738	6,390.0	44,326	56.9	9,584,247	9,299.2	9,991,862	9,661.1
5,000 to 10,000	8,226	59.1	741,806	5,502.3	6,629	45.9	1,166,990	8,459.0	1,244,647	9,004.9
10,000 to 20,000	9,096	133.8	2,046,174	31,390.7	13,083	182.1	2,426,887	36,926.9	2,494,953	37,831.1
20,000 to 25,000	3,225	71.4	1,125,033	25,444.3	6,971	153.9	1,272,119	28,736.7	1,289,468	29,124.0
25,000 to 30,000	1,246	34.1	1,259,416	34,644.8	24,170	679.4	1,428,332	39,272.5	1,441,899	39,633.5
30,000 to 40,000	3,554	118.8	2,859,827	99,832.7	11,510	406.2	3,144,915	109,835.3	3,174,256	110,845.2
40,000 to 50,000	2,291	102.9	3,128,303	141,253.4	13,183	590.2	3,376,374	152,442.8	3,391,778	153,161.8
50,000 to 60,000	2,922	166.8	3,357,740	184,999.1	25,150	1,409.4	3,649,360	201,199.5	3,658,594	201,696.8
60,000 to 70,000	2,250	143.4	3,298,258	213,966.9	17,993	1,119.8	3,528,824	228,875.4	3,537,373	229,420.5
70,000 to 80,000	1,036	76.6	2,924,218	219,177.5	12,247	898.9	3,107,663	232,847.1	3,114,897	233,375.0
80,000 to 90,000	1,103	93.5	2,649,086	224,662.1	6,881	572.4	2,857,200	242,279.0	2,863,458	242,806.2
90,000 to 100,000	638	60.3	2,359,353	223,900.0	6,909	658.2	2,534,912	240,593.5	2,541,456	241,209.9
100,000 to 200,000	24,896	3,680.9	13,319,417	1,880,997.5	18,131	2,556.7	14,323,577	2,026,003.1	14,387,524	2,034,904.8
200,000 to 300,000	15,977	3,824.2	4,959,865	1,203,203.3	6,268	1,555.4	5,464,233	1,326,170.7	5,532,669	1,341,821.1
300,000 to 400,000	11,538	3,968.4	2,148,050	737,132.8	2,554	885.1	2,461,065	845,684.7	2,496,241	858,278.8
400,000 to 500,000	5,492	2,467.2	1,101,746	488,586.4	1,056	465.2	1,318,473	585,567.4	1,338,324	594,335.4
500,000 to 600,000	3,489	1,912.9	656,695	357,870.1	2,105	1,109.2	807,136	439,717.2	829,755	452,058.6
600,000 to 700,000	1,879	1,217.4	397,862	256,889.9	908	580.4	504,897	326,395.1	514,200	332,458.7
700,000 to 800,000	2,170	1,614.3	250,107	187,171.7	458	344.1	336,180	251,514.4	348,572	260,838.2
800,000 to 900,000	973	837.6	173,993	147,525.8	582	488.1	236,645	200,717.5	250,977	212,635.3
900,000 to 1,000,000	967	919.6	131,900	125,064.3	1,557	1,528.0	188,126	178,446.5	196,986	186,865.5
1,000,000 to 2,000,000	4,811	6,677.6	581,648	793,179.9	3,541	4,570.6	817,770	1,119,036.6	862,863	1,181,126.1
2,000,000 to 3,000,000	2,259	5,605.0	163,857	396,954.2	272	635.8	238,719	577,669.1	253,528	613,792.1
3,000,000 to 4,000,000	1,920	6,601.5	69,570	239,002.0	236	881.8	106,919	367,512.5	114,747	394,604.5
4,000,000 to 5,000,000	967	4,278.3	28,752	126,671.3	138	601.2	50,700	224,466.1	55,662	246,731.8
5,000,000 to 6,000,000	942	5,044.1	18,468	99,677.0	51	276.9	35,512	192,131.6	38,155	206,482.5
6,000,000 to 7,000,000	578	3,753.2	9,550	61,244.7	66	415.7	20,062	129,255.9	21,718	139,930.4
7,000,000 to 8,000,000	661	4,912.3	7,562	56,439.7	36	272.0	16,010	119,726.1	17,289	129,214.8
8,000,000 to 9,000,000	356	2,984.5	5,580	47,193.2	12	103.7	12,368	104,617.0	13,461	113,907.8
9,000,000 to 10,000,000	325	3,057.9	3,965	37,344.5	14	133.5	8,885	83,861.4	9,492	89,592.0
10,000,000 and over	6,131	452,887.5	26,544	790,555.0	406	15,259.1	100,328	9,135,259.3	105,798	9,339,522.4
<b>TOTAL</b>	<b>135,811</b>	<b>517,331.6</b>	<b>58,093,083</b>	<b>9,443,867.1</b>	<b>227,443</b>	<b>39,435.9</b>	<b>65,125,428</b>	<b>19,764,519.4</b>	<b>66,132,602</b>	<b>20,266,870.8</b>

Source: Statistics & Data Warehouse Department, SBP

### 3.5 Province/Region and Categories of Deposit Holders\*

		(Billion Rupees)								
Provinces/ Regions	Category	Dec-2020			Jun-2021			Dec-2021 <sup>P</sup>		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign Constituents	14.33	338.45	352.77	19.20	389.12	408.32	25.66	476.70	502.35
	Government	209.99	2,202.98	2,412.97	94.75	2,706.21	2,800.96	77.28	2,918.56	2,995.84
	Non-Financial Public Sector Enterprises	48.67	1,093.09	1,141.76	8.57	1,265.52	1,274.09	9.54	1,329.67	1,339.21
	NBFCs & Financial Auxiliaries	10.41	727.34	737.74	6.07	862.02	868.09	3.35	1,007.68	1,011.04
	Private Sector (Business)	292.22	3,415.80	3,708.02	332.69	3,912.64	4,245.33	321.42	4,096.37	4,417.80
	Trust Funds & Non Profit Organizations	10.08	439.82	449.90	10.11	445.47	455.58	11.51	505.83	517.33
	Personal/Individuals	1,447.14	7,040.98	8,488.13	1,477.20	7,558.29	9,035.50	1,520.83	7,923.03	9,443.87
	Others	7.30	32.33	39.64	10.07	37.10	47.17	7.30	32.14	39.44
	<b>Total</b>	<b>2,040.14</b>	<b>15,290.80</b>	<b>17,330.93</b>	<b>1,958.67</b>	<b>17,176.37</b>	<b>19,135.04</b>	<b>1,976.89</b>	<b>18,289.98</b>	<b>20,266.87</b>
<b>Punjab</b>	Foreign Constituents	11.09	114.27	125.36	14.58	138.43	153.02	19.25	172.77	192.02
	Government	52.87	1,102.63	1,155.51	19.85	1,146.62	1,166.47	17.70	1,237.27	1,254.97
	Non-Financial Public Sector Enterprises	23.27	398.03	421.30	2.65	523.07	525.72	2.51	481.79	484.30
	NBFCs & Financial Auxiliaries	6.07	74.33	80.40	1.73	66.15	67.88	0.71	84.98	85.69
	Private Sector (Business)	164.34	1,424.81	1,589.15	189.20	1,725.98	1,915.17	192.82	1,743.17	1,935.99
	Trust Funds & Non Profit Organizations	4.81	162.69	167.50	4.99	161.33	166.32	6.75	172.66	179.41
	Personal/Individuals	788.91	3,481.48	4,270.39	839.26	3,739.27	4,578.53	848.33	3,952.28	4,800.62
	Others	2.62	11.15	13.77	1.00	11.70	12.70	1.37	8.55	9.92
	<b>Total</b>	<b>1,053.99</b>	<b>6,769.40</b>	<b>7,823.38</b>	<b>1,073.26</b>	<b>7,512.55</b>	<b>8,585.81</b>	<b>1,089.43</b>	<b>7,853.49</b>	<b>8,942.92</b>
<b>Sindh</b>	Foreign Constituents	0.23	157.63	157.86	0.33	180.69	181.02	0.28	226.50	226.78
	Government	47.98	339.79	387.78	20.20	377.04	397.24	11.50	460.67	472.17
	Non-Financial Public Sector Enterprises	3.39	424.58	427.97	4.00	433.06	437.06	4.96	476.93	481.89
	NBFCs & Financial Auxiliaries	2.76	626.11	628.87	2.52	756.19	758.71	1.06	871.62	872.68
	Private Sector (Business)	44.80	1,343.16	1,387.95	55.56	1,456.58	1,512.13	57.30	1,613.14	1,670.43
	Trust Funds & Non Profit Organizations	2.40	165.86	168.25	1.50	185.70	187.20	1.56	241.85	243.41
	Personal/Individuals	142.69	2,182.13	2,324.82	131.87	2,321.47	2,453.34	130.56	2,376.90	2,507.45
	Others	1.81	7.42	9.23	0.34	5.56	5.90	0.10	6.37	6.47
	<b>Total</b>	<b>246.06</b>	<b>5,246.68</b>	<b>5,492.74</b>	<b>216.33</b>	<b>5,716.27</b>	<b>5,932.60</b>	<b>207.31</b>	<b>6,273.97</b>	<b>6,481.28</b>
<b>Khyber Pakhtunkhwa</b>	Foreign Constituents	1.42	8.47	9.90	2.31	9.02	11.34	3.33	10.81	14.14
	Government	34.77	302.32	337.09	13.15	379.80	392.95	17.47	360.72	378.19
	Non-Financial Public Sector Enterprises	4.70	27.02	31.71	0.59	28.96	29.55	0.53	25.55	26.07
	NBFCs & Financial Auxiliaries	0.14	3.28	3.42	0.25	3.18	3.44	0.03	2.49	2.51
	Private Sector (Business)	39.49	117.96	157.45	35.24	131.08	166.32	30.15	126.98	157.14
	Trust Funds & Non Profit Organizations	1.47	18.03	19.49	2.00	8.68	10.68	1.47	8.14	9.60
	Personal/Individuals	227.18	500.44	727.62	243.23	534.42	777.65	269.46	607.62	877.08
	Others	1.01	9.78	10.79	1.18	12.82	14.00	0.95	10.24	11.18
	<b>Total</b>	<b>310.18</b>	<b>987.29</b>	<b>1,297.47</b>	<b>297.95</b>	<b>1,107.97</b>	<b>1,405.92</b>	<b>323.38</b>	<b>1,152.53</b>	<b>1,475.91</b>
<b>Balochistan</b>	Foreign Constituents	0.02	0.46	0.48	0.01	0.52	0.53	0.02	0.92	0.94
	Government	44.60	94.24	138.84	20.68	105.98	126.66	16.61	119.25	135.86
	Non-Financial Public Sector Enterprises	11.95	21.79	33.74	0.72	17.86	18.59	0.81	13.46	14.27
	NBFCs & Financial Auxiliaries	0.41	0.18	0.59	0.00	0.06	0.06	0.00	0.64	0.64
	Private Sector (Business)	14.13	50.96	65.08	14.02	66.81	80.83	15.97	65.92	81.88
	Trust Funds & Non Profit Organizations	0.28	4.21	4.49	0.28	3.83	4.11	0.11	3.79	3.90
	Personal/Individuals	91.65	132.36	224.01	50.55	148.75	199.30	56.41	148.37	204.78
	Others	1.56	0.39	1.95	7.24	0.56	7.80	3.61	0.70	4.30
	<b>Total</b>	<b>164.57</b>	<b>304.59</b>	<b>469.17</b>	<b>93.50</b>	<b>344.37</b>	<b>437.87</b>	<b>93.54</b>	<b>353.04</b>	<b>446.58</b>
<b>Islamabad</b>	Foreign Constituents	0.18	53.35	53.53	0.27	55.94	56.21	0.32	60.39	60.71
	Government	2.68	327.86	330.53	9.81	653.34	663.15	4.08	701.87	705.94
	Non-Financial Public Sector Enterprises	0.03	220.89	220.92	0.00	259.10	259.10	0.25	325.50	325.75
	NBFCs & Financial Auxiliaries	0.00	17.98	17.98	0.00	23.65	23.65	0.25	35.40	35.65
	Private Sector (Business)	3.76	444.92	448.68	3.40	496.20	499.60	2.44	506.32	508.76
	Trust Funds & Non Profit Organizations	0.26	87.09	87.35	0.54	84.03	84.57	0.81	77.64	78.45
	Personal/Individuals	17.72	537.96	555.68	20.62	596.39	617.00	17.80	604.47	622.28
	Others	0.03	2.61	2.64	0.19	5.93	6.12	0.52	6.12	6.64
	<b>Total</b>	<b>24.65</b>	<b>1,692.65</b>	<b>1,717.30</b>	<b>34.83</b>	<b>2,174.56</b>	<b>2,209.40</b>	<b>26.48</b>	<b>2,317.71</b>	<b>2,344.19</b>
<b>FATA</b>	Foreign Constituents	0.05	0.25	0.30	0.05	0.11	0.17	0.19	0.02	0.21
	Government	2.35	0.28	2.63	3.77	1.98	5.75	2.90	0.32	3.22
	Non-Financial Public Sector Enterprises	0.27	0.17	0.44	0.09	0.05	0.14	0.03	0.05	0.08
	NBFCs & Financial Auxiliaries	0.00	0.06	0.06	0.03	0.02	0.05	0.00	0.04	0.04
	Private Sector (Business)	3.58	1.73	5.31	3.97	1.81	5.78	3.91	0.88	4.80
	Trust Funds & Non Profit Organizations	0.02	0.03	0.05	0.01	0.04	0.06	0.02	0.03	0.05
	Personal/Individuals	18.40	9.75	28.15	18.36	9.82	28.17	21.90	8.80	30.70
	Others	0.22	-	0.22	0.11	0.27	0.38	0.57	0.13	0.70
	<b>Total</b>	<b>24.88</b>	<b>12.26</b>	<b>37.14</b>	<b>26.37</b>	<b>14.11</b>	<b>40.48</b>	<b>29.51</b>	<b>10.27</b>	<b>39.78</b>

\* End Position.

### 3.5 Province/Region and Categories of Deposits Holders\*

(Billion Rupees)

Provinces/ Regions	Category	Dec-2020			Jun-2021			Dec-2021 <sup>F</sup>		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign Constituents	0.01	0.10	0.11	0.01	0.14	0.15	0.03	0.11	0.14
	Government	8.84	8.97	17.82	5.88	20.18	26.06	5.42	18.55	23.96
	Non-Financial Public Sector Enterprises	0.09	0.29	0.38	0.15	2.61	2.76	0.12	4.94	5.06
	NBFCs & Financial Auxiliaries	0.69	2.19	2.88	1.51	5.58	7.09	1.26	3.88	5.14
	Private Sector (Business)	8.65	5.12	13.77	19.39	6.37	25.76	2.55	9.21	11.77
	Trust Funds & Non Profit Organizations	0.17	0.51	0.69	0.13	0.40	0.52	0.15	0.53	0.68
	Personal/Individuals	11.06	20.18	31.24	14.02	24.81	38.82	14.82	27.55	42.37
	Others	0.06	0.03	0.09	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>29.57</b>	<b>37.40</b>	<b>66.97</b>	<b>41.09</b>	<b>60.07</b>	<b>101.16</b>	<b>24.35</b>	<b>64.77</b>	<b>89.12</b>
<b>AJK</b>	Foreign Constituents	1.32	3.91	5.23	1.63	4.27	5.90	2.24	5.17	7.41
	Government	15.90	26.89	42.78	1.41	21.28	22.69	1.61	19.92	21.53
	Non-Financial Public Sector Enterprises	4.98	0.33	5.31	0.36	0.81	1.18	0.34	1.46	1.80
	NBFCs & Financial Auxiliaries	0.34	3.21	3.55	0.03	7.18	7.21	0.04	8.64	8.68
	Private Sector (Business)	13.48	27.15	40.62	11.93	27.82	39.75	16.28	30.74	47.03
	Trust Funds & Non Profit Organizations	0.69	1.40	2.09	0.67	1.46	2.13	0.64	1.19	1.83
	Personal/Individuals	149.54	176.67	326.21	159.31	183.37	342.67	161.55	197.04	358.59
	Others	0.00	0.96	0.96	0.00	0.26	0.27	0.18	0.03	0.21
	<b>Total</b>	<b>186.24</b>	<b>240.52</b>	<b>426.76</b>	<b>175.34</b>	<b>246.46</b>	<b>421.80</b>	<b>182.89</b>	<b>264.20</b>	<b>447.08</b>

\* End Position.

Source: Statistics & Data Warehouse Department, SBP

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

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

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

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

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

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

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

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

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

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

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



### 3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

( End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)	2019		2020				2021			
	Dec		Jun		Dec <sup>R</sup>		Jun		Dec <sup>P</sup>	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	5,950,352	14,744.7	8,350,635	12,426.5	9,079,148	15,664.7	9,116,493	10,893.6	9,991,862	9,661.1
5,000 to 10,000	1,523,803	11,381.9	1,595,595	11,888.7	1,277,744	9,539.2	1,217,223	8,992.1	1,244,647	9,004.9
10,000 to 20,000	3,380,173	51,612.4	2,767,189	41,701.3	3,122,800	46,494.5	3,009,107	45,644.1	2,494,953	37,831.1
20,000 to 25,000	1,639,634	36,918.7	1,468,791	33,122.4	1,419,046	31,931.5	1,479,371	33,321.1	1,289,468	29,124.0
25,000 to 30,000	1,734,693	47,854.5	1,664,607	45,636.8	1,529,173	42,166.2	1,489,612	41,078.2	1,441,899	39,633.5
30,000 to 40,000	3,705,949	130,342.5	3,135,150	109,740.1	3,165,465	110,805.6	2,947,450	103,636.2	3,174,256	110,845.2
40,000 to 50,000	4,078,923	183,156.5	3,669,565	165,754.3	3,474,711	156,568.3	3,258,715	146,708.3	3,391,778	153,161.8
50,000 to 60,000	3,608,220	198,160.6	3,397,349	186,565.4	3,598,944	197,149.3	3,469,343	190,320.0	3,658,594	201,696.8
60,000 to 70,000	3,330,444	216,097.1	3,233,964	210,026.4	3,298,029	213,998.0	3,223,627	209,871.1	3,537,373	229,420.5
70,000 to 80,000	2,873,331	214,981.2	3,064,749	229,715.7	2,857,671	214,111.3	2,998,733	224,736.0	3,114,897	233,375.0
80,000 to 90,000	2,599,650	220,971.9	2,568,926	218,029.2	2,672,936	227,255.2	2,605,290	221,056.5	2,863,458	242,806.2
90,000 to 100,000	2,286,372	216,904.0	2,338,936	221,957.8	2,191,653	208,000.9	2,428,098	230,353.4	2,541,456	241,209.9
100,000 to 200,000	12,224,834	1,710,058.4	12,664,882	1,779,428.9	13,359,338	1,888,240.5	13,652,645	1,933,344.9	14,387,524	2,034,904.8
200,000 to 300,000	3,750,906	907,305.9	4,295,092	1,036,952.9	4,788,070	1,155,503.6	5,215,363	1,262,754.1	5,532,669	1,341,821.1
300,000 to 400,000	1,669,253	575,588.3	1,911,081	657,442.6	2,121,827	730,611.3	2,329,718	800,215.7	2,496,241	858,278.8
400,000 to 500,000	851,818	378,532.8	968,142	432,004.4	1,056,104	471,480.1	1,152,894	513,108.5	1,338,324	594,335.4
500,000 to 600,000	483,519	263,711.6	573,898	312,899.4	642,040	349,808.0	747,097	406,994.1	829,755	452,058.6
600,000 to 700,000	320,378	206,799.3	380,846	245,694.7	431,223	278,925.8	501,572	324,251.7	514,200	332,458.7
700,000 to 800,000	211,923	158,341.8	265,686	198,584.4	289,014	215,580.7	326,042	243,535.7	348,572	260,838.2
800,000 to 900,000	176,690	149,456.1	201,609	170,629.3	210,985	178,880.3	244,487	207,126.9	250,977	212,635.3
900,000 to 1,000,000	133,229	126,303.7	162,622	153,769.5	174,154	165,097.6	185,351	175,830.5	196,986	186,865.5
1,000,000 to 2,000,000	585,482	810,823.7	686,458	946,987.0	729,204	1,000,061.6	790,068	1,083,976.6	862,863	1,181,126.1
2,000,000 to 3,000,000	179,966	435,207.4	212,188	512,062.2	229,131	550,186.0	250,165	606,981.5	253,528	613,792.1
3,000,000 to 4,000,000	73,871	253,023.7	90,113	309,557.5	97,854	334,220.5	110,238	376,454.8	114,747	394,604.5
4,000,000 to 5,000,000	38,082	169,840.3	49,798	221,306.1	49,439	220,073.4	60,089	267,379.4	55,662	246,731.8
5,000,000 to 6,000,000	28,000	151,169.5	39,819	213,776.4	36,352	196,354.7	49,382	266,436.4	38,155	206,482.5
6,000,000 to 7,000,000	15,485	99,998.9	22,561	144,721.2	21,459	138,395.5	28,916	186,811.9	21,718	139,930.4
7,000,000 to 8,000,000	14,395	107,728.6	14,967	111,533.4	15,212	113,796.0	20,067	149,885.7	17,289	129,214.8
8,000,000 to 9,000,000	10,025	84,999.7	13,258	112,288.3	11,568	97,949.3	14,869	125,845.2	13,461	113,907.8
9,000,000 to 10,000,000	7,966	75,341.2	9,830	92,844.5	8,904	84,400.4	12,616	119,349.1	9,492	89,592.0
10,000,000 and over	83,680	6,436,761.9	92,205	7,066,342.2	93,943	7,687,685.1	101,161	8,618,145.2	105,798	9,339,522.4
<b>TOTAL</b>	<b>57,571,046</b>	<b>14,644,118.8</b>	<b>59,910,511</b>	<b>16,205,389.5</b>	<b>62,053,141</b>	<b>17,330,934.8</b>	<b>63,035,802</b>	<b>19,135,038.6</b>	<b>66,132,602</b>	<b>20,266,870.8</b>

Source: Statistics & Data Warehouse Department, SBP

Note:-

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

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2019		2020				2021			
	Dec		Jun		Dec		Jun <sup>R</sup>		Dec <sup>P</sup>	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	110,930	460.3	88,570	313.2	76,831	417.0	132,600	506.3	65,210	182.4
10,000 to 20,000	41,290	541.1	633,598	10,319.8	418,698	7,575.6	193,955	2,999.3	329,436	5,901.5
20,000 to 25,000	441,122	8,933.7	56,943	1,284.5	376,285	8,746.5	719,629	15,532.4	591,260	13,568.7
25,000 to 30,000	29,679	816.3	52,171	1,444.8	191,028	5,048.8	99,684	2,772.4	87,084	2,274.9
30,000 to 40,000	234,725	7,621.8	329,166	11,186.2	83,863	2,897.7	124,401	4,612.7	247,497	8,238.4
40,000 to 50,000	259,087	12,013.6	215,522	9,638.5	272,837	12,268.0	181,704	8,210.9	90,630	4,018.9
50,000 to 60,000	134,227	7,487.0	78,449	4,266.9	156,761	8,314.4	162,751	8,632.3	160,744	8,488.1
60,000 to 70,000	53,390	3,436.9	61,880	3,978.1	42,636	2,777.1	54,561	3,558.9	72,299	4,652.5
70,000 to 80,000	82,811	6,067.0	34,851	2,637.9	131,162	9,918.3	45,637	3,387.0	51,060	3,786.4
80,000 to 90,000	28,752	2,468.7	53,393	4,566.8	77,763	6,600.3	52,796	4,517.5	55,709	4,726.7
90,000 to 100,000	53,828	5,148.6	54,716	5,204.8	75,509	7,162.3	68,866	6,601.0	49,995	4,769.9
100,000 to 200,000	765,536	112,356.9	750,359	112,570.5	653,415	96,861.3	762,642	106,349.6	614,146	87,984.3
200,000 to 300,000	456,229	108,252.4	431,500	104,285.3	348,982	84,629.9	366,549	88,646.1	377,286	90,032.6
300,000 to 400,000	165,554	57,299.7	148,298	51,517.0	146,827	51,096.8	157,384	54,432.8	130,693	44,643.2
400,000 to 500,000	148,670	67,085.7	86,439	38,642.7	158,547	71,167.8	128,799	57,743.5	117,002	52,810.3
500,000 to 600,000	81,304	44,494.3	76,675	41,880.1	83,107	45,540.2	75,192	40,762.2	79,421	43,169.7
600,000 to 700,000	82,843	53,599.3	51,851	33,397.1	100,596	65,666.1	51,227	33,221.4	76,644	49,898.7
700,000 to 800,000	60,677	45,385.2	61,027	45,494.8	66,175	49,264.6	65,201	49,515.0	133,475	101,909.6
800,000 to 900,000	42,809	36,359.8	39,067	33,011.1	42,950	36,323.6	51,825	44,082.4	64,722	54,898.2
900,000 to 1,000,000	31,660	30,037.2	40,346	38,114.1	32,974	31,418.0	32,777	31,147.6	58,511	56,053.0
1,000,000 to 2,000,000	114,500	157,976.7	136,833	184,149.9	140,938	197,235.7	188,823	264,387.7	234,560	326,860.8
2,000,000 to 3,000,000	43,020	104,439.6	35,689	86,334.7	42,261	103,722.2	57,028	140,368.0	65,405	158,851.7
3,000,000 to 4,000,000	20,404	69,920.4	18,033	63,505.1	20,594	71,369.0	23,691	81,985.9	23,855	82,276.7
4,000,000 to 5,000,000	12,899	58,321.9	13,969	63,603.7	16,346	72,730.3	17,540	79,498.1	18,471	83,710.0
5,000,000 to 6,000,000	7,956	43,301.5	8,317	45,608.3	10,173	55,738.8	11,222	60,608.7	14,388	77,276.5
6,000,000 to 7,000,000	6,774	44,056.6	5,248	34,053.3	5,928	38,293.0	7,382	47,642.9	7,115	46,115.3
7,000,000 to 8,000,000	4,889	36,622.9	5,236	39,185.6	5,254	39,238.2	4,708	35,370.0	5,874	44,138.6
8,000,000 to 9,000,000	3,826	32,459.9	3,777	32,018.7	3,722	31,501.1	4,317	36,618.7	4,180	35,363.7
9,000,000 to 10,000,000	3,891	37,182.2	3,599	34,453.3	3,847	36,806.6	4,722	45,085.7	4,678	44,767.9
10,000,000 to 100,000,000	37,021	1,134,052.3	38,419	1,171,472.1	41,817	1,287,734.1	43,905	1,325,947.4	50,641	1,548,930.1
100,000,000 to 500,000,000	7,560	1,616,216.7	7,687	1,649,783.5	7,946	1,674,631.3	8,120	1,722,062.6	9,085	1,946,511.8
500,000,000 and above	2,119	4,046,502.9	2,087	4,005,540.1	2,095	4,030,820.4	2,275	4,284,014.9	2,510	4,773,535.3
<b>TOTAL</b>	<b>3,569,982</b>	<b>7,990,919.1</b>	<b>3,623,715</b>	<b>7,963,462.7</b>	<b>3,837,867</b>	<b>8,243,515.2</b>	<b>3,901,913</b>	<b>8,690,821.7</b>	<b>3,893,586</b>	<b>9,810,346.2</b>

Source: Statistics & Data Warehouse Department, SBP

Note: -

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

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

(End of Period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2019		2020				2021			
	Dec		Jun		Dec		Jun <sup>R</sup>		Dec <sup>P</sup>	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	85,483	381.9	57,696	239.7	46,270	337.4	95,471	406.2	39,573	114.2
10,000 to 20,000	32,599	420.0	628,605	10,242.9	412,935	7,491.9	187,358	2,889.3	322,477	5,791.2
20,000 to 25,000	435,369	8,807.5	50,266	1,137.4	368,862	8,579.1	715,679	15,443.7	585,143	13,429.5
25,000 to 30,000	26,538	727.6	45,418	1,253.0	179,448	4,734.0	93,538	2,604.6	73,616	1,913.8
30,000 to 40,000	223,524	7,227.7	321,028	10,901.0	67,924	2,343.9	120,340	4,466.9	239,405	7,957.1
40,000 to 50,000	253,986	11,785.8	211,128	9,438.6	260,921	11,735.5	175,174	7,907.3	84,555	3,746.1
50,000 to 60,000	127,141	7,100.6	73,935	4,023.2	144,777	7,661.4	157,041	8,320.4	157,072	8,289.9
60,000 to 70,000	45,781	2,931.6	58,055	3,731.7	33,028	2,159.4	46,667	3,047.0	68,101	4,382.2
70,000 to 80,000	76,275	5,577.3	28,887	2,189.2	119,105	9,015.4	28,600	2,113.2	44,096	3,262.4
80,000 to 90,000	21,711	1,869.3	45,327	3,879.7	65,116	5,530.9	31,852	2,729.7	45,533	3,862.7
90,000 to 100,000	42,266	4,051.8	43,936	4,177.8	61,894	5,864.7	43,808	4,199.0	35,608	3,391.1
100,000 to 200,000	460,608	64,656.0	457,002	67,716.8	378,371	55,827.7	505,270	69,131.0	368,952	50,934.1
200,000 to 300,000	232,242	54,719.0	215,287	52,255.7	164,689	39,709.4	208,661	49,932.6	198,201	46,579.1
300,000 to 400,000	79,608	27,922.7	76,938	27,193.6	87,709	31,058.0	85,727	29,932.6	65,315	22,408.1
400,000 to 500,000	132,309	59,905.3	66,982	30,081.7	135,757	61,043.0	104,338	46,925.1	95,907	43,505.3
500,000 to 600,000	75,385	41,245.4	68,189	37,249.6	74,178	40,692.2	67,692	36,740.8	73,231	39,814.8
600,000 to 700,000	76,609	49,554.7	48,015	30,962.7	96,849	63,227.1	48,706	31,609.2	74,625	48,606.9
700,000 to 800,000	58,572	43,848.9	60,299	44,952.3	63,898	47,580.5	63,742	48,421.5	131,769	100,643.5
800,000 to 900,000	42,302	35,929.4	38,504	32,531.5	41,105	34,751.2	50,141	42,658.1	63,321	53,707.3
900,000 to 1,000,000	31,285	29,677.0	39,889	37,671.6	31,997	30,490.4	32,069	30,482.2	57,510	55,117.0
1,000,000 to 2,000,000	113,031	156,029.4	135,143	181,713.2	136,268	190,545.8	186,854	261,566.2	233,135	324,924.5
2,000,000 to 3,000,000	42,695	103,646.4	35,331	85,446.8	41,390	101,646.3	56,430	138,901.5	64,988	157,845.4
3,000,000 to 4,000,000	20,174	69,139.5	17,773	62,649.5	20,338	70,497.7	23,422	81,058.3	23,695	81,728.1
4,000,000 to 5,000,000	12,837	58,045.8	13,878	63,210.7	16,210	72,115.9	17,437	79,037.0	18,358	83,200.8
5,000,000 to 6,000,000	7,869	42,832.8	8,308	45,560.2	10,078	55,225.3	11,173	60,347.0	14,324	76,926.6
6,000,000 to 7,000,000	6,738	43,821.3	5,197	33,723.0	5,907	38,156.7	7,329	47,299.7	7,105	46,050.8
7,000,000 to 8,000,000	4,847	36,301.1	5,215	39,027.3	5,229	39,053.1	4,662	35,031.4	5,829	43,801.6
8,000,000 to 9,000,000	3,802	32,254.6	3,761	31,885.1	3,709	31,390.6	4,292	36,403.8	4,170	35,275.6
9,000,000 to 10,000,000	3,877	37,047.9	3,571	34,189.6	3,828	36,626.7	4,704	44,914.7	4,660	44,597.6
10,000,000 to 100,000,000	36,945	1,132,381.8	38,337	1,170,031.8	41,730	1,286,170.5	43,801	1,324,015.2	50,560	1,547,437.5
100,000,000 to 500,000,000	7,559	1,616,074.5	7,686	1,649,633.9	7,945	1,674,486.6	8,119	1,721,917.3	9,084	1,946,377.1
500,000,000 and above	2,118	4,045,650.9	2,086	4,004,590.1	2,094	4,029,990.4	2,274	4,283,014.9	2,510	4,773,535.3
<b>TOTAL</b>	<b>2,822,085</b>	<b>7,831,565.7</b>	<b>2,911,672</b>	<b>7,813,491.0</b>	<b>3,129,559</b>	<b>8,095,738.4</b>	<b>3,232,371</b>	<b>8,553,467.4</b>	<b>3,262,428</b>	<b>9,679,157.0</b>

Source: Statistics & Data Warehouse Department, SBP

### 3.9 Classification of Scheduled Banks' Advances

#### by Size of Accounts and Borrowers

As on 31<sup>st</sup> December, 2021(Provisional)

(Million Rupees)

SIZE OF ACCOUNTS (Rs.) (000)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less than 10	-	-	9	0.0	17	-	33	0.0	40,064	80.4	5	0.0	20,180	94.0	4,902	7.9	65,210	182.4
10 to 20	-	-	-	-	-	-	1	0.0	39,706	521.0	-	-	289,635	5,379.1	94	1.3	329,436	5,901.5
20 to 25	-	-	-	-	-	-	1	0.0	11,682	261.4	-	-	579,539	13,306.3	38	0.9	591,260	13,568.7
25 to 30	-	-	-	-	-	-	1	0.0	17,744	480.8	-	-	69,281	1,792.5	58	1.6	87,084	2,274.9
30, to 40,	-	-	-	-	-	-	1	0.0	11,557	402.9	-	-	235,815	7,831.0	124	4.4	247,497	8,238.4
40 to 50	-	-	-	-	-	-	7	0.3	18,707	828.2	-	-	71,872	3,188.5	44	1.9	90,630	4,018.9
50 to 60	-	-	-	-	3	0.2	-	-	16,827	894.6	-	-	143,822	7,588.1	92	5.2	160,744	8,488.1
60 to 70	-	-	-	-	6	0.4	1	0.1	16,270	1,034.8	-	-	56,016	3,616.8	6	0.4	72,299	4,652.5
70 to 80	-	-	-	-	9	0.7	6	0.5	18,706	1,407.3	-	-	32,315	2,376.2	24	1.8	51,060	3,786.4
80 to 90	-	-	-	-	11	1.0	-	-	22,707	1,922.7	-	-	32,959	2,800.3	32	2.7	55,709	4,726.7
90 to 100	-	-	-	-	7	0.6	1	0.1	19,368	1,846.4	-	-	30,619	2,922.7	-	-	49,995	4,769.9
100 to 200	-	-	-	-	27	4.1	16	2.2	333,082	48,032.3	-	-	280,985	39,940.2	36	5.4	614,146	87,984.3
200 to 300	-	-	-	-	62	14.1	38	9.3	235,818	57,011.6	13	2.8	141,307	32,983.6	48	11.2	377,286	90,032.6
300 to 400	-	-	16	5.1	14	4.7	3	1.2	89,678	30,393.2	9	2.9	40,958	14,230.8	15	5.3	130,693	44,643.2
400 to 500	-	-	-	-	8	3.5	50	21.3	37,939	16,861.5	1	0.4	78,998	35,920.8	6	2.9	117,002	52,810.3
500 to 600	-	-	-	-	3	1.7	29	15.3	23,455	12,696.8	1	0.6	55,930	30,453.7	3	1.7	79,421	43,169.7
600 to 700	-	-	1	0.7	2	1.3	23	14.7	13,572	8,799.2	1	0.7	63,036	41,076.2	9	5.8	76,644	49,989.7
700 to 800	-	-	6	4.5	1	0.7	17	12.2	15,526	11,571.3	3	2.4	117,875	90,283.2	47	35.2	133,475	101,909.6
800 to 900	-	-	-	-	1	0.9	27	22.5	22,336	18,895.7	-	-	42,353	35,975.0	5	4.2	64,722	54,898.2
900 to 1,000	-	-	-	-	-	-	12	11.4	31,956	30,775.6	-	-	26,534	25,257.4	9	8.6	58,511	56,053.0
1,000 to 2,000	1	1.8	3	4.8	20	28.9	554	877.9	61,145	84,249.0	38	58.5	172,763	241,585.7	36	54.2	234,560	326,860.8
2,000 to 3,000	-	-	1	3.0	12	29.3	133	325.5	22,314	54,521.2	12	30.3	42,884	103,825.5	49	116.9	65,405	158,851.7
3,000 to 4,000	-	-	8	30.3	5	18.2	72	241.0	12,724	44,184.5	2	6.4	11,019	37,710.8	25	85.6	23,855	82,276.7
4,000 to 5,000	-	-	6	24.8	5	23.2	26	117.7	9,293	41,860.8	5	23.5	9,126	41,615.9	10	44.1	18,471	83,710.0
5,000 to 6,000	-	-	3	15.5	5	28.1	11	60.1	6,197	33,845.3	1	5.4	8,168	43,305.5	3	16.7	14,388	77,276.5
6,000 to 7,000	-	-	2	12.7	1	6.2	12	78.8	4,512	29,286.1	-	-	2,588	16,731.5	-	-	7,115	46,115.3
7,000 to 8,000	6	43.5	-	-	-	-	12	89.2	4,605	34,620.9	4	29.6	1,247	9,355.4	-	-	5,874	44,138.6
8,000 to 9,000	-	-	-	-	2	17.5	5	42.6	3,235	27,357.7	-	-	935	7,920.1	3	25.8	4,180	35,363.7
9,000 to 10,000	-	-	-	-	3	27.8	3	28.8	3,832	36,705.8	20	185.3	818	7,801.7	2	18.6	4,678	44,767.9
10,000 to 100,000	-	-	46	1,823.8	342	14,129.4	175	6,020.3	46,150	1,444,792.2	94	3,624.3	3,828	78,328.1	6	212.0	50,641	1,548,930.1
100,000 to 500,000	-	-	37	10,496.3	214	57,370.0	146	36,098.1	8,621	1,829,367.6	14	3,982.6	46	7,243.9	7	1,953.3	9,085	1,946,511.8
500,000 and above	2	3,501.1	107	967,227.7	252	1,163,362.7	88	109,921.8	2,046	2,506,757.2	7	6,049.4	8	16,715.3	-	-	2,510	4,773,535.3
<b>TOTAL</b>	<b>9</b>	<b>3,546.5</b>	<b>245</b>	<b>979,649.0</b>	<b>1,032</b>	<b>1,235,075.0</b>	<b>1,504</b>	<b>154,012.9</b>	<b>1,221,374</b>	<b>6,412,266.2</b>	<b>230</b>	<b>14,004.9</b>	<b>2,663,459</b>	<b>1,009,156.1</b>	<b>5,733</b>	<b>2,635.6</b>	<b>3,893,586</b>	<b>9,810,346.2</b>

Source: Statistics & Data Warehouse Department, SBP

### 3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2020		2021				
	Dec	Jun			Dec <sup>F</sup>		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
<b>1. FOREIGN CONSTITUENTS</b>	<b>2,420.4</b>	<b>2,846.0</b>	<b>2,846.0</b>	<b>-</b>	<b>3,546.5</b>	<b>3,546.5</b>	<b>-</b>
<b>2. DOMESTIC CONSTITUENTS</b>	<b>8,241,094.8</b>	<b>8,687,975.7</b>	<b>8,550,621.3</b>	<b>137,354.3</b>	<b>9,806,799.8</b>	<b>9,675,610.5</b>	<b>131,189.3</b>
<b>I. GOVERNMENT</b>	<b>821,531.5</b>	<b>995,216.0</b>	<b>994,216.0</b>	<b>1,000.0</b>	<b>979,649.0</b>	<b>979,649.0</b>	<b>-</b>
a. Federal Government	277,732.8	287,364.5	287,364.5	-	364,404.4	364,404.4	-
01. Commodity Operations	201,087.0	210,913.3	210,913.3	-	281,777.3	281,777.3	-
02. Others	76,645.8	76,451.2	76,451.2	-	82,627.2	82,627.2	-
b. Provincial Governments	543,798.7	707,851.5	706,851.5	1,000.0	615,244.6	615,244.6	-
01. Commodity Operations	532,646.6	700,734.2	699,734.2	1,000.0	607,643.9	607,643.9	-
02. Others	11,152.1	7,117.4	7,117.4	-	7,600.7	7,600.7	-
c. Local Bodies	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	<b>1,138,214.2</b>	<b>1,104,543.4</b>	<b>1,104,543.4</b>	<b>-</b>	<b>1,235,075.0</b>	<b>1,235,075.0</b>	<b>-</b>
01. Agriculture, hunting and forestry	-	-	-	-	-	-	-
02. Services	773.4	807.7	807.7	-	786.6	786.6	-
03. Utilities	686,783.4	670,176.4	670,176.4	-	658,379.1	658,379.1	-
04. Transport, storage and communications	289,169.4	297,193.3	297,193.3	-	307,231.5	307,231.5	-
05. Manufacturing	81,121.9	69,980.7	69,980.7	-	89,231.4	89,231.4	-
06. Mining and Quarrying	-	-	-	-	-	-	-
07. Construction	11,908.9	11,995.0	11,995.0	-	15,940.4	15,940.4	-
08. Commerce and Trade	54,514.8	52,614.7	52,614.7	-	161,547.5	161,547.5	-
09. Others	13,942.4	1,775.7	1,775.7	-	1,958.5	1,958.5	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	<b>114,591.5</b>	<b>124,534.1</b>	<b>124,339.7</b>	<b>194.4</b>	<b>154,012.9</b>	<b>153,812.4</b>	<b>200.6</b>
01. Mutual Funds and AMCs	3,066.0	3,045.3	3,045.3	-	6,003.4	6,003.4	-
02. Insurance & Pension Funds	4,475.0	4,468.1	4,468.1	-	5,215.9	5,215.9	-
03. MFIs and DFIs	55,924.0	56,692.8	56,692.8	-	74,645.7	74,645.7	-
04. Stock Exchange & Brokerage Houses	14,642.7	16,893.0	16,893.0	-	19,351.3	19,351.3	-
05. Modarabas	4,009.4	3,647.9	3,647.9	-	4,566.6	4,566.6	-
06. Other NBFIs	32,474.3	39,787.1	39,592.7	194.4	44,230.0	44,029.5	200.6
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>5,362,494.8</b>	<b>5,559,655.7</b>	<b>5,425,820.8</b>	<b>133,834.9</b>	<b>6,412,266.2</b>	<b>6,283,497.3</b>	<b>128,768.9</b>
a. Agriculture, forestry and fishing	291,382.7	291,864.1	177,924.0	113,940.1	322,406.9	214,902.5	107,504.4
01. Crop and animal production, hunting and related service activities	289,803.6	290,384.4	176,490.5	113,893.9	320,640.1	213,186.6	107,453.5
i. Growing of Wheat, Rice, Sugar Cane & Cotton	129,892.4	138,334.5	95,568.8	42,765.7	159,314.0	119,971.9	39,342.1
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	22,999.5	21,258.2	5,550.2	15,708.0	18,254.8	5,255.9	12,998.9
iii. Growing of other fruits, vegetables and crops	7,762.3	7,702.1	6,613.7	1,088.5	9,078.8	7,996.8	1,082.1
iv. Raising of livestock and other related activities	96,094.6	95,050.7	49,036.6	46,014.1	99,538.0	52,955.9	46,582.1
v. Other agricultural support activities	33,051.4	28,035.4	19,717.8	8,317.6	34,451.0	27,002.6	7,448.4
vi. Hunting, trapping and related service activities	3.5	3.5	3.5	-	3.5	3.5	-
02 - Forestry and logging	91.1	87.0	80.1	6.9	81.5	69.6	11.9
03 - Fishing and aquaculture	1,488.0	1,392.8	1,353.4	39.3	1,685.3	1,646.3	39.0
b. Mining and quarrying	78,208.6	65,790.8	65,781.8	9.1	64,921.8	64,912.8	9.1
01. Mining of coal and lignite	33,114.8	36,783.4	36,783.4	..	39,511.5	39,511.5	..
02. Extraction of crude petroleum and natural gas	41,814.1	26,873.4	26,873.4	-	23,280.8	23,280.8	-
03. Mining of metal ores	673.9	375.1	375.1	-	588.5	588.5	-
04. Other mining and quarrying	2,573.3	1,727.7	1,718.6	9.0	1,511.5	1,502.5	9.0
05. Mining support service activities	32.6	31.3	31.3	-	29.5	29.5	-
c. Manufacturing	3,292,231.6	3,442,203.7	3,429,881.9	12,321.8	4,110,411.8	4,096,861.9	13,550.0
01. Manufacture of food products	778,938.8	886,748.5	875,728.9	11,019.5	935,046.3	922,813.8	12,232.5
02. Manufacture of beverages	28,244.2	26,429.1	26,402.0	27.1	35,790.8	35,764.8	26.0
03. Manufacture of tobacco products	1,174.4	3,023.1	2,977.4	45.7	3,629.5	3,580.6	48.9
04. Manufacture of textiles	1,087,303.8	1,060,776.0	1,060,586.8	189.1	1,388,780.7	1,388,597.6	183.0
i. Preparation and spinning of textile fibers	399,432.2	352,944.8	352,930.6	14.2	460,536.7	460,536.3	0.4
ii. Weaving of textiles	202,314.8	215,340.7	215,267.5	73.3	283,338.4	283,246.8	91.7
iii. Finishing of textiles	180,289.9	194,948.0	194,938.2	9.8	264,356.0	264,346.2	9.8
iv. Manufacture of knitted and crocheted fabrics	36,203.2	39,920.8	39,880.1	40.7	46,552.4	46,511.7	40.7
v. Manufacture of made-up textile articles, except apparel	163,757.1	150,177.2	150,171.4	5.9	195,280.0	195,274.5	5.4
vi. Manufacture of carpets and rugs	2,477.5	2,233.9	2,223.0	10.9	2,119.1	2,116.2	2.9
vii. Manufacture of other textiles n.e.c.	102,829.2	105,210.5	105,176.2	34.3	136,597.9	136,565.8	32.1
05. Manufacture of wearing apparel	136,166.7	149,597.6	149,378.1	219.4	172,370.9	172,140.9	229.9
06. Manufacture of leather and related products	33,801.9	36,630.6	36,567.3	63.3	42,526.5	42,464.5	62.0
i. Tanning and dressing of leather; dressing and dyeing of fur	7,670.4	7,296.3	7,269.9	26.4	7,595.1	7,568.9	26.2
ii. Manufacture of luggage, handbags and the like, saddlery and harness	1,417.6	1,712.5	1,712.5	-	1,694.1	1,694.1	-
iii. Manufacture of footwear	24,713.9	27,621.9	27,584.9	36.9	33,237.3	33,201.4	35.9
a). Leather wear	21,727.7	24,107.1	24,070.5	36.7	27,759.1	27,723.3	35.9
b). Rubber and Plastic wear	2,986.2	3,514.7	3,514.5	0.3	5,478.2	5,478.1	..

### 3.10 Classification of Scheduled Banks' Advances

#### by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2020	2021					
	Dec	Jun <sup>R</sup>			Dec <sup>P</sup>		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	4,632.8	5,607.6	5,591.6	16.0	6,697.5	6,682.5	15.0
08. Manufacture of paper and paper products	42,756.6	49,988.8	49,947.0	41.8	74,965.7	74,921.6	44.1
09. Printing and reproduction of recorded media	14,950.2	15,971.0	15,950.3	20.7	12,907.3	12,886.8	20.5
10. Manufacture of coke and refined petroleum products	112,853.1	107,404.2	107,404.2	-	143,498.7	143,498.7	-
11. Manufacture of chemicals and chemical products	264,017.8	274,866.9	274,770.2	96.7	313,608.7	313,512.4	96.3
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	79,151.8	79,090.9	79,085.6	5.3	75,707.3	75,702.1	5.3
13. Manufacture of rubber and plastics products	45,889.9	51,071.8	51,014.8	57.0	73,951.4	73,892.9	58.5
14. Manufacture of other non-metallic mineral products	212,298.6	215,817.0	215,767.3	49.7	238,683.0	238,643.9	39.1
15. Manufacture of basic metals	177,294.4	192,457.1	192,285.7	171.4	250,231.2	250,055.1	176.2
16. Manufacture of fabricated metal products, except machinery and equipment	33,704.3	32,595.7	32,576.4	19.3	36,669.6	36,651.4	18.2
17. Manufacture of computer, electronic and optical products	4,603.8	3,590.0	3,587.1	2.9	6,165.3	6,157.5	7.7
18. Manufacture of electrical equipment	117,296.2	127,486.4	127,450.7	35.7	147,888.0	147,848.8	39.2
19. Manufacture of machinery and equipment	13,200.2	12,788.0	12,769.0	19.0	15,913.9	15,894.6	19.3
20. Manufacture of motor vehicles, trailers and semi-trailers	43,929.5	46,080.3	46,070.7	9.5	65,294.5	65,287.4	7.1
21. Manufacture of other transport equipment	13,778.8	18,491.8	18,491.4	0.4	21,444.9	21,444.6	0.3
22. Manufacture of furniture	3,884.6	3,461.6	3,381.4	80.2	4,167.9	4,084.5	83.4
23 Other manufacturing	41,994.6	41,861.1	41,729.1	132.0	44,078.2	43,940.9	137.3
24. Repair and installation of machinery and equipment	364.7	368.7	368.7	-	394.3	394.3	-
d. Electricity, gas, steam and air conditioning supply	532,076.2	558,562.7	558,540.0	22.7	587,622.0	587,604.1	17.9
e. Water supply; sewerage, waste management and remediation activities	23,204.2	24,150.4	24,148.9	1.4	29,072.2	29,070.9	1.3
f. Construction	145,073.6	153,525.4	153,218.5	306.8	185,191.0	184,913.3	277.8
01. Construction of buildings	87,957.9	106,380.7	106,131.6	249.1	140,259.0	140,026.0	233.0
02. Civil engineering	55,809.6	45,600.8	45,543.0	57.8	42,078.8	42,034.0	44.8
03. Specialized construction activities	1,306.2	1,543.9	1,543.9	-	2,853.2	2,853.2	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	437,793.8	432,401.8	428,357.6	4,044.3	484,151.9	480,105.2	4,046.7
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	27,192.7	28,777.3	28,366.8	410.4	34,909.0	34,506.3	402.7
02. Wholesale trade, except of motor vehicles and motorcycles	247,996.4	239,884.5	239,663.8	220.7	280,224.2	280,009.9	214.3
03. Retail trade, except of motor vehicles and motorcycles	162,604.8	163,740.1	160,326.9	3,413.2	169,018.7	165,588.9	3,429.7
h. Transportation and storage	119,825.0	113,663.6	110,978.9	2,684.6	125,039.4	122,203.9	2,835.6
i. Accommodation and food service activities	43,058.7	42,888.2	42,735.4	152.8	42,902.1	42,752.6	149.4
j. Information and communication	160,045.3	174,550.7	174,511.9	38.8	196,378.7	196,337.6	41.1
k. Real estate activities	24,868.8	30,892.2	30,891.4	0.8	34,655.0	34,654.1	0.8
l. Professional, scientific and technical activities	51,611.2	48,700.0	48,690.9	9.1	47,873.8	47,865.2	8.6
m. Administrative and support service activities	56,148.8	59,839.6	59,718.0	121.6	58,850.6	58,714.0	136.6
n. Education	31,436.0	32,301.4	32,194.6	106.8	38,692.1	38,573.2	118.9
o. Human health and social work activities	18,082.3	19,890.1	19,853.9	36.2	19,626.6	19,591.7	34.9
p. Arts, entertainment and recreation	3,307.6	3,099.2	3,091.3	7.9	3,111.1	3,103.8	7.3
q. Other service activities	54,140.2	65,331.7	65,301.7	30.0	61,359.0	61,330.4	28.6
<b>V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS</b>	<b>19,281.7</b>	<b>15,023.1</b>	<b>14,988.1</b>	<b>35.0</b>	<b>14,004.9</b>	<b>13,978.9</b>	<b>26.0</b>
<b>VI. PERSONAL</b>	<b>783,094.1</b>	<b>885,860.4</b>	<b>883,892.8</b>	<b>1,967.7</b>	<b>1,009,156.1</b>	<b>1,007,265.4</b>	<b>1,890.8</b>
a. Bank Employees	163,675.7	177,131.0	175,191.5	1,939.5	193,081.8	191,219.5	1,862.2
b. Consumer Financing	618,612.1	707,916.6	707,888.5	28.1	815,379.6	815,351.0	28.5
01. For house building	86,184.2	103,630.8	103,630.8	-	143,802.1	143,802.1	-
02. For transport i.e., purchase of car etc	256,386.2	308,095.7	308,092.1	3.6	353,639.0	353,636.7	2.3
03. Credit cards	51,493.7	55,073.6	55,073.6	-	65,143.5	65,143.5	-
04. Consumers durable	6,206.7	6,080.5	6,072.7	7.8	7,809.1	7,801.2	7.8
05. Personal loans	218,341.3	235,036.0	235,019.3	16.8	244,985.9	244,967.5	18.4
c. Other	806.4	812.8	812.8	-	694.8	694.8	-
<b>VII. OTHER</b>	<b>1,887.1</b>	<b>3,142.9</b>	<b>2,820.6</b>	<b>322.4</b>	<b>2,635.6</b>	<b>2,332.5</b>	<b>303.0</b>
<b>TOTAL</b>	<b>8,243,515.2</b>	<b>8,690,821.7</b>	<b>8,553,467.4</b>	<b>137,354.3</b>	<b>9,810,346.2</b>	<b>9,679,157.0</b>	<b>131,189.3</b>

Source: Statistics & Data Warehouse Department, SBP



### 3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2020		2021				
	Dec	Jun			Dec <sup>P</sup>		
		All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks
06. Wool and Goat Hair	7.0	3.7	3.7	-	1.5	1.5	-
07. Hides and Skins	2,787.4	2,768.9	2,768.9	-	2,755.8	2,755.8	-
08. Oil Seeds	9,160.6	14,591.3	14,591.3	-	16,569.6	16,569.6	-
09. Pesticides and Insecticides	2,784.2	3,967.4	3,967.4	-	2,280.7	2,280.7	-
a. Indigenous	2,735.7	3,958.3	3,958.3	-	2,280.4	2,280.4	-
b. Imported	48.6	9.0	9.0	-	0.3	0.3	-
10. Other Raw Materials	137,992.6	139,114.1	139,114.1	-	159,105.3	159,105.3	-
a. Indigenous	118,923.7	121,051.6	121,051.6	-	135,852.8	135,852.8	-
b. Imported	19,068.9	18,062.5	18,062.5	-	23,252.5	23,252.5	-
<b>III. Finished / Manufactured Goods</b>	<b>819,985.8</b>	<b>856,607.9</b>	<b>856,607.9</b>	<b>-</b>	<b>1,046,139.6</b>	<b>1,046,139.6</b>	<b>-</b>
01. Cotton Textiles	135,220.5	140,843.6	140,843.6	-	189,759.7	189,759.7	-
a. Indigenous	118,485.6	134,987.1	134,987.1	-	182,300.3	182,300.3	-
b. Imported	16,734.8	5,856.6	5,856.6	-	7,459.4	7,459.4	-
02. Cotton Yarn	89,284.8	84,325.4	84,325.4	-	99,273.1	99,273.1	-
a. Indigenous	82,870.2	83,400.2	83,400.2	-	98,179.0	98,179.0	-
b. Imported	6,414.6	925.2	925.2	-	1,094.0	1,094.0	-
03. Other Textiles	138,325.4	138,060.1	138,060.1	-	190,078.1	190,078.1	-
a. Indigenous	129,956.0	136,706.7	136,706.7	-	188,118.7	188,118.7	-
b. Imported	8,369.4	1,353.5	1,353.5	-	1,959.4	1,959.4	-
04. Machinery	44,307.0	45,734.6	45,734.6	-	60,770.1	60,770.1	-
a. Locally Manufactured	18,715.6	22,538.9	22,538.9	-	29,964.5	29,964.5	-
b. Imported	25,591.5	23,195.7	23,195.7	-	30,805.7	30,805.7	-
05. Handloom Products	37.9	197.7	197.7	-	11.0	11.0	-
06. Carpets and Rugs	1,695.5	2,131.1	2,131.1	-	2,958.8	2,958.8	-
07. Readymade Garments	43,428.8	53,310.3	53,310.3	-	54,983.8	54,983.8	-
08. Cement and Cement Products	101,671.3	105,483.6	105,483.6	-	110,688.2	110,688.2	-
a. Indigenous	97,008.4	101,230.2	101,230.2	-	106,018.3	106,018.3	-
b. Imported	4,662.9	4,253.4	4,253.4	-	4,669.9	4,669.9	-
09. Sports Goods	898.4	1,029.5	1,029.5	-	1,103.2	1,103.2	-
10. Surgical Instruments	6,949.6	7,316.5	7,316.5	-	12,247.0	12,247.0	-
11. Chemicals and Dyes	49,918.6	49,047.8	49,047.8	-	64,092.5	64,092.5	-
12. Other Finished Goods	208,248.1	229,127.7	229,127.7	-	260,174.2	260,174.2	-
a. Indigenous	193,220.2	212,073.4	212,073.4	-	235,826.1	235,826.1	-
b. Imported	15,027.9	17,054.3	17,054.3	-	24,348.0	24,348.0	-
<b>4. FIXED ASSETS</b>	<b>1,390,877.7</b>	<b>1,575,239.0</b>	<b>1,574,607.8</b>	<b>631.1</b>	<b>1,866,578.3</b>	<b>1,865,691.2</b>	<b>887.1</b>
I. Transport equipment's	582,160.3	658,867.4	658,242.0	625.4	807,703.0	807,097.9	605.0
II. Furniture & Fixtures	10,664.7	14,110.3	14,110.3	-	20,785.6	20,785.6	-
III. Office equipment's	55,663.2	58,332.0	58,332.0	-	60,709.2	60,709.2	-
IV. Other machinery & equipment's	742,389.6	843,929.4	843,923.6	5.8	977,380.6	977,098.5	282.1
<b>5. REAL ESTATE</b>	<b>1,287,257.0</b>	<b>1,406,200.9</b>	<b>1,285,052.0</b>	<b>121,149.0</b>	<b>1,558,743.9</b>	<b>1,434,133.9</b>	<b>124,610.0</b>
I. Land	533,701.6	526,818.3	407,720.8	119,097.5	578,507.5	455,885.3	122,622.2
II. Buildings	753,555.4	879,382.6	877,331.2	2,051.4	980,236.4	978,248.6	1,987.8
01. Residential	425,965.0	486,556.4	485,605.3	951.1	525,434.0	524,550.0	884.0
02. Non-Residential	327,590.4	392,826.2	391,725.8	1,100.4	454,802.4	453,698.6	1,103.8
a. Commercial	198,885.0	219,204.5	218,415.7	788.8	237,810.2	237,013.9	796.3
b. Industrial	82,530.5	122,444.3	122,169.8	274.5	152,595.5	152,319.5	276.0
c. Other	46,174.9	51,177.4	51,140.3	37.1	64,396.7	64,365.2	31.4
<b>6. AGAINST FIXED DEPOSITS AND INSURANCE POLICIES</b>	<b>386,140.4</b>	<b>437,126.6</b>	<b>437,041.6</b>	<b>85.1</b>	<b>474,103.3</b>	<b>474,009.2</b>	<b>94.1</b>
I. Bank Deposits	380,782.6	431,995.0	431,910.0	85.0	469,985.0	469,890.9	94.0
II. Insurance Policies	5,357.8	5,131.7	5,131.6	0.1	4,118.4	4,118.3	0.1
<b>7. OTHERS</b>	<b>2,978,214.5</b>	<b>2,910,169.0</b>	<b>2,896,962.9</b>	<b>13,206.1</b>	<b>3,094,091.4</b>	<b>3,089,409.5</b>	<b>4,681.9</b>
I. Other Secured Advances	1,134,426.2	980,496.6	973,017.7	7,478.9	1,115,116.3	1,114,723.1	393.3
II. Advances Secured By Guarantee(s)	1,843,788.2	1,929,672.4	1,923,945.2	5,727.1	1,978,975.0	1,974,686.4	4,288.6
01. Institutional Guarantee(s)	1,639,186.2	1,718,968.5	1,718,815.5	153.0	1,776,895.7	1,776,760.8	134.9
02. Individual Guarantee(s)	204,602.0	210,703.8	205,129.7	5,574.1	202,079.3	197,925.6	4,153.7
<b>8. Unsecured Advances</b>	<b>142,906.8</b>	<b>151,266.8</b>	<b>149,993.2</b>	<b>1,273.6</b>	<b>169,004.0</b>	<b>168,094.3</b>	<b>909.8</b>
<b>TOTAL</b>	<b>8,243,515.2</b>	<b>8,690,821.7</b>	<b>8,553,467.4</b>	<b>137,354.3</b>	<b>9,810,346.2</b>	<b>9,679,157.0</b>	<b>131,189.3</b>

