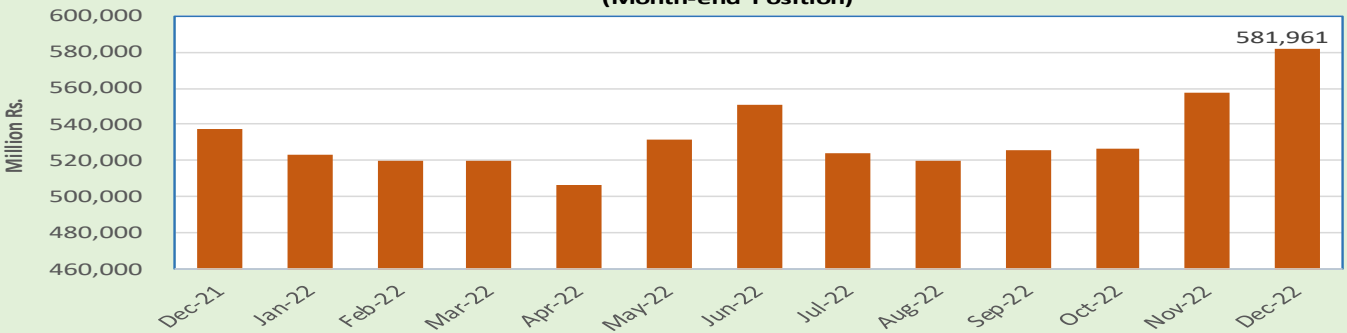


Monthly

Statistical Bulletin

January 2023

Outstanding Loans to Small and Medium Enterprises (SMEs)
(Month-end Position)



STATE BANK OF PAKISTAN

DATA SERVICES AND INNOVATIONS DEPARTMENT

www.sbp.org.pk



Preface

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

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

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

In this edition, data table on Telegraphic Transfers Issued and Encashed by SBP has been excluded. For your convenience, its monthly series has been made available on EasyData.

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

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

Muhammad Asif
Additional Director
Data Services and Innovations Department, SBP

Team

Khalid Sarwar Qureshi

Joint Director

Haider Ali

Deputy Director

Publication Manager

Mazhar Hussain

Sr. Joint Director

Publication Reviewer

Shahid Hussain Javaid

Sr. Joint Director

Data Support

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

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

Contents

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

Rates:

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

Miscellaneous:

3.34	Branchless Banking: Key Indicators	66
3.35	Clearing House Statistics	67
3.36	Electronic Banking Statistics	68-69
3.37	Real Time Gross Settlement - Systems Based Transactions	69
3.38	Real Time Gross Settlement - Paper Based Transactions	69
3.39	Segment and Sector-wise Advances and Non Performing Loans	70
3.40	Non-Performing Loans	71
3.41	Cash Recovery against Non-Performing Loans	71

4. External Sector

4.1	Daily Foreign Exchange Rates Pak. Rupees per Currency Unit	74-75
4.2	Foreign Exchange Rates Pak. Rupee per US Dollar	76
4.3	Nominal Effective Exchange Rate and Real Effective Exchange Rate (NEER and REER) Indices	76
4.4	Average Exchange Rates of Major Currencies	77
4.5	Appreciation/Depreciation of Selected Currencies Against US Dollar	78
4.6	Appreciation/Depreciation of Selected Currencies Against SDR	79
4.7	Appreciation/Depreciation of Pak Rupee Against Selected Currencies	80
4.8	Workers' Remittances	81
4.9	Pakistan's Balance of Payments	82-83
4.10	International Investment Position of Pakistan	84-85
4.11	Gold and Foreign Exchange Reserves	86
4.12	Foreign Currency Deposits	87
4.13	Foreign Investment in Pakistan by Country	88
4.14	Foreign Direct Investment Classified by Economic Groups	89
4.15	Balance of Trade	
	a) State Bank of Pakistan	90
	b) Pakistan Bureau of Statistics	91
4.16	Exports by Selected Commodities	
	a) State Bank of Pakistan	92
	b) Pakistan Bureau of Statistics	93
4.17	Imports by Selected Commodities	
	a) State Bank of Pakistan	94
	b) Pakistan Bureau of Statistics	95
4.18	Exports by Selected Countries / Territories	
	a) State Bank of Pakistan	96-97
	b) Pakistan Bureau of Statistics	98-99
4.19	Imports by Selected Countries / Territories	
	a) State Bank of Pakistan	100-101
	b) Pakistan Bureau of Statistics	102-103
4.20	Terms of Trade and Indices of Unit Value-Exports by Commodity Groups	104

4.21	Indices of Unit Value Imports by Commodity Groups	104
4.22	Quantum Indices of Exports by Commodity Groups	105
4.23	Quantum Indices of Imports by Commodity Groups	105
5. Domestic and External Debt		
5.1	Pakistan's Debt and Liabilities - Summary	108
5.2	Pakistan's Debt and Liabilities Profile	109
5.3	Government Domestic Debt and Liabilities	110
5.4	Pakistan's External Debt and Liabilities	111
5.5	Pakistan's External Debt Servicing - Principal	112
5.6	Pakistan's External Debt Servicing - Interest	113
5.7	Ownership Classification of the Federal Government Debt	114
5.8	Outstanding Domestic Debt of Public Sector Enterprises (PSEs)	115
5.9	National Savings Schemes - Outstanding Amount	116
6. Open Market Operation		
6.1	Government of Pakistan Treasury Bills	118
6.2	Sale/Purchase of Treasury Bills under Open Market Operation by SBP with Banks	119
6.3	SBP Overnight REPO/Reverse REPO Facilities	120
6.4	Auction of Government of Pakistan Market Treasury Bills	121
6.5	Auction of Pakistan Investment Bonds (PIBs) Fixed rate	122
6.6	Auction of Pakistan Investment Bonds (PIBs) Floating rate	123
6.7	KIBOR	124
6.8	Inter-Bank Weighted Average Call Rates	125
6.9	SBP Mark to Market Rates	126-127
6.10	Secondary Market Transactions in Government Securities	128
7. Capital Market		
7.1	KSE 100 and All Share Index	130
7.2	Pakistan Stock Exchange Indicators	131
7.3	Market Capitalization of PSX all Shares	132
7.4	Turn Over of Shares at Pakistan Stock Exchange	133
7.5	Financial Statements Analysis of Non-Financial Sector Overall	134
7.6	Financial Statements Analysis of Non-Financial Sector Private Overall	135
7.7	Financial Statements Analysis of Non-Financial Sector Public Overall	136
8. Prices		
8.1	Consumer Price Index Numbers by Commodity Groups (National)	138
8.2	Consumer Price Index Numbers by Commodity Groups (Urban)	139
8.3	Consumer Price Index Numbers by Commodity Groups (Rural)	140
8.4	Index Numbers of Wholesale Prices by Commodity Groups	141
8.5	Sensitive Price Indicator (SPI) by Income Groups	142
8.6	Commodity Prices	143
9. Manufacturing		
9.1	Production of Selected Manufactured Goods, Minerals and Electricity Generation	146
9.2	Quantum Index Numbers of Large Scale Manufacturing Industries	147
10. Public Finance		
10.1	Consolidated Fiscal Operations (Federal and Provincial)	150
10.2	Federal Government Revenue Receipts	151
10.3	Federal Government Expenditure and Lending	152
10.4	Federal Board of Revenue Tax Collection	153
11. National Income Accounts		
11.1	Gross National Income	156
11.2	Expenditure on Gross Domestic Product	157
11.3	Gross Fixed Capital Formation	157
11.4	Area, Production and Yield of important Crops	158
11.5	Quantum Index Numbers of Major Agricultural Crops	158
Glossary		160-173
Notes, Symbols and Abbreviations		174
Conversion Coefficients and Factors		175

1. Selected Economic Indicators

I T E M S	Unit / Base	2021	2022				
		Dec	Jan	Feb	Mar	Apr	May
1 Currency in Circulation	Billion Rs.	6,979.64	7,064.88	7,119.23	7,261.16	7,901.65	7,662.18
2 Broad Money (M2)	"	25,345.03	24,472.77	24,412.42	25,420.18	25,746.68	25,971.92
3 Ratio of Scheduled Banks' Advances to Deposits	%	45.20	46.81	47.42	47.59	53.29	48.96
4 Ratio of Scheduled Banks' Investment to Deposits	"	67.35	73.16	74.25	75.52	75.94	75.35
5 Weighted Average Deposits Rate – Fresh Deposits	"	5.76	6.34	5.09	5.10	5.78	7.99
6 Weighted Average Deposits Rate – Outstanding Deposit	"	4.53	5.08	5.00	4.94	5.24	6.18
7 Weighted Average Lending Rate – Gross Disbursement *	"	9.67	10.78	10.34	10.59	11.87	12.91
8 Weighted Average Lending Rate – Outstanding Loans *	"	8.69	9.34	9.58	9.61	10.26	10.78
9 KIBOR – End Month (1 Month)**	"	10.14	10.09	10.13	11.16	13.02	14.06
10 KIBOR – Month Average (1 Month)**	"	9.98	10.07	10.11	10.53	12.35	13.47
11 Exports (BOP)	Million US Dollars	2,929	2,500	2,889	3,069	3,147	2,496
12 Imports (BOP)	"	6,431	6,203	5,039	6,117	5,960	5,628
13 Foreign Direct Investment (Net)	"	229.8	110.0	90.8	(30.4)	170.6	141.2
14 Foreign Portfolio Investment (Net)	"	(63.0)	1,056.2	(60.4)	(429.4)	(46.3)	(125.2)
15 Foreign Exchange Reserves	"	23,883	22,836	22,638	17,426	16,406	15,134
16 Workers' Remittances	"	2,520.4	2,180.4	2,196.2	2,834.8	3,124.4	2,346.2
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	96.7978	97.0363	97.9097	96.6611	95.8710	93.5919
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	54.5239	54.7694	54.9725	54.3456	53.4026	52.1136
19 Exchange Rate (Month end)	Rs./US \$	176.5372	176.5655	177.0543	182.9233	185.4726	198.8491
20 Exchange Rate (Month average)	"	177.1764	176.3108	175.4823	179.6173	184.4813	195.5004
21 KSE 100 Index (Month end)	(1991=1,000)	44,596.07	45,374.68	44,461.01	44,928.83	45,249.41	43,078.14
22 CPI Inflation YoY National	(2015-16=100)	12.3	13.0	12.2	12.7	13.4	13.8
23 CPI Inflation YoY Urban	"	12.7	13.0	11.5	11.9	12.2	12.4
24 CPI Inflation YoY Rural	"	11.6	12.9	13.3	13.9	15.1	15.9
25 CPI Inflation YoY Urban (Food)	"	11.7	13.3	14.3	14.5	15.6	15.5
26 CPI Inflation YoY Rural (Food)	"	9.0	11.8	14.6	15.5	17.7	19.0
27 CPI Inflation YoY Urban (Non-Food)	"	13.4	12.8	9.9	10.4	10.2	10.4
28 CPI Inflation YoY Rural (Non-Food)	"	14.1	13.9	12.2	12.5	12.8	13.1
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	8.3	8.2	7.8	8.9	9.1	9.7
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	8.9	9.0	9.4	10.3	10.9	11.5
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,884.49	3,891.80	3,901.33	3,902.44	3,752.79	3,692.90
32 FBR Tax Collection	"	600.5	430.9	451.3	573.6	480.1	492.4

1. Selected Economic Indicators

I T E M S	Unit / Base	2022						
		Jun	Jul	Aug	Sep	Oct	Nov	Dec
1 Currency in Circulation	Billion Rs.	7,572.47	7,810.10	7,770.60	7,652.63	7,671.01	7,675.17	7,687.13
2 Broad Money (M2)	"	27,603.00	27,294.38	27,061.00	27,934.24	27,529.01	27,607.98	27,941.56
3 Ratio of Scheduled Banks' Advances to Deposits	%	46.99	49.30	49.13	45.55	46.68	46.44	50.03
4 Ratio of Scheduled Banks' Investment to Deposits	"	76.51	82.08	79.67	76.62	82.94	83.51	79.92
5 Weighted Average Deposits Rate – Fresh Deposits	"	8.79	8.85	9.63	9.36	9.14	8.58	9.64
6 Weighted Average Deposits Rate – Outstanding Deposit	"	6.96	6.91	7.38	7.53	7.64	7.71	7.93
7 Weighted Average Lending Rate–Gross Disbursement*	"	13.63	15.01	15.22	15.22	15.98	15.78	16.23
8 Weighted Average Lending Rate–Outstanding Loans*	"	11.37	12.09	12.67	13.20	13.49	13.64	14.00
9 KIBOR – End Month (1 Month) **	"	13.91	15.10	15.35	15.30	15.31	16.36	16.15
10 KIBOR – Month Average (1 Month) **	"	14.05	14.75	15.25	15.26	15.30	15.46	16.27
11 Exports (BOP)	Million US Dollars	3,128	2,217	2,734	2,440	2,284	2,241	2,295
12 Imports (BOP)	"	7,110	5,517	5,958	4,905	4,579	4,333	4,218
13 Foreign Direct Investment (Net)	"	271.1	74.8	126.6	99.8	94.9	81.8	(17.0)
14 Foreign Portfolio Investment (Net)	"	(68.4)	(13.9)	(11.0)	(5.1)	(3.5)	0.9	(999.9)
15 Foreign Exchange Reserves	"	15,450	13,949	14,233	13,292	13,991	13,020	10,845
16 Workers' Remittances	"	2,789.6	2,510.9	2,744.3	2,431.3	2,215.7	2,108.3	2,041.5
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	93.9786	93.2008	94.3798	90.7125	100.1873	98.9035	96.1977
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	49.5111	47.2663	46.8065	45.8510	48.7498	47.7493	46.2441
19 Exchange Rate (Month end)	Rs./US \$	204.6248	239.9414	218.9648	228.3798	221.2129	223.6862	226.3000
20 Exchange Rate (Month average)	"	204.3674	219.4371	220.8863	230.4659	220.5724	222.3105	224.7624
21 KSE 100 Index (Month end)	(1991=1,000)	41,540.83	40,150.36	42,351.15	41,128.67	41,264.66	42,348.63	40,420.45
22 CPI Inflation YoY National	(2015-16=100)	21.3	24.9	27.3	23.2	26.6	23.8	24.5
23 CPI Inflation YoY Urban	"	19.8	23.6	26.2	21.2	24.6	21.6	21.6
24 CPI Inflation YoY Rural	"	23.6	26.9	28.8	26.1	29.5	27.2	28.8
25 CPI Inflation YoY Urban (Food)	"	24.0	27.4	28.8	30.8	34.7	29.7	32.7
26 CPI Inflation YoY Rural (Food)	"	27.0	29.6	30.2	32.7	37.2	33.5	37.9
27 CPI Inflation YoY Urban (Non-Food)	"	17.3	21.3	24.7	15.2	18.2	16.4	14.8
28 CPI Inflation YoY Rural (Non-Food)	"	20.4	24.5	27.5	20.1	22.4	21.4	20.7
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	11.5	12.0	13.8	14.4	14.9	14.6	14.7
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	13.6	14.6	16.5	17.6	18.2	18.5	19.0
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,630.22	3,553.75	3,519.13	3,456.73	3,422.60	3,411.68	3,389.95
32 FBR Tax Collection	"	800.3	...	...	...	...	...	...

* 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	2021	2022				
				Dec	Aug	Sep	Oct	Nov	Dec ^P
Net Foreign Assets	443,767	1,503,419	209,306	1,374,270	(111,362)	(276,387)	(17,642)	(261,855)	(745,050)
Claims on nonresidents	3,407,727	3,982,287	3,598,212	4,539,056	3,453,177	3,352,396	3,468,401	3,360,884	2,865,773
a) Monetary Gold, Coin and Bullion	617,495	577,356	773,637	667,770	780,186	793,877	752,556	816,287	853,031
b) Holdings of SDRs	29,540	60,776	43,863	539,753	31,415	28,832	28,884	9,755	10,056
c) Foreign currency	63,690	20,707	24,049	16,209	23,858	24,938	23,705	23,959	17,141
d) Deposits	2,036,193	2,597,112	2,137,625	2,353,225	1,970,383	1,843,343	2,023,902	1,828,941	1,153,033
e) Securities other than shares (Foreign)	178,688	270,081	67,793	455,438	69,189	68,613	64,844	64,337	214,890
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	272	516	92	386	-	-	-	1,242	7,543
h) Other	481,849	455,740	551,153	506,276	578,146	592,793	574,509	616,363	610,078
<i>Of which: Quota-IMF</i>	<i>469,863</i>	<i>455,739</i>	<i>551,152</i>	<i>506,275</i>	<i>578,145</i>	<i>592,792</i>	<i>574,508</i>	<i>616,362</i>	<i>610,077</i>
less: Liabilities to nonresidents	2,963,960	2,478,869	3,388,906	3,164,787	3,564,538	3,628,784	3,486,043	3,622,739	3,610,823
a) Deposits	971,458	429,304	559,614	481,677	593,781	621,460	602,514	612,366	620,606
b) Securities other than shares	1,286,378	1,077,724	1,104,972	1,105,843	1,157,323	1,144,823	1,105,892	1,186,458	1,114,755
c) Loans	..	-	..	..	-	-	-	-	-
d) Financial derivatives	476,723	748,494	926,914	844,965	977,438	1,003,022	940,480	962,397	989,165
e) Other	229,401	223,346	797,406	732,302	835,996	859,478	837,157	861,518	886,297
Claims on Other Depository Corporations	1,834,014	3,126,762	6,165,662	3,292,492	7,190,668	5,932,060	6,918,271	7,191,058	6,840,329
Net claims on General Government	6,536,002	5,314,188	5,154,157	5,288,465	4,443,056	5,601,561	4,698,576	4,566,174	5,348,281
Net claims on Central Government	6,753,900	5,700,118	5,745,839	6,129,960	5,169,610	6,400,140	5,497,982	5,385,196	6,066,776
Claims on Central Government	7,318,853	6,730,115	6,769,725	6,685,728	6,609,761	6,696,904	6,767,895	6,871,511	6,568,674
a) Securities other than Shares	7,276,775	6,687,707	6,237,905	6,158,373	6,050,465	6,122,534	6,205,731	6,294,537	5,976,511
b) Other claims	42,078	42,407	531,820	527,355	559,296	574,371	562,164	576,974	592,163
less: Liabilities to Central Government	564,953	1,029,997	1,023,886	555,768	1,440,151	296,764	1,269,914	1,486,314	501,899
a) Deposits	564,953	1,029,997	1,023,886	555,768	1,440,151	296,764	1,269,914	1,486,314	501,899
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(217,898)	(385,929)	(591,682)	(841,495)	(726,554)	(798,579)	(799,405)	(819,022)	(718,494)
Claims on Provincial and Local Governments	21,688	296	17,130	296	21,419	21,831	24,390	24,692	2,130
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	21,688	296	17,130	296	21,419	21,831	24,390	24,692	2,130
less: Liabilities to Provincial and Local governments	239,586	386,225	608,812	841,790	747,974	820,410	823,795	843,714	720,624
a) Deposits	239,586	386,225	608,812	841,790	747,974	820,410	823,795	843,714	720,624
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	25,663	29,556	34,306	30,449	37,412	44,651	41,273	47,309	51,817
a) Other financial corporations	4,754	4,714	7,941	4,845	10,962	17,776	13,832	16,899	20,518
b) Public non-financial corporations	36	43	31	33	27	18	26	31	38
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	20,873	24,799	26,334	25,571	26,423	26,857	27,416	30,379	31,261
Monetary base	7,651,864	8,609,080	9,257,114	8,641,816	9,635,217	9,225,546	9,457,945	9,595,025	9,233,632
1) Currency in Circulation	6,458,763	7,278,860	7,992,592	7,325,533	8,107,374	8,060,350	8,044,826	7,988,383	8,130,155
2) Liabilities to Other Depository Corporations	1,168,496	1,326,605	1,250,385	1,301,028	1,512,182	1,147,983	1,406,889	1,598,733	1,096,028
Reserve deposits	1,168,496	1,326,605	1,250,385	1,301,028	1,512,182	1,147,983	1,406,889	1,598,733	1,096,028
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY20	FY21	FY22	2021	2022				
				Dec	Aug	Sep	Oct	Nov	Dec ^P
3) Deposits included in broad money	24,605	3,615	14,137	15,255	15,661	17,213	6,230	7,908	7,449
Transferable deposits	1,455	2,231	1,174	1,173	1,189	1,177	1,191	1,265	1,176
a) Other financial corporations	75	15	16	14	16	16	17	16	18
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	158	150	162	161	174	162	178	174	163
d) Other resident sectors	1,222	2,066	996	997	999	999	996	1,076	996
Other deposits	23,150	1,384	12,963	14,083	14,472	16,036	5,040	6,643	6,273
a) Other financial corporations	2,914	770	851	982	987	1,242	1,090	1,129	1,112
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	20,236	615	12,111	13,101	13,485	14,794	3,950	5,514	5,161
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	95,519	83,696	95,974	96,673	96,052	96,407	96,661
<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	30,000	-	-	-	-	83,800
<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	1,651,325	1,445,814	1,848,310	1,953,783	2,101,743	1,916,061	2,147,364
a) Funds contributed by owners	100	100	100,000	100	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	152,767	161,721	371,698	337,004	562,132	656,986	911,480	596,854	795,095
c) General & special reserves	167,413	261,017	214,813	261,017	214,813	214,813	214,813	214,813	215,099
d) Valuation adjustment	765,311	760,559	964,813	847,693	971,364	981,984	875,449	1,004,393	1,037,170
Other items (net)	27,104	(35,679)	29,472	(215,650)	(19,727)	25,882	(15,261)	(64,806)	(66,080)
Other liabilities	207,740	192,122	213,125	207,896	215,255	262,706	218,589	196,766	192,916
<i>Less: Other Assets</i>	<i>180,636</i>	<i>227,801</i>	<i>183,654</i>	<i>423,547</i>	<i>234,983</i>	<i>236,824</i>	<i>233,850</i>	<i>261,573</i>	<i>258,996</i>

P: Provisional, R: Revised

Source: Core Statistics Department

Note:

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

Compilation methodology is available at:

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

2. General Government includes Central and Provincial Governments.

3. Provincial Governments includes Local & Provincial Governments.

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

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

6. Data from June 08 to Feb 08 has been revised due to recalculation of Monetary Base

7. The data from June 2008 to May 2009 has been revised. The explanatory notes on the revisions are available at SBP website on economic data page under Analytical Accounts - MFSM. The same are also available in Statistical Bulletin under "Notice" section.

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

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

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY20	FY21	FY22	2021	2022				
				Dec	Aug	Sep	Oct	Nov	Dec ^P
Net Foreign Assets	(208,786)	(186,246)	(295,496)	(285,076)	(403,300)	(355,337)	(453,804)	(429,751)	(404,631)
Claims on nonresidents	603,425	669,234	874,257	737,479	819,922	913,043	783,676	808,717	804,146
a) Foreign currency	67,102	56,997	68,527	52,146	76,651	72,986	67,668	67,467	52,154
b) Deposits	181,346	210,303	286,825	226,725	230,354	315,248	221,496	265,523	283,219
c) Securities other than shares	121,658	180,153	258,300	218,574	242,034	239,265	217,638	200,900	187,826
d) Loans	3,574	3,325	7,289	3,570	5,861	6,876	6,981	6,284	6,353
e) Financial derivatives	970	569	1,069	1,005	2,614	12,312	4,110	3,324	3,934
f) Shares & other equity	221,967	211,421	243,797	228,064	253,541	257,312	257,001	256,466	261,850
g) Other	6,808	6,466	8,450	7,395	8,866	9,044	8,781	8,753	8,811
less: Liabilities to nonresidents	812,211	855,480	1,169,754	1,022,555	1,223,222	1,268,380	1,237,480	1,238,468	1,208,777
a) Deposits	309,856	411,652	612,902	506,766	602,212	640,400	614,547	630,160	637,583
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	487,075	431,904	543,023	503,746	601,375	605,219	599,074	586,932	549,085
d) Financial derivatives	2,409	1,607	2,067	1,294	5,265	7,160	6,597	2,809	2,671
e) Other	12,871	10,317	11,762	10,749	14,370	15,601	17,262	18,567	19,437
Claims on Central bank	1,510,675	1,840,586	2,178,580	1,718,328	1,896,461	1,581,459	1,859,652	2,009,890	1,585,691
a) Currency	331,789	384,594	436,373	362,614	412,193	423,364	432,055	411,443	461,897
b) Reserve deposits	1,155,088	1,316,404	1,236,569	1,309,838	1,470,688	1,140,520	1,414,741	1,589,424	1,036,077
c) Other claims	23,799	139,588	505,638	45,876	13,580	17,575	12,856	9,022	87,717
Net Claims on General Government	8,649,304	11,554,162	15,183,918	11,735,606	16,472,000	15,723,289	16,795,946	17,114,151	16,385,376
Net claims on Central Government	9,079,627	12,012,537	15,694,412	12,311,871	16,990,509	16,286,723	17,319,450	17,680,021	17,006,149
Claims on Central Government	10,470,435	13,698,802	17,769,271	14,198,268	18,955,291	18,320,735	19,325,133	19,771,435	19,431,190
a) Securities other than Shares	10,190,150	13,403,715	17,331,683	13,827,291	18,495,266	17,833,927	18,805,998	19,257,936	18,853,206
b) Other claims	280,285	295,087	437,588	370,977	460,025	486,808	519,135	513,499	577,984
less: Liabilities to Central Government	1,390,808	1,686,265	2,074,859	1,886,397	1,964,782	2,034,012	2,005,682	2,091,414	2,425,041
a) Deposits	1,390,808	1,686,265	2,074,859	1,886,397	1,964,782	2,034,012	2,005,682	2,091,414	2,425,041
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(430,323)	(458,375)	(510,493)	(576,265)	(518,509)	(563,434)	(523,504)	(565,870)	(620,773)
Claims on Provincial Governments	627,236	718,014	797,289	624,701	774,511	760,202	737,346	725,945	679,380
a) Securities other than Shares	..	..	..	..	..	..	..	..	..
b) Other claims	627,236	718,014	797,289	624,701	774,511	760,202	737,346	725,945	679,380
less: Liabilities to Provincial Governments	1,057,559	1,176,389	1,307,782	1,200,966	1,293,020	1,323,636	1,260,850	1,291,815	1,300,153
a) Deposits	1,050,685	1,169,521	1,306,355	1,193,087	1,291,552	1,322,148	1,259,358	1,290,302	1,296,624
b) Other liabilities	6,874	6,868	1,427	7,879	1,468	1,488	1,492	1,512	3,529
Claims on other sectors	8,602,896	9,257,033	11,057,929	10,480,880	11,209,600	11,398,035	11,333,320	11,437,663	11,978,577
a) Other financial corporations	91,901	115,302	185,934	151,613	176,422	176,691	170,872	174,502	197,478
b) Public non-financial corporations	1,727,878	1,666,059	1,740,039	1,789,375	1,884,239	1,913,599	1,885,483	1,896,990	1,921,456
c) Other non-financial corporations	5,374,610	5,933,575	7,315,249	6,892,903	7,316,520	7,464,625	7,420,270	7,494,278	7,965,929
d) Other resident sectors	1,408,507	1,542,098	1,816,707	1,646,988	1,832,419	1,843,121	1,856,695	1,871,893	1,893,714

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY20	FY21	FY22	2021	2022				
				Dec	Aug	Sep	Oct	Nov	Dec ^P
Liabilities to central bank	1,771,900	3,081,857	6,151,771	3,275,572	7,213,539	5,963,803	6,970,049	7,222,010	6,807,970
Deposits included in broad money (1+2)	14,499,736	16,783,188	19,219,033	17,732,178	19,174,957	19,598,151	19,667,477	19,793,072	19,650,436
1) Transferable deposits	11,077,237	12,911,117	14,599,162	13,479,428	14,664,703	15,022,931	14,963,804	15,226,520	15,293,364
a) Other financial corporations	369,567	364,165	569,937	509,983	530,102	567,386	555,478	542,726	528,524
b) Public non-financial corporations	543,548	613,874	644,922	566,180	700,251	697,026	674,250	793,271	568,014
c) Other non-financial corporations	3,182,727	3,798,687	4,439,247	3,896,524	4,463,035	4,534,391	4,578,689	4,635,068	4,773,025
d) Other resident sectors	6,981,395	8,134,392	8,945,057	8,506,742	8,971,315	9,224,127	9,155,387	9,255,455	9,423,800
2) Other deposits	3,422,499	3,872,072	4,619,870	4,252,750	4,510,254	4,575,221	4,703,673	4,566,551	4,357,072
a) Other financial corporations	78,927	132,956	145,521	138,269	134,151	143,896	132,334	135,246	128,081
b) Public non-financial corporations	591,289	688,187	804,664	808,527	893,290	886,260	976,276	940,949	599,666
c) Other non-financial corporations	992,225	1,290,135	1,430,618	1,372,448	1,294,423	1,371,000	1,327,019	1,264,824	1,327,204
d) Other resident sectors	1,760,058	1,760,793	2,239,067	1,933,506	2,188,391	2,174,065	2,268,044	2,225,532	2,302,120
Securities other than shares, included in broad money	18	18	18	18	18	3	3	3	3
a) Other financial corporations	14	15	15	15	15	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	3	3	3	3	3	3	3	3	3
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Securities other than shares, excluded from broad money	39,072	40,843	43,550	38,120	43,761	43,630	44,331	46,623	54,777
<i>Of which: Other financial corporations</i>	<i>20,306</i>	<i>22,014</i>	<i>27,127</i>	<i>24,202</i>	<i>27,396</i>	<i>27,281</i>	<i>27,450</i>	<i>27,611</i>	<i>33,451</i>
Loans	28,145	29,582	56,119	40,998	72,762	66,089	96,956	115,972	139,301
<i>Of which: Other financial corporations</i>	<i>19,990</i>	<i>21,609</i>	<i>47,313</i>	<i>33,025</i>	<i>63,933</i>	<i>57,248</i>	<i>88,104</i>	<i>88,471</i>	<i>111,858</i>
Financial derivatives	6,447	4,771	11,280	6,340	12,815	14,011	15,332	13,935	13,208
<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	57	41	52	53	52	21
<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	2,216,686	2,142,150	2,318,681	2,297,114	2,301,159	2,360,793	2,400,525
a) Funds contributed by owners	651,811	666,580	691,207	675,995	682,192	685,764	684,897	744,272	750,109
b) Retained earnings	600,195	686,226	820,964	777,957	860,677	849,118	842,917	894,158	947,523
c) General and special reserves	484,743	532,032	621,961	568,731	643,701	640,812	633,522	626,614	612,363
d) Valuation adjustment	322,725	219,680	82,553	119,467	132,110	121,421	139,822	95,749	90,529
Other items (net)	149,325	420,793	426,519	414,417	338,269	364,695	439,860	579,596	478,813
Other liabilities	2,082,865	2,293,990	2,720,914	2,535,896	2,784,317	2,852,933	2,859,027	2,911,373	2,984,517
less: Other assets	1,809,106	1,910,138	2,332,179	2,091,877	2,433,854	2,461,106	2,380,958	2,388,594	2,491,738
plus: Consolidation adjustment	(124,433)	36,942	37,784	(29,602)	(12,194)	(27,132)	(38,209)	56,817	(13,966)

Source: Core Statistics Department

Note:

- Other Depository Corporations (ODCs) include the data of Banks, DFIs, MFBs, Deposit Accepting Non-Bank Financial Companies and Money Market Mutual Funds (MMMFs). The scope of ODCs survey has been enhanced with the inclusion of MMMFs with effect from April 2017. The archive of the ODCs including MMMFs has been prepared from July 2012. Therefore, the estimates are not comparable with Analytical Accounts of Banking Sector (up to June 2008 prepared under money & banking guide and up to June 2012 prepared under MFSM) and monetary aggregates of weekly monetary survey based on data of SBP and Scheduled Banks
- General Government includes Central and Provincial Government
- Provincial Governments includes Provincial and Local Governments
- The data may not tally with the table 3 at http://www.sbp.org.pk/ecodata/Ana_Acc_bkg.pdf and table 2.3 of Statistical Bulletin due to difference in classification and Sectorization.
- Note Explaining major changes is available at: <http://www.sbp.org.pk/departments/stats/ntb.htm>
- The data from June 2008 to May 2009 has been revised. The explanatory notes on the revisions are available at SBP website on economic data page under Analytical Accounts - MFSM. The same are also available in Statistical Bulletin under "Notice" section.
- 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 and www.sbp.org.pk/departments/stats/Notice-27-Mar-2017.pdf
- From July, 2019 data on Central and Government Deposits with scheduled banks have been revised. This revision is due to reclassification of some of the PSEs, which were previously reported under Government deposits. The coverage of PSEs has been increased.

2.3 Depository Corporations Survey

Million Rupees

I T E M S	FY20	FY21	FY22	2021		2022			
				Dec	Aug	Sep	Oct	Nov	Dec ^P
Net Foreign Assets	234,982	1,317,172	(86,190)	1,089,193	(514,662)	(631,725)	(471,446)	(691,606)	(1,149,681)
Claims on nonresidents	4,011,152	4,651,521	4,472,469	5,276,535	4,273,098	4,265,439	4,252,077	4,169,601	3,669,919
less: Liabilities to nonresidents	3,776,170	3,334,349	4,558,660	4,187,342	4,787,760	4,897,164	4,723,523	4,861,207	4,819,600
Domestic claims (a+b)	23,813,865	26,154,940	31,430,310	27,535,400	32,162,067	32,767,535	32,869,116	33,165,298	33,764,051
a. Net Claims on general government (1+2)	15,185,307	16,868,351	20,338,075	17,024,071	20,915,055	21,324,850	21,494,523	21,680,325	21,733,657
1- Net claims on central government	15,833,527	17,712,655	21,440,250	18,441,830	22,160,119	22,686,864	22,817,432	23,065,218	23,072,925
Claims on central government	17,789,288	20,428,916	24,538,996	20,883,996	25,565,052	25,017,640	26,093,028	26,642,946	25,999,865
less: Liabilities to central government	1,955,761	2,716,262	3,098,746	2,442,166	3,404,934	2,330,776	3,275,596	3,577,728	2,926,940
2-Net claims on provincial governments	(648,221)	(844,304)	(1,102,175)	(1,417,759)	(1,245,063)	(1,362,013)	(1,322,909)	(1,384,892)	(1,339,267)
Claims on provincial governments	648,924	718,310	814,419	624,997	795,931	782,032	761,736	750,636	681,510
less: Liabilities to provincial governments	1,297,145	1,562,614	1,916,594	2,042,757	2,040,994	2,144,046	2,084,645	2,135,529	2,020,777
b. Claims on other sectors	8,628,559	9,286,589	11,092,235	10,511,329	11,247,012	11,442,685	11,374,593	11,484,973	12,030,394
Other financial corporations	96,655	120,016	193,875	156,458	187,384	194,466	184,703	191,402	217,996
Public non-financial corporations	1,727,914	1,666,102	1,740,071	1,789,408	1,884,266	1,913,616	1,885,509	1,897,021	1,921,494
Other non-financial corporations	5,374,610	5,933,575	7,315,249	6,892,903	7,316,520	7,464,625	7,420,270	7,494,278	7,965,929
Other resident sectors	1,429,380	1,566,896	1,843,040	1,672,559	1,858,843	1,869,978	1,884,111	1,902,273	1,924,974
Broad money liabilities (a+b+c+d)	20,651,333	23,681,087	26,789,406	24,710,370	26,885,817	27,252,353	27,286,482	27,377,924	27,326,146
a. Currency outside depository corporations	6,126,974	6,894,266	7,556,219	6,962,919	7,695,181	7,636,986	7,612,771	7,576,940	7,668,258
b. Transferable deposits	11,078,692	12,913,348	14,600,337	13,480,601	14,665,892	15,024,108	14,964,994	15,227,786	15,294,540
Other financial corporations	369,642	364,179	569,952	509,997	530,118	567,402	555,495	542,742	528,542
Public non-financial corporations	543,548	613,874	644,922	566,180	700,251	697,026	674,250	793,271	568,014
Other non-financial corporations	3,182,885	3,798,837	4,439,410	3,896,685	4,463,209	4,534,553	4,578,867	4,635,241	4,773,188
Other resident sectors	6,982,617	8,136,458	8,946,053	8,507,739	8,972,314	9,225,125	9,156,383	9,256,531	9,424,796
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	3,445,649	3,873,456	4,632,833	4,266,833	4,524,726	4,591,256	4,708,713	4,573,194	4,363,345
Other financial corporations	81,841	133,726	146,373	139,251	135,137	145,138	133,424	136,375	129,194
Public non-financial corporations	591,289	688,187	804,664	808,527	893,290	886,260	976,276	940,949	599,666
Other non-financial corporations	992,225	1,290,135	1,430,618	1,372,448	1,294,423	1,371,000	1,327,019	1,264,824	1,327,204
Other resident sectors	1,780,294	1,761,408	2,251,179	1,946,606	2,201,876	2,188,859	2,271,994	2,231,046	2,307,281
d. Securities other than shares included in broad money	18	18	18	18	18	3	3	3	3
Other financial corporations	14	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	95,519	83,696	95,974	96,673	96,052	96,407	96,661
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	39,072	40,843	43,550	38,120	43,761	43,630	44,331	46,623	54,777
<i>of which: Other financial corporations</i>	20,306	22,014	27,127	24,202	27,396	27,281	27,450	27,611	33,451
Loans	28,145	29,582	56,119	40,998	72,762	66,089	96,956	115,972	139,301
<i>of which: Other financial corporations</i>	19,990	21,609	47,313	33,025	63,933	57,248	88,104	88,471	111,858
Financial Derivatives	6,447	4,771	11,280	6,340	12,815	14,011	15,332	13,935	13,208
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit & advances	27	35	44	57	41	52	53	52	21
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares & other equity	3,145,065	3,287,914	3,868,011	3,587,964	4,166,990	4,250,897	4,402,902	4,276,854	4,547,889
Other items (net)	103,925	345,873	480,278	157,160	369,327	412,209	455,669	546,029	436,408
Other liabilities (includes central bank float)	2,290,604	2,486,112	2,934,039	2,743,792	2,999,572	3,115,640	3,077,616	3,108,139	3,177,434
less: Other assets	1,989,742	2,137,940	2,515,832	2,515,424	2,668,836	2,697,930	2,614,808	2,650,167	2,750,734
plus: Consolidation adjustment	(196,938)	(2,299)	62,072	(71,208)	38,591	(5,500)	(7,139)	88,056	9,709

Source: Core Statistics Department

1. Depository Corporations include SBP, Banks, DFIs, MFBs and Deposit Accepting Non-Bank Financial Companies. Therefore, the estimates are not comparable with Analytical Accounts of Banking sector (published up to June 2008) and monetary aggregates of weekly monetary survey based on data of SBP and Scheduled banks. Methodological changes are given at the following link:

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

2. The data from June 2008 to May 2009 has been revised. The explanatory notes on the revisions are available at SBP website on economic data page under Analytical Accounts - MFSM. The same are also available in Statistical Bulletin under "Notice" section.

3. 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

4. From July, 2019 data on Central and Government Deposits with scheduled banks have been revised. This revision is due to reclassification of some of the PSEs, which were previously reported under Government deposits. The coverage of PSEs has been increased.

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

2.4 Reserve Money

Million Rupees

Components	30 th June			2021	2022				
	FY20	FY21	FY22	Dec	Aug	Sep	Oct	Nov	Dec ^P
A. Currency in Circulation	6,142,016	6,909,937	7,572,465	6,979,636	7,770,604	7,652,625	7,671,010	7,675,169	7,687,133
B. Cash in Tills	325,508	378,302	429,566	355,243	388,504	417,174	388,557	373,746	452,487
C. Other Deposits	41,218	68,004	95,666	86,066	94,884	98,411	84,803	96,768	102,508
D. Bank Deposits	1,171,104	1,307,242	1,228,687	1,283,363	1,318,181	1,128,088	1,278,646	1,363,774	1,060,984
Reserve Money (A+B+C+D)	7,679,845	8,663,485	9,326,385	8,704,307	9,572,173	9,296,298	9,423,016	9,509,457	9,303,112
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	(181,347)	930,509	(563,261)	710,942	(1,198,943)	(1,065,798)	(754,708)	(1,097,894)	(1,593,562)
B. Net Domestic Assets (1+2+3)	7,861,192	7,732,976	9,889,646	7,993,365	10,771,116	10,362,096	10,177,723	10,607,351	10,896,674
1. Net Govt Sector Borrowing (i+ii)	6,524,286	5,320,146	5,168,106	5,292,117	4,452,345	5,564,722	4,489,292	4,387,779	5,269,592
i. Borrowings for Budgetary Support ¹	6,538,797	5,332,490	5,185,379	5,304,846	4,470,782	5,583,340	4,507,834	4,406,664	5,288,803
a) Federal Government	6,750,123	5,712,275	5,770,613	6,137,519	5,238,727	6,375,109	5,268,504	5,263,552	6,000,912
of which deposits with SBP	(565,997)	(1,016,725)	(968,090)	(539,821)	(1,319,679)	(279,620)	(1,449,019)	(1,536,891)	(483,549)
b) Provincial Government	(192,737)	(346,850)	(547,818)	(766,373)	(716,386)	(744,155)	(718,146)	(804,445)	(667,796)
Balochistan	(39,105)	(37,307)	(16,552)	(88,937)	(39,969)	(36,364)	(28,982)	(40,479)	(26,761)
Khyber Pakhtunkhwa	(8,321)	(31,540)	(1,039)	(23,340)	(8,416)	(17,399)	(10,667)	(7,751)	(26,759)
Punjab	(81,570)	(207,104)	(440,053)	(507,868)	(550,724)	(578,677)	(576,168)	(624,929)	(482,426)
Sindh	(63,741)	(70,899)	(90,174)	(146,228)	(117,276)	(111,715)	(102,329)	(131,287)	(131,851)
c) AJK Government	(5,047)	(12,368)	(14,770)	(25,274)	(24,373)	(20,646)	(19,841)	(21,101)	(19,445)
d) Gilgit-Baltistan	(13,543)	(20,566)	(22,646)	(41,026)	(27,186)	(26,968)	(22,683)	(31,342)	(24,867)
ii. Others	(14,510)	(12,344)	(17,273)	(12,729)	(18,437)	(18,618)	(18,542)	(18,885)	(19,212)
2. Credit to Non-Govt. Sector (i+ii+iii)	895,663	1,313,779	1,675,461	1,482,942	1,632,273	1,475,635	1,603,442	1,606,455	1,630,452
i. Claims on Sch. Banks (a+b+c+d+e)	876,619	1,265,198	1,617,318	1,430,812	1,569,222	1,413,149	1,539,784	1,542,555	1,566,988
a. Agriculture Sector	1,972	3,865	4,875	4,457	5,024	5,320	5,356	5,333	5,570
b. Industrial Sector	191,951	413,636	692,456	583,755	638,151	640,556	640,743	644,733	642,084
c. Export Sector	528,035	589,340	781,291	668,072	747,776	597,954	742,338	744,107	776,647
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	154,661	258,357	138,696	174,528	178,271	169,319	151,347	148,382	142,687
ii. Claims on NBFIs	43,288	72,825	82,386	76,374	87,295	86,730	87,902	88,144	87,708
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	1,218,307	4,686,498	3,321,739	4,084,989	4,613,116	3,996,630
Reserve Money (RM) (A+B)	7,679,845	8,663,485	9,326,385	8,704,307	9,572,173	9,296,298	9,423,016	9,509,457	9,303,112

Source: Core Statistics Department

Note: -

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

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

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

2.5 Currency in Circulation

Million Rupees

	30 th June			2021	2022				
	FY20	FY21	FY22 ^P	Dec	Aug	Sep	Oct	Nov	Dec ^P
1 Banknotes	6,458,763	7,278,860	7,992,592	7,325,533	8,149,647	8,060,350	8,050,100	8,039,432	8,130,154
2 One Rupee Coins and above	9,962	9,947	9,991	9,892	10,040	9,965	9,998	9,929	9,948
3 Total (1+2)	6,468,725	7,288,807	8,002,583	7,335,425	8,159,687	8,070,315	8,060,098	8,049,361	8,140,102
4 Held by Banking Department of SBP	173	150	146	122	194	144	177	118	175
5 Held by Issue Department of SBP	1029	418	406	424	384	372	354	328	307
6 Currency in tills of Scheduled Banks	325,508	378,302	429,566	355,243	388,504	417,174	388,557	373,746	452,487
7 Currency in Circulation (3-4-5-6)	6,142,016	6,909,937	7,572,465	6,979,636	7,770,604	7,652,625	7,671,010	7,675,169	7,687,133

Notes:

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	Dec	Aug	Sep	Oct	Nov	Dec ^F	
A. Components of M2										
1. Currency in Circulation	6,142,016	6,909,937	7,572,465	6,979,636	7,770,604	7,652,625	7,671,010	7,675,169	7,687,133	
2. Other Deposits with SBP	41,218	68,004	95,666	86,066	94,884	98,411	84,803	96,768	102,508	
3. Total Private & PSE Deposits	14,724,770	17,319,755	19,934,849	18,279,328	19,195,857	20,183,204	19,773,196	19,836,045	20,151,922	
<i>of which: RFCDs</i>	<i>1,074,511</i>	<i>1,046,150</i>	<i>1,230,183</i>	<i>1,138,778</i>	<i>1,259,192</i>	<i>1,301,340</i>	<i>1,203,413</i>	<i>1,210,779</i>	<i>1,212,738</i>	
Money Supply (1+2+3)	20,908,003	24,297,696	27,602,981	25,345,029	27,061,345	27,934,240	27,529,009	27,607,983	27,941,563	
B. Factors Affecting Money Supply (M2)										
I. Net Foreign Assets of the Banking System	(516,153)	724,723	(756,593)	497,183	(1,526,277)	(1,314,958)	(1,108,282)	(1,433,552)	(1,903,623)	
a. State Bank of Pakistan	(181,347)	930,509	(563,261)	710,942	(1,198,943)	(1,065,798)	(754,708)	(1,097,894)	(1,593,562)	
b. Scheduled Banks	(334,806)	(205,786)	(193,332)	(213,759)	(327,334)	(249,160)	(353,574)	(335,658)	(310,061)	
II. Net Domestic Assets of Banking System (1+2+3)	21,424,157	23,572,973	28,359,573	24,847,846	28,587,622	29,249,198	28,637,291	29,041,535	29,845,186	
a. State Bank of Pakistan	6,984,573	6,467,778	8,272,328	6,562,553	9,201,894	8,948,947	8,637,939	9,064,796	9,329,686	
b. Scheduled Banks	14,439,583	17,105,195	20,087,246	18,285,293	19,385,728	20,300,251	19,999,351	19,976,739	20,515,499	
1. Net Govt Sector Borrowing(a+b+c)	14,547,233	16,265,119	19,666,796	16,496,912	19,822,889	20,166,204	20,056,166	20,031,191	20,083,258	
a. Borrowings for Budgetary support¹	13,748,309	15,373,463	18,550,414	15,620,220	18,719,806	19,058,059	18,934,710	18,939,444	18,963,649	
(i) From SBP	6,538,797	5,332,490	5,185,379	5,304,846	4,470,782	5,583,340	4,507,834	4,406,664	5,288,803	
a) Federal Government	6,750,123	5,712,275	5,770,613	6,137,519	5,238,727	6,375,109	5,268,504	5,263,552	6,000,912	
<i>of which deposits with SBP</i>	<i>(565,997)</i>	<i>(1,016,725)</i>	<i>(968,090)</i>	<i>(539,821)</i>	<i>(1,319,679)</i>	<i>(279,620)</i>	<i>(1,449,019)</i>	<i>(1,536,891)</i>	<i>(483,549)</i>	
b) Provincial Government	(192,737)	(346,850)	(547,818)	(766,373)	(716,386)	(744,155)	(718,146)	(804,445)	(667,796)	
Balochistan Government	(39,105)	(37,307)	(16,552)	(88,937)	(39,969)	(36,364)	(28,982)	(40,479)	(26,761)	
Khyber Pakhtunkhwa Government	(8,321)	(31,540)	(1,039)	(23,340)	(8,416)	(17,399)	(10,667)	(7,751)	(26,759)	
Punjab Government	(81,570)	(207,104)	(440,053)	(507,868)	(550,724)	(578,677)	(576,168)	(624,929)	(482,426)	
Sindh Government	(63,741)	(70,899)	(90,174)	(146,228)	(117,276)	(111,715)	(102,329)	(131,287)	(131,851)	
c) AJK Government	(5,047)	(12,368)	(14,770)	(25,274)	(24,373)	(20,646)	(19,841)	(21,101)	(19,445)	
d) Gilgit-Baltistan	(13,543)	(20,566)	(22,646)	(41,026)	(27,186)	(26,968)	(22,683)	(31,342)	(24,867)	
(ii) From Scheduled banks (a+b)	7,209,512	10,040,973	13,365,035	10,315,374	14,249,024	13,474,719	14,426,875	14,532,780	13,674,846	
a) Federal Government	8,222,465	11,181,917	14,630,114	11,473,393	15,501,515	14,754,165	15,638,176	15,768,726	14,909,358	
<i>of which deposits with banks</i>	<i>(1,371,965)</i>	<i>(1,659,001)</i>	<i>(2,020,076)</i>	<i>(1,836,802)</i>	<i>(1,911,513)</i>	<i>(1,970,589)</i>	<i>(1,934,618)</i>	<i>(2,009,307)</i>	<i>(2,326,096)</i>	
b) Provincial Government	(1,012,953)	(1,140,944)	(1,265,079)	(1,158,018)	(1,252,491)	(1,279,445)	(1,211,301)	(1,235,946)	(1,234,512)	
<i>of which deposits with banks</i>	<i>(1,013,977)</i>	<i>(1,141,968)</i>	<i>(1,266,103)</i>	<i>(1,159,042)</i>	<i>(1,253,515)</i>	<i>(1,280,469)</i>	<i>(1,212,325)</i>	<i>(1,236,970)</i>	<i>(1,235,536)</i>	
b. Commodity operations	813,435	903,999	1,133,655	889,421	1,121,520	1,126,762	1,139,998	1,110,632	1,138,820	
c. Others	(14,510)	(12,344)	(17,273)	(12,729)	(18,437)	(18,618)	(18,542)	(18,885)	(19,212)	
2. Credit to Non-Govt. Sector (a+b+c+d)	8,372,428	9,114,395	10,692,806	10,228,133	10,604,012	10,860,247	10,776,889	10,793,498	11,692,416	
a. Credit to Private Sector*	6,862,862	7,629,069	9,241,217	8,672,154	9,113,714	9,327,379	9,241,542	9,269,316	9,637,570	
Conventional Banking Branches	5,305,518	5,685,109	6,656,744	6,420,662	6,701,107	6,858,640	6,763,759	6,784,381	7,096,429	
Islamic Banks	868,473	1,030,612	1,269,892	1,154,660	1,265,714	1,288,451	1,306,630	1,316,020	1,304,560	
Islamic Banking Branches of Conventional Banks	688,871	913,348	1,314,582	1,096,832	1,146,893	1,180,288	1,171,153	1,168,914	1,236,581	
b. Credit to PSEs	1,490,522	1,436,745	1,393,446	1,503,849	1,427,246	1,470,382	1,471,689	1,460,282	1,474,265	
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	76,374	87,295	86,730	87,902	88,144	604,825	
3. Other Items (net) *	(1,495,505)	(1,806,541)	(2,000,029)	(1,877,199)	(1,839,279)	(1,777,253)	(2,195,764)	(1,783,154)	(1,930,488)	
Broad Money M2 (A+B)	20,908,003	24,297,696	27,602,981	25,345,029	27,061,345	27,934,240	27,529,009	27,607,983	27,941,563	
C. Memorandum Items										
Accrued Profit on SBP holdings of MRTBs/MTBs	83,618	58,537	108,301	59,784	236,920	332,317	393,542	476,469	152,145	
Outstanding amount of MTBs (realized value in auction)	4,956,617	5,979,180	5,493,007	4,828,373	5,507,987	4,788,479	4,760,007	4,752,902	3,580,267	
Net Government Budgetary Borrowing (Cash Basis)	13,471,051	15,247,857	18,370,734	15,516,953	18,371,062	18,629,167	18,437,366	18,344,091	18,724,618	
<i>From SBP</i>	<i>6,455,179</i>	<i>5,273,953</i>	<i>5,077,078</i>	<i>5,245,062</i>	<i>4,233,862</i>	<i>5,251,023</i>	<i>4,114,292</i>	<i>3,930,195</i>	<i>5,136,659</i>	
<i>From Scheduled Banks</i>	<i>7,015,872</i>	<i>9,973,904</i>	<i>13,293,657</i>	<i>10,271,891</i>	<i>14,137,200</i>	<i>13,378,144</i>	<i>14,323,074</i>	<i>14,413,896</i>	<i>13,587,959</i>	

Source: Core Statistics Department

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

Notes: -

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

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

W.e.f. December 16, 2022 scheduled banks' credit to NBFIs, earlier reported under Credit to Private Sector, is reclassified as Credit to NBFIs to harmonize this weekly report with Monthly Credit / Loans Classified by Borrower.

