

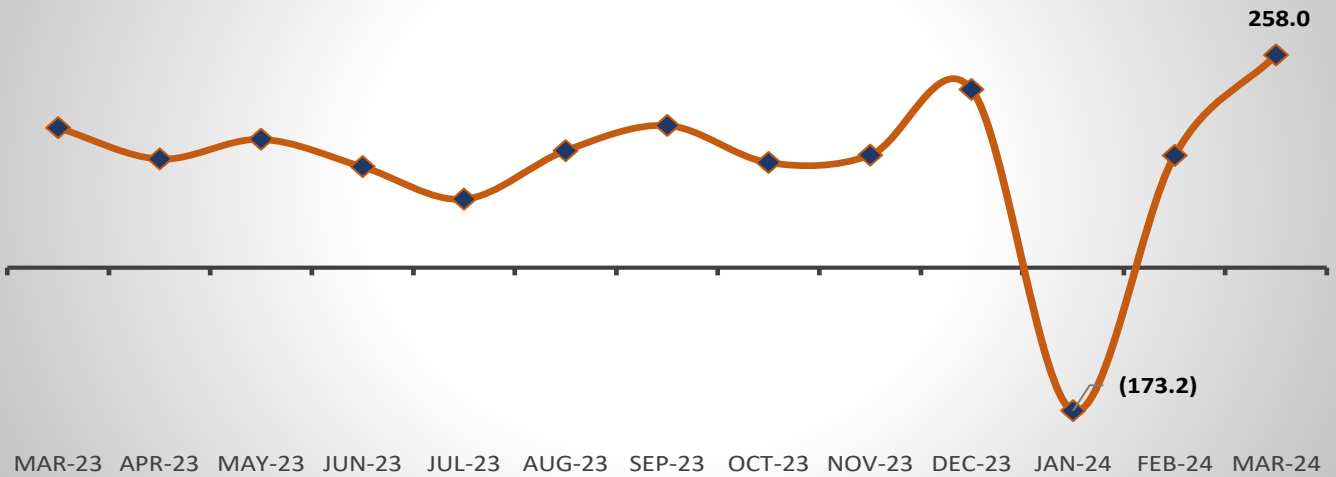
Monthly

Statistical Bulletin

April 2024

Foreign Direct Investment (Net)

Million USD



STATE BANK OF PAKISTAN
DATA SERVICES AND INNOVATIONS DEPARTMENT



Preface

State Bank of Pakistan (SBP) produces reliable and timely statistics 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) is a reflection of such efforts. This publication provides a wide range of data disseminated in one place, most of which is also available on the websites of the respective data producers such as SBP and Pakistan Bureau of Statistics (PBS). It is available on the SBP website at:

https://www.sbp.org.pk/reports/stat_reviews/Bulletin/index.htm. To further facilitate the users, data tables are provided in MS Excel format.

This month's edition includes, for the first time, gender disaggregated statistics on deposits and advances.

Readers are also encouraged to use 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 eleven thousand variables.

Any suggestions for inclusion of a specific data table(s) in this publication or on EasyData can be sent to feedback.statistics@sbp.org.pk with the relevant reference in the subject line.

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1. Selected Economic Indicators

I T E M S	Unit / Base	2023						
		Feb	Mar	Apr	May	Jun	Jul	Aug
1 Currency in Circulation [®]	Billion Rs.	8,060.0	8,271.3	8,936.3	8,676.8	9,148.7	8,679.6	8,466.1
2 Broad Money (M2) [®]	"	27,918.3	28,814.1	29,328.6	29,499.7	31,523.3	30,753.0	30,701.5
3 Ratio of Scheduled Banks' Advances to Deposits	%	48.62	47.20	48.73	47.34	45.09	43.52	42.37
4 Ratio of Scheduled Banks' Investment to Deposits	"	84.44	81.64	84.11	85.11	81.92	83.52	84.32
5 Weighted Average Deposits Rate – Fresh Deposits	"	9.86	8.09	10.95	11.13	10.44	12.76	10.85
6 Weighted Average Deposits Rate – Outstanding Deposit	"	8.58	8.63	9.60	10.08	10.39	11.23	11.21
7 Weighted Average Lending Rate – Gross Disbursement *	"	17.84	17.98	20.15	20.17	20.36	21.46	21.07
8 Weighted Average Lending Rate – Outstanding Loans *	"	15.04	15.82	17.19	17.32	17.80	18.00	18.52
9 KIBOR – End Month (1 Month)**	"	19.1300	21.0100	21.3200	21.4500	22.2900	22.5200	22.2100
10 KIBOR – Month Average (1 Month)**	"	17.6400	20.2600	21.4600	21.2800	21.4000	22.3100	22.1400
11 Exports (BOP)	Million US Dollars	2,199.0	2,420.0	2,135.0	2,568.0	2,112.0	2,118.0	2,418.0
12 Imports (BOP)	"	3,878.0	3,933.0	3,635.0	3,747.0	3,164.0	4,142.0	4,234.0
13 Foreign Direct Investment (Net)	"	113.4	164.7	126.8	150.1	116.8	83.2	142.0
14 Foreign Portfolio Investment (Net)	"	8.2	2.7	7.3	(15.1)	(3.7)	22.3	4.5
15 Foreign Exchange Reserves	"	8,751.0	9,164.0	9,457.0	8,528.0	9,160.0	12,891.8	12,564.0
16 Workers' Remittances	"	1,990.3	2,536.7	2,198.3	2,102.7	2,187.1	2,029.0	2,094.5
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	86.4894	85.6053	85.5623	87.3301	87.7283	91.5865	90.0407
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	39.2896	37.5778	36.7820	36.9761	37.3157	37.7981	36.7208
19 Exchange Rate (Month end)	Rs./US \$	260.5617	283.5838	283.5666	285.2310	286.1379	286.3290	304.8469
20 Exchange Rate (Month average)	"	266.6764	280.2025	284.9457	285.4860	286.5841	281.0072	293.8081
21 KSE 100 Index (Month end)	(1991=1,000)	40,510.4	40,000.8	41,580.9	41,330.6	41,452.7	48,034.6	45,002.42
22 CPI Inflation YoY National	(2015-16=100)	31.50	35.40	36.40	38.00	29.40	28.30	27.40
23 CPI Inflation YoY Urban	"	28.80	33.00	33.50	35.10	27.30	26.30	25.00
24 CPI Inflation YoY Rural	"	35.60	38.90	40.70	42.20	32.40	31.30	30.90
25 CPI Inflation YoY Urban (Food)	"	41.90	47.10	46.80	48.10	40.80	40.20	38.80
26 CPI Inflation YoY Rural (Food)	"	47.00	50.20	52.20	52.40	41.50	41.30	40.60
27 CPI Inflation YoY Urban (Non-Food)	"	20.80	24.10	24.90	26.60	18.70	17.30	16.30
28 CPI Inflation YoY Rural (Non-Food)	"	25.30	28.50	29.90	32.50	23.80	22.00	22.00
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	17.10	18.60	19.50	20.00	18.50	18.40	18.40
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	21.50	23.10	24.90	26.90	25.20	24.60	25.90
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,344.4	3,321.9	3,288.4	3,262.3	3,248.3	3,262.0	3,255.1
32 FBR Tax Collection [#]	"	7,169.1	...	...

1. Selected Economic Indicators

ITEMS	Unit / Base	2023				2024		
		Sep	Oct	Nov	Dec	Jan	Feb	Mar
1 Currency in Circulation [@]	Billion Rs.	8,287.8	8,480.1	8,526.4	8,451.6	8,514.1	8,498.1	8,650.9
2 Broad Money (M2) [@]	"	31,525.1	31,124.0	31,359.0	32,935.7	31,821.6	32,191.2	33,739.4
3 Ratio of Scheduled Banks' Advances to Deposits	%	42.32	42.30	41.93	41.99	42.15	41.53	39.60
4 Ratio of Scheduled Banks' Investment to Deposits	"	85.95	88.01	91.75	92.27	95.45	93.81	93.02
5 Weighted Average Deposits Rate – Fresh Deposits	"	11.20	10.82	10.75	10.87	10.60	9.94	10.39
6 Weighted Average Deposits Rate – Outstanding Deposit	"	11.29	11.52	11.55	11.61	11.92	11.85	11.73
7 Weighted Average Lending Rate–Gross Disbursement*	"	20.17	19.87	21.11	21.00	20.97	20.46	20.78
8 Weighted Average Lending Rate–Outstanding Loans*	"	18.81	18.94	18.84	18.88	18.56	18.42	18.44
9 KIBOR – End Month (1 Month) **	"	22.0500	21.9100	22.0200	21.8500	21.8700	22.0100	22.0900
10 KIBOR – Month Average (1 Month) **	"	22.4000	21.9900	21.8700	21.9300	21.4809	22.0421	21.9200
11 Exports (BOP)	Million US Dollars	2,466.0	2,754.0	2,722.0	2,798.0	2,697.0	2,534.0	2,519.0
12 Imports (BOP)	"	3,953.0	4,391.0	4,535.0	4,173.0	4,554.0	4,352.0	4,449.0
13 Foreign Direct Investment (Net)	"	172.5	127.5	136.5	216.2	(173.2)	136.3	258.0
14 Foreign Portfolio Investment (Net)	"	(16.9)	4.3	24.6	32.2	25.5	15.3	53.2
15 Foreign Exchange Reserves	"	12,392.8	12,033.3	11,479.1	12,673.2	12,593.8	12,447.0	12,766.0
16 Workers' Remittances	"	2,208.1	2,463.1	2,258.5	2,381.9	2,397.9	2,250.1	2,953.7
17 Real Effective Exchange Rate (REER)–Month Average	(2010 = 100)	91.7298	98.5166	98.2755	98.8267	101.7542	102.0966	104.0722
18 Nominal Effective Exchange Rate (NEER)–Month Average	"	36.7870	39.1756	37.9883	37.9414	38.4143	38.7939	38.8624
19 Exchange Rate (Month end)	Rs./US \$	287.8848	280.8483	285.0310	281.7521	279.3290	278.9566	277.9879
20 Exchange Rate (Month average)	"	297.7542	280.3568	285.5207	283.2961	280.3206	279.1817	278.7050
21 KSE 100 Index (Month end)	(1991=1,000)	46,232.59	51,920.27	60,531.27	62,451.04	61,979.18	64,578.52	67,005.11
22 CPI Inflation YoY National	(2015-16=100)	31.40	26.80	29.20	29.70	28.30	23.10	20.70
23 CPI Inflation YoY Urban	"	29.70	25.50	30.40	30.90	30.20	24.90	21.90
24 CPI Inflation YoY Rural	"	33.90	28.70	27.50	27.90	25.70	20.50	19.00
25 CPI Inflation YoY Urban (Food)	"	33.90	28.90	29.80	28.80	27.40	20.20	16.60
26 CPI Inflation YoY Rural (Food)	"	35.40	28.60	29.20	29.30	25.10	19.00	17.10
27 CPI Inflation YoY Urban (Non-Food)	"	26.80	23.10	30.90	32.40	32.30	28.20	25.80
28 CPI Inflation YoY Rural (Non-Food)	"	32.30	28.80	25.90	26.40	26.30	22.10	21.00
29 Core Inflation YoY (Non-Food Non Energy) Urban	"	18.60	18.50	18.60	18.20	17.80	15.50	12.80
30 Core Inflation YoY (Non-Food Non Energy) Rural	"	27.30	26.70	25.90	25.10	24.60	21.90	20.00
31 National Savings Schemes – Outstanding Amount	Billion Rs.	3,243.0	3,215.3	3,217.0	3,178.7	3,149.6	3,153.0	3,143.3
32 FBR Tax Collection [#]	"	4,669.2	...	...	...

* Including Zero Markup (including interbank)

**Average of bid and offer

... Not Available

FBR tax collection provided for Jun 2023 is for the complete FY23 and for Dec-2023 is the collection during Jul-Dec FY24.

@ Figures pertains to last week end of the month.

2.1 Central Bank Survey

Million Rupees

I T E M S	FY21	FY22	FY23	2023			2024		
				Mar	Nov	Dec	Jan	Feb	Mar ²
Net Foreign Assets	1,503,419	209,306	(879,391)	(1,062,295)	(648,693)	(208,899)	(387,289)	(433,783)	(287,012)
Claims on nonresidents	3,982,287	3,598,212	3,535,571	3,452,761	4,322,133	4,658,588	4,563,937	4,507,629	4,601,879
a) Monetary Gold, Coin and Bullion	577,356	773,637	1,136,974	1,167,848	1,206,743	1,217,917	1,193,287	1,188,611	1,279,862
b) Holdings of SDRs	60,776	43,863	5,427	4,966	101,366	32,563	148,536	104,126	57,746
c) Foreign currency	20,707	24,049	20,234	21,654	20,986	20,836	20,689	20,719	20,729
d) Deposits	2,597,112	2,137,625	1,587,817	1,464,240	2,140,416	2,581,851	2,362,599	2,424,646	2,485,047
e) Securities other than shares (Foreign)	270,081	67,793	8,560	17,245	70,999	28,158	83,506	16,678	11,061
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	516	92	-	1,545	9,202	6,690	-	-	-
h) Other	455,740	551,153	776,559	775,263	772,421	770,570	755,321	752,848	747,435
<i>Of which: Quota-IMF</i>	455,739	551,152	776,557	775,262	772,420	770,570	755,319	752,847	747,433
less: Liabilities to nonresidents	2,478,869	3,388,906	4,414,962	4,515,056	4,970,825	4,867,487	4,951,225	4,941,412	4,888,891
a) Deposits	429,304	559,614	782,883	771,228	1,072,245	1,062,145	1,040,017	1,041,362	1,041,023
b) Securities other than shares	1,077,724	1,104,972	1,279,131	1,357,078	1,548,407	1,482,957	1,632,362	1,627,019	1,576,190
c) Loans	-	-	-	-	-	-	-	0	0
d) Financial derivatives	748,494	926,914	1,225,197	1,262,038	1,230,395	1,204,094	1,187,180	1,185,896	1,184,407
e) Other	223,346	797,406	1,127,751	1,124,712	1,119,779	1,118,292	1,091,667	1,087,134	1,087,272
Claims on Other Depository Corporations	3,126,762	6,165,662	10,003,036	8,921,840	10,203,435	11,673,368	11,546,697	11,489,501	11,479,984
Net claims on General Government	5,314,188	5,154,157	5,212,748	5,660,576	4,753,856	3,470,896	4,058,825	4,636,802	4,555,965
Net claims on Central Government	5,700,118	5,745,839	5,895,031	6,679,326	5,440,626	4,355,063	4,990,494	5,595,425	5,511,878
Claims on Central Government	6,730,115	6,769,725	6,635,778	7,000,905	6,838,691	6,316,050	6,407,694	6,504,106	6,592,075
a) Securities other than Shares	6,687,707	6,237,905	5,883,483	6,250,625	6,083,081	5,571,656	5,673,417	5,770,512	5,868,234
b) Other claims	42,407	531,820	752,296	750,280	755,610	744,394	734,277	733,594	723,841
less: Liabilities to Central Government	1,029,997	1,023,886	740,747	321,579	1,398,065	1,960,987	1,417,200	908,682	1,080,197
a) Deposits	1,029,997	1,023,886	740,747	321,579	1,398,065	1,960,987	1,417,200	908,682	1,080,197
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(385,929)	(591,682)	(682,283)	(1,018,749)	686,769	(884,167)	(931,669)	(958,623)	(955,913)
Claims on Provincial and Local Governments	296	17,130	-	-	-	-	-	-	-
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	296	17,130	-	-	-	-	-	-	-
less: Liabilities to Provincial and Local governments	386,225	608,812	682,283	1,018,749	686,769	884,167	931,669	958,623	955,913
a) Deposits	386,225	608,812	682,283	1,018,749	686,769	884,167	931,669	958,623	955,913
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	29,556	34,306	74,711	62,666	59,962	64,578	55,675	55,316	71,957
a) Other financial corporations	4,714	7,941	41,503	30,081	27,396	32,314	20,089	16,854	30,872
b) Public non-financial corporations	43	31	15	31	21	32	40	47	54
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	24,799	26,334	33,193	32,554	32,544	32,233	35,546	38,415	41,031
Monetary base	8,609,080	9,257,114	11,343,021	10,076,535	11,021,432	10,588,280	10,956,629	10,806,301	11,081,173
1) Currency in Circulation	7,278,860	7,992,592	9,664,290	8,755,064	8,878,463	8,924,353	8,926,687	8,887,168	9,175,140
2) Liabilities to Other Depository Corporations	1,326,605	1,250,385	1,667,872	1,311,321	2,128,798	1,650,921	2,016,365	1,905,942	1,888,980
Reserve deposits	1,326,605	1,250,385	1,667,872	1,311,321	2,128,798	1,650,921	2,016,365	1,905,942	1,888,980
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY21	FY22	FY23	2023			2024		
				Mar	Nov	Dec	Jan	Feb	Mar ^P
				3) Deposits included in broad money	3,615	14,137	10,859	10,150	14,172	13,006	13,577	13,191	17,053
Transferable deposits	2,231	1,174	1,185	1,191	1,205	1,272	1,273	1,276	1,417
a) Other financial corporations	15	16	27	29	27	28	29	31	32
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	150	162	164	164	184	175	175	175	175
d) Other resident sectors	2,066	996	995	998	994	1,069	1,069	1,069	1,209
Other deposits	1,384	12,963	9,674	8,960	12,966	11,734	12,304	11,916	15,637
a) Other financial corporations	770	851	1,850	1,189	2,914	1,729	1,940	1,478	1,746
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	615	12,111	7,824	7,770	10,052	10,005	10,364	10,438	13,890
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	82,076	95,519	114,981	101,781	114,513	114,177	113,798	113,714	113,710
<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	142,800	1,028,450	84,599	793,252	389,374	759,054	150,610
<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	1,183,396	1,651,325	2,747,550	2,278,208	3,205,430	3,510,335	3,826,853	4,064,085	4,463,446
a) Funds contributed by owners	100	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	161,721	371,698	1,118,089	611,121	1,352,722	1,625,670	1,961,867	2,203,775	2,511,982
c) General & special reserves	261,017	214,813	215,099	215,099	373,811	374,388	374,388	374,388	374,388
d) Valuation adjustment	760,559	964,813	1,314,362	1,351,987	1,378,897	1,410,277	1,390,598	1,385,923	1,477,076
Other items (net)	(35,679)	29,472	62,751	97,812	(57,413)	(6,101)	(12,746)	4,681	11,956
Other liabilities	192,122	213,125	304,743	343,163	218,338	268,578	258,201	259,872	294,592
<i>Less: Other Assets</i>	<i>227,801</i>	<i>183,654</i>	<i>241,992</i>	<i>245,351</i>	<i>275,751</i>	<i>274,679</i>	<i>270,947</i>	<i>255,191</i>	<i>282,636</i>

††† Provisional, K: Revised

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/nfb.htm](http://www.sbp.org.pk/departments/stats/nfb.htm)

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

7. Accrued markup on reverse repo transactions previously added in Claims on Central Government, has been reclassified to Claims on Depository Corporations with effect from June 30, 2023.

8. Commission receivable against public debt management previously added in Claims on Central Government, has been reclassified to Other Assets with effect from June 30, 2023.

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

Source: Core Statistics

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY21	FY22	FY23	2023				2024	
				2023				2024	
				Feb	Oct	Nov	Dec	Jan	Feb ^b
Net Foreign Assets	(186,246)	(295,496)	(730,190)	(605,091)	(896,074)	(834,645)	(848,472)	(789,413)	(715,343)
Claims on nonresidents	669,234	874,257	1,123,691	867,685	999,099	1,078,470	1,080,827	1,115,081	1,199,094
a) Foreign currency	56,997	68,527	81,619	67,065	92,577	94,940	97,745	93,306	86,034
b) Deposits	210,303	286,825	448,940	290,893	299,152	379,080	380,629	412,823	483,501
c) Securities other than shares	180,153	258,300	239,576	205,859	266,800	262,016	258,415	251,415	255,545
d) Loans	3,325	7,289	15,402	12,582	7,342	8,008	7,350	7,285	25,971
e) Financial derivatives	569	1,069	1,204	2,185	5,489	3,651	2,788	2,675	1,829
f) Shares & other equity	211,421	243,797	325,736	278,854	316,754	319,504	321,159	333,933	332,493
g) Other	6,466	8,450	11,214	10,247	10,985	11,270	12,741	13,644	13,723
less: Liabilities to nonresidents	855,480	1,169,754	1,853,880	1,472,776	1,895,173	1,913,115	1,929,299	1,904,494	1,914,437
a) Deposits	411,652	612,902	742,851	689,553	736,320	751,446	771,348	751,993	767,479
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	431,904	543,023	1,065,877	758,648	1,093,560	1,091,497	1,088,624	1,082,782	1,078,932
d) Financial derivatives	1,607	2,067	736	2,829	7,269	2,549	1,647	2,130	1,570
e) Other	10,317	11,762	44,416	21,747	58,024	67,623	67,680	67,589	66,455
Claims on Central bank	1,840,586	2,178,580	2,385,935	2,068,804	2,847,113	2,729,696	3,111,342	2,922,400	3,168,400
a) Currency	384,594	436,373	533,281	455,503	487,753	492,897	493,634	508,789	516,475
b) Reserve deposits	1,316,404	1,236,569	1,706,275	1,536,425	1,862,005	2,147,358	1,827,686	2,021,727	1,890,322
c) Other claims	139,588	505,638	146,379	76,876	497,356	89,441	790,022	391,885	761,603
Net Claims on General Government	11,554,162	15,183,918	21,695,166	17,419,166	23,160,989	23,426,951	24,396,272	24,913,987	25,085,305
Net claims on Central Government	12,012,537	15,694,412	22,231,284	18,122,186	23,987,900	24,321,626	25,317,206	25,943,906	26,162,157
Claims on Central Government	13,698,802	17,769,271	24,697,880	20,466,916	26,511,311	26,867,864	27,984,753	28,591,615	28,855,706
a) Securities other than Shares	13,403,715	17,331,683	23,624,331	19,885,533	25,419,757	25,772,892	26,898,635	27,477,174	27,741,111
b) Other claims	295,087	437,588	1,073,549	581,383	1,091,554	1,094,972	1,086,118	1,114,441	1,114,595
less: Liabilities to Central Government	1,686,265	2,074,859	2,466,596	2,344,731	2,523,411	2,546,238	2,667,547	2,647,709	2,693,549
a) Deposits	1,686,265	2,074,859	2,466,596	2,344,731	2,523,411	2,546,238	2,667,547	2,647,709	2,693,549
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(458,375)	(510,493)	(536,118)	(703,019)	(826,911)	(894,676)	(920,934)	(1,029,919)	(1,076,852)
Claims on Provincial Governments	718,014	797,289	887,820	637,632	706,779	672,243	651,440	584,292	542,840
a) Securities other than Shares	..	..	0	0	..	..	0	0	0
b) Other claims	718,014	797,289	887,819	637,632	706,779	672,243	651,440	584,292	542,840
less: Liabilities to Provincial Governments	1,176,389	1,307,782	1,423,938	1,340,651	1,533,689	1,566,919	1,572,374	1,614,211	1,619,692
a) Deposits	1,169,521	1,306,355	1,411,088	1,336,975	1,517,436	1,550,369	1,556,533	1,598,066	1,603,320
b) Other liabilities	6,868	1,427	12,850	3,676	16,253	16,550	15,841	16,145	16,372
Claims on other sectors	9,257,033	11,057,929	11,929,629	11,875,844	11,789,792	12,004,116	12,421,725	12,162,097	12,273,079
a) Other financial corporations	115,302	185,934	225,121	198,386	162,731	166,906	165,938	167,738	171,656
b) Public non-financial corporations	1,666,059	1,740,039	2,276,978	2,054,658	2,197,523	2,246,563	2,263,097	2,251,524	2,244,271
c) Other non-financial corporations	5,933,575	7,315,249	7,560,899	7,747,446	7,532,187	7,676,410	8,082,573	7,821,851	7,939,922
d) Other resident sectors	1,542,098	1,816,707	1,866,632	1,875,355	1,897,350	1,914,237	1,910,117	1,920,984	1,917,231

2.2 Other Depository Corporations Survey

Million Rupees

ITEMS	FY21	FY22	FY23	2023				2024	
				2023				2024	
				Feb	Oct	Nov	Dec	Jan	Feb ⁶
Liabilities to central bank	3,081,857	6,151,771	9,958,135	7,805,075	10,222,733	10,183,011	11,620,959	11,491,635	11,340,477
Deposits included in broad money (1+2)	16,783,188	19,219,033	22,131,794	19,874,968	23,300,129	23,590,716	24,140,913	24,025,618	24,604,070
1) Transferable deposits	12,911,117	14,599,162	17,024,458	15,146,732	17,999,778	18,330,623	18,698,093	18,665,951	19,049,174
a) Other financial corporations	364,165	569,937	451,141	430,402	549,901	524,989	529,209	514,350	582,954
b) Public non-financial corporations	613,874	644,922	712,128	595,777	843,861	841,569	880,404	874,806	917,333
c) Other non-financial corporations	3,798,687	4,439,247	5,346,197	4,705,026	5,567,234	5,758,942	5,883,270	5,745,216	5,965,123
d) Other resident sectors	8,134,392	8,945,057	10,514,993	9,415,527	11,038,782	11,205,123	11,405,210	11,531,580	11,583,765
2) Other deposits	3,872,072	4,619,870	5,107,336	4,728,237	5,300,351	5,260,094	5,442,820	5,359,667	5,554,896
a) Other financial corporations	132,956	145,521	157,590	128,007	166,312	160,121	172,833	175,791	193,700
b) Public non-financial corporations	688,187	804,664	833,767	761,325	792,276	758,507	802,525	832,803	816,089
c) Other non-financial corporations	1,290,135	1,430,618	1,562,722	1,381,581	1,737,318	1,705,648	1,777,841	2,111,964	2,226,904
d) Other resident sectors	1,760,793	2,239,067	2,553,257	2,457,324	2,604,445	2,635,818	2,689,620	2,239,110	2,318,203
Securities other than shares, included in broad money	18	18	-	3	-	-	-	-	-
a) Other financial corporations	15	15	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	3	3	-	3	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares, excluded from broad money	40,843	43,550	59,479	57,376	59,948	61,735	60,905	65,593	60,764
<i>Of which: Other financial corporations</i>	22,014	27,127	35,388	36,324	35,134	35,693	36,594	37,986	36,474
Loans	29,582	56,119	102,213	136,698	113,690	96,740	79,057	121,918	125,427
<i>Of which: Other financial corporations</i>	21,609	47,313	69,450	109,230	81,243	83,420	65,337	72,262	92,515
Financial derivatives	4,771	11,280	21,891	20,315	34,606	32,959	27,653	27,622	26,033
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit and advances	35	44	42	21	57	42	13	19	56
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares and other equity	2,104,518	2,216,686	2,693,590	2,391,105	3,035,068	3,155,003	3,213,821	3,249,762	3,213,819
a) Funds contributed by owners	666,580	691,207	776,192	756,147	817,192	824,956	825,828	855,942	831,189
b) Retained earnings	686,226	820,964	1,085,061	951,327	1,229,417	1,278,233	1,286,118	1,186,962	1,215,684
c) General and special reserves	532,032	621,961	684,031	620,685	720,727	737,768	741,902	800,498	808,952
d) Valuation adjustment	219,680	82,553	148,305	62,946	267,732	314,045	359,974	406,360	357,995
Other items (net)	420,793	426,519	313,481	473,202	135,705	205,994	(62,429)	226,943	440,908
Other liabilities	2,293,990	2,720,914	3,388,926	3,131,740	3,454,015	3,568,355	3,518,657	3,614,985	3,626,339
less: Other assets	1,910,138	2,332,179	3,098,766	2,656,107	3,321,967	3,379,982	3,518,192	3,398,184	3,158,000
plus: Consolidation adjustment	36,942	37,784	23,322	(2,431)	3,657	17,621	(62,893)	10,143	(27,430)

Source: Core Statistics Department

Note:

1. Other Depository Corporations (ODCs) include the data of Banks, DFIs, MFBs, Deposit Accepting Non-Bank Financial Companies and Money Market Mutual Funds (MMMFs). The scope of ODCs survey has been enhanced with the inclusion of MMMFs with effect from April 2017. The archive of the ODCs including MMMFs has been prepared from July 2012. Therefore, the estimates are not comparable with Analytical Accounts of Banking Sector (up to June 2008 prepared under money & banking guide and up to June 2012).

2. General Government includes Central and Provincial Government

3. Provincial Governments includes Provincial and Local Governments

4. 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.

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

6. 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. Details are available at:

http://www.sbp.org.pk/ecodata/MFSM_Other_Depository.pdf.

2.3 Depository Corporations Survey

Million Rupees

ITEMS	FY21	FY22	FY23	2023		2024			
				Feb	Oct	Nov	Dec	2024	
								Jan	Feb ¹
Net Foreign Assets	1,317,172	(86,190)	(1,611,243)	(1,797,650)	(1,366,858)	(1,483,337)	(1,057,372)	(1,176,702)	(1,149,125)
Claims on nonresidents	4,651,521	4,472,469	4,659,278	3,833,508	5,356,788	5,400,603	5,739,415	5,679,017	5,706,723
less: Liabilities to nonresidents	3,334,349	4,558,660	6,270,521	5,631,159	6,723,646	6,883,940	6,796,787	6,855,719	6,855,849
Domestic claims (a+b)	26,154,940	31,430,310	38,914,802	34,933,508	39,436,538	40,244,884	40,353,471	41,190,584	42,050,503
a. Net Claims on general government (1+2)	16,868,351	20,338,075	26,910,222	23,006,304	27,578,109	28,180,807	27,867,168	28,972,812	29,722,107
1- Net claims on central government	17,712,655	21,440,250	28,128,623	24,562,230	29,051,336	29,762,252	29,672,269	30,934,400	31,757,582
Claims on central government	20,428,916	24,538,996	31,335,966	27,209,557	33,219,262	33,706,555	34,300,803	34,999,309	35,359,812
less: Liabilities to central government	2,716,262	3,098,746	3,207,343	2,647,327	4,167,926	3,944,303	4,628,534	4,064,909	3,602,230
2-Net claims on provincial governments	(844,304)	(1,102,175)	(1,218,401)	(1,555,926)	(1,473,227)	(1,581,445)	(1,805,101)	(1,961,588)	(2,035,474)
Claims on provincial governments	718,310	814,419	887,200	660,201	706,779	672,243	651,440	584,292	542,840
less: Liabilities to provincial governments	1,562,614	1,916,594	2,106,221	2,216,127	2,180,006	2,253,688	2,456,542	2,545,880	2,578,315
b. Claims on other sectors	9,286,589	11,092,235	12,004,580	11,927,203	11,858,429	12,064,077	12,486,303	12,217,772	12,328,395
Other financial corporations	120,016	193,875	267,202	217,542	198,563	194,302	198,252	187,827	188,510
Public non-financial corporations	1,666,102	1,740,071	2,276,992	2,054,685	2,197,538	2,246,584	2,263,129	2,251,564	2,244,317
Other non-financial corporations	5,933,575	7,315,249	7,560,899	7,747,446	7,532,187	7,676,410	8,082,573	7,821,851	7,939,922
Other resident sectors	1,566,896	1,843,040	1,899,487	1,907,531	1,930,141	1,946,781	1,942,350	1,956,530	1,955,646
Broad money liabilities (a+b+c+d)	23,681,087	26,789,406	31,266,400	27,868,464	31,713,178	31,990,453	32,584,638	32,457,093	32,987,954
a. Currency outside depository corporations	6,894,266	7,556,219	9,131,010	7,983,197	8,402,290	8,385,565	8,430,720	8,417,898	8,370,693
b. Transferable deposits	12,913,348	14,600,337	17,025,643	15,148,041	18,000,992	18,331,828	18,699,365	18,667,224	19,050,450
Other financial corporations	364,179	569,952	451,168	430,421	549,929	525,016	529,237	514,379	582,985
Public non-financial corporations	613,874	644,922	712,128	595,777	843,861	841,569	880,404	874,806	917,333
Other non-financial corporations	3,798,837	4,439,410	5,346,360	4,705,202	5,567,426	5,759,126	5,883,444	5,745,390	5,965,297
Other resident sectors	8,136,458	8,946,053	10,515,988	9,416,642	11,039,777	11,206,118	11,406,279	11,532,649	11,584,834
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	3,873,456	4,632,833	5,109,747	4,737,223	5,309,896	5,273,060	5,454,554	5,371,971	5,566,811
Other financial corporations	133,726	146,373	159,440	129,309	170,911	163,035	174,562	177,730	195,178
Public non-financial corporations	688,187	804,664	833,767	761,325	792,276	758,507	802,525	832,803	816,089
Other non-financial corporations	1,290,135	1,430,618	1,562,722	1,381,581	1,737,318	1,705,648	1,777,841	2,111,964	2,226,904
Other resident sectors	1,761,408	2,251,179	2,553,818	2,465,008	2,609,392	2,645,870	2,699,625	2,249,474	2,328,640
d. Securities other than shares included in broad money	18	18	-	3	-	-	-	-	-
Other financial corporations	15	15	-	-	-	-	-	-	-
Public non-financial corporations	-	-	-	-	-	-	-	-	-
Other non-financial corporations	3	3	-	3	-	-	-	-	-
Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	82,076	95,519	115,208	99,650	114,071	114,513	114,177	113,798	113,714
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	40,843	43,550	59,479	57,376	59,948	61,735	60,905	65,593	60,764
<i>of which: Other financial corporations</i>	22,014	27,127	35,388	36,324	35,134	35,693	36,594	37,986	36,474
Loans	29,582	56,119	102,213	136,698	113,690	96,740	79,057	121,918	125,427
<i>of which: Other financial corporations</i>	21,609	47,313	69,450	109,230	81,243	83,420	65,337	72,262	92,515
Financial Derivatives	4,771	11,280	21,891	20,315	34,606	32,959	27,653	27,622	26,033
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit & advances	35	44	42	21	57	42	13	19	56
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares & other equity	3,287,914	3,868,011	5,454,635	4,472,925	6,022,085	6,360,433	6,724,156	7,076,615	7,277,904
Other items (net)	345,873	480,278	283,775	480,449	12,160	104,755	(294,474)	151,263	309,637
Other liabilities (includes central bank float)	2,486,112	2,934,039	3,676,934	3,573,450	3,697,931	3,786,693	3,787,235	3,873,186	3,886,211
less: Other assets	2,137,940	2,515,832	3,350,342	3,006,179	3,630,253	3,655,733	3,792,871	3,669,131	3,413,191
plus: Consolidation adjustment	(2,299)	62,072	(42,816)	(86,822)	(55,518)	(26,204)	(288,838)	(52,791)	(163,383)

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>

<http://www.sbp.org.pk/departments/stats/Notice-27-Mar-2017.pdf>

2. From Dec, 2022 data on Central Government and Non Financial Public Sector deposits with scheduled banks have been revised. This revision is due to reclassification of some of the NFPSEs to Central Government.

3. The claims on Indian Government are reclassified as Other Assets in line with changes in SBP Statement of Affairs from July 2020. http://www.sbp.org.pk/ecodata/MFSM_Dep_CS.pdf

2.4 Reserve Money

Million Rupees

Components	30 th June			2023	2023			2024		
	FY21	FY22	FY23	Mar	Nov	Dec	Jan	Feb	Mar ^P	
A. Currency in Circulation	6,909,937	7,572,465	9,148,739	8,271,312	8,526,432	8,451,616	8,514,065	8,498,077	8,650,852	
B. Cash in Tills	378,302	429,566	524,857	493,218	447,263	482,274	460,212	487,771	533,902	
C. Other Deposits	68,004	95,319	112,092	96,335	106,209	119,400	114,846	114,420	123,063	
D. Bank Deposits	1,307,242	1,229,198	1,634,092	1,287,937	1,617,294	1,618,999	1,738,431	1,875,162	1,859,489	
Reserve Money (A+B+C+D)	8,663,485	9,326,549	11,419,779	10,148,802	10,697,198	10,672,289	10,827,554	10,975,430	11,167,306	
Factor affecting Reserve Money (RM)										
A. Net Foreign Assets	930,509	(559,909)	(2,013,435)	(2,225,684)	(1,749,133)	(1,422,219)	(1,581,216)	(1,625,461)	(1,561,991)	
B. Net Domestic Assets (1+2+3)	7,732,976	9,886,457	13,433,214	12,374,486	12,446,331	12,094,508	12,408,769	12,600,892	12,729,297	
I. Net Govt Sector Borrowing (i+ii)	5,320,146	5,124,160	5,232,883	5,532,724	4,950,483	3,490,172	3,792,314	4,349,881	4,576,929	
i. Borrowings for Budgetary Support ¹	5,332,490	5,141,433	5,250,087	5,552,765	4,966,599	3,506,139	3,808,789	4,366,274	4,595,687	
a) Federal Government	5,712,275	5,726,667	5,922,566	6,555,326	5,705,685	4,376,113	4,709,902	5,401,630	5,540,549	
of which deposits with SBP	(1,016,725)	(1,009,058)	(725,239)	(309,877)	(1,124,644)	(1,949,666)	(1,699,281)	(1,100,256)	(1,061,261)	
b) Provincial Government	(346,850)	(547,818)	(637,329)	(956,320)	(678,678)	(819,458)	(856,684)	(978,482)	(891,956)	
Balochistan	(37,307)	(16,552)	(13,301)	(54,769)	(54,297)	(41,350)	(40,478)	(61,067)	(75,440)	
Khyber Pakhtunkhwa	(31,540)	(1,039)	(59,000)	(48,109)	(63,363)	(83,358)	(98,750)	(110,142)	(76,397)	
Punjab	(207,104)	(440,053)	(466,096)	(658,068)	(425,903)	(514,774)	(513,593)	(600,059)	(605,116)	
Sindh	(70,899)	(90,174)	(98,933)	(195,374)	(135,115)	(179,975)	(203,863)	(207,214)	(135,002)	
c) AJK Government	(12,368)	(14,770)	(14,358)	(20,586)	(28,503)	(26,770)	(24,824)	(32,494)	(31,626)	
d) Gilgit-Baltistan	(20,566)	(22,646)	(20,792)	(25,656)	(31,904)	(23,747)	(19,604)	(24,379)	(21,279)	
ii. Others	(12,344)	(17,273)	(17,204)	(20,041)	(16,117)	(15,966)	(16,476)	(16,394)	(18,759)	
2. Credit to Non-Govt. Sector (i+ii+iii)	1,313,779	1,664,224	1,604,022	1,531,268	1,551,667	1,598,315	1,572,111	1,544,158	1,522,036	
i. Claims on Sch. Banks (a+b+c+d+e)	1,265,198	1,603,049	1,542,157	1,467,996	1,491,060	1,538,043	1,512,096	1,484,288	1,462,340	
a. Agriculture Sector	3,865	4,876	5,859	5,771	5,361	5,321	5,160	5,133	5,220	
b. Industrial Sector	413,636	616,991	632,666	637,871	610,656	609,723	599,915	596,301	593,635	
c. Export Sector	589,340	780,722	768,821	692,165	741,050	762,866	743,381	713,039	690,312	
d. Housing Sector	-	-	-	-	-	-	-	-	-	
e. Others	258,357	200,460	134,811	132,189	133,993	160,133	163,640	169,815	173,173	
ii. Claims on NBFIs	72,825	85,419	86,109	87,516	84,851	84,516	84,259	84,114	83,940	
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)	1,099,050	3,098,073	6,596,308	5,310,493	5,944,181	7,006,021	7,044,344	6,706,853	6,630,332	
Reserve Money(RM) (A+B)	8,663,485	9,326,549	11,419,779	10,148,802	10,697,198	10,672,289	10,827,554	10,975,430	11,167,306	

Source

R: Revised, P: Provisional

^{1/} Quarter end NFA of SBP includes interest accrued on Asian Clearing Union (ACU) balance, SDRs allocation, SDRs holdings, fund facilities and accrued expenses on portfolio investment account.

^{2/} Government's borrowing net of Federal, Provincial, Azad Kashmir's and Gilgit-Baltistan's deposit with SBP. The (-) sign in govt. deposits shows a credit balance whereas (+) sign shows their debtor/withdrawal from the system

^{3/} An amount of Rs. 40,968 million for the payment of government letters of credit (LCs) payable in subsequent weeks after June 30, 2022 has been classified as 'government deposits' in the monetary data; this same amount was classified as 'other deposits' in SBP as

^{4/} Total may differ due to rounding off.

2.5 Currency in Circulation

Million Rupees

	30 th June			2023	2023		2024		
	FY21	FY22	FY23	Mar	Nov	Dec	Jan	Feb	Mar ^P
1 Banknotes	7,278,860	7,992,592	9,664,290	8,755,063	8,964,205	8,924,353	8,964,711	8,976,262	9,175,139
2 One Rupee Coins and above	9,947	9,991	9,787	9,813	9,793	9,798	9,811	9,821	9,815
3 Total (1+2)	7,288,807	8,002,583	9,674,077	8,764,876	8,973,998	8,934,151	8,974,522	8,986,083	9,184,954
4 Held by Banking Department of SBP	150	146	131	103	134	139	152	163	156
5 Held by Issue Department of SBP	418	406	351	244	168	122	93	72	44
6 Currency in tills of Scheduled Banks	378,302	429,566	524,857	493,218	447,263	482,274	460,212	487,771	533,902
7 Currency in Circulation (3-4-5-6)	6,909,937	7,572,465	9,148,739	8,271,312	8,526,432	8,451,616	8,514,065	8,498,077	8,650,852

Notes:

Source: Core Statistics Department

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

ii- Monthly data is of last Friday of the month.

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 th June			2023	2023			2024		
	FY21	FY22	FY23	Mar	Nov	Dec	Jan	Feb	Mar ^P	
A. Components of M2										
1. Currency in Circulation	6,909,937	7,572,465	9,148,739	8,271,312	8,526,432	8,451,616	8,514,065	8,498,077	8,650,852	
2. Other Deposits with SBP	68,004	95,319	112,092	96,335	106,209	119,400	114,846	114,420	123,063	
3. Total Private & PSE Deposits	17,319,755	19,934,849	22,262,423	20,428,951	22,726,383	24,364,727	23,192,645	23,578,747	24,965,455	
of which : RFCDs	1,046,150	1,212,791	1,527,268	1,483,438	1,506,394	1,494,215	1,471,287	1,479,447	1,497,171	
Money Supply (1+2+3)	24,297,696	27,602,634	31,523,253	28,796,598	31,359,024	32,935,744	31,821,556	32,191,244	33,739,371	
B. Factors Affecting Money Supply (M2)										
ILNet Foreign Assets of the Banking System	724,723	(753,240)	(2,687,737)	(2,826,250)	(2,512,141)	(2,126,060)	(2,317,795)	(2,271,438)	(2,158,072)	
a. State Bank of Pakistan	930,509	(559,909)	(2,013,435)	(2,225,684)	(1,749,133)	(1,422,219)	(1,581,216)	(1,625,461)	(1,561,991)	
b. Scheduled Banks	(205,786)	(193,332)	(674,303)	(600,566)	(763,008)	(703,842)	(736,580)	(645,977)	(596,081)	
II.Net Domestic Assets of Banking System (1+2+3)	23,572,973	28,355,874	34,210,991	31,622,849	33,871,165	35,061,804	34,139,351	34,462,682	35,897,443	
a. State Bank of Pakistan	6,467,778	8,283,408	11,891,057	10,906,490	10,955,271	10,556,465	10,896,673	11,116,604	11,266,957	
b. Scheduled Banks	17,105,195	20,072,466	22,319,934	20,716,359	22,915,894	24,505,339	23,242,678	23,346,079	24,630,485	
1. Net Govt Sector Borrowing(a+b+c)	16,265,119	19,622,850	23,723,097	21,999,903	25,973,652	25,579,380	25,959,649	26,417,325	27,546,562	
a. Borrowings for Budgetary support¹	15,373,463	18,506,467	22,254,392	20,908,359	24,745,183	24,338,592	24,752,615	25,239,565	26,441,394	
(i) From SBP	5,332,490	5,141,433	5,250,087	5,552,765	4,966,599	3,506,139	3,808,789	4,366,274	4,595,687	
a) Federal Government	5,712,275	5,726,667	5,922,566	6,555,326	5,705,685	4,376,113	4,709,902	5,401,630	5,540,549	
of which deposits with SBP	(1,016,725)	(1,009,058)	(725,239)	(309,877)	(1,124,644)	(1,949,666)	(1,699,281)	(1,100,256)	(1,061,261)	
b) Provincial Government	(346,850)	(547,818)	(637,329)	(956,320)	(678,678)	(819,458)	(856,684)	(978,482)	(891,956)	
Balochistan Government	(37,307)	(16,552)	(13,301)	(54,769)	(54,297)	(41,350)	(40,478)	(61,067)	(75,440)	
Khyber Pakhtunkhwa Government	(31,540)	(1,039)	(59,000)	(48,109)	(63,363)	(83,358)	(98,750)	(110,142)	(76,397)	
Punjab Government	(207,104)	(440,053)	(466,096)	(658,068)	(425,903)	(514,774)	(513,593)	(600,059)	(605,116)	
Sindh Government	(70,899)	(90,174)	(98,933)	(135,115)	(179,975)	(203,863)	(207,214)	(212,141)	(135,002)	
c) AJK Government	(12,368)	(14,770)	(14,358)	(20,586)	(28,503)	(26,770)	(24,824)	(32,494)	(31,626)	
d) Gilgit-Baltistan	(20,566)	(22,646)	(20,792)	(25,656)	(31,904)	(23,747)	(19,604)	(24,379)	(21,279)	
(ii) From Scheduled banks (a+b)	10,040,973	13,365,035	17,004,305	15,355,594	19,778,583	20,832,454	20,943,825	20,873,291	21,845,707	
a) Federal Government	11,181,917	14,630,114	18,346,722	16,648,936	21,229,185	22,270,564	22,468,620	22,391,549	23,348,112	
of which deposits with banks	(1,659,001)	(2,020,076)	(2,360,647)	(2,248,397)	(2,424,009)	(2,524,067)	(2,556,589)	(2,588,329)	(2,441,415)	
b) Provincial Government	(1,140,944)	(1,265,079)	(1,342,417)	(1,293,342)	(1,450,602)	(1,438,110)	(1,524,795)	(1,518,259)	(1,502,404)	
of which deposits with banks	(1,141,968)	(1,266,103)	(1,343,441)	(1,294,366)	(1,451,626)	(1,439,134)	(1,525,819)	(1,519,283)	(1,503,429)	
b. Commodity operations	903,999	1,133,655	1,485,909	1,111,585	1,244,586	1,256,754	1,223,510	1,194,153	1,123,926	
c. Others	(12,344)	(17,273)	(17,204)	(20,041)	(16,117)	(15,966)	(16,476)	(16,394)	(18,759)	
2. Credit to Non-Govt. Sector (a+b+c+d)	9,114,395	10,695,839	11,342,589	11,348,657	11,199,739	11,718,655	11,406,770	11,415,296	11,451,240	
a. Credit to Private Sector*	7,629,069	8,958,809	9,167,094	9,258,346	9,088,418	9,552,078	9,242,317	9,299,893	9,354,952	
Conventional Banking Branches	5,685,109	6,381,945	6,567,480	6,672,193	6,518,808	6,745,271	6,543,559	6,574,999	6,618,547	
Islamic Banks	1,030,612	1,262,282	1,710,724	1,356,025	1,682,351	1,865,095	1,780,231	1,797,993	1,807,372	
Islamic Banking Branches of Conventional Banks	913,348	1,314,582	888,890	1,230,127	887,259	941,712	918,527	926,901	929,033	
b. Credit to PSEs	1,436,745	1,393,446	1,687,170	1,588,779	1,678,438	1,710,025	1,742,332	1,706,217	1,694,686	
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	72,825	367,828	512,569	525,775	457,127	480,796	446,364	433,430	425,846	
3. Other Items (net) *	(1,806,541)	(1,962,815)	(854,695)	(1,725,711)	(3,302,226)	(2,236,231)	(3,227,068)	(3,369,938)	(3,100,359)	
Broad Money M2 (A+B)	24,297,696	27,602,634	31,523,253	28,796,598	31,359,024	32,935,744	31,821,556	32,191,244	33,739,371	
C. Memorandum Items										
Accrued Profit on SBP holdings of MRTBs/MTBs	58,537	104,314	309,818	535,015	792,193	288,714	369,618	462,321	564,619	
Outstanding amount of MTBs (realized value in auction)	5,979,180	5,493,007	5,115,536	3,871,183	5,566,677	5,659,140	5,571,850	5,085,430	5,498,719	
Net Government Budgetary Borrowing (Cash Basis)	15,247,857	18,330,776	21,863,082	20,289,538	23,834,611	23,930,200	24,224,912	24,602,738	25,649,663	
From SBP	5,273,953	5,037,119	4,940,269	5,017,750	4,174,407	3,217,425	3,439,172	3,903,953	4,031,068	
From Scheduled Banks	9,973,904	13,293,657	16,922,813	15,271,788	19,660,205	20,712,776	20,785,740	20,698,784	21,618,594	

Source: Core Statistics Department

Notes: -

1. Excluding IMF A/c Nos. 1 & 2, IMF outstanding credit, deposits of foreign central banks, foreign governments, international organizations and deposit money banks.

2. 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-22 ^R	30-Jun-23 ^R	1 st July 22 to 31-Mar-23	1 st July 23 to 31-Mar-24 ^P
1. Central Government (a+b)	20,356,780.3	23,897,500.3	2,578,082.5	4,629,828.9
a. Scheduled Banks	14,630,113.7	17,974,934.1	1,749,422.7	5,011,846.1
T-Bills and Securities	16,650,189.4	20,335,581.5	1,963,351.1	5,092,613.8
Less:				
<i>Government Deposits</i>	2,020,075.7	2,360,647.4	213,928.4	80,767.8
b. State Bank	5,726,666.7	5,922,566.2	828,659.8	(382,017.1)
T-bills and Securities etc.	6,196,799.8	5,893,853.8	(84,605.4)	(17,959.8)
Debtor Balances (Exc. Zakat Fund)	-	-	-	-
Less:				
<i>Govt. Deposits (Ex. Zakat and Privatization Fund)</i>	1,009,058.0	725,238.9	(699,181.1)	336,021.9
<i>Others*</i>	(538,924.9)	(753,951.3)	(214,084.0)	28,035.4
2. Provincial Governments (c+d)	(1,850,313.1)	(2,014,896.3)	(442,444.0)	(432,370.0)
c. Scheduled Banks	(1,265,079.0)	(1,342,417.3)	(25,117.1)	(159,987.3)
Government Securities and Others	1,024.0	1,024.0	-	-
Less:				
<i>Government Deposits</i>	1,266,103.0	1,343,441.3	25,117.1	159,987.3
d. State Bank	(585,234.1)	(672,479.0)	(417,326.9)	(272,382.7)
Government Securities	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
<i>Government Deposits (Excluding Zakat Fund)</i>	585,234.1	672,479.0	417,326.9	272,382.7
Net Budgetary Borrowing from the Banking System	18,506,467.2	21,882,604.0	2,135,638.5	4,197,458.9

Source: Core Statistics Department

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

2.8 Government Borrowing for Commodity Operations

ITEMS	Stocks		Monetary Impact During	
	30-Jun-22	30-Jun-23	1 st July 22 to 31-Mar-23	1 st July 23 to 31-Mar-24 ^P
Rice	116.8	133.6	12.7	24.6
Wheat	1,011,625.6	1,310,697.3	(58,491.2)	(427,748.0)
Sugar	67,301.9	107,241.8	23,511.0	(1,008.9)
Fertilizer	53,019.2	64,264.4	12,724.8	67,412.5
Seeds		1,748.0	-	(1,000.0)
Oil seeds			-	-
Pulses			-	-
Edible Oil			-	-
Black Mash			-	-
Chilies			-	-
Seed Meal			-	-
Gram			-	-
Onion			-	-
Potatoes			-	-
Cotton	1,591.6	1,823.8	172.7	336.9
Total	1,133,655.1	1,485,909.0	(22,070.0)	(361,982.8)

Source: Core Statistics Department

2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Oct-23			Nov-23			Dec-23		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	8,903,166	12,023,727	20,926,893	8,964,339	11,293,383	20,257,722	8,931,192	13,197,800	22,128,992
International reserve assets	1,124,558	2,431,868	3,556,426	1,176,768	2,397,837	3,574,605	1,229,192	2,647,372	3,876,564
- Gold	1,118,947	-	1,118,947	1,168,553	-	1,168,553	1,217,917	-	1,217,917
- Foreign currency balances	5,611	2,267,333	2,272,944	8,215	2,275,050	2,283,265	11,274	2,587,735	2,599,009
- Balances with International Monetary Fund	-	140,134	140,134	1,176,768	2,375,647	3,552,415	-	-	-
- Special drawing rights holdings	-	140,090	140,090	-	100,552	100,552	-	31,601	31,601
- Reserve tranche position with International Monetary Fund	-	44	44	-	45	45	-	45	45
- Other foreign currency balances	-	24,401	24,401	-	22,190	22,190	-	27,991	27,991
Local currency financial assets	3,000,000	7,197,487	10,197,487	3,000,000	6,383,926	9,383,926	3,000,000	8,498,882	11,498,882
(i) Monetary policy assets	3,000,000	5,766,264	8,766,264	3,000,000	4,951,308	7,951,308	3,000,000	7,047,863	10,047,863
- Conventional- securities purchased under agreement to resell	3,000,000	5,505,394	8,505,394	3,000,000	4,670,107	7,670,107	3,000,000	6,761,937	9,761,937
- Shariah compliant financing facility	-	260,870	260,870	-	281,201	281,201	-	285,926	285,926
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions									
for purposes other than monetary policy		1,009,023	1,009,023		1,011,396	1,011,396		1,019,390	1,019,390
- Agriculture sector	-	4,098	4,098	-	4,122	4,122	-	4,096	4,096
- Industrial sector	-	467,981	467,981	-	464,920	464,920	-	459,497	459,497
- Export sector	-	503,152	503,152	-	507,540	507,540	-	516,566	516,566
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	33,790	33,790	-	34,812	34,812	-	39,228	39,228
(iii) Credit to Islamic banks & financial institutions for									
purpose other than monetary policy		422,199	422,199		421,221	421,221		431,629	431,629
- Agriculture sector	-	2,305	2,305	-	1,894	1,894	-	1,873	1,873
- Industrial sector	-	178,058	178,058	-	177,168	177,168	-	175,055	175,055
- Export sector	-	233,276	233,276	-	233,510	233,510	-	245,897	245,897
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	8,560	8,560	-	8,649	8,649	-	8,804	8,804
Credit to general government account	4,757,123	1,861,214	6,618,338	4,765,313	1,975,028	6,740,341	4,678,992	1,548,883	6,227,874
- Federal government	4,757,123	1,861,214	6,618,338	4,765,313	1,975,028	6,740,341	4,678,992	1,548,883	6,227,874
- Perpetual loan to federal government	-	723,884	723,884	-	751,065	751,065	-	744,228	744,228
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,757,123	1,137,330	5,894,454	4,765,313	1,223,963	5,989,276	4,678,992	804,655	5,483,646
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions									
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments		143,293	143,293		143,293	143,293		143,293	143,293
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	36,667	36,667	-	36,667	36,667	-	36,667	36,667
- Financial institutions	-	52,610	52,610	-	52,610	52,610	-	52,610	52,610
- Other	-	54,016	54,016	-	54,016	54,016	-	54,016	54,016
Property, plant & equipment	-	163,594	163,594	-	163,213	163,213	-	162,939	162,939
Rupee coins	197	-	197	168	-	168	122	-	122
Other assets	21,288	226,271	247,559	22,090	230,087	252,177	22,887	196,432	219,318
LIABILITIES	8,903,166	12,023,727	20,926,893	8,964,339	11,293,383	20,257,722	8,931,192	13,197,800	22,128,992
Equity & reserves		2,907,599	2,907,599		3,157,643	3,157,643		3,486,131	3,486,131
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	332,194	332,194	-	332,194	332,194	-	332,194	332,194
- Special reserves	-	315	315	-	315	315	-	315	315
- Unrealized appreciations	-	1,212,114	1,212,114	-	1,261,719	1,261,719	-	1,311,084	1,311,084
- Profit & loss appropriation account	-	1,262,976	1,262,976	-	1,463,415	1,463,415	-	1,742,538	1,742,538
Banknotes in circulation	8,903,166	(177)	8,902,989	8,964,339	(134)	8,964,205	8,931,192	(148)	8,931,044
- Banknotes in circulation	8,902,989	-	8,902,989	8,964,205	-	8,964,205	8,931,043	-	8,931,043
- Banknotes held in Banking Department	177	(177)	-	134	(134)	-	148	(148)	-
Monetary policy liabilities		270,566	270,566		94,763	94,763		776,533	776,533
- Securities sold under agreement to repurchase	-	270,566	270,566	-	94,763	94,763	-	776,533	776,533
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits		4,129,506	4,129,506		3,242,289	3,242,289		4,183,464	4,183,464
- Federal government	-	1,971,810	1,971,810	-	1,084,078	1,084,078	-	1,734,637	1,734,637
- Provincial governments & autonomous regions	-	571,656	571,656	-	753,785	753,785	-	956,134	956,134
- Bank deposits	-	1,417,069	1,417,069	-	1,236,488	1,236,488	-	1,312,998	1,312,998
- Other deposits	-	168,971	168,971	-	167,938	167,938	-	179,695	179,695
Foreign currency deposits		1,429,830	1,429,830		1,458,344	1,458,344		1,449,118	1,449,118
- Local banks	-	373,040	373,040	-	380,806	380,806	-	380,776	380,776
- Foreign central banks	-	127,178	127,178	-	129,934	129,934	-	127,140	127,140
- Foreign governments & sovereign wealth fund	-	923,345	923,345	-	942,307	942,307	-	934,408	934,408
- Others deposits	-	6,267	6,267	-	5,297	5,297	-	6,794	6,794
Foreign currency loans and liabilities		3,031,129	3,031,129		3,095,566	3,095,566		3,021,978	3,021,978
- International Monetary Fund facilities	-	770,023	770,023	-	754,895	754,895	-	707,575	707,575
- Allocations of special drawing rights of IMF	-	1,076,481	1,076,481	-	1,113,521	1,113,521	-	1,110,576	1,110,576
- Currency swap arrangements	-	1,184,624	1,184,624	-	1,227,150	1,227,150	-	1,203,827	1,203,827
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities		255,275	255,275		244,912	244,912		280,724	280,724

2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Jan-24			Feb-24			Mar-24		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	8,964,863	13,197,081	22,161,944	8,976,425	13,014,136	21,990,561	9,175,295	13,031,028	22,206,323
International reserve assets	1,234,693	2,613,462	3,848,155	1,204,461	2,552,216	3,756,677	1,301,506	2,552,021	3,853,527
- Gold	1,217,917	-	1,217,917	1,193,287	-	1,193,287	1,279,862	-	1,279,862
- Foreign currency balances	16,776	2,439,118	2,455,894	11,174	2,416,906	2,428,080	21,644	2,467,547	2,489,191
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	148,923	148,923	-	104,525	104,525	-	57,050	57,050
- Reserve tranche position with International Monetary Fund	-	44	44	-	44	44	-	44	44
- Other foreign currency balances	-	25,377	25,377	-	30,741	30,741	-	27,380	27,380
Local currency financial assets	3,000,000	8,454,281	11,454,281	3,000,000	8,279,052	11,279,052	3,000,000	8,320,622	11,320,622
(i) Monetary policy assets	3,000,000	7,022,501	10,022,501	3,000,000	6,875,226	9,875,226	3,000,000	6,943,444	9,943,444
- Conventional- securities purchased under agreement to resell	3,000,000	6,667,055	9,667,055	3,000,000	6,526,061	9,526,061	3,000,000	6,530,464	9,530,464
- Shariah compliant financing facility	-	355,446	355,446	-	349,165	349,165	-	412,980	412,980
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	-	1,009,276	1,009,276	-	994,925	994,925	-	972,261	972,261
- Agriculture sector	-	3,996	3,996	-	4,013	4,013	-	4,081	4,081
- Industrial sector	-	455,241	455,241	-	452,444	452,444	-	446,715	446,715
- Export sector	-	509,807	509,807	-	492,466	492,466	-	471,115	471,115
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	40,230	40,230	-	46,000	46,000	-	50,348	50,348
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	422,504	422,504	-	408,900	408,900	-	404,916	404,916
- Agriculture sector	-	1,807	1,807	-	1,817	1,817	-	1,874	1,874
- Industrial sector	-	175,510	175,510	-	174,493	174,493	-	172,166	172,166
- Export sector	-	233,574	233,574	-	220,573	220,573	-	218,831	218,831
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	11,613	11,613	-	12,018	12,018	-	12,045	12,045
Credit to general government account	4,707,190	1,611,464	6,318,654	4,749,407	1,660,959	6,410,365	4,849,863	1,657,959	6,507,822
- Federal government	4,707,190	1,611,464	6,318,654	4,749,407	1,660,959	6,410,365	4,849,863	1,657,959	6,507,822
- Perpetual loan to federal government	-	735,943	735,943	-	735,194	735,194	-	723,679	723,679
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,707,190	875,521	5,582,711	4,749,407	925,765	5,675,171	4,849,863	934,279	5,784,142
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	164,574	164,574	-	164,575	164,575	-	162,532	162,532
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	56,873	56,873	-	56,873	56,873	-	56,873	56,873
- Financial institutions	-	52,609	52,609	-	52,610	52,610	-	52,610	52,610
- Other	-	55,092	55,092	-	55,093	55,093	-	53,050	53,050
Property, plant & equipment	-	162,973	162,973	-	162,771	162,771	-	162,691	162,691
Rupee coins	93	-	93	72	-	72	44	-	44
Other assets	22,887	190,327	213,214	22,486	194,564	217,049	23,882	175,204	199,086
LIABILITIES	8,964,863	13,197,081	22,161,944	8,976,425	13,014,136	21,990,561	9,175,295	13,031,028	22,206,323
Equity & reserves	-	3,802,834	3,802,834	-	4,035,726	4,035,726	-	4,455,584	4,455,584
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	332,194	332,194	-	332,194	332,194	-	332,194	332,194
- Special reserves	-	891	891	-	891	891	-	891	891
- Unrealized appreciations	-	1,331,290	1,331,290	-	1,306,476	1,306,476	-	1,392,941	1,392,941
- Profit & loss appropriation account	-	2,038,459	2,038,459	-	2,296,165	2,296,165	-	2,629,557	2,629,557
Banknotes in circulation	8,964,863	(152)	8,964,711	8,976,425	(163)	8,976,262	9,175,295	(156)	9,175,139
- Banknotes in circulation	8,964,710	-	8,964,710	8,976,262	-	8,976,262	9,175,140	-	9,175,140
- Banknotes held in Banking Department	152	(152)	0	163	(163)	-	156	(156)	(0)
Monetary policy liabilities	-	428,939	428,939	-	369,787	369,787	-	150,436	150,436
- Securities sold under agreement to repurchase	-	428,939	428,939	-	369,787	369,787	-	150,436	150,436
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	4,114,763	4,114,763	-	3,781,543	3,781,543	-	3,646,767	3,646,767
- Federal government	-	1,659,834	1,659,834	-	1,062,990	1,062,990	-	977,249	977,249
- Provincial governments & autonomous regions	-	915,248	915,248	-	1,047,379	1,047,379	-	1,017,845	1,017,845
- Bank deposits	-	1,364,352	1,364,352	-	1,496,716	1,496,716	-	1,472,833	1,472,833
- Other deposits	-	175,329	175,329	-	174,459	174,459	-	178,841	178,841
Foreign currency deposits	-	1,419,837	1,419,837	-	1,426,357	1,426,357	-	1,426,091	1,426,091
- Local banks	-	374,079	374,079	-	378,446	378,446	-	377,851	377,851
- Foreign central banks	-	126,719	126,719	-	127,175	127,175	-	125,376	125,376
- Foreign governments & sovereign wealth fund	-	912,874	912,874	-	914,173	914,173	-	914,954	914,954
- Others deposits	-	6,166	6,166	-	6,563	6,563	-	7,912	7,912
Foreign currency loans and liabilities	-	3,176,113	3,176,113	-	3,148,706	3,148,706	-	3,083,219	3,083,219
- International Monetary Fund facilities	-	894,797	894,797	-	877,087	877,087	-	827,507	827,507
- Allocations of special drawing rights of IMF	-	1,094,516	1,094,516	-	1,089,996	1,089,996	-	1,079,998	1,079,998
- Currency swap arrangements	-	1,186,800	1,186,800	-	1,181,623	1,181,623	-	1,175,714	1,175,714
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	254,747	254,747	-	252,180	252,180	-	269,085	269,085

Source: Finance Department SBP

2.10 Annual Accounts of State Bank of Pakistan

End Jun: Million Rupees

	2019	2020	2021	2022	2023
ASSETS					
Gold reserves held by the Bank	468,625	617,495	577,356	773,637	1,136,974
Local Currency – Coins	1,039	1,029	418	406	351
Foreign Currency Reserves	1,375,854	2,206,980	2,858,845	2,178,557	1,590,147
Earmarked foreign currency balances	72,703	62,010	20,708	24,051	20,206
Special Drawing Rights of the International Monetary Fund	55,461	29,537	60,771	43,461	5,381
Reserve tranche with the IMF under quota arrangements	27	28	27	33	46
Securities purchased under agreement to resale	782,918	917,540	1,792,952	4,518,610	8,387,621
Current accounts of governments	28,200	30,157	33,794		
Investments	8,003,637	7,508,359	6,949,850	6,404,018	6,065,519
Loans, Advances, Bills of Exchange and Commercial Papers	587,644	795,578	1,179,962	2,070,810	2,251,156
Assets held with the Reserve Bank of India	9,580	11,943	11,268	14,816	21,579
Balances due from the Govt. of India and Bangladesh	12,267	13,141	14,088	15,107	16,206
Property and Equipment	79,876	79,010	78,346	97,686	96,683
Intangible assets	199	106	98	170	155
Other assets	10,021	14,692	29,975	37,176	27,428
TOTAL ASSETS	11,488,051	12,287,605	13,608,457	16,178,538	19,619,452
LIABILITIES					
Bank notes in circulation	5,285,026	6,458,763	7,278,860	7,992,592	9,664,290
Bills Payable	1,147	1,226	1,796	1,251	1,619
Current accounts of governments	1,101,514	748,790	1,295,486	1,547,182	1,363,629
Current account with SBP-BSC -. (a -Subsidiary)	44,969	52,125	51,241	10,512	8,590
Current account with NIBAF (Guarantee) Limited - a subsidiary	105	187	202	-	-
Payable to Islamic Banking Institution against Bai Muajjal transactions	124,410	19,513	-	197	216
Payable under bilateral currency swap agreement	469,398	476,723	748,494	926,914	1,209,984
Deposits of banks and Financial Institutions	1,246,239	1,171,104	1,327,525	1,254,854	1,676,644
Other deposits and accounts	1,116,034	1,093,622	629,053	737,432	957,386
Payable to the International Monetary Fund	1,150,064	1,045,944	845,359	1,351,259	1,632,062
Securities sold under agreement to repurchase	-	-	135,051	530,194	142,882
Other Liabilities	176,875	99,531	75,071	134,303	156,501
Deferred Liability - Unfunded Staff Retirement Benefits	29,383	34,736	36,697	41,058	45,715
TOTAL LIABILITIES	10,745,164	11,202,263	12,424,837	14,527,749	16,859,518
NET ASSETS	742,887	1,085,342	1,183,621	1,650,789	2,759,934
REPRESENTED BY					
Share Capital	100	100	100	100,000	100,000
Reserves	112,706	167,389	260,993	214,789	440,965
Unappropriated profit	6,519	152,542	161,974	371,186	904,705
Unrealized appreciation on gold reserves held by the Bank	464,181	613,004	572,780	769,061	1,132,158
Unrealised appreciation on remeasurement of Foreign currency accounts and investments				-	10
Unrealized appreciation on re-measurement of investment-Local	68,491	61,417	96,883	85,014	71,356
Surplus on revaluation of property and equipment	90,891	90,891	90,891	110,739	110,739
TOTAL EQUITY	742,887	1,085,342	1,183,621	1,650,789	2,759,934
PROFIT & LOSS ACCOUNT					
Mark-Up/ Return/Interest Earned	656,468	1,218,372	768,020	991,784	2,183,421
Mark-Up/ Return/Interest Expenses	110,759	73,343	52,694	60,595	147,665
Net Mark-Up / Interest Income	545,709	1,145,029	715,327	931,189	2,035,756
Fair valuation adjustment on COVID loans - net	-	-	-	(63,223)	231
Fees, Commission & Brokerage Income	4,136	4,648	5,245	6,690	9,194
Exchange gain/(loss)-net	(505,911)	66,410	135,349	(61,818)	(874,670)
Dividend Income	2,390	400	500	633	605
Other operating income / (loss)-net	4,392	7,905	2,199	(9,384)	(1,545)
Other Income/(Loss)	113	382	397	5,200	37,197
Total Non - Markup / Interest Income	50,829	1,220,580	813,285	809,286	1,206,769
Administrative/ Operating Expenses	51,180	60,722	56,353	62,857	66,372
Provisions for /(reversal of provision against)	496	(73)	(89)	378	1,109
Total Non-Markup/Interest Expenses	51,675	60,649	56,264	63,235	67,482
PROFIT/ (LOSS) FOR THE YEAR	(846)	1,159,931	757,021	746,051	1,139,287
Net Cash Inflow / (Outflow) from Operating Activities	397,436	1,432,096	1,189,238	(31,841)	972,468
Net Cash Inflow / (Outflow) from Investing Activities	1,613	(753)	(645)	(325)	(130)
Net Cash Inflow / (Outflow) from Financing Activities	224,962	(1,050,123)	(829,800)	(82,663)	(276,010)

