

Statistical Bulletin

September 2022

Foreword

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

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

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

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

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NOTES, SYMBOLS AND ABBREVIATIONS

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

CONVERSION COEFFICIENTS AND FACTORS

<u>Unit</u>	<u>British / US equivalents</u>	<u>British / US units</u>	<u>Equivalents</u>
LENGTH			
1 centimeter (cm)	0.393701 inch (in)	1 in	2.54 cm
1 meter (m)	3.280840 feet (ft) 1.093613 yards (yds)	1 ft 1 yd	30.48 cm 0.9144 m
1 kilometer (km)	0.621371 mile (mi)	1 mile (1760 yds)	1.609344 km
AREA			
1 square meter (sq m)	10.763911 square feet (sq ft) 1.195990 square yards (sq yds)	1 sq yd	0.836127 sq m
1 hectare (ha)	2.471054 acres	1 acre (4840 sq yds)	0.404686 ha
1 square kilometer (sq km)	0.386102 square mile(sq mi)	1 sq mile (640 acres)	2.589988 sq km
VOLUME			
1 cubic centimeter (cu cm)	0.061024 cubic inch (cu in)	1 cu in	16.387064 cu cm
1 cubic meter (cu m)	35.314667 cubic feet(cu ft) 1.307951 cubic yards (cu yds)	1 cu ft 1 cu yd	28.316847 cu dm 0.764555 cu m
WEIGHT			
1 ton - tone (t)	1.102311 short tons 0.984207 long ton	1 short ton (2000 lb) 1 long ton (2240 lb)	0.907185 t 1.016047 t
1 kilogram (kg)	2.204623 pounds (lbs) 1.071692 seers	1 lbs 1 Tola	0.453592 kg 11.6638125 gm
1 gram (gm)	0.035274 ounce (oz)	1 oz	28.349523 gm
CAPACITY			
1 liter (l)	0.879877 imperial quart 1.056688 US liquid quarts 0.908083 US dry quart	1 imperial quart 1 US liquid quart 1 US dry quart 1 Imperial gallon (gal) 1 US gallon 1 Pint	1.136523 liters 0.946353 liter 1.101221 liters 4.546092 liters 3.785412 liters 0.568261 liter
1 imp Gallon	4 imp quarts 8 Pints		
1 Bale (Cotton)	170.09711 kilograms or 375 lbs.		

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Data Support

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

1. Selected Economic Indicators

I T E M S	Unit / Base	2021					2022
		Aug	Sep	Oct	Nov	Dec	Jan
1 Currency in Circulation	Billion Rs.	7,082.87	7,021.56	7,040.64	7,104.20	6,979.64	7,064.88
2 Broad Money (M2)	"	23,754.19	24,447.18	24,053.73	24,018.07	25,345.03	24,472.77
3 Ratio of Scheduled Banks' Advances to Deposits	%	44.02	44.14	45.82	46.84	45.20	46.81
4 Ratio of Scheduled Banks' Investment to Deposits	"	73.64	73.02	71.74	70.01	67.35	73.16
5 Weighted Average Deposits Rate – Fresh Deposits	"	3.07	3.51	4.29	3.87	5.76	6.34
6 Weighted Average Deposits Rate – Outstanding Deposit	"	3.58	3.62	3.71	3.84	4.53	5.08
7 Weighted Average Lending Rate – Gross Disbursement *	"	7.59	7.91	8.24	8.70	9.67	10.78
8 Weighted Average Lending Rate – Outstanding Loans *	"	7.84	7.73	7.91	8.01	8.69	9.34
9 KIBOR – End Month (1 Month)**	"	7.25	7.56	7.56	9.26	10.14	10.09
10 KIBOR – Month Average (1 Month)**	"	7.25	7.38	7.55	8.18	9.98	10.07
11 Exports (BOP)	Million US Dollars	2,339	2,627	2,375	2,735	2,929	2,497
12 Imports (BOP)	"	5,967	6,057	5,930	6,339	6,431	6,314
13 Foreign Direct Investment (Net)	"	126	250	223	136	219	110
14 Foreign Portfolio Investment (Net)	"	(39)	(82)	(1,118)	(104)	(63)	1,056
15 Foreign Exchange Reserves	"	27,068	25,983	23,829	22,329	23,883	22,836
16 Workers' Remittances	"	2,682.63	2,779.89	2,628.59	2,459.71	2,520.35	2,144.35
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	97.4062	96.7089	96.3782	98.6014	96.7978	97.0363
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	57.8110	56.3249	55.4874	55.3541	54.5239	54.7694
19 Exchange Rate (Month end)	Rs./US \$	165.8262	170.3117	171.6403	175.7593	176.5372	176.5655
20 Exchange Rate (Month average)	"	164.0997	168.0567	171.6948	173.0255	177.1764	176.3108
21 KSE 100 Index (Month end)	(1991=1,000)	47,419.74	44,899.60	46,184.71	45,072.38	44,596.07	45,374.68
22 CPI Inflation YoY National	(2015-16=100)	8.35	8.98	9.20	11.53	12.28	12.96
23 CPI Inflation YoY Urban	"	8.32	9.13	9.56	11.99	12.74	12.99
24 CPI Inflation YoY Rural	"	8.40	8.77	8.66	10.87	11.61	12.93
25 CPI Inflation YoY Urban (Food)	"	10.20	10.77	9.42	11.91	11.69	13.26
26 CPI Inflation YoY Rural (Food)	"	9.13	9.07	7.24	8.64	8.98	11.84
27 CPI Inflation YoY Urban (Non-Food)	"	7.20	8.13	9.66	12.03	13.38	12.82
28 CPI Inflation YoY Rural (Non-Food)	"	7.75	8.48	10.01	13.03	14.05	13.91
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	6.28	6.37	6.74	7.57	8.31	8.19
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	6.21	6.24	6.69	8.24	8.86	8.99
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,890.69	3,869.58	3,910.97	3,901.92	3,884.49	3,891.80
32 FBR Tax Collection	"	446.36	534.00	446.60	476.39	600.54	...

1. Selected Economic Indicators

I T E M S	Unit / Base	2022						
		Feb	Mar	Apr	May	Jun	Jul	Aug
1 Currency in Circulation	Billion Rs.	7,119.23	7,261.16	7,901.65	7,662.18	7,572.47	7,810.10	7,770.60
2 Broad Money (M2)	"	24,412.42	25,420.18	25,746.68	25,971.92	27,603.00	27,294.38	27,061.00
3 Ratio of Scheduled Banks' Advances to Deposits	%	47.42	47.59	53.29	48.96	46.99	49.30	49.13
4 Ratio of Scheduled Banks' Investment to Deposits	"	74.25	75.52	75.94	75.35	76.51	82.08	79.67
5 Weighted Average Deposits Rate – Fresh Deposits	"	5.09	5.10	5.78	7.99	8.79	8.85	9.55
6 Weighted Average Deposits Rate – Outstanding Deposit	"	5.00	4.94	5.24	6.18	6.96	6.91	7.44
7 Weighted Average Lending Rate–Gross Disbursement*	"	10.34	10.59	11.87	12.91	13.63	15.01	15.42
8 Weighted Average Lending Rate–Outstanding Loans*	"	9.58	9.61	10.26	10.78	11.37	12.09	12.47
9 KIBOR – End Month (1 Month) **	"	10.13	11.16	13.02	14.06	13.91	15.10	15.35
10 KIBOR – Month Average (1 Month) **	"	10.11	10.53	12.35	13.47	14.05	14.75	15.25
11 Exports (BOP)	Million US Dollars	2,888	3,071	3,150	2,482	3,135	2,280	2,813
12 Imports (BOP)	"	5,143	6,247	5,997	5,559	7,033	5,348	5,750
13 Foreign Direct Investment (Net)	"	91	(30)	171	141	271	58.9	110.7
14 Foreign Portfolio Investment (Net)	"	(60)	(249)	(46)	(125)	(69)	(13.9)	(10.5)
15 Foreign Exchange Reserves	"	22,638	17,426	16,406	15,219	15,537	14,024	14,347
16 Workers' Remittances	"	2,190.10	2810.28	3,125.10	2,332.65	2,761.12	2,523.75	2,723.98
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	97.8186	96.6611	95.8710	93.5919	93.9786	93.2008	94.3497
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	54.9725	54.3456	53.4026	52.1136	49.5111	47.2663	46.8065
19 Exchange Rate (Month end)	Rs./US \$	177.0543	182.9233	185.4726	198.8491	204.6248	239.9414	218.9648
20 Exchange Rate (Month average)	"	175.4823	179.6173	184.4813	195.5004	204.3674	219.4371	220.8863
21 KSE 100 Index (Month end)	(1991=1,000)	44,461.01	44,928.83	45,249.41	43,078.14	41,540.83	40,150.36	42,351.15
22 CPI Inflation YoY National	(2015-16=100)	12.24	12.72	13.37	13.76	21.30	24.90	27.30
23 CPI Inflation YoY Urban	"	11.51	11.94	12.23	12.36	19.80	23.60	26.20
24 CPI Inflation YoY Rural	"	13.33	13.88	15.09	15.88	23.60	26.90	28.80
25 CPI Inflation YoY Urban (Food)	"	14.32	14.50	15.58	15.51	24.00	27.40	28.84
26 CPI Inflation YoY Rural (Food)	"	14.62	15.48	17.68	18.95	27.00	29.60	30.20
27 CPI Inflation YoY Urban (Non-Food)	"	9.87	10.42	10.16	10.38	17.30	21.30	24.70
28 CPI Inflation YoY Rural (Non-Food)	"	12.19	12.47	12.77	13.08	20.40	24.50	27.50
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	7.77	8.94	9.10	9.70	11.50	12.00	13.80
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	9.43	10.29	10.89	11.49	13.60	14.60	16.50
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,901.33	3,902.44	3,752.79	3,692.90	3,630.22	3,548.17	...
32 FBR Tax Collection	"	...	...	...	...	...	...	...

* Including Zero Markup (including interbank)

**Average of bid and offer

... Not Available

2.1 Central Bank Survey

Million Rupees

I T E M S	FY20	FY21	FY22 ^P	2021		2022			
				Jul	Aug	May	Jun	Jul	Aug ^P
Net Foreign Assets	443,767	1,503,419	206,230	1,656,456	1,614,620	63,360	206,230	(174,078)	(111,948)
Claims on nonresidents	3,407,727	3,982,287	3,601,411	4,215,251	4,692,041	3,446,996	3,601,411	3,773,335	3,459,174
a) Monetary Gold, Coin and Bullion	617,495	577,356	773,637	616,399	627,641	758,471	773,637	872,393	780,186
b) Holdings of SDRs	29,540	60,776	44,222	61,373	515,847	432,631	44,222	50,662	31,775
c) Foreign currency	63,690	20,707	24,049	20,797	25,180	24,496	24,049	27,879	23,858
d) Deposits	2,036,193	2,597,112	2,137,518	2,540,075	2,508,400	1,230,599	2,137,518	2,065,065	1,972,548
e) Securities other than shares (Foreign)	178,688	270,081	67,852	505,015	534,016	455,097	67,852	82,981	72,662
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	272	516	2,979	-	-	90	2,979	29,945	-
h) Other	481,849	455,740	551,153	471,592	480,956	545,612	551,153	644,411	578,146
<i>Of which: Quota-IMF</i>	<i>469,863</i>	<i>455,739</i>	<i>551,152</i>	<i>471,591</i>	<i>480,955</i>	<i>545,611</i>	<i>551,152</i>	<i>644,410</i>	<i>578,145</i>
less: Liabilities to nonresidents	2,963,960	2,478,869	3,395,181	2,558,795	3,077,421	3,383,636	3,395,181	3,947,414	3,571,122
a) Deposits	971,458	429,304	559,305	441,007	452,645	540,683	559,305	648,076	593,781
b) Securities other than shares	1,286,378	1,077,724	1,104,972	1,114,031	1,136,152	1,148,613	1,104,972	1,289,972	1,157,323
c) Loans	..	-	-	-	-	-	-	-	-
d) Financial derivatives	476,723	748,494	926,914	775,385	796,267	905,706	926,914	1,080,858	977,438
e) Other	229,401	223,346	803,990	228,372	692,357	788,634	803,990	928,507	842,580
Claims on Other Depository Corporations	1,834,014	3,126,762	6,206,332	3,618,072	3,073,163	5,385,486	6,206,332	6,531,230	7,206,896
Net claims on General Government	6,536,002	5,314,188	5,177,745	4,757,254	5,157,522	5,908,348	5,177,745	5,276,237	4,489,093
Net claims on Central Government	6,753,900	5,700,118	5,769,427	5,239,531	5,732,583	6,734,938	5,769,427	5,962,657	5,215,647
Claims on Central Government	7,318,853	6,730,115	6,752,345	6,733,894	6,480,382	6,992,118	6,752,345	6,585,055	6,613,986
a) Securities other than Shares	7,276,775	6,687,707	6,216,397	6,691,486	6,437,842	6,466,111	6,216,397	5,965,230	6,050,562
b) Other claims	42,078	42,407	535,948	42,407	42,540	526,007	535,948	619,825	563,424
less: Liabilities to Central Government	564,953	1,029,997	982,918	1,494,363	747,799	257,180	982,918	622,398	1,398,339
a) Deposits	564,953	1,029,997	982,918	1,494,363	747,799	257,180	982,918	622,398	1,398,339
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(217,898)	(385,929)	(591,682)	(482,277)	(575,061)	(826,591)	(591,682)	(686,420)	(726,554)
Claims on Provincial and Local Governments	21,688	296	17,319	296	7,386	296	17,319	28,008	21,419
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	21,688	296	17,319	296	7,386	296	17,319	28,008	21,419
less: Liabilities to Provincial and Local governments	239,586	386,225	609,001	482,573	582,447	826,887	609,001	714,428	747,974
a) Deposits	239,586	386,225	609,001	482,573	582,447	826,887	609,001	714,428	747,974
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	25,663	29,556	34,245	29,713	29,816	30,522	34,245	33,939	34,374
a) Other financial corporations	4,754	4,714	7,877	4,801	4,824	4,334	7,877	7,783	7,877
b) Public non-financial corporations	36	43	31	19	25	42	31	39	44
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	20,873	24,799	26,337	24,894	24,967	26,146	26,337	26,117	26,453
Monetary base (1+2+3+4)	7,651,864	8,609,080	9,258,361	8,719,077	8,447,370	9,723,368	9,258,361	9,675,517	9,635,149
1) Currency in Circulation	6,458,763	7,278,860	7,992,592	7,665,403	7,420,134	8,009,081	7,992,592	8,188,460	8,107,374
2) Liabilities to Other Depository Corporations	1,168,496	1,326,605	1,251,357	1,049,370	1,023,340	1,700,443	1,251,357	1,471,422	1,513,094
Reserve deposits	1,168,496	1,326,605	1,251,357	1,049,370	1,023,340	1,700,443	1,251,357	1,471,422	1,513,094
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY20	FY21	FY22 ^P	2021		2022			
				Jul	Aug	May	Jun	Jul	Aug ^P
3) Deposits included in broad money	24,605	3,615	14,412	4,304	3,896	13,844	14,412	15,635	14,680
Transferable deposits	1,455	2,231	1,174	2,249	2,048	1,594	1,174	1,207	1,189
a) Other financial corporations	75	15	16	14	13	15	16	15	16
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	158	150	162	162	162	162	162	195	174
d) Other resident sectors	1,222	2,066	996	2,073	1,873	1,416	996	996	999
Other deposits	23,150	1,384	13,238	2,054	1,848	12,250	13,238	14,428	13,491
a) Other financial corporations	2,914	770	851	1,484	1,169	1,019	851	1,535	987
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	20,236	615	12,387	570	679	11,231	12,387	12,892	12,505
4) Securities other than shares included in broad money	-	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	74,886	82,076	95,450	82,445	82,628	93,174	95,450	98,688	95,975
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Loans	-	135,051	530,000	-	-	-	530,000	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit and advances	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares and Other equity	1,085,592	1,183,396	1,850,653	1,292,913	1,367,091	1,779,177	1,850,653	1,952,466	2,062,678
a) Funds contributed by owners	100	100	100,000	100	100	100,000	100,000	100,000	100,000
b) Retained earnings	152,767	161,721	734,903	232,195	295,130	678,594	734,903	672,960	945,564
c) General & special reserves	167,413	261,017	67,517	261,017	261,017	67,517	67,517	67,517	67,517
d) Valuation adjustment	765,311	760,559	948,233	799,601	810,844	933,066	948,233	1,111,989	949,598
Other items (net)	27,104	(35,679)	(109,911)	(32,941)	(21,968)	(208,004)	(109,911)	(59,343)	(175,388)
Other liabilities	207,740	192,122	272,945	171,812	169,367	179,874	272,945	253,480	203,486
<i>Less: Other Assets</i>	<i>180,636</i>	<i>227,801</i>	<i>382,856</i>	<i>204,753</i>	<i>191,335</i>	<i>387,878</i>	<i>382,856</i>	<i>312,824</i>	<i>378,874</i>

Source: Core Statistics Department

Note:

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

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY20	FY21	FY22 ^P	2021		2022			
				Jul	Aug	May	Jun	Jul	Aug ^P
Net Foreign Assets	(208,786)	(186,246)	(295,560)	(161,778)	(180,338)	(352,117)	(295,560)	(333,239)	(403,369)
Claims on nonresidents	603,425	669,234	874,253	699,701	728,665	790,622	874,253	920,279	819,922
a) Foreign currency	67,102	56,997	68,527	60,085	60,562	66,843	68,527	75,608	76,651
b) Deposits	181,346	210,303	286,825	223,164	241,354	210,193	286,825	281,210	230,354
c) Securities other than shares	121,658	180,153	258,300	184,507	190,379	254,005	258,300	268,969	242,034
d) Loans	3,574	3,325	7,285	2,820	5,334	1,727	7,285	12,925	5,861
e) Financial derivatives	970	569	1,069	1,562	1,225	2,462	1,069	5,621	2,614
f) Shares & other equity	221,967	211,421	243,797	220,950	223,250	247,199	243,797	266,398	253,541
g) Other	6,808	6,466	8,450	6,613	6,561	8,193	8,450	9,548	8,866
less: Liabilities to nonresidents	812,211	855,480	1,169,813	861,479	909,003	1,142,739	1,169,813	1,253,517	1,223,291
a) Deposits	309,856	411,652	612,961	415,810	431,013	566,096	612,961	625,868	602,281
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	487,075	431,904	543,023	433,920	463,570	561,990	543,023	607,985	601,375
d) Financial derivatives	2,409	1,607	2,067	1,384	1,411	2,866	2,067	6,495	5,265
e) Other	12,871	10,317	11,762	10,365	13,008	11,788	11,762	13,170	14,370
Claims on Central bank	1,510,675	1,840,586	2,178,179	1,440,856	1,442,291	2,134,704	2,178,179	1,886,369	1,896,461
a) Currency	331,789	384,594	436,373	387,181	390,303	421,066	436,373	393,919	412,193
b) Reserve deposits	1,155,088	1,316,404	1,236,168	1,047,129	1,039,078	1,697,537	1,236,168	1,470,984	1,470,688
c) Other claims	23,799	139,588	505,638	6,547	12,910	16,101	505,638	21,466	13,580
Net Claims on General Government	8,649,304	11,554,162	15,160,545	12,086,473	11,738,182	13,310,993	15,160,545	15,575,424	16,472,000
Net claims on Central Government	9,079,627	12,012,537	15,675,348	12,515,158	12,176,790	13,735,607	15,675,348	16,093,010	16,990,509
Claims on Central Government	10,470,435	13,698,802	17,768,551	14,175,931	13,856,663	15,716,422	17,768,551	18,178,244	18,955,291
a) Securities other than Shares	10,190,150	13,403,715	17,330,963	13,893,909	13,568,649	15,275,334	17,330,963	17,731,144	18,495,266
b) Other claims	280,285	295,087	437,588	282,022	288,013	441,088	437,588	447,099	460,025
less: Liabilities to Central Government	1,390,808	1,686,265	2,093,203	1,660,773	1,679,873	1,980,815	2,093,203	2,085,234	1,964,782
a) Deposits	1,390,808	1,686,265	2,093,203	1,660,773	1,679,873	1,980,815	2,093,203	2,085,234	1,964,782
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(430,323)	(458,375)	(514,803)	(428,685)	(438,608)	(424,614)	(514,803)	(517,586)	(518,509)
Claims on Provincial Governments	627,236	718,014	797,289	720,512	725,932	840,407	797,289	789,283	774,511
a) Securities other than Shares	..	..	..	..	..	..	..	..	..
b) Other claims	627,236	718,014	797,289	720,512	725,932	840,407	797,289	789,283	774,511
less: Liabilities to Provincial Governments	1,057,559	1,176,389	1,312,092	1,149,197	1,164,540	1,265,021	1,312,092	1,306,868	1,293,020
a) Deposits	1,050,685	1,169,521	1,310,665	1,142,278	1,157,570	1,263,747	1,310,665	1,305,421	1,291,552
b) Other liabilities	6,874	6,868	1,427	6,919	6,970	1,275	1,427	1,448	1,468
Claims on other sectors	8,602,896	9,257,033	11,038,529	9,163,967	9,258,620	10,898,302	11,038,529	11,032,521	11,209,341
a) Other financial corporations	91,901	115,302	185,931	114,146	131,111	165,744	185,931	183,326	176,414
b) Public non-financial corporations	1,727,878	1,666,059	1,739,936	1,660,261	1,667,151	1,758,469	1,739,936	1,795,299	1,884,239
c) Other non-financial corporations	5,374,610	5,933,575	7,309,575	5,845,942	5,911,442	7,216,642	7,309,575	7,226,233	7,316,269
d) Other resident sectors	1,408,507	1,542,098	1,803,087	1,543,618	1,548,915	1,757,447	1,803,087	1,827,663	1,832,419

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY20	FY21	FY22 ^P	2021		2022			
				Jul	Aug	May	Jun	Jul	Aug ^P
Liabilities to central bank	1,771,900	3,081,857	6,151,521	3,578,137	3,026,519	5,331,987	6,151,521	6,548,117	7,213,539
Deposits included in broad money (1+2)	14,499,736	16,783,188	19,188,522	16,273,737	16,480,263	18,023,002	19,188,522	18,979,565	19,174,889
1) Transferable deposits	11,077,237	12,911,117	14,583,848	12,600,250	12,771,582	13,858,174	14,583,848	14,459,907	14,664,635
a) Other financial corporations	369,567	364,165	572,022	435,425	372,004	516,936	572,022	580,596	530,102
b) Public non-financial corporations	543,548	613,874	638,919	654,248	665,467	633,023	638,919	687,663	700,251
c) Other non-financial corporations	3,182,727	3,798,687	4,434,692	3,556,692	3,638,873	3,981,297	4,434,692	4,332,759	4,463,035
d) Other resident sectors	6,981,395	8,134,392	8,938,215	7,953,885	8,095,239	8,726,918	8,938,215	8,858,889	8,971,246
2) Other deposits	3,422,499	3,872,072	4,604,674	3,673,487	3,708,682	4,164,828	4,604,674	4,519,658	4,510,254
a) Other financial corporations	78,927	132,956	144,327	94,280	100,928	104,080	144,327	131,694	134,151
b) Public non-financial corporations	591,289	688,187	808,712	698,576	699,136	787,943	808,712	886,449	893,290
c) Other non-financial corporations	992,225	1,290,135	1,425,442	1,188,989	1,182,007	1,192,110	1,425,442	1,274,810	1,294,423
d) Other resident sectors	1,760,058	1,760,793	2,226,192	1,691,642	1,726,611	2,080,695	2,226,192	2,226,705	2,188,391
Securities other than shares, included in broad money	18	18	18	18	18	18	18	18	18
a) Other financial corporations	14	15	15	15	15	15	15	15	15
b) Public non-financial corporations	-	-	0	-	-	-	0	-	-
c) Other non-financial corporations	3	3	3	3	3	3	3	3	3
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Securities other than shares, excluded from broad money	39,072	40,843	43,550	40,592	39,025	43,736	43,550	43,492	43,761
<i>Of which: Other financial corporations</i>	<i>20,306</i>	<i>22,014</i>	<i>27,127</i>	<i>22,061</i>	<i>22,147</i>	<i>27,285</i>	<i>27,127</i>	<i>27,223</i>	<i>27,396</i>
Loans	28,145	29,582	56,369	60,525	60,401	62,963	56,369	77,931	72,762
<i>Of which: Other financial corporations</i>	<i>19,990</i>	<i>21,609</i>	<i>47,563</i>	<i>52,461</i>	<i>52,428</i>	<i>54,132</i>	<i>47,563</i>	<i>69,114</i>	<i>63,933</i>
Financial derivatives	6,447	4,771	11,280	4,229	4,781	10,619	11,280	19,040	12,815
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>..</i>	<i>..</i>	<i>..</i>	<i>-</i>	<i>..</i>	<i>..</i>	<i>-</i>	<i>-</i>
Trade credit and advances	27	35	44	63	39	42	44	42	41
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Shares and other equity	2,059,473	2,104,518	2,210,199	2,119,906	2,148,883	2,184,542	2,210,199	2,225,233	2,318,681
a) Funds contributed by owners	651,811	666,580	691,207	669,556	671,195	685,935	691,207	686,206	682,192
b) Retained earnings	600,195	686,226	814,474	689,854	715,484	785,853	814,474	796,991	860,677
c) General and special reserves	484,743	532,032	621,964	534,173	540,875	617,936	621,964	633,268	643,701
d) Valuation adjustment	322,725	219,680	82,553	226,323	221,329	94,817	82,553	108,768	132,110
Other items (net)	149,325	420,793	420,278	452,437	498,902	335,056	420,278	267,722	338,010
Other liabilities	2,082,865	2,293,990	2,720,233	2,385,378	2,386,498	2,605,468	2,720,233	2,831,472	2,785,487
less: Other assets	1,809,106	1,910,138	2,350,938	1,941,030	1,964,610	2,280,741	2,350,938	2,546,013	2,435,283
plus: Consolidation adjustment	(124,433)	36,942	50,984	8,089	77,014	10,329	50,984	(17,738)	(12,194)

Source: Core Statistics Department

Note:

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

2.3 Depository Corporations Survey

Million Rupees

I T E M S	FY20	FY21	FY22 ^P	2021		2022			
				Jul	Aug	May	Jun	Jul	Aug ^P
Net Foreign Assets	234,982	1,317,172	(89,330)	1,494,677	1,434,282	(288,757)	(89,330)	(507,317)	(515,317)
Claims on nonresidents	4,011,152	4,651,521	4,475,664	4,914,952	5,420,706	4,237,618	4,475,664	4,693,614	4,279,096
less: Liabilities to nonresidents	3,776,170	3,334,349	4,564,994	3,420,274	3,986,425	4,526,376	4,564,994	5,200,931	4,794,413
Domestic claims (a+b)	23,813,865	26,154,940	31,411,064	26,037,407	26,184,139	30,148,164	31,411,064	31,918,121	32,204,807
a. Net Claims on general government (1+2)	15,185,307	16,868,351	20,338,290	16,843,727	16,895,703	19,219,340	20,338,290	20,851,661	20,961,092
1- Net claims on central government	15,833,527	17,712,655	21,444,775	17,754,689	17,909,372	20,470,545	21,444,775	22,055,667	22,206,156
Claims on central government	17,789,288	20,428,916	24,520,896	20,909,824	20,337,044	22,708,540	24,520,896	24,763,298	25,569,277
less: Liabilities to central government	1,955,761	2,716,262	3,076,121	3,155,136	2,427,672	2,237,995	3,076,121	2,707,632	3,363,121
2-Net claims on provincial governments	(648,221)	(844,304)	(1,106,485)	(910,962)	(1,013,669)	(1,251,205)	(1,106,485)	(1,204,006)	(1,245,063)
Claims on provincial governments	648,924	718,310	814,608	720,808	733,319	840,703	814,608	817,290	795,931
less: Liabilities to provincial governments	1,297,145	1,562,614	1,921,093	1,631,769	1,746,987	2,091,908	1,921,093	2,021,296	2,040,994
b. Claims on other sectors	8,628,559	9,286,589	11,072,774	9,193,680	9,288,436	10,928,824	11,072,774	11,066,460	11,243,715
Other financial corporations	96,655	120,016	193,808	118,947	135,935	170,078	193,808	191,109	184,291
Public non-financial corporations	1,727,914	1,666,102	1,739,967	1,660,279	1,667,176	1,758,511	1,739,967	1,795,338	1,884,283
Other non-financial corporations	5,374,610	5,933,575	7,309,575	5,845,942	5,911,442	7,216,642	7,309,575	7,226,233	7,316,269
Other resident sectors	1,429,380	1,566,896	1,829,425	1,568,512	1,573,883	1,783,593	1,829,425	1,853,781	1,858,872
Broad money liabilities (a+b+c+d)	20,651,333	23,681,087	26,759,171	23,556,281	23,514,008	25,624,878	26,759,171	26,789,758	26,884,768
a. Currency outside depository corporations	6,126,974	6,894,266	7,556,219	7,278,222	7,029,831	7,588,014	7,556,219	7,794,540	7,695,181
b. Transferable deposits	11,078,692	12,913,348	14,585,022	12,602,499	12,773,630	13,859,768	14,585,022	14,461,114	14,665,823
Other financial corporations	369,642	364,179	572,037	435,439	372,017	516,951	572,037	580,612	530,118
Public non-financial corporations	543,548	613,874	638,919	654,248	665,467	633,023	638,919	687,663	700,251
Other non-financial corporations	3,182,885	3,798,837	4,434,855	3,556,853	3,639,035	3,981,460	4,434,855	4,332,955	4,463,209
Other resident sectors	6,982,617	8,136,458	8,939,211	7,955,958	8,097,111	8,728,334	8,939,211	8,859,885	8,972,245
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	3,445,649	3,873,456	4,617,912	3,675,541	3,710,530	4,177,078	4,617,912	4,534,086	4,523,745
Other financial corporations	81,841	133,726	145,179	95,765	102,097	105,099	145,179	133,229	135,137
Public non-financial corporations	591,289	688,187	808,712	698,576	699,136	787,943	808,712	886,449	893,290
Other non-financial corporations	992,225	1,290,135	1,425,442	1,188,989	1,182,007	1,192,110	1,425,442	1,274,810	1,294,423
Other resident sectors	1,780,294	1,761,408	2,238,579	1,692,212	1,727,290	2,091,926	2,238,579	2,239,598	2,200,896
d. Securities other than shares included in broad money	18	18	18	18	18	18	18	18	18
Other financial corporations	14	15	15	15	15	15	15	15	15
Public non-financial corporations	-	-	-	-	-	-	-	-	-
Other non-financial corporations	3	3	3	3	3	3	3	3	3
Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	74,886	82,076	95,450	82,445	82,628	93,174	95,450	98,688	95,975
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	39,072	40,843	43,550	40,592	39,025	43,736	43,550	43,492	43,761
<i>of which: Other financial corporations</i>	20,306	22,014	27,127	22,061	22,147	27,285	27,127	27,223	27,396
Loans	28,145	29,582	56,369	60,525	60,401	62,963	56,369	77,931	72,762
<i>of which: Other financial corporations</i>	19,990	21,609	47,563	52,461	52,428	54,132	47,563	69,114	63,933
Financial Derivatives	6,447	4,771	11,280	4,229	4,781	10,619	11,280	19,040	12,815
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit & advances	27	35	44	63	39	42	44	42	41
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares & other equity	3,145,065	3,287,914	4,060,852	3,412,820	3,515,974	3,963,719	4,060,852	4,177,698	4,381,359
Other items (net)	103,925	345,873	295,107	375,257	401,642	60,360	295,107	204,238	198,091
Other liabilities (includes central bank float)	2,290,604	2,486,112	2,993,178	2,557,190	2,555,865	2,785,342	2,993,178	3,084,953	2,988,973
less: Other assets	1,989,742	2,137,940	2,733,795	2,145,783	2,155,945	2,668,619	2,733,795	2,858,836	2,814,156
plus: Consolidation adjustment	(196,938)	(2,299)	35,723	(36,151)	1,722	(56,364)	35,723	(21,878)	23,275

Source: Core Statistics Department

Note:

