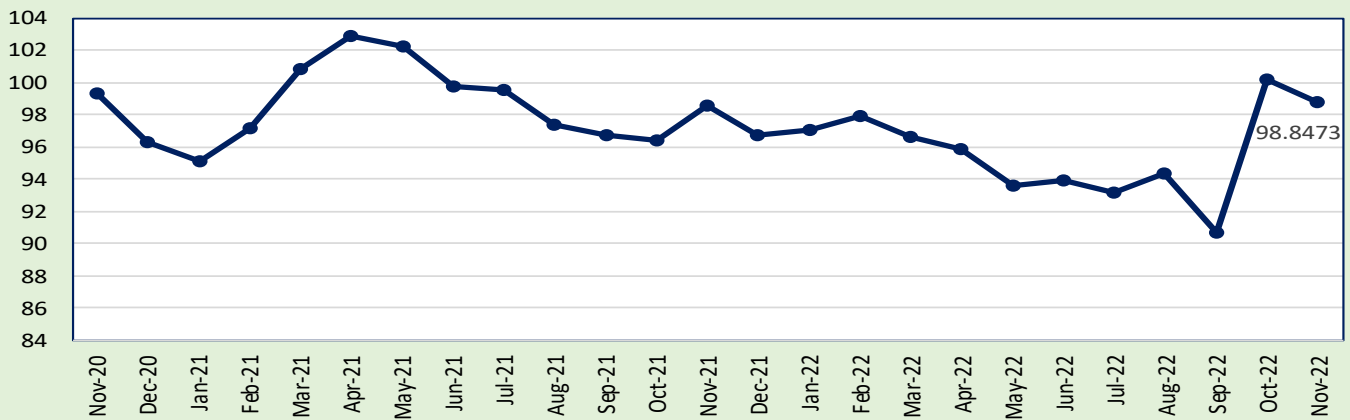


Monthly

# Statistical Bulletin

December 2022

Real Effective Exchange Rate (REER) Index



**STATE BANK OF PAKISTAN**

DATA SERVICES AND INNOVATIONS DEPARTMENT

[www.sbp.org.pk](http://www.sbp.org.pk)



# Preface

State Bank of Pakistan (SBP) produce reliable and timely statistics mostly pertaining to central banking and related areas of interest for the use of policy makers, researchers, academia and other stakeholders. The Monthly Statistical Bulletin (MSB) presents a wide range of data disseminated at one place, most of which is also available on the websites of respective data producers such as SBP and Pakistan Bureau of Statistics (PBS). The bulletin attempts to present data in a user friendly way. It is available both in print as well as electronic form on SBP website at: [https://www.sbp.org.pk/reports/stat\\_reviews/Bulletin/index.htm](https://www.sbp.org.pk/reports/stat_reviews/Bulletin/index.htm).

MSB was started in 1951 by Statistics Department of SBP. The department was later reorganized as Statistics & Data Warehouse Department (S&DWD) which has recently been restructured as two departments, i.e. Core Statistics Department (CSD) and Data Services and Innovations Department (DSID). While the CSD, as the name suggests, is mandated to produce core central banking statistics, the DSID is tasked to modernize and manage an efficient data dissemination system, among its other responsibilities. In line with this mandate, SBP has recently launched EasyData ([easydata.sbp.org.pk](http://easydata.sbp.org.pk)), an intuitive and interactive data portal from where one can access, download and plot time-series data from a collection of more than seven thousand variables. A significant part of data included in this bulletin have already been made available on EasyData. More datasets are being made available there gradually.

This edition of MSB comprises of data released up to 25<sup>th</sup> of the month as per existing practice. Efforts have, however, been made to include as much data released after the cut-off date as possible.

While the composition of the bulletin is unchanged from its previous editions, some minor changes can be observed in this edition. Most notably, table 3.35 presenting Telegraphic Transfers Issued and Encashed by SBP is being presented with its annual series for last 9 years considering the space available on a page. As the data has been discontinued since Apr 2021, it will be excluded from the next edition.

If you want to include some specific data table(s), please write to us with your valuable suggestions at [feedback.statistics@sbp.org.pk](mailto:feedback.statistics@sbp.org.pk) with Monthly Statistical Bulletin in subject line.

In the end, I would like to acknowledge and appreciate the team for their efforts in bringing out yet another issue of the bulletin.

Muhammad Asif  
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Data Services and Innovations Department, SBP

## ***Contents***

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<b>1. Selected Economic Indicators</b>	4-5
<b>2. Money and Credit</b>	
2.1 Central Bank Survey	8-9
2.2 Other Depository Corporations Survey	10-11
2.3 Depository Corporations Survey	12
2.4 Reserve Money	13
2.5 Currency in Circulation	13
2.6 Monetary Aggregates	14
2.7 Government Budgetary Borrowing from Banks	15
2.8 Government Borrowing for Commodity Operations	15
2.9 Statement of Affairs	16-17
2.10 Scheduled Banks' Balance Sheet Consolidated Position	18
2.11 Scheduled Banks' Consolidated Liquidity Position	18
<b>DFIs, MFBs and NBFCs</b>	
2.12 Financial Position of DFIs, MFBs and NBFCs	19
2.13 Classification of Deposits with DFIs, MFBs and NBFCs	20
2.14 Classification of Loans Extended by DFIs, MFBs and NBFCs	20
2.15 Classification of Investments in Securities and Shares by DFIs, MFBs and NBFCs	21
<b>3. Banking System</b>	
3.1 Scheduled Banks' Liabilities and Assets	24
<b>Deposits:</b>	
3.2 Classification of Scheduled Banks' Deposits by Type of Accounts	25
3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders	26-27
3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holders and Size of Accounts	28-29
3.5 Province/Region and Categories of Deposit Holders	30-31
3.6 Classification of Scheduled Banks' Deposits by Size of Accounts	32
<b>Advances:</b>	
3.7 Classification of Scheduled Banks' Advances by Size of Accounts - All Banks	33
3.8 Classification of Scheduled Banks' Advances by Size of Accounts - Commercial Banks	34
3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers	35
3.10 Classification of Scheduled Banks' Advances by Borrowers - All Banks	36-37
3.11 Classification of Scheduled Banks' Advances by Securities Pledged	38-39
3.12 Classification of Scheduled Banks' Advances by Rates of Margin	40
3.13 Private Sector Business and Type of Financing - Overall	41-42
3.14 Private Sector Business and Type of Financing - SMEs	43-44
3.15 Province/Region and Disbursement and Utilization of Advances	45
3.16 Province/Region and place of Disbursement and Utilization	46
3.17 Province/Region and place of Utilization and Disbursement	47
3.18 Province/Region and Categories of Advances by Borrowers (Outstanding Position)	48-49
3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)	50-51
<b>Bills and Investment:</b>	
3.20 Classification of Scheduled Banks' Bills Purchased and Discounted - All Banks	52
3.21 Classification of Scheduled Banks' Investments in Securities and Shares	53

**Rates:**

3.22	Scheduled Banks' Deposits by Rates of Interest (Conventional Banking)	54
3.23	Scheduled Banks' Deposits by Rates of Return (Islamic Banking)	55
3.24	Scheduled Banks' Advances by Rates of Interest (Conventional Banking)	56
3.25	Scheduled Banks' Advances by Rates of Return (Islamic Banking)	57
3.26	Scheduled Banks' Weighted Average Rates of Return on Deposits (Overall – All Banks)	58
3.27	Scheduled Banks' Weighted Average Rates of Return on Deposits (Conventional Banking– All Banks)	59
3.28	Scheduled Banks' Weighted Average Rates of Return on Deposits (Islamic Banking – All Banks)	60
3.29	Scheduled Banks' Weighted Average Rates of Return / Interest on Advances	61
3.30	Structure of Interest Rates	62
3.31(a)	Weighted Average Lending and Deposit Rates	63
3.31(b)	Overall Weighted Average Lending and Deposit Rates	64
3.32	Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks	65
3.33	Rates of Profit on National Savings Schemes	66

**Miscellaneous:**

3.34	Branchless Banking: Key Indicators	67
3.35	Telegraphic Transfers issued and encashed by the State Bank of Pakistan	68
3.36	Clearing House Statistics	69
3.37	Electronic Banking Statistics	70
3.38	Real Time Gross Settlement - Systems Based Transactions	71
3.39	Real Time Gross Settlement - Paper Based Transactions	71
3.40	Segment and Sector-wise Advances and Non Performing Loans	74
3.41	Non-Performing Loans	72
3.42	Cash Recovery against Non-Performing Loans	73

**4. External Sector**

4.1	Daily Foreign Exchange Rates Pak. Rupees per Currency Unit	76-77
4.2	Foreign Exchange Rates Pak. Rupee per US Dollar	78
4.3	Nominal Effective Exchange Rate and Real Effective Exchange Rate (NEER and REER) Indices	78
4.4	Average Exchange Rates of Major Currencies	79
4.5	Appreciation/Depreciation of Selected Currencies Against US Dollar	80
4.6	Appreciation/Depreciation of Selected Currencies Against SDR	81
4.7	Appreciation/Depreciation of Pak Rupee Against Selected Currencies	82
4.8	Workers' Remittances	83
4.9	Pakistan's Balance of Payments	84-85
4.10	International Investment Position of Pakistan	86-87
4.11	Gold and Foreign Exchange Reserves	88
4.12	Foreign Currency Deposits	89
4.13	Foreign Investment in Pakistan by Country	90
4.14	Foreign Direct Investment Classified by Economic Groups	91
4.15	Balance of Trade	
	a) State Bank of Pakistan	92
	b) Pakistan Bureau of Statistics	93
4.16	Exports by Selected Commodities	
	a) State Bank of Pakistan	94
	b) Pakistan Bureau of Statistics	95
4.17	Imports by Selected Commodities	
	a) State Bank of Pakistan	96
	b) Pakistan Bureau of Statistics	97
4.18	Exports by Selected Countries / Territories	
	a) State Bank of Pakistan	98-99
	b) Pakistan Bureau of Statistics	100-101
4.19	Imports by Selected Countries / Territories	
	a) State Bank of Pakistan	102-103
	b) Pakistan Bureau of Statistics	104-105

4.20	Terms of Trade and Indices of Unit Value-Exports by Commodity Groups	106
4.21	Indices of Unit Value Imports by Commodity Groups	106
4.22	Quantum Indices of Exports by Commodity Groups	107
4.23	Quantum Indices of Imports by Commodity Groups	107
<b>5. Domestic and External Debt</b>		
5.1	Pakistan's Debt and Liabilities - Summary	110
5.2	Pakistan's Debt and Liabilities Profile	111
5.3	Government Domestic Debt and Liabilities	112
5.4	Pakistan's External Debt and Liabilities	113
5.5	Pakistan's External Debt Servicing - Principal	114
5.6	Pakistan's External Debt Servicing - Interest	115
5.7	Ownership Classification of the Federal Government Debt	116
5.8	Outstanding Domestic Debt of Public Sector Enterprises (PSEs)	117
5.9	National Savings Schemes - Outstanding Amount	118
<b>6. Open Market Operation</b>		
6.1	Government of Pakistan Treasury Bills	120
6.2	Sale/Purchase of Treasury Bills under Open Market Operation by SBP with Banks	121
6.3	SBP Overnight REPO/Reverse REPO Facilities	122
6.4	Auction of Government of Pakistan Market Treasury Bills	123
6.5	Auction of Pakistan Investment Bonds (PIBs) Fixed rate	124
6.6	Auction of Pakistan Investment Bonds (PIBs) Floating rate	125
6.7	KIBOR	126
6.8	Inter-Bank Weighted Average Call Rates	127
6.9	SBP Mark to Market Rates	128-129
6.10	Secondary Market Transactions in Government Securities	130
<b>7. Capital Market</b>		
7.1	KSE 100 and All Share Index	132
7.2	Pakistan Stock Exchange Indicators	133
7.3	Market Capitalization of PSX all Shares	134
7.4	Turn Over of Shares at Pakistan Stock Exchange	135
7.5	Financial Statements Analysis of Non-Financial Sector Overall	136
7.6	Financial Statements Analysis of Non-Financial Sector Private Overall	137
7.7	Financial Statements Analysis of Non-Financial Sector Public Overall	138
<b>8. Prices</b>		
8.1	Consumer Price Index Numbers by Commodity Groups (National)	140
8.2	Consumer Price Index Numbers by Commodity Groups (Urban)	141
8.3	Consumer Price Index Numbers by Commodity Groups (Rural)	142
8.4	Index Numbers of Wholesale Prices by Commodity Groups	143
8.5	Sensitive Price Indicator (SPI) by Income Groups	144
8.6	Commodity Prices	145
<b>9. Manufacturing</b>		
9.1	Production of Selected Manufactured Goods, Minerals and Electricity Generation	148
9.2	Quantum Index Numbers of Large Scale Manufacturing Industries	149
<b>10. Public Finance</b>		
10.1	Consolidated Fiscal Operations (Federal and Provincial)	152
10.2	Federal Government Revenue Receipts	153
10.3	Federal Government Expenditure and Lending	154
10.4	Federal Board of Revenue Tax Collection	155
<b>11. National Income Accounts</b>		
11.1	Gross National Income	158
11.2	Expenditure on Gross Domestic Product	159
11.3	Gross Fixed Capital Formation	159
11.4	Area, Production and Yield of important Crops	160
11.5	Quantum Index Numbers of Major Agricultural Crops	160
<b>Glossary</b>		162-175
<b>Notes, Symbols and Abbreviations</b>		176
<b>Conversion Coefficients and Factors</b>		177

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## **Data Support**

We are thankful to Agriculture Credit and Financial Inclusion Department, Core Statistics Department, Domestic Markets & Monetary Management Department, Payment System Policy and Oversight Department of State Bank of Pakistan and Pakistan Bureau of Statistics.

For data related feedback and queries: [feedback.statistics@sbp.org.pk](mailto:feedback.statistics@sbp.org.pk)

# 1. Selected Economic Indicators

I T E M S	Unit / Base	2021		2022			
		Nov	Dec	Jan	Feb	Mar	Apr
1 Currency in Circulation	Billion Rs.	7,104.20	6,979.64	7,064.88	7,119.23	7,261.16	7,901.65
2 Broad Money (M2)	"	24,018.07	25,345.03	24,472.77	24,412.42	25,420.18	25,746.68
3 Ratio of Scheduled Banks' Advances to Deposits	%	46.84	45.20	46.81	47.42	47.59	53.29
4 Ratio of Scheduled Banks' Investment to Deposits	"	70.01	67.35	73.16	74.25	75.52	75.94
5 Weighted Average Deposits Rate – Fresh Deposits	"	3.87	5.76	6.34	5.09	5.10	5.78
6 Weighted Average Deposits Rate – Outstanding Deposit	"	3.84	4.53	5.08	5.00	4.94	5.24
7 Weighted Average Lending Rate – Gross Disbursement *	"	8.70	9.67	10.78	10.34	10.59	11.87
8 Weighted Average Lending Rate – Outstanding Loans *	"	8.01	8.69	9.34	9.58	9.61	10.26
9 KIBOR – End Month (1 Month)**	"	9.26	10.14	10.09	10.13	11.16	13.02
10 KIBOR – Month Average (1 Month)**	"	8.18	9.98	10.07	10.11	10.53	12.35
11 Exports (BOP)	Million US Dollars	2,737	2,929	2,500	2,889	3,069	3,147
12 Imports ( BOP)	"	6,339	6,431	6,203	5,039	6,117	5,960
13 Foreign Direct Investment (Net)	"	136	219	110	91	(30)	171
14 Foreign Portfolio Investment (Net)	"	(104)	(63)	1,056	(60)	(249)	(46)
15 Foreign Exchange Reserves	"	22,329	23,883	22,836	22,638	17,426	16,406
16 Workers' Remittances	"	2,459.7	2,520.4	2,144.4	2,190.1	2810.3	3,124.4
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	98.6014	96.7978	97.0363	97.8186	96.6611	95.8710
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	55.3541	54.5239	54.7694	54.9725	54.3456	53.4026
19 Exchange Rate (Month end)	Rs./US \$	175.7593	176.5372	176.5655	177.0543	182.9233	185.4726
20 Exchange Rate (Month average)	"	173.0255	177.1764	176.3108	175.4823	179.6173	184.4813
21 KSE 100 Index (Month end)	(1991=1,000)	45,072.38	44,596.07	45,374.68	44,461.01	44,928.83	45,249.41
22 CPI Inflation YoY National	(2015-16=100)	11.5	12.3	13.0	12.2	12.7	13.4
23 CPI Inflation YoY Urban	"	12.0	12.7	13.0	11.5	11.9	12.2
24 CPI Inflation YoY Rural	"	10.9	11.6	12.9	13.3	13.9	15.1
25 CPI Inflation YoY Urban (Food)	"	11.9	11.7	13.3	14.3	14.5	15.6
26 CPI Inflation YoY Rural (Food)	"	8.6	9.0	11.8	14.6	15.5	17.7
27 CPI Inflation YoY Urban (Non-Food)	"	12.0	13.4	12.8	9.9	10.4	10.2
28 CPI Inflation YoY Rural (Non-Food)	"	13.0	14.1	13.9	12.2	12.5	12.8
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	7.6	8.3	8.2	7.8	8.9	9.1
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	8.2	8.9	9.0	9.4	10.3	10.9
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,901.92	3,884.49	3,891.80	3,901.33	3,902.44	3,752.79
32 FBR Tax Collection	"	476.4	600.5	430.9	451.3	573.6	480.1

# 1. Selected Economic Indicators

I T E M S	Unit / Base	2022							
		May	Jun	Jul	Aug	Sep	Oct	Nov	
1 Currency in Circulation	Billion Rs.	7,662.18	7,572.47	7,810.10	7,770.60	7,652.63	7,671.01	7,675.17	
2 Broad Money (M2)	"	25,971.92	27,603.00	27,294.38	27,061.00	27,934.24	27,529.01	27,607.67	
3 Ratio of Scheduled Banks' Advances to Deposits	%	48.96	46.99	49.30	49.13	45.55	46.68	46.44	
4 Ratio of Scheduled Banks' Investment to Deposits	"	75.35	76.51	82.08	79.67	76.62	82.94	83.51	
5 Weighted Average Deposits Rate – Fresh Deposits	"	7.99	8.79	8.85	9.63	9.36	9.14	8.58	
6 Weighted Average Deposits Rate – Outstanding Deposit	"	6.18	6.96	6.91	7.38	7.53	7.64	7.71	
7 Weighted Average Lending Rate–Gross Disbursement*	"	12.91	13.63	15.01	15.22	15.22	15.98	15.78	
8 Weighted Average Lending Rate–Outstanding Loans*	"	10.78	11.37	12.09	12.67	13.20	13.49	13.67	
9 KIBOR – End Month (1 Month) **	"	14.06	13.91	15.10	15.35	15.30	15.31	16.36	
10 KIBOR – Month Average (1 Month) **	"	13.47	14.05	14.75	15.25	15.26	15.30	15.46	
11 Exports (BOP)	Million US Dollars	2,496	3,128	2,280	2,813	2,450	2,284	2,238	
12 Imports (BOP)	"	5,628	7,110	5,348	5,848	4,834	4,579	4,263	
13 Foreign Direct Investment (Net)	"	141	271	58.9	110.7	83.9	94.9	81.8	
14 Foreign Portfolio Investment (Net)	"	(125)	(69)	(13.9)	(10.5)	(5.4)	(3.4)	0.9	
15 Foreign Exchange Reserves	"	15,134	15,452	13,939	14,262	13,311	13,991	13,027	
16 Workers' Remittances	"	2,346.2	2,789.6	2,523.8	2,724.0	2,437.0	2,215.7	2,108.3	
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	93.5919	93.9786	93.2008	94.3798	90.7125	100.1873	98.8473	
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	52.1136	49.5111	47.2663	46.8065	45.8510	48.7498	47.7493	
19 Exchange Rate (Month end)	Rs./US \$	198.8491	204.6248	239.9414	218.9648	228.3798	221.2129	223.6862	
20 Exchange Rate (Month average)	"	195.5004	204.3674	219.4371	220.8863	230.4659	220.5724	222.3105	
21 KSE 100 Index (Month end)	(1991=1,000)	43,078.14	41,540.83	40,150.36	42,351.15	41,128.67	41,264.66	42,348.63	
22 CPI Inflation YoY National	(2015-16=100)	13.8	21.3	24.9	27.3	23.2	26.6	23.8	
23 CPI Inflation YoY Urban	"	12.4	19.8	23.6	26.2	21.2	24.6	21.6	
24 CPI Inflation YoY Rural	"	15.9	23.6	26.9	28.8	26.1	29.5	27.2	
25 CPI Inflation YoY Urban (Food)	"	15.5	24.0	27.4	28.8	30.8	34.7	29.7	
26 CPI Inflation YoY Rural (Food)	"	19.0	27.0	29.6	30.2	32.7	37.2	33.5	
27 CPI Inflation YoY Urban (Non-Food)	"	10.4	17.3	21.3	24.7	15.2	18.2	16.4	
28 CPI Inflation YoY Rural (Non-Food)	"	13.1	20.4	24.5	27.5	20.1	22.4	21.4	
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	9.7	11.5	12.0	13.8	14.4	14.9	14.6	
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	11.5	13.6	14.6	16.5	17.6	18.2	18.5	
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,692.90	3,630.22	3,548.17	3,519.13	3,456.73	3,422.60	3,411.68	
32 FBR Tax Collection	"	492.4	777.9	...	...	...	...	...	

\* 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				
				Nov	Jul	Aug	Sep	Oct	Nov <sup>P</sup>
<b>Net Foreign Assets</b>	<b>443,767</b>	<b>1,503,419</b>	<b>206,230</b>	<b>1,011,213</b>	<b>(198,983)</b>	<b>(111,362)</b>	<b>(276,387)</b>	<b>(17,642)</b>	<b>(261,855)</b>
<b>Claims on nonresidents</b>	<b>3,407,727</b>	<b>3,982,287</b>	<b>3,601,411</b>	<b>4,211,725</b>	<b>3,741,847</b>	<b>3,453,177</b>	<b>3,352,396</b>	<b>3,468,401</b>	<b>3,360,884</b>
a) Monetary Gold, Coin and Bullion	617,495	577,356	773,637	659,028	872,393	780,186	793,877	752,556	816,287
b) Holdings of SDRs	29,540	60,776	44,222	532,775	50,303	31,415	28,832	28,884	9,755
c) Foreign currency	63,690	20,707	24,049	25,336	27,879	23,858	24,938	23,705	23,959
d) Deposits	2,036,193	2,597,112	2,137,518	1,910,397	2,065,138	1,970,383	1,843,343	2,023,902	1,828,941
e) Securities other than shares (Foreign)	178,688	270,081	67,852	583,036	81,687	69,189	68,613	64,844	64,337
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	272	516	2,979	9	36	-	-	-	1,242
h) Other	481,849	455,740	551,153	501,145	644,411	578,146	592,793	574,509	616,363
<i>Of which: Quota-IMF</i>	<i>469,863</i>	<i>455,739</i>	<i>551,152</i>	<i>501,144</i>	<i>644,410</i>	<i>578,145</i>	<i>592,792</i>	<i>574,508</i>	<i>616,362</i>
<b>less: Liabilities to nonresidents</b>	<b>2,963,960</b>	<b>2,478,869</b>	<b>3,395,181</b>	<b>3,200,511</b>	<b>3,940,830</b>	<b>3,564,538</b>	<b>3,628,784</b>	<b>3,486,043</b>	<b>3,622,739</b>
a) Deposits	971,458	429,304	559,305	478,433	648,076	593,781	621,460	602,514	612,366
b) Securities other than shares	1,286,378	1,077,724	1,104,972	1,145,330	1,289,972	1,157,323	1,144,823	1,105,892	1,186,458
c) Loans	..	-	-	-	-	-	-	-	-
d) Financial derivatives	476,723	748,494	926,914	853,915	1,080,858	977,438	1,003,022	940,480	962,397
e) Other	229,401	223,346	803,990	722,833	921,923	835,996	859,478	837,157	861,518
<b>Claims on Other Depository Corporations</b>	<b>1,834,014</b>	<b>3,126,762</b>	<b>6,206,332</b>	<b>3,230,243</b>	<b>6,492,980</b>	<b>7,190,668</b>	<b>5,932,060</b>	<b>6,918,271</b>	<b>7,191,058</b>
<b>Net claims on General Government</b>	<b>6,536,002</b>	<b>5,314,188</b>	<b>5,177,745</b>	<b>5,860,426</b>	<b>5,234,556</b>	<b>4,443,056</b>	<b>5,601,561</b>	<b>4,698,576</b>	<b>4,566,174</b>
<b>Net claims on Central Government</b>	<b>6,753,900</b>	<b>5,700,118</b>	<b>5,769,427</b>	<b>6,674,056</b>	<b>5,920,976</b>	<b>5,169,610</b>	<b>6,400,140</b>	<b>5,497,982</b>	<b>5,385,196</b>
<b>Claims on Central Government</b>	<b>7,318,853</b>	<b>6,730,115</b>	<b>6,752,345</b>	<b>7,152,797</b>	<b>6,583,080</b>	<b>6,609,761</b>	<b>6,696,904</b>	<b>6,767,895</b>	<b>6,871,511</b>
a) Securities other than Shares	7,276,775	6,687,707	6,216,397	6,632,248	5,967,384	6,050,465	6,122,534	6,205,731	6,294,537
b) Other claims	42,078	42,407	535,948	520,548	615,696	559,296	574,371	562,164	576,974
<b>less: Liabilities to Central Government</b>	<b>564,953</b>	<b>1,029,997</b>	<b>982,918</b>	<b>478,741</b>	<b>662,104</b>	<b>1,440,151</b>	<b>296,764</b>	<b>1,269,914</b>	<b>1,486,314</b>
a) Deposits	564,953	1,029,997	982,918	478,741	662,104	1,440,151	296,764	1,269,914	1,486,314
b) Other liabilities	-	-	-	-	-	-	-	-	-
<b>Net claims on Provincial Governments</b>	<b>(217,898)</b>	<b>(385,929)</b>	<b>(591,682)</b>	<b>-813,630</b>	<b>-686,420</b>	<b>-726,554</b>	<b>-798,579</b>	<b>-799,405</b>	<b>-819,022</b>
<b>Claims on Provincial and Local Governments</b>	<b>21,688</b>	<b>296</b>	<b>17,319</b>	<b>296</b>	<b>28,008</b>	<b>21,419</b>	<b>21,831</b>	<b>24,390</b>	<b>24,692</b>
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	21,688	296	17,319	296	28,008	21,419	21,831	24,390	24,692
<b>less: Liabilities to Provincial and Local governments</b>	<b>239,586</b>	<b>386,225</b>	<b>609,001</b>	<b>813,926</b>	<b>714,428</b>	<b>747,974</b>	<b>820,410</b>	<b>823,795</b>	<b>843,714</b>
a) Deposits	239,586	386,225	609,001	813,926	714,428	747,974	820,410	823,795	843,714
b) Other liabilities	-	-	-	-	-	-	-	-	-
<b>Claims on other sectors</b>	<b>25,663</b>	<b>29,556</b>	<b>34,245</b>	<b>29,733</b>	<b>33,990</b>	<b>37,412</b>	<b>44,651</b>	<b>41,273</b>	<b>47,309</b>
a) Other financial corporations	4,754	4,714	7,877	4,809	7,853	10,962	17,776	13,832	16,899
b) Public non-financial corporations	36	43	31	40	21	27	18	26	31
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	20,873	24,799	26,337	24,883	26,115	26,423	26,857	27,416	30,379
<b>Monetary base (1+2+3+4)</b>	<b>7,651,864</b>	<b>8,609,080</b>	<b>9,258,361</b>	<b>8,779,160</b>	<b>9,675,508</b>	<b>9,635,217</b>	<b>9,225,546</b>	<b>9,457,945</b>	<b>9,595,025</b>
<b>1) Currency in Circulation</b>	<b>6,458,763</b>	<b>7,278,860</b>	<b>7,992,592</b>	<b>7,423,234</b>	<b>8,188,460</b>	<b>8,107,374</b>	<b>8,060,350</b>	<b>8,044,826</b>	<b>7,988,383</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>1,349,030</b>	<b>1,470,427</b>	<b>1,512,182</b>	<b>1,147,983</b>	<b>1,406,889</b>	<b>1,598,733</b>
Reserve deposits	1,168,496	1,326,605	1,251,357	1,349,030	1,470,427	1,512,182	1,147,983	1,406,889	1,598,733
Other liabilities	-	-	-	-	-	-	-	-	-

## 2.1 Central Bank Survey

Million Rupees

I T E M S	FY20	FY21	FY22 <sup>P</sup>	2021	2022				
				Nov	Jul	Aug	Sep	Oct	Nov <sup>P</sup>
<b>3) Deposits included in broad money</b>	<b>24,605</b>	<b>3,615</b>	<b>14,412</b>	<b>6,896</b>	<b>16,622</b>	<b>15,661</b>	<b>17,213</b>	<b>6,230</b>	<b>7,908</b>
<b>Transferable deposits</b>	<b>1,455</b>	<b>2,231</b>	<b>1,174</b>	<b>1,170</b>	<b>1,207</b>	<b>1,189</b>	<b>1,177</b>	<b>1,191</b>	<b>1,265</b>
a) Other financial corporations	75	15	16	13	15	16	16	17	16
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	158	150	162	161	195	174	162	178	174
d) Other resident sectors	1,222	2,066	996	996	996	999	999	996	1,076
<b>Other deposits</b>	<b>23,150</b>	<b>1,384</b>	<b>13,238</b>	<b>5,725</b>	<b>15,414</b>	<b>14,472</b>	<b>16,036</b>	<b>5,040</b>	<b>6,643</b>
a) Other financial corporations	2,914	770	851	949	1,535	987	1,242	1,090	1,129
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	20,236	615	12,387	4,776	13,879	13,485	14,794	3,950	5,514
<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>83,232</b>	<b>98,687</b>	<b>95,974</b>	<b>96,673</b>	<b>96,052</b>	<b>96,407</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>	-	-	-	-	-	-
<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>1,398,750</b>	<b>1,666,788</b>	<b>1,848,310</b>	<b>1,953,783</b>	<b>2,101,743</b>	<b>1,916,061</b>
a) Funds contributed by owners	100	100	100,000	100	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	152,767	161,721	734,903	300,410	288,403	562,132	656,986	911,480	596,854
c) General & special reserves	167,413	261,017	67,517	261,017	214,813	214,813	214,813	214,813	214,813
d) Valuation adjustment	765,311	760,559	948,233	837,223	1,063,571	971,364	981,984	875,449	1,004,393
<b>Other items (net)</b>	<b>27,104</b>	<b>(35,679)</b>	<b>(109,911)</b>	<b>-129,527</b>	<b>121,558</b>	<b>-19,727</b>	<b>25,882</b>	<b>-15,261</b>	<b>-64,806</b>
Other liabilities	207,740	192,122	272,945	169,447	355,329	215,255	262,706	218,589	196,766
<i>Less: Other Assets</i>	<i>180,636</i>	<i>227,801</i>	<i>382,856</i>	<i>298,974</i>	<i>233,771</i>	<i>234,983</i>	<i>236,824</i>	<i>233,850</i>	<i>261,573</i>

Source: Core Statistics Department

Note:

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

Archive link: <http://www.sbp.org.pk/ecodata/AnaAccArc.xls>

## 2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY20	FY21	FY22 <sup>P</sup>	2021	2022				
				Oct	Jun <sup>R</sup>	Jul <sup>R</sup>	Aug <sup>R</sup>	Sep <sup>R</sup>	Oct <sup>P</sup>
<b>Net Foreign Assets</b>	<b>(208,786)</b>	<b>(186,246)</b>	<b>(295,560)</b>	<b>(255,682)</b>	<b>(295,496)</b>	<b>(333,147)</b>	<b>(403,300)</b>	<b>(355,337)</b>	<b>(453,804)</b>
<b>Claims on nonresidents</b>	<b>603,425</b>	<b>669,234</b>	<b>874,253</b>	<b>713,521</b>	<b>874,257</b>	<b>920,283</b>	<b>819,922</b>	<b>913,043</b>	<b>783,676</b>
a) Foreign currency	67,102	56,997	68,527	54,400	68,527	75,608	76,651	72,986	67,668
b) Deposits	181,346	210,303	286,825	231,592	286,825	281,210	230,354	315,248	221,496
c) Securities other than shares	121,658	180,153	258,300	189,669	258,300	268,969	242,034	239,265	217,638
d) Loans	3,574	3,325	7,285	3,255	7,289	12,930	5,861	6,876	6,981
e) Financial derivatives	970	569	1,069	1,217	1,069	5,621	2,614	12,312	4,110
f) Shares & other equity	221,967	211,421	243,797	226,613	243,797	266,398	253,541	257,312	257,001
g) Other	6,808	6,466	8,450	6,775	8,450	9,548	8,866	9,044	8,781
<b>less: Liabilities to nonresidents</b>	<b>812,211</b>	<b>855,480</b>	<b>1,169,813</b>	<b>969,203</b>	<b>1,169,754</b>	<b>1,253,431</b>	<b>1,223,222</b>	<b>1,268,380</b>	<b>1,237,480</b>
a) Deposits	309,856	411,652	612,961	476,980	612,902	625,781	602,212	640,400	614,547
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	487,075	431,904	543,023	477,952	543,023	607,985	601,375	605,219	599,074
d) Financial derivatives	2,409	1,607	2,067	1,206	2,067	6,495	5,265	7,160	6,597
e) Other	12,871	10,317	11,762	13,065	11,762	13,170	14,370	15,601	17,262
<b>Claims on Central bank</b>	<b>1,510,675</b>	<b>1,840,586</b>	<b>2,178,179</b>	<b>1,460,410</b>	<b>2,178,580</b>	<b>1,886,369</b>	<b>1,896,461</b>	<b>1,581,459</b>	<b>1,859,652</b>
a) Currency	331,789	384,594	436,373	353,732	436,373	393,919	412,193	423,364	432,055
b) Reserve deposits	1,155,088	1,316,404	1,236,168	1,097,440	1,236,569	1,470,984	1,470,688	1,140,520	1,414,741
c) Other claims	23,799	139,588	505,638	9,238	505,638	21,466	13,580	17,575	12,856
<b>Net Claims on General Government</b>	<b>8,649,304</b>	<b>11,554,162</b>	<b>15,160,545</b>	<b>11,576,541</b>	<b>15,183,918</b>	<b>15,575,424</b>	<b>16,472,000</b>	<b>15,723,289</b>	<b>16,795,946</b>
<b>Net claims on Central Government</b>	<b>9,079,627</b>	<b>12,012,537</b>	<b>15,675,348</b>	<b>12,057,659</b>	<b>15,694,412</b>	<b>16,093,010</b>	<b>16,990,509</b>	<b>16,286,723</b>	<b>17,319,450</b>
<b>Claims on Central Government</b>	<b>10,470,435</b>	<b>13,698,802</b>	<b>17,768,551</b>	<b>13,836,929</b>	<b>17,769,271</b>	<b>18,178,244</b>	<b>18,955,291</b>	<b>18,320,735</b>	<b>19,325,133</b>
a) Securities other than Shares	10,190,150	13,403,715	17,330,963	13,531,677	17,331,683	17,731,144	18,495,266	17,833,927	18,805,998
b) Other claims	280,285	295,087	437,588	305,252	437,588	447,099	460,025	486,808	519,135
<b>less: Liabilities to Central Government</b>	<b>1,390,808</b>	<b>1,686,265</b>	<b>2,093,203</b>	<b>1,779,271</b>	<b>2,074,859</b>	<b>2,085,234</b>	<b>1,964,782</b>	<b>2,034,012</b>	<b>2,005,682</b>
a) Deposits	1,390,808	1,686,265	2,093,203	1,779,271	2,074,859	2,085,234	1,964,782	2,034,012	2,005,682
b) Other liabilities	-	-	-	-	-	-	-	-	-
<b>Net claims on Provincial Governments</b>	<b>(430,323)</b>	<b>(458,375)</b>	<b>(514,803)</b>	<b>(481,117)</b>	<b>(510,493)</b>	<b>(517,586)</b>	<b>(518,509)</b>	<b>(563,434)</b>	<b>(523,504)</b>
<b>Claims on Provincial Governments</b>	<b>627,236</b>	<b>718,014</b>	<b>797,289</b>	<b>702,584</b>	<b>797,289</b>	<b>789,283</b>	<b>774,511</b>	<b>760,202</b>	<b>737,346</b>
a) Securities other than Shares	..	..	..	..	..	..	..	..	..
b) Other claims	627,236	718,014	797,289	702,583	797,289	789,283	774,511	760,202	737,346
<b>less: Liabilities to Provincial Governments</b>	<b>1,057,559</b>	<b>1,176,389</b>	<b>1,312,092</b>	<b>1,183,701</b>	<b>1,307,782</b>	<b>1,306,868</b>	<b>1,293,020</b>	<b>1,323,636</b>	<b>1,260,850</b>
a) Deposits	1,050,685	1,169,521	1,310,665	1,176,823	1,306,355	1,305,421	1,291,552	1,322,148	1,259,358
b) Other liabilities	6,874	6,868	1,427	6,878	1,427	1,448	1,468	1,488	1,492
<b>Claims on other sectors</b>	<b>8,602,896</b>	<b>9,257,033</b>	<b>11,038,529</b>	<b>9,708,789</b>	<b>11,057,929</b>	<b>11,052,187</b>	<b>11,209,600</b>	<b>11,398,035</b>	<b>11,333,320</b>
a) Other financial corporations	91,901	115,302	185,931	131,411	185,934	183,276	176,422	176,691	170,872
b) Public non-financial corporations	1,727,878	1,666,059	1,739,936	1,721,205	1,740,039	1,795,299	1,884,239	1,913,599	1,885,483
c) Other non-financial corporations	5,374,610	5,933,575	7,309,575	6,241,017	7,315,249	7,232,203	7,316,520	7,464,625	7,420,270
d) Other resident sectors	1,408,507	1,542,098	1,803,087	1,615,156	1,816,707	1,841,409	1,832,419	1,843,121	1,856,695

## 2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY20	FY21	FY22 <sup>P</sup>	2021	2022				
				Oct	Jun <sup>R</sup>	Jul <sup>R</sup>	Aug <sup>R</sup>	Sep <sup>R</sup>	Oct <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>3,171,386</b>	<b>6,151,771</b>	<b>6,548,117</b>	<b>7,213,539</b>	<b>5,963,803</b>	<b>6,970,049</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>16,590,772</b>	<b>19,219,033</b>	<b>18,979,652</b>	<b>19,174,957</b>	<b>19,598,151</b>	<b>19,667,477</b>
<b>1) Transferable deposits</b>	<b>11,077,237</b>	<b>12,911,117</b>	<b>14,583,848</b>	<b>12,856,956</b>	<b>14,599,162</b>	<b>14,459,994</b>	<b>14,664,703</b>	<b>15,022,931</b>	<b>14,963,804</b>
a) Other financial corporations	369,567	364,165	572,022	371,278	569,937	580,596	530,102	567,386	555,478
b) Public non-financial corporations	543,548	613,874	638,919	695,119	644,922	687,663	700,251	697,026	674,250
c) Other non-financial corporations	3,182,727	3,798,687	4,434,692	3,641,820	4,439,247	4,332,759	4,463,035	4,534,391	4,578,689
d) Other resident sectors	6,981,395	8,134,392	8,938,215	8,148,740	8,945,057	8,858,975	8,971,315	9,224,127	9,155,387
<b>2) Other deposits</b>	<b>3,422,499</b>	<b>3,872,072</b>	<b>4,604,674</b>	<b>3,733,816</b>	<b>4,619,870</b>	<b>4,519,658</b>	<b>4,510,254</b>	<b>4,575,221</b>	<b>4,703,673</b>
a) Other financial corporations	78,927	132,956	144,327	87,701	145,521	131,694	134,151	143,896	132,334
b) Public non-financial corporations	591,289	688,187	808,712	739,581	804,664	886,449	893,290	886,260	976,276
c) Other non-financial corporations	992,225	1,290,135	1,425,442	1,164,774	1,430,618	1,274,810	1,294,423	1,371,000	1,327,019
d) Other resident sectors	1,760,058	1,760,793	2,226,192	1,741,759	2,239,067	2,226,705	2,188,391	2,174,065	2,268,044
<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>3</b>	<b>3</b>
a) Other financial corporations	14	15	15	15	15	15	15	-	-
b) Public non-financial corporations	-	-	..	-	-	-	-	-	-
c) Other non-financial corporations	3	3	3	3	3	3	3	3	3
d) Other resident sectors	-	-	-	-	-	-	-	-	-
<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>42,004</b>	<b>43,550</b>	<b>43,492</b>	<b>43,761</b>	<b>43,630</b>	<b>44,331</b>
<i>Of which: Other financial corporations</i>	<i>20,306</i>	<i>22,014</i>	<i>27,127</i>	<i>24,414</i>	<i>27,127</i>	<i>27,223</i>	<i>27,396</i>	<i>27,281</i>	<i>27,450</i>
<b>Loans</b>	<b>28,145</b>	<b>29,582</b>	<b>56,369</b>	<b>67,844</b>	<b>56,119</b>	<b>77,931</b>	<b>72,762</b>	<b>66,089</b>	<b>96,956</b>
<i>Of which: Other financial corporations</i>	<i>19,990</i>	<i>21,609</i>	<i>47,563</i>	<i>59,871</i>	<i>47,313</i>	<i>69,114</i>	<i>63,933</i>	<i>57,248</i>	<i>88,104</i>
<b>Financial derivatives</b>	<b>6,447</b>	<b>4,771</b>	<b>11,280</b>	<b>5,966</b>	<b>11,280</b>	<b>19,040</b>	<b>12,815</b>	<b>14,011</b>	<b>15,332</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>67</b>	<b>44</b>	<b>42</b>	<b>41</b>	<b>52</b>	<b>53</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>2,121,007</b>	<b>2,216,686</b>	<b>2,225,233</b>	<b>2,318,681</b>	<b>2,297,114</b>	<b>2,301,159</b>
a) Funds contributed by owners	651,811	666,580	691,207	674,708	691,207	686,206	682,192	685,764	684,897
b) Retained earnings	600,195	686,226	814,474	707,693	820,964	796,991	860,677	849,118	842,917
c) General and special reserves	484,743	532,032	621,964	540,563	621,961	633,268	643,701	640,812	633,522
d) Valuation adjustment	322,725	219,680	82,553	198,043	82,553	108,768	132,110	121,421	139,822
<b>Other items (net)</b>	<b>149,325</b>	<b>420,793</b>	<b>420,278</b>	<b>491,129</b>	<b>426,519</b>	<b>287,392</b>	<b>338,269</b>	<b>364,695</b>	<b>439,860</b>
<b>Other liabilities</b>	<b>2,082,865</b>	<b>2,293,990</b>	<b>2,720,233</b>	<b>2,427,042</b>	<b>2,720,914</b>	<b>2,831,824</b>	<b>2,784,317</b>	<b>2,852,933</b>	<b>2,859,027</b>
<b>less: Other assets</b>	<b>1,809,106</b>	<b>1,910,138</b>	<b>2,350,938</b>	<b>2,004,707</b>	<b>2,332,179</b>	<b>2,526,694</b>	<b>2,433,854</b>	<b>2,461,106</b>	<b>2,380,958</b>
<b>plus: Consolidation adjustment</b>	<b>(124,433)</b>	<b>36,942</b>	<b>50,984</b>	<b>68,794</b>	<b>37,784</b>	<b>(17,738)</b>	<b>(12,194)</b>	<b>(27,132)</b>	<b>(38,209)</b>

Source: Core Statistics Department

**Note:**

1. Other Depository Corporations (ODCs) include the data of Banks, DFIs, MFBs, Deposit Accepting Non-Bank Financial Companies and Money Market Mutual Funds (MMMFs). The scope of ODCs survey has been enhanced with the inclusion of MMMFs with effect from April 2017. The archive of the ODCs including MMMFs has been prepared from July 2012. Therefore, the estimates are not comparable with Analytical Accounts of Banking Sector (up to June 2008 prepared under money & banking guide and up to June 2012 prepared under MFSM) and monetary aggregates of weekly monetary survey based on data of SBP and Scheduled Banks
2. From July 2019, data on central and provincial government deposits with scheduled banks have been revised. This revision is due to reclassification of some of the PSEs, which were provisionally reported under Government deposits. The coverage of PSEs has been increased. Details are available at: [http://www.sbp.org.pk/ecodata/MFSM\\_Other\\_Depository.pdf](http://www.sbp.org.pk/ecodata/MFSM_Other_Depository.pdf)
3. General Government includes Central and Provincial Government & Provincial Governments includes Provincial and Local Governments
4. Islamic Financings, Advances (against Murabaha etc) and other related items previously reported under Other Assets has been reclassified as domestic claims / credit from June 2014. Details of reclassifications/revisions are available in revision study on SBP website at: [www.sbp.org.pk/ecodata/Revision\\_Monetary\\_Stats.pdf](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				
				Oct	Jun <sup>R</sup>	Jul <sup>R</sup>	Aug <sup>R</sup>	Sep <sup>R</sup>	Oct <sup>P</sup>
<b>Net Foreign Assets</b>	<b>234,982</b>	<b>1,317,172</b>	<b>(89,330)</b>	<b>919,573</b>	<b>(86,190)</b>	<b>(532,131)</b>	<b>(514,662)</b>	<b>(631,725)</b>	<b>(471,446)</b>
Claims on nonresidents	4,011,152	4,651,521	4,475,664	5,034,527	4,472,469	4,662,130	4,273,098	4,265,439	4,252,077
less: Liabilities to nonresidents	3,776,170	3,334,349	4,564,994	4,114,954	4,558,660	5,194,261	4,787,760	4,897,164	4,723,523
<b>Domestic claims (a+b)</b>	<b>23,813,865</b>	<b>26,154,940</b>	<b>31,411,064</b>	<b>26,696,845</b>	<b>31,430,310</b>	<b>31,896,157</b>	<b>32,162,067</b>	<b>32,767,535</b>	<b>32,869,116</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>16,958,279</b>	<b>20,338,075</b>	<b>20,809,980</b>	<b>20,915,055</b>	<b>21,324,850</b>	<b>21,494,523</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>18,202,614</b>	<b>21,440,250</b>	<b>22,013,986</b>	<b>22,160,119</b>	<b>22,686,864</b>	<b>22,817,432</b>
Claims on central government	17,789,288	20,428,916	24,520,896	20,462,929	24,538,996	24,761,323	25,565,052	25,017,640	26,093,028
less: Liabilities to central government	1,955,761	2,716,262	3,076,121	2,260,315	3,098,746	2,747,338	3,404,934	2,330,776	3,275,596
<b>2-Net claims on provincial governments</b>	<b>(648,221)</b>	<b>(844,304)</b>	<b>(1,106,485)</b>	<b>(1,244,335)</b>	<b>(1,102,175)</b>	<b>(1,204,006)</b>	<b>(1,245,063)</b>	<b>(1,362,013)</b>	<b>(1,322,909)</b>
Claims on provincial governments	648,924	718,310	814,608	702,879	814,419	817,290	795,931	782,032	761,736
less: Liabilities to provincial governments	1,297,145	1,562,614	1,921,093	1,947,214	1,916,594	2,021,296	2,040,994	2,144,046	2,084,645
<b>b. Claims on other sectors</b>	<b>8,628,559</b>	<b>9,286,589</b>	<b>11,072,774</b>	<b>9,738,566</b>	<b>11,092,235</b>	<b>11,086,177</b>	<b>11,247,012</b>	<b>11,442,685</b>	<b>11,374,593</b>
Other financial corporations	96,655	120,016	193,808	136,197	193,875	191,129	187,384	194,466	184,703
Public non-financial corporations	1,727,914	1,666,102	1,739,967	1,721,239	1,740,071	1,795,320	1,884,266	1,913,616	1,885,509
Other non-financial corporations	5,374,610	5,933,575	7,309,575	6,241,017	7,315,249	7,232,203	7,316,520	7,464,625	7,420,270
Other resident sectors	1,429,380	1,566,896	1,829,425	1,640,113	1,843,040	1,867,524	1,858,843	1,869,978	1,884,111
<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>23,637,501</b>	<b>26,789,406</b>	<b>26,790,832</b>	<b>26,885,817</b>	<b>27,252,353</b>	<b>27,286,482</b>
<b>a. Currency outside depository corporations</b>	<b>6,126,974</b>	<b>6,894,266</b>	<b>7,556,219</b>	<b>7,043,715</b>	<b>7,556,219</b>	<b>7,794,541</b>	<b>7,695,181</b>	<b>7,636,986</b>	<b>7,612,771</b>
<b>b. Transferable deposits</b>	<b>11,078,692</b>	<b>12,913,348</b>	<b>14,585,022</b>	<b>12,858,126</b>	<b>14,600,337</b>	<b>14,461,201</b>	<b>14,665,892</b>	<b>15,024,108</b>	<b>14,964,994</b>
Other financial corporations	369,642	364,179	572,037	371,291	569,952	580,612	530,118	567,402	555,495
Public non-financial corporations	543,548	613,874	638,919	695,119	644,922	687,663	700,251	697,026	674,250
Other non-financial corporations	3,182,885	3,798,837	4,434,855	3,641,981	4,439,410	4,332,955	4,463,209	4,534,553	4,578,867
Other resident sectors	6,982,617	8,136,458	8,939,211	8,149,736	8,946,053	8,859,972	8,972,314	9,225,125	9,156,383
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>3,735,641</b>	<b>4,632,833</b>	<b>4,535,072</b>	<b>4,524,726</b>	<b>4,591,256</b>	<b>4,708,713</b>
Other financial corporations	81,841	133,726	145,179	88,734	146,373	133,229	135,137	145,138	133,424
Public non-financial corporations	591,289	688,187	808,712	739,581	804,664	886,449	893,290	886,260	976,276
Other non-financial corporations	992,225	1,290,135	1,425,442	1,164,774	1,430,618	1,274,810	1,294,423	1,371,000	1,327,019
Other resident sectors	1,780,294	1,761,408	2,238,579	1,742,552	2,251,179	2,240,584	2,201,876	2,188,859	2,271,994
<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>3</b>	<b>3</b>
Other financial corporations	14	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>83,115</b>	<b>95,519</b>	<b>98,687</b>	<b>95,974</b>	<b>96,673</b>	<b>96,052</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>42,004</b>	<b>43,550</b>	<b>43,492</b>	<b>43,761</b>	<b>43,630</b>	<b>44,331</b>
<i>of which: Other financial corporations</i>	20,306	22,014	27,127	24,414	27,127	27,223	27,396	27,281	27,450
<b>Loans</b>	<b>28,145</b>	<b>29,582</b>	<b>56,369</b>	<b>67,844</b>	<b>56,119</b>	<b>77,931</b>	<b>72,762</b>	<b>66,089</b>	<b>96,956</b>
<i>of which: Other financial corporations</i>	19,990	21,609	47,563	59,871	47,313	69,114	63,933	57,248	88,104
<b>Financial Derivatives</b>	<b>6,447</b>	<b>4,771</b>	<b>11,280</b>	<b>5,966</b>	<b>11,280</b>	<b>19,040</b>	<b>12,815</b>	<b>14,011</b>	<b>15,332</b>
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
<b>Trade credit &amp; advances</b>	<b>27</b>	<b>35</b>	<b>44</b>	<b>67</b>	<b>44</b>	<b>42</b>	<b>41</b>	<b>52</b>	<b>53</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>3,440,173</b>	<b>3,868,011</b>	<b>3,892,021</b>	<b>4,166,990</b>	<b>4,250,897</b>	<b>4,402,902</b>
<b>Other items (net)</b>	<b>103,925</b>	<b>345,873</b>	<b>295,107</b>	<b>339,882</b>	<b>480,278</b>	<b>442,065</b>	<b>369,327</b>	<b>412,209</b>	<b>455,669</b>
Other liabilities (includes central bank float)	2,290,604	2,486,112	2,993,178	2,619,335	2,934,039	3,187,153	2,999,572	3,115,640	3,077,616
less: Other assets	1,989,742	2,137,940	2,733,795	2,292,395	2,515,832	2,760,465	2,668,836	2,697,930	2,614,808
plus: Consolidation adjustment	(196,938)	(2,299)	35,723	12,942	62,072	15,377	38,591	(5,500)	(7,139)

Source: Core Statistics Department

### 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, 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)
- 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	Nov	Jul <sup>R</sup>	Aug <sup>R</sup>	Sep <sup>R</sup>	Oct <sup>R</sup>	Nov <sup>P</sup>
<b>A. Currency in Circulation</b>	6,142,016	6,909,937	7,572,465	7,104,201	7,786,795	7,770,604	7,652,625	7,671,010	7,675,169
<b>B. Cash in Tills</b>	325,508	378,302	429,566	338,678	411,115	388,504	417,174	388,557	373,746
<b>C. Other Deposits</b>	41,218	68,004	95,666	71,286	95,815	94,884	98,411	84,803	96,768
<b>D. Bank Deposits</b>	1,171,104	1,307,242	1,228,687	1,176,832	1,451,307	1,318,181	1,128,088	1,278,646	1,363,774
<b>Reserve Money (A+B+C+D)</b>	<b>7,679,845</b>	<b>8,663,485</b>	<b>9,326,385</b>	<b>8,690,998</b>	<b>9,745,032</b>	<b>9,572,173</b>	<b>9,296,298</b>	<b>9,423,016</b>	<b>9,509,457</b>
<b>Factor affecting Reserve Money (RM)</b>									
<b>A. Net Foreign Assets</b>	(181,347)	930,509	(563,261)	372,633	(1,066,981)	(1,198,943)	(1,065,798)	(754,708)	(1,097,894)
<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>8,318,365</b>	<b>10,812,013</b>	<b>10,771,116</b>	<b>10,362,096</b>	<b>10,177,723</b>	<b>10,607,351</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>5,724,592</b>	<b>5,201,250</b>	<b>4,452,345</b>	<b>5,564,722</b>	<b>4,489,292</b>	<b>4,387,779</b>
i. Borrowings for Budgetary Support <sup>1</sup>	6,538,797	5,332,490	5,185,379	5,737,889	5,219,181	4,470,782	5,583,340	4,507,834	4,406,664
a) Federal Government	6,750,123	5,712,275	5,770,613	6,569,359	5,899,212	5,238,727	6,375,109	5,268,504	5,263,552
of which deposits with SBP	(565,997)	(1,016,725)	(968,090)	(576,429)	(646,859)	(1,319,679)	(279,620)	(1,449,019)	(1,536,891)
b) Provincial Government	(192,737)	(346,850)	(547,818)	(765,536)	(647,611)	(716,386)	(744,155)	(718,146)	(804,445)
Balochistan	(39,105)	(37,307)	(16,552)	(80,863)	(27,104)	(39,969)	(36,364)	(28,982)	(40,479)
Khyber Pakhtunkhwa	(8,321)	(31,540)	(1,039)	(36,362)	(7,077)	(8,416)	(17,399)	(10,667)	(7,751)
Punjab	(81,570)	(207,104)	(440,053)	(505,541)	(511,450)	(550,724)	(578,677)	(576,168)	(624,929)
Sindh	(63,741)	(70,899)	(90,174)	(142,769)	(101,979)	(117,276)	(111,715)	(102,329)	(131,287)
c) AJK Government	(5,047)	(12,368)	(14,770)	(26,964)	(12,214)	(24,373)	(20,646)	(19,841)	(21,101)
d) Gilgit-Baltistan	(13,543)	(20,566)	(22,646)	(38,970)	(20,207)	(27,186)	(26,968)	(22,683)	(31,342)
ii. Others	(14,510)	(12,344)	(17,273)	(13,297)	(17,931)	(18,437)	(18,618)	(18,542)	(18,885)
<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>1,434,954</b>	<b>1,642,703</b>	<b>1,632,273</b>	<b>1,475,635</b>	<b>1,603,442</b>	<b>1,606,455</b>
i. Claims on Sch. Banks (a+b+c+d+e)	876,619	1,265,198	1,617,318	1,383,650	1,580,702	1,569,222	1,413,149	1,539,784	1,542,555
a. Agriculture Sector	1,972	3,865	4,875	4,346	4,746	5,024	5,320	5,356	5,333
b. Industrial Sector	191,951	413,636	692,456	544,300	623,573	638,151	640,556	640,743	644,733
c. Export Sector	528,035	589,340	781,291	646,361	771,052	747,776	597,954	742,338	744,107
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	154,661	258,357	138,696	188,643	181,331	178,271	169,319	151,347	148,382
ii. Claims on NBFIs	43,288	72,825	82,386	75,548	86,245	87,295	86,730	87,902	88,144
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>1,158,820</b>	<b>3,968,060</b>	<b>4,686,498</b>	<b>3,321,739</b>	<b>4,084,989</b>	<b>4,613,116</b>
<b>Reserve Money (RM) (A+B)</b>	<b>7,679,845</b>	<b>8,663,485</b>	<b>9,326,385</b>	<b>8,690,998</b>	<b>9,745,032</b>	<b>9,572,173</b>	<b>9,296,298</b>	<b>9,423,016</b>	<b>9,509,457</b>

