

Statistical Bulletin

June 2022

Preface

Statistics and Data Warehouse Department (SDWD) of the State Bank of Pakistan endeavors to provide accurate and reliable statistics to users on regular basis. The monthly Statistical Bulletin is one such effort.

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

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

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NOTES, SYMBOLS AND ABBREVIATIONS

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

CONVERSION COEFFICIENTS AND FACTORS

<u>Unit</u>	<u>British / US equivalents</u>	<u>British / US units</u>	<u>Equivalents</u>
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) 1.093613 yards (yds)	1 ft 1 yd	30.48 cm 0.9144 m
1 kilometer (km)	0.621371 mile (mi)	1 mile (1760 yds)	1.609344 km
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) 1.307951 cubic yards (cu yds)	1 cu ft 1 cu yd	28.316847 cu dm 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) 1.071692 seers	1 lbs 1 Tola	0.453592 kg 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.		

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1. Selected Economic Indicators

I T E M S	Unit / Base	2021					
		Apr	May	Jun	Jul	Aug	Sep
1 Currency in Circulation	Billion Rs.	6,814.97	6,943.02	6,909.94	7,284.56	7,082.87	7,021.56
2 Broad Money (M2)	"	22,540.75	22,616.86	24,297.70	23,880.55	23,754.19	24,447.18
3 Ratio of Scheduled Banks' Advances to Deposits	%	45.74	46.27	43.87	43.82	44.02	44.14
4 Ratio of Scheduled Banks' Investment to Deposits	"	70.71	73.80	72.83	74.88	73.64	73.02
5 Weighted Average Deposits Rate – Fresh Deposits	"	3.28	3.13	3.43	3.23	3.07	3.51
6 Weighted Average Deposits Rate – Outstanding Deposit	"	3.53	3.48	3.50	3.58	3.58	3.62
7 Weighted Average Lending Rate – Gross Disbursement *	"	8.03	8.12	8.19	8.13	7.59	7.91
8 Weighted Average Lending Rate – Outstanding Loans *	"	8.00	7.93	7.98	7.82	7.84	7.73
9 KIBOR – End Month (1 Month)**	"	7.21	7.28	7.27	7.26	7.25	7.56
10 KIBOR – Month Average (1 Month)**	"	7.23	7.25	7.26	7.26	7.25	7.38
11 Exports (BOP)	Million US \$	2,304	2,130	2,492	2,235	2,339	2,627
12 Imports (BOP)	"	4,975	4,934	6,302	5,371	5,967	6,057
13 Foreign Direct Investment (Net)	"	168	198	141	104	126	250
14 Foreign Portfolio Investment (Net)	"	2,452	(11)	589	1,001	(39)	(82)
15 Foreign Exchange Reserves	"	22,690	23,273	24,398	24,777	27,068	25,983
16 Workers' Remittances	"	2,778.24	2,490.62	2,687.99	2,736.08	2,682.63	2,779.89
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	102.9503	102.2170	99.7778	99.5682	97.4062	96.7089
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	61.7514	61.2430	60.0186	59.3409	57.8110	56.3249
19 Exchange Rate (Month end)	Rs./US \$	153.4693	154.1686	157.3193	161.6283	165.8262	170.3117
20 Exchange Rate (Month average)	"	153.0769	153.2928	156.1638	159.6016	164.0997	168.0567
21 KSE 100 Index (Month end)	(1991=1,000)	44,262.35	47,896.34	47,356.02	47,055.29	47,419.74	44,899.60
22 CPI Inflation YoY National	(2015-16=100)	11.10	10.86	9.66	8.41	8.35	8.98
23 CPI Inflation YoY Urban	"	10.96	10.84	9.59	8.67	8.32	9.13
24 CPI Inflation YoY Rural	"	11.33	10.91	9.73	8.01	8.40	8.77
25 CPI Inflation YoY Urban (Food)	"	15.74	15.25	11.03	9.40	10.20	10.77
26 CPI Inflation YoY Rural (Food)	"	14.13	12.83	9.78	7.30	9.13	9.07
27 CPI Inflation YoY Urban (Non-Food)	"	8.22	8.26	8.77	8.23	7.20	8.13
28 CPI Inflation YoY Rural (Non-Food)	"	8.92	9.22	9.69	8.65	7.75	8.48
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	7.03	6.85	6.73	6.85	6.28	6.37
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	7.68	7.58	7.33	6.90	6.21	6.24
31 National Saving Schemes – Outstanding Amount	Billion Rs.	4,158.21	4,065.46	3,941.62	3,915.50	3,890.69	3,869.58
32 FBR Tax Collection	"	383.21	384.72	571.42	416.07	446.36	534.00

1. Selected Economic Indicators

I T E M S	Unit / Base	2021			2022			
		Oct	Nov	Dec	Jan	Feb	Mar	Apr
1 Currency in Circulation	Billion Rs.	7,040.64	7,104.20	6,979.64	7,064.88	7,119.23	7,261.16	7,901.65
2 Broad Money (M2)	"	24,053.73	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	%	45.82	46.84	45.20	46.81	47.42	47.59	53.29
4 Ratio of Scheduled Banks' Investment to Deposits	"	71.74	70.01	67.35	73.16	74.25	75.52	75.94
5 Weighted Average Deposits Rate – Fresh Deposits	"	4.29	3.87	5.76	6.34	5.09	5.10	5.78
6 Weighted Average Deposits Rate – Outstanding Deposit	"	3.71	3.84	4.53	5.08	5.00	4.94	5.24
7 Weighted Average Lending Rate–Gross Disbursement*	"	8.24	8.70	9.67	10.78	10.34	10.59	11.87
8 Weighted Average Lending Rate–Outstanding Loans*	"	7.91	8.01	8.69	9.34	9.58	9.61	10.26
9 KIBOR – End Month (1 Month) **	"	7.56	9.26	10.14	10.09	10.13	11.16	13.02
10 KIBOR – Month Average (1 Month) **	"	7.55	8.18	9.98	10.07	10.11	10.53	12.35
11 Exports (BOP)	Million US \$	2,375	2,735	2,929	2,497	2,888	3,071	3,154
12 Imports (BOP)	"	5,930	6,339	6,431	6,314	5,143	6,247	6,001
13 Foreign Direct Investment (Net)	"	223	136	219	110	91	(30)	171
14 Foreign Portfolio Investment (Net)	"	(1,118)	(104)	(63)	1,056	(60)	(249)	(46)
15 Foreign Exchange Reserves	"	23,829	22,329	23,883	22,836	22,638	17,426	16,406
16 Workers' Remittances	"	2,628.59	2,459.71	2,520.35	2,144.35	2,190.10	2810.28	3,125.10
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	96.3782	98.6014	96.7978	97.0363	97.8186	96.6611	95.8538
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	55.4874	55.3541	54.5239	54.7694	54.9725	54.3456	53.4026
19 Exchange Rate (Month end)	Rs./US \$	171.6403	175.7593	176.5372	176.5655	177.0543	182.9233	185.4726
20 Exchange Rate (Month average)	"	171.6948	173.0255	177.1764	176.3108	175.4823	179.6173	184.4813
21 KSE 100 Index (Month end)	(1991=1,000)	46,184.71	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)	9.20	11.53	12.28	12.96	12.24	12.72	13.37
23 CPI Inflation YoY Urban	"	9.56	11.99	12.74	12.99	11.51	11.94	12.23
24 CPI Inflation YoY Rural	"	8.66	10.87	11.61	12.93	13.33	13.88	15.09
25 CPI Inflation YoY Urban (Food)	"	9.42	11.91	11.69	13.26	14.32	14.50	15.58
26 CPI Inflation YoY Rural (Food)	"	7.24	8.64	8.98	11.84	14.62	15.48	17.68
27 CPI Inflation YoY Urban (Non-Food)	"	9.66	12.03	13.38	12.82	9.87	10.42	10.16
28 CPI Inflation YoY Rural (Non-Food)	"	10.01	13.03	14.05	13.91	12.19	12.47	12.77
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	6.74	7.57	8.31	8.19	7.77	8.94	9.10
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	6.69	8.24	8.86	8.99	9.43	10.29	10.89
31 National Saving Schemes – Outstanding Amount	Billion Rs.	3,910.97	3,901.92	3,884.49	3,891.80	3,901.33	3,902.44	3,752.79
32 FBR Tax Collection	"	446.60	476.39	600.54	...	...	...	...

* Including Zero Markup (including interbank)

**Average of bid and offer

2.1 Central Bank Survey

(Million Rupees)

I T E M S	FY19	FY20	FY21	2021		2022			
				Mar	Apr	Jan	Feb	Mar	Apr ^P
Net Foreign Assets	(653,319)	443,767	1,503,419	832,925	1,160,175	1,192,376	1,203,796	422,203	303,669
Claims on nonresidents	2,431,558	3,407,727	3,982,287	3,253,186	3,623,451	4,329,503	4,366,138	3,623,744	3,461,844
a) Monetary Gold, Coin and Bullion	468,625	617,495	577,356	536,845	563,800	659,413	704,492	740,663	737,672
b) Holdings of SDRs	55,564	29,540	60,776	63,650	64,736	532,031	528,760	541,061	409,311
c) Foreign currency	78,271	63,690	20,707	22,094	22,195	11,523	19,115	25,396	24,865
d) Deposits	1,190,376	2,036,193	2,597,112	2,028,459	2,314,128	2,155,255	2,138,545	1,325,181	1,358,334
e) Securities other than shares (Foreign)	165,125	178,688	270,081	162,877	209,832	471,673	472,426	476,190	424,709
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	3,627	272	516	6	9	8	30	5	10
h) Other	469,969	481,849	455,740	439,254	448,752	499,600	502,770	515,247	506,942
<i>Of which: Quota-IMF</i>	460,388	469,863	455,739	439,253	448,750	499,599	502,769	515,246	506,941
less: Liabilities to nonresidents	3,084,877	2,963,960	2,478,869	2,420,260	2,463,276	3,137,127	3,162,342	3,201,541	3,158,175
a) Deposits	1,005,011	971,458	429,304	414,473	416,583	478,273	480,383	497,735	504,758
b) Securities other than shares	1,384,929	1,286,378	1,077,724	1,084,314	1,106,475	1,090,143	1,097,059	1,085,858	1,067,206
c) Loans	..	..	-	-	-	-	-	-	-
d) Financial derivatives	469,398	476,723	748,494	707,038	722,123	846,888	859,612	875,789	853,583
e) Other	225,539	229,401	223,346	214,435	218,095	721,823	725,287	742,159	732,628
Claims on Other Depository Corporations	1,500,098	1,834,014	3,126,762	2,852,812	2,856,553	3,938,654	4,268,121	4,578,377	5,632,705
Net claims on General Government	6,668,508	6,536,002	5,314,188	5,272,036	5,355,345	5,097,874	4,866,944	5,316,530	5,445,936
Net claims on Central Government	6,816,298	6,753,900	5,700,118	5,849,923	5,931,896	5,981,867	5,771,540	6,199,884	6,242,154
Claims on Central Government	7,802,574	7,318,853	6,730,115	7,109,109	6,854,929	6,703,647	6,756,487	6,830,038	6,891,248
a) Securities other than Shares	7,762,570	7,276,775	6,687,707	7,068,564	6,814,580	6,183,160	6,234,009	6,295,834	6,402,310
b) Other claims	40,004	42,078	42,407	40,545	40,349	520,486	522,479	534,203	488,938
less: Liabilities to Central Government	986,276	564,953	1,029,997	1,259,186	923,033	721,779	984,947	630,154	649,093
a) Deposits	986,276	564,953	1,029,997	1,259,186	923,033	721,779	984,947	630,154	649,093
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(147,790)	(217,898)	(385,929)	(577,887)	-576,551	(883,993)	(904,596)	-883,354	-796,218
Claims on Provincial and Local Governments	3,691	21,688	296	296	2,794	296	296	3,917	296
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	3,691	21,688	296	296	2,794	296	296	3,917	296
less: Liabilities to Provincial and Local governments	151,481	239,586	386,225	578,183	579,345	884,289	904,892	887,271	796,514
a) Deposits	151,481	239,586	386,225	578,183	579,345	884,289	904,892	887,271	796,514
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	26,090	25,663	29,556	30,020	29,886	30,549	30,288	30,377	30,545
a) Other financial corporations	4,359	4,754	4,714	6,155	5,583	4,764	4,343	4,381	4,302
b) Public non-financial corporations	105	36	43	26	31	38	44	30	37
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	21,626	20,873	24,799	23,838	24,272	25,747	25,901	25,966	26,206
Monetary base (1+2+3+4)	6,533,695	7,651,864	8,609,080	7,889,423	8,179,121	8,695,924	8,863,420	8,827,546	9,770,183
1) Currency in Circulation	5,285,026	6,458,763	7,278,860	6,861,792	7,183,016	7,391,728	7,448,771	7,616,962	8,435,925
2) Liabilities to Other Depository Corporations	1,244,978	1,168,496	1,326,605	1,023,781	992,351	1,287,464	1,397,995	1,194,261	1,316,079
Reserve deposits	1,244,978	1,168,496	1,326,605	1,023,781	992,351	1,287,464	1,397,995	1,194,261	1,316,079
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

(Million Rupees)

I T E M S	FY19	FY20	FY21	2021		2022			
				Mar	Apr	Jan	Feb	Mar	Apr ^P
3) Deposits included in broad money	3,692	24,605	3,615	3,850	3,754	16,731	16,654	16,323	18,179
Transferable deposits	1,438	1,455	2,231	2,267	2,235	1,239	1,228	1,185	1,442
a) Other financial corporations	63	75	15	30	17	13	28	27	16
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	157	158	150	160	150	228	203	162	245
d) Other resident sectors	1,218	1,222	2,066	2,077	2,068	998	997	996	1,180
Other deposits	2,254	23,150	1,384	1,583	1,519	15,493	15,427	15,137	16,737
a) Other financial corporations	1,651	2,914	770	937	893	1,184	1,084	827	1,123
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	602	20,236	615	646	626	14,308	14,343	14,310	15,614
4) Securities other than shares included in broad money	-	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	67,332	74,886	82,076	73,741	77,738	83,423	83,616	83,814	91,593
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Loans	-	-	135,051	-	-	-	-	19,400	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit and advances	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares and Other equity	743,141	1,085,592	1,183,396	1,466,312	1,542,847	1,528,182	1,653,425	1,654,371	1,725,448
a) Funds contributed by owners	100	100	100	100	100	100	100	100,000	100,000
b) Retained earnings	6,941	152,767	161,721	606,842	656,507	427,730	507,893	571,595	645,664
c) General & special reserves	112,538	167,413	261,017	167,413	167,413	261,017	261,017	67,517	67,517
d) Valuation adjustment	623,562	765,311	760,559	691,956	718,827	839,336	884,415	915,259	912,267
Other items (net)	197,208	27,104	(35,679)	(441,682)	(397,748)	(48,076)	(231,312)	-237,643	-174,369
Other liabilities	394,703	207,740	192,122	151,123	192,712	375,039	195,011	177,543	243,646
<i>Less: Other Assets</i>	<i>197,495</i>	<i>180,636</i>	<i>227,801</i>	<i>592,806</i>	<i>590,460</i>	<i>423,115</i>	<i>426,323</i>	<i>415,186</i>	<i>418,015</i>

Source: Statistics & Data Warehouse Department SBP

Note :

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

2.2 Other Depository Corporations Survey

(Million Rupees)

I T E M S	FY19	FY20	FY21	2021		2022			
				Mar	Apr	Jan	Feb	Mar	Apr ^P
Net Foreign Assets	(180,417)	(208,786)	(186,246)	(1,631)	(37,056)	(187,117)	(142,017)	(166,675)	(200,368)
Claims on nonresidents	604,432	603,425	669,234	749,777	733,477	842,139	872,569	879,142	879,052
a) Foreign currency	59,945	67,102	56,997	72,035	67,639	50,922	50,878	60,712	63,720
b) Deposits	162,224	181,346	210,303	245,383	252,942	314,578	319,987	347,948	327,663
c) Securities other than shares	156,463	121,658	180,153	177,952	180,317	216,994	228,572	219,982	236,637
d) Loans	440	3,574	3,325	29,904	9,242	13,843	26,302	6,572	6,500
e) Financial derivatives	2,869	970	569	2,415	1,502	565	517	1,208	524
f) Shares & other equity	217,233	221,967	211,421	215,839	215,474	237,387	238,521	235,045	236,172
g) Other	5,258	6,808	6,466	6,249	6,360	7,852	7,792	7,675	7,837
less: Liabilities to nonresidents	784,848	812,211	855,480	751,408	770,533	1,029,256	1,014,586	1,045,816	1,079,420
a) Deposits	249,754	309,856	411,652	363,600	383,613	505,894	507,864	535,108	569,237
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	520,753	487,075	431,904	367,849	375,546	511,304	491,161	496,802	496,797
d) Financial derivatives	3,378	2,409	1,607	2,901	1,042	1,359	1,273	1,762	2,683
e) Other	10,963	12,871	10,317	17,058	10,332	10,699	14,287	12,145	10,703
Claims on Central bank	1,733,741	1,510,675	1,840,586	1,363,477	1,375,059	1,687,693	1,794,460	1,611,500	1,873,708
a) Currency	349,590	331,789	384,594	335,512	383,837	377,191	378,023	371,309	555,548
b) Reserve deposits	1,253,753	1,155,088	1,316,404	1,024,139	987,390	1,294,607	1,387,408	1,206,149	1,304,115
c) Other claims	130,397	23,799	139,588	3,826	3,832	15,895	29,028	34,041	14,046
Net Claims on General Government	5,822,118	8,649,304	11,554,162	10,449,243	10,491,157	12,101,527	12,122,506	12,599,711	13,123,620
Net claims on Central Government	6,137,617	9,079,627	12,012,537	10,988,348	10,960,473	12,709,097	12,747,530	13,297,616	13,588,008
Claims on Central Government	7,384,672	10,470,435	13,698,802	12,424,175	12,437,821	14,596,152	14,646,777	15,115,557	15,459,862
a) Securities other than Shares	7,116,683	10,190,150	13,403,715	12,160,722	12,150,400	14,238,850	14,299,997	14,741,322	15,036,886
b) Other claims	267,989	280,285	295,087	263,453	287,421	357,302	346,780	374,235	422,976
less: Liabilities to Central Government	1,247,054	1,390,808	1,686,265	1,435,827	1,477,348	1,887,055	1,899,247	1,817,940	1,871,854
a) Deposits	1,247,054	1,390,808	1,686,265	1,435,827	1,477,348	1,887,055	1,899,247	1,817,940	1,871,854
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(315,499)	(430,323)	(458,375)	(539,104)	(469,316)	(607,570)	(625,024)	(697,906)	(464,388)
Claims on Provincial Governments	565,321	627,236	718,014	533,214	600,450	595,912	582,344	563,610	761,444
a) Securities other than Shares	..	..	..	..	..	..	..	..	..
b) Other claims	565,321	627,236	718,014	533,214	600,450	595,911	582,344	563,610	761,444
less: Liabilities to Provincial Governments	880,820	1,057,559	1,176,389	1,072,318	1,069,767	1,203,482	1,207,368	1,261,516	1,225,832
a) Deposits	871,915	1,050,685	1,169,521	1,065,308	1,062,894	1,202,249	1,206,123	1,260,258	1,224,572
b) Other liabilities	8,905	6,874	6,868	7,010	6,873	1,233	1,245	1,258	1,260
Claims on other sectors	8,323,196	8,602,896	9,257,033	9,072,242	9,075,610	10,292,730	10,349,103	10,728,254	10,776,567
a) Other financial corporations	99,030	91,901	115,302	109,575	107,764	139,876	137,835	149,637	158,906
b) Public non-financial corporations	1,581,154	1,727,878	1,666,059	1,721,353	1,709,035	1,764,906	1,733,743	1,815,687	1,799,100
c) Other non-financial corporations	5,224,698	5,374,610	5,933,575	5,658,044	5,695,108	6,746,133	6,822,208	7,056,981	7,104,439
d) Other resident sectors	1,418,315	1,408,507	1,542,098	1,583,270	1,563,703	1,641,816	1,655,316	1,705,950	1,714,123

2.2 Other Depository Corporations Survey

(Million Rupees)

I T E M S	FY19	FY20	FY21	2021		2022			
				Mar	Apr	Jan	Feb	Mar	Apr ^P
Liabilities to central bank	1,380,753	1,771,900	3,081,857	2,830,305	2,830,079	3,919,012	4,227,157	4,590,927	5,570,212
Deposits included in broad money(1+2)	12,511,977	14,499,736	16,783,188	15,446,694	15,400,692	17,170,533	17,079,622	17,455,567	17,247,632
1) Transferable deposits	9,470,778	11,077,237	12,911,117	11,874,052	11,921,664	13,188,461	13,138,375	13,436,358	13,297,622
a) Other financial corporations	230,162	369,567	364,165	299,584	349,562	440,545	402,623	499,909	455,352
b) Public non-financial corporations	383,870	543,548	613,874	522,800	502,817	606,673	596,836	576,078	632,123
c) Other non-financial corporations	2,517,224	3,182,727	3,798,687	3,425,164	3,445,767	3,740,037	3,714,527	3,873,014	3,673,833
d) Other resident sectors	6,339,522	6,981,395	8,134,392	7,626,503	7,623,519	8,401,205	8,424,389	8,487,356	8,536,315
2) Other deposits	3,041,199	3,422,499	3,872,072	3,572,642	3,479,027	3,982,072	3,941,248	4,019,209	3,950,010
a) Other financial corporations	98,038	78,927	132,956	100,199	88,437	106,278	104,571	96,190	89,720
b) Public non-financial corporations	494,185	591,289	688,187	647,213	663,514	765,222	770,211	696,869	704,837
c) Other non-financial corporations	887,278	992,225	1,290,135	1,179,955	1,090,746	1,170,406	1,091,512	1,219,739	1,160,081
d) Other resident sectors	1,561,698	1,760,058	1,760,793	1,645,276	1,636,330	1,940,166	1,974,953	2,006,411	1,995,371
Securities other than shares, included in broad money	16	18	18	18	18	18	18	18	18
a) Other financial corporations	13	14	15	15	15	15	15	15	15
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	3	3	3	3	3	3	3	3	3
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Securities other than shares, excluded from broad money	36,745	39,072	40,843	44,712	40,432	38,130	38,413	38,350	43,233
<i>Of which: Other financial corporations</i>	<i>19,053</i>	<i>20,306</i>	<i>22,014</i>	<i>24,040</i>	<i>21,972</i>	<i>24,159</i>	<i>24,259</i>	<i>24,203</i>	<i>27,149</i>
Loans	15,257	28,145	29,582	33,955	57,086	76,160	88,867	45,420	77,964
<i>Of which: Other financial corporations</i>	<i>6,628</i>	<i>19,990</i>	<i>21,609</i>	<i>25,982</i>	<i>49,113</i>	<i>68,187</i>	<i>80,894</i>	<i>36,607</i>	<i>69,143</i>
Financial derivatives	10,259	6,447	4,771	9,059	7,021	6,208	6,067	7,410	6,937
<i>Of which: Other financial corporations</i>	<i>..</i>	<i>-</i>	<i>..</i>	<i>-</i>	<i>..</i>	<i>-</i>	<i>..</i>	<i>-</i>	<i>..</i>
Trade credit and advances	73	27	35	50	53	91	80	81	43
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Shares and other equity	1,719,972	2,059,473	2,104,518	2,027,075	2,057,779	2,223,239	2,246,246	2,194,602	2,167,516
a) Funds contributed by owners	633,292	651,811	666,580	671,151	666,303	677,089	681,140	682,501	682,293
b) Retained earnings	500,105	600,195	686,226	645,360	642,458	791,237	791,620	788,159	782,774
c) General and special reserves	439,292	484,743	532,032	511,286	536,026	590,327	599,687	617,427	617,787
d) Valuation adjustment	147,282	322,725	219,680	199,278	212,992	164,586	173,799	106,515	84,661
Other items (net)	23,733	149,325	420,793	491,564	511,715	461,625	437,742	440,576	460,060
Other liabilities	1,741,724	2,082,865	2,293,990	2,309,607	2,345,294	2,536,432	2,519,088	2,550,185	2,609,624
less: Other assets	1,673,745	1,809,106	1,910,138	1,884,510	1,872,817	2,105,564	2,152,704	2,166,852	2,203,587
plus: Consolidation adjustment	(44,245)	(124,433)	36,942	66,467	39,237	30,757	71,358	57,243	54,023

Source: Statistics & Data Warehouse Department SBP

Note:

- Other Depository Corporations (ODCs) include the data of Banks, DFIs, MFBs, Deposit Accepting Non-Bank Financial Companies and Money Market Mutual Funds (MMMFs). The scope of ODCs survey has been enhanced with the inclusion of MMMFs with effect from April 2017. The archive of the ODCs including MMMFs has been prepared from July 2012. Therefore, the estimates are not comparable with Analytical Accounts of Banking Sector (up to June 2008 prepared under money & banking guide and up to June 2012 prepared under MFSM) and monetary aggregates of weekly monetary survey based on data of SBP and Scheduled Banks
- From July 2019, data on central and provincial government deposits with scheduled banks have been revised. This revision is due to reclassification of some of the PSEs, which were provisionally reported under Government deposits. The coverage of PSEs has been increased. Details are available at: http://www.sbp.org.pk/ecodata/MFSM_Other_Depository.pdf
- General Government includes Central and Provincial Government & Provincial Governments includes Provincial and Local Governments
- Islamic Financings, Advances (against Murabaha etc) and other related items previously reported under Other Assets has been reclassified as domestic claims / credit from June 2014. Details of reclassifications/revisions are available in revision study on SBP website at: www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf
Archive Link: <http://www.sbp.org.pk/ecodata/AnaAccDepArch.xls>

2.3 Depository Corporations Survey

(Million Rupees)

I T E M S	FY19	FY20	FY21 ^R	2021		2022			
				Mar	Apr	Jan	Feb	Mar	Apr ^P
Net Foreign Assets	(833,736)	234,982	1,317,172	831,294	1,123,118	1,005,259	1,061,779	255,528	103,301
Claims on nonresidents	3,035,989	4,011,152	4,651,521	4,002,963	4,356,928	5,171,643	5,238,707	4,502,885	4,340,896
less: Liabilities to nonresidents	3,869,725	3,776,170	3,334,349	3,171,668	3,233,809	4,166,383	4,176,928	4,247,357	4,237,595
Domestic claims (a+b)	20,839,912	23,813,865	26,154,940	24,823,541	24,951,998	27,522,680	27,368,841	28,674,871	29,376,668
a. Net Claims on general government (1+2)	12,490,626	15,185,307	16,868,351	15,721,279	15,846,502	17,199,401	16,989,450	17,916,240	18,569,556
1- Net claims on central government	12,953,916	15,833,527	17,712,655	16,838,270	16,892,369	18,690,965	18,519,070	19,497,500	19,830,163
Claims on central government	15,187,246	17,789,288	20,428,916	19,533,283	19,292,750	21,299,799	21,403,264	21,945,594	22,351,110
less: Liabilities to central government	2,233,330	1,955,761	2,716,262	2,695,013	2,400,381	2,608,834	2,884,194	2,448,094	2,520,947
2-Net claims on provincial governments	(463,289)	(648,221)	(844,304)	(1,116,991)	(1,045,867)	(1,491,563)	(1,529,620)	(1,581,260)	(1,260,606)
Claims on provincial governments	569,012	648,924	718,310	533,510	603,244	596,207	582,640	567,527	761,740
less: Liabilities to provincial governments	1,032,301	1,297,145	1,562,614	1,650,501	1,649,112	2,087,771	2,112,260	2,148,787	2,022,346
b. Claims on other sectors	8,349,286	8,628,559	9,286,589	9,102,262	9,105,496	10,323,279	10,379,391	10,758,631	10,807,111
Other financial corporations	103,389	96,655	120,016	115,731	113,347	144,639	142,178	154,018	163,208
Public non-financial corporations	1,581,258	1,727,914	1,666,102	1,721,379	1,709,066	1,764,944	1,733,787	1,815,717	1,799,137
Other non-financial corporations	5,224,698	5,374,610	5,933,575	5,658,044	5,695,108	6,746,133	6,822,208	7,056,981	7,104,439
Other resident sectors	1,439,941	1,429,380	1,566,896	1,607,108	1,587,974	1,667,564	1,681,217	1,731,916	1,740,328
Broad money liabilities (a+b+c+d)	17,451,119	20,651,333	23,681,087	21,976,842	22,203,643	24,201,819	24,167,042	24,717,560	25,146,205
a. Currency outside depository corporations	4,935,435	6,126,974	6,894,266	6,526,280	6,799,179	7,014,537	7,070,748	7,245,653	7,880,377
b. Transferable deposits	9,472,216	11,078,692	12,913,348	11,876,319	11,923,899	13,189,700	13,139,603	13,437,543	13,299,064
Other financial corporations	230,225	369,642	364,179	299,614	349,580	440,559	402,650	499,936	455,368
Public non-financial corporations	383,870	543,548	613,874	522,800	502,817	606,673	596,836	576,078	632,123
Other non-financial corporations	2,517,381	3,182,885	3,798,837	3,425,324	3,445,916	3,740,265	3,714,731	3,873,176	3,674,078
Other resident sectors	6,340,740	6,982,617	8,136,458	7,628,580	7,625,586	8,402,203	8,425,386	8,488,353	8,537,495
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	3,043,453	3,445,649	3,873,456	3,574,225	3,480,546	3,997,564	3,956,674	4,034,346	3,966,746
Other financial corporations	99,689	81,841	133,726	101,135	89,330	107,462	105,655	97,017	90,843
Public non-financial corporations	494,185	591,289	688,187	647,213	663,514	765,222	770,211	696,869	704,837
Other non-financial corporations	887,278	992,225	1,290,135	1,179,955	1,090,746	1,170,406	1,091,512	1,219,739	1,160,081
Other resident sectors	1,562,300	1,780,294	1,761,408	1,645,922	1,636,956	1,954,474	1,989,296	2,020,721	2,010,985
d. Securities other than shares included in broad money	16	18	18	18	18	18	18	18	18
Other financial corporations	13	14	15	15	15	15	15	15	15
Public non-financial corporations	-	-	-	-	-	-	-	-	-
Other non-financial corporations	3	3	3	3	3	3	3	3	3
Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	67,332	74,886	82,076	73,741	77,738	83,423	83,616	83,814	91,593
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	36,745	39,072	40,843	44,712	40,432	38,130	38,413	38,350	43,233
<i>of which: Other financial corporations</i>	19,053	20,306	22,014	24,040	21,972	24,159	24,259	24,203	27,149
Loans	15,257	28,145	29,582	33,955	57,086	76,160	88,867	45,420	77,964
<i>of which: Other financial corporations</i>	6,628	19,990	21,609	25,982	49,113	68,187	80,894	36,607	69,143
Financial Derivatives	10,259	6,447	4,771	9,059	7,021	6,208	6,067	7,410	6,937
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit & advances	73	27	35	50	53	91	80	81	43
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares & other equity	2,463,113	3,145,065	3,287,914	3,493,387	3,600,627	3,751,422	3,899,671	3,848,972	3,892,964
Other items (net)	(37,576)	103,925	345,873	23,190	88,622	370,869	147,025	188,954	221,116
Other liabilities (includes central bank float)	2,136,426	2,290,604	2,486,112	2,460,730	2,538,006	2,911,471	2,714,099	2,727,728	2,853,270
less: Other assets	1,871,240	1,989,742	2,137,940	2,477,316	2,463,276	2,528,679	2,579,026	2,582,038	2,621,602
plus: Consolidation adjustment	(302,762)	(196,938)	(2,299)	39,776	13,893	(11,923)	11,952	43,264	(10,552)

Source: Statistics & Data Warehouse Department SBP

Note:

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

2.4 Reserve Money

(Million Rupees)

Components	30 th June			2021			2022		
	FY19	FY20	FY21	Mar	Apr	Jan	Feb	Mar	Apr ^P
A. Currency in Circulation	4,950,039	6,142,016	6,909,937	6,541,090	6,814,968	7,064,883	7,119,233	7,261,158	7,901,646
B. Cash in Tills	343,516	325,508	378,302	329,679	377,516	338,158	341,564	365,277	543,770
C. Other Deposits	33,636	41,218	68,004	56,624	61,403	84,160	84,419	85,801	95,272
D. Bank Deposits	1,246,239	1,171,104	1,307,242	1,008,795	976,716	1,235,939	1,242,268	1,172,822	1,293,770
Reserve Money (A+B+C+D)	6,573,429	7,679,845	8,663,485	7,936,187	8,230,604	8,723,141	8,787,484	8,885,058	9,834,458
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	(1,127,203)	(181,347)	930,509	300,435	600,834	369,121	518,229	(314,290)	(429,569)
B. Net Domestic Assets (1+2+3)	7,700,632	7,861,192	7,732,976	7,635,752	7,629,770	8,354,019	8,269,256	9,199,348	10,264,027
1. Net Govt Sector Borrowing (i+ii)	6,675,650	6,524,286	5,320,146	5,280,028	5,365,823	4,984,014	4,664,273	5,323,097	5,451,588
i. Borrowings for Budgetary Support ¹	6,691,870	6,538,797	5,332,490	5,288,072	5,374,451	4,995,021	4,675,366	5,334,209	5,466,009
a) Federal Government	6,833,275	6,750,123	5,712,275	5,860,089	5,945,105	5,818,102	5,524,874	6,210,825	6,255,789
of which deposits with SBP	(967,305)	(565,997)	(1,016,725)	(1,240,886)	(905,028)	(872,668)	(1,212,110)	(607,961)	(637,858)
b) Provincial Government	(127,135)	(192,737)	(346,850)	(522,172)	(516,505)	(764,583)	(786,397)	(812,474)	(728,140)
Balochistan	(19,072)	(39,105)	(37,307)	(78,257)	(74,266)	(83,711)	(89,259)	(90,711)	(80,091)
Khyber Pakhtunkhwa	(16,983)	(8,321)	(31,540)	(44,570)	(38,572)	(21,519)	(36,556)	(28,923)	(20,868)
Punjab	(70,339)	(81,570)	(207,104)	(306,109)	(308,584)	(507,947)	(538,780)	(534,819)	(487,083)
Sindh	(20,741)	(63,741)	(70,899)	(93,236)	(95,082)	(151,406)	(121,801)	(158,020)	(140,099)
c) AJK Government	(97)	(5,047)	(12,368)	(26,584)	(25,725)	(23,826)	(27,954)	(28,777)	(26,241)
d) Gilgit-Baltistan	(14,174)	(13,543)	(20,566)	(23,262)	(28,424)	(34,672)	(35,157)	(35,366)	(35,399)
ii. Others	(16,220)	(14,510)	(12,344)	(8,044)	(8,628)	(11,007)	(11,093)	(11,112)	(14,422)
2. Credit to Non-Govt. Sector (i+ii+iii)	694,966	895,663	1,313,779	1,223,724	1,228,203	1,504,854	1,467,120	1,565,018	1,584,032
i. Claims on Sch. Banks (a+b+c+d+e)	682,889	876,619	1,265,198	1,198,631	1,202,346	1,452,437	1,413,698	1,510,545	1,528,731
a. Agriculture Sector	1,279	1,972	3,865	3,298	3,253	4,529	4,592	4,659	4,773
b. Industrial Sector	150,030	191,951	413,636	332,965	348,234	608,732	641,157	629,170	654,361
c. Export Sector	386,843	528,035	589,340	564,735	579,642	669,904	598,463	700,089	734,184
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	144,737	154,661	258,357	297,633	271,217	169,272	169,486	176,627	135,413
ii. Claims on NBFIs	36,321	43,288	72,825	49,337	50,101	76,661	77,666	78,717	79,545
iii. PSEs Special A/C Debt Repayment with SBP/PSPC	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)
3. Other Items (Net)	330,016	441,243	1,099,050	1,132,001	1,035,744	1,865,152	2,137,862	2,311,232	3,228,406
Reserve Money(RM) (A+B)	6,573,429	7,679,845	8,663,485	7,936,187	8,230,604	8,723,141	8,787,484	8,885,058	9,834,458

Source: Statistics & Data Warehouse Department SBP

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 th June			2021		2022			
	FY19	FY20	FY21	Mar	Apr	Jan	Feb	Mar	Apr ^P
1 Banknotes	5,285,026	6,458,763	7,278,860	6,861,792	7,183,016	7,393,607	7,451,299	7,616,962	8,435,925
2 One Rupee Coins and above	9,728	9,962	9,947	9,541	9,987	9,930	9,877	9,819	9,838
3 Total (1+2)	5,294,754	6,468,725	7,288,807	6,871,333	7,193,003	7,403,537	7,461,176	7,626,781	8,445,763
4 Held by Banking Department of SBP	159,748	172,707	150	140	197	160	106	108	127
5 Held by Issue Department of SBP	1039,138	1028,584	418	425	321	335	273	238	220
6 Currency in tills of Scheduled Banks	343,516	325,508	378,302	329,679	377,516	338,158	341,564	365,277	543,770
7 Currency in Circulation (3-4-5-6)	4,950,039	6,142,016	6,909,937	6,541,090	6,814,968	7,064,883	7,119,233	7,261,158	7,901,646

Note:

- i- From July, 2020 and onwards five rupee bills & above have been renamed as banknotes.
- ii- The quarter end data relates to last working day whereas monthly data are of last Friday of the month.
- iii- Totals may not tally due to separate rounding off.
- iv- Data is based on weekly returns. Therefore, these estimates are not comparable with the monthly data given in table 2.1. The comparison of weekly and monthly compilation methodologies is available the link : <http://www.sbp.org.pk/ecodata.asp>

Source: Statistics & Data Warehouse Department SBP

2.6 Monetary Aggregates

(Million Rupees)

Assets / Liabilities	30 th June			2021		2022			
	FY19	FY20	FY21	Mar	Apr	Jan	Feb	Mar	Apr ^P
A. Components of M2									
1. Currency in Circulation	4,950,039	6,142,016	6,909,937	6,541,090	6,814,968	7,064,883	7,119,233	7,261,158	7,901,646
2. Other Deposits with SBP	33,636	41,218	68,004	56,624	61,403	84,160	84,419	85,801	95,272
3. Total Private & PSE Deposits	12,814,820	14,724,770	17,319,755	15,932,441	15,664,376	17,323,723	17,208,771	18,073,218	17,749,761
<i>of which : RFCDs</i>	1,109,780	1,074,511	1,046,150	1,006,057	1,018,991	1,141,334	1,143,660	1,122,176	1,128,894
Money Supply (1+2+3)	17,798,494	20,908,003	24,297,696	22,530,155	22,540,748	24,472,766	24,412,424	25,420,177	25,746,679
B. Factors Affecting Money Supply (M2)									
I.Net Foreign Assets of the Banking System	(1,507,081)	(516,153)	724,723	167,157	464,469	179,201	372,009	(447,214)	(604,673)
a. State Bank of Pakistan	(1,127,203)	(181,347)	930,509	300,435	600,834	369,121	518,229	(314,290)	(429,569)
b. Scheduled Banks	(379,879)	(334,806)	(205,786)	(133,278)	(136,365)	(189,920)	(146,219)	(132,924)	(175,105)
II.Net Domestic Assets of Banking System (1+2+3)	19,305,575	21,424,157	23,572,973	22,362,998	22,076,279	24,293,565	24,040,415	25,867,391	26,351,352
a. State Bank of Pakistan	7,017,743	6,984,573	6,467,778	6,437,121	6,427,424	6,901,582	6,855,558	7,688,803	8,735,295
b. Scheduled Banks	12,287,832	14,439,583	17,105,195	15,925,876	15,648,854	17,391,982	17,184,857	18,178,588	17,616,057
1. Net Govt Sector Borrowing(a+b+c)	12,336,664	14,547,233	16,265,119	15,183,275	15,166,978	16,395,318	16,137,361	17,387,994	18,052,773
a. Borrowings for Budgetary support ¹	11,596,468	13,748,309	15,373,463	14,490,407	14,390,942	15,537,350	15,310,140	16,554,329	16,952,317
(i) From SBP	6,691,870	6,538,797	5,332,490	5,288,072	5,374,451	4,995,021	4,675,366	5,334,209	5,466,009
a) Federal Government	6,833,275	6,750,123	5,712,275	5,860,089	5,945,105	5,818,102	5,524,874	6,210,825	6,255,789
of which deposits with SBP	(967,305)	(565,997)	(1,016,725)	(1,240,886)	(905,028)	(872,668)	(1,212,110)	(607,961)	(637,858)
b) Provincial Government	(127,135)	(192,737)	(346,850)	(522,172)	(516,505)	(764,583)	(786,397)	(812,474)	(728,140)
Balochistan Government	(19,072)	(39,105)	(37,307)	(78,257)	(74,266)	(83,711)	(89,259)	(90,711)	(80,091)
Khyber Pakhtunkhwa Government	(16,983)	(8,321)	(31,540)	(44,570)	(38,572)	(21,519)	(36,556)	(28,923)	(20,868)
Punjab Government	(70,339)	(81,570)	(207,104)	(306,109)	(308,584)	(507,947)	(538,780)	(534,819)	(487,083)
Sindh Government	(20,741)	(63,741)	(70,899)	(93,236)	(95,082)	(151,406)	(121,801)	(158,020)	(140,099)
c) AJK Government	(97)	(5,047)	(12,368)	(26,584)	(25,725)	(23,826)	(27,954)	(28,777)	(26,241)
d) Gilgit-Baltistan	(14,174)	(13,543)	(20,566)	(23,262)	(28,424)	(34,672)	(35,157)	(35,366)	(35,399)
(ii) From Scheduled banks (a+b)	4,904,598	7,209,512	10,040,973	9,202,335	9,016,491	10,542,329	10,634,774	11,220,121	11,486,307
a) Federal Government	5,753,677	8,222,465	11,181,917	10,250,249	10,058,866	11,714,037	11,809,027	12,444,273	12,674,102
of which deposits with banks	(1,228,344)	(1,371,965)	(1,659,001)	(1,419,503)	(1,458,661)	(1,847,278)	(1,854,588)	(1,761,627)	(1,818,332)
b) Provincial Government	(849,079)	(1,012,953)	(1,140,944)	(1,047,915)	(1,042,374)	(1,171,707)	(1,174,253)	(1,224,152)	(1,187,795)
of which deposits with banks	(850,103)	(1,013,977)	(1,141,968)	(1,048,939)	(1,043,398)	(1,172,732)	(1,175,277)	(1,225,176)	(1,188,819)
b. Commodity operations	756,416	813,435	903,999	700,913	784,664	868,975	838,314	844,776	1,114,878
c. Others	(16,220)	(14,510)	(12,344)	(8,044)	(8,628)	(11,007)	(11,093)	(11,112)	(14,422)
2. Credit to Non-Govt. Sector (a+b+c+d)	8,072,803	8,372,428	9,114,395	8,855,264	8,806,978	9,963,813	10,020,272	10,417,332	10,449,200
a. Credit to Private Sector*	6,666,505	6,862,862	7,629,069	7,362,427	7,317,244	8,435,852	8,503,684	8,923,430	8,942,588
Conventional Banking Branches	5,276,240	5,305,518	5,685,109	5,585,922	5,520,836	6,224,277	6,242,957	6,566,864	6,516,229
Islamic Banks	835,105	868,473	1,030,612	961,639	972,218	1,132,940	1,144,676	1,195,766	1,229,889
Islamic Banking Branches of Conventional Banks	555,160	688,871	913,348	814,866	824,189	1,078,635	1,116,051	1,160,800	1,196,470
b. Credit to PSEs	1,394,221	1,490,522	1,436,745	1,467,745	1,463,877	1,475,544	1,463,165	1,439,429	1,451,311
c. PSEs Special a/c-debt Repayment with BP/PSPC	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)
d. Credit to NBFIs	36,321	43,288	72,825	49,337	50,101	76,661	77,666	78,717	79,545
3. Other Items (net) *	(1,103,892)	(1,495,505)	(1,806,541)	(1,675,542)	(1,897,677)	(2,065,566)	(2,117,218)	(1,937,935)	(2,150,621)
Broad Money M2 (A+B)	17,798,494	20,908,003	24,297,696	22,530,155	22,540,748	24,472,766	24,412,424	25,420,177	25,746,679
C. Memorandum Items									
Accrued Profit on SBP holdings of MRTBs/MTBs	2,912	83,618	58,537	161,295	192,882	72,000	128,235	207,679	263,795
Outstanding amount of MTBs (realized value in auction)	4,363,090	4,956,617	5,979,180	5,205,372	5,164,466	4,601,154	4,359,627	4,165,284	4,214,653
Net Government Budgetary Borrowing (Cash Basis)	11,545,893	13,471,051	15,247,857	14,268,802	14,144,706	15,429,210	15,144,889	16,311,995	16,645,441
<i>From SBP</i>	6,688,958	6,455,179	5,273,953	5,126,777	5,181,569	4,923,020	4,547,131	5,126,529	5,202,214
<i>From Scheduled Banks</i>	4,856,935	7,015,872	9,973,904	9,142,025	8,963,137	10,506,190	10,597,759	11,185,466	11,443,227

Source: Statistics & Data Warehouse Department SBP

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

Note:-

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

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

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

2.7 Government Budgetary Borrowing from Banks

(Million Rupees)

ITEMS	Stocks		Monetary Impact During	
	30-Jun-20	30-Jun-21 ^P	1 st Jul 20 to 30 th Apr 21	1 st Jul 21 to 30 th Apr 22
1. Central Government (a+b)	14,972,589	16,894,192	1,031,382	2,035,699
a. Scheduled Banks	8,222,465	11,181,917	1,836,401	1,492,185
T-Bills and Securities	9,594,430	12,840,918	1,923,096	1,651,516
Less:				
<i>Government Deposits</i>	<i>1,371,965</i>	<i>1,659,001</i>	<i>86,696</i>	<i>159,331</i>
b. State Bank	6,750,124	5,712,275	(805,019)	543,514
T-bills and Securities etc.	7,276,174	6,685,409	(459,082)	(287,353)
Debtor Balances (Exc. Zakat Fund)	30,157	33,794	(6,907)	(33,794)
Less:				
<i>Govt. Deposits (Ex. Zakat and Privatization Fund)</i>	<i>565,997</i>	<i>1,016,725</i>	<i>339,031</i>	<i>(378,867)</i>
<i>Others</i>	<i>(9,789)</i>	<i>(9,797)</i>	<i>(1)</i>	<i>(485,794)</i>
2. Provincial Governments (c+d)	(1,224,280)	(1,520,728)	(388,748)	(456,846)
c. Scheduled Banks	(1,012,953)	(1,140,944)	(29,421)	(46,851)
Government Securities and Others	1,024	1,024	-	-
Less:				
<i>Government Deposits</i>	<i>1,013,977</i>	<i>1,141,968</i>	<i>29,421</i>	<i>46,851</i>
d. State Bank	(211,327)	(379,784)	(359,327)	(409,995)
Government Securities				
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
<i>Government Deposits (Excluding Zakat Fund)</i>	<i>211,327</i>	<i>379,784</i>	<i>359,327</i>	<i>409,995</i>
Net Budgetary Borrowing from the Banking System	13,748,309	15,373,463	642,633	1,578,853

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

Detail of changes are available at:

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

2.8 Government Borrowing for Commodity Operations

Rice	118	129	(..)	(12)
Wheat	697,262	788,173	(28,368)	198,919
Sugar	66,027	67,510	1,427	15,598
Fertilizer	48,682	46,718	(1,943)	(3,748)
Seeds				
Oilseeds				
Pulses				
Edible Oil				
Black Mash				
Chilies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,345	1,470	113	122
Total	813,435	903,999	(28,771)	210,879

Source: Statistics & Data Warehouse Department SBP

2.9 Statement of Affairs

(Million Rupees)