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-21	30-Jun-22 ^R	1st July 21 to 31-Dec-21	1st July 22 to 31-Dec-22
1. Central Government (a+b)	16,894,192	20,356,780	716,720	553,490
a. Scheduled Banks	11,181,917	14,630,114	291,476	279,244
T-Bills and Securities	12,840,918	16,650,189	469,276	585,264
Less:				
<i>Government Deposits</i>	<i>1,659,001</i>	<i>2,020,076</i>	<i>177,801</i>	<i>306,020</i>
b. State Bank	5,712,275	5,726,667	425,244	274,245
T-bills and Securities etc.	6,685,409	6,196,800	(533,184)	(308,841)
Debtor Balances (Exc. Zakat Fund)	33,794	-	(4,069)	-
Less:				
<i>Govt. Deposits (Ex. Zakat and Privatization Fund)</i>	<i>1,016,725</i>	<i>1,009,058</i>	<i>(476,904)</i>	<i>(525,509)</i>
<i>Others*</i>	<i>(9,797)</i>	<i>(538,925)</i>	<i>(485,593)</i>	<i>(57,578)</i>
2. Provincial Governments (c+d)	(1,520,728)	(1,850,313)	(469,963)	(96,308)
c. Scheduled Banks	(1,140,944)	(1,265,079)	(17,075)	30,567
Government Securities and Others	1,024	1,024	-	-
Less:				
<i>Government Deposits</i>	<i>1,141,968</i>	<i>1,266,103</i>	<i>17,075</i>	<i>(30,567)</i>
d. State Bank	(379,784)	(585,234)	(452,889)	(126,875)
Government Securities	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
<i>Government Deposits (Excluding Zakat Fund)</i>	<i>379,784</i>	<i>585,234</i>	<i>452,889</i>	<i>126,875</i>
Net Budgetary Borrowing from the Banking System	15,373,463	18,506,467	246,757	457,182

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

Detail of changes are available at:

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

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

2.8 Government Borrowing for Commodity Operations

Rice	129	117	(3)	8
Wheat	788,173	1,011,626	(3,370)	(54,722)
Sugar	67,510	67,302	15,999	16,519
Fertilizer	46,718	53,019	(27,259)	43,253
Seeds				
Oilseeds				
Pulses				
Edible Oil				
Black Mash				
Chilies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,470	1,592	55	108
Total	903,999	1,133,655	(14,578)	5,165

Source: Core Statistics Department

2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Jul-22			Aug-22			Sep-22		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	8,188,653	9,618,683	17,807,336	8,149,841	10,929,809	19,079,650	8,060,494	8,079,337	16,139,831
International reserve assets	1,980,273	1,116,537	3,096,810	1,599,067	1,137,552	2,736,619	1,525,527	1,233,574	2,759,101
- Gold	872,393	-	872,393	872,393	-	872,393	793,877	-	793,877
- Foreign currency balances	1,060,430	1,063,230	2,123,660	712,341	1,071,999	1,784,340	717,007	1,177,020	1,894,027
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	47,450	2,854	50,304	14,333	19,004	33,337	14,643	14,095	28,738
- Reserve tranche position with International Monetary Fund	-	27	27	-	26	26	-	27	27
- Other foreign currency balances	1,980,273	1,066,111	3,046,384	1,599,067	1,091,029	2,690,096	1,525,527	1,191,142	2,716,669
Local currency financial assets	1,000,000	5,340,523	6,340,523	1,000,000	6,116,983	7,116,983	1,000,000	4,793,676	5,793,676
(i) Monetary policy assets	1,000,000	3,835,004	4,835,004	1,000,000	4,621,894	5,621,894	1,000,000	3,447,567	4,447,567
- Conventional- securities purchased under agreement to resell	1,000,000	3,336,524	4,336,524	1,000,000	4,122,427	5,122,427	1,000,000	2,938,623	3,938,623
- Shariah compliant financing facility	-	498,480	498,480	-	499,467	499,467	-	508,944	508,944
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	-	1,086,104	1,086,104	-	1,069,507	1,069,507	-	953,210	953,210
- Agriculture sector	-	3,859	3,859	-	3,929	3,929	-	4,209	4,209
- Industrial sector	-	484,411	484,411	-	496,862	496,862	-	497,684	497,684
- Export sector	-	541,465	541,465	-	515,202	515,202	-	398,565	398,565
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	56,368	56,368	-	53,513	53,513	-	52,749	52,749
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	419,415	419,415	-	425,582	425,582	-	392,899	392,899
- Agriculture sector	-	1,032	1,032	-	1,245	1,245	-	1,287	1,287
- Industrial sector	-	170,882	170,882	-	174,042	174,042	-	175,958	175,958
- Export sector	-	229,587	229,587	-	232,574	232,574	-	199,389	199,389
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	17,913	17,913	-	17,720	17,720	-	16,265	16,265
Credit to general government account	-	-	-	-	-	-	-	-	-
- Federal government	5,191,572	1,292,437	6,484,009	5,533,979	961,840	6,495,819	5,519,453	1,071,153	6,590,606
- Perpetual loan to federal government	-	615,696	615,696	-	558,421	558,421	-	574,371	574,371
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,191,572	676,741	5,868,313	5,533,979	403,419	5,937,398	5,519,453	496,782	6,016,235
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	574,371	574,371
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	157,749	157,749	-	157,749	157,749	-	153,770	153,770
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	49,585	49,585	-	49,585	49,585	-	46,577	46,577
- Financial institutions	-	53,350	53,350	-	53,350	53,350	-	53,350	53,350
- Other	-	54,814	54,814	-	54,814	54,814	-	53,843	53,843
Property, plant & equipment	-	165,080	165,080	-	165,165	165,165	-	164,735	164,735
Rupee coins	395	-	395	384	-	384	372	-	372
Other assets	16,413	1,546,357	1,562,770	16,411	2,390,520	2,406,931	15,142	662,429	677,571
LIABILITIES	8,188,653	9,618,683	17,807,336	8,149,841	10,929,809	19,079,650	8,060,494	8,079,337	16,139,831
Equity & reserves	-	1,650,289	1,650,289	-	1,864,365	1,864,365	-	1,941,054	1,941,054
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	147,296	147,296	-	147,296	147,296	-	147,296	147,296
- Special reserves	-	26,214	26,214	-	26,214	26,214	-	26,214	26,214
- Unrealized appreciations	-	987,915	987,915	-	987,915	987,915	-	906,315	906,315
- Profit & loss appropriation account	-	388,864	388,864	-	602,940	602,940	-	761,229	761,229
Banknotes in circulation	8,188,653	(193)	8,188,460	8,149,841	(194)	8,149,647	8,060,494	(144)	8,060,350
- Banknotes in circulation	8,188,460	-	8,188,460	8,149,647	-	8,149,647	8,060,350	-	8,060,350
- Banknotes held in Banking Department	193	(193)	-	194	(194)	-	144	(144)	-
Monetary policy liabilities	-	-	-	-	-	-	-	-	-
- Securities sold under agreement to repurchase	-	-	-	-	-	-	-	-	-
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	2,688,147	2,688,147	-	3,363,730	3,363,730	-	2,150,824	2,150,824
- Federal government	-	595,280	595,280	-	1,268,290	1,268,290	-	229,627	229,627
- Provincial governments & autonomous regions	-	686,420	686,420	-	774,642	774,642	-	798,579	798,579
- Bank deposits	-	224,245	1,224,245	-	1,139,609	1,139,609	-	940,408	940,408
- Other deposits	-	182,202	182,202	-	181,189	181,189	-	182,210	182,210
Foreign currency deposits	-	877,294	877,294	-	779,023	779,023	-	811,606	811,606
- Local banks	-	227,062	227,062	-	178,572	178,572	-	187,680	187,680
- Foreign central banks	-	107,988	107,988	-	99,696	99,696	-	102,952	102,952
- Foreign governments & sovereign wealth fund	-	539,658	539,658	-	498,045	498,045	-	517,161	517,161
- Others deposits	-	2,586	2,586	-	2,710	2,710	-	3,813	3,813
Foreign currency loans and liabilities	-	2,648,370	2,648,370	-	2,460,639	2,460,639	-	2,396,145	2,396,145
- International Monetary Fund facilities	-	645,589	645,589	-	645,588	645,588	-	552,058	552,058
- Allocations of special drawing rights of IMF	-	921,923	921,923	-	834,788	834,788	-	859,478	859,478
- Currency swap arrangements	-	1,080,858	1,080,858	-	980,263	980,263	-	984,609	984,609
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	1,754,776	1,754,776	-	2,462,246	2,462,246	-	779,852	779,852

2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Oct-22			Nov-22			Dec-22		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	8,050,277	11,267,338	19,317,615	8,039,550	11,356,846	19,396,396	8,099,331	8,471,186	16,570,517
International reserve assets	1,300,677	1,678,684	2,979,361	1,374,761	1,252,188	2,626,949	989,807	1,255,891	2,245,698
- Gold	793,877	-	793,877	752,556	-	752,556	853,031	-	853,031
- Foreign currency balances	492,523	1,617,078	2,109,601	622,205	1,211,191	1,833,396	136,776	1,219,515	1,356,291
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	14,277	14,555	28,832	-	9,714	9,714	-	9,989	9,989
- Reserve tranche position with International Monetary Fund	-	26	26	-	27	27	-	36	36
- Other foreign currency balances	-	47,025	47,025	-	31,256	31,256	-	26,351	26,351
Local currency financial assets	1,000,000	5,803,639	6,803,639	1,000,000	6,062,352	7,062,352	2,000,000	4,736,242	6,736,242
(i) Monetary policy assets	1,000,000	4,329,723	5,329,723	1,000,000	4,585,423	5,585,423	2,000,000	3,232,142	5,232,142
- Conventional- securities purchased under agreement to resell	1,000,000	3,818,606	4,818,606	1,000,000	4,067,331	5,067,331	2,000,000	2,788,635	4,788,635
- Shariah compliant financing facility	-	511,117	511,117	-	518,092	518,092	-	443,507	443,507
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	-	1,050,643	1,050,643	-	1,052,166	1,052,166	-	1,059,973	1,059,973
- Agriculture sector	-	4,237	4,237	-	4,199	4,199	-	4,381	4,381
- Industrial sector	-	497,184	497,184	-	498,972	498,972	-	496,346	496,346
- Export sector	-	511,671	511,671	-	514,230	514,230	-	525,597	525,597
- Housing sector	-	3	3	-	3	3	-	1	1
- Other	-	37,548	37,548	-	34,762	34,762	-	33,648	33,648
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	423,273	423,273	-	424,763	424,763	-	444,127	444,127
- Agriculture sector	-	1,415	1,415	-	1,416	1,416	-	1,491	1,491
- Industrial sector	-	177,693	177,693	-	180,147	180,147	-	180,467	180,467
- Export sector	-	230,667	230,667	-	229,877	229,877	-	250,931	250,931
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	13,498	13,498	-	13,323	13,323	-	11,238	11,238
Credit to general government account	-	-	-	-	-	-	-	-	-
- Federal government	5,734,103	917,269	6,651,372	5,649,986	1,083,787	6,733,773	5,093,117	1,313,543	6,406,660
- Perpetual loan to federal government	-	561,118	561,118	-	574,434	574,434	-	592,116	592,116
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,734,103	356,151	6,090,254	5,649,986	509,353	6,159,339	5,093,117	721,427	5,814,544
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	153,770	153,770	-	153,770	153,770	-	153,770	153,770
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	46,577	46,577	-	46,577	46,577	-	46,577	46,577
- Financial institutions	-	53,350	53,350	-	53,350	53,350	-	53,350	53,350
- Other	-	53,843	53,843	-	53,843	53,843	-	53,843	53,843
Property, plant & equipment	-	164,819	164,819	-	165,086	165,086	-	165,252	165,252
Rupee coins	354	-	354	328	-	328	309	-	309
Other assets	15,143	2,549,157	2,564,300	14,475	2,639,664	2,654,139	16,098	846,488	862,586
LIABILITIES	8,050,277	11,267,338	19,317,615	8,039,550	11,356,846	19,396,396	8,099,331	8,471,186	16,570,517
Equity & reserves	-	2,156,905	2,156,905	-	1,853,560	1,853,560	-	2,149,571	2,149,571
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	147,296	147,296	-	147,296	147,296	-	147,296	147,296
- Special reserves	-	26,214	26,214	-	26,214	26,214	-	26,500	26,500
- Unrealized appreciations	-	906,315	906,315	-	864,994	864,994	-	965,469	965,469
- Profit & loss appropriation account	-	977,080	977,080	-	715,056	715,056	-	910,306	910,306
Banknotes in circulation	8,050,277	(177)	8,050,100	8,039,550	(118)	8,039,432	8,099,331	(129)	8,099,202
- Banknotes in circulation	8,050,100	-	8,050,100	8,039,432	-	8,039,432	8,099,202	-	8,099,202
- Banknotes held in Banking Department	177	(177)	-	118	(118)	-	129	(129)	-
Monetary policy liabilities	-	-	-	-	-	-	-	-	-
- Securities sold under agreement to repurchase	-	-	-	-	-	-	-	-	-
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,395,710	3,395,710	-	3,675,107	3,675,107	-	2,260,748	2,260,748
- Federal government	-	1,400,411	1,400,411	-	1,489,728	1,489,728	-	365,942	365,942
- Provincial governments & autonomous regions	-	767,100	767,100	-	863,294	863,294	-	798,050	798,050
- Bank deposits	-	1,059,445	1,059,445	-	1,142,731	1,142,731	-	912,690	912,690
- Other deposits	-	168,754	168,754	-	179,354	179,354	-	184,066	184,066
Foreign currency deposits	-	827,355	827,355	-	835,049	835,049	-	784,288	784,288
- Local banks	-	219,201	219,201	-	221,043	221,043	-	161,566	161,566
- Foreign central banks	-	100,545	100,545	-	101,484	101,484	-	102,092	102,092
- Foreign governments & sovereign wealth fund	-	504,960	504,960	-	509,580	509,580	-	516,756	516,756
- Others deposits	-	2,649	2,649	-	2,942	2,942	-	3,874	3,874
Foreign currency loans and liabilities	-	2,325,845	2,325,845	-	2,365,880	2,365,880	-	2,379,587	2,379,587
- International Monetary Fund facilities	-	548,321	548,321	-	548,322	548,322	-	508,292	508,292
- Allocations of special drawing rights of IMF	-	835,645	835,645	-	857,889	857,889	-	882,236	882,236
- Currency swap arrangements	-	941,879	941,879	-	959,669	959,669	-	989,059	989,059
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	2,561,700	2,561,700	-	2,627,368	2,627,368	-	897,121	897,121

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

Source: Finance Department SBP

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

Million Rupees

FINANCIAL POSITION	FY20	FY21	FY22	2021		2022			
				Nov	Dec	Sep	Oct	Nov	Dec
ASSETS									
Cash & Balances with Treasury Banks	1,408,559	1,528,246	2,308,137	1,738,119	2,132,291	1,940,296	1,954,681	1,971,574	1,556,096
Balances with other Banks	212,150	213,911	330,061	206,677	316,849	388,147	274,545	306,728	434,779
Lending to Financial Institutions	843,513	966,673	858,227	916,914	1,087,151	563,388	454,443	627,502	1,045,328
Investments	10,681,288	13,615,840	16,441,736	13,408,173	14,123,867	17,483,776	18,325,123	18,538,150	17,914,599
Advances – Net of Provision	7,655,531	8,202,049	10,099,077	8,970,270	9,479,464	10,395,459	10,313,076	10,308,584	11,214,113
Gross Advances	8,202,328	8,831,088	10,771,563	9,633,063	10,149,170	11,083,730	11,004,004	10,997,192	11,905,007
Less: Provision for Non- Performing Advances	546,797	629,039	(672486)	662,793	669,706	(688,270)	(690,928)	(688,608)	(690,894)
Operating Fixed Assets	567,753	635,575	716,433	653,156	681,454	760,393	763,625	766,977	781,515
Deferred Tax Assets	56,161	70,764	107,049	83,807	88,300	132,451	138,390	148,221	150,564
Other Assets	950,083	908,754	1,202,385	981,218	972,273	1,490,905	1,268,408	1,363,692	1,421,081
TOTAL ASSETS	22,375,037	26,141,812	32,063,106	26,958,335	8,881,650	33,154,815	33,492,289	34,031,428	34,518,074
LIABILITIES									
Bills Payable	245,363	322,389	358,528	311,177	321,523	296,614	368,595	301,369	394,836
Borrowings	2,865,768	4,097,113	6,725,049	4,452,962	4,478,400	6,362,341	7,303,556	7,611,365	7,655,959
Deposits and other Accounts	16,229,036	18,695,178	21,490,459	19,150,479	20,972,043	22,820,094	22,093,717	22,199,156	22,416,402
Sub-ordinated Loans	126,296	112,732	136,828	117,587	121,815	136,824	136,824	136,824	161,581
Liabilities Against Assets Subject to Finance Lease	2,134	1,823	10,134	1,832	1,848	10,315	10,329	10,299	10,263
Deferred Tax Liabilities	47,329	17,288	5,847	15,353	16,738	6,279	12,571	26,270	28,941
Other Liabilities	964,493	997,101	1,300,389	1,039,701	1,038,960	1,418,465	1,426,346	1,560,818	1,695,980
TOTAL LIABILITIES	20,480,420	24,243,625	30,027,234	25,089,090	26,951,327	31,050,931	31,351,939	31,846,099	1,695,980
NET ASSETS	1,894,617	1,898,187	2,035,872	1,869,245	1,930,322	2,103,884	2,140,351	2,185,329	2,154,114
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	556,465	561,451	584,837	568,240	568,451	590,950	590,096	590,391	594,889
Reserves	357,675	379,965	440,578	406,111	410,882	464,483	475,555	477,193	474,647
Un-appropriated / Un-remitted Profit	618,864	696,938	870,554	756,170	775,695	876,726	909,643	944,785	991,788
Surplus/ (Deficit) on Revaluation of Assets	361,613	259,833	139,904	138,723	175,295	171,725	165,057	172,960	92,789
TOTAL	1,894,617	1,898,187	2,035,872	1,869,245	1,930,322	2,103,884	2,140,351	2,185,329	2,154,114

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			
				Oct	Nov	Aug	Sep	Oct	Nov
Demand Liabilities	14,142,999	16,618,909	19,281,929	15,302,988	14,773,255	16,543,175	16,946,829	19,470,510	16,948,065
Time Liabilities	1,791,929	1,875,316	2,074,337	1,735,048	2,074,520	2,273,678	2,318,507	2,442,490	2,540,510
TOTAL (Demand & Time Liabilities)	15,934,928	18,494,226	21,356,266	17,038,036	16,847,775	18,816,853	19,265,336	21,913,000	19,488,575
LIQUID ASSETS MAINTAINED IN PAKISTAN									
Cash	374,689	418,418	415,712	421,209	393,586	458,602	446,332	419,160	441,314
Balance with SBP	606,361	700,455	1,447,459	861,256	953,184	1,119,081	1,055,859	1,058,756	1,141,904
Balance with agents of SBP	193,531	197,018	207,436	233,146	164,114	112,203	92,882	62,139	168,561
Un-encumbered approved Securities	7,390,284	11,079,775	11,976,081	11,540,471	11,174,998	12,169,732	12,526,255	13,928,064	13,947,310
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	46,201	44,086	54,870	47,492	48,253	56,611	61,033	58,393	58,797
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	3,885,751	4,006,783	4,513,084	4,610,785	4,644,758	4,648,530
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	5,341,017	8,648,147	9,523,577	9,217,823	8,727,352	9,403,145	9,571,577	10,943,672	11,109,357

Source: Banking Supervision Department-1, SBP

2.12 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	Mar-22				Jun-22			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
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

SECTOR	Million Rupees					
	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

SECTOR	Million Rupees					
	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 NBFs

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 NBFs, DFIs and MFIs.

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

3.1 Scheduled Banks' Liabilities and Assets

LIABILITIES/ASSETS	Million Rupees						
	2019		2020		2021		2022
	Jun	Dec	Jun ^R	Dec	Jun ^R	Dec	Jun ^P
Liabilities							
Capital	541,948.5	552,407.1	556,833.4	560,409.1	562,465.0	568,727.8	582,437.5
Reserves	901,333.2	974,830.3	1,041,556.0	1,136,827.4	1,152,166.0	1,269,713.3	1,367,915.4
Demand Deposits	11,249,350.9	11,666,302.4	13,375,081.0	14,361,478.8	15,995,829.7	16,774,719.1	18,351,900.0
(a) Scheduled Banks	45,737.0	181,398.0	337,508.6	423,203.2	424,278.0	502,048.1	524,549.1
(b) Others	11,203,613.9	11,484,904.4	13,037,572.4	13,938,275.6	15,571,551.7	16,272,671.0	17,827,351.0
Time Deposits	2,841,449.7	3,208,104.6	3,183,592.9	3,401,137.3	3,594,928.4	4,024,780.9	4,171,191.7
(a) Scheduled Banks	8,089.1	48,888.9	15,775.5	8,477.9	31,441.8	30,580.9	25,154.6
(b) Others	2,833,360.6	3,159,215.7	3,167,817.4	3,392,659.4	3,563,486.6	3,994,200.1	4,146,037.1
Borrowings from	2,392,161.7	2,691,068.7	2,776,222.6	3,074,776.2	4,034,320.3	4,546,378.7	6,905,032.8
(a). State Bank of Pakistan	1,313,474.8	1,567,246.6	1,698,182.8	2,003,836.3	2,983,445.3	3,126,789.4	5,796,912.7
(b) Banks Abroad	509,322.6	400,208.9	439,991.1	343,471.8	381,032.5	437,418.0	509,827.1
(c) Other Scheduled Banks	557,144.2	718,462.1	619,018.9	709,244.9	649,318.8	878,843.0	521,334.7
(d) Other Institutions	12,220.2	5,151.0	19,029.8	18,223.2	20,523.7	103,328.3	76,958.4
Head Office and Inter-Bank Adjustment	398,395.7	258,851.4	136,693.3	22,549.2	18,738.8	74,251.5	31,732.6
Other Liabilities	2,239,664.2	2,636,283.6	2,791,710.1	2,754,742.7	3,030,955.6	3,130,732.4	3,373,439.8
Total Liabilities / Assets	20,564,304.0	21,987,848.0	23,861,689.3	25,311,920.8	28,389,403.8	30,389,303.7	34,783,649.9
Assets							
Cash	2,028,979.9	1,901,490.7	1,906,202.6	1,921,340.1	2,206,951.6	2,212,152.1	2,334,968.7
(a) Notes, Coins and Silver	403,705.5	303,151.2	392,675.3	429,420.7	435,489.1	407,912.9	498,147.8
(b) Balances with State Bank of Pakistan	1,239,068.7	1,133,404.5	1,144,230.2	1,089,586.2	1,299,522.3	1,296,106.3	1,246,734.8
(c) Balances with Other Scheduled Banks	385,205.6	464,935.0	369,297.2	402,333.3	471,940.2	507,632.9	539,572.5
(c) Balances with Other Institution	1,000.0	-	-	-	-	500.0	50,513.6
Balances held Abroad	159,553.6	150,610.2	181,774.2	311,418.3	210,298.4	226,721.3	286,827.9
Bills Purchased and Discounted	271,646.2	294,048.1	247,267.0	252,662.5	305,645.3	359,227.0	417,957.7
Advances to	7,906,128.9	8,119,252.0	8,254,471.2	8,580,480.6	8,879,416.8	10,045,396.9	10,777,604.5
(a) Scheduled Banks	96,617.1	128,332.9	291,008.1	336,965.3	188,596.1	235,051.0	313,737.7
(b) Others	7,809,511.8	7,990,919.1	7,963,463.0	8,243,515.2	8,690,820.8	9,810,345.9	10,463,866.8
Investment in Securities and Shares	7,833,381.6	8,728,972.0	10,610,435.9	11,565,719.8	13,779,334.1	14,255,370.8	17,692,073.5
(a) Federal Government Securities	2,289,925.0	3,286,756.0	4,079,653.57	5,368,245.98	5,949,738.03	7,060,987.24	8,818,397.31
(b) Treasury Bills	4,413,307.5	4,348,350.5	5,171,021.60	4,528,862.35	6,050,306.22	4,874,637.14	5,566,284.64
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	149,685.6	121,305.8	83,944.3	92,832.0	101,897.3	69,922.0	128,406.6
(e) Others	980,463.4	972,559.7	1,275,816.5	1,575,779.5	1,571,559.1	2,249,824.4	3,178,984.96
Bank Premises	397,735.1	457,557.9	486,161.1	534,891.3	557,526.6	663,344.7	612,021.0
Head Office and Inter-Bank Adjustment	20,953.5	145,955.1	34,258.1	26,183.6	136,481.3	331,746.1	82,811.8
Other Assets	1,945,925.2	2,189,962.1	2,141,130.6	2,119,224.5	2,313,749.8	2,295,344.7	2,579,384.8
Contingent Liabilities/Assets as per contra	10,502,975.0	11,715,892.9	10,018,726.4	10,927,699.3	12,414,102.7	13,464,078.2	16,204,568.2

Source: Core Statistics Department

3.2 Classification of Scheduled Banks' Deposits by Type of Accounts

Amount in million Rupees

END OF PERIOD	2020				2021				2022	
	Jun		Dec		Jun		Dec		Jun ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	37,916,631	5,485,714.2	40,219,691	6,150,572.9	41,613,412	6,635,312.3	45,892,492	7,037,433.9	47,035,068	7,816,902.7
Call Deposits	342,837	228,771.4	373,939	222,483.4	313,392	287,406.0	323,633	242,184.6	378,285	342,069.9
Other Deposits Accounts	43,841	335,702.8	50,391	36,878.5	38,336	446,252.7	135,454	497,243.3	148,052	535,874.4
Saving Deposits	19,945,913	6,987,383.6	20,535,706	7,528,340.7	20,173,107	8,202,581.1	18,919,075	8,495,808.9	19,065,793	9,132,503.5
FIXED DEPOSITS	1,706,598	3,167,817.4	873,414	3,392,659.4	897,555	3,563,486.5	861,948	3,994,200.1	895,905	4,146,037.1
Less Than 6 months	513,152	1,209,889.3	99,219	1,317,929.7	80,670	1,538,086.9	108,945	1,839,726.6	108,156	1,746,165.9
For 6 months & over but less than 1 year	165,287	415,982.3	43,436	485,755.9	37,926	398,245.0	45,753	404,785.5	47,788	440,025.3
For 1 year & over but less than 2 years	434,630	1,207,964.0	328,169	1,235,421.1	276,566	1,282,156.6	330,830	1,370,582.6	364,913	1,569,575.3
For 2 years & over but less than 3 years	72,660	44,671.9	43,588	45,577.5	32,225	52,959.7	37,703	37,268.9	35,436	30,908.7
For 3 years & over but less than 4 years	70,311	90,693.8	40,661	84,944.8	40,893	87,747.4	66,199	83,456.0	63,811	87,247.9
For 4 years & over but less than 5 years	66,167	5,968.8	51,055	15,604.5	29,451	13,337.9	20,881	12,912.8	21,393	5,722.9
For 5 years & over	384,391	192,647.2	267,286	207,425.9	399,824	190,953.1	251,637	245,467.7	254,408	266,391.1
All Deposits	59,955,820	16,205,389.5	62,053,141	17,330,934.8	63,035,802	19,135,038.6	66,132,602	20,266,870.8	67,523,103	21,973,387.6

Note: Accounts in Numbers.

Source: Core Statistics Department

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

Million Rupees

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

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

CATEGORY OF DEPOSIT HOLDERS	Million Rupees				
	2020		2021		2022
	Jun	Dec	Jun ^R	Dec	Jun ^P
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,056.4	2,802.9	2,482.6	3,062.7	3,246.0
08 - Manufacture of paper and paper products	4,055.7	6,655.1	9,099.7	10,768.3	9,043.0
09 - Printing and reproduction of recorded media	8,856.9	8,588.0	11,937.5	11,988.8	14,886.4
10 - Manufacture of coke and refined petroleum products	76,100.8	76,118.6	89,447.8	94,056.2	175,295.3
11 - Manufacture of chemicals and chemical products	100,850.9	122,409.0	165,028.1	182,061.4	150,755.2
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	43,416.4	45,162.9	50,026.3	50,535.5	67,092.2
13 - Manufacture of rubber and plastics products	9,153.1	13,265.5	19,736.3	17,506.8	16,833.2
14 - Manufacture of other non-metallic mineral products	33,516.2	25,473.0	29,297.8	35,232.9	31,608.5
15 - Manufacture of basic metals	25,460.3	30,912.4	39,520.3	37,954.1	47,181.4
16. Manufacture of fabricated metal products, except machinery and equipment	7,883.3	10,479.2	9,858.6	9,586.7	10,517.2
17 - Manufacture of computer, electronic and optical products	14,671.5	15,595.7	18,526.0	22,025.4	26,191.1
18 - Manufacture of electrical equipment	35,573.4	42,318.0	46,906.9	51,611.5	58,128.0
19 - Manufacture of machinery and equipment	13,373.0	22,177.5	26,751.0	26,650.1	21,791.9
20 - Manufacture of motor vehicles, trailers and semi-trailers	65,862.7	97,898.2	129,771.2	147,216.5	177,500.4
21 - Manufacture of other transport equipment	7,368.7	16,635.4	13,042.8	10,241.8	8,142.6
22 - Manufacture of furniture	2,040.1	2,817.9	2,785.4	2,898.6	3,019.6
23. Other manufacturing	54,023.7	64,203.9	72,735.9	90,014.5	94,650.1
24 - Repair and installation of machinery and equipment	2,117.5	2,205.4	2,026.9	1,898.2	1,322.7
d. Electricity, gas, steam and air conditioning supply	155,024.8	156,232.6	164,687.1	192,738.8	289,433.0
e. Water supply; sewerage, waste management and remediation activities	7,204.7	7,400.3	7,473.0	7,633.7	10,689.0
f. Construction	338,530.8	325,732.5	446,027.7	361,598.3	437,486.1
01 - Construction of buildings	154,120.1	169,989.5	251,525.7	210,587.5	248,445.1
02 - Civil engineering	152,984.3	126,276.3	147,453.5	111,068.2	145,320.2
03 - Specialized construction activities	31,426.4	29,466.7	47,048.5	39,942.6	43,720.8
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	518,256.8	603,360.4	680,770.9	710,973.8	761,380.8
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	32,888.7	37,824.7	41,325.1	44,582.9	41,339.8
02 - Wholesale trade, except of motor vehicles and motorcycles	220,059.0	245,326.9	274,940.2	229,288.7	253,991.8
03 - Retail trade, except of motor vehicles and motorcycles	265,309.1	320,208.7	364,505.6	437,102.2	466,049.2
h. Transportation and storage	119,851.4	96,805.6	126,697.0	171,409.3	259,837.4
i. Accommodation and food service activities	19,262.9	17,220.9	20,134.1	23,758.1	24,977.6
j. Real estate activities	97,743.4	130,413.9	169,542.5	207,963.0	220,924.8
k. Professional, scientific and technical activities	107,770.6	116,365.3	112,497.5	113,664.6	124,656.2
01 - Legal and accounting activities	17,649.2	20,991.9	18,095.7	31,455.4	14,578.5
02 - Activities of head offices; management consultancy activities	6,625.4	5,632.0	5,618.0	3,349.6	9,662.5
03 - Architectural and engineering activities; technical testing and analysis	19,487.9	23,593.9	20,686.3	20,975.3	23,558.4
04 - Scientific research and development	5,961.5	4,633.8	5,385.9	6,888.1	7,624.8
05 - Advertising and market research	6,939.6	7,232.8	9,612.8	11,629.9	13,270.0
06 - Other professional, scientific and technical activities	50,155.8	53,339.8	51,734.7	39,015.1	54,750.2
07 - Veterinary activities	951.0	941.2	1,364.2	951.1	1,211.8
l. Administrative and support service activities	91,246.8	90,175.0	101,804.9	105,837.0	96,951.4
01 - Rental and leasing activities	1,789.7	2,319.2	2,270.6	2,831.5	3,400.6
02 - Employment activities	387.2	1,180.5	609.0	775.3	1,221.0
03 - Travel agency, tour operator, reservation service and related activities	12,464.6	13,020.9	12,272.9	18,382.0	16,299.1
04 - Security and investigation activities	3,177.5	3,042.4	3,902.0	3,522.9	4,420.4
05. Services to buildings and landscape activities	1,803.3	2,740.1	3,503.5	3,182.8	3,186.7
06 - Office administrative, office support and other business support activities	71,624.5	67,872.0	79,247.0	77,142.5	68,423.5
m. Education	81,726.5	87,882.9	100,977.2	99,498.6	105,797.6
n. Human health and social work activities	49,666.9	61,854.5	76,516.9	82,607.2	76,308.2
o. Arts, entertainment and recreation	1,256.2	1,613.1	2,326.4	1,854.3	3,156.1
p. Other service activities	436,850.7	430,256.5	460,264.6	450,479.4	445,747.7
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	398,842.8	449,904.5	455,579.3	517,331.6	562,512.4
VI. PERSONAL	8,064,407.1	8,488,125.4	9,035,496.8	9,443,867.1	10,091,015.0
VII. OTHER	30,711.3	39,637.6	47,169.6	39,435.9	66,039.6
TOTAL	16,205,389.5	17,330,934.8	19,135,038.6	20,266,870.8	21,973,387.6

Source: Core Statistics Department

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

As on 30th June, 2022(Provisional)

Amount in Million Rupees
Number of Accounts in Unit

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

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

As on 30th June, 2022(Provisional)

Amount in Million Rupees
Number of Accounts in Unit

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

Source: Core Statistics Department

3.5 Province/Region and Categories of Deposit Holders*

Provinces/ Regions	Category	Billion Rupees								
		Jun-2021			Dec-2021			Jun-2022 ^F		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	19.20	389.12	408.32	25.66	476.70	502.35	30.27	577.17	607.45
	Government	94.75	2,706.21	2,800.96	77.28	2,918.56	2,995.84	80.13	3,206.04	3,286.17
	Non-Financial Public Sector Enterprises	8.57	1,265.52	1,274.09	9.54	1,329.67	1,339.21	11.94	1,391.86	1,403.80
	NBFCs & Financial Auxiliaries	6.07	862.02	868.09	3.35	1,007.68	1,011.04	2.32	1,051.63	1,053.94
	Private Sector (Business)	332.69	3,912.64	4,245.33	321.42	4,096.37	4,417.80	342.24	4,560.21	4,902.46
	Trust Funds & Non Profit Organizations	10.11	445.47	455.58	11.51	505.83	517.33	13.49	549.02	562.51
	Personal/Individuals	1,477.20	7,558.29	9,035.50	1,520.83	7,923.03	9,443.87	1,599.95	8,491.06	10,091.01
	Others	10.07	37.10	47.17	7.30	32.14	39.44	9.93	56.11	66.04
	Total	1,958.67	17,176.37	19,135.04	1,976.89	18,289.98	20,266.87	2,090.28	19,883.11	21,973.39
Punjab	Foreign Constituents	14.58	138.43	153.02	19.25	172.77	192.02	23.19	205.34	228.53
	Government	19.85	1,146.62	1,166.47	17.70	1,237.27	1,254.97	20.59	1,388.19	1,408.78
	Non-Financial Public Sector Enterprises	2.65	523.07	525.72	2.51	481.79	484.30	4.48	560.64	565.12
	NBFCs & Financial Auxiliaries	1.73	66.15	67.88	0.71	84.98	85.69	0.32	77.25	77.58
	Private Sector (Business)	189.20	1,725.98	1,915.17	192.82	1,743.17	1,935.99	195.38	1,835.77	2,031.15
	Trust Funds & Non Profit Organizations	4.99	161.33	166.32	6.75	172.66	179.41	7.77	199.86	207.63
	Personal/Individuals	839.26	3,739.27	4,578.53	848.33	3,952.28	4,800.62	888.18	4,242.09	5,130.28
	Others	1.00	11.70	12.70	1.37	8.55	9.92	1.39	10.18	11.57
	Total	1,073.26	7,512.55	8,585.81	1,089.43	7,853.49	8,942.92	1,141.31	8,519.33	9,660.64
Sindh	Foreign Constituents	0.33	180.69	181.02	0.28	226.50	226.78	0.35	274.28	274.63
	Government	20.20	377.04	397.24	11.50	460.67	472.17	11.38	504.55	515.93
	Non-Financial Public Sector Enterprises	4.00	433.06	437.06	4.96	476.93	481.89	5.39	454.72	460.11
	NBFCs & Financial Auxiliaries	2.52	756.19	758.71	1.06	871.62	872.68	0.01	932.65	932.66
	Private Sector (Business)	55.56	1,456.58	1,512.13	57.30	1,613.14	1,670.43	60.12	1,838.30	1,898.42
	Trust Funds & Non Profit Organizations	1.50	185.70	187.20	1.56	241.85	243.41	1.23	253.67	254.90
	Personal/Individuals	131.87	2,321.47	2,453.34	130.56	2,376.90	2,507.45	136.20	2,532.62	2,668.82
	Others	0.34	5.56	5.90	0.10	6.37	6.47	0.11	7.15	7.27
	Total	216.33	5,716.27	5,932.60	207.31	6,273.97	6,481.28	214.79	6,797.96	7,012.74
Khyber Pakhtunkhwa	Foreign Constituents	2.31	9.02	11.34	3.33	10.81	14.14	3.27	14.60	17.87
	Government	13.15	379.80	392.95	17.47	360.72	378.19	15.98	350.52	366.51
	Non-Financial Public Sector Enterprises	0.59	28.96	29.55	0.53	25.55	26.07	0.46	41.19	41.66
	NBFCs & Financial Auxiliaries	0.25	3.18	3.44	0.03	2.49	2.51	0.04	2.05	2.09
	Private Sector (Business)	35.24	131.08	166.32	30.15	126.98	157.14	38.10	175.91	214.01
	Trust Funds & Non Profit Organizations	2.00	8.68	10.68	1.47	8.14	9.60	2.37	13.04	15.41
	Personal/Individuals	243.23	534.42	777.65	269.46	607.62	877.08	280.93	643.95	924.88
	Others	1.18	12.82	14.00	0.95	10.24	11.18	1.80	22.06	23.87
	Total	297.95	1,107.97	1,405.92	323.38	1,152.53	1,475.91	342.96	1,263.33	1,606.29
Balochistan	Foreign Constituents	0.01	0.52	0.53	0.02	0.92	0.94	0.03	1.03	1.06
	Government	20.68	105.98	126.66	16.61	119.25	135.86	16.85	128.59	145.44
	Non-Financial Public Sector Enterprises	0.72	17.86	18.59	0.81	13.46	14.27	0.68	18.96	19.64
	NBFCs & Financial Auxiliaries	..0	0.06	0.06	..	0.64	0.64	-	0.21	0.21
	Private Sector (Business)	14.02	66.81	80.83	15.97	65.92	81.88	20.84	76.34	97.18
	Trust Funds & Non Profit Organizations	0.28	3.83	4.11	0.11	3.79	3.90	0.10	5.46	5.56
	Personal/Individuals	50.55	148.75	199.30	56.41	148.37	204.78	64.58	168.86	233.44
	Others	7.24	0.56	7.80	3.61	0.70	4.30	5.55	1.05	6.59
	Total	93.50	344.37	437.87	93.54	353.04	446.58	108.63	400.49	509.12
Islamabad	Foreign Constituents	0.27	55.94	56.21	0.32	60.39	60.71	0.17	73.96	74.12
	Government	9.81	653.34	663.15	4.08	701.87	705.94	3.35	795.30	798.65
	Non-Financial Public Sector Enterprises	..	259.10	259.10	0.25	325.50	325.75	0.30	306.21	306.52
	NBFCs & Financial Auxiliaries	..	23.65	23.65	0.25	35.40	35.65	-	27.85	27.85
	Private Sector (Business)	3.40	496.20	499.60	2.44	506.32	508.76	2.66	595.14	597.79
	Trust Funds & Non Profit Organizations	0.54	84.03	84.57	0.81	77.64	78.45	0.51	74.70	75.21
	Personal/Individuals	20.62	596.39	617.00	17.80	604.47	622.28	19.16	661.16	680.32
	Others	0.19	5.93	6.12	0.52	6.12	6.64	0.27	15.41	15.69
	Total	34.83	2,174.56	2,209.40	26.48	2,317.71	2,344.19	26.42	2,549.73	2,576.15
FATA	Foreign Constituents	0.05	0.11	0.17	0.19	0.02	0.21	0.28	0.03	0.31
	Government	3.77	1.98	5.75	2.90	0.32	3.22	2.76	0.26	3.02
	Non-Financial Public Sector Enterprises	0.09	0.05	0.14	0.03	0.05	0.08	0.03	0.04	0.07
	NBFCs & Financial Auxiliaries	0.03	0.02	0.05	..	0.04	0.04	..	..	..
	Private Sector (Business)	3.97	1.81	5.78	3.91	0.88	4.80	5.77	0.76	6.53
	Trust Funds & Non Profit Organizations	0.01	0.04	0.06	0.02	0.03	0.05	0.18	0.01	0.18
	Personal/Individuals	18.36	9.82	28.17	21.90	8.80	30.70	22.84	9.62	32.46
	Others	0.11	0.27	0.38	0.57	0.13	0.70	0.63	0.12	0.76
	Total	26.37	14.11	40.48	29.51	10.27	39.78	32.49	10.85	43.34

* Period end Position.

3.5 Province/Region and Categories of Deposits Holders*

Billion Rupees

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

* Period end Position.