Source: Core Statistics Department

Note: -

i. 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.

ii - 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.

iii - 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>	Nov	Jul <sup>R</sup>	Aug	Sep	Oct	Nov
1 Banknotes	6,458,763	7,278,860	7,992,592	7,433,477	8,188,460	8,149,647	8,060,350	8,050,100	8,039,432
2 One Rupee Coins and above	9,962	9,947	9,991	9,971	10,039	10,040	9,965	9,998	9,929
<b>3 Total (1+2)</b>	<b>6,468,725</b>	<b>7,288,807</b>	<b>8,002,583</b>	<b>7,443,448</b>	<b>8,198,499</b>	<b>8,159,687</b>	<b>8,070,315</b>	<b>8,060,098</b>	<b>8,049,361</b>
4 Held by Banking Department of SBP	173	150	146	162	193	194	144	177	118
5 Held by Issue Department of SBP	1029	418	406	406	395	384	372	354	328
6 Currency in tills of Scheduled Banks	325,508	378,302	429,566	338,678	411,115	388,504	417,174	388,557	373,746
<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>7,104,201</b>	<b>7,786,795</b>	<b>7,770,604</b>	<b>7,652,625</b>	<b>7,671,010</b>	<b>7,675,169</b>

Notes:

Source: Core Statistics Department

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>

## 2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 <sup>th</sup> June			2021	2022				
	FY20	FY21	FY22 <sup>P</sup>	Nov	Jul <sup>R</sup>	Aug <sup>R</sup>	Sep <sup>R</sup>	Oct <sup>R</sup>	Nov <sup>P</sup>
<b>A. Components of M2</b>									
1. Currency in Circulation	6,142,016	6,909,937	7,572,465	7,104,201	7,786,795	7,770,604	7,652,625	7,671,010	7,675,169
2. Other Deposits with SBP	41,218	68,004	95,666	71,286	95,815	94,884	98,411	84,803	96,768
3. Total Private & PSE Deposits	14,724,770	17,319,755	19,934,849	16,842,581	19,314,524	19,195,857	20,183,204	19,773,196	19,835,733
<i>of which: RFCDs</i>	<i>1,074,511</i>	<i>1,046,150</i>	<i>1,230,183</i>	<i>1,149,846</i>	<i>1,401,134</i>	<i>1,259,192</i>	<i>1,301,340</i>	<i>1,203,413</i>	<i>1,211,940</i>
<b>Money Supply (1+2+3)</b>	<b>20,908,003</b>	<b>24,297,696</b>	<b>27,602,981</b>	<b>24,018,069</b>	<b>27,197,134</b>	<b>27,061,345</b>	<b>27,934,240</b>	<b>27,529,009</b>	<b>27,607,671</b>
<b>B. Factors Affecting Money Supply (M2)</b>									
<b>I. Net Foreign Assets of the Banking System</b>									
a. State Bank of Pakistan	(181,347)	930,509	(563,261)	372,633	(1,066,981)	(1,198,943)	(1,065,798)	(754,708)	(1,097,894)
b. Scheduled Banks	(334,806)	(205,786)	(193,332)	(290,499)	(285,263)	(327,334)	(249,160)	(353,574)	(335,970)
<b>II. Net Domestic Assets of Banking System (1+2+3)</b>									
a. State Bank of Pakistan	6,984,573	6,467,778	8,272,328	6,934,715	9,231,311	9,201,894	8,948,947	8,637,939	9,064,796
b. Scheduled Banks	14,439,583	17,105,195	20,087,246	17,001,220	19,318,067	19,385,728	20,300,251	19,999,351	19,976,739
<b>1. Net Govt Sector Borrowing(a+b+c)</b>									
<b>a. Borrowings for Budgetary support<sup>1</sup></b>	<b>13,748,309</b>	<b>15,373,463</b>	<b>18,550,414</b>	<b>15,412,175</b>	<b>18,749,670</b>	<b>18,719,806</b>	<b>19,058,059</b>	<b>18,934,710</b>	<b>18,939,444</b>
(i) From SBP	6,538,797	5,332,490	5,185,379	5,737,889	5,219,181	4,470,782	5,583,340	4,507,834	4,406,664
a) Federal Government	6,750,123	5,712,275	5,770,613	6,569,359	5,899,212	5,238,727	6,375,109	5,268,504	5,263,552
<i>of which deposits with SBP</i>	<i>(565,997)</i>	<i>(1,016,725)</i>	<i>(968,090)</i>	<i>(576,429)</i>	<i>(646,859)</i>	<i>(1,319,679)</i>	<i>(279,620)</i>	<i>(1,449,019)</i>	<i>(1,536,891)</i>
b) Provincial Government	(192,737)	(346,850)	(547,818)	(765,536)	(647,611)	(716,386)	(744,155)	(718,146)	(804,445)
Balochistan Government	(39,105)	(37,307)	(16,552)	(80,863)	(27,104)	(39,969)	(36,364)	(28,982)	(40,479)
Khyber Pakhtunkhwa Government	(8,321)	(31,540)	(1,039)	(36,362)	(7,077)	(8,416)	(17,399)	(10,667)	(7,751)
Punjab Government	(81,570)	(207,104)	(440,053)	(505,541)	(511,450)	(550,724)	(578,677)	(576,168)	(624,929)
Sindh Government	(63,741)	(70,899)	(90,174)	(142,769)	(101,979)	(117,276)	(111,715)	(102,329)	(131,287)
c) AJK Government	(5,047)	(12,368)	(14,770)	(26,964)	(12,214)	(24,373)	(20,646)	(19,841)	(21,101)
d) Gilgit-Baltistan	(13,543)	(20,566)	(22,646)	(38,970)	(20,207)	(27,186)	(26,968)	(22,683)	(31,342)
(ii) From Scheduled banks (a+b)	7,209,512	10,040,973	13,365,035	9,674,286	13,530,490	14,249,024	13,474,719	14,426,875	14,532,780
a) Federal Government	8,222,465	11,181,917	14,630,114	10,842,068	14,802,985	15,501,515	14,754,165	15,638,176	15,768,726
<i>of which deposits with banks</i>	<i>(1,371,965)</i>	<i>(1,659,001)</i>	<i>(2,020,076)</i>	<i>(1,775,280)</i>	<i>(2,040,128)</i>	<i>(1,911,513)</i>	<i>(1,970,589)</i>	<i>(1,934,618)</i>	<i>(2,009,307)</i>
b) Provincial Government	(1,012,953)	(1,140,944)	(1,265,079)	(1,167,782)	(1,272,495)	(1,252,491)	(1,279,445)	(1,211,301)	(1,235,946)
<i>of which deposits with banks</i>	<i>(1,013,977)</i>	<i>(1,141,968)</i>	<i>(1,266,103)</i>	<i>(1,168,806)</i>	<i>(1,273,519)</i>	<i>(1,253,515)</i>	<i>(1,280,469)</i>	<i>(1,212,325)</i>	<i>(1,236,970)</i>
<b>b. Commodity operations</b>	<b>813,435</b>	<b>903,999</b>	<b>1,133,655</b>	<b>894,272</b>	<b>1,138,189</b>	<b>1,121,520</b>	<b>1,126,762</b>	<b>1,139,998</b>	<b>1,110,632</b>
<b>c. Others</b>	<b>(14,510)</b>	<b>(12,344)</b>	<b>(17,273)</b>	<b>(13,297)</b>	<b>(17,931)</b>	<b>(18,437)</b>	<b>(18,618)</b>	<b>(18,542)</b>	<b>(18,885)</b>
<b>2. Credit to Non-Govt. Sector (a+b+c+d)</b>									
<b>a. Credit to Private Sector*</b>	<b>6,862,862</b>	<b>7,629,069</b>	<b>9,241,217</b>	<b>8,099,083</b>	<b>9,108,798</b>	<b>9,113,714</b>	<b>9,327,379</b>	<b>9,241,542</b>	<b>9,269,316</b>
Conventional Banking Branches	5,305,518	5,685,109	6,656,744	5,990,283	6,705,658	6,701,107	6,858,640	6,763,759	6,784,381
Islamic Banks	868,473	1,030,612	1,269,892	1,088,640	1,263,067	1,265,714	1,288,451	1,306,630	1,316,020
Islamic Banking Branches of Conventional Banks	688,871	913,348	1,314,582	1,020,160	1,140,073	1,146,893	1,180,288	1,171,153	1,168,914
<b>b. Credit to PSEs</b>	<b>1,490,522</b>	<b>1,436,745</b>	<b>1,393,446</b>	<b>1,488,015</b>	<b>1,417,738</b>	<b>1,427,246</b>	<b>1,470,382</b>	<b>1,471,689</b>	<b>1,460,282</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>75,548</b>	<b>86,245</b>	<b>87,295</b>	<b>86,730</b>	<b>87,902</b>	<b>88,144</b>
<b>3. Other Items (net) *</b>	<b>(1,495,505)</b>	<b>(1,806,541)</b>	<b>(2,000,029)</b>	<b>(1,995,616)</b>	<b>(1,909,087)</b>	<b>(1,839,279)</b>	<b>(1,777,253)</b>	<b>(2,195,764)</b>	<b>(1,783,154)</b>
<b>Broad Money M2 (A+B)</b>	<b>20,908,003</b>	<b>24,297,696</b>	<b>27,602,981</b>	<b>24,018,069</b>	<b>27,197,134</b>	<b>27,061,345</b>	<b>27,934,240</b>	<b>27,529,009</b>	<b>27,607,671</b>
<b>C. Memorandum Items</b>									
Accrued Profit on SBP holdings of MRTBs/MTBs	83,618	58,537	108,301	240,820	224,593	236,920	332,317	393,542	476,469
Outstanding amount of MTBs (realized value in auction)	4,956,617	5,979,180	5,493,007	4,686,556	5,585,403	5,507,987	4,788,479	4,760,007	4,752,902
Net Government Budgetary Borrowing (Cash Basis)	13,471,051	15,247,857	18,370,734	15,096,209	18,426,255	18,371,062	18,629,167	18,437,366	18,344,091
<i>From SBP</i>	<i>6,455,179</i>	<i>5,273,953</i>	<i>5,077,078</i>	<i>5,497,069</i>	<i>4,994,587</i>	<i>4,233,862</i>	<i>5,251,023</i>	<i>4,114,292</i>	<i>3,930,195</i>
<i>From Scheduled Banks</i>	<i>7,015,872</i>	<i>9,973,904</i>	<i>13,293,657</i>	<i>9,599,139</i>	<i>13,431,668</i>	<i>14,137,200</i>	<i>13,378,144</i>	<i>14,323,074</i>	<i>14,413,896</i>

Source: Core Statistics Department

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

Notes: -

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.

\* 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>R</sup>	1st July 21 to 26-Nov-21	1st July 22 to 25-Nov-22
<b>1. Central Government (a+b)</b>	<b>16,894,192</b>	<b>20,400,727</b>	<b>517,235</b>	<b>675,497</b>
a. Scheduled Banks	11,181,917	14,630,114	(339,849)	1,138,612
T-Bills and Securities	12,840,918	16,650,189	(223,570)	1,127,843
Less:				
<i>Government Deposits</i>	<i>1,659,001</i>	<i>2,020,076</i>	<i>116,279</i>	<i>(10,769)</i>
b. State Bank	5,712,275	5,770,613	857,084	(463,115)
T-bills and Securities etc.	6,685,409	6,195,650	(54,009)	22,662
Debtor Balances (Exc. Zakat Fund)	33,794	-	(4,039)	-
Less:				
<i>Govt. Deposits (Ex. Zakat and Privatization Fund)</i>	<i>1,016,725</i>	<i>968,090</i>	<i>(440,297)</i>	<i>527,833</i>
<i>Others*</i>	<i>(9,797)</i>	<i>(543,053)</i>	<i>(474,835)</i>	<i>(42,055)</i>
<b>2. Provincial Governments (c+d)</b>	<b>(1,520,728)</b>	<b>(1,850,313)</b>	<b>(478,524)</b>	<b>(242,521)</b>
c. Scheduled Banks	(1,140,944)	(1,265,079)	(26,838)	29,133
Government Securities and Others	1,024	1,024	-	-
Less:				
<i>Government Deposits</i>	<i>1,141,968</i>	<i>1,266,103</i>	<i>26,838</i>	<i>(29,133)</i>
d. State Bank	(379,784)	(585,234)	(451,685)	(271,654)
Government Securities				
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
<i>Government Deposits (Excluding Zakat Fund)</i>	<i>379,784</i>	<i>585,234</i>	<i>451,685</i>	<i>271,654</i>
<b>Net Budgetary Borrowing from the Banking System</b>	<b>15,373,463</b>	<b>18,550,414</b>	<b>38,712</b>	<b>432,976</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>

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

## 2.8 Government Borrowing for Commodity Operations

Rice	129	117	5	8
Wheat	788,173	1,011,626	(1,097)	(52,403)
Sugar	67,510	67,302	18,568	16,482
Fertilizer	46,718	53,019	(27,259)	12,794
Seeds				
Oilseeds				
Pulses				
Edible Oil				
Black Mash				
Chilies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,470	1,592	55	95
<b>Total</b>	<b>903,999</b>	<b>1,133,655</b>	<b>(9,727)</b>	<b>(23,023)</b>

Source: Core Statistics Department



## 2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Jun-22			Jul-22			Aug-22		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
<b>ASSETS</b>	<b>7,983,933</b>	<b>9,297,566</b>	<b>17,281,499</b>	<b>8,188,653</b>	<b>9,618,683</b>	<b>17,807,336</b>	<b>8,149,841</b>	<b>10,929,809</b>	<b>19,079,650</b>
<b>International reserve assets</b>	<b>1,793,522</b>	<b>1,313,930</b>	<b>3,107,452</b>	<b>1,980,273</b>	<b>1,116,537</b>	<b>3,096,810</b>	<b>1,599,067</b>	<b>1,137,552</b>	<b>2,736,619</b>
- Gold	758,471	-	758,471	872,393	-	872,393	872,393	-	872,393
- Foreign currency balances	993,319	1,185,874	2,179,193	1,060,430	1,063,230	2,123,660	712,341	1,071,999	1,784,340
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	41,732	128,023	169,755	47,450	2,854	50,304	14,333	19,004	33,337
- Reserve tranche position with International Monetary Fund	-	33	33	-	27	27	-	26	26
- Other foreign currency balances	-	50,687	50,687	1,980,273	1,066,111	3,046,384	1,599,067	1,091,029	2,690,096
<b>Local currency financial assets</b>	-	<b>5,814,230</b>	<b>5,814,230</b>	<b>1,000,000</b>	<b>5,340,523</b>	<b>6,340,523</b>	<b>1,000,000</b>	<b>6,116,983</b>	<b>7,116,983</b>
<b>(i) Monetary policy assets</b>	-	<b>4,288,334</b>	<b>4,288,334</b>	<b>1,000,000</b>	<b>3,835,004</b>	<b>4,835,004</b>	<b>1,000,000</b>	<b>4,621,894</b>	<b>5,621,894</b>
- Conventional- securities purchased under agreement to resell	-	3,771,213	3,771,213	1,000,000	3,336,524	4,336,524	1,000,000	4,122,427	5,122,427
- Shariah compliant financing facility	-	517,121	517,121	-	498,480	498,480	-	499,467	499,467
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
<b>(ii) Credit to conventional banks &amp; financial institutions for purposes other than monetary policy</b>	-	<b>1,107,867</b>	<b>1,107,867</b>	-	<b>1,086,104</b>	<b>1,086,104</b>	-	<b>1,069,507</b>	<b>1,069,507</b>
- Agriculture sector	-	4,050	4,050	-	3,859	3,859	-	3,929	3,929
- Industrial sector	-	549,410	549,410	-	484,411	484,411	-	496,862	496,862
- Export sector	-	550,035	550,035	-	541,465	541,465	-	515,202	515,202
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	4,369	4,369	-	56,368	56,368	-	53,513	53,513
<b>(iii) Credit to Islamic banks &amp; financial institutions for purpose other than monetary policy</b>	-	<b>418,030</b>	<b>418,030</b>	-	<b>419,415</b>	<b>419,415</b>	-	<b>425,582</b>	<b>425,582</b>
- Agriculture sector	-	1,044	1,044	-	1,032	1,032	-	1,245	1,245
- Industrial sector	-	167,199	167,199	-	170,882	170,882	-	174,042	174,042
- Export sector	-	228,485	228,485	-	229,587	229,587	-	232,574	232,574
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	21,301	21,301	-	17,913	17,913	-	17,720	17,720
<b>Credit to general government account</b>	-	-	-	-	-	-	-	-	-
- <b>Federal government</b>	<b>6,175,815</b>	<b>829,398</b>	<b>7,005,213</b>	<b>5,191,572</b>	<b>1,292,437</b>	<b>6,484,009</b>	<b>5,533,979</b>	<b>961,840</b>	<b>6,495,819</b>
- Perpetual loan to federal government	-	544,865	544,865	-	615,696	615,696	-	558,421	558,421
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	6,175,815	284,533	6,460,348	5,191,572	676,741	5,868,313	5,533,979	403,419	5,937,398
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- <b>Provincial &amp; autonomous regions</b>	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
<b>Equity investments</b>	-	<b>159,980</b>	<b>159,980</b>	-	<b>157,749</b>	<b>157,749</b>	-	<b>157,749</b>	<b>157,749</b>
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	55,974	55,974	-	49,585	49,585	-	49,585	49,585
- Financial institutions	-	50,228	50,228	-	53,350	53,350	-	53,350	53,350
- Other	-	53,778	53,778	-	54,814	54,814	-	54,814	54,814
Property, plant & equipment	-	139,378	139,378	-	165,080	165,080	-	165,165	165,165
Rupee coins	401	-	401	395	-	395	384	-	384
Other assets	14,195	989,963	1,004,158	16,413	1,546,357	1,562,770	16,411	2,390,520	2,406,931
<b>LIABILITIES</b>	<b>7,983,933</b>	<b>9,297,566</b>	<b>17,281,499</b>	<b>8,188,653</b>	<b>9,618,683</b>	<b>17,807,336</b>	<b>8,149,841</b>	<b>10,929,809</b>	<b>19,079,650</b>
<b>Equity &amp; reserves</b>	-	<b>1,815,415</b>	<b>1,815,415</b>	-	<b>1,650,289</b>	<b>1,650,289</b>	-	<b>1,864,365</b>	<b>1,864,365</b>
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	-	-	-	147,296	147,296	-	147,296	147,296
- Special reserves	-	26,214	26,214	-	26,214	26,214	-	26,214	26,214
- Unrealized appreciations	-	863,103	863,103	-	987,915	987,915	-	987,915	987,915
- Profit & loss appropriation account	-	826,098	826,098	-	388,864	388,864	-	602,940	602,940
<b>Banknotes in circulation</b>	<b>7,983,933</b>	<b>(174)</b>	<b>7,983,759</b>	<b>8,188,653</b>	<b>(193)</b>	<b>8,188,460</b>	<b>8,149,841</b>	<b>(194)</b>	<b>8,149,647</b>
- Banknotes in circulation	7,983,759	-	7,983,759	8,188,460	-	8,188,460	8,149,647	-	8,149,647
- Banknotes held in Banking Department	174	(174)	-	193	(193)	-	194	(194)	-
<b>Monetary policy liabilities</b>	-	-	-	-	-	-	-	-	-
- Securities sold under agreement to repurchase	-	-	-	-	-	-	-	-	-
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
<b>Local currency deposits</b>	-	<b>3,111,180</b>	<b>3,111,180</b>	-	<b>2,688,147</b>	<b>2,688,147</b>	-	<b>3,363,730</b>	<b>3,363,730</b>
- Federal government	-	819,840	819,840	-	595,280	595,280	-	1,268,290	1,268,290
- Provincial governments & autonomous regions	-	722,731	722,731	-	686,420	686,420	-	774,642	774,642
- Bank deposits	-	1,429,165	1,429,165	-	224,245	1,224,245	-	1,139,609	1,139,609
- Other deposits	-	139,444	139,444	-	182,202	182,202	-	181,189	181,189
<b>Foreign currency deposits</b>	-	<b>832,654</b>	<b>832,654</b>	-	<b>877,294</b>	<b>877,294</b>	-	<b>779,023</b>	<b>779,023</b>
- Local banks	-	264,593	264,593	-	227,062	227,062	-	178,572	178,572
- Foreign central banks	-	93,707	93,707	-	107,988	107,988	-	99,696	99,696
- Foreign governments & sovereign wealth fund	-	472,227	472,227	-	539,658	539,658	-	498,045	498,045
- Others deposits	-	2,127	2,127	-	2,586	2,586	-	2,710	2,710
<b>Foreign currency loans and liabilities</b>	-	<b>2,325,845</b>	<b>2,325,845</b>	-	<b>2,648,370</b>	<b>2,648,370</b>	-	<b>2,460,639</b>	<b>2,460,639</b>
- International Monetary Fund facilities	-	570,798	570,798	-	645,589	645,589	-	645,588	645,588
- Allocations of special drawing rights of IMF	-	816,616	816,616	-	921,923	921,923	-	834,788	834,788
- Currency swap arrangements	-	938,431	938,431	-	1,080,858	1,080,858	-	980,263	980,263
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	1,212,646	1,212,646	-	1,754,776	1,754,776	-	2,462,246	2,462,246

## 2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Sep-22			Oct-22			Nov-22		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
<b>ASSETS</b>	<b>8,060,494</b>	<b>8,079,337</b>	<b>16,139,831</b>	<b>8,050,277</b>	<b>11,267,338</b>	<b>19,317,615</b>	<b>8,039,550</b>	<b>11,356,846</b>	<b>19,396,396</b>
<b>International reserve assets</b>	<b>1,525,527</b>	<b>1,233,574</b>	<b>2,759,101</b>	<b>1,300,677</b>	<b>1,678,684</b>	<b>2,979,361</b>	<b>1,374,761</b>	<b>1,252,188</b>	<b>2,626,949</b>
- Gold	793,877	-	793,877	793,877	-	793,877	752,556	-	752,556
- Foreign currency balances	717,007	1,177,020	1,894,027	492,523	1,617,078	2,109,601	622,205	1,211,191	1,833,396
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	14,643	14,095	28,738	14,277	14,555	28,832	-	9,714	9,714
- Reserve tranche position with International Monetary Fund	-	27	27	-	26	26	-	27	27
- Other foreign currency balances	1,525,527	1,191,142	2,716,669	-	47,025	47,025	-	31,256	31,256
<b>Local currency financial assets</b>	<b>1,000,000</b>	<b>4,793,676</b>	<b>5,793,676</b>	<b>1,000,000</b>	<b>5,803,639</b>	<b>6,803,639</b>	<b>1,000,000</b>	<b>6,062,352</b>	<b>7,062,352</b>
<b>(i) Monetary policy assets</b>	<b>1,000,000</b>	<b>3,447,567</b>	<b>4,447,567</b>	<b>1,000,000</b>	<b>4,329,723</b>	<b>5,329,723</b>	<b>1,000,000</b>	<b>4,585,423</b>	<b>5,585,423</b>
- Conventional- securities purchased under agreement to resell	1,000,000	2,938,623	3,938,623	1,000,000	3,818,606	4,818,606	1,000,000	4,067,331	5,067,331
- Shariah compliant financing facility	-	508,944	508,944	-	511,117	511,117	-	518,092	518,092
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
<b>(ii) Credit to conventional banks &amp; financial institutions for purposes other than monetary policy</b>	<b>-</b>	<b>953,210</b>	<b>953,210</b>	<b>-</b>	<b>1,050,643</b>	<b>1,050,643</b>	<b>-</b>	<b>1,052,166</b>	<b>1,052,166</b>
- Agriculture sector	-	4,209	4,209	-	4,237	4,237	-	4,199	4,199
- Industrial sector	-	497,684	497,684	-	497,184	497,184	-	498,972	498,972
- Export sector	-	398,565	398,565	-	511,671	511,671	-	514,230	514,230
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	52,749	52,749	-	37,548	37,548	-	34,762	34,762
<b>(iii) Credit to Islamic banks &amp; financial institutions for purpose other than monetary policy</b>	<b>-</b>	<b>392,899</b>	<b>392,899</b>	<b>-</b>	<b>423,273</b>	<b>423,273</b>	<b>-</b>	<b>424,763</b>	<b>424,763</b>
- Agriculture sector	-	1,287	1,287	-	1,415	1,415	-	1,416	1,416
- Industrial sector	-	175,958	175,958	-	177,693	177,693	-	180,147	180,147
- Export sector	-	199,389	199,389	-	230,667	230,667	-	229,877	229,877
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	16,265	16,265	-	13,498	13,498	-	13,323	13,323
<b>Credit to general government account</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>- Federal government</b>	<b>5,519,453</b>	<b>1,071,153</b>	<b>6,590,606</b>	<b>5,734,103</b>	<b>917,269</b>	<b>6,651,372</b>	<b>5,649,986</b>	<b>1,083,787</b>	<b>6,733,773</b>
- Perpetual loan to federal government	-	574,371	574,371	-	561,118	561,118	-	574,434	574,434
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,519,453	496,782	6,016,235	5,734,103	356,151	6,090,254	5,649,986	509,353	6,159,339
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	574,371	574,371	-	-	-	-	-	-
<b>- Provincial &amp; autonomous regions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
<b>Equity investments</b>	<b>-</b>	<b>153,770</b>	<b>153,770</b>	<b>-</b>	<b>153,770</b>	<b>153,770</b>	<b>-</b>	<b>153,770</b>	<b>153,770</b>
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	46,577	46,577	-	46,577	46,577	-	46,577	46,577
- Financial institutions	-	53,350	53,350	-	53,350	53,350	-	53,350	53,350
- Other	-	53,843	53,843	-	53,843	53,843	-	53,843	53,843
Property, plant & equipment	-	164,735	164,735	-	164,819	164,819	-	165,086	165,086
Rupee coins	372	-	372	354	-	354	328	-	328
Other assets	15,142	662,429	677,571	15,143	2,549,157	2,564,300	14,475	2,639,664	2,654,139
<b>LIABILITIES</b>	<b>8,060,494</b>	<b>8,079,337</b>	<b>16,139,831</b>	<b>8,050,277</b>	<b>11,267,338</b>	<b>19,317,615</b>	<b>8,039,550</b>	<b>11,356,846</b>	<b>19,396,396</b>
<b>Equity &amp; reserves</b>	<b>-</b>	<b>1,941,054</b>	<b>1,941,054</b>	<b>-</b>	<b>2,156,905</b>	<b>2,156,905</b>	<b>-</b>	<b>1,853,560</b>	<b>1,853,560</b>
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	147,296	147,296	-	147,296	147,296	-	147,296	147,296
- Special reserves	-	26,214	26,214	-	26,214	26,214	-	26,214	26,214
- Unrealized appreciations	-	906,315	906,315	-	906,315	906,315	-	864,994	864,994
- Profit & loss appropriation account	-	761,229	761,229	-	977,080	977,080	-	715,056	715,056
<b>Banknotes in circulation</b>	<b>8,060,494</b>	<b>(144)</b>	<b>8,060,350</b>	<b>8,050,277</b>	<b>(177)</b>	<b>8,050,100</b>	<b>8,039,550</b>	<b>(118)</b>	<b>8,039,432</b>
- Banknotes in circulation	8,060,350	-	8,060,350	8,050,100	-	8,050,100	8,039,432	-	8,039,432
- Banknotes held in Banking Department	144	(144)	-	177	(177)	-	118	(118)	-
<b>Monetary policy liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
- Securities sold under agreement to repurchase	-	-	-	-	-	-	-	-	-
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
<b>Local currency deposits</b>	<b>-</b>	<b>2,150,824</b>	<b>2,150,824</b>	<b>-</b>	<b>3,395,710</b>	<b>3,395,710</b>	<b>-</b>	<b>3,675,107</b>	<b>3,675,107</b>
- Federal government	-	229,627	229,627	-	1,400,411	1,400,411	-	1,489,728	1,489,728
- Provincial governments & autonomous regions	-	798,579	798,579	-	767,100	767,100	-	863,294	863,294
- Bank deposits	-	940,408	940,408	-	1,059,445	1,059,445	-	1,142,731	1,142,731
- Other deposits	-	182,210	182,210	-	168,754	168,754	-	179,354	179,354
<b>Foreign currency deposits</b>	<b>-</b>	<b>811,606</b>	<b>811,606</b>	<b>-</b>	<b>827,355</b>	<b>827,355</b>	<b>-</b>	<b>835,049</b>	<b>835,049</b>
- Local banks	-	187,680	187,680	-	219,201	219,201	-	221,043	221,043
- Foreign central banks	-	102,952	102,952	-	100,545	100,545	-	101,484	101,484
- Foreign governments & sovereign wealth fund	-	517,161	517,161	-	504,960	504,960	-	509,580	509,580
- Others deposits	-	3,813	3,813	-	2,649	2,649	-	2,942	2,942
<b>Foreign currency loans and liabilities</b>	<b>-</b>	<b>2,396,145</b>	<b>2,396,145</b>	<b>-</b>	<b>2,325,845</b>	<b>2,325,845</b>	<b>-</b>	<b>2,365,880</b>	<b>2,365,880</b>
- International Monetary Fund facilities	-	552,058	552,058	-	548,321	548,321	-	548,322	548,322
- Allocations of special drawing rights of IMF	-	859,478	859,478	-	835,645	835,645	-	857,889	857,889
- Currency swap arrangements	-	984,609	984,609	-	941,879	941,879	-	959,669	959,669
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
<b>Other liabilities</b>	<b>-</b>	<b>779,852</b>	<b>779,852</b>	<b>-</b>	<b>2,561,700</b>	<b>2,561,700</b>	<b>-</b>	<b>2,627,368</b>	<b>2,627,368</b>

Source: Finance Department SBP

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

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

Million Rupees

FINANCIAL POSITION	FY20	FY21	FY22	2021		2022			
				Oct	Nov	Aug	Sep	Oct	Nov
				<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,408,559	1,528,246	2,308,137	1,557,339	1,738,119	2,195,590	1,940,296	1,954,681	1,971,574
Balances with other Banks	212,150	213,911	330,061	254,915	206,677	333,937	388,147	274,545	306,728
Lending to Financial Institutions	843,513	966,673	858,227	926,704	916,914	738,156	563,388	454,443	627,502
Investments	10,681,288	13,615,840	16,441,736	13,575,665	13,408,173	17,608,498	17,483,776	18,325,123	18,538,150
Advances – Net of Provision	7,655,531	8,202,049	10,099,077	8,671,284	8,970,270	10,857,563	10,395,459	10,313,076	10,308,584
Gross Advances	8,202,328	8,831,088	10,771,563	9,330,388	9,633,063	10,177,713	11,083,730	11,004,004	10,997,192
Less: Provision for Non- Performing Advances	546,797	629,039	(672,486)	659,104	662,793	(679,850)	(688,270)	(690,928)	(688,608)
Operating Fixed Assets	567,753	635,575	716,433	659,104	653,156	743,192	760,393	763,625	766,977
Deferred Tax Assets	56,161	70,764	107,049	79,891	83,807	124,425	132,451	138,390	148,221
Other Assets	950,083	908,754	1,202,385	932,791	981,218	1,433,681	1,490,905	1,268,408	1,363,692
<b>TOTAL ASSETS</b>	<b>22,375,037</b>	<b>26,141,812</b>	<b>32,063,106</b>	<b>26,647,539</b>	<b>26,958,335</b>	<b>33,355,191</b>	<b>33,154,815</b>	<b>33,492,289</b>	<b>34,031,428</b>
<b>LIABILITIES</b>									
Bills Payable	245,363	322,389	358,528	337,234	311,177	319,643	296,614	368,595	301,369
Borrowings	2,865,768	4,097,113	6,725,049	4,333,894	4,452,962	7,342,122	6,362,341	7,303,556	7,611,365
Deposits and other Accounts	16,229,036	18,695,178	21,490,459	18,923,487	19,150,479	22,100,920	22,820,094	22,093,717	22,199,156
Sub-ordinated Loans	126,296	112,732	136,828	117,587	117,587	136,826	136,824	136,824	136,824
Liabilities Against Assets Subject to Finance Lease	2,134	1,823	10,134	1,793	1,832	10,141	10,315	10,329	10,299
Deferred Tax Liabilities	47,329	17,288	5,847	17,072	15,353	5,541	6,279	12,571	26,270
Other Liabilities	964,493	997,101	1,300,389	1,007,982	1,039,701	1,379,843	1,418,465	1,426,346	1,560,818
<b>TOTAL LIABILITIES</b>	<b>20,480,420</b>	<b>24,243,625</b>	<b>30,027,234</b>	<b>24,739,047</b>	<b>25,089,090</b>	<b>31,295,037</b>	<b>31,050,931</b>	<b>31,351,939</b>	<b>31,846,099</b>
<b>NET ASSETS</b>	<b>1,894,617</b>	<b>1,898,187</b>	<b>2,035,872</b>	<b>1,908,492</b>	<b>1,869,245</b>	<b>2,060,154</b>	<b>2,103,884</b>	<b>2,140,351</b>	<b>2,185,329</b>
<b>REPRESENTED BY:</b>									
Paid up Capital / Head Office Capital Account	556,465	561,451	584,837	567,949	568,240	591,507	590,950	590,096	590,391
Reserves	357,675	379,965	440,578	393,828	406,111	450,190	464,483	475,555	477,193
Un-appropriated / Un-remitted Profit	618,864	696,938	870,554	755,272	756,170	856,746	876,726	909,643	944,785
Surplus/ (Deficit) on Revaluation of Assets	361,613	259,833	139,904	191,443	138,723	161,711	171,725	165,057	172,960
<b>TOTAL</b>	<b>1,894,617</b>	<b>1,898,187</b>	<b>2,035,872</b>	<b>1,908,492</b>	<b>1,869,245</b>	<b>2,060,154</b>	<b>2,103,884</b>	<b>2,140,351</b>	<b>2,185,329</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			
				Sep	Oct	Jul	Aug	Sep	Oct
				Demand Liabilities	14,142,999	16,618,909	19,281,929	16,665,580	15,302,988
Time Liabilities	1,791,929	1,875,316	2,074,337	1,991,295	1,735,048	2,140,672	2,273,678	2,318,507	2,442,490
<b>TOTAL (Demand &amp; Time Liabilities)</b>	<b>15,934,928</b>	<b>18,494,226</b>	<b>21,356,266</b>	<b>18,656,875</b>	<b>17,038,036</b>	<b>19,062,624</b>	<b>18,816,853</b>	<b>19,265,336</b>	<b>21,913,000</b>
<b>LIQUID ASSETS MAINTAINED IN PAKISTAN</b>									
Cash	374,689	418,418	415,712	403,701	421,209	474,368	458,602	446,332	419,160
Balance with SBP	606,361	700,455	1,447,459	838,891	861,256	1,130,845	1,119,081	1,055,859	1,058,756
Balance with agents of SBP	193,531	197,018	207,436	89,177	233,146	126,383	112,203	92,882	62,139
Un-encumbered approved Securities	7,390,284	11,079,775	11,976,081	11,353,471	11,540,471	12,308,423	12,169,732	12,526,255	13,928,064
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	46,201	44,086	54,870	46,453	47,492	59,339	56,611	61,033	58,393
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	3,811,130	3,885,751	4,577,192	4,513,084	4,610,785	4,644,758
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	5,341,017	8,648,147	9,523,577	8,920,564	9,217,823	9,522,166	9,403,145	9,571,577	10,943,672

Source: Banking Supervision Department-1, SBP

## 2.12 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	Mar-22				Jun-22			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	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: Core Statistics Department

## 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>	-	-	<b>807</b>	<b>837</b>	<b>856</b>	<b>952</b>
<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: Core Statistics Department

## 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: Core Statistics Department

\* This includes Depository NBFCs, DFIs and MFIs.

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

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

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: Core Statistics Department

\* This includes Depository NBFs, DFIs and MFIs.

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

### 3.1 Scheduled Banks' Liabilities and Assets

LIABILITIES/ASSETS	Million Rupees						
	2019		2020		2021		2022
	Jun	Dec	Jun <sup>R</sup>	Dec	Jun <sup>R</sup>	Dec	Jun <sup>P</sup>
<b>Liabilities</b>							
Capital	541,948.5	552,407.1	556,833.4	560,409.1	562,465.0	568,727.8	582,437.5
Reserves	901,333.2	974,830.3	1,041,556.0	1,136,827.4	1,152,166.0	1,269,713.3	1,367,915.4
<b>Demand Deposits</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>	<b>18,351,900.0</b>
(a) Scheduled Banks	45,737.0	181,398.0	337,508.6	423,203.2	424,278.0	502,048.1	524,549.1
(b) Others	11,203,613.9	11,484,904.4	13,037,572.4	13,938,275.6	15,571,551.7	16,272,671.0	17,827,351.0
<b>Time Deposits</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>	<b>4,171,191.7</b>
(a) Scheduled Banks	8,089.1	48,888.9	15,775.5	8,477.9	31,441.8	30,580.9	25,154.6
(b) Others	2,833,360.6	3,159,215.7	3,167,817.4	3,392,659.4	3,563,486.6	3,994,200.1	4,146,037.1
<b>Borrowings from</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>	<b>6,905,032.8</b>
(a). State Bank of Pakistan	1,313,474.8	1,567,246.6	1,698,182.8	2,003,836.3	2,983,445.3	3,126,789.4	5,796,912.7
(b) Banks Abroad	509,322.6	400,208.9	439,991.1	343,471.8	381,032.5	437,418.0	509,827.1
(c) Other Scheduled Banks	557,144.2	718,462.1	619,018.9	709,244.9	649,318.8	878,843.0	521,334.7
(d) Other Institutions	12,220.2	5,151.0	19,029.8	18,223.2	20,523.7	103,328.3	76,958.4
Head Office and Inter-Bank Adjustment	398,395.7	258,851.4	136,693.3	22,549.2	18,738.8	74,251.5	31,732.6
Other Liabilities	2,239,664.2	2,636,283.6	2,791,710.1	2,754,742.7	3,030,955.6	3,130,732.4	3,373,439.8
<b>Total Liabilities / Assets</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>34,783,649.9</b>
<b>Assets</b>							
<b>Cash</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>	<b>2,334,968.7</b>
(a) Notes, Coins and Silver	403,705.5	303,151.2	392,675.3	429,420.7	435,489.1	407,912.9	498,147.8
(b) Balances with State Bank of Pakistan	1,239,068.7	1,133,404.5	1,144,230.2	1,089,586.2	1,299,522.3	1,296,106.3	1,246,734.8
(c) Balances with Other Scheduled Banks	385,205.6	464,935.0	369,297.2	402,333.3	471,940.2	507,632.9	539,572.5
(c) Balances with Other Institution	1,000.0	-	-	-	-	500.0	50,513.6
Balances held Abroad	159,553.6	150,610.2	181,774.2	311,418.3	210,298.4	226,721.3	286,827.9
Bills Purchased and Discounted	271,646.2	294,048.1	247,267.0	252,662.5	305,645.3	359,227.0	417,957.7
<b>Advances to</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>	<b>10,777,604.5</b>
(a) Scheduled Banks	96,617.1	128,332.9	291,008.1	336,965.3	188,596.1	235,051.0	313,737.7
(b) Others	7,809,511.8	7,990,919.1	7,963,463.0	8,243,515.2	8,690,820.8	9,810,345.9	10,463,866.8
<b>Investment in Securities and Shares</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>	<b>17,692,073.5</b>
(a) Federal Government Securities	2,289,925.0	3,286,756.0	4,079,653.57	5,368,245.98	5,949,738.03	7,060,987.24	8,818,397.31
(b) Treasury Bills	4,413,307.5	4,348,350.5	5,171,021.60	4,528,862.35	6,050,306.22	4,874,637.14	5,566,284.64
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	149,685.6	121,305.8	83,944.3	92,832.0	101,897.3	69,922.0	128,406.6
(e) Others	980,463.4	972,559.7	1,275,816.5	1,575,779.5	1,571,559.1	2,249,824.4	3,178,984.96
<b>Bank Premises</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>612,021.0</b>
<b>Head Office and Inter-Bank Adjustment</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>82,811.8</b>
<b>Other Assets</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>2,579,384.8</b>
<b>Contingent Liabilities/Assets as per contra</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>	<b>16,204,568.2</b>

Source: Core Statistics Department

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

Amount in million Rupees

END OF PERIOD	2020				2021				2022	
	Jun		Dec		Jun		Dec		Jun <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>	37,916,631	5,485,714.2	40,219,691	6,150,572.9	41,613,412	6,635,312.3	45,892,492	7,037,433.9	47,035,068	7,816,902.7
<b>Call Deposits</b>	342,837	228,771.4	373,939	222,483.4	313,392	287,406.0	323,633	242,184.6	378,285	342,069.9
<b>Other Deposits Accounts</b>	43,841	335,702.8	50,391	36,878.5	38,336	446,252.7	135,454	497,243.3	148,052	535,874.4
<b>Saving Deposits</b>	19,945,913	6,987,383.6	20,535,706	7,528,340.7	20,173,107	8,202,581.1	18,919,075	8,495,808.9	19,065,793	9,132,503.5
<b>FIXED DEPOSITS</b>	1,706,598	3,167,817.4	873,414	3,392,659.4	897,555	3,563,486.5	861,948	3,994,200.1	895,905	4,146,037.1
Less Than 6 months	513,152	1,209,889.3	99,219	1,317,929.7	80,670	1,538,086.9	108,945	1,839,726.6	108,156	1,746,165.9
For 6 months & over but less than 1 year	165,287	415,982.3	43,436	485,755.9	37,926	398,245.0	45,753	404,785.5	47,788	440,025.3
For 1 year & over but less than 2 years	434,630	1,207,964.0	328,169	1,235,421.1	276,566	1,282,156.6	330,830	1,370,582.6	364,913	1,569,575.3
For 2 years & over but less than 3 years	72,660	44,671.9	43,588	45,577.5	32,225	52,959.7	37,703	37,268.9	35,436	30,908.7
For 3 years & over but less than 4 years	70,311	90,693.8	40,661	84,944.8	40,893	87,747.4	66,199	83,456.0	63,811	87,247.9
For 4 years & over but less than 5 years	66,167	5,968.8	51,055	15,604.5	29,451	13,337.9	20,881	12,912.8	21,393	5,722.9
For 5 years & over	384,391	192,647.2	267,286	207,425.9	399,824	190,953.1	251,637	245,467.7	254,408	266,391.1
<b>All Deposits</b>	59,955,820	16,205,389.5	62,053,141	17,330,934.8	63,035,802	19,135,038.6	66,132,602	20,266,870.8	67,523,103	21,973,387.6

Note: Accounts in Numbers.

Source: Core Statistics Department



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

Million Rupees

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

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

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

Source: Core Statistics Department

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

As on 30<sup>th</sup> June, 2022(Provisional)

Amount in Million Rupees  
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	10,914	22.6	49,605	101.1	4,424	1.4	2,019	1.6	1,133,747	2,742.7
5,000 to 10,000	12,880	96.1	22,357	164.3	329	2.3	757	5.2	320,025	2,200.7
10,000 to 20,000	7,773	111.6	39,828	595.2	355	5.0	963	13.2	333,377	4,867.2
20,000 to 25,000	3,153	69.8	18,811	425.3	208	4.6	320	7.0	123,575	2,778.4
25,000 to 30,000	3,184	87.3	11,808	321.6	111	3.0	191	5.1	118,665	3,251.6
30,000 to 40,000	3,967	138.0	30,500	1,066.5	137	4.6	289	9.9	242,013	8,411.8
40,000 to 50,000	4,023	182.9	29,834	1,321.5	131	5.8	223	9.8	196,657	8,815.6
50,000 to 60,000	4,135	224.8	30,287	1,595.8	107	6.0	163	8.7	276,395	15,113.7
60,000 to 70,000	3,471	225.9	16,675	1,075.6	68	4.4	151	9.8	175,084	11,350.5
70,000 to 80,000	5,305	391.7	12,932	967.5	133	9.7	95	7.1	165,005	12,327.0
80,000 to 90,000	5,065	429.8	10,104	862.7	63	5.3	114	9.6	153,284	12,957.8
90,000 to 100,000	5,286	497.5	9,134	858.0	96	9.1	79	7.5	127,739	12,095.9
100,000 to 200,000	119,695	18,097.1	43,146	5,970.6	406	59.0	840	119.7	895,243	128,415.8
200,000 to 300,000	45,544	11,045.9	16,245	3,904.1	351	87.5	407	100.1	496,575	121,124.9
300,000 to 400,000	43,572	15,526.5	9,152	3,154.9	206	70.5	318	109.2	286,070	99,237.3
400,000 to 500,000	34,015	15,528.4	8,378	3,700.5	161	72.2	283	126.8	197,289	88,190.0
500,000 to 600,000	15,860	8,702.6	5,494	3,021.0	137	73.5	281	151.4	147,208	80,310.9
600,000 to 700,000	14,988	9,666.5	5,509	3,608.1	129	83.0	174	113.4	104,454	67,280.6
700,000 to 800,000	11,603	8,694.1	4,000	2,996.3	120	90.5	157	117.6	81,512	60,961.4
800,000 to 900,000	23,210	19,482.4	3,147	2,674.8	114	97.2	123	105.1	64,355	54,538.3
900,000 to 1,000,000	9,276	8,775.4	2,935	2,805.6	80	75.8	210	198.5	48,241	45,687.1
1,000,000 to 2,000,000	55,348	77,399.7	16,162	23,669.3	655	946.2	992	1,432.2	219,427	302,594.3
2,000,000 to 3,000,000	18,859	46,187.6	7,836	19,147.5	455	1,096.5	851	2,077.8	68,288	166,058.2
3,000,000 to 4,000,000	9,396	32,521.3	5,046	17,259.6	317	1,075.0	368	1,269.5	31,361	107,745.8
4,000,000 to 5,000,000	5,412	24,075.7	3,731	16,593.1	342	1,548.3	312	1,401.3	20,044	89,423.2
5,000,000 to 6,000,000	3,819	20,623.5	2,161	11,937.5	418	2,283.2	210	1,136.9	14,454	78,152.5
6,000,000 to 7,000,000	2,135	13,752.7	1,594	10,321.9	164	1,056.0	207	1,357.4	9,717	63,024.6
7,000,000 to 8,000,000	2,270	16,907.6	1,235	9,279.7	141	1,065.4	174	1,290.6	7,405	55,342.1
8,000,000 to 9,000,000	901	7,598.2	1,463	12,348.6	107	898.9	218	1,838.2	5,852	49,364.3
9,000,000 to 10,000,000	969	9,187.0	1,043	9,837.4	75	715.7	181	1,689.0	3,982	37,670.3
10,000,000 to 100,000,000	5,307	126,827.1	18,234	535,329.1	1,841	70,984.2	2,002	65,710.5	36,133	924,558.2
100,000,000 to 1,000,000,000	454	83,519.5	4,184	1,183,171.8	1,504	489,049.5	1,029	290,498.6	4,422	1,136,501.8
1,000,000,000 & Over	23	30,852.1	490	1,396,087.4	310	832,309.6	164	683,004.2	441	1,049,362.4
<b>TOTAL</b>	<b>491,812</b>	<b>607,448.8</b>	<b>443,060</b>	<b>3,286,173.8</b>	<b>14,195</b>	<b>1,403,799.2</b>	<b>14,865</b>	<b>1,053,942.5</b>	<b>6,108,039</b>	<b>4,902,456.4</b>

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

As on 30<sup>th</sup> June, 2022(Provisional)

Amount in Million Rupees  
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	11,366	22.4	8,153,702	10,117.8	51,885	38.1	9,406,748	13,025.0	9,417,662	13,047.6
5,000 to 10,000	9,497	66.8	1,097,351	8,023.8	6,386	43.4	1,456,702	10,506.5	1,469,582	10,602.5
10,000 to 20,000	6,760	95.9	2,042,012	30,888.3	14,414	202.3	2,437,709	36,667.1	2,445,482	36,778.7
20,000 to 25,000	2,918	64.4	1,296,460	29,349.2	5,875	128.7	1,448,167	32,757.7	1,451,320	32,827.5
25,000 to 30,000	1,828	51.0	1,220,779	33,631.7	23,074	614.3	1,376,456	37,878.3	1,379,640	37,965.6
30,000 to 40,000	2,994	104.2	2,675,163	93,348.7	11,293	400.5	2,962,389	103,346.0	2,966,356	103,484.0
40,000 to 50,000	1,578	72.1	3,003,964	135,521.5	20,766	937.8	3,253,153	146,684.1	3,257,176	146,867.1
50,000 to 60,000	3,491	195.7	3,501,145	191,917.8	31,584	1,735.4	3,843,172	210,573.2	3,847,307	210,798.0
60,000 to 70,000	2,135	136.5	3,337,162	216,943.2	14,552	957.0	3,545,827	230,477.1	3,549,298	230,703.0
70,000 to 80,000	1,536	115.0	2,944,979	220,853.4	9,292	692.5	3,133,972	234,972.2	3,139,277	235,363.9
80,000 to 90,000	833	70.3	2,763,345	234,819.8	7,137	619.8	2,934,880	249,345.3	2,939,945	249,775.1
90,000 to 100,000	501	47.1	2,355,365	223,372.3	5,505	524.9	2,498,419	236,914.8	2,503,705	237,412.3
100,000 to 200,000	26,454	3,908.1	13,837,412	1,960,397.5	10,825	1,565.9	14,814,326	2,100,436.7	14,934,021	2,118,533.8
200,000 to 300,000	16,133	3,889.6	5,815,066	1,414,883.6	7,424	1,757.3	6,352,201	1,545,747.1	6,397,745	1,556,793.0
300,000 to 400,000	9,806	3,376.6	2,238,601	768,988.4	2,866	968.4	2,547,019	875,905.3	2,590,591	891,431.8
400,000 to 500,000	5,356	2,395.2	1,182,602	524,003.7	4,241	2,019.1	1,398,310	620,507.5	1,432,325	636,035.9
500,000 to 600,000	3,271	1,792.6	666,109	363,154.7	4,357	2,374.5	826,857	450,878.7	842,717	459,581.3
600,000 to 700,000	1,965	1,277.9	402,180	260,385.6	1,546	1,001.8	515,957	333,750.4	530,945	343,416.9
700,000 to 800,000	2,690	1,997.3	291,703	217,756.5	298	226.1	380,480	284,145.7	392,083	292,839.8
800,000 to 900,000	1,164	996.1	182,613	154,335.3	817	696.4	252,333	213,443.2	275,543	232,925.6
900,000 to 1,000,000	1,001	953.2	135,673	128,564.5	200	185.5	188,340	178,470.2	197,616	187,245.6
1,000,000 to 2,000,000	5,064	6,973.3	566,024	776,684.9	3,542	5,344.0	811,866	1,117,644.2	867,214	1,195,043.9
2,000,000 to 3,000,000	2,895	7,114.4	171,004	414,873.1	631	1,485.6	251,960	611,853.1	270,819	658,040.8
3,000,000 to 4,000,000	1,842	6,324.8	71,290	244,509.8	274	966.1	110,498	379,150.6	119,894	411,671.9
4,000,000 to 5,000,000	1,049	4,689.7	34,260	150,564.3	210	912.4	59,948	265,132.2	65,360	289,208.0
5,000,000 to 6,000,000	1,079	5,776.6	21,346	114,577.2	232	1,195.4	39,900	215,059.3	43,719	235,682.8
6,000,000 to 7,000,000	914	5,886.9	16,837	106,913.1	69	423.6	29,502	188,983.4	31,637	202,736.2
7,000,000 to 8,000,000	817	6,165.8	10,768	80,522.3	250	1,893.3	20,790	155,559.2	23,060	172,466.8
8,000,000 to 9,000,000	612	5,174.3	5,674	47,833.4	117	990.0	14,043	118,447.6	14,944	126,045.8
9,000,000 to 10,000,000	399	3,782.1	4,213	39,999.8	232	2,238.5	10,125	95,932.8	11,094	105,119.8
10,000,000 to 100,000,000	5,760	166,187.2	30,262	658,875.6	504	15,036.7	94,736	2,436,681.5	100,043	2,563,508.6
100,000,000 to 1,000,000,000	942	246,075.7	881	172,331.4	61	12,551.3	13,023	3,530,180.0	13,477	3,613,699.5
1,000,000,000 & Over	53	76,733.8	21	62,072.4	4	5,312.9	1,483	4,104,882.7	1,506	4,135,734.8
<b>TOTAL</b>	<b>134,703</b>	<b>562,512.4</b>	<b>60,075,966</b>	<b>10,091,015.0</b>	<b>240,463</b>	<b>66,039.6</b>	<b>67,031,291</b>	<b>21,365,938.8</b>	<b>67,523,103</b>	<b>21,973,387.6</b>

Source: Core Statistics Department

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

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

\* Period end Position.

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

Billion Rupees

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

\* Period end Position.