LAST WEEK END	Nov-21			Dec-21			Jan-22		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	7,433,639	6,925,210	14,358,849	7,325,655	7,107,091	14,432,746	7,393,767	7,418,841	14,812,608
International reserve assets	1,813,423	1,872,340	3,685,763	2,198,453	1,833,361	4,031,814	1,934,351	1,744,613	3,678,964
- Gold	631,205	-	631,205	667,770	-	667,770	667,770	-	667,770
- Foreign currency balances	1,145,630	1,350,316	2,495,946	1,493,263	1,304,357	2,797,620	1,229,625	1,232,049	2,461,674
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	36,588	491,117	527,705	37,420	502,285	539,705	36,956	496,052	533,008
- Reserve tranche position with International Monetary Fund	-	29	29	-	30	30	-	29	29
- Other foreign currency balances	-	30,878	30,878	-	26,689	26,689	-	16,483	16,483
Local currency financial assets	- 3,059,885	3,059,885	- 3,127,495	3,127,495	- 3,127,495	3,127,495	- 3,752,293	3,752,293	- 3,752,293
(i) Monetary policy assets	- 1,765,832	1,765,832	- 1,788,176	1,788,176	- 1,788,176	1,788,176	- 2,391,137	2,391,137	- 2,391,137
- Conventional- securities purchased under agreement to resell	-	-	-	-	-	-	-	-	-
- Shariah compliant financing facility	-	-	-	-	40,006	40,006	-	-	-
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	- 949,016	949,016	- 974,548	974,548	- 990,872	990,872	- 990,872	990,872	- 990,872
- Agriculture sector	-	4,039	4,039	-	3,997	3,997	-	3,901	3,901
- Industrial sector	-	424,473	424,473	-	452,623	452,623	-	468,879	468,879
- Export sector	-	453,927	453,927	-	466,872	466,872	-	469,370	469,370
- Housing sector	-	2	2	-	2	2	-	3	3
- Other	-	66,575	66,575	-	51,054	51,054	-	48,719	48,719
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	- 345,037	345,037	- 364,771	364,771	- 370,284	370,284	- 370,284	370,284	- 370,284
- Agriculture sector	-	507	507	-	654	654	-	820	820
- Industrial sector	-	143,606	143,606	-	155,736	155,736	-	164,733	164,733
- Export sector	-	192,434	192,434	-	201,201	201,201	-	200,534	200,534
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	8,490	8,490	-	7,180	7,180	-	4,197	4,197
Credit to general government account	- 5,607,670	1,472,833	7,080,503	5,114,050	1,501,801	6,615,851	5,446,352	1,182,489	6,628,841
- Federal government	- 5,607,670	1,472,833	7,080,503	5,114,050	1,501,801	6,615,851	5,446,352	1,182,489	6,628,841
- Perpetual loan to federal government	-	477,570	477,570	-	488,393	488,393	-	482,402	482,402
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	-	-	-	-	-	-	-	-	-
- Sukuks	5,607,670	965,508	6,573,178	5,114,050	983,683	6,097,733	5,446,352	669,220	6,115,572
- Government overdrafts	-	29,755	29,755	-	29,725	29,725	-	30,867	30,867
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	- 163,506	163,506	- 166,228	166,228	- 166,303	166,303	- 166,303	166,303	- 166,303
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	59,573	59,573	-	61,301	61,301	-	61,301	61,301
- Financial institutions	-	50,228	50,228	-	50,228	50,228	-	50,228	50,228
- Other	-	53,705	53,705	-	54,699	54,699	-	54,774	54,774
Property, plant & equipment	-	138,800	138,800	-	138,773	138,773	-	138,869	138,869
Rupee coins	406	-	406	424	-	424	335	-	335
Other assets	12,140	217,846	229,986	12,728	309,433	322,161	12,729	434,274	447,003
LIABILITIES	7,433,639	6,925,210	14,358,849	7,325,655	7,107,091	14,432,746	7,393,767	7,418,841	14,812,608
Equity & reserves	- 1,353,685	1,353,685	- 1,428,532	1,428,532	- 1,513,830	1,513,830	- 1,513,830	1,513,830	- 1,513,830
- Paid-up capital	-	100	100	-	100	100	-	100	100
- Statutory reserves	-	193,500	193,500	-	193,500	193,500	-	193,500	193,500
- Special reserves	-	26,214	26,214	-	26,214	26,214	-	26,214	26,214
- Unrealized appreciations	-	739,443	739,443	-	777,736	777,736	-	777,736	777,736
- Profit & loss appropriation account	-	394,428	394,428	-	430,982	430,982	-	516,280	516,280
Banknotes in circulation	7,433,639	(162)	7,433,477	7,325,655	(122)	7,325,533	7,393,767	(160)	7,393,607
- Banknotes in circulation	7,433,477	-	7,433,477	7	-	7,325,533	7,393,607	-	7,393,607
- Banknotes held in Banking Department	162	(162)	-	122	(122)	-	160	(160)	-
Monetary policy liabilities	-	-	-	-	-	-	-	-	-
- Securities sold under agreement to repurchase	-	-	-	-	-	-	-	-	-
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	- 2,432,127	2,432,127	- 2,515,349	2,515,349	- 2,788,191	2,788,191	- 2,788,191	2,788,191	- 2,788,191
- Federal government	-	554,519	554,519	-	518,368	518,368	-	851,328	851,328
- Provincial governments & autonomous regions	-	841,317	841,317	-	841,495	841,495	-	830,068	830,068
- Bank deposits	-	916,719	916,719	-	1,021,421	1,021,421	-	975,207	975,207
- Other deposits	-	119,572	119,572	-	134,065	134,065	-	131,588	131,588
Foreign currency deposits	- 737,885	737,885	- 744,219	744,219	- 740,187	740,187	- 740,187	740,187	- 740,187
- Local banks	-	260,113	260,113	-	261,942	261,942	-	260,732	260,732
- Foreign central banks	-	79,024	79,024	-	79,446	79,446	-	79,589	79,589
- Foreign governments & sovereign wealth fund	-	397,539	397,539	-	400,979	400,979	-	398,437	398,437
- Others deposits	-	1,209	1,209	-	1,852	1,852	-	1,429	1,429
Foreign currency loans and liabilities	- 2,209,059	2,209,059	- 2,176,864	2,176,864	- 2,168,740	2,168,740	- 2,168,740	2,168,740	- 2,168,740
- International Monetary Fund facilities	-	634,699	634,699	-	599,598	599,598	-	598,465	598,465
- Allocations of special drawing rights of International Monetary Fund	-	715,955	715,955	-	732,302	732,302	-	723,148	723,148
- Currency swap arrangements	-	858,405	858,405	-	844,965	844,965	-	847,127	847,127
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	192,616	192,616	-	212,202	212,202	-	208,053	208,053

2.9 Statement of Affairs

(Million Rupees)

LAST WEEK END	Feb-22			Mar-22			Apr-22		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	7,451,405	8,085,727	15,537,132	7,631,675	7,479,545	15,111,220	8,436,052	7,462,427	15,898,479
International reserve assets	2,172,389	1,648,570	3,820,959	2,039,682	1,118,477	3,158,159	2,635,137	319,175	2,954,312
- Gold	659,413	-	659,413	704,492	-	704,492	737,672	-	737,672
- Foreign currency balances	1,476,120	1,128,358	2,604,478	1,297,625	580,283	1,877,908	1,535,542	224,701	1,760,243
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	36,856	488,925	525,781	37,565	498,329	535,894	361,923	47,388	409,311
- Reserve tranche position with International Monetary Fund	-	29	29	-	30	30	-	30	30
- Other foreign currency balances	-	31,258	31,258	-	39,835	39,835	-	47,056	47,056
Local currency financial assets	- 4,128,257	4,128,257	-	- 4,561,650	4,561,650	-	-	5,471,108	5,471,108
(i) Monetary policy assets	- 2,806,921	2,806,921	-	- 3,151,620	3,151,620	-	-	4,026,537	4,026,537
- Conventional- securities purchased under agreement to resell	- 2,806,921	2,806,921	-	- 2,998,096	2,998,096	-	-	3,502,794	3,502,794
- Shariah compliant financing facility	-	-	-	- 153,524	153,524	-	-	523,743	523,743
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	- 954,742	954,742	-	- 1,035,266	1,035,266	-	- 1,052,000	1,052,000	-
- Agriculture sector	-	3,951	3,951	-	4,043	4,043	-	3,870	3,870
- Industrial sector	-	490,024	490,024	-	503,073	503,073	-	524,779	524,779
- Export sector	-	414,029	414,029	-	487,811	487,811	-	522,410	522,410
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	46,735	46,735	-	40,337	40,337	-	939	939
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	- 366,594	366,594	-	- 374,763	374,763	-	- 392,570	392,570	-
- Agriculture sector	-	818	818	-	853	853	-	1,071	1,071
- Industrial sector	-	177,292	177,292	-	150,382	150,382	-	157,614	157,614
- Export sector	-	184,434	184,434	-	197,470	197,470	-	211,774	211,774
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	4,050	4,050	-	26,058	26,058	-	22,111	22,111
Credit to general government account	-	-	-	-	-	-	-	-	-
- Federal government	5,266,149	1,410,253	6,676,402	5,578,427	1,166,538	6,744,965	5,786,836	1,045,380	6,832,216
- Perpetual loan to federal government	-	481,171	481,171	-	490,385	490,385	-	488,938	488,938
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,266,149	906,534	6,172,683	5,578,427	651,366	6,229,793	5,786,836	556,442	6,343,278
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	22,548	22,548	-	24,787	24,787	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	- 166,303	166,303	-	- 164,260	164,260	-	- 159,980	159,980	-
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	61,301	61,301	-	61,301	61,301	-	55,974	55,974
- Financial institutions	-	50,228	50,228	-	50,228	50,228	-	50,228	50,228
- Other	-	54,774	54,774	-	52,731	52,731	-	53,778	53,778
Property, plant & equipment	-	139,191	139,191	-	139,320	139,320	-	139,082	139,082
Rupee coins	273	-	273	243	-	243	220	-	220
Other assets	12,594	593,153	605,747	13,323	329,300	342,623	13,859	327,702	341,561
LIABILITIES	7,451,405	8,085,727	15,537,132	7,631,675	7,479,545	15,111,220	8,436,052	7,462,427	15,898,479
Equity & reserves	- 1,593,467	1,593,467	-	- 1,614,724	1,614,724	-	- 1,712,972	1,712,972	-
- Paid-up capital	-	100	100	-	100	100	-	100	100
- Statutory reserves	-	193,500	193,500	-	193,500	193,500	-	-	-
- Special reserves	-	26,214	26,214	-	26,214	26,214	-	26,214	26,214
- Unrealized appreciations	-	769,372	769,372	-	814,451	814,451	-	842,303	842,303
- Profit & loss appropriation account	-	604,281	604,281	-	674,059	674,059	-	744,455	744,455
Banknotes in circulation	7,451,405	(106)	7,451,299	7,631,675	(178)	7,631,497	8,436,052	(127)	8,435,925
- Banknotes in circulation	7,451,299	-	7,451,299	7,631,497	-	7,631,497	8,435,925	-	8,435,925
- Banknotes held in Banking Department	106	(106)	-	178	(178)	-	127	(127)	-
Monetary policy liabilities	-	-	-	-	-	-	-	-	-
- Securities sold under agreement to repurchase	-	-	-	-	-	-	-	-	-
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	- 3,161,702	3,161,702	-	- 2,727,797	2,727,797	-	- 2,585,510	2,585,510	-
- Federal government	-	1,192,968	1,192,968	-	718,229	718,229	-	622,427	622,427
- Provincial governments & autonomous regions	-	856,327	856,327	-	918,910	918,910	-	796,218	796,218
- Bank deposits	-	980,596	980,596	-	959,019	959,019	-	1,024,667	1,024,667
- Other deposits	-	131,811	131,811	-	131,639	131,639	-	142,198	142,198
Foreign currency deposits	- 742,336	742,336	-	- 766,282	766,282	-	- 775,679	775,679	-
- Local banks	-	261,672	261,672	-	271,829	271,829	-	269,103	269,103
- Foreign central banks	-	79,769	79,769	-	81,910	81,910	-	83,731	83,731
- Foreign governments & sovereign wealth fund	-	399,267	399,267	-	410,729	410,729	-	420,700	420,700
- Others deposits	-	1,628	1,628	-	1,814	1,814	-	2,145	2,145
Foreign currency loans and liabilities	- 2,169,507	2,169,507	-	- 2,179,121	2,179,121	-	- 2,146,506	2,146,506	-
- International Monetary Fund facilities	-	590,573	590,573	-	579,468	579,468	-	560,295	560,295
- Allocations of special drawing rights of International Monetary Fund	-	721,201	721,201	-	735,072	735,072	-	732,628	732,628
- Currency swap arrangements	-	857,733	857,733	-	864,581	864,581	-	853,583	853,583
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	418,821	418,821	-	191,799	191,799	-	241,887	241,887

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	FY19	FY20	FY21	2021		2022			
				Mar	Apr	Jan	Feb	Mar	Apr ^P
				ASSETS					
Cash & Balances with Treasury Banks	1,966,692	1,408,559	1,528,246	1,383,353	1,574,981	1,778,911	1,768,001	1,745,293	2,135,347
Balances with other Banks	195,992	212,150	213,911	261,200	206,263	303,837	309,625	303,755	280,190
Lending to Financial Institutions	717,249	843,513	966,673	843,927	785,942	985,773	766,785	639,671	594,480
Investments	7,624,217	10,681,288	13,615,840	12,503,807	12,417,726	14,432,953	14,524,010	14,954,199	15,201,695
Advances – Net of Provision	7,608,678	7,655,531	8,202,049	7,907,755	8,033,111	9,234,292	9,275,061	9,424,194	10,668,005
Gross Advances	8,096,771	8,202,328	8,831,088	8,536,458	8,665,162	9,906,804	9,943,578	10,089,586	(669,659)
Less: Provision for Non- Performing Advances	488,093	546,797	629,039	628,703	632,051	672,512	(668,517)	(665,392)	9,998,347
Operating Fixed Assets	468,981	567,753	635,575	621,284	629,073	697,783	690,614	684,274	704,087
Deferred Tax Assets	59,834	56,161	70,764	70,707	74,224	93,137	96,352	101,732	105,868
Other Assets	943,951	950,083	908,754	846,762	857,504	926,572	954,363	1,071,753	1,030,241
TOTAL ASSETS	19,585,594	22,375,037	26,141,812	24,438,794	24,578,824	28,453,259	28,384,812	28,924,870	30,050,254
LIABILITIES									
Bills Payable	299,737	245,363	322,389	296,257	307,968	337,841	345,467	340,368	358,909
Borrowings	2,412,023	2,865,768	4,097,113	3,705,643	3,722,927	5,156,481	5,212,415	5,529,717	6,417,802
Deposits and other Accounts	14,458,307	16,229,036	18,695,178	17,435,284	17,561,051	19,728,892	19,560,410	19,802,304	20,018,949
Sub-ordinated Loans	108,670	126,296	112,732	112,735	112,734	122,815	122,815	122,914	132,128
Liabilities Against Assets Subject to Finance Lease	-	2,134	1,823	1,835	1,870	9,852	9,839	9,822	10,063
Deferred Tax Liabilities	22,591	47,329	17,288	23,456	20,007	7,694	10,157	8,757	6,626
Other Liabilities	803,227	964,493	997,101	989,812	1,006,712	1,013,569	1,069,260	1,094,091	1,175,901
TOTAL LIABILITIES	18,104,555	20,480,420	24,243,625	22,565,023	22,733,270	26,377,144	26,330,362	26,907,974	28,120,378
NET ASSETS	1,481,039	1,894,617	1,898,187	1,873,771	1,845,554	2,076,115	2,054,449	2,016,896	1,929,876
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	546,922	556,465	561,451	561,397	560,618	568,552	568,621	569,555	572,639
Reserves	340,060	357,675	379,965	369,807	380,448	413,544	418,118	428,606	438,831
Un-appropriated / Un-remitted Profit	480,816	618,864	696,938	706,049	648,760	834,467	832,687	839,566	818,992
Surplus/ (Deficit) on Revaluation of Assets	113,241	361,613	259,833	236,517	255,728	259,552	235,023	179,169	99,414
TOTAL	1,481,039	1,894,617	1,898,187	1,873,771	1,845,554	2,076,115	2,054,449	2,016,896	1,830,462

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)

	FY19	FY20	FY21	2021		2022			
				Mar	Apr	Jan	Feb	Mar	Apr
				Demand Liabilities	12,928,902	14,142,999	16,618,909	15,216,465	15,062,664	15,640,093	15,287,365	15,004,789	15,390,362
Time Liabilities	1,429,689	1,791,929	1,875,316	1,755,579	1,741,577	2,021,554	2,037,451	2,053,122	2,082,999
TOTAL (Demand & Time Liabilities)	14,358,591	15,934,928	18,494,226	16,972,045	16,804,241	17,661,647	17,324,816	17,057,911	17,473,361
LIQUID ASSETS MAINTAINED IN PAKISTAN	7,213,730	8,611,065	12,439,752	10,983,216	11,146,816	13,218,024	12,813,275	12,443,919	12,627,729
Cash	414,380	374,689	418,418	383,607	421,457	386,493	375,702	388,237	449,254
Balance with SBP	986,670	606,361	700,455	737,383	727,330	940,517	1,014,468	976,022	1,142,576
Balance with agents of SBP	278,359	193,531	197,018	92,153	50,182	222,928	81,718	78,353	70,317
Un-encumbered approved Securities	5,486,577	7,390,284	11,079,775	9,725,762	9,904,721	11,619,299	11,292,928	10,952,923	10,915,890
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	47,744	46,201	44,086	44,310	43,126	48,787	48,459	48,383	49,691
Share Capital of MFB	-	-	-	-	-	-	-	-	-
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	2,996,069	3,270,049	3,791,605	3,473,395	3,433,787	4,201,000	4,112,492	4,020,836	4,176,610
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	4,217,661	5,341,017	8,648,147	7,509,821	7,713,030	9,017,025	8,700,784	8,423,083	8,511,072

Source: Banking Supervision Department-1, SBP

2.12 Financial Position of DFIs, MFBs and NBFCs

(Million Rupees)

ASSETS/ LIABILITIES	Sep-21				Dec-21			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	22,341	575,305	75,943	673,589	30,924	632,139	99,732	762,796
a. Currency	12	3,197	6,464	9,672	12	4,968	7,094	12,074
b. Transferable Deposits	3,093	457,123	58,239	518,455	5,491	486,712	74,819	567,022
c. Restricted Deposits	-	13,466	2,825	16,290	-	17,415	4,346	21,761
d. Other Deposits	19,236	101,519	8,416	129,171	25,421	123,043	13,474	161,938
2. Investment in securities other than shares	294,238	245,837	104,080	644,154	300,096	275,046	121,468	696,609
a. Short-term	83,715	145,163	91,578	320,456	77,712	169,198	109,081	355,990
b. Long-term	210,523	100,674	12,502	323,699	222,384	105,848	12,386	340,619
3. Loans extended (Advances)	135,441	105,316	294,438	535,194	162,331	103,778	313,034	579,142
a. Short-term	12,693	42,318	191,615	246,626	27,433	36,810	196,552	260,796
b. Long-term	122,748	62,998	102,823	288,568	134,898	66,968	116,481	318,347
4. Investment in shares	44,168	338,904	-	383,073	46,282	309,648	-	355,929
a. Quoted	37,666	322,512	-	360,177	39,653	294,392	-	334,045
b. Non-quoted	6,502	16,393	-	22,895	6,628	15,256	-	21,884
5. Insurance Technical Reserve	-	-	225	225	-	-	194	194
a. Life	-	-	16	16	-	-	4	4
b. Non-life	-	-	209	209	-	-	191	191
6. Financial Derivatives	-	805	-	805	-	37	-	37
7. Other accounts receivable	23,625	25,633	39,564	88,821	25,620	43,748	40,361	109,729
8. Non-financial assets	6,356	32,777	40,375	79,508	6,373	33,562	41,725	81,659
a. Produced assets	5,930	26,471	40,139	72,539	5,628	27,231	41,170	74,028
i. Fixed assets	5,778	24,404	33,371	63,553	5,289	25,244	34,295	64,828
ii. Inventories	-	611	-	611	-	433	-	433
iii. Valuables	-	492	-	492	-	574	-	574
iv. Other produced assets	152	964	6,768	7,883	339	979	6,874	8,193
b. Non-produced assets	426	6,306	236	6,969	744	6,331	555	7,631
i. Land	126	2,237	(10)	2,352	379	2,238	243	2,860
ii. Other-non-produced assets	300	4,069	247	4,616	366	4,093	312	4,770
Total Assets/ Liabilities	526,168	1,324,576	554,625	2,405,369	571,624	1,397,958	616,514	2,586,096
1. Deposits	21,330	35,042	389,286	445,658	34,398	35,398	427,432	497,228
a. Restricted deposits	148	23,058	-	23,206	125	23,329	-	23,453
b. Other deposits	21,182	11,984	389,286	422,452	34,273	12,069	427,432	473,774
2. Securities other than shares (bonds/debentures etc)	-	1,976	6,741	8,717	-	1,384	6,569	7,954
a. Short-term	-	1,035	-	1,035	-	444	-	444
b. long-term	-	941	6,741	7,682	-	940	6,569	7,510
3. Loans (Borrowings)	324,810	48,548	40,662	414,020	356,495	52,353	62,802	471,650
a. Short-term	238,964	11,563	9,755	260,282	260,283	13,048	11,853	285,184
b. Long-term	85,846	36,985	30,907	153,738	96,212	39,306	50,949	186,466
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	43,585	76,141	65,957	185,683	43,946	103,745	63,840	211,531
6. Shares and other equity	136,443	1,162,869	51,979	1,351,291	136,785	1,205,076	55,871	1,397,733
a. Quoted	4,159	643,188	4,290	651,637	6,238	701,597	4,290	712,125
b. Non-quoted	77,963	391,702	27,599	497,264	77,963	399,468	27,905	505,336
c. Retained earnings	25,556	66,605	(17,251)	74,910	23,276	46,366	(17,680)	51,962
d. Current year result	7,295	46,851	(2,256)	51,891	10,450	48,138	(2,978)	55,610
e. General & special reserves	20,253	8,530	39,650	68,433	20,630	6,006	44,817	71,453
f. Valuation adjustments	1,217	5,992	(53)	7,156	(1,772)	3,501	(483)	1,245

Source: Statistics & Data Warehouse Department SBP

* DFIs also includes HBFC & PMRC data.

2.13 Classification of Deposits with DFIs, MFBs and NBFCs

(Million Rupees)

SECTOR	Jun-20	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21
1 Non-financial Corporations	118,538	145,169	133,909	131,429	122,922	133,675
i Public	28,487	32,678	31,729	14,276	33,973	33,183
ii Private	90,050	112,492	102,180	117,153	88,949	100,492
2 Financial Corporations	42,069	60,973	53,800	57,606	54,544	73,252
i Deposit money institutions	8,906	11,886	9,524	6,828	7,037	3,404
ii Other deposit accepting institutions	27,642	42,204	37,904	43,800	41,838	62,385
iii Financial intermediaries	3,201	4,380	4,098	3,959	3,506	5,126
iv Financial auxiliaries	3	2	3	1	17	170
v Insurance and pension funds	2,318	2,500	2,271	3,018	2,145	2,167
3 Central Government	1,009	951	934	1,090	14,655	22,775
4 Provincial Governments	1,983	2,111	1,819	2,484	6,601	9,137
5 Local Governments	343	81	469	86	746	791
6 Household	170,386	200,998	209,351	187,273	212,957	213,345
7 Non-profit Institutions (NPIs) Serving Households	13,040	23,853	28,216	32,191	32,424	43,416
8 Non-residents	-	-	-	-	807	837
9 Foreign Currency	..	..	..	..	..	..
Total	347,368	434,137	428,500	412,159	445,658	497,228

Source: Statistics & Data Warehouse Department SBP

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

(Million Rupees)

SECTOR	Sep-21			Dec-21		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	180,092	5,275	185,367	197,597	5,341	202,938
i Public	4,759	1,090	5,849	5,763	1,465	7,228
ii Private	175,333	4,186	179,519	191,835	3,875	195,710
2 Financial Corporations	1,890	57,687	59,577	7,262	55,083	62,345
i Deposit money institutions	297	25,922	26,219	2,440	22,265	24,704
ii Other deposit accepting institutions	937	7,960	8,897	2,086	8,486	10,572
iii Financial intermediaries	587	23,739	24,327	2,680	24,192	26,872
iv Financial auxiliaries	68	66	134	57	-	57
v Insurance and pension funds	..	1	1	..	140	140
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	43,331	16,733	60,064	47,376	17,891	65,267
7 Non-profit Institutions (NPIs) Serving Households	51	-	51	49	-	49
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	377	-	377	363	-	363
10 Other Advances and Financial Leases	216,242	13,516	229,758	232,905	15,276	248,180
Total	441,983	93,211	535,194	485,552	93,590	579,142

Source: Statistics & Data Warehouse Department SBP

* This includes Depository NBFCs, DFIs and MFIs.

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

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

(Million Rupees)

SECURITIES	Sep-21			Dec-21		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	432,554	211,600	644,154	466,367	230,242	696,609
1 Non-financial Corporations	15,330	40,985	56,314	18,254	42,956	61,210
i Public	1,825	19,473	21,297	1,490	20,300	21,790
ii Private	13,505	21,512	35,017	16,764	22,655	39,419
2 Financial Corporations	32,752	66,736	99,488	30,011	63,090	93,101
i Deposit money institutions	19,700	34,569	54,270	20,270	26,526	46,795
ii Other deposit accepting institutions	8,008	6,351	14,359	5,884	16,810	22,694
iii Financial intermediaries	5,044	25,794	30,837	3,857	19,754	23,611
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	21	21	-	-	-
3 Central Government	384,472	103,880	488,353	418,102	124,137	542,239
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	59	59
B. Shares	46,848	336,224	383,073	48,980	306,949	355,929
1 Non-financial Corporations	11,792	312,886	324,678	12,138	283,923	296,061
i Public	1,777	197,267	199,044	1,593	174,428	176,021
ii Private	10,015	115,619	125,634	10,545	109,495	120,041
2 Financial Corporations	34,043	23,025	57,068	35,802	22,822	58,625
i Deposit money institutions	25,701	5,102	30,803	27,296	6,103	33,398
ii Other deposit accepting institutions	1,350	2,155	3,505	1,350	4,310	5,660
iii Financial intermediaries	5,745	15,262	21,007	5,898	11,987	17,885
iv Financial auxiliaries	979	-	979	979	-	979
v Insurance and pension funds	268	506	774	280	423	703
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,013	313	1,327	1,040	203	1,243
Total (A+B)	479,402	547,824	1,027,227	515,347	537,191	1,052,538

Source: Statistics & Data Warehouse Department SBP

* This includes Depository NBFCs, DFIs and MFIs.

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

3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

3.2 Classification of Scheduled Banks' Deposits by Type of Accounts

(Amount in million Rupees)

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

Note: Accounts in Numbers.

Source: Statistics & Data Warehouse Department, SBP

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

(End of Period: Million Rupees)

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

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

(End of Period: Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

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

As on 31st December, 2021(Provisional)

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

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

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

As on 31st December, 2021(Provisional)

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

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

Source: Statistics & Data Warehouse Department, SBP

3.5 Province/Region and Categories of Deposit Holders*

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

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

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

* End Position.

Source: Statistics & Data Warehouse Department, SBP

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

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

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

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

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

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

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

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

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

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

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

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

(End of Period : Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

Note:-

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

3.7 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

Note: -

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

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

(End of Period: Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers

As on 31st December, 2021(Provisional)

(Million Rupees)

SIZE OF ACCOUNTS (Rs.) (000)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less than 10	-	-	9	0.0	17	-	33	0.0	40,064	80.4	5	0.0	20,180	94.0	4,902	7.9	65,210	182.4
10 to 20	-	-	-	-	-	-	1	0.0	39,706	521.0	-	-	289,635	5,379.1	94	1.3	329,436	5,901.5
20 to 25	-	-	-	-	-	-	1	0.0	11,682	261.4	-	-	579,539	13,306.3	38	0.9	591,260	13,568.7
25 to 30	-	-	-	-	-	-	1	0.0	17,744	480.8	-	-	69,281	1,792.5	58	1.6	87,084	2,274.9
30, to 40,	-	-	-	-	-	-	1	0.0	11,557	402.9	-	-	235,815	7,831.0	124	4.4	247,497	8,238.4
40 to 50	-	-	-	-	-	-	7	0.3	18,707	828.2	-	-	71,872	3,188.5	44	1.9	90,630	4,018.9
50 to 60	-	-	-	-	3	0.2	-	-	16,827	894.6	-	-	143,822	7,588.1	92	5.2	160,744	8,488.1
60 to 70	-	-	-	-	6	0.4	1	0.1	16,270	1,034.8	-	-	56,016	3,616.8	6	0.4	72,299	4,652.5
70 to 80	-	-	-	-	9	0.7	6	0.5	18,706	1,407.3	-	-	32,315	2,376.2	24	1.8	51,060	3,786.4
80 to 90	-	-	-	-	11	1.0	-	-	22,707	1,922.7	-	-	32,959	2,800.3	32	2.7	55,709	4,726.7
90 to 100	-	-	-	-	7	0.6	1	0.1	19,368	1,846.4	-	-	30,619	2,922.7	-	-	49,995	4,769.9
100 to 200	-	-	-	-	27	4.1	16	2.2	333,082	48,032.3	-	-	280,985	39,940.2	36	5.4	614,146	87,984.3
200 to 300	-	-	-	-	62	14.1	38	9.3	235,818	57,011.6	13	2.8	141,307	32,983.6	48	11.2	377,286	90,032.6
300 to 400	-	-	16	5.1	14	4.7	3	1.2	89,678	30,393.2	9	2.9	40,958	14,230.8	15	5.3	130,693	44,643.2
400 to 500	-	-	-	-	8	3.5	50	21.3	37,939	16,861.5	1	0.4	78,998	35,920.8	6	2.9	117,002	52,810.3
500 to 600	-	-	-	-	3	1.7	29	15.3	23,455	12,696.8	1	0.6	55,930	30,453.7	3	1.7	79,421	43,169.7
600 to 700	-	-	1	0.7	2	1.3	23	14.7	13,572	8,799.2	1	0.7	63,036	41,076.2	9	5.8	76,644	49,898.7
700 to 800	-	-	6	4.5	1	0.7	17	12.2	15,526	11,571.3	3	2.4	117,875	90,283.2	47	35.2	133,475	101,909.6
800 to 900	-	-	-	-	1	0.9	27	22.5	22,336	18,895.7	-	-	42,353	35,975.0	5	4.2	64,722	54,898.2
900 to 1,000	-	-	-	-	-	-	12	11.4	31,956	30,775.6	-	-	26,534	25,257.4	9	8.6	58,511	56,053.0
1,000 to 2,000	1	1.8	3	4.8	20	28.9	554	877.9	61,145	84,249.0	38	58.5	172,763	241,585.7	36	54.2	234,560	326,860.8
2,000 to 3,000	-	-	1	3.0	12	29.3	133	325.5	22,314	54,521.2	12	30.3	42,884	103,825.5	49	116.9	65,405	158,851.7
3,000 to 4,000	-	-	8	30.3	5	18.2	72	241.0	12,724	44,184.5	2	6.4	11,019	37,710.8	25	85.6	23,855	82,276.7
4,000 to 5,000	-	-	6	24.8	5	23.2	26	117.7	9,293	41,860.8	5	23.5	9,126	41,615.9	10	44.1	18,471	83,710.0
5,000 to 6,000	-	-	3	15.5	5	28.1	11	60.1	6,197	33,845.3	1	5.4	8,168	43,305.5	3	16.7	14,388	77,276.5
6,000 to 7,000	-	-	2	12.7	1	6.2	12	78.8	4,512	29,286.1	-	-	2,588	16,731.5	-	-	7,115	46,115.3
7,000 to 8,000	6	43.5	-	-	-	-	12	89.2	4,605	34,620.9	4	29.6	1,247	9,355.4	-	-	5,874	44,138.6
8,000 to 9,000	-	-	-	-	2	17.5	5	42.6	3,235	27,357.7	-	-	935	7,920.1	3	25.8	4,180	35,363.7
9,000 to 10,000	-	-	-	-	3	27.8	3	28.8	3,832	36,705.8	20	185.3	818	7,801.7	2	18.6	4,678	44,767.9
10,000 to 100,000	-	-	46	1,823.8	342	14,129.4	175	6,020.3	46,150	1,444,792.2	94	3,624.3	3,828	78,328.1	6	212.0	50,641	1,548,930.1
100,000 to 500,000	-	-	37	10,496.3	214	57,370.0	146	36,098.1	8,621	1,829,367.6	14	3,982.6	46	7,243.9	7	1,953.3	9,085	1,946,511.8
500,000 and above	2	3,501.1	107	967,227.7	252	1,163,362.7	88	109,921.8	2,046	2,506,757.2	7	6,049.4	8	16,715.3	-	-	2,510	4,773,535.3
TOTAL	9	3,546.5	245	979,649.0	1,032	1,235,075.0	1,504	154,012.9	1,221,374	6,412,266.2	230	14,004.9	2,663,459	1,009,156.1	5,733	2,635.6	3,893,586	9,810,346.2

Source: Statistics & Data Warehouse Department, SBP

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

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

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2020	2021					
	Dec	Jun			Dec ^P		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. GOLD BULLION, GOLD, AND SILVER ORNAMENTS, PRECIOUS METALS	57,992.9	65,494.8	65,494.8	-	87,910.5	87,910.5	-
2. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS	87,940.9	92,249.4	92,239.9	9.5	125,865.7	125,859.4	6.3
I. Quoted on Stock Exchange	47,744.0	57,370.7	57,370.7	-	70,727.9	70,727.9	-
01. To Stock Brokers And Dealers	26,166.6	32,070.8	32,070.8	-	32,607.9	32,607.9	-
a. Government and Others Trustee Securities	508.2	494.6	494.6	-	1,596.3	1,596.3	-
b. Shares and Debentures	23,409.9	30,677.5	30,677.5	-	30,502.3	30,502.3	-
c. Participation Term Certificates (PTC)	-	-	-	-	-	-	-
d. Others	2,248.5	898.7	898.7	-	509.2	509.2	-
02. To Others	21,577.4	25,300.0	25,300.0	-	38,120.0	38,120.0	-
a. Government and Other Trustee Securities	1,522.8	1,362.4	1,362.4	-	2,039.9	2,039.9	-
b. Shares and Debentures	17,237.9	21,111.5	21,111.5	-	20,957.7	20,957.7	-
c. Participation Term Certificates (PTC)	22.7	17.1	17.1	-	9.2	9.2	-
d. Others	2,794.0	2,809.0	2,809.0	-	15,113.3	15,113.3	-
II. Unquoted on The Stock Exchange	40,196.9	34,878.6	34,869.2	9.5	55,137.8	55,131.6	6.3
01. To Stock Brokers And Dealers	28,048.9	14,551.0	14,551.0	-	15,834.8	15,834.8	-
a. Government and Other Trustee Securities	0.4	14.6	14.6	-	0.4	0.4	-
b. Shares and Debentures	11,949.1	14,023.2	14,023.2	-	14,960.1	14,960.1	-
c. Participation Term Certificates (PTC)	9.1	20.7	20.7	-	-	-	-
d. Others	16,090.3	492.5	492.5	-	874.4	874.4	-
02. To Others	12,147.9	20,327.6	20,318.1	9.5	39,303.0	39,296.7	6.3
a. Government and Other Trustee Securities	6,328.9	13,088.3	13,078.9	9.5	14,836.1	14,829.9	6.3
b. Shares and Debentures	3,795.0	2,793.1	2,793.1	-	4,413.1	4,413.1	-
c. Participation Term Certificates (PTC)	599.9	138.1	138.1	-	15.6	15.6	-
d. Others	1,424.1	4,308.1	4,308.1	-	20,038.2	20,038.2	-
3. MERCHANDISE	1,912,185.2	2,053,075.1	2,052,075.1	1,000.0	2,434,049.1	2,434,049.1	0.1
I. Food Items	523,251.6	625,482.3	624,482.3	1,000.0	695,792.4	695,792.3	0.1
01. Wheat	123,585.3	203,459.3	202,459.3	1,000.0	250,235.6	250,235.6	-
02. Rice and Paddy	114,044.9	102,105.8	102,105.8	-	125,482.9	125,482.9	-
03. Other Grains and Pulses	5,172.8	5,420.0	5,420.0	-	9,741.5	9,741.5	0.1
a. Indigenous	4,304.2	3,963.4	3,963.4	-	9,058.7	9,058.7	0.1
b. Imported	868.6	1,456.6	1,456.6	-	682.8	682.8	-
04. Edible Oils	76,515.7	69,290.9	69,290.9	-	79,021.2	79,021.2	-
a. Indigenous	63,865.8	61,731.7	61,731.7	-	68,992.9	68,992.9	-
b. Imported	12,650.0	7,559.2	7,559.2	-	10,028.3	10,028.3	-
05. Sugar	119,978.0	151,452.8	151,452.8	-	132,212.3	132,212.3	-
a. Indigenous	101,677.5	150,122.0	150,122.0	-	130,136.9	130,136.9	-
b. Imported	18,300.5	1,330.8	1,330.8	-	2,075.4	2,075.4	-
06. Kariana and Spices	4,197.6	4,635.1	4,635.1	-	10,849.3	10,849.3	-
07. Fish and Fish Preparations	209.2	107.0	107.0	-	291.4	291.4	-
08. Other Food Items	79,547.9	89,011.3	89,011.3	-	87,958.1	87,958.1	-
a. Indigenous	77,487.7	87,343.4	87,343.4	-	85,703.9	85,703.9	-
b. Imported	2,060.2	1,668.0	1,668.0	-	2,254.2	2,254.2	-
II. Raw Materials	568,947.8	570,984.9	570,984.9	-	692,117.2	692,117.2	-
01. Cotton Raw	117,825.0	114,607.5	114,607.5	-	152,104.5	152,104.5	-
a. Indigenous	99,087.7	96,552.2	96,552.2	-	131,430.5	131,430.5	-
b. Imported	18,737.2	18,055.4	18,055.4	-	20,674.0	20,674.0	-
02. Synthetic Fibers	20,681.9	21,482.8	21,482.8	-	24,073.5	24,073.5	-
a. Indigenous	19,233.8	19,790.9	19,790.9	-	22,479.5	22,479.5	-
b. Imported	1,448.1	1,691.8	1,691.8	-	1,594.0	1,594.0	-
03. Fertilizers	75,410.6	78,355.7	78,355.7	-	68,585.4	68,585.4	-
a. Indigenous	65,759.9	74,187.2	74,187.2	-	61,464.9	61,464.9	-
b. Imported	9,650.7	4,168.5	4,168.5	-	7,120.5	7,120.5	-
04. Petroleum Crude	102,675.4	94,512.1	94,512.1	-	131,783.8	131,783.8	-
a. Indigenous	88,976.0	73,799.7	73,799.7	-	101,474.9	101,474.9	-
b. Imported	13,699.4	20,712.5	20,712.5	-	30,308.9	30,308.9	-
05. Iron and Steel	99,623.0	101,581.6	101,581.6	-	134,857.1	134,857.1	-
a. Indigenous	56,235.6	64,727.9	64,727.9	-	88,329.8	88,329.8	-
b. Imported	43,387.4	36,853.7	36,853.7	-	46,527.4	46,527.4	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2019		2020				2021			
	Dec		Jun		Dec		Jun ^R		Dec ^P	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,940,474	2,533,903.3	1,504,154	2,930,258.6	1,727,813	2,739,364.4	1,457,540	2,498,147.5	1,726,997	2,944,784.4
5	63,260	168,235.5	30,127	155,529.5	49,438	161,613.7	51,317	168,503.7	54,259	212,582.7
10	497,473	516,852.0	684,469	615,766.4	369,807	848,519.1	226,473	830,332.6	332,931	899,489.8
15	78,744	610,615.6	35,249	555,600.2	27,779	389,588.1	45,334	578,464.1	23,770	583,295.8
20	630,071	1,378,971.7	831,894	949,032.2	1,302,782	879,075.6	1,206,414	913,273.1	1,168,136	1,227,867.0
25	163,814	1,616,235.5	254,861	1,608,044.6	193,327	2,037,116.1	807,316	2,616,994.3	348,720	2,621,924.1
30	61,290	296,892.3	75,568	387,949.1	55,005	402,857.5	39,966	389,001.0	88,253	300,864.5
33.33	531	4,500.1	3,308	5,956.9	828	10,628.3	158	12,091.7	10,822	22,567.5
35	19,059	231,125.1	8,720	140,850.2	11,003	150,613.4	21,402	141,543.2	23,564	188,111.0
40	61,894	207,684.2	110,456	163,952.5	33,954	155,117.1	11,204	153,035.0	40,567	267,019.5
45	3,590	51,336.9	3,211	114,819.0	3,603	69,020.7	6,440	62,896.0	7,873	72,408.0
50	39,195	224,784.1	64,904	201,991.9	51,527	196,362.8	17,236	136,354.9	34,097	188,270.5
55	2,382	32,357.4	1,937	24,134.1	1,566	31,055.3	2,061	50,216.3	4,347	58,675.8
60	2,350	33,077.6	2,054	30,024.6	1,727	36,000.7	1,710	32,757.9	4,192	44,204.8
65	1,399	31,621.1	1,199	27,913.1	1,514	37,695.6	1,445	32,392.8	3,924	57,258.6
70	1,389	8,454.9	712	7,749.0	1,162	35,004.6	990	10,488.8	3,468	25,353.2
75	808	23,508.7	8,694	20,700.1	890	16,690.9	907	18,233.6	3,230	26,350.6
80	791	6,273.0	531	5,496.8	839	9,819.9	744	8,103.3	2,968	19,767.0
85	352	2,544.3	370	1,794.0	715	13,816.5	616	11,883.4	2,582	17,760.6
90	555	8,244.5	750	5,933.8	1,430	10,372.5	1,445	8,863.8	3,464	12,258.0
95	428	3,020.3	347	3,364.1	714	10,030.1	805	8,676.4	1,629	9,503.1
99.99	133	681.0	200	6,602.1	444	3,152.2	390	8,568.5	3,793	10,030.1
TOTAL	3,569,982	7,990,919.1	3,623,715	7,963,462.7	3,837,867	8,243,515.2	3,901,913.0	8,690,821.7	3,893,586	9,810,346.2

Source: Statistics & Data Warehouse Department, SBP

3.13 Private Sector Business and Type of Financing-Overall

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Jun-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22 ^P	Apr-22 ^P
A. Agriculture, forestry, and fishing	280,216	292,274	307,277	322,865	303,877	308,066	314,637	320,551
Trade finance	2,530	3,292	4,834	4,599	4,584	4,739	5,790	5,419
Working capital	206,444	222,729	234,056	245,316	229,085	231,913	233,158	237,930
Fixed investment	70,000	61,804	62,018	65,852	63,961	64,562	65,740	67,034
Construction Financing	64	142	1,134	1,151	1,146	1,146	1,157	1,153
Other	1,179	4,307	5,235	5,947	5,100	5,706	8,791	9,015
B. Mining and quarrying	82,989	67,175	56,158	66,306	67,284	61,995	68,300	65,946
Trade finance	3,013	3,849	611	1,561	1,737	1,998	1,534	2,282
Working capital	31,380	17,321	7,580	17,585	14,139	8,673	15,318	12,058
Fixed investment	47,126	44,684	46,645	45,838	50,086	50,002	50,089	50,237
Construction Financing	-	-	-	-	-	-	-	-
Other	1,470	1,322	1,323	1,322	1,322	1,322	1,358	1,369
C. Manufacturing	3,290,273	3,548,472	3,907,468	4,219,333	4,180,601	4,232,003	4,337,459	4,384,335
Trade finance	815,336	888,353	1,028,963	1,067,344	1,069,054	1,057,875	1,102,307	1,129,322
Working capital	1,398,919	1,434,218	1,551,929	1,779,990	1,721,788	1,757,020	1,779,367	1,768,090
Fixed investment	974,187	1,115,474	1,214,562	1,251,296	1,271,902	1,298,799	1,328,740	1,344,542
Construction Financing	3,220	8,783	14,569	15,962	16,103	17,546	17,602	17,905
Other	98,611	101,645	97,445	104,741	101,754	100,762	109,444	124,476
D. Electricity, gas, steam and air conditioning supply	491,843	558,695	593,959	590,511	555,863	558,077	588,690	577,559
Trade finance	3,835	5,769	9,378	8,444	8,212	8,877	8,867	8,911
Working capital	230,299	237,775	247,245	243,681	210,331	203,479	232,428	222,736
Fixed investment	254,737	314,017	329,683	334,567	333,770	339,204	340,392	340,056
Construction Financing	1,390	1,001	966	927	927	927	891	886
Other	1,581	133	6,688	2,892	2,622	5,590	6,112	4,971
E. Water supply; sewerage, waste management and remediation activities	15,076	24,150	31,849	29,072	30,458	29,174	24,986	24,912
Trade finance	7,647	9,383	15,093	14,721	17,739	14,914	12,116	12,790
Working capital	3,571	9,786	11,241	10,109	8,320	9,862	8,300	7,520
Fixed investment	3,857	4,976	5,456	4,184	4,150	4,136	4,352	4,362
Construction Financing	-	-	53	53	53	53	53	53
Other	1	6	5	5	197	210	165	187
F. Construction	129,561	154,443	157,885	185,577	170,150	166,905	185,397	178,187
Trade finance	900	425	693	496	182	215	335	394
Working capital	14,512	17,640	17,086	18,398	16,845	15,050	16,881	16,134
Fixed investment	45,362	28,625	25,095	24,947	23,265	22,684	22,822	25,230
Construction Financing	68,176	106,783	114,690	141,232	129,362	128,245	144,650	135,386
Other	612	970	323	505	495	712	709	1,043
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	429,343	452,581	479,901	508,001	492,051	493,695	498,638	494,549
Trade finance	62,383	63,282	81,319	74,226	69,695	74,982	70,804	76,350
Working capital	258,224	267,944	276,847	303,917	298,101	290,951	297,743	285,561
Fixed investment	79,821	89,861	85,656	88,610	90,272	90,003	91,787	90,773
Construction Financing	2,608	3,323	4,150	4,424	4,393	4,817	5,124	5,091
Other	26,307	28,171	31,929	36,823	29,590	32,943	33,181	36,773
H. Transportation and storage	119,607	113,666	119,268	125,044	123,874	124,014	127,691	129,549
Trade finance	4,245	364	1,870	3,754	3,347	3,445	3,449	3,590
Working capital	42,596	40,703	44,382	45,913	44,559	44,559	46,620	48,021
Fixed investment	72,054	70,929	69,895	71,871	72,304	71,400	71,964	71,537
Construction Financing	295	346	614	891	885	984	1,005	990
Other	418	1,324	2,507	2,616	2,779	3,627	4,654	5,411
I. Accommodation and food service activities	37,049	42,889	43,529	42,981	40,977	41,159	41,255	41,767
Trade finance	131	751	1,069	865	1,007	936	904	779
Working capital	13,860	13,504	14,386	13,733	11,712	11,980	10,861	11,998
Fixed investment	16,558	16,289	15,147	16,005	15,994	16,099	17,053	17,070
Construction Financing	6,487	11,507	11,901	11,266	11,195	11,225	11,457	11,011
Other	12	839	1,027	1,112	1,069	920	978	910

3.13 Private Sector Business and Type of Financing-Overall

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Jun-21	Nov-21 ^R	Dec-21 ^R	Jan-22	Feb-22	Mar-22 ^P	Apr-22 ^P
J. Information and communication	159,242	185,367	204,626	206,468	198,646	201,379	252,152	266,102
Trade finance	4,288	4,798	4,914	5,835	5,615	5,923	8,632	9,277
Working capital	27,108	35,665	24,259	21,604	15,911	17,898	24,885	25,321
Fixed investment	119,502	133,688	166,507	168,499	166,468	167,009	206,099	218,367
Construction Financing	-	284	278	299	297	296	294	292
Other	8,343	10,932	8,668	10,231	10,354	10,253	12,242	12,844
K. Real estate activities	29,439	30,892	31,691	34,655	35,011	35,216	36,765	35,696
Trade finance	-	-	-	-	9	79	-	-
Working capital	3,185	2,141	3,102	3,119	2,989	3,304	2,957	2,796
Fixed investment	11,093	8,350	7,635	7,821	7,814	7,917	8,065	8,102
Construction Financing	15,161	20,388	20,937	23,673	24,157	23,859	25,686	24,743
Other	-	13	18	42	42	57	56	56
L. Professional, scientific and technical activities	51,080	50,820	46,979	49,943	48,694	50,046	50,273	53,181
Trade finance	6,783	9,697	9,136	8,637	8,514	8,873	9,533	10,114
Working capital	28,474	28,375	25,167	27,553	27,186	28,140	26,141	27,746
Fixed investment	12,766	10,346	10,503	11,366	10,356	10,009	11,196	11,561
Construction Financing	1,052	271	254	243	234	228	219	211
Other	2,004	2,132	1,919	2,144	2,405	2,796	3,184	3,548
M. Administrative and support service activities	62,187	64,558	58,123	62,712	62,808	61,713	60,613	59,666
Trade finance	8,002	8,306	4,907	6,005	6,677	5,595	5,426	4,672
Working capital	33,186	30,041	29,535	33,894	33,870	33,273	31,850	31,353
Fixed investment	15,796	20,092	16,702	16,910	16,306	16,389	16,648	16,940
Construction Financing	-	353	225	188	188	188	220	150
Other	5,203	5,766	6,755	5,715	5,768	6,269	6,468	6,552
N. Education	22,496	32,301	33,596	38,692	34,443	34,842	36,715	33,595
Trade finance	-	20	18	18	17	17	17	16
Working capital	8,261	12,900	12,649	13,340	11,111	10,823	11,521	10,069
Fixed investment	12,550	10,705	9,866	10,940	10,925	11,490	11,144	10,989
Construction Financing	1,665	8,564	10,922	14,255	12,251	12,373	13,895	12,384
Other	20	113	142	139	140	140	139	138
O. Human health and social work activities	14,602	19,911	18,448	19,747	18,903	18,745	19,082	18,610
Trade finance	120	15	-	-	-	-	4	-
Working capital	4,237	5,739	4,882	5,134	4,593	4,624	4,754	4,507
Fixed investment	8,148	8,878	8,574	9,263	9,133	9,047	8,936	8,481
Construction Financing	2,064	5,195	4,885	5,128	5,070	4,965	5,271	5,506
Other	34	84	107	221	108	109	117	116
P. Arts, entertainment, and recreation	2,535	3,099	3,114	3,111	3,101	3,095	2,894	2,748
Trade finance	1	1	1	1	1	1	1	1
Working capital	1,997	790	898	933	998	1,016	921	895
Fixed investment	537	2,307	2,066	2,035	1,957	1,937	1,831	1,716
Construction Financing	-	-	145	139	143	137	137	131
Other	-	2	3	3	3	4	5	5
Q. Other service activities	53,499	71,136	65,185	67,614	64,665	66,161	69,097	69,745
Trade finance	698	5,948	1,983	1,483	1,637	1,492	1,775	1,520
Working capital	25,248	31,119	27,430	30,555	26,623	26,549	27,984	27,460
Fixed investment	21,282	23,776	24,821	24,857	25,411	26,811	27,501	28,215
Construction Financing	44	3,701	3,639	3,526	3,544	3,544	3,450	3,447
Other	6,228	6,592	7,312	7,194	7,450	7,765	8,386	9,103
Total	5,271,037	5,712,430	6,159,057	6,572,634	6,431,407	6,486,286	6,714,641	6,756,699

Source: Statistics & Data Warehouse Department, SBP

Notes:

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

3.14 Private Sector Business and Type of Financing-SMEs

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Jun-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22^P	Apr-22^P
A. Agriculture, forestry, and fishing	1,801	11,688	16,979	17,881	17,086	17,432	18,012	21,233
Trade finance	-	32	40	40	-	-	-	-
Working capital	1,119	9,176	12,888	13,401	12,688	12,679	12,756	14,185
Fixed investment	646	1,882	2,875	2,901	3,042	3,252	3,658	4,121
Construction Financing	2	5	4	4	4	4	16	1,015
Other	34	592	1,171	1,535	1,352	1,497	1,582	1,912
B. Mining and quarrying	2,207	1,469	1,351	1,373	1,341	1,285	1,351	1,344
Trade finance	356	80	50	80	75	53	39	24
Working capital	947	840	759	727	702	778	746	744
Fixed investment	904	550	542	565	563	454	565	575
Construction Financing	-	-	-	-	-	-	-	-
Other	-	-	1	1	1	1	1	-
C. Manufacturing	175,941	190,503	222,354	237,988	227,132	221,654	216,995	208,500
Trade finance	24,933	28,846	28,755	31,104	31,100	30,236	31,610	30,691
Working capital	123,782	136,324	165,579	178,405	167,114	162,255	155,324	148,583
Fixed investment	24,444	22,844	25,117	25,332	26,048	25,992	27,070	25,811
Construction Financing	118	264	392	390	401	481	385	420
Other	2,664	2,225	2,511	2,757	2,469	2,690	2,606	2,995
D. Electricity, gas, steam and air conditioning supply	9,152	1,701	1,405	1,458	1,741	1,714	1,776	1,781
Trade finance	91	88	68	46	146	145	147	193
Working capital	8,515	1,000	894	942	1,073	1,102	1,124	1,133
Fixed investment	543	610	439	465	518	464	500	436
Construction Financing	-	-	-	-	-	-	-	-
Other	2	2	4	4	4	4	4	19
E. Water supply; sewerage, waste management and remediation activities	194	177	1,514	308	1,238	985	606	497
Trade finance	40	-	-	-	-	-	-	89
Working capital	46	61	1,406	194	1,130	882	490	300
Fixed investment	107	111	103	108	102	98	110	102
Construction Financing	-	-	-	-	-	-	-	-
Other	1	6	5	5	6	6	6	6
F. Construction	13,891	15,770	15,670	16,288	14,940	15,316	16,229	14,666
Trade finance	97	30	2	9	9	13	32	22
Working capital	4,758	5,073	5,275	5,443	5,145	5,247	5,210	4,914
Fixed investment	3,462	1,696	1,559	1,551	1,528	1,514	1,682	1,547
Construction Financing	5,567	8,293	8,723	9,126	8,125	8,383	9,159	7,734
Other	7	678	111	159	133	158	145	449
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	133,990	142,905	151,804	162,638	160,516	162,131	163,369	157,279
Trade finance	7,326	6,292	7,786	7,393	7,233	7,118	7,097	7,116
Working capital	110,479	113,124	117,744	123,931	122,679	123,956	124,561	117,031
Fixed investment	14,125	17,585	19,538	19,832	21,122	20,924	21,079	21,927
Construction Financing	287	351	336	388	381	818	609	175
Other	1,774	5,553	6,399	11,094	9,100	9,315	10,023	11,029
H. Transportation and storage	32,213	24,294	21,435	21,935	21,990	21,903	22,445	22,940
Trade finance	105	28	28	28	23	23	23	23
Working capital	2,761	2,599	2,676	2,685	2,545	2,612	2,624	2,443
Fixed investment	28,893	20,348	16,642	16,966	17,025	16,559	16,823	17,335
Construction Financing	186	158	407	421	419	470	466	459
Other	267	1,162	1,682	1,836	1,977	2,239	2,509	2,681
I. Accommodation and food service activities	2,428	4,709	4,769	4,867	4,772	4,515	4,617	4,634
Trade finance	26	26	26	26	26	162	205	26
Working capital	1,574	2,370	2,115	2,056	1,955	1,670	1,633	1,721
Fixed investment	610	976	845	908	916	962	1,062	1,159
Construction Financing	207	498	776	846	838	834	819	873
Other	12	839	1,008	1,032	1,038	887	897	854

3.14 Private Sector Business and Type of Financing-SMEs

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Jun-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22 ^P	Apr-22 ^P
J. Information and communication	6,555	4,586	4,581	4,594	4,508	4,571	4,624	4,394
Trade finance	227	158	214	187	198	273	251	250
Working capital	2,009	2,790	2,403	2,413	2,393	2,321	2,178	1,994
Fixed investment	4,288	1,279	1,577	1,584	1,472	1,539	1,763	1,718
Construction Financing	-	284	278	299	297	296	294	292
Other	31	74	109	110	148	141	138	140
K. Real estate activities	1,477	1,815	1,698	1,877	1,795	1,926	2,793	2,062
Trade finance	-	-	-	-	9	79	-	-
Working capital	325	306	370	431	368	402	435	431
Fixed investment	1,080	1,070	823	791	786	807	1,009	990
Construction Financing	71	426	489	613	590	581	1,292	584
Other	-	13	16	42	42	57	56	56
L. Professional, scientific and technical activities	16,468	15,146	14,992	16,040	15,739	15,472	16,077	16,049
Trade finance	421	1,755	1,730	1,847	1,703	1,767	1,809	1,963
Working capital	11,788	9,705	9,739	10,308	9,433	9,390	9,397	8,879
Fixed investment	3,834	2,564	1,946	2,091	2,539	2,074	2,259	2,287
Construction Financing	305	241	177	173	169	165	160	154
Other	120	881	1,400	1,621	1,895	2,075	2,451	2,765
M. Administrative and support service activities	13,207	12,320	12,255	12,811	12,481	12,703	12,636	12,322
Trade finance	1,447	1,019	877	885	871	940	894	709
Working capital	8,209	7,073	7,195	7,676	7,044	7,005	7,105	6,761
Fixed investment	3,294	3,384	2,642	2,598	2,723	2,823	2,403	2,389
Construction Financing	-	-	-	-	-	-	-	-
Other	258	845	1,540	1,651	1,843	1,935	2,234	2,463
N. Education	2,577	3,623	2,585	2,696	2,546	2,563	2,545	2,523
Trade finance	-	20	18	18	17	17	17	16
Working capital	1,385	1,736	1,160	1,148	1,037	990	990	957
Fixed investment	1,076	1,345	1,072	1,173	1,141	1,208	1,184	1,200
Construction Financing	96	408	225	224	217	215	221	218
Other	20	113	110	133	135	134	134	133
O. Human health and social work activities	2,396	3,166	2,450	2,430	2,236	2,124	2,080	2,019
Trade finance	119	-	-	-	-	-	-	-
Working capital	1,285	1,151	897	1,107	938	947	865	872
Fixed investment	911	1,431	1,083	1,077	1,069	949	995	921
Construction Financing	67	504	382	129	125	123	126	132
Other	13	80	89	117	104	105	95	94
P. Arts, entertainment, and recreation	205	941	306	316	306	332	307	279
Trade finance	1	1	1	1	1	1	1	1
Working capital	165	507	224	231	222	207	180	153
Fixed investment	39	431	80	81	76	117	117	116
Construction Financing	-	-	-	-	4	4	4	4
Other	-	2	2	3	3	4	5	5
Q. Other service activities	23,266	30,454	30,742	32,232	32,846	33,403	33,831	34,274
Trade finance	109	669	727	576	676	615	587	499
Working capital	12,020	13,766	11,895	12,738	12,523	12,269	12,392	12,033
Fixed investment	10,552	14,826	17,057	17,708	18,170	19,051	19,477	19,890
Construction Financing	44	227	220	219	238	218	79	55
Other	540	967	842	990	1,238	1,250	1,296	1,797
Total	437,969	465,266	506,890	537,731	523,211	520,029	520,291	506,796

Source: Statistics & Data Warehouse Department, SBP

Notes:

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

3.15 Province/Region and Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jul-Dec 2020	Punjab	5,476.55	5,296.47	96.71	180.08	3.29	361.76	5,658.23	37.94	103.32
	Sindh	8,259.14	7,879.41	95.40	379.72	4.60	151.27	8,030.68	53.85	97.23
	KPK	80.30	76.27	94.99	4.03	5.01	67.86	144.13	0.97	179.49
	Balochistan	13.76	13.51	98.22	0.25	1.78	72.66	86.17	0.58	626.35
	Islamabad	1,063.82	861.42	80.97	202.40	19.03	110.53	971.95	6.52	91.36
	FATA	0.14	0.13	96.08	0.01	3.92	0.09	0.22	..	162.04
	Gilgit Baltistan	5.65	5.58	98.84	0.07	1.16	0.01	5.59	0.04	99.00
	AJK	13.43	13.31	99.10	0.12	0.90	2.49	15.80	0.11	117.63
Total		14,912.78	14,146.12	94.86	766.66	5.14	766.66	14,912.78	100.00	
Jan-Jun 2020	Punjab	6,077.52	5,868.65	96.56	208.87	3.44	364.03	6,232.68	40.16	102.55
	Sindh	8,129.34	7,795.79	95.90	333.55	4.10	188.21	7,984.00	51.44	98.21
	KPK	82.83	78.26	94.48	4.57	5.52	70.19	148.45	0.96	179.22
	Balochistan	28.30	25.64	90.59	2.66	9.41	50.35	75.98	0.49	268.52
	Islamabad	1,176.21	935.73	79.55	240.48	20.45	114.47	1,050.20	6.77	89.29
	FATA	0.33	0.29	88.26	0.04	11.74	0.09	0.38	0.00	116.36
	Gilgit Baltistan	5.97	5.71	95.57	0.26	4.43	0.01	5.72	0.04	95.82
	AJK	19.08	18.92	99.17	0.16	0.83	3.24	22.16	0.14	116.15
Total		15,519.58	14,728.98	94.91	790.60	5.09	790.60	15,519.58	100.00	
Jul-Dec ^r 2021	Punjab	6,931.94	6,681.41	96.39	250.53	3.61	597.57	7,278.98	37.59	105.01
	Sindh	10,759.16	10,211.73	94.91	547.44	5.09	193.77	10,405.50	53.74	96.71
	KPK	116.15	101.31	87.23	14.84	12.77	81.69	183.00	0.95	157.56
	Balochistan	27.36	25.21	92.16	2.14	7.84	86.00	111.22	0.57	406.55
	Islamabad	1,501.76	1,194.50	79.54	307.25	20.46	157.86	1,352.36	6.98	90.05
	FATA	0.55	0.47	86.07	0.08	13.93	2.82	3.29	0.02	597.70
	Gilgit Baltistan	7.46	7.09	94.95	0.38	5.05	0.07	7.15	0.04	95.83
	AJK	17.66	17.58	99.54	0.08	0.46	2.96	20.55	0.11	116.32
Total		19,362.04	18,239.31	94.20	1,122.74	5.80	1,122.74	19,362.04	100.00	

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

Source: Statistics & Data Warehouse Department, SBP

Notes:

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

3.16 Province/Region and place of Disbursement and Utilization

(Billion Rupees)

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

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

Source: Statistics & Data Warehouse Department, SBP

3.17 Province/Region and Place of Utilization and Disbursement

(Billion Rupees)

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

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

Source: Statistics & Data Warehouse Department, SBP

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

(Billion Rupees)

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

* End Position.

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

(Billion Rupees)

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

* End Position.

Source: Statistics & Data Warehouse Department, SBP

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

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

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

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

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

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

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

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

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

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

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

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

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

(Amount in Million Rupees)

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

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

(Amount in Million Rupees)

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY 21									
Jul-Mar									
Punjab	754,325	82,259	122,210	75,448	313,398	107,316	1,569,252	800,432	479,107
Sindh	168,533	13,508	21,763	2,466	28,821	8,152	294,815	136,349	100,135
Khyber Pakhtunkhwa	24,739	4,824	6,310	1,711	798	1,050	44,761	12,567	16,165
Balochistan	898	74	124	52	59	35	5,277	1,162	2,607
Azad Jammu Kashmir	5,145	722	1,215	1,052	187	339	6,441	1,850	1,669
Gilgit Baltistan	3,812	675	1,039	1,128	443	784	6,441	1,338	2,148
All Pakistan	957,452	102,063	152,661	81,857	343,706	117,676	1,926,987	953,699	601,831
Jul-Jun									
Punjab	997,200	112,060	125,400	101,117	424,916	106,671	2,154,568	1,138,395	495,897
Sindh	206,197	18,124	23,196	3,197	41,267	9,383	371,129	203,322	108,601
Khyber Pakhtunkhwa	31,911	6,789	6,720	2,333	1,101	1,114	59,335	17,486	16,043
Balochistan	1,586	123	154	65	80	42	7,201	1,757	2,729
Azad Jammu Kashmir	12,693	1,326	1,169	1,207	246	335	14,413	2,862	2,034
Gilgit Baltistan	5,409	991	1,216	1,556	635	931	10,251	2,048	2,619
All Pakistan	1,254,996	139,413	157,855	109,475	468,245	118,476	2,616,897	1,365,870	627,924
FY 22									
Jul-Sep									
Punjab	244,254	30,594	127,379	15,241	98,492	106,544	397,828	234,232	477,418
Sindh	40,335	4,245	22,316	512	10,839	10,769	65,028	51,930	90,656
Khyber Pakhtunkhwa	8,811	2,015	7,142	408	222	1,147	14,132	3,819	16,194
Balochistan	300	31,772	170,721	23	39,825	53	894	461	2,103
Azad Jammu Kashmir	6,765	564	1,783	104	19,412	332,857	7,123	836	2,249
Gilgit Baltistan	1,573	346,191	1,398	213	97,155	982,094	3,073	599	2,941
All Pakistan	302,038	37,795	160,189	16,501	109,708	119,827	488,078	291,876	591,561
Jul-Dec									
Punjab	608,992	71,208	137,078	36,328	209,287	109,998	1,048,911	517,582	504,028
Sindh	99,658	10,420	23,418	1,256	22,876	13,145	162,726	109,166	96,700
Khyber Pakhtunkhwa	18,258	4,386	7,988	995	598	1,161	30,047	9,560	17,831
Balochistan	649	75	188	64	87	69	2,433	1,148	2,297
Azad Jammu Kashmir	14,152	1,205	1,990	296	35	316	14,863	1,860	2,498
Gilgit Baltistan	3,408	770	1,614	642	312	1,111	7,367	1,494	3,475
All Pakistan	745,117	88,063	172,277	39,581	233,195	125,800	1,266,347	640,811	626,829
Jul-Mar									
Punjab	832,494	102,739	139,730	56,357	315,136	117,302	1,433,155	770,198	508,148
Sindh	148,760	15,788	24,266	1,811	39,383	15,091	247,173	166,571	97,751
Khyber Pakhtunkhwa	26,846	6,673	8,547	1,564	856	1,161	45,372	14,643	18,008
Balochistan	1,112	131	229	78	139	87	4,766	1,907	2,550
Azad Jammu Kashmir	18,981	1,762	1,962	426	67	290	19,931	2,749	2,438
Gilgit Baltistan	5,103	1,129	1,755	875	454	1,197	11,125	2,203	3,805
All Pakistan	1,033,296	128,220	176,489	61,111	356,035	135,128	1,761,522	958,269	632,701

Source: Agricultural Credit & Microfinance Department

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

(End of Period: Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

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

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

(Million Rupees)

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

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

Source: Statistics & Data Warehouse Department, SBP

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

(Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

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

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

(End of period : Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

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

(End of Period: Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

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

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

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

Source: Statistics & Data Warehouse Department, SBP

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

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

(Percent per annum)

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

Source: Statistics & Data Warehouse Department, SBP

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

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

(Percent per annum)

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

Source: Statistics & Data Warehouse Department, SBP

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

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

(Percent per annum)

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

Source: Statistics & Data Warehouse Department, SBP

3.30 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate ¹	SBP Repo Rate ²	SBP Policy (Target) Rate ³	End User Export Finance Scheme Rate*	
				w.e.f.	Rate
21-May-19	12.75	10.75	12.25	1-Oct-10	9.00
17-Jul-19	13.75	11.75	13.25	1-Jan-11	10.00
18-Mar-20	13.50	11.50	12.50	10-Sep-12	8.50
25-Mar-20	12.00	10.00	11.00	1-Jan-13	8.30
16-Apr-20	10.00	8.00	9.00	1-Feb-13	8.20
16-May-20	9.00	7.00	8.00	1-Apr-13	8.40
26-Jun-20	8.00	6.00	7.00	1-Jul-14	7.50
20-Sep-21	8.25	6.25	7.25	2-Feb-15	6.00
22-Nov-21	9.75	7.75	8.75	1-Jul-15	4.50
15-Dec-21	10.75	8.75	9.75	1-Jul-16	3.00
08-Apr-22	13.25	11.25	12.25	8-Apr-22	5.50
24-May-22	14.75	12.75	13.75	24-May-22	7.50

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
24-May-22	Upto 3 years	5.50	1.50	7.00
	Over 3 years and upto 5 years	4.50	2.50	7.00
	Over 5 years and upto 10 years	4.00	3.00	7.00

Financing Facility for Storage of Agri. Produce (FFSAP)

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

Service charges/Mark up rates of Refinance facility for SMEs

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

PFI: Participating Financial Institutions

Source: State Bank of Pakistan

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

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

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

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

3.31 Weighted Average Lending & Deposit Rates

(Percent per annum)

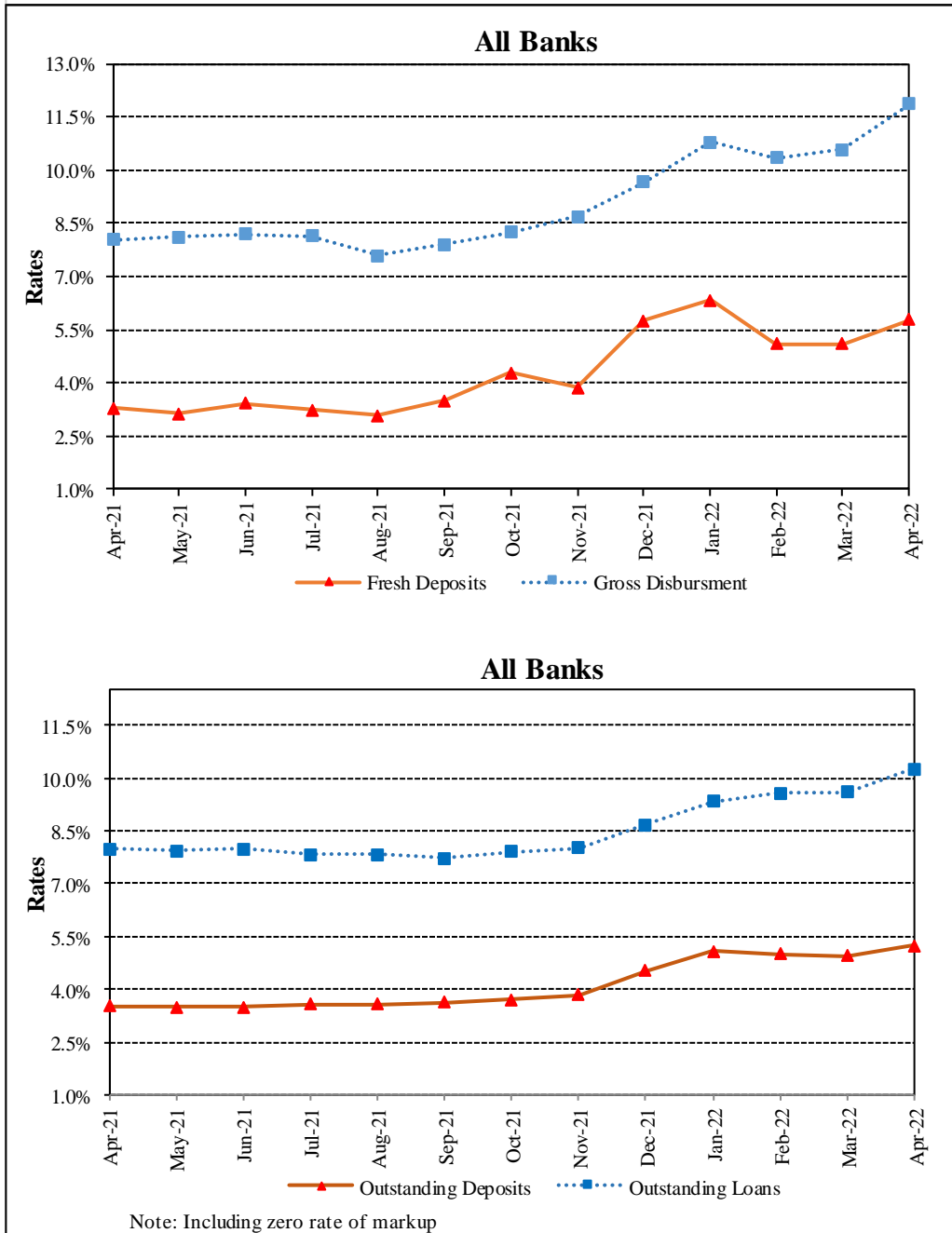
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding 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
Dec-2021																
Public	9.79	9.65	9.95	9.98	8.85	8.83	10.16	10.17	6.71	7.13	7.71	7.67	5.15	5.69	7.41	7.39
Private	9.63	9.60	9.84	9.82	8.61	8.59	9.11	9.09	5.56	5.51	7.52	7.47	4.43	4.40	7.21	7.19
Foreign	10.35	10.35	10.35	10.35	9.48	9.50	9.67	9.69	6.38	6.61	7.67	7.88	5.66	5.83	7.63	7.84
Specialized	16.84	16.84	16.85	16.85	9.27	9.27	14.31	14.31	5.74	5.74	8.27	8.27	6.92	6.92	8.23	8.23
All Banks	9.67	9.63	9.87	9.86	8.68	8.65	9.35	9.33	5.79	5.82	7.57	7.53	4.61	4.68	7.27	7.25
Jan-2022																
Public	10.54	10.99	10.61	11.16	9.35	9.34	10.78	10.78	8.20	8.33	8.77	8.76	6.16	6.46	8.35	8.34
Private	10.78	10.99	11.01	11.25	9.32	9.31	9.87	9.88	5.93	5.92	8.02	8.02	4.76	4.74	7.72	7.72
Foreign	10.87	10.87	10.87	10.87	10.61	10.64	10.81	10.84	5.88	7.32	7.99	8.49	6.21	6.52	8.11	8.48
Specialized	17.37	17.37	17.37	17.37	10.08	10.08	14.88	14.88	5.11	5.11	8.51	8.51	7.37	7.37	8.49	8.49
All Banks	10.78	11.00	11.00	11.26	9.34	9.34	10.09	10.10	6.34	6.39	8.19	8.19	5.08	5.12	7.88	7.88
Feb-2022																
Public	10.46	10.69	10.55	10.88	9.98	9.98	11.34	11.34	6.74	7.11	8.33	8.30	5.89	6.20	8.04	8.03
Private	10.32	10.47	10.48	10.66	9.46	9.46	10.03	10.04	4.88	4.85	8.33	8.31	4.73	4.72	7.78	7.78
Foreign	10.72	10.82	10.72	10.82	10.78	10.81	10.98	11.01	4.79	6.61	8.61	8.61	6.37	6.48	8.56	8.56
Specialized	17.25	17.25	17.25	17.25	10.41	10.41	15.32	15.32	3.72	3.72	8.70	8.70	7.40	7.40	8.51	8.51
All Banks	10.34	10.50	10.50	10.68	9.58	9.59	10.33	10.34	5.09	5.12	8.34	8.32	5.00	5.04	7.86	7.85
Mar-2022																
Public	11.60	11.91	11.77	12.14	9.27	9.26	11.23	11.24	5.94	6.28	8.67	8.65	5.70	6.05	8.10	8.09
Private	10.51	10.76	10.69	10.96	9.65	9.65	10.29	10.30	5.02	4.99	8.60	8.58	4.72	4.70	7.99	7.99
Foreign	11.20	11.29	11.20	11.29	11.06	11.08	11.23	11.26	4.32	6.67	7.72	8.68	6.02	6.38	8.16	8.69
Specialized	17.51	17.51	17.52	17.52	11.02	11.02	15.72	15.72	5.54	5.54	8.41	8.41	7.19	7.19	8.55	8.55
All Banks	10.59	10.83	10.77	11.03	9.61	9.60	10.52	10.53	5.10	5.15	8.59	8.59	4.94	4.98	8.02	8.02
Apr-2022^P																
Public	12.55	12.73	12.72	12.96	9.70	9.70	11.53	11.53	7.34	7.60	9.27	9.24	6.26	6.49	8.39	8.36
Private	11.84	11.98	11.99	12.16	10.38	10.36	10.98	10.97	5.62	5.55	9.28	9.22	4.96	4.93	8.26	8.25
Foreign	12.02	12.02	12.02	12.02	11.88	11.90	12.07	12.09	5.43	7.15	8.30	9.22	6.48	6.87	8.57	9.05
Specialized	18.34	18.34	18.34	18.34	10.31	10.31	16.46	16.46	6.62	6.62	8.60	8.60	7.33	7.33	8.66	8.66
All Banks	11.87	12.01	12.03	12.19	10.26	10.25	11.13	11.13	5.78	5.77	9.25	9.22	5.24	5.26	8.30	8.29

Notes:

Source: Statistics & Data Warehouse Department, SBP

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

Weighted Average Lending and Deposits Rates



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 ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2011-12	12.00 ⁴	13.80 ⁴	17.00	18.00	17.00 ³	16.00 ³
2012-13	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.00 ³
2013-14	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.50 ³
2014-15	12.90 ⁴	12.90 ⁴	17.75	17.75	15.01 ³	15.01 ³
2015-16	15.21	15.21	17.50	17.50	11.60	12.52
2016-17	14.21	14.21	15.08	16.16	11.60	11.60
2017-18	14.21	14.21	14.40	15.80	11.52	11.52
2018-19	14.21	14.21	14.40	15.80	15.30	15.30
2019-20	12.30	12.24	16.67	17.96	15.69	15.69
2020-21	12.27	12.27	16.67	17.96	12.40	12.20

Source: Agricultural Credit and Microfinance Department SBP

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.

3.33 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2021					2022				
	7 th May	19 th May	17 th Jun	13 th Aug	10 th Dec	4 th Feb	22 nd Feb	25 th Mar	10 th May	3 rd Jun
1. Saving Accounts										
(i) With cheque facilities	5.50	5.50	5.50	5.50	7.25	8.25	12.24	12.72	10.75	12.25
(ii) Without cheque facilities	5.50	5.50	5.50	5.50	7.25	8.25	12.24	12.72	10.75	12.25
2. Khas Deposit Accounts or Certificates¹										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts²										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates³										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	9.68	9.29	9.37	9.37	11.12	10.40	10.32	10.92	12.40	12.40
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6 (a) Special Saving Certificates (Reg)⁵ or Special Saving Accounts										
(i) First 5 periods of complete 6 months	8.70	8.00	8.00	8.20	10.40	10.00	10.00	11.00	12.40	13.00
(ii) Last period of complete 6 months	9.00	9.00	9.00	9.40	11.60	11.40	11.00	11.80	13.40	14.40
(b) Special Saving Certificates (Bearer)⁵										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates⁶	9.24	8.64	8.76	8.76	10.80	10.32	10.20	11.04	12.00	12.36
8. Pensioner's Benefit Accounts⁷	11.52	11.04	11.04	11.04	12.96	12.24	12.24	12.72	14.16	14.16
9. Behbood Saving Certificate⁸	11.52	11.04	11.04	11.04	12.96	12.24	12.24	12.72	14.16	14.16
10. Short-Term Saving Certificate⁹										
(i) 3 Months	7.04	6.96	6.96	6.88	9.24	9.68	9.72	10.40	13.40	13.68
(ii) 6 Months	7.20	7.14	7.20	7.12	9.66	10.12	10.10	10.60	13.90	13.96
(iii) 1 year	7.40	7.30	7.30	7.30	10.26	10.20	10.14	10.70	13.75	14.00
11. Shuhada Family Welfare account¹⁰	11.52	11.04	11.04	11.04	12.96	12.24	12.24	12.72	14.16	14.16

Notes:

Source: Central Directorate of National Savings

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

3.34 Branchless Banking: Key Indicators

Period	Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2017							
Q1	368,738	23,685,630	7,906	140,589	564,448	4,015	1,562,096
Q2	402,710	27,312,964	15,423	167,173	746,569	4,466	1,857,476
Q3	420,107	33,070,736	11,280	164,704	726,451	4,411	1,830,042
Q4	405,673	37,260,215	21,139	175,149	766,540	4,377	1,946,100
2018							
Q1	403,100	38,507,887	17,051	192,890	776,491	4,234	2,398,849
Q2	405,571	39,246,468	15,345	215,896	914,089	4,252	2,051,068
Q3	413,177	43,102,952	16,580	225,753	972,714	4,309	2,508,365
Q4	425,199	47,164,779	23,678	266,980	1,005,518	3,766	2,966,439
2019							
Q1	408,980	51,809,393	30,263	296,010	1,012,248	3,420	3,288,996
Q2	421,053	35,730,704	25,664	327,524	1,138,388	3,476	3,639,153
Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,039,399
2020							
Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021							
Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932

Source: Agriculture Credit & Microfinance Department SBP

* Average Size of Transaction = Value of transactions during the quarter/ Number of transactions during the quarter (No. in thousands)
Branchless Banking or “BB” means conduct of banking activities as outlined in SBP Branchless Banking Regulations by Authorized Financial Institutions for customers having a branchless banking account. It does not include the information services already being provided by various FI's to their existing customers using channels like, phone, internet, SMS etc.

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

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

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

(Million Rupees)

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

Source: SBP-BSC field offices

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

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2018	2019	2020	2021		2022			
					Nov	Dec	Jan	Feb	Mar	Apr
Karachi	No. of Cheques Cleared	30,786	24,637	18,524	1,693	1,699	1,677	1,678	1,900	1,728
	Amount	12,261,734	11,345,271	9,962,227	1,042,305	2,236,683	1,020,707	1,007,503	1,183,044	1,379,435
Lahore	No. of Cheques Cleared	10,223	9,081	7,503	725	747	659	651	757	766
	Amount	5,279,635	5,086,338	5,012,278	616,527	638,830	574,877	585,587	706,008	698,764
Peshawar	No. of Cheques Cleared	1,647	1,615	2,445	159	160	147	161	182	171
	Amount	1,177,565	1,290,981	1,306,671	149,095	184,774	157,224	176,984	204,462	185,646
Quetta	No. of Cheques Cleared	968	931	750	64	63	59	55	67	49
	Amount	669,773	801,875	793,655	69,555	68,854	65,296	55,395	80,041	60,121
Faisalabad	No. of Cheques Cleared	2,616	2,285	1,637	120	142	111	128	144	127
	Amount	1,565,985	1,469,097	1,434,471	136,710	209,989	135,790	166,593	197,933	144,451
Rawalpindi	No. of Cheques Cleared	2,514	2,282	1,981	195	202	185	183	211	213
	Amount	1,631,315	1,550,321	1,612,262	205,196	210,088	190,034	187,323	224,568	253,500
Hyderabad	No. of Cheques Cleared	179	93	43	5	5	4	7	8	8
	Amount	95,646	91,964	86,545	9,371	8,781	8,362	8,133	11,653	15,079
Islamabad	No. of Cheques Cleared	3,831	3,553	3,064	27	272	26	245	256	38
	Amount	3,980,015	4,025,485	4,055,736	1,795	404,167	12,435	416,330	394,131	25,476
Multan	No. of Cheques Cleared	1,984	1,074	958	93	93	84	83	97	97
	Amount	955,399	1,062,194	1,084,509	140,146	125,608	129,674	111,012	133,601	126,895
Sialkot	No. of Cheques Cleared	800	745	615	65	63	57	57	66	71
	Amount	381,439	421,540	463,815	59,411	62,623	69,122	57,341	66,155	80,654
Sukkur	No. of Cheques Cleared	1,136	699	589	50	50	49	47	54	43
	Amount	564,698	454,149	441,891	40,774	32,292	51,268	33,672	35,851	56,449
D.I. Khan	No. of Cheques Cleared	20	23	19	2	...	2	2	2	2
	Amount	17,927	17,736	16,769	886	...	2,066	1,515	1,724	2,243
Others	No. of Cheques Cleared	1,818	1,430	1,160	108	114	104	104	122	133
	Amount	1,044,504	975,694	1,164,114	107,330	114,361	123,017	106,660	130,031	149,539
TOTAL	No. of Cheques Cleared	58,522	48,448	39,288	3,306	3,496	3,164	3,400	3,868	3,447
	Amount	29,625,635	28,592,644	27,434,942	2,579,101	4,182,689	2,539,871	2,914,047	3,369,204	3,178,251

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY21				FY22	
		Q1	Q2	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	15,978	16,165	16,081	16,170	16,321	16,571
Automated Teller Machines (ATM)	No.	15,770	16,041	16,175	16,355	16,546	16,709
Point of Sale (POS)	No.	52,924	62,480	67,099	71,907	79,134	92,153
2. Cards							
Credit Cards	No.	1,639,115	1,691,037	1,687,815	1,720,949	1,739,901	1,739,901
Debit Cards	No.	26,670,759	27,591,577	28,582,140	29,849,278	30,813,787	30,933,846
Proprietary ATMs only Cards	No.	6,978,079	7,245,554	6,426,981	5,771,429	4,803,567	4,781,926
Pre-Paid Cards	No.	135,596	133,298	126,322	127,670	125,369	125,369
Social Welfare Cards	No.	7,559,333	7,623,718	7,699,466	8,467,023	11,096,417	11,096,417
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	253,608	298,028	309,795	323,365	361,606	400,379
Amount	Million Rupees	19,124,405	21,476,297	22,485,021	23,400,046	27,189,235	33,381,731
4.1 ATM Transactions							
Number of Transactions	Thousands	134,926	152,567	153,452	157,760	163,733	173,575
Amount	Million Rupees	1,785,175	2,028,336	2,084,493	2,177,567	2,158,697	2,370,852
i. Cash Withdrawal							
Number of Transactions	Thousands	129,823	147,221	148,000	152,236	158,654	168,068
Amount	Million Rupees	1,603,850	1,827,622	1,885,768	1,975,250	1,976,720	2,138,479
ii. Cash Deposit							
Number of Transactions	Thousands	150	260	339	279	60	381
Amount	Million Rupees	9,343	20,459	28,950	24,494	7,265	38,006
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,347	1,255	1,375	1,438	1,455	1,312
Amount	Million Rupees	7,395	4,302	3,724	5,913	8,721	6,347
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,575	1,638	1,512	1,434	1,286	1,377
Amount	Million Rupees	61,593	63,698	59,937	58,096	55,029	63,108
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,026	2,185	2,222	2,367	2,277	2,437
Amount	Million Rupees	102,871	112,119	105,982	113,673	110,962	124,912
vi. Others							
Number of Transactions	Thousands	6	6	5	6	0	0
Amount	Million Rupees	123	135	131	141	0	0
4.2 POS Transactions							
Number of Transactions	Thousands	16,752	23,121	25,175	24,204	28,060	31,371
Amount	Million Rupees	92,332	115,021	125,421	122,189	134,861	178,109
4.3 RTOB Transactions							
Number of Transactions	Thousands	42,741	49,346	49,273	45,252	48,355	54,078
Amount	Million Rupees	15,238,478	16,904,227	17,398,116	17,767,514	20,816,399	25,453,209
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	9,234	10,725	10,591	9,749	10,319	11,511
Amount	Million Rupees	1,311,456	1,563,557	1,726,392	1,555,805	1,761,906	2,032,909
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	19,771	23,385	23,364	20,303	21,463	25,206
Amount	Million Rupees	3,184,940	3,591,391	3,705,767	3,574,185	3,901,998	4,555,206
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	13,736	15,236	15,319	15,200	16,572	17,361
Amount	Million Rupees	10,742,083	11,749,279	11,965,957	12,637,523	15,152,494	18,865,095
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	36,369	43,984	51,739	61,299	79,102	93,964
Amount	Million Rupees	908,691	1,116,984	1,297,940	1,591,590	2,161,173	2,926,586
i. Payment Through Mobile							
Number of Transactions	Thousands	1,919	1,977	1,595	2,411	4,020	5,602
Amount	Million Rupees	127,511	146,988	140,823	174,923	215,807	232,072
ii. Utility Bills Payment							
Number of Transactions	Thousands	12,894	13,928	15,770	17,484	17,779	18,124
Amount	Million Rupees	34,206	21,036	21,292	29,661	44,069	38,041
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	7,389	9,276	10,324	11,890	15,245	19,682
Amount	Million Rupees	320,103	398,482	451,699	532,552	748,085	1,262,750
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	14,167	18,802	24,049	29,514	42,059	50,555
Amount	Million Rupees	426,871	550,478	684,127	854,455	1,153,212	1,393,724

3.37 Electronic Banking Statistics

Product / Item	Unit	FY21				FY22	
		Q1	Q2	Q3	Q4	Q1	Q2
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	45	43	39	40	40	38
Amount	Million Rupees	1,948	1,963	2,116	2,140	1,685	1,639
i. Payment Through Call Centre							
Number of Transactions	Thousands	32	32	30	29	25,423	25
Amount	Million Rupees	1,377	1,553	1,634	1,665	1,327	1,355
ii. Utility Bills Payment							
Number of Transactions	Thousands	8	6	5	7	12	10
Amount	Million Rupees	132	111	100	142	248	178
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	5	4	4	4	3	3
Amount	Million Rupees	429	292	377	330	109	105
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	..	..	..	..	..	..
Amount	Million Rupees	10	7	5	4	1	1
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	18,925	22,059	24,501	27,982	29,644	33,769
Amount	Million Rupees	1,085,871	1,293,077	1,561,670	1,720,666	1,894,149	2,424,648
i. Payment Through Internet							
Number of Transactions	Thousands	1,532	1,122	1,145	1,162	1,296	1,465
Amount	Million Rupees	166,696	178,136	160,254	167,204	172,239	196,749
ii. Utility Bills Payment							
Number of Transactions	Thousands	3,677	4,232	4,415	4,597	4,759	4,787
Amount	Million Rupees	63,474	99,331	144,629	157,003	124,657	116,248
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	6,540	7,818	8,595	9,834	10,360	11,241
Amount	Million Rupees	407,852	488,162	559,321	628,826	720,669	865,505
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	7,176	8,888	10,346	12,388	13,229	16,277
Amount	Million Rupees	447,849	527,447	697,466	767,632	876,584	1,246,145
4.7 e-Commerce							
Number of Transactions	Thousands	3,851	6,909	5,616	6,828	12,672	13,584
Amount	Million Rupees	11,909	16,688	15,265	18,381	22,272	26,688

Source: Payment System Policy and oversight Department, SBP

3.38 Real Time Gross Settlement Systems and Paper Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY21						FY22			
	Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	18,135	59,805	18,775	74,232	21,195	108,731	21,624	117,745	21,935	111,958
Inter Bank Fund Transfers	992,297	31,108	1,034,757	31,246	1,028,363	33,917	1,042,987	36,692	1,104,149	44,240
Retails Cheques Clearing	15,866	4,074	14,983	3,892	14,592	5,440	14,452	4,614	16,413	5,117
Total	1,026,298	94,987	1,068,515	109,371	1,064,150	148,088	1,079,063	159,050	1,142,497	161,315

3.39 Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

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

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

Source: Payment System Policy and oversight Department, SBP

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

(Amount in million Rupees)
Ratio in percent

SEGMENT	2021											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	6,492,816	635,705	9.8	6,621,260	636,811	9.6	6,964,404	663,284	9.5	7,731,109	653,988	8.5
SMEs Sector	447,618	77,336	17.3	438,351	76,977	17.6	430,274	77,134	17.9	518,631	76,534	14.8
Agriculture Sector	319,482	69,799	21.8	384,710	69,263	18.0	391,458	65,566	16.7	404,847	61,821	15.3
Consumer sector	677,698	31,461	4.6	717,351	30,393	4.2	771,802	31,735	4.1	820,928	30,263	3.7
<i>i. Credit Cards</i>	52,926	2,721	5.1	54,967	2,638	4.8	58,679	2,686	4.6	64,968	2,619	4.0
<i>ii. Auto loans</i>	284,554	4,730	1.7	307,550	4,560	1.5	334,725	4,297	1.3	351,437	4,155	1.2
<i>iii. Consumer durable</i>	1,285	60	4.7	1,294	60	4.7	1,467	62	4.3	1,771	66	3.7
<i>iv. Mortgage loans</i>	100,415	11,739	11.7	108,605	10,887	10.0	122,897	11,146	9.1	148,000	9,923	6.7
<i>v. Other personal loans</i>	238,518	12,211	5.1	244,935	12,248	5.0	254,035	13,543	5.3	254,752	13,499	5.3
Commodity Financing	826,036	8,377	1.0	1,023,108	8,351	0.8	990,750	8,521	0.9	990,803	8,090	0.8
Staff Loans	170,022	2,295	1.3	177,360	2,348	1.3	187,508	2,434	1.3	198,298	2,380	1.2
Others	175,775	25,336	14.4	201,393	26,645	13.2	217,078	28,690	13.2	240,752	27,131	11.3
Total	9,109,448	850,308	9.3	9,563,533	850,788	8.9	9,953,275	877,364	8.8	10,905,368	860,206	7.9

SECTOR	2021											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	608,957	72,956	12.0	851,094	72,654	8.5	835,340	71,435	8.6	931,704	67,446	7.2
Automobile / Transportation	148,267	17,101	11.5	163,700	17,484	10.7	174,282	17,612	10.1	194,677	17,341	8.9
Cement	192,923	6,146	3.2	200,045	5,747	2.9	206,294	5,745	2.8	213,275	5,477	2.6
Chemical & Pharmaceuticals	292,721	16,534	5.6	335,688	16,776	5.0	330,335	16,458	5.0	375,419	16,551	4.4
Electronics	119,868	23,265	19.4	124,346	22,851	18.4	133,794	23,768	17.8	150,523	24,110	16.0
Financial	228,624	11,353	5.0	268,393	11,870	4.4	285,690	12,502	4.4	337,473	10,495	3.1
Individuals	860,413	64,154	7.5	935,622	64,128	6.9	998,140	64,028	6.4	1,071,916	63,050	5.9
Insurance	5,778	135	2.3	5,959	68	1.1	7,341	62	0.8	6,421	62	1.0
Others	3,433,361	339,017	9.9	3,536,076	346,759	9.8	3,727,147	362,431	9.7	4,026,516	357,631	8.9
Production/Transmission of Energy	1,438,432	69,596	4.8	1,398,258	66,835	4.8	1,439,617	80,183	5.6	1,521,026	78,264	5.1
Shoes & Leather garments	37,999	5,456	14.4	39,508	5,743	14.5	42,396	5,760	13.6	43,635	5,476	12.5
Sugar	358,165	58,241	16.3	298,727	59,161	19.8	202,214	58,902	29.1	251,046	58,531	23.3
Textile	1,383,939	166,355	12.0	1,406,119	160,713	11.4	1,570,683	158,477	10.1	1,781,736	155,771	8.7
Total	9,109,448	850,308	9.3	9,563,533	850,788	8.9	9,953,275	877,364	8.8	10,905,368	860,206	7.9

Source: Financial Stability Department SBP

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Dec-21			Mar-22		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	874,727	77,543	0.76	878,748	76,031	0.73
All Banks	860,206	75,347	0.74	863,662	73,556	0.71
Commercial Banks	811,680	57,204	0.57	824,320	59,385	0.58
Public Sector Commercial Banks	299,818	23,909	1.34	307,028	26,495	1.41
Local Private Banks	510,025	33,799	0.41	515,448	33,435	0.41
Foreign Banks	1,837	(504)	(0.56)	1,844	(544)	(0.48)
Specialized Banks	48,525	18,143	18.00	39,342	14,171	14.41
DFIs	14,521	2,196	1.56	15,087	2,475	1.72

3.42 Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter	For the Quarter
	Ended Dec 2021	Ended Mar 2022
All Banks & DFIs	34,911	15,890
All Banks	33,871	15,218
Commercial Banks	24,480	12,403
Public Sector Commercial Banks	8,862	2,163
Local Private Banks	15,623	10,248
Foreign Banks	(5)	(7)
Specialized Banks	9,392	2,815
DFIs	1,039	672

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 April, 2022

CURRENCY\DATE	1	5	6	7	8	11	12	13	14	15	16	18
Australian Dollar	137.3990	140.3103	140.5287	140.0279	139.8300	136.3652	135.4635	135.2284	135.2416	134.2941	133.9515	133.6225
Bahraini Dinar	485.7839	488.7830	491.0249	494.9890	493.1060	483.3732	481.0481	480.1460	479.5348	479.5795	476.7923	479.6734
Canadian Dollar	146.8314	147.8395	148.3648	148.9579	148.5362	145.4115	144.1775	143.7792	144.4747	143.8552	143.6278	143.5743
Chinese Yuan	28.9162	29.0159	29.1484	29.4437	29.3954	28.7846	28.6512	28.5422	28.5078	28.4970	28.4691	28.4964
Danish Krone	27.3443	27.2745	27.1885	27.4854	27.3616	26.9137	26.6834	26.4725	26.6087	26.3749	26.3767	26.3564
Hong Kong Dollar	23.4791	23.6295	23.7115	23.9136	23.9037	23.4134	23.2786	23.1872	23.1538	23.1572	23.1391	23.1637
Japanese Yen	1.4988	1.5055	1.4966	1.5115	1.5094	1.4675	1.4542	1.4451	1.4480	1.4355	1.4342	1.4337
Kuwaiti Dinar	604.8846	607.8400	609.5867	615.1726	613.0568	600.5966	596.4308	595.2333	594.4406	594.9137	594.1441	595.2117
Malaysian Ringgit	43.6607	43.8999	43.9902	44.3507	44.3963	43.4640	43.0522	42.9772	42.9383	42.8698	42.8460	42.7418
New Zealand Dollar	127.2272	129.2860	128.9943	129.6596	128.3185	125.4641	124.5905	123.9195	123.6980	122.9330	122.8872	122.2903
Norwegian Krone	20.8942	21.2684	21.1814	21.3214	21.2502	21.0683	20.7168	20.7039	20.7837	20.6527	20.5968	20.6107
Omani Riyal	478.1321	480.9029	483.2279	488.0471	485.0126	475.2103	472.1490	472.0902	471.7563	471.8862	471.4469	472.2201
Qatari Riyal	50.3832	50.5460	50.7917	51.3889	51.1328	50.0678	49.6246	49.6178	49.7031	49.5973	49.6920	49.8028
Saudi Arabian Riyal	48.9594	49.2053	49.4561	49.8893	49.8479	48.8844	48.6254	48.4206	48.3686	48.3868	48.3351	48.3906
Singaporean Dollar	135.4193	136.1013	136.3866	137.5615	137.1964	134.2069	133.5815	133.1395	133.9723	133.5660	133.5751	133.4800
Swedish Krona	19.5553	19.6297	19.6542	19.7565	19.8165	19.4354	19.1820	19.0890	19.1823	19.0250	18.9600	18.9462
Swiss Franc	198.6803	199.2202	199.1445	200.5753	200.4156	196.3056	195.9218	194.8307	194.5230	192.4838	192.3581	192.4561
Thai Bhat	5.5162	5.5444	5.5428	5.6044	5.5959	5.4694	5.4309	5.4299	5.4164	5.3999	5.4059	5.4037
Turkish Lira	12.5254	12.5626	12.6144	12.6998	12.7532	12.5021	12.4689	12.4646	12.4344	12.4078	12.3984	12.4098
UAE Dirham	49.9995	50.2446	50.5060	50.9455	50.9344	49.9347	49.6542	49.4429	49.3892	49.4040	49.3355	49.4109
UK Pound Sterling	241.0361	242.0624	242.2506	244.6158	244.2571	238.5673	237.3942	236.0959	238.1906	236.9572	236.5755	236.4011
US Dollar	183.6888	184.6281	185.5140	187.1364	187.1847	183.5998	182.4609	181.7171	181.5205	181.5460	181.3850	181.5847
EMU Euro	203.1190	202.3191	201.9651	203.9733	203.2500	199.7707	198.3131	196.7583	197.8527	196.0478	195.8709	195.9003

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit April , 2022

CURRENCY\DATE	19	20	21	22	23	25	26	27	28	29	30
Australian Dollar	134.6216	137.1281	138.3286	137.2101	134.8061	133.3127	133.9648	132.9699	131.6084	132.2871	130.8221
Bahraini Dinar	483.4581	488.2137	492.7088	494.3349	490.1624	490.7196	491.3810	490.1689	490.5888	490.1449	486.9438
Canadian Dollar	145.1229	146.8267	148.9292	148.2948	146.5389	145.8865	146.1760	145.0041	144.4333	145.2207	144.0952
Chinese Yuan	28.6846	28.8919	28.9097	28.8818	28.6873	28.4175	28.4227	28.3133	28.1424	27.9616	28.0553
Danish Krone	26.5218	26.9252	27.1645	27.2767	27.0847	26.9579	26.8306	26.5607	26.2275	26.2411	26.2855
Hong Kong Dollar	23.3635	23.6322	23.7912	23.8703	23.7780	23.7076	23.7086	23.6631	23.6654	23.6556	23.6450
Japanese Yen	1.4283	1.4374	1.4484	1.4555	1.4499	1.4478	1.4525	1.4532	1.4318	1.4203	1.4274
Kuwaiti Dinar	599.6278	605.5707	610.7954	612.6107	609.8658	607.1486	608.2501	606.0717	605.4978	604.1582	604.0920
Malaysian Ringgit	42.9848	43.2489	43.4708	43.4265	43.1177	42.7616	42.7398	42.5578	42.5375	42.5858	42.5908
New Zealand Dollar	123.5646	125.2321	126.6502	125.3810	124.0729	122.7757	123.5369	122.0806	120.5576	120.7669	120.0071
Norwegian Krone	20.6945	21.0345	21.1684	21.0638	20.8432	20.6991	20.4607	20.1284	19.8375	19.8037	19.8071
Omani Riyal	476.6543	481.0390	485.7269	486.8245	484.2920	482.7983	483.5003	481.9480	482.8510	481.9293	481.4747
Qatari Riyal	50.1984	50.8038	51.2062	51.3114	51.0556	50.7440	50.9540	50.8696	50.8494	50.8404	50.7886
Saudi Arabian Riyal	48.7169	49.3155	49.6020	49.8257	49.6758	49.5600	49.5282	49.4671	49.4345	49.4500	49.4192
Singaporean Dollar	133.9426	135.3497	136.4068	137.0543	135.9169	135.2700	135.4313	134.7245	133.8610	134.0279	133.9232
Swedish Krona	19.0494	19.4720	19.7199	19.6878	19.5219	19.4160	19.1728	18.9014	18.7820	18.8707	18.8440
Swiss Franc	193.1276	194.3085	195.6885	195.9831	194.7463	194.2394	193.9661	192.7924	191.2211	191.2219	190.6345
Thai Bhat	5.4431	5.4925	5.5234	5.5296	5.4979	5.4776	5.4543	5.4109	5.3962	5.4104	5.4247
Turkish Lira	12.5045	12.6363	12.7122	12.7218	12.6515	12.6471	12.5907	12.5515	12.5260	12.5480	12.4978
UAE Dirham	49.7440	50.3380	50.6432	50.8836	50.7322	50.6054	50.5870	50.5245	50.4823	50.5110	50.4790
UK Pound Sterling	237.3709	240.8239	242.6645	243.2701	239.2338	237.8173	236.9453	233.3768	232.0849	231.5875	232.7853
US Dollar	182.7360	184.8926	186.0643	186.9457	186.4502	186.0138	185.8516	185.5964	185.4829	185.5988	185.4726
EMU Euro	196.7240	199.7767	201.4934	202.5575	201.1973	200.3721	199.2943	197.4135	195.0548	195.1127	195.3426