Source: Core Statistics Department

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

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

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

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

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

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

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

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

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

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

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

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

Million Rupees

SIZE OF ACCOUNTS (Rs.)	2020				2021				2022	
	Jun		Dec		Jun		Dec		Jun ^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	8,351,355	12,428.4	9,079,148	15,664.7	9,116,493	10,893.6	9,991,862	9,661.1	9,417,662	13,047.6
5,000 to 10,000	1,596,070	11,892.4	1,277,744	9,539.2	1,217,223	8,992.1	1,244,647	9,004.9	1,469,582	10,602.5
10,000 to 20,000	2,768,393	41,720.0	3,122,800	46,494.5	3,009,107	45,644.1	2,494,953	37,831.1	2,445,482	36,778.7
20,000 to 25,000	1,470,532	33,163.8	1,419,046	31,931.5	1,479,371	33,321.1	1,289,468	29,124.0	1,451,320	32,827.5
25,000 to 30,000	1,669,233	45,767.6	1,529,173	42,166.2	1,489,612	41,078.2	1,441,899	39,633.5	1,379,640	37,965.6
30,000 to 40,000	3,136,492	109,788.9	3,165,465	110,805.6	2,947,450	103,636.2	3,174,256	110,845.2	2,966,356	103,484.0
40,000 to 50,000	3,671,138	165,827.9	3,474,711	156,568.3	3,258,715	146,708.3	3,391,778	153,161.8	3,257,176	146,867.1
50,000 to 60,000	3,399,066	186,661.5	3,598,944	197,149.3	3,469,343	190,320.0	3,658,594	201,696.8	3,847,307	210,798.0
60,000 to 70,000	3,235,374	210,119.8	3,298,029	213,998.0	3,223,627	209,871.1	3,537,373	229,420.5	3,549,298	230,703.0
70,000 to 80,000	3,068,365	229,994.9	2,857,671	214,111.3	2,998,733	224,736.0	3,114,897	233,375.0	3,139,277	235,363.9
80,000 to 90,000	2,569,916	218,111.6	2,672,936	227,255.2	2,605,290	221,056.5	2,863,458	242,806.2	2,939,945	249,775.1
90,000 to 100,000	2,340,201	222,075.9	2,191,653	208,000.9	2,428,098	230,353.4	2,541,456	241,209.9	2,503,705	237,412.3
100,000 to 200,000	12,671,766	1,780,489.8	13,359,338	1,888,240.5	13,652,645	1,933,344.9	14,387,524	2,034,904.8	14,934,021	2,118,533.8
200,000 to 300,000	4,298,306	1,037,744.4	4,788,070	1,155,503.6	5,215,363	1,262,754.1	5,532,669	1,341,821.1	6,397,745	1,556,793.0
300,000 to 400,000	1,913,898	658,403.5	2,121,827	730,611.3	2,329,718	800,215.7	2,496,241	858,278.8	2,590,591	891,431.8
400,000 to 500,000	969,962	432,807.9	1,056,104	471,480.1	1,152,894	513,108.5	1,338,324	594,335.4	1,432,325	636,035.9
500,000 to 600,000	575,562	313,816.1	642,040	349,808.0	747,097	406,994.1	829,755	452,058.6	842,717	459,581.3
600,000 to 700,000	382,383	246,683.5	431,223	278,925.8	501,572	324,251.7	514,200	332,458.7	530,945	343,416.9
700,000 to 800,000	266,709	199,349.8	289,014	215,580.7	326,042	243,535.7	348,572	260,838.2	392,083	292,839.8
800,000 to 900,000	202,155	171,086.2	210,985	178,880.3	244,487	207,126.9	250,977	212,635.3	275,543	232,925.6
900,000 to 1,000,000	163,148	154,262.9	174,154	165,097.6	185,351	175,830.5	196,986	186,865.5	197,616	187,245.6
1,000,000 to 2,000,000	688,715	950,061.4	729,204	1,000,061.6	790,068	1,083,976.6	862,863	1,181,126.1	867,214	1,195,043.9
2,000,000 to 3,000,000	213,063	514,191.3	229,131	550,186.0	250,165	606,981.5	253,528	613,792.1	270,819	658,040.8
3,000,000 to 4,000,000	90,484	310,831.3	97,854	334,220.5	110,238	376,454.8	114,747	394,604.5	119,894	411,671.9
4,000,000 to 5,000,000	50,131	222,797.4	49,439	220,073.4	60,089	267,379.4	55,662	246,731.8	65,360	289,208.0
5,000,000 to 6,000,000	40,028	214,889.9	36,352	196,354.7	49,382	266,436.4	38,155	206,482.5	43,719	235,682.8
6,000,000 to 7,000,000	22,902	146,955.8	21,459	138,395.5	28,916	186,811.9	21,718	139,930.4	31,637	202,736.2
7,000,000 to 8,000,000	15,007	111,832.6	15,212	113,796.0	20,067	149,885.7	17,289	129,214.8	23,060	172,466.8
8,000,000 to 9,000,000	13,367	113,260.5	11,568	97,949.3	14,869	125,845.2	13,461	113,907.8	14,944	126,045.8
9,000,000 to 10,000,000	9,869	93,211.8	8,904	84,400.4	12,616	119,349.1	9,492	89,592.0	11,094	105,119.8
10,000,000 and over	92,230	7,045,160.9	93,943	7,687,685.1	101,161	8,618,145.2	105,798	9,339,522.4	115,026	10,312,942.9
TOTAL	59,955,820	16,205,389.5	62,053,141	17,330,934.8	63,035,802	19,135,038.6	66,132,602	20,266,870.8	67,523,103	21,973,387.6

Source: Core Statistics Department, SBP

Note:-

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

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

Million Rupees

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

Source: Core Statistics Department

Note: -

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

3.8 Classification of Scheduled Banks' Advances

by Size of Accounts

Commercial Banks

Million Rupees

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

Source: Core Statistics Department

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

Million Rupees

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

Source: Core Statistics Department

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

Million Rupees

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

Source: Core Statistics Department

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

Million Rupees

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

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

Million Rupees

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

Source: Core Statistics Department

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2020				2021				2022	
	Jun		Dec		Jun ^R		Dec		Jun ^P	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,591,154	2,930,258.6	1,727,813	2,739,364.4	1,457,540	2,498,147.5	1,726,997.0	2,944,784.4	1,838,669	3,112,000.3
5	30,127	155,529.5	49,438	161,613.7	51,317	168,503.7	54,259.0	212,582.7	55,753	208,837.6
10	684,469	615,766.4	369,807	77,761.6	226,473	830,332.6	332,931.0	899,489.8	808,356	840,303.7
15	35,249	555,600.2	27,779	-	45,334	578,464.1	23,770.0	583,295.8	41,379	965,357.9
20	831,894	949,032.2	1,302,782	27,644.4	1,206,414	913,273.1	1,168,136.0	1,227,867.0	638,322	1,364,702.1
25	254,861	1,608,044.6	193,327	-	807,316	2,616,994.3	348,720.0	2,621,924.1	340,808	2,562,583.1
30	75,568	387,949.1	55,005	4,495.6	39,966	389,001.0	88,253.0	300,864.5	85,285	334,614.2
33.33	3,308	5,956.9	828	2,934.4	158	12,091.7	10,822.0	22,567.5	10,319	17,352.0
35	8,720	140,850.2	11,003	-	21,402	141,543.2	23,564.0	188,111.0	25,324	232,728.3
40	110,456	163,952.5	33,954	2,934.4	11,204	153,035.0	40,567.0	267,019.5	38,920	239,012.0
45	3,211	114,819.0	3,603	-	6,440	62,896.0	7,873.0	72,408.0	8,400	117,831.2
50	64,904	201,991.9	51,527	-	17,236	136,354.9	34,097.0	188,270.5	37,962	216,497.2
55	1,937	24,134.1	1,566	1,561.2	2,061	50,216.3	4,347.0	58,675.8	3,871	51,824.0
60	2,054	30,024.6	1,727	922.4	1,710	32,757.9	4,192.0	44,204.8	3,925	50,227.6
65	1,199	27,913.1	1,514	630.8	1,445	32,392.8	3,924.0	57,258.6	3,088	42,692.6
70	712	7,749.0	1,162	8.0	990	10,488.8	3,468.0	25,353.2	2,619	20,140.1
75	8,694	20,700.1	890	-	907	18,233.6	3,230.0	26,350.6	3,506	22,657.9
80	531	5,496.8	839	23,148.8	744	8,103.3	2,968.0	19,767.0	2,103	16,314.2
85	370	1,794.0	715	843.0	616	11,883.4	2,582.0	17,760.6	1,896	15,177.8
90	750	5,933.8	1,430	-	1,445	8,863.8	3,464.0	12,258.0	2,538	10,525.0
95	347	3,364.1	714	843.0	805	8,676.4	1,629.0	9,503.1	1,860	10,043.4
99.99	200	6,602.1	444	-	390	8,568.5	3,793.0	10,030.1	4,443	12,445.2
TOTAL	3,710,715.0	7,963,462.7	3,837,867.0	3,044,705.6	3,901,913.0	8,690,821.7	3,893,586.0	9,810,346.2	3,959,346.0	10,463,867.6

Source: Core Statistics Department

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22 ^P
A. Agriculture, forestry, and fishing	292,274	326,429	323,990	327,058	331,287	337,753	349,953
Trade finance	3,292	5,163	6,349	6,109	6,142	6,554	5,996
Working capital	222,729	240,177	236,348	235,775	237,973	241,770	248,943
Fixed investment	61,804	70,998	71,877	74,941	76,888	78,818	84,130
Construction Financing	142	1,151	1,192	1,175	1,093	1,104	1,067
Other	4,307	8,940	8,224	9,058	9,191	9,506	9,817
B. Mining and quarrying	67,175	64,099	62,605	64,657	67,378	69,936	65,283
Trade finance	3,849	2,114	2,099	2,914	2,735	2,640	3,385
Working capital	17,321	10,401	8,600	9,818	9,498	12,837	12,730
Fixed investment	44,684	50,175	50,584	50,603	53,807	53,121	47,846
Construction Financing	-	-	-	-	-	-	-
Other	1,322	1,410	1,322	1,322	1,338	1,338	1,322
C. Manufacturing	3,548,472	4,451,436	4,480,917	4,586,788	4,574,423	4,586,028	4,954,502
Trade finance	888,353	1,171,216	1,192,079	1,190,471	1,174,450	1,157,373	1,160,397
Working capital	1,434,218	1,750,989	1,713,749	1,778,597	1,780,899	1,798,136	2,102,145
Fixed investment	1,115,474	1,393,871	1,443,139	1,481,062	1,489,363	1,500,272	1,554,794
Construction Financing	8,783	22,180	22,183	22,582	22,178	21,296	21,001
Other	101,645	113,180	109,767	114,076	107,533	108,952	116,165
D. Electricity, gas, steam and air conditioning supply	558,695	620,224	602,184	603,247	593,391	593,560	623,050
Trade finance	5,769	8,399	8,243	8,711	8,200	8,010	8,275
Working capital	237,775	250,098	226,645	225,588	221,777	218,414	250,091
Fixed investment	314,017	356,879	360,417	362,966	358,578	362,508	359,975
Construction Financing	1,001	850	850	850	820	820	782
Other	133	3,998	6,029	5,132	4,016	3,807	3,927
E. Water supply; sewerage, waste management and remediation activities	24,150	22,442	17,623	16,856	20,206	18,108	16,588
Trade finance	9,383	13,291	8,441	7,763	7,796	6,323	4,986
Working capital	9,786	3,353	3,393	3,300	6,750	6,163	5,984
Fixed investment	4,976	5,364	5,306	5,310	5,319	5,326	5,311
Construction Financing	-	51	48	47	46	45	44
Other	6	383	436	436	295	252	263
F. Construction	154,443	188,365	188,740	193,737	194,519	196,957	199,373
Trade finance	425	624	551	583	574	462	1,342
Working capital	17,640	17,066	19,728	19,920	19,438	20,910	24,122
Fixed investment	28,625	24,142	27,474	26,723	28,965	29,753	25,724
Construction Financing	106,783	145,461	139,909	145,471	144,804	145,274	147,405
Other	970	1,073	1,079	1,040	737	558	780
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	452,581	531,595	514,482	502,362	489,442	496,958	525,093
Trade finance	63,282	83,421	89,606	83,201	78,811	70,326	66,307
Working capital	267,944	313,701	294,614	292,590	282,452	297,778	328,280
Fixed investment	89,861	91,296	90,680	86,466	87,107	85,195	87,369
Construction Financing	3,323	5,456	5,447	5,464	5,437	5,415	5,436
Other	28,171	37,721	34,136	34,640	35,636	38,244	37,701
H. Transportation and storage	113,666	127,188	127,821	123,237	122,703	122,451	121,322
Trade finance	364	3,510	3,682	2,953	2,591	2,542	2,439
Working capital	40,703	45,789	47,871	45,546	46,855	44,890	44,690
Fixed investment	70,929	71,220	69,737	68,743	67,310	68,817	68,038
Construction Financing	346	1,001	951	949	922	1,055	1,046
Other	1,324	5,668	5,581	5,046	5,025	5,148	5,109
I. Accommodation and food service activities	42,889	40,198	39,779	39,510	38,671	38,715	40,491
Trade finance	751	826	838	930	815	868	844
Working capital	13,504	10,777	10,258	10,381	10,184	10,345	12,949
Fixed investment	16,289	16,740	16,794	16,609	16,163	15,977	15,394
Construction Financing	11,507	10,973	11,025	10,722	10,669	10,656	10,278
Other	839	881	864	869	840	868	1,026

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22 ^F
J. Information and communication	185,367	277,827	286,630	297,950	300,882	311,017	314,654
Trade finance	4,798	9,270	9,049	8,949	8,528	8,585	8,487
Working capital	35,665	24,849	20,152	28,138	29,192	38,865	27,559
Fixed investment	133,688	231,714	243,995	243,815	246,172	246,246	262,084
Construction Financing	284	275	772	770	743	742	740
Other	10,932	11,720	12,662	16,277	16,245	16,579	15,784
K. Real estate activities	30,892	37,084	36,223	37,509	38,259	38,009	37,661
Trade finance	-	-	27	-	-	-	-
Working capital	2,141	2,891	2,639	2,656	2,727	2,766	3,070
Fixed investment	8,350	9,047	8,513	8,584	9,520	9,541	9,315
Construction Financing	20,388	25,091	25,005	26,228	25,973	25,663	25,236
Other	13	55	40	39	39	39	39
L. Professional, scientific and technical activities	50,820	53,848	53,476	53,076	55,622	55,648	64,971
Trade finance	9,697	10,373	10,408	11,391	11,601	10,878	9,345
Working capital	28,375	25,904	24,834	25,720	28,157	28,962	37,180
Fixed investment	10,346	13,294	13,228	12,081	12,138	12,121	15,799
Construction Financing	271	195	181	172	162	206	146
Other	2,132	4,082	4,825	3,713	3,565	3,480	2,500
M. Administrative and support service activities	64,558	57,230	52,252	53,873	51,931	52,039	62,329
Trade finance	8,306	5,761	5,630	4,833	4,286	4,099	6,763
Working capital	30,041	32,260	27,882	30,668	29,302	28,325	30,889
Fixed investment	20,092	12,751	12,378	12,128	11,700	12,209	17,866
Construction Financing	353	113	113	113	75	-	-
Other	5,766	6,345	6,250	6,132	6,569	7,407	6,811
N. Education	32,301	36,167	34,152	35,414	34,140	33,830	35,810
Trade finance	20	16	14	14	13	13	12
Working capital	12,900	11,099	10,120	10,842	9,977	9,717	11,927
Fixed investment	10,705	10,682	10,378	10,943	10,265	10,372	10,327
Construction Financing	8,564	14,227	13,502	13,478	13,753	13,598	13,388
Other	113	143	138	136	131	129	157
O. Human health and social work activities	19,911	18,884	18,038	18,803	18,489	17,979	18,555
Trade finance	15	8	14	..	..	..	..
Working capital	5,739	4,812	4,526	4,941	4,669	4,378	5,113
Fixed investment	8,878	8,544	8,033	8,196	8,236	8,108	8,036
Construction Financing	5,195	5,432	5,374	5,577	5,496	5,410	5,325
Other	84	88	90	89	87	82	81
P. Arts, entertainment, and recreation	3,099	2,764	1,896	1,948	1,847	1,825	1,790
Trade finance	1	..	..	..	0	-	-
Working capital	790	932	802	830	781	783	757
Fixed investment	2,307	1,691	960	984	944	920	917
Construction Financing	-	130	124	124	118	118	111
Other	2	10	9	9	5	5	5
Q. Other service activities	71,136	72,118	69,654	71,578	75,274	73,465	70,994
Trade finance	5,948	2,610	2,373	2,122	3,884	3,565	3,341
Working capital	31,119	26,682	26,517	28,124	30,284	28,586	28,015
Fixed investment	23,776	28,970	28,828	28,681	28,227	28,364	28,260
Construction Financing	3,701	3,365	3,384	3,214	3,186	3,057	2,942
Other	6,592	10,491	8,552	9,438	9,693	9,893	8,436
Total	5,712,430	6,927,897	6,910,461	7,027,603	7,008,466	7,044,278	7,502,420

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	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22^P
A. Agriculture, forestry, and fishing	11,688	23,562	24,036	23,581	21,471	23,423	23,382
Trade finance	32	-	-	50	50	70	95
Working capital	9,176	15,922	16,561	16,996	14,749	16,600	16,299
Fixed investment	1,882	4,568	4,362	4,388	4,515	4,529	4,611
Construction Financing	5	1,015	1,061	48	10	10	15
Other	592	2,057	2,053	2,098	2,147	2,214	2,362
B. Mining and quarrying	1,469	2,094	1,747	2,540	3,274	2,510	2,843
Trade finance	80	27	117	113	13	71	374
Working capital	840	1,522	1,104	1,920	2,756	1,954	1,999
Fixed investment	550	545	526	507	505	484	471
Construction Financing	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-
C. Manufacturing	190,503	226,460	214,543	219,608	218,427	241,606	254,699
Trade finance	28,846	37,047	31,845	31,688	32,014	33,492	29,372
Working capital	136,324	155,916	147,942	153,335	150,567	173,184	189,674
Fixed investment	22,844	29,796	30,635	30,968	32,828	31,782	32,349
Construction Financing	264	734	952	882	420	375	354
Other	2,225	2,968	3,169	2,736	2,599	2,773	2,950
D. Electricity, gas, steam and air conditioning supply	1,701	3,276	2,367	2,684	2,007	2,122	2,554
Trade finance	88	103	124	252	222	152	49
Working capital	1,000	2,622	1,648	1,779	1,255	1,439	1,983
Fixed investment	610	532	578	635	513	513	504
Construction Financing	-	-	-	-	-	-	-
Other	2	18	18	18	17	17	17
E. Water supply; sewerage, waste management and remediation activities	177	166	156	171	435	194	185
Trade finance	-	-	-	-	268	-	13
Working capital	61	53	44	53	48	41	39
Fixed investment	111	107	101	107	109	118	100
Construction Financing	-	-	-	-	-	-	-
Other	6	5	10	11	10	34	33
F. Construction	15,770	16,936	15,837	16,408	15,878	16,020	16,930
Trade finance	30	37	13	2	2	2	30
Working capital	5,073	5,078	6,006	6,046	6,178	6,303	6,549
Fixed investment	1,696	1,807	1,848	1,842	1,941	1,942	2,074
Construction Financing	8,293	9,593	7,341	7,865	7,311	7,329	7,935
Other	678	422	629	652	446	444	343
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	142,905	169,231	156,477	155,262	160,567	166,517	173,877
Trade finance	6,292	7,768	8,065	7,279	6,846	6,608	6,871
Working capital	113,124	124,280	115,098	115,940	120,907	125,653	129,925
Fixed investment	17,585	25,443	23,165	22,213	22,480	22,745	24,326
Construction Financing	351	182	172	170	169	163	162
Other	5,553	11,557	9,978	9,659	10,165	11,347	12,593
H. Transportation and storage	24,294	23,614	22,951	22,448	22,151	23,023	23,299
Trade finance	28	40	29	35	35	35	23
Working capital	2,599	2,694	2,858	2,992	2,829	2,768	2,657
Fixed investment	20,348	17,382	16,645	16,055	15,950	16,794	17,228
Construction Financing	158	459	433	426	416	409	401
Other	1,162	3,038	2,985	2,941	2,921	3,017	2,990
I. Accommodation and food service activities	4,709	4,376	4,794	4,872	4,699	4,939	5,178
Trade finance	26	26	26	26	34	34	34
Working capital	2,370	1,867	1,649	1,695	1,597	1,818	1,917
Fixed investment	976	1,224	1,231	1,240	1,211	1,206	1,202
Construction Financing	498	407	1,034	1,052	1,026	1,022	1,009
Other	839	852	854	859	831	859	1,016

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22 ^P
J. Information and communication	4,586	4,669	4,569	4,676	4,863	5,229	5,179
Trade finance	158	289	275	305	310	334	328
Working capital	2,790	1,990	1,956	2,139	2,062	2,340	2,437
Fixed investment	1,279	1,968	1,900	1,827	2,090	2,156	2,034
Construction Financing	284	275	272	270	268	267	265
Other	74	147	166	135	132	131	114
K. Real estate activities	1,815	2,213	2,226	2,291	2,256	2,283	2,420
Trade finance	-	-	27	-	-	-	-
Working capital	306	432	440	496	488	455	471
Fixed investment	1,070	1,146	1,140	1,175	1,163	1,224	1,343
Construction Financing	426	580	578	582	565	565	567
Other	13	55	40	39	39	39	39
L. Professional, scientific and technical activities	15,146	18,791	17,748	18,101	18,536	17,938	20,274
Trade finance	1,755	2,198	2,095	2,071	2,379	2,380	2,230
Working capital	9,705	10,042	9,354	9,808	9,928	9,320	11,677
Fixed investment	2,564	3,094	3,093	3,045	3,138	3,196	4,096
Construction Financing	241	145	134	130	120	112	108
Other	881	3,313	3,073	3,048	2,971	2,930	2,163
M. Administrative and support service activities	12,320	13,015	11,831	12,274	12,173	12,374	11,748
Trade finance	1,019	733	722	733	720	665	647
Working capital	7,073	7,283	6,118	6,711	6,564	6,701	5,891
Fixed investment	3,384	2,587	2,545	2,464	2,448	2,454	2,628
Construction Financing	-	-	-	-	-	-	-
Other	845	2,412	2,446	2,367	2,442	2,555	2,582
N. Education	3,623	2,622	2,559	2,614	2,542	2,688	2,889
Trade finance	20	16	14	14	13	13	12
Working capital	1,736	925	857	939	841	968	1,180
Fixed investment	1,345	1,323	1,344	1,322	1,364	1,397	1,359
Construction Financing	408	216	206	203	192	181	180
Other	113	143	138	136	131	129	157
O. Human health and social work activities	3,166	2,049	2,207	2,113	2,125	2,026	2,182
Trade finance	-	8	14	-	-	-	-
Working capital	1,151	891	885	943	941	879	994
Fixed investment	1,431	940	1,095	961	974	940	985
Construction Financing	504	126	126	123	130	129	126
Other	80	84	86	85	81	78	77
P. Arts, entertainment, and recreation	941	355	298	329	283	287	270
Trade finance	1	..	..	..	0	-	-
Working capital	507	293	168	199	154	156	141
Fixed investment	431	48	116	117	121	123	121
Construction Financing	-	4	4	3	3	3	3
Other	2	10	9	9	5	5	5
Q. Other service activities	30,454	37,717	35,870	35,880	34,537	34,047	34,052
Trade finance	669	324	321	263	238	207	178
Working capital	13,766	13,405	11,958	11,996	11,718	10,902	11,315
Fixed investment	14,826	21,015	20,887	20,982	19,924	20,199	20,046
Construction Financing	227	59	80	47	48	48	46
Other	967	2,913	2,624	2,593	2,609	2,692	2,466
Total	465,266	551,145	520,217	525,853	526,223	557,226	581,961

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	(%)	
Jan-Jun 2020	Punjab	6,077.52	5,868.65	96.56	208.87	3.44	364.03	6,232.68	40.16	102.55
	Sindh	8,129.34	7,795.79	95.90	333.55	4.10	188.21	7,984.00	51.44	98.21
	KPK	82.83	78.26	94.48	4.57	5.52	70.19	148.45	0.96	179.22
	Balochistan	28.30	25.64	90.59	2.66	9.41	50.35	75.98	0.49	268.52
	Islamabad	1,176.21	935.73	79.55	240.48	20.45	114.47	1,050.20	6.77	89.29
	FATA	0.33	0.29	88.26	0.04	11.74	0.09	0.38	..	116.36
	Gilgit Baltistan	5.97	5.71	95.57	0.26	4.43	0.01	5.72	0.04	95.82
	AJK	19.08	18.92	99.17	0.16	0.83	3.24	22.16	0.14	116.15
Total		15,519.58	14,728.98	94.91	790.60	5.09	790.60	15,519.58	100.00	
Jul-Dec 2021	Punjab	6,931.94	6,681.41	96.39	250.53	3.61	597.57	7,278.98	37.59	105.01
	Sindh	10,759.16	10,211.73	94.91	547.44	5.09	193.77	10,405.50	53.74	96.71
	KPK	116.15	101.31	87.23	14.84	12.77	81.69	183.00	0.95	157.56
	Balochistan	27.36	25.21	92.16	2.14	7.84	86.00	111.22	0.57	406.55
	Islamabad	1,501.76	1,194.50	79.54	307.25	20.46	157.86	1,352.36	6.98	90.05
	FATA	0.55	0.47	86.07	0.08	13.93	2.82	3.29	0.02	597.70
	Gilgit Baltistan	7.46	7.09	94.95	0.38	5.05	0.07	7.15	0.04	95.83
	AJK	17.66	17.58	99.54	0.08	0.46	2.96	20.55	0.11	116.32
Total		19,362.04	18,239.31	94.20	1,122.74	5.80	1,122.74	19,362.04	100.00	
Jan-Jun ^P 2022	Punjab	8,609.72	8,441.68	98.05	168.03	1.95	345.80	8,787.48	40.30	102.06
	Sindh	11,187.72	10,978.35	98.13	209.37	1.87	136.40	11,114.75	50.98	99.35
	KPK	121.73	114.93	94.41	6.80	5.59	95.13	210.06	0.96	172.55
	Balochistan	17.21	16.93	98.38	0.28	1.62	54.48	71.41	0.33	414.94
	Islamabad	1,840.83	1,539.73	83.64	301.10	16.36	45.71	1,585.44	7.27	86.13
	FATA	0.44	0.35	79.60	0.09	20.40	0.04	0.39	0.00	87.78
	Gilgit Baltistan	6.97	6.86	98.55	0.10	1.45	0.82	7.69	0.04	110.34
	AJK	19.70	19.63	99.68	0.06	0.32	7.47	27.10	0.12	137.60
Total		21,804.31	21,118.47	96.85	685.84	3.15	685.84	21,804.31	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	Jan-Jun 2021		Jul-Dec 2021		Jan-Jun 2022 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,868.65	96.56	6,681.41	96.39	8,441.68	98.05
	Sindh	106.04	1.74	102.99	1.49	108.40	1.26
	KPK	8.31	0.14	8.51	0.12	14.38	0.17
	Balochistan	1.01	0.02	0.70	0.01	0.43	..
	Islamabad	91.95	1.51	136.12	1.96	38.07	0.44
	FATA	0.06	..	..	..	..	..
	Gilgit-Baltistan	0.01	..	0.05	..	0.05	..
	AJK	1.48	0.02	2.16	0.03	6.70	0.08
Punjab Total		6,077.52	100.00	6,931.94	100.00	8,609.72	100.00
Sindh	Punjab	235.33	2.89	400.17	3.72	107.19	0.96
	Sindh	7,795.79	95.90	10,211.73	94.91	10,978.35	98.13
	KPK	28.64	0.35	40.73	0.38	43.48	0.39
	Balochistan	48.90	0.60	84.91	0.79	53.67	0.48
	Islamabad	19.25	0.24	18.28	0.17	3.88	0.03
	FATA	-	-	2.80	0.03	..	..
	Gilgit-Baltistan	..	..	..	..	0.75	0.01
	AJK	1.43	0.02	0.55	0.01	0.39	..
Sindh Total		8,129.34	100.00	10,759.16	100.00	11,187.72	100.00
KPK	Punjab	0.80	0.97	10.56	9.09	3.08	2.53
	Sindh	0.73	0.88	1.10	0.95	0.02	0.02
	KPK	78.26	94.48	101.31	87.23	114.93	94.41
	Balochistan	0.01	0.01	..	..	..	..
	Islamabad	2.91	3.51	3.03	2.61	3.63	2.98
	FATA	0.02	0.03	0.01	0.01	..	..
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	0.10	0.12	0.13	0.11	0.06	0.05
KPK Total		82.83	100.00	116.15	100.00	121.73	100.00
Balochistan	Punjab	0.01	0.02	-	-	..	0.01
	Sindh	2.65	9.37	2.14	7.84	0.28	1.61
	KPK	-	-	-	-	..	..
	Balochistan	25.64	90.59	25.21	92.16	16.93	98.38
	Islamabad	..	0.01	-	-	..	..
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	-	-	-	-	..	..
Balochistan Total		28.30	100.00	27.36	100.00	17.21	100.00
Islamabad	Punjab	127.85	10.87	186.81	12.44	235.52	12.79
	Sindh	78.79	6.70	87.53	5.83	27.70	1.50
	KPK	33.21	2.82	32.38	2.16	37.19	2.02
	Balochistan	0.40	0.03	0.39	0.03	0.36	0.02
	Islamabad	935.73	79.55	1,194.50	79.54	1,539.73	83.64
	FATA	..	..	..	..	0.02	..
	Gilgit-Baltistan	0.01	..	0.02	..	0.01	..
	AJK	0.22	0.02	0.12	0.01	0.31	0.02
Islamabad Total		1,176.21	100.00	1,501.76	100.00	1,840.83	100.00
FATA Total		0.33	100.00	0.55	100.00	0.44	100.00
Gilgit-Baltistan	Punjab	..	0.02	0.01	0.17	..	0.03
	Sindh	-	-	-	-	..	..
	KPK	0.01	0.10	-	-	..	..
	Balochistan	0.02	0.40	..	0.05	0.02	0.27
	Islamabad	0.23	3.91	0.36	4.83	0.08	1.16
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	5.71	95.57	7.09	94.95	6.86	98.55
	AJK	-	-	-	-	..	..
Gilgit-Baltistan Total		5.97	100.00	7.46	100.00	6.97	100.00
AJK	Punjab	0.04	0.20	0.02	0.11	0.01	0.04
	Sindh	..	0.01	-	-	..	0.01
	KPK	..	..	..	..	0.01	0.03
	Balochistan	-	-	-	-	..	..
	Islamabad	0.12	0.62	0.06	0.34	0.05	0.25
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	18.92	99.17	17.58	99.54	19.63	99.68
AJK Total		19.08	100.00	17.66	100.00	19.70	100.00
Grand Total		15,519.58		19,362.04		21,804.31	

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

Source: Core Statistics Department

3.17 Province/Region and Place of Utilization and Disbursement

Billion Rupees

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

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

Source: Core Statistics Department

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

		Billion Rupees								
Provinces/ Regions	Borrower	Jun-2021			Dec-2021			Jun-2022 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	2.85	2.85	-	3.55	3.55	-	4.20	4.20
	Government	0.28	994.94	995.22	0.66	978.99	979.65	0.32	1,200.63	1,200.96
	Non-Financial Public Sector Enterprises	-	1,104.54	1,104.54	-	1,235.07	1,235.07	-	1,182.31	1,182.31
	NBFCs & Financial Auxiliaries	0.02	124.51	124.53	0.02	153.99	154.01	0.02	182.63	182.65
	Private Sector (Business)	244.84	5,314.82	5,559.66	272.44	6,139.82	6,412.27	293.05	6,458.92	6,751.97
	Trust Funds & Non Profit Organizations	..	15.02	15.02	..	14.00	14.00	-	15.53	15.53
	Personal/Individuals	81.48	804.38	885.86	81.99	927.17	1,009.16	81.50	1,041.90	1,123.40
	Others	1.44	1.71	3.14	0.96	1.68	2.64	1.42	1.43	2.86
	Total	328.06	8,362.76	8,690.82	356.07	9,454.27	9,810.35	376.31	10,087.56	10,463.87
Punjab	Foreign Constituents	-	-	-	-	..	..	-	-	-
	Government	-	623.90	623.90	-	616.39	616.39	-	847.22	847.22
	Non-Financial Public Sector Enterprises	-	293.43	293.43	-	339.97	339.97	-	352.32	352.32
	NBFCs & Financial Auxiliaries	-	21.59	21.59	-	26.91	26.91	-	39.27	39.27
	Private Sector (Business)	177.60	2,381.08	2,558.68	188.28	2,674.52	2,862.79	204.13	2,773.26	2,977.39
	Trust Funds & Non Profit Organizations	..	2.83	2.84	..	2.73	2.73	-	5.48	5.48
	Personal/Individuals	23.08	282.03	305.12	45.11	348.93	394.04	43.94	383.95	427.89
	Others	..	0.32	0.32	0.01	0.30	0.31	..	0.30	0.30
	Total	200.69	3,605.18	3,805.87	233.40	4,009.75	4,243.15	248.07	4,401.81	4,649.87
Sindh	Foreign Constituents	-	2.85	2.85	-	3.54	3.54	-	3.43	3.43
	Government	0.28	307.41	307.68	0.66	279.97	280.63	0.32	292.86	293.18
	Non-Financial Public Sector Enterprises	-	488.19	488.19	-	599.33	599.33	-	524.60	524.60
	NBFCs & Financial Auxiliaries	0.02	77.19	77.22	0.02	100.26	100.28	0.02	112.31	112.33
	Private Sector (Business)	56.94	2,438.23	2,495.16	66.68	2,847.65	2,914.33	67.98	2,928.36	2,996.34
	Trust Funds & Non Profit Organizations	-	4.92	4.92	-	3.96	3.96	-	3.96	3.96
	Personal/Individuals	47.76	446.45	494.20	16.00	492.78	508.78	16.46	573.09	589.55
	Others	1.13	1.39	2.52	0.17	1.38	1.55	0.18	1.13	1.31
	Total	106.13	3,766.62	3,872.74	83.53	4,328.87	4,412.40	84.96	4,439.75	4,524.71
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.01	0.01	-	0.01	0.01	-	..	..
	Non-Financial Public Sector Enterprises	-	25.67	25.67	-	25.07	25.07	-	22.77	22.77
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	5.36	38.99	44.35	7.92	55.38	63.30	11.11	80.25	91.36
	Trust Funds & Non Profit Organizations	-	0.19	0.19	-	0.17	0.17	-	0.31	0.31
	Personal/Individuals	3.22	25.63	28.85	8.21	29.42	37.63	8.49	27.72	36.20
	Others	-	-	-	0.48	-	0.48	0.94	-	0.94
	Total	8.58	90.55	99.13	16.61	110.11	126.72	20.54	131.11	151.64
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	3.01	3.01	-	2.67	2.67	-	2.60	2.60
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	2.64	4.34	6.98	6.20	5.43	11.63	5.01	6.07	11.08
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	4.60	4.37	8.98	8.98	4.42	13.40	8.62	4.58	13.20
	Others	0.30	-	0.30	0.30	-	0.30	0.30	-	0.30
	Total	7.54	11.72	19.26	15.48	12.52	27.99	13.93	13.25	27.18
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	0.77	0.77
	Government	-	60.62	60.62	-	79.96	79.96	-	57.94	57.94
	Non-Financial Public Sector Enterprises	-	297.01	297.01	-	270.70	270.70	-	282.62	282.62
	NBFCs & Financial Auxiliaries	-	25.67	25.67	-	26.76	26.76	-	31.00	31.00
	Private Sector (Business)	0.61	444.79	445.41	0.50	550.34	550.84	0.51	647.77	648.28
	Trust Funds & Non Profit Organizations	-	7.07	7.07	-	7.14	7.14	-	5.78	5.78
	Personal/Individuals	0.57	38.16	38.73	0.67	44.94	45.62	0.70	45.34	46.04
	Others	-	-	-	-	..	..	-	..	..
	Total	1.18	873.32	874.50	1.17	979.85	981.02	1.21	1,071.22	1,072.43
FATA	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.16	0.10	0.26	0.24	0.10	0.34	0.41	..	0.41
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.24	0.48	0.72	0.34	0.18	0.51	0.47	0.17	0.64
	Others	-	-	-	-	-	-	-	-	-
	Total	0.40	0.58	0.98	0.58	0.28	0.86	0.87	0.18	1.05

* End Position.

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

		Billion Rupees								
Provinces/ Regions	Borrower	Jun-2021			Dec-2021			Jun-2022 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	0.25	0.25	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.99	1.81	2.80	1.28	2.02	3.30	2.1	1.6	3.8
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.83	2.57	3.40	0.15	0.48	0.63	0.2	0.7	1.0
	Others	-	-	-	-	-	-	-	-	-
	Total	1.82	4.63	6.45	1.43	2.50	3.93	2.3	2.4	4.7
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.54	5.47	6.01	1.34	4.39	5.73	1.8	21.6	23.4
	Trust Funds & Non Profit Organizations	-	..	..	-	..	..	-	..	..
	Personal/Individuals	1.18	4.68	5.87	2.53	6.01	8.55	2.6	6.3	8.9
	Others	-	-	-	-	-	-	-	-	-
	Total	1.73	10.16	11.88	3.87	10.41	14.28	4.4	27.9	32.2

* 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
FY22									
Jul-Dec									
Punjab	368,984	78,319	158,406	27,892	34,677	41,126	6,715	124,092	57,421
Sindh	54,049	37,830	35,745	5,315	7,320	10,510	2,448	30,721	13,881
Khyber Pakhtunkhwa	9,254	2,106	5,837	1,363	1,089	1,938	177	1,380	907
Balochistan	1,605	641	1,567	65	89	199	50	256	274
Azad Jammu Kashmir	403	44	96	2	32	33	10	544	63
Gilgit Baltistan	3,315	410	719	2	2	12	-	-	20
All Pakistan	437,610	119,350	202,369	34,639	43,210	53,819	9,400	156,992	72,565
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
FY23									
Jul-Sep									
Punjab	129,027	50,596	168,274	18,361	18,976	46,121	3,351	78,459	71,910
Sindh	19,956	21,454	39,476	3,220	2,834	11,097	736	21,396	13,621
Khyber Pakhtunkhwa	5,071	1,205	6,469	999	726	2,193	126	614	926
Balochistan	562	205	1,986	65	66	362	23	44	306
Azad Jammu Kashmir	438	92	266	1	-	1	9	242	45
Gilgit Baltistan	1,146	156	836	4	2	14	3	4	22
All Pakistan	156,200	73,708	217,307	22,650	22,604	59,788	4,248	100,760	86,830
Jul-Dec									
Punjab	381,879	106,865	169,431	30,807	43,384	48,765	5,244	188,584	75,047
Sindh	60,510	42,083	41,278	5,605	7,277	11,499	1,032	48,067	17,132
Khyber Pakhtunkhwa	10,812	3,102	6,664	1,770	1,620	2,421	202	1,292	1,052
Balochistan	1,984	727	2,203	119	149	404	32	90	300
Azad Jammu Kashmir	1,035	267	302	3	1	32	1,163	1,132	591
Gilgit Baltistan	2,401	348	788	6	8	14	6	7	25
All Pakistan	458,621	153,392	220,666	38,310	52,440	63,134	7,679	239,172	94,148

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

Amount in million Rupees

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY 22									
Jul-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
FY23									
Jul-Sep									
Punjab	247,395	38,061	147,325	14,615	123,552	114,439	412,749	309,644	548,069
Sindh	30,012	5,773	28,056	358	15,907	15,624	54,282	67,365	107,874
Khyber Pakhtunkhwa	8,322	2,182	7,527	360	307	1,140	14,878	5,034	18,255
Balochistan	201	39	257	12	13	83	863	367	2,993
Azad Jammu Kashmir	3,615	524	1,835	21	33	281	4,084	892	2,428
Gilgit Baltistan	1,220	202	1,160	198	99	1,341	2,571	464	3,373
All Pakistan	290,765	46,782	186,160	15,564	139,911	132,907	489,427	383,765	682,992
Jul-Dec									
Punjab	576,191	86,488	161,893	32,749	260,024	116,289	1,026,870	685,345	571,425
Sindh	91,264	14,522	29,516	571	28,574	15,077	158,982	140,523	114,502
Khyber Pakhtunkhwa	18,643	4,817	8,297	776	946	1,376	32,203	11,777	19,810
Balochistan	563	115	276	25	37	85	2,723	1,119	3,269
Azad Jammu Kashmir	6,944	996	1,835	34	127	247	9,179	2,523	3,007
Gilgit Baltistan	3,213	546	1,331	561	250	1,396	6,187	1,159	3,554
All Pakistan	696,818	107,484	203,149	34,716	289,957	134,470	1,236,144	842,446	715,566

Source: Agriculture Credit & Financial Inclusion Department

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

Million Rupees

ECONOMIC GROUPS	2021						2022		
	Jun			Dec			Jun ^P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	55.4	-	172.9	-	-	290.4	-	-	592.5
2. DOMESTIC CONSTITUENTS	119,171.3	45,345.3	140,899.6	130,798.8	43,050.8	185,087.0	143,038.6	49,474.1	224,852.1
I. GOVERNMENT	-	2,094.6	-	-	115.0	-	-	5,228.9	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	12,723.4	2,522.4	..	19,001.0	-	..	17,068.2	-	..
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	106,447.9	40,728.0	140,899.6	111,797.7	42,916.6	185,087.0	125,970.4	44,245.3	224,852.1
a. Agriculture, forestry and fishing	9.7	94.4	2.0	9.7	143.2	341.3	9.7	-	278.7
b. Mining and quarrying	-	1,321.7	440.1	-	1,321.7	574.8	-	1,409.7	552.1
c. Manufacturing	68,622.0	32,436.0	130,671.9	70,249.0	33,406.3	168,030.1	77,409.3	34,009.1	201,804.8
01 - Manufacture of food products	7,305.9	3,271.1	2,054.3	9,231.4	7,687.1	4,384.0	7,038.9	3,006.7	9,486.8
02 - Manufacture of beverages	100.0	521.7	19.3	150.0	494.2	3.5	100.0	481.6	8.0
03 - Manufacture of textiles	38,629.7	12,980.5	103,057.3	42,753.1	7,267.0	132,160.0	48,141.3	17,262.1	157,581.6
04 - Manufacture of wearing apparel	1,743.9	939.5	18,575.4	1,873.1	534.1	23,279.3	1,358.9	2,157.4	23,576.7
05 - Manufacture of leather and related products	10.0	309.3	2,270.3	72.8	337.0	2,432.6	-	850.3	3,509.2
06 - Manufacture of paper and paper products	69.1	1,338.0	307.0	451.6	799.6	190.6	32.4	890.3	102.8
07 - Manufacture of coke and refined petroleum products	5,317.7	489.5	597.7	4,558.2	758.5	-	4,965.6	488.2	625.0
08 - Manufacture of chemicals and chemical products	11,419.8	2,608.7	-	6,961.9	2,944.9	-	10,713.3	2,367.8	773.4
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	37.5	179.8	133.5	121.7	323.3	-	120.7	174.0	190.4
10 - Manufacture of rubber and plastics products	288.3	597.4	412.1	210.3	510.0	88.1	192.8	1,216.0	911.6
11 - Manufacture of other non-metallic mineral products	78.3	4,734.5	1,681.9	111.6	1,159.1	2,835.0	275.1	508.9	984.5
12 - Manufacture of basic metals	260.0	794.4	12.2	929.7	2,879.9	-	366.0	1,459.5	-
13 - Manufacture of fabricated metal products, except machinery and equipment	27.5	196.2	7.0	624.2	1,175.8	13.3	291.8	135.6	17.2
14 - Manufacture of computer, electronic and optical products	100.1	-	-	84.4	498.4	-	211.2	-	-
15 - Manufacture of electrical equipment	444.5	1,871.0	131.0	241.8	4,212.9	126.4	282.1	1,608.3	425.7
16 - Manufacture of machinery and equipment	24.2	54.4	198.0	6.1	46.2	575.4	-	-	447.4
17 - Manufacture of motor vehicles, trailers and semi-trailers	626.4	1,205.5	77.0	657.4	1,270.3	322.6	536.5	1,316.2	338.0
18 - Manufacture of furniture	53.0	103.4	-	158.0	32.9	-	225.0	-	-
19. Other manufacturing	2,086.0	241.3	1,137.6	1,051.6	475.1	1,619.4	2,557.8	86.2	2,826.4
d. Electricity, gas, steam and air conditioning supply	131.9	-	-	2,889.2	-	-	3,754.6	227.2	-
e. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	377.9	-	-
f. Construction	881.2	36.4	160.7	177.9	208.3	261.7	685.5	219.8	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,001.9	5,177.1	8,640.6	16,490.8	7,358.5	15,129.8	18,341.8	5,935.9	20,790.4
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	9.8	58.7	9.3	0.5	58.3	-	0.5	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	7,589.6	4,586.7	2,237.9	6,914.4	7,201.6	3,556.2	7,610.1	5,645.0	4,680.1
03 - Retail trade, except of motor vehicles and motorcycles	7,412.3	580.6	6,344.0	9,567.1	156.4	11,515.3	10,731.7	290.4	16,079.2
h. Transportation and storage	-	-	106.9	2.9	-	119.8	7.0	1,772.2	108.3
i. Accommodation and food service activities	-	-	-	-	77.7	65.3	-	19.3	-
j. Information and communication	10,810.7	5.2	68.7	10,043.6	45.6	103.0	10,823.0	50.6	154.7
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	1,758.2	362.3	106.3	1,765.0	304.3	87.4	3,425.7	573.4	85.2
m. Administrative and support service activities	3,443.1	1,275.4	628.1	3,814.4	46.9	224.2	3,880.2	24.0	986.1
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	100.0	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	5,789.1	15.4	74.5	6,255.3	-	149.6	7,255.7	-	91.9
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	0.2	-	-	19.2	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	119,226.6	45,345.3	141,072.5	130,798.8	43,050.8	185,377.5	143,038.6	49,474.1	225,444.7