Source: Core Statistics Department

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

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

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

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

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

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

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

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

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

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

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

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

Million Rupees

SIZE OF ACCOUNTS (Rs.)	2020				2021				2022	
	Jun		Dec		Jun		Dec		Jun <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	8,351,355	12,428.4	9,079,148	15,664.7	9,116,493	10,893.6	9,991,862	9,661.1	9,417,662	13,047.6
5,000 to 10,000	1,596,070	11,892.4	1,277,744	9,539.2	1,217,223	8,992.1	1,244,647	9,004.9	1,469,582	10,602.5
10,000 to 20,000	2,768,393	41,720.0	3,122,800	46,494.5	3,009,107	45,644.1	2,494,953	37,831.1	2,445,482	36,778.7
20,000 to 25,000	1,470,532	33,163.8	1,419,046	31,931.5	1,479,371	33,321.1	1,289,468	29,124.0	1,451,320	32,827.5
25,000 to 30,000	1,669,233	45,767.6	1,529,173	42,166.2	1,489,612	41,078.2	1,441,899	39,633.5	1,379,640	37,965.6
30,000 to 40,000	3,136,492	109,788.9	3,165,465	110,805.6	2,947,450	103,636.2	3,174,256	110,845.2	2,966,356	103,484.0
40,000 to 50,000	3,671,138	165,827.9	3,474,711	156,568.3	3,258,715	146,708.3	3,391,778	153,161.8	3,257,176	146,867.1
50,000 to 60,000	3,399,066	186,661.5	3,598,944	197,149.3	3,469,343	190,320.0	3,658,594	201,696.8	3,847,307	210,798.0
60,000 to 70,000	3,235,374	210,119.8	3,298,029	213,998.0	3,223,627	209,871.1	3,537,373	229,420.5	3,549,298	230,703.0
70,000 to 80,000	3,068,365	229,994.9	2,857,671	214,111.3	2,998,733	224,736.0	3,114,897	233,375.0	3,139,277	235,363.9
80,000 to 90,000	2,569,916	218,111.6	2,672,936	227,255.2	2,605,290	221,056.5	2,863,458	242,806.2	2,939,945	249,775.1
90,000 to 100,000	2,340,201	222,075.9	2,191,653	208,000.9	2,428,098	230,353.4	2,541,456	241,209.9	2,503,705	237,412.3
100,000 to 200,000	12,671,766	1,780,489.8	13,359,338	1,888,240.5	13,652,645	1,933,344.9	14,387,524	2,034,904.8	14,934,021	2,118,533.8
200,000 to 300,000	4,298,306	1,037,744.4	4,788,070	1,155,503.6	5,215,363	1,262,754.1	5,532,669	1,341,821.1	6,397,745	1,556,793.0
300,000 to 400,000	1,913,898	658,403.5	2,121,827	730,611.3	2,329,718	800,215.7	2,496,241	858,278.8	2,590,591	891,431.8
400,000 to 500,000	969,962	432,807.9	1,056,104	471,480.1	1,152,894	513,108.5	1,338,324	594,335.4	1,432,325	636,035.9
500,000 to 600,000	575,562	313,816.1	642,040	349,808.0	747,097	406,994.1	829,755	452,058.6	842,717	459,581.3
600,000 to 700,000	382,383	246,683.5	431,223	278,925.8	501,572	324,251.7	514,200	332,458.7	530,945	343,416.9
700,000 to 800,000	266,709	199,349.8	289,014	215,580.7	326,042	243,535.7	348,572	260,838.2	392,083	292,839.8
800,000 to 900,000	202,155	171,086.2	210,985	178,880.3	244,487	207,126.9	250,977	212,635.3	275,543	232,925.6
900,000 to 1,000,000	163,148	154,262.9	174,154	165,097.6	185,351	175,830.5	196,986	186,865.5	197,616	187,245.6
1,000,000 to 2,000,000	688,715	950,061.4	729,204	1,000,061.6	790,068	1,083,976.6	862,863	1,181,126.1	867,214	1,195,043.9
2,000,000 to 3,000,000	213,063	514,191.3	229,131	550,186.0	250,165	606,981.5	253,528	613,792.1	270,819	658,040.8
3,000,000 to 4,000,000	90,484	310,831.3	97,854	334,220.5	110,238	376,454.8	114,747	394,604.5	119,894	411,671.9
4,000,000 to 5,000,000	50,131	222,797.4	49,439	220,073.4	60,089	267,379.4	55,662	246,731.8	65,360	289,208.0
5,000,000 to 6,000,000	40,028	214,889.9	36,352	196,354.7	49,382	266,436.4	38,155	206,482.5	43,719	235,682.8
6,000,000 to 7,000,000	22,902	146,955.8	21,459	138,395.5	28,916	186,811.9	21,718	139,930.4	31,637	202,736.2
7,000,000 to 8,000,000	15,007	111,832.6	15,212	113,796.0	20,067	149,885.7	17,289	129,214.8	23,060	172,466.8
8,000,000 to 9,000,000	13,367	113,260.5	11,568	97,949.3	14,869	125,845.2	13,461	113,907.8	14,944	126,045.8
9,000,000 to 10,000,000	9,869	93,211.8	8,904	84,400.4	12,616	119,349.1	9,492	89,592.0	11,094	105,119.8
10,000,000 and over	92,230	7,045,160.9	93,943	7,687,685.1	101,161	8,618,145.2	105,798	9,339,522.4	115,026	10,312,942.9
<b>TOTAL</b>	<b>59,955,820</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>	<b>67,523,103</b>	<b>21,973,387.6</b>

Source: Core Statistics 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

Million Rupees

SIZE OF ACCOUNTS (Rs.)	2020				2021				2022	
	Jun		Dec		Jun <sup>R</sup>		Dec		Jun <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	88,570	313	76,831	417	132,600	506	65,210	182	87,108	320
10,000 to 20,000	720,597	11,926	418,698	7,576	193,955	2,999	329,436	5,901	359,410	6,275
20,000 to 25,000	56,943	1,285	376,285	8,747	719,629	15,532	591,260	13,569	407,470	9,424
25,000 to 30,000	52,499	1,456	191,028	5,049	99,684	2,772	87,084	2,275	23,802	635
30,000 to 40,000	329,166	11,186	83,863	2,898	124,401	4,613	247,497	8,238	555,635	18,157
40,000 to 50,000	215,522	9,639	272,837	12,268	181,704	8,211	90,630	4,019	110,428	5,179
50,000 to 60,000	78,449	4,267	156,761	8,314	162,751	8,632	160,744	8,488	209,928	12,224
60,000 to 70,000	61,880	3,978	42,636	2,777	54,561	3,559	72,299	4,652	40,632	2,671
70,000 to 80,000	34,851	2,638	131,162	9,918	45,637	3,387	51,060	3,786	45,653	3,393
80,000 to 90,000	53,393	4,567	77,763	6,600	52,796	4,518	55,709	4,727	49,735	4,273
90,000 to 100,000	54,716	5,205	75,509	7,162	68,866	6,601	49,995	4,770	64,163	6,182
100,000 to 200,000	750,359	112,571	653,415	96,861	762,642	106,350	614,146	87,984	550,402	79,764
200,000 to 300,000	431,500	104,285	348,982	84,630	366,549	88,646	377,286	90,033	334,354	79,641
300,000 to 400,000	148,298	51,517	146,827	51,097	157,384	54,433	130,693	44,643	141,035	48,647
400,000 to 500,000	86,439	38,643	158,547	71,168	128,799	57,744	117,002	52,810	116,554	51,738
500,000 to 600,000	76,675	41,880	83,107	45,540	75,192	40,762	79,421	43,170	70,165	38,480
600,000 to 700,000	51,851	33,397	100,596	65,666	51,227	33,221	76,644	49,899	58,391	37,962
700,000 to 800,000	61,027	45,495	66,175	49,265	65,201	49,515	133,475	101,910	82,804	62,359
800,000 to 900,000	39,067	33,011	42,950	36,324	51,825	44,082	64,722	54,898	101,872	86,249
900,000 to 1,000,000	40,346	38,114	32,974	31,418	32,777	31,148	58,511	56,053	47,247	44,752
1,000,000 to 2,000,000	136,832	184,149	140,938	197,236	188,823	264,388	234,560	326,861	273,823	381,993
2,000,000 to 3,000,000	35,689	86,335	42,261	103,722	57,028	140,368	65,405	158,852	68,565	166,408
3,000,000 to 4,000,000	18,033	63,505	20,594	71,369	23,691	81,986	23,855	82,277	29,915	103,313
4,000,000 to 5,000,000	13,644	61,992	16,346	72,730	17,540	79,498	18,471	83,710	24,855	111,760
5,000,000 to 6,000,000	8,316	45,603	10,173	55,739	11,222	60,609	14,388	77,277	18,091	98,057
6,000,000 to 7,000,000	5,248	34,053	5,928	38,293	7,382	47,643	7,115	46,115	7,617	49,574
7,000,000 to 8,000,000	5,236	39,186	5,254	39,238	4,708	35,370	5,874	44,139	5,779	43,378
8,000,000 to 9,000,000	3,777	32,019	3,722	31,501	4,317	36,619	4,180	35,364	5,631	47,924
9,000,000 to 10,000,000	3,599	34,453	3,847	36,807	4,722	45,086	4,678	44,768	5,218	50,073
10,000,000 to 100,000,000	38,419	1,171,472	41,817	1,287,734	43,905	1,325,947	50,641	1,548,930	50,924	1,568,481
100,000,000 to 500,000,000	7,687	1,649,784	7,946	1,674,631	8,120	1,722,063	9,085	1,946,512	9,455	1,998,320
500,000,000 and above	2,087	4,005,540	2,095	4,030,820	2,275	4,284,015	2,510	4,773,535	2,685	5,246,258
<b>TOTAL</b>	<b>3,710,715</b>	<b>7,963,463</b>	<b>3,837,867</b>	<b>8,243,515</b>	<b>3,901,913</b>	<b>8,690,822</b>	<b>3,893,586</b>	<b>9,810,346</b>	<b>3,959,346</b>	<b>10,463,868</b>

Source: Core Statistics Department

Note: -

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



### 3.8 Classification of Scheduled Banks' Advances

#### by Size of Accounts

#### Commercial Banks

Million Rupees

SIZE OF ACCOUNTS (Rs.)	2020				2021				2022	
	Jun		Dec		Jun <sup>R</sup>		Dec		Jun <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	57,696	239.7	46,270	337.4	95,471	406.2	39,573	114.2	59,932	223.8
10,000 to 20,000	715,604	11,849.2	412,935	7,491.9	187,358	2,889.3	322,477	5,791.2	352,243	6,177.6
20,000 to 25,000	50,266	1,137.4	368,862	8,579.1	715,679	15,443.7	585,143	13,429.5	398,580	9,223.1
25,000 to 30,000	45,746	1,264.5	179,448	4,734.0	93,538	2,604.6	73,616	1,913.8	16,598	445.5
30,000 to 40,000	321,028	10,901.0	67,924	2,343.9	120,340	4,466.9	239,405	7,957.1	547,021	17,853.1
40,000 to 50,000	211,128	9,438.6	260,921	11,735.5	175,174	7,907.3	84,555	3,746.1	104,093	4,892.2
50,000 to 60,000	73,935	4,023.2	144,777	7,661.4	157,041	8,320.4	157,072	8,289.9	207,100	12,068.2
60,000 to 70,000	58,055	3,731.7	33,028	2,159.4	46,667	3,047.0	68,101	4,382.2	34,602	2,279.2
70,000 to 80,000	28,887	2,189.2	119,105	9,015.4	28,600	2,113.2	44,096	3,262.4	38,979	2,889.2
80,000 to 90,000	45,327	3,879.7	65,116	5,530.9	31,852	2,729.7	45,533	3,862.7	40,183	3,461.3
90,000 to 100,000	43,936	4,177.8	61,894	5,864.7	43,808	4,199.0	35,608	3,391.1	52,373	5,053.9
100,000 to 200,000	457,002	67,716.8	378,371	55,827.7	505,270	69,131.0	368,952	50,934.1	340,217	48,789.1
200,000 to 300,000	215,287	52,255.7	164,689	39,709.4	208,661	49,932.6	198,201	46,579.1	187,875	43,840.4
300,000 to 400,000	76,938	27,193.6	87,709	31,058.0	85,727	29,932.6	65,315	22,408.1	71,935	24,872.9
400,000 to 500,000	66,982	30,081.7	135,757	61,043.0	104,338	46,925.1	95,907	43,505.3	91,825	40,816.4
500,000 to 600,000	68,189	37,249.6	74,178	40,692.2	67,692	36,740.8	73,231	39,814.8	62,333	34,238.7
600,000 to 700,000	48,015	30,962.7	96,849	63,227.1	48,706	31,609.2	74,625	48,606.9	54,151	35,233.3
700,000 to 800,000	60,299	44,952.3	63,898	47,580.5	63,742	48,421.5	131,769	100,643.5	80,886	60,931.5
800,000 to 900,000	38,504	32,531.5	41,105	34,751.2	50,141	42,658.1	63,321	53,707.3	100,681	85,243.1
900,000 to 1,000,000	39,889	37,671.6	31,997	30,490.4	32,069	30,482.2	57,510	55,117.0	46,259	43,812.9
1,000,000 to 2,000,000	135,142	181,712.0	136,268	190,545.8	186,854	261,566.2	233,135	324,924.5	272,014	379,627.3
2,000,000 to 3,000,000	35,331	85,446.8	41,390	101,646.3	56,430	138,901.5	64,988	157,845.4	68,177	165,479.7
3,000,000 to 4,000,000	17,773	62,649.5	20,338	70,497.7	23,422	81,058.3	23,695	81,728.1	29,790	102,876.8
4,000,000 to 5,000,000	13,553	61,599.5	16,210	72,115.9	17,437	79,037.0	18,358	83,200.8	24,724	111,174.4
5,000,000 to 6,000,000	8,307	45,554.7	10,078	55,225.3	11,173	60,347.0	14,324	76,926.6	18,044	97,801.0
6,000,000 to 7,000,000	5,197	33,723.0	5,907	38,156.7	7,329	47,299.7	7,105	46,050.8	7,605	49,498.2
7,000,000 to 8,000,000	5,215	39,027.3	5,229	39,053.1	4,662	35,031.4	5,829	43,801.6	5,754	43,196.9
8,000,000 to 9,000,000	3,761	31,885.1	3,709	31,390.6	4,292	36,403.8	4,170	35,275.6	5,610	47,745.7
9,000,000 to 10,000,000	3,571	34,189.6	3,828	36,626.7	4,704	44,914.7	4,660	44,597.6	5,204	49,940.6
10,000,000 to 100,000,000	38,337	1,170,031.8	41,730	1,286,170.5	43,801	1,324,015.2	50,560	1,547,437.5	50,843	1,567,012.2
100,000,000 to 500,000,000	7,686	1,649,633.9	7,945	1,674,486.6	8,119	1,721,917.3	9,084	1,946,377.1	9,454	1,998,180.2
500,000,000 and above	2,086	4,004,590.1	2,094	4,029,990.4	2,274	4,283,014.9	2,510	4,773,535.3	2,684	5,245,508.3
<b>TOTAL</b>	<b>2,998,672</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>	<b>3,387,769</b>	<b>10,340,386.9</b>

Source: Core Statistics Department

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

Million Rupees

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

Source: Core Statistics Department



### 3.10 Classification of Scheduled Banks' Advances

#### by Borrowers

All Banks

Million Rupees

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

Source: Core Statistics Department

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

All Banks

Million Rupees

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

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

All Banks

Million Rupees

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

Source: Core Statistics Department

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

(Million Rupees)

RATES OF MARGIN (%)	2020				2021				2022	
	Jun		Dec		Jun <sup>R</sup>		Dec		Jun <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	1,591,154	2,930,258.6	1,727,813	2,739,364.4	1,457,540	2,498,147.5	1,726,997.0	2,944,784.4	1,838,669	3,112,000.3
5	30,127	155,529.5	49,438	161,613.7	51,317	168,503.7	54,259.0	212,582.7	55,753	208,837.6
10	684,469	615,766.4	369,807	77,761.6	226,473	830,332.6	332,931.0	899,489.8	808,356	840,303.7
15	35,249	555,600.2	27,779	-	45,334	578,464.1	23,770.0	583,295.8	41,379	965,357.9
20	831,894	949,032.2	1,302,782	27,644.4	1,206,414	913,273.1	1,168,136.0	1,227,867.0	638,322	1,364,702.1
25	254,861	1,608,044.6	193,327	-	807,316	2,616,994.3	348,720.0	2,621,924.1	340,808	2,562,583.1
30	75,568	387,949.1	55,005	4,495.6	39,966	389,001.0	88,253.0	300,864.5	85,285	334,614.2
33.33	3,308	5,956.9	828	2,934.4	158	12,091.7	10,822.0	22,567.5	10,319	17,352.0
35	8,720	140,850.2	11,003	-	21,402	141,543.2	23,564.0	188,111.0	25,324	232,728.3
40	110,456	163,952.5	33,954	2,934.4	11,204	153,035.0	40,567.0	267,019.5	38,920	239,012.0
45	3,211	114,819.0	3,603	-	6,440	62,896.0	7,873.0	72,408.0	8,400	117,831.2
50	64,904	201,991.9	51,527	-	17,236	136,354.9	34,097.0	188,270.5	37,962	216,497.2
55	1,937	24,134.1	1,566	1,561.2	2,061	50,216.3	4,347.0	58,675.8	3,871	51,824.0
60	2,054	30,024.6	1,727	922.4	1,710	32,757.9	4,192.0	44,204.8	3,925	50,227.6
65	1,199	27,913.1	1,514	630.8	1,445	32,392.8	3,924.0	57,258.6	3,088	42,692.6
70	712	7,749.0	1,162	8.0	990	10,488.8	3,468.0	25,353.2	2,619	20,140.1
75	8,694	20,700.1	890	-	907	18,233.6	3,230.0	26,350.6	3,506	22,657.9
80	531	5,496.8	839	23,148.8	744	8,103.3	2,968.0	19,767.0	2,103	16,314.2
85	370	1,794.0	715	843.0	616	11,883.4	2,582.0	17,760.6	1,896	15,177.8
90	750	5,933.8	1,430	-	1,445	8,863.8	3,464.0	12,258.0	2,538	10,525.0
95	347	3,364.1	714	843.0	805	8,676.4	1,629.0	9,503.1	1,860	10,043.4
99.99	200	6,602.1	444	-	390	8,568.5	3,793.0	10,030.1	4,443	12,445.2
<b>TOTAL</b>	<b>3,710,715.0</b>	<b>7,963,462.7</b>	<b>3,837,867.0</b>	<b>3,044,705.6</b>	<b>3,901,913.0</b>	<b>8,690,821.7</b>	<b>3,893,586.0</b>	<b>9,810,346.2</b>	<b>3,959,346.0</b>	<b>10,463,867.6</b>

Source: Core Statistics Department

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

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Jul-22	Aug-22	Sep	Oct	Nov <sup>P</sup>
<b>A. Agriculture, forestry, and fishing</b>	<b>292,274</b>	<b>326,429</b>	<b>325,872</b>	<b>323,990</b>	<b>327,058</b>	<b>331,287</b>	<b>337,753</b>
Trade finance	3,292	5,163	5,786	6,349	6,109	6,142	6,554
Working capital	222,729	240,177	239,879	236,348	235,775	237,973	241,770
Fixed investment	61,804	70,998	70,245	71,877	74,941	76,888	78,818
Construction Financing	142	1,151	1,205	1,192	1,175	1,093	1,104
Other	4,307	8,940	8,757	8,224	9,058	9,191	9,506
<b>B. Mining and quarrying</b>	<b>67,175</b>	<b>64,099</b>	<b>62,062</b>	<b>62,605</b>	<b>64,657</b>	<b>67,378</b>	<b>69,936</b>
Trade finance	3,849	2,114	2,248	2,099	2,914	2,735	2,640
Working capital	17,321	10,401	7,824	8,600	9,818	9,498	12,837
Fixed investment	44,684	50,175	50,669	50,584	50,603	53,807	53,121
Construction Financing	-	-	-	-	-	-	-
Other	1,322	1,410	1,322	1,322	1,322	1,338	1,338
<b>C. Manufacturing</b>	<b>3,548,472</b>	<b>4,451,436</b>	<b>4,425,819</b>	<b>4,480,917</b>	<b>4,586,788</b>	<b>4,574,423</b>	<b>4,586,028</b>
Trade finance	888,353	1,171,216	1,189,695	1,192,079	1,190,471	1,174,450	1,157,373
Working capital	1,434,218	1,750,989	1,700,738	1,713,749	1,778,597	1,780,899	1,798,136
Fixed investment	1,115,474	1,393,871	1,404,029	1,443,139	1,481,062	1,489,363	1,500,272
Construction Financing	8,783	22,180	21,261	22,183	22,582	22,178	21,296
Other	101,645	113,180	110,096	109,767	114,076	107,533	108,952
<b>D. Electricity, gas, steam and air conditioning supply</b>	<b>558,695</b>	<b>620,224</b>	<b>591,844</b>	<b>602,184</b>	<b>603,247</b>	<b>593,391</b>	<b>593,560</b>
Trade finance	5,769	8,399	9,427	8,243	8,711	8,200	8,010
Working capital	237,775	250,098	219,105	226,645	225,588	221,777	218,414
Fixed investment	314,017	356,879	357,425	360,417	362,966	358,578	362,508
Construction Financing	1,001	850	850	850	850	820	820
Other	133	3,998	5,038	6,029	5,132	4,016	3,807
<b>E. Water supply; sewerage, waste management and remediation activities</b>	<b>24,150</b>	<b>22,442</b>	<b>19,710</b>	<b>17,623</b>	<b>16,856</b>	<b>20,206</b>	<b>18,108</b>
Trade finance	9,383	13,291	10,550	8,441	7,763	7,796	6,323
Working capital	9,786	3,353	3,406	3,393	3,300	6,750	6,163
Fixed investment	4,976	5,364	5,322	5,306	5,310	5,319	5,326
Construction Financing	-	51	49	48	47	46	45
Other	6	383	383	436	436	295	252
<b>F. Construction</b>	<b>154,443</b>	<b>188,365</b>	<b>186,695</b>	<b>188,740</b>	<b>193,737</b>	<b>194,519</b>	<b>196,957</b>
Trade finance	425	624	605	551	583	574	462
Working capital	17,640	17,066	18,569	19,728	19,920	19,438	20,910
Fixed investment	28,625	24,142	26,170	27,474	26,723	28,965	29,753
Construction Financing	106,783	145,461	140,426	139,909	145,471	144,804	145,274
Other	970	1,073	925	1,079	1,040	737	558
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	<b>452,581</b>	<b>531,595</b>	<b>533,141</b>	<b>514,482</b>	<b>502,362</b>	<b>489,442</b>	<b>496,958</b>
Trade finance	63,282	83,421	91,950	89,606	83,201	78,811	70,326
Working capital	267,944	313,701	313,184	294,614	292,590	282,452	297,778
Fixed investment	89,861	91,296	89,686	90,680	86,466	87,107	85,195
Construction Financing	3,323	5,456	5,423	5,447	5,464	5,437	5,415
Other	28,171	37,721	32,899	34,136	34,640	35,636	38,244
<b>H. Transportation and storage</b>	<b>113,666</b>	<b>127,188</b>	<b>127,965</b>	<b>127,821</b>	<b>123,237</b>	<b>122,703</b>	<b>122,451</b>
Trade finance	364	3,510	3,680	3,682	2,953	2,591	2,542
Working capital	40,703	45,789	48,334	47,871	45,546	46,855	44,890
Fixed investment	70,929	71,220	69,362	69,737	68,743	67,310	68,817
Construction Financing	346	1,001	966	951	949	922	1,055
Other	1,324	5,668	5,624	5,581	5,046	5,025	5,148
<b>I. Accommodation and food service activities</b>	<b>42,889</b>	<b>40,198</b>	<b>40,363</b>	<b>39,779</b>	<b>39,510</b>	<b>38,671</b>	<b>38,715</b>
Trade finance	751	826	853	838	930	815	868
Working capital	13,504	10,777	10,980	10,258	10,381	10,184	10,345
Fixed investment	16,289	16,740	16,673	16,794	16,609	16,163	15,977
Construction Financing	11,507	10,973	10,991	11,025	10,722	10,669	10,656
Other	839	881	867	864	869	840	868



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

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Jul-22	Aug-22	Sep	Oct	Nov <sup>F</sup>
<b>J. Information and communication</b>	<b>185,367</b>	<b>277,827</b>	<b>283,308</b>	<b>286,630</b>	<b>297,950</b>	<b>300,882</b>	<b>311,017</b>
Trade finance	4,798	9,270	8,952	9,049	8,949	8,528	8,585
Working capital	35,665	24,849	24,363	20,152	28,138	29,192	38,865
Fixed investment	133,688	231,714	236,675	243,995	243,815	246,172	246,246
Construction Financing	284	275	773	772	770	743	742
Other	10,932	11,720	12,546	12,662	16,277	16,245	16,579
<b>K. Real estate activities</b>	<b>30,892</b>	<b>37,084</b>	<b>36,803</b>	<b>36,223</b>	<b>37,509</b>	<b>38,259</b>	<b>38,009</b>
Trade finance	-	-	-	27	-	-	-
Working capital	2,141	2,891	2,925	2,639	2,656	2,727	2,766
Fixed investment	8,350	9,047	9,043	8,513	8,584	9,520	9,541
Construction Financing	20,388	25,091	24,780	25,005	26,228	25,973	25,663
Other	13	55	55	40	39	39	39
<b>L. Professional, scientific and technical activities</b>	<b>50,820</b>	<b>53,848</b>	<b>51,130</b>	<b>53,476</b>	<b>53,076</b>	<b>55,622</b>	<b>55,648</b>
Trade finance	9,697	10,373	10,107	10,408	11,391	11,601	10,878
Working capital	28,375	25,904	22,761	24,834	25,720	28,157	28,962
Fixed investment	10,346	13,294	14,074	13,228	12,081	12,138	12,121
Construction Financing	271	195	186	181	172	162	206
Other	2,132	4,082	4,003	4,825	3,713	3,565	3,480
<b>M. Administrative and support service activities</b>	<b>64,558</b>	<b>57,230</b>	<b>54,162</b>	<b>52,252</b>	<b>53,873</b>	<b>51,931</b>	<b>52,039</b>
Trade finance	8,306	5,761	6,007	5,630	4,833	4,286	4,099
Working capital	30,041	32,260	29,228	27,882	30,668	29,302	28,325
Fixed investment	20,092	12,751	12,616	12,378	12,128	11,700	12,209
Construction Financing	353	113	113	113	113	75	-
Other	5,766	6,345	6,199	6,250	6,132	6,569	7,407
<b>N. Education</b>	<b>32,301</b>	<b>36,167</b>	<b>35,114</b>	<b>34,152</b>	<b>35,414</b>	<b>34,140</b>	<b>33,830</b>
Trade finance	20	16	14	14	14	13	13
Working capital	12,900	11,099	10,780	10,120	10,842	9,977	9,717
Fixed investment	10,705	10,682	10,648	10,378	10,943	10,265	10,372
Construction Financing	8,564	14,227	13,531	13,502	13,478	13,753	13,598
Other	113	143	140	138	136	131	129
<b>O. Human health and social work activities</b>	<b>19,911</b>	<b>18,884</b>	<b>17,974</b>	<b>18,038</b>	<b>18,803</b>	<b>18,489</b>	<b>17,979</b>
Trade finance	15	8	22	14	..	..	..
Working capital	5,739	4,812	4,345	4,526	4,941	4,669	4,378
Fixed investment	8,878	8,544	8,334	8,033	8,196	8,236	8,108
Construction Financing	5,195	5,432	5,177	5,374	5,577	5,496	5,410
Other	84	88	96	90	89	87	82
<b>P. Arts, entertainment, and recreation</b>	<b>3,099</b>	<b>2,764</b>	<b>2,500</b>	<b>1,896</b>	<b>1,948</b>	<b>1,847</b>	<b>1,825</b>
Trade finance	1	..	..	..	..	0	-
Working capital	790	932	879	802	830	781	783
Fixed investment	2,307	1,691	1,487	960	984	944	920
Construction Financing	-	130	124	124	124	118	118
Other	2	10	9	9	9	5	5
<b>Q. Other service activities</b>	<b>71,136</b>	<b>72,118</b>	<b>72,591</b>	<b>69,654</b>	<b>71,578</b>	<b>75,274</b>	<b>73,465</b>
Trade finance	5,948	2,610	2,642	2,373	2,122	3,884	3,565
Working capital	31,119	26,682	27,223	26,517	28,124	30,284	28,586
Fixed investment	23,776	28,970	29,271	28,828	28,681	28,227	28,364
Construction Financing	3,701	3,365	3,386	3,384	3,214	3,186	3,057
Other	6,592	10,491	10,069	8,552	9,438	9,693	9,893
<b>Total</b>	<b>5,712,430</b>	<b>6,927,897</b>	<b>6,867,055</b>	<b>6,910,461</b>	<b>7,027,603</b>	<b>7,008,466</b>	<b>7,044,278</b>

Source: Core Statistics Department

**Notes:**

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

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

Million Rupees

<b>PRIVATE SECTOR (BUSINESS)</b>	<b>Jun-21</b>	<b>Jun-22</b>	<b>Jul-22</b>	<b>Aug-22</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov<sup>P</sup></b>
<b>A. Agriculture, forestry, and fishing</b>	<b>11,688</b>	<b>23,562</b>	<b>23,174</b>	<b>24,036</b>	<b>23,581</b>	<b>21,471</b>	<b>23,423</b>
Trade finance	32	-	-	-	50	50	70
Working capital	9,176	15,922	15,671	16,561	16,996	14,749	16,600
Fixed investment	1,882	4,568	4,376	4,362	4,388	4,515	4,529
Construction Financing	5	1,015	1,077	1,061	48	10	10
Other	592	2,057	2,051	2,053	2,098	2,147	2,214
<b>B. Mining and quarrying</b>	<b>1,469</b>	<b>2,094</b>	<b>1,710</b>	<b>1,747</b>	<b>2,540</b>	<b>3,274</b>	<b>2,510</b>
Trade finance	80	27	24	117	113	13	71
Working capital	840	1,522	1,158	1,104	1,920	2,756	1,954
Fixed investment	550	545	527	526	507	505	484
Construction Financing	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-
<b>C. Manufacturing</b>	<b>190,503</b>	<b>226,460</b>	<b>211,862</b>	<b>214,543</b>	<b>219,608</b>	<b>218,427</b>	<b>241,606</b>
Trade finance	28,846	37,047	37,575	31,845	31,688	32,014	33,492
Working capital	136,324	155,916	143,146	147,942	153,335	150,567	173,184
Fixed investment	22,844	29,796	27,630	30,635	30,968	32,828	31,782
Construction Financing	264	734	478	952	882	420	375
Other	2,225	2,968	3,032	3,169	2,736	2,599	2,773
<b>D. Electricity, gas, steam and air conditioning supply</b>	<b>1,701</b>	<b>3,276</b>	<b>2,965</b>	<b>2,367</b>	<b>2,684</b>	<b>2,007</b>	<b>2,122</b>
Trade finance	88	103	113	124	252	222	152
Working capital	1,000	2,622	2,318	1,648	1,779	1,255	1,439
Fixed investment	610	532	516	578	635	513	513
Construction Financing	-	-	-	-	-	-	-
Other	2	18	18	18	18	17	17
<b>E. Water supply; sewerage, waste management and remediation activities</b>	<b>177</b>	<b>166</b>	<b>164</b>	<b>156</b>	<b>171</b>	<b>435</b>	<b>194</b>
Trade finance	-	-	-	-	-	268	-
Working capital	61	53	54	44	53	48	41
Fixed investment	111	107	104	101	107	109	118
Construction Financing	-	-	-	-	-	-	-
Other	6	5	5	10	11	10	34
<b>F. Construction</b>	<b>15,770</b>	<b>16,936</b>	<b>15,220</b>	<b>15,837</b>	<b>16,408</b>	<b>15,878</b>	<b>16,020</b>
Trade finance	30	37	23	13	2	2	2
Working capital	5,073	5,078	5,794	6,006	6,046	6,178	6,303
Fixed investment	1,696	1,807	1,828	1,848	1,842	1,941	1,942
Construction Financing	8,293	9,593	7,135	7,341	7,865	7,311	7,329
Other	678	422	441	629	652	446	444
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	<b>142,905</b>	<b>169,231</b>	<b>162,999</b>	<b>156,477</b>	<b>155,262</b>	<b>160,567</b>	<b>166,517</b>
Trade finance	6,292	7,768	8,137	8,065	7,279	6,846	6,608
Working capital	113,124	124,280	120,109	115,098	115,940	120,907	125,653
Fixed investment	17,585	25,443	24,128	23,165	22,213	22,480	22,745
Construction Financing	351	182	640	172	170	169	163
Other	5,553	11,557	9,985	9,978	9,659	10,165	11,347
<b>H. Transportation and storage</b>	<b>24,294</b>	<b>23,614</b>	<b>23,134</b>	<b>22,951</b>	<b>22,448</b>	<b>22,151</b>	<b>23,023</b>
Trade finance	28	40	29	29	35	35	35
Working capital	2,599	2,694	2,605	2,858	2,992	2,829	2,768
Fixed investment	20,348	17,382	17,049	16,645	16,055	15,950	16,794
Construction Financing	158	459	445	433	426	416	409
Other	1,162	3,038	3,006	2,985	2,941	2,921	3,017
<b>I. Accommodation and food service activities</b>	<b>4,709</b>	<b>4,376</b>	<b>4,812</b>	<b>4,794</b>	<b>4,872</b>	<b>4,699</b>	<b>4,939</b>
Trade finance	26	26	26	26	26	34	34
Working capital	2,370	1,867	1,672	1,649	1,695	1,597	1,818
Fixed investment	976	1,224	1,221	1,231	1,240	1,211	1,206
Construction Financing	498	407	1,037	1,034	1,052	1,026	1,022
Other	839	852	857	854	859	831	859

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

	Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Jul-22	Aug-22	Sep	Oct	Nov <sup>P</sup>
<b>J. Information and communication</b>	<b>4,586</b>	<b>4,669</b>	<b>4,574</b>	<b>4,569</b>	<b>4,676</b>	<b>4,863</b>	<b>5,229</b>
Trade finance	158	289	273	275	305	310	334
Working capital	2,790	1,990	1,886	1,956	2,139	2,062	2,340
Fixed investment	1,279	1,968	1,975	1,900	1,827	2,090	2,156
Construction Financing	284	275	273	272	270	268	267
Other	74	147	168	166	135	132	131
<b>K. Real estate activities</b>	<b>1,815</b>	<b>2,213</b>	<b>2,183</b>	<b>2,226</b>	<b>2,291</b>	<b>2,256</b>	<b>2,283</b>
Trade finance	-	-	-	27	-	-	-
Working capital	306	432	403	440	496	488	455
Fixed investment	1,070	1,146	1,149	1,140	1,175	1,163	1,224
Construction Financing	426	580	576	578	582	565	565
Other	13	55	55	40	39	39	39
<b>L. Professional, scientific and technical activities</b>	<b>15,146</b>	<b>18,791</b>	<b>17,789</b>	<b>17,748</b>	<b>18,101</b>	<b>18,536</b>	<b>17,938</b>
Trade finance	1,755	2,198	2,033	2,095	2,071	2,379	2,380
Working capital	9,705	10,042	9,414	9,354	9,808	9,928	9,320
Fixed investment	2,564	3,094	3,033	3,093	3,045	3,138	3,196
Construction Financing	241	145	138	134	130	120	112
Other	881	3,313	3,171	3,073	3,048	2,971	2,930
<b>M. Administrative and support service activities</b>	<b>12,320</b>	<b>13,015</b>	<b>11,973</b>	<b>11,831</b>	<b>12,274</b>	<b>12,173</b>	<b>12,374</b>
Trade finance	1,019	733	733	722	733	720	665
Working capital	7,073	7,283	6,297	6,118	6,711	6,564	6,701
Fixed investment	3,384	2,587	2,527	2,545	2,464	2,448	2,454
Construction Financing	-	-	-	-	-	-	-
Other	845	2,412	2,415	2,446	2,367	2,442	2,555
<b>N. Education</b>	<b>3,623</b>	<b>2,622</b>	<b>2,704</b>	<b>2,559</b>	<b>2,614</b>	<b>2,542</b>	<b>2,688</b>
Trade finance	20	16	14	14	14	13	13
Working capital	1,736	925	858	857	939	841	968
Fixed investment	1,345	1,323	1,479	1,344	1,322	1,364	1,397
Construction Financing	408	216	213	206	203	192	181
Other	113	143	140	138	136	131	129
<b>O. Human health and social work activities</b>	<b>3,166</b>	<b>2,049</b>	<b>2,034</b>	<b>2,207</b>	<b>2,113</b>	<b>2,125</b>	<b>2,026</b>
Trade finance	-	8	22	14	-	-	-
Working capital	1,151	891	892	885	943	941	879
Fixed investment	1,431	940	905	1,095	961	974	940
Construction Financing	504	126	123	126	123	130	129
Other	80	84	92	86	85	81	78
<b>P. Arts, entertainment, and recreation</b>	<b>941</b>	<b>355</b>	<b>375</b>	<b>298</b>	<b>329</b>	<b>283</b>	<b>287</b>
Trade finance	1	..	..	..	..	0	-
Working capital	507	293	245	168	199	154	156
Fixed investment	431	48	117	116	117	121	123
Construction Financing	-	4	4	4	3	3	3
Other	2	10	9	9	9	5	5
<b>Q. Other service activities</b>	<b>30,454</b>	<b>37,717</b>	<b>36,452</b>	<b>35,870</b>	<b>35,880</b>	<b>34,537</b>	<b>34,047</b>
Trade finance	669	324	815	321	263	238	207
Working capital	13,766	13,405	12,000	11,958	11,996	11,718	10,902
Fixed investment	14,826	21,015	20,901	20,887	20,982	19,924	20,199
Construction Financing	227	59	81	80	47	48	48
Other	967	2,913	2,655	2,624	2,593	2,609	2,692
<b>Total</b>	<b>465,266</b>	<b>551,145</b>	<b>524,122</b>	<b>520,217</b>	<b>525,853</b>	<b>526,223</b>	<b>557,226</b>

Source: Core Statistics Department

#### Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
3. Islamic Financing, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f Jun 2014.
4. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Core Statistics Department Department Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
6. Details of the changes/revisions are available in "Revision note" on SBP web at [www.sbp.org.pk/ecodata/Revision\\_Monetary\\_Stats.pdf](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	(%)	
Jan-Jun 2020	Punjab	6,077.52	5,868.65	96.56	208.87	3.44	364.03	6,232.68	40.16	102.55
	Sindh	8,129.34	7,795.79	95.90	333.55	4.10	188.21	7,984.00	51.44	98.21
	KPK	82.83	78.26	94.48	4.57	5.52	70.19	148.45	0.96	179.22
	Balochistan	28.30	25.64	90.59	2.66	9.41	50.35	75.98	0.49	268.52
	Islamabad	1,176.21	935.73	79.55	240.48	20.45	114.47	1,050.20	6.77	89.29
	FATA	0.33	0.29	88.26	0.04	11.74	0.09	0.38	..	116.36
	Gilgit Baltistan	5.97	5.71	95.57	0.26	4.43	0.01	5.72	0.04	95.82
	AJK	19.08	18.92	99.17	0.16	0.83	3.24	22.16	0.14	116.15
<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 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>	
Jan-Jun <sup>P</sup> 2022	Punjab	8,609.72	8,441.68	98.05	168.03	1.95	345.80	8,787.48	40.30	102.06
	Sindh	11,187.72	10,978.35	98.13	209.37	1.87	136.40	11,114.75	50.98	99.35
	KPK	121.73	114.93	94.41	6.80	5.59	95.13	210.06	0.96	172.55
	Balochistan	17.21	16.93	98.38	0.28	1.62	54.48	71.41	0.33	414.94
	Islamabad	1,840.83	1,539.73	83.64	301.10	16.36	45.71	1,585.44	7.27	86.13
	FATA	0.44	0.35	79.60	0.09	20.40	0.04	0.39	0.00	87.78
	Gilgit Baltistan	6.97	6.86	98.55	0.10	1.45	0.82	7.69	0.04	110.34
	AJK	19.70	19.63	99.68	0.06	0.32	7.47	27.10	0.12	137.60
<b>Total</b>		<b>21,804.31</b>	<b>21,118.47</b>	<b>96.85</b>	<b>685.84</b>	<b>3.15</b>	<b>685.84</b>	<b>21,804.31</b>	<b>100.00</b>	

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

Source: Core Statistics Department

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period."
2. Place of Disbursements" refers to the place from where the funds are being issued by scheduled banks to the borrowers.
3. Place of Utilization" refers to the place where the funds are being utilized by borrower.

### 3.16 Province/Region and place of Disbursement and Utilization

Billion Rupees

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

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

Source: Core Statistics Department

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

Billion Rupees

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

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

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

\* End Position.

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

		Billion Rupees								
Provinces/ Regions	Borrower	Jun-2021			Dec-2021			Jun-2022 <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	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.99	1.81	2.80	1.28	2.02	3.30	2.1	1.6	3.8
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.83	2.57	3.40	0.15	0.48	0.63	0.2	0.7	1.0
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</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>2.3</b>	<b>2.4</b>	<b>4.7</b>
<b>AJK</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.54	5.47	6.01	1.34	4.39	5.73	1.8	21.6	23.4
	Trust Funds & Non Profit Organizations	-	..	..	-	..	..	-	..	..
	Personal/Individuals	1.18	4.68	5.87	2.53	6.01	8.55	2.6	6.3	8.9
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</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>	<b>4.4</b>	<b>27.9</b>	<b>32.2</b>

\* End Position.

Source: Core Statistics Department

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

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

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

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

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

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

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

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

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

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

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

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



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

Amount in million Rupees

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
<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>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>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>
<b>Jul-Jun</b>									
Punjab	792,984	176,381	163,213	42,732	78,113	41,236	10,351	299,331	74,181
Sindh	136,082	84,579	40,248	9,459	18,077	10,131	3,093	55,548	13,691
Khyber Pakhtunkhwa	23,827	5,701	6,536	2,351	2,750	1,896	255	3,315	956
Balochistan	5,388	1,973	2,061	146	299	253	72	474	301
Azad Jammu Kashmir	1,990	348	260	4	36	36	10	1,130	69
Gilgit Baltistan	6,533	800	847	7	13	21	2	25	25
<b>All Pakistan</b>	<b>966,804</b>	<b>269,782</b>	<b>213,165</b>	<b>54,699</b>	<b>99,288</b>	<b>53,572</b>	<b>13,783</b>	<b>359,822</b>	<b>89,223</b>
<b>FY23</b>									
<b>Jul-Sep</b>									
Punjab	129,027	50,596	168,274	18,361	18,976	46,121	3,351	78,459	71,910
Sindh	19,956	21,454	39,476	3,220	2,834	11,097	736	21,396	13,621
Khyber Pakhtunkhwa	5,071	1,205	6,469	999	726	2,193	126	614	926
Balochistan	562	205	1,986	65	66	362	23	44	306
Azad Jammu Kashmir	438	92	266	1	-	1	9	242	45
Gilgit Baltistan	1,146	156	836	4	2	14	3	4	22
<b>All Pakistan</b>	<b>156,200</b>	<b>73,708</b>	<b>217,307</b>	<b>22,650</b>	<b>22,604</b>	<b>59,788</b>	<b>4,248</b>	<b>100,760</b>	<b>86,830</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 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>
<b>Jul-Jun</b>									
Punjab	1,168,647	153,116	154,133	79,191	445,167	120,197	2,093,905	1,152,109	552,960
Sindh	201,549	24,346	28,307	2,304	50,873	15,645	352,487	233,423	108,021
Khyber Pakhtunkhwa	38,825	10,018	10,053	2,033	1,316	1,112	67,291	23,099	20,553
Balochistan	1,408	236	278	97	149	83	7,111	3,131	2,977
Azad Jammu Kashmir	24,051	2,464	2,040	490	95	250	26,545	4,073	2,655
Gilgit Baltistan	7,377	1,624	2,027	1,155	610	1,296	15,074	3,072	4,215
<b>All Pakistan</b>	<b>1,441,857</b>	<b>191,805</b>	<b>196,839</b>	<b>85,270</b>	<b>498,210</b>	<b>138,582</b>	<b>2,562,413</b>	<b>1,418,906</b>	<b>691,381</b>
<b>FY23</b>									
<b>Jul-Sep</b>									
Punjab	247,395	38,061	147,325	14,615	123,552	114,439	412,749	309,644	548,069
Punjab	30,012	5,773	28,056	358	15,907	15,624	54,282	67,365	107,874
Sindh	8,322	2,182	7,527	360	307	1,140	14,878	5,034	18,255
Khyber Pakhtunkhwa	201	39	257	12	13	83	863	367	2,993
Balochistan	3,615	524	1,835	21	33	281	4,084	892	2,428
Azad Jammu Kashmir	1,220	202	1,160	198	99	1,341	2,571	464	3,373
Gilgit Baltistan	<b>290,765</b>	<b>46,782</b>	<b>186,160</b>	<b>15,564</b>	<b>139,911</b>	<b>132,907</b>	<b>489,427</b>	<b>383,765</b>	<b>682,992</b>
<b>All Pakistan</b>	<b>247,395</b>	<b>38,061</b>	<b>147,325</b>	<b>14,615</b>	<b>123,552</b>	<b>114,439</b>	<b>412,749</b>	<b>309,644</b>	<b>548,069</b>

Source: Agriculture Credit & Financial Inclusion Department

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

Million Rupees

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

Source: Core Statistics Department

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

Million Rupees

SECURITIES / SHARES	2021						2022		
	Jun			Dec			Jun <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>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>	<b>5,566,284.6</b>	<b>5,554,446.0</b>	<b>5,573,926.6</b>
01. Federal Government	6,050,306.1	6,160,529.1	6,063,721.7	4,874,637.0	5,149,275.3	4,879,580.6	5,566,284.5	5,554,445.9	5,573,926.5
02. Provincial Governments	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
<b>II. FEDERAL BONDS</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>	<b>8,818,397.3</b>	<b>8,914,991.7</b>	<b>8,885,350.5</b>
01. Compensation Bonds	-	-	-	-	-	-	-	-	-
02. Federal Investment Bonds	-	-	-	-	-	-	-	-	-
03. Pakistan Investment Bonds	5,949,738.0	5,993,337.3	6,072,881.1	7,060,987.2	6,838,635.8	7,132,788.6	8,818,397.3	8,914,991.7	8,885,350.5
04. Bearer National Fund Bonds	-	-	-	-	-	-	-	-	-
05. Income Tax Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>III. SHARES</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>344,593.4</b>	<b>257,027.6</b>	<b>355,088.5</b>
<b>01. Quoted On The Stock Exchange; of which:</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>	<b>186,316.7</b>	<b>95,270.5</b>	<b>192,391.8</b>
a. Financial Institutions	25,177.8	15,344.0	29,325.3	23,778.4	15,185.0	27,311.1	31,055.2	18,127.7	31,385.5
b. NFPSEs	17,414.1	5,249.0	15,946.1	17,715.4	5,535.4	14,647.5	13,233.9	5,485.7	13,723.4
c. Private Sector	133,487.6	46,427.8	157,751.8	129,962.1	40,676.9	143,940.0	142,027.6	71,657.1	147,282.9
<b>02. Unquoted On The Stock Exchange; of which:</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>	<b>158,276.7</b>	<b>161,757.2</b>	<b>162,696.7</b>
a. Financial Institutions	20,133.0	27,467.7	20,133.0	20,594.8	19,435.0	20,597.7	24,798.8	25,458.7	24,910.8
b. NFPSEs	1,741.5	1,008.2	1,525.8	1,741.5	1,258.2	1,420.4	1,741.5	1,258.2	1,279.3
c. Private Sector	65,145.3	76,272.4	66,730.1	73,404.1	86,368.8	73,731.0	86,909.1	101,208.1	87,232.9
<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>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>2,026.8</b>	<b>2,026.8</b>	<b>2,067.5</b>
<b>VII. TERM FINANCE CERTIFICATES</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>79,000.0</b>	<b>78,434.9</b>	<b>82,858.0</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>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>12,345.4</b>	<b>12,201.7</b>	<b>13,187.9</b>
<b>X. NIT UNITS</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>2,363.4</b>	<b>2,133.5</b>	<b>2,776.6</b>
<b>XI. OTHERS</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>108,089.2</b>	<b>106,677.6</b>	<b>100,345.0</b>
<b>XII. Islamic Banking Products - Investments</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>2,758,967.4</b>	<b>2,753,696.2</b>	<b>2,806,985.4</b>
<b>01. GOP Ijara Sukuk</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>2,239,570.1</b>	<b>2,233,990.6</b>	<b>2,258,743.4</b>
<b>02. Corporate Sukuks</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>	<b>477,966.8</b>	<b>477,142.0</b>	<b>506,781.9</b>
a. Diminishing Musharaka Sukuk	151,894.7	152,106.7	154,520.4	153,529.1	152,617.2	156,109.3	146,890.8	148,067.3	150,245.3
b. Ijarah Sukuk	183,942.7	181,310.6	201,831.7	180,763.9	178,057.0	191,923.8	177,617.8	175,038.1	196,578.1
c. Modaraba Sukuk	18,227.0	18,151.2	18,612.3	21,747.0	21,747.0	22,172.5	21,898.7	21,897.0	22,597.9
d. Wakala Sukuk	30.3	425.0	30.9	-	-	-	-	-	-
e. Any other	154,727.2	153,788.8	158,456.7	154,813.2	154,625.0	158,679.3	131,559.6	132,139.7	137,360.7
<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>1,531.8</b>	<b>1,467.6</b>	<b>1,467.6</b>	<b>1,479.6</b>	<b>1,467.6</b>	<b>1,467.6</b>	<b>1,526.9</b>
<b>07. Certificate of Investment (COIs) - Long Term</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>4,638.1</b>	<b>4,638.1</b>	<b>4,709.5</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>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>6,212.7</b>	<b>6,215.2</b>	<b>6,227.5</b>
<b>10. Other Mode of Investments – Long Term</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>29,112.2</b>	<b>30,242.7</b>	<b>28,996.2</b>
<b>TOTAL</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>	<b>17,692,073.5</b>	<b>17,681,642.0</b>	<b>17,822,592.0</b>

Source: Core Statistics Department

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

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

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

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

Source: Core Statistics Department

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

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

Source: Core Statistics Department

\*01.00 stands for 0.01 to 1.00

\*02.00 stands for 1.01 to 2.00

So on

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

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

Source: Core Statistics Department

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

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

Million Rupees

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

Source: Core Statistics Department

\* 1.00 stands for 0.25 to 1.00

: : :  
: : :  
: : :

\* 8.00 stands for 7.25 to 8.00



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

TYPE OF DEPOSITS		Percent per annum			
		2020	2021		2022
		Dec	Jun <sup>R</sup>	Dec <sup>R</sup>	Jun <sup>P</sup>
I.	Call Deposits	3.96 (2.00)	3.20 (2.38)	4.67 (1.90)	5.71 (2.51)
II.	Saving Deposits	5.02 (67.56)	4.97 (68.05)	6.43 (66.73)	10.67 (67.05)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	6.20 (5.99)	5.94 (6.72)	8.57 (7.86)	12.90 (6.43)
	(b) 3 months and over				
	but less than 6 months	5.53 (5.83)	5.01 (6.04)	6.58 (6.59)	11.30 (6.39)
	(c) 6 months and over				
	but less than 1 year	4.63 (4.36)	5.22 (3.30)	6.09 (3.18)	9.10 (3.23)
	(d) 1 year and over but				
	less than 2 years	6.37 (11.09)	5.86 (10.64)	7.28 (10.76)	11.48 (11.52)
	(e) 2 years and over but				
	less than 3 years	6.99 (0.41)	7.07 (0.44)	8.13 (0.29)	9.37 (0.23)
	(f) 3 years and over but				
	less than 4 years	7.21 (0.76)	7.32 (0.73)	7.98 (0.66)	10.47 (0.64)
	(g) 4 years and over but				
	less than 5 years	6.15 (0.14)	5.45 (0.11)	8.40 (0.10)	9.21 (0.04)
	(h) 5 years and over	8.08 (1.86)	7.83 (1.58)	9.25 (1.93)	11.17 (1.96)
IV.	Overall				
	(i) Excluding current and other deposits	5.31	5.17	6.73	10.80
	(ii) Including current and other deposits	3.43	3.38	4.40	6.97

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

Source: Core Statistics Department

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

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

Source: Core Statistics Department

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

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

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

Source: Core Statistics Department

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

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

Percent per annum

AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES	
<b>I. OVERALL- ALL BANKS</b>										
2020	Dec	10.58	7.87	7.05	7.99	7.37	7.00	7.90	27.32	7.94
2021	Jun	10.40	8.41	6.68	7.90	7.03	7.07	8.51	28.09	8.01
	Dec	11.30	8.93	7.49	8.80	8.03	8.25	8.65	28.44	8.64
2022	Jun <sup>P</sup>	12.52	12.88	11.14	11.45	11.01	10.98	13.01	29.56	11.54
<b>II. CONVENTIONAL BANKING - ALL BANKS</b>										
2020	Dec	10.58	7.85	6.91	7.83	7.24	7.01	8.06	27.42	8.03
2021	Jun	10.40	8.38	6.63	7.85	6.80	7.19	8.78	28.30	8.16
	Dec	11.30	9.06	7.48	8.67	7.86	8.60	8.94	28.77	8.83
2022	Jun <sup>P</sup>	12.52	11.86	9.94	11.33	9.89	11.13	12.57	30.10	11.60
<b>III. ISLAMIC BANKING-ALL BANKS</b>										
2020	Dec <sup>R</sup>	-	7.96	7.50	8.41	7.75	6.57	7.40	9.82	7.68
2021	Jun <sup>R</sup>	-	8.90	6.84	8.01	7.59	5.03	7.71	16.06	7.53
	Dec <sup>P</sup>	-	7.12	7.55	9.08	8.46	5.20	7.93	16.45	8.14
2022	Jun <sup>P</sup>	-	12.70	10.14	11.30	10.27	9.29	11.26	23.66	10.82

Source: Core Statistics Department

### 3.30 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate <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	10-Sep-12	8.50
25-Mar-20	12.00	10.00	11.00	1-Jan-13	8.30
17-Apr-20	10.00	8.00	9.00	1-Feb-13	8.20
18-May-20	9.00	7.00	8.00	1-Apr-13	8.40
26-Jun-20	8.00	6.00	7.00	1-Jul-14	7.50
21-Sep-21	8.25	6.25	7.25	2-Feb-15	6.00
22-Nov-21	9.75	7.75	8.75	1-Jul-15	4.50
15-Dec-21	10.75	8.75	9.75	1-Jul-16	3.00
08-Apr-22	13.25	11.25	12.25	8-Apr-22	5.50
24-May-22	14.75	12.75	13.75	24-May-22	7.50
13-Jul-22	16.00	14.00	15.00	13-Jul-22	10.00
28-Nov-22	17.00	15.00	16.00	28-Nov-22	11.00

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

w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
28-Nov-22	Upto 3 years	9.50	1.50	11.00
	Over 3 years and upto 5 years	8.50	2.50	11.00
	Over 5 years and upto 10 years	8.00	3.00	11.00

#### 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

PFI's: 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.