Source: Statistics & Data Warehouse Department, SBP



### 3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2019		2020				2021			
	Dec		Jun		Dec		Jun <sup>R</sup>		Dec <sup>P</sup>	
	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	1,940,474	2,533,903.3	1,504,154	2,930,258.6	1,727,813	2,739,364.4	1,457,540	2,498,147.5	1,726,997	2,944,784.4
5	63,260	168,235.5	30,127	155,529.5	49,438	161,613.7	51,317	168,503.7	54,259	212,582.7
10	497,473	516,852.0	684,469	615,766.4	369,807	848,519.1	226,473	830,332.6	332,931	899,489.8
15	78,744	610,615.6	35,249	555,600.2	27,779	389,588.1	45,334	578,464.1	23,770	583,295.8
20	630,071	1,378,971.7	831,894	949,032.2	1,302,782	879,075.6	1,206,414	913,273.1	1,168,136	1,227,867.0
25	163,814	1,616,235.5	254,861	1,608,044.6	193,327	2,037,116.1	807,316	2,616,994.3	348,720	2,621,924.1
30	61,290	296,892.3	75,568	387,949.1	55,005	402,857.5	39,966	389,001.0	88,253	300,864.5
33.33	531	4,500.1	3,308	5,956.9	828	10,628.3	158	12,091.7	10,822	22,567.5
35	19,059	231,125.1	8,720	140,850.2	11,003	150,613.4	21,402	141,543.2	23,564	188,111.0
40	61,894	207,684.2	110,456	163,952.5	33,954	155,117.1	11,204	153,035.0	40,567	267,019.5
45	3,590	51,336.9	3,211	114,819.0	3,603	69,020.7	6,440	62,896.0	7,873	72,408.0
50	39,195	224,784.1	64,904	201,991.9	51,527	196,362.8	17,236	136,354.9	34,097	188,270.5
55	2,382	32,357.4	1,937	24,134.1	1,566	31,055.3	2,061	50,216.3	4,347	58,675.8
60	2,350	33,077.6	2,054	30,024.6	1,727	36,000.7	1,710	32,757.9	4,192	44,204.8
65	1,399	31,621.1	1,199	27,913.1	1,514	37,695.6	1,445	32,392.8	3,924	57,258.6
70	1,389	8,454.9	712	7,749.0	1,162	35,004.6	990	10,488.8	3,468	25,353.2
75	808	23,508.7	8,694	20,700.1	890	16,690.9	907	18,233.6	3,230	26,350.6
80	791	6,273.0	531	5,496.8	839	9,819.9	744	8,103.3	2,968	19,767.0
85	352	2,544.3	370	1,794.0	715	13,816.5	616	11,883.4	2,582	17,760.6
90	555	8,244.5	750	5,933.8	1,430	10,372.5	1,445	8,863.8	3,464	12,258.0
95	428	3,020.3	347	3,364.1	714	10,030.1	805	8,676.4	1,629	9,503.1
99.99	133	681.0	200	6,602.1	444	3,152.2	390	8,568.5	3,793	10,030.1
<b>TOTAL</b>	<b>3,569,982</b>	<b>7,990,919.1</b>	<b>3,623,715</b>	<b>7,963,462.7</b>	<b>3,837,867</b>	<b>8,243,515.2</b>	<b>3,901,913.0</b>	<b>8,690,821.7</b>	<b>3,893,586</b>	<b>9,810,346.2</b>

Source: Statistics & Data Warehouse Department, SBP

### 3.13 Private Sector Business and Type of Financing-Overall

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul P
<b>A. Agriculture, forestry, and fishing</b>	<b>292,274</b>	<b>326,429</b>	<b>308,066</b>	<b>314,637</b>	<b>320,551</b>	<b>322,249</b>	<b>326,429</b>	<b>325,872</b>
Trade finance	3,292	5,163	4,739	5,790	5,419	5,736	5,163	5,786
Working capital	222,729	240,177	231,913	233,158	237,930	238,230	240,177	239,879
Fixed investment	61,804	70,998	64,562	65,740	67,034	67,640	70,998	70,245
Construction Financing	142	1,151	1,146	1,157	1,153	1,153	1,151	1,205
Other	4,307	8,940	5,706	8,791	9,015	9,490	8,940	8,757
<b>B. Mining and quarrying</b>	<b>67,175</b>	<b>64,099</b>	<b>61,995</b>	<b>68,300</b>	<b>65,946</b>	<b>63,733</b>	<b>64,099</b>	<b>62,062</b>
Trade finance	3,849	2,114	1,998	1,534	2,282	1,891	2,114	2,248
Working capital	17,321	10,401	8,673	15,318	12,058	10,826	10,401	7,824
Fixed investment	44,684	50,175	50,002	50,089	50,237	49,646	50,175	50,669
Construction Financing	-	-	-	-	-	-	-	-
Other	1,322	1,410	1,322	1,358	1,369	1,370	1,410	1,322
<b>C. Manufacturing</b>	<b>3,548,472</b>	<b>4,451,436</b>	<b>4,232,003</b>	<b>4,337,459</b>	<b>4,384,335</b>	<b>4,402,288</b>	<b>4,451,436</b>	<b>4,425,819</b>
Trade finance	888,353	1,171,216	1,057,875	1,102,307	1,129,322	1,178,692	1,171,216	1,189,695
Working capital	1,434,218	1,750,989	1,757,020	1,779,367	1,768,090	1,714,509	1,750,989	1,700,738
Fixed investment	1,115,474	1,393,871	1,298,799	1,328,740	1,344,542	1,380,244	1,393,871	1,404,029
Construction Financing	8,783	22,180	17,546	17,602	17,905	17,987	22,180	21,261
Other	101,645	113,180	100,762	109,444	124,476	110,858	113,180	110,096
<b>D. Electricity, gas, steam and air conditioning supply</b>	<b>558,695</b>	<b>620,224</b>	<b>558,077</b>	<b>588,690</b>	<b>577,559</b>	<b>625,158</b>	<b>620,224</b>	<b>591,844</b>
Trade finance	5,769	8,399	8,877	8,867	8,911	10,200	8,399	9,427
Working capital	237,775	250,098	203,479	232,428	222,736	252,000	250,098	219,105
Fixed investment	314,017	356,879	339,204	340,392	340,056	358,775	356,879	357,425
Construction Financing	1,001	850	927	891	886	886	850	850
Other	133	3,998	5,590	6,112	4,971	3,297	3,998	5,038
<b>E. Water supply; sewerage, waste management and remediation activities</b>	<b>24,150</b>	<b>22,442</b>	<b>29,174</b>	<b>24,986</b>	<b>24,912</b>	<b>28,447</b>	<b>22,442</b>	<b>19,710</b>
Trade finance	9,383	13,291	14,914	12,116	12,790	17,878	13,291	10,550
Working capital	9,786	3,353	9,862	8,300	7,520	5,892	3,353	3,406
Fixed investment	4,976	5,364	4,136	4,352	4,362	4,348	5,364	5,322
Construction Financing	-	51	53	53	53	53	51	49
Other	6	383	210	165	187	277	383	383
<b>F. Construction</b>	<b>154,443</b>	<b>188,365</b>	<b>166,905</b>	<b>185,397</b>	<b>178,187</b>	<b>179,624</b>	<b>188,365</b>	<b>186,695</b>
Trade finance	425	624	215	335	394	312	624	605
Working capital	17,640	17,066	15,050	16,881	16,134	17,399	17,066	18,569
Fixed investment	28,625	24,142	22,684	22,822	25,230	24,750	24,142	26,170
Construction Financing	106,783	145,461	128,245	144,650	135,386	136,092	145,461	140,426
Other	970	1,073	712	709	1,043	1,072	1,073	925
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	<b>452,581</b>	<b>531,595</b>	<b>493,695</b>	<b>498,638</b>	<b>494,549</b>	<b>518,744</b>	<b>531,595</b>	<b>533,141</b>
Trade finance	63,282	83,421	74,982	70,804	76,350	91,300	83,421	91,950
Working capital	267,944	313,701	290,951	297,743	285,561	296,837	313,701	313,184
Fixed investment	89,861	91,296	90,003	91,787	90,773	89,189	91,296	89,686
Construction Financing	3,323	5,456	4,817	5,124	5,091	5,229	5,456	5,423
Other	28,171	37,721	32,943	33,181	36,773	36,189	37,721	32,899
<b>H. Transportation and storage</b>	<b>113,666</b>	<b>127,188</b>	<b>124,014</b>	<b>127,691</b>	<b>129,549</b>	<b>128,420</b>	<b>127,188</b>	<b>127,965</b>
Trade finance	364	3,510	3,445	3,449	3,590	3,511	3,510	3,680
Working capital	40,703	45,789	44,559	46,620	48,021	46,778	45,789	48,334
Fixed investment	70,929	71,220	71,400	71,964	71,537	71,623	71,220	69,362
Construction Financing	346	1,001	984	1,005	990	998	1,001	966
Other	1,324	5,668	3,627	4,654	5,411	5,510	5,668	5,624
<b>I. Accommodation and food service activities</b>	<b>42,889</b>	<b>40,198</b>	<b>41,159</b>	<b>41,255</b>	<b>41,767</b>	<b>41,384</b>	<b>40,198</b>	<b>40,363</b>
Trade finance	751	826	936	904	779	841	826	853
Working capital	13,504	10,777	11,980	10,861	11,998	11,874	10,777	10,980
Fixed investment	16,289	16,740	16,099	17,053	17,070	16,790	16,740	16,673
Construction Financing	11,507	10,973	11,225	11,457	11,011	11,009	10,973	10,991
Other	839	881	920	978	910	871	881	867

### 3.13 Private Sector Business and Type of Financing-Overall

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22 <sup>F</sup>
<b>J. Information and communication</b>	<b>185,367</b>	<b>277,827</b>	<b>201,379</b>	<b>252,152</b>	<b>266,102</b>	<b>271,503</b>	<b>277,827</b>	<b>283,308</b>
Trade finance	4,798	9,270	5,923	8,632	9,277	9,606	9,270	8,952
Working capital	35,665	24,849	17,898	24,885	25,321	28,367	24,849	24,363
Fixed investment	133,688	231,714	167,009	206,099	218,367	219,685	231,714	236,675
Construction Financing	284	275	296,221	294,361	292,189	276,509	275	773
Other	10,932	11,720	10,253	12,242	12,844	13,569	11,720	12,546
<b>K. Real estate activities</b>	<b>30,892</b>	<b>37,084</b>	<b>35,216</b>	<b>36,765</b>	<b>35,696</b>	<b>37,645</b>	<b>37,084</b>	<b>36,803</b>
Trade finance	-	-	79,425	..	..	..	-	-
Working capital	2,141	2,891	3,304	2,957	2,796	2,913	2,891	2,925
Fixed investment	8,350	9,047	7,917	8,065	8,102	8,337	9,047	9,043
Construction Financing	20,388	25,091	23,859	25,686	24,743	26,338	25,091	24,780
Other	13	55	56,524	56,225	55,866	55,627	55	55
<b>L. Professional, scientific and technical activities</b>	<b>50,820</b>	<b>53,848</b>	<b>50,046</b>	<b>50,273</b>	<b>53,181</b>	<b>51,145</b>	<b>53,848</b>	<b>51,130</b>
Trade finance	9,697	10,373	8,873	9,533	10,114	9,704	10,373	10,107
Working capital	28,375	25,904	28,140	26,141	27,746	26,105	25,904	22,761
Fixed investment	10,346	13,294	10,009	11,196	11,561	11,413	13,294	14,074
Construction Financing	271	195	227,817	218,624	210,954	205,261	195	186
Other	2,132	4,082	2,796	3,184	3,548	3,718	4,082	4,003
<b>M. Administrative and support service activities</b>	<b>64,558</b>	<b>57,230</b>	<b>61,713</b>	<b>60,613</b>	<b>59,666</b>	<b>63,479</b>	<b>57,230</b>	<b>54,162</b>
Trade finance	8,306	5,761	5,595	5,426	4,672	4,970	5,761	6,007
Working capital	30,041	32,260	33,273	31,850	31,353	34,137	32,260	29,228
Fixed investment	20,092	12,751	16,389	16,648	16,940	16,471	12,751	12,616
Construction Financing	353	113	187.5	220.33	150	150	113	113
Other	5,766	6,345	6,269	6,468	6,552	7,751	6,345	6,199
<b>N. Education</b>	<b>32,301</b>	<b>36,167</b>	<b>34,842</b>	<b>36,715</b>	<b>33,595</b>	<b>33,079</b>	<b>36,167</b>	<b>35,114</b>
Trade finance	20	16	16,688	16,688	15,576	15,576	16	14
Working capital	12,900	11,099	10,823	11,521	10,069	9,282	11,099	10,780
Fixed investment	10,705	10,682	11,490	11,144	10,989	11,138	10,682	10,648
Construction Financing	8,564	14,227	12,373	13,895	12,384	12,506	14,227	13,531
Other	113	143	139,616	138,942	137,626	136,769	143	140
<b>O. Human health and social work activities</b>	<b>19,911</b>	<b>18,884</b>	<b>18,745</b>	<b>19,082</b>	<b>18,610</b>	<b>18,110</b>	<b>18,884</b>	<b>17,974</b>
Trade finance	15	8	0,028	3,828	0,028	0,028	8	22
Working capital	5,739	4,812	4,624	4,754	4,507	4,213	4,812	4,345
Fixed investment	8,878	8,544	9,047	8,936	8,481	8,407	8,544	8,334
Construction Financing	5,195	5,432	4,965	5,271	5,506	5,384	5,432	5,177
Other	84	88	108,952	117,119	116,297	107,008	88	96
<b>P. Arts, entertainment, and recreation</b>	<b>3,099</b>	<b>2,764</b>	<b>3,095</b>	<b>2,894</b>	<b>2,748</b>	<b>2,728</b>	<b>2,764</b>	<b>2,500</b>
Trade finance	1	..	1	1	1	1	..	..
Working capital	790	932	1016.185	920,509	895,327	900,024	932	879
Fixed investment	2,307	1,691	1,937	1,831	1,716	1,687	1,691	1,487
Construction Financing	-	130	136,921	136,921	130,711	130,534	130	124
Other	2	10	3,941	4,903	5,217	9,641	10	9
<b>Q. Other service activities</b>	<b>71,136</b>	<b>72,118</b>	<b>66,161</b>	<b>69,097</b>	<b>69,745</b>	<b>69,069</b>	<b>72,118</b>	<b>72,591</b>
Trade finance	5,948	2,610	1,492	1,775	1,520	1,799	2,610	2,642
Working capital	31,119	26,682	26,549	27,984	27,460	25,550	26,682	27,223
Fixed investment	23,776	28,970	26,811	27,501	28,215	28,745	28,970	29,271
Construction Financing	3,701	3,365	3,544	3,450	3,447	3,368	3,365	3,386
Other	6,592	10,491	7,765	8,386	9,103	9,607	10,491	10,069
<b>Total</b>	<b>5,712,430</b>	<b>6,927,897</b>	<b>6,486,286</b>	<b>6,714,641</b>	<b>6,756,699</b>	<b>6,856,805</b>	<b>6,927,897</b>	<b>6,867,055</b>

Source: Statistics & Data Warehouse Department, SBP

**Notes:**

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
3. Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
4. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Statistics & Data Warehouse Department Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
6. Details of the changes/revisions are available in "Revision note" on SBP web at [www.sbp.org.pk/ecodata/Revision\\_Monetary\\_Stats.pdf](http://www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf)

### 3.14 Private Sector Business and Type of Financing-SMEs

(End of period: Million Rupees)

<b>PRIVATE SECTOR (BUSINESS)</b>	<b>Jun-21</b>	<b>Jun-22</b>	<b>Feb-22</b>	<b>Mar-22</b>	<b>Apr-22</b>	<b>May-22</b>	<b>Jun-22</b>	<b>Jul-22<sup>P</sup></b>
<b>A. Agriculture, forestry, and fishing</b>	<b>11,688</b>	<b>23,562</b>	<b>17,432</b>	<b>18,012</b>	<b>21,233</b>	<b>21,828</b>	<b>23,562</b>	<b>23,174</b>
Trade finance	32	-	-	-	-	5	-	-
Working capital	9,176	15,922	12,679	12,756	14,185	14,689	15,922	15,671
Fixed investment	1,882	4,568	3,252	3,658	4,121	4,195	4,568	4,376
Construction Financing	5	1,015	4	16	1,015	1,015	1,015	1,077
Other	592	2,057	1,497	1,582	1,912	1,923	2,057	2,051
<b>B. Mining and quarrying</b>	<b>1,469</b>	<b>2,094</b>	<b>1,285</b>	<b>1,351</b>	<b>1,344</b>	<b>2,038</b>	<b>2,094</b>	<b>1,710</b>
Trade finance	80	27	53	39	24	39	27	24
Working capital	840	1,522	778	746	744	1,432	1,522	1,158
Fixed investment	550	545	454	565	575	566	545	527
Construction Financing	-	-	-	-	-	-	-	-
Other	-	..	1	1	..	..	..	..
<b>C. Manufacturing</b>	<b>190,503</b>	<b>226,460</b>	<b>221,654</b>	<b>216,995</b>	<b>208,500</b>	<b>224,816</b>	<b>226,460</b>	<b>211,862</b>
Trade finance	28,846	37,047	30,236	31,610	30,691	36,423	37,047	37,575
Working capital	136,324	155,916	162,255	155,324	148,583	154,692	155,916	143,146
Fixed investment	22,844	29,796	25,992	27,070	25,811	29,532	29,796	27,630
Construction Financing	264	734	481	385	420	415	734	478
Other	2,225	2,968	2,690	2,606	2,995	3,755	2,968	3,032
<b>D. Electricity, gas, steam and air conditioning supply</b>	<b>1,701</b>	<b>3,276</b>	<b>1,714</b>	<b>1,776</b>	<b>1,781</b>	<b>3,206</b>	<b>3,276</b>	<b>2,965</b>
Trade finance	88	103	145	147	193	159	103	113
Working capital	1,000	2,622	1,102	1,124	1,133	2,583	2,622	2,318
Fixed investment	610	532	464	500	436	446	532	516
Construction Financing	-	-	-	-	-	-	-	-
Other	2	18	4	4	19	19	18	18
<b>E. Water supply; sewerage, waste management and remediation activities</b>	<b>177</b>	<b>166</b>	<b>985</b>	<b>606</b>	<b>497</b>	<b>317</b>	<b>166</b>	<b>164</b>
Trade finance	-	-	-	-	89	-	-	-
Working capital	61	53	882	490	300	204	53	54
Fixed investment	111	107	98	110	102	108	107	104
Construction Financing	-	-	-	-	-	-	-	-
Other	6	5	6	6	6	6	5	5
<b>F. Construction</b>	<b>15,770</b>	<b>16,936</b>	<b>15,316</b>	<b>16,229</b>	<b>14,666</b>	<b>14,579</b>	<b>16,936</b>	<b>15,220</b>
Trade finance	30	37	13	32	22	28	37	23
Working capital	5,073	5,078	5,247	5,210	4,914	4,823	5,078	5,794
Fixed investment	1,696	1,807	1,514	1,682	1,547	1,557	1,807	1,828
Construction Financing	8,293	9,593	8,383	9,159	7,734	7,727	9,593	7,135
Other	678	422	158	145	449	444	422	441
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	<b>142,905</b>	<b>169,231</b>	<b>162,131</b>	<b>163,369</b>	<b>157,279</b>	<b>160,932</b>	<b>169,231</b>	<b>162,999</b>
Trade finance	6,292	7,768	7,118	7,097	7,116	7,655	7,768	8,137
Working capital	113,124	124,280	123,956	124,561	117,031	119,113	124,280	120,109
Fixed investment	17,585	25,443	20,924	21,079	21,927	22,805	25,443	24,128
Construction Financing	351	182	818	609	175	182	182	640
Other	5,553	11,557	9,315	10,023	11,029	11,177	11,557	9,985
<b>H. Transportation and storage</b>	<b>24,294</b>	<b>23,614</b>	<b>21,903</b>	<b>22,445</b>	<b>22,940</b>	<b>23,320</b>	<b>23,614</b>	<b>23,134</b>
Trade finance	28	40	23	23	23	23	40	29
Working capital	2,599	2,694	2,612	2,624	2,443	2,685	2,694	2,605
Fixed investment	20,348	17,382	16,559	16,823	17,335	17,298	17,382	17,049
Construction Financing	158	459	470	466	459	460	459	445
Other	1,162	3,038	2,239	2,509	2,681	2,854	3,038	3,006
<b>I. Accommodation and food service activities</b>	<b>4,709</b>	<b>4,376</b>	<b>4,515</b>	<b>4,617</b>	<b>4,634</b>	<b>4,273</b>	<b>4,376</b>	<b>4,812</b>
Trade finance	26	26	162	205	26	26	26	26
Working capital	2,370	1,867	1,670	1,633	1,721	1,859	1,867	1,672
Fixed investment	976	1,224	962	1,062	1,159	1,166	1,224	1,221
Construction Financing	498	407	834	819	873	368	407	1,037
Other	839	852	887	897	854	855	852	857

### 3.14 Private Sector Business and Type of Financing-SMEs

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22 <sup>P</sup>
<b>J. Information and communication</b>	<b>4,586</b>	<b>4,669</b>	<b>4,571</b>	<b>4,624</b>	<b>4,394</b>	<b>4,552</b>	<b>4,669</b>	<b>4,574</b>
Trade finance	158	289	273	251	250	267	289	273
Working capital	2,790	1,990	2,321	2,178	1,994	2,019	1,990	1,886
Fixed investment	1,279	1,968	1,539	1,763	1,718	1,828	1,968	1,975
Construction Financing	284	275	296	294	292	277	275	273
Other	74	147	141	138	140	162	147	168
<b>K. Real estate activities</b>	<b>1,815</b>	<b>2,213</b>	<b>1,926</b>	<b>2,793</b>	<b>2,062</b>	<b>2,156</b>	<b>2,213</b>	<b>2,183</b>
Trade finance	-	-	79	-	-	-	-	-
Working capital	306	432	402	435	431	419	432	403
Fixed investment	1,070	1,146	807	1,009	990	1,089	1,146	1,149
Construction Financing	426	580	581	1,292	584	593	580	576
Other	13	55	57	56	56	56	55	55
<b>L. Professional, scientific and technical activities</b>	<b>15,146</b>	<b>18,791</b>	<b>15,472</b>	<b>16,077</b>	<b>16,049</b>	<b>17,068</b>	<b>18,791</b>	<b>17,789</b>
Trade finance	1,755	2,198	1,767	1,809	1,963	1,886	2,198	2,033
Working capital	9,705	10,042	9,390	9,397	8,879	9,630	10,042	9,414
Fixed investment	2,564	3,094	2,074	2,259	2,287	2,465	3,094	3,033
Construction Financing	241	145	165	160	154	150	145	138
Other	881	3,313	2,075	2,451	2,765	2,937	3,313	3,171
<b>M. Administrative and support service activities</b>	<b>12,320</b>	<b>13,015</b>	<b>12,703</b>	<b>12,636</b>	<b>12,322</b>	<b>12,199</b>	<b>13,015</b>	<b>11,973</b>
Trade finance	1,019	733	940	894	709	782	733	733
Working capital	7,073	7,283	7,005	7,105	6,761	6,637	7,283	6,297
Fixed investment	3,384	2,587	2,823	2,403	2,389	2,404	2,587	2,527
Construction Financing	-	-	-	-	-	-	-	-
Other	845	2,412	1,935	2,234	2,463	2,375	2,412	2,415
<b>N. Education</b>	<b>3,623</b>	<b>2,622</b>	<b>2,563</b>	<b>2,545</b>	<b>2,523</b>	<b>2,591</b>	<b>2,622</b>	<b>2,704</b>
Trade finance	20	16	17	17	16	16	16	14
Working capital	1,736	925	990	990	957	923	925	858
Fixed investment	1,345	1,323	1,208	1,184	1,200	1,308	1,323	1,479
Construction Financing	408	216	215	221	218	208	216	213
Other	113	143	134	134	133	136	143	140
<b>O. Human health and social work activities</b>	<b>3,166</b>	<b>2,049</b>	<b>2,124</b>	<b>2,080</b>	<b>2,019</b>	<b>2,021</b>	<b>2,049</b>	<b>2,034</b>
Trade finance	-	8	-	-	-	-	8	22
Working capital	1,151	891	947	865	872	895	891	892
Fixed investment	1,431	940	949	995	921	913	940	905
Construction Financing	504	126	123	126	132	129	126	123
Other	80	84	105	95	94	84	84	92
<b>P. Arts, entertainment, and recreation</b>	<b>941</b>	<b>355</b>	<b>332</b>	<b>307</b>	<b>279</b>	<b>333</b>	<b>355</b>	<b>375</b>
Trade finance	1	..	1	1	1	1	..	..
Working capital	507	293	207	180	153	274	293	245
Fixed investment	431	48	117	117	116	45	48	117
Construction Financing	-	4	4	4	4	4	4	4
Other	2	10	4	5	5	10	10	9
<b>Q. Other service activities</b>	<b>30,454</b>	<b>37,717</b>	<b>33,403</b>	<b>33,831</b>	<b>34,274</b>	<b>35,636</b>	<b>37,717</b>	<b>36,452</b>
Trade finance	669	324	615	587	499	469	324	815
Working capital	13,766	13,405	12,269	12,392	12,033	12,301	13,405	12,000
Fixed investment	14,826	21,015	19,051	19,477	19,890	20,535	21,015	20,901
Construction Financing	227	59	218	79	55	55	59	81
Other	967	2,913	1,250	1,296	1,797	2,276	2,913	2,655
<b>Total</b>	<b>465,266</b>	<b>551,145</b>	<b>520,029</b>	<b>520,291</b>	<b>506,796</b>	<b>531,866</b>	<b>551,145</b>	<b>524,122</b>

Source: Statistics & Data Warehouse Department, SBP

#### Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
3. Islamic Financing, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f Jun 2014.
4. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Statistics & Data Warehouse Department Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
6. Details of the changes/revisions are available in "Revision note" on SBP web at [www.sbp.org.pk/ecodata/Revision\\_Monetary\\_Stats.pdf](http://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	(%)	
Jul-Dec 2020	Punjab	5,476.55	5,296.47	96.71	180.08	3.29	361.76	5,658.23	37.94	103.32
	Sindh	8,259.14	7,879.41	95.40	379.72	4.60	151.27	8,030.68	53.85	97.23
	KPK	80.30	76.27	94.99	4.03	5.01	67.86	144.13	0.97	179.49
	Balochistan	13.76	13.51	98.22	0.25	1.78	72.66	86.17	0.58	626.35
	Islamabad	1,063.82	861.42	80.97	202.40	19.03	110.53	971.95	6.52	91.36
	FATA	0.14	0.13	96.08	0.01	3.92	0.09	0.22	..	162.04
	Gilgit Baltistan	5.65	5.58	98.84	0.07	1.16	0.01	5.59	0.04	99.00
	AJK	13.43	13.31	99.10	0.12	0.90	2.49	15.80	0.11	117.63
<b>Total</b>		<b>14,912.78</b>	<b>14,146.12</b>	<b>94.86</b>	<b>766.66</b>	<b>5.14</b>	<b>766.66</b>	<b>14,912.78</b>	<b>100.00</b>	
Jan-Jun 2020	Punjab	6,077.52	5,868.65	96.56	208.87	3.44	364.03	6,232.68	40.16	102.55
	Sindh	8,129.34	7,795.79	95.90	333.55	4.10	188.21	7,984.00	51.44	98.21
	KPK	82.83	78.26	94.48	4.57	5.52	70.19	148.45	0.96	179.22
	Balochistan	28.30	25.64	90.59	2.66	9.41	50.35	75.98	0.49	268.52
	Islamabad	1,176.21	935.73	79.55	240.48	20.45	114.47	1,050.20	6.77	89.29
	FATA	0.33	0.29	88.26	0.04	11.74	0.09	0.38	0.00	116.36
	Gilgit Baltistan	5.97	5.71	95.57	0.26	4.43	0.01	5.72	0.04	95.82
	AJK	19.08	18.92	99.17	0.16	0.83	3.24	22.16	0.14	116.15
<b>Total</b>		<b>15,519.58</b>	<b>14,728.98</b>	<b>94.91</b>	<b>790.60</b>	<b>5.09</b>	<b>790.60</b>	<b>15,519.58</b>	<b>100.00</b>	
Jul-Dec <sup>r</sup> 2021	Punjab	6,931.94	6,681.41	96.39	250.53	3.61	597.57	7,278.98	37.59	105.01
	Sindh	10,759.16	10,211.73	94.91	547.44	5.09	193.77	10,405.50	53.74	96.71
	KPK	116.15	101.31	87.23	14.84	12.77	81.69	183.00	0.95	157.56
	Balochistan	27.36	25.21	92.16	2.14	7.84	86.00	111.22	0.57	406.55
	Islamabad	1,501.76	1,194.50	79.54	307.25	20.46	157.86	1,352.36	6.98	90.05
	FATA	0.55	0.47	86.07	0.08	13.93	2.82	3.29	0.02	597.70
	Gilgit Baltistan	7.46	7.09	94.95	0.38	5.05	0.07	7.15	0.04	95.83
	AJK	17.66	17.58	99.54	0.08	0.46	2.96	20.55	0.11	116.32
<b>Total</b>		<b>19,362.04</b>	<b>18,239.31</b>	<b>94.20</b>	<b>1,122.74</b>	<b>5.80</b>	<b>1,122.74</b>	<b>19,362.04</b>	<b>100.00</b>	

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

Source: Statistics & Data Warehouse Department, SBP

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	Jul-Dec 2020		Jan-Jun 2021 <sup>P</sup>		Jul-Dec 2021 <sup>P</sup>	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,296.47	96.71	5,868.65	96.56	6,681.41	96.39
	Sindh	82.30	1.50	106.04	1.74	102.99	1.49
	KPK	8.35	0.15	8.31	0.14	8.51	0.12
	Balochistan	0.65	0.01	1.01	0.02	0.70	0.01
	Islamabad	87.43	1.60	91.95	1.51	136.12	1.96
	FATA	0.05	..	0.06	..	..	..
	Gilgit-Baltistan	..	..	0.01	..	0.05	..
AJK	1.29	0.02	1.48	0.02	2.16	0.03	
<b>Punjab Total</b>		<b>5,476.55</b>	<b>100.00</b>	<b>6,077.52</b>	<b>100.00</b>	<b>6,931.94</b>	<b>100.00</b>
Sindh	Punjab	248.54	3.01	235.33	2.89	400.17	3.72
	Sindh	7,879.41	95.40	7,795.79	95.90	10,211.73	94.91
	KPK	38.20	0.46	28.64	0.35	40.73	0.38
	Balochistan	71.65	0.87	48.90	0.60	84.91	0.79
	Islamabad	20.28	0.25	19.25	0.24	18.28	0.17
	FATA	..	..	-	-	2.80	0.03
	Gilgit-Baltistan	..	..	..	..	..	..
AJK	1.04	0.01	1.43	0.02	0.55	0.01	
<b>Sindh Total</b>		<b>8,259.14</b>	<b>100.00</b>	<b>8,129.34</b>	<b>100.00</b>	<b>10,759.16</b>	<b>100.00</b>
KPK	Punjab	0.60	0.75	0.80	0.97	10.56	9.09
	Sindh	0.64	0.80	0.73	0.88	1.10	0.95
	KPK	76.27	94.99	78.26	94.48	101.31	87.23
	Balochistan	..	0.01	0.01	0.01	..	..
	Islamabad	2.74	3.41	2.91	3.51	3.03	2.61
	FATA	0.03	0.04	0.02	0.03	0.01	0.01
	Gilgit-Baltistan	..	..	-	-	-	-
AJK	0.01	0.01	0.10	0.12	0.13	0.11	
<b>KPK Total</b>		<b>80.30</b>	<b>100.00</b>	<b>82.83</b>	<b>100.00</b>	<b>116.15</b>	<b>100.00</b>
Balochistan	Punjab	0.01	0.06	0.01	0.02	-	-
	Sindh	0.23	1.67	2.65	9.37	2.14	7.84
	KPK	..	0.03	-	-	-	-
	Balochistan	13.51	98.22	25.64	90.59	25.21	92.16
	Islamabad	..	0.03	..	0.01	-	-
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
AJK	..	..	-	-	-	-	
<b>Balochistan Total</b>		<b>13.76</b>	<b>100.00</b>	<b>28.30</b>	<b>100.00</b>	<b>27.36</b>	<b>100.00</b>
Islamabad	Punjab	112.53	10.58	127.85	10.87	186.81	12.44
	Sindh	68.10	6.40	78.79	6.70	87.53	5.83
	KPK	21.29	2.00	33.21	2.82	32.38	2.16
	Balochistan	0.32	0.03	0.40	0.03	0.39	0.03
	Islamabad	861.42	80.97	935.73	79.55	1,194.50	79.54
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	0.01	..	0.02	..
AJK	0.15	0.01	0.22	0.02	0.12	0.01	
<b>Islamabad Total</b>		<b>1,063.82</b>	<b>100.00</b>	<b>1,176.21</b>	<b>100.00</b>	<b>1,501.76</b>	<b>100.00</b>
<b>FATA Total</b>		<b>0.14</b>	<b>100.00</b>	<b>0.33</b>	<b>100.00</b>	<b>0.55</b>	<b>100.00</b>
Gilgit-Baltistan	Punjab	0.01	0.20	..	0.02	0.01	0.17
	Sindh	..	0.01	-	-	-	-
	KPK	-	-	0.01	0.10	-	-
	Balochistan	0.03	0.52	0.02	0.40	..	0.05
	Islamabad	0.02	0.38	0.23	3.91	0.36	4.83
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	5.58	98.84	5.71	95.57	7.09	94.95
AJK	..	0.05	-	-	-	-	
<b>Gilgit-Baltistan Total</b>		<b>5.65</b>	<b>100.00</b>	<b>5.97</b>	<b>100.00</b>	<b>7.46</b>	<b>100.00</b>
AJK	Punjab	0.07	0.52	0.04	0.20	0.02	0.11
	Sindh	..	0.01	..	0.01	-	-
	KPK	..	0.01	..	..	..	..
	Balochistan	-	-	-	-	-	-
	Islamabad	0.05	0.36	0.12	0.62	0.06	0.34
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	-	-	-	-
AJK	13.31	99.10	18.92	99.17	17.58	99.54	
<b>AJK Total</b>		<b>13.43</b>	<b>100.00</b>	<b>19.08</b>	<b>100.00</b>	<b>17.66</b>	<b>100.00</b>
<b>Grand Total</b>		<b>14,912.78</b>		<b>15,519.58</b>		<b>19,362.04</b>	

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

Source: Statistics & Data Warehouse Department, SBP

### 3.17 Province/Region and Place of Utilization and Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jul-Dec 2020		Jan-Jun 2021		Jul-Dec 2021 <sup>P</sup>	
		Amount	(%)	Amount	(%)	Amount	(%)
<b>Punjab</b>	Punjab	5,296.47	93.61	5,868.65	94.16	6,681.41	91.79
	Sindh	248.54	4.39	235.33	3.78	400.17	5.50
	KPK	0.60	0.01	0.80	0.01	10.56	0.15
	Balochistan	0.01	..	0.01	..	-	-
	Islamabad	112.53	1.99	127.85	2.05	186.81	2.57
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.01	..	..	..	0.01	..
	AJK	0.07	..	0.04	..	0.02	..
<b>Punjab Total</b>		<b>5,658.23</b>	<b>100.00</b>	<b>6,232.68</b>	<b>100.00</b>	<b>7,278.98</b>	<b>100.00</b>
<b>Sindh</b>	Punjab	82.30	1.02	106.04	1.33	102.99	0.99
	Sindh	7,879.41	98.12	7,795.79	97.64	10,211.73	98.14
	KPK	0.64	0.01	0.73	0.01	1.10	0.01
	Balochistan	0.23	..	2.65	0.03	2.14	0.02
	Islamabad	68.10	0.85	78.79	0.99	87.53	0.84
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	-	-	-	-
	AJK	..	..	..	..	-	-
<b>Sindh Total</b>		<b>8,030.68</b>	<b>100.00</b>	<b>7,984.00</b>	<b>100.00</b>	<b>10,405.50</b>	<b>100.00</b>
<b>KPK</b>	Punjab	8.35	5.79	8.31	5.60	8.51	4.65
	Sindh	38.20	26.50	28.64	19.30	40.73	22.26
	KPK	76.27	52.92	78.26	52.72	101.31	55.36
	Balochistan	..	..	-	-	-	-
	Islamabad	21.29	14.77	33.21	22.37	32.38	17.69
	FATA	0.01	..	0.02	0.01	0.07	0.04
	Gilgit-Baltistan	-	-	0.01	..	-	-
	AJK	..	..	..	..	..	..
<b>KPK Total</b>		<b>144.13</b>	<b>100.00</b>	<b>148.45</b>	<b>100.00</b>	<b>183.00</b>	<b>100.00</b>
<b>Balochistan</b>	Punjab	0.65	0.75	1.01	1.34	0.70	0.63
	Sindh	71.65	83.15	48.90	64.35	84.91	76.35
	KPK	..	..	0.01	0.02	..	..
	Balochistan	13.51	15.68	25.64	33.74	25.21	22.67
	Islamabad	0.32	0.38	0.40	0.53	0.39	0.35
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.03	0.03	0.02	0.03	..	..
	AJK	-	-	-	-	-	-
<b>Balochistan Total</b>		<b>86.17</b>	<b>100.00</b>	<b>75.98</b>	<b>100.00</b>	<b>111.22</b>	<b>100.00</b>
<b>Islamabad</b>	Punjab	87.43	9.00	91.95	8.76	136.12	10.07
	Sindh	20.28	2.09	19.25	1.83	18.28	1.35
	KPK	2.74	0.28	2.91	0.28	3.03	0.22
	Balochistan	..	..	..	..	-	-
	Islamabad	861.42	88.63	935.73	89.10	1,194.50	88.33
	FATA	-	-	0.02	..	0.01	..
	Gilgit-Baltistan	0.02	..	0.23	0.02	0.36	0.03
	AJK	0.05	..	0.12	0.01	0.06	..
<b>Islamabad Total</b>		<b>971.95</b>	<b>100.00</b>	<b>1,050.20</b>	<b>100.00</b>	<b>1,352.36</b>	<b>100.00</b>
<b>FATA</b>	Punjab	0.05	23.50	0.06	17.03	..	0.01
	Sindh	..	0.22	-	-	2.80	85.10
	KPK	0.03	15.39	0.02	6.16	0.01	0.40
	Balochistan	-	-	-	-	-	-
	Islamabad	..	1.59	..	0.96	..	0.09
	FATA	0.13	59.30	0.29	75.85	0.47	14.40
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
<b>FATA Total</b>		<b>0.22</b>	<b>100.00</b>	<b>0.38</b>	<b>100.00</b>	<b>3.29</b>	<b>100.00</b>
<b>Gilgit Baltistan</b>	Punjab	..	0.08	0.01	0.09	0.05	0.67
	Sindh	..	0.03	..	0.03	..	..
	KPK	..	0.01	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.03	0.01	0.13	0.02	0.24
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	5.58	99.84	5.71	99.75	7.09	99.08
	AJK	..	0.01	-	-	-	-
<b>Gilgit-Baltistan Total</b>		<b>5.59</b>	<b>100.00</b>	<b>5.72</b>	<b>100.00</b>	<b>7.15</b>	<b>100.00</b>
<b>AJK</b>	Punjab	1.29	8.14	1.48	6.70	2.16	10.49
	Sindh	1.04	6.60	1.43	6.47	0.55	2.69
	KPK	0.01	0.06	0.10	0.43	0.13	0.64
	Balochistan	..	..	-	-	-	-
	Islamabad	0.15	0.94	0.22	1.01	0.12	0.60
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	0.02	-	-	-	-
	AJK	13.31	84.25	18.92	85.38	17.58	85.58
<b>AJK Total</b>		<b>15.80</b>	<b>100.00</b>	<b>22.16</b>	<b>100.00</b>	<b>20.55</b>	<b>100.00</b>
<b>Grand Total</b>		<b>14,912.78</b>		<b>15,519.58</b>		<b>19,362.04</b>	

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

Source: Statistics & Data Warehouse Department, SBP



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

(Billion Rupees)

Provinces/ Regions	Borrower	Dec-2020			Jun-2021			Dec-2021 <sup>P</sup>		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign Constituents	-	2.42	2.42	-	2.85	2.85	-	3.55	3.55
	Government	0.44	821.09	821.53	0.28	994.94	995.22	0.66	978.99	979.65
	Non-Financial Public Sector Enterprises	-	1,138.21	1,138.21	-	1,104.54	1,104.54	-	1,235.07	1,235.07
	NBFCs & Financial Auxiliaries	0.02	114.57	114.59	0.02	124.51	124.53	0.02	153.99	154.01
	Private Sector (Business)	247.63	5,114.87	5,362.49	244.84	5,314.82	5,559.66	272.44	6,139.82	6,412.27
	Trust Funds & Non Profit Organizations	0.01	19.28	19.28	..	15.02	15.02	..	14.00	14.00
	Personal/Individuals	73.54	709.55	783.09	81.48	804.38	885.86	81.99	927.17	1,009.16
	Others	1.04	0.84	1.89	1.44	1.71	3.14	0.96	1.68	2.64
	<b>Total</b>	<b>322.68</b>	<b>7,920.83</b>	<b>8,243.52</b>	<b>328.06</b>	<b>8,362.76</b>	<b>8,690.82</b>	<b>356.07</b>	<b>9,454.27</b>	<b>9,810.35</b>
<b>Punjab</b>	Foreign Constituents	-	-	-	-	-	-	-	..	..
	Government	-	464.14	464.14	-	623.90	623.90	-	616.39	616.39
	Non-Financial Public Sector Enterprises	-	265.25	265.25	-	293.43	293.43	-	339.97	339.97
	NBFCs & Financial Auxiliaries	-	13.65	13.65	-	21.59	21.59	-	26.91	26.91
	Private Sector (Business)	178.92	2,251.85	2,430.76	177.60	2,381.08	2,558.68	188.28	2,674.52	2,862.79
	Trust Funds & Non Profit Organizations	0.01	2.91	2.91	..	2.83	2.84	..	2.73	2.73
	Personal/Individuals	20.81	236.72	257.53	23.08	282.03	305.12	45.11	348.93	394.04
	Others	0.01	0.33	0.34	..	0.32	0.32	0.01	0.30	0.31
	<b>Total</b>	<b>199.74</b>	<b>3,234.85</b>	<b>3,434.59</b>	<b>200.69</b>	<b>3,605.18</b>	<b>3,805.87</b>	<b>233.40</b>	<b>4,009.75</b>	<b>4,243.15</b>
<b>Sindh</b>	Foreign Constituents	-	2.34	2.34	-	2.85	2.85	-	3.54	3.54
	Government	0.38	294.25	294.63	0.28	307.41	307.68	0.66	279.97	280.63
	Non-Financial Public Sector Enterprises	-	589.53	589.53	-	488.19	488.19	-	599.33	599.33
	NBFCs & Financial Auxiliaries	0.02	86.83	86.86	0.02	77.19	77.22	0.02	100.26	100.28
	Private Sector (Business)	58.85	2,433.84	2,492.69	56.94	2,438.23	2,495.16	66.68	2,847.65	2,914.33
	Trust Funds & Non Profit Organizations	-	5.55	5.55	-	4.92	4.92	-	3.96	3.96
	Personal/Individuals	43.20	405.73	448.93	47.76	446.45	494.20	16.00	492.78	508.78
	Others	0.73	0.51	1.24	1.13	1.39	2.52	0.17	1.38	1.55
	<b>Total</b>	<b>103.19</b>	<b>3,818.59</b>	<b>3,921.78</b>	<b>106.13</b>	<b>3,766.62</b>	<b>3,872.74</b>	<b>83.53</b>	<b>4,328.87</b>	<b>4,412.40</b>
<b>Khyber Pakhtunkhwa</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	0.01	0.01	-	0.01	0.01
	Non-Financial Public Sector Enterprises	-	29.66	29.66	-	25.67	25.67	-	25.07	25.07
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	5.08	38.97	44.05	5.36	38.99	44.35	7.92	55.38	63.30
	Trust Funds & Non Profit Organizations	-	0.20	0.20	-	0.19	0.19	-	0.17	0.17
	Personal/Individuals	2.86	22.91	25.77	3.22	25.63	28.85	8.21	29.42	37.63
	Others	-	-	-	-	-	-	0.48	-	0.48
	<b>Total</b>	<b>7.94</b>	<b>91.80</b>	<b>99.74</b>	<b>8.58</b>	<b>90.55</b>	<b>99.13</b>	<b>16.61</b>	<b>110.11</b>	<b>126.72</b>
<b>Balochistan</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	0.06	3.01	3.07	-	3.01	3.01	-	2.67	2.67
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	2.73	4.69	7.42	2.64	4.34	6.98	6.20	5.43	11.63
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	4.17	3.90	8.07	4.60	4.37	8.98	8.98	4.42	13.40
	Others	0.30	-	0.30	0.30	-	0.30	0.30	-	0.30
	<b>Total</b>	<b>7.26</b>	<b>11.59</b>	<b>18.85</b>	<b>7.54</b>	<b>11.72</b>	<b>19.26</b>	<b>15.48</b>	<b>12.52</b>	<b>27.99</b>
<b>Islamabad</b>	Foreign Constituents	-	0.08	0.08	-	-	-	-	-	-
	Government	-	59.69	59.69	-	60.62	60.62	-	79.96	79.96
	Non-Financial Public Sector Enterprises	-	253.53	253.53	-	297.01	297.01	-	270.70	270.70
	NBFCs & Financial Auxiliaries	-	14.03	14.03	-	25.67	25.67	-	26.76	26.76
	Private Sector (Business)	0.69	378.97	379.66	0.61	444.79	445.41	0.50	550.34	550.84
	Trust Funds & Non Profit Organizations	-	10.61	10.61	-	7.07	7.07	-	7.14	7.14
	Personal/Individuals	0.44	33.19	33.63	0.57	38.16	38.73	0.67	44.94	45.62
	Others	-	-	-	-	-	-	-	..	..
	<b>Total</b>	<b>1.13</b>	<b>750.09</b>	<b>751.22</b>	<b>1.18</b>	<b>873.32</b>	<b>874.50</b>	<b>1.17</b>	<b>979.85</b>	<b>981.02</b>
<b>FATA</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.12	0.10	0.22	0.16	0.10	0.26	0.24	0.10	0.34
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.17	0.42	0.59	0.24	0.48	0.72	0.34	0.18	0.51
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0.29</b>	<b>0.52</b>	<b>0.81</b>	<b>0.40</b>	<b>0.58</b>	<b>0.98</b>	<b>0.58</b>	<b>0.28</b>	<b>0.86</b>

\* End Position.

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

(Billion Rupees)

Provinces/ Regions	Borrower	Dec-2020			Jun-2021			Dec-2021 <sup>P</sup>		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	0.25	0.25	-	0.25	0.25	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.81	1.52	2.33	0.99	1.81	2.80	1.28	2.02	3.30
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.74	2.30	3.04	0.83	2.57	3.40	0.15	0.48	0.63
	Others	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>1.55</b>	<b>4.08</b>	<b>5.62</b>	<b>1.82</b>	<b>4.63</b>	<b>6.45</b>	<b>1.43</b>	<b>2.50</b>	<b>3.93</b>
<b>AJK</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.42	4.93	5.36	0.54	5.47	6.01	1.34	4.39	5.73
	Trust Funds & Non Profit Organizations	-	..	..	-	..	..	-	..	..
	Personal/Individuals	1.16	4.38	5.53	1.18	4.68	5.87	2.53	6.01	8.55
	Others	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>1.58</b>	<b>9.32</b>	<b>10.90</b>	<b>1.73</b>	<b>10.16</b>	<b>11.88</b>	<b>3.87</b>	<b>10.41</b>	<b>14.28</b>

\* End Position.

Source: Statistics & Data Warehouse Department, SBP

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

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

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

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

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

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

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

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

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

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

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

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

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

(Amount in Million Rupees)

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
<b>FY21</b>									
<b>Jul-Mar</b>									
Punjab	670,328	109,755	152,248	56,481	43,451	38,686	12,670	251,569	58,647
Sindh	110,644	35,629	28,035	10,882	10,295	13,572	2,290	48,098	28,613
Khyber Pakhtunkhwa	14,803	3,557	5,455	3,124	2,405	2,759	384	983	592
Balochistan	4,169	796	1,308	95	78	167	63	155	973
Azad Jammu Kashmir	209	43	79	-	-	-	35	897	35
Gilgit Baltistan	1,488	185	292	3	1	6	10	34	27
<b>All Pakistan</b>	<b>801,641</b>	<b>149,965</b>	<b>187,417</b>	<b>70,585</b>	<b>56,230</b>	<b>55,191</b>	<b>15,452</b>	<b>301,735</b>	<b>88,887</b>
<b>Jul-Jun</b>									
Punjab	976,238	156,142	153,764	65,516	61,043	38,815	14,497	384,234	71,247
Sindh	146,512	63,096	32,450	12,667	14,490	13,972	2,556	66,345	29,600
Khyber Pakhtunkhwa	21,067	5,092	5,778	3,601	3,048	1,841	423	1,456	591
Balochistan	5,353	1,207	1,398	123	133	174	74	214	961
Azad Jammu Kashmir	477	64	486	1	1	1	35	1,225	43
Gilgit Baltistan	3,265	382	442	6	2	4	15	39	27
<b>All Pakistan</b>	<b>1,152,912</b>	<b>225,982</b>	<b>194,318</b>	<b>81,914</b>	<b>78,716</b>	<b>54,806</b>	<b>17,600</b>	<b>453,514</b>	<b>102,468</b>
<b>FY22</b>									
<b>Jul-Sep</b>									
Punjab	117,606	29,293	151,216	16,426	16,146	40,694	4,301	59,708	51,586
Sindh	19,665	19,786	34,612	3,183	3,227	10,601	1,333	13,833	12,359
Khyber Pakhtunkhwa	3,957	822	5,442	844	519	1,886	112	241	577.06
Balochistan	498	227	1,441	42	33,868	184.66	31	127,934	253,218
Azad Jammu Kashmir	245	24,932	88,481	-	-	1	9	227	43,492
Gilgit Baltistan	1,286	154,832	529.11	1	0,999	11,398	-	-	19,542
<b>All Pakistan</b>	<b>143,257</b>	<b>50,308</b>	<b>193,329</b>	<b>20,496</b>	<b>19,927</b>	<b>53,378</b>	<b>5,786</b>	<b>74,137</b>	<b>64,838</b>
<b>FY22</b>									
<b>Jul-Dec</b>									
Punjab	368,984	78,319	158,406	27,892	34,677	41,126	6,715	124,092	57,421
Sindh	54,049	37,830	35,745	5,315	7,320	10,510	2,448	30,721	13,881
Khyber Pakhtunkhwa	9,254	2,106	5,837	1,363	1,089	1,938	177	1,380	907
Balochistan	1,605	641	1,567	65	89	199	50	256	274
Azad Jammu Kashmir	403	44	96	2	32	33	10	544	63
Gilgit Baltistan	3,315	410	719	2	2	12	-	-	20
<b>All Pakistan</b>	<b>437,610</b>	<b>119,350</b>	<b>202,369</b>	<b>34,639</b>	<b>43,210</b>	<b>53,819</b>	<b>9,400</b>	<b>156,992</b>	<b>72,565</b>
<b>FY22</b>									
<b>Jul-Mar</b>									
Punjab	501,270	109,181	150,599	34,744	52,721	39,433	8,290	190,421	61,084
Sindh	86,041	56,183	35,403	7,781	11,382	9,673	2,780	43,836	13,318
Khyber Pakhtunkhwa	14,854	3,312	5,778	1,898	1,920	1,757	210	1,882	766
Balochistan	3,432	1,155	1,754	83	138	204	61	343	276
Azad Jammu Kashmir	510	57	84	4	36	35	10	827	67
Gilgit Baltistan	5,142	615	818	5	5	15	-	-	19
<b>All Pakistan</b>	<b>611,249</b>	<b>170,504</b>	<b>194,436</b>	<b>44,515</b>	<b>66,202</b>	<b>51,117</b>	<b>11,351</b>	<b>237,309</b>	<b>75,531</b>

### 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
<b>FY 21</b>									
<b>Jul-Mar</b>									
Punjab	754,325	82,259	122,210	75,448	313,398	107,316	1,569,252	800,432	479,107
Sindh	168,533	13,508	21,763	2,466	28,821	8,152	294,815	136,349	100,135
Khyber Pakhtunkhwa	24,739	4,824	6,310	1,711	798	1,050	44,761	12,567	16,165
Balochistan	898	74	124	52	59	35	5,277	1,162	2,607
Azad Jammu Kashmir	5,145	722	1,215	1,052	187	339	6,441	1,850	1,669
Gilgit Baltistan	3,812	675	1,039	1,128	443	784	6,441	1,338	2,148
<b>All Pakistan</b>	<b>957,452</b>	<b>102,063</b>	<b>152,661</b>	<b>81,857</b>	<b>343,706</b>	<b>117,676</b>	<b>1,926,987</b>	<b>953,699</b>	<b>601,831</b>
<b>Jul-Jun</b>									
Punjab	997,200	112,060	125,400	101,117	424,916	106,671	2,154,568	1,138,395	495,897
Sindh	206,197	18,124	23,196	3,197	41,267	9,383	371,129	203,322	108,601
Khyber Pakhtunkhwa	31,911	6,789	6,720	2,333	1,101	1,114	59,335	17,486	16,043
Balochistan	1,586	123	154	65	80	42	7,201	1,757	2,729
Azad Jammu Kashmir	12,693	1,326	1,169	1,207	246	335	14,413	2,862	2,034
Gilgit Baltistan	5,409	991	1,216	1,556	635	931	10,251	2,048	2,619
<b>All Pakistan</b>	<b>1,254,996</b>	<b>139,413</b>	<b>157,855</b>	<b>109,475</b>	<b>468,245</b>	<b>118,476</b>	<b>2,616,897</b>	<b>1,365,870</b>	<b>627,924</b>
<b>FY 22</b>									
<b>Jul-Sep</b>									
Punjab	244,254	30,594	127,379	15,241	98,492	106,544	397,828	234,232	477,418
Sindh	40,335	4,245	22,316	512	10,839	10,769	65,028	51,930	90,656
Khyber Pakhtunkhwa	8,811	2,015	7,142	408	222	1,147	14,132	3,819	16,194
Balochistan	300	31,772	170,721	23	39,825	53	894	461	2,103
Azad Jammu Kashmir	6,765	564	1,783	104	19,412	332,857	7,123	836	2,249
Gilgit Baltistan	1,573	346,191	1,398	213	97,155	982,094	3,073	599	2,941
<b>All Pakistan</b>	<b>302,038</b>	<b>37,795</b>	<b>160,189</b>	<b>16,501</b>	<b>109,708</b>	<b>119,827</b>	<b>488,078</b>	<b>291,876</b>	<b>591,561</b>
<b>Jul-Dec</b>									
Punjab	608,992	71,208	137,078	36,328	209,287	109,998	1,048,911	517,582	504,028
Sindh	99,658	10,420	23,418	1,256	22,876	13,145	162,726	109,166	96,700
Khyber Pakhtunkhwa	18,258	4,386	7,988	995	598	1,161	30,047	9,560	17,831
Balochistan	649	75	188	64	87	69	2,433	1,148	2,297
Azad Jammu Kashmir	14,152	1,205	1,990	296	35	316	14,863	1,860	2,498
Gilgit Baltistan	3,408	770	1,614	642	312	1,111	7,367	1,494	3,475
<b>All Pakistan</b>	<b>745,117</b>	<b>88,063</b>	<b>172,277</b>	<b>39,581</b>	<b>233,195</b>	<b>125,800</b>	<b>1,266,347</b>	<b>640,811</b>	<b>626,829</b>
<b>Jul-Mar</b>									
Punjab	832,494	102,739	139,730	56,357	315,136	117,302	1,433,155	770,198	508,148
Sindh	148,760	15,788	24,266	1,811	39,383	15,091	247,173	166,571	97,751
Khyber Pakhtunkhwa	26,846	6,673	8,547	1,564	856	1,161	45,372	14,643	18,008
Balochistan	1,112	131	229	78	139	87	4,766	1,907	2,550
Azad Jammu Kashmir	18,981	1,762	1,962	426	67	290	19,931	2,749	2,438
Gilgit Baltistan	5,103	1,129	1,755	875	454	1,197	11,125	2,203	3,805
<b>All Pakistan</b>	<b>1,033,296</b>	<b>128,220</b>	<b>176,489</b>	<b>61,111</b>	<b>356,035</b>	<b>135,128</b>	<b>1,761,522</b>	<b>958,269</b>	<b>632,701</b>

Source: Agricultural Credit & Microfinance Department

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2020			2021					
	Dec			Jun			Dec <sup>P</sup>		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
<b>1. FOREIGN CONSTITUENTS</b>	-	-	91.9	55.4	-	172.9	-	-	290.4
<b>2. DOMESTIC CONSTITUENTS</b>	93,026.5	38,421.9	121,122.1	119,171.3	45,345.3	140,899.6	130,798.8	43,050.8	185,087.0
<b>I. GOVERNMENT</b>	-	1,859.9	-	-	2,094.6	-	-	115.0	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	3,486.8	2,522.4	513.8	12,723.4	2,522.4	..	19,001.0	-	..
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	88,118.6	34,039.6	119,818.1	106,447.9	40,728.0	140,899.6	111,797.7	42,916.6	185,087.0
a. Agriculture, forestry and fishing	9.7	47.7	10.7	9.7	94.4	2.0	9.7	143.2	341.3
b. Mining and quarrying	-	1,321.7	14.6	-	1,321.7	440.1	-	1,321.7	574.8
c. Manufacturing	49,769.6	26,544.4	110,819.9	68,622.0	32,436.0	130,671.9	70,249.0	33,406.3	168,030.1
01 - Manufacture of food products	7,246.7	1,978.3	3,699.7	7,305.9	3,271.1	2,054.3	9,231.4	7,687.1	4,384.0
02 - Manufacture of beverages	4.0	475.7	-	100.0	521.7	19.3	150.0	494.2	3.5
03 - Manufacture of textiles	24,142.3	9,832.8	80,806.4	38,629.7	12,980.5	103,057.3	42,753.1	7,267.0	132,160.0
04 - Manufacture of wearing apparel	1,157.8	453.2	18,299.6	1,743.9	939.5	18,575.4	1,873.1	534.1	23,279.3
05 - Manufacture of leather and related products	-	266.9	2,134.2	10.0	309.3	2,270.3	72.8	337.0	2,432.6
06 - Manufacture of paper and paper products	32.5	462.0	343.1	69.1	1,338.0	307.0	451.6	799.6	190.6
07 - Manufacture of coke and refined petroleum products	5,236.9	502.5	2,325.1	5,317.7	489.5	597.7	4,558.2	758.5	-
08 - Manufacture of chemicals and chemical products	8,124.6	2,711.5	8.9	11,419.8	2,608.7	-	6,961.9	2,944.9	-
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	98.5	158.9	112.9	37.5	179.8	133.5	121.7	323.3	-
10 - Manufacture of rubber and plastics products	173.7	303.2	259.9	288.3	597.4	412.1	210.3	510.0	88.1
11 - Manufacture of other non-metallic mineral products	13.5	4,109.2	1,807.2	78.3	4,734.5	1,681.9	111.6	1,159.1	2,835.0
12 - Manufacture of basic metals	236.7	1,457.5	17.2	260.0	794.4	12.2	929.7	2,879.9	-
13 - Manufacture of fabricated metal products, except machinery and equipment	0.8	322.4	24.2	27.5	196.2	7.0	624.2	1,175.8	13.3
14 - Manufacture of computer, electronic and optical products	155.1	-	-	100.1	-	-	84.4	498.4	-
15 - Manufacture of electrical equipment	479.2	2,074.9	150.7	444.5	1,871.0	131.0	241.8	4,212.9	126.4
16 - Manufacture of machinery and equipment	196.9	4.1	81.4	24.2	54.4	198.0	6.1	46.2	575.4
17 - Manufacture of motor vehicles, trailers and semi-trailers	587.7	1,205.1	17.7	626.4	1,205.5	77.0	657.4	1,270.3	322.6
18 - Manufacture of furniture	63.3	-	-	53.0	103.4	-	158.0	32.9	-
19. Other manufacturing	1,819.4	226.3	731.9	2,086.0	241.3	1,137.6	1,051.6	475.1	1,619.4
d. Electricity, gas, steam and air conditioning supply	501.6	-	-	131.9	-	-	2,889.2	-	-
e. Water supply; sewerage, waste management and remediation activities	-	188.0	-	-	-	-	-	-	-
f. Construction	7.0	187.6	197.6	881.2	36.4	160.7	177.9	208.3	261.7
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	16,557.1	5,213.0	5,954.2	15,001.9	5,177.1	8,640.6	16,490.8	7,358.5	15,129.8
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	31.1	-	9.8	58.7	9.3	0.5	58.3
02 - Wholesale trade, except of motor vehicles and motorcycles	9,375.2	4,993.8	2,967.4	7,589.6	4,586.7	2,237.9	6,914.4	7,201.6	3,556.2
03 - Retail trade, except of motor vehicles and motorcycles	7,181.9	218.8	2,955.7	7,412.3	580.6	6,344.0	9,567.1	156.4	11,515.3
h. Transportation and storage	-	-	137.3	-	-	106.9	2.9	-	119.8
i. Accommodation and food service activities	-	-	-	-	-	-	-	77.7	65.3
j. Information and communication	7,532.5	0.3	1,761.7	10,810.7	5.2	68.7	10,043.6	45.6	103.0
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	1,798.9	471.7	122.1	1,758.2	362.3	106.3	1,765.0	304.3	87.4
m. Administrative and support service activities	5,698.8	56.4	755.6	3,443.1	1,275.4	628.1	3,814.4	46.9	224.2
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	100.0	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	6,243.4	4.6	44.5	5,789.1	15.4	74.5	6,255.3	-	149.6
<b>V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS</b>	-	-	-	-	0.2	-	-	19.2	-
<b>VI. PERSONAL</b>	-	-	-	-	-	-	-	-	-
<b>VII. OTHER</b>	1,421.1	-	790.2	-	-	-	-	-	-
<b>TOTAL</b>	<b>93,026.5</b>	<b>38,421.9</b>	<b>121,214.0</b>	<b>119,226.6</b>	<b>45,345.3</b>	<b>141,072.5</b>	<b>130,798.8</b>	<b>43,050.8</b>	<b>185,377.5</b>