Source: Core Statistics Department

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

Million Rupees

SECURITIES / SHARES	2021						2022		
	Jun			Dec			Jun ^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	6,050,306.2	6,160,529.2	6,063,721.8	4,874,637.1	5,149,275.4	4,879,580.7	5,566,284.6	5,554,446.0	5,573,926.6
01. Federal Government	6,050,306.1	6,160,529.1	6,063,721.7	4,874,637.0	5,149,275.3	4,879,580.6	5,566,284.5	5,554,445.9	5,573,926.5
02. Provincial Governments	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
II. FEDERAL BONDS	5,949,738.0	5,993,337.3	6,072,881.1	7,060,987.2	6,838,635.9	7,132,788.7	8,818,397.3	8,914,991.7	8,885,350.5
01. Compensation Bonds	-	-	-	-	-	-	-	-	-
02. Federal Investment Bonds	-	-	-	-	-	-	-	-	-
03. Pakistan Investment Bonds	5,949,738.0	5,993,337.3	6,072,881.1	7,060,987.2	6,838,635.8	7,132,788.6	8,818,397.3	8,914,991.7	8,885,350.5
04. Bearer National Fund Bonds	-	-	-	-	-	-	-	-	-
05. Income Tax Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
III. SHARES	299,420.7	200,663.6	332,193.5	305,998.7	199,822.9	327,906.0	344,593.4	257,027.6	355,088.5
01. Quoted On The Stock Exchange; of which:	176,079.4	67,020.7	203,023.2	171,455.9	61,397.4	185,898.5	186,316.7	95,270.5	192,391.8
a. Financial Institutions	25,177.8	15,344.0	29,325.3	23,778.4	15,185.0	27,311.1	31,055.2	18,127.7	31,385.5
b. NFPSEs	17,414.1	5,249.0	15,946.1	17,715.4	5,535.4	14,647.5	13,233.9	5,485.7	13,723.4
c. Private Sector	133,487.6	46,427.8	157,751.8	129,962.1	40,676.9	143,940.0	142,027.6	71,657.1	147,282.9
02. Unquoted On The Stock Exchange; of which:	123,341.2	133,642.8	129,170.3	134,542.8	138,425.6	142,007.5	158,276.7	161,757.2	162,696.7
a. Financial Institutions	20,133.0	27,467.7	20,133.0	20,594.8	19,435.0	20,597.7	24,798.8	25,458.7	24,910.8
b. NFPSEs	1,741.5	1,008.2	1,525.8	1,741.5	1,258.2	1,420.4	1,741.5	1,258.2	1,279.3
c. Private Sector	65,145.3	76,272.4	66,730.1	73,404.1	86,368.8	73,731.0	86,909.1	101,208.1	87,232.9
IV. DEBENTURES	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
V. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VI. CERTIFICATE OF INVESTMENTS	3,841.9	3,841.9	3,884.5	4,058.1	4,283.1	4,087.5	2,026.8	2,026.8	2,067.5
VII. TERM FINANCE CERTIFICATES	57,890.9	59,378.2	59,360.6	71,093.1	72,817.5	72,750.7	79,000.0	78,434.9	82,858.0
VIII. MODARBA CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	9,437.4	9,151.8	9,476.0	15,409.0	14,260.2	15,487.6	12,345.4	12,201.7	13,187.9
X. NIT UNITS	2,461.0	1,782.7	2,653.3	2,530.9	2,133.2	2,831.5	2,363.4	2,133.5	2,776.6
XI. OTHERS	88,866.3	88,833.2	91,403.1	67,551.0	66,905.7	70,239.2	108,089.2	106,677.6	100,345.0
XII. Islamic Banking Products - Investments	1,317,365.7	1,309,799.1	1,377,543.0	1,853,099.8	1,852,373.7	1,904,231.8	2,758,967.4	2,753,696.2	2,806,985.4
01. GOP Ijara Sukuk	748,897.5	747,397.1	780,993.8	1,293,211.3	1,297,536.5	1,325,223.5	2,239,570.1	2,233,990.6	2,258,743.4
02. Corporate Sukuks	508,822.0	505,782.3	533,452.1	510,853.2	507,046.2	528,884.8	477,966.8	477,142.0	506,781.9
a. Diminishing Musharaka Sukuk	151,894.7	152,106.7	154,520.4	153,529.1	152,617.2	156,109.3	146,890.8	148,067.3	150,245.3
b. Ijarah Sukuk	183,942.7	181,310.6	201,831.7	180,763.9	178,057.0	191,923.8	177,617.8	175,038.1	196,578.1
c. Modaraba Sukuk	18,227.0	18,151.2	18,612.3	21,747.0	21,747.0	22,172.5	21,898.7	21,897.0	22,597.9
d. Wakala Sukuk	30.3	425.0	30.9	-	-	-	-	-	-
e. Any other	154,727.2	153,788.8	158,456.7	154,813.2	154,625.0	158,679.3	131,559.6	132,139.7	137,360.7
03. Wakala Placements	-	-	-	-	-	-	-	-	-
04. Commodity Murabaha	-	-	-	-	-	-	-	-	-
05. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
06. Strategic Investment – Long Term	1,467.6	1,467.6	1,531.8	1,467.6	1,467.6	1,479.6	1,467.6	1,467.6	1,526.9
07. Certificate of Investment (COIs) - Long Term	88.1	88.1	88.1	3,188.1	3,188.1	3,222.2	4,638.1	4,638.1	4,709.5
08. Placement with FI	-	-	-	-	-	-	-	-	-
09. Other Mode of Investments – Short Term	6,027.1	4,682.6	6,889.6	3,622.4	3,269.4	4,202.8	6,212.7	6,215.2	6,227.5
10. Other Mode of Investments – Long Term	52,063.5	50,381.4	54,587.6	40,757.2	39,865.9	41,218.8	29,112.2	30,242.7	28,996.2
TOTAL	13,779,334.1	13,827,323.0	14,013,122.9	14,255,370.8	14,200,513.5	14,409,909.7	17,692,073.5	17,681,642.0	17,822,592.0

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)

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

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

Source: Core Statistics Department

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

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

Source: Core Statistics Department

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

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

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

Source: Core Statistics Department

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

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

Million Rupees

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

Source: Core Statistics Department

* 1.00 stands for 0.25 to 1.00

: : :
: : :
: : :

* 8.00 stands for 7.25 to 8.00

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

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

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

Source: Core Statistics Department

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

TYPE OF DEPOSITS		Percent per annum			
		2020	2021		2022
		Dec	Jun ^R	Dec ^R	Jun ^P
I.	Call Deposits	4.20 (2.30)	3.46 (2.75)	5.06 (2.19)	6.18 (2.94)
II.	Saving Deposits	5.28 (68.25)	5.31 (68.17)	6.96 (65.82)	11.47 (66.86)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	6.36 (6.11)	5.98 (6.83)	8.77 (8.19)	13.17 (6.57)
	(b) 3 months and over but less than 6 months	5.55 (6.13)	4.92 (6.41)	6.47 (6.96)	11.13 (6.53)
	(c) 6 months and over but less than 1 year	4.52 (3.63)	5.01 (2.66)	5.63 (3.04)	7.99 (2.85)
	(d) 1 year and over but less than 2 years	6.55 (10.79)	6.04 (10.63)	7.40 (10.91)	11.93 (11.46)
	(e) 2 years and over but less than 3 years	7.96 (0.29)	7.64 (0.34)	9.42 (0.22)	11.08 (0.17)
	(f) 3 years and over but less than 4 years	7.88 (0.63)	7.82 (0.64)	8.60 (0.66)	11.20 (0.68)
	(g) 4 years and over but less than 5 years	6.47 (0.16)	5.77 (0.13)	9.04 (0.12)	11.30 (0.04)
	(h) 5 years and over	8.48 (1.71)	8.10 (1.45)	9.66 (1.88)	11.94 (1.90)
IV.	Overall				
	(i) Excluding current and other deposits	5.53	5.41	7.11	11.40
	(ii) Including current and other deposits	3.55	3.56	4.73	7.46

Source: Core Statistics Department

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

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

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

Source: Core Statistics Department

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

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

Percent per annum

AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES	
I. OVERALL- ALL BANKS										
2020	Dec	10.58	7.87	7.05	7.99	7.37	7.00	7.90	27.32	7.94
2021	Jun	10.40	8.41	6.68	7.90	7.03	7.07	8.51	28.09	8.01
	Dec	11.30	8.93	7.49	8.80	8.03	8.25	8.65	28.44	8.64
2022	Jun^P	12.52	12.88	11.14	11.45	11.01	10.98	13.01	29.56	11.54
II. CONVENTIONAL BANKING - ALL BANKS										
2020	Dec	10.58	7.85	6.91	7.83	7.24	7.01	8.06	27.42	8.03
2021	Jun	10.40	8.38	6.63	7.85	6.80	7.19	8.78	28.30	8.16
	Dec	11.30	9.06	7.48	8.67	7.86	8.60	8.94	28.77	8.83
2022	Jun^P	12.52	11.86	9.94	11.33	9.89	11.13	12.57	30.10	11.60
III. ISLAMIC BANKING-ALL BANKS										
2020	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
2022	Jun^P	-	12.70	10.14	11.30	10.27	9.29	11.26	23.66	10.82

Source: Core Statistics Department

3.30 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate ¹	SBP Repo Rate ²	SBP Policy (Target) Rate ³	End User Export Finance Scheme Rate*	
				w.e.f.	Rate
25-Mar-20	12.00	10.00	11.00	1-Jan-13	8.30
17-Apr-20	10.00	8.00	9.00	1-Feb-13	8.20
18-May-20	9.00	7.00	8.00	1-Apr-13	8.40
26-Jun-20	8.00	6.00	7.00	1-Jul-14	7.50
21-Sep-21	8.25	6.25	7.25	2-Feb-15	6.00
22-Nov-21	9.75	7.75	8.75	1-Jul-15	4.50
15-Dec-21	10.75	8.75	9.75	1-Jul-16	3.00
08-Apr-22	13.25	11.25	12.25	8-Apr-22	5.50
24-May-22	14.75	12.75	13.75	24-May-22	7.50
13-Jul-22	16.00	14.00	15.00	13-Jul-22	10.00
28-Nov-22	17.00	15.00	16.00	28-Nov-22	11.00
24-Jan-23	18.00	16.00	17.00	24-Jan-23	14.00

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
24-Jan-23	Upto 3 years	12.50	1.50	14.00
	Over 3 years and upto 5 years	11.50	2.50	14.00
	Over 5 years and upto 10 years	11.00	3.00	14.00

Financing Facility for Storage of Agri. Produce (FFSAP)

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

Service charges/Mark up rates of Refinance facility for SMEs

S.No	Refinancing Facility	w.e.f (Circular Date)	Description	Max. Tenor (Years)	SBP Rate of Refinance to PFI's	PFI's Spread	End User Rate (%)
1	Refinancing Facility for Modernization of SMEs	19-May-17		Upto 10	2.00	4.00	6.00
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Upto 1	2.00	4.00	6.00
3	Financing Facility for Storage of Agricultural Produce (FFSAP)	19-May-17	For SMEs	Up to 10	2.00	4.00	6.00
4	SBP Financing Scheme for Renewable Energy	26-Jul-19	Category I	Upto 12	3.00	3.00	6.00
			Category II	Upto 10	2.00	4.00	6.00
			Category III	Upto 10	3.00	3.00	6.00
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Upto 5	0.00	5.00	5.00
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Upto 5	0.00	5.00	5.00

PFI's: Participating Financial Institutions

Source: State Bank of Pakistan

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

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

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

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

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

3.31 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
Sep-2022																
1.Scheduled Banks (SBs)	15.22	15.31	15.47	15.59	13.20	13.16	14.33	14.31	9.36	9.37	13.37	13.34	7.53	7.62	12.13	12.11
a. Public	15.62	15.62	15.88	15.88	12.30	12.29	14.91	14.90	8.49	9.29	12.89	12.88	7.88	8.55	12.29	12.29
b. Private	15.19	15.28	15.44	15.56	13.36	13.32	14.13	14.11	9.41	9.36	13.39	13.36	7.38	7.34	12.04	12.01
c. Foreign	16.05	16.05	16.06	16.06	15.62	15.66	15.89	15.93	8.61	9.97	13.67	13.67	10.06	10.13	13.53	13.53
d. Specialized	21.95	21.95	21.95	21.95	13.89	13.83	20.02	20.31	9.56	9.55	13.58	13.58	11.58	11.56	13.71	13.73
2. DFIs	16.24	16.24	16.25	16.25	12.31	12.26	13.38	13.35	15.88	15.88	15.88	15.88	15.64	15.64	15.64	15.64
3. MFBs	31.73	31.73	32.26	32.26	29.33	29.33	30.00	30.00	6.67	7.98	13.82	14.01	12.05	11.96	14.28	14.25
4. Overall (SBs,MFBs,DFIs)	15.34	15.44	15.59	15.72	13.66	13.64	14.81	14.81	9.34	9.36	13.38	13.35	7.62	7.70	12.19	12.16
Oct-2022																
1.Scheduled Banks (SBs)	15.98	16.13	16.17	16.35	13.49	13.46	14.59	14.58	9.14	9.14	12.48	12.47	7.64	7.72	12.18	12.17
a. Public	16.01	16.02	16.04	16.05	12.87	12.86	15.02	15.01	7.95	8.60	13.09	13.09	8.24	8.87	12.59	12.59
b. Private	15.97	16.12	16.17	16.36	13.60	13.57	14.43	14.41	9.14	9.14	12.47	12.47	7.42	7.38	12.03	12.01
c. Foreign	16.07	16.07	16.07	16.07	15.75	15.79	16.02	16.06	9.29	11.11	13.54	13.54	10.62	10.70	13.53	13.53
d. Specialized	22.14	22.22	22.14	22.22	12.96	12.95	20.71	20.72	11.21	10.93	13.68	13.71	11.68	11.67	13.83	13.84
2. DFIs	15.94	15.94	16.09	16.09	11.69	12.21	12.54	13.30	15.35	15.35	15.35	15.35	15.62	15.62	15.62	15.62
3. MFBs	33.33	33.33	33.87	33.87	29.74	29.74	30.39	30.39	6.42	7.58	14.07	14.09	12.14	12.06	14.36	14.33
4. Overall (SBs,MFBs,DFIs)	16.09	16.25	16.28	16.48	13.95	13.94	15.06	15.07	9.13	9.14	12.48	12.47	7.74	7.81	12.24	12.23
Nov-2022^R																
1.Scheduled Banks (SBs)	15.78	16.04	15.95	16.24	13.64	13.62	14.72	14.71	8.58	8.60	13.06	13.04	7.71	7.79	12.37	12.35
a. Public	16.84	16.84	16.86	16.86	12.84	12.83	15.13	15.12	8.88	9.71	13.20	13.20	8.18	8.82	12.72	12.72
b. Private	15.74	16.01	15.92	16.22	13.79	13.76	14.55	14.54	8.55	8.52	13.04	13.02	7.50	7.45	12.23	12.20
c. Foreign	16.15	16.15	16.16	16.16	15.87	15.90	16.13	16.17	9.42	10.97	13.76	13.76	10.92	11.00	13.55	13.55
d. Specialized	22.79	22.79	22.79	22.79	13.93	13.93	21.31	21.32	8.11	8.09	14.64	14.64	12.46	12.44	14.59	14.61
2. DFIs	16.42	16.42	16.45	16.45	11.92	12.44	12.67	13.42	15.72	15.72	15.72	15.72	15.75	15.75	15.75	15.75
3. MFBs	34.50	34.50	35.01	35.01	30.10	30.10	30.72	30.72	7.17	7.05	14.15	14.09	11.20	11.04	14.51	14.46
4. Overall (SBs,MFBs,DFIs)	15.92	16.20	16.09	16.40	14.12	14.12	15.20	15.22	7.60	7.52	13.76	13.71	7.79	7.87	12.43	12.41
Dec-22^P																
1.Scheduled Banks (SBs)	16.23	16.60	16.47	16.91	14.00	13.93	15.23	15.21	9.64	9.50	14.25	14.17	7.93	7.87	13.49	13.46
a. Public	17.79	17.80	17.80	17.80	13.62	13.61	15.74	15.73	12.63	12.82	14.36	14.36	9.90	9.93	13.65	13.65
b. Private	16.12	16.49	16.37	16.82	14.08	13.99	15.01	14.96	8.88	8.62	14.20	14.09	7.29	7.21	13.40	13.36
c. Foreign	16.94	17.03	16.94	17.03	15.68	15.68	16.34	16.34	10.72	11.14	14.48	14.48	9.77	9.81	14.14	14.14
d. Specialized	23.54	23.55	23.54	23.55	15.15	15.14	22.01	22.02	11.61	11.57	14.75	14.75	12.80	12.78	14.84	14.84
2. DFIs	17.55	17.55	17.58	17.58	12.61	13.19	13.40	14.20	16.32	16.32	16.32	16.32	16.04	16.04	16.04	16.04
3. MFBs	32.15	32.15	35.79	35.79	27.71	27.71	30.92	30.92	5.00	4.55	12.21	11.73	12.30	12.13	14.91	14.84
4. Overall (SBs,MFBs,DFIs)	16.37	16.78	16.63	17.11	14.46	14.42	15.73	15.76	6.19	5.83	12.95	12.65	8.05	7.99	13.55	13.51

Notes: P: provisional

Source: Core Statistics Department

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

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

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

Percent per annum

Period	Zarai Taraqati 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: Agriculture Credit & Financial Inclusion Department

P: Provisional

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

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

3.33 Rates of Profit on National Savings Schemes

S C H E M E	Percent per annum									
	2021		2022							2023
	13 th Aug	10 th Dec	4 th Feb	22 nd Feb	25 th Mar	10 th May	3 rd Jun	5 th Oct	7 th Nov	12 th Jan
1. Savings Accounts										
(i) With cheque facilities	5.50	7.25	8.25	12.24	12.72	10.75	12.25	13.50	13.50	14.50
(ii) Without cheque facilities	5.50	7.25	8.25	12.24	12.72	10.75	12.25	13.50	13.50	14.50
2. Khas Deposit Accounts or Certificates¹										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts²										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Savings Certificates³										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	9.37	11.12	10.40	10.32	10.92	12.40	12.40	12.26	12.26	12.26
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	8.20	10.40	10.00	10.00	11.00	12.40	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	9.40	11.60	11.40	11.00	11.80	13.40	14.40	14.20	13.60	13.60
(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	8.76	10.80	10.32	10.20	11.04	12.00	12.36	12.60	12.36	12.36
8. Pensioner's Benefit Accounts⁷	11.04	12.96	12.24	12.24	12.72	14.16	14.16	13.92	13.92	13.92
9. Behbood Saving Certificate⁸	11.04	12.96	12.24	12.24	12.72	14.16	14.16	13.92	13.92	13.92
10. Short-Term Saving Certificate⁹										
(i) 3 Months	6.88	9.24	9.68	9.72	10.40	13.40	13.68	15.00	15.00	16.12
(ii) 6 Months	7.12	9.66	10.12	10.10	10.60	13.90	13.96	15.04	15.04	16.00
(iii) 1 year	7.30	10.26	10.20	10.14	10.70	13.75	14.00	15.14	15.14	15.96
11. Shuhada Family Welfare account¹⁰	11.04	12.96	12.24	12.24	12.72	14.16	14.16	14.16	14.16	14.16
12. Sarwa Islamic Term Account (SITA)*								13.20	13.20	13.20

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.

* **S.R.O (1)/2022.** In exercise of the powers conferred by **Rule 1(2) & 9(1)** of the **Sarwa Islamic Term Account Rules, 2019**, the Finance Division is pleased to announce that the expected rate of profit payable on the deposits made in **3-years** shall be **13.20%** w.e.f **5th October 2022**.

3.34 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
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
Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

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

3.35 Clearing House Statistics

(Thousand Cheques)
Million Rupees

PERIOD		2019	2020	2021	2021	2022				
					Dec	Aug	Sep	Oct	Nov	Dec
Karachi	No. of Cheques Cleared	24,637	18,524	19,316	1,699	1,456	1,472	1,512	1,339	1,345
	Amount	11,345,271	9,962,227	12,457,829	2,236,683	1,066,718	1,119,189	1,100,315	1,401,258	1,253,957
Lahore	No. of Cheques Cleared	9,081	7,503	8,173	747	631	661	629	647	520
	Amount	5,086,338	5,012,278	6,603,769	638,830	582,814	593,199	501,875	621,073	669,682
Peshawar	No. of Cheques Cleared	1,615	2,445	1,662	160	142	154	149	132	119
	Amount	1,290,981	1,306,671	1,772,204	184,774	149,131	185,373	156,665	166,298	149,328
Quetta	No. of Cheques Cleared	931	750	769	63	56	62	59	60	51
	Amount	801,875	793,655	895,147	68,854	75,736	71,631	70,076	69,035	65,005
Faisalabad	No. of Cheques Cleared	2,285	1,637	1,859	142	102	107	99	98	105
	Amount	1,469,097	1,434,471	2,014,765	209,989	128,344	143,115	111,352	139,075	154,238
Rawalpindi	No. of Cheques Cleared	2,282	1,981	2,409	202	175	184	155	178	193
	Amount	1,550,321	1,612,262	2,465,530	210,088	208,811	223,735	212,358	195,942	198,632
Hyderabad	No. of Cheques Cleared	93	43	76	5	3	7	8	6	4
	Amount	91,964	86,545	122,707	8,781	8,370	8,874	7,517	11,528	10,552
Islamabad	No. of Cheques Cleared	3,553	3,064	2,735	272	231	252	225	25	18
	Amount	4,025,485	4,055,736	3,756,678	404,167	409,875	385,521	379,554	32,507	28,025
Multan	No. of Cheques Cleared	1,074	958	1,014	93	76	85	77	80	93
	Amount	1,062,194	1,084,509	1,308,320	125,608	108,193	108,193	114,114	111,057	120,325
Sialkot	No. of Cheques Cleared	745	615	746	63	61	63	57	60	48
	Amount	421,540	463,815	706,141	62,623	105,249	76,233	95,766	91,524	88,254
Sukkur	No. of Cheques Cleared	699	589	639	50	34	41	41	39	45
	Amount	454,149	441,891	574,029	32,292	48,723	46,723	43,839	45,357	46,398
D.I. Khan	No. of Cheques Cleared	23	19	20	...	1	1	1	1	1
	Amount	17,736	16,769	17,179	...	1,504	838	1,860	735	589
Others	No. of Cheques Cleared	1,430	1,160	1,326	114	94	108	99	109	102
	Amount	975,694	1,164,114	1,334,163	114,361	135,512	137,215	126,572	138,232	137,852
TOTAL	No. of Cheques Cleared	48,448	39,288	40,626	3,496	3,063	3,199	3,112	2,774	2,644
	Amount	28,592,644	27,434,942	33,914,101	4,182,689	3,028,980	3,099,838	2,921,864	3,023,621	2,922,837

Source: SBP-BSC field offices

3.36 Electronic Banking Statistics

Product / Item	Unit	FY21		FY22			
		Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	16,081	16,170	16,321	16,571	16,643	16,603
Automated Teller Machines (ATM)	No.	16,175	16,355	16,546	16,709	16,897	17,133
Point of Sale (POS)	No.	67,099	71,907	79,134	92,153	96,975	104,865
2. Cards							
Credit Cards	No.	1,687,815	1,720,949	1,758,130	1,739,901	1,739,466	1,799,702
Debit Cards	No.	28,582,140	29,849,278	29,714,882	30,919,816	29,419,406	30,162,289
Proprietary ATMs only Cards	No.	6,426,981	5,771,429	4,605,196	4,781,926	4,881,677	42,144
Pre-Paid Cards	No.	126,322	127,670	128,003	125,369	127,624	109,010
Social Welfare Cards	No.	7,699,466	8,467,023	9,997,081	11,096,417	11,017,162	10,327,551
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	309,795	323,365	361,606	400,321	410,925	438,950
Amount	Million Rupees	22,485,021	23,400,046	27,189,235	33,260,259	35,422,174	41,985,001
4.1 ATM Transactions							
Number of Transactions	Thousands	153,452	157,760	163,733	173,575	171,283	183,677
Amount	Million Rupees	2,084,493	2,177,567	2,158,697	2,370,852	2,437,036	2,660,480
i. Cash Withdrawal							
Number of Transactions	Thousands	148,000	152,236	158,654	168,068	165,740	178,184
Amount	Million Rupees	1,885,768	1,975,250	1,976,720	2,138,479	2,204,839	2,379,151
ii. Cash Deposit							
Number of Transactions	Thousands	339	279	60	381	401	420
Amount	Million Rupees	28,950	24,494	7,265	38,006	39,737	44,772
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,375	1,438	1,455	1,312	1,453	1,303
Amount	Million Rupees	3,724	5,913	8,721	6,347	5,547	7,569
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,512	1,434	1,286	1,377	1,306	1,264
Amount	Million Rupees	59,937	58,096	55,029	63,108	63,284	64,273
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,222	2,367	2,277	2,437	2,384	2,501
Amount	Million Rupees	105,982	113,673	110,962	124,912	123,630	164,579
vi. Others							
Number of Transactions	Thousands	5	6	-	-	-	-
Amount	Million Rupees	131	141	-	-	-	-
4.2 POS Transactions							
Number of Transactions	Thousands	25,175	24,204	28,060	31,371	38,253	39,843
Amount	Million Rupees	125,421	122,189	134,861	178,109	189,691	204,585
4.3 RTOB Transactions							
Number of Transactions	Thousands	49,273	45,252	48,355	54,021	52,336	52,456
Amount	Million Rupees	17,398,116	17,767,514	20,816,399	25,331,738	26,774,067	32,386,571
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,591	9,749	10,319	11,509	11,541	11,708
Amount	Million Rupees	1,726,392	1,555,805	1,761,906	2,032,616	2,158,697	2,503,555
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	23,364	20,303	21,463	25,205	24,437	22,514
Amount	Million Rupees	3,705,767	3,574,185	3,901,998	4,554,900	4,603,003	4,810,130
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,319	15,200	16,572	17,307	16,358	18,234
Amount	Million Rupees	11,965,957	12,637,523	15,152,494	18,744,222	20,012,367	25,072,886
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	51,739	61,299	79,102	93,964	101,539	112,917
Amount	Million Rupees	1,297,940	1,591,590	2,161,173	2,926,586	3,085,830	3,677,150
i. Payment Through Mobile							
Number of Transactions	Thousands	1,595	2,411	4,020	5,602	6,069	6,680
Amount	Million Rupees	140,823	174,923	215,807	232,072	255,471	306,739
ii. Utility Bills Payment							
Number of Transactions	Thousands	15,770	17,484	17,779	18,124	19,176	19,917
Amount	Million Rupees	21,292	29,661	44,069	38,041	42,191	49,979
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	10,324	11,890	15,245	19,682	21,762	25,357
Amount	Million Rupees	451,699	532,552	748,085	1,262,750	1,245,833	1,486,337
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	24,049	29,514	42,059	50,555	54,532	60,962
Amount	Million Rupees	684,127	854,455	1,153,212	1,393,724	1,542,335	1,834,096

3.36 Electronic Banking Statistics

Product / Item	Unit	FY21		FY22			
		Q3	Q4	Q1	Q2	Q3	Q4
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	39	40	40	38	34	34
Amount	Million Rupees	2,116	2,140	1,685	1,639	1,587	2,093
i. Payment Through Call Centre							
Number of Transactions	Thousands	30	29	25	25	24	24
Amount	Million Rupees	1,634	1,665	1,327	1,355	1,300	1,805
ii. Utility Bills Payment							
Number of Transactions	Thousands	5	7	12	10	7	8
Amount	Million Rupees	100	142	248	178	139	154
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	4	4	3	3	2	2
Amount	Million Rupees	377	330	109	105	146	133
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	5	4	1	1	1	1
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	24,501	27,982	29,644	33,769	38,335	39,969
Amount	Million Rupees	1,561,670	1,720,666	1,894,149	2,424,648	2,906,935	3,024,139
i. Payment Through Internet							
Number of Transactions	Thousands	1,145	1,162	1,296	1,465	1,388	1,429
Amount	Million Rupees	160,254	167,204	172,239	196,749	660,006	219,491
ii. Utility Bills Payment							
Number of Transactions	Thousands	4,415	4,597	4,759	4,787	5,326	5,687
Amount	Million Rupees	144,629	157,003	124,657	116,248	150,512	191,726
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	8,595	9,834	10,360	11,241	12,728	13,865
Amount	Million Rupees	559,321	628,826	720,669	865,505	979,590	1,318,668
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	10,346	12,388	13,229	16,277	18,894	18,989
Amount	Million Rupees	697,466	767,632	876,584	1,246,145	1,116,826	1,294,253
4.7 e-Commerce							
Number of Transactions	Thousands	5,616	6,828	12,672	13,584	9,144	10,054
Amount	Million Rupees	15,265	18,381	22,272	26,688	27,028	29,984

Source: Payment Systems Policy & Oversight Department

3.37 Real Time Gross Settlement- Systems Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY21		FY22							
	Q4		Q1		Q2		Q3		Q4	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	21,195	108,731	21,624	117,745	21,935	111,958	23,420	106,215	24,766	148,211
Inter Bank Fund Transfers	1,028,363	33,917	1,042,987	36,692	1,104,149	44,240	1,037,391	44,212	1,034,906	49,668
Retails Cheques Clearing	14,592	5,440	14,452	4,614	16,413	5,117	15,564	5,251	15,263	7,660
Total	1,064,150	148,088	1,079,063	159,050	1,142,497	161,315	1,076,375	155,677	1,074,935	205,538

3.38 Real Time Gross Settlement-Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

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

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

Source: Payment Systems Policy & Oversight Department

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

Amount in million Rupees
Ratio in percent

SEGMENT	2021			2022								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	7,731,109	653,988	8.5	7,926,781	661,159	8.3	8,166,970	673,173	8.2	8,387,416	685,623	8.2
SMEs Sector	518,631	76,534	14.8	488,463	75,555	15.5	477,227	74,199	15.5	450,769	76,463	17.0
Agriculture Sector	404,847	61,821	15.3	406,133	57,009	14.0	424,314	58,971	13.9	423,138	58,973	13.9
Consumer sector	820,928	30,263	3.7	863,380	31,036	3.6	897,754	30,738	3.4	895,819	32,142	3.6
<i>i. Credit Cards</i>	64,968	2,619	4.0	68,890	2,640	3.8	72,215	2,223	3.1	78,580	2,208	2.8
<i>ii. Auto loans</i>	351,437	4,155	1.2	358,908	4,298	1.2	361,406	4,409	1.2	345,317	4,681	1.4
<i>iii. Consumer durable</i>	1,771	66	3.7	1,955	75	3.8	911	64	7.0	1,191	76	6.4
<i>iv. Mortgage loans</i>	148,000	9,923	6.7	173,918	9,806	5.6	205,480	9,914	4.8	215,471	10,451	4.9
<i>v. Other personal loans</i>	254,752	13,499	5.3	259,708	14,218	5.5	257,742	14,128	5.5	255,260	14,727	5.8
Commodity Financing	990,803	8,090	0.8	979,465	8,395	0.9	1,218,697	8,008	0.7	1,212,027	7,483	0.6
Staff Loans	198,298	2,380	1.2	208,172	2,510	1.2	224,693	2,368	1.1	232,706	2,687	1.2
Others	240,752	27,131	11.3	259,258	27,998	10.8	284,877	31,066	10.9	279,406	34,452	12.3
Total	10,905,368	860,206	7.9	11,131,652	863,662	7.8	11,694,531	878,521	7.5	11,881,281	897,822	7.6

SECTOR	2021			2022								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	931,704	67,446	7.2	868,683	62,770	7.2	997,667	65,407	6.6	1,038,778	64,056	6.2
Automobile / Transportation	194,677	17,341	8.9	200,395	17,463	8.7	213,924	18,565	8.7	222,272	18,632	8.4
Cement	213,275	5,477	2.6	221,225	5,690	2.6	245,583	5,449	2.2	276,186	5,490	2.0
Chemical & Pharmaceuticals	375,419	16,551	4.4	377,512	16,438	4.4	419,087	16,538	3.9	444,836	16,778	3.8
Electronics	150,523	24,110	16.0	155,608	23,996	15.4	165,555	25,131	15.2	168,032	24,884	14.8
Financial	337,473	10,495	3.1	344,657	10,547	3.1	382,568	10,697	2.8	352,229	12,129	3.4
Individuals	1,071,916	63,050	5.9	1,108,163	62,857	5.7	1,202,135	63,676	5.3	1,185,900	62,739	5.3
Insurance	6,421	62	1.0	6,184	62	1.0	5,210	62	1.2	5,633	62	1.1
Others	4,026,516	357,631	8.9	4,039,804	361,500	8.9	4,288,029	369,070	8.6	4,362,776	383,308	8.8
Production/Transmission of Energy	1,521,026	78,264	5.1	1,559,682	83,735	5.4	1,519,079	84,505	5.6	1,581,880	83,705	5.3
Shoes & Leather garments	43,635	5,476	12.5	47,977	5,733	11.9	51,895	5,906	11.4	54,823	6,219	11.3
Sugar	251,046	58,531	23.3	401,196	58,417	14.6	347,780	59,331	17.1	271,142	59,195	21.8
Textile	1,781,736	155,771	8.7	1,800,567	154,453	8.6	1,856,019	154,184	8.3	1,916,793	160,626	8.4
Total	10,905,368	860,206	7.9	11,131,652	863,662	7.8	11,694,531	878,521	7.5	11,881,281	897,822	7.6

Source: Financial Stability Department SBP

3.40 Non-Performing Loans (Domestic and Overseas Operations)

Million Rupees

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

3.41 Cash Recovery against Non-Performing Loans

Million Rupees

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

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 Dec-2022

CURRENCY\DATE	1	2	5	6	7	8	9	12	13	14	15
Australian Dollar	152.2942	152.2502	152.7449	150.4712	149.8022	150.3922	152.0865	151.8862	151.5607	153.4373	153.2595
Bahraini Dinar	593.1324	592.9885	593.4104	593.7066	594.2479	594.0144	594.7317	595.0823	596.0002	595.9055	595.7792
Canadian Dollar	166.6489	166.2518	166.7208	164.5811	164.0022	163.6980	164.8770	164.1939	164.6191	165.4014	165.4735
Chinese Yuan	31.6930	31.7142	32.1595	32.0770	32.0955	32.1304	32.2369	32.1604	32.1792	32.2711	32.2703
Danish Krone	31.4009	31.6362	31.7895	31.5616	31.4965	31.6372	31.8903	31.7358	31.8208	32.0777	32.1577
Hong Kong Dollar	28.7092	28.7332	28.8025	28.8029	28.7742	28.7798	28.8011	28.8529	28.8918	28.8836	28.8871
Japanese Yen	1.6371	1.6548	1.6622	1.6342	1.6307	1.6357	1.6485	1.6384	1.6305	1.6569	1.6553
Kuwaiti Dinar	727.9956	729.2276	729.7920	729.1107	729.5021	729.9768	731.6470	731.8315	732.1115	733.2034	732.9445
Malaysian Ringgit	50.7476	50.8176	51.1736	51.0221	50.8018	50.8343	50.9286	50.7596	50.6246	50.8724	50.9326
New Zealand Dollar	141.5952	142.7129	143.9400	141.7899	141.6961	142.2930	143.3956	143.6126	143.3808	144.7338	144.7559
Norwegian Krone	22.8058	22.9777	22.9929	22.5371	22.3585	22.3692	22.5617	22.4140	22.5125	22.9492	22.9888
Omani Riyal	581.2792	581.0994	581.6805	581.9941	582.2689	581.9779	582.9834	583.8707	584.2603	583.7246	583.9118
Qatari Riyal	61.3121	61.0975	61.2952	61.3474	61.3719	61.3018	61.4163	61.4456	61.4390	61.3919	61.4390
Saudi Arabian Riyal	59.4937	59.4578	59.4852	59.5389	59.5699	59.5658	59.6300	59.6564	59.6902	59.7094	59.7097
Singaporean Dollar	164.7155	165.2328	166.0815	164.9940	164.8232	165.0298	165.9389	165.5314	165.6852	166.4429	166.3638
Swedish Krona	21.4034	21.6990	21.7631	21.5104	21.4936	21.5649	21.7711	21.6784	21.7513	21.9622	22.0109
Swiss Franc	237.1455	238.4359	239.0659	237.3307	237.5697	237.8078	240.0342	239.5467	239.7775	241.5999	242.4151
Thai Bhat	6.4018	6.4358	6.4549	6.3914	6.3943	6.4414	6.4469	6.4566	6.4566	6.4933	6.4544
Turkish Lira	12.0185	12.0014	12.0127	12.0189	12.0274	12.0301	12.0409	12.0521	12.0511	12.0525	12.0588
UAE Dirham	60.9012	60.8637	60.8801	60.9365	60.9815	60.9880	61.0356	61.0795	61.1209	61.1262	61.1300
UK Pound Sterling	270.4753	273.6274	275.6557	272.8662	271.5666	272.9540	274.9293	274.2731	275.3085	277.2278	277.9822
US Dollar	223.7031	223.5521	223.6117	223.8172	223.9872	224.0214	224.2017	224.3362	224.5086	224.5345	224.5448
EMU Euro	233.4099	235.1921	236.3752	234.8222	234.2713	235.1892	236.9904	235.8380	236.5686	238.5271	239.1184

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Dec-2022

CURRENCY\DATE	16	19	20	21	22	23	26	27	28	29	30
Australian Dollar	150.4913	150.7557	149.7151	150.0401	151.9905	150.7149	151.4479	152.4095	152.5957	152.4174	153.1955
Bahraini Dinar	596.0851	596.4871	596.8274	597.3893	597.5838	598.2832	599.1440	599.4303	600.0927	598.1612	600.4330
Canadian Dollar	164.5089	164.3675	164.3419	165.2614	165.6538	165.3370	165.8939	166.5625	167.0271	166.3250	166.8879
Chinese Yuan	32.1987	32.2063	32.2084	32.3183	32.3001	32.2757	32.3604	32.4641	32.4380	32.4459	32.5490
Danish Krone	32.1721	32.0737	32.0574	32.1156	32.2205	32.1615	32.2456	32.3517	32.3618	32.2834	32.4239
Hong Kong Dollar	28.9012	28.8959	28.9062	28.8951	28.9194	28.9096	28.9313	28.9688	29.0320	29.0208	29.0394
Japanese Yen	1.6344	1.6505	1.6854	1.7034	1.7080	1.6990	1.7018	1.6991	1.6862	1.6904	1.7062
Kuwaiti Dinar	733.1160	733.2494	734.8598	735.2766	735.9752	736.4824	737.0918	738.2837	738.6468	737.1639	739.5682
Malaysian Ringgit	50.7652	50.8135	50.7001	50.6673	50.8257	50.9304	50.9809	51.0660	51.0335	51.0559	51.2770
New Zealand Dollar	143.0416	143.6437	142.3576	142.0143	142.4622	141.6694	141.8978	142.3280	142.1572	143.3965	143.2563
Norwegian Krone	22.8396	22.7834	22.6564	22.7606	22.9641	22.8703	22.8861	22.9750	23.0116	22.8432	22.8790
Omani Riyal	584.3468	584.6654	584.8702	585.5609	585.6010	586.3383	587.2528	587.4450	588.5520	584.9663	588.1733
Qatari Riyal	61.6300	61.4541	61.7355	61.7133	61.7547	61.8771	61.8742	61.9007	62.0088	61.8471	62.0738
Saudi Arabian Riyal	59.6692	59.7647	59.7689	59.8469	59.8756	59.9440	60.0143	60.0637	60.1532	60.1541	60.1815
Singaporean Dollar	165.3950	165.5935	165.8490	166.3678	167.0144	166.7794	166.9259	167.8642	167.8042	167.6214	168.3290
Swedish Krona	21.7956	21.6692	21.5941	21.5780	21.7056	21.5541	21.4814	21.5769	21.6080	21.6044	21.6159
Swiss Franc	242.0768	240.9886	242.0739	242.4418	243.6040	241.9029	241.7207	242.5698	243.1249	243.7682	244.9821
Thai Bhat	6.4112	6.4637	6.4537	6.4745	6.4979	6.4849	6.4952	6.5259	6.5223	6.5300	6.5551
Turkish Lira	12.0582	12.0668	12.0706	12.0806	12.0782	12.0814	12.1111	12.0854	12.1129	12.0895	12.1083
UAE Dirham	61.1057	61.2026	61.2178	61.2929	61.3205	61.3849	61.4492	61.5087	61.5636	61.5818	61.6180
UK Pound Sterling	273.7910	273.6697	272.7569	273.6566	272.9320	271.4360	272.2352	272.8692	271.7583	272.0137	272.4190
US Dollar	224.4621	224.7938	224.8381	225.1293	225.2224	225.4259	225.6483	225.8621	226.1017	226.1707	226.3000
EMU Euro	238.9175	238.4334	238.3659	238.8225	239.5463	239.0879	239.7397	240.4102	240.5449	240.1423	241.0316

Source: Core Statistics Department

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

4.2 Foreign Exchange Average Rates

Pak Rupees per US Dollar

PERIOD	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
Jul	100.4754	98.6543	101.7194	104.7388	105.4250	124.3534	158.8297	166.7625	159.6016	219.4371
Aug	102.9331	100.0897	102.3361	104.6221	105.3079	123.7896	158.0770	167.7064	164.0997	220.8863
Sep	105.2488	102.3425	104.2068	104.5396	105.3207	124.0816	156.1764	165.8541	168.0567	230.4659
Oct	106.1966	102.7537	104.4807	104.5985	105.3391	130.3831	155.9491	162.8000	171.6948	220.5724
Nov	107.5054	101.7874	105.3726	104.6935	105.3626	133.5041	155.3675	159.2122	173.0255	222.3105
Dec	106.9710	100.8234	104.6578	104.7248	108.6974	138.4713	154.9200	160.0795	177.1764	224.7624
Jan	105.3857	100.6834	104.8388	104.7301	110.4030	138.6951	154.6561	160.1536	176.3108	
Feb	105.0605	101.3651	104.6232	104.7204	110.4342	138.5307	154.2634	159.1313	175.4823	
Mar	99.9777	101.7598	104.6470	104.7417	112.0689	139.1663	158.4472	156.0298	179.6173	
Apr	97.4928	101.7004	104.6738	104.7474	115.4216	141.1646	164.4373	153.0769	184.4813	
May	98.5947	101.8043	104.6787	104.7381	115.4469	145.6922	160.0767	153.2928	195.5004	
Jun	98.4679	101.7725	104.5864	104.7702	118.9055	155.2491	165.1039	156.1638	204.3674	
Jul- Sep	102.8858	100.3622	102.7541	104.6335	105.3512	124.0749	157.6944	166.7743	163.9194	223.5964
Oct -Dec	106.8910	101.7882	104.8370	104.6723	106.4664	134.1195	155.4122	160.6973	173.9656	222.5484
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				
Nov	55.3541	-0.24	98.6014	2.31
Dec	54.5239	-1.50	96.7978	-1.83
2022				
Jan	54.7694	0.45	97.0363	0.25
Feb	54.9725	0.37	97.9097	0.90
Mar	54.3456	-1.14	96.6611	-1.28
Apr	53.4026	-1.74	95.8710	-0.82
May	52.1136	-2.41	93.5919	-2.38
Jun	49.5111	-4.99	93.9786	0.41
Jul	47.2663	-4.53	93.2008	-0.83
Aug	46.8065	-0.97	94.3798	1.27
Sep	45.8510	-2.04	90.7125	-3.89
Oct	48.7498	6.32	100.1873	10.44
Nov ^R	47.7493	-2.05	98.9035	-1.28
Dec ^P	46.2441	-3.15	96.1977	-2.74

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	2021-22	2021		2022				
			Nov	Dec	Aug	Sep	Oct	Nov	Dec
Australian Dollar	119.3876	128.5204	126.4652	126.8274	153.5943	153.9377	140.2748	146.6090	151.6345
Bahraini Dinar	422.8129	470.1410	457.3332	468.7615	584.7470	611.1459	584.6089	589.9347	596.3144
Canadian Dollar	124.7096	140.2418	137.7377	138.3796	170.8697	173.0208	160.8921	165.2782	165.3925
Chinese Yuan	24.1827	27.5718	27.1044	27.8454	32.4595	32.8540	30.6742	30.9873	32.21601
Danish Krone	25.6561	26.8581	26.5755	26.9552	30.0730	30.7252	29.1801	30.4868	31.98506
Hong Kong Dollar	20.6442	22.8054	22.2436	22.7515	28.1727	29.4054	28.1148	28.4142	28.879
Japanese Yen	1.5034	1.5121	1.5162	1.5551	1.6349	1.6099	1.4999	1.5628	1.665841
Kuwaiti Dinar	526.2584	586.7934	572.7695	585.7075	719.0393	746.6173	711.4135	721.1038	733.5026
Malaysian Ringgit	38.7926	42.0002	41.4279	42.1203	49.4913	50.7918	46.9908	48.2660	50.89228
New Zealand Dollar	111.2186	120.4126	121.6130	120.3625	138.4503	136.9266	125.5793	134.8971	142.8241
Norwegian Krone	18.2895	19.8288	19.8663	19.7782	22.7823	22.5175	20.8738	21.9364	22.76985
Omani Riyal	415.9651	462.5760	450.1002	460.9469	573.4688	599.9349	573.2576	578.1860	584.401
Qatari Riyal	43.9663	48.8079	47.5333	48.7124	60.4034	63.1973	60.5637	60.9595	61.57849
Saudi Arabian Riyal	42.6535	47.3939	46.1237	47.1984	58.7656	61.3103	58.6805	59.1398	59.77014
Singaporean Dollar	118.7881	130.7161	127.5097	130.0298	159.3969	163.0098	154.7888	160.2756	166.1992
Swedish Krona	18.6777	19.3138	19.6863	19.5232	21.2885	21.1839	19.8351	20.8349	21.65416
Swiss Franc	175.8046	190.6367	187.6762	192.4784	230.7711	236.7102	221.7064	230.3109	240.9083
Thai Baht	5.1892	5.3285	5.2409	5.2917	6.1665	6.2352	5.8240	6.1196	6.465527
Turkish lira	20.8546	14.6402	16.4191	13.3461	12.2947	12.6184	11.8806	11.9673	12.05941
UAE Dirham	43.5597	48.4186	47.1145	48.2416	60.0998	62.7440	60.0449	60.5227	61.19496
UK Pound Sterling	215.2793	235.9431	232.8762	235.6528	264.5776	260.7372	248.9202	260.8972	273.4729
US Dollar	160.0219	177.8359	173.0255	177.1764	220.8863	230.4659	220.5724	222.3105	224.7624
EMU Euro	190.7393	199.5306	197.3338	200.1360	223.4724	228.1486	216.9348	226.6122	237.7884

Source: Core Statistics Department

Note: Exchange Rates are the mid points of bank's floating buying and selling rate.
Archive Link: http://www.sbp.org.pk/ecodata/IBF_Arch.xls

4.5 Appreciation / Depreciation* of Selected Currencies Against US Dollar

(In Percent)

END OF PERIOD	Chinese Yuan	EMU Euro	Indian Rupee	Indonesian Rupiah	Iranian Rial	Japanese Yen	Malaysian Ringgit	Pakistani Rupee	UK Pound Sterling	Saudi Arabian Riyal	South Korean Won	Swiss Franc	Turkish Lira
2019	-1.92	-2.31	-1.91	+3.82	-0.55	+1.57	+1.03	-10.35	+3.36	+0.45	-3.41	+0.97	-11.01
2020	+6.92	+8.73	-3.34	-0.26	-0.02	+5.30	+1.48	-3.58	+2.27	-0.57	+4.91	+9.19	-22.17
2021	+2.58	-7.04	-2.04	-1.16	+0.02	-9.26	-3.63	-9.79	+0.10	+0.26	-7.10	-3.30	-43.19
2022	-8.81	-6.08	-9.07	-8.45	1.82	-13.90	-5.02	-21.09	-10.17	-0.18	-6.65	-1.09	-28.15
2021 II	+1.57	+1.36	-1.13	-0.19	+0.02	+0.18	+0.11	-2.99	+0.72	+0.88	+0.31	+2.18	-4.24
III	-0.07	-2.57	+0.12	+1.66	+0.00	-1.26	-0.80	-7.83	-3.09	+0.00	-4.63	-1.45	+3.99
IV	+1.46	-2.32	-1.45	+0.74	+0.00	-2.01	-0.43	-4.18	-0.01	+0.14	-0.53	+1.77	-37.93
2022 I	+0.44	-1.85	-0.61	-1.02	-0.40	-6.69	+0.05	-2.95	-2.30	-0.14	-1.62	-0.53	-8.30
II	-5.26	-6.43	-3.97	-3.76	-0.00	-10.42	-5.28	-10.21	-7.74	-0.00	-6.35	-3.57	-12.05
III	-5.65	-6.15	-3.20	-2.14	-0.06	-5.60	-4.37	-10.38	-8.61	0.31	-9.89	-2.06	-10.11
IV	+1.57	+8.97	-1.59	-1.79	+2.30	+9.11	+4.80	+1.04	+9.05	-0.36	+12.44	+5.29	-0.89
2021 Nov	+0.30	-2.42	-0.40	-0.85	+0.00	-0.13	-1.95	-2.49	-3.21	-0.13	-1.82	-0.85	-36.77
Dec	+0.02	-0.47	-0.35	+0.86	+0.00	-0.36	+0.49	-1.10	+0.69	+0.14	+0.18	-0.15	-2.28
2022 Jan	+0.17	-1.36	+0.51	-1.10	-0.40	-1.06	+0.41	+0.77	-0.22	-0.14	-0.86	-1.47	+0.50
Feb	+0.77	+0.38	-0.69	+0.05	+0.00	-0.10	-0.29	-0.41	-0.07	+0.00	-0.10	+1.33	-3.01
Mar	-0.50	-0.87	-0.42	+0.03	+0.00	-5.60	-0.07	-3.29	-2.01	+0.00	-0.67	-0.37	-5.92
Apr	-3.70	-5.05	-0.81	-1.26	+0.00	-5.77	-3.56	-1.16	-4.24	+0.00	-4.62	-4.68	-1.14
May	-1.12	+1.64	-1.60	-0.06	+0.39	+1.33	-0.38	-6.71	+0.16	+0.00	+0.45	+1.09	-9.24
Jun	-0.50	-3.04	-1.62	-2.47	-0.39	-6.17	-1.42	-2.61	-3.81	-0.00	-2.26	0.08	-1.97
Jul	-0.50	-1.82	-0.60	+0.23	+0.00	+2.73	-0.23	-14.74	+0.60	+0.51	-0.85	+0.81	-6.80
Aug	-2.39	-1.94	-0.59	+0.20	-0.28	-4.05	-1.02	+9.59	-4.65	-0.51	-3.23	-2.91	-1.82
Sep	-2.85	-2.52	-2.03	-2.55	+0.22	-4.24	-3.16	-4.08	-4.73	+0.31	-6.08	+0.06	-1.76
Oct	-2.70	+1.70	-1.02	-2.13	+0.00	-2.36	-1.81	+3.46	+4.26	-0.31	+1.09	-2.04	-0.35
Nov	+2.12	+4.66	+0.98	-0.92	+0.00	+6.80	+5.62	-1.58	+4.10	+0.00	+6.59	+5.29	-0.09
Dec	+2.23	+2.37	-1.53	+1.27	-0.16	+4.64	+1.05	-0.77	+0.47	-0.04	+4.34	+2.08	-0.46