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

2.4 Reserve Money

Million Rupees

Components	30 th June			2021		2022			
	FY20	FY21	FY22	Jul	Aug	May	Jun	Jul	Aug
A. Currency in Circulation	6,142,016	6,909,937	7,572,465	7,284,559	7,082,871	7,662,178	7,572,465	7,810,095	7,770,604
B. Cash in Tills	325,508	378,302	429,566	390,260	364,680	386,540	429,566	387,815	388,504
C. Other Deposits	41,218	68,004	95,666	66,461	67,311	87,725	95,666	94,980	94,055
D. Bank Deposits	1,171,104	1,307,242	1,228,687	1,032,651	1,007,753	1,300,734	1,228,687	1,450,794	1,317,669
Reserve Money (A+B+C+D)	7,679,845	8,663,485	9,326,385	8,773,931	8,522,615	9,437,177	9,326,385	9,743,685	9,570,833
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	(181,347)	930,509	(563,261)	1,044,509	1,008,002	(581,654)	(563,261)	(1,045,939)	(1,203,947)
B. Net Domestic Assets (1+2+3)	7,861,192	7,732,976	9,889,646	7,729,422	7,514,613	10,018,831	9,889,646	10,789,624	10,774,780
1. Net Govt Sector Borrowing (i+ii)	6,524,286	5,320,146	5,168,106	4,755,364	4,996,061	5,596,606	5,168,106	5,243,573	4,495,037
i. Borrowings for Budgetary Support ¹	6,538,797	5,332,490	5,185,379	4,770,095	5,010,886	5,613,566	5,185,379	5,261,504	4,513,473
a) Federal Government	6,750,123	5,712,275	5,770,613	5,246,301	5,571,792	6,389,281	5,770,613	5,941,535	5,281,417
of which deposits with SBP	(565,997)	(1,016,725)	(968,090)	(1,493,148)	(906,154)	(611,852)	(968,090)	(607,153)	(1,279,967)
b) Provincial Government	(192,737)	(346,850)	(547,818)	(434,343)	(515,620)	(717,805)	(547,818)	(647,611)	(716,385)
Balochistan	(39,105)	(37,307)	(16,552)	(49,111)	(55,435)	(78,929)	(16,552)	(27,104)	(39,969)
Khyber Pakhtunkhwa	(8,321)	(31,540)	(1,039)	(27,680)	(34,344)	(12,881)	(1,039)	(7,077)	(8,416)
Punjab	(81,570)	(207,104)	(440,053)	(274,438)	(331,498)	(490,680)	(440,053)	(511,450)	(550,723)
Sindh	(63,741)	(70,899)	(90,174)	(83,114)	(94,342)	(135,315)	(90,174)	(101,979)	(117,276)
c) AJK Government	(5,047)	(12,368)	(14,770)	(17,048)	(22,333)	(23,962)	(14,770)	(12,214)	(24,373)
d) Gilgit-Baltistan	(13,543)	(20,566)	(22,646)	(24,815)	(22,953)	(33,947)	(22,646)	(20,207)	(27,186)
ii. Others	(14,510)	(12,344)	(17,273)	(14,731)	(14,825)	(16,960)	(17,273)	(17,931)	(18,437)
2. Credit to Non-Govt. Sector (i+ii+iii)	895,663	1,313,779	1,675,461	1,309,534	1,273,557	1,620,361	1,675,461	1,661,393	1,657,160
i. Claims on Sch. Banks (a+b+c+d+e)	876,619	1,265,198	1,617,318	1,260,563	1,224,376	1,563,933	1,617,318	1,602,424	1,597,140
a. Agriculture Sector	1,972	3,865	4,875	3,892	4,086	4,736	4,875	4,746	5,024
b. Industrial Sector	191,951	413,636	692,456	432,714	464,444	665,357	692,456	699,036	713,614
c. Export Sector	528,035	589,340	781,291	587,725	521,420	756,705	781,291	769,407	746,131
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	154,661	258,357	138,696	236,232	234,426	137,135	138,696	129,235	132,371
ii. Claims on NBFIs	43,288	72,825	82,386	73,215	73,425	80,671	82,386	83,212	84,263
iii. PSEs Special A/C Debt Repayment with SBP/PSPC	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)
3. Other Items (Net)	441,243	1,099,050	3,046,079	1,664,524	1,244,995	2,801,865	3,046,079	3,884,658	4,622,583
Reserve Money (RM) (A+B)	7,679,845	8,663,485	9,326,385	8,773,931	8,522,615	9,437,177	9,326,385	9,743,684	9,570,833

Source: Core Statistics Department

Note: -

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

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

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

2.5 Currency in Circulation

Million Rupees

	30 th June			2021		2022			
	FY20	FY21	FY22 ^P	Jul	Aug	May	Jun	Jul	Aug
1 Banknotes	6,458,763	7,278,860	7,992,592	7,665,403	7,438,117	8,039,245	7,992,592	8,188,460	8,149,647
2 One Rupee Coins and above	9,962	9,947	9,991	9,965	9,932	9,868	9,991	10,039	10,040
3 Total (1+2)	6,468,725	7,288,807	8,002,583	7,675,368	7,448,049	8,049,113	8,002,583	8,198,499	8,159,687
4 Held by Banking Department of SBP	173	150	146	169	136	191	146	193	194
5 Held by Issue Department of SBP	1029	418	406	380	362	204	406	395	384
6 Currency in tills of Scheduled Banks	325,508	378,302	429,566	390,260	364,680	386,540	429,566	411,115	388,504
7 Currency in Circulation (3-4-5-6)	6,142,016	6,909,937	7,572,465	7,284,559	7,082,871	7,662,178	7,572,465	7,786,795	7,770,604

Note:

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

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

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

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

Source: Core Statistics Department

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 th June			2021		2022			
	FY20	FY21	FY22 ^P	Jul	Aug	May	Jun	Jul	Aug
A. Components of M2									
1. Currency in Circulation	6,142,016	6,909,937	7,572,465	7,284,559	7,082,871	7,662,178	7,572,465	7,810,095	7,770,604
2. Other Deposits with SBP	41,218	68,004	95,666	66,461	67,311	87,725	95,666	94,980	94,055
3. Total Private & PSE Deposits	14,724,770	17,319,755	19,912,884	16,529,528	16,604,012	18,222,015	19,934,849	19,389,309	19,195,857
<i>of which: RFCDs</i>	<i>1,074,511</i>	<i>1,046,150</i>	<i>1,230,183</i>	<i>1,067,201</i>	<i>1,103,254</i>	<i>1,212,394</i>	<i>1,230,183</i>	<i>1,421,528</i>	<i>1,277,803</i>
Money Supply (1+2+3)	20,908,003	24,297,696	27,581,015	23,880,548	23,754,195	25,971,918	27,602,981	27,294,385	27,060,516
B. Factors Affecting Money Supply (M2)									
I. Net Foreign Assets of the Banking System	(516,153)	724,723	(756,593)	840,736	774,023	(831,095)	(756,593)	(1,329,979)	(1,531,281)
a. State Bank of Pakistan	(181,347)	930,509	(563,261)	1,044,509	1,008,002	(581,654)	(563,261)	(1,045,939)	(1,203,947)
b. Scheduled Banks	(334,806)	(205,786)	(193,332)	(203,773)	(233,980)	(249,442)	(193,332)	(284,040)	(327,334)
II. Net Domestic Assets of Banking System (1+2+3)	21,424,157	23,572,973	28,337,608	23,039,812	22,980,172	26,803,014	28,359,573	28,624,364	28,591,797
a. State Bank of Pakistan	6,984,573	6,467,778	8,272,328	6,468,858	6,290,237	8,454,898	8,272,328	9,187,200	9,177,640
b. Scheduled Banks	14,439,583	17,105,195	20,065,280	16,570,954	16,689,935	18,348,116	20,087,246	19,437,164	19,414,158
1. Net Govt Sector Borrowing(a+b+c)	14,547,233	16,265,119	19,644,830	16,068,202	16,031,816	18,431,334	19,666,796	19,914,114	19,865,581
a. Borrowings for Budgetary support¹	13,748,309	15,373,463	18,528,448	15,183,999	15,141,464	17,266,944	18,550,414	18,793,856	18,762,498
(i) From SBP	6,538,797	5,332,490	5,185,379	4,770,094	5,010,886	5,613,566	5,185,379	5,261,504	4,513,473
a) Federal Government	6,750,123	5,712,275	5,770,613	5,246,301	5,571,792	6,389,281	5,770,613	5,941,535	5,281,417
of which deposits with SBP	(565,997)	(1,016,725)	(968,090)	(1,493,148)	(906,154)	(611,852)	(968,090)	(607,153)	(1,279,967)
b) Provincial Government	(192,737)	(346,850)	(547,818)	(434,344)	(515,620)	(717,805)	(547,818)	(647,611)	(716,385)
Balochistan Government	(39,105)	(37,307)	(16,552)	(49,111)	(55,435)	(78,929)	(16,552)	(27,104)	(39,969)
Khyber Pakhtunkhwa Government	(8,321)	(31,540)	(1,039)	(27,680)	(34,344)	(12,881)	(1,039)	(7,077)	(8,416)
Punjab Government	(81,570)	(207,104)	(440,053)	(274,439)	(331,498)	(490,680)	(440,053)	(511,450)	(550,723)
Sindh Government	(63,741)	(70,899)	(90,174)	(83,114)	(94,342)	(135,315)	(90,174)	(101,979)	(117,276)
c) AJK Government	(5,047)	(12,368)	(14,770)	(17,048)	(22,333)	(23,962)	(14,770)	(12,214)	(24,373)
d) Gilgit-Baltistan	(13,543)	(20,566)	(22,646)	(24,815)	(22,953)	(33,947)	(22,646)	(20,207)	(27,186)
(ii) From Scheduled banks (a+b)	7,209,512	10,040,973	13,343,069	10,413,905	10,130,578	11,653,379	13,365,035	13,532,352	14,249,024
a) Federal Government	8,222,465	11,181,917	14,612,531	11,533,566	11,258,322	12,877,680	14,630,114	14,804,847	15,501,515
of which deposits with banks	(1,371,965)	(1,659,001)	(2,037,658)	(1,642,376)	(1,655,269)	(1,922,838)	(2,020,076)	(2,040,128)	(1,911,513)
b) Provincial Government	(1,012,953)	(1,140,944)	(1,269,462)	(1,119,661)	(1,127,744)	(1,224,302)	(1,265,079)	(1,272,495)	(1,252,491)
of which deposits with banks	(1,013,977)	(1,141,968)	(1,270,486)	(1,120,685)	(1,128,768)	(1,225,326)	(1,266,103)	(1,273,519)	(1,253,515)
b. Commodity operations	813,435	903,999	1,133,655	898,934	905,177	1,181,350	1,133,655	1,138,189	1,121,520
c. Others	(14,510)	(12,344)	(17,273)	(14,731)	(14,825)	(16,960)	(17,273)	(17,931)	(18,437)
2. Credit to Non-Govt. Sector (a+b+c+d)	8,372,428	9,114,395	10,692,806	8,966,083	9,001,804	10,522,360	10,692,806	10,577,565	10,600,980
a. Credit to Private Sector*	6,862,862	7,629,069	9,241,217	7,484,839	7,498,522	9,051,211	9,241,217	9,101,050	9,113,714
Conventional Banking Branches	5,305,518	5,685,109	6,656,744	5,525,504	5,520,434	6,554,961	6,656,744	6,699,841	6,701,107
Islamic Banks	868,473	1,030,612	1,269,892	1,036,095	1,038,491	1,244,418	1,269,892	1,262,316	1,265,714
Islamic Banking Branches of Conventional Banks	688,871	913,348	1,314,582	923,239	939,597	1,251,832	1,314,582	1,138,892	1,146,893
b. Credit to PSEs	1,490,522	1,436,745	1,393,446	1,432,273	1,454,101	1,414,721	1,393,446	1,417,547	1,427,246
c. PSEs Special a/c-debt Repayment with BP/PSPC	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)
d. Credit to NBFIs	43,288	72,825	82,386	73,215	73,425	80,671	82,386	83,212	84,263
3. Other Items (net) *	(1,495,505)	(1,806,541)	(2,000,029)	(1,994,473)	(2,053,448)	(2,150,680)	(2,000,029)	(1,867,315)	(1,874,764)
Broad Money M2 (A+B)	20,908,003	24,297,696	27,581,015	23,880,547	23,754,195	25,971,918	27,602,981	27,294,384	27,060,516
C. Memorandum Items									
Accrued Profit on SBP holdings of MRTBs/MTBs	83,618	58,537	108,301	68,264	96,385	370,046	108,301	228,283	240,907
Outstanding amount of MTBs (realized value in auction)	4,956,617	5,979,180	5,493,007	6,624,014	6,152,410	4,410,588	5,493,007	5,586,495	5,507,987
Net Government Budgetary Borrowing (Cash Basis)	13,471,051	15,247,857	18,348,769	15,030,512	14,965,593	16,829,452	18,370,734	18,466,157	18,409,766
<i>From SBP</i>	<i>6,455,179</i>	<i>5,273,953</i>	<i>5,077,077</i>	<i>4,701,829</i>	<i>4,914,501</i>	<i>5,243,520</i>	<i>5,077,078</i>	<i>5,033,220</i>	<i>4,272,566</i>
<i>From Scheduled Banks</i>	<i>7,015,872</i>	<i>9,973,904</i>	<i>13,271,691</i>	<i>10,328,683</i>	<i>10,051,092</i>	<i>11,585,932</i>	<i>13,293,657</i>	<i>13,432,937</i>	<i>14,137,200</i>

Source: Core Statistics Department

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

Note: -

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

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

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

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-21	30-Jun-22 ^R	1 st Jul 21 to 27 th Aug 21	1 st Jul 22 to 26 th Aug 22
1. Central Government (a+b)	16,894,192	20,400,727	(64,078)	382,206
a. Scheduled Banks	11,181,917	14,630,114	76,405	871,401
T-Bills and Securities	12,840,918	16,650,189	72,673	762,839
Less:				
<i>Government Deposits</i>	<i>1,659,001</i>	<i>2,020,076</i>	<i>(3,732)</i>	<i>(108,563)</i>
b. State Bank	5,712,275	5,770,613	(140,483)	(489,196)
T-bills and Securities etc.	6,685,409	6,196,237	(247,052)	(202,699)
Debtor Balances (Exc. Zakat Fund)	33,794	-	(4,002)	-
Less:				
<i>Govt. Deposits (Ex. Zakat and Privatization Fund)</i>	<i>1,016,725</i>	<i>968,090</i>	<i>(110,572)</i>	<i>311,877</i>
<i>Others</i>	<i>(9,797)</i>	<i>(542,466)</i>	<i>1</i>	<i>(25,380)</i>
2. Provincial Governments (c+d)	(1,520,728)	(1,850,313)	(167,921)	(170,122)
c. Scheduled Banks	(1,140,944)	(1,265,079)	13,200	12,588
Government Securities and Others	1,024	1,024	-	-
Less:				
<i>Government Deposits</i>	<i>1,141,968</i>	<i>1,266,103</i>	<i>(13,200)</i>	<i>(12,588)</i>
d. State Bank	(379,784)	(585,234)	(181,122)	(182,710)
Government Securities				
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
<i>Government Deposits (Excluding Zakat Fund)</i>	<i>379,784</i>	<i>585,234</i>	<i>181,122</i>	<i>182,710</i>
Net Budgetary Borrowing from the Banking System	15,373,463	18,550,414	(231,999)	212,084

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	129	117	2	3
Wheat	788,173	1,011,626	(7,636)	533
Sugar	67,510	67,302	7,920	(1,763)
Fertilizer	46,718	53,019	864	(10,956)
Seeds				
Oilseeds				
Pulses				
Edible Oil				
Black Mash				
Chilies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,470	1,592	27	47
Total	903,999	1,133,655	1,178	(12,135)

Source: Core Statistics Department

2.9 Statement of Affairs

Million Rupees

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

2.9 Statement of Affairs

Million Rupees

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

Source: Finance Department SBP

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

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

Million Rupees

FINANCIAL POSITION	FY20	FY21	FY22	2021		2022			
				Jul	Aug	May	Jun	Jul	Aug
ASSETS									
Cash & Balances with Treasury Banks	1,408,559	1,528,246	2,308,137	1,713,431	1,578,130	1,961,867	2,308,137	2,250,335	2,195,590
Balances with other Banks	212,150	213,911	330,061	214,267	207,351	260,262	330,061	288,560	333,937
Lending to Financial Institutions	843,513	966,673	858,227	868,662	973,745	585,124	858,227	704,600	738,156
Investments	10,681,288	13,615,840	16,441,736	14,102,208	13,850,453	15,564,236	16,441,736	18,182,771	17,608,498
Advances – Net of Provision	7,655,531	8,202,049	10,099,077	8,252,175	8,279,991	10,113,576	10,099,077	10,921,710	10,857,563
Gross Advances	8,202,328	8,831,088	10,771,563	8,882,972	8,928,428	10,785,778	10,771,563	10,239,101	10,177,713
Less: Provision for Non- Performing Advances	546,797	629,039	(672,486)	630,797	648,437	(672,201)	(672,486)	(682,609)	(679,850)
Operating Fixed Assets	567,753	635,575	716,433	637,233	641,530	709,773	716,433	754,114	743,192
Deferred Tax Assets	56,161	70,764	107,049	70,335	76,308	109,781	107,049	127,313	124,425
Other Assets	950,083	908,754	1,202,385	881,963	888,343	1,170,987	1,202,385	1,344,544	1,433,681
TOTAL ASSETS	22,375,037	26,141,812	32,063,106	26,740,274	26,495,850	30,475,606	32,063,106	33,891,339	33,355,191
LIABILITIES									
Bills Payable	245,363	322,389	358,528	311,590	334,146	360,486	358,528	304,954	319,643
Borrowings	2,865,768	4,097,113	6,725,049	4,578,698	4,316,386	6,100,795	6,725,049	7,813,248	7,342,122
Deposits and other Accounts	16,229,036	18,695,178	21,490,459	18,832,331	18,809,368	20,655,871	21,490,459	22,151,700	22,100,920
Sub-ordinated Loans	126,296	112,732	136,828	112,731	112,731	132,379	136,828	10,242	10,141
Liabilities Against Assets Subject to Finance Lease	2,134	1,823	10,134	1,818	1,819	10,149	10,134	136,826	136,826
Deferred Tax Liabilities	47,329	17,288	5,847	19,886	21,359	5,851	5,847	6,686	5,541
Other Liabilities	964,493	997,101	1,300,389	959,551	971,087	1,225,673	1,300,389	1,367,696	1,379,843
TOTAL LIABILITIES	20,480,420	24,243,625	30,027,234	24,816,605	24,566,897	28,491,203	30,027,234	31,791,351	31,295,037
NET ASSETS	1,894,617	1,898,187	2,035,872	1,923,669	1,928,953	1,984,403	2,035,872	2,099,987	2,060,154
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	556,465	561,451	584,837	563,139	563,805	579,293	584,837	587,383	591,507
Reserves	357,675	379,965	440,578	382,843	389,135	432,029	440,578	458,577	450,190
Un-appropriated / Un-remitted Profit	618,864	696,938	870,554	713,924	709,586	818,989	870,554	201,190	161,711
Surplus/ (Deficit) on Revaluation of Assets	361,613	259,833	139,904	263,764	266,427	154,091	139,904	852,838	856,746
TOTAL	1,894,617	1,898,187	2,035,872	1,923,669	1,928,953	1,984,403	2,035,872	2,099,987	2,060,154

Source: Banking Supervision Department-1, SBP

Note: Figures pertain to last week end of every month

2.11 Scheduled Banks' Consolidated Liquidity Position (All Banks)

	FY20	FY21	FY22	2021		2022			
				May	Jun	Mar	Apr	May	Jun
Demand Liabilities	14,142,999	16,618,909	19,281,929	15,608,357	16,618,909	15,004,789	15,390,362	15,832,712	19,281,929
Time Liabilities	1,791,929	1,875,316	2,074,337	1,832,142	1,875,316	2,053,122	2,082,999	2,016,002	2,074,337
TOTAL (Demand & Time Liabilities)	15,934,928	18,494,226	21,356,266	17,440,499	18,494,226	17,057,911	17,473,361	17,848,714	21,356,266
LIQUID ASSETS MAINTAINED IN PAKISTAN									
Cash	374,689	418,418	415,712	514,844	418,418	388,237	449,254	471,072	415,712
Balance with SBP	606,361	700,455	1,447,459	722,932	700,455	976,022	1,142,576	1,182,317	1,447,459
Balance with agents of SBP	193,531	197,018	207,436	234,871	197,018	78,353	70,317	115,911	207,436
Un-encumbered approved Securities	7,390,284	11,079,775	11,976,081	9,967,477	11,079,775	10,952,923	10,915,890	10,965,982	11,976,081
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	46,201	44,086	54,870	43,450	44,086	48,383	49,691	51,880	54,870
Share Capital of MFB	-	-	-	-	-	-	-	-	-
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	3,270,049	3,791,605	4,612,478	3,556,769	3,791,605	4,020,836	4,176,610	4,236,508	4,612,478
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	5,341,017	8,648,147	9,523,577	7,926,804	8,648,147	8,423,083	8,511,072	8,550,653	9,523,577

Source: Banking Supervision Department-1, SBP

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

2.12 Financial Position of DFIs, MFBs and NBFs

Million Rupees

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

* DFIs also includes HBFC & PMRC data.

Source: Core Statistics Department

2.13 Classification of Deposits with DFIs, MFBs and NBFCs

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

Source: Core Statistics Department

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

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

Source: Core Statistics Department

* This includes Depository NBFCs, DFIs and MFIs.

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

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

Million Rupees

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

Source: Core Statistics Department

* This includes Depository NBFCs, DFIs and MFIs.

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

3.1 Scheduled Banks' Liabilities and Assets

LIABILITIES/ASSETS	Million Rupees						
	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: Core Statistics Department

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: Core Statistics Department

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

Million Rupees

CATEGORY OF DEPOSIT HOLDERS	2019	2020		2021	
	Dec	Jun	Dec	Jun ^R	Dec ^P
1. 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

CATEGORY OF DEPOSIT HOLDERS	Million Rupees				
	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: Core Statistics Department

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

As on 31st December, 2021(Provisional)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	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)

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	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: Core Statistics Department

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 ^P		
		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: Core Statistics Department

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

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

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

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

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

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

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

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

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

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

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

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

Million Rupees

SIZE OF ACCOUNTS (Rs.)	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: Core Statistics Department

Note:-

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

3.7 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

Million Rupees

SIZE OF ACCOUNTS (Rs.)	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: Core Statistics Department

Note: -

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

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

Million Rupees

SIZE OF ACCOUNTS (Rs.)	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: Core Statistics Department

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	49,988.7
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: Core Statistics Department

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

Million Rupees

BORROWERS	2020		2021				
	Dec	Jun				Dec ^r	
	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 AMC's	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

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: Core Statistics Department

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

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

Million Rupees

SECURITIES	2020		2021				
	Dec	Jun			Dec ^P		
		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: Core Statistics Department

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: Core Statistics Department

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22 ^P
A. Agriculture, forestry, and fishing	292,274	326,429	314,637	320,551	322,249	326,429	325,872	323,990
Trade finance	3,292	5,163	5,790	5,419	5,736	5,163	5,786	6,349
Working capital	222,729	240,177	233,158	237,930	238,230	240,177	239,879	236,348
Fixed investment	61,804	70,998	65,740	67,034	67,640	70,998	70,245	71,877
Construction Financing	142	1,151	1,157	1,153	1,153	1,151	1,205	1,192
Other	4,307	8,940	8,791	9,015	9,490	8,940	8,757	8,224
B. Mining and quarrying	67,175	64,099	68,300	65,946	63,733	64,099	62,062	62,605
Trade finance	3,849	2,114	1,534	2,282	1,891	2,114	2,248	2,099
Working capital	17,321	10,401	15,318	12,058	10,826	10,401	7,824	8,600
Fixed investment	44,684	50,175	50,089	50,237	49,646	50,175	50,669	50,584
Construction Financing	-	-	-	-	-	-	-	-
Other	1,322	1,410	1,358	1,369	1,370	1,410	1,322	1,322
C. Manufacturing	3,548,472	4,451,436	4,337,459	4,384,335	4,402,288	4,451,436	4,425,819	4,480,917
Trade finance	888,353	1,171,216	1,102,307	1,129,322	1,178,692	1,171,216	1,189,695	1,192,079
Working capital	1,434,218	1,750,989	1,779,367	1,768,090	1,714,509	1,750,989	1,700,738	1,713,749
Fixed investment	1,115,474	1,393,871	1,328,740	1,344,542	1,380,244	1,393,871	1,404,029	1,443,139
Construction Financing	8,783	22,180	17,602	17,905	17,987	22,180	21,261	22,183
Other	101,645	113,180	109,444	124,476	110,858	113,180	110,096	109,767
D. Electricity, gas, steam and air conditioning supply	558,695	620,224	588,690	577,559	625,158	620,224	591,844	602,184
Trade finance	5,769	8,399	8,867	8,911	10,200	8,399	9,427	8,243
Working capital	237,775	250,098	232,428	222,736	252,000	250,098	219,105	226,645
Fixed investment	314,017	356,879	340,392	340,056	358,775	356,879	357,425	360,417
Construction Financing	1,001	850	891	886	886	850	850	850
Other	133	3,998	6,112	4,971	3,297	3,998	5,038	6,029
E. Water supply; sewerage, waste management and remediation activities	24,150	22,442	24,986	24,912	28,447	22,442	19,710	17,623
Trade finance	9,383	13,291	12,116	12,790	17,878	13,291	10,550	8,441
Working capital	9,786	3,353	8,300	7,520	5,892	3,353	3,406	3,393
Fixed investment	4,976	5,364	4,352	4,362	4,348	5,364	5,322	5,306
Construction Financing	-	51	53	53	53	51	49	48
Other	6	383	165	187	277	383	383	436
F. Construction	154,443	188,365	185,397	178,187	179,624	188,365	186,695	188,740
Trade finance	425	624	335	394	312	624	605	551
Working capital	17,640	17,066	16,881	16,134	17,399	17,066	18,569	19,728
Fixed investment	28,625	24,142	22,822	25,230	24,750	24,142	26,170	27,474
Construction Financing	106,783	145,461	144,650	135,386	136,092	145,461	140,426	139,909
Other	970	1,073	709	1,043	1,072	1,073	925	1,079
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	452,581	531,595	498,638	494,549	518,744	531,595	533,141	514,482
Trade finance	63,282	83,421	70,804	76,350	91,300	83,421	91,950	89,606
Working capital	267,944	313,701	297,743	285,561	296,837	313,701	313,184	294,614
Fixed investment	89,861	91,296	91,787	90,773	89,189	91,296	89,686	90,680
Construction Financing	3,323	5,456	5,124	5,091	5,229	5,456	5,423	5,447
Other	28,171	37,721	33,181	36,773	36,189	37,721	32,899	34,136
H. Transportation and storage	113,666	127,188	127,691	129,549	128,420	127,188	127,965	127,821
Trade finance	364	3,510	3,449	3,590	3,511	3,510	3,680	3,682
Working capital	40,703	45,789	46,620	48,021	46,778	45,789	48,334	47,871
Fixed investment	70,929	71,220	71,964	71,537	71,623	71,220	69,362	69,737
Construction Financing	346	1,001	1,005	990	998	1,001	966	951
Other	1,324	5,668	4,654	5,411	5,510	5,668	5,624	5,581
I. Accommodation and food service activities	42,889	40,198	41,255	41,767	41,384	40,198	40,363	39,779
Trade finance	751	826	904	779	841	826	853	838
Working capital	13,504	10,777	10,861	11,998	11,874	10,777	10,980	10,258
Fixed investment	16,289	16,740	17,053	17,070	16,790	16,740	16,673	16,794
Construction Financing	11,507	10,973	11,457	11,011	11,009	10,973	10,991	11,025
Other	839	881	978	910	871	881	867	864

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22 ^F
J. Information and communication	185,367	277,827	252,152	266,102	271,503	277,827	283,308	286,630
Trade finance	4,798	9,270	8,632	9,277	9,606	9,270	8,952	9,049
Working capital	35,665	24,849	24,885	25,321	28,367	24,849	24,363	20,152
Fixed investment	133,688	231,714	206,099	218,367	219,685	231,714	236,675	243,995
Construction Financing	284	275	294.361	292.189	276.509	275	773	772
Other	10,932	11,720	12,242	12,844	13,569	11,720	12,546	12,662
K. Real estate activities	30,892	37,084	36,765	35,696	37,645	37,084	36,803	36,223
Trade finance	-	-	..	..	..	-	-	27
Working capital	2,141	2,891	2,957	2,796	2,913	2,891	2,925	2,639
Fixed investment	8,350	9,047	8,065	8,102	8,337	9,047	9,043	8,513
Construction Financing	20,388	25,091	25,686	24,743	26,338	25,091	24,780	25,005
Other	13	55	56.225	55.866	55.627	55	55	40
L. Professional, scientific and technical activities	50,820	53,848	50,273	53,181	51,145	53,848	51,130	53,476
Trade finance	9,697	10,373	9,533	10,114	9,704	10,373	10,107	10,408
Working capital	28,375	25,904	26,141	27,746	26,105	25,904	22,761	24,834
Fixed investment	10,346	13,294	11,196	11,561	11,413	13,294	14,074	13,228
Construction Financing	271	195	218.624	210.954	205.261	195	186	181
Other	2,132	4,082	3,184	3,548	3,718	4,082	4,003	4,825
M. Administrative and support service activities	64,558	57,230	60,613	59,666	63,479	57,230	54,162	52,252
Trade finance	8,306	5,761	5,426	4,672	4,970	5,761	6,007	5,630
Working capital	30,041	32,260	31,850	31,353	34,137	32,260	29,228	27,882
Fixed investment	20,092	12,751	16,648	16,940	16,471	12,751	12,616	12,378
Construction Financing	353	113	220.33	150	150	113	113	113
Other	5,766	6,345	6,468	6,552	7,751	6,345	6,199	6,250
N. Education	32,301	36,167	36,715	33,595	33,079	36,167	35,114	34,152
Trade finance	20	16	16.688	15.576	15.576	16	14	14
Working capital	12,900	11,099	11,521	10,069	9,282	11,099	10,780	10,120
Fixed investment	10,705	10,682	11,144	10,989	11,138	10,682	10,648	10,378
Construction Financing	8,564	14,227	13,895	12,384	12,506	14,227	13,531	13,502
Other	113	143	138.942	137.626	136.769	143	140	138
O. Human health and social work activities	19,911	18,884	19,082	18,610	18,110	18,884	17,974	18,038
Trade finance	15	8	3.828	0.028	0.028	8	22	14
Working capital	5,739	4,812	4,754	4,507	4,213	4,812	4,345	4,526
Fixed investment	8,878	8,544	8,936	8,481	8,407	8,544	8,334	8,033
Construction Financing	5,195	5,432	5,271	5,506	5,384	5,432	5,177	5,374
Other	84	88	117.119	116.297	107.008	88	96	90
P. Arts, entertainment, and recreation	3,099	2,764	2,894	2,748	2,728	2,764	2,500	1,896
Trade finance	1	..	1	1	1	..	..	..
Working capital	790	932	920.509	895.327	900.024	932	879	802
Fixed investment	2,307	1,691	1,831	1,716	1,687	1,691	1,487	960
Construction Financing	-	130	136.921	130.711	130.534	130	124	124
Other	2	10	4.903	5.217	9.641	10	9	9
Q. Other service activities	71,136	72,118	69,097	69,745	69,069	72,118	72,591	69,654
Trade finance	5,948	2,610	1,775	1,520	1,799	2,610	2,642	2,373
Working capital	31,119	26,682	27,984	27,460	25,550	26,682	27,223	26,517
Fixed investment	23,776	28,970	27,501	28,215	28,745	28,970	29,271	28,828
Construction Financing	3,701	3,365	3,450	3,447	3,368	3,365	3,386	3,384
Other	6,592	10,491	8,386	9,103	9,607	10,491	10,069	8,552
Total	5,712,430	6,927,897	6,714,641	6,756,699	6,856,805	6,927,897	6,867,055	6,910,461

Source: Core Statistics Department

Notes:

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

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22^P
A. Agriculture, forestry, and fishing	11,688	23,562	18,012	21,233	21,828	23,562	23,174	24,036
Trade finance	32	-	-	-	5	-	-	-
Working capital	9,176	15,922	12,756	14,185	14,689	15,922	15,671	16,561
Fixed investment	1,882	4,568	3,658	4,121	4,195	4,568	4,376	4,362
Construction Financing	5	1,015	16	1,015	1,015	1,015	1,077	1,061
Other	592	2,057	1,582	1,912	1,923	2,057	2,051	2,053
B. Mining and quarrying	1,469	2,094	1,351	1,344	2,038	2,094	1,710	1,747
Trade finance	80	27	39	24	39	27	24	117
Working capital	840	1,522	746	744	1,432	1,522	1,158	1,104
Fixed investment	550	545	565	575	566	545	527	526
Construction Financing	-	-	-	-	-	-	-	-
Other	-	..	1	..	..	..	..	..
C. Manufacturing	190,503	226,460	216,995	208,500	224,816	226,460	211,862	214,543
Trade finance	28,846	37,047	31,610	30,691	36,423	37,047	37,575	31,845
Working capital	136,324	155,916	155,324	148,583	154,692	155,916	143,146	147,942
Fixed investment	22,844	29,796	27,070	25,811	29,532	29,796	27,630	30,635
Construction Financing	264	734	385	420	415	734	478	952
Other	2,225	2,968	2,606	2,995	3,755	2,968	3,032	3,169
D. Electricity, gas, steam and air conditioning supply	1,701	3,276	1,776	1,781	3,206	3,276	2,965	2,367
Trade finance	88	103	147	193	159	103	113	124
Working capital	1,000	2,622	1,124	1,133	2,583	2,622	2,318	1,648
Fixed investment	610	532	500	436	446	532	516	578
Construction Financing	-	-	-	-	-	-	-	-
Other	2	18	4	19	19	18	18	18
E. Water supply; sewerage, waste management and remediation activities	177	166	606	497	317	166	164	156
Trade finance	-	-	-	89	-	-	-	-
Working capital	61	53	490	300	204	53	54	44
Fixed investment	111	107	110	102	108	107	104	101
Construction Financing	-	-	-	-	-	-	-	-
Other	6	5	6	6	6	5	5	10
F. Construction	15,770	16,936	16,229	14,666	14,579	16,936	15,220	15,837
Trade finance	30	37	32	22	28	37	23	13
Working capital	5,073	5,078	5,210	4,914	4,823	5,078	5,794	6,006
Fixed investment	1,696	1,807	1,682	1,547	1,557	1,807	1,828	1,848
Construction Financing	8,293	9,593	9,159	7,734	7,727	9,593	7,135	7,341
Other	678	422	145	449	444	422	441	629
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	142,905	169,231	163,369	157,279	160,932	169,231	162,999	156,477
Trade finance	6,292	7,768	7,097	7,116	7,655	7,768	8,137	8,065
Working capital	113,124	124,280	124,561	117,031	119,113	124,280	120,109	115,098
Fixed investment	17,585	25,443	21,079	21,927	22,805	25,443	24,128	23,165
Construction Financing	351	182	609	175	182	182	640	172
Other	5,553	11,557	10,023	11,029	11,177	11,557	9,985	9,978
H. Transportation and storage	24,294	23,614	22,445	22,940	23,320	23,614	23,134	22,951
Trade finance	28	40	23	23	23	40	29	29
Working capital	2,599	2,694	2,624	2,443	2,685	2,694	2,605	2,858
Fixed investment	20,348	17,382	16,823	17,335	17,298	17,382	17,049	16,645
Construction Financing	158	459	466	459	460	459	445	433
Other	1,162	3,038	2,509	2,681	2,854	3,038	3,006	2,985
I. Accommodation and food service activities	4,709	4,376	4,617	4,634	4,273	4,376	4,812	4,794
Trade finance	26	26	205	26	26	26	26	26
Working capital	2,370	1,867	1,633	1,721	1,859	1,867	1,672	1,649
Fixed investment	976	1,224	1,062	1,159	1,166	1,224	1,221	1,231
Construction Financing	498	407	819	873	368	407	1,037	1,034
Other	839	852	897	854	855	852	857	854