Source: Statistics & Data Warehouse Department, SBP

## 3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2020			2021					
	Dec			Jun			Dec <sup>P</sup>		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
<b>I. TREASURY BILLS / SHORT TERM FED. BONDS</b>	<b>4,528,862.4</b>	<b>4,616,623.3</b>	<b>4,546,929.2</b>	<b>6,050,306.2</b>	<b>6,160,529.2</b>	<b>6,063,721.8</b>	<b>4,874,637.1</b>	<b>5,149,275.4</b>	<b>4,879,580.7</b>
01. Federal Government	4,528,862.2	4,616,623.2	4,546,929.1	6,050,306.1	6,160,529.1	6,063,721.7	4,874,637.0	5,149,275.3	4,879,580.6
02. Provincial Governments	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
<b>II. FEDERAL BONDS</b>	<b>5,368,246.0</b>	<b>5,402,051.8</b>	<b>5,499,739.9</b>	<b>5,949,738.0</b>	<b>5,993,337.3</b>	<b>6,072,881.1</b>	<b>7,060,987.2</b>	<b>6,838,635.9</b>	<b>7,132,788.7</b>
01. Compensation Bonds	-	-	-	-	-	-	-	-	-
02. Federal Investment Bonds	-	-	-	-	-	-	-	-	-
03. Pakistan Investment Bonds	5,368,246.0	5,402,051.7	5,499,739.9	5,949,738.0	5,993,337.3	6,072,881.1	7,060,987.2	6,838,635.8	7,132,788.6
04. Bearer National Fund Bonds	-	-	-	-	-	-	-	-	-
05. Income Tax Bonds	..	..	..	..	..	..	..	..	..
<b>III. SHARES</b>	<b>311,573.3</b>	<b>228,957.6</b>	<b>338,236.7</b>	<b>299,420.7</b>	<b>200,663.6</b>	<b>332,193.5</b>	<b>305,998.7</b>	<b>199,822.9</b>	<b>327,906.0</b>
<b>01. Quoted On The Stock Exchange</b>	<b>178,061.7</b>	<b>78,594.3</b>	<b>199,088.0</b>	<b>176,079.4</b>	<b>67,020.7</b>	<b>203,023.2</b>	<b>171,455.9</b>	<b>61,397.4</b>	<b>185,898.5</b>
a. Financial Institutions	22,985.8	14,102.4	23,792.5	25,177.8	15,344.0	29,325.3	23,778.4	15,185.0	27,311.1
b. NFPSEs	20,427.6	5,111.3	18,939.5	17,414.1	5,249.0	15,946.1	17,715.4	5,535.4	14,647.5
c. Private Sector	134,644.2	59,376.5	156,352.0	133,487.6	46,427.8	157,751.8	129,962.1	40,676.9	143,940.0
<b>02. Unquoted On The Stock Exchange</b>	<b>133,511.6</b>	<b>150,363.4</b>	<b>139,148.7</b>	<b>123,341.2</b>	<b>133,642.8</b>	<b>129,170.3</b>	<b>134,542.8</b>	<b>138,425.6</b>	<b>142,007.5</b>
a. Financial Institutions	22,624.6	29,933.7	22,693.6	20,133.0	27,467.7	20,133.0	20,594.8	19,435.0	20,597.7
b. NFPSEs	1,645.5	912.2	1,111.9	1,741.5	1,008.2	1,525.8	1,741.5	1,258.2	1,420.4
c. Private Sector	71,682.6	81,958.5	71,730.6	65,145.3	76,272.4	66,730.1	73,404.1	86,368.8	73,731.0
<b>IV. DEBENTURES</b>	<b>5.7</b>	<b>5.7</b>	<b>5.7</b>	<b>5.7</b>	<b>5.7</b>	<b>5.7</b>	<b>5.7</b>	<b>5.7</b>	<b>5.7</b>
<b>V. PARTICIPATION TERM CERTIFICATES</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>
<b>VI. CERTIFICATE OF INVESTMENTS</b>	<b>4,787.4</b>	<b>4,787.4</b>	<b>4,829.9</b>	<b>3,841.9</b>	<b>3,841.9</b>	<b>3,884.5</b>	<b>4,058.1</b>	<b>4,283.1</b>	<b>4,087.5</b>
<b>VII. TERM FINANCE CERTIFICATES</b>	<b>61,962.3</b>	<b>61,880.5</b>	<b>63,018.8</b>	<b>57,890.9</b>	<b>59,378.2</b>	<b>59,360.6</b>	<b>71,093.1</b>	<b>72,817.5</b>	<b>72,750.7</b>
<b>VIII. MODARBA CERTIFICATES</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>IX. MUTUAL FUNDS</b>	<b>6,843.1</b>	<b>6,430.8</b>	<b>6,871.0</b>	<b>9,437.4</b>	<b>9,151.8</b>	<b>9,476.0</b>	<b>15,409.0</b>	<b>14,260.2</b>	<b>15,487.6</b>
<b>X. NIT UNITS</b>	<b>2,368.7</b>	<b>1,782.7</b>	<b>2,532.4</b>	<b>2,461.0</b>	<b>1,782.7</b>	<b>2,653.3</b>	<b>2,530.9</b>	<b>2,133.2</b>	<b>2,831.5</b>
<b>XI. OTHERS</b>	<b>81,994.0</b>	<b>81,962.6</b>	<b>84,026.8</b>	<b>88,866.3</b>	<b>88,833.2</b>	<b>91,403.1</b>	<b>67,551.0</b>	<b>66,905.7</b>	<b>70,239.2</b>
<b>XII. Islamic Banking Products - Investments</b>	<b>1,199,076.6</b>	<b>1,184,316.9</b>	<b>1,245,954.2</b>	<b>1,317,365.7</b>	<b>1,309,799.1</b>	<b>1,377,543.0</b>	<b>1,853,099.8</b>	<b>1,852,373.7</b>	<b>1,904,231.8</b>
<b>01. GOP Ijara Sukuk</b>	<b>638,612.8</b>	<b>627,022.4</b>	<b>660,603.9</b>	<b>748,897.5</b>	<b>747,397.1</b>	<b>780,993.8</b>	<b>1,293,211.3</b>	<b>1,297,536.5</b>	<b>1,325,223.5</b>
<b>02. Corporate Sukuks</b>	<b>510,006.8</b>	<b>505,375.3</b>	<b>531,701.4</b>	<b>508,822.0</b>	<b>505,782.3</b>	<b>533,452.1</b>	<b>510,853.2</b>	<b>507,046.2</b>	<b>528,884.8</b>
a. Diminishing Musharaka Sukuk	150,968.1	150,094.4	153,122.9	151,894.7	152,106.7	154,520.4	153,529.1	152,617.2	156,109.3
b. Ijarah Sukuk	183,019.4	180,323.0	198,564.9	183,942.7	181,310.6	201,831.7	180,763.9	178,057.0	191,923.8
c. Modaraba Sukuk	17,645.9	17,645.9	18,007.1	18,227.0	18,151.2	18,612.3	21,747.0	21,747.0	22,172.5
d. Wakala Sukuk	60.4	425.0	61.5	30.3	425.0	30.9	-	-	-
e. Any other	158,313.0	156,887.1	161,944.8	154,727.2	153,788.8	158,456.7	154,813.2	154,625.0	158,679.3
<b>03. Wakala Placements</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>04. Commodity Murabaha</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>05. Placements Bai Muajjal</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>06. Strategic Investment – Long Term</b>	<b>1,467.6</b>	<b>1,467.6</b>	<b>1,506.9</b>	<b>1,467.6</b>	<b>1,467.6</b>	<b>1,531.8</b>	<b>1,467.6</b>	<b>1,467.6</b>	<b>1,479.6</b>
<b>07. Certificate of Investment (COIs) - Long Term</b>	<b>88.1</b>	<b>88.1</b>	<b>88.1</b>	<b>88.1</b>	<b>88.1</b>	<b>88.1</b>	<b>3,188.1</b>	<b>3,188.1</b>	<b>3,222.2</b>
<b>08. Placement with FI</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>09. Other Mode of Investments – Short Term</b>	<b>3,487.8</b>	<b>6,495.2</b>	<b>4,159.8</b>	<b>6,027.1</b>	<b>4,682.6</b>	<b>6,889.6</b>	<b>3,622.4</b>	<b>3,269.4</b>	<b>4,202.8</b>
<b>10. Other Mode of Investments – Long Term</b>	<b>45,413.5</b>	<b>43,868.3</b>	<b>47,894.2</b>	<b>52,063.5</b>	<b>50,381.4</b>	<b>54,587.6</b>	<b>40,757.2</b>	<b>39,865.9</b>	<b>41,218.8</b>
<b>TOTAL</b>	<b>11,565,719.8</b>	<b>11,588,799.7</b>	<b>11,792,144.9</b>	<b>13,779,334.1</b>	<b>13,827,323.0</b>	<b>14,013,122.9</b>	<b>14,255,370.8</b>	<b>14,200,513.5</b>	<b>14,409,909.7</b>

Source: Statistics & Data Warehouse Department, SBP

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

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

(Million Rupees)

RATE OF RETURN	2020		2021	
	Jun	Dec <sup>R</sup>	Jun <sup>R</sup>	Dec <sup>P</sup>
00.00	4,620,441.6	5,173,150.97	5,496,085.5	5,372,382.3
01.00*	547,999.9	562,690.44	590,932.3	55,685.6
02.00*	18,753.8	45,072.51	27,485.1	103,577.7
03.00*	59,719.9	42,891.76	106,050.7	41,856.7
04.00*	49,854.8	83,809.46	81,465.1	37,582.8
05.00*	140,670.0	267,239.95	264,661.0	126,164.7
05.25	84,272.7	16,842.25	14,788.7	89,090.2
05.50	130,552.7	4,451,168.28	5,209,455.0	311,434.1
05.75	60,546.6	1,080,746.84	1,040,462.9	105,950.8
06.00	268,209.8	140,867.29	282,316.0	140,133.3
06.25	113,083.6	161,866.71	347,355.9	77,137.0
06.50	5,262,425.6	660,309.01	650,017.8	17,614.2
06.75	724,586.2	196,794.73	218,206.7	90,755.7
07.00	248,937.6	211,800.73	158,476.4	82,511.6
07.25	54,058.7	175,320.58	209,764.5	4,489,190.1
07.50	160,748.3	177,339.97	239,044.8	1,209,268.6
07.75	72,261.2	27,533.19	135,488.3	523,915.9
08.00	52,718.6	238,712.25	75,569.7	289,960.7
08.25	28,499.8	11,870.08	195,914.0	307,530.7
08.50	12,264.0	108,257.74	6,156.4	182,304.7
08.75	2,741.5	1,962.69	1,398.4	119,883.0
09.00	4,506.3	2,545.57	10,416.5	73,078.7
09.25	1,200.4	446.24	231.4	180,211.6
09.50	54,508.5	5,312.34	5,496.8	65,025.4
09.75	10,769.3	3,895.38	6,640.4	56,052.3
10.00	3,831.5	3,534.17	1,413.2	48,936.3
10.25	8,698.8	7,031.22	2,448.2	134,261.2
10.50	8,096.7	56,540.38	16,427.7	224,107.7
10.75	2,214.3	16,332.30	13,385.5	47,502.2
11.00	2,179.6	9,369.16	6,355.8	63,031.1
11.25	3,352.8	16,684.40	4,756.1	50,270.1
11.50	11,776.3	13,339.84	5,103.7	85,059.0
11.75	1,758.4	5,494.34	948.2	140,756.2
12.00	29,802.2	34,774.61	10,989.8	73,355.4
12.25	21,795.3	16,125.46	5,940.6	25,639.9
12.50	16,989.9	13,622.32	8,961.2	62,678.7
12.75	5,846.9	12,453.94	4,953.2	4,454.0
13.00	107,142.2	24,608.65	967.2	9,199.6
13.25	23,067.7	17,041.60	1,759.1	1,429.0
13.50	52,020.5	2,853.30	357.5	345.9
13.75	61,660.8	1,421.40	11.4	626.0
14.00	62,376.4	1,594.68	1,211.8	1,591.4
14.25	90,551.7	65.89	25.1	2.0
14.50	-	596.85	83.4	405.2
14.75	-	-	-	-
15.00 & above	-	2,256.44	1,074.9	1,448.2
<b>Total</b>	<b>13,297,493.7</b>	<b>14,104,187.88</b>	<b>15,461,053.8</b>	<b>15,123,397.6</b>

\*01.00 stands for 0.01 to 1.00

\*02.00 stands for 1.01 to 2.00

So on

Source: Statistics & Data Warehouse Department, SBP

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

(Million Rupees)

RATE OF RETURN	2020		2021	
	Jun	Dec <sup>R</sup>	Jun <sup>R</sup>	Dec <sup>P</sup>
00.00	1,007,811.7	1,101,758.5	1,338,904.2	1,812,179.4
01.00*	203,140.1	722,890.5	781,389.3	776,363.8
02.00*	17,848.2	10,619.2	11,969.5	10,598.2
03.00*	101,607.2	575,552.0	625,277.7	138,693.5
04.00*	492,129.0	214,015.1	285,835.3	653,947.8
05.00*	126,304.5	226,470.8	281,049.6	363,114.1
05.25	24,738.9	48,702.8	48,919.3	62,413.2
05.50	147,006.8	219,721.7	215,974.1	44,999.2
05.75	21,649.0	77,370.1	158,900.0	28,559.9
06.00	60,318.6	61,914.7	52,315.8	44,260.1
06.25	40,963.7	41,405.8	61,137.6	39,805.2
06.50	245,377.5	141,887.5	31,479.6	61,256.1
06.75	29,410.7	49,209.2	51,903.6	33,755.1
07.00	73,711.8	94,084.8	72,834.7	159,383.5
07.25	61,989.8	94,435.5	111,177.8	196,887.9
07.50	86,065.6	19,083.7	49,833.7	162,474.3
07.75	17,561.7	2,520.5	14,123.8	43,238.1
08.00	11,026.2	5,309.1	8,221.2	102,670.9
08.25	49,798.9	523.9	167.6	50,961.6
08.50	6,410.8	3,489.4	20.7	48,125.1
08.75	3,081.3	528.4	432.6	37,511.8
09.00	9,498.3	13,184.4	58.2	69,538.4
09.25	30,945.5	27.5	21.9	40,740.8
09.50	12,970.8	17.2	12.9	26,061.6
09.75	1,286.7	49.6	28.8	10,684.5
10.00	582.8	198.6	28.8	13,955.9
10.25	1,054.6	32.3	0.4	46,206.5
10.50	2,387.9	99.3	15.0	27,709.1
10.75	18.7	8.1	1.4	10,697.4
11.00	546.0	263.8	22.8	9,790.5
11.25	210.0	99.6	1.0	2,044.1
11.50	750.4	422.4	5.0	6,049.5
11.75	1,492.8	287.7	-	3,083.5
12.00	3,616.8	1,130.2	3.9	2,918.7
12.25	1,180.2	209.6	-	548.8
12.50	1,735.3	567.9	37.0	1,921.0
12.75	2,461.7	34.0	-	118.2
13.00	2,625.0	98.4	12.2	202.5
13.25	1,079.8	-	-	-
13.50	2,043.7	-	-	-
13.75	952.5	-	-	-
14.00	2,404.5	-	-	-
14.25	100.0	-	-	-
14.50	-	-	-	3.4
14.75	-	-	-	-
15.00 & above	-	-	-	-
<b>Total</b>	<b>2,907,895.8</b>	<b>3,728,223.8</b>	<b>4,202,117.1</b>	<b>5,143,473.2</b>

Source: Statistics & Data Warehouse Department, SBP

\*01.00 stands for 0.01 to 1.00

\*02.00 stands for 1.01 to 2.00

So on



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

(End of period : Million Rupees)

RATE OF RETURN	2020				2021			
	Jun <sup>R</sup>		Dec <sup>R</sup>		Jun <sup>R</sup>		Dec <sup>P</sup>	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	387,835.0	383,295.5	513,005.5	391,627.9	382,862.0	360,371.0	451,097.3	378,749.6
01.00*	13,021.3	11,269.5	56,830.3	39,610.7	54,474.8	39,397.1	50,340.0	42,859.6
02.00*	29,036.6	27,969.9	74,937.1	71,817.2	87,649.1	75,357.9	131,886.0	107,240.7
03.00*	540,855.5	540,735.9	673,824.3	622,682.6	664,297.2	613,421.2	755,035.8	665,492.9
04.00*	130,327.8	115,911.3	98,893.2	61,569.1	113,138.8	72,253.7	188,134.6	87,951.7
05.00*	91,318.1	91,304.6	90,848.2	40,537.4	117,681.2	56,543.8	139,698.3	79,433.7
06.00*	58,363.5	44,750.1	69,270.6	50,229.6	133,551.2	121,097.1	54,390.1	37,656.5
07.00*	12,445.0	12,065.2	64,887.7	31,501.5	161,572.1	38,897.7	211,363.2	9,379.8
08.00*	235,876.3	164,592.6	1,722,159.2	885,154.2	1,726,100.3	937,704.9	633,017.0	312,038.9
08.25	300,418.2	125,858.3	486,163.5	293,046.5	415,565.8	238,927.0	154,898.3	133,945.1
08.50	176,052.3	131,572.4	277,259.2	180,725.7	520,398.7	349,105.8	209,000.6	177,752.8
08.75	300,050.0	149,291.7	322,548.3	184,172.8	231,657.5	156,154.4	185,714.4	171,530.7
09.00	186,657.7	110,520.7	189,641.4	127,501.1	295,954.1	181,095.6	140,051.9	99,302.8
09.25	223,632.6	153,025.7	151,241.8	126,103.2	136,601.1	109,448.4	171,248.5	119,260.7
09.50	93,752.4	72,950.1	52,741.0	44,786.8	181,351.7	164,576.5	211,939.6	130,358.4
09.75	148,522.8	85,906.2	162,982.9	85,022.9	72,310.0	56,695.4	187,808.1	131,764.9
10.00	45,135.8	42,573.4	80,532.3	76,566.0	100,433.8	81,134.6	198,540.8	180,997.9
10.25	86,291.8	78,738.2	139,514.3	91,475.9	65,887.7	43,145.1	182,689.3	143,430.8
10.50	31,547.1	29,962.3	37,476.8	31,874.4	167,568.4	101,392.6	223,435.6	183,166.2
10.75	48,415.6	45,849.0	143,316.3	95,409.7	36,414.4	22,346.4	269,030.8	132,602.5
11.00	43,464.6	42,369.2	31,422.9	27,728.3	122,975.8	95,530.1	228,902.8	98,279.2
11.25	124,111.9	90,400.7	36,763.5	30,777.3	22,757.9	11,148.3	165,406.2	144,126.1
11.50	105,473.8	66,196.6	25,997.6	19,065.0	58,702.6	51,760.0	321,190.3	141,793.4
11.75	249,407.5	86,474.3	18,749.4	12,250.8	15,239.5	6,421.0	165,731.7	122,610.0
12.00	240,038.8	124,431.2	96,164.3	85,935.6	48,301.6	15,495.0	163,937.6	94,279.1
12.25	315,253.7	134,732.6	66,528.2	57,062.5	19,151.0	11,239.4	69,753.0	56,456.6
12.50	139,364.0	54,013.8	17,703.1	14,321.9	30,312.5	24,277.8	114,536.9	88,473.9
12.75	95,068.7	76,027.8	15,135.3	9,048.0	46,751.3	40,623.0	59,474.1	48,606.3
13.00	242,801.1	189,972.8	96,860.5	91,098.1	60,991.8	22,328.0	101,106.8	78,130.7
13.25	122,993.4	80,764.7	18,152.4	14,728.8	15,127.0	11,980.2	43,610.4	39,615.4
13.50	39,488.5	37,471.4	47,921.7	41,485.3	41,324.8	37,164.7	79,655.9	65,976.8
13.75	66,890.0	55,584.0	7,794.1	5,214.9	12,248.2	9,883.1	34,285.1	28,115.2
14.00	142,069.1	104,784.3	63,563.3	60,712.3	32,994.5	15,863.5	105,684.9	73,827.1
14.25	136,894.1	101,737.3	10,064.2	8,714.7	8,100.5	6,626.1	10,484.5	7,333.1
14.50	74,717.2	70,668.8	4,715.1	2,825.0	14,566.4	9,356.4	18,972.2	12,322.6
14.75	82,516.5	80,571.8	19,492.5	13,915.2	10,013.3	8,626.8	19,604.4	14,600.8
15.00	44,647.6	41,062.7	26,382.7	19,191.0	9,852.3	3,910.5	9,532.5	6,094.3
15.25	180,538.1	100,477.6	19,565.7	2,830.3	1,595.8	1,106.2	19,224.7	15,973.7
15.50	31,756.4	23,859.6	80,810.1	63,044.2	17,204.8	6,590.3	22,068.6	6,247.2
15.75	29,453.8	29,453.8	3,517.3	1,792.7	1,954.0	1,623.5	6,620.5	4,443.5
16.00	32,413.1	31,458.9	11,946.1	6,431.9	11,874.4	4,544.6	15,013.6	5,345.0
16.25	62,783.6	62,782.5	7,129.7	6,552.5	19,057.5	885.8	20,389.0	3,179.2
16.50	42,077.1	42,067.8	27,415.4	23,918.6	24,440.7	22,911.5	27,954.8	26,688.9
16.75	8,514.4	8,514.4	3,937.8	3,613.4	3,001.3	2,704.2	10,242.9	9,168.4
17.00	10,301.4	10,301.4	7,836.9	841.7	8,700.3	1,476.5	7,433.6	974.9
17.25	10,282.0	10,222.3	1,235.9	168.9	570.6	229.0	1,880.9	960.6
17.50	14,207.7	14,207.7	10,683.8	6,541.3	11,928.7	198.6	5,385.4	4,578.1
17.75	8,012.5	8,012.5	1,121.8	161.1	1,349.4	58.7	876.0	371.4
18.00	16,445.7	16,445.7	25,009.7	2,573.0	114,361.5	2,116.7	51,078.5	1,921.3
18.25	43,596.0	34,862.6	15,524.1	1,185.9	3,247.1	2,512.1	6,655.1	6,497.4
18.50	13,994.1	13,994.1	5,488.4	1,643.9	743.9	164.1	821.9	345.1
18.75	24,631.2	24,631.2	790.6	442.9	1,353.9	1,182.9	2,537.0	1,880.4
19.00	103,775.6	103,775.6	1,989.6	161.6	2,808.4	213.6	21,004.1	434.8
19.25	14,494.4	14,369.6	653.4	419.6	348.1	18.8	317.6	61.2
19.50	10,745.5	10,745.5	2,803.0	1,306.3	8,424.9	1,344.4	876.5	79.5
19.75	15,217.9	15,217.9	1,058.6	994.0	824.7	667.1	779.5	674.3
20.00 & above	144,535.4	144,535.4	129,576.0	6,334.9	138,327.9	8,542.8	168,272.8	14,481.2
<b>TOTAL</b>	<b>6,222,531.8</b>	<b>4,575,343.4</b>	<b>6,369,578.6</b>	<b>4,176,448.3</b>	<b>6,606,999.2</b>	<b>4,260,391.4</b>	<b>6,850,622.5</b>	<b>4,549,863.2</b>

Source: Statistics & Data Warehouse Department, SBP

\*01.00 stands for 0.01 to 1.00

\*02.00 stands for 1.01 to 2.00

So on

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

(End of Period: Million Rupees)

RATE OF RETURN	2020				2021			
	Jun <sup>R</sup>		Dec <sup>R</sup>		Jun <sup>R</sup>		Dec <sup>P</sup>	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	131,696.7	130,923.9	103,915.8	88,284.5	150,455.1	130,579.9	197,737.5	176,591.0
1.00*	1,209.1	1,209.1	16,903.1	9,482.6	15,250.7	7,936.6	6,233.2	6,111.4
2.00*	3,714.2	3,714.2	16,508.2	16,360.0	24,775.9	24,447.2	64,024.8	33,889.7
3.00*	131,502.3	131,502.3	188,789.1	184,856.1	191,598.4	187,267.8	238,546.7	232,354.9
4.00*	11,675.7	11,675.7	18,434.6	10,285.1	37,137.6	29,048.9	45,663.0	37,327.6
5.00*	16,933.9	16,933.9	24,066.3	18,115.7	41,334.7	32,986.5	68,864.8	48,888.7
6.00*	9,227.1	7,565.5	8,865.9	6,909.8	14,883.2	11,347.5	6,362.6	4,414.7
7.00*	13,322.2	8,539.1	71,881.5	17,270.3	24,419.0	8,079.2	254,343.6	2,942.9
8.00*	67,205.1	48,798.6	602,215.9	296,482.2	613,521.7	229,403.1	296,468.2	111,765.7
8.25	77,382.8	58,957.4	156,333.7	101,192.3	104,998.5	91,153.8	38,580.4	37,620.7
8.50	46,076.4	17,467.0	83,111.9	72,163.7	125,914.7	93,800.7	60,973.8	43,917.4
8.75	79,126.1	68,524.0	88,586.1	63,501.7	113,185.2	87,968.7	65,434.2	51,793.5
9.00	49,499.4	26,090.4	61,321.4	40,898.8	120,102.3	63,684.1	56,473.2	52,944.6
9.25	59,324.4	43,277.8	50,989.1	47,861.2	46,427.6	43,633.5	39,428.0	33,660.0
9.50	36,609.2	36,609.2	26,036.8	24,371.9	52,948.2	48,598.7	65,848.4	60,646.3
9.75	60,724.4	33,877.2	26,758.3	23,898.6	37,907.5	34,454.4	63,715.8	59,116.1
10.00	25,388.5	25,388.5	18,081.9	16,341.9	36,974.8	30,828.9	49,652.7	40,857.3
10.25	15,914.8	15,906.1	36,870.4	29,452.7	42,067.5	33,316.6	56,311.0	50,396.2
10.50	10,353.9	10,353.9	9,844.8	6,022.3	18,520.9	11,541.5	62,114.3	46,135.0
10.75	18,617.5	16,504.0	26,916.7	11,189.5	27,185.1	16,501.1	77,143.1	57,291.5
11.00	24,678.0	24,324.9	13,727.7	5,516.5	27,945.7	15,738.3	48,608.1	33,002.3
11.25	100,286.9	23,176.8	14,967.2	7,685.4	20,757.4	11,834.0	77,791.3	59,344.6
11.50	11,344.2	11,344.2	8,406.6	2,651.8	17,212.7	5,952.5	71,675.6	51,460.5
11.75	84,329.8	11,474.5	10,759.2	1,927.7	20,902.7	3,824.3	110,580.8	40,162.8
12.00	60,372.6	16,817.8	16,486.4	9,750.0	19,161.4	6,015.7	52,489.5	29,824.5
12.25	23,513.9	18,429.9	20,970.6	13,949.6	18,568.2	7,361.9	37,037.0	25,762.3
12.50	34,000.6	11,000.6	6,859.1	1,722.3	12,861.5	1,936.2	40,937.2	25,906.0
12.75	17,616.2	17,604.6	4,977.0	2,235.0	8,619.5	1,418.0	33,359.5	20,669.3
13.00	14,066.9	14,066.9	5,595.1	2,394.9	5,896.8	763.6	20,658.9	7,851.4
13.25	16,763.9	16,763.9	11,862.5	4,965.2	6,680.8	616.6	17,239.6	8,652.0
13.50	43,676.2	24,645.0	8,972.2	1,783.8	10,624.3	6,815.7	18,444.3	13,166.0
13.75	30,338.8	24,592.2	6,849.8	1,912.1	10,232.6	3,088.1	12,903.8	4,362.4
14.00	43,004.3	42,400.8	13,390.7	4,734.3	8,563.3	3,880.5	22,642.3	16,259.4
14.25	40,425.6	38,620.4	7,574.8	3,092.8	6,529.9	265.4	12,491.4	4,223.0
14.50	37,822.7	33,798.7	6,251.3	2,653.5	5,741.4	830.3	11,001.3	4,732.4
14.75	40,180.4	26,441.1	6,634.5	2,549.0	5,371.6	1,573.1	7,431.1	2,074.7
15.00	31,340.9	27,533.5	8,758.7	6,870.7	5,025.4	2,658.5	7,965.0	3,700.7
15.25	23,204.9	19,542.9	6,254.2	3,480.1	3,902.3	366.0	41,159.6	570.7
15.50	30,664.1	30,664.1	7,551.3	5,545.5	2,113.6	826.2	5,354.4	2,484.4
15.75	17,478.0	17,478.0	2,046.5	726.3	1,695.7	437.4	3,599.7	1,210.8
16.00	15,314.9	15,314.7	5,705.8	4,895.2	2,662.2	2,042.7	2,463.4	965.5
16.25	19,800.2	17,589.6	1,763.1	623.0	743.0	445.8	7,577.2	511.6
16.50	15,881.9	15,881.9	4,300.1	2,899.5	2,523.7	1,344.6	2,814.9	905.8
16.75	5,354.3	5,354.3	2,187.1	316.0	549.9	141.0	940.3	407.5
17.00	13,927.2	13,927.2	4,809.1	1,601.0	1,336.3	358.3	1,354.5	324.1
17.25	4,531.5	4,531.5	1,612.2	221.1	223.0	56.0	453.4	127.0
17.50	7,543.0	7,543.0	2,234.1	191.4	591.9	169.2	650.5	85.4
17.75	3,424.0	3,424.0	1,356.1	359.7	484.2	19.7	350.9	29.8
18.00	7,234.6	7,234.6	3,831.7	474.9	1,854.8	609.7	2,932.8	1,477.6
18.25	2,080.7	2,080.7	796.0	128.0	279.4	22.2	691.5	410.4
18.50	3,720.4	3,720.4	1,161.1	155.1	800.5	348.9	932.0	74.3
18.75	2,434.6	2,434.6	684.1	72.3	311.7	10.0	258.2	57.1
19.00	3,657.0	3,657.0	2,435.9	904.4	1,682.6	262.7	1,586.6	237.6
19.25	2,341.9	2,341.9	1,640.7	331.9	845.3	49.1	586.3	35.0
19.50	3,319.6	3,319.6	1,561.5	86.7	535.9	26.0	578.4	66.8
19.75	3,279.6	3,279.6	1,238.8	20.3	593.9	7.0	426.4	7.0
20.00 & over	36,473.1	36,473.1	11,292.2	1,678.7	9,788.9	570.1	11,516.3	933.3
<b>TOTAL</b>	<b>1,740,930.9</b>	<b>1,312,646.1</b>	<b>1,873,936.6</b>	<b>1,186,046.4</b>	<b>2,083,822.5</b>	<b>1,299,264.2</b>	<b>2,503,403.7</b>	<b>1,550,741.1</b>

Source: Statistics & Data Warehouse Department, SBP

\* 1.00 stands for 0.25 to 1.00  
 : : :  
 : : :  
 \* 8.00 stands for 7.25 to 8.00

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

TYPE OF DEPOSITS		(Percent per annum)			
		2020		2021	
		Jun	Dec <sup>R</sup>	Jun <sup>R</sup>	Dec <sup>P</sup>
I.	Call Deposits	3.25 (2.20)	3.96 (2.00)	3.20 (2.38)	5.03 (2.65)
II.	Saving Deposits	5.86 (67.29)	5.02 (67.56)	4.97 (68.05)	6.44 (66.87)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	6.57 (5.74)	6.20 (5.99)	5.94 (6.72)	8.29 (6.63)
	(b) 3 months and over				
	but less than 6 months	5.77 (5.91)	5.53 (5.83)	5.01 (6.04)	6.64 (5.69)
	(c) 6 months and over				
	but less than 1 year	6.17 (4.01)	4.63 (4.36)	5.22 (3.30)	5.87 (3.49)
	(d) 1 year and over but				
	less than 2 years	7.52 (11.63)	6.37 (11.09)	5.86 (10.64)	6.49 (12.01)
	(e) 2 years and over but				
	less than 3 years	7.26 (0.43)	6.99 (0.41)	7.07 (0.44)	6.56 (0.25)
	(f) 3 years and over but				
	less than 4 years	7.07 (0.87)	7.21 (0.76)	7.32 (0.73)	7.44 (0.68)
	(g) 4 years and over but				
	less than 5 years	5.42 (0.06)	6.15 (0.14)	5.45 (0.11)	5.22 (0.03)
	(h) 5 years and over	6.79 (1.86)	8.08 (1.86)	7.83 (1.58)	8.60 (1.70)
IV.	Overall				
	(i) Excluding current and other deposits	6.09	5.31	5.17	6.57
	(ii) Including current and other deposits	4.03	3.43	3.38	4.22

Source: Statistics & Data Warehouse Department, SBP

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

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

(Percent per annum)

TYPE OF DEPOSITS		2020		2021	
		Jun	Dec <sup>R</sup>	Jun <sup>R</sup>	Dec <sup>P</sup>
I.	Call Deposits	3.51 (2.48)	4.20 (2.30)	3.46 (2.71)	5.06 (2.18)
II.	Saving Deposits	6.25 (67.70)	5.28 (68.25)	5.28 (67.97)	6.93 (65.89)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	6.74 (6.04)	6.36 (6.11)	5.99 (6.95)	8.77 (8.15)
	(b) 3 months and over but less than 6 months	5.77 (6.52)	5.55 (6.13)	4.96 (6.43)	6.46 (7.02)
	(c) 6 months and over but less than 1 year	6.04 (3.71)	4.52 (3.63)	5.04 (2.72)	5.63 (3.02)
	(d) 1 year and over but less than 2 years	7.92 (10.87)	6.55 (10.79)	6.05 (10.70)	7.40 (10.87)
	(e) 2 years and over but less than 3 years	7.96 (0.27)	7.96 (0.29)	7.64 (0.34)	9.42 (0.22)
	(f) 3 years and over but less than 4 years	7.42 (0.73)	7.88 (0.63)	7.82 (0.63)	8.59 (0.66)
	(g) 4 years and over but less than 5 years	5.93 (0.06)	6.47 (0.16)	5.77 (0.13)	9.04 (0.12)
	(h) 5 years and over	6.60 (1.60)	8.48 (1.71)	8.10 (1.43)	9.66 (1.87)
IV.	Overall				
	(i) Excluding current and other deposits	6.37	5.53	5.40	7.09
	(ii) Including current and other deposits	4.22	3.55	3.55	4.71

Source: Statistics & Data Warehouse Department, SBP

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

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

(Percent per annum)

TYPE OF DEPOSITS		2020		2021	
		Jun	Dec <sup>R</sup>	Jun <sup>R</sup>	Dec <sup>P</sup>
I.	Call Deposits	0.31 (0.98)	0.06 (0.65)	0.09 (0.98)	0.00 (0.75)
II.	Saving Deposits	4.08 (65.46)	3.79 (64.45)	3.65 (68.41)	4.46 (70.25)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	5.56 (4.39)	5.45 (5.46)	5.69 (5.72)	7.52 (6.61)
	(b) 3 months and over but less than 6 months	5.76 (3.21)	5.36 (4.53)	5.34 (4.33)	7.33 (4.79)
	(c) 6 months and over but less than 1 year	6.56 (5.30)	4.86 (7.63)	5.60 (5.83)	7.65 (3.83)
	(d) 1 year and over but less than 2 years	6.25 (15.01)	5.69 (12.41)	5.01 (10.37)	6.77 (10.32)
	(e) 2 years and over but less than 3 years	6.51 (1.13)	5.67 (0.95)	6.14 (0.88)	6.12 (0.59)
	(f) 3 years and over but less than 4 years	6.30 (1.49)	5.79 (1.35)	6.14 (1.16)	5.26 (0.63)
	(g) 4 years and over but less than 5 years	3.40 (0.06)	1.52 (0.05)	1.35 (0.04)	1.23 (0.04)
	(h) 5 years and over	7.25 (2.97)	6.87 (2.52)	7.09 (2.27)	7.77 (2.18)
IV.	Overall				
	(i) Excluding current and other deposits	4.78	4.36	4.19	5.21
	(ii) Including current and other deposits	3.15	2.84	2.65	3.14

Source: Statistics & Data Warehouse Department, SBP

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

### 3.29 Scheduled Banks' Weighted Average Rates of Return / Interest on Advances

(Percent per annum)

AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES	
<b>I. OVERALL- ALL BANKS</b>										
<b>2020</b>	<b>Jun</b>	14.13	11.44	9.02	9.96	9.47	8.75	10.86	28.08	<b>10.32</b>
	<b>Dec<sup>R</sup></b>	10.58	7.87	7.05	7.99	7.37	7.00	7.90	27.32	<b>7.94</b>
<b>2021</b>	<b>Jun<sup>R</sup></b>	10.40	8.41	6.68	7.90	7.03	7.07	8.51	28.09	<b>8.01</b>
	<b>Dec<sup>P</sup></b>	11.30	8.93	7.49	8.80	8.03	8.25	8.65	28.44	<b>8.64</b>
<b>II. CONVENTIONAL BANKING - ALL BANKS</b>										
<b>2020</b>	<b>Jun</b>	14.13	10.79	8.87	9.60	9.25	8.65	10.96	28.20	<b>10.30</b>
	<b>Dec<sup>R</sup></b>	10.58	7.85	6.91	7.83	7.24	7.01	8.06	27.42	<b>8.03</b>
<b>2021</b>	<b>Jun<sup>R</sup></b>	10.40	8.38	6.63	7.85	6.80	7.19	8.78	28.30	<b>8.16</b>
	<b>Dec<sup>P</sup></b>	11.30	9.06	7.48	8.67	7.86	8.60	8.94	28.77	<b>8.83</b>
<b>III. ISLAMIC BANKING-ALL BANKS</b>										
<b>2020</b>	<b>Jun<sup>R</sup></b>	10.25	13.12	9.55	11.10	10.30	9.30	10.56	6.86	<b>10.38</b>
	<b>Dec<sup>R</sup></b>	-	7.96	7.50	8.41	7.75	6.57	7.40	9.82	<b>7.68</b>
<b>2021</b>	<b>Jun<sup>R</sup></b>	-	8.90	6.84	8.01	7.59	5.03	7.71	16.06	<b>7.53</b>
	<b>Dec<sup>P</sup></b>	-	7.12	7.55	9.08	8.46	5.20	7.93	16.45	<b>8.14</b>

Source: Statistics & Data Warehouse Department, SBP

### 3.30 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate <sup>1</sup>	SBP Repo Rate <sup>2</sup>	SBP Policy (Target) Rate <sup>3</sup>	End User Export Finance Scheme Rate*	
				w.e.f.	Rate
18-Mar-20	13.50	11.50	12.50	1-Jan-11	10.00
25-Mar-20	12.00	10.00	11.00	10-Sep-12	8.50
16-Apr-20	10.00	8.00	9.00	1-Jan-13	8.30
16-May-20	9.00	7.00	8.00	1-Feb-13	8.20
26-Jun-20	8.00	6.00	7.00	1-Apr-13	8.40
20-Sep-21	8.25	6.25	7.25	1-Jul-14	7.50
22-Nov-21	9.75	7.75	8.75	2-Feb-15	6.00
15-Dec-21	10.75	8.75	9.75	1-Jul-15	4.50
08-Apr-22	13.25	11.25	12.25	1-Jul-16	3.00
24-May-22	14.75	12.75	13.75	8-Apr-22	5.50
13-Jul-22	16.00	14.00	15.00	24-May-22	7.50
23-Aug-22	16.00	14.00	15.00	13-Jul-22	10.00

#### Long Term Financing Facility Rate (LTFF)

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

#### Financing Facility for Storage of Agri. Produce (FFSAP)

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

#### Service charges/Mark up rates of Refinance facility for SMEs

S.No	Refinancing Facility	w.e.f (Circular Date)	Description	Max. Tenor (Years)	SBP Rate of Refinance to PFI's	PFI's Spread	End User Rate (%)
1	Refinancing Facility for Modernization of SMEs	19-May-17		Upto 10	2.00	4.00	6.00
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Upto 1	2.00	4.00	6.00
3	Financing Facility for Storage of Agricultural Produce (FFSAP)	19-May-17	For SMEs	Up to 10	2.00	4.00	6.00
4	SBP Financing Scheme for Renewable Energy	26-Jul-19	Category I	Upto 12	3.00	3.00	6.00
			Category II	Upto 10	2.00	4.00	6.00
			Category III	Upto 10	3.00	3.00	6.00
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Upto 5	0.00	5.00	5.00
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Upto 5	0.00	5.00	5.00
7	Refinance Facility for Combating COVID - 19 (RFCC)	17-Mar-20		Upto 5	0.00	3.00	3.00
8	Temporary Economic Refinance Facility (TERF)	8-Jul-20		Upto 10	1.00	4.00	5.00
9	SME Asaan Finance (SAAF) Scheme	16-Aug-21		as approved by Bank	1.00	8.00	9.00

PFI: Participating Financial Institutions

Source: State Bank of Pakistan

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

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

3: Introduced with effect from May 25, 2015 Via DMMD Circular # 09 of 2015, as new Policy (Target) Rate.

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

### 3.31 (a) Weighted Average Lending and Deposit Rates

(Percent per annum)

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

Notes:

Source: Statistics & Data Warehouse Department, SBP

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



### 3.31 (b) Overall Weighted Average Lending and Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits				
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	
<b>Jul-2022<sup>P</sup></b>																	
<b>1. Scheduled Banks (SBs)</b>	<b>15.12</b>	<b>15.27</b>	<b>15.24</b>	<b>15.42</b>	<b>12.33</b>	<b>12.30</b>	<b>13.16</b>	<b>13.13</b>	<b>7.44</b>	<b>7.45</b>	<b>11.93</b>	<b>11.87</b>	<b>6.99</b>	<b>7.06</b>	<b>11.22</b>	<b>11.20</b>	
a. Public	15.82	15.86	15.85	15.89	12.53	12.59	13.93	13.91	8.08	8.96	11.49	11.41	7.63	8.15	11.25	11.21	
b. Private	15.09	15.25	15.22	15.40	12.20	12.16	12.98	12.95	7.38	7.28	11.97	11.91	6.73	6.69	11.16	11.15	
c. Foreign	15.16	15.16	15.17	15.17	14.51	14.56	14.78	14.83	7.39	9.32	12.59	12.59	9.37	9.44	12.44	12.44	
d. Specialized	21.33	21.33	21.33	21.33	18.07	18.07	19.24	19.25	10.31	10.31	13.40	13.40	10.90	10.89	12.62	12.64	
<b>2. DFIs</b>	<b>14.96</b>	<b>14.96</b>	<b>16.69</b>	<b>16.69</b>	<b>11.81</b>	<b>11.81</b>	<b>13.35</b>	<b>13.35</b>	<b>15.61</b>	<b>15.23</b>	<b>15.61</b>	<b>15.23</b>	<b>15.14</b>	<b>14.69</b>	<b>15.14</b>	<b>14.69</b>	
<b>3. MFBs</b>	<b>32.93</b>	<b>32.93</b>	<b>32.94</b>	<b>32.94</b>	<b>29.66</b>	<b>29.66</b>	<b>30.24</b>	<b>30.24</b>	<b>7.36</b>	<b>9.65</b>	<b>11.87</b>	<b>11.65</b>	<b>12.00</b>	<b>11.73</b>	<b>13.17</b>	<b>13.00</b>	
<b>4. Overall (SBs,MFBs,DFIs)</b>	<b>15.21</b>	<b>15.38</b>	<b>15.33</b>	<b>15.53</b>	<b>12.83</b>	<b>12.81</b>	<b>13.68</b>	<b>13.66</b>	<b>7.45</b>	<b>7.48</b>	<b>11.93</b>	<b>11.87</b>	<b>7.05</b>	<b>7.11</b>	<b>11.25</b>	<b>11.23</b>	

Notes: P: provisional

Source: Statistics & Data Warehouse Department, SBP

1. Gross disbursements mean the amounts disbursed by Reporting Institutions (RIs) either in pak rupees or in foreign currency against loans during the month. It also includes loans repriced, renewed or rolled over during the month. In case of running finance the disbursed amount however means the maximum amount availed by the borrower at any point of time during the month.

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

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

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

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

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

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

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

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

8. Foreign currency deposits are first converted into Pak Rupees at the prevalent exchange rates as of the last day of the reporting month.

9. Fresh deposits mobilized during the month include outstanding balance of:

a. Fresh deposits (new accounts) mobilized during the month

b. Re-priced and /or rolled-over deposits during the month

10. Outstanding deposits show position of deposits held by RIs at the end of the month.

11. "Public" stands for Public Sector Banks - the banks incorporated in Pakistan or the shares/capital controlled by the federal and /or provincial governments.

12. "Private" stands for Private Sector Banks incorporated in Pakistan, owned and controlled by private sector.

13. "Foreign" stands for the branches of banks working in Pakistan but incorporated abroad

14. "Specialized" stands for Specialized Banks established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example, agriculture sector, industrial sector, etc.

15. DFIs stands for Development Finance Institutions

16. MFBs stands for Microfinance Banks

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

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

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

(Percent per annum)

Period	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks <sup>1</sup>	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2012-13	12.00 <sup>4</sup>	13.80 <sup>4</sup>	19.00	18.00	16.00 <sup>3</sup>	16.00 <sup>3</sup>
2013-14	12.00 <sup>4</sup>	13.80 <sup>4</sup>	19.00	18.00	16.00 <sup>3</sup>	16.50 <sup>3</sup>
2014-15	12.90 <sup>4</sup>	12.90 <sup>4</sup>	17.75	17.75	15.01 <sup>3</sup>	15.01 <sup>3</sup>
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 <sup>P</sup>	22.70	22.70	17.67	20.25	16.71	16.68

Source: Agricultural Credit and Microfinance Department SBP

P: Provisional

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

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

### 3.33 Rates of Profit on National Savings Schemes

(Percent per annum)

S C H E M E	2021					2022				
	7 <sup>th</sup> May	19 <sup>th</sup> May	17 <sup>th</sup> Jun	13 <sup>th</sup> Aug	10 <sup>th</sup> Dec	4 <sup>th</sup> Feb	22 <sup>nd</sup> Feb	25 <sup>th</sup> Mar	10 <sup>th</sup> May	3 <sup>rd</sup> Jun
<b>1. Savings Accounts</b>										
(i) With cheque facilities	5.50	5.50	5.50	5.50	7.25	8.25	12.24	12.72	10.75	12.25
(ii) Without cheque facilities	5.50	5.50	5.50	5.50	7.25	8.25	12.24	12.72	10.75	12.25
<b>2. Khas Deposit Accounts or Certificates<sup>1</sup></b>										
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
<b>3. Mahana Amdani Accounts<sup>2</sup></b>										
(i) 1 <sup>st</sup> year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 <sup>nd</sup> year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 <sup>rd</sup> year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 <sup>th</sup> year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 <sup>th</sup> year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 <sup>th</sup> year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 <sup>th</sup> 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
<b>4. Defence Savings Certificates<sup>3</sup></b>										
(i) 1 <sup>st</sup> year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	9.68	9.29	9.37	9.37	11.12	10.40	10.32	10.92	12.40	12.40
<b>5. National Deposit Certificates / Accounts<sup>4</sup></b>										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
<b>6 (a) Special Savings Certificates (Reg)<sup>5</sup></b>										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	8.70	8.00	8.00	8.20	10.40	10.00	10.00	11.00	12.40	13.00
(ii) Last period of complete 6 months	9.00	9.00	9.00	9.40	11.60	11.40	11.00	11.80	13.40	14.40
<b>(b) Special Savings Certificates (Bearer)<sup>5</sup></b>										
(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
<b>7. Regular Income Certificates<sup>6</sup></b>	9.24	8.64	8.76	8.76	10.80	10.32	10.20	11.04	12.00	12.36
<b>8. Pensioner's Benefit Accounts<sup>7</sup></b>	11.52	11.04	11.04	11.04	12.96	12.24	12.24	12.72	14.16	14.16
<b>9. Behbood Saving Certificate<sup>8</sup></b>	11.52	11.04	11.04	11.04	12.96	12.24	12.24	12.72	14.16	14.16
<b>10. Short-Term Saving Certificate<sup>9</sup></b>										
(i) 3 Months	7.04	6.96	6.96	6.88	9.24	9.68	9.72	10.40	13.40	13.68
(ii) 6 Months	7.20	7.14	7.20	7.12	9.66	10.12	10.10	10.60	13.90	13.96
(iii) 1 year	7.40	7.30	7.30	7.30	10.26	10.20	10.14	10.70	13.75	14.00
<b>11. Shuhada Family Welfare account<sup>10</sup></b>	11.52	11.04	11.04	11.04	12.96	12.24	12.24	12.72	14.16	14.16

Notes:

Source: Central Directorate of National Savings

- Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However, the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7 (1) AFA (DM)/96-726-727.
- Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003. Rates are quoted for outstanding amount as on today.
- Defence Savings Certificates introduced w.e.f. 08-11-1966.
- National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U .O.No. refered above.
- Special Savings Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
- Regular Income certificates introduced w.e.f 02-02-1993.
- Pensioner's Benefit Accounts introduced w.e.f 20-01-2003.
- The scheme has been introduced w.e.f 30-07-2003 especially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.
- Short Term Certificates (STSC) introduced w.e.f 1<sup>st</sup> July 2012
- Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f 23rd May 2018.

### 3.34 Branchless Banking: Key Indicators

Period	Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
<b>2017</b>							
Q3	420,107	33,070,736	11,280	164,704	726,451	4,411	1,830,042
Q4	405,673	37,260,215	21,139	175,149	766,540	4,377	1,946,100
<b>2018</b>							
Q1	403,100	38,507,887	17,051	192,890	776,491	4,234	2,398,849
Q2	405,571	39,246,468	15,345	215,896	914,089	4,252	2,051,068
Q3	413,177	43,102,952	16,580	225,753	972,714	4,309	2,508,365
Q4	425,199	47,164,779	23,678	266,980	1,005,518	3,766	2,966,439
<b>2019</b>							
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
<b>2020</b>							
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
<b>2021</b>							
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
<b>2022</b>							
Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956

Source: Agriculture Credit & Microfinance Department SBP

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

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

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

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

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

(Million Rupees)

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

Source: SBP-BSC field offices

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

### 3.36 Clearing House Statistics

(Thousand Cheques)  
(Million Rupees)

PERIOD		2019	2020	2021	2021	2022				
					Jul	Mar	Apr	May	Jun	Jul
<b>Karachi</b>	No. of Cheques Cleared	24,637	18,524	19,316	1,441	1,900	1,728	1,436	1,792	1,245
	Amount	11,345,271	9,962,227	12,457,829	856,834	1,183,044	1,379,435	1,154,254	1,531,815	995,389
<b>Lahore</b>	No. of Cheques Cleared	9,081	7,503	8,173	613	757	766	593,754	776	531
	Amount	5,086,338	5,012,278	6,603,769	487,962	706,008	698,764	574,410	782,540	527,335
<b>Peshawar</b>	No. of Cheques Cleared	1,615	2,445	1,662	109	182	171	...	205	111
	Amount	1,290,981	1,306,671	1,772,204	122,476	204,462	185,646	...	259,465	144,045
<b>Quetta</b>	No. of Cheques Cleared	931	750	769	55	67	49	49,366	83	44
	Amount	801,875	793,655	895,147	63,765	80,041	60,121	60,121	131,184	60,095
<b>Faisalabad</b>	No. of Cheques Cleared	2,285	1,637	1,859	148	144	127	92,048	125	88
	Amount	1,469,097	1,434,471	2,014,765	192,292	197,933	144,451	119,198	165,225	109,343
<b>Rawalpindi</b>	No. of Cheques Cleared	2,282	1,981	2,409	161	211	213	160	227	147
	Amount	1,550,321	1,612,262	2,465,530	165,468	224,568	253,500	18,919	333,618	175,014
<b>Hyderabad</b>	No. of Cheques Cleared	93	43	76	2	8	8	7,618	19	1
	Amount	91,964	86,545	122,707	7,973	11,653	15,079	12,894	24,397	5,892
<b>Islamabad</b>	No. of Cheques Cleared	3,553	3,064	2,735	219	256	38	32,072	351	183
	Amount	4,025,485	4,055,736	3,756,678	327,333	394,131	25,476	28,778	704,931	355,528
<b>Multan</b>	No. of Cheques Cleared	1,074	958	1,014	75	97	97	75.41	101	65
	Amount	1,062,194	1,084,509	1,308,320	109,799	133,601	126,895	111,793	148,452	95,994
<b>Sialkot</b>	No. of Cheques Cleared	745	615	746	53	66	71	53,584	67	50
	Amount	421,540	463,815	706,141	53,122	66,155	80,654	71,242	93,788	87,663
<b>Sukkur</b>	No. of Cheques Cleared	699	589	639	50	54	43	43,241	62	34
	Amount	454,149	441,891	574,029	43,693	35,851	56,449	56,449	62,197	49,863
<b>D.I. Khan</b>	No. of Cheques Cleared	23	19	20	1	2	2	...	5	..
	Amount	17,736	16,769	17,179	1,020	1,724	2,243	...	2,089	1,126
<b>Others</b>	No. of Cheques Cleared	1,430	1,160	1,326	88	122	133	82,538	141	75
	Amount	975,694	1,164,114	1,334,163	101,433	130,031	149,539	129,780	167,603	119,662
<b>TOTAL</b>	No. of Cheques Cleared	<b>48,448</b>	<b>39,288</b>	<b>40,626</b>	<b>3,015</b>	<b>3,868</b>	<b>3,447</b>	<b>2,626</b>	<b>3,955</b>	<b>2,577</b>
	Amount	<b>28,592,644</b>	<b>27,434,942</b>	<b>33,914,101</b>	<b>2,533,169</b>	<b>3,369,204</b>	<b>3,178,251</b>	<b>2,337,838</b>	<b>4,407,305</b>	<b>2,726,950</b>

Source: SBP-BSC field offices

### 3.37 Electronic Banking Statistics

Product / Item	Unit	FY21			FY22		
		Q2	Q3	Q4	Q1	Q2	Q3
<b>1. E-Banking Infrastructure</b>							
Real Time Online Branches (RTOB)	No.	16,165	16,081	16,170	16,321	16,571	16,643
Automated Teller Machines (ATM)	No.	16,041	16,175	16,355	16,546	16,709	16,897
Point of Sale (POS)	No.	62,480	67,099	71,907	79,134	92,153	96,975
<b>2. Cards</b>							
Credit Cards	No.	1,691,037	1,687,815	1,720,949	1,758,130	1,739,901	1,739,466
Debit Cards	No.	27,591,577	28,582,140	29,849,278	29,714,882	30,919,816	29,419,406
Proprietary ATMs only Cards	No.	7,245,554	6,426,981	5,771,429	4,605,196	4,781,926	4,881,677
Pre-Paid Cards	No.	133,298	126,322	127,670	128,003	125,369	127,624
Social Welfare Cards	No.	7,623,718	7,699,466	8,467,023	9,997,081	11,096,417	11,017,162
<b>4. E-Banking Financial Transactions</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>298,028</b>	<b>309,795</b>	<b>323,365</b>	<b>361,606</b>	<b>400,321</b>	<b>410,925</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>21,476,297</b>	<b>22,485,021</b>	<b>23,400,046</b>	<b>27,189,235</b>	<b>33,260,259</b>	<b>35,422,174</b>
<b>4.1 ATM Transactions</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>152,567</b>	<b>153,452</b>	<b>157,760</b>	<b>163,733</b>	<b>173,575</b>	<b>171,283</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>2,028,336</b>	<b>2,084,493</b>	<b>2,177,567</b>	<b>2,158,697</b>	<b>2,370,852</b>	<b>2,437,036</b>
i. Cash Withdrawal							
Number of Transactions	Thousands	147,221	148,000	152,236	158,654	168,068	165,740
Amount	Million Rupees	1,827,622	1,885,768	1,975,250	1,976,720	2,138,479	2,204,839
ii. Cash Deposit							
Number of Transactions	Thousands	260	339	279	60	381	401
Amount	Million Rupees	20,459	28,950	24,494	7,265	38,006	39,737
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,255	1,375	1,438	1,455	1,312	1,453
Amount	Million Rupees	4,302	3,724	5,913	8,721	6,347	5,547
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,638	1,512	1,434	1,286	1,377	1,306
Amount	Million Rupees	63,698	59,937	58,096	55,029	63,108	63,284
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,185	2,222	2,367	2,277	2,437	2,384
Amount	Million Rupees	112,119	105,982	113,673	110,962	124,912	123,630
vi. Others							
Number of Transactions	Thousands	6	5	6	-	-	-
Amount	Million Rupees	135	131	141	-	-	-
<b>4.2 POS Transactions</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>23,121</b>	<b>25,175</b>	<b>24,204</b>	<b>28,060</b>	<b>31,371</b>	<b>38,253</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>115,021</b>	<b>125,421</b>	<b>122,189</b>	<b>134,861</b>	<b>178,109</b>	<b>189,691</b>
<b>4.3 RTOB Transactions</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>49,346</b>	<b>49,273</b>	<b>45,252</b>	<b>48,355</b>	<b>54,021</b>	<b>52,336</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>16,904,227</b>	<b>17,398,116</b>	<b>17,767,514</b>	<b>20,816,399</b>	<b>25,331,738</b>	<b>26,774,067</b>
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,725	10,591	9,749	10,319	11,509	11,541
Amount	Million Rupees	1,563,557	1,726,392	1,555,805	1,761,906	2,032,616	2,158,697
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	23,385	23,364	20,303	21,463	25,205	24,437
Amount	Million Rupees	3,591,391	3,705,767	3,574,185	3,901,998	4,554,900	4,603,003
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,236	15,319	15,200	16,572	17,307	16,358
Amount	Million Rupees	11,749,279	11,965,957	12,637,523	15,152,494	18,744,222	20,012,367
<b>4.4 Mobile Phone Banking Transactions</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>43,984</b>	<b>51,739</b>	<b>61,299</b>	<b>79,102</b>	<b>93,964</b>	<b>101,539</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>1,116,984</b>	<b>1,297,940</b>	<b>1,591,590</b>	<b>2,161,173</b>	<b>2,926,586</b>	<b>3,085,830</b>
i. Payment Through Mobile							
Number of Transactions	Thousands	1,977	1,595	2,411	4,020	5,602	6,069
Amount	Million Rupees	146,988	140,823	174,923	215,807	232,072	255,471
ii. Utility Bills Payment							
Number of Transactions	Thousands	13,928	15,770	17,484	17,779	18,124	19,176
Amount	Million Rupees	21,036	21,292	29,661	44,069	38,041	42,191
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	9,276	10,324	11,890	15,245	19,682	21,762
Amount	Million Rupees	398,482	451,699	532,552	748,085	1,262,750	1,245,833
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	18,802	24,049	29,514	42,059	50,555	54,532
Amount	Million Rupees	550,478	684,127	854,455	1,153,212	1,393,724	1,542,335

### 3.37 Electronic Banking Statistics

Product / Item	Unit	FY21			FY22		
		Q2	Q3	Q4	Q1	Q2	Q3
<b>4.5 Call Centre Banking Transactions</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>43</b>	<b>39</b>	<b>40</b>	<b>40</b>	<b>38</b>	<b>34</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>1,963</b>	<b>2,116</b>	<b>2,140</b>	<b>1,685</b>	<b>1,639</b>	<b>1,587</b>
i. Payment Through Call Centre							
Number of Transactions	Thousands	32	30	29	25	25	24
Amount	Million Rupees	1,553	1,634	1,665	1,327	1,355	1,300
ii. Utility Bills Payment							
Number of Transactions	Thousands	6	5	7	12	10	7
Amount	Million Rupees	111	100	142	248	178	139
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	4	4	4	3	3	2
Amount	Million Rupees	292	377	330	109	105	146
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	7	5	4	1	1	1
<b>4.6 Internet Banking Transactions</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>22,059</b>	<b>24,501</b>	<b>27,982</b>	<b>29,644</b>	<b>33,769</b>	<b>38,335</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>1,293,077</b>	<b>1,561,670</b>	<b>1,720,666</b>	<b>1,894,149</b>	<b>2,424,648</b>	<b>2,906,935</b>
i. Payment Through Internet							
Number of Transactions	Thousands	1,122	1,145	1,162	1,296	1,465	1,388
Amount	Million Rupees	178,136	160,254	167,204	172,239	196,749	660,006
ii. Utility Bills Payment							
Number of Transactions	Thousands	4,232	4,415	4,597	4,759	4,787	5,326
Amount	Million Rupees	99,331	144,629	157,003	124,657	116,248	150,512
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	7,818	8,595	9,834	10,360	11,241	12,728
Amount	Million Rupees	488,162	559,321	628,826	720,669	865,505	979,590
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	8,888	10,346	12,388	13,229	16,277	18,894
Amount	Million Rupees	527,447	697,466	767,632	876,584	1,246,145	1,116,826
<b>4.7 e-Commerce</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>6,909</b>	<b>5,616</b>	<b>6,828</b>	<b>12,672</b>	<b>13,584</b>	<b>9,144</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>16,688</b>	<b>15,265</b>	<b>18,381</b>	<b>22,272</b>	<b>26,688</b>	<b>27,028</b>