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation

(Subsidiary of State Bank of Pakistan)

End Jun: Million Rupees

	2019	2020	2021	2022	2023
ASSETS					
Deposit account with State Bank of Pakistan	-	-	-	2,801	2,532
Current account with State Bank of Pakistan	44,969	52,125	51,241	10,512	8,590
Investments	518	551	515	45,881	58,684
Employee loans and advances	9,606	8,900	10,780	11,525	14,713
Advances, deposits and payments	60	59	126	180	217
Medical and stationary consumable	247	311	316	346	195
Property and equipment	834	1,191	2,846	3,753	3,438
Total Assets	56,234	63,136	65,824	74,998	88,368
LIABILITIES					
Deferred liabilities - staff retirement benefits	50,294	56,659	59,246	67,187	5,662
Other liabilities	4,940	5,478	5,579	6,525	80,844
Total Liabilities	55,234	62,136	64,824	73,712	86,506
NET ASSETS	1,000	1,000	1,000	1,286	1,862
REPRESENTED BY					
Share capital	1,000	1,000	1,000	1,000	1,000
Reserves	-	-	-	-	286
Unappropriated Profit	-	-	-	286	576
PROFIT & LOSS ACCOUNTS					
Discount and Interest earned	45	67	47	3,827	7,878
Net operating expenses	14,548	18,114	15,350	18,771	23,306
Total Expenses	14,548	18,114	15,350	23,306	23,306
Reimbursed by the State bank of Pakistan	8,061	8,249	8,283	15,194	15,919
Allocated to the State Bank of Pakistan	6,488	9,864	7,067	-	-
Operating Profit				249	492
Profit on disposal of fixed assets	45	67	47	3	5
Other income	9	3	3	34	80
Balance Profit Transferred to the State Bank of Pakistan	54	69	50	-	-
Net Cash Inflow / (Outflow) from Operating Activities	275	588	1,934	45,790	4,970
Net Cash Inflow / (Outflow) from Investing Activities	(275)	(588)	(1,934)	(39,594)	47,954
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Cash and cash equivalents at beginning of the year	-	-	-	-	6,197
Cash & Cash Equivalents at the end of the year	-	-	-	6,197	59,120

Source: SBP BSC HOK

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

Million Rupees

FINANCIAL POSITION	FY21	FY22	FY23	2023			2024		
				2023			2024		
				Mar	Nov	Dec	Jan	Feb	Mar
ASSETS									
Cash & Balances with Treasury Banks	1,528,246	2,308,137	2,650,786	2,068,910	3,023,873	2,725,901	2,417,576	2,568,027	2,746,460
Balances with other Banks	213,911	330,061	517,695	479,197	484,150	501,917	485,843	574,147	592,976
Lending to Financial Institutions	966,673	858,227	892,010	1,578,872	824,876	1,549,354	960,061	1,065,055	724,063
Investments	13,615,840	16,441,736	20,895,614	19,235,698	24,586,610	25,540,713	25,566,069	25,448,438	26,255,450
Advances – Net of Provision	8,202,049	10,099,077	11,502,379	11,120,622	11,237,186	11,621,826	11,290,336	11,265,083	11,177,306
Gross Advances	8,831,088	10,771,563	12,202,125	11,836,163	11,963,692	12,347,058	12,034,420	12,011,730	11,969,406
Less: Provision for Non- Performing Advances	(629,039)	(672,486)	(699,746)	(715,541)	(726,507)	(725,232)	(744,085)	(746,647)	(792,101)
Operating Fixed Assets	635,575	716,433	872,579	823,054	907,449	907,449	934,018	973,166	983,144
Deferred Tax Assets	70,764	107,049	220,831	183,027	211,239	211,239	188,064	171,332	175,347
Other Assets	908,754	1,202,385	1,892,967	1,945,820	2,080,628	2,080,628	1,954,511	2,060,965	2,464,449
TOTAL ASSETS	26,141,812	32,063,106	39,444,861	37,435,200	43,356,012	43,356,012	43,796,478	44,126,214	45,119,194
LIABILITIES									
Bills Payable	322,389	358,528	424,912	305,638	315,851	399,964	312,473	290,883	295,278
Borrowings	4,097,113	6,725,049	8,916,845	9,333,948	10,856,804	11,497,006	11,459,632	11,388,396	11,159,140
Deposits and other Accounts	18,695,178	21,490,459	25,507,568	23,562,304	26,797,642	27,679,479	26,785,526	27,126,482	28,226,992
Sub-ordinated Loans	112,732	136,828	171,864	162,669	176,077	176,073	176,073	176,073	176,859
Liabilities Against Assets Subject to Finance Lease	1,823	10,134	12,518	12,687	12,157	12,071	11,992	12,138	11,098
Deferred Tax Liabilities	17,288	5,847	38,414	35,024	24,061	28,735	33,980	47,693	54,939
Other Liabilities	997,101	1,300,389	1,966,081	1,843,164	2,331,619	2,291,617	1,951,708	2,101,176	2,273,545
TOTAL LIABILITIES	24,243,625	30,027,234	37,038,203	35,255,433	40,514,211	42,084,946	40,731,385	41,142,842	42,197,851
NET ASSETS	1,898,187	2,035,872	2,406,658	2,179,767	2,841,801	2,983,777	3,065,093	2,983,372	2,921,343
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	561,451	584,837	614,275	606,789	631,992	631,319	631,156	631,110	630,827
Reserves	379,965	440,578	572,952	519,689	581,847	591,418	587,819	601,008	648,899
Un-appropriated / Un-remitted Profit	696,938	870,554	1,142,504	1,004,589	1,295,668	1,414,262	1,466,078	1,450,178	1,349,293
Surplus/ (Deficit) on Revaluation of Assets	259,833	139,904	76,926	48,700	332,293	346,778	380,040	301,075	292,324
TOTAL	1,898,187	2,035,872	2,406,658	2,179,767	2,841,801	2,983,777	3,065,093	2,983,372	2,921,343

Note: Figures pertain to last week end of every month

Source: Banking Supervision Department-1, SBP

2.13 Scheduled Banks' Consolidated Liquidity Position (All Banks)

Million Rupees

	FY20	FY21	FY22	2023	2023			2024	
				Feb	Oct	Nov	Dec	Jan	Feb
Demand Liabilities	14,142,999	16,618,909	19,281,929	15,004,789	18,385,653	18,261,279	18,853,156	18,324,581	18,561,700
Time Liabilities	1,791,929	1,875,316	2,074,337	2,053,122	4,448,435	4,566,746	4,682,570	4,803,574	4,918,023
TOTAL (Demand & Time Liabilities)	15,934,928	18,494,226	21,356,266	17,057,911	22,834,088	22,828,026	23,535,726	23,128,155	23,479,723
LIQUID ASSETS MAINTAINED IN PAKISTAN	8,611,065	12,439,752	14,101,558	12,443,919	18,016,053	18,179,905	18,593,071	18,427,985	18,631,200
Cash	374,689	418,418	415,712	388,237	523,848	544,001	557,607	550,657	569,049
Balance with SBP	606,361	700,455	1,447,459	976,022	1,416,244	1,235,722	1,357,127	1,323,201	1,291,698
Balance with agents of SBP	193,531	197,018	207,436	78,353	192,467	159,081	161,096	66,088	85,049
Un-encumbered approved Securities	7,390,284	11,079,775	11,976,081	10,952,923	15,810,873	16,167,520	16,444,228	16,415,263	16,612,734
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	46,201	44,086	54,870	48,383	72,621	73,581	73,012	72,776	72,669
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	3,270,049	3,791,605	4,612,478	4,020,836	5,429,892	5,426,262	5,593,445	5,491,813	5,575,878
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	5,341,017	8,648,147	9,523,577	8,423,083	12,586,160	12,753,643	12,999,625	12,936,173	13,055,321

Source: Banking Supervision Department-1, SBP

2.14 Financial Position of DFIs, MFBs and NBFs

Million Rupees

ASSETS/ LIABILITIES	Sep-23				Dec-23			
	DFIs*	NBFs	MFBs	Total	DFIs*	NBFs	MFBs	Total
1. Currency and Deposits	10,926	808,015	81,936	900,877	18,837	1,080,893	85,758	1,185,488
a. Currency	21	3,988	8,847	12,855	16	1,377	11,096	12,488
b. Transferable Deposits	5,819	598,668	56,258	660,746	7,945	890,930	68,246	967,121
c. Restricted Deposits	-	99	375	474	-	552	372	924
d. Other Deposits	5,086	205,260	16,457	226,802	10,876	188,034	6,044	204,955
2. Investment in securities other than shares	2,281,506	683,191	137,929	3,102,626	2,057,343	566,395	164,017	2,787,754
a. Short-term	1,691,211	396,371	48,914	2,136,496	845,765	337,580	96,415	1,279,760
b. Long-term	590,294	286,820	89,016	966,130	1,211,578	228,815	67,601	1,507,994
3. Loans extended (Advances)	220,410	170,463	466,690	857,563	224,085	115,205	492,120	831,410
a. Short-term	43,596	43,598	305,154	392,347	45,458	42,918	327,409	415,785
b. Long-term	176,814	126,865	161,536	465,216	178,627	72,286	164,710	415,624
4. Investment in shares	58,946	203,934	-	262,880	17,201	249,052	-	266,253
a. Quoted	51,948	174,345	-	226,293	11,580	231,475	-	243,055
b. Non-quoted	6,998	29,589	-	36,587	5,622	17,577	-	23,198
5. Insurance Technical Reserve	-	768	154	922	-	-	135	135
a. Life	-	-	23	23	-	-	6	6
b. Non-life	-	768	131	899	-	-	129	129
6. Financial Derivatives	-	-	-	-	-	-	-	-
7. Other accounts receivable	43,301	101,749	35,691	180,741	48,894	174,678	43,852	267,425
8. Non-financial assets	11,076	33,215	56,933	101,224	11,118	20,214	58,934	90,266
a. Produced assets	10,926	27,026	55,053	93,005	10,968	14,128	57,295	82,391
i. Fixed assets	10,600	23,163	44,148	77,911	10,630	10,695	45,929	67,254
ii. Inventories	-	1,023	-	1,023	-	607	-	607
iii. Valuables	-	1,498	-	1,498	-	1,572	-	1,572
iv. Other produced assets	326	1,342	10,905	12,573	338	1,254	11,366	12,958
b. Non-produced assets	150	6,189	1,880	8,219	150	6,086	1,639	7,875
i. Land	150	2,215	343	2,708	150	2,234	343	2,727
ii. Other non-produced assets	-	3,974	1,536	5,511	-	3,852	1,296	5,147
Total Assets/ Liabilities	2,626,164	2,001,334	779,333	5,406,832	2,377,479	2,206,437	844,815	5,428,731
1. Deposits	39,423	37,138	545,931	622,492	46,986	40,885	607,728	695,599
a. Restricted deposits	112	26,127	-	26,239	110	28,972	-	29,082
b. Other deposits	39,310	11,011	545,931	596,253	46,876	11,914	607,728	666,518
2. Securities other than shares (bonds/debentures etc)	-	854	8,033	8,886	-	854	8,673	9,526
a. Short-term	-	1	-	1	-	1	-	1
b. Long-term	-	853	8,033	8,886	-	853	8,673	9,526
3. Loans (Borrowings)	2,365,836	160,220	71,501	2,597,557	2,137,656	63,807	64,991	2,266,455
a. Short-term	2,231,253	98,108	7,411	2,336,772	1,992,291	21,955	8,608	2,022,855
b. Long-term	134,583	62,112	64,091	260,786	145,365	41,852	56,383	243,600
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	51,938	105,003	111,211	268,152	47,055	139,908	126,040	313,002
6. Shares and other equity	168,968	1,698,120	42,657	1,909,745	145,781	1,960,983	37,384	2,144,148
a. Quoted	6,238	910,150	13,003	929,392	6,238	953,206	13,003	972,447
b. Non-quoted	78,343	580,916	24,312	683,571	78,343	721,492	26,959	826,794
c. Retained earnings	40,326	90,560	(48,939)	81,948	11,236	80,283	(52,133)	39,386
d. Current year result	16,583	99,078	(3,229)	112,433	17,178	197,110	(8,128)	206,160
e. General & special reserves	25,333	15,916	57,224	98,474	24,659	11,163	57,375	93,197
f. Valuation adjustments	2,144	1,499	285	3,928	8,128	(2,271)	307	6,165

* DFIs also includes HBFC & PMRC data.

2.15 Classification of Deposits with DFIs, MFBs and NBFs

Million Rupees

SECTOR	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23
1 Non-financial Corporations	136,388	99,307	83,639	85,102	90,147	106,133
i Public	37,553	32,830	28,020	33,083	36,902	39,290
ii Private	98,835	66,477	55,619	52,019	53,245	66,843
2 Financial Corporations	104,583	181,142	156,942	167,795	103,112	95,514
i Deposit money institutions	1,570	47,837	49,607	77,062	4,601	5,994
ii Other deposit accepting institutions	36,364	74,915	58,588	53,743	53,197	43,694
iii Financial intermediaries	50,366	55,850	46,825	35,659	43,412	44,010
iv Financial auxiliaries	14,645	1,239	683	147	1,038	721
v Insurance and pension funds	1,638	1,301	1,238	1,184	864	1,095
3 Central Government	21,671	31,827	32,568	29,828	25,394	26,682
4 Provincial Governments	9,531	13,083	13,650	15,740	24,178	22,413
5 Local Governments	1,588	1,366	1,423	1,614	3,293	27,809
6 Household	217,654	234,745	232,824	265,905	329,411	358,762
7 Non-profit Institutions (NPIs) Serving Households	32,109	35,860	34,072	35,181	45,609	56,870
8 Non-residents	984	1,018	2,461	1,284	1,348	1,415
9 Foreign Currency	..	..	..	..	..	..
Total	519,156	524,509	557,579	602,449	622,492	695,599

Source: Core Statistics Department

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

Million Rupees

SECTOR	Sep-23			Dec-23		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	253,176	4,375	257,550	259,228	4,458	263,686
i Public	4,592	447	5,039	4,330	450	4,781
ii Private	248,584	3,928	252,512	254,897	4,008	258,905
2 Financial Corporations	14,723	110,001	124,724	24,156	67,512	91,668
i Deposit money institutions	5,292	65,485	70,776	13,040	31,195	44,235
ii Other deposit accepting institutions	8,631	15,913	24,545	9,996	7,234	17,230
iii Financial intermediaries	710	28,603	29,313	1,010	29,083	30,092
iv Financial auxiliaries	90	-	90	110	-	110
v Insurance and pension funds	-	-	-	-	-	-
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	67,194	36,252	103,446	67,370	17,742	85,112
7 Non-profit Institutions (NPIs) Serving Households	21	-	21	15	-	15
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	-	-	-	-	-	-
10 Other Advances and Financial Leases	347,310	21,261	368,572	367,912	23,017	390,929
Total	682,424	171,889	854,313	718,680	112,729	831,410

* This includes Depository NBFCs, DFIs and MFIs.

Source: Core Statistics Department

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

2.17 Classification of Investments in Securities and Shares By DFIs, MFBs and NBFCs

Million Rupees

SECURITIES	Sep-23			Dec-23		
	Depository*	Non- Depository**	Total	Depository*	Non- Depository**	Total
A. Securities	2,784,173	318,453	3,102,626	2,435,697	352,058	2,787,754
1 Non-financial Corporations	37,704	33,721	71,425	78,331	44,834	123,164
i Public	339	10,570	10,909	5,836	16,758	22,594
ii Private	37,365	23,151	60,516	72,494	28,076	100,571
2 Financial Corporations	38,416	44,146	82,562	33,021	40,567	73,588
i Deposit money institutions	20,880	17,996	38,876	21,021	17,248	38,269
ii Other deposit accepting institutions	9,902	4,399	14,301	10,531	5,490	16,021
iii Financial intermediaries	7,634	21,679	29,312	1,469	17,773	19,243
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	73	73	-	56	56
3 Central Government	2,708,053	240,586	2,948,639	2,324,345	266,657	2,591,002
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	77,035	185,845	262,880	20,443	245,811	266,253
1 Non-financial Corporations	10,138	168,240	178,378	9,723	224,522	234,244
i Public	1,228	100,670	101,897	1,430	139,918	141,348
ii Private	8,910	67,571	76,481	8,293	84,603	92,896
2 Financial Corporations	65,141	17,061	82,202	8,953	20,748	29,701
i Deposit money institutions	43,410	2,337	45,748	3,920	2,825	6,745
ii Other deposit accepting institutions	15,791	2,913	18,705	971	3,149	4,120
iii Financial intermediaries	3,148	11,316	14,464	2,717	14,306	17,023
iv Financial auxiliaries	2,578	-	2,578	1,189	-	1,189
v Insurance and pension funds	214	494	708	156	468	624
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,756	544	2,300	1,767	541	2,308
Total (A+B)	2,861,208	504,298	3,365,506	2,456,140	597,868	3,054,008

* This includes Depository NBFCs, DFIs and MFIs.

Source: Core Statistics Department

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

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

Item	Jun-23	Sep-23	Dec-23 ⁿ
Assets	41,190,125	43,500,966	46,836,739
I. Currency and Deposits	3,145,879	2,847,070	3,230,070
1. Currency	606,313	536,905	580,080
2. Transferable Deposits	2,235,440	2,001,935	2,404,069
3. Restricted/ compulsory deposits	67,121	67,584	66,363
4 Other Deposits	237,005	240,646	179,558
II. Securities(other than shares)	20,972,221	22,774,040	25,287,954
1. Short-term	5,222,184	5,493,980	5,878,262
2. Long-term	15,750,038	17,280,060	19,409,693
III. Loans extended (Advances)	13,555,377	14,163,396	14,457,510
1. Short-term	8,028,597	8,701,394	8,729,150
A) Money at call	174,486	119,532	148,007
B) Reverse Repo	639,590	1,673,569	1,377,472
C) Bills purchased and discounted	370,030	383,083	355,615
D) Other short-term advances	6,844,491	6,525,209	6,848,056
2. Long-term	5,526,781	5,462,002	5,728,360
IV. Shares and other equity	572,165	589,736	530,756
1. Quoted	189,070	211,402	247,588
2. Non quoted	379,216	375,288	279,893
3. Investment fund shares	3,879	3,046	3,275
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	13,398	30,599	19,368
VII. Other accounts receivable	1,703,872	1,841,041	1,995,403
1. Trade credit and advances	-	-	-
2. Others	1,703,872	1,841,041	1,995,403
A) Dividends receivable resident sector	206	824	173
B) Settlement accounts resident sector	34,232	36,570	34,803
C) Items in the process of collection	546	666	246
D) Miscellaneous assets residents sector	1,661,066	1,795,658	1,951,582
E) Other non- resident accounts receivable	7,822	7,324	8,600
VIII. Non-financial assets	1,227,213	1,255,083	1,315,677
1. Produced assets	899,158	923,232	964,262
A) Tangible fixed assets	799,128	821,202	857,232
a) Dwellings	151,096	155,150	161,895
i) Building on freehold land	5,758	5,760	6,170
ii) Building on leasehold land	145,338	149,390	155,725
b) Other buildings and structures	306,957	306,653	307,672
i) Building on freehold land	90,984	88,791	89,995
ii) Building on leasehold land	215,974	217,862	217,676
c) Machinery and equipment	278,048	287,045	313,993
i) Transport equipments	22,589	23,899	26,622
ii) Furniture & Fixtures	36,648	37,510	43,123
iii) Office equipments	164,142	168,110	182,348
iv) Other machinery & equipments	54,669	57,526	61,899
d) Other tangible fixed assets n.e.s	63,026	72,354	73,673
B) Intangible fixed assets	100,029	102,030	107,030
a) Computer software	64,641	66,646	71,641
b) Other intangible fixed assets n.e.s	35,389	35,385	35,388
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	319,759	321,761	320,060
A) Tangible non-produced assets	297,960	302,705	297,229
a) Land	196,164	198,282	199,485
i) Land underlying Buildings and structures	196,164	198,282	199,485
1. Freehold land	78,955	79,616	77,955
2. Leasehold land	117,208	118,666	121,530
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	101,796	104,422	97,743
B) Intangible non-produced assets	21,799	19,056	22,831
a) Leases and other transferable contracts	16,179	16,397	16,524
b) Purchased goodwill	2,213	1,817	2,213
c) Other intangible non-produced assets n.e.s	3,407	841	4,094
3. Capital work in progress	8,296	10,090	31,355

3.1 Scheduled Banks' Liabilities and Assets

(End period: Million Rupees)

Item	Jun-23	Sep-23	Dec-23 ¹
Liabilities	41,190,125	43,500,966	46,836,739
I. Deposits	26,363,171	26,924,250	28,866,019
1. Transferable Deposits	21,070,748	21,674,163	23,235,975
2. Restricted/ compulsory deposits	575,720	492,439	547,823
3. Other deposits	4,716,704	4,757,648	5,082,222
II. Securities (other than shares bonds/ debentures etc.)	129,486	125,036	129,673
1. Short-term	-	-	-
2. Long-term	129,486	125,036	129,673
III. Loans (Borrowings)	9,080,649	10,413,351	11,672,828
1. Short-term	8,210,779	9,527,694	10,800,196
A) Money at call	146,673	135,332	100,718
B) Repurchase agreements (Repo)	6,120,235	7,590,980	8,834,251
C) Other short-term borrowings	1,943,871	1,801,382	1,865,227
2. Long-term borrowings	869,871	885,657	872,632
IV. Financial Derivatives	34,708	66,206	44,458
V. Other accounts payable	2,786,787	3,390,616	3,180,587
1. Provision for losses	772,089	784,486	799,071
A) Provision for loan losses-Specific	691,678	698,843	713,955
B) Provision for loan losses-General	43,569	49,806	45,617
C) Provision for other losses	36,842	35,836	39,500
2. Accumulated Depreciation	346,376	357,405	378,157
3. Other accounts payable other resident Sectors	1,624,258	2,190,846	1,935,766
A) Dividends payable	9,993	16,442	9,661
B) Settlement accounts	73,569	95,134	26,527
C) Items in the process of collection	12,120	10,516	10,802
D) Miscellaneous liability items	1,528,577	2,068,754	1,888,776
a) Suspense account	94,163	108,989	111,264
b) Provision for expected costs	140,471	146,258	135,641
c) Deferred tax liabilities	14,539	25,477	(8,378)
d) Accrued wages	9,314	11,631	13,892
e) Accrued rent	560	546	544
f) Accrued taxes	534,923	595,497	630,971
g) Other miscellaneous liability items	734,606	1,180,356	1,004,842
4. Other non- resident accounts payable	44,064	57,880	67,593
A) Dividends payable non-residents	33,637	47,518	57,099
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,426	10,362	10,493
VI. Insurance, pension, and standardized guarantee schemes	327,824	-	-
VII. Shares and other equity	2,467,499	2,581,507	2,943,174
1. Quoted	399,145	442,079	442,079
2. Non quoted	263,942	248,868	268,183
3. Investment fund shares	-	-	-
4. Retained earnings	544,142	463,808	384,703
5. Current year result	499,348	633,917	832,992
6. General and special reserve	602,236	570,899	657,160
7. Valuation adjustments	158,686	221,937	358,057
IX. Contingencies and Commitments	16,842,070	18,075,558	17,604,695
1. Guarantees	3,212,210	2,962,092	3,268,804
2. Commitments	13,444,164	14,940,756	14,137,649
A) Letter of Credit	4,625,867	4,804,459	4,214,880
B) Forward Foreign Exchange Transactions	7,001,352	7,999,244	7,931,561
C) Forward government Securities Transactions	270,816	510,105	291,201
D) Derivatives	114,389	111,102	103,437
E) Forward lending	399,537	336,748	300,159
F) Operating leases	299	71	365
G) Commitments for acquisition of :	38,460	31,390	42,313
i. Fixed assets	30,956	23,288	29,293
ii. Intangible assets	7,504	8,102	13,020
H) Other commitments	993,445	1,147,636	1,253,733
3. Other contingent liabilities	185,695	172,710	198,242

Source: Core Statistics Department

Notes:

1: Total advances shown in assets may differ from advances presented in table 3.8 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in table 3.2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on the new format w.e.f. December 2022 and being published on quarterly basis w.e.f. March 2023.

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

(Amount in Million Rupees)

(No. of Accounts in Unit)

END OF PERIOD	2023							
	Mar		Jun		Sep		Dec ^p	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	60,689,469	8,495,615	71,777,024	8,986,948	72,890,465	9,034,409	78,464,778	9,550,027
Call Deposits	314,481	372,156	307,811	503,164	315,623	374,331	321,833	381,703
Other Deposits Accounts	105,137	551,984	160,692	681,292	180,899	562,880	173,995	659,545
Saving Deposits	21,515,723	9,314,709	21,858,684	10,055,786	21,849,996	10,988,517	22,347,599	11,764,320
FIXED DEPOSITS	946,194	4,114,431	857,579	4,456,226	885,493	4,635,259	797,621	4,942,088
Less Than 6 months	138,788	1,257,821	104,788	1,462,653	96,526	1,367,952	98,569	1,463,607
For 6 months & over but less than 1 year	55,185	543,299	38,920	543,614	60,233	623,580	28,865	569,218
For 1 year & over but less than 2 years	414,102	1,876,817	426,308	1,960,481	455,186	2,170,238	382,868	2,419,450
For 2 years & over but less than 3 years	29,978	69,006	22,402	64,567	15,450	59,285	13,141	57,371
For 3 years & over but less than 4 years	29,561	83,972	32,290	80,405	30,205	74,159	26,369	78,344
For 4 years & over but less than 5 years	22,298	5,737	35,898	48,218	42,022	29,652	43,681	52,711
For 5 years & over	256,282	277,778	196,973	296,288	185,871	310,394	204,128	301,387
Total Deposits	83,571,004	22,848,894	94,961,790	24,683,416	96,122,476	25,595,396	102,105,826	27,297,683

Source: Core Statistics Department

Note:

This Data is being published on quarterly basis w.e.f. March, 2023.

3.2.1 Deposits Distributed by Type of Accounts and Gender
All Banks
As on 31st December, 2023

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	56,352,553	5,434,106	18,182,221	1,039,544	683,099	330,190	3,246,905	2,746,187	78,464,778	9,550,027
II. Call Deposits	186,077	83,685	12,247	14,801	9,868	13,389	113,641	269,828	321,833	381,703
III. Other Deposit Accounts	133,444	26,889	20,117	3,629	10,284	53,198	10,150	575,829	173,995	659,545
IV. Saving Deposits	16,818,326	4,694,543	3,965,943	1,419,654	702,018	651,835	861,312	4,998,288	22,347,599	11,764,320
V. Fixed or Term Deposits	395,713	865,834	249,037	258,413	83,344	228,977	69,527	3,588,864	797,621	4,942,088
1) Less Than Three Months	32,733	132,431	10,387	37,715	4,480	35,409	11,005	545,074	58,605	750,629
2) For Three Months and Over but Less Than Six Months	24,012	96,045	6,927	25,190	1,804	21,031	7,221	570,711	39,964	712,978
3) For Six Months and Over but Less Than One Year	16,601	100,411	6,747	16,287	935	9,902	4,582	442,617	28,865	569,218
4) For One Year & Over but Less Than Two Years	196,455	443,928	114,601	142,932	47,267	92,533	24,545	1,740,057	382,868	2,419,450
5) For Two Years & Over but Less Than Three Years	7,577	5,197	3,330	2,471	715	1,151	1,519	48,551	13,141	57,371
6) For Three Years & Over but Less Than Four Years	10,699	13,491	11,479	4,679	1,748	1,594	2,443	58,579	26,369	78,344
7) For Four Years & Over but Less Than Five Years	24,797	5,994	11,526	1,953	7,286	40,044	72	4,720	43,681	52,711
8) For Five Years and Over but Less Than Ten Years	82,556	67,333	83,223	27,082	19,060	27,271	18,097	165,509	202,936	287,194
9) For ten years and over	283	1,004	817	104	49	41	43	13,044	1,192	14,193
Total	73,886,113	11,105,056	22,429,565	2,736,042	1,488,613	1,277,588	4,301,535	12,178,996	102,105,826	27,297,683

*Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSU), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPE), Non-Bank Financial Institutions (NBFI), etc.)

This Data is being published on quarterly basis w.e.f. December, 2023.

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2022		2023		
	Dec	Mar	Jun	Sep	Dec ^a
I. FOREIGN CONSTITUENTS	633,129.3	719,196.4	737,621.2	743,703.1	772,367.2
I. Official	104,984.3	121,568.3	120,785.3	118,595.7	119,476.4
II. Business	144,249.3	165,519.9	163,295.0	147,649.1	160,375.5
III. Personal	383,895.7	432,108.2	453,540.9	477,458.3	492,328.2
IV. Trust Funds and Non Profit Organizations	-	-	-	-	187.0
2. DOMESTIC CONSTITUENTS	21,408,535.3	22,129,697.1	23,945,795.1	24,851,693.1	26,525,315.6
I. GOVERNMENT	3,560,351.9	3,525,215.9	3,704,080.5	3,708,763.4	3,965,803.2
a. Federal Government	2,326,070.6	2,233,998.9	2,360,642.2	2,352,546.9	2,524,918.1
b. Provincial Governments	1,085,122.4	1,141,724.0	1,185,944.1	1,194,685.0	1,268,631.2
c. Local Bodies	149,158.9	149,493.1	157,494.3	161,531.5	172,254.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,115,764.0	1,250,952.6	1,424,483.6	1,490,665.6	1,543,468.6
a. Agriculture, hunting and forestry	1,066.9	1,009.1	1,066.3	958.1	1,304.8
b. Services	29,809.3	33,858.1	34,717.6	42,757.9	48,298.4
c. Utilities	466,094.5	524,895.9	604,960.4	651,782.0	633,684.9
d. Transport, storage and communications	105,832.1	123,066.1	136,827.7	106,687.9	118,055.1
e. Manufacturing	220,330.3	250,155.4	293,337.8	299,170.9	293,369.1
f. Mining and Quarrying	161,911.2	184,596.4	193,345.5	226,488.2	261,862.3
g. Construction	40,320.6	40,110.5	38,797.5	36,340.0	37,609.8
h. Commerce and Trade	24,247.7	43,181.3	51,234.2	28,823.3	39,886.0
i. Others	66,151.4	50,079.9	70,196.6	97,657.3	109,398.2
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	759,435.6	852,769.6	905,655.3	1,003,881.2	1,205,910.0
a. Mutual Funds and AMCs	387,121.3	404,384.6	397,796.5	511,659.9	657,486.6
b. Insurance & Pension Funds	135,326.3	239,239.6	170,438.7	220,457.9	197,151.1
c. MFIs and DFIs	23,968.5	27,026.5	37,635.4	36,488.5	39,739.0
d. Stock Exchange & Brokerage Houses	69,038.6	44,890.0	38,830.1	35,612.0	53,648.0
e. Modarabas	3,937.7	3,671.2	3,689.1	4,198.1	5,141.8
f. Other NBFIs	140,043.1	133,557.8	257,265.5	195,464.1	252,743.9
IV. PRIVATE SECTOR (BUSINESS)	4,813,365.6	5,071,746.5	5,536,064.2	5,699,028.3	6,214,632.5
a. Agriculture, forestry and fishing	181,099.9	170,921.3	196,117.3	188,604.9	195,803.3
01. Crop and animal production, hunting and related service activities	176,164.4	164,662.8	189,587.6	181,986.4	188,463.2
i. Growing of Wheat, Rice, Sugar Cane & Cotton	100,699.3	95,658.7	98,573.1	102,940.5	105,230.9
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	7,574.1	7,046.5	6,940.8	7,611.5	8,152.9
iii. Growing of other fruits, vegetables and crops	31,873.6	27,243.4	27,775.2	27,027.1	31,299.6
iv. Raising of livestock and other related activities	25,173.9	24,585.6	44,205.1	33,225.6	31,102.8
v. Other agricultural support activities	10,780.1	10,083.0	11,986.4	10,993.8	12,465.1
vi. Hunting, trapping and related service activities	63.3	45.7	107.1	187.9	211.9
02 - Forestry and logging	1,018.6	1,072.2	1,325.3	829.3	1,206.9
03 - Fishing and aquaculture	3,916.9	5,186.3	5,204.4	5,789.2	6,133.3
b. Mining and quarrying	219,145.4	240,417.5	229,882.3	249,344.8	265,749.4
01 - Mining of coal and lignite	64,824.2	74,351.3	52,311.9	45,860.6	57,760.7
02 - Extraction of crude petroleum and natural gas	135,007.4	146,531.2	150,598.0	177,561.8	179,556.9
03 - Mining of metal ores	2,882.0	3,196.6	4,887.2	4,425.5	3,368.8
04 - Other mining and quarrying	15,921.8	15,894.9	21,135.0	20,631.3	24,020.4
05 - Mining support service activities	510.0	443.5	950.2	865.6	1,042.6
c. Manufacturing	1,337,137.6	1,378,114.1	1,563,155.6	1,600,621.4	1,786,765.0
01 - Manufacture of food products	216,959.9	245,299.6	269,507.1	262,040.4	302,663.5
02 - Manufacture of beverages	45,590.2	47,988.2	60,967.3	87,258.4	75,860.2
03 - Manufacture of tobacco products	15,523.7	20,628.4	53,599.6	21,709.1	52,618.5
04 - Manufacture of textiles	212,198.8	212,179.2	200,970.2	216,725.9	236,879.0
i. Preparation and spinning of textile fibers	57,898.6	53,685.4	54,757.1	55,144.5	62,144.4
ii. Weaving of textiles	24,583.5	28,107.3	24,808.6	24,779.6	31,753.5
iii. Finishing of textiles	35,438.1	23,925.3	19,955.2	23,674.9	30,436.9
iv. Manufacture of knitted and crocheted fabrics	13,423.9	16,353.1	14,177.5	19,450.5	17,267.2
v. Manufacture of made-up textile articles, except apparel	29,262.4	29,025.5	29,497.3	34,202.3	36,125.6
vi. Manufacture of carpets and rugs	1,313.2	2,416.3	1,927.3	2,217.9	1,626.1
vii. Manufacture of other textiles n.e.c.	50,279.2	58,666.2	55,847.3	57,256.4	57,525.4
05 - Manufacture of wearing apparel	58,140.3	65,605.4	72,031.8	69,320.4	75,261.1
06 - Manufacture of leather and related products	18,862.1	21,277.1	23,072.4	24,250.3	28,222.5
i. Tanning and dressing of leather; dressing and dyeing of fur	4,212.3	5,849.9	6,019.9	6,256.6	6,196.7
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,019.7	3,404.1	3,365.0	3,447.1	3,755.4
iii. Manufacture of footwear	11,630.1	12,023.1	13,687.5	14,546.6	18,270.5
a). Leather wear	10,386.5	10,091.9	11,631.1	12,222.9	15,746.2
b). Rubber and Plastic wear	1,243.5	1,931.2	2,056.4	2,323.7	2,524.3

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2022	2023			
	Dec	Mar	Jun	Sep	Dec ^c
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,706.4	3,164.7	3,357.2	3,165.0	3,394.6
08 - Manufacture of paper and paper products	11,565.3	12,260.6	15,736.5	16,681.2	10,156.7
09 - Printing and reproduction of recorded media	13,763.7	15,065.4	16,679.6	16,495.8	21,597.2
10 - Manufacture of coke and refined petroleum products	157,449.2	147,340.1	138,227.3	146,460.6	171,251.6
11 - Manufacture of chemicals and chemical products	129,753.3	128,744.4	168,162.2	211,869.8	218,488.3
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	58,008.7	52,390.5	52,478.9	48,220.6	69,760.5
13 - Manufacture of rubber and plastics products	15,587.9	21,111.3	23,770.4	19,185.6	24,446.6
14 - Manufacture of other non-metallic mineral products	27,359.3	29,016.3	25,794.9	28,204.7	29,820.4
15 - Manufacture of basic metals	43,785.5	41,284.2	48,008.2	48,254.3	50,365.1
16 - Manufacture of fabricated metal products, except machinery and equipment	9,870.0	10,771.2	12,637.2	12,103.0	12,865.6
17 - Manufacture of computer, electronic and optical products	33,864.3	29,633.0	26,262.0	25,202.2	27,817.8
18 - Manufacture of electrical equipment	51,545.1	58,806.2	79,269.4	61,614.9	58,782.8
19 - Manufacture of machinery and equipment	21,274.3	20,402.6	41,984.6	45,157.3	56,270.4
20 - Manufacture of motor vehicles, trailers and semi-trailers	68,668.6	72,851.5	95,205.5	86,034.4	97,318.2
21 - Manufacture of other transport equipment	10,758.7	11,100.1	11,888.8	14,435.8	13,966.3
22 - Manufacture of furniture	3,550.5	4,396.9	4,773.1	4,404.3	3,280.3
23 - Other manufacturing	109,138.1	104,008.2	115,826.9	127,286.0	141,692.0
24 - Repair and installation of machinery and equipment	1,213.9	2,788.9	2,944.4	4,541.7	3,985.7
d. Electricity, gas, steam and air conditioning supply	246,316.7	354,279.6	364,822.4	469,290.2	476,785.6
e. Water supply; sewerage, waste management and remediation activities	11,812.5	15,343.1	13,584.1	18,749.9	24,055.5
f. Construction	347,132.2	322,043.8	427,324.4	372,543.9	411,331.5
01 - Construction of buildings	189,161.7	167,891.4	214,957.1	172,856.0	186,546.6
02 - Civil engineering	108,532.2	109,300.4	159,994.2	152,230.4	175,614.6
03 - Specialized construction activities	49,438.3	44,852.1	52,373.1	47,457.5	49,170.3
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	814,748.7	852,578.3	953,156.9	975,428.7	1,083,488.7
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	48,375.7	50,041.3	50,059.8	49,137.3	54,948.2
02 - Wholesale trade, except of motor vehicles and motorcycles	274,968.6	293,854.1	339,612.3	346,554.1	375,636.5
03 - Retail trade, except of motor vehicles and motorcycles	491,404.4	508,682.9	563,484.8	579,737.3	652,903.9
h. Transportation and storage	384,153.4	409,532.9	427,767.1	431,709.3	450,425.4
i. Accommodation and food service activities	28,983.3	27,999.8	29,824.1	30,244.7	32,478.6
j. Information and communication	185,111.9	198,416.8	211,348.3	197,335.5	227,153.6
k. Real estate activities	231,998.9	223,396.7	209,150.3	208,542.9	186,272.1
l. Professional, scientific and technical activities	124,198.6	123,592.1	134,405.4	132,604.0	172,933.9
01 - Legal and accounting activities	15,287.9	19,588.4	16,010.6	17,641.9	42,794.9
02 - Activities of head offices; management consultancy activities	8,544.9	9,869.0	12,075.9	16,108.4	16,992.8
03 - Architectural and engineering activities; technical testing and analysis	22,907.9	25,026.3	29,354.7	25,531.9	27,438.6
04 - Scientific research and development	4,732.0	9,268.6	10,651.7	8,871.8	8,809.4
05 - Advertising and market research	12,571.0	12,161.7	13,857.8	12,586.0	14,015.9
06 - Other professional, scientific and technical activities	58,990.7	46,427.3	51,260.2	50,584.3	61,306.6
07 - Veterinary activities	1,164.2	1,250.7	1,194.5	1,279.7	1,575.7
m. Administrative and support service activities	99,829.4	103,065.8	112,274.0	115,573.3	125,687.4
01 - Rental and leasing activities	3,499.0	3,186.2	3,309.5	3,788.0	4,093.6
02 - Employment activities	1,697.7	1,439.9	1,175.2	1,763.7	1,613.5
03 - Travel agency, tour operator, reservation service and related activities	20,448.6	21,231.1	25,228.8	26,382.1	26,189.4
04 - Security and investigation activities	4,573.9	4,130.7	3,822.2	3,699.8	4,675.4
05 - Services to buildings and landscape activities	3,189.9	2,448.0	3,698.5	3,703.2	4,385.1
06 - Office administrative, office support and other business support activities	66,420.4	70,629.9	75,039.7	76,236.6	84,730.3
n. Education	105,941.9	123,029.7	111,355.1	117,870.7	116,676.7
o. Human health and social work activities	69,891.1	75,002.6	81,213.4	79,635.1	83,018.7
p. Arts, entertainment and recreation	3,518.2	2,285.8	2,499.9	3,183.6	3,473.6
q. Other service activities	422,345.7	451,726.5	468,183.6	507,745.5	572,533.5
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	592,179.0	590,525.8	615,919.8	642,850.1	682,575.6
VI. PERSONAL	10,512,179.3	10,790,437.3	11,695,312.4	12,236,860.3	12,835,683.1
VII. OTHER	55,260.0	48,049.5	64,279.3	69,644.2	77,242.6
TOTAL	22,041,664.6	22,848,893.5	24,683,416.4	25,595,396.1	27,297,682.8

Source: Core Statistics Department

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st December, 2023

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		No. of Accounts	Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	634,366	342,515	57,158	63,810	42,157	85,877	199,071	280,165		932,752	772,367
1) Official	-	-	-	-	-	-	162,542	119,476		162,542	119,476
2) Business	-	-	-	-	-	-	36,501	160,376		36,501	160,376
3) Personal	634,366	342,515	57,158	63,810	42,157	85,877	14	126		733,695	492,328
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14	187		14	187
2. DOMESTIC CONSTITUENTS	73,251,747	10,762,542	22,372,407	2,672,232	1,446,456	1,191,711	4,102,464	11,898,831		101,173,074	26,525,316
I. GOVERNMENT	-	-	-	-	-	-	537,912	3,965,803		537,912	3,965,803
A. Federal Government	-	-	-	-	-	-	119,779	2,524,918		119,779	2,524,918
B. Provincial Governments	-	-	-	-	-	-	383,496	1,268,631		383,496	1,268,631
C. Local Bodies	-	-	-	-	-	-	34,637	172,254		34,637	172,254
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	27,028	1,543,469		27,028	1,543,469
Agriculture, hunting and forestry	-	-	-	-	-	-	50	1,305		50	1,305
Services	-	-	-	-	-	-	1,256	48,298		1,256	48,298
Utilities	-	-	-	-	-	-	14,922	633,685		14,922	633,685
Transport, storage and communications	-	-	-	-	-	-	5,377	118,055		5,377	118,055
Manufacturing	-	-	-	-	-	-	2,767	293,369		2,767	293,369
Mining and Quarrying	-	-	-	-	-	-	539	261,862		539	261,862
Construction	-	-	-	-	-	-	198	37,610		198	37,610
Commerce and Trade	-	-	-	-	-	-	802	39,886		802	39,886
Others	-	-	-	-	-	-	1,115	109,398		1,115	109,398
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	51,495	1,205,910		51,495	1,205,910
Mutual Funds and AMCs	-	-	-	-	-	-	8,070	657,487		8,070	657,487
Insurance & Pension Funds	-	-	-	-	-	-	8,781	197,151		8,781	197,151
MFIs and DFIs	-	-	-	-	-	-	1,396	39,739		1,396	39,739
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	9,134	53,648		9,134	53,648
Mudarabas	-	-	-	-	-	-	884	5,142		884	5,142
Other NBFIs	-	-	-	-	-	-	23,230	252,744		23,230	252,744
IV. PRIVATE SECTOR (BUSINESS)	7,529,379	1,505,924	431,812	119,674	133,211	130,247	2,876,295	4,458,788		10,970,697	6,214,633
A. Agriculture, forestry and fishing	1,573,785	112,590	95,856	9,412	27,505	9,565	203,932	64,237		1,901,078	195,803
1. Crop and animal production, hunting and related service activities	1,570,821	109,496	95,787	9,386	27,391	9,335	203,052	60,247		1,897,051	188,463
Growing of Wheat, Rice, Sugar Cane & Cotton	901,263	66,171	55,070	6,076	11,710	4,119	132,139	28,864		1,100,182	105,231
Growing of tropical, subtropical, pome and stone fruits & vegetables	122,356	5,496	6,077	340	1,223	1,373	1,352	944		131,008	8,153
Growing of other fruits, vegetables and crops	337,933	12,586	20,420	1,521	11,479	1,509	34,752	15,683		404,584	31,300
Raising of livestock and other related activities	162,975	19,702	12,201	1,204	1,891	1,424	24,280	8,772		201,347	31,103
Other agricultural support activities	46,181	5,465	2,012	244	1,081	907	10,503	5,850		59,777	12,465
Hunting, trapping and related service activities	113	76	7	0	7	2	26	133		153	212
02 - Forestry and logging	429	146	12	7	22	15	286	1,040		749	1,207
03 - Fishing and aquaculture	2,535	2,948	57	20	92	215	594	2,951		3,278	6,133
B. Mining and quarrying	24,516	29,075	96	91	406	1,091	17,620	235,492		42,638	265,749
05 - Mining of coal and lignite	17,463	11,104	20	4	65	455	2,709	46,197		20,257	57,761
06 - Extraction of crude petroleum and natural gas	3,194	12,459	26	40	104	132	11,884	166,926		15,208	179,557
07 - Mining of metal ores	578	852	3	1	33	232	569	2,284		1,183	3,369
08 - Other mining and quarrying	2,471	4,268	38	46	167	268	2,226	19,438		4,902	24,020
09 - Mining support service activities	810	391	9	0	37	4	232	647		1,088	1,043
C. Manufacturing	453,581	211,329	11,081	11,564	19,115	38,681	537,915	1,525,191		1,021,692	1,786,765
10 - Manufacture of food products	178,100	40,850	3,648	1,459	5,467	13,456	117,302	246,899		304,517	302,664
11 - Manufacture of beverages	1,544	843	65	20	307	1,577	8,471	73,420		10,387	75,860
12 - Manufacture of tobacco products	154	80	7	0	49	257	270	52,282		480	52,618
13 - Manufacture of textiles	114,104	47,333	1,370	2,543	3,991	5,015	66,021	181,988		185,486	236,879
Preparation and spinning of textile fibres	92,908	18,578	239	172	1,411	1,069	19,710	42,325		114,268	62,144
Weaving of textiles	4,214	6,080	215	178	475	1,310	8,928	24,185		13,832	31,753
Finishing of textiles	4,771	6,961	195	190	1,531	1,114	10,327	22,172		16,824	30,437
Manufacture of knitted and crocheted fabrics	1,429	1,053	113	1,428	87	712	2,442	14,073		4,071	17,267
Manufacture of made-up textile articles, except apparel	4,993	7,809	245	108	151	332	10,249	27,877		15,638	36,126
Manufacture of carpets and rugs	418	334	18	1	26	7	1,580	1,284		2,042	1,626
Manufacture of other textiles n.e.c.	5,371	6,518	345	464	310	472	12,785	50,072		18,811	57,525
14 - Manufacture of wearing apparel	13,620	9,978	1,541	1,456	460	808	13,609	63,019		29,230	75,261
15 - Manufacture of leather and related products	5,593	6,110	255	202	276	262	9,118	21,649		15,242	28,223
Tanning and dressing of leather; dressing and dyeing of fur	1,558	1,432	82	55	96	48	1,480	4,661		3,216	6,197
Manufacture of luggage, handbags and the like, saddlery and harness	744	651	39	22	105	77	851	3,006		1,739	3,755
Manufacture of footwear	3,291	4,027	134	125	75	137	6,787	13,982		10,287	18,270
a. Leather wear	2,459	2,881	89	98	57	130	6,020	12,636		8,625	15,746
b. Rubber and Plastic wear	832	1,146	45	27	18	6	767	1,346		1,662	2,524

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st December, 2023

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,799	1,042	77	267	109	110	2,698	1,976	6,683	3,395
17 - Manufacture of paper and paper products	2,323	991	136	88	151	423	7,257	8,655	9,867	10,157
18 - Printing and reproduction of recorded media	9,792	5,153	620	583	673	1,734	7,171	14,127	18,256	21,597
Printing and other service activities related to printing	9,495	5,043	595	556	651	1,726	6,700	13,077	17,441	20,401
Reproduction of recorded media	297	111	25	28	22	8	471	1,050	815	1,196
19 - Manufacture of coke and refined petroleum products	802	1,102	46	1,212	162	229	25,838	168,709	26,848	171,252
20 - Manufacture of chemicals and chemical products	17,424	11,021	362	452	1,019	1,228	55,522	205,788	74,327	218,488
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,661	1,429	111	192	1,221	2,524	29,265	65,616	33,258	69,760
22 - Manufacture of rubber and plastics products	8,264	3,292	187	179	284	371	13,464	20,605	22,199	24,447
23 - Manufacture of other non-metallic mineral products	6,025	4,526	138	214	351	1,371	10,622	23,710	17,136	29,820
24 - Manufacture of basic metals	18,684	7,567	256	545	741	1,469	28,456	40,785	48,137	50,365
25 - Manufacture of fabricated metal products, except machinery and equipment	2,913	1,906	77	98	308	184	4,925	10,677	8,223	12,866
26 - Manufacture of computer, electronic and optical products	4,226	6,996	189	91	249	317	7,730	20,413	12,394	27,818
27 - Manufacture of electrical equipment	7,807	8,039	256	110	544	3,277	20,473	47,356	29,080	58,783
28 - Manufacture of machinery and equipment	9,722	3,023	261	101	679	485	10,894	52,661	21,556	56,270
29 - Manufacture of motor vehicles, trailers and semi-trailers	7,600	2,406	125	87	287	188	49,959	94,637	57,971	97,318
30 - Manufacture of other transport equipment	1,354	380	41	1	79	36	6,668	13,548	8,142	13,966
31 - Manufacture of furniture	4,198	1,487	110	85	115	230	3,445	1,478	7,868	3,280
32 - Other manufacturing	29,806	44,204	1,123	1,546	1,497	3,062	37,343	92,880	69,769	141,692
Manufacture of jewellery and related articles	4,050	1,292	68	45	139	42	4,791	2,282	9,048	3,661
Manufacture of imitation jewellery and related articles	369	104	19	2	6	1	138	88	532	195
Manufacture of musical instruments	401	198	19	52	22	12	277	2,877	719	3,140
Manufacture of sports goods	7,411	10,967	244	175	486	2,046	5,359	25,035	13,500	38,223
Manufacture of games and toys	147	92	2	-	9	18	47	26	205	136
Manufacture of medical and dental instruments and supplies	3,272	3,292	178	102	534	492	5,038	7,810	9,022	11,696
Manufacture of Handicrafts	498	191	100	19	38	45	305	478	941	733
Other manufacturing n.e.c.	13,658	28,068	493	1,151	263	406	21,388	54,284	35,802	83,908
33 - Repair and installation of machinery and equipment	3,066	1,571	80	33	96	68	1,394	2,314	4,636	3,986
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	74,022	476,786	74,022	476,786
Electric power generation, transmission and distribution	-	-	-	-	-	-	65,324	430,230	65,324	430,230
a) Hydal	-	-	-	-	-	-	4,663	33,641	4,663	33,641
b) Thermal	-	-	-	-	-	-	749	28,589	749	28,589
c) Coal Based	-	-	-	-	-	-	377	134,875	377	134,875
d) Wind	-	-	-	-	-	-	244	19,432	244	19,432
e) Solar	-	-	-	-	-	-	1,503	12,558	1,503	12,558
f) Other	-	-	-	-	-	-	57,788	201,135	57,788	201,135
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	7,512	45,669	7,512	45,669
Steam and air conditioning supply	-	-	-	-	-	-	1,186	887	1,186	887
E. Water supply; sewerage, waste management and remediation activities	4,161	4,777	145	41	321	427	6,116	18,810	10,743	24,056
36 - Water collection, treatment and supply	1,155	398	46	19	178	49	2,289	627	3,668	1,092
37 - Sewerage	413	113	20	1	12	0	1,578	862	2,023	977
38 - Waste collection, treatment and disposal activities; materials recovery	2,211	4,099	43	14	92	372	2,091	15,675	4,437	20,160
39 - Remediation activities and other waste management services	382	167	36	7	39	6	158	1,646	615	1,826
F. Construction	1,944,374	107,784	5,977	2,486	6,253	15,445	177,436	285,617	2,134,040	411,331
41 - Construction of buildings	1,862,680	68,896	1,745	1,395	2,503	3,774	102,105	112,482	1,969,033	186,547
42 - Civil engineering	57,921	28,604	2,514	874	2,683	11,154	52,529	134,983	115,647	175,615
43 - Specialized construction activities	23,773	10,284	1,718	218	1,067	517	22,802	38,152	49,360	49,170
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,370,092	586,528	75,052	38,684	46,823	36,161	422,679	422,116	1,914,646	1,083,489
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	44,150	20,030	1,028	872	1,319	1,251	27,345	32,795	73,842	54,948
46 - Wholesale trade, except of motor vehicles and motorcycles	297,221	166,452	7,119	7,030	15,284	11,454	191,428	190,701	511,052	375,637
47 - Retail trade, except of motor vehicles and motorcycles	1,028,721	400,046	66,905	30,782	30,220	23,456	203,906	198,620	1,329,752	652,904

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st December, 2023

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	44,862	39,961	1,130	951	4,149	2,491	43,506	407,023	93,647	450,425
49 - Land transport and transport via pipelines	25,245	24,809	498	377	3,224	1,275	21,894	24,153	50,861	50,613
50 - Water transport	774	688	92	75	56	101	1,427	73,326	2,349	74,190
51 - Air transport	2,503	1,212	51	47	108	99	1,961	166,114	4,623	167,472
52 - Warehousing and support activities for transportation	15,418	12,524	435	432	699	993	14,295	126,893	30,847	140,843
53 - Courier activities other than national post activities	922	728	54	21	62	23	3,929	16,536	4,967	17,308
I. Accommodation and food service activities	61,925	13,378	961	410	796	771	16,732	17,920	80,414	32,479
55 - Accommodation	8,310	2,651	249	89	244	232	7,710	8,078	16,513	11,050
56 - Food and beverage service activities	53,615	10,726	712	321	552	539	9,022	9,842	63,901	21,429
J. Information and communication	335,477	33,355	1,853	1,678	1,384	2,055	82,299	190,066	421,013	227,154
58 - Publishing activities	5,536	3,677	360	425	302	584	7,825	21,190	14,023	25,876
59 - Motion picture, video and television programme production, sound recording and music publishing activities	916	255	98	8	38	110	3,099	307	4,151	681
60 - Programming and broadcasting activities	768	416	94	13	16	6	606	1,856	1,484	2,291
61 - Telecommunications	314,878	11,794	234	178	372	203	14,224	81,067	329,708	93,242
62 - Computer programming, consultancy and related activities	9,140	13,051	692	742	517	1,014	18,611	59,132	28,960	73,939
63 - Information service activities	4,239	4,161	375	311	139	139	37,934	26,514	42,687	31,125
K. Real estate activities	162,266	50,451	1,905	1,979	3,780	5,340	71,768	128,502	239,719	186,272
L. Professional, scientific and technical activities	402,783	57,253	4,405	1,017	2,253	3,868	73,994	110,796	483,435	172,934
69 - Legal and accounting activities	10,002	6,711	2,880	359	784	1,156	49,253	34,569	62,919	42,795
70 - Activities of head offices; management consultancy activities	3,655	983	188	34	130	148	2,668	15,827	6,641	16,993
71 - Architectural and engineering activities; technical testing and analysis	26,559	2,813	253	117	235	156	7,478	24,352	34,525	27,439
72 - Scientific research and development	1,564	559	85	15	82	39	2,470	8,196	4,201	8,809
73 - Advertising and market research	4,741	1,610	367	330	273	1,963	6,360	10,113	11,741	14,016
74 - Other professional, scientific and technical activities	355,396	44,172	606	154	717	310	5,165	16,670	361,884	61,307
75 - Veterinary activities	866	405	26	8	32	96	600	1,067	1,524	1,576
M. Administrative and support service activities	64,567	25,224	3,302	1,143	3,002	1,430	263,292	97,891	334,163	125,687
77 - Rental and leasing activities	5,621	2,092	151	111	169	365	1,475	1,526	7,416	4,094
78 - Employment activities	914	765	85	10	61	36	482	803	1,542	1,614
79 - Travel agency, tour operator, reservation service and related activities	12,122	5,998	493	212	919	283	26,877	19,696	40,411	26,189
80 - Security and investigation activities	865	213	31	21	163	285	4,842	4,156	5,901	4,675
81. Services to buildings and landscape activities	3,708	2,180	92	76	153	59	2,372	2,070	6,325	4,385
82 - Office administrative, office support and other business support activities	41,337	13,976	2,450	713	1,537	402	227,244	69,639	272,568	84,730
N. Education	92,842	24,297	13,388	3,773	3,145	2,774	419,119	85,832	528,494	116,677
O. Human health and social work activities	14,190	14,934	1,965	2,109	1,733	2,074	28,408	63,902	46,296	83,019
86 - Human health activities	12,977	10,228	1,844	2,058	1,555	1,990	23,519	50,614	39,895	64,889
87 - Residential care activities	511	160	49	33	25	5	569	623	1,154	821
88. Social work activities with and without accommodation	702	4,545	72	19	153	79	4,320	12,665	5,247	17,308
P. Arts, entertainment and recreation	1,852	663	311	120	169	298	2,173	2,392	4,505	3,474
Q. Other service activities	978,106	194,326	214,385	44,216	12,377	7,776	435,284	326,215	1,640,152	572,533
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	594,574	682,576	594,574	682,576
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	490,367	480,702	490,367	480,702
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	104,207	201,873	104,207	201,873
VI. PERSONAL	65,168,618	9,228,442	21,908,037	2,545,851	1,312,889	1,060,848	1,302	542	88,390,846	12,835,683
A. Salaried persons	22,681,058	2,862,336	5,403,399	651,060	392,526	224,930	105	14	28,477,088	3,738,340
B. Self employed	18,916,707	4,443,799	2,520,159	601,641	444,008	326,270	934	26	21,881,808	5,371,735
C. Other Personal	23,570,853	1,922,307	13,984,479	1,293,150	476,355	509,648	263	502	38,031,950	3,725,608
VII. OTHER	553,750	28,176	32,558	6,706	356	617	13,858	41,743	600,522	77,243
Total	73,886,113	11,105,056	22,429,565	2,736,042	1,488,613	1,277,588	4,301,535	12,178,996	102,105,826	27,297,683

* Sole Proprietorship Accounts and Partnerships have been reported in Male, Female and Both Males and Females Gender Categories

**Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFIs), etc.)

This Data is being published on quarterly basis w.e.f. December, 2023.

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

As on 31st December, 2023 (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 25,000	535,355	1,344.7	327,792	1,192.2	17,874	33.4	40,394	40.0	8,286,928	44,129.7
25,000 to 50,000	48,854	1,711.0	43,816	1,571.0	1,305	45.3	1,078	37.8	653,472	24,799.3
50,000 to 100,000	132,436	10,197.8	43,401	3,028.5	814	58.4	1,002	71.6	544,590	36,530.6
100,000 to 150,000	30,395	3,654.7	18,917	2,307.7	463	56.1	614	74.2	250,271	30,317.8
150,000 to 200,000	18,650	3,196.5	11,023	1,787.7	263	44.8	475	81.8	160,326	27,291.2
200,000 to 300,000	22,668	5,538.3	13,868	3,319.3	364	89.3	544	135.7	248,273	58,687.6
300,000 to 400,000	14,688	5,065.6	7,683	2,649.7	227	78.4	320	110.4	108,457	37,323.1
400,000 to 500,000	11,628	5,179.5	5,305	2,335.6	167	73.9	306	137.9	69,945	31,105.4
500,000 to 750,000	22,302	13,240.6	8,120	4,958.2	410	261.5	547	330.6	182,766	108,471.0
750,000 to 1,000,000	16,468	9,518.9	5,554	4,796.4	375	325.4	436	377.8	77,679	65,842.1
1,000,000 to 2,000,000	27,536	37,739.9	13,654	19,801.6	593	845.4	983	1,367.4	147,294	203,161.4
2,000,000 to 3,000,000	13,034	31,912.2	7,067	16,870.8	374	939.0	471	1,168.3	62,988	152,494.6
3,000,000 to 4,000,000	7,084	24,317.2	3,650	12,580.1	267	918.7	374	1,291.4	35,250	120,578.9
4,000,000 to 5,000,000	4,944	22,053.8	2,574	11,483.0	198	890.1	262	1,166.2	22,797	101,300.6
5,000,000 to 6,000,000	4,564	24,534.2	2,187	11,859.1	140	759.7	246	1,319.5	20,264	108,677.3
6,000,000 to 7,000,000	3,013	19,413.6	1,401	9,128.7	151	974.0	166	1,072.9	12,027	77,476.2
7,000,000 to 8,000,000	2,275	16,954.7	1,303	9,691.4	84	625.9	143	1,067.2	9,627	71,707.9
8,000,000 to 9,000,000	1,769	15,012.4	1,002	8,436.5	111	959.9	141	1,188.8	7,650	64,664.7
9,000,000 to 10,000,000	1,385	13,106.1	741	7,049.9	85	802.4	100	946.2	6,016	56,936.0
10,000,000 to 100,000,000	13,076	310,011.7	13,618	414,508.3	1,439	48,981.3	2,000	63,788.1	57,288	1,484,492.7
100,000,000 to 500,000,000	555	98,474.4	3,738	729,444.2	727	155,047.4	560	114,012.0	5,600	1,065,717.4
500,000,000 to 1,000,000,000	34	23,245.8	787	509,132.2	220	141,432.4	122	82,752.8	591	383,730.9
1,000,000,000 to 5,000,000,000	38	68,799.2	628	1,170,214.7	323	652,131.1	154	327,690.5	522	1,012,655.7
5,000,000,000 to 10,000,000,000	1	8,144.6	52	332,502.9	35	228,312.8	34	238,982.2	50	322,913.0
10,000,000,000 & Over	-	-	31	675,153.4	19	308,781.8	23	366,698.9	26	523,627.4
TOTAL	932,752	772,367.2	537,912	3,965,803.2	27,028	1,543,468.6	51,495	1,205,910.0	10,970,697	6,214,632.5

Source: Core Statistics Department

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

As on 31st December, 2023 (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 25,000	129,421	1,218.7	61,313,441	172,919.0	494,187	523.9	70,610,037	220,056.9	71,145,392	221,401.6
25,000 to 50,000	202,787	6,065.7	4,794,013	176,441.1	26,051	375.4	5,722,522	209,335.6	5,771,376	211,046.5
50,000 to 100,000	228,497	13,212.3	5,782,419	415,705.9	33,249	1,627.9	6,633,972	470,235.3	6,766,408	480,433.0
100,000 to 150,000	5,354	641.6	5,600,516	710,598.8	15,625	1,920.5	5,891,760	745,916.7	5,922,155	749,571.3
150,000 to 200,000	4,504	504.9	2,096,086	363,731.0	6,398	847.7	2,279,075	394,289.0	2,297,725	397,485.5
200,000 to 300,000	2,053	502.2	2,469,947	600,380.1	6,901	1,789.8	2,741,950	664,903.9	2,764,618	670,442.3
300,000 to 400,000	1,456	498.9	1,355,510	466,206.5	5,794	2,082.5	1,479,447	508,949.4	1,494,135	514,015.0
400,000 to 500,000	1,016	451.2	852,893	380,790.4	1,667	750.9	931,299	415,645.4	942,927	420,824.8
500,000 to 750,000	2,232	1,327.8	1,153,804	691,260.8	4,179	2,646.1	1,352,058	809,256.2	1,374,360	822,496.8
750,000 to 1,000,000	1,154	998.7	960,399	468,545.4	876	782.3	1,046,473	541,668.2	1,062,941	551,187.1
1,000,000 to 2,000,000	3,343	4,527.3	911,696	1,246,402.6	2,565	3,586.1	1,080,128	1,479,691.8	1,107,664	1,517,431.7
2,000,000 to 3,000,000	1,837	4,434.4	398,947	968,445.5	546	1,334.2	472,230	1,145,686.9	485,264	1,177,599.1
3,000,000 to 4,000,000	1,225	4,165.5	171,388	586,357.6	450	1,513.4	212,604	727,405.7	219,688	751,722.8
4,000,000 to 5,000,000	862	3,874.1	106,568	474,864.6	488	2,177.4	133,749	595,756.0	138,693	617,809.8
5,000,000 to 6,000,000	1,052	5,548.2	149,415	809,706.3	173	930.7	173,477	938,800.7	178,041	963,334.9
6,000,000 to 7,000,000	515	3,323.8	51,830	333,564.7	224	1,459.9	66,314	427,000.1	69,327	446,413.7
7,000,000 to 8,000,000	386	2,875.5	47,387	353,212.2	80	587.7	59,010	439,767.8	61,285	456,722.5
8,000,000 to 9,000,000	390	3,263.3	26,585	224,469.7	54	455.7	35,933	303,438.6	37,702	318,451.0
9,000,000 to 10,000,000	255	2,396.5	19,964	189,007.2	45	430.3	27,206	257,568.5	28,591	270,674.6
10,000,000 to 100,000,000	5,024	146,512.1	125,112	2,588,589.5	882	25,976.8	205,363	4,772,848.7	218,439	5,082,860.5
100,000,000 to 500,000,000	976	208,654.7	2,750	458,047.8	84	16,252.5	14,435	2,747,176.0	14,990	2,845,650.4
500,000,000 to 1,000,000,000	145	90,013.8	127	77,455.5	-	-	1,992	1,284,517.7	2,026	1,307,763.5
1,000,000,000 to 5,000,000,000	86	152,358.3	49	78,980.9	4	9,190.9	1,766	3,403,222.2	1,804	3,472,021.4
5,000,000,000 to 10,000,000,000	4	25,206.2	-	-	-	-	175	1,147,917.1	176	1,156,061.7
10,000,000,000 & Over	-	-	-	-	-	-	99	1,874,261.5	99	1,874,261.5
TOTAL	594,574	682,575.6	88,390,846	12,835,683.1	600,522	77,242.6	101,173,074	26,525,315.6	102,105,826	27,297,682.8

Source: Core Statistics Department

3.5 Province/Region and Categories of Deposit Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Jun-23			Sep-23			Dec-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	46.32	691.31	737.62	51.13	692.58	743.70	56.63	715.73	772.37
	Government	91.30	3,612.78	3,704.08	86.59	3,622.17	3,708.76	101.00	3,864.81	3,965.80
	Non-Financial Public Sector Enterprises	13.93	1,410.56	1,424.48	32.10	1,458.56	1,490.67	34.48	1,508.99	1,543.47
	NBFCs & Financial Auxiliaries	2.80	902.85	905.66	2.00	1,001.88	1,003.88	1.95	1,203.96	1,205.91
	Private Sector (Business)	383.95	5,152.11	5,536.06	425.53	5,273.49	5,699.03	484.12	5,730.52	6,214.63
	Trust Funds & Non Profit Organizations	13.18	602.74	615.92	12.33	630.52	642.85	13.22	669.35	682.58
	Personal/Individuals	1,815.69	9,879.62	11,695.31	1,945.87	10,290.99	12,236.86	2,044.88	10,790.81	12,835.69
	Others	15.43	48.85	64.28	15.55	54.10	69.64	16.51	60.74	77.24
	Total	2,382.61	22,300.81	24,683.42	2,571.10	23,024.30	25,595.40	2,752.77	24,544.91	27,297.68
	Punjab	Foreign Constituents	34.32	269.94	304.27	37.82	269.68	307.50	42.67	273.28	315.95
Government		26.24	1,471.36	1,497.60	23.88	1,467.58	1,491.46	28.74	1,493.58	1,522.31
Non-Financial Public Sector Enterprises		4.49	761.90	766.39	5.44	780.69	786.13	5.33	768.34	773.67
NBFCs & Financial Auxiliaries		0.36	127.29	127.65	0.24	164.63	164.87	0.42	174.91	175.33
Private Sector (Business)		219.17	2,088.71	2,307.88	263.41	2,115.26	2,378.67	294.63	2,292.68	2,587.31
Trust Funds & Non Profit Organizations		7.21	222.16	229.38	6.42	222.74	229.15	6.29	264.63	270.92
Personal/Individuals		1,067.12	5,104.41	6,171.53	1,121.27	5,310.73	6,432.00	1,161.60	5,571.57	6,733.16
Others		0.78	10.07	10.85	1.58	18.17	19.76	1.18	25.75	26.93
Total		1,359.70	10,055.85	11,415.54	1,460.06	10,349.48	11,809.53	1,540.85	10,864.74	12,405.58
Sindh		Foreign Constituents	2.15	315.93	318.08	2.25	307.82	310.07	2.26	322.09	324.35
	Government	11.55	792.67	804.22	12.89	853.49	866.38	17.38	907.36	924.74
	Non-Financial Public Sector Enterprises	6.68	285.61	292.29	5.41	288.56	293.97	8.80	316.20	325.00
	NBFCs & Financial Auxiliaries	1.40	715.78	717.19	1.08	802.97	804.05	0.24	974.71	974.95
	Private Sector (Business)	60.20	2,122.56	2,182.77	64.04	2,206.88	2,270.92	78.68	2,400.29	2,478.97
	Trust Funds & Non Profit Organizations	1.80	274.11	275.91	1.72	274.03	275.75	2.17	264.41	266.57
	Personal/Individuals	152.10	2,849.45	3,001.55	167.53	2,930.35	3,097.89	207.85	3,086.86	3,294.70
	Others	0.06	7.97	8.03	0.10	10.33	10.43	0.07	6.48	6.55
	Total	235.96	7,364.07	7,600.04	255.03	7,674.43	7,929.45	317.43	8,278.41	8,595.83
	Khyber Pakhtunkhwa	Foreign Constituents	4.31	17.43	21.74	4.78	18.23	23.01	4.91	19.26	24.18
Government		20.68	310.29	330.96	20.71	294.45	315.17	23.77	338.80	362.57
Non-Financial Public Sector Enterprises		0.62	29.76	30.37	0.58	21.94	22.52	0.38	20.11	20.49
NBFCs & Financial Auxiliaries		0.05	1.76	1.81	0.09	1.80	1.89	0.11	2.55	2.66
Private Sector (Business)		57.62	163.22	220.84	55.24	155.11	210.35	65.08	168.10	233.18
Trust Funds & Non Profit Organizations		1.55	21.07	22.62	1.56	27.90	29.46	1.64	23.39	25.04
Personal/Individuals		312.05	700.06	1,012.11	341.36	758.17	1,099.53	357.10	793.04	1,150.14
Others		0.48	12.65	13.13	1.75	13.40	15.15	1.65	15.56	17.21
Total		397.35	1,256.23	1,653.58	426.08	1,291.01	1,717.09	454.66	1,380.80	1,835.46
Balochistan		Foreign Constituents	0.01	1.66	1.67	0.02	1.73	1.74	0.02	1.32	1.33
	Government	17.41	133.36	150.77	19.20	141.12	160.33	20.27	169.20	189.47
	Non-Financial Public Sector Enterprises	0.56	21.07	21.63	0.56	15.62	16.19	0.60	16.93	17.53
	NBFCs & Financial Auxiliaries	0.00	1.42	1.42	0.00	1.62	1.62	0.00	7.18	7.18
	Private Sector (Business)	23.81	89.10	112.91	20.36	75.17	95.53	21.64	79.57	101.22
	Trust Funds & Non Profit Organizations	0.23	4.70	4.92	0.22	3.56	3.78	0.21	6.05	6.26
	Personal/Individuals	65.49	190.47	255.96	67.70	199.48	267.18	74.15	211.86	286.01
	Others	14.09	0.78	14.87	11.92	0.57	12.50	13.46	0.72	14.19
	Total	121.61	442.55	564.16	119.98	438.88	558.86	130.35	492.84	623.18
	Islamabad	Foreign Constituents	0.15	73.43	73.58	0.21	80.79	81.00	0.36	84.38	84.75
Government		7.74	861.08	868.83	2.51	820.82	823.33	3.11	910.74	913.85
Non-Financial Public Sector Enterprises		0.97	304.80	305.77	0.00	344.93	344.94	0.00	379.51	379.52
NBFCs & Financial Auxiliaries		-	47.08	47.08	-	21.66	21.66	-	33.93	33.93
Private Sector (Business)		2.62	647.11	649.74	3.13	683.11	686.23	3.77	743.34	747.11
Trust Funds & Non Profit Organizations		0.48	77.32	77.80	0.54	98.42	98.96	0.46	107.20	107.66
Personal/Individuals		17.86	731.81	749.68	19.94	767.16	787.10	19.97	792.24	812.21
Others		0.01	17.35	17.36	0.17	11.59	11.76	0.14	12.13	12.27
Total		29.84	2,759.98	2,789.82	26.50	2,828.48	2,854.98	27.82	3,063.47	3,091.29
Gilgit-Baltistan		Foreign Constituents	0.11	0.35	0.46	0.14	0.30	0.44	0.20	0.36	0.55
	Government	6.59	14.56	21.14	6.28	20.07	26.35	6.57	20.57	27.14
	Non-Financial Public Sector Enterprises	0.59	5.63	6.22	0.64	5.95	6.58	0.19	6.61	6.81
	NBFCs & Financial Auxiliaries	0.93	3.45	4.38	0.52	3.43	3.95	1.08	4.13	5.22
	Private Sector (Business)	5.27	10.93	16.20	4.23	7.35	11.58	5.21	9.50	14.71
	Trust Funds & Non Profit Organizations	0.75	0.46	1.21	0.73	0.60	1.33	1.07	0.62	1.69
	Personal/Individuals	17.66	36.68	54.34	19.37	38.41	57.78	21.76	43.47	65.22
	Others	0.01	0.02	0.03	0.03	0.02	0.05	0.01	0.04	0.05
	Total	31.91	72.08	104.00	31.94	76.12	108.06	36.08	85.30	121.38

3.5 Province/Region and Categories of Deposits Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Jun-23			Sep-23			Dec-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
AJK	Foreign Constituents	5.27	12.56	17.83	5.91	14.03	19.94	6.22	15.04	21.26
	Government	1.10	29.46	30.56	1.11	24.64	25.74	1.05	24.56	25.61
	Non-Financial Public Sector Enterprises	0.01	1.80	1.81	19.47	0.88	20.34	19.18	1.28	20.46
	NBFCs & Financial Auxiliaries	0.06	6.08	6.14	0.07	5.76	5.83	0.09	6.55	6.64
	Private Sector (Business)	15.25	30.48	45.73	15.13	30.63	45.76	15.10	37.04	52.14
	Trust Funds & Non Profit Organizations	1.16	2.92	4.08	1.14	3.28	4.42	1.38	3.06	4.44
	Personal/Individuals	183.41	266.74	450.15	208.70	286.69	495.38	202.44	291.77	494.22
	Others	0.00	0.01	0.01	0.00	0.01	0.01	0.00	0.05	0.06
	Total	206.25	350.04	556.29	251.51	365.91	617.42	245.47	379.35	624.82

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 (31st March, 30th June or 30th September). 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, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector Business: Includes nonfinancial corporations that are not controlled by the government and are mainly engaged in production of goods and services based on market prices for the benefit of its shareholders. It also includes quasi corporations, which maintain accounts separate from their owners. The classification of Private Sector Business in Pakistan is based on ISIC Rev 4, which covers all segments of business.