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22 ^P
J. Information and communication	4,586	4,669	4,624	4,394	4,552	4,669	4,574	4,569
Trade finance	158	289	251	250	267	289	273	275
Working capital	2,790	1,990	2,178	1,994	2,019	1,990	1,886	1,956
Fixed investment	1,279	1,968	1,763	1,718	1,828	1,968	1,975	1,900
Construction Financing	284	275	294	292	277	275	273	272
Other	74	147	138	140	162	147	168	166
K. Real estate activities	1,815	2,213	2,793	2,062	2,156	2,213	2,183	2,226
Trade finance	-	-	-	-	-	-	-	27
Working capital	306	432	435	431	419	432	403	440
Fixed investment	1,070	1,146	1,009	990	1,089	1,146	1,149	1,140
Construction Financing	426	580	1,292	584	593	580	576	578
Other	13	55	56	56	56	55	55	40
L. Professional, scientific and technical activities	15,146	18,791	16,077	16,049	17,068	18,791	17,789	17,748
Trade finance	1,755	2,198	1,809	1,963	1,886	2,198	2,033	2,095
Working capital	9,705	10,042	9,397	8,879	9,630	10,042	9,414	9,354
Fixed investment	2,564	3,094	2,259	2,287	2,465	3,094	3,033	3,093
Construction Financing	241	145	160	154	150	145	138	134
Other	881	3,313	2,451	2,765	2,937	3,313	3,171	3,073
M. Administrative and support service activities	12,320	13,015	12,636	12,322	12,199	13,015	11,973	11,831
Trade finance	1,019	733	894	709	782	733	733	722
Working capital	7,073	7,283	7,105	6,761	6,637	7,283	6,297	6,118
Fixed investment	3,384	2,587	2,403	2,389	2,404	2,587	2,527	2,545
Construction Financing	-	-	-	-	-	-	-	-
Other	845	2,412	2,234	2,463	2,375	2,412	2,415	2,446
N. Education	3,623	2,622	2,545	2,523	2,591	2,622	2,704	2,559
Trade finance	20	16	17	16	16	16	14	14
Working capital	1,736	925	990	957	923	925	858	857
Fixed investment	1,345	1,323	1,184	1,200	1,308	1,323	1,479	1,344
Construction Financing	408	216	221	218	208	216	213	206
Other	113	143	134	133	136	143	140	138
O. Human health and social work activities	3,166	2,049	2,080	2,019	2,021	2,049	2,034	2,207
Trade finance	-	8	-	-	-	8	22	14
Working capital	1,151	891	865	872	895	891	892	885
Fixed investment	1,431	940	995	921	913	940	905	1,095
Construction Financing	504	126	126	132	129	126	123	126
Other	80	84	95	94	84	84	92	86
P. Arts, entertainment, and recreation	941	355	307	279	333	355	375	298
Trade finance	1	..	1	1	1	..	..	..
Working capital	507	293	180	153	274	293	245	168
Fixed investment	431	48	117	116	45	48	117	116
Construction Financing	-	4	4	4	4	4	4	4
Other	2	10	5	5	10	10	9	9
Q. Other service activities	30,454	37,717	33,831	34,274	35,636	37,717	36,452	35,870
Trade finance	669	324	587	499	469	324	815	321
Working capital	13,766	13,405	12,392	12,033	12,301	13,405	12,000	11,958
Fixed investment	14,826	21,015	19,477	19,890	20,535	21,015	20,901	20,887
Construction Financing	227	59	79	55	55	59	81	80
Other	967	2,913	1,296	1,797	2,276	2,913	2,655	2,624
Total	465,266	551,145	520,291	506,796	531,866	551,145	524,122	520,217

Source: Core Statistics Department

Notes:

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

3.15 Province/Region and Disbursement & Utilization of Advances

Billion Rupees

Period	Province/ Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
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: Core Statistics Department

Notes:

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

3.16 Province/Region and place of Disbursement and Utilization

Billion Rupees

Place of disbursement	Place of Utilization	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: Core Statistics Department

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	..
	AJK	0.07	..	0.04	..	0.02	..
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	..	..	-	-	-	-
	AJK	..	..	..	..	-	-
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	..	-	-
	AJK	..	..	..	..	..	..
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	..	..
	AJK	-	-	-	-	-	-
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
	AJK	0.05	..	0.12	0.01	0.06	..
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	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
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
	AJK	..	0.01	-	-	-	-
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	13.31	84.25	18.92	85.38	17.58	85.58
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: Core Statistics Department

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: Core Statistics Department

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

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

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

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

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

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

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

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

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

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

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

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

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

Amount in million Rupees

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY21									
Jul-Jun									
Punjab	976,238	156,142	153,764	65,516	61,043	38,815	14,497	384,234	71,247
Sindh	146,512	63,096	32,450	12,667	14,490	13,972	2,556	66,345	29,600
Khyber Pakhtunkhwa	21,067	5,092	5,778	3,601	3,048	1,841	423	1,456	591
Balochistan	5,353	1,207	1,398	123	133	174	74	214	961
Azad Jammu Kashmir	477	64	486	1	1	1	35	1,225	43
Gilgit Baltistan	3,265	382	442	6	2	4	15	39	27
All Pakistan	1,152,912	225,982	194,318	81,914	78,716	54,806	17,600	453,514	102,468
FY22									
Jul-Sep									
Punjab	117,606	29,293	151,216	16,426	16,146	40,694	4,301	59,708	51,586
Sindh	19,665	19,786	34,612	3,183	3,227	10,601	1,333	13,833	12,359
Khyber Pakhtunkhwa	3,957	822	5,442	844	519	1,886	112	241	577.06
Balochistan	498	227	1,441	42	33.868	184.66	31	127.934	253.218
Azad Jammu Kashmir	245	24.932	88.481	-	-	1	9	227	43.492
Gilgit Baltistan	1,286	154.832	529.11	1	0.999	11.398	-	-	19.542
All Pakistan	143,257	50,308	193,329	20,496	19,927	53,378	5,786	74,137	64,838
Jul-Dec									
Punjab	368,984	78,319	158,406	27,892	34,677	41,126	6,715	124,092	57,421
Sindh	54,049	37,830	35,745	5,315	7,320	10,510	2,448	30,721	13,881
Khyber Pakhtunkhwa	9,254	2,106	5,837	1,363	1,089	1,938	177	1,380	907
Balochistan	1,605	641	1,567	65	89	199	50	256	274
Azad Jammu Kashmir	403	44	96	2	32	33	10	544	63
Gilgit Baltistan	3,315	410	719	2	2	12	-	-	20
All Pakistan	437,610	119,350	202,369	34,639	43,210	53,819	9,400	156,992	72,565
Jul-Mar									
Punjab	501,270	109,181	150,599	34,744	52,721	39,433	8,290	190,421	61,084
Sindh	86,041	56,183	35,403	7,781	11,382	9,673	2,780	43,836	13,318
Khyber Pakhtunkhwa	14,854	3,312	5,778	1,898	1,920	1,757	210	1,882	766
Balochistan	3,432	1,155	1,754	83	138	204	61	343	276
Azad Jammu Kashmir	510	57	84	4	36	35	10	827	67
Gilgit Baltistan	5,142	615	818	5	5	15	-	-	19
All Pakistan	611,249	170,504	194,436	44,515	66,202	51,117	11,351	237,309	75,531
Jul-Jun									
Punjab	792,984	176,381	163,213	42,732	78,113	41,236	10,351	299,331	74,181
Sindh	136,082	84,579	40,248	9,459	18,077	10,131	3,093	55,548	13,691
Khyber Pakhtunkhwa	23,827	5,701	6,536	2,351	2,750	1,896	255	3,315	956
Balochistan	5,388	1,973	2,061	146	299	253	72	474	301
Azad Jammu Kashmir	1,990	348	260	4	36	36	10	1,130	69
Gilgit Baltistan	6,533	800	847	7	13	21	2	25	25
All Pakistan	966,804	269,782	213,165	54,699	99,288	53,572	13,783	359,822	89,223

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

Amount in million Rupees

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

Source: Agricultural Credit & Microfinance Department

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

Million Rupees

ECONOMIC GROUPS	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: Core Statistics Department

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

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 INVESTEMENTS	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: Core Statistics Department

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

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

RATE OF RETURN	Million Rupees			
	2020		2021	
	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: Core Statistics Department

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: Core Statistics Department

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

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

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: Core Statistics Department

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

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

Million Rupees

RATE OF RETURN	2020				2021			
	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: Core Statistics Department

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

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

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

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

TYPE OF DEPOSITS		Percent per annum			
		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: Core Statistics Department

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

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

TYPE OF DEPOSITS		Percent per annum			
		2020		2021	
		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: Core Statistics Department

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

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

Percent per annum

AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES	
I. OVERALL- ALL BANKS										
2020	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: Core Statistics Department

3.30 Structure of Interest Rates

Percent

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

Long Term Financing Facility Rate (LTFF)

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

Financing Facility for Storage of Agri. Produce (FFSAP)

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

Service charges/Mark up rates of Refinance facility for SMEs

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

PFI: Participating Financial Institutions

Source: State Bank of Pakistan

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

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

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

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

3.31 (a) Weighted Average Lending and Deposit Rates

Percent per annum

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

Notes:

Source: Core Statistics Department

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

3.31 (b) Overall Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits				
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	
Jul-2022^R																	
1. Scheduled Banks (SBs)	15.01	15.12	15.20	15.33	12.09	12.18	13.05	13.13	8.85	8.86	12.40	12.36	6.91	6.97	11.22	11.20	
a. Public	14.83	15.30	14.87	15.34	10.88	11.40	12.58	13.27	8.58	9.40	11.62	11.56	7.47	7.93	11.32	11.30	
b. Private	15.01	15.11	15.20	15.33	12.32	12.27	13.06	13.02	8.88	8.82	12.47	12.42	6.68	6.64	11.14	11.12	
c. Foreign	15.16	15.16	15.16	15.16	14.46	14.51	14.73	14.78	7.39	9.32	12.59	12.59	9.37	9.44	12.44	12.44	
d. Specialized	21.07	21.07	21.07	21.08	12.75	12.75	18.95	18.96	9.22	9.21	12.50	12.50	10.90	10.89	12.62	12.64	
2. DFIs	14.91	14.91	16.05	16.05	11.46	11.42	12.52	12.48	15.50	15.18	15.50	15.18	14.91	14.75	14.91	14.75	
3. MFBs	31.47	31.47	32.06	32.06	29.38	29.38	29.92	29.92	7.65	8.72	11.92	11.65	11.62	11.36	13.54	13.40	
4. Overall (SBs,MFBs,DFIs)	15.08	15.20	15.28	15.42	12.59	12.71	13.57	13.67	8.84	8.86	12.40	12.36	7.01	7.06	11.29	11.26	
Aug-2022^P																	
1. Scheduled Banks (SBs)	15.42	15.51	15.64	15.67	12.47	12.44	13.61	13.59	9.55	9.62	12.94	12.90	7.44	7.53	12.00	11.98	
a. Public	15.48	15.48	15.49	15.49	11.44	11.42	13.23	13.21	10.78	11.39	12.89	12.89	7.73	8.33	12.29	12.27	
b. Private	15.39	15.50	15.63	15.66	12.72	12.68	13.61	13.59	9.24	9.13	12.94	12.88	7.25	7.20	11.85	11.82	
c. Foreign	15.85	15.85	15.86	15.86	15.15	15.23	15.44	15.53	8.92	10.10	13.57	13.57	10.02	10.07	13.50	13.50	
d. Specialized	21.56	21.56	21.57	21.57	13.24	13.23	19.56	19.57	8.59	8.41	13.74	13.75	11.74	11.72	13.68	13.69	
2. DFIs	14.91	14.91	14.98	14.98	11.80	11.75	13.05	13.01	15.46	15.46	15.46	15.46	12.44	12.44	15.11	15.11	
3. MFBs	32.22	32.22	32.73	32.73	29.91	29.91	30.59	30.59	6.60	7.68	13.22	13.13	11.84	11.60	13.95	13.84	
4. Overall (SBs,MFBs,DFIs)	15.56	15.67	15.79	15.83	13.09	13.07	14.25	14.24	9.51	9.60	12.95	12.91	7.53	7.62	12.06	12.04	

Notes: P: provisional

Source: Core Statistics Department

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

15. DFIs stands for Development Finance Institutions

16. MFBs stands for Microfinance Banks

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

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

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

Percent per annum

Period	Zarai Taraqiyati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2012-13	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.00 ³
2013-14	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.50 ³
2014-15	12.90 ⁴	12.90 ⁴	17.75	17.75	15.01 ³	15.01 ³
2015-16	15.21	15.21	17.50	17.50	11.60	12.52
2016-17	14.21	14.21	15.08	16.16	11.60	11.60
2017-18	14.21	14.21	14.40	15.80	11.52	11.52
2018-19	14.21	14.21	14.40	15.80	15.30	15.30
2019-20	12.30	12.24	16.67	17.96	15.69	15.69
2020-21	12.27	12.27	16.67	17.96	12.40	12.20
2021-22 ^P	22.70	22.70	17.67	20.25	16.71	16.68

Source: Agricultural Credit and Microfinance Department SBP

P: Provisional

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

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

3.33 Rates of Profit on National Savings Schemes

Percent per annum

S C H E M E	2021					2022				
	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. Savings 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 Savings Certificates³										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	9.68	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 Savings 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 Savings Certificates (Bearer)⁵										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates⁶	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 Savings Certificates introduced w.e.f. 08-11-1966.
- National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U .O.No. referred above.
- Special Savings Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
- Regular Income certificates introduced w.e.f 02-02-1993.
- Pensioner's Benefit Accounts introduced w.e.f 20-01-2003.
- The scheme has been introduced w.e.f 30-07-2003 especially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.
- Short Term Certificates (STSC) introduced w.e.f 1st July 2012
- Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f 23rd May 2018.

3.34 Branchless Banking: Key Indicators

Period	Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2017							
Q4	405,673	37,260,215	21,139	175,149	766,540	4,377	1,946,100
2018							
Q1	403,100	38,507,887	17,051	192,890	776,491	4,234	2,398,849
Q2	405,571	39,246,468	15,345	215,896	914,089	4,252	2,051,068
Q3	413,177	43,102,952	16,580	225,753	972,714	4,309	2,508,365
Q4	425,199	47,164,779	23,678	266,980	1,005,518	3,766	2,966,439
2019							
Q1	408,980	51,809,393	30,263	296,010	1,012,248	3,420	3,288,996
Q2	421,053	35,730,704	25,664	327,524	1,138,388	3,476	3,639,153
Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,039,399
2020							
Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021							
Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022							
Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830

Source: Agriculture Credit & Microfinance Department SBP

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

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

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

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

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

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

Source: SBP-BSC field offices

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

3.36 Clearing House Statistics

(Thousand Cheques)
Million Rupees

PERIOD		2019	2020	2021	2021	2022				
					Aug	Apr	May	Jun	Jul	Aug
Karachi	No. of Cheques Cleared	24,637	18,524	19,316	1,483	1,728	1,436	1,792	1,245	1,456
	Amount	11,345,271	9,962,227	12,457,829	893,184	1,379,435	1,154,254	1,531,815	995,389	1,066,718
Lahore	No. of Cheques Cleared	9,081	7,503	8,173	634	766	593	776	531	631
	Amount	5,086,338	5,012,278	6,603,769	511,216	698,764	574,410	782,540	527,335	582,814
Peshawar	No. of Cheques Cleared	1,615	2,445	1,662	126	171	...	205	111	142
	Amount	1,290,981	1,306,671	1,772,204	122,273	185,646	...	259,465	144,045	149,131
Quetta	No. of Cheques Cleared	931	750	769	56	49	49	83	44	56
	Amount	801,875	793,655	895,147	51,349	60,121	60,121	131,184	60,095	75,736
Faisalabad	No. of Cheques Cleared	2,285	1,637	1,859	147	127	92	125	88	102
	Amount	1,469,097	1,434,471	2,014,765	190,458	144,451	119,198	165,225	109,343	128,344
Rawalpindi	No. of Cheques Cleared	2,282	1,981	2,409	171	213	160	227	147	175
	Amount	1,550,321	1,612,262	2,465,530	179,401	253,500	18,919	333,618	175,014	208,811
Hyderabad	No. of Cheques Cleared	93	43	76	3	8	7	19	1	3
	Amount	91,964	86,545	122,707	8,307	15,079	12,894	24,397	5,892	8,370
Islamabad	No. of Cheques Cleared	3,553	3,064	2,735	227	38	32	351	183	231
	Amount	4,025,485	4,055,736	3,756,678	344,648	25,476	28,778	704,931	355,528	409,875
Multan	No. of Cheques Cleared	1,074	958	1,014	76	97	75	101	65	76
	Amount	1,062,194	1,084,509	1,308,320	108,602	126,895	111,793	148,452	95,994	108,193
Sialkot	No. of Cheques Cleared	745	615	746	52	71	53	67	50	61
	Amount	421,540	463,815	706,141	53,852	80,654	71,242	93,788	87,663	105,249
Sukkur	No. of Cheques Cleared	699	589	639	52	43	43	62	34	34
	Amount	454,149	441,891	574,029	41,508	56,449	56,449	62,197	49,863	48,723
D.I. Khan	No. of Cheques Cleared	23	19	20	1	2	...	5	..	1
	Amount	17,736	16,769	17,179	1,210	2,243	...	2,089	1,126	1,504
Others	No. of Cheques Cleared	1,430	1,160	1,326	86	133	82	141	75	94
	Amount	975,694	1,164,114	1,334,163	109,002	149,539	129,780	167,603	119,662	135,512
TOTAL	No. of Cheques Cleared	48,448	39,288	40,626	3,113	3,447	2,626	3,955	2,577	3,063
	Amount	28,592,644	27,434,942	33,914,101	2,615,011	3,178,251	2,337,838	4,407,305	2,726,950	3,028,980

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

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

3.37 Electronic Banking Statistics

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

Source: Payment System Policy and oversight Department, SBP

3.38 Real Time Gross Settlement Systems and Paper Based Transactions

(Volume in Actual & Value in Billion Rupees)

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

3.39 Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

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

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

Source: Payment System Policy and oversight Department, SBP

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

Amount in million Rupees
Ratio in percent

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

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

Source: Financial Stability Department SBP

3.41 Non-Performing Loans (Domestic and Overseas Operations)

Million Rupees

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

3.42 Cash Recovery against Non-Performing Loans

Million Rupees

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

Note: Based on audited data submitted by the banks and DFIs.

Source: Financial Stability Department SBP

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Aug, 2022

CURRENCY\DATE	1	2	3	4	5	10	11	12	15	16	17
Australian Dollar	167.1519	166.5797	160.4923	156.8143	156.1011	154.6428	155.2334	153.4412	151.3837	149.6519	149.6584
Bahraini Dinar	634.3861	631.9629	613.3279	594.3275	592.5778	587.0754	581.4606	569.7498	564.3437	565.4614	566.5667
Canadian Dollar	186.7795	185.5366	180.3082	175.0018	174.1197	172.2979	171.4458	169.1055	166.7832	165.0675	166.2489
Chinese Yuan	35.4542	35.2785	34.4030	33.3382	33.2565	32.9105	32.5843	32.0630	31.6132	31.3986	31.5420
Danish Krone	32.8951	32.9200	31.8207	30.8216	30.8963	30.5459	30.3753	29.9315	29.4258	29.1537	29.2803
Hong Kong Dollar	30.5214	30.4238	29.6531	28.7132	28.5842	28.2962	27.9959	27.5547	27.2668	27.2234	27.3162
Japanese Yen	1.8048	1.8222	1.7509	1.6811	1.6835	1.6493	1.6496	1.6208	1.6045	1.5969	1.5910
Kuwaiti Dinar	781.3636	779.6080	751.4826	732.9493	731.1283	722.2560	715.7049	702.4613	695.6676	696.1310	698.7027
Malaysian Ringgit	53.8322	53.6198	52.2161	50.6446	50.3936	49.8448	49.4769	48.6590	47.9686	47.8037	47.9625
New Zealand Dollar	151.0338	150.8663	144.5184	141.5772	141.1952	139.7895	140.2021	139.2522	136.6400	135.6392	135.9214
Norwegian Krone	24.7829	24.7475	23.8442	23.2325	23.0520	22.8587	23.0646	22.7045	22.2418	21.9808	22.1550
Omani Riyal	622.3945	620.1299	593.5142	584.7935	581.8258	575.6419	569.9277	558.5932	553.6016	554.8629	556.4863
Qatari Riyal	65.7082	65.4535	62.6195	61.5476	61.1716	60.6426	60.0618	58.8891	58.3403	58.2733	58.4975
Saudi Arabian Riyal	63.7360	63.5340	61.7269	59.9517	59.6732	59.0994	58.3741	57.4549	56.9056	56.7416	56.9320
Singaporean Dollar	173.3838	173.1278	167.4961	163.0312	162.9382	161.0818	159.9021	157.4770	155.5578	154.6127	154.9708
Swedish Krona	23.5708	23.5668	22.8509	22.0386	22.1694	21.8856	21.8244	21.4325	20.8886	20.6202	20.7108
Swiss Franc	251.5228	251.0370	242.9993	234.2657	234.5711	233.1575	232.6418	229.3086	226.8740	225.1767	224.9751
Thai Bhat	6.6055	6.6308	6.4627	6.2296	6.3008	6.2629	6.2258	6.1264	6.0263	6.0318	6.0519
Turkish Lira	13.3657	13.3519	13.1548	12.6414	12.5648	12.4475	12.3375	12.0669	11.9335	11.9069	11.9385
UAE Dirham	65.1625	64.9646	63.2219	61.3037	61.0687	60.4921	59.7335	58.7589	58.1902	57.9999	58.1726
UK Pound Sterling	291.3779	292.0418	283.2805	273.3241	272.5233	268.7704	267.8291	263.1380	258.8278	256.5710	258.6353
US Dollar	239.2672	238.6552	233.6559	225.0597	224.4759	222.4172	219.6724	216.0879	213.8734	213.1407	213.7159
EMU Euro	244.6403	244.8403	237.0956	228.8308	229.5645	227.1294	225.9217	222.7811	219.0145	216.4245	217.3271

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Aug, 2022

CURRENCY\DATE	18	19	22	23	24	25	26	29	30	31
Australian Dollar	148.7171	148.4912	148.4346	149.0236	150.5488	152.2828	153.0336	151.6015	151.6096	150.5870
Bahraini Dinar	569.8422	569.4292	571.8491	574.9541	579.3751	581.5804	583.5674	586.6724	580.9224	580.2542
Canadian Dollar	166.0787	165.7594	165.5298	165.9912	167.8322	169.1216	169.7471	169.2210	169.0389	167.2493
Chinese Yuan	31.6545	31.5786	31.5317	31.6046	31.7690	31.9798	32.0971	31.9975	31.8405	31.7533
Danish Krone	29.3836	29.1342	29.0797	28.9400	29.2139	29.4840	29.5075	29.5640	29.6290	29.5302
Hong Kong Dollar	27.4232	27.4119	27.4907	27.6392	27.8613	27.9740	28.0770	28.2367	28.0567	27.9071
Japanese Yen	1.5895	1.5766	1.5683	1.5770	1.5941	1.6010	1.6072	1.5945	1.5899	1.5805
Kuwaiti Dinar	700.5693	699.5607	702.9625	704.4096	710.1531	713.7758	716.0184	720.6067	713.8739	710.4396
Malaysian Ringgit	48.0788	47.9854	48.1383	48.2947	48.6503	49.0159	49.2174	49.4020	49.1586	48.9532
New Zealand Dollar	134.8705	134.0904	133.9071	133.9013	135.4548	136.6468	136.6512	135.4335	135.3671	134.4982
Norwegian Krone	22.1096	22.0478	22.0208	22.0492	22.4569	22.7438	22.7673	22.5736	22.6081	22.3862
Omani Riyal	558.7590	558.1386	562.3377	563.6364	568.1745	570.7718	572.3952	576.9405	571.0963	568.8238
Qatari Riyal	58.8810	58.6688	59.2520	59.3498	59.8217	59.9507	60.3424	60.8450	60.2004	59.9544
Saudi Arabian Riyal	57.2105	57.2078	57.3133	57.6489	58.0301	58.2758	58.5478	58.8983	58.5760	58.2399
Singaporean Dollar	155.2374	154.9480	154.3801	154.9157	156.3604	157.4484	158.1129	158.0980	157.5391	156.7163
Swedish Krona	20.6594	20.4381	20.3235	20.2132	20.5097	20.7361	20.7682	20.6487	20.6613	20.5421
Swiss Franc	225.5507	224.1540	224.2204	224.4740	225.7116	227.1172	227.9953	228.0365	227.5066	224.8978
Thai Bhat	6.0537	6.0349	5.9945	5.9879	6.0497	6.1159	6.1396	6.0890	6.0612	6.0160
Turkish Lira	11.9936	11.9256	11.8803	11.9723	12.0702	12.0905	12.1346	12.1795	12.1683	12.0646
UAE Dirham	58.4729	58.4995	58.5861	58.9331	59.3249	59.6176	59.8783	60.2226	59.9069	59.5846
UK Pound Sterling	258.3901	255.8604	254.3117	254.4766	257.2610	258.8694	259.6810	257.8245	257.5863	255.5503
US Dollar	214.8455	214.9279	215.1741	216.5466	217.8914	218.9138	219.8948	221.1417	220.2903	218.9648
EMU Euro	218.3360	216.5551	215.7818	214.9776	216.7148	218.7352	219.0648	219.3807	220.1983	219.6068

Source: Core Statistics Department

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

4.2 Foreign Exchange Average Rates

Pak Rupees per US Dollar

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

Source: Core Statistics Department

4.3 NEER and REER Indices of Pakistani Rupees

(Base 2010 = 100)

PERIOD	NEER		REER*	
	Index	% Change over last Year/Month	Index	% Change over last Year/Month
Jun-17	90.9981	1.91	121.0086	3.13
Jun-18	78.4221	-13.82	107.4833	-11.18
Jun-19	62.8885	-19.81	90.9787	-15.36
Jun-20	59.7676	-4.96	93.0417	2.27
Jun-21	60.0186	0.42	99.7778	7.24
Jun-22	49.5111	-17.51	93.9786	-5.81
2021				
Jul	59.3409	-1.13	99.5682	-0.21
Aug	57.8110	-2.58	97.4062	-2.17
Sep	56.3249	-2.57	96.7089	-0.72
Oct	55.4874	-1.49	96.3782	-0.34
Nov	55.3541	-0.24	98.6014	2.31
Dec	54.5239	-1.50	96.7978	-1.83
2022				
Jan	54.7694	0.45	97.0363	0.25
Feb	54.9725	0.37	97.9097	0.90
Mar	54.3456	-1.14	96.6611	-1.28
Apr	53.4026	-1.74	95.8710	-0.82
May	52.1136	-2.41	93.5919	-2.38
Jun	49.5111	-4.99	93.9786	0.41
Jul ^R	47.2663	-4.53	93.2008	-0.83
Aug ^P	46.8065	-0.97	94.3497	1.23

Source: Core Statistics Department

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

NOTES: -

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

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

CURRENCY \ PERIOD	2020-21	2021-2022	2021		2022				
			Jul	Aug	Apr	May	Jun	Jul	Aug
Australian Dollar	119.3876	128.5204	118.6619	119.8890	135.6227	137.5051	143.5793	150.8017	153.5943
Bahraini Dinar	422.8129	470.1410	422.1525	434.0308	487.0721	516.8252	539.7519	582.3544	584.7470
Canadian Dollar	124.7096	140.2418	127.6180	130.3011	145.9112	151.9949	159.4580	169.7401	170.8697
Chinese Yuan	24.1827	27.5718	24.6700	25.3588	28.6624	29.1089	30.5436	32.5850	32.4595
Danish Krone	25.6561	26.8581	25.4034	26.0018	26.8051	27.8301	29.0788	30.1091	30.0730
Hong Kong Dollar	20.6442	22.8054	20.5714	21.1091	23.5483	24.9493	26.0771	28.0335	28.1727
Japanese Yen	1.5034	1.5121	1.4464	1.4933	1.4562	1.5195	1.5257	1.6035	1.6349
Kuwaiti Dinar	526.2584	586.7934	530.9485	545.8795	604.1391	638.7595	667.1701	715.8908	719.0393
Malaysian Ringgit	38.7926	42.0002	38.0566	38.9228	43.1830	44.5792	46.4779	49.4428	49.4913
New Zealand Dollar	111.2186	120.4126	111.7106	114.6115	124.5171	125.2191	130.1363	136.8895	138.4503
Norwegian Krone	18.2895	19.8288	18.2500	18.5522	20.7213	20.3030	21.0290	22.0631	22.7823
Omani Riyal	415.9651	462.5760	415.4944	426.9610	479.6139	509.1091	531.5742	571.8117	573.4688
Qatari Riyal	43.9663	48.8079	43.7848	45.0254	50.5204	53.6924	56.0482	60.2991	60.4034
Saudi Arabian Riyal	42.6535	47.3939	42.5452	43.7470	49.1637	52.1186	54.4730	58.4548	58.7656
Singaporean Dollar	118.7881	130.7161	117.8948	121.1314	134.9606	141.3906	147.6357	157.4694	159.3969
Swedish Krona	18.6777	19.3138	18.5440	18.9376	19.2900	19.6792	20.4129	21.2421	21.2885
Swiss Franc	175.8046	190.6367	173.8344	179.4698	194.9932	199.4572	210.6039	226.4842	230.7711
Thai Baht	5.1892	5.3285	4.9019	4.9685	5.4705	5.6921	5.8619	6.0419	6.1665
Turkish lira	20.8546	14.6402	18.5455	19.3526	12.5578	12.4355	12.0551	12.5597	12.2947
UAE Dirham	43.5597	48.4186	43.4571	44.6830	50.2057	53.2321	55.6384	59.7439	60.0998
UK Pound Sterling	215.2793	235.9431	220.6283	226.4765	238.3637	242.9398	251.7718	263.1413	264.5776
US Dollar	160.0219	177.8359	159.6016	164.0997	184.4813	195.5004	204.3674	219.4371	220.8863
EMU Euro	190.7393	199.5306	188.6463	193.1519	199.1078	206.7024	215.9622	223.5340	223.4724

Source: Core Statistics Department

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

4.5 Appreciation / Depreciation* of Selected Currencies Against US Dollar

(In Percent)

END OF PERIOD	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Riyal	South Korean Won	Swiss Franc	Turkish Lira
2019	-1.92	-2.31	-1.91	+3.82	-0.55	+1.57	+1.03	-10.35	+3.36	+0.45	-3.41	+0.97	-11.01
2020	+6.92	+8.73	-3.34	-0.26	-0.02	+5.30	+1.48	-3.58	+2.27	-0.57	+4.91	+9.19	-22.17
2021	+2.58	-7.04	-2.04	-1.16	+0.02	-9.26	-3.63	-9.79	+0.10	+0.26	-7.10	-3.30	-43.19
2020 III	+3.81	+4.55	+2.34	-3.60	-0.01	+1.82	+2.92	+1.86	+4.58	-0.00	+2.34	+3.09	-11.80
IV	+4.19	+3.91	-0.02	+6.26	+0.00	+2.08	+2.59	+2.76	+4.58	-0.12	+6.02	+3.61	+1.70
2021 I	-0.39	-3.62	0.42	-3.30	+0.00	-6.39	-2.54	+5.28	+2.56	-0.76	-2.37	-5.64	-8.09
II	+1.57	+1.36	-1.13	-0.19	+0.02	+0.18	+0.11	-2.99	+0.72	+0.88	+0.31	+2.18	-4.24
III	-0.07	-2.57	+0.12	+1.66	+0.00	-1.26	-0.80	-7.83	-3.09	+0.00	-4.63	-1.45	+3.99
IV	+1.46	-2.32	-1.45	+0.74	+0.00	-2.01	-0.43	-4.18	-0.01	+0.14	-0.53	+1.77	-37.93
2022 I	+0.44	-1.85	-0.61	-1.02	-0.40	-6.69	+0.05	-2.95	-2.30	-0.14	-1.62	-0.53	-8.30
II	-5.26	-6.43	-3.97	-3.76	-0.00	-10.42	-5.28	-10.21	-7.74	-0.00	-6.35	-3.57	-12.05
2021 Aug	-0.05	-0.48	+1.69	+1.24	0.57	-0.34	+1.31	-2.26	-1.42	-0.09	-1.46	-0.96	+3.20
Sep	-0.05	-2.16	-1.48	-0.21	-0.56	-1.82	-0.57	-2.58	-2.43	+0.00	-1.73	-2.40	-1.08
Oct	+1.14	+0.57	-0.71	+0.73	+0.00	-1.53	+1.06	-0.64	+2.60	+0.13	+1.13	+2.79	+0.46
Nov	+0.30	-2.42	-0.40	-0.85	+0.00	-0.13	-1.95	-2.49	-3.21	-0.13	-1.82	-0.85	-36.77
Dec	+0.02	-0.47	-0.35	+0.86	+0.00	-0.36	+0.49	-1.10	+0.69	+0.14	+0.18	-0.15	-2.28
2022 Jan	+0.17	-1.36	+0.51	-1.10	-0.40	-1.06	+0.41	+0.77	-0.22	-0.14	-0.86	-1.47	+0.50
Feb	+0.77	+0.38	-0.69	+0.05	+0.00	-0.10	-0.29	-0.41	-0.07	+0.00	-0.10	+1.33	-3.01
Mar	-0.50	-0.87	-0.42	+0.03	+0.00	-5.60	-0.07	-3.29	-2.01	+0.00	-0.67	-0.37	-5.92
Apr	-3.70	-5.05	-0.81	-1.26	+0.00	-5.77	-3.56	-1.16	-4.24	+0.00	-4.62	-4.68	-1.14
May	-1.12	+1.64	-1.60	-0.06	+0.39	+1.33	-0.38	-6.71	+0.16	+0.00	+0.45	+1.09	-9.24
Jun	-0.50	-3.04	-1.62	-2.47	-0.39	-6.17	-1.42	-2.61	-3.81	-0.00	-2.26	0.08	-1.97
Jul	-0.50	-1.82	-0.60	+0.23	+0.00	+2.73	-0.23	-14.74	+0.60	+0.51	-0.85	+0.81	-6.80
Aug	-2.39	-1.94	-0.59	+0.20	-0.28	-4.05	-1.02	+9.59	-4.65	-0.51	-3.23	-2.91	-1.82