5: In case of Islamic banking industry, the rate will be treated as expected 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: Core Statistics Department

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

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

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
<b>Aug-2022</b>																
<b>1.Scheduled Banks (SBs)</b>	<b>15.42</b>	<b>15.51</b>	<b>15.64</b>	<b>15.67</b>	<b>12.47</b>	<b>12.44</b>	<b>13.61</b>	<b>13.59</b>	<b>9.55</b>	<b>9.62</b>	<b>12.94</b>	<b>12.90</b>	<b>7.44</b>	<b>7.53</b>	<b>12.00</b>	<b>11.98</b>
a. Public	15.48	15.48	15.49	15.49	11.44	11.42	13.23	13.21	10.78	11.39	12.89	12.89	7.73	8.33	12.29	12.27
b. Private	15.39	15.50	15.63	15.66	12.72	12.68	13.61	13.59	9.24	9.13	12.94	12.88	7.25	7.20	11.85	11.82
c. Foreign	15.85	15.85	15.86	15.86	15.15	15.23	15.44	15.53	8.92	10.10	13.57	13.57	10.02	10.07	13.50	13.50
d. Specialized	21.56	21.56	21.57	21.57	13.24	13.23	19.56	19.57	8.59	8.41	13.74	13.75	11.74	11.72	13.68	13.69
<b>2. DFIs</b>	<b>14.91</b>	<b>14.91</b>	<b>14.98</b>	<b>14.98</b>	<b>11.80</b>	<b>11.75</b>	<b>13.05</b>	<b>13.01</b>	<b>15.46</b>	<b>15.46</b>	<b>15.46</b>	<b>15.46</b>	<b>12.44</b>	<b>12.44</b>	<b>15.11</b>	<b>15.11</b>
<b>3. MFBs</b>	<b>32.22</b>	<b>32.22</b>	<b>32.73</b>	<b>32.73</b>	<b>29.91</b>	<b>29.91</b>	<b>30.59</b>	<b>30.59</b>	<b>6.60</b>	<b>7.68</b>	<b>13.22</b>	<b>13.13</b>	<b>11.84</b>	<b>11.60</b>	<b>13.95</b>	<b>13.84</b>
<b>4. Overall (SBs,MFBs,DFIs)</b>	<b>15.56</b>	<b>15.67</b>	<b>15.79</b>	<b>15.83</b>	<b>13.09</b>	<b>13.07</b>	<b>14.25</b>	<b>14.24</b>	<b>9.51</b>	<b>9.60</b>	<b>12.95</b>	<b>12.91</b>	<b>7.53</b>	<b>7.62</b>	<b>12.06</b>	<b>12.04</b>
<b>Sep-2022</b>																
<b>1.Scheduled Banks (SBs)</b>	<b>15.22</b>	<b>15.31</b>	<b>15.47</b>	<b>15.59</b>	<b>13.20</b>	<b>13.16</b>	<b>14.33</b>	<b>14.31</b>	<b>9.36</b>	<b>9.37</b>	<b>13.37</b>	<b>13.34</b>	<b>7.53</b>	<b>7.62</b>	<b>12.13</b>	<b>12.11</b>
a. Public	15.62	15.62	15.88	15.88	12.30	12.29	14.91	14.90	8.49	9.29	12.89	12.88	7.88	8.55	12.29	12.29
b. Private	15.19	15.28	15.44	15.56	13.36	13.32	14.13	14.11	9.41	9.36	13.39	13.36	7.38	7.34	12.04	12.01
c. Foreign	16.05	16.05	16.06	16.06	15.62	15.66	15.89	15.93	8.61	9.97	13.67	13.67	10.06	10.13	13.53	13.53
d. Specialized	21.95	21.95	21.95	21.95	13.89	13.83	20.02	20.31	9.56	9.55	13.58	13.58	11.58	11.56	13.71	13.73
<b>2. DFIs</b>	<b>16.24</b>	<b>16.24</b>	<b>16.25</b>	<b>16.25</b>	<b>12.31</b>	<b>12.26</b>	<b>13.38</b>	<b>13.35</b>	<b>15.88</b>	<b>15.88</b>	<b>15.88</b>	<b>15.88</b>	<b>15.64</b>	<b>15.64</b>	<b>15.64</b>	<b>15.64</b>
<b>3. MFBs</b>	<b>31.73</b>	<b>31.73</b>	<b>32.26</b>	<b>32.26</b>	<b>29.33</b>	<b>29.33</b>	<b>30.00</b>	<b>30.00</b>	<b>6.67</b>	<b>7.98</b>	<b>13.82</b>	<b>14.01</b>	<b>12.05</b>	<b>11.96</b>	<b>14.28</b>	<b>14.25</b>
<b>4. Overall (SBs,MFBs,DFIs)</b>	<b>15.34</b>	<b>15.44</b>	<b>15.59</b>	<b>15.72</b>	<b>13.66</b>	<b>13.64</b>	<b>14.81</b>	<b>14.81</b>	<b>9.34</b>	<b>9.36</b>	<b>13.38</b>	<b>13.35</b>	<b>7.62</b>	<b>7.70</b>	<b>12.19</b>	<b>12.16</b>
<b>Oct-2022</b>																
<b>1.Scheduled Banks (SBs)</b>	<b>15.98</b>	<b>16.13</b>	<b>16.17</b>	<b>16.35</b>	<b>13.49</b>	<b>13.46</b>	<b>14.59</b>	<b>14.58</b>	<b>9.14</b>	<b>9.14</b>	<b>12.48</b>	<b>12.47</b>	<b>7.64</b>	<b>7.72</b>	<b>12.18</b>	<b>12.17</b>
a. Public	16.01	16.02	16.04	16.05	12.87	12.86	15.02	15.01	7.95	8.60	13.09	13.09	8.24	8.87	12.59	12.59
b. Private	15.97	16.12	16.17	16.36	13.60	13.57	14.43	14.41	9.14	9.14	12.47	12.47	7.42	7.38	12.03	12.01
c. Foreign	16.07	16.07	16.07	16.07	15.75	15.79	16.02	16.06	9.29	11.11	13.54	13.54	10.62	10.70	13.53	13.53
d. Specialized	22.14	22.22	22.14	22.22	12.96	12.95	20.71	20.72	11.21	10.93	13.68	13.71	11.68	11.67	13.83	13.84
<b>2. DFIs</b>	<b>15.94</b>	<b>15.94</b>	<b>16.09</b>	<b>16.09</b>	<b>11.69</b>	<b>12.21</b>	<b>12.54</b>	<b>13.30</b>	<b>15.35</b>	<b>15.35</b>	<b>15.35</b>	<b>15.35</b>	<b>15.62</b>	<b>15.62</b>	<b>15.62</b>	<b>15.62</b>
<b>3. MFBs</b>	<b>33.33</b>	<b>33.33</b>	<b>33.87</b>	<b>33.87</b>	<b>29.74</b>	<b>29.74</b>	<b>30.39</b>	<b>30.39</b>	<b>6.42</b>	<b>7.58</b>	<b>14.07</b>	<b>14.09</b>	<b>12.14</b>	<b>12.06</b>	<b>14.36</b>	<b>14.33</b>
<b>4. Overall (SBs,MFBs,DFIs)</b>	<b>16.09</b>	<b>16.25</b>	<b>16.28</b>	<b>16.48</b>	<b>13.95</b>	<b>13.94</b>	<b>15.06</b>	<b>15.07</b>	<b>9.13</b>	<b>9.14</b>	<b>12.48</b>	<b>12.47</b>	<b>7.74</b>	<b>7.81</b>	<b>12.24</b>	<b>12.23</b>
<b>Nov-2022<sup>P</sup></b>																
<b>1.Scheduled Banks (SBs)</b>	<b>15.78</b>	<b>16.05</b>	<b>15.95</b>	<b>16.24</b>	<b>13.67</b>	<b>13.65</b>	<b>14.72</b>	<b>14.71</b>	<b>8.58</b>	<b>8.60</b>	<b>13.06</b>	<b>13.04</b>	<b>7.71</b>	<b>7.79</b>	<b>12.37</b>	<b>12.35</b>
a. Public	16.84	16.84	16.86	16.86	12.84	12.83	15.13	15.12	8.88	9.71	13.20	13.20	8.18	8.82	12.72	12.72
b. Private	15.75	16.02	15.92	16.22	13.83	13.80	14.55	14.54	8.55	8.52	13.04	13.02	7.50	7.45	12.23	12.20
c. Foreign	16.15	16.15	16.16	16.16	15.87	15.90	16.13	16.17	9.42	10.97	13.76	13.76	10.92	11.00	13.55	13.55
d. Specialized	22.79	22.79	22.79	22.79	13.93	13.93	21.31	21.32	8.11	8.09	14.64	14.64	12.46	12.44	14.59	14.61
<b>2. DFIs</b>	<b>16.42</b>	<b>16.42</b>	<b>16.45</b>	<b>16.45</b>	<b>11.92</b>	<b>12.44</b>	<b>12.67</b>	<b>13.42</b>	<b>15.72</b>	<b>15.72</b>	<b>15.72</b>	<b>15.72</b>	<b>15.75</b>	<b>15.75</b>	<b>15.75</b>	<b>15.75</b>
<b>3. MFBs</b>	<b>34.44</b>	<b>34.44</b>	<b>34.96</b>	<b>34.96</b>	<b>30.06</b>	<b>30.06</b>	<b>30.67</b>	<b>30.67</b>	<b>7.18</b>	<b>7.06</b>	<b>14.15</b>	<b>14.09</b>	<b>12.29</b>	<b>12.17</b>	<b>14.54</b>	<b>14.49</b>
<b>4. Overall (SBs,MFBs,DFIs)</b>	<b>15.92</b>	<b>16.21</b>	<b>16.09</b>	<b>16.40</b>	<b>14.16</b>	<b>14.16</b>	<b>15.21</b>	<b>15.23</b>	<b>7.60</b>	<b>7.53</b>	<b>13.76</b>	<b>13.71</b>	<b>7.80</b>	<b>7.88</b>	<b>12.43</b>	<b>12.41</b>

Notes: P: provisional

Source: Core Statistics Department

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

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

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

Percent per annum

Period	Zarai Taraqiati 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: Agriculture Credit & Financial Inclusion Department

P: Provisional

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

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



### 3.33 Rates of Profit on National Savings Schemes

Percent per annum

S C H E M E	2021				2022					
	19 <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	5 <sup>th</sup> Oct
<b>1. Savings Accounts</b>										
(i) With cheque facilities	5.50	5.50	5.50	7.25	8.25	12.24	12.72	10.75	12.25	13.50
(ii) Without cheque facilities	5.50	5.50	5.50	7.25	8.25	12.24	12.72	10.75	12.25	13.50
<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)	9.29	9.37	9.37	11.12	10.40	10.32	10.92	12.40	12.40	12.26
<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> <b>or Special Saving Accounts</b>										
(i) First 5 periods of complete 6 months	8.00	8.00	8.20	10.40	10.00	10.00	11.00	12.40	13.00	13.00
(ii) Last period of complete 6 months	9.00	9.00	9.40	11.60	11.40	11.00	11.80	13.40	14.40	14.20
<b>(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>	8.64	8.76	8.76	10.80	10.32	10.20	11.04	12.00	12.36	12.60
<b>8. Pensioner's Benefit Accounts<sup>7</sup></b>	11.04	11.04	11.04	12.96	12.24	12.24	12.72	14.16	14.16	13.92
<b>9. Behbood Saving Certificate<sup>8</sup></b>	11.04	11.04	11.04	12.96	12.24	12.24	12.72	14.16	14.16	13.92
<b>10. Short-Term Saving Certificate<sup>9</sup></b>										
(i) 3 Months	6.96	6.96	6.88	9.24	9.68	9.72	10.40	13.40	13.68	15.00
(ii) 6 Months	7.14	7.20	7.12	9.66	10.12	10.10	10.60	13.90	13.96	15.04
(iii) 1 year	7.30	7.30	7.30	10.26	10.20	10.14	10.70	13.75	14.00	15.14
<b>11. Shuhada Family Welfare account<sup>10</sup></b>	11.04	11.04	11.04	12.96	12.24	12.24	12.72	14.16	14.16	14.16

Notes:

Source: Central Directorate of National Savings

- Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However, the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7 (1) AFA (DM)/96-726-727.
- Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003. Rates are quoted for outstanding amount as on today.
- Defence Savings Certificates introduced w.e.f. 08-11-1966.
- National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U .O.No. referred 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 23<sup>rd</sup> 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>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
Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830
Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

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

### 3.35 Telegraphic Transfers Issued and encashed by State Bank of Pakistan\*

PERIOD		Million Rupees								
		2013	2014	2015	2016	2017	2018	2019	2020	Jan-Apr 2021
<b>Karachi</b>	Issued	503,468	534,750	821,069	910,456	969,135	1,211,346	1,328,205	465,225	1,549
	En-cashed	1,149,309	1,227,668	1,212,252	1,290,400	1,386,047	1,806,973	2,271,515	3,085,544	599,439
<b>Lahore</b>	Issued	605,610	593,173	616,676	690,070	944,818	1,242,359	1,655,367	1,175,068	185,274
	En-cashed	498,671	597,883	665,384	461,122	361,160	520,000	671,300	240,300	-
<b>Peshawar</b>	Issued	177,410	179,024	166,565	179,090	134,244	180,642	207,155	211,438	56,014
	En-cashed	112,024	124,786	136,806	155,507	144,127	223,985	243,692	104,141	3,000
<b>Quetta</b>	Issued	19,825	26,411	22,173	25,093	22,223	24,811	41,827	55,081	22,276
	En-cashed	47,762	49,177	72,825	70,434	80,621	92,298	102,740	92,885	15,243
<b>Faisalabad</b>	Issued	78,620	91,471	83,279	91,785	111,396	141,062	138,959	162,277	63,941
	En-cashed	79,812	82,859	102,932	112,253	120,046	141,477	144,717	82,159	7,250
<b>Rawalpindi</b>	Issued	115,852	137,787	113,176	139,243	172,348	197,224	329,380	178,972	79,495
	En-cashed	146,553	188,788	147,202	135,748	169,540	279,744	273,453	85,999	600
<b>Hyderabad</b>	Issued	18,535	22,291	14,548	10,010	12,505	9,859	17,691	14,193	6,582
	En-cashed	10,816	19,502	43,579	49,230	45,635	54,986	47,037	39,511	-
<b>Islamabad</b>	Issued	100,346	146,040	205,872	251,120	305,603	367,102	476,134	953,338	140,610
	En-cashed	297,078	448,704	426,716	345,000	335,175	326,279	475,218	96,681	100
<b>Multan</b>	Issued	8,920	27,134	16,366	9,612	9,415	40,818	29,231	248,209	20,117
	En-cashed	47,679	47,290	69,989	73,131	73,623	93,808	106,767	71,538	2,803
<b>Sialkot</b>	Issued	6,736	8,130	7,643	12,438	15,545	18,004	12,531	23,069	3,261
	En-cashed	70,710	73,571	94,301	110,444	114,313	131,855	164,194	71,889	5,100
<b>Sukkur</b>	Issued	10,595	8,103	8,408	11,677	18,496	23,060	13,250	23,396	3,995
	En-cashed	13,088	17,592	35,111	48,575	73,691	88,728	66,739	20,422	-
<b>D.I. Khan</b>	Issued	8,384	11,885	14,138	7,410	7,800	102,919	13,654	13,004	2,761
	En-cashed	4,533	5,644	10,811	12,454	11,547	95,503	20,867	8,771	7
<b>Bahawalpur</b>	Issued	3,670	4,484	2,608	3,203	1,512	1,507	560	11,839	103
	En-cashed	18,601	17,034	17,979	41,131	40,671	37,872	51,990	29,456	3,560
<b>Muzaffarabad</b>	Issued	37,331	48,068	45,227	47,735	54,625	61,580	48,420	50,140	4,870
	En-cashed	1,667	5,094	7,068	4,382	3,554	5,221	8,715	4,187	15
<b>Gujranwala</b>	Issued	10,158	11,648	8,940	6,348	5,145	17,661	19,973	19,759	4,960
	En-cashed	33,664	32,567	55,280	62,864	78,443	89,990	155,738	50,371	2,250
<b>TOTAL</b>	<b>Issued</b>	<b>1,705,460</b>	<b>1,850,398</b>	<b>2,146,683</b>	<b>2,395,286</b>	<b>2,784,810</b>	<b>3,639,954</b>	<b>4,332,336</b>	<b>3,605,006</b>	<b>595,807</b>
	<b>En-cashed</b>	<b>2,531,967</b>	<b>2,938,159</b>	<b>3,098,228</b>	<b>2,972,671</b>	<b>3,038,193</b>	<b>3,988,719</b>	<b>4,804,682</b>	<b>4,083,852</b>	<b>639,367</b>

Source: SBP-BSC field offices

\* Telegraphic Transfers data has been discontinued after April 2021 with the centralization of commercial bank accounts as "one bank one account" across the country. This table is being published for the last time and will be discontinued from the next release of this publication.

### 3.36 Clearing House Statistics

(Thousand Cheques)  
Million Rupees

PERIOD		2019	2020	2021	2021	2022				
					Nov	Jul	Aug	Sep	Oct	Nov
<b>Karachi</b>	No. of Cheques Cleared	24,637	18,524	19,316	1,693	1,245	1,456	1,472	1,512	1,339
	Amount	11,345,271	9,962,227	12,457,829	1,042,305	995,389	1,066,718	1,119,189	1,100,315	1,401,258
<b>Lahore</b>	No. of Cheques Cleared	9,081	7,503	8,173	725	531	631	661	629	647
	Amount	5,086,338	5,012,278	6,603,769	616,527	527,335	582,814	593,199	501,875	621,073
<b>Peshawar</b>	No. of Cheques Cleared	1,615	2,445	1,662	159	111	142	154	149	132
	Amount	1,290,981	1,306,671	1,772,204	149,095	144,045	149,131	185,373	156,665	166,298
<b>Quetta</b>	No. of Cheques Cleared	931	750	769	64	44	56	62	59	60
	Amount	801,875	793,655	895,147	69,555	60,095	75,736	71,631	70,076	69,035
<b>Faisalabad</b>	No. of Cheques Cleared	2,285	1,637	1,859	120	88	102	107	99	98
	Amount	1,469,097	1,434,471	2,014,765	136,710	109,343	128,344	143,115	111,352	139,075
<b>Rawalpindi</b>	No. of Cheques Cleared	2,282	1,981	2,409	195	147	175	184	155	178
	Amount	1,550,321	1,612,262	2,465,530	205,196	175,014	208,811	223,735	212,358	195,942
<b>Hyderabad</b>	No. of Cheques Cleared	93	43	76	5	1	3	7	8	6
	Amount	91,964	86,545	122,707	9,371	5,892	8,370	8,874	7,517	11,528
<b>Islamabad</b>	No. of Cheques Cleared	3,553	3,064	2,735	27	183	231	252	225	25
	Amount	4,025,485	4,055,736	3,756,678	1,795	355,528	409,875	385,521	379,554	32,507
<b>Multan</b>	No. of Cheques Cleared	1,074	958	1,014	93	65	76	85	77	80
	Amount	1,062,194	1,084,509	1,308,320	140,146	95,994	108,193	108,193	114,114	111,057
<b>Sialkot</b>	No. of Cheques Cleared	745	615	746	65	50	61	63	57	60
	Amount	421,540	463,815	706,141	59,411	87,663	105,249	76,233	95,766	91,524
<b>Sukkur</b>	No. of Cheques Cleared	699	589	639	50	34	34	41	41	39
	Amount	454,149	441,891	574,029	40,774	49,863	48,723	46,723	43,839	45,357
<b>D.I. Khan</b>	No. of Cheques Cleared	23	19	20	2	..	1	1	1	1
	Amount	17,736	16,769	17,179	886	1,126	1,504	838	1,860	735
<b>Others</b>	No. of Cheques Cleared	1,430	1,160	1,326	108	75	94	108	99	109
	Amount	975,694	1,164,114	1,334,163	107,330	119,662	135,512	137,215	126,572	138,232
<b>TOTAL</b>	No. of Cheques Cleared	<b>48,448</b>	<b>39,288</b>	<b>40,626</b>	<b>3,306</b>	<b>2,577</b>	<b>3,063</b>	<b>3,199</b>	<b>3,112</b>	<b>2,774</b>
	Amount	<b>28,592,644</b>	<b>27,434,942</b>	<b>33,914,101</b>	<b>2,579,101</b>	<b>2,726,950</b>	<b>3,028,980</b>	<b>3,099,838</b>	<b>2,921,864</b>	<b>3,023,621</b>

Source: SBP-BSC field offices

### 3.37 Electronic Banking Statistics

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

### 3.37 Electronic Banking Statistics

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

Source: Payment Systems Policy & Oversight Department

### 3.38 Real Time Gross Settlement- Systems Based Transactions

(Volume in Actual & Value in Billion Rupees)

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

### 3.39 Real Time Gross Settlement-Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	25.7	4,587.5	23.0	5,237.1	24.8	5,659.8	23.5	5,194.1	23.0	6,137.2
Cash withdrawals	38.3	5,306.8	36.1	5,668.2	37.3	6,360.5	36.5	6,482.3	36.1	7,113.9
Intra Bank Funds Transfer through Cheques	9.6	14,634.4	10.2	16,795.8	8.5	18,965.5	8.6	19,536.1	9.1	23,377.0
Inter Bank Funds Transfers (Clearing)	10.0	6,802.4	9.2	7,289.5	9.8	7,975.7	9.7	8,148.2	10.5	9,605.0
Utilities Bills Payments	17.4	687.3	16.0	692.5	15.6	604.4	14.6	368.0	13.7	502.6
Direct Debit (Standing Instructions)	0.7	2,351.8	0.6	2,670.8	0.7	3,294.5	0.6	2,831.7	0.7	3,987.2
Pay Order/Demand Draft	3.1	2,390.4	2.8	2,689.3	4.6	3,276.7	2.8	3,166.6	2.6	4,154.8
Others*	0.1	473.2	0.1	553.1	0.2	543.7	0.2	685.1	0.2	826.5
<b>Total</b>	<b>104.8</b>	<b>37,234.0</b>	<b>98.0</b>	<b>41,596.3</b>	<b>101.4</b>	<b>46,680.7</b>	<b>96.5</b>	<b>46,412.1</b>	<b>96.0</b>	<b>55,704.3</b>

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

Source: Payment Systems Policy & Oversight Department

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

Amount in million Rupees  
Ratio in percent

SEGMENT	2021			2022								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	7,731,109	653,988	8.5	7,926,781	661,159	8.3	8,166,970	673,173	8.2	8,387,416	685,623	8.2
SMEs Sector	518,631	76,534	14.8	488,463	75,555	15.5	477,227	74,199	15.5	450,769	76,463	17.0
Agriculture Sector	404,847	61,821	15.3	406,133	57,009	14.0	424,314	58,971	13.9	423,138	58,973	13.9
Consumer sector	820,928	30,263	3.7	863,380	31,036	3.6	897,754	30,738	3.4	895,819	32,142	3.6
<i>i. Credit Cards</i>	64,968	2,619	4.0	68,890	2,640	3.8	72,215	2,223	3.1	78,580	2,208	2.8
<i>ii. Auto loans</i>	351,437	4,155	1.2	358,908	4,298	1.2	361,406	4,409	1.2	345,317	4,681	1.4
<i>iii. Consumer durable</i>	1,771	66	3.7	1,955	75	3.8	911	64	7.0	1,191	76	6.4
<i>iv. Mortgage loans</i>	148,000	9,923	6.7	173,918	9,806	5.6	205,480	9,914	4.8	215,471	10,451	4.9
<i>v. Other personal loans</i>	254,752	13,499	5.3	259,708	14,218	5.5	257,742	14,128	5.5	255,260	14,727	5.8
Commodity Financing	990,803	8,090	0.8	979,465	8,395	0.9	1,218,697	8,008	0.7	1,212,027	7,483	0.6
Staff Loans	198,298	2,380	1.2	208,172	2,510	1.2	224,693	2,368	1.1	232,706	2,687	1.2
Others	240,752	27,131	11.3	259,258	27,998	10.8	284,877	31,066	10.9	279,406	34,452	12.3
<b>Total</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>	<b>11,881,281</b>	<b>897,822</b>	<b>7.6</b>

SECTOR	2021			2022								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	931,704	67,446	7.2	868,683	62,770	7.2	997,667	65,407	6.6	1,038,778	64,056	6.2
Automobile / Transportation	194,677	17,341	8.9	200,395	17,463	8.7	213,924	18,565	8.7	222,272	18,632	8.4
Cement	213,275	5,477	2.6	221,225	5,690	2.6	245,583	5,449	2.2	276,186	5,490	2.0
Chemical & Pharmaceuticals	375,419	16,551	4.4	377,512	16,438	4.4	419,087	16,538	3.9	444,836	16,778	3.8
Electronics	150,523	24,110	16.0	155,608	23,996	15.4	165,555	25,131	15.2	168,032	24,884	14.8
Financial	337,473	10,495	3.1	344,657	10,547	3.1	382,568	10,697	2.8	352,229	12,129	3.4
Individuals	1,071,916	63,050	5.9	1,108,163	62,857	5.7	1,202,135	63,676	5.3	1,185,900	62,739	5.3
Insurance	6,421	62	1.0	6,184	62	1.0	5,210	62	1.2	5,633	62	1.1
Others	4,026,516	357,631	8.9	4,039,804	361,500	8.9	4,288,029	369,070	8.6	4,362,776	383,308	8.8
Production/Transmission of Energy	1,521,026	78,264	5.1	1,559,682	83,735	5.4	1,519,079	84,505	5.6	1,581,880	83,705	5.3
Shoes & Leather garments	43,635	5,476	12.5	47,977	5,733	11.9	51,895	5,906	11.4	54,823	6,219	11.3
Sugar	251,046	58,531	23.3	401,196	58,417	14.6	347,780	59,331	17.1	271,142	59,195	21.8
Textile	1,781,736	155,771	8.7	1,800,567	154,453	8.6	1,856,019	154,184	8.3	1,916,793	160,626	8.4
<b>Total</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>	<b>11,881,281</b>	<b>897,822</b>	<b>7.6</b>

Source: Financial Stability Department SBP

### 3.41 Non-Performing Loans

(Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Jun-22			Sep-22		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
<b>All Banks &amp; DFIs</b>	<b>893,168</b>	<b>75,677</b>	<b>0.68</b>	<b>913,140</b>	<b>74,791</b>	<b>0.67</b>
<b>All Banks</b>	<b>878,521</b>	<b>73,853</b>	<b>0.68</b>	<b>897,822</b>	<b>72,280</b>	<b>0.65</b>
<b>Commercial Banks</b>	<b>833,767</b>	<b>54,646</b>	<b>0.51</b>	<b>856,553</b>	<b>55,589</b>	<b>0.51</b>
Public Sector Commercial Banks	305,372	25,007	1.32	312,590	28,669	1.47
Local Private Banks	526,542	30,137	0.34	542,087	27,509	0.31
Foreign Banks	1,853	(497)	(0.47)	1,876	(589)	(0.55)
<b>Specialized Banks</b>	<b>44,754</b>	<b>19,207</b>	<b>19.61</b>	<b>41,269</b>	<b>16,692</b>	<b>17.00</b>
<b>DFIs</b>	<b>14,647</b>	<b>1,824</b>	<b>1.15</b>	<b>15,319</b>	<b>2,510</b>	<b>1.15</b>

### 3.42 Cash Recovery against Non-Performing Loans

Million Rupees

Banks / DFIs	For the Quarter	For the Quarter
	Ended Jun 2022	Ended Sep 2022
<b>All Banks &amp; DFIs</b>	<b>27,326</b>	<b>18,227</b>
<b>All Banks</b>	<b>26,579</b>	<b>18,205</b>
<b>Commercial Banks</b>	<b>18,941</b>	<b>14,645</b>
Public Sector Commercial Banks	7,828	3,651
Local Private Banks	11,122	10,989
Foreign Banks	16	5
<b>Specialized Banks</b>	<b>7,637</b>	<b>3,560</b>
<b>DFIs</b>	<b>748</b>	<b>21</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 Nov, 2022

CURRENCY\DATE	1	2	3	4	7	8	10	11	14	15	16
Australian Dollar	141.5643	141.5892	140.6166	140.4697	142.4269	142.9389	142.1474	146.5744	147.9176	148.5138	149.7523
Bahraini Dinar	584.5600	586.3840	588.0430	588.0134	588.2068	587.1321	587.1647	587.3717	587.8376	588.0011	589.3751
Canadian Dollar	162.2040	162.1356	161.5568	161.9836	163.8268	163.6986	163.5449	166.0489	166.8638	166.4934	166.8952
Chinese Yuan	30.2169	30.3485	30.3189	30.5338	30.7211	30.5628	30.5199	30.9950	31.4291	31.4567	31.3571
Danish Krone	29.3423	29.3433	29.2189	29.1400	29.6068	29.7924	29.8882	30.3741	30.7239	30.7803	30.9297
Hong Kong Dollar	28.0790	28.1570	28.2431	28.2636	28.2438	28.2211	28.2152	28.2660	28.2717	28.3136	28.3838
Japanese Yen	1.4871	1.4962	1.5017	1.4976	1.5059	1.5086	1.5159	1.5613	1.5901	1.5782	1.5805
Kuwaiti Dinar	711.2005	713.6502	714.6294	713.7305	715.3473	715.7040	715.5484	719.5139	719.5042	720.7997	721.4796
Malaysian Ringgit	46.5744	46.6186	46.6638	46.6754	46.7030	46.6718	47.0279	47.7302	48.2459	48.3476	48.8641
New Zealand Dollar	129.1417	129.5320	128.9348	128.8924	130.6700	131.3384	130.6216	133.4475	134.9910	135.5637	136.4771
Norwegian Krone	21.3314	21.4046	21.1622	21.1131	21.5500	21.6146	21.3917	21.9644	22.2751	22.1350	22.1953
Omani Riyal	573.0949	575.1440	576.2458	576.3058	576.9839	575.6299	574.9915	575.3699	575.7061	576.6783	577.9148
Qatari Riyal	60.3507	60.8296	60.9588	60.9616	60.7032	60.6619	60.5984	60.5549	60.7662	60.9662	60.8073
Saudi Arabian Riyal	58.6319	58.7291	58.9480	58.9710	58.9549	58.8657	58.8621	58.8803	58.9048	58.9454	59.0135
Singaporean Dollar	155.9586	156.2665	156.2711	156.5092	157.4404	157.6554	157.9377	160.1552	161.2596	161.4109	161.6546
Swedish Krona	20.0656	20.0835	19.9592	19.9242	20.3055	20.3974	20.3647	20.9148	21.2594	21.1689	21.2047
Swiss Franc	220.3956	221.0364	220.6951	219.4185	222.5385	223.2845	225.1080	228.9145	233.9704	234.4885	234.7178
Thai Bhat	5.8211	5.8693	5.8613	5.9065	5.9284	5.9323	6.0266	6.1652	6.1941	6.2134	6.2186
Turkish Lira	11.8389	11.8698	11.9031	11.9479	11.9256	11.9721	11.9295	11.9787	11.9442	11.9255	11.9414
UAE Dirham	59.9817	60.0911	60.3095	60.3545	60.3382	60.2380	60.2731	60.2727	60.2989	60.3275	60.3950
UK Pound Sterling	253.6452	253.7141	252.2011	248.5483	251.2389	254.2831	252.4631	258.6204	260.5195	260.6771	262.8474
US Dollar	220.3776	220.7310	221.4879	221.6914	221.6424	221.3034	221.3620	221.3810	221.4845	221.5724	221.8276
EMU Euro	218.3802	218.0945	217.3931	216.6793	220.3394	221.3367	221.9936	225.7121	228.4443	228.6966	229.7754

## 4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Nov, 2022

CURRENCY\DATE	17	18	21	22	23	24	25	28	29	30
Australian Dollar	149.2208	149.2890	148.2683	147.8026	148.2934	150.7875	151.4076	149.5959	149.9320	149.6811
Bahraini Dinar	590.1704	591.2933	592.1984	592.8558	591.9590	593.2785	593.4720	593.7833	593.8207	593.7087
Canadian Dollar	166.4636	167.0906	166.3094	166.2542	166.7187	167.3716	167.8228	166.3801	166.4818	164.6979
Chinese Yuan	31.1835	31.2455	31.1843	31.2386	31.2347	31.3076	31.2685	31.0887	31.1963	31.3262
Danish Krone	31.0171	31.0746	30.8705	30.8093	31.0015	31.3650	31.3622	31.1932	31.2381	31.1521
Hong Kong Dollar	28.4233	28.4806	28.5961	28.6197	28.5708	28.6626	28.6757	28.6515	28.6715	28.6880
Japanese Yen	1.5930	1.5920	1.5875	1.5761	1.5792	1.6087	1.6147	1.6161	1.6151	1.6133
Kuwaiti Dinar	722.7564	724.8283	725.3994	724.8913	725.0566	727.7951	728.1790	728.1864	727.8307	727.1478
Malaysian Ringgit	48.8480	48.9043	48.8673	48.7874	48.7920	49.5739	50.1338	49.9434	49.6501	49.9631
New Zealand Dollar	136.4387	137.2957	136.9583	136.8090	137.7985	140.0916	140.3630	139.1078	139.0618	139.3051
Norwegian Krone	22.1540	22.0348	21.8058	21.8216	22.1006	22.5772	22.6184	22.5174	22.4874	22.4103
Omani Riyal	578.2323	579.5279	580.8209	580.1713	580.1587	581.4858	581.4443	582.5750	581.9403	581.4858
Qatari Riyal	60.8884	61.1294	61.2049	61.1588	61.1349	61.2225	61.2225	61.3872	61.3642	61.2775
Saudi Arabian Riyal	59.1455	59.2373	59.3911	59.4319	59.4114	59.4577	59.5510	59.5523	59.5522	59.4992
Singaporean Dollar	161.8841	162.1058	161.9135	161.8145	161.6231	162.5672	163.0955	162.4722	162.8349	162.9569
Swedish Krona	21.1608	21.0395	20.8884	20.8925	21.0229	21.4479	21.5431	21.3753	21.3200	21.1949
Swiss Franc	234.9470	233.9219	232.9843	233.4785	234.6899	237.5527	237.1191	236.4182	236.2293	234.6191
Thai Bhat	6.2053	6.2167	6.1947	6.1829	6.1780	6.2309	6.2756	6.2618	6.2894	6.3389
Turkish Lira	11.9578	11.9886	12.0010	12.0103	12.0156	12.0325	12.0419	12.0379	12.0219	12.0291
UAE Dirham	60.5340	60.6202	60.7751	60.8188	60.8042	60.8476	60.9311	60.9369	60.9354	60.8926
UK Pound Sterling	264.2122	264.9607	264.0741	264.6162	265.2965	269.8954	270.9862	269.6984	268.6094	267.7337
US Dollar	222.3603	222.6603	223.2110	223.4000	223.3631	223.5400	223.7997	223.8200	223.8176	223.6862
EMU Euro	230.6062	230.9010	229.4742	229.1313	230.3799	232.9287	233.0812	231.8808	232.2168	231.4104

Source: Core Statistics Department

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

## 4.2 Foreign Exchange Average Rates

### Pak Rupees per US Dollar

PERIOD	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-2023
Jul	100.4754	98.6543	101.7194	104.7388	105.4250	124.3534	158.8297	166.7625	159.6016	219.4371
Aug	102.9331	100.0897	102.3361	104.6221	105.3079	123.7896	158.0770	167.7064	164.0997	220.8863
Sep	105.2488	102.3425	104.2068	104.5396	105.3207	124.0816	156.1764	165.8541	168.0567	230.4659
Oct	106.1966	102.7537	104.4807	104.5985	105.3391	130.3831	155.9491	162.8000	171.6948	220.5724
Nov	107.5054	101.7874	105.3726	104.6935	105.3626	133.5041	155.3675	159.2122	173.0255	222.3105
Dec	106.9710	100.8234	104.6578	104.7248	108.6974	138.4713	154.9200	160.0795	177.1764	
Jan	105.3857	100.6834	104.8388	104.7301	110.4030	138.6951	154.6561	160.1536	176.3108	
Feb	105.0605	101.3651	104.6232	104.7204	110.4342	138.5307	154.2634	159.1313	175.4823	
Mar	99.9777	101.7598	104.6470	104.7417	112.0689	139.1663	158.4472	156.0298	179.6173	
Apr	97.4928	101.7004	104.6738	104.7474	115.4216	141.1646	164.4373	153.0769	184.4813	
May	98.5947	101.8043	104.6787	104.7381	115.4469	145.6922	160.0767	153.2928	195.5004	
Jun	98.4679	101.7725	104.5864	104.7702	118.9055	155.2491	165.1039	156.1638	204.3674	
Jul- Sep	102.8858	100.3622	102.7541	104.6335	105.3512	124.0749	157.6944	166.7743	163.9194	223.5964
Oct -Dec	106.8910	101.7882	104.8370	104.6723	106.4664	134.1195	155.4122	160.6973	173.9656	
Jan - Mar	103.4747	101.2694	104.7030	104.7307	110.9687	138.7974	155.7889	158.4382	177.1368	
Apr - Jun	98.1851	101.7591	104.6463	104.7519	116.5913	147.3686	163.2059	154.1778	194.7831	
<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: Core Statistics Department

## 4.3 NEER and REER Indices of Pakistani Rupees

(Base 2010 = 100)

PERIOD	NEER		REER*	
	Index	% Change over last Year/Month	Index	% Change over last Year/Month
Jun-17	90.9981	1.91	121.0086	3.13
Jun-18	78.4221	-13.82	107.4833	-11.18
Jun-19	62.8885	-19.81	90.9787	-15.36
Jun-20	59.7676	-4.96	93.0417	2.27
Jun-21	60.0186	0.42	99.7778	7.24
Jun-22	49.5111	-17.51	93.9786	-5.81
2021				
Nov	55.3541	-0.24	98.6014	2.31
Dec	54.5239	-1.50	96.7978	-1.83
2022				
Jan	54.7694	0.45	97.0363	0.25
Feb	54.9725	0.37	97.9097	0.90
Mar	54.3456	-1.14	96.6611	-1.28
Apr	53.4026	-1.74	95.8710	-0.82
May	52.1136	-2.41	93.5919	-2.38
Jun	49.5111	-4.99	93.9786	0.41
Jul	47.2663	-4.53	93.2008	-0.83
Aug	46.8065	-0.97	94.3798	1.27
Sep <sup>R</sup>	45.8510	-2.04	90.7125	-3.89
Oct <sup>R</sup>	48.7498	6.32	100.1873	10.44
Nov <sup>P</sup>	47.7493	-2.05	98.8473	-1.34

Source: Core Statistics Department

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

NOTES: -

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

## 4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

CURRENCY \ PERIOD	2020-21	2021-2022	2021		2022				
			Oct	Nov	Jul	Aug	Sep	Oct	Nov
Australian Dollar	119.3876	128.5204	126.5163	126.4652	150.8017	153.5943	153.9377	140.2748	146.6090
Bahraini Dinar	422.8129	470.1410	466.1275	457.3332	582.3544	584.7470	611.1459	584.6089	589.9347
Canadian Dollar	124.7096	140.2418	139.6541	137.7377	169.7401	170.8697	173.0208	160.8921	165.2782
Chinese Yuan	24.1827	27.5718	27.7629	27.1044	32.5850	32.4595	32.8540	30.6742	30.9873
Danish Krone	25.6561	26.8581	26.8370	26.5755	30.1091	30.0730	30.7252	29.1801	30.4868
Hong Kong Dollar	20.6442	22.8054	22.6466	22.2436	28.0335	28.1727	29.4054	28.1148	28.4142
Japanese Yen	1.5034	1.5121	1.5342	1.5162	1.6035	1.6349	1.6099	1.4999	1.5628
Kuwaiti Dinar	526.2584	586.7934	583.0150	572.7695	715.8908	719.0393	746.6173	711.4135	721.1038
Malaysian Ringgit	38.7926	42.0002	42.0961	41.4279	49.4428	49.4913	50.7918	46.9908	48.2660
New Zealand Dollar	111.2186	120.4126	118.9178	121.6130	136.8895	138.4503	136.9266	125.5793	134.8971
Norwegian Krone	18.2895	19.8288	19.9516	19.8663	22.0631	22.7823	22.5175	20.8738	21.9364
Omani Riyal	415.9651	462.5760	458.3494	450.1002	571.8117	573.4688	599.9349	573.2576	578.1860
Qatari Riyal	43.9663	48.8079	48.4331	47.5333	60.2991	60.4034	63.1973	60.5637	60.9595
Saudi Arabian Riyal	42.6535	47.3939	46.9685	46.1237	58.4548	58.7656	61.3103	58.6805	59.1398
Singaporean Dollar	118.7881	130.7161	130.5298	127.5097	157.4694	159.3969	163.0098	154.7888	160.2756
Swedish Krona	18.6777	19.3138	19.2930	19.6863	21.2421	21.2885	21.1839	19.8351	20.8349
Swiss Franc	175.8046	190.6367	191.8524	187.6762	226.4842	230.7711	236.7102	221.7064	230.3109
Thai Baht	5.1892	5.3285	5.3123	5.2409	6.0419	6.1665	6.2352	5.8240	6.1196
Turkish lira	20.8546	14.6402	13.0273	16.4191	12.5597	12.2947	12.6184	11.8806	11.9673
UAE Dirham	43.5597	48.4186	48.0062	47.1145	59.7439	60.0998	62.7440	60.0449	60.5227
UK Pound Sterling	215.2793	235.9431	238.9973	232.8762	263.1413	264.5776	260.7372	248.9202	260.8972
US Dollar	160.0219	177.8359	176.3108	173.0255	219.4371	220.8863	230.4659	220.5724	222.3105
EMU Euro	190.7393	199.5306	199.5114	197.3338	223.5340	223.4724	228.1486	216.9348	226.6122

Source: Core Statistics Department

Note: Exchange Rates are the mid points of bank's floating buying and selling rate.  
Archive Link: [http://www.sbp.org.pk/ecodata/IBF\\_Arch.xls](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
2021 I	-0.39	-3.62	0.42	-3.30	+0.00	-6.39	-2.54	+5.28	+2.56	-0.76	-2.37	-5.64	-8.09
II	+1.57	+1.36	-1.13	-0.19	+0.02	+0.18	+0.11	-2.99	+0.72	+0.88	+0.31	+2.18	-4.24
III	-0.07	-2.57	+0.12	+1.66	+0.00	-1.26	-0.80	-7.83	-3.09	+0.00	-4.63	-1.45	+3.99
IV	+1.46	-2.32	-1.45	+0.74	+0.00	-2.01	-0.43	-4.18	-0.01	+0.14	-0.53	+1.77	-37.93
2022 I	+0.44	-1.85	-0.61	-1.02	-0.40	-6.69	+0.05	-2.95	-2.30	-0.14	-1.62	-0.53	-8.30
II	-5.26	-6.43	-3.97	-3.76	-0.00	-10.42	-5.28	-10.21	-7.74	-0.00	-6.35	-3.57	-12.05
III	-5.65	-6.15	-3.20	-2.14	-0.06	-5.60	-4.37	-10.38	-8.61	0.31	-9.89	-2.06	-10.11
2021 Oct	+1.14	+0.57	-0.71	+0.73	+0.00	-1.53	+1.06	-0.64	+2.60	+0.13	+1.13	+2.79	+0.46
Nov	+0.30	-2.42	-0.40	-0.85	+0.00	-0.13	-1.95	-2.49	-3.21	-0.13	-1.82	-0.85	-36.77
Dec	+0.02	-0.47	-0.35	+0.86	+0.00	-0.36	+0.49	-1.10	+0.69	+0.14	+0.18	-0.15	-2.28
2022 Jan	+0.17	-1.36	+0.51	-1.10	-0.40	-1.06	+0.41	+0.77	-0.22	-0.14	-0.86	-1.47	+0.50
Feb	+0.77	+0.38	-0.69	+0.05	+0.00	-0.10	-0.29	-0.41	-0.07	+0.00	-0.10	+1.33	-3.01
Mar	-0.50	-0.87	-0.42	+0.03	+0.00	-5.60	-0.07	-3.29	-2.01	+0.00	-0.67	-0.37	-5.92
Apr	-3.70	-5.05	-0.81	-1.26	+0.00	-5.77	-3.56	-1.16	-4.24	+0.00	-4.62	-4.68	-1.14
May	-1.12	+1.64	-1.60	-0.06	+0.39	+1.33	-0.38	-6.71	+0.16	+0.00	+0.45	+1.09	-9.24
Jun	-0.50	-3.04	-1.62	-2.47	-0.39	-6.17	-1.42	-2.61	-3.81	-0.00	-2.26	0.08	-1.97
Jul	-0.50	-1.82	-0.60	+0.23	+0.00	+2.73	-0.23	-14.74	+0.60	+0.51	-0.85	+0.81	-6.80
Aug	-2.39	-1.94	-0.59	+0.20	-0.28	-4.05	-1.02	+9.59	-4.65	-0.51	-3.23	-2.91	-1.82
Sep	-2.85	-2.52	-2.03	-2.55	+0.22	-4.24	-3.16	-4.08	-4.73	+0.31	-6.08	+0.06	-1.76
Oct	-2.70	+1.70	-1.02	-2.13	+0.00	-2.36	-1.81	+3.46	+4.26	-0.31	+1.09	-2.04	-0.35
Nov	+2.12	+4.66	+0.98	-0.92	+0.00	+6.80	+5.62	-1.58	+4.10	+0.00	+6.59	+5.29	-0.09

\*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)
- Euro, a common currency of the 12 member countries of European Economic and Monetary Union (EMU) Introduced w.e.f 1st January, 1999.

## 4.6 Appreciation / Depreciation\* of Selected Currencies Against SDR

(In Percent)

END OF PERIOD	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	Saudi Arabian Riyal	UK Pound Sterling	South Korean Won	Swiss Franc	Turkish Lira	US Dollar
2019	-1.35	-3.67	-4.65	-3.36	-7.55	+2.89	-1.96	-16.59	-6.07	+4.77	+0.12	-0.37	-25.64	+4.77
2020	+2.65	+4.39	-7.20	-4.24	-4.00	+1.10	-2.56	-7.43	-1.80	-4.54	+0.72	+4.84	-25.27	-3.99
2021	+5.56	-4.33	+0.81	+1.71	+2.93	-6.63	-0.83	-7.17	+3.01	+3.17	-4.40	-0.49	-41.54	+2.91
2020 IV	+1.82	+1.55	-2.29	+3.85	-2.27	-0.23	+0.26	+0.43	+2.20	-2.39	+3.62	+1.26	-0.61	-2.27
2021 I	+1.23	-2.06	+2.05	-1.73	+1.63	-4.86	-0.95	+6.99	+4.23	+0.86	-0.78	-4.11	-6.59	+1.63
II	+0.91	+0.70	-1.77	-0.83	-0.63	-0.47	-0.53	-3.62	+0.07	+0.23	-0.34	+1.52	-4.86	-0.65
III	+1.18	-1.35	+1.37	+2.92	+1.25	-0.03	+0.43	-6.68	-1.88	+1.25	-3.45	-0.22	+5.28	+1.25
IV	+2.13	-1.68	-0.80	+1.40	+0.66	-1.36	+0.23	-3.54	+0.66	+0.80	+0.13	+2.44	-37.51	+0.66
2022 I	+1.69	-0.63	+0.63	+0.21	+0.84	-5.53	+1.29	-1.74	-1.08	+1.10	-0.39	+0.71	-7.16	1.24
II	-1.36	-2.58	-0.02	+0.20	+4.11	-6.73	-1.38	-6.51	-3.95	+4.11	-2.50	+0.40	-8.43	+4.11
III	-2.12	-2.64	+0.42	+1.53	+3.68	-2.07	-0.79	-7.02	-5.19	+4.07	-6.52	+1.60	-6.74	+3.74
2021 Oct	+0.68	+0.11	-1.17	+0.27	-0.46	-1.98	+0.60	-1.09	2.13	-0.33	+0.66	+2.32	+0.00	-0.46
Nov	+1.34	-1.41	+0.63	+0.18	+1.04	+0.91	-0.93	-1.48	-2.20	+0.91	-0.80	+0.18	-36.11	+1.04
Dec	+0.10	-0.38	-0.26	+0.95	+0.09	-0.27	+0.57	-1.01	+0.78	+0.22	+0.27	-0.06	-2.20	+0.09
2022 Jan	+0.74	-0.81	+1.07	-0.54	+0.16	-0.50	+0.97	+1.34	+0.34	+0.42	-0.30	-0.92	+1.06	+0.56
Feb	+0.55	+0.16	-0.91	-0.17	-0.22	-0.32	-0.51	-0.63	-0.29	-0.22	-0.32	+1.11	-3.22	-0.22
Mar	+0.40	+0.02	+0.48	+0.93	+0.90	-4.75	+0.83	-2.42	-1.13	+0.90	+0.23	+0.53	-5.07	+0.90
Apr	-0.97	-2.36	+2.00	+1.54	+2.83	-3.10	-0.82	+1.64	-1.52	+2.83	-1.91	-1.98	+1.66	+2.83
May	-1.51	+1.24	-1.99	-0.46	-0.01	+0.92	-0.78	-7.09	-0.25	-0.40	+0.05	+0.69	-9.60	-0.40
Jun	+1.14	-1.44	+0.00	-0.86	+1.25	-4.62	+0.21	-1.01	-2.22	+1.65	-0.65	+1.73	-0.36	+1.65
Jul	-0.19	-1.51	-0.29	+0.54	+0.32	+3.05	+0.09	-14.47	+0.92	+0.83	-0.54	+1.13	-6.50	+0.32
Aug	-0.72	-0.26	+1.11	+1.91	+1.42	-2.41	+0.67	+11.46	-3.02	+1.20	-1.57	-1.25	-0.15	+1.71
Sep	-1.22	-0.89	-0.39	-0.92	+1.90	-2.63	-1.54	-2.47	-3.14	+2.00	-4.51	+1.74	-0.11	+1.68
Oct	-2.96	1.43	-1.28	-2.39	-0.27	-2.62	-2.07	+3.18	+3.98	-0.58	+0.82	-2.30	-0.61	-0.27
Nov	-0.34	+2.15	-1.45	-3.30	-2.40	+4.24	+3.09	-3.94	+1.61	-2.40	+4.04	+2.76	-2.48	-2.40

\*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)
- Euro, a common currency of the 12 member countries of European Economic and Monetary Union (EMU) Introduced w.e.f 1st January, 1999.

## 4.7 Appreciation / Depreciation\* of Pak Rupee Against Selected Currencies

(In Percent)

END OF PERIOD	2019	2020	2021	Quarterly				2021		2022			
				2021	2022			Oct	Nov	Aug	Sep	Oct	Nov
				IV	I	II	III						
Australian Dollar	-8.60	-11.71	-5.52	-4.23	-6.48	-2.48	-5.04	-5.11	+2.99	+11.26	+1.82	+4.78	-5.66
Brazilian Real	-6.74	+23.77	-0.78	+0.26	-19.21	-0.73	-7.49	+3.08	-2.89	+9.39	+0.14	+0.60	-0.89
Canadian Dollar	-13.96	-5.04	-9.86	-3.70	-5.60	-7.41	-4.97	-3.74	+0.72	+12.04	-0.03	+3.34	-2.60
Chinese Yuan	-8.60	-9.82	-12.07	-5.56	-3.37	-5.22	-5.01	-1.76	-2.78	+12.27	-1.26	+6.33	-3.62
EMU Euro	-8.23	-11.33	-2.97	-1.90	-1.12	-4.04	-4.50	-1.20	-0.07	+11.76	-1.60	+1.73	-5.96
Hong Kong Dollar	-10.85	-4.00	-9.26	-4.48	-2.58	-10.01	-10.34	-1.23	-2.24	+9.81	-4.28	+3.44	-2.13
Indian Rupee	-8.60	-0.25	-7.92	-2.77	-2.36	-6.50	-7.42	+0.07	-2.10	+10.24	-2.09	+4.53	-2.53
Indonesian Rupiah	-13.65	-3.33	-8.74	-4.88	-1.95	-6.70	-8.42	-1.36	-1.66	+9.37	-1.57	+5.71	-0.67
Iranian Rial	-9.85	-3.57	-9.81	-4.18	-2.56	-10.21	-10.32	-0.64	-2.49	+9.90	-4.29	+3.46	-1.58
Japanese Yen	-11.73	-8.43	-0.58	-2.21	+4.01	0.23	-5.06	+0.91	-2.36	+14.21	+0.16	+5.96	-7.85
Korean Won	-7.18	-8.09	-2.90	-3.67	-1.35	-4.12	-0.54	-1.74	-0.69	+13.24	+2.13	+2.34	-7.67
Malaysian Ringgit	-11.27	-4.99	-6.40	-3.77	-2.99	-5.20	-6.29	-1.68	-0.55	+10.72	-0.95	+5.36	-6.82
Saudi Arabian Riyal	-10.76	-3.03	-10.03	-4.31	-2.81	-10.21	-10.66	-0.77	-2.36	+10.14	-4.38	+3.78	-1.58
Singaporean Dollar	-11.58	-4.63	-8.02	-4.15	-3.53	-7.66	-7.66	-1.86	-0.74	+10.90	-1.40	+1.81	-4.30
Swedish Krona	-6.15	-14.47	-1.28	+0.48	-1.38	-0.95	-2.46	-1.48	-0.87	+15.34	+0.00	+2.24	-5.45
Swiss Franc	-10.37	-12.89	-6.33	-5.84	-2.43	-6.89	-8.49	-2.11	-2.50	+12.87	-4.14	+5.61	-6.52
Taiwan Dollar	-11.84	-9.59	-11.03	-4.28	-2.94	-10.20	+2.30	-0.64	-2.59	+18.52	+1.24	3.46	-5.59
Thai Baht	-16.70	-3.30	+0.31	-5.04	-3.78	-4.86	-3.70	-2.73	-0.92	+9.18	-0.35	+3.74	-8.49
UK Pound Sterling	-13.26	-5.73	-9.89	-4.17	-0.67	-2.67	-1.93	-3.15	+0.74	+14.93	+0.69	-0.77	-5.46
U.S Dollar	-10.35	-3.58	-9.79	-4.18	-2.95	-10.21	-10.38	-0.64	-2.49	+9.59	-4.08	+3.46	-1.58
UAE Dirham	-10.35	-3.58	-9.79	-4.18	-2.95	-10.21	-11.29	-0.77	-2.55	+10.14	-5.06	+4.52	-1.58

\*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)
- Euro, a common currency of the 12 member countries of European Economic and Monetary Union (EMU) Introduced w.e.f 1st January, 1999.