Source: Payment System Policy and oversight Department, SBP

### 3.38 Real Time Gross Settlement Systems and Paper Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY21				FY22					
	Q3		Q4		Q1		Q2		Q3	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	18,775	74,232	21,195	108,731	21,624	117,745	21,935	111,958	23,420	106,215
Inter Bank Fund Transfers	1,034,757	31,246	1,028,363	33,917	1,042,987	36,692	1,104,149	44,240	1,037,391	44,212
Retails Cheques Clearing	14,983	3,892	14,592	5,440	14,452	4,614	16,413	5,117	15,564	5,251
<b>Total</b>	<b>1,068,515</b>	<b>109,371</b>	<b>1,064,150</b>	<b>148,088</b>	<b>1,079,063</b>	<b>159,050</b>	<b>1,142,497</b>	<b>161,315</b>	<b>1,076,375</b>	<b>155,677</b>

### 3.39 Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

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

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

Source: Payment System Policy and oversight Department, SBP



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

(Amount in million Rupees)  
Ratio in percent

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

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

Source: Financial Stability Department SBP

### 3.41 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

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

### 3.42 Cash Recovery against Non-Performing Loans

(Million Rupees)

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

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 Jul, 2022

CURRENCY\DATE	4	5	6	7	13	14	15	18	19
Australian Dollar	139.2176	140.7929	140.5899	141.5979	140.6321	141.6565	140.9661	143.8330	149.2279
Bahraini Dinar	539.0854	542.3809	548.5386	550.6728	551.3139	555.0814	554.9244	561.4307	579.4084
Canadian Dollar	158.4086	159.4868	158.5066	159.5181	159.6205	161.1650	159.6169	162.5428	167.7658
Chinese Yuan	30.5380	30.6542	30.8681	31.0123	30.9474	31.1507	30.9987	31.3600	32.2332
Danish Krone	28.6424	28.8091	28.5275	28.5097	28.0567	28.2179	28.2167	28.7278	29.9004
Hong Kong Dollar	26.0371	26.2002	26.4071	26.5020	26.5162	26.6999	26.7029	27.0012	27.9293
Japanese Yen	1.5098	1.5053	1.5279	1.5300	1.5165	1.5157	1.5070	1.5276	1.5746
Kuwaiti Dinar	665.2859	670.3361	674.2230	676.2580	675.5065	680.7504	680.9508	688.5312	715.3699
Malaysian Ringgit	46.3259	46.4989	46.8032	46.9763	46.9122	47.2165	47.1566	47.5495	49.0835
New Zealand Dollar	126.9531	127.8284	127.6992	128.5622	127.5882	128.3963	128.4824	130.9301	137.1059
Norwegian Krone	20.5695	20.9102	20.5678	20.6039	20.3129	20.5063	20.4777	20.8745	21.8379
Omani Riyal	530.3247	534.1559	537.5220	539.6648	540.5844	544.7981	544.4735	550.9091	570.7792
Qatari Riyal	55.8870	56.4537	56.7983	56.9221	56.9493	57.3160	57.4103	58.0299	60.4639
Saudi Arabian Riyal	54.4280	54.6709	55.1038	55.3380	55.3697	55.8035	55.7946	56.3052	57.9908
Singaporean Dollar	146.1293	146.8929	147.3029	148.1592	147.7671	149.7665	149.0772	151.1681	156.1063
Swedish Krona	19.7875	19.8845	19.6792	19.7710	19.6788	19.7847	19.8066	20.2379	21.0768
Swiss Franc	212.8668	213.3684	213.5905	214.3147	211.6344	213.2420	212.9830	216.4758	222.6909
Thai Bhat	5.7343	5.7608	5.7731	5.7634	5.7448	5.7661	5.7170	5.7826	5.9632
Turkish Lira	12.2074	12.1764	12.1112	12.0802	11.9990	12.0023	11.9622	12.1484	12.4032
UAE Dirham	55.6115	55.8448	56.3149	56.5554	56.5837	57.0389	57.0232	57.5462	59.2198
UK Pound Sterling	246.9374	248.2267	246.6962	248.0353	247.3660	248.4130	247.5957	251.2495	259.8561
US Dollar	204.3266	205.1103	206.9286	207.7724	207.9966	209.5879	209.5309	211.5603	217.4203
EMU Euro	212.9368	213.8465	212.0122	211.8856	208.4891	210.0340	209.9223	213.2403	220.6379

## 4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Jul, 2022

CURRENCY\DATE	20	21	22	25	26	27	28	29
Australian Dollar	154.9725	156.0012	157.3031	158.3964	161.2447	162.7285	166.3394	168.1292
Bahraini Dinar	595.3249	601.0329	604.9715	607.6615	616.9402	624.4420	631.3412	635.4742
Canadian Dollar	173.9898	175.4735	176.6308	177.2338	180.4086	182.5157	185.3850	187.3141
Chinese Yuan	33.2086	33.4244	33.6741	33.9639	34.3057	34.7269	35.2580	35.6204
Danish Krone	30.9046	31.0856	31.2019	31.4768	31.8508	32.0481	32.7105	32.9681
Hong Kong Dollar	28.6371	28.8932	29.0885	29.2867	29.5918	30.0239	30.4365	30.6164
Japanese Yen	1.6208	1.6328	1.6513	1.6810	1.6936	1.7119	1.7529	1.8001
Kuwaiti Dinar	732.1608	737.9249	741.4152	747.3785	756.6211	765.3912	780.3517	781.6888
Malaysian Ringgit	50.4405	50.8413	51.1191	51.4770	52.0050	52.6041	53.6063	53.9122
New Zealand Dollar	141.0554	141.5149	142.1060	143.8428	145.5444	147.1842	150.3940	151.9333
Norwegian Krone	22.7171	22.8032	22.8644	23.1272	23.6612	23.8980	24.5816	24.7595
Omani Riyal	584.4156	590.9091	593.4833	596.7455	604.5415	612.9870	621.8182	622.6870
Qatari Riyal	61.6231	62.3493	62.5619	62.7911	63.7483	64.5409	65.7946	65.4451
Saudi Arabian Riyal	59.6880	60.1645	60.6235	61.0436	61.6665	62.5222	63.3383	63.8802
Singaporean Dollar	161.0090	162.3745	163.7366	165.1221	167.0814	169.0638	172.1324	174.0911
Swedish Krona	21.9779	22.1721	22.2922	22.4436	22.7569	22.8378	23.3400	23.5887
Swiss Franc	230.9530	232.5859	234.8477	237.6941	239.8438	243.6425	247.6209	251.8767
Thai Bhat	6.1336	6.1767	6.2095	6.2649	6.3476	6.4084	6.5316	6.6337
Turkish Lira	12.7854	12.8566	12.9191	12.9497	13.0008	13.1549	13.3155	13.4426
UAE Dirham	60.9757	61.5127	61.9804	62.4283	63.0460	63.9214	64.7351	65.3083
UK Pound Sterling	268.9827	270.5689	272.0809	274.4563	279.0393	282.7148	288.8376	292.3454
US Dollar	223.9203	225.9790	227.5434	229.1752	231.4183	234.6397	237.5793	239.9414
EMU Euro	229.1578	230.5435	231.7487	234.0211	236.4517	237.8721	242.3366	244.9414

Source: Statistics & Data Warehouse Department, SBP

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

## 4.2 Foreign Exchange Average Rates

Pak Rupees per US Dollar

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

Source: Statistics & Data Warehouse Department, SBP

## 4.3 NEER and REER Indices of Pakistani Rupees

(Base 2010 = 100)

PERIOD	NEER		REER*	
	Index	% Change over last Year/Month	Index	% Change over last Year/Month
Jun-17	90.9981	1.91	121.0086	3.13
Jun-18	78.4221	-13.82	107.4833	-11.18
Jun-19	62.8885	-19.81	90.9787	-15.36
Jun-20	59.7676	-4.96	93.0417	2.27
Jun-21	60.0186	0.42	99.7778	7.24
Jun-22	49.5111	-17.51	93.9786	-5.81
2021				
Jun	60.0186	-2.00	99.7778	-2.39
Jul	59.3409	-1.13	99.5682	-0.21
Aug	57.8110	-2.58	97.4062	-2.17
Sep	56.3249	-2.57	96.7089	-0.72
Oct	55.4874	-1.49	96.3782	-0.34
Nov	55.3541	-0.24	98.6014	2.31
Dec	54.5239	-1.50	96.7978	-1.83
2022				
Jan	54.7694	0.45	97.0363	0.25
Feb	54.9725	0.37	97.9097	0.90
Mar	54.3456	-1.14	96.6611	-1.28
Apr	53.4026	-1.74	95.8710	-0.82
May <sup>R</sup>	52.1136	-2.41	93.5919	-2.38
Jun <sup>R</sup>	49.5111	-4.99	93.9786	0.41
Jul <sup>P</sup>	47.2663	-4.53	93.1612	-0.87

Source: Statistics & Data Warehouse Department, SBP

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

NOTES: -

- From July 2020, PBS has discontinued the dissemination of CPI on base 2007-08 using which the REER index was calculated, and changed the base to 2015-16. For the compilation of the REER index, therefore, the CPI - Base 2015-16 has been spliced and rebased to 2010 using the IMF's methodology.
- RPI and REER indices may be revised due to revisions in base period or splicing factor of CPIs data by PBS.
- Weights and number of trading partners have been revised since Jan-13. The REER and NEER have been recalculated since Jan-13 using these revised weights and number of trading partners. For detailed methodology and old series of REER and NEER, please visit the Revision Study at [http://www.sbp.org.pk/departments/stats/Notice/Revision-Study\(REER\).pdf](http://www.sbp.org.pk/departments/stats/Notice/Revision-Study(REER).pdf)
- Appreciation (depreciation) of REER is sometimes confused with the concept of currency overvaluation (undervaluation) while these are two separate concepts and not necessarily interpreted in the same direction. For an assessment of a country's exchange rate misalignment, a more sophisticated analysis is required taking into account factors such as demographics, external and fiscal sustainability, and some other macroeconomic fundamentals over the medium-term. The following explainer-video on REER [by SBP] goes into further detail. <https://youtu.be/RX00a7oevLg>

## 4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

CURRENCY \ PERIOD	2020-21	2021-2022	2021		2022				
			Jun	Jul	Mar	Apr	May	Jun	Jul
Australian Dollar	119.3876	128.5204	119.3608	118.6619	132.2049	135.6227	137.5051	143.5793	150.8017
Bahraini Dinar	422.8129	470.1410	412.7974	422.1525	475.0219	487.0721	516.8252	539.7519	582.3544
Canadian Dollar	124.7096	140.2418	127.7597	127.6180	141.7138	145.9112	151.9949	159.4580	169.7401
Chinese Yuan	24.1827	27.5718	24.3300	24.6700	28.3241	28.6624	29.1089	30.5436	32.5850
Danish Krone	25.6561	26.8581	25.3036	25.4034	26.6093	26.8051	27.8301	29.0788	30.1091
Hong Kong Dollar	20.6442	22.8054	20.1362	20.5714	22.9824	23.5483	24.9493	26.0771	28.0335
Japanese Yen	1.5034	1.5121	1.4182	1.4464	1.5169	1.4562	1.5195	1.5257	1.6035
Kuwaiti Dinar	526.2584	586.7934	519.0871	530.9485	591.3749	604.1391	638.7595	667.1701	715.8908
Malaysian Ringgit	38.7926	42.0002	37.7877	38.0566	42.7762	43.1830	44.5792	46.4779	49.4428
New Zealand Dollar	111.2186	120.4126	111.1211	111.7106	123.2345	124.5171	125.2191	130.1363	136.8895
Norwegian Krone	18.2895	19.8288	18.5719	18.2500	20.3366	20.7213	20.3030	21.0290	22.0631
Omani Riyal	415.9651	462.5760	406.1901	415.4944	467.1746	479.6139	509.1091	531.5742	571.8117
Qatari Riyal	43.9663	48.8079	42.8639	43.7848	49.2473	50.5204	53.6924	56.0482	60.2991
Saudi Arabian Riyal	42.6535	47.3939	41.6319	42.5452	47.8615	49.1637	52.1186	54.4730	58.4548
Singaporean Dollar	118.7881	130.7161	117.0679	117.8948	132.0916	134.9606	141.3906	147.6357	157.4694
Swedish Krona	18.6777	19.3138	18.6025	18.5440	18.7584	19.2900	19.6792	20.4129	21.2421
Swiss Franc	175.8046	190.6367	171.9459	173.8344	193.1687	194.9932	199.4572	210.6039	226.4842
Thai Baht	5.1892	5.3285	4.9797	4.9019	5.4140	5.4705	5.6921	5.8619	6.0419
Turkish lira	20.8546	14.6402	18.1026	18.5455	12.3384	12.5578	12.4355	12.0551	12.5597
UAE Dirham	43.5597	48.4186	42.5177	43.4571	48.9011	50.2057	53.2321	55.6384	59.7439
UK Pound Sterling	215.2793	235.9431	218.9914	220.6283	236.4082	238.3637	242.9398	251.7718	263.1413
US Dollar	160.0219	177.8359	156.1638	159.6016	179.6173	184.4813	195.5004	204.3674	219.4371
EMU Euro	190.7393	199.5306	188.0544	188.6463	197.7859	199.1078	206.7024	215.9622	223.5340

Source: Statistics & Data Warehouse Department, SBP

Note: - The Exchange Rates are Mid Points of T.T. Buying and Selling  
Archive Link: [http://www.sbp.org.pk/ecodata/IBF\\_Arch.xls](http://www.sbp.org.pk/ecodata/IBF_Arch.xls)

## 4.5 Appreciation / Depreciation\* of Selected Currencies Against US Dollar

(In Percent)

END OF PERIOD	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Riyal	South Korean Won	Swiss Franc	Turkish Lira
2019	-1.92	-2.31	-1.91	+3.82	-0.55	+1.57	+1.03	-10.35	+3.36	+0.45	-3.41	+0.97	-11.01
2020	+6.92	+8.73	-3.34	-0.26	-0.02	+5.30	+1.48	-3.58	+2.27	-0.57	+4.91	+9.19	-22.17
2021	+2.58	-7.04	-2.04	-1.16	+0.02	-9.26	-3.63	-9.79	+0.10	+0.26	-7.10	-3.30	-43.19
2020 III	+3.81	+4.55	+2.34	-3.60	-0.01	+1.82	+2.92	+1.86	+4.58	-0.00	+2.34	+3.09	-11.80
IV	+4.19	+3.91	-0.02	+6.26	+0.00	+2.08	+2.59	+2.76	+4.58	-0.12	+6.02	+3.61	+1.70
2021 I	-0.39	-3.62	0.42	-3.30	+0.00	-6.39	-2.54	+5.28	+2.56	-0.76	-2.37	-5.64	-8.09
II	+1.57	+1.36	-1.13	-0.19	+0.02	+0.18	+0.11	-2.99	+0.72	+0.88	+0.31	+2.18	-4.24
III	-0.07	-2.57	+0.12	+1.66	+0.00	-1.26	-0.80	-7.83	-3.09	+0.00	-4.63	-1.45	+3.99
IV	+1.46	-2.32	-1.45	+0.74	+0.00	-2.01	-0.43	-4.18	-0.01	+0.14	-0.53	+1.77	-37.93
2022 I	+0.44	-1.85	-0.61	-1.02	-0.40	-6.69	+0.05	-2.95	-2.30	-0.14	-1.62	-0.53	-8.30
II	-5.26	-6.43	-3.97	-3.76	-0.00	-10.42	-5.28	-10.21	-7.74	-0.00	-6.35	-3.57	-12.05
2021 Jul	+0.03	+0.06	-0.06	+0.62	+0.00	+0.91	-1.53	-3.20	+0.76	+0.09	-1.52	+1.96	+1.86
Aug	-0.05	-0.48	+1.69	+1.24	0.57	-0.34	+1.31	-2.26	-1.42	-0.09	-1.46	-0.96	+3.20
Sep	-0.05	-2.16	-1.48	-0.21	-0.56	-1.82	-0.57	-2.58	-2.43	+0.00	-1.73	-2.40	-1.08
Oct	+1.14	+0.57	-0.71	+0.73	+0.00	-1.53	+1.06	-0.64	+2.60	+0.13	+1.13	+2.79	+0.46
Nov	+0.30	-2.42	-0.40	-0.85	+0.00	-0.13	-1.95	-2.49	-3.21	-0.13	-1.82	-0.85	-36.77
Dec	+0.02	-0.47	-0.35	+0.86	+0.00	-0.36	+0.49	-1.10	+0.69	+0.14	+0.18	-0.15	-2.28
2022 Jan	+0.17	-1.36	+0.51	-1.10	-0.40	-1.06	+0.41	+0.77	-0.22	-0.14	-0.86	-1.47	+0.50
Feb	+0.77	+0.38	-0.69	+0.05	+0.00	-0.10	-0.29	-0.41	-0.07	+0.00	-0.10	+1.33	-3.01
Mar	-0.50	-0.87	-0.42	+0.03	+0.00	-5.60	-0.07	-3.29	-2.01	+0.00	-0.67	-0.37	-5.92
Apr	-3.70	-5.05	-0.81	-1.26	+0.00	-5.77	-3.56	-1.16	-4.24	+0.00	-4.62	-4.68	-1.14
May	-1.12	+1.64	-1.60	-0.06	+0.39	+1.33	-0.38	-6.71	+0.16	+0.00	+0.45	+1.09	-9.24
Jun	-0.50	-3.04	-1.62	-2.47	-0.39	-6.17	-1.42	-2.61	-3.81	-0.00	-2.26	0.08	-1.97
Jul	-0.50	-1.82	-0.60	+0.23	+0.00	+2.73	-0.23	-14.74	+0.60	+0.51	-0.85	+0.81	-6.80

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

Note:

- (+) Indicates appreciation, (-) indicates depreciation
- Exchange Rates used in Appreciation/Depreciation are taken from International Monetary Fund (IMF) website at link: [http://www.imf.org/external/np/fin/data/param\\_rms\\_mth.aspx](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
2020 III	+1.46	+2.19	+0.03	-5.78	-2.27	-0.48	+0.59	-0.45	+2.21	-2.26	+0.02	+0.76	-13.79	-2.26
IV	+1.82	+1.55	-2.29	+3.85	-2.27	-0.23	+0.26	+0.43	+2.20	-2.39	+3.62	+1.26	-0.61	-2.27
2021 I	+1.23	-2.06	+2.05	-1.73	+1.63	-4.86	-0.95	+6.99	+4.23	+0.86	-0.78	-4.11	-6.59	+1.63
II	+0.91	+0.70	-1.77	-0.83	-0.63	-0.47	-0.53	-3.62	+0.07	+0.23	-0.34	+1.52	-4.86	-0.65
III	+1.18	-1.35	+1.37	+2.92	+1.25	-0.03	+0.43	-6.68	-1.88	+1.25	-3.45	-0.22	+5.28	+1.25
IV	+2.13	-1.68	-0.80	+1.40	+0.66	-1.36	+0.23	-3.54	+0.66	+0.80	+0.13	+2.44	-37.51	+0.66
2022 I	+1.69	-0.63	+0.63	+0.21	+0.84	-5.53	+1.29	-1.74	-1.08	+1.10	-0.39	+0.71	-7.16	1.24
II	-1.36	-2.58	-0.02	+0.20	+4.11	-6.73	-1.38	-6.51	-3.95	+4.11	-2.50	+0.40	-8.43	+4.11
2021 Jul	-0.13	-0.11	-0.22	+0.46	-0.17	+0.75	-1.69	-3.36	+0.59	-0.07	-1.68	+1.79	+1.69	-0.16
Aug	+0.27	-0.16	+2.01	+1.56	+0.89	-0.02	+1.63	-1.95	-1.11	+0.23	-1.15	-0.65	+3.53	+0.32
Sep	+1.04	-1.09	-0.41	+0.88	+0.52	-0.75	+0.52	-1.51	-1.36	+1.09	-0.66	-1.34	+0.00	+1.09
Oct	+0.68	+0.11	-1.17	+0.27	-0.46	-1.98	+0.60	-1.09	2.13	-0.33	+0.66	+2.32	+0.00	-0.46
Nov	+1.34	-1.41	+0.63	+0.18	+1.04	+0.91	-0.93	-1.48	-2.20	+0.91	-0.80	+0.18	-36.11	+1.04
Dec	+0.10	-0.38	-0.26	+0.95	+0.09	-0.27	+0.57	-1.01	+0.78	+0.22	+0.27	-0.06	-2.20	+0.09
2022 Jan	+0.74	-0.81	+1.07	-0.54	+0.16	-0.50	+0.97	+1.34	+0.34	+0.42	-0.30	-0.92	+1.06	+0.56
Feb	+0.55	+0.16	-0.91	-0.17	-0.22	-0.32	-0.51	-0.63	-0.29	-0.22	-0.32	+1.11	-3.22	-0.22
Mar	+0.40	+0.02	+0.48	+0.93	+0.90	-4.75	+0.83	-2.42	-1.13	+0.90	+0.23	+0.53	-5.07	+0.90
Apr	-0.97	-2.36	+2.00	+1.54	+2.83	-3.10	-0.82	+1.64	-1.52	+2.83	-1.91	-1.98	+1.66	+2.83
May	-1.51	+1.24	-1.99	-0.46	-0.01	+0.92	-0.78	-7.09	-0.25	-0.40	+0.05	+0.69	-9.60	-0.40
Jun	+1.14	-1.44	+0.00	-0.86	+1.25	-4.62	+0.21	-1.01	-2.22	+1.65	-0.65	+1.73	-0.36	+1.65
Jul	-0.19	-1.51	-0.29	+0.54	+0.32	+3.05	+0.09	-14.47	+0.92	+0.83	-0.54	+1.13	-6.50	+0.32

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

Note:

- (+) Indicates appreciation, (-) indicates depreciation
- Exchnage Rates used in Appreciation/Depreciation are taken from International Monetary Fund (IMF) website at link: [http://www.imf.org/external/np/fin/data/param\\_rms\\_mth.aspx](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	2019	2020	2021	Quarterly				2021		2022			
				2021		2022		Jun	Jul	Apr	May	Jun	Jul
				III	IV	I	II						
Australian Dollar	-8.60	-11.71	-5.52	-3.83	-4.23	-6.48	-2.48	+1.68	-1.41	+3.46	-7.22	+1.60	-16.18
Brazilian Real	-6.74	+23.77	-0.78	+0.23	+0.26	-19.21	-0.73	-6.60	-0.89	+2.62	-10.32	+7.87	-15.55
Canadian Dollar	-13.96	-5.04	-9.86	-4.93	-3.70	-5.60	-7.41	+0.86	-2.67	+1.18	-7.76	-0.78	-15.15
Chinese Yuan	-8.60	-9.82	-12.07	-7.76	-5.56	-3.37	-5.22	-0.06	-3.23	+2.64	-5.66	-2.12	-14.31
EMU Euro	-8.23	-11.33	-2.97	-5.40	-1.90	-1.12	-4.04	+1.27	-3.26	+4.10	-8.22	+0.44	-13.16
Hong Kong Dollar	-10.85	-4.00	-9.26	-7.13	-4.48	-2.58	-10.01	-1.29	-3.10	-0.95	-7.06	-2.25	-14.70
Indian Rupee	-8.60	-0.25	-7.92	-7.94	-2.77	-2.36	-6.50	+0.98	-3.15	-0.36	-5.20	-1.01	-14.22
Indonesian Rupiah	-13.65	-3.33	-8.74	-9.33	-4.88	-1.95	-6.70	+0.75	-3.80	+0.10	-6.66	-0.14	-14.93
Iranian Rial	-9.85	-3.57	-9.81	-7.82	-4.18	-2.56	-10.21	-1.35	-3.20	-1.16	-7.08	-2.23	-14.74
Japanese Yen	-11.73	-8.43	-0.58	-6.65	-2.21	+4.01	0.23	-0.16	-4.08	+4.89	-7.94	+3.79	-17.01
Korean Won	-7.18	-8.09	-2.90	-3.35	-3.67	-1.35	-4.12	-0.33	-1.71	+3.62	-7.14	-0.36	-14.01
Malaysian Ringgit	-11.27	-4.99	-6.40	-7.08	-3.77	-2.99	-5.20	-1.08	-1.70	+2.48	-6.36	-1.21	-14.55
Saudi Arabian Riyal	-10.76	-3.03	-10.03	-7.83	-4.31	-2.81	-10.21	-1.34	-3.29	-1.16	-6.71	-2.61	-15.17
Singaporean Dollar	-11.58	-4.63	-8.02	-6.68	-4.15	-3.53	-7.66	+0.17	-2.55	+1.13	-7.73	-1.04	-15.56
Swedish Krona	-6.15	-14.47	-1.28	-5.98	+0.48	-1.38	-0.95	+1.58	-1.46	+4.20	-6.39	+1.55	-15.44
Swiss Franc	-10.37	-12.89	-6.33	-5.84	-5.84	-2.43	-6.89	+0.43	-3.26	+3.69	-7.72	-2.69	-15.43
Taiwani Dollar	-11.84	-9.59	-11.03	-8.05	-4.28	-2.94	-10.20	-0.84	-3.06	-1.16	-7.07	-2.23	-14.74
Thai Baht	-16.70	-3.30	+0.31	-2.51	-5.04	-3.78	-4.86	+1.09	-0.65	+1.90	-7.12	+0.51	-11.49
UK Pound Sterling	-13.26	-5.73	-9.89	-4.89	-4.17	-0.67	-2.67	+0.53	-3.93	+3.21	-6.86	+1.25	-15.25
U.S Dollar	-10.35	-3.58	-9.79	-7.83	-4.18	-2.95	-10.21	-1.34	-3.20	-1.16	-6.71	-2.61	-14.74
UAE Dirham	-10.35	-3.58	-9.79	-7.83	-4.18	-2.95	-10.21	-1.34	-3.29	-1.16	-6.71	-2.61	-15.17

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

Note:

- (+) Indicates appreciation, (-) indicates depreciation
- Exchange Rates used in Appreciation/Depreciation are taken from International Monetary Fund (IMF) website at link: [http://www.imf.org/external/np/fin/data/param\\_rms\\_mth.aspx](http://www.imf.org/external/np/fin/data/param_rms_mth.aspx)

## 4.8 Workers' Remittances

(Million US Dollars)

COUNTRIES	FY19	FY20	FY21	FY22	Jul	
					2022	2023 <sup>P</sup>
<b>I. Cash</b>	<b>21,739.4</b>	<b>23,132.3</b>	<b>29,449.9</b>	<b>31,237.5</b>	<b>2,736.1</b>	<b>2,523.8</b>
1.USA	3,309.1	1,742.8	2,599.6	3,081.6	277.2	254.3
2.UK	3,412.3	2,569.0	4,091.0	4,486.8	397.9	411.7
3.Saudi Arabia	5,003.0	6,613.5	7,726.3	7,743.3	659.9	580.6
4.UAE	4,617.3	5,611.8	6,164.8	5,841.8	547.7	456.2
Dubai	3,075.5	4,768.2	5,116.0	4,555.4	428.3	349.2
Abu Dhabi	1,488.0	810.4	944.8	1,206.8	111.6	101.8
Sharjah	37.2	25.1	79.4	59.8	6.6	3.6
Others	16.7	8.1	24.6	19.8	1.3	1.6
5.Other GCC Countries	2,119.1	2,910.2	3,331.6	3,622.5	300.3	280.6
Bahrain	340.2	417.1	470.8	528.4	41.7	41.0
Kuwait	725.8	738.6	861.6	934.4	78.9	72.1
Qatar	385.9	760.2	910.7	1,028.1	80.8	76.7
Oman	667.2	994.3	1,088.6	1,131.5	99.0	90.8
6.EU Countries	609.0	1,778.5	2,728.6	3,361.0	301.1	294.4
Germany	123.5	392.2	431.9	508.5	44.1	43.6
France	61.4	240.4	422.7	487.7	43.1	39.1
Netherlands	6.8	65.7	48.0	60.6	5.5	5.1
Spain	150.9	329.7	402.2	512.6	45.6	49.7
Italy	111.2	361.3	606.9	856.7	75.1	80.4
Greece	49.6	145.1	273.9	364.9	31.7	33.3
Sweden	17.0	44.9	63.0	79.0	6.8	7.2
Denmark	15.8	45.3	72.2	70.8	7.2	6.3
Ireland	51.2	75.4	155.9	160.2	14.3	11.7
Belgium	21.7	78.6	252.0	260.0	27.6	18.0
7.Malaysia	1,551.7	226.5	205.1	144.2	11.9	11.4
8.Norway	43.5	69.7	111.8	145.7	10.8	13.3
9.Switzerland	31.1	31.1	44.2	45.5	4.4	2.9
10.Australia	246.0	339.8	598.0	752.3	53.7	58.7
11.Canada	213.0	313.4	594.8	705.7	59.4	54.1
12.Japan	23.0	66.4	85.2	78.1	7.3	7.6
13.Other Countries	561.3	859.6	1,169.0	1,228.8	104.4	98.2
<b>II. Encashment and Profit in Pak. Rs. of FEBCs &amp; FCBCs</b>	..	-	-	-	-	-
<b>Total (I+II)</b>	<b>21,739.4</b>	<b>23,132.3</b>	<b>29,449.9</b>	<b>31,237.5</b>	<b>2,736.1</b>	<b>2,523.8</b>

Source: Statistics & Data Warehouse Department, SBP

Note: 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>

Archive Link: [http://www.sbp.org.pk/ecodata/Homeremit\\_Arch.xls](http://www.sbp.org.pk/ecodata/Homeremit_Arch.xls)

## 4.9 Pakistan's Balance of Payments

(Million US Dollars)

ITEMS	FY-22			Jul					
	Credit	Debit	Net	FY22			FY23		
				Credit	Debit	Net	Credit	Debit	Net
<b>1. Current Account (A+B+C)</b>	<b>73,165</b>	<b>90,571</b>	<b>(17,406)</b>	<b>5,660</b>	<b>6,511</b>	<b>(851)</b>	<b>5,451</b>	<b>6,661</b>	<b>(1,210)</b>
<b>A. Goods and services (a+b)</b>	<b>39,418</b>	<b>84,191</b>	<b>(44,773)</b>	<b>2,726</b>	<b>6,149</b>	<b>(3,423)</b>	<b>2,825</b>	<b>6,175</b>	<b>(3,350)</b>
<b>a. Goods</b>	<b>32,450</b>	<b>72,048</b>	<b>(39,598)</b>	<b>2,235</b>	<b>5,371</b>	<b>(3,136)</b>	<b>2,295</b>	<b>5,385</b>	<b>(3,090)</b>
1. General merchandise	32,441	72,048	(39,607)	2,234	5,371	(3,137)	2,294	5,385	(3,091)
2. Net exports of goods under merchanting (only export)	9	N.A	9	1	N.A	1	1	N.A	1
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-
<b>b. Services</b>	<b>6,968</b>	<b>12,143</b>	<b>(5,175)</b>	<b>491</b>	<b>778</b>	<b>(287)</b>	<b>530</b>	<b>790</b>	<b>(260)</b>
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	3	42	(39)	-	1	(1)	-	4	(4)
3. Transport	810	6,957	(6,147)	41	332	(291)	69	576	(507)
4. Travel	541	1,356	(815)	44	69	(25)	45	66	(21)
5. Construction	94	40	54	4	28	(24)	1	-	1
6. Insurance and pension services	40	290	(250)	3	20	(17)	2	11	(9)
7. Financial services	113	194	(81)	7	14	(7)	10	11	(1)
8. Charges for the use of intellectual property n.i.e.	13	209	(196)	2	30	(28)	1	1	-
9. Telecommunications, computer, and information services	2,616	612	2,004	196	35	161	199	20	179
10. Other business services	1,645	1,916	(271)	131	220	(89)	119	84	35
11. Personal, cultural, and recreational services	13	1	12	1	-	1	1	1	-
12. Government goods and services n.i.e.	1,080	526	554	62	29	33	83	16	67
<b>B. Primary Income</b>	<b>804</b>	<b>6,090</b>	<b>(5,286)</b>	<b>51</b>	<b>340</b>	<b>(289)</b>	<b>71</b>	<b>474</b>	<b>(403)</b>
1. Compensation of employees	280	34	246	18	4	14	24	2	22
2. Investment income	492	6,056	(5,564)	33	336	(303)	47	472	(425)
2.1 Direct investment	83	2,659	(2,576)	3	208	(205)	10	76	(66)
2.1.1 Investment income on equity and investment fund shares	83	2,592	(2,509)	3	209	(206)	10	71	(61)
2.1.2 Interest	-	67	(67)	-	(1)	1	-	5	(5)
2.2 Portfolio investment	182	1,003	(821)	3	22	(19)	25	77	(52)
2.2.1 Investment income on equity and investment fund shares	4	155	(151)	-	18	(18)	-	1	(1)
2.2.2 Interest	178	848	(670)	3	4	(1)	25	76	(51)
2.3 Other investment	174	2,394	(2,220)	24	106	(82)	2	319	(317)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-
2.3.2 Interest	174	2,394	(2,220)	24	106	(82)	2	319	(317)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	53	N.A	53	3	N.A	3	10	N.A	10
3. Other primary income	32	-	32	-	-	-	-	-	-
<b>C. Secondary Income</b>	<b>32,943</b>	<b>290</b>	<b>32,653</b>	<b>2,883</b>	<b>22</b>	<b>2,861</b>	<b>2,555</b>	<b>12</b>	<b>2,543</b>
1. General government	377	34	343	55	2	53	27	-	27
2. Financial corporations, nonfinancial corporations, households, and NPISHs	32,566	256	32,310	2,828	20	2,808	2,528	12	2,516
<b>2. Capital account</b>	<b>206</b>	<b>-</b>	<b>206</b>	<b>19</b>	<b>-</b>	<b>19</b>	<b>6</b>	<b>-</b>	<b>6</b>
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	-	-	-	-	-	-	-	-
2. Capital transfers	206	-	206	19	-	19	6	-	6
2.1 General government	191	-	191	17	-	17	6	-	6
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	191	-	191	17	-	17	6	-	6
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	15	-	15	2	-	2	-	-	-
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	15	-	15	2	-	2	-	-	-
<b>Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)</b>	<b>73,371</b>	<b>90,571</b>	<b>(17,200)</b>	<b>5,679</b>	<b>6,511</b>	<b>(832)</b>	<b>5,457</b>	<b>6,661</b>	<b>(1,204)</b>

## 4.9 Pakistan's Balance of Payments

(Million US Dollars)

ITEMS	FY-22			Jul					
				FY22			FY23		
	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
<b>3. Financial account</b>	<b>(4,602)</b>	<b>12,799</b>	<b>(17,401)</b>	<b>618</b>	<b>1,348</b>	<b>(730)</b>	<b>(2,069)</b>	<b>(1,098)</b>	<b>(971)</b>
<b>1. Direct investment</b>	<b>249</b>	<b>1,869</b>	<b>(1,620)</b>	<b>9</b>	<b>104</b>	<b>(95)</b>	<b>34</b>	<b>59</b>	<b>(25)</b>
1.1 Equity and investment fund shares	82	1,827	(1,745)	(1)	119	(120)	10	79	(69)
1.2 Debt instruments	167	42	125	10	(15)	25	24	(20)	44
<b>2. Portfolio investment</b>	<b>(24)</b>	<b>(78)</b>	<b>54</b>	<b>12</b>	<b>1,001</b>	<b>(989)</b>	<b>(2)</b>	<b>(14)</b>	<b>12</b>
2.1 Equity and investment fund shares	19	(388)	407	-	(1)	1	(2)	4	(6)
2.2 Debt instruments	(43)	310	(353)	12	1,002	(990)	-	(18)	18
<b>3. Financial derivatives (other than reserves) and employees stock options</b>	<b>(3)</b>	<b>(2)</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>(1)</b>
<b>4. Other investment</b>	<b>2,507</b>	<b>11,010</b>	<b>(8,503)</b>	<b>64</b>	<b>243</b>	<b>(179)</b>	<b>(324)</b>	<b>(1,143)</b>	<b>819</b>
4.1 Other equity	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	416	1,029	(613)	21	125	(104)	(282)	(205)	(77)
Central bank	-	(1)	1	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	(83)	854	(937)	10	(7)	17	(309)	(132)	(177)
General government	(6)	176	(182)	(2)	132	(134)	(2)	(73)	71
Other sectors	505	-	505	13	-	13	29	-	29
4.3 Loans	-	3,941	(3,941)	-	109	(109)	-	(947)	947
Central bank	-	(1,015)	1,015	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	32	(32)	-	(59)	59	-	(143)	143
General government	-	2,922	(2,922)	-	247	(247)	-	(569)	569
Other sectors	-	2,002	(2,002)	-	(79)	79	-	(235)	235
4.4 Insurance, pension, and std. guarantee schemes	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	-	-	-	-	-	-	-	-	-
4.5 Trade credit and advances	806	-	806	(5)	-	(5)	(65)	-	(65)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	806	-	806	(5)	-	(5)	(65)	-	(65)
4.6 Other accounts receivable/ Payable	1,285	3,267	(1,982)	48	9	39	23	9	14
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	368	(7)	375	48	-	48	23	(1)	24
General government	917	3,000	(2,083)	-	-	-	-	-	-
Other sectors	-	274	(274)	-	9	(9)	-	10	(10)
4.7 Special drawing rights	N.A	2,773	(2,773)	N.A	-	-	N.A	-	-
<b>5. Reserve assets</b>	<b>(7,331)</b>	<b>N.A</b>	<b>(7,331)</b>	<b>533</b>	<b>N.A</b>	<b>533</b>	<b>(1,776)</b>	<b>N.A</b>	<b>(1,776)</b>
5.1 Monetary gold	-	N.A	-	-	N.A	-	-	N.A	-
5.2 Special drawing rights	-	N.A	-	(5)	N.A	(5)	-	N.A	-
5.3 Reserve position in the IMF	-	N.A	-	-	N.A	-	-	N.A	-
5.4 Other reserve assets	(7,331)	N.A	(7,331)	538	N.A	538	(1,776)	N.A	(1,776)
	<b>Credit</b>	<b>Debit</b>	<b>net</b>	<b>Credit</b>	<b>Debit</b>	<b>net</b>	<b>Credit</b>	<b>Debit</b>	<b>net</b>
<b>4. Errors and Omissions</b>	-	<b>201</b>	<b>(201)</b>	<b>102</b>	-	<b>102</b>	<b>233</b>	-	<b>233</b>
<b>5. Exceptional Financing</b>	-	-	-	-	-	-	-	-	-

Source: Statistics & Data Warehouse Department, SBP

-- Not Applicable

Archive Link: [http://www.sbp.org.pk/ecodata/BOP\\_arch/index.asp](http://www.sbp.org.pk/ecodata/BOP_arch/index.asp)

## 4.10 International Investment Position of Pakistan

End period  
(Million US \$)

	2020	2021				2022
	Dec	Mar	Jun	Sep <sup>R</sup>	Dec <sup>R</sup>	Mar <sup>P</sup>
<b>International investment position - Net</b>	<b>(117,108.3)</b>	<b>(116,662.5)</b>	<b>(120,055.4)</b>	<b>(122,629.3)</b>	<b>(127,385.8)</b>	<b>(129,494.0)</b>
<b>A. Assets</b>	<b>31,239.5</b>	<b>30,117.7</b>	<b>33,677.2</b>	<b>35,005.7</b>	<b>33,535.7</b>	<b>29,855.5</b>
<b>1. Direct investment</b>	<b>2,015.3</b>	<b>1,966.4</b>	<b>2,035.6</b>	<b>2,026.2</b>	<b>1,950.6</b>	<b>1,944.0</b>
1.1 Equity and investment fund shares	1,932.3	1,883.3	1,952.5	1,943.2	1,867.6	1,860.9
1.1.1 Direct investor in direct investment enterprises	1,932.3	1,883.3	1,952.5	1,943.2	1,867.6	1,860.9
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	83.1
1.2.1 Direct investor in direct investment enterprises	1.5	1.5	1.5	1.5	1.5	1.5
1.2.2 Direct investment enterprises in direct investor (reverse invst.)	81.6	81.6	81.6	81.6	81.6	81.6
1.2.3 Between fellow enterprises	-	-	-	-	-	-
<b>2. Portfolio investment</b>	<b>318.7</b>	<b>334.9</b>	<b>302.9</b>	<b>234.2</b>	<b>437.5</b>	<b>450.3</b>
2.1 Equity and investment fund shares	146.8	127.8	127.3	124.6	210.9	223.7
2.1.1 Central bank	-	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	137.5	118.5	118.5	115.8	199.4	199.4
2.1.3 General government	-	-	-	-	-	-
2.1.4 Other sectors	9.2	9.2	8.8	8.8	11.4	24.3
2.2 Debt securities	171.9	207.1	175.6	109.6	226.6	226.6
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	143.9	179.1	147.6	82.0	206.7	206.7
2.2.3 General government	-	-	-	-	-	-
2.2.4 Other sectors	28.0	28.0	28.0	27.6	19.9	19.9
<b>3. Financial derivatives (other than reserves) and employee stock options</b>	<b>18.2</b>	<b>21.8</b>	<b>7.7</b>	<b>6.6</b>	<b>8.2</b>	<b>12.6</b>
<b>4. Other investment</b>	<b>10,081.3</b>	<b>9,374.7</b>	<b>8,950.1</b>	<b>8,496.9</b>	<b>8,298.2</b>	<b>10,513.1</b>
4.1 Other equity	199.0	220.0	220.0	220.0	-	-
4.2 Currency and deposits	3,094.2	2,649.8	1,891.3	1,880.1	1,749.1	2,412.4
4.3 Loans	-	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee schemes	-	-	-	-	-	-
4.5 Trade credit and advances	5,076.4	5,197.1	5,103.3	5,264.4	5,157.8	5,486.1
4.6 Other accounts receivable	1,711.8	1,307.9	1,735.5	1,132.4	1,391.3	2,614.5
<b>5. Reserve assets</b>	<b>18,805.9</b>	<b>18,419.9</b>	<b>22,380.9</b>	<b>24,241.9</b>	<b>22,841.2</b>	<b>16,935.6</b>
5.1 Monetary gold	3,922.8	3,514.3	3,664.7	3,622.4	3,783.1	4,036.8
5.2 Special drawing rights	101.5	416.7	385.7	3,080.7	3,057.6	2,947.9
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	14,781.4	14,488.7	18,330.3	17,538.6	16,000.3	9,950.7
5.4.1 Currency and deposits	8,612.0	7,331.9	9,176.9	8,260.6	7,359.2	5,322.4
5.4.2 Securities	4,457.7	5,389.0	6,463.4	8,103.7	6,622.4	4,619.0
5.4.3 Financial derivatives	...	...	...	...	...	...
5.4.4 Other claims	1,711.7	1,767.8	2,690.0	1,174.3	2,018.7	9.4

## 4.10 International Investment Position of Pakistan

(Million US \$)

	2020	2021				2022
	Dec	Mar	Jun	Sep <sup>R</sup>	Dec <sup>R</sup>	Mar <sup>P</sup>
<b>B. Liabilities</b>	<b>148,347.8</b>	<b>146,780.2</b>	<b>153,732.6</b>	<b>157,635.0</b>	<b>160,921.6</b>	<b>159,349.5</b>
<b>1. Direct investment</b>	<b>32,041.3</b>	<b>31,603.4</b>	<b>32,642.1</b>	<b>32,205.2</b>	<b>32,624.8</b>	<b>32,661.1</b>
1.1 Equity and investment fund shares	27,995.2	27,545.2	28,505.5	27,989.3	28,177.6	28,424.8
1.1.1 Direct investor in direct investment enterpr.	27,995.2	27,545.2	28,505.5	27,989.3	28,177.6	28,424.8
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	4,046.1	4,058.2	4,136.6	4,215.9	4,447.2	4,236.3
1.2.1 Direct investor in direct investment enterpr.	4,046.1	4,058.2	4,136.6	4,215.9	4,447.2	4,236.3
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-	-
<b>2. Portfolio investment</b>	<b>8,711.1</b>	<b>8,801.2</b>	<b>11,972.4</b>	<b>12,580.7</b>	<b>11,249.1</b>	<b>11,696.0</b>
2.1 Equity and investment fund shares	2,879.1	2,771.6	2,857.5	2,560.7	2,319.9	2,169.8
2.1.1 Central bank	...	...	...	...	...	...
2.1.2 Deposit-taking corp. except central bank	1,061.0	961.0	999.7	990.2	1,033.6	1,015.2
2.1.3 General government	...	...	...	...	...	...
2.1.4 Other sectors	1,818.1	1,810.6	1,857.8	1,570.5	1,286.3	1,154.6
2.2 Debt securities	5,832.0	6,029.7	9,114.9	10,020.1	8,929.2	9,526.1
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	5,832.0	6,029.7	8,614.9	9,520.1	8,429.2	9,026.1
2.2.4 Other sectors	-	-	500.0	500.0	500.0	500.0
<b>3. Financial derivatives (other than reserves) and employee stock options</b>	<b>3.2</b>	<b>19.0</b>	<b>10.2</b>	<b>10.1</b>	<b>7.3</b>	<b>9.6</b>
<b>4. Other investment</b>	<b>107,592.2</b>	<b>106,356.6</b>	<b>109,107.8</b>	<b>112,839.0</b>	<b>117,040.3</b>	<b>114,982.8</b>
4.1 Other equity	...	...	...	...	...	...
4.2 Currency and deposits	6,013.5	5,136.2	5,368.3	5,401.1	5,574.3	5,646.7
4.3 Loans	94,542.8	93,512.5	95,522.4	95,937.7	99,681.7	97,688.0
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	827.2	827.2	827.2	827.2	827.2	828.2
4.6 Other accounts payable	4,784.9	5,479.7	5,979.9	6,537.7	6,808.2	6,762.4
4.7 Special drawing rights (Net incurrence of liab)	1,423.8	1,401.0	1,410.1	4,135.3	4,149.1	4,057.6

Source: Statistics & Data Warehouse Department, SBP

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

## 4.11 Gold and Foreign Exchange Reserves

(Million US Dollars)

End Period	Foreign exchange reserves with														SBP and Scheduled Banks		
	Gold*	SBP						Scheduled Banks							Total Reserve Asset** (1+5+13)	Total Liquid FX Reserve (6+14)	
		Cash Foreign Currency	Nostro <sup>1</sup>	ACU Bal Net	Total SBP Reserves (2+3+4+a)**	Net Reserves with SBP (2+4)	Deposits			Utilizations			Total Banks' Reserves (7+8+9-10-11-12)**	Net Reserves With Banks (7-10)			
							FE-25 <sup>2</sup>	Trade Nostro	Placement abroad (other than FE-25)	Trade Finance	FE-25 Placements in Pakistan	Others					
1	2	3	4	a	5	6	7	8	9	10	11	12	13	14	15	16	
FY18	2,598	488	101	9,277		9,866	9,765	7,591	(532)	47	973	60	3,136	2,938	6,618	<b>15,402</b>	<b>16,384</b>
FY19	2,928	347	489	6,939		7,774	7,285	7,823	(714)	2	626	62	3,545	2,878	7,196	<b>13,580</b>	<b>14,482</b>
FY20	3,674	176	369	11,956	49	12,550	12,132	7,526	28	2	771	53	4,059	2,672	6,754	<b>18,896</b>	<b>18,886</b>
FY21	3,665	386	131	16,913	55	17,486	17,299	7,879	52	5	780	80	4,507	2,570	7,099	<b>23,721</b>	<b>24,398</b>
FY22	3,777	214	117	9,602	132	10,066	9,816	7,196	(60)	1	1,475	120	3,223	2,318	5,720	<b>16,160</b>	<b>15,537</b>
2021 Jul	3,795	378	128	17,468	53	18,027	17,845	7,797	(23)	2	866	78	4,252	2,580	6,931	<b>24,401</b>	<b>24,776</b>
Aug	3,772	3,100	151	16,973	83	20,308	20,074	7,851	52	2	857	76	4,241	2,731	6,994	<b>26,812</b>	<b>27,068</b>
Sep	3,622	3,081	120	16,173	26	19,400	19,253	7,781	(6)	2	1,052	69	4,172	2,484	6,730	<b>25,507</b>	<b>25,983</b>
Oct	3,677	3,099	134	14,101	55	17,388	17,200	7,748	(221)	2	1,118	67	4,059	2,285	6,630	<b>23,350</b>	<b>23,829</b>
Nov	3,750	3,032	144	12,934	31	16,141	15,966	7,713	(8)	2	1,350	66	4,017	2,275	6,363	<b>22,167</b>	<b>22,329</b>
Dec	3,783	3,058	92	14,628	59	17,837	17,686	7,652	(183)	2	1,455	86	3,632	2,298	6,197	<b>23,918</b>	<b>23,883</b>
2022 Jan	3,731	3,011	65	13,597	41	16,714	16,608	7,658	8	2	1,430	67	3,364	2,807	6,228	<b>23,253</b>	<b>22,836</b>
Feb	3,970	2,979	107	13,407	86	16,580	16,386	7,667	83	2	1,415	63	3,188	3,084	6,252	<b>23,634</b>	<b>22,638</b>
Mar	4,037	2,948	138	8,477	81	11,644	11,425	7,360	(179)	1	1,359	63	2,821	2,940	6,001	<b>18,620</b>	<b>17,426</b>
Apr	3,973	2,204	133	8,295	120	10,752	10,499	7,301	(253)	1	1,394	63	2,821	2,772	5,907	<b>17,496</b>	<b>16,406</b>
May	3,822	2,180	122	7,217	100	9,619	9,397	7,288	(259)	1	1,466	67	3,338	2,160	5,822	<b>15,601</b>	<b>15,219</b>
Jun <sup>R</sup>	3,777	214	117	9,602	132	10,066	9,816	7,196	(122)	1	1,475	120	3,223	2,256	5,720	<b>16,098</b>	<b>15,537</b>
Jul <sup>P</sup>	3,644	212	116	8,174	94	8,596	8,385	7,074	(348)	1	1,435	130	3,472	1,690	5,639	<b>13,930</b>	<b>14,024</b>

Source: Statistics & Data Warehouse Department, SBP

\* Excludes RBI Holding

\*\* Compiled as per IMF Balance of Payments Manual Guidelines

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 End Period)

DESCRIPTION	2021						2022						
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
<b>Foreign Currency Deposits</b>													
<b>A. FE-25 Deposits</b>	<b>7,796.7</b>	<b>7,851.3</b>	<b>7,781.4</b>	<b>7,747.9</b>	<b>7,713.0</b>	<b>7,651.9</b>	<b>7,658.4</b>	<b>7,666.9</b>	<b>7,359.8</b>	<b>7,301.4</b>	<b>7,288.0</b>	<b>7,196.0</b>	<b>7,073.6</b>
1. Resident	6,912.2	6,966.4	6,886.8	6,865.8	6,834.7	6,749.4	6,749.2	6,765.1	6,432.9	6,386.0	6,396.8	6,315.7	6,222.3
i) Demand Deposits	2,827.0	2,783.0	2,797.8	2,795.9	2,854.4	2,717.5	2,746.2	2,846.5	2,738.5	2,668.4	2,544.9	2,555.4	2,488.3
ii) Savings Deposits	2,574.3	2,666.4	2,555.7	2,529.0	2,485.6	2,487.5	2,465.7	2,470.1	2,467.8	2,435.0	2,317.1	2,247.0	2,197.6
iii) Time Deposits	1,510.9	1,517.0	1,533.3	1,540.9	1,494.7	1,544.4	1,537.4	1,448.6	1,226.6	1,282.5	1,534.8	1,513.3	1,536.4
2. Non- Resident	884.5	884.8	894.6	882.1	878.0	902.4	909.1	901.7	926.9	915.4	891.2	879.8	851.3
i) Demand Deposits	509.6	512.4	517.2	507.8	505.2	516.7	530.0	519.6	547.0	540.0	521.7	501.8	473.6
ii) Savings Deposits	291.0	288.1	292.9	290.3	288.9	325.2	293.2	294.4	294.1	285.6	279.5	285.5	278.4
iii) Time Deposits	83.9	84.3	84.5	84.0	83.9	60.6	85.9	87.7	85.9	89.8	90.0	92.6	99.3
<b>B. Old FCAs Deposits</b>	<b>10.6</b>	<b>10.6</b>	<b>10.5</b>	<b>10.5</b>	<b>10.4</b>	<b>10.4</b>	<b>10.3</b>	<b>10.3</b>	<b>10.2</b>	<b>10.1</b>	<b>9.8</b>	<b>9.7</b>	<b>9.7</b>
1. Resident	8.4	8.3	8.3	8.3	8.2	8.2	8.1	8.1	8.1	8.0	7.7	7.6	7.6
2. Non- Resident	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.1	2.1	2.1	2.1
<b>Total (A+B)</b>	<b>7,807.3</b>	<b>7,861.9</b>	<b>7,791.9</b>	<b>7,758.4</b>	<b>7,723.4</b>	<b>7,662.3</b>	<b>7,668.7</b>	<b>7,677.1</b>	<b>7,370.0</b>	<b>7,311.5</b>	<b>7,297.8</b>	<b>7,205.2</b>	<b>7,083.3</b>
<b>FE-25 Deposits Utilization</b>													
<b>1. Financing</b>	<b>865.7</b>	<b>857.3</b>	<b>1,051.8</b>	<b>1,118.3</b>	<b>1,349.6</b>	<b>1,455.3</b>	<b>1,430.2</b>	<b>1,415.3</b>	<b>1,358.5</b>	<b>1,394.2</b>	<b>1,466.2</b>	<b>1,475.3</b>	<b>1,434.9</b>
i) Exports Financing	308.3	348.9	344.1	343.4	391.0	414.8	420.9	443.9	409.2	418.2	418.4	407.7	345.6
a) Pre-Shipment	144.3	163.8	169.2	169.6	212.0	220.7	230.8	223.0	217.6	236.3	245.1	229.3	198.0
b) Post-Shipment	164.0	185.2	174.9	173.8	179.0	194.1	190.2	220.8	191.6	181.9	173.2	178.4	147.7
ii) Import Financing	557.5	508.4	707.7	774.9	958.6	1,040.5	1,009.3	971.4	949.3	976.1	1,047.8	1,067.6	1,089.3
<b>2. Placements</b>	<b>1,977.7</b>	<b>2,055.5</b>	<b>1,880.2</b>	<b>1,914.0</b>	<b>1,649.9</b>	<b>1,856.3</b>	<b>2,154.6</b>	<b>2,347.3</b>	<b>2,344.8</b>	<b>2,194.4</b>	<b>1,853.8</b>	<b>1,691.1</b>	<b>1,417.6</b>
i) With State Bank of Pakistan	1,180.1	1,182.9	1,173.5	1,173.7	1,166.1	1,168.7	1,151.4	1,166.4	1,172.5	1,115.2	1,109.5	947.8	628.6
a) CRR <sup>1</sup>	409.1	409.9	406.7	406.8	404.7	405.9	400.6	405.9	407.7	389.2	388.1	383.9	375.7
b) SCRR <sup>2</sup>	770.9	773.0	766.8	766.9	761.4	762.7	750.8	760.4	764.9	726.0	721.4	563.9	252.9
ii) With Banks	797.6	872.6	706.6	740.3	483.8	687.6	1,003.1	1,181.0	1,172.2	1,079.2	744.2	743.3	789.0
a) Within Pakistan	78.3	76.2	69.1	66.8	65.8	85.6	66.7	63.0	63.5	63.0	66.5	120.1	130.3
b) Outside Pakistan	719.3	796.4	637.5	673.5	418.0	602.0	936.4	1,118.0	1,108.8	1,016.2	677.7	623.2	658.7
<b>3. Balances</b>	<b>700.9</b>	<b>697.7</b>	<b>677.3</b>	<b>657.2</b>	<b>696.5</b>	<b>708.0</b>	<b>709.9</b>	<b>715.8</b>	<b>835.5</b>	<b>891.3</b>	<b>630.3</b>	<b>806.3</b>	<b>749.2</b>
i) Balance held abroad	333.9	334.6	347.3	345.8	382.3	418.9	428.0	435.6	511.0	555.3	302.5	473.9	434.7
ii) Cash in hand	367.0	363.1	330.0	311.4	314.2	289.1	281.9	280.2	324.5	336.0	327.8	332.4	314.5
<b>4. Others</b>	<b>4,252.3</b>	<b>4,240.7</b>	<b>4,172.1</b>	<b>4,058.5</b>	<b>4,016.8</b>	<b>3,632.3</b>	<b>3,363.6</b>	<b>3,188.5</b>	<b>2,821.0</b>	<b>2,821.4</b>	<b>3,337.7</b>	<b>3,222.8</b>	<b>3,471.8</b>

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

Source: Statistics & Data Warehouse Department, SBP

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	Jul FY 23 <sup>P</sup>			Jul FY 22		
		Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total
<b>I</b>	<b>Foreign Private Investment</b>	<b>58.9</b>	<b>3.7</b>	<b>62.6</b>	<b>103.8</b>	<b>(1.4)</b>	<b>102.5</b>
1	Argentina	-	-	-	-	-	-
2	Australia	(0.5)	-	(0.5)	(0.3)	(0.0)	(0.3)
3	Austria	-	-	-	-	-	-
4	Bahrain	1.3	-	1.3	1.6	(0.0)	1.6
5	Bangladesh	-	-	-	-	-	-
6	Brunei	-	-	-	-	-	-
7	Canada	0.2	0.2	0.4	0.1	0.2	0.3
8	China	4.6	-	4.6	3.4	-	3.4
9	Denmark	(0.1)	-	(0.1)	(0.1)	0.0	(0.1)
10	Egypt	0.5	-	0.5	0.3	-	0.3
11	Finland	3.0	-	3.0	-	(0.5)	(0.5)
12	France	0.2	(0.0)	0.2	7.3	(0.0)	7.3
13	Germany	6.5	-	6.5	5.3	0.0	5.3
14	Hongkong	0.4	0.9	1.2	13.8	0.8	14.6
15	Indonesia	-	-	-	-	-	-
16	Iran	-	-	-	-	-	-
17	Ireland	0.0	(0.3)	(0.3)	1.9	0.7	2.6
18	Italy	1.1	-	1.1	3.7	-	3.7
19	Japan	(1.1)	-	(1.1)	(0.5)	-	(0.5)
20	Korea (South)	1.5	-	1.5	0.3	-	0.3
21	Kuwait	(0.1)	(0.1)	(0.2)	2.8	(0.4)	2.4
22	Lebanon	0.3	-	0.3	0.1	-	0.1
23	Libya	-	-	-	-	-	-
24	Luxembourg	(0.3)	0.9	0.6	(0.4)	(1.0)	(1.3)
25	Malaysia	2.6	-	2.6	7.9	-	7.9
26	Netherlands	6.3	(0.0)	6.2	7.3	0.1	7.4
27	NewZealand	-	-	-	-	-	-
28	Norway	(0.5)	-	(0.5)	(2.0)	-	(2.0)
29	Oman	0.2	-	0.2	0.1	0.0	0.1
30	Philippines	0.0	-	0.0	-	0.1	0.1
31	Poland	(0.2)	-	(0.2)	-	-	-
32	Portugal	-	-	-	-	-	-
33	Qatar	(0.0)	-	(0.0)	1.4	-	1.4
34	Saudi Arabia	3.0	0.0	3.0	0.1	(0.3)	(0.3)
35	Singapore	3.4	0.7	4.1	18.7	0.2	18.9
36	South Africa	-	-	-	-	-	-
37	Sri Lanka	-	-	-	-	-	-
38	Sweden	0.2	-	0.2	0.3	(4.8)	(4.5)
39	Switzerland	11.5	-	11.5	11.1	-	11.1
40	Thailand	(0.1)	-	(0.1)	(0.1)	-	(0.1)
41	Turkey	0.0	-	0.0	(2.9)	-	(2.9)
42	U.A. E	12.6	(0.4)	12.2	3.0	2.6	5.6
43	United Kingdom	(0.3)	(2.1)	(2.3)	0.9	(0.6)	0.2
44	United States of America	(12.1)	3.5	(8.6)	15.2	(0.7)	14.4
45	Others	15.0	0.5	15.5	3.4	2.4	5.8
<b>II</b>	<b>Foreign Public Investment</b>	-	(17.7)	(17.7)	-	1,002.1	1,002.1
	Debt Securities	-	(17.7)	(17.7)	-	1,002.1	1,002.1
<b>Total</b>		<b>58.9</b>	<b>(13.9)</b>	<b>44.9</b>	<b>103.8</b>	<b>1,000.7</b>	<b>1,104.5</b>

Archive Link: [http://www.sbp.org.pk/ecodata/NIFP\\_Arch/index.asp](http://www.sbp.org.pk/ecodata/NIFP_Arch/index.asp)

Source: Statistics & Data Warehouse Department, SBP

## 4.14 Foreign Direct Investment Classified by Economic Groups

(Million US Dollars)

Sr.	SECTOR	Jul- FY 23 <sup>P</sup>			Jul FY 22		
		Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1	Food	4.5	2.3	2.3	2.2	2.3	(.)
2	Food Packaging	-	-	-	-	-	-
3	Beverages	1.6	-	1.6	1.6	-	1.6
4	Tobacco & Cigarettes	0.8	-	0.8	0.8	-	0.8
5	Sugar	..	-	..	-	-	-
6	Textiles	0.4	0.9	(0.5)	5.4	4.0	1.4
7	Paper & Pulp	-	-	-	..	-	..
8	Leather & Leather Products	-	0.4	(0.4)	-	0.4	(0.4)
9	Rubber & Rubber Products	0.2	-	0.2	2.7	-	2.7
10	Chemicals	2.0	1.1	0.8	2.3	0.2	2.1
11	Petro Chemicals	-	-	-	-	-	-
12	Petroleum Refining	0.1	1.5	(1.4)	0.1	1.5	(1.4)
13	Mining & Quarrying	-	0.7	(0.7)	-	0.7	(0.7)
14	Oil & Gas Explorations	3.2	0.5	2.7	19.0	-	19.0
	<i>of which Privatization proceeds</i>	-	-	-	-	-	-
15	Pharmaceuticals & OTC Products	0.5	0.1	0.4	2.5	0.1	2.4
16	Cosmetics	4.6	-	4.6	-	-	-
17	Fertilizers	-	-	-	-	-	-
18	Cement	0.1	0.2	(0.1)	-	0.2	(0.2)
19	Ceramics	-	-	-	..	-	..
20	Basic Metals	..	-	..	0.1	-	0.1
21	Metal Products	-	-	-	0.3	-	0.3
22	Machinery other than Electrical	-	-	-	..	-	..
23	Electrical Machinery	..	0.1	(0.1)	0.9	-	0.9
24	Electronics	-	30.1	(30.1)	-	5.1	(5.1)
	I) Consumer/Household	-	10.1	(10.1)	-	5.1	(5.1)
	II) Industrial	-	20.0	(20.0)	-	-	-
25	Transport Equipment (Automobiles)	1.0	1.7	(0.7)	1.6	1.3	0.3
	I) Motorcycles	-	-	-	-	-	-
	II) Cars	1.0	0.4	0.6	1.6	-	1.6
	III) Buses, Trucks, Vans & Trail	-	1.3	(1.3)	-	1.3	(1.3)
26	Power	31.5	0.9	30.6	34.1	7.6	26.5
	I) Thermal	13.6	0.5	13.0	18.4	7.6	10.8
	<i>of which Privatization proceeds</i>	-	-	-	-	-	-
	II) Hydel	4.5	0.3	4.2	5.9	-	5.9
	III) Coal	13.4	-	13.4	9.8	-	9.8
27	Construction	3.6	0.7	2.9	2.3	6.7	(4.4)
28	Trade	6.2	2.8	3.4	5.5	3.7	1.7
29	Transport	0.9	2.7	(1.8)	4.1	3.2	0.9
30	Tourism	2.0	-	2.0	0.9	-	0.9
31	Storage Facilities	-	-	-	-	-	-
32	Communications	11.7	1.2	10.6	15.7	0.8	14.9
	1) Telecommunications	5.8	0.8	5.0	10.3	0.8	9.5
	<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-
	2) Information Technology	6.0	0.4	5.6	5.3	..	5.3
	I) Software Development	1.9	..	1.9	0.5	..	0.5
	II) Hardware Development	..	..	..	-	-	-
	III) I.T. Service	4.0	0.4	3.7	4.9	-	4.9
	3) Postal & Courier Services	-	-	-	-	-	-
33	Financial Business	29.4	1.7	27.7	37.7	1.7	36.0
	<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-
34	Social Services	0.4	-	0.4	0.8	0.6	0.2
35	Personal Services	5.1	2.1	3.0	2.5	3.4	(1.0)
36	Others	4.1	3.7	0.4	4.5	0.3	4.2
	<b>TOTAL</b>	<b>114.2</b>	<b>55.3</b>	<b>58.9</b>	<b>147.6</b>	<b>43.7</b>	<b>103.8</b>
	<i>TOTAL without Privatization proceeds</i>	114.2	55.3	58.9	147.6	43.7	103.8

Archive Link: [http://www.sbp.org.pk/ecodata/NIFP\\_Arch/index.asp](http://www.sbp.org.pk/ecodata/NIFP_Arch/index.asp)

Source: Statistics & Data Warehouse Department, SBP

## 4.15 Balance of Trade

(a) State Bank of Pakistan

(Million US Dollars)

PERIOD	Exports (BOP)		Period Growth Rate %	Imports (BOP)		Period Growth Rate %	Balance of Trade		
	Value (a)	Cumulative (b)		Value (c)	Cumulative (d)		a-c	b-d	
FY18	24,768	--	12.6	55,671	--	16.0	(30,903)	--	
FY19	24,257	--	(2.1)	51,869	--	(6.8)	(27,612)	--	
FY20	22,536	--	(7.1)	43,645	--	(15.9)	(21,109)	--	
FY21	25,639	--	13.8	54,273	--	24.4	(28,634)	--	
FY22	32,450	--	26.6	72,048	--	32.8	(39,598)	--	
2021	Jun	2,492	25,639	13.8	6,302	54,273	24.4	(3,810)	(28,634)
	Jul	2,235	2,235	18.4	5,371	5,371	52.0	(3,136)	(3,136)
	Aug	2,339	4,574	34.5	5,967	11,338	64.9	(3,628)	(6,764)
	Sep	2,627	7,201	34.6	6,057	17,395	62.6	(3,430)	(10,194)
	Oct	2,375	9,576	30.9	5,930	23,325	63.6	(3,555)	(13,749)
	Nov	2,737	12,313	28.8	6,339	29,664	60.5	(3,602)	(17,351)
	Dec	2,929	15,242	29.0	6,431	36,095	51.8	(3,502)	(20,853)
2022	Jan	2,500	17,742	27.5	6,203	42,298	50.0	(3,703)	(24,556)
	Feb	2,889	20,631	28.2	5,039	47,337	44.9	(2,150)	(26,706)
	Mar	3,069	23,700	26.6	6,117	53,454	40.4	(3,048)	(29,754)
	Apr	3,150	26,850	27.8	5,997	59,451	38.1	(2,847)	(32,601)
	May	2,482	29,332	26.7	5,559	65,010	35.5	(3,077)	(35,678)
	Jun <sup>R</sup>	3,135	32,467	26.6	7,033	72,043	32.7	(3,898)	(39,576)
	Jul <sup>P</sup>	2,295	2,295	2.7	5,385	5,385	0.3	(3,090)	(3,090)

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

- 1- The SBP Exports (BOP) & Imports (BOP) include general merchandise, repairs on goods and goods procured on parts by carriers. The SBP export and imports are based on realization of export proceeds and import payments made through the banking channel. Information on exports and imports unaccounted for by the banking channel are collected from the relevant sources and added to the exports/imports data reported by banks to arrive at the overall exports and imports. The trade data of PBS is, on the other hand, based on physical movement of goods crossing the custom boundaries of Pakistan.
- 2- The SBP data is generated merchandise based on Balance of Payment Manual (BPM6), whereas PBS data is on Carriage Insurance & Freight (c. i. f.) basis.
- 3- Cumulative figures are of Financial Year (Jul-Jun).