*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
II	-1.36	-2.58	-0.02	+0.20	+4.11	-6.73	-1.38	-6.51	-3.95	+4.11	-2.50	+0.40	-8.43	+4.11
2021 Aug	+0.27	-0.16	+2.01	+1.56	+0.89	-0.02	+1.63	-1.95	-1.11	+0.23	-1.15	-0.65	+3.53	+0.32
Sep	+1.04	-1.09	-0.41	+0.88	+0.52	-0.75	+0.52	-1.51	-1.36	+1.09	-0.66	-1.34	+0.00	+1.09
Oct	+0.68	+0.11	-1.17	+0.27	-0.46	-1.98	+0.60	-1.09	2.13	-0.33	+0.66	+2.32	+0.00	-0.46
Nov	+1.34	-1.41	+0.63	+0.18	+1.04	+0.91	-0.93	-1.48	-2.20	+0.91	-0.80	+0.18	-36.11	+1.04
Dec	+0.10	-0.38	-0.26	+0.95	+0.09	-0.27	+0.57	-1.01	+0.78	+0.22	+0.27	-0.06	-2.20	+0.09
2022 Jan	+0.74	-0.81	+1.07	-0.54	+0.16	-0.50	+0.97	+1.34	+0.34	+0.42	-0.30	-0.92	+1.06	+0.56
Feb	+0.55	+0.16	-0.91	-0.17	-0.22	-0.32	-0.51	-0.63	-0.29	-0.22	-0.32	+1.11	-3.22	-0.22
Mar	+0.40	+0.02	+0.48	+0.93	+0.90	-4.75	+0.83	-2.42	-1.13	+0.90	+0.23	+0.53	-5.07	+0.90
Apr	-0.97	-2.36	+2.00	+1.54	+2.83	-3.10	-0.82	+1.64	-1.52	+2.83	-1.91	-1.98	+1.66	+2.83
May	-1.51	+1.24	-1.99	-0.46	-0.01	+0.92	-0.78	-7.09	-0.25	-0.40	+0.05	+0.69	-9.60	-0.40
Jun	+1.14	-1.44	+0.00	-0.86	+1.25	-4.62	+0.21	-1.01	-2.22	+1.65	-0.65	+1.73	-0.36	+1.65
Jul	-0.19	-1.51	-0.29	+0.54	+0.32	+3.05	+0.09	-14.47	+0.92	+0.83	-0.54	+1.13	-6.50	+0.32
Aug	-0.72	-0.26	+1.11	+1.91	+1.42	-2.41	+0.67	+11.46	-3.02	+1.20	-1.57	-1.25	-0.15	1.71

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

Note:

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

4.7 Appreciation / Depreciation* of Pak Rupee Against Selected Currencies

(In Percent)

END OF PERIOD	2019	2020	2021	Quarterly				2021		2022			
				2021		2022		Jul	Aug	May	Jun	Jul	Aug
				III	IV	I	II						
Australian Dollar	-8.60	-11.71	-5.52	-3.83	-4.23	-6.48	-2.48	-1.41	-1.64	-7.22	+1.60	-16.18	11.26
Brazilian Real	-6.74	+23.77	-0.78	+0.23	+0.26	-19.21	-0.73	-0.89	-1.84	-10.32	+7.87	-15.55	9.39
Canadian Dollar	-13.96	-5.04	-9.86	-4.93	-3.70	-5.60	-7.41	-2.67	-1.04	-7.76	-0.78	-15.15	12.04
Chinese Yuan	-8.60	-9.82	-12.07	-7.76	-5.56	-3.37	-5.22	-3.23	-2.21	-5.66	-2.12	-14.31	12.27
EMU Euro	-8.23	-11.33	-2.97	-5.40	-1.90	-1.12	-4.04	-3.26	-1.79	-8.22	+0.44	-13.16	11.76
Hong Kong Dollar	-10.85	-4.00	-9.26	-7.13	-4.48	-2.58	-10.01	-3.10	-2.69	-7.06	-2.25	-14.70	9.81
Indian Rupee	-8.60	-0.25	-7.92	-7.94	-2.77	-2.36	-6.50	-3.15	-3.88	-5.20	-1.01	-14.22	10.24
Indonesian Rupiah	-13.65	-3.33	-8.74	-9.33	-4.88	-1.95	-6.70	-3.80	-3.45	-6.66	-0.14	-14.93	9.37
Iranian Rial	-9.85	-3.57	-9.81	-7.82	-4.18	-2.56	-10.21	-3.20	-2.81	-7.08	-2.23	-14.74	9.90
Japanese Yen	-11.73	-8.43	-0.58	-6.65	-2.21	+4.01	0.23	-4.08	-1.93	-7.94	+3.79	-17.01	14.21
Korean Won	-7.18	-8.09	-2.90	-3.35	-3.67	-1.35	-4.12	-1.71	-0.81	-7.14	-0.36	-14.01	13.24
Malaysian Ringgit	-11.27	-4.99	-6.40	-7.08	-3.77	-2.99	-5.20	-1.70	-3.52	-6.36	-1.21	-14.55	10.72
Saudi Arabian Riyal	-10.76	-3.03	-10.03	-7.83	-4.31	-2.81	-10.21	-3.29	-2.17	-6.71	-2.61	-15.17	10.14
Singaporean Dollar	-11.58	-4.63	-8.02	-6.68	-4.15	-3.53	-7.66	-2.55	-2.90	-7.73	-1.04	-15.56	10.90
Swedish Krona	-6.15	-14.47	-1.28	-5.98	+0.48	-1.38	-0.95	-1.46	-2.02	-6.39	+1.55	-15.44	15.34
Swiss Franc	-10.37	-12.89	-6.33	-5.84	-5.84	-2.43	-6.89	-3.26	-2.71	-7.72	-2.69	-15.43	12.87
Taiwani Dollar	-11.84	-9.59	-11.03	-8.05	-4.28	-2.94	-10.20	-3.06	-3.84	-7.07	-2.23	-14.74	18.52
Thai Baht	-16.70	-3.30	+0.31	-2.51	-5.04	-3.78	-4.86	-0.65	-3.91	-7.12	+0.51	-11.49	9.18
UK Pound Sterling	-13.26	-5.73	-9.89	-4.89	-4.17	-0.67	-2.67	-3.93	-0.84	-6.86	+1.25	-15.25	14.93
U.S Dollar	-10.35	-3.58	-9.79	-7.83	-4.18	-2.95	-10.21	-3.20	-2.26	-6.71	-2.61	-14.74	9.59
UAE Dirham	-10.35	-3.58	-9.79	-7.83	-4.18	-2.95	-10.21	-3.29	-2.17	-6.71	-2.61	-15.17	10.14

*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

4.8 Workers' Remittances

Million US Dollars

COUNTRIES	FY19	FY20	FY21	FY22	Aug		Jul-Aug	
					2021	2022 ^P	FY22	FY23
I. Cash	21,739.4	23,132.3	29,449.9	31,237.5	2,682.6	2,724.0	5,418.7	5,247.7
1.USA	3,309.1	1,742.8	2,599.6	3,081.6	235.2	294.4	512.4	548.7
2.UK	3,412.3	2,569.0	4,091.0	4,486.8	359.1	369.7	757.0	781.3
3.Saudi Arabia	5,003.0	6,613.5	7,726.3	7,743.3	716.0	691.8	1,375.8	1,272.4
4.UAE	4,617.3	5,611.8	6,164.8	5,841.8	528.1	531.4	1,075.8	987.6
Dubai	3,075.5	4,768.2	5,116.0	4,555.4	421.5	405.2	849.8	754.4
Abu Dhabi	1,488.0	810.4	944.8	1,206.8	100.1	118.8	211.7	220.6
Sharjah	37.2	25.1	79.4	59.8	5.3	5.5	11.9	9.1
Others	16.7	8.1	24.6	19.8	1.2	2.0	2.4	3.6
5.Other GCC Countries	2,119.1	2,910.2	3,331.6	3,622.5	296.8	300.8	597.2	581.4
Bahrain	340.2	417.1	470.8	528.4	41.6	42.8	83.3	83.8
Kuwait	725.8	738.6	861.6	934.4	76.3	77.3	155.2	149.4
Qatar	385.9	760.2	910.7	1,028.1	84.8	88.6	165.6	165.2
Oman	667.2	994.3	1,088.6	1,131.5	94.2	92.1	193.2	182.9
6.EU Countries	609.0	1,778.5	2,728.6	3,361.0	294.7	274.8	595.8	569.2
Germany	123.5	392.2	431.9	508.5	42.9	40.1	87.0	83.7
France	61.4	240.4	422.7	487.7	43.1	37.1	86.2	76.2
Netherlands	6.8	65.7	48.0	60.6	4.8	4.6	10.4	9.6
Spain	150.9	329.7	402.2	512.6	45.0	45.4	90.6	95.2
Italy	111.2	361.3	606.9	856.7	77.3	76.0	152.4	156.4
Greece	49.6	145.1	273.9	364.9	31.5	30.5	63.2	63.8
Sweden	17.0	44.9	63.0	79.0	6.3	5.9	13.1	13.0
Denmark	15.8	45.3	72.2	70.8	5.6	5.2	12.8	11.4
Ireland	51.2	75.4	155.9	160.2	12.9	10.9	27.2	22.6
Belgium	21.7	78.6	252.0	260.0	25.2	19.1	52.8	37.1
7.Malaysia	1,551.7	226.5	205.1	144.2	11.1	14.5	23.0	25.9
8.Norway	43.5	69.7	111.8	145.7	11.0	10.6	21.8	23.9
9.Switzerland	31.1	31.1	44.2	45.5	4.0	3.7	8.4	6.6
10.Australia	246.0	339.8	598.0	752.3	59.9	60.9	113.6	119.6
11.Canada	213.0	313.4	594.8	705.7	53.6	56.3	112.9	110.4
12.Japan	23.0	66.4	85.2	78.1	6.1	7.1	13.3	14.7
13.Other Countries	561.3	859.6	1,169.0	1,228.8	107.1	108.0	211.5	206.1
II. Encashment and Profit in Pak. Rs. of FEBCs & FCBCs	..	-	-	-	-	-	-	-
Total (I+II)	21,739.4	23,132.3	29,449.9	31,237.5	2,682.6	2,724.0	5,418.7	5,247.7

Source: Core Statistics Department

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-22			Jul-Aug					
	Credit	Debit	Net	FY22			FY23		
				Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	73,165	90,483	(17,318)	11,497	13,871	(2,374)	11,692	13,610	(1,918)
A. Goods and services (a+b)	39,424	84,130	(44,706)	5,618	13,057	(7,439)	6,223	12,837	(6,614)
a. Goods	32,467	72,043	(39,576)	4,574	11,338	(6,764)	5,093	11,098	(6,005)
1. General merchandise	32,458	72,043	(39,585)	4,572	11,338	(6,766)	5,092	11,098	(6,006)
2. Net exports of goods under merchanting (only export)	9	N.A	9	2	N.A	2	1	N.A	1
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-
b. Services	6,957	12,087	(5,130)	1,044	1,719	(675)	1,130	1,739	(609)
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	3	40	(37)	1	2	(1)	-	7	(7)
3 Transport	808	6,907	(6,099)	88	702	(614)	180	1,232	(1,052)
4 Travel	541	1,356	(815)	97	159	(62)	85	147	(62)
5 Construction	94	40	54	23	28	(5)	3	-	3
6 Insurance and pension services	40	290	(250)	6	46	(40)	6	39	(33)
7 Financial services	113	194	(81)	15	24	(9)	15	38	(23)
8 Charges for the use of intellectual property n.i.e.	13	209	(196)	3	64	(61)	2	3	(1)
9 Telecommunications, computer, and information services	2,616	612	2,004	420	92	328	426	50	376
10 Other business services	1,645	1,913	(268)	271	529	(258)	268	190	78
11 Personal, cultural, and recreational services	13	1	12	2	-	2	2	1	1
12 Government goods and services n.i.e.	1,071	525	546	118	73	45	143	32	111
B. Primary Income	805	6,063	(5,258)	104	770	(666)	133	747	(614)
1. Compensation of employees	280	34	246	39	5	34	49	3	46
2. Investment income	493	6,029	(5,536)	65	765	(700)	84	744	(660)
2.1 Direct investment	83	2,629	(2,546)	6	538	(532)	(6)	159	(165)
2.1.1 Investment income on equity and investment fund shares	83	2,562	(2,479)	6	540	(534)	(6)	150	(156)
2.1.2 Interest	-	67	(67)	-	(2)	2	-	9	(9)
2.2 Portfolio investment	182	1,003	(821)	4	27	(23)	65	107	(42)
2.2.1 Investment income on equity and investment fund shares	4	155	(151)	1	23	(22)	-	2	(2)
2.2.2 Interest	178	848	(670)	3	4	(1)	65	105	(40)
2.3 Other investment	175	2,397	(2,222)	51	200	(149)	5	478	(473)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-
2.3.2 Interest	175	2,397	(2,222)	51	200	(149)	5	478	(473)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	53	N.A	53	4	N.A	4	20	N.A	20
3. Other primary income	32	-	32	-	-	-	-	-	-
C. Secondary Income	32,936	290	32,646	5,775	44	5,731	5,336	26	5,310
1. General government	370	34	336	80	8	72	55	1	54
2. Financial corporations, nonfinancial corporations, households, and NPISHs	32,566	256	32,310	5,695	36	5,659	5,281	25	5,256
2. Capital account	206	-	206	29	-	29	17	-	17
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	-	-	-	-	-	-	-	-
2. Capital transfers	206	-	206	29	-	29	17	-	17
2.1 General government	191	-	191	26	-	26	16	-	16
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	191	-	191	26	-	26	16	-	16
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	15	-	15	3	-	3	1	-	1
2.2.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.2.2 Other Capital transfers	15	-	15	3	-	3	1	-	1
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	73,371	90,483	(17,112)	11,526	13,871	(2,345)	11,709	13,610	(1,901)

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-22			Jul-Aug					
				FY22			FY23		
	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net	Net acquisition of financial assets	Net incurrence of liabilities	Net
3. Financial account	(4,521)	12,780	(17,301)	3,268	5,339	(2,071)	(1,647)	188	(1,835)
1. Direct investment	249	1,869	(1,620)	18	230	(212)	68	170	(102)
1.1 Equity and investment fund shares	82	1,827	(1,745)	(2)	203	(205)	8	179	(171)
1.2 Debt instruments	167	42	125	20	27	(7)	60	(9)	69
2. Portfolio investment	(24)	(78)	54	11	962	(951)	(1)	(25)	24
2.1 Equity and investment fund shares	19	(388)	407	(1)	(14)	13	(1)	(6)	5
2.2 Debt instruments	(43)	310	(353)	12	976	(964)	-	(19)	19
3. Financial derivatives (other than reserves) and employees stock options	(3)	(2)	(1)	-	-	-	-	-	-
4. Other investment	2,588	10,991	(8,403)	397	4,147	(3,750)	(377)	43	(420)
4.1 Other equity	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	493	1,030	(537)	190	311	(121)	(382)	(251)	(131)
Central bank	-	(1)	1	-	2	(2)	-	3	(3)
Deposit-taking corporations, except the central bank	(21)	855	(876)	159	60	99	(438)	(127)	(311)
General government	(6)	176	(182)	-	249	(249)	(2)	(127)	125
Other sectors	520	-	520	31	-	31	58	-	58
4.3 Loans	-	3,941	(3,941)	-	1,035	(1,035)	-	150	(150)
Central bank	-	(1,015)	1,015	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	32	(32)	-	81	(81)	-	60	(60)
General government	-	2,922	(2,922)	-	849	(849)	-	308	(308)
Other sectors	-	2,002	(2,002)	-	105	(105)	-	(218)	218
4.4 Insurance, pension, and std. guarantee schemes	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	-	-	-	-	-	-	-	-	-
4.5 Trade credit and advances	806	-	806	62	-	62	(18)	-	(18)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	806	-	806	62	-	62	(18)	-	(18)
4.6 Other accounts receivable/ Payable	1,289	3,247	(1,958)	145	28	117	23	144	(121)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	372	(7)	379	145	(1)	146	23	(1)	24
General government	917	3,000	(2,083)	-	-	-	-	-	-
Other sectors	-	254	(254)	-	29	(29)	-	145	(145)
4.7 Special drawing rights	N.A	2,773	(2,773)	N.A	2,773	(2,773)	N.A	-	-
5. Reserve assets	(7,331)	N.A	(7,331)	2,842	N.A	2,842	(1,337)	N.A	(1,337)
5.1 Monetary gold	-	N.A	-	-	N.A	-	-	N.A	-
5.2 Special drawing rights	-	N.A	-	2,732	N.A	2,732	(63)	N.A	(63)
5.3 Reserve position in the IMF	-	N.A	-	-	N.A	-	-	N.A	-
5.4 Other reserve assets	(7,331)	N.A	(7,331)	110	N.A	110	(1,274)	N.A	(1,274)
	Credit	Debit	net	Credit	Debit	net	Credit	Debit	net
4. Errors and Omissions	-	189	(189)	274	-	274	66	-	66
5. Exceptional Financing	-	-	-	-	-	-	-	-	-

Source: Core Statistics Department

-- Not Applicable

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

4.10 International Investment Position of Pakistan

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

4.10 International Investment Position of Pakistan

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

Source: Core Statistics Department

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

4.11 Gold and Foreign Exchange Reserves

Million US Dollars

End Period	Foreign exchange reserves with															SBP and Scheduled Banks	
	Gold*	SBP						Scheduled Banks							Total Reserve Asset** (1+5+13)	Total Liquid FX Reserve (6+14)	
		Cash Foreign Currency	Nostro ¹	ACU Bal Net	Total SBP Reserves (2+3+4+a)**	Net Reserves with SBP (2+4)	Deposits			Utilizations			Total Banks' Reserves (7+8+9-10-11-12)**	Net Reserves With Banks (7-10)			
							FE-25 ²	Trade Nostro	Placement abroad (other than FE-25)	Trade Finance	FE-25 Placements in Pakistan	Others					
1	2	3	4	a	5	6	7	8	9	10	11	12	13	14	15	16	
FY18	2,598	488	101	9,277		9,866	9,765	7,591	(532)	47	973	60	3,136	2,938	6,618	15,402	16,384
FY19	2,928	347	489	6,939		7,774	7,285	7,823	(714)	2	626	62	3,545	2,878	7,196	13,580	14,482
FY20	3,674	176	369	11,956	49	12,550	12,132	7,526	28	2	771	53	4,059	2,672	6,754	18,896	18,886
FY21	3,665	386	131	16,913	55	17,486	17,299	7,879	52	5	780	80	4,507	2,570	7,099	23,721	24,398
FY22	3,777	214	117	9,602	132	10,066	9,816	7,196	(60)	1	1,475	120	3,223	2,318	5,720	16,160	15,537
2021 Aug	3,772	3,100	151	16,973	83	20,308	20,074	7,851	52	2	857	76	4,241	2,731	6,994	26,812	27,068
Sep	3,622	3,081	120	16,173	26	19,400	19,253	7,781	(6)	2	1,052	69	4,172	2,484	6,730	25,507	25,983
Oct	3,677	3,099	134	14,101	55	17,388	17,200	7,748	(221)	2	1,118	67	4,059	2,285	6,630	23,350	23,829
Nov	3,750	3,032	144	12,934	31	16,141	15,966	7,713	(8)	2	1,350	66	4,017	2,275	6,363	22,167	22,329
Dec	3,783	3,058	92	14,628	59	17,837	17,686	7,652	(183)	2	1,455	86	3,632	2,298	6,197	23,918	23,883
2022 Jan	3,731	3,011	65	13,597	41	16,714	16,608	7,658	8	2	1,430	67	3,364	2,807	6,228	23,253	22,836
Feb	3,970	2,979	107	13,407	86	16,580	16,386	7,667	83	2	1,415	63	3,188	3,084	6,252	23,634	22,638
Mar	4,037	2,948	138	8,477	81	11,644	11,425	7,360	(179)	1	1,359	63	2,821	2,940	6,001	18,620	17,426
Apr	3,973	2,204	133	8,295	120	10,752	10,499	7,301	(253)	1	1,394	63	2,821	2,772	5,907	17,496	16,406
May	3,822	2,180	122	7,217	100	9,619	9,397	7,288	(259)	1	1,466	67	3,338	2,160	5,822	15,601	15,219
Jun	3,777	214	117	9,602	132	10,066	9,816	7,196	(60)	1	1,475	120	3,223	2,256	5,720	16,098	15,537
Jul ^R	3,644	212	116	8,174	94	8,596	8,385	7,074	(418)	1	1,435	130	3,472	1,619	5,639	13,860	14,024
Aug ^P	3,567	147	109	8,687	107	9,050	8,834	6,959	(425)	1	1,446	158	3,525	1,406	5,513	14,022	14,347

Source: Core Statistics Department

* 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

DESCRIPTION	2021					2022							
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Foreign Currency Deposits													
A. FE-25 Deposits	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	7,288.0	7,196.0	7,073.6	6,958.7
1. Resident	6,966.4	6,886.8	6,865.8	6,834.7	6,749.4	6,749.2	6,765.1	6,432.9	6,386.0	6,396.8	6,315.7	6,222.3	6,130.6
i) Demand Deposits	2,783.0	2,797.8	2,795.9	2,854.4	2,717.5	2,746.2	2,846.5	2,738.5	2,668.4	2,544.9	2,555.4	2,488.3	2,485.8
ii) Savings Deposits	2,666.4	2,555.7	2,529.0	2,485.6	2,487.5	2,465.7	2,470.1	2,467.8	2,435.0	2,317.1	2,247.0	2,197.6	2,206.4
iii) Time Deposits	1,517.0	1,533.3	1,540.9	1,494.7	1,544.4	1,537.4	1,448.6	1,226.6	1,282.5	1,534.8	1,513.3	1,536.4	1,438.4
2. Non- Resident	884.8	894.6	882.1	878.0	902.4	909.1	901.7	926.9	915.4	891.2	879.8	851.3	828.1
i) Demand Deposits	512.4	517.2	507.8	505.2	516.7	530.0	519.6	547.0	540.0	521.7	501.8	473.6	459.2
ii) Savings Deposits	288.1	292.9	290.3	288.9	325.2	293.2	294.4	294.1	285.6	279.5	285.5	278.4	275.4
iii) Time Deposits	84.3	84.5	84.0	83.9	60.6	85.9	87.7	85.9	89.8	90.0	92.6	99.3	93.6
B. Old FCAs Deposits	10.6	10.5	10.5	10.4	10.4	10.3	10.3	10.2	10.1	9.8	9.7	9.7	9.7
1. Resident	8.3	8.3	8.3	8.2	8.2	8.1	8.1	8.1	8.0	7.7	7.6	7.6	7.6
2. Non- Resident	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.1	2.1	2.1	2.1	2.1
Total (A+B)	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	7,297.8	7,205.2	7,083.3	6,968.3
FE-25 Deposits Utilization													
1. Financing	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	1,466.2	1,475.3	1,434.9	1,446.1
i) Exports Financing	348.9	344.1	343.4	391.0	414.8	420.9	443.9	409.2	418.2	418.4	407.7	345.6	336.9
a) Pre-Shipment	163.8	169.2	169.6	212.0	220.7	230.8	223.0	217.6	236.3	245.1	229.3	198.0	212.5
b) Post-Shipment	185.2	174.9	173.8	179.0	194.1	190.2	220.8	191.6	181.9	173.2	178.4	147.7	124.3
ii) Import Financing	508.4	707.7	774.9	958.6	1,040.5	1,009.3	971.4	949.3	976.1	1,047.8	1,067.6	1,089.3	1,109.2
2. Placements	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	1,853.8	1,691.1	1,417.6	1,283.1
i) With State Bank of Pakistan	1,182.9	1,173.5	1,173.7	1,166.1	1,168.7	1,151.4	1,166.4	1,172.5	1,115.2	1,109.5	947.8	628.6	473.8
a) CRR ¹	409.9	406.7	406.8	404.7	405.9	400.6	405.9	407.7	389.2	388.1	383.9	375.7	345.9
b) SCRR ²	773.0	766.8	766.9	761.4	762.7	750.8	760.4	764.9	726.0	721.4	563.9	252.9	127.9
ii) With Banks	872.6	706.6	740.3	483.8	687.6	1,003.1	1,181.0	1,172.2	1,079.2	744.2	743.3	789.0	809.3
a) Within Pakistan	76.2	69.1	66.8	65.8	85.6	66.7	63.0	63.5	63.0	66.5	120.1	130.3	157.5
b) Outside Pakistan	796.4	637.5	673.5	418.0	602.0	936.4	1,118.0	1,108.8	1,016.2	677.7	623.2	658.7	651.8
3. Balances	697.7	677.3	657.2	696.5	708.0	709.9	715.8	835.5	891.3	630.3	806.3	749.2	704.7
i) Balance held abroad	334.6	347.3	345.8	382.3	418.9	428.0	435.6	511.0	555.3	302.5	473.9	434.7	350.0
ii) Cash in hand	363.1	330.0	311.4	314.2	289.1	281.9	280.2	324.5	336.0	327.8	332.4	314.5	354.7
4. Others	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	3,337.7	3,222.8	3,471.8	3,524.8

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

Source: Core Statistics Department

1. Cash Reserve Requirement

2. Special Cash Reserve Requirement

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

4.13 Foreign Investment in Pakistan by Country

Million US Dollars

Sr.	COUNTRY	Aug FY 23 ^P			Jul-Aug FY 23 ^P			Jul-Aug FY 22		
		Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total	Direct Investment (Net)	Portfolio Investment (Net)	Total
I	Foreign Private Investment	110.7	(10.5)	100.2	169.5	(6.7)	162.8	229.5	(15.0)	214.5
1	Argentina	-	-	-	-	-	-	-	-	-
2	Australia	(0.4)	-	(0.4)	(1.0)	-	(1.0)	(0.6)	(..)	(0.6)
3	Austria	-	-	-	-	-	-	-	-	-
4	Bahrain	1.6	-	1.6	3.0	-	3.0	3.2	(..)	3.2
5	Bangladesh	-	-	-	-	-	-	..	-	..
6	Brunei	-	-	-	-	-	-	-	-	-
7	Canada	0.5	(1.2)	(0.7)	0.6	(1.0)	(0.3)	0.2	(0.4)	(0.1)
8	China	28.1	-	28.1	32.7	-	32.7	47.5	(0.3)	47.1
9	Denmark	(0.1)	-	(0.1)	(0.1)	-	(0.1)	(0.1)	..	(0.1)
10	Egypt	0.5	-	0.5	0.9	-	0.9	(0.2)	-	(0.2)
11	Finland	..	-	..	3.0	-	3.0	-	(1.0)	(1.0)
12	France	0.2	-	0.2	0.3	(..)	0.3	14.6	(..)	14.6
13	Germany	5.4	-	5.4	11.9	-	11.9	14.8	(0.1)	14.7
14	Hongkong	0.4	(0.7)	(0.3)	0.7	0.2	0.9	21.5	1.3	22.8
15	Indonesia	-	-	-	-	-	-	-	-	-
16	Iran	-	-	-	-	-	-	-	-	-
17	Ireland	..	(0.1)	(0.1)	..	(0.4)	(0.4)	1.9	1.7	3.6
18	Italy	2.0	-	2.0	3.0	-	3.0	4.4	-	4.4
19	Japan	1.1	(1.0)	0.1	(0.1)	(1.0)	(1.1)	(0.8)	0.1	(0.7)
20	Korea (South)	(0.8)	-	(0.8)	0.6	-	0.6	(3.8)	-	(3.8)
21	Kuwait	2.6	(0.3)	2.3	2.5	(0.4)	2.1	5.6	(0.5)	5.1
22	Lebanon	0.3	-	0.3	0.5	-	0.5	0.2	-	0.2
23	Libya	-	-	-	-	-	-	-	-	-
24	Luxembourg	(0.3)	0.2	(0.1)	(0.7)	1.1	0.4	(0.7)	(0.2)	(0.9)
25	Malaysia	8.5	-	8.5	11.1	-	11.1	10.7	-	10.7
26	Netherlands	10.5	(0.2)	10.3	16.8	(0.3)	16.5	13.1	0.2	13.3
27	NewZealand	-	-	-	-	-	-	-	-	-
28	Norway	(0.5)	-	(0.5)	(1.0)	-	(1.0)	(4.0)	-	(4.0)
29	Oman	0.2	-	0.2	0.3	-	0.3	0.3	..	0.3
30	Philippines	..	-	..	..	-	..	-	0.1	0.1
31	Poland	(0.2)	-	(0.2)	(0.4)	-	(0.4)	-	-	-
32	Portugal	-	-	-	-	-	-	-	-	-
33	Qatar	(..)	-	(..)	(..)	-	(..)	1.4	-	1.4
34	Saudi Arabia	0.7	(..)	0.7	3.7	..	3.7	0.2	(0.3)	(0.1)
35	Singapore	2.9	-	2.9	6.3	0.7	7.0	28.9	1.9	30.8
36	South Africa	-	-	-	-	-	-	-	-	-
37	Sri Lanka	-	-	-	-	-	-	-	-	-
38	Sweden	0.1	-	0.1	0.3	-	0.3	0.6	(4.0)	(3.4)
39	Switzerland	11.7	-	11.7	23.3	-	23.3	22.5	-	22.5
40	Thailand	0.3	-	0.3	0.3	-	0.3	(0.1)	-	(0.1)
41	Turkey	..	-	..	0.1	-	0.1	(3.6)	-	(3.6)
42	U.A. E	12.8	0.7	13.5	25.5	0.2	25.7	10.6	2.1	12.7
43	United Kingdom	2.2	(4.9)	(2.7)	1.9	(7.0)	(5.1)	0.9	(3.5)	(2.6)
44	United States of America	7.6	(2.7)	4.9	(4.6)	0.8	(3.8)	32.6	(12.6)	20.0
45	Others	12.9	-0.2	12.7	28.0	0.3	28.2	7.7	0.6	8.3
II	Foreign Public Investment	-	-0.7	-0.7	-	(18.4)	(18.4)	-	976.5	976.5
	Debt Securities	-	-0.7	-0.7	-	(18.4)	(18.4)	-	976.5	976.5
	Total	110.7	-11.2	99.5	169.5	(25.1)	144.4	229.5	961.6	1,191.1