## 4.8 Workers' Remittances

Million US Dollars

COUNTRIES	FY19	FY20	FY21	FY22 <sup>R</sup>	Nov		Jul-Nov	
					2021	2022 <sup>P</sup>	FY22	FY23
<b>Cash</b>	<b>21,739.4</b>	<b>23,132.3</b>	<b>29,449.9</b>	<b>31,278.8</b>	<b>2,459.7</b>	<b>2,108.3</b>	<b>13,286.9</b>	<b>12,008.7</b>
1.USA	3,309.1	1,742.8	2,599.6	3,087.4	244.4	229.4	1,245.2	1,299.3
2.UK	3,412.3	2,569.0	4,091.0	4,492.9	313.7	299.1	1,806.2	1,667.0
3.Saudi Arabia	5,003.0	6,613.5	7,726.3	7,754.2	622.3	498.0	3,407.5	2,957.5
4.UAE	4,617.3	5,611.8	6,164.8	5,846.2	475.1	377.8	2,555.2	2,266.7
Dubai	3,075.5	4,768.2	5,116.0	4,558.3	391.6	298.9	2,006.3	1,750.9
Abu Dhabi	1,488.0	810.4	944.8	1,208.2	77.8	74.9	516.6	488.7
Sharjah	37.2	25.1	79.4	59.8	4.1	2.6	25.3	18.2
Others	16.7	8.1	24.6	19.8	1.6	1.5	7.0	8.9
5.Other GCC Countries	2,119.1	2,910.2	3,331.6	3,625.4	297.7	257.5	1,508.3	1,392.9
Bahrain	340.2	417.1	470.8	529.5	42.7	36.3	224.9	200.1
Kuwait	725.8	738.6	861.6	935.5	79.7	66.0	399.0	353.8
Qatar	385.9	760.2	910.7	1,028.5	84.5	74.9	413.7	401.0
Oman	667.2	994.3	1,088.6	1,131.9	90.8	80.3	470.7	437.9
6.EU Countries	609.0	1,778.5	2,728.6	3,361.5	266.7	245.4	1,460.5	1,306.9
Germany	123.5	392.2	431.9	508.9	39.4	39.1	215.4	197.2
France	61.4	240.4	422.7	487.8	40.0	34.3	214.5	180.1
Netherlands	6.8	65.7	48.0	60.6	4.7	4.3	24.8	22.7
Spain	150.9	329.7	402.2	512.8	39.1	37.9	219.7	210.8
Italy	111.2	361.3	606.9	856.2	66.3	66.0	372.6	355.3
Greece	49.6	145.1	273.9	364.7	29.5	29.1	155.9	149.1
Sweden	17.0	44.9	63.0	79.2	6.3	7.2	33.3	32.4
Denmark	15.8	45.3	72.2	70.9	5.3	5.9	30.5	27.1
Ireland	51.2	75.4	155.9	160.3	12.6	10.7	68.0	54.0
Belgium	21.7	78.6	252.0	260.0	23.5	10.9	125.7	78.2
7.Malaysia*	1,551.7	226.5	205.1	144.8	12.3	7.8	59.9	54.8
8.Norway	43.5	69.7	111.8	145.7	10.1	8.4	57.9	48.3
9.Switzerland	31.1	31.1	44.2	45.6	3.5	3.0	19.6	16.2
10.Australia	246.0	339.8	598.0	753.4	56.6	49.6	325.8	265.9
11.Canada	213.0	313.4	594.8	708.1	54.5	47.9	283.3	251.9
12.Japan	23.0	66.4	85.2	78.9	6.4	5.7	32.8	32.3
13.South Africa*	129.2	218.7	353.6	348.8	23.5	20.0	143.9	117.0
14.South Korea*	6.8	44.1	88.4	98.0	8.0	7.9	41.4	39.0
15.Other Countries <sup>#</sup>	425.3	596.8	727.0	788.1	65.1	50.7	339.4	293.1
<b>Total</b>	<b>21,739.4</b>	<b>23,132.3</b>	<b>29,449.9</b>	<b>31,278.8</b>	<b>2,459.7</b>	<b>2,108.3</b>	<b>13,286.9</b>	<b>12,008.7</b>

Source: Core Statistics Department

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

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

\* Prior to July 2018, countries were recorded in other countries.

<sup>#</sup> Encashments from FEBCs and FCBCs are added in other countries.



## 4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-22			Jul-Nov					
				FY22			FY23		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
<b>1. Current Account (A+B+C)</b>	<b>73,064</b>	<b>90,469</b>	<b>(17,405)</b>	<b>29,281</b>	<b>36,515</b>	<b>(7,234)</b>	<b>27,888</b>	<b>30,987</b>	<b>(3,099)</b>
<b>A. Goods and services (a+b)</b>	<b>39,421</b>	<b>84,121</b>	<b>(44,700)</b>	<b>15,056</b>	<b>34,120</b>	<b>(19,064)</b>	<b>14,965</b>	<b>28,637</b>	<b>(13,672)</b>
<b>a. Goods</b>	<b>32,471</b>	<b>72,152</b>	<b>(39,681)</b>	<b>12,313</b>	<b>29,664</b>	<b>(17,351)</b>	<b>12,065</b>	<b>24,872</b>	<b>(12,807)</b>
1. General merchandise	32,462	72,152	(39,690)	12,308	29,664	(17,356)	12,063	24,872	(12,809)
2. Net exports of goods under merchanting (only export)	9	--	9	5	--	5	2	--	2
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-
<b>b. Services</b>	<b>6,950</b>	<b>11,969</b>	<b>(5,019)</b>	<b>2,743</b>	<b>4,456</b>	<b>(1,713)</b>	<b>2,900</b>	<b>3,765</b>	<b>(865)</b>
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	3	38	(35)	2	10	(8)	-	15	(15)
3. Transport	821	6,787	(5,966)	297	2,278	(1,981)	392	2,366	(1,974)
4. Travel	541	1,356	(815)	229	458	(229)	205	446	(241)
5. Construction	94	40	54	55	35	20	19	-	19
6. Insurance and pension services	40	290	(250)	15	127	(112)	27	112	(85)
7. Financial services	92	194	(102)	37	73	(36)	35	101	(66)
8. Charges for the use of intellectual property n.i.e.	13	209	(196)	6	101	(95)	5	16	(11)
9. Telecommunications, computer, and information services	2,618	612	2,006	1,051	254	797	1,087	152	935
10. Other business services	1,644	1,912	(268)	653	936	(283)	649	480	169
11. Personal, cultural, and recreational services	13	1	12	5	-	5	7	1	6
12. Government goods and services n.i.e.	1,071	530	541	393	184	209	474	76	398
<b>B. Primary Income</b>	<b>762</b>	<b>6,058</b>	<b>(5,296)</b>	<b>276</b>	<b>2,274</b>	<b>(1,998)</b>	<b>385</b>	<b>2,269</b>	<b>(1,884)</b>
1. Compensation of employees	280	34	246	107	13	94	114	11	103
2. Investment income	450	6,024	(5,574)	169	2,261	(2,092)	271	2,258	(1,987)
2.1 Direct investment	41	2,629	(2,588)	11	1,160	(1,149)	(2)	523	(525)
2.1.1 Investment income on equity and investment fund shares	41	2,562	(2,521)	11	1,115	(1,104)	(2)	508	(510)
2.1.2 Interest	-	67	(67)	-	45	(45)	-	15	(15)
2.2 Portfolio investment	182	1,003	(821)	49	367	(318)	192	490	(298)
2.2.1 Investment income on equity and investment fund shares	4	155	(151)	1	82	(81)	-	27	(27)
2.2.2 Interest	178	848	(670)	48	285	(237)	192	463	(271)
2.3 Other investment	174	2,392	(2,218)	97	734	(637)	31	1,245	(1,214)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-
2.3.2 Interest	174	2,392	(2,218)	97	734	(637)	31	1,245	(1,214)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	53	--	53	12	--	12	50	--	50
3. Other primary income	32	-	32	-	-	-	-	-	-
<b>C. Secondary Income</b>	<b>32,881</b>	<b>290</b>	<b>32,591</b>	<b>13,949</b>	<b>121</b>	<b>13,828</b>	<b>12,538</b>	<b>81</b>	<b>12,457</b>
1. General government	374	34	340	149	13	136	138	7	131
2. Financial corporations, nonfinancial corporations, households, and NPISHs	32,507	256	32,251	13,800	108	13,692	12,400	74	12,326
<b>2. Capital account</b>	<b>208</b>	<b>-</b>	<b>208</b>	<b>82</b>	<b>-</b>	<b>82</b>	<b>59</b>	<b>-</b>	<b>59</b>
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	-	-	-	-	-	-	-	-
2. Capital transfers	208	-	208	82	-	82	59	-	59
2.1 General government	193	-	193	77	-	77	54	-	54
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	193	-	193	77	-	77	54	-	54
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	15	-	15	5	-	5	5	-	5
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	15	-	15	5	-	5	5	-	5
<b>Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)</b>	<b>73,272</b>	<b>90,469</b>	<b>(17,197)</b>	<b>29,363</b>	<b>36,515</b>	<b>(7,152)</b>	<b>27,947</b>	<b>30,987</b>	<b>(3,040)</b>

## 4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-22			Jul-Nov					
				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>(4,634)</b>	<b>12,831</b>	<b>(17,465)</b>	<b>(1,111)</b>	<b>6,082</b>	<b>(7,193)</b>	<b>(2,851)</b>	<b>229</b>	<b>(3,080)</b>
<b>1. Direct investment</b>	<b>234</b>	<b>1,869</b>	<b>(1,635)</b>	<b>51</b>	<b>885</b>	<b>(834)</b>	<b>168</b>	<b>431</b>	<b>(263)</b>
1.1 Equity and investment fund shares	49	1,825	(1,776)	25	688	(663)	8	521	(513)
1.2 Debt instruments	185	44	141	26	197	(171)	160	(90)	250
<b>2. Portfolio investment</b>	<b>(24)</b>	<b>(78)</b>	<b>54</b>	<b>(41)</b>	<b>(343)</b>	<b>302</b>	<b>(1)</b>	<b>(32)</b>	<b>31</b>
2.1 Equity and investment fund shares	24	(388)	412	(3)	(263)	260	(1)	(13)	12
2.2 Debt instruments	(48)	310	(358)	(38)	(80)	42	-	(19)	19
<b>3. Financial derivatives (other than reserves) and employees stock options</b>	<b>(3)</b>	<b>(2)</b>	<b>(1)</b>	<b>(1)</b>	<b>-</b>	<b>(1)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>4. Other investment</b>	<b>2,490</b>	<b>11,042</b>	<b>(8,552)</b>	<b>287</b>	<b>5,540</b>	<b>(5,253)</b>	<b>(844)</b>	<b>(170)</b>	<b>(674)</b>
4.1 Other equity	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	418	1,029	(611)	(182)	760	(942)	(576)	(176)	(400)
Central bank	-	(1)	1	-	3	(3)	-	3	(3)
Deposit-taking corporations, except the central bank	(87)	854	(941)	(282)	241	(523)	(583)	29	(612)
General government	(2)	176	(178)	-	516	(516)	(2)	(208)	206
Other sectors	507	-	507	100	-	100	9	-	9
4.3 Loans	-	3,916	(3,916)	-	1,849	(1,849)	-	(26)	26
Central bank	-	(1,015)	1,015	-	(223)	223	-	(201)	201
Deposit-taking corporations, except the central bank	-	32	(32)	-	231	(231)	-	(70)	70
General government	-	2,897	(2,897)	-	1,710	(1,710)	-	841	(841)
Other sectors	-	2,002	(2,002)	-	131	(131)	-	(596)	596
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	209	-	209	(317)	-	(317)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	806	-	806	209	-	209	(317)	-	(317)
4.6 Other accounts receivable/ Payable	1,266	3,324	(2,058)	260	158	102	49	32	17
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	349	(7)	356	260	(2)	262	40	(2)	42
General government	917	3,000	(2,083)	-	-	-	9	-	9
Other sectors	-	331	(331)	-	160	(160)	-	34	(34)
4.7 Special drawing rights	..	2,773	(2,773)	--	2,773	(2,773)	--	-	-
<b>5. Reserve assets</b>	<b>(7,331)</b>	<b>..</b>	<b>(7,331)</b>	<b>(1,407)</b>	<b>--</b>	<b>(1,407)</b>	<b>(2,174)</b>	<b>--</b>	<b>(2,174)</b>
5.1 Monetary gold	-	..	-	-	--	-	-	--	-
5.2 Special drawing rights	-	..	-	2,699	--	2,699	(165)	--	(165)
5.3 Reserve position in the IMF	-	..	-	-	--	-	-	--	-
5.4 Other reserve assets	(7,331)	..	(7,331)	(4,106)	--	(4,106)	(2,009)	--	(2,009)
	<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>268</b>	<b>(268)</b>	-	<b>41</b>	<b>(41)</b>	-	<b>40</b>	<b>(40)</b>
<b>5. Exceptional Financing</b>	-	-	-	-	-	-	-	-	-

Source: Core Statistics Department

-- 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

	Million US Dollars					
	2021				2022	
	Mar	Jun	Sep	Dec	Mar <sup>R</sup>	Jun <sup>P</sup>
<b>International investment position - Net</b>	<b>(116,662.5)</b>	<b>(120,055.4)</b>	<b>(122,629.3)</b>	<b>(127,385.8)</b>	<b>(129,536.8)</b>	<b>(133,065.2)</b>
<b>A. Assets</b>	<b>30,117.7</b>	<b>33,677.2</b>	<b>35,005.7</b>	<b>33,535.7</b>	<b>29,707.1</b>	<b>27,642.5</b>
<b>1. Direct investment</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>	<b>1,899.4</b>
1.1 Equity and investment fund shares	1,883.3	1,952.5	1,943.2	1,867.6	1,860.9	1,816.3
1.1.1 Direct investor in direct investment enterprises	1,883.3	1,952.5	1,943.2	1,867.6	1,860.9	1,816.3
1.1.2 Direct investment enterprises in direct investor (reverse invest.)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	83.1	83.1	83.1	83.1	83.1	83.1
1.2.1 Direct investor in direct investment enterprises	1.5	1.5	1.5	1.5	1.5	1.5
1.2.2 Direct investment enterprises in direct investor (reverse invest.)	81.6	81.6	81.6	81.6	81.6	81.6
1.2.3 Between fellow enterprises	-	-	-	-	-	-
<b>2. Portfolio investment</b>	<b>334.9</b>	<b>302.9</b>	<b>234.2</b>	<b>437.5</b>	<b>450.3</b>	<b>431.6</b>
2.1 Equity and investment fund shares	127.8	127.3	124.6	210.9	223.7	205.1
2.1.1 Central bank	-	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	118.5	118.5	115.8	199.4	199.4	180.2
2.1.3 General government	-	-	-	-	-	-
2.1.4 Other sectors	9.2	8.8	8.8	11.4	24.3	24.9
2.2 Debt securities	207.1	175.6	109.6	226.6	226.6	226.5
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	179.1	147.6	82.0	206.7	206.7	206.7
2.2.3 General government	-	-	-	-	-	-
2.2.4 Other sectors	28.0	28.0	27.6	19.9	19.9	19.8
<b>3. Financial derivatives (other than reserves) and employee stock options</b>	<b>21.8</b>	<b>7.7</b>	<b>6.6</b>	<b>8.2</b>	<b>12.6</b>	<b>10.5</b>
<b>4. Other investment</b>	<b>9,374.7</b>	<b>8,950.1</b>	<b>8,496.9</b>	<b>8,298.2</b>	<b>10,364.6</b>	<b>10,549.6</b>
4.1 Other equity	220.0	220.0	220.0	-	-	-
4.2 Currency and deposits	2,649.8	1,891.3	1,880.1	1,749.1	2,412.4	2,319.1
4.3 Loans	-	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee schemes	-	-	-	-	-	-
4.5 Trade credit and advances	5,197.1	5,103.3	5,264.4	5,157.8	5,486.1	5,730.6
4.6 Other accounts receivable	1,307.9	1,735.5	1,132.4	1,391.3	2,466.1	2,499.9
<b>5. Reserve assets</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>	<b>14,751.4</b>
5.1 Monetary gold	3,514.3	3,664.7	3,622.4	3,783.1	4,036.8	3,776.7
5.2 Special drawing rights	416.7	385.7	3,080.7	3,057.6	2,947.9	213.9
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	14,488.7	18,330.3	17,538.6	16,000.3	9,950.7	10,760.7
5.4.1 Currency and deposits	7,331.9	9,176.9	8,260.6	7,359.2	5,322.4	5,024.7
5.4.2 Securities	5,389.0	6,463.4	8,103.7	6,622.4	4,619.0	2,871.4
5.4.3 Financial derivatives	...	...	...	...	...	...
5.4.4 Other claims	1,767.8	2,690.0	1,174.3	2,018.7	9.4	2,864.6

## 4.10 International Investment Position of Pakistan

	Million US Dollars					
	2021				2022	
	Mar	Jun	Sep	Dec	Mar <sup>R</sup>	Jun <sup>P</sup>
<b>B. Liabilities</b>	<b>146,780.2</b>	<b>153,732.6</b>	<b>157,635.0</b>	<b>160,921.6</b>	<b>159,243.8</b>	<b>160,707.7</b>
<b>1. Direct investment</b>	<b>31,603.4</b>	<b>32,642.1</b>	<b>32,205.2</b>	<b>32,624.8</b>	<b>32,655.1</b>	<b>33,218.7</b>
1.1 Equity and investment fund shares	27,545.2	28,505.5	27,989.3	28,177.6	28,424.8	28,790.3
1.1.1 Direct investor in direct investment enterpr.	27,545.2	28,505.5	27,989.3	28,177.6	28,424.8	28,790.3
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	4,058.2	4,136.6	4,215.9	4,447.2	4,230.3	4,428.5
1.2.1 Direct investor in direct investment enterpr.	4,058.2	4,136.6	4,215.9	4,447.2	4,230.3	4,428.5
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-	-
<b>2. Portfolio investment</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>	<b>11,450.2</b>
2.1 Equity and investment fund shares	2,771.6	2,857.5	2,560.7	2,319.9	2,169.8	2,123.2
2.1.1 Central bank	...	...	...	...	...	...
2.1.2 Deposit-taking corp. except central bank	961.0	999.7	990.2	1,033.6	1,015.2	1,015.2
2.1.3 General government	...	...	...	...	...	...
2.1.4 Other sectors	1,810.6	1,857.8	1,570.5	1,286.3	1,154.6	1,107.9
2.2 Debt securities	6,029.7	9,114.9	10,020.1	8,929.2	9,526.1	9,327.1
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	6,029.7	8,614.9	9,520.1	8,429.2	9,026.1	8,827.1
2.2.4 Other sectors	-	500.0	500.0	500.0	500.0	500.0
<b>3. Financial derivatives (other than reserves) and employee stock options</b>	<b>19.0</b>	<b>10.2</b>	<b>10.1</b>	<b>7.3</b>	<b>9.6</b>	<b>10.1</b>
<b>4. Other investment</b>	<b>106,356.6</b>	<b>109,107.8</b>	<b>112,839.0</b>	<b>117,040.3</b>	<b>114,883.1</b>	<b>116,028.7</b>
4.1 Other equity	...	...	...	...	...	...
4.2 Currency and deposits	5,136.2	5,368.3	5,401.1	5,574.3	5,627.2	5,695.8
4.3 Loans	93,512.5	95,522.4	95,937.7	99,681.7	97,713.4	99,689.1
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	827.2	827.2	827.2	827.2	827.2	827.2
4.6 Other accounts payable	5,479.7	5,979.9	6,537.7	6,808.2	6,657.8	5,919.4
4.7 Special drawing rights (Net incurrence of liab)	1,401.0	1,410.1	4,135.3	4,149.1	4,057.6	3,897.3

Source: Core Statistics Department

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

## 4.11 Gold and Foreign Exchange Reserves

Million US Dollars

End Period	Foreign exchange reserves with																SBP and Scheduled Banks	
	Gold*	SBP							Scheduled Banks									
		SDRs	Cash Foreign Currency	Nostro <sup>1</sup>	ACU Bal Net	IMF Reserve Position	Total SBP Reserves (2+3+4+a+b) <sup>**</sup>	Net Reserves with SBP (2+4)	Deposits			Utilizations						Total Banks' Reserves (7+8+9-10-11-12) <sup>***</sup>
									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	b	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)	47.0	973	60	3,136	2,938	6,618	15,402	16,384
FY19	2,928	347	489	6,939	-	-	7,774	7,285	7,823	(714)	1.9	626	62	3,545	2,878	7,196	13,580	14,482
FY20	3,674	176	369	11,956	49	0.2	12,550	12,132	7,526	28	1.7	771	53	4,059	2,672	6,754	18,896	18,886
FY21	3,665	386	131	16,913	55	0.2	17,486	17,299	7,879	52	2.7	780	80	4,507	2,568	7,099	23,718	24,398
FY22	3,777	214	117	9,602	132	0.2	10,066	9,816	7,111	(125)	0.9	1,475	120	3,138	2,253	5,635	16,096	15,452
2021 Nov	3,750	3,032	144	12,934	31	0.2	16,142	15,966	7,713	(8)	1.9	1,350	66	4,017	2,275	6,363	22,167	22,329
Dec	3,783	3,058	92	14,628	59	0.2	17,837	17,686	7,652	(183)	1.6	1,455	86	3,632	2,298	6,197	23,918	23,883
2022 Jan	3,731	3,011	65	13,597	41	0.2	16,714	16,608	7,658	8	1.6	1,430	67	3,364	2,807	6,228	23,253	22,836
Feb	3,970	2,979	107	13,407	86	0.2	16,580	16,386	7,667	83	1.5	1,415	63	3,188	3,084	6,252	23,634	22,638
Mar	4,037	2,948	138	8,477	81	0.2	11,644	11,425	7,360	(179)	1.4	1,359	63	2,821	2,940	6,001	18,620	17,426
Apr	3,973	2,204	133	8,295	120	0.2	10,752	10,499	7,301	(253)	1.3	1,394	63	2,821	2,772	5,907	17,496	16,406
May	3,822	2,180	122	7,217	100	0.2	9,619	9,397	7,203	(330)	1.3	1,466	67	3,253	2,089	5,737	15,530	15,134
Jun	3,777	214	117	9,602	132	0.2	10,066	9,816	7,111	(125)	0.9	1,475	120	3,138	2,253	5,635	16,096	15,452
Jul	3,644	212	116	8,174	94	0.2	8,596	8,385	6,989	(418)	0.9	1,435	130	3,387	1,619	5,554	13,860	13,939
Aug	3,567	147	109	8,687	107	0.2	9,050	8,834	6,874	(425)	1.2	1,446	134	3,440	1,430	5,428	14,046	14,262
Sep	3,475	127	109	7,751	77	0.2	8,064	7,878	6,789	(300)	1.0	1,356	187	3,234	1,713	5,432	13,252	13,311
Oct <sup>R</sup>	3,407	131	107	8,629	105	0.2	8,972	8,760	6,545	(688)	0.5	1,314	72	3,038	1,434	5,232	13,812	13,991
Nov <sup>P</sup>	3,645	44	107	7,679	24	0.2	7,853	7,722	6,533	(532)	0.5	1,228	134	3,174	1,465	5,305	12,963	13,027

Source: Core Statistics Department

\* Excludes RBI Holding

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

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

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

2. Includes FE-13/CRR.

## 4.12 Foreign Currency Deposits

Million US Dollars

DESCRIPTION	2021		2022										
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
<b>Foreign Currency Deposits</b>													
<b>A. FE-25 Deposits</b>	<b>7,712.7</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>7,203.0</b>	<b>7,110.5</b>	<b>6,988.6</b>	<b>6,873.7</b>	<b>6,788.8</b>	<b>6,545.5</b>	<b>6,532.9</b>
1. Resident	6,834.7	6,749.4	6,749.2	6,765.1	6,432.9	6,386.0	6,311.8	6,230.7	6,137.3	6,045.6	5,995.3	5,738.4	5,720.2
i) Demand Deposits	2,854.4	2,717.5	2,746.2	2,846.5	2,738.5	2,668.4	2,544.9	2,555.4	2,488.3	2,485.8	2,454.5	2,169.6	2,313.7
ii) Savings Deposits	2,485.6	2,487.5	2,465.7	2,470.1	2,467.8	2,435.0	2,317.1	2,247.0	2,197.6	2,206.4	2,139.9	2,071.5	2,040.3
iii) Time Deposits	1,494.7	1,544.4	1,537.4	1,448.6	1,226.6	1,282.5	1,449.8	1,428.3	1,451.4	1,353.4	1,401.0	1,497.3	1,366.2
2. Non- Resident	878.0	902.4	909.1	901.7	926.9	915.4	891.2	879.8	851.3	828.1	793.5	807.1	812.7
i) Demand Deposits	505.2	516.7	530.0	519.6	547.0	540.0	521.7	501.8	473.6	459.2	441.0	458.9	463.3
ii) Savings Deposits	288.9	325.2	293.2	294.4	294.1	285.6	279.5	285.5	278.4	275.4	256.3	256.8	254.4
iii) Time Deposits	83.9	60.6	85.9	87.7	85.9	89.8	90.0	92.6	99.3	93.6	96.3	91.4	95.0
<b>B. Old FCAs Deposits</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>	<b>9.6</b>	<b>9.5</b>	<b>9.6</b>	<b>9.7</b>
1. Resident	8.2	8.2	8.1	8.1	8.1	8.0	7.7	7.6	7.6	7.6	7.5	7.5	7.6
2. Non- Resident	2.2	2.2	2.2	2.2	2.2	2.1	2.1	2.1	2.1	2.1	2.0	2.1	2.1
<b>Total (A+B)</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>7,212.8</b>	<b>7,120.2</b>	<b>6,998.3</b>	<b>6,883.3</b>	<b>6,798.4</b>	<b>6,555.1</b>	<b>6,542.5</b>
<b>FE-25 Deposits Utilization</b>													
1. Financing	1,349.6	1,455.3	1,430.2	1,415.3	1,358.5	1,394.2	1,466.2	1,475.3	1,434.9	1,446.1	1,356.5	1,313.9	1,228.2
i) Exports Financing	391.0	414.8	420.9	443.9	409.2	418.2	418.4	407.7	345.6	336.9	314.8	296.9	253.9
a) Pre-Shipment	212.0	220.7	230.8	223.0	217.6	236.3	245.1	229.3	198.0	212.5	206.3	195.2	151.2
b) Post-Shipment	179.0	194.1	190.2	220.8	191.6	181.9	173.2	178.4	147.7	124.3	108.4	101.7	102.7
ii) Import Financing	958.6	1,040.5	1,009.3	971.4	949.3	976.1	1,047.8	1,067.6	1,089.3	1,109.2	1,041.7	1,017.0	974.3
2. Placements	1,649.9	1,856.3	2,154.6	2,347.3	2,344.8	2,194.4	1,853.8	1,691.1	1,417.6	1,283.1	1,371.4	1,335.9	1,386.4
i) With State Bank of Pakistan	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	497.0	510.9	670.8	677.4
a) CRR <sup>1</sup>	404.7	405.9	400.6	405.9	407.7	389.2	388.1	383.9	375.7	369.1	367.3	360.5	363.4
b) SCRR <sup>2</sup>	761.4	762.7	750.8	760.4	764.9	726.0	721.4	563.9	252.9	127.9	143.6	310.3	314.0
ii) With Banks	483.8	687.6	1,003.1	1,181.0	1,172.2	1,079.2	744.2	743.3	789.0	786.1	860.5	665.2	709.0
a) Within Pakistan	65.8	85.6	66.7	63.0	63.5	63.0	66.5	120.1	130.3	134.3	186.6	71.9	133.5
b) Outside Pakistan	418.0	602.0	936.4	1,118.0	1,108.8	1,016.2	677.7	623.2	658.7	651.8	673.9	593.3	575.4
3. Balances	696.5	708.0	709.9	715.8	835.5	891.3	630.3	806.3	749.2	704.7	827.3	857.5	744.1
i) Balance held abroad	382.3	418.9	428.0	435.6	511.0	555.3	302.5	473.9	434.7	350.0	502.1	532.9	433.7
ii) Cash in hand	314.2	289.1	281.9	280.2	324.5	336.0	327.8	332.4	314.5	354.7	325.2	324.6	310.5
4. Others	4,016.8	3,632.3	3,363.6	3,188.5	2,821.0	2,821.4	3,252.7	3,137.8	3,386.8	3,439.8	3,233.6	3,038.2	3,174.1

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

Source: Core Statistics Department

1. Cash Reserve Requirement

2. Special Cash Reserve Requirement

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

## 4.13 Foreign Investment in Pakistan by Country

Million US Dollars

Sr.	COUNTRY	Nov FY 23 <sup>P</sup>			Jul-Nov FY 23 <sup>P</sup>			Jul-Nov FY 22		
		Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total
<b>I</b>	<b>Foreign Private Investment</b>	<b>81.8</b>	<b>0.7</b>	<b>82.6</b>	<b>430.1</b>	<b>(14.8)</b>	<b>415.3</b>	<b>884.9</b>	<b>(263.5)</b>	<b>621.4</b>
1	Argentina	-	-	-	-	-	-	-	-	-
2	Australia	(0.5)	(..)	(0.5)	(2.5)	(..)	(2.5)	(1.3)	(0.6)	(2.0)
3	Austria	-	-	-	-	(0.8)	(0.8)	-	-	-
4	Bahamas	0.2	-	0.2	0.8	-	0.8	0.3	-	0.3
5	Bahrain	1.6	(..)	1.6	7.6	2.0	9.6	9.1	(..)	9.1
6	Bangladesh	-	-	-	-	-	-	..	-	..
7	Belgium	-	-	-	..	-	..	2.1	-	2.1
8	Bosnia Herzegovina	-	-	-	-	-	-	-	-	-
9	Brunei	-	-	-	-	-	-	-	-	-
10	Canada	0.1	(0.1)	(..)	0.8	(1.3)	(0.5)	0.4	10.8	11.2
11	China	27.7	-	27.7	102.5	-	102.5	129.6	(4.7)	124.9
12	Congo	-	-	-	-	-	-	-	-	-
13	Denmark	(0.1)	-	(0.1)	(0.3)	-	(0.3)	(0.3)	..	(0.3)
14	Egypt	0.5	..	0.5	2.4	..	2.4	2.0	-	2.0
15	Finland	-	-	-	3.0	-	3.0	..	(1.5)	(1.5)
16	France	0.2	(..)	0.2	3.2	..	3.2	21.0	(2.6)	18.4
17	Germany	4.4	-	4.4	24.6	-	24.6	43.2	(2.9)	40.3
18	Hongkong	20.9	(1.0)	19.9	22.7	(1.3)	21.4	74.2	2.8	76.9
19	Hungary	0.5	-	0.5	7.5	-	7.5	7.5	-	7.5
20	Iceland	-	-	-	-	-	-	0.8	-	0.8
21	Indonesia	-	-	-	-	-	-	-	-	-
22	Iran	-	-	-	-	-	-	-	-	-
23	Ireland	..	(0.1)	(0.1)	0.1	(1.8)	(1.8)	2.7	(14.0)	(11.2)
24	Italy	-	..	..	8.4	..	8.4	11.6	-	11.6
25	Japan	(1.1)	-	(1.1)	(3.4)	(1.0)	(4.4)	(3.6)	(0.1)	(3.7)
26	Kenya	-	-	-	-	-	-	-	-	-
27	Korea (South)	0.8	-	0.8	2.9	-	2.9	(0.7)	(1.3)	(2.0)
28	Kuwait	2.6	(..)	2.6	10.4	(0.6)	9.8	13.7	(1.9)	11.8
29	Lebanon	0.3	-	0.3	1.3	-	1.3	0.9	-	0.9
30	Liberia	..	-	..	0.1	-	0.1	0.1	-	0.1
31	Libya	-	-	-	-	-	-	-	-	-
32	Luxembourg	(0.3)	0.1	(0.3)	(1.7)	(0.1)	(1.8)	(1.8)	(25.4)	(27.1)
33	Malaysia	7.2	-	7.2	18.4	-	18.4	23.8	-	23.8
34	Malta	3.8	-	3.8	19.1	-	19.1	7.6	-	7.6
35	Netherlands	6.2	-	6.2	44.3	(0.3)	43.9	184.8	(2.1)	182.8
36	NewZealand	0.1	-	0.1	0.1	-	0.1	-	(..)	(..)
37	Nigeria	-	-	-	-	-	-	-	-	-
38	Norway	(42.9)	-	(42.9)	(74.8)	-	(74.8)	16.1	-	16.1
39	Oman	0.2	-	0.2	0.9	-	0.9	0.8	..	0.8
40	Panama	-	-	-	-	-	-	-	-	-
41	Philippines	..	-	..	0.1	-	0.1	(9.0)	0.1	(8.9)
42	Poland	(0.2)	-	(0.2)	(1.0)	-	(1.0)	(0.4)	-	(0.4)
43	Portugal	-	-	-	-	-	-	-	-	-
44	Qatar	0.2	-	0.2	0.1	-	0.1	2.8	-	2.8
45	Saudi Arabia	0.7	(..)	0.6	6.0	(..)	5.9	2.0	(0.3)	1.8
46	Seychelles	-	-	-	-	-	-	-	-	-
47	Singapore	6.5	0.3	6.8	17.5	(0.9)	16.6	49.2	2.5	51.6
48	South Africa	-	-	-	-	-	-	-	-	-
49	Sri Lanka	-	-	-	-	-	-	-	-	-
50	Sweden	0.1	1.2	1.3	0.6	(0.3)	0.2	1.4	(11.7)	(10.3)
51	Switzerland	12.1	(0.3)	11.8	58.7	(0.8)	57.9	57.0	5.0	62.1
52	Thailand	(0.1)	-	(0.1)	0.2	-	0.2	(0.3)	-	(0.3)
53	Turkey	-	-	-	0.6	-	0.6	(1.8)	-	(1.8)
54	U.A.E	12.6	..	12.7	81.6	(1.4)	80.2	63.7	(2.1)	61.7
55	United Kingdom	1.3	(0.6)	0.7	4.5	(11.4)	(6.8)	19.7	(43.0)	(23.4)
56	United States	3.7	0.4	4.1	13.3	16.9	30.2	129.0	(132.3)	(3.3)
57	Others	12.6	0.8	13.5	49.8	(11.7)	38.0	26.7	(38.2)	(11.5)
<b>II</b>	<b>Foreign Public Investment</b>		<b>0.1</b>	<b>0.1</b>	-	<b>(18.1)</b>	<b>(18.1)</b>	-	<b>(79.0)</b>	<b>(79.0)</b>
	Debt Securities		0.1	0.1	-	(18.1)	(18.1)	-	(79.0)	(79.0)
	<b>Total</b>	<b>81.8</b>	<b>0.9</b>	<b>82.7</b>	<b>430.1</b>	<b>(32.9)</b>	<b>397.2</b>	<b>884.9</b>	<b>(342.5)</b>	<b>542.5</b>

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

Source: Core Statistics Department

## 4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr.	SECTOR	Nov- FY 23 <sup>P</sup>			Jul-Nov FY 23 <sup>P</sup>			Jul-Nov FY 22		
		Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1	Food	1.2	2.7	(1.5)	9.5	11.7	(2.2)	10.0	11.2	(1.2)
2	Food Packaging	0.0	-	0.0	0.0	-	0.0	-	-	-
3	Beverages	1.7	-	1.7	8.2	-	8.2	8.7	-	8.7
4	Tobacco & Cigarettes	0.8	-	0.8	4.0	-	4.0	4.0	-	4.0
5	Sugar	0.0	-	0.0	0.2	-	0.2	0.1	-	0.1
6	Textiles	0.5	0.9	(0.4)	6.7	4.6	2.1	15.4	7.7	7.7
7	Paper & Pulp	-	-	-	-	-	-	0.8	0.1	0.7
8	Leather & Leather Products	-	0.4	(0.4)	0.0	2.1	(2.0)	-	2.1	(2.1)
9	Rubber & Rubber Products	-	-	-	3.0	-	3.0	2.7	-	2.7
10	Chemicals	2.3	1.1	1.2	14.9	5.6	9.3	15.9	3.0	12.9
11	Petro Chemicals	-	-	-	-	-	-	-	-	-
12	Petroleum Refining	0.2	1.5	(1.4)	1.3	7.7	(6.5)	0.8	7.7	(7.0)
13	Mining & Quarrying	0.1	0.7	(0.5)	3.9	3.4	0.5	0.8	3.4	(2.6)
14	Oil & Gas Explorations	22.2	0.5	21.7	42.8	2.6	40.2	94.3	1.0	93.3
	<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15	Pharmaceuticals & OTC Products	0.2	0.1	0.1	1.8	0.5	1.3	5.1	0.5	4.6
16	Cosmetics	4.6	-	4.6	23.0	-	23.0	9.2	-	9.2
17	Fertilizers	-	-	-	-	-	-	-	-	-
18	Cement	0.1	0.2	(0.1)	0.7	1.0	(0.4)	0.4	0.9	(0.5)
19	Ceramics	-	-	-	1.1	-	1.1	0.1	-	0.1
20	Basic Metals	0.0	-	0.0	0.1	-	0.1	0.1	-	0.1
21	Metal Products	0.4	-	0.4	0.4	-	0.4	1.0	-	1.0
22	Machinery other than Electrical	-	-	-	0.0	-	0.0	0.2	-	0.2
23	Electrical Machinery	0.7	4.1	(3.4)	8.0	6.7	1.2	33.8	1.2	32.6
24	Electronics	-	0.1	(0.1)	-	30.3	(30.3)	1.2	12.6	(11.4)
	I) Consumer/Household	-	0.1	(0.1)	-	10.3	(10.3)	1.2	10.3	(9.1)
	II) Industrial	-	-	-	-	20.0	(20.0)	0.0	2.3	(2.3)
25	Transport Equipment (Automobiles)	1.0	1.7	(0.7)	7.0	8.4	(1.4)	6.0	7.1	(1.2)
	I) Motorcycles	-	-	-	-	-	-	-	-	-
	II) Cars	1.0	0.4	0.6	7.0	2.1	4.9	6.0	0.8	5.1
	III) Buses, Trucks, Vans & Trail	-	1.3	(1.3)	-	6.3	(6.3)	-	6.3	(6.3)
26	Power	49.7	1.2	48.6	218.6	14.6	204.0	170.8	10.4	160.4
	I) Thermal	12.3	1.1	11.1	86.3	13.9	72.4	69.2	9.8	59.5
	<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
	II) Hydel	24.0	0.0	24.0	61.0	0.7	60.3	35.1	0.6	34.5
	III) Coal	13.4	-	13.4	71.3	-	71.3	66.5	-	66.5
27	Construction	0.7	1.0	(0.2)	13.0	3.7	9.4	13.8	10.7	3.1
28	Trade	7.8	2.9	5.0	29.9	14.0	15.8	40.0	15.2	24.8
29	Transport	2.6	3.0	(0.4)	9.1	15.4	(6.3)	52.6	30.6	22.0
30	Tourism	1.1	-	1.1	7.7	-	7.7	5.1	0.3	4.9
31	Storage Facilities	0.0	-	0.0	0.9	-	0.9	2.2	-	2.2
32	Communications	15.1	58.5	(43.5)	66.7	93.3	(26.6)	138.9	12.2	126.7
	1) Telecommunications	10.3	58.2	(47.9)	41.7	91.4	(49.7)	59.9	11.4	48.5
	<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
	2) Information Technology	4.8	0.4	4.4	25.0	1.9	23.2	79.1	0.8	78.3
	I) Software Development	0.6	0.0	0.5	7.4	0.0	7.3	21.1	0.0	21.0
	II) Hardware Development	0.0	0.0	0.0	0.1	0.1	0.1	0.2	0.0	0.2
	III) I.T. Service	4.2	0.4	3.8	17.5	1.8	15.8	57.8	0.7	57.0
	3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33	Financial Business	45.3	1.7	43.6	150.5	9.3	141.1	213.4	8.4	205.0
	<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
34	Social Services	0.0	-	0.0	1.0	-	1.0	7.0	1.8	5.3
35	Personal Services	1.9	2.3	(0.4)	21.6	12.2	9.4	31.1	16.0	15.1
36	Others	6.1	0.0	6.1	25.5	3.8	21.8	179.4	16.0	163.4
	<b>TOTAL</b>	<b>166.5</b>	<b>84.7</b>	<b>81.8</b>	<b>681.0</b>	<b>250.9</b>	<b>430.1</b>	<b>1,065.0</b>	<b>180.1</b>	<b>884.9</b>
	<i>TOTAL without Privatization proceeds</i>	<i>166.5</i>	<i>84.7</i>	<i>81.8</i>	<i>681.0</i>	<i>250.9</i>	<i>430.1</i>	<i>1,065.0</i>	<i>180.1</i>	<i>884.9</i>

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

Source: Core Statistics Department



## 4.15 Balance of Trade

(a) State Bank of Pakistan

Million US Dollars

PERIOD	Exports (BOP)		Period Growth Rate %	Imports (BOP)		Period Growth Rate %	Balance of Trade		
	Value (a)	Cumulative (b)		Value (c)	Cumulative (d)		a-c	b-d	
FY18	24,768	--	12.6	55,671	--	16.0	(30,903)	--	
FY19	24,257	--	(2.1)	51,869	--	(6.8)	(27,612)	--	
FY20	22,536	--	(7.1)	43,645	--	(15.9)	(21,109)	--	
FY21	25,639	--	13.8	54,273	--	24.4	(28,634)	--	
FY22	32,471	--	26.6	72,152	--	32.9	(39,681)	--	
2021	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	3,147	26,847	27.7	5,960	59,414	38.1	(2,813)	(32,567)
	May	2,496	29,343	26.8	5,628	65,042	35.6	(3,132)	(35,699)
	Jun	3,128	32,471	26.6	7,110	72,152	32.9	(3,982)	(39,681)
	Jul	2,280	2,280	2.0	5,348	5,348	(0.4)	(3,068)	(3,068)
	Aug	2,813	5,093	11.3	5,848	11,196	(1.3)	(3,035)	(6,103)
	Sep	2,450	7,543	4.8	4,834	16,030	(7.8)	(2,384)	(8,487)
	Oct <sup>R</sup>	2,284	9,827	2.6	4,579	20,609	(11.6)	(2,295)	(10,782)
	Nov <sup>P</sup>	2,238	12,065	(2.0)	4,263	24,872	(16.2)	(2,025)	(12,807)

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)
FY18	23,212	359	--	13.50	60,795	259	--	14.90	(37,482)	--
FY19	22,958	381	--	(1.00)	54,763	290	--	(9.80)	(31,713)	--
FY20	21,394	420	--	(6.50)	44,553	30	--	(19.00)	(22,769)	--
FY21	25,304	391	--	17.80	56,380	43	--	26.60	(30,728)	--
FY22	31,782	152	--	24.30	80,136	95	--	42.20	(48,297)	--
2021 Oct	2,464	51	9,534	24.87	6,369	5	25,128	65.55	(3,859)	(15,594)
Nov	2,901	13	12,448	26.79	7,899	5	33,032	62.90	(4,990)	(20,584)
Dec	2,764	15	15,227	24.92	7,580	7	40,619	60.68	(4,808)	(25,392)
2022 Jan	2,614	3	17,844	24.45	6,036	8	46,663	56.84	(3,427)	(28,819)
Feb	2,834	10	20,688	26.01	5,853	9	52,525	52.81	(3,018)	(31,837)
Mar	2,777	7	23,472	24.92	6,407	11	58,943	47.72	(3,634)	(35,471)
Apr	2,897	8	26,377	25.52	6,661	3	65,607	46.55	(3,759)	(39,230)
May	2,624	3	29,004	27.84	6,760	5	72,372	44.55	(4,138)	(43,368)
Jun	2,911	19	31,934	24.28	7,857	3	80,232	42.20	(4,930)	(48,298)
Jul	2,254	14	2,268	(3.08)	4,993	4	4,997	(10.37)	(2,729)	(2,729)
Aug	2,482	18	4,768	3.61	6,071	6	11,074	(9.04)	(3,577)	(6,306)
Sep	2,446	12	7,226	2.95	5,347	6	16,427	(12.48)	(2,895)	(9,201)
Oct	2,384	-	9,580	0.48	4,711	-	21,126	(15.93)	(2,327)	(11,546)
Nov	2,391	-	11,971	(3.83)	5,182	-	26,308	(20.36)	(2,791)	(14,337)

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				
			Oct	Nov	Jul	Aug	Sep	Oct <sup>R</sup>	Nov <sup>P</sup>
<b>A. Food Group</b>	<b>4,503,926</b>	<b>5,405,409</b>	<b>353,739</b>	<b>480,636</b>	<b>386,487</b>	<b>430,501</b>	<b>365,688</b>	<b>322,926</b>	<b>358,218</b>
1 Rice	2,211,102	2,760,455	154,983	239,355	188,046	193,790	148,518	106,059	168,843
A) Basmati	816,879	784,917	50,185	70,721	49,069	54,640	41,496	37,522	54,006
B) Others	1,394,223	1,975,539	104,798	168,634	138,977	139,150	107,023	68,536	114,837
2 Fish & Fish Preparations	418,790	437,621	29,387	42,980	31,191	26,529	32,338	43,137	47,343
3 Fruits	469,857	398,915	24,537	32,592	28,397	28,451	18,713	8,834	8,322
4 Vegetables/Leguminous vegetable	274,293	255,144	14,557	19,585	15,184	17,086	13,492	11,863	11,270
5 Tobacco	36,101	49,944	4,717	9,329	7,391	5,534	5,161	7,854	4,804
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	102,765	105,754	5,456	10,325	10,278	7,681	6,861	5,350	7,367
8 Oil Seeds, Nuts and Kernals	85,313	193,357	29,561	41,362	1,239	3,918	22,996	34,105	20,531
9 Sugar	-	-	-	-	-	-	-	-	-
10 Meat and Meat Preparations	352,098	326,592	25,023	27,115	26,272	29,263	26,041	28,987	30,594
11 All Other Food Items	553,607	877,626	65,518	57,991	78,489	118,249	91,566	76,737	59,144
<b>B. Textile Group</b>	<b>14,414,659</b>	<b>18,435,108</b>	<b>1,434,788</b>	<b>1,547,780</b>	<b>1,441,401</b>	<b>1,706,742</b>	<b>1,607,184</b>	<b>1,491,181</b>	<b>1,424,557</b>
12 Raw Cotton	1,906	7,379	3	3	987	2,296	1,903	4,038	1,740
13 Cotton Yarn	921,709	1,200,518	82,435	101,327	96,562	115,368	93,790	78,584	78,319
14 Cotton Cloth	1,883,866	2,342,209	186,336	185,679	190,250	223,097	223,916	181,001	189,333
15 Cotton Carded or Combed	407	1,762	236	44	2	..	206	149	-
16 Yarn Other than Cotton Yarn	34,066	67,128	4,169	5,118	5,068	6,690	8,286	6,119	4,189
17 Knitwear	3,372,372	4,516,301	362,056	394,837	359,506	426,518	439,602	392,838	383,152
18 Bed Wear	2,691,294	3,255,287	271,061	301,519	240,660	301,003	270,550	275,422	232,687
19 Towels	881,881	1,080,757	74,145	84,376	80,431	88,219	80,810	70,283	73,868
20 Tents, Canvas & Tarpaulin	119,136	114,528	6,608	10,059	6,359	9,903	9,607	9,974	10,071
21 Readymade Garments	2,820,299	3,698,400	269,117	293,124	295,581	340,169	303,194	313,816	306,947
22 Art, Silk & Synthetic Textile	342,832	415,111	32,554	33,361	30,286	38,995	37,110	34,209	25,690
23 Makeup Articles (incl. Other Tex)	673,334	807,302	71,118	65,612	58,743	70,930	63,540	52,031	55,391
24 Other Textile Materials	671,557	928,427	74,949	72,723	76,966	83,553	74,669	72,718	63,169
<b>C. Petroleum Group</b>	<b>234,940</b>	<b>414,833</b>	<b>32,297</b>	<b>33,080</b>	<b>9,686</b>	<b>4,862</b>	<b>5,693</b>	<b>17,906</b>	<b>59,632</b>
25 Petroleum Crude	79,205	134,562	-	22,019	-	-	-	-	40,997
26 Petroleum Products	33,249	70,671	2,826	3,749	2,175	4,825	5,661	4,684	6,590
27 Solid Fuel including Naphtha	122,486	209,599	29,471	7,312	7,512	37	32	13,222	12,045
<b>D. Other Manufacture</b>	<b>3,838,696</b>	<b>4,327,905</b>	<b>312,615</b>	<b>337,963</b>	<b>316,377</b>	<b>372,824</b>	<b>390,078</b>	<b>358,065</b>	<b>323,758</b>
28 Carpets, Rugs & Mats	79,375	97,266	7,442	8,064	6,719	7,252	7,127	7,978	5,789
29.Sports Goods	470,650	506,926	40,200	44,311	34,920	39,942	42,945	42,940	35,221
30 Leather Tanned	157,257	207,031	16,476	17,176	16,536	16,347	17,840	13,468	13,549
31.Leaner Manufactures	559,999	649,048	56,523	54,879	48,394	59,612	61,604	53,600	55,440
32.Footwear	135,520	155,008	12,051	11,495	14,186	13,675	13,894	13,441	11,845
33 Surgical Goods & Medical Instr.	480,438	474,580	37,673	41,189	33,017	38,509	38,848	36,151	39,611
34 Cutlery	89,675	92,327	7,827	8,477	5,451	6,279	6,124	6,229	6,230
35 Onyx Manufactured	8,184	6,677	577	610	348	240	346	466	318
36.Chemical and Pharmaceutica Products	1,147,388	1,484,977	84,764	104,394	118,244	133,968	142,999	134,935	112,068
37.Engineering Goods	333,163	313,829	23,424	19,005	16,260	29,274	25,117	21,733	22,266
38 Gems	8,408	10,124	693	823	558	1,015	1,052	1,100	3,577
39 Jewellery	13,914	13,235	780	1,444	503	1,437	1,156	1,551	916
40 Furniture	5,303	7,326	727	674	405	1,529	467	1,274	592
41 Molasses	107	32,864	-	12	1,822	4,011	-	3,893	3,474
42 Handicrafts	342	11	-	6	-	-	120	221	93
43 Cement	314,720	231,812	20,498	22,942	14,481	15,533	27,015	16,072	9,270
44 Guar and Guar Products	34,255	44,864	2,959	2,462	4,534	4,201	3,425	3,014	3,499
<b>E. All Others</b>	<b>2,035,638</b>	<b>2,699,960</b>	<b>234,164</b>	<b>237,016</b>	<b>158,568</b>	<b>215,903</b>	<b>180,853</b>	<b>198,961</b>	<b>218,352</b>
<b>I. Total Export Receipts through Banks</b>	<b>25,027,860</b>	<b>31,283,214</b>	<b>2,367,603</b>	<b>2,636,475</b>	<b>2,312,519</b>	<b>2,730,832</b>	<b>2,549,496</b>	<b>2,389,039</b>	<b>2,384,518</b>
<b>II. Freight on Export</b>	<b>228,464</b>	<b>349,676</b>	<b>37,436</b>	<b>36,676</b>	<b>27,859</b>	<b>26,537</b>	<b>74,080</b>	<b>74,080</b>	<b>74,080</b>
<b>III. Export Receipts Banks (fob) (I-II)</b>	<b>24,799,395</b>	<b>30,933,538</b>	<b>2,330,167</b>	<b>2,599,799</b>	<b>2,284,660</b>	<b>2,704,295</b>	<b>2,475,415</b>	<b>2,314,959</b>	<b>2,310,438</b>
<b>IV. Other Exports</b>	<b>839,579</b>	<b>1,537,659</b>	<b>44,882</b>	<b>137,234</b>	<b>(4,676)</b>	<b>108,718</b>	<b>(25,376)</b>	<b>(30,930)</b>	<b>(72,459)</b>
<b>Total Export as per BOP (III+IV)</b>	<b>25,638,974</b>	<b>32,471,197</b>	<b>2,375,050</b>	<b>2,737,033</b>	<b>2,279,984</b>	<b>2,813,013</b>	<b>2,450,039</b>	<b>2,284,029</b>	<b>2,237,979</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				
			Oct	Nov	Jul	Aug	Sep	Oct	Nov
			<b>A. Food Group</b>	<b>4,392,116</b>	<b>5,418,604</b>	<b>413,036</b>	<b>514,733</b>	<b>358,079</b>	<b>366,945</b>
1 Rice	2,041,736	2,511,417	171,408	231,908	138,582	143,730	118,852	143,800	203,146
a) Basmati	569,493	695,318	44,855	56,409	45,553	41,556	42,803	51,569	46,117
b) Others	1,472,243	1,816,099	126,553	175,499	93,029	102,174	76,049	92,231	157,029
2 Fish & Fish Preparations	414,606	430,654	39,425	54,118	18,506	19,435	41,848	54,662	51,198
3 Fruits	480,031	477,087	29,242	34,016	34,092	28,935	16,090	17,169	15,444
4 Vegetables	319,506	310,130	18,072	32,772	44,026	13,691	14,202	34,265	13,903
5 Leguminous Vegetables	7	68	-	-	-	47	-	-	-
6 Tobacco	35,959	54,384	3,520	4,760	4,872	5,381	3,500	2,296	6,449
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	92,984	106,680	8,037	9,663	5,090	6,695	6,646	8,502	9,838
9 Oil seeds, Nuts and Kernals	94,133	192,861	40,187	44,906	1,107	5,824	29,883	41,535	18,011
10 Sugar	-	-	-	-	-	-	-	-	-
11 Meat& Meat preparations	331,639	342,788	26,275	29,156	25,962	39,792	30,053	34,626	32,570
12 All other Food Items	581,515	992,535	76,870	73,434	85,842	103,415	93,742	78,492	83,784
<b>B. Textile Group</b>	<b>15,399,083</b>	<b>19,329,985</b>	<b>1,600,930</b>	<b>1,735,930</b>	<b>1,481,021</b>	<b>1,575,366</b>	<b>1,527,071</b>	<b>1,357,038</b>	<b>1,420,924</b>
13 Raw Cotton	807	6,577	-	-	1,094	4,469	347	3,938	1,407
14 Cotton Yarn	1,016,970	1,206,838	106,148	109,133	71,364	89,089	75,809	49,052	42,882
15 Cotton Cloth	1,921,000	2,437,875	183,630	204,848	181,984	195,390	203,149	169,591	153,570
16 Cotton Carded or Combed	64	1,632	69	62	-	80	134	-	264
17 Yarn Other than Cotton Yarn	33,369	66,188	4,814	5,840	3,372	4,335	4,101	2,922	4,725
18 Knitwear	3,815,000	5,120,973	457,191	458,977	434,926	449,833	436,422	391,710	400,223
19 Bed Wear	2,771,786	3,292,880	287,865	315,076	253,991	258,300	267,415	217,137	222,466
20 Towels	937,533	1,111,334	82,078	105,283	74,965	75,036	87,279	79,580	92,649
21 Tent, Canvas & Tarpaulin	110,389	110,413	9,633	11,973	8,736	10,474	10,557	7,589	14,159
22 Readymade Garments	3,032,812	3,904,658	297,434	326,656	304,575	330,021	276,922	275,545	326,659
23 Art, Silk & Synthetic Textile	370,417	460,061	35,373	41,095	31,216	39,671	37,432	37,955	33,052
24 Made up Articles (Ex towels & bed)	756,444	849,120	71,155	84,410	54,722	60,461	64,062	57,843	69,380
25 Other Textile Materials	632,492	761,438	65,540	72,577	60,076	58,207	63,442	64,176	59,488
<b>C. Petroleum Group &amp; Coal</b>	<b>182,303</b>	<b>333,816</b>	<b>2,078</b>	<b>33,271</b>	<b>3,923</b>	<b>55,635</b>	<b>5,490</b>	<b>52,093</b>	<b>7,215</b>
26 Petroleum Crude	106,773	259,005	-	28,976	419	54,580	-	44,152	-
27 Petroleum Products (Exl. Naphtha)	42,617	74,810	2,078	4,295	3,504	1,055	5,490	7,941	7,210
28 Petroleum Top Naphtha	32,901	-	-	-	-	-	-	-	-
29 Solid Fuels (Coal)	12	-	-	-	-	-	-	-	5
<b>D. Other Manufactures Group</b>	<b>3,466,663</b>	<b>4,104,467</b>	<b>262,371</b>	<b>390,783</b>	<b>276,801</b>	<b>353,837</b>	<b>347,723</b>	<b>354,745</b>	<b>326,248</b>
30 Carpets Rugs & Mats	74,204	83,319	7,423	8,364	7,496	6,216	6,838	5,951	9,709
31 Sports Goods	278,481	364,899	27,307	29,835	29,229	34,516	38,406	37,007	35,458
32 Leather Tanned	161,938	208,092	17,451	17,094	15,207	15,838	14,109	14,704	15,543
33 Leather Manufactures	562,428	621,081	52,510	59,700	50,319	53,437	55,370	53,471	49,038
34 Footwear	131,898	156,984	9,168	11,032	16,829	15,564	16,580	13,553	12,634
35 Surgical Goods & Medical Instr.	428,142	422,623	36,892	36,776	32,943	34,120	40,814	39,392	37,528
36 Cutlery	119,268	95,982	10,656	10,483	4,721	4,603	5,636	5,328	4,736
37 Onyx Manufactured	6,366	6,307	579	366	314	326	372	433	213
38 Chemicals and Pharm.Products	1,149,084	1,569,032	67,885	137,171	82,114	144,638	117,493	128,339	117,099
39 Engineering Goods	225,913	237,750	16,441	23,503	18,662	26,799	17,733	24,022	23,468
40 Gems	6,684	7,626	634	967	1,322	241	566	1,670	354
41 Jewellery	13,735	14,361	1,400	941	1,007	620	930	1,287	516
42 Furniture	5,208	9,361	713	860	1,340	1,873	755	1,411	1,397
43 Molasses	78	33,505	3	-	5,350	25	18	4,187	4,927
44 Handicrafts	-	-	-	-	-	111	235	181	-
45 Cement	267,910	223,994	10,249	50,542	5,628	11,589	29,137	19,916	10,608
46 Guar and Guar Products	35,326	49,549	3,060	3,149	4,320	3,321	2,731	3,893	3,020
<b>E. All Other Items</b>	<b>1,863,979</b>	<b>2,594,933</b>	<b>185,624</b>	<b>226,644</b>	<b>134,672</b>	<b>130,607</b>	<b>210,876</b>	<b>204,715</b>	<b>202,516</b>
<b>TOTAL</b>	<b>25,304,144</b>	<b>31,781,805</b>	<b>2,464,039</b>	<b>2,901,361</b>	<b>2,254,496</b>	<b>2,482,390</b>	<b>2,445,976</b>	<b>2,383,938</b>	<b>2,391,246</b>