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.

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

(End period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2023					
	Jun		Sep		Dec ^p	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	67,488,950	176,133.8	65,131,963	184,373.4	71,145,392	221,401.6
25,000 to 50,000	5,491,133	197,367.7	5,478,370	197,052.0	5,771,376	211,046.5
50,000 to 100,000	6,112,005	438,053.6	6,287,366	446,250.2	6,766,408	480,433.0
100,000 to 150,000	3,695,530	451,618.7	5,113,960	616,731.1	5,922,155	749,571.3
150,000 to 200,000	2,479,053	428,902.2	3,725,777	616,504.5	2,297,725	397,485.5
200,000 to 300,000	2,903,095	704,080.2	2,669,983	649,794.0	2,764,618	670,442.3
300,000 to 400,000	1,530,572	527,722.6	2,505,651	848,907.6	1,494,135	514,015.0
400,000 to 500,000	950,957	424,959.5	911,483	406,206.4	942,927	420,824.8
500,000 to 750,000	1,322,171	797,940.1	1,305,778	788,127.7	1,374,360	822,496.8
750,000 to 1,000,000	667,344	580,816.0	625,729	541,524.2	1,062,941	551,187.1
1,000,000 to 2,000,000	1,103,843	1,516,814.6	1,125,617	1,544,940.2	1,107,664	1,517,431.7
2,000,000 to 3,000,000	404,665	974,428.4	429,724	1,036,999.0	485,264	1,177,599.1
3,000,000 to 4,000,000	198,997	681,102.2	206,961	708,990.8	219,688	751,722.8
4,000,000 to 5,000,000	121,388	541,650.4	130,305	581,120.7	138,693	617,809.8
5,000,000 to 6,000,000	98,179	526,792.4	97,124	521,886.4	178,041	963,334.9
6,000,000 to 7,000,000	56,802	366,506.2	58,349	376,465.9	69,327	446,413.7
7,000,000 to 8,000,000	43,308	322,611.3	43,249	322,130.6	61,285	456,722.5
8,000,000 to 9,000,000	33,536	283,568.5	33,458	283,008.3	37,702	318,451.0
9,000,000 to 10,000,000	27,192	258,086.6	26,358	249,384.5	28,591	270,674.6
10,000,000 to 100,000,000	215,299	4,904,016.7	196,927	4,723,460.7	218,439	5,082,860.5
100,000,000 to 500,000,000	13,756	2,687,943.7	14,546	2,837,835.0	14,990	2,845,650.4
500,000,000 to 1,000,000,000	2,018	1,378,465.3	1,833	1,194,537.3	2,026	1,307,763.5
1,000,000,000 to 5,000,000,000	1,791	3,288,222.4	1,727	3,267,119.1	1,804	3,472,021.4
5,000,000,000 to 10,000,000,000	132	881,428.1	144	957,262.6	176	1,156,061.7
10,000,000,000 & Over	74	1,344,184.6	94	1,694,783.9	99	1,874,261.5
TOTAL	94,961,790	24,683,415.9	96,122,476	25,595,396.1	102,105,826	27,297,682.8

Source: Core Statistics Department, SBP

Notes:-

1. Classification of size wise deposits has been improved by collecting data from all Scheduled banks based on actual size of each account. Previously, it was based on estimates by average size of different size groups.
2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000
3. 'No of Accounts' represents the total number of deposits which fall in the respective class.
4. 'Amount' represents the total amount of all deposits falling in the particular class.
5. This Data is being published on quarterly basis w.e.f. March, 2023.

3.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks

As on 31st December, 2023

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	33,865,048	18,375	15,609,056	4,593	613,006	523	2,146,213	1,113	52,233,323	24,604
5,000 to 10,000	10,119,804	60,354	611,408	4,340	71,237	507	238,793	1,612	11,041,242	66,814
10,000 to 20,000	4,622,036	66,842	938,634	14,528	85,821	1,218	203,123	2,785	5,849,614	85,373
20,000 to 25,000	1,573,177	34,605	261,353	5,823	23,801	539	162,882	3,642	2,021,213	44,610
25,000 to 50,000	4,348,135	160,884	962,438	34,940	77,475	2,737	383,328	12,485	5,771,376	211,047
50,000 to 100,000	5,088,011	364,545	1,134,144	80,827	91,037	6,632	453,216	28,430	6,766,408	480,433
100,000 to 150,000	5,110,468	651,339	639,582	77,779	72,530	8,496	99,575	11,958	5,922,155	749,571
150,000 to 200,000	1,817,252	315,470	385,459	65,928	36,126	6,287	58,888	9,801	2,297,725	397,485
200,000 to 300,000	2,153,872	522,419	456,572	110,807	70,922	17,093	83,252	20,123	2,764,618	670,442
300,000 to 400,000	1,129,392	388,483	286,516	98,623	35,192	12,144	43,035	14,765	1,494,135	514,015
400,000 to 500,000	701,945	313,416	179,929	80,079	30,513	13,784	30,540	13,546	942,927	420,825
500,000 to 750,000	926,869	554,724	283,487	169,895	56,091	34,476	107,913	63,402	1,374,360	822,497
750,000 to 1,000,000	820,360	373,467	172,149	118,024	38,289	33,356	32,143	26,340	1,062,941	551,187
1,000,000 to 2,000,000	733,832	1,007,829	235,003	318,252	64,028	87,942	74,801	103,408	1,107,664	1,517,432
2,000,000 to 3,000,000	272,464	659,294	138,763	335,743	37,188	93,395	36,849	89,168	485,264	1,177,599
3,000,000 to 4,000,000	139,553	477,882	42,579	145,088	16,822	57,632	20,734	71,121	219,688	751,723
4,000,000 to 5,000,000	92,599	412,856	21,465	95,268	10,486	46,671	14,143	63,015	138,693	617,810
5,000,000 to 6,000,000	137,251	744,467	17,822	95,660	9,461	50,820	13,507	72,388	178,041	963,335
6,000,000 to 7,000,000	45,609	293,419	10,095	65,146	5,213	33,576	8,410	54,273	69,327	446,414
7,000,000 to 8,000,000	31,898	237,293	6,819	50,837	15,910	118,975	6,658	49,618	61,285	456,723
8,000,000 to 9,000,000	23,042	194,521	5,494	46,342	3,544	30,008	5,622	47,580	37,702	318,451
9,000,000 to 10,000,000	17,329	164,030	4,122	39,028	2,769	26,214	4,371	41,403	28,591	270,675
10,000,000 to 100,000,000	112,806	2,415,459	26,028	524,768	20,544	453,973	59,061	1,688,660	218,439	5,082,860
100,000,000 to 500,000,000	3,192	533,211	597	95,109	560	91,520	10,641	2,125,809	14,990	2,845,650
500,000,000 to 1,000,000,000	130	78,797	25	17,049	30	18,364	1,841	1,193,553	2,026	1,307,763
1,000,000,000 to 5,000,000,000	38	55,773	26	41,567	18	30,707	1,722	3,343,975	1,804	3,472,021
5,000,000,000 to 10,000,000,000	1	5,301	-	-	-	-	175	1,150,761	176	1,156,062
10,000,000,000 & Over	-	-	-	-	-	-	99	1,874,261	99	1,874,261
Total	73,886,113	11,105,056	22,429,565	2,736,042	1,488,613	1,277,588	4,301,535	12,178,996	102,105,826	27,297,683

This Data is being published on quarterly basis w.e.f. December, 2023.

3.7 Number of Banks' Accounts and Depositors in Pakistan¹

All Banks

(In Thousands)

		Jun-22 ^R	Dec-22 ^R	Jun-23 ^P
No. of Accounts	Total Accounts	159,342	167,409	177,825
	Active Accounts	108,050	108,138	110,380
	Dormant Accounts	51,292	59,270	67,445
	Total Accounts-Male	111,025	115,870	122,173
	Active Accounts-Male	75,355	75,159	76,552
	Dormant Accounts-Male	35,670	40,711	45,621
	Total Accounts-Female	42,655	45,954	49,319
	Active Accounts-Female	30,249	30,539	31,099
	Dormant Accounts-Female	12,405	15,415	18,220
	Total Accounts-Transgender	10	7	6
	Active Accounts-Transgender	1	1	1
	Dormant Accounts-Transgender	9	6	5
No. of Depositors²	Total Depositors	77,860	80,807	83,338
	Active Depositors	63,773	64,348	64,856
	Dormant Depositors	36,667	41,606	46,358
	Total Depositors-Male	50,878	52,152	54,037
	Active Depositors-Male	42,078	42,048	42,615
	Dormant Depositors-Male	25,075	27,895	30,924
	Total Depositors-Female	26,350	28,074	29,080
	Active Depositors-Female	21,283	21,821	21,776
	Dormant Depositors-Female	10,011	12,230	14,211
	Total Depositors-Transgender	3	1	1
	Active Depositors-Transgender	..	..	..
	Dormant Depositors-Transgender	3	..	..

Source: Core Statistics Department

P: Provisional, R: Revised

1. It includes all accounts of individuals, corporates, public and private institutions etc. maintained with Scheduled Banks, Microfinance Banks and Developed Finance institutions.

2. Any account holder having multiple accounts in same/different banks/MFBs/DFIs is counted once.

3.8 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2023					
	Jun		Sep		Dec ^p	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	1,125,959	10,109.3	683,619	4,339.1	545,027	3,900.6
25,000 to 50,000	935,492	33,948.8	1,213,638	44,774.4	645,720	24,468.0
50,000 to 100,000	460,378	31,423.6	587,801	38,844.7	957,563	61,266.4
100,000 to 150,000	259,842	31,754.3	229,716	27,960.1	235,328	29,164.1
150,000 to 200,000	176,409	30,499.7	188,493	32,410.8	152,647	26,366.4
200,000 to 300,000	354,972	88,203.5	257,663	63,143.6	249,733	60,616.9
300,000 to 400,000	159,284	54,272.0	236,629	78,073.6	231,320	76,407.8
400,000 to 500,000	109,310	48,822.1	100,182	44,702.2	100,952	45,046.9
500,000 to 750,000	293,062	188,268.6	290,612	185,158.3	291,235	184,108.1
750,000 to 1,000,000	121,321	107,398.9	114,306	99,533.8	113,741	99,500.1
1,000,000 to 2,000,000	235,793	329,380.0	239,002	337,247.8	232,016	327,814.1
2,000,000 to 3,000,000	68,689	168,251.8	67,908	165,211.8	78,258	191,757.9
3,000,000 to 4,000,000	28,518	98,305.4	30,728	105,304.8	31,739	108,492.7
4,000,000 to 5,000,000	20,598	92,982.8	19,978	89,873.5	20,999	94,549.1
5,000,000 to 6,000,000	15,216	82,787.1	15,013	81,559.0	15,469	84,147.6
6,000,000 to 7,000,000	11,209	72,501.7	9,420	61,388.4	10,062	65,447.8
7,000,000 to 8,000,000	7,450	55,634.5	10,212	75,580.3	11,660	87,405.3
8,000,000 to 9,000,000	6,150	51,910.7	6,251	53,022.9	7,882	66,068.6
9,000,000 to 10,000,000	7,303	69,971.2	7,415	70,973.3	7,983	76,340.8
10,000,000 to 100,000,000	44,301	1,347,493.9	44,423	1,351,904.9	50,466	1,544,104.9
100,000,000 to 500,000,000	9,456	2,044,047.4	9,539	2,044,349.9	10,229	2,160,995.6
500,000,000 to 1,000,000,000	1,486	999,186.9	1,465	998,295.3	1,671	1,141,074.7
1,000,000,000 to 5,000,000,000	1,146	2,198,057.9	1,067	2,085,180.6	1,092	2,124,316.6
5,000,000,000 to 10,000,000,000	104	668,667.8	99	619,762.6	108	676,950.8
10,000,000,000 & Over	100	2,904,036.9	96	2,683,611.0	95	2,617,190.8
Total	4,453,548	11,807,916.8	4,365,275	11,442,206.9	4,002,995	11,977,502.9

Source: Core Statistics Department

Notes:

1. Classification of size wise advances has been improved by collecting data from all Scheduled banks based on actual size of each and every account. Previously, it was based on estimates by average size of different size groups.
2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000
3. 'No of Accounts' represents the total number of advances which fall in the respective class.
4. 'Amount' represents the total amount of all advances falling in the particular class.
5. This Data is being published on quarterly basis w.e.f. March 2023.

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Size of Account (Rs.)	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5000	242,855	132	25,559	26	65	0	8,900	1	277,379	158
5,000 to 10,000	58,644	449	3,838	27	2,116	12	185	1	64,783	489
10,000 to 20,000	142,417	2,074	25,163	376	13	0	589	8	168,182	2,458
20,000 to 25,000	30,795	679	3,115	69	14	0	759	14	34,683	762
25,000 to 50,000	561,053	21,060	82,625	3,214	52	2	1,990	192	645,720	24,468
50,000 to 100,000	902,604	57,724	51,769	3,424	109	8	3,081	110	957,563	61,266
100,000 to 150,000	204,857	25,818	27,945	3,204	92	12	2,434	131	235,328	29,164
150,000 to 200,000	136,901	23,655	14,447	2,495	108	19	1,191	197	152,647	26,366
200,000 to 300,000	226,507	54,989	19,835	4,774	176	41	3,215	813	249,733	60,617
300,000 to 400,000	216,355	71,297	12,553	4,264	117	40	2,295	807	231,320	76,408
400,000 to 500,000	90,093	40,119	8,341	3,808	128	55	2,390	1,066	100,952	45,047
500,000 to 750,000	272,147	172,406	14,690	9,002	136	89	4,262	2,611	291,235	184,108
750,000 to 1,000,000	93,462	82,339	16,112	13,464	219	202	3,948	3,496	113,741	99,500
1,000,000 to 2,000,000	190,344	271,914	20,822	28,007	6,518	6,968	14,332	20,925	232,016	327,814
2,000,000 to 3,000,000	61,672	150,370	5,209	12,853	514	1,296	10,863	27,239	78,258	191,758
3,000,000 to 4,000,000	21,476	72,811	2,527	8,720	357	1,277	7,379	25,684	31,739	108,493
4,000,000 to 5,000,000	12,821	57,697	1,514	6,771	390	1,740	6,274	28,341	20,999	94,549
5,000,000 to 6,000,000	9,638	52,433	1,258	6,908	292	1,633	4,281	23,174	15,469	84,148
6,000,000 to 7,000,000	5,507	35,975	597	3,919	205	1,349	3,753	24,205	10,062	65,448
7,000,000 to 8,000,000	6,864	51,499	529	3,942	253	1,898	4,014	30,067	11,660	87,405
8,000,000 to 9,000,000	4,202	31,570	338	2,829	203	1,734	3,139	29,935	7,882	66,069
9,000,000 to 10,000,000	4,358	41,224	795	7,668	189	1,798	2,641	25,651	7,983	76,341
10,000,000 to 100,000,000	13,187	280,251	739	15,632	396	11,383	36,144	1,236,839	50,466	1,544,105
100,000,000 to 500,000,000	995	187,952	23	3,536	17	4,716	9,194	1,964,791	10,229	2,160,996
500,000,000 to 1,000,000,000	155	101,556	1	670	1	500	1,514	1,038,349	1,671	1,141,075
1,000,000,000 to 5,000,000,000	46	115,618	1	1,266	4	4,599	1,041	2,002,833	1,092	2,124,317
5,000,000,000 to 10,000,000,000	-	-	-	-	-	-	108	676,951	108	676,951
10,000,000,000 & Over	-	-	-	-	-	-	95	2,617,191	95	2,617,191
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

*The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

Number of accounts with zero liability includes overdraft facility/credit card related accounts

This Data is being published on quarterly basis w.e.f. December, 2023.

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

As on 31st December, 2023 (Provisional)

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	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 25,000	-	-	21	0.0	31	-	49	0.0	104,755	984.7	520	8.5	439,651	2,873.8	-	33.6	545,027	3,900.6
25,000 to 50,000	-	-	3	0.1	-	-	1	0.0	92,779	3,530.3	822	149.3	552,115	20,788.2	-	-	645,720	24,468.0
50,000 to 100,000	-	-	1	0.1	4	0.3	6	0.5	90,348	6,509.7	1,761	14.8	865,443	54,741.0	-	-	957,563	61,266.4
100,000 to 150,000	-	-	1	0.1	-	-	-	-	84,487	11,007.1	1,412	5.0	149,428	18,152.0	-	-	235,328	29,164.1
150,000 to 200,000	-	-	1	0.2	3	0.5	7	1.1	50,369	8,668.5	205	23.3	102,062	17,672.9	-	-	152,647	26,366.4
200,000 to 300,000	-	-	-	-	5	1.2	7	1.9	98,005	23,913.4	461	93.4	151,247	36,604.9	8	2.2	249,733	60,616.9
300,000 to 400,000	-	-	1	0.3	3	1.1	15	5.2	152,465	49,223.8	129	50.8	78,681	27,117.2	26	9.3	231,320	76,407.8
400,000 to 500,000	-	-	-	-	1	0.4	15	6.4	48,803	21,771.0	166	55.7	51,948	23,204.9	19	8.4	100,952	45,046.9
500,000 to 750,000	-	-	1	0.6	5	3.4	32	20.5	70,899	42,749.2	77	39.4	220,215	141,291.1	6	4.0	291,235	184,108.1
750,000 to 1,000,000	-	-	1	0.8	4	3.6	65	53.8	41,364	36,660.8	16	12.4	72,286	62,764.6	5	4.0	113,741	99,500.1
1,000,000 to 2,000,000	-	-	15	25.4	13	18.7	316	466.0	70,934	99,609.2	186	173.2	160,550	227,518.1	2	3.5	232,016	327,814.1
2,000,000 to 3,000,000	-	-	17	39.5	17	43.4	92	234.2	40,599	100,151.3	22	42.7	37,511	91,246.8	-	-	78,258	191,757.9
3,000,000 to 4,000,000	-	-	12	43.6	7	24.7	44	150.2	17,284	58,311.1	13	33.5	14,377	49,923.4	2	6.2	31,739	108,492.7
4,000,000 to 5,000,000	-	-	12	53.7	8	37.7	52	224.4	11,092	50,096.3	18	67.2	9,814	44,055.4	3	14.5	20,999	94,549.1
5,000,000 to 6,000,000	-	-	35	182.0	12	67.8	15	78.4	7,221	38,807.4	10	51.0	8,175	44,955.8	1	5.2	15,469	84,147.6
6,000,000 to 7,000,000	-	-	8	50.4	8	51.7	41	185.7	5,885	38,379.1	-	-	4,119	26,774.5	1	6.6	10,062	65,447.8
7,000,000 to 8,000,000	-	-	14	102.5	7	52.2	4	29.7	8,339	62,513.3	5	37.3	3,291	24,670.3	-	-	11,660	87,405.3
8,000,000 to 9,000,000	-	-	2	16.8	5	60.6	10	133.5	4,428	41,661.6	5	41.6	3,431	24,146.6	1	8.0	7,882	66,068.6
9,000,000 to 10,000,000	-	-	1	9.6	7	66.2	5	47.8	4,043	38,940.0	1	10.0	3,924	37,248.5	2	18.8	7,983	76,340.8
10,000,000 to 100,000,000	1	14.4	34	1,728.9	132	5,399.1	208	9,701.8	42,944	1,396,103.6	56	2,327.5	7,072	128,105.6	19	724.0	50,466	1,544,104.9
100,000,000 to 500,000,000	-	-	45	11,108.4	130	36,179.9	118	28,252.0	9,833	2,068,044.7	25	5,833.6	73	11,035.7	5	541.3	10,229	2,160,995.6
500,000,000 to 1,000,000,000	-	-	15	9,775.4	73	55,190.9	43	29,604.2	1,533	1,041,651.7	6	4,182.7	1	669.7	-	-	1,671	1,141,074.7
1,000,000,000 to 5,000,000,000	-	-	16	35,864.6	112	272,246.2	57	116,296.9	903	1,692,143.9	2	2,871.3	2	4,893.7	-	-	1,092	2,124,316.6
5,000,000,000 to 10,000,000,000	-	-	9	55,841.5	48	320,291.0	9	53,155.2	42	247,663.1	-	-	-	-	-	-	108	676,950.8
10,000,000,000 & Over	-	-	35	1,349,632.2	50	1,124,099.8	3	59,997.2	7	83,461.6	-	-	-	-	-	-	95	2,617,190.8
Total	1	14.4	300	1,464,476.6	685	1,813,840.6	1,214	298,646.7	1,059,361	7,262,556.5	5,918	16,124.3	2,935,416	1,120,454.4	100	1,389.5	4,002,995	11,977,502.9

Source: Core Statistics Department

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

BORROWERS	2023					
	Sep			Dec ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	11.1	11.1	-	14.4	14.4	-
2. DOMESTIC CONSTITUENTS	11,442,195.8	11,313,548.6	128,647.1	11,977,455.0	11,840,785.3	136,669.8
I. GOVERNMENT	1,726,653.5	1,726,653.5	-	1,464,476.6	1,464,476.6	-
a. Federal Government	1,045,277.5	1,045,277.5	-	845,289.3	1,319,159.7	-
01. Commodity Operations	634,735.5	634,735.5	-	-	5,000.0	-
02. Others	410,542.0	410,542.0	-	-	366,418.9	-
b. Provincial Governments	681,376.1	681,376.1	-	619,187.3	1,208,374.6	-
01. Commodity Operations	674,498.7	674,498.7	-	-	30,000.0	-
02. Others	6,877.3	6,877.3	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPS)	1,562,421.4	1,562,421.4	-	1,813,840.6	1,813,840.6	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	799.5	799.5	-	798.8	798.8	-
03. Utilities	589,044.1	589,044.1	-	572,345.4	572,345.4	-
04. Transport, storage and communications	430,533.8	430,533.8	-	598,411.4	598,411.4	-
05. Manufacturing	72,536.8	72,536.8	-	105,880.5	105,880.5	-
06. Mining and Quarrying	64,899.1	64,899.1	-	64,899.1	64,899.1	-
07. Construction	9,061.1	9,061.1	-	7,612.6	7,612.6	-
08. Commerce and Trade	390,944.1	390,944.1	-	458,590.0	458,590.0	-
09. Others	4,602.8	4,602.8	-	5,302.7	5,302.7	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	295,641.7	295,491.8	149.9	298,646.7	298,496.8	149.9
01. Mutual Funds and AMCs	1,546.0	1,546.0	-	3,505.0	3,505.0	-
02. Insurance & Pension Funds	4,581.9	4,581.9	-	3,957.6	3,957.6	-
03. MFIs and DFIs	192,892.5	192,892.5	-	196,574.3	196,574.3	-
04. Stock Exchange & Brokerage Houses	16,710.7	16,710.7	-	19,724.1	19,724.1	-
05. Modarabas	4,754.7	4,754.7	-	5,964.2	5,964.2	-
06. Other NBFIs	75,155.9	75,006.0	149.9	68,921.4	68,771.5	149.9
IV. PRIVATE SECTOR (BUSINESS)	6,717,658.1	6,591,466.9	126,191.2	7,262,556.5	7,128,433.4	134,123.1
a. Agriculture, forestry and fishing	374,410.9	268,806.0	105,604.9	416,842.0	303,297.1	113,544.9
01. Crop and animal production, hunting and related service activities	372,428.9	266,895.2	105,533.7	415,139.7	301,664.1	113,475.6
i. Growing of Wheat, Rice, Sugar Cane & Cotton	168,991.2	142,198.2	26,793.1	180,747.5	152,090.5	28,657.0
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	10,332.4	3,017.8	7,314.6	10,041.0	2,932.7	7,108.3
iii. Growing of other fruits, vegetables and crops	17,157.3	15,963.6	1,193.7	16,617.2	15,461.0	1,156.1
iv. Raising of livestock and other related activities	120,324.8	55,863.1	64,461.7	132,713.5	61,614.8	71,098.7
v. Other agricultural support activities	55,618.3	47,187.2	8,431.1	75,012.9	63,641.9	11,371.0
vi. Hunting, trapping and related service activities	4.9	4.9	-	7.6	7.6	-
02 - Forestry and logging	28.1	11.4	16.7	20.2	5.0	15.2
03 - Fishing and aquaculture	1,953.9	1,899.5	54.4	1,682.1	1,628.0	54.0
b. Mining and quarrying	69,750.0	69,741.0	9.1	79,318.1	79,309.1	9.1
01. Mining of coal and lignite	44,042.5	44,042.5	0.0	54,777.5	54,777.5	0.0
02. Extraction of crude petroleum and natural gas	19,927.6	19,927.6	-	19,011.2	19,011.2	-
03. Mining of metal ores	620.0	620.0	-	643.5	643.5	-
04. Other mining and quarrying	5,149.6	5,140.5	9.0	4,873.4	4,864.4	9.0
05. Mining support service activities	10.4	10.4	-	12.5	12.5	-
c. Manufacturing	4,315,326.2	4,302,717.2	12,609.1	4,752,567.5	4,740,067.4	12,500.1
01. Manufacture of food products	890,178.7	878,599.3	11,579.5	1,087,355.4	1,075,871.2	11,484.2
02. Manufacture of beverages	53,608.9	53,585.2	23.7	61,027.4	61,003.7	23.7
03. Manufacture of tobacco products	1,456.9	1,425.8	31.1	1,508.4	1,478.2	30.2
04. Manufacture of textiles	1,603,869.9	1,603,722.6	147.4	1,637,109.3	1,636,963.6	145.8
i. Preparation and spinning of textile fibers	571,644.2	571,643.8	0.4	578,202.3	578,201.9	0.4
ii. Weaving of textiles	328,648.2	328,575.9	72.2	344,181.9	344,110.9	71.1
iii. Finishing of textiles	293,032.6	293,022.7	9.8	295,324.5	295,314.7	9.8
iv. Manufacture of knitted and crocheted fabrics	55,859.9	55,819.2	40.7	57,349.5	57,308.8	40.7
v. Manufacture of made-up textile articles, except apparel	189,348.2	189,346.0	2.2	194,435.2	194,433.2	2.0
vi. Manufacture of carpets and rugs	1,149.1	1,146.3	2.9	1,193.1	1,190.2	2.9
vii. Manufacture of other textiles n.e.c.	164,187.8	164,168.6	19.1	166,422.9	166,404.0	18.9
05. Manufacture of wearing apparel	215,221.1	214,995.2	225.9	221,590.6	221,364.0	226.6
06. Manufacture of leather and related products	46,885.9	46,821.0	65.0	48,792.4	48,727.9	64.5
i. Tanning and dressing of leather; dressing and dyeing of fur	7,309.5	7,284.9	24.6	6,887.2	6,862.6	24.6
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,076.3	2,076.3	-	2,770.0	2,770.0	-
iii. Manufacture of footwear	37,500.1	37,459.8	40.3	39,135.1	39,095.3	39.8
a). Leather wear	29,286.9	29,246.5	40.3	30,817.9	30,778.0	39.8
b). Rubber and Plastic wear	8,213.2	8,213.2	-	8,317.2	8,317.2	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

BORROWERS	2023					
	Sep			Dec ^P		
	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	8,926.3	8,915.0	11.3	9,265.9	9,254.6	11.2
08. Manufacture of paper and paper products	97,436.4	97,403.8	32.6	111,791.3	111,759.4	31.9
09. Printing and reproduction of recorded media	18,661.7	18,647.1	14.6	21,230.8	21,216.2	14.5
10. Manufacture of coke and refined petroleum products	130,605.2	130,605.2	-	155,953.3	155,953.3	-
11. Manufacture of chemicals and chemical products	273,319.4	273,227.9	91.5	314,846.9	314,758.4	88.5
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	111,416.2	111,410.9	5.3	113,444.5	113,439.2	5.3
13. Manufacture of rubber and plastics products	78,615.5	78,584.1	31.4	87,989.8	87,960.7	29.2
14. Manufacture of other non-metallic mineral products	285,497.1	285,464.7	32.4	285,758.8	285,727.1	31.7
15. Manufacture of basic metals	201,030.9	200,939.1	91.8	236,342.6	236,251.3	91.3
16. Manufacture of fabricated metal products, except machinery and equipment	28,198.2	28,191.0	7.2	31,260.1	31,252.9	7.2
17. Manufacture of computer, electronic and optical products	11,868.8	11,867.9	0.9	14,891.5	14,890.6	0.9
18. Manufacture of electrical equipment	119,493.4	119,478.4	15.0	142,038.8	142,023.9	14.9
19. Manufacture of machinery and equipment	14,058.4	14,048.0	10.3	20,072.6	20,062.6	10.0
20. Manufacture of motor vehicles, trailers and semi-trailers	61,828.2	61,825.4	2.8	81,757.0	81,754.2	2.8
21. Manufacture of other transport equipment	12,547.5	12,547.4	0.1	13,417.8	13,417.7	0.1
22. Manufacture of furniture	5,645.2	5,569.3	75.9	5,762.7	5,687.1	75.6
23. Other manufacturing	43,366.2	43,252.8	113.4	48,396.0	48,286.1	109.9
24. Repair and installation of machinery and equipment	1,590.2	1,590.2	-	963.6	963.6	-
d. Electricity, gas, steam and air conditioning supply	538,192.3	538,186.8	5.5	515,335.7	515,331.0	4.7
e. Water supply; sewerage, waste management and remediation activities	17,858.4	17,858.3	0.1	20,058.1	20,058.1	-
f. Construction	193,451.6	193,287.2	164.4	200,159.0	200,003.5	155.5
01. Construction of buildings	143,248.9	143,095.5	153.4	146,785.1	146,640.6	144.5
02. Civil engineering	47,259.1	47,248.1	11.0	50,363.6	50,352.6	11.0
03. Specialized construction activities	2,943.7	2,943.7	-	3,010.2	3,010.2	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	465,958.4	462,214.6	3,743.7	518,095.1	514,373.4	3,721.8
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	26,524.5	26,164.0	360.5	27,269.1	26,909.1	360.1
02. Wholesale trade, except of motor vehicles and motorcycles	279,729.5	279,596.0	133.5	297,466.1	297,343.2	123.0
03. Retail trade, except of motor vehicles and motorcycles	159,704.4	156,454.7	3,249.7	193,359.8	190,121.1	3,238.8
h. Transportation and storage	116,689.1	113,264.3	3,424.8	124,154.8	120,664.5	3,490.3
i. Accommodation and food service activities	35,784.7	35,644.6	140.1	39,944.7	39,814.7	130.0
j. Information and communication	338,054.7	338,020.7	33.9	343,243.3	343,209.7	33.6
k. Real estate activities	34,153.5	34,152.7	0.8	31,527.7	31,526.9	0.8
l. Professional, scientific and technical activities	55,053.7	55,046.4	7.3	62,796.9	62,789.5	7.3
m. Administrative and support service activities	51,197.6	50,907.2	290.4	49,473.7	49,101.2	372.5
n. Education	32,485.1	32,376.3	108.8	32,274.1	32,169.4	104.8
o. Human health and social work activities	18,004.3	17,973.4	30.9	18,013.4	17,982.5	30.9
p. Arts, entertainment and recreation	1,894.2	1,888.8	5.3	1,800.0	1,794.9	5.1
q. Other service activities	59,393.3	59,381.5	11.8	56,952.3	56,940.6	11.7
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	13,050.9	12,573.9	477.0	16,124.3	15,655.6	468.7
VI. PERSONAL	1,125,437.1	1,123,608.1	1,829.0	1,120,454.4	1,118,526.4	1,928.0
a. Bank Employees	285,436.5	283,624.5	1,812.1	301,630.6	299,778.9	1,851.7
b. Consumer Financing	839,341.7	839,324.8	16.9	818,205.8	818,129.5	76.3
01. For house building	208,279.8	208,279.8	-	208,147.7	208,147.7	-
02. For transport i.e., purchase of car etc	272,289.3	272,286.4	2.9	251,246.1	251,219.6	26.5
03. Credit cards	103,196.3	103,196.3	-	107,786.0	107,786.0	-
04. Consumers durable	7,103.1	7,093.2	9.9	6,625.9	6,592.9	33.0
05. Personal loans	248,473.2	248,469.0	4.2	244,400.1	244,383.3	16.8
c. Other	658.8	658.8	-	618.0	618.0	-
VII. OTHER	1,333.0	1,333.0	-	1,355.9	1,355.9	-
TOTAL	11,442,206.9	11,313,559.7	128,647.1	11,977,469.4	11,840,799.6	136,669.8

Source: Core Statistics Department

Note: This Data is being published on quarterly basis w.e.f. March 2023.

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2023

Borrower	(Million Rupees)									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	1	14	1	14
1) Official	-	-	-	-	-	-	1	14	1	14
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,010	9,781,606	4,002,994	11,977,455
I. GOVERNMENT	-	-	-	-	-	-	300	1,464,477	300	1,464,477
A. Federal Government	-	-	-	-	-	-	163	845,289	163	845,289
B. Provincial Governments	-	-	-	-	-	-	137	619,187	137	619,187
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	685	1,813,841	685	1,813,841
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	10	799	10	799
Utilities	-	-	-	-	-	-	403	572,345	403	572,345
Transport, storage and communications	-	-	-	-	-	-	120	598,411	120	598,411
Manufacturing	-	-	-	-	-	-	65	105,881	65	105,881
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	14	7,613	14	7,613
Commerce and Trade	-	-	-	-	-	-	54	458,590	54	458,590
Others	-	-	-	-	-	-	18	5,303	18	5,303
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,214	298,647	1,214	298,647
Mutual Funds and AMCs	-	-	-	-	-	-	94	3,505	94	3,505
Insurance & Pension Funds	-	-	-	-	-	-	455	3,958	455	3,958
MFIs and DFI	-	-	-	-	-	-	132	196,574	132	196,574
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	219	19,724	219	19,724
Modarabas	-	-	-	-	-	-	92	5,964	92	5,964
Other NBFIs	-	-	-	-	-	-	222	68,921	222	68,921
IV. PRIVATE SECTOR (BUSINESS)	877,206	1,022,719	40,514	30,278	9,764	21,684	131,877	6,187,875	1,059,361	7,262,556
A. Agriculture, forestry and fishing	672,775	328,801	27,851	13,976	8,768	7,224	5,368	66,841	714,762	416,842
1. Crop and animal production, hunting and related service activities	672,002	328,130	27,830	13,966	8,756	7,215	5,351	65,828	713,939	415,140
Growing of Wheat, Rice, Sugar Cane & Cotton	296,742	167,123	5,126	3,925	6,049	6,240	2,512	3,459	310,429	180,748
Growing of tropical, subtropical, pome and stone fruits & vegetables	22,244	9,265	700	324	27	88	153	363	23,124	10,041
Growing of other fruits, vegetables and crops	20,919	14,975	385	323	17	23	444	1,297	21,765	16,617
Raising of livestock and other related activities	238,564	92,886	18,666	6,341	2,176	84	1,511	33,403	260,917	132,714
Other agricultural support activities	93,528	43,874	2,953	3,052	487	780	731	27,306	97,699	75,013
Hunting, trapping and related service activities	5	8	-	-	-	-	-	-	5	8
02 - Forestry and logging	122	20	-	-	-	-	-	-	122	20
03 - Fishing and aquaculture	651	650	21	10	12	9	17	1,013	701	1,682
B. Mining and quarrying	215	5,702	-	-	3	7	710	73,609	928	79,318
05 - Mining of coal and lignite	35	4,976	-	-	1	-	48	49,801	84	54,778
06 - Extraction of crude petroleum and natural gas	78	353	-	-	-	-	571	18,658	649	19,011
07 - Mining of metal ores	11	81	-	-	-	-	15	562	26	643
08 - Other mining and quarrying	85	279	-	-	2	7	76	4,588	163	4,873
09 - Mining support service activities	6	13	-	-	-	-	-	-	6	13
C. Manufacturing	49,484	390,872	3,489	3,602	366	7,568	78,755	4,330,526	132,094	4,752,567
10 - Manufacture of food products	39,217	112,455	2,708	1,387	109	2,771	17,284	970,742	59,318	1,087,355
11 - Manufacture of beverages	129	2,017	-	-	4	24	1,032	58,986	1,165	61,027
12 - Manufacture of tobacco products	163	37	4	1	-	-	443	1,470	610	1,508
13 - Manufacture of textiles	2,369	113,465	136	499	43	1,097	23,463	1,522,048	26,011	1,637,109
Preparation and spinning of textile fibres	994	63,813	6	7	-	-	7,922	514,383	8,922	578,202
Weaving of textiles	446	11,876	39	107	7	53	5,162	332,145	5,654	344,182
Finishing of textiles	294	29,411	15	75	3	9	3,594	265,830	3,906	295,325
Manufacture of knitted and crocheted fabrics	77	595	8	34	3	38	610	56,683	698	57,349
Manufacture of made-up textile articles, except apparel	166	4,512	21	217	3	966	2,915	188,741	3,105	194,435
Manufacture of carpets and rugs	46	82	10	1	2	0	68	1,109	126	1,193
Manufacture of other textiles n.e.c.	346	3,176	37	58	25	31	3,192	163,157	3,600	166,423
14 - Manufacture of wearing apparel	1,266	29,705	310	195	46	15	2,871	191,675	4,493	221,591
15 - Manufacture of leather and related products	438	1,277	66	508	7	22	1,572	46,984	2,083	48,792
Tanning and dressing of leather; dressing and dyeing of fur	38	89	14	462	3	22	332	6,315	387	6,887
Manufacture of luggage, handbags and the like, saddlery and harness	23	143	2	8	-	-	71	2,619	96	2,770
Manufacture of footwear	377	1,046	50	38	4	0	1,169	38,051	1,600	39,135
a. Leather wear	349	627	46	16	4	0	817	30,175	1,216	30,818
b. Rubber and Plastic wear	28	419	4	22	-	-	352	7,876	384	8,317

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	138	345	8	8	4	1	340	8,912	490	9,266
17 - Manufacture of paper and paper products	180	2,427	3	21	5	24	1,533	109,320	1,721	111,791
18 - Printing and reproduction of recorded media	239	1,100	15	275	1	12	666	19,844	921	21,231
Printing and other service activities related to printing	236	1,094	15	275	-	-	648	17,615	899	18,983
Reproduction of recorded media	3	7	-	-	1	12	18	2,229	22	2,248
19 - Manufacture of coke and refined petroleum products	85	59,684	-	-	-	-	1,474	96,269	1,559	155,953
20 - Manufacture of chemicals and chemical products	821	8,355	50	154	22	24	7,209	306,314	8,102	314,847
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	178	817	8	44	6	1,885	5,009	110,698	5,201	113,445
22 - Manufacture of rubber and plastics products	489	2,844	17	72	13	10	2,323	85,064	2,842	87,990
23 - Manufacture of other non-metallic mineral products	291	7,199	4	9	24	791	1,623	277,760	1,942	285,759
24 - Manufacture of basic metals	701	25,112	4	34	25	813	4,221	210,383	4,951	236,343
25 - Manufacture of fabricated metal products, except machinery and equipment	203	1,474	3	1	1	1	729	29,784	936	31,260
26 - Manufacture of computer, electronic and optical products	61	228	-	-	-	-	247	14,663	308	14,891
27 - Manufacture of electrical equipment	243	10,872	11	86	18	31	1,950	131,050	2,222	142,039
28 - Manufacture of machinery and equipment	227	582	8	35	1	6	661	19,450	897	20,073
29 - Manufacture of motor vehicles, trailers and semi-trailers	172	2,275	4	48	1	1	1,666	79,432	1,843	81,757
30 - Manufacture of other transport equipment	65	272	1	0	-	-	499	13,146	565	13,418
31 - Manufacture of furniture	458	535	15	64	11	11	305	5,153	789	5,763
32 - Other manufacturing	1,296	7,716	114	159	25	29	1,602	40,493	3,037	48,396
Manufacture of jewellery and related articles	250	209	6	3	2	0	21	206	279	419
Manufacture of imitation jewellery and related articles	4	30	1	0	1	-	1	5	7	36
Manufacture of musical instruments	1	1	-	-	1	-	50	974	52	974
Manufacture of sports goods	106	2,152	1	7	1	-	218	4,066	326	6,225
Manufacture of games and toys	2	-	-	-	1	-	2	1	5	1
Manufacture of medical and dental instruments and supplies	124	637	7	43	-	-	211	4,453	342	5,133
Manufacture of Handicrafts	73	22	68	10	1	0	2	6	144	38
Other manufacturing n.e.c.	736	4,665	31	95	18	28	1,097	30,782	1,882	35,570
33 - Repair and installation of machinery and equipment	55	79	-	-	-	-	33	884	88	964
D. Electricity, gas, steam and air conditioning supply	3	52	-	-	-	-	2,268	515,284	2,271	515,336
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,090	505,562	2,090	505,562
a) Hydal	-	-	-	-	-	-	461	23,151	461	23,151
b) Thermal	-	-	-	-	-	-	430	135,298	430	135,298
c) Coal Based	-	-	-	-	-	-	85	116,187	85	116,187
d) Wind	-	-	-	-	-	-	162	57,052	162	57,052
e) Solar	-	-	-	-	-	-	76	12,127	76	12,127
f) Other	-	-	-	-	-	-	876	161,748	876	161,748
Manufacture of gas; distribution of gaseous fuels through mains	3	52	-	-	-	-	149	9,681	152	9,733
Steam and air conditioning supply	-	-	-	-	-	-	29	41	29	41
E. Water supply; sewerage, waste management and remediation activities	55	8,470	1	1,266	-	-	72	10,322	128	20,058
36 - Water collection, treatment and supply	13	24	-	-	-	-	16	104	29	128
37 - Sewerage	6	5	-	-	-	-	-	-	6	5
38 - Waste collection, treatment and disposal activities; materials recovery	34	8,437	1	1,266	-	-	55	10,218	90	19,921
39 - Remediation activities and other waste management services	2	3	-	-	-	-	1	0	3	4
F. Construction	1,541	18,705	41	399	17	3,137	2,093	177,918	3,692	200,159
41 - Construction of buildings	988	15,794	33	327	17	3,137	1,320	127,527	2,358	146,785
42 - Civil engineering	471	2,407	4	65	-	-	703	47,892	1,178	50,364
43 - Specialized construction activities	82	504	4	6	-	-	70	2,500	156	3,010
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	109,444	170,259	5,293	5,049	515	929	25,505	341,858	140,757	518,095
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,401	10,489	78	80	20	20	1,344	16,681	4,843	27,269
46 - Wholesale trade, except of motor vehicles and motorcycles	25,051	103,741	498	2,095	63	679	7,404	190,951	33,016	297,466
47 - Retail trade, except of motor vehicles and motorcycles	80,992	56,029	4,717	2,874	432	230	16,757	134,227	102,898	193,360

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Borrower	Males		Females		Both Males and		Others		Total	
	No. of		No. of		No. of	Amount	No. of		No. of	
	Accounts	Amount	Account	Amount	Account	t	Account	Amount	Accounts	Amount
H. Transportation and storage	17,899	33,670	1,036	1,154	7	50	4,457	89,281	23,399	124,155
49 - Land transport and transport via pipelines	5,364	15,768	127	292	4	8	2,401	44,503	7,896	60,571
50 - Water transport	5	69	1	1	-	-	64	883	70	953
51 - Air transport	10	17	-	-	-	-	89	901	99	918
52 - Warehousing and support activities for transportation	12,493	15,778	908	861	3	42	1,563	37,909	14,967	54,591
53 - Courier activities other than national post activities	27	2,039	-	-	-	-	340	5,084	367	7,123
I. Accommodation and food service activities	1,150	5,875	77	199	23	71	701	33,800	1,951	39,945
55 - Accommodation	254	2,969	10	12	17	70	217	22,107	498	25,158
56 - Food and beverage service activities	896	2,905	67	187	6	1	484	11,693	1,453	14,786
J. Information and communication	546	1,281	43	45	4	1	2,292	341,915	2,885	343,243
58 - Publishing activities	231	376	11	3	4	1	442	2,228	688	2,607
59 - Motion picture, video and television programme production, sound recording and music publishing activities	28	12	4	2	-	-	42	2,244	74	2,258
60 - Programming and broadcasting activities	4	5	-	-	-	-	50	1,641	54	1,646
61 - Telecommunications	69	171	8	10	-	-	967	318,586	1,044	318,767
62 - Computer programming, consultancy and related activities	172	534	15	19	-	-	651	12,563	838	13,116
63 - Information service activities	42	183	5	12	-	-	140	4,653	187	4,848
K. Real estate activities	220	1,849	14	121	5	1,501	554	28,056	793	31,528
L. Professional, scientific and technical activities	6,626	13,112	270	479	8	1,007	2,630	48,199	9,534	62,797
69 - Legal and accounting activities	50	115	1	6	-	-	100	869	151	989
70 - Activities of head offices; management consultancy activities	8	56	-	-	-	-	78	1,331	86	1,387
71 - Architectural and engineering activities; technical testing and analysis	89	401	12	27	6	1,006	302	3,945	409	5,379
72 - Scientific research and development	10	75	1	2	2	1	181	5,837	194	5,914
73 - Advertising and market research	118	317	6	22	-	-	1,023	5,505	1,147	5,845
74 - Other professional, scientific and technical activities	6,335	12,072	250	423	-	-	933	30,647	7,518	43,142
75 - Veterinary activities	16	77	-	-	-	-	13	64	29	141
M. Administrative and support service activities	2,673	6,128	88	182	15	4	3,200	43,160	5,976	49,474
77 - Rental and leasing activities	136	269	4	13	-	-	428	1,970	568	2,253
78 - Employment activities	7	44	-	-	-	-	31	191	38	234
79 - Travel agency, tour operator, reservation service and related activities	234	1,078	5	28	1	0	611	13,443	851	14,549
80 - Security and investigation activities	19	420	3	2	-	-	628	2,372	650	2,795
81 - Services to buildings and landscape activities	12	114	2	5	13	3	10	47	37	169
82 - Office administrative, office support and other business support activities	2,265	4,203	74	134	1	0	1,492	25,136	3,832	29,474
N. Education	520	1,707	230	811	12	12	1,273	29,745	2,035	32,274
O. Human health and social work activities	684	2,223	110	113	10	27	603	15,650	1,407	18,013
86 - Human health activities	676	2,220	106	111	9	27	593	15,432	1,384	17,790
87 - Residential care activities	1	1	-	-	-	-	1	15	2	17
88 - Social work activities with and without accommodation	7	2	4	2	1	0	9	203	21	207
P. Arts, entertainment and recreation	38	111	21	29	-	-	45	1,660	104	1,800
Q. Other service activities	13,333	33,903	1,950	2,853	11	146	1,351	20,050	16,645	56,952
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,918	16,124	5,918	16,124
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	61	1,067	61	1,067
B. Private Trusts and Non-profit Organizations (CBOs)	-	-	-	-	-	-	149	13,977	149	13,977
VI. PERSONAL	2,632,670	980,203	299,826	120,564	2,920	19,687	-	-	2,935,416	1,120,454
A. Bank Employees	135,388	250,089	32,914	51,542	-	-	-	-	168,302	301,631
1) For house building	65,986	208,026	13,207	31,641	-	-	-	-	79,193	239,667
2) For transport i.e. purchase of car etc.	36,163	34,979	15,986	19,178	-	-	-	-	52,149	54,158
3) Other purposes	33,239	7,083	3,721	723	-	-	-	-	36,960	7,806
B. Consumer Financing	2,492,826	729,516	266,880	69,003	2,920	19,687	-	-	2,762,626	818,206
1) For house building	26,787	168,179	4,819	20,633	2,707	19,335	-	-	34,313	208,148
2) For transport i.e. purchase of car etc.	258,920	230,488	23,142	20,441	192	318	-	-	282,254	251,246
3) Credit cards	1,516,663	98,199	157,164	9,587	-	-	-	-	1,673,827	107,786
4) Consumers durable	23,014	5,261	12,852	1,360	3	5	-	-	35,869	6,626
5) Personal loans	667,442	227,388	68,903	16,983	18	29	-	-	736,363	244,400
C. Other	4,456	599	32	20	-	-	-	-	4,488	618
VII. OTHER	79	688	5	25	-	-	16	643	100	1,356
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

Source: Core Statistics Department

* Sole Proprietorship Accounts and Partnerships have been reported in Male, Female and Both Males and Females Gender Categories
This Data is being published on quarterly basis w.e.f. December, 2023.

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2023					
	Sep			Dec ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	102,142.7	102,142.7	-	112,764.1	112,764.1	-
II. Securities, Shares and Other Financial Instruments	154,306.3	154,305.8	0.5	153,427.8	153,427.3	0.5
A. Quoted on the Stock Exchange:	74,783.2	74,783.2	-	78,906.8	78,906.8	-
1. To Stock Brokers and Dealers:	45,919.4	45,919.4	-	49,707.3	49,707.3	-
(a) Government and Other Trustee Securities	16,250.2	16,250.2	-	16,567.8	16,567.8	-
(b) Shares and Debentures	27,378.8	27,378.8	-	31,112.4	31,112.4	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	2,290.5	2,290.5	-	2,027.1	2,027.1	-
2. To Others:	28,863.8	28,863.8	-	29,199.5	29,199.5	-
(a) Government and Other Trustee Securities	755.8	755.8	-	647.9	647.9	-
(b) Shares and Debentures	18,200.1	18,200.1	-	19,014.4	19,014.4	-
(c) Participation Term Certificates	8.4	8.4	-	8.3	8.3	-
(d) Others	9,899.4	9,899.4	-	9,528.7	9,528.7	-
B. Unquoted on the Stock Exchange:	79,523.1	79,522.6	0.5	74,521.0	74,520.6	0.5
1. To Stock Brokers and Dealers:	11,160.8	11,160.8	-	11,594.0	11,594.0	-
(a) Government and Other Trustee Securities	0.3	0.3	-	-	-	-
(b) Shares and Debentures	11,000.7	11,000.7	-	11,520.2	11,520.2	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	159.8	159.8	-	73.8	73.8	-
2. To Others:	68,362.3	68,361.8	0.5	62,927.0	62,926.6	0.5
(a) Government and Other Trustee Securities	8,681.9	8,681.4	0.5	7,471.1	7,470.7	0.5
(b) Shares and Debentures	2,092.0	2,092.0	-	2,175.7	2,175.7	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	57,588.4	57,588.4	-	53,280.2	53,280.2	-
III. Merchandise	2,880,255.9	2,880,253.9	2.0	3,177,728.6	3,177,719.8	8.7
A. Food Items:	846,883.8	846,881.8	2.0	1,034,963.8	1,034,955.0	8.7
1. Wheat	412,549.3	412,549.3	-	448,878.8	448,878.8	-
2. Rice and Paddy	108,375.4	108,375.4	-	143,702.1	143,702.1	-
3. Other Grains & Pulses:	16,629.4	16,627.4	2.0	20,091.7	20,083.0	8.7
(a) Indigenous	16,284.4	16,282.4	2.0	19,338.1	19,329.4	8.7
(b) Imported	344.9	344.9	-	753.5	753.5	-
4. Edible Oils:	95,660.0	95,660.0	-	102,773.6	102,773.6	-
(a) Indigenous	91,110.7	91,110.7	-	99,905.2	99,905.2	-
(b) Imported	4,549.3	4,549.3	-	2,868.4	2,868.4	-
5. Sugar:	126,800.4	126,800.4	-	220,924.7	220,924.7	-
(a) Indigenous	126,383.4	126,383.4	-	219,593.9	219,593.9	-
(b) Imported	417.0	417.0	-	1,330.7	1,330.7	-
6. Kariana And Spices	2,998.2	2,998.2	-	2,871.3	2,871.3	-
7. Fish And Fish Preparations	397.3	397.3	-	424.5	424.5	-
8. Other Food Items:	83,473.9	83,473.9	-	95,297.1	95,297.1	-
(a) Indigenous	82,981.0	82,981.0	-	94,654.7	94,654.7	-
(b) Imported	492.9	492.9	-	642.4	642.4	-
B. Raw Materials:	680,908.3	680,908.3	-	737,334.2	737,334.2	-
1. Cotton Raw:	170,406.5	170,406.5	-	172,987.6	172,987.6	-
(a) Indigenous	151,692.2	151,692.2	-	154,489.4	154,489.4	-
(b) Imported	18,714.3	18,714.3	-	18,498.2	18,498.2	-
2. Synthetic Fibers:	16,501.6	16,501.6	-	13,518.9	13,518.9	-
(a) Indigenous	15,340.0	15,340.0	-	12,327.6	12,327.6	-
(b) Imported	1,161.5	1,161.5	-	1,191.3	1,191.3	-
3. Fertilizers:	45,038.0	45,038.0	-	45,741.5	45,741.5	-
(a) Indigenous	40,416.6	40,416.6	-	42,013.8	42,013.8	-
(b) Imported	4,621.4	4,621.4	-	3,727.7	3,727.7	-
4. Petroleum Crude:	142,280.8	142,280.8	-	172,758.8	172,758.8	-
(a) Indigenous	99,655.2	99,655.2	-	116,057.4	116,057.4	-
(b) Imported	42,625.6	42,625.6	-	56,701.4	56,701.4	-
5. Iron and Steel:	122,400.0	122,400.0	-	136,146.4	136,146.4	-
(a) Indigenous	90,623.9	90,623.9	-	98,743.9	98,743.9	-
(b) Imported	31,776.1	31,776.1	-	37,402.5	37,402.5	-
6. Wool & Goat Hair	14.9	14.9	-	14.9	14.9	-
7. Hides & Skins	5,285.8	5,285.8	-	5,070.9	5,070.9	-
8. Oil Seeds	12,912.7	12,912.7	-	11,910.5	11,910.5	-
9. Pesticides & Insecticides:	5,083.7	5,083.7	-	5,894.3	5,894.3	-
(a) Indigenous	4,672.1	4,672.1	-	5,127.8	5,127.8	-
(b) Imported	411.6	411.6	-	766.5	766.5	-
10. Other Raw Materials:	160,984.3	160,984.3	-	173,290.4	173,290.4	-
(a) Indigenous	149,900.4	149,900.4	-	162,970.9	162,970.9	-
(b) Imported	11,083.9	11,083.9	-	10,319.6	10,319.6	-

**3.11 Classification of Scheduled Banks' Advances
by Securities Pledged**
All Banks

(End of Period: Million Rupees)

SECURITIES	2023					
	Sep			Dec [†]		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,352,463.8	1,352,463.8	-	1,405,430.6	1,405,430.6	-
1. Cotton Textiles:	311,568.9	311,568.9	-	330,697.8	330,697.8	-
(a) Indigenous	298,682.9	298,682.9	-	313,566.5	313,566.5	-
(b) Imported	12,886.1	12,886.1	-	17,131.3	17,131.3	-
2. Cotton Yarn:	114,673.6	114,673.6	-	116,336.4	116,336.4	-
(a) Indigenous	113,521.1	113,521.1	-	114,299.5	114,299.5	-
(b) Imported	1,152.5	1,152.5	-	2,036.8	2,036.8	-
3. Other Textiles:	237,551.4	237,551.4	-	242,684.0	242,684.0	-
(a) Indigenous	234,197.0	234,197.0	-	239,022.0	239,022.0	-
(b) Imported	3,354.4	3,354.4	-	3,662.0	3,662.0	-
4. Machinery:	53,159.3	53,159.3	-	59,662.2	59,662.2	-
(a) Indigenous	32,022.0	32,022.0	-	37,216.5	37,216.5	-
(b) Imported	21,137.3	21,137.3	-	22,445.6	22,445.6	-
5. Handloom Products	-	-	-	8.0	8.0	-
6. Carpets & Rugs	912.4	912.4	-	901.8	901.8	-
7. Readymade Garments	103,299.6	103,299.6	-	99,388.7	99,388.7	-
8. Cement and Cement Products:	136,654.5	136,654.5	-	134,362.3	134,362.3	-
(a) Indigenous	133,193.1	133,193.1	-	131,644.3	131,644.3	-
(b) Imported	3,461.5	3,461.5	-	2,718.0	2,718.0	-
9. Sports Goods	1,691.6	1,691.6	-	1,541.0	1,541.0	-
10. Surgical Instruments	6,709.3	6,709.3	-	6,612.4	6,612.4	-
11. Chemicals & Dyes	62,544.5	62,544.5	-	69,723.3	69,723.3	-
12. Other Finished Goods:	323,698.6	323,698.6	-	343,512.7	343,512.7	-
(a) Indigenous	307,488.6	307,488.6	-	325,323.2	325,323.2	-
(b) Imported	16,210.0	16,210.0	-	18,189.5	18,189.5	-
IV. Fixed Assets Including Machinery	2,052,715.9	2,052,045.2	670.7	2,032,408.6	2,031,653.2	755.4
A. Transport Equipments	764,057.5	763,531.6	525.9	760,413.6	759,865.6	547.9
B. Furniture & Fixtures	16,402.3	16,402.3	-	15,631.6	15,631.6	-
C. Office Equipments	47,770.6	47,770.6	-	42,481.6	42,481.6	-
D. Other Machinery & Equipments	1,224,485.5	1,224,340.7	144.8	1,213,881.8	1,213,674.4	207.4
V. Real Estate	1,684,010.8	1,563,641.1	120,369.7	1,771,242.6	1,643,543.6	127,699.0
A. Land	566,148.1	446,880.7	119,267.4	604,418.7	477,486.2	126,932.5
1. Residential	226,199.3	225,238.5	960.8	278,018.9	277,252.4	766.6
(a) House	223,221.4	222,260.6	960.8	269,932.3	269,165.7	766.6
(b) Flat	2,977.9	2,977.9	-	8,086.6	8,086.6	-
2. Non-Residential	339,948.8	221,642.3	118,306.5	326,399.7	200,233.8	126,165.9
(a) Commercial	160,014.5	160,014.5	-	127,919.7	127,919.7	-
(b) Industrial	18,789.9	18,789.9	-	23,632.7	23,632.7	-
(c) Agriculture	154,894.9	36,588.4	118,306.5	168,812.7	42,646.8	126,165.9
(c) Others	6,249.4	6,249.4	-	6,034.6	6,034.6	-
B. Buildings:	1,117,862.7	1,116,760.4	1,102.4	1,166,823.9	1,165,804.7	1,019.2
1. Residential	646,461.7	645,951.6	510.1	683,660.4	683,194.9	465.5
(a) House	563,250.1	562,740.0	510.1	602,151.8	601,686.3	465.5
(b) Flat	83,211.6	83,211.6	-	81,508.6	81,508.6	-
2. Non-Residential	471,401.0	470,808.7	592.3	483,163.5	482,609.8	553.7
(a) Commercial	236,542.7	236,124.5	418.2	232,754.4	232,370.7	383.6
(b) Industrial	176,891.7	176,730.4	161.2	185,040.3	184,883.0	157.2
(c) Agriculture	42,078.5	42,065.7	12.8	40,143.0	40,130.2	12.8
(c) Others	15,888.2	15,888.2	-	25,225.9	25,225.9	-
VI. Fixed Deposits and Insurance Policies	443,890.9	443,890.8	0.1	513,198.5	513,198.5	-
A. Bank Deposits	442,494.2	442,494.2	-	512,642.5	512,642.5	-
1. Security Deposits	31,086.0	31,086.0	-	74,783.2	74,783.2	-
2. Term Deposits (TDRs)	386,756.0	386,756.0	-	409,842.9	409,842.9	-
3. Other Deposits	24,652.2	24,652.2	-	28,016.4	28,016.4	-
B. Insurance Policies	1,396.7	1,396.6	0.1	556.0	556.0	-
VII. Others	3,906,221.7	3,901,613.7	4,608.0	3,994,670.3	3,990,039.5	4,630.8
A. Other Secured Advances	1,625,291.7	1,624,912.7	379.0	1,680,327.2	1,679,793.9	533.3
1. Receivables	531,974.6	531,824.6	149.9	583,110.1	582,960.2	149.9
2. Employees Benefits	273.6	273.6	-	1,070.7	907.2	163.5
3. Others	1,093,043.5	1,092,814.5	229.1	1,096,146.4	1,095,926.5	219.9
B. Advances Secured by Guarantee(s)	2,280,930.0	2,276,701.0	4,229.0	2,314,343.1	2,310,245.6	4,097.5
1. Institutional Guarantee(s)	2,076,824.6	2,076,693.9	130.7	2,095,770.1	2,095,770.1	-
2. Individual Guarantee(s)	204,105.4	200,007.1	4,098.3	218,573.0	214,475.6	4,097.5
VIII. Unsecured Advances	218,662.8	215,666.6	2,996.2	222,029.0	218,706.3	3,322.7
1. Credit Cards	103,117.2	103,117.2	-	107,742.8	107,742.8	-
2. Personal Loan	106,030.5	106,030.5	-	105,789.7	105,789.7	-
3. Others	9,515.0	6,518.8	2,996.2	8,496.5	5,173.8	3,322.7
TOTAL	11,442,206.9	11,313,559.7	128,647.1	11,977,469.4	11,841,052.3	136,417.1

Source: Core Statistics Department

Note: This Data is being published on quarterly basis w.e.f. March 2023.