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

Source: Core Statistics Department

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr.	SECTOR	Aug- FY 23 ^P			Jul-Aug FY 23 ^P			Jul-Aug FY 22		
		Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1	Food	1.3	2.2	(0.9)	5.8	4.5	1.3	4.2	4.5	(0.3)
2	Food Packaging	-	-	-	-	-	-	-	-	-
3	Beverages	1.6	-	1.6	3.3	-	3.3	3.3	-	3.3
4	Tobacco & Cigarettes	0.8	-	0.8	1.6	-	1.6	1.6	-	1.6
5	Sugar	..	-	..	0.1	-	0.1	-	-	-
6	Textiles	1.9	0.9	1.0	2.3	1.8	0.5	12.1	5.0	7.1
7	Paper & Pulp	-	-	-	-	-	-	0.1	-	0.1
8	Leather & Leather Products	-	0.4	(0.4)	-	0.8	(0.8)	-	0.8	(0.8)
9	Rubber & Rubber Products	-	-	-	0.2	-	0.2	2.7	-	2.7
10	Chemicals	4.1	1.1	3.0	6.1	2.3	3.8	4.7	0.5	4.2
11	Petro Chemicals	-	-	-	-	-	-	-	-	-
12	Petroleum Refining	0.1	1.5	(1.4)	0.3	3.1	(2.8)	0.3	3.1	(2.8)
13	Mining & Quarrying	0.1	0.7	(0.6)	0.1	1.4	(1.3)	0.7	1.4	(0.7)
14	Oil & Gas Explorations	3.3	0.5	2.8	6.6	1.0	5.5	28.6	-	28.6
	<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15	Pharmaceuticals & OTC Products	0.6	0.1	0.5	1.1	0.2	0.9	3.4	0.2	3.2
16	Cosmetics	4.6	-	4.6	9.2	-	9.2	-	-	-
17	Fertilizers	-	-	-	-	-	-	-	-	-
18	Cement	0.1	0.2	(0.1)	0.3	0.4	(0.1)	-	0.3	(0.3)
19	Ceramics	-	-	-	-	-	-	..	-	..
20	Basic Metals	..	-	..	..	-	..	0.1	-	0.1
21	Metal Products	-	-	-	-	-	-	0.3	-	0.3
22	Machinery other than Electrical	..	-	..	..	-	..	..	-	..
23	Electrical Machinery	0.2	-	0.2	0.2	0.1	0.1	4.0	-	4.0
24	Electronics	-	0.1	(0.1)	-	30.1	(30.1)	0.1	5.1	(5.0)
	I) Consumer/Household	-	0.1	(0.1)	-	10.1	(10.1)	0.1	5.1	(5.0)
	II) Industrial	-	-	-	-	20.0	(20.0)	-	-	-
25	Transport Equipment (Automobiles)	3.0	1.7	1.3	4.0	3.4	0.6	2.4	2.5	(0.1)
	I) Motorcycles	-	-	-	-	-	-	-	-	-
	II) Cars	3.0	0.4	2.5	4.0	0.8	3.1	2.4	-	2.4
	III) Buses, Trucks, Vans & Trail	-	1.3	(1.3)	-	2.5	(2.5)	-	2.5	(2.5)
26	Power	50.4	0.6	49.8	81.9	1.4	80.4	63.7	8.7	55.0
	I) Thermal	13.6	0.5	13.0	27.1	1.1	26.0	30.1	8.2	21.9
	<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
	II) Hydel	23.4	..	23.4	27.9	0.4	27.6	9.7	0.5	9.2
	III) Coal	13.4	-	13.4	26.8	-	26.8	23.9	-	23.9
27	Construction	3.3	0.7	2.6	6.9	1.3	5.5	4.7	8.2	(3.5)
28	Trade	6.9	2.8	4.1	13.2	5.6	7.6	20.0	6.5	13.5
29	Transport	1.8	4.3	(2.5)	2.8	7.0	(4.2)	9.4	10.7	(1.3)
30	Tourism	1.9	-	1.9	3.8	-	3.8	1.7	0.3	1.5
31	Storage Facilities	0.2	-	0.2	0.2	-	0.2	0.2	-	0.2
32	Communications	15.6	1.2	14.4	27.4	2.4	25.0	55.9	1.6	54.3
	1) Telecommunications	10.7	0.8	9.9	16.5	1.6	14.9	14.8	1.6	13.2
	<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
	2) Information Technology	4.9	0.4	4.5	10.9	0.8	10.1	41.0	..	41.0
	I) Software Development	1.3	..	1.3	3.2	..	3.2	3.0	..	3.0
	II) Hardware Development	..	..	..	0.1	..	..	-	-	-
	III) I.T. Service	3.6	0.4	3.2	7.6	0.7	6.9	38.1	-	38.1
	3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33	Financial Business	24.9	1.9	23.0	54.3	3.6	50.7	60.5	3.4	57.1
	<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
34	Social Services	0.3	-	0.3	0.7	-	0.7	0.8	0.6	0.3
35	Personal Services	4.0	2.0	1.9	9.1	4.2	4.9	6.3	8.4	(2.1)
36	Others	2.4	..	2.4	6.5	3.7	2.8	9.8	0.3	9.6
	TOTAL	133.6	22.9	110.7	247.8	78.2	169.5	301.5	72.0	229.5
	<i>TOTAL without Privatization proceeds</i>	133.6	22.9	110.7	247.8	78.2	169.5	301.5	72.0	229.5

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

Source: Core Statistics Department

4.15 Balance of Trade

(a) State Bank of Pakistan

Million US Dollars

PERIOD	Exports (BOP)		Period Growth Rate %	Imports (BOP)		Period Growth Rate %	Balance of Trade		
	Value (a)	Cumulative (b)		Value (c)	Cumulative (d)		a-c	b-d	
FY18	24,768	--	12.6	55,671	--	16.0	(30,903)	--	
FY19	24,257	--	(2.1)	51,869	--	(6.8)	(27,612)	--	
FY20	22,536	--	(7.1)	43,645	--	(15.9)	(21,109)	--	
FY21	25,639	--	13.8	54,273	--	24.4	(28,634)	--	
FY22	32,450	--	26.6	72,048	--	32.8	(39,598)	--	
2021	Jul	2,235	2,235	18.4	5,371	5,371	52.0	(3,136)	(3,136)
	Aug	2,339	4,574	34.5	5,967	11,338	64.9	(3,628)	(6,764)
	Sep	2,627	7,201	34.6	6,057	17,395	62.6	(3,430)	(10,194)
	Oct	2,375	9,576	30.9	5,930	23,325	63.6	(3,555)	(13,749)
	Nov	2,737	12,313	28.8	6,339	29,664	60.5	(3,602)	(17,351)
	Dec	2,929	15,242	29.0	6,431	36,095	51.8	(3,502)	(20,853)
2022	Jan	2,500	17,742	27.5	6,203	42,298	50.0	(3,703)	(24,556)
	Feb	2,889	20,631	28.2	5,039	47,337	44.9	(2,150)	(26,706)
	Mar	3,069	23,700	26.6	6,117	53,454	40.4	(3,048)	(29,754)
	Apr	3,150	26,850	27.8	5,997	59,451	38.1	(2,847)	(32,601)
	May	2,482	29,332	26.7	5,559	65,010	35.5	(3,077)	(35,678)
	Jun	3,135	32,467	26.6	7,033	72,043	32.7	(3,898)	(39,576)
	Jul ^R	2,280	2,280	2.0	5,348	5,348	(0.4)	(3,068)	(3,068)
	Aug ^P	2,813	5,093	11.3	5,750	11,098	(2.1)	(2,937)	(6,005)

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.
- 3- Cumulative figures are of Financial Year (Jul-Jun).

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

4.15 Balance of Trade

(b) Pakistan Bureau of Statistics

Million US Dollars

PERIOD	Exports (a)	Re-exports (b)	Cumulative (c)	Period Growth Rate %	Imports (d)	Re-imports (e)	Cumulative (f)	Period Growth Rate %	Balance of Trade	
									(a+b)-(d+e)	(c-f)
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 Jul	2,340	6	2,346	16.19	5,575	19	5,594	52.19	(3,248)	(3,248)
Aug	2,247	9	4,602	27.11	6,577	3	12,174	74.04	(4,323)	(7,571)
Sep	2,409	8	7,019	27.04	6,563	17	18,769	66.16	(4,178)	(11,749)
Oct	2,464	51	9,534	24.87	6,369	5	25,143	65.55	(3,859)	(15,609)
Nov	2,901	13	12,448	26.79	7,899	5	31,739	62.90	(3,682)	(19,291)
Dec	2,764	15	15,227	24.92	7,580	7	39,326	60.68	(4,808)	(24,099)
2022 Jan	2,614	3	17,844	24.45	6,036	8	45,923	56.84	(3,980)	(28,079)
Feb	2,834	10	20,688	26.01	5,853	9	51,785	52.81	(3,018)	(31,097)
Mar	2,777	7	23,472	24.92	6,407	11	58,383	47.72	(3,814)	(34,911)
Apr	2,896	8	26,376	25.51	6,661	3	65,047	45.29	(3,760)	(38,671)
May	2,626	3	29,005	27.83	6,777	5	71,645	43.10	(4,153)	(42,640)
Jun	2,918	19	31,942	24.31	7,880	3	79,528	40.95	(4,946)	(47,586)
Jul	2,254	-	2,254	(3.92)	4,993	-	4,993	(10.74)	(2,739)	(2,739)
Aug	2,482	-	4,736	2.91	6,071	-	11,064	(9.12)	(3,589)	(6,328)

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

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

4.16 Exports by Selected Commodities

(a) State Bank of Pakistan

Thousand US Dollars

COMMODITIES	FY21	FY22	2021		2022				
			Jul	Aug	Apr	May	Jun	Jul ^R	Aug ^P
A. Food Group	4,503,926	5,401,184	310,126	345,988	549,697	458,614	585,868	386,487	430,497
1 Rice	2,211,102	2,760,131	123,842	150,849	299,941	228,390	324,720	188,046	193,790
A) Basmati	816,879	784,896	49,337	70,202	79,719	67,222	77,297	49,069	54,640
B) Others	1,394,223	1,975,236	74,505	80,647	220,222	161,169	247,424	138,977	139,150
2 Fish & Fish Preparations	418,790	437,621	24,417	18,705	45,775	42,703	43,716	31,191	26,529
3 Fruits	469,857	398,867	39,460	39,204	27,689	19,788	39,381	28,397	28,451
4 Vegetables/Leguminous vegetable	274,293	255,144	20,578	21,773	20,432	13,845	23,395	15,184	17,087
5 Tobacco	36,101	46,821	3,159	2,463	2,607	2,969	2,406	7,391	5,534
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	102,765	105,742	8,427	8,211	15,111	4,661	11,218	10,278	7,676
8 Oil Seeds, Nuts and Kernals	85,313	193,357	6,854	5,890	6,375	9,735	2,991	1,239	3,918
9 Sugar	-	-	-	-	-	-	-	-	-
10 Meat and Meat Preparations	352,098	326,592	22,228	22,945	33,645	29,481	32,903	26,272	29,263
11 All Other Food Items	553,607	876,907	61,161	75,948	98,122	107,043	105,139	78,489	118,249
B. Textile Group	14,414,659	18,427,905	1,357,458	1,351,523	1,584,512	1,536,959	1,802,661	1,441,401	1,706,684
12 Raw Cotton	1,906	7,379	6	153	9	23	441	987	2,296
13 Cotton Yarn	921,709	1,200,122	98,255	84,736	83,211	97,917	126,582	96,562	115,368
14 Cotton Cloth	1,883,866	2,338,366	167,721	173,633	193,932	198,283	250,544	190,250	223,096
15 Cotton Carded or Combed	407	1,762	31	680	4	-	-	2	0
16 Yarn Other than Cotton Yarn	34,066	67,128	3,675	3,098	8,284	6,254	9,250	5,068	6,690
17 Knitwear	3,372,372	4,516,000	331,103	338,744	399,243	368,798	418,410	359,506	426,518
18 Bed Wear	2,691,294	3,254,621	250,646	255,583	239,929	264,943	298,169	240,660	300,945
19 Towels	881,881	1,080,480	80,971	76,297	99,205	101,250	107,684	80,431	88,219
20 Tents, Canvas & Tarpaulin	119,136	114,528	6,796	4,886	10,850	9,470	14,253	6,359	9,903
21 Readymade Garments	2,820,299	3,698,268	258,442	258,952	358,461	311,603	362,155	295,581	340,169
22 Art, Silk & Synthetic Textile	342,832	414,968	30,537	29,396	35,908	36,916	38,766	30,286	38,995
23 Makeup Articles (incl. Other Tex)	673,334	805,902	61,957	58,067	68,120	64,379	78,752	58,743	70,930
24 Other Textile Materials	671,557	928,382	67,316	67,298	87,357	77,122	97,657	76,966	83,554
C. Petroleum Group	234,940	414,833	10,607	14,191	23,616	58,645	9,597	9,686	4,862
25 Petroleum Crude	79,205	134,562	-	-	-	36,026	-	-	-
26 Petroleum Products	33,249	70,671	4,242	2,586	5,606	5,736	2,879	2,175	4,825
27 Solid Fuel including Naphtha	122,486	209,599	6,365	11,605	18,010	16,883	6,718	7,512	37
D. Other Manufacture	3,838,696	4,322,295	338,706	346,308	423,527	305,274	435,951	316,377	372,753
28 Carpets, Rugs & Mats	79,375	97,266	6,271	7,090	10,977	6,372	9,815	6,719	7,252
29.Sports Goods	470,650	506,926	41,853	38,736	46,056	37,068	46,517	34,920	39,936
30 Leather Tanned	157,257	207,031	15,824	13,606	20,237	16,764	19,182	16,536	16,347
31.Leanth Manufactures	559,999	649,048	55,851	45,775	57,911	47,128	60,049	48,394	59,618
32.Footwear	135,520	154,524	12,727	12,600	11,849	11,212	16,294	14,186	13,675
33 Surgical Goods & Medical Instr.	480,438	474,580	37,757	37,361	46,520	35,696	41,148	33,017	38,509
34 Cutlery	89,675	92,327	7,529	7,655	7,748	5,134	9,339	5,451	6,279
35 Onyx Manufactured	8,184	6,677	761	871	334	446	280	348	240
36.Chemical and Pharmaceutica Products	1,147,388	1,481,695	120,114	124,044	152,264	109,087	174,054	118,244	133,896
37.Engineering Goods	333,163	313,673	16,028	33,143	42,031	21,963	22,564	16,260	29,274
38 Gems	8,408	10,124	445	282	1,086	1,341	1,138	558	1,015
39 Jewellery	13,914	13,235	410	649	2,030	488	2,131	503	1,437
40 Furniture	5,303	7,326	478	599	614	407	676	405	1,529
41 Molasses	107	32,864	4	-	7,471	2,849	11,246	1,822	4,011
42 Handicrafts	342	11	-	-	3	-	-	-	-
43 Cement	314,720	230,125	20,128	20,660	11,189	5,596	16,288	14,481	15,533
44 Guar and Guar Products	34,255	44,864	2,525	3,239	5,208	3,721	5,229	4,534	4,201
E. All Others	2,035,638	2,703,009	184,629	192,982	249,296	172,669	210,289	158,568	215,977
I. Total Export Receipts through Banks	25,027,860	31,269,225	2,201,526	2,250,991	2,830,647	2,532,161	3,044,366	2,312,519	2,730,772
II. Freight on Export	228,464	358,731	34,281	26,896	25,259	30,407	13,815	27,859	27,859
III. Export Receipts Banks (fob) (I-II)	24,799,395	30,910,495	2,167,245	2,224,095	2,805,388	2,501,755	3,030,551	2,284,660	2,702,913
IV. Other Exports	839,579	1,539,592	67,793	114,906	344,589	(19,796)	104,415	(4,676)	110,081
Total Export as per BOP (III+IV)	25,638,974	32,450,087	2,235,039	2,339,001	3,149,977	2,481,959	3,134,966	2,279,984	2,812,993

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

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

4.16 Exports by Selected Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY21	FY22	2021		2022				
			Jul	Aug	Apr	May	Jun	Jul	Aug ^P
A. Food Group	4,392,116	5,418,604	335,996	324,349	509,932	461,745	499,170	358,079	366,945
1 Rice	2,041,736	2,511,417	139,780	140,479	259,660	224,721	235,390	138,582	143,730
a) Basmati	569,493	695,318	58,949	43,066	79,956	60,708	62,818	45,553	41,556
b) Others	1,472,243	1,816,099	80,831	97,413	179,704	164,013	172,572	93,029	102,174
2 Fish & Fish Preparations	414,606	430,654	14,233	10,716	40,321	40,616	40,608	18,506	19,435
3 Fruits	480,031	477,087	48,672	38,835	17,125	18,069	47,459	34,092	28,935
4 Vegetables	319,506	310,130	16,856	20,835	28,343	23,104	18,359	44,026	13,691
5 Leguminous Vegetables	7	68	-	-	-	-	-	-	47
6 Tobacco	35,959	54,384	946	4,249	4,877	3,195	6,894	4,872	5,381
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	92,984	106,680	5,694	8,015	6,463	7,727	9,317	5,090	6,695
9 Oil seeds, Nuts and Kernals	94,133	192,861	4,277	7,347	8,565	5,572	2,050	1,107	5,824
10 Sugar	-	-	-	-	-	-	-	-	-
11 Meat & Meat preparations	331,639	342,788	24,065	25,482	35,597	27,527	30,563	25,962	39,792
12 All other Food Items	581,515	992,535	81,473	68,391	108,982	111,214	108,530	85,842	103,415
B. Textile Group	15,399,083	19,329,985	1,471,185	1,462,554	1,739,122	1,641,901	1,706,350	1,481,021	1,575,366
13 Raw Cotton	807	6,577	-	-	-	-	-	1,094	4,469
14 Cotton Yarn	1,016,970	1,206,838	89,871	103,518	97,655	106,571	94,125	71,364	89,089
15 Cotton Cloth	1,921,000	2,437,875	179,443	188,181	210,120	231,277	201,020	181,984	195,390
16 Cotton Carded or Combed	64	1,632	388	382	-	-	-	-	80
17 Yarn Other than Cotton Yarn	33,369	66,188	2,863	4,907	5,828	6,608	5,564	3,372	4,335
18 Knitwear	3,815,000	5,120,973	392,711	363,811	488,070	428,278	474,944	434,926	449,833
19 Bed Wear	2,771,786	3,292,880	263,345	264,764	278,606	281,373	284,042	253,991	258,300
20 Towels	937,533	1,111,334	77,818	82,796	108,270	92,252	91,223	74,965	75,036
21 Tent, Canvas & Tarpaulin	110,389	110,413	6,613	5,637	9,163	8,155	10,951	8,736	10,474
22 Readymade Garments	3,032,812	3,904,658	301,153	283,788	350,721	321,670	368,699	304,575	330,021
23 Art, Silk & Synthetic Textile	370,417	460,061	32,360	36,842	41,700	36,569	38,201	31,216	39,671
24 Made up Articles (Ex towels & bed)	756,444	849,120	67,104	66,252	82,812	70,363	68,940	54,722	60,461
25 Other Textile Materials	632,492	761,438	57,516	61,676	66,177	58,785	68,641	60,076	58,207
C. Petroleum Group & Coal	182,303	333,816	29,405	1,769	45,185	8,686	43,955	3,923	55,635
26 Petroleum Crude	106,773	259,005	28,281	-	38,528	942	40,814	419	54,580
27 Petroleum Products (Exl. Naphtha)	42,617	74,810	1,124	1,769	6,657	7,744	3,141	3,504	1,055
28 Petroleum Top Naphtha	32,901	-	-	-	-	-	-	-	-
29 Solid Fuels (Coal)	12	-	-	-	-	-	-	-	-
D. Other Manufactures Group	3,466,663	4,104,467	328,708	287,179	365,968	323,046	433,031	276,801	353,837
30 Carpets Rugs & Mats	74,204	83,319	5,528	5,793	7,664	6,725	7,937	7,496	6,216
31 Sports Goods	278,481	364,899	26,355	24,202	35,892	32,835	36,268	29,229	34,516
32 Leather Tanned	161,938	208,092	15,950	12,657	18,236	18,307	17,043	15,207	15,838
33 Leather Manufactures	562,428	621,081	62,113	44,206	51,542	51,377	54,256	50,319	53,437
34 Footwear	131,898	156,984	13,145	13,646	13,390	11,865	15,027	16,829	15,564
35 Surgical Goods & Medical Instr.	428,142	422,623	37,970	30,689	43,810	32,260	38,827	32,943	34,120
36 Cutlery	119,268	95,982	9,579	9,226	5,597	5,747	5,559	4,721	4,603
37 Onyx Manufactured	6,366	6,307	1,106	387	674	476	504	314	326
38 Chemicals and Pharm.Products	1,149,084	1,569,032	121,195	113,981	152,830	122,239	200,272	82,114	144,638
39 Engineering Goods	225,913	237,750	20,060	17,814	22,457	23,500	23,741	18,662	26,799
40 Gems	6,684	7,626	232	399	476	467	1,081	1,322	241
41 Jewellery	13,735	14,361	430	1,231	1,850	819	1,659	1,007	620
42 Furniture	5,208	9,361	456	725	958	946	343	1,340	1,873
43 Molasses	78	33,505	-	4	-	2,730	12,336	5,350	25
44 Handicrafts	-	-	-	-	-	-	-	-	111
45 Cement	267,910	223,994	11,966	9,423	4,464	7,360	12,800	5,628	11,589
46 Guar and Guar Products	35,326	49,549	2,623	2,796	6,128	5,393	5,378	4,320	3,321
E. All Other Items	1,863,979	2,604,933	174,359	171,646	236,689	191,087	235,929	134,672	130,607
TOTAL	25,304,144	31,791,804	2,339,653	2,247,497	2,896,897	2,626,465	2,918,435	2,254,496	2,482,390

4.17 Imports by Selected Commodities

(a) State Bank of Pakistan

Thousand US Dollars

COMMODITIES	FY21	FY22	2021		2022				
			Jul	Aug	Apr	May	Jun	Jul ^R	Aug ^P
A. Food Group	7,243,546	7,932,010	593,049	690,485	541,150	738,167	356,091	617,508	852,299
1-Milk, Cream & Milk Food for Infants	188,718	169,014	13,008	12,618	12,913	11,391	18,129	10,856	23,030
2-Wheat un-milled	665,170	328,297	-	16,300	42	28	80	28,266	86,430
3-Dry Fruits & Nuts	40,967	32,747	1,118	805	3,076	2,260	1,405	603	556
4-Tea	515,541	561,130	37,185	43,923	48,411	55,478	38,292	34,633	48,517
5-Spices	174,028	160,067	17,373	16,342	11,825	10,203	11,217	9,924	12,402
6-Soya bean Oil	88,647	238,968	2,725	5,288	18,849	94,137	21,273	32,022	15,461
7-Palm Oil	2,442,277	3,150,868	241,734	282,029	293,386	264,809	91,941	254,563	379,959
8-Sugar	113,939	189,178	213	52,610	571	305	213	383	736
9-Pulses	593,633	512,929	64,752	62,654	34,234	39,788	37,978	52,193	79,259
10-All others Food items	2,420,624	2,588,811	214,941	197,917	117,844	259,769	135,566	194,067	205,948
B. Machinery Group	8,322,032	9,640,507	765,289	814,961	851,891	798,581	764,296	503,891	581,421
11-Power Generating Machinery	930,209	794,787	81,892	59,962	51,855	37,814	66,553	39,446	38,234
12-Office Mach. Incl. Data Processing Equipment	350,604	442,997	27,373	42,919	44,353	29,733	41,513	17,989	24,753
13-Textile Machinery	855,492	1,212,164	95,226	123,634	81,491	83,349	81,031	75,350	81,685
14-Construction & Mining Machinery	73,109	110,585	8,234	14,201	12,235	3,801	6,073	2,710	3,430
15-Electrical Machinery & Apparatus	1,457,224	1,816,534	143,801	143,873	164,382	176,889	151,554	125,745	182,386
16-Telecom	2,512,807	2,251,641	181,424	176,076	181,362	195,813	106,913	32,052	90,010
17-Agricultural Machinery & Implements	95,612	119,636	13,095	9,220	8,919	5,826	8,509	5,709	11,669
18-Other Machinery	2,046,976	2,892,163	214,244	245,075	307,296	265,355	302,150	204,891	149,253
C. Transport Group	2,745,191	3,628,848	332,607	270,775	303,832	325,488	189,872	120,553	146,088
19-Road Vehicles (Build Unit, Ckd/Skd)	2,142,319	3,010,124	261,203	233,838	260,542	263,443	166,293	107,839	128,885
20-Aircrafts, Ships and Boats	587,836	564,509	64,819	35,056	42,514	60,453	21,039	11,599	16,735
21-Others Transport Equipments	15,037	54,215	6,584	1,881	775	1,592	2,540	1,115	468
D. Petroleum Group	9,747,064	18,743,276	1,037,322	1,392,573	1,800,599	1,385,535	2,893,107	2,371,995	2,213,775
22-Petroleum Products	4,640,569	10,296,177	519,241	729,255	743,161	982,375	1,705,943	1,344,821	1,304,280
23-Petroleum Crude	3,189,888	4,601,532	335,847	318,873	619,609	140,925	465,901	522,980	592,370
24-Natural Gas, Liquified	1,776,145	3,681,125	175,916	332,538	430,434	253,780	672,879	499,005	310,551
25-Petroleum Gas, Liquified	133,556	163,571	6,290	11,397	7,273	8,333	48,372	5,188	6,560
26- Others	6,908	870	28	511	122	122	13	1	13
E. Textile Group	4,756,378	5,704,328	434,087	489,451	544,162	503,005	444,347	379,458	357,811
27-Raw Cotton	1,892,070	2,282,657	124,969	173,594	268,458	237,713	178,238	133,406	151,594
28-Synthetic Fibre	723,015	820,084	87,265	92,174	74,033	59,998	81,070	66,293	41,188
29-Synthetic & artificial Silk Yarn	709,084	921,722	71,990	73,714	76,877	76,785	81,142	70,703	55,967
30-Worn Clothing	124,806	127,317	10,395	10,537	12,224	12,266	8,884	8,526	6,960
31-Other Textile Items	1,307,402	1,552,547	139,469	139,432	112,571	116,244	95,014	100,531	102,103
F. Agricultural & Other Chemical Group	8,522,616	10,659,214	784,256	824,520	962,188	830,312	930,699	785,121	899,043
32-Fertilizer Manufactured	685,668	716,653	62,281	92,909	6,844	5,035	61,975	59,468	8,355
33-Insecticides	177,911	188,571	13,965	14,522	16,553	11,148	22,770	14,993	14,100
34-Plastic Material	2,459,385	3,251,079	225,367	212,711	304,991	291,470	300,561	253,480	244,890
35-Medicinal Products	870,976	838,817	68,738	69,377	70,611	58,659	49,405	45,487	76,823
36-Others	4,328,677	5,664,095	413,905	435,000	563,189	464,001	495,988	411,693	554,875
G. Metal Group	4,583,209	5,897,491	420,798	441,280	431,051	464,814	517,121	402,835	444,999
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	1,627,623	2,106,985	119,229	163,782	141,030	95,989	130,381	122,945	164,058
39-Iron and Steel	2,196,866	2,854,193	229,117	209,434	200,267	287,324	281,631	203,081	189,512
40-Aluminum Wrought & Worked	242,719	341,882	20,373	22,375	32,504	33,821	45,121	29,419	37,061
41-All other Metals & Articles	516,002	594,432	52,078	45,689	57,251	47,680	59,989	47,391	54,368
H. Miscellaneous Group	1,163,123	1,154,392	87,154	96,486	85,560	82,568	93,446	74,134	89,925
42-Rubber Crude Incl. Synth/Reclaimed	190,169	239,281	14,180	18,718	19,302	16,473	25,560	22,030	19,844
43-Rubber Tyres & Tubes	300,661	204,437	22,524	22,612	9,270	10,564	9,923	9,556	10,319
44-Wood & Cork	168,721	168,998	13,412	13,000	15,399	9,924	9,739	10,930	9,732
45-Jute	48,470	53,587	1,561	3,732	1,901	3,509	4,619	4,322	5,087
46-Paper & Paper Board & Manuf. thereof	455,102	488,089	35,476	38,423	39,689	42,098	43,604	27,296	44,943
I. All Others	5,064,991	6,621,131	537,704	510,474	577,168	422,328	633,694	317,478	387,045
I. Imports Payments Through Banks	52,148,151	69,981,197	4,992,265	5,531,007	6,097,601	5,550,799	6,822,674	5,572,975	5,972,406
II. Freight & Insurance	1,408,000	72,048,031	158,255	175,333	306,100	389,666	478,952	391,223	419,263
III. Imports Payments Banks (fob) (I-II)	50,740,151	66,182,575	4,834,011	5,355,674	5,791,501	5,161,133	6,343,723	5,181,752	5,553,143
IV. Other Imports	3,077,853	5,865,456	537,029	611,291	205,510	397,874	689,253	166,294	196,830
Total Imports as Per BOP (III+IV)	53,818,004	72,048,031	5,371,040	5,966,964	5,997,011	5,559,006	7,032,976	5,348,046	5,749,974

4.17 Imports by Selected Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY21	FY22	2021		2022				
			Jul	Aug	Apr	May	Jun	Jul	Aug ^P
A. Food Group	8,347,897	9,015,912	647,438	826,018	679,864	703,157	565,150	763,135	1,020,330
1-Milk, Cream & Milk Food for Infants	191,509	162,153	10,565	9,676	12,893	15,840	11,768	9,543	12,363
2-Wheat un-milled	983,326	795,285	-	16,466	-	-	-	107,142	203,622
3-Dry Fruits & Nuts	78,403	65,250	1,768	3,530	4,229	3,718	3,352	1,882	2,481
4-Tea	580,546	626,197	41,127	61,989	45,299	48,519	45,286	45,321	46,593
5-Spices	224,747	216,184	25,960	23,243	12,440	14,184	13,515	12,268	14,064
6-Soya bean Oil	95,516	197,156	12,095	4,503	22,730	25,705	45,438	15,809	27,234
7-Palm Oil	2,668,609	3,549,305	254,017	323,007	367,735	307,739	143,164	299,361	416,939
8-Sugar	128,654	191,719	18,317	35,514	407	176	264	447	682
9-Pulses	709,733	611,338	89,599	65,337	42,872	46,930	43,843	53,049	110,076
10-All others Food items	2,686,854	2,601,325	193,990	282,753	171,261	240,346	258,520	218,313	186,276
B. Machinery Group	10,146,564	10,920,408	881,726	984,860	875,796	781,108	587,206	627,620	668,409
11-Power Generating Machinery	1,912,444	1,471,465	164,831	175,026	79,594	113,547	42,438	44,792	54,589
12-Office Mach. Incl. Data Processing Equipment	460,162	589,231	41,888	56,530	45,706	39,038	43,304	18,402	20,918
13-Textile Machinery	591,980	764,441	65,165	79,262	55,163	45,653	41,836	37,473	55,857
14-Construction & Mining Machinery	141,259	174,869	10,678	9,989	14,032	9,113	12,776	7,610	6,538
15-Electrical Machinery & Apparatus	1,664,283	1,930,443	167,452	184,942	146,260	149,410	125,377	242,922	195,188
16-Telecom	2,593,356	2,684,598	158,493	208,558	276,652	183,985	86,843	67,901	101,537
17-Agricultural Machinery & Implements	94,679	112,025	8,651	9,649	8,585	7,482	5,329	5,633	6,185
18-Other Machinery	2,688,401	3,193,335	264,568	260,904	249,803	232,880	229,303	202,887	227,597
C. Transport Group	2,987,383	4,457,323	312,153	355,352	365,279	341,779	383,070	209,485	211,522
19-Road Motor Veh. (Build Unit, Ckd/Skd)	2,458,218	3,685,127	258,406	315,114	275,358	319,236	264,803	159,307	209,070
20-Aircrafts Ships and Boats	513,625	761,317	52,831	39,695	88,767	21,618	118,052	48,984	2,273
21-Others Transport Equipments	15,540	10,880	916	543	1,154	925	215	1,194	179
D. Petroleum Group	11,357,853	23,318,722	1,330,287	1,756,826	2,223,515	2,645,899	3,639,248	1,436,180	1,865,979
22-Petroleum Products	5,160,138	12,069,436	647,466	891,951	1,261,724	1,473,341	2,046,872	728,081	930,566
23-Petroleum Crude	3,107,314	5,598,674	376,416	442,468	533,536	538,667	838,798	431,103	473,419
24.Natural Gas, Liquefied	2,617,127	4,989,650	271,669	379,744	385,252	583,936	699,754	230,522	398,931
25. Petroleum Gas, Liquefied	472,931	660,682	34,736	42,620	42,998	49,930	53,790	46,401	63,059
26. Others	343	281	-	43	4	25	34	73	4
E. Textile Group	3,866,096	4,785,952	401,120	372,780	431,183	448,439	406,659	309,260	369,652
27-Raw Cotton	1,479,685	1,828,460	98,155	108,986	208,871	236,082	178,032	106,359	149,017
28-Synthetic Fibre	629,097	742,802	92,345	70,004	70,515	53,872	56,134	59,384	55,646
29-Synthetic & artificial Silk Yarn	655,730	878,756	86,534	67,724	70,124	81,116	77,297	61,152	56,030
30-Worn Clothing	309,571	433,430	38,948	39,712	31,513	25,166	35,436	26,960	40,044
31-Other Textile Items	792,013	902,504	85,138	86,354	50,160	52,203	59,760	55,405	68,915
F. Agricultural & Other Chemical Group	9,299,619	14,082,809	993,091	1,220,475	1,017,063	865,833	1,102,010	805,665	897,181
32-Fertilizer Manufactured	718,756	845,539	86,909	93,707	33,044	65,992	71,303	4,944	18,677
33-Insecticides	188,988	201,740	12,357	12,756	19,486	10,360	36,175	24,066	21,294
34-Plastic Material	2,472,798	3,135,682	236,114	265,833	280,053	238,121	292,713	241,805	211,190
35-Medicinal Products	1,390,126	4,063,133	234,097	455,254	136,365	88,611	104,855	91,953	110,764
36-Others	4,528,951	5,836,715	423,614	392,925	548,115	462,749	596,964	442,897	535,256
G. Metal Group	4,897,098	6,525,193	497,365	511,072	473,418	451,421	588,916	415,395	423,031
37-Gold	8,973	22,624	757	2,235	2,532	976	3,641	1,021	2,426
38-Iron and Steel Scrap	1,857,671	2,305,296	133,489	175,065	177,530	117,093	154,555	103,155	155,718
39-Iron and Steel	1,959,984	2,936,897	234,846	236,253	190,569	236,437	323,232	196,858	147,663
40-Aluminum Wrought & Worked	175,220	260,705	17,428	16,991	26,156	22,436	32,701	18,593	29,874
41-All other Metals & Articles	895,250	999,672	110,845	80,528	76,630	74,479	74,787	95,768	87,350
H. Miscellaneous Group	1,218,094	1,187,662	88,988	92,788	87,866	86,704	101,182	73,374	100,252
42-Rubber Crude Incl. Synth/Reclaimed	230,499	254,560	16,751	17,287	22,719	19,168	25,048	18,538	25,241
43-Rubber Tyres & Tubes	374,800	235,471	21,214	21,699	10,951	13,719	16,045	12,300	13,975
44-Wood & Cork	117,195	134,564	9,520	9,908	13,784	9,452	6,523	4,502	7,499
45-Jute	53,275	58,458	1,384	4,521	2,153	2,940	4,003	5,104	8,403
46-Paper & Paper Board & Manuf. thereof	442,325	504,609	40,119	39,373	38,258	41,425	49,563	32,930	45,134
I. All other Items	4,259,286	5,882,530	422,852	456,735	506,934	453,145	506,127	353,253	514,749
TOTAL	56,379,890	80,176,511	5,575,020	6,576,906	6,660,918	6,777,485	7,879,568	4,993,367	6,071,105