Archive Link: [http://www.sbp.org.pk/ecodata/exp\\_import\\_BOP\\_Arch.xls](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)
FY17	20,422	353	--	(0.90)	52,910	212	--	18.35	(32,347)	--
FY18	23,212	359	--	13.46	60,795	259	--	14.93	(37,482)	--
FY19	22,958	381	--	(0.98)	54,763	290	--	(9.83)	(31,713)	--
FY20	21,394	420	--	(6.54)	44,553	30	--	(19.02)	(22,769)	--
FY21	25,304	391	--	17.79	56,380	43	--	26.56	(30,728)	--
2021 Jun	2,728	279	25,695	17.79	6,352	3	56,423	26.56	(3,348)	(30,728)
Jul	2,340	6	2,346	16.19	5,575	19	5,594	52.19	(3,248)	(3,248)
Aug	2,247	9	4,602	27.11	6,577	3	12,174	74.04	(4,323)	(7,571)
Sep	2,409	8	7,019	27.04	6,563	17	18,769	66.16	(4,178)	(11,749)
Oct	2,464	51	9,534	24.87	6,369	5	25,143	65.55	(3,859)	(15,609)
Nov	2,901	13	12,448	26.79	7,899	5	31,739	62.90	(3,682)	(19,291)
Dec	2,764	15	15,227	24.92	7,580	7	39,326	60.68	(4,808)	(24,099)
2022 Jan	2,614	3	17,844	24.45	6,036	8	45,923	56.84	(3,980)	(28,079)
Feb	2,834	10	20,688	26.01	5,853	9	51,785	52.81	(3,018)	(31,097)
Mar	2,777	7	23,472	24.92	6,407	11	58,383	47.72	(3,814)	(34,911)
Apr	2,896	8	26,376	25.51	6,661	3	65,047	45.29	(3,760)	(38,671)
May	2,626	3	29,005	27.83	6,777	5	71,645	43.10	(4,153)	(42,640)
Jun	2,918	-	31,790	23.72	7,880	-	82,997	47.10	(4,962)	(51,207)
Jul	2,254	-	2,254	(3.92)	4,993	-	4,993	(10.74)	(2,739)	(2,739)

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

1. The SBP Exports (BOP) & Imports (BOP) include general merchandise, repairs on goods and goods procured on parts by carriers. The SBP export and imports are based on realization of export proceeds and import payments made through the banking channel. Information on exports and imports unaccounted for by the banking channel are collected from the relevant sources and added to the exports/imports data reported by banks to arrive at the overall exports and imports. The trade data of PBS is on the other hand, based on physical movement of goods crossing the custom boundaries of Pakistan.
- 2- The SBP data is gendered merchandise based on Balance of Payment Manual (BPM6), whereas PBS data is on Carriage Insurance & Freight (c. i. f.) basis.

## 4.16 Exports by Selected Commodities

(a) State Bank of Pakistan

(Thousand US Dollars)

COMMODITIES	FY21	FY22	2021		2022				
			Jun	Jul	Mar	Apr	May	Jun <sup>R</sup>	Jul <sup>P</sup>
<b>A. Food Group</b>	<b>4,503,926</b>	<b>5,401,184</b>	<b>397,442</b>	<b>310,126</b>	<b>550,391</b>	<b>549,697</b>	<b>458,614</b>	<b>585,868</b>	<b>385,701</b>
1 Rice	2,211,102	2,760,131	192,530	123,842	313,642	299,941	228,390	324,720	188,046
A) Basmati	816,879	784,896	84,031	49,337	77,848	79,719	67,222	77,297	49,069
B) Others	1,394,223	1,975,236	108,498	74,505	235,794	220,222	161,169	247,424	138,977
2 Fish & Fish Preparations	418,790	437,621	34,605	24,417	40,387	45,775	42,703	43,716	31,210
3 Fruits	469,857	398,867	45,063	39,460	39,517	27,689	19,788	39,381	28,397
4 Vegetables/Leguminous vegetable	274,293	255,144	21,954	20,578	25,911	20,432	13,845	23,395	15,184
5 Tobacco	36,101	46,821	3,384	3,159	1,435	2,607	2,969	2,406	6,586
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	102,765	105,742	8,667	8,427	9,108	15,111	4,661	11,218	10,278
8 Oil Seeds, Nuts and Kernals	85,313	193,357	5,376	6,854	7,032	6,375	9,735	2,991	1,239
9 Sugar	-	-	-	-	-	-	-	-	-
10 Meat and Meat Preparations	352,098	326,592	29,198	22,228	29,013	33,645	29,481	32,903	26,260
11 All Other Food Items	553,607	876,907	56,666	61,161	84,346	98,122	107,043	105,139	78,500
<b>B. Textile Group</b>	<b>14,414,659</b>	<b>18,427,905</b>	<b>1,459,421</b>	<b>1,357,458</b>	<b>1,710,069</b>	<b>1,584,512</b>	<b>1,536,959</b>	<b>1,802,661</b>	<b>1,442,186</b>
12 Raw Cotton	1,906	7,379	65	6	1	9	23	441	987
13 Cotton Yarn	921,709	1,200,122	119,626	98,255	120,535	83,211	97,917	126,582	96,562
14 Cotton Cloth	1,883,866	2,338,366	187,716	167,721	226,640	193,932	198,283	250,544	191,034
15 Cotton Carded or Combed	407	1,762	185	31	-	4	-	-	2
16 Yarn Other than Cotton Yarn	34,066	67,128	4,849	3,675	5,854	8,284	6,254	9,250	5,068
17 Knitwear	3,372,372	4,516,000	349,743	331,103	395,837	399,243	368,798	418,410	359,506
18 Bed Wear	2,691,294	3,254,621	242,570	250,646	281,301	239,929	264,943	298,169	240,660
19 Towels	881,881	1,080,480	88,655	80,971	111,454	99,205	101,250	107,684	80,431
20 Tents, Canvas & Tarpaulin	119,136	114,528	8,943	6,796	9,144	10,850	9,470	14,253	6,359
21 Readymade Garments	2,820,299	3,698,268	288,325	258,442	360,291	358,461	311,603	362,155	295,581
22 Art, Silk & Synthetic Textile	342,832	414,968	33,967	30,537	45,042	35,908	36,916	38,766	30,286
23 Makeup Articles (incl. Other Tex)	673,334	805,902	64,036	61,957	69,372	68,120	64,379	78,752	58,743
24 Other Textile Materials	671,557	928,382	70,743	67,316	84,600	87,357	77,122	97,657	76,966
<b>C. Petroleum Group</b>	<b>234,940</b>	<b>414,833</b>	<b>25,502</b>	<b>10,607</b>	<b>65,623</b>	<b>23,616</b>	<b>58,645</b>	<b>9,597</b>	<b>9,686</b>
25 Petroleum Crude	79,205	134,562	-	-	-	-	36,026	-	-
26 Petroleum Products	33,249	70,671	7,899	4,242	5,862	5,606	5,736	2,879	2,175
27 Solid Fuel including Naphtha	122,486	209,599	17,603	6,365	59,762	18,010	16,883	6,718	7,512
<b>D. Other Manufacture</b>	<b>3,838,696</b>	<b>4,322,295</b>	<b>361,546</b>	<b>338,706</b>	<b>423,150</b>	<b>423,527</b>	<b>305,274</b>	<b>435,951</b>	<b>316,377</b>
28 Carpets, Rugs & Mats	79,375	97,266	7,108	6,271	8,289	10,977	6,372	9,815	6,719
29.Sports Goods	470,650	506,926	45,050	41,853	44,107	46,056	37,068	46,517	34,920
30 Leather Tanned	157,257	207,031	16,495	15,824	20,526	20,237	16,764	19,182	16,536
31.Leachur Manufactures	559,999	649,048	54,350	55,851	58,842	57,911	47,128	60,049	48,394
32.Footwear	135,520	154,524	14,234	12,727	15,243	11,849	11,212	16,294	14,186
33 Surgical Goods & Medical Instr.	480,438	474,580	39,237	37,757	41,160	46,520	35,696	41,148	33,017
34 Cutlery	89,675	92,327	8,640	7,529	7,609	7,748	5,134	9,339	5,451
35 Onyx Manufactured	8,184	6,677	610	761	465	334	446	280	348
36.Chemical and Pharmaceutica Products	1,147,388	1,481,695	117,157	120,114	169,879	152,264	109,087	174,054	118,244
37.Engineering Goods	333,163	313,673	25,720	16,028	29,022	42,031	21,963	22,564	16,260
38 Gems	8,408	10,124	597	445	978	1,086	1,341	1,138	558
39 Jewellery	13,914	13,235	1,485	410	1,657	2,030	488	2,131	503
40 Furniture	5,303	7,326	520	478	627	614	407	676	405
41 Molasses	107	32,864	7	4	2,337	7,471	2,849	11,246	1,822
42 Handicrafts	342	11	-	-	2	3	-	-	-
43 Cement	314,720	230,125	27,194	20,128	16,978	11,189	5,596	16,288	14,481
44 Guar and Guar Products	34,255	44,864	3,143	2,525	5,428	5,208	3,721	5,229	4,534
<b>E. All Others</b>	<b>2,035,638</b>	<b>2,703,009</b>	<b>219,491</b>	<b>184,629</b>	<b>265,006</b>	<b>249,296</b>	<b>172,669</b>	<b>210,289</b>	<b>159,373</b>
<b>I. Total Export Receipts through Banks</b>	<b>25,027,860</b>	<b>31,269,225</b>	<b>2,463,403</b>	<b>2,201,526</b>	<b>3,014,239</b>	<b>2,830,647</b>	<b>2,532,161</b>	<b>3,044,366</b>	<b>2,313,323</b>
<b>II. Freight on Export</b>	<b>228,464</b>	<b>358,731</b>	<b>20,139</b>	<b>34,281</b>	<b>25,259</b>	<b>25,259</b>	<b>30,407</b>	<b>13,815</b>	<b>13,815</b>
<b>III. Export Receipts Banks (fob) (I-II)</b>	<b>24,799,395</b>	<b>30,910,495</b>	<b>2,443,264</b>	<b>2,167,245</b>	<b>2,988,980</b>	<b>2,805,388</b>	<b>2,501,755</b>	<b>3,030,551</b>	<b>2,299,508</b>
<b>IV. Other Exports</b>	<b>839,579</b>	<b>1,539,592</b>	<b>48,722</b>	<b>67,793</b>	<b>80,051</b>	<b>344,589</b>	<b>(19,796)</b>	<b>104,415</b>	<b>(4,481)</b>
<b>Total Export as per BOP (III+IV)</b>	<b>25,638,974</b>	<b>32,450,087</b>	<b>2,491,985</b>	<b>2,235,039</b>	<b>3,069,031</b>	<b>3,149,977</b>	<b>2,481,959</b>	<b>3,134,966</b>	<b>2,295,027</b>

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

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

## 4.16 Exports by Selected Commodities

(b) Pakistan Bureau of Statistics

(Thousand US Dollars)

COMMODITIES	FY21	FY22	2021		2022				
			Jun	Jul	Mar	Apr	May	Jun <sup>R</sup>	Jul <sup>P</sup>
<b>A. Food Group</b>	<b>4,392,116</b>	<b>5,418,604</b>	<b>432,152</b>	<b>335,996</b>	<b>512,751</b>	<b>509,932</b>	<b>461,745</b>	<b>499,170</b>	<b>358,079</b>
1 Rice	2,041,736	2,511,417	185,526	139,780	250,745	259,660	224,721	235,390	138,582
a) Basmati	569,493	695,318	62,495	58,949	59,268	79,956	60,708	62,818	45,553
b) Others	1,472,243	1,816,099	123,031	80,831	191,476	179,704	164,013	172,572	93,029
2 Fish & Fish Preparations	414,606	430,654	31,342	14,233	41,298	40,321	40,616	40,608	18,506
3 Fruits	480,031	477,087	75,612	48,672	30,706	17,125	18,069	47,459	34,092
4 Vegetables	319,506	310,130	23,849	16,856	34,021	28,343	23,104	18,359	44,026
5 Leguminous Vegetables	7	68	7	-	-	-	-	-	-
6 Tobacco	35,959	54,384	5,365	946	3,283	4,877	3,195	6,894	4,872
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	92,984	106,680	9,943	5,694	7,813	6,463	7,727	9,317	5,090
9 Oil seeds, Nuts and Kernals	94,133	192,861	5,632	4,277	7,797	8,565	5,572	2,050	1,107
10 Sugar	-	-	-	-	-	-	-	-	-
11 Meat & Meat preparations	331,639	342,788	25,902	24,065	29,058	35,597	27,527	30,563	25,962
12 All other Food Items	581,515	992,535	68,974	81,473	108,030	108,982	111,214	108,530	85,842
<b>B. Textile Group</b>	<b>15,399,083</b>	<b>19,329,985</b>	<b>1,658,970</b>	<b>1,471,185</b>	<b>1,625,242</b>	<b>1,739,122</b>	<b>1,641,901</b>	<b>1,706,350</b>	<b>1,481,021</b>
13 Raw Cotton	807	6,577	214	-	-	-	-	-	1,094
14 Cotton Yarn	1,016,970	1,206,838	120,931	89,871	92,385	97,655	106,571	94,125	71,364
15 Cotton Cloth	1,921,000	2,437,875	204,784	179,443	210,070	210,120	231,277	201,020	181,984
16 Cotton Carded or Combed	64	1,632	-	388	21	-	-	-	-
17 Yarn Other than Cotton Yarn	33,369	66,188	4,457	2,863	6,343	5,828	6,608	5,564	3,372
18 Knitwear	3,815,000	5,120,973	409,867	392,711	425,066	488,070	428,278	474,944	434,926
19 Bed Wear	2,771,786	3,292,880	299,004	263,345	260,937	278,606	281,373	284,042	253,991
20 Towels	937,533	1,111,334	99,028	77,818	102,901	108,270	92,252	91,223	74,965
21 Tent, Canvas & Tarpaulin	110,389	110,413	8,736	6,613	10,137	9,163	8,155	10,951	8,736
22 Readymade Garments	3,032,812	3,904,658	325,910	301,153	344,824	350,721	321,670	368,699	304,575
23 Art, Silk & Synthetic Textile	370,417	460,061	44,265	32,360	37,512	41,700	36,569	38,201	31,216
24 Made up Articles (Ex towels & bed)	756,444	849,120	79,126	67,104	70,531	82,812	70,363	68,940	54,722
25 Other Textile Materials	632,492	761,438	62,648	57,516	64,515	66,177	58,785	68,641	60,076
<b>C. Petroleum Group &amp; Coal</b>	<b>182,303</b>	<b>333,816</b>	<b>32,908</b>	<b>29,405</b>	<b>51,521</b>	<b>45,185</b>	<b>8,686</b>	<b>43,955</b>	<b>3,923</b>
26 Petroleum Crude	106,773	259,005	22,757	28,281	45,366	38,528	942	40,814	419
27 Petroleum Products (Exl. Naphtha)	42,617	74,810	10,151	1,124	6,155	6,657	7,744	3,141	3,504
28 Petroleum Top Naphtha	32,901	-	-	-	-	-	-	-	-
29 Solid Fuels (Coal)	12	-	-	-	-	-	-	-	-
<b>D. Other Manufactures Group</b>	<b>3,466,663</b>	<b>4,104,467</b>	<b>368,463</b>	<b>328,708</b>	<b>343,431</b>	<b>365,968</b>	<b>323,046</b>	<b>433,031</b>	<b>276,801</b>
30 Carpets Rugs & Mats	74,204	83,319	7,373	5,528	5,585	7,664	6,725	7,937	7,496
31 Sports Goods	278,481	364,899	30,219	26,355	31,504	35,892	32,835	36,268	29,229
32 Leather Tanned	161,938	208,092	16,726	15,950	20,216	18,236	18,307	17,043	15,207
33 Leather Manufactures	562,428	621,081	59,190	62,113	41,528	51,542	51,377	54,256	50,319
34 Footwear	131,898	156,984	18,531	13,145	12,965	13,390	11,865	15,027	16,829
35 Surgical Goods & Medical Instr.	428,142	422,623	39,000	37,970	32,168	43,810	32,260	38,827	32,943
36 Cutlery	119,268	95,982	11,776	9,579	5,715	5,597	5,747	5,559	4,721
37 Onyx Manufactured	6,366	6,307	515	1,106	280	674	476	504	314
38 Chemicals and Pharm.Products	1,149,084	1,569,032	139,149	121,195	132,489	152,830	122,239	200,272	82,114
39 Engineering Goods	225,913	237,750	26,343	20,060	19,954	22,457	23,500	23,741	18,662
40 Gems	6,684	7,626	275	232	330	476	467	1,081	1,322
41 Jewellery	13,735	14,361	643	430	4,665	1,850	819	1,659	1,007
42 Furniture	5,208	9,361	706	456	966	958	946	343	1,340
43 Molasses	78	33,505	8	-	9,332	-	2,730	12,336	5,350
44 Handicrafts	-	-	-	-	-	-	-	-	-
45 Cement	267,910	223,994	14,325	11,966	19,817	4,464	7,360	12,800	5,628
46 Guar and Guar Products	35,326	49,549	3,684	2,623	5,918	6,128	5,393	5,378	4,320
<b>E. All Other Items</b>	<b>1,863,979</b>	<b>2,604,933</b>	<b>235,922</b>	<b>174,359</b>	<b>244,318</b>	<b>236,689</b>	<b>191,087</b>	<b>235,929</b>	<b>134,672</b>
<b>TOTAL</b>	<b>25,304,144</b>	<b>31,791,804</b>	<b>2,728,415</b>	<b>2,339,653</b>	<b>2,777,263</b>	<b>2,896,897</b>	<b>2,626,465</b>	<b>2,918,435</b>	<b>2,254,496</b>

## 4.17 Imports by Selected Commodities

(a) State Bank of Pakistan

(Thousand US Dollars)

COMMODITIES	FY21	FY22	2021		2022				
			Jun	Jul	Mar	Apr	May	Jun <sup>R</sup>	Jul <sup>P</sup>
<b>A. Food Group</b>	<b>7,243,546</b>	<b>7,932,010</b>	<b>680,571</b>	<b>593,049</b>	<b>729,079</b>	<b>541,150</b>	<b>738,167</b>	<b>356,091</b>	<b>617,508</b>
1-Milk, Cream & Milk Food for Infants	188,718	169,014	14,189	13,008	17,773	12,913	11,391	18,129	10,856
2-Wheat un-milled	665,170	328,297	-	-	59,888	42	28	80	28,266
3-Dry Fruits & Nuts	40,967	32,747	1,957	1,118	3,956	3,076	2,260	1,405	603
4-Tea	515,541	561,130	44,458	37,185	52,688	48,411	55,478	38,292	34,633
5-Spices	174,028	160,067	16,787	17,373	12,139	11,825	10,203	11,217	9,924
6-Soya bean Oil	88,647	238,968	11,106	2,725	28,957	18,849	94,137	21,273	32,022
7-Palm Oil	2,442,277	3,150,868	250,881	241,734	320,922	293,386	264,809	91,941	254,563
8-Sugar	113,939	189,178	385	213	368	571	305	213	383
9-Pulses	593,633	512,929	78,963	64,752	47,735	34,234	39,788	37,978	52,193
10-All others Food items	2,420,624	2,588,811	261,844	214,941	184,653	117,844	259,769	135,566	194,067
<b>B. Machinery Group</b>	<b>8,322,032</b>	<b>9,640,507</b>	<b>966,175</b>	<b>765,289</b>	<b>854,614</b>	<b>851,891</b>	<b>798,581</b>	<b>764,296</b>	<b>503,898</b>
11-Power Generating Machinery	930,209	794,787	150,690	81,892	62,902	51,855	37,814	66,553	39,446
12-Office Mach. Incl. Data Processing Equipment	350,604	442,997	33,484	27,373	42,467	44,353	29,733	41,513	17,989
13-Textile Machinery	855,492	1,212,164	139,285	95,226	103,998	81,491	83,349	81,031	75,350
14-Construction & Mining Machinery	73,109	110,585	6,009	8,234	12,319	12,235	3,801	6,073	2,710
15-Electrical Machinery & Apparatus	1,457,224	1,816,534	153,750	143,801	150,333	164,382	176,889	151,554	125,750
16-Telecom	2,512,807	2,251,641	244,870	181,424	197,063	181,362	195,813	106,913	32,052
17-Agricultural Machinery & Implements	95,612	119,636	10,234	13,095	9,664	8,919	5,826	8,509	5,709
18-Other Machinery	2,046,976	2,892,163	227,853	214,244	275,868	307,296	265,355	302,150	204,892
<b>C. Transport Group</b>	<b>2,745,191</b>	<b>3,628,848</b>	<b>297,679</b>	<b>332,607</b>	<b>350,606</b>	<b>303,832</b>	<b>325,488</b>	<b>189,872</b>	<b>120,553</b>
19-Road Vehicles (Build Unit, Ckd/Skd)	2,142,319	3,010,124	253,138	261,203	328,454	260,542	263,443	166,293	107,839
20-Aircrafts, Ships and Boats	587,836	564,509	41,228	64,819	15,097	42,514	60,453	21,039	11,599
21-Others Transport Equipments	15,037	54,215	3,313	6,584	7,055	775	1,592	2,540	1,115
<b>D. Petroleum Group</b>	<b>9,747,064</b>	<b>18,743,276</b>	<b>1,223,348</b>	<b>1,037,322</b>	<b>1,654,795</b>	<b>1,800,599</b>	<b>1,385,535</b>	<b>2,893,107</b>	<b>2,419,914</b>
22-Petroleum Products	4,640,569	10,296,177	535,387	519,241	962,442	743,161	982,375	1,705,943	1,344,821
23-Petroleum Crude	3,189,888	4,601,532	408,650	335,847	411,773	619,609	140,925	465,901	522,980
24-Natural Gas, Liquified	1,776,145	3,681,125	273,657	175,916	271,050	430,434	253,780	672,879	546,924
25-Petroleum Gas, Liquified	133,556	163,571	5,534	6,290	9,529	7,273	8,333	48,372	5,188
26- Others	6,908	870	119	28	-	122	122	13	1
<b>E. Textile Group</b>	<b>4,756,378</b>	<b>5,704,328</b>	<b>446,081</b>	<b>434,087</b>	<b>597,708</b>	<b>544,162</b>	<b>503,005</b>	<b>444,347</b>	<b>379,458</b>
27-Raw Cotton	1,892,070	2,282,657	149,688	124,969	273,560	268,458	237,713	178,238	133,406
28-Synthetic Fibre	723,015	820,084	77,825	87,265	82,396	74,033	59,998	81,070	66,293
29-Synthetic & artificial Silk Yarn	709,084	921,722	66,503	71,990	88,645	76,877	76,785	81,142	70,703
30-Worn Clothing	124,806	127,317	13,734	10,395	13,703	12,224	12,266	8,884	8,526
31-Other Textile Items	1,307,402	1,552,547	138,332	139,469	139,403	112,571	116,244	95,014	100,531
<b>F. Agricultural &amp; Other Chemical Group</b>	<b>8,522,616</b>	<b>10,659,214</b>	<b>1,014,680</b>	<b>784,256</b>	<b>975,747</b>	<b>962,188</b>	<b>830,312</b>	<b>930,699</b>	<b>785,148</b>
32-Fertilizer Manufactured	685,668	716,653	167,709	62,281	88,873	6,844	5,035	61,975	59,468
33-Insecticides	177,911	188,571	14,745	13,965	15,656	16,553	11,148	22,770	14,993
34-Plastic Material	2,459,385	3,251,079	237,647	225,367	289,461	304,991	291,470	300,561	253,480
35-Medicinal Products	870,976	838,817	187,218	68,738	96,863	70,611	58,659	49,405	45,487
36-Others	4,328,677	5,664,095	407,362	413,905	484,895	563,189	464,001	495,988	411,719
<b>G. Metal Group</b>	<b>4,583,209</b>	<b>5,897,491</b>	<b>471,810</b>	<b>420,798</b>	<b>450,270</b>	<b>431,051</b>	<b>464,814</b>	<b>517,121</b>	<b>402,835</b>
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,627,623	2,106,985	121,590	119,229	185,833	141,030	95,989	130,381	122,945
39-Iron and Steel	2,196,866	2,854,193	259,287	229,117	180,935	200,267	287,324	281,631	203,081
40-Aluminum Wrought & Worked	242,719	341,882	28,448	20,373	29,837	32,504	33,821	45,121	29,419
41-All other Metals & Articles	516,002	594,432	62,485	52,078	53,665	57,251	47,680	59,989	47,391
<b>H. Miscellaneous Group</b>	<b>1,163,123</b>	<b>1,154,392</b>	<b>96,955</b>	<b>87,154</b>	<b>100,711</b>	<b>85,560</b>	<b>82,568</b>	<b>93,446</b>	<b>74,134</b>
42-Rubber Crude Incl. Synth/Reclaimed	190,169	239,281	15,173	14,180	22,418	19,302	16,473	25,560	22,030
43-Rubber Tyres & Tubes	300,661	204,437	22,343	22,524	12,892	9,270	10,564	9,923	9,556
44-Wood & Cork	168,721	168,998	13,961	13,412	17,742	15,399	9,924	9,739	10,930
45-Jute	48,470	53,587	1,396	1,561	2,071	1,901	3,509	4,619	4,322
46-Paper & Paper Board & Manuf. thereof	455,102	488,089	44,082	35,476	45,588	39,689	42,098	43,604	27,296
<b>I. All Others</b>	<b>5,064,991</b>	<b>6,621,131</b>	<b>871,095</b>	<b>537,704</b>	<b>614,541</b>	<b>577,168</b>	<b>422,328</b>	<b>633,694</b>	<b>317,485</b>
<b>I. Imports Payments Through Banks</b>	<b>52,148,151</b>	<b>69,981,197</b>	<b>6,068,394</b>	<b>4,992,265</b>	<b>6,328,071</b>	<b>6,097,601</b>	<b>5,550,799</b>	<b>6,822,674</b>	<b>5,620,933</b>
<b>II. Freight &amp; Insurance</b>	<b>1,408,000</b>	<b>72,048,031</b>	<b>192,368</b>	<b>158,255</b>	<b>444,231</b>	<b>306,100</b>	<b>389,666</b>	<b>478,952</b>	<b>394,590</b>
<b>III. Imports Payments Banks (fob) (I-II)</b>	<b>50,740,151</b>	<b>66,182,575</b>	<b>5,876,026</b>	<b>4,834,011</b>	<b>5,883,840</b>	<b>5,791,501</b>	<b>5,161,133</b>	<b>6,343,723</b>	<b>5,226,344</b>
<b>IV. Other Imports</b>	<b>3,077,853</b>	<b>5,865,456</b>	<b>425,963</b>	<b>537,029</b>	<b>233,180</b>	<b>205,510</b>	<b>397,874</b>	<b>689,253</b>	<b>158,672</b>
<b>Total Imports as Per BOP (III+IV)</b>	<b>53,818,004</b>	<b>72,048,031</b>	<b>6,301,989</b>	<b>5,371,040</b>	<b>6,117,021</b>	<b>5,997,011</b>	<b>5,559,006</b>	<b>7,032,976</b>	<b>5,385,016</b>

## 4.17 Imports by Selected Commodities

(b) Pakistan Bureau of Statistics

(Thousand US Dollars)

COMMODITIES	FY21	FY22	2021		2022				
			Jun	Jul	Mar	Apr	May	Jun <sup>R</sup>	Jul <sup>P</sup>
<b>A. Food Group</b>	<b>8,347,897</b>	<b>9,015,912</b>	<b>797,824</b>	<b>647,438</b>	<b>636,587</b>	<b>679,864</b>	<b>703,157</b>	<b>565,150</b>	<b>763,135</b>
1-Milk, Cream & Milk Food for Infants	191,509	162,153	15,832	10,565	13,889	12,893	15,840	11,768	9,543
2-Wheat un-milled	983,326	795,285	-	-	42,521	-	-	-	107,142
3-Dry Fruits & Nuts	78,403	65,250	2,132	1,768	6,249	4,229	3,718	3,352	1,882
4-Tea	580,546	626,197	43,536	41,127	63,234	45,299	48,519	45,286	45,321
5-Spices	224,747	216,184	19,064	25,960	17,485	12,440	14,184	13,515	12,268
6-Soya bean Oil	95,516	197,156	23,916	12,095	21,417	22,730	25,705	45,438	15,809
7-Palm Oil	2,668,609	3,549,305	271,292	254,017	290,524	367,735	307,739	143,164	299,361
8-Sugar	128,654	191,719	442	18,317	592	407	176	264	447
9-Pulses	709,733	611,338	86,250	89,599	59,013	42,872	46,930	43,843	53,049
10-All others Food items	2,686,854	2,601,325	335,360	193,990	121,662	171,261	240,346	258,520	218,313
<b>B. Machinery Group</b>	<b>10,146,564</b>	<b>10,920,408</b>	<b>1,282,059</b>	<b>881,726</b>	<b>920,896</b>	<b>875,796</b>	<b>781,108</b>	<b>587,206</b>	<b>627,620</b>
11-Power Generating Machinery	1,912,444	1,471,465	325,301	164,831	60,311	79,594	113,547	42,438	44,792
12-Office Mach. Incl. Data Processing Equipment	460,162	589,231	44,475	41,888	63,768	45,706	39,038	43,304	18,402
13-Textile Machinery	591,980	764,441	101,220	65,165	44,066	55,163	45,653	41,836	37,473
14-Construction & Mining Machinery	141,259	174,869	16,157	10,678	16,604	14,032	9,113	12,776	7,610
15-Electrical Machinery & Apparatus	1,664,283	1,930,443	204,994	167,452	166,205	146,260	149,410	125,377	242,922
16-Telecom	2,593,356	2,684,598	256,255	158,493	267,705	276,652	183,985	86,843	67,901
17-Agricultural Machinery & Implements	94,679	112,025	11,769	8,651	7,884	8,585	7,482	5,329	5,633
18-Other Machinery	2,688,401	3,193,335	321,888	264,568	294,351	249,803	232,880	229,303	202,887
<b>C. Transport Group</b>	<b>2,987,383</b>	<b>4,457,323</b>	<b>362,943</b>	<b>312,153</b>	<b>422,977</b>	<b>365,279</b>	<b>341,779</b>	<b>383,070</b>	<b>209,485</b>
19-Road Motor Veh. (Build Unit, Ckd/Skd)	2,458,218	3,685,127	277,938	258,406	366,563	275,358	319,236	264,803	159,307
20-Aircrafts Ships and Boats	513,625	761,317	79,074	52,831	56,376	88,767	21,618	118,052	48,984
21-Others Transport Equipments	15,540	10,880	5,931	916	39	1,154	925	215	1,194
<b>D. Petroleum Group</b>	<b>11,357,853</b>	<b>23,318,722</b>	<b>1,475,680</b>	<b>1,330,287</b>	<b>1,861,556</b>	<b>2,223,515</b>	<b>2,645,899</b>	<b>3,639,248</b>	<b>1,436,180</b>
22-Petroleum Products	5,160,138	12,069,436	728,639	647,466	1,029,801	1,261,724	1,473,341	2,046,872	728,081
23-Petroleum Crude	3,107,314	5,598,674	382,684	376,416	530,025	533,536	538,667	838,798	431,103
24-Natural Gas, Liquefied	2,617,127	4,989,650	314,305	271,669	240,262	385,252	583,936	699,754	230,522
25. Petroleum Gas, Liquefied	472,931	660,682	50,014	34,736	61,447	42,998	49,930	53,790	46,401
26. Others	343	281	38	-	20	4	25	34	73
<b>E. Textile Group</b>	<b>3,866,096</b>	<b>4,785,952</b>	<b>352,736</b>	<b>401,120</b>	<b>432,551</b>	<b>431,183</b>	<b>448,439</b>	<b>406,659</b>	<b>309,260</b>
27-Raw Cotton	1,479,685	1,828,460	162,247	98,155	156,268	208,871	236,082	178,032	106,359
28-Synthetic Fibre	629,097	742,802	53,467	92,345	64,845	70,515	53,872	56,134	59,384
29-Synthetic & artificial Silk Yarn	655,730	878,756	33,461	86,534	80,577	70,124	81,116	77,297	61,152
30-Worn Clothing	309,571	433,430	38,650	38,948	69,261	31,513	25,166	35,436	26,960
31-Other Textile Items	792,013	902,504	64,911	85,138	61,600	50,160	52,203	59,760	55,405
<b>F. Agricultural &amp; Other Chemical Group</b>	<b>9,299,619</b>	<b>14,082,809</b>	<b>1,112,246</b>	<b>993,091</b>	<b>981,801</b>	<b>1,017,063</b>	<b>865,833</b>	<b>1,102,010</b>	<b>805,665</b>
32-Fertilizer Manufactured	718,756	845,539	177,803	86,909	32,429	33,044	65,992	71,303	4,944
33-Insecticides	188,988	201,740	18,689	12,357	16,296	19,486	10,360	36,175	24,066
34-Plastic Material	2,472,798	3,135,682	216,794	236,114	329,475	280,053	238,121	292,713	241,805
35-Medicinal Products	1,390,126	4,063,133	244,047	234,097	84,219	136,365	88,611	104,855	91,953
36-Others	4,528,951	5,836,715	454,913	423,614	519,382	548,115	462,749	596,964	442,897
<b>G. Metal Group</b>	<b>4,897,098</b>	<b>6,525,193</b>	<b>402,182</b>	<b>497,365</b>	<b>525,755</b>	<b>473,418</b>	<b>451,421</b>	<b>588,916</b>	<b>415,395</b>
37-Gold	8,973	22,624	464	757	1,636	2,532	976	3,641	1,021
38-Iron and Steel Scrap	1,857,671	2,305,296	147,751	133,489	198,954	177,530	117,093	154,555	103,155
39-Iron and Steel	1,959,984	2,936,897	146,006	234,846	212,450	190,569	236,437	323,232	196,858
40-Aluminum Wrought & Worked	175,220	260,705	19,426	17,428	26,065	26,156	22,436	32,701	18,593
41-All other Metals & Articles	895,250	999,672	88,535	110,845	86,650	76,630	74,479	74,787	95,768
<b>H. Miscellaneous Group</b>	<b>1,218,094</b>	<b>1,187,662</b>	<b>105,400</b>	<b>88,988</b>	<b>98,375</b>	<b>87,866</b>	<b>86,704</b>	<b>101,182</b>	<b>73,374</b>
42-Rubber Crude Incl. Synth/Reclaimed	230,499	254,560	12,988	16,751	22,816	22,719	19,168	25,048	18,538
43-Rubber Tyres & Tubes	374,800	235,471	33,980	21,214	14,560	10,951	13,719	16,045	12,300
44-Wood & Cork	117,195	134,564	13,887	9,520	12,685	13,784	9,452	6,523	4,502
45-Jute	53,275	58,458	1,862	1,384	5,287	2,153	2,940	4,003	5,104
46-Paper & Paper Board & Manuf. thereof	442,325	504,609	42,683	40,119	43,028	38,258	41,425	49,563	32,930
<b>I. All other Items</b>	<b>4,259,286</b>	<b>5,882,530</b>	<b>460,680</b>	<b>422,852</b>	<b>526,380</b>	<b>506,934</b>	<b>453,145</b>	<b>506,127</b>	<b>353,253</b>
<b>TOTAL</b>	<b>56,379,890</b>	<b>80,176,511</b>	<b>6,351,750</b>	<b>5,575,020</b>	<b>6,406,879</b>	<b>6,660,918</b>	<b>6,777,485</b>	<b>7,879,568</b>	<b>4,993,367</b>



## 4.18 Exports by Selected Countries/Territories

(a) State Bank of Pakistan

(Thousand US Dollars)

Country / Territory	FY21 <sup>R</sup>	FY22 <sup>P</sup>	2021		2022				
			Jun	Jul	Mar	Apr	May	Jun <sup>R</sup>	Jul <sup>P</sup>
<b>Grand Total</b>	<b>25,638,974</b>	<b>32,450,087</b>	<b>2,491,985</b>	<b>2,235,039</b>	<b>3,069,031</b>	<b>3,149,977</b>	<b>2,481,959</b>	<b>3,134,966</b>	<b>2,295,027</b>
<b>A. Latin America</b>	<b>34,898</b>	<b>40,342</b>	<b>2,432</b>	<b>2,254</b>	<b>2,389</b>	<b>5,308</b>	<b>3,792</b>	<b>3,804</b>	<b>4,491</b>
<b>B. Central America</b>	<b>106,705</b>	<b>167,534</b>	<b>15,765</b>	<b>11,125</b>	<b>16,874</b>	<b>14,796</b>	<b>16,101</b>	<b>20,696</b>	<b>13,884</b>
Mexico	76,932	101,900	12,298	7,074	10,020	7,508	9,828	10,912	7,903
Others	29,773	65,634	3,467	4,052	6,854	7,288	6,273	9,784	5,981
<b>C. South America</b>	<b>257,395</b>	<b>371,180</b>	<b>29,283</b>	<b>25,406</b>	<b>38,164</b>	<b>31,569</b>	<b>27,515</b>	<b>31,645</b>	<b>28,659</b>
Argentina	35,931	47,361	4,373	4,134	3,216	3,756	3,716	6,538	3,580
Brazil	76,993	102,958	7,214	5,773	11,786	8,862	6,461	9,048	7,961
Uruguay	6,085	9,419	619	1,064	892	1,196	704	419	941
Others	138,385	211,442	17,077	14,434	22,270	17,756	16,634	15,639	16,178
<b>D. North America</b>	<b>5,344,343</b>	<b>7,203,964</b>	<b>586,816</b>	<b>535,134</b>	<b>627,275</b>	<b>652,205</b>	<b>575,747</b>	<b>682,022</b>	<b>531,560</b>
Canada	312,173	403,640	31,263	31,818	38,966	33,985	34,302	40,927	31,763
USA	5,030,724	6,798,982	555,492	503,118	588,216	618,214	541,391	640,935	499,686
Others	1,446	1,342	61	198	93	6	54	161	111
<b>E. Eastern Europe</b>	<b>708,920</b>	<b>757,842</b>	<b>65,989</b>	<b>62,703</b>	<b>68,975</b>	<b>57,268</b>	<b>53,742</b>	<b>67,573</b>	<b>59,999</b>
Hungary	23,938	26,645	1,762	3,449	2,435	2,289	1,942	3,580	1,656
Romania	38,535	54,285	4,276	4,133	5,501	4,840	5,226	4,340	5,151
Russian Federation	164,137	134,320	15,242	11,446	11,142	8,076	8,050	6,651	7,514
Ukraine	52,878	44,487	4,158	5,890	1,296	1,626	1,490	2,047	1,242
Others	429,432	498,104	40,551	37,785	48,601	40,437	37,034	50,956	44,435
<b>F. Northern Europe</b>	<b>2,689,514</b>	<b>2,966,015</b>	<b>244,694</b>	<b>238,756</b>	<b>271,404</b>	<b>250,001</b>	<b>233,548</b>	<b>276,169</b>	<b>217,413</b>
Denmark	240,986	294,503	24,170	19,622	29,146	30,363	34,191	35,992	22,568
Finland	28,301	30,594	2,855	2,404	2,939	2,589	2,443	3,422	4,111
Norway	55,799	58,622	4,511	5,389	5,484	4,398	4,158	5,518	4,286
Sweden	188,612	192,235	14,460	17,425	16,293	14,245	15,224	15,911	12,190
United Kingdom	2,048,293	2,200,007	187,089	180,353	198,291	180,171	159,950	188,668	160,108
Others	127,523	190,055	11,609	13,563	19,251	18,235	17,581	26,660	14,151
<b>G. Southern Europe</b>	<b>1,930,623</b>	<b>2,733,609</b>	<b>174,215</b>	<b>196,252</b>	<b>285,057</b>	<b>253,233</b>	<b>260,488</b>	<b>277,612</b>	<b>235,129</b>
Greece	78,076	108,456	6,723	6,153	12,499	10,731	8,711	10,964	6,823
Italy	774,658	1,085,675	74,887	89,971	107,105	97,241	108,433	121,206	105,300
Spain	801,702	1,149,474	65,891	70,001	128,297	112,007	102,957	106,831	92,327
Others	276,187	390,004	26,713	30,126	37,156	33,254	40,386	38,611	30,679
<b>H. Western Europe</b>	<b>3,782,509</b>	<b>4,645,879</b>	<b>365,580</b>	<b>341,901</b>	<b>439,006</b>	<b>400,395</b>	<b>384,815</b>	<b>479,773</b>	<b>371,273</b>
Belgium	584,370	716,710	64,431	58,173	64,471	64,226	59,966	68,459	65,549
France	435,471	531,565	40,594	40,427	45,653	50,429	42,992	58,482	43,074
Germany	1,512,776	1,747,967	145,354	129,063	165,912	132,857	141,961	175,209	136,056
Netherlands	1,118,342	1,486,798	108,079	96,822	149,960	139,285	122,772	157,905	113,414
Switzerland	108,404	132,343	4,937	14,849	10,455	11,079	14,167	16,446	11,686
Others	23,145	30,496	2,184	2,566	2,555	2,519	2,958	3,270	1,494
<b>I. Eastern Africa</b>	<b>495,958</b>	<b>642,213</b>	<b>51,499</b>	<b>43,936</b>	<b>59,250</b>	<b>66,895</b>	<b>44,452</b>	<b>68,903</b>	<b>48,833</b>
Kenya	175,954	204,228	16,625	15,769	19,344	26,556	19,564	24,305	18,257
Mauritius	16,911	26,413	1,965	1,412	2,537	3,243	1,722	3,030	3,127
United Republic of Tanzania	48,504	62,801	4,420	2,819	5,794	5,794	4,439	6,596	4,416
Others	254,589	348,771	28,488	23,936	31,575	31,302	18,728	34,971	23,033

## 4.18 Exports by Selected Countries/Territories

(a) State Bank of Pakistan

(Thousand US Dollars)

Country / Territory	FY21 <sup>R</sup>	FY22 <sup>P</sup>	2021		2022				
			Jun	Jul	Mar	Apr	May	Jun <sup>R</sup>	Jul <sup>P</sup>
<b>J. Middle Africa</b>	<b>45,868</b>	<b>32,278</b>	<b>1,836</b>	<b>1,965</b>	<b>3,378</b>	<b>1,608</b>	<b>2,736</b>	<b>2,992</b>	<b>2,111</b>
<b>K. Northern Africa</b>	<b>153,601</b>	<b>213,993</b>	<b>18,053</b>	<b>13,889</b>	<b>14,752</b>	<b>18,182</b>	<b>18,501</b>	<b>19,085</b>	<b>22,419</b>
Egypt	87,228	128,596	9,478	7,461	8,230	10,522	11,214	10,755	14,271
Morocco	23,905	29,915	2,609	2,075	1,814	3,874	3,159	3,440	3,446
Others	42,468	55,482	5,966	4,352	4,708	3,787	4,127	4,889	4,702
<b>L. Southern Africa</b>	<b>198,279</b>	<b>209,555</b>	<b>14,538</b>	<b>16,269</b>	<b>19,311</b>	<b>18,140</b>	<b>14,391</b>	<b>20,758</b>	<b>24,434</b>
South Africa	182,532	199,733	13,411	15,312	18,045	17,190	13,924	19,834	15,489
Others	15,748	9,822	1,127	957	1,267	950	467	924	8,945
<b>M. Western Africa</b>	<b>274,003</b>	<b>313,934</b>	<b>16,307</b>	10,181	33,052	55,925	11,892	30,404	14,508
<b>N. Eastern Asia</b>	<b>2,761,665</b>	<b>3,627,605</b>	<b>266,330</b>	<b>224,895</b>	<b>369,100</b>	<b>304,065</b>	<b>263,340</b>	<b>313,370</b>	<b>221,102</b>
China	2,043,887	2,781,480	211,238	165,787	285,610	215,223	201,234	238,245	174,076
Hong Kong	224,317	334,039	23,625	17,391	33,843	30,550	31,106	28,288	17,152
Japan	175,576	199,934	16,844	17,073	15,246	15,313	15,977	25,151	14,917
Republic of Korea	170,365	205,883	14,544	14,389	22,566	18,391	15,001	17,250	14,952
Others	147,519	106,268	79	10,255	11,835	24,588	21	4,436	5
<b>O. South-Central Asia</b>	<b>1,997,161</b>	<b>1,977,580</b>	<b>207,879</b>	<b>122,099</b>	<b>205,841</b>	<b>173,149</b>	<b>157,370</b>	<b>208,112</b>	<b>149,020</b>
Afghanistan	983,314	552,518	87,915	38,613	73,516	66,798	57,900	58,195	31,757
Bangladesh	616,202	870,604	64,490	51,033	89,801	71,918	62,615	87,135	71,507
India	2,327	1,292	44	54	373	68	214	3	47
Iran	12,718	-	-	-	-	-	-	-	-
Sri Lanka	261,033	373,412	32,682	25,991	35,638	27,689	26,580	34,426	28,146
Others	121,568	179,754	22,748	6,409	6,513	6,676	10,061	28,353	17,564
<b>P. South Eastern Asia</b>	<b>956,864</b>	<b>1,539,436</b>	<b>86,989</b>	<b>100,938</b>	<b>189,398</b>	<b>143,268</b>	<b>159,212</b>	<b>156,221</b>	<b>104,027</b>
Indonesia	150,292	122,973	8,493	5,127	13,639	12,858	6,260	16,209	8,935
Malaysia	240,151	432,695	23,402	35,359	47,879	41,326	29,591	45,206	24,459
Singapore	170,671	374,957	13,522	24,483	62,869	20,701	52,712	15,092	17,893
Thailand	143,049	146,583	13,592	9,352	16,484	18,160	15,098	16,840	12,652
Others	252,700	462,229	27,981	26,617	48,527	50,223	55,550	62,875	40,087
<b>Q. Western Asia</b>	<b>2,923,276</b>	<b>3,399,431</b>	<b>279,021</b>	<b>218,207</b>	<b>327,535</b>	<b>345,935</b>	<b>264,369</b>	<b>338,441</b>	<b>230,288</b>
Bahrain	53,539	69,828	4,979	4,402	7,264	7,187	4,965	6,736	5,184
Jordan	39,322	41,266	3,394	1,900	2,407	4,595	3,103	5,564	3,305
Kuwait	155,278	134,425	10,779	8,749	13,828	13,284	9,908	12,084	8,100
Saudi Arabia	460,440	420,288	36,618	28,254	42,934	42,412	30,765	43,917	29,666
Turkey	341,779	354,559	29,577	24,491	30,103	29,787	31,843	56,288	30,157
United Arab Emirates	1,419,555	1,842,959	152,285	114,536	179,727	189,335	131,374	161,932	110,646
Others	453,362	536,107	41,388	35,875	51,272	59,335	52,410	51,919	43,230
<b>R. Australia &amp; New Zealand</b>	<b>322,029</b>	<b>360,604</b>	<b>30,389</b>	<b>31,710</b>	<b>34,217</b>	<b>32,658</b>	<b>33,269</b>	<b>39,435</b>	<b>26,248</b>
Australia	253,381	302,424	25,788	26,913	29,395	28,570	28,708	34,649	22,574
New Zealand	48,799	51,155	3,743	4,412	4,134	3,346	4,087	4,267	3,391
Others	19,850	7,025	858	385	689	742	474	519	283
<b>S. Others</b>	<b>44,250</b>	<b>66,230</b>	<b>5,789</b>	<b>3,907</b>	<b>9,260</b>	<b>6,047</b>	<b>6,882</b>	<b>7,350</b>	<b>7,924</b>
<b>I. Export Receipts through Banks</b>	<b>25,027,860</b>	<b>1,269,225</b>	<b>2,463,403</b>	<b>2,201,526</b>	<b>3,014,239</b>	<b>2,830,647</b>	<b>2,532,161</b>	<b>3,044,366</b>	<b>2,313,323</b>
<b>II. Freight on Export</b>	<b>228,464</b>	<b>358,731</b>	<b>20,139</b>	<b>34,281</b>	<b>25,259</b>	<b>25,259</b>	<b>30,407</b>	<b>13,815</b>	<b>13,815</b>
<b>III. Export Receipts Banks (fob) (I-II)</b>	<b>24,799,395</b>	<b>30,910,495</b>	<b>2,443,264</b>	<b>2,167,245</b>	<b>2,988,980</b>	<b>2,805,388</b>	<b>2,501,755</b>	<b>3,030,551</b>	<b>2,299,508</b>
<b>IV. Other Exports</b>	<b>839,579</b>	<b>1,539,592</b>	<b>48,722</b>	<b>67,793</b>	<b>80,051</b>	<b>344,589</b>	<b>(19,796)</b>	<b>104,415</b>	<b>(4,481)</b>

## 4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

(Thousand US Dollars)

Country / Territory	FY20	FY21	2021		2022				
			Apr	May	Jan	Feb	Mar	Apr	May
<b>Grand Total</b>	<b>21,393,688</b>	<b>25,304,143</b>	<b>2,217,829</b>	<b>1,670,691</b>	<b>2,613,883</b>	<b>2,833,750</b>	<b>2,777,263</b>	<b>2,896,897</b>	<b>2,623,839</b>
<b>A. Latin America</b>	<b>34,317</b>	<b>26,160</b>	<b>3,248</b>	<b>1,558</b>	<b>1,252</b>	<b>2,550</b>	<b>1,882</b>	<b>1,644</b>	<b>2,632</b>
<b>B. Central America</b>	<b>107,802</b>	<b>113,916</b>	<b>11,130</b>	<b>9,880</b>	<b>14,257</b>	<b>19,101</b>	<b>18,428</b>	<b>19,399</b>	<b>19,398</b>
Mexico	80,830	79,094	7,382	7,306	7,902	9,450	10,677	9,327	10,381
Others	26,972	34,822	3,748	2,573	6,355	9,651	7,751	10,072	9,017
<b>C. South America</b>	<b>223,347</b>	<b>284,504</b>	<b>33,477</b>	<b>23,031</b>	<b>36,748</b>	<b>39,251</b>	<b>31,335</b>	<b>29,013</b>	<b>29,836</b>
Argentina	32,389	37,187	2,284	2,868	4,930	4,567	3,952	4,775	5,256
Brazil	67,945	82,993	8,081	6,331	9,887	10,722	7,235	8,892	8,959
Uruguay	4,941	5,311	521	340	875	319	969	639	558
Others	118,072	159,011	22,591	13,493	21,057	23,642	19,180	14,707	15,062
<b>D. North America</b>	<b>3,987,399</b>	<b>5,478,133</b>	<b>463,784</b>	<b>445,834</b>	<b>603,896</b>	<b>510,679</b>	<b>641,861</b>	<b>703,672</b>	<b>630,297</b>
Canada	272,910	320,407	28,690	18,751	31,489	35,749	27,216	42,292	82,431
USA	3,714,428	5,157,646	435,090	427,083	572,404	474,931	614,644	661,375	547,862
Others	61	80	3	-	3	-	19,180	4	4
<b>E. Eastern Europe</b>	<b>552,405</b>	<b>724,994</b>	<b>61,510</b>	<b>38,577</b>	<b>68,199</b>	<b>76,823</b>	<b>45,896</b>	<b>49,488</b>	<b>58,561</b>
Hungary	10,257	18,761	2,217	1,297	1,619	1,355	1,137	2,076	1,992
Romania	27,637	42,458	3,723	3,035	3,329	6,939	3,847	4,504	6,997
Russian Federation	129,516	172,372	13,800	7,166	19,695	18,913	3,176	966	2,921
Ukraine	53,700	60,868	5,014	2,584	7,134	4,634	-	1	67
Others	331,294	430,534	36,757	24,495	36,422	44,982	37,735	41,941	46,584
<b>F. Northern Europe</b>	<b>2,048,722</b>	<b>2,658,568</b>	<b>250,236</b>	<b>161,398</b>	<b>205,083</b>	<b>272,782</b>	<b>223,466</b>	<b>267,375</b>	<b>221,297</b>
Denmark	185,016	248,456	18,080	9,555	26,925	31,528	23,645	24,531	26,936
Finland	27,991	32,056	3,361	2,492	2,393	3,712	2,331	3,486	3,454
Norway	57,273	57,151	4,023	3,259	3,751	5,456	5,535	5,914	4,821
Sweden	121,898	159,302	13,432	8,862	10,799	17,680	15,523	18,415	15,290
United Kingdom	1,521,218	2,030,051	199,748	129,822	149,407	199,287	165,209	198,544	156,654
Others	135,327	131,552	11,591	7,408	11,807	15,119	11,223	16,485	14,141
<b>G. Southern Europe</b>	<b>1,905,642</b>	<b>2,063,293</b>	<b>182,588</b>	<b>125,329</b>	<b>273,274</b>	<b>306,185</b>	<b>249,213</b>	<b>250,087</b>	<b>273,575</b>
Greece	74,781	77,515	6,787	6,272	13,223	14,038	10,143	10,385	12,172
Italy	730,185	788,628	69,189	46,243	118,509	123,794	98,916	94,282	117,598
Spain	828,256	876,947	72,907	46,392	113,727	121,554	105,339	105,257	98,785
Others	272,419	320,203	33,704	26,422	27,814	46,799	34,815	40,163	45,019
<b>H. Western Europe</b>	<b>3,227,121</b>	<b>3,828,283</b>	<b>337,344</b>	<b>220,821</b>	<b>342,139</b>	<b>473,861</b>	<b>363,228</b>	<b>463,663</b>	<b>421,731</b>
Belgium	552,856	637,352	66,115	42,661	56,594	67,539	60,471	80,806	76,474
France	366,175	412,538	30,566	26,874	41,447	41,669	33,208	49,367	49,867
Germany	1,264,009	1,505,542	125,153	77,875	131,177	179,616	125,053	163,055	146,782
Netherlands	1,019,242	1,246,227	113,715	72,142	110,725	182,688	142,738	167,470	146,036
Switzerland	12,827	14,077	879	623	1,172	902	900	1,272	1,190
Others	12,012	12,548	914	646	1,024	1,447	857	1,694	1,381
<b>I. Eastern Africa</b>	<b>767,532</b>	<b>664,357</b>	<b>58,623</b>	<b>46,861</b>	<b>56,439</b>	<b>65,747</b>	<b>72,377</b>	<b>62,754</b>	<b>66,823</b>
Kenya	289,419	241,045	16,930	15,279	20,430	23,781	32,127	24,467	25,329
Mauritius	20,032	12,867	2,004	657	1,485	2,465	1,651	3,032	3,486
United Republic of Tanzania	99,050	90,299	5,796	4,644	8,267	11,653	9,965	9,032	8,106
Others	359,031	320,145	33,893	26,280	26,257	27,848	28,635	26,222	29,903

## 4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

(Thousand US Dollars)