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 31st December, 2023

(Million Rupees)

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver										
Ornaments and Precious Metals	224,048	99,635	11,582	6,128	7,998	6,044	29	957	243,657	112,764
II. Securities, Shares and Other										
Financial Instruments:	341	13,926	45	173	2	14	499	139,315	887	153,428
A. Quoted on the Stock Exchange:	248	8,338	35	109	-	-	271	70,460	554	78,907
1. To Stock Brokers and Dealers:	155	5,408	5	14	-	-	182	44,285	342	49,707
(a) Government and Other Trustee Securities:	132	150	4	11	-	-	30	16,407	166	16,568
(b) Shares and Debentures	22	5,258	-	-	-	-	150	25,855	172	31,112
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	1	4	-	-	2	2,023	4	2,027
2. To Others:	93	2,930	30	95	-	-	89	26,174	212	29,199
(a) Government and Other Trustee Securities:	18	12	22	14	-	-	12	622	52	648
(b) Shares and Debentures	55	2,900	8	80	-	-	66	16,035	129	19,014
(c) Participation Term Certificates	4	8	-	-	-	-	-	-	4	8
(d) Others	16	11	-	-	-	-	11	9,518	27	9,529
B. Unquoted on the Stock Exchange:	93	5,588	10	64	2	14	228	68,855	333	74,521
1. To Stock Brokers and Dealers:	9	802	1	17	-	-	111	10,775	121	11,594
(a) Government and Other Trustee Securities:	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	9	802	1	17	-	-	108	10,701	118	11,520
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	3	74	3	74
2. To Others:	84	4,786	9	47	2	14	117	58,080	212	62,927
(a) Government and Other Trustee Securities:	54	1,055	7	4	1	9	5	6,403	67	7,471
(b) Shares and Debentures	14	935	2	43	1	5	9	1,193	26	2,176
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	16	2,796	-	-	-	-	103	50,484	119	53,280
III. Merchandise	28,870	275,803	696	3,331	55	677	40,490	2,897,917	70,111	3,177,729
A. Food Items:	10,047	47,554	447	1,047	8	82	9,461	986,281	19,963	1,034,964
1. Wheat	6,896	8,372	341	258	-	-	1,275	440,249	8,512	448,879
2. Rice and Paddy	834	29,690	18	395	-	-	2,353	113,617	3,205	143,702
3. Other Grains & Pulses:	418	1,230	28	76	-	-	337	18,786	783	20,092
(a) Indigenous	408	1,063	18	18	-	-	331	18,257	757	19,338
(b) Imported	10	167	10	58	-	-	6	528	26	754
4. Edible Oils:	172	1,123	3	4	2	3	1,427	101,643	1,604	102,774
(a) Indigenous	162	1,067	3	4	2	3	1,381	98,831	1,548	99,905
(b) Imported	10	56	-	-	-	-	46	2,812	56	2,868
5. Sugar:	163	1,185	3	0	-	-	1,505	219,739	1,671	220,925
(a) Indigenous	163	1,185	3	0	-	-	1,499	218,409	1,665	219,594
(b) Imported	-	-	-	-	-	-	6	1,331	6	1,331
6. Kariana And Spices	58	101	1	0	-	-	146	2,770	205	2,871
7. Fish And Fish Preparations	4	5	-	-	-	-	18	419	22	424
8. Other Food Items:	1,502	5,848	53	313	6	79	2,400	89,056	3,961	95,297
(a) Indigenous	1,500	5,791	53	313	6	79	2,367	88,471	3,926	94,655
(b) Imported	2	57	-	-	-	-	33	586	35	642
B. Raw Materials:	13,575	123,733	58	1,369	24	169	8,792	612,063	22,449	737,334
1. Cotton Raw:	11,798	18,226	25	32	-	-	2,410	154,730	14,233	172,988
(a) Indigenous	303	11,238	20	29	-	-	2,264	143,222	2,587	154,489
(b) Imported	11,495	6,987	5	3	-	-	146	11,508	11,646	18,498
2. Synthetic Fibers:	7	20	-	-	-	-	115	13,499	122	13,519
(a) Indigenous	6	15	-	-	-	-	71	12,312	77	12,328
(b) Imported	1	5	-	-	-	-	44	1,187	45	1,191
3. Fertilizers:	699	6,874	4	12	22	148	498	38,707	1,223	45,741
(a) Indigenous	696	6,867	4	12	22	148	493	34,986	1,215	42,014
(b) Imported	3	7	-	-	-	-	5	3,721	8	3,728
4. Petroleum Crude:	65	51,142	-	-	2	21	1,257	121,596	1,324	172,759
(a) Indigenous	49	50,563	-	-	2	21	1,211	65,474	1,262	116,057
(b) Imported	16	579	-	-	-	-	46	56,122	62	56,701
5. Iron and Steel:	239	10,098	6	1,284	-	-	2,093	124,764	2,338	136,146
(a) Indigenous	186	2,858	5	1,266	-	-	1,583	94,620	1,774	98,744
(b) Imported	53	7,241	1	17	-	-	510	30,144	564	37,402
6. Wool & Goat Hair	1	15	-	-	-	-	1	-	2	15
7. Hides & Skins	9	21	-	-	-	-	133	5,050	142	5,071
8. Oil Seeds	16	301	1	7	-	-	360	11,602	377	11,910
9. Pesticides & Insecticides:	32	200	1	1	-	-	424	5,694	457	5,894
(a) Indigenous	32	200	1	1	-	-	415	4,928	448	5,128
(b) Imported	-	-	-	-	-	-	9	766	9	766
10. Other Raw Materials:	709	36,836	21	34	-	-	1,501	136,420	2,231	173,290
(a) Indigenous	659	36,463	21	34	-	-	1,337	126,474	2,017	162,971
(b) Imported	50	373	-	-	-	-	164	9,947	214	10,320

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 31st December, 2023

(Million Rupees)

Security	Males		Females		Both Males and		Others		Total	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	5,248	104,516	191	915	23	426	22,237	1,299,573	27,699	1,405,431
1. Cotton Textiles:	714	37,977	18	120	1	16	4,649	292,585	5,382	330,698
(a) Indigenous	674	30,546	18	120	1	16	4,472	282,885	5,165	313,566
(b) Imported	40	7,431	-	-	-	-	177	9,700	217	17,131
2. Cotton Yarn:	252	1,055	2	2	-	-	1,996	115,280	2,250	116,336
(a) Indigenous	252	1,055	2	2	-	-	1,970	113,243	2,224	114,300
(b) Imported	-	-	-	-	-	-	26	2,037	26	2,037
3. Other Textiles:	386	15,204	21	89	-	-	3,231	227,391	3,638	242,684
(a) Indigenous	384	15,204	20	89	-	-	3,212	223,730	3,616	239,022
(b) Imported	2	0	1	0	-	-	19	3,661	22	3,662
4. Machinery:	222	1,583	9	5	-	-	923	58,074	1,154	59,662
(a) Indigenous	201	279	8	4	-	-	459	36,933	668	37,217
(b) Imported	21	1,303	1	1	-	-	464	21,141	486	22,446
5. Handloom Products	-	-	-	-	-	-	1	8	1	8
6. Carpets & Rugs	6	8	-	-	-	-	27	894	33	902
7. Readymade Garments	194	20,190	3	4	3	2	1,238	79,193	1,438	99,389
8. Cement and Cement Products:	18	77	1	2	-	-	646	134,284	665	134,362
(a) Indigenous	17	73	1	2	-	-	614	131,570	632	131,644
(b) Imported	1	4	-	-	-	-	32	2,714	33	2,718
9. Sports Goods	13	51	1	16	-	-	68	1,474	82	1,541
10. Surgical Instruments	76	1,919	4	24	1	4	121	4,666	202	6,612
11. Chemicals & Dyes	153	1,987	14	65	-	-	1,752	67,671	1,919	69,723
12. Other Finished Goods:	3,214	24,466	118	589	18	404	7,585	318,054	10,935	343,513
(a) Indigenous	3,153	23,988	114	549	18	404	7,221	300,383	10,506	325,323
(b) Imported	61	478	4	40	-	-	364	17,671	429	18,190
IV. Fixed Assets Including Machinery	321,668	343,793	41,171	43,818	207	348	31,367	1,644,449	394,413	2,032,409
A. Transport Equipments	313,658	325,097	40,044	42,709	195	323	22,568	392,285	376,465	760,414
B. Furniture & Fixtures	178	164	7	2	1	0	218	15,466	404	15,632
C. Office Equipments	31	95	-	-	-	-	362	42,387	393	42,482
D. Other Machinery & Equipments	7,801	18,438	1,120	1,108	11	25	8,219	1,194,312	17,151	1,213,882
V. Real Estate	535,970	738,919	38,111	63,888	3,625	30,755	20,475	937,681	598,181	1,771,243
A. Land	432,398	244,930	19,889	9,753	762	3,573	9,993	346,162	463,042	604,419
1. Residential	13,660	75,677	702	1,908	509	3,067	3,439	197,367	18,310	278,019
(a) House	11,994	72,020	587	1,574	76	2,350	3,409	193,987	16,066	269,932
(b) Flat	1,666	3,657	115	333	433	716	30	3,380	2,244	8,087
2. Non-Residential	418,738	169,253	19,187	7,845	253	507	6,554	148,795	444,732	326,400
(a) Commercial	2,608	12,075	51	228	17	55	5,489	115,562	8,165	127,920
(b) Industrial	32	579	3	28	-	-	672	23,026	707	23,633
c) Agriculture	415,986	154,252	19,128	7,551	236	452	295	6,557	435,645	168,813
d) Other	112	2,347	5	38	-	-	98	3,649	215	6,035
B. Buildings:	103,572	493,988	18,222	54,135	2,863	27,182	10,482	591,519	135,139	1,166,824
1. Residential	97,735	404,141	18,087	52,878	2,659	21,002	4,435	205,639	122,916	683,660
(a) House	87,211	348,158	17,193	48,278	1,628	12,948	4,115	192,769	110,147	602,152
(b) Flat	10,524	55,983	894	4,600	1,031	8,054	320	12,871	12,769	81,509
2. Non-Residential	5,837	89,847	135	1,257	204	6,180	6,047	385,880	12,223	483,164
(a) Commercial	2,892	62,058	69	968	173	5,990	2,394	163,738	5,528	232,754
(b) Industrial	475	5,645	14	92	30	190	2,763	179,113	3,282	185,040
c) Agriculture	1,595	18,260	32	36	1	0	502	21,847	2,130	40,143
d) Other	875	3,885	20	160	-	-	388	21,181	1,283	25,226
VI. Fixed Deposits and Insurance Policies	15,648	41,283	1,181	1,579	25	181	9,970	470,155	26,824	513,198
A. Bank Deposits	15,609	41,163	1,177	1,574	25	181	9,914	469,724	26,725	512,642
1. Security Deposits	1,843	3,587	222	283	4	44	470	70,869	2,539	74,783
2. Term Deposits (TDRs)	9,314	32,190	534	625	4	43	9,097	376,986	18,949	409,843
3. Other Deposits	4,452	5,387	421	667	17	94	347	21,869	5,237	28,016
B. Insurance Policies	39	120	4	5	-	-	56	432	99	556
VII. Others	391,710	292,095	29,238	10,200	712	3,341	30,800	3,689,035	452,460	3,994,670
A. Other Secured Advances	103,958	123,892	4,467	3,952	118	2,797	26,369	1,549,686	134,912	1,680,327
1. Receivables	83,181	63,417	3,142	2,397	-	-	20,348	517,296	106,671	583,110
2. Employees Benefits	5,193	916	823	139	-	-	1	16	6,017	1,071
3. Others	15,584	59,559	502	1,416	118	2,797	6,020	1,032,375	22,224	1,096,146
B. Advances Secured by Guarantee(s)	287,752	168,202	24,771	6,248	594	545	4,431	2,139,348	317,548	2,314,343
1. Institutional Guarantee(s)	2,798	12,846	293	112	-	-	2,159	2,082,812	5,250	2,095,770
2. Individual Guarantee(s)	284,954	155,356	24,478	6,136	594	545	2,272	56,537	312,298	218,573
VIII. Unsecured Advances	1,991,700	198,157	218,321	21,750	60	10	6,381	2,112	2,216,462	222,029
1. Credit Cards	1,516,407	98,172	157,043	9,571	-	-	-	-	1,673,450	107,743
2. Personal Loan	460,291	93,767	60,658	12,023	-	-	-	-	520,949	105,790
3. Others	15,002	6,219	620	156	60	10	6,381	2,112	22,063	8,497
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

This Data is being published on quarterly basis w.e.f. December, 2023.

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(End period: Million Rupees)

RATES OF MARGIN (%)	2022		2023							
	Dec		Mar		Jun		Sep		Dec ^P	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	2,080,080	3,459,023.7	2,595,960	4,110,893.1	3,328,577	4,752,843.1	3,294,410	4,552,309.6	2,934,463	5,180,397.2
5	58,261	207,075.8	60,328	181,354.0	56,825	173,680.0	58,335	189,820.1	55,767	153,720.5
10	360,070	807,590.6	669,417	1,028,479.6	124,632	973,892.3	105,610	917,131.5	104,288	715,385.6
15	676,090	1,386,089.2	46,406	869,947.9	46,856	845,390.7	45,306	796,301.7	40,077	431,951.8
20	534,700	1,353,876.3	505,818	1,208,752.0	478,657	1,136,291.0	453,539	1,096,572.9	441,444	1,212,984.7
25	99,676	2,402,734.6	181,796	2,336,742.5	129,761	2,404,650.8	122,531	2,279,456.7	124,891	2,723,650.6
30	74,533	402,214.6	65,786	498,548.4	62,126	365,318.3	57,518	468,469.3	61,518	404,736.1
33.33	1,218	9,747.8	1,056	14,605.0	723	7,913.6	597	10,143.1	518	14,393.7
35	27,649	207,262.9	19,485	186,422.3	17,360	218,235.2	13,357	188,729.1	15,746	198,375.3
40	43,671	211,536.6	44,191	238,876.0	40,003	195,781.1	38,042	189,337.3	39,633	207,706.6
45	11,335	120,494.4	10,016	113,598.1	8,728	107,239.1	7,702	111,423.7	8,457	87,187.9
50	161,346	420,234.5	130,420	382,381.3	124,048	339,592.8	134,209	380,070.4	141,693	387,671.3
55	6,864	54,077.4	5,669	56,642.1	5,431	44,970.0	4,961	36,161.2	5,051	41,116.5
60	5,526	60,832.0	5,561	74,164.1	5,541	74,126.7	5,307	61,587.1	5,342	59,414.0
65	4,556	77,227.7	4,320	43,285.3	4,275	35,697.9	4,007	39,280.8	4,117	40,299.2
70	4,129	26,975.0	3,856	25,658.7	3,691	26,808.2	3,137	25,592.6	3,422	21,792.9
75	3,410	26,599.0	3,363	19,945.2	3,617	21,543.4	3,215	21,692.7	3,116	18,907.1
80	5,861	88,756.4	3,136	23,071.5	3,042	19,101.1	3,095	22,100.9	3,130	22,445.2
85	3,031	26,104.8	2,857	11,857.4	2,779	15,429.4	2,666	15,204.0	2,573	15,164.9
90	3,388	26,362.4	3,129	9,622.9	2,858	13,517.8	3,198	12,788.3	3,130	17,450.5
95	2,884	27,213.4	2,069	11,014.1	2,514	10,456.8	2,920	10,156.2	3,055	14,356.8
99.99	170,708	162,001.8	1,228	9,258.2	1,504	25,437.6	1,613	17,878.0	1,564	8,361.0
TOTAL	4,338,986	11,564,031.1	4,365,867	11,455,119.7	4,453,548	11,807,917.1	4,365,275	11,442,206.9	4,002,995	11,977,469.4

Source: Core Statistics Department

Note: This Data is being published on quarterly basis w.e.f. March 2023.

3.12.1 Advances Classified by Rate of Margin and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Rate of Margin	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	2,612,413	683,165	267,177	69,221	8,800	7,490	46,073	4,420,522	2,934,463	5,180,397
05.00	44,656	53,487	1,978	3,430	8	446	9,125	96,358	55,767	153,720
10.00	85,433	126,924	7,133	10,061	444	2,381	11,278	576,019	104,288	715,386
15.00	16,451	52,301	17,616	20,216	84	890	5,926	358,545	40,077	431,952
20.00	395,289	249,732	29,670	16,516	503	3,266	15,982	943,470	441,444	1,212,985
25.00	89,020	407,197	5,816	13,578	1,022	11,663	29,033	2,291,213	124,891	2,723,651
30.00	50,890	89,261	3,738	5,816	153	1,354	6,737	308,305	61,518	404,736
33.33	419	2,775	50	318	-	-	49	11,301	518	14,394
35.00	11,807	32,359	715	1,435	660	3,266	2,564	161,316	15,746	198,375
40.00	33,801	43,808	947	1,978	190	6,672	4,695	155,249	39,633	207,707
45.00	6,470	25,764	636	1,397	385	2,261	966	57,766	8,457	87,188
50.00	137,176	188,887	2,251	3,384	259	833	2,007	194,568	141,693	387,671
55.00	4,233	8,924	423	695	24	156	371	31,342	5,051	41,116
60.00	4,262	12,371	441	841	30	169	609	46,033	5,342	59,414
65.00	3,340	6,180	325	451	17	95	435	33,573	4,117	40,299
70.00	2,704	5,082	302	658	30	254	386	15,799	3,422	21,793
75.00	2,253	4,374	232	275	24	101	607	14,157	3,116	18,907
80.00	2,030	3,874	216	224	8	23	876	18,324	3,130	22,445
85.00	1,879	2,458	181	132	7	15	506	12,561	2,573	15,165
90.00	2,241	2,467	164	104	7	11	718	14,869	3,130	17,450
95.00	2,437	1,988	263	136	11	25	344	12,208	3,055	14,357
99.99	751	233	71	3	18	1	724	8,124	1,564	8,361
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

This Data is being published on quarterly basis w.e.f. December, 2023.

3.12.2 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 31st December, 2023

(Million Rupees)

Loan Tenure	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,203,880	671,244	206,124	26,014	8,484	19,096	73,638	5,588,854	2,492,126	6,305,208
1.1. Overnight	383,610	60,506	44,376	3,186	35	31	2,609	389,116	430,630	452,840
1.2. 2 days to 7 days	1,748	668	152	44	-	-	302	47,773	2,202	48,485
1.3. For 8 days & above but < 1 month	27,799	23,045	2,759	758	9	1	2,422	423,500	32,989	447,303
1.4. For 1 month & above but < 3 month	406,984	60,775	38,863	4,610	13	3	4,062	376,189	449,922	441,577
1.5. For 3 months & over but < 6 months	50,708	43,138	2,748	1,314	40	104	16,306	1,174,905	69,802	1,219,462
1.6. For 6 months & over but < one year	1,333,031	483,112	117,226	16,100	8,387	18,957	47,937	3,177,371	1,506,581	3,695,540
2. Medium Term	291,317	237,855	24,111	8,257	24	41	5,593	755,153	321,045	1,001,306
2.1. For one year & over but < 2 years	99,795	167,564	15,826	5,136	15	30	2,835	278,338	118,471	451,068
2.2. For 2 years & over but < 3 years	191,522	70,290	8,285	3,121	9	12	2,758	476,816	202,574	550,239
3. Long Term	1,014,758	1,094,512	110,110	116,597	4,176	22,234	60,780	3,437,612	1,189,824	4,670,955
3.1. For 3 years & over but < 4 years	252,678	212,241	47,535	52,004	381	2,402	25,128	702,050	325,722	968,697
3.2. For 4 years & over but < 5 years	208,501	161,021	25,847	12,420	680	3,716	9,373	454,966	244,401	632,123
3.3. For 5 years & over but < 7 years	412,422	349,262	22,872	18,007	1,695	6,780	14,349	809,912	451,338	1,183,961
3.4. For 7 years & over but < 10 years	59,753	74,777	7,666	8,467	349	3,042	5,839	806,385	73,607	892,671
3.5. For 10 years & over but < 15 years	13,203	56,375	1,480	5,874	378	2,754	5,668	599,228	20,729	664,232
3.6. For 15 years & over but < 20 years	20,777	92,749	2,344	9,450	585	2,663	250	42,719	23,956	147,581
3.7. For 20 years & over but < 25 years	45,445	139,591	2,088	9,253	93	670	43	12,764	47,669	162,278
3.8. For 25 years & over but < 30 years	1,769	7,796	274	1,119	15	207	24	4,390	2,082	13,512
3.9. For 30 years and over	210	700	4	2	-	-	106	5,198	320	5,900
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

This Data is being published on quarterly basis w.e.f. December, 2023.

3.12.3 Advances Classified by Nature and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Nature	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,128,830	1,625,597	302,541	120,154	9,581	18,362	95,362	6,849,523	3,536,314	8,613,637
2. ISLAMIC	381,125	378,013	37,804	30,713	3,103	23,008	44,649	2,932,097	466,681	3,363,832
A. Ijara Finance	59,672	60,880	4,864	4,686	8	10	11,090	38,287	75,634	103,862
B. Diminishing Musharaka	57,201	78,925	4,904	5,862	655	1,184	9,272	782,272	72,032	868,243
C. Istisna	455	9,792	16	273	-	-	5,089	364,485	5,560	374,550
D. Mudaraba	76	2,388	-	-	-	-	-	-	76	2,388
E. Murabaha	6,241	12,879	288	551	5	2	6,522	127,266	13,056	140,698
F. Musawamah finance	20,441	13,074	3,180	763	-	-	2,378	90,866	25,999	104,703
G. Musharaka Finance	15,194	17,899	1,878	1,673	-	-	1,186	325,488	18,258	345,060
H. Salam Finance	236	807	2	3	-	-	1,601	69,830	1,839	70,639
I. Commodity Murabahah / Tawwaruq	182,417	18,833	16,983	1,366	-	-	1	1	199,401	20,200
J. Advance against financing	996	704	86	24	-	-	13	13,795	1,095	14,523
K. Other Islamic Modes of Financing	38,196	161,833	5,603	15,513	2,435	21,813	7,497	1,119,807	53,731	1,318,966
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

This Data is being published on quarterly basis w.e.f. December, 2023.

3.12.4 Advances Classified by Category of Financing and Gender

All Banks
As on 31st December, 2023

Category of Financing	(Million Rupees)									
	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	953	41,763	86	927	-	-	7,765	867,564	8,804	910,255
1.1. Export finance schemes	703	26,874	62	420	-	-	4,103	634,563	4,868	661,858
1.2. Others	250	14,889	24	507	-	-	3,662	233,001	3,936	248,397
2. Import financing	601	8,061	67	501	4	20	8,293	682,746	8,965	691,328
3. Government self employment schemes	44,160	39,572	2,543	2,491	3	16	890	9,798	47,596	51,876
4. Working capital/short term	2,307,748	875,805	177,879	28,790	6,981	13,695	58,403	4,173,152	2,551,011	5,091,442
4.1. Small Loans	776,899	201,578	69,207	9,926	6,694	12,032	9,146	183,813	861,946	407,348
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refi. Sch. for Revival of SMEs & Agri. Activities in Flood Affected Areas, Refi. Sch. for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Convent.)	74	99	-	-	-	-	514	17,185	588	17,284
4.4. Others	1,530,733	672,513	108,672	18,864	286	1,647	48,470	2,941,310	1,688,161	3,634,333
4.5. Commodity Operations Financing	42	1,615	-	-	1	16	273	1,030,845	316	1,032,476
5. Fixed investment/long term	1,156,493	1,038,410	159,770	118,159	5,696	27,640	64,660	4,048,359	1,386,619	5,232,569
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	11,024	10,870	184	623	-	-	10,923	598,897	22,131	610,390
5.2. Financing Power Plants Using Renewable Energy	541	1,518	25	32	4	10	1,832	86,919	2,402	88,478
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	5	144	-	-	-	-	56	885	61	1,029
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	63	630	607	319	1	11	146	2,293	817	3,253
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	35	290	-	-	1	34	101	2,736	137	3,060
5.6. Small Loans	306,021	148,270	47,899	20,993	578	1,084	8,206	84,793	362,704	255,141
5.7. Others	742,922	472,763	92,936	42,919	2,386	1,574	40,226	3,014,152	878,470	3,531,409
5.8. Financing for Construction Purposes	93,192	392,818	18,046	52,924	2,725	24,922	1,454	188,866	115,417	659,530
5.9. SME Asaan Finance (SAAF) Scheme	2,690	11,106	73	350	1	5	1,716	68,817	4,480	80,279
5.10 Machinery										
Total	3,509,955	2,003,611	340,345	150,868	12,684	41,371	140,011	9,781,620	4,002,995	11,977,469

This Data is being published on quarterly basis w.e.f. December, 2023.

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Dec-23	Jan-24	Feb-24	Mar-24 ^a
A. Agriculture, forestry, and fishing	326,429.0	344,331.0	417,372.3	397,264.5	400,152.7	392,154.8
Trade finance	5,163.0	5,020.0	7,015.8	6,910.5	5,965.6	6,268.1
Working capital	240,177.0	234,027.0	260,364.3	240,396.7	241,415.6	233,626.3
Fixed investment	70,998.0	93,469.0	131,500.5	131,665.7	133,820.9	133,392.2
Construction Financing	1,151.0	1,054.0	990.7	970.3	953.6	936.4
Other	8,940.0	10,762.0	17,501.0	17,321.3	17,997.0	17,931.7
B. Mining and quarrying	64,099.0	78,461.0	80,702.4	75,972.9	76,220.7	75,700.4
Trade finance	2,114.0	1,765.0	1,948.2	2,337.7	2,173.2	2,819.8
Working capital	10,401.0	27,653.0	31,779.6	25,837.1	27,082.4	25,413.3
Fixed investment	50,175.0	47,660.0	45,645.4	45,756.7	45,643.4	45,463.1
Construction Financing	-	-	-	-	-	-
Other	1,410.0	1,383.0	1,329.2	2,041.4	1,321.7	2,004.3
C. Manufacturing	4,451,436.0	4,540,885.0	4,848,123.5	4,805,078.9	4,854,471.7	4,835,536.0
Trade finance	1,171,216.0	1,062,545.0	1,181,799.7	1,171,641.7	1,161,619.9	1,157,135.4
Working capital	1,750,989.0	1,812,794.0	2,001,840.5	1,977,635.4	2,047,167.8	2,024,872.9
Fixed investment	1,393,871.0	1,522,272.0	1,550,151.6	1,533,391.0	1,532,121.7	1,533,234.2
Construction Financing	22,180.0	22,794.0	20,858.4	27,625.3	20,341.3	19,242.0
Other	113,180.0	120,481.0	93,473.4	94,785.6	93,221.0	101,051.5
D. Electricity, gas, steam and air conditioning supply	620,224.0	571,642.0	517,185.1	478,040.6	474,677.8	494,667.1
Trade finance	8,399.0	7,217.0	8,192.6	8,278.2	8,404.4	8,016.8
Working capital	250,098.0	211,241.0	181,214.6	143,763.1	141,295.0	166,362.1
Fixed investment	356,879.0	351,106.0	325,074.0	323,179.9	322,706.7	317,542.1
Construction Financing	850.0	929.0	846.8	846.8	846.8	800.4
Other	3,998.0	1,149.0	1,857.0	1,972.6	1,425.0	1,945.7
E. Water supply; sewerage, waste management and remediation activities	22,442.0	14,547.0	20,418.8	19,967.5	24,541.8	25,431.7
Trade finance	13,291.0	1,617.0	3,776.2	3,441.1	3,778.6	3,231.1
Working capital	3,353.0	5,793.0	9,611.0	9,784.1	10,666.4	11,192.7
Fixed investment	5,364.0	7,066.0	6,639.3	6,595.2	10,078.2	10,188.8
Construction Financing	51.0	39.0	-	-	-	-
Other	383.0	31.0	392.3	147.1	18.6	819.1
F. Construction	188,365.0	190,233.0	200,275.9	190,152.1	198,573.5	194,430.9
Trade finance	624.0	252.0	1,003.4	834.9	985.7	1,346.4
Working capital	17,066.0	27,708.0	33,838.7	32,656.3	34,186.5	32,246.7
Fixed investment	24,142.0	25,128.0	21,365.1	22,833.8	22,329.9	23,812.2
Construction Financing	145,461.0	136,967.0	143,675.5	133,449.2	140,724.0	136,683.8
Other	1,073.0	178.0	393.2	377.9	347.4	341.9
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	531,595.0	451,824.0	536,035.6	510,222.8	520,381.7	518,543.4
Trade finance	83,421.0	49,461.0	63,244.0	58,125.5	64,982.1	67,892.9
Working capital	313,701.0	272,930.0	332,248.7	311,908.1	307,440.2	305,445.9
Fixed investment	91,296.0	78,066.0	87,661.1	87,844.9	90,123.9	91,292.7
Construction Financing	5,456.0	18,249.0	17,996.8	17,941.5	17,076.4	17,217.1
Other	37,721.0	33,118.0	34,885.1	34,402.8	40,759.3	36,694.8
H. Transportation and storage	127,188.0	118,757.0	125,956.1	119,969.5	119,996.5	118,974.0
Trade finance	3,510.0	2,457.0	2,558.2	2,568.9	2,524.5	2,667.6
Working capital	45,789.0	44,562.0	51,613.4	44,711.7	45,942.9	45,153.3
Fixed investment	71,220.0	64,702.0	62,568.3	62,912.3	62,154.4	61,807.9
Construction Financing	1,001.0	914.0	814.8	787.5	697.5	683.5
Other	5,668.0	6,121.0	8,401.4	8,989.1	8,677.2	8,661.7
I. Accommodation and food service activities	40,198.0	37,046.0	40,060.8	39,773.5	39,688.9	39,613.9
Trade finance	826.0	1,006.0	1,182.3	1,149.0	1,202.6	1,534.8
Working capital	10,777.0	10,598.0	10,535.3	10,435.5	10,551.0	10,205.3
Fixed investment	16,740.0	13,767.0	17,580.4	17,449.3	17,194.2	18,284.9
Construction Financing	10,973.0	10,184.0	9,584.2	9,567.1	9,592.8	8,478.2
Other	881.0	1,490.0	1,178.5	1,172.5	1,148.3	1,110.9

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Dec-23	Jan-24	Feb-24	Mar-24*
J. Information and communication	277,827.0	340,357.0	354,742.6	335,384.1	336,613.4	337,372.4
Trade finance	9,270.0	6,065.0	4,767.1	3,559.6	3,936.5	4,286.3
Working capital	24,849.0	41,109.0	43,062.7	24,878.4	29,348.8	33,933.9
Fixed investment	231,714.0	275,887.0	290,663.7	290,828.8	287,197.3	283,151.3
Construction Financing	275.0	1,296.0	1,077.2	1,050.7	1,049.1	1,047.6
Other	11,720.0	16,000.0	15,171.8	15,066.5	15,081.7	14,953.4
K. Real estate activities	37,084.0	36,254.0	31,527.7	32,878.4	32,691.0	33,711.2
Trade finance	-	-	-	50.8	-	59.1
Working capital	2,891.0	3,559.0	2,561.1	3,132.9	3,113.7	3,816.9
Fixed investment	9,047.0	6,758.0	5,560.6	6,551.2	6,565.3	6,541.3
Construction Financing	25,091.0	25,902.0	23,371.3	23,109.5	22,978.9	23,263.8
Other	55.0	35.0	34.8	34.0	33.2	30.1
L. Professional, scientific and technical activities	53,848.0	59,061.0	63,631.3	56,403.0	58,961.7	55,367.8
Trade finance	10,373.0	9,740.0	9,215.5	8,585.1	9,124.6	7,555.5
Working capital	25,904.0	33,381.0	37,244.5	32,761.6	34,148.0	32,300.5
Fixed investment	13,294.0	14,810.0	15,436.1	13,853.0	14,377.3	14,139.8
Construction Financing	195.0	820.0	812.8	808.8	808.8	805.3
Other	4,082.0	310.0	922.5	394.6	503.0	566.7
M. Administrative and support service activities	57,230.0	51,840.0	52,449.8	49,872.7	47,844.3	48,628.0
Trade finance	5,761.0	2,327.0	3,018.5	3,131.4	3,101.8	3,427.9
Working capital	32,260.0	28,112.0	24,977.4	24,287.5	21,879.2	22,716.0
Fixed investment	12,751.0	14,811.0	20,953.8	20,383.2	20,719.4	20,352.6
Construction Financing	113.0	-	-	-	-	-
Other	6,345.0	6,590.0	3,500.0	2,070.7	2,143.9	2,131.5
N. Education	36,167.0	33,435.0	32,274.1	27,906.6	27,532.9	28,032.2
Trade finance	16.0	573.0	346.8	345.7	345.7	345.7
Working capital	11,099.0	10,492.0	9,168.5	6,609.9	6,162.1	7,259.0
Fixed investment	10,682.0	11,160.0	13,158.6	12,123.1	11,709.0	11,308.3
Construction Financing	14,227.0	11,009.0	9,305.9	8,540.7	9,030.4	8,817.6
Other	143.0	201.0	294.4	287.3	285.8	301.5
O. Human health and social work activities	18,884.0	16,986.0	18,034.1	17,388.0	17,138.3	16,730.1
Trade finance	8.0	9.0	-	-	-	-
Working capital	4,812.0	3,987.0	4,648.2	4,208.9	4,053.7	3,836.4
Fixed investment	8,544.0	8,222.0	9,542.4	9,375.5	9,423.1	9,333.5
Construction Financing	5,432.0	4,686.0	3,732.5	3,692.1	3,549.5	3,450.0
Other	88.0	82.0	111.0	111.5	112.0	110.3
P. Arts, entertainment, and recreation	2,764.0	1,889.0	1,800.0	1,721.4	1,682.1	1,633.4
Trade finance	..	-	-	-	-	-
Working capital	932.0	1,013.0	966.1	946.7	942.1	946.8
Fixed investment	1,691.0	419.0	384.3	381.5	353.4	350.4
Construction Financing	130.0	449.0	430.7	374.5	368.3	318.1
Other	10.0	8.0	18.9	18.6	18.3	18.0
Q. Other service activities	72,118.0	71,461.0	60,997.6	55,456.6	51,670.1	50,252.6
Trade finance	2,610.0	2,946.0	1,280.1	1,308.4	1,233.7	1,307.7
Working capital	26,682.0	29,294.0	25,047.9	22,280.8	21,895.3	20,074.6
Fixed investment	28,970.0	28,727.0	27,385.1	24,403.6	21,779.9	21,797.4
Construction Financing	3,365.0	2,969.0	2,044.9	2,043.7	1,445.7	1,444.5
Other	10,491.0	7,525.0	5,239.6	5,420.0	5,315.6	5,628.4
Total	6,927,897.0	6,959,008.0	7,401,587.7	7,213,453.0	7,282,839.2	7,266,779.9

Source: Core Statistics Department

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
- 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.
- 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's Circular No. DS.MFS. 013814/20 dated 4th December 2020, from June 2020, onwards.
- Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.

5. 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-22	Jun-23	Dec-23	Jan-24	Feb-24	Mar-24 ^F
A. Agriculture, forestry, and fishing	23,562.0	27,080.0	38,461.3	38,315.7	41,674.5	42,801.2
Trade finance	-	-	64.9	55.0	98.8	134.0
Working capital	15,922.0	17,969.0	19,266.3	16,926.1	17,186.3	17,435.4
Fixed investment	4,568.0	5,811.0	10,256.8	12,250.1	14,730.3	15,106.2
Construction Financing	1,015.0	5.0	18.5	18.1	18.1	18.1
Other	2,057.0	3,295.0	8,854.9	9,066.4	9,641.0	10,107.5
B. Mining and quarrying	2,094.0	1,082.0	1,267.7	1,277.0	1,271.5	1,076.4
Trade finance	27.0	57.0	62.3	111.3	139.9	67.6
Working capital	1,522.0	618.0	749.6	670.5	625.0	526.5
Fixed investment	545.0	406.0	448.3	487.6	506.7	482.3
Construction Financing	-	-	-	-	-	-
Other	..	-	7.5	7.5	-	-
C. Manufacturing	226,460.0	205,450.0	254,182.1	234,296.6	228,258.7	216,035.5
Trade finance	37,047.0	25,081.0	23,784.4	22,014.6	21,169.2	20,852.0
Working capital	155,916.0	146,738.0	190,677.4	170,466.2	164,791.6	151,150.7
Fixed investment	29,796.0	30,223.0	34,716.8	36,476.8	37,789.2	38,820.4
Construction Financing	734.0	314.0	267.5	1,129.7	334.9	326.8
Other	2,968.0	3,094.0	4,735.9	4,209.3	4,173.8	4,885.5
D. Electricity, gas, steam and air conditioning supply	3,276.0	2,771.0	2,679.7	2,957.3	1,644.2	3,303.3
Trade finance	103.0	20.0	-	216.2	20.0	370.0
Working capital	2,622.0	2,325.0	2,237.3	2,298.8	1,315.3	2,500.3
Fixed investment	532.0	422.0	432.3	432.4	299.1	423.3
Construction Financing	-	-	-	-	-	-
Other	18.0	3.0	10.0	9.9	9.8	9.7
E. Water supply; sewerage, waste management and remediation activities	166.0	174.0	159.9	136.3	150.9	146.4
Trade finance	-	-	-	-	-	-
Working capital	53.0	48.0	54.5	39.9	39.1	39.8
Fixed investment	107.0	95.0	73.9	77.3	93.1	87.7
Construction Financing	-	-	-	-	-	-
Other	5.0	31.0	31.6	19.0	18.6	18.9
F. Construction	16,936.0	14,576.0	13,877.0	14,158.9	13,937.3	14,285.3
Trade finance	37.0	2.0	84.9	84.9	69.5	69.5
Working capital	5,078.0	5,690.0	5,026.4	4,928.6	4,633.5	4,678.1
Fixed investment	1,807.0	2,085.0	2,392.9	2,583.1	2,591.0	2,701.2
Construction Financing	9,593.0	6,622.0	6,097.1	6,323.3	6,402.5	6,600.0
Other	422.0	178.0	275.7	238.9	240.7	236.5
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	169,231.0	165,428.0	190,721.7	186,050.5	184,899.6	182,738.3
Trade finance	7,768.0	4,935.0	5,117.4	5,067.0	4,721.5	4,740.7
Working capital	124,280.0	119,537.0	131,842.9	124,668.0	122,321.5	118,271.0
Fixed investment	25,443.0	26,662.0	38,091.2	39,757.1	40,987.0	42,506.5
Construction Financing	182.0	155.0	188.6	770.9	555.8	546.4
Other	11,557.0	14,140.0	15,481.6	15,787.5	16,313.7	16,673.6
H. Transportation and storage	23,614.0	21,198.0	23,914.6	24,897.8	25,053.9	25,397.8
Trade finance	40.0	33.0	10.0	10.0	10.0	-
Working capital	2,694.0	1,960.0	2,053.3	2,036.7	2,222.0	2,044.9
Fixed investment	17,382.0	15,012.0	15,545.0	16,153.2	16,384.5	16,930.8
Construction Financing	459.0	209.0	192.0	187.3	182.1	178.6
Other	3,038.0	3,984.0	6,114.2	6,510.6	6,255.3	6,243.5
I. Accommodation and food service activities	4,376.0	5,493.0	5,037.4	4,950.7	5,081.2	5,079.4
Trade finance	26.0	26.0	59.9	32.1	33.5	33.5
Working capital	1,867.0	1,739.0	1,599.2	1,539.6	1,629.3	1,639.4
Fixed investment	1,224.0	1,408.0	1,521.6	1,503.5	1,610.7	1,646.0
Construction Financing	407.0	954.0	800.4	825.4	781.8	771.6
Other	852.0	1,367.0	1,056.2	1,050.2	1,026.0	989.0

3.14 Private Sector Business and Type of Financing-SMEs

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Dec-23	Jan-24	Feb-24	Mar-24 ^P
J. Information and communication	4,669	5,085	6,296.1	6,194.3	6,474.1	6,234.5
Trade finance	289	132	156.5	112.4	106.0	105.7
Working capital	1,990	2,344	3,038.0	3,219.1	3,138.4	2,899.4
Fixed investment	1,968	2,289	2,838.7	2,603.5	2,963.3	2,976.9
Construction Financing	275	206	142.2	140.7	139.1	137.6
Other	147	113	120.8	118.6	127.3	114.9
K. Real estate activities	2,213	2,013	2,117.1	2,358.6	2,416.0	2,508.8
Trade finance	-	-	-	44.5	-	59.1
Working capital	432	341	400.9	429.9	462.9	452.8
Fixed investment	1,146	1,224	1,364.0	1,387.8	1,361.1	1,398.1
Construction Financing	580	412	317.5	481.7	577.6	587.0
Other	55	35	34.8	14.8	14.5	11.9
L. Professional, scientific and technical activities	18,791	18,461	19,600.1	17,857.8	18,471.3	18,220.1
Trade finance	2,198	1,760	1,919.8	1,858.2	1,878.3	1,725.8
Working capital	10,042	10,548	9,759.5	8,235.8	8,444.2	8,580.1
Fixed investment	3,094	6,098	7,826.8	7,664.2	7,838.8	7,794.5
Construction Financing	145	5	5.3	5.3	5.3	5.3
Other	3,313	50	88.6	94.3	304.8	114.6
M. Administrative and support service activities	13,015	10,109	9,195.4	8,911.5	8,637.6	8,526.3
Trade finance	733	412	391.1	381.1	361.1	368.5
Working capital	7,283	4,528	5,299.5	5,111.1	4,908.6	4,747.4
Fixed investment	2,587	2,159	2,997.6	2,917.4	2,857.6	2,871.3
Construction Financing	-	-	-	-	-	-
Other	2,412	3,011	507.2	501.9	510.3	539.1
N. Education	2,622	2,991	3,267.6	3,201.2	3,207.0	3,378.3
Trade finance	16	11	8.9	7.8	7.8	7.8
Working capital	925	1,206	1,228.7	1,092.6	1,139.9	1,149.4
Fixed investment	1,323	1,422	1,599.9	1,684.2	1,644.9	1,631.4
Construction Financing	216	151	135.6	129.3	128.6	288.2
Other	143	201	294.4	287.3	285.8	301.5
O. Human health and social work activities	2,049	2,796	2,361.4	2,857.9	2,838.5	2,558.3
Trade finance	8	9	-	-	-	-
Working capital	891	1,199	1,097.3	1,186.7	1,114.7	794.2
Fixed investment	940	1,396	1,057.6	1,084.8	1,140.2	1,186.0
Construction Financing	126	114	99.5	479.0	475.6	472.0
Other	84	78	106.9	107.4	107.9	106.2
P. Arts, entertainment, and recreation	355	258	221.9	223.6	207.7	193.8
Trade finance	..	-	-	-	-	-
Working capital	293	145	100.9	105.4	92.5	81.8
Fixed investment	48	102	99.6	97.1	94.4	91.7
Construction Financing	4	3	2.5	2.5	2.5	2.3
Other	10	8	18.9	18.6	18.3	18.0
Q. Other service activities	37,717	31,020	28,210.7	25,208.1	22,874.7	22,446.0
Trade finance	324	90	42.9	54.7	51.0	44.4
Working capital	13,405	9,591	8,294.9	7,650.5	7,304.0	7,010.0
Fixed investment	21,015	19,721	18,519.4	16,028.9	14,202.4	14,088.4
Construction Financing	59	53	45.5	209.8	208.2	207.0
Other	2,913	1,565	1,308.0	1,264.3	1,109.0	1,096.3
Total	551,145	515,986	601,571.7	573,853.9	567,098.9	554,929.8

Source: Core Statistics Department

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
- 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.
- 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's Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
- Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
- 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-wise 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	%	
Apr-Jun-2023	Punjab	4,549.3	38.5	4,452.6	97.9	96.7	2.1	800.7	5,253.3	44.4	115.5
	Sindh	5,399.5	45.7	5,095.0	94.4	304.5	5.6	86.0	5,181.0	43.8	96.0
	KPK	57.7	0.5	56.7	98.1	1.1	1.9	50.4	107.1	0.9	185.5
	Balochistan	9.8	0.1	9.7	98.8	0.1	1.3	114.2	123.9	1.0	1,261.0
	Islamabad	1,793.3	15.2	1,095.3	61.1	698.1	38.9	43.0	1,138.2	9.6	63.5
	Gilgit-Baltistan	4.3	0.0	4.2	99.1	0.0	0.9	0.8	5.1	0.0	118.1
	AJK	7.5	0.1	7.5	99.9	0.0	0.1	5.4	12.9	0.1	172.0
Total		11,821.4	100.0	10,720.9	90.7	1,100.5	9.3	1,100.5	11,821.4	100.0	
Jul-Sep-2023	Punjab	4,939.0	40.4	4,731.3	95.8	207.7	4.2	573.7	5,304.9	43.4	107.4
	Sindh	5,649.4	46.2	5,135.3	90.9	514.2	9.1	197.4	5,332.7	43.6	94.4
	KPK	64.3	0.5	61.8	96.1	2.5	3.9	48.1	110.0	0.9	171.0
	Balochistan	12.9	0.1	12.5	96.9	0.4	3.1	136.9	149.4	1.2	1,159.9
	Islamabad	1,547.0	12.7	1,074.0	69.4	473.0	30.6	237.7	1,311.7	10.7	84.8
	Gilgit-Baltistan	4.6	0.0	4.5	98.6	0.1	1.4	0.8	5.4	0.0	117.1
	AJK	8.8	0.1	8.8	100.0	0.0	0.0	3.1	11.9	0.1	135.5
Total		12,226.0	100.0	11,028.2	90.2	1,197.8	9.8	1,197.8	12,226.0	100.0	
Oct-Dec ⁴ , 2023	Punjab	5,090.5	40.8	4,785.4	94.0	305.1	6.0	422.9	5,208.2	41.7	102.3
	Sindh	5,893.6	47.2	5,419.9	92.0	473.6	8.0	194.0	5,614.0	45.0	95.3
	KPK	71.2	0.6	67.0	94.0	4.3	6.0	51.2	118.2	1.0	165.9
	Balochistan	9.9	0.1	9.7	97.6	0.2	2.4	106.4	116.1	0.9	1,171.3
	Islamabad	1,409.3	11.3	1,275.8	90.5	133.5	9.5	138.1	1,413.9	11.3	100.3
	Gilgit-Baltistan	4.8	0.0	4.7	98.9	0.1	1.1	2.2	6.9	0.1	144.6
	AJK	9.8	0.1	9.8	99.8	0.0	0.2	2.0	11.8	0.1	120.3
Total		12,489.0	100.0	11,572.3	92.7	916.8	7.3	916.8	12,489.0	100.0	

Source: Core Statistics Department

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 30th Sep & 1st Oct - 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.
- 4: This Data is being published on quarterly basis w.e.f. March 2023.

3.16 Province/Region-wise advances by place of Disbursement and Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Apr-Jun-23		Jul-Sep-23		Oct-Dec-23 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
	Punjab	Punjab	4,452.58	97.87	4,731.26	95.79	4,785.38	94.01
	Sindh	69.26	1.52	173.87	3.52	179.43	3.52
	KPK	10.36	0.23	10.84	0.22	15.54	0.31
	Balochistan	0.06	-	0.22	-	0.02	-
	Islamabad	15.27	0.34	20.31	0.41	108.68	2.13
	Gilgit-Baltistan	0.08	-	0.02	-	0.13	-
	AJK	1.66	0.04	2.44	0.05	1.27	0.02
Punjab Total		4,549.27	100.00	4,938.97	100.00	5,090.45	100.00
Sindh	Punjab	136.09	2.52	141.14	2.50	316.76	5.37
	Sindh	5,094.95	94.36	5,135.29	90.90	5,419.95	91.96
	KPK	23.37	0.43	19.59	0.35	20.35	0.35
	Balochistan	113.94	2.11	136.60	2.42	106.37	1.80
	Islamabad	26.70	0.49	215.33	3.81	27.39	0.46
	Gilgit-Baltistan	0.73	0.01	0.83	0.01	2.03	0.03
	AJK	3.71	0.07	0.66	0.01	0.74	0.01
Sindh Total		5,399.49	100.00	5,649.45	100.00	5,893.59	100.00
KPK	Punjab	0.08	0.14	0.05	0.08	0.05	0.07
	Sindh	0.01	0.01	0.39	0.61	2.17	3.05
	KPK	56.67	98.14	61.84	96.13	66.98	94.03
	Balochistan	-	-	-	-	0.01	0.01
	Islamabad	0.98	1.70	2.04	3.18	2.02	2.83
	Gilgit-Baltistan	-	-	-	-	0.00	-
	AJK	0.00	0.01	0.01	0.01	-	-
KPK Total		57.74	100.00	64.33	100.00	71.23	100.00
Balochistan	Punjab	0.00	-	0.00	-	0.00	0.02
	Sindh	0.12	1.25	0.40	3.14	0.23	2.37
	KPK	-	-	-	-	-	-
	Balochistan	9.70	98.75	12.47	96.86	9.67	97.61
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	0.00	-
	AJK	-	-	-	-	-	-
Balochistan Total		9.83	100.00	12.88	100.00	9.91	100.00
Islamabad	Punjab	664.51	37.06	432.46	27.96	106.03	7.52
	Sindh	16.63	0.93	22.73	1.47	12.16	0.86
	KPK	16.69	0.93	17.71	1.14	15.28	1.08
	Balochistan	0.20	0.01	0.08	-	0.00	-
	Islamabad	1,095.26	61.07	1,073.96	69.42	1,275.82	90.53
	Gilgit-Baltistan	0.01	-	0.00	-	0.00	-
	AJK	0.02	-	0.02	-	0.00	-
Islamabad Total		1,793.31	100.00	1,546.97	100.00	1,409.31	100.00
Gilgit-Baltistan	Punjab	0.01	0.17	0.00	0.03	0.00	0.06
	Sindh	-	-	-	-	0.00	0.02
	KPK	-	-	0.00	0.01	0.01	0.28
	Balochistan	0.00	0.01	0.00	-	0.01	0.16
	Islamabad	0.03	0.73	0.06	1.34	0.03	0.56
	Gilgit-Baltistan	4.24	99.09	4.52	98.61	4.70	98.92
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.28	100.00	4.59	100.00	4.75	100.00
AJK	Punjab	0.01	0.07	0.00	0.01	0.02	0.17
	Sindh	-	-	-	-	-	-
	KPK	-	-	-	-	0.00	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	0.02	0.00	0.01	0.00	0.04
	Gilgit-Baltistan	-	-	-	-	0.00	-
	AJK	7.48	99.91	8.80	99.98	9.77	99.78
AJK Total		7.48	100.00	8.80	100.00	9.79	100.00
Grand Total		11,821.4		12,226.0		12,489.0	

Source: Core Statistics Department

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 30th Sep & 1st Oct - 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.
- 4: This Data is being published on quarterly basis w.e.f. March 2023.

3.17 Province/Region-wise advances by Place of Utilization and Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Apr-Jun-23		Jul-Sep-23		Oct-Dec-23 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,452.58	84.76	4,731.26	89.19	4,785.38	91.88
	Sindh	136.09	2.59	141.14	2.66	316.76	6.08
	KPK	0.08	-	0.05	-	0.05	-
	Balochistan	0.00	-	0.00	-	0.00	-
	Islamabad	664.51	12.65	432.46	8.15	106.03	2.04
	Gilgit-Baltistan	0.01	-	0.00	-	0.00	-
	AJK	0.01	-	0.00	-	0.02	-
Punjab Total		5,253.28	100.00	5,304.92	100.00	5,208.25	100.00
Sindh	Punjab	69.26	1.34	173.87	3.26	179.43	3.20
	Sindh	5,094.95	98.34	5,135.29	96.30	5,419.95	96.54
	KPK	0.01	-	0.39	0.01	2.17	0.04
	Balochistan	0.12	-	0.40	0.01	0.23	-
	Islamabad	16.63	0.32	22.73	0.43	12.16	0.22
	Gilgit-Baltistan	-	-	-	-	0.00	-
	AJK	-	-	-	-	-	-
Sindh Total		5,180.97	100.00	5,332.69	100.00	5,613.95	100.00
KPK	Punjab	10.36	9.68	10.84	9.86	15.54	13.15
	Sindh	23.37	21.82	19.59	17.82	20.35	17.22
	KPK	56.67	52.92	61.84	56.23	66.98	56.68
	Balochistan	-	-	-	-	-	-
	Islamabad	16.69	15.58	17.71	16.10	15.28	12.93
	Gilgit-Baltistan	-	-	0.00	-	0.01	0.01
	AJK	-	-	-	-	0.00	-
KPK Total		107.08	100.00	109.99	100.00	118.17	100.00
Balochistan	Punjab	0.06	0.05	0.22	0.15	0.02	0.02
	Sindh	113.94	91.96	136.60	91.45	106.37	91.63
	KPK	-	-	-	-	0.01	0.01
	Balochistan	9.70	7.83	12.47	8.35	9.67	8.33
	Islamabad	0.20	0.17	0.08	0.05	0.00	-
	Gilgit-Baltistan	0.00	-	0.00	-	0.01	0.01
	AJK	-	-	-	-	-	-
Balochistan Total		123.90	100.00	149.37	100.00	116.09	100.00
Islamabad	Punjab	15.27	1.34	20.31	1.55	108.68	7.69
	Sindh	26.70	2.35	215.33	16.42	27.39	1.94
	KPK	0.98	0.09	2.04	0.16	2.02	0.14
	Balochistan	-	-	-	-	-	-
	Islamabad	1,095.26	96.22	1,073.96	81.88	1,275.82	90.23
	Gilgit-Baltistan	0.03	-	0.06	-	0.03	-
	AJK	0.00	-	0.00	-	0.00	-
Islamabad Total		1,138.25	100.00	1,311.71	100.00	1,413.93	100.00
Gilgit-Baltistan	Punjab	0.08	1.53	0.02	0.35	0.13	1.94
	Sindh	0.73	14.45	0.83	15.41	2.03	29.55
	KPK	-	-	-	-	0.00	0.01
	Balochistan	-	-	-	-	0.00	-
	Islamabad	0.01	0.16	0.00	0.03	0.00	0.06
	Gilgit-Baltistan	4.24	83.87	4.52	84.22	4.70	68.43
	AJK	-	-	-	-	0.00	-
Gilgit-Baltistan Total		5.05	100.00	5.37	100.00	6.87	100.00
AJK	Punjab	1.66	12.92	2.44	20.47	1.27	10.73
	Sindh	3.71	28.84	0.66	5.54	0.74	6.32
	KPK	0.00	0.04	0.01	0.05	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.02	0.13	0.02	0.13	0.00	0.03
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	7.48	58.08	8.80	73.81	9.77	82.91
AJK Total		12.87	100.00	11.92	100.00	11.79	100.00
Grand Total		11,821.40		12,225.98		12,489.04	

Source: Core Statistics Department

- : Value is zero; ... : Amount is less than 5.0 million

Note: This Data is being published on quarterly basis w.e.f. March 2023.

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

(Billion Rupees)

Provinces/ Regions	Borrower	Jun-23			Sep-23			Dec-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	0.02	0.02	-	0.01	0.01	-	0.01	0.01
	Government	28.68	1,858.58	1,887.26	8.65	1,718.00	1,726.65	7.88	1,456.60	1,464.48
	Non-Financial Public Sector Enterprises	-	1,657.83	1,657.83	-	1,562.42	1,562.42	-	1,813.84	1,813.84
	NBFCs & Financial Auxiliaries	0.01	330.00	330.01	0.01	295.63	295.64	0.01	298.64	298.65
	Private Sector (Business)	274.59	6,515.88	6,790.47	273.89	6,443.77	6,717.66	312.68	6,949.79	7,262.48
	Trust Funds & Non Profit Organizations	-	13.62	13.62	-	12.57	12.57	0.06	16.07	16.12
	Personal/Individuals	78.88	1,047.62	1,126.49	79.16	1,046.32	1,125.48	79.09	1,041.28	1,120.36
	Others	1.20	1.02	2.22	0.77	1.04	1.81	0.70	0.66	1.36
	Total	383.36	11,424.57	11,807.93	362.47	11,079.78	11,442.21	400.41	11,576.89	11,977.25
Punjab	Foreign Constituents	-	0.02	0.02	-	0.02	0.02	-	0.01	0.01
	Government	-	1,035.40	1,035.40	-	833.27	833.27	-	652.71	652.71
	Non-Financial Public Sector Enterprises	-	501.07	501.07	-	496.44	496.44	-	581.04	581.04
	NBFCs & Financial Auxiliaries	-	36.12	36.12	-	29.84	29.84	-	41.04	41.04
	Private Sector (Business)	173.19	2,793.24	2,966.44	173.55	2,744.73	2,918.28	202.85	3,002.21	3,205.07
	Trust Funds & Non Profit Organizations	-	4.50	4.50	-	4.28	4.28	0.06	6.15	6.21
	Personal/Individuals	33.62	343.94	377.56	33.47	341.63	375.09	32.97	339.78	372.75
	Others	0.91	0.57	1.47	0.62	0.41	1.03	0.54	0.00	0.54
	Total	207.72	4,714.86	4,922.58	207.63	4,450.61	4,658.24	236.42	4,622.94	4,859.36
Sindh	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	28.68	391.75	420.43	8.65	419.17	427.82	7.88	391.52	399.40
	Non-Financial Public Sector Enterprises	-	845.22	845.22	-	787.64	787.64	-	877.28	877.28
	NBFCs & Financial Auxiliaries	0.01	193.66	193.68	0.01	176.87	176.88	0.01	211.25	211.25
	Private Sector (Business)	37.40	2,900.77	2,938.16	39.37	2,895.82	2,935.18	46.81	3,091.75	3,138.56
	Trust Funds & Non Profit Organizations	-	4.37	4.37	-	4.01	4.01	-	3.94	3.94
	Personal/Individuals	28.44	607.42	635.86	28.49	609.44	637.93	28.75	607.01	635.76
	Others	-	0.45	0.45	-	0.63	0.63	-	0.66	0.66
	Total	94.53	4,943.66	5,038.19	76.52	4,893.57	4,970.09	83.45	5,183.40	5,266.85
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Non-Financial Public Sector Enterprises	-	18.42	18.42	-	18.42	18.42	-	28.42	28.42
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	55.10	63.63	118.73	51.78	60.80	112.58	51.91	69.79	121.70
	Trust Funds & Non Profit Organizations	-	0.25	0.25	-	0.23	0.23	-	0.21	0.21
	Personal/Individuals	6.74	50.61	57.35	6.16	51.11	57.27	6.65	51.19	57.84
	Others	-	-	-	-	-	-	-	-	-
	Total	61.85	132.96	194.81	57.94	130.63	188.57	58.56	149.67	208.23
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	1.96	1.96	-	2.00	2.00	-	2.05	2.05
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	4.32	5.09	9.41	4.16	5.29	9.45	5.25	5.73	10.98
	Trust Funds & Non Profit Organizations	-	0.35	0.35	-	0.35	0.35	-	0.36	0.36
	Personal/Individuals	7.33	4.93	12.26	7.73	5.05	12.78	7.93	5.14	13.07
	Others	0.30	-	0.30	0.15	-	0.15	0.16	-	0.16
	Total	11.95	12.33	24.28	12.05	12.68	24.73	13.33	13.28	26.61
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	429.47	429.47	-	463.57	463.57	-	410.32	410.32
	Non-Financial Public Sector Enterprises	-	293.11	293.11	-	259.92	259.92	-	327.11	327.11
	NBFCs & Financial Auxiliaries	-	100.15	100.15	-	88.87	88.87	-	46.29	46.29
	Private Sector (Business)	0.26	730.57	730.83	0.27	714.50	714.77	1.06	755.68	756.74
	Trust Funds & Non Profit Organizations	-	4.15	4.15	-	3.70	3.70	-	5.41	5.41
	Personal/Individuals	0.37	34.78	35.15	0.38	32.83	33.21	0.39	32.19	32.58
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	0.63	1,592.24	1,592.86	0.65	1,563.39	1,564.04	1.46	1,576.98	1,578.44

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

(Billion Rupees)

Provinces/ Regions	Borrower	Jun-23			Sep-23			Dec-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
Gilgit-Baltistan	Private Sector (Business)	3.01	2.80	5.81	3.41	2.78	6.19	3.35	2.70	6.05
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.46	1.33	1.80	1.02	1.47	2.49	0.51	1.33	1.85
	Others	-	-	-	-	-	-	-	-	-
	Total	3.48	4.13	7.61	4.43	4.25	8.64	3.86	4.04	7.86
	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
AJK	Private Sector (Business)	1.30	19.78	21.08	1.36	19.85	21.21	1.44	21.94	23.38
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.92	4.60	6.52	1.91	4.81	6.71	1.88	4.64	6.52
	Others	-	-	-	-	-	-	-	-	-
	Total	3.22	24.38	27.60	3.26	24.66	27.92	3.32	26.57	29.90

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 Advances" mean the advances/loans recoverable at the end of the period (31st March, 30th June or 30th September). 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, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector Business: Includes nonfinancial corporations that are not controlled by the government and are mainly engaged in production of goods and services based on market prices for the benefit of its shareholders. It also includes quasi corporations, which maintain accounts separate from their owners. The classification of Private Sector Business in Pakistan is based on ISIC Rev 4, which covers all segments of business.

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.

Note:

This Data is being published on quarterly basis w.e.f. March, 2023.