4.18 Exports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22 ^R	2021		2022				
			Jul	Aug	Apr	May	Jun ^R	Jul ^P	Aug
Grand Total	25,638,974	32,467,078	2,235,039	2,339,001	3,149,977	2,481,959	3,134,966	2,279,984	2,812,993
A. Latin America	34,898	40,342	2,254	1,949	5,308	3,792	3,804	4,491	7,745
B. Central America	106,705	167,534	11,125	10,447	14,796	16,101	20,696	13,884	22,740
Mexico	76,932	101,900	7,074	6,834	7,508	9,828	10,912	7,903	11,374
Others	29,773	65,634	4,052	3,614	7,288	6,273	9,784	5,981	11,366
C. South America	257,395	371,180	25,406	29,072	31,569	27,515	31,645	28,659	31,514
Argentina	35,931	47,361	4,134	3,335	3,756	3,716	6,538	3,580	3,619
Brazil	76,993	102,958	5,773	8,432	8,862	6,461	9,048	7,961	10,908
Uruguay	6,085	9,419	1,064	326	1,196	704	419	941	804
Others	138,385	211,442	14,434	16,979	17,756	16,634	15,639	16,178	16,184
D. North America	5,344,343	7,203,964	535,134	539,693	652,205	575,747	682,022	531,560	665,855
Canada	312,173	403,640	31,818	31,116	33,985	34,302	40,927	31,763	42,567
USA	5,030,724	6,798,982	503,118	508,364	618,214	541,391	640,935	499,686	623,196
Others	1,446	1,342	198	214	6	54	161	111	92
E. Eastern Europe	708,920	757,842	62,703	61,622	57,268	53,742	67,573	59,999	56,409
Hungary	23,938	26,645	3,449	2,051	2,289	1,942	3,580	1,656	1,550
Romania	38,535	54,285	4,133	4,453	4,840	5,226	4,340	5,151	5,928
Russian Federation	164,137	134,320	11,446	9,687	8,076	8,050	6,651	7,514	6,490
Ukraine	52,878	44,487	5,890	4,008	1,626	1,490	2,047	1,242	1,114
Others	429,432	498,104	37,785	41,422	40,437	37,034	50,956	44,435	41,327
F. Northern Europe	2,689,514	2,966,015	238,756	221,162	250,001	233,548	276,169	217,413	253,548
Denmark	240,986	294,503	19,622	17,838	30,363	34,191	35,992	22,568	30,043
Finland	28,301	30,594	2,404	1,898	2,589	2,443	3,422	4,111	2,731
Norway	55,799	58,622	5,389	5,995	4,398	4,158	5,518	4,286	5,938
Sweden	188,612	192,235	17,425	13,171	14,245	15,224	15,911	12,190	20,218
United Kingdom	2,048,293	2,200,007	180,353	170,631	180,171	159,950	188,668	160,108	178,132
Others	127,523	190,055	13,563	11,630	18,235	17,581	26,660	14,151	16,486
G. Southern Europe	1,930,623	2,733,609	196,252	184,724	253,233	260,488	277,612	235,129	260,603
Greece	78,076	108,456	6,153	6,208	10,731	8,711	10,964	6,823	8,537
Italy	774,658	1,085,675	89,971	70,256	97,241	108,433	121,206	105,300	91,840
Spain	801,702	1,149,474	70,001	78,160	112,007	102,957	106,831	92,327	119,126
Others	276,187	390,004	30,126	30,101	33,254	40,386	38,611	30,679	41,100
H. Western Europe	3,782,509	4,645,879	341,901	347,716	400,395	384,815	479,773	371,273	452,603
Belgium	584,370	716,710	58,173	58,953	64,226	59,966	68,459	65,549	69,315
France	435,471	531,565	40,427	39,378	50,429	42,992	58,482	43,074	53,847
Germany	1,512,776	1,747,967	129,063	136,217	132,857	141,961	175,209	136,056	166,728
Netherlands	1,118,342	1,486,798	96,822	101,812	139,285	122,772	157,905	113,414	143,634
Switzerland	108,404	132,343	14,849	9,219	11,079	14,167	16,446	11,686	16,551
Others	23,145	30,496	2,566	2,137	2,519	2,958	3,270	1,494	2,528
I. Eastern Africa	495,958	642,213	43,936	46,059	66,895	44,452	68,903	48,833	53,919
Kenya	175,954	204,228	15,769	16,049	26,556	19,564	24,305	18,257	18,403
Mauritius	16,911	26,413	1,412	1,682	3,243	1,722	3,030	3,127	2,420
United Republic of Tanzania	48,504	62,801	2,819	4,661	5,794	4,439	6,596	4,416	9,175
Others	254,589	348,771	23,936	23,666	31,302	18,728	34,971	23,033	23,922

4.18 Exports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22 ^R	2021		2022				
			Jul	Aug	Apr	May	Jun	Jul	Aug ^P
			J. Middle Africa	45,868	32,278	1,965	1,523	1,608	2,736	2,992	2,111	2,631
K. Northern Africa	153,601	213,993	13,889	29,034	18,182	18,501	19,085	22,419	19,241
Egypt	87,228	128,596	7,461	23,202	10,522	11,214	10,755	14,271	9,319
Morocco	23,905	29,915	2,075	2,047	3,874	3,159	3,440	3,446	2,610
Others	42,468	55,482	4,352	3,784	3,787	4,127	4,889	4,702	7,312
L. Southern Africa	198,279	209,555	16,269	13,713	18,140	14,391	20,758	24,434	20,068
South Africa	182,532	199,733	15,312	12,838	17,190	13,924	19,834	15,489	19,390
Others	15,748	9,822	957	875	950	467	924	8,945	677
M. Western Africa	274,003	313,934	10,181	25,654	55,925	11,892	30,404	14,508	32,352
N. Eastern Asia	2,761,665	3,627,605	224,895	216,443	304,065	263,340	313,370	221,082	233,678
China	2,043,887	2,781,480	165,787	172,950	215,223	201,234	238,245	174,056	159,021
Hong Kong	224,317	334,039	17,391	14,742	30,550	31,106	28,288	17,152	18,075
Japan	175,576	199,934	17,073	13,850	15,313	15,977	25,151	14,917	19,902
Republic of Korea	170,365	205,883	14,389	14,056	18,391	15,001	17,250	14,952	15,529
Others	147,519	106,268	10,255	845	24,588	21	4,436	5	21,151
O. South-Central Asia	1,997,161	1,977,580	122,099	155,973	173,149	157,370	208,112	149,020	172,296
Afghanistan	983,314	552,518	38,613	57,058	66,798	57,900	58,195	31,757	50,039
Bangladesh	616,202	870,604	51,033	55,382	71,918	62,615	87,135	71,507	72,610
India	2,327	1,292	54	3	68	214	3	47	45
Iran	12,718	-	-	-	-	-	-	-	-
Sri Lanka	261,033	373,412	25,991	26,778	27,689	26,580	34,426	28,146	28,901
Others	121,568	179,754	6,409	16,751	6,676	10,061	28,353	17,564	20,702
P. South Eastern Asia	956,864	1,539,436	100,938	80,166	143,268	159,212	156,221	104,027	107,767
Indonesia	150,292	122,973	5,127	5,885	12,858	6,260	16,209	8,935	8,791
Malaysia	240,151	432,695	35,359	20,131	41,326	29,591	45,206	24,459	25,364
Singapore	170,671	374,957	24,483	12,295	20,701	52,712	15,092	17,893	8,106
Thailand	143,049	146,583	9,352	6,419	18,160	15,098	16,840	12,652	11,591
Others	252,700	462,229	26,617	35,437	50,223	55,550	62,875	40,087	53,916
Q. Western Asia	2,923,276	3,399,431	218,207	255,438	345,935	264,369	338,441	229,504	291,949
Bahrain	53,539	69,828	4,402	4,757	7,187	4,965	6,736	5,184	7,443
Jordan	39,322	41,266	1,900	2,397	4,595	3,103	5,564	3,305	3,340
Kuwait	155,278	134,425	8,749	10,466	13,284	9,908	12,084	8,100	9,277
Saudi Arabia	460,440	420,288	28,254	31,619	42,412	30,765	43,917	29,666	45,488
Turkey	341,779	354,559	24,491	28,206	29,787	31,843	56,288	30,157	32,815
United Arab Emirates	1,419,555	1,842,959	114,536	137,181	189,335	131,374	161,932	109,862	135,038
Others	453,362	536,107	35,875	40,811	59,335	52,410	51,919	43,230	58,548
R. Australia & New Zealand	322,029	360,604	31,710	26,996	32,658	33,269	39,435	26,248	34,126
Australia	253,381	302,424	26,913	22,641	28,570	28,708	34,649	22,574	29,515
New Zealand	48,799	51,155	4,412	3,959	3,346	4,087	4,267	3,391	4,042
Others	19,850	7,025	385	395	742	474	519	283	569
S. Others	44,250	66,230	3,907	3,605	6,047	6,882	7,350	7,924	11,725
I. Export Receipts through Banks	25,027,860	31,269,225	2,201,526	2,250,991	2,830,647	2,532,161	3,044,366	2,312,519	2,730,772
II. Freight on Export	228,464	342,139	34,281	26,896	25,259	30,407	13,815	27,859	27,859
III. Export Receipts Banks (fob) (I-II)	24,799,395	30,927,086	2,167,245	2,224,095	2,805,388	2,501,755	3,030,551	2,284,660	2,702,913
IV. Other Exports	839,579	1,539,992	67,793	114,906	344,589	(19,796)	104,415	(4,676)	110,081

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY20	FY21	2021		2022				
			May	Jun	Feb	Mar	Apr	May	Jun
Grand Total	21,393,688	25,304,143	1,670,691	2,728,415	2,833,750	2,777,263	2,896,897	2,623,839	2,911,349
A. Latin America	34,317	26,160	1,558	2,744	2,550	1,882	1,644	2,632	1,569
B. Central America	107,802	113,916	9,880	16,717	19,101	18,428	19,399	19,398	17,863
Mexico	80,830	79,094	7,306	10,722	9,450	10,677	9,327	10,381	11,374
Others	26,972	34,822	2,573	5,996	9,651	7,751	10,072	9,017	6,490
C. South America	223,347	284,504	23,031	32,758	39,251	31,335	29,013	29,836	35,048
Argentina	32,389	37,187	2,868	4,665	4,567	3,952	4,775	5,256	5,712
Brazil	67,945	82,993	6,331	7,305	10,722	7,235	8,892	8,959	8,847
Uruguay	4,941	5,311	340	406	319	969	639	558	923
Others	118,072	159,011	13,493	20,383	23,642	19,180	14,707	15,062	19,566
D. North America	3,987,399	5,478,133	445,834	664,470	510,679	641,861	703,672	630,297	624,796
Canada	272,910	320,407	18,751	37,448	35,749	27,216	42,292	82,431	45,032
USA	3,714,428	5,157,646	427,083	627,021	474,931	614,644	661,375	547,862	579,752
Others	61	80	-	-	-	19,180	4	4	12
E. Eastern Europe	552,405	724,994	38,577	75,409	76,823	45,896	49,488	58,561	60,385
Hungary	10,257	18,761	1,297	3,376	1,355	1,137	2,076	1,992	1,979
Romania	27,637	42,458	3,035	5,796	6,939	3,847	4,504	6,997	6,387
Russian Federation	129,516	172,372	7,166	12,030	18,913	3,176	966	2,921	3,743
Ukraine	53,700	60,868	2,584	8,561	4,634	-	1	67	270
Others	331,294	430,534	24,495	45,647	44,982	37,735	41,941	46,584	48,006
F. Northern Europe	2,048,722	2,658,568	161,398	253,224	272,782	223,466	267,375	221,297	255,844
Denmark	185,016	248,456	9,555	29,310	31,528	23,645	24,531	26,936	23,396
Finland	27,991	32,056	2,492	2,643	3,712	2,331	3,486	3,454	3,870
Norway	57,273	57,151	3,259	5,830	5,456	5,535	5,914	4,821	7,442
Sweden	121,898	159,302	8,862	17,866	17,680	15,523	18,415	15,290	15,821
United Kingdom	1,521,218	2,030,051	129,822	184,827	199,287	165,209	198,544	156,654	187,502
Others	135,327	131,552	7,408	12,748	15,119	11,223	16,485	14,141	17,812
G. Southern Europe	1,905,642	2,063,293	125,329	233,213	306,185	249,213	250,087	273,575	320,155
Greece	74,781	77,515	6,272	8,151	14,038	10,143	10,385	12,172	8,088
Italy	730,185	788,628	46,243	99,719	123,794	98,916	94,282	117,598	126,084
Spain	828,256	876,947	46,392	88,944	121,554	105,339	105,257	98,785	142,289
Others	272,419	320,203	26,422	36,399	46,799	34,815	40,163	45,019	43,695
H. Western Europe	3,227,121	3,828,283	220,821	392,934	473,861	363,228	463,663	421,731	473,124
Belgium	552,856	637,352	42,661	69,608	67,539	60,471	80,806	76,474	67,575
France	366,175	412,538	26,874	47,649	41,669	33,208	49,367	49,867	54,559
Germany	1,264,009	1,505,542	77,875	143,614	179,616	125,053	163,055	146,782	144,150
Netherlands	1,019,242	1,246,227	72,142	129,520	182,688	142,738	167,470	146,036	204,712
Switzerland	12,827	14,077	623	1,104	902	900	1,272	1,190	1,203
Others	12,012	12,548	646	1,439	1,447	857	1,694	1,381	925
I. Eastern Africa	767,532	664,357	46,861	69,319	65,747	72,377	62,754	66,823	66,104
Kenya	289,419	241,045	15,279	24,213	23,781	32,127	24,467	25,329	30,402
Mauritius	20,032	12,867	657	1,392	2,465	1,651	3,032	3,486	3,125
United Republic of Tanzania	99,050	90,299	4,644	9,490	11,653	9,965	9,032	8,106	9,637
Others	359,031	320,145	26,280	34,225	27,848	28,635	26,222	29,903	22,939

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY20	FY21	2021		2022				
			May	Jun	Feb	Mar	Apr	May	Jun
J. Middle Africa	49,802	61,192	2,728	4,103	3,467	3,700	4,755	9,071	5,424
K. Northern Africa	162,287	178,950	9,006	25,398	18,434	15,123	20,010	15,176	17,136
Egypt	80,662	88,080	4,343	13,772	10,202	6,496	10,503	6,772	5,677
Morocco	23,901	26,438	1,071	3,044	2,362	3,381	4,867	2,782	4,166
Others	57,725	64,431	3,592	8,581	5,870	5,246	4,640	5,622	7,292
L. Southern Africa	186,095	217,949	13,388	21,538	23,771	17,800	24,581	18,738	20,540
South Africa	179,630	211,189	12,996	20,665	23,379	17,186	24,069	18,413	20,256
Others	6,465	6,760	392	873	391	615	511	325	284
M. Western Africa	313,691	250,738	13,204	14,281	29,111	23,179	21,317	18,953	17,538
N. Eastern Asia	2,219,578	2,955,318	189,509	290,740	348,834	308,553	276,510	270,775	311,863
China	1,735,119	2,437,663	156,487	242,024	301,500	265,630	233,630	220,350	256,547
Hong Kong	73,334	93,348	5,400	7,544	4,794	2,714	3,840	4,915	5,620
Japan	171,536	176,244	12,855	17,824	14,881	13,577	18,994	19,650	22,081
Republic of Korea	177,362	187,652	10,745	16,231	21,185	21,073	15,114	19,842	17,282
Others	62,227	60,411	4,022	7,118	6,475	5,558	4,932	6,018	10,331
O. South-Central Asia	1,940,628	2,123,186	147,543	217,390	172,829	258,641	202,261	192,924	213,132
Afghanistan	855,038	1,023,562	65,543	83,646	37,136	116,010	102,972	81,567	89,492
Bangladesh	653,887	651,578	50,839	64,402	81,003	86,901	69,267	77,405	66,106
India	8,044	78	-	-	2	-	-	-	-
Iran	4	-	-	-	-	-	-	-	-
Sri Lanka	300,746	275,799	20,175	21,858	38,003	38,664	19,213	23,741	22,003
Others	122,909	172,170	10,986	47,485	16,686	17,066	10,810	10,211	35,531
P. South Eastern Asia	901,339	972,145	59,645	114,097	118,014	185,009	177,220	106,568	163,504
Indonesia	111,260	149,456	7,731	7,554	14,697	10,831	7,145	13,342	10,570
Malaysia	267,135	239,812	19,231	31,178	35,862	42,549	40,480	25,022	37,026
Singapore	53,913	82,330	4,229	4,728	4,202	6,499	3,604	3,196	3,376
Thailand	180,491	173,521	9,466	35,363	14,502	66,108	61,492	16,405	59,922
Others	288,541	327,026	18,988	35,274	48,751	59,021	64,499	48,604	52,611
Q. Western Asia	2,516,470	2,348,817	137,709	264,781	322,500	281,609	295,897	241,585	275,138
Bahrain	70,170	58,672	3,206	6,931	5,766	6,799	6,183	4,865	6,425
Jordan	38,477	27,350	2,860	2,425	3,580	3,344	5,720	3,164	4,429
Kuwait	104,187	115,743	7,638	10,487	10,692	12,314	11,636	9,575	10,237
Saudi Arabia	443,002	415,894	21,478	36,618	37,730	43,593	40,444	36,198	41,622
Turkey	262,678	273,893	19,110	32,146	43,190	33,642	33,342	36,061	28,104
United Arab Emirates	1,134,724	1,007,182	60,989	123,773	165,788	128,315	135,315	106,066	130,132
Others	463,233	450,083	22,430	52,401	55,754	53,602	63,257	45,656	54,188
R. Australia & New Zealand	245,361	328,683	24,378	34,723	29,613	35,450	26,721	24,999	31,813
Australia	207,385	281,685	21,824	30,427	25,718	31,224	23,399	21,689	28,161
New Zealand	37,977	46,998	2,554	4,296	3,895	4,227	3,323	3,310	3,652
Others	-	-	-	-	-	-	-	-	-
S. Others	4,151	24,959	291	577	201	513	530	902	373

4.19 Imports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22 ^R	2021		2022				
			Jul	Aug	Apr	May	Jun	Jul ^R	Aug ^P
Grand Total	54,272,920	72,042,990	5,371,040	5,966,964	5,997,011	5,559,006	7,032,976	5,348,046	5,749,974
A. Latin America	32,754	13,679	2,170	1,356	612	626	593	435	660
B. Central America	57,109	152,140	6,407.4	12,791	9,467	14,193	21,605	4,446	3,870
Mexico	39,223	66,803	5,812	11,355	7,181	13,069	7,492	3,132	2,375
Others	17,886	85,337	595	1,436	2,287	1,124	14,114	1,313	1,495
C. South America	897,667	1,339,246	112,853.3	126,703	145,719	211,425	126,130	141,667	72,684
Argentina	80,320	139,951	7,741	8,963	12,726	24,686	12,494	26,213	17,105
Brazil	795,824	1,119,772	99,938	114,072	131,122	179,880	108,022	104,726	51,288
Uruguay	6,715	11,984	1,818	266	54	2,565	1,514	145	905
Others	14,809	67,539	3,356	3,402	1,817	4,294	4,100	10,583	3,387
D. North America	2,911,951	3,340,453	251,869	228,037	266,515	254,868	349,913	183,842	235,220
Canada	463,929	284,882	20,669	27,576	13,815	17,655	11,833	18,136	30,448
USA	2,447,281	3,055,148	231,166	200,461	252,676	237,092	337,964	165,706	204,772
Others	742	422	34	-	24	121	116	-	-
E. Eastern Europe	1,135,382	1,294,527	34,357	66,680	43,536	28,517	39,040	16,444	106,640
Hungary	13,551	14,967	536	1,729	1,908	1,023	1,959	1,306	1,245
Romania	18,199	60,037	1,848	3,364	1,738	2,103	878	2,593	69,933
Russian Federation	593,611	254,172	17,226	13,799	22,307	13,923	26,340	5,568	2,016
Ukraine	298,080	693,670	2,001	28,252	2,143	1,283	1,442	223	57
Others	211,942	271,682	12,747	19,536	15,439	10,185	8,421	6,754	33,388
F. Northern Europe	1,330,317	1,431,383	90,598	103,195	91,583	90,753	105,135	83,484	127,331
Denmark	82,356	89,877	12,222	6,861	4,723	6,587	5,648	6,450	5,134
Finland	73,039	101,145	5,366	3,538	6,159	4,848	5,795	4,692	8,078
Norway	23,821	41,585	2,725	2,840	4,892	2,375	2,468	1,669	4,536
Sweden	301,405	248,798	14,834	13,139	17,142	25,139	20,418	19,331	15,192
United Kingdom	780,139	869,831	51,477	69,315	52,633	44,268	62,441	46,514	86,815
Others	69,557	80,148	3,974	7,502	6,034	7,535	8,364	4,829	7,575
G. Southern Europe	898,987	1,208,373	124,232	79,430	76,313	72,580	83,659	90,262	73,185
Greece	54,235	37,236	1,236	1,883	4,799	1,327	3,155	3,035	8,482
Italy	568,022	770,438	87,924	49,972	46,478	45,530	57,944	72,416	43,906
Spain	213,704	330,125	23,715	23,797	20,555	19,867	20,525	12,309	15,244
Others	63,026	70,574	11,358	3,778	4,481	5,855	2,035	2,501	5,553
H. Western Europe	3,631,138	4,349,410	341,039	347,917	307,614	560,264	329,526	289,065	274,826
Belgium	419,899	549,366	38,737	41,270	47,326	39,544	27,229	21,156	71,290
France	349,555	515,590	35,409	32,417	39,773	33,001	102,413	20,479	31,756
Germany	1,148,241	1,250,812	96,394	113,737	101,410	92,840	93,787	81,427	80,095
Netherlands	466,899	746,415	76,419	79,111	40,380	55,338	55,046	104,255	43,904
Switzerland	1,103,288	1,129,170	79,952	65,923	61,379	325,126	42,833	49,477	33,466
Others	143,255	158,059	14,129	15,459	17,347	14,416	8,219	12,272	14,315
I. Eastern Africa	576,843	800,200	38,017	53,018	71,307	75,987	60,724	46,960	80,651
Kenya	440,863	502,642	28,059	40,178	47,430	57,857	35,456	31,196	44,452
Mauritius	7,747	11,112	501	1,242	351	1,266	162	88	149
United Republic of Tanzania	45,934	83,348	1,421	6,277	2,415	2,225	8,488	3,918	3,984
Others	82,299	203,098	8,036	5,321	21,110	14,639	16,618	11,758	32,066

4.19 Imports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22 ^R	2021		2022				
			Jul	Aug	Apr	May	Jun	Jul ^R	Aug ^P
J. Middle Africa	89,460	83,937	1,573	2,313	706	1,928	792	1,992	823
K. Northern Africa	637,995	785,890	91,405	41,457	87,319	38,720	22,488	23,650	120,792
Egypt	286,536	257,564	50,651	14,018	9,562	7,080	10,374	3,584	10,136
Morocco	334,102	520,299	40,587	27,266	77,475	31,283	10,504	18,034	107,404
Others	17,357	8,027	167	173	281	357	1,610	2,032	3,252
L. Southern Africa	913,877	1,611,157	100,548	121,594	106,893	96,532	179,697	92,819	101,020
South Africa	888,157	1,588,545	97,445	118,717	105,745	95,962	179,049	92,333	100,117
Others	25,720	22,612	3,104	2,877	1,149	570	647	486	903
M. Western Africa	151,820	317,986	10,220	56,168	83,896	26,915	19,093	20,524	20,610
N. Eastern Asia	16,808,741	21,465,696	1,702,020	1,750,695	1,772,516	1,629,604	1,922,308	1,357,098	1,476,212
China	13,301,183	17,296,838	1,312,007	1,392,436	1,386,881	1,317,237	1,607,468	1,125,852	1,241,217
Hong Kong	689,171	641,021	42,944	80,877	37,496	62,471	97,102	32,569	32,981
Japan	1,497,925	1,985,853	181,887	160,332	195,092	133,725	95,328	92,019	106,203
Republic of Korea	1,315,665	1,540,575	165,165	116,531	153,047	116,172	122,218	106,256	95,812
Others	4,798	1,408	17	520	-	-	191	403	-
O. South-Central Asia	582,699	644,505	45,016	44,269	41,124	39,810	45,929	28,682	36,773
Afghanistan	179,228	147,249	12,405	6,555	8,827	3,923	2,601	3,822	2,125
Bangladesh	76,134	97,500	3,518	6,209	4,347	6,237	14,299	7,398	7,440
India	183,785	187,663	13,833	15,034	16,647	13,451	18,230	11,477	16,872
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	85,102	81,728	6,910	7,182	6,617	6,471	5,705	4,908	5,998
Others	58,449	130,366	8,350	9,289	4,686	9,728	5,094	1,076	4,339
P. South Eastern Asia	7,167,713	9,710,138	713,698	777,048	839,756	783,375	785,061	767,483	934,346
Indonesia	1,313,370	2,675,688	163,367	210,746	251,679	316,177	126,648	223,080	306,802
Malaysia	1,187,354	1,518,664	102,128	111,303	120,884	84,346	167,862	73,250	167,115
Singapore	3,116,770	3,411,146	293,646	318,090	281,572	186,716	347,181	387,675	352,476
Thailand	1,067,743	1,470,347	113,901	102,941	123,948	101,570	98,189	62,786	82,567
Others	482,476	634,292	40,656	33,968	61,673	94,566	45,181	20,692	25,386
Q. Western Asia	13,558,582	20,398,226	1,227,985	1,632,102	2,100,168	1,576,068	2,678,052	2,367,487	2,204,634
Bahrain	226,081	885,411	39,699	11,840	111,239	119,996	239,625	111,759	29,653
Jordan	18,296	17,953	2,868	1,230	882	1,350	492	454	4,207
Kuwait	1,354,908	2,303,814	158,341	219,105	92,666	69,156	193,165	316,574	250,876
Saudi Arabia	2,389,503	4,231,267	293,472	264,508	521,594	303,594	454,981	443,566	340,888
Turkey	866,628	943,571	48,976	51,929	137,662	58,375	66,130	32,931	47,744
United Arab Emirates	6,962,115	8,751,960	525,293	827,009	712,143	651,279	1,214,694	983,873	963,857
Others	1,741,050	3,264,250	159,337	256,481	523,981	372,319	508,965	478,330	567,410
R. Australia & New Zealand	427,966	396,929	57,038	36,567	20,705	11,622	15,125	25,604	73,461
Australia	381,998	355,925	52,807	32,023	18,826	9,109	11,098	22,379	69,265
New Zealand	42,989	38,028	4,113	3,452	1,642	2,405	3,525	3,208	4,075
Others	2,979	2,977	119	1,091	238	107	502	17	121
S. Others	338,691	637,300	41,218	49,666	31,850	37,012	37,806	31,030	28,665
I. Import Payments Through Banks	52,149,692	69,981,175	4,992,265	5,531,007	6,097,601	5,550,799	6,822,674	5,572,975	5,972,406
II. Freight & Insurance	1,653,145	3,798,620	158,255	175,333	306,100	389,666	478,952	391,223	419,263
III. Import Payments Banks (fob) (I-II)	50,496,546	66,182,556	4,834,011	5,355,674	5,791,501	5,161,133	6,343,723	5,181,752	5,553,143
IV. Other Imports	3,776,374	5,860,435	537,029	611,291	205,510	397,874	689,253	166,294	196,830

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY20	FY21	2021		2022				
			May	Jun	Feb	Mar	Apr	May	Jun
Grand Total	44,552,898	56,379,910	5,296,709	6,351,751	5,853,307	6,406,879	6,660,918	6,760,133	7,856,763
A. Latin America	11,351	10,710	1,289	1,161	2,389	1,732	961	649	3,207
B. Central America	152,546	128,757	9,210	21,806	9,930	17,005	12,517	16,682	16,813
Mexico	103,283	111,131	8,120	19,538	7,457	14,345	9,803	14,196	14,294
Others	49,264	17,626	1,090	2,268	2,473	2,659	2,714	2,486	2,519
C. South America	881,008	1,504,280	170,668	351,225	98,662	139,626	172,561	312,953	312,793
Argentina	85,207	158,267	11,062	22,249	14,444	17,570	18,382	23,336	57,387
Brazil	754,463	1,278,127	153,097	315,130	70,789	107,479	136,522	282,743	247,071
Uruguay	3,622	3,759	3	1,710	1,388	458	1,706	266	711
Others	37,715	64,127	6,506	12,136	12,041	14,118	15,950	6,608	7,624
D. North America	3,041,247	3,514,481	280,574	300,497	424,548	238,214	311,047	254,592	353,060
Canada	500,658	630,540	50,297	37,140	29,842	12,859	29,485	15,099	22,476
USA	2,516,902	2,883,940	230,277	263,357	394,673	225,355	281,561	239,493	330,584
Others	23,687	1	-	-	33	-	-	-	-
E. Eastern Europe	579,620	1,529,799	84,050	109,697	175,587	73,884	81,618	73,394	32,114
Hungary	22,099	32,286	2,123	4,735	2,211	3,533	3,043	13,119	3,202
Romania	21,344	18,996	1,396	2,689	2,471	2,517	2,058	2,020	1,710
Russian Federation	291,642	778,245	51,532	69,346	75,886	44,302	54,134	42,508	10,371
Ukraine	70,303	410,569	2,616	3,269	66,636	4,385	930	148	507
Others	174,232	289,701	26,383	29,658	28,385	19,146	21,453	15,599	16,324
F. Northern Europe	1,124,466	1,202,530	105,950	113,797	124,797	122,302	124,178	99,395	127,308
Denmark	130,886	94,973	9,876	9,773	6,481	5,803	7,256	7,219	6,439
Finland	53,848	52,572	5,159	5,793	8,898	6,629	8,617	6,736	10,129
Norway	22,222	38,479	3,786	5,679	7,390	2,502	8,758	3,608	3,933
Sweden	193,722	244,353	28,032	25,757	20,917	18,028	21,613	22,500	22,412
United Kingdom	613,524	664,337	49,869	59,553	67,256	81,326	68,555	53,266	59,273
Others	110,263	107,816	9,230	7,243	13,854	8,013	9,378	6,065	25,122
G. Southern Europe	734,251	854,297	74,284	104,037	86,780	78,695	64,033	75,123	76,772
Greece	32,532	36,583	3,233	2,975	3,481	7,713	3,059	3,248	1,788
Italy	490,401	498,816	35,216	60,843	57,543	48,188	39,935	51,613	50,388
Spain	161,608	215,111	23,186	26,394	20,874	19,090	19,126	17,092	21,458
Others	49,710	103,786	12,650	13,824	4,883	3,704	1,913	3,169	3,138
H. Western Europe	2,945,563	3,407,794	259,292	390,419	351,237	285,579	285,802	239,302	338,529
Belgium	266,923	355,401	37,203	26,750	35,929	28,258	32,339	39,713	34,500
France	398,461	419,132	39,705	51,643	40,680	24,702	43,075	22,341	40,883
Germany	787,302	1,015,079	78,426	107,030	134,513	84,327	92,246	72,596	74,450
Netherlands	616,369	514,439	25,648	100,067	26,773	61,073	43,073	24,481	93,119
Switzerland	269,467	327,725	19,444	20,963	17,968	16,392	15,325	12,640	18,423
Others	607,040	776,018	58,867	83,965	95,373	70,828	59,745	67,531	77,155
I. Eastern Africa	654,659	750,742	57,715	55,788	95,425	113,095	66,083	71,913	71,695
Kenya	446,592	509,884	42,417	38,521	59,141	54,370	40,020	41,177	39,182
Mauritius	5,223	6,199	18	81	318	388	117	103	133
United Republic of Tanzania	95,849	68,137	3,570	1,169	6,468	13,405	2,067	1,163	4,463
Others	106,996	166,521	11,711	16,017	29,499	44,932	23,879	29,470	27,917