Country / Territory	FY20	FY21	2021		2022				
			Apr	May	Jan	Feb	Mar	Apr	May
<b>J. Middle Africa</b>	<b>49,802</b>	<b>61,192</b>	<b>4,869</b>	<b>2,728</b>	<b>3,098</b>	<b>3,467</b>	<b>3,700</b>	<b>4,755</b>	<b>9,071</b>
<b>K. Northern Africa</b>	<b>162,287</b>	<b>178,950</b>	<b>15,560</b>	<b>9,006</b>	<b>19,618</b>	<b>18,434</b>	<b>15,123</b>	<b>20,010</b>	<b>15,176</b>
Egypt	80,662	88,080	8,307	4,343	11,586	10,202	6,496	10,503	6,772
Morocco	23,901	26,438	2,320	1,071	2,065	2,362	3,381	4,867	2,782
Others	57,725	64,431	4,933	3,592	5,967	5,870	5,246	4,640	5,622
<b>L. Southern Africa</b>	<b>186,095</b>	<b>217,949</b>	<b>20,564</b>	<b>13,388</b>	<b>18,402</b>	<b>23,771</b>	<b>17,800</b>	<b>24,581</b>	<b>18,738</b>
South Africa	179,630	211,189	20,293	12,996	17,505	23,379	17,186	24,069	18,413
Others	6,465	6,760	271	392	897	391	615	511	325
<b>M. Western Africa</b>	<b>313,691</b>	<b>250,738</b>	<b>12,468</b>	<b>13,204</b>	<b>14,918</b>	<b>29,111</b>	<b>23,179</b>	<b>21,317</b>	<b>18,953</b>
<b>N. Eastern Asia</b>	<b>2,219,578</b>	<b>2,955,318</b>	<b>256,782</b>	<b>189,509</b>	<b>317,343</b>	<b>348,834</b>	<b>308,553</b>	<b>276,510</b>	<b>270,775</b>
China	1,735,119	2,437,663	217,068	156,487	259,777	301,500	265,630	233,630	220,350
Hong Kong	73,334	93,348	7,139	5,400	3,829	4,794	2,714	3,840	4,915
Japan	171,536	176,244	12,988	12,855	19,021	14,881	13,577	18,994	19,650
Republic of Korea	177,362	187,652	14,126	10,745	30,383	21,185	21,073	15,114	19,842
Others	62,227	60,411	5,461	4,022	4,332	6,475	5,558	4,932	6,018
<b>O. South-Central Asia</b>	<b>1,940,628</b>	<b>2,123,186</b>	<b>179,482</b>	<b>147,543</b>	<b>211,224</b>	<b>172,829</b>	<b>258,641</b>	<b>202,261</b>	<b>192,924</b>
Afghanistan	855,038	1,023,562	90,051	65,543	34,818	37,136	116,010	102,972	81,567
Bangladesh	653,887	651,578	51,754	50,839	90,622	81,003	86,901	69,267	77,405
India	8,044	78	11	-	-	2	-	-	-
Iran	4	-	-	-	-	-	-	-	-
Sri Lanka	300,746	275,799	20,862	20,175	44,886	38,003	38,664	19,213	23,741
Others	122,909	172,170	16,804	10,986	40,898	16,686	17,066	10,810	10,211
<b>P. South Eastern Asia</b>	<b>901,339</b>	<b>972,145</b>	<b>85,979</b>	<b>59,645</b>	<b>135,915</b>	<b>118,014</b>	<b>185,009</b>	<b>177,220</b>	<b>106,568</b>
Indonesia	111,260	149,456	8,138	7,731	10,633	14,697	10,831	7,145	13,342
Malaysia	267,135	239,812	32,096	19,231	46,923	35,862	42,549	40,480	25,022
Singapore	53,913	82,330	2,567	4,229	30,789	4,202	6,499	3,604	3,196
Thailand	180,491	173,521	17,434	9,466	16,304	14,502	66,108	61,492	16,405
Others	288,541	327,026	25,746	18,988	31,266	48,751	59,021	64,499	48,604
<b>Q. Western Asia</b>	<b>2,516,470</b>	<b>2,348,817</b>	<b>196,401</b>	<b>137,709</b>	<b>258,055</b>	<b>322,500</b>	<b>281,609</b>	<b>295,897</b>	<b>241,585</b>
Bahrain	70,170	58,672	4,570	3,206	10,786	5,766	6,799	6,183	4,865
Jordan	38,477	27,350	2,299	2,860	2,563	3,580	3,344	5,720	3,164
Kuwait	104,187	115,743	9,061	7,638	11,725	10,692	12,314	11,636	9,575
Saudi Arabia	443,002	415,894	34,726	21,478	39,629	37,730	43,593	40,444	36,198
Turkey	262,678	273,893	22,864	19,110	34,034	43,190	33,642	33,342	36,061
United Arab Emirates	1,134,724	1,007,182	87,291	60,989	109,036	165,788	128,315	135,315	106,066
Others	463,233	450,083	35,589	22,430	50,282	55,754	53,602	63,257	45,656
<b>R. Australia &amp; New Zealand</b>	<b>245,361</b>	<b>328,683</b>	<b>22,293</b>	<b>24,378</b>	<b>33,448</b>	<b>29,613</b>	<b>35,450</b>	<b>26,721</b>	<b>24,999</b>
Australia	207,385	281,685	19,014	21,824	27,773	25,718	31,224	23,399	21,689
New Zealand	37,977	46,998	3,279	2,554	5,675	3,895	4,227	3,323	3,310
Others	-	-	-	-	-	-	-	-	-
<b>S. Others</b>	<b>4,151</b>	<b>24,959</b>	<b>4,869</b>	<b>291</b>	<b>3,098</b>	<b>201</b>	<b>3,700</b>	<b>4,755</b>	<b>902</b>

## 4.19 Imports by Selected Countries/Territories

(a) State Bank of Pakistan

(Thousand US Dollars)

Country / Territory	FY21	FY22	2021		2022				
			Jun	Jul	Mar	Apr	May	Jun <sup>R</sup>	Jul <sup>P</sup>
<b>Grand Total</b>	<b>54,272,920</b>	<b>72,048,031</b>	<b>6,301,989</b>	<b>5,371,040</b>	<b>6,117,021</b>	<b>5,997,011</b>	<b>5,559,006</b>	<b>7,032,976</b>	<b>5,385,016</b>
<b>A. Latin America</b>	<b>32,754</b>	<b>13,679</b>	<b>3,946</b>	<b>2,170</b>	<b>1,271</b>	<b>612</b>	<b>626</b>	<b>593</b>	<b>435</b>
<b>B. Central America</b>	<b>57,109</b>	<b>152,140</b>	<b>7,339</b>	<b>6,407.4</b>	<b>9,214</b>	<b>9,467</b>	<b>14,193</b>	<b>21,605</b>	<b>4,446</b>
Mexico	39,223	66,803	5,950	5,812	5,668	7,181	13,069	7,492	3,132
Others	17,886	85,337	1,389	595	3,545	2,287	1,124	14,114	1,313
<b>C. South America</b>	<b>897,667</b>	<b>1,339,246</b>	<b>161,769</b>	<b>112,853.3</b>	<b>171,045</b>	<b>145,719</b>	<b>211,425</b>	<b>126,130</b>	<b>141,667</b>
Argentina	80,320	139,951	9,304	7,741	18,372	12,726	24,686	12,494	26,213
Brazil	795,824	1,119,772	151,327	99,938	139,877	131,122	179,880	108,022	104,726
Uruguay	6,715	11,984	48	1,818	1,525	54	2,565	1,514	145
Others	14,809	67,539	1,091	3,356	11,270	1,817	4,294	4,100	10,583
<b>D. North America</b>	<b>2,911,951</b>	<b>3,340,474</b>	<b>271,289</b>	<b>251,869</b>	<b>296,760</b>	<b>266,515</b>	<b>254,868</b>	<b>349,913</b>	<b>182,731</b>
Canada	463,929	284,882	23,825	20,669	18,725	13,815	17,655	11,833	18,136
USA	2,447,281	3,055,169	247,424	231,166	278,008	252,676	237,092	337,964	164,595
Others	742	422	41	34	27	24	121	116	-
<b>E. Eastern Europe</b>	<b>1,135,382</b>	<b>1,294,527</b>	<b>75,226</b>	<b>34,357</b>	<b>91,657</b>	<b>43,536</b>	<b>28,517</b>	<b>39,040</b>	<b>16,444</b>
Hungary	13,551	14,967	1,330	536	1,057	1,908	1,023	1,959	1,306
Romania	18,199	60,037	965	1,848	1,073	1,738	2,103	878	2,593
Russian Federation	593,611	254,172	40,512	17,226	65,924	22,307	13,923	26,340	5,568
Ukraine	298,080	693,670	16,224	2,001	3,039	2,143	1,283	1,442	223
Others	211,942	271,682	16,195	12,747	20,564	15,439	10,185	8,421	6,754
<b>F. Northern Europe</b>	<b>1,330,317</b>	<b>1,431,383</b>	<b>172,174</b>	<b>90,598</b>	<b>104,126</b>	<b>91,583</b>	<b>90,753</b>	<b>105,135</b>	<b>83,490</b>
Denmark	82,356	89,877	6,770	12,222	7,338	4,723	6,587	5,648	6,450
Finland	73,039	101,145	11,898	5,366	8,680	6,159	4,848	5,795	4,692
Norway	23,821	41,585	3,091	2,725	2,142	4,892	2,375	2,468	1,669
Sweden	301,405	248,798	44,253	14,834	17,230	17,142	25,139	20,418	19,331
United Kingdom	780,139	869,831	98,077	51,477	62,262	52,633	44,268	62,441	46,519
Others	69,557	80,148	8,084	3,974	6,475	6,034	7,535	8,364	4,829
<b>G. Southern Europe</b>	<b>898,987</b>	<b>1,208,373</b>	<b>122,133</b>	<b>124,232</b>	<b>119,231</b>	<b>76,313</b>	<b>72,580</b>	<b>83,659</b>	<b>90,263</b>
Greece	54,235	37,236	4,414	1,236	2,785	4,799	1,327	3,155	3,035
Italy	568,022	770,439	73,938	87,924	85,916	46,478	45,530	57,944	72,416
Spain	213,704	330,125	29,645	23,715	25,333	20,555	19,867	20,525	12,310
Others	63,026	70,574	14,136	11,358	5,198	4,481	5,855	2,035	2,501
<b>H. Western Europe</b>	<b>3,631,138</b>	<b>4,349,411</b>	<b>343,526</b>	<b>341,039</b>	<b>377,065</b>	<b>307,614</b>	<b>560,264</b>	<b>329,526</b>	<b>289,092</b>
Belgium	419,899	549,366	48,010	38,737	42,870	47,326	39,544	27,229	21,182
France	349,555	515,590	30,387	35,409	34,473	39,773	33,001	102,413	20,479
Germany	1,148,241	1,250,812	129,957	96,394	125,582	101,410	92,840	93,787	81,427
Netherlands	466,899	746,415	28,073	76,419	87,935	40,380	55,338	55,046	104,255
Switzerland	1,103,288	1,129,170	92,342	79,952	73,489	61,379	325,126	42,833	49,477
Others	143,255	158,059	14,758	14,129	12,716	17,347	14,416	8,219	12,272
<b>I. Eastern Africa</b>	<b>576,843</b>	<b>800,200</b>	<b>43,228</b>	<b>38,017</b>	<b>82,445</b>	<b>71,307</b>	<b>75,987</b>	<b>60,724</b>	<b>46,960</b>
Kenya	440,863	502,642	35,920	28,059	49,453	47,430	57,857	35,456	31,196
Mauritius	7,747	11,112	669	501	1,865	351	1,266	162	88
United Republic of Tanzania	45,934	83,348	2,130	1,421	8,149	2,415	2,225	8,488	3,918
Others	82,299	203,098	4,509	8,036	22,978	21,110	14,639	16,618	11,758

## 4.19 Imports by Selected Countries/Territories

(a) State Bank of Pakistan

(Thousand US Dollars)

Country / Territory	FY21 <sup>R</sup>	FY22	2021		2022				
			Jun	Jul	Mar	Apr	May	Jun <sup>R</sup>	Jul <sup>P</sup>
<b>J. Middle Africa</b>	<b>89,460</b>	<b>83,937</b>	<b>386</b>	<b>1,573</b>	<b>3,522</b>	<b>706</b>	<b>1,928</b>	<b>792</b>	<b>1,992</b>
<b>K. Northern Africa</b>	<b>637,995</b>	<b>785,890</b>	<b>74,308</b>	<b>91,405</b>	<b>42,265</b>	<b>87,319</b>	<b>38,720</b>	<b>22,488</b>	<b>23,650</b>
Egypt	286,536	257,564	53,347	50,651	10,920	9,562	7,080	10,374	3,584
Morocco	334,102	520,299	20,021	40,587	30,808	77,475	31,283	10,504	18,034
Others	17,357	8,027	939	167	538	281	357	1,610	2,032
<b>L. Southern Africa</b>	<b>913,877</b>	<b>1,611,157</b>	<b>121,392</b>	<b>100,548</b>	<b>118,534</b>	<b>106,893</b>	<b>96,532</b>	<b>179,697</b>	<b>92,819</b>
South Africa	888,157	1,588,545	119,992	97,445	116,502	105,745	95,962	179,049	92,333
Others	25,720	22,612	1,400	3,104	2,032	1,149	570	647	486
<b>M. Western Africa</b>	<b>151,820</b>	<b>317,986</b>	<b>16,685</b>	<b>10,220</b>	<b>26,390</b>	<b>83,896</b>	<b>26,915</b>	<b>19,093</b>	<b>20,524</b>
<b>N. Eastern Asia</b>	<b>16,808,741</b>	<b>21,465,696</b>	<b>2,162,495</b>	<b>1,702,020</b>	<b>2,110,541</b>	<b>1,772,516</b>	<b>1,629,604</b>	<b>1,922,308</b>	<b>1,358,211</b>
China	13,301,183	17,296,838	1,845,260	1,312,007	1,700,766	1,386,881	1,317,237	1,607,468	1,126,965
Hong Kong	689,171	641,021	60,324	42,944	73,996	37,496	62,471	97,102	32,569
Japan	1,497,925	1,985,853	124,961	181,887	190,818	195,092	133,725	95,328	92,019
Republic of Korea	1,315,665	1,540,575	131,945	165,165	144,961	153,047	116,172	122,218	106,256
Others	4,798	1,408	4	17	-	-	-	191	403
<b>O. South-Central Asia</b>	<b>582,699</b>	<b>644,505</b>	<b>53,296</b>	<b>45,016</b>	<b>51,343</b>	<b>41,124</b>	<b>39,810</b>	<b>45,929</b>	<b>28,682</b>
Afghanistan	179,228	147,249	15,501	12,405	12,569	8,827	3,923	2,601	3,822
Bangladesh	76,134	97,500	3,082	3,518	5,593	4,347	6,237	14,299	7,398
India	183,785	187,663	16,954	13,833	17,573	16,647	13,451	18,230	11,477
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	85,102	81,728	7,643	6,910	9,271	6,617	6,471	5,705	4,908
Others	58,449	130,366	10,115	8,350	6,337	4,686	9,728	5,094	1,076
<b>P. South Eastern Asia</b>	<b>7,167,713</b>	<b>9,710,138</b>	<b>759,256</b>	<b>713,698</b>	<b>879,368</b>	<b>839,756</b>	<b>783,375</b>	<b>785,061</b>	<b>768,483</b>
Indonesia	1,313,370	2,675,688	164,117	163,367	280,549	251,679	316,177	126,648	223,080
Malaysia	1,187,354	1,518,664	93,596	102,128	106,825	120,884	84,346	167,862	73,250
Singapore	3,116,770	3,411,146	347,796	293,646	299,325	281,572	186,716	347,181	388,675
Thailand	1,067,743	1,470,347	106,003	113,901	129,771	123,948	101,570	98,189	62,786
Others	482,476	634,292	47,745	40,656	62,898	61,673	94,566	45,181	20,692
<b>Q. Western Asia</b>	<b>13,558,582</b>	<b>20,398,227</b>	<b>1,601,401</b>	<b>1,227,985</b>	<b>1,757,314</b>	<b>2,100,168</b>	<b>1,576,068</b>	<b>2,678,052</b>	<b>2,414,411</b>
Bahrain	226,081	885,411	44,307	39,699	18,476	111,239	119,996	239,625	111,759
Jordan	18,296	17,953	1,899	2,868	997	882	1,350	492	454
Kuwait	1,354,908	2,303,814	187,906	158,341	260,110	92,666	69,156	193,165	316,574
Saudi Arabia	2,389,503	4,231,267	283,485	293,472	388,008	521,594	303,594	454,981	443,566
Turkey	866,628	943,571	111,292	48,976	199,337	137,662	58,375	66,130	32,931
United Arab Emirates	6,962,115	8,751,960	738,885	525,293	567,065	712,143	651,279	1,214,694	982,879
Others	1,741,050	3,264,250	233,628	159,337	323,321	523,981	372,319	508,965	526,248
<b>R. Australia &amp; New Zealand</b>	<b>427,966</b>	<b>396,929</b>	<b>40,449</b>	<b>57,038</b>	<b>34,534</b>	<b>20,705</b>	<b>11,622</b>	<b>15,125</b>	<b>25,604</b>
Australia	381,998	355,925	37,113	52,807	32,056	18,826	9,109	11,098	22,379
New Zealand	42,989	38,028	2,841	4,113	2,476	1,642	2,405	3,525	3,208
Others	2,979	2,977	495	119	3	238	107	502	17
<b>S. Others</b>	<b>338,691</b>	<b>637,300</b>	<b>38,096</b>	<b>41,218</b>	<b>51,447</b>	<b>31,850</b>	<b>37,012</b>	<b>37,806</b>	<b>31,030</b>
<b>I. Import Payments Through Banks</b>	<b>52,149,692</b>	<b>69,981,197</b>	<b>6,068,394</b>	<b>4,992,265</b>	<b>6,328,071</b>	<b>6,097,601</b>	<b>5,550,799</b>	<b>6,822,674</b>	<b>5,620,933</b>
<b>II. Freight &amp; Insurance</b>	<b>1,653,145</b>	<b>3,798,621</b>	<b>192,368</b>	<b>158,255</b>	<b>444,231</b>	<b>306,100</b>	<b>389,666</b>	<b>478,952</b>	<b>394,590</b>
<b>III. Import Payments Banks (fob) (I-II)</b>	<b>50,496,546</b>	<b>66,182,575</b>	<b>5,876,026</b>	<b>4,834,011</b>	<b>5,883,840</b>	<b>5,791,501</b>	<b>5,161,133</b>	<b>6,343,723</b>	<b>5,226,344</b>
<b>IV. Other Imports</b>	<b>3,776,374</b>	<b>5,865,456</b>	<b>425,963</b>	<b>537,029</b>	<b>233,180</b>	<b>205,510</b>	<b>397,874</b>	<b>689,253</b>	<b>158,672</b>

## 4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

(Thousand US Dollars)

Country / Territory	FY20	FY21	2021		2022				
			Apr	May	Jan	Feb	Mar	Apr	May
<b>Grand Total</b>	<b>44,552,898</b>	<b>56,379,910</b>	<b>5,242,087</b>	<b>5,296,709</b>	<b>6,035,669</b>	<b>5,853,307</b>	<b>6,406,879</b>	<b>6,660,918</b>	<b>6,760,133</b>
<b>A. Latin America</b>	<b>11,351</b>	<b>10,710</b>	<b>888</b>	<b>1,289</b>	<b>575</b>	<b>2,389</b>	<b>1,732</b>	<b>961</b>	<b>649</b>
<b>B. Central America</b>	<b>152,546</b>	<b>128,757</b>	<b>12,243</b>	<b>9,210</b>	<b>7,034</b>	<b>9,930</b>	<b>17,005</b>	<b>12,517</b>	<b>16,682</b>
Mexico	103,283	111,131	10,002	8,120	4,909	7,457	14,345	9,803	14,196
Others	49,264	17,626	2,241	1,090	2,125	2,473	2,659	2,714	2,486
<b>C. South America</b>	<b>881,008</b>	<b>1,504,280</b>	<b>211,341</b>	<b>170,668</b>	<b>93,058</b>	<b>98,662</b>	<b>139,626</b>	<b>172,561</b>	<b>312,953</b>
Argentina	85,207	158,267	9,695	11,062	11,842	14,444	17,570	18,382	23,336
Brazil	754,463	1,278,127	192,150	153,097	68,843	70,789	107,479	136,522	282,743
Uruguay	3,622	3,759	342	3	221	1,388	458	1,706	266
Others	37,715	64,190	9,154	6,568	12,153	12,041	14,118	15,950	6,608
<b>D. North America</b>	<b>3,041,247</b>	<b>3,514,481</b>	<b>309,472</b>	<b>280,574</b>	<b>505,620</b>	<b>424,548</b>	<b>238,214</b>	<b>311,047</b>	<b>254,592</b>
Canada	500,658	630,540	101,438	50,297	55,339	29,842	12,859	29,485	15,099
USA	2,516,902	2,883,940	208,034	230,277	450,280	394,673	225,355	281,561	239,493
Others	23,687	1	-	-	2	33	-	-	-
<b>E. Eastern Europe</b>	<b>579,620</b>	<b>1,529,799</b>	<b>57,626</b>	<b>84,050</b>	<b>188,780</b>	<b>175,587</b>	<b>73,884</b>	<b>81,618</b>	<b>73,394</b>
Hungary	22,099	32,286	2,687	2,123	1,387	2,211	3,533	3,043	13,119
Romania	21,344	18,996	2,296	1,396	22,695	2,471	2,517	2,058	2,020
Russian Federation	291,642	778,245	27,557	51,532	46,552	75,886	44,302	54,134	42,508
Ukraine	70,303	410,569	2,283	2,616	91,763	66,636	4,385	930	148
Others	174,232	289,701	22,802	26,383	26,385	28,385	19,146	21,453	15,599
<b>F. Northern Europe</b>	<b>1,124,466</b>	<b>1,202,530</b>	<b>103,327</b>	<b>105,950</b>	<b>115,075</b>	<b>124,797</b>	<b>122,302</b>	<b>124,178</b>	<b>99,395</b>
Denmark	130,886	94,973	7,285	9,876	7,818	6,481	5,803	7,256	7,219
Finland	53,848	52,572	3,272	5,159	9,507	8,898	6,629	8,617	6,736
Norway	22,222	38,479	3,805	3,786	4,959	7,390	2,502	8,758	3,608
Sweden	193,722	244,353	27,387	28,032	21,131	20,917	18,028	21,613	22,500
United Kingdom	613,524	664,337	51,808	49,869	61,775	67,256	81,326	68,555	53,266
Others	110,263	107,816	9,770	9,230	9,885	13,854	8,013	9,378	6,065
<b>G. Southern Europe</b>	<b>734,251</b>	<b>854,297</b>	<b>86,197</b>	<b>74,284</b>	<b>73,887</b>	<b>86,780</b>	<b>78,695</b>	<b>64,033</b>	<b>75,123</b>
Greece	32,532	36,583	5,202	3,233	2,823	3,481	7,713	3,059	3,248
Italy	490,401	498,816	48,361	35,216	44,074	57,543	48,188	39,935	51,613
Spain	161,608	215,111	20,359	23,186	20,226	20,874	19,090	19,126	17,092
Others	49,710	103,786	12,275	12,650	6,764	4,883	3,704	1,913	3,169
<b>H. Western Europe</b>	<b>2,945,563</b>	<b>3,407,794</b>	<b>264,483</b>	<b>259,292</b>	<b>328,751</b>	<b>351,237</b>	<b>285,579</b>	<b>285,802</b>	<b>239,302</b>
Belgium	266,923	355,401	26,329	37,203	114,257	35,929	28,258	32,339	39,713
France	398,461	419,132	35,387	39,705	27,230	40,680	24,702	43,075	22,341
Germany	787,302	1,015,079	73,466	78,426	70,334	134,513	84,327	92,246	72,596
Netherlands	616,369	514,439	22,347	25,648	29,229	26,773	61,073	43,073	24,481
Switzerland	269,467	327,725	46,281	19,444	19,684	17,968	16,392	15,325	12,640
Others	607,040	776,018	60,672	58,867	68,016	95,373	70,828	59,745	13,690
<b>I. Eastern Africa</b>	<b>654,659</b>	<b>750,742</b>	<b>72,707</b>	<b>57,715</b>	<b>86,793</b>	<b>95,425</b>	<b>113,095</b>	<b>66,083</b>	<b>71,913</b>
Kenya	446,592	509,884	46,544	42,417	44,592	59,141	54,370	40,020	41,177
Mauritius	5,223	6,199	1,731	18	159	318	388	117	103
United Republic of Tanzania	95,849	68,137	4,553	3,570	10,023	6,468	13,405	2,067	1,163
Others	106,996	166,521	19,880	11,711	32,019	29,499	44,932	23,879	29,470

## 4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

(Thousand US Dollars)

Country / Territory	FY20	FY21	2021		2022				
			Apr	May	Jan	Feb	Mar	Apr	May
<b>J. Middle Africa</b>	<b>9,591</b>	<b>126,021</b>	<b>26,081</b>	<b>24,973</b>	<b>3,414</b>	<b>1,838</b>	<b>2,059</b>	<b>2,498</b>	<b>3,217</b>
<b>K. Northern Africa</b>	<b>802,362</b>	<b>848,998</b>	<b>82,930</b>	<b>71,332</b>	<b>90,928</b>	<b>88,790</b>	<b>87,419</b>	<b>80,511</b>	<b>244,539</b>
Egypt	286,436	339,200	33,901	28,439	5,251	13,109	27,209	17,677	108,819
Morocco	349,122	433,798	42,278	40,232	82,886	73,662	56,528	58,559	54,729
Others	166,805	76,001	6,752	2,661	2,791	2,019	3,682	4,275	80,992
<b>L. Southern Africa</b>	<b>1,010,189</b>	<b>1,209,881</b>	<b>113,969</b>	<b>108,158</b>	<b>176,374</b>	<b>166,418</b>	<b>213,898</b>	<b>175,506</b>	<b>52,248</b>
South Africa	997,414	1,198,990	113,479	107,447	174,889	131,432	209,899	173,485	51,626
Others	12,774	10,891	490	710	1,485	34,986	3,999	2,021	622
<b>M. Western Africa</b>	<b>304,296</b>	<b>243,296</b>	<b>11,237</b>	<b>33,781</b>	<b>49,598</b>	<b>40,357</b>	<b>14,928</b>	<b>69,232</b>	<b>50,786</b>
<b>N. Eastern Asia</b>	<b>14,730,384</b>	<b>19,292,880</b>	<b>1,666,974</b>	<b>1,937,394</b>	<b>1,940,154</b>	<b>1,914,137</b>	<b>2,222,636</b>	<b>1,827,086</b>	<b>1,862,223</b>
China	12,082,132	15,537,421	1,313,815	1,594,213	1,598,498	1,559,436	1,845,834	1,520,805	1,481,595
Hong Kong	145,186	124,527	5,679	6,915	4,203	5,935	3,103	3,432	3,168
Japan	1,105,126	1,568,462	143,351	158,819	162,235	190,586	204,815	152,142	179,942
Republic of Korea	788,211	1,416,032	165,790	107,039	136,859	114,542	127,194	119,772	146,521
Others	609,729	646,438	38,339	70,408	38,360	43,638	41,690	30,935	50,996
<b>O. South-Central Asia</b>	<b>1,408,754</b>	<b>1,650,619</b>	<b>145,954</b>	<b>97,218</b>	<b>186,783</b>	<b>191,881</b>	<b>211,527</b>	<b>160,125</b>	<b>138,678</b>
Afghanistan	473,144	606,285	46,938	32,095	53,429	64,923	84,038	68,979	47,267
Bangladesh	45,930	74,723	5,043	5,008	7,515	7,668	6,992	3,020	4,303
India	380,096	317,350	21,298	21,080	19,777	21,534	24,715	23,655	18,536
Iran	438,255	531,154	62,536	29,607	77,173	77,341	72,337	51,920	60,115
Sri Lanka	59,720	81,992	6,210	5,175	10,607	6,840	7,258	5,402	5,123
Others	11,609	39,115	3,928	4,252	18,283	13,575	16,187	7,148	3,334
<b>P. South Eastern Asia</b>	<b>5,039,922</b>	<b>6,676,218</b>	<b>644,336</b>	<b>661,567</b>	<b>719,585</b>	<b>704,774</b>	<b>822,833</b>	<b>942,918</b>	<b>778,571</b>
Indonesia	2,151,308	3,185,514	327,601	302,533	382,716	385,823	402,990	491,239	425,371
Malaysia	942,101	1,098,551	94,548	92,344	69,649	76,183	106,809	95,199	109,654
Singapore	633,143	559,287	36,218	110,126	41,901	42,065	65,665	95,446	63,464
Thailand	845,209	1,241,923	132,948	111,163	153,268	129,957	167,976	164,685	136,954
Others	468,161	590,942	53,020	45,403	72,050	70,747	79,393	96,349	13,294
<b>Q. Western Asia</b>	<b>10,803,674</b>	<b>12,881,806</b>	<b>1,358,431</b>	<b>1,259,389</b>	<b>1,448,696</b>	<b>1,352,707</b>	<b>1,724,417</b>	<b>2,259,172</b>	<b>2,459,164</b>
Bahrain	47,777	91,793	15,489	23,534	20,374	23,385	39,883	25,327	69,594
Jordan	15,375	23,693	2,248	1,506	1,124	1,120	1,809	1,448	948
Kuwait	1,131,334	1,557,370	154,418	208,768	181,535	191,683	276,210	269,182	314,285
Saudi Arabia	1,743,527	2,672,801	276,332	218,983	268,701	355,793	413,946	704,108	507,827
Turkey	356,607	484,151	53,060	44,495	39,092	48,806	42,607	40,845	33,340
United Arab Emirates	5,169,595	5,511,262	527,926	560,778	599,681	420,093	603,495	656,077	904,235
Others	2,339,458	2,540,736	328,959	201,325	338,189	311,827	346,465	562,186	628,935
<b>R. Australia &amp; New Zealand</b>	<b>303,861</b>	<b>546,145</b>	<b>73,754</b>	<b>59,825</b>	<b>20,388</b>	<b>23,039</b>	<b>36,906</b>	<b>25,051</b>	<b>26,680</b>
Australia	263,854	491,887	67,535	54,086	18,174	17,567	33,196	22,762	24,179
New Zealand	39,886	54,064	6,219	5,716	2,214	5,467	3,640	2,282	2,489
Others	121	194	1	22	..	5	70	7	13
<b>S. Others</b>	<b>15,153</b>	<b>660</b>	<b>139</b>	<b>40</b>	<b>177</b>	<b>12</b>	<b>126</b>	<b>20</b>	<b>24</b>



## 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	<b>58.31</b>	<b>735.50</b>	1,134.29	1,061.25	1,043.30	1,485.92	1,054.28	580.96	1,838.42	820.87
FY19	<b>59.21</b>	<b>794.77</b>	1,229.51	860.48	1,119.52	2,016.59	1,129.18	616.90	1,466.32	887.27
FY20	<b>61.43</b>	<b>841.44</b>	1,280.54	830.28	1,327.78	1,894.55	1,252.79	647.03	1,129.99	982.56
FY21	<b>62.38</b>	<b>903.14</b>	1,355.88	776.77	1,210.79	1,624.56	1,256.13	669.74	1,393.65	1,185.14
FY20										
Jul-Sep	<b>60.55</b>	<b>830.09</b>	1,290.83	826.50	1,254.22	2,083.03	1,248.71	637.63	1,473.59	917.28
Oct-Dec	<b>61.66</b>	<b>855.28</b>	1,308.96	850.91	1,351.83	2,080.91	1,361.55	649.42	780.48	1,005.87
Jan-Mar	<b>62.10</b>	<b>849.77</b>	1,281.48	831.50	1,341.94	2,005.66	1,096.27	663.40	1,213.88	968.32
Apr-Jun	<b>61.42</b>	<b>830.61</b>	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	<b>64.34</b>	<b>886.91</b>	1,306.56	865.55	1,328.39	1,503.23	1,442.83	665.48	1,429.66	1,148.70
Oct-Dec	<b>65.05</b>	<b>914.85</b>	1,381.79	859.36	1,250.31	1,565.81	1,490.11	672.73	1,337.17	1,214.59
Jan-Mar	<b>61.77</b>	<b>908.87</b>	1,379.42	628.77	1,125.23	1,600.29	1,040.51	673.45	1,414.88	1,210.42
Apr-Jun	<b>58.35</b>	<b>901.92</b>	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	<b>57.65</b>	<b>967.48</b>	1,373.29	799.74	1,228.21	2,218.01	1,076.00	757.21	1,411.99	1,202.02
Oct-Dec	<b>61.64</b>	<b>1,181.90</b>	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	<b>66.17</b>	<b>1,213.66</b>	1,470.84	1,182.46	1,382.97	2,745.72	1,253.01	1,030.85	1,787.61	1,425.59

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	<b>1,261.25</b>	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	<b>1,342.30</b>	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	<b>1,369.71</b>	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	<b>1,450.51</b>	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
FY20										
Jul-Sep	<b>1,370.92</b>	1,097.89	1,341.74	1,177.12	1,581.48	1,068.85	1,388.11	1,267.68	1,283.96	2,147.72
Oct-Dec	<b>1,387.10</b>	1,166.43	1,361.24	1,268.66	1,537.85	1,088.87	1,426.77	1,305.80	1,342.22	2,024.27
Jan-Mar	<b>1,368.44</b>	1,205.84	1,234.33	1,136.54	1,616.92	1,106.95	1,496.57	1,324.46	1,115.70	1,760.77
Apr-Jun	<b>1,352.37</b>	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	<b>1,378.39</b>	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	<b>1,406.44</b>	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	<b>1,471.46</b>	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	<b>1,545.75</b>	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	<b>1,678.30</b>	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	<b>1,917.48</b>	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	<b>1,834.16</b>	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

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	<b>220.55</b>	265.35	365.63	232.05	80.27	404.57	198.35	2,394.26	258.08
FY19	<b>248.38</b>	265.65	439.61	239.38	100.90	586.22	205.60	2,636.51	349.13
FY20	<b>233.82</b>	288.41	460.39	196.74	96.93	690.96	193.17	2,920.74	316.19
FY21	<b>247.77</b>	264.13	568.19	224.05	62.21	1,052.14	221.60	5,602.16	305.66
FY20									
Jul-Sep	<b>264.47</b>	261.50	176.41	220.29	72.83	550.75	226.17	663.60	373.49
Oct-Dec	<b>261.60</b>	302.39	365.81	224.07	119.04	607.84	217.92	805.29	363.49
Jan-Mar	<b>246.46</b>	298.90	824.02	173.59	79.63	853.26	198.85	5,633.73	351.03
Apr-Jun	<b>162.73</b>	290.85	475.30	168.99	116.23	752.00	129.73	4,580.32	176.73
FY21									
Jul-Sep	<b>213.51</b>	214.98	433.04	196.64	85.86	865.27	190.77	1,262.93	269.77
Oct-Dec	<b>253.50</b>	290.68	1,049.16	233.93	69.21	804.88	222.03	3,464.29	319.66
Jan-Mar	<b>271.76</b>	301.19	434.09	256.34	34.93	1,322.31	246.31	9,494.53	320.65
Apr-Jun	<b>252.29</b>	249.66	356.48	209.30	58.83	1,216.09	227.30	8,186.90	312.56
FY22									
Jul-Sep	<b>256.05</b>	232.21	299.56	236.29	115.34	1,337.58	237.10	5,250.60	301.04
Oct-Dec	<b>279.57</b>	297.29	971.03	339.66	108.73	1,087.43	237.65	3,289.25	358.22
Jan-Mar	<b>309.80</b>	349.69	802.31	209.51	134.40	1,009.32	263.19	3,846.13	407.16

Source: Pakistan Bureau of Statistics

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

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

Source: Pakistan Bureau of Statistics

## 5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

(Billion Rupees)

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

Source: Statistics & Data Warehouse Department SBP

<sup>1</sup> External liabilities include Central bank deposits, SWAPS, Allocation of SDR and Nonresident LCY deposits with central bank

<sup>2</sup> Includes borrowings from banks by provincial governments and PSEs for commodity operations.

<sup>3</sup> 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.

<sup>4</sup> Accumulated deposits of the Federal and Provincial Governments with the banking system

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

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

Notes:-

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

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

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

3. The data has been revised by incorporating the private sector loans channeled through permissible offshore accounts. The revision study of external sector statistics is available at link:

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

## 5.2 Pakistan's Debt and Liabilities Profile

(Billion Rupees)

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

Source: Statistics & Data Warehouse Department SBP

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

<sup>2</sup> Includes borrowings from banks by provincial governments and PSEs for commodity operations.

<sup>3</sup> 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>

<sup>4</sup> 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.

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

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

Notes:

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

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

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

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

## 5.3 Government Domestic Debt and Liabilities

End period position

(Billion Rupees)

Debt Instruments	FY-21	FY-22	Jun-21	Feb-22	Mar-22	Apr-22	May-22	Jun-22
<b>I. Permanent Debt (1+2+3+4)</b>	<b>15,904.1</b>	<b>20,843.7</b>	<b>15,904.1</b>	<b>18,518.8</b>	<b>19,181.1</b>	<b>19,836.5</b>	<b>19,963.3</b>	<b>20,843.7</b>
<b>1. Market Loans</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>
<b>Federal Government</b>	<b>2.7</b>	<b>2.7</b>	<b>2.7</b>	<b>2.7</b>	<b>2.7</b>	<b>2.7</b>	<b>2.7</b>	<b>2.7</b>
3.00 % 1971 (Permanent)	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
<b>Loans matured but not encashed</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>
<b>2. Federal Government Bonds</b>	<b>15,457.5</b>	<b>19,991.2</b>	<b>15,457.5</b>	<b>17,667.6</b>	<b>18,329.9</b>	<b>18,984.6</b>	<b>19,110.5</b>	<b>19,991.2</b>
Public Sector	-	-	-	-	-	-	-	-
Under E.R.O. 1972	..	..	..	..	..	..	..	..
Compensation Bonds <sup>1</sup>	..	..	..	..	..	..	..	..
Shah Nawaz Bhutto Sugar Mills	-	-	-	-	-	-	-	-
Pakistan Engineering Company	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Issued at Low Yield Bonds	-	-	-	-	-	-	-	-
GOP Ijara Sukuk 3 Years	665.3	2,279.8	665.3	1,550.4	1,776.3	1,913.6	1,913.6	2,279.8
Bai-Muajjal of Sukuk	201.0	23.2	201.0	49.5	23.2	23.2	23.2	23.2
5.00 % Income Tax Bonds	..	..	..	..	..	..	..	..
Under Land Reforms 1977	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Govt. Bonds issued to SLIC (Capitalization)	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Special national Fund Bonds	..	..	..	..	..	..	..	..
Bearer national Fund Bonds <sup>2</sup>	..	..	..	..	..	..	..	..
Federal Investment Bonds	..	..	..	..	..	..	..	..
Pakistan Investment Bonds (PIBs)	14,590.0	17,687.0	14,590.0	16,066.3	16,529.1	17,046.5	17,172.4	17,687.0
<b>3. Prize Bonds<sup>3</sup></b>	<b>443.7</b>	<b>374.6</b>	<b>443.7</b>	<b>373.4</b>	<b>373.5</b>	<b>374.1</b>	<b>375.1</b>	<b>374.6</b>
<b>4. SBP's on-lending to GOP against SDRs</b>	<b>-</b>	<b>474.9</b>	<b>-</b>	<b>474.9</b>	<b>474.9</b>	<b>474.9</b>	<b>474.9</b>	<b>474.9</b>
<b>II. Floating Debt</b>	<b>6,680.4</b>	<b>6,802.9</b>	<b>6,680.4</b>	<b>5,523.7</b>	<b>5,241.6</b>	<b>5,577.2</b>	<b>5,646.4</b>	<b>6,802.9</b>
Bai Muajjal <sup>4</sup>	..	0.0	..	..	..	..	..	0.0
Market Treasury Bills	6,676.9	6,752.4	6,676.9	5,472.7	5,190.6	5,526.2	5,595.7	6,752.4
MTBs for Replenishment of Cash <sup>5</sup>	3.5	50.6	3.5	50.9	50.9	50.9	50.7	50.6
Outright Sale of MRTBs to Banks	-	0.0	-	-	-	-	-	0.0
<b>III. Unfunded Debt</b>	<b>3,645.9</b>	<b>3,335.9</b>	<b>3,645.9</b>	<b>3,614.5</b>	<b>3,608.5</b>	<b>3,456.5</b>	<b>3,394.9</b>	<b>3,335.9</b>
Saving Schemes (Net of Prize Bonds)	3,497.9	3,208.2	3,497.9	3,480.7	3,481.8	3,331.4	3,270.6	3,208.2
Postal Life Insurance	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2
GP Fund*	100.8	80.5	100.8	86.5	79.5	77.9	77.1	80.5
<b>IV. Foreign Currency Loans<sup>6</sup></b>	<b>6.7</b>	<b>8.7</b>	<b>6.7</b>	<b>7.5</b>	<b>7.8</b>	<b>7.9</b>	<b>8.4</b>	<b>8.7</b>
Foreign Exchange Bearer Certificate	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
FCBC 3 Years	..	0.0	..	..	..	..	..	0.0
US Dollar Bearer Certificates	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
FCBC 5 Years	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Special US Dollar Bonds	6.5	8.4	6.5	7.3	7.5	7.6	8.1	8.4
<b>V. Naya Pakistan Certificates<sup>8</sup></b>	<b>28.2</b>	<b>45.0</b>	<b>28.2</b>	<b>40.7</b>	<b>37.2</b>	<b>34.8</b>	<b>31.3</b>	<b>45.0</b>
<b>Domestic Debt (I+II+III+IV)</b>	<b>26,265.4</b>	<b>31,036.2</b>	<b>26,265.4</b>	<b>27,705.2</b>	<b>28,076.3</b>	<b>28,912.9</b>	<b>29,044.3</b>	<b>31,036.2</b>
<b>Government Domestic Liabilities<sup>7</sup></b>	<b>693.1</b>	<b>772.6</b>	<b>693.1</b>	<b>561.1</b>	<b>541.7</b>	<b>740.7</b>	<b>805.7</b>	<b>772.6</b>
<b>Government Domestic Debt and Liabilities</b>	<b>24,643.6</b>	<b>31,808.8</b>	<b>24,643.6</b>	<b>28,266.2</b>	<b>28,618.02</b>	<b>29,653.60</b>	<b>29,850.0</b>	<b>31,808.8</b>

1. For nationalized banks, petroleum, shipping and vegetable oil.

2. Include Rollover (I, II & III).

3. Includes Premium Prize Bonds (Registered)

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

5. Includes SBP BSC, NIBAF and PSPC Tills holding of Rs 3.4705 Billion.

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

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

8. Naya Pakistan Certificates held by resident only.

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

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

\*Source: Ministry of Finance (Budget Wing)

## 5.4 Pakistan's External Debt and Liabilities

(Million US\$ End Period)

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

Source: Statistics & Data Warehouse Department SBP

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

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

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

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

4. Includes cash foreign currency and excludes CRR.

5. As per revised GDP(MP) at current prices (base 2015-16) released by PBS, converted using US\$ last day weighted avg. exchange rate.

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

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

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

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

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

## 5.5 Pakistan's External Debt Servicing-Principal

(Million US\$ during Period)

ITEM	FY21	Jul-Sep 21	Oct-Dec 21	Jan-Mar 22 <sup>R</sup>	Apr-Jun 22 <sup>P</sup>
<b>1. Public debt (a+b+c)</b>	<b>9,152</b>	<b>1,051</b>	<b>2,885</b>	<b>3,764</b>	<b>2,770</b>
<b>a) Government debt</b>	<b>5,073</b>	<b>829</b>	<b>2,592</b>	<b>3,546</b>	<b>2,489</b>
Paris club	9	-	5	36	462
Multilateral	1,555	497	345	466	340
Other Bilateral	91	16	7	433	51
Euro/Sukuk global bonds	-	-	1,000	-	-
Local Currency Securities (PIBs)	-	-	-	-	-
Military	-	-	-	-	-
Commercial loans /credits	3,418	315	1,234	2,611	991
Saudi fund for development. (SFD)	-	-	-	-	-
NBP/BOC deposits	..	-	-	-	645
<b>b). To IMF</b>	<b>1,079</b>	<b>223</b>	<b>293</b>	<b>218</b>	<b>281</b>
i). Federal government	-	-	-	-	-
ii). Central bank	1,079	223	293	218	281
<b>c) Foreign exchange liabilities</b>	<b>3,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
i) Central bank deposits	3,000	-	-	-	-
ii) Foreign currency loans /bonds	-	-	-	-	-
iii) Swap	-	-	-	-	-
<b>2. PSEs guaranteed debt</b>	<b>109</b>	<b>40</b>	<b>-</b>	<b>29</b>	<b>-</b>
Paris Club	-	-	-	-	-
Multilateral	-	-	-	-	-
Other bilateral	52	26	-	29	-
Commercial loans	58	14	-	-	-
Sandak Metal Bonds	-	-	-	-	-
<b>3. PSEs non-guaranteed debt</b>	<b>69</b>	<b>-</b>	<b>3</b>	<b>31</b>	<b>10</b>
<b>4. Scheduled banks' borrowing</b>	<b>12</b>	<b>2</b>	<b>1</b>	<b>-</b>	<b>1</b>
<b>5. Private guaranteed debt</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>
<b>6. Private non-guaranteed debt</b>	<b>846</b>	<b>113</b>	<b>341</b>	<b>123</b>	<b>391</b>
<b>7. Private non-guaranteed bonds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Long Term (1+2+3+4+5+6+7)</b>	<b>10,188</b>	<b>1,206</b>	<b>3,230</b>	<b>3,947</b>	<b>3,171</b>

### Memorandum Items

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

Source: Statistics & Data Warehouse Department SBP

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

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

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

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

## 5.6 Pakistan's External Debt Servicing-Interest

(Million US\$ during Period)

ITEM	FY-21	FY-22	Jul-Sep 21	Oct-Dec 21	Jan-Mar 22	Apr-Jun 22 <sup>P</sup>
<b>1. Public debt (a+b+c)</b>	<b>1,678</b>	<b>2,318</b>	<b>336</b>	<b>675</b>	<b>573</b>	<b>734</b>
<b>a) Government debt</b>	<b>1,303</b>	<b>1,848</b>	<b>282</b>	<b>487</b>	<b>428</b>	<b>651</b>
<b>i). Long term (&gt; 1 year)</b>	<b>1,261</b>	<b>1,821</b>	<b>279</b>	<b>475</b>	<b>418</b>	<b>648</b>
Paris club	1	97	-	1	6	90
Multilateral	448	439	105	111	105	118
Other Bilateral	114	269	30	17	176	46
Euro/Sukuk global bonds	362	587	32	275	32	247
Local Currency Securities (PIBs)	-	-	-	-	-	-
Military	-	-	-	-	-	-
Commercial loans /credits	336	357	112	71	99	75
Saudi fund for development. (SFD)	-	-	-	-	-	-
NBP/BOC deposits	..	73	-	-	-	73
<b>ii). Short-term (&lt; 1 year)</b>	<b>42</b>	<b>28</b>	<b>3</b>	<b>12</b>	<b>10</b>	<b>3</b>
Multilateral	41	28	3	12	10	3
Commercial Loans /Credits	1	-	-	-	-	-
<b>b). To IMF</b>	<b>150</b>	<b>140</b>	<b>36</b>	<b>33</b>	<b>31</b>	<b>39</b>
i). Federal government	97	98	25	23	21	29
ii). Central bank (Including Interest on SDR Allocation)	52	42	11	10	10	10
<b>c) Foreign exchange liabilities</b>	<b>225</b>	<b>330</b>	<b>18</b>	<b>155</b>	<b>114</b>	<b>43</b>
i) Central bank deposits	156	62	18	16	28	-
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-	-
iii) Other Liabilities (SWAP)	69	268	-	139	86	43
<b>2. PSEs guaranteed debt</b>	<b>83</b>	<b>120</b>	<b>7</b>	<b>11</b>	<b>91</b>	<b>10</b>
Paris Club	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-
Other bilateral	58	94	4	-	90	-
Commercial loans	25	26	4	11	1	10
Sandak Metal Bonds	-	-	-	-	-	-
<b>3. PSEs non-guaranteed debt</b>	<b>10</b>	<b>44</b>	<b>2</b>	<b>21</b>	<b>2</b>	<b>19</b>
Long term (> 1 year)	10	44	2	21	2	19
Short term (< 1 year)	-	-	-	-	-	-
<b>4. Scheduled banks' borrowing</b>	<b>25</b>	<b>14</b>	<b>6</b>	<b>2</b>	<b>2</b>	<b>4</b>
Long term (> 1 year)	1	0	..	..	0	0
Short term (< 1 year)	24	13	6	2	2	4
<b>5. Private guaranteed debt</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>6. Private non-guaranteed debt</b>	<b>433</b>	<b>482</b>	<b>91</b>	<b>153</b>	<b>87</b>	<b>152</b>
Long term (> 1 year)	423	482	91	153	86	152
Short term (< 1 year)	10	..	..	..	0	0
<b>7. Private non-guaranteed bonds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total external liabilities servicing</b>	<b>2,229</b>	<b>2,978</b>	<b>443</b>	<b>861</b>	<b>755</b>	<b>920</b>

Source: Statistics & Data Warehouse Department SBP

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](http://www.sbp.org.pk/ecodata/pakdebtsvr_Arch.xls)



## 5.7 Ownership Classification of the Federal Government Debt

(Million Rupees)

As on (30 <sup>th</sup> June)	Debt <sup>1</sup>	HELD BY						Intra- Government Debt
		State Bank of Pakistan	Deposit Money Banks	Other Financial Institutions	International Institutions	Foreign Governments and Banks	Others	
1999	<b>2,463,031</b>	358,320	321,688	56,272	630,551	471,486	624,714	29,539
2000	<b>2,790,632</b>	540,169	242,548	48,461	656,157	517,293	786,004	41,939
2001	<b>3,127,300</b>	614,689	249,761	63,335	772,558	592,503	834,454	45,988
2002	<b>2,699,897</b>	317,577	416,679	79,453	576,066	408,868	901,254	56,864
2003	<b>2,846,031</b>	109,725	599,323	98,793	415,954	612,774	1,009,462	41,103
2004	<b>3,477,022</b>	133,196	634,213	33,887	809,193	779,054	1,087,479	49,161
2005	<b>3,758,747</b>	331,195	579,376	120,850	925,933	873,123	928,270	53,350
2006	<b>4,183,214</b>	516,583	553,147	109,160	1,009,336	947,448	1,047,540	58,730
2007	<b>4,619,733</b>	397,374	826,518	111,005	1,120,525	998,166	1,166,145	66,196
2008	<b>5,847,147</b>	1,056,761	659,942	178,467	1,506,404	1,216,912	1,228,661	74,413
2009	<b>7,180,590</b>	1,145,220	911,741	182,458	1,921,684	1,506,006	1,513,481	131,623
2010	<b>8,691,615</b>	1,164,378	1,476,283	253,463	2,182,905	1,574,303	2,040,283	138,061
2011	<b>10,352,245</b>	1,365,857	2,214,190	322,469	2,445,711	1,713,683	2,290,335	146,907
2012	<b>12,059,939</b>	1,805,289	2,829,795	433,524	2,618,991	1,924,725	2,447,615	152,999
2013	<b>13,842,361</b>	2,322,373	3,829,262	419,224	2,548,941	1,912,733	2,809,828	140,259
2014	<b>15,610,328</b>	2,936,575	4,034,757	551,812	2,660,255	2,190,734	3,236,195	147,622
2015	<b>16,814,814</b>	2,325,787	5,681,232	604,198	2,574,919	2,200,356	3,428,322	152,967
2016	<b>18,886,342</b>	2,050,313	7,036,747	659,295	2,879,698	2,537,926	3,722,362	157,137
2017	<b>20,633,290</b>	2,471,747	7,437,548	647,383	2,982,634	2,936,049	4,157,929	134,617
2018	<b>24,073,706</b>	3,597,065	7,569,680	675,468	3,532,342	4,263,463	4,435,688	138,374
2019	<b>31,635,436</b>	7,759,903	6,931,347	758,374	4,657,812	6,397,308	5,130,692	152,197
2020	<b>34,956,983</b>	7,192,556	9,398,381	1,036,325	5,332,906	6,491,611	5,505,204	150,078
2021	<b>38,556,432</b>	6,626,872	12,770,042	1,098,096	5,402,336	7,036,697	5,622,389	148,032

Source: Statistics & Data Warehouse Department SBP

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

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

## 5.8 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)

(End Period)

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

Source: Statistics & Data Warehouse Department SBP

<sup>1</sup> Reflects PSEs borrowings from banks for commodity operations.

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

## 5.9 National Saving Schemes-Outstanding Amount

End Period

(Million Rupees)

SCHEME	FY20	FY21	2021		2022				
			May	Jun	Feb	Mar	Apr	May	Jun
<b>A. Accounts (i+ii / 1 to 6)</b>	<b>1,014,131.6</b>	<b>994,988.0</b>	<b>999,244.2</b>	<b>994,988.0</b>	<b>979,264.3</b>	<b>979,662.4</b>	<b>834,500.5</b>	<b>782,587.5</b>	<b>753,652.9</b>
(i) national Saving Centers	811,966.1	829,187.3	826,445.4	829,187.3	863,677.2	868,826.2	726,811.7	676,974.8	654,619.3
(ii) Post Offices	202,165.5	165,800.7	172,798.8	165,800.7	115,587.2	110,836.3	107,688.8	105,612.7	99,033.5
1- Saving Accounts	42,717.1	43,184.5	42,893.5	43,184.5	51,613.6	50,774.7	51,896.3	54,084.9	53,880.2
2- Khas Deposit Accounts	310.4	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6
3- Mahana Amdani Accounts	1,521.8	1,466.7	1,454.3	1,466.7	1,472.1	1,461.2	1,449.0	1,442.6	1,498.5
4- Special Saving Accounts	617,345.4	581,418.1	587,500.0	581,418.1	543,685.0	542,783.5	394,385.5	338,247.3	307,259.4
5- Pensioners Benefit Account	352,167.8	368,514.9	366,992.5	368,514.9	382,079.0	384,225.2	386,350.9	388,382.6	390,570.6
6- Shahada's Family Welfare Account	69.2	93.3	93.3	93.3	104.0	107.2	108.1	119.4	133.6
<b>B. Certificates (i+ii+iii / 7 to 17)</b>	<b>2,509,380.2</b>	<b>2,502,970.5</b>	<b>2,504,610.8</b>	<b>2,502,970.5</b>	<b>2,501,452.9</b>	<b>2,502,096.5</b>	<b>2,496,938.8</b>	<b>2,488,010.2</b>	<b>2,454,519.3</b>
(i) National Saving Centers	2,377,088.2	2,370,230.2	2,371,121.3	2,370,230.2	2,369,761.6	2,370,810.4	2,371,034.6	2,363,137.2	2,330,456.7
(ii) Post Offices	7,782.7	5,716.0	5,834.5	5,716.0	4,693.8	4,607.5	4,547.5	4,434.9	4,299.6
(iii) Banks	124,509.2	127,024.3	127,655.0	127,024.3	126,997.6	126,678.5	121,356.7	120,438.1	119,763.1
7- Defence Saving Certificates	486,199.9	477,183.4	478,255.4	477,183.4	471,569.3	470,393.3	468,304.2	467,703.2	466,735.5
8- National Deposit Certificates	17.0	17.0	17.0	17.0	16.6	16.6	16.6	16.6	16.6
9- Khas Deposit Certificates	216.5	216.1	216.1	216.1	216.0	216.0	216.0	216.0	216.0
10- Premium Saving Certificates	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
11- Special Saving Certificates (Registered)	427,662.6	421,362.5	425,964.7	421,362.5	401,075.5	398,727.5	391,050.7	380,446.3	376,591.6
12- Special Saving Certificates (Bearer)	273.1	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
13- Regular Income Certificates	572,852.8	599,573.3	596,440.7	599,573.3	616,571.2	619,397.9	622,220.6	620,995.3	589,022.1
14- Behbood Saving Certificate	997,842.5	1,000,392.0	999,459.4	1,000,392.0	1,008,274.1	1,009,208.5	1,011,050.1	1,014,167.4	1,017,020.9
15- Short-Term Saving Certificates (3 Months)	5,178.6	3,003.3	2,986.4	3,003.3	2,638.8	2,951.7	2,951.2	3,104.4	3,341.5
16- Short-Term Saving Certificates (6 Months)	15,392.1	464.5	476.1	464.5	396.3	493.9	473.1	634.6	796.3
17- Short-Term Saving Certificates (12 Months)	3,744.6	485.4	522.0	485.4	422.0	417.9	383.2	453.3	505.7
<b>C. National Savings Bonds</b>	-	-	-	-	-	-	-	-	-
18- 10 Years	-	-	-	-	-	-	-	-	-
<b>D. Prize Bonds (19 to 27) *</b>	<b>715,113.9</b>	<b>399,582.2</b>	<b>523,210.3</b>	<b>399,582.2</b>	<b>316,480.9</b>	<b>316,640.9</b>	<b>316,712.6</b>	<b>317,239.3</b>	<b>317,778.5</b>
19- Rs. 100	10,284.6	10,397.8	10,376.9	10,397.8	10,518.7	10,519.0	10,526.1	10,526.6	10,521.1
20- Rs. 200	29,327.3	29,447.4	29,395.2	29,447.4	29,550.1	29,550.6	29,510.7	29,496.3	29,468.5
21- Rs. 750	107,326.2	108,089.7	107,801.0	108,089.7	111,416.6	111,509.4	111,634.5	111,788.4	111,818.8
22- Rs. 1,500	123,217.3	140,015.9	135,201.2	140,015.9	150,984.0	153,525.2	153,810.2	154,642.3	156,785.4
23- Rs. 7,500	106,500.5	56,486.5	103,543.8	56,486.5	5,470.3	4,091.8	3,934.8	3,770.3	2,976.0
24- Rs. 15,000	172,728.2	47,916.0	126,210.2	47,916.0	5,089.2	4,254.7	4,138.4	3,891.5	3,281.7
25- Rs. 25,000	164,118.8	5,068.5	8,434.0	5,068.5	1,669.9	1,447.7	1,424.4	1,397.4	1,239.7
26- Rs. 40,000	756.6	1,305.9	1,393.4	1,305.9	1,041.6	1,001.9	993.0	986.2	946.9
27- Others <sup>@</sup>	854.5	854.5	854.5	854.5	740.4	740.4	740.5	740.3	740.4
<b>E. Premium Prize Bonds (Registered) (28 to29)</b>	<b>18,987.6</b>	<b>44,134.8</b>	<b>38,391.9</b>	<b>44,134.8</b>	<b>56,902.5</b>	<b>56,810.0</b>	<b>57,408.8</b>	<b>57,835.0</b>	<b>56,841.0</b>
28- Rs. 40,000	18,987.6	29,000.4	26,405.2	29,000.4	34,710.3	34,490.0	34,798.4	35,090.0	34,544.9
29- Rs. 25,000		15,134.4	11,986.8	15,134.4	22,192.2	22,320.0	22,610.4	22,745.0	22,296.1
<b>E. Post Life Insurance</b>					<b>47,230.3</b>	<b>47,230.3</b>	<b>47,230.3</b>	<b>47,230.3</b>	<b>47,230.3</b>
<b>TOTAL (A+B+C+D+E)</b>	<b>4,257,613.3</b>	<b>3,941,675.5</b>	<b>4,065,457.2</b>	<b>3,941,675.5</b>	<b>3,901,330.9</b>	<b>3,902,440.1</b>	<b>3,752,791.0</b>	<b>3,692,902.3</b>	<b>3,630,022.0</b>

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

	2021		2022						
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
<b>3 Months Treasury Bills</b>									
Issue	657,792	1,900,419	1,100,280	555,575	799,118	1,051,446	227,304	2,961,723	1,272,960
Discount Allowed	11,087	45,946	26,059	12,589	20,700	33,012	7,545	102,333	45,748
Discharged	1,681,039	1,429,843	445,810	403,961	1,551,191	1,406,581	249,274	1,182,502	668,062
Discount Paid	28,600	25,020	8,517	9,422	37,595	32,692	5,957	31,637	22,074
Outstanding Balance	1,684,789	2,400,963	3,055,433	3,207,046	2,454,973	2,099,838	2,077,867	3,857,089	4,461,987
<b>6 Months Treasury Bills</b>									
Issue	1,254,286	900,072	279,269	258,019	476,242	441,298	55,832	116,302	67,821
Discount Allowed	47,375	50,791	15,237	13,755	28,537	30,555	4,092	8,669	5,305
Discharged	73,733	1,726,755	979,525	696,121	308,236	87,948	-	900,072	279,269
Discount Paid	2,640	65,089	36,674	25,847	11,535	3,538	-	50,791	15,237
Outstanding Balance	4,508,950	2,971,901	2,271,646	1,833,544	2,001,549	2,354,899	2,410,732	1,626,962	1,415,513
<b>12 Months Treasury Bills</b>									
Issue	1,444	245,309	120,604	107,472	285,483	359,821	48,946	155,401	104,403
Discount Allowed	110	27,981	13,223	11,650	34,890	49,967	7,200	23,376	16,505
Discharged	133,185	42,016	5,851	5,577	928	25,143	22,393	1,444	-
Discount Paid	10,027	3,049	450	433	72	1,891	1,711	110	-
Outstanding Balance	542,086	307,763	422,516	524,411	808,965	1,143,643	1,170,196	1,324,154	1,428,556

Source: Domestic Markets & Monetary Management Department, SBP

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

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

**SALE** (Billion Rupees)

PERIODS	2018-19		2019-20		2020-21		2021-22		2022-23	
	Bid Amount		Bid Amount		Bid Amount		Bid Amount		Bid Amount	
	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted
July	1,330.5	1,272.5	310.8	308.8	-	-	-	-	1,783.0	1,773.0
August	894.3	894.3	-	-	68.0	47.5	-	-	-	-
September	235.3	235.3	-	-	88.0	88.0	203.0	203.0	-	-
October	2,478.3	2,225.7	935.1	824.1	57.4	57.4	99.3	95.3	-	-
November	6,659.7	6,630.6	-	-	15.3	15.3	-	-	-	-
December	2,319.5	2,319.5	-	-	-	-	-	-	-	-
January	9,265.4	8,929.1	11.2	11.2	-	-	-	-	-	-
February	5,226.9	5,200.8	-	-	244.1	147.0	-	-	-	-
March	3,359.3	3,354.3	38.5	35.0	-	-	-	-	-	-
April	3,257.3	3,163.8	598.1	392.3	258.5	258.5	-	-	-	-
May	5,781.2	5,777.6	-	-	251.1	251.1	-	-	-	-
June	111.0	105.0	-	-	516.3	487.6	624.5	592.5	-	-
<b>Average</b>										
per month	3,409.9	3,342.4	172.1	142.8	124.9	112.7	77.2	74.2	1,783.0	1,773.0
per day	113.7	111.4	5.7	4.8	4.2	3.8	2.5	2.5	59.4	59.1