*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
2022	-4.10	-1.23	-4.38	-3.72	7.08	-9.45	-0.12	-17.01	-5.53	4.97	-1.83	4.02	-24.43	5.17
2021 II	+0.91	+0.70	-1.77	-0.83	-0.63	-0.47	-0.53	-3.62	+0.07	+0.23	-0.34	+1.52	-4.86	-0.65
III	+1.18	-1.35	+1.37	+2.92	+1.25	-0.03	+0.43	-6.68	-1.88	+1.25	-3.45	-0.22	+5.28	+1.25
IV	+2.13	-1.68	-0.80	+1.40	+0.66	-1.36	+0.23	-3.54	+0.66	+0.80	+0.13	+2.44	-37.51	+0.66
2022 I	+1.69	-0.63	+0.63	+0.21	+0.84	-5.53	+1.29	-1.74	-1.08	+1.10	-0.39	+0.71	-7.16	1.24
II	-1.36	-2.58	-0.02	+0.20	+4.11	-6.73	-1.38	-6.51	-3.95	+4.11	-2.50	+0.40	-8.43	+4.11
III	-2.12	-2.64	+0.42	+1.53	+3.68	-2.07	-0.79	-7.02	-5.19	+4.07	-6.52	+1.60	-6.74	+3.74
IV	-2.32	+4.79	-5.36	-5.55	-1.62	+4.94	+0.79	-2.83	+4.88	-4.17	+8.13	+1.26	-4.69	-3.83
2021 Nov	+1.34	-1.41	+0.63	+0.18	+1.04	+0.91	-0.93	-1.48	-2.20	+0.91	-0.80	+0.18	-36.11	+1.04
Dec	+0.10	-0.38	-0.26	+0.95	+0.09	-0.27	+0.57	-1.01	+0.78	+0.22	+0.27	-0.06	-2.20	+0.09
2022 Jan	+0.74	-0.81	+1.07	-0.54	+0.16	-0.50	+0.97	+1.34	+0.34	+0.42	-0.30	-0.92	+1.06	+0.56
Feb	+0.55	+0.16	-0.91	-0.17	-0.22	-0.32	-0.51	-0.63	-0.29	-0.22	-0.32	+1.11	-3.22	-0.22
Mar	+0.40	+0.02	+0.48	+0.93	+0.90	-4.75	+0.83	-2.42	-1.13	+0.90	+0.23	+0.53	-5.07	+0.90
Apr	-0.97	-2.36	+2.00	+1.54	+2.83	-3.10	-0.82	+1.64	-1.52	+2.83	-1.91	-1.98	+1.66	+2.83
May	-1.51	+1.24	-1.99	-0.46	-0.01	+0.92	-0.78	-7.09	-0.25	-0.40	+0.05	+0.69	-9.60	-0.40
Jun	+1.14	-1.44	+0.00	-0.86	+1.25	-4.62	+0.21	-1.01	-2.22	+1.65	-0.65	+1.73	-0.36	+1.65
Jul	-0.19	-1.51	-0.29	+0.54	+0.32	+3.05	+0.09	-14.47	+0.92	+0.83	-0.54	+1.13	-6.50	+0.32
Aug	-0.72	-0.26	+1.11	+1.91	+1.42	-2.41	+0.67	+11.46	-3.02	+1.20	-1.57	-1.25	-0.15	+1.71
Sep	-1.22	-0.89	-0.39	-0.92	+1.90	-2.63	-1.54	-2.47	-3.14	+2.00	-4.51	+1.74	-0.11	+1.68
Oct	-2.96	1.43	-1.28	-2.39	-0.27	-2.62	-2.07	+3.18	+3.98	-0.58	+0.82	-2.30	-0.61	-0.27
Nov	-0.34	+2.15	-1.45	-3.30	-2.40	+4.24	+3.09	-3.94	+1.61	-2.40	+4.04	+2.76	-2.48	-2.40
Dec	+1.00	+1.14	-2.72	+0.06	-1.36	+3.38	-0.17	-1.97	-0.73	-1.25	+3.09	+0.85	-1.66	-1.20

*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	2020	2021	2022	Quarterly				2021		2022			
				2022				Nov	Dec	Sep	Oct	Nov	Dec
				I	II	III	IV						
Australian Dollar	-11.71	-5.52	-14.83	-6.48	-2.48	-5.04	-1.66	+2.99	-2.00	+1.82	+4.78	-5.66	-0.51
Brazilian Real	+23.77	-0.78	-28.67	-19.21	-0.73	-7.49	-3.86	-2.89	0.15	+0.14	+0.60	-0.89	-3.58
Canadian Dollar	-5.04	-9.86	-16.45	-5.60	-7.41	-4.97	+0.58	+0.72	-0.67	-0.03	+3.34	-2.60	-0.08
Chinese Yuan	-9.82	-12.07	-13.47	-3.37	-5.22	-5.01	-0.53	-2.78	-1.12	-1.26	+6.33	-3.62	-2.94
EMU Euro	-11.33	-2.97	-15.98	-1.12	-4.04	-4.50	-7.28	-0.07	-0.64	-1.60	+1.73	-5.96	-3.07
Hong Kong Dollar	-4.00	-9.26	-21.12	-2.58	-10.01	-10.34	+0.35	-2.24	-1.07	-4.28	+3.44	-2.13	-0.88
Indian Rupee	-0.25	-7.92	-13.22	-2.36	-6.50	-7.42	+2.67	-2.10	-0.76	-2.09	+4.53	-2.53	+0.77
Indonesian Rupiah	-3.33	-8.74	-13.81	-1.95	-6.70	-8.42	+2.88	-1.66	-1.94	-1.57	+5.71	-0.67	-2.02
Iranian Rial	-3.57	-9.81	-22.50	-2.56	-10.21	-10.32	-1.23	-2.49	-1.10	-4.29	+3.46	-1.58	-0.62
Japanese Yen	-8.43	-0.58	-8.35	+4.01	0.23	-5.06	-7.40	-2.36	-0.74	+0.16	+5.96	-7.85	-5.17
Korean Won	-8.09	-2.90	-15.47	-1.35	-4.12	-0.54	-10.14	-0.69	-1.28	+2.13	+2.34	-7.67	-4.90
Malaysian Ringgit	-4.99	-6.40	-16.92	-2.99	-5.20	-6.29	-3.59	-0.55	-1.58	-0.95	+5.36	-6.82	-1.81
Saudi Arabian Riyal	-3.03	-10.03	-20.95	-2.81	-10.21	-10.66	+1.40	-2.36	-1.24	-4.38	+3.78	-1.58	-0.73
Singaporean Dollar	-4.63	-8.02	-21.63	-3.53	-7.66	-7.66	-4.73	-0.74	-1.61	-1.40	+1.81	-4.30	-2.22
Swedish Krona	-14.47	-1.28	-9.33	-1.38	-0.95	-2.46	-4.85	-0.87	2.88	+0.00	+2.24	-5.45	-1.56
Swiss Franc	-12.89	-6.33	-20.23	-2.43	-6.89	-8.49	-4.04	-2.50	-1.35	-4.14	+5.61	-6.52	-2.80
Taiwan Dollar	-9.59	-11.03	-13.58	-2.94	-10.20	+2.30	-3.08	-2.59	-1.10	+1.24	3.46	-5.59	-0.77
Thai Baht	-3.30	+0.31	-18.25	-3.78	-4.86	-3.70	-7.26	-0.92	-1.47	-0.35	+3.74	-8.49	-2.32
UK Pound Sterling	-5.73	-9.89	-12.16	-0.67	-2.67	-1.93	-7.35	+0.74	-1.78	+0.69	-0.77	-5.46	-1.24
U.S Dollar	-3.58	-9.79	-21.09	-2.95	-10.21	-10.38	+1.04	-2.49	-1.10	-4.08	+3.46	-1.58	-0.77
UAE Dirham	-3.58	-9.79	-21.06	-2.95	-10.21	-11.29	+2.12	-2.55	-0.90	-5.06	+4.52	-1.58	-0.73

*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 ^R	Dec		Jul-Dec	
					2021	2022 ^P	FY22	FY23
Cash	21,739.4	23,132.3	29,449.9	31,278.8	2,520.4	2,041.5	15,807.2	14,052.0
1.USA	3,309.1	1,742.8	2,599.6	3,087.4	248.5	230.5	1,493.7	1,526.2
2.UK	3,412.3	2,569.0	4,091.0	4,492.9	340.8	314.2	2,146.9	1,977.2
3.Saudi Arabia	5,003.0	6,613.5	7,726.3	7,754.2	626.6	516.3	4,034.0	3,470.4
4.UAE	4,617.3	5,611.8	6,164.8	5,846.2	453.2	328.7	3,008.4	2,601.9
Dubai	3,075.5	4,768.2	5,116.0	4,558.3	364.6	262.8	2,370.9	2,019.0
Abu Dhabi	1,488.0	810.4	944.8	1,208.2	83.4	62.5	600.0	552.4
Sharjah	37.2	25.1	79.4	59.8	4.0	2.2	29.3	20.3
Others	16.7	8.1	24.6	19.8	1.3	1.2	8.3	10.1
5.Other GCC Countries	2,119.1	2,910.2	3,331.6	3,625.4	298.3	238.4	1,806.6	1,632.2
Bahrain	340.2	417.1	470.8	529.5	44.9	32.6	269.8	232.8
Kuwait	725.8	738.6	861.6	935.5	76.7	60.4	475.7	414.2
Qatar	385.9	760.2	910.7	1,028.5	81.8	72.2	495.5	474.2
Oman	667.2	994.3	1,088.6	1,131.9	94.8	73.2	565.5	511.1
6.EU Countries	609.0	1,778.5	2,728.6	3,361.5	289.6	233.3	1,750.1	1,544.3
Germany	123.5	392.2	431.9	508.9	44.8	37.6	260.2	235.1
France	61.4	240.4	422.7	487.8	43.1	33.9	257.6	214.6
Netherlands	6.8	65.7	48.0	60.6	5.5	3.9	30.2	26.6
Spain	150.9	329.7	402.2	512.8	44.3	36.7	263.9	250.1
Italy	111.2	361.3	606.9	856.2	74.6	64.8	447.3	419.8
Greece	49.6	145.1	273.9	364.7	33.6	28.3	189.5	177.8
Sweden	17.0	44.9	63.0	79.2	6.6	5.9	39.9	38.3
Denmark	15.8	45.3	72.2	70.9	5.7	6.1	36.3	33.3
Ireland	51.2	75.4	155.9	160.3	14.4	8.9	82.5	63.2
Belgium	21.7	78.6	252.0	260.0	17.0	7.2	142.7	85.4
7.Malaysia*	1,551.7	226.5	205.1	144.8	12.4	7.3	72.3	62.3
8.Norway	43.5	69.7	111.8	145.7	12.0	7.9	69.9	56.2
9.Switzerland	31.1	31.1	44.2	45.6	4.2	3.6	23.8	19.8
10.Australia	246.0	339.8	598.0	753.4	64.5	46.6	390.3	312.6
11.Canada	213.0	313.4	594.8	708.1	56.2	35.7	339.4	288.7
12.Japan	23.0	66.4	85.2	78.9	7.2	6.2	40.0	38.5
13.South Africa*	129.2	218.7	353.6	348.8	30.3	17.0	174.2	133.9
14.South Korea*	6.8	44.1	88.4	98.0	9.2	7.9	50.5	47.1
15.Other Countries [#]	425.3	596.8	727.0	788.1	67.6	47.7	407.0	340.9
Total	21,739.4	23,132.3	29,449.9	31,278.8	2,520.4	2,041.5	15,807.2	14,052.0

Source: Core Statistics Department

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

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

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

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

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-22			Jul-Dec					
				FY22			FY23		
	Credit	Debit	Net	Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	73,064	90,469	(17,405)	35,630	44,721	(9,091)	32,883	36,550	(3,667)
A. Goods and services (a+b)	39,421	84,121	(44,700)	18,674	41,666	(22,992)	17,737	33,393	(15,656)
a. Goods	32,471	72,152	(39,681)	15,242	36,095	(20,853)	14,211	29,510	(15,299)
1. General merchandise	32,462	72,152	(39,690)	15,236	36,095	(20,859)	14,209	29,510	(15,301)
2. Net exports of goods under merchanting (only export)	9	--	9	6	--	6	2	--	2
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-
b. Services	6,950	11,969	(5,019)	3,432	5,571	(2,139)	3,526	3,883	(357)
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	3	38	(35)	3	13	(10)	-	18	(18)
3. Transport	821	6,787	(5,966)	376	2,883	(2,507)	430	2,181	(1,751)
4. Travel	541	1,356	(815)	282	576	(294)	255	556	(301)
5. Construction	94	40	54	69	35	34	25	-	25
6. Insurance and pension services	40	290	(250)	20	143	(123)	32	125	(93)
7. Financial services	92	194	(102)	48	93	(45)	42	112	(70)
8. Charges for the use of intellectual property n.i.e.	13	209	(196)	7	126	(119)	7	28	(21)
9. Telecommunications, computer, and information services	2,618	612	2,006	1,302	330	972	1,333	167	1,166
10. Other business services	1,644	1,912	(268)	791	1,143	(352)	816	615	201
11. Personal, cultural, and recreational services	13	1	12	6	-	6	8	1	7
12. Government goods and services n.i.e.	1,071	530	541	528	229	299	578	80	498
B. Primary Income	762	6,058	(5,296)	353	2,907	(2,554)	438	3,063	(2,625)
1. Compensation of employees	280	34	246	134	20	114	142	14	128
2. Investment income	450	6,024	(5,574)	219	2,887	(2,668)	296	3,049	(2,753)
2.1 Direct investment	41	2,629	(2,588)	11	1,391	(1,380)	(3)	776	(779)
2.1.1 Investment income on equity and investment fund shares	41	2,562	(2,521)	11	1,344	(1,333)	(3)	761	(764)
2.1.2 Interest	-	67	(67)	-	47	(47)	-	15	(15)
2.2 Portfolio investment	182	1,003	(821)	68	497	(429)	194	602	(408)
2.2.1 Investment income on equity and investment fund shares	4	155	(151)	1	97	(96)	2	40	(38)
2.2.2 Interest	178	848	(670)	67	400	(333)	192	562	(370)
2.3 Other investment	174	2,392	(2,218)	124	999	(875)	49	1,671	(1,622)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-
2.3.2 Interest	174	2,392	(2,218)	124	999	(875)	49	1,671	(1,622)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	53	..	53	16	--	16	56	--	56
3. Other primary income	32	-	32	-	-	-	-	-	-
C. Secondary Income	32,881	290	32,591	16,603	148	16,455	14,708	94	14,614
1. General government	374	34	340	188	18	170	186	6	180
2. Financial corporations, nonfinancial corporations, households, and NPISHs	32,507	256	32,251	16,415	130	16,285	14,522	88	14,434
2. Capital account	208	-	208	119	-	119	285	-	285
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	-	-	-	-	-	-	-	-
2. Capital transfers	208	-	208	119	-	119	285	-	285
2.1 General government	193	-	193	113	-	113	58	-	58
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	193	-	193	113	-	113	58	-	58
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	15	-	15	6	-	6	227	-	227
2.2.1 Debt forgiveness	-	-	-	-	-	-	221	-	221
2.2.2 Other Capital transfers	15	-	15	6	-	6	6	-	6
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	73,272	90,469	(17,197)	35,749	44,721	(8,972)	33,168	36,550	(3,382)

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-22			Jul-Dec					
				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	(4,634)	12,831	(17,465)	699	10,016	(9,317)	(4,998)	(1,918)	(3,080)
1. Direct investment	234	1,869	(1,635)	45	1,115	(1,070)	1,130	462	668
1.1 Equity and investment fund shares	49	1,825	(1,776)	21	960	(939)	940	545	395
1.2 Debt instruments	185	44	141	24	155	(131)	190	(83)	273
2. Portfolio investment	(24)	(78)	54	(32)	(406)	374	-	(1,031)	1,031
2.1 Equity and investment fund shares	24	(388)	412	(3)	(307)	304	-	(10)	10
2.2 Debt instruments	(48)	310	(358)	(29)	(99)	70	-	(1,021)	1,021
3. Financial derivatives (other than reserves) and employees stock options	(3)	(2)	(1)	(1)	-	(1)	(3)	-	(3)
4. Other investment	2,490	11,042	(8,552)	415	9,307	(8,892)	(1,360)	(1,349)	(11)
4.1 Other equity	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	418	1,029	(611)	(46)	973	(1,019)	(1,155)	(168)	(987)
Central bank	-	(1)	1	-	3	(3)	-	3	(3)
Deposit-taking corporations, except the central bank	(87)	854	(941)	(262)	397	(659)	(298)	39	(337)
General government	(2)	176	(178)	-	573	(573)	(933)	(210)	(723)
Other sectors	507	-	507	216	-	216	76	-	76
4.3 Loans	-	3,916	(3,916)	-	2,361	(2,361)	-	(1,306)	1,306
Central bank	-	(1,015)	1,015	-	(516)	516	-	(481)	481
Deposit-taking corporations, except the central bank	-	32	(32)	-	178	(178)	-	(189)	189
General government	-	2,897	(2,897)	-	2,295	(2,295)	-	(76)	76
Other sectors	-	2,002	(2,002)	-	404	(404)	-	(560)	560
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	211	-	211	(336)	-	(336)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	806	-	806	211	-	211	(336)	-	(336)
4.6 Other accounts receivable/ Payable	1,266	3,324	(2,058)	250	3,200	(2,950)	131	125	6
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	349	(7)	356	249	(2)	251	97	(4)	101
General government	917	3,000	(2,083)	1	3,000	(2,999)	34	-	34
Other sectors	-	331	(331)	-	202	(202)	-	129	(129)
4.7 Special drawing rights	..	2,773	(2,773)	--	2,773	(2,773)	--	-	-
5. Reserve assets	(7,331)	..	(7,331)	272	--	272	(4,765)	--	(4,765)
5.1 Monetary gold	-	..	-	-	--	-	-	--	-
5.2 Special drawing rights	-	..	-	2,699	--	2,699	(166)	--	(166)
5.3 Reserve position in the IMF	-	..	-	-	--	-	-	--	-
5.4 Other reserve assets	(7,331)	..	(7,331)	(2,427)	--	(2,427)	(4,599)	--	(4,599)
	Credit	Debit	net	Credit	Debit	net	Credit	Debit	net
4. Errors and Omissions	-	268	(268)	-	345	(345)	302	-	302
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					
	2021			2022		
	Jun	Sep	Dec	Mar	Jun ^R	Sep ^P
International investment position - Net	(120,055.4)	(122,629.3)	(127,385.8)	(129,536.8)	(131,929.0)	(131,296.1)
A. Assets	33,677.2	35,005.7	33,535.7	29,707.1	27,642.6	24,806.6
1. Direct investment	2,035.6	2,026.2	1,950.6	1,944.0	1,899.4	1,854.0
1.1 Equity and investment fund shares	1,952.5	1,943.2	1,867.6	1,860.9	1,816.3	1,770.9
1.1.1 Direct investor in direct investment enterprises	1,952.5	1,943.2	1,867.6	1,860.9	1,816.3	1,770.9
1.1.2 Direct investment enterprises in direct investor (reverse invest.)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	83.1	83.1	83.1	83.1	83.1	83.1
1.2.1 Direct investor in direct investment enterprises	1.5	1.5	1.5	1.5	1.5	1.5
1.2.2 Direct investment enterprises in direct investor (reverse invest.)	81.6	81.6	81.6	81.6	81.6	81.6
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	302.9	234.2	437.5	450.3	400.4	400.4
2.1 Equity and investment fund shares	127.3	124.6	210.9	223.7	198.4	198.4
2.1.1 Central bank	-	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	118.5	115.8	199.4	199.4	187.6	187.6
2.1.3 General government	-	-	-	-	-	-
2.1.4 Other sectors	8.8	8.8	11.4	24.3	10.8	10.8
2.2 Debt securities	175.6	109.6	226.6	226.6	202.0	202.0
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	147.6	82.0	206.7	206.7	160.0	160.0
2.2.3 General government	-	-	-	-	-	-
2.2.4 Other sectors	28.0	27.6	19.9	19.9	42.0	42.0
3. Financial derivatives (other than reserves) and employee stock options	7.7	6.6	8.2	12.6	10.5	58.2
4. Other investment	8,950.1	8,496.9	8,298.2	10,364.6	10,464.1	10,398.0
4.1 Other equity	220.0	220.0	-	-	-	-
4.2 Currency and deposits	1,891.3	1,880.1	1,749.1	2,412.4	2,165.5	2,198.9
4.3 Loans	-	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee schemes	-	-	-	-	-	-
4.5 Trade credit and advances	5,103.3	5,264.4	5,157.8	5,486.1	5,730.6	5,824.3
4.6 Other accounts receivable	1,735.5	1,132.4	1,391.3	2,466.1	2,568.0	2,374.8
5. Reserve assets	22,380.9	24,241.9	22,841.2	16,935.6	14,868.2	12,095.9
5.1 Monetary gold	3,664.7	3,622.4	3,783.1	4,036.8	3,776.7	3,475.0
5.2 Special drawing rights	385.7	3,080.7	3,057.6	2,947.9	213.9	127.4
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	18,330.3	17,538.6	16,000.3	9,950.7	10,877.5	8,493.4
5.4.1 Currency and deposits	9,176.9	8,260.6	7,359.2	5,322.4	5,141.5	4,114.3
5.4.2 Securities	6,463.4	8,103.7	6,622.4	4,619.0	2,871.4	2,023.1
5.4.3 Financial derivatives	...	...	...	...	...	...
5.4.4 Other claims	2,690.0	1,174.3	2,018.7	9.4	2,864.6	2,356.0

4.10 International Investment Position of Pakistan

	Million US Dollars					
	2021			2022		
	Jun	Sep	Dec	Mar	Jun ^R	Sep ^P
B. Liabilities	153,732.6	157,635.0	160,921.6	159,243.8	159,571.6	156,102.7
1. Direct investment	32,642.1	32,205.2	32,624.8	32,655.1	32,343.7	32,193.7
1.1 Equity and investment fund shares	28,505.5	27,989.3	28,177.6	28,424.8	27,915.0	27,816.3
1.1.1 Direct investor in direct investment enterpr.	28,505.5	27,989.3	28,177.6	28,424.8	27,915.0	27,816.3
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	4,136.6	4,215.9	4,447.2	4,230.3	4,428.7	4,377.4
1.2.1 Direct investor in direct investment enterpr.	4,136.6	4,215.9	4,447.2	4,230.3	4,428.7	4,377.4
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	11,972.4	12,580.7	11,249.1	11,696.0	11,185.1	11,060.8
2.1 Equity and investment fund shares	2,857.5	2,560.7	2,319.9	2,169.8	1,858.0	1,737.8
2.1.1 Central bank	...	...	...	...	...	...
2.1.2 Deposit-taking corp. except central bank	999.7	990.2	1,033.6	1,015.2	883.2	836.5
2.1.3 General government	...	...	...	...	...	...
2.1.4 Other sectors	1,857.8	1,570.5	1,286.3	1,154.6	974.8	901.3
2.2 Debt securities	9,114.9	10,020.1	8,929.2	9,526.1	9,327.1	9,323.0
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	8,614.9	9,520.1	8,429.2	9,026.1	8,827.1	8,823.0
2.2.4 Other sectors	500.0	500.0	500.0	500.0	500.0	500.0
3. Financial derivatives (other than reserves) and employee stock options	10.2	10.1	7.3	9.6	10.1	31.4
4. Other investment	109,107.8	112,839.0	117,040.3	114,883.1	116,032.7	112,816.9
4.1 Other equity	...	...	...	...	...	...
4.2 Currency and deposits	5,368.3	5,401.1	5,574.3	5,627.2	5,696.3	5,508.5
4.3 Loans	95,522.4	95,937.7	99,681.7	97,713.4	99,690.3	97,224.0
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	827.2	827.2	827.2	827.2	827.2	827.2
4.6 Other accounts payable	5,979.9	6,537.7	6,808.2	6,657.8	5,921.6	5,500.4
4.7 Special drawing rights (Net incurrence of liab)	1,410.1	4,135.3	4,149.1	4,057.6	3,897.3	3,756.7

Source: Core Statistics Department

Note:- International Investment Position of Pakistan as per Balance of Payments and International Investment Position Manual - Sixth Edition (BPM6) is being introduced since 2014Q1.

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

4.11 Gold and Foreign Exchange Reserves

Million US Dollars

End Period	Foreign exchange reserves with																SBP and Scheduled Banks	
	Gold*	SBP							Scheduled Banks									
		SDRs	Cash Foreign Currency	Nostro ¹	ACU Bal Net	IMF Reserve Position	Total SBP Reserves (2+3+4+a+b) ^{**}	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	b	5	6	7	8	9	10	11	12	13	14	15	16	
FY18	2,598	488	101	9,277	-	-	9,866	9,765	7,591	(532)	47.0	973	60	3,136	2,938	6,618	15,402	16,384
FY19	2,928	347	489	6,939	-	-	7,774	7,285	7,823	(714)	1.9	626	62	3,545	2,878	7,196	13,580	14,482
FY20	3,674	176	369	11,956	49	0.2	12,550	12,132	7,526	28	1.7	771	53	4,059	2,672	6,754	18,896	18,886
FY21	3,665	386	131	16,913	55	0.2	17,486	17,299	7,879	52	2.7	780	80	4,507	2,568	7,099	23,718	24,398
FY22 ^R	3,777	212	117	9,602	132	0.2	10,064	9,815	7,111	202	0.9	1,475	120	3,138	2,580	5,635	16,421	15,450
2021 Nov	3,750	3,032	144	12,934	31	0.2	16,142	15,966	7,713	(8)	1.9	1,350	66	4,017	2,275	6,363	22,167	22,329
Dec	3,783	3,058	92	14,628	59	0.2	17,837	17,686	7,652	(183)	1.6	1,455	86	3,632	2,298	6,197	23,918	23,883
2022 Feb	3,970	2,979	107	13,407	86	0.2	16,580	16,386	7,667	83	1.5	1,415	63	3,188	3,084	6,252	23,634	22,638
Mar	4,037	2,948	138	8,477	81	0.2	11,644	11,425	7,360	(179)	1.4	1,359	63	2,821	2,940	6,001	18,620	17,426
Apr	3,973	2,204	133	8,295	120	0.2	10,752	10,499	7,301	(253)	1.3	1,394	63	2,821	2,772	5,907	17,496	16,406
May	3,822	2,180	122	7,217	100	0.2	9,619	9,397	7,203	(330)	1.3	1,466	67	3,253	2,089	5,737	15,530	15,134
Jun ^R	3,777	212	117	9,602	132	0.2	10,064	9,815	7,111	202	0.9	1,475	120	3,138	2,580	5,635	16,421	15,450
Jul ^R	3,644	210	116	8,185	94	0.2	8,606	8,395	6,989	(74)	0.9	1,435	130	3,387	1,963	5,554	14,213	13,949
Aug ^R	3,567	144	109	8,662	107	0.2	9,021	8,805	6,874	(56)	1.2	1,446	134	3,440	1,798	5,428	14,385	14,233
Sep ^R	3,475	126	109	7,734	77	0.2	8,045	7,860	6,789	88	1.0	1,356	187	3,234	2,101	5,432	13,621	13,292
Oct	3,407	131	107	8,629	105	0.2	8,972	8,760	6,545	(266)	0.5	1,314	72	3,038	1,856	5,232	14,235	13,991
Nov ^R	3,645	44	107	7,679	24	0.2	7,853	7,722	6,526	(8)	0.5	1,228	134	3,169	1,988	5,298	13,486	13,020
Dec ^P	3,767	44	75	5,541	41	0.2	5,702	5,586	6,470	53	0.7	1,210	107	3,454	1,752	5,260	11,221	10,845

Source: Core Statistics Department

* Excludes RBI Holding

** Compiled as per IMF Balance of Payments Manual Guidelines

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

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

2. Includes FE-13/CRR.

4.12 Foreign Currency Deposits

Million US Dollars

DESCRIPTION	2021	2022											
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Foreign Currency Deposits													
A. FE-25 Deposits	7,651.9	7,658.4	7,666.9	7,359.8	7,301.4	7,203.0	7,110.5	6,988.6	6,873.7	6,788.8	6,545.5	6,526.3	6,469.7
1. Resident	6,749.4	6,749.2	6,765.1	6,432.9	6,386.0	6,311.8	6,230.7	6,137.3	6,045.6	5,995.3	5,738.4	5,715.0	5,658.2
i) Demand Deposits	2,717.5	2,746.2	2,846.5	2,738.5	2,668.4	2,544.9	2,555.4	2,488.3	2,485.8	2,454.5	2,169.6	2,312.5	2,157.3
ii) Savings Deposits	2,487.5	2,465.7	2,470.1	2,467.8	2,435.0	2,317.1	2,247.0	2,197.6	2,206.4	2,139.9	2,071.5	2,036.4	2,035.8
iii) Time Deposits	1,544.4	1,537.4	1,448.6	1,226.6	1,282.5	1,449.8	1,428.3	1,451.4	1,353.4	1,401.0	1,497.3	1,366.1	1,465.2
2. Non- Resident	902.4	909.1	901.7	926.9	915.4	891.2	879.8	851.3	828.1	793.5	807.1	811.3	811.5
i) Demand Deposits	516.7	530.0	519.6	547.0	540.0	521.7	501.8	473.6	459.2	441.0	458.9	461.9	463.7
ii) Savings Deposits	325.2	293.2	294.4	294.1	285.6	279.5	285.5	278.4	275.4	256.3	256.8	254.4	251.1
iii) Time Deposits	60.6	85.9	87.7	85.9	89.8	90.0	92.6	99.3	93.6	96.3	91.4	95.0	96.7
B. Old FCAs Deposits	10.4	10.3	10.3	10.2	10.1	9.8	9.7	9.7	9.6	9.5	9.6	9.7	9.7
1. Resident	8.2	8.1	8.1	8.1	8.0	7.7	7.6	7.6	7.6	7.5	7.5	7.6	7.6
2. Non- Resident	2.2	2.2	2.2	2.2	2.1	2.1	2.1	2.1	2.1	2.0	2.1	2.1	2.1
Total (A+B)	7,662.3	7,668.7	7,677.1	7,370.0	7,311.5	7,212.8	7,120.2	6,998.3	6,883.3	6,798.4	6,555.1	6,535.9	6,479.4
FE-25 Deposits Utilization													
1. Financing	1,455.3	1,430.2	1,415.3	1,358.5	1,394.2	1,466.2	1,475.3	1,434.9	1,446.1	1,356.5	1,313.9	1,228.2	1,210.1
i) Exports Financing	414.8	420.9	443.9	409.2	418.2	418.4	407.7	345.6	336.9	314.8	296.9	253.9	210.4
a) Pre-Shipment	220.7	230.8	223.0	217.6	236.3	245.1	229.3	198.0	212.5	206.3	195.2	151.2	108.4
b) Post-Shipment	194.1	190.2	220.8	191.6	181.9	173.2	178.4	147.7	124.3	108.4	101.7	102.7	102.0
ii) Import Financing	1,040.5	1,009.3	971.4	949.3	976.1	1,047.8	1,067.6	1,089.3	1,109.2	1,041.7	1,017.0	974.3	999.8
2. Placements	1,856.3	2,154.6	2,347.3	2,344.8	2,194.4	1,853.8	1,691.1	1,417.6	1,283.1	1,371.4	1,335.9	1,386.4	1,100.9
i) With State Bank of Pakistan	1,168.7	1,151.4	1,166.4	1,172.5	1,115.2	1,109.5	947.8	628.6	497.0	510.9	670.8	677.4	382.4
a) CRR ¹	405.9	400.6	405.9	407.7	389.2	388.1	383.9	375.7	369.1	367.3	360.5	363.4	216.8
b) SCRR ²	762.7	750.8	760.4	764.9	726.0	721.4	563.9	252.9	127.9	143.6	310.3	314.0	165.5
ii) With Banks	687.6	1,003.1	1,181.0	1,172.2	1,079.2	744.2	743.3	789.0	786.1	860.5	665.2	709.0	718.5
a) Within Pakistan	85.6	66.7	63.0	63.5	63.0	66.5	120.1	130.3	134.3	186.6	71.9	133.5	107.4
b) Outside Pakistan	602.0	936.4	1,118.0	1,108.8	1,016.2	677.7	623.2	658.7	651.8	673.9	593.3	575.4	611.1
3. Balances	708.0	709.9	715.8	835.5	891.3	630.3	806.3	749.2	704.7	827.3	857.5	742.3	704.7
i) Balance held abroad	418.9	428.0	435.6	511.0	555.3	302.5	473.9	434.7	350.0	502.1	532.9	432.6	466.4
ii) Cash in hand	289.1	281.9	280.2	324.5	336.0	327.8	332.4	314.5	354.7	325.2	324.6	309.8	238.4
4. Others	3,632.3	3,363.6	3,188.5	2,821.0	2,821.4	3,252.7	3,137.8	3,386.8	3,439.8	3,233.6	3,038.2	3,169.3	3,453.9

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	Dec FY 23 ^P			Jul-Dec FY 23 ^P			Jul-Dec 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	(17.0)	1.9	(15.1)	460.9	(12.9)	448.0	1,114.7	(307.2)	807.5
1	Argentina	-	-	-	-	-	-	-	-	-
2	Australia	(222.7)	-	(222.7)	(229.5)	(0.0)	(229.5)	(1.4)	(0.7)	(2.0)
3	Austria	(0.0)	-	(0.0)	(0.1)	(0.8)	(0.9)	-	-	-
4	Bahamas	-	-	-	0.3	-	0.3	0.5	-	0.5
5	Bahrain	3.0	-	3.0	13.4	2.0	15.4	10.8	(0.0)	10.7
6	Bangladesh	-	-	-	-	-	-	0.0	-	0.0
7	Belgium	-	-	-	0.0	-	0.0	2.1	-	2.1
8	Bosnia Herzegovina	-	-	-	-	-	-	-	-	-
9	Brunei	0.2	-	0.2	0.6	-	0.6	-	-	-
10	Canada	0.1	(0.2)	(0.0)	1.0	(1.5)	(0.5)	0.7	9.2	9.9
11	China	21.8	-	21.8	131.8	-	131.8	295.5	(6.6)	288.9
12	Congo	-	-	-	-	-	-	-	-	-
13	Denmark	0.2	-	0.2	0.6	-	0.6	(0.4)	0.0	(0.4)
14	Egypt	0.7	-	0.7	3.7	0.0	3.7	2.4	-	2.4
15	Finland	0.1	-	0.1	3.5	-	3.5	0.0	(2.5)	(2.5)
16	France	5.0	-	5.0	22.7	0.0	22.7	18.0	(2.8)	15.2
17	Germany	2.0	(0.0)	2.0	21.0	(0.0)	20.9	46.4	(2.9)	43.5
18	Hongkong	19.8	(0.6)	19.3	42.4	(1.9)	40.5	114.6	17.0	131.6
19	Hungary	12.7	-	12.7	29.5	-	29.5	10.5	-	10.5
20	Iceland	-	-	-	-	-	-	0.8	-	0.8
21	Indonesia	-	-	-	-	-	-	-	0.2	0.2
22	Iran	0.0	-	0.0	0.0	-	0.0	-	-	-
23	Ireland	0.1	0.6	0.8	0.2	(1.2)	(1.0)	3.6	(20.8)	(17.2)
24	Italy	0.2	-	0.2	8.5	0.0	8.5	12.2	-	12.2
25	Japan	71.0	-	71.0	74.3	(1.0)	73.3	(4.5)	(0.6)	(5.1)
26	Kenya	-	-	-	-	-	-	-	-	-
27	Korea (South)	2.9	-	2.9	12.4	-	12.4	(4.0)	(1.6)	(5.7)
28	Kuwait	1.8	(0.0)	1.7	9.5	(0.6)	8.9	17.7	(2.4)	15.3
29	Lebanon	1.2	-	1.2	5.2	-	5.2	1.1	-	1.1
30	Liberia	0.0	-	0.0	0.1	-	0.1	0.1	-	0.1
31	Libya	0.1	-	0.1	0.3	-	0.3	-	-	-
32	Luxembourg	0.6	(0.1)	0.5	1.5	(0.2)	1.4	(2.1)	(23.9)	(26.0)
33	Malaysia	5.3	(0.4)	5.0	17.8	(0.4)	17.5	43.3	-	43.3
34	Malta	-	-	-	7.6	-	7.6	11.4	-	11.4
35	Netherlands	5.1	-	5.1	45.2	(0.3)	44.9	135.1	(3.7)	131.5
36	New Zealand	-	-	-	0.1	-	0.1	-	(0.1)	(0.1)
37	Nigeria	-	-	-	-	-	-	-	-	-
38	Norway	0.1	-	0.1	(72.9)	-	(72.9)	15.6	-	15.6
39	Oman	0.0	-	0.0	0.4	-	0.4	0.9	(0.0)	0.9
40	Panama	0.3	-	0.3	1.1	-	1.1	-	-	-
41	Philippines	-	-	-	0.0	-	0.0	(9.0)	0.1	(8.9)
42	Poland	(0.2)	-	(0.2)	(1.3)	-	(1.3)	(0.6)	-	(0.6)
43	Portugal	(0.0)	-	(0.0)	(0.0)	-	(0.0)	-	-	-
44	Qatar	0.0	-	0.0	0.2	-	0.2	2.7	-	2.7
45	Saudi Arabia	1.0	0.0	1.0	6.7	0.0	6.7	3.0	(0.3)	2.7
46	Seychelles	-	-	-	-	-	-	-	-	-
47	Singapore	2.1	0.1	2.2	20.6	(0.9)	19.8	71.8	18.1	89.9
48	South Africa	-	-	-	-	-	-	-	-	-
49	Sri Lanka	0.1	-	0.1	0.5	-	0.5	-	-	-
50	Sweden	0.2	(0.6)	(0.4)	1.3	(0.9)	0.4	2.4	(10.4)	(8.1)
51	Switzerland	16.3	(0.2)	16.1	89.8	(1.0)	88.9	69.4	4.2	73.6
52	Thailand	0.0	-	0.0	0.4	-	0.4	(0.3)	-	(0.3)
53	Turkey	2.1	-	2.1	9.0	-	9.0	(1.7)	-	(1.7)
54	U.A.E	8.8	-	8.8	80.8	(1.4)	79.5	76.2	(4.7)	71.5
55	United Kingdom	4.0	0.5	4.5	20.0	(10.9)	9.1	21.2	(60.5)	(39.3)
56	United States	3.3	5.3	8.6	8.8	22.3	31.1	146.5	(177.1)	(30.6)
57	Others	13.8	(2.6)	11.2	71.7	(14.4)	57.4	1.9	(34.3)	(32.4)
II	Foreign Public Investment		(1,001.8)	(1,001.8)	-	(1,019.7)	(1,019.7)	-	(98.3)	(98.3)
	Debt Securities		(1,001.8)	(1,001.8)	-	(1,019.7)	(1,019.7)	-	(98.3)	(98.3)
	Total	(17.0)	(999.9)	(1,016.9)	460.9	(1,032.6)	(571.7)	1,114.7	(405.5)	709.3

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	Dec- FY 23 ^P			Jul-Dec FY 23 ^P			Jul-Dec FY 22		
		Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1	Food	0.7	0.1	0.6	8.8	5.4	3.3	12.5	13.4	(0.9)
2	Food Packaging	-	-	-	0.0	-	0.0	-	-	-
3	Beverages	2.4	-	2.4	10.0	-	10.0	10.3	37.6	(27.2)
4	Tobacco & Cigarettes	-	0.7	(0.7)	1.6	3.0	(1.4)	4.8	-	4.8
5	Sugar	0.1	-	0.1	0.3	-	0.3	0.1	-	0.1
6	Textiles	1.1	-	1.1	10.5	1.8	8.7	15.8	8.6	7.2
7	Paper & Pulp	-	-	-	-	-	-	1.0	0.1	0.9
8	Leather & Leather Products	-	-	-	0.0	0.8	(0.8)	-	2.5	(2.5)
9	Rubber & Rubber Products	0.0	-	0.0	3.1	-	3.1	5.9	-	5.9
10	Chemicals	4.4	0.3	4.1	19.6	3.4	16.2	19.8	4.5	15.3
11	Petro Chemicals	-	-	-	-	-	-	-	-	-
12	Petroleum Refining	3.6	0.1	3.5	14.8	3.5	11.3	0.9	9.3	(8.4)
13	Mining & Quarrying	0.2	222.9	(222.7)	4.1	230.1	(226.1)	0.8	4.1	(3.3)
14	Oil & Gas Explorations	35.4	0.4	35.0	91.9	2.8	89.2	140.4	1.5	138.9
	<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15	Pharmaceuticals & OTC Products	1.3	0.1	1.2	6.5	0.5	6.0	6.2	0.6	5.6
16	Cosmetics	0.0	-	0.0	9.3	-	9.3	13.8	-	13.8
17	Fertilizers	-	-	-	-	-	-	-	-	-
18	Cement	0.0	-	0.0	0.3	0.4	(0.1)	0.5	1.1	(0.6)
19	Ceramics	0.1	-	0.1	1.4	-	1.4	1.2	-	1.2
20	Basic Metals	-	-	-	0.0	-	0.0	0.1	-	0.1
21	Metal Products	0.6	-	0.6	1.0	-	1.0	3.0	-	3.0
22	Machinery other than Electrical	0.0	-	0.0	0.0	-	0.0	0.4	-	0.4
23	Electrical Machinery	0.0	0.1	(0.1)	8.0	7.1	0.9	36.4	4.9	31.4
24	Electronics	1.2	-	1.2	4.8	30.1	(25.3)	1.5	22.6	(21.2)
	I) Consumer/Household	1.2	-	1.2	4.8	10.1	(5.3)	1.5	20.3	(18.8)
	II) Industrial	-	-	-	-	20.0	(20.0)	0.0	2.3	(2.3)
25	Transport Equipment (Automobiles)	69.8	-	69.8	74.9	3.4	71.5	7.0	8.8	(1.8)
	I) Motorcycles	53.4	-	53.4	53.4	-	53.4	-	-	-
	II) Cars	16.4	-	16.4	21.5	0.8	20.7	7.0	1.3	5.7
	III) Buses, Trucks, Vans & Trail	-	-	-	-	2.5	(2.5)	-	7.5	(7.5)
26	Power	36.4	0.8	35.5	253.3	16.2	237.1	356.8	11.4	345.3
	I) Thermal	18.7	0.6	18.0	119.4	14.8	104.6	82.9	10.8	72.1
	<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
	II) Hydel	10.1	0.2	9.9	72.2	1.5	70.7	39.5	0.6	38.9
	III) Coal	7.7	-	7.7	61.7	-	61.7	234.3	-	234.3
27	Construction	2.8	0.8	2.1	15.8	4.6	11.3	18.1	11.7	6.4
28	Trade	5.1	3.1	2.1	38.8	17.9	20.9	57.0	18.0	39.0
29	Transport	3.8	0.8	3.0	16.7	8.2	8.5	64.8	41.3	23.5
30	Tourism	0.6	-	0.6	5.7	-	5.7	7.5	0.3	7.2
31	Storage Facilities	1.3	2.1	(0.7)	2.3	2.1	0.2	2.9	-	2.9
32	Communications	8.8	0.4	8.4	66.6	91.5	(24.9)	173.0	13.4	159.6
	1) Telecommunications	5.3	0.0	5.3	37.6	89.0	(51.4)	82.5	12.2	70.3
	<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
	2) Information Technology	3.5	0.4	3.1	29.0	2.5	26.5	90.4	1.2	89.3
	I) Software Development	1.8	0.1	1.7	9.6	0.2	9.4	26.4	0.1	26.3
	II) Hardware Development	0.0	-	0.0	0.1	0.0	0.1	0.2	0.0	0.2
	III) I.T. Service	1.7	0.4	1.4	19.4	2.2	17.1	63.8	1.1	62.8
	3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33	Financial Business	33.3	6.1	27.2	204.0	28.0	176.0	240.4	10.1	230.2
	<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
34	Social Services	-	0.0	(0.0)	1.0	0.2	0.8	7.1	1.8	5.3
35	Personal Services	5.1	0.0	5.1	30.5	6.2	24.3	39.2	18.0	21.2
36	Others	3.8	0.2	3.6	26.7	4.5	22.2	184.4	73.3	111.2
	TOTAL	222.0	239.0	(17.0)	932.5	471.6	460.9	1,433.7	318.9	1,114.7
	<i>TOTAL without Privatization proceeds</i>	222.0	239.0	(17.0)	932.5	471.6	460.9	1,433.7	318.9	1,114.7

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	32,471	--	26.6	72,152	--	32.9	(39,681)	--	
2021	Nov	2,737	12,313	28.8	6,339	29,664	60.5	(3,602)	(17,351)
	Dec	2,929	15,242	29.0	6,431	36,095	51.8	(3,502)	(20,853)
2022	Jan	2,500	17,742	27.5	6,203	42,298	50.0	(3,703)	(24,556)
	Feb	2,889	20,631	28.2	5,039	47,337	44.9	(2,150)	(26,706)
	Mar	3,069	23,700	26.6	6,117	53,454	40.4	(3,048)	(29,754)
	Apr	3,147	26,847	27.7	5,960	59,414	38.1	(2,813)	(32,567)
	May	2,496	29,343	26.8	5,628	65,042	35.6	(3,132)	(35,699)
	Jun	3,128	32,471	26.6	7,110	72,152	32.9	(3,982)	(39,681)
	Jul ^R	2,217	2,217	(0.8)	5,517	5,517	2.7	(3,300)	(3,300)
	Aug ^R	2,734	4,951	8.2	5,958	11,475	1.2	(3,224)	(6,524)
	Sep ^R	2,440	7,391	2.6	4,905	16,380	(5.8)	(2,465)	(8,989)
	Oct	2,284	9,675	1.0	4,579	20,959	(10.1)	(2,295)	(11,284)
	Nov ^R	2,241	11,916	(3.2)	4,333	25,292	(14.7)	(2,092)	(13,376)
	Dec ^P	2,295	14,211	(6.8)	4,218	29,510	(18.2)	(1,923)	(15,299)