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
FY23									
Jul-Dec									
Punjab	381,879	106,865.2	169,430.8	30,807	43,383.7	48,765.2	5,244	188,583.7	75,046.9
Sindh	60,510	42,083.2	41,277.6	5,605	7,277.3	11,498.9	1,032	48,067.3	17,132.4
Khyber Pakhtunkhwa	10,812	3,102.0	6,663.9	1,770	1,620.4	2,420.9	202	1,292.0	1,052.1
Balochistan	1,984	727.2	2,203.5	119	149.4	403.8	32	90.5	300.5
Azad Jammu Kashmir	1,035	266.5	301.7	3	1.1	31.9	1,163	1,131.8	591.0
Gilgit Baltistan	2,401	347.9	788.2	6	8.4	13.8	6	6.7	25.2
All Pakistan	458,621	153,392.0	220,665.7	38,310	52,440.4	63,134.4	7,679	239,172.0	94,148.0
Jul-Mar									
Punjab	529,939	158,543.9	162,521.5	39,923	68,316.4	46,970.1	6,417	257,787.9	67,302.9
Sindh	101,690	68,221.1	44,218.2	8,439	11,721.3	11,255.9	1,235	45,010.1	9,341.7
Khyber Pakhtunkhwa	17,715	5,205.4	6,484.0	2,547	2,710.1	2,354.9	256	3,175.3	2,500.9
Balochistan	3,425	1,381.5	2,300.7	167	287.9	436.2	42	228.9	855.1
Azad Jammu Kashmir	1,560	415.5	398.7	4	2.4	3.1	13	1,443.7	114.9
Gilgit Baltistan	3,487	596.8	757.2	6	12.0	13.5	12	24.7	25.7
All Pakistan	657,816	234,364.2	216,680.4	51,086	83,050.0	61,033.8	7,975	307,670.6	80,141.1
Jul-Jun									
Punjab	767,645	252,633.6	174,867.9	49,537	106,674.4	46,628.1	8,474	390,950.9	78,617.2
Sindh	165,865	110,405.6	52,484.8	11,699	19,623.4	12,246.6	1,773	59,436.3	15,017.6
Khyber Pakhtunkhwa	25,100	8,264.3	7,415.3	3,007	3,856.8	2,377.2	556	6,272.1	2,907.2
Balochistan	5,266	2,732.2	2,951.7	247	573.7	528.2	67	796.5	399.1
Azad Jammu Kashmir	2,280	596.0	442.8	14	27.5	66.0	14	2,970.6	541.5
Gilgit Baltistan	4,783	932.8	909.8	7	18.2	17.8	16	36.8	25.9
All Pakistan	970,939	375,564.5	239,072.2	64,511	130,773.9	61,863.9	10,900	460,463.3	97,508.5
FY24									
Jul-Sep									
Punjab	147,697	65,494.0	172,750.2	20,008	29,114.8	51,752.9	3,559	84,188.6	74,856.6
Sindh	33,859	28,256.3	50,890.8	5,932	6,724.0	13,067.3	928	12,114.3	17,174.9
Khyber Pakhtunkhwa	32,030	18,772.6	6,925.7	1,025	862.2	2,718.4	225	1,662.5	2,037.5
Balochistan	2,379	1,051.1	3,512.6	83	110.7	538.5	43	132.0	407.8
Azad Jammu Kashmir	631	198.7	472.3	15	40.0	71.4	11	604.9	470.2
Gilgit Baltistan	800	344.9	1,072.0	5	2.1	11.9	5	25.4	26.1
All Pakistan	217,396	114,117.5	235,623.5	27,068	36,853.8	68,160.4	4,771	98,727.7	94,973.1
FY24									
Jul-Dec									
Punjab	358,211	152,479.6	189,104.3	33,600	67,247.4	58,651.5	5,509	225,371.3	83,787.7
Sindh	68,666	57,623.1	49,255.1	8,487	16,967.2	14,350.4	1,490	48,282.4	19,942.0
Khyber Pakhtunkhwa	40,793	23,550.9	8,463.5	1,886	2,012.5	3,080.6	376	4,079.9	3,077.0
Balochistan	3,743	2,718.9	4,283.7	174	396.7	585.3	102	632.1	416.0
Azad Jammu Kashmir	1,350	664.6	621.0	43	110.4	71.6	11	1,476.8	260.5
Gilgit Baltistan	1,697	987.8	1,520.3	7	11.6	16.1	11	59.0	25.1
All Pakistan	474,460	238,024.8	253,247.9	44,197	86,745.8	76,755.5	7,499	279,901.4	107,508.3

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
FY23									
Jul-Dec									
Punjab	576,191	86,488.2	161,893.0	32,749	260,024.2	116,289.2	1,026,870	685,345.0	571,425.1
Sindh	91,264	14,521.9	29,515.7	571	28,573.7	15,077.1	158,982	140,523.4	114,501.7
Khyber Pakhtunkhwa	18,643	4,817.2	8,296.9	776	945.7	1,375.7	32,203	11,777.2	19,809.5
Balochistan	563	115.0	276.3	25	36.8	85.1	2723	1,118.9	3,269.2
Azad Jammu Kashmir	6,944	995.8	1,835.2	34	127.2	246.9	9,179	2,522.5	3,006.6
Gilgit Baltistan	3,213	546.2	1,331.4	561	249.6	1,395.8	6,187	1,158.9	3,554.4
All Pakistan	696,818	107,484.4	203,148.5	34,716	289,957.3	134,469.8	1,236,144	842,445.9	715,566.5
Jul-Mar									
Punjab	804,616	135,335.7	171,983.2	48,634	373,842.8	115,531.6	1,429,529	993,826.6	564,309.3
Sindh	139,745	23,957.8	32,019.3	1033	50,759.0	18,295.3	252,142	199,669.4	115,130.4
Khyber Pakhtunkhwa	27,899	7,707.7	9,472.8	1115	1,438.6	1,920.3	49,532	20,237.1	22,732.9
Balochistan	820	321.7	360.9	42	72.5	77.5	4,496	2,292.4	4,030.4
Azad Jammu Kashmir	10,475	1,984.2	2,241.9	49	136.1	219.2	12,101	3,981.8	2,977.8
Gilgit Baltistan	5,399	947.7	1,499.7	771	329.1	1,396.5	9,675	1,910.2	3,692.6
All Pakistan	988,954	170,254.7	217,577.7	51,644	426,578.0	137,440.5	1,757,475	1,221,917.5	712,873.5
Jul-Jun									
Punjab	1,042,051	202,914.4	175,387.7	68,440	483,527.4	117,417.0	1,936,147	1,436,700.6	592,917.9
Sindh	171,227	31,260.0	33,075.4	2,123	70,685.8	17,310.5	352,687	291,411.1	130,135.0
Khyber Pakhtunkhwa	35,977	12,424.6	9,871.0	1,460	2,960.2	2,170.2	66,100	33,778.1	24,740.9
Balochistan	1366	470.3	828.3	60	218.8	133.5	7,006	4,791.5	4,840.7
Azad Jammu Kashmir	12,404	2,521.2	1,956.6	67	203.2	226.2	14,779	6,318.6	3,233.1
Gilgit Baltistan	7,449	1,329.1	1,675.0	1106	638.8	1,537.7	13,361	2,955.7	4,166.3
All Pakistan	1,270,474	250,919.6	222,794.2	73,256	558,234.1	138,795.3	2,390,080	1,775,955.5	760,034.0
FY24									
Jul-Sep									
Punjab	214,489	54,678.9	182,541.7	14,509	163,742.2	113,971.7	400,262	397,218.4	595,873.1
Sindh	29,819	8,596.2	34,382.1	551	16,789.0	16,733.7	71,089	72,479.8	132,248.8
Khyber Pakhtunkhwa	8,748	3,310.1	10,317.8	289	960.5	2,252.1	42,317	25,567.8	24,251.4
Balochistan	189	92.3	583.6	30	401.6	147.5	2,724	1,787.7	5,190.0
Azad Jammu Kashmir	1,963	491.8	2,005.2	12	37.5	163.6	2,632	1,372.9	3,182.7
Gilgit Baltistan	1,912	331.8	1,773.0	188	208.6	1,469.0	2,910	912.7	4,351.9
All Pakistan	257,120	67,501.0	231,603.3	15,579	182,139.3	134,737.6	521,934	499,339.3	765,097.9
Jul-Dec									
Punjab	446,351	104,632.6	195,634.2	29,076	325,476.6	115,749.4	872,747	875,207.5	642,927.0
Sindh	71,388	18,013.5	36,668.7	1283	39,792.7	17,587.3	151,314	180,678.9	137,803.4
Khyber Pakhtunkhwa	18,277	6,887.4	11,230.0	541	2,472.6	2,372.8	61,873	39,003.2	28,224.0
Balochistan	396	270.6	579.7	140	1,089.7	158.0	4,555	5,108.0	6,022.7
Azad Jammu Kashmir	4,501	1,113.4	2,108.1	50	178.6	146.0	5,955	3,543.9	3,207.3
Gilgit Baltistan	4,183	739.9	1,760.4	420	493.5	1,434.6	6,318	2,291.7	4,756.4
All Pakistan	545,096	131,657.4	247,981.0	31,510	369,503.6	137,448.1	1,102,762	1,105,833.0	822,940.7

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors

All Banks

Jul-Dec FY24

Farm (Crop) Sector								
Purpose	(Million Rupees)							
	Subsistence Holdings		Economic Holdings		Above Economic Holdings		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Production Loans	459,091	202,341.5	38,207	71,560.6	6,407	190,946.8	503,705	464,848.9
All Crops Loan (Excluding Veg & Fruits)	449,660	134,855.9	35,597	59,651.7	4,846	51,987.7	490,103	246,495.4
Vegetables	1,059	996.9	1,022	2,608.9	194	1,605.1	2,275	5,210.9
Fruits/Orchards	1,410	4,860.4	1,356	3,896.7	504	8,354.8	3,270	17,111.9
Flowers/Ornamental Plants	-	-	1	30.3	6	212.8	7	243.1
Others	6,962	61,628.2	231	5,373.0	857	128,786.3	8,050	195,787.5
Development Loans	13,562	28,734.9	5,241	13,672.4	762	16,499.9	19,565	58,907.2
Plough Cattle	-	-	-	-	-	-	-	-
Tube wells	824	1,618.6	1,024	2,431.2	141	632.1	1,989	4,681.9
Sprinkle & Trickle Irrigation	-	1.3	-	-	3	313.1	3	314.4
Tractors	8,487	18,805.7	3,382	8,160.2	248	847.7	12,117	27,813.7
Orchards	790	509.4	429	804.3	46	470.7	1,265	1,784.4
Farm Transportation	523	3,033.9	1	3.0	16	41.3	540	3,078.1
Godown/Silos	1,178	1,086.7	147	383.1	34	352.0	1,359	1,821.8
Land Improvement	419	214.3	33	14.1	-	-	452	228.3
Farm Machinery	441	1,323.6	175	1,569.8	95	618.8	711	3,512.2
High Quality Seed Processing Units	7	64.7	3	24.5	28	1,338.9	38	1,428.1
Green House/ Tunnel Farming	5	0.8	-	-	1	234.6	6	235.3
Cold Storage	29	558.8	16	168.3	60	701.0	105	1,428.0
Others NGOs	859	1,517.2	31	113.9	90	10,949.8	980	12,580.9
Corporate Farming	1,807	6,948.5	749	1,512.8	330	72,454.7	2,886	80,916.0
Production Loans	1,807	6,948.5	749	1,512.8	329	70,259.2	2,885	78,720.5
Development Loans	-	-	-	-	1	2,195.5	1	2,195.5
Total	474,460	238,024.8	44,197	86,745.8	7,499	279,901.4	526,156	604,672.1

Non- Farm (Non-Crop) Sector

(Million Rupees)

Purpose	(Million Rupees)					
	Small Farms		Large Farms		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Livestock, Dairy & Meat	542,852	125,432.6	10,108	145,091.0	552,960	270,523.6
Poultry	1,164	4,917.1	1,951	168,614.2	3,115	173,531.3
Fisheries	280	333.1	815	6,916.6	1,095	7,249.7
Forestry	5	1.2	2	553.3	7	554.5
Others	795	973.5	18,634	48,328.4	19,429	49,302.0
Total	545,096	131,657.4	31,510	369,503.6	576,606	501,161.0

Source: Agriculture Credit & Financial Inclusion Department, SBP

**3.21 Classification of Scheduled Banks' Bills
Purchased and Discounted
All Banks**

(End period: Million Rupees)

ECONOMIC GROUPS	2023								
	Jun			Sep			Dec ¹		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	764.7	-	-	1,457.6	-	-	984.4
2. DOMESTIC CONSTITUENTS	150,128.4	31,430.5	204,580.2	132,113.5	42,837.0	231,592.6	113,794.7	31,448.5	222,798.9
I. GOVERNMENT	-	289.7	-	-	27.8	-	-	395.6	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	16,996.8	2,012.7	0.0	18,236.7	155.1	0.0	11,768.5	258.1	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	133,131.6	29,128.1	204,580.2	113,876.8	42,654.1	231,592.5	102,026.1	30,794.8	222,798.9
a. Agriculture, forestry and fishing	9.7	101.0	86.3	40.7	-	221.8	133.0	91.5	530.6
b. Mining and quarrying	-	1,382.9	26.8	7.0	1,321.7	76.8	-	1,321.7	296.2
c. Manufacturing	94,960.3	23,316.6	183,759.1	73,659.9	29,509.5	200,906.2	66,171.8	23,562.1	198,058.3
01 - Manufacture of food products	12,979.4	3,757.1	6,305.2	12,079.6	5,283.2	12,120.3	11,534.6	6,507.0	13,581.4
02 - Manufacture of beverages	100.0	531.3	4.1	1,305.8	469.0	14.6	1,305.8	465.3	-
03 - Manufacture of textiles	44,509.3	7,988.6	148,965.5	42,454.0	8,951.2	157,401.1	36,222.8	4,452.6	152,350.7
04 - Manufacture of wearing apparel	1,142.1	1,608.3	19,169.0	895.8	1,832.3	21,444.3	419.5	1,527.9	23,445.1
05 - Manufacture of leather and related products	-	719.6	3,543.5	-	1,315.7	3,694.1	20.5	646.3	3,494.4
06 - Manufacture of paper and paper products	73.3	477.7	322.6	197.7	1,074.5	359.8	101.9	243.7	244.3
07 - Manufacture of coke and refined petroleum products	15,359.9	2,250.1	-	947.9	4,246.9	-	134.2	1,484.9	-
08 - Manufacture of chemicals and chemical products	11,185.9	1,221.1	475.4	10,797.6	1,026.9	247.5	8,834.8	1,619.0	209.4
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85.0	499.8	113.2	85.0	202.8	102.4	85.0	178.4	91.7
10 - Manufacture of rubber and plastics products	712.8	392.5	545.0	237.5	1,203.7	654.9	-	2,390.6	1,138.1
11 - Manufacture of other non-metallic mineral products	20.0	203.3	1,742.5	20.0	416.3	1,756.6	20.0	85.9	881.7
12 - Manufacture of basic metals	106.0	266.9	-	214.1	1,013.7	94.1	130.8	1,521.0	282.6
13 - Manufacture of fabricated metal products, except machinery and equipment	296.4	76.2	20.2	367.4	46.7	15.6	327.5	27.6	15.7
14 - Manufacture of computer, electronic and optical products	50.5	-	-	128.3	19.4	-	39.1	19.4	-
15 - Manufacture of electrical equipment	140.3	1,759.7	124.6	127.5	1,048.5	121.8	201.7	809.2	77.6
16 - Manufacture of machinery and equipment	-	150.5	516.4	-	55.4	390.6	15.3	149.3	300.7
17 - Manufacture of motor vehicles, trailers and semi-trailers	591.4	1,124.4	327.5	530.5	1,145.9	118.8	360.3	1,145.6	7.8
18 - Manufacture of furniture	-	34.9	-	10.0	83.3	-	10.0	84.6	-
19. Other manufacturing	7,608.1	254.7	1,584.2	3,261.1	74.2	2,370.0	6,407.9	203.9	1,937.1
d. Electricity, gas, steam and air conditioning supply	1,148.4	-	347.0	127.4	135.0	315.0	1,311.4	538.0	315.0
e. Water supply; sewerage, waste management and remediation activities	-	-	-	-	79.5	-	-	360.7	-
f. Construction	-	-	-	-	4.8	-	33.6	83.2	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,427.5	2,139.4	19,328.4	18,175.0	9,042.5	28,680.8	15,558.3	2,382.3	22,180.2
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	31.1	-	884.7	78.9	-	0.5	98.0
02 - Wholesale trade, except of motor vehicles and motorcycles	4,684.3	1,784.1	2,175.0	7,407.0	7,687.0	4,599.1	4,189.9	1,350.5	5,746.8
03 - Retail trade, except of motor vehicles and motorcycles	10,743.2	354.9	17,122.3	10,768.0	470.8	24,002.9	11,368.4	1,031.4	16,335.4
h. Transportation and storage	7.0	1,772.2	119.8	7.0	1,772.2	119.8	26.8	1,772.2	139.8
i. Accommodation and food service activities	-	115.1	-	-	203.3	-	-	115.1	-
j. Information and communication	12,232.0	101.5	265.7	11,284.5	222.6	673.3	11,397.8	101.5	662.1
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	59.5	176.2	371.0	0.8	222.9	253.8	510.4	324.1	84.0
m. Administrative and support service activities	3,516.4	19.1	240.4	4,001.0	136.2	285.8	2,837.8	138.2	529.5
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	5,770.9	-	35.8	6,573.6	-	59.1	4,045.2	-	3.2
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	150,128.4	31,430.5	205,345.0	132,113.5	42,837.0	233,050.2	113,794.7	31,448.5	223,783.3

Source: Core Statistics Department

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

(End period: Million Rupees)

SECURITIES / SHARES	2023								
	Jun			Sep			Dec ^r		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	17,431,123.3	17,927,488.2	17,543,320.9	18,429,400.2	19,047,444.7	18,780,785.2	20,447,891.4	21,798,292.7	20,909,606.7
1) Treasury Bills	5,197,150.6	5,409,806.1	5,216,726.5	5,350,880.8	5,595,911.3	5,396,373.1	5,745,523.4	6,640,880.1	5,780,012.7
2) Pakistan Investment Bonds (PIBs)	12,222,251.1	12,505,960.5	12,314,724.5	13,062,413.3	13,435,461.3	13,367,897.3	14,667,792.4	15,122,975.5	15,094,181.1
a. Fixed Rate	4,351,704.4	4,560,100.4	4,328,379.0	2,983,873.6	3,207,437.6	2,925,889.4	5,025,831.0	5,288,757.5	5,070,892.9
b. Floating Rate	7,870,546.7	7,945,860.1	7,986,345.6	10,078,539.7	10,228,023.7	10,442,007.9	9,641,961.3	9,834,218.0	10,023,288.1
3) Others	11,721.7	11,721.7	11,869.9	16,106.1	16,072.1	16,514.8	34,575.6	34,437.1	35,413.0
II. Provincial Government	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	392,699.4	273,768.9	393,689.5	435,925.6	319,498.6	454,875.3	391,423.0	278,449.9	443,222.8
1) Quoted On The Stock Exchange	197,417.6	85,122.7	192,253.8	240,238.8	131,691.7	253,161.7	198,426.8	99,617.1	244,321.5
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	19,209.6	12,968.4	21,092.0	18,708.9	12,611.4	20,768.1	23,894.3	18,761.3	27,088.1
NFPSEs	30,237.1	12,637.5	27,444.9	31,622.0	16,742.1	30,824.9	27,582.0	10,829.1	33,909.2
Private Sector	118,731.1	48,319.1	117,375.2	116,351.8	45,604.5	118,264.4	123,648.5	54,732.5	145,962.0
2) Unquoted On The Stock Exchange	195,281.8	188,646.2	201,435.6	195,686.8	187,806.9	201,713.6	192,996.2	178,832.8	198,901.2
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	23,356.1	21,109.6	23,982.7	23,804.4	21,138.9	24,452.0	29,494.3	19,064.3	30,769.1
NFPSEs	122,873.3	122,746.7	130,618.0	23,796.4	23,676.9	31,722.8	121,144.6	121,019.4	128,310.8
Private Sector	11,229.1	8,176.5	11,383.5	11,207.7	8,136.8	11,388.3	7,150.3	4,656.0	7,116.0
V. DEBENTURES	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
VI. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VII. CERTIFICATE OF INVESTMENTS	5.2	0.8	5.3	5.2	0.8	5.3	5.2	5.2	5.2
VIII. TERM FINANCE CERTIFICATES	106,466.6	108,966.2	109,606.1	107,589.6	109,733.4	112,487.7	93,504.3	95,803.3	96,287.1
IX. MUTUAL FUNDS	12,072.8	10,731.8	12,071.9	11,940.8	10,483.9	11,959.9	12,359.2	11,681.6	12,391.5
X. OTHERS	6,063.9	6,063.9	6,387.6	42,530.2	42,530.2	42,955.2	6,918.3	6,918.3	7,114.4
XI. Islamic Banking Products - Investments	3,426,152.1	3,426,468.0	3,535,417.1	3,885,383.2	3,883,816.9	4,143,917.0	4,177,553.0	4,106,214.1	4,355,607.6
a. Government Islamic Securities	2,916,238.6	2,923,703.4	2,968,905.7	3,342,704.4	3,345,689.5	3,506,651.0	3,629,280.3	3,559,939.2	3,746,231.9
1. GOP Ijara Sukuk	2,825,149.3	2,830,701.8	2,877,024.8	3,273,201.6	3,276,314.8	3,435,563.8	3,571,448.6	3,502,182.6	3,687,494.2
a. Variable Rental Rate	2,228,657.1	2,230,675.5	2,271,117.5	2,561,849.0	2,560,487.6	2,678,986.3	2,723,856.1	2,647,671.5	2,819,835.2
b. Fixed Rental Rate	596,492.2	600,026.3	605,907.3	711,352.6	715,827.2	756,577.6	847,592.4	854,511.1	867,659.0
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	70,379.8	70,379.8	71,171.3	69,502.8	69,374.7	71,087.2	57,831.7	57,756.6	58,737.7
4. Other	20,709.6	22,621.8	20,709.6	-	-	-	-	-	-
b. Corporate Sukuks	472,155.2	467,806.0	527,558.3	479,379.3	475,252.2	572,637.0	478,137.6	474,280.7	538,924.0
1) Diminishing Musharaka Sukuk	145,421.3	142,608.9	149,750.9	150,650.8	148,131.6	158,282.3	149,124.6	146,845.3	153,608.6
2) Ijarah Sukuk	190,316.3	187,824.3	234,150.5	190,287.8	187,800.5	268,290.5	190,233.7	187,750.2	240,558.2
3) Modaraba Sukuk	10,779.0	10,779.0	11,024.7	10,760.5	10,768.6	11,285.8	8,634.9	8,667.0	8,789.6
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	125,638.7	126,593.9	132,632.2	127,680.2	128,551.5	134,778.4	130,144.3	131,018.3	135,967.5
c. Wakala Placements	-	-	-	-	-	-	1,698.8	1,698.8	1,698.8
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,954.3	6,954.3	7,105.7	8,164.7	8,164.7	8,433.3	8,128.3	8,128.3	8,307.5
h. Other Islamic Mode of Investments	30,803.9	28,004.3	31,847.3	55,134.7	54,710.5	56,195.7	60,308.1	62,167.1	60,445.4
TOTAL	21,374,586.7	21,753,491.1	21,600,501.6	22,912,778.2	23,413,511.9	23,546,988.9	25,129,658.0	26,297,368.6	25,824,238.7

Source: Core Statistics Department

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

(End period: Million Rupees)

RATE OF INTEREST	2023		
	Jun	Sep	Dec ^P
0	7,045,365.4	6,910,442.3	7,248,844.6
01.00*	243,675.5	228,409.1	180,399.9
02.00*	229,624.3	143,352.1	126,621.7
03.00*	12,253.8	141,941.1	123,512.4
04.00*	60,961.6	29,404.7	55,984.7
05.00*	59,226.1	54,162.6	48,634.5
5.25	27,708.2	19,227.0	3,555.0
5.5	31,111.3	5,815.9	2,004.7
5.75	4,085.9	79,566.2	76,505.7
6	34,928.5	96,579.6	94,802.5
6.25	1,227.7	27,130.7	7,069.2
6.5	3,081.3	3,783.7	6,742.3
6.75	1,454.6	323.9	777.6
7	9,288.2	32,373.7	24,008.6
7.25	4,335.2	2,411.5	2,056.9
7.5	21,691.4	6,504.5	4,358.7
7.75	2,407.1	2,072.1	1,488.7
8	16,792.1	20,595.0	24,870.5
8.25	10,913.5	4,066.7	4,696.3
8.5	13,128.1	11,294.0	32,347.1
8.75	5,286.7	2,042.2	1,282.4
9	9,243.5	7,898.0	22,304.0
9.25	19,061.3	45,457.5	30,410.4
9.5	43,282.1	3,566.0	4,119.5
9.75	9,519.8	6,523.8	6,129.6
10	30,556.1	18,735.3	24,217.5
10.25	12,477.0	14,721.2	18,496.0
10.5	6,278.0	7,457.8	5,227.2
10.75	18,798.2	17,006.0	14,907.1
11	9,148.2	4,795.9	3,602.0
11.25	12,043.4	6,099.6	8,097.1
11.5	11,640.7	9,188.7	5,865.3
11.75	35,290.9	23,730.4	5,411.0
12	35,717.8	37,306.1	51,954.5
12.25	6,712.6	5,612.5	30,838.2
12.5	15,289.7	12,170.7	11,112.3
12.75	11,907.7	10,747.3	1,038.8
13	150,351.6	4,096.1	3,229.0
13.25	4,116.3	175,621.4	190,162.7
13.5	12,076.9	5,549.2	7,624.1
13.75	4,737.1	1,382.2	4,029.1
14	33,091.3	25,235.8	21,634.5
14.25	15,701.7	6,212.5	2,959.8
14.5	100,738.8	17,488.4	7,075.5
14.75	20,412.6	64,464.9	66,754.9
15	41,647.8	22,767.3	12,023.9
15.25	30,410.2	12,782.7	3,650.8
15.5	52,977.8	17,776.7	6,171.3
15.75	111,718.1	56,646.2	8,000.2
16	160,356.3	82,990.6	35,123.1
16.25	86,118.6	54,247.7	18,436.4
16.5	50,403.5	36,010.2	21,148.9
16.75	33,838.8	21,836.7	6,224.1
17	54,355.4	53,012.7	14,931.0
17.25	33,645.8	31,045.4	5,194.3
17.5	17,835.0	13,363.6	6,196.7
17.75	21,951.9	33,281.0	13,469.0
18	38,527.2	63,865.2	76,377.6
18.25	31,947.8	29,210.3	22,969.6
18.5	26,763.9	46,509.6	69,645.5
18.75	59,964.9	49,470.6	83,140.9
19	199,532.7	55,059.3	106,890.0
19.25	41,944.9	17,153.6	31,938.2
19.5	6,031,010.6	90,503.0	268,326.7
19.75	963,913.0	42,624.8	39,198.2
20	666,503.9	123,389.1	161,900.8
20.25	138,865.0	53,547.7	61,685.0
20.5	472,775.3	7,443,850.7	7,600,223.5
20.75	304,570.6	1,083,367.1	1,422,271.7
21	174,112.8	420,643.1	345,991.4
21.25	129,357.0	135,798.8	131,330.7
21.5	59,451.4	314,633.5	415,715.3
21.75	109,701.6	119,557.8	178,920.6
22.00 & above	278,288.3	630,941.8	762,287.0
Total	18,889,229.7	19,508,452.0	20,547,147.0

Source: Core Statistics Department

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

This Data is being published on quarterly basis w.e.f. March 2023.

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

(Million Rupees)

RATE OF RETURN	2023		
	Jun	Sep	Dec ^P
0	2,318,728.3	2,353,346.1	2,690,172.8
01.00*	186,344.8	188,498.5	215,469.6
02.00*	69,636.4	78,238.5	10,404.7
03.00*	26,195.1	25,611.2	5,313.5
04.00*	2,805.4	5,152.2	82,799.4
05.00*	46,902.6	6,623.2	17,863.7
5.25	866.2	911.0	1,154.0
5.5	1,822.8	25,967.6	968.0
5.75	1,561.3	1,572.2	25,611.8
6	6,159.2	43,194.7	6,304.9
6.25	1,146.7	946.5	200.7
6.5	34,850.0	10,313.0	6,331.3
6.75	121,312.4	37,468.5	11,381.0
7	68,894.1	3,469.3	61,119.7
7.25	14,214.8	15,117.0	7,494.3
7.5	11,879.7	21,123.6	3,609.5
7.75	6,704.7	9,892.4	18,467.1
8	14,708.3	19,294.2	22,281.0
8.25	4,220.2	2,711.9	7,538.6
8.5	72,891.9	177,838.8	52,233.2
8.75	14,903.5	14,821.5	10,993.1
9	17,660.8	22,035.6	112,848.9
9.25	21,403.2	27,753.4	14,569.5
9.5	15,600.5	32,480.2	14,938.3
9.75	33,674.3	9,395.6	12,643.9
10	382,436.5	23,065.9	19,025.4
10.25	18,146.4	5,751.7	22,677.6
10.5	175,205.7	49,282.0	38,985.9
10.75	40,201.8	5,849.4	3,706.3
11	42,560.0	406,402.6	450,799.5
11.25	51,275.4	19,061.1	6,596.0
11.5	27,055.0	31,939.8	27,889.5
11.75	8,190.9	101,915.0	98,683.6
12	11,286.7	35,301.9	42,439.2
12.25	17,524.4	6,046.9	16,457.0
12.5	34,621.7	36,830.8	29,424.2
12.75	4,470.3	2,238.2	10,632.7
13	8,040.1	25,042.4	8,354.2
13.25	29,348.2	4,975.5	3,545.5
13.5	54,621.5	5,702.4	9,111.2
13.75	5,623.6	8,054.7	3,793.2
14	31,166.8	78,354.5	70,523.9
14.25	18,570.0	74,864.9	95,213.0
14.5	71,721.8	26,481.8	18,552.3
14.75	32,623.2	9,627.1	9,256.6
15	79,456.3	32,819.2	33,807.7
15.25	6,465.6	28,979.4	16,803.6
15.5	72,013.2	51,290.3	37,117.8
15.75	16,149.5	19,499.7	19,659.9
16	64,190.4	132,499.2	174,197.9
16.25	35,739.3	19,241.2	8,103.7
16.5	34,090.0	71,903.1	71,417.9
16.75	9,318.0	15,357.3	10,707.9
17	47,910.8	36,947.6	31,489.8
17.25	22,740.3	29,863.7	31,454.3
17.5	38,341.7	29,316.5	32,543.5
17.75	10,453.6	21,013.2	10,572.6
18	64,708.4	35,870.6	121,650.0
18.25	20,343.4	55,052.3	48,752.6
18.5	65,374.4	76,871.2	77,511.7
18.75	30,452.5	16,073.7	13,073.5
19	91,524.1	101,769.5	129,338.8
19.25	66,166.0	68,317.5	48,557.4
19.5	221,210.5	61,519.5	80,817.7
19.75	70,737.2	49,554.2	38,285.3
20	53,406.1	73,098.4	101,121.9
20.25	64,819.2	52,821.3	40,961.0
20.5	223,504.4	312,341.1	434,186.6
20.75	28,937.0	75,467.5	51,038.3
21	27,757.4	215,439.9	188,640.2
21.25	24,167.1	66,810.5	111,642.0
21.5	21,955.7	125,086.5	195,479.7
21.75	54,043.9	19,840.3	49,725.5
22.00 & above	48,433.4	101,714.6	143,496.7
Total	5,794,186.6	6,086,944.2	6,750,535.1

Source: Core Statistics Department

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

This Data is being published on quarterly basis w.e.f. March 2023.

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 31st December, 2023

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	5,568,442	1,075,629	357,761	2,937,186	9,939,018
01.00*	203,237	50,145	39,359	103,128	395,869
02.00*	37,848	10,440	24,312	64,426	137,026
03.00*	36,984	5,902	9,754	76,186	128,826
04.00*	38,494	10,485	5,623	84,182	138,784
05.00*	16,151	4,360	9,137	36,851	66,498
05.25	1,145	72	267	3,225	4,709
05.50	1,145	208	1,121	342	2,973
05.75	1,334	201	273	100,310	102,117
06.00	8,725	755	2,435	89,193	101,107
06.25	964	1,558	403	4,345	7,270
06.50	1,589	193	800	10,491	13,074
06.75	4,250	1,685	488	5,736	12,159
07.00	32,766	11,042	9,663	31,658	85,128
07.25	3,931	1,160	934	3,526	9,551
07.50	5,184	891	514	1,380	7,968
07.75	8,837	2,322	3,858	4,939	19,956
08.00	17,848	4,154	2,679	22,471	47,152
08.25	3,258	818	340	7,819	12,235
08.50	33,968	10,508	8,389	31,715	84,580
08.75	4,860	2,063	2,256	3,097	12,276
09.00	58,095	26,283	3,159	47,616	135,153
09.25	9,598	2,096	1,897	31,388	44,980
09.50	8,301	2,133	1,061	7,562	19,058
09.75	2,644	1,183	723	14,224	18,773
10.00	24,139	2,645	3,550	12,910	43,243
10.25	13,867	4,591	2,315	20,401	41,174
10.50	12,678	4,226	3,619	23,690	44,213
10.75	2,608	673	249	15,084	18,613
11.00	246,197	70,122	6,147	131,935	454,402
11.25	6,365	1,068	633	6,627	14,693
11.50	6,517	3,087	2,022	22,129	33,755
11.75	73,278	19,156	138	11,523	104,095
12.00	17,618	5,662	869	70,245	94,394
12.25	5,532	1,652	767	39,345	47,295
12.50	8,521	3,311	3,589	25,115	40,537
12.75	4,350	787	306	6,228	11,672
13.00	5,260	2,182	2,347	1,794	11,583
13.25	22,899	5,520	60,349	104,941	193,708
13.50	4,653	1,452	2,143	8,489	16,735
13.75	2,459	792	276	4,295	7,822
14.00	50,149	5,300	10,559	26,150	92,158
14.25	62,740	17,794	363	17,276	98,173
14.50	9,053	3,503	4,944	8,129	25,628
14.75	7,489	3,016	613	64,893	76,012
15.00	10,461	6,079	3,341	25,951	45,832
15.25	7,256	7,663	1,391	4,144	20,454
15.5	7,891	4,670	2,222	28,506	43,289
15.75	12,576	6,107	849	8,128	27,660
16.00	70,732	58,284	5,885	74,419	209,321
16.25	5,354	926	1,872	18,389	26,540
16.5	36,135	18,346	6,984	31,102	92,567
16.75	6,496	2,169	2,963	5,304	16,932
17.00	15,244	5,631	4,785	20,762	46,421
17.25	18,105	8,211	662	9,671	36,649
17.5	16,234	6,319	2,736	13,451	38,740
17.75	3,851	2,783	1,409	15,999	20,442
18.00	37,899	17,432	17,615	125,081	198,028
18.25	19,797	13,862	7,776	30,287	71,722
18.5	32,311	9,547	8,907	96,393	147,157
18.75	19,532	2,671	1,500	72,511	96,214
19.00	85,468	26,572	22,219	101,970	236,229
19.25	23,899	6,549	3,451	46,596	80,496
19.5	69,478	19,611	12,401	247,655	349,144
19.75	15,726	6,344	5,575	49,838	77,484
20.00	89,139	35,573	33,304	105,006	263,023
20.25	28,467	11,329	7,962	54,888	102,646
20.50	3,192,069	870,242	377,334	3,594,764	8,034,410
20.75	460,433	167,161	133,683	712,032	1,473,310
21.00	44,678	13,532	13,049	463,373	534,632
21.25	10,277	12,720	1,729	218,247	242,973
21.50	37,267	6,134	1,585	566,209	611,195
21.75	5,157	1,705	168	221,615	228,646
22.00 & above	27,001	5,043	1,230	872,510	905,784
Total	11,105,056	2,736,042	1,277,588	12,178,996	27,297,683

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

This Data is being published on quarterly basis w.e.f. December, 2023.

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

(End of period : Million Rupees)

RATE OF INTEREST	Jun-23		Sep-23		Dec ^c -23	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0	572,126.9	526,936.4	607,291.8	564,718.1	615,555.9	572,984.1
01.00*	6,727.1	6,311.0	8,911.5	8,495.4	7,530.1	7,114.2
02.00*	129,766.9	129,586.0	132,976.4	132,811.3	109,849.6	109,699.6
03.00*	253,546.2	253,546.2	252,453.5	252,453.5	268,358.8	268,358.8
04.00*	140,922.1	140,861.2	150,877.4	150,821.6	145,420.9	145,370.2
05.00*	252,493.6	251,631.4	263,732.9	262,881.1	273,749.9	272,908.4
06.00*	35,422.9	35,351.0	60,103.7	47,651.8	52,797.5	52,734.2
07.00*	42,822.9	32,527.2	93,019.7	49,066.6	73,822.6	73,822.6
08.00*	395,397.2	23,609.5	121,709.2	24,892.5	29,183.8	29,183.8
8.25	13,868.4	3,758.1	395,544.9	5,613.2	368,368.9	1,863.9
8.5	1,830.6	1,830.6	1,316.1	1,316.1	1,773.2	1,773.2
8.75	293.9	293.9	326.1	326.1	313.8	313.8
9	38,534.0	13,653.0	11,473.2	11,473.2	22,179.0	22,179.0
9.25	676.4	676.4	2,287.3	2,287.3	432.5	432.5
9.5	2,172.1	2,172.1	259.9	259.9	543.1	543.1
9.75	780.3	780.3	353.1	353.1	534.0	534.0
10	5,973.6	5,973.6	5,577.5	5,577.5	22,446.0	9,636.1
10.25	13,381.7	384.2	441.0	441.0	13,407.9	343.6
10.5	7,936.2	236.4	254.8	254.8	10,669.8	450.0
10.75	51,276.4	1,202.1	41,145.3	765.7	37,729.3	724.0
11	27,343.3	15,109.8	13,163.3	13,163.3	26,512.1	12,431.5
11.25	449.7	449.7	418.6	418.6	620.0	620.0
11.5	115,891.6	317.7	114,722.5	12,001.8	148,203.1	403.0
11.75	175.3	175.3	882.1	742.1	8,599.1	245.2
12	32,429.3	21,167.9	20,403.7	20,403.7	26,126.3	26,126.3
12.25	1,147.3	1,147.3	447.6	447.6	10,857.8	270.0
12.5	9,836.5	2,060.4	835.3	835.3	17,167.6	808.4
12.75	31,145.1	12,267.8	80.5	80.5	21,741.6	935.8
13	39,123.8	23,497.7	18,467.9	18,467.9	20,830.8	20,830.8
13.25	78,990.2	13,867.9	65,216.4	99.1	65,229.2	259.6
13.5	17,554.6	17,554.6	2,457.0	2,457.0	22,782.6	14,281.5
13.75	42,567.2	6,857.1	47,506.0	94.6	64,123.7	221.5
14	93,712.7	60,611.8	15,626.6	15,626.6	57,412.8	15,983.5
14.25	500.2	500.2	246.5	246.5	867.2	867.2
14.5	37,048.8	4,442.3	2,225.8	2,225.8	3,123.1	3,123.1
14.75	6,323.2	6,323.2	5,943.3	5,943.3	8,361.3	8,361.3
15	15,961.6	7,336.0	7,812.3	7,812.3	8,817.2	8,111.5
15.25	31,561.9	2,767.2	50,750.8	2,425.0	30,222.4	2,589.8
15.5	6,477.9	6,477.9	6,364.4	6,364.4	6,226.2	6,226.2
15.75	8,150.0	8,150.0	8,375.0	8,085.7	7,469.3	7,469.3
16	37,944.4	17,073.8	31,859.2	12,988.6	43,439.1	14,421.5
16.25	19,758.9	19,758.9	4,243.8	4,243.8	5,018.6	5,018.6
16.5	62,255.5	58,740.3	33,961.9	32,461.6	32,325.2	30,825.2
16.75	35,567.0	22,119.5	5,857.8	3,307.0	5,193.1	4,142.3
17	149,053.7	145,561.8	19,809.2	17,732.4	12,301.5	10,531.1
17.25	70,674.6	70,649.4	45,292.9	45,291.6	41,733.7	41,708.3
17.5	219,891.4	143,548.0	188,233.2	127,275.0	213,074.3	137,432.9
17.75	39,414.7	37,950.0	24,931.5	24,931.5	30,639.1	30,639.1
18	221,764.2	159,038.8	122,849.4	77,203.4	103,951.7	47,690.5
18.25	70,396.9	46,784.2	32,530.3	32,530.3	39,428.6	39,428.6
18.5	36,473.2	33,863.6	52,659.1	52,659.1	60,828.1	60,828.1
18.75	20,479.6	18,023.2	25,207.8	25,207.8	27,715.2	27,715.2
19	77,303.9	42,384.9	332,556.9	289,337.9	354,771.6	311,398.8
19.25	35,765.1	29,216.3	20,274.6	20,024.6	20,066.4	19,866.4
19.5	24,296.5	7,677.1	3,041.2	3,041.2	1,278.5	1,250.3
19.75	15,875.6	15,875.6	7,071.0	7,042.0	2,964.7	2,964.7
20	28,339.1	28,231.0	17,067.7	17,067.7	20,260.8	20,010.8
20.25	20,748.6	20,748.6	11,203.5	11,203.5	5,224.1	5,224.1
20.5	9,298.7	9,298.7	4,489.8	4,489.8	4,319.4	4,319.4
20.75	81,212.3	81,087.7	5,520.1	5,520.1	5,307.7	5,250.0
21	71,011.3	66,384.0	26,832.0	22,147.0	27,904.8	27,904.8
21.25	36,840.2	36,660.2	14,137.0	13,957.0	39,839.9	39,659.9
21.5	83,990.8	33,811.7	8,686.9	8,572.7	138,073.4	137,954.0
21.75	217,040.1	164,673.4	14,712.4	14,712.4	197,890.6	139,823.6
22	607,525.4	227,135.2	77,322.0	77,243.0	266,423.3	129,700.9
22.25	342,003.2	303,353.0	157,728.4	89,909.5	263,791.3	201,216.6
22.5	380,823.1	309,608.6	185,322.6	147,768.3	297,193.5	223,885.8
22.75	381,546.7	333,724.1	262,417.5	203,071.8	316,956.5	220,406.0
23	444,463.2	314,081.3	607,580.5	281,603.2	561,873.6	278,269.6
23.25	264,131.4	147,958.2	437,975.9	213,948.9	636,364.2	329,578.8
23.5	539,790.7	289,331.7	695,958.3	415,749.4	447,123.0	343,048.8
23.75	117,163.9	86,925.1	384,482.4	285,563.3	339,193.0	233,671.9
24	250,104.9	170,159.7	397,160.3	294,171.5	165,731.0	158,504.9
24.25	73,509.5	64,006.6	164,614.0	128,756.9	180,688.2	126,123.6
24.5	158,118.2	78,227.7	248,201.7	156,091.4	87,163.1	79,107.2
24.75	35,792.3	33,409.2	124,892.6	91,519.7	99,230.3	93,864.6
25.00 & above	594,429.5	555,785.7	1,015,667.7	893,767.6	908,395.7	838,076.5
TOTAL	8,437,137.9	5,865,269.4	8,344,354.0	5,792,513.7	8,613,637.0	6,122,598.3

Source: Core Statistics Department

Notes:

*01.00 stands for 0.05 to 1.00

**02.00 stands for 1.05 to 2.00 So on

This Data is being published on quarterly basis w.e.f. March 2023.

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

(End of Period: Million Rupees)

RATE OF RETURN	2023					
	Jun		Sep		Dec *	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0	245,315.7	244,012.4	250,949.4	249,965.6	258,149.2	247,415.4
01.00*	970.8	970.8	1,030.5	1,030.5	3,673.5	3,673.5
02.00*	51,320.1	51,320.1	61,254.7	61,254.7	64,826.2	64,826.2
03.00*	79,456.6	79,449.1	79,186.5	79,179.0	80,871.4	80,865.3
04.00*	59,755.9	59,755.9	55,341.0	55,341.0	55,187.5	55,187.5
05.00*	102,161.1	102,109.1	101,079.2	101,079.2	98,490.7	98,490.7
06.00*	9,526.8	9,526.8	11,058.1	11,058.1	16,023.9	16,023.9
07.00*	23,897.2	23,897.2	24,132.3	24,132.3	22,171.7	22,171.7
08.00*	9,415.7	9,415.7	11,048.2	11,048.2	9,864.5	9,864.5
8.25	2,591.1	2,591.1	1,064.6	1,014.6	49.2	2.6
8.5	759.3	759.3	670.7	670.7	467.4	467.4
8.75	3,456.4	3,456.4	162.3	162.3	54.2	54.2
9	1,061.4	1,061.4	1,103.4	1,103.4	3,732.2	3,732.2
9.25	1,934.0	1,934.0	336.0	336.0	295.7	295.7
9.5	1,947.1	1,947.1	1,432.1	568.4	2,417.6	2,417.6
9.75	320.0	320.0	365.9	365.9	1,565.9	1,565.9
10	4,657.5	4,657.5	51,244.8	3,859.2	4,374.3	4,374.3
10.25	1,348.0	1,348.0	444.8	444.8	300.5	300.5
10.5	7,946.3	1,316.8	950.7	950.7	272.0	272.0
10.75	948.0	948.0	513.9	513.9	1,251.5	316.9
11	4,562.1	4,510.8	2,865.2	2,813.9	23,022.5	5,398.0
11.25	448.9	448.9	680.7	680.7	1,643.7	1,643.7
11.5	43,198.7	1,871.9	1,434.9	1,434.9	2,496.7	2,496.7
11.75	1,822.4	1,822.4	1,735.6	1,735.6	1,471.8	1,471.8
12	1,440.3	1,440.3	1,316.9	1,316.9	2,156.8	2,156.8
12.25	1,592.9	1,592.9	1,843.2	1,843.2	744.0	692.7
12.5	2,743.1	2,743.1	2,005.8	2,005.8	1,912.6	1,912.6
12.75	4,718.0	4,718.0	3,477.9	3,477.9	3,089.6	3,089.6
13	10,174.0	10,174.0	3,261.2	3,261.2	3,277.2	3,277.2
13.25	7,416.6	7,416.6	2,545.5	2,545.5	2,635.9	2,635.9
13.5	5,647.8	5,647.8	2,975.2	2,975.2	2,375.3	2,375.3
13.75	9,361.1	9,361.1	6,352.3	6,352.3	3,483.2	3,483.2
14	37,391.9	37,391.9	6,758.5	6,758.5	18,861.3	18,861.3
14.25	1,331.9	1,331.9	1,421.9	1,421.9	1,062.8	1,062.8
14.5	2,307.0	2,307.0	1,510.0	1,510.0	2,255.1	2,255.1
14.75	1,897.3	1,897.3	1,680.0	1,680.0	1,651.0	1,651.0
15	11,528.0	11,528.0	7,448.9	7,448.9	10,731.4	10,731.4
15.25	31,056.3	31,056.3	30,740.6	30,740.6	652.4	652.4
15.5	3,635.6	3,635.6	2,811.4	2,811.4	3,865.3	3,865.3
15.75	49,086.0	14,086.0	38,272.2	13,623.9	71,900.9	36,900.9
16	6,928.8	6,928.8	4,850.4	4,850.4	4,741.4	4,741.4
16.25	77,665.9	51,555.3	50,630.1	44,969.7	66,332.1	57,199.7
16.5	79,280.4	33,784.9	69,370.2	24,525.8	69,917.5	25,400.2
16.75	28,197.7	19,925.9	8,903.0	8,903.0	9,292.5	9,292.5
17	68,129.4	60,398.8	11,327.2	8,596.7	7,238.3	4,507.7
17.25	21,313.5	14,514.0	7,363.0	5,248.8	3,767.8	2,064.3
17.5	20,795.6	20,795.6	13,990.0	13,990.0	9,532.3	9,532.3
17.75	28,294.7	27,691.0	14,707.6	14,707.6	10,637.9	10,637.9
18	72,021.8	71,672.7	34,812.1	34,808.5	11,230.9	11,230.9
18.25	33,057.8	33,054.9	18,190.5	18,190.5	16,749.1	16,749.1
18.5	25,336.2	25,333.3	12,681.0	12,681.0	10,759.8	10,759.8
18.75	26,122.1	26,114.8	18,130.0	18,130.0	17,150.3	17,150.3
19	23,646.0	23,646.0	110,219.4	110,219.4	167,288.4	137,649.2
19.25	20,515.5	20,511.0	11,011.6	11,011.6	4,283.8	4,283.8
19.5	12,385.1	12,385.1	4,327.5	4,327.5	3,164.8	3,164.8
19.75	17,963.4	17,963.4	9,122.0	9,122.0	4,877.0	4,877.0
20	53,289.0	53,289.0	27,696.2	27,696.2	24,112.8	24,112.8
20.25	14,952.9	14,950.0	10,100.5	10,100.5	3,559.0	3,559.0
20.5	12,048.2	12,048.2	5,987.2	5,987.2	8,083.8	8,083.8
20.75	23,545.9	23,545.9	11,867.2	11,867.2	10,415.7	5,415.7
21	16,450.7	16,163.2	7,395.7	7,395.7	10,936.6	10,936.6
21.25	23,242.1	23,242.1	12,741.8	12,741.8	55,684.0	19,557.2
21.5	45,113.8	25,113.8	3,124.1	3,124.1	115,314.1	53,190.1
21.75	81,728.9	70,186.8	9,669.0	9,669.0	73,340.5	62,976.5
22	258,204.0	132,760.4	30,119.9	29,840.4	96,864.3	76,146.6
22.25	120,919.9	90,112.2	33,750.4	29,167.1	130,233.1	99,494.4
22.5	182,770.1	104,059.0	107,997.5	52,242.3	260,498.3	189,039.6
22.75	138,308.1	99,213.9	145,291.2	123,192.8	192,287.0	128,403.7
23	212,480.1	101,755.8	277,550.8	168,071.8	283,776.5	135,139.3
23.25	172,977.0	69,216.9	202,813.0	91,527.4	174,819.0	114,568.8
23.5	132,529.6	60,792.3	227,731.7	119,073.1	131,190.1	97,625.6
23.75	40,345.2	40,179.7	151,707.7	112,412.9	129,342.8	76,272.4
24	136,261.8	76,997.0	185,422.8	111,344.8	114,469.8	113,610.3
24.25	146,161.1	16,227.3	88,159.5	76,453.6	51,583.1	50,083.1
24.5	30,958.0	19,908.0	58,141.9	58,141.9	41,832.9	41,832.9
24.75	7,926.7	7,926.7	41,148.1	34,174.7	24,139.3	23,789.2
25.00 & above	118,765.6	117,009.7	285,294.1	220,900.5	231,057.1	193,462.4
TOTAL	3,370,779.1	2,396,751.5	3,097,852.9	2,359,924.1	3,363,832.4	2,575,472.8

NOTE:

Department

* 01.00 stands for 00.25 to 01.00

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* 8.00 stands for 7.25 to 8.00

Source: Core Statistics

This Data is being published on quarterly basis w.e.f. March, 2023.

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

(Percent per annum)

TYPE OF DEPOSIT ¹	2022	2023			
	Dec	Mar	Jun	Sep	Dec ²
I. Call Deposits	8.36 (2.46)	10.60 (2.70)	8.64 (3.35)	13.90 (2.34)	11.69 (2.22)
II. Saving Deposits	12.55 (66.20)	13.62 (67.51)	16.78 (66.97)	17.75 (68.69)	17.90 (68.54)
III. Term or Fixed Deposits					
(a) Less than 3 months	14.03 (4.89)	16.05 (4.95)	17.14 (4.49)	18.38 (4.19)	18.26 (4.37)
(b) 3 months and over but less than 6 months	14.12 (5.72)	14.89 (4.06)	17.73 (5.25)	18.26 (4.36)	18.58 (4.15)
(c) 6 months and over but less than 1 year	12.04 (3.14)	12.55 (4.04)	14.68 (3.62)	15.26 (3.90)	15.18 (3.32)
(d) 1 year and over but less than 2 years	14.03 (14.30)	15.00 (13.58)	17.48 (13.06)	18.33 (13.57)	18.99 (14.10)
(e) 2 years and over but less than 3 years	11.57 (0.64)	12.20 (0.50)	13.54 (0.43)	13.95 (0.37)	14.16 (0.33)
(f) 3 years and over but less than 4 years	12.70 (0.73)	12.49 (0.61)	13.84 (0.54)	14.45 (0.46)	14.53 (0.46)
(g) 4 years and over but less than 5 years	11.93 (0.03)	10.22 (0.04)	12.26 (0.32)	13.38 (0.19)	13.44 (0.31)
(h) 5 years and over	12.15 (1.88)	11.35 (2.01)	12.41 (1.97)	12.64 (1.94)	12.81 (1.76)
IV. Overall					
(i) Excluding current and other deposit	12.80	13.80	16.46	17.55	17.73
(ii) Including current and other deposits	8.33	8.68	10.54	11.40	11.57

Source: Core Statistics Department

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

This Data is being published on quarterly basis w.e.f. March 2023.

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

(Percent per annum)

TYPE OF DEPOSIT ¹	2022	2023			
	Dec	Mar	Jun	Sep	Dec ²
I. Call Deposits	9.15 (2.92)	11.23 (3.28)	9.19 (3.77)	14.75 (2.70)	13.32 (2.57)
II. Saving Deposits	13.62 (65.40)	14.72 (66.41)	18.29 (66.30)	19.23 (68.27)	19.29 (68.05)
III. Term or Fixed Deposits					
(a) Less than 3 months	13.91 (3.91)	16.22 (4.13)	16.89 (4.07)	17.69 (3.30)	17.97 (3.47)
(b) 3 months and over but less than 6 months	14.03 (5.68)	14.79 (4.20)	17.01 (4.54)	17.70 (3.91)	17.81 (3.56)
(c) 6 months and over but less than 1 year	11.67 (3.31)	11.89 (4.11)	13.96 (3.57)	14.14 (3.80)	13.73 (3.09)
(d) 1 year and over but less than 2 years	14.54 (15.30)	15.44 (14.62)	17.85 (14.29)	18.64 (14.89)	19.28 (15.58)
(e) 2 years and over but less than 3 years	12.22 (0.73)	12.73 (0.56)	14.08 (0.49)	14.22 (0.44)	14.34 (0.41)
(f) 3 years and over but less than 4 years	13.50 (0.81)	13.06 (0.67)	14.59 (0.59)	15.34 (0.51)	15.22 (0.51)
(g) 4 years and over but less than 5 years	12.33 (0.30)	11.89 (0.04)	12.94 (0.37)	13.21 (0.18)	13.33 (0.34)
(h) 5 years and over	13.07 (1.41)	11.77 (1.99)	12.45 (2.00)	12.65 (2.01)	12.86 (1.83)
IV. Overall					
(i) Excluding current and other deposit	13.60	14.58	17.44	18.53	18.68
(ii) Including current and other deposits	8.91	9.31	11.30	12.19	12.41

Source: Core Statistics Department

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

This Data is being published on quarterly basis w.e.f. March 2023.

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

(Percent per annum)

TYPE OF DEPOSITS	2022	2023			
	Dec	Mar	Jun	Sep	Dec ^P
I. Call Deposits	- (0.21)	0.34 (0.70)	5.22 (1.97)	7.35 (1.15)	- (1.13)
II. Saving Deposits	9.16 (68.90)	10.11 (71.32)	12.01 (69.16)	13.05 (70.05)	13.63 (70.08)
III. Term or Fixed Deposits					
(a) Less than 3 months	14.22 (8.14)	15.75 (7.78)	17.73 (5.84)	19.42 (7.11)	18.68 (7.23)
(b) 3 months and over but less than 6 months	14.42 (5.87)	15.30 (3.55)	19.13 (7.59)	19.46 (5.84)	20.01 (6.04)
(c) 6 months and over but less than 1 year	13.59 (2.57)	15.04 (3.79)	16.90 (3.77)	18.55 (4.23)	18.69 (4.02)
(d) 1 year and over but less than 2 years	11.61 (10.70)	12.78 (10.00)	15.54 (9.02)	16.68 (9.23)	17.43 (9.40)
(e) 2 years and over but less than 3 years	6.95 (0.34)	8.89 (0.31)	10.02 (0.25)	11.05 (0.13)	11.55 (0.09)
(f) 3 years and over but less than 4 years	7.61 (0.43)	9.13 (0.39)	9.76 (0.36)	9.91 (0.32)	10.52 (0.28)
(g) 4 years and over but less than 5 years	0.18 (0.04)	6.32 (0.06)	6.96 (0.16)	13.86 (0.21)	13.95 (0.22)
(h) 5 years and over	9.43 (2.05)	9.98 (2.10)	12.28 (1.89)	12.57 (1.73)	12.61 (1.52)
IV. Overall					
(i) Excluding current and other deposits	10.30	11.11	13.24	14.36	14.76
(ii) Including current and other deposits	6.38	6.56	8.03	8.85	9.03

Source: Core Statistics Department

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

This Data is being published on quarterly basis w.e.f. March 2023.

3.30 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										
2022	Jun	12.52	12.88	11.14	11.45	11.01	10.98	13.01	29.56	11.54
	Dec	17.72	15.41	13.87	13.89	12.87	13.80	15.82	31.24	14.66
2023	Mar	13.22	18.18	14.94	15.83	13.61	15.08	16.50	30.78	15.73
	Jun	13.89	21.05	16.28	17.45	15.02	17.35	18.76	30.82	17.50
	Sep	13.77	21.58	17.04	17.82	15.50	17.25	19.16	32.47	18.01
	Dec ^P	13.98	21.16	17.39	17.81	15.28	17.52	18.94	32.11	17.96
II. CONVENTIONAL BANKING - ALL BANKS										
2022	Jun	12.52	11.86	9.94	11.33	9.89	11.13	12.57	30.10	11.60
	Dec	17.72	15.47	14.17	13.83	12.91	14.12	16.29	31.49	15.00
2023	Mar	13.22	18.17	15.07	15.77	13.51	15.63	16.43	30.85	15.82
	Jun	13.89	21.03	16.27	17.52	15.02	18.15	18.09	30.84	17.44
	Sep	13.77	21.11	17.42	17.51	15.01	18.34	18.41	32.13	17.89
	Dec ^P	13.98	21.11	17.42	17.51	15.01	18.34	18.41	32.13	17.82
III. ISLAMIC BANKING-ALL BANKS										
2022	Jun	-	12.70	10.14	11.30	10.27	9.29	11.26	23.66	10.82
	Dec	-	14.64	13.06	14.03	12.79	11.25	14.64	27.70	13.76
2023	Mar	-	18.42	14.61	15.97	13.81	11.41	16.68	30.20	15.50
	Jun	-	21.31	16.30	17.28	15.01	12.57	20.49	30.68	17.81
	Sep	-	21.46	17.10	17.88	15.63	11.80	20.98	31.40	18.27
	Dec ^P	-	21.65	17.33	18.44	15.94	13.05	20.43	31.93	18.33

Source: Core Statistics Department

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

3.31 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 ⁴	
				w.e.f.	Rate
18-May-20	9	7	8	1-Apr-13	8.4
26-Jun-20	8	6	7	1-Jul-14	7.5
21-Sep-21	8.25	6.25	7.25	2-Feb-15	6
22-Nov-21	9.75	7.75	8.75	1-Jul-15	4.5
15-Dec-21	10.75	8.75	9.75	1-Jul-16	3
8-Apr-22	13.25	11.25	12.25	8-Apr-22	5.5
24-May-22	14.75	12.75	13.75	24-May-22	7.5
13-Jul-22	16	14	15	13-Jul-22	10
28-Nov-22	17	15	16	28-Nov-22	11
24-Jan-23	18	16	17	24-Jan-23	14
3-Mar-23	21	19	20	3-Mar-23	17
5-Apr-23	22	20	21	5-Apr-23	18
27-Jun-23	23	21	22	27-Jun-23	19

Long Term Financing Facility Rate (LTF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFIs' Spread	End User's Rate
27-Jun-23	Up to 3 years	17.5	1.5	19
	Over 3 years and upto 5 years	16.5	2.5	19
	Over 5 years and upto 10 years	16	3	19

Financing Facility for Storage of Agri. Produce (FFSAP)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFIs' Spread	End User's Rate
3-Aug-15	Up to 3 years	3.5	2.5	6
	Over 3 years and upto 5 years	3.25	2.75	6
	Over 5 years and upto 7 years	2.5	3.5	6

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 PFIs'	PFIs' Spread	End User Rate (%)
1	Refinancing Facility for Modernization of SMEs	19-May-17		Up to 10	2	4	6
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Up to 1	2	4	6
3	Financing Facility for Storage of Agricultural Produce (FFSAP)	19-May-17	For SMEs	Up to 10	2	4	6
4	SBP Financing Scheme for Renewable Energy	26-Jul-19	Category I	Up to 12	3	3	6
			Category II	Up to 10	2	4	6
			Category III	Up to 10	3	3	6
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Up to 5	0	5	5
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Up to 5	0	5	5

PFIs: Participating Financial Institutions

Source: State Bank of Pakistan

1: Formerly 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. 4: 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).

4: 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).

3.32 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	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding
	Inter Fls	Inter Fls	Inter Fls	Inter Fls	Inter Fls	Inter Fls	Inter Fls	Inter Fls	Inter Fls	Inter Fls	Inter Fls	Inter Fls	Inter Fls	Inter Fls	Inter Fls	Inter Fls
Dec-23																
1.Scheduled Banks (SBs)	21.00	20.84	21.47	21.39	18.88	18.83	20.33	20.29	10.87	10.85	19.04	19.00	11.61	11.79	18.20	18.19
a. Public	22.50	22.75	22.67	22.96	20.03	20.02	22.23	22.23	16.79	17.51	19.69	19.68	13.23	14.38	18.64	18.63
b. Private	21.92	21.89	22.48	22.57	18.95	18.88	20.24	20.18	9.84	9.72	18.87	18.82	11.08	11.06	18.02	18.01
c. Foreign	10.58	10.58	10.58	10.58	10.64	10.64	10.65	10.65	5.23	5.53	15.59	15.59	14.60	14.72	19.25	19.25
d. Specialized	27.16	27.16	27.17	27.17	19.91	19.94	27.25	27.25	12.04	12.01	20.52	20.52	18.33	18.30	20.76	20.76
2. DFIs	22.91	22.91	22.94	22.94	17.63	17.63	19.47	19.46	21.93	21.94	21.93	21.94	22.17	22.19	22.18	22.20
3. MFBs	35.23	35.23	40.61	40.61	34.74	34.74	35.97	35.97	11.49	11.32	19.82	19.73	15.85	15.67	21.05	20.99
4. Overall (SBs, MFBs, DFIs)	21.10	20.95	21.59	21.52	19.36	19.32	20.82	20.80	10.88	10.86	19.05	19.01	11.72	11.88	18.28	18.27
Jan-24																
1.Scheduled Banks (SBs)	20.97	20.81	21.35	21.24	18.56	18.53	19.87	19.85	10.60	10.51	18.75	18.69	11.92	12.02	18.16	18.16
a. Public	22.65	22.90	22.67	22.93	19.61	19.63	21.95	21.98	17.28	17.70	19.62	19.62	14.27	15.05	18.82	18.81
b. Private	21.87	21.83	22.32	22.34	18.65	18.60	19.74	19.71	9.63	9.44	18.55	18.46	11.21	11.18	17.91	17.90
c. Foreign	9.81	9.81	9.81	9.81	10.61	10.59	10.62	10.60	5.21	5.53	15.70	15.70	15.15	15.24	19.31	19.31
d. Specialized	27.52	27.52	27.53	27.53	20.09	20.12	27.16	27.16	11.59	11.58	20.48	20.48	17.78	17.74	19.83	19.82
2. DFIs	22.47	22.47	22.53	22.53	15.78	16.48	17.13	18.22	21.34	21.37	21.34	21.37	21.80	21.83	21.82	21.84
3. MFBs	34.12	34.12	38.86	38.86	34.88	34.88	36.16	36.16	11.37	11.29	19.76	19.75	15.86	15.69	20.90	20.85
4. Overall (SBs, MFBs, DFIs)	21.04	20.89	21.44	21.33	19.04	19.03	20.37	20.38	10.61	10.52	18.77	18.70	12.02	12.12	18.24	18.23
Feb-24																
1.Scheduled Banks (SBs)	20.46	20.29	20.98	20.87	18.42	18.37	19.86	19.84	9.94	9.82	18.55	18.47	11.85	11.97	18.15	18.14
a. Public	22.56	22.95	22.59	22.99	19.43	19.44	21.82	21.85	16.99	17.51	19.67	19.67	14.29	15.16	18.81	18.80
b. Private	21.49	21.44	22.11	22.14	18.51	18.45	19.78	19.74	9.04	8.82	18.30	18.20	11.11	11.08	17.90	17.88
c. Foreign	9.82	9.80	9.83	9.81	10.63	10.62	10.65	10.63	5.34	5.69	15.58	15.58	15.33	15.46	19.37	19.37
d. Specialized	28.19	28.19	28.20	28.20	19.97	19.99	26.94	26.94	9.51	9.52	20.44	20.44	17.60	17.57	19.82	19.81
2. DFIs	22.62	22.62	22.72	22.72	15.68	16.36	17.01	18.06	21.19	21.17	21.19	21.17	21.91	21.93	21.92	21.94
3. MFBs	32.52	32.52	37.97	37.97	34.98	34.98	36.25	36.25	8.41	8.34	18.01	17.95	15.78	15.60	20.90	20.85
4. Overall (SBs, MFBs, DFIs)	20.53	20.38	21.07	20.98	18.91	18.89	20.37	20.37	9.94	9.81	18.55	18.47	11.95	12.06	18.23	18.22
Mar-24^P																
1.Scheduled Banks (SBs)	20.78	20.53	21.13	20.94	18.44	18.38	19.92	19.88	10.39	10.30	18.44	18.38	11.73	11.81	18.16	18.15
a. Public	23.30	23.58	23.32	23.61	19.57	19.55	22.01	22.02	16.69	17.23	18.93	18.92	14.08	14.80	18.75	18.71
b. Private	21.79	21.70	22.22	22.20	18.52	18.44	19.81	19.76	9.64	9.49	18.38	18.31	11.06	11.05	17.95	17.95
c. Foreign	10.30	10.28	10.30	10.28	10.42	10.37	10.43	10.38	5.14	5.47	14.04	14.04	14.44	14.57	18.94	18.94
d. Specialized	28.39	28.39	28.39	28.39	19.60	19.62	26.83	26.83	12.88	12.90	20.47	20.47	17.51	17.47	19.81	19.80
2. DFIs	22.85	22.85	22.87	22.87	15.86	16.50	17.20	18.21	21.80	21.72	21.80	21.72	21.96	21.97	21.97	21.98
3. MFBs	32.05	32.05	39.22	39.22	35.13	35.13	36.37	36.37	11.29	11.19	18.36	18.37	15.77	15.62	21.17	21.14
4. Overall (SBs, MFBs, DFIs)	20.85	20.62	21.22	21.05	18.94	18.91	20.43	20.42	10.41	10.33	18.45	18.39	11.84	11.92	18.25	18.23

Source: Core Statistics Department

Notes: P: provisional

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

15. DFIs stands for Development Finance Institutions and MFBs stands for Microfinance Banks

16. Financial Institutions (FIs) means Scheduled Banks, Development Finance Institutions and Microfinance Banks.

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

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

3.33 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	12.3	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	22.70	22.70	17.67		20.25	16.71		16.68
2022-23 ^P	30.14	30.14	19.83		23.13	24.59		22.09

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 end each year

3.34 Rates of Profit on National Savings Schemes

(Percent per annum)

S C H E M E	2023							2024		
	12 th Jan	10 th Apr	9 th May	12 th Jul	15 th Sep	29 th Oct	19 th Dec	26 th Jan	21 st Feb	19 th Mar
1. Savings Accounts										
(i) With cheque facilities	14.50	18.50	19.50	19.50	19.50	20.50	20.50	20.50	20.50	20.50
(ii) Without cheque facilities	14.50	18.50	19.50	19.50	19.50	20.50	20.50	20.50	20.50	20.50
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)	12.26	14.87	14.87	14.87	14.87	14.48	14.41	14.40	14.40	14.40
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6 (a) Special Savings Certificates (Reg) or Special Saving Accounts										
(i) First 5 periods of complete 6 months	13.00	17.00	17.00	18.20	18.20	18.00	16.40	16.00	15.60	15.80
(ii) Last period of complete 6 months	13.60	17.80	17.80	19.00	19.00	19.00	17.40	16.60	16.60	16.60
(b) Special Savings Certificates (Bearer)										
(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 Certificates	12.60	12.84	12.84	14.28	15.12	16.08	15.12	15.00	14.64	14.76
8. Pensioner's Benefit Accounts	13.92	16.56	16.56	16.56	16.56	16.32	16.08	16.08	15.36	15.60
9. Behhood Saving Certificate	13.92	16.56	16.56	16.56	16.56	16.32	16.08	16.08	15.36	15.60
10. Short-Term Saving Certificate										
(i) 3 Months	16.12	19.92	20.84	20.84	21.74	21.60	20.72	20.28	19.92	19.40
(ii) 6 Months	16.00	19.64	20.82	20.82	21.72	21.66	20.76	20.30	19.90	19.38
(iii) 1 year	15.96	19.82	20.80	20.80	21.80	21.72	20.80	20.34	19.76	19.00
11. Shuhada Family Welfare account	14.16	16.56	16.56	16.56	16.56	16.32	16.08	16.08	15.36	15.60
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year			20.80	20.80	21.80	21.80	21.37	18.54	18.54	18.54
(ii) 3 year			18.00	18.33	18.33	18.23	18.00	15.40	15.20	15.25
(iii) 5 year			12.84	14.28	15.12	15.72	15.66	15.00	14.76	14.76
13. Sarwa Islamic Saving Account (SISA)			19.50	19.50	19.50	20.50	20.50	20.50	20.50	20.50

Notes:

Source: Central Directorate of National Savings

¹ 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.

² 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.

³ 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.

⁴ 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.

3.35 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
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
Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023							
Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070
Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695
Q4	649,683	114,643,002	115,409	1,088,354	5,057,022	4,646	12,092,818

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.

3.36 Clearing House Statistics

(Thousand Cheques; Million Rupees)

PERIOD		2021	2022	2023	2023			2024		
					Mar	Nov	Dec	Jan	Feb	Mar
Karachi	No. of Cheques Cleared	19,316	17,319	17,541	1,578	1,512	1,464	1,512	1,419	1,468
	Amount	12,457,829	13,076,774	13,478,552	1,215,604	1,160,725	1,169,737	1,160,725	1,104,135	1,188,699
Lahore	No. of Cheques Cleared	8,173	7,327	7,657	645,863	620	615	684	610	650
	Amount	6,603,769	6,854,743	9,138,035	622,344	834,439	887,480	1,027,343	889,295	840,370
Peshawar	No. of Cheques Cleared	1,662	1,904	1,509	147,155	103	103	118	101	110
	Amount	1,772,204	2,171,841	1,837,414	149,614	138,995	157,286	159,102	157,354	170,440
Quetta	No. of Cheques Cleared	769	705	671	62,976	51	49	54	42	50
	Amount	895,147	877,953	1,066,291	87,042	83,772	81,218	91,271	73,280	66,296
Faisalabad	No. of Cheques Cleared	1,859	1,232	1,334	121,435	107	102	120	106	108
	Amount	2,014,765	1,591,510	2,081,922	138,982	196,286	183,328	197,011	179,729	164,672
Rawalpindi	No. of Cheques Cleared	2,409	2,046	2,085	187,361	157	152	168	140	163
	Amount	2,465,530	2,237,859	2,748,288	232,538	205,452	198,169	245,156	179,589	307,707
Hyderabad	No. of Cheques Cleared	76	87	66	6,546	5	4	6	5	6
	Amount	122,707	132,107	135,302	12,295	12,229	11,146	12,373	14,159	14,037
Islamabad	No. of Cheques Cleared	2,735	1,662	1,311	246,08	12	10	15	12	13
	Amount	3,756,678	2,797,487	1,748,805	467,703	22,810	64,829	64,925	65,965	44,294
Multan	No. of Cheques Cleared	1,014	1,005	928	80,219	76	75	82	74	73
	Amount	1,308,320	1,420,334	1,345,662	107,969	106,454	105,582	133,583	105,023	105,181
Sialkot	No. of Cheques Cleared	746	724	703	61,124	59	59	62	56	86
	Amount	706,141	982,925	1,295,682	63,070	131,677	187,838	108,515	92,438	121,470
Sukkur	No. of Cheques Cleared	639	491	553	49,619	44	44	49	42	51
	Amount	574,029	529,661	570,843	35,890	48,665	50,840	59,296	43,670	47,856
D.I. Khan	No. of Cheques Cleared	20	17	17	1,48	1	1	1	1	1
	Amount	17,179	15,759	42,511	1,140	1,479	1,478	2,434	1,882	913
Others	No. of Cheques Cleared	1,326	1,181	1,215	103,405	94	96	104	96	87
	Amount	1,334,163	1,488,197	2,149,762	132,518	286,878	226,535	186,013	165,490	163,415
TOTAL	No. of Cheques Cleared	40,626	35,711	35,591	3,291	2,841	2,774	2,974	2,704	2,864
	Amount	33,914,101	34,188,270	37,639,510	3,266,710	3,229,860	3,326,422	3,447,196	3,071,040	3,234,436

Source: SBP-BSC field offices

Lahore office data for February 2024 has been repeated due to unavailability of data.