**PURCHASE**

PERIODS	2018-19		2019-20		2020-21		2021-22		2022-23	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	3,608.3	2,906.8	4,687.7	4,374.4	4,337.1	4,062.4	12,226.0	11,285.8	4,476.9	2,353.4
August	8,370.5	8,249.2	8,269.7	7,999.3	5,966.4	5,802.4	9,787.7	9,199.4	-	-
September	1,959.3	1,670.0	7,450.5	7,317.3	4,009.5	3,938.6	8,396.9	8,190.1	-	-
October	99.5	71.0	5,288.7	5,241.3	3,513.1	3,312.3	10,429.1	10,076.8	-	-
November	-	-	3,423.6	3,123.3	3,947.7	3,895.7	10,810.8	9,744.9	-	-
December	6,569.7	5,555.1	4,196.8	3,954.6	3,784.9	3,620.8	7,999.3	7,125.4	-	-
January	-	-	4,528.5	4,345.5	5,367.4	5,126.3	3,805.0	3,159.8	-	-
February	3,257.4	3,066.0	3,769.0	3,508.9	4,849.6	4,849.6	6,699.2	6,699.2	-	-
March	563.7	484.0	5,049.1	5,023.6	5,772.2	5,553.9	14,252.9	14,152.8	-	-
April	548.5	442.0	5,087.5	5,042.0	9,622.9	9,245.8	16,310.1	16,150.0	-	-
May	1,535.2	1,464.4	5,568.1	5,458.1	10,651.9	10,523.9	14,225.9	14,149.9	-	-
June	3,977.5	3,399.7	5,508.8	5,264.1	8,937.3	8,561.8	3,283.0	3,188.2	-	-
<b>Average</b>										
per month	2,540.8	2,275.7	5,235.6	5,054.3	5,896.6	5,707.8	9,852.1	9,426.8	4,476.9	2,353.4
per day	84.7	75.9	174.5	168.5	196.6	190.3	328.4	314.2	149.2	78.5

Source: Domestic Markets & Monetary Management Department, SBP

## 6.3 SBP Overnight Repo/ Reverse Repo Facilities

### Cash Accommodation

(Million Rupees)

PERIODS	2018-19		2019-20		2020-21		2021-22		2022-23	
	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)
July	167,100	107,000	99,550	355,750	32,900	-	249,600	-	420,750	3,838,450
August	46,900	39,500	186,000	-	154,700	77,500	96,500	10,000		
September	277,900	-	167,150	93,400	25,300	169,250	214,465	117,500		
October	265,300	82,500	76,400	214,450	20,500	34,500	-	23,900		
November	54,600	-	25,400	29,700	11,000	58,900	315,450	13,000		
December	276,800	-	44,400	30,600	73,500	78,500	474,013	419,700		
January	49,900	162,000	77,750	51,100	30,325	30,500	106,150	260,300		
February	109,400	4,700	47,300	-	75,800	72,000	56,150	32,500		
March	57,275	16,150	50,900	30,000	32,100	142,800	469,350	647,550		
April	692,600	201,900	56,700	70,500	135,600	78,000	316,850	974,800		
May	205,100	115,200	114,850	107,300	50,400	55,100	180,600	663,950		
June	257,000	104,200	89,900	205,500	204,500	301,300	527,050	4,138,05		
<b>Average</b>										
per month	69,908	14,958	204,990	69,429	86,358	99,025	70,552	99,850	420,750	3,838,450
per day	2,330	499	6,833	2,314	2,879	3,301	2,352	3,328	14,025	127,948

### SBP Overnight Repo/ Reverse Repo Rates

(Percent per annum)

PERIODS	2018-19		2019-20		2020-21		2021-22		2022-23	
	SBP Reverse Repo Rate <sup>1</sup> (Ceiling)	SBP Repo Rate <sup>2</sup> (Floor)	SBP Reverse Repo Rate <sup>1</sup> (Ceiling)	SBP Repo Rate <sup>2</sup> (Floor)	SBP Reverse Repo Rate <sup>1</sup> (Ceiling)	SBP Repo Rate <sup>2</sup> (Floor)	SBP Reverse Repo Rate <sup>1</sup> (Ceiling)	SBP Repo Rate <sup>2</sup> (Floor)	SBP Reverse Repo Rate <sup>1</sup> (Ceiling)	SBP Repo Rate <sup>2</sup> (Floor)
July	8.00	6.00	13.75	11.75	8.00	6.00	8.00	6.00	16.00	14.00
August	8.00	6.00	13.75	11.75	8.00	6.00	8.00	6.00		
September	8.00	6.00	13.75	11.75	8.00	6.00	8.25	6.25		
October	9.00	7.00	13.75	11.75	8.00	6.00	8.25	6.25		
November	9.00	7.00	13.75	11.75	8.00	6.00	9.75	7.75		
December	10.50	8.50	13.75	11.75	8.00	6.00	10.75	8.75		
January	10.50	8.50	13.75	11.75	8.00	6.00	10.75	8.75		
February	10.75	8.75	13.75	11.75	8.00	6.00	10.75	8.75		
March	10.75	8.75	12.00	10.00	8.00	6.00	10.75	8.75		
April	11.25	9.25	10.00	8.00	8.00	6.00	13.25	11.25		
May	12.75	10.75	9.00	7.00	8.00	6.00	14.75	12.75		
June	12.75	10.75	8.00	6.00	8.00	6.00	16.00	14.00		

Source: Domestic Markets & Monetary Management Department, SBP

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

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

## 6.4 Auction of Government of Pakistan Market Treasury Bills

(Million Rupees)

AUCTION SETTLEMENT DATE	3 Months Treasury Bills				6 Months Treasury Bills				12 Months Treasury Bills			
	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)
<b>2021</b>												
3-Jun-21	491,972	257,997	7.3492	7.3420	1,132,177	573,307	7.5943	7.5787	131,021	1,021	7.6700	7.6700
17-Jun-21	771,114	410,883	7.3259	7.3124	1,133,780	728,355	7.5894	7.5719	43,534	534	7.6700	7.6700
2-Jul-21	499,763	331,265	7.3091	7.2953	828,432	490,182	7.5751	7.5605	50,500	-	*	*
15-Jul-21	713,869	183,691	7.2589	7.2372	954,746	509,426	7.5390	7.5206	139,610	-	*	*
29-Jul-21	637,689	196,941	7.2401	7.2325	914,378	506,773	7.5185	7.4967	117,191	-	*	*
12-Aug-21	296,427	136,927	7.2401	7.2295	989,440	263,740	7.4851	7.4765	157,500	-	*	*
26-Aug-21	374,446	175,651	7.2347	7.2293	1,087,803	458,228	7.4389	7.4293	180,021	-	*	*
09-Sep-21	165,213	91,703	7.2347	7.2103	376,706	273,706	7.4900	7.4305	111,204	1,204	7.6000	7.6000
23-Sep-21	912,398	759,898	7.6388	7.5711	236,065	46,065	7.9798	7.9488	97,703	*	*	*
07-Oct-21	723,905	603,262	7.8499	7.7042	209,055	88,055	8.1901	8.0634	120,087	-	*	*
21-Oct-21	364,556	173,056	8.2498	8.1748	207,538	*	*	*	223,506	-	*	*
04-Nov-21	376,771	281,271	8.5003	8.3795	182,930	3,430	8.5010	8.5010	232,000	-	*	*
18-Nov-21	338,153	55,804	8.5003	8.5003	112,905	*	*	*	148,002	-	*	*
02-Dec-21	442,579	357,579	10.7890	10.3912	203,741	113,741	11.5001	11.0587	125,503	55,503	11.5143	11.3511
16-Dec-21	1,457,866	842,326	10.7849	10.6589	640,648	440,898	11.5001	11.3789	208,124	95,774	11.5143	11.4356
30-Dec-21	1,079,307	746,461	10.5902	10.3873	620,120	396,224	11.4501	11.3228	288,513	122,013	11.5100	11.4796
<b>2022</b>												
13-Jan-22	1,217,045	585,549	10.4498	10.3730	663,817	123,947	11.3699	11.3413	129,112	20,541	11.4900	11.4800
27-Jan-22	710,881	540,791	10.2999	10.2030	1,020,482	170,559	10.6900	10.6527	623,048	113,286	10.9250	10.9068
10-Feb-22	454,420	312,933	10.2997	10.2640	428,194	193,959	10.6640	10.6308	240,137	85,367	10.8799	10.8526
24-Feb-22	367,731	255,231	10.4899	10.3836	236,864	77,814	10.8900	10.8417	159,755	33,755	10.9999	10.9140
10-Mar-22	586,532	536,532	11.4508	10.9948	289,376	269,376	12.1000	11.8185	175,565	145,565	12.2957	11.9668
24-Mar-22	376,386	283,286	11.9999	11.7506	312,203	235,403	12.5000	12.2450	300,107	174,807	12.7001	12.4626
07-Apr-22	526,090	394,322	12.8002	12.3967	198,667	156,417	13.2500	13.0459	221,122	129,154	13.2999	13.1560
21-Apr-22	436,319	320,819	13.5003	13.1909	256,856	174,709	13.8495	13.5279	266,265	118,235	13.8496	13.6449
28-Apr-22	390,318	369,318	14.7898	14.1936	156,728	140,728	14.9901	14.7113	218,899	162,399	14.8050	14.4730
19-May-22	597,136	234,848	14.4999	14.4225	221,015	59,925	14.7000	14.7000	240,313	56,146	14.7500	14.7499
02-Jun-22	616,127	574,927	15.2491	14.6647	220,155	97,155	15.2499	14.9544	231,988	119,988	15.5000	15.1503
09-Jun-22	889,143	756,968	15.2500	15.1193	147,033	24,032	14.9501	14.9501	181,377	53,077	14.9499	14.9499
30-Jun-22	1,923,115	1,732,162	15.2300	15.0835	282,699	3,784	14.8001	14.8001	191,122	5,712	14.9499	14.9499
14-Jul-22	1,157,322	386,984	15.7497	15.8000	251,129	42,229	15.8000	15.6921	202,926	76,911	15.9399	15.8345
28-Jul-22	1,631,072	931,724	15.7478	15.8000	140,098	30,897	15.8000	15.6806	172,667	43,997	15.9389	15.8837

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 <sup>1</sup>	Amount Accepted <sup>2</sup>	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Average Yield Accepted (%)
<b>30-Dec-21</b>							
	3-Years	7.00	123,810.60	39,739.70	90.0466	11.5000	11.4618
	5-Years	7.50	215,272.20	109,238.90	87.7024	11.5740	11.4616
	10-Years	8.00	163,902.10	20,168.10	79.4799	11.7640	11.7436
	15-Years	10.50	5,000.00	*	*	*	*
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
<b>28-Jan-22</b>							
	3-Years	7.00	273,565.00	119,001.60	91.8190	10.7900	10.7494
	5-Years	7.50	254,643.40	44,917.50	89.9457	10.8550	10.7994
	10-Years	8.00	235,269.00	13,684.50	83.4094	10.9700	10.9300
	15-Years	10.50	2,045.20	*	*	*	*
	20-Years	11.00	1,008.60	*	*	*	*
	30-Years	11.00	**	**	**	**	**
<b>17-Feb-22</b>							
	3-Years	7.00	150,262.00	6,221.10	92.1544	10.6998	10.6749
	5-Years	7.50	152,741.00	47,680.00	90.3616	10.7500	10.7256
	10-Years	8.00	132,810.20	53,019.00	84.0126	10.8600	10.8450
	15-Years	10.50	1,015.00	*	*	*	*
	20-Years	11.00	955.00	*	*	*	*
	30-Years	11.00	**	**	**	**	**
<b>17-Mar-22</b>							
	3-Years	7.00	159,700.00	56,898.20	90.1398	11.8500	11.8500
	5-Years	7.50	259,588.90	82,631.10	87.8514	11.7497	11.7497
	10-Years	8.00	162,658.30	60,992.40	79.8687	11.7418	11.7418
	15-Years	10.50	3,460.00	*	*	*	*
	20-Years	11.00	3,490.00	*	*	*	*
	30-Years	11.00	*	**	*	*	*
<b>29-Apr-22</b>							
	3-Years	7.00	122,060.00	28,232.00	87.9632	13.3000	13.2197
	5-Years	7.50	241,851.50	70,854.80	80.3875	12.9500	12.6918
	10-Years	8.00	352,603.30	288,391.30	73.8863	13.1500	13.0576
	15-Years	10.50	**	**	**	**	**
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
<b>29-May-22</b>							
	3-Years	7.00	168,576.40	23,843.00	87.1174	14.0000	14.0000
	5-Years	7.50	197,297.60	70,776.10	79.8391	13.1900	13.1900
	10-Years	8.00	246,321.80	*	*	*	*
	15-Years	10.50	2,300.00	*	*	*	*
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
<b>23-Jun-22</b>							
	3-Years	7.00	108,776.20	10,360.70	87.5640	13.9700	13.9550
	5-Years	7.50	225,615.60	112,942.90	80.0853	13.1800	13.0731
	10-Years	8.00	190,390.20	49,367.90	74.1543	13.1500	13.0325
	15-Years	10.50	19,773.00	*	*	*	*
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
<b>15-Jul-22</b>							
	3-Years	7.00	149,673.50	13,081.20	87.8343	14.0000	13.9957
	5-Years	7.50	288,142.00	132,176.90	79.4476	13.4500	13.3364
	10-Years	8.00	281,577.00	*	*	*	*
	15-Years	10.50	5,700.00	*	*	*	*
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**

\*= Bid Rejected      \*\*= No Bids Received

Source: Domestic Markets & Monetary Management Department, SBP

<sup>1</sup> Amount offered only includes Competitive bids.

<sup>2</sup> 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 <sup>1</sup>	Amount Accepted <sup>2</sup>	Cutoff Price <sup>4</sup> (bps)	Amount Offered <sup>1</sup>	Amount Accepted <sup>2</sup>	Cutoff Margin <sup>3</sup> (bps)	Amount Offered <sup>1</sup>	Amount Accepted <sup>2</sup>	Cutoff Margin <sup>3</sup> (bps)
<b>24-Mar-22</b>										
	02-Year							18,750.00	15,000.00	99.2083
	03- Year				147,250.00	80,540.50	98.0323			
	05- Year	1,250.00	*	-						
	10-Year	6,250.00	*	-						
<b>07-Apr-22</b>										
	02-Year							9,250.00	3,050.00	99.1518
	03- Year				97,150.00	30,723.50	97.5391			
	05- Year	6,250.00	*	-						
	10-Year	1,250.00	*	-						
<b>21-Apr -22</b>										
	02-Year							34,250.00	22,125.00	99.0935
	03- Year				66,450.00	18,491.00	97.3203			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
<b>28-Apr -22</b>										
	02-Year							19,750.00	1,000.00	99.0272
	03- Year				66,450.00	18,491.00	97.3203			
	05- Year	2,250.00	*	-						
	10-Year	1,250.00	*	-						
<b>19-May -22</b>										
	02-Year							66,750.00	12,500.00	99.0660
	03- Year				33,750.00	2,013.00	97.2546			
	05- Year	13,250.00	*	-						
	10-Year	1,250.00	*	-						
<b>2-Jun -22</b>										
	02-Year							99,600.00	75,350.00	99.0889
	03- Year				33,040.00	**	**			
	05- Year	16,250.00	*	-						
	10-Year	1,250.00	*	-						
<b>16-Jun -22</b>										
	02-Year							26,085.00	9,210.00	99.1151
	03- Year				80,750.00	18,250.00	97.3186			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
<b>30-Jun -22</b>										
	02-Year							60,220.00	47,227.70	99.1466
	03- Year				335,250.00	160,000.00	97.4672			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
	10-Year <sup>^</sup>		31,881.80	100.0000						
<b>13-Jul-22</b>										
	02-Year							218,090.00	124,340.00	99.1563
	03- Year				93,750.00	50,250.00	97.8193			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
	10-Year <sup>^</sup>									
<b>27-Jul-22</b>										
	02-Year							148,125.00	52,784.50	99.1718
	03- Year				73,000.00	39,786.70	97.8357			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
	10-Year <sup>^</sup>									

\*= Bid Rejected

\*\*= No Bids Received

Source: Domestic Markets & Monetary Management Department, SBP

1-Amount offered only includes Competitive bids.

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

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

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

<sup>^</sup> Issued by GoP to Independent Power Producers (IPPs) against their receivables from GoP

## 6.7 KIBOR

(Percent per annum)

PERIODS	1 Week		2 Weeks		1Month		3 Months		6 Months		9 Months		12 Months		
	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	
2021 Jun	Month Average	6.88	7.38	6.93	7.43	7.01	7.51	7.22	7.47	7.45	7.70	7.51	8.01	7.57	8.07
	End-Month	6.92	7.42	6.96	7.46	7.02	7.52	7.20	7.45	7.44	7.69	7.52	8.02	7.58	8.08
Jul	Month Average	6.92	7.42	6.96	7.46	7.01	7.51	7.17	7.42	7.38	7.63	7.48	7.98	7.55	8.05
	End-Month	6.91	7.41	6.96	7.46	7.01	7.51	7.13	7.38	7.34	7.59	7.44	7.94	7.53	8.03
Aug	Month Average	6.90	7.40	6.95	7.45	7.00	7.50	7.14	7.39	7.32	7.57	7.43	7.93	7.52	8.02
	End-Month	6.90	7.40	6.95	7.45	7.00	7.50	7.12	7.37	7.29	7.54	7.39	7.89	7.50	8.00
Sep	Month Average	7.02	7.52	7.11	7.57	7.13	7.63	7.30	7.55	7.55	7.80	7.69	8.19	7.83	8.33
	End-Month	7.19	7.69	7.25	7.75	7.31	7.81	7.53	7.78	7.90	8.15	8.21	8.71	8.43	8.93
Oct	Month Average	7.21	7.71	7.25	7.75	7.30	7.80	7.82	8.07	8.22	8.47	8.49	8.99	8.72	9.22
	End-Month	7.22	7.72	7.26	7.76	7.31	7.81	8.10	8.35	8.61	8.86	8.76	9.26	8.93	9.43
Nov	Month Average	7.78	8.28	7.83	8.33	7.93	8.43	8.76	9.01	9.09	9.34	9.40	9.90	9.60	10.10
	End-Month	8.82	9.32	8.88	9.38	9.01	9.51	9.70	9.95	10.04	10.29	10.43	10.93	10.67	11.17
Dec	Month Average	9.42	9.92	9.51	10.01	9.73	10.23	10.35	10.60	11.06	11.31	11.14	11.64	11.25	11.75
	End-Month	9.76	10.26	9.82	10.32	9.89	10.39	10.29	10.54	11.21	11.46	11.25	11.75	11.30	11.80
2022 Jan	Month Average	9.73	10.23	9.78	10.28	9.85	10.35	10.18	10.43	11.06	11.31	11.12	11.62	11.18	11.68
	End-Month	9.76	10.26	9.79	10.29	9.84	10.34	10.11	10.36	10.49	10.74	10.62	11.12	10.73	11.23
Feb	Month Average	9.75	10.25	9.79	10.29	9.86	10.36	10.19	10.44	10.57	10.82	10.65	11.15	10.74	11.24
	End-Month	9.74	10.24	9.79	10.29	9.88	10.38	10.36	10.61	10.78	11.03	10.81	11.31	10.86	11.36
Mar	Month Average	9.82	10.32	9.92	10.42	10.28	10.78	11.09	11.34	11.60	11.85	11.65	12.15	11.70	12.20
	End-Month	9.94	10.44	10.12	10.62	10.91	11.41	11.70	11.95	12.27	12.52	12.30	12.80	12.34	12.84
Apr	Month Average	11.80	12.30	11.89	12.39	12.10	12.60	12.87	13.12	13.27	13.52	13.27	13.77	13.30	13.80
	End-Month	12.33	12.83	12.35	12.85	12.77	13.27	14.40	14.65	14.58	14.83	14.59	15.09	14.63	15.13
May	Month Average	12.75	13.25	12.86	13.36	13.22	13.72	14.48	14.73	14.65	14.73	14.62	15.12	14.45	15.11
	End-Month	13.69	14.19	13.75	14.25	13.81	14.31	14.24	14.49	14.45	14.70	14.50	15.00	14.52	15.02
Jun	Month Average	13.53	14.03	13.64	14.14	13.80	14.30	14.68	14.93	15.16	15.41	15.23	15.73	15.27	15.77
	End-Month	13.30	13.80	13.53	14.03	13.66	14.16	14.91	15.16	15.10	15.35	15.15	15.65	15.23	15.73
Jul	Month Average	14.16	14.66	14.30	14.80	14.50	15.00	15.11	15.36	15.43	15.68	15.49	15.99	15.55	16.05
	End-Month	14.76	15.26	14.80	15.30	14.85	15.35	15.44	15.69	15.58	15.83	15.61	16.11	15.67	16.17

KIBOR :Karachi Interbank Offered Rate

Source: State Bank of Pakistan

Archive Link: [http://www.sbp.org.pk/ecodata/kibor\\_index.asp](http://www.sbp.org.pk/ecodata/kibor_index.asp)

## 6.8 Inter-Bank Weighted Average Call Rates

		( Per Annum)						
PERIODS		Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months	
2021	May	7.35	7.56	7.41	7.70	-	-	
	Jun	7.27	7.44	7.50	8.05	8.46	-	
	Jul	7.48	7.16	7.09	8.00	9.00	-	
	Aug	7.14	7.22	7.30	-	-	-	
	Sep	7.35	7.79	-	9.00	8.75	-	
	Oct	7.58	7.48	8.25	9.00	8.35	-	
	Nov	8.40	8.93	-	10.00	10.12	-	
	Dec	10.10	10.01	10.75	11.60	12.34	-	
	2022	Jan	10.08	10.28	10.50	-	11.75	-
		Feb	10.20	10.37	10.58	10.50	10.90	-
		Mar	10.20	10.20	-	11.50	11.40	-
		Apr	12.00	10.70	12.73	13.50	12.88	-
May		13.20	13.48	-	15.00	15.50	-	
Jun		13.78	13.80	14.43	16.94	17.75	-	
Jul		15.01	14.89	12.90	-	16.5	-	

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
4-Jul-22	204.5624	204.8204	205.5809	213.3177	213.6791	214.8481	1.5119	1.5143	1.5224	247.7865	248.1168	249.1634
5-Jul-22	206.9388	207.2415	208.1066	214.8128	215.2198	216.4833	1.5205	1.5233	1.5320	249.8786	250.2619	251.4303
6-Jul-22	207.9942	208.3794	209.1256	213.3604	213.8468	214.9604	1.5377	1.5411	1.5489	248.9690	249.4496	250.4622
7-Jul-22	207.9093	208.3704	209.0857	212.0675	212.6278	213.7108	1.5266	1.5306	1.5382	248.9714	249.5422	250.5238
13-Jul-22	210.1048	210.5674	211.3375	210.8822	211.4354	212.5741	1.5325	1.5365	1.5446	249.8041	250.3741	251.4252
14-Jul-22	209.8042	210.2123	211.1175	210.6014	211.0998	212.3943	1.5100	1.5134	1.5228	249.0690	249.5731	250.8052
15-Jul-22	210.9546	211.3492	212.1087	211.5769	212.0620	213.2095	1.5188	1.5222	1.5306	249.6437	250.1292	251.1790
18-Jul-22	215.1958	215.3994	216.0061	218.2301	218.5281	219.5756	1.5597	1.5617	1.5691	257.2451	257.5078	258.3971
19-Jul-22	221.9910	222.0064	222.0807	227.2744	227.3830	227.8850	1.6120	1.6126	1.6161	266.6445	266.6838	266.9414
20-Jul-22	224.9151	224.9370	224.9946	230.1219	230.2410	230.7121	1.6279	1.6287	1.6319	269.7632	269.8163	270.0493
21-Jul-22	226.8109	226.8308	226.8870	231.0069	231.1367	231.6117	1.6367	1.6376	1.6409	270.5174	270.5878	270.8112
22-Jul-22	228.3652	228.3724	228.4052	231.9733	232.0873	232.5172	1.6617	1.6626	1.6657	273.2846	273.3462	273.5389
25-Jul-22	229.8753	229.8670	229.8504	234.8406	234.9432	235.3621	1.6861	1.6869	1.6900	276.2871	276.3388	276.4901
26-Jul-22	232.9265	232.9746	232.9698	238.0625	238.2294	238.6488	1.7042	1.7055	1.7086	280.5832	280.7099	280.8721
27-Jul-22	236.0199	236.1423	236.1258	239.3006	239.5421	239.9659	1.7228	1.7246	1.7278	284.1916	284.4048	284.5545
28-Jul-22	239.9427	240.1110	240.2218	244.7896	245.0795	245.6013	1.7699	1.7721	1.7760	292.4062	292.6621	292.9462
29-Jul-22	239.3744	239.5563	239.5344	244.8082	245.1110	245.4954	1.8023	1.8046	1.8076	292.2881	292.5593	292.6856

## 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
4-Jul-22	213.1636	213.5147	214.6635	140.1764	140.3551	140.9101	54.5056	54.5729	54.7792	666.6327	667.4642	669.8661
5-Jul-22	215.2697	215.6667	216.9147	140.9564	141.1656	141.7907	55.1410	55.2202	55.4507	674.0253	675.0261	677.7834
6-Jul-22	214.8256	215.3042	216.4091	141.6024	141.8684	142.4122	55.4060	55.5071	55.7059	676.9779	678.2361	680.6065
7-Jul-22	214.0306	214.5852	215.6648	141.8253	142.1442	142.6731	55.3834	55.5047	55.6953	676.1952	677.6854	679.9139
13-Jul-22	214.6117	215.1637	216.3158	142.5351	142.8555	143.4286	55.9787	56.1004	56.3075	682.1811	683.6711	686.0827
14-Jul-22	213.2807	213.7746	215.0920	142.1109	142.3927	143.0614	55.8882	55.9954	56.2403	680.7630	682.0881	684.9895
15-Jul-22	215.1281	215.6105	216.7811	141.9197	142.1915	142.7573	56.1946	56.2982	56.5163	684.7180	685.9997	688.4285
18-Jul-22	220.8156	221.1057	222.1657	147.0864	147.2341	147.7095	57.3015	57.3557	57.5418	699.2106	699.8736	701.8313
19-Jul-22	228.8803	228.9791	229.4858	152.9962	153.0142	153.1264	59.1188	59.1229	59.1529	721.9930	722.0452	722.2916
20-Jul-22	232.0746	232.1857	232.6670	155.3264	155.3521	155.4506	59.8895	59.8953	59.9219	730.7427	730.8932	731.4581
21-Jul-22	232.9372	233.0799	233.5445	155.7510	155.7901	155.8734	60.3542	60.3594	60.4025	737.1895	737.3351	737.7075
22-Jul-22	236.2073	236.3278	236.7855	158.0744	158.1031	158.1752	60.7758	60.7777	60.8124	742.4825	742.5707	742.8416
25-Jul-22	238.5961	238.7072	239.1610	159.4875	159.5094	159.5486	61.1745	61.1723	61.1923	748.4390	748.4574	748.3693
26-Jul-22	241.3871	241.5653	242.0230	162.2216	162.2843	162.3296	61.9897	62.0026	62.0244	758.2740	758.4653	758.4659
27-Jul-22	245.0882	245.3461	245.8146	163.5500	163.6638	163.7157	62.8381	62.8707	62.8897	767.8197	768.2414	768.1414
28-Jul-22	250.0185	250.3246	250.8924	167.9239	168.0636	168.2046	63.8825	63.9273	63.9773	781.2929	781.8974	782.3476
29-Jul-22	251.3381	251.6592	252.1380	168.0648	168.2113	168.2688	63.7312	63.7796	63.7942	780.7899	781.4246	781.4709

## 6.10 Secondary Market Transactions in Government Securities

(Billion Rupees)

SECURITIES/TRANSACTIONS	2021						2022							
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	
<b>PIBs</b>														
<b>Purchases</b>	<b>1,355.9</b>	<b>1,193.9</b>	<b>1,757.3</b>	<b>1,164.3</b>	<b>1,828.8</b>	<b>1,937.8</b>	<b>1,544.3</b>	<b>2,521.4</b>	<b>3,726.7</b>	<b>3,062.5</b>	<b>2,736.9</b>	<b>2,252.2</b>	<b>2,377.3</b>	
Non-Banks	Repo	28.1	13.8	18.7	4.9	5.6	11.7	7.1	11.7	0.7	-	7.8	13.3	26.7
	outright	281.0	331.0	361.5	241.6	372.2	259.9	315.3	842.6	868.9	694.1	394.6	359.4	424.3
Banks/PDs	Repo	560.0	366.6	680.1	592.1	776.4	1,141.2	751.4	644.3	1,378.8	1,498.2	1,488.9	953.9	1,241.1
	outright	486.8	482.5	697.0	325.6	674.6	525.0	470.5	1,022.8	1,478.3	870.2	845.6	925.7	685.2
SBP	Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sales</b>	<b>1,355.9</b>	<b>1,193.9</b>	<b>1,757.3</b>	<b>1,164.3</b>	<b>1,828.8</b>	<b>1,937.8</b>	<b>1,544.3</b>	<b>2,521.4</b>	<b>3,726.7</b>	<b>3,062.5</b>	<b>2,736.9</b>	<b>2,252.2</b>	<b>2,377.3</b>	
Non-Banks	Repo	282.6	180.0	349.7	223.7	251.1	562.1	340.5	280.3	750.9	763.4	870.6	339.0	78.6
	outright	223.4	251.5	303.1	212.8	366.4	309.7	285.9	748.0	1,006.7	409.3	342.3	349.1	374.8
Banks/PDs	Repo	305.4	200.4	349.1	373.3	530.9	590.7	418.0	375.7	628.6	734.8	626.1	628.2	1,189.1
	outright	544.5	562.0	755.4	354.4	680.4	475.2	499.9	1,117.4	1,340.6	1,155.0	897.9	936.0	734.7
SBP	Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Position</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Treasury Bills</b>														
<b>Purchases</b>	<b>4,627.7</b>	<b>5,613.0</b>	<b>5,847.3</b>	<b>5,199.2</b>	<b>4,522.2</b>	<b>7,381.3</b>	<b>6,042.6</b>	<b>5,244.8</b>	<b>5,864.6</b>	<b>5,739.6</b>	<b>3,748.9</b>	<b>6,101.1</b>	<b>4,988.5</b>	
Non-Banks	Repo	39.4	128.7	23.5	42.2	93.1	95.5	59.6	103.3	56.1	85.3	55.0	40.2	92.9
	outright	1,121.6	956.5	944.9	1,191.3	570.6	1,175.5	1,329.5	1,048.2	1,146.6	1,597.9	542.9	1,014.1	1,290.4
Banks/PDs	Repo	2,193.8	2,996.0	3,128.9	2,494.3	3,093.1	3,836.1	2,884.8	2,363.3	2,202.3	2,296.3	2,163.8	3,067.2	2,267.7
	outright	1,272.8	1,531.8	1,750.1	1,471.4	765.4	2,274.2	1,768.8	1,729.9	2,459.7	1,760.1	987.1	1,979.7	1,337.6
SBP	Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sales</b>	<b>4,627.7</b>	<b>5,613.0</b>	<b>5,847.3</b>	<b>5,199.2</b>	<b>4,522.2</b>	<b>7,381.3</b>	<b>6,042.6</b>	<b>5,244.8</b>	<b>5,864.6</b>	<b>5,739.6</b>	<b>3,748.9</b>	<b>6,101.1</b>	<b>4,988.5</b>	
Non-Banks	Repo	314.9	148.8	339.0	154.3	260.5	354.1	189.5	106.8	343.3	334.6	252.0	385.6	123.6
	outright	622.4	877.0	1,003.9	843.5	440.8	1,166.3	854.4	890.8	1,106.8	1,068.9	617.1	809.5	590.9
Banks/PDs	Repo	1,918.3	2,975.9	2,813.4	2,382.3	2,925.7	3,577.5	2,754.8	2,359.9	1,915.1	2,047.0	1,966.8	2,721.7	2,237.0
	outright	1,772.0	1,611.3	1,691.1	1,819.2	895.2	2,283.3	2,243.9	1,887.4	2,499.5	2,289.2	912.9	2,184.2	2,037.1
SBP	Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Position</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	

PDs: Primary Dealers

Source: Domestic Markets & Monetary Management Department, SBP

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

## 7.1 KSE 100 & All Shares Index

Sector Name	End Period		2021		2022				
	FY21	FY22	Jun	July	Mar	Apr	May	Jun	Jul
<b>KSE 100 Index (1991 = 1,000)</b>	<b>47,356.02</b>	<b>41,540.83</b>	<b>47,356.02</b>	<b>47,055.29</b>	<b>44,928.83</b>	<b>45,249.41</b>	<b>43,078.14</b>	<b>41,540.83</b>	<b>40,150.36</b>
<b>KSE All Shares Index (1995 = 1,000)</b>	<b>32,479.82</b>	<b>28,582.29</b>	<b>32,479.82</b>	<b>32,163.11</b>	<b>30,788.28</b>	<b>30,774.66</b>	<b>29,310.51</b>	<b>28,582.29</b>	<b>27,796.13</b>
1. Automobile Assembler	60,691.47	46,569.78	60,691.47	60,668.49	49,090.13	50,410.82	47,719.03	46,569.78	41,462.32
2. Automobile Parts & Accessories	50,841.13	28,050.72	50,841.13	51,179.19	34,667.87	33,515.72	31,254.67	28,050.72	25,258.81
3. Cable & Electrical Goods	23,485.45	14,627.64	23,485.45	22,053.95	15,647.91	15,789.11	15,451.40	14,627.64	14,391.67
4. Cement	65,942.68	38,106.34	65,942.68	64,617.12	49,852.64	46,023.59	39,889.38	38,106.34	34,977.15
5. Chemical	32,939.82	32,014.51	32,939.82	34,908.16	31,563.02	32,542.31	32,484.10	32,014.51	30,544.76
6. Close -End Mutual Funds	2,235.09	1,413.41	2,235.09	2,228.16	1,741.17	1,476.86	1,533.14	1,413.41	1,553.10
7. Commercial Banks	11,749.01	9,833.57	11,749.01	11,910.67	11,945.54	11,835.28	11,115.15	9,833.57	9,811.17
8. Engineering	57,855.82	31,861.80	57,855.82	56,455.90	39,870.04	35,897.64	33,190.91	31,861.80	30,006.66
9. Fertilizer	16,420.09	16,998.93	16,420.09	16,642.04	17,817.82	18,308.97	17,309.84	16,998.93	15,713.93
10. Food & Personal Care Products	54,400.84	50,369.34	54,400.84	54,023.46	53,371.48	52,760.04	50,287.10	50,369.34	50,623.17
11. Glass & Ceramics	264,690.52	2,560,411.29	264,690.52	301,879.70	1,456,238.24	1,850,331.88	2,071,733.20	2,560,411.29	3,075,085.61
12. Insurance	24,745.61	18,624.83	24,745.61	23,978.50	20,945.44	19,690.96	18,594.53	18,624.83	17,649.10
13. Inv.Banks /INV.COS./Securities COS.	19,331.52	14,703.42	19,331.52	19,101.17	15,877.15	16,326.15	15,054.05	14,703.42	14,605.12
14. Jute	12,824.47	21,152.55	12,824.47	12,824.47	21,152.55	21,152.55	21,152.55	21,152.55	21,109.79
15. Leasing Companies	839.75	69.24	839.75	779.76	74.45	75.09	77.90	69.24	72.09
16. Leather & Tanneries	18,292.99	14,957.14	18,292.99	17,433.37	17,963.81	15,780.94	13,730.37	14,957.14	13,497.82
17. Miscellaneous	20,573.72	24,520.88	20,573.72	25,837.49	25,880.89	24,711.48	24,464.15	24,520.88	23,886.25
18. Modarabas	6,223.19	5,520.07	6,223.19	6,574.97	5,729.97	5,454.62	5,179.31	5,520.07	5,293.68
19. Oil & Gas Exploration Companies	9,992.53	9,047.30	9,992.53	9,725.17	9,340.24	9,376.66	9,000.37	9,047.30	9,046.10
20. Oil & Gas Marketing Companies	11,049.02	8,316.50	11,049.02	10,768.37	8,076.91	8,151.78	7,909.27	8,316.50	8,386.80
21. Paper & Board	23,915.91	15,621.49	23,915.91	23,066.51	17,457.94	16,409.72	15,654.31	15,621.49	15,257.77
22. Pharmaceuticals	43,473.69	32,880.63	43,473.69	44,283.23	35,737.09	33,992.17	31,411.07	32,880.63	31,213.11
23. Power Generation & Distribution	26,290.05	20,697.49	26,290.05	24,754.01	21,850.25	20,402.68	19,521.85	20,697.49	19,829.11
24. Refinery	17,738.03	9,521.21	17,738.03	14,797.63	7,993.64	9,927.24	9,495.64	9,521.21	8,149.97
25. Sugar & Allied Industries	113,047.42	100,232.55	113,047.42	110,174.19	100,404.59	98,281.86	101,160.69	100,232.55	95,311.90
26. Synthetic & Rayon	51,422.13	52,892.23	51,422.13	52,794.35	55,389.57	53,429.03	52,298.83	52,892.23	52,188.36
27. Technology & Communication	68,298.51	45,439.79	68,298.51	69,807.73	50,371.79	49,863.78	47,108.49	45,439.79	47,176.51
28. Textile Composite	48,146.04	40,981.59	48,146.04	49,665.51	44,498.11	45,497.90	42,728.83	40,981.59	40,269.61
29. Textile Spinning	19,926.24	18,122.54	19,926.24	20,297.06	18,077.87	18,469.89	17,729.65	18,122.54	17,965.11
30. Textile Weaving	4,854.91	2,405.05	4,854.91	5,334.12	2,595.80	2,395.58	2,294.13	2,405.05	2,334.53
31. Tobacco	102,562.36	68,213.71	102,562.36	92,288.39	73,868.52	69,514.51	67,931.10	68,213.71	66,316.31
32. Transport	48,816.89	34,238.64	48,816.89	46,972.37	36,940.45	36,183.44	35,634.75	34,238.64	33,421.83
33. Vanaspati & Allied Industries	57,478.80	37,537.91	57,478.80	60,858.28	38,820.41	38,280.02	35,442.36	37,537.91	40,907.40
34. Woolen	7,321.39	4,385.83	7,321.39	7,371.11	4,970.60	5,349.25	4,970.61	4,385.83	4,385.82
35. Real Estate Investment Trust	17,097.11	20,975.72	17,097.11	18,322.77	23,178.78	22,759.88	22,449.59	20,975.72	21,642.85
36. Exchange Traded Funds	5,739.64	4,072.27	5,739.64	5,057.71	4,381.22	4,378.68	4,165.39	4,072.27	3,878.97
37. Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
38. Future Contracts	-	-	-	-	-	-	-	-	-
39. Bonds	-	-	-	-	-	-	-	-	-

As per last working day

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

Source: Pakistan Stock Exchange

## 7.2 Pakistan Stock Exchange Indicators

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

  

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

  

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

As per last working day.

Source: Pakistan Stock Exchange



## 7.3 Market Capitalization of PSX all Shares

(Million Rs.)

Sector Name	End Period		2021		2022				
	FY21	FY22	Jun	July	Mar	Apr	May	Jun	Jul
1 Automobile Assembler	361,448	311,234	361,448	361,312	314,465	322,925	318,914	311,234	277,100
2 Automobile parts & Accessories	80,036	45,806	80,036	80,568	56,611	54,730	51,038	45,806	41,247
3 Cable & Electrical Goods	38,221	29,149	38,221	35,891	25,466	31,464	30,791	29,149	28,679
4 Cement	702,506	411,883	702,506	688,318	535,883	497,459	431,156	411,883	388,585
5 Chemical	404,117	413,891	404,117	428,266	406,478	420,715	419,962	413,891	394,890
6 Close -End Mutual Funds	3,281	2,075	3,281	3,271	2,556	2,168	2,251	2,075	2,280
7 Commercial Banks	1,308,754	1,121,932	1,308,754	1,326,762	1,362,897	1,350,318	1,268,153	1,121,932	1,119,375
8 Engineering	171,410	100,473	171,410	167,262	124,044	113,316	104,665	100,473	94,623
9 Fertilizer	509,384	527,338	509,384	516,269	552,742	567,979	536,983	527,338	487,475
10 Food & Personal Care Products	744,128	710,932	744,128	738,966	753,305	744,675	709,771	710,932	714,514
11 Glass & Ceramics	80,096	63,728	80,096	77,274	68,244	70,846	65,706	63,728	62,618
12 Insurance	170,003	135,286	170,003	164,733	145,319	143,194	136,007	135,286	129,979
13 Inv. Banks /INV.COS./Securities COS.	143,915	110,529	143,915	141,445	119,352	122,727	113,165	110,529	109,790
14 Jute	130	214	130	130	214	214	214	214	214
15 Leasing Companies	5,403	445	5,403	5,017	479	483	501	445	464
16 Leather & Tanneries	52,866	43,226	52,866	50,382	51,915	45,606	39,680	43,226	39,008
17 Miscellaneous	82,229	104,890	82,229	103,267	110,707	105,705	104,647	104,890	102,175
18 Modarabas	14,490	23,037	14,490	24,046	23,912	22,763	21,615	23,037	22,092
19 Oil & Gas Exploration Companies	960,135	869,323	960,135	934,449	897,468	900,968	864,813	869,323	869,208
20 Oil & Gas Marketing Companies	234,968	177,893	234,968	228,999	172,768	174,370	169,182	177,893	179,530
21 Paper & Board	94,243	64,515	94,243	90,895	72,100	67,771	64,651	64,515	63,013
22 Pharmaceuticals	314,190	252,065	314,190	320,040	271,728	260,586	240,799	252,065	239,282
23 Power Generation & Distribution	316,236	248,964	316,236	297,759	262,831	245,418	234,823	248,964	238,519
24 Refinery	146,564	78,670	146,564	122,268	66,049	82,025	78,459	78,670	67,340
25 Sugar & Allied Industries	76,432	68,428	76,432	74,489	68,293	66,849	68,807	68,428	65,069
26 Synthetic & Rayon	76,659	79,766	76,659	78,705	83,532	80,575	78,871	79,766	78,704
27 Technology & Communication	280,201	241,831	280,201	286,393	259,809	262,273	248,542	241,831	251,074
28 Textile Composite	310,874	273,075	310,874	320,685	296,507	303,169	284,717	273,075	268,330
29 Textile Spinning	71,965	68,313	71,965	76,309	68,026	69,622	66,831	68,313	67,719
30 Textile Weaving	4,935	3,574	4,935	5,422	3,857	3,560	3,409	3,574	3,246
31 Tobacco	432,246	287,485	432,246	388,947	311,317	292,967	286,294	287,485	279,488
32 Transport	78,127	54,796	78,127	75,175	59,120	57,909	57,031	54,796	53,489
33 Vanaspati & Allied Industries	2,122	1,386	2,122	2,247	1,433	1,413	1,309	1,386	1,510
34 Woolen	476	285	476	479	323	348	323	285	285
35 Real Estate Investment Trust	24,505	30,064	24,505	26,262	33,222	32,622	32,177	30,064	31,021
36 Exchange Traded Funds	9	7	9	8	7	7	7	7	6
37 Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
38 Future Contracts	-	-	-	-	-	-	-	-	-
39 Bonds	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>8,297,305</b>	<b>6,956,508</b>	<b>8,297,305</b>	<b>8,242,711</b>	<b>7,582,980</b>	<b>7,519,740</b>	<b>7,136,265</b>	<b>6,956,508</b>	<b>6,771,943</b>

As per last working day

Source: Pakistan Stock Exchange

## 7.4 Turnover of Shares at Pakistan Stock Exchange

(Million No. of Shares)

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

\*Revised-Turnover includes off-market transactions.

Source: Pakistan Stock Exchange

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

(Million Rupees)

Items	2016	2017	2018	2019	2020
<b>A. Non-Current Assets (A1+A3+A4+A5+A6)</b>	<b>3,828,212</b>	<b>3,993,057</b>	<b>4,323,938</b>	<b>4,850,643</b>	<b>5,225,404</b>
1.Capital work in progress	338,894	382,167	382,449	496,773	551,987
2.Operating fixed assets at cost	4,297,686	4,854,005	5,705,307	6,270,265	6,677,506
3.Operating fixed assets after deducting accumulated depreciation	2,581,469	2,807,722	3,270,074	3,585,322	3,743,415
4.Intangible assets	182,265	196,890	98,722	91,664	87,791
5.Long term investments	612,106	496,723	474,756	532,180	606,190
6.Other non-current assets	113,477	109,555	97,937	144,703	236,021
<b>B. Current Assets (B1+B2+B3+B4+B5+B6)</b>	<b>2,952,743</b>	<b>3,678,453</b>	<b>4,519,886</b>	<b>5,303,155</b>	<b>5,704,713</b>
1.Cash & bank balance	281,531	294,028	281,684	290,199	337,620
2.Inventories	537,724	682,292	899,032	985,548	908,431
i)Raw material	234,127	301,874	400,893	462,949	469,189
ii)Work in progress	41,208	50,462	57,161	78,500	81,595
iii)Finished goods	205,494	248,152	311,661	329,779	289,042
3.Trade Debt / accounts receivables	1,095,745	1,246,175	1,629,241	1,980,969	2,120,966
4.Short term loans and advances	76,489	113,394	148,235	156,027	150,600
5.Short term investments	201,614	317,670	300,217	222,491	379,328
6.Other current assets	759,640	1,024,894	1,261,478	1,667,921	1,807,769
<b>Total Assets (A+B) / Equity &amp; Liabilities (C+D+E)</b>	<b>6,780,955</b>	<b>7,671,510</b>	<b>8,843,824</b>	<b>10,153,797</b>	<b>10,930,117</b>
<b>C. Shareholders' Equity (C1+C2+C3)</b>	<b>2,756,797</b>	<b>3,025,273</b>	<b>3,252,413</b>	<b>3,522,107</b>	<b>3,803,537</b>
1.Issued, Subscribed & Paid up capital	728,637	777,280	807,909	832,669	849,617
i)Ordinary shares	706,397	757,431	788,625	816,658	830,757
ii)Preference shares	22,240	19,849	19,284	16,012	18,860
2.Reserves	1,650,749	1,846,375	1,984,498	2,157,441	2,409,265
i)Capital Reserve	282,921	379,183	352,965	379,610	398,540
ii)Revenue Reserve	1,367,828	1,467,192	1,631,533	1,777,831	2,010,725
of which: un-appropriated profit(loss) / retained earnings	794,603	878,322	1,019,489	1,145,595	1,354,539
3.Surplus on revaluation of fixed assets	377,411	401,617	460,005	531,997	544,655
<b>D. Non-Current Liabilities (D1+D2+D3+D4+D5)</b>	<b>1,312,276</b>	<b>1,446,809</b>	<b>1,552,619</b>	<b>1,756,403</b>	<b>2,095,634</b>
1.Long term borrowings	649,591	749,018	837,242	976,195	1,221,127
2.Subordinated loans / Sponsor's loans	9,143	10,714	11,169	14,653	14,177
3.Debentures/TFCs (bonds payable)	45,449	29,320	14,392	12,333	9,059
4.Employees benefit obligations	123,152	137,379	144,192	153,413	161,302
5.Other non-current liabilities	484,940	520,377	545,623	599,810	689,969
<b>E. Current Liabilities (E1+E2+E3+E4)</b>	<b>2,711,882</b>	<b>3,199,428</b>	<b>4,038,793</b>	<b>4,875,287</b>	<b>5,030,947</b>
1.Trade credit & other accounts payables	1,579,461	1,857,362	2,395,906	2,831,322	3,042,045
of which: i) Trade credits	767,468	924,031	1,283,933	1,618,792	1,676,942
2.Short term borrowings	667,628	793,854	996,322	1,319,195	1,202,311
3.Current portion of non-current liabilities	232,469	268,408	327,369	363,559	321,968
4.Other current liabilities	232,323	279,804	319,196	361,211	464,623
<b>F. Operations:</b>					
1.Sales	5,504,360	6,404,849	7,702,378	8,864,445	8,229,145
i)Local sales (Net)	5,037,209	5,926,667	7,128,903	8,207,121	7,539,521
ii)Export sales (Net)	467,151	478,182	573,475	657,325	689,624
2.Cost of sales	4,613,597	5,376,455	6,536,596	7,567,515	7,044,399
Of which: Cost of material	2,272,669	2,216,990	2,789,663	3,298,232	2,900,137
<b>3.Gross profit / (loss) (F1-F2)</b>	<b>890,763</b>	<b>1,028,395</b>	<b>1,165,782</b>	<b>1,296,931</b>	<b>1,184,746</b>
4.General, administrative and other expenses	465,717	501,632	565,804	624,539	608,243
i)Selling & distribution expenses	184,833	200,158	218,631	231,703	232,936
ii)Administrative and other expenses	280,884	301,474	347,173	392,836	375,308
5.Other income / (loss)	198,317	205,229	176,187	230,530	236,487
<b>6.EBIT (F3-F4+F5)</b>	<b>623,364</b>	<b>731,991</b>	<b>776,165</b>	<b>902,922</b>	<b>812,990</b>
7.Financial expenses	125,592	125,537	163,634	280,259	338,463
of which: (i) Interest expenses	102,867	107,350	136,451	243,957	325,116
<b>8.Profit / (loss) before taxation (F6-F7)</b>	<b>497,772</b>	<b>606,454</b>	<b>612,532</b>	<b>622,663</b>	<b>474,527</b>
9.Tax expenses	137,194	171,845	181,849	200,635	162,550
<b>10.Profit / (loss) after tax (F8-F9)</b>	<b>360,577</b>	<b>434,609</b>	<b>430,682</b>	<b>422,028</b>	<b>311,977</b>
11.Cash dividends	230,795	275,857	255,644	234,513	179,704
12.Bonus shares / stock dividends	2,380	2,738	9,734	9,039	3,702
<b>G. Statement of Cash Flows</b>					
1.Net cash flows from operating activities	568,158	478,697	437,804	383,662	783,980
2.Net cash flows from investing activities	(371,807)	(386,434)	(419,508)	(550,396)	(525,041)
3.Net cash flows from financing activities	(151,257)	(53,641)	(101,569)	(77,140)	(33,677)
<b>H. Miscellaneous</b>					
1.Total capital employed (C+D)	4,069,073	4,472,082	4,805,031	5,278,510	5,899,171
2.Retention in business (F10-F11-F12)	127,402	156,014	165,304	178,476	128,571
3.Depreciation for the year	204,307	229,586	264,665	284,779	298,610
4.Salaries, wages and employee benefits	428,702	479,947	479,252	533,973	564,428
<b>I. Key Performance Indicators</b>					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	6.55	6.79	5.59	4.76	3.79
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.84	0.89	0.93	0.93	0.78
P3. Return on Assets (F10 as a % of Avg {Current year(A+B),previous year (A+B)})	5.50	6.01	5.22	4.44	2.96
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B)} to Avg. Current	2.50	2.50	2.63	2.80	2.88
P5. Return on equity (F10 as % of Avg {Current year(C),previous year (C)})	13.77	15.03	13.72	12.46	8.52
V3. Basic earnings per share (V1)* (F10 to C1)	3.91	4.49	4.47	4.27	3.19

Note. Financial Statements based on Calendar year

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

(Million Rupees)

Items	2016	2017	2018	2019	2020
<b>A. Non-Current Assets (A1+A3+A4+A5+A6)</b>	<b>2,783,993</b>	<b>3,013,164</b>	<b>3,275,768</b>	<b>3,728,113</b>	<b>4,005,642</b>
1.Capital work in progress	201,498	286,587	292,973	389,637	447,930
2.Operating fixed assets at cost	3,477,364	3,772,676	4,204,630	4,647,581	4,968,155
3.Operating fixed assets after deducting accumulated depreciation	2,027,448	2,150,026	2,425,578	2,693,651	2,834,609
4.Intangible assets	90,218	97,181	93,299	85,470	81,766
5.Long term investments	394,604	417,699	400,497	447,561	486,225
6.Other non-current assets	70,225	61,672	63,422	111,794	155,111
<b>B. Current Assets (B1+B2+B3+B4+B5+B6)</b>	<b>1,991,731</b>	<b>2,399,991</b>	<b>2,969,807</b>	<b>3,256,359</b>	<b>3,478,676</b>
1.Cash & bank balance	251,051	262,197	248,040	235,207	288,407
2.Inventories	483,940	602,840	783,446	883,450	840,846
i)Raw material	233,368	300,876	399,905	452,757	461,161
ii)Work in progress	40,902	50,079	56,909	78,290	81,327
iii)Finished goods	203,919	247,143	310,682	328,195	287,440
3.Trade Debt / accounts receivables	592,366	708,513	914,858	1,026,815	1,012,814
4.Short term loans and advances	57,764	88,204	121,300	138,338	129,060
5.Short term investments	176,524	230,416	279,508	203,043	348,937
6.Other current assets	430,088	507,821	622,655	769,506	858,612
<b>Total Assets (A+B) / Equity &amp; Liabilities (C+D+E)</b>	<b>4,775,724</b>	<b>5,413,156</b>	<b>6,245,575</b>	<b>6,984,472</b>	<b>7,484,318</b>
<b>C. Shareholders' Equity (C1+C2+C3)</b>	<b>2,119,491</b>	<b>2,347,728</b>	<b>2,551,902</b>	<b>2,742,159</b>	<b>2,913,062</b>
1.Issued, Subscribed & Paid up capital	593,539	642,182	672,268	693,418	705,049
i)Ordinary shares	571,299	622,333	652,984	677,407	686,189
ii)Preference shares	22,240	19,849	19,284	16,012	18,860
2.Reserves	1,224,210	1,401,563	1,536,899	1,646,326	1,792,936
i)Capital Reserve	267,696	360,804	328,671	351,649	367,803
ii)Revenue Reserve	956,514	1,040,758	1,208,227	1,294,677	1,425,133
of which: un-appropriated profit(loss) / retained earnings	505,730	580,415	734,684	799,068	909,571
3.Surplus on revaluation of fixed assets	301,742	303,983	342,735	402,415	415,077
<b>D. Non-Current Liabilities (D1+D2+D3+D4+D5)</b>	<b>849,834</b>	<b>911,851</b>	<b>947,308</b>	<b>1,070,169</b>	<b>1,366,512</b>
1.Long term borrowings	486,586	543,208	575,018	665,231	882,110
2.Subordinated loans / Sponsor's loans	9,143	10,714	11,169	14,653	14,177
3.Debentures/TFCs (bonds payable)	20,160	12,248	12,338	12,333	9,059
4.Employees benefit obligations	51,742	53,938	62,599	67,210	69,598
5.Other non-current liabilities	282,204	291,743	286,184	310,742	391,568
<b>E. Current Liabilities (E1+E2+E3+E4)</b>	<b>1,806,399</b>	<b>2,153,576</b>	<b>2,746,365</b>	<b>3,172,144</b>	<b>3,204,744</b>
1.Trade credit & other accounts payables	943,967	1,150,293	1,433,039	1,547,089	1,642,744
of which: i) Trade credits	412,896	512,137	656,864	722,504	720,436
2.Short term borrowings	522,106	624,804	857,948	1,141,634	1,064,172
3.Current portion of non-current liabilities	176,622	183,287	231,256	259,275	214,023
4.Other current liabilities	163,704	195,192	224,123	224,147	283,806
<b>F. Operations:</b>					
1.Sales	4,072,420	4,612,366	5,497,483	6,021,578	5,489,119
i)Local sales (Net)	3,605,269	4,134,184	4,924,525	5,366,229	4,801,264
ii)Export sales (Net)	467,151	478,182	572,958	655,349	687,856
2.Cost of sales	3,311,612	3,791,758	4,573,313	5,082,511	4,632,700
Of which: Cost of material	1,892,011	2,213,226	2,785,249	3,292,348	2,893,171
<b>3.Gross profit / (loss) (F1-F2)</b>	<b>760,808</b>	<b>820,608</b>	<b>924,170</b>	<b>939,068</b>	<b>856,420</b>
4.General, administrative and other expenses	365,268	400,518	458,391	478,221	470,651
i)Selling & distribution expenses	162,619	178,539	196,052	207,002	205,870
ii)Administrative and other expenses	202,649	221,979	262,339	271,219	264,781
5.Other income / (loss)	122,301	144,709	122,531	145,061	167,870
<b>6.EBIT (F3-F4+F5)</b>	<b>517,841</b>	<b>564,799</b>	<b>588,311</b>	<b>605,907</b>	<b>553,639</b>
7.Financial expenses	94,857	94,450	119,076	199,442	227,592
of which: (i) Interest expenses	80,173	82,378	96,215	167,994	220,030
<b>8.Profit / (loss) before taxation (F6-F7)</b>	<b>422,983</b>	<b>470,349</b>	<b>469,234</b>	<b>406,465</b>	<b>326,047</b>
9.Tax expenses	102,684	116,177	110,429	110,879	93,298
<b>10.Profit / (loss) after tax (F8-F9)</b>	<b>320,299</b>	<b>354,172</b>	<b>358,805</b>	<b>295,586</b>	<b>232,749</b>
11.Cash dividends	192,910	224,687	191,672	175,708	144,542
12.Bonus shares / stock dividends	2,380	2,195	6,125	3,722	3,692
<b>G. Statement of Cash Flows</b>					
1.Net cash flows from operating activities	433,141	413,398	324,232	244,458	628,528
2.Net cash flows from investing activities	(238,013)	(291,210)	(395,672)	(423,867)	(411,649)
3.Net cash flows from financing activities	(152,035)	(96,911)	(65,786)	(41,259)	23,705
<b>H. Miscellaneous</b>					
1.Total capital employed (C+D)	2,969,325	3,259,579	3,499,210	3,812,328	4,279,574
2.Retention in business (F10-F11-F12)	125,008	127,290	161,008	116,156	84,515
3.Depreciation for the year	161,397	174,329	204,096	214,976	226,231
4.Salaries, wages and employee benefits	333,950	370,855	361,771	410,692	436,369
<b>I. Key Performance Indicators</b>					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	7.87	7.68	6.53	4.91	4.24
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.88	0.91	0.94	0.91	0.76
P3. Return on Assets ( F10 as a % of Avg {Current year(A+B),previous year (A+B)})	6.93	6.95	6.16	4.47	3.22
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B)})	2.31	2.28	2.38	2.50	2.56
P5. Return on equity (F10 as % of Avg {Current year(C),previous year (C)})	16.02	15.86	14.65	11.17	8.23
V3. Basic earnings per share (V1)* ( F10 to C1)	4.07	4.25	4.33	3.48	2.70

Note. Financial Statements based on Calendar year

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

(Million Rupees)