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

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

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

4.15 Balance of Trade

(b) Pakistan Bureau of Statistics

Million US Dollars

PERIOD	Exports (a)	Re-exports (b)	Cumulative (c)	Period Growth Rate %	Imports (d)	Re-imports (e)	Cumulative (f)	Period Growth Rate %	Balance of Trade	
									(a+b)-(d+e)	(c-f)
FY18	23,212	359	--	13.50	60,795	259	--	14.90	(37,482)	--
FY19	22,958	381	--	(1.00)	54,763	290	--	(9.80)	(31,713)	--
FY20	21,394	420	--	(6.50)	44,553	30	--	(19.00)	(22,769)	--
FY21	25,304	391	--	17.80	56,380	43	--	26.60	(30,728)	--
FY22	31,782	152	--	24.30	80,136	95	--	42.20	(48,297)	--
2021 Nov	2,901	13	12,448	26.79	7,899	5	33,032	62.90	(4,990)	(20,584)
Dec	2,764	15	15,227	24.92	7,580	7	40,619	60.68	(4,808)	(25,392)
2022 Jan	2,614	3	17,844	24.45	6,036	8	46,663	56.84	(3,427)	(28,819)
Feb	2,834	10	20,688	26.01	5,853	9	52,525	52.81	(3,018)	(31,837)
Mar	2,777	7	23,472	24.92	6,407	11	58,943	47.72	(3,634)	(35,471)
Apr	2,897	8	26,377	25.52	6,661	3	65,607	46.55	(3,759)	(39,230)
May	2,624	3	29,004	27.84	6,760	5	72,372	44.55	(4,138)	(43,368)
Jun	2,911	19	31,934	24.28	7,857	3	80,232	42.20	(4,930)	(48,298)
Jul	2,254	14	2,268	(3.08)	4,993	4	4,997	(10.37)	(2,729)	(2,729)
Aug	2,483	18	4,769	3.63	6,054	6	11,057	(9.18)	(3,559)	(6,288)
Sep	2,437	12	7,218	2.84	5,293	6	16,356	(12.79)	(2,850)	(9,138)
Oct	2,384	7	9,609	0.79	4,581	11	20,948	(16.63)	(2,201)	(11,339)
Nov	2,391	-	12,000	(3.60)	5,182	-	26,130	(20.89)	(2,791)	(14,130)
Dec	2,313	-	14,313	(6.00)	5,153	-	31,283	(22.98)	(2,840)	(16,970)

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				
			Nov	Dec	Aug ^R	Sep ^R	Oct	Nov ^R	Dec ^P
A. Food Group	4,503,926	5,405,409	480,636	524,898	431,334	365,688	322,926	358,218	390,492
1 Rice	2,211,102	2,760,455	239,355	277,764	193,790	148,518	106,059	168,843	200,713
A) Basmati	816,879	784,917	70,721	65,521	54,640	41,496	37,522	54,006	51,790
B) Others	1,394,223	1,975,539	168,634	212,243	139,150	107,023	68,536	114,837	148,923
2 Fish & Fish Preparations	418,790	437,621	42,980	54,523	26,529	32,338	43,137	47,343	44,356
3 Fruits	469,857	398,915	32,592	33,735	28,451	18,713	8,834	8,322	13,636
4 Vegetables/Leguminous vegetable	274,293	255,144	19,585	24,535	17,086	13,492	11,863	11,270	11,749
5 Tobacco	36,101	49,944	9,329	8,045	6,367	5,161	7,854	4,804	10,873
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	102,765	105,754	10,325	7,714	7,681	6,861	5,350	7,367	7,794
8 Oil Seeds, Nuts and Kernals	85,313	193,357	41,362	34,344	3,918	22,996	34,105	20,531	12,062
9 Sugar	-	-	-	-	-	-	-	-	-
10 Meat and Meat Preparations	352,098	326,592	27,115	27,821	29,263	26,041	28,987	30,594	28,873
11 All Other Food Items	553,607	877,626	57,991	56,418	118,249	91,566	76,737	59,144	60,437
B. Textile Group	14,414,659	18,435,108	1,547,780	1,671,515	1,706,881	1,607,184	1,491,181	1,424,557	1,356,506
12 Raw Cotton	1,906	7,379	3	1,838	2,296	1,903	4,038	1,740	797
13 Cotton Yarn	921,709	1,200,518	101,327	102,341	115,368	93,790	78,584	78,319	64,386
14 Cotton Cloth	1,883,866	2,342,209	185,679	203,797	223,236	223,916	181,001	189,333	174,719
15 Cotton Carded or Combed	407	1,762	44	47	..	206	149	-	439
16 Yarn Other than Cotton Yarn	34,066	67,128	5,118	6,460	6,690	8,286	6,119	4,189	5,341
17 Knitwear	3,372,372	4,516,301	394,837	423,754	426,518	439,602	392,838	383,152	363,918
18 Bed Wear	2,691,294	3,255,287	301,519	303,557	301,003	270,550	275,422	232,687	222,095
19 Towels	881,881	1,080,757	84,376	88,253	88,123	80,810	70,283	73,868	69,964
20 Tents, Canvas & Tarpaulin	119,136	114,528	10,059	13,736	9,903	9,607	9,974	10,071	14,132
21 Readymade Garments	2,820,299	3,698,400	293,124	342,453	340,169	303,194	313,816	306,947	284,612
22 Art, Silk & Synthetic Textile	342,832	415,111	33,361	37,570	38,995	37,110	34,209	25,690	26,583
23 Makeup Articles (incl. Other Tex)	673,334	807,302	65,612	75,958	71,025	63,540	52,031	55,391	58,019
24 Other Textile Materials	671,557	928,427	72,723	71,751	83,553	74,669	72,718	63,169	71,501
C. Petroleum Group	234,940	414,833	33,080	50,285	4,862	5,693	17,906	59,632	47,165
25 Petroleum Crude	79,205	134,562	22,019	28,613	-	-	-	40,997	41,765
26 Petroleum Products	33,249	70,671	3,749	2,873	4,825	5,661	4,684	6,590	-
27 Solid Fuel including Naphtha	122,486	209,599	7,312	18,799	37	32	13,222	12,045	5,400
D. Other Manufacture	3,838,696	4,327,905	337,963	383,967	372,880	389,797	358,065	323,758	329,076
28 Carpets, Rugs & Mats	79,375	97,266	8,064	9,886	7,252	7,127	7,978	5,789	7,256
29.Sports Goods	470,650	506,926	44,311	46,387	39,942	42,945	42,940	35,221	38,640
30 Leather Tanned	157,257	207,031	17,176	19,195	16,347	17,840	13,468	13,549	14,077
31.Leaner Manufactures	559,999	649,048	54,879	66,042	59,612	61,604	53,600	55,440	55,306
32.Footwear	135,520	155,008	11,495	15,110	13,675	13,894	13,441	11,845	15,104
33 Surgical Goods & Medical Instr.	480,438	474,580	41,189	47,009	38,509	38,848	36,151	39,611	39,985
34 Cutlery	89,675	92,327	8,477	8,961	6,279	6,124	6,229	6,230	6,161
35 Onyx Manufactured	8,184	6,677	610	602	240	346	466	318	293
36.Chemical and Pharmaceutica Products	1,147,388	1,484,977	104,394	113,697	134,003	142,999	134,935	112,068	110,799
37.Engineering Goods	333,163	313,829	19,005	25,933	29,295	24,835	21,733	22,266	22,475
38 Gems	8,408	10,124	823	1,443	1,015	1,052	1,100	3,577	727
39 Jewellery	13,914	13,235	1,444	1,039	1,437	1,156	1,551	916	804
40 Furniture	5,303	7,326	674	700	1,529	467	1,274	592	381
41 Molasses	107	32,864	12	63	4,011	-	3,893	3,474	1,665
42 Handicrafts	342	11	6	-	-	120	221	93	-
43 Cement	314,720	231,812	22,942	24,303	15,533	27,015	16,072	9,270	12,087
44 Guar and Guar Products	34,255	44,864	2,462	3,597	4,201	3,425	3,014	3,499	3,316
E. All Others	2,035,638	2,699,960	237,016	246,438	215,923	180,853	198,961	218,352	191,141
I. Total Export Receipts through Banks	25,027,860	31,283,214	2,636,475	2,877,103	2,731,880	2,549,214	2,389,039	2,384,518	2,314,380
II. Freight on Export	228,464	349,676	36,676	30,577	103,085	85,289	74,080	71,288	71,288
III. Export Receipts Banks (fob) (I-II)	24,799,395	30,933,538	2,599,799	2,846,526	2,628,795	2,463,925	2,314,959	2,313,230	2,243,092
IV. Other Exports	839,579	1,537,659	137,234	82,471	105,218	(23,879)	(30,930)	(72,268)	51,928
Total Export as per BOP (III+IV)	25,638,974	32,471,197	2,737,033	2,928,997	2,734,013	2,440,046	2,284,029	2,240,962	2,295,020

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				
			Nov	Dec	Aug	Sep	Oct	Nov	Dec
A. Food Group	4,392,116	5,418,604	514,733	533,565	367,623	353,655	415,253	434,343	398,527
1 Rice	2,041,736	2,511,417	231,908	240,264	144,008	119,406	143,799	203,146	178,490
a) Basmati	569,493	695,318	56,409	49,161	41,943	44,131	51,577	46,117	51,144
b) Others	1,472,243	1,816,099	175,499	191,103	102,066	75,275	92,222	157,029	127,346
2 Fish & Fish Preparations	414,606	430,654	54,118	49,971	19,513	41,976	54,516	51,198	39,206
3 Fruits	480,031	477,087	34,016	69,490	28,761	15,934	17,137	15,444	45,541
4 Vegetables	319,506	310,130	32,772	32,034	14,597	14,815	34,230	13,903	14,926
5 Leguminous Vegetables	7	68	-	42	47	-	-	-	-
6 Tobacco	35,959	54,384	4,760	11,520	7,078	3,500	2,296	6,449	3,263
7 Wheat	-	-	-	-	-	-	-	-	-
8 Spices	92,984	106,680	9,663	12,020	6,926	6,829	8,663	9,838	9,358
9 Oil seeds, Nuts and Kernals	94,133	192,861	44,906	25,777	5,790	29,879	41,529	18,011	10,622
10 Sugar	-	-	-	-	-	-	-	-	-
11 Meat& Meat preparations	331,639	342,788	29,156	29,560	39,108	29,596	34,355	32,570	31,829
12 All other Food Items	581,515	992,535	73,434	62,887	101,794	91,720	78,729	83,784	65,292
B. Textile Group	15,399,083	19,329,985	1,735,930	1,623,426	1,575,816	1,527,030	1,356,972	1,420,924	1,356,061
13 Raw Cotton	807	6,577	-	1,763	4,469	347	3,938	1,407	-
14 Cotton Yarn	1,016,970	1,206,838	109,133	106,529	89,089	75,809	49,052	42,882	53,349
15 Cotton Cloth	1,921,000	2,437,875	204,848	189,086	195,390	203,149	169,591	153,570	162,675
16 Cotton Carded or Combed	64	1,632	62	6	80	134	-	264	332
17 Yarn Other than Cotton Yarn	33,369	66,188	5,840	5,200	4,335	4,101	2,922	4,725	3,253
18 Knitwear	3,815,000	5,120,973	458,977	439,550	449,832	436,421	391,700	400,223	353,671
19 Bed Wear	2,771,786	3,292,880	315,076	253,454	258,300	267,415	217,137	222,466	208,422
20 Towels	937,533	1,111,334	105,283	95,619	75,036	87,279	79,580	92,649	82,186
21 Tent, Canvas & Tarpaulin	110,389	110,413	11,973	13,959	10,474	10,557	7,589	14,159	10,324
22 Readymade Garments	3,032,812	3,904,658	326,656	346,580	330,021	276,923	275,545	326,659	319,134
23 Art, Silk & Synthetic Textile	370,417	460,061	41,095	40,432	39,671	37,432	37,955	33,052	29,897
24 Made up Articles (Ex towels & bed)	756,444	849,120	84,410	69,263	60,938	64,030	57,843	69,380	71,270
25 Other Textile Materials	632,492	761,438	72,577	61,985	58,182	63,435	64,120	59,488	61,548
C. Petroleum Group & Coal	182,303	333,816	33,271	28,751	55,635	5,489	52,093	7,215	43,908
26 Petroleum Crude	106,773	259,005	28,976	25,477	54,580	-	44,152	-	42,900
27 Petroleum Products (Exl. Naphtha)	42,617	74,810	4,295	3,274	1,055	5,489	7,941	7,210	1,008
28 Petroleum Top Naphtha	32,901	-	-	-	-	-	-	-	-
29 Solid Fuels (Coal)	12	-	-	-	-	-	-	5	-
D. Other Manufactures Group	3,466,663	4,104,467	390,783	325,842	353,044	347,776	354,679	326,248	313,672
30 Carpets Rugs & Mats	74,204	83,319	8,364	6,833	6,216	6,838	5,951	9,709	5,243
31 Sports Goods	278,481	364,899	29,835	28,763	34,516	38,440	37,042	35,458	33,963
32 Leather Tanned	161,938	208,092	17,094	17,157	15,838	14,134	14,704	15,543	12,379
33 Leather Manufactures	562,428	621,081	59,700	52,941	53,436	55,369	53,480	49,038	53,566
34 Footwear	131,898	156,984	11,032	14,019	15,566	16,586	13,553	12,634	16,608
35 Surgical Goods & Medical Instr.	428,142	422,623	36,776	34,137	34,140	40,846	39,394	37,528	38,617
36 Cutlery	119,268	95,982	10,483	10,049	4,619	5,635	5,328	4,736	5,340
37 Onyx Manufactured	6,366	6,307	366	528	326	372	433	213	313
38 Chemicals and Pharm.Products	1,149,084	1,569,032	137,171	110,726	144,629	117,493	128,360	117,099	114,927
39 Engineering Goods	225,913	237,750	23,503	15,663	25,970	17,683	23,890	23,468	18,732
40 Gems	6,684	7,626	967	1,206	241	566	1,670	354	515
41 Jewellery	13,735	14,361	941	749	620	929	1,287	516	513
42 Furniture	5,208	9,361	860	352	1,880	763	1,411	1,397	906
43 Molasses	78	33,505	-	-	25	18	4,187	4,927	-
44 Handicrafts	-	-	-	-	111	235	181	-	80
45 Cement	267,910	223,994	50,542	27,776	11,589	29,137	19,916	10,608	8,732
46 Guar and Guar Products	35,326	49,549	3,149	4,943	3,321	2,731	3,893	3,020	3,238
E. All Other Items	1,863,979	2,594,933	226,644	251,983	130,790	203,039	204,721	202,516	200,572
TOTAL	25,304,144	31,781,805	2,901,361	2,763,567	2,482,908	2,436,990	2,383,718	2,391,246	2,312,740

4.17 Imports by Selected Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY21	FY22	2021		2022				
			Nov	Dec	Aug	Sep	Oct	Nov	Dec
			A. Food Group	8,347,897	9,015,912	888,107	783,377	1,020,330	940,283	707,272	649,663	833,597
1-Milk, Cream & Milk Food for Infants	191,509	162,153	16,725	14,386	12,363	11,620	15,899	14,731	17,249
2-Wheat un-milled	983,326	795,285	105,237	130,385	203,622	97,889	51,943	-	148,838
3-Dry Fruits & Nuts	78,403	65,250	8,282	9,320	2,481	3,823	5,243	3,937	4,285
4-Tea	580,546	626,197	55,138	57,161	46,593	43,290	57,272	55,567	70,759
5-Spices	224,747	216,184	16,554	15,714	14,064	11,742	10,952	11,931	16,811
6-Soya bean Oil	95,516	197,156	19,113	3,233	27,234	34,702	33,987	32,362	10,926
7-Palm Oil	2,668,609	3,549,305	389,991	316,657	416,939	419,466	270,837	318,112	357,538
8-Sugar	128,654	191,719	38,270	729	682	308	795	786	327
9-Pulses	709,733	611,338	41,537	27,505	110,076	83,013	102,402	105,238	79,605
10-All others Food items	2,686,854	2,601,325	197,260	208,287	186,275	234,429	157,943	106,999	127,259
B. Machinery Group	10,146,564	10,920,408	1,067,527	1,127,363	668,320	472,240	457,132	535,155	475,885
11-Power Generating Machinery	1,912,444	1,471,465	163,044	138,086	60,467	38,219	46,959	57,724	44,737
12-Office Mach. Incl. Data Processing Equipment	460,162	589,231	57,315	60,449	20,982	25,709	24,178	40,513	36,981
13-Textile Machinery	591,980	764,441	63,595	73,029	55,898	52,526	41,605	25,032	29,170
14-Construction & Mining Machinery	141,259	174,869	18,090	27,026	6,527	9,224	5,079	4,780	10,051
15-Electrical Machinery & Apparatus	1,664,283	1,930,443	184,558	216,538	191,963	92,021	109,067	156,053	80,959
16-Telecom	2,593,356	2,684,598	283,537	293,193	101,411	78,765	96,805	110,136	110,165
17-Agricultural Machinery & Implements	94,679	112,025	11,862	9,962	6,196	3,294	2,650	2,004	1,707
18-Other Machinery	2,688,401	3,193,335	285,526	309,080	224,877	172,483	130,790	138,913	162,115
C. Transport Group	2,987,383	4,457,323	436,333	397,708	208,243	187,355	199,219	220,826	140,662
19-Road Motor Veh. (Build Unit, Ckd/Skd)	2,458,218	3,685,127	375,276	321,488	208,052	173,283	197,657	178,453	118,022
20-Aircrafts Ships and Boats	513,625	761,317	59,224	74,088	12	13,242	873	4,603	22,414
21-Others Transport Equipments	15,540	10,880	1,833	2,132	179	830	688	37,770	226
D. Petroleum Group	11,357,853	23,318,722	2,182,562	1,801,918	1,865,976	1,563,829	1,188,107	1,646,185	1,585,263
22-Petroleum Products	5,160,138	12,069,436	1,261,184	900,640	930,564	730,107	455,340	708,234	649,862
23-Petroleum Crude	3,107,314	5,598,674	436,097	354,299	473,419	450,502	372,322	545,984	502,858
24-Natural Gas, Liquified	2,617,127	4,989,650	418,276	480,473	398,929	340,324	296,886	318,138	364,904
25. Petroleum Gas, Liquified	472,931	660,682	66,966	66,474	63,059	42,893	63,532	73,787	67,596
26. Others	343	281	39	32	4	3	26	42	43
E. Textile Group	3,866,096	4,785,952	428,734	391,853	369,980	293,701	320,249	371,154	444,224
27-Raw Cotton	1,479,685	1,828,460	178,159	150,683	149,017	124,527	135,749	175,085	239,709
28-Synthetic Fibre	629,097	742,802	52,265	43,450	55,646	34,425	37,449	37,436	38,709
29-Synthetic & artificial Silk Yarn	655,730	878,756	67,933	83,476	56,030	39,269	45,504	62,077	61,537
30-Worn Clothing	309,571	433,430	36,901	31,753	40,384	32,959	34,848	35,666	29,542
31-Other Textile Items	792,013	902,504	93,476	82,491	68,902	62,521	66,699	60,890	74,727
F. Agricultural & Other Chemical Group	9,299,619	14,082,809	1,562,045	1,824,249	897,107	932,817	841,967	893,396	804,807
32-Fertilizer Manufactured	718,756	845,539	24,522	14,782	18,677	92,688	101,832	167,696	81,351
33-Insecticides	188,988	201,740	23,590	13,620	21,293	13,630	16,307	15,855	9,455
34-Plastic Material	2,472,798	3,135,682	297,648	263,397	211,161	205,798	214,440	192,209	217,813
35-Medicinal Products	1,390,126	4,063,133	688,876	975,631	110,817	169,092	105,311	155,130	103,143
36-Others	4,528,951	5,836,715	527,409	556,819	535,159	451,610	404,077	362,506	393,045
G. Metal Group	4,897,098	6,525,193	663,441	630,712	420,980	414,659	393,053	364,125	376,363
37-Gold	8,973	22,624	3,209	1,166	2,426	3,073	2,461	2,189	3,259
38-Iron and Steel Scrap	1,857,671	2,305,296	275,115	251,879	155,514	117,698	117,864	111,072	100,779
39-Iron and Steel	1,959,984	2,936,897	277,347	279,370	147,533	176,275	174,479	153,704	176,395
40-Aluminum Wrought & Worked	175,220	260,705	16,441	17,323	29,867	21,766	24,348	22,292	20,340
41-All other Metals & Articles	895,250	999,672	91,329	80,974	85,640	95,847	73,901	74,868	75,590
H. Miscellaneous Group	1,218,094	1,187,662	118,991	123,699	101,165	77,542	77,383	82,183	90,367
42-Rubber Crude Incl. Synth/Reclaimed	230,499	254,560	30,362	26,072	25,241	19,111	15,271	18,577	15,636
43-Rubber Tyres & Tubes	374,800	235,471	23,739	31,868	14,888	9,016	11,517	8,728	9,932
44-Wood & Cork	117,195	134,564	12,540	12,293	7,499	6,533	8,678	7,162	10,078
45-Jute	53,275	58,458	7,317	11,943	8,403	4,052	5,264	5,156	5,269
46-Paper & Paper Board & Manuf. thereof	442,325	504,609	45,033	41,523	45,134	38,830	36,654	42,560	49,452
I. All other Items	4,259,286	5,841,530	550,986	498,790	501,642	411,009	396,762	419,498	402,332
TOTAL	56,379,890	80,135,511	7,898,726	7,579,669	6,053,744	5,293,434	4,581,145	5,182,185	5,153,500

4.18 Exports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Nov	Dec	Aug ^R	Sep ^R	Oct	Nov ^R	Dec ^P
Grand Total	25,638,974	32,471,197	2,737,033	2,928,997	2,734,013	2,440,046	2,284,029	2,240,962	2,295,020
A. Latin America	34,898	40,342	2,584	4,070	7,745	3,486	3,176	2,334	4,453
B. Central America	106,705	167,428	13,233	13,307	22,740	16,283	18,721	17,047	13,737
Mexico	76,932	101,794	8,929	9,183	11,374	8,726	10,802	10,642	7,316
Others	29,773	65,634	4,304	4,124	11,366	7,557	7,918	6,405	6,421
C. South America	257,395	371,229	33,307	33,612	31,514	34,029	31,158	25,140	23,337
Argentina	35,931	47,361	3,832	3,056	3,619	6,894	5,641	4,484	2,269
Brazil	76,993	102,958	9,406	8,929	10,908	10,670	10,087	8,230	9,282
Uruguay	6,085	9,419	429	819	804	716	662	632	599
Others	138,385	211,491	19,640	20,808	16,184	15,749	14,768	11,794	11,188
D. North America	5,344,343	7,208,569	620,271	676,225	665,855	586,023	512,889	510,998	502,516
Canada	312,173	403,717	34,181	34,867	42,567	51,391	37,500	38,496	41,429
USA	5,030,724	6,803,510	585,888	641,137	623,196	534,477	475,330	472,277	461,023
Others	1,446	1,342	201	220	92	155	59	225	64
E. Eastern Europe	708,920	757,842	61,539	76,850	56,409	57,099	54,633	56,393	55,308
Hungary	23,938	26,645	1,857	1,682	1,550	1,888	1,030	3,098	1,806
Romania	38,535	54,285	4,273	5,013	5,928	7,646	7,512	5,870	5,508
Russian Federation	164,137	134,320	11,184	18,588	6,490	5,956	6,950	5,689	7,855
Ukraine	52,878	44,487	3,701	5,594	1,114	600	823	922	1,356
Others	429,432	498,104	40,524	45,972	41,327	41,009	38,318	40,814	38,783
F. Northern Europe	2,689,514	2,966,419	248,962	277,037	253,606	243,114	222,897	212,987	205,100
Denmark	240,986	294,514	17,779	26,954	30,043	22,699	19,962	15,842	13,016
Finland	28,301	30,594	2,904	3,025	2,731	2,751	3,242	2,722	3,227
Norway	55,799	58,622	3,456	5,107	5,938	4,963	4,903	3,537	3,726
Sweden	188,612	192,404	12,348	24,518	20,218	13,835	15,714	15,324	12,229
United Kingdom	2,048,293	2,200,175	198,584	201,836	178,190	181,644	165,672	161,385	156,233
Others	127,523	190,110	13,891	15,598	16,486	17,222	13,404	14,178	16,668
G. Southern Europe	1,930,623	2,734,544	209,534	219,819	260,742	264,081	255,714	243,133	246,625
Greece	78,076	108,456	7,375	8,996	8,537	9,670	8,846	7,808	11,294
Italy	774,658	1,086,404	78,879	81,939	91,979	111,038	92,842	90,616	81,076
Spain	801,702	1,149,628	93,600	98,240	119,126	113,129	125,661	118,315	122,133
Others	276,187	390,056	29,680	30,644	41,100	30,243	28,364	26,394	32,121
H. Western Europe	3,782,509	4,648,081	398,319	431,553	452,603	417,336	428,961	375,970	358,737
Belgium	584,370	716,690	63,595	70,472	69,315	62,822	61,523	63,299	49,764
France	435,471	531,609	46,460	45,902	53,847	56,584	56,347	42,840	44,852
Germany	1,512,776	1,749,947	155,033	172,980	166,728	152,994	149,700	139,461	135,137
Netherlands	1,118,342	1,486,996	117,342	127,885	143,634	120,260	127,528	118,163	113,406
Switzerland	108,404	132,343	13,245	12,228	16,551	22,806	31,141	9,738	13,635
Others	23,145	30,496	2,644	2,086	2,528	1,869	2,722	2,469	1,943
I. Eastern Africa	495,958	642,115	44,767	60,172	53,919	65,364	47,843	56,832	47,747
Kenya	175,954	204,131	13,428	12,588	18,403	23,783	20,369	24,318	16,900
Mauritius	16,911	26,413	2,087	3,061	2,420	2,466	1,137	2,840	2,312
United Republic of Tanzania	48,504	62,801	3,528	4,914	9,175	7,532	4,145	6,845	8,708
Others	254,589	348,771	25,725	39,609	23,922	31,583	22,192	22,828	19,828

4.18 Exports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Nov	Dec	Aug ^R	Sep ^R	Oct	Nov ^R	Dec ^P
J. Middle Africa	45,868	32,478	2,578	2,670	2,631	2,486	1,954	2,086	2,118
K. Northern Africa	153,601	214,184	21,082	17,218	19,241	17,132	10,734	16,303	14,299
Egypt	87,228	128,787	14,281	10,933	9,319	9,971	4,765	9,688	9,216
Morocco	23,905	29,915	1,841	1,473	2,610	2,537	3,361	1,241	1,527
Others	42,468	55,482	4,960	4,811	7,312	4,625	2,609	5,374	3,556
L. Southern Africa	198,279	209,555	16,760	19,578	20,068	20,116	15,629	20,519	20,053
South Africa	182,532	199,733	15,904	18,903	19,390	19,831	15,399	20,171	19,863
Others	15,748	9,822	856	675	677	285	230	348	190
M. Western Africa	274,003	313,934	21,433	39,193	32,352	23,741	18,240	11,360	43,499
N. Eastern Asia	2,761,665	3,629,120	326,507	386,461	233,678	228,772	252,803	275,859	231,116
China	2,043,887	2,782,720	252,808	316,444	159,021	167,923	177,386	199,058	180,610
Hong Kong	224,317	334,321	29,471	29,075	18,075	17,830	15,481	15,437	10,406
Japan	175,576	199,928	13,009	18,843	19,902	18,206	20,808	21,644	21,229
Republic of Korea	170,365	205,883	19,547	22,059	15,529	24,807	21,912	15,378	18,786
Others	147,519	106,268	11,672	40	21,151	5	17,216	24,342	84
O. South-Central Asia	1,997,161	1,981,853	175,414	172,984	172,296	181,715	143,655	146,078	131,988
Afghanistan	983,314	552,781	48,686	33,097	50,039	45,362	48,862	37,263	38,297
Bangladesh	616,202	872,926	72,356	82,746	72,610	90,388	60,355	70,431	55,900
India	2,327	1,292	14	378	45	9	9	2	14
Iran	12,718	-	-	-	-	7	11	5	-
Sri Lanka	261,033	375,100	30,990	34,992	28,901	30,696	23,747	24,154	25,228
Others	121,568	179,754	23,368	21,772	20,702	15,254	10,672	14,224	12,549
P. South Eastern Asia	956,864	1,539,436	124,985	103,525	107,767	90,533	87,921	139,684	146,449
Indonesia	150,292	122,973	10,842	12,257	8,791	12,439	9,118	10,006	17,227
Malaysia	240,151	432,695	34,947	38,184	25,364	21,628	20,167	32,932	32,545
Singapore	170,671	374,957	43,094	15,579	8,106	10,000	17,475	52,062	51,469
Thailand	143,049	146,583	9,825	14,261	11,591	11,683	11,895	11,083	12,987
Others	252,700	462,229	26,277	23,244	53,916	34,783	29,266	33,602	32,221
Q. Western Asia	2,923,276	3,399,373	281,908	307,086	292,860	255,870	245,593	234,019	231,218
Bahrain	53,539	69,828	5,412	9,296	7,442	6,865	5,823	5,696	4,872
Jordan	39,322	41,266	3,072	4,502	3,340	2,928	4,511	2,909	4,629
Kuwait	155,278	134,425	11,590	11,941	9,277	8,757	10,336	11,777	12,462
Saudi Arabia	460,440	420,288	36,735	31,757	45,488	39,674	31,942	36,965	37,640
Turkey	341,779	354,701	23,830	30,220	32,815	32,026	23,419	21,409	24,430
United Arab Emirates	1,419,555	1,842,686	158,761	178,077	135,117	125,015	129,124	115,874	111,074
Others	453,362	536,179	42,508	41,293	59,380	40,604	40,438	39,392	36,110
R. Australia & New Zealand	322,029	360,614	28,561	30,255	34,126	29,316	29,605	31,221	28,822
Australia	253,381	302,434	23,071	24,806	29,515	24,282	24,854	26,358	24,387
New Zealand	48,799	51,155	4,692	4,349	4,042	4,559	4,188	4,598	4,294
Others	19,850	7,025	798	1,100	569	476	563	265	142
S. Others	44,250	66,097	4,731	5,490	11,725	12,720	6,914	6,555	7,259
I. Export Receipts through Banks	25,027,860	31,283,214	2,636,475	2,877,103	2,731,880	2,549,214	2,389,039	2,384,518	2,314,380
II. Freight on Export	228,464	349,676	36,676	30,577	103,085	85,289	74,080	71,288	71,288
III. Export Receipts Banks (fob) (I-II)	24,799,395	30,933,538	2,599,799	2,846,526	2,628,795	2,463,925	2,314,959	2,313,230	2,243,092
IV. Other Exports	839,579	1,537,659	137,234	82,471	105,218	(23,879)	(30,930)	(72,268)	51,928

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Sep	Oct	Jun	Jul	Aug	Sep	Oct
Grand Total	25,304,143	31,781,600	2,408,990	2,464,039	2,911,349	2,254,261	2,482,908	2,436,990	2,383,718
A. Latin America	26,160	24,198	2,686	2,342	1,569	1,411	1,596	1,686	1,056
B. Central America	113,916	196,293	13,018	16,664	17,863	18,193	20,477	14,951	14,912
Mexico	79,094	112,893	7,645	10,682	11,374	11,389	11,762	7,686	9,660
Others	34,822	83,400	5,373	5,982	6,490	6,804	8,715	7,265	5,251
C. South America	284,504	403,004	30,947	38,212	35,048	26,973	25,972	30,283	26,304
Argentina	37,187	54,497	2,767	3,857	5,712	5,186	3,513	4,816	4,365
Brazil	82,993	107,458	8,177	8,595	8,847	7,451	7,304	7,518	8,250
Uruguay	5,311	7,982	439	334	923	991	653	510	622
Others	159,011	233,067	19,564	25,426	19,566	13,345	14,501	17,439	13,068
D. North America	5,478,133	7,237,619	489,317	629,421	624,796	518,266	545,987	478,561	456,971
Canada	320,407	464,398	40,522	31,483	45,032	31,325	36,833	32,081	32,423
USA	5,157,646	6,773,098	448,749	597,917	579,752	486,937	509,138	446,429	424,539
Others	80	123	45	21	12	5	15	50	9
E. Eastern Europe	724,994	736,261	53,837	62,185	60,385	49,139	50,043	51,042	43,565
Hungary	18,761	21,982	2,297	2,020	1,979	1,166	1,304	1,201	940
Romania	42,458	60,463	4,592	4,236	6,387	4,576	7,197	7,028	6,670
Russian Federation	172,372	121,596	7,562	13,302	3,743	2,098	5,151	5,613	4,489
Ukraine	60,868	37,333	4,062	4,115	270	29	-	311	7
Others	430,534	494,888	35,324	38,511	48,006	41,269	36,392	36,889	31,458
F. Northern Europe	2,658,568	2,879,082	239,212	249,056	255,844	209,081	213,578	235,348	201,126
Denmark	248,456	269,600	16,895	17,994	23,396	24,233	17,383	16,792	15,618
Finland	32,056	36,097	2,719	2,585	3,870	2,421	2,983	4,090	4,251
Norway	57,151	66,240	6,693	5,062	7,442	5,245	5,910	4,779	4,860
Sweden	159,302	177,589	14,190	12,083	15,821	13,503	12,210	15,062	12,658
United Kingdom	2,030,051	2,156,371	184,158	194,005	187,502	148,496	164,363	180,567	154,555
Others	131,552	173,185	14,557	17,327	17,812	15,183	10,729	14,059	9,185
G. Southern Europe	2,063,293	2,980,300	208,921	200,258	320,155	211,392	303,351	248,238	236,458
Greece	77,515	115,036	8,575	7,050	8,088	6,943	11,973	8,609	7,197
Italy	788,628	1,153,843	77,919	68,176	126,084	74,515	108,638	94,439	80,961
Spain	876,947	1,280,040	92,129	90,358	142,289	103,459	138,277	117,304	119,701
Others	320,203	431,381	30,297	34,675	43,695	26,475	44,464	27,886	28,600
H. Western Europe	3,828,283	4,801,582	386,066	347,872	473,124	399,811	405,189	424,517	353,533
Belgium	637,352	787,535	65,075	65,191	67,575	62,240	56,021	66,646	57,666
France	412,538	509,882	44,634	36,053	54,559	38,231	46,813	50,857	35,448
Germany	1,505,542	1,737,218	146,697	128,623	144,150	162,477	145,753	152,168	127,147
Netherlands	1,246,227	1,737,376	126,498	115,615	204,712	135,145	154,247	152,265	130,859
Switzerland	14,077	14,315	1,442	1,130	1,203	1,090	1,189	1,248	1,203
Others	12,548	15,257	1,719	1,260	925	628	1,167	1,332	1,210
I. Eastern Africa	664,357	784,032	65,204	63,473	66,104	51,915	71,339	67,984	69,996
Kenya	241,045	282,035	19,270	22,460	30,402	21,895	28,425	27,263	22,434
Mauritius	12,867	27,918	1,413	2,422	3,125	2,099	2,289	1,789	3,016
United Republic of Tanzania	90,299	123,456	10,742	9,659	9,637	5,628	11,702	6,583	14,296
Others	320,145	350,624	33,779	28,933	22,939	22,293	28,923	32,349	30,249

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Sep	Oct	Jun	Jul	Aug	Sep	Oct
J. Middle Africa	61,192	55,160	5,161	4,514	5,424	4,147	9,853	4,847	5,934
K. Northern Africa	178,950	215,665	20,332	14,226	17,136	13,586	13,347	17,844	12,137
Egypt	88,080	103,471	9,043	6,799	5,677	6,768	6,059	8,746	5,241
Morocco	26,438	35,268	3,615	3,211	4,166	2,072	1,635	3,721	1,270
Others	64,431	76,926	7,673	4,216	7,292	4,746	5,653	5,377	5,627
L. Southern Africa	217,949	243,550	20,848	19,836	20,540	18,807	22,388	20,387	19,306
South Africa	211,189	236,704	19,946	19,161	20,256	18,807	21,130	19,969	19,047
Others	6,760	6,846	902	674	284	-	1,257	418	259
M. Western Africa	250,738	251,709	15,147	18,408	17,538	12,250	13,242	13,747	15,176
N. Eastern Asia	2,955,318	3,762,325	320,673	327,511	311,863	163,549	158,887	263,282	274,318
China	2,437,663	3,195,554	278,024	284,233	256,547	119,668	116,682	199,275	224,926
Hong Kong	93,348	58,094	6,442	5,831	5,620	3,435	6,153	5,452	5,303
Japan	176,244	212,131	15,901	17,108	22,081	18,923	18,420	19,642	19,492
Republic of Korea	187,652	225,683	15,039	16,107	17,282	15,116	11,497	31,494	17,386
Others	60,411	70,862	5,266	4,232	10,331	6,407	6,134	7,419	7,211
O. South-Central Asia	2,123,186	2,404,088	187,263	164,887	213,132	206,024	198,064	234,120	199,292
Afghanistan	1,023,562	808,195	50,727	53,052	89,492	65,324	77,153	96,580	90,871
Bangladesh	651,578	938,636	86,733	71,120	66,106	70,653	62,833	84,553	64,766
India	78	2	-	-	-	-	-	-	-
Iran	-	-	-	-	-	-	3	9	7
Sri Lanka	275,799	386,519	30,895	21,781	22,003	50,428	29,198	31,688	26,155
Others	172,170	270,736	18,909	18,935	35,531	19,619	28,877	21,290	17,492
P. South Eastern Asia	972,145	1,498,195	117,162	89,364	163,504	102,557	149,170	76,872	136,074
Indonesia	149,456	131,362	5,984	8,084	10,570	10,073	14,039	7,331	11,786
Malaysia	239,812	455,404	32,421	36,774	37,026	20,333	20,954	23,076	27,031
Singapore	82,330	79,932	5,155	3,825	3,376	4,552	3,801	3,305	47,297
Thailand	173,521	370,948	36,037	11,150	59,922	11,075	66,612	14,412	17,716
Others	327,026	460,548	37,565	29,531	52,611	56,524	43,762	28,748	32,244
Q. Western Asia	2,348,817	2,945,363	205,527	187,460	275,138	218,787	250,456	222,728	286,353
Bahrain	58,672	74,534	7,472	4,593	6,425	5,580	6,148	4,663	6,790
Jordan	27,350	43,725	2,640	2,650	4,429	3,041	2,963	4,103	3,404
Kuwait	115,743	131,640	11,607	10,296	10,237	8,093	10,256	9,459	12,971
Saudi Arabia	415,894	428,879	35,309	29,971	41,622	36,392	41,005	40,847	47,448
Turkey	273,893	364,926	24,525	20,344	28,104	21,326	25,072	24,359	19,518
United Arab Emirates	1,007,182	1,391,486	86,759	84,831	130,132	104,385	119,128	100,402	148,764
Others	450,083	510,173	37,216	34,775	54,188	35,853	45,884	38,894	47,459
R. Australia & New Zealand	328,683	357,357	27,344	27,782	31,813	28,018	29,600	30,267	30,662
Australia	281,685	305,353	21,769	22,668	28,161	23,793	25,249	25,829	25,718
New Zealand	46,998	52,004	5,575	5,115	3,652	4,225	4,351	4,438	4,943
Others	-	-	-	-	-	-	-	-	-
S. Others	24,959	5,819	327	568	373	355	369	287	545

4.19 Imports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Nov	Dec	Aug ^R	Sep ^R	Oct	Nov ^R	Dec ^P
Grand Total	54,272,920	72,151,985	6,339,027	6,430,971	5,958,020	4,905,035	4,579,023	4,332,996	4,217,954
A. Latin America	32,754	13,679	2,009	1,104	825	840	301	374	347
B. Central America	57,109	152,140	2,522	5,082	56,316	2,160	1,755	1,892	2,024
Mexico	39,223	66,803	1,167	3,495	2,375	1,086	844	1,519	1,506
Others	17,886	85,337	1,355	1,587	53,941	1,074	911	373	518
C. South America	897,667	1,339,246	69,226	92,010	72,790	118,945	83,920	82,075	112,973
Argentina	80,320	139,951	4,707	9,516	17,105	16,772	21,487	17,672	5,433
Brazil	795,824	1,119,772	48,144	78,213	51,393	88,029	56,637	59,734	101,562
Uruguay	6,715	11,984	2,340	48	905	2,388	373	389	-
Others	14,809	67,539	14,035	4,234	3,387	11,757	5,423	4,280	5,978
D. North America	2,911,951	3,340,453	301,201	325,058	240,748	231,187	190,024	208,276	233,794
Canada	463,929	284,882	26,145	27,722	30,453	28,391	32,894	49,163	43,541
USA	2,447,281	3,055,148	275,054	297,289	210,295	202,797	157,129	159,102	190,130
Others	742	422	1	47	-	-	-	11	123
E. Eastern Europe	1,135,382	1,294,527	225,935	149,450	107,923	70,173	25,897	46,229	72,799
Hungary	13,551	14,967	1,211	1,096	1,254	1,079	1,197	500	1,349
Romania	18,199	60,037	417	977	69,933	25,347	3,084	1,218	2,153
Russian Federation	593,611	254,172	26,794	21,878	2,016	29,528	6,052	8,780	57,822
Ukraine	298,080	693,670	138,013	86,828	57	156	212	26,319	3,632
Others	211,942	271,682	59,500	38,671	34,663	14,063	15,351	9,412	7,843
F. Northern Europe	1,330,317	1,431,383	155,845	165,420	129,852	96,348	136,356	79,477	90,776
Denmark	82,356	89,877	8,659	12,739	5,470	6,166	5,406	6,069	10,195
Finland	73,039	101,145	8,888	10,117	8,504	7,223	6,023	6,770	8,224
Norway	23,821	41,585	6,026	4,552	4,536	2,531	6,004	2,399	2,740
Sweden	301,405	248,798	20,091	28,280	15,318	22,973	17,542	18,299	13,419
United Kingdom	780,139	869,831	104,837	102,621	88,449	51,730	93,566	39,988	52,122
Others	69,557	80,148	7,344	7,111	7,575	5,725	7,814	5,952	4,077
G. Southern Europe	898,987	1,208,374	106,851	96,508	72,782	72,572	47,824	67,005	79,556
Greece	54,235	37,236	1,966	3,681	8,482	2,255	1,747	16,960	22,021
Italy	568,022	770,439	76,810	70,099	44,101	53,621	32,253	32,843	41,216
Spain	213,704	330,125	22,811	18,381	15,515	13,987	11,726	14,479	13,821
Others	63,026	70,574	5,264	4,347	4,683	2,710	2,098	2,723	2,498
H. Western Europe	3,631,138	4,349,411	431,702	371,541	274,164	362,749	355,908	310,129	260,565
Belgium	419,899	549,366	60,626	51,249	71,650	86,364	25,213	25,976	22,329
France	349,555	515,590	34,643	37,826	31,763	24,665	139,452	23,149	27,305
Germany	1,148,241	1,250,812	108,426	116,841	81,216	92,487	71,538	73,310	76,710
Netherlands	466,899	746,415	53,014	91,551	43,909	98,108	53,529	114,491	78,802
Switzerland	1,103,288	1,129,170	161,532	61,704	30,976	54,574	57,726	63,248	48,196
Others	143,255	158,059	13,462	12,371	14,649	6,551	8,450	9,955	7,225
I. Eastern Africa	576,843	800,200	74,374	91,561	80,651	82,357	119,404	106,454	85,967
Kenya	440,863	502,642	39,233	52,008	44,452	52,936	48,994	42,714	55,573
Mauritius	7,747	11,112	713	1,406	149	558	517	324	208
United Republic of Tanzania	45,934	83,348	10,857	4,643	3,984	6,996	18,499	22,138	14,588
Others	82,299	203,098	23,571	33,505	32,066	21,867	51,394	41,278	15,598

4.19 Imports by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY21	FY22 ^R	2021		2022				
			Nov	Dec	Aug	Sep	Oct	Nov ^R	Dec ^P
J. Middle Africa	89,460	83,985	2,114	2,775	823	3,035	815	1,411	2,235
K. Northern Africa	637,995	785,890	70,432	32,445	120,792	77,558	60,965	130,167	129,013
Egypt	286,536	257,564	14,480	15,564	10,136	10,709	13,582	11,893	13,203
Morocco	334,102	520,299	55,053	15,789	107,404	63,997	40,812	114,531	114,463
Others	17,357	8,027	899	1,092	3,252	2,852	6,572	3,743	1,348
L. Southern Africa	913,877	1,611,157	170,646	134,118	101,074	47,789	47,513	6,219	19,492
South Africa	888,157	1,588,545	169,895	130,451	100,117	47,465	46,795	5,840	17,729
Others	25,720	22,612	751	3,667	957	324	718	379	1,763
M. Western Africa	151,820	317,986	21,493	9,497	21,479	10,568	13,629	25,350	7,905
N. Eastern Asia	16,808,741	21,465,574	1,912,282	1,956,262	1,486,465	1,054,633	1,097,906	1,086,931	964,688
China	13,301,183	17,296,717	1,546,856	1,599,405	1,251,219	855,975	906,217	906,128	803,992
Hong Kong	689,171	641,021	40,850	46,887	32,981	25,272	42,340	33,299	29,532
Japan	1,497,925	1,985,853	199,508	183,332	106,454	94,693	73,582	62,113	68,227
Republic of Korea	1,315,665	1,540,575	125,006	126,563	95,812	78,692	75,663	85,392	62,839
Others	4,798	1,408	62	75	-	-	104	-	99
O. South-Central Asia	582,699	644,505	67,732	79,577	36,773	33,351	33,487	33,880	30,155
Afghanistan	179,228	147,249	25,368	17,311	2,125	2,212	1,991	1,373	1,729
Bangladesh	76,134	97,500	10,559	11,850	7,440	4,984	7,170	8,479	8,253
India	183,785	187,663	11,038	25,566	16,872	18,139	16,104	14,782	14,215
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	85,102	81,728	5,132	7,218	5,998	4,561	4,881	4,344	4,032
Others	58,449	130,366	15,636	17,633	4,339	3,456	3,341	4,902	1,925
P. South Eastern Asia	7,167,713	9,710,138	900,905	892,904	900,588	786,836	594,893	681,866	621,508
Indonesia	1,313,370	2,675,688	176,026	230,762	306,970	288,673	250,119	262,835	236,842
Malaysia	1,187,354	1,518,664	173,175	152,184	168,059	94,219	64,159	95,927	83,594
Singapore	3,116,770	3,411,146	387,942	295,040	317,450	275,359	183,444	225,305	237,449
Thailand	1,067,743	1,470,347	124,862	152,523	82,688	90,716	63,452	71,216	42,116
Others	482,476	634,292	38,899	62,395	25,420	37,869	33,719	26,582	21,507
Q. Western Asia	13,558,582	20,398,227	1,590,293	1,627,049	2,191,413	1,654,361	1,701,842	1,323,711	1,345,315
Bahrain	226,081	885,411	68,283	80,577	29,653	28,808	4,573	72,244	25,189
Jordan	18,296	17,953	1,620	1,355	4,207	5,872	677	599	456
Kuwait	1,354,908	2,303,814	237,216	148,013	250,876	268,944	285,749	160,217	87,185
Saudi Arabia	2,389,503	4,231,267	368,026	378,642	341,020	355,312	226,252	73,921	317,663
Turkey	866,628	943,571	59,435	81,159	48,033	27,659	36,565	53,087	47,647
United Arab Emirates	6,962,115	8,751,960	751,947	646,867	950,183	719,932	655,659	687,529	533,645
Others	1,741,050	3,264,250	103,766	290,435	567,441	247,835	492,367	276,114	333,529
R. Australia & New Zealand	427,966	396,929	34,910	48,583	73,461	36,650	31,261	71,917	101,239
Australia	381,998	355,925	32,461	45,755	69,265	32,711	29,606	68,059	97,374
New Zealand	42,989	38,028	2,286	2,549	4,075	3,888	1,454	2,503	3,760
Others	2,979	2,977	162	278	121	51	201	1,355	104
S. Others	338,691	637,251	71,189	63,549	28,597	26,673	34,537	39,777	31,675
I. Import Payments Through Banks	52,149,692	69,981,055	6,211,662	6,144,492	5,997,517	4,768,786	4,578,237	4,303,138	4,192,024
II. Freight & Insurance	1,653,145	3,667,511	311,825	308,453	248,297	197,428	258,670	178,150	173,550
III. Import Payments Banks (fob) (I-II)	50,496,546	66,313,544	5,899,837	5,836,038	5,749,220	4,571,358	4,319,567	4,124,989	4,018,474
IV. Other Imports	3,776,374	5,838,441	439,190	594,933	208,800	333,677	259,456	208,008	199,479