Source: Statistics & Data Warehouse Department, SBP

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

4.2 Foreign Exchange Average Rates

Pak Rupees per US Dollar

PERIOD	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Jul	94.3779	100.4754	98.6543	101.7194	104.7388	105.4250	124.3534	158.8297	166.7625	159.6016
Aug	94.4660	102.9331	100.0897	102.3361	104.6221	105.3079	123.7896	158.0770	167.7064	164.0997
Sep	94.5877	105.2488	102.3425	104.2068	104.5396	105.3207	124.0816	156.1764	165.8541	168.0567
Oct	95.3487	106.1966	102.7537	104.4807	104.5985	105.3391	130.3831	155.9491	162.8000	171.6948
Nov	95.9926	107.5054	101.7874	105.3726	104.6935	105.3626	133.5041	155.3675	159.2122	173.0255
Dec	97.1870	106.9710	100.8234	104.6578	104.7248	108.6974	138.4713	154.9200	160.0795	177.1764
Jan	97.4720	105.3857	100.6834	104.8388	104.7301	110.4030	138.6951	154.6561	160.1536	176.3108
Feb	97.9687	105.0605	101.3651	104.6232	104.7204	110.4342	138.5307	154.2634	159.1313	175.4823
Mar	98.0605	99.9777	101.7598	104.6470	104.7417	112.0689	139.1663	158.4472	156.0298	179.6173
Apr	98.3119	97.4928	101.7004	104.6738	104.7474	115.4216	141.1646	164.4373	153.0769	184.4813
May	98.3739	98.5947	101.8043	104.6787	104.7381	115.4469	145.6922	160.0767	153.2928	
Jun	98.5796	98.4679	101.7725	104.5864	104.7702	118.9055	155.2491	165.1039	156.1638	
Jul- Sep	94.4772	102.8858	100.3622	102.7541	104.6335	105.3512	124.0749	157.6944	166.7743	163.9194
Oct -Dec	96.1761	106.8910	101.7882	104.8370	104.6723	106.4664	134.1195	155.4122	160.6973	173.9656
Jan - Mar	97.8337	103.4747	101.2694	104.7030	104.7307	110.9687	138.7974	155.7889	158.4382	177.1368
Apr - Jun	98.4218	98.1851	101.7591	104.6463	104.7519	116.5913	147.3686	163.2059	154.1778	
Annual	96.7272	102.8591	101.2947	104.2351	104.6971	109.8444	136.0901	158.0253	160.0219	

Source: Statistics & Data Warehouse Department, SBP

4.3 NEER and REER Indices of Pakistani Rupees

(Base 2010 = 100)

PERIOD	NEER		REER*	
	Index	% Change over last Year/Month	Index	% Change over last Year/Month
Jun-16	89.2890	0.74	117.3399	0.28
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
2021				
Apr	61.7514	1.93	102.9503	2.11
May	61.2430	-0.82	102.2170	-0.71
Jun	60.0186	-2.00	99.7778	-2.39
Jul	59.3409	-1.13	99.5682	-0.21
Aug	57.8110	-2.58	97.4062	-2.17
Sep	56.3249	-2.57	96.7089	-0.72
Oct	55.4874	-1.49	96.3782	-0.34
Nov	55.3541	-0.24	98.6014	2.31
Dec	54.5239	-1.50	96.7978	-1.83
2022				
Jan	54.7694	0.45	97.0363	0.25
Feb	54.9725	0.37	97.8186	0.81
Mar ^R	54.3456	-1.14	96.6611	-1.18
Apr ^P	53.4026	-1.74	95.8538	-0.84

Source: Statistics & Data Warehouse Department, SBP

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

NOTES: -

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

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

CURRENCY \ PERIOD	2019-20	2020-21	2021			2022			
			Mar	Apr	Dec	Jan	Feb	Mar	Apr
Australian Dollar	105.9281	119.3876	120.2251	117.7311	126.8274	126.5163	125.4802	132.2049	135.6227
Bahraini Dinar	417.4041	422.8129	412.1106	404.5649	468.7615	466.1275	463.8933	475.0219	487.0721
Canadian Dollar	117.6982	124.7096	123.9364	122.3466	138.3796	139.6541	137.8220	141.7138	145.9112
Chinese Yuan	22.4714	24.1827	23.9858	23.4835	27.8454	27.7629	27.6743	28.3241	28.6624
Danish Krone	23.4120	25.6561	24.9889	24.6101	26.9552	26.8370	26.7366	26.6093	26.8051
Hong Kong Dollar	20.2849	20.6442	20.1031	19.7166	22.7515	22.6466	22.5127	22.9824	23.5483
Japanese Yen	1.4617	1.5034	1.4360	1.4028	1.5551	1.5342	1.5222	1.5169	1.4562
Kuwaiti Dinar	516.4404	526.2584	515.5959	507.6871	585.7075	583.0150	580.0312	591.3749	604.1391
Malaysian Ringgit	37.5510	38.7926	37.9694	37.1442	42.1203	42.0961	41.9100	42.7762	43.1830
New Zealand Dollar	100.4400	111.2186	111.3924	108.9964	120.3625	118.9178	117.0051	123.2345	124.5171
Norwegian Krone	16.9236	18.2895	18.2999	18.2476	19.7782	19.9516	19.7819	20.3366	20.7213
Omani Riyal	411.0123	415.9651	405.3381	398.1162	460.9469	458.3494	456.1256	467.1746	479.6139
Qatari Riyal	43.4318	43.9663	42.8087	42.0777	48.7124	48.4331	48.1096	49.2473	50.5204
Saudi Arabian Riyal	42.1047	42.6535	41.5917	40.8089	47.1984	46.9685	46.7587	47.8615	49.1637
Singaporean Dollar	114.1680	118.7881	116.1757	114.6449	130.0298	130.5298	130.2037	132.0916	134.9606
Swedish Krona	16.3999	18.6777	18.2938	17.9946	19.5232	19.2930	18.8783	18.7584	19.2900
Swiss Franc	161.7409	175.8046	167.8767	165.6702	192.4784	191.8524	190.1108	193.1687	194.9932
Thai Baht	5.0949	5.1892	5.0768	4.8902	5.2917	5.3123	5.3802	5.4140	5.4705
Turkish lira	25.9990	20.8546	20.3703	18.7123	13.3461	13.0273	12.8894	12.3384	12.5578
UAE Dirham	43.0181	43.5597	42.4730	41.6709	48.2416	48.0062	47.7776	48.9011	50.2057
UK Pound Sterling	199.0651	215.2793	216.1948	211.8364	235.6528	238.9973	237.3761	236.4082	238.3637
US Dollar	158.0253	160.0219	156.0298	153.0769	177.1764	176.3108	175.4823	179.6173	184.4813
EMU Euro	174.5851	190.7393	185.7310	182.8694	200.1360	199.5114	198.7512	197.7859	199.1078

Source: Statistics & Data Warehouse Department, SBP

Note: - The Exchange Rates are Mid Points of T.T. Buying and Selling
Archive Link: http://www.sbp.org.pk/ecodata/IBF_Arch.xls

4.5 Appreciation / Depreciation* of Selected Currencies Against US Dollar

(In Percent)

END OF PERIOD	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Riyal	South Korean Won	Swiss Franc	Turkish Lira
2019	-1.92	-2.31	-1.91	+3.82	-0.55	+1.57	+1.03	-10.35	+3.36	+0.45	-3.41	+0.97	-11.01
2020	+6.92	+8.73	-3.34	-0.26	-0.02	+5.30	+1.48	-3.58	+2.27	-0.57	+4.91	+9.19	-22.17
2021	+2.58	-7.04	-2.04	-1.16	+0.02	-9.26	-3.63	-9.79	+0.10	+0.26	-7.10	-3.30	-43.19
2020 III	+3.81	+4.55	+2.34	-3.60	-0.01	+1.82	+2.92	+1.86	+4.58	-0.00	+2.34	+3.09	-11.80
IV	+4.19	+3.91	-0.02	+6.26	+0.00	+2.08	+2.59	+2.76	+4.58	-0.12	+6.02	+3.61	+1.70
2021 I	-0.39	-3.62	0.42	-3.30	+0.00	-6.39	-2.54	+5.28	+2.56	-0.76	-2.37	-5.64	-8.09
II	+1.57	+1.36	-1.13	-0.19	+0.02	+0.18	+0.11	-2.99	+0.72	+0.88	+0.31	+2.18	-4.24
III	-0.07	-2.57	+0.12	+1.66	+0.00	-1.26	-0.80	-7.83	-3.09	+0.00	-4.63	-1.45	+3.99
IV	+1.46	-2.32	-1.45	+0.74	+0.00	-2.01	-0.43	-4.18	-0.01	+0.14	-0.53	+1.77	-37.93
2022 I	+0.44	-1.85	-0.61	-1.02	-0.40	-6.69	+0.05	-2.95	-2.30	-0.14	-1.62	-0.53	-8.30
2021 Apr	+1.31	+3.05	-0.70	+0.61	-0.12	+1.61	+1.33	-0.82	+1.08	+0.88	+2.36	+3.69	+0.49
May	+1.55	+0.96	+1.90	+1.30	+0.12	-0.23	-0.94	-0.87	+1.53	+0.00	-1.00	+1.27	-2.00
Jun	-1.28	-2.57	-2.29	-2.07	+0.02	-1.18	-0.26	-1.34	-1.86	+0.00	-1.01	-2.69	-2.76
Jul	+0.03	+0.06	-0.06	+0.62	+0.00	+0.91	-1.53	-3.20	+0.76	+0.09	-1.52	+1.96	+1.86
Aug	-0.05	-0.48	+1.69	+1.24	0.57	-0.34	+1.31	-2.26	-1.42	-0.09	-1.46	-0.96	+3.20
Sep	-0.05	-2.16	-1.48	-0.21	-0.56	-1.82	-0.57	-2.58	-2.43	+0.00	-1.73	-2.40	-1.08
Oct	+1.14	+0.57	-0.71	+0.73	+0.00	-1.53	+1.06	-0.64	+2.60	+0.13	+1.13	+2.79	+0.46
Nov	+0.30	-2.42	-0.40	-0.85	+0.00	-0.13	-1.95	-2.49	-3.21	-0.13	-1.82	-0.85	-36.77
Dec	+0.02	-0.47	-0.35	+0.86	+0.00	-0.36	+0.49	-1.10	+0.69	+0.14	+0.18	-0.15	-2.28
2022 Jan	+0.17	-1.36	+0.51	-1.10	-0.40	-1.06	+0.41	+0.77	-0.22	-0.14	-0.86	-1.47	+0.50
Feb	+0.77	+0.38	-0.69	+0.05	+0.00	-0.10	-0.29	-0.41	-0.07	+0.00	-0.10	+1.33	-3.01
Mar	-0.50	-0.87	-0.42	+0.03	+0.00	-5.60	-0.07	-3.29	-2.01	+0.00	-0.67	-0.37	-5.92
Apr	-3.70	-5.05	-0.81	-1.26	+0.00	-5.77	-3.56	-1.16	-4.24	+0.00	-4.62	-4.68	-1.14

*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

4.6 Appreciation / Depreciation* of Selected Currencies Against SDR

(In Percent)

END OF PERIOD	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	Saudi Arabian Riyal	UK Pound Sterling	South Korean Won	Swiss Franc	Turkish Lira	US Dollar
2019	-1.35	-3.67	-4.65	-3.36	-7.55	+2.89	-1.96	-16.59	-6.07	+4.77	+0.12	-0.37	-25.64	+4.77
2020	+2.65	+4.39	-7.20	-4.24	-4.00	+1.10	-2.56	-7.43	-1.80	-4.54	+0.72	+4.84	-25.27	-3.99
2021	+5.56	-4.33	+0.81	+1.71	+2.93	-6.63	-0.83	-7.17	+3.01	+3.17	-4.40	-0.49	-41.54	+2.91
2020 III	+1.46	+2.19	+0.03	-5.78	-2.27	-0.48	+0.59	-0.45	+2.21	-2.26	+0.02	+0.76	-13.79	-2.26
IV	+1.82	+1.55	-2.29	+3.85	-2.27	-0.23	+0.26	+0.43	+2.20	-2.39	+3.62	+1.26	-0.61	-2.27
2021 I	+1.23	-2.06	+2.05	-1.73	+1.63	-4.86	-0.95	+6.99	+4.23	+0.86	-0.78	-4.11	-6.59	+1.63
II	+0.91	+0.70	-1.77	-0.83	-0.63	-0.47	-0.53	-3.62	+0.07	+0.23	-0.34	+1.52	-4.86	-0.65
III	+1.18	-1.35	+1.37	+2.92	+1.25	-0.03	+0.43	-6.68	-1.88	+1.25	-3.45	-0.22	+5.28	+1.25
IV	+2.13	-1.68	-0.80	+1.40	+0.66	-1.36	+0.23	-3.54	+0.66	+0.80	+0.13	+2.44	-37.51	+0.66
2022 I	+1.69	-0.63	+0.63	+0.21	+0.84	-5.53	+1.29	-1.74	-1.08	+1.10	-0.39	+0.71	-7.16	1.24
2021 Apr	-0.01	+1.70	-2.00	-0.70	-1.43	+0.28	+0.00	-2.12	-0.25	-0.43	+1.02	+2.34	-0.83	-1.31
May	+0.94	+0.35	+1.29	+0.70	-0.48	-0.83	-1.54	-1.46	+0.92	-0.60	-1.60	+0.66	-2.59	-0.60
Jun	-0.01	-1.33	-1.04	-0.82	+1.30	+0.09	+1.02	-0.07	-0.60	+1.28	+0.26	-1.45	-1.51	+1.28
Jul	-0.13	-0.11	-0.22	+0.46	-0.17	+0.75	-1.69	-3.36	+0.59	-0.07	-1.68	+1.79	+1.69	-0.16
Aug	+0.27	-0.16	+2.01	+1.56	+0.89	-0.02	+1.63	-1.95	-1.11	+0.23	-1.15	-0.65	+3.53	+0.32
Sep	+1.04	-1.09	-0.41	+0.88	+0.52	-0.75	+0.52	-1.51	-1.36	+1.09	-0.66	-1.34	+0.00	+1.09
Oct	+0.68	+0.11	-1.17	+0.27	-0.46	-1.98	+0.60	-1.09	2.13	-0.33	+0.66	+2.32	+0.00	-0.46
Nov	+1.34	-1.41	+0.63	+0.18	+1.04	+0.91	-0.93	-1.48	-2.20	+0.91	-0.80	+0.18	-36.11	+1.04
Dec	+0.10	-0.38	-0.26	+0.95	+0.09	-0.27	+0.57	-1.01	+0.78	+0.22	+0.27	-0.06	-2.20	+0.09
2022 Jan	+0.74	-0.81	+1.07	-0.54	+0.16	-0.50	+0.97	+1.34	+0.34	+0.42	-0.30	-0.92	+1.06	+0.56
Feb	+0.55	+0.16	-0.91	-0.17	-0.22	-0.32	-0.51	-0.63	-0.29	-0.22	-0.32	+1.11	-3.22	-0.22
Mar	+0.40	+0.02	+0.48	+0.93	+0.90	-4.75	+0.83	-2.42	-1.13	+0.90	+0.23	+0.53	-5.07	+0.90
Apr	-0.97	-2.36	+2.00	+1.54	+2.83	-3.10	-0.82	+1.64	-1.52	+2.83	-1.91	-1.98	+1.66	+2.83

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

Note:

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

4.7 Appreciation / Depreciation* of Pak Rupee Against Selected Currencies

(In Percent)

END OF PERIOD	2019	2020	2021	Quarterly				2021		2022			
				2021			2022	Mar	Apr	Jan	Feb	Mar	Apr
				II	III	IV	I						
Australian Dollar	-8.60	-11.71	-5.52	-1.91	-3.83	-4.23	-6.48	+6.70	-3.04	+3.63	-2.78	-7.17	+3.46
Brazilian Real	-6.74	+23.77	-0.78	-14.83	+0.23	+0.26	-19.21	+6.73	-5.93	-5.14	-4.51	-10.81	+2.62
Canadian Dollar	-13.96	-5.04	-9.86	-4.39	-4.93	-3.70	-5.60	+2.71	-3.11	-0.23	-0.57	-4.83	+1.18
Chinese Yuan	-8.60	-9.82	-12.07	-4.49	-7.76	-5.56	-3.37	+5.11	-2.10	+0.60	-1.17	-2.81	+2.64
EMU Euro	-8.23	-11.33	-2.97	-4.29	-5.40	-1.90	-1.12	+7.10	-3.75	+2.16	-0.79	-2.44	+4.10
Hong Kong Dollar	-10.85	-4.00	-9.26	-3.09	-7.13	-4.48	-2.58	+3.85	-0.81	+1.34	-0.79	-3.09	-0.95
Indian Rupee	-8.60	-0.25	-7.92	-1.88	-7.94	-2.77	-2.36	+4.26	-0.12	+0.26	+0.28	-2.89	-0.36
Indonesian Rupiah	-13.65	-3.33	-8.74	-2.81	-9.33	-4.88	-1.95	+5.68	-1.42	+1.89	-0.46	-3.32	+0.10
Iranian Rial	-9.85	-3.57	-9.81	-3.01	-7.82	-4.18	-2.56	+3.60	-0.70	+1.17	-0.41	-3.29	-1.16
Japanese Yen	-11.73	-8.43	-0.58	-3.17	-6.65	-2.21	+4.01	+7.96	-2.39	+1.85	-0.31	+2.44	+4.89
Korean Won	-7.18	-8.09	-2.90	-3.29	-3.35	-3.67	-1.35	+5.95	-3.10	+1.64	-0.31	-2.64	+3.62
Malaysian Ringgit	-11.27	-4.99	-6.40	-3.10	-7.08	-3.77	-2.99	+6.41	-2.12	+0.36	-0.13	-3.22	+2.48
Saudi Arabian Riyal	-10.76	-3.03	-10.03	-3.84	-7.83	-4.31	-2.81	+3.99	-1.69	+0.91	-0.41	-3.29	-1.16
Singaporean Dollar	-11.58	-4.63	-8.02	-3.19	-6.68	-4.15	-3.53	+5.11	-2.36	+0.34	-0.12	-3.74	+1.13
Swedish Krona	-6.15	-14.47	-1.28	-3.62	-5.98	+0.48	-1.38	+6.86	-2.65	+3.70	+1.14	-5.97	+4.20
Swiss Franc	-10.37	-12.89	-6.33	-4.86	-5.84	-5.84	-2.43	+7.93	-3.20	+2.28	-1.72	-2.94	+3.69
Taiwani Dollar	-11.84	-9.59	-11.03	-5.01	-8.05	-4.28	-2.94	+5.78	-2.72	+0.77	-0.40	-3.29	-1.16
Thai Baht	-16.70	-3.30	+0.31	-0.85	-2.51	-5.04	-3.78	+7.59	-1.32	+0.28	-2.52	-1.57	+1.90
UK Pound Sterling	-13.26	-5.73	-9.89	-3.68	-4.89	-4.17	-0.67	+4.82	-1.88	+1.00	-0.34	-1.31	+3.21
U.S Dollar	-10.35	-3.58	-9.79	-2.99	-7.83	-4.18	-2.95	+3.60	-0.82	+0.77	-0.41	-3.29	-1.16
UAE Dirham	-10.35	-3.58	-9.79	-2.99	-7.83	-4.18	-2.95	+3.08	-0.82	+0.77	-0.41	-3.29	-1.16

*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

4.8 Workers' Remittances

(Million US Dollars)

COUNTRIES	FY18	FY19	FY20	FY21	Apr		Jul-Apr	
					2021	2022 ^P	FY21	FY22 ^P
I. Cash	19,913.6	21,739.4	23,132.3	29,370.9	2,792.6	3,125.1	24,229.0	26,077.1
1.USA	2,838.0	3,309.1	1,742.8	2,754.2	293.6	345.6	2,124.1	2,556.9
2.UK	2,892.4	3,412.3	2,569.0	4,067.1	435.3	484.1	3,340.9	3,671.3
3.Saudi Arabia	4,858.8	5,003.0	6,613.5	7,667.0	673.4	707.2	6,412.3	6,517.2
4.UAE	4,359.0	4,617.3	5,611.8	6,114.0	558.5	614.1	5,083.3	4,898.0
Dubai	3,173.7	3,075.5	4,768.2	5,065.3	441.2	467.7	4,248.9	3,837.7
Abu Dhabi	1,132.7	1,488.0	810.4	944.7	107.4	136.4	752.2	994.1
Sharjah	47.6	37.2	25.1	79.4	8.4	7.2	60.6	50.3
Others	5.0	16.7	8.1	24.6	1.5	2.8	21.6	15.9
5.Other GCC Countries	2,158.3	2,119.1	2,910.2	3,309.9	300.2	358.9	2,761.8	3,024.4
Bahrain	355.7	340.2	417.1	464.7	40.4	51.5	394.2	442.3
Kuwait	774.2	725.8	738.6	858.6	79.0	89.0	714.6	781.3
Qatar	371.1	385.9	760.2	903.0	85.8	103.7	752.8	855.6
Oman	657.3	667.2	994.3	1,083.5	95.0	114.6	900.1	945.2
6.EU Countries	658.1	609.0	1,778.5	2,709.3	254.0	298.2	2,205.7	2,803.0
Germany	127.8	123.5	392.2	426.8	40.7	46.2	353.2	423.7
France	54.1	61.4	240.4	419.8	38.7	41.5	344.0	409.4
Netherlands	7.0	6.8	65.7	47.8	4.8	6.1	38.5	50.2
Spain	129.5	150.9	329.7	401.8	36.5	46.2	325.2	423.2
Italy	98.1	111.2	361.3	600.8	52.7	72.2	485.9	711.7
Greece	32.1	49.6	145.1	273.7	26.6	33.5	215.4	303.7
Sweden	19.4	17.0	44.9	61.9	6.6	7.7	51.1	65.7
Denmark	13.7	15.8	45.3	71.8	7.5	7.2	59.5	59.4
Ireland	159.4	51.2	75.4	153.2	14.1	14.6	130.1	134.8
Belgium	17.0	21.7	78.6	251.8	25.8	22.9	202.7	221.2
7.Malaysia	1,148.1	1,551.7	226.5	203.7	20.0	14.7	174.7	121.1
8.Norway	47.8	43.5	69.7	111.0	12.1	16.0	91.0	123.2
9.Switzerland	27.4	31.1	31.1	40.9	5.1	4.1	36.3	38.8
10.Australia	230.6	246.0	339.8	593.5	57.3	72.7	498.1	637.4
11.Canada	211.1	213.0	313.4	586.0	70.8	81.1	466.2	591.4
12.Japan	22.8	23.0	66.4	84.9	7.1	7.0	72.9	63.8
13.Other Countries	461.3	561.3	859.6	1,129.5	105.1	121.5	961.8	1,030.5
II. Encashment and Profit in Pak. Rs. of FEBCs & FCBCs	-	..	-	-	-	-	-	-
Total (I+II)	19,913.6	21,739.4	23,132.3	29,370.9	2,792.6	3,125.1	24,229.0	26,077.1

Source: Statistics & Data Warehouse Department, SBP

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

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

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

4.9 Pakistan's Balance of Payments

(Million US Dollars)

ITEMS	FY-21			Jul-Apr ^p					
				FY21			FY22		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	65,119	67,939	(2,820)	53,861	54,404	(543)	60,707	74,486	(13,779)
A. Goods and services (a+b)	31,584	62,734	(31,150)	25,914	50,025	(24,111)	32,641	69,165	(36,524)
a. Goods	25,639	54,273	(28,634)	21,017	43,037	(22,020)	26,852	59,800	(32,948)
1. General merchandise	25,626	54,273	(28,647)	21,005	43,037	(22,032)	26,845	59,800	(32,955)
2. Net exports of goods under merchanting (only export)	13	...	13	12	...	12	7	...	7
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-
b. Services	5,945	8,461	(2,516)	4,897	6,988	(2,091)	5,789	9,365	(3,576)
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	3	48	(45)	3	41	(38)	3	25	(22)
3. Transport	544	3,279	(2,735)	471	2,666	(2,195)	635	5,117	(4,482)
4. Travel	501	752	(251)	426	608	(182)	463	987	(524)
5. Construction	116	2	114	89	2	87	83	40	43
6. Insurance and pension services	47	247	(200)	37	212	(175)	32	246	(214)
7. Financial services	138	472	(334)	122	378	(256)	77	182	(105)
8. Charges for the use of intellectual property n.i.e.	13	254	(241)	11	216	(205)	11	191	(180)
9. Telecommunications, computer, and information services	2,108	530	1,578	1,700	426	1,274	2,198	533	1,665
10. Other business services	1,448	2,408	(960)	1,181	2,067	(886)	1,356	1,656	(300)
11. Personal, cultural, and recreational services	11	-	11	9	-	9	11	1	10
12. Government goods and services n.i.e.	1,016	469	547	848	372	476	920	387	533
B. Primary Income	508	4,908	(4,400)	404	4,124	(3,720)	549	5,071	(4,522)
1. Compensation of employees	181	36	145	145	31	114	230	28	202
2. Investment income	327	4,872	(4,545)	259	4,093	(3,834)	319	5,043	(4,724)
2.1 Direct investment	(17)	2,565	(2,582)	(14)	2,149	(2,163)	2	2,290	(2,288)
2.1.1 Investment income on equity and investment fund shares	(17)	2,533	(2,550)	(14)	2,123	(2,137)	2	2,229	(2,227)
2.1.2 Interest	-	32	(32)	-	26	(26)	-	61	(61)
2.2 Portfolio investment	109	606	(497)	90	458	(368)	121	818	(697)
2.2.1 Investment income on equity and investment fund shares	6	131	(125)	6	97	(91)	3	130	(127)
2.2.2 Interest	103	475	(372)	84	361	(277)	118	688	(570)
2.3 Other investment	206	1,701	(1,495)	154	1,486	(1,332)	158	1,935	(1,777)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-
2.3.2 Interest	206	1,701	(1,495)	154	1,486	(1,332)	158	1,935	(1,777)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	29	...	29	29	...	29	38	...	38
3. Other primary income	-	-	-	-	-	-	-	-	-
C. Secondary Income	33,027	297	32,730	27,543	255	27,288	27,517	250	27,267
1. General government	281	22	259	256	16	240	313	22	291
2. Financial corporations, nonfinancial corporations, households, and NPISHs	32,746	275	32,471	27,287	239	27,048	27,204	228	26,976
2. Capital account	224	-	224	194	-	194	184	-	184
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	3	-	3	3	-	3	-	-	-
2. Capital transfers	221	-	221	191	-	191	184	-	184
2.1 General government	204	-	204	177	-	177	174	-	174
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	204	-	204	177	-	177	174	-	174
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	17	-	17	14	-	14	10	-	10
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	17	-	17	14	-	14	10	-	10
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	65,343	67,939	(2,596)	54,055	54,404	(349)	60,891	74,486	(13,595)

4.9 Pakistan's Balance of Payments

(Million US Dollars)

ITEMS	FY-21			Jul-Apr ^P					
				FY21			FY22		
	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
3. Financial account	5,975	9,190	(3,215)	4,362	5,315	(953)	(3,976)	10,123	(14,099)
1. Direct investment	171	1,819	(1,648)	117	1,479	(1,362)	20	1,457	(1,437)
1.1 Equity and investment fund shares	43	1,790	(1,747)	42	1,527	(1,485)	5	1,464	(1,459)
1.2 Debt instruments	128	29	99	75	(48)	123	15	(7)	22
2. Portfolio investment	(12)	2,762	(2,774)	24	2,184	(2,160)	(21)	116	(137)
2.1 Equity and investment fund shares	(24)	(294)	270	(20)	(280)	260	22	(358)	380
2.2 Debt instruments	12	3,056	(3,044)	44	2,464	(2,420)	(43)	474	(517)
3. Financial derivatives (other than reserves) and employees stock options	(2)	(2)	-	1	(1)	2	(1)	-	(1)
4. Other investment	1,345	4,611	(3,266)	1,435	1,653	(218)	2,580	8,550	(5,970)
4.1 Other equity	20	-	20	20	-	20	-	-	-
4.2 Currency and deposits	(44)	(1,534)	1,490	357	(1,991)	2,348	555	1,172	(617)
Central bank	-	(3,002)	3,002	-	(3,000)	3,000	-	(1)	1
Deposit-taking corporations, except the central bank	(150)	683	(833)	178	500	(322)	265	719	(454)
General government	(2)	785	(787)	(2)	509	(511)	3	454	(451)
Other sectors	108	-	108	181	-	181	287	-	287
4.3 Loans	-	3,611	(3,611)	-	1,121	(1,121)	-	1,438	(1,438)
Central bank	-	(1,080)	1,080	-	(779)	779	-	(734)	734
Deposit-taking corporations, except the central bank	-	(172)	172	-	(468)	468	-	(58)	58
General government	-	3,953	(3,953)	-	1,466	(1,466)	-	1,065	(1,065)
Other sectors	-	910	(910)	-	902	(902)	-	1,165	(1,165)
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	614	-	614	631	-	631	819	-	819
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	614	-	614	631	-	631	819	-	819
4.6 Other accounts receivable/ Payable	755	2,534	(1,779)	427	2,523	(2,096)	1,206	3,167	(1,961)
Central bank	-	1,534	(1,534)	-	1,534	(1,534)	-	-	-
Deposit-taking corporations, except the central bank	758	(12)	770	427	(11)	438	297	(6)	303
General government	(3)	1,000	(1,003)	-	1,000	(1,000)	909	3,000	(2,091)
Other sectors	-	12	(12)	-	-	-	-	173	(173)
4.7 Special drawing rights	...	-	-	...	-	-	...	2,773	(2,773)
5. Reserve assets	4,473	...	4,473	2,785	...	2,785	(6,554)	...	(6,554)
5.1 Monetary gold	-	...	-	-	...	-	-	...	-
5.2 Special drawing rights	201	...	201	237	...	237	1,982	...	1,982
5.3 Reserve position in the IMF	-	...	-	-	...	-	-	...	-
5.4 Other reserve assets	4,272	...	4,272	2,548	...	2,548	(8,536)	...	(8,536)
	Credit	Debit	net	Credit	Debit	net	Credit	Debit	net
4. Errors and Omissions	-	619	(619)	-	604	(604)	-	504	(504)
5. Exceptional Financing	-	-	-	-	-	-	-	-	-

Source: Statistics & Data Warehouse Department, SBP

-- Not Applicable

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

4.10 International Investment Position of Pakistan

End period
(Million US \$)

	2020		2021			
	Sep	Dec	Mar	Jun	Sep ^R	Dec ^P
International investment position - Net	(115,766.3)	(117,725.0)	(116,880.1)	(120,816.9)	(122,638.7)	(127,377.8)
A. Assets	28,733.0	30,667.0	30,181.8	33,156.6	35,150.9	33,763.5
1. Direct investment	2,010.2	1,980.7	1,953.1	2,055.0	2,035.8	2,058.5
1.1 Equity and investment fund shares	1,925.9	1,896.4	1,868.9	1,970.8	1,951.5	1,974.3
1.1.1 Direct investor in direct investment enterprises	1,925.9	1,896.4	1,868.9	1,970.8	1,951.5	1,974.3
1.1.2 Direct investment enterprises in direct investor (reverse invst.)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	84.3	84.3	84.3	84.3	84.3	84.3
1.2.1 Direct investor in direct investment enterprises	4.7	4.7	4.7	4.7	4.7	4.7
1.2.2 Direct investment enterprises in direct investor (reverse invst.)	79.6	79.6	79.6	79.6	79.6	79.6
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	354.9	328.9	366.7	332.6	367.9	403.2
2.1 Equity and investment fund shares	153.1	153.1	127.8	153.1	179.8	179.3
2.1.1 Central bank	-	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	147.2	147.2	118.6	147.2	170.5	170.5
2.1.3 General government	-	-	-	-	-	-
2.1.4 Other sectors	5.9	5.9	9.2	5.9	9.3	8.8
2.2 Debt securities	201.8	175.8	239.0	179.5	188.1	223.9
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	178.6	152.6	211.7	156.3	166.1	202.0
2.2.3 General government	-	-	-	-	-	-
2.2.4 Other sectors	23.2	23.2	27.2	23.2	22.0	22.0
3. Financial derivatives (other than reserves) and employee stock options	8.8	17.0	20.6	6.5	5.4	7.0
4. Other investment	8,933.6	9,534.4	9,421.4	8,381.5	8,500.0	8,453.5
4.1 Other equity	199.0	199.0	220.0	220.0	220.0	220.0
4.2 Currency and deposits	3,005.0	3,286.6	2,839.8	1,881.7	1,891.5	1,760.5
4.3 Loans	127.8	127.8	127.8	127.8	-	-
4.4 Insurance, pension, and standardized guarantee schemes	-	-	-	-	-	-
4.5 Trade credit and advances	4,884.5	5,109.8	5,320.1	5,226.3	5,264.4	5,310.0
4.6 Other accounts receivable	717.3	811.2	913.8	925.8	1,124.0	1,162.9
5. Reserve assets	17,425.5	18,805.9	18,419.9	22,380.9	24,241.9	22,841.2
5.1 Monetary gold	3,921.3	3,922.8	3,514.3	3,664.7	3,622.4	3,783.1
5.2 Special drawing rights	138.4	101.5	416.7	385.7	3,080.7	3,057.6
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	13,365.6	14,781.4	14,488.7	18,330.3	17,538.6	16,000.3
5.4.1 Currency and deposits	8,107.4	8,612.0	7,331.9	9,176.9	8,260.6	7,359.2
5.4.2 Securities	2,754.2	4,457.7	5,389.0	6,463.4	8,103.7	6,622.4
5.4.3 Financial derivatives	...	...	...	...	...	...
5.4.4 Other claims	2,504.0	1,711.7	1,767.8	2,690.0	1,174.3	2,018.7

4.10 International Investment Position of Pakistan

(Million US \$)

	2020		2021			
	Sep	Dec	Mar	Jun	Sep ^R	Dec ^P
B. Liabilities	144,499.3	148,391.9	147,061.8	153,973.6	157,789.6	161,141.3
1. Direct investment	31,940.6	32,444.4	32,031.4	33,029.5	32,592.9	33,010.7
1.1 Equity and investment fund shares	27,638.6	28,397.2	27,983.0	28,904.2	28,388.1	28,576.3
1.1.1 Direct investor in direct investment enterpr.	27,638.6	28,397.2	27,983.0	28,904.2	28,388.1	28,576.3
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	4,302.0	4,047.2	4,048.5	4,125.2	4,204.9	4,434.4
1.2.1 Direct investor in direct investment enterpr.	4,301.8	4,047.0	4,048.3	4,125.1	4,204.7	4,434.2
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	0.2	0.2	0.2	0.2	0.2	0.2
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	8,768.0	8,779.6	8,861.3	11,987.0	12,560.8	11,229.1
2.1 Equity and investment fund shares	2,805.7	2,854.6	2,746.6	2,837.6	2,540.7	2,299.9
2.1.1 Central bank	...	...	...	...	...	...
2.1.2 Deposit-taking corp. except central bank	1,138.7	1,205.1	1,105.0	1,143.8	1,134.2	1,177.6
2.1.3 General government	...	...	...	...	...	...
2.1.4 Other sectors	1,667.1	1,649.6	1,641.5	1,693.8	1,406.5	1,122.3
2.2 Debt securities	5,962.3	5,925.0	6,114.7	9,149.4	10,020.1	8,929.2
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	5,962.3	5,925.0	6,114.7	8,649.4	9,520.1	8,429.2
2.2.4 Other sectors	-	-	-	500.0	500.0	500.0
3. Financial derivatives (other than reserves) and employee stock options	8.7	3.2	19.0	10.2	10.1	7.3
4. Other investment	103,782.0	107,164.7	106,150.1	108,946.9	112,625.8	116,894.2
4.1 Other equity	...	...	...	...	...	...
4.2 Currency and deposits	6,700.3	5,966.4	5,053.2	6,200.5	6,576.4	7,042.8
4.3 Loans	91,623.3	94,390.5	93,542.8	95,630.8	96,053.1	96,763.3
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	781.9	781.9	781.9	781.9	781.9	781.9
4.6 Other accounts payable	3,285.1	4,602.2	5,371.3	4,923.6	5,079.1	8,157.1
4.7 Special drawing rights (Net incurrence of liab)	1,391.5	1,423.8	1,401.0	1,410.1	4,135.3	4,149.1

Source: Statistics & Data Warehouse Department, SBP

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

4.11 Gold and Foreign Exchange Reserves

(Million US Dollars)

End Period	Foreign exchange reserves with														SBP and Scheduled Banks		
	Gold*	SBP						Scheduled Banks						Total Reserve Assets** (1+5+13)	Total Liquid FX Reserve (6+14)		
		Cash Foreign Currency	Nostro ¹	ACU Bal Net	Total SBP Reserves (2+3+4+a)**	Net Reserves with SBP (2+4)	Deposits			Utilizations			Total Banks' Reserves (7+8+9-10-11-12)**			Net Reserves With Banks (7-10)	
							FE-25 ²	Trade Nostro	Placement abroad (other than FE-25)	Trade Finance	FE-25 Placements in Pakistan	Others					
1	2	3	4	a	5	6	7	8	9	10	11	12	13	14	15	16	
FY 17	2,578	607	98	15,538		16,243	16,145	6,963	(232)	139	1,705	69	2,057	3,039	5,258	21,861	21,403
FY18	2,598	488	101	9,277		9,866	9,765	7,591	(532)	47	973	60	3,136	2,938	6,618	15,402	16,384
FY19	2,928	347	489	6,939		7,774	7,285	7,823	(714)	2	626	62	3,545	2,878	7,196	13,580	14,482
FY20	3,674	176	369	11,956	49	12,550	12,132	7,526	28	2	771	53	4,059	2,672	6,754	18,896	18,886
FY21	3,665	386	131	16,913	55	17,486	17,299	7,879	52	5	780	80	4,507	2,570	7,099	23,721	24,398
2021 Apr	3,674	422	145	15,176	48	15,791	15,598	7,857	(59)	4	765	84	4,062	2,891	7,092	22,356	22,690
May	3,949	390	140	15,749	20	16,299	16,139	7,875	(136)	4	741	76	4,147	2,779	7,134	23,027	23,273
Jun	3,665	386	131	16,913	55	17,486	17,299	7,879	52	5	780	80	4,507	2,570	7,099	23,721	24,398
Jul ^R	3,795	378	128	17,468	53	18,027	17,845	7,797	(23)	2	866	78	4,252	2,580	6,931	24,401	24,776
Aug ^R	3,772	3,100	151	16,973	83	20,308	20,074	7,851	52	2	857	76	4,241	2,731	6,994	26,812	27,068
Sep ^R	3,622	3,081	120	16,173	26	19,400	19,253	7,781	(6)	2	1,052	69	4,172	2,484	6,730	25,507	25,983
Oct ^R	3,677	3,099	134	14,101	55	17,388	17,200	7,748	(221)	2	1,118	67	4,059	2,285	6,630	23,350	23,829
Nov ^R	3,750	3,032	144	12,934	31	16,141	15,966	7,713	(8)	2	1,350	66	4,017	2,275	6,363	22,167	22,329
Dec ^P	3,783	3,058	92	14,628	59	17,837	17,686	7,652	(183)	2	1,455	86	3,632	2,298	6,197	23,918	23,883
2022 Jan	3,731	3,011	65	13,597	41	16,714	16,608	7,658	7	2	1,430	67	3,364	2,806	6,228	23,253	22,836
Feb	3,970	2,979	107	13,407	86	16,580	16,386	7,667	83	2	1,415	63	3,188	3,084	6,252	23,634	22,638
Mar	4,037	2,948	138	8,477	81	11,644	11,425	7,360	(179)	1	1,359	63	2,821	2,940	6,001	18,620	17,426
Apr	3,973	2,204	133	8,295	120	10,752	10,499	7,301	(253)	1	1,394	63	2,821	2,772	5,907	17,496	16,406

Source: Statistics & Data Warehouse Department, SBP

* Excludes RBI Holding

** Compiled as per IMF Balance of Payments Manual Guidelines

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

2. Includes FE-13/CRR.

4.12 Foreign Currency Deposits

(Million US Dollars End Period)

DESCRIPTION	2021									2022			
	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr
Foreign Currency Deposits													
A. FE-25 Deposits	7,856.8	7,875.0	7,879.3	7,796.7	7,851.3	7,781.4	7,747.9	7,713.0	7,651.9	7,658.4	7,666.9	7,359.8	7,301.4
1. Resident	6,956.8	6,959.8	6,970.4	6,912.2	6,966.4	6,886.8	6,865.8	6,834.7	6,749.4	6,749.2	6,765.1	6,432.9	6,386.0
i) Demand Deposits	2,781.5	2,752.6	2,845.2	2,827.0	2,783.0	2,797.8	2,795.9	2,854.4	2,717.5	2,746.2	2,846.5	2,738.5	2,668.4
ii) Savings Deposits	2,618.7	2,598.5	2,580.1	2,574.3	2,666.4	2,555.7	2,529.0	2,485.6	2,487.5	2,465.7	2,470.1	2,467.8	2,435.0
iii) Time Deposits	1,556.7	1,608.7	1,545.1	1,510.9	1,517.0	1,533.3	1,540.9	1,494.7	1,544.4	1,537.4	1,448.6	1,226.6	1,282.5
2. Non- Resident	900.0	915.2	908.9	884.5	884.8	894.6	882.1	878.0	902.4	909.1	901.7	926.9	915.4
i) Demand Deposits	500.1	520.2	511.6	509.6	512.4	517.2	507.8	505.2	516.7	530.0	519.6	547.0	540.0
ii) Savings Deposits	297.8	293.1	324.1	291.0	288.1	292.9	290.3	288.9	325.2	293.2	294.4	294.1	285.6
iii) Time Deposits	102.1	101.9	73.2	83.9	84.3	84.5	84.0	83.9	60.6	85.9	87.7	85.9	89.8
B. Old FCAs Deposits	10.8	10.8	10.6	10.6	10.6	10.5	10.5	10.4	10.4	10.3	10.3	10.2	10.1
1. Resident	8.5	8.5	8.4	8.4	8.3	8.3	8.3	8.2	8.2	8.1	8.1	8.1	8.0
2. Non- Resident	2.3	2.3	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.1
Total (A+B)	7,867.6	7,885.7	7,889.9	7,807.3	7,861.9	7,791.9	7,758.4	7,723.4	7,662.3	7,668.7	7,677.1	7,370.0	7,311.5
FE-25 Deposits Utilization													
1. Financing	765.0	741.1	780.3	865.7	857.3	1,051.8	1,118.3	1,349.6	1,455.3	1,430.2	1,415.3	1,358.5	1,394.2
i) Exports Financing	279.6	284.4	297.4	308.3	348.9	344.1	343.4	391.0	414.8	420.9	443.9	409.2	418.2
a) Pre-shipment	130.1	136.0	138.3	144.3	163.8	169.2	169.6	212.0	220.7	230.8	223.0	217.6	236.3
b) Post-shipment	149.5	148.5	159.1	164.0	185.2	174.9	173.8	179.0	194.1	190.2	220.8	191.6	181.9
ii) Import Financing	485.4	456.6	482.9	557.5	508.4	707.7	774.9	958.6	1,040.5	1,009.3	971.4	949.3	976.1
2. Placements	2,111.3	2,024.8	1,861.7	1,977.7	2,055.5	1,880.2	1,914.0	1,649.9	1,856.3	2,154.6	2,347.3	2,344.8	2,194.4
i) With State Bank of Pakistan	1,172.7	1,182.1	1,180.5	1,180.1	1,182.9	1,173.5	1,173.7	1,166.1	1,168.7	1,151.4	1,166.4	1,172.5	1,115.2
a) CRR ¹	406.5	410.1	409.4	409.1	409.9	406.7	406.8	404.7	405.9	400.6	405.9	407.7	389.2
b) SCRR ²	766.2	771.9	771.1	770.9	773.0	766.8	766.9	761.4	762.7	750.8	760.4	764.9	726.0
ii) With Banks	938.6	842.8	681.2	797.6	872.6	706.6	740.3	483.8	687.6	1,003.1	1,181.0	1,172.2	1,079.2
a) Within Pakistan	84.2	76.1	79.6	78.3	76.2	69.1	66.8	65.8	85.6	66.7	63.0	63.5	63.0
b) Outside Pakistan	854.4	766.6	601.6	719.3	796.4	637.5	673.5	418.0	602.0	936.4	1,118.0	1,108.8	1,016.2
3. Balances	918.9	962.3	730.8	700.9	697.7	677.3	657.2	696.5	708.0	709.9	715.8	835.5	891.3
i) Balance held abroad	484.5	549.9	370.5	333.9	334.6	347.3	345.8	382.3	418.9	428.0	435.6	511.0	555.3
ii) Cash in hand	434.4	412.4	360.3	367.0	363.1	330.0	311.4	314.2	289.1	281.9	280.2	324.5	336.0
4. Others	4,061.6	4,146.8	4,506.5	4,252.3	4,240.7	4,172.1	4,058.5	4,016.8	3,632.3	3,363.6	3,188.5	2,821.0	2,821.4

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

Source: Statistics & Data Warehouse Department, SBP

1. Cash Reserve Requirement

2. Special Cash Reserve Requirement

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

4.13 Foreign Investment in Pakistan by Country

(Million US Dollars)

Sr.	COUNTRY	Apr FY 22 ^P			Jul-Apr FY 22 ^P			Jul-Apr FY 21 ^R		
		Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total
I	Foreign Private Investment	170.6	(17.1)	153.4	1,455.6	(358.9)	1,096.7	1,480.0	(279.7)	1,200.3
1	Argentina	-	-	-	-	-	-	-	-	-
2	Australia	(0.5)	-	(0.5)	(3.0)	(1.6)	(4.6)	(19.9)	(0.3)	(20.2)
3	Austria	-	-	-	-	-	-	0.8	(0.4)	0.5
4	Bahrain	1.6	-	1.6	18.0	(0.1)	17.9	15.9	-	15.9
5	Bangladesh	-	-	-	-	-	-	-	-	-
6	Brunei	-	-	-	-	-	-	0.2	-	0.2
7	Canada	0.2	(0.7)	(0.4)	1.8	6.4	8.1	(0.2)	2.6	2.4
8	China	22.3	-	22.3	355.8	(6.6)	349.2	699.6	(1.0)	698.6
9	Denmark	(0.1)	-	(0.1)	(0.6)	-	(0.6)	(0.2)	0.2	-
10	Egypt	0.5	-	0.5	4.1	-	4.1	7.6	(2.1)	5.5
11	Finland	-	-	-	-	(2.5)	(2.5)	(2.4)	0.2	(2.2)
12	France	0.2	(0.1)	-	32.3	(3.5)	28.8	3.8	1.3	5.1
13	Germany	16.5	-	16.4	78.9	(2.9)	76.0	47.2	(0.8)	46.4
14	Hongkong	0.9	(0.5)	0.5	133.9	13.1	147.0	127.6	7.0	134.6
15	Indonesia	-	-	-	-	0.2	0.2	(0.2)	-	(0.2)
16	Iran	-	-	-	-	-	-	1.0	-	1.0
17	Ireland	-	(1.3)	(1.3)	5.2	(23.2)	(18.0)	0.6	(27.9)	(27.3)
18	Italy	4.1	-	4.1	27.2	-	27.2	31.7	-	31.7
19	Japan	(1.2)	-	(1.2)	(10.1)	(0.5)	(10.7)	(10.0)	0.6	(9.5)
20	Korea (South)	1.4	-	1.4	1.9	(1.6)	0.3	12.9	(0.1)	12.8
21	Kuwait	16.7	(0.3)	16.5	40.1	(2.9)	37.1	-	(1.1)	(1.1)
22	Lebanon	0.3	-	0.3	1.9	-	1.9	4.9	-	4.9
23	Libya	-	-	-	-	-	-	(0.8)	-	(0.8)
24	Luxembourg	(0.3)	(6.3)	(6.6)	(3.5)	(39.0)	(42.6)	2.7	(45.6)	(43.0)
25	Malaysia	2.6	-	2.6	71.0	(0.2)	70.8	36.0	-	36.0
26	Netherlands	9.3	(0.2)	9.1	80.8	(4.1)	76.8	46.6	(4.2)	42.5
27	NewZealand	-	-	-	-	(0.1)	(0.1)	1.2	-	1.2
28	Norway	(0.4)	-	(0.4)	(37.8)	-	(37.8)	(60.5)	-	(60.5)
29	Oman	0.2	-	0.1	1.6	(0.1)	1.5	1.0	0.1	1.1
30	Philippines	-	-	-	(8.9)	0.1	(8.9)	2.5	-	2.5
31	Poland	(0.2)	-	(0.2)	(1.0)	-	(1.0)	19.7	-	19.7
32	Portugal	-	-	-	-	-	-	0.5	-	0.5
33	Qatar	-	-	-	2.7	(0.1)	2.6	18.1	-	18.1
34	Saudi Arabia	0.8	(0.1)	0.8	4.6	(0.8)	3.8	5.7	-	5.7
35	Singapore	6.9	1.0	7.9	97.4	31.8	129.2	3.7	28.5	32.2
36	South Africa	-	-	-	-	-	-	0.2	-	0.2
37	Sri Lanka	-	-	-	-	-	-	2.4	-	2.4
38	Sweden	0.5	(2.8)	(2.3)	4.1	(16.8)	(12.7)	21.7	(9.6)	12.1
39	Switzerland	12.4	-	12.3	119.8	4.2	124.0	54.3	(28.9)	25.4
40	Thailand	(0.3)	-	(0.3)	(0.6)	-	(0.6)	3.2	-	3.2
41	Turkey	0.1	-	0.1	(0.3)	-	(0.3)	12.7	-	12.7
42	U.A. E	17.5	4.9	22.4	118.2	(0.2)	118.1	94.3	154.1	248.4
43	United Kingdom	0.5	(7.3)	(6.7)	24.9	(82.3)	(57.4)	113.6	(179.5)	(65.9)
44	United States of America	40.3	(1.9)	38.4	223.4	(183.0)	40.3	112.7	(162.6)	(49.8)
45	Others	17.7	(1.5)	16.2	71.9	(42.4)	29.5	67.7	(10.2)	57.6
II	Foreign Public Investment		(29.1)	(29.1)	-	473.5	473.5	-	2,463.1	2,463.1
	Debt Securities		(29.1)	(29.1)	-	473.5	473.5	-	2,463.1	2,463.1
	Total	170.6	(46.3)	124.3	1,455.6	114.6	1,570.2	1,480.0	2,183.5	3,663.5

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

Source: Statistics & Data Warehouse Department, SBP

4.14 Foreign Direct Investment Classified by Economic Groups

(Million US Dollars)