## 4.17 Imports by Selected Commodities

(a) State Bank of Pakistan

Thousand US Dollars

COMMODITIES	FY21	FY22	2021		2022				
			Oct	Nov	Jul	Aug	Sep	Oct <sup>r</sup>	Nov <sup>p</sup>
<b>A. Food Group</b>	<b>7,243,546</b>	<b>7,932,010</b>	<b>708,662</b>	<b>704,883</b>	<b>617,508</b>	<b>851,086</b>	<b>822,328</b>	<b>689,408</b>	<b>658,618</b>
1-Milk, Cream & Milk Food for Infants	188,718	169,014	9,804	16,149	10,856	23,030	12,843	19,161	15,967
2-Wheat un-milled	665,170	328,297	101,420	80,911	28,266	86,430	137,551	145,430	-
3-Dry Fruits & Nuts	40,967	32,747	2,924	4,062	603	556	716	1,303	1,053
4-Tea	515,541	561,130	39,798	48,536	34,633	48,517	55,964	53,672	49,131
5-Spices	174,028	160,067	13,828	12,468	9,924	12,402	11,855	8,848	9,900
6-Soya bean Oil	88,647	238,968	283	16,922	32,022	15,461	41,353	28,393	18,776
7-Palm Oil	2,442,277	3,150,868	288,981	233,465	254,563	378,746	347,276	245,941	334,636
8-Sugar	113,939	189,178	75,075	56,174	383	736	329	791	268
9-Pulses	593,633	512,929	39,666	32,991	52,193	79,259	60,879	76,252	78,061
10-All others Food items	2,420,624	2,588,811	136,884	203,205	194,067	205,948	153,562	109,618	150,826
<b>B. Machinery Group</b>	<b>8,322,032</b>	<b>9,641,327</b>	<b>714,772</b>	<b>791,922</b>	<b>503,891</b>	<b>581,675</b>	<b>455,035</b>	<b>437,988</b>	<b>386,128</b>
11-Power Generating Machinery	930,209	794,787	66,570	46,771	39,446	38,263	52,785	42,333	24,215
12-Office Mach. Incl. Data Processing Equipment	350,604	442,997	32,836	32,144	17,989	24,876	15,898	21,172	14,798
13-Textile Machinery	855,492	1,212,164	108,886	112,322	75,350	81,648	73,003	74,726	65,543
14-Construction & Mining Machinery	73,109	110,585	12,142	9,086	2,710	3,430	2,803	2,269	1,430
15-Electrical Machinery & Apparatus	1,457,224	1,817,354	123,238	145,168	125,745	181,324	99,010	98,912	71,566
16-Telecom	2,512,807	2,251,641	172,165	222,670	32,052	91,073	85,812	82,179	81,418
17-Agricultural Machinery & Implements	95,612	119,636	12,511	11,009	5,709	11,669	8,366	5,608	5,176
18-Other Machinery	2,046,976	2,892,164	186,424	212,753	204,891	149,392	117,357	110,789	121,983
<b>C. Transport Group</b>	<b>2,745,191</b>	<b>3,628,848</b>	<b>318,556</b>	<b>290,593</b>	<b>120,553</b>	<b>146,984</b>	<b>141,926</b>	<b>113,954</b>	<b>124,181</b>
19-Road Vehicles (Build Unit, Ckd/Skd)	2,142,319	3,010,124	232,518	250,332	107,839	129,780	136,684	106,487	112,785
20-Aircrafts, Ships and Boats	587,836	564,509	62,990	35,492	11,599	16,735	3,486	6,758	10,627
21-Others Transport Equipments	15,037	54,215	23,048	4,768	1,115	468	1,757	709	769
<b>D. Petroleum Group</b>	<b>9,747,064</b>	<b>18,743,154</b>	<b>1,501,612</b>	<b>1,619,048</b>	<b>2,371,995</b>	<b>2,222,954</b>	<b>1,483,880</b>	<b>1,468,152</b>	<b>1,254,428</b>
22-Petroleum Products	4,640,569	10,296,177	744,698	893,643	1,344,821	1,308,632	770,640	696,823	683,267
23-Petroleum Crude	3,189,888	4,601,532	430,926	484,046	522,980	597,198	471,941	402,547	287,549
24-Natural Gas, Liquified	1,776,145	3,681,125	317,937	231,412	499,005	310,551	230,688	356,243	266,149
25-Petroleum Gas, Liquified	133,556	163,571	8,023	9,947	5,188	6,560	10,584	11,966	17,422
26- Others	6,908	749	28	-	1	13	27	573	41
<b>E. Textile Group</b>	<b>4,756,378</b>	<b>5,704,328</b>	<b>415,043</b>	<b>464,532</b>	<b>379,458</b>	<b>360,191</b>	<b>292,838</b>	<b>339,382</b>	<b>447,924</b>
27-Raw Cotton	1,892,070	2,282,657	145,268	192,416	133,406	153,451	121,203	135,084	240,314
28-Synthetic Fibre	723,015	820,084	58,303	46,638	66,293	41,521	40,588	47,823	48,887
29-Synthetic & artificial Silk Yarn	709,084	921,722	64,653	73,697	70,703	55,967	36,856	45,117	56,991
30-Worn Clothing	124,806	127,317	9,690	11,364	8,526	6,960	8,911	13,770	9,890
31-Other Textile Items	1,307,402	1,552,547	137,128	140,417	100,531	102,292	85,280	97,588	91,841
<b>F. Agricultural &amp; Other Chemical Group</b>	<b>8,522,616</b>	<b>10,659,214</b>	<b>889,688</b>	<b>1,026,057</b>	<b>785,121</b>	<b>902,327</b>	<b>781,987</b>	<b>761,314</b>	<b>779,261</b>
32-Fertilizer Manufactured	685,668	716,653	160,629	47,575	59,468	8,483	20,881	58,817	128,684
33-Insecticides	177,911	188,571	10,767	19,350	14,993	14,172	13,495	16,727	11,620
34-Plastic Material	2,459,385	3,251,079	254,940	354,795	253,480	244,640	218,246	219,593	181,481
35-Medicinal Products	870,976	838,817	62,983	74,702	45,487	76,898	53,731	58,539	55,594
36-Others	4,328,677	5,664,095	400,369	529,635	411,693	558,135	475,633	407,638	401,882
<b>G. Metal Group</b>	<b>4,583,209</b>	<b>5,897,014</b>	<b>545,659</b>	<b>593,151</b>	<b>402,835</b>	<b>448,826</b>	<b>357,222</b>	<b>334,547</b>	<b>300,773</b>
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,627,623	2,106,985	211,183	242,575	122,945	167,424	119,614	105,152	92,173
39-Iron and Steel	2,196,866	2,853,737	266,461	286,010	203,081	189,879	161,544	144,496	143,752
40-Aluminum Wrought & Worked	242,719	341,882	26,655	23,510	29,419	37,061	26,282	32,928	27,209
41-All other Metals & Articles	516,002	594,410	41,360	41,055	47,391	54,462	49,781	51,971	37,640
<b>H. Miscellaneous Group</b>	<b>1,163,123</b>	<b>1,154,392</b>	<b>90,186</b>	<b>120,743</b>	<b>74,134</b>	<b>90,459</b>	<b>82,291</b>	<b>76,655</b>	<b>76,606</b>
42-Rubber Crude Incl. Synth/Reclaimed	190,169	239,281	17,272	28,027	22,030	20,378	19,451	13,656	13,517
43-Rubber Tyres & Tubes	300,661	204,437	23,319	20,170	9,556	10,319	10,093	9,711	9,221
44-Wood & Cork	168,721	168,998	10,392	13,904	10,930	9,732	8,919	9,744	10,298
45-Jute	48,470	53,587	7,248	7,738	4,322	5,087	3,653	4,030	5,655
46-Paper & Paper Board & Manuf. thereof	455,102	488,089	31,954	50,904	27,296	44,943	40,176	39,513	37,916
<b>I. All Others</b>	<b>5,064,991</b>	<b>6,620,768</b>	<b>545,252</b>	<b>600,733</b>	<b>317,478</b>	<b>384,819</b>	<b>351,279</b>	<b>356,837</b>	<b>275,846</b>
<b>I. Imports Payments Through Banks</b>	<b>52,148,151</b>	<b>69,981,055</b>	<b>5,729,431</b>	<b>6,211,662</b>	<b>5,572,975</b>	<b>5,989,320</b>	<b>4,768,786</b>	<b>4,578,237</b>	<b>4,303,766</b>
<b>II. Freight &amp; Insurance</b>	<b>1,408,000</b>	<b>3,667,511</b>	<b>287,617</b>	<b>311,825</b>	<b>391,223</b>	<b>338,397</b>	<b>269,436</b>	<b>258,670</b>	<b>243,163</b>
<b>III. Imports Payments Banks (fob) (I-II)</b>	<b>50,740,151</b>	<b>66,313,544</b>	<b>5,441,813</b>	<b>5,899,837</b>	<b>5,181,752</b>	<b>5,650,923</b>	<b>4,499,350</b>	<b>4,319,567</b>	<b>4,060,603</b>
<b>IV. Other Imports</b>	<b>3,077,853</b>	<b>5,838,441</b>	<b>488,163</b>	<b>439,190</b>	<b>166,294</b>	<b>197,126</b>	<b>334,666</b>	<b>259,456</b>	<b>202,422</b>
<b>Total Imports as Per BOP (III+IV)</b>	<b>53,818,004</b>	<b>72,151,985</b>	<b>5,929,976</b>	<b>6,339,027</b>	<b>5,348,046</b>	<b>5,848,049</b>	<b>4,834,015</b>	<b>4,579,023</b>	<b>4,263,025</b>

## 4.17 Imports by Selected Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY21	FY22	2021		2022				
			Oct	Nov	Jul	Aug	Sep	Oct	Nov
<b>A. Food Group</b>	<b>8,347,897</b>	<b>9,015,912</b>	<b>763,038</b>	<b>888,107</b>	<b>763,135</b>	<b>1,020,330</b>	<b>940,285</b>	<b>707,273</b>	<b>649,663</b>
1-Milk, Cream & Milk Food for Infants	191,509	162,153	7,345	16,725	9,543	12,363	11,620	15,899	14,731
2-Wheat un-milled	983,326	795,285	135,449	105,237	107,142	203,622	97,889	51,943	-
3-Dry Fruits & Nuts	78,403	65,250	7,241	8,282	1,882	2,481	3,823	5,243	3,937
4-Tea	580,546	626,197	37,169	55,138	45,321	46,593	43,290	57,272	55,567
5-Spices	224,747	216,184	20,914	16,554	12,268	14,064	11,742	10,952	11,931
6-Soya bean Oil	95,516	197,156	2,722	19,113	15,809	27,234	34,702	33,987	32,362
7-Palm Oil	2,668,609	3,549,305	246,115	389,991	299,361	416,939	419,466	270,837	318,112
8-Sugar	128,654	191,719	58,744	38,270	447	682	308	795	786
9-Pulses	709,733	611,338	53,330	41,537	53,049	110,076	83,013	102,402	105,238
10-All others Food items	2,686,854	2,601,325	194,009	197,260	218,313	186,276	234,432	157,943	106,999
<b>B. Machinery Group</b>	<b>10,146,564</b>	<b>10,920,408</b>	<b>872,236</b>	<b>1,067,527</b>	<b>627,620</b>	<b>668,409</b>	<b>473,222</b>	<b>457,159</b>	<b>535,155</b>
11-Power Generating Machinery	1,912,444	1,471,465	159,446	163,044	44,792	54,589	56,339	50,558	57,724
12-Office Mach. Incl. Data Processing Equipment	460,162	589,231	41,222	57,315	18,402	20,918	25,866	24,179	40,513
13-Textile Machinery	591,980	764,441	67,153	63,595	37,473	55,857	52,527	41,607	25,032
14-Construction & Mining Machinery	141,259	174,869	11,842	18,090	7,610	6,538	9,229	5,083	4,780
15-Electrical Machinery & Apparatus	1,664,283	1,930,443	148,050	184,558	242,922	195,188	93,157	109,070	156,053
16-Telecom	2,593,356	2,684,598	208,699	283,537	67,901	101,537	78,846	96,805	110,136
17-Agricultural Machinery & Implements	94,679	112,025	9,209	11,862	5,633	6,185	3,295	2,639	2,004
18-Other Machinery	2,688,401	3,193,335	226,615	285,526	202,887	227,597	153,963	127,218	138,913
<b>C. Transport Group</b>	<b>2,987,383</b>	<b>4,457,323</b>	<b>379,845</b>	<b>436,333</b>	<b>209,485</b>	<b>211,522</b>	<b>187,417</b>	<b>199,223</b>	<b>220,826</b>
19-Road Motor Veh. (Build Unit, Ckd/Skd)	2,458,218	3,685,127	277,056	375,276	159,307	209,070	173,345	197,662	178,453
20-Aircrafts Ships and Boats	513,625	761,317	102,022	59,224	48,984	2,273	13,242	873	4,603
21-Others Transport Equipments	15,540	10,880	767	1,833	1,194	179	830	688	37,770
<b>D. Petroleum Group</b>	<b>11,357,853</b>	<b>23,318,722</b>	<b>1,604,338</b>	<b>2,182,562</b>	<b>1,436,180</b>	<b>1,865,979</b>	<b>1,563,836</b>	<b>1,188,107</b>	<b>1,646,185</b>
22-Petroleum Products	5,160,138	12,069,436	719,034	1,261,184	728,081	930,566	730,113	455,341	708,234
23-Petroleum Crude	3,107,314	5,598,674	365,288	436,097	431,103	473,419	450,503	372,322	545,984
24.Natural Gas, Liquefied	2,617,127	4,989,650	475,311	418,276	230,522	398,931	340,324	296,886	318,138
25. Petroleum Gas, Liquefied	472,931	660,682	44,701	66,966	46,401	63,059	42,893	63,532	73,787
26. Others	343	281	4	39	73	4	3	26	42
<b>E. Textile Group</b>	<b>3,866,096</b>	<b>4,785,952</b>	<b>386,301</b>	<b>428,734</b>	<b>309,260</b>	<b>369,652</b>	<b>293,577</b>	<b>319,988</b>	<b>371,154</b>
27-Raw Cotton	1,479,685	1,828,460	149,559	178,159	106,359	149,017	124,527	135,749	175,085
28-Synthetic Fibre	629,097	742,802	64,459	52,265	59,384	55,646	34,425	37,449	37,436
29-Synthetic & artificial Silk Yarn	655,730	878,756	49,756	67,933	61,152	56,030	39,270	45,504	62,077
30-Worn Clothing	309,571	433,430	32,540	36,901	26,960	40,044	32,812	34,582	35,666
31-Other Textile Items	792,013	902,504	89,987	93,476	55,405	68,915	62,543	66,704	60,890
<b>F. Agricultural &amp; Other Chemical Group</b>	<b>9,299,619</b>	<b>14,082,809</b>	<b>1,131,992</b>	<b>1,562,045</b>	<b>805,665</b>	<b>897,181</b>	<b>932,832</b>	<b>842,023</b>	<b>893,396</b>
32-Fertilizer Manufactured	718,756	845,539	227,913	24,522	4,944	18,677	92,689	101,834	167,696
33-Insecticides	188,988	201,740	11,799	23,590	24,066	21,294	13,630	16,307	15,855
34-Plastic Material	2,472,798	3,135,682	209,521	297,648	241,805	211,190	205,798	214,445	192,209
35-Medicinal Products	1,390,126	4,063,133	287,090	688,876	91,953	110,764	169,095	105,337	155,130
36-Others	4,528,951	5,836,715	395,669	527,409	442,897	535,256	451,620	404,100	362,506
<b>G. Metal Group</b>	<b>4,897,098</b>	<b>6,525,193</b>	<b>563,038</b>	<b>663,441</b>	<b>415,395</b>	<b>423,031</b>	<b>417,063</b>	<b>396,419</b>	<b>364,125</b>
37-Gold	8,973	22,624	1,324	3,209	1,021	2,426	3,073	2,461	2,189
38-Iron and Steel Scrap	1,857,671	2,305,296	204,048	275,115	103,155	155,718	117,900	118,041	111,072
39-Iron and Steel	1,959,984	2,936,897	271,955	277,347	196,858	147,663	176,412	174,625	153,704
40-Aluminum Wrought & Worked	175,220	260,705	16,951	16,441	18,593	29,874	21,766	24,354	22,292
41-All other Metals & Articles	895,250	999,672	68,760	91,329	95,768	87,350	97,912	76,938	74,868
<b>H. Miscellaneous Group</b>	<b>1,218,094</b>	<b>1,187,662</b>	<b>85,682</b>	<b>118,991</b>	<b>73,374</b>	<b>100,252</b>	<b>77,543</b>	<b>77,384</b>	<b>82,183</b>
42-Rubber Crude Incl. Synth/Reclaimed	230,499	254,560	16,703	30,362	18,538	25,241	19,111	15,271	18,577
43-Rubber Tyres & Tubes	374,800	235,471	23,835	23,739	12,300	13,975	9,017	11,517	8,728
44-Wood & Cork	117,195	134,564	5,928	12,540	4,502	7,499	6,533	8,678	7,162
45-Jute	53,275	58,458	4,705	7,317	5,104	8,403	4,052	5,264	5,156
46-Paper & Paper Board & Manuf. thereof	442,325	504,609	34,511	45,033	32,930	45,134	38,830	36,654	42,560
<b>I. All other Items</b>	<b>4,259,286</b>	<b>5,841,530</b>	<b>582,651</b>	<b>550,986</b>	<b>353,253</b>	<b>514,749</b>	<b>461,216</b>	<b>523,058</b>	<b>419,498</b>
<b>TOTAL</b>	<b>56,379,890</b>	<b>80,135,511</b>	<b>6,369,121</b>	<b>7,898,726</b>	<b>4,993,367</b>	<b>6,071,105</b>	<b>5,346,991</b>	<b>4,710,634</b>	<b>5,182,185</b>

## 4.18 Exports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Oct	Nov	Jul	Aug	Sep	Oct <sup>R</sup>	Nov <sup>F</sup>
<b>Grand Total</b>	<b>25,638,974</b>	<b>32,471,197</b>	<b>2,375,050</b>	<b>2,737,033</b>	<b>2,279,984</b>	<b>2,813,013</b>	<b>2,450,039</b>	<b>2,284,029</b>	<b>2,237,979</b>
<b>A. Latin America</b>	<b>34,898</b>	<b>40,342</b>	<b>2,386</b>	<b>2,584</b>	<b>4,491</b>	<b>7,745</b>	<b>3,486</b>	<b>3,176</b>	<b>2,334</b>
<b>B. Central America</b>	<b>106,705</b>	<b>167,428</b>	<b>12,174</b>	<b>13,233</b>	<b>13,884</b>	<b>22,740</b>	<b>16,283</b>	<b>18,721</b>	<b>17,047</b>
Mexico	76,932	101,794	7,830	8,929	7,903	11,374	8,726	10,802	10,642
Others	29,773	65,634	4,344	4,304	5,981	11,366	7,557	7,918	6,405
<b>C. South America</b>	<b>257,395</b>	<b>371,229</b>	<b>29,193</b>	<b>33,307</b>	<b>28,659</b>	<b>31,514</b>	<b>34,029</b>	<b>31,158</b>	<b>25,140</b>
Argentina	35,931	47,361	4,416	3,832	3,580	3,619	6,894	5,641	4,484
Brazil	76,993	102,958	7,988	9,406	7,961	10,908	10,670	10,087	8,230
Uruguay	6,085	9,419	847	429	941	804	716	662	632
Others	138,385	211,491	15,942	19,640	16,178	16,184	15,749	14,768	11,794
<b>D. North America</b>	<b>5,344,343</b>	<b>7,208,569</b>	<b>565,034</b>	<b>620,271</b>	<b>531,560</b>	<b>665,855</b>	<b>586,023</b>	<b>512,889</b>	<b>510,998</b>
Canada	312,173	403,717	33,884	34,181	31,763	42,567	51,391	37,500	38,496
USA	5,030,724	6,803,510	531,123	585,888	499,686	623,196	534,477	475,330	472,277
Others	1,446	1,342	27	201	111	92	155	59	225
<b>E. Eastern Europe</b>	<b>708,920</b>	<b>757,842</b>	<b>57,452</b>	<b>61,539</b>	<b>59,999</b>	<b>56,409</b>	<b>57,099</b>	<b>54,633</b>	<b>56,393</b>
Hungary	23,938	26,645	1,732	1,857	1,656	1,550	1,888	1,030	3,098
Romania	38,535	54,285	4,826	4,273	5,151	5,928	7,646	7,512	5,870
Russian Federation	164,137	134,320	10,205	11,184	7,514	6,490	5,956	6,950	5,689
Ukraine	52,878	44,487	3,718	3,701	1,242	1,114	600	823	922
Others	429,432	498,104	36,970	40,524	44,435	41,327	41,009	38,318	40,814
<b>F. Northern Europe</b>	<b>2,689,514</b>	<b>2,966,419</b>	<b>249,776</b>	<b>248,962</b>	<b>217,413</b>	<b>253,606</b>	<b>243,114</b>	<b>222,897</b>	<b>212,987</b>
Denmark	240,986	294,514	18,123	17,779	22,568	30,043	22,699	19,962	15,842
Finland	28,301	30,594	1,945	2,904	4,111	2,731	2,751	3,242	2,722
Norway	55,799	58,622	6,766	3,456	4,286	5,938	4,963	4,903	3,537
Sweden	188,612	192,404	13,178	12,348	12,190	20,218	13,835	15,714	15,324
United Kingdom	2,048,293	2,200,175	195,926	198,584	160,108	178,190	181,644	165,672	161,385
Others	127,523	190,110	13,838	13,891	14,151	16,486	17,222	13,404	14,178
<b>G. Southern Europe</b>	<b>1,930,623</b>	<b>2,734,544</b>	<b>199,983</b>	<b>209,534</b>	<b>235,129</b>	<b>260,603</b>	<b>264,081</b>	<b>255,714</b>	<b>243,133</b>
Greece	78,076	108,456	9,932	7,375	6,823	8,537	9,670	8,846	7,808
Italy	774,658	1,086,404	75,095	78,879	105,300	91,840	111,038	92,842	90,616
Spain	801,702	1,149,628	91,415	93,600	92,327	119,126	113,129	125,661	118,315
Others	276,187	390,056	23,541	29,680	30,679	41,100	30,243	28,364	26,394
<b>H. Western Europe</b>	<b>3,782,509</b>	<b>4,648,081</b>	<b>353,897</b>	<b>398,319</b>	<b>371,273</b>	<b>452,603</b>	<b>417,336</b>	<b>428,961</b>	<b>375,970</b>
Belgium	584,370	716,690	60,550	63,595	65,549	69,315	62,822	61,523	63,299
France	435,471	531,609	44,915	46,460	43,074	53,847	56,584	56,347	42,840
Germany	1,512,776	1,749,947	129,933	155,033	136,056	166,728	152,994	149,700	139,461
Netherlands	1,118,342	1,486,996	108,658	117,342	113,414	143,634	120,260	127,528	118,163
Switzerland	108,404	132,343	7,534	13,245	11,686	16,551	22,806	31,141	9,738
Others	23,145	30,496	2,307	2,644	1,494	2,528	1,869	2,722	2,469
<b>I. Eastern Africa</b>	<b>495,958</b>	<b>642,115</b>	<b>45,944</b>	<b>44,767</b>	<b>48,833</b>	<b>53,919</b>	<b>65,364</b>	<b>47,843</b>	<b>56,832</b>
Kenya	175,954	204,131	10,250	13,428	18,257	18,403	23,783	20,369	24,318
Mauritius	16,911	26,413	2,015	2,087	3,127	2,420	2,466	1,137	2,840
United Republic of Tanzania	48,504	62,801	4,184	3,528	4,416	9,175	7,532	4,145	6,845
Others	254,589	348,771	29,494	25,725	23,033	23,922	31,583	22,192	22,828

## 4.18 Exports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Oct	Nov	Jul	Aug	Sep	Oct <sup>R</sup>	Nov <sup>P</sup>
<b>J. Middle Africa</b>	<b>45,868</b>	<b>32,478</b>	<b>1,892</b>	<b>2,578</b>	<b>2,111</b>	<b>2,631</b>	<b>2,486</b>	<b>1,954</b>	<b>2,086</b>
<b>K. Northern Africa</b>	<b>153,601</b>	<b>214,184</b>	<b>16,584</b>	<b>21,082</b>	<b>22,419</b>	<b>19,241</b>	<b>17,132</b>	<b>10,734</b>	<b>16,303</b>
Egypt	87,228	128,787	7,208	14,281	14,271	9,319	9,971	4,765	9,688
Morocco	23,905	29,915	3,210	1,841	3,446	2,610	2,537	3,361	1,241
Others	42,468	55,482	6,166	4,960	4,702	7,312	4,625	2,609	5,374
<b>L. Southern Africa</b>	<b>198,279</b>	<b>209,555</b>	<b>17,867</b>	<b>16,760</b>	<b>24,434</b>	<b>20,068</b>	<b>20,116</b>	<b>15,629</b>	<b>20,519</b>
South Africa	182,532	199,733	17,315	15,904	15,489	19,390	19,831	15,399	20,171
Others	15,748	9,822	552	856	8,945	677	285	230	348
<b>M. Western Africa</b>	<b>274,003</b>	<b>313,934</b>	<b>19,299</b>	<b>21,433</b>	<b>14,508</b>	<b>32,352</b>	<b>23,741</b>	<b>18,240</b>	<b>11,360</b>
<b>N. Eastern Asia</b>	<b>2,761,665</b>	<b>3,629,120</b>	<b>283,537</b>	<b>326,507</b>	<b>221,082</b>	<b>233,678</b>	<b>228,772</b>	<b>252,803</b>	<b>275,859</b>
China	2,043,887	2,782,720	204,392	252,808	174,056	159,021	167,923	177,386	199,058
Hong Kong	224,317	334,321	25,194	29,471	17,152	18,075	17,830	15,481	15,437
Japan	175,576	199,928	15,529	13,009	14,917	19,902	18,206	20,808	21,644
Republic of Korea	170,365	205,883	15,015	19,547	14,952	15,529	24,807	21,912	15,378
Others	147,519	106,268	23,408	11,672	5	21,151	5	17,216	24,342
<b>O. South-Central Asia</b>	<b>1,997,161</b>	<b>1,981,853</b>	<b>140,415</b>	<b>175,414</b>	<b>149,020</b>	<b>172,296</b>	<b>181,715</b>	<b>143,655</b>	<b>146,078</b>
Afghanistan	983,314	552,781	31,074	48,686	31,757	50,039	45,362	48,862	37,263
Bangladesh	616,202	872,926	68,936	72,356	71,507	72,610	90,388	60,355	70,431
India	2,327	1,292	26	14	47	45	9	9	2
Iran	12,718	0	-	0	-	-	7	11	5
Sri Lanka	261,033	375,100	27,886	30,990	28,146	28,901	30,696	23,747	24,154
Others	121,568	179,754	12,493	23,368	17,564	20,702	15,254	10,672	14,224
<b>P. South Eastern Asia</b>	<b>956,864</b>	<b>1,539,436</b>	<b>103,293</b>	<b>124,985</b>	<b>104,027</b>	<b>107,767</b>	<b>90,533</b>	<b>87,921</b>	<b>139,684</b>
Indonesia	150,292	122,973	8,782	10,842	8,935	8,791	12,439	9,118	10,006
Malaysia	240,151	432,695	32,244	34,947	24,459	25,364	21,628	20,167	32,932
Singapore	170,671	374,957	22,109	43,094	17,893	8,106	10,000	17,475	52,062
Thailand	143,049	146,583	8,025	9,825	12,652	11,591	11,683	11,895	11,083
Others	252,700	462,229	32,132	26,277	40,087	53,916	34,783	29,266	33,602
<b>Q. Western Asia</b>	<b>2,923,276</b>	<b>3,399,373</b>	<b>239,379</b>	<b>281,908</b>	<b>229,504</b>	<b>291,951</b>	<b>256,151</b>	<b>245,593</b>	<b>234,019</b>
Bahrain	53,539	69,828	4,776	5,412	5,184	7,442	6,865	5,823	5,696
Jordan	39,322	41,266	3,110	3,072	3,305	3,340	2,928	4,511	2,909
Kuwait	155,278	134,425	10,857	11,590	8,100	9,277	8,757	10,336	11,777
Saudi Arabia	460,440	420,288	34,379	36,735	29,666	45,488	39,956	31,942	36,965
Turkey	341,779	354,701	25,577	23,830	30,157	32,815	32,026	23,419	21,409
United Arab Emirates	1,419,555	1,842,686	125,335	158,761	109,862	135,041	125,015	129,124	115,874
Others	453,362	536,179	35,344	42,508	43,230	58,548	40,604	40,438	39,392
<b>R. Australia &amp; New Zealand</b>	<b>322,029</b>	<b>360,614</b>	<b>25,086</b>	<b>28,561</b>	<b>26,248</b>	<b>34,126</b>	<b>29,316</b>	<b>29,605</b>	<b>31,221</b>
Australia	253,381	302,434	19,744	23,071	22,574	29,515	24,282	24,854	26,358
New Zealand	48,799	51,155	4,911	4,692	3,391	4,042	4,559	4,188	4,598
Others	19,850	7,025	432	798	283	569	476	563	265
<b>S. Others</b>	<b>44,250</b>	<b>66,097</b>	<b>4,412</b>	<b>4,731</b>	<b>7,924</b>	<b>11,725</b>	<b>12,720</b>	<b>6,914</b>	<b>6,555</b>
<b>I. Export Receipts through Banks</b>	<b>25,027,860</b>	<b>31,283,214</b>	<b>2,367,603</b>	<b>2,636,475</b>	<b>2,312,519</b>	<b>2,730,832</b>	<b>2,549,496</b>	<b>2,389,039</b>	<b>2,384,518</b>
<b>II. Freight on Export</b>	<b>228,464</b>	<b>349,676</b>	<b>37,436</b>	<b>36,676</b>	<b>27,859</b>	<b>26,537</b>	<b>74,080</b>	<b>74,080</b>	<b>74,080</b>
<b>III. Export Receipts Banks (fob) (I-II)</b>	<b>24,799,395</b>	<b>30,933,538</b>	<b>2,330,167</b>	<b>2,599,799</b>	<b>2,284,660</b>	<b>2,704,295</b>	<b>2,475,415</b>	<b>2,314,959</b>	<b>2,310,438</b>
<b>IV. Other Exports</b>	<b>839,579</b>	<b>1,537,659</b>	<b>44,882</b>	<b>137,234</b>	<b>(4,676)</b>	<b>108,718</b>	<b>(25,376)</b>	<b>(30,930)</b>	<b>(72,459)</b>



## 4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Aug	Sep	May	Jun	Jul	Aug	Sep
<b>Grand Total</b>	<b>25,304,143</b>	<b>31,781,600</b>	<b>2,247,497</b>	<b>1,756,646</b>	<b>2,623,839</b>	<b>2,911,349</b>	<b>2,254,261</b>	<b>2,482,908</b>	<b>2,436,990</b>
<b>A. Latin America</b>	<b>26,160</b>	<b>24,198</b>	<b>1,706</b>	<b>1,959</b>	<b>2,632</b>	<b>1,569</b>	<b>1,411</b>	<b>1,596</b>	<b>1,686</b>
<b>B. Central America</b>	<b>113,916</b>	<b>196,293</b>	<b>14,121</b>	<b>9,493</b>	<b>19,398</b>	<b>17,863</b>	<b>18,193</b>	<b>20,477</b>	<b>14,951</b>
Mexico	79,094	112,893	8,934	5,575	10,381	11,374	11,389	11,762	7,686
Others	34,822	83,400	5,187	3,918	9,017	6,490	6,804	8,715	7,265
<b>C. South America</b>	<b>284,504</b>	<b>403,004</b>	<b>27,782</b>	<b>22,567</b>	<b>29,836</b>	<b>35,048</b>	<b>26,973</b>	<b>25,972</b>	<b>30,283</b>
Argentina	37,187	54,497	4,288	2,018	5,256	5,712	5,186	3,513	4,816
Brazil	82,993	107,458	6,524	5,963	8,959	8,847	7,451	7,304	7,518
Uruguay	5,311	7,982	922	320	558	923	991	653	510
Others	159,011	233,067	16,047	14,266	15,062	19,566	13,345	14,501	17,439
<b>D. North America</b>	<b>5,478,133</b>	<b>7,237,619</b>	<b>558,868</b>	<b>356,812</b>	<b>630,297</b>	<b>624,796</b>	<b>518,266</b>	<b>545,987</b>	<b>478,561</b>
Canada	320,407	464,398	27,236	29,549	82,431	45,032	31,325	36,833	32,081
USA	5,157,646	6,773,098	531,628	327,230	547,862	579,752	486,937	509,138	446,429
Others	80	123	3	33	4	12	5	15	50
<b>E. Eastern Europe</b>	<b>724,994</b>	<b>736,261</b>	<b>50,908</b>	<b>39,258</b>	<b>58,561</b>	<b>60,385</b>	<b>49,139</b>	<b>50,043</b>	<b>51,042</b>
Hungary	18,761	21,982	1,593	1,675	1,992	1,979	1,166	1,304	1,201
Romania	42,458	60,463	3,588	3,349	6,997	6,387	4,576	7,197	7,028
Russian Federation	172,372	121,596	6,955	5,514	2,921	3,743	2,098	5,151	5,613
Ukraine	60,868	37,333	4,335	2,962	67	270	29	-	311
Others	430,534	494,888	34,437	25,758	46,584	48,006	41,269	36,392	36,889
<b>F. Northern Europe</b>	<b>2,658,568</b>	<b>2,879,082</b>	<b>205,242</b>	<b>174,434</b>	<b>221,297</b>	<b>255,844</b>	<b>209,081</b>	<b>213,578</b>	<b>235,348</b>
Denmark	248,456	269,600	11,840	12,320	26,936	23,396	24,233	17,383	16,792
Finland	32,056	36,097	1,627	1,983	3,454	3,870	2,421	2,983	4,090
Norway	57,151	66,240	5,262	4,881	4,821	7,442	5,245	5,910	4,779
Sweden	159,302	177,589	12,615	10,347	15,290	15,821	13,503	12,210	15,062
United Kingdom	2,030,051	2,156,371	161,398	134,289	156,654	187,502	148,496	164,363	180,567
Others	131,552	173,185	12,500	10,615	14,141	17,812	15,183	10,729	14,059
<b>G. Southern Europe</b>	<b>2,063,293</b>	<b>2,980,300</b>	<b>224,433</b>	<b>152,346</b>	<b>273,575</b>	<b>320,155</b>	<b>211,392</b>	<b>303,351</b>	<b>248,238</b>
Greece	77,515	115,036	8,824	6,253	12,172	8,088	6,943	11,973	8,609
Italy	788,628	1,153,843	87,596	56,819	117,598	126,084	74,515	108,638	94,439
Spain	876,947	1,280,040	99,443	67,181	98,785	142,289	103,459	138,277	117,304
Others	320,203	431,381	28,571	22,093	45,019	43,695	26,475	44,464	27,886
<b>H. Western Europe</b>	<b>3,828,283</b>	<b>4,801,582</b>	<b>329,162</b>	<b>281,521</b>	<b>421,731</b>	<b>473,124</b>	<b>399,811</b>	<b>405,189</b>	<b>424,517</b>
Belgium	637,352	787,535	51,935	47,453	76,474	67,575	62,240	56,021	66,646
France	412,538	509,882	34,221	32,547	49,867	54,559	38,231	46,813	50,857
Germany	1,505,542	1,737,218	119,878	106,972	146,782	144,150	162,477	145,753	152,168
Netherlands	1,246,227	1,737,376	121,038	92,243	146,036	204,712	135,145	154,247	152,265
Switzerland	14,077	14,315	1,282	1,052	1,190	1,203	1,090	1,189	1,248
Others	12,548	15,257	808	1,254	1,381	925	628	1,167	1,332
<b>I. Eastern Africa</b>	<b>664,357</b>	<b>784,032</b>	<b>69,335</b>	<b>47,547</b>	<b>66,823</b>	<b>66,104</b>	<b>51,915</b>	<b>71,339</b>	<b>67,984</b>
Kenya	241,045	282,035	22,385	14,052	25,329	30,402	21,895	28,425	27,263
Mauritius	12,867	27,918	1,415	1,030	3,486	3,125	2,099	2,289	1,789
United Republic of Tanzania	90,299	123,456	12,984	7,833	8,106	9,637	5,628	11,702	6,583
Others	320,145	350,624	32,551	24,632	29,903	22,939	22,293	28,923	32,349

## 4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Aug	Sep	May	Jun	Jul	Aug	Sep
<b>J. Middle Africa</b>	<b>61,192</b>	<b>55,160</b>	<b>2,746</b>	<b>3,763</b>	<b>9,071</b>	<b>5,424</b>	<b>4,147</b>	<b>9,853</b>	<b>4,847</b>
<b>K. Northern Africa</b>	<b>178,950</b>	<b>215,665</b>	<b>15,399</b>	<b>14,826</b>	<b>15,176</b>	<b>17,136</b>	<b>13,586</b>	<b>13,347</b>	<b>17,844</b>
Egypt	88,080	103,471	9,220	6,594	6,772	5,677	6,768	6,059	8,746
Morocco	26,438	35,268	1,257	2,636	2,782	4,166	2,072	1,635	3,721
Others	64,431	76,926	4,922	5,595	5,622	7,292	4,746	5,653	5,377
<b>L. Southern Africa</b>	<b>217,949</b>	<b>243,550</b>	<b>17,556</b>	<b>15,202</b>	<b>18,738</b>	<b>20,540</b>	<b>18,807</b>	<b>22,388</b>	<b>20,387</b>
South Africa	211,189	236,704	16,761	14,545	18,413	20,256	18,807	21,130	19,969
Others	6,760	6,846	795	658	325	284	-	1,257	418
<b>M. Western Africa</b>	<b>250,738</b>	<b>251,709</b>	<b>19,531</b>	<b>11,045</b>	<b>18,953</b>	<b>17,538</b>	<b>12,250</b>	<b>13,242</b>	<b>13,747</b>
<b>N. Eastern Asia</b>	<b>2,955,318</b>	<b>3,762,325</b>	<b>235,073</b>	<b>233,836</b>	<b>270,775</b>	<b>311,863</b>	<b>163,549</b>	<b>158,887</b>	<b>263,282</b>
China	2,437,663	3,195,554	201,965	202,736	220,350	256,547	119,668	116,682	199,275
Hong Kong	93,348	58,094	5,133	4,698	4,915	5,620	3,435	6,153	5,452
Japan	176,244	212,131	12,764	11,595	19,650	22,081	18,923	18,420	19,642
Republic of Korea	187,652	225,683	10,542	10,967	19,842	17,282	15,116	11,497	31,494
Others	60,411	70,862	4,669	3,840	6,018	10,331	6,407	6,134	7,419
<b>O. South-Central Asia</b>	<b>2,123,186</b>	<b>2,404,088</b>	<b>154,166</b>	<b>136,553</b>	<b>192,924</b>	<b>213,132</b>	<b>206,024</b>	<b>198,064</b>	<b>234,120</b>
Afghanistan	1,023,562	808,195	49,569	36,991	81,567	89,492	65,324	77,153	96,580
Bangladesh	651,578	938,636	64,490	63,246	77,405	66,106	70,653	62,833	84,553
India	78	2	-	-	-	-	-	-	-
Iran	-	-	-	-	-	-	-	3	9
Sri Lanka	275,799	386,519	25,621	22,529	23,741	22,003	50,428	29,198	31,688
Others	172,170	270,736	14,485	13,788	10,211	35,531	19,619	28,877	21,290
<b>P. South Eastern Asia</b>	<b>972,145</b>	<b>1,498,195</b>	<b>66,478</b>	<b>85,435</b>	<b>106,568</b>	<b>163,504</b>	<b>102,557</b>	<b>149,170</b>	<b>76,872</b>
Indonesia	149,456	131,362	8,045	4,364	13,342	10,570	10,073	14,039	7,331
Malaysia	239,812	455,404	20,788	23,641	25,022	37,026	20,333	20,954	23,076
Singapore	82,330	79,932	4,411	3,759	3,196	3,376	4,552	3,801	3,305
Thailand	173,521	370,948	6,611	26,279	16,405	59,922	11,075	66,612	14,412
Others	327,026	460,548	26,623	27,393	48,604	52,611	56,524	43,762	28,748
<b>Q. Western Asia</b>	<b>2,348,817</b>	<b>2,945,363</b>	<b>225,875</b>	<b>149,871</b>	<b>241,585</b>	<b>275,138</b>	<b>218,787</b>	<b>250,456</b>	<b>222,728</b>
Bahrain	58,672	74,534	5,219	5,448	4,865	6,425	5,580	6,148	4,663
Jordan	27,350	43,725	3,923	1,925	3,164	4,429	3,041	2,963	4,103
Kuwait	115,743	131,640	16,133	8,464	9,575	10,237	8,093	10,256	9,459
Saudi Arabia	415,894	428,879	29,427	25,747	36,198	41,622	36,392	41,005	40,847
Turkey	273,893	364,926	26,012	17,883	36,061	28,104	21,326	25,072	24,359
United Arab Emirates	1,007,182	1,391,486	98,212	63,265	106,066	130,132	104,385	119,128	100,402
Others	450,083	510,173	46,949	27,138	45,656	54,188	35,853	45,884	38,894
<b>R. Australia &amp; New Zealand</b>	<b>328,683</b>	<b>357,357</b>	<b>28,737</b>	<b>19,939</b>	<b>24,999</b>	<b>31,813</b>	<b>28,018</b>	<b>29,600</b>	<b>30,267</b>
Australia	281,685	305,353	24,069	15,874	21,689	28,161	23,793	25,249	25,829
New Zealand	46,998	52,004	4,668	4,065	3,310	3,652	4,225	4,351	4,438
Others	-	-	-	-	-	-	-	-	-
<b>S. Others</b>	<b>24,959</b>	<b>5,819</b>	<b>380</b>	<b>238</b>	<b>902</b>	<b>373</b>	<b>355</b>	<b>369</b>	<b>287</b>

## 4.19 Imports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Oct	Nov	Jul	Aug	Sep	Oct <sup>R</sup>	Nov <sup>P</sup>
<b>Grand Total</b>	<b>54,272,920</b>	<b>72,151,985</b>	<b>6,028,000</b>	<b>6,339,027</b>	<b>5,348,046</b>	<b>5,848,049</b>	<b>4,834,015</b>	<b>4,579,023</b>	<b>4,263,025</b>
<b>A. Latin America</b>	<b>32,754</b>	<b>13,679</b>	<b>1,077</b>	<b>2,009</b>	<b>435</b>	<b>825</b>	<b>840</b>	<b>301</b>	<b>374</b>
<b>B. Central America</b>	<b>57,109</b>	<b>152,140</b>	<b>3,085.2</b>	<b>2,522</b>	<b>4,446</b>	<b>56,316</b>	<b>2,160</b>	<b>1,755</b>	<b>1,892</b>
Mexico	39,223	66,803	2,125	1,167	3,132	2,375	1,086	844	1,519
Others	17,886	85,337	960	1,355	1,313	53,941	1,074	911	373
<b>C. South America</b>	<b>897,667</b>	<b>1,339,246</b>	<b>44,303.3</b>	<b>69,226</b>	<b>141,667</b>	<b>72,780</b>	<b>118,945</b>	<b>83,920</b>	<b>82,075</b>
Argentina	80,320	139,951	4,050	4,707	26,213	17,105	16,772	21,487	17,672
Brazil	795,824	1,119,772	35,494	48,144	104,726	51,384	88,029	56,637	59,734
Uruguay	6,715	11,984	766	2,340	145	905	2,388	373	389
Others	14,809	67,539	3,993	14,035	10,583	3,387	11,757	5,423	4,280
<b>D. North America</b>	<b>2,911,951</b>	<b>3,340,453</b>	<b>166,052</b>	<b>301,201</b>	<b>183,842</b>	<b>239,626</b>	<b>231,187</b>	<b>190,024</b>	<b>208,276</b>
Canada	463,929	284,882	22,664	26,145	18,136	30,448	28,391	32,894	49,163
USA	2,447,281	3,055,148	143,350	275,054	165,706	209,178	202,797	157,129	159,102
Others	742	422	38	1	-	-	-	-	11
<b>E. Eastern Europe</b>	<b>1,135,382</b>	<b>1,294,527</b>	<b>179,990</b>	<b>225,935</b>	<b>16,444</b>	<b>107,867</b>	<b>70,173</b>	<b>25,897</b>	<b>46,229</b>
Hungary	13,551	14,967	505	1,211	1,306	1,245	1,079	1,197	500
Romania	18,199	60,037	40,191	417	2,593	69,933	25,347	3,084	1,218
Russian Federation	593,611	254,172	10,816	26,794	5,568	2,016	29,528	6,052	8,780
Ukraine	298,080	693,670	110,239	138,013	223	57	156	212	26,319
Others	211,942	271,682	18,238	59,500	6,754	34,615	14,063	15,351	9,412
<b>F. Northern Europe</b>	<b>1,330,317</b>	<b>1,431,383</b>	<b>119,693</b>	<b>155,845</b>	<b>83,484</b>	<b>129,545</b>	<b>96,348</b>	<b>136,356</b>	<b>79,477</b>
Denmark	82,356	89,877	4,625	8,659	6,450	5,470	6,166	5,406	6,069
Finland	73,039	101,145	6,425	8,888	4,692	8,344	7,223	6,023	6,770
Norway	23,821	41,585	3,644	6,026	1,669	4,536	2,531	6,004	2,399
Sweden	301,405	248,798	12,850	20,091	19,331	15,196	22,973	17,542	18,299
United Kingdom	780,139	869,831	86,937	104,837	46,514	88,423	51,730	93,566	39,988
Others	69,557	80,148	5,211	7,344	4,829	7,575	5,725	7,814	5,952
<b>G. Southern Europe</b>	<b>898,987</b>	<b>1,208,374</b>	<b>127,677</b>	<b>106,851</b>	<b>90,262</b>	<b>73,630</b>	<b>72,572</b>	<b>47,824</b>	<b>67,005</b>
Greece	54,235	37,236	2,427	1,966	3,035	8,482	2,255	1,747	16,960
Italy	568,022	770,439	48,803	76,810	72,416	44,080	53,621	32,253	32,843
Spain	213,704	330,125	73,326	22,811	12,309	15,515	13,987	11,726	14,479
Others	63,026	70,574	3,121	5,264	2,501	5,553	2,710	2,098	2,723
<b>H. Western Europe</b>	<b>3,631,138</b>	<b>4,349,411</b>	<b>307,615</b>	<b>431,702</b>	<b>289,065</b>	<b>273,072</b>	<b>362,749</b>	<b>355,908</b>	<b>310,129</b>
Belgium	419,899	549,366	49,064	60,626	21,156	71,650	86,364	25,213	25,976
France	349,555	515,590	32,130	34,643	20,479	31,756	24,665	139,452	23,149
Germany	1,148,241	1,250,812	85,579	108,426	81,427	80,136	92,487	71,538	73,310
Netherlands	466,899	746,415	87,312	53,014	104,255	43,904	98,108	53,529	114,491
Switzerland	1,103,288	1,129,170	42,832	161,532	49,477	30,976	54,574	57,726	63,248
Others	143,255	158,059	10,699	13,462	12,272	14,649	6,551	8,450	9,955
<b>I. Eastern Africa</b>	<b>576,843</b>	<b>800,200</b>	<b>54,058</b>	<b>74,374</b>	<b>46,960</b>	<b>80,651</b>	<b>82,357</b>	<b>119,404</b>	<b>106,454</b>
Kenya	440,863	502,642	34,366	39,233	31,196	44,452	52,936	48,994	42,714
Mauritius	7,747	11,112	988	713	88	149	558	517	324
United Republic of Tanzania	45,934	83,348	10,809	10,857	3,918	3,984	6,996	18,499	22,138
Others	82,299	203,098	7,895	23,571	11,758	32,066	21,867	51,394	41,278

## 4.19 Imports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22 <sup>R</sup>	2021		2022				
			Oct	Nov	Jul	Aug	Sep	Oct <sup>R</sup>	Nov <sup>P</sup>
<b>J. Middle Africa</b>	<b>89,460</b>	<b>83,985</b>	<b>62,005</b>	<b>2,114</b>	<b>1,992</b>	<b>823</b>	<b>3,035</b>	<b>815</b>	<b>1,411</b>
<b>K. Northern Africa</b>	<b>637,995</b>	<b>785,890</b>	<b>150,927</b>	<b>70,432</b>	<b>23,650</b>	<b>120,792</b>	<b>77,558</b>	<b>60,965</b>	<b>130,167</b>
Egypt	286,536	257,564	86,146	14,480	3,584	10,136	10,709	13,582	11,893
Morocco	334,102	520,299	64,542	55,053	18,034	107,404	63,997	40,812	114,531
Others	17,357	8,027	240	899	2,032	3,252	2,852	6,572	3,743
<b>L. Southern Africa</b>	<b>913,877</b>	<b>1,611,157</b>	<b>173,621</b>	<b>170,646</b>	<b>92,819</b>	<b>101,020</b>	<b>47,789</b>	<b>47,513</b>	<b>6,219</b>
South Africa	888,157	1,588,545	172,457	169,895	92,333	100,117	47,465	46,795	5,840
Others	25,720	22,612	1,164	751	486	903	324	718	379
<b>M. Western Africa</b>	<b>151,820</b>	<b>317,986</b>	<b>15,423</b>	<b>21,493</b>	<b>20,524</b>	<b>20,610</b>	<b>10,568</b>	<b>13,629</b>	<b>25,350</b>
<b>N. Eastern Asia</b>	<b>16,808,741</b>	<b>21,465,574</b>	<b>1,744,823</b>	<b>1,912,282</b>	<b>1,357,098</b>	<b>1,481,447</b>	<b>1,054,633</b>	<b>1,097,906</b>	<b>1,086,996</b>
China	13,301,183	17,296,717	1,395,125	1,546,856	1,125,852	1,246,452	855,975	906,217	906,192
Hong Kong	689,171	641,021	31,656	40,850	32,569	32,981	25,272	42,340	33,299
Japan	1,497,925	1,985,853	205,557	199,508	92,019	106,203	94,693	73,582	62,113
Republic of Korea	1,315,665	1,540,575	112,335	125,006	106,256	95,812	78,692	75,663	85,392
Others	4,798	1,408	150,384	62	403	-	-	104	-
<b>O. South-Central Asia</b>	<b>582,699</b>	<b>644,505</b>	<b>55,644</b>	<b>67,732</b>	<b>28,682</b>	<b>36,773</b>	<b>33,351</b>	<b>33,487</b>	<b>34,443</b>
Afghanistan	179,228	147,249	14,163	25,368	3,822	2,125	2,212	1,991	1,373
Bangladesh	76,134	97,500	10,812	10,559	7,398	7,440	4,984	7,170	8,631
India	183,785	187,663	12,366	11,038	11,477	16,872	18,139	16,104	15,153
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	85,102	81,728	6,188	5,132	4,908	5,998	4,561	4,881	4,383
Others	58,449	130,366	12,116	15,636	1,076	4,339	3,456	3,341	4,902
<b>P. South Eastern Asia</b>	<b>7,167,713</b>	<b>9,710,138</b>	<b>770,466</b>	<b>900,905</b>	<b>767,483</b>	<b>900,368</b>	<b>786,836</b>	<b>594,893</b>	<b>681,866</b>
Indonesia	1,313,370	2,675,688	194,665	176,026	223,080	306,802	288,673	250,119	262,835
Malaysia	1,187,354	1,518,664	162,931	173,175	73,250	168,059	94,219	64,159	95,927
Singapore	3,116,770	3,411,146	242,068	387,942	387,675	317,433	275,359	183,444	225,305
Thailand	1,067,743	1,470,347	129,265	124,862	62,786	82,688	90,716	63,452	71,216
Others	482,476	634,292	41,538	38,899	20,692	25,386	37,869	33,719	26,582
<b>Q. Western Asia</b>	<b>13,558,582</b>	<b>20,398,227</b>	<b>1,650,050</b>	<b>1,590,293</b>	<b>2,367,487</b>	<b>2,191,047</b>	<b>1,654,361</b>	<b>1,701,842</b>	<b>1,323,711</b>
Bahrain	226,081	885,411	49,975	68,283	111,759	29,653	28,808	4,573	72,244
Jordan	18,296	17,953	2,320	1,620	454	4,207	5,872	677	599
Kuwait	1,354,908	2,303,814	153,186	237,216	316,574	250,876	268,944	285,749	160,217
Saudi Arabia	2,389,503	4,231,267	379,064	368,026	443,566	341,020	355,312	226,252	73,921
Turkey	866,628	943,571	48,634	59,435	32,931	47,782	27,659	36,565	53,087
United Arab Emirates	6,962,115	8,751,960	941,776	751,947	983,873	950,069	719,932	655,659	687,529
Others	1,741,050	3,264,250	75,096	103,766	478,330	567,441	247,835	492,367	276,114
<b>R. Australia &amp; New Zealand</b>	<b>427,966</b>	<b>396,929</b>	<b>36,916</b>	<b>34,910</b>	<b>25,604</b>	<b>73,461</b>	<b>36,650</b>	<b>31,261</b>	<b>71,917</b>
Australia	381,998	355,925	33,582	32,461	22,379	69,265	32,711	29,606	68,059
New Zealand	42,989	38,028	3,167	2,286	3,208	4,075	3,888	1,454	2,503
Others	2,979	2,977	166,698	162	17	121	51	201	1,355
<b>S. Others</b>	<b>338,691</b>	<b>637,251</b>	<b>65,944</b>	<b>71,189</b>	<b>31,030</b>	<b>28,665</b>	<b>26,673</b>	<b>34,537</b>	<b>39,777</b>
<b>I. Import Payments Through Banks</b>	<b>52,149,692</b>	<b>69,981,055</b>	<b>5,729,370</b>	<b>6,211,662</b>	<b>5,572,975</b>	<b>5,989,320</b>	<b>4,768,786</b>	<b>4,578,237</b>	<b>4,303,766</b>
<b>II. Freight &amp; Insurance</b>	<b>1,653,145</b>	<b>3,667,511</b>	<b>181,621</b>	<b>311,825</b>	<b>391,223</b>	<b>338,397</b>	<b>269,436</b>	<b>258,670</b>	<b>243,163</b>
<b>III. Import Payments Banks (fob) (I-II)</b>	<b>50,496,546</b>	<b>66,313,544</b>	<b>5,547,749</b>	<b>5,899,837</b>	<b>5,181,752</b>	<b>5,650,923</b>	<b>4,499,350</b>	<b>4,319,567</b>	<b>4,060,603</b>
<b>IV. Other Imports</b>	<b>3,776,374</b>	<b>5,838,441</b>	<b>480,251</b>	<b>439,190</b>	<b>166,294</b>	<b>197,126</b>	<b>334,666</b>	<b>259,456</b>	<b>202,422</b>