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Sep	Oct	Jun	Jul	Aug	Sep	Oct
Grand Total	56,379,910	80,135,601	6,563,247	6,369,121	7,856,763	4,993,490	6,053,744	5,293,434	4,581,146
A. Latin America	10,710	18,861	1,162	745	3,207	1,899	1,250	1,073	1,016
B. Central America	128,757	124,928	4,946	5,529	16,813	10,693	11,327	8,772	3,405
Mexico	111,131	93,161	3,612	4,388	14,294	8,701	9,388	6,935	1,915
Others	17,626	31,767	1,334	1,141	2,519	1,992	1,939	1,837	1,490
C. South America	1,504,280	1,889,733	146,163	68,175	312,793	176,575	109,149	118,853	96,756
Argentina	158,267	218,506	12,164	9,097	57,387	20,769	25,497	39,260	23,651
Brazil	1,278,127	1,550,415	125,649	53,018	247,071	152,110	68,515	73,139	58,683
Uruguay	3,759	8,503	785	2,198	711	2,767	2,841	871	311
Others	64,127	112,310	7,565	3,862	7,624	929	12,296	5,583	14,112
D. North America	3,514,481	4,370,725	394,227	293,843	353,060	200,169	244,267	340,297	222,401
Canada	630,540	328,531	32,820	30,713	22,476	22,480	37,781	45,248	41,103
USA	2,883,940	4,042,160	361,407	263,129	330,584	177,689	206,487	295,049	181,299
Others	1	35	-	-	-	-	-	-	-
E. Eastern Europe	1,529,799	1,667,701	226,744	255,932	32,114	116,506	221,711	76,755	83,022
Hungary	32,286	47,174	2,139	5,153	3,202	2,393	1,328	6,016	3,607
Romania	18,996	66,674	20,147	4,557	1,710	13,201	85,665	46,129	26,888
Russian Federation	778,245	459,986	29,284	30,483	10,371	32,565	51,441	8,173	36,289
Ukraine	410,569	765,539	151,817	159,952	507	6,892	25,612	419	60
Others	289,701	328,328	23,356	55,787	16,324	61,455	57,665	16,018	16,178
F. Northern Europe	1,202,530	1,467,672	116,015	110,197	127,308	90,016	137,737	107,726	84,902
Denmark	94,973	97,689	12,627	7,317	6,439	6,960	7,889	7,872	7,515
Finland	52,572	93,446	7,555	3,961	10,129	5,222	10,142	7,123	4,452
Norway	38,479	64,358	3,753	6,163	3,933	3,882	6,569	3,469	3,923
Sweden	244,353	266,622	16,554	17,340	22,412	14,157	30,040	18,370	18,936
United Kingdom	664,337	818,158	68,472	64,902	59,273	42,678	73,708	52,287	44,704
Others	107,816	127,398	7,056	10,515	25,122	17,118	9,388	18,604	5,373
G. Southern Europe	854,297	1,269,265	92,284	70,228	76,772	59,897	74,284	53,942	48,974
Greece	36,583	33,933	2,489	1,276	1,788	1,942	3,302	1,791	1,127
Italy	498,816	585,005	41,339	46,215	50,388	29,731	44,733	30,150	30,419
Spain	215,111	580,972	42,373	17,687	21,458	14,308	18,119	20,069	15,838
Others	103,786	69,356	6,083	5,049	3,138	13,915	8,130	1,933	1,591
H. Western Europe	3,407,794	3,572,747	317,376	319,583	338,529	211,148	268,829	328,446	289,457
Belgium	355,401	528,473	33,026	40,968	34,500	31,461	31,853	22,401	39,304
France	419,132	436,848	30,434	66,776	40,883	36,774	22,203	127,025	27,383
Germany	1,015,079	1,017,524	109,935	62,915	74,450	67,556	69,686	68,988	66,747
Netherlands	514,439	578,519	37,636	74,418	93,119	20,729	64,674	26,571	68,683
Switzerland	327,725	232,411	26,856	12,175	18,423	8,306	16,317	17,339	16,431
Others	776,018	778,971	79,490	62,333	77,155	46,322	64,097	66,122	70,910
I. Eastern Africa	750,742	994,864	90,048	79,957	71,695	75,469	83,307	88,344	117,026
Kenya	509,884	533,978	38,646	30,233	39,182	38,958	37,338	35,059	47,092
Mauritius	6,199	12,162	10,080	491	133	..	-	99	148
United Republic of Tanzania	68,137	94,076	15,093	16,579	4,463	4,720	4,541	5,400	17,390
Others	166,521	354,649	26,228	32,654	27,917	31,790	41,428	47,787	52,396

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY21	FY22	2021		2022				
			Sep	Oct	Jun	Jul	Aug	Sep	Oct
J. Middle Africa	126,021	298,353	37,813	59,049	47,966	575	3,474	2,560	2,261
K. Northern Africa	848,998	1,405,434	75,434	188,812	97,149	75,771	119,675	127,207	79,437
Egypt	339,200	512,573	22,957	88,722	9,171	5,473	9,207	13,264	15,030
Morocco	433,798	768,599	50,298	96,925	81,080	61,514	100,273	95,757	54,265
Others	76,001	124,262	2,180	3,165	6,898	-	10,196	18,186	10,142
L. Southern Africa	1,209,881	1,936,624	164,905	265,380	140,072	60,855	88,593	80,036	36,860
South Africa	1,198,990	1,884,805	164,221	264,431	138,202	59,783	87,480	79,242	36,372
Others	10,891	51,819	684	949	1,870	1,072	1,113	793	488
M. Western Africa	243,296	481,898	27,988	41,439	29,239	21,785	32,954	64,314	35,236
N. Eastern Asia	19,292,880	25,528,815	2,181,994	2,055,386	2,041,012	1,549,006	1,567,478	1,194,198	1,191,302
China	15,537,421	21,042,212	1,809,926	1,687,076	1,646,926	1,315,082	1,296,119	952,002	961,193
Hong Kong	124,527	47,436	3,632	4,907	4,318	2,852	4,108	2,314	2,418
Japan	1,568,462	2,290,281	182,478	229,798	188,702	97,875	107,317	120,467	121,014
Republic of Korea	1,416,032	1,542,460	121,730	106,954	164,132	86,814	122,026	71,395	77,281
Others	646,438	606,427	64,228	26,650	36,934	46,383	37,908	48,020	29,395
O. South-Central Asia	1,650,619	2,206,736	198,207	201,142	177,040	142,175	188,142	225,661	282,037
Afghanistan	606,285	803,776	82,572	93,041	57,059	51,619	75,837	125,003	156,883
Bangladesh	74,723	86,009	6,060	6,037	6,661	7,222	10,674	5,803	7,488
India	317,350	342,777	33,194	24,975	25,109	26,715	24,583	24,586	23,302
Iran	531,154	787,324	66,243	67,211	76,913	48,196	67,511	64,261	84,252
Sri Lanka	81,992	76,688	6,547	6,199	5,411	3,769	4,481	3,482	4,879
Others	39,115	110,161	3,591	3,679	5,887	4,652	5,056	2,526	5,233
P. South Eastern Asia	6,676,218	9,412,438	775,508	780,229	554,834	696,481	971,487	744,427	659,025
Indonesia	3,185,514	4,636,355	379,613	344,633	266,054	388,984	540,287	471,215	382,212
Malaysia	1,098,551	1,319,801	131,380	107,549	74,772	137,545	116,895	78,401	47,485
Singapore	559,287	906,512	68,348	127,833	43,258	63,002	153,751	63,639	83,288
Thailand	1,241,923	1,803,633	148,705	144,995	122,417	81,591	111,598	104,146	105,908
Others	590,942	746,138	47,461	55,219	48,334	10,651	48,957	27,026	40,132
Q. Western Asia	12,881,806	22,975,372	1,639,585	1,523,851	3,420,258	1,481,505	1,823,936	1,685,763	1,295,639
Bahrain	91,793	572,815	16,584	66,191	137,773	83,489	13,269	11,642	7,413
Jordan	23,693	20,590	1,623	3,532	721	507	5,699	4,295	1,911
Kuwait	1,557,370	3,166,236	159,378	241,932	568,056	142,764	207,637	340,895	39,246
Saudi Arabia	2,672,801	5,230,467	418,404	329,757	645,354	307,972	425,079	311,404	354,697
Turkey	484,151	516,720	32,920	77,786	35,212	60,307	27,863	26,383	22,556
United Arab Emirates	5,511,262	8,917,462	722,842	601,478	1,473,004	627,590	654,173	557,591	477,560
Others	2,540,736	4,551,082	287,833	203,174	560,137	258,876	490,216	433,552	392,257
R. Australia & New Zealand	546,145	512,668	72,846	49,567	16,828	22,953	106,105	45,019	52,386
Australia	491,887	469,070	68,773	44,459	13,586	19,418	104,100	40,946	48,408
New Zealand	54,064	43,006	4,049	4,700	3,241	3,168	1,990	4,073	3,972
Others	194	591	25	407	1	367	15	-	7
S. Others	660	767	2	76	76	12	38	40	1

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

PERIOD	Terms of Trade	All Groups	Food and live Animals	Beverages and Tobacco	Crude Materials Inedible Except Fuels	Mineral Fuels and Lubricants	Chemicals	Manufactured Goods	Machinery and Transport Equipments	Misc. Manufactured Articles
FY18	58.31	735.50	1,134.29	1,061.25	1,043.30	1,485.92	1,054.28	580.96	1,838.42	820.87
FY19	59.21	794.77	1,229.51	860.48	1,119.52	2,016.59	1,129.18	616.90	1,466.32	887.27
FY20	61.43	841.44	1,280.54	830.28	1,327.78	1,894.55	1,252.79	647.03	1,129.99	982.56
FY21	62.26	903.14	1,355.88	776.77	1,210.79	1,624.56	1,256.13	669.74	1,393.65	1,185.14
FY22	60.74	1,185.12	1,515.73	1,069.93	1,374.19	2,620.02	1,203.23	1,012.50	1,995.82	1,360.17
FY20										
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
Apr-Jun	58.00	1,377.44	1,692.62	1,104.55	1,555.75	2,897.27	1,243.19	1,244.10	2,852.46	1,477.25
FY23										
Jul-Sep	64.01	1,348.85	1,608.40	1,291.12	1,538.00	2,895.90	1,247.12	1,231.66	3,094.44	1,418.06

Source: Pakistan Bureau of Statistics

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

PERIOD	All Groups	Food and live Animals	Beverages and Tobacco	Crude Materials inedible except Fuels	Mineral Fuels and Lubricants	Veg./ Animal Oils and Fats	Chemicals	Manufactured Goods	Machinery and Transport Equipments	Misc. Manufactured Articles
FY18	1,261.25	943.23	1,656.22	1,020.56	1,030.32	1,010.73	1,264.05	939.97	1,913.85	2,652.61
FY19	1,342.30	908.93	1,325.61	1,102.13	1,564.46	995.35	1,335.10	1,110.15	1,533.64	2,186.14
FY20	1,369.71	1,172.18	1,287.99	1,228.58	1,411.00	1,133.53	1,455.62	1,289.64	1,387.32	2,019.53
FY21	1,450.51	1,179.43	1,488.28	1,284.58	1,259.52	1,451.50	1,426.78	1,333.21	1,895.14	1,989.64
FY22	1,951.18	1,391.56	1,394.06	1,674.10	2,290.98	2,171.26	1,713.08	1,546.61	2,104.70	2,213.77
FY20										
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
Apr-Jun	2,374.78	1,463.52	1,456.73	1,877.69	3,148.93	2,805.27	1,992.24	1,705.31	2,314.06	1,837.52
FY23										
Jul-Sep	2,107.31	1,490.05	1,495.04	1,759.35	2,602.60	2,544.89	1,807.14	1,670.20	2,128.84	1,781.26

Source: Pakistan Bureau of Statistics

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

PERIOD	All Groups	Food and live Animals	Beverages and Tobacco	Crude Materials Inedible except Fuels	Mineral Fuels and Lubricants	Chemicals	Manu- factured Goods	Machinery and Transport Equipments	Misc. Manufactured Articles
FY18	220.55	265.35	365.63	232.05	80.27	404.57	198.35	2,394.26	258.08
FY19	248.38	265.65	439.61	239.38	100.90	586.22	205.60	2,636.51	349.13
FY20	233.82	288.41	460.39	196.74	96.93	690.96	193.17	2,920.74	316.19
FY21	247.77	264.13	568.19	224.05	62.21	1,052.14	221.60	5,602.16	305.66
FY22	285.03	300.82	728.43	269.30	131.06	1,236.54	238.10	5,300.84	382.33
FY20									
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
Apr-Jun	294.69	324.07	840.81	291.74	165.77	1,511.83	214.46	8,817.36	462.89
FY23									
Jul-Sep	257.20	265.29	1,368.78	222.26	128.43	1,543.92	184.86	5,435.93	413.80

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
FY22	470.35	279.43	484.43	1078.43	243.51	287.97	456.36	356.22	824.82	592.87
FY20										
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
Apr-Jun	422.54	285.01	269.30	1,085.08	313.30	224.89	444.34	348.25	490.41	507.53
FY23										
Jul-Sep	392.54	521.62	205.2	899.73	250.5	404.68	422.23	276.32	422.14	445.4

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

Billion Rupees

	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22 ^R	Sep-22 ^P
I. Government Domestic Debt	26,265.4	26,444.0	26,746.5	28,076.3	31,036.3	31,401.9
II. Government External Debt	12,439.0	13,825.1	14,796.5	14,936.2	16,747.0	17,997.2
III. Debt from IMF	1,161.5	1,207.1	1,188.4	1,371.0	1,409.6	1,731.4
IV. External Liabilities ¹	1,378.4	1,987.3	2,055.0	2,116.3	2,275.6	2,440.3
V. Private Sector External Debt	2,543.5	2,818.8	3,029.6	3,135.3	3,596.3	3,969.4
VI. PSEs External Debt	1,064.6	1,132.4	1,205.3	1,341.0	1,675.7	1,805.8
VII. PSEs Domestic Debt	1,436.7	1,448.3	1,503.8	1,439.4	1,393.4	1,470.4
VIII. Commodity Operations ²	904.0	913.5	889.4	844.8	1,133.7	1,126.8
IX. Intercompany External Debt from Direct Investor abroad	650.7	719.5	785.0	776.3	905.1	998.3
A. Total Debt and Liabilities (sum I to IX)⁵	47,844.0	50,496.1	51,724.6	53,561.5	59,697.7	62,466.4
B. Gross Public Debt (sum I to III)	39,866.0	41,476.2	42,731.4	44,383.4	49,192.9	51,130.5
C. Total Debt of the Government - FRDLA Definition³	35,668.5	37,143.2	38,363.0	39,912.1	44,353.4	46,843.5
D. Total External Debt & Liabilities (sum II to VI+IX)	19,237.8	21,690.3	23,059.8	23,676.0	26,609.2	28,942.3
E. Commodity Operation and PSEs Debt (sum VI to VIII)	3,405.4	3,494.3	3,598.6	3,625.2	4,202.8	4,402.9

As percent of GDP

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

<i>Government Domestic Debt</i>	47.1	-	-	-	46.36
---------------------------------	------	---	---	---	-------

Memorandum Items	FY21^R	FY22^P	FY22^P	FY22^P	FY22^P
GDP (current market price) ⁶	55,795.5	66,949.9	66,949.9	66,949.9	66,949.9
Government Deposits with the banking system ⁴	4,197.5	4,333.0	4,368.3	4,471.4	4,839.5
SBP's on-lending to GOP against SDRs allocation ⁵	-	-	-	474.9	474.9
US Dollar, last day WAC exchange rates	157.3105	170.6651	176.5191	183.5146	204.3784

Source: Core Statistics Department

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

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

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

5.2 Pakistan's Debt and Liabilities Profile

Billion Rupees

End Period Stocks	FY21	Q2-FY22	Q3-FY22	Q4-FY22	Q1-FY23
Pakistan's Total Debt and Liabilities (I +II)⁵	47,844.0	51,724.6	53,544.3	59,697.7	62,466.4
<i>YoY Growth (in %)</i>	7.3	14.4	17.8	24.8	23.7
<i>As percent of GDP</i>	85.7	-	-	89.2	-
I. Pakistan's Total Debt (A+B+C)	45,561.6	49,255.2	51,058.2	56,763.4	59,374.3
<i>YoY Growth (in %)</i>	8.2	14.6	17.5	24.6	24.7
<i>As percent of GDP</i>	81.7	-	-	84.8	-
A. Government Domestic Debt	26,265.4	26,746.5	28,076.3	31,036.3	31,401.9
B. PSEs Domestic Debt	1,436.7	1,503.8	1,439.4	1,393.4	1,470.4
C. External Debt (a+b+c+d)	17,859.4	21,004.8	21,542.5	24,333.6	26,502.0
a) Government External Debt	12,439.0	14,796.5	14,918.6	16,747.0	17,997.2
b) Non-government External Debt	3,608.1	4,234.9	4,475.5	5,271.9	5,775.1
c) Country's Debt from IMF	1,161.5	1,188.4	1,371.0	1,409.6	1,731.4
d) Inter Company Ext. Debt from direct investor abroad	650.7	785.0	777.4	905.1	998.3
II. Total Liabilities (D+E)	2,282.4	2,944.4	2,961.0	3,409.3	3,567.1
<i>YoY Growth (in %)</i>	(7.8)	33.1	46.2	49.4	23.0
<i>As percent of GDP</i>	4.1	-	-	5.1	-
D. External Liabilities ¹	1,378.4	2,055.0	2,116.3	2,275.6	2,440.3
E. Domestic Liabilities ²	904.0	889.4	844.8	1,133.7	1,126.8
Servicing During the Period					
	FY22	Q2-FY22	Q3-FY22	Q4-FY22	Q1-FY23
Total Debt and Liabilities Servicing (III+IV+V)	4,561.6	1,434.1	1,487.1	5,570.3	1,524.8
<i>YoY Growth (in %)</i>	2.5	17.1	34.6	22.1	78.4
<i>As percent of GDP</i>	8.2	-	-	8.3	-
III. Principal Repayment of External Debt and Liabilities (e+f+g+h)³	1,634.2	563.5	700.3	2,096.8	499.9
(e) Government External debt and Liabilities	810.6	452.1	629.2	1,714.5	385.8
(f) Non-government External debt	164.5	60.3	32.5	196.1	67.8
(g) Country's Debt from IMF	172.8	51.1	38.7	186.2	46.3
(h) Monetary Authorities external Liabilities	486.3	0.0	0.0	-	-
IV. Interest Payment on debt (i+j+k)	2,832.0	826.6	750.5	3,327.6	987.6
(i) Government Domestic Debt	2,510.2	703.4	636.7	2,848.2	822.4
(j) PSE Debt	..	..	..	-	-
(k) External Debt	321.7	123.2	113.8	479.5	165.2
Government External debt	208.7	85.0	76.0	335.7	111.2
Non-government External debt	89.0	32.4	32.3	118.9	43.5
Country's Debt from IMF	24.0	5.8	5.5	24.9	10.5
V. Interest Payment on Liabilities (l+m)	95.4	44.0	36.3	145.9	37.4
(l) External Liabilities	36.4	27.0	20.2	59.1	7.6
(m) Domestic Liabilities	59.0	17.0	16.1	86.8	29.7
Memorandum Item					
Servicing (Principal) Short Term (Excluding item "c" given below)	162.2	46.4	30.8	96.3	98.8
a) Government External Debt	126.7	46.4	30.8	95.3	98.8
b) PSEs Non-Guaranteed Debt	-	-	-	-	-
c) Scheduled Banks Borrowing	3,445.2	1,794.6	789.3	5,311.7	1,611.9
<i>Net Flows⁴</i>	(23.1)	57.8	(31.3)	53.2	(8.1)
d) Private Non-Guaranteed Debt	35.5	0.0	0.0	0.9	..
SBP's on-lending to GOP against SDRs allocation ⁵		474.94	474.9	474.9	474.9
	FY21^R			FY22	
GDP (mp)⁶	55,795.5	-	-	66,949.9	
US Dollar, last day Weighted Average Customer (WAC) Exchange Rates	157.3105	176.5191	183.5146	204.3784	228.0465

Source: Core Statistics Department

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	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22 ^P
I. Permanent Debt (1+2+3+4)	20,507.1	21,332.3	21,466.3	22,567.9	22,926.0
1. Market Loans	2.8	2.8	2.8	2.8	2.8
Federal Government	2.8	2.8	2.8	2.8	2.8
Provincial Governments	-	-	-	-	-
2. Federal Government Bonds	19,654.9	20,478.4	20,610.2	21,710.9	22,067.7
GOP Ijara Sukuk	2,315.1	2,382.9	2,400.5	2,447.0	2,581.1
Bai-Muajjal of Sukuk	23.2	23.2	23.2	23.2	23.2
Pakistan Investment Bonds (PIBs)	17,315.3	18,071.0	18,185.2	19,239.4	19,462.2
Others	1.3	1.3	1.3	1.3	1.3
3. Prize Bonds¹	374.5	376.2	378.3	379.2	380.5
4. SBP's on-lending to GOP against SDRs allocation⁷	474.9	474.9	474.9	474.9	474.9
II. Floating Debt	7,304.6	7,483.2	6,726.6	6,763.3	6,849.8
Bai Muajjal ²	-	-	-	-	-
Market Treasury Bills	7,253.9	7,431.6	6,672.3	6,707.0	6,792.9
MTBs for Replenishment of Cash ³	50.7	51.6	54.3	56.3	56.8
Outright Sale of MRTBs to Banks	-	-	-	-	-
III. Unfunded Debt	3,258.9	3,220.4	3,150.2	3,112.7	3,098.6
Saving Schemes (Net of Prize Bonds)	3,132.1	3,095.7	3,031.2	2,996.2	2,984.0
Postal Life Insurance	47.2	47.2	47.2	47.2	47.2
GP Fund [*]	79.6	77.5	71.8	69.2	67.4
IV. Foreign Currency Loans⁴	10.1	9.3	9.6	9.3	9.4
V. Naya Pakistan Certificates⁶	53.2	53.3	51.9	47.6	46.0
Government Domestic Debt (I+II+III+IV+V)	31,133.9	32,098.5	31,404.6	32,500.8	32,929.9
Government Domestic Liabilities⁵	758.5	738.7	717.6	683.9	666.2
Government Domestic Debt and Liabilities	31,892.39	32,837.14	32,122.2	33,184.6	33,596.1

Notes:

P: Provisional, R: Revised

1. Includes Premium Prize Bonds (Registered)

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

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

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

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

6. Naya Pakistan Certificate held by residents only.

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

*Source: Ministry of Finance (Budget Wing)

5.4 Pakistan's External Debt and Liabilities

Million US Dollars

ITEM	30-Jun-21	30-Sep-21	31-Dec-21	31-Mar-22	30-Jun-22 ^R	30-Sep-22 ^P
A. Public debt (1+2+3)	95,219	99,725	102,198	100,392	99,972	97,212
1. Government debt	79,073	81,007	83,824	81,389	81,941	78,919
i) Long term (>1 year)	78,215	79,718	82,547	79,959	80,592	77,919
Paris club	10,726	10,344	10,146	9,708	9,232	8,283
Multilateral	33,836	34,200	34,634	34,513	34,023	33,363
Other bilateral	14,821	14,887	17,929	17,151	18,053	17,717
Euro/Sukuk global bonds	7,800	8,800	7,800	8,800	8,800	8,800
Military debt	-	-	-	-	-	-
Commercial loans/credits	9,696	9,836	10,218	8,210	9,481	8,950
Local Currency Securities (PIBs)	463	409	419	96	5	5
Saudi fund for development, (SFD)	-	-	-	-	-	-
NBP / BOC deposits / PBC**	65	63	63	58	45	38
NPC**	809	1,178	1,338	1,423	953	763
ii) Short term (<1 year)	858	1,289	1,277	1,431	1,349	1,000
Multilateral*	506	979	1,067	1,301	1,327	982
Local Currency Securities (TBills)	352	311	210	130	22	18
Commercial loans/credits	-	-	-	-	-	-
2. From IMF	7,384	7,073	6,732	7,471	6,897	7,592
i) Federal government	3,437	3,395	3,372	4,368	4,195	5,188
ii) Central bank	3,947	3,678	3,360	3,103	2,702	2,404
3. Foreign exchange liabilities	8,763	11,645	11,642	11,532	11,134	10,701
i) Central bank deposits	2,700	2,700	2,700	2,700	2,700	2,700
ii) Foreign currency bonds (NHA / NC)	-	-	-	-	-	-
iii) Other liabilities (SWAP)	4,650	4,804	4,787	4,772	4,535	4,240
iv) Allocation of SDR ¹	1,410	4,135	4,149	4,058	3,897	3,757
v) Nonresident LCY deposits with central bank	3	5	6	2	2	4
B. Public sector enterprises (PSEs)	6,768	6,635	6,828	7,307	8,199	7,918
a. Guaranteed debt	5,351	5,322	5,586	6,065	7,083	6,906
Paris club	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-
Other bilateral	4,760	4,735	5,026	5,505	6,533	6,374
Commercial loans	591	587	560	560	550	532
Sandak metal bonds	-	-	-	-	-	-
b. Non-guaranteed debt	1,417	1,313	1,242	1,242	1,115	1,012
i) Long term (>1 year)	248	248	245	214	204	163
ii) Short term (<1 year)	669	565	497	528	412	350
iii) non-guaranteed bonds	500	500	500	500	500	500
C. Banks	5,267	5,369	5,929	5,786	5,947	5,725
a. Borrowing	2,650	2,721	3,052	2,875	2,952	2,921
i) Long term (>1 year)	4	2	1	1	-	-
i) Public sector	-	-	-	-	-	-
ii) Private sector	4	2	1	1	-	-
ii) Short term (<1 year) ²	2,646	2,719	3,051	2,874	2,952	2,921
i) Public sector	183	203	239	193	75	57
ii) Private sector	2,462	2,516	2,812	2,682	2,877	2,864
b. Nonresident deposits (LCY & FCY)	2,617	2,648	2,877	2,911	2,994	2,804
i) Public sector	64	70	80	85	94	94
ii) Private sector	2,553	2,577	2,798	2,826	2,901	2,711
D. Private Sector	10,902	11,147	11,234	11,298	11,649	11,681
a. Guaranteed debt	-	-	-	-	-	-
b. Non-guaranteed debt	10,902	11,147	11,234	11,298	11,649	11,681
i). Loans	9,815	10,026	9,983	10,066	10,434	10,395
i) Long term (>1 year)	9,675	9,889	9,846	9,924	10,290	10,251
ii) Short term (<1 year)	141	137	137	142	144	144
ii) non-guaranteed bonds	-	-	-	-	-	-
iii) Trade credits	827	827	827	827	827	827
iv) Other debt liabilities³	259	294	423	405	389	459
E. Debt liabilities to direct investors - Intercompany	4,137	4,216	4,447	4,230	4,429	4,377
Total external debt & liabilities (A+B+C+D+E)	122,292	127,093	130,636	129,014	130,196	126,914
Memorandum Items						
Public external debt - excluding foreign exchange	85,642	87,360	89,927	88,634	88,811	86,489
Public debt including PSEs (A+B+C.a.i.i+C.a.ii.i+C.b.i)	102,234	106,633	109,345	107,977	108,339	105,282
Official liquid reserves ⁴	17,441	19,374	17,778	11,563	9,934	7,987
GDP (Current Market Price) ⁵	354,684	-	-	-	327,578	-

Source: Core Statistics Department

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

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

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

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

4. Includes cash foreign currency and excludes CRR.

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

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

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

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

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

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

5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

ITEM	FY21	FY22	Jul-Sep 21	Apr-Jun 22 ^R	Jul-Sep 22 ^P
1. Public debt (a+b+c)	9,152	10,469	1,051	2,770	1,920
a) Government debt	5,073	9,455	829	2,489	1,720
Paris club	9	503	-	462	36
Multilateral	1,555	1,649	497	340	476
Other Bilateral	91	507	16	51	503
Euro/Sukuk global bonds	-	1,000	-	-	-
Local Currency Securities (PIBs)	-	-	-	-	-
Military	-	-	-	-	-
Commercial loans /credits	3,418	5,152	315	991	400
Saudi fund for development. (SFD)	-	-	-	-	-
NBP/BOC deposits	..	645	-	645	304
b). To IMF	1,079	1,014	223	281	201
i). Federal government	-	-	-	-	-
ii). Central bank	1,079	1,014	223	281	201
c) Foreign exchange liabilities	3,000	-	-	-	-
i) Central bank deposits	3,000	-	-	-	-
ii) Foreign currency loans /bonds	-	-	-	-	-
iii) Swap	-	-	-	-	-
2. PSEs guaranteed debt	109	69	40	-	176
Paris Club	-	-	-	-	-
Multilateral	-	-	-	-	-
Other bilateral	52	55	26	-	150
Commercial loans	58	14	14	-	26
Sandak Metal Bonds	-	-	-	-	0
3. PSEs non-guaranteed debt	69	44	-	10	21
4. Scheduled banks' borrowing	12	4	2	1	-
5. Private guaranteed debt	-	-	-	-	-
6. Private non-guaranteed debt	846	968	113	391	109
7. Private non-guaranteed bonds	-	-	-	-	-
Total Long Term (1+2+3+4+5+6+7)	10,188	11,555	1,206	3,171	2,226

Memorandum Items

Short Term Debt Servicing - Principal(Excluding Item No. 3 below)¹	1,007	538	4	94	446
1. Government debt	783	533	-	94	446
2. PSEs non-guaranteed debt ¹	-	-	-	-	-
3. Scheduled banks' borrowing	21,745	29,812	8,092	6,985	7,187
<i>Net Flows</i> ²	(116)	306	74	78	(31)
4. Private non-guaranteed debt	224	6	4	1	0
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	Apr-Jun 22 ^R	Jul-Sep 22 ^P
1. Public debt (a+b+c)	1,678	2,318	336	734	576
a) Government debt	1,303	1,848	282	651	494
i). Long term (> 1 year)	1,261	1,821	279	648	480
Paris club	1	97	-	90	5
Multilateral	448	439	105	118	112
Other Bilateral	114	269	30	46	190
Euro/Sukuk global bonds	362	587	32	247	72
Local Currency Securities (PIBs)	-	-	-	-	-
Military	-	-	-	-	-
Commercial loans /credits	336	357	112	75	86
Saudi fund for development. (SFD)	-	-	-	-	-
NBP/BOC deposits	..	73	-	73	16
ii). Short-term (< 1 year)	42	28	3	3	14
Multilateral	41	28	3	3	14
Commercial Loans /Credits	1	-	-	-	-
b). To IMF	150	140	36	39	47
i). Federal government	97	98	25	29	34
ii). Central bank (Including Interest on SDR Allocation)	52	42	11	10	13
c) Foreign exchange liabilities	225	330	18	43	35
i) Central bank deposits	156	62	18	-	35
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-
iii) Other Liabilities (SWAP)	69	268	-	43	-
2. PSEs guaranteed debt	83	120	7	10	93
Paris Club	-	-	-	-	-
Multilateral	-	-	-	-	-
Other bilateral	58	94	4	-	91
Commercial loans	25	26	4	10	2
Sandak Metal Bonds	-	-	-	-	-
3. PSEs non-guaranteed debt	10	44	2	19	2
Long term (> 1 year)	10	44	2	19	2
Short term (< 1 year)	-	-	-	-	-
4. Scheduled banks' borrowing	25	14	6	4	6
Long term (> 1 year)	1	..	..	..	-
Short term (< 1 year)	24	13	6	4	6
5. Private guaranteed debt	-	-	-	-	-
6. Private non-guaranteed debt	433	482	91	152	95
Long term (> 1 year)	423	482	91	152	94
Short term (< 1 year)	10	..	..	..	..
7. Private non-guaranteed bonds	-	-	-	-	-
Total external liabilities servicing (1+2+3+4+5+6+7)	2,229	2,978	443	920	770

Source: Core Statistics Department, SBP

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

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

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 Savings Schemes-Outstanding Amount

End Period

Million Rupees

SCHEME	FY21	FY22	2022						
			Dec	Jul	Aug	Sep	Oct	Nov	Dec
A. Accounts (i+ii / 1 to 6)	994,988.0	753,804.9	976,741.6	690,851.9	664,993.0	629,657.1	609,413.1	604,722.3	599,174.6
(i) National Savings Centers	829,187.3	654,619.3	848,577.8	592,774.5	569,481.6	536,134.9	522,354.7	520,630.0	520,052.34
(ii) Post Offices	165,800.7	99,185.5	128,163.8	98,077.4	95,511.4	93,522.2	87,058.4	84,092.3	79,122.3
1- Savings Accounts	43,184.5	54,840.5	49,176.3	59,158.1	59,235.2	58,254.7	57,169.3	57,752.9	57,244.2
2- Khas Deposit Accounts	310.6	310.6	310.6	310.6	310.6	310.6	310.6	299.5	299.5
3- Mahana Amdani Accounts	1,466.7	1,541.2	1,451.0	1,534.5	1,522.1	1,513.0	1,504.6	1,494.3	1,485.0
4- Special Savings Accounts	581,418.1	306,408.4	549,663.0	236,945.9	209,004.6	173,131.7	152,784.4	146,754.9	141,093.3
5- Pensioners Benefit Account	368,514.9	390,570.6	376,034.8	392,771.4	394,782.7	396,305.4	397,501.0	398,277.1	398,906.2
6- Shahada's Family Welfare Account	93.3	133.6	105.8	131.4	137.9	141.6	143.2	143.6	146.5
B. Certificates (i+ii+iii / 7 to 17)	2,502,970.5	2,454,508.3	2,488,509.2	2,441,213.9	2,430,734.3	2,401,586.2	2,386,771.2	2,379,240.3	2,361,960.9
(i) National Savings Centers	2,370,230.2	2,330,456.7	2,355,705.7	2,317,223.3	2,308,578.4	2,290,867.8	2,276,719.6	2,270,587.1	2,260,616.5
(ii) Post Offices	5,716.0	4,288.6	4,940.8	4,265.9	4,227.1	4,186.9	4,146.2	4,035.8	3,766.3
(iii) Banks	127,024.3	119,763.1	127,862.8	119,724.7	117,928.8	106,531.5	105,905.4	104,617.5	97,578.1
7- Defence Savings Certificates	477,183.4	466,725.0	472,137.4	466,017.0	461,631.0	450,232.2	448,028.4	447,268.7	443,943.9
8- National Deposit Certificates	17.0	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6
9- Khas Deposit Certificates	216.1	216.0	216.0	216.0	216.0	216.0	216.0	216.0	216.0
10- Premium Savings Certificates	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
11- Special Savings Certificates (Registered)	421,362.5	376,591.3	402,942.0	361,356.7	354,521.8	336,461.4	325,950.2	320,609.1	312,352.0
12- Special Savings Certificates (Bearer)	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
13- Regular Income Certificates	599,573.3	589,022.0	608,614.5	588,659.0	587,259.1	586,340.9	584,126.9	583,229.6	580,095.5
14- Behbood Savings Certificate	1,000,392.0	1,017,020.9	1,000,890.5	1,019,718.9	1,020,806.7	1,021,255.9	1,020,063.6	1,018,609.2	1,015,755.3
15- Short-Term Savings Certificates (3 Months)	3,003.3	3,341.5	2,601.3	3,461.7	3,884.7	4,223.8	4,700.5	5,053.5	5,222.8
16- Short-Term Savings Certificates (6 Months)	464.5	796.3	403.6	891.7	1,283.6	1,545.6	1,981.9	2,195.9	2,209.7
17- Short-Term Savings Certificates (12 Months)	485.4	505.7	414.3	603.0	841.6	1,020.8	1,414.1	1,768.7	1,876.1
C. National Savings Bonds	-	-	-	-	-	-	-	-	-
18- 10 Years	-	-	-	-	-	-	-	-	-
D. Prize Bonds (19 to 27) *	399,582.2	317,778.5	317,091.1	317,157.5	318,468.0	321,005.6	321,390.0	322,328.2	324,604.5
19- Rs. 100	10,397.8	10,521.1	10,510.6	10,524.7	10,513.2	10,501.6	10,507.6	10,499.2	10,476.8
20- Rs. 200	29,447.4	29,468.5	29,558.8	29,411.5	29,407.7	29,371.5	29,304.8	29,319.5	96.74
21- Rs. 750	108,089.7	111,818.8	110,761.5	111,930.8	112,270.6	112,513.0	112,989.4	113,130.9	113,384.1
22- Rs.1,500	140,015.9	156,785.4	149,310.2	156,967.7	158,339.7	160,734.7	160,849.3	161,888.7	164,212.3
23- Rs. 7,500	56,486.5	2,976.0	7,064.0	2,623.5	2,409.7	2,397.1	2,345.7	2,242.8	2,142.6
24- Rs. 15,000	47,916.0	3,281.7	6,059.3	2,859.6	2,723.3	2,692.6	2,644.7	2,538.2	2,410.1
25- Rs. 25,000	5,068.5	1,239.7	2,022.6	1,163.6	1,135.5	1,130.5	1,089.2	1,056.3	1,026.5
26- Rs. 40,000	1,305.9	946.9	1,063.6	935.8	927.8	924.2	918.9	912.1	901.3
27- Others [@]	854.5	740.4	740.5	740.4	740.4	740.5	740.5	740.4	740.4
E. Premium Prize Bonds (Registered) (28 to29)	44,134.8	56,841.0	54,920.5	57,296.6	57,699.8	57,249.9	57,790.8	58,160.3	56,979.9
28- Rs. 40,000	29,000.4	34,544.9	33,621.8	34,812.9	35,018.1	34,804.2	35,040.8	35,245.5	34,538.1
29- Rs. 25,000	15,134.4	22,296.1	21,298.6	22,483.7	22,681.8	22,445.7	22,750.0	22,914.9	22,441.8
F. Post Life Insurance	-	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3	47,230.3
TOTAL (A+B+C+D+E+F)	3,941,675.5	3,630,163.0	3,884,492.7	3,553,750.2	3,519,125.4	3,456,729.1	3,422,595.3	3,411,681.5	3,389,950.3

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				
			Nov	Dec	Aug	Sep	Oct	Nov	Dec
			3 Months Treasury Bills						
Issue	657,792	2,961,723	330,684	1,900,419	943,821	1,942,600	1,139,875	1,147,156	2,068,842
Discount Allowed	11,087	102,333	6,392	45,946	34,142	71,208	41,021	41,439	82,912
Discharged	1,681,039	1,182,502	307,463	1,429,843	783,461	2,405,566	1,272,960	943,821	2,481,476
Discount Paid	28,600	31,637	5,115	25,020	26,314	83,564	45,748	34,142	90,554
Outstanding Balance	1,684,789	3,857,089	1,930,387	2,400,963	4,622,347	4,159,381	4,026,296	4,229,631	3,816,997
6 Months Treasury Bills									
Issue	1,254,286	116,302	3,296	900,072	61,779	110,026	110,712	19,051	53,116
Discount Allowed	47,375	8,669	134	50,791	4,870	8,762	8,675	1,494	4,453
Discharged	73,733	900,072	646,736	1,726,755	258,019	476,242	310,532	186,599	116,302
Discount Paid	2,640	50,791	24,345	65,089	13,755	28,537	20,594	14,054	8,669
Outstanding Balance	4,508,950	1,626,962	3,798,584	2,971,901	1,219,274	853,058	653,239	485,691	422,504
12 Months Treasury Bills									
Issue	1,444	155,401	-	245,309	215,924	72,258	371,091	49,009	26,470
Discount Allowed	110	23,376	-	27,981	34,229	11,505	58,019	7,685	4,434
Discharged	133,185	1,444	10,919	42,016	-	1,119	-	-	245,309
Discount Paid	10,027	110	790	3,049	-	85	-	-	27,981
Outstanding Balance	542,086	1,324,154	104,470	307,763	1,644,481	1,715,619	2,086,710	2,135,719	1,916,880

Source: Domestic Markets & Monetary Management Department, SBP

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

SALE											Billion Rupees
PERIODS	2018-19		2019-20		2020-21		2021-22		2022-23		
	Bid Amount		Bid Amount		Bid Amount		Bid Amount		Bid Amount		
	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	
July	1,330.5	1,272.5	310.8	308.8	-	-	-	-	1,783.0	1,773.0	
August	894.3	894.3	-	-	68.0	47.5	-	-	-	-	
September	235.3	235.3	-	-	88.0	88.0	203.0	203.0	869.2	824.2	
October	2,478.3	2,225.7	935.1	824.1	57.4	57.4	99.3	95.3	-	-	
November	6,659.7	6,630.6	-	-	15.3	15.3	-	-	506.5	506.5	
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	631.7	620.7	
per day	113.7	111.4	5.7	4.8	4.2	3.8	2.5	2.5	21.06	20.69	

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	3,875.50	3,376.05
October	99.5	71.0	5,288.7	5,241.3	3,513.1	3,312.3	10,429.1	10,076.8	6,884.30	5,894.75
November	-	-	3,423.6	3,123.3	3,947.7	3,895.7	10,810.8	9,744.9	2,504.40	2,313.40
December	6,569.7	5,555.1	4,196.8	3,954.6	3,784.9	3,620.8	7,999.3	7,125.4	5,367.00	4,971.75
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	4,535.81	3,726.93
per day	84.7	75.9	174.5	168.5	196.6	190.3	328.4	314.2	151.19	124.23

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	338,700	635,750	
October	265,300	82,500	76,400	214,450	20,500	34,500	-	23,900	378,350	40,500	
November	54,600	-	25,400	29,700	11,000	58,900	315,450	13,000	147,550	73,750	
December	276,800	-	44,400	30,600	73,500	78,500	474,013	419,700	1,438,45	1,752,250	
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	536,692	1,067,333	
per day	2,330	499	6,833	2,314	2,879	3,301	2,352	3,328	17,890	35,578	

SBP Overnight Repo/ Reverse Repo Rates

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	16.00	14.00	
October	9.00	7.00	13.75	11.75	8.00	6.00	8.25	6.25	16.00	14.00	
November	9.00	7.00	13.75	11.75	8.00	6.00	9.75	7.75	17.00	15.00	
December	10.50	8.50	13.75	11.75	8.00	6.00	10.75	8.75	17.00	15.00	
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												
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												
10-Feb-22	454,420	312,933	10.2997	10.2640	428,194	193,959	10.6640	10.6308	240,137	85,367	10.8799	10.8526
24-Feb-22	367,731	255,231	10.4899	10.3836	236,864	77,814	10.8900	10.8417	159,755	33,755	10.9999	10.9140
10-Mar-22	586,532	536,532	11.4508	10.9948	289,376	269,376	12.1000	11.8185	175,565	145,565	12.2957	11.9668
24-Mar-22	376,386	283,286	11.9999	11.7506	312,203	235,403	12.5000	12.2450	300,107	174,807	12.7001	12.4626
07-Apr-22	526,090	394,322	12.8002	12.3967	198,667	156,417	13.2500	13.0459	221,122	129,154	13.2999	13.1560
21-Apr-22	436,319	320,819	13.5003	13.1909	256,856	174,709	13.8495	13.5279	266,265	118,235	13.8496	13.6449
28-Apr-22	390,318	369,318	14.7898	14.1936	156,728	140,728	14.9901	14.7113	218,899	162,399	14.8050	14.4730
19-May-22	597,136	234,848	14.4999	14.4225	221,015	59,925	14.7000	14.7000	240,313	56,146	14.7500	14.7499
02-Jun-22	616,127	574,927	15.2491	14.6647	220,155	97,155	15.2499	14.9544	231,988	119,988	15.5000	15.1503
09-Jun-22	889,143	756,968	15.2500	15.1193	147,033	24,032	14.9501	14.9501	181,377	53,077	14.9499	14.9499
30-Jun-22	1,923,115	1,732,162	15.2300	15.0835	282,699	3,784	14.8001	14.8001	191,122	5,712	14.9499	14.9499
14-Jul-22	1,157,322	386,984	15.7497	15.8000	251,129	42,229	15.8000	15.6921	202,926	76,911	15.9399	15.8345
28-Jul-22	1,631,072	931,724	15.7478	15.8000	140,098	30,897	15.8000	15.6806	172,667	43,997	15.9389	15.8837
11-Aug-22	568,267	378,224	15.7478	15.6957	124,413	17,413	15.8000	15.7930	270,616	70,921	15.9350	15.8869
25-Aug-22	968,019	599,739	15.7949	15.7331	205,735	49,235	15.8497	15.8137	504,732	179,232	15.9350	15.8994
8-Sep-22	904,396	740,396	15.9999	15.8474	201,729	38,729	15.8497	15.8406	272,769	37,769	15.9790	15.9380
22-Sep-22	1,873,406	1,273,413	15.9999	15.9749	305,159	80,059	15.9998	15.9461	358,404	45,994	15.9900	15.9884
6-Oct-22	1,280,186	558,222	15.7389	15.5998	265,519	77,219	15.7498	15.6811	571,766	241,262	15.7500	15.6874
20-Oct-22	1,265,011	622,674	15.7198	15.6712	223,751	42,169	15.7434	15.6903	389,716	187,849	15.7489	15.6655
03-Nov-22	739,593	443,266	15.7100	15.6991	128,324	13,324	15.7433	15.7298	183,760	52,160	15.7399	15.7267
17-Nov-22	1,026,282	745,330	15.7100	15.6947	144,721	7,221	15.7298	15.7289	124,535	4,535	15.6990	15.6990
01-Dec-22	390,242	205,760	16.9999	16.8803	171,240	5,990	16.8000	16.5229	167,599	2,599	16.8401	16.7726
15-Dec-22	1,744,700	1,600,553	16.9999	16.9733	300,045	46,545	16.8999	16.8508	283,103	18,487	16.8000	16.7952
29-Dec-22	449,798	345,440	16.9998	16.9623	145,062	5,034	16.8255	16.8127	124,418	9,818	16.8500	16.8135