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23				FY24	
		Q1	Q2	Q3	Q4	Q1 ^R	Q2
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	16,950	17,332	17,369	17,547	17,625	18,034
Automated Teller Machines (ATM)	No.	17,380	17,547	17,678	17,808	18,117	18,441
Point of Sale (POS)	No.	106,479	108,899	112,302	115,288	118,444	121,789
2. Cards							
Credit Cards	No.	1,852,357	1,913,776	1,931,345	2,013,118	2,069,692	2,003,943
Debit Cards	No.	31,625,316	32,524,158	34,737,526	33,872,829	35,112,867	37,144,332
Proprietary ATMs only Cards	No.	15,072	-	-	-	-	-
Pre-Paid Cards	No.	102,343	99,124	96,339	95,358	90,965	90,873
Social Welfare Cards	No.	10,412,092	10,159,574	9,230,733	8,485,398	8,406,069	8,276,858
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	454,818	513,065	534,963	570,426	597,576	698,320
Amount	Million Rupees	39,879,089.7	39,834,215.9	44,295,728.6	43,422,263.0	57,275,032.3	62,490,482.3
4.1 ATM Transactions							
Number of Transactions	Thousands	184,927	202,498	202,274	219,979	214,068	234,977
Amount	Million Rupees	2,679,020.1	2,945,100.8	3,120,987.7	3,409,266.4	3,289,791.2	3,709,199.9
i. Cash Withdrawal							
Number of Transactions	Thousands	179,560	196,923	196,357	213,831	208,488	229,174
Amount	Million Rupees	2,421,884.6	2,663,282.8	2,804,267.7	3,083,580.6	2,953,658.2	3,368,064.6
ii. Cash Deposit							
Number of Transactions	Thousands	558	681	823	903	1,005	1,004
Amount	Million Rupees	58,375.4	71,468.2	88,299.2	98,017.3	106,596.5	104,648.9
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,159	1,031	1,026	1,088	307	270
Amount	Million Rupees	11,358.6	7,390.8	5,741.3	8,052.8	6,768.6	4,491.1
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,156	1,218	1,246	1,242	1,261	1,308
Amount	Million Rupees	59,670.2	64,871.8	71,301.6	70,099.5	71,516.3	74,081.8
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,490	2,640	2,817	2,908	3,002	3,215
Amount	Million Rupees	127,590.7	137,938.9	151,224.5	149,345.4	151,077.5	157,730.6
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
4.2 POS Transactions							
Number of Transactions	Thousands	42,521	48,471	51,734	56,587	59,006	65,146
Amount	Million Rupees	216,567.8	256,791.3	282,703.4	307,528.1	321,878.5	371,399.6
4.3 RTOB Transactions							
Number of Transactions	Thousands	48,392	53,179	54,012	44,365	47,697	50,295
Amount	Million Rupees	28,944,491.4	27,428,361.7	29,929,778.7	27,639,257.1	40,310,837.3	41,762,061.8
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,720	10,646	10,879	10,701	9,875	10,771
Amount	Million Rupees	2,328,592.2	2,524,450.2	2,974,538.1	2,892,207.5	2,672,853.7	2,775,956.1
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	21,955	25,382	26,243	23,494	24,221	25,018
Amount	Million Rupees	4,696,884.3	5,519,747.4	6,226,122.1	5,974,952.4	6,286,959.0	6,457,229.0
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,717	17,151	16,891	10,171	13,601	14,507
Amount	Million Rupees	21,919,014.8	19,384,164.0	20,729,118.4	18,772,097.3	31,351,024.6	32,528,876.7
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	129,860	155,329	179,674	195,713	217,380	279,864
Amount	Million Rupees	4,224,816.7	5,323,140.9	6,784,028.6	7,459,052.3	8,644,853.4	11,226,151.4
i. Payment Through Mobile							
Number of Transactions	Thousands	7,268	7,970	8,681	9,279	9,639	10,323
Amount	Million Rupees	304,666.2	360,051.8	403,665.3	461,881.6	475,074.4	524,125.3
ii. Utility Bills Payment							
Number of Transactions	Thousands	21,035	22,501	23,826	24,728	26,243	31,533
Amount	Million Rupees	136,678.1	139,312.3	140,277.4	170,200.0	260,573.2	269,218.3
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	26,725	33,565	39,356	41,721	44,998	57,426
Amount	Million Rupees	1,653,097.2	2,194,165.2	2,854,272.8	3,030,912.7	3,439,144.5	4,465,464.9
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	74,833	91,293	107,812	119,985	136,501	180,582
Amount	Million Rupees	2,130,375.3	2,629,611.6	3,385,813.2	3,796,058.0	4,470,061.4	5,967,342.9

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23				FY24	
		Q1	Q2	Q3	Q4	Q1 ^R	Q2
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	38	35	31	32	35	35
Amount	Million Rupees	2,417.1	1,918.0	1,859.8	1,855.4	1,982.7	1,900.3
i. Payment Through Call Centre							
Number of Transactions	Thousands	25	23	21	20	20	19
Amount	Million Rupees	1,939.8	1,633.1	1,617.3	1,567.3	1,501.7	1,482.2
ii. Utility Bills Payment							
Number of Transactions	Thousands	11	10	8	10	15	15
Amount	Million Rupees	254.4	206.8	167.0	222.6	421.7	366.1
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2	2	2	2	1	1
Amount	Million Rupees	222.0	77.8	74.0	65.4	58.9	51.9
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	0.8	0.3	1.5	0.1	0.5	0.0
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	40,110	45,334	40,841	45,553	49,791	57,131
Amount	Million Rupees	3,778,325.1	3,844,723.2	4,139,755.2	4,567,560.0	4,666,103.1	5,369,265.1
i. Payment Through Internet							
Number of Transactions	Thousands	1,428	1,548	1,243	1,304	1,401	1,518
Amount	Million Rupees	793,039.9	642,136.0	687,581.6	596,342.8	565,064.3	634,696.4
ii. Utility Bills Payment							
Number of Transactions	Thousands	5,793	6,135	5,457	5,610	6,001	6,324
Amount	Million Rupees	208,130.0	216,342.9	208,614.8	254,184.8	276,930.6	307,098.3
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	13,462	14,466	12,319	14,970	13,992	15,271
Amount	Million Rupees	1,310,070.3	1,442,415.5	1,479,571.9	1,745,718.9	1,616,290.2	1,986,929.0
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	19,427	23,184	21,822	23,669	28,398	34,018
Amount	Million Rupees	1,467,084.8	1,543,828.8	1,763,987.0	1,971,313.5	2,207,818.1	2,440,541.4
4.7 e-Commerce							
Number of Transactions	Thousands	8,970	8,220	6,396	8,196	9,598	10,871
Amount	Million Rupees	33,451.4	34,179.9	36,615.2	37,743.6	39,586.2	50,504.1

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY23						FY24			
	Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	21,942	88,740.4	19,918	109,201.7	18,750	118,438.7	19,038	133,937.4	25,275	190,950.5
Inter Bank Fund Transfers	1,172,949	55,396.3	1,230,727	55,139.7	1,206,462	58,572.9	1,404,054	65,388.4	1,449,098	78,802.1
Retail Cheques Clearing	17,424	6,412.7	17,903	7,153.4	14,050	6,050.7	-	-	6,713	2,898.9
Total	1,212,315	150,549.4	1,268,548	171,494.8	1,239,262	183,062.3	1,423,092	199,325.8	1,481,086	272,651.5

3.39 Real Time Gross Settlement-Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	23.3	6,582.2	23.2	6,477.4	19.4	7,213.5	22.9	7,788.7	23.3	7,433.4
Cash withdrawals	37.2	7,640.3	37.4	8,456.0	37.2	8,490.2	34.9	7,573.1	38.6	8,161.1
Intra Bank Funds Transfer through Cheques	9.4	24,197.7	9.6	24,906.4	9.7	31,925.5	9.5	43,052.1	9.6	43,138.0
Inter Bank Funds Transfers (Clearing)	9.0	8,272.5	7.8	7,682.7	8.9	8,670.9	8.9	8,970.0	8.8	9,069.7
Utilities Bills Payments	13.6	432.4	13.5	373.3	12.8	447.0	15.9	620.4	15.2	603.7
Direct Debit (Standing Instructions)	0.6	3,975.1	0.6	4,499.9	0.6	4,783.9	0.6	4,706.7	0.6	4,969.2
Pay Order/Demand Draft	2.1	3,183.2	2.0	3,651.9	1.8	3,433.4	1.8	3,470.0	1.6	3,060.9
Others*	0.3	833.5	0.1	715.9	0.2	1,003.8	0.1	1,081.3	0.2	1,348.4
Total	95.5	55,116.9	94.3	56,763.5	90.6	65,968.1	94.6	77,262.3	97.9	77,784.4

Source: Payment Systems Policy & Oversight Department

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

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

(Amount in Million Rupees)
(Ratio in percent)

SEGMENT	2023											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	8,741,685	763,783	8.7	8,692,092	735,700	8.5	8,540,796	748,628	8.8	8,878,428	779,085	8.8
SMEs Sector	469,084	76,033	16.2	440,650	74,566	16.9	422,349	75,099	17.8	537,795	76,095	14.1
Agriculture Sector	441,342	58,470	13.2	453,778	62,119	13.7	450,036	58,679	13.0	501,720	59,546	11.9
Consumer sector	880,609	34,889	4.0	850,175	35,776	4.2	836,857	36,695	4.4	814,807	34,209	4.2
<i>i. Credit Cards</i>	89,061	2,283	2.6	93,679	2,310	2.5	102,904	2,400	2.3	107,645	1,619	1.5
<i>ii. Auto loans</i>	312,339	4,585	1.5	287,628	4,650	1.6	274,964	4,792	1.7	247,398	4,541	1.8
<i>iii. Consumer durable</i>	1,215	88	7.2	1,323	72	5.5	1,403	74	5.3	1,519	52	3.5
<i>iv. Mortgage loans</i>	221,028	11,533	5.2	219,374	12,070	5.5	212,425	12,544	5.9	211,519	12,168	5.8
<i>v. Other personal loans</i>	256,966	16,400	6.4	248,171	16,673	6.7	245,161	16,885	6.9	246,727	15,828	6.4
Commodity Financing	1,271,608	6,941	0.5	1,610,703	7,385	0.5	1,414,608	7,560	0.5	1,407,078	8,807	0.6
Staff Loans	250,703	2,557	1.0	265,451	2,596	1.0	284,663	2,704	0.9	303,074	2,802	0.9
Others	578,207	42,449	7.3	652,131	41,262	6.3	646,228	35,257	5.5	657,693	34,274	5.2
Total	12,633,238	985,123	7.8	12,964,980	959,404	7.4	12,595,536	964,620	7.7	13,100,595	994,818	7.6

SECTOR	2023											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,064,252	58,882	5.5	1,143,465	66,029	5.8	989,831	64,031	6.5	1,030,469	65,930	6.4
Automobile / Transportation	225,766	19,389	8.6	201,808	18,935	9.4	173,914	19,575	11.3	191,168	19,258	10.1
Cement	276,487	6,894	2.5	279,687	6,385	2.3	263,031	7,220	2.7	256,209	7,326	2.9
Chemical & Pharmaceuticals	436,182	17,033	3.9	433,696	17,724	4.1	393,378	16,489	4.2	435,472	16,589	3.8
Electronics	147,385	27,296	18.5	134,318	25,834	19.2	137,120	24,647	18.0	158,175	25,923	16.4
Financial	456,771	11,374	2.5	422,297	11,981	2.8	405,503	12,063	3.0	405,467	11,431	2.8
Individuals	1,202,339	66,706	5.5	1,152,769	64,975	5.6	1,132,576	66,274	5.9	1,151,752	63,590	5.5
Insurance	4,688	62	1.3	4,394	62	1.4	5,095	62	1.2	4,372	62	1.4
Others	4,714,765	458,570	9.7	5,061,564	430,400	8.5	5,056,652	438,333	8.7	5,311,860	461,137	8.7
Production/Transmission of Energy	1,652,688	85,167	5.2	1,793,232	85,438	4.8	1,738,444	85,588	4.9	1,767,480	82,560	4.7
Shoes & Leather garments	52,415	6,040	11.5	49,969	6,127	12.3	48,114	5,985	12.4	49,695	5,841	11.8
Sugar	411,832	58,315	14.2	333,126	57,280	17.2	224,267	56,006	25.0	294,808	53,171	18.0
Textile	1,987,671	169,395	8.5	1,954,653	168,234	8.6	2,027,612	168,345	8.3	2,043,668	182,000	8.9
Total	12,633,238	985,123	7.8	12,964,980	959,404	7.4	12,595,536	964,620	7.7	13,100,595	994,818	7.6

Source: Financial Stability Department SDB

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Sep-23			Dec-23		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	979,862	41,698	0.35	1,009,961	70,275	0.57
All Banks	964,620	42,977	0.37	994,818	72,516	0.60
Commercial Banks	925,698	24,129	0.21	956,365	52,561	0.44
Public Sector Commercial Banks	322,402	11,325	0.49	320,846	6,750	0.29
Local Private Banks	602,571	12,965	0.15	634,886	45,878	0.50
Foreign Banks	726	(162)	-0.04	633	(67)	-0.02
Specialized Banks	38,922	18,848	17.36	38,453	19,955	16.89
DFIs	15,242	(1,279)	-0.71	15,143	(2,241)	-1.19

3.42 Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter Ended Sep 2023	For the Quarter Ended Dec 2023
All Banks & DFIs	15,453	32,979
All Banks	15,170	32,780
Commercial Banks	11,674	25,943
Public Sector Commercial Banks	3,714	6,742
Local Private Banks	7,959	19,197
Foreign Banks	2	4
Specialized Banks	3,496	6,837
DFIs	283	198

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 Mar-2024

CURRENCY\DATE	1	4	5	6	7	8	11	13	14	15
Australian Dollar	181.6533	181.9615	181.4388	182.0550	183.7033	184.8495	184.3778	184.3297	184.2927	182.7943
Bahraini Dinar	740.9256	741.2356	741.1940	741.1894	740.9555	740.4733	740.4699	740.1258	739.9912	739.7751
Canadian Dollar	205.6013	205.7150	205.5390	205.6061	206.6160	207.4363	206.8502	206.6227	206.8334	205.8831
Chinese Yuan	38.7736	38.7729	38.7991	38.7978	38.8039	38.8261	38.8269	38.8120	38.7870	38.7578
Danish Krone	40.4751	40.5915	40.6651	40.6843	40.8422	40.9892	40.9578	40.8707	40.9231	40.6811
Hong Kong Dollar	35.6592	35.6653	35.7164	35.7188	35.7227	35.7059	35.7013	35.6646	35.6686	35.6628
Japanese Yen	1.8568	1.8588	1.8568	1.8644	1.8805	1.8883	1.8973	1.8912	1.8855	1.8782
Kuwaiti Dinar	903.4187	904.1006	907.1403	906.8468	907.5501	907.5936	907.6810	907.3053	907.4961	906.9991
Malaysian Ringgit	58.7730	58.9191	59.0467	59.0087	59.2187	59.4621	59.5381	59.5126	59.4689	59.2855
New Zealand Dollar	169.8497	169.9900	170.0316	170.2772	171.7308	172.3274	172.3407	171.9804	171.8832	170.2450
Norwegian Krone	26.2985	26.5244	26.3814	26.4410	26.6467	26.8173	26.7463	26.5419	26.6021	26.3388
Omani Riyal	725.6086	725.6545	726.0085	725.9094	725.3447	724.9038	724.8700	723.8328	724.3003	723.9295
Qatari Riyal	76.6292	76.6346	76.6550	76.6550	76.6337	76.5701	76.5564	75.9354	76.4921	76.4707
Saudi Arabian Riyal	74.3771	74.3890	74.4394	74.4482	74.4413	74.4085	74.3837	74.3584	74.3712	74.3403
Singaporean Dollar	207.3830	207.6526	207.8300	208.1088	208.7928	209.3831	209.5978	209.2729	209.1111	208.3781
Swedish Krona	26.9527	27.0637	26.9361	26.9517	27.1845	27.3092	27.3163	27.2653	27.2532	26.9255
Swiss Franc	315.4704	316.0123	315.3899	315.8036	316.7762	318.0033	317.8847	317.6825	316.9927	315.0200
Thai Bhat	7.7832	7.8038	7.8016	7.8192	7.8533	7.8657	7.8842	7.8220	7.8234	7.7905
Turkish Lira	8.9209	8.9024	8.8539	8.8170	8.7874	8.7503	8.7299	8.7018	8.6895	8.6652
UAE Dirham	75.9486	75.9610	76.0261	76.0357	76.0191	75.9864	75.9608	75.9326	75.9102	75.9158
UK Pound Sterling	352.5325	353.4486	354.2089	354.7640	355.6220	357.4231	358.4483	356.6817	356.5267	354.7871
US Dollar	279.0224	279.0655	279.2362	279.2776	279.2734	279.1793	279.0634	278.9779	278.8638	278.8428
EMU Euro	301.9210	302.6338	303.0077	303.1526	304.3607	305.4330	305.2239	304.7398	305.0268	303.1918

4.1 Daily Foreign Exchange Rates

Pak Rupees per Currency Unit Mar-2024

CURRENCY/DATE	18	19	20	21	22	25	26	27	28	29
Australian Dollar	182.8521	181.8902	181.8568	184.2914	181.5664	181.5855	181.8436	181.2672	181.3203	180.8802
Bahraini Dinar	739.5324	739.4205	738.8109	738.7224	738.6948	737.8606	738.1053	737.5193	737.6145	737.3809
Canadian Dollar	205.8372	205.5558	205.1619	206.6827	205.1722	204.5806	204.7511	204.4461	204.6443	205.1576
Chinese Yuan	38.7393	38.7184	38.7076	38.6900	38.5189	38.6218	38.5423	38.4767	38.4782	38.4696
Danish Krone	40.6969	40.6194	40.5997	40.8254	40.4299	40.3480	40.4415	40.3621	40.3378	40.1634
Hong Kong Dollar	35.6622	35.6501	35.6265	35.6216	35.6089	35.5943	35.5727	35.5655	35.5572	35.5464
Japanese Yen	1.8692	1.8585	1.8409	1.8482	1.8362	1.8389	1.8368	1.8325	1.8363	1.8367
Kuwaiti Dinar	906.5269	905.6696	905.0062	905.7517	904.0090	903.8738	903.4758	902.8655	903.2284	902.8707
Malaysian Ringgit	59.0430	58.9006	58.7456	59.1230	58.7426	58.8162	58.8857	58.7586	58.7122	58.7671
New Zealand Dollar	169.9660	169.0218	168.4947	169.8144	167.4747	166.9969	167.2151	166.8392	166.5007	166.1517
Norwegian Krone	26.2883	26.1092	26.1818	26.4339	25.9845	25.9189	25.9837	25.8232	25.7606	25.5811
Omani Riyal	723.7102	723.5897	722.9113	723.0339	722.5460	722.4636	722.2203	722.0254	722.0089	721.7708
Qatari Riyal	76.4470	76.4379	76.3688	76.3551	76.2952	76.3135	76.2486	76.2361	76.2361	76.2171
Saudi Arabian Riyal	74.3138	74.2956	74.2733	74.2309	74.1993	74.1724	74.1409	74.1188	74.1110	74.1066
Singaporean Dollar	208.2840	207.8499	207.5298	208.1951	206.6625	206.7082	206.8927	206.4227	206.3270	206.0347
Swedish Krona	26.9113	26.6866	26.7045	26.8724	26.4882	26.3639	26.3148	26.2436	26.1645	25.9571
Swiss Franc	315.4554	313.5146	313.2729	314.2598	309.2747	309.9400	308.9310	307.4785	306.9860	307.8693
Thai Bhat	7.7595	7.7384	7.7250	7.7480	7.6516	7.6517	7.6493	7.6365	7.6364	7.6258
Turkish Lira	8.6384	8.6269	8.6119	8.6077	8.6638	8.6836	8.6515	8.6386	8.6133	8.5964
UAE Dirham	75.8888	75.8685	75.8481	75.8044	75.7742	75.7492	75.7176	75.7024	75.6926	75.6867
UK Pound Sterling	354.7620	354.2625	354.3353	356.1233	351.6693	350.8300	351.6005	350.6264	350.9277	350.7405
US Dollar	278.7466	278.6724	278.6034	278.4724	278.3928	278.2238	278.1152	278.0583	278.0241	277.9879
EMU Euro	303.4221	302.8633	302.7881	304.4144	301.5463	300.9407	301.5348	301.0006	300.7482	299.4901

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 Currency Unit Mar-2024

PERIOD	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-2024
Jul	98.6543	101.7194	104.7388	105.425	124.3534	158.8297	166.7625	159.6016	219.4371	281.0072
Aug	100.0897	102.3361	104.6221	105.3079	123.7896	158.077	167.7064	164.0997	220.8863	293.8081
Sep	102.3425	104.2068	104.5396	105.3207	124.0816	156.1764	165.8541	168.0567	230.4659	297.7542
Oct	102.7537	104.4807	104.5985	105.3391	130.3831	155.9491	162.8	171.6948	220.5724	280.3568
Nov	101.7874	105.3726	104.6935	105.3626	133.5041	155.3675	159.2122	173.0255	222.3105	285.5207
Dec	100.8234	104.6578	104.7248	108.6974	138.4713	154.92	160.0795	177.1764	224.7624	283.2961
Jan	100.6834	104.8388	104.7301	110.403	138.6951	154.6561	160.1536	176.3108	234.136	280.3206
Feb	101.3651	104.6232	104.7204	110.4342	138.5307	154.2634	159.1313	175.4823	266.6764	279.1817
Mar	101.7598	104.647	104.7417	112.0689	139.1663	158.4472	156.0298	179.6173	280.2025	278.7050
Apr	101.7004	104.6738	104.7474	115.4216	141.1646	164.4373	153.0769	184.4813	284.9457	
May	101.8043	104.6787	104.7381	115.4469	145.6922	160.0767	153.2928	195.5004	285.486	
Jun	101.7725	104.5864	104.7702	118.9055	155.2491	165.1039	156.1638	204.3674	286.5841	
Jul- Sep	100.3622	102.7541	104.6335	105.3512	124.0749	157.6944	166.7743	163.9194	223.5964	290.8565
Oct -Dec	101.7882	104.837	104.6723	106.4664	134.1195	155.4122	160.6973	173.9656	222.5484	283.0579
Jan - Mar	101.2694	104.703	104.7307	110.9687	138.7974	155.7889	158.4382	177.1368	260.3383	279.4024
Apr - Jun	101.7591	104.6463	104.7519	116.5913	147.3686	163.2059	154.1778	194.7831	285.6719	
Annual	101.2947	104.2351	104.6971	109.8444	136.0901	158.0253	160.0219	177.4512	248.0388	

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
18-Jun	79.7399	(13.83)	107.2731	(11.53)
19-Jun	64.1989	(19.49)	92.4433	(13.82)
20-Jun	61.0766	(4.86)	94.5067	2.23
21-Jun	61.2522	0.29	101.0253	6.90
22-Jun	50.6147	(17.37)	94.8613	(6.10)
23-Jun	37.3157	(26.27)	87.7283	(7.52)
2023 Feb	39.2896	(11.64)	86.4894	(7.95)
Mar	37.5778	(4.36)	85.6053	(1.02)
Apr	36.7820	(2.12)	85.5623	(0.05)
May	36.9761	0.53	87.3301	2.07
Jun	37.3157	0.92	87.7283	0.46
Jul	37.7981	1.29	91.5865	4.40
Aug	36.7208	(2.85)	90.0407	(1.69)
Sep	36.7870	0.18	91.7298	1.88
Oct	39.1756	6.49	98.5166	7.40
Nov	37.9883	(3.03)	98.2755	(0.24)
Dec	37.9414	(0.12)	98.8267	0.56
2024 Jan	38.4143	1.25	101.7542	2.96
Feb ^R	38.7939	0.99	102.0966	0.34
Mar ^P	38.8624	0.18	104.0722	1.94

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

NOTES: -

- i. From July 2020, PBS has discontinued the dissemination of CPI on base 2007-08 using which the REER index was calculated, and changed
- ii. RPI and REER indices may be revised due to revisions in base period or splicing factor of CPIs data by PBS.
- iii. Weights and number of trading partners have been updated from Jan, 2016 and revised for Jan, 2013 to Dec, 2015. The REER and NEER have been recalculated since Jan, 2013 using these revised weights and number of trading partners.

For detail, please visit the Revision Study at <https://www.sbp.org.pk/departments/stats/NEER-REER.pdf>

- iv. 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/RX0Oa7oevLg>

4.4 Average Exchange Rate of Major Currencies

Pak Rupees per Currency Unit

CURRENCY \ PERIOD	2021-22	2022-23	2023	2023			2024		
			Mar	Oct	Nov	Dec	Jan	Feb	Mar
Australian Dollar	128.5204	169.1156	187.2109	177.9626	185.3292	189.3150	186.2217	182.1646	182.5405
Bahraini Dinar	470.1410	668.2755	743.6804	743.9683	758.0117	751.5685	743.6162	740.9763	739.4998
Canadian Dollar	140.2418	187.5391	204.7630	204.5433	208.0573	210.8272	208.8498	206.7774	205.7346
Chinese Yuan	27.5718	36.0995	40.6220	38.3729	39.5342	39.6622	39.0955	38.8149	38.6960
Danish Krone	26.8581	35.6824	40.2946	39.6825	41.3825	41.4328	41.0018	40.4059	40.6252
Hong Kong Dollar	22.8054	32.1772	35.7461	35.8409	36.5896	36.2780	35.8635	35.6967	35.6445
Japanese Yen	1.5121	1.8347	2.0909	1.8745	1.9065	1.9657	1.9198	1.8668	1.8596
Kuwaiti Dinar	586.7934	820.0895	914.7745	905.0840	924.4428	918.4837	909.5961	903.4596	905.4704
Malaysian Ringgit	42.0002	56.0080	62.7187	59.0107	60.8535	60.7312	59.7471	58.4054	59.0364
New Zealand Dollar	120.4126	155.1378	174.0804	165.3684	171.0913	176.0364	173.0618	170.9139	169.4566
Norwegian Krone	19.8288	24.4333	26.6371	25.5126	26.1860	26.8041	26.9627	26.4677	26.2702
Omani Riyal	462.5760	654.6200	730.1113	728.8922	742.5302	736.0743	728.3994	725.5800	723.8321
Qatari Riyal	48.8079	69.0742	76.9385	76.9524	78.4190	77.7474	76.9482	76.6331	76.4194
Saudi Arabian Riyal	47.3939	67.1363	74.6519	74.7193	76.1027	75.5067	74.7202	74.4132	74.2960
Singaporean Dollar	130.7161	185.2093	208.7647	204.6488	211.6267	212.4784	209.7546	207.5180	207.8208
Swedish Krona	19.3138	23.8437	26.7290	25.4501	26.7382	27.5947	27.1038	26.8091	26.7933
Swiss Franc	190.6367	269.9627	302.2159	309.8936	320.0719	326.9949	326.5721	318.2746	313.6009
Thai Baht	5.3285	7.1662	8.1336	7.6878	8.0660	8.1023	7.9796	7.7952	7.7534
Turkish lira	14.6402	13.0158	14.7550	10.0772	9.9729	9.7548	9.3316	9.0722	8.7075
UAE Dirham	48.4186	68.6283	76.2945	76.3267	77.7394	77.1419	76.3218	75.9898	75.8714
UK Pound Sterling	235.9431	305.3393	339.5476	340.9993	354.3721	358.4078	355.9400	352.4674	354.0160
US Dollar	177.8359	252.1225	280.2025	280.3568	285.5207	283.2961	280.3206	279.1817	278.7050
EMU Euro	199.5306	265.4777	299.5396	295.9684	308.5363	308.9378	305.7338	301.2190	302.8720

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
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
2023	-2.24	+3.74	-0.28	+0.61	-2.16	-6.55	-4.47	-20.10	+5.50	+0.25	-2.15	+8.98	-35.95
2023 I	+1.71	+2.38	+0.79	+3.43	-2.19	-0.62	+0.44	-20.46	+2.55	+0.01	-2.12	+1.41	-2.43
II	-5.40	-0.08	+0.21	-0.45	+0.10	-7.87	-5.77	-1.04	+2.19	-0.77	-0.69	+1.82	-26.39
III	-0.32	-2.50	-1.13	-2.63	-0.10	-3.05	-0.23	-0.08	-3.00	+1.09	-2.10	-1.11	-4.96
IV	+1.93	+4.02	-0.14	+0.35	+0.03	+5.27	+1.17	+1.59	+3.78	-0.07	+2.82	+6.74	-6.17
2024 I	-1.09	-1.85	-0.28	-2.66	+0.61	-6.15	-1.96	+1.63	-0.89	-0.16	-3.16	-5.70	-9.56
2023 Mar	+1.11	+2.41	+0.56	+1.63	-0.06	+2.10	+1.69	-7.79	+2.32	-0.22	+1.04	+2.24	-1.55
Apr	-0.79	+0.97	+0.53	+2.35	0.00	-0.43	-1.11	-0.03	+0.71	+0.04	-2.69	+2.43	-1.38
May	-2.61	-2.71	-1.08	-2.16	0.00	-4.11	-3.42	-0.54	-0.80	0.00	+1.34	-1.64	-6.10
Jun	-2.09	+1.71	+0.77	-0.59	+0.10	-3.51	-1.34	-0.47	+2.29	-0.80	+0.72	+1.07	-20.51
Jul	+1.58	+1.45	-0.25	+0.05	-0.01	+2.81	+3.05	+0.02	+1.73	+0.81	+2.56	+3.58	-3.32
Aug	-1.96	-1.41	-0.52	-1.03	-0.09	-3.53	-2.12	-6.22	-1.44	0.00	-3.13	-1.29	+1.08
Sep	+0.09	-2.52	-0.37	-1.66	0.00	-2.25	-1.09	+6.51	-3.25	+0.28	-1.46	-3.28	-2.74
Oct	-0.48	+0.24	-0.34	-2.58	+0.25	-0.01	-1.59	+1.94	-0.73	-0.28	-0.87	+0.95	-2.90
Nov	+2.62	+2.94	-0.10	+2.49	-0.19	+1.68	+2.43	-1.31	+3.80	0.00	+4.95	+3.08	-2.13
Dec	-0.20	+0.81	+0.30	+0.51	-0.03	+3.54	+0.37	+0.98	+0.72	+0.21	-1.17	+2.56	-1.26
2024 Jan	-0.49	-1.66	+0.02	-2.16	+0.54	-3.76	-2.00	+1.01	-0.36	-0.21	-1.99	-1.09	-3.73
Feb	-0.19	-0.10	+0.19	+0.47	+0.00	-2.06	-0.68	+0.15	-0.28	-0.00	-0.25	-1.94	-2.79
Mar	-0.42	-0.09	-0.49	-0.97	+0.07	-0.43	+0.73	+0.46	-0.25	+0.05	-0.95	-2.77	-3.36

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

Source: Core Statistics Department

Note:

1. (+) Indicates appreciation , (-) indicates depreciation

2. 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

4.6 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
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
2023	-3.02	+2.91	-1.08	-0.20	-2.95	-7.31	-5.24	-20.74	+4.65	-0.56	-2.94	+8.10	-36.47	-0.81
2023 I	+0.62	+1.29	-0.29	+2.33	-3.23	-1.68	-0.63	-21.31	+1.45	-1.06	-3.17	+0.33	-3.47	-1.07
II	-4.32	+1.06	+1.35	+0.68	+1.24	-6.82	-4.70	+0.09	+3.36	+0.36	+0.45	+2.98	-25.55	+1.14
III	+0.83	-1.38	0.00	-1.51	+1.04	-1.94	+0.91	+1.06	-1.89	+2.25	-0.98	+0.02	-3.87	+1.15
IV	-0.10	+1.95	-2.13	-1.64	-1.96	+3.18	-0.85	-0.43	+1.72	-2.06	+0.77	+4.61	-8.03	-1.99
2024 I	+0.23	-0.54	+1.04	-1.36	+1.94	-4.90	-0.65	+2.98	+0.43	+1.17	-1.87	-4.45	-8.35	+1.33
2023 Mar	-0.12	+1.16	-0.66	+0.39	-1.28	+0.86	+0.45	-8.92	+1.07	-1.44	-0.19	+1.00	-2.76	-1.22
Apr	-0.92	+0.84	+0.40	+2.21	-0.13	-0.56	-1.24	-0.16	+0.58	-0.10	-2.82	+2.29	-1.51	-0.13
May	-1.18	-1.28	+0.37	-0.72	+1.47	-2.70	-2.00	+0.92	+0.66	+1.47	+2.83	-0.19	-4.72	+1.47
Jun	-2.28	+1.51	+0.58	-0.78	-0.09	-3.70	-1.53	-0.67	+2.09	-1.00	+0.52	+0.87	-20.66	-0.20
Jul	+0.61	+1.51	+0.58	-0.78	-0.09	-3.70	-1.53	-0.67	+2.09	-1.00	+0.52	+0.87	-20.66	-0.20
Aug	-1.00	-0.44	+0.45	-0.06	+0.89	-2.58	-1.16	-5.30	-0.48	+0.98	-2.19	-0.33	+2.07	+0.98
Sep	+1.23	-1.41	+0.77	-0.54	+1.14	-1.14	+0.03	+7.72	-2.15	+1.42	-0.34	-2.18	-1.64	+1.14
Oct	-0.41	+0.30	-0.28	-2.52	+0.31	+0.06	-1.53	+2.00	-0.67	-0.21	-0.81	+1.02	-2.84	+0.06
Nov	+1.15	+1.46	-1.53	+1.02	-1.62	+0.22	+0.96	-2.72	+2.31	-1.44	+3.44	+1.60	-3.54	-1.44
Dec	-0.83	+0.18	-0.32	-0.12	-0.66	+2.89	-0.26	+0.35	+0.09	-0.42	-1.78	+1.92	-1.87	-0.62
2024 Jan	+0.40	-0.79	+0.91	-1.29	+1.43	-2.91	-1.13	+1.91	+0.52	+0.68	-1.12	-0.22	-2.88	+0.89
Feb	-0.01	+0.07	+0.36	+0.64	+0.18	-1.89	-0.51	+0.33	-0.11	+0.17	-0.08	-1.77	-2.62	+0.17
Mar	-0.16	+0.17	-0.23	-0.71	+0.33	-0.17	+1.00	+0.72	+0.01	+0.31	-0.69	-2.52	-3.10	+0.27

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

Source: Core Statistics Department

Note:

1. (+) Indicates appreciation , (-) indicates depreciation

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

4.7 Appreciation / Depreciation* of Pak Rupee Against Selected Currencies

(In Percent)

END OF PERIOD	2021	2022	2023	Quarterly				2023	2023			2024		
				2023			2024		Mar	Nov	Dec	Jan	Feb	Mar
				II	III	IV	I							
Australian Dollar	-5.52	-14.83	-20.47	+0.65	+0.42	-2.43	+3.78	-7.28	-4.72	-1.98	+2.55	+1.41	-0.21	
Brazilian Real	-0.78	-28.67	-23.69	-5.69	+1.74	-0.51	+2.72	-9.79	-2.59	-1.49	+1.28	+1.17	+0.25	
Canadian Dollar	-9.86	-16.45	-21.30	-2.73	-0.13	+0.48	+2.16	-8.05	-1.81	-2.39	+0.45	+1.86	-0.15	
Chinese Yuan	-12.07	-13.47	-17.43	+5.09	-0.09	+0.50	+1.14	-8.55	-2.73	+0.17	-0.08	+0.75	+0.46	
EMU Euro	-2.97	-15.98	-22.19	-0.50	+2.59	-1.52	+1.92	-9.71	-3.03	-0.83	+1.11	+0.66	+0.13	
Hong Kong Dollar	-9.26	-21.12	-19.09	-0.73	-0.20	+2.25	+0.10	-7.51	-0.16	+0.04	-0.52	+0.67	-0.05	
Indian Rupee	-7.92	-13.22	-19.05	-0.79	+0.37	+2.58	+0.32	-8.05	-0.09	-0.33	-0.59	+0.37	+0.53	
Indonesian Rupiah	-8.74	-13.81	-19.77	-0.12	+1.69	+2.08	+2.77	-9.02	-2.61	-0.54	+1.63	+0.10	+1.02	
Iranian Rial	-9.81	-22.50	-17.49	-0.68	0.00	+2.41	-0.57	-7.47	-0.00	+0.00	-1.10	+0.56	-0.03	
Japanese Yen	-0.58	-8.35	-13.61	+7.91	+2.31	-2.69	+6.59	-9.44	-1.84	-3.45	+3.32	+2.68	+0.47	
Korean Won	-2.90	-15.47	-17.50	+0.11	+1.48	-0.37	+3.30	-8.48	-4.89	+1.15	+1.45	+0.82	+1.00	
Malaysian Ringgit	-6.40	-16.92	-15.49	+5.51	+1.11	+1.26	+2.03	-9.07	-2.55	-0.40	+1.46	+1.25	-0.68	
Saudi Arabian Riyal	-10.03	-20.95	-19.48	+0.19	-0.28	+2.51	+0.20	-7.32	-0.18	-0.24	-0.36	+0.56	-0.01	
Singaporean Dollar	-8.02	-21.63	-20.76	+1.57	+1.07	-0.38	+1.52	-8.97	-2.76	-0.35	+0.45	+0.84	+0.22	
Swedish Krona	-1.28	-9.33	-22.68	+4.19	-0.23	-5.20	+6.24	-7.85	-6.14	-4.09	+3.05	+0.19	+2.90	
Swiss Franc	-6.33	-20.23	-25.93	-2.36	+3.39	-4.03	+6.08	-9.56	-3.17	-2.53	+0.53	+2.55	+2.90	
Taiwani Dollar	-11.03	-13.58	-14.60	+0.07	-0.00	+4.81	-2.83	-7.65	-0.00	+0.00	-3.96	+1.18	+0.00	
Thai Baht	+0.31	-18.25	-19.52	+3.82	+4.59	-2.73	+5.10	-10.27	-3.12	-0.78	+1.58	+1.93	+1.50	
UK Pound Sterling	-9.89	-12.16	-23.48	-2.71	+3.36	-1.30	+0.93	-9.63	-3.84	-0.75	-0.21	+0.85	+0.29	
U.S Dollar	-9.79	-21.09	-19.28	-0.58	0.00	+2.44	+0.03	-7.53	-0.19	-0.03	-0.57	+0.56	+0.04	
UAE Dirham	-9.79	-21.06	-19.48	-0.29	-0.28	+2.51	+0.20	-7.50	-0.19	-0.24	-0.36	+0.56	-0.01	

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

Source: Core Statistics Department

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	FY20	FY21	FY22	FY23	Mar		Jul-Mar	
					2023	2024 ^P	FY23	FY24 ^P
					Cash	23,132.3	29,449.9	31,278.8	27,332.8	2,536.7	2,953.7	20,844.8	21,036.9
1.USA	1,742.8	2,599.6	3,087.4	3,167.8	315.2	372.5	2,365.7	2,519.9
2.UK	2,569.0	4,091.0	4,492.9	4,073.2	421.2	461.5	3,069.8	3,157.8
3.Saudi Arabia	6,613.5	7,726.3	7,754.2	6,532.8	567.7	703.1	5,002.8	5,084.4
4.UAE	5,611.8	6,164.8	5,846.2	4,656.1	409.8	548.5	3,615.4	3,669.4
Dubai	4,768.2	5,116.0	4,558.3	3,569.7	312.3	430.9	2,784.9	2,751.0
Abu Dhabi	810.4	944.8	1,208.2	1,029.7	90.6	111.6	785.9	878.2
Sharjah	25.1	79.4	59.8	37.9	4.9	0.4	29.8	19.3
Others	8.1	24.6	19.8	18.8	2.0	5.5	14.8	20.8
5.Other GCC Countries	2,910.2	3,331.6	3,625.4	3,198.0	298.7	302.7	2,425.3	2,276.8
Bahrain	417.1	470.8	529.5	454.3	42.7	41.3	347.3	316.5
Kuwait	738.6	861.6	935.5	815.2	78.3	77.2	617.4	577.1
Qatar	760.2	910.7	1,028.5	915.5	83.9	83.8	698.8	650.8
Oman	994.3	1,088.6	1,131.9	1,013.0	93.8	100.5	761.8	732.4
6.EU Countries	1,778.5	2,728.6	3,361.5	3,133.7	297.5	314.7	2,347.8	2,563.4
Germany	392.2	431.9	508.9	553.0	56.5	56.0	418.8	425.2
France	240.4	422.7	487.8	443.5	42.4	40.7	329.1	355.4
Netherlands	65.7	48.0	60.6	58.9	9.7	6.1	45.2	42.0
Spain	329.7	402.2	512.8	490.4	44.8	52.4	362.8	437.3
Italy	361.3	606.9	856.2	839.8	78.5	84.2	622.7	717.7
Greece	145.1	273.9	364.7	336.3	30.2	33.5	249.1	286.9
Sweden	44.9	63.0	79.2	75.7	7.3	6.9	57.5	57.3
Denmark	45.3	72.2	70.9	74.1	7.5	7.2	55.1	54.7
Ireland	75.4	155.9	160.3	121.1	11.5	12.5	93.7	90.9
Belgium	78.6	252.0	260.0	140.8	9.1	15.1	113.8	96.1
7.Malaysia	226.5	205.1	144.8	105.2	7.2	14.3	82.5	85.1
8.Norway	69.7	111.8	145.7	111.4	10.6	9.5	86.8	79.2
9.Switzerland	31.1	44.2	45.6	44.2	4.4	4.8	31.6	34.8
10.Australia	339.8	598.0	753.4	592.8	51.9	64.7	458.5	459.0
11.Canada	313.4	594.8	708.1	552.1	53.1	56.7	421.8	362.0
12.Japan	66.4	85.2	78.9	74.8	6.7	4.8	58.9	38.4
13.South Africa	218.7	353.6	348.8	210.8	13.6	17.3	173.1	132.4
14.South Korea	44.1	88.4	98.0	97.1	8.5	9.6	72.7	74.0
15.Other Countries[#]	596.8	727.0	788.1	782.8	70.4	69.0	632.1	500.1
Total	23,132.3	29,449.9	31,278.8	27,332.8	2,536.7	2,953.7	20,844.8	21,036.9

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>

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

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-23			Jul-Mar					
	Credit	Debit	Net	FY23			FY24		
				Credit	Debit	Net	Credit	Debit	Net
1. Current Account (A+B+C)	64,789	68,064	(3,275)	49,063	53,117	(4,054)	52,256	52,764	(508)
A. Goods and services (a+b)	35,472	61,333	(25,861)	26,878	48,331	(21,453)	28,834	46,246	(17,412)
a. Goods	27,876	52,695	(24,819)	21,065	42,144	(21,079)	23,026	38,783	(15,757)
1. General merchandise	27,867	52,695	(24,828)	21,059	42,144	(21,085)	23,016	38,783	(15,767)
2. Net exports of goods under merchanting (only export)	9	N.A	9	6	N.A	6	10	N.A	10
3. Nonmonetary gold	-	-	-	-	-	-	-	-	-
b. Services	7,596	8,638	(1,042)	5,813	6,187	(374)	5,808	7,463	(1,655)
1. Manufacturing services on physical inputs owned by others	-	-	-	-	-	-	-	-	-
2. Maintenance and repair services n.i.e.	-	58	(58)	-	36	(36)	4	76	(72)
3. Transport	927	4,058	(3,131)	683	3,100	(2,417)	668	3,411	(2,743)
4. Travel	972	1,877	(905)	831	1,068	(237)	565	1,666	(1,101)
5. Construction	36	15	21	23	-	23	57	19	38
6. Insurance and pension services	60	333	(273)	46	268	(222)	61	355	(294)
7. Financial services	239	512	(273)	193	386	(193)	37	247	(210)
8. Charges for the use of intellectual property n.i.e.	12	56	(44)	10	33	(23)	9	104	(95)
9. Telecommunications, computer, and information services	2,596	299	2,297	1,944	221	1,723	2,283	287	1,996
10. Other business services	1,627	1,225	402	1,230	919	311	1,205	1,022	183
11. Personal, cultural, and recreational services	15	1	14	11	1	10	17	1	16
12. Government goods and services n.i.e.	1,112	204	908	842	155	687	902	275	627
B. Primary Income	652	6,417	(5,765)	555	4,555	(4,000)	611	6,172	(5,561)
1. Compensation of employees	245	30	215	197	24	173	167	23	144
2. Investment income	407	6,387	(5,980)	358	4,531	(4,173)	444	6,149	(5,705)
2.1 Direct investment	(15)	1,708	(1,723)	(25)	1,230	(1,255)	73	1,914	(1,841)
2.1.1 Investment income on equity and investment fund shares	(15)	1,651	(1,666)	(25)	1,209	(1,234)	73	1,887	(1,814)
2.1.2 Interest	-	57	(57)	-	21	(21)	-	27	(27)
2.2 Portfolio investment	372	1,083	(711)	369	820	(451)	29	422	(393)
2.2.1 Investment income on equity and investment fund shares	4	67	(63)	2	41	(39)	16	70	(54)
2.2.2 Interest	368	1,016	(648)	367	779	(412)	13	352	(339)
2.3 Other investment	(78)	3,596	(3,674)	(70)	2,481	(2,551)	99	3,813	(3,714)
2.3.1 Withdrawals from income of quasi corporations	-	-	-	-	-	-	-	-	-
2.3.2 Interest	(78)	3,596	(3,674)	(70)	2,481	(2,551)	99	3,813	(3,714)
2.3.3 Investment income attributable to policyholders in insurance, pension fund	-	-	-	-	-	-	-	-	-
2.4 Reserve assets	128	N.A	128	84	N.A	84	243	N.A	243
3. Other primary income	-	-	-	-	-	-	-	-	-
C. Secondary Income	28,665	314	28,351	21,630	231	21,399	22,811	346	22,465
1. General government	380	13	367	270	11	259	324	27	297
2. Financial corporations, nonfinancial corporations, households, and NPISHs	28,285	301	27,984	21,360	220	21,140	22,487	319	22,168
2. Capital account	375	-	375	346	-	346	136	4	132
1. Gross acquisitions (DR)/disposals (CR) of nonproduced nonfinancial assets	-	-	-	-	-	-	-	4	(4)
2. Capital transfers	375	-	375	346	-	346	136	-	136
2.1 General government	144	-	144	117	-	117	129	-	129
2.1.1 Debt forgiveness	-	-	-	-	-	-	-	-	-
2.1.2 Other Capital transfers	144	-	144	117	-	117	129	-	129
2.2 Financial corporations, nonfinancial corporations, households, and NPISHs	231	-	231	229	-	229	7	-	7
2.2.1 Debt forgiveness	221	-	221	221	-	221	-	-	-
2.2.2 Other Capital transfers	10	-	10	8	-	8	7	-	7
Net lending (+) / net borrowing (-) (balance from current and capital accounts) (1+2)	65,164	68,064	(2,900)	49,409	53,117	(3,708)	52,392	52,768	(376)

4.9 Pakistan's Balance of Payments

Million US Dollars

ITEMS	FY-23			Jul-Mar					
	Net acquisition of financial assets	Net Incurrence of liabilities	Net	FY23			FY24		
				Net acquisition of financial assets	Net Incurrence of liabilities	Net	Net acquisition of financial assets	Net Incurrence of liabilities	Net
3. Financial account	(5,216)	(1,466)	(3,750)	(5,343)	(1,431)	(3,912)	3,896	5,637	(1,741)
1. Direct investment	957	1,627	(670)	950	1,217	(267)	118	1,098	(980)
1.1 Equity and investment fund shares	938	1,564	(626)	902	1,203	(301)	114	1,025	(911)
1.2 Debt instruments	19	63	(44)	48	14	34	4	73	(69)
2. Portfolio investment	(14)	(1,026)	1,012	(1)	(1,014)	1,013	(2)	166	(168)
2.1 Equity and investment fund shares	(14)	(14)	-	(1)	(2)	1	(1)	66	(67)
2.2 Debt instruments	-	(1,012)	1,012	-	(1,012)	1,012	(1)	100	(101)
3. Financial derivatives (other than reserves) and employees stock options	(10)	(1)	(9)	(10)	(1)	(9)	-	-	-
4. Other investment	(964)	(2,066)	1,102	(624)	(1,633)	1,009	153	4,373	(4,220)
4.1 Other equity	-	-	-	-	-	-	-	-	-
4.2 Currency and deposits	(718)	(131)	(587)	(340)	(128)	(212)	293	3,375	(3,082)
Central bank	-	-	-	-	-	-	-	999	(999)
Deposit-taking corporations, except the central bank	162	185	(23)	458	168	290	206	219	(13)
General government	(933)	(316)	(617)	(933)	(296)	(637)	2	2,157	(2,155)
Other sectors	53	-	53	135	-	135	85	-	85
4.3 Loans	-	(2,945)	2,945	-	(2,510)	2,510	-	1,391	(1,391)
Central bank	-	(967)	967	-	(687)	687	-	1,176	(1,176)
Deposit-taking corporations, except the central bank	-	1,056	(1,056)	-	889	(889)	-	(17)	17
General government	-	(1,769)	1,769	-	(1,775)	1,775	-	(511)	511
Other sectors	-	(1,265)	1,265	-	(937)	937	-	743	(743)
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	(417)	800	(1,217)	(412)	851	(1,263)	(120)	(750)	630
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	-	-	-	-	-	-	-	-	-
General government	-	-	-	-	-	-	-	-	-
Other sectors	(417)	800	(1,217)	(412)	851	(1,263)	(120)	(750)	630
4.6 Other accounts receivable/ Payable	171	210	(39)	128	154	(26)	(20)	357	(377)
Central bank	-	-	-	-	-	-	-	-	-
Deposit-taking corporations, except the central bank	121	-	121	94	-	94	(20)	-	(20)
General government	50	-	50	34	-	34	-	-	-
Other sectors	-	210	(210)	-	154	(154)	-	357	(357)
4.7 Special drawing rights	N.A	-	-	N.A	-	-	N.A	-	-
5. Reserve assets	(5,185)	N.A	(5,185)	(5,658)	N.A	(5,658)	3,627	N.A	3,627
5.1 Monetary gold	-	N.A	-	-	N.A	-	-	N.A	-
5.2 Special drawing rights	(191)	N.A	(191)	(193)	N.A	(193)	211	N.A	211
5.3 Reserve position in the IMF	-	N.A	-	-	N.A	-	-	N.A	-
5.4 Other reserve assets	(4,994)	N.A	(4,994)	(5,465)	N.A	(5,465)	3,416	N.A	3,416
	Credit	Debit	net	Credit	Debit	net	Credit	Debit	net
4. Errors and Omissions	-	850	(850)	-	204	(204)	-	1,365	(1,365)
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

Stocks in Million US Dollars

IIP Components	2022		2023			
	Sep	Dec ^R	Mar ^R	Jun ^R	Sep ^R	Dec ^P
International investment position - Net	(130,507.9)	(128,093.6)	(126,753.1)	(126,091.3)	(127,601.6)	(130,433.8)
A. Assets	25,165.3	22,691.3	22,576.9	22,517.9	25,482.9	26,670.6
1. Direct investment	1,925.6	3,058.3	2,972.6	2,972.5	2,979.0	3,014.3
1.1 Equity and investment fund shares	1,842.5	2,890.1	2,804.4	2,803.8	2,807.6	2,840.8
1.1.1 Direct investor in direct investment enterprises	1,842.5	2,890.1	2,804.4	2,803.8	2,807.6	2,840.8
1.1.2 Direct investment enterprises in direct investor (reverse invst.)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	83.1	168.2	168.2	168.8	171.4	173.5
1.2.1 Direct investor in direct investment enterprises	1.5	4.0	4.0	4.6	7.1	9.3
1.2.2 Direct investment enterprises in direct investor (reverse invst.)	81.6	164.2	164.2	164.2	164.2	164.2
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	400.4	391.4	362.1	310.4	310.4	313.5
2.1 Equity and investment fund shares	198.4	166.0	179.4	157.8	157.8	159.4
2.1.1 Central bank	-	-	-	-	-	-
2.1.2 Deposit-taking corporations, except the central bank	187.6	157.0	169.6	148.8	148.8	150.3
2.1.3 General government	-	-	-	-	-	-
2.1.4 Other sectors	10.8	9.0	9.8	9.0	9.0	9.0
2.2 Debt securities	202.0	225.3	182.7	152.6	152.6	154.1
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corporations, except the central bank	160.0	179.6	144.7	106.4	106.4	107.5
2.2.3 General government	-	-	-	-	-	-
2.2.4 Other sectors	42.0	45.8	38.0	46.2	46.2	46.7
3. Financial derivatives (other than reserves) and employee stock options	53.8	11.1	11.2	4.2	22.2	11.9
4. Other investment	10,689.5	9,303.9	9,803.5	9,586.3	9,447.7	9,567.3
4.1 Other equity	-	-	-	-	-	-
4.2 Currency and deposits	2,631.7	2,383.6	2,986.3	2,694.5	2,453.2	2,535.2
4.3 Loans	-	-	-	-	-	-
4.4 Insurance, pension, and standardized guarantee schemes	-	-	-	-	-	-
4.5 Trade credit and advances	5,824.3	5,792.2	5,716.4	5,712.3	5,672.5	5,686.7
4.6 Other accounts receivable	2,233.5	1,128.0	1,100.7	1,179.5	1,322.1	1,345.3
5. Reserve assets	12,095.9	9,926.6	9,427.6	9,644.6	12,723.5	13,763.6
5.1 Monetary gold	3,475.0	3,767.3	4,115.2	3,975.6	3,888.8	4,321.0
5.2 Special drawing rights	127.4	44.2	17.3	18.8	669.7	112.1
5.3 Reserve position in the fund	0.2	0.2	0.2	0.2	0.2	0.2
5.4 Other reserve assets	8,493.4	6,115.0	5,294.9	5,650.0	8,164.9	9,330.4
5.4.1 Currency and deposits	4,114.3	4,248.3	2,671.0	2,664.4	4,602.1	4,728.9
5.4.2 Securities	2,023.1	405.9	149.3	143.4	142.6	215.8
5.4.3 Financial derivatives	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
5.4.4 Other claims	2,356.0	1,460.7	2,474.6	2,842.2	3,420.2	4,385.7

4.10 International Investment Position of Pakistan

Stocks in Million US Dollars

IIP Components	2022		2023			
	Sep	Dec ^R	Mar ^R	Jun ^R	Sep ^R	Dec ^P
B. Liabilities	155,673.2	150,784.8	149,330.0	148,609.2	153,084.5	157,104.4
1. Direct investment	31,084.5	25,456.1	25,238.1	25,922.3	26,650.6	28,774.4
1.1 Equity and investment fund shares	27,037.8	21,029.8	20,743.4	21,378.1	22,064.5	24,099.5
1.1.1 Direct investor in direct investment enterpr.	27,037.8	21,029.8	20,743.4	21,378.1	22,064.5	24,099.5
1.1.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.1.3 Between fellow enterprises	-	-	-	-	-	-
1.2 Debt instruments	4,046.7	4,426.3	4,494.7	4,544.2	4,586.1	4,674.9
1.2.1 Direct investor in direct investment enterpr.	4,046.7	4,426.3	4,494.7	4,544.2	4,586.1	4,674.9
1.2.2 Direct investment enterpr. in direct investor (reverse investment)	-	-	-	-	-	-
1.2.3 Between fellow enterprises	-	-	-	-	-	-
2. Portfolio investment	10,843.1	9,574.5	9,469.2	9,501.0	9,669.3	10,169.1
2.1 Equity and investment fund shares	1,520.1	1,269.9	1,165.6	1,197.5	1,365.8	1,865.5
2.1.1 Central bank	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2.1.2 Deposit-taking corp. except central bank	836.5	688.4	686.0	700.1	795.4	964.5
2.1.3 General government	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
2.1.4 Other sectors	683.6	581.5	479.5	497.4	570.4	901.1
2.2 Debt securities	9,323.0	8,304.6	8,303.7	8,303.5	8,303.5	8,303.5
2.2.1 Central bank	-	-	-	-	-	-
2.2.2 Deposit-taking corp. except central bank	-	-	-	-	-	-
2.2.3 General government	8,823.0	7,804.6	7,803.7	7,803.5	7,803.5	7,803.5
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	31.4	11.8	8.4	2.6	28.8	5.8
4. Other investment	113,714.3	115,742.4	114,614.2	113,183.4	116,735.8	118,155.0
4.1 Other equity	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
4.2 Currency and deposits	9,400.3	9,177.9	8,815.0	8,830.4	11,870.0	12,065.3
4.3 Loans	94,427.1	95,068.5	94,418.2	93,125.6	93,584.1	94,609.2
4.4 Insurance, pension, and SGS	-	-	-	-	-	-
4.5 Trade credit and advances	1,320.1	2,343.0	2,343.0	2,343.0	2,343.0	2,343.0
4.6 Other accounts payable	4,810.2	5,246.8	5,089.6	4,980.4	5,078.9	5,170.9
4.7 Special drawing rights (Net incurrence of liab)	3,756.7	3,906.3	3,948.5	3,904.0	3,859.7	3,966.6

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								
										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	Total Reserve assets (1+5+13)	Total Liquid FX Reserve (6+14)***
1	2	3	4	a	b	5	6	7	8	9	10	11	12	13	14	15	16	
FY19	2,928	347	489	6,939	-	-	7,774	7,285	7,823	-714	1.9	626	62	3,545	2,878	7,196	13,580	14,482
FY20	3,674	176	369	11,956	49	0.2	12,550	12,132	7,526	28	1.7	771	53	4,059	2,672	6,754	18,896	18,886
FY21	3,665	386	131	16,913	55	0.2	17,486	17,299	7,879	52	2.7	780	80	4,507	2,568	7,099	23,718	24,398
FY22	3,777	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
FY23	3,976	19	69	4,426	21	0.2	4,536	4,445	6,393	129	0.4	1,678	127	1,964	2,754	4,715	11,266	9,160
2023 Mar	4,115	17	75	4,191	15	0.2	4,299	4,208	6,310	211	1.1	1,354	122	2,191	2,855	4,956	11,268	9,164
Apr	4,121	154	75	4,304	26	0.2	4,559	4,458	6,316	192	1.2	1,317	125	2,185	2,882	4,999	11,563	9,457
May	4,083	19	75	3,660	11	0.2	3,765	3,679	6,315	165	0.7	1,466	134	2,062	2,818	4,849	10,667	8,528
Jun	3,976	19	69	4,426	21	0.2	4,536	4,445	6,393	129	0.4	1,678	127	1,964	2,754	4,715	11,266	9,160
Jul	4,097	1,357	71	6,782	16	0.2	8,225	8,138	6,392	146	199.3	1,639	124	2,068	2,907	4,754	15,230	12,892
Aug	4,038	881	72	6,907	28	0.2	7,889	7,788	6,455	221	195.1	1,679	128	2,137	2,927	4,776	14,854	12,564
Sep	3,889	670	73	6,946	4	0.2	7,693	7,615	6,384	-20	142.1	1,607	114	2,359	2,425	4,777	14,007	12,393
Oct	4,152	500	73	6,973	15	0.2	7,562	7,473	6,308	18	59.6	1,747	101	2,201	2,336	4,560	14,049	12,033
Nov	4,232	353	73	6,655	9	0.2	7,090	7,007	6,336	140	135.3	1,865	96	2,072	2,579	4,472	13,901	11,479
Dec	4,321	112	73	8,121	24	0.2	8,331	8,233	6,381	159	93	1,941	91	1,989	2,611	4,440	15,263	12,673
2024 Jan	4,269	531	73	7,630	21	0.2	8,256	8,162	6,350	178	192	1,918	80	2,116	2,606	4,432	15,131	12,594
Feb ^R	4,259	373	73	7,580	39	0.2	8,066	7,953	6,397	142	169	1,903	86	1,839	2,879	4,494	15,221	12,447
Mar ^P	4,605	205	73	7,835	24	0.2	8,138	8,040	6,472	317	161	1,747	91	2,052	3,060	4,726	15,803	12,766

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	2023											2024		
	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar ^P	
Foreign Currency Deposits														
A. FE-25 Deposits	6,310.0	6,315.8	6,314.5	6,393.0	6,392.3	6,455.1	6,383.9	6,307.5	6,336.5	6,381.1	6,350.4	6,396.8	6,472.4	
1. Resident	5,555.6	5,554.8	5,556.1	5,626.0	5,612.2	5,660.3	5,603.3	5,522.1	5,531.9	5,569.2	5,532.7	5,566.8	5,635.4	
i) Demand Deposits	2,173.3	2,131.2	2,033.1	2,131.5	1,809.5	1,740.7	1,814.5	1,770.8	1,793.0	1,819.2	1,791.8	1,780.2	1,831.3	
ii) Savings Deposits	1,893.7	1,951.9	1,983.1	2,006.5	1,890.7	1,940.4	1,940.5	1,874.5	1,863.4	1,834.8	1,795.5	1,783.3	1,820.7	
iii) Time Deposits	1,488.6	1,471.7	1,539.8	1,488.0	1,912.0	1,979.2	1,848.3	1,876.8	1,875.5	1,915.2	1,945.4	2,003.3	1,983.4	
2. Non-Resident	754.4	760.9	758.5	767.0	780.1	794.8	780.7	785.4	804.6	811.9	817.7	830.0	837.1	
i) Demand Deposits	398.0	402.5	403.6	438.9	428.7	427.1	417.7	422.6	433.5	465.6	445.7	457.3	468.9	
ii) Savings Deposits	234.5	233.9	229.1	233.2	222.8	222.7	218.1	219.5	227.1	227.1	220.1	220.3	216.5	
iii) Time Deposits	121.9	124.5	125.7	94.9	128.6	144.9	144.9	143.3	144.0	119.2	151.9	152.4	151.7	
B. Old FCAs Deposits	9.7	9.6	9.5	9.6	9.6	9.5	9.5	9.5	9.6	9.6	9.5	9.4	9.4	
1. Resident	7.6	7.5	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	
2. Non-Resident	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.0	2.0	
Total (A+B)	6,319.7	6,325.4	6,324.1	6,402.6	6,401.9	6,464.6	6,393.4	6,317.0	6,346.0	6,390.7	6,359.9	6,406.2	6,481.9	
FE-25 Deposits Utilization														
FE-25 Deposits Utilization	6,310.0	6,315.8	6,314.5	6,393.0	6,392.3	6,455.1	6,383.9	6,307.5	6,336.5	6,381.1	6,350.4	6,396.8	6,472.4	
1. Financing	1,354.4	1,317.2	1,465.9	1,678.1	1,638.6	1,679.1	1,606.6	1,747.2	1,864.8	1,941.3	1,918.4	1,902.8	1,746.8	
i) Exports Financing	166.6	172.3	163.1	192.8	203.2	196.2	353.1	438.4	429.7	450.1	481.5	447.0	441.0	
a) Pre-Shipment	85.2	87.6	81.9	96.0	102.7	94.1	230.2	309.1	302.6	321.8	359.6	313.7	313.0	
b) Post-Shipment	81.4	84.6	81.3	96.8	100.6	102.1	122.9	129.3	127.1	128.3	121.9	133.3	128.0	
ii) Import Financing	1,187.9	1,144.9	1,302.8	1,485.3	1,435.4	1,482.9	1,253.6	1,308.8	1,435.1	1,491.2	1,436.9	1,455.8	1,305.8	
2. Placements	1,835.5	1,932.0	1,932.1	1,893.6	1,881.4	1,936.1	1,794.9	1,671.6	1,655.4	1,659.5	1,601.0	1,876.6	1,944.6	
i) With State Bank of Pakistan	936.3	1,018.7	1,016.7	1,037.7	1,028.6	1,028.8	1,049.5	1,017.0	1,018.2	1,030.5	1,011.2	1,013.8	1,031.2	
a) CRR ¹	314.1	355.5	354.5	361.6	358.2	358.7	365.7	353.9	354.7	359.6	352.2	352.6	358.2	
b) SCRR ²	622.2	663.2	662.2	676.1	670.5	670.2	683.8	663.1	663.5	670.8	659.0	661.2	672.9	
ii) With Banks	899.2	913.3	915.4	855.9	852.7	907.3	745.4	654.6	637.2	629.0	589.8	862.9	913.4	
a) Within Pakistan	122.2	124.6	134.3	126.5	123.6	127.9	114.4	101.3	96.3	91.5	80.2	85.9	91.1	
b) Outside Pakistan	777.0	788.7	781.1	729.4	729.1	779.4	631.0	553.3	540.9	537.6	509.6	777.0	822.3	
3. Balances	929.0	881.8	854.8	857.6	804.5	702.7	623.2	688.2	744.7	790.9	715.0	777.9	728.9	
i) Balance held abroad	648.6	603.2	565.0	574.1	525.7	439.9	323.1	339.7	413.4	449.4	390.9	482.2	449.5	
ii) Cash in hand	280.4	278.5	289.8	283.4	278.9	262.8	300.1	348.5	331.4	341.5	324.1	295.7	279.4	
4. Others	2,191.1	2,184.8	2,061.8	1,963.7	2,067.8	2,137.1	2,359.1	2,200.5	2,071.6	1,989.5	2,116.0	1,839.4	2,052.2	

ns: 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/econdata/fe25.xls>

4.13 Foreign Investment in Pakistan by Country

Million US Dollars

Sr. COUNTRY	Mar FY24 ^a			Jul- Mar FY24 ^b			Jul- Mar FY23		
	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	258.0	18.6	276.7	1,099.0	64.9	1,163.9	1,216.9	(4.4)	1,212.5
1 Argentina	-	-	-	-	-	-	-	-	-
2 Australia	0.3	0.0	0.3	1.3	(0.4)	0.9	(219.3)	(0.0)	(219.4)
3 Austria	(0.1)	-	(0.1)	(1.4)	(0.4)	(1.8)	(0.9)	(0.4)	(1.3)
4 Bahamas	-	-	-	-	-	-	-	-	-
5 Bahrain	1.9	-	1.9	17.0	0.8	17.8	16.4	8.5	25.0
6 Bangladesh	-	-	-	-	-	-	-	-	-
7 Belgium	0.1	-	0.1	0.1	-	0.1	0.0	0.0	0.0
8 Bosnia Herzegovina	-	-	-	-	-	-	-	-	-
9 Brunei	0.1	-	0.1	0.9	-	0.9	0.9	-	0.9
10 Canada	0.0	(0.0)	0.0	(0.3)	5.0	4.6	0.9	(0.3)	0.6
11 China	153.9	-	153.9	261.9	-	261.9	555.7	0.5	556.2
12 Congo	-	-	-	-	-	-	-	-	-
13 Denmark	0.4	-	0.4	3.6	-	3.6	3.6	-	3.6
14 Egypt	0.7	-	0.7	6.0	-	6.0	6.0	0.0	6.1
15 Finland	0.2	-	0.2	1.9	-	1.9	4.9	-	4.9
16 France	2.1	-	2.1	21.4	0.1	21.5	29.6	0.0	29.6
17 Germany	0.3	(0.0)	0.3	27.7	(0.3)	27.3	33.1	(0.1)	32.9
18 Hongkong	29.5	(0.0)	29.5	264.0	(0.0)	264.0	181.3	(4.5)	176.9
19 Hungary	2.5	-	2.5	9.0	-	9.0	20.6	-	20.6
20 Iceland	-	-	-	-	-	-	0.1	-	0.1
21 Indonesia	-	-	-	-	-	-	-	-	-
22 Iran	0.0	-	0.0	0.3	-	0.3	0.3	-	0.3
23 Ireland	0.0	(0.8)	(0.8)	0.2	3.4	3.6	0.2	(2.2)	(2.0)
24 Italy	(0.0)	-	(0.0)	7.3	(0.0)	7.3	7.3	0.0	7.3
25 Japan	1.1	-	1.1	5.2	(0.0)	5.2	140.0	(1.0)	139.0
26 Kenya	-	-	-	-	0.0	0.0	-	-	-
27 Korea (South)	5.5	-	5.5	29.4	-	29.4	32.0	-	32.0
28 Kuwait	1.2	(0.2)	1.0	12.5	(0.7)	11.8	15.5	(0.9)	14.6
29 Lebanon	1.9	-	1.9	17.1	-	17.1	17.1	-	17.1
30 Liberia	-	-	-	-	-	-	-	-	-
31 Libya	(0.1)	-	(0.1)	(0.5)	-	(0.5)	(0.5)	-	(0.5)
32 Luxembourg	(3.5)	3.0	(0.5)	(18.3)	(9.2)	(27.5)	(31.2)	(2.8)	(34.0)
33 Malaysia	4.1	(0.1)	4.0	27.0	(0.3)	26.7	32.6	(0.4)	32.3
34 Malta	1.0	-	1.0	8.8	-	8.8	8.8	-	8.8
35 Netherlands	2.5	-	2.5	67.2	(0.1)	67.1	16.6	(0.4)	16.2
36 New Zealand	-	-	-	0.1	-	0.1	0.2	-	0.2
37 Nigeria	-	-	-	-	-	-	-	-	-
38 Norway	(16.0)	-	(16.0)	(158.1)	-	(158.1)	(210.5)	-	(210.5)
39 Oman	(0.0)	-	(0.0)	2.9	-	2.9	(0.1)	-	(0.1)
40 Panama	(1.5)	-	(1.5)	11.0	-	11.0	-	-	-
41 Philippines	-	-	-	-	-	-	0.5	-	0.5
42 Poland	0.1	-	0.1	1.0	-	1.0	1.0	-	1.0
43 Portugal	-	-	-	-	-	-	(0.1)	-	(0.1)
44 Qatar	0.1	-	0.1	1.9	0.0	1.9	1.2	-	1.2
45 Saudi Arabia	0.6	-	0.6	2.7	0.1	2.8	(4.4)	(0.0)	(4.4)
46 Seychelles	-	-	-	-	-	-	-	-	-
47 Singapore	9.3	-	9.3	62.1	(9.7)	52.4	26.3	(0.9)	25.4
48 South Africa	-	-	-	-	0.0	0.0	-	-	-
49 Sri Lanka	0.0	-	0.0	0.1	-	0.1	0.1	-	0.1
50 Sweden	0.1	(0.3)	(0.2)	1.1	6.8	7.9	0.7	(0.5)	0.2
51 Switzerland	0.4	-	0.4	27.7	(5.1)	22.6	11.6	(1.1)	10.5
52 Thailand	0.9	-	0.9	(0.5)	-	(0.5)	0.7	-	0.7
53 Turkey	2.1	-	2.1	11.6	-	11.6	11.6	-	11.6
54 U.A.E	8.7	(1.2)	7.5	27.7	2.8	30.6	88.7	(4.3)	84.3
55 United Kingdom	22.6	3.3	25.9	196.3	6.8	203.1	203.2	0.5	203.7
56 United States	19.5	9.7	29.3	100.7	44.4	145.1	133.9	27.4	161.3
57 Others	5.5	5.3	10.8	41.6	20.8	62.3	81.0	(21.7)	59.3
II Foreign Public Investment[@]		34.5	34.5	-	100.1	100.1	-	(1,010.3)	(1,010.3)
Debt Securities		34.5	34.5	-	100.1	100.1	-	(1,010.3)	(1,010.3)
Total	258.0	53.2	311.2	1,099.0	165.0	1,264.0	1,216.9	(1,014.7)	202.2

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

Source: Core Statistics Department

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

Notes:

1. Foreign Direct Investment Inflows/Outflows include cash received for investment in equity, Intercompany Loan, Capital Equipment brought in/out and reinvested earnings. New format adopted from July 2012.

2. Others include IFIs and countries not mentioned above. The details of countries included in Others are available.

3. The data is based on Ultimate Controlling Parent Country concept and may not be compared with the data based on Immediate Investing Countries published for year F11 and earlier.