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY20	FY21	2021		2022				
			May	Jun	Feb	Mar	Apr	May	Jun
J. Middle Africa	9,591	126,021	24,973	23,630	1,838	2,059	2,498	3,217	47,966
K. Northern Africa	802,362	848,998	71,332	105,842	88,790	87,419	80,511	244,539	97,149
Egypt	286,436	339,200	28,439	53,544	13,109	27,209	17,677	108,819	9,171
Morocco	349,122	433,798	40,232	50,627	73,662	56,528	58,559	54,729	81,080
Others	166,805	76,001	2,661	1,671	2,019	3,682	4,275	80,992	6,898
L. Southern Africa	1,010,189	1,209,881	108,158	121,303	166,418	213,898	175,506	52,248	140,072
South Africa	997,414	1,198,990	107,447	119,806	131,432	209,899	173,485	51,626	138,202
Others	12,774	10,891	710	1,498	34,986	3,999	2,021	622	1,870
M. Western Africa	304,296	243,296	33,781	28,100	40,357	14,928	69,232	50,786	29,239
N. Eastern Asia	14,730,384	19,292,880	1,937,394	2,285,904	1,914,137	2,222,636	1,827,086	1,862,223	2,041,012
China	12,082,132	15,537,421	1,594,213	1,936,913	1,559,436	1,845,834	1,520,805	1,481,595	1,646,926
Hong Kong	145,186	124,527	6,915	6,301	5,935	3,103	3,432	3,168	4,318
Japan	1,105,126	1,568,462	158,819	185,300	190,586	204,815	152,142	179,942	188,702
Republic of Korea	788,211	1,416,032	107,039	122,678	114,542	127,194	119,772	146,521	164,132
Others	609,729	646,438	70,408	34,711	43,638	41,690	30,935	50,996	36,934
O. South-Central Asia	1,408,754	1,650,619	97,218	131,961	191,881	211,527	160,125	138,678	177,040
Afghanistan	473,144	606,285	32,095	26,944	64,923	84,038	68,979	47,267	57,059
Bangladesh	45,930	74,723	5,008	3,190	7,668	6,992	3,020	4,303	6,661
India	380,096	317,350	21,080	37,710	21,534	24,715	23,655	18,536	25,109
Iran	438,255	531,154	29,607	52,145	77,341	72,337	51,920	60,115	76,913
Sri Lanka	59,720	81,992	5,175	4,947	6,840	7,258	5,402	5,123	5,411
Others	11,609	39,115	4,252	7,025	13,575	16,187	7,148	3,334	5,887
P. South Eastern Asia	5,039,922	6,676,218	661,567	606,731	704,774	822,833	942,918	778,571	554,834
Indonesia	2,151,308	3,185,514	302,533	318,621	385,823	402,990	491,239	425,371	266,054
Malaysia	942,101	1,098,551	92,344	82,638	76,183	106,809	95,199	109,654	74,772
Singapore	633,143	559,287	110,126	34,809	42,065	65,665	95,446	63,464	43,258
Thailand	845,209	1,241,923	111,163	121,208	129,957	167,976	164,685	136,954	122,417
Others	468,161	590,942	45,403	49,455	70,747	79,393	96,349	43,128	48,334
Q. Western Asia	10,803,674	12,881,806	1,259,389	1,541,508	1,352,707	1,724,417	2,259,172	2,459,164	3,420,258
Bahrain	47,777	91,793	23,534	11,785	23,385	39,883	25,327	69,594	137,773
Jordan	15,375	23,693	1,506	3,536	1,120	1,809	1,448	948	721
Kuwait	1,131,334	1,557,370	208,768	158,666	191,683	276,210	269,182	314,285	568,056
Saudi Arabia	1,743,527	2,672,801	218,983	308,978	355,793	413,946	704,108	507,827	645,354
Turkey	356,607	484,151	44,495	48,407	48,806	42,607	40,845	33,340	35,212
United Arab Emirates	5,169,595	5,511,262	560,778	709,021	420,093	603,495	656,077	904,235	1,473,004
Others	2,339,458	2,540,736	201,325	301,116	311,827	346,465	562,186	628,935	560,137
R. Australia & New Zealand	303,861	546,145	59,825	58,328	23,039	36,906	25,051	26,680	16,828
Australia	263,854	491,887	54,086	55,195	17,567	33,196	22,762	24,179	13,586
New Zealand	39,886	54,064	5,716	3,118	5,467	3,640	2,282	2,489	3,241
Others	121	194	22	15	5	70	7	13	1
S. Others	15,153	660	40	16	12	126	20	24	76

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

	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22 ^R	Jun-22 ^P
I. Government Domestic Debt	25,552.3	26,265.4	26,444.0	26,746.5	28,076.3	31,036.2
II. Government External Debt	11,289.2	12,439.0	13,825.1	14,796.5	14,936.2	16,746.5
III. Debt from IMF	1,164.9	1,161.5	1,207.1	1,188.4	1,371.0	1,409.6
IV. External Liabilities ¹	1,324.3	1,378.4	1,987.3	2,055.0	2,116.3	2,275.6
V. Private Sector External Debt	2,413.2	2,543.5	2,818.8	3,029.6	3,135.3	3,596.0
VI. PSEs External Debt	938.1	1,064.6	1,132.4	1,205.3	1,341.0	1,675.7
VII. PSEs Domestic Debt	1,467.7	1,436.7	1,448.3	1,503.8	1,439.4	1,393.4
VIII. Commodity Operations Debt ²	700.9	904.0	913.5	889.4	844.8	1,133.7
IX. Intercompany External Debt from Direct Investor abroad	619.3	650.7	719.5	785.0	776.3	905.1
A. Total Debt and Liabilities (sum I to IX)	45,470.1	47,844.0	50,496.1	51,724.6	53,561.5	59,696.8
B. Gross Public Debt (sum I to III)	38,006.5	39,866.0	41,476.2	42,731.4	44,383.4	49,192.3
C. Total Debt of the Government - FRDLA Definition³	33,725.1	35,668.5	37,143.2	38,363.0	39,912.1	44,330.8
D. Total External Debt & Liabilities (sum II to VI+IX)	17,749.1	19,237.8	21,690.3	23,059.8	23,676.0	26,608.5
E. Commodity Operation and PSEs Debt (sum VI to VIII)	3,106.7	3,405.4	3,494.3	3,598.6	3,625.2	4,202.8

As percent of GDP

<i>Total Debt and Liabilities</i>	81.5	85.7	-	-	-	89.17
<i>Gross Public Debt</i>	68.1	71.5	-	-	-	73.48
<i>Total Debt of the Government - FRDLA Definition</i>	60.4	63.9	-	-	-	66.21
<i>Total External Debt & Liabilities</i>	31.8	34.5	-	-	-	39.74
<i>Commodity Operation and PSEs Debt</i>	5.6	6.1	-	-	-	6.28

<i>Government Domestic Debt</i>	45.8	47.1	-	-	-	46.36
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Memorandum Items	FY21^R	FY21^R	FY22^P	FY22^P	FY22^P	FY22^P
GDP (current market price) ⁶	55,795.5	55,795.5	66,949.9	66,949.9	66,949.9	66,949.9
Government Deposits with the banking system ⁴	3,472.5	4,197.5	4,333.0	4,368.3	4,471.4	4,861.5
SBP's on-lending to GOP against SDRs allocation ⁵	-	-	-	-	474.9	474.9
US Dollar, last day average exchange rates	152.6060	157.3105	170.6651	176.5191	183.5146	204.3784

Source: Core Statistics Department

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

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

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

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

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

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

Notes:-

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

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

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

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

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

5.2 Pakistan's Debt and Liabilities Profile

Billion Rupees

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

Source: Core Statistics Department

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

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

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

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

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

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

Notes:

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

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

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

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

5.3 Government Domestic Debt and Liabilities

End period position

Billion Rupees

Debt Instruments	FY-21	FY-22	Jul-21	Mar-22	Apr-22	May-22	Jun-22	Jul-22
I. Permanent Debt (1+2+3+4)	15,904.1	20,843.7	15,399.7	19,181.1	19,836.5	19,963.3	20,843.7	20,507.1
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	15,457.5	19,991.2	14,979.4	18,329.9	18,984.6	19,110.5	19,991.2	19,654.9
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	665.3	2,279.8	665.3	1,776.3	1,913.6	1,913.6	2,279.8	2,315.1
Bai-Muajjal of Sukuk	201.0	23.2	201.0	23.2	23.2	23.2	23.2	23.2
5.00 % Income Tax Bonds	..	..	..	..	..	..	..	..
Under Land Reforms 1977	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Govt. Bonds issued to SLIC (Capitalization)	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Special national Fund Bonds	..	..	..	..	..	..	..	..
Bearer national Fund Bonds ²	..	..	..	..	..	..	..	..
Federal Investment Bonds	..	..	..	..	..	..	..	..
Pakistan Investment Bonds (PIBs)	14,590.0	17,687.0	14,111.8	16,529.1	17,046.5	17,172.4	17,687.0	17,315.3
3. Prize Bonds³	443.7	374.6	417.4	373.5	374.1	375.1	374.6	374.5
4. SBP's on-lending to GOP against SDRs	-	474.9	0.0	474.9	474.9	474.9	474.9	474.9
II. Floating Debt	6,680.4	6,802.9	7,743.5	5,241.6	5,577.2	5,646.4	6,802.9	7,304.6
Bai Muajjal ⁴	..	..	..	..	..	..	..	..
Market Treasury Bills	6,676.9	6,752.4	7,740.0	5,190.6	5,526.2	5,595.7	6,752.4	7,253.9
MTBs for Replenishment of Cash ⁵	3.5	50.6	3.5	50.9	50.9	50.7	50.6	50.7
Outright Sale of MRTBs to Banks	-	-	-	-	-	-	-	-
III. Unfunded Debt	3,645.9	3,335.9	3,645.8	3,608.5	3,456.5	3,394.9	3,335.9	3,253.3
Saving Schemes (Net of Prize Bonds)	3,497.9	3,208.2	3,498.1	3,481.8	3,331.4	3,270.6	3,208.2	3,126.5
Postal Life Insurance	47.2	47.2	47.2	47.2	47.2	47.2	47.2	47.2
GP Fund*	100.8	80.5	100.5	79.5	77.9	77.1	80.5	79.6
IV. Foreign Currency Loans⁶	6.7	8.7	6.9	7.8	7.9	8.4	8.7	10.1
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	0.2
FCBC 5 Years	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Special US Dollar Bonds	6.5	8.4	6.6	7.5	7.6	8.1	8.4	9.8
V. Naya Pakistan Certificates⁸	28.2	45.0	30.7	37.2	34.8	31.3	45.0	53.2
Domestic Debt (I+II+III+IV)	26,265.4	31,036.2	26,826.6	28,076.3	28,912.9	29,044.3	31,036.2	31,128.4
Government Domestic Liabilities⁷	693.1	772.6	692.3	541.7	740.7	805.7	772.6	758.5
Government Domestic Debt and Liabilities	24,643.6	31,808.8	27,518.9	28,618.0	29,653.60	29,850.0	31,808.8	31,886.8

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

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

3. Includes Premium Prize Bonds (Registered)

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

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

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

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

8. Naya Pakistan Certificates held by resident only.

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

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

*Source: Ministry of Finance (Budget Wing)

5.4 Pakistan's External Debt and Liabilities

Million US Dollars

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

Source: Core Statistics Department

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

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

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

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

4. Includes cash foreign currency and excludes CRR.

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

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

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

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

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

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

5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

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

Memorandum Items

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

Source: Core Statistics Department

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

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

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

5.6 Pakistan's External Debt Servicing-Interest

Million US Dollars during Period

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

Source: Core Statistics Department

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

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

5.7 Ownership Classification of the Federal Government Debt

Million Rupees

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

Source: Core Statistics Department

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

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

5.8 Outstanding Domestic Debt of Public Sector Enterprises (PSEs)

(End Period)

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

Source: Core Statistics Department

¹ Reflects PSEs borrowings from banks for commodity operations.

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

5.9 National Saving Schemes-Outstanding Amount

End Period

Million Rupees

SCHEME	FY20	FY21	2021		2022				
			Jun	Jul	Mar	Apr	May	Jun	Jul
A. Accounts (i+ii / 1 to 6)	1,014,131.6	994,988.0	994,988.0	995,634.7	979,662.4	834,500.5	782,587.5	753,652.9	685,380.9
(i) national Saving Centers	811,966.1	829,187.3	829,187.3	834,685.4	868,826.2	726,811.7	676,974.8	654,619.3	592,774.4
(ii) Post Offices	202,165.5	165,800.7	165,800.7	160,949.2	110,836.3	107,688.8	105,612.7	99,033.5	92,606.4
1- Saving Accounts	42,717.1	43,184.5	43,184.5	45,977.9	50,774.7	51,896.3	54,084.9	53,880.2	58,796.5
2- Khas Deposit Accounts	310.4	310.6	310.6	310.6	310.6	310.6	310.6	310.6	310.6
3- Mahana Amdani Accounts	1,521.8	1,466.7	1,466.7	1,502.4	1,461.2	1,449.0	1,442.6	1,498.5	1,598.5
4- Special Saving Accounts	617,345.4	581,418.1	581,418.1	577,517.2	542,783.5	394,385.5	338,247.3	307,259.4	231,772.4
5- Pensioners Benefit Account	352,167.8	368,514.9	368,514.9	370,235.0	384,225.2	386,350.9	388,382.6	390,570.6	392,771.4
6- Shahada's Family Welfare Account	69.2	93.3	93.3	91.6	107.2	108.1	119.4	133.6	131.4
B. Certificates (i+ii+iii / 7 to 17)	2,509,380.2	2,502,970.5	2,502,970.5	2,502,436.9	2,502,096.5	2,496,938.8	2,488,010.2	2,454,519.3	2,441,101.5
(i) National Saving Centers	2,377,088.2	2,370,230.2	2,370,230.2	2,368,730.4	2,370,810.4	2,371,034.6	2,363,137.2	2,330,456.7	2,317,223.3
(ii) Post Offices	7,782.7	5,716.0	5,716.0	5,616.8	4,607.5	4,547.5	4,434.9	4,299.6	4,153.5
(iii) Banks	124,509.2	127,024.3	127,024.3	128,089.8	126,678.5	121,356.7	120,438.1	119,763.1	119,724.7
7- Defence Saving Certificates	486,199.9	477,183.4	477,183.4	476,173.4	470,393.3	468,304.2	467,703.2	466,735.5	465,916.1
8- National Deposit Certificates	17.0	17.0	17.0	17.0	16.6	16.6	16.6	16.6	16.6
9- Khas Deposit Certificates	216.5	216.1	216.1	216.1	216.0	216.0	216.0	216.0	216.0
10- Premium Saving Certificates	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
11- Special Saving Certificates (Registered)	427,662.6	421,362.5	421,362.5	417,916.5	398,727.5	391,050.7	380,446.3	376,591.6	361,353.8
12- Special Saving Certificates (Bearer)	273.1	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
13- Regular Income Certificates	572,852.8	599,573.3	599,573.3	601,671.0	619,397.9	622,220.6	620,995.3	589,022.1	588,650.4
14- Behbood Saving Certificate	997,842.5	1,000,392.0	1,000,392.0	1,002,413.9	1,009,208.5	1,011,050.1	1,014,167.4	1,017,020.9	1,019,718.9
15- Short-Term Saving Certificates (3 Months)	5,178.6	3,003.3	3,003.3	2,854.2	2,951.7	2,951.2	3,104.4	3,341.5	3,461.7
16- Short-Term Saving Certificates (6 Months)	15,392.1	464.5	464.5	438.4	493.9	473.1	634.6	796.3	891.7
17- Short-Term Saving Certificates (12 Months)	3,744.6	485.4	485.4	463.5	417.9	383.2	453.3	505.7	603.0
C. National Savings Bonds	-	-	-	-	-	-	-	-	-
18- 10 Years	-	-	-	-	-	-	-	-	-
D. Prize Bonds (19 to 27) *	715,113.9	399,582.2	399,582.2	368,188.0	316,640.9	316,712.6	317,239.3	317,778.5	317,157.5
19- Rs. 100	10,284.6	10,397.8	10,397.8	10,402.0	10,519.0	10,526.1	10,526.6	10,521.1	10,524.7
20- Rs. 200	29,327.3	29,447.4	29,447.4	29,492.4	29,550.6	29,510.7	29,496.3	29,468.5	29,411.5
21- Rs. 750	107,326.2	108,089.7	108,089.7	108,497.1	111,509.4	111,634.5	111,788.4	111,818.8	111,930.8
22- Rs. 1,500	123,217.3	140,015.9	140,015.9	140,324.0	153,525.2	153,810.2	154,642.3	156,785.4	156,967.7
23- Rs. 7,500	106,500.5	56,486.5	56,486.5	40,900.7	4,091.8	3,934.8	3,770.3	2,976.0	2,623.5
24- Rs. 15,000	172,728.2	47,916.0	47,916.0	32,029.4	4,254.7	4,138.4	3,891.5	3,281.7	2,859.6
25- Rs. 25,000	164,118.8	5,068.5	5,068.5	4,418.0	1,447.7	1,424.4	1,397.4	1,239.7	1,163.6
26- Rs. 40,000	756.6	1,305.9	1,305.9	1,269.8	1,001.9	993.0	986.2	946.9	935.8
27- Others [@]	854.5	854.5	854.5	854.5	740.4	740.5	740.3	740.4	740.4
E. Premium Prize Bonds (Registered) (28 to29)	18,987.6	44,134.8	44,134.8	49,243.0	56,810.0	57,408.8	57,835.0	56,841.0	57,296.6
28- Rs. 40,000	18,987.6	29,000.4	29,000.4	31,237.2	34,490.0	34,798.4	35,090.0	34,544.9	34,812.9
29- Rs. 25,000		15,134.4	15,134.4	18,005.8	22,320.0	22,610.4	22,745.0	22,296.1	22,483.7
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	3,941,675.5	3,941,675.5	3,915,502.6	3,902,440.1	3,752,791.0	3,692,902.3	3,630,022.0	3,548,166.9

Source: National Savings GOP

* State Bank of Pakistan

@. It includes Prize Bonds of Rs. 5, Rs. 10, Rs. 50, Rs. 100 (Old), Rs. 500, Rs. 1,000 Rs.5,000, Rs.10,000 and Rs.25,000 (Old)

6.1 Government of Pakistan Treasury Bills

Million Rupees

	Jun-21	Jun-22	2021		2022				
			Jul	Aug	Apr	May	Jun	Jul	Aug
			3 Months Treasury Bills						
Issue	657,792	2,961,723	700,257	307,463	1,051,446	227,304	2,961,723	1,272,960	943,821
Discount Allowed	11,087	102,333	11,639	5,115	33,012	7,545	102,333	45,748	34,142
Discharged	1,681,039	1,182,502	821,138	459,568	1,406,581	249,274	1,182,502	668,062	783,461
Discount Paid	28,600	31,637	13,999	7,765	32,692	5,957	31,637	22,074	26,314
Outstanding Balance	1,684,789	3,857,089	1,563,908	1,411,802	2,099,838	2,077,867	3,857,089	4,461,987	4,622,347
6 Months Treasury Bills									
Issue	1,254,286	116,302	1,451,993	696,121	441,298	55,832	116,302	67,821	61,779
Discount Allowed	47,375	8,669	54,388	25,847	30,555	4,092	8,669	5,305	4,870
Discharged	73,733	900,072	113,529	993,382	87,948	-	900,072	279,269	258,019
Discount Paid	2,640	50,791	4,176	37,044	3,538	-	50,791	15,237	13,755
Outstanding Balance	4,508,950	1,626,962	5,847,414	5,550,153	2,354,899	2,410,732	1,626,962	1,415,513	1,219,274
12 Months Treasury Bills									
Issue	1,444	155,401	-	-	359,821	48,946	155,401	104,403	215,924
Discount Allowed	110	23,376	-	-	49,967	7,200	23,376	16,505	34,229
Discharged	133,185	1,444	148,773	61,175	25,143	22,393	1,444	-	-
Discount Paid	10,027	110	10,051	4,426	1,891	1,711	110	-	-
Outstanding Balance	542,086	1,324,154	393,312	332,137	1,143,643	1,170,196	1,324,154	1,428,556	1,644,481

Source: Domestic Markets & Monetary Management Department, SBP

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

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

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

PURCHASE										
PERIODS	2018-19		2019-20		2020-21		2021-22		2022-23	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	3,608.3	2,906.8	4,687.7	4,374.4	4,337.1	4,062.4	12,226.0	11,285.8	4,476.9	2,353.4
August	8,370.5	8,249.2	8,269.7	7,999.3	5,966.4	5,802.4	9,787.7	9,199.4	4,106.8	3,452.3
September	1,959.3	1,670.0	7,450.5	7,317.3	4,009.5	3,938.6	8,396.9	8,190.1	-	-
October	99.5	71.0	5,288.7	5,241.3	3,513.1	3,312.3	10,429.1	10,076.8	-	-
November	-	-	3,423.6	3,123.3	3,947.7	3,895.7	10,810.8	9,744.9	-	-
December	6,569.7	5,555.1	4,196.8	3,954.6	3,784.9	3,620.8	7,999.3	7,125.4	-	-
January	-	-	4,528.5	4,345.5	5,367.4	5,126.3	3,805.0	3,159.8	-	-
February	3,257.4	3,066.0	3,769.0	3,508.9	4,849.6	4,849.6	6,699.2	6,699.2	-	-
March	563.7	484.0	5,049.1	5,023.6	5,772.2	5,553.9	14,252.9	14,152.8	-	-
April	548.5	442.0	5,087.5	5,042.0	9,622.9	9,245.8	16,310.1	16,150.0	-	-
May	1,535.2	1,464.4	5,568.1	5,458.1	10,651.9	10,523.9	14,225.9	14,149.9	-	-
June	3,977.5	3,399.7	5,508.8	5,264.1	8,937.3	8,561.8	3,283.0	3,188.2	-	-
Average										
per month	2,540.8	2,275.7	5,235.6	5,054.3	5,896.6	5,707.8	9,852.1	9,426.8	4,291.8	2,902.8
per day	84.7	75.9	174.5	168.5	196.6	190.3	328.4	314.2	143.1	96.8

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Cash Accommodation

Million Rupees

PERIODS	2018-19		2019-20		2020-21		2021-22		2022-23	
	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)	SBP Overnight Reverse Repo (Ceiling)	SBP Overnight Repo (Floor)
July	167,100	107,000	99,550	355,750	32,900	-	249,600	-	420,750	3,838,450
August	46,900	39,500	186,000	-	154,700	77,500	96,500	10,000	496,350	63,300
September	277,900	-	167,150	93,400	25,300	169,250	214,465	117,500		
October	265,300	82,500	76,400	214,450	20,500	34,500	-	23,900		
November	54,600	-	25,400	29,700	11,000	58,900	315,450	13,000		
December	276,800	-	44,400	30,600	73,500	78,500	474,013	419,700		
January	49,900	162,000	77,750	51,100	30,325	30,500	106,150	260,300		
February	109,400	4,700	47,300	-	75,800	72,000	56,150	32,500		
March	57,275	16,150	50,900	30,000	32,100	142,800	469,350	647,550		
April	692,600	201,900	56,700	70,500	135,600	78,000	316,850	974,800		
May	205,100	115,200	114,850	107,300	50,400	55,100	180,600	663,950		
June	257,000	104,200	89,900	205,500	204,500	301,300	527,050	4,138,00		
Average										
per month	69,908	14,958	204,990	69,429	86,358	99,025	70,552	99,850	458,550	1,950,875
per day	2,330	499	6,833	2,314	2,879	3,301	2,352	3,328	15,285	65,029

SBP Overnight Repo/ Reverse Repo Rates

Percent per annum

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

Source: Domestic Markets & Monetary Management Department, SBP

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

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

6.4 Auction of Government of Pakistan Market Treasury Bills

Million Rupees

AUCTION SETTLEMENT DATE	3 Months Treasury Bills				6 Months Treasury Bills				12 Months Treasury Bills			
	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)	Amount Offered	Amount Accepted	Cut-off Yield (%)	Weighted Average (%)
2021												
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
19-May-22	597,136	234,848	14.4999	14.4225	221,015	59,925	14.7000	14.7000	240,313	56,146	14.7500	14.7499
02-Jun-22	616,127	574,927	15.2491	14.6647	220,155	97,155	15.2499	14.9544	231,988	119,988	15.5000	15.1503
09-Jun-22	889,143	756,968	15.2500	15.1193	147,033	24,032	14.9501	14.9501	181,377	53,077	14.9499	14.9499
30-Jun-22	1,923,115	1,732,162	15.2300	15.0835	282,699	3,784	14.8001	14.8001	191,122	5,712	14.9499	14.9499
14-Jul-22	1,157,322	386,984	15.7497	15.8000	251,129	42,229	15.8000	15.6921	202,926	76,911	15.9399	15.8345
28-Jul-22	1,631,072	931,724	15.7478	15.8000	140,098	30,897	15.8000	15.6806	172,667	43,997	15.9389	15.8837
11-Aug-22	568,267	378,224	15.7478	15.6957	124,413	17,413	15.8000	15.7930	270,616	70,921	15.9350	15.8869
25-Aug-22	968,019	599,739	15.7949	15.7331	205,735	49,235	15.8497	15.8137	504,732	179,232	15.9350	15.8994

* = 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 (%)
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	**	**	**	**	**
29-May-22							
	3-Years	7.00	168,576.40	23,843.00	87.1174	14.0000	14.0000
	5-Years	7.50	197,297.60	70,776.10	79.8391	13.1900	13.1900
	10-Years	8.00	246,321.80	*	*	*	*
	15-Years	10.50	2,300.00	*	*	*	*
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
23-Jun-22							
	3-Years	7.00	108,776.20	10,360.70	87.5640	13.9700	13.9550
	5-Years	7.50	225,615.60	112,942.90	80.0853	13.1800	13.0731
	10-Years	8.00	190,390.20	49,367.90	74.1543	13.1500	13.0325
	15-Years	10.50	19,773.00	*	*	*	*
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
15-Jul-22							
	3-Years	7.00	149,673.50	13,081.20	87.8343	14.0000	13.9957
	5-Years	7.50	288,142.00	132,176.90	79.4476	13.4500	13.3364
	10-Years	8.00	281,577.00	*	*	*	*
	15-Years	10.50	5,700.00	*	*	*	*
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
4-Aug-22							
	3-Years	10.00	168,368.00	94,828.10			
	5-Years	7.50	348,146.00	205,420.60			
	10-Years	8.00	185,774.00	*	*	*	*
	15-Years	10.50	**	**	**	**	**
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**

*= 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)
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	*	-						
19-May -22										
	02-Year							66,750.00	12,500.00	99.0660
	03- Year				33,750.00	2,013.00	97.2546			
	05- Year	13,250.00	*	-						
	10-Year	1,250.00	*	-						
2-Jun -22										
	02-Year							99,600.00	75,350.00	99.0889
	03- Year				33,040.00	**	**			
	05- Year	16,250.00	*	-						
	10-Year	1,250.00	*	-						
16-Jun -22										
	02-Year							26,085.00	9,210.00	99.1151
	03- Year				80,750.00	18,250.00	97.3186			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
30-Jun -22										
	02-Year							60,220.00	47,227.70	99.1466
	03- Year				335,250.00	160,000.00	97.4672			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
	10-Year [^]		31,881.80	100.0000						
13-Jul-22										
	02-Year							218,090.00	124,340.00	99.1563
	03- Year				93,750.00	50,250.00	97.8193			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
27-Jul-22										
	02-Year							148,125.00	52,784.50	99.1718
	03- Year				73,000.00	39,786.70	97.8357			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
10-Aug-22										
	02-Year							125,950.00	98,200.00	99.1885
	03- Year				98,750.00	74,520.00	97.6460			
	05- Year	1,250.00	*	-						
	10-Year	1,250.00	*	-						
24-Aug-22										
	02-Year							91,475.00	44,226.70	99.2090
	03- Year				346,500.00	238,502.50	97.6720			
	05- Year	51,250.00	*	-						
	10-Year	1,250.00	*	-						

*= 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	Jul	Month Average	6.92	7.42	6.96	7.46	7.01	7.51	7.17	7.42	7.38	7.63	7.48	7.98	7.55	8.05
		End-Month	6.91	7.41	6.96	7.46	7.01	7.51	7.13	7.38	7.34	7.59	7.44	7.94	7.53	8.03
	Aug	Month Average	6.90	7.40	6.95	7.45	7.00	7.50	7.14	7.39	7.32	7.57	7.43	7.93	7.52	8.02
		End-Month	6.90	7.40	6.95	7.45	7.00	7.50	7.12	7.37	7.29	7.54	7.39	7.89	7.50	8.00
	Sep	Month Average	7.02	7.52	7.11	7.57	7.13	7.63	7.30	7.55	7.55	7.80	7.69	8.19	7.83	8.33
		End-Month	7.19	7.69	7.25	7.75	7.31	7.81	7.53	7.78	7.90	8.15	8.21	8.71	8.43	8.93
	Oct	Month Average	7.21	7.71	7.25	7.75	7.30	7.80	7.82	8.07	8.22	8.47	8.49	8.99	8.72	9.22
		End-Month	7.22	7.72	7.26	7.76	7.31	7.81	8.10	8.35	8.61	8.86	8.76	9.26	8.93	9.43
	Nov	Month Average	7.78	8.28	7.83	8.33	7.93	8.43	8.76	9.01	9.09	9.34	9.40	9.90	9.60	10.10
		End-Month	8.82	9.32	8.88	9.38	9.01	9.51	9.70	9.95	10.04	10.29	10.43	10.93	10.67	11.17
	Dec	Month Average	9.42	9.92	9.51	10.01	9.73	10.23	10.35	10.60	11.06	11.31	11.14	11.64	11.25	11.75
		End-Month	9.76	10.26	9.82	10.32	9.89	10.39	10.29	10.54	11.21	11.46	11.25	11.75	11.30	11.80
2022	Jan	Month Average	9.73	10.23	9.78	10.28	9.85	10.35	10.18	10.43	11.06	11.31	11.12	11.62	11.18	11.68
		End-Month	9.76	10.26	9.79	10.29	9.84	10.34	10.11	10.36	10.49	10.74	10.62	11.12	10.73	11.23
	Feb	Month Average	9.75	10.25	9.79	10.29	9.86	10.36	10.19	10.44	10.57	10.82	10.65	11.15	10.74	11.24
		End-Month	9.74	10.24	9.79	10.29	9.88	10.38	10.36	10.61	10.78	11.03	10.81	11.31	10.86	11.36
	Mar	Month Average	9.82	10.32	9.92	10.42	10.28	10.78	11.09	11.34	11.60	11.85	11.65	12.15	11.70	12.20
		End-Month	9.94	10.44	10.12	10.62	10.91	11.41	11.70	11.95	12.27	12.52	12.30	12.80	12.34	12.84
	Apr	Month Average	11.80	12.30	11.89	12.39	12.10	12.60	12.87	13.12	13.27	13.52	13.27	13.77	13.30	13.80
		End-Month	12.33	12.83	12.35	12.85	12.77	13.27	14.40	14.65	14.58	14.83	14.59	15.09	14.63	15.13
	May	Month Average	12.75	13.25	12.86	13.36	13.22	13.72	14.48	14.73	14.65	14.73	14.62	15.12	14.45	15.11
		End-Month	13.69	14.19	13.75	14.25	13.81	14.31	14.24	14.49	14.45	14.70	14.50	15.00	14.52	15.02
	Jun	Month Average	13.53	14.03	13.64	14.14	13.80	14.30	14.68	14.93	15.16	15.41	15.23	15.73	15.27	15.77
		End-Month	13.30	13.80	13.53	14.03	13.66	14.16	14.91	15.16	15.10	15.35	15.15	15.65	15.23	15.73
	Jul	Month Average	14.16	14.66	14.30	14.80	14.50	15.00	15.11	15.36	15.43	15.68	15.49	15.99	15.55	16.05
		End-Month	14.76	15.26	14.80	15.30	14.85	15.35	15.44	15.69	15.58	15.83	15.61	16.11	15.67	16.17
	Aug	Month Average	14.89	15.39	14.93	15.43	15.00	15.50	15.62	15.87	15.71	15.96	15.75	16.25	15.80	16.30
		End-Month	14.97	15.47	15.01	15.51	15.10	15.60	15.67	15.92	15.75	16.00	15.79	16.29	15.85	16.35

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

PERIODS		Percent per annum						
		Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months	
2021	Jun	7.27	7.44	7.50	8.05	8.46	-	
	Jul	7.48	7.16	7.09	8.00	9.00	-	
	Aug	7.14	7.22	7.30	-	-	-	
	Sep	7.35	7.79	-	9.00	8.75	-	
	Oct	7.58	7.48	8.25	9.00	8.35	-	
	Nov	8.40	8.93	-	10.00	10.12	-	
	Dec	10.10	10.01	10.75	11.60	12.34	-	
	2022	Jan	10.08	10.28	10.50	-	11.75	-
		Feb	10.20	10.37	10.58	10.50	10.90	-
		Mar	10.20	10.20	-	11.50	11.40	-
		Apr	12.00	10.70	12.73	13.50	12.88	-
		May	13.20	13.48	-	15.00	15.50	-
Jun		13.78	13.80	14.43	16.94	17.75	-	
Jul		15.01	14.89	12.90	-	16.50	-	
Aug		15.57	15.17	-	15.75	16.50	-	

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-Aug-22	238.8379	238.8781	238.9379	244.9402	245.0982	245.6128	1.8045	1.8057	1.8097	292.1107	292.2051	292.4473
02-Aug-22	238.3839	238.3909	238.4168	244.0098	244.1318	244.5957	1.8206	1.8217	1.8252	290.7211	290.7731	290.9688
03-Aug-22	228.7972	228.8169	228.8893	233.0758	233.2033	233.6777	1.7174	1.7184	1.7220	278.7779	278.8405	279.0765
04-Aug-22	226.1549	226.1540	226.1880	230.2484	230.3535	230.7659	1.6846	1.6855	1.6886	274.9140	274.9501	275.1288
05-Aug-22	224.0363	224.0447	224.0675	229.2004	229.3151	229.7127	1.6804	1.6813	1.6843	272.4394	272.4842	272.6387
10-Aug-22	221.9112	221.9610	222.0272	226.7933	226.9516	227.3926	1.6441	1.6453	1.6486	268.4460	268.5410	268.7526
11-Aug-22	218.8814	219.0153	219.1522	226.1483	226.3931	226.9016	1.6499	1.6517	1.6556	267.4950	267.6924	267.9885
12-Aug-22	215.4937	215.4987	215.5356	221.8077	221.9158	222.3134	1.6163	1.6171	1.6202	262.2990	262.3384	262.5059
15-Aug-22	213.9765	213.9997	214.0275	218.9622	219.0891	219.4955	1.6032	1.6042	1.6075	258.9972	259.0589	259.2132
16-Aug-22	213.8992	213.9506	214.0080	217.2468	217.4006	217.8174	1.5998	1.6009	1.6043	257.7700	257.8652	258.0481
17-Aug-22	214.8840	214.8705	214.8818	218.2040	218.2921	218.6459	1.5938	1.5945	1.5974	259.8270	259.8443	259.9640
18-Aug-22	214.9548	214.8789	214.9005	218.5231	218.5475	218.9011	1.5895	1.5897	1.5926	258.7412	258.6866	258.7993
19-Aug-22	214.6502	214.6122	214.6108	216.6679	216.7301	217.0573	1.5720	1.5725	1.5756	255.8630	255.8496	255.9391
22-Aug-22	216.6594	216.6700	216.6735	216.7244	216.8361	217.2015	1.5842	1.5850	1.5882	255.5931	255.6377	255.7447
23-Aug-22	217.6578	217.6740	217.6984	216.2104	216.3278	216.6974	1.5865	1.5874	1.5905	256.1071	256.1590	256.2859
24-Aug-22	218.3767	218.3988	218.3769	217.3503	217.4725	217.7792	1.5998	1.6007	1.6034	258.2195	258.2788	258.3454
25-Aug-22	219.4139	219.4518	219.4732	219.3042	219.4582	219.7985	1.6065	1.6077	1.6107	259.7751	259.8525	259.9772
26-Aug-22	220.6587	220.7581	220.8580	220.0408	220.2421	220.6769	1.6104	1.6119	1.6156	260.1125	260.2619	260.4737
29-Aug-22	221.9165	222.0488	222.3994	220.2744	220.5074	221.1658	1.5989	1.6006	1.6060	258.7769	258.9621	259.4586
30-Aug-22	220.1216	220.3996	221.0053	220.7489	221.1294	222.1034	1.5919	1.5947	1.6024	258.5108	258.8693	259.7007
31-Aug-22	218.7522	219.0972	220.0526	218.6647	219.1105	220.4134	1.5770	1.5802	1.5903	254.7916	255.2259	256.4567