Sr.	SECTOR	Apr FY 22 ^P			Jul-Apr FY 22 ^P			Jul-Apr FY 21		
		Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1	Food	2.1	2.2	(0.2)	21.7	22.7	(1.0)	28.2	9.4	18.8
2	Food Packaging	-	-	-	-	-	-	-	9.9	(9.9)
3	Beverages	1.6	-	1.6	16.8	38.1	(21.3)	39.5	13.3	26.2
4	Tobacco & Cigarettes	0.8	-	0.8	8.1	-	8.1	2.8	10.6	(7.9)
5	Sugar	0.0	-	0.0	0.2	-	0.2	0.8	0.0	0.8
6	Textiles	0.3	0.9	(0.7)	16.9	12.2	4.7	20.7	18.2	2.5
7	Paper & Pulp	-	-	-	1.1	6.8	(5.7)	0.7	0.1	0.6
8	Leather & Leather Products	-	0.4	(0.4)	-	4.2	(4.2)	-	0.2	(0.2)
9	Rubber & Rubber Products	-	-	-	6.3	-	6.3	18.1	-	18.1
10	Chemicals	2.6	2.0	0.6	29.2	8.1	21.0	62.7	56.8	5.9
11	Petro Chemicals	-	-	-	0.1	-	0.1	8.1	-	8.1
12	Petroleum Refining	0.1	1.5	(1.4)	1.4	15.5	(14.0)	14.2	66.5	(52.4)
13	Mining & Quarrying	0.4	0.7	(0.3)	1.3	6.8	(5.5)	1.7	20.8	(19.1)
14	Oil & Gas Explorations	5.5	0.5	5.0	187.2	2.6	184.7	226.1	22.9	203.2
	<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15	Pharmaceuticals & OTC Products	0.5	0.1	0.4	11.3	1.0	10.2	18.3	3.1	15.2
16	Cosmetics	4.6	0.1	4.5	23.1	0.2	22.8	3.5	1.0	2.5
17	Fertilizers	-	-	-	-	-	-	0.0	-	0.0
18	Cement	0.1	0.2	(0.1)	0.8	1.9	(1.0)	1.2	8.8	(7.6)
19	Ceramics	-	-	-	1.2	-	1.2	4.7	0.3	4.4
20	Basic Metals	0.0	-	0.0	0.2	-	0.2	0.2	-	0.2
21	Metal Products	0.1	-	0.1	3.6	-	3.6	0.2	-	0.2
22	Machinery other than Electrical	-	-	-	0.5	-	0.5	0.1	-	0.1
23	Electrical Machinery	1.3	-	1.3	41.0	5.5	35.4	110.4	0.7	109.7
24	Electronics	23.6	0.1	23.5	65.1	32.9	32.2	56.4	23.5	32.8
	I) Consumer/Household	3.5	0.1	3.5	45.0	30.5	14.5	53.7	23.5	30.2
	II) Industrial	20.0	-	20.0	20.1	2.3	17.7	2.6	..	2.6
25	Transport Equipment (Automobiles)	1.0	2.0	(1.0)	12.0	15.3	(3.3)	41.7	23.9	17.8
	I) Motorcycles	-	-	-	0.0	-	0.0	-	-	-
	II) Cars	1.0	0.4	0.6	12.0	2.1	9.8	20.4	23.9	(3.5)
	III) Buses, Trucks, Vans & Trail	-	1.6	(1.6)	-	13.2	(13.2)	21.3	-	21.3
26	Power	39.9	0.6	39.3	550.8	22.5	528.4	1,077.2	256.1	821.2
	I) Thermal	16.5	0.5	15.9	136.0	17.8	118.2	171.0	8.0	162.9
	<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
	II) Hydel	10.0	0.0	10.0	128.3	0.7	127.6	184.7	1.6	183.1
	III) Coal	13.4	-	13.4	286.6	4.0	282.6	721.5	246.4	475.1
27	Construction	6.7	0.7	6.1	41.1	15.1	26.0	41.8	19.1	22.7
28	Trade	20.1	2.8	17.3	98.8	29.2	69.6	115.2	54.9	60.3
29	Transport	9.0	3.7	5.3	91.8	58.6	33.2	21.6	101.4	(79.7)
30	Tourism	2.1	-	2.1	15.6	0.3	15.4	9.8	-	9.8
31	Storage Facilities	1.1	-	1.1	6.2	-	6.2	5.4	-	5.4
32	Communications	18.5	1.6	16.9	252.5	198.3	54.2	186.4	151.7	34.7
	1) Telecommunications	5.8	0.8	5.0	119.7	195.9	(76.2)	120.2	146.0	(25.7)
	<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
	2) Information Technology	12.7	0.8	11.9	132.7	2.3	130.4	66.2	5.8	60.4
	I) Software Development	4.7	0.0	4.7	42.9	0.1	42.8	12.2	0.0	12.2
	II) Hardware Development	0.9	0.0	0.9	1.1	0.1	1.1	0.3	0.2	0.1
	III) I.T. Service	7.1	0.8	6.4	88.7	2.2	86.6	53.7	5.5	48.2
	3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33	Financial Business	26.1	1.7	24.4	364.1	16.9	347.2	321.8	111.9	209.9
	<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
34	Social Services	0.3	-	0.3	7.6	1.8	5.8	10.9	0.9	10.0
35	Personal Services	20.3	2.0	18.2	76.1	27.9	48.1	48.0	56.7	(8.7)
36	Others	5.5	0.0	5.4	208.3	162.1	46.2	81.9	57.2	24.7
	TOTAL	194.4	23.8	170.6	2,161.9	706.2	1,455.6	2,580.2	1,100.2	1,480.0
	<i>TOTAL without Privatization proceeds</i>	<i>194.4</i>	<i>23.8</i>	<i>170.6</i>	<i>2,161.9</i>	<i>706.2</i>	<i>1,455.6</i>	<i>2,580.2</i>	<i>1,100.2</i>	<i>1,480.0</i>

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

Source: Statistics & Data Warehouse Department, SBP

4.15 Balance of Trade

(a) State Bank of Pakistan

(Million US Dollars)

PERIOD	Exports (BOP)		Period Growth Rate %	Imports (BOP)		Period Growth Rate %	Balance of Trade		
	Value (a)	Cumulative (b)		Value (c)	Cumulative (d)		a-c	b-d	
FY17	22,003	--	0.1	48,001	--	16.7	(25,998)	--	
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)	--	
2021	Apr	2,304	21,017	6.7	4,975	43,037	15.4	(2,671)	(22,020)
	May	2,130	23,147	10.4	4,934	47,971	19.7	(2,804)	(24,824)
	Jun	2,492	25,639	13.7	6,302	54,273	24.4	(3,810)	(28,634)
	Jul	2,235	2,235	18.4	5,371	5,399	52.8	(3,136)	(3,164)
	Aug	2,339	4,574	34.5	5,967	11,366	65.3	(3,628)	(6,792)
	Sep	2,627	7,201	34.6	6,057	17,423	62.9	(3,430)	(10,222)
	Oct	2,375	9,576	30.9	5,930	23,353	63.8	(3,555)	(13,777)
	Nov	2,737	12,313	28.8	6,339	29,692	60.7	(3,602)	(17,379)
	Dec	2,929	15,242	29.0	6,431	36,123	51.9	(3,502)	(20,881)
2022	Jan	2,497	17,739	27.5	6,314	42,437	50.5	(3,817)	(24,698)
	Feb	2,888	20,627	28.1	5,143	47,580	45.6	(2,255)	(26,953)
	Mar ^R	3,071	23,698	26.6	6,247	53,827	41.4	(3,176)	(30,129)
	Apr ^P	3,154	26,852	27.8	6,001	59,828	39.0	(2,847)	(32,976)

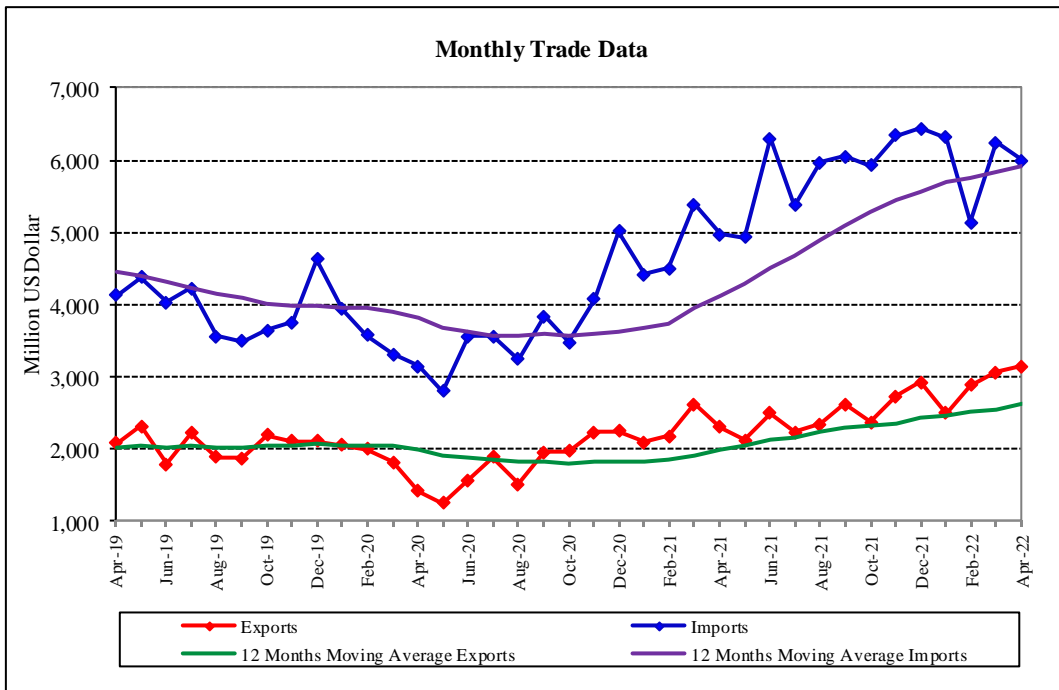
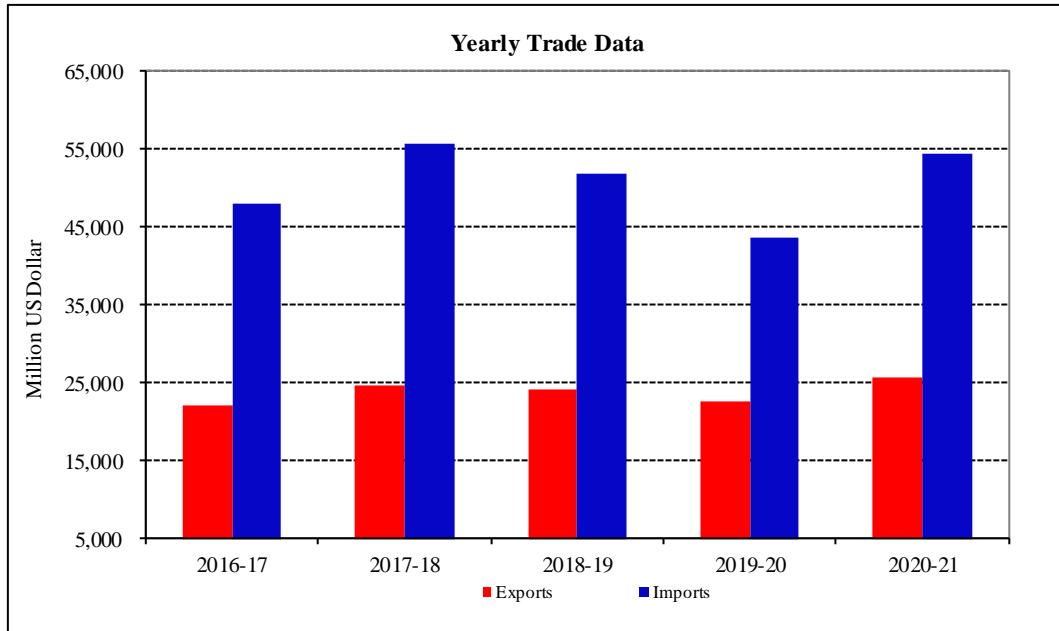
Trade data compiled by Pakistan Bureau of Statistics and State Bank of Pakistan may differ from each other due to the following reasons: -

- 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

Balance of Trade

(a) State Bank of Pakistan



4.15 Balance of Trade

(b) Pakistan Bureau of Statistics

(Million US Dollars)

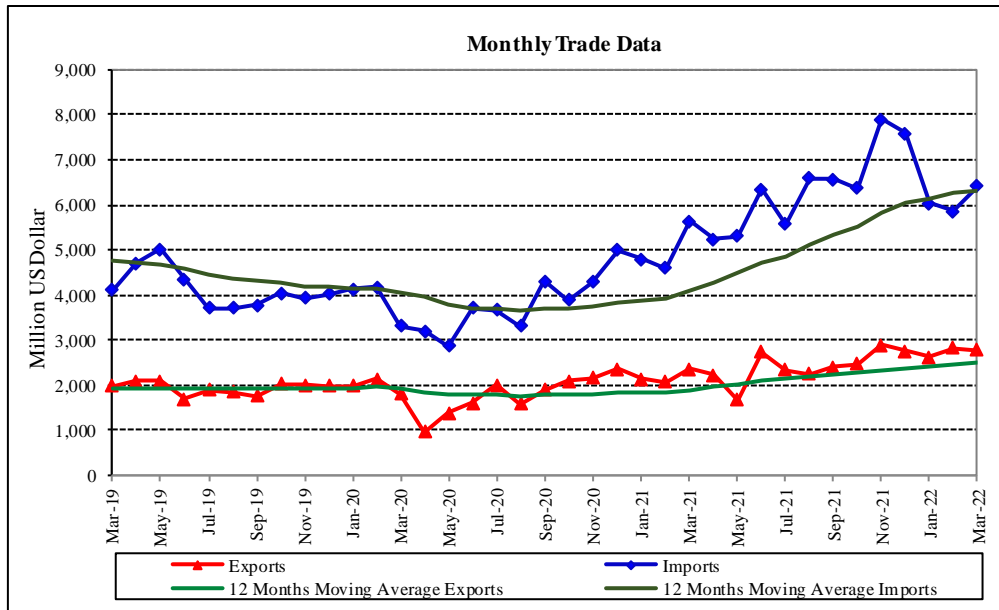
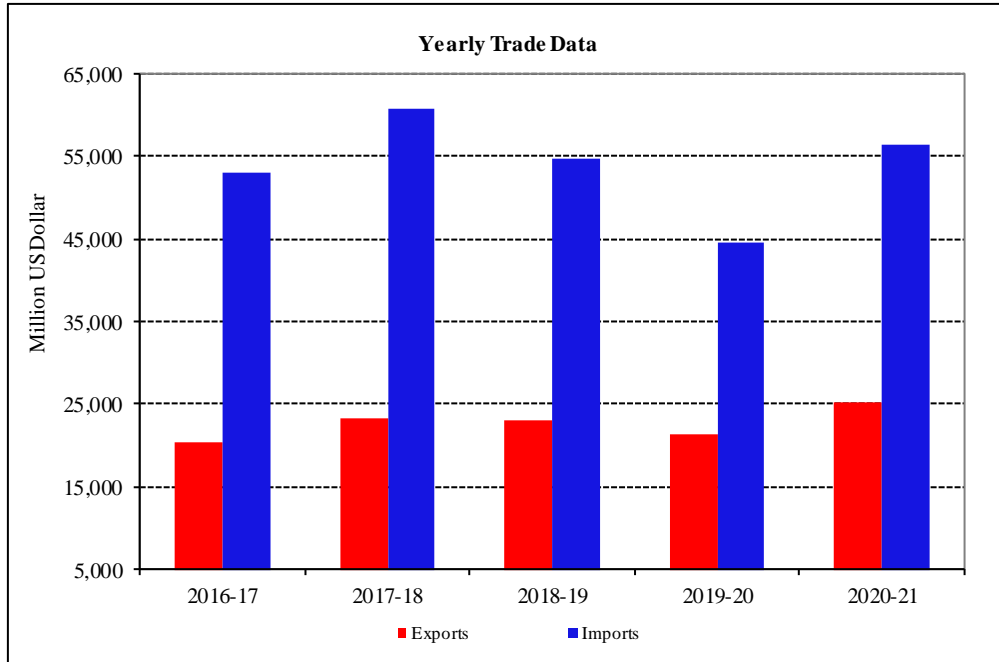
PERIOD	Exports (a)	Re-exports (b)	Cumulative (c)	Period Growth Rate %	Imports (d)	Re-imports (e)	Cumulative (f)	Period Growth Rate %	Balance of Trade	
									(a+b)-(d+e)	(c-f)
FY17	20,422	353	--	(0.90)	52,910	212	--	18.35	(32,347)	--
FY18	23,212	359	--	13.46	60,795	259	--	14.93	(37,482)	--
FY19	22,958	381	--	(0.98)	54,763	290	--	(9.83)	(31,713)	--
FY20	21,394	420	--	(6.54)	44,553	30	--	(19.02)	(22,769)	--
FY21	25,304	391	--	17.79	56,380	43	--	26.56	(30,728)	--
2021 Feb	2,068	11	16,417	3.41	4,601	8	33,889	7.57	(2,530)	(17,472)
Mar	2,364	8	18,789	6.12	5,631	3	39,524	13.53	(3,262)	(20,734)
Apr	2,218	7	21,014	12.58	5,242	3	44,769	17.76	(3,020)	(23,754)
May	1,671	3	22,688	12.50	5,297	3	50,068	22.48	(3,626)	(27,380)
Jun	2,728	279	25,695	17.79	6,352	3	56,423	26.56	(3,348)	(30,728)
Jul	2,340	6	2,346	16.19	5,575	19	5,594	52.19	(3,248)	(3,248)
Aug	2,247	9	4,602	27.11	6,577	3	12,174	74.04	(4,323)	(7,571)
Sep	2,409	8	7,019	27.04	6,563	17	18,769	66.16	(4,178)	(11,749)
Oct	2,464	51	9,534	24.87	6,369	5	25,143	65.55	(3,859)	(15,608)
Nov	2,901	13	12,448	26.69	7,899	5	33,047	69.61	(4,990)	(20,598)
Dec	2,764	15	15,227	24.92	7,580	7	40,634	66.03	(4,808)	(25,406)
2022 Jan	2,614	3	17,844	24.45	6,036	8	46,678	59.42	(3,427)	(28,833)
Feb	2,834	10	20,688	26.02	5,853	9	52,540	55.03	(3,018)	(31,851)
Mar	2,777	7	23,472	24.92	6,407	11	58,958	49.17	(3,634)	(35,485)

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.

Balance of Trade

(b) Pakistan Bureau of Statistics



4.16 Exports by Selected Commodities

(a) State Bank of Pakistan

(Thousand US Dollars)

COMMODITIES	FY20	FY21	2021			2022			
			Mar	Apr	Dec	Jan	Feb	Mar ^R	Apr ^P
A. Food Group	4,538,814	4,503,926	500,932	439,102	524,898	428,135	452,952	550,391	549,689
1 Rice	2,273,864	2,211,102	239,150	211,731	277,764	225,993	258,236	313,642	299,941
A) Basmati	850,663	816,879	79,158	73,812	65,521	51,529	60,987	77,848	79,719
B) Others	1,423,201	1,394,223	159,992	137,919	212,243	174,464	197,249	235,794	220,222
2 Fish & Fish Preparations	417,945	418,790	42,244	53,399	54,523	38,413	32,606	40,387	45,775
3 Fruits	425,679	469,857	58,094	37,585	33,735	32,904	39,389	39,517	27,680
4 Vegetables/Leguminous vegetable	312,910	274,293	40,461	28,182	24,535	25,979	27,770	25,911	20,434
5 Tobacco	35,424	36,101	3,632	3,341	8,045	3,079	2,429	1,435	2,607
6 Wheat	4,649	-	-	-	-	-	-	-	-
7 Spices	90,889	102,765	10,527	9,942	7,714	7,795	9,188	9,108	15,111
8 Oil Seeds, Nuts and Kernals	29,506	85,313	15,795	12,476	34,344	19,728	7,063	7,032	6,375
9 Sugar	104,660	-	-	-	-	-	-	-	-
10 Meat and Meat Preparations	309,819	352,098	34,871	33,548	27,821	25,790	27,437	29,013	33,617
11 All Other Food Items	533,470	553,607	56,158	48,898	56,418	48,454	48,834	84,346	98,150
B. Textile Group	12,798,666	14,414,659	1,417,054	1,278,336	1,671,515	1,441,673	1,479,695	1,710,111	1,585,734
12 Raw Cotton	18,400	1,906	146	1	1,838	2,761	2,141	1	9
13 Cotton Yarn	1,080,814	921,709	98,690	95,823	102,341	99,939	91,048	120,535	83,211
14 Cotton Cloth	1,941,695	1,883,866	171,008	159,316	203,797	184,791	182,769	226,640	193,932
15 Cotton Carded or Combed	458	407	63	64	47	11	-	-	4
16 Yarn Other than Cotton Yarn	40,805	34,066	3,981	3,216	6,460	4,933	5,550	5,854	8,284
17 Knitwear	2,688,395	3,372,372	327,980	291,968	423,754	345,711	376,368	395,837	400,423
18 Bed Wear	2,229,951	2,691,294	263,663	224,069	303,557	255,699	249,862	281,301	239,929
19 Towels	680,074	881,881	96,455	82,536	88,253	82,065	88,286	111,454	99,247
20 Tents, Canvas & Tarpaulin	91,518	119,136	11,281	7,351	13,736	9,272	12,097	9,144	10,850
21 Readymade Garments	2,595,179	2,820,299	280,943	264,991	342,453	292,723	296,692	360,325	358,461
22 Art, Silk & Synthetic Textile	297,735	342,832	33,562	32,076	37,570	29,631	33,524	45,050	35,908
23 Makeup Articles (incl. Other Tex)	584,676	673,334	61,350	59,920	75,958	62,916	62,730	69,372	68,120
24 Other Textile Materials	548,968	671,557	67,931	57,005	71,751	71,220	78,629	84,600	87,357
C. Petroleum Group	368,683	234,940	16,379	34,954	50,285	40,363	66,069	65,623	23,616
25 Petroleum Crude	172,294	79,205	6,711	12,500	28,613	23,762	24,143	-	-
26 Petroleum Products	75,645	33,249	3,432	4,434	2,873	2,967	26,615	5,862	5,606
27 Solid Fuel including Naphtha	120,745	122,486	6,236	18,020	18,799	13,633	15,311	59,762	18,010
D. Other Manufacture	3,522,472	3,838,696	366,466	387,726	383,967	332,203	326,253	423,150	424,202
28 Carpets, Rugs & Mats	68,372	79,375	7,671	6,979	9,886	7,323	6,911	8,289	10,977
29. Sports Goods	458,302	470,650	43,046	38,330	46,387	41,303	38,342	44,107	46,056
30 Leather Tanned	185,040	157,257	14,664	16,149	19,195	15,734	16,940	20,526	20,237
31. Leather Manufactures	479,569	559,999	50,435	43,070	66,042	44,224	47,271	58,842	57,911
32. Footwear	134,170	135,520	11,550	11,376	15,110	9,730	11,943	15,243	11,849
33 Surgical Goods & Medical Instr.	411,080	480,438	47,015	36,555	47,009	30,504	37,681	41,160	46,520
34 Cutlery	70,490	89,675	8,611	7,082	8,961	6,560	6,488	7,609	7,748
35 Onyx Manufactured	5,862	8,184	693	1,303	602	648	518	465	334
36. Chemical and Pharmaceutica Products	1,074,175	1,147,388	116,381	116,909	113,697	108,241	107,706	169,879	152,264
37. Engineering Goods	301,504	333,163	33,621	70,863	25,933	33,800	20,669	29,022	42,031
38 Gems	7,451	8,408	498	856	1,443	835	470	978	1,086
39 Jewellery	6,704	13,914	1,579	925	1,039	1,287	692	1,657	2,030
40 Furniture	2,603	5,303	724	615	700	629	506	627	614
41 Molasses	5,018	107	15	20	63	6,299	2,580	2,337	8,146
42 Handicrafts	126	342	-	148	-	-	-	2	3
43 Cement	278,354	314,720	26,775	33,680	24,303	21,277	23,648	16,978	11,189
44 Guar and Guar Products	33,652	34,255	3,190	2,868	3,597	3,810	3,889	5,428	5,208
E. All Others	1,312,164	2,035,638	216,339	181,680	246,438	228,287	237,430	265,006	249,296
I. Total Export Receipts through Banks	22,540,800	25,027,860	2,517,170	2,321,798	2,877,103	2,470,660	2,562,400	3,014,281	2,832,537
II. Freight on Export	216,682	228,464	12,744	14,356	30,577	30,577	25,336	23,212	23,212
III. Export Receipts Banks (fob) (I-II)	22,324,118	24,799,395	2,504,426	2,307,442	2,846,526	2,440,083	2,537,063	2,991,069	2,809,325
IV. Other Exports	211,941	839,579	111,597	(3,483)	82,471	56,923	350,905	79,936	344,689
Total Export as per BOP (III+IV)	22,536,060	25,638,974	2,616,023	2,303,959	2,928,997	2,497,006	2,887,969	3,071,005	3,154,014

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	FY20	FY21	2021				2022		
			Feb	Mar	Nov	Dec	Jan	Feb	Mar
A. Food Group	4,361,193	4,392,116	410,775	477,668	514,733	533,565	470,821	483,162	512,751
1 Rice	2,175,521	2,041,736	180,288	222,507	231,908	240,264	220,078	254,049	250,745
a) Basmati	783,276	569,493	48,498	77,944	56,409	49,161	55,079	73,391	59,268
b) Others	1,392,245	1,472,243	131,790	144,563	175,499	191,103	164,999	180,658	191,476
2 Fish & Fish Preparations	406,656	414,606	30,803	52,583	54,118	49,971	31,111	36,227	41,298
3 Fruits	431,728	480,031	52,847	38,727	34,016	69,490	73,049	43,557	30,706
4 Vegetables	298,554	319,506	47,444	47,303	32,772	32,034	35,043	38,298	34,021
5 Leguminous Vegetables	-	7	-	-	-	42	21	-	-
6 Tobacco	35,787	35,959	1,096	2,466	4,760	11,520	4,913	3,522	3,283
7 Wheat	11,442	-	-	-	-	-	-	-	-
8 Spices	88,285	92,984	9,260	8,472	9,663	12,020	12,293	10,181	7,813
9 Oil seeds, Nuts and Kernals	30,114	94,133	14,976	16,295	44,906	25,777	7,262	6,039	7,797
10 Sugar	70,657	-	-	-	-	-	-	-	-
11 Meat & Meat preparations	304,174	331,639	26,147	32,075	29,156	29,560	28,683	28,088	29,058
12 All other Food Items	508,275	581,515	47,914	57,240	73,434	62,887	58,368	63,201	108,030
B. Textile Group	12,527,093	15,399,083	1,234,040	1,355,542	1,735,930	1,623,426	1,551,890	1,684,313	1,625,242
13 Raw Cotton	17,002	807	-	-	-	1,763	3,470	1,344	-
14 Cotton Yarn	984,900	1,016,970	120,261	114,526	109,133	106,529	77,430	128,245	92,385
15 Cotton Cloth	1,829,901	1,921,000	148,968	183,880	204,848	189,086	216,887	233,855	210,070
16 Cotton Carded or Combed	62	64	-	64	62	6	-	-	21
17 Yarn Other than Cotton Yarn	25,744	33,369	3,291	3,228	5,840	5,200	5,751	7,814	6,343
18 Knitwear	2,794,524	3,815,000	291,987	313,887	458,977	439,550	387,575	416,736	425,066
19 Bed Wear	2,150,832	2,771,786	203,372	235,377	315,076	253,454	264,376	263,892	260,937
20 Towels	711,304	937,533	77,479	81,425	105,283	95,619	91,068	101,333	102,901
21 Tent, Canvas & Tarpaulin	98,471	110,389	8,336	6,929	11,973	13,959	8,597	6,668	10,137
22 Readymade Garments	2,552,587	3,032,812	238,456	256,735	326,656	346,580	330,788	356,116	344,824
23 Art, Silk & Synthetic Textile	314,771	370,417	29,158	39,356	41,095	40,432	37,672	43,560	37,512
24 Made up Articles (Ex towels & bed)	590,517	756,444	59,112	59,692	84,410	69,263	68,835	65,385	70,531
25 Other Textile Materials	456,478	632,492	53,620	60,443	72,577	61,985	59,441	59,364	64,515
C. Petroleum Group & Coal	273,228	182,303	19,743	549	33,271	28,751	32,744	29,218	51,521
26 Petroleum Crude	185,887	106,773	19,035	-	28,976	25,477	26,551	-	45,366
27 Petroleum Products (Exl. Naphtha)	40,740	42,617	475	549	4,295	3,274	6,193	29,218	6,155
28 Petroleum Top Naphtha	46,476	32,901	233	-	-	-	-	-	-
29 Solid Fuels (Coal)	125	12	-	-	-	-	-	-	-
D. Other Manufactures Group	3,036,132	3,466,663	253,940	357,388	390,783	325,842	326,173	388,629	343,431
30 Carpets Rugs & Mats	54,226	74,204	5,650	6,775	8,364	6,833	8,466	6,273	5,585
31 Sports Goods	262,366	278,481	18,824	23,693	29,835	28,763	29,077	35,526	31,504
32 Leather Tanned	184,157	161,938	12,491	15,892	17,094	17,157	16,674	21,515	20,216
33 Leather Manufactures	474,025	562,428	41,571	45,696	59,700	52,941	51,692	51,107	41,528
34 Footwear	125,938	131,898	12,766	10,900	11,032	14,019	12,650	18,328	12,965
35 Surgical Goods & Medical Instr.	355,617	428,142	34,352	39,441	36,776	34,137	35,481	34,125	32,168
36 Cutlery	82,637	119,268	10,644	10,402	10,483	10,049	8,624	5,687	5,715
37 Onyx Manufactured	4,074	6,366	568	939	366	528	408	604	280
38 Chemicals and Pharm.Products	1,008,408	1,149,084	74,667	147,566	137,171	110,726	112,247	170,670	132,489
39 Engineering Goods	172,663	225,913	17,743	24,622	23,503	15,663	23,898	15,623	19,954
40 Gems	3,595	6,684	1,435	391	967	1,206	867	320	330
41 Jewellery	3,240	13,735	191	521	941	749	311	132	4,665
42 Furniture	3,522	5,208	931	632	860	352	1,069	1,084	966
43 Molasses	5,291	78	6	8	-	-	3,638	5,453	9,332
44 Handicrafts	-	-	-	-	-	-	-	-	-
45 Cement	259,441	267,910	19,525	26,849	50,542	27,776	17,159	18,627	19,817
46 Guar and Guar Products	36,934	35,326	2,576	3,061	3,149	4,943	3,912	3,556	5,918
E. All Other Items	1,196,042	1,863,979	149,186	173,305	226,644	251,983	232,255	248,429	244,318
TOTAL	21,393,688	25,304,144	2,067,684	2,364,452	2,901,361	2,763,567	2,613,883	2,833,750	2,777,263

4.17 Imports by Selected Commodities

(a) State Bank of Pakistan

(Thousand US Dollars)

COMMODITIES	FY20	FY21	2021			2022			
			Mar	Apr	Dec	Jan	Feb	Mar ^R	Apr ^P
A. Food Group	4,712,506	7,243,546	670,018	607,026	815,307	744,391	615,571	729,079	541,150
1-Milk, Cream & Milk Food for Infants	169,176	188,718	24,348	10,856	14,537	16,720	15,775	17,773	12,913
2-Wheat un-milled	-	665,170	94,109	4,785	38,943	311	12	59,888	42
3-Dry Fruits & Nuts	15,518	40,967	3,931	2,155	4,827	3,918	2,543	3,956	3,076
4-Tea	482,449	515,541	44,963	42,034	62,047	44,408	47,093	52,688	48,411
5-Spices	145,697	174,028	13,711	16,665	12,766	13,134	14,971	12,139	11,825
6-Soya bean Oil	57,732	88,647	15,694	1,057	15,629	13,545	17,316	28,957	18,849
7-Palm Oil	1,751,612	2,442,277	232,023	226,045	314,177	282,239	225,955	320,922	293,386
8-Sugar	3,291	113,939	540	462,605	585,774	271,581	1114,748	368,241	570,608
9-Pulses	465,818	593,633	58,793	82,009	27,455	31,671	30,678	47,735	34,234
10-All others Food items	1,621,213	2,420,624	181,906	220,956	324,340	338,173	260,113	184,653	117,844
B. Machinery Group	6,192,744	8,322,032	741,736	749,966	934,405	868,755	750,408	854,614	844,780
11-Power Generating Machinery	734,374	930,209	35,851	68,322	106,931	94,744	44,456	62,902	44,743
12-Office Mach. Incl. Data Processing	293,557	350,604	34,471	25,765	39,925	31,185	38,968	42,467	44,353
13-Textile Machinery	587,714	855,492	86,695	82,723	129,318	108,426	77,963	103,998	81,491
14-Construction & Mining Machinery	135,343	73,109	7,463	6,104	11,214	4,923	9,187	12,319	12,235
15-Electrical Machinery & Apparatus	1,134,722	1,457,224	132,245	146,053	181,918	167,080	140,223	150,333	164,382
16-Telecom	1,637,385	2,512,807	241,971	204,270	213,208	212,924	214,667	197,063	181,362
17-Agricultural Machinery & Implements	79,877	95,612	10,379	8,867	10,258	11,254	9,608	9,664	8,919
18-Other Machinery	1,589,772	2,046,976	192,662	207,863	241,632	238,220	215,336	275,868	307,296
C. Transport Group	1,512,237	2,745,191	365,844	335,115	324,583	326,413	255,819	350,606	310,943
19-Road Vehicles (Build Unit, Ckd/Skd)	1,276,121	2,142,319	297,267	251,310	277,654	277,927	192,546	328,454	267,654
20-Aircrafts, Ships and Boats	207,934	587,836	68,525	80,694	43,817	47,617	61,758	15,097	42,514
21-Others Transport Equipments	28,182	15,037	52	3,111	3,113	869	1,516	7,055	775
D. Petroleum Group	9,280,094	9,747,064	947,381	918,275	1,476,865	1,108,401	1,329,708	1,654,795	1,804,683
22-Petroleum Products	4,189,547	4,640,569	400,050	350,330	768,434	661,981	785,415	962,442	747,245
23-Petroleum Crude	2,606,193	3,189,888	309,343	372,312	387,794	182,657	312,574	411,773	619,609
24-Natural Gas, Liquified	2,374,721	1,776,145	222,365	182,889	307,453	244,927	217,101	271,050	430,434
25. Petroleum Gas, Liquified	109,389	133,556	12,843	9,327	13,178	18,810	14,619	9,529	7,273
26. Others	244	6,908	2,779	3,416	7	26	-	-	122
E. Textile Group	3,300,944	4,756,378	506,386	445,151	477,077	417,612	421,736	597,708	544,162
27-Raw Cotton	1,341,941	1,892,070	223,498	183,228	182,519	157,574	162,146	273,560	268,458
28-Synthetic Fibre	454,825	723,015	84,203	70,139	47,453	49,265	59,335	82,396	74,033
29-Synthetic & artificial Silk Yarn	536,936	709,084	68,265	69,848	92,900	72,989	74,613	88,645	76,877
30-Worn Clothing	74,478	124,806	8,632	11,400	9,781	9,373	10,641	13,703	12,224
31-Other Textile Items	892,764	1,307,402	121,789	110,537	144,424	128,412	115,002	139,403	112,571
F. Agricultural & Other Chemical Group	7,031,923	8,522,616	820,786	819,714	929,684	883,123	796,955	975,747	962,188
32-Fertilizer Manufactured	522,665	685,668	73,223	19,063	11,075	57,008	8,169	88,873	6,844
33-Insecticides	152,282	177,911	16,221	15,081	15,284	14,850	13,813	15,656	16,553
34-Plastic Material	1,941,355	2,459,385	257,124	259,909	309,510	226,426	231,331	289,461	304,991
35-Medicinal Products	685,264	870,976	76,883	69,896	88,262	74,203	70,784	96,863	70,611
36-Others	3,730,357	4,328,677	397,334	455,765	505,554	510,635	472,858	484,895	563,189
G. Metal Group	3,228,338	4,583,209	451,407	429,961	589,159	458,348	445,066	450,270	431,051
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,185,104	1,627,623	152,684	115,458	233,049	195,989	190,953	185,833	141,030
39-Iron and Steel	1,490,970	2,196,866	223,282	228,387	280,834	181,327	176,719	180,935	200,267
40-Aluminum Wrought & Worked	223,030	242,719	25,397	24,297	25,709	29,801	28,281	29,837	32,504
41-All other Metals & Articles	329,234	516,002	50,044	61,819	49,567	51,231	49,114	53,665	57,251
H. Miscellaneous Group	789,095	1,163,123	108,341	100,230	107,709	93,504	91,235	100,711	85,560
42-Rubber Crude Incl. Synth/Reclaimed	130,490	190,169	21,182	17,486	23,738	18,406	15,971	22,418	19,302
43-Rubber Tyres & Tubes	78,302	300,661	21,669	22,892	22,156	13,614	10,911	12,892	9,270
44-Wood & Cork	151,702	168,721	15,533	15,393	15,512	18,554	17,783	17,742	15,399
45-Jute	30,274	48,470	5,020	4,261	6,663	3,214	4,470	2,071	1,901
46-Paper & Paper Board & Manuf. thereof	398,327	455,102	44,936	40,197	39,639	39,716	42,100	45,588	39,689
I. All Others	4,962,128	5,064,991	513,131	446,963	489,703	568,536	539,612	614,535	577,318
I. Imports Payments Through Banks	41,010,008	52,148,151	5,125,031	4,852,401	6,144,492	5,469,082	5,246,111	6,328,065	6,101,835
II. Freight & Insurance	1,107,270	1,408,000	162,463	153,821	308,453	274,548	263,355	317,669	306,312
III. Imports Payments Banks (fob) (I-II)	39,902,738	50,740,151	4,962,567	4,698,579	5,836,038	5,194,534	4,982,756	6,010,396	5,795,523
IV. Other Imports	3,742,361	3,077,853	429,397	276,383	594,933	1,119,455	160,195	236,631	205,485
Total Imports as Per BOP (III+IV)	43,645,100	53,818,004	5,391,965	4,974,963	6,430,971	6,313,989	5,142,951	6,247,027	6,001,008

4.17 Imports by Selected Commodities

(b) Pakistan Bureau of Statistics

(Thousand US Dollars)

COMMODITIES	FY20	FY21	2021				2022		
			Feb	Mar	Nov	Dec	Jan	Feb	Mar ^P
			A. Food Group	5,423,938	8,347,897	704,828	776,549	888,107	783,377	830,842	801,981	636,587
1-Milk, Cream & Milk Food for Infants	162,930	191,509	17,700	20,984	16,725	14,386	15,957	19,818	13,889
2-Wheat un-milled	-	983,326	121,310	67,421	105,237	130,385	157,026	125,285	42,521
3-Dry Fruits & Nuts	34,245	78,403	5,081	4,905	8,282	9,320	7,481	4,467	6,249
4-Tea	532,779	580,546	43,172	55,782	55,138	57,161	53,975	69,279	63,234
5-Spices	173,803	224,747	18,659	19,235	16,554	15,714	17,944	17,708	17,485
6-Soya bean Oil	57,548	95,516	-	-	19,113	3,233	18,766	16,772	21,417
7-Palm Oil	1,841,527	2,668,609	217,551	275,549	389,991	316,657	286,459	309,766	290,524
8-Sugar	3,823	128,654	226	477	38,270	729	695	344	592
9-Pulses	614,579	709,733	47,648	70,632	41,537	27,505	33,419	39,196	59,013
10-All others Food items	2,002,704	2,686,854	233,481	261,564	197,260	208,287	239,120	199,348	121,662
B. Machinery Group	8,787,151	10,146,564	923,443	1,048,632	1,067,527	1,127,363	893,707	946,353	920,896
11-Power Generating Machinery	1,372,927	1,912,444	198,616	145,542	163,044	138,086	90,264	94,956	60,311
12-Office Mach. Incl. Data Processing	376,438	460,162	37,359	49,265	57,315	60,449	39,946	57,826	63,768
13-Textile Machinery	437,426	591,980	39,265	54,153	63,595	73,029	69,639	73,441	44,066
14-Construction & Mining Machinery	192,278	141,259	12,415	27,569	18,090	27,026	11,646	15,113	16,604
15-Electrical Machinery & Apparatus	2,251,260	1,664,283	128,060	181,763	184,558	216,538	146,372	155,332	166,205
16-Telecom	1,861,105	2,593,356	237,257	303,568	283,537	293,193	228,712	217,396	267,705
17-Agricultural Machinery & Implements	93,796	94,679	7,881	5,721	11,862	9,962	9,032	11,727	7,884
18-Other Machinery	2,201,921	2,688,401	262,590	281,051	285,526	309,080	298,096	320,562	294,351
C. Transport Group	1,545,940	2,987,383	288,339	313,743	436,333	397,708	324,399	301,462	422,977
19-Road Motor Veh. (Build Unit, Ckd/Skd)	1,279,051	2,458,218	238,107	308,817	375,276	321,488	312,573	275,535	366,563
20-Aircrafts Ships and Boats	250,968	513,625	50,130	4,663	59,224	74,088	10,528	25,792	56,376
21-Others Transport Equipments	15,921	15,540	102	263	1,833	2,132	1,298	135	39
D. Petroleum Group	10,411,546	11,357,853	804,850	1,108,315	2,182,562	1,801,918	1,514,244	1,252,494	1,861,556
22-Petroleum Products	4,732,798	5,160,138	337,321	560,653	1,261,184	900,640	677,684	523,457	1,029,801
23-Petroleum Crude	2,722,025	3,107,314	211,517	269,445	436,097	354,299	385,280	361,779	530,025
24-Natural Gas, Liquified	2,662,206	2,617,127	224,551	231,725	418,276	480,473	371,080	310,704	240,262
25. Petroleum Gas, Liquified	294,288	472,931	31,435	46,467	66,966	66,474	80,194	56,540	61,447
26. Others	227	343	26	25	39	32	6	14	20
E. Textile Group	2,529,442	3,866,096	345,493	386,823	428,734	391,853	316,252	355,999	432,551
27-Raw Cotton	880,111	1,479,685	155,108	161,854	178,159	150,683	99,631	128,369	156,268
28-Synthetic Fibre	427,399	629,097	53,531	63,354	52,265	43,450	41,446	51,455	64,845
29-Synthetic & artificial Silk Yarn	503,573	655,730	52,640	65,534	67,933	83,476	73,931	68,114	80,577
30-Worn Clothing	168,765	309,571	24,872	29,557	36,901	31,753	27,978	30,299	69,261
31-Other Textile Items	549,595	792,013	59,342	66,524	93,476	82,491	73,266	77,761	61,600
F. Agricultural & Other Chemical Group	7,353,685	9,299,619	713,331	906,793	1,562,045	1,824,249	1,088,650	1,093,885	981,801
32-Fertilizer Manufactured	568,868	718,756	5,651	74,466	24,522	14,782	55,302	64,407	32,429
33-Insecticides	185,603	188,988	11,281	23,978	23,590	13,620	16,883	16,387	16,296
34-Plastic Material	1,907,337	2,472,798	199,843	229,437	297,648	263,397	214,335	255,607	329,475
35-Medicinal Products	997,427	1,390,126	104,372	115,822	688,876	975,631	298,748	251,221	84,219
36-Others	3,694,450	4,528,951	392,184	463,090	527,409	556,819	503,382	506,263	519,382
G. Metal Group	4,057,552	4,897,098	391,125	503,396	663,441	630,712	516,720	569,580	525,755
37-Gold	11,627	8,973	581	637	3,209	1,166	1,729	2,106	1,636
38-Iron and Steel Scrap	1,521,957	1,857,671	148,994	159,547	275,115	251,879	211,301	214,299	198,954
39-Iron and Steel	1,537,973	1,959,984	146,519	244,655	277,347	279,370	200,351	235,163	212,450
40-Aluminum Wrought & Worked	143,123	175,220	13,005	17,901	16,441	17,323	24,866	24,266	26,065
41-All other Metals & Articles	842,872	895,250	82,026	80,656	91,329	80,974	78,473	93,747	86,650
H. Miscellaneous Group	809,291	1,218,094	100,182	110,864	118,991	123,699	92,534	103,376	98,375
42-Rubber Crude Incl. Synth/Reclaimed	159,199	230,499	22,861	23,506	30,362	26,072	16,077	19,300	22,816
43-Rubber Tyres & Tubes	107,962	374,800	24,514	27,229	23,739	31,868	15,640	14,778	14,560
44-Wood & Cork	118,731	117,195	8,786	10,430	12,540	12,293	13,055	20,234	12,685
45-Jute	30,790	53,275	5,396	8,363	7,317	11,943	4,409	4,342	5,287
46-Paper & Paper Board & Manuf. thereof	392,609	442,325	38,625	41,336	45,033	41,523	43,353	44,723	43,028
I. All other Items	3,634,347	4,259,286	329,477	475,870	550,986	498,790	458,320	428,176	526,380
TOTAL	44,552,898	56,379,890	4,601,068	5,630,985	7,898,726	7,579,669	6,035,668	5,853,307	6,406,879

4.18 Exports by Selected Countries/Territories

(a) State Bank of Pakistan

(Thousand US Dollars)

Country / Territory	FY20	FY21 ^R	2021			2022			
			Mar ^R	Apr	Dec	Jan	Feb	Mar ^R	Apr ^P
Grand Total	22,536,060	25,638,974	2,616,023	2,303,959	2,928,997	2,497,006	2,887,969	3,071,005	3,154,014
A. Latin America	46,742	34,898	2,599	3,481	4,070	2,535	5,263	2,389	6,812
B. Central America	111,389	106,705	10,777	9,045	13,307	13,241	13,551	16,874	14,796
Mexico	81,418	76,932	6,838	6,725	9,183	7,837	7,660	10,020	7,508
Others	29,971	29,773	3,939	2,320	4,124	5,404	5,891	6,854	7,288
C. South America	219,854	257,395	27,336	24,542	33,612	34,464	28,127	38,164	31,569
Argentina	32,694	35,931	2,979	3,200	3,056	3,389	2,804	3,216	3,756
Brazil	65,251	76,993	6,621	8,374	8,929	10,853	7,802	11,786	8,862
Uruguay	4,374	6,085	672.994	394	819	894	787	892	1,196
Others	117,535	138,385	17,063	12,574	20,808	19,328	16,734	22,270	17,756
D. North America	4,186,859	5,344,343	519,766	482,210	676,225	567,302	580,636	627,309	652,205
Canada	270,138	312,173	35,336	25,749	34,867	28,350	32,698	38,966	33,985
USA	3,915,226	5,030,724	484,376	456,326	641,137	538,949	547,856	588,250	618,214
Others	1,495	1,446	53.22	135	220	4	82	93	6
E. Eastern Europe	572,355	708,920	82,472	64,682	76,850	62,032	66,584	68,975	57,268
Hungary	13,315	23,938	2,429	3,423	1,682	1,808	1,610	2,435	2,289
Romania	25,579	38,535	3,989	3,129	5,013	4,292	2,961	5,501	4,840
Russian Federation	130,093	164,137	27,976	15,551	18,588	11,247	18,060	11,142	8,076
Ukraine	52,627	52,878	7,435	5,339	5,594	4,080	6,044	1,296	1,626
Others	350,741	429,432	40,643	37,240	45,972	40,605	37,908	48,601	40,437
F. Northern Europe	2,182,861	2,689,514	255,897	237,374	277,037	223,118	218,974	271,404	250,001
Denmark	196,566	240,986	21,916	21,790	26,954	21,151	20,918	29,146	30,363
Finland	28,249	28,301	2,549	3,322	3,025	2,953	2,058	2,939	2,589
Norway	55,486	55,799	5,041	4,316	5,107	3,487	4,157	5,484	4,398
Sweden	128,586	188,612	15,871	13,573	24,518	21,098	13,865	16,293	14,245
United Kingdom	1,638,544	2,048,293	198,820	184,045	201,836	163,819	162,936	198,291	180,171
Others	135,430	127,523	11,699	10,327	15,598	10,610	15,040	19,251	18,235
G. Southern Europe	1,964,813	1,930,623	188,565	179,328	219,819	220,305	211,889	285,065	253,908
Greece	72,090	78,076	8,035	6,865	8,996	7,503	9,443	12,499	10,731
Italy	751,921	774,658	75,006	71,429	81,939	81,176	81,826	107,105	97,916
Spain	870,920	801,702	82,626	73,516	98,240	97,921	93,127	128,304	112,007
Others	269,882	276,187	22,897	27,518	30,644	33,705	27,493	37,156	33,254
H. Western Europe	3,344,183	3,782,509	379,818	296,685	431,553	338,767	355,534	439,006	400,070
Belgium	516,977	584,370	59,994	51,555	70,472	43,240	54,364	64,471	65,406
France	422,144	435,471	43,357	30,764	45,902	41,694	35,992	45,653	50,429
Germany	1,302,991	1,512,776	143,451	112,116	172,980	128,054	139,734	165,912	132,857
Netherlands	982,263	1,118,342	115,123	92,343	127,885	117,232	117,105	149,960	137,781
Switzerland	97,563	108,404	16,234	8,175	12,228	5,846	6,148	10,455	11,079
Others	22,245	23,145	1,659	1,733	2,086	2,702	2,191	2,555	2,519
I. Eastern Africa	659,858	495,958	42,346	39,563	60,172	49,756	66,251	59,250	66,383
Kenya	246,405	175,954	13,428	13,215	12,588	14,767	18,303	19,344	26,556
Mauritius	29,612	16,911	1,232	1,763	3,061	1,946	2,451	2,537	3,243
United Republic of Tanzania	68,570	48,504	5,380	3,222	4,914	9,710	6,357	5,794	5,282
Others	315,271	254,589	22,307	21,363	39,609	23,334	39,141	31,575	31,302

4.18 Exports by Selected Countries/Territories

(a) State Bank of Pakistan

(Thousand US Dollars)