4. The data from FY15 has been revised by incorporating the FDI channeled through permissible off-shore accounts. The revision study is available at:

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

5. The data for FY23-Q3 has been revised.

@ Net sale/Purchase of Special USS bonds, Eurobonds, FEBC, DBC, Tbilis and PIBs

4.14 Foreign Direct Investment Classified by Economic Groups

Million US Dollars

Sr. Sector	Mar FY24 ^P			Jul- Mar FY24 ^P			Jul- Mar FY23 ^R		
	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI	Inflow	Outflow	Net FDI
1 Food	7.8	1.4	6.4	35.4	13.1	22.3	101.3	13.4	87.9
2 Food Packaging	-	-	-	-	-	-	0.0	-	0.0
3 Beverages	2.6	-	2.6	24.3	-	24.3	58.9	-	58.9
4 Tobacco & Cigarettes	4.1	-	4.1	36.8	-	36.8	36.8	-	36.8
5 Sugar	0.1	-	0.1	0.6	-	0.6	0.6	-	0.6
6 Textiles	2.8	1.4	1.4	24.5	15.9	8.7	29.3	13.0	16.3
7 Paper & Pulp	-	-	-	-	0.6	(0.6)	-	-	-
8 Leather & Leather Products	-	0.1	(0.1)	0.0	1.3	(1.3)	0.0	1.3	(1.3)
9 Rubber & Rubber Products	7.0	-	7.0	9.4	-	9.4	3.0	-	3.0
10 Chemicals	4.9	2.8	2.1	46.7	34.8	11.9	51.5	17.2	34.3
11 Petro Chemicals	-	-	-	-	-	-	-	-	-
12 Petroleum Refining	11.6	3.5	8.1	87.4	17.5	70.0	105.2	34.0	71.2
13 Mining & Quarrying	0.0	-	0.0	18.0	19.9	(1.9)	5.7	225.1	(219.3)
14 Oil & Gas Explorations	20.3	0.4	19.9	174.2	3.2	171.1	103.5	3.3	100.2
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
15 Pharmaceuticals & OTC Products	0.6	2.1	(1.5)	44.8	7.2	37.5	8.2	5.5	2.6
16 Cosmetics	-	0.0	(0.0)	0.1	0.6	(0.5)	0.0	0.1	(0.0)
17 Fertilizers	-	-	-	-	-	-	-	-	-
18 Cement	2.6	-	2.6	23.2	-	23.2	23.2	-	23.2
19 Ceramics	0.7	0.0	0.7	3.2	0.2	3.0	2.2	0.3	1.8
20 Basic Metals	-	-	-	0.1	-	0.1	-	-	-
21 Metal Products	1.1	-	1.1	2.6	-	2.6	1.6	-	1.6
22 Machinery other than Electrical	0.0	-	0.0	0.3	-	0.3	1.2	-	1.2
23 Electrical Machinery	1.5	0.5	1.1	6.9	4.7	2.2	10.0	10.9	(0.8)
24 Electronics	7.8	0.3	7.5	55.2	23.2	32.0	16.6	42.7	(26.2)
I) Consumer/Household	1.8	0.3	1.5	17.5	17.2	0.3	16.6	22.7	(6.2)
II) Industrial	6.0	-	6.0	37.6	6.0	31.6	-	20.0	(20.0)
25 Transport Equipment (Automobiles)	3.0	2.2	0.7	21.8	21.3	0.5	100.2	21.7	78.5
I) Motorcycles	-	-	-	-	-	-	53.4	-	53.4
II) Cars	2.9	1.9	1.0	21.2	17.3	3.9	46.2	18.8	27.4
III) Buses, Trucks, Vans & Trail	0.1	0.3	(0.3)	0.6	4.0	(3.4)	0.6	2.9	(2.2)
26 Power	179.4	12.0	167.5	811.2	367.8	443.4	781.8	70.8	711.0
I) Thermal	9.4	5.5	3.9	84.2	52.2	31.9	114.3	60.8	53.5
<i>of which Privatization proceeds</i>	-	-	-	-	-	-	-	-	-
II) Hydel	27.1	0.1	27.0	353.0	1.1	351.9	309.6	2.1	307.5
III) Coal	143.0	6.3	136.6	374.0	314.5	59.5	357.9	7.9	350.0
27 Construction	2.1	1.4	0.7	24.6	6.9	17.7	30.9	10.1	20.8
28 Trade	4.0	1.1	2.9	65.9	10.6	55.2	71.5	10.5	61.0
29 Transport	1.4	3.4	(2.0)	15.2	19.7	(4.5)	21.9	33.6	(11.7)
30 Tourism	2.3	-	2.3	14.0	-	14.0	12.4	-	12.4
31 Storage Facilities	0.1	0.0	0.1	8.2	0.3	7.9	2.6	0.3	2.3
32 Communications	5.9	16.4	(10.5)	45.8	162.5	(116.7)	65.8	235.3	(169.5)
1) Telecommunications	2.9	16.0	(13.2)	16.6	159.4	(142.8)	25.2	231.7	(206.5)
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
2) Information Technology	3.0	0.4	2.6	29.2	3.1	26.1	40.6	3.5	37.1
I) Software Development	0.7	0.1	0.6	7.0	0.6	6.3	12.0	0.3	11.7
II) Hardware Development	0.0	0.0	0.0	0.3	0.0	0.3	0.3	0.0	0.3
III) I.T. Service	2.3	0.3	2.0	22.0	2.5	19.5	28.3	3.2	25.1
3) Postal & Courier Services	-	-	-	-	-	-	-	-	-
33 Financial Business	28.8	3.7	25.1	208.4	57.0	151.3	259.8	34.3	225.5
<i>of which Privatization proceeds proceeds</i>	-	-	-	-	-	-	-	-	-
34 Social Services	0.4	-	0.4	3.0	-	3.0	4.3	-	4.3
35 Personal Services	1.8	0.2	1.6	21.6	2.3	19.3	57.3	3.6	53.7
36 Others	25.4	19.1	6.3	125.8	69.5	56.3	49.5	13.1	36.4
TOTAL	330.1	72.1	258.0	1,959.1	860.1	1,099.0	2,016.8	799.9	1,216.9
<i>TOTAL without Privatization proceeds</i>	330.1	72.1	258.0	1,959.1	860.1	1,099.0	2,016.8	799.9	1,216.9

Source: Core Statistics Department

P: Provisional; (R): Revised

Foreign Direct Investment Inflows/Outflows include cash received for investment in equity, Intercompany Loan, Capital Equipment brought in/out and reinvested earnings.

Note:

[The data from FY15 has been revised by incorporating the FDI channeled through permissible off-shore accounts. The revision study is available at: http://www.sbp.org.pk/departments/stats/Notice/Rev-Study-External-Sector.pdf](http://www.sbp.org.pk/departments/stats/Notice/Rev-Study-External-Sector.pdf)

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	
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	32,493	--	26.7	71,543	--	31.8	(39,050)	--	
FY23	27,879	--	(14.2)	51,834	--	(27.5)	(23,955)	--	
2023	Mar	2,420	21,064	(11.2)	3,933	41,288	(21.7)	(1,513)	(20,224)
	Apr	2,135	23,199	(13.6)	3,635	44,923	(23.5)	(1,500)	(21,724)
	May	2,568	25,767	(12.3)	3,747	48,670	(24.4)	(1,179)	(22,903)
	Jun	2,112	27,879	(14.2)	3,164	51,834	(27.5)	(1,052)	(23,955)
	Jul	2,118	2,118	(4.4)	4,142	4,142	(24.8)	(2,024)	(2,024)
	Aug	2,418	4,536	(8.3)	4,234	8,376	(26.9)	(1,816)	(3,840)
	Sep	2,466	7,002	(5.2)	3,953	12,329	(24.6)	(1,487)	(5,327)
	Oct ^R	2,754	9,756	0.9	4,391	16,720	(21.0)	(1,637)	(6,964)
	Nov ^R	2,722	12,478	4.7	4,535	21,255	(16.7)	(1,813)	(8,777)
	Dec ^R	2,798	15,276	7.4	4,173	25,428	(14.6)	(1,375)	(10,152)
2024	Jan ^R	2,697	17,973	9.3	4,554	29,982	(11.5)	(1,857)	(12,009)
	Feb ^R	2,534	20,507	10.0	4,352	34,334	(9.6)	(1,818)	(13,827)
	Mar ^P	2,519	23,026	9.3	4,449	38,783	(8.0)	(1,930)	(15,757)

Source: Core Statistics Department

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 and Imports include general merchandise (including goods procured on parts by carriers) and net export of goods under general merchanting based on Balance of Payment Manual (BPM6). 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. Both sets of data are comparable with some deviations due to difference in coverage, timing, valuation and classification of exchange record vis-à-vis customs record.

2- The SBP trade data and PBS exports are valued on Free on board (f. o. b.) basis, whereas PBS import data is on Carriage Insurance & Freight (c. i. f.) basis.

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

[Archive Link: http://www.sbp.org.pk/ecodata/exp_import_BOP_Arch.xls](http://www.sbp.org.pk/ecodata/exp_import_BOP_Arch.xls)

4.15 Balance of Trade

(b) Pakistan Bureau of Statistics

Million US Dollars

PERIOD	Exports	Re-exports	Cumulative	Period Growth Rate	Imports	Re-imports	Cumulative	Period Growth Rate	Balance of Trade	
	(a)	(b)	(c)	%	(d)	(e)	(f)	%	(a+b)-(d+e)	(c-f)
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	--	25.60	80,136	95	--	42.10	(48,297)	--
FY23	27,724	280	--	(12.80)	55,198	68	--	(31.10)	(27,262)	--
2023										
Feb	2,189	38	18,787	(9.30)	3,935	6	40,017	(22.50)	(1,714)	(21,230)
Mar	2,367	1	21,155	(9.90)	3,755	5	43,778	(24.70)	(1,393)	(22,623)
Apr	2,135	72	23,362	(11.40)	2,981	6	46,765	(28.70)	(781)	(23,404)
May	2,197	78	25,637	(12.20)	4,304	6	51,075	(28.40)	(2,036)	(25,439)
Jun	2,356	12	28,005	(12.80)	4,189	1	55,265	(33.10)	(1,822)	(27,262)
Jul	2,068	19	2,068	(8.70)	3,705	2	3,705	(25.70)	(1,620)	(1,637)
Aug	2,366	0	4,434	(6.90)	3,994	4	7,702	(25.50)	(1,631)	(3,268)
Sep	2,476	12	6,923	(4.20)	3,994	6	11,703	(25.20)	(1,512)	(4,780)
Oct	2,690	-	9,613	(0.10)	4,864	-	16,566	(18.40)	(2,174)	(6,954)
Nov	2,573	-	12,186	1.40	4,539	-	21,105	(17.10)	(1,966)	(8,920)
Dec	2,822	-	15,008	4.70	4,650	-	25,756	(15.90)	(1,828)	(10,748)
2024										
Jan	2,792	-	17,799	7.48	4,771	-	30,526	(14.46)	(1,979)	(12,727)
Feb	2,583	-	20,382	8.49	4,326	-	34,852	(13.46)	(1,743)	(14,469)
Mar	2,572	-	22,954	8.50	4,873	-	39,725	(9.26)	(2,301)	(16,771)

Source: Pakistan Bureau of Statistics

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.

4.16 Export Receipts by Selected Commodities

(a) State Bank of Pakistan

Thousand US Dollars

COMMODITIES	FY22	FY23 ^R	2023				2024		
			Mar	Oct ^R	Nov ^R	Dec ^R	Jan	Feb ^R	Mar ^P
A. Food Group	5,423,787	4,742,276	474,741	630,172	704,974	772,780	741,892	637,917	611,077
1 Rice	2,770,587	2,111,125	200,844	257,175	394,843	467,750	443,660	374,232	335,447
A) Basmati	791,985	626,304	55,570	71,835	78,055	73,529	72,139	77,923	70,508
B) Others	1,978,603	1,484,821	145,274	185,340	316,788	394,222	371,520	296,309	264,939
2 Fish & Fish Preparations	437,616	483,708	44,057	42,305	35,852	37,035	34,858	28,644	35,180
3 Fruits	398,870	232,304	19,189	20,076	19,776	23,508	28,925	25,294	25,106
4 Vegetables/Leguminous vegetable	255,156	172,340	17,958	21,412	20,753	43,721	68,403	65,846	37,644
5 Tobacco	56,916	77,809	5,743	4,960	20,423	14,420	4,688	394	13,003
6 Wheat	-	-	-	-	-	-	-	-	-
7 Spices	105,754	93,391	7,389	6,951	7,974	5,766	6,565	8,184	6,897
8 Oil Seeds, Nuts and Kernals	193,357	173,633	9,772	125,176	60,835	31,751	9,552	6,638	5,697
9 Sugar	-	106,079	48,913	198	-	-	-	-	-
10 Meat and Meat Preparations	326,632	388,875	42,244	43,814	43,070	44,785	48,679	48,334	53,361
11 All Other Food Items	878,900	903,012	78,633	108,105	101,448	104,043	96,563	80,351	98,743
B. Textile Group	18,442,160	16,631,615	1,314,561	1,453,419	1,374,787	1,317,160	1,373,694	1,303,413	1,361,393
12 Raw Cotton	7,379	13,397	369	11,587	12,470	15,567	8,575	573	443
13 Cotton Yarn	1,200,518	870,214	54,957	104,335	103,651	95,561	105,900	77,595	81,951
14 Cotton Cloth	2,342,765	2,154,666	172,520	167,007	154,724	154,725	156,305	149,454	160,879
15 Cotton Carded or Combed	1,762	1,370	71	95	250	279	118	96	210
16 Yarn Other than Cotton Yarn	67,274	59,686	4,282	3,491	3,600	2,769	2,346	1,478	2,283
17 Knitwear	4,520,106	4,243,569	307,823	356,978	335,651	332,924	330,273	313,578	326,190
18 Bed Wear	3,256,424	2,801,911	213,975	262,883	236,545	214,870	231,422	221,177	229,954
19 Towels	1,081,244	930,621	83,939	83,283	75,701	73,289	78,918	77,047	81,220
20 Tents, Canvas & Tarpaulin	114,528	130,961	14,916	9,014	10,328	11,578	9,875	7,647	8,496
21 Readymade Garments	3,699,190	3,495,174	298,256	289,654	279,428	264,661	290,903	295,557	301,450
22 Art. Silk & Synthetic Textile	415,204	389,132	36,666	27,547	29,574	30,462	30,701	27,927	34,088
23 Makeup Articles (incl. Other Tex)	807,454	687,203	57,556	61,223	62,943	53,031	56,642	59,533	63,429
24 Other Textile Materials	928,312	853,712	69,229	76,322	69,922	67,443	71,716	71,750	70,799
C. Petroleum Group	414,833	290,520	26,060	14,748	85,625	46,367	37,526	43,074	20,236
25 Petroleum Crude	134,562	82,763	-	-	-	-	-	-	-
26 Petroleum Products	70,671	134,724	9,743	14,746	79,509	34,960	19,608	37,075	1,736
27 Solid Fuel including Naphtha	209,599	73,033	16,317	2	6,116	11,407	17,919	5,999	18,500
D. Other Manufacture	4,330,473	4,034,230	358,430	373,293	338,782	327,986	316,682	323,898	328,396
28 Carpets, Rugs & Mats	97,270	78,711	6,950	6,558	5,963	5,569	4,841	4,826	5,557
29 Sports Goods	506,926	460,630	41,293	39,170	38,619	36,697	38,473	28,367	37,412
30 Leather Tanned	207,117	173,575	14,718	12,161	12,379	10,687	10,849	10,041	12,288
31 Leather Manufactures	649,946	627,561	49,954	58,222	48,813	51,736	51,088	42,658	49,421
32 Footwear	155,094	167,342	15,705	13,265	12,853	11,020	11,900	13,498	16,087
33 Surgical Goods & Medical Instr.	474,720	454,855	40,429	43,726	37,427	37,196	39,870	35,850	40,796
34 Cutlery	92,327	72,520	6,712	6,234	5,636	5,076	5,306	5,311	5,553
35 Onyx Manufactured	6,677	4,357	525	394	568	280	316	349	328
36 Chemical and Pharmaceutica Products	1,485,224	1,424,852	123,245	132,182	123,935	120,415	105,530	118,442	106,427
37 Engineering Goods	314,263	261,342	21,329	22,578	22,925	22,033	19,033	28,192	24,156
38 Gems	10,124	11,520	629	2,366	1,319	152	496	492	249
39 Jewellery	13,235	15,124	3,474	350	972	814	519	583	557
40 Furniture	7,326	8,983	833	1,086	1,001	526	770	509	547
41 Molasses	33,539	21,566	1,803	3,020	18	38	1,753	8,864	10,955
42 Handicrafts	11	589	-	146	-	52	-	-	-
43 Cement	231,812	204,428	25,820	26,950	21,934	20,635	20,607	21,417	13,689
44 Guar and Guar Products	44,864	46,274	5,011	4,888	4,421	5,060	5,332	4,500	4,372
E. All Others	2,693,435	2,588,217	254,290	267,617	237,674	211,714	238,736	178,877	259,154
I. Total Export Receipts through Banks	31,304,688	28,286,857	2,428,082	2,739,250	2,741,841	2,676,006	2,708,531	2,487,180	2,580,257
II. Freight on Export	349,676	755,178	49,213	46,800	48,688	47,612	47,612	60,741	60,741
III. Export Receipts Banks (fob) (I-II)	30,955,012	27,531,679	2,378,869	2,692,450	2,693,153	2,628,393	2,660,918	2,426,439	2,519,516
IV. Other Exports	1,537,930	347,283	43,142	61,597	28,857	169,634	36,054	107,581	(478)
Total Export as per BOP (III+IV)	32,492,942	27,878,962	2,422,011	2,754,047	2,722,010	2,798,027	2,696,972	2,534,019	2,519,038

Source: Core Statistics Department

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	FY22	FY23	2023	2023				2024		
			Mar	Oct	Nov	Dec	Jan	Feb	Mar ^a	
A. Food Group	5,415,582	5,021,316	588,759	663,664	696,183	840,819	787,365	702,469	685,025	
1 Rice	2,512,832	2,149,201	243,632	304,401	408,618	518,638	477,519	402,043	413,399	
a) Basmati	694,549	650,532	69,475	66,996	61,044	80,791	89,381	82,478	82,946	
b) Others	1,818,283	1,498,669	174,157	237,405	61,044	437,847	388,138	319,565	330,453	
2 Fish & Fish Preparations	430,898	496,589	54,694	40,797	38,035	37,075	30,255	32,186	36,936	
3 Fruits	477,349	283,188	9,975	20,327	19,144	43,210	39,732	35,386	19,218	
4 Vegetables	309,771	300,323	36,563	15,679	21,623	40,466	72,947	75,391	59,441	
5 Leguminous Vegetables	66	49	-	-	-	-	89	-	66	
6 Tobacco	54,385	63,941	5,456	4,252	2,689	28,169	11,531	4,132	919	
7 Wheat	-	-	-	-	-	-	-	-	-	
8 Spices	107,128	93,748	8,310	11,028	10,428	11,815	9,553	11,147	8,889	
9 Oil seeds, Nuts and Kernals	192,788	188,822	41,977	120,906	43,479	13,648	11,666	5,166	5,627	
10 Sugar	-	104,516	62,058	-	-	-	-	-	-	
11 Meat & Meat preparations	341,006	425,604	45,438	39,592	43,114	44,023	48,004	45,462	54,844	
12 All other Food Items	989,359	915,335	80,657	106,682	109,053	103,775	86,069	91,556	85,686	
B. Textile Group	19,329,941	16,501,766	1,257,799	1,437,287	1,318,536	1,399,655	1,455,300	1,407,111	1,299,173	
13 Raw Cotton	6,577	13,469	701	16,725	16,387	13,679	2,340	-	334	
14 Cotton Yarn	1,206,789	844,283	68,069	92,160	85,713	95,252	81,295	78,482	43,501	
15 Cotton Cloth	2,437,875	2,021,999	157,956	170,348	137,552	143,590	159,719	173,501	162,986	
16 Cotton Carded or Combed	1,631	1,115	26	64	68	2	7	59	98	
17 Yarn Other than Cotton Yarn	66,188	45,105	3,356	3,677	3,450	2,339	2,096	2,566	2,389	
18 Knitwear	5,121,040	4,436,749	311,450	371,044	352,918	366,747	365,050	335,964	336,733	
19 Bed Wear	3,292,882	2,691,648	196,837	243,611	205,595	226,332	252,076	243,823	215,259	
20 Towels	1,111,337	999,592	78,791	93,853	74,557	87,589	96,070	94,542	93,054	
21 Tent, Canvas & Tarpaulin	110,413	137,944	16,434	10,451	10,805	12,373	9,317	6,823	10,175	
22 Readymade Garments	3,904,654	3,491,948	276,428	274,363	287,053	298,520	333,411	307,000	287,265	
23 Art, Silk & Synthetic Textile	460,058	412,291	36,352	33,916	28,827	31,169	32,486	33,639	30,298	
24 Made up Articles (Ex towels & bed)	849,121	692,545	49,998	64,133	58,334	59,975	61,923	62,133	58,742	
25 Other Textile Materials	761,377	713,080	61,402	62,942	57,277	62,088	59,510	68,579	58,339	
C. Petroleum Group & Coal	333,816	220,519	3,318	16,358	44,127	42,558	69,070	40	16,139	
26 Petroleum Crude	259,008	170,252	-	-	-	-	-	-	-	
27 Petroleum Products (Exl. Naphtha)	74,808	50,257	3,318	16,358	37,391	42,558	69,070	40	1,642	
28 Petroleum Top Naphtha	-	-	-	-	6,736	-	-	-	14,497	
29 Solid Fuels (Coal)	-	11	-	-	-	-	-	-	-	
D. Other Manufactures Group	4,104,362	3,841,127	331,409	366,915	322,394	324,514	297,654	313,324	346,801	
30 Carpets Rugs & Mats	83,318	72,768	5,891	5,896	6,868	4,254	3,173	5,317	3,668	
31 Sports Goods	364,901	404,801	35,952	35,501	28,930	34,442	30,696	31,532	35,415	
32 Leather Tanned	208,091	167,615	12,906	13,128	11,026	11,523	9,805	11,094	12,389	
33 Leather Manufactures	621,076	577,428	40,739	49,483	44,825	44,148	46,245	41,559	38,392	
34 Footwear	156,983	178,553	14,040	11,917	9,554	13,982	17,601	15,219	13,401	
35 Surgical Goods & Medical Instr.	422,728	447,442	37,724	37,529	40,273	36,782	37,678	29,832	40,202	
36 Cutlery	95,983	61,824	5,377	4,371	4,701	4,844	4,650	5,167	5,713	
37 Onyx Manufactured	6,308	4,276	216	294	333	333	360	286	345	
38 Chemicals and Pharm.Products	1,569,063	1,387,028	121,553	145,288	120,749	116,458	98,144	116,667	134,238	
39 Engineering Goods	237,565	249,785	28,354	30,778	27,779	26,788	25,191	33,508	32,297	
40 Gems	7,626	7,509	408	352	426	1,347	763	1,014	277	
41 Jewellery	14,359	7,690	91	474	1,064	865	385	335	962	
42 Furniture	9,358	12,524	917	746	636	659	789	650	539	
43 Molasses	33,491	23,876	4,332	7	12	70	3,202	2,520	9,438	
44 Handicrafts	-	787	10	-	54	-	-	-	-	
45 Cement	223,997	189,875	17,748	26,405	20,911	21,927	14,728	13,248	15,572	
46 Guar and Guar Products	49,515	47,349	5,149	4,746	4,253	6,092	4,244	5,376	3,953	
E. All Other Items	2,598,387	2,139,345	185,317	204,374	191,396	214,900	182,578	160,005	224,438	
TOTAL	31,782,088	27,724,078	2,366,601	2,688,598	2,572,636	2,822,446	2,791,967	2,582,949	2,571,576	

Source: Pakistan Bureau of Statistics

4.17 Import Payments by Selected Commodities

(a) State Bank of Pakistan

Thousand US Dollars

COMMODITIES	FY22	FY23 ^R	2023				2024		
			Mar	Oct ^R	Nov ^R	Dec ^R	Jan	Feb ^R	Mar ^P
A. Food Group	7,932,418	7,965,627	541,207	576,653	656,756	553,361	694,860	752,496	752,143
1-Milk, Cream & Milk Food for Infants	169,014	159,995	10,316	13,664	6,902	7,640	8,120	9,412	9,577
2-Wheat un-milled	328,297	958,442	47,389	35,734	58,891	23,274	23,443	21,886	34,084
3-Dry Fruits & Nuts	32,747	9,182	216	1,702	2,307	2,377	2,540	1,853	1,907
4-Tea	561,130	495,361	36,885	60,172	62,626	66,024	63,722	45,202	57,585
5-Spices	160,067	107,801	6,811	10,939	12,651	12,222	15,273	13,595	13,969
6-Soya bean Oil	238,968	304,105	36,317	8,855	6,473	10,457	3,431	8,022	3,237
7-Palm Oil	3,151,276	3,362,775	183,225	180,179	225,700	189,109	233,655	220,837	275,830
8-Sugar	189,178	5,301	415	180	442	157	269	132	255
9-Pulses	512,929	748,045	75,309	52,227	59,269	40,119	47,486	49,070	54,023
10-All other Foods items	2,588,811	1,814,619	144,324	213,001	221,495	201,983	296,920	382,487	301,675
B. Machinery Group	9,644,477	4,431,564	324,446	523,894	552,264	616,310	691,917	637,983	732,987
11-Power Generating Machinery	794,885	356,591	20,944	34,580	29,299	29,580	27,331	40,961	31,804
12-Office Mach. Incl. Data Processing Equipment	442,997	221,239	21,329	19,034	24,484	27,711	31,031	19,877	22,138
13-Textile Machinery	1,212,164	657,692	39,036	32,878	36,490	41,963	41,750	33,428	29,330
14-Construction & Mining Machinery	110,585	23,653	837	3,519	3,314	4,474	5,178	7,033	5,606
15-Electrical Machinery & Apparatus	1,818,442	1,038,978	64,651	153,295	151,221	222,160	237,202	252,264	349,065
16-Telecom	2,251,641	734,150	89,629	139,569	170,180	164,038	206,882	168,689	176,681
17-Agricultural Machinery & Implements	119,637	57,319	3,395	4,763	7,691	9,898	6,645	5,874	6,543
18-Other Machinery	2,894,126	1,341,942	84,625	136,255	129,586	116,485	135,899	109,857	111,821
C. Transport Group	3,628,596	1,266,210	87,523	100,415	109,313	149,793	115,055	129,806	125,308
19-Road Vehicles (Build Unit, Ckd/Skd)	3,009,873	1,073,575	79,108	83,185	106,397	122,847	78,496	107,589	100,670
20-Aircrafts, Ships and Boats	564,509	135,360	4,840	15,900	1,714	25,105	35,829	21,975	23,585
21-Other Transport Equipments	54,215	57,275	3,574	1,330	1,201	1,842	730	242	1,053
D. Petroleum Group	18,743,154	17,538,524	1,557,994	1,327,586	1,326,686	1,236,466	1,429,940	1,196,928	1,098,998
22-Petroleum Products	10,296,177	8,974,862	805,626	590,492	541,441	498,622	393,153	520,401	432,300
23-Petroleum Crude	4,601,532	4,587,541	478,520	444,523	547,048	420,918	498,631	372,109	290,524
24-Natural Gas, Liquefied	3,681,125	3,802,798	258,666	277,092	222,883	304,094	515,065	282,682	357,930
25-Petroleum Gas, Liquefied	163,571	172,636	15,181	15,442	15,280	12,832	23,090	21,707	18,188
26-Other	749	687	-	37	34	-	-	28	56
E. Textile Group	5,705,298	4,564,779	424,056	259,453	266,854	246,619	305,970	300,224	337,209
27-Raw Cotton	2,282,657	2,430,174	275,651	64,962	77,778	55,217	61,748	86,425	116,318
28-Synthetic Fibre	820,084	570,674	42,378	49,668	38,059	40,991	62,235	57,932	55,637
29-Synthetic & artificial Silk Yarn	921,977	595,375	39,094	62,138	63,723	61,675	69,769	62,441	67,977
30-Worn Clothing	127,317	84,148	1,497	7,716	10,274	7,097	11,172	9,627	10,691
31-Other Textile Items	1,553,262	884,408	65,437	74,969	77,020	81,638	101,047	83,799	86,586
F. Agricultural & Other Chemical Group	10,674,600	8,263,011	635,851	767,207	862,581	664,071	860,929	658,062	691,231
32-Fertilizer Manufactured	716,653	618,589	85,247	99,164	149,129	15,540	157,335	47,177	12,239
33-Insecticides	188,571	167,414	18,605	13,881	15,219	11,496	13,748	14,346	13,090
34-Plastic Material	3,250,664	2,196,552	159,279	211,125	208,224	185,039	216,191	195,226	203,929
35-Medicinal Products	838,817	686,456	55,984	50,890	52,133	55,746	58,900	52,455	50,045
36-Other	5,679,896	4,594,000	316,736	392,147	437,875	396,251	414,755	348,858	411,929
G. Metal Group	5,896,808	3,449,412	203,049	453,849	431,897	361,344	384,746	414,456	373,558
37-Gold	-	-	-	-	-	-	-	-	-
38-Iron and Steel Scrap	2,106,985	1,062,072	46,936	150,804	166,947	130,390	151,696	134,224	152,667
39-Iron and Steel	2,853,531	1,686,107	105,336	245,699	204,429	171,901	162,573	201,697	148,184
40-Aluminum Wrought & Worked	341,882	291,023	20,314	21,507	24,215	23,846	29,204	25,251	28,056
41-All other Metals & Articles	594,410	410,210	30,463	35,838	36,306	35,207	41,273	53,284	44,651
H. Miscellaneous Group	1,154,818	740,672	43,326	75,481	78,736	79,722	85,005	69,983	79,822
42-Rubber Crude Incl. Synth/Reclaimed	239,281	171,733	9,123	19,729	17,549	16,077	15,172	16,822	16,697
43-Rubber Tyres & Tubes	204,437	66,728	1,709	5,719	6,118	10,107	7,931	8,525	9,970
44-Wood & Cork	168,998	92,395	4,379	12,046	12,837	10,177	10,782	9,596	8,969
45-Jute	53,987	49,513	4,527	2,816	2,541	1,673	893	1,309	1,795
46-Paper & Paper Board & Manuf. thereof	488,114	360,303	23,587	35,171	39,691	41,688	50,228	33,731	42,391
I. All Others	6,604,825	3,233,516	213,414	411,212	269,449	310,886	318,113	278,053	299,984
II. Imports Payments Through Banks	69,984,994	51,453,314	4,030,865	4,495,748	4,554,535	4,218,571	4,886,536	4,437,991	4,491,240
III. Freight & Insurance	4,272,685	2,235,006	184,211	177,132	179,449	166,212	285,374	174,857	176,955
IV. Imports Payments Banks (fob) (I-II)	65,712,310	49,218,309	3,846,654	4,318,616	4,375,087	4,052,359	4,601,162	4,263,134	4,314,285
IV. Other Imports	5,830,650	2,615,690	311,301	72,407	159,870	120,605	(47,112)	88,817	134,707
Total Imports as Per BOP (III+IV)	71,542,959	51,833,999	4,157,956	4,391,022	4,534,957	4,172,964	4,554,050	4,351,951	4,448,992

Source: Core Statistics Department

P: Provisional, R: Revised

NOTE: Other Imports include goods procured in ports by carriers, refund/rebate, imports under foreign economic assistance (grants and loans), import of oil/petroleum under deferred payment arrangements with international financial institutions/foreign governments and other miscellaneous items as per BPM6.

4.17 Imports by Selected Commodities

(b) Pakistan Bureau of Statistics

Thousand US Dollars

COMMODITIES	FY22	FY23	2023				2024		
			Mar	Oct	Nov	Dec	Jan	Feb	Mar ^P
A. Food Group	9,016,246	8,936,960	646,340	780,981	716,843	607,152	764,309	739,819	829,164
1-Milk, Cream & Milk Food for Infants	162,140	144,299	12,274	8,255	11,037	9,325	6,702	6,138	8,841
2-Wheat un-milled	795,286	1,072,453	121,630	120,614	141,879	88,614	176,348	226,439	205,206
3-Dry Fruits & Nuts	65,252	39,965	2,112	7,825	9,666	8,553	7,903	5,622	4,934
4-Tea	626,195	569,039	38,440	58,539	53,608	58,869	54,985	45,269	58,539
5-Spices	216,183	151,241	11,998	12,849	13,990	17,994	19,731	16,438	17,470
6-Soya bean Oil	197,154	315,541	43,723	17,168	7,074	9,307	8,843	5,674	10,405
7-Palm Oil	3,549,303	3,640,709	236,187	205,718	210,932	212,907	223,296	199,078	273,920
8-Sugar	191,720	5,641	484	236	367	128	411	368	205
9-Pulses	611,335	946,174	96,914	78,566	81,778	52,917	59,087	55,945	66,393
10-All others Food items	2,601,678	2,051,896	82,578	271,212	186,512	148,538	207,003	178,848	183,251
B. Machinery Group	10,920,414	5,811,518	338,816	694,716	583,926	670,524	750,444	689,879	811,865
11-Power Generating Machinery	1,473,034	500,450	23,769	26,269	46,551	30,248	35,422	22,838	28,263
12-Office Mach. Incl. Data Processing Equipment	590,357	339,428	28,371	31,225	36,870	40,210	41,382	33,227	33,623
13-Textile Machinery	764,717	328,428	18,604	10,972	9,850	12,124	11,067	14,663	9,465
14-Construction & Mining Machinery	174,900	84,730	4,195	6,359	8,626	6,452	8,866	7,620	5,820
15-Electrical Machinery & Apparatus	1,929,160	1,673,819	112,334	263,131	160,031	224,738	280,485	268,626	420,351
16-Telecom	2,684,004	956,698	36,175	207,785	187,580	216,263	232,709	191,504	189,042
17-Agricultural Machinery & Implements	111,917	40,971	3,245	9,421	8,619	4,810	11,973	4,404	8,113
18-Other Machinery	3,192,324	1,886,995	112,123	139,554	125,799	135,679	128,540	146,997	117,188
C. Transport Group	4,453,512	1,757,250	93,094	100,277	153,241	181,666	135,461	134,339	129,923
19-Road Motor Veh. (Build Unit, Ckd/Skd)	3,681,378	1,564,219	87,176	77,583	146,208	171,730	118,044	116,286	127,903
20-Aircrafts Ships and Boats	761,318	134,380	415	22,255	6,671	9,244	17,118	16,481	1,166
21-Others Transport Equipments	10,816	58,652	5,503	439	362	692	299	1,572	854
D. Petroleum Group	23,318,723	17,014,558	1,206,434	1,527,146	1,424,903	1,551,870	1,326,540	1,245,996	1,506,003
22-Petroleum Products	12,069,437	7,628,441	484,024	646,098	499,401	532,615	427,573	491,234	497,038
23-Petroleum Crude	5,598,672	4,947,217	377,113	539,781	565,585	558,637	366,492	373,512	635,295
24-Natural Gas, Liquified	4,989,651	3,763,531	301,361	278,289	289,700	386,578	445,148	317,830	292,951
25. Petroleum Gas, Liquified	660,684	675,028	43,931	62,974	70,178	74,028	87,322	63,390	80,680
26. Others	279	339	5	5	39	12	5	30	39
E. Textile Group	4,787,031	3,741,594	267,255	211,877	216,427	202,778	216,154	185,516	211,704
27-Raw Cotton	1,828,461	1,679,398	148,951	23,949	29,885	15,378	16,417	12,198	30,441
28-Synthetic Fibre	742,810	484,529	28,335	38,307	26,457	27,635	44,921	37,936	42,335
29-Synthetic & artificial Silk Yarn	878,757	583,056	31,843	54,583	47,778	51,630	54,758	43,310	43,329
30-Worn Clothing	433,912	370,736	28,472	34,560	39,865	39,937	32,992	29,782	36,867
31-Other Textile Items	903,091	623,871	29,654	60,478	72,442	68,198	67,066	62,290	58,732
F. Agricultural & Other Chemical Group	14,085,574	8,927,964	622,318	800,523	683,258	708,601	839,238	656,301	639,806
32-Fertilizer Manufactured	845,538	604,374	23,870	114,117	73,693	71,931	178,731	31,870	27,685
33-Insecticides	201,732	204,662	20,748	21,041	19,363	10,140	17,066	17,318	15,145
34-Plastic Material	3,135,613	2,273,347	145,329	206,858	173,753	184,323	204,831	182,742	178,056
35-Medicinal Products	4,062,811	1,328,560	134,189	93,543	91,702	99,647	99,642	83,575	88,395
36-Others	5,839,881	4,517,025	298,182	364,962	324,747	342,560	338,968	340,796	330,525
G. Metal Group	6,524,427	4,151,946	271,775	367,198	396,630	338,227	348,095	357,694	396,760
37-Gold	22,623	30,649	2,580	1,584	3,899	780	1,274	2,196	-
38-Iron and Steel Scrap	2,305,317	1,152,029	77,620	107,894	113,837	107,400	99,795	114,284	114,924
39-Iron and Steel	2,936,818	1,889,966	119,265	182,344	203,212	147,033	156,245	137,579	185,368
40-Aluminum Wrought & Worked	260,699	229,952	14,482	14,183	16,011	13,337	18,574	17,323	17,815
41-All other Metals & Articles	998,971	849,348	57,828	61,193	59,671	69,677	72,207	86,312	78,653
H. Miscellaneous Group	1,191,258	869,364	59,117	80,249	80,695	74,985	73,427	68,323	71,524
42-Rubber Crude Incl. Synth/Reclaimed	254,557	208,855	14,325	25,635	22,656	19,900	19,521	19,821	19,494
43-Rubber Tyres & Tubes	239,042	92,967	4,459	7,820	8,908	11,341	9,500	8,974	9,451
44-Wood & Cork	134,561	83,984	3,720	10,610	10,825	10,540	5,942	5,537	7,675
45-Jute	58,456	57,903	8,084	3,094	2,660	1,667	1,054	1,246	1,589
46-Paper & Paper Board & Manuf. thereof	504,641	425,658	28,529	33,090	35,646	31,537	37,410	32,745	33,315
I. All other Items	5,839,153	3,987,297	250,296	299,740	283,040	314,678	316,870	247,664	276,045
TOTAL	80,136,339	55,198,449	3,755,445	4,862,706	4,538,963	4,650,481	4,770,538	4,325,531	4,872,794

Source: Pakistan Bureau of Statistics

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY22	FY23 ^R	2023				2024		
			Mar	Oct ^R	Nov ^R	Dec ^R	Jan	Feb ^R	Mar ^P
Grand Total	32,492,942	27,878,962	2,422,011	2,754,047	2,722,010	2,798,027	2,696,972	2,534,019	2,519,038
A. Latin America	30,100	52,844	3,328	2,889	3,401	6,535	12,356	7,383	3,389
B. Central America	167,437	189,689	14,756	14,455	13,998	15,177	13,483	13,641	12,594
Mexico	101,800	115,313	9,562	10,014	11,477	11,861	10,635	11,153	10,293
Others	65,637	74,376	5,194	4,441	2,521	3,316	2,848	2,488	2,302
C. South America	371,263	309,575	23,211	33,243	29,396	27,286	27,681	25,394	26,309
Argentina	47,361	47,033	3,019	7,247	4,781	1,574	5,913	2,648	3,130
Brazil	102,958	106,780	8,957	12,794	12,103	11,771	10,412	12,062	11,592
Uruguay	9,419	7,328	631	722	409	771	792	531	1,160
Others	211,525	148,434	10,603	12,480	12,104	13,170	10,564	10,153	10,427
D. North America	7,213,343	6,358,219	512,615	515,448	469,304	480,143	492,632	457,614	451,696
Canada	403,722	426,592	28,993	30,275	33,910	31,038	36,681	34,274	30,257
USA	6,808,278	5,931,218	483,518	485,167	435,320	449,092	455,944	423,340	421,431
Others	1,342	408	104	6	74	13	7	-	8
E. Eastern Europe	757,773	659,749	65,958	63,922	60,916	59,873	60,599	56,359	66,497
Hungary	26,645	20,790	1,732	2,229	2,032	1,895	2,197	2,200	2,171
Romania	54,285	65,315	5,707	5,622	6,291	5,598	4,055	4,717	5,299
Russian Federation	134,321	88,565	11,492	6,881	8,681	8,313	7,159	6,502	6,756
Ukraine	44,487	11,070	980	505	716	1,170	1,114	1,811	967
Others	498,034	474,010	46,046	48,686	43,195	42,897	46,074	41,129	51,303
F. Northern Europe	2,967,765	2,586,468	214,691	227,931	225,810	200,465	229,114	220,966	231,227
Denmark	294,873	207,980	15,515	18,885	21,473	17,954	22,862	22,210	19,912
Finland	30,604	33,934	3,097	3,219	2,025	2,379	2,972	2,334	2,755
Norway	58,622	51,246	4,316	5,655	4,374	2,869	5,903	3,355	6,337
Sweden	192,404	156,587	14,218	13,193	10,092	10,406	11,966	12,297	12,074
United Kingdom	2,201,080	1,966,593	164,507	170,636	172,906	152,336	172,286	163,513	178,517
Others	190,183	170,127	13,037	16,343	14,940	14,520	13,126	17,256	11,633
G. Southern Europe	2,736,823	2,980,957	251,203	292,449	245,743	212,446	219,337	224,585	248,423
Greece	108,465	124,736	13,128	10,177	11,237	14,455	7,926	10,357	14,008
Italy	1,087,434	1,151,424	93,563	110,238	92,596	66,194	81,258	84,115	91,887
Spain	1,150,868	1,375,278	121,883	149,579	122,269	109,074	108,566	108,500	120,004
Others	390,056	329,520	22,628	22,456	19,641	22,723	21,587	21,612	22,524
H. Western Europe	4,662,682	4,526,556	365,305	352,567	374,580	332,207	332,794	365,398	345,802
Belgium	717,140	700,931	54,362	46,328	52,694	41,562	39,883	46,822	40,772
France	531,609	570,126	47,206	41,711	34,663	46,379	46,145	37,063	41,774
Germany	1,751,423	1,600,319	122,288	122,726	125,108	118,754	123,163	128,465	137,499
Netherlands	1,499,671	1,446,997	122,056	116,033	111,926	109,944	112,220	124,591	118,156
Switzerland	132,343	180,427	16,318	22,939	48,005	12,580	10,096	26,697	5,816
Others	30,496	27,756	3,075	2,831	2,184	2,988	1,287	1,759	1,786
I. Eastern Africa	641,069	650,470	73,320	96,064	102,231	89,779	91,674	72,605	92,479
Kenya	204,134	242,092	26,917	24,178	24,080	20,320	25,933	25,045	44,015
Mauritius	26,413	24,744	1,835	2,807	2,056	1,375	1,589	2,237	1,629
United Republic of Tanzania	62,801	110,940	18,096	17,195	21,059	15,919	13,029	9,567	15,215
Others	347,721	272,693	26,473	51,885	55,037	52,166	51,122	35,756	31,621

4.18 Export Receipts by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY22	FY23 ^R	2023				2024		
			Mar	Oct ^R	Nov ^R	Dec ^R	Jan	Feb ^R	Mar ^P
J. Middle Africa	32,769	30,807	3,391	4,933	5,794	15,367	14,092	29,710	17,058
K. Northern Africa	214,194	187,724	12,323	21,514	27,085	19,145	12,907	12,692	17,299
Egypt	128,797	110,156	5,907	12,780	16,679	10,032	6,202	6,439	10,828
Morocco	29,915	26,824	2,541	1,881	2,309	1,819	3,508	2,021	2,076
Others	55,482	50,744	3,874	6,853	8,097	7,294	3,197	4,232	4,395
L. Southern Africa	209,726	212,625	15,720	15,720	23,967	17,908	17,900	14,531	16,302
South Africa	199,904	199,574	15,426	15,277	22,140	17,779	17,737	14,383	15,545
Others	9,822	13,051	295	443	1,827	130	163	148	758
M. Western Africa	316,288	235,587	15,450	30,257	40,367	94,266	72,921	55,316	39,006
N. Eastern Asia	3,629,482	2,740,805	237,849	397,276	327,122	308,967	307,082	202,273	288,921
China	2,783,059	2,029,174	189,957	318,842	271,316	257,978	245,169	169,028	246,030
Hong Kong	334,321	179,493	16,635	15,814	12,046	12,856	14,403	7,707	11,643
Japan	199,928	204,572	16,075	19,601	16,487	16,137	14,264	12,372	15,516
Republic of Korea	205,906	197,152	15,181	14,665	14,405	21,960	12,569	13,163	15,674
Others	106,268	130,413	2	28,354	12,868	36	20,677	4	58
O. South-Central Asia	1,981,736	1,795,094	176,239	168,507	163,145	140,584	160,632	151,594	186,120
Afghanistan	552,781	522,145	54,396	52,177	51,911	28,019	24,211	34,960	55,432
Bangladesh	872,562	768,547	63,275	47,687	56,381	56,944	62,332	53,729	66,742
India	1,292	329	59	26	-	8	72	81	1,116
Iran	-	75	0	-	3	1	-	-	7
Sri Lanka	375,370	283,779	21,728	42,281	31,497	34,060	47,223	38,893	32,568
Others	179,732	220,218	36,780	26,336	23,352	21,552	26,794	23,931	30,255
P. South Eastern Asia	1,539,754	1,297,646	124,718	135,882	252,332	300,624	290,445	221,327	179,048
Indonesia	122,973	127,393	8,608	16,325	79,221	100,098	73,634	60,187	48,678
Malaysia	432,750	299,013	28,382	51,858	64,529	73,613	84,079	53,815	56,220
Singapore	374,986	290,610	17,494	10,730	21,419	18,224	30,598	34,154	6,775
Thailand	146,583	164,123	24,855	9,493	9,505	9,549	11,788	12,758	14,478
Others	462,463	416,507	45,380	47,477	77,658	99,141	90,345	60,414	52,897
Q. Western Asia	3,405,891	3,028,844	281,776	335,194	346,963	325,312	322,960	329,865	323,218
Bahrain	69,839	64,275	4,812	5,839	5,227	6,477	6,670	5,203	5,270
Jordan	41,299	40,917	2,917	4,902	3,752	2,842	2,267	2,395	2,058
Kuwait	134,441	127,445	13,634	14,276	10,276	10,235	12,600	11,299	11,356
Saudi Arabia	420,402	504,152	56,468	65,711	60,637	52,613	57,977	56,335	73,797
Turkey	354,725	323,329	33,168	40,699	27,712	21,949	24,070	28,197	26,700
United Arab Emirates	1,848,990	1,475,921	136,486	153,327	192,500	182,871	168,388	167,736	149,959
Others	536,195	492,805	34,291	50,440	46,859	48,326	50,987	58,700	54,078
R. Australia & New Zealand	360,870	357,443	31,333	27,057	25,420	25,521	26,586	23,915	30,878
Australia	302,690	305,283	27,496	22,623	22,201	21,726	22,744	19,667	27,138
New Zealand	51,155	47,851	3,727	4,123	2,901	3,517	3,495	3,807	3,522
Others	7,025	4,309	110	310	317	278	348	441	217
S. Others	65,721	85,756	4,895	3,942	4,268	4,401	3,336	2,013	3,990
I. Export Receipts through Banks	31,304,688	28,286,857	2,428,082	2,739,250	2,741,841	2,676,006	2,708,531	2,487,180	2,580,257
II. Freight on Export	349,676	755,178	49,213	46,800	48,688	47,612	47,612	60,741	60,741
III. Export Receipts Banks (fob) (I-II)	30,955,012	27,531,679	2,378,869	2,692,450	2,693,153	2,628,393	2,660,918	2,426,439	2,519,516
IV. Other Exports	1,537,930	347,283	43,142	61,597	28,857	169,634	36,054	107,581	(478)

Source: core Statistics Department

P: Provisional, R: Revised

Note: Other exports include land borne exports, export of samples, change in outstanding export bills, refund and rebate, and goods procured on ports by carriers etc.

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY22	FY23	2022	2023					
			Oct	May	Jun	Jul	Aug	Sep	Oct
Grand Total	31,781,600	27,724,078	2,383,718	2,196,951	2,356,307	2,064,428	2,365,955	2,470,795	2,688,598
A. Latin America	24,198	60,926	1,056	11,472	2,155	4,589	3,422	2,512	3,942
B. Central America	196,293	192,437	14,912	17,504	16,909	12,087	16,220	15,142	16,617
Mexico	112,893	125,750	9,660	13,499	11,939	8,228	10,763	11,538	12,187
Others	83,400	66,687	5,251	4,005	4,970	3,858	5,457	3,605	4,430
C. South America	403,004	302,284	26,304	22,073	28,314	26,100	30,119	29,144	35,215
Argentina	54,497	44,716	4,365	2,973	2,590	4,940	7,432	4,359	2,990
Brazil	107,458	101,462	8,250	8,649	10,320	9,173	11,216	13,319	16,545
Uruguay	7,982	7,426	622	526	679	533	642	454	656
Others	233,067	148,680	13,068	9,924	14,725	11,454	10,829	11,012	15,023
D North America	7,237,619	5,561,041	456,971	443,911	466,372	438,790	486,669	471,833	439,937
Canada	464,398	361,895	32,423	29,850	32,135	28,510	33,119	27,013	35,762
USA	6,773,098	5,198,971	424,539	414,054	434,236	410,252	453,509	444,799	404,167
Others	123	172	9	7	2	27	41	22	8
E. Eastern Europe	736,261	628,155	43,565	50,535	61,550	50,238	60,189	53,028	57,197
Hungary	21,982	16,369	940	1,602	1,539	2,717	1,808	2,261	1,867
Romania	60,463	71,602	6,670	5,415	6,979	5,339	5,628	5,950	6,847
Russian Federation	121,596	73,225	4,489	8,148	5,335	4,866	6,271	6,471	6,391
Ukraine	37,333	816	7	32	36	1,077	51	172	287
Others	494,888	466,144	31,458	35,337	47,659	36,239	46,430	38,174	41,805
F. Northern Europe	2,879,082	2,512,926	201,126	187,466	247,703	209,228	247,758	207,364	231,472
Denmark	269,600	187,327	15,618	12,530	16,038	16,191	20,333	15,386	21,836
Finland	36,097	40,285	4,251	2,960	3,717	1,786	1,672	3,333	3,486
Norway	66,240	60,202	4,860	3,266	6,823	5,785	5,960	5,244	4,205
Sweden	177,589	151,810	12,658	10,845	14,429	9,742	12,306	10,385	12,243
United Kingdom	2,156,371	1,928,343	154,555	146,675	194,890	161,921	188,255	159,230	174,590
Others	173,185	144,962	9,185	11,190	11,806	13,803	19,231	13,785	15,110
G. Southern Europe	2,980,300	3,034,828	236,458	263,068	296,758	224,830	270,733	219,464	281,043
Greece	115,036	131,133	7,197	13,241	12,385	9,098	10,293	10,669	11,547
Italy	1,153,843	1,155,266	80,961	113,705	115,260	81,028	90,067	72,931	122,760
Spain	1,280,040	1,406,868	119,701	105,163	140,725	115,989	145,737	112,359	121,298
Others	431,381	341,564	28,600	30,959	28,388	18,715	24,637	23,506	25,438
H. Western Europe	4,801,582	4,379,409	353,533	336,562	389,750	318,195	354,909	313,689	365,081
Belgium	787,535	718,425	57,666	74,788	61,970	57,966	52,350	48,409	56,432
France	509,882	495,312	35,448	38,193	46,534	37,365	34,832	43,115	36,762
Germany	1,737,218	1,567,067	127,147	98,102	141,394	108,854	136,464	104,273	143,262
Netherlands	1,737,376	1,570,853	130,859	123,331	137,143	112,403	128,666	115,754	126,564
Switzerland	14,315	14,506	1,203	1,248	1,517	1,006	1,236	1,075	1,004
Others	15,257	13,248	1,210	901	1,192	602	1,362	1,063	1,057
I. Eastern Africa	784,032	784,409	69,996	55,527	51,031	59,405	51,253	85,218	92,560
Kenya	282,035	309,026	22,434	23,279	22,535	27,541	12,336	19,058	23,128
Mauritius	27,918	22,562	3,016	1,774	836	1,227	1,765	1,827	1,648
United Republic of Tanzania	123,456	159,554	14,296	8,439	10,107	11,541	9,950	15,540	19,965
Others	350,624	293,267	30,249	22,036	17,553	19,096	27,203	48,793	47,819

4.18 Exports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY22	FY23	2022	2023					
			Oct	May	Jun	Jul	Aug	Sep	Oct
J. Middle Africa	54,286	64,811	5,934	4,564	4,661	5,354	5,923	7,024	8,243
K. Northern Africa	216,691	178,201	12,137	19,669	15,158	13,809	15,671	21,662	24,898
Egypt	104,097	91,635	5,241	13,188	7,655	9,167	10,238	9,694	11,402
Morocco	34,914	27,626	1,270	2,989	2,437	1,162	1,741	2,674	2,951
Others	77,678	58,939	5,627	3,493	5,066	3,479	3,692	9,293	10,545
L. Southern Africa	243,055	219,319	19,306	14,386	16,281	14,184	14,935	14,641	23,306
South Africa	236,098	214,725	19,047	13,874	15,851	13,410	14,436	13,978	22,593
Others	6,956	4,593	259	512	430	774	498	663	713
M. Western Africa	251,965	242,413	15,176	15,493	15,489	20,345	24,975	24,231	26,887
N. Eastern Asia	3,759,983	2,719,835	274,318	242,098	252,004	207,346	238,334	401,136	370,856
China	3,195,520	2,200,362	224,926	198,416	207,736	168,810	206,524	353,574	325,868
Hong Kong	58,196	55,483	5,303	4,729	5,469	3,681	3,119	3,305	3,468
Japan	211,192	206,878	19,492	15,430	20,526	16,311	15,005	17,721	15,994
Republic of Korea	224,840	187,939	17,386	18,670	14,279	14,419	10,419	20,091	20,068
Others	70,230	69,172	7,211	4,853	3,995	4,125	3,267	6,444	5,458
O. South-Central Asia	2,395,374	2,264,781	199,292	160,593	151,677	144,442	164,676	193,417	214,347
Afghanistan	796,539	977,580	90,871	75,036	63,629	62,568	74,014	69,153	97,535
Bangladesh	939,943	724,185	64,766	53,840	50,351	42,925	48,403	73,483	66,530
India	2	1	-	-	-	-	-	-	-
Iran	-	93	7	16	11	-	-	-	17
Sri Lanka	388,648	299,570	26,155	20,328	21,580	22,216	22,602	33,483	35,798
Others	270,246	263,349	17,492	11,373	16,106	16,733	19,658	17,298	14,466
P. South Eastern Asia	1,546,279	1,225,179	136,074	84,055	74,395	84,304	103,813	110,490	197,672
Indonesia	130,584	144,303	11,786	10,967	11,213	5,323	7,591	12,994	39,875
Malaysia	456,829	306,413	27,031	23,210	16,683	23,177	32,025	34,797	76,921
Singapore	80,470	97,956	47,297	4,430	5,012	3,162	5,813	4,240	7,449
Thailand	361,483	246,786	17,716	12,318	12,901	11,529	9,060	13,033	10,923
Others	516,913	429,719	32,244	33,130	28,587	41,114	49,324	45,426	62,503
Q. Western Asia	2,988,609	3,003,328	286,353	244,030	240,449	206,504	251,816	275,497	273,011
Bahrain	74,363	62,013	6,790	4,717	5,536	4,495	5,678	5,195	5,268
Jordan	43,399	45,028	3,404	2,530	4,554	3,802	3,637	5,976	3,435
Kuwait	131,901	129,290	12,971	10,766	9,782	8,729	10,261	10,881	10,431
Saudi Arabia	425,760	558,480	47,448	51,781	38,903	41,419	51,152	57,168	61,190
Turkey	363,214	325,142	19,518	37,505	34,279	24,854	29,696	33,993	29,966
United Arab Emirates	1,383,634	1,399,071	148,764	96,541	105,003	84,367	101,317	110,729	119,764
Others	566,337	484,303	47,459	40,191	42,392	38,838	50,075	51,555	42,959
R. Australia & New Zealand	357,269	345,682	30,662	23,569	25,471	24,470	24,113	24,949	26,107
Australia	304,917	295,349	25,718	20,357	20,790	21,458	20,976	21,200	22,397
New Zealand	52,356	50,332	4,943	3,212	4,681	3,013	3,137	3,749	3,710
Others	-	-	-	-	-	-	-	-	-
S. Others	5,753	4,116	545	377	180	210	427	353	209

Source: Pakistan Bureau of Statistics

4.19 Import Payments by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY22	FY23 ^R	2023		2023			2024		
			Mar	Oct ^R	Nov ^R	Dec ^R	Jan	Feb ^R	Mar ^P	
Grand Total	71,542,959	51,833,999	4,157,956	4,391,022	4,534,957	4,172,964	4,554,050	4,351,951	4,448,992	
A. Latin America	6,770	3,189	251	5,149	275	34,618	133	164	-	
B. Central America	152,140	117,698	18,004	4,301	6,163	5,050	5,781	5,445	2,365	
Mexico	66,803	57,550	17,732	3,877	5,752	4,556	4,680	5,285	1,693	
Others	85,337	60,148	272	424	411	493	1,101	160	672	
C. South America	1,339,244	970,986	56,532	30,233	42,039	37,524	30,958	28,324	38,716	
Argentina	139,951	174,150	8,355	9,447	9,974	5,020	2,643	6,487	7,235	
Brazil	1,119,772	718,354	38,301	17,499	24,101	25,053	26,883	19,091	27,729	
Uruguay	11,984	8,926	3,000	1,722	2,416	1,064	1,125	202	1,160	
Others	67,537	69,555	6,877	1,566	5,548	6,386	307	2,544	2,592	
D. North America	3,340,480	2,614,184	234,531	127,930	161,142	164,449	151,862	169,204	208,407	
Canada	284,908	398,915	22,401	10,468	11,443	8,630	12,079	12,179	19,669	
USA	3,055,150	2,214,849	212,129	117,462	149,699	155,755	139,783	157,025	188,715	
Others	422	420	-	-	-	64	-	-	23	
E. Eastern Europe	1,294,525	1,007,420	137,245	131,411	218,538	137,928	220,991	317,843	200,685	
Hungary	14,964	11,268	558	1,000	653	1,118	899	1,064	3,272	
Romania	60,037	151,307	2,099	19,059	41,146	23,823	6,773	54,510	24,765	
Russian Federation	254,172	645,196	117,396	70,466	148,168	77,361	155,308	189,038	102,089	
Ukraine	693,670	49,935	1,150	16,626	15,603	21,302	44,434	64,731	56,433	
Others	271,683	149,714	16,043	24,261	12,968	14,324	13,576	8,500	14,126	
F. Northern Europe	1,431,378	1,060,623	64,930	95,318	242,860	84,795	89,780	114,297	80,765	
Denmark	89,877	64,537	3,012	4,041	4,851	3,931	6,983	4,866	4,983	
Finland	101,145	61,850	2,661	5,556	5,191	6,295	6,297	8,636	5,904	
Norway	41,585	32,394	2,292	1,722	954	2,237	2,376	1,705	4,328	
Sweden	248,793	194,862	9,381	15,300	17,301	14,733	15,976	47,972	16,487	
United Kingdom	869,831	638,757	41,043	63,149	209,454	51,337	51,050	46,002	43,976	
Others	80,148	68,223	6,540	5,549	5,110	6,262	7,098	5,116	5,087	
G. Southern Europe	1,208,394	883,893	61,513	66,353	87,443	63,754	74,892	72,911	57,561	
Greece	37,236	106,153	7,156	2,292	994	2,266	1,981	2,544	5,946	
Italy	770,439	527,250	34,105	46,342	51,272	38,641	55,925	26,743	29,926	
Spain	330,145	201,007	12,782	14,753	33,122	19,690	14,490	42,045	14,794	
Others	70,574	49,484	7,470	2,966	2,055	3,157	2,495	1,579	6,894	
H. Western Europe	4,356,382	3,073,123	200,222	246,365	195,587	244,891	210,970	279,426	172,666	
Belgium	549,366	392,681	19,648	27,772	16,901	21,810	23,576	65,420	15,833	
France	515,510	395,113	21,796	21,228	20,473	21,663	18,726	19,772	19,975	
Germany	1,250,843	906,169	74,255	79,100	80,250	71,328	98,089	69,877	74,153	
Netherlands	753,328	745,211	41,797	63,854	44,975	65,390	39,223	88,299	35,035	
Switzerland	1,129,276	539,995	39,071	47,537	25,890	56,277	25,627	29,350	22,354	
Others	158,059	93,955	3,656	6,874	7,098	8,423	5,730	6,708	5,317	
I. Eastern Africa	800,200	788,618	44,378	79,905	74,629	90,972	84,299	59,501	79,018	
Kenya	502,642	442,569	31,092	52,386	52,311	58,023	52,051	37,254	53,352	
Mauritius	11,112	4,982	378	112	247	58	541	230	506	
United Republic of Tanzania	83,348	99,207	5,028	10,378	8,656	17,650	19,126	4,637	12,164	
Others	203,098	241,860	7,879	17,028	13,415	15,240	12,581	17,380	12,997	

4.19 Import Payments by Selected Countries/Territories

(a) State Bank of Pakistan

Thousand US Dollars

Country / Territory	FY22	FY23 ^R	2023				2024		
			Mar	Oct ^R	Nov ^R	Dec ^R	Jan	Feb ^R	Mar ^R
J. Middle Africa	85,874	12,671	135	1,401	759	2,181	372	332	814
K. Northern Africa	785,890	807,493	46,926	72,957	125,361	79,979	135,155	35,617	15,514
Egypt	257,564	115,537	14,908	12,340	52,970	3,880	58,314	7,984	4,124
Morocco	520,299	664,847	31,544	60,466	71,877	75,979	76,503	16,828	11,072
Others	8,027	27,109	473	150	514	120	338	10,804	318
L. Southern Africa	1,611,051	433,024	6,137	42,903	31,870	23,444	44,912	36,607	50,866
South Africa	1,588,545	427,164	6,062	42,753	31,543	23,406	44,888	36,355	50,599
Others	22,506	5,860	75	150	327	37	23	252	267
M. Western Africa	318,454	207,777	23,618	26,910	34,824	71,884	58,434	40,085	113,304
N. Eastern Asia	21,469,889	11,742,066	857,798	1,197,863	1,229,899	1,243,787	1,386,200	1,316,117	1,392,594
China	17,301,031	9,662,618	680,051	993,401	1,003,248	1,041,271	1,177,373	1,135,006	1,162,123
Hong Kong	641,021	382,027	45,388	43,065	49,194	45,731	57,885	54,837	70,966
Japan	1,985,853	889,110	67,941	86,717	85,741	87,142	83,656	53,400	77,502
Republic of Korea	1,540,575	807,705	64,417	72,433	91,705	69,644	67,284	72,875	82,003
Others	1,408	606	-	2,249	11	-	-	-	-
O. South-Central Asia	644,418	358,445	24,209	29,644	27,925	26,493	30,192	32,794	34,763
Afghanistan	147,249	15,277	329	844	1,289	1,238	705	310	960
Bangladesh	97,895	77,182	6,100	5,205	5,412	4,005	3,764	4,917	4,728
India	187,663	190,040	13,437	16,977	15,330	14,430	17,285	17,996	17,803
Iran	-	-	-	-	-	-	-	-	-
Sri Lanka	81,245	47,974	3,139	5,354	3,741	4,340	4,640	4,709	5,127
Others	130,366	27,972	1,204	1,264	2,152	2,480	3,799	4,862	6,145
P. South Eastern Asia	9,709,461	7,455,774	448,351	658,620	609,665	547,204	622,173	565,861	620,628
Indonesia	2,675,688	2,643,948	137,898	224,053	190,143	168,043	218,630	192,831	236,489
Malaysia	1,518,664	1,021,887	60,877	66,994	85,866	72,050	63,596	103,915	97,152
Singapore	3,411,598	2,762,906	194,614	282,511	241,288	225,535	245,878	179,286	208,880
Thailand	1,469,218	711,917	41,557	59,552	52,092	62,077	64,571	63,511	54,980
Others	634,292	315,115	13,405	25,510	40,275	19,499	29,497	26,319	23,126
Q. Western Asia	20,398,339	18,884,120	1,731,242	1,593,519	1,387,922	1,301,489	1,661,430	1,298,186	1,352,045
Bahrain	885,411	379,665	18,199	4,075	4,197	14,429	55,277	20,348	21,970
Jordan	17,953	15,111	309	881	1,116	439	492	728	1,861
Kuwait	2,303,814	2,545,609	293,967	71,776	146,415	181,967	232,230	209,450	161,977
Saudi Arabia	4,231,346	3,324,307	395,408	485,875	408,747	362,538	388,814	293,225	255,184
Turkey	943,580	477,599	31,464	60,334	42,420	45,417	34,975	45,355	47,929
United Arab Emirates	8,751,986	7,438,922	617,826	626,270	533,701	377,138	515,588	437,496	521,432
Others	3,264,250	4,702,908	374,070	344,307	251,326	319,562	434,053	291,584	341,693
R. Australia & New Zealand	396,929	728,239	61,190	61,682	58,518	43,957	64,950	53,116	52,292
Australia	355,925	700,997	59,676	60,123	57,484	42,695	63,484	52,425	49,758
New Zealand	38,028	25,027	1,039	1,027	839	1,218	1,423	691	2,453
Others	2,977	2,215	475	533	195	45	44	-	81
S. Others	635,175	303,969	13,653	23,286	19,117	14,173	13,052	12,160	18,237
I. Import Payments Through Banks	69,984,994	51,453,314	4,030,865	4,495,748	4,554,535	4,218,571	4,886,536	4,437,991	4,491,240
II. Freight & Insurance	4,272,685	2,235,006	184,211	177,132	179,449	166,212	285,374	174,857	176,955
III. Import Payments Banks (fob) (I-II)	65,712,310	49,218,309	3,846,654	4,318,616	4,375,087	4,052,359	4,601,162	4,263,134	4,314,285
IV. Other Imports	5,830,650	2,615,690	311,301	72,407	159,870	120,605	(47,112)	88,817	134,707

Source: Core Statistics Department

P: Provisional, R: Revised

NOTES: 1: Other Imports include goods procured in ports by carriers, refund/rebate, imports under foreign economic assistance (grants and loans), trade credit and other miscellaneous items as per BPM6.

2: Import of oil/petroleum under financing from international financial institutions/foreign governments has been classified in the relevant country since Jul-22 which was previously classified in Other Imports.