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-Aug-22	251.4613	251.6342	252.2017	167.8195	167.8666	167.9813	63.5918	63.6041	63.6302	778.9640	779.1391	779.3807
02-Aug-22	250.4822	250.6181	251.1282	165.0094	165.0336	165.1232	63.4506	63.4575	63.4830	777.6353	777.6950	777.8333
03-Aug-22	238.4919	238.6322	239.1445	158.5681	158.6001	158.7169	60.8665	60.8839	60.9315	746.0474	746.1546	746.4614
04-Aug-22	235.3085	235.4254	235.8760	157.5848	157.6008	157.6834	60.1876	60.2210	60.2718	736.9503	736.9918	737.1653
05-Aug-22	234.2252	234.3528	234.7901	156.0413	156.0646	156.1372	59.6206	59.6363	59.6710	730.7604	730.8323	731.0045
10-Aug-22	233.1857	233.3585	233.8469	154.7387	154.7914	154.8946	59.0268	59.0636	59.1001	723.2148	723.4157	723.7324
11-Aug-22	232.7041	232.9663	233.5286	155.3620	155.4741	155.6200	58.2674	58.3139	58.3721	714.3650	714.8337	715.3651
12-Aug-22	228.5921	228.7149	229.1619	153.4639	153.4846	153.5560	57.3656	57.3715	57.3889	702.9191	702.9675	703.2111
15-Aug-22	226.7301	226.8715	227.3434	151.1530	151.1858	151.2502	56.9844	56.9944	57.0056	697.7647	697.8743	698.0902
16-Aug-22	225.7989	225.9695	226.4530	150.0503	150.1034	150.1887	56.9745	56.9881	57.0012	697.1718	697.3690	697.6523
17-Aug-22	225.7778	225.8795	226.2953	149.8709	149.8795	149.9308	57.2353	57.2305	57.2232	700.0165	699.9971	700.1265
18-Aug-22	225.5560	225.5922	226.0185	148.8885	148.8537	148.9058	57.2419	57.2206	57.2206	700.2931	700.0695	700.1967
19-Aug-22	224.1894	224.2643	224.6673	148.3877	148.3789	148.4137	57.1547	57.1427	57.1374	698.0276	697.9251	697.9560
22-Aug-22	225.6751	225.8014	226.2514	149.2892	149.3131	149.3522	57.6882	57.6887	57.6835	704.5835	704.6355	704.6750
23-Aug-22	225.6925	225.8255	226.2819	149.7486	149.7765	149.8229	57.9602	57.9622	57.9633	707.1409	707.2123	707.3546
24-Aug-22	226.8142	226.9528	227.3439	151.1822	151.2141	151.2308	58.1330	58.1366	58.1284	709.6840	709.7786	709.7649
25-Aug-22	228.0099	228.1830	228.6087	153.1509	153.1967	153.2463	58.3742	58.3835	58.3892	713.0084	713.1546	713.2816
26-Aug-22	228.7448	228.9646	229.4929	153.5564	153.6428	153.7512	58.7546	58.7811	58.8029	716.6807	717.0274	717.4107
29-Aug-22	228.6621	228.9147	229.6750	151.9906	152.0983	152.3758	59.0989	59.1342	59.2236	719.8305	720.3036	721.5730
30-Aug-22	226.9997	227.4018	228.4857	152.8634	153.0723	153.5514	58.6069	58.6801	58.8383	714.8435	715.7957	717.9090
31-Aug-22	223.9020	224.3686	225.7882	150.3703	150.6217	151.3370	58.2291	58.3210	58.5745	710.0274	711.1989	714.4428

Source: Domestic Markets & Monetary Management Department, SBP

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

6.10 Secondary Market Transactions in Government Securities

Billion Rupees

SECURITIES/TRANSACTIONS	2021					2022								
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	
PIBs														
Purchases	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	2,736.9	2,252.2	2,377.3	1,990.3	
Non-Banks	Repo	13.8	18.7	4.9	5.6	11.7	7.1	11.7	0.7	-	7.8	13.3	26.7	33.6
	outright	331.0	361.5	241.6	372.2	259.9	315.3	842.6	868.9	694.1	394.6	359.4	424.3	436.0
Banks/PDs	Repo	366.6	680.1	592.1	776.4	1,141.2	751.4	644.3	1,378.8	1,498.2	1,488.9	953.9	1,241.1	673.1
	outright	482.5	697.0	325.6	674.6	525.0	470.5	1,022.8	1,478.3	870.2	845.6	925.7	685.2	847.5
SBP	Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
Sales	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	2,736.9	2,252.2	2,377.3	1,990.3	
Non-Banks	Repo	180.0	349.7	223.7	251.1	562.1	340.5	280.3	750.9	763.4	870.6	339.0	78.6	45.8
	outright	251.5	303.1	212.8	366.4	309.7	285.9	748.0	1,006.7	409.3	342.3	349.1	374.8	239.2
Banks/PDs	Repo	200.4	349.1	373.3	530.9	590.7	418.0	375.7	628.6	734.8	626.1	628.2	1,189.1	660.9
	outright	562.0	755.4	354.4	680.4	475.2	499.9	1,117.4	1,340.6	1,155.0	897.9	936.0	734.7	1,044.4
SBP	Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Position	-	-	-	-	-	-	-	-	-	-	-	-	-	
Treasury Bills														
Purchases	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	3,748.9	6,101.1	4,988.5	6,938.3	
Non-Banks	Repo	128.7	23.5	42.2	93.1	95.5	59.6	103.3	56.1	85.3	55.0	40.2	92.9	150.1
	outright	956.5	944.9	1,191.3	570.6	1,175.5	1,329.5	1,048.2	1,146.6	1,597.9	542.9	1,014.1	1,290.4	1,721.4
Banks/PDs	Repo	2,996.0	3,128.9	2,494.3	3,093.1	3,836.1	2,884.8	2,363.3	2,202.3	2,296.3	2,163.8	3,067.2	2,267.7	3,209.0
	outright	1,531.8	1,750.1	1,471.4	765.4	2,274.2	1,768.8	1,729.9	2,459.7	1,760.1	987.1	1,979.7	1,337.6	1,857.9
SBP	Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
Sales	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	3,748.9	6,101.1	4,988.5	6,938.3	
Non-Banks	Repo	148.8	339.0	154.3	260.5	354.1	189.5	106.8	343.3	334.6	252.0	385.6	123.6	152.9
	outright	877.0	1,003.9	843.5	440.8	1,166.3	854.4	890.8	1,106.8	1,068.9	617.1	809.5	590.9	1,341.9
Banks/PDs	Repo	2,975.9	2,813.4	2,382.3	2,925.7	3,577.5	2,754.8	2,359.9	1,915.1	2,047.0	1,966.8	2,721.7	2,237.0	3,206.1
	outright	1,611.3	1,691.1	1,819.2	895.2	2,283.3	2,243.9	1,887.4	2,499.5	2,289.2	912.9	2,184.2	2,037.1	2,237.4
SBP	Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Position	..	-	-	-	..	-	-	-	-	-	-	-	-	

PDs: Primary Dealers

Source: Domestic Markets & Monetary Management Department, SBP

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

7.1 KSE 100 & All Shares Index

Sector Name	End Period		2021		2022				
	FY21	FY22	July	Aug	Apr	May	Jun	Jul	Aug
KSE 100 Index (1991 = 1,000)	47,356.02	41,540.83	47,055.29	47,419.74	45,249.41	43,078.14	41,540.83	40,150.36	42,351.15
KSE All Shares Index (1995 = 1,000)	32,479.82	28,582.29	32,163.11	32,394.47	30,774.66	29,310.51	28,582.29	27,796.13	29,077.87
1. Automobile Assembler	60,691.47	46,569.78	60,668.49	61,189.31	50,410.82	47,719.03	46,569.78	41,462.32	42,460.20
2. Automobile Parts & Accessories	50,841.13	28,050.72	51,179.19	49,338.60	33,515.72	31,254.67	28,050.72	25,258.81	30,069.04
3. Cable & Electrical Goods	23,485.45	14,627.64	22,053.95	23,060.00	15,789.11	15,451.40	14,627.64	14,391.67	15,261.81
4. Cement	65,942.68	38,106.34	64,617.12	63,419.62	46,023.59	39,889.38	38,106.34	34,977.15	39,596.18
5. Chemical	32,939.82	32,014.51	34,908.16	35,401.49	32,542.31	32,484.10	32,014.51	30,544.76	32,113.41
6. Close -End Mutual Funds	2,235.09	1,413.41	2,228.16	2,302.41	1,476.86	1,533.14	1,413.41	1,553.10	1,591.65
7. Commercial Banks	11,749.01	9,833.57	11,910.67	12,223.56	11,835.28	11,115.15	9,833.57	9,811.17	10,063.67
8. Engineering	57,855.82	31,861.80	56,455.90	58,942.47	35,897.64	33,190.91	31,861.80	30,006.66	33,670.78
9. Fertilizer	16,420.09	16,998.93	16,642.04	16,652.14	18,308.97	17,309.84	16,998.93	15,713.93	16,131.23
10. Food & Personal Care Products	54,400.84	50,369.34	54,023.46	54,994.98	52,760.04	50,287.10	50,369.34	50,623.17	51,177.07
11. Glass & Ceramics	264,690.52	2,560,411.29	301,879.70	379,877.84	1,850,331.88	2,071,733.20	2,560,411.29	3,075,085.61	4,199,555.37
12. Insurance	24,745.61	18,624.83	23,978.50	23,049.83	19,690.96	18,594.53	18,624.83	17,649.10	17,954.58
13. Inv.Banks /INV.COS./Securities COS.	19,331.52	14,703.42	19,101.17	18,892.75	16,326.15	15,054.05	14,703.42	14,605.12	14,262.72
14. Jute	12,824.47	21,152.55	12,824.47	18,023.83	21,152.55	21,152.55	21,152.55	21,109.79	21,109.79
15. Leasing Companies	839.75	69.24	779.76	749.76	75.09	77.90	69.24	72.09	72.70
16. Leather & Tanneries	18,292.99	14,957.14	17,433.37	16,206.52	15,780.94	13,730.37	14,957.14	13,497.82	13,586.04
17. Miscellaneous	20,573.72	24,520.88	25,837.49	26,935.12	24,711.48	24,464.15	24,520.88	23,886.25	18,430.29
18. Modarabas	6,223.19	5,520.07	6,574.97	6,302.69	5,454.62	5,179.31	5,520.07	5,293.68	5,258.83
19. Oil & Gas Exploration Companies	9,992.53	9,047.30	9,725.17	9,759.26	9,376.66	9,000.37	9,047.30	9,046.10	9,223.19
20. Oil & Gas Marketing Companies	11,049.02	8,316.50	10,768.37	10,608.76	8,151.78	7,909.27	8,316.50	8,386.80	8,869.07
21. Paper & Board	23,915.91	15,621.49	23,066.51	22,345.39	16,409.72	15,654.31	15,621.49	15,257.77	16,351.60
22. Pharmaceuticals	43,473.69	32,880.63	44,283.23	44,616.11	33,992.17	31,411.07	32,880.63	31,213.11	31,530.30
23. Power Generation & Distribution	26,290.05	20,697.49	24,754.01	24,615.23	20,402.68	19,521.85	20,697.49	19,829.11	21,061.60
24. Refinery	17,738.03	9,521.21	14,797.63	15,029.21	9,927.24	9,495.64	9,521.21	8,149.97	9,288.82
25. Sugar & Allied Industries	113,047.42	100,232.55	110,174.19	109,537.69	98,281.86	101,160.69	100,232.55	95,311.90	99,346.60
26. Synthetic & Rayon	51,422.13	52,892.23	52,794.35	56,679.66	53,429.03	52,298.83	52,892.23	52,188.36	57,749.80
27. Technology & Communication	68,298.51	45,439.79	69,807.73	73,552.19	49,863.78	47,108.49	45,439.79	47,176.51	50,229.70
28. Textile Composite	48,146.04	40,981.59	49,665.51	50,362.28	45,497.90	42,728.83	40,981.59	40,269.61	42,056.43
29. Textile Spinning	19,926.24	18,122.54	20,297.06	20,850.35	18,469.89	17,729.65	18,122.54	17,965.11	18,631.55
30. Textile Weaving	4,854.91	2,405.05	5,334.12	6,687.07	2,395.58	2,294.13	2,405.05	2,334.53	2,339.34
31. Tobacco	102,562.36	68,213.71	92,288.39	86,029.34	69,514.51	67,931.10	68,213.71	66,316.31	57,533.22
32. Transport	48,816.89	34,238.64	46,972.37	46,267.05	36,183.44	35,634.75	34,238.64	33,421.83	36,746.66
33. Vanaspati & Allied Industries	57,478.80	37,537.91	60,858.28	58,839.21	38,280.02	35,442.36	37,537.91	40,907.40	37,022.33
34. Woolen	7,321.39	4,385.83	7,371.11	7,360.88	5,349.25	4,970.61	4,385.83	4,385.82	5,189.89
35. Real Estate Investment Trust	17,097.11	20,975.72	18,322.77	18,462.39	22,759.88	22,449.59	20,975.72	21,642.85	21,704.88
36. Exchange Traded Funds	5,739.64	4,072.27	5,057.71	4,977.77	4,378.68	4,165.39	4,072.27	3,878.97	4,172.88
37. Property	-	-	-	-	-	-	-	-	10,832.01
38. Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39. Future Contracts	-	-	-	-	-	-	-	-	-
40. Bonds	-	-	-	-	-	-	-	-	-

As per last working day

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

Source: Pakistan Stock Exchange

7.2 Pakistan Stock Exchange Indicators

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

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

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

As per last working day.

Source: Pakistan Stock Exchange

7.3 Market Capitalization of PSX all Shares

Million Rupees

Sector Name	End Period		2021		2022				
	FY21	FY22	Jul	Aug	Apr	May	Jun	Jul	Aug
1 Automobile Assembler	361,448	311,234	361,312	364,413	322,925	318,914	311,234	277,100	283,769
2 Automobile parts & Accessories	80,036	45,806	80,568	77,671	54,730	51,038	45,806	41,247	49,102
3 Cable & Electrical Goods	38,221	29,149	35,891	37,529	31,464	30,791	29,149	28,679	30,413
4 Cement	702,506	411,883	688,318	677,854	497,459	431,156	411,883	388,585	439,206
5 Chemical	404,117	413,891	428,266	428,977	420,715	419,962	413,891	394,890	415,170
6 Close -End Mutual Funds	3,281	2,075	3,271	3,380	2,168	2,251	2,075	2,280	2,337
7 Commercial Banks	1,308,754	1,121,932	1,326,762	1,361,615	1,350,318	1,268,153	1,121,932	1,119,375	1,167,709
8 Engineering	171,410	100,473	167,262	174,629	113,316	104,665	100,473	94,623	106,178
9 Fertilizer	509,384	527,338	516,269	516,582	567,979	536,983	527,338	487,475	500,420
10 Food & Personal Care Products	744,128	710,932	738,966	752,256	744,675	709,771	710,932	714,514	722,332
11 Glass & Ceramics	80,096	63,728	77,274	81,491	70,846	65,706	63,728	62,618	68,283
12 Insurance	170,003	135,286	164,733	158,353	143,194	136,007	135,286	129,979	132,229
13 Inv. Banks /INV.COS./Securities COS.	143,915	110,529	141,445	141,547	122,727	113,165	110,529	109,790	122,140
14 Jute	130	214	130	183	214	214	214	214	214
15 Leasing Companies	5,403	445	5,017	4,824	483	501	445	464	468
16 Leather & Tanneries	52,866	43,226	50,382	46,836	45,606	39,680	43,226	39,008	39,263
17 Miscellaneous	82,229	104,890	103,267	107,654	105,705	104,647	104,890	102,175	78,837
18 Modarabas	14,490	23,037	24,046	23,050	22,763	21,615	23,037	22,092	21,946
19 Oil & Gas Exploration Companies	960,135	869,323	934,449	937,725	900,968	864,813	869,323	869,208	886,224
20 Oil & Gas Marketing Companies	234,968	177,893	228,999	225,605	174,370	169,182	177,893	179,530	189,854
21 Paper & Board	94,243	64,515	90,895	88,054	67,771	64,651	64,515	63,013	67,531
22 Pharmaceuticals	314,190	252,065	320,040	322,351	260,586	240,799	252,065	239,282	241,713
23 Power Generation & Distribution	316,236	248,964	297,759	296,090	245,418	234,823	248,964	238,519	253,344
24 Refinery	146,564	78,670	122,268	124,181	82,025	78,459	78,670	67,340	76,750
25 Sugar & Allied Industries	76,432	68,428	74,489	74,059	66,849	68,807	68,428	65,069	67,823
26 Synthetic & Rayon	76,659	79,766	78,705	84,497	80,575	78,871	79,766	78,704	87,091
27 Technology & Communication	280,201	241,831	286,393	302,387	262,273	248,542	241,831	251,074	267,323
28 Textile Composite	310,874	273,075	320,685	325,712	303,169	284,717	273,075	268,330	280,237
29 Textile Spinning	71,965	68,313	76,309	78,389	69,622	66,831	68,313	67,719	70,231
30 Textile Weaving	4,935	3,574	5,422	6,798	3,560	3,409	3,574	3,246	3,252
31 Tobacco	432,246	287,485	388,947	362,568	292,967	286,294	287,485	279,488	242,472
32 Transport	78,127	54,796	75,175	74,047	57,909	57,031	54,796	53,489	58,806
33 Vanaspati & Allied Industries	2,122	1,386	2,247	2,172	1,413	1,309	1,386	1,510	1,367
34 Woolen	476	285	479	479	348	323	285	285	337
35 Real Estate Investment Trust	24,505	30,064	26,262	26,462	32,622	32,177	30,064	31,021	31,110
36 Exchange Traded Funds	9	7	8	8	7	7	7	6	7
37 Property	-	-	-	-	-	-	-	-	29,468
38 Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39 Future Contracts	-	-	-	-	-	-	-	-	-
40 Bonds	-	-	-	-	-	-	-	-	-
TOTAL	8,297,305	6,956,508	8,242,711	8,290,428	7,519,740	7,136,265	6,956,508	6,771,943	7,034,956

As per last working day

Source: Pakistan Stock Exchange

7.4 Turnover of Shares at Pakistan Stock Exchange

Million No. of Shares

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

*Revised-Turnover includes off-market transactions.

Source: Pakistan Stock Exchange

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

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

Items	2016	2017	2018	2019	2020
	Million Rupees				
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

Items	2016	2017	2018	2019	2020
Million Rupees					
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
2018-19	117.18	112.24	112.03	114.23	112.26	118.12	120.08	114.00	122.92	125.31	103.27	111.53	134.72	119.10	118.86
2019-20	129.76	129.59	126.52	147.83	135.80	129.56	128.33	125.70	136.81	138.71	106.84	118.70	141.90	127.78	132.96
2020-21	141.31	146.74	146.69	147.08	143.36	142.61	136.35	136.23	148.36	140.28	107.62	123.99	143.71	138.68	148.34
2021-22	158.48	166.46	167.70	159.13	149.57	157.47	151.01	153.40	162.29	174.06	110.23	134.71	150.58	156.11	164.07
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
May-22	165.23	177.90	179.59	167.84	159.13	165.72	147.64	163.87	169.25	186.61	110.52	141.10	158.28	165.12	172.08
Jun-22	175.71	187.67	189.48	176.90	170.27	169.61	159.01	168.60	171.32	232.12	110.78	145.62	158.67	174.69	177.79
Jul-22	183.35	195.27	196.37	188.77	177.22	171.40	173.03	171.41	171.65	245.25	111.22	147.91	159.53	179.77	180.71
Aug-22	187.84	197.81	181.99	176.21	182.46	175.38	173.64	244.55	111.32	157.29	161.31	183.9	185.67	187.84	197.81

Source : Pakistan Bureau of Statistics

8.2 Consumer Price Index Numbers By Commodity Groups - Urban

(2015-16=100)

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Food and Non-Alcoholic Beverages	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Furnishing & Household Equipment Maintenance	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2018-19	117.99	112.36	111.53	117.19	119.55	116.16	120.88	114.42	123.91	125.12	103.40	110.48	136.99	119.25	119.91
2019-20	129.99	128.81	125.60	147.52	143.25	126.90	130.02	126.27	137.24	139.54	108.08	117.21	144.53	126.68	133.22
2020-21	140.57	145.67	145.32	147.68	151.95	139.43	137.44	135.34	148.22	141.09	109.02	121.12	146.09	137.57	147.45
2021-22	157.19	165.58	166.75	158.74	158.71	154.51	150.58	151.41	162.67	175.68	112.53	131.14	153.19	155.07	162.79
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
May-22	163.13	177.05	178.69	167.49	168.24	162.38	146.71	161.43	169.14	188.65	112.82	136.64	161.96	162.26	170.38
Jun-22	173.23	185.86	187.42	176.76	182.04	167.25	157.02	165.68	171.46	233.01	113.09	140.84	162.10	173.02	176.62
Jul-22	180.97	193.81	194.52	189.66	187.28	168.85	170.45	168.11	171.68	246.08	113.57	142.58	162.60	178.75	179.12
Aug-22	185.72	196.59	193.60	174.62	179.33	171.90	174.36	245.69	113.61	151.58	163.68	182.8	185.12	185.72	196.59

Source : Pakistan Bureau of Statistics

8.3 Consumer Price Index Numbers By Commodity Groups - Rural

(2015-16=100)

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Food and Non-Alcoholic Beverages	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Furnishing & Household Equipment Maintenance	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2018-19	115.95	112.11	112.58	110.79	104.91	120.63	118.32	113.37	121.93	125.63	103.05	113.52	126.87	118.84	117.35
2019-20	129.43	130.47	127.55	148.19	128.29	132.96	124.59	124.85	136.38	137.34	104.65	121.52	132.84	129.77	132.60
2020-21	142.42	147.95	148.21	146.39	134.69	146.68	133.93	137.56	148.49	138.93	105.12	129.42	135.51	140.68	149.61
2021-22	160.43	167.46	168.75	159.58	140.35	161.25	151.95	156.38	161.93	171.38	106.13	141.50	141.58	157.98	165.90
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
May-22	168.39	178.85	180.60	168.25	149.95	169.98	149.69	167.54	169.35	183.22	106.42	149.55	145.58	170.29	174.53
Jun-22	179.45	189.71	191.79	177.07	158.40	172.61	163.39	172.99	171.19	230.64	106.68	154.68	146.84	177.70	179.48
Jul-22	186.94	196.92	198.43	187.74	167.08	174.66	178.72	176.37	171.62	243.87	107.05	158.03	148.94	181.62	182.99
Aug-22	191.04	199.18	170.28	178.23	189.36	180.63	172.92	242.64	107.24	168.11	153.12	185.90	186.45	191.04	199.18

Source: Pakistan Bureau of Statistics

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

YEAR / MONTH	General	1	2	3	i	ii	iii	4	5
		Agriculture Forestry & Fishery Products	Ores & Minerals, Electricity Gas & Water	Food Products, Beverages and Tobacco, Textiles, Apparel and Leather Products	Food Products, Bev. & Tobacco	Textiles and Apparel	Leather Products	Other Transportable Goods except Metal Products, Machinery and Equipment	Metal Products Machinery & Equipment
2018-19	127.57	124.46	127.07	119.30	112.45	133.41	107.72	147.71	115.26
2019-20	140.63	137.80	163.40	131.38	126.74	141.64	113.65	147.95	131.83
2020-21	153.87	155.69	167.57	149.24	146.95	155.76	119.27	151.61	151.92
2021-22	192.20	194.98	183.52	177.03	171.86	190.49	127.27	218.97	181.34
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
May-22	210.79	215.48	182.43	186.11	182.93	196.18	129.63	263.09	189.70
Jun-22	228.03	224.50	184.03	196.39	196.98	198.51	149.01	306.76	209.74
Jul-22	232.57	209.28	214.49	199.50	198.74	204.82	143.51	322.51	213.23
Aug-22	239.87	222.12	250.75	203.25	313.08	219.95	239.87	222.12	250.75

Source: Pakistan Bureau of Statistics

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

YEAR / MONTH	INCOME GROUP					Combined
	Group-I	Group-II	Group-III	Group-IV	Group-V	
	Up to Rs.17,732	Rs.17,733 to Rs.22,888	Rs.22,889 to Rs.29,517	Rs.29,518 to Rs.44,175	Above Rs.44,175	
2018-19	115.92	111.65	110.43	108.65	113.62	111.77
2019-20	131.85	127.17	129.28	126.47	129.52	127.84
2020-21	150.09	143.19	144.62	141.21	142.54	142.16
2021-22	175.75	165.86	167.36	163.81	167.28	166.21
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
May-22	182.59	171.81	175.01	172.22	175.02	173.38
Jun-22	193.89	184.02	187.33	185.14	189.78	187.41
Jul-22	207.98	200.45	201.15	197.56	203.13	201.88
Aug-22	218.89	213.06	212.24	207.15	214.18	213.22

Source: Pakistan Bureau of Statistics

8.6 Commodity Prices

YEAR / MONTH	¹ (24 Karat) Rs. per 10g		³ Cotton Rs. Per 37.32 Kg	² Fuel Prices Rs. pr Liter	
	Gold	Silver		Petrol	Diesel
2016-17	43,471	634	6,566	69	77
2017-18	46,421	699	7,014	80	89
2018-19	55,071	759	8,778	97	113
2019-20	77,944	910	8,878	107	117
2020-21	95,265	1,310	10,450	107	110
2021-22	104,974	1,346	17,567	146	144
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
May-22	115,430	1,367	21,180	151	145
Jun-22	120,960	1,416	20,030	218	231
Jul-22	121,698	1,340	17,116	240	256
Aug-22	125,414	1,407	20,235	232	246

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

Note: -Figures are monthly / yearly averages

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

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

II. MINERALS & ELECTRICITY GENERATION

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

*estimated with seasonal adjustment

Source: Pakistan Bureau of Statistics

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

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

Source: Pakistan Bureau of Statistics

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

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

10.1 Consolidated Fiscal Operations (Federal & Provincial)

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

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

10.2 Federal Government Revenue Receipts

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

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

Source: Ministry of Finance Govt. of Pakistan

10.3 Federal Government Expenditure and Lending

Billion Rupees

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

Source: Ministry of Finance Govt. of Pakistan

10.4 Federal Board of Revenue Tax Collection

(Billion Rupees)

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

Source: Federal Board of Revenue

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

11.1 Gross National Income

Million Rupees

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

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

Source : Pakistan Bureau of Statistics

11.2 Expenditure on Gross Domestic Product

Million Rupees

Description/Year	At Current Prices of 2015-16					At Constant Prices of 2015-16				
	2017-18	2018-19	2019-20	2020-21	2021-22	2017-18	2018-19	2019-20	2020-21	2021-22
Household final Consumption Expenditure	31,906,384	36,301,307	38,265,131	45,959,938	57,065,160	29,915,813	31,583,262	30,674,157	33,545,348	36,948,148
NPISH final consumption expenditure	386,231	434,362	487,348	546,349	575,331	352,015	370,679	374,912	388,667	368,944
General Government final consumption expenditure	4,308,381	4,708,220	5,604,444	6,102,658	6,794,114	3,826,636	3,766,290	4,086,774	4,161,026	4,019,571
Gross fixed capital formation	6,018,885	6,039,644	6,230,427	7,217,090	8,992,429	5,533,616	4,921,409	4,592,834	4,797,521	4,915,681
Changes in Inventories	627,037	700,774	760,647	892,728	1,071,199	580,448	594,946	587,366	625,468	664,173
Valuables	43,109	48,178	52,294	61,375	73,645	39,906	40,903	40,381	43,001	45,662
Exports of goods and non-factor Services	3,363,191	4,113,048	4,420,573	5,054,072	7,008,316	3,223,918	3,648,583	3,703,874	3,945,411	4,277,537
Less imports of goods and non-factor Services	7,463,408	8,547,132	8,280,456	10,038,695	14,630,286	7,194,340	7,741,968	7,349,952	8,414,664	9,728,877
GDP by expenditure	39,189,810	36,301,307	38,265,131	45,959,938	66,949,907	36,278,011	37,184,104	36,710,346	39,091,778	41,510,838

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

Source: Pakistan Bureau of Statistics

11.3 Gross Fixed Capital Formation

Million Rupees

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

Source: Pakistan Bureau of Statistics

11.4 Area, Production and Yield of Important Crops

Area : '000' Hectares

Production : '000' Tonnes

Yield : Kilogram per Hectares

CROPS	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	9,168	27,464	2,996
Rice	2,901	7,450	2,568	2,810	7,202	2,563	3,034	7,414	2,444	3,335	8,420	2,525
Maize	1,251	5,902	4,718	1,374	6,826	4,968	1,404	7,883	5,615	1,418	8,940	6,305
Fibre Crop												
Cotton*	2,700	11,946	753	2,373	9,861	707	2,517	9,148	618	2,079	7,064	3,398
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	129.1
Rice	122.6	123.5	134.3	129.8	133.7	151.8
Maize	169.5	197.2	189.8	219.5	253.5	287.5
Fiber Crop						
Cotton	76.2	82.0	91.8	75.7	70.3	54.3
Other Crops						
Sugarcane	146.6	169.0	186.6	150.4	148.6	181.4

Source: Pakistan Bureau of Statistics

Glossary

Chapter 2- Money and Credit

Other Depository Corporations (ODCs)

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

Depository Corporations (DCs)

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

Reserve Money (M0)

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

Deferred Tax Assets

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

Deferred Tax Liabilities

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

Broad Money (M2)

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

Non-Banks Financial Companies (NBFCs)

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

Currency in Circulation

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

Commodity Operations Financing

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

Financial Auxiliaries

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

Financial Derivatives

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

Households

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

Money Multiplier

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

Narrow Money (M1)

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

NFPSE

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

Other Financial Intermediaries

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

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

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

Reserve Deposits (Banker Deposits)

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

Restricted/Compulsory Deposits

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

Retained Earnings

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

Shares Quoted

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

Shares Unquoted

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

Chapter 3-Banking System

Scheduled Banks

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

Capital

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

Deposits

The data on deposits include the following types:-

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

Balances with other Scheduled Banks

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

Bills Purchased & Discounted

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

Rate of Margin for advances

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

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

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

Current Account

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

Goods

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

General Merchandise on fob basis

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

Net Export of Goods under Merchanting

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

Non-Monetary Gold

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

Services

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

Manufacturing services on physical inputs owned by others

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

Maintenance and repair services n.i.e

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

Transport

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

Travel

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

Construction

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

Insurance and pension services

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

Financial Services

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

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

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

Telecommunications, computer, and information services

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

Other Business Services

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

Personal, Cultural and Recreational Services

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

Government Goods and Services n.i.e.

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

Primary Income

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

Compensation of Employees

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

Direct Investment Income

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

Portfolio Investment Income

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

Other Investment Income

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

Secondary Income

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

Capital Account

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

Capital Transfer

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

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

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

Financial Account

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

Direct Investment

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

Portfolio Investment

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

Other Investment

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

Reserves Assets

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

Errors & Omissions

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

Exceptional Financing

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

Special Drawing Rights (SDRs)

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

Workers' Remittances

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

Balance of Trade

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

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

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

Re-Export

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

Re-Import

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

International Investment Position (IIP)

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

Terms of Trade

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

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

Unit Value & Quantum Indices

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

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

Where:

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

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

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

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

Nominal Effective Exchange Rate

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

Real Effective Exchange Rate:

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

Chapter 5-Domestic and External Debt

National Saving Schemes

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

i. Bahbood Savings Certificates

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

ii. Defence Saving Certificates

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

iii. Pensioners' Benefit Account

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

iv. Regular Income Certificates

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

v. Savings Accounts

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

vi. Special Savings Accounts

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

vii. Special Savings Certificates (Registered)

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

viii. Shuhada Family Welfare Account:

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

ix. National Savings Bonds:

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

Domestic Debt

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

i. Permanent Debt

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

ii. Floating Debt

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

iii. Unfunded Debt

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

iv. Foreign Currency Instruments

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

External Debt

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

Private non-guaranteed debt

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

Public and Publicly guaranteed debt

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

Chapter 6- Open Market Operation

Auction of Government of Pakistan Market Treasury Bills

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

Auction of Pakistan Investment Bonds

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

Discount rate

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

Coupon Rate

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

Repo Facility MTBs/FIBs/PIBs (Outstanding)

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

Government of Pakistan Market related Treasury Bills

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

Market Treasury Bills (MTBs)

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

Pakistan Investment Bonds (PIBs)

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

KIBOR – (Karachi Interbank Offered Rate)

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

Call Money Rate

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

Open Market Operation

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

Chapter 7- Capital Market

Index Number

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

KSE-100 Index

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

All Share Index

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

Market Capitalization of ordinary Shares

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

Ordinary Shares

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

Preference Shares

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

Chapter 8- Prices

Consumer Price Index

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

Laspeyres's formula used to compute CPI is:-

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

Where

P_n = Price of an item in the current period

P_0 = price of an item in base period

W_i = Weight of the i^{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.