Country / Territory	FY20	FY21 ^R	2021				2022		
			Mar	Apr	Dec	Jan	Feb	Mar ^R	Apr ^P
J. Middle Africa	32,524	45,868	4,916	2,659	2,670	6,103	3,053	3,378	1,608
K. Northern Africa	159,148	153,601	14,311	20,058	17,218	14,982	14,805	14,752	18,182
Egypt	87,707	87,228	7,752	15,726	10,933	8,336	7,303	8,230	10,522
Morocco	24,172	23,905	2,614	1,551	1,473	2,588	2,391	1,814	3,874
Others	47,268	42,468	3,946	2,780	4,811	4,059	5,112	4,708	3,787
L. Southern Africa	174,943	198,279	15,747	20,512	19,578	14,899	19,011	19,311	18,140
South Africa	160,664	182,532	14,817	19,469	18,903	13,854	18,731	18,045	17,190
Others	14,279	15,748	930	1,043	675	1,045	280	1,267	950
M. Western Africa	357,827	274,003	25,646	60,219	39,193	15,833	27,948	33,052	55,925
N. Eastern Asia	2,264,130	2,761,665	322,306	288,789	386,461	338,110	311,730	369,100	304,590
China	1,663,962	2,043,887	239,598	235,393	316,444	256,388	251,957	285,610	215,748
Hong Kong	217,850	224,317	22,028	22,001	29,075	41,788	30,259	33,843	30,550
Japan	186,493	175,576	15,742	14,628	18,843	21,370	13,308	15,246	15,313
Republic of Korea	185,067	170,365	14,950	16,681	22,059	18,563	16,203	22,566	18,391
Others	10,758	147,519	29,988	86	40	1	4	11,835	24,588
O. South-Central Asia	2,057,538	1,997,161	216,249	186,407	172,984	149,829	167,641	205,841	173,144
Afghanistan	890,052	983,314	116,541	82,399	33,097	17,140	38,222	73,516	66,798
Bangladesh	695,102	616,202	62,856	58,930	82,746	83,867	75,842	89,801	71,918
India	28,644	2,327	112	55	378	50	65	373	68
Iran	55	12,718	-	-	-	-	-	-	-
Sri Lanka	289,120	261,033	29,719	27,911	34,992	36,513	37,681	35,638	27,683
Others	154,565	121,568	7,022	17,111	21,772	12,258	15,831	6,513	6,676
P. South Eastern Asia	923,407	956,864	102,512	103,954	103,525	141,842	139,308	189,398	143,286
Indonesia	95,866	150,292	15,644	12,529	12,257	10,359	10,520	13,639	12,858
Malaysia	231,515	240,151	23,347	31,622	38,184	42,167	37,806	47,879	41,344
Singapore	178,556	170,671	19,116	14,028	15,579	42,109	43,547	62,869	20,701
Thailand	168,361	143,049	16,503	17,107	14,261	14,633	10,958	16,484	18,160
Others	249,109	252,700	27,902	28,668	23,244	32,574	36,476	48,527	50,223
Q. Western Asia	2,979,194	2,923,276	268,967	253,243	307,086	248,185	299,320	327,535	345,902
Bahrain	69,979	53,539	5,640	4,371	9,296	4,636	5,473	7,264	7,183
Jordan	34,240	39,322	2,838	2,426	4,502	3,358	4,047	2,407	4,595
Kuwait	112,851	155,278	15,544	11,640	11,941	9,421	10,800	13,828	13,270
Saudi Arabia	454,420	460,440	38,729	36,402	31,757	32,555	32,017	42,934	42,412
Turkey	283,923	341,779	22,597	25,847	30,220	22,545	26,259	30,103	29,787
United Arab Emirates	1,588,328	1,419,555	141,271	130,101	178,077	128,725	182,540	179,727	189,322
Others	435,453	453,362	42,348	42,456	41,293	46,944	38,186	51,272	59,332
R. Australia & New Zealand	254,294	322,029	31,516	43,186	30,255	25,331	26,576	34,217	32,658
Australia	205,029	253,381	26,522	25,572	24,806	21,112	21,291	29,395	28,570
New Zealand	43,148	48,799	4,681	4,847	4,349	4,064	4,490	4,134	3,346
Others	6,118	19,850	313	12,767	1,100	155	795	689	742
S. Others	48,880	44,250	5,423	5,863	5,490	4,026	6,199	9,260	6,089
I. Export Receipts through Banks	22,540,800	25,027,860	2,517,170	2,321,798	2,877,103	2,470,660	2,562,400	3,014,281	2,832,537
II. Freight on Export	216,682	228,464	12,744	14,356	30,577	30,577	25,336	23,212	23,212
III. Export Receipts Banks (fob) (I-II)	22,324,118	24,799,395	2,504,426	2,307,442	2,846,526	2,440,083	2,537,063	2,991,069	2,809,325
IV. Other Exports	211,941	839,579	111,597	(3,483)	82,471	56,923	350,905	79,936	344,689

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

(Thousand US Dollars)

Country / Territory	FY20	FY21	2021				2022		
			Feb	Mar	Nov	Dec	Jan	Feb	Mar
Grand Total	21,393,688	25,304,143	2,067,684	2,364,452	2,901,361	2,763,567	2,613,883	*	2,777,263
A. Latin America	34,317	26,160	4,319	1,589	2,438	1,435	1,252	*	1,882
B. Central America	107,802	113,916	9,344	11,352	13,754	16,176	14,257	*	18,428
Mexico	80,830	79,094	6,101	7,808	7,044	10,023	7,902	*	10,677
Others	26,972	34,822	3,243	3,543	6,710	6,153	6,355	*	7,751
C. South America	223,347	284,504	24,312	29,014	30,522	40,307	36,748	*	31,335
Argentina	32,389	37,187	2,339	3,369	4,241	4,359	4,930	*	3,952
Brazil	67,945	82,993	8,559	8,584	8,127	12,003	9,887	*	7,235
Uruguay	4,941	5,311	284	330	469	626	875	*	969
Others	118,072	159,011	13,130	16,732	17,684	23,318	21,057	*	19,180
D. North America	3,987,399	5,478,133	406,421	441,045	663,757	633,379	603,896	*	641,861
Canada	272,910	320,407	24,774	27,333	30,774	28,431	31,489	*	27,216
USA	3,714,428	5,157,646	381,629	413,709	632,982	604,935	572,404	*	614,644
Others	61	80	17	4	1	13	3	*	19,180
E. Eastern Europe	552,405	724,994	71,605	62,369	67,580	79,768	68,199	*	45,896
Hungary	10,257	18,761	1,097	1,921	1,077	2,059	1,619	*	1,137
Romania	27,637	42,458	2,489	4,258	5,111	5,599	3,329	*	3,847
Russian Federation	129,516	172,372	24,559	17,367	14,489	22,033	19,695	*	3,176
Ukraine	53,700	60,868	5,922	7,269	4,225	5,559	7,134	*	-
Others	331,294	430,534	37,538	31,555	42,678	44,517	36,422	*	37,735
F. Northern Europe	2,048,722	2,658,568	204,218	222,936	249,942	236,864	205,083	*	223,466
Denmark	185,016	248,456	20,501	19,616	25,515	21,131	26,925	*	23,645
Finland	27,991	32,056	2,391	2,959	3,061	3,539	2,393	*	2,331
Norway	57,273	57,151	3,973	5,255	5,514	4,575	3,751	*	5,535
Sweden	121,898	159,302	12,111	13,855	15,867	14,411	10,799	*	15,523
United Kingdom	1,521,218	2,030,051	157,215	169,735	184,177	180,955	149,407	*	165,209
Others	135,327	131,552	8,028	11,516	15,809	12,253	11,807	*	11,223
G. Southern Europe	1,905,642	2,063,293	158,826	204,585	246,443	220,450	273,274	*	249,213
Greece	74,781	77,515	6,369	10,058	8,830	6,347	13,223	*	10,143
Italy	730,185	788,628	61,596	88,620	92,448	66,170	118,509	*	98,916
Spain	828,256	876,947	64,147	79,934	108,498	110,935	113,727	*	105,339
Others	272,419	320,203	26,714	25,972	36,668	36,998	27,814	*	34,815
H. Western Europe	3,227,121	3,828,283	291,243	330,742	427,105	369,896	342,139	*	363,228
Belgium	552,856	637,352	49,806	57,800	76,313	57,314	56,594	*	60,471
France	366,175	412,538	32,520	32,822	44,302	39,294	41,447	*	33,208
Germany	1,264,009	1,505,542	112,555	127,913	165,564	133,441	131,177	*	125,053
Netherlands	1,019,242	1,246,227	94,234	109,956	138,040	137,696	110,725	*	142,738
Switzerland	12,827	14,077	852	1,199	1,228	949	1,172	*	900
Others	12,012	12,548	1,276	1,052	1,657	1,203	1,024	*	857
I. Eastern Africa	767,532	664,357	48,669	71,217	69,432	66,465	56,439	*	72,377
Kenya	289,419	241,045	17,219	24,362	17,614	22,832	20,430	*	32,127
Mauritius	20,032	12,867	1,379	826	1,192	3,953	1,485	*	1,651
United Republic of Tanzania	99,050	90,299	8,537	6,431	11,869	13,037	8,267	*	9,965
Others	359,031	320,145	21,534	39,598	38,757	26,643	26,257	*	28,635

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

(Thousand US Dollars)

Country / Territory	FY20	FY21	2021				2022		
			Feb	Mar	Nov	Dec	Jan	Feb	Mar
J. Middle Africa	49,802	61,192	8,006	6,912	4,836	4,621	3,098	*	3,700
K. Northern Africa	162,287	178,950	16,188	21,844	18,176	16,809	19,618	*	15,123
Egypt	80,662	88,080	9,003	9,590	10,493	9,217	11,586	*	6,496
Morocco	23,901	26,438	2,880	2,603	3,123	1,224	2,065	*	3,381
Others	57,725	64,431	4,305	9,651	4,560	6,368	5,967	*	5,246
L. Southern Africa	186,095	217,949	14,114	18,382	21,611	22,542	18,402	*	17,800
South Africa	179,630	211,189	13,845	18,049	21,196	22,030	17,505	*	17,186
Others	6,465	6,760	269	332	415	513	897	*	615
M. Western Africa	313,691	250,738	23,145	30,203	21,854	31,222	14,918	*	23,179
N. Eastern Asia	2,219,578	2,955,318	294,846	323,527	410,067	382,167	317,343	*	308,553
China	1,735,119	2,437,663	257,974	275,679	357,192	335,728	259,777	*	265,630
Hong Kong	73,334	93,348	5,143	6,870	4,053	5,680	3,829	*	2,714
Japan	171,536	176,244	15,292	16,190	19,543	16,066	19,021	*	13,577
Republic of Korea	177,362	187,652	11,034	18,930	23,379	20,010	30,383	*	21,073
Others	62,227	60,411	5,403	5,858	5,901	4,682	4,332	*	5,558
O. South-Central Asia	1,940,628	2,123,186	170,161	221,361	237,612	221,410	211,224	*	258,641
Afghanistan	855,038	1,023,562	79,622	108,251	70,880	59,788	34,818	*	116,010
Bangladesh	653,887	651,578	50,044	66,519	89,436	83,096	90,622	*	86,901
India	8,044	78	5	45	-	-	-	*	-
Iran	4	-	-	-	-	-	-	*	-
Sri Lanka	300,746	275,799	26,655	27,715	50,297	45,626	44,886	*	38,664
Others	122,909	172,170	13,835	18,832	26,999	32,900	40,898	*	17,066
P. South Eastern Asia	901,339	972,145	98,194	108,425	108,891	150,396	135,915	*	185,009
Indonesia	111,260	149,456	9,568	23,136	16,850	17,103	10,633	*	10,831
Malaysia	267,135	239,812	23,214	23,706	39,014	45,368	46,923	*	42,549
Singapore	53,913	82,330	24,071	4,561	5,283	5,335	30,789	*	6,499
Thailand	180,491	173,521	15,106	22,108	16,633	46,213	16,304	*	66,108
Others	288,541	327,026	26,235	34,913	31,110	36,377	31,266	*	59,021
Q. Western Asia	2,516,470	2,348,817	194,154	224,433	278,438	235,495	258,055	*	281,609
Bahrain	70,170	58,672	4,281	4,442	5,186	6,943	10,786	*	6,799
Jordan	38,477	27,350	2,095	2,338	3,189	5,505	2,563	*	3,344
Kuwait	104,187	115,743	9,453	9,406	11,133	9,104	11,725	*	12,314
Saudi Arabia	443,002	415,894	38,574	43,618	36,270	32,428	39,629	*	43,593
Turkey	262,678	273,893	16,834	27,242	30,097	28,586	34,034	*	33,642
United Arab Emirates	1,134,724	1,007,182	75,564	94,023	146,065	108,445	109,036	*	128,315
Others	463,233	450,083	47,353	43,364	46,498	44,484	50,282	*	53,602
R. Australia & New Zealand	245,361	328,683	29,671	34,333	28,555	33,444	33,448	*	35,450
Australia	207,385	281,685	25,019	28,894	25,119	28,323	27,773	*	31,224
New Zealand	37,977	46,998	4,653	5,439	3,436	5,121	5,675	*	4,227
Others	-	-	-	-	-	-	-	*	-
S. Others	4,151	24,959	252	186	347	722	575	*	469

*: The data has not been received from the source organization

4.19 Imports by Selected Countries/Territories

(a) State Bank of Pakistan

(Thousand US Dollars)

Country / Territory	FY20	FY21 ^R	2021				2022		
			Mar	Apr	Dec	Jan	Feb	Mar ^R	Apr ^P
Grand Total	43,645,100	54,272,920	5,391,965	4,974,963	6,430,971	6,313,989	5,142,951	6,247,027	6,001,008
A. Latin America	22,488	32,754	1,889	2,847	1,104	1,240	1,227	1,271	612
B. Central America	53,088	57,109	3,666	7,899	5,082	5,573	52,291	9,214	9,467
Mexico	43,984	39,223	1,993	4,788	3,495	2,211	5,015	5,668	7,181
Others	9,104	17,886	1,673	3,111	1,587	3,362	47,276	3,545	2,287
C. South America	614,974	897,667	62,095	119,691	92,010	82,300	65,260	171,045	141,359
Argentina	68,860	80,320	7,261	4,531	9,516	8,232	16,871	18,372	12,726
Brazil	515,193	795,824	52,166	113,531	78,213	69,607	36,618	139,877	126,762
Uruguay	16,515	6,715	1452.211	339	47.558	90	216.365	1,525	54
Others	14,405	14,809	1,217	1,291	4,234	4,371	11,555	11,270	1,817
D. North America	2,578,783	2,911,951	326,911	258,710	325,058	300,808	313,333	296,760	264,454
Canada	326,261	463,929	42,245	46,267	27,722	46,127	24,060	18,725	13,815
USA	2,251,298	2,447,281	284,597	212,443	297,289	254,681	289,273	278,008	250,615
Others	1,224	742	69,042	0	46.93	0.153	0.781	27	24
E. Eastern Europe	415,393	1,135,382	122,673	43,107	149,450	154,026	153,861	91,657	43,536
Hungary	11,693	13,551	1,054	252	1,096	1,131	1,454	1,057	1,908
Romania	18,083	18,199	1,281	1,802	977	3,035	1,474	1,073	1,738
Russian Federation	218,200	593,611	60,342	9,849	21,878	11,544	10,092	65,924	22,307
Ukraine	47,298	298,080	12,722	16,068	86,828	120,530	111,480	3,039	2,143
Others	120,119	211,942	47,274	15,136	38,671	17,787	29,361	20,564	15,439
F. Northern Europe	1,146,831	1,330,317	108,929	102,254	165,420	154,300	118,431	104,126	91,583
Denmark	80,890	82,356	6,241	9,063	12,739	7,030	7,629	7,338	4,723
Finland	52,155	73,039	3,630	7,157	10,117	19,098	6,429	8,680	6,159
Norway	16,567	23,821	1,940	1,436	4,552	3,114	3,878	2,142	4,892
Sweden	240,925	301,405	24,291	26,290	28,280	43,754	16,691	17,230	17,142
United Kingdom	692,551	780,139	67,513	52,386	102,621	76,811	75,612	62,262	52,633
Others	63,743	69,557	5,314	5,923	7,111	4,494	8,191	6,475	6,034
G. Southern Europe	760,211	898,987	80,769	68,088	96,508	137,150	84,726	119,231	76,313
Greece	26,868	54,235	6,789	5,256	3,681	5,886	4,304	2,785	4,799
Italy	509,916	568,022	43,320	40,263	70,099	98,745	58,323	85,916	46,478
Spain	189,465	213,704	24,312	17,959	18,381	25,156	17,454	25,333	20,555
Others	33,962	63,026	6,349	4,610	4,347	7,364	4,645	5,198	4,481
H. Western Europe	3,039,429	3,631,138	325,859	287,288	371,541	313,680	306,142	377,065	323,276
Belgium	306,937	419,899	44,088	38,942	51,249	59,916	48,496	42,870	59,109
France	356,109	349,555	28,029	31,698	37,826	32,940	66,942	34,473	39,773
Germany	949,280	1,148,241	99,937	99,045	116,841	109,840	100,393	125,582	101,561
Netherlands	668,013	466,899	42,218	33,302	91,551	25,037	25,645	87,935	40,380
Switzerland	649,016	1,103,288	97,897	74,242	61,704	77,351	51,038	73,489	65,107
Others	110,075	143,255	13,690	10,059	12,371	8,596	13,628	12,716	17,347
I. Eastern Africa	563,679	576,843	44,061	50,808	91,561	63,153	70,596	82,445	71,307
Kenya	419,210	440,863	35,331	38,289	52,008	36,200	45,068	49,453	47,430
Mauritius	4,530	7,747	672.998	498	1406.054	1194.652	965.547	1,865	351
United Republic of Tanzania	82,288	45,934	3,457	2,489	4,643	8,151	6,736	8,149	2,415
Others	57,650	82,299	4,600	9,533	33,505	17,608	17,827	22,978	21,110

4.19 Imports by Selected Countries/Territories

(a) State Bank of Pakistan

(Thousand US Dollars)

Country / Territory	FY20	FY21 ^R	2021				2022		
			Mar	Apr	Dec	Jan	Feb	Mar ^R	Apr ^P
J. Middle Africa	9,407	89,460	1,520	22,720	2,775	816	3,540	3,522	706
K. Northern Africa	680,703	637,995	73,451	43,246	32,445	104,588	54,115	42,265	87,319
Egypt	271,368	286,536	45,498	10,969	15,564	12,960	11,221	10,920	9,562
Morocco	312,471	334,102	27,368	31,770	15,789	90,354	42,208	30,808	77,475
Others	96,864	17,357	584,918	506,784	1,091,919	1,274,775	686,83	537,652	281,292
L. Southern Africa	825,938	913,877	94,355	114,996	134,118	129,008	160,843	118,534	106,893
South Africa	812,072	888,157	91,920	113,560	130,451	127,270	159,996	116,502	105,745
Others	13,866	25,720	2,434,648	1,435,541	3,666,592	1,738,102	846,912	2,031,845	1,148,575
M. Western Africa	260,114	151,820	7,326	17,267	9,497	12,476	12,182	26,390	83,896
N. Eastern Asia	12,009,678	16,808,741	1,631,974	1,618,891	1,956,262	1,737,837	1,539,789	2,110,541	1,761,727
China	9,568,121	13,301,183	1,207,236	1,240,593	1,599,405	1,441,600	1,287,627	1,700,766	1,376,092
Hong Kong	650,360	689,171	62,257	51,553	46,887	40,155	30,210	73,996	37,496
Japan	1,033,610	1,497,925	232,194	170,212	183,332	120,142	138,343	190,818	195,092
Republic of Korea	752,937	1,315,665	130,090	156,193	126,563	135,940	83,602	144,961	153,047
Others	4,650	4,798	196,724	340,103	74,88	-	6,953	0	0
O. South-Central Asia	626,889	582,699	41,393	53,035	79,577	63,539	54,120	51,343	41,124
Afghanistan	121,832	179,228	5,381	19,948	17,311	15,175	13,723	12,569	8,827
Bangladesh	48,733	76,134	8,073	6,621	11,850	8,938	7,420	5,593	4,347
India	373,561	183,785	13,585	13,975	25,566	15,453	14,836	17,573	16,647
Iran	-	-	-	0	-	-	-	0	0
Sri Lanka	70,997	85,102	8,794	6,950	7,218	5,926	7,191	9,271	6,617
Others	11,766	58,449	5,560	5,541	17,633	18,047	10,949	6,337	4,686
P. South Eastern Asia	5,358,793	7,167,713	737,775	653,915	892,904	849,364	705,930	879,368	853,078
Indonesia	1,029,945	1,313,370	121,122	139,189	230,762	264,515	242,061	280,549	251,679
Malaysia	948,428	1,187,354	116,521	99,732	152,184	118,993	89,737	106,825	120,884
Singapore	2,371,885	3,116,770	311,535	256,261	295,040	259,763	207,640	299,325	296,062
Thailand	714,475	1,067,743	146,424	113,728	152,523	147,987	108,238	129,771	122,780
Others	294,059	482,476	42,174	45,005	62,395	58,105	58,254	62,898	61,673
Q. Western Asia	11,494,938	13,558,582	1,384,655	1,281,450	1,627,049	1,262,800	1,485,846	1,757,314	2,092,629
Bahrain	127,867	226,081	15,248	9,279	80,577	25,680	12,103	18,476	115,483
Jordan	15,387	18,296	1,792,376	1,477,624	1,355,051	1,742,585	843,973	996,94	882,384
Kuwait	1,020,313	1,354,908	204,522	67,435	148,013	229,438	416,593	260,110	92,666
Saudi Arabia	1,318,703	2,389,503	210,287	322,931	378,642	200,745	261,397	388,008	521,594
Turkey	608,263	866,628	100,262	50,849	81,159	69,041	61,120	199,337	137,662
United Arab Emirates	6,358,742	6,962,115	632,921	640,475	646,867	472,803	474,901	567,065	700,360
Others	2,045,664	1,741,050	219,624	189,003	290,435	263,349	258,887	323,321	523,981
R. Australia & New Zealand	258,593	427,966	49,494	59,428	48,583	22,117	15,218	34,534	20,705
Australia	222,677	381,998	43,220	55,235	45,755	15,712	12,630	32,056	18,826
New Zealand	32,287	42,989	5,784	4,060	2,549	6,294	2,529	2,476	1,642
Others	3,629	2,979	490,251	133,449	278,351	111,652	58,23	2,67	237,545
S. Others	290,081	338,691	26,234	46,760	63,549	74,308	48,661	51,441	31,850
I. Import Payments Through Banks	41,010,008	52,149,692	5,125,031	4,852,401	6,144,492	5,469,082	5,246,111	6,328,065	6,101,835
II. Freight & Insurance	1,107,270	1,653,145	162,463	153,821	308,453	274,548	263,355	317,669	306,312
III. Import Payments Banks (fob) (I-II)	39,902,738	50,496,546	4,962,567	4,698,579	5,836,038	5,194,534	4,982,756	6,010,396	5,795,523
IV. Other Imports	3,742,361	3,776,374	429,397	276,383	594,933	1,119,455	160,195	236,631	205,485

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

(Thousand US Dollars)

Country / Territory	FY20	FY21	2021				2022		
			Feb	Mar	Nov	Dec	Jan	Feb	Mar
Grand Total	44,552,898	56,379,910	4,601,068	5,630,985	7,898,727	7,579,668	6,035,669	5,853,307	6,406,879
A. Latin America	11,351	10,710	592	1,262	794	3,657	575	2,389	1,732
B. Central America	152,546	128,757	8,169	16,503	6,321	6,019	7,034	9,930	17,005
Mexico	103,283	111,131	6,343	14,300	4,636	4,085	4,909	7,457	14,345
Others	49,264	17,626	1,825	2,204	1,685	1,934	2,125	2,473	2,659
C. South America	881,008	1,504,280	81,422	110,351	68,814	73,802	93,058	98,662	139,626
Argentina	85,207	158,267	14,100	22,238	17,503	9,071	11,842	14,444	17,570
Brazil	754,463	1,278,127	63,931	85,354	37,507	59,496	68,843	70,789	107,479
Uruguay	3,622	3,759	76	646	170	105	221	1,388	458
Others	37,715	64,190	3,314	2,113	13,633	5,130	12,153	12,041	14,118
D. North America	3,041,247	3,514,481	350,650	441,335	531,979	496,380	505,620	424,548	238,214
Canada	500,658	630,540	68,987	48,399	21,717	18,142	55,339	29,842	12,859
USA	2,516,902	2,883,940	281,663	392,936	510,262	478,238	450,280	394,673	225,355
Others	23,687	1	-	-	-	-	2	33	-
E. Eastern Europe	579,620	1,529,799	168,691	87,778	234,449	195,566	188,780	175,587	73,884
Hungary	22,099	32,286	1,777	2,692	1,720	1,391	1,387	2,211	3,533
Romania	21,344	18,996	1,156	1,820	2,787	1,783	22,695	2,471	2,517
Russian Federation	291,642	778,245	58,697	63,387	39,299	28,379	46,552	75,886	44,302
Ukraine	70,303	410,569	46,160	2,663	139,168	134,858	91,763	66,636	4,385
Others	174,232	289,701	60,900	17,217	51,475	29,155	26,385	28,385	19,146
F. Northern Europe	1,124,466	1,202,530	95,320	104,288	158,943	152,589	115,075	124,797	122,302
Denmark	130,886	94,973	7,224	8,802	10,733	11,404	7,818	6,481	5,803
Finland	53,848	52,572	3,621	5,224	12,455	7,699	9,507	8,898	6,629
Norway	22,222	38,479	2,188	3,424	5,611	8,243	4,959	7,390	2,502
Sweden	193,722	244,353	19,152	18,008	23,137	22,545	21,131	20,917	18,028
United Kingdom	613,524	664,337	55,065	60,979	96,909	90,632	61,775	67,256	81,326
Others	110,263	107,816	8,070	7,851	10,099	12,065	9,885	13,854	8,013
G. Southern Europe	734,251	854,297	71,222	80,539	93,790	385,603	73,887	86,780	78,695
Greece	32,532	36,583	7,262	1,763	2,073	3,116	2,823	3,481	7,713
Italy	490,401	498,816	40,000	46,202	62,747	41,492	44,074	57,543	48,188
Spain	161,608	215,111	13,539	23,157	24,680	336,452	20,226	20,874	19,090
Others	49,710	103,786	10,420	9,418	4,290	4,543	6,764	4,883	3,704
H. Western Europe	2,945,563	3,407,794	292,764	246,927	401,115	298,756	328,751	351,237	285,579
Belgium	266,923	355,401	27,726	26,853	63,718	39,954	114,257	35,929	28,258
France	398,461	419,132	32,153	35,826	40,651	35,656	27,230	40,680	24,702
Germany	787,302	1,015,079	79,332	78,874	79,530	83,508	70,334	134,513	84,327
Netherlands	616,369	514,439	59,999	27,005	80,449	30,441	29,229	26,773	61,073
Switzerland	269,467	327,725	25,270	24,310	18,875	15,304	19,684	17,968	16,392
Others	607,040	776,018	68,283	54,060	117,892	93,893	68,016	95,373	70,828
I. Eastern Africa	654,659	750,742	65,424	67,589	86,870	80,511	86,793	95,425	113,095
Kenya	446,592	509,884	37,721	48,272	47,626	48,916	44,592	59,141	54,370
Mauritius	5,223	6,199	7	39	171	249	159	318	388
United Republic of Tanzania	95,849	68,137	9,674	5,102	9,472	3,747	10,023	6,468	13,405
Others	106,996	166,521	18,022	14,175	29,601	27,599	32,019	29,499	44,932

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

(Thousand US Dollars)

Country / Territory	FY20	FY21	2021				2022		
			Feb	Mar	Nov	Dec	Jan	Feb	Mar
J. Middle Africa	9,591	126,021	2,077	28,332	5,399	66,347	3,414	1,838	2,059
K. Northern Africa	802,362	848,998	41,518	96,984	143,423	62,447	90,928	88,790	87,419
Egypt	286,436	339,200	8,308	46,305	66,490	7,226	5,251	13,109	27,209
Morocco	349,122	433,798	26,021	47,293	75,437	53,458	82,886	73,662	56,528
Others	166,805	76,001	7,188	3,386	1,497	1,763	2,791	2,019	3,682
L. Southern Africa	1,010,189	1,209,881	97,019	167,573	176,011	144,118	176,374	166,418	213,898
South Africa	997,414	1,198,990	96,254	166,388	174,802	142,660	174,889	131,432	209,899
Others	12,774	10,891	764	1,185	1,210	1,458	1,485	34,986	3,999
M. Western Africa	304,296	243,296	25,289	21,687	48,202	26,446	49,598	40,357	14,928
N. Eastern Asia	14,730,384	19,292,880	1,591,895	2,026,992	2,681,409	2,823,847	1,940,154	1,914,137	2,222,636
China	12,082,132	15,537,421	1,286,232	1,627,962	2,267,265	2,361,059	1,598,498	1,559,436	1,845,834
Hong Kong	145,186	124,527	5,451	7,611	3,976	4,523	4,203	5,935	3,103
Japan	1,105,126	1,568,462	136,745	192,824	194,265	249,008	162,235	190,586	204,815
Republic of Korea	788,211	1,416,032	111,571	143,410	132,107	125,087	136,859	114,542	127,194
Others	609,729	646,438	51,896	55,185	83,795	84,169	38,360	43,638	41,690
O. South-Central Asia	1,408,754	1,650,619	119,112	125,452	244,430	198,611	186,783	191,881	211,527
Afghanistan	473,144	606,285	15,472	21,701	118,315	61,565	53,429	64,923	84,038
Bangladesh	45,930	74,723	8,049	10,371	9,073	16,741	7,515	7,668	6,992
India	380,096	317,350	43,798	25,316	33,370	21,764	19,777	21,534	24,715
Iran	438,255	531,154	40,311	55,231	70,954	70,763	77,173	77,341	72,337
Sri Lanka	59,720	81,992	6,920	7,509	5,387	6,128	10,607	6,840	7,258
Others	11,609	39,115	4,562	5,325	7,331	21,650	18,283	13,575	16,187
P. South Eastern Asia	5,039,922	6,676,218	536,968	734,109	1,011,074	866,469	719,585	704,774	822,833
Indonesia	2,151,308	3,185,514	258,375	355,874	428,127	422,299	382,716	385,823	402,990
Malaysia	942,101	1,098,551	68,819	91,218	179,770	126,672	69,649	76,183	106,809
Singapore	633,143	559,287	46,282	40,701	153,165	71,977	41,901	42,065	65,665
Thailand	845,209	1,241,923	108,120	179,258	177,275	172,656	153,268	129,957	167,976
Others	468,161	590,942	55,372	67,060	72,738	72,866	72,050	70,747	79,393
Q. Western Asia	10,803,674	12,881,806	999,774	1,217,034	1,960,629	1,631,317	1,448,696	1,352,707	1,724,417
Bahrain	47,777	91,793	4,118	11,848	77,947	20,939	20,374	23,385	39,883
Jordan	15,375	23,693	1,895	1,724	1,823	1,984	1,124	1,120	1,809
Kuwait	1,131,334	1,557,370	141,187	175,362	334,259	218,702	181,535	191,683	276,210
Saudi Arabia	1,743,527	2,672,801	200,893	257,844	378,083	417,041	268,701	355,793	413,946
Turkey	356,607	484,151	35,855	32,425	42,687	47,666	39,092	48,806	42,607
United Arab Emirates	5,169,595	5,511,262	373,478	553,534	826,236	452,796	599,681	420,093	603,495
Others	2,339,458	2,540,736	242,348	184,297	299,595	472,190	338,189	311,827	346,465
R. Australia & New Zealand	303,861	546,145	53,139	56,114	44,978	67,144	20,388	23,039	36,906
Australia	263,854	491,887	47,944	49,318	41,164	64,255	18,174	17,567	33,196
New Zealand	39,886	54,064	5,194	6,793	3,802	2,886	2,214	5,467	3,640
Others	121	194	1	3	12	3	..	5	70
S. Others	15,153	660	25	137	98	39	177	12	126

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

PERIOD	Terms of Trade	All Groups	Food and live Animals	Beverages and Tobacco	Crude Materials Inedible Except Fuels	Mineral Fuels and Lubricants	Chemicals	Manufactured Goods	Machinery and Transport Equipments	Misc. Manufactured Articles
FY18	58.31	735.50	1,134.29	1,061.25	1,043.30	1,485.92	1,054.28	580.96	1,838.42	820.87
FY19	59.21	794.77	1,229.51	860.48	1,119.52	2,016.59	1,129.18	616.90	1,466.32	887.27
FY20	61.43	841.44	1,280.54	830.28	1,327.78	1,894.55	1,252.79	647.03	1,129.99	982.56
FY21	62.38	903.14	1,355.88	776.77	1,210.79	1,624.56	1,256.13	669.74	1,393.65	1,185.14
FY20										
Jul-Sep	60.55	830.09	1,290.83	826.50	1,254.22	2,083.03	1,248.71	637.63	1,473.59	917.28
Oct-Dec	61.66	855.28	1,308.96	850.91	1,351.83	2,080.91	1,361.55	649.42	780.48	1,005.87
Jan-Mar	62.10	849.77	1,281.48	831.50	1,341.94	2,005.66	1,096.27	663.40	1,213.88	968.32
Apr-Jun	61.42	830.61	1,240.90	812.22	1,363.11	1,408.59	1,304.64	637.66	1,052.02	1,038.75
FY21										
Jul-Sep	64.34	886.91	1,306.56	865.55	1,328.39	1,503.23	1,442.83	665.48	1,429.66	1,148.70
Oct-Dec	65.05	914.85	1,381.79	859.36	1,250.31	1,565.81	1,490.11	672.73	1,337.17	1,214.59
Jan-Mar	61.77	908.87	1,379.42	628.77	1,125.23	1,600.29	1,040.51	673.45	1,414.88	1,210.42
Apr-Jun	58.35	901.92	1,355.75	753.40	1,139.24	1,828.92	1,051.05	667.31	1,392.89	1,166.85
FY22										
Jul-Sep	57.65	967.48	1,373.29	799.74	1,228.21	2,218.01	1,076.00	757.21	1,411.99	1,202.02
Oct-Dec	61.64	1,181.90	1,526.16	1,192.97	1,329.83	2,619.06	1,240.70	1,017.83	1,931.21	1,335.83
Jan-Mar	66.17	1,213.66	1,470.84	1,182.46	1,382.97	2,745.72	1,253.01	1,030.85	1,787.61	1,425.59

Source: Pakistan Bureau of Statistics

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

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

Source: Pakistan Bureau of Statistics

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

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

Source: Pakistan Bureau of Statistics

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

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

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

(Billion Rupees)

	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22
I. Government Domestic Debt	24,314.1	25,552.3	26,265.4	26,444.0	26,746.5	28,076.3
II. Government External Debt	11,957.8	11,289.2	12,439.0	13,825.1	14,796.5	14,918.6
III. Debt from IMF	1,193.5	1,164.9	1,161.5	1,207.1	1,188.4	1,371.0
IV. External Liabilities ¹	1,477.9	1,324.3	1,378.4	1,987.3	2,055.0	2,116.3
V. Private Sector External Debt	2,483.8	2,413.2	2,543.5	2,818.8	3,029.6	3,134.5
VI. PSEs External Debt	934.9	938.1	1,064.6	1,132.4	1,205.3	1,341.0
VII. PSEs Domestic Debt	1,461.2	1,467.7	1,436.7	1,448.3	1,503.8	1,439.4
VIII. Commodity Operations Debt ²	734.2	700.9	904.0	913.5	889.4	844.8
IX. Intercompany External Debt from Direct Investor abroad	645.7	619.3	650.7	719.5	785.0	777.4
A. Total Debt and Liabilities (sum I to IX)	45,203.1	45,470.1	47,844.0	50,496.1	51,724.6	53,544.3
B. Gross Public Debt (sum I to III)	37,465.5	38,006.5	39,866.0	41,476.2	42,731.4	44,365.9
C. Total Debt of the Government - FRDLA Definition³	33,993.0	33,725.1	35,668.5	37,143.2	38,363.0	39,882.1
D. Total External Debt & Liabilities (sum II to VI+IX)	18,693.7	17,749.1	19,237.8	21,690.3	23,059.8	23,658.8
E. Commodity Operation and PSEs Debt (sum VI to VIII)	3,130.3	3,106.7	3,405.4	3,494.3	3,598.6	3,625.2
As percent of GDP						
Total Debt and Liabilities	81.0	81.5	85.7	-	-	-
Gross Public Debt	67.1	68.1	71.5	-	-	-
Total Debt of the Government - FRDLA Definition	60.9	60.4	63.9	-	-	-
Total External Debt & Liabilities	33.5	31.8	34.5	-	-	-
Commodity Operation and PSEs Debt	5.6	5.6	6.1	-	-	-
<i>Government Domestic Debt</i>	43.6	45.8	47.1	-	-	-
Memorandum Items						
	FY21^R	FY21^R	FY21^R			
GDP (current market price) ⁶	55,795.5	55,795.5	55,795.5	-	-	-
Government Deposits with the banking system ⁴	3,472.5	4,281.3	4,197.5	4,333.0	4,368.3	4,368.3
SBP's on-lending to GOP against SDRs allocation ⁵	-	-	-	-	474.9	474.9
US Dollar, last day average exchange rates	159.5918	152.6060	157.3105	170.6651	176.5191	176.5191

Source: Statistics & Data Warehouse Department SBP

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

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

³ As per Fiscal Responsibility and Debt Limitation Act, 2005 (FRDLA) amended in June 2017, "Total Debt of the Government" means the debt of the government (including the Federal Government and the Provincial Governments) serviced out of the consolidated fund and debts owed to the International Monetary Fund (IMF) less accumulated deposits of the Federal and Provincial Governments with the banking system.

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

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

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

Notes:-

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

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

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

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

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

5.2 Pakistan's Debt and Liabilities Profile

(Billion Rupees)

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

Source: Statistics & Data Warehouse Department SBP

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

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

³ As per the guidelines available in IMF's External Debt Guide for Compilers and Users 2003, the principal repayment of short-term debt is excluded from over all principal repayments. However, for the information of data users, short-term repayment of principal has been reported as Memorandum Items. For details see link: <http://www.sbp.org.pk/departments/stats/Notice/Press%20Release-external%20debt- Revised .pdf>

⁴ Net flows of short term borrowings by banks reflect the net increase (+) or decrease (-) in the stock of short term bank borrowings during the period.

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

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

Notes:

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

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

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

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

5.3 Government Domestic Debt and Liabilities

End period position

(Billion Rupees)

Debt Instruments	FY-20	FY-21	Mar-21	Apr-21	Jan-22	Feb-22 ^P	Mar-22	Apr-22
I. Permanent Debt (1+2+3+4)	14,023.5	15,904.1	15,875.8	15,523.7	18,051.3	18,518.8	19,181.1	19,836.5
1. Market Loans	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
Federal Government	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
3.00 % 1971 (Permanent)	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
Loans matured but not encashed	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
2. Federal Government Bonds	13,286.5	15,457.5	15,213.1	14,862.9	17,201.6	17,667.6	18,329.9	18,984.6
Public Sector	-	-	-	-	-	-	-	-
Under E.R.O. 1972	..	..	..	..	..	..	..	..
Compensation Bonds ¹	..	..	..	..	..	..	..	..
Shah Nawaz Bhutto Sugar Mills	-	-	-	-	-	-	-	-
Pakistan Engineering Company	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Issued at Low Yield Bonds	-	-	-	-	-	-	-	-
GOP Ijara Sukuk 3 Years	198.2	665.3	636.3	636.3	1,483.3	1,550.4	1,776.3	1,913.6
Bai-Muajjal of Sukuk	201.0	201.0	201.0	201.0	128.5	49.5	23.2	23.2
5.00 % Income Tax Bonds	..	..	..	..	..	..	..	..
Under Land Reforms 1977	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Govt. Bonds issued to SLIC (Capitalization)	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Special national Fund Bonds	..	..	..	..	..	..	..	..
Bearer national Fund Bonds ²	..	..	..	..	..	..	..	..
Federal Investment Bonds	..	..	..	..	..	..	..	..
Pakistan Investment Bonds (PIBs)	12,886.0	14,590.0	14,374.5	14,024.2	15,588.5	16,066.3	16,529.1	17,046.5
3. Prize Bonds³	734.1	443.7	659.9	658.0	371.9	373.4	373.5	374.1
4. SBP's on-lending to GOP against SDRs	-	-	-	-	474.9	474.9	474.9	474.9
II. Floating Debt	5,578.3	6,680.4	6,000.0	6,150.5	5,703.9	5,523.7	5,241.6	5,577.2
Bai Muajjal ⁴	..	..	..	..	..	..	..	..
Market Treasury Bills	5,575.5	6,676.9	5,996.8	6,147.0	5,652.9	5,472.7	5,190.6	5,526.2
MTBs for Replenishment of Cash ⁵	2.8	3.5	3.2	3.5	50.9	50.9	50.9	50.9
Outright Sale of MRTBs to Banks	-	-	-	-	-	-	-	-
III. Unfunded Debt	3,673.6	3,645.9	3,651.6	3,642.1	3,608.9	3,614.5	3,608.5	3,456.5
Saving Schemes (Net of Prize Bonds)	3,523.5	3,497.9	3,512.1	3,500.2	3,472.7	3,480.7	3,481.8	3,331.4
Postal Life Insurance	48.5	47.2	47.9	47.4	47.2	47.2	47.2	47.2
GP Fund*	101.5	100.8	91.7	94.5	89.0	86.5	79.5	77.9
IV. Foreign Currency Loans⁶	7.2	6.7	6.5	6.6	7.5	7.5	7.8	7.9
Foreign Exchange Bearer Certificate	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
FCBC 3 Years	..	..	..	..	..	..	..	..
US Dollar Bearer Certificates	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
FCBC 5 Years	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Special US Dollar Bonds	6.9	6.5	6.3	6.3	7.2	7.3	7.5	7.6
V. Naya Pakistan Certificates⁸	...	28.2	18.3	22.6	40.2	40.7	37.2	34.8
Domestic Debt (I+II+III+IV)	23,282.5	26,265.4	25,552.3	25,345.5	27,411.7	27,705.2	28,076.3	28,912.9
Government Domestic Liabilities⁷	592.5	693.1	499.0	580.4	575.1	561.1	541.7	740.7
Government Domestic Debt and Liabilities	23,875.0	24,643.6	26,051.29	25,925.9	27,986.8	28,266.2	28,618.02	29,653.60

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

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

3. Includes Premium Prize Bonds (Registered)

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

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

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

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

8. Naya Pakistan Certificates held by resident only.

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

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

*Source: Ministry of Finance (Budget Wing)

5.4 Pakistan's External Debt and Liabilities

(Million US\$ End Period)							
ITEM	31-Dec-20	31-Mar-21	30-Jun-21 ^R	30-Sep-21 ^R	31-Dec-21 ^R	31-Mar-22 ^R	
A. Public debt (1+2+3)	91,667	90,288	95,219	99,725	102,198	100,296	
1. Government debt	74,928	73,976	79,073	81,007	83,824	81,294	
i) Long term (>1 year)	74,012	73,143	78,215	79,718	82,547	79,863	
Paris club	11,547	10,438	10,726	10,344	10,146	9,708	
Multilateral	33,165	32,721	33,836	34,200	34,634	34,513	
Other bilateral	14,602	14,722	14,821	14,887	17,929	17,151	
Euro/Sukuk global bonds	5,300	5,300	7,800	8,800	7,800	8,800	
Military debt	-	-	-	-	-	-	
Commercial loans/credits	9,009	9,161	9,696	9,836	10,218	8,210	
Local Currency Securities (PIBs)	192	348	463	409	419	96	
Saudi fund for development. (SFD)	-	-	-	-	-	-	
NBP / BOC deposits / PBC**	69	68	65	63	63	58	
NPC**	129	386	809	1,178	1,338	1,327	
ii) Short term (<1 year)	915	833	858	1,289	1,277	1,431	
Multilateral*	575	451	506	979	1,067	1,301	
Local Currency Securities (TBills)	340	382	352	311	210	130	
Commercial loans/credits	-	-	-	-	-	-	
2. From IMF	7,479	7,634	7,384	7,073	6,732	7,471	
i) Federal government	2,966	3,415	3,437	3,395	3,372	4,368	
ii) Central bank	4,512	4,219	3,947	3,678	3,360	3,103	
3. Foreign exchange liabilities	9,260	8,678	8,763	11,645	11,642	11,532	
i) Central bank deposits	3,700	2,700	2,700	2,700	2,700	2,700	
ii) Foreign currency bonds (NHA / NC)	-	-	-	-	-	-	
iii) Other liabilities (SWAP)	4,134	4,572	4,650	4,804	4,787	4,772	
iv) Allocation of SDR ¹	1,424	1,401	1,410	4,135	4,149	4,058	
v) Nonresident LCY deposits with central bank	3	5	3	5	6	2	
B. Public sector enterprises (PSEs)	5,858	6,147	6,768	6,635	6,828	7,307	
a. Guaranteed debt	4,929	5,213	5,351	5,322	5,586	6,065	
Paris club	-	-	-	-	-	-	
Multilateral	-	-	-	-	-	-	
Other bilateral	4,300	4,598	4,760	4,735	5,026	5,505	
Commercial loans	629	615	591	587	560	560	
Sandak metal bonds	0	0	0	0	0	0	
b. Non-guaranteed debt	929	934	1,417	1,313	1,242	1,242	
i) Long term (>1 year)	306	276	248	248	245	214	
ii) Short term (<1 year)	623	659	669	565	497	528	
iii) non-guaranteed bonds	0	0	500	500	500	500	
C. Banks	4,428	4,690	5,267	5,369	5,929	5,786	
a. Borrowing	2,205	2,307	2,650	2,721	3,052	2,875	
i) Long term (>1 year)	13	11	4	2	1	1	
i) Public sector	-	-	-	-	-	-	
ii) Private sector	13	11	4	2	1	1	
ii) Short term (<1 year) ²	2,192	2,296	2,646	2,719	3,051	2,874	
i) Public sector	18	123	183	203	239	193	
ii) Private sector	2,174	2,173	2,462	2,516	2,812	2,682	
b. Nonresident deposits (LCY & FCY)	2,223	2,383	2,617	2,648	2,877	2,911	
i) Public sector	55	54	64	70	80	85	
ii) Private sector	2,168	2,329	2,553	2,577	2,798	2,826	
D. Private Sector	11,135	11,124	10,902	11,147	11,234	11,294	
a. Guaranteed debt	0	0	0	0	0	0	
b. Non-guaranteed debt	11,135	11,124	10,902	11,147	11,234	11,294	
i) Loans	10,052	10,041	9,815	10,026	9,983	10,061	
i) Long term (>1 year)	9,818	9,821	9,675	9,889	9,846	9,924	
ii) Short term (<1 year)	234	220	141	137	137	137	
ii) non-guaranteed bonds	-	-	-	-	-	-	
iii) Trade credits	827	827	827	827	827	828	
iv) Other debt liabilities ³	256	256	259	294	423	405	
E. Debt liabilities to direct investors - Intercompany	4,046	4,058	4,137	4,216	4,447	4,236	
Total external debt & liabilities (A+B+C+D+E)	117,134	116,307	122,292	127,093	130,636	128,920	
Memorandum Items							
Public external debt - excluding foreign exchange	81,874	80,880	85,642	87,360	89,927	88,538	
Public debt including PSEs (A+B+C.a.i.i+C.a.ii.i+C.b.i)	97,597	96,612	102,234	106,633	109,345	107,881	
Official liquid reserves⁴	13,560	13,638	17,441	19,374	17,778	11,563	
GDP (Current Market Price)⁵	349,614	365,618	354,684	-	-	-	

Source: Statistics & Data Warehouse Department SBP

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

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

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

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

4. Includes cash foreign currency and excludes CRR.

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

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

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

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

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

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

5.5 Pakistan's External Debt Servicing-Principal

(Million US\$ during Period)

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

Memorandum Items

Short Term Debt Servicing - Principal(Excluding Item No. 3 below)¹	1,007	4	266	173
1. Government debt	783	-	266	173
2. PSEs non-guaranteed debt ¹	-	-	-	-
3. Scheduled banks' borrowing	21,745	8,092	10,286	4,448
<i>Net Flows²</i>	(116)	74	332	(177)
4. Private non-guaranteed debt	224	4	-	-
Rescheduled/Rollover	-	-	-	-
Commercial loans /credits	-	-	-	-
NBP/BOC	-	-	-	-
IDB	-	-	-	-
Central bank deposits	-	-	-	-
Other Liabilities (SWAP)	-	-	-	-

Source: Statistics & Data Warehouse Department SBP

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

http://www.sbp.gov.pk/departments/statistics/Notice/Notice_17_May_2012.pdf

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

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

5.6 Pakistan's External Debt Servicing-Interest

(Million US\$ during Period)

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

Source: Statistics & Data Warehouse Department SBP

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

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

5.7 Ownership Classification of the Federal Government Debt

(Million Rupees)

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

Source: Statistics & Data Warehouse Department SBP

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

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

5.8 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)

(End Period)

(Billion Rupees)

	Jun-20	Jun-21	Mar-21	Mar-22 ^P
PSEs debt and liabilities (I+II)	1,711.5	1,647.7	1,669.7	1,742.5
<i>YOY Growth (in %)</i>	5.5	(3.7)	5.2	4.4
<i>As percent of GDP</i>	3.6	3.0	-	-
I.PSEs debt	1,490.5	1,436.7	1,467.7	1,439.4
<i>YOY Growth (in %)</i>	6.9	(3.6)	5.0	(1.9)
<i>As percent of GDP</i>	3.1	2.6	-	-
Water and Power Development Authority (WAPDA)	67.4	63.6	64.1	74.8
Oil and Gas Development Company Ltd. (OGDCL)	5.7	6.3	5.9	6.6
Pakistan International Airlines Corporation (PIA)	141.8	153.3	148.8	171.4
Pakistan Steel Mills Corporation Ltd.	43.2	43.2	43.2	43.2
Other PSEs	1,232.5	1,170.4	1,205.8	1,143.4
II.PSEs Liabilities¹	221.0	210.9	202.0	303.0
Memorandum Item	FY20^R	FY21^R		
GDP (current market price) ²	47,540.4	55,795.5	-	-

Source: Statistics & Data Warehouse Department SBP

¹ Reflects PSEs borrowings from banks for commodity operations.