## 4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Aug	Sep	May	Jun	Jul	Aug	Sep
<b>Grand Total</b>	<b>56,379,910</b>	<b>80,135,601</b>	<b>6,576,907</b>	<b>4,785,947</b>	<b>6,760,133</b>	<b>7,856,763</b>	<b>4,993,490</b>	<b>6,053,744</b>	<b>5,293,434</b>
<b>A. Latin America</b>	<b>10,710</b>	<b>18,861</b>	<b>1,250</b>	<b>847</b>	<b>649</b>	<b>3,207</b>	<b>1,899</b>	<b>1,250</b>	<b>1,073</b>
<b>B. Central America</b>	<b>128,757</b>	<b>124,928</b>	<b>13,750</b>	3,606	<b>16,682</b>	<b>16,813</b>	<b>10,693</b>	<b>11,327</b>	8,772
Mexico	111,131	93,161	5,128	2,634	14,196	14,294	8,701	9,388	6,935
Others	17,626	31,767	8,622	973	2,486	2,519	1,992	1,939	1,837
<b>C. South America</b>	<b>1,504,280</b>	<b>1,889,733</b>	<b>224,172</b>	<b>106,583</b>	<b>312,953</b>	<b>312,793</b>	<b>176,575</b>	<b>109,149</b>	<b>118,853</b>
Argentina	158,267	218,506	8,759	8,870	23,336	57,387	20,769	25,497	39,260
Brazil	1,278,127	1,550,415	210,970	91,623	282,743	247,071	152,110	68,515	73,139
Uruguay	3,759	8,503	221	573	266	711	2,767	2,841	871
Others	64,127	112,310	4,222	5,516	6,608	7,624	929	12,296	5,583
<b>D. North America</b>	<b>3,514,481</b>	<b>4,370,725</b>	<b>308,246</b>	<b>287,472</b>	<b>254,592</b>	<b>353,060</b>	<b>200,169</b>	<b>244,267</b>	<b>340,297</b>
Canada	630,540	328,531	38,150	23,933	15,099	22,476	22,480	37,781	45,248
USA	2,883,940	4,042,160	270,095	263,540	239,493	330,584	177,689	206,487	295,049
Others	1	35	1	-	-	-	-	-	-
<b>E. Eastern Europe</b>	<b>1,529,799</b>	<b>1,667,701</b>	<b>86,525</b>	<b>165,343</b>	<b>73,394</b>	<b>32,114</b>	<b>116,506</b>	<b>221,711</b>	<b>76,755</b>
Hungary	32,286	47,174	5,268	1,560	13,119	3,202	2,393	1,328	6,016
Romania	18,996	66,674	2,467	14,691	2,020	1,710	13,201	85,665	46,129
Russian Federation	778,245	459,986	20,020	21,354	42,508	10,371	32,565	51,441	8,173
Ukraine	410,569	765,539	32,671	110,706	148	507	6,892	25,612	419
Others	289,701	328,328	26,098	17,031	15,599	16,324	61,455	57,665	16,018
<b>F. Northern Europe</b>	<b>1,202,530</b>	<b>1,467,672</b>	<b>124,982</b>	<b>84,599</b>	<b>99,395</b>	<b>127,308</b>	<b>90,016</b>	<b>137,737</b>	<b>107,726</b>
Denmark	94,973	97,689	10,374	9,207	7,219	6,439	6,960	7,889	7,872
Finland	52,572	93,446	5,644	5,509	6,736	10,129	5,222	10,142	7,123
Norway	38,479	64,358	6,544	2,737	3,608	3,933	3,882	6,569	3,469
Sweden	244,353	266,622	36,286	12,071	22,500	22,412	14,157	30,040	18,370
United Kingdom	664,337	818,158	60,647	49,930	53,266	59,273	42,678	73,708	52,287
Others	107,816	127,398	5,486	5,145	6,065	25,122	17,118	9,388	18,604
<b>G. Southern Europe</b>	<b>854,297</b>	<b>1,269,265</b>	<b>87,279</b>	<b>67,294</b>	<b>75,123</b>	<b>76,772</b>	<b>59,897</b>	<b>74,284</b>	<b>53,942</b>
Greece	36,583	33,933	1,675	1,815	3,248	1,788	1,942	3,302	1,791
Italy	498,816	585,005	51,626	30,145	51,613	50,388	29,731	44,733	30,150
Spain	215,111	580,972	24,143	30,899	17,092	21,458	14,308	18,119	20,069
Others	103,786	69,356	9,835	4,436	3,169	3,138	13,915	8,130	1,933
<b>H. Western Europe</b>	<b>3,407,794</b>	<b>3,572,747</b>	<b>336,164</b>	<b>231,432</b>	<b>239,302</b>	<b>338,529</b>	<b>211,148</b>	<b>268,829</b>	<b>328,446</b>
Belgium	355,401	528,473	40,431	24,082	39,713	34,500	31,461	31,853	22,401
France	419,132	436,848	30,834	22,192	22,341	40,883	36,774	22,203	127,025
Germany	1,015,079	1,017,524	91,165	80,165	72,596	74,450	67,556	69,686	68,988
Netherlands	514,439	578,519	50,797	27,444	24,481	93,119	20,729	64,674	26,571
Switzerland	327,725	232,411	40,587	19,584	12,640	18,423	8,306	16,317	17,339
Others	776,018	778,971	82,351	57,965	67,531	77,155	46,322	64,097	66,122
<b>I. Eastern Africa</b>	<b>750,742</b>	<b>994,864</b>	<b>89,293</b>	<b>65,663</b>	<b>71,913</b>	<b>71,695</b>	<b>75,469</b>	<b>83,307</b>	<b>88,344</b>
Kenya	509,884	533,978	54,422	28,181	41,177	39,182	38,958	37,338	35,059
Mauritius	6,199	12,162	151	7,351	103	133	..	-	99
United Republic of Tanzania	68,137	94,076	11,425	11,006	1,163	4,463	4,720	4,541	5,400
Others	166,521	354,649	23,295	19,126	29,470	27,917	31,790	41,428	47,787

## 4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Aug	Sep	May	Jun	Jul	Aug	Sep
<b>J. Middle Africa</b>	<b>126,021</b>	<b>298,353</b>	<b>44,207</b>	<b>27,574</b>	<b>3,217</b>	<b>47,966</b>	<b>575</b>	<b>3,474</b>	<b>2,560</b>
<b>K. Northern Africa</b>	<b>848,998</b>	<b>1,405,434</b>	<b>99,887</b>	<b>55,007</b>	<b>244,539</b>	<b>97,149</b>	<b>75,771</b>	<b>119,675</b>	<b>127,207</b>
Egypt	339,200	512,573	52,842	16,740	108,819	9,171	5,473	9,207	13,264
Morocco	433,798	768,599	44,546	36,677	54,729	81,080	61,514	100,273	95,757
Others	76,001	124,262	2,498	1,589	80,992	6,898	-	10,196	18,186
<b>L. Southern Africa</b>	<b>1,209,881</b>	<b>1,936,624</b>	<b>139,410</b>	<b>120,249</b>	<b>52,248</b>	<b>140,072</b>	<b>60,855</b>	<b>88,593</b>	<b>80,036</b>
South Africa	1,198,990	1,884,805	137,315	119,751	51,626	138,202	59,783	87,480	79,242
Others	10,891	51,819	2,095	499	622	1,870	1,072	1,113	793
<b>M. Western Africa</b>	<b>243,296</b>	<b>481,898</b>	<b>59,895</b>	<b>20,409</b>	<b>50,786</b>	<b>29,239</b>	<b>21,785</b>	<b>32,954</b>	<b>64,314</b>
<b>N. Eastern Asia</b>	<b>19,292,880</b>	<b>25,528,815</b>	<b>2,099,287</b>	<b>1,591,119</b>	<b>1,862,223</b>	<b>2,041,012</b>	<b>1,549,006</b>	<b>1,567,478</b>	<b>1,194,198</b>
China	15,537,421	21,042,212	1,722,582	1,319,805	1,481,595	1,646,926	1,315,082	1,296,119	952,002
Hong Kong	124,527	47,436	2,874	2,648	3,168	4,318	2,852	4,108	2,314
Japan	1,568,462	2,290,281	176,983	133,064	179,942	188,702	97,875	107,317	120,467
Republic of Korea	1,416,032	1,542,460	127,602	88,766	146,521	164,132	86,814	122,026	71,395
Others	646,438	606,427	69,246	46,835	50,996	36,934	46,383	37,908	48,020
<b>O. South-Central Asia</b>	<b>1,650,619</b>	<b>2,206,736</b>	<b>170,340</b>	<b>144,533</b>	<b>138,678</b>	<b>177,040</b>	<b>142,175</b>	<b>188,142</b>	<b>225,661</b>
Afghanistan	606,285	803,776	45,436	60,212	47,267	57,059	51,619	75,837	125,003
Bangladesh	74,723	86,009	9,305	4,419	4,303	6,661	7,222	10,674	5,803
India	317,350	342,777	50,146	24,205	18,536	25,109	26,715	24,583	24,586
Iran	531,154	787,324	53,922	48,305	60,115	76,913	48,196	67,511	64,261
Sri Lanka	81,992	76,688	6,362	4,774	5,123	5,411	3,769	4,481	3,482
Others	39,115	110,161	5,170	2,618	3,334	5,887	4,652	5,056	2,526
<b>P. South Eastern Asia</b>	<b>6,676,218</b>	<b>9,412,438</b>	<b>803,183</b>	<b>565,503</b>	<b>778,571</b>	<b>554,834</b>	<b>696,481</b>	<b>971,487</b>	<b>744,427</b>
Indonesia	3,185,514	4,636,355	382,785	276,815	425,371	266,054	388,984	540,287	471,215
Malaysia	1,098,551	1,319,801	133,840	95,803	109,654	74,772	137,545	116,895	78,401
Singapore	559,287	906,512	108,603	49,840	63,464	43,258	63,002	153,751	63,639
Thailand	1,241,923	1,803,633	134,931	108,437	136,954	122,417	81,591	111,598	104,146
Others	590,942	746,138	43,024	34,609	43,128	48,334	10,651	48,957	27,026
<b>Q. Western Asia</b>	<b>12,881,806</b>	<b>22,975,372</b>	<b>1,834,034</b>	<b>1,195,592</b>	<b>2,459,164</b>	<b>3,420,258</b>	<b>1,481,505</b>	<b>1,823,936</b>	<b>1,685,763</b>
Bahrain	91,793	572,815	34,273	12,093	69,594	137,773	83,489	13,269	11,642
Jordan	23,693	20,590	2,340	1,183	948	721	507	5,699	4,295
Kuwait	1,557,370	3,166,236	147,737	116,219	314,285	568,056	142,764	207,637	340,895
Saudi Arabia	2,672,801	5,230,467	404,873	305,102	507,827	645,354	307,972	425,079	311,404
Turkey	484,151	516,720	33,208	24,006	33,340	35,212	60,307	27,863	26,383
United Arab Emirates	5,511,262	8,917,462	808,144	527,099	904,235	1,473,004	627,590	654,173	557,591
Others	2,540,736	4,551,082	403,459	209,889	628,935	560,137	258,876	490,216	433,552
<b>R. Australia &amp; New Zealand</b>	<b>546,145</b>	<b>512,668</b>	<b>54,980</b>	<b>53,120</b>	<b>26,680</b>	<b>16,828</b>	<b>22,953</b>	<b>106,105</b>	<b>45,019</b>
Australia	491,887	469,070	50,790	50,149	24,179	13,586	19,418	104,100	40,946
New Zealand	54,064	43,006	4,124	2,952	2,489	3,241	3,168	1,990	4,073
Others	194	591	66	18	13	1	367	15	0
<b>S. Others</b>	<b>660</b>	<b>767</b>	<b>22</b>	<b>1</b>	<b>24</b>	<b>76</b>	<b>12</b>	<b>38</b>	<b>40</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>62.26</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
FY22	<b>60.74</b>	<b>1,185.12</b>	1,515.73	1,069.93	1,374.19	2,620.02	1,203.23	1,012.50	1,995.82	1,360.17
FY20										
Jul-Sep	<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
Apr-Jun	<b>58.00</b>	<b>1,377.44</b>	1,692.62	1,104.55	1,555.75	2,897.27	1,243.19	1,244.10	2,852.46	1,477.25

Source: Pakistan Bureau of Statistics

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

PERIOD	All Groups	Food and live Animals	Beverages and Tobacco	Crude Materials inedible except Fuels	Mineral Fuels and Lubricants	Veg./ Animal Oils and Fats	Chemicals	Manufactured Goods	Machinery and Transport Equipments	Misc. Manufactured Articles
FY18	<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
FY22	<b>1,951.18</b>	1,391.56	1,394.06	1,674.10	2,290.98	2,171.26	1,713.08	1,546.61	2,104.70	2,213.77
FY20										
Jul-Sep	<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
Apr-Jun	<b>2,374.78</b>	1,463.52	1,456.73	1,877.69	3,148.93	2,805.27	1,992.24	1,705.31	2,314.06	1,837.52

Source: Pakistan Bureau of Statistics

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

PERIOD	All Groups	Food and live Animals	Beverages and Tobacco	Crude Materials Inedible except Fuels	Mineral Fuels and Lubricants	Chemicals	Manu- factured Goods	Machinery and Transport Equipments	Misc. Manufactured Articles
FY18	<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
FY22	<b>285.03</b>	300.82	728.43	269.30	131.06	1,236.54	238.10	5,300.84	382.33
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
Apr-Jun	<b>294.69</b>	324.07	840.81	291.74	165.77	1,511.83	214.46	8,817.36	462.89

Source: Pakistan Bureau of Statistics

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

PERIOD	All Groups	Food And live Animals	Beverages and Tobacco	Crude Materials Inedible except Fuels	Mineral Fuels and Lubricants	Veg./ Animal Oils and Fats	Chemicals	Manu- factured Goods	Machinery And Transport Equipments	Misc. Manufactured Articles
FY18	<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
FY22	<b>470.35</b>	279.43	484.43	1078.43	243.51	287.97	456.36	356.22	824.82	592.87
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
Apr-Jun	<b>422.54</b>	285.01	269.30	1,085.08	313.30	224.89	444.34	348.25	490.41	507.53

Source: Pakistan Bureau of Statistics



## 5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

Billion Rupees

	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22 <sup>R</sup>	Sep-22 <sup>P</sup>
I. Government Domestic Debt	26,265.4	26,444.0	26,746.5	28,076.3	31,036.3	31,401.9
II. Government External Debt	12,439.0	13,825.1	14,796.5	14,936.2	16,747.0	17,997.2
III. Debt from IMF	1,161.5	1,207.1	1,188.4	1,371.0	1,409.6	1,731.4
IV. External Liabilities <sup>1</sup>	1,378.4	1,987.3	2,055.0	2,116.3	2,275.6	2,440.3
V. Private Sector External Debt	2,543.5	2,818.8	3,029.6	3,135.3	3,596.3	3,969.4
VI. PSEs External Debt	1,064.6	1,132.4	1,205.3	1,341.0	1,675.7	1,805.8
VII. PSEs Domestic Debt	1,436.7	1,448.3	1,503.8	1,439.4	1,393.4	1,470.4
VIII. Commodity Operations <sup>2</sup>	904.0	913.5	889.4	844.8	1,133.7	1,126.8
IX. Intercompany External Debt from Direct Investor abroad	650.7	719.5	785.0	776.3	905.1	998.3
<b>A. Total Debt and Liabilities (sum I to IX)<sup>5</sup></b>	<b>47,844.0</b>	<b>50,496.1</b>	<b>51,724.6</b>	<b>53,561.5</b>	<b>59,697.7</b>	<b>62,466.4</b>
<b>B. Gross Public Debt (sum I to III)</b>	<b>39,866.0</b>	<b>41,476.2</b>	<b>42,731.4</b>	<b>44,383.4</b>	<b>49,192.9</b>	<b>51,130.5</b>
<b>C. Total Debt of the Government - FRDLA Definition<sup>3</sup></b>	<b>35,668.5</b>	<b>37,143.2</b>	<b>38,363.0</b>	<b>39,912.1</b>	<b>44,353.4</b>	<b>46,843.5</b>
<b>D. Total External Debt &amp; Liabilities (sum II to VI+IX)</b>	<b>19,237.8</b>	<b>21,690.3</b>	<b>23,059.8</b>	<b>23,676.0</b>	<b>26,609.2</b>	<b>28,942.3</b>
<b>E. Commodity Operation and PSEs Debt (sum VI to VIII)</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>4,402.9</b>

### As percent of GDP

<i>Total Debt and Liabilities</i>	85.7	-	-	-	89.17
<i>Gross Public Debt</i>	71.5	-	-	-	73.48
<i>Total Debt of the Government - FRDLA Definition</i>	63.9	-	-	-	66.25
<i>Total External Debt &amp; Liabilities</i>	34.5	-	-	-	39.74
<i>Commodity Operation and PSEs Debt</i>	6.1	-	-	-	6.28

<i>Government Domestic Debt</i>	47.1	-	-	-	46.36
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<b>Memorandum Items</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	66,949.9	66,949.9	66,949.9	66,949.9
Government Deposits with the banking system <sup>4</sup>	4,197.5	4,333.0	4,368.3	4,471.4	4,839.5
SBP's on-lending to GOP against SDRs allocation <sup>5</sup>	-	-	-	474.9	474.9
US Dollar, last day WAC exchange rates	157.3105	170.6651	176.5191	183.5146	204.3784

Source: Core Statistics Department

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

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

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

## 5.2 Pakistan's Debt and Liabilities Profile

Billion Rupees

End Period Stocks	FY21	Q2-FY22	Q3-FY22	Q4-FY22	Q1-FY23
<b>Pakistan's Total Debt and Liabilities (I +II)<sup>5</sup></b>	<b>47,844.0</b>	<b>51,724.6</b>	<b>53,544.3</b>	<b>59,697.7</b>	<b>62,466.4</b>
<i>YoY Growth (in %)</i>	7.3	14.4	17.8	24.8	23.7
<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>49,255.2</b>	<b>51,058.2</b>	<b>56,763.4</b>	<b>59,374.3</b>
<i>YoY Growth (in %)</i>	8.2	14.6	17.5	24.6	24.7
<i>As percent of GDP</i>	81.7	-	-	84.8	-
A. Government Domestic Debt	26,265.4	26,746.5	28,076.3	31,036.3	31,401.9
B. PSEs Domestic Debt	1,436.7	1,503.8	1,439.4	1,393.4	1,470.4
C. External Debt (a+b+c+d)	17,859.4	21,004.8	21,542.5	24,333.6	26,502.0
a) Government External Debt	12,439.0	14,796.5	14,918.6	16,747.0	17,997.2
b) Non-government External Debt	3,608.1	4,234.9	4,475.5	5,271.9	5,775.1
c) Country's Debt from IMF	1,161.5	1,188.4	1,371.0	1,409.6	1,731.4
d) Inter Company Ext. Debt from direct investor abroad	650.7	785.0	777.4	905.1	998.3
<b>II. Total Liabilities (D+E)</b>	<b>2,282.4</b>	<b>2,944.4</b>	<b>2,961.0</b>	<b>3,409.3</b>	<b>3,567.1</b>
<i>YoY Growth (in %)</i>	(7.8)	33.1	46.2	49.4	23.0
<i>As percent of GDP</i>	4.1	-	-	5.1	-
D. External Liabilities <sup>1</sup>	1,378.4	2,055.0	2,116.3	2,275.6	2,440.3
E. Domestic Liabilities <sup>2</sup>	904.0	889.4	844.8	1,133.7	1,126.8
<b>Servicing During the Period</b>					
	<b>FY22</b>	<b>Q2-FY22</b>	<b>Q3-FY22</b>	<b>Q4-FY22</b>	<b>Q1-FY23</b>
<b>Total Debt and Liabilities Servicing (III+IV+V)</b>	<b>4,561.6</b>	<b>1,434.1</b>	<b>1,487.1</b>	<b>5,570.3</b>	<b>1,524.8</b>
<i>YoY Growth (in %)</i>	2.5	17.1	34.6	22.1	78.4
<i>As percent of GDP</i>	8.2	-	-	8.3	-
<b>III. Principal Repayment of External Debt and Liabilities (e+f+g+h)<sup>3</sup></b>	<b>1,634.2</b>	<b>563.5</b>	<b>700.3</b>	<b>2,096.8</b>	<b>499.9</b>
(e) Government External debt and Liabilities	810.6	452.1	629.2	1,714.5	385.8
(f) Non-government External debt	164.5	60.3	32.5	196.1	67.8
(g) Country's Debt from IMF	172.8	51.1	38.7	186.2	46.3
(h) Monetary Authorities external Liabilities	486.3	0.0	0.0	-	-
<b>IV. Interest Payment on debt (i+j+k)</b>	<b>2,832.0</b>	<b>826.6</b>	<b>750.5</b>	<b>3,327.6</b>	<b>987.6</b>
(i) Government Domestic Debt	2,510.2	703.4	636.7	2,848.2	822.4
(j) PSE Debt	..	..	..	-	-
(k) External Debt	321.7	123.2	113.8	479.5	165.2
Government External debt	208.7	85.0	76.0	335.7	111.2
Non-government External debt	89.0	32.4	32.3	118.9	43.5
Country's Debt from IMF	24.0	5.8	5.5	24.9	10.5
<b>V. Interest Payment on Liabilities (l+m)</b>	<b>95.4</b>	<b>44.0</b>	<b>36.3</b>	<b>145.9</b>	<b>37.4</b>
(l) External Liabilities	36.4	27.0	20.2	59.1	7.6
(m) Domestic Liabilities	59.0	17.0	16.1	86.8	29.7
<b>Memorandum Item</b>					
<b>Servicing (Principal) Short Term (Excluding item "c" given below)</b>	<b>162.2</b>	<b>46.4</b>	<b>30.8</b>	<b>96.3</b>	<b>98.8</b>
a) Government External Debt	126.7	46.4	30.8	95.3	98.8
b) PSEs Non-Guaranteed Debt	-	-	-	-	-
c) Scheduled Banks Borrowing	3,445.2	1,794.6	789.3	5,311.7	1,611.9
<i>Net Flows<sup>4</sup></i>	(23.1)	57.8	(31.3)	53.2	(8.1)
d) Private Non-Guaranteed Debt	35.5	0.0	0.0	0.9	..
SBP's on-lending to GOP against SDRs allocation <sup>5</sup>		474.94	474.9	<b>474.9</b>	<b>474.9</b>
	<b>FY21<sup>R</sup></b>			<b>FY22</b>	
<b>GDP (mp)<sup>6</sup></b>	<b>55,795.5</b>	-	-	66,949.9	
US Dollar, last day Weighted Average Customer (WAC) Exchange Rates	157.3105	176.5191	183.5146	204.3784	228.0465

Source: Core Statistics Department

<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	Jul-22	Aug-22	Sep-22 <sup>R</sup>	Oct-22 <sup>P</sup>
<b>I. Permanent Debt (1+2+3+4)</b>	<b>20,507.1</b>	<b>21,332.3</b>	<b>21,466.3</b>	<b>22,567.9</b>
<b>1. Market Loans</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>
<b>Federal Government</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>
<b>Provincial Governments</b>	-	-	-	-
<b>2. Federal Government Bonds</b>	<b>19,654.9</b>	<b>20,478.4</b>	<b>20,610.2</b>	<b>21,710.9</b>
GOP Ijara Sukuk	2,315.1	2,382.9	2,400.5	2,447.0
Bai-Muajjal of Sukuk	23.2	23.2	23.2	23.2
Pakistan Investment Bonds (PIBs)	17,315.3	18,071.0	18,185.2	19,239.4
Others	1.3	1.3	1.3	1.3
<b>3. Prize Bonds<sup>1</sup></b>	<b>374.5</b>	<b>376.2</b>	<b>378.3</b>	<b>379.2</b>
<b>4. SBP's on-lending to GOP against SDRs allocation<sup>7</sup></b>	<b>474.9</b>	<b>474.9</b>	<b>474.9</b>	<b>474.9</b>
<b>II. Floating Debt</b>	<b>7,304.6</b>	<b>7,483.2</b>	<b>6,726.6</b>	<b>6,763.3</b>
Bai Muajjal <sup>2</sup>	-	-	-	-
Market Treasury Bills	7,253.9	7,431.6	6,672.3	6,707.0
MTBs for Replenishment of Cash <sup>3</sup>	50.7	51.6	54.3	56.3
Outright Sale of MRTBs to Banks	-	-	-	-
<b>III. Unfunded Debt</b>	<b>3,258.9</b>	<b>3,220.4</b>	<b>3,150.2</b>	<b>3,112.7</b>
Saving Schemes (Net of Prize Bonds)	3,132.1	3,095.7	3,031.2	2,996.2
Postal Life Insurance	47.2	47.2	47.2	47.2
GP Fund <sup>*</sup>	79.6	77.5	71.8	69.2
<b>IV. Foreign Currency Loans<sup>4</sup></b>	<b>10.1</b>	<b>9.3</b>	<b>9.6</b>	<b>9.3</b>
<b>V. Naya Pakistan Certificates<sup>6</sup></b>	<b>53.2</b>	<b>53.3</b>	<b>51.9</b>	<b>48.0</b>
<b>Government Domestic Debt (I+II+III+IV+V)</b>	<b>31,133.9</b>	<b>32,098.5</b>	<b>31,404.6</b>	<b>32,501.1</b>
<b>Government Domestic Liabilities<sup>5</sup></b>	<b>758.5</b>	<b>738.7</b>	<b>717.6</b>	<b>683.9</b>
<b>Government Domestic Debt and Liabilities</b>	<b>31,892.39</b>	<b>32,837.14</b>	<b>32,122.2</b>	<b>33,185.0</b>

Notes:

P: Provisional, R: Revised

1. Includes Premium Prize Bonds (Registered)

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

3. Includes SBP BSC, NIBAF and PSPC T-bills holding of Rs 51.5909 Billion.

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

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

6. Naya Pakistan Certificate held by resident only.

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

\*Source: Ministry of Finance (Budget Wing)

## 5.4 Pakistan's External Debt and Liabilities

Million US Dollars

ITEM	30-Jun-21	30-Sep-21	31-Dec-21	31-Mar-22	30-Jun-22 <sup>R</sup>	30-Sep-22 <sup>P</sup>
<b>A. Public debt (1+2+3)</b>	<b>95,219</b>	<b>99,725</b>	<b>102,198</b>	<b>100,392</b>	<b>99,972</b>	<b>97,212</b>
<b>1. Government debt</b>	<b>79,073</b>	<b>81,007</b>	<b>83,824</b>	<b>81,389</b>	<b>81,941</b>	<b>78,919</b>
<b>i) Long term (&gt;1 year)</b>	<b>78,215</b>	<b>79,718</b>	<b>82,547</b>	<b>79,959</b>	<b>80,592</b>	<b>77,919</b>
Paris club	10,726	10,344	10,146	9,708	9,232	8,283
Multilateral	33,836	34,200	34,634	34,513	34,023	33,363
Other bilateral	14,821	14,887	17,929	17,151	18,053	17,717
Euro/Sukuk global bonds	7,800	8,800	7,800	8,800	8,800	8,800
Military debt	-	-	-	-	-	-
Commercial loans/credits	9,696	9,836	10,218	8,210	9,481	8,950
Local Currency Securities (PIBs)	463	409	419	96	5	5
Saudi fund for development, (SFD)	-	-	-	-	-	-
NBP / BOC deposits / PBC**	65	63	63	58	45	38
NPC**	809	1,178	1,338	1,423	953	763
<b>ii) Short term (&lt;1 year)</b>	<b>858</b>	<b>1,289</b>	<b>1,277</b>	<b>1,431</b>	<b>1,349</b>	<b>1,000</b>
Multilateral*	506	979	1,067	1,301	1,327	982
Local Currency Securities (TBills)	352	311	210	130	22	18
Commercial loans/credits	-	-	-	-	-	-
<b>2. From IMF</b>	<b>7,384</b>	<b>7,073</b>	<b>6,732</b>	<b>7,471</b>	<b>6,897</b>	<b>7,592</b>
i) Federal government	3,437	3,395	3,372	4,368	4,195	5,188
ii) Central bank	3,947	3,678	3,360	3,103	2,702	2,404
<b>3. Foreign exchange liabilities</b>	<b>8,763</b>	<b>11,645</b>	<b>11,642</b>	<b>11,532</b>	<b>11,134</b>	<b>10,701</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)	4,650	4,804	4,787	4,772	4,535	4,240
iv) Allocation of SDR <sup>1</sup>	1,410	4,135	4,149	4,058	3,897	3,757
v) Nonresident LCY deposits with central bank	3	5	6	2	2	4
<b>B. Public sector enterprises (PSEs)</b>	<b>6,768</b>	<b>6,635</b>	<b>6,828</b>	<b>7,307</b>	<b>8,199</b>	<b>7,918</b>
<b>a. Guaranteed debt</b>	<b>5,351</b>	<b>5,322</b>	<b>5,586</b>	<b>6,065</b>	<b>7,083</b>	<b>6,906</b>
Paris club	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-
Other bilateral	4,760	4,735	5,026	5,505	6,533	6,374
Commercial loans	591	587	560	560	550	532
Sandak metal bonds	-	-	-	-	-	-
<b>b. Non-guaranteed debt</b>	<b>1,417</b>	<b>1,313</b>	<b>1,242</b>	<b>1,242</b>	<b>1,115</b>	<b>1,012</b>
i) Long term (>1 year)	248	248	245	214	204	163
ii) Short term (<1 year)	669	565	497	528	412	350
iii) non-guaranteed bonds	500	500	500	500	500	500
<b>C. Banks</b>	<b>5,267</b>	<b>5,369</b>	<b>5,929</b>	<b>5,786</b>	<b>5,947</b>	<b>5,725</b>
<b>a. Borrowing</b>	<b>2,650</b>	<b>2,721</b>	<b>3,052</b>	<b>2,875</b>	<b>2,952</b>	<b>2,921</b>
i) Long term (>1 year)	4	2	1	1	-	-
i) Public sector	-	-	-	-	-	-
ii) Private sector	4	2	1	1	-	-
ii) Short term (<1 year) <sup>2</sup>	2,646	2,719	3,051	2,874	2,952	2,921
i) Public sector	183	203	239	193	75	57
ii) Private sector	2,462	2,516	2,812	2,682	2,877	2,864
<b>b. Nonresident deposits (LCY &amp; FCY)</b>	<b>2,617</b>	<b>2,648</b>	<b>2,877</b>	<b>2,911</b>	<b>2,994</b>	<b>2,804</b>
i) Public sector	64	70	80	85	94	94
ii) Private sector	2,553	2,577	2,798	2,826	2,901	2,711
<b>D. Private Sector</b>	<b>10,902</b>	<b>11,147</b>	<b>11,234</b>	<b>11,298</b>	<b>11,649</b>	<b>11,681</b>
<b>a. Guaranteed debt</b>	-	-	-	-	-	-
<b>b. Non-guaranteed debt</b>	<b>10,902</b>	<b>11,147</b>	<b>11,234</b>	<b>11,298</b>	<b>11,649</b>	<b>11,681</b>
<b>i). Loans</b>	<b>9,815</b>	<b>10,026</b>	<b>9,983</b>	<b>10,066</b>	<b>10,434</b>	<b>10,395</b>
i) Long term (>1 year)	9,675	9,889	9,846	9,924	10,290	10,251
ii) Short term (<1 year)	141	137	137	142	144	144
<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>259</b>	<b>294</b>	<b>423</b>	<b>405</b>	<b>389</b>	<b>459</b>
<b>E. Debt liabilities to direct investors - Intercompany</b>	<b>4,137</b>	<b>4,216</b>	<b>4,447</b>	<b>4,230</b>	<b>4,429</b>	<b>4,377</b>
<b>Total external debt &amp; liabilities (A+B+C+D+E)</b>	<b>122,292</b>	<b>127,093</b>	<b>130,636</b>	<b>129,014</b>	<b>130,196</b>	<b>126,914</b>
<b>Memorandum Items</b>						
Public external debt - excluding foreign exchange	85,642	87,360	89,927	88,634	88,811	86,489
Public debt including PSEs (A+B+C.a.i.i+C.a.ii.i+C.b.i)	102,234	106,633	109,345	107,977	108,339	105,282
Official liquid reserves <sup>4</sup>	17,441	19,374	17,778	11,563	9,934	7,987
GDP (Current Market Price) <sup>5</sup>	354,684	-	-	-	327,578	-

Source: Core Statistics Department

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

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

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

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

4. Includes cash foreign currency and excludes CRR.

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

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

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

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

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

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

## 5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

ITEM	FY21	FY22	Jul-Sep 21	Apr-Jun 22 <sup>R</sup>	Jul-Sep 22 <sup>P</sup>
<b>1. Public debt (a+b+c)</b>	<b>9,152</b>	<b>10,469</b>	<b>1,051</b>	<b>2,770</b>	<b>1,920</b>
<b>a) Government debt</b>	<b>5,073</b>	<b>9,455</b>	<b>829</b>	<b>2,489</b>	<b>1,720</b>
Paris club	9	503	-	462	36
Multilateral	1,555	1,649	497	340	476
Other Bilateral	91	507	16	51	503
Euro/Sukuk global bonds	-	1,000	-	-	-
Local Currency Securities (PIBs)	-	-	-	-	-
Military	-	-	-	-	-
Commercial loans /credits	3,418	5,152	315	991	400
Saudi fund for development. (SFD)	-	-	-	-	-
NBP/BOC deposits	..	645	-	645	304
<b>b). To IMF</b>	<b>1,079</b>	<b>1,014</b>	<b>223</b>	<b>281</b>	<b>201</b>
i). Federal government	-	-	-	-	-
ii). Central bank	1,079	1,014	223	281	201
<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>69</b>	<b>40</b>	<b>-</b>	<b>176</b>
Paris Club	-	-	-	-	-
Multilateral	-	-	-	-	-
Other bilateral	52	55	26	-	150
Commercial loans	58	14	14	-	26
Sandak Metal Bonds	-	-	-	-	0
<b>3. PSEs non-guaranteed debt</b>	<b>69</b>	<b>44</b>	<b>-</b>	<b>10</b>	<b>21</b>
<b>4. Scheduled banks' borrowing</b>	<b>12</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>-</b>
<b>5. Private guaranteed debt</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>6. Private non-guaranteed debt</b>	<b>846</b>	<b>968</b>	<b>113</b>	<b>391</b>	<b>109</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>11,555</b>	<b>1,206</b>	<b>3,171</b>	<b>2,226</b>

### Memorandum Items

<b>Short Term Debt Servicing - Principal(Excluding Item No. 3 below)<sup>1</sup></b>	<b>1,007</b>	<b>538</b>	<b>4</b>	<b>94</b>	<b>446</b>
1. Government debt	783	533	-	94	446
2. PSEs non-guaranteed debt <sup>1</sup>	-	-	-	-	-
3. Scheduled banks' borrowing	21,745	29,812	8,092	6,985	7,187
<i>Net Flows</i> <sup>2</sup>	(116)	306	74	78	(31)
4. Private non-guaranteed debt	224	6	4	1	0
<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: Core Statistics Department

1. As per the guidelines available in IMF's External Debt Guide for Compilers and Users 2003, the principal repayment of short-term debt is excluded from over all principal repayments. However, for the information of data users, short term repayment of principle has been reported as Memorandum Items. For details see link: <http://www.sbp.org.pk/departments/stats/Notice/Notice-17-May-2012.pdf>

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

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

## 5.6 Pakistan's External Debt Servicing-Interest

Million US Dollars during Period					
ITEM	FY-21	FY-22	Jul-Sep 21	Apr-Jun 22 <sup>R</sup>	Jul-Sep 22 <sup>P</sup>
<b>1. Public debt (a+b+c)</b>	<b>1,678</b>	<b>2,318</b>	<b>336</b>	<b>734</b>	<b>576</b>
<b>a) Government debt</b>	<b>1,303</b>	<b>1,848</b>	<b>282</b>	<b>651</b>	<b>494</b>
<b>i). Long term (&gt; 1 year)</b>	<b>1,261</b>	<b>1,821</b>	<b>279</b>	<b>648</b>	<b>480</b>
Paris club	1	97	-	90	5
Multilateral	448	439	105	118	112
Other Bilateral	114	269	30	46	190
Euro/Sukuk global bonds	362	587	32	247	72
Local Currency Securities (PIBs)	-	-	-	-	-
Military	-	-	-	-	-
Commercial loans /credits	336	357	112	75	86
Saudi fund for development. (SFD)	-	-	-	-	-
NBP/BOC deposits	..	73	-	73	16
<b>ii). Short-term (&lt; 1 year)</b>	<b>42</b>	<b>28</b>	<b>3</b>	<b>3</b>	<b>14</b>
Multilateral	41	28	3	3	14
Commercial Loans /Credits	1	-	-	-	-
<b>b). To IMF</b>	<b>150</b>	<b>140</b>	<b>36</b>	<b>39</b>	<b>47</b>
i). Federal government	97	98	25	29	34
ii). Central bank (Including Interest on SDR Allocation)	52	42	11	10	13
<b>c) Foreign exchange liabilities</b>	<b>225</b>	<b>330</b>	<b>18</b>	<b>43</b>	<b>35</b>
i) Central bank deposits	156	62	18	-	35
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-
iii) Other Liabilities (SWAP)	69	268	-	43	-
<b>2. PSEs guaranteed debt</b>	<b>83</b>	<b>120</b>	<b>7</b>	<b>10</b>	<b>93</b>
Paris Club	-	-	-	-	-
Multilateral	-	-	-	-	-
Other bilateral	58	94	4	-	91
Commercial loans	25	26	4	10	2
Sandak Metal Bonds	-	-	-	-	-
<b>3. PSEs non-guaranteed debt</b>	<b>10</b>	<b>44</b>	<b>2</b>	<b>19</b>	<b>2</b>
Long term (> 1 year)	10	44	2	19	2
Short term (< 1 year)	-	-	-	-	-
<b>4. Scheduled banks' borrowing</b>	<b>25</b>	<b>14</b>	<b>6</b>	<b>4</b>	<b>6</b>
Long term (> 1 year)	1	..	..	..	-
Short term (< 1 year)	24	13	6	4	6
<b>5. Private guaranteed debt</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>152</b>	<b>95</b>
Long term (> 1 year)	423	482	91	152	94
Short term (< 1 year)	10	..	..	..	..
<b>7. Private non-guaranteed bonds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total external liabilities servicing (1+2+3+4+5+6+7)</b>	<b>2,229</b>	<b>2,978</b>	<b>443</b>	<b>920</b>	<b>770</b>

Source: Core Statistics 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: Core Statistics Department

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

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

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

(End Period)

	Billion Rupees		
	Jun-20	Jun-21	Jun-22 <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: Core Statistics Department

<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 Savings Schemes-Outstanding Amount

End Period

Million Rupees

SCHEME	FY21	FY22	2021		2022				
			Nov	Jun	Jul	Aug	Sep	Oct	Nov
<b>A. Accounts (i+ii / 1 to 6)</b>	<b>994,988.0</b>	<b>753,804.9</b>	<b>990,792.6</b>	<b>753,804.9</b>	<b>690,851.9</b>	<b>664,993.0</b>	<b>629,657.1</b>	<b>609,413.1</b>	<b>604,722.3</b>
(i) National Savings Centers	829,187.3	654,619.3	856,830.2	654,619.3	592,774.5	569,481.6	536,134.9	522,354.7	520,630.0
(ii) Post Offices	165,800.7	99,185.5	133,962.4	99,185.5	98,077.4	95,511.4	93,522.2	87,058.4	84,092.3
1- Savings Accounts	43,184.5	54,840.5	49,019.2	54,840.5	59,158.1	59,235.2	58,254.7	57,169.3	57,752.9
2- Khas Deposit Accounts	310.6	310.6	310.5	310.6	310.6	310.6	310.6	310.6	299.5
3- Mahana Amdani Accounts	1,466.7	1,541.2	1,462.4	1,541.2	1,534.5	1,522.1	1,513.0	1,504.6	1,494.3
4- Special Savings Accounts	581,418.1	306,408.4	565,088.5	306,408.4	236,945.9	209,004.6	173,131.7	152,784.4	146,754.9
5- Pensioners Benefit Account	368,514.9	390,570.6	375,676.6	390,570.6	392,771.4	394,782.7	396,305.4	397,501.0	398,277.1
6- Shahada's Family Welfare Account	93.3	133.6	105.03	133.6	131.4	137.9	141.6	143.2	143.6
<b>B. Certificates (i+ii+iii / 7 to 17)</b>	<b>2,502,970.5</b>	<b>2,454,508.3</b>	<b>2,487,905.6</b>	<b>2,454,508.3</b>	<b>2,441,213.9</b>	<b>2,430,734.3</b>	<b>2,401,586.2</b>	<b>2,386,771.2</b>	<b>2,379,240.3</b>
(i) National Savings Centers	2,370,230.2	2,330,456.7	2,354,078.9	2,330,456.7	2,317,223.3	2,308,578.4	2,290,867.8	2,276,719.6	2,270,587.1
(ii) Post Offices	5,716.0	4,288.6	5,065.7	4,288.6	4,265.9	4,227.1	4,186.9	4,146.2	4,035.8
(iii) Banks	127,024.3	119,763.1	128,760.8	119,763.1	119,724.7	117,928.8	106,531.5	105,905.4	104,617.5
7- Defence Savings Certificates	477,183.4	466,725.0	473,223.7	466,725.0	466,017.0	461,631.0	450,232.2	448,028.4	447,268.7
8- National Deposit Certificates	17.0	16.6	16.9	16.6	16.6	16.6	16.6	16.6	16.6
9- Khas Deposit Certificates	216.1	216.0	216.0	216.0	216.0	216.0	216.0	216.0	216.0
10- Premium Savings Certificates	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
11- Special Savings Certificates (Registered)	421,362.5	376,591.3	403,122.6	376,591.3	361,356.7	354,521.8	336,461.4	325,950.2	320,609.1
12- Special Savings Certificates (Bearer)	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
13- Regular Income Certificates	599,573.3	589,022.0	606,630.8	589,022.0	588,659.0	587,259.1	586,340.9	584,126.9	583,229.6
14- Behbood Savings Certificate	1,000,392.0	1,017,020.9	1,001,068.9	1,017,020.9	1,019,718.9	1,020,806.7	1,021,255.9	1,020,063.6	1,018,609.2
15- Short-Term Savings Certificates (3 Months)	3,003.3	3,341.5	2,541.4	3,341.5	3,461.7	3,884.7	4,223.8	4,700.5	5,053.5
16- Short-Term Savings Certificates (6 Months)	464.5	796.3	398.8	796.3	891.7	1,283.6	1,545.6	1,981.9	2,195.9
17- Short-Term Savings Certificates (12 Months)	485.4	505.7	413.2	505.7	603.0	841.6	1,020.8	1,414.1	1,768.7
<b>C. National Savings Bonds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
18- 10 Years	-	-	-	-	-	-	-	-	-
<b>D. Prize Bonds (19 to 27) *</b>	<b>399,582.2</b>	<b>317,778.5</b>	<b>320,750.7</b>	<b>317,778.5</b>	<b>317,157.5</b>	<b>318,468.0</b>	<b>321,005.6</b>	<b>321,390.0</b>	<b>322,328.2</b>
19- Rs. 100	10,397.8	10,521.1	10,520.0	10,521.1	10,524.7	10,513.2	10,501.6	10,507.6	10,499.2
20- Rs. 200	29,447.4	29,468.5	29,570.3	29,468.5	29,411.5	29,407.7	29,371.5	29,304.8	29,319.5
21- Rs. 750	108,089.7	111,818.8	110,666.3	111,818.8	111,930.8	112,270.6	112,513.0	112,989.4	113,130.9
22- Rs. 1,500	140,015.9	156,785.4	146,805.3	156,785.4	156,967.7	158,339.7	160,734.7	160,849.3	161,888.7
23- Rs. 7,500	56,486.5	2,976.0	11,547.2	2,976.0	2,623.5	2,409.7	2,397.1	2,345.7	2,242.8
24- Rs. 15,000	47,916.0	3,281.7	7,512.3	3,281.7	2,859.6	2,723.3	2,692.6	2,644.7	2,538.2
25- Rs. 25,000	5,068.5	1,239.7	2,294.6	1,239.7	1,163.6	1,135.5	1,130.5	1,089.2	1,056.3
26- Rs. 40,000	1,305.9	946.9	1,094.4	946.9	935.8	927.8	924.2	918.9	912.1
27- Others <sup>@</sup>	854.5	740.4	740.5	740.4	740.4	740.4	740.5	740.5	740.4
<b>E. Premium Prize Bonds (Registered) (28 to29)</b>	<b>44,134.8</b>	<b>56,841.0</b>	<b>55,236.4</b>	<b>56,841.0</b>	<b>57,296.6</b>	<b>57,699.8</b>	<b>57,249.9</b>	<b>57,790.8</b>	<b>58,160.3</b>
28- Rs. 40,000	29,000.4	34,544.9	34,004.2	34,544.9	34,812.9	35,018.1	34,804.2	35,040.8	35,245.5
29- Rs. 25,000	15,134.4	22,296.1	21,232.3	22,296.1	22,483.7	22,681.8	22,445.7	22,750.0	22,914.9
<b>F. Post Life Insurance</b>	<b>-</b>	<b>47,230.3</b>	<b>47,230.33</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>47,230.3</b>
<b>TOTAL (A+B+C+D+E+F)</b>	<b>3,941,675.5</b>	<b>3,630,163.0</b>	<b>3,901,915.8</b>	<b>3,630,163.0</b>	<b>3,553,750.2</b>	<b>3,519,125.4</b>	<b>3,456,729.1</b>	<b>3,422,595.3</b>	<b>3,411,681.5</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

	Jun-21	Jun-22	2021		2022				
			Oct	Nov	Jul	Aug	Sep	Oct	Nov
<b>3 Months Treasury Bills</b>									
Issue	657,792	2,961,723	762,612	330,684	1,272,960	943,821	1,942,600	1,139,875	1,147,156
Discount Allowed	11,087	102,333	13,705	6,392	45,748	34,142	71,208	41,021	41,439
Discharged	1,681,039	1,182,502	374,398	307,463	668,062	783,461	2,405,566	1,272,960	943,821
Discount Paid	28,600	31,637	6,234	5,115	22,074	26,314	83,564	45,748	34,142
Outstanding Balance	1,684,789	3,857,089	1,907,166	1,930,387	4,461,987	4,622,347	4,159,381	4,026,296	4,229,631
<b>6 Months Treasury Bills</b>									
Issue	1,254,286	116,302	84,652	3,296	67,821	61,779	110,026	110,712	19,051
Discount Allowed	47,375	8,669	3,404	134	5,305	4,870	8,762	8,675	1,494
Discharged	73,733	900,072	967,019	646,736	279,269	258,019	476,242	310,532	186,599
Discount Paid	2,640	50,791	37,167	24,345	15,237	13,755	28,537	20,594	14,054
Outstanding Balance	4,508,950	1,626,962	4,442,025	3,798,584	1,415,513	1,219,274	853,058	653,239	485,691
<b>12 Months Treasury Bills</b>									
Issue	1,444	155,401	-	-	104,403	215,924	72,258	371,091	49,009
Discount Allowed	110	23,376	-	-	16,505	34,229	11,505	58,019	7,685
Discharged	133,185	1,444	28,747	10,919	-	-	1,119	-	-
Discount Paid	10,027	110	2,086	790	-	-	85	-	-
Outstanding Balance	542,086	1,324,154	115,389	104,470	1,428,556	1,644,481	1,715,619	2,086,710	2,135,719

Source: Domestic Markets & Monetary Management Department, SBP

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

<b>SALE</b>											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	869.2	824.2	
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	663.1	649.3	
per day	113.7	111.4	5.7	4.8	4.2	3.8	2.5	2.5	22.10	21.64	

<b>PURCHASE</b>										
PERIODS	2018-19		2019-20		2020-21		2021-22		2022-23	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	3,608.3	2,906.8	4,687.7	4,374.4	4,337.1	4,062.4	12,226.0	11,285.8	4,476.9	2,353.4
August	8,370.5	8,249.2	8,269.7	7,999.3	5,966.4	5,802.4	9,787.7	9,199.4	4,106.8	3,452.3
September	1,959.3	1,670.0	7,450.5	7,317.3	4,009.5	3,938.6	8,396.9	8,190.1	3,875.50	3,376.05
October	99.5	71.0	5,288.7	5,241.3	3,513.1	3,312.3	10,429.1	10,076.8	6,884.30	5,894.75
November	-	-	3,423.6	3,123.3	3,947.7	3,895.7	10,810.8	9,744.9	2,504.40	2,313.40
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	4,369.57	3,477.96
per day	84.7	75.9	174.5	168.5	196.6	190.3	328.4	314.2	145.65	115.93

Source: Domestic Markets & Monetary Management Department, SBP

## 6.3 SBP Overnight Repo/ Reverse Repo Facilities

<b>Cash Accommodation</b>											Million Rupees
PERIODS	2018-19		2019-20		2020-21		2021-22		2022-23		
	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	
July	167,100	107,000	99,550	355,750	32,900	-	249,600	-	420,750	3,838,450	
August	46,900	39,500	186,000	-	154,700	77,500	96,500	10,000	496,350	63,300	
September	277,900	-	167,150	93,400	25,300	169,250	214,465	117,500	338,700	635,750	
October	265,300	82,500	76,400	214,450	20,500	34,500	-	23,900	378,350	40,500	
November	54,600	-	25,400	29,700	11,000	58,900	315,450	13,000	147,550	73,750	
December	276,800	-	44,400	30,600	73,500	78,500	474,013	419,700			
January	49,900	162,000	77,750	51,100	30,325	30,500	106,150	260,300			
February	109,400	4,700	47,300	-	75,800	72,000	56,150	32,500			
March	57,275	16,150	50,900	30,000	32,100	142,800	469,350	647,550			
April	692,600	201,900	56,700	70,500	135,600	78,000	316,850	974,800			
May	205,100	115,200	114,850	107,300	50,400	55,100	180,600	663,950			
June	257,000	104,200	89,900	205,500	204,500	301,300	527,050	4,138,00			
<b>Average</b>											
per month	69,908	14,958	204,990	69,429	86,358	99,025	70,552	99,850	356,340	930,350	
per day	2,330	499	6,833	2,314	2,879	3,301	2,352	3,328	11,878	31,012	

## 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	16.00	14.00	
September	8.00	6.00	13.75	11.75	8.00	6.00	8.25	6.25	16.00	14.00	
October	9.00	7.00	13.75	11.75	8.00	6.00	8.25	6.25	16.00	14.00	
November	9.00	7.00	13.75	11.75	8.00	6.00	9.75	7.75	17.00	15.00	
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>												
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>												
10-Feb-22	454,420	312,933	10.2997	10.2640	428,194	193,959	10.6640	10.6308	240,137	85,367	10.8799	10.8526
24-Feb-22	367,731	255,231	10.4899	10.3836	236,864	77,814	10.8900	10.8417	159,755	33,755	10.9999	10.9140
10-Mar-22	586,532	536,532	11.4508	10.9948	289,376	269,376	12.1000	11.8185	175,565	145,565	12.2957	11.9668
24-Mar-22	376,386	283,286	11.9999	11.7506	312,203	235,403	12.5000	12.2450	300,107	174,807	12.7001	12.4626
07-Apr-22	526,090	394,322	12.8002	12.3967	198,667	156,417	13.2500	13.0459	221,122	129,154	13.2999	13.1560
21-Apr-22	436,319	320,819	13.5003	13.1909	256,856	174,709	13.8495	13.5279	266,265	118,235	13.8496	13.6449
28-Apr-22	390,318	369,318	14.7898	14.1936	156,728	140,728	14.9901	14.7113	218,899	162,399	14.8050	14.4730
19-May-22	597,136	234,848	14.4999	14.4225	221,015	59,925	14.7000	14.7000	240,313	56,146	14.7500	14.7499
02-Jun-22	616,127	574,927	15.2491	14.6647	220,155	97,155	15.2499	14.9544	231,988	119,988	15.5000	15.1503
09-Jun-22	889,143	756,968	15.2500	15.1193	147,033	24,032	14.9501	14.9501	181,377	53,077	14.9499	14.9499
30-Jun-22	1,923,115	1,732,162	15.2300	15.0835	282,699	3,784	14.8001	14.8001	191,122	5,712	14.9499	14.9499
14-Jul-22	1,157,322	386,984	15.7497	15.8000	251,129	42,229	15.8000	15.6921	202,926	76,911	15.9399	15.8345
28-Jul-22	1,631,072	931,724	15.7478	15.8000	140,098	30,897	15.8000	15.6806	172,667	43,997	15.9389	15.8837
11-Aug-22	568,267	378,224	15.7478	15.6957	124,413	17,413	15.8000	15.7930	270,616	70,921	15.9350	15.8869
25-Aug-22	968,019	599,739	15.7949	15.7331	205,735	49,235	15.8497	15.8137	504,732	179,232	15.9350	15.8994
8-Sep-22	904,396	740,396	15.9999	15.8474	201,729	38,729	15.8497	15.8406	272,769	37,769	15.9790	15.9380
22-Sep-22	1,873,406	1,273,413	15.9999	15.9749	305,159	80,059	15.9998	15.9461	358,404	45,994	15.9900	15.9884
6-Oct-22	1,280,186	558,222	15.7389	15.5998	265,519	77,219	15.7498	15.6811	571,766	241,262	15.7500	15.6874
20-Oct-22	1,265,011	622,674	15.7198	15.6712	223,751	42,169	15.7434	15.6903	389,716	187,849	15.7489	15.6655
03-Nov-22	739,593	443,266	15.7100	15.6991	128,324	13,324	15.7433	15.7298	183,760	52,160	15.7399	15.7267
17-Nov-22	1,026,282	745,330	15.7100	15.6947	144,721	7,221	15.7298	15.7289	124,535	4,535	15.6990	15.6990

\* = Bids Rejected

Source: Domestic Markets & Monetary Management Department, SBP

## 6.5 Auction of Pakistan Investment Bonds (PIBs)

### Fixed Rate (Face Value)

							Million Rupees
Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered <sup>1</sup>	Amount Accepted <sup>2</sup>	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Average Yield Accepted (%)
<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	**	**	**	**	**
<b>4-Aug-22</b>							
	3-Years	10.00	168,368.00	94,828.10			
	5-Years	7.50	348,146.00	205,420.60			
	10-Years	8.00	185,774.00	*	*	*	*
	15-Years	10.50	**	**	**	**	**
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
<b>15-Sep-22</b>							
	3-Years	10.00	107,794.30	19,144.30	90.9077	13.9200	13.8728
	5-Years	7.50	333,189.20	181,063.40	80.1593	13.3900	13.3607
	10-Years	8.00	108,683.00	10,733.00	75.3457	12.9500	12.9197
	15-Years	10.50	**	**	**	**	**
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
<b>13-Oct-22</b>							
	3-Years	10.00	152,360.00	96,329.90	91.2736	13.8360	13.7633
	5-Years	7.50	402,329.50	131,872.60	90.7100	13.0900	13.0568
	10-Years	8.00	107,694.00	*	*	*	*
	15-Years	10.50	**	**	**	**	**
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
<b>30-Nov-22</b>							
	3-Years	10.00%	35,560.00	*	-	-	-
	5-Years	10.50%	84,393.00	25,050.00	89.9988	13.3500%	13.3175%
	10-Years	11.00%	78,444.50	*	-	-	-
	15-Years	10.50%	**	**	-	-	-
	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>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	*	-						
<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	*	-						
<b>10-Aug-22</b>										
	02-Year							125,950.00	98,200.00	99.1885
	03- Year				98,750.00	74,520.00	97.6460			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
<b>24-Aug-22</b>										
	02-Year							91,475.00	44,226.70	99.2090
	03- Year				346,500.00	238,502.50	97.6720			
	05- Year	51,250.00	*	-						
	10-Year	1,250.00	*	-						
<b>7-Sep-22</b>										
	02-Year							115,009.30	24,759.30	98.9102
	03- Year				458,650.00	301,039.10	97.4500			
	05- Year	51,250.00	50,000.00	95.9404						
	10-Year	1,250.00	*	-						
<b>21-Sep-22</b>										
	02-Year							44,525.00	47,148.10	98.9189
	03- Year				117,795.00	66,220.00	97.4649			
	05- Year	53,350.00	41,600.00	95.9807						
	10-Year	26,250.00	*	-						
<b>5-Oct-22</b>										
	02-Year							6,924.50	2,294.20	98.9313
	03- Year				113,400.00	42,796.60	97.5956			
	05- Year	414,568.00	263,266.00	96.1277						
	10-Year	40,000.00	20,000.00	93.0004						
<b>19-Oct-22</b>										
	02-Year							1,500.00	*	-
	03- Year				77,000.00	14,885.00	97.6173			
	05- Year	512,687.80	455,395.70	96.1909						
	10-Year	44,807.60	27,389.40	93.2076						
<b>2-Nov-22</b>										
	02-Year							4,273.40	*	*
	03- Year				8,513.00	*				
	05- Year	421,302.00	203,723.90	96.3515						
	10-Year	52,586.00	50,030.90	93.4669						
<b>16-Nov-22</b>										
	02-Year							5300.00	*	*
	03- Year				8,250.00	*				
	05- Year	261,409.90	230,372.50	95.4203						
	10-Year	6,420.00	3,545.00	93.8497						

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

Source: Domestic Markets & Monetary Management Department, SBP

1-Amount offered only includes Competitive bids.