Items	2016	2017	2018	2019	2020
<b>A. Non-Current Assets (A1+A3+A4+A5+A6)</b>	<b>1,044,219</b>	<b>979,893</b>	<b>1,048,170</b>	<b>1,122,530</b>	<b>1,219,762</b>
1.Capital work in progress	137,396	95,580	89,475	107,136	104,057
2.Operating fixed assets at cost	820,323	1,081,330	1,500,677	1,622,684	1,709,351
3.Operating fixed assets after deducting accumulated depreciation	554,022	657,696	844,497	891,672	908,806
4.Intangible assets	92,048	99,709	5,423	6,195	6,025
5.Long term investments	217,502	79,025	74,260	84,619	119,965
6.Other non-current assets	43,252	47,883	34,515	32,909	80,910
<b>B. Current Assets (B1+B2+B3+B4+B5+B6)</b>	<b>961,011</b>	<b>1,278,462</b>	<b>1,550,079</b>	<b>2,046,796</b>	<b>2,226,037</b>
1.Cash & bank balance	30,480	31,831	33,643	54,992	49,212
2.Inventories	53,784	79,451	115,585	102,098	67,585
i)Raw material	759	997	988	10,192	8,028
ii)Work in progress	306	383	252	210	268
iii)Finished goods	1,576	1,009	978	1,584	1,602
3.Trade Debt / accounts receivables	503,380	537,662	714,384	954,155	1,108,152
4.Short term loans and advances	18,725	25,190	26,935	17,688	21,540
5.Short term investments	25,089	87,255	20,709	19,448	30,391
6.Other current assets	329,552	517,073	638,823	898,415	949,157
<b>Total Assets (A+B) / Equity &amp; Liabilities (C+D+E)</b>	<b>2,005,230</b>	<b>2,258,354</b>	<b>2,598,249</b>	<b>3,169,326</b>	<b>3,445,799</b>
<b>C. Shareholders' Equity (C1+C2+C3)</b>	<b>637,306</b>	<b>677,545</b>	<b>700,511</b>	<b>779,948</b>	<b>890,475</b>
1.Issued, Subscribed & Paid up capital	135,098	135,098	135,641	139,251	144,568
i)Ordinary shares	135,098	135,098	135,641	139,251	144,568
ii)Preference shares	-	-	-	-	-
2.Reserves	426,539	444,812	447,600	511,115	616,329
i)Capital Reserve	15,225	18,379	24,294	27,961	30,737
ii)Revenue Reserve	411,314	426,433	423,306	483,154	585,592
of which: un-appropriated profit(loss) / retained earnings	288,872	297,907	284,804	346,527	444,968
3.Surplus on revaluation of fixed assets	75,669	97,634	117,270	129,582	129,578
<b>D. Non-Current Liabilities (D1+D2+D3+D4+D5)</b>	<b>462,442</b>	<b>534,958</b>	<b>605,311</b>	<b>686,235</b>	<b>729,122</b>
1.Long term borrowings	163,006	205,810	262,225	310,964	339,017
2.Subordinated loans / Sponsor's loans	-	-	-	-	-
3.Debentures/TFCs (bonds payable)	25,290	17,072	2,054	-	-
4.Employees benefit obligations	71,410	83,442	81,593	86,203	91,704
5.Other non-current liabilities	202,736	228,634	259,439	289,067	298,401
<b>E. Current Liabilities (E1+E2+E3+E4)</b>	<b>905,483</b>	<b>1,045,852</b>	<b>1,292,427</b>	<b>1,703,143</b>	<b>1,826,202</b>
1.Trade credit & other accounts payables	635,494	707,069	962,868	1,284,233	1,399,301
of which: i) Trade credits	354,572	411,895	627,068	896,288	956,506
2.Short term borrowings	145,522	169,050	138,374	177,562	138,139
3.Current portion of non-current liabilities	55,846	85,121	96,113	104,284	107,945
4.Other current liabilities	68,619	84,613	95,072	137,065	180,817
<b>F. Operations:</b>					
1.Sales	1,431,940	1,792,483	2,204,895	2,842,867	2,740,026
i)Local sales (Net)	1,431,940	1,792,483	2,204,378	2,840,891	2,738,258
ii)Export sales (Net)	-	-	517	1,976	1,768
2.Cost of sales	1,301,985	1,584,697	1,963,282	2,485,004	2,411,700
i) Cost of material	380,658	3,764	4,414	5,884	6,966
<b>3.Gross profit / (loss) (F1-F2)</b>	<b>129,955</b>	<b>207,786</b>	<b>241,612</b>	<b>357,863</b>	<b>328,326</b>
4.General, administrative and other expenses	100,448	101,114	107,413	146,318	137,592
i)Selling & distribution expenses	22,213	21,618	22,579	24,701	27,066
ii)Administrative and other expenses	78,235	79,496	84,834	121,617	110,527
5.Other income / (loss)	76,016	60,519	53,656	85,470	68,617
<b>6.EBIT (F3-F4+F5)</b>	<b>105,523</b>	<b>167,191</b>	<b>187,855</b>	<b>297,015</b>	<b>259,351</b>
7.Financial expenses	30,735	31,086	44,557	80,817	110,871
of which: (i) Interest expenses	22,694	24,972	40,236	75,963	105,086
<b>8.Profit / (loss) before taxation (F6-F7)</b>	<b>74,788</b>	<b>136,105</b>	<b>143,297</b>	<b>216,198</b>	<b>148,481</b>
9.Tax expenses	34,510	55,668	71,420	89,756	69,252
<b>10.Profit / (loss) after tax (F8-F9)</b>	<b>40,279</b>	<b>80,437</b>	<b>71,877</b>	<b>126,442</b>	<b>79,228</b>
11.Cash dividends	37,885	51,170	63,972	58,805	35,162
12.Bonus shares / stock dividends	-	543	3,610	5,317	10
<b>G. Statement of Cash Flows</b>					
1.Net cash flows from operating activities	135,016	65,300	113,572	139,204	155,452
2.Net cash flows from investing activities	(133,794)	(95,224)	(23,836)	(126,529)	(113,392)
3.Net cash flows from financing activities	778	43,270	(35,783)	(35,881)	(57,382)
<b>H. Miscellaneous</b>					
1.Total capital employed (C+D)	1,099,748	1,212,502	1,305,822	1,466,182	1,619,597
2.Retention in business (F10-F11-F12)	2,394	28,724	4,296	62,320	44,057
3.Depreciation for the year	42,910	55,257	60,570	69,803	72,379
4.Salaries, wages and employee benefits	94,752	109,092	117,482	123,282	128,059
<b>I. Key Performance Indicators</b>					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	2.81	4.49	3.26	4.45	2.89
P2. Asset turnover (F1 to Avg {Current year(A+B),previous year (A+B)})	0.74	0.84	0.91	0.99	0.83
P3. Return on Assets (F10 as a % of Avg {Current year(A+B),previous year (A+B)})	2.08	3.77	2.96	4.38	2.40
P4. Financial leverage (Avg. {Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)})	3.12	3.24	3.52	3.90	3.96
P5. Return on equity (F10 as % of Avg {Current year(C),previous year (C)})	6.50	12.24	10.43	17.08	9.49
V3. Basic earnings per share (V1)* ( F10 to C1)	2.98	5.95	5.30	9.08	6.75

Note. Financial Statements based on Calendar year

## 8.1 Consumer Price Index Numbers By Commodity Groups - National

(2015-16=100)

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Food and Non-Alcoholic Beverages	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Furnishing & Household Equipment Maintenance	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
<b>2018-19</b>	<b>117.18</b>	112.24	112.03	114.23	112.26	118.12	120.08	114.00	122.92	125.31	103.27	111.53	134.72	119.10	118.86
<b>2019-20</b>	<b>129.76</b>	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
<b>2020-21</b>	<b>141.31</b>	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
<b>2021-22</b>	<b>158.48</b>	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
<b>Jul-21</b>	<b>146.76</b>	151.65	153.27	142.01	144.69	149.60	142.08	143.21	154.33	148.88	109.94	128.17	145.30	143.85	154.26
<b>Aug-21</b>	<b>147.61</b>	152.71	153.89	145.68	144.69	149.80	143.03	143.92	155.18	149.96	109.96	129.15	146.65	144.32	154.76
<b>Sep-21</b>	<b>150.74</b>	158.85	160.25	150.57	145.23	150.16	145.34	145.02	155.97	151.96	109.97	130.73	146.68	145.96	156.86
<b>Oct-21</b>	<b>153.61</b>	162.22	162.64	159.71	145.74	150.89	148.81	146.20	156.99	159.97	110.10	132.31	146.89	147.86	158.96
<b>Nov-21</b>	<b>158.18</b>	168.61	166.12	183.38	146.04	153.75	152.40	148.59	158.85	170.07	110.10	132.85	147.16	153.08	161.83
<b>Dec-21</b>	<b>158.16</b>	162.96	165.99	145.01	146.48	156.81	156.63	152.01	161.46	172.34	110.11	133.60	147.76	156.27	162.99
<b>Jan-22</b>	<b>158.78</b>	162.23	166.40	137.44	146.68	158.03	158.15	153.62	162.66	174.08	110.27	134.17	148.36	157.78	164.33
<b>Feb-22</b>	<b>160.61</b>	166.31	167.93	156.72	147.07	159.56	155.68	156.31	166.06	180.29	110.29	134.90	148.76	160.41	166.07
<b>Mar-22</b>	<b>161.88</b>	170.06	172.40	156.19	147.13	161.16	152.19	158.42	167.01	180.85	110.31	136.71	155.72	161.81	168.77
<b>Apr-22</b>	<b>164.50</b>	176.38	174.41	188.08	151.66	164.58	151.16	160.97	168.44	181.63	110.36	137.25	156.70	162.18	170.08
<b>May-22</b>	<b>165.23</b>	177.90	179.59	167.84	159.13	165.72	147.64	163.87	169.25	186.61	110.52	141.10	158.28	165.12	172.08
<b>Jun-22</b>	<b>175.71</b>	187.67	189.48	176.90	170.27	169.61	159.01	168.60	171.32	232.12	110.78	145.62	158.67	174.69	177.79
<b>Jul-22</b>	<b>183.35</b>	195.27	196.37	188.77	177.22	171.40	173.03	171.41	171.65	245.25	111.22	147.91	159.53	179.77	180.71

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
<b>2018-19</b>	<b>117.99</b>	112.36	111.53	117.19	119.55	116.16	120.88	114.42	123.91	125.12	103.40	110.48	136.99	119.25	119.91
<b>2019-20</b>	<b>129.99</b>	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
<b>2020-21</b>	<b>140.57</b>	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
<b>2021-22</b>	<b>157.19</b>	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
<b>Jul-21</b>	<b>146.41</b>	151.66	153.10	143.23	153.94	146.78	143.00	142.29	155.00	150.24	112.29	125.24	147.13	143.31	153.38
<b>Aug-21</b>	<b>147.12</b>	152.49	153.60	146.03	153.94	146.97	143.73	142.88	155.91	151.29	112.30	125.93	148.72	143.47	154.10
<b>Sep-21</b>	<b>150.08</b>	158.53	160.03	149.79	154.23	147.12	145.99	144.03	156.84	153.57	112.32	127.58	148.76	145.51	156.29
<b>Oct-21</b>	<b>152.59</b>	161.09	161.69	157.61	154.56	147.74	149.31	144.99	157.83	161.70	112.42	129.48	148.99	146.92	157.79
<b>Nov-21</b>	<b>156.96</b>	167.96	165.64	181.47	155.04	149.65	152.28	147.02	159.57	172.43	112.42	129.92	149.34	152.10	160.41
<b>Dec-21</b>	<b>157.46</b>	162.85	165.94	144.84	155.24	153.96	156.18	149.61	162.05	174.72	112.43	130.62	150.01	155.66	161.40
<b>Jan-22</b>	<b>157.56</b>	161.12	165.25	137.08	155.25	155.09	157.06	150.95	162.93	175.48	112.55	130.97	150.69	156.62	162.52
<b>Feb-22</b>	<b>159.03</b>	164.76	166.05	157.22	155.56	157.08	154.52	154.01	165.61	181.41	112.56	131.23	150.87	159.82	164.52
<b>Mar-22</b>	<b>160.07</b>	168.17	170.35	155.53	155.67	158.48	151.06	155.73	167.16	182.29	112.57	132.47	159.39	160.94	167.48
<b>Apr-22</b>	<b>162.63</b>	175.41	173.28	187.81	160.86	161.57	150.11	158.29	168.50	183.31	112.58	132.71	160.26	161.24	168.57
<b>May-22</b>	<b>163.13</b>	177.05	178.69	167.49	168.24	162.38	146.71	161.43	169.14	188.65	112.82	136.64	161.96	162.26	170.38
<b>Jun-22</b>	<b>173.23</b>	185.86	187.42	176.76	182.04	167.25	157.02	165.68	171.46	233.01	113.09	140.84	162.10	173.02	176.62
<b>Jul-22</b>	<b>180.97</b>	193.81	194.52	189.66	187.28	168.85	170.45	168.11	171.68	246.08	113.57	142.58	162.60	178.75	179.12

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
<b>2018-19</b>	<b>115.95</b>	112.11	112.58	110.79	104.91	120.63	118.32	113.37	121.93	125.63	103.05	113.52	126.87	118.84	117.35
<b>2019-20</b>	<b>129.43</b>	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
<b>2020-21</b>	<b>142.42</b>	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
<b>2021-22</b>	<b>160.43</b>	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
<b>Jul-21</b>	<b>147.28</b>	151.64	153.46	140.60	135.37	153.20	140.05	144.60	153.66	146.61	105.77	133.72	138.99	144.82	155.53
<b>Aug-21</b>	<b>148.34</b>	152.96	154.22	145.28	135.37	153.41	141.47	145.48	154.46	147.74	105.80	135.26	139.52	145.85	155.71
<b>Sep-21</b>	<b>151.74</b>	159.22	160.49	151.47	136.16	154.03	143.90	146.50	155.10	149.28	105.80	136.71	139.52	146.78	157.69
<b>Oct-21</b>	<b>155.15</b>	163.49	163.70	162.15	136.85	154.90	147.72	148.01	156.16	157.09	105.96	137.69	139.62	149.55	160.64
<b>Nov-21</b>	<b>160.03</b>	169.33	166.65	185.59	136.96	158.97	152.66	150.96	158.14	166.14	105.96	138.41	139.62	154.84	163.87
<b>Dec-21</b>	<b>159.21</b>	163.09	166.04	145.21	137.65	160.44	157.61	155.63	160.88	168.37	105.97	139.24	139.98	157.36	165.27
<b>Jan-22</b>	<b>160.62</b>	163.47	167.69	137.86	138.04	161.77	160.55	157.65	162.39	171.75	106.20	140.24	140.32	159.88	166.93
<b>Feb-22</b>	<b>162.99</b>	168.06	170.03	156.14	138.51	162.73	158.25	159.76	166.51	178.43	106.24	141.86	141.47	161.47	168.29
<b>Mar-22</b>	<b>164.62</b>	172.19	174.70	156.95	138.51	164.57	154.67	162.48	166.87	178.44	106.30	144.74	143.04	163.39	170.62
<b>Apr-22</b>	<b>167.31</b>	177.47	175.67	188.40	142.38	168.42	153.48	165.00	168.39	178.83	106.41	145.86	144.42	163.87	172.25
<b>May-22</b>	<b>168.39</b>	178.85	180.60	168.25	149.95	169.98	149.69	167.54	169.35	183.22	106.42	149.55	145.58	170.29	174.53
<b>Jun-22</b>	<b>179.45</b>	189.71	191.79	177.07	158.40	172.61	163.39	172.99	171.19	230.64	106.68	154.68	146.84	177.70	179.48
<b>Jul-22</b>	<b>186.94</b>	196.92	198.43	187.74	167.08	174.66	178.72	176.37	171.62	243.87	107.05	158.03	148.94	181.62	182.99

Source: Pakistan Bureau of Statistics



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

YEAR / MONTH	General	1	2	3	i	ii	iii	4	5
		Agriculture Forestry & Fishery Products	Ores & Minerals, Electricity Gas & Water	Food Products, Beverages and Tobacco, Textiles, Apparel and Leather Products	Food Products, Bev. & Tobacco	Textiles and Apparel	Leather Products	Other Transportable Goods except Metal Products, Machinery and Equipment	Metal Products Machinery & Equipment
<b>2018-19</b>	<b>127.57</b>	124.46	127.07	119.30	112.45	133.41	107.72	147.71	115.26
<b>2019-20</b>	<b>140.63</b>	137.80	163.40	131.38	126.74	141.64	113.65	147.95	131.83
<b>2020-21</b>	<b>153.87</b>	155.69	167.57	149.24	146.95	155.76	119.27	151.61	151.92
<b>2021-22</b>	<b>192.20</b>	194.98	183.52	177.03	171.86	190.49	127.27	218.97	181.34
<b>Jul-21</b>	<b>167.86</b>	169.70	168.51	162.60	158.66	173.22	119.35	173.26	166.42
<b>Aug-21</b>	<b>169.82</b>	172.52	169.35	163.47	159.78	173.51	122.09	176.15	168.82
<b>Sep-21</b>	<b>175.20</b>	174.92	174.24	169.86	163.60	185.33	122.09	185.27	170.50
<b>Oct-21</b>	<b>182.62</b>	181.43	178.94	172.92	164.74	192.33	122.09	203.95	171.00
<b>Nov-21</b>	<b>189.54</b>	188.90	187.34	176.04	168.70	193.73	126.23	215.30	176.48
<b>Dec-21</b>	<b>189.09</b>	189.92	194.94	176.19	168.85	193.88	126.23	206.13	180.93
<b>Jan-22</b>	<b>190.31</b>	197.32	193.43	177.06	170.16	193.97	126.23	202.36	181.56
<b>Feb-22</b>	<b>193.95</b>	204.55	185.27	177.39	170.52	194.29	126.23	214.05	182.00
<b>Mar-22</b>	<b>201.43</b>	206.82	194.00	182.00	177.32	194.74	129.02	231.35	188.22
<b>Apr-22</b>	<b>207.79</b>	213.73	189.70	184.28	180.13	196.14	129.02	249.95	190.74
<b>May-22</b>	<b>210.79</b>	215.48	182.43	186.11	182.93	196.18	129.63	263.09	189.70
<b>Jun-22</b>	<b>228.03</b>	224.50	184.03	196.39	196.98	198.51	149.01	306.76	209.74
<b>Jul-22</b>	<b>232.57</b>	209.28	214.49	199.50	198.74	204.82	143.51	322.51	213.23

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	
<b>2018-19</b>	115.92	111.65	110.43	108.65	113.62	<b>111.77</b>
<b>2019-20</b>	131.85	127.17	129.28	126.47	129.52	<b>127.84</b>
<b>2020-21</b>	150.09	143.19	144.62	141.21	142.54	<b>142.16</b>
<b>2021-22</b>	175.75	165.86	167.36	163.81	167.28	166.21
<b>Jul-21</b>	162.25	151.37	152.63	148.91	150.30	<b>150.33</b>
<b>Aug-21</b>	163.39	152.44	153.77	150.08	151.79	<b>151.62</b>
<b>Sep-21</b>	167.83	157.28	158.26	154.35	155.83	<b>155.94</b>
<b>Oct-21</b>	171.43	161.39	162.30	158.45	161.13	<b>160.68</b>
<b>Nov-21</b>	177.57	167.76	168.46	164.42	168.32	<b>167.30</b>
<b>Dec-21</b>	176.81	167.72	168.43	164.34	169.07	<b>167.79</b>
<b>Jan-22</b>	175.42	166.85	167.47	163.47	168.97	<b>167.41</b>
<b>Feb-22</b>	177.64	168.90	169.79	165.99	171.10	<b>169.60</b>
<b>Mar-22</b>	178.78	169.44	171.32	167.98	172.13	<b>170.63</b>
<b>Apr-22</b>	181.42	171.34	173.60	170.42	173.90	<b>172.44</b>
<b>May-22</b>	182.59	171.81	175.01	172.22	175.02	<b>173.38</b>
<b>Jun-22</b>	193.89	184.02	187.33	185.14	189.78	<b>187.41</b>
<b>Jul-22</b>	207.98	200.45	201.15	197.56	203.13	<b>201.88</b>

Source: Pakistan Bureau of Statistics

## 8.6 Commodity Prices

YEAR / MONTH	<sup>1</sup> (24 Karat) Rs. per 10g		<sup>3</sup> Cotton Rs. Per 37.32 Kg	<sup>2</sup> Fuel Prices Rs. pr Liter	
	Gold	Silver		Petrol	Diesel
<b>2016-17</b>	43,471	634	6,566	69	77
<b>2017-18</b>	46,421	699	7,014	80	89
<b>2018-19</b>	55,071	759	8,778	97	113
<b>2019-20</b>	77,944	910	8,878	107	117
<b>2020-21</b>	95,265	1,310	10,450	107	110
<b>2021-22</b>	104,974	1,346	17,567	146	144
<b>Jul-21</b>	92,966	1,324	13,067	115	115
<b>Aug-21</b>	94,523	1,268	13,727	120	117
<b>Sep-21</b>	97,986	1,291	13,690	122	119
<b>Oct-21</b>	98,268	1,294	14,680	133	129
<b>Nov-21</b>	101,396	1,347	16,905	145	142
<b>Dec-21</b>	102,206	1,285	17,330	144	141
<b>Jan-22</b>	102,921	1,314	19,080	147	143
<b>Feb-22</b>	105,014	1,329	20,205	154	150
<b>Mar-22</b>	112,980	1,464	20,180	151	145
<b>Apr-22</b>	115,038	1,458	20,730	151	145
<b>May-22</b>	115,430	1,367	21,180	151	145
<b>Jun-22</b>	120,960	1,416	20,030	218	231
<b>Jul-22</b>	121,698	1,340	17,116	240	256

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

Note: -Figures are monthly / yearly averages

## 9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

ITEMS	UNIT	FY21	FY22 <sup>P</sup>	2021		2022 <sup>P</sup>					
				May	Jun	Jan	Feb	Mar	Apr	May	Jun
<b>I. MANUFACTURED GOODS</b>											
Vegetable Ghee	'000' M.Tons	1,454.61	1,391.59	119.30	124.57	118.75	120.79	110.97	108.50	107.78	114.29
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	5,694.41	7,921.22	39.63	10.50	2,162.10	1,810.01	1,981.44	109.37	37.83	14.20
Cigarettes	Billion Nos.	51.53	59.70	4.30	2.65	5.56	4.67	5.29	4.96	4.17	4.51
Cotton Yarn	'000' M.Tons	3,441.59	3,458.74	287.98	288.03	288.34	288.74	288.84	287.95	288.06	288.05
Cotton Cloth	Million Sq. M.	1,048.45	1,050.75	87.47	87.49	87.62	87.64	87.70	87.47	87.50	87.50
Paper	'000' M.Tons	229.00	263.47	15.56	19.44	22.02	21.83	25.00	23.85	22.03	23.58
Paper Board	"	501.21	544.08	43.50	33.22	48.00	41.03	50.49	44.18	46.16	46.40
Soda Ash	"	594.28	651.29	52.30	48.01	51.56	49.66	51.18	53.59	56.60	55.23
Caustic Soda	"	394.12	405.12	32.78	32.96	31.55	29.13	39.36	34.43	36.87	37.60
Sulfuric acid	"	72.48	115.35	5.65	10.47	8.48	5.73	9.21	12.27	11.04	11.58
Chlorine Gas	"	17.08	19.10	1.19	1.39	1.81	1.56	1.00	0.95	1.82	2.02
Urea	"	6,294.91	6,442.37	597.89	512.23	564.61	519.83	596.25	578.58	578.76	531.30
Super Phosphate	"	104.59	97.57	6.50	8.22	5.05	4.43	8.66	7.07	7.87	9.11
Ammonium Nitrate	"	786.13	827.87	66.66	69.57	73.84	68.14	71.80	71.88	71.80	68.65
Nitro Phosphate	"	876.37	835.66	72.50	74.16	77.41	67.16	73.47	74.10	73.47	69.38
Cycle Tyres & Tubes	'000' Nos.	10,314	10,869	845	850	900	909	934	945	955	959
Motor Tyres & Tubes	"	31,906	30,300	2,427	2,528	2,508	2,507	2,580	2,502	2,497	2,569
Cement	'000' M.Tons	49,797	48,011	3,286	4,666	3,505	4,084	4,605	3,361	3,236	4,871
Pig Iron	"	-	0.00	-	-	-	-	-	-	-	-
Tractors	Nos.	50,700	58,922	4,110	5,066	5,640	4,484	4,803	5,492	4,362	7,150
Bicycle	'000' Nos.	79	141	9	9	12	12	12	12	13	13

### II. MINERALS & ELECTRICITY GENERATION

	UNIT	FY20 <sup>R</sup>	FY21 <sup>R</sup>	2021 <sup>*</sup>					2022 <sup>* P</sup>		
				Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Silica Sand	'000' M.Tons	780	453	39	46	47	52	73	49	44	79
Gypsum	"	2,150	1,753	162	135	122	180	210	139	37	133
Limestone	"	65,810	59,105	4,722	4,725	4,753	5,172	4,814	4,217	3,465	3,991
Rock Salt	"	3,369	3,286	244	226	192	177	162	253	293	250
Coal	"	8,599	8,789	761	784	911	926	877	836	721	796
China Clay	"	15	12	1	2	2	3	3	2	2	1
Chromite	"	121	132	16	14	15	18	14	15	12	12
Marble	"	5,797	3,046	652	777	695	785	579	322	210	210
Barytes	"	55	27	8	5	8	4	17	10	13	12
Dolomite	"	302	132	38	55	26	29	43	37	40	38
Sulphur	"	20	19	2	1	1	1	1	1	1	1
Crude Oil	'000' Barrels	28,087	27,568	3,559	2,265	2,305	2,244	2,334	2,292	2,036	1,837
Natural Gas	Billion CFt	1,317	1,279	175	101	102	99	106	107	95	100
Electricity	Gwh	143,704	145,138	17,840	15,906	13,032	9,852	9,966	9,860	9,198	12,006

\*estimated with seasonal adjustment

Source: Pakistan Bureau of Statistics

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

YEAR / MONTH	Manufacturing (Overall)	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Cement	Auto-Mobiles <sup>1</sup>	Fertilizers	
FY18	<b>111.45</b>	108.49	112.92	110.34	100.72	100.44	133.95	119.86	116.13	126.90	91.64	
FY19	<b>115.24</b>	112.12	107.42	113.47	100.76	100.66	121.18	115.39	112.68	116.82	98.60	
FY20	<b>102.43</b>	117.17	96.56	86.10	89.85	89.93	117.45	115.81	110.41	53.75	102.85	
FY21	<b>113.92</b>	117.18	99.58	96.27	101.06	100.89	126.06	119.70	140.54	82.27	110.48	
FY22 <sup>P</sup>	<b>127.28</b>	112.10	102.07	111.53	101.56	101.11	104.15	132.37	135.50	122.90	113.50	
2021	Jan	<b>125.67</b>	119.58	105.92	100.98	101.12	100.94	142.72	127.94	144.99	87.50	92.55
	Feb	<b>126.46</b>	115.12	98.09	100.51	101.31	100.96	145.58	115.60	137.27	84.56	92.27
	Mar	<b>121.12</b>	115.69	117.42	120.44	101.31	100.97	171.41	129.89	159.52	114.47	106.96
	Apr	<b>114.76</b>	118.82	111.25	114.59	101.45	100.98	150.54	129.18	143.12	94.38	116.35
	May	<b>107.64</b>	115.32	111.45	96.32	101.47	101.01	135.20	116.17	111.29	83.99	123.47
	Jun	<b>117.44</b>	120.42	96.57	59.35	101.49	101.02	84.97	103.58	158.03	117.37	110.13
	Jul	<b>111.27</b>	102.10	97.31	93.27	101.50	101.16	71.81	101.50	124.94	101.91	110.22
	Aug	<b>113.24</b>	105.69	100.20	118.02	101.51	101.05	66.79	139.35	127.51	110.54	110.93
	Sep	<b>113.93</b>	108.38	110.64	127.53	101.49	101.04	88.80	133.68	135.94	124.46	94.90
	Oct	<b>116.58</b>	114.74	101.59	98.79	101.50	101.07	120.92	133.64	151.83	106.29	116.59
	Nov	<b>117.58</b>	125.83	105.74	122.04	101.58	101.14	130.86	133.62	146.00	104.98	106.75
	Dec	<b>129.01</b>	130.12	114.90	125.29	101.59	101.16	137.21	131.23	138.42	139.16	114.10
2022 <sup>P</sup>	Jan	<b>136.72</b>	114.79	122.00	124.59	101.60	101.18	125.60	137.72	118.71	121.71	119.22
	Feb	<b>142.06</b>	116.76	123.66	104.61	101.74	101.20	98.75	123.64	138.32	119.81	110.14
	Mar	<b>152.87</b>	107.27	103.89	118.63	101.78	101.27	115.37	148.48	155.96	148.77	125.06
	Apr	<b>132.43</b>	104.88	100.29	111.09	101.46	101.01	114.87	133.82	113.83	123.75	120.88
	May	<b>130.74</b>	104.19	72.74	93.43	101.50	101.04	81.13	134.13	109.60	126.43	121.39
	Jun	<b>130.94</b>	110.48	71.87	101.12	101.50	101.04	97.69	137.64	164.97	146.94	111.80

Source: Pakistan Bureau of Statistics

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

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

## 10.1 Consolidated Fiscal Operations (Federal & Provincial)

	(Billion Rupees)					
	FY16	FY17	FY18	FY19	FY20	FY21 <sup>P</sup>
<b>A. Total Revenue</b>	<b>4,447.0</b>	<b>4,936.7</b>	<b>5,228.0</b>	<b>4,900.7</b>	<b>6,272.2</b>	<b>6,903.4</b>
<b>(1) Tax</b>	<b>3,660.4</b>	<b>3,969.2</b>	<b>4,467.1</b>	<b>4,473.4</b>	<b>4,747.8</b>	<b>5,272.7</b>
(i) Federal	3,377.1	3,647.5	4,065.8	4,071.6	4,334.2	4,764.3
<i>Of which: FBR Revenue *</i>	<i>3,112.0</i>	<i>3,361.0</i>	<i>3,842.1</i>	<i>3,829.5</i>	<i>3,997.9</i>	<i>4,764.3</i>
(ii) Provinces	283.3	321.8	401.4	401.8	413.6	508.4
<b>(2) Non-tax</b>	<b>786.6</b>	<b>967.5</b>	<b>760.9</b>	<b>427.3</b>	<b>1,524.4</b>	<b>1,630.7</b>
(i) Federal (exc. Interest from Provinces)	693.2	888.0	614.2	341.0	1,422.0	1,480.4
(ii) Provinces	93.3	79.5	146.7	86.3	102.4	150.3
<b>B. Total Expenditure (1+2)</b>	<b>5,796.3</b>	<b>6,800.5</b>	<b>7,488.4</b>	<b>8,345.6</b>	<b>9,648.5</b>	<b>10,306.7</b>
(1) Expenditure Booked (a+b)	6,008.4	6,878.5	7,475.9	8,323.2	9,735.8	10,399.7
a. Current (i+ii)	4,694.3	5,197.9	5,854.3	7,104.0	8,532.0	9,084.0
(i) Federal	3,144.3	3,472.2	3,789.8	4,776.2	6,016.2	6,264.8
<i>Of which: Mark-up Payments</i>	<i>1,263.4</i>	<i>1,348.4</i>	<i>1,499.9</i>	<i>2,091.1</i>	<i>2,619.7</i>	<i>2,749.7</i>
<i>Defence</i>	<i>757.7</i>	<i>888.1</i>	<i>1,030.4</i>	<i>1,146.8</i>	<i>1,213.3</i>	<i>1,316.4</i>
<i>Subsidies</i>	<i>196.5</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>425.0</i>
(ii) Provinces	1,550.0	1,725.7	2,064.5	2,327.9	2,515.8	2,819.2
b. Development & net Lending	1,314.1	1,680.7	1,621.7	1,219.2	1,203.7	1,315.7
(i) Federal	721.7	828.5	741.5	713.0	581.7	545.4
(ii) Provincial	592.4	852.2	880.1	506.2	622.0	770.2
(2) Statistical Discrepancy	(212.1)	(78.0)	12.4	22.4	(87.3)	(93.0)
<b>Budget Deficit (A-B)</b>	<b>(1,349.3)</b>	<b>(1,863.8)</b>	<b>(2,260.4)</b>	<b>(3,444.9)</b>	<b>(3,376.3)</b>	<b>(3,403.3)</b>
<b>Financing</b>	<b>1,349.3</b>	<b>1,863.8</b>	<b>2,260.4</b>	<b>3,444.9</b>	<b>3,376.3</b>	<b>3,403.3</b>
External	370.5	541.4	785.2	416.7	895.5	1,338.1
Domestic	978.9	1,322.4	1,475.2	3,028.2	2,480.8	2,065.2
Bank	787.0	1,045.8	1,120.5	2,263.2	1,940.6	1,869.0
Non-Bank	191.8	276.6	352.7	765.0	540.3	196.2
Privatization Proceeds	-	-	2.0	-	-	-
-						

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

## 10.2 Federal Government Revenue Receipts

(Billion Rupees)

	FY16	FY17	FY18	FY19	FY20	FY21 <sup>P</sup>
<b>1. Tax Revenue (a+b)</b>	<b>3,377.1</b>	<b>3,647.5</b>	<b>4,065.8</b>	<b>4,071.6</b>	<b>4,334.2</b>	<b>5,247.8</b>
<b>a) FBR Taxes</b>	<b>3,112.0</b>	<b>3,361.0</b>	<b>3,842.1</b>	<b>3,829.5</b>	<b>3,997.9</b>	<b>4,764.3</b>
<b>i) Direct Taxes</b>	<b>1,191.6</b>	<b>1,343.2</b>	<b>1,536.6</b>	<b>1,445.6</b>	<b>1,524.3</b>	<b>1,731.9</b>
<b>ii) Indirect Taxes</b>	<b>1,920.4</b>	<b>2,017.8</b>	<b>2,305.5</b>	<b>2,383.9</b>	<b>2,473.7</b>	<b>3,032.4</b>
Custom Duty	406.2	496.0	608.3	685.4	626.4	765.2
Sales Tax	1,323.7	1,323.3	1,491.3	1,464.9	1,596.8	1,990.2
Federal Excise Duty	190.6	198.6	205.9	233.6	250.5	277.1
<b>b) Other Taxes</b>	<b>265.1</b>	<b>286.4</b>	<b>223.6</b>	<b>242.2</b>	<b>336.3</b>	<b>483.5</b>
Other Taxes(including ICT)	3.4	4.3	5.3	9.0	20.9	16.9
Airport Tax	..	..	..	..	..	-
Gas Infrastructure Development Cess	79.8	42.1	15.2	21.5	9.3	19.4
Natural Gas Development Surcharge	32.7	73.3	24.2	5.3	12.4	22.5
Petroleum (PDL)	149.3	166.7	178.9	206.3	293.7	424.7
<b>2. Non-Tax Revenue</b>	<b>703.0</b>	<b>901.6</b>	<b>630.4</b>	<b>363.9</b>	<b>1,448.1</b>	<b>1,021.9</b>
Mark-up (Provinces)	9.8	13.6	16.2	22.9	26.1	25.0
Mark-up (PSEs & Others)	57.7	99.7	87.8	35.7	105.2	76.2
Dividend	88.5	69.7	57.5	60.2	40.1	43.9
Surplus profit of Regulators including PTA	34.3	33.6	15.9	18.2	127.0	39.1
SBP Profit	227.9	227.8	233.2	12.5	935.5	650.5
Defense Receipts	107.0	67.8	12.8	15.6	14.4	14.9
Citizenship, Naturalization & Passport Fee	20.8	20.1	15.9	23.0	17.7	13.0
Discount Retained on Crude Price	9.1	9.1	9.1	14.0	13.0	10.3
Royalties on Oil & Gas	57.7	53.0	58.2	87.9	79.4	70.9
Windfall levy against Crude Oil	1.6	1.6	3.9	7.7	5.2	3.0
Petroleum Levy on LPG	-	-	2.1	3.7	3.2	3.5
Others	88.4	305.7	117.8	62.4	81.3	71.6
<b>3. Gross Federal Receipts (1+2)</b>	<b>4,080.1</b>	<b>4,549.0</b>	<b>4,696.2</b>	<b>4,435.6</b>	<b>5,782.3</b>	<b>6,269.7</b>
<b>4. Transfer to Provinces</b>	<b>1,862.2</b>	<b>1,965.8</b>	<b>2,217.4</b>	<b>2,397.8</b>	<b>2,504.0</b>	<b>2,741.9</b>
<b>5. Net Federal Revenue Receipts (3-4)</b>	<b>2,218.0</b>	<b>2,583.2</b>	<b>2,478.7</b>	<b>2,037.8</b>	<b>3,278.3</b>	<b>3,527.8</b>

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)

	FY16	FY17	FY18	FY19	FY20	FY21 <sup>P</sup>
<b>Total Expenditure and net Lending (a+b+c)</b>	<b>3,921.1</b>	<b>4,361.8</b>	<b>4,704.3</b>	<b>5,599.2</b>	<b>6,818.9</b>	<b>7,244.8</b>
<b>(a) Current Expenditures</b>	<b>3,178.4</b>	<b>3,494.3</b>	<b>3,814.5</b>	<b>4,803.9</b>	<b>6,092.6</b>	<b>6,348.7</b>
<b>General Public Service</b>	<b>2,137.2</b>	<b>2,284.1</b>	<b>2,461.0</b>	<b>3,273.1</b>	<b>4,422.6</b>	<b>5,032.3</b>
Interest payments ( Debt Servicing)	1,263.4	1,348.4	1,499.9	2,091.1	2,619.7	2,749.7
<i>Domestic</i>	<i>1,150.8</i>	<i>1,220.3</i>	<i>1,322.6</i>	<i>1,820.8</i>	<i>2,313.1</i>	<i>2,523.8</i>
<i>Foreign</i>	<i>112.6</i>	<i>128.2</i>	<i>177.3</i>	<i>270.3</i>	<i>306.6</i>	<i>225.9</i>
Superannuation Allowances & Pension	222.5	303.8	333.7	392.9	447.3	440.1
Grants	396.1	374.2	408.5	469.7	928.2	911.6
<i>Provinces</i>	<i>34.2</i>	<i>22.2</i>	<i>24.7</i>	<i>27.7</i>	<i>76.4</i>	<i>83.8</i>
<i>Other</i>	<i>361.9</i>	<i>352.1</i>	<i>383.8</i>	<i>442.0</i>	<i>851.8</i>	<i>827.7</i>
Other General Public Service	255.2	257.7	219.0	319.4	427.3	505.8
Subsidies	-	-	-	-	-	425.0
Defense Affairs and Service	757.7	888.1	1,030.4	1,146.8	1,213.3	1,316.4
Public Orders and Safety Affairs	96.3	127.8	124.7	171.6	176.3	-
Economic Affairs	76.9	69.0	63.3	78.9	134.2	-
Environmental Protection	1.0	1.4	1.2	1.2	0.4	-
Housing and Community Amenities	2.2	1.6	3.4	2.1	4.7	-
Health	12.2	15.0	16.6	16.8	11.4	-
Recreation Culture and Religion	9.5	12.1	12.6	12.7	9.5	-
Education Affairs and Services	82.6	90.7	98.2	97.1	83.2	-
Social Protection	2.9	4.4	3.1	3.7	37.0	-
<b>(b) Development Expenditure and net Lending</b>	<b>742.6</b>	<b>867.5</b>	<b>889.8</b>	<b>795.3</b>	<b>726.3</b>	<b>789.1</b>
Total Development Expenditure	717.7	849.1	788.7	731.9	687.7	694.6
Public Sector Development Program	602.1	733.3	660.9	561.7	622.3	667.3
<i>Of which: Development Grant to Provinces</i>	<i>8.7</i>	<i>7.8</i>	<i>84.8</i>	<i>59.7</i>	<i>154.5</i>	<i>226.1</i>
Others	115.7	115.7	127.8	170.2	65.5	27.3
Net lending	24.9	18.4	101.1	63.3	38.6	94.5
Provinces	12.3	31.2	63.5	22.6	(9.9)	17.5
Other	12.6	(12.8)	37.6	40.8	48.5	76.9
<b>(c) Statistical Discrepancy</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>107.0</b>
<b>Overall Balance</b>	<b>(1,637.8)</b>	<b>(1,778.5)</b>	<b>(2,225.6)</b>	<b>(3,561.4)</b>	<b>(3,540.7)</b>	<b>(3,716.9)</b>
Financing	1,556.7	1,847.9	2,242.8	3,634.9	3,601.3	3,716.9
External	370.5	541.4	785.2	416.7	895.5	1,338.1
Domestic.	1,186.3	1,306.5	1,457.7	3,218.2	2,705.7	2,378.9
Bank	992.3	1,030.2	1,128.6	2,455.6	2,182.8	2,169.6
Non-Bank	193.9	276.3	327.1	762.6	523.0	209.2
Privatization Proceeds	-	-	2.0	-	-	-

Source: Ministry of Finance Govt. of Pakistan



## 10.4 Federal Board of Revenue Tax Collection

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

Source: Federal Board of Revenue

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

## 11.1 Gross National Income

(Million Rupees)

Sector/Industry	At Current Price of 2015-16					At Constant Basic Price of 2015-16				
	2016-17	2017-18	2018-19	2019-20 <sup>R</sup>	2020-21 <sup>R</sup>	2016-17	2017-18	2018-19	2019-20 <sup>R</sup>	2020-21 <sup>R</sup>
<b>A. Agricultural Sector ( 1 to 4 )</b>	<b>7,808,538</b>	<b>8,485,078</b>	<b>9,056,577</b>	<b>10,389,544</b>	<b>12,650,937</b>	<b>7,468,900</b>	<b>7,758,432</b>	<b>7,831,296</b>	<b>8,137,860</b>	<b>8,420,705</b>
1. Crops ( i+ii+iii)	2,814,824	2,997,673	3,026,409	3,704,256	4,728,105	2,531,438	2,648,128	2,532,070	8,137,860	8,420,705
i) Important Crops	1,665,727	1,724,508	1,692,431	2,015,035	2,731,874	1,501,621	1,565,723	1,431,198	2,692,121	2,852,578
ii) Other Crops	995,393	1,096,907	1,152,141	1,502,853	1,804,768	901,099	943,042	977,166	1,506,263	1,594,031
iii) Cotton Ginning	153,704	176,258	181,837	186,368	191,463	128,718	139,363	123,706	1,067,179	1,155,393
2. Livestock	4,681,073	5,163,098	5,681,368	6,301,160	7,504,838	4,662,846	4,830,324	5,006,731	118,679	103,154
3. Forestry	159,493	165,288	184,508	197,771	225,869	157,022	160,541	172,129	5,146,701	5,269,009
4. Fishing	153,148	159,019	164,292	186,357	192,125	117,594	119,439	120,366	177,917	177,111
<b>B. Industrial Sector ( 1 to 4 )</b>	<b>6,434,821</b>	<b>7,285,014</b>	<b>8,568,673</b>	<b>8,837,507</b>	<b>10,487,430</b>	<b>6,213,295</b>	<b>6,783,864</b>	<b>6,800,675</b>	<b>6,409,967</b>	<b>6,910,608</b>
1. Mining and Quarrying	706,614	847,753	1,156,829	1,230,493	1,258,716	685,104	734,818	738,791	685,844	694,134
2. Manufacturing ( i+ii+iii)	4,017,236	4,547,093	5,513,025	5,427,248	6,646,410	3,847,353	4,119,706	4,305,977	3,970,246	4,387,842
i) Large Scale	3,083,146	3,499,175	4,266,145	4,026,236	4,916,269	2,957,914	3,162,576	3,274,235	2,906,578	3,240,668
ii) Small Scale	575,507	633,065	772,543	851,921	1,038,424	538,401	585,867	638,626	647,374	705,450
iii) Slaughtering	358,582	414,852	474,337	549,090	691,717	351,038	371,263	393,116	416,293	441,723
3. Electricity, Gas and Water supply	684,635	601,438	723,614	936,384	1,198,052	690,618	745,548	786,907	814,703	866,129
4. Construction	1,026,336	1,288,730	1,175,205	1,243,382	1,384,252	990,220	1,183,792	969,000	939,174	962,503
<b>Commodity Producing Sectors (A+B)</b>	<b>14,243,359</b>	<b>15,770,092</b>	<b>17,625,250</b>	<b>19,227,051</b>	<b>23,138,367</b>	<b>13,682,195</b>	<b>14,542,296</b>	<b>14,631,971</b>	<b>14,547,827</b>	<b>15,331,313</b>
<b>C. Services Sectors ( 1 to 7 )</b>	<b>18,931,611</b>	<b>20,744,074</b>	<b>23,484,914</b>	<b>25,519,825</b>	<b>29,074,932</b>	<b>18,232,012</b>	<b>19,317,324</b>	<b>20,284,070</b>	<b>20,038,838</b>	<b>21,241,331</b>
1. Wholesale & Retail trade	5,910,874	6,647,619	7,719,369	7,827,884	9,575,067	5,727,275	6,114,661	6,331,734	5,998,707	6,633,542
2. Transportation & Storage	3,605,358	3,413,093	3,663,539	3,976,118	4,666,915	3,589,252	3,707,938	3,990,773	3,634,152	3,817,868
3. Accommodation and Food Services Activities (Hotels & Restaurants)	474,246	537,789	587,976	620,711	726,385	442,789	460,952	479,936	499,522	520,024
4. Information and Communication	672,357	687,372	764,469	929,777	991,997	675,174	703,443	763,216	868,338	933,478
5. Financial and Insurance Activities	573,387	673,401	904,881	1,088,992	929,339	573,828	624,079	662,149	647,435	685,878
6. Real Estate Activities (OD)	1,951,033	2,133,802	2,356,250	2,572,654	2,806,149	1,798,794	1,863,846	1,932,853	2,006,873	2,079,996
7. Public Administration and Social Security (General Government)	1,622,405	1,891,699	2,102,445	2,385,741	2,567,759	1,547,990	1,717,130	1,776,775	1,830,153	1,820,093
8. Education	1,031,740	1,228,677	1,373,330	1,494,309	1,556,051	939,569	972,853	991,899	1,024,760	1,058,068
9. Human Health and Social Work Activities	506,166	608,073	701,212	792,130	881,480	470,322	497,098	535,541	568,638	584,633
10. Other Private Services	2,584,045	2,922,549	3,311,443	3,831,509	4,373,790	2,467,019	2,655,324	2,819,194	2,960,260	3,107,751
<b>D. GDP [Total of GVA at bp (A+B+C)]</b>	<b>33,174,970</b>	<b>36,514,166</b>	<b>41,110,164</b>	<b>44,746,876</b>	<b>52,213,299</b>	<b>31,914,207</b>	<b>33,859,620</b>	<b>34,916,041</b>	<b>34,586,665</b>	<b>36,572,644</b>
E. Taxes	2,603,563	2,876,571	3,015,143	3,184,272	4,068,363	2,483,605	2,610,793	2,555,422	2,449,628	2,894,190
F. Subsidies	225,714	200,927	326,906	390,739	486,147	222,184	192,402	287,359	325,947	375,056
<b>G. GDP at mp (GVA+T-S)</b>	<b>35,552,819</b>	<b>39,189,810</b>	<b>43,798,401</b>	<b>47,540,409</b>	<b>55,795,515</b>	<b>34,175,628</b>	<b>36,278,011</b>	<b>37,184,104</b>	<b>36,710,346</b>	<b>39,091,778</b>
H. Net Factor Income from abroad	1,460,043	1,539,673	2,135,631	2,730,935	3,908,330	1,479,873	1,484,165	1,934,448	2,424,050	3,276,052
<b>I. Gross National Income</b>	<b>37,012,862</b>	<b>40,729,483</b>	<b>45,934,032</b>	<b>50,271,344</b>	<b>59,703,845</b>	<b>35,655,501</b>	<b>37,762,176</b>	<b>39,118,552</b>	<b>39,134,396</b>	<b>42,367,830</b>
J. Population (Million No.)	205	210	214	218	223	205	210	214	218	223
K. Per Capita Income (Rupees)	180,401	194,181	214,695	230,349	268,223	173,785	180,034	182,840	179,318	190,340

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				
	2016-17	2017-18	2018-19	2019-20	2020-21	2016-17	2017-18	2018-19	2019-20	2020-21
Household final Consumption Expenditure	28,800,377	31,906,384	36,301,307	38,265,131	45,959,938	27,915,885	29,915,813	31,583,262	30,674,157	33,545,348
NPISH final consumption expenditure	332,379	386,231	434,362	487,348	546,349	317,125	352,015	370,679	374,912	388,667
General Government final consumption expenditure	3,823,258	4,308,381	4,708,220	5,604,444	6,102,658	3,627,594	3,826,636	3,766,290	4,086,774	4,161,026
Gross fixed capital formation	5,198,850	6,018,885	6,039,644	6,230,427	7,217,090	5,017,178	5,533,616	4,921,409	4,592,834	4,797,521
Changes in Inventories	568,845	627,037	700,774	760,647	892,728	546,810	580,448	594,946	587,366	625,468
Valuables	39,108	43,109	48,178	52,294	61,375	37,593	39,906	40,903	40,381	43,001
Exports of goods and non-factor Services	2,923,015	3,363,191	4,113,048	4,420,573	5,054,072	2,929,753	3,223,918	3,648,583	3,703,874	3,945,411
Less imports of goods and non-factor Services	6,133,012	7,463,408	8,547,132	8,280,456	10,038,695	6,216,310	7,194,340	7,741,968	7,349,952	8,414,664
<b>GDP by expenditure</b>	<b>35,552,819</b>	<b>39,189,810</b>	<b>43,798,401</b>	<b>47,540,409</b>	<b>55,795,515</b>	<b>34,175,628</b>	<b>36,278,011</b>	<b>37,184,104</b>	<b>36,710,346</b>	<b>39,091,778</b>

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				
	2016-17	2017-18	2018-19	2019-20 <sup>R</sup>	2020-21 <sup>R</sup>	2016-17	2017-18	2018-19	2019-20 <sup>R</sup>	2020-21 <sup>R</sup>
<b>A. Private Sector</b>	<b>3,745,750</b>	<b>4,211,187</b>	<b>4,665,930</b>	<b>4,885,372</b>	<b>5,556,780</b>	<b>3,621,176</b>	<b>3,879,013</b>	<b>3,812,927</b>	<b>3,627,468</b>	<b>3,717,184</b>
1 Agriculture, forestry and fishing	965,346	1,050,469	1,138,425	1,251,552	1,512,886	953,943	988,757	996,336	996,250	1,037,054
Crops	212,925	233,258	237,615	240,929	304,518	206,283	219,931	206,156	182,757	200,445
Cotton Ginning	1,097	1,150	1,274	1,487	1,748	1,063	1,084	1,106	1,128	1,150
Livestock	712,747	776,275	855,920	958,893	1,148,427	709,222	730,231	751,233	774,253	797,154
Forestry	1,468	1,542	1,712	2,000	2,355	1,423	1,453	1,485	1,517	1,550
Fishing	37,109	38,244	41,904	48,243	55,838	35,952	36,058	36,356	36,595	36,755
2 Mining and quarrying	38,057	47,723	55,204	65,017	60,464	38,317	47,307	43,443	39,790	36,083
3 Manufacturing	726,853	802,299	889,976	862,159	973,292	693,978	731,594	704,791	621,324	636,384
i. Large Scale	621,575	685,506	747,832	691,342	760,657	595,093	623,357	586,305	491,603	494,350
ii. Small Scale (including Slaughtering)	105,278	116,793	142,144	170,817	212,635	98,885	108,237	118,486	129,721	142,034
4 Electricity, gas, and water supply	44,640	126,854	86,747	78,541	73,065	41,949	117,837	74,272	59,696	47,425
5 Construction	105,809	78,378	43,519	46,805	40,935	102,132	72,006	35,819	35,207	28,476
6 Wholesale and retail trade	231,144	301,783	430,297	408,671	458,047	221,295	274,423	337,356	290,600	297,684
7 Accommodation and food service activities (Hotels and Restaurants)	92,968	85,589	85,772	57,994	57,050	89,007	77,829	67,246	41,238	37,077
8 Transportation and storage	422,421	495,270	515,888	340,198	544,854	404,424	450,369	404,459	241,910	354,100
9 Information and communication	123,564	116,808	126,389	326,496	196,113	118,300	106,218	99,089	232,167	127,454
10 Financial and insurance activities	48,748	55,057	65,082	70,269	84,232	46,671	50,065	51,025	49,967	54,742
11 Real estate activities (Ownership of Dwellings)	562,916	613,462	709,639	803,990	901,064	543,355	563,585	584,065	604,777	626,827
12 Education	108,127	121,144	139,770	160,611	182,254	104,370	111,295	115,037	120,815	126,785
13 Human health and social work activities	61,094	68,266	83,685	97,037	112,149	58,491	62,077	65,609	69,002	72,886
14 Other Private Services	214,063	248,085	295,537	316,032	360,375	204,944	225,651	234,380	224,726	234,207
Public & General Govt. (B+C)	<b>1,453,100</b>	<b>1,807,698</b>	<b>1,373,714</b>	<b>1,345,055</b>	<b>1,660,310</b>	<b>1,396,002</b>	<b>1,654,604</b>	<b>1,108,482</b>	<b>965,366</b>	<b>1,080,337</b>
<b>B. Public Sector</b>	<b>363,686</b>	<b>448,598</b>	<b>475,183</b>	<b>349,556</b>	<b>418,892</b>	<b>353,002</b>	<b>418,721</b>	<b>404,028</b>	<b>257,481</b>	<b>273,532</b>
1 (Autonomous & Semi Aut-Bodies) Agriculture, forestry and fishing	183	242	214	302	263	177	228	186	229	173
2 Mining and quarrying	62,529	24,246	18,123	25,127	25,295	62,957	24,034	14,263	15,377	15,095
3 Manufacturing (Large scale)	28,205	8,635	1,765	8,620	14,395	27,003	7,852	1,384	6,129	9,355
4 Electricity, gas, steam and air conditioning supply; Water supply	146,619	260,657	375,240	236,452	262,596	142,045	245,763	325,560	179,361	172,851
5 Construction	5,812	6,606	970	4,156	9,775	5,610	6,069	799	3,126	6,800
6 Transportation and storage	69,745	115,242	42,244	24,678	60,882	66,774	104,794	33,120	17,548	39,567
a. Railways	39,407	8,627	14,612	6,261	4,239	37,729	7,845	11,456	4,452	2,755
b. Post Offices & PTCL	1	-	997	1,539	2,422	1	-	782	1,094	1,574
c. Others	30,337	106,615	26,635	16,878	54,221	29,044	96,949	20,882	12,002	35,238
7 Information and communication	33,644	26,377	28,753	42,344	34,248	32,210	23,986	22,543	30,110	22,258
8 Financial and insurance activities	16,949	6,593	7,874	7,877	11,438	16,226	5,995	6,173	5,601	7,433
<b>C. General Government (By sources)</b>	<b>1,089,414</b>	<b>1,359,100</b>	<b>898,531</b>	<b>995,499</b>	<b>1,241,418</b>	<b>1,043,000</b>	<b>1,235,883</b>	<b>704,454</b>	<b>707,885</b>	<b>806,805</b>
i. Federal	314,376	359,047	354,495	387,225	477,178	300,982	326,895	277,926	275,350	300,982
ii. Provincial	686,665	909,116	463,854	527,970	653,800	657,410	826,695	363,664	375,432	657,410
iii. District Governments	88,373	90,937	80,182	80,304	110,440	84,608	82,693	62,863	57,103	84,608
<b>General Government (By industries)</b>	<b>1,089,414</b>	<b>1,359,098</b>	<b>898,530</b>	<b>995,500</b>	<b>1,241,418</b>	<b>1,043,000</b>	<b>1,235,883</b>	<b>704,454</b>	<b>707,885</b>	<b>806,805</b>
i) Public Administration and Social Security (General Government)	967,642	1,229,418	804,220	888,918	1,070,774	926,416	1,117,958	630,514	632,097	695,903
ii) Education	74,026	69,232	59,004	56,683	101,795	70,872	62,955	46,260	40,306	66,157
iii) Human health and social work activities	47,746	60,448	35,306	49,899	68,848	45,712	54,968	27,680	35,482	44,745

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	2017-18			2018-19			2019-20 <sup>R</sup>			2020-21 <sup>P</sup>		
	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield
<b>Food Crops</b>												
Wheat	8,797	25,076	2,851	8,678	24,349	2,806	8,805	25,248	2,867	9,178	27,293	2,974
Rice	2,901	7,450	2,568	2,810	7,202	2,563	3,034	7,414	2,444	3,335	8,419	2,524
Maize	1,251	5,902	4,718	1,374	6,826	4,968	1,404	7,883	5,615	1,418	8,465	5,970
<b>Fibre Crop</b>												
Cotton*	2,700	11,946	753	2,373	9,861	707	2,517	9,148	618	2,079	7,064	578
<b>Other Crops</b>												
Sugarcane	1,343	83,333	62,050	1,102	67,174	60,956	1,040	66,380	63,827	1,165	81,009	69,536

\* 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 <sup>R</sup>	2020-21 <sup>P</sup>
<b>Food Crops</b>						
Wheat	120.5	125.4	117.9	114.4	118.7	128.3
Rice	122.6	123.5	134.3	129.8	133.7	151.8
Maize	169.5	197.2	189.8	219.5	253.5	272.2
<b>Fiber Crop</b>						
Cotton	76.2	82.0	91.8	75.7	70.3	54.3
<b>Other Crops</b>						
Sugarcane	146.6	169.0	186.6	150.4	148.6	181.4

Source: Pakistan Bureau of Statistics

# **Glossary**

## **Chapter 2- Money and Credit**

### **Other Depository Corporations (ODCs)**

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

### **Depository Corporations (DCs)**

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

### **Reserve Money (M0)**

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

### **Deferred Tax Assets**

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

### **Deferred Tax Liabilities**

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

### **Broad Money (M2)**

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

### **Non-Banks Financial Companies (NBFCs)**

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

### **Currency in Circulation**

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

### **Commodity Operations Financing**

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

### **Financial Auxiliaries**

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

### **Financial Derivatives**

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

### **Households**

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

### **Money Multiplier**

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

### **Narrow Money (M1)**

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

### **NFPSE**

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

### **Other Financial Intermediaries**

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

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

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

### **Reserve Deposits (Banker Deposits)**

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

**Restricted/Compulsory Deposits**

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

**Retained Earnings**

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

**Shares Quoted**

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

**Shares Unquoted**

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

## **Chapter 3-Banking System**

**Scheduled Banks**

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

**Capital**

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

**Deposits**

The data on deposits include the following types:-

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

**Balances with other Scheduled Banks**

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

**Bills Purchased & Discounted**

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

**Rate of Margin for advances**

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

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

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

**Current Account**

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

**Goods**

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

**General Merchandise on fob basis**

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

**Net Export of Goods under Merchanting**

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

**Non-Monetary Gold**

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

**Services**

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

**Manufacturing services on physical inputs owned by others**

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

**Maintenance and repair services n.i.e**

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



**Transport**

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

**Travel**

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

**Construction**

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

**Insurance and pension services**

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

**Financial Services**

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

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

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

**Telecommunications, computer, and information services**

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

**Other Business Services**

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

**Personal, Cultural and Recreational Services**

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

**Government Goods and Services n.i.e.**

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

**Primary Income**

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

**Compensation of Employees**

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

**Direct Investment Income**

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

**Portfolio Investment Income**

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

**Other Investment Income**

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

**Secondary Income**

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

**Capital Account**

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

**Capital Transfer**

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

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

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

**Financial Account**

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

**Direct Investment**

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

**Portfolio Investment**

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

**Other Investment**

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

**Reserves Assets**

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

**Errors & Omissions**

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

**Exceptional Financing**

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

### **Special Drawing Rights (SDRs)**

The SDR is an international reserve asset, created by the IMF in 1969 to supplement its member countries' official reserves. Its value is based on a basket of five key international currencies U.S. dollar, the euro, the Chinese renminbi, the Japanese yen, and the British pound sterling. SDRs can be exchanged for freely usable currencies.

### **Workers' Remittances**

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

### **Balance of Trade**

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

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

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

### **Re-Export**

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

### **Re-Import**

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

### **International Investment Position (IIP)**

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

### **Terms of Trade**

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

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

### **Unit Value & Quantum Indices**

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

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

Where:

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

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

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

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

### **Nominal Effective Exchange Rate**

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

### **Real Effective Exchange Rate:**

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

## **Chapter 5-Domestic and External Debt**

### **National Saving Schemes**

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

#### **i. Bahbood Savings Certificates**

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

#### **ii. Defence Saving Certificates**

The Government of Pakistan introduced Defence Saving Certificates scheme in the year 1966. This is the only scheme having 10 years' maturity with built-in feature of automatic reinvestment after the maturity. These certificates are available in the denominations of Rs.500, Rs.1000, Rs.5,000, Rs.10,000, Rs.50,000, Rs.100,000, Rs.500,000 and Rs.1,000,000. The minimum investment limit is Rs.500/-, however, there is no maximum limit of investment in this scheme.

#### **iii. Pensioners' Benefit Account**

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

#### **iv. Regular Income Certificates**

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

**v. Savings Accounts**

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

**vi. Special Savings Accounts**

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

**vii. Special Savings Certificates (Registered)**

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

**viii. Shuhada Family Welfare Account:**

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

**ix. National Savings Bonds:**

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

**Domestic Debt**

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

**i. Permanent Debt**

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

**ii. Floating Debt**

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

**iii. Unfunded Debt**

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

**iv. Foreign Currency Instruments**

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

**External Debt**

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

**Private non-guaranteed debt**

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

#### **Public and Publicly guaranteed debt**

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

## **Chapter 6- Open Market Operation**

#### **Auction of Government of Pakistan Market Treasury Bills**

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

#### **Auction of Pakistan Investment Bonds**

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

#### **Discount rate**

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

#### **Coupon Rate**

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

#### **Repo Facility MTBs/FIBs/PIBs (Outstanding)**

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

#### **Government of Pakistan Market related Treasury Bills**

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

#### **Market Treasury Bills (MTBs)**

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

#### **Pakistan Investment Bonds (PIBs)**

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

#### **KIBOR – (Karachi Interbank Offered Rate)**

Interbank clean (without collateral) lending/borrowing rates quoted by the banks on Reuters are called Kibor Rates. The banks under this arrangement quote these rates at specified time i.e. 11.30 AM at Reuters. Currently 20 banks are member of Kibor club and by excluding 4 upper and 4 lower extremes, rates are averaged out that are quoted for both ends viz: offer as well bid. The tenors available in Kibor are one week to 3 years. KIBOR is used as a benchmark for corporate lending rates.

#### **Call Money Rate**

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

#### **Open Market Operation**

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

## **Chapter 7- Capital Market**

#### **Index Number**

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

#### **KSE-100 Index**

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

#### **All Share Index**

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

#### **Market Capitalization of ordinary Shares**

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

#### **Ordinary Shares**

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

#### **Preference Shares**

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

## **Chapter 8- Prices**

#### **Consumer Price Index**

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

Laspeyres's formula used to compute CPI is:-



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

Where

$P_n$  = Price of an item in the current period

$P_0$  = price of an item in base period

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

### **Wholesale Price Index**

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

### **Sensitive Price Indicator**

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

## **Chapter 10- Public Finance**

### **Debt Rescheduling**

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

### **Direct Tax**

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

### **Indirect Tax**

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

## **Chapter 11- National Income Accounts**

### **Gross Domestic Product**

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

Followings are the three approaches to measuring and understanding GDP:

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

### **Basic Price**

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

**Gross Value added at Basic Prices**

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

**Gross National Income**

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

**Net National Income**

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

**Gross Fixed Capital Formation**

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

---

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