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

5.9 National Saving Schemes-Outstanding Amount

End Period

(Million Rupees)

SCHEME	FY20	FY21	2021			2022			
			Mar	Apr	Dec	Jan	Feb	Mar	Apr
A. Accounts (i+ii / 1 to 6)	1,014,131.6	994,958.1	1,007,370.6	999,908.0	976,741.6	976,411.2	979,264.3	979,662.4	834,500.5
(i) national Saving Centers	811,966.1	829,187.3	819,163.9	821,880.0	848,577.8	855,353.2	863,677.2	868,826.2	726,811.7
(ii) Post Offices	202,165.5	165,770.8	188,206.8	178,028.0	128,163.8	121,058.0	115,587.2	110,836.3	107,688.8
1- Saving Accounts	42,717.1	44,331.9	41,948.8	40,688.5	49,176.3	50,009.5	51,613.6	50,774.7	51,896.3
2- Khas Deposit Accounts	310.4	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6
3- Mahana Amdani Accounts	1,521.8	1,508.1	1,466.8	1,457.8	1,451.0	1,251.1	1,472.1	1,461.2	1,449.0
4- Special Saving Accounts	617,345.4	580,199.3	600,189.7	591,907.4	549,663.0	545,077.9	543,685.0	542,783.5	394,385.5
5- Pensioners Benefit Account	352,167.8	368,514.9	363,372.0	365,459.0	376,034.8	379,656.4	382,079.0	384,225.2	386,350.9
6- Shahada's Family Welfare Account	69.2	93.3	82.8	84.8	105.8	105.7	104.0	107.2	108.1
B. Certificates (i+ii+iii / 7 to 17)	2,509,380.2	2,502,940.8	2,504,712.0	2,500,313.7	2,488,509.2	2,496,251.9	2,501,452.9	2,502,096.5	2,496,938.8
(i) National Saving Centers	2,377,088.2	2,370,230.2	2,372,025.9	2,367,647.2	2,355,705.7	2,364,074.9	2,369,761.6	2,370,810.4	2,371,034.6
(ii) Post Offices	7,782.7	5,686.3	6,147.9	5,911.0	4,940.8	4,807.0	4,693.8	4,607.5	4,547.5
(iii) Banks	124,509.2	127,024.3	126,538.2	126,755.4	127,862.8	127,370.0	126,997.6	126,678.5	121,356.7
7- Defence Saving Certificates	486,199.9	477,165.0	478,934.9	477,396.3	472,137.4	471,553.9	471,569.3	470,393.3	468,304.2
8- National Deposit Certificates	17.0	17.0	17.0	17.0	16.6	16.6	16.6	16.6	16.6
9- Khas Deposit Certificates	216.5	216.1	216.1	216.1	216.0	216.0	216.0	216.0	216.0
10- Premium Saving Certificates	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
11- Special Saving Certificates (Registered)	427,662.6	421,339.3	432,626.2	426,778.5	402,942.0	402,521.4	401,075.5	398,727.5	391,050.7
12- Special Saving Certificates (Bearer)	273.1	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
13- Regular Income Certificates	572,852.8	599,585.3	589,099.1	593,373.7	608,614.5	612,904.8	616,571.2	619,397.9	622,220.6
14- Behbood Saving Certificate	997,842.5	1,000,392.0	998,251.9	998,154.4	1,000,890.5	1,005,539.7	1,008,274.1	1,009,208.5	1,011,050.1
15- Short-Term Saving Certificates (3 Months)	5,178.6	3,003.3	3,218.7	3,115.8	2,601.3	2,423.8	2,638.8	2,951.7	2,951.2
16- Short-Term Saving Certificates (6 Months)	15,392.1	464.5	423.8	429.3	403.6	388.3	396.3	493.9	473.1
17- Short-Term Saving Certificates (12 Months)	3,744.6	485.4	1,651.3	559.6	414.3	414.3	422.0	417.9	383.2
C. National Savings Bonds	-	-	-	-	-	-	-	-	-
18- 10 Years	-	-	-	-	-	-	-	-	-
D. Prize Bonds (19 to 27) *	715,113.9	399,582.2	629,171.0	624,718.6	317,091.1	315,997.4	316,480.9	316,640.9	316,712.6
19- Rs. 100	10,284.6	10,397.8	10,368.2	10,371.0	10,510.6	10,516.4	10,518.7	10,519.0	10,526.1
20- Rs. 200	29,327.3	29,447.4	29,372.4	29,390.3	29,558.8	29,536.6	29,550.1	29,550.6	29,510.7
21- Rs. 750	107,326.2	108,089.7	107,326.2	107,449.9	110,761.5	110,971.8	111,416.6	111,509.4	111,634.5
22- Rs. 1,500	123,217.3	140,015.9	133,837.6	133,926.4	149,310.2	149,752.7	150,984.0	153,525.2	153,810.2
23- Rs. 7,500	106,500.5	56,486.5	125,831.7	126,075.4	7,064.0	6,077.4	5,470.3	4,091.8	3,934.8
24- Rs. 15,000	172,728.2	47,916.0	190,289.1	193,117.4	6,059.3	5,464.1	5,089.2	4,254.7	4,138.4
25- Rs. 25,000	164,118.8	5,068.5	29,665.2	21,959.2	2,022.6	1,887.5	1,669.9	1,447.7	1,424.4
26- Rs. 40,000	756.6	1,305.9	1,626.1	1,574.6	1,063.6	1,050.4	1,041.6	1,001.9	993.0
27- Others [@]	854.5	854.5	854.5	854.5	740.5	740.4	740.4	740.4	740.5
E. Premium Prize Bonds (Registered) (28 to 29)	18,987.6	44,134.8	30,724.1	33,264.7	54,920.5	55,911.5	56,902.5	56,810.0	57,408.8
28- Rs. 40,000	18,987.6	29,000.4	23,160.0	24,415.3	33,621.8	34,166.1	34,710.3	34,490.0	34,798.4
29- Rs. 25,000		15,134.4	7,564.1	8,849.4	21,298.6	21,745.4	22,192.2	22,320.0	22,610.4
E. Post Life Insurance					47,230.3	47,230.3	47,230.3	47,230.3	47,230.3
TOTAL (A+B+C+D+E)	4,257,613.3	3,941,615.9	4,171,977.8	4,158,205.0	3,884,492.7	3,891,802.3	3,901,330.9	3,902,440.0	3,752,791.0

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-20	Jun-21	2021			2022			
			Oct	Nov	Dec	Jan	Feb	Mar	Apr
3 Months Treasury Bills									
Issue	54,548	657,792	762,612	330,684	1,900,419	1,100,280	555,575	799,118	1,051,446
Discount Allowed	1,001	11,087	13,705	6,392	45,946	26,059	12,589	20,700	33,012
Discharged	400,012	1,681,039	374,398	307,463	1,429,843	445,810	403,961	1,551,191	1,406,581
Discount Paid	10,839	28,600	6,234	5,115	25,020	8,517	9,422	37,595	32,692
Outstanding Balance	675,896	1,684,789	1,907,166	1,930,387	2,400,963	3,055,433	3,207,046	2,454,973	2,099,838
6 Months Treasury Bills									
Issue	50,720	1,254,286	84,652	3,296	900,072	279,269	258,019	476,242	441,298
Discount Allowed	1,947	47,375	3,404	134	50,791	15,237	13,755	28,537	30,555
Discharged	22,744	73,733	967,019	646,736	1,726,755	979,525	696,121	308,236	87,948
Discount Paid	1,506	2,640	37,167	24,345	65,089	36,674	25,847	11,535	3,538
Outstanding Balance	867,569	4,508,950	4,442,025	3,798,584	2,971,901	2,271,646	1,833,544	2,001,549	2,354,899
12 Months Treasury Bills									
Issue	133,185	1,444	-	-	245,309	120,604	107,472	285,483	359,821
Discount Allowed	10,027	110	-	-	27,981	13,223	11,650	34,890	49,967
Discharged	443	133,185	28,747	10,919	42,016	5,851	5,577	928	25,143
Discount Paid	57	10,027	2,086	790	3,049	450	433	72	1,891
Outstanding Balance	4,133,139	542,086	115,389	104,470	307,763	422,516	524,411	808,965	1,143,643

Source: Domestic Markets & Monetary Management Department, SBP

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

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

SALE

(Billion Rupees)

PERIODS	2017-18		2018-19		2019-20		2020-21		2021-22	
	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	-	-	-	-
August	-	-	894.3	894.3	-	-	68.0	47.5	-	-
September	63.0	38.0	235.3	235.3	-	-	88.0	88.0	203.0	203.0
October	113.8	105.0	2,478.3	2,225.7	935.1	824.1	57.4	57.4	99.3	95.3
November	91.5	84.5	6,659.7	6,630.6	-	-	15.3	15.3	-	-
December	-	-	2,319.5	2,319.5	-	-	-	-	-	-
January	343.0	305.1	9,265.4	8,929.1	11.2	11.2	-	-	-	-
February	-	-	5,226.9	5,200.8	-	-	244.1	147.0	-	-
March	786.8	641.5	3,359.3	3,354.3	38.5	35.0	-	-	-	-
April	165.9	123.3	3,257.3	3,163.8	598.1	392.3	258.5	258.5	-	-
May	136.5	100.0	5,781.2	5,777.6	-	-	251.1	251.1	-	-
June	-	-	111.0	105.0	-	-	516.3	487.6	-	-
Average										
per month	141.7	116.4	3,409.9	3,342.4	172.1	142.8	124.9	112.7	33.6	33.1
per day	4.7	3.9	113.7	111.4	5.7	4.8	4.2	3.8	1.1	1.1

PURCHASE

PERIODS	2017-18		2018-19		2019-20		2020-21		2021-22	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	6,181.3	5,797.7	3,608.3	2,906.8	4,687.7	4,374.4	4,337.1	4,062.4	12,226.0	11,285.8
August	6,066.4	5,940.3	8,370.5	8,249.2	8,269.7	7,999.3	5,966.4	5,802.4	9,787.7	9,199.4
September	7,881.6	7,733.5	1,959.3	1,670.0	7,450.5	7,317.3	4,009.5	3,938.6	8,396.9	8,190.1
October	6,245.0	5,968.4	99.5	71.0	5,288.7	5,241.3	3,513.1	3,312.3	10,429.1	10,076.8
November	6,454.0	6,252.5	-	-	3,423.6	3,123.3	3,947.7	3,895.7	10,810.8	9,744.9
December	8,943.3	8,590.5	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	4,612.4	4,390.3	-	-	4,528.5	4,345.5	5,367.4	5,126.3	3,805.0	3,159.8
February	5,946.7	5,522.7	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	4,140.8	3,906.9	563.7	484.0	5,049.1	5,023.6	5,772.2	5,553.9	14,252.9	14,152.8
April	3,523.0	3,105.1	548.5	442.0	5,087.5	5,042.0	9,622.9	9,245.8	16,310.1	16,150.0
May	3,198.2	2,741.0	1,535.2	1,464.4	5,568.1	5,458.1	10,651.9	10,523.9	-	-
June	7,129.4	6,586.2	3,977.5	3,399.7	5,508.8	5,264.1	8,937.3	8,561.8	-	-
Average										
per month	5,860.2	5,544.6	2,540.8	2,275.7	5,235.6	5,054.3	5,896.6	5,707.8	10,071.7	9,578.4
per day	195.3	184.8	84.7	75.9	174.5	168.5	196.55	190.26	335.7	319.3

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Cash Accommodation

(Million Rupees)

PERIODS	2017-18		2018-19		2019-20		2020-21		2021-22	
	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	7,800	-	167,100	107,000	99,550	355,750	32,900	-	249,600	-
August	37,200	-	46,900	39,500	186,000	-	154,700	77,500	96,500	10,000
September	40,800	3,500	277,900	-	167,150	93,400	25,300	169,250	214,465	117,500
October	67,000	13,500	265,300	82,500	76,400	214,450	20,500	34,500	-	23,900
November	45,900	-	54,600	-	25,400	29,700	11,000	58,900	315,450	13,000
December	150,400	38,500	276,800	-	44,400	30,600	73,500	78,500	474,013	419,700
January	-	12,400	49,900	162,000	77,750	51,100	30,325	30,500	106,150	260,300
February	12,400	-	109,400	4,700	47,300	-	75,800	72,000	56,150	32,500
March	47,000	47,800	57,275	16,150	50,900	30,000	32,100	142,800	469,350	647,550
April	95,000	-	692,600	201,900	56,700	70,500	135,600	78,000	316,850	974,800
May	92,900	63,800	205,100	115,200	114,850	107,300	50,400	55,100		
June	242,500	-	257,000	104,200	89,900	205,500	204,500	301,300		
Average per month	69,908	14,958	204,990	69,429	86,358	99,025	70,552	99,850	229,853	249,925
per day	2,330	499	6,833	2,314	2,879	3,301	2,352	3,328	7,662	8,331

SBP Overnight Repo/ Reverse Repo Rates

(Percent per annum)

PERIODS	2017-18		2018-19		2019-20		2020-21		2021-22	
	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)	SBP Reverse Repo Rate ¹ (Ceiling)	SBP Repo Rate ² (Floor)
July	6.25	4.25	8.00	6.00	13.75	11.75	8.00	6.00	8.00	6.00
August	6.25	4.25	8.00	6.00	13.75	11.75	8.00	6.00	8.00	6.00
September	6.25	4.25	8.00	6.00	13.75	11.75	8.00	6.00	8.25	6.25
October	6.25	4.25	9.00	7.00	13.75	11.75	8.00	6.00	8.25	6.25
November	6.25	4.25	9.00	7.00	13.75	11.75	8.00	6.00	9.75	7.75
December	6.25	4.25	10.50	8.50	13.75	11.75	8.00	6.00	10.75	8.75
January	6.50	4.50	10.50	8.50	13.75	11.75	8.00	6.00	10.75	8.75
February	6.50	4.50	10.75	8.75	13.75	11.75	8.00	6.00	10.75	8.75
March	6.50	4.50	10.75	8.75	12.00	10.00	8.00	6.00	10.75	8.75
April	6.50	4.50	11.25	9.25	10.00	8.00	8.00	6.00	13.25	11.25
May	7.00	5.00	12.75	10.75	9.00	7.00	8.00	6.00		
June	7.00	5.00	12.75	10.75	8.00	6.00	8.00	6.00		

Source: Domestic Markets & Monetary Management Department, SBP

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

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

6.4 Auction of Government of Pakistan Market Treasury Bills

(Million Rupees)

AUCTION SETTLEMENT DATE	3 Months Treasury Bills				6 Months Treasury Bills				12 Months Treasury Bills			
	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)
2021												
08-Apr-21	1,275,597	249,798	7.4698	7.4418	773,618	619,406	7.7998	7.7463	150,500	*	*	*
22-Apr-21	626,422	323,672	7.4000	7.3763	1,103,449	384,780	7.6871	7.6463	92,144	*	*	*
06-May-21	587,636	261,667	7.3497	7.3309	935,863	329,163	7.5501	7.5290	156,034	27,034	7.6900	7.6900
20-May-21	483,471	209,337	7.3492	7.3420	568,918	341,918	7.6000	7.5686	94,104	24,104	7.6898	7.6629
3-Jun-21	491,972	257,997	7.3492	7.3420	1,132,177	573,307	7.5943	7.5787	131,021	1,021	7.6700	7.6700
17-Jun-21	771,114	410,883	7.3259	7.3124	1,133,780	728,355	7.5894	7.5719	43,534	534	7.6700	7.6700
2-Jul-21	499,763	331,265	7.3091	7.2953	828,432	490,182	7.5751	7.5605	50,500	-	*	*
15-Jul-21	713,869	183,691	7.2589	7.2372	954,746	509,426	7.5390	7.5206	139,610	-	*	*
29-Jul-21	637,689	196,941	7.2401	7.2325	914,378	506,773	7.5185	7.4967	117,191	-	*	*
12-Aug-21	296,427	136,927	7.2401	7.2295	989,440	263,740	7.4851	7.4765	157,500	-	*	*
26-Aug-21	374,446	175,651	7.2347	7.2293	1,087,803	458,228	7.4389	7.4293	180,021	-	*	*
09-Sep-21	165,213	91,703	7.2347	7.2103	376,706	273,706	7.4900	7.4305	111,204	1,204	7.6000	7.6000
23-Sep-21	912,398	759,898	7.6388	7.5711	236,065	46,065	7.9798	7.9488	97,703	*	*	*
07-Oct-21	723,905	603,262	7.8499	7.7042	209,055	88,055	8.1901	8.0634	120,087	-	*	*
21-Oct-21	364,556	173,056	8.2498	8.1748	207,538	*	*	*	223,506	-	*	*
04-Nov-21	376,771	281,271	8.5003	8.3795	182,930	3,430	8.5010	8.5010	232,000	-	*	*
18-Nov-21	338,153	55,804	8.5003	8.5003	112,905	*	*	*	148,002	-	*	*
02-Dec-21	442,579	357,579	10.7890	10.3912	203,741	113,741	11.5001	11.0587	125,503	55,503	11.5143	11.3511
16-Dec-21	1,457,866	842,326	10.7849	10.6589	640,648	440,898	11.5001	11.3789	208,124	95,774	11.5143	11.4356
30-Dec-21	1,079,307	746,461	10.5902	10.3873	620,120	396,224	11.4501	11.3228	288,513	122,013	11.5100	11.4796
2022												
13-Jan-22	1,217,045	585,549	10.4498	10.3730	663,817	123,947	11.3699	11.3413	129,112	20,541	11.4900	11.4800
27-Jan-22	710,881	540,791	10.2999	10.2030	1,020,482	170,559	10.6900	10.6527	623,048	113,286	10.9250	10.9068
10-Feb-22	454,420	312,933	10.2997	10.2640	428,194	193,959	10.6640	10.6308	240,137	85,367	10.8799	10.8526
24-Feb-22	367,731	255,231	10.4899	10.3836	236,864	77,814	10.8900	10.8417	159,755	33,755	10.9999	10.9140
10-Mar-22	586,532	536,532	11.4508	10.9948	289,376	269,376	12.1000	11.8185	175,565	145,565	12.2957	11.9668
24-Mar-22	376,386	283,286	11.9999	11.7506	312,203	235,403	12.5000	12.2450	300,107	174,807	12.7001	12.4626
07-Apr-22	526,090	394,322	12.8002	12.3967	198,667	156,417	13.2500	13.0459	221,122	129,154	13.2999	13.1560
21-Apr-22	436,319	320,819	13.5003	13.1909	256,856	174,709	13.8495	13.5279	266,265	118,235	13.8496	13.6449
28-Apr-22	390,318	369,318	14.7898	14.1936	156,728	140,728	14.9901	14.7113	218,899	162,399	14.8050	14.4730

* = Bids Rejected

Source: Domestic Markets & Monetary Management Department, SBP

6.5 Auction of Pakistan Investment Bonds (PIBs)

Fixed Rate (Face Value)

(Million Rupees)

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered ¹	Amount Accepted ²	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Average Yield Accepted (%)
16-Sep-21							
	3-Years	7.00	51,136.30	21,568.00	95.2914	8.8800	8.8788
	5-Years	7.50	53,350.00	24,819.00	94.3779	9.1800	9.1602
	10-Years	8.00	69,631.60	36,899.50	89.0358	9.8300	9.8230
	15-Years	10.50	15,000.00	15,000.00	100.7006	10.4000	10.4000
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
27-Oct-21							
	3-Years	7.00	72,950.00	*	*	*	*
	5-Years	7.50	67,485.60	*	*	*	*
	10-Years	8.00	52,830.00	*	*	*	*
	15-Years	10.50	616.00	*	*	*	*
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
30-Nov-21							
	3-Years	7.00	84,870.00	25,125.00	90.1766	11.3400	11.1552
	5-Years	7.50	84,095.60	57,760.60	87.4999	11.5900	11.4263
	10-Years	8.00	114,650.00	35,500.00	79.2771	11.7900	11.7109
	15-Years	10.50	4,617.00	*	*	*	*
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
30-Dec-21							
	3-Years	7.00	123,810.60	39,739.70	90.0466	11.5000	11.4618
	5-Years	7.50	215,272.20	109,238.90	87.7024	11.5740	11.4616
	10-Years	8.00	163,902.10	20,168.10	79.4799	11.7640	11.7436
	15-Years	10.50	5,000.00	*	*	*	*
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
28-Jan-22							
	3-Years	7.00	273,565.00	119,001.60	91.8190	10.7900	10.7494
	5-Years	7.50	254,643.40	44,917.50	89.9457	10.8550	10.7994
	10-Years	8.00	235,269.00	13,684.50	83.4094	10.9700	10.9300
	15-Years	10.50	2,045.20	*	*	*	*
	20-Years	11.00	1,008.60	*	*	*	*
	30-Years	11.00	**	**	**	**	**
17-Feb-22							
	3-Years	7.00	150,262.00	6,221.10	92.1544	10.6998	10.6749
	5-Years	7.50	152,741.00	47,680.00	90.3616	10.7500	10.7256
	10-Years	8.00	132,810.20	53,019.00	84.0126	10.8600	10.8450
	15-Years	10.50	1,015.00	*	*	*	*
	20-Years	11.00	955.00	*	*	*	*
	30-Years	11.00	**	**	**	**	**
17-Mar-22							
	3-Years	7.00	159,700.00	56,898.20	90.1398	11.8500	11.8500
	5-Years	7.50	259,588.90	82,631.10	87.8514	11.7497	11.7497
	10-Years	8.00	162,658.30	60,992.40	79.8687	11.7418	11.7418
	15-Years	10.50	3,460.00	*	*	*	*
	20-Years	11.00	3,490.00	*	*	*	*
	30-Years	11.00	*	**	*	*	*
29-Apr-22							
	3-Years	7.00	122,060.00	28,232.00	87.9632	13.3000	13.2197
	5-Years	7.50	241,851.50	70,854.80	80.3875	12.9500	12.6918
	10-Years	8.00	352,603.30	288,391.30	73.8863	13.1500	13.0576
	15-Years	10.50	**	**	**	**	**
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**

*= Bid Rejected **= No Bids Received

Source: Domestic Markets & Monetary Management Department, SBP

¹ Amount offered only includes Competitive bids.

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

6.6 Auction of Pakistan Investment Bonds (PIBs)

(Million Rupees)

Floating Rate Semi-Annual (Face Value)					Floating Rate Quarterly With Quarterly Refixing (Face Value)			Floating Rate Quarterly With Fortnightly Refixing (Face Value)		
Auction Settlement Date	Tenure	Amount Offered ¹	Amount Accepted ²	Cutoff Price ⁴ (bps)	Amount Offered ¹	Amount Accepted ²	Cutoff Margin ³ (bps)	Amount Offered ¹	Amount Accepted ²	Cutoff Margin ³ (bps)
06-Jan-22	02-Year									
	03- Year									
	05- Year									
	10-Year		21,229.80	100.0000						
13-Jan-22	02-Year							11,250.00		
	03- Year				68,000.00	51,760.00	98.3665			
	05- Year	14,750.00	*	-						
	10-Year	2,500.00	*	-						
27-Jan-22	02-Year							17,500.00	10,225.00	99.1698
	03- Year				170,300.00	154,750.00	98.3825			
	05- Year	15,750.00	*	-						
	10-Year	2,500.00	*	-						
10-Feb-22	02-Year							44,000.00	42,000.00	99.1657
	03- Year				145,550.00	107,250.00	98.4229			
	05- Year	2,500.00	*	-						
	10-Year									
24-Feb-22	02-Year							44,500.00	41,350.00	99.1985
	03- Year				207,750.00	177,045.10	98.4199			
	05- Year	2,250.00	*	-						
	10-Year	2,500.00	*	-						
10-Mar-22	02-Year							36,250.00	30,002.20	99.1843
	03- Year				93,250.00	84,458.50	98.0033			
	05- Year	1,250.00	*	-						
	10-Year	6,250.00	*	-						
24-Mar-22	02-Year							18,750.00	15,000.00	99.2083
	03- Year				147,250.00	80,540.50	98.0323			
	05- Year	1,250.00	*	-						
	10-Year	6,250.00	*	-						
07-Apr-22	02-Year							9,250.00	3,050.00	99.1518
	03- Year				97,150.00	30,723.50	97.5391			
	05- Year	6,250.00	*	-						
	10-Year	1,250.00	*	-						
21-Apr -22	02-Year							34,250.00	22,125.00	99.0935
	03- Year				66,450.00	18,491.00	97.3203			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
28-Apr -22	02-Year							19,750.00	1,000.00	99.0272
	03- Year				66,450.00	18,491.00	97.3203			
	05- Year	2,250.00	*	-						
	10-Year	1,250.00	*	-						

*= 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

(Percent per annum)

PERIODS	1 Week		2 Weeks		1Month		3 Months		6 Months		9 Months		12 Months		
	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	
2021 Mar	Month Average	6.88	7.38	6.93	7.43	7.00	7.50	7.26	7.51	7.54	7.79	7.61	8.11	7.66	8.16
	End-Month	6.93	7.43	6.96	7.46	7.01	7.51	7.34	7.59	7.63	7.88	7.69	8.19	7.75	8.25
Apr	Month Average	6.86	7.36	6.91	7.41	6.98	7.48	7.24	7.49	7.52	7.77	7.61	8.11	7.66	8.16
	End-Month	6.86	7.36	6.91	7.41	6.97	7.47	7.18	7.43	7.39	7.64	7.49	7.99	7.54	8.04
May	Month Average	6.88	7.38	6.93	7.43	7.00	7.50	7.21	7.46	7.43	7.68	7.51	8.01	7.56	8.06
	End-Month	6.91	7.41	6.95	7.45	7.03	7.53	7.25	7.50	7.47	7.72	7.53	8.03	7.57	8.07
Jun	Month Average	6.88	7.38	6.93	7.43	7.01	7.51	7.22	7.47	7.45	7.70	7.51	8.01	7.57	8.07
	End-Month	6.92	7.42	6.96	7.46	7.02	7.52	7.20	7.45	7.44	7.69	7.52	8.02	7.58	8.08
Jul	Month Average	6.92	7.42	6.96	7.46	7.01	7.51	7.17	7.42	7.38	7.63	7.48	7.98	7.55	8.05
	End-Month	6.91	7.41	6.96	7.46	7.01	7.51	7.13	7.38	7.34	7.59	7.44	7.94	7.53	8.03
Aug	Month Average	6.90	7.40	6.95	7.45	7.00	7.50	7.14	7.39	7.32	7.57	7.43	7.93	7.52	8.02
	End-Month	6.90	7.40	6.95	7.45	7.00	7.50	7.12	7.37	7.29	7.54	7.39	7.89	7.50	8.00
Sep	Month Average	7.02	7.52	7.11	7.57	7.13	7.63	7.30	7.55	7.55	7.80	7.69	8.19	7.83	8.33
	End-Month	7.19	7.69	7.25	7.75	7.31	7.81	7.53	7.78	7.90	8.15	8.21	8.71	8.43	8.93
Oct	Month Average	7.21	7.71	7.25	7.75	7.30	7.80	7.82	8.07	8.22	8.47	8.49	8.99	8.72	9.22
	End-Month	7.22	7.72	7.26	7.76	7.31	7.81	8.10	8.35	8.61	8.86	8.76	9.26	8.93	9.43
Nov	Month Average	7.78	8.28	7.83	8.33	7.93	8.43	8.76	9.01	9.09	9.34	9.40	9.90	9.60	10.10
	End-Month	8.82	9.32	8.88	9.38	9.01	9.51	9.70	9.95	10.04	10.29	10.43	10.93	10.67	11.17
Dec	Month Average	9.42	9.92	9.51	10.01	9.73	10.23	10.35	10.60	11.06	11.31	11.14	11.64	11.25	11.75
	End-Month	9.76	10.26	9.82	10.32	9.89	10.39	10.29	10.54	11.21	11.46	11.25	11.75	11.30	11.80
2022 Jan	Month Average	9.73	10.23	9.78	10.28	9.85	10.35	10.18	10.43	11.06	11.31	11.12	11.62	11.18	11.68
	End-Month	9.76	10.26	9.79	10.29	9.84	10.34	10.11	10.36	10.49	10.74	10.62	11.12	10.73	11.23
Feb	Month Average	9.75	10.25	9.79	10.29	9.86	10.36	10.19	10.44	10.57	10.82	10.65	11.15	10.74	11.24
	End-Month	9.74	10.24	9.79	10.29	9.88	10.38	10.36	10.61	10.78	11.03	10.81	11.31	10.86	11.36
Mar	Month Average	9.82	10.32	9.92	10.42	10.28	10.78	11.09	11.34	11.60	11.85	11.65	12.15	11.70	12.20
	End-Month	9.94	10.44	10.12	10.62	10.91	11.41	11.70	11.95	12.27	12.52	12.30	12.80	12.34	12.84
Apr	Month Average	11.80	12.30	11.89	12.39	12.10	12.60	12.87	13.12	13.27	13.52	13.27	13.77	13.30	13.80
	End-Month	12.33	12.83	12.35	12.85	12.77	13.27	14.40	14.65	14.58	14.83	14.59	15.09	14.63	15.13

KIBOR :Karachi Interbank Offered Rate

Source: State Bank of Pakistan

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

6.8 Inter-Bank Weighted Average Call Rates

		(Per Annum)						
PERIODS		Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months	
2021	Mar	7.19	7.40	7.15	7.47	8.00	-	
	Apr	7.23	7.35	7.50	7.25	-	8.50	
	May	7.35	7.56	7.41	7.70	-	-	
	Jun	7.27	7.44	7.50	8.05	8.46	-	
	Jul	7.48	7.16	7.09	8.00	9.00	-	
	Aug	7.14	7.22	7.30	-	-	-	
	Sep	7.35	7.79	-	9.00	8.75	-	
	Oct	7.58	7.48	8.25	9.00	8.35	-	
	Nov	8.40	8.93	-	10.00	10.12	-	
	Dec	10.10	10.01	10.75	11.60	12.34	-	
	2022	Jan	10.08	10.28	10.50	-	11.75	-
		Feb	10.20	10.37	10.58	10.50	10.90	-
Mar		10.2	10.2	-	11.5	11.4	-	
Apr		12.00	10.70	12.73	13.50	12.88	-	

Source: Domestic Markets & Monetary Management Department, SBP

6.9 SBP Mark to Market Rates Major Currencies

Date	US Dollar			Euro			Japanese Yen			UK Pound Sterling		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
01-Apr-22	184.0926	184.4699	185.9553	203.6525	204.1084	205.8927	1.5022	1.5055	1.5183	241.6308	242.1103	244.0272
05-Apr-22	185.2335	185.6118	186.8768	203.3956	203.8497	205.4027	1.5075	1.5107	1.5218	243.1374	243.6202	245.2496
06-Apr-22	186.1297	186.5076	187.7320	202.7697	203.2451	204.7159	1.5030	1.5063	1.5169	243.2343	243.7087	245.2882
07-Apr-22	188.1785	188.5633	189.9291	205.1146	205.5813	207.2224	1.5201	1.5234	1.5352	246.5515	247.0416	248.8070
08-Apr-22	184.6845	185.1301	186.5613	200.4566	200.9801	202.6914	1.4884	1.4921	1.5045	240.6531	241.2214	243.0625
11-Apr-22	182.9297	183.3844	184.8170	199.4757	200.0116	201.7350	1.4609	1.4647	1.4770	238.1196	238.6993	240.5422
12-Apr-22	182.0192	182.4702	183.9119	197.8185	198.3488	200.0938	1.4503	1.4541	1.4664	236.8434	237.4173	239.2685
13-Apr-22	181.8177	182.2614	183.6919	196.8995	197.4179	199.1373	1.4425	1.4462	1.4583	236.4357	236.9979	238.8370
14-Apr-22	181.6877	182.1202	183.6088	198.3121	198.8226	200.6227	1.4501	1.4537	1.4664	238.6650	239.2187	241.1544
15-Apr-22	181.5821	182.0121	183.4284	196.2177	196.7206	198.4274	1.4338	1.4373	1.4494	237.1281	237.6757	239.5063
16-Apr-22	181.5497	181.9804	183.3762	196.2190	196.7233	198.4078	1.4368	1.4403	1.4523	237.1040	237.6526	239.4565
18-Apr-22	182.5433	182.9537	184.2846	197.0738	197.5558	199.1690	1.4419	1.4453	1.4567	237.5984	238.1189	239.8324
19-Apr-22	184.4379	184.8312	186.0826	198.8978	199.3611	200.9072	1.4421	1.4453	1.4561	239.9168	240.4156	242.0224
20-Apr-22	185.9241	186.3127	187.5338	201.1141	201.5739	203.0880	1.4465	1.4497	1.4601	241.9709	242.4625	244.0334
21-Apr-22	186.9699	187.3921	188.7548	204.0776	204.5778	206.2567	1.4614	1.4649	1.4765	244.3977	244.9336	246.7010
22-Apr-22	186.6999	187.1437	188.5158	201.7853	202.3037	203.9812	1.4593	1.4631	1.4747	241.1043	241.6641	243.4166
23-Apr-22	186.7468	186.9991	188.5241	201.5931	201.9038	203.7454	1.4524	1.4547	1.4674	239.7642	240.0752	242.0194
25-Apr-22	186.0450	186.2920	187.8137	199.6914	199.9952	201.8235	1.4525	1.4547	1.4675	237.0957	237.3971	239.3246
26-Apr-22	185.6245	186.2466	187.4020	198.3583	199.0626	200.5224	1.4527	1.4578	1.4680	236.1886	236.9682	238.4328
27-Apr-22	185.4538	186.0216	187.2620	196.7851	197.4292	198.9607	1.4510	1.4557	1.4665	232.8929	233.5960	235.1499
28-Apr-22	185.8668	186.3708	187.8647	196.2568	196.8374	198.6199	1.4233	1.4275	1.4400	233.4766	234.1031	235.9768
29-Apr-22	185.6349	186.0768	187.5836	195.7149	196.2327	198.0267	1.4253	1.4290	1.4416	232.6377	233.1869	235.0721
30-Apr-22	185.6867	186.1269	187.5796	195.7509	196.2677	198.0040	1.4301	1.4338	1.4461	233.4639	234.0138	235.8397

6.9 SBP Mark to Market Rates Major Currencies

Date	Swiss Frank			Australian Dollar			Saudi Arabian Riyal			Kuwaiti Dinar		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
01-Apr-22	199.3531	199.8045	201.5723	138.0418	138.3340	139.4827	49.0737	49.1697	49.5517	605.2704	606.4761	611.2426
05-Apr-22	200.1550	200.6080	202.1574	141.3424	141.6402	142.6470	49.3785	49.4747	49.7966	608.3404	609.5525	613.5960
06-Apr-22	199.2823	199.7555	201.2217	141.2538	141.5542	142.5158	49.6174	49.7138	50.0272	610.6220	611.8347	615.7672
07-Apr-22	201.8217	202.2879	203.9216	140.9834	141.2821	142.3467	50.1716	50.2681	50.6140	617.5056	618.7375	623.1371
08-Apr-22	197.6187	198.1412	199.8469	137.8116	138.1546	139.2669	49.2400	49.3529	49.7165	605.6624	607.0914	611.6597
11-Apr-22	195.7305	196.2624	197.9720	136.0265	136.3743	137.4871	48.7787	48.8940	49.2530	599.9864	601.4377	606.0081
12-Apr-22	194.9023	195.4301	197.1705	135.2494	135.5933	136.7168	48.5385	48.6490	49.0053	596.8239	598.2620	602.8585
13-Apr-22	195.0625	195.5815	197.3033	135.1906	135.5292	136.6433	48.4834	48.5920	48.9441	595.9481	597.3603	601.9007
14-Apr-22	194.5681	195.0734	196.8581	135.3301	135.6604	136.8191	48.4488	48.5544	48.9219	595.9518	597.3308	602.0765
15-Apr-22	192.5988	193.0973	194.7910	134.4253	134.7519	135.8502	48.4206	48.5256	48.8738	595.4978	596.8643	601.3810
16-Apr-22	192.5849	193.0846	194.7559	134.3105	134.6377	135.7201	48.4120	48.5178	48.8599	594.7581	596.1245	600.5739
18-Apr-22	193.3313	193.8090	195.4093	134.3884	134.6989	135.7304	48.6769	48.7773	49.1020	597.8758	599.1755	603.4107
19-Apr-22	195.2757	195.7353	197.2737	136.1059	136.4047	137.3859	49.1834	49.2791	49.5824	603.5669	604.7968	608.7489
20-Apr-22	195.8745	196.3283	197.8229	138.0393	138.3366	139.3019	49.5797	49.6735	49.9690	608.4703	609.6821	613.4797
21-Apr-22	197.3401	197.8309	199.4734	139.1897	139.5133	140.5866	49.8546	49.9572	50.3011	612.5544	613.8764	618.0422
22-Apr-22	195.6407	196.1496	197.8049	136.5897	136.9234	137.9792	49.7813	49.8904	50.2387	611.1094	612.4245	616.5880
23-Apr-22	195.0766	195.3840	197.1949	135.1860	135.3766	136.5326	49.7938	49.8518	50.2409	611.0841	611.8019	616.4546
25-Apr-22	194.2318	194.5336	196.3316	133.3477	133.5325	134.6746	49.6067	49.6626	50.0476	608.5871	609.2645	613.9084
26-Apr-22	193.4395	194.1319	195.5777	133.3619	133.8169	134.7111	49.4880	49.6505	49.9472	607.1124	609.0347	612.4646
27-Apr-22	192.1602	192.7958	194.3126	132.5902	133.0031	133.9383	49.4425	49.5905	49.9059	605.8805	607.6235	611.2884
28-Apr-22	191.8922	192.4667	194.2313	132.9970	133.3680	134.4899	49.5539	49.6823	50.0572	606.1800	607.7168	612.2160
29-Apr-22	191.1004	191.6119	193.3839	132.5990	132.9281	134.0624	49.4921	49.6040	49.9796	605.4633	606.7964	611.3641
30-Apr-22	190.7315	191.2408	192.9545	131.1691	131.4938	132.5800	49.5059	49.6173	49.9786	605.4356	606.7668	611.1679

Source: Domestic Markets & Monetary Management Department, SBP

Archive Link: <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			
	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr
PIBs													
Purchases	1,400.2	1,280.5	1,578.8	1,355.9	1,193.9	1,757.3	1,164.3	1,828.8	1,937.8	1,544.3	2,521.4	3,726.7	3,062.5
Non-Banks													
Repo	16.3	7.7	16.4	28.1	13.8	18.7	4.9	5.6	11.7	7.1	11.7	0.7	-
outright	306.8	302.7	275.0	281.0	331.0	361.5	241.6	372.2	259.9	315.3	842.6	868.9	694.1
Banks/PDs													
Repo	503.3	468.2	643.9	560.0	366.6	680.1	592.1	776.4	1,141.2	751.4	644.3	1,378.8	1,498.2
outright	573.7	501.8	643.5	486.8	482.5	697.0	325.6	674.6	525.0	470.5	1,022.8	1,478.3	870.2
SBP													
Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
Sales	1,400.2	1,280.5	1,578.8	1,355.9	1,193.9	1,757.3	1,164.3	1,828.8	1,937.8	1,544.3	2,521.4	3,726.7	3,062.5
Non-Banks													
Repo	302.0	317.5	332.1	282.6	180.0	349.7	223.7	251.1	562.1	340.5	280.3	750.9	763.4
outright	242.9	245.1	309.0	223.4	251.5	303.1	212.8	366.4	309.7	285.9	748.0	1,006.7	409.3
Banks/PDs													
Repo	217.6	158.5	328.2	305.4	200.4	349.1	373.3	530.9	590.7	418.0	375.7	628.6	734.8
outright	637.6	559.4	609.5	544.5	562.0	755.4	354.4	680.4	475.2	499.9	1,117.4	1,340.6	1,155.0
SBP													
Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Position	-	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bills													
Purchases	4,314.1	3,339.1	5,716.7	4,627.7	5,613.0	5,847.3	5,199.2	4,522.2	7,381.3	6,042.6	5,244.8	5,864.6	5,739.6
Non-Banks													
Repo	44.3	64.8	37.7	39.4	128.7	23.5	42.2	93.1	95.5	59.6	103.3	56.1	85.3
outright	941.1	562.1	556.5	1,121.6	956.5	944.9	1,191.3	570.6	1,175.5	1,329.5	1,048.2	1,146.6	1,597.9
Banks/PDs													
Repo	1,857.5	1,308.7	3,284.9	2,193.8	2,996.0	3,128.9	2,494.3	3,093.1	3,836.1	2,884.8	2,363.3	2,202.3	2,296.3
outright	1,471.3	1,403.5	1,837.6	1,272.8	1,531.8	1,750.1	1,471.4	765.4	2,274.2	1,768.8	1,729.9	2,459.7	1,760.1
SBP													
Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
Sales	4,314.1	3,339.1	5,716.7	4,627.7	5,613.0	5,847.3	5,199.2	4,522.2	7,381.3	6,042.6	5,244.8	5,864.6	5,739.6
Non-Banks													
Repo	171.8	193.6	412.5	314.9	148.8	339.0	154.3	260.5	354.1	189.5	106.8	343.3	334.6
outright	572.1	443.3	900.7	622.4	877.0	1,003.9	843.5	440.8	1,166.3	854.4	890.8	1,106.8	1,068.9
Banks/PDs													
Repo	1,730.0	1,179.9	2,910.2	1,918.3	2,975.9	2,813.4	2,382.3	2,925.7	3,577.5	2,754.8	2,359.9	1,915.1	2,047.0
outright	1,840.2	1,522.3	1,493.5	1,772.0	1,611.3	1,691.1	1,819.2	895.2	2,283.3	2,243.9	1,887.4	2,499.5	2,289.2
SBP													
Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Position	-	-	-	-	-	-	-	-	-	-	-	-	-

PDs: Primary Dealers

Source: Domestic Markets & Monetary Management Department, SBP

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

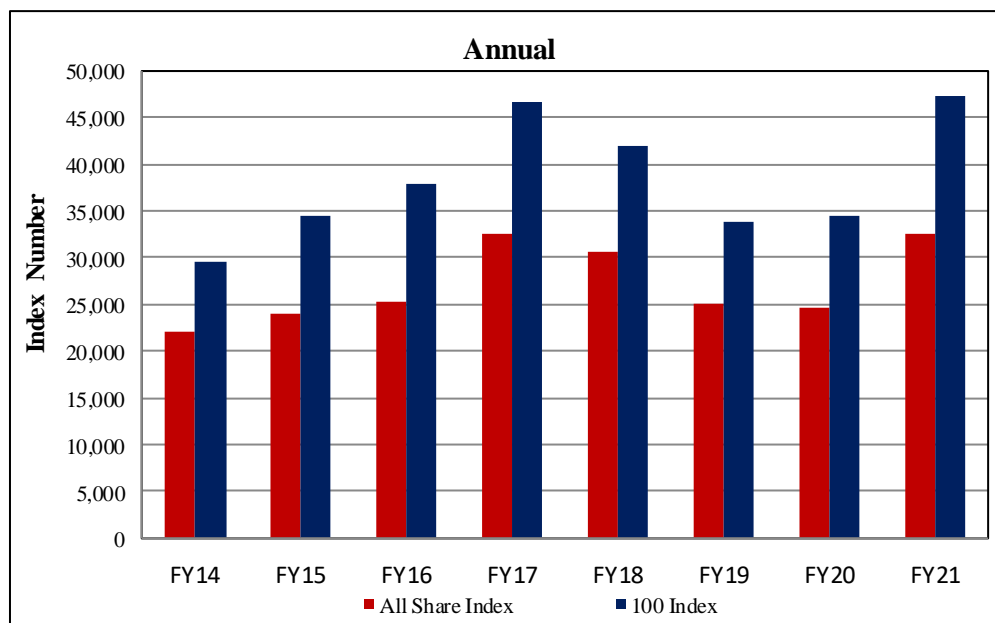
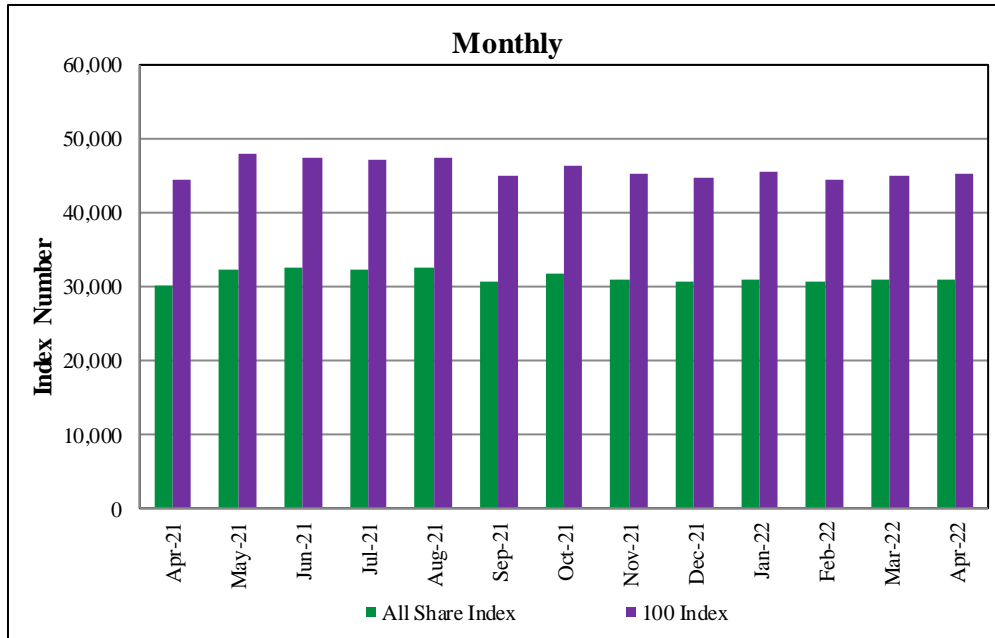
7.1 KSE 100 & All Shares Index

Sector Name			2021			2022			
	Jun-20	Jun-21	Mar	Apr	Dec	Jan	Feb	Mar	Apr
KSE 100 Index (1991 = 1,000)	34,421.92	47,356.02	44,587.85	44,262.35	44,596.07	45,374.68	44,461.01	44,928.83	45,249.41
KSE All Shares Index (1995 = 1,000)	24,660.31	32,479.82	30,498.20	30,017.98	30,726.52	31,007.64	30,523.62	30,788.28	30,774.66
1. Automobile Assembler	41,986.54	60,691.47	55,351.63	53,126.53	49,272.91	49,167.48	52,627.53	49,090.13	50,410.82
2. Automobile parts & Accessories	30,887.53	50,841.13	43,986.84	45,766.99	38,584.70	37,168.34	34,876.97	34,667.87	33,515.72
3. Cable & Electrical Goods	16,268.83	23,485.45	19,827.84	18,564.98	17,473.06	17,498.09	16,226.66	15,647.91	15,789.11
4. Cement	38,475.16	65,942.68	62,993.35	62,173.22	53,274.13	52,290.49	49,719.40	49,852.64	46,023.59
5. Chemical	26,459.93	32,939.82	33,346.38	33,804.23	30,242.53	31,620.97	30,435.58	31,563.02	32,542.31
6. Close -End Mutual Funds	1,988.75	2,235.09	2,326.13	2,181.47	1,812.34	1,871.13	2,019.64	1,741.17	1,476.86
7. Commercial Banks	9,697.39	11,749.01	11,196.73	11,355.30	12,253.40	12,586.93	12,362.21	11,945.54	11,835.28
8. Engineering	24,978.10	57,855.82	53,112.13	49,561.75	45,573.65	45,282.23	40,138.86	39,870.04	35,897.64
9. Fertilizer	15,423.15	16,420.09	15,721.82	15,968.55	16,386.00	16,851.17	17,220.44	17,817.82	18,308.97
10. Food & Personal Care Products	44,932.43	54,400.84	48,111.66	48,222.30	49,816.29	51,342.54	50,284.19	53,371.48	52,760.04
11. Glass & Ceramics	48,596.61	264,690.52	125,671.67	163,745.18	760,426.81	979,962.50	1,194,703.06	1,456,238.24	1,850,331.88
12. Insurance	22,395.38	24,745.61	24,649.49	23,913.61	21,277.94	20,629.17	19,759.94	20,945.44	19,690.96
13. Inv.Banks /INV.COS./Securities COS.	14,055.42	19,331.52	15,805.27	17,439.75	16,236.47	15,941.89	16,058.19	15,877.15	16,326.15
14. Jute	12,824.47	12,824.47	12,824.47	12,824.47	21,225.22	21,225.22	21,152.55	21,152.55	21,152.55
15. Leasing Companies	733.69	839.75	760.28	815.56	671.21	664.97	87.02	74.45	75.09
16. Leather & Tanneries	15,075.33	18,292.99	21,449.33	17,356.52	16,730.75	16,530.91	16,297.78	17,963.81	15,780.94
17. Miscellaneous	17,019.50	20,573.72	17,999.37	17,846.48	26,625.66	26,831.40	26,462.99	25,880.89	24,711.48
18. Modarabas	5,060.47	6,223.19	6,092.49	5,876.82	5,884.04	6,134.35	5,708.97	5,729.97	5,454.62
19. Oil & Gas Exploration Companies	10,089.21	9,992.53	10,269.55	9,558.06	9,449.81	9,671.55	9,720.53	9,340.24	9,376.66
20. Oil & Gas Marketing Companies	9,232.36	11,049.02	10,764.96	10,136.33	8,638.14	8,856.44	8,597.27	8,076.91	8,151.78
21. Paper & Board	15,646.36	23,915.91	21,368.27	20,129.15	19,257.10	18,892.24	18,203.56	17,457.94	16,409.72
22. Pharmaceuticals	38,924.78	43,473.69	41,008.01	40,277.77	37,098.55	36,903.13	35,582.46	35,737.09	33,992.17
23. Power Generation & Distribution	20,426.78	26,290.05	25,781.28	23,727.31	22,567.59	22,685.73	22,050.68	21,850.25	20,402.68
24. Refinery	6,915.54	17,738.03	17,733.61	16,118.29	10,105.05	9,632.44	8,445.93	7,993.64	9,927.24
25. Sugar & Allied Industries	97,491.86	113,047.42	112,099.67	109,187.35	104,299.38	103,889.18	103,272.93	100,404.59	98,281.86
26. Synthetic & Rayon	31,064.81	51,422.13	44,344.94	52,145.86	54,799.96	55,047.18	56,183.23	55,389.57	53,429.03
27. Technology & Communication	25,268.42	68,298.51	57,739.73	57,667.24	70,289.36	68,089.87	59,501.21	50,371.79	49,863.78
28. Textile Composite	34,974.84	48,146.04	46,743.35	46,629.35	44,568.26	44,892.07	46,136.16	44,498.11	45,497.90
29. Textile Spinning	16,122.67	19,926.24	19,691.62	16,696.07	18,613.99	19,060.71	18,833.09	18,077.87	18,469.89
30. Textile Weaving	2,513.97	4,854.91	3,664.74	3,866.68	2,464.67	2,694.24	2,507.78	2,595.80	2,395.58
31. Tobacco	121,626.45	102,562.36	108,706.41	94,658.18	84,894.74	76,594.90	75,096.04	73,868.52	69,514.51
32. Transport	41,755.36	48,816.89	42,877.48	40,552.71	37,388.50	38,119.72	36,662.09	36,940.45	36,183.44
33. Vanaspati & Allied Industries	285,224.92	57,478.80	47,094.73	47,916.81	39,515.72	40,741.75	37,883.16	38,820.41	38,280.02
34. Woolen	22,166.86	7,321.39	7,015.82	6,552.40	5,840.48	5,347.81	5,080.27	4,970.60	5,349.25
35. Real Estate Investment Trust	16,895.40	17,097.11	15,576.69	16,290.38	18,865.74	20,184.46	21,146.38	23,178.78	22,759.88
36. Exchange Traded Funds	269.58	5,739.64	5,546.71	5,477.74	4,445.12	4,657.47	4,485.67	4,381.22	4,378.68
37. Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
38. Future Contracts	-	-	-	-	-	-	-	-	-
39. Bonds	-	-	-	-	-	-	-	-	-

As per last working day
Note: Four more sectors have been added since Mar-20

Source: Pakistan Stock Exchange

KSE Index



7.2 Pakistan Stock Exchange Indicators

Month	KSE 100 Index (1991 = 1,000)				
	FY18	FY19	FY20	FY21	FY22
Jul	46,010.45	42,712.43	31,938.48	39,258.44	47,055.29
Aug	41,206.99	41,742.24	29,672.12	41,110.93	47,419.74
Sep	42,409.27	40,998.59	32,078.85	40,571.48	44,899.60
Oct	39,617.19	41,649.36	34,203.68	39,888.00	46,184.71
Nov	40,010.36	40,496.03	39,287.65	41,068.82	45,072.38
Dec	40,471.48	37,066.67	40,735.08	43,755.38	44,596.07
Jan	44,049.05	40,799.53	41,630.94	46,385.54	45,374.68
Feb	43,239.45	39,054.61	37,983.62	45,865.02	44,461.01
Mar	45,560.30	38,649.34	29,231.63	44,587.85	44,928.83
Apr	45,488.86	36,784.44	34,111.64	44,262.35	45,249.41
May	42,846.64	35,974.79	33,931.23	47,896.34	
Jun	41,910.90	33,901.58	34,421.92	47,356.02	

Month	KSE All Share Index (1995 = 1,000)				
	FY18	FY19	FY20	FY21	FY22
Jul	32,553.38	30,908.46	23,118.82	27,559.26	32,163.11
Aug	29,519.51	30,653.83	22,007.12	28,960.20	32,394.47
Sep	30,395.71	29,944.47	23,427.60	28,969.98	30,668.90
Oct	28,596.60	30,220.10	24,698.78	28,185.56	31,596.79
Nov	29,112.94	29,381.69	27,838.52	28,849.46	30,831.91
Dec	29,774.24	28,043.38	29,011.73	30,779.70	30,726.52
Jan	31,762.42	29,663.42	29,067.54	32,061.54	31,007.64
Feb	31,372.25	28,506.65	26,289.38	31,436.15	30,523.62
Mar	32,727.24	28,279.32	21,037.82	30,498.20	30,788.28
Apr	32,980.77	27,014.21	23,937.61	30,017.98	30,774.66
May	31,362.28	26,155.49	24,435.18	32,238.69	
Jun	30,582.91	24,986.05	24,660.31	32,479.82	

Month	KMI-30 Index (Base: June 2008)				
	FY18	FY19	FY20	FY21	FY22
Jul	79,160.97	72,341.14	50,569.36	63,107.65	76,259.24
Aug	69,706.82	70,817.42	46,226.30	65,651.60	77,641.73
Sep	71,442.66	69,230.73	51,150.82	64,738.07	72,315.95
Oct	67,296.45	71,738.68	55,842.17	63,496.69	74,486.07
Nov	68,096.01	68,388.96	62,713.95	66,318.10	73,210.74
Dec	68,611.63	61,173.56	66,031.51	71,167.60	71,687.06
Jan	74,610.02	68,267.23	67,075.02	74,222.76	73,592.63
Feb	73,105.16	65,510.03	59,433.31	76,278.37	72,148.81
Mar	76,988.02	63,313.99	45,051.66	73,039.96	72,914.93
Apr	77,027.88	59,213.25	55,529.38	71,476.99	74,012.17
May	72,982.08	58,233.69	55,171.67	78,749.58	
Jun	71,060.34	54,118.51	54,995.25	76,621.54	

As per last working day.