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

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

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

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

## 6.7 KIBOR

PERIODS			Percent per annum													
			1 Week		2 Weeks		1Month		3 Months		6 Months		9 Months		12 Months	
			Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
<b>2021</b>	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
<b>2022</b>	Jan	Month Average	9.73	10.23	9.78	10.28	9.85	10.35	10.18	10.43	11.06	11.31	11.12	11.62	11.18	11.68
		End-Month	9.76	10.26	9.79	10.29	9.84	10.34	10.11	10.36	10.49	10.74	10.62	11.12	10.73	11.23
	Feb	Month Average	9.75	10.25	9.79	10.29	9.86	10.36	10.19	10.44	10.57	10.82	10.65	11.15	10.74	11.24
		End-Month	9.74	10.24	9.79	10.29	9.88	10.38	10.36	10.61	10.78	11.03	10.81	11.31	10.86	11.36
	Mar	Month Average	9.82	10.32	9.92	10.42	10.28	10.78	11.09	11.34	11.60	11.85	11.65	12.15	11.70	12.20
		End-Month	9.94	10.44	10.12	10.62	10.91	11.41	11.70	11.95	12.27	12.52	12.30	12.80	12.34	12.84
	Apr	Month Average	11.80	12.30	11.89	12.39	12.10	12.60	12.87	13.12	13.27	13.52	13.27	13.77	13.30	13.80
		End-Month	12.33	12.83	12.35	12.85	12.77	13.27	14.40	14.65	14.58	14.83	14.59	15.09	14.63	15.13
	May	Month Average	12.75	13.25	12.86	13.36	13.22	13.72	14.48	14.73	14.65	14.73	14.62	15.12	14.45	15.11
		End-Month	13.69	14.19	13.75	14.25	13.81	14.31	14.24	14.49	14.45	14.70	14.50	15.00	14.52	15.02
	Jun	Month Average	13.53	14.03	13.64	14.14	13.80	14.30	14.68	14.93	15.16	15.41	15.23	15.73	15.27	15.77
		End-Month	13.30	13.80	13.53	14.03	13.66	14.16	14.91	15.16	15.10	15.35	15.15	15.65	15.23	15.73
	Jul	Month Average	14.16	14.66	14.30	14.80	14.50	15.00	15.11	15.36	15.43	15.68	15.49	15.99	15.55	16.05
		End-Month	14.76	15.26	14.80	15.30	14.85	15.35	15.44	15.69	15.58	15.83	15.61	16.11	15.67	16.17
	Aug	Month Average	14.89	15.39	14.93	15.43	15.00	15.50	15.62	15.87	15.71	15.96	15.75	16.25	15.80	16.30
		End-Month	14.97	15.47	15.01	15.51	15.10	15.60	15.67	15.92	15.75	16.00	15.79	16.29	15.85	16.35
	Sep	Month Average	14.82	15.32	14.90	15.40	15.05	15.55	15.73	15.98	15.80	16.05	15.83	16.33	15.86	16.36
		End-Month	14.86	15.36	14.91	15.41	15.01	15.51	15.52	15.77	15.66	15.91	15.69	16.19	15.71	16.21
	Oct	Month Average	14.91	15.41	14.97	15.47	15.05	15.55	15.49	15.74	15.56	15.81	15.58	16.08	15.60	16.10
		End-Month	14.94	15.44	14.99	15.49	15.06	15.56	15.51	15.76	15.59	15.84	15.61	16.11	15.63	16.13
	Nov	Month Average	15.05	15.55	15.12	15.62	15.21	15.71	15.68	15.93	15.75	16.00	15.76	16.26	15.79	16.29
		End-Month	15.91	16.41	15.96	16.46	16.11	16.61	16.67	16.92	16.70	16.95	16.70	17.20	16.71	17.21

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

		Percent per annum						
PERIODS		Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months	
2021	Jul	7.48	7.16	7.09	8.00	9.00	-	
	Aug	7.14	7.22	7.30	-	-	-	
	Sep	7.35	7.79	-	9.00	8.75	-	
	Oct	7.58	7.48	8.25	9.00	8.35	-	
	Nov	8.40	8.93	-	10.00	10.12	-	
	Dec	10.10	10.01	10.75	11.60	12.34	-	
	2022	Jan	10.08	10.28	10.50	-	11.75	-
		Feb	10.20	10.37	10.58	10.50	10.90	-
		Mar	10.20	10.20	-	11.50	11.40	-
		Apr	12.00	10.70	12.73	13.50	12.88	-
		May	13.20	13.48	-	15.00	15.50	-
		Jun	13.78	13.80	14.43	16.94	17.75	-
Jul		15.01	14.89	12.90	-	16.50	-	
Aug		15.57	15.17	-	15.75	16.50	-	
Sep		15.11	15.16	-	-	16.47	-	
Oct		15.56	15.14	-	-	16.50	-	
Nov		15.42	15.12	-	-	17.5	-	

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
1-Nov-22	220.6477	220.6677	220.6524	219.4562	219.5857	219.9631	1.4943	1.4961	1.4995	254.7157	254.7867	254.9453
2-Nov-22	221.4337	221.4977	221.5503	218.7765	218.9943	219.3709	1.5039	1.5056	1.5098	254.5381	254.6819	254.8905
03-Nov-22	221.9464	222.0615	222.0959	217.0636	217.2828	217.6702	1.5003	1.5022	1.5064	251.6983	251.8781	252.0810
04-Nov-22	221.9206	222.0948	222.1211	216.8275	217.1029	217.4785	1.5013	1.5037	1.5077	248.7952	249.0365	249.2190
07-Nov-22	221.6568	221.9566	222.2170	220.1939	220.5968	221.2076	1.5030	1.5062	1.5119	250.7271	251.1115	251.5607
08-Nov-22	221.6500	222.0365	222.3388	221.7609	222.2529	222.9414	1.5120	1.5158	1.5221	254.4875	254.9778	255.4946
10-Nov-22	221.4218	221.8443	222.1907	221.6986	222.2279	222.9317	1.5153	1.5194	1.5257	252.4873	253.0144	253.5644
11-Nov-22	221.6437	221.9809	222.2531	226.8967	227.3498	227.9903	1.5684	1.5721	1.5781	260.0324	260.4726	260.9431
14-Nov-22	221.6877	221.9116	222.1522	229.3137	229.6553	230.2737	1.5900	1.5932	1.5988	261.8131	262.1222	262.5586
15-Nov-22	221.9122	222.2964	222.6309	230.8552	231.3812	232.1300	1.5928	1.5969	1.6038	262.4333	262.9395	263.4945
16-Nov-22	222.4105	222.8724	223.1601	231.4181	232.0108	232.7087	1.5958	1.6003	1.6068	264.3460	264.9400	265.4416
17-Nov-22	222.6684	223.2226	223.5435	231.1632	231.8489	232.5721	1.5964	1.6016	1.6082	265.4096	266.1159	266.6511
18-Nov-22	223.1715	223.6641	223.9377	231.1164	231.7367	232.4070	1.5914	1.5961	1.6024	265.7638	266.3958	266.8729
21-Nov-22	223.6638	224.0320	224.2251	229.5909	230.0779	230.6648	1.5888	1.5926	1.5988	264.4936	264.9743	265.3542
22-Nov-22	223.4157	223.7488	223.8707	229.3139	229.7648	230.3077	1.5754	1.5790	1.5845	264.6583	265.0994	265.4186
23-Nov-22	223.8083	224.1738	224.2040	231.1044	231.5908	232.0378	1.5834	1.5872	1.5921	266.0633	266.5453	266.7584
24-Nov-22	223.9166	224.2650	224.3020	233.4443	233.9180	234.3440	1.6140	1.6178	1.6225	270.6816	271.1506	271.3545
25-Nov-22	223.9421	224.3139	224.3035	233.3028	233.7997	234.1757	1.6159	1.6199	1.6243	271.2946	271.7912	271.9385
28-Nov-22	223.9543	224.3803	224.4364	232.7221	233.2748	233.7214	1.6212	1.6255	1.6305	270.4249	270.9875	271.2163
29-Nov-22	223.9543	224.4463	224.6282	232.3750	232.9966	233.7860	1.6197	1.6246	1.6323	269.5514	270.1916	270.7318
30-Nov-22	223.9495	224.4624	224.7221	231.8885	232.5288	233.3538	1.6168	1.6217	1.6297	267.9108	268.5724	269.1699

## 6.9 SBP Mark to Market Rates Major Currencies

Date	Swiss Frank			Australian Dollar			Saudi Arabian Riyal			Kuwaiti Dinar		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
1-Nov-22	221.7119	221.8981	222.4891	142.2736	142.3179	142.4152	58.7219	58.7054	58.6709	712.7324	713.1080	713.9584
2-Nov-22	221.6776	221.9795	222.5374	142.0940	142.1803	142.3042	58.9233	58.9231	58.9041	714.6487	715.1983	716.4067
03-Nov-22	220.2505	220.5308	221.1120	140.2479	140.3531	140.4783	59.0597	59.0738	59.0508	715.1027	715.8078	717.0786
04-Nov-22	219.5277	219.8652	220.4392	140.7864	140.9287	141.0463	59.0513	59.0780	59.0544	714.8596	715.7789	716.9857
07-Nov-22	222.6700	223.1406	223.9595	142.2261	142.4500	142.7164	58.9827	59.0412	59.0814	715.1849	716.4513	718.5240
08-Nov-22	223.7985	224.3585	225.2734	143.1859	143.4663	143.7661	58.9887	59.0719	59.1240	716.5966	718.0086	719.9821
10-Nov-22	224.8851	225.4760	226.3759	142.0421	142.3439	142.6611	58.8888	58.9941	59.0768	716.0662	717.7119	719.4771
11-Nov-22	230.1358	230.6522	231.4806	147.2823	147.5376	147.8136	58.9635	59.0461	59.0973	720.4647	721.7997	723.3281
14-Nov-22	234.6398	235.0470	235.8659	148.6859	148.8668	149.1227	58.9705	59.0175	59.0555	720.1392	721.1127	722.5283
15-Nov-22	236.1522	236.7578	237.7163	149.9682	150.2629	150.5911	59.0380	59.1198	59.1907	720.9622	722.5744	724.2972
16-Nov-22	236.0920	236.7551	237.6597	150.7832	151.1275	151.4284	59.1753	59.2746	59.3251	722.7456	724.5172	726.1844
17-Nov-22	235.3291	236.0877	237.0098	149.4662	149.8685	150.1834	59.2440	59.3709	59.4270	723.5132	725.6203	727.3491
18-Nov-22	234.6210	235.3121	236.1832	149.5919	149.9527	150.2364	59.3778	59.4867	59.5333	724.9599	726.7958	728.4421
21-Nov-22	233.9090	234.4677	235.2561	148.4233	148.6989	148.9303	59.5104	59.5846	59.6113	725.9695	727.4661	728.8920
22-Nov-22	233.4787	234.0018	234.7679	147.8789	148.1306	148.3355	59.4388	59.4989	59.5053	724.9761	726.3648	727.5648
23-Nov-22	235.0928	235.6463	236.3092	148.9444	149.2187	149.3630	59.5488	59.6191	59.6034	726.6507	728.1457	729.0934
24-Nov-22	238.0319	238.5745	239.2001	151.3117	151.5780	151.7105	59.5840	59.6497	59.6342	728.6107	730.0294	730.9997
25-Nov-22	237.0259	237.5905	238.1643	151.5080	151.7907	151.8918	59.6066	59.6786	59.6464	728.5275	730.0206	730.7301
28-Nov-22	236.8885	237.5119	238.1652	149.8590	150.1751	150.3284	59.6083	59.6947	59.6794	728.5441	730.2132	731.1552
29-Nov-22	236.2637	236.9559	238.0753	150.3629	150.7251	151.0279	59.5782	59.6773	59.7241	728.0708	729.9476	731.3366
30-Nov-22	235.2164	235.9269	237.0594	150.4269	150.8026	151.1562	59.5808	59.6903	59.7633	727.5812	729.5320	731.3647

Source: Domestic Markets & Monetary Management Department, SBP

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

## 6.10 Secondary Market Transactions in Government Securities

Billion Rupees

SECURITIES/TRANSACTIONS	2021		2022										
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
<b>PIBs</b>													
<b>Purchases</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>	<b>1,990.3</b>	<b>2,248.4</b>	<b>2,476.3</b>	<b>2,262.3</b>
Non-Banks													
Repo	5.6	11.7	7.1	11.7	0.7	-	7.8	13.3	26.7	33.6	31.4	27.7	6.7
outright	372.2	259.9	315.3	842.6	868.9	694.1	394.6	359.4	424.3	436.0	513.6	609.9	543.7
Banks/PDs													
Repo	776.4	1,141.2	751.4	644.3	1,378.8	1,498.2	1,488.9	953.9	1,241.1	673.1	723.4	963.9	814.3
outright	674.6	525.0	470.5	1,022.8	1,478.3	870.2	845.6	925.7	685.2	847.5	980.0	874.9	897.7
SBP													
Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sales</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>	<b>1,990.3</b>	<b>2,248.4</b>	<b>2,476.3</b>	<b>2,262.3</b>
Non-Banks													
Repo	251.1	562.1	340.5	280.3	750.9	763.4	870.6	339.0	78.6	45.8	94.3	121.3	116.4
outright	366.4	309.7	285.9	748.0	1,006.7	409.3	342.3	349.1	374.8	239.2	392.2	386.5	404.7
Banks/PDs													
Repo	530.9	590.7	418.0	375.7	628.6	734.8	626.1	628.2	1,189.1	660.9	660.4	870.3	704.6
outright	680.4	475.2	499.9	1,117.4	1,340.6	1,155.0	897.9	936.0	734.7	1,044.4	1,101.4	1,098.3	1,036.7
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>4,522.2</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>	<b>6,938.3</b>	<b>6,674.6</b>	<b>7,049.9</b>	<b>5,935.5</b>
Non-Banks													
Repo	93.1	95.5	59.6	103.3	56.1	85.3	55.0	40.2	92.9	150.1	159.0	137.6	86.0
outright	570.6	1,175.5	1,329.5	1,048.2	1,146.6	1,597.9	542.9	1,014.1	1,290.4	1,721.4	1,543.1	1,780.6	1,356.9
Banks/PDs													
Repo	3,093.1	3,836.1	2,884.8	2,363.3	2,202.3	2,296.3	2,163.8	3,067.2	2,267.7	3,209.0	3,171.3	3,088.8	3,048.1
outright	765.4	2,274.2	1,768.8	1,729.9	2,459.7	1,760.1	987.1	1,979.7	1,337.6	1,857.9	1,801.3	2,042.9	1,444.4
SBP													
Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sales</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>	<b>6,938.3</b>	<b>6,674.6</b>	<b>7,049.9</b>	<b>5,935.5</b>
Non-Banks													
Repo	260.5	354.1	189.5	106.8	343.3	334.6	252.0	385.6	123.6	152.9	270.9	205.9	296.1
outright	440.8	1,166.3	854.4	890.8	1,106.8	1,068.9	617.1	809.5	590.9	1,341.9	1,154.4	1,365.5	1,026.4
Banks/PDs													
Repo	2,925.7	3,577.5	2,754.8	2,359.9	1,915.1	2,047.0	1,966.8	2,721.7	2,237.0	3,206.1	3,059.4	3,020.5	2,838.0
outright	895.2	2,283.3	2,243.9	1,887.4	2,499.5	2,289.2	912.9	2,184.2	2,037.1	2,237.4	2,190.0	2,458.0	1,774.9
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	Oct	Nov	Jul	Aug	Sep	Oct	Nov
<b>KSE 100 Index (1991 = 1,000)</b>	<b>47,356.02</b>	<b>41,540.83</b>	<b>46,184.71</b>	<b>45,072.38</b>	<b>40,150.36</b>	<b>42,351.15</b>	<b>41,128.67</b>	<b>41,264.66</b>	<b>42,348.63</b>
<b>KSE All Shares Index (1995 = 1,000)</b>	<b>32,479.82</b>	<b>28,582.29</b>	<b>31,596.79</b>	<b>30,831.91</b>	<b>27,796.13</b>	<b>29,077.87</b>	<b>28,225.45</b>	<b>28,144.59</b>	<b>28,693.26</b>
1. Automobile Assembler	60,691.47	46,569.78	49,608.28	49,784.37	41,462.32	42,460.20	41,657.43	37,840.85	38,028.55
2. Automobile Parts & Accessories	50,841.13	28,050.72	42,036.55	39,015.16	25,258.81	30,069.04	27,031.93	25,157.27	25,835.99
3. Cable & Electrical Goods	23,485.45	14,627.64	18,739.80	18,004.27	14,391.67	15,261.81	14,432.33	14,499.01	14,119.63
4. Cement	65,942.68	38,106.34	57,304.95	54,099.51	34,977.15	39,596.18	39,367.99	38,323.94	37,708.49
5. Chemical	32,939.82	32,014.51	33,071.67	31,465.04	30,544.76	32,113.41	29,820.36	28,891.99	29,216.96
6. Close -End Mutual Funds	2,235.09	1,413.41	1,959.13	1,921.11	1,553.10	1,591.65	1,415.09	1,410.74	1,341.17
7. Commercial Banks	11,749.01	9,833.57	12,575.95	12,523.25	9,811.17	10,063.67	9,340.22	9,203.40	9,289.34
8. Engineering	57,855.82	31,861.80	49,347.19	47,013.52	30,006.66	33,670.78	31,812.82	28,969.47	27,685.29
9. Fertilizer	16,420.09	16,998.93	16,097.14	16,466.43	15,713.93	16,131.23	15,657.13	15,686.36	16,212.41
10. Food & Personal Care Products	54,400.84	50,369.34	52,981.42	49,238.94	50,623.17	51,177.07	49,854.53	50,737.21	50,455.47
11. Glass & Ceramics	264,690.52	2,560,411.29	479,042.49	589,347.68	3,075,085.61	4,199,555.37	5,031,947.32	5,645,621.03	7,164,969.40
12. Insurance	24,745.61	18,624.83	22,115.94	21,650.89	17,649.10	17,954.58	17,653.40	16,446.45	16,829.47
13. Inv.Banks /INV.COS./Securities COS.	19,331.52	14,703.42	17,293.83	16,574.52	14,605.12	14,262.72	14,158.72	13,840.40	14,074.86
14. Jute	12,824.47	21,152.55	20,310.33	22,460.75	21,109.79	21,109.79	21,101.24	16,201.87	19,044.87
15. Leasing Companies	839.75	69.24	688.25	679.10	72.09	72.70	72.91	68.00	89.53
16. Leather & Tanneries	18,292.99	14,957.14	15,147.19	16,195.26	13,497.82	13,586.04	14,519.27	13,658.58	12,974.48
17. Miscellaneous	20,573.72	24,520.88	29,318.50	28,324.96	23,886.25	18,430.29	18,139.63	17,208.01	15,362.30
18. Modarabas	6,223.19	5,520.07	5,976.52	5,832.53	5,293.68	5,258.83	5,432.43	5,412.33	5,216.46
19. Oil & Gas Exploration Companies	9,992.53	9,047.30	9,455.08	9,307.40	9,046.10	9,223.19	8,333.33	8,072.07	8,408.16
20. Oil & Gas Marketing Companies	11,049.02	8,316.50	9,321.18	8,897.14	8,386.80	8,869.07	8,103.65	7,633.27	8,218.08
21. Paper & Board	23,915.91	15,621.49	20,741.95	19,942.99	15,257.77	16,351.60	16,016.27	15,154.49	14,976.65
22. Pharmaceuticals	43,473.69	32,880.63	40,617.43	37,837.38	31,213.11	31,530.30	29,894.77	27,762.38	27,173.79
23. Power Generation & Distribution	26,290.05	20,697.49	22,666.27	22,655.73	19,829.11	21,061.60	20,695.13	19,671.80	20,093.88
24. Refinery	17,738.03	9,521.21	10,446.29	9,921.53	8,149.97	9,288.82	8,729.62	8,372.56	8,365.96
25. Sugar & Allied Industries	113,047.42	100,232.55	115,934.54	102,683.44	95,311.90	99,346.60	96,168.16	114,163.15	113,485.53
26. Synthetic & Rayon	51,422.13	52,892.23	55,780.05	55,720.00	52,188.36	57,749.80	56,605.77	57,052.23	59,942.75
27. Technology & Communication	68,298.51	45,439.79	70,007.44	68,374.53	47,176.51	50,229.70	51,944.00	53,519.64	59,902.21
28. Textile Composite	48,146.04	40,981.59	47,979.48	46,213.56	40,269.61	42,056.43	40,454.04	38,666.37	37,560.51
29. Textile Spinning	19,926.24	18,122.54	18,609.44	18,751.93	17,965.11	18,631.55	17,695.56	17,106.11	17,534.72
30. Textile Weaving	4,854.91	2,405.05	4,511.95	4,401.24	2,334.53	2,339.34	2,345.67	2,273.28	2,160.91
31. Tobacco	102,562.36	68,213.71	84,031.57	76,081.38	66,316.31	57,533.22	61,144.31	61,558.94	64,654.42
32. Transport	48,816.89	34,238.64	38,849.57	38,039.58	33,421.83	36,746.66	37,553.19	38,606.86	39,358.50
33. Vanaspati & Allied Industries	57,478.80	37,537.91	45,620.17	41,411.02	40,907.40	37,022.33	36,738.52	30,941.95	30,190.79
34. Woolen	7,321.39	4,385.83	6,211.81	5,973.52	4,385.82	5,189.89	4,458.93	3,399.03	3,679.71
35. Real Estate Investment Trust	17,097.11	20,975.72	18,074.52	18,617.53	21,642.85	21,704.88	21,518.71	21,580.78	20,991.22
36. Exchange Traded Funds	5,739.64	4,072.27	4,579.85	4,486.29	3,878.97	4,172.88	316,037.76	320,204.57	323,780.03
37. Property	-	-	-	-	-	10,832.01	11,348.67	10,938.65	11,018.62
38. Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39. Future Contracts	-	-	-	-	-	-	-	-	-
40. Bonds	-	-	-	-	-	-	-	-	-

As per last working day

Source: Pakistan Stock Exchange

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

## 7.2 Pakistan Stock Exchange Indicators

Month	KSE 100 Index (1991 = 1,000)				
	FY19	FY20	FY21	FY22	FY23
Jul	42,712.43	31,938.48	39,258.44	47,055.29	40,150.36
Aug	41,742.24	29,672.12	41,110.93	47,419.74	42,351.15
Sep	40,998.59	32,078.85	40,571.48	44,899.60	41,128.67
Oct	41,649.36	34,203.68	39,888.00	46,184.71	41,264.66
Nov	40,496.03	39,287.65	41,068.82	45,072.38	42,348.63
Dec	37,066.67	40,735.08	43,755.38	44,596.07	
Jan	40,799.53	41,630.94	46,385.54	45,374.68	
Feb	39,054.61	37,983.62	45,865.02	44,461.01	
Mar	38,649.34	29,231.63	44,587.85	44,928.83	
Apr	36,784.44	34,111.64	44,262.35	45,249.41	
May	35,974.79	33,931.23	47,896.34	43,078.14	
Jun	33,901.58	34,421.92	47,356.02	41,540.83	

Month	KSE All Share Index (1995 = 1,000)				
	FY19	FY20	FY21	FY22	FY23
Jul	30,908.46	23,118.82	27,559.26	32,163.11	27,796.13
Aug	30,653.83	22,007.12	28,960.20	32,394.47	29,077.87
Sep	29,944.47	23,427.60	28,969.98	30,668.90	28,225.45
Oct	30,220.10	24,698.78	28,185.56	31,596.79	28,144.59
Nov	29,381.69	27,838.52	28,849.46	30,831.91	28,693.26
Dec	28,043.38	29,011.73	30,779.70	30,726.52	
Jan	29,663.42	29,067.54	32,061.54	31,007.64	
Feb	28,506.65	26,289.38	31,436.15	30,523.62	
Mar	28,279.32	21,037.82	30,498.20	30,788.28	
Apr	27,014.21	23,937.61	30,017.98	30,774.66	
May	26,155.49	24,435.18	32,238.69	29,310.51	
Jun	24,986.05	24,660.31	32,479.82	28,582.29	

Month	KMI-30 Index (Base: June 2008)				
	FY19	FY20	FY21	FY22	FY23
Jul	72,341.14	50,569.36	63,107.65	76,259.24	65,446.00
Aug	70,817.42	46,226.30	65,651.60	77,641.73	70,346.75
Sep	69,230.73	51,150.82	64,738.07	72,315.95	67,463.05
Oct	71,738.68	55,842.17	63,496.69	74,486.07	69,310.33
Nov	68,388.96	62,713.95	66,318.10	73,210.74	71,768.60
Dec	61,173.56	66,031.51	71,167.60	71,687.06	
Jan	68,267.23	67,075.02	74,222.76	73,592.63	
Feb	65,510.03	59,433.31	76,278.37	72,148.81	
Mar	63,313.99	45,051.66	73,039.96	72,914.93	
Apr	59,213.25	55,529.38	71,476.99	74,012.17	
May	58,233.69	55,171.67	78,749.58	70,045.46	
Jun	54,118.51	54,995.25	76,621.54	68,766.37	

As per last working day.

Source: Pakistan Stock Exchange

## 7.3 Market Capitalization of PSX all Shares

Million Rupees

Sector Name	End Period		2021		2022				
	FY21	FY22	Oct	Nov	Jul	Aug	Sep	Oct	Nov
1 Automobile Assembler	361,448	311,234	307,111	308,201	277,100	283,769	278,404	265,568	266,886
2 Automobile parts & Accessories	80,036	45,806	68,644	63,710	41,247	49,102	45,255	42,794	43,948
3 Cable & Electrical Goods	38,221	29,149	30,498	29,301	28,679	30,413	29,449	29,585	28,811
4 Cement	702,506	411,883	615,991	581,534	388,585	439,206	436,675	428,732	421,847
5 Chemical	404,117	413,891	425,139	404,861	394,890	415,170	407,649	394,958	400,238
6 Close -End Mutual Funds	3,281	2,075	2,876	2,820	2,280	2,337	2,077	2,071	1,969
7 Commercial Banks	1,308,754	1,121,932	1,431,575	1,425,577	1,119,375	1,167,709	1,083,769	1,067,892	1,077,862
8 Engineering	171,410	100,473	150,809	143,677	94,623	106,178	100,319	91,353	87,303
9 Fertilizer	509,384	527,338	499,364	510,820	487,475	500,420	485,714	486,620	502,939
10 Food & Personal Care Products	744,128	710,932	733,957	682,112	714,514	722,332	703,665	716,398	712,863
11 Glass & Ceramics	80,096	63,728	68,708	67,544	62,618	68,283	64,746	61,350	61,341
12 Insurance	170,003	135,286	151,937	148,742	129,979	132,229	130,010	122,107	125,080
13 Inv. Banks /INV.COS./Securities COS.	143,915	110,529	130,001	124,594	109,790	122,140	121,249	118,573	120,581
14 Jute	130	214	206	228	214	214	214	164	193
15 Leasing Companies	5,403	445	4,428	4,369	464	468	469	438	576
16 Leather & Tanneries	52,866	43,226	43,775	46,804	39,008	39,263	41,986	39,497	37,518
17 Miscellaneous	82,229	104,890	117,772	118,760	102,175	78,837	77,749	73,910	65,982
18 Modarabas	14,490	23,037	24,405	23,817	22,092	21,946	22,671	22,595	21,777
19 Oil & Gas Exploration Companies	960,135	869,323	908,498	894,311	869,208	886,224	800,719	775,613	807,909
20 Oil & Gas Marketing Companies	234,968	177,893	199,384	190,314	179,530	189,854	180,413	169,941	182,960
21 Paper & Board	94,243	64,515	84,144	80,903	63,013	67,531	67,920	64,266	63,512
22 Pharmaceuticals	314,190	252,065	308,837	287,698	239,282	241,713	230,724	220,760	216,079
23 Power Generation & Distribution	316,236	248,964	272,646	272,520	238,519	253,344	248,936	236,627	241,704
24 Refinery	146,564	78,670	86,314	81,978	67,340	76,750	72,130	69,179	69,125
25 Sugar & Allied Industries	76,432	68,428	78,642	69,653	65,069	67,823	65,653	77,938	77,476
26 Synthetic & Rayon	76,659	79,766	84,121	84,030	78,704	87,091	85,366	86,222	90,591
27 Technology & Communication	280,201	241,831	289,796	283,063	251,074	267,323	276,446	285,238	320,373
28 Textile Composite	310,874	273,075	312,749	301,238	268,330	280,237	269,560	259,668	252,241
29 Textile Spinning	71,965	68,313	70,026	70,562	67,719	70,231	66,703	64,481	66,097
30 Textile Weaving	4,935	3,574	6,705	6,540	3,246	3,252	3,261	3,195	3,037
31 Tobacco	432,246	287,485	354,149	320,643	279,488	242,472	257,691	259,706	272,766
32 Transport	78,127	54,796	62,176	60,879	53,489	58,806	60,572	62,271	63,484
33 Vanaspati & Allied Industries	2,122	1,386	1,684	1,529	1,510	1,367	1,356	1,272	1,241
34 Woolen	476	285	404	388	285	337	290	221	239
35 Real Estate Investment Trust	24,505	30,064	25,906	26,684	31,021	31,110	30,843	30,932	30,087
36 Exchange Traded Funds	9	7	7	7	6	7	510	517	523
37 Property	-	-	-	-	-	29,468	30,874	30,711	30,991
38 Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39 Future Contracts	-	-	-	-	-	-	-	-	-
40 Bonds	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>8,297,305</b>	<b>6,956,508</b>	<b>7,953,385</b>	<b>7,720,414</b>	<b>6,956,508</b>	<b>6,771,943</b>	<b>6,782,036</b>	<b>6,663,363</b>	<b>6,768,149</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	7,115.00
Sep	2,686.32	2,319.12	13,650.74	9,585.41	4,149.94
Oct	5,121.76	4,561.68	8,635.92	5,769.23	6,001.90
Nov	4,209.21	6,646.26	6,533.65	7,179.05	4,704.50
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>	

Source: Pakistan Stock Exchange



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

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

Note. Financial Statements based on Calendar year

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

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

Note. Financial Statements based on Calendar year

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

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

Note. Financial Statements based on Calendar year

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

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Food and Non-Alcoholic Beverages	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Furnishing & Household Equipment Maintenance	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
<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>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
<b>Aug-22</b>	<b>187.84</b>	197.81	198.29	195.00	181.99	176.21	182.46	175.38	173.64	244.55	111.32	157.29	161.31	183.9	185.67
<b>Sep-22</b>	<b>185.68</b>	209.21	206.34	226.31	192.67	176.73	150.24	181.36	177.45	249.96	111.39	160.49	161.32	188.01	192.73
<b>Oct-22</b>	<b>194.42</b>	221.00	212.37	272.25	196.21	178.48	166.56	186.56	182.47	245.44	111.84	163.6	162.87	192.77	194.49
<b>Nov-22</b>	<b>195.89</b>	221.14	214.82	258.67	198.46	182.32	167.48	191.84	186.02	245.27	111.89	166.80	163.45	196.51	199.01

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>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
<b>Aug-22</b>	<b>185.72</b>	196.59	196.88	194.91	193.6	174.62	179.33	171.9	174.36	245.69	113.61	151.58	163.68	182.8	185.12
<b>Sep-22</b>	<b>181.90</b>	207.23	204.67	222.2	206.74	174.86	147.5	179.01	176.15	250.71	113.68	154.54	163.69	187.9	192.34
<b>Oct-22</b>	<b>190.08</b>	217.12	209.17	263.47	209.33	176.6	163.5	184.97	179.22	245.33	114.37	157.14	165.49	193.58	195.11
<b>Nov-22</b>	<b>190.80</b>	216.54	210.53	251.57	212.67	178.94	163.42	189.70	182.00	245.03	114.4	158.91	165.87	196.97	198.51

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>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
<b>Aug-22</b>	<b>191.04</b>	199.18	199.86	195.10	170.28	178.23	189.36	180.63	172.92	242.64	107.24	168.11	153.12	185.90	186.45
<b>Sep-22</b>	<b>191.38</b>	211.44	208.21	231.08	178.49	179.11	156.28	184.89	178.73	248.72	107.32	171.77	153.12	188.21	193.29
<b>Oct-22</b>	<b>200.96</b>	225.37	215.95	282.45	182.99	180.87	173.31	188.95	185.7	245.62	107.33	175.86	153.81	191.32	193.59
<b>Nov-22</b>	<b>203.57</b>	226.31	219.61	266.91	184.13	186.63	176.43	195.05	190.01	245.68	107.43	181.76	155.10	195.67	199.72

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>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
<b>Aug-22</b>	<b>239.87</b>	222.12	250.75	203.25	201.27	211.23	143.51	313.08	219.95
<b>Sep-22</b>	<b>243.30</b>	245.89	202.73	208.20	207.35	213.21	159.57	312.55	238.86
<b>Oct-22</b>	<b>242.15</b>	234.75	220.43	211.88	212.85	213.61	159.57	305.46	239.26
<b>Nov-22</b>	<b>242.09</b>	225.99	219.41	212.87	214.19	213.98	159.57	292.07	296.80

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	<b>166.21</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>
<b>Aug-22</b>	218.89	213.06	212.24	207.15	214.18	<b>213.22</b>
<b>Sep-22</b>	215.79	197.34	209.56	207.82	218.98	<b>211.86</b>
<b>Oct-22</b>	212.62	197.73	206.76	205.51	215.07	<b>206.74</b>
<b>Nov-22</b>	225.61	215.25	218.61	214.85	219.25	<b>216.92</b>

Source: Pakistan Bureau of Statistics



## 8.6 Commodity Prices

YEAR / MONTH	<sup>1</sup> (24 Karat) Rs. per 10g		<sup>2</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>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
<b>Aug-22</b>	125,414	1,407	20,235	232	246
<b>Sep-22</b>	121,800	1,390	21,735	238	248
<b>Oct-22</b>	118,284	1,319	20,135	226	236
<b>Nov-22</b>	127,570	1,721	17,235	226	236

Source: -<sup>1</sup> Bullion-rates.com, <sup>2</sup> From SPI

Note: -Figures are monthly / yearly averages

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

ITEMS	UNIT	FY21	FY22 <sup>R</sup>	2021		2022 <sup>P</sup>					
				Sep	Oct	May	Jun	Jul	Aug	Sep	Oct
<b>I. MANUFACTURED GOODS</b>											
Vegetable Ghee	'000' M.Tons	1,454.61	1,396.43	112.12	122.14	107.78	115.67	119.07	110.83	122.24	124.72
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	5,694.41	7,921.22	0.00	0.00	37.83	14.20	0.00	0.00	0.00	0.00
Cigarettes	Billion Nos.	51.53	59.70	5.69	4.41	4.17	4.51	1.02	4.31	5.08	4.65
Cotton Yarn	'000' M.Tons	3,441.59	3,458.74	288.02	288.06	288.06	288.05	288.12	288.09	288.02	210.15
Cotton Cloth	Million Sq. M.	1,048.45	1,050.75	87.50	87.53	87.50	87.50	87.63	87.57	87.60	77.10
Paper	'000' M.Tons	229.00	284.22	29.64	25.74	22.03	23.58	27.32	29.34	29.75	28.55
Paper Board	"	501.21	544.08	46.42	45.87	46.16	46.40	39.08	38.97	40.11	37.27
Soda Ash	"	594.28	651.29	55.23	55.86	56.60	55.23	59.10	59.88	58.71	61.52
Caustic Soda	"	394.12	405.12	31.79	36.87	36.87	37.60	37.88	39.23	37.62	36.55
Sulfuric acid	"	72.48	111.29	11.36	9.73	11.04	7.52	10.38	5.04	5.07	5.14
Chlorine Gas	"	17.08	19.10	1.64	1.76	1.82	2.01	1.59	1.70	1.57	1.67
Urea	"	6,294.91	6,059.80	416.69	539.61	597.89	512.23	412.03	540.85	530.96	468.03
Super Phosphate	"	104.59	110.51	9.66	13.84	6.50	8.22	5.17	10.90	11.46	9.80
Ammonium Nitrate	"	786.13	817.06	69.33	77.12	66.66	69.57	74.32	75.92	69.09	74.99
Nitro Phosphate	"	876.37	891.37	75.82	78.86	72.50	74.16	72.71	66.47	71.13	75.93
Cycle Tyres & Tubes	'000' Nos.	10,314	10,876	879	887	955	966	935	947	950	955
Motor Tyres & Tubes	"	31,906	30,296	2,576	2,530	2,497	2,565	2,508	2,541	2,503	2,458
Cement	'000' M.Tons	49,797	48,011	4,014	4,483	3,236	4,871	2,145	3,025	3,955	4,013
Pig Iron	"	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	50,700	58,922	3,282	4,904	4,362	7,150	2,400	3,410	2,181	3,036
Bicycle	'000' Nos.	79	141	11.00	11.40	12.70	12.99	13.01	13.00	12.52	12.41

### II. MINERALS & ELECTRICITY GENERATION

	UNIT	FY21	FY22	2021 <sup>*</sup>		2022 <sup>* P</sup>					
				Aug	Sep	Apr	May	Jun	Jul	Aug	Sep
Silica Sand	'000' M.Tons	466	811	39	46	90	38	47	30	51	107
Gypsum	"	2,527	2,635	162	135	587	166	128	261	178	190
Limestone	"	76,632	58,362	4,722	4,725	5,750	4,491	6,139	6,397	5,197	5,681
Rock Salt	"	3,366	2,718	244	226	239	215	246	148	212	259
Coal	"	9,229	9,616	761	784	703	755	1,002	791	844	886
China Clay	"	12	17	1	2	1	1	1	1	2	2
Chromite	"	140	195	16	14	17	18	17	17	17	17
Marble	"	7,917	6,626	652	777	419	419	526	455	466	482
Barytes	"	52	128	8	5	8	13	19	14	15	16
Dolomite	"	388	487	38	55	35	51	61	49	53	54
Sulphur	"	19	16	2	1	1	1	1	1	1	1
Crude Oil	'000' Barrels	27,568	28,098	3,559	2,265	2,102	2,177	2,118	2,243	2,199	2,028
Natural Gas	Billion CFt	1,279	1,308	175	101	105	105	103	103	102	96
Electricity	Gwh	143,847	162,477	17,840	15,906	14,832	16,599	15,779	15,903	15,689	14,500

\*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>111.51</b>	108.49	112.92	110.34	100.72	100.44	133.95	119.86	116.13	128.37	91.64
FY19	<b>115.32</b>	112.12	107.42	113.47	100.76	100.66	121.18	115.39	112.68	118.66	98.60
FY20	<b>102.62</b>	117.17	96.56	86.10	89.85	89.93	117.45	115.81	110.41	58.44	102.85
FY21	<b>114.50</b>	117.18	99.58	96.27	101.06	100.89	126.06	119.70	140.54	96.92	110.48
FY22 <sup>P</sup>	<b>128.21</b>	112.49	102.11	111.53	101.56	101.11	104.15	135.77	135.50	142.84	113.50
2021											
Jun	118.25	120.42	96.57	59.35	101.49	101.02	84.97	103.58	158.03	137.82	110.13
Jul	112.22	102.10	97.31	93.27	101.50	101.16	71.81	110.10	124.94	116.86	110.22
Aug	114.30	105.69	100.20	118.02	101.51	101.05	66.79	148.42	127.51	130.15	110.93
Sep	115.01	108.38	110.64	127.53	101.49	101.04	88.80	149.61	135.94	142.13	94.90
Oct	117.42	118.07	101.59	98.79	101.50	101.07	120.92	140.85	151.83	122.49	116.59
Nov	118.68	125.83	105.74	122.04	101.58	101.14	130.86	133.62	146.00	132.83	106.75
Dec	129.85	130.12	114.90	125.29	101.59	101.16	137.21	131.23	138.42	160.46	114.10
2022 <sup>P</sup>											
Jan	137.65	114.79	122.00	124.59	101.60	101.18	125.60	137.72	118.71	145.23	119.22
Feb	142.85	116.76	123.66	104.61	101.74	101.20	98.75	123.64	138.32	139.96	110.14
Mar	153.60	107.27	103.89	118.63	101.78	101.27	115.37	148.48	155.96	167.35	125.06
Apr	133.17	104.88	100.29	111.09	101.46	101.01	114.87	133.82	113.83	142.63	120.88
May	131.44	104.19	72.74	93.43	101.50	101.04	81.13	134.13	109.60	143.84	121.39
Jun	132.33	111.82	72.30	101.12	101.50	101.04	97.69	137.64	164.97	170.15	111.80
Jul	110.35	115.11	59.23	22.89	101.52	101.19	88.80	130.61	72.65	108.16	95.21
Aug	114.64	107.14	79.31	96.59	101.51	101.12	108.37	134.36	102.45	90.69	114.95
Sep	112.39	118.16	97.37	113.78	101.49	101.16	119.57	137.42	133.95	67.74	112.72
Oct	108.32	120.57	94.76	104.14	74.05	89.03	115.43	129.48	135.91	85.06	105.16

Source: Pakistan Bureau of Statistics

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

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

## 10.1 Consolidated Fiscal Operations (Federal & Provincial)

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

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

## 10.2 Federal Government Revenue Receipts

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

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

Source: Ministry of Finance Govt. of Pakistan

## 10.4 Federal Board of Revenue Tax Collection

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

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

Source : Pakistan Bureau of Statistics



## 11.2 Expenditure on Gross Domestic Product

Million Rupees

Description/Year	At Current Prices of 2015-16					At Constant Prices of 2015-16				
	2017-18	2018-19	2019-20	2020-21	2021-22	2017-18	2018-19	2019-20	2020-21	2021-22
Household final Consumption Expenditure	31,906,384	36,301,307	38,265,131	45,959,938	57,065,160	29,915,813	31,583,262	30,674,157	33,545,348	36,948,148
NPISH final consumption expenditure	386,231	434,362	487,348	546,349	575,331	352,015	370,679	374,912	388,667	368,944
General Government final consumption expenditure	4,308,381	4,708,220	5,604,444	6,102,658	6,794,114	3,826,636	3,766,290	4,086,774	4,161,026	4,019,571
Gross fixed capital formation	6,018,885	6,039,644	6,230,427	7,217,090	8,992,429	5,533,616	4,921,409	4,592,834	4,797,521	4,915,681
Changes in Inventories	627,037	700,774	760,647	892,728	1,071,199	580,448	594,946	587,366	625,468	664,173
Valuables	43,109	48,178	52,294	61,375	73,645	39,906	40,903	40,381	43,001	45,662
Exports of goods and non-factor Services	3,363,191	4,113,048	4,420,573	5,054,072	7,008,316	3,223,918	3,648,583	3,703,874	3,945,411	4,277,537
Less imports of goods and non-factor Services	7,463,408	8,547,132	8,280,456	10,038,695	14,630,286	7,194,340	7,741,968	7,349,952	8,414,664	9,728,877
<b>GDP by expenditure</b>	<b>39,189,81</b>	<b>43,798,40</b>	<b>47,540,41</b>	<b>55,795,52</b>	<b>66,949,91</b>	<b>36,278,011</b>	<b>37,184,104</b>	<b>36,710,346</b>	<b>39,091,778</b>	<b>41,510,838</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				
	2017-18	2018-19	2019-20	2020-21	2021-22	2017-18	2018-19	2019-20	2020-21	2021-22
<b>A. Private Sector</b>	<b>4,211,187</b>	<b>4,665,930</b>	<b>4,885,372</b>	<b>5,556,780</b>	<b>6,703,572</b>	<b>3,879,013</b>	<b>3,812,927</b>	<b>3,627,468</b>	<b>3,717,184</b>	<b>3,698,625</b>
1 Agriculture, forestry and fishing	1,050,469	1,138,425	1,251,552	1,512,886	1,786,989	988,757	996,336	996,250	1,037,054	1,074,634
Crops	233,258	237,615	240,929	304,518	382,585	219,931	206,156	182,757	200,445	213,116
Cotton Ginning	1,150	1,274	1,487	1,748	2,106	1,084	1,106	1,128	1,150	1,173
Livestock	776,275	855,920	958,893	1,148,427	1,333,399	730,231	751,233	774,253	797,154	821,965
Forestry	1,542	1,712	2,000	2,355	2,843	1,453	1,485	1,517	1,550	1,584
Fishing	38,244	41,904	48,243	55,838	66,056	36,058	36,356	36,595	36,755	36,796
2 Mining and quarrying	47,723	55,204	65,017	60,464	82,905	47,307	43,443	39,790	36,083	45,219
3 Manufacturing	802,299	889,976	862,159	973,292	1,060,254	731,594	704,791	621,324	636,384	570,446
i. Large Scale	685,506	747,832	691,342	760,657	784,599	623,357	586,305	491,603	494,350	414,912
ii. Small Scale (including Slaughtering)	116,793	142,144	170,817	212,635	275,655	108,237	118,486	129,721	142,034	155,534
4 Electricity, gas, and water supply	126,854	86,747	78,541	73,065	66,860	117,837	74,272	59,696	47,425	39,446
5 Construction	78,378	43,519	46,805	40,935	60,972	72,006	35,819	35,207	28,476	32,597
6 Wholesale and retail trade	301,783	430,297	408,671	458,047	472,404	274,423	337,356	290,600	297,684	249,817
7 Accommodation and food service activities (Hotels and Restaurants)	85,589	85,772	57,994	57,050	59,726	77,829	67,246	41,238	37,077	31,584
8 Transportation and storage	495,270	515,888	340,198	544,854	751,285	450,369	404,459	241,910	354,100	397,295
9 Information and communication	116,808	126,389	326,496	196,113	245,424	106,218	99,089	232,167	127,454	129,785
10 Financial and insurance activities	55,057	65,082	70,269	84,232	94,779	50,065	51,025	49,967	54,742	50,121
11 Real estate activities (Ownership of Dwellings)	613,462	709,639	803,990	901,064	1,215,696	563,585	584,065	604,777	626,827	649,931
12 Education	121,144	139,770	160,611	182,254	237,152	111,295	115,037	120,815	126,785	126,785
13 Human health and social work activities	68,266	83,685	97,037	112,149	137,827	62,077	65,609	69,002	72,886	72,886
14 Other Private Services	248,085	295,537	316,032	360,375	431,299	225,651	234,380	224,726	234,207	228,079
<b>Public &amp; General Govt. (B+C)</b>	<b>1,807,698</b>	<b>1,373,714</b>	<b>1,345,055</b>	<b>1,660,310</b>	<b>2,288,857</b>	<b>1,654,604</b>	<b>1,108,482</b>	<b>965,366</b>	<b>1,080,337</b>	<b>1,217,055</b>
<b>B. Public Sector (Autonomous &amp; Semi Aut-Bodies)</b>	<b>448,598</b>	<b>475,183</b>	<b>349,556</b>	<b>418,892</b>	<b>481,283</b>	<b>418,721</b>	<b>404,028</b>	<b>257,481</b>	<b>273,532</b>	<b>261,167</b>
1 Agriculture, forestry and fishing	242	214	302	263	588	228	186	229	173	327
2 Mining and quarrying	24,246	18,123	25,127	25,295	13,786	24,034	14,263	15,377	15,095	7,520
3 Manufacturing (Large scale)	8,635	1,765	8,620	14,395	13,937	7,852	1,384	6,129	9,355	7,370
4 Electricity, gas, steam and air conditioning supply; Water supply	260,657	375,240	236,452	262,596	224,237	245,763	325,560	179,361	172,851	124,909
5 Construction	6,606	970	4,156	9,775	13,965	6,069	799	3,126	6,800	7,466
6 Transportation and storage	115,242	42,244	24,678	60,882	116,959	104,794	33,120	17,548	39,567	61,850
a. Railways	8,627	14,612	6,261	4,239	1,979	7,845	11,456	4,452	2,755	1,047
b. Post Offices & PTCL	-	997	1,539	2,422	1,005	-	782	1,094	1,574	531
c. Others	106,615	26,635	16,878	54,221	113,975	96,949	20,882	12,002	35,238	60,272
7 Information and communication	26,377	28,753	42,344	34,248	79,020	23,986	22,543	30,110	22,258	41,788
8 Financial and insurance activities	6,593	7,874	7,877	11,438	18,791	5,995	6,173	5,601	7,433	9,937
<b>C. General Government (By sources)</b>	<b>1,359,100</b>	<b>898,531</b>	<b>995,499</b>	<b>1,241,418</b>	<b>1,807,574</b>	<b>1,235,883</b>	<b>704,454</b>	<b>707,885</b>	<b>806,805</b>	<b>955,888</b>
i. Federal	359,047	354,495	387,225	477,178	565,630	326,495	277,926	275,350	310,121	299,119
ii. Provincial	909,116	463,854	527,970	653,800	1,063,748	826,695	363,664	375,432	424,909	562,535
iii. District Governments	90,937	80,182	80,304	110,440	178,196	82,693	62,863	57,103	71,776	94,234
<b>General Government (By industries)</b>	<b>1,359,098</b>	<b>898,530</b>	<b>995,500</b>	<b>1,241,418</b>	<b>1,807,574</b>	<b>1,235,883</b>	<b>704,454</b>	<b>707,885</b>	<b>806,805</b>	<b>955,888</b>
i) Public Administration and Social Security (General Government)	1,229,418	804,220	888,918	1,070,774	1,584,815	1,117,958	630,514	632,097	695,903	838,088
ii) Education	69,232	59,004	56,683	101,795	136,630	62,955	46,260	40,306	66,157	72,253
iii) Human health and social work activities	60,448	35,306	49,899	68,848	86,129	54,968	27,680	35,482	44,745	45,547

Source: Pakistan Bureau of Statistics

## 11.4 Area, Production and Yield of Important Crops

Area : '000'Hectares

Production : '000'Tonnes

Yield : Kilogram per Hectares

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

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

Source: Pakistan Bureau of Statistics

## 11.5 Quantum Index Numbers of Major Agricultural Crops

CROPS	Base: 2005-2006=100					
	2015-16	2016-17	2017-18	2018-19	2019-20 <sup>R</sup>	2020-21 <sup>P</sup>
<b>Food Crops</b>						
Wheat	120.5	125.4	117.9	114.4	118.7	129.1
Rice	122.6	123.5	134.3	129.8	133.7	151.8
Maize	169.5	197.2	189.8	219.5	253.5	287.5
<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. Bahhood 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.

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



## 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>	<i>Equivalents</i>
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### L E N G T H

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

### A R E A

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

### V O L U M E

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

### W E I G H T

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

### C A P A C I T Y

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