* = 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 (%)
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	**	**	**	**	**
15-Sep-22							
	3-Years	10.00	107,794.30	19,144.30	90.9077	13.9200	13.8728
	5-Years	7.50	333,189.20	181,063.40	80.1593	13.3900	13.3607
	10-Years	8.00	108,683.00	10,733.00	75.3457	12.9500	12.9197
	15-Years	10.50	**	**	**	**	**
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
13-Oct-22							
	3-Years	10.00	152,360.00	96,329.90	91.2736	13.8360	13.7633
	5-Years	7.50	402,329.50	131,872.60	90.7100	13.0900	13.0568
	10-Years	8.00	107,694.00	*	*	*	*
	15-Years	10.50	**	**	**	**	**
	20-Years	11.00	**	**	**	**	**
	30-Years	11.00	**	**	**	**	**
30-Nov-22							
	3-Years	10.00%	35,560.00	*	-	-	-
	5-Years	10.50%	84,393.00	25,050.00	89.9988	13.3500%	13.3175%
	10-Years	11.00%	78,444.50	*	-	-	-
	15-Years	10.50%	**	**	-	-	-
	20-Years	11.00%	**	**	-	-	-
	30-Years	11.00%	**	**	-	-	-
22-Dec-22							
	3-Years	10.00%	42,695.00	*	-	-	-
	5-Years	10.50%	41,554.40	*	-	-	-
	10-Years	11.00%	32,394.50	*	-	-	-
	15-Years	10.50%	**	-	-	-	-
	20-Years	11.00%	**	-	-	-	-
	30-Years	11.00%	**	-	-	-	-

*= Bid Rejected **= No Bids Received

Source: Domestic Markets & Monetary Management Department, SBP

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)
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	*	-						
7-Sep-22										
	02-Year							115,009.30	24,759.30	98.9102
	03- Year				458,650.00	301,039.10	97.4500			
	05- Year	51,250.00	50,000.00	95.9404						
	10-Year	1,250.00	*	-						
21-Sep-22										
	02-Year							44,525.00	47,148.10	98.9189
	03- Year				117,795.00	66,220.00	97.4649			
	05- Year	53,350.00	41,600.00	95.9807						
	10-Year	26,250.00	*	-						
5-Oct-22										
	02-Year							6,924.50	2,294.20	98.9313
	03- Year				113,400.00	42,796.60	97.5956			
	05- Year	414,568.00	263,266.00	96.1277						
	10-Year	40,000.00	20,000.00	93.0004						
19-Oct-22										
	02-Year							1,500.00	*	-
	03- Year				77,000.00	14,885.00	97.6173			
	05- Year	512,687.80	455,395.70	96.1909						
	10-Year	44,807.60	27,389.40	93.2076						
2-Nov-22										
	02-Year							4,273.40	*	*
	03- Year				8,513.00	*				
	05- Year	421,302.00	203,723.90	96.3515						
	10-Year	52,586.00	50,030.90	93.4669						
16-Nov-22										
	02-Year							5300.00	*	*
	03- Year				8,250.00	*				
	05- Year	261,409.90	230,372.50	95.4203						
	10-Year	6,420.00	3,545.00	93.8497						
30-Nov-22										
	02-Year							30,500.00	25,176.00	98.9379
	03- Year				71,000.00	**	**			
	05- Year	29,500.00	**	**						
	10-Year	10,000.00	**	**						
14-Dec-22										
	02-Year							413,329.60	333,177.70	98.9682
	03- Year				304,200.00	227,000.00	97.7648			
	05- Year	11,310.00	**	**						
	10-Year	1,250.00	**	**						
30-Dec-22										
	02-Year							136,250.00	110,679.50	98.9784
	03- Year				148,950.00	136,700.00	97.7798			
	05- Year	11,250.00	**	**						
	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

PERIODS			Percent per annum													
			1 Week		2 Weeks		1Month		3 Months		6 Months		9 Months		12 Months	
			Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer
2021	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
	Sep	Month Average	14.82	15.32	14.90	15.40	15.05	15.55	15.73	15.98	15.80	16.05	15.83	16.33	15.86	16.36
		End-Month	14.86	15.36	14.91	15.41	15.01	15.51	15.52	15.77	15.66	15.91	15.69	16.19	15.71	16.21
	Oct	Month Average	14.91	15.41	14.97	15.47	15.05	15.55	15.49	15.74	15.56	15.81	15.58	16.08	15.60	16.10
		End-Month	14.94	15.44	14.99	15.49	15.06	15.56	15.51	15.76	15.59	15.84	15.61	16.11	15.63	16.13
	Nov	Month Average	15.05	15.55	15.12	15.62	15.21	15.71	15.68	15.93	15.75	16.00	15.76	16.26	15.79	16.29
		End-Month	15.91	16.41	15.96	16.46	16.11	16.61	16.67	16.92	16.70	16.95	16.70	17.20	16.71	17.21
	Dec	Month Average	15.85	16.35	15.92	16.42	16.02	16.52	16.71	16.96	16.75	17.00	16.77	17.27	16.79	17.29
		End-Month	15.78	16.28	15.85	16.35	15.90	16.40	16.75	17.00	16.79	17.04	16.81	17.31	16.84	17.34

KIBOR :Karachi Interbank Offered Rate

Source: State Bank of Pakistan

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

6.8 Inter-Bank Weighted Average Call Rates

		Percent per annum					
PERIODS		Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months
2021	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	-
	Jan	10.08	10.28	10.50	-	11.75	-
2022	Feb	10.20	10.37	10.58	10.50	10.90	-
	Mar	10.20	10.20	-	11.50	11.40	-
	Apr	12.00	10.70	12.73	13.50	12.88	-
	May	13.20	13.48	-	15.00	15.50	-
	Jun	13.78	13.80	14.43	16.94	17.75	-
	Jul	15.01	14.89	12.90	-	16.50	-
	Aug	15.57	15.17	-	15.75	16.50	-
	Sep	15.11	15.16	-	-	16.47	-
	Oct	15.56	15.14	-	-	16.50	-
	Nov	15.42	15.12	-	-	17.5	-
	Dec	16.22	16.02	16.00	-	-	-

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-Dec-22	223.6886	224.2141	224.4286	232.7591	233.4155	234.1700	1.6396	1.6448	1.6521	270.1711	270.8524	271.3928
02-Dec-22	223.6892	224.1862	224.4434	235.5671	236.2007	237.0135	1.6603	1.6653	1.6731	273.7285	274.3844	274.9953
05-Dec-22	223.9082	224.4223	224.7585	236.0888	236.7421	237.6711	1.6548	1.6599	1.6689	274.6458	275.3248	276.0472
06-Dec-22	224.1075	224.6398	225.0432	235.1336	235.8034	236.7840	1.6359	1.6410	1.6502	273.5233	274.2213	274.9976
07-Dec-22	224.1582	224.6844	225.1640	234.5255	235.1913	236.2209	1.6318	1.6370	1.6465	272.0384	272.7250	273.5783
08-Dec-22	224.3682	224.8939	225.4226	235.9119	236.5905	237.6669	1.6393	1.6445	1.6542	273.5160	274.2045	275.1247
09-Dec-22	224.3976	224.9701	225.6499	237.1658	237.9006	239.1203	1.6460	1.6516	1.6623	275.0441	275.7937	276.8895
12-Dec-22	224.6484	225.2526	226.0832	236.4874	237.2565	238.6672	1.6411	1.6470	1.6593	275.0370	275.8248	277.1192
13-Dec-22	224.6967	225.3075	226.1861	237.1674	237.9460	239.4081	1.6350	1.6409	1.6535	275.8489	276.6495	278.0158
14-Dec-22	224.7119	225.3554	226.5850	238.7114	239.5258	241.3792	1.6574	1.6635	1.6786	277.6540	278.5022	280.3310
15-Dec-22	224.7061	225.3922	226.5669	239.1210	239.9906	241.7372	1.6547	1.6615	1.6755	278.0288	278.9493	280.6570
16-Dec-22	224.9353	225.6201	226.3238	239.1962	240.0454	241.2942	1.6393	1.6457	1.6564	274.0274	274.9250	276.0244
19-Dec-22	224.9429	225.5817	226.1125	239.3392	240.1385	241.2301	1.6539	1.6601	1.6701	274.4641	275.2986	276.2007
20-Dec-22	225.1209	225.6912	226.1285	238.8308	239.5553	240.5363	1.7018	1.7077	1.7170	273.7020	274.4466	275.2124
21-Dec-22	225.4036	225.9225	226.3026	239.5139	240.1847	241.0763	1.7105	1.7160	1.7248	273.9330	274.6131	275.2829
22-Dec-22	225.4275	225.9204	226.2187	239.7872	240.4967	241.2272	1.7081	1.7140	1.7214	273.0603	273.7209	274.2739
23-Dec-22	225.6415	226.1222	226.3687	239.7215	240.4381	241.1397	1.7029	1.7087	1.7157	272.2703	272.9216	273.4040
26-Dec-22	225.8204	226.2888	226.5317	239.8664	240.5721	241.2743	1.6996	1.7051	1.7126	272.2716	272.9084	273.3811
27-Dec-22	226.1520	226.4306	226.5212	240.8745	241.3700	241.8979	1.6987	1.7027	1.7088	272.7959	273.2007	273.4905
28-Dec-22	226.3704	226.5237	226.6204	240.6544	240.9982	241.5308	1.6880	1.6911	1.6973	272.2104	272.4605	272.7574
29-Dec-22	226.4102	226.5916	226.7051	240.5835	240.8967	241.4289	1.6930	1.6959	1.7025	272.5074	272.7769	273.0844
30-Dec-22	226.4309	226.7136	226.8131	241.3075	241.7289	242.2450	1.7136	1.7174	1.7238	273.0757	273.4667	273.7718

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-Dec-22	236.8453	237.5783	238.6543	152.2760	152.6647	152.9973	59.5083	59.6100	59.6940	728.0823	730.0774	731.7725
02-Dec-22	238.9331	239.6409	240.7753	152.6008	152.9696	153.3301	59.5148	59.6272	59.7258	729.5085	731.4506	733.4173
05-Dec-22	239.3205	240.0437	241.2779	152.2352	152.6126	153.0455	59.5659	59.6828	59.7977	729.7468	731.7190	733.8916
06-Dec-22	237.5027	238.2370	239.4970	150.7796	151.1627	151.6206	59.6031	59.7208	59.8519	730.2299	732.2506	734.3715
07-Dec-22	238.2634	238.9985	240.3294	150.1300	150.5097	150.9995	59.6118	59.7231	59.8610	730.2046	732.0767	734.0993
08-Dec-22	238.5500	239.2875	240.6681	150.7754	151.1606	151.6735	59.6645	59.7788	59.9265	730.9362	732.9042	735.2803
09-Dec-22	240.3059	241.0991	242.6281	151.9396	152.3611	152.9884	59.6723	59.7991	59.9853	731.6756	733.8174	736.7185
12-Dec-22	240.1116	240.9332	242.6759	152.0420	152.4872	153.2273	59.7358	59.8694	60.0973	732.0876	734.3110	737.6715
13-Dec-22	240.4331	241.2698	243.0634	152.2994	152.7523	153.5204	59.7598	59.8999	60.1239	732.1510	734.3754	737.9043
14-Dec-22	241.8077	242.6872	244.8955	153.8715	154.3512	155.3653	59.7670	59.9023	60.1811	733.1547	735.5313	740.2958
15-Dec-22	242.6108	243.5712	245.6487	153.1597	153.6790	154.6337	59.7734	59.9137	60.1819	733.3279	735.8547	740.4637
16-Dec-22	242.3219	243.2425	244.7863	150.5267	151.0298	151.6569	59.8057	59.9455	60.0759	733.2616	735.7892	738.8467
19-Dec-22	242.0172	242.8846	244.2471	151.1841	151.6538	152.1692	59.8133	59.9425	59.9569	733.9815	736.2928	738.8400
20-Dec-22	242.6657	243.4609	244.6988	150.3132	150.7336	151.1773	59.8567	59.9525	59.9254	735.2808	737.4208	739.5685
21-Dec-22	243.2457	243.9874	245.1224	150.4682	150.8559	151.2536	59.9318	60.0219	60.0113	736.1320	738.1200	740.0688
22-Dec-22	243.7845	244.5879	245.5333	152.4792	152.8575	153.2057	59.9382	60.0413	60.0209	736.1877	738.0703	739.7701
23-Dec-22	242.3777	243.1555	244.0786	151.1572	151.5267	151.8379	60.0031	60.0909	60.0686	736.5000	738.3230	739.8793
26-Dec-22	242.1408	242.9040	243.8270	151.7965	152.1615	152.4705	60.0427	60.1272	60.1039	736.9876	738.7424	740.2521
27-Dec-22	242.8869	243.4474	244.1765	152.9127	153.1522	153.3594	60.1308	60.1649	60.0533	738.3109	739.4767	740.4879
28-Dec-22	243.2783	243.6852	244.4045	152.9585	153.1150	153.3247	60.2289	60.2256	60.1754	738.8310	739.5893	740.8305
29-Dec-22	244.2002	244.5800	245.3189	152.3062	152.4701	152.6875	60.2235	60.2421	60.1899	739.0574	739.9032	741.2038
30-Dec-22	245.0286	245.5190	246.3059	153.5428	153.7766	154.0018	60.2050	60.2641	60.2665	739.7049	740.9061	742.2951

Source: Domestic Markets & Monetary Management Department, SBP

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

6.10 Secondary Market Transactions in Government Securities

Billion Rupees

SECURITIES/TRANSACTIONS	2021		2022										
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
PIBs													
Purchases	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	2,248.4	2,476.3	2,262.3
Non-Banks													
Repo	5.6	11.7	7.1	11.7	0.7	-	7.8	13.3	26.7	33.6	31.4	27.7	6.7
outright	372.2	259.9	315.3	842.6	868.9	694.1	394.6	359.4	424.3	436.0	513.6	609.9	543.7
Banks/PDs													
Repo	776.4	1,141.2	751.4	644.3	1,378.8	1,498.2	1,488.9	953.9	1,241.1	673.1	723.4	963.9	814.3
outright	674.6	525.0	470.5	1,022.8	1,478.3	870.2	845.6	925.7	685.2	847.5	980.0	874.9	897.7
SBP													
Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
Sales	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	2,248.4	2,476.3	2,262.3
Non-Banks													
Repo	251.1	562.1	340.5	280.3	750.9	763.4	870.6	339.0	78.6	45.8	94.3	121.3	116.4
outright	366.4	309.7	285.9	748.0	1,006.7	409.3	342.3	349.1	374.8	239.2	392.2	386.5	404.7
Banks/PDs													
Repo	530.9	590.7	418.0	375.7	628.6	734.8	626.1	628.2	1,189.1	660.9	660.4	870.3	704.6
outright	680.4	475.2	499.9	1,117.4	1,340.6	1,155.0	897.9	936.0	734.7	1,044.4	1,101.4	1,098.3	1,036.7
SBP													
Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Position	-	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bills													
Purchases	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	6,674.6	7,049.9	5,935.5
Non-Banks													
Repo	93.1	95.5	59.6	103.3	56.1	85.3	55.0	40.2	92.9	150.1	159.0	137.6	86.0
outright	570.6	1,175.5	1,329.5	1,048.2	1,146.6	1,597.9	542.9	1,014.1	1,290.4	1,721.4	1,543.1	1,780.6	1,356.9
Banks/PDs													
Repo	3,093.1	3,836.1	2,884.8	2,363.3	2,202.3	2,296.3	2,163.8	3,067.2	2,267.7	3,209.0	3,171.3	3,088.8	3,048.1
outright	765.4	2,274.2	1,768.8	1,729.9	2,459.7	1,760.1	987.1	1,979.7	1,337.6	1,857.9	1,801.3	2,042.9	1,444.4
SBP													
Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
Sales	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	6,674.6	7,049.9	5,935.5
Non-Banks													
Repo	260.5	354.1	189.5	106.8	343.3	334.6	252.0	385.6	123.6	152.9	270.9	205.9	296.1
outright	440.8	1,166.3	854.4	890.8	1,106.8	1,068.9	617.1	809.5	590.9	1,341.9	1,154.4	1,365.5	1,026.4
Banks/PDs													
Repo	2,925.7	3,577.5	2,754.8	2,359.9	1,915.1	2,047.0	1,966.8	2,721.7	2,237.0	3,206.1	3,059.4	3,020.5	2,838.0
outright	895.2	2,283.3	2,243.9	1,887.4	2,499.5	2,289.2	912.9	2,184.2	2,037.1	2,237.4	2,190.0	2,458.0	1,774.9
SBP													
Repo	-	-	-	-	-	-	-	-	-	-	-	-	-
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	Nov	Dec	Aug	Sep	Oct	Nov	Dec
KSE 100 Index (1991 = 1,000)	47,356.02	41,540.83	45,072.38	44,596.07	42,351.15	41,128.67	41,264.66	42,348.63	40,420.45
KSE All Shares Index (1995 = 1,000)	32,479.82	28,582.29	30,831.91	30,726.52	29,077.87	28,225.45	28,144.59	28,693.26	27,532.64
1. Automobile Assembler	60,691.47	46,569.78	49,784.37	49,272.91	42,460.20	41,657.43	37,840.85	38,028.55	35,088.81
2. Automobile Parts & Accessories	50,841.13	28,050.72	39,015.16	38,584.70	30,069.04	27,031.93	25,157.27	25,835.99	20,989.30
3. Cable & Electrical Goods	23,485.45	14,627.64	18,004.27	17,473.06	15,261.81	14,432.33	14,499.01	14,119.63	12,652.51
4. Cement	65,942.68	38,106.34	54,099.51	53,274.13	39,596.18	39,367.99	38,323.94	37,708.49	34,839.35
5. Chemical	32,939.82	32,014.51	31,465.04	30,242.53	32,113.41	29,820.36	28,891.99	29,216.96	26,230.66
6. Close -End Mutual Funds	2,235.09	1,413.41	1,921.11	1,812.34	1,591.65	1,415.09	1,410.74	1,341.17	1,273.73
7. Commercial Banks	11,749.01	9,833.57	12,523.25	12,253.40	10,063.67	9,340.22	9,203.40	9,289.34	8,855.47
8. Engineering	57,855.82	31,861.80	47,013.52	45,573.65	33,670.78	31,812.82	28,969.47	27,685.29	25,036.59
9. Fertilizer	16,420.09	16,998.93	16,466.43	16,386.00	16,131.23	15,657.13	15,686.36	16,212.41	15,590.09
10. Food & Personal Care Products	54,400.84	50,369.34	49,238.94	49,816.29	51,177.07	49,854.53	50,737.21	50,455.47	48,107.14
11. Glass & Ceramics	264,690.52	2,560,411.29	589,347.68	760,426.81	4,199,555.37	5,031,947.32	5,645,621.03	7,164,969.40	8,481,866.06
12. Insurance	24,745.61	18,624.83	21,650.89	21,277.94	17,954.58	17,653.40	16,446.45	16,829.47	16,423.58
13. Inv.Banks /INV.COS./Securities COS.	19,331.52	14,703.42	16,574.52	16,236.47	14,262.72	14,158.72	13,840.40	14,074.86	13,208.17
14. Jute	12,824.47	21,152.55	22,460.75	21,225.22	21,109.79	21,101.24	16,201.87	19,044.87	17,463.05
15. Leasing Companies	839.75	69.24	679.10	671.21	72.70	72.91	68.00	89.53	71.80
16. Leather & Tanneries	18,292.99	14,957.14	16,195.26	16,730.75	13,586.04	14,519.27	13,658.58	12,974.48	13,685.11
17. Miscellaneous	20,573.72	24,520.88	28,324.96	26,625.66	18,430.29	18,139.63	17,208.01	15,362.30	21,169.22
18. Modarabas	6,223.19	5,520.07	5,832.53	5,884.04	5,258.83	5,432.43	5,412.33	5,216.46	4,975.19
19. Oil & Gas Exploration Companies	9,992.53	9,047.30	9,307.40	9,449.81	9,223.19	8,333.33	8,072.07	8,408.16	8,803.53
20. Oil & Gas Marketing Companies	11,049.02	8,316.50	8,897.14	8,638.14	8,869.07	8,103.65	7,633.27	8,218.08	7,561.26
21. Paper & Board	23,915.91	15,621.49	19,942.99	19,257.10	16,351.60	16,016.27	15,154.49	14,976.65	13,825.16
22. Pharmaceuticals	43,473.69	32,880.63	37,837.38	37,098.55	31,530.30	29,894.77	27,762.38	27,173.79	23,309.53
23. Power Generation & Distribution	26,290.05	20,697.49	22,655.73	22,567.59	21,061.60	20,695.13	19,671.80	20,093.88	19,646.35
24. Refinery	17,738.03	9,521.21	9,921.53	10,105.05	9,288.82	8,729.62	8,372.56	8,365.96	6,925.45
25. Sugar & Allied Industries	113,047.42	100,232.55	102,683.44	104,299.38	99,346.60	96,168.16	114,163.15	113,485.53	112,041.06
26. Synthetic & Rayon	51,422.13	52,892.23	55,720.00	54,799.96	57,749.80	56,605.77	57,052.23	59,942.75	58,803.90
27. Technology & Communication	68,298.51	45,439.79	68,374.53	70,289.36	50,229.70	51,944.00	53,519.64	59,902.21	53,352.31
28. Textile Composite	48,146.04	40,981.59	46,213.56	44,568.26	42,056.43	40,454.04	38,666.37	37,560.51	37,317.73
29. Textile Spinning	19,926.24	18,122.54	18,751.93	18,613.99	18,631.55	17,695.56	17,106.11	17,534.72	16,117.06
30. Textile Weaving	4,854.91	2,405.05	4,401.24	2,464.67	2,339.34	2,345.67	2,273.28	2,160.91	2,110.44
31. Tobacco	102,562.36	68,213.71	76,081.38	84,894.74	57,533.22	61,144.31	61,558.94	64,654.42	67,098.28
32. Transport	48,816.89	34,238.64	38,039.58	37,388.50	36,746.66	37,553.19	38,606.86	39,358.50	37,153.01
33. Vanaspati & Allied Industries	57,478.80	37,537.91	41,411.02	39,515.72	37,022.33	36,738.52	30,941.95	30,190.79	31,068.55
34. Woolen	7,321.39	4,385.83	5,973.52	5,840.48	5,189.89	4,458.93	3,399.03	3,679.71	3,254.29
35. Real Estate Investment Trust	17,097.11	20,975.72	18,617.53	18,865.74	21,704.88	21,518.71	21,580.78	20,991.22	22,210.93
36. Exchange Traded Funds	5,739.64	4,072.27	4,486.29	4,445.12	4,172.88	316,037.76	320,204.57	323,780.03	326,014.91
37. Property	-	-	-	-	10,832.01	11,348.67	10,938.65	11,018.62	10,306.90
38. Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39. Future Contracts	-	-	-	-	-	-	-	-	-
40. Bonds	-	-	-	-	-	-	-	-	-

As per last working day

Source: Pakistan Stock Exchange

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

7.2 Pakistan Stock Exchange Indicators

Month	KSE 100 Index (1991 = 1,000)				
	FY19	FY20	FY21	FY22	FY23
Jul	42,712.43	31,938.48	39,258.44	47,055.29	40,150.36
Aug	41,742.24	29,672.12	41,110.93	47,419.74	42,351.15
Sep	40,998.59	32,078.85	40,571.48	44,899.60	41,128.67
Oct	41,649.36	34,203.68	39,888.00	46,184.71	41,264.66
Nov	40,496.03	39,287.65	41,068.82	45,072.38	42,348.63
Dec	37,066.67	40,735.08	43,755.38	44,596.07	40,420.45
Jan	40,799.53	41,630.94	46,385.54	45,374.68	
Feb	39,054.61	37,983.62	45,865.02	44,461.01	
Mar	38,649.34	29,231.63	44,587.85	44,928.83	
Apr	36,784.44	34,111.64	44,262.35	45,249.41	
May	35,974.79	33,931.23	47,896.34	43,078.14	
Jun	33,901.58	34,421.92	47,356.02	41,540.83	

Month	KSE All Share Index (1995 = 1,000)				
	FY19	FY20	FY21	FY22	FY23
Jul	30,908.46	23,118.82	27,559.26	32,163.11	27,796.13
Aug	30,653.83	22,007.12	28,960.20	32,394.47	29,077.87
Sep	29,944.47	23,427.60	28,969.98	30,668.90	28,225.45
Oct	30,220.10	24,698.78	28,185.56	31,596.79	28,144.59
Nov	29,381.69	27,838.52	28,849.46	30,831.91	28,693.26
Dec	28,043.38	29,011.73	30,779.70	30,726.52	27,532.64
Jan	29,663.42	29,067.54	32,061.54	31,007.64	
Feb	28,506.65	26,289.38	31,436.15	30,523.62	
Mar	28,279.32	21,037.82	30,498.20	30,788.28	
Apr	27,014.21	23,937.61	30,017.98	30,774.66	
May	26,155.49	24,435.18	32,238.69	29,310.51	
Jun	24,986.05	24,660.31	32,479.82	28,582.29	

Month	KMI-30 Index (Base: June 2008)				
	FY19	FY20	FY21	FY22	FY23
Jul	72,341.14	50,569.36	63,107.65	76,259.24	65,446.00
Aug	70,817.42	46,226.30	65,651.60	77,641.73	70,346.75
Sep	69,230.73	51,150.82	64,738.07	72,315.95	67,463.05
Oct	71,738.68	55,842.17	63,496.69	74,486.07	69,310.33
Nov	68,388.96	62,713.95	66,318.10	73,210.74	71,768.60
Dec	61,173.56	66,031.51	71,167.60	71,687.06	68,277.85
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	Nov	Dec	Aug	Sep	Oct	Nov	Dec
1 Automobile Assembler	361,448	311,234	308,201	305,035	283,769	278,404	265,568	266,886	246,255
2 Automobile parts & Accessories	80,036	45,806	63,710	63,007	49,102	45,255	42,794	43,948	35,704
3 Cable & Electrical Goods	38,221	29,149	29,301	28,436	30,413	29,449	29,585	28,811	25,817
4 Cement	702,506	411,883	581,534	572,662	439,206	436,675	428,732	421,847	389,750
5 Chemical	404,117	413,891	404,861	389,131	415,170	407,649	394,958	400,238	359,747
6 Close -End Mutual Funds	3,281	2,075	2,820	2,661	2,337	2,077	2,071	1,969	1,870
7 Commercial Banks	1,308,754	1,121,932	1,425,577	1,394,860	1,167,709	1,083,769	1,067,892	1,077,862	1,027,520
8 Engineering	171,410	100,473	143,677	139,277	106,178	100,319	91,353	87,303	78,951
9 Fertilizer	509,384	527,338	510,820	508,324	500,420	485,714	486,620	502,939	483,634
10 Food & Personal Care Products	744,128	710,932	682,112	690,110	722,332	703,665	716,398	712,863	679,685
11 Glass & Ceramics	80,096	63,728	67,544	68,463	68,283	64,746	61,350	61,341	55,569
12 Insurance	170,003	135,286	148,742	147,626	132,229	130,010	122,107	125,080	123,298
13 Inv. Banks /INV.COS./Securities COS.	143,915	110,529	124,594	122,053	122,140	121,249	118,573	120,581	113,156
14 Jute	130	214	228	215	214	214	164	193	177
15 Leasing Companies	5,403	445	4,369	4,319	468	469	438	576	462
16 Leather & Tanneries	52,866	43,226	46,804	48,351	39,263	41,986	39,497	37,518	39,573
17 Miscellaneous	82,229	104,890	118,760	111,635	78,837	77,749	73,910	65,982	90,924
18 Modarabas	14,490	23,037	23,817	24,028	21,946	22,671	22,595	21,777	20,770
19 Oil & Gas Exploration Companies	960,135	869,323	894,311	907,996	886,224	800,719	775,613	807,909	845,899
20 Oil & Gas Marketing Companies	234,968	177,893	190,314	184,773	189,854	180,413	169,941	182,960	168,337
21 Paper & Board	94,243	64,515	80,903	79,530	67,531	67,920	64,266	63,512	58,629
22 Pharmaceuticals	314,190	252,065	287,698	282,080	241,713	230,724	220,760	216,079	185,352
23 Power Generation & Distribution	316,236	248,964	272,520	271,459	253,344	248,936	236,627	241,704	236,320
24 Refinery	146,564	78,670	81,978	83,495	76,750	72,130	69,179	69,125	57,222
25 Sugar & Allied Industries	76,432	68,428	69,653	70,749	67,823	65,653	77,938	77,476	76,490
26 Synthetic & Rayon	76,659	79,766	84,030	82,643	87,091	85,366	86,222	90,591	88,870
27 Technology & Communication	280,201	241,831	283,063	290,990	267,323	276,446	285,238	320,373	290,678
28 Textile Composite	310,874	273,075	301,238	290,513	280,237	269,560	259,668	252,241	250,611
29 Textile Spinning	71,965	68,313	70,562	70,043	70,231	66,703	64,481	66,097	60,753
30 Textile Weaving	4,935	3,574	6,540	3,662	3,252	3,261	3,195	3,037	2,966
31 Tobacco	432,246	287,485	320,643	357,786	242,472	257,691	259,706	272,766	283,076
32 Transport	78,127	54,796	60,879	59,837	58,806	60,572	62,271	63,484	59,926
33 Vanaspati & Allied Industries	2,122	1,386	1,529	1,459	1,367	1,356	1,272	1,241	1,277
34 Woolen	476	285	388	380	337	290	221	239	212
35 Real Estate Investment Trust	24,505	30,064	26,684	27,040	31,110	30,843	30,932	30,087	31,835
36 Exchange Traded Funds	9	7	7	7	7	510	517	523	527
37 Property	-	-	-	-	29,468	30,874	30,711	30,991	28,989
38 Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39 Future Contracts	-	-	-	-	-	-	-	-	-
40 Bonds	-	-	-	-	-	-	-	-	-
TOTAL	8,297,305	6,956,508	7,720,414	7,684,637	6,771,943	6,782,036	6,663,363	6,768,149	6,500,828

As per last working day

Source: Pakistan Stock Exchange

7.4 Turnover of Shares at Pakistan Stock Exchange

Million No. of Shares

Month	Monthly Turnover at Ready Counter of the PSX				
	FY19	FY20	FY21	FY22	FY23
Jul	4,108.35	2,118.63	8,923.18	9,450.21	2,733.59
Aug	3,712.28	2,218.96	10,581.67	7,442.74	7,115.00
Sep	2,686.32	2,319.12	13,650.74	9,585.41	4,149.94
Oct	5,121.76	4,561.68	8,635.92	5,769.23	6,001.90
Nov	4,209.21	6,646.26	6,533.65	7,179.05	4,704.50
Dec	2,783.42	7,009.19	11,516.89	5,844.76	4,592.75
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	

Source: Pakistan Stock Exchange

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

Million Rupees

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

Note. Financial Statements based on Calendar year

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

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

Note. Financial Statements based on Calendar year

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

YEAR / MONTH	General	1	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Food and Non-Alcoholic Beverages	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Furnishing & Household Equipment Maintenance	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
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
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	198.29	195.00	181.99	176.21	182.46	175.38	173.64	244.55	111.32	157.29	161.31	183.9	185.67
Sep-22	185.68	209.21	206.34	226.31	192.67	176.73	150.24	181.36	177.45	249.96	111.39	160.49	161.32	188.01	192.73
Oct-22	194.42	221.00	212.37	272.25	196.21	178.48	166.56	186.56	182.47	245.44	111.84	163.6	162.87	192.77	194.49
Nov-22	195.89	221.14	214.82	258.67	198.46	182.32	167.48	191.84	186.02	245.27	111.89	166.80	163.45	196.51	199.01
Dec-22	196.86	220.82	219.92	226.12	199.49	183.62	167.51	196.45	189.63	243.28	111.96	185.02	163.89	199.03	204.99

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
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	196.88	194.91	193.6	174.62	179.33	171.9	174.36	245.69	113.61	151.58	163.68	182.8	185.12
Sep-22	181.90	207.23	204.67	222.2	206.74	174.86	147.5	179.01	176.15	250.71	113.68	154.54	163.69	187.9	192.34
Oct-22	190.08	217.12	209.17	263.47	209.33	176.6	163.5	184.97	179.22	245.33	114.37	157.14	165.49	193.58	195.11
Nov-22	190.80	216.54	210.53	251.57	212.67	178.94	163.42	189.70	182.00	245.03	114.4	158.91	165.87	196.97	198.51
Dec-22	191.46	215.98	215.05	221.40	213.06	180.13	162.56	194.05	183.92	243.22	114.49	180.24	166.24	200.18	203.20

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
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	199.86	195.10	170.28	178.23	189.36	180.63	172.92	242.64	107.24	168.11	153.12	185.90	186.45
Sep-22	191.38	211.44	208.21	231.08	178.49	179.11	156.28	184.89	178.73	248.72	107.32	171.77	153.12	188.21	193.29
Oct-22	200.96	225.37	215.95	282.45	182.99	180.87	173.31	188.95	185.7	245.62	107.33	175.86	153.81	191.32	193.59
Nov-22	203.57	226.31	219.61	266.91	184.13	186.63	176.43	195.05	190.01	245.68	107.43	181.76	155.10	195.67	199.72
Dec-22	205.00	226.26	225.37	231.60	185.80	188.07	178.43	200.06	195.30	243.38	107.45	194.09	155.76	196.96	207.55

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
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	201.27	211.23	143.51	313.08	219.95
Sep-22	243.30	245.89	202.73	208.20	207.35	213.21	159.57	312.55	238.86
Oct-22	242.15	234.75	220.43	211.88	212.85	213.61	159.57	305.46	239.26
Nov-22	242.09	225.99	219.41	212.87	214.19	213.98	159.57	292.07	296.80
Dec-22	240.36	229.05	216.66	214.56	216.58	214.43	159.57	279.70	297.46

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
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
Sep-22	215.79	197.34	209.56	207.82	218.98	211.86
Oct-22	212.62	197.73	206.76	205.51	215.07	206.74
Nov-22	225.61	215.25	218.61	214.85	219.25	216.92
Dec-22	225.95	215.67	219.26	215.66	219.92	217.59

Source: Pakistan Bureau of Statistics

8.6 Commodity Prices

YEAR / MONTH	¹ (24 Karat) Rs. per 10g		² 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
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
Sep-22	121,800	1,390	21,735	238	248
Oct-22	118,284	1,319	20,135	226	236
Nov-22	127,570	1,721	17,235	226	236
Dec-22	143,200	1,746	16,935	216	229

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

Note: -Figures are monthly / yearly averages

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

ITEMS	UNIT	FY21	FY22 ^R	2021		2022 ^P					
				Oct	Nov	Jun	Jul	Aug	Sep	Oct	Nov
I. MANUFACTURED GOODS											
Vegetable Ghee	'000' M.Tons	1,454.61	1,396.43	122.14	130.16	115.67	119.07	110.83	122.24	124.72	125.4
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	5,694.41	7,921.22	-	332.13	14.20	-	-	-	-	-
Cigarettes	Billion Nos.	51.53	59.70	4.41	5.44	4.51	1.02	4.31	5.08	4.65	4.34
Cotton Yarn	'000' M.Tons	3,441.59	3,458.74	288.06	288.27	288.05	288.12	288.09	288.02	210.15	207.60
Cotton Cloth	Million Sq. M.	1,048.45	1,050.75	87.53	87.59	87.50	87.63	87.57	87.60	77.10	75.50
Paper	'000' M.Tons	229.00	284.22	25.74	22.13	23.58	27.32	29.34	29.75	28.55	32.14
Paper Board	"	501.21	544.08	45.87	45.80	46.40	39.08	38.97	40.11	37.27	38.62
Soda Ash	"	594.28	651.29	55.86	57.09	55.23	59.10	59.88	58.71	61.52	62.04
Caustic Soda	"	394.12	405.12	36.87	35.61	37.60	37.88	39.23	37.62	36.55	38.20
Sulfuric acid	"	72.48	111.29	9.73	7.76	7.52	10.38	5.04	5.07	5.14	5.44
Chlorine Gas	"	17.08	19.10	1.76	1.74	2.01	1.59	1.70	1.57	1.67	1.75
Urea	"	6,294.91	6,059.80	539.61	532.85	512.23	412.03	540.85	530.96	468.03	446.97
Super Phosphate	"	104.59	110.51	13.84	10.64	8.22	5.17	10.90	11.46	9.80	7.66
Ammonium Nitrate	"	786.13	817.06	77.12	42.87	69.57	74.32	75.92	69.09	74.99	71.82
Nitro Phosphate	"	876.37	891.37	78.86	40.54	74.16	72.71	66.47	71.13	75.93	68.52
Cycle Tyres & Tubes	'000' Nos.	10,314	10,876	887	896	966	935	947	950	943	930
Motor Tyres & Tubes	"	31,906	30,296	2,530	2,542	2,565	2,508	2,541	2,503	2,458	2,528
Cement	'000' M.Tons	49,797	48,011	4,483	4,311	4,871	2,145	3,025	3,955	4,013	3,790
Pig Iron	"	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	50,700	58,922	4,904	4,608	7,150	2,400	3,410	2,181	3,036	2,003
Bicycle	'000' Nos.	79	141	11.40	11.00	12.99	13.01	13.00	12.52	12.41	12.30

II. MINERALS & ELECTRICITY GENERATION

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

*estimated with seasonal adjustment

Source: Pakistan Bureau of Statistics

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

YEAR / MONTH	Manufacturing (Overall)	Vegetable Ghee	Tea Blended	Cigarettes	Cotton Yarn	Cotton Cloth	Jute Goods	Paper & Board	Cement	Auto-Mobiles ¹	Fertilizers	
FY18	111.51	108.49	112.92	110.34	100.72	100.44	133.95	119.86	116.13	128.37	91.64	
FY19	115.32	112.12	107.42	113.47	100.76	100.66	121.18	115.39	112.68	118.66	98.60	
FY20	102.62	117.17	96.56	86.10	89.85	89.93	117.45	115.81	110.41	58.44	102.85	
FY21	114.50	117.18	99.58	96.27	101.06	100.89	126.06	119.70	140.54	96.92	110.48	
FY22 ^P	128.21	112.49	102.11	111.53	101.56	101.11	104.15	135.77	135.50	142.84	113.50	
2021	Jul	112.22	102.10	97.31	93.27	101.50	101.16	71.81	110.10	124.94	116.86	110.22
	Aug	114.30	105.69	100.20	118.02	101.51	101.05	66.79	148.42	127.51	130.15	110.93
	Sep	115.01	108.38	110.64	127.53	101.49	101.04	88.80	149.61	135.94	142.13	94.90
	Oct	117.42	118.07	101.59	98.79	101.50	101.07	120.92	140.85	151.83	122.49	116.59
	Nov	118.68	125.83	105.74	122.04	101.58	101.14	130.86	133.62	146.00	132.83	106.75
	Dec	129.85	130.12	114.90	125.29	101.59	101.16	137.21	131.23	138.42	160.46	114.10
2022 ^P	Jan	137.65	114.79	122.00	124.59	101.60	101.18	125.60	137.72	118.71	145.23	119.22
	Feb	142.85	116.76	123.66	104.61	101.74	101.20	98.75	123.64	138.32	139.96	110.14
	Mar	153.60	107.27	103.89	118.63	101.78	101.27	115.37	148.48	155.96	167.35	125.06
	Apr	133.17	104.88	100.29	111.09	101.46	101.01	114.87	133.82	113.83	142.63	120.88
	May	131.44	104.19	72.74	93.43	101.50	101.04	81.13	134.13	109.60	143.84	121.39
	Jun	132.33	111.82	72.30	101.12	101.50	101.04	97.69	137.64	164.97	170.15	111.80
	Jul	110.35	115.11	59.23	22.89	101.52	101.19	88.80	130.61	72.65	108.16	95.21
	Aug	114.64	107.14	79.31	96.59	101.51	101.12	108.37	134.36	102.45	90.69	114.95
	Sep	112.39	118.16	97.37	113.78	101.49	101.16	119.57	137.42	133.95	67.74	112.72
	Oct	108.45	120.51	94.32	104.14	74.05	89.03	115.43	129.48	135.91	85.06	105.16
	Nov	112.30	121.27	105.81	97.33	73.15	87.18	107.85	139.19	128.36	107.63	98.48

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

PERIOD		(Billion Rupees)					Total Tax Collection	
		Direct Taxes	Indirect Taxes			Total		
			Sales	Excise	Customs			
2016-17		1,344.2	1,329.0	197.9	496.8	2,023.7	3,367.9	
2017-18		1,536.6	1,485.3	213.4	608.4	2,307.1	3,843.7	
2018-19		1,445.5	1,459.3	238.2	685.6	2,383.1	3,828.6	
2019-20		1,523.5	1,596.8	250.5	626.6	2,473.9	3,997.4	
2020-21 ^P		1,731.3	1,988.3	277.0	748.4	3,013.7	4,745.0	
2021	Apr	113.0	175.8	27.6	66.9	270.2	383.2	
	May	108.4	183.0	28.7	64.7	276.4	384.7	
	Jun	258.3	206.9	31.6	74.6	313.1	571.4	
	Jul	135.7	192.8	22.4	65.2	280.4	416.1	
	Aug	122.9	223.1	23.4	76.9	323.4	446.4	
	Sep	222.8	209.4	25.1	76.8	311.2	534.0	
	Oct	142.6	205.2	25.8	73.0	304.0	446.5	
	Nov	138.4	218.4	24.8	94.8	338.0	476.4	
	Dec	259.0	226.3	24.7	90.5	341.6	600.5	
	2022 ^P	Jan	157.1	177.6	25.1	71.1	273.8	430.9
		Feb	142.2	208.6	25.5	75.3	309.4	451.3
		Mar	258.2	201.8	28.0	85.5	315.3	573.6
Apr		164.9	201.5	31.1	82.7	315.3	480.1	
May		150.1	217.4	32.9	92.0	342.3	492.4	
Jun		391.1	250.6	31.7	126.9	409.2	800.3	

Source: Federal Board of Revenue

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

11.1 Gross National Income

Million Rupees

Sector/Industry	At Current Price of 2015-16					At Constant Basic Price of 2015-16				
	2017-18	2018-19	2019-20	2020-21	2021-22	2017-18	2018-19	2019-20	2020-21	2021-22
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	39,189.81	43,798.40	47,540.41	55,795.52	66,949.91	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	2018-19			2019-20			2020-21			2021-22		
	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield	Area	Production	Yield
Food Crops												
Wheat	8,678	24,349	2,806	8,805	25,248	2,867	9,168	27,464	2,996	8,977	26,412	2,942
Rice	2,810	7,202	2,563	3,034	7,414	2,444	3,336	8,420	2,524	3,537	9,323	2,636
Maize	1,374	6,826	4,968	1,404	7,883	5,615	1,418	8,940	6,305	1,653	9,525	5,762
Fibre Crop												
Cotton*	2,373	9,861	707	2,517	9,148	618	2,079	7,064	3,398	1,937	8,329	4,300
Other Crops												
Sugarcane	1,102	67,174	60,956	1,040	66,380	63,827	1,165	81,009	69,536	1,260	88,651	70,358

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

Source: Pakistan Bureau of Statistics

11.5 Quantum Index Numbers of Major Agricultural Crops

CROPS	Base: 2005-2006=100					
	2015-16	2016-17	2017-18	2018-19	2019-20 ^R	2020-21 ^P
Food Crops						
Wheat	120.5	125.4	117.9	114.4	118.7	129.1
Rice	122.6	123.5	134.3	129.8	133.7	151.8
Maize	169.5	197.2	189.8	219.5	253.5	287.5
Fiber Crop						
Cotton	76.2	82.0	91.8	75.7	70.3	54.3
Other Crops						
Sugarcane	146.6	169.0	186.6	150.4	148.6	181.4

Source: Pakistan Bureau of Statistics

Glossary

Chapter 2- Money and Credit

Other Depository Corporations (ODCs)

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

Depository Corporations (DCs)

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

Reserve Money (M0)

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

Deferred Tax Assets

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

Deferred Tax Liabilities

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

Broad Money (M2)

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

Non-Banks Financial Companies (NBFCs)

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

Currency in Circulation

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

Commodity Operations Financing

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

Financial Auxiliaries

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

Financial Derivatives

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

Households

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

Money Multiplier

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

NFPSE

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

Other Financial Intermediaries

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

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

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

Reserve Deposits (Banker Deposits)

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

Restricted/Compulsory Deposits

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

Retained Earnings

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

Shares Quoted

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

Shares Unquoted

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

Chapter 3-Banking System

Scheduled Banks

“Scheduled Banks” means “all commercial and specialized banks (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. Savings Deposits:
Deposits held by the scheduled banks, consisting of cheque accounts on which a certain return is paid by the institution.
- v. Other Deposits:
These generally include security deposits, margin deposits and sundry deposits etc.

Balances with other Scheduled Banks

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

Bills Purchased & Discounted

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

Rate of Margin for advances

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

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

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

Current Account

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

Goods

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

General Merchandise on fob basis

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

Net Export of Goods under Merchanting

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

Non-Monetary Gold

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

Services

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

Manufacturing services on physical inputs owned by others

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

Maintenance and repair services n.i.e

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

Transport

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

Travel

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

Construction

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

Insurance and pension services

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

Financial Services

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

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

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

Telecommunications, computer, and information services

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

Other Business Services

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

Personal, Cultural and Recreational Services

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

Government Goods and Services n.i.e.

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

Primary Income

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

Compensation of Employees

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

Direct Investment Income

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

Portfolio Investment Income

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

Other Investment Income

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

Secondary Income

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

Capital Account

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

Capital Transfer

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

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

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

Financial Account

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

Direct Investment

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

Portfolio Investment

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

Other Investment

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

Reserves Assets

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

Errors & Omissions

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

Exceptional Financing

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

Special Drawing Rights (SDRs)

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

Workers' Remittances

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

Balance of Trade

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

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

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

Re-Export

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

Re-Import

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

International Investment Position (IIP)

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

Terms of Trade

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

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

Unit Value & Quantum Indices

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

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

Where:

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

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

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

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

Nominal Effective Exchange Rate

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

Real Effective Exchange Rate:

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

Chapter 5-Domestic and External Debt

National Saving Schemes

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

i. 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

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

iii. Pensioners' Benefit Account

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

iv. Regular Income Certificates

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

v. Savings Accounts

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

vi. Special Savings Accounts

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

vii. Special Savings Certificates (Registered)

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

viii. Shuhada Family Welfare Account:

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

ix. National Savings Bonds:

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

Domestic Debt

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

i. Permanent Debt

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

ii. Floating Debt

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

iii. Unfunded Debt

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

iv. Foreign Currency Instruments

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

External Debt

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

Private non-guaranteed debt

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

Public and Publicly guaranteed debt

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

Chapter 6- Open Market Operation

Auction of Government of Pakistan Market Treasury Bills

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

Auction of Pakistan Investment Bonds

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

Discount rate

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

Coupon Rate

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

Repo Facility MTBs/FIBs/PIBs (Outstanding)

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

Government of Pakistan Market related Treasury Bills

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

Market Treasury Bills (MTBs)

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

Pakistan Investment Bonds (PIBs)

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

KIBOR – (Karachi Interbank Offered Rate)

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

Call Money Rate

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

Open Market Operations

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

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

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

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

Chapter 7- Capital Market**Index Number**

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

KSE-100 Index

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

All Share Index

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

Ordinary Shares

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

Market Capitalization of Ordinary Shares

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

Preference Shares

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

Chapter 8- Prices

Consumer Price Index

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

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

Where

P_n = Price of an item in the current period

P_0 = price of an item in base period

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

Wholesale Price Index

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

Sensitive Price Indicator

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

Chapter 10- Public Finance

Debt Rescheduling

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

Direct Tax

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

Indirect Tax

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

Chapter 11- National Income Accounts

Gross Domestic Product

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

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

Basic Price

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

Gross Value added at Basic Prices

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

Gross National Income

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

Net National Income

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

Gross Fixed Capital Formation

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

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

NOTES, SYMBOLS AND ABBREVIATIONS

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

CONVERSION COEFFICIENTS AND FACTORS

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

L E N G T H

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

A R E A

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

V O L U M E

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

W E I G H T

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

C A P A C I T Y

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