Source: Pakistan Stock Exchange

7.3 Market Capitalization of PSX all Shares

(Million Rs.)

Sector Name			2021			2022			
	Jun-20	Jun-21	Mar	Apr	Dec	Jan	Feb	Mar	Apr
1 Automobile Assembler	241,245	361,448	329,647	316,395	305,035	304,382	325,803	314,465	322,925
2 Automobile parts & Accessories	48,008	80,036	69,246	72,048	63,007	60,695	56,953	56,611	54,730
3 Cable & Electrical Goods	25,280	38,221	30,810	28,848	28,436	28,477	26,408	25,466	31,464
4 Cement	408,176	702,506	668,274	659,425	572,662	562,088	534,450	535,883	497,459
5 Chemical	307,193	404,117	408,065	414,722	389,131	406,867	391,958	406,478	420,715
6 Close -End Mutual Funds	2,920	3,281	3,415	3,202	2,661	2,747	2,965	2,556	2,168
7 Commercial Banks	1,070,354	1,308,754	1,247,233	1,264,896	1,394,860	1,432,828	1,407,246	1,362,897	1,350,318
8 Engineering	72,696	171,410	154,577	143,238	139,277	138,386	122,668	124,044	113,316
9 Fertilizer	472,488	509,384	487,722	495,376	508,324	522,755	534,211	552,742	567,979
10 Food & Personal Care Products	595,058	744,128	658,101	659,614	690,110	718,439	709,730	753,305	744,675
11 Glass & Ceramics	37,381	80,096	65,367	67,305	68,463	70,632	70,604	68,244	70,846
12 Insurance	151,406	170,003	168,327	164,287	147,626	143,124	137,094	145,319	143,194
13 Inv. Banks /INV.COS./Securities COS.	104,766	143,915	117,844	130,031	122,053	119,839	120,713	119,352	122,727
14 Jute	123	130	123	123	215	215	214	214	214
15 Leasing Companies	4,532	5,403	4,892	5,247	4,319	4,279	560	479	483
16 Leather & Tanneries	25,915	52,866	41,889	50,160	48,351	47,774	47,100	51,915	45,606
17 Miscellaneous	67,834	82,229	71,940	71,329	111,635	112,498	110,953	110,707	105,705
18 Modarabas	11,701	14,490	14,185	13,683	24,028	25,050	23,825	23,912	22,763
19 Oil & Gas Exploration Companies	969,427	960,135	986,752	918,389	907,996	929,301	934,009	897,468	900,968
20 Oil & Gas Marketing Companies	188,214	234,968	228,927	215,558	184,773	189,443	183,899	172,768	174,370
21 Paper & Board	59,783	94,243	84,203	79,320	79,530	78,023	75,179	72,100	67,771
22 Pharmaceuticals	272,871	314,190	294,304	291,092	282,080	280,594	270,553	271,728	260,586
23 Power Generation & Distribution	245,707	316,236	310,115	285,409	271,459	272,880	265,242	262,831	245,418
24 Refinery	53,835	146,564	146,527	133,180	83,495	79,590	69,786	66,049	82,025
25 Sugar & Allied Industries	65,812	76,432	75,791	73,822	70,749	70,663	70,244	68,293	66,849
26 Synthetic & Rayon	46,311	76,659	66,109	77,738	82,643	83,015	84,729	83,532	80,575
27 Technology & Communication	99,462	280,201	233,875	233,581	290,990	281,884	246,328	259,809	262,273
28 Textile Composite	222,361	310,874	298,074	297,347	290,513	299,132	307,422	296,507	303,169
29 Textile Spinning	44,052	71,965	70,847	60,048	70,043	71,724	70,868	68,026	69,622
30 Textile Weaving	2,528	4,935	3,725	3,931	3,662	4,004	3,726	3,857	3,560
31 Tobacco	512,591	432,246	458,140	398,934	357,786	322,807	316,490	311,317	292,967
32 Transport	66,826	78,127	68,622	64,901	59,837	61,008	58,675	59,120	57,909
33 Vanaspati & Allied Industries	7,193	2,122	1,739	1,769	1,459	1,504	1,399	1,433	1,413
34 Woolen	1,441	476	456	426	380	348	330	323	348
35 Real Estate Investment Trust	24,216	24,505	22,326	23,349	27,040	28,930	30,309	33,222	32,622
36 Exchange Traded Funds	-	9	9	9	7	8	7	7	7
37 Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
38 Future Contracts	-	-	-	-	-	-	-	-	-
39 Bonds	-	-	-	-	-	-	-	-	-
TOTAL	6,529,707	8,297,305	7,892,199	7,718,737	7,684,637	7,755,933	7,612,648	7,582,980	7,519,740

As per last working day

Source: Pakistan Stock Exchange

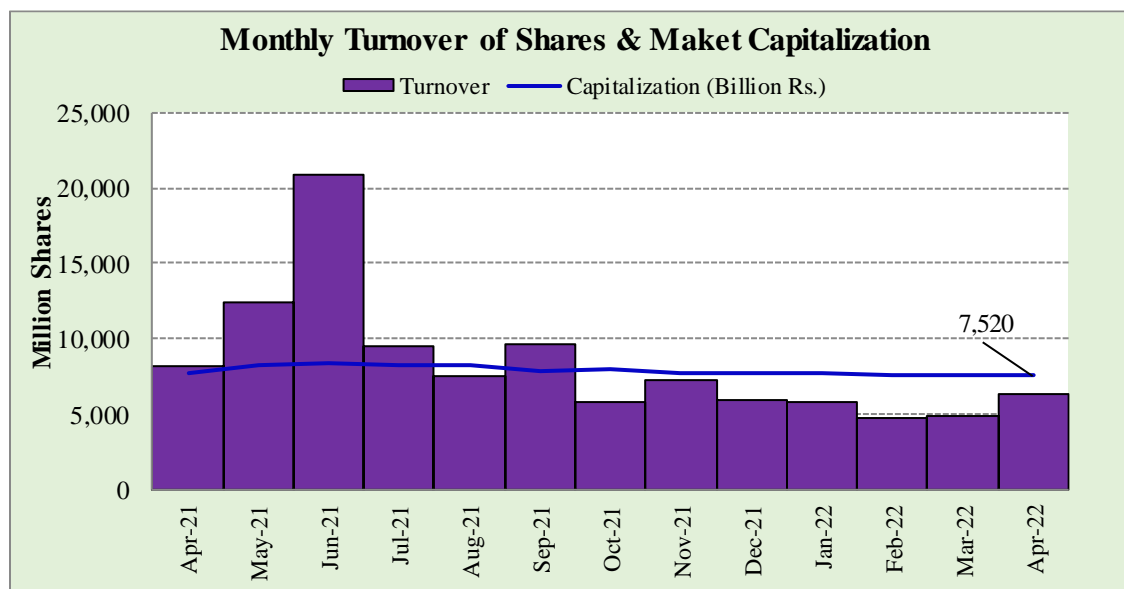
7.4 Turnover of Shares at Pakistan Stock Exchange

(Million No. of Shares)

Month	Monthly Turnover at Ready Counter of the PSX				
	FY18	FY19	FY20	FY21	FY22
Jul	3,896.00	4,108.35	2,118.63	8,923.18	9,450.21
Aug	4,556.16	3,712.28	2,218.96	10,581.67	7,442.74
Sep	3,152.82	2,686.32	2,319.12	13,650.74	9,585.41
Oct	3,494.97	5,121.76	4,561.68	8,635.92	5,769.23
Nov	2,705.71	4,209.21	6,646.26	6,533.65	7,179.05
Dec	3,272.63	2,783.42	7,009.19	11,516.89	5,844.76
Jan	5,787.06	3,236.57	6,136.28	13,457.21	5,824.05
Feb	4,117.90	2,922.59	3,234.64	11,973.06	4,660.97
Mar	4,391.17	2,526.45	4,843.92	10,588.82	4,872.75
Apr	4,644.95	3,293.41	4,831.77	8,101.69	6,251.41
May	3,101.97	2,774.76	3,519.49	12,465.65	
Jun	3,410.17	2,567.71	4,941.66	20,912.15	
Total	46,531.50	39,942.84	52,381.61	137,340.63	

*Revised-Turnover includes off-market transactions.

Source: Pakistan Stock Exchange



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

(Million Rupees)

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

Note. Financial Statements based on Calendar year

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

(Million Rupees)

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

Note. Financial Statements based on Calendar year

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

(Million Rupees)

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

Note. Financial Statements based on Calendar year

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

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Food and Non-Alcoholic Beverages	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Furnishing & Household Equipment Maintenance	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2017-18	109.72	107.50	106.17	117.60	100.83	110.94	111.23	106.00	114.98	108.04	100.65	104.91	123.88	113.15	109.93
2018-19	117.18	112.24	112.03	114.23	112.26	118.12	120.08	114.00	122.92	125.31	103.27	111.53	134.72	119.10	118.86
2019-20	129.76	129.59	126.52	147.83	135.80	129.56	128.33	125.70	136.81	138.71	106.84	118.70	141.90	127.78	132.96
2020-21	141.31	146.74	146.69	147.08	143.36	142.61	136.35	136.23	148.36	140.28	107.62	123.99	143.71	138.68	148.34
Apr-21	145.09	150.70	151.63	145.16	144.28	148.48	141.20	140.39	152.61	141.52	108.61	125.17	144.61	141.55	150.83
May-21	145.24	151.72	154.90	132.81	144.50	148.91	139.49	141.13	153.03	141.62	108.61	125.67	144.61	142.37	151.85
Jun-21	144.82	149.04	152.29	129.75	144.79	149.14	140.11	141.97	153.93	143.13	108.65	127.35	144.95	143.36	153.38
Jul-21	146.76	151.65	153.27	142.01	144.69	149.60	142.08	143.21	154.33	148.88	109.94	128.17	145.30	143.85	154.26
Aug-21	147.61	152.71	153.89	145.68	144.69	149.80	143.03	143.92	155.18	149.96	109.96	129.15	146.65	144.32	154.76
Sep-21	150.74	158.85	160.25	150.57	145.23	150.16	145.34	145.02	155.97	151.96	109.97	130.73	146.68	145.96	156.86
Oct-21	153.61	162.22	162.64	159.71	145.74	150.89	148.81	146.20	156.99	159.97	110.10	132.31	146.89	147.86	158.96
Nov-21	158.18	168.61	166.12	183.38	146.04	153.75	152.40	148.59	158.85	170.07	110.10	132.85	147.16	153.08	161.83
Dec-21	158.16	162.96	165.99	145.01	146.48	156.81	156.63	152.01	161.46	172.34	110.11	133.60	147.76	156.27	162.99
Jan-22	158.78	162.23	166.40	137.44	146.68	158.03	158.15	153.62	162.66	174.08	110.27	134.17	148.36	157.78	164.33
Feb-22	160.61	166.31	167.93	156.72	147.07	159.56	155.68	156.31	166.06	180.29	110.29	134.90	148.76	160.41	166.07
Mar-22	161.88	170.06	172.40	156.19	147.13	161.16	152.19	158.42	167.01	180.85	110.31	136.71	155.72	161.81	168.77
Apr-22	164.50	176.38	174.41	188.08	151.66	164.58	151.16	160.97	168.44	181.63	110.36	137.25	156.70	162.18	170.08

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
2017-18	110.18	107.64	105.71	118.86	105.97	109.89	111.73	106.04	116.15	107.31	100.42	104.35	125.06	113.04	110.39
2018-19	117.99	112.36	111.53	117.19	119.55	116.16	120.88	114.42	123.91	125.12	103.40	110.48	136.99	119.25	119.91
2019-20	129.99	128.81	125.60	147.52	143.25	126.90	130.02	126.27	137.24	139.54	108.08	117.21	144.53	126.68	133.22
2020-21	140.57	145.67	145.32	147.68	151.95	139.43	137.44	135.34	148.22	141.09	109.02	121.12	146.09	137.57	147.45
Apr-21	144.91	151.24	151.54	149.48	153.57	146.21	142.12	139.46	152.72	142.56	110.33	121.91	146.71	140.81	150.56
May-21	145.19	152.94	155.36	138.85	153.81	146.36	140.52	140.17	153.41	142.67	110.33	122.15	146.71	141.66	151.81
Jun-21	144.54	149.13	151.82	133.48	153.94	146.45	141.05	140.90	154.68	144.31	110.36	124.35	146.89	142.77	153.20
Jul-21	146.41	151.66	153.10	143.23	153.94	146.78	143.00	142.29	155.00	150.24	112.29	125.24	147.13	143.31	153.38
Aug-21	147.12	152.49	153.60	146.03	153.94	146.97	143.73	142.88	155.91	151.29	112.30	125.93	148.72	143.47	154.10
Sep-21	150.08	158.53	160.03	149.79	154.23	147.12	145.99	144.03	156.84	153.57	112.32	127.58	148.76	145.51	156.29
Oct-21	152.59	161.09	161.69	157.61	154.56	147.74	149.31	144.99	157.83	161.70	112.42	129.48	148.99	146.92	157.79
Nov-21	156.96	167.96	165.64	181.47	155.04	149.65	152.28	147.02	159.57	172.43	112.42	129.92	149.34	152.10	160.41
Dec-21	157.46	162.85	165.94	144.84	155.24	153.96	156.18	149.61	162.05	174.72	112.43	130.62	150.01	155.66	161.40
Jan-22	157.56	161.12	165.25	137.08	155.25	155.09	157.06	150.95	162.93	175.48	112.55	130.97	150.69	156.62	162.52
Feb-22	159.03	164.76	166.05	157.22	155.56	157.08	154.52	154.01	165.61	181.41	112.56	131.23	150.87	159.82	164.52
Mar-22	160.07	168.17	170.35	155.53	155.67	158.48	151.06	155.73	167.16	182.29	112.57	132.47	159.39	160.94	167.48
Apr-22	162.63	175.41	173.28	187.81	160.86	161.57	150.11	158.29	168.50	183.31	112.58	132.71	160.26	161.24	168.57

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
2017-18	109.04	107.34	106.68	116.14	95.65	112.28	110.12	105.93	113.82	109.26	101.07	105.98	119.82	113.33	109.27
2018-19	115.95	112.11	112.58	110.79	104.91	120.63	118.32	113.37	121.93	125.63	103.05	113.52	126.87	118.84	117.35
2019-20	129.43	130.47	127.55	148.19	128.29	132.96	124.59	124.85	136.38	137.34	104.65	121.52	132.84	129.77	132.60
2020-21	142.42	147.95	148.21	146.39	134.69	146.68	133.93	137.56	148.49	138.93	105.12	129.42	135.51	140.68	149.61
Apr-21	145.37	150.10	151.74	140.14	134.91	151.38	139.18	141.78	152.51	139.78	105.56	131.36	137.36	142.88	151.22
May-21	145.32	150.35	154.39	125.80	135.11	152.15	137.22	142.57	152.66	139.88	105.56	132.34	137.36	143.66	151.91
Jun-21	145.24	148.93	152.81	125.41	135.56	152.58	138.05	143.57	153.18	141.17	105.61	133.03	138.27	144.42	153.63
Jul-21	147.28	151.64	153.46	140.60	135.37	153.20	140.05	144.60	153.66	146.61	105.77	133.72	138.99	144.82	155.53
Aug-21	148.34	152.96	154.22	145.28	135.37	153.41	141.47	145.48	154.46	147.74	105.80	135.26	139.52	145.85	155.71
Sep-21	151.74	159.22	160.49	151.47	136.16	154.03	143.90	146.50	155.10	149.28	105.80	136.71	139.52	146.78	157.69
Oct-21	155.15	163.49	163.70	162.15	136.85	154.90	147.72	148.01	156.16	157.09	105.96	137.69	139.62	149.55	160.64
Nov-21	160.03	169.33	166.65	185.59	136.96	158.97	152.66	150.96	158.14	166.14	105.96	138.41	139.62	154.84	163.87
Dec-21	159.21	163.09	166.04	145.21	137.65	160.44	157.61	155.63	160.88	168.37	105.97	139.24	139.98	157.36	165.27
Jan-22	160.62	163.47	167.69	137.86	138.04	161.77	160.55	157.65	162.39	171.75	106.20	140.24	140.32	159.88	166.93
Feb-22	162.99	168.06	170.03	156.14	138.51	162.73	158.25	159.76	166.51	178.43	106.24	141.86	141.47	161.47	168.29
Mar-22	164.62	172.19	174.70	156.95	138.51	164.57	154.67	162.48	166.87	178.44	106.30	144.74	143.04	163.39	170.62
Apr-22	167.31	177.47	175.67	188.40	142.38	168.42	153.48	165.00	168.39	178.83	106.41	145.86	144.42	163.87	172.25

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
2017-18	109.97	113.34	100.88	107.80	104.00	115.64	101.40	115.52	106.06
2018-19	127.57	124.46	127.07	119.30	112.45	133.41	107.72	147.71	115.26
2019-20	140.63	137.80	163.40	131.38	126.74	141.64	113.65	147.95	131.83
2020-21	153.87	155.69	167.57	149.24	146.95	155.76	119.27	151.61	151.92
Apr-21	162.15	164.66	169.94	157.69	151.76	171.86	119.35	163.00	157.76
May-21	162.64	166.79	165.94	159.26	154.57	171.11	119.35	162.47	158.28
Jun-21	164.12	167.14	167.12	160.39	156.23	171.30	119.35	165.33	161.24
Jul-21	167.86	169.70	168.51	162.60	158.66	173.22	119.35	173.26	166.42
Aug-21	169.82	172.52	169.35	163.47	159.78	173.51	122.09	176.15	168.82
Sep-21	175.20	174.92	174.24	169.86	163.60	185.33	122.09	185.27	170.50
Oct-21	182.62	181.43	178.94	172.92	164.74	192.33	122.09	203.95	171.00
Nov-21	189.54	188.90	187.34	176.04	168.70	193.73	126.23	215.30	176.48
Dec-21	189.09	189.92	194.94	176.19	168.85	193.88	126.23	206.13	180.93
Jan-22	190.31	197.32	193.43	177.06	170.16	193.97	126.23	202.36	181.56
Feb-22	193.95	204.55	185.27	177.39	170.52	194.29	126.23	214.05	182.00
Mar-22	201.43	206.82	194.00	182.00	177.32	194.74	129.02	231.35	188.22
Apr-22	207.79	213.73	189.70	184.28	180.13	196.14	129.02	249.95	190.74

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	
2017-18	110.28	105.36	104.04	102.08	103.04	103.66
2018-19	115.92	111.65	110.43	108.65	113.62	111.77
2019-20	131.85	127.17	129.28	126.47	129.52	127.84
2020-21	150.09	143.19	144.62	141.21	142.54	142.16
Apr-21	158.83	148.76	149.95	146.45	148.11	148.02
May-21	160.09	150.06	151.47	148.11	149.36	149.36
Jun-21	159.38	148.89	150.36	146.89	148.16	148.21
Jul-21	162.25	151.37	152.63	148.91	150.30	150.33
Aug-21	163.39	152.44	153.77	150.08	151.79	151.62
Sep-21	167.83	157.28	158.26	154.35	155.83	155.94
Oct-21	171.43	161.39	162.30	158.45	161.13	160.68
Nov-21	177.57	167.76	168.46	164.42	168.32	167.30
Dec-21	176.81	167.72	168.43	164.34	169.07	167.79
Jan-22	175.42	166.85	167.47	163.47	168.97	167.41
Feb-22	177.64	168.90	169.79	165.99	171.10	169.60
Mar-22	178.78	169.44	171.32	167.98	172.13	170.63
Apr-22	181.42	171.34	173.60	170.42	173.90	172.44

Source: Pakistan Bureau of Statistics

8.6 Commodity Prices

YEAR / MONTH	¹ (24 Karat) Rs. per 10g		³ Cotton Rs. Per 37.32 Kg	² Fuel Prices Rs. pr Liter	
	Gold	Silver		Petrol	Diesel
2015-16	40,101	561	5,319	71	79
2016-17	43,471	634	6,566	69	77
2017-18	46,421	699	7,014	80	89
2018-19	55,071	759	8,778	97	113
2019-20	77,944	910	8,878	107	117
2020-21	95,265	1,310	10,450	107	110
Apr-21	86,611	1,263	11,360	111	113
May-21	91,287	1,355	11,813	110	112
Jun-21	92,260	1,356	12,603	111	113
Jul-21	92,966	1,324	13,067	115	115
Aug-21	94,523	1,268	13,727	120	117
Sep-21	97,986	1,291	13,690	122	119
Oct-21	98,268	1,294	14,680	133	129
Nov-21	101,396	1,347	16,905	145	142
Dec-21	102,206	1,285	17,330	144	141
Jan-22	102,921	1,314	19,080	147	143
Feb-22	105,014	1,329	20,205	154	150
Mar-22	112,980	1,464	20,180	151	145
Apr-22	115,038	1,458	20,730	151	145

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

Note: -Figures are monthly / yearly averages

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

ITEMS	UNIT	FY20	FY21 ^P	2021		2021 ^P			2022		
				Feb	Mar	Oct	Nov	Dec	Jan	Feb	Mar
I. MANUFACTURED GOODS											
Vegetable Ghee	'000' M.Tons	1,454.44	1,455.46	119.09	119.68	118.69	130.16	134.61	118.75	120.79	110.05
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	4,881.23	5,694.41	1,495.09	315.85	0.00	332.13	1,474.16	2,162.10	1,810.01	1,981.44
Cigarettes	Billion Nos.	46.09	51.55	4.48	5.37	4.41	5.44	5.59	5.56	4.67	5.30
Cotton Yarn	'000' M.Tons	3,059.94	3,441.59	287.51	287.53	288.06	288.27	288.31	288.34	288.74	288.84
Cotton Cloth	Million Sq. M.	934.54	1,048.45	87.43	87.44	87.53	87.59	87.61	87.62	87.64	87.70
Paper	'000' M.Tons	257.63	229.00	19.90	20.80	22.07	22.13	21.64	22.02	21.83	23.82
Paper Board	"	448.89	501.21	38.87	45.23	45.87	45.80	45.08	48.00	41.03	49.90
Soda Ash	"	550.61	594.28	48.24	54.95	55.86	57.09	59.08	51.56	49.66	58.97
Caustic Soda	"	342.42	394.12	33.47	35.46	36.87	35.61	32.84	31.55	29.13	39.36
Sulfuric acid	"	40.31	72.48	6.92	4.20	9.73	7.76	9.40	8.48	5.73	6.12
Chlorine Gas	"	15.83	17.08	1.37	1.44	1.76	1.74	1.96	1.81	1.56	1.51
Urea	"	6,159.80	6,294.91	436.00	514.16	539.61	532.85	556.75	564.61	519.83	596.25
Super Phosphate	"	55.81	104.59	11.55	12.27	13.84	10.64	4.52	5.05	4.43	8.66
Ammonium Nitrate	"	545.67	786.13	62.40	56.50	77.12	42.87	74.45	73.84	68.14	71.80
Nitro Phosphate	"	602.66	876.37	71.42	58.17	78.86	40.54	52.68	77.41	67.16	73.47
Cycle Tyres & Tubes	'000' Nos.	13,496	10,314	815	824	887	896	880	900	909	934
Motor Tyres & Tubes	"	35,678	31,906	2,490	2,513	2,530	2,542	2,451	2,508	2,507	2,580
Cement	'000' M.Tons	39,121	49,803	4,053	4,710	4,483	4,311	4,087	3,505	4,084	4,605
Pig Iron	"	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	32,608	50,486	4,351	5,454	4,894	4,607	4,911	5,640	2,604	4,803
Bicycle	'000' Nos.	141	79	7	7	11	11	12	12	12	12

II. MINERALS & ELECTRICITY GENERATION

	UNIT	FY20 ^R	FY21 ^R	2021 ^{* P}							
				May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Silica Sand	'000' M.Tons	780	453	42	46	29	40	43	46	50	68
Gypsum	"	2,150	1,753	179	189	89	101	94	79	101	116
Limestone	"	65,810	59,105	3,918	4,877	4,088	4,542	4,635	4,585	5,025	4,051
Rock Salt	"	3,369	3,286	202	244	209	238	223	191	175	160
Coal	"	8,599	8,789	816	727	497	473	591	625	671	641
China Clay	"	15	12	2	1	1	1	2	2	2	2
Chromite	"	121	132	14	15	11	14	13	14	15	11
Marble	"	5,797	3,046	298	336	277	321	389	339	377	366
Barytes	"	55	27	2	3	7	8	5	8	4	16
Dolomite	"	302	132	4	4	22	14	17	15	16	16
Sulphur	"	20	19	1	2	1	2	1	1	1	1
Crude Oil	'000' Barrels	28,087	27,568	2,278	2,260	2,460	3,559	2,265	2,305	2,244	2,334
Natural Gas	Billion CFt	1,317	1,279	109	102	108	175	101	102	99	106
Electricity	Gwh	143,704	143,704	14,229	15,574	17,607	17,840	15,906	13,032	9,852	9,966

*estimated with seasonal adjustment

Source: Pakistan Bureau of Statistics

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

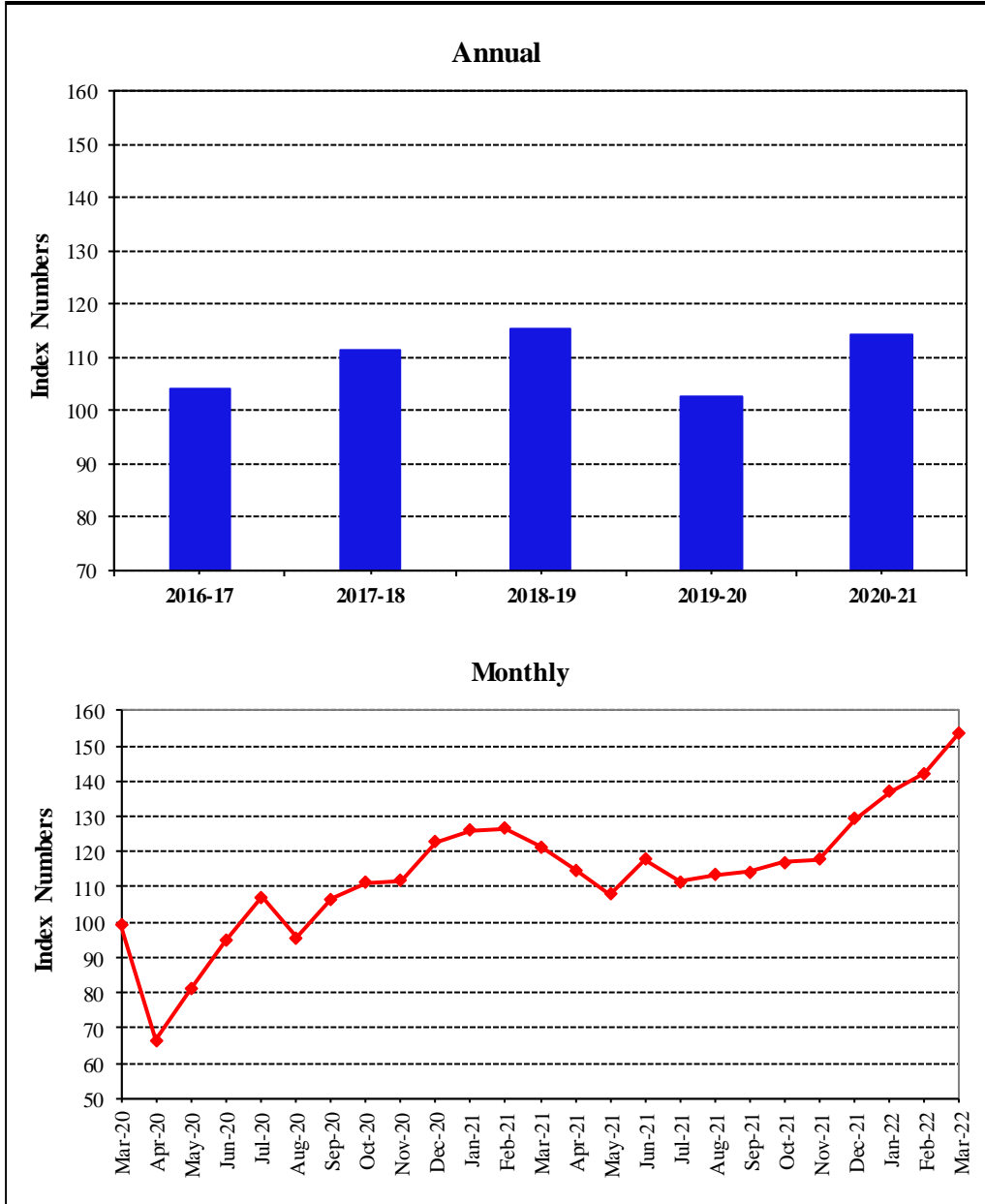
YEAR / MONTH	Manufacturing (Overall)	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Cement	Auto-Mobiles ¹	Fertilizers	
FY17	104.18	103.12	108.18	64.16	100.66	100.40	108.15	109.58	104.49	106.95	101.68	
FY18	111.45	108.49	112.92	110.34	100.72	100.44	133.95	119.86	116.13	126.90	91.64	
FY19	115.24	112.12	107.42	113.47	100.76	100.66	121.18	115.39	112.68	116.82	98.60	
FY20	102.43	117.17	96.56	86.10	89.85	89.93	117.45	115.81	110.41	53.75	102.85	
FY21 ^P	114.10	117.25	99.58	96.32	101.06	100.89	126.06	119.70	140.56	86.83	110.48	
2020 ^P	Oct	111.15	118.21	90.92	95.15	100.74	100.90	117.80	128.21	173.50	78.11	124.79
	Nov	111.85	125.91	105.57	94.48	100.81	100.93	114.13	127.32	135.78	79.90	111.06
	Dec	122.74	123.24	120.25	83.11	101.03	100.95	130.34	122.06	139.98	78.74	107.36
2021 ^P	Jan	125.92	119.58	105.92	100.98	101.12	100.94	142.72	127.94	144.99	94.04	92.55
	Feb	126.68	115.12	98.09	100.51	101.31	100.96	145.58	115.60	137.27	90.14	92.27
	Mar	121.44	115.69	117.42	120.44	101.31	100.97	171.41	129.89	159.52	122.47	106.96
	Apr	114.89	119.65	111.25	114.59	101.45	100.98	150.54	129.18	143.12	97.33	116.35
	May	107.78	115.32	111.45	96.32	101.47	101.01	135.20	116.17	111.49	87.32	123.47
	Jun	117.74	120.42	96.57	59.95	101.49	101.02	84.97	103.58	158.03	124.52	110.13
	Jul	111.42	102.10	97.31	93.27	101.50	101.16	71.81	101.50	124.94	105.63	110.22
	Aug	113.51	105.69	100.20	118.02	101.51	101.05	66.79	139.35	127.51	117.58	110.93
	Sep	114.11	108.38	110.64	127.53	101.49	101.04	88.80	133.68	135.94	129.02	94.90
	Oct	111.15	118.21	90.92	95.15	100.74	100.90	117.80	128.21	173.50	78.11	124.79
	Nov	111.85	125.91	105.57	94.48	100.81	100.93	114.13	127.32	135.78	79.90	111.06
	Dec	122.74	123.24	120.25	83.11	101.03	100.95	130.34	122.06	139.98	78.74	107.36
2022	Jan	137.00	114.79	122.00	124.59	101.60	101.18	125.60	137.72	118.71	128.85	119.22
	Feb	142.11	116.76	123.66	104.61	101.74	101.20	98.75	123.64	138.32	124.51	110.14
	Mar	153.70	106.38	103.89	118.76	101.78	101.27	115.37	145.00	155.96	154.13	125.06

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.

Quantum Index Numbers of Manufacturing (2015-16=100)



10.1 Consolidated Fiscal Operations (Federal & Provincial)

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

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

10.2 Federal Government Revenue Receipts

(Billion Rupees)

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

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

Source: Ministry of Finance Govt. of Pakistan

10.3 Federal Government Expenditure and Lending

(Billion Rupees)

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

Source: Ministry of Finance Govt. of Pakistan

10.4 Federal Board of Revenue Tax Collection

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

Source: Federal Board of Revenue

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

11.1 Gross National Income

(Million Rupees)

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

MP Market Price; BP Basic Price

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

Source : Pakistan Bureau of Statistics

11.2 Expenditure on Gross Domestic Product

(Million Rupees)

Description/Year	At Current Prices of 2015-16					At Constant Prices of 2015-16				
	2016-17	2017-18	2018-19	2019-20	2020-21	2016-17	2017-18	2018-19	2019-20	2020-21
Household final Consumption Expenditure	28,800,377	31,906,384	36,301,307	38,265,131	45,959,938	27,915,885	29,915,813	31,583,262	30,674,157	33,545,348
NPISH final consumption expenditure	332,379	386,231	434,362	487,348	546,349	317,125	352,015	370,679	374,912	388,667
General Government final consumption expenditure	3,823,258	4,308,381	4,708,220	5,604,444	6,102,658	3,627,594	3,826,636	3,766,290	4,086,774	4,161,026
Gross fixed capital formation	5,198,850	6,018,885	6,039,644	6,230,427	7,217,090	5,017,178	5,533,616	4,921,409	4,592,834	4,797,521
Changes in Inventories	568,845	627,037	700,774	760,647	892,728	546,810	580,448	594,946	587,366	625,468
Valuables	39,108	43,109	48,178	52,294	61,375	37,593	39,906	40,903	40,381	43,001
Exports of goods and non-factor Services	2,923,015	3,363,191	4,113,048	4,420,573	5,054,072	2,929,753	3,223,918	3,648,583	3,703,874	3,945,411
Less imports of goods and non-factor Services	6,133,012	7,463,408	8,547,132	8,280,456	10,038,695	6,216,310	7,194,340	7,741,968	7,349,952	8,414,664
GDP by expenditure	35,552,819	39,189,810	43,798,401	47,540,409	55,795,515	34,175,628	36,278,011	37,184,104	36,710,346	39,091,778

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

Source: Pakistan Bureau of Statistics

11.3 Gross Fixed Capital Formation

(Million Rupees)

Sectors	At Current Market Prices of 2015-16					At Constant Prices of 2015-16				
	2016-17	2017-18	2018-19 ^F	2019-20 ^R	2020-21 ^R	2016-17	2017-18	2018-19 ^F	2019-20 ^R	2020-21 ^R
A. Private Sector	3,745,750	4,211,187	4,665,930	4,885,372	5,556,780	3,621,176	3,879,013	3,812,927	3,627,468	3,717,184
1 Agriculture, forestry and fishing	965,346	1,050,469	1,138,425	1,251,552	1,512,886	953,943	988,757	996,336	996,250	1,037,054
Crops	212,925	233,258	237,615	240,929	304,518	206,283	219,931	206,156	182,757	200,445
Cotton Ginning	1,097	1,150	1,274	1,487	1,748	1,063	1,084	1,106	1,128	1,150
Livestock	712,747	776,275	855,920	958,893	1,148,427	709,222	730,231	751,233	774,253	797,154
Forestry	1,468	1,542	1,712	2,000	2,355	1,423	1,453	1,485	1,517	1,550
Fishing	37,109	38,244	41,904	48,243	55,838	35,952	36,058	36,356	36,595	36,755
2 Mining and quarrying	38,057	47,723	55,204	65,017	60,464	38,317	47,307	43,443	39,790	36,083
3 Manufacturing	726,853	802,299	889,976	862,159	973,292	693,978	731,594	704,791	621,324	636,384
i. Large Scale	621,575	685,506	747,832	691,342	760,657	595,093	623,357	586,305	491,603	494,350
ii. Small Scale (including Slaughtering)	105,278	116,793	142,144	170,817	212,635	98,885	108,237	118,486	129,721	142,034
4 Electricity, gas, and water supply	44,640	126,854	86,747	78,541	73,065	41,949	117,837	74,272	59,696	47,425
5 Construction	105,809	78,378	43,519	46,805	40,935	102,132	72,006	35,819	35,207	28,476
6 Wholesale and retail trade	231,144	301,783	430,297	408,671	458,047	221,295	274,423	337,356	290,600	297,684
7 Accommodation and food service activities (Hotels and Restaurants)	92,968	85,589	85,772	57,994	57,050	89,007	77,829	67,246	41,238	37,077
8 Transportation and storage	422,421	495,270	515,888	340,198	544,854	404,424	450,369	404,459	241,910	354,100
9 Information and communication	123,564	116,808	126,389	326,496	196,113	118,300	106,218	99,089	232,167	127,454
10 Financial and insurance activities	48,748	55,057	65,082	70,269	84,232	46,671	50,065	51,025	49,967	54,742
11 Real estate activities (Ownership of Dwellings)	562,916	613,462	709,639	803,990	901,064	543,355	563,585	584,065	604,777	626,827
12 Education	108,127	121,144	139,770	160,611	182,254	104,370	111,295	115,037	120,815	126,785
13 Human health and social work activities	61,094	68,266	83,685	97,037	112,149	58,491	62,077	65,609	69,002	72,886
14 Other Private Services	214,063	248,085	295,537	316,032	360,375	204,944	225,651	234,380	224,726	234,207
Public & General Govt. (B+C)	1,453,100	1,807,698	1,373,714	1,345,055	1,660,310	1,396,002	1,654,604	1,108,482	965,366	1,080,337
B. Public Sector	363,686	448,598	475,183	349,556	418,892	353,002	418,721	404,028	257,481	273,532
1 (Autonomous & Semi Aut-Bodies) Agriculture, forestry and fishing	183	242	214	302	263	177	228	186	229	173
2 Mining and quarrying	62,529	24,246	18,123	25,127	25,295	62,957	24,034	14,263	15,377	15,095
3 Manufacturing (Large scale)	28,205	8,635	1,765	8,620	14,395	27,003	7,852	1,384	6,129	9,355
4 Electricity, gas, steam and air conditioning supply; Water supply	146,619	260,657	375,240	236,452	262,596	142,045	245,763	325,560	179,361	172,851
5 Construction	5,812	6,606	970	4,156	9,775	5,610	6,069	799	3,126	6,800
6 Transportation and storage	69,745	115,242	42,244	24,678	60,882	66,774	104,794	33,120	17,548	39,567
a. Railways	39,407	8,627	14,612	6,261	4,239	37,729	7,845	11,456	4,452	2,755
b. Post Offices & PTCL	1	-	997	1,539	2,422	1	-	782	1,094	1,574
c. Others	30,337	106,615	26,635	16,878	54,221	29,044	96,949	20,882	12,002	35,238
7 Information and communication	33,644	26,377	28,753	42,344	34,248	32,210	23,986	22,543	30,110	22,258
8 Financial and insurance activities	16,949	6,593	7,874	7,877	11,438	16,226	5,995	6,173	5,601	7,433
C. General Government (By sources)	1,089,414	1,359,100	898,531	995,499	1,241,418	1,043,000	1,235,883	704,454	707,885	806,805
i. Federal	314,376	359,047	354,495	387,225	477,178	300,982	326,495	277,926	275,350	300,982
ii. Provincial	686,665	909,116	463,854	527,970	653,800	657,410	826,695	363,664	375,432	657,410
iii. District Governments	88,373	90,937	80,182	80,304	110,440	84,608	82,693	62,863	57,103	84,608
General Government (By industries)	1,089,414	1,359,098	898,530	995,500	1,241,418	1,043,000	1,235,883	704,454	707,885	806,805
i) Public Administration and Social Security (General Government)	967,642	1,229,418	804,220	888,918	1,070,774	926,416	1,117,958	630,514	632,097	695,903
ii) Education	74,026	69,232	59,004	56,683	101,795	70,872	62,955	46,260	40,306	66,157
iii) Human health and social work activities	47,746	60,448	35,306	49,899	68,848	45,712	54,968	27,680	35,482	44,745

Source: Pakistan Bureau of Statistics

11.4 Area, Production and Yield of Important Crops

Area : '000' Hectares

Production : '000' Tonnes

Yield : Kilogram per Hectares

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

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

Source: Pakistan Bureau of Statistics

11.5 Quantum Index Numbers of Major Agricultural Crops

CROPS	Base: 2005-2006=100					
	2015-16	2016-17	2017-18	2018-19	2019-20 ^R	2020-21 ^P
Food Crops						
Wheat	120.5	125.4	117.9	114.4	118.7	128.3
Rice	122.6	123.5	134.3	129.8	133.7	151.8
Maize	169.5	197.2	189.8	219.5	253.5	272.2
Fiber Crop						
Cotton	76.2	82.0	91.8	75.7	70.3	54.3
Other Crops						
Sugarcane	146.6	169.0	186.6	150.4	148.6	181.4

Source: Pakistan Bureau of Statistics

Glossary

Chapter 2- Money and Credit

Other Depository Corporations (ODCs)

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

Depository Corporations (DCs)

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

Reserve Money (M0)

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

Deferred Tax Assets

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

Deferred Tax Liabilities

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

Broad Money (M2)

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

Non-Banks Financial Companies (NBFCs)

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

Currency in Circulation

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

Commodity Operations Financing

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

Financial Auxiliaries

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

Financial Derivatives

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

Households

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

Money Multiplier

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

Narrow Money (M1)

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

NFPSE

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

Other Financial Intermediaries

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

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

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

Reserve Deposits (Banker Deposits)

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

Restricted/Compulsory Deposits

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

Retained Earnings

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

Shares Quoted

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

Shares Unquoted

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

Chapter 3-Banking System**Scheduled Banks**

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

Capital

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

Deposits

The data on deposits include the following types:-

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

Balances with other Scheduled Banks

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

Bills Purchased & Discounted

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

Rate of Margin for advances

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

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

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

Current Account

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

Goods

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

General Merchandise on fob basis

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

Net Export of Goods under Merchanting

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

Non-Monetary Gold

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

Services

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

Manufacturing services on physical inputs owned by others

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

Maintenance and repair services n.i.e

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

Transport

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

Travel

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

Construction

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

Insurance and pension services

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

Financial Services

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

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

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

Telecommunications, computer, and information services

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

Other Business Services

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

Personal, Cultural and Recreational Services

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

Government Goods and Services n.i.e.

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

Primary Income

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

Compensation of Employees

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

Direct Investment Income

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

Portfolio Investment Income

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

Other Investment Income

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

Secondary Income

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

Capital Account

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

Capital Transfer

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

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

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

Financial Account

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

Direct Investment

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

Portfolio Investment

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

Other Investment

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

Reserves Assets

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

Errors & Omissions

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

Exceptional Financing

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

Special Drawing Rights (SDRs)

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

Workers' Remittances

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

Balance of Trade

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

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

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

Re-Export

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

Re-Import

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

International Investment Position (IIP)

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

Terms of Trade

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

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

Unit Value & Quantum Indices

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

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

Where:

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

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

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

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

Nominal Effective Exchange Rate

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

Real Effective Exchange Rate:

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

Chapter 5-Domestic and External Debt

National Saving Schemes

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

i. Bahbood Savings Certificates

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

ii. Defence Saving Certificates

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

iii. Pensioners' Benefit Account

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

iv. Regular Income Certificates

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

v. Savings Accounts

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

vi. Special Savings Accounts

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

vii. Special Savings Certificates (Registered)

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

viii. Shuhada Family Welfare Account:

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

ix. National Savings Bonds:

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

Domestic Debt

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

i. Permanent Debt

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

ii. Floating Debt

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

iii. Unfunded Debt

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

iv. Foreign Currency Instruments

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

External Debt

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

Private non-guaranteed debt

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

Public and Publicly guaranteed debt

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

Chapter 6- Open Market Operation

Auction of Government of Pakistan Market Treasury Bills

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

Auction of Pakistan Investment Bonds

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

Discount rate

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

Coupon Rate

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

Repo Facility MTBs/FIBs/PIBs (Outstanding)

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

Government of Pakistan Market related Treasury Bills

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

Market Treasury Bills (MTBs)

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

Pakistan Investment Bonds (PIBs)

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

KIBOR – (Karachi Interbank Offered Rate)

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

Call Money Rate

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

Open Market Operation

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

Chapter 7- Capital Market

Index Number

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

KSE-100 Index

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

All Share Index

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

Market Capitalization of ordinary Shares

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

Ordinary Shares

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

Preference Shares

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

Chapter 8- Prices

Consumer Price Index

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

Laspeyres's formula used to compute CPI is:-

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

Where

P_n = Price of an item in the current period

P_0 = price of an item in base period

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

Wholesale Price Index

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

Sensitive Price Indicator

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

Chapter 10- Public Finance

Debt Rescheduling

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

Direct Tax

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

Indirect Tax

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

Chapter 11- National Income Accounts

Gross Domestic Product

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

Followings are the three approaches to measuring and understanding GDP:

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

Basic Price

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

Gross Value added at Basic Prices

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

Gross National Income

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

Net National Income

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

Gross Fixed Capital Formation

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

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



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Mazhar Hussain

Senior Joint Director

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Table No./ Variable: _____					
How frequently you use (i.e. daily, weekly, monthly etc.): _____					
3. Level of clarity (Terms, notes, methodology etc.)					
<input type="checkbox"/> Enough		<input type="checkbox"/> Just right		<input type="checkbox"/> Not enough	
4. Coverage	Please check <input checked="" type="checkbox"/> the appropriate below “1” for Superfluous, “2” for Enough and “3” for Lacking				
a. Variables	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	Please specify superfluous/ lacking: _____	

b. Time span	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	Please specify superfluous/ lacking: _____	

c. Data sources*	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	Please specify superfluous/ lacking: _____	

5. Periodicity					
<input type="checkbox"/> Frequent		<input type="checkbox"/> Just Right		<input type="checkbox"/> Less Frequent	
Please specify desired frequency: _____					
6. Timelines					
<input type="checkbox"/> Timely		<input type="checkbox"/> Acceptable Delay		<input type="checkbox"/> Too Late	
7. Preferred mode of dissemination					
<input type="checkbox"/> Printed		<input type="checkbox"/> Website		<input type="checkbox"/> Both printed and website	
8. How often do you visit SBP website for data?					
<input type="checkbox"/> Regularly		<input type="checkbox"/> For updated data		<input type="checkbox"/> Occasionally	
Please specify frequency: _____					
9. Your view about publication/ website					
<input type="checkbox"/> Visually appealing layout and design		<input type="checkbox"/> Just Right		<input type="checkbox"/> Unappealing layout and design	
10. Any other comment/suggestion etc.: _____ _____					