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY22	FY23	2022	2023					
			Oct	May	Jun	Jul	Aug	Sep	Oct
Grand Total	80,136,357	55,198,452	4,581,146	4,304,027	4,188,620	3,690,832	4,474,303	3,949,652	4,862,707
A. Latin America	18,637	11,452	1,016	739	442	723	1,382	1,063	958
B. Central America	122,361	92,373	3,405	8,695	4,541	5,030	6,850	3,201	5,523
Mexico	90,286	76,623	1,915	7,131	3,965	4,281	6,077	2,747	4,679
Others	32,074	15,751	1,490	1,563	576	750	773	454	844
C. South America	1,845,841	1,196,572	96,756	48,765	52,867	37,505	56,588	28,966	89,934
Argentina	209,799	260,118	23,651	9,705	32,183	11,551	26,215	11,935	16,358
Brazil	1,515,577	839,668	58,683	36,999	17,291	17,467	18,567	14,717	64,220
Uruguay	8,469	15,247	311	687	930	1,178	119	608	618
Others	111,994	81,542	14,112	1,374	2,463	7,309	11,687	1,706	8,738
D. North America	4,366,727	2,705,891	222,401	172,167	120,996	131,737	156,598	119,825	113,443
Canada	331,635	515,087	41,103	19,473	13,565	11,959	13,298	11,040	13,630
USA	4,035,055	2,190,807	181,299	152,694	107,431	119,778	143,300	108,784	99,812
Others	36	-	-	-	-	-	-	-	-
E. Eastern Europe	1,694,374	1,488,588	83,022	85,320	74,756	47,154	50,113	96,402	197,086
Hungary	46,367	35,080	3,607	8,560	595	2,756	1,695	3,420	2,395
Romania	68,026	235,750	26,888	24,626	7,217	838	2,217	6,640	42,860
Russian Federation	461,685	822,357	36,289	25,900	48,663	24,695	29,508	62,499	90,932
Ukraine	786,409	113,177	60	5,799	3,832	955	390	335	34,273
Others	331,888	282,225	16,178	20,434	14,449	17,909	16,303	23,509	26,625
F. Northern Europe	1,466,400	1,109,036	84,902	83,160	60,126	87,808	92,725	67,150	97,818
Denmark	98,188	88,379	7,515	6,232	4,881	8,382	7,067	4,604	6,987
Finland	92,730	74,953	4,452	3,854	4,235	5,486	6,305	3,615	4,926
Norway	64,477	47,563	3,923	3,856	3,126	2,895	2,829	1,203	3,510
Sweden	267,528	208,898	18,936	11,827	6,344	11,178	11,970	7,684	10,991
United Kingdom	818,623	559,388	44,704	45,833	33,796	44,652	56,552	43,522	60,881
Others	124,852	129,853	5,373	11,560	7,744	15,214	8,003	6,522	10,523
G. Southern Europe	1,273,548	660,463	48,974	51,330	37,773	53,746	46,425	39,396	43,014
Greece	33,618	65,166	1,127	1,372	3,407	1,666	980	938	784
Italy	585,085	367,063	30,419	33,293	22,232	33,316	27,467	23,428	28,081
Spain	583,124	182,044	15,838	13,661	10,281	14,924	14,361	10,037	10,442
Others	71,720	46,192	1,591	3,004	1,853	3,840	3,617	4,992	3,707
H. Western Europe	3,735,183	2,695,743	289,457	153,321	154,444	169,004	194,915	143,665	188,583
Belgium	529,094	322,903	39,304	11,203	11,012	23,776	15,253	9,945	27,508
France	437,617	397,576	27,383	16,529	20,972	18,913	23,003	13,852	22,943
Germany	1,019,364	766,393	66,747	65,663	56,460	56,016	89,903	66,394	72,950
Netherlands	572,314	487,523	68,683	16,437	21,165	21,269	21,355	16,918	18,204
Switzerland	235,339	171,534	16,431	9,027	11,867	12,213	15,460	10,150	14,480
Others	941,460	549,816	70,910	34,462	32,968	36,818	29,942	26,406	32,498
I. Eastern Africa	997,260	970,764	117,026	58,280	60,386	80,261	79,887	90,084	85,208
Kenya	534,571	469,016	47,092	40,052	44,133	47,224	45,279	46,076	49,885
Mauritius	12,729	522	148	-	55	47	-	41	47
United Republic of Tanzania	95,799	139,261	17,390	3,624	1,992	7,692	10,809	16,447	9,030
Others	354,161	361,965	52,396	14,604	14,206	25,299	23,798	27,520	26,246

4.19 Imports by Selected Countries/Territories

(b) Pakistan Bureau of Statistics

Thousand US Dollars

Country / Territory	FY22	FY23	2022	2023					
			Oct	May	Jun	Jul	Aug	Sep	Oct
J. Middle Africa	300,872	19,963	2,261	420	1,473	301	31,070	1,817	1,387
K. Northern Africa	1,398,438	995,958	79,437	57,563	87,685	48,897	63,698	54,846	174,318
Egypt	519,012	138,109	15,030	5,259	4,685	7,202	12,168	9,307	61,659
Morocco	763,786	754,982	54,265	43,376	77,729	36,102	43,737	45,301	111,690
Others	115,642	102,869	10,142	8,927	5,272	5,593	7,793	239	968
L. Southern Africa	1,949,518	651,147	36,860	57,826	34,628	27,922	21,532	24,176	35,908
South Africa	1,897,452	640,979	36,372	57,659	34,073	27,818	21,144	24,155	35,633
Others	52,067	10,167	488	167	555	104	389	21	275
M. Western Africa	481,020	404,614	35,236	27,017	45,767	17,384	70,120	19,358	33,907
N. Eastern Asia	25,568,461	14,211,158	1,191,302	1,121,787	1,080,478	1,255,373	1,257,755	1,130,341	1,376,625
China	21,086,320	11,899,909	961,193	956,215	928,498	1,037,883	1,078,766	958,329	1,175,250
Hong Kong	47,384	28,932	2,418	2,316	3,011	2,437	1,888	1,345	8,158
Japan	2,291,844	1,067,031	121,014	68,608	62,880	114,412	72,240	78,104	92,205
Republic of Korea	1,532,591	800,150	77,281	74,208	63,911	74,692	77,734	70,487	78,117
Others	610,319	415,133	29,395	20,439	22,177	25,949	27,126	22,074	22,895
O. South-Central Asia	2,209,577	2,254,380	282,037	189,962	139,520	139,642	172,419	158,450	212,242
Afghanistan	804,251	894,921	156,883	61,620	36,546	41,088	57,934	57,028	90,015
Bangladesh	86,247	78,808	7,488	6,084	5,368	4,733	3,455	2,046	5,793
India	348,635	278,705	23,302	23,720	26,146	20,948	20,417	19,430	24,633
Iran	783,459	880,706	84,252	90,228	65,245	65,826	83,042	73,355	83,597
Sri Lanka	76,929	68,261	4,879	4,931	4,122	5,145	5,578	4,961	5,766
Others	110,057	52,980	5,233	3,379	2,092	1,902	1,995	1,629	2,438
P. South Eastern Asia	9,435,432	7,548,263	659,025	571,684	542,971	547,596	592,201	534,315	571,651
Indonesia	4,639,479	4,317,691	382,212	356,533	301,072	337,650	317,978	286,311	255,393
Malaysia	1,330,711	895,659	47,485	67,619	61,057	50,742	69,682	50,050	86,887
Singapore	912,624	965,792	83,288	34,476	78,847	61,291	82,453	107,520	127,475
Thailand	1,807,904	1,009,229	105,908	78,825	76,902	74,294	77,452	68,419	51,662
Others	744,717	359,896	40,132	34,230	25,093	23,619	44,637	22,015	50,234
Q. Western Asia	22,745,962	17,371,561	1,295,639	1,529,838	1,595,925	904,329	1,457,748	1,378,589	1,553,509
Bahrain	553,448	254,897	7,413	18,659	13,620	6,822	5,125	2,738	2,027
Jordan	21,004	16,596	1,911	930	611	1,041	1,335	467	719
Kuwait	3,092,504	2,207,442	39,246	121,451	288,451	138,200	143,694	197,836	208,314
Saudi Arabia	5,158,705	4,249,132	354,697	334,645	346,431	66,206	437,476	461,140	536,908
Turkey	519,063	347,832	22,556	13,311	17,199	22,216	18,543	18,069	21,784
United Arab Emirates	8,789,694	5,733,344	477,560	574,790	531,192	239,075	512,849	428,913	358,191
Others	4,611,542	4,562,318	392,257	466,052	398,421	430,769	338,726	269,427	425,566
R. Australia & New Zealand	525,984	810,375	52,386	86,154	93,841	136,318	122,235	58,000	81,587
Australia	481,938	780,829	48,408	85,093	92,816	135,072	120,485	56,082	79,930
New Zealand	43,438	29,049	3,972	1,028	1,013	1,247	1,674	1,915	1,656
Others	609	500	7	32	11	-	75	3	-
S. Others	769	141	1	1	1	100	41	9	8

Source: Pakistan Bureau of Statistics

4.20 INDEX NUMBERS OF UNIT VALUES OF EXPORTS BY GROUPS (2017-18=100)

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Vegetable Fats, Oils & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibre Cellulose Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbrella	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT, Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Miscellaneous Manufactured Article	Art Work, Collectible Prices & Antiques
2018-19	117.30	118.42	122.76	104.80	114.94	123.49	105.81	123.31	118.94	124.01	122.23	113.08	118.93	113.60	160.13	129.78	141.96	128.28	168.85	122.03	125.61	80.58
2019-20	130.91	140.72	138.97	119.47	141.01	128.21	116.33	120.05	135.23	121.21	130.90	125.91	150.63	127.39	174.53	157.65	180.76	167.08	135.39	146.24	132.29	78.08
2020-21	170.80	136.45	148.92	160.89	160.48	125.89	106.49	125.75	149.84	145.07	124.10	181.86	138.02	230.80	255.22	185.97	236.87	231.42	284.44	269.92	146.55	0.00
2021-22	221.50	165.75	215.63	257.20	187.92	188.60	127.38	199.27	150.32	237.37	131.91	237.56	152.58	212.41	283.29	274.68	294.63	318.53	229.13	311.87	166.99	35.00
2022-23	268.15	232.48	243.96	352.14	283.27	280.53	155.24	244.69	210.14	207.01	209.91	282.11	204.32	242.13	308.92	351.92	300.92	326.88	206.37	352.56	228.05	51.29
2018-19 Jul-Sep	108.96	110.77	112.24	109.16	103.58	122.09	103.22	115.45	110.38	105.69	111.89	106.53	113.15	102.70	121.79	113.76	122.26	109.11	111.84	106.70	124.32	87.86
Oct-Dec	115.51	112.68	123.05	108.78	107.91	123.51	105.47	127.42	111.59	155.39	116.20	110.69	118.00	115.03	121.39	125.53	172.40	112.60	190.62	142.65	114.06	90.54
Jan-Mar	119.63	119.19	126.72	97.17	122.72	117.92	102.89	124.38	121.49	116.86	128.14	114.17	115.44	124.17	208.45	133.19	123.17	153.78	213.66	122.79	135.66	72.09
Apr-Jun	125.11	131.02	129.02	104.11	125.54	130.47	111.67	125.99	132.29	118.08	132.68	120.94	129.13	112.49	188.90	146.63	150.04	137.63	159.27	115.97	128.40	71.83
2019-20 Jul-Sep	127.75	143.65	138.86	108.89	144.60	134.07	119.47	125.71	135.43	98.61	138.66	119.08	163.00	117.59	186.16	157.15	153.75	143.89	142.76	145.33	138.04	74.70
Oct-Dec	134.15	142.62	146.07	111.29	145.19	137.44	116.28	120.09	136.35	123.93	133.99	128.44	173.71	117.41	168.36	165.40	155.93	171.84	138.49	146.04	116.42	110.11
Jan-Mar	133.35	140.46	137.11	114.05	138.90	130.05	111.46	116.71	136.05	132.76	126.85	131.37	136.97	140.60	179.33	150.72	247.05	163.07	106.50	133.95	134.69	127.52
Apr-Jun	128.38	136.14	133.84	143.63	135.35	111.29	118.11	117.69	133.08	129.55	124.11	124.75	128.83	133.96	164.28	157.33	166.31	189.51	153.82	159.62	140.01	0.00
2020-21 Jul-Sep	154.20	148.89	157.60	144.87	162.62	113.75	122.48	119.75	159.85	140.08	134.78	152.36	156.60	372.08	235.73	168.05	198.15	236.20	266.25	254.20	142.49	0.00
Oct-Dec	180.79	130.16	150.41	150.71	169.99	118.32	116.89	118.45	172.80	152.94	127.36	196.57	121.34	174.81	263.38	190.27	170.77	221.74	315.61	307.04	148.64	0.00
Jan-Mar	175.69	130.27	145.22	162.15	156.28	128.60	94.34	125.61	135.48	153.83	119.42	194.84	125.35	172.65	231.95	174.99	178.65	235.75	273.20	244.20	147.25	0.00
Apr-Jun	172.51	136.47	142.46	185.82	153.03	142.89	92.25	139.17	131.24	133.43	114.82	183.68	148.80	203.68	289.81	210.58	399.91	231.97	282.69	274.27	147.82	0.00
2021-22 Jul-Sep	192.11	165.93	182.53	211.65	160.85	156.78	99.81	164.48	149.42	148.06	123.62	204.73	153.70	220.21	251.94	232.10	236.70	388.71	193.12	290.00	166.92	0.00
Oct-Dec	215.12	162.89	231.62	238.67	180.06	168.17	118.36	173.39	136.28	221.25	132.61	226.78	153.01	183.56	262.43	262.52	268.05	317.62	280.74	234.40	159.53	0.00
Jan-Mar	221.03	156.15	235.45	269.00	191.29	192.19	145.95	207.17	149.88	320.96	122.78	231.21	146.92	207.12	292.05	281.96	328.12	250.91	228.49	291.55	160.00	0.00
Apr-Jun	257.73	178.03	212.91	309.48	219.47	237.28	145.38	252.03	165.69	259.20	148.64	287.52	156.68	238.76	326.74	322.13	345.63	316.89	214.17	431.52	181.50	140.01
2022-23 Jul-Sep	248.68	206.45	207.61	354.19	245.86	286.22	150.34	258.48	181.21	231.27	184.24	264.90	196.17	243.74	293.39	353.85	340.07	339.00	202.38	385.38	189.82	205.17
Oct-Dec	246.82	214.38	215.54	377.12	259.59	260.96	142.09	267.04	206.82	222.09	193.90	258.87	192.37	225.24	288.67	342.48	275.04	337.80	208.00	366.81	197.69	0.00
Jan-Mar	277.76	235.44	268.90	337.21	293.31	279.13	152.61	228.44	209.77	197.82	230.45	292.74	196.47	233.84	297.57	334.09	298.80	307.75	203.47	317.94	236.62	0.00
Apr-Jun	299.34	273.65	283.77	340.04	334.31	295.80	175.90	224.78	242.76	176.87	231.06	311.95	232.28	265.71	356.06	377.26	289.76	322.98	211.61	340.12	288.06	0.00

Source: Pakistan Bureau of Statistics

4.21 INDEX NUMBERS OF UNIT VALUES OF IMPORTS BY GROUPS (2017-18=100)

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal/Vegetable Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellulose Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./Elec. Appl. Equip	Vehicle, Aircraft, Vessel of T.T. Equip.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufactured Article	Art Work, Collectors Prices & Antique
2018-19	115.05	103.46	108.35	101.59	115.46	122.02	110.75	115.76	118.32	111.17	120.32	115.96	112.69	119.50	110.28	115.67	112.78	108.97	121.91	100.57	127.96	108.02
2019-20	125.81	120.65	115.55	113.34	127.77	114.06	126.94	118.96	114.60	130.61	134.03	142.49	134.57	151.04	127.81	135.59	139.31	112.96	122.28	121.68	157.09	96.93
2020-21	163.52	142.77	135.00	166.42	147.77	114.06	139.15	130.51	137.76	213.21	140.02	155.88	151.75	159.84	189.00	168.31	279.17	125.29	124.74	198.16	210.48	112.61
2021-22	241.09	155.94	173.99	272.01	168.11	243.30	177.53	171.45	198.32	332.63	193.41	209.65	192.94	244.69	202.86	225.42	360.82	180.66	126.56	289.73	245.47	116.10
2022-23	237.99	197.23	219.50	282.51	219.61	282.84	184.32	173.00	155.14	251.99	244.55	220.56	205.08	257.72	200.28	227.89	270.19	157.45	138.12	258.73	254.24	140.27
2018-19 Jul-Sep	110.74	102.38	100.36	102.26	108.34	117.16	107.92	114.74	120.08	105.27	113.75	112.73	116.65	110.00	111.83	110.28	108.92	101.30	126.77	112.76	118.43	111.03
Oct-Dec	115.69	101.17	112.86	101.03	111.70	127.74	111.09	113.40	105.20	109.85	119.50	115.38	111.82	114.54	107.19	112.51	109.35	112.67	117.81	110.83	112.53	102.10
Jan-Mar	113.39	99.23	105.35	98.64	119.87	116.89	108.60	114.91	120.56	113.53	121.21	112.83	114.50	124.67	108.23	116.42	114.91	106.51	121.32	81.68	136.43	105.31
Apr-Jun	120.39	111.06	114.84	104.43	121.94	126.31	115.38	119.99	127.46	116.05	126.82	122.91	107.78	128.80	113.84	123.44	117.94	115.40	121.73	97.02	144.46	113.64
2019-20 Jul-Sep	122.53	124.43	107.98	108.85	124.33	130.59	120.45	121.22	116.36	122.57	132.51	134.19	117.17	143.94	120.69	130.37	116.74	105.19	125.22	103.61	139.55	71.27
Oct-Dec	128.52	121.99	113.80	111.74	136.50	121.60	126.96	121.22	112.33	133.57	136.43	143.98	139.74	159.15	126.74	132.84	141.98	115.80	134.72	129.10	153.16	70.65
Jan-Mar	127.36	118.33	119.08	109.81	125.81	116.46	131.95	116.19	110.37	130.84	129.95	140.32	135.62	165.45	121.93	137.11	143.01	113.98	107.51	145.75	147.39	126.84
Apr-Jun	124.84	117.87	121.33	122.96	124.42	87.58	128.39	117.22	119.33	135.47	137.24	151.49	145.75	135.62	141.88	142.07	155.52	116.85	121.68	108.24	188.25	118.95
2020-21 Jul-Sep	137.58	138.93	129.17	129.42	142.66	96.85	130.93	116.21	129.00	146.52	146.49	151.11	196.45	157.25	129.45	156.14	195.35	121.37	128.12	164.54	221.83	100.20
Oct-Dec	155.36	151.98	127.43	151.23	150.65	99.69	131.63	124.70	138.51	191.15	136.53	150.48	195.44	158.99	225.06	157.24	269.23	139.30	132.54	131.84	192.89	134.86
Jan-Mar	172.76	142.98	140.09	182.13	157.00	122.45	131.77	133.01	116.20	231.34	130.19	157.65	106.78	171.99	233.72	175.81	311.62	116.78	130.61	229.13	209.77	105.92
Apr-Jun	188.36	137.21	143.31	202.90	140.79	137.24	162.26	148.13	167.33	283.81	146.88	164.27	108.32	151.15	167.78	184.06	340.48	123.68	107.69	267.11	217.45	109.47
2021-22 Jul-Sep	218.28	136.37	154.40	227.51	155.48	176.87	173.78	153.62	208.24	330.35	169.81	178.02	117.96	174.86	166.83	209.58	391.07	148.12	132.08	302.50	230.18	96.91
Oct-Dec	231.42	154.39	168.63	258.91	166.99	192.36	176.74	164.61	210.60	291.25	183.59	194.08	195.24	236.46	202.90	227.44	387.55	183.37	133.35	280.53	245.18	88.09
Jan-Mar	223.89	170.15	175.08	284.16	163.84	217.94	158.96	169.82	185.81	345.10	200.16	216.72	221.12	279.66	206.56	217.30	314.52	173.38	129.23	314.88	249.17	114.59
Apr-Jun	290.79	162.83	197.87	317.46	186.12	386.05	200.62	197.74	188.62	363.82	220.06	249.77	237.44	287.78	235.15	247.37	350.16	217.76	111.57	261.02	257.37	164.82
2022-23 Jul-Sep	256.64	177.43	227.78	317.86	193.72	302.42	194.81	202.39	205.45	287.96	264.21	235.11	198.47	288.62	209.57	236.96	284.78	201.45	126.70	291.36	271.60	136.46
Oct-Dec	234.60	175.74	214.68	293.30	199.69	281.17	181.02	157.18	158.71	278.79	251.81	220.15	183.00	246.10	207.20	224.82	264.39	149.87	134.15	293.17	261.71	138.51
Jan-Mar	229.93	200.90	223.75	268.09	235.27	275.98	175.49	163.59	124.58	223.65	235.08	212.08	193.46	232.54	180.35	225.05	259.72	141.49	146.33	212.91	266.62	138.73
Apr-Jun	230.78	234.84	211.78	250.78	249.74	271.80	185.97	168.85	131.82	217.55	227.08	214.88	245.37	263.63	203.98	224.72	271.85	136.98	145.30	237.49	217.02	147.37

Source: Pakistan Bureau of Statistics

4.22 INDEX NUMBERS OF QUANTUM OF EXPORTS BY GROUPS (2017-18=100)

Year /Quarter	All Groups	Live Animal Products	Vegetable Products	Animal Ve g.Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leather, Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footware, Walkin g Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Se mi Preciou s Stones	Base Metal & Article of Base Metal	Mach. & Mech./ Elec. Appl. Equip	Vehicle , Aircraft, Vessel of TPT. Equ.	Opt. Photog raphic Med. Surg. Instru ments	Arms & Ammu nition & Parts	Misc- Mumf act. used Article	Art Work, Collect or Prices & Antiqu e
2018-19	115.05	103.46	108.35	101.59	115.46	122.02	110.75	115.76	118.32	111.17	120.32	115.96	112.69	119.50	110.28	115.67	112.78	108.97	121.91	100.57	127.96	108.02
2019-20	125.81	120.65	115.55	113.34	127.77	114.06	126.94	118.96	114.60	130.61	134.03	142.49	134.57	151.04	127.81	135.59	139.31	112.96	122.28	121.68	157.09	96.93
2020-21	163.52	142.77	135.00	166.42	147.77	114.06	139.15	130.51	137.76	213.21	140.02	155.88	151.75	159.84	189.00	168.31	279.17	125.29	124.74	198.16	210.48	112.61
2021-22	241.09	155.94	173.99	272.01	168.11	243.30	177.53	171.45	198.32	332.63	193.41	209.65	192.94	244.69	202.86	225.42	360.82	180.66	126.56	289.73	245.47	116.10
2022-23	237.99	197.23	219.50	282.51	219.61	282.84	184.32	173.00	155.14	251.99	244.55	220.56	205.08	257.72	200.28	227.89	270.19	157.45	138.12	258.73	254.24	140.27
2018-19 Jul-Sep	110.74	102.38	100.36	102.26	108.34	117.16	107.92	114.74	120.08	105.27	113.75	112.73	116.65	110.00	111.83	110.28	108.92	101.30	126.77	112.76	118.43	111.03
Oct-Dec	115.69	101.17	112.86	101.03	111.70	127.74	111.09	113.40	105.20	109.85	119.50	115.38	111.82	114.54	107.19	112.51	109.35	112.67	117.81	110.83	112.53	102.10
Jan-Mar	113.39	99.23	105.35	98.64	119.87	116.89	108.60	114.91	120.56	113.53	121.21	112.83	114.50	124.67	108.23	116.42	114.91	106.51	121.32	81.68	136.43	105.31
Apr-Jun	120.39	111.06	114.84	104.43	121.94	126.31	115.38	119.99	127.46	116.05	126.82	122.91	107.78	128.80	113.84	123.44	117.94	115.40	121.73	97.02	144.46	113.64
2019-20 Jul-Sep	122.53	124.43	107.98	108.85	124.33	130.59	120.45	121.22	116.36	122.57	132.51	134.19	117.17	143.94	120.69	130.37	116.74	105.19	125.22	103.61	139.55	71.27
Oct-Dec	128.52	121.99	113.80	111.74	136.50	121.60	126.96	121.22	112.33	133.57	136.43	143.98	139.74	159.15	126.74	132.84	141.98	115.80	134.72	129.10	153.16	70.65
Jan-Mar	127.36	118.33	119.08	109.81	125.81	116.46	131.95	116.19	110.37	130.84	129.95	140.32	135.62	165.45	121.93	137.11	143.01	113.98	107.51	145.75	147.39	126.84
Apr-Jun	124.84	117.87	121.33	122.96	124.42	87.58	128.39	117.22	119.33	135.47	137.24	151.49	145.75	135.62	141.88	142.07	155.52	116.85	121.68	108.24	188.25	118.95
2020-21 Jul-Sep	137.58	138.93	129.17	129.42	142.66	96.85	130.93	116.21	129.00	146.52	146.49	151.11	196.45	157.25	129.45	156.14	195.35	121.37	128.12	164.54	221.83	100.20
Oct-Dec	155.36	151.98	127.43	151.23	150.65	99.69	131.63	124.70	138.51	191.15	136.53	150.48	195.44	158.99	225.06	157.24	269.23	139.30	132.54	131.84	192.89	134.86
Jan-Mar	172.76	142.98	140.09	182.13	157.00	122.45	131.77	133.01	116.20	231.34	130.19	157.65	106.78	171.99	233.72	175.81	311.62	116.78	130.61	229.13	209.77	105.92
Apr-Jun	188.36	137.21	143.31	202.90	140.79	137.24	162.26	148.13	167.33	283.81	146.88	164.27	108.32	151.15	167.78	184.06	340.48	123.68	107.69	267.11	217.45	109.47
2021-22 Jul-Sep	218.28	136.37	154.40	227.51	155.48	176.87	173.78	153.62	208.24	330.35	169.81	178.02	117.96	174.86	166.83	209.58	391.07	148.12	132.08	302.50	230.18	96.91
Oct-Dec	231.42	154.39	168.63	258.91	166.99	192.36	176.74	164.61	210.60	291.25	183.59	194.08	195.24	236.46	202.90	227.44	387.55	183.37	133.35	280.53	245.18	88.09
Jan-Mar	223.89	170.15	175.08	284.16	163.84	217.94	158.96	169.82	185.81	345.10	200.16	216.72	221.12	279.66	206.56	217.30	314.52	173.38	129.23	314.88	249.17	114.59
Apr-Jun	290.79	162.83	197.87	317.46	186.12	386.05	200.62	197.74	188.62	363.82	220.06	249.77	237.44	287.78	235.15	247.37	350.16	217.76	111.57	261.02	257.37	164.82
2022-23 Jul-Sep	256.64	177.43	227.78	317.86	193.72	302.42	194.81	202.39	205.45	287.96	264.21	235.11	198.47	288.62	209.57	236.96	284.78	201.45	126.70	291.36	271.60	136.46
Oct-Dec	234.60	175.74	214.68	293.30	199.69	281.17	181.02	157.18	158.71	278.79	251.81	220.15	183.00	246.10	207.20	224.82	264.39	149.87	134.15	293.17	261.71	138.51
Jan-Mar	229.93	200.90	223.75	268.09	235.27	275.98	175.49	163.59	124.58	223.65	235.08	212.08	193.46	232.54	180.35	225.05	259.72	141.49	146.33	212.91	266.62	138.73
Apr-Jun	230.78	234.84	211.78	250.78	249.74	271.80	185.97	168.85	131.82	217.55	227.08	214.88	245.37	263.63	203.98	224.72	271.85	136.98	145.30	237.49	217.02	147.37

Source: Pakistan Bureau of Statistics

4.23 INDEX NUMBERS OF QUANTUM OF IMPORTS BY GROUPS (2017-18=100)

Year /Quarter	All Groups	Live Animals, Animal Products	Vegetable Products	Animal Veg. Fats, Oil & Waxes etc	Prep. Of Food Stuff, Bev. Tobacco Etc	Mineral Products	Product of Chem. & Allied Industries	Plastic & Articles Thereof etc.	Raw Hides & Skins, Leath. Fur & Art	Wood & Art Of Wood, Charcoal, Cork	Pulp of Wood of Fibr Cellu Mat	Textile & Textile Articles	Footwear, Walking Stick & Umbr	Artic. Of Stone, Glass, Cement, Cera.	Pearls Pre/Semi Precious Stones	Base Metal & Article of Base Metal	Mach. & Mech./ Elec. Appl. Equip	Vehicle, Aircraft, Vessel of TPT. Equ.	Opt. Photographic Med. Surg. Instruments	Arms & Ammunition & Parts	Misc-Munufact. used Article	Art Work, Collector Prices & Antique
2018-19	102.57	73.85	105.77	109.59	104.08	106.27	115.38	95.53	108.97	106.46	102.57	102.50	102.24	83.69	60.62	96.25	101.75	78.88	136.60	61.06	83.48	53.42
2019-20	105.42	60.56	117.52	109.84	106.33	100.94	103.41	93.71	88.35	78.55	87.75	74.30	59.46	66.12	70.54	87.33	145.80	59.26	210.35	216.78	49.50	168.43
2020-21	112.37	58.31	126.05	111.77	150.11	109.24	144.31	125.79	88.51	73.84	92.90	111.40	72.08	95.81	137.52	82.84	94.85	84.68	430.48	580.97	68.00	158.19
2021-22	125.71	70.69	105.76	101.28	176.84	118.00	190.01	127.09	81.55	72.87	96.38	111.79	51.01	77.08	132.24	90.14	68.01	244.25	396.59	1513.78	124.44	57.11
2022-23	103.25	50.56	108.33	138.28	119.97	99.38	171.36	118.96	99.75	58.77	92.17	122.50	41.80	60.22	114.58	74.99	70.29	63.90	250.20	397.36	97.84	269.63
2018-19 Jul-Sep	96.23	67.70	109.03	103.68	103.85	105.93	112.98	86.24	93.14	102.85	109.44	72.96	99.74	89.13	86.38	98.43	86.86	77.52	86.21	123.28	77.02	64.36
Oct-Dec	110.87	69.85	115.77	105.64	101.41	103.96	118.71	95.77	126.16	109.51	103.19	78.29	110.58	96.42	53.83	97.54	131.10	122.60	146.80	89.40	117.01	72.98
Jan-Mar	98.07	86.74	90.78	111.41	101.64	102.00	111.43	101.51	102.51	118.52	103.84	137.36	97.61	73.32	60.94	91.81	94.89	51.28	101.99	1.62	71.43	35.80
Apr-Jun	105.09	71.11	107.50	117.64	109.43	113.20	118.42	102.61	114.08	94.97	93.80	121.39	101.02	75.87	41.33	97.23	94.14	64.14	211.41	29.94	68.47	40.52
2019-20 Jul-Sep	104.87	47.90	103.56	95.94	83.14	96.78	102.88	90.21	81.29	79.57	92.86	51.70	96.48	67.61	95.24	88.96	150.87	113.18	100.13	136.83	53.02	32.98
Oct-Dec	100.46	76.86	128.19	113.04	99.85	111.57	118.71	93.60	101.00	80.90	81.08	57.26	67.67	56.24	83.22	88.18	116.05	31.23	162.56	3.76	54.60	158.80
Jan-Mar	99.15	75.75	103.57	126.21	110.47	109.79	89.59	103.56	114.11	93.21	93.98	114.73	53.53	52.79	47.69	82.77	97.64	52.30	229.85	12.17	48.80	468.84
Apr-Jun	117.18	41.74	134.77	104.18	131.86	85.63	102.47	87.47	56.99	60.52	83.06	73.50	20.18	87.85	56.03	89.39	218.64	40.34	348.86	714.35	41.57	13.11
2020-21 Jul-Sep	104.09	43.71	126.53	132.83	119.47	108.23	116.01	124.34	63.72	63.15	72.75	87.22	33.58	72.42	92.36	79.54	95.91	68.62	304.29	148.29	48.34	98.58
Oct-Dec	112.29	58.57	125.96	93.57	219.65	109.30	140.31	128.19	89.68	79.80	99.61	119.63	84.81	103.11	46.64	84.85	106.10	74.22	300.38	840.72	71.91	118.20
Jan-Mar	110.84	83.52	122.81	113.67	136.04	101.91	151.74	128.75	112.29	76.51	102.01	127.78	112.44	96.14	63.90	88.84	96.11	102.34	190.76	1000.78	74.79	148.29
Apr-Jun	122.25	47.43	128.90	107.00	125.30	117.50	169.18	121.88	88.34	75.89	97.23	110.99	57.49	111.57	347.19	78.13	81.29	93.54	926.49	334.09	76.96	267.68
2021-22 Jul-Sep	125.91	70.06	131.89	106.59	196.36	111.38	152.99	124.73	64.15	59.95	93.27	118.66	80.99	105.72	91.42	89.28	84.63	139.82	974.77	817.75	92.65	14.24
Oct-Dec	125.91	81.71	110.49	110.25	201.17	138.60	221.88	133.96	81.86	78.14	95.23	114.51	50.71	83.96	97.09	98.23	74.27	112.12	215.24	1163.20	237.77	25.04
Jan-Mar	106.15	78.25	96.02	97.81	153.79	98.89	205.29	128.12	96.99	94.32	98.44	94.65	46.17	67.82	249.31	88.78	60.72	124.51	173.16	1898.18	115.56	177.98
Apr-Jun	144.87	52.73	84.63	90.46	156.06	123.14	179.89	121.53	83.20	59.09	98.56	119.33	26.16	50.83	91.14	84.25	52.41	600.53	223.21	2175.99	51.79	11.18
2022-23 Jul-Sep	101.93	39.64	115.16	134.51	127.89	99.35	172.17	112.55	56.06	43.09	92.13	105.79	32.30	58.63	155.66	81.19	49.83	113.66	242.95	255.83	68.74	469.33
Oct-Dec	98.90	76.62	108.51	125.91	141.69	91.36	172.25	128.61	108.93	62.01	98.60	126.35	52.62	82.65	65.70	71.82	57.78	51.53	257.26	47.98	128.28	368.09
Jan-Mar	93.83	46.57	119.40	146.28	111.82	88.87	149.16	108.57	129.57	83.53	89.74	132.86	44.94	57.86	129.28	73.67	52.25	42.19	208.00	208.86	115.29	220.85
Apr-Jun	118.33	39.41	90.24	146.43	98.47	117.94	191.86	126.09	104.45	46.46	88.19	125.01	37.33	41.72	107.68	73.27	121.29	48.20	292.58	1076.78	79.04	20.24

Source: Pakistan Bureau of Statistics

5.1 Pakistan's Debt and Liabilities-Summary

(End Period Stock)

Billion Rupees

	Jun-22	Jun-23 ^R	Sep-23 ^R	Dec-23 ^P
I. Government Domestic Debt	31,085.4	38,809.8	39,697.5	42,587.9
II. Government External Debt	16,747.0	22,030.9	22,593.5	22,600.6
III. Debt from IMF	1,409.6	2,040.2	2,258.1	2,141.6
IV. External Liabilities ¹	2,275.6	3,101.9	3,389.2	3,365.8
V. Private Sector External Debt	3,697.7	5,503.3	5,507.4	5,332.5
VI. PSEs External Debt	1,667.1	2,147.9	2,268.9	2,218.5
VII. PSEs Domestic Debt	1,393.4	1,687.2	1,698.1	1,710.0
VIII. Commodity Operations ²	1,133.7	1,485.9	1,309.2	1,256.8
IX. Intercompany External Debt from Direct Investor abroad	837.6	1,301.4	1,319.7	1,317.9
A. Gross Public Debt (sum I to III)	49,242.0	62,881.0	64,549.2	67,330.1
B. Total Debt of the Government - FRDLA Definition³	44,361.5	57,779.2	59,183.4	60,531.2
C. Total External Debt & Liabilities (sum II to VI+IX)	26,634.5	36,125.7	37,336.9	36,976.9
As percent of GDP				
<i>Gross Public Debt</i>	73.9	74.8		
<i>Total Debt of the Government - FRDLA Definition</i>	66.6	68.7		
<i>Total External Debt & Liabilities</i>	40.0	43.0		
<i>Government Domestic Debt</i>	46.7	46.2		
Memorandum Items				
	FY22	FY23		
GDP (current market price) ⁴	66,623.6	84,068.8		
Government Deposits with the banking system ⁵	4,880.5	5,101.8	5,365.8	6,799.0
X. Consolidation adjustment ⁶	986.2	1,597.1	1,629.1	1,337.6
Total Debt and Liabilities (sum I to IX less X)	59,260.8	76,511.5	78,412.7	81,194.0
Total Debt and Liabilities (As percent of GDP)	88.90	91.01		
US Dollar, last day average exchange rates	204.3784	286.3905	287.7782	281.9244

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

⁴ As per revised GDP (MP) at current prices (base 2015-16) released by PBS.

⁵ Accumulated deposits of the Federal and Provincial Governments with the banking system

⁶ Consolidation adjustment pertains to: SBP's on lending to GOP against SDRs allocation (SDR 1.95 billion) equivalent to PKR 474.94 billion from Nov-21, domestic borrowings in foreign currency and fo

Notes:-

a. 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.

b. 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>

c. As part of annual revision of IIP 2021, data from Dec 31, 2021 to Dec 31, 2022 has been revised.

d. 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

	FY22	FY23 ^R	Q4-FY23 ^R	Q1-FY24 ^R	Q2-FY24 ^P
Pakistan's Total Debt and Liabilities (I +II-VI)⁵	59,772.0	76,511.5	76,511.5	78,412.7	81,194.0
<i>YoY Growth (in %)</i>	24.9	28.0	28.0	25.3	27.2
I. Pakistan's Total Debt (A+B+C)	56,837.7	73,520.7	73,520.7	75,343.4	77,909.1
<i>YoY Growth (in %)</i>	24.7	29.4	29.4	26.7	27.1
A. Government Domestic Debt	31,085.3	38,809.8	38,809.8	39,697.5	42,587.9
B. PSEs Domestic Debt	1,393.4	1,687.2	1,687.2	1,698.1	1,710.0
C. External Debt (a+b+c+d)	24,358.9	33,023.8	33,023.8	33,947.7	33,611.1
a) Government External Debt	16,747.0	22,030.9	22,030.9	22,593.5	22,600.6
b) Non-government External Debt	5,364.8	7,651.2	7,651.2	7,776.4	7,551.0
c) Country's Debt from IMF	1,409.6	2,040.2	2,040.2	2,258.1	2,141.6
d) Inter Company Ext. Debt from direct investor abroad	837.6	1,301.4	1,301.4	1,319.7	1,317.9
II. Total Liabilities (D+E)	3,409.3	4,587.8	4,587.8	4,698.4	4,622.5
<i>YoY Growth (in %)</i>	49.4	34.6	34.6	31.7	27.5
D. External Liabilities ¹	2,275.6	3,101.9	3,101.9	3,389.2	3,365.8
E. Domestic Liabilities ²	1,133.7	1,485.9	1,485.9	1,309.2	1,256.8
	FY22	FY23 ^R	Apr-Jun-FY23 ^R	Jul-Sep-FY24 ^R	Jul-Dec-FY24 ^P
Total Debt and Liabilities Servicing (III+IV+V)	5,578.4	9,813.7	3,268.7	2,113.7	5,701.6
<i>YoY Growth (in %)</i>	22.3	75.9	(50.4)	(70.3)	(43.0)
III. Principal Repayment of External Debt and Liabilities (e+f+g+h) 3	2,101.4	3,699.3	1,041.9	515.1	1,228.5
(e) Government External debt and Liabilities	1,714.4	3,049.4	839.7	334.4	790.8
(f) Non-government External debt	200.8	402.6	122.0	71.2	213.3
(g) Country's Debt from IMF	186.2	247.3	80.3	109.5	224.4
(h) Monetary Authorities external Liabilities	-	-	-	-	-
IV. Interest Payment on debt (i+j+k)	3,331.1	5,932.1	2,173.9	1,550.6	4,390.0
(i) Government Domestic Debt	2,848.2	4,882.9	1,795.4	1,240.0	3,681.2
(j) PSE Debt	-	-	-	-	-
(k) External Debt	482.9	1,049.2	378.5	310.6	708.8
Government External debt	335.7	678.5	241.8	174.8	441.3
Non-government External debt	122.4	267.2	98.4	92.6	179.4
Country's Debt from IMF	24.9	103.5	38.3	43.2	88.1
V. Interest Payment on Liabilities (l+m)	145.9	182.3	52.9	48.0	83.1
(l) External Liabilities	59.1	55.1	14.8	12.9	14.8
(m) Domestic Liabilities	86.8	127.2	38.1	35.1	68.3
Memorandum Item					
Servicing (Principal) Short Term (Excluding item "c" given below)	96.4	310.7	34.3	33.7	55.5
a) Government External Debt	95.5	310.5	34.3	29.9	48.4
b) PSEs Non-Guaranteed Debt	-	-	-	-	-
c) Scheduled Banks Borrowing	5,311.7	4,415.2	827.4	753.4	2,236.9
<i>Net Flows⁴</i>	16.0	(64.8)	(22.5)	(25.8)	(17.9)
d) Private Non-Guaranteed Debt	0.9	0.2	-	3.7	7.1
VI. Consolidation Adjustment⁵	474.9	1,597.1	1,597.1	1,629.1	1,337.6
US Dollar, last day Weighted Average Customer (WAC) Exchange Rates	204.3784	286.3905	286.3905	287.7782	281.9244

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 Consolidation adjustment pertains to: SBP's on lending to GOP against SDRs allocation (SDR 1.95 billion) equivalent to PKR 474.94 billion from Nov-21, domestic borrowings in foreign currency and foreign borrowing against government securities.

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

Notes:

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

2. 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.

3. 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.

4. 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>

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

5.3 Government Domestic Debt and Liabilities

(End period Stock)

Billion Rupees

Debt Instruments	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24 ^P
I. Permanent Debt (1+2+3+4)	27,392.6	28,033.2	29,944.2	30,889.5	30,962.6	31,439.4
1. Market Loans	2.8	2.8	2.8	2.8	2.8	2.8
Federal Government	2.8	2.8	2.8	2.8	2.8	2.8
Provincial Governments	-	-	-	-	-	-
2. Federal Government Bonds	26,532.4	27,173.2	29,084.0	30,029.1	30,102.1	30,578.5
GOP Ijara Sukuk	3,809.4	4,106.4	4,106.4	4,419.0	4,505.2	4,544.9
Bai-Muajjal of Sukuk	-	-	-	-	-	-
Pakistan Investment Bonds (PIBs)	22,721.7	23,065.4	24,976.2	25,608.7	25,595.7	26,032.3
Others	1.3	1.3	1.3	1.3	1.3	1.3
3. Prize Bonds¹	382.5	382.2	382.5	382.6	382.7	383.1
4. SBP's on-lending to GOP against SDRs allocation⁷	474.9	474.9	474.9	474.9	474.9	474.9
II. Floating Debt	8,883.3	8,988.0	7,623.7	8,369.8	8,375.2	7,953.7
Bai Muajjal ²	0.0	0.0	0.0	0.0	0.0	0.0
Market Treasury Bills	8,805.3	8,908.9	7,543.3	8,288.4	8,294.3	7,871.4
MTBs for Replenishment of Cash ³	78.0	79.1	80.3	81.5	80.9	82.2
III. Unfunded Debt	2,914.7	2,881.6	2,879.5	2,831.6	2,809.7	2,804.3
Saving Schemes (Net of Prize Bonds)	2,813.0	2,785.1	2,786.3	2,742.0	2,718.4	2,714.7
Postal Life Insurance	47.2	47.2	47.2	47.2	47.2	47.2
GP Fund*	54.5	49.2	45.9	42.4	44.0	42.4
IV. Foreign Currency Loans⁴	386.2	377.8	382.7	378.3	375.1	374.6
V. Naya Pakistan Certificates⁶	120.7	128.8	125.5	118.7	103.6	99.2
Government Domestic Debt (I+II+III+IV+V)	39,697.5	40,409.3	40,955.6	42,587.9	42,626.2	42,671.1
Government Domestic Liabilities⁵	674.5	623.4	581.8	611.6	538.0	491.0
Government Domestic Debt and Liabilities	40,372.0	41,032.7	41,537.4	43,199.6	43,164.3	43,162.1

Notes:

*Source: Ministry of Finance (Budget Wing)

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 Certificates (Islamic and conventional) held by residents only. INPC from June 2022 onward also covered commercial banks holding.

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

5.4 Pakistan's External Debt and Liabilities-Outstanding

Million US Dollars

ITEM	30-Jun-22	31-Dec-22 ^K	31-Mar-23 ^K	30-Jun-23 ^K	30-Sep-23 ^K	31-Dec-23 ^T
A. Public External debt (1+2+3)	99,972.2	97,544.1	96,281.6	94,881.3	98,133.8	99,700.4
I. Government External debt	81,941.0	78,948.9	77,696.0	76,926.2	78,510.2	80,165.4
i) Long term (>1 year)	80,591.9	78,261.3	77,415.6	76,765.9	78,350.9	80,066.1
Paris club	9,231.8	8,459.2	8,765.1	7,901.1	7,703.3	7,541.1
Multilateral	34,022.8	36,375.8	36,812.0	37,363.1	37,089.7	38,813.6
Other bilateral	18,053.3	18,034.8	17,667.8	17,572.3	19,614.6	19,644.1
Euro/Sukuk global bonds	8,800.0	7,800.0	7,800.0	7,800.0	7,800.0	7,800.0
Military debt	-	-	-	-	-	-
Commercial loans/credits	9,481.2	6,894.1	5,781.3	5,563.8	5,554.4	5,611.3
Local Currency Securities (PIBs)	5.1	4.4	3.5	3.5	3.5	3.5
Saudi fund for development. (SFD)	-	-	-	-	-	-
NBP / BOC deposits / PBC**	44.8	35.3	31.2	27.7	25.1	24.1
NPC**	953.0	657.7	554.7	534.3	560.3	628.3
ii) Short term (<1 year)	1,349.1	687.6	280.4	160.3	159.3	99.3
Multilateral ³	1,327.1	687.4	280.3	160.3	159.3	99.3
Local Currency Securities (TBills)	22.0	0.2	0.1	0.0	-	-
Commercial loans/credits	-	-	-	-	-	-
2. From IMF	6,896.8	7,615.9	7,487.7	7,124.0	7,846.6	7,596.3
i) Federal government	4,195.1	5,386.9	5,437.2	5,369.1	5,146.5	5,069.3
ii) Central bank	2,701.7	2,229.0	2,050.4	1,754.9	2,700.1	2,527.0
3. Foreign exchange liabilities	11,134.3	10,979.3	11,097.8	10,831.2	11,777.1	11,938.6
i) Central bank deposits	2,700.0	2,700.0	2,700.0	2,700.0	3,700.0	3,700.0
ii) Foreign currency bonds (NHA / NC)	-	-	-	-	-	-
iii) Other liabilities (SWAP)	4,535.3	4,367.7	4,447.6	4,224.9	4,216.3	4,271.0
iv) Allocation of SDR ¹	3,897.3	3,906.3	3,948.5	3,904.0	3,859.7	3,966.6
v) Nonresident LCY deposits with central bank	1.8	5.3	1.7	2.2	1.0	1.0
B. Public sector enterprises (PSEs)	8,156.9	7,947.1	7,540.6	7,500.0	7,884.3	7,869.1
a. Guaranteed debt	7,083.3	6,891.1	6,628.7	6,618.9	7,038.0	7,014.9
Paris club	-	-	-	-	-	-
Multilateral	-	-	-	-	-	-
Other bilateral	6,533.5	6,374.1	6,113.6	6,113.6	6,532.5	6,532.5
Commercial loans	549.8	517.0	515.1	505.3	505.6	482.4
Sandak metal bonds	-	-	-	-	-	-
b. Non-guaranteed debt	1,073.5	1,056.0	911.9	881.1	846.3	854.2
i) Long term (>1 year)	183.1	121.4	97.2	76.4	55.6	48.6
ii) Short term (<1 year)	390.5	434.6	314.7	304.7	290.7	305.6
iii) non-guaranteed bonds	500.0	500.0	500.0	500.0	500.0	500.0
C. Banks	5,731.4	5,372.0	6,146.0	6,469.5	6,444.6	6,637.8
a. Borrowing	2,639.3	2,471.4	3,508.0	3,720.5	3,632.5	3,661.7
i) Long term (>1 year)	-	-	1,000.0	1,300.0	1,300.0	1,300.0
i) Public sector	-	-	-	-	-	-
ii) Private sector	-	-	1,000.0	1,300.0	1,300.0	1,300.0
ii) Short term (<1 year) ²	2,639.3	2,471.4	2,508.0	2,420.5	2,332.5	2,361.7
i) Public sector	74.6	67.7	67.6	63.9	27.6	90.6
ii) Private sector	2,564.7	2,403.7	2,440.4	2,356.6	2,305.0	2,271.1
b. Nonresident deposits (LCY & FCY)	3,092.1	2,814.8	2,558.6	2,593.8	2,608.7	2,736.0
i) Public sector	93.7	100.2	90.3	95.7	98.7	101.2
ii) Private sector	2,998.4	2,714.7	2,468.3	2,498.1	2,510.0	2,634.8
c. Other Liabilities**	-	85.8	79.4	155.1	203.4	240.1
D. Private Sector	12,361.0	13,315.5	13,014.4	12,746.6	12,693.2	12,276.9
a. Guaranteed debt	-	-	-	-	-	-
b. Non-guaranteed debt	12,361.0	13,315.5	13,014.4	12,746.6	12,693.2	12,276.9
i. Loans	10,623.8	10,214.6	10,140.1	9,831.0	9,716.1	9,298.1
i) Long term (>1 year)	10,280.1	10,070.8	9,996.9	9,639.6	9,537.4	9,129.0
ii) Short term (<1 year)	343.6	143.8	143.2	191.4	178.7	169.2
ii) non-guaranteed bonds	-	-	-	-	-	-
iii) Trade credits	1,320.1	2,343.0	2,343.0	2,343.0	2,343.0	2,343.0
iv) Other debt liabilities ³	417.1	758.0	531.3	572.7	634.1	635.8
E. Debt liabilities to direct investors - Intercompany debt	4,098.1	4,426.3	4,494.7	4,544.2	4,586.1	4,674.9
Total external debt & liabilities (A+B+C+D+E)	130,319.5	128,605.0	127,477.3	126,141.6	129,742.0	131,159.1
Memorandum Items						
Public external debt - excluding foreign exchange liabilities (A.1+A.2 Excl. TBills & PIBs)	88,810.8	86,560.1	85,180.0	84,046.6	86,353.3	87,758.2
Public debt including PSEs (A+B+C.a.ii+C.a.iii+C.b.i)	108,297.4	105,659.1	103,980.0	102,540.9	106,144.5	107,761.3
Official liquid reserves⁴	9,932.0	5,661.1	4,283.5	4,514.6	7,689.0	8,306.9

Source: Core Statistics Department

^KPakistan Banoa 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-EFS.pdf](http://www.sbp.org.pk/ecodata/Revision-EFS.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](http://www.sbp.org.pk/departments/stats/Notice/Rev-Study-External-Sector.pdf)

4. As part of annual revision of IIP data from 31-Dec-2021 to 31-Dec-2022 has been revised.

5.5 Pakistan's External Debt Servicing-Principal

Million US Dollars during Period

ITEM	FY22	FY23	Apr-Jun 23 ^R	Jul-Sep 23 ^R	Oct-Dec 23 ^P
1. Public debt (a+b+c)	10,469	13,404	3,212	1,526	2,014
a) Government debt	9,455	12,438	2,932	1,149	1,607
Paris club	503	1,121	562	36	567
Multilateral	1,654	1,702	417	441	455
Other Bilateral	502	1,568	355	495	363
Euro/Sukuk global bonds	1,000	1,000	-	-	-
Local Currency Securities (PIBs)	-	-	-	-	-
Military	-	-	-	-	-
Commercial loans /credits	5,152	5,942	1,400	-	-
Saudi fund for development. (SFD)	-	-	-	-	-
NBP/BOC deposits	645	1,105	197	176	222
b). To IMF	1,014	966	280	377	407
i) Federal government	-	-	-	172	167
ii) Central bank	1,014	966	280	205	240
c) Foreign exchange liabilities	-	-	-	-	-
i) Central bank deposits	-	-	-	-	-
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-
iii) Swap	-	-	-	-	-
2. PSEs guaranteed debt	71	440	-	44	35
Paris Club	-	-	-	-	-
Multilateral	-	-	-	-	-
Other bilateral	55	411	-	18	-
Commercial loans	16	29	-	26	35
Sandak Metal Bonds	-	-	-	-	-
3. PSEs non-guaranteed debt	65	107	21	21	7
4. Scheduled banks' borrowing	-	-	-	150	-
5. Private guaranteed debt	-	-	-	-	-
6. Private non-guaranteed debt	972	1,115	406	184	460
7. Private non-guaranteed bonds	-	-	-	-	-
Total Long Term (1+2+3+4+5+6+7)	11,577	15,065	3,638	1,924	2,517

Memorandum Items

Short Term Debt Servicing - Principal(Excluding Item No. 3 below) ¹	538	1,329	120	114	72
1. Government debt	533	1,328	120	101	60
2. PSEs non-guaranteed debt ¹	-	-	-	-	-
3. Scheduled banks' borrowing	29,812	18,314	2,894	2,581	5,763
<i>Net Flows</i> ²	(6)	(219)	(88)	(88)	29
4. Private non-guaranteed debt	6	1	-	13	12
Rescheduled/Rollover	-	-	-	-	-
Commercial loans /credits	-	-	-	-	-
NBP/BOC	-	-	-	-	-
IDB	-	-	-	-	-
Central bank deposits	-	-	-	-	-
Other Liabilities (SWAP)	-	-	-	-	-

Source: Core Statistics Department

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

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-22	FY23 ^R	Apr-Jun 23 ^R	Jul-Sep 23 ^R	Oct-Dec 23 ^P
1. Public debt (a+b+c)	2,318	3,318	1,021	794	1,195
a) Government debt	1,848	2,692	836	602	930
i). Long term (> 1 year)	1,821	2,647	829	594	919
Paris club	97	196	90	9	73
Multilateral	447	768	314	205	343
Other Bilateral	261	576	81	260	136
Euro/Sukuk global bonds	587	611	219	40	251
Local Currency Securities (PIBs)	-	-	-	-	-
Military	-	-	-	-	-
Commercial loans /credits	357	438	117	70	104
Saudi fund for development. (SFD)	-	-	-	-	-
NBP/BOC deposits	73	59	10	10	12
ii). Short-term (< 1 year)	28	44	6	8	11
Multilateral	28	44	6	7	4
Commercial Loans /Credits	-	-	-	1	7
b). To IMF	140	402	134	147	157
i). Federal government	98	240	77	85	89
ii). Central bank (Including Interest on SDR Allocation)	42	162	57	62	68
c) Foreign exchange liabilities	330	224	52	45	107
i) Central bank deposits	62	86	6	45	7
ii) Foreign currency loans /bonds (NHA/NC)	-	-	-	-	-
iii) Other Liabilities (SWAP)	268	138	46	-	101
2. PSEs guaranteed debt	120	210	9	90	10
Paris Club	-	-	-	-	-
Multilateral	-	0	-	-	-
Other bilateral	94	187	-	87	-
Commercial loans	26	23	9	3	10
Sandak Metal Bonds	-	-	-	-	-
3. PSEs non-guaranteed debt	46	46	21	2	19
Long term (> 1 year)	46	46	21	2	19
Short term (< 1 year)	-	-	-	-	-
4. Scheduled banks' borrowing	13	95	57	47	53
Long term (> 1 year)	-	15	15	20	20
Short term (< 1 year)	13	80	42	27	33
5. Private guaranteed debt	-	-	-	-	-
6. Private non-guaranteed debt	488	759	292	226	268
Long term (> 1 year)	488	758	292	225	268
Short term (< 1 year)	..	0	-	1	1
7. Private non-guaranteed bonds	-	-	-	-	-
Total external liabilities servicing (1+2+3+4+5+6+7)	2,985	4,428	1,401	1,158	1,545

Source: Core Statistics Department, SBP

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

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	
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
2022	47,704,672	6,621,566	16,573,306	2,230,700	7,224,755	9,522,220	5,532,125	127,719

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-22	Jun-23 ^R	Sep-23 ^R	Dec-23 ^P
PSEs debt and liabilities (I+II)	1,754.5	2,328.1	2,332.9	2,355.1
<i>YOY Growth (in %)</i>	6.5	32.7	24.1	19.4
<i>As percent of GDP</i>	2.6	2.8	-	-
I.PSEs debt	1,393.4	1,687.2	1,698.1	1,710.0
<i>YOY Growth (in %)</i>	(3.0)	21.1	15.5	16.0
<i>As percent of GDP</i>	2.1	2.0	-	-
Water and Power Development Authority (WAPDA)	72.5	82.4	92.6	95.1
Oil and Gas Development Company Ltd. (OGDCL)	6.6	6.5	5.9	7.8
Pakistan International Airlines Corporation (PIA)	182.1	184.5	180.6	191.2
Pakistan Steel Mills Corporation Ltd.	42.5	41.0	40.3	40.3
Other PSEs	1,089.7	1,372.7	1,378.7	1,375.6
II.PSEs Liabilities ¹	361.1	640.9	634.7	645.1
Memorandum Item	FY22	FY23		
GDP (current market price) ²	66,623.6	84,068.8		

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	FY22	FY23	2023				2024			
			Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar
A. Accounts (i-ii / 1 to 13)	753,804.9	595,217.1	580,151.1	626,537.6	615,791.0	625,049.5	634,155.3	653,269.5	664,713.2	659,462.2
(i) National Savings Centers	654,619.3	526,356.0	510,913.0	569,311.2	581,469.3	592,452.8	602,120.8	622,540.2	633,448.7	632,077.7
(ii) Post Offices	99,185.5	68,861.1	69,238.1	57,226.4	34,321.7	32,596.7	32,034.5	30,729.3	31,264.5	27,384.5
1- Savings Accounts	54,840.5	74,927.6	55,914.5	78,965.6	78,899.3	78,553.8	78,173.9	78,788.5	79,699.2	79,108.8
2- Khas Deposit Accounts	310.6	310.6	(1,047.4)	310.6	310.6	310.6	310.6	310.6	310.6	310.6
3- Mahana Amdani Accounts	1,541.2	1,440.6	1,453.0	1,414.8	1,405.9	1,400.1	1,386.4	1,380.7	1,372.9	1,366.9
4- Special Savings Accounts	306,408.4	108,951.3	123,697.7	97,921.1	76,084.8	74,621.6	73,703.6	75,802.8	74,619.8	70,936.1
5- Pensioners Benefit Account	390,570.6	404,352.4	399,984.3	420,197.5	422,032.3	423,714.6	424,985.4	427,433.0	429,205.8	430,871.2
6- Shahada's Family Welfare Account	133.6	152.6	148.9	164.4	160.7	168.2	168.4	173.5	174.8	175.9
7-Sarwa Islamic Savings Account (SISA)		3,808.5		23,870.0	32,199.2	41,014.1	49,588.2	62,925.6	72,737.5	70,132.2
8-Sarwa Islamic Term Account (SITA) 1 Year		508.2		1,319.0	1,774.0	2,011.9	2,208.9	2,406.8	2,470.0	2,490.5
9-Sarwa Islamic Term Account (SITA) 3 Years		557.7		1,649.1	2,069.8	2,304.4	2,559.7	2,766.8	2,772.3	2,736.7
10-Sarwa Islamic Term Account (SITA) 5 Years		207.6		703.1	791.4	838.2	922.3	1,096.4	1,144.2	1,128.7
11-Digital Sarwa Islam.Term Acc. (SITA) 1 Year				15.6	54.0	65.4	85.7	110.0	111.2	110.1
12-Digital Sarwa Isla.Term Acc.(SITA) 3 Years				0.8	8.8	8.6	13.3	23.3	24.7	24.7
13-Digital Sarwa Isla.Term Acc.(SITA) 5 Years				6.1	0.5		38.2	49.2	51.8	70.0
B. Certificates (i-ii+iii /14 to 25)	2,454,508.3	2,223,316.7	2,312,918.1	2,186,780.3	2,170,010.8	2,162,226.7	2,114,696.2	2,066,384.4	2,057,883.1	2,053,238.9
(i) National Savings Centers	2,330,456.7	2,131,392.8	2,215,780.8	2,097,910.4	2,087,163.0	2,079,294.2	2,036,550.8	1,988,795.5	1,980,843.9	1,976,000.1
(ii) Post Offices	4,288.6	2,256.6	3,548.4	1,328.0	(1,739.4)	(1,823.8)	(1,848.6)	(2,195.7)	(2,225.2)	(2,108.0)
(iii) Banks	119,763.1	89,667.3	93,588.9	87,541.9	84,587.2	84,756.3	79,994.0	79,784.7	79,264.5	79,346.9
14- Defence Savings Certificates	466,725.0	428,194.9	439,664.7	423,200.9	415,084.4	414,047.8	409,415.6	407,826.2	406,113.1	403,536.8
15- National Deposit Certificates	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6
16- Khas Deposit Certificates	216.0	215.9	215.9	215.8	215.8	215.8	215.8	215.8	215.8	215.8
17- Premium Savings Certificates	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
18- Special Savings Certificates (Registered)	376,591.3	297,576.5	299,629.2	291,155.3	290,244.5	288,800.4	286,685.4	285,571.1	284,453.2	284,875.1
19- Special Savings Certificates (Bearer)	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6	272.6
20- Regular Income Certificates	589,022.0	461,485.8	554,027.7	400,031.9	386,257.2	377,731.2	335,616.4	287,565.3	280,577.8	273,775.1
21- Bebbod Savings Certificate	1,017,020.9	1,001,003.8	1,003,666.3	1,028,458.5	1,030,760.6	1,031,659.8	1,032,115.4	1,034,367.9	1,035,785.3	1,037,583.7
22- Short-Term Savings Certificates (3 Months)	3,341.5	20,958.8	9,053.8	25,310.4	27,035.8	27,359.4	26,865.3	25,396.4	24,017.4	25,402.5
23- Short-Term Savings Certificates (6 Months)	796.3	5,621.2	3,062.3	7,000.7	7,457.6	7,571.8	7,785.0	8,065.7	8,414.5	8,635.3
24- Short-Term Savings Certificates (12 Months)	505.7	7,970.2	3,308.5	10,788.0	12,003.9	13,617.6	14,681.6	15,875.1	16,761.1	17,583.4
25- Others	-	-	-	329.0	661.4	933.3	1,026.1	1,211.3	1,255.2	1,341.5
C. National Savings Bonds	-	-	-	-	-	-	-	-	-	-
26- 10 Years	-	-	-	-	-	-	-	-	-	-
D. Prize Bonds (27 to 35) *	317,778.5	327,847.6	326,188.0	328,931.1	328,855.5	328,752.5	329,418.7	329,029.9	329,028.5	329,570.3
27- Rs. 100	10,521.1	10,386.0	10,439.6	10,309.7	10,300.6	10,264.5	10,236.1	10,219.1	10,205.5	10,190.7
28- Rs. 200	29,468.5	28,968.4	29,047.8	28,760.7	28,645.2	28,630.2	28,611.2	28,542.0	28,522.9	28,458.7
29- Rs. 750	111,818.8	113,827.9	113,476.1	113,887.5	113,852.5	113,678.5	113,850.2	113,772.6	113,763.9	113,678.5
30- Rs. 1,500	156,785.4	168,782.1	166,438.7	170,335.1	170,465.9	170,621.0	171,210.0	171,040.2	171,140.1	171,893.8
31- Rs. 7,500	2,976.0	1,605.9	1,973.1	1,517.7	1,498.5	1,487.6	1,470.2	1,449.0	1,430.3	1,413.4
32- Rs. 15,000	3,281.7	1,869.3	2,231.7	1,764.4	1,744.4	1,731.1	1,711.0	1,689.7	1,660.4	1,641.4
33- Rs. 25,000	1,239.7	836.0	962.3	798.1	792.5	786.3	779.1	771.2	762.5	753.7
34- Rs. 40,000	946.9	831.5	878.2	817.5	815.6	813.0	810.4	805.6	802.4	799.6
35- Others@	740.4	740.4	1,702.8	740.4	740.4	740.4	740.4	740.4	740.4	740.4
E. Premium Prize Bonds (Registered) (36 to37)	56,841.0	54,685.9	55,439.6	53,530.3	53,361.0	53,700.7	53,226.5	53,669.2	54,098.0	53,802.7
36- Rs. 40,000	34,544.9	32,987.0	33,581.7	32,415.1	32,135.7	32,310.7	32,071.0	32,297.6	32,505.2	32,386.3
37- Rs. 25,000	22,296.1	21,698.9	21,857.9	21,115.2	21,225.3	21,390.0	21,155.5	21,371.6	21,592.9	21,416.5
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	47,230.3	47,230.3
TOTAL (A+B+C+D+E+F)	3,630,163.0	3,248,297.6	3,321,927.1	3,243,009.6	3,215,248.7	3,216,959.8	3,178,727.0	3,149,583.3	3,152,953.2	3,143,304.6

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

	22-Jun	23-Jun	2023				2024		
			Mar	Oct	Nov	Dec	Jan	Feb	Mar
3 Months Treasury Bills									
Issue	2,961,723.0	6,332,706.0	2,419,461.0	553,433.0	1,043,093.0	403,657.0	80,030.9	347,693.8	754,135.2
Discount Allowed	102,333.0	329,836.0	114,829.3	28,462.0	51,191.0	19,824.0	3,799.2	17,004.9	37,108.9
Discharged	1,182,502.0	4,478,121.0	2,170,825.9	926,183.0	4,320,538.0	2,686,276.0	348,256.4	799,881.8	403,656.9
Discount Paid	31,637.0	210,109.0	84,815.7	49,353.0	228,771.0	140,310.0	17,578.2	38,965.6	19,824.1
Outstanding Balance	3,857,089.0	7,847,152.0	4,527,433.7	7,111,859.0	3,834,414.0	1,551,795.0	1,283,569.6	831,381.7	1,181,860.0
6 Months Treasury Bills									
Issue	116,302.0	29,491.0	18,551.8	62,142.0	236,443.0	73,857.0	20,017.7	15,219.6	17,248.5
Discount Allowed	8,669.0	3,272.0	1,977.3	6,975.0	25,396.0	7,867.0	2,064.4	1,552.2	1,753.9
Discharged	900,072.0	53,116.0	110,025.9	29,481.0	16,884.0	25,747.0	26,149.6	8,842.5	40,156.5
Discount Paid	50,791.0	4,453.0	8,761.9	3,225.0	1,847.0	2,863.0	2,998.2	1,002.0	4,907.3
Outstanding Balance	1,626,962.0	115,017.0	225,784.8	179,921.0	399,480.0	447,590.0	441,458.4	447,835.6	424,927.6
12 Months Treasury Bills									
Issue	155,401.0	216,303.0	128,750.4	818,338.0	1,743,765.0	3,003,480.0	300,333.7	36,405.1	349,979.4
Discount Allowed	23,376.0	47,624.0	27,274.0	180,491.0	374,835.0	640,261.0	61,647.7	7,286.6	71,133.8
Discharged	1,444.0	155,401.0	285,482.6	371,091.0	51,235.0	24,243.0	-	9,999.1	128,750.4
Discount Paid	110.0	23,376.0	34,889.7	58,019.0	8,058.0	4,062.0	-	1,953.4	27,274.0
Outstanding Balance	1,324,154.0	1,363,483.0	1,542,071.8	1,698,674.0	3,391,204.0	6,370,440.0	6,670,773.8	6,697,179.8	6,918,408.8

Source: Domestic Markets & Monetary Management Department, SBP

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

SALE

PERIODS	2019-20		2020-21		2021-22		2022-23		2023-24	
	Bid Amount		Bid Amount		Bid Amount		Bid Amount		Bid Amount	
	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted	Offered	Accepted
July	310.8	308.8	-	-	-	-	1,783.0	1,773.0	1,225.5	1,225.5
August	-	-	68.0	47.5	-	-	-	-	757.6	757.6
September	-	-	88.0	88.0	203.0	203.0	869.2	824.2	2,511.0	2,393.0
October	935.1	824.1	57.4	57.4	99.3	95.3	-	-	-	-
November	-	-	15.3	15.3	-	-	399.6	384.6	-	-
December	-	-	-	-	-	-	506.5	506.5	-	-
January	11.2	11.2	-	-	-	-	1,126.5	1,124.5	-	-
February	-	-	244.1	147.0	-	-	-	-	780.8	753.3
March	38.5	35.0	-	-	-	-	893.9	887.9	-	-
April	598.1	392.3	258.5	258.5	-	-	254.0	251.0	-	-
May	-	-	251.1	251.1	-	-	428.8	421.8	-	-
June	-	-	516.3	487.6	624.5	592.5	618.2	560.8	-	-
Average										
per month	157.81	130.95	124.89	112.70	77.23	74.23	573.31	561.19	586.10	569.93
per day	5.26	4.37	4.16	3.76	2.57	2.47	19.11	18.71	19.54	19.00

PURCHASE

PERIODS	2019-20		2020-21		2021-22		2022-23		2023-24	
	Amount		Amount		Amount		Amount		Amount	
	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected	Offered	Injected
July	4,687.7	4,374.4	4,337.1	4,062.4	12,226.0	11,285.8	4,476.9	2,353.4	3,013.9	2,566.9
August	8,269.7	7,999.3	5,966.4	5,802.4	9,787.7	9,199.4	4,106.8	3,452.3	6,859.7	6,433.4
September	7,450.5	7,317.3	4,009.5	3,938.6	8,396.9	8,190.1	3,875.5	3,376.1	3,016.9	3,016.9
October	5,288.7	5,241.3	3,513.1	3,312.3	10,429.1	10,076.8	6,884.3	5,894.8	4,125.0	3,502.5
November	3,423.6	3,123.3	3,947.7	3,895.7	10,810.8	9,744.9	2,504.4	2,313.4	12,170.5	11,995.4
December	4,196.8	3,954.6	3,784.9	3,620.8	7,999.3	7,125.4	5,367.0	4,971.8	19,140.3	17,873.3
January	4,528.5	4,345.5	5,367.4	5,126.3	3,805.0	3,159.8	5,074.2	3,803.0	17,580.0	16,746.6
February	3,769.0	3,508.9	4,849.6	4,849.6	6,699.2	6,699.2	2,663.6	2,343.2	11,286.2	11,042.5
March	5,049.1	5,023.6	5,772.2	5,553.9	14,252.9	14,152.8	8,606.6	7,909.6	33,281.6	33,251.1
April	5,087.5	5,042.0	9,622.9	9,245.8	16,310.1	16,150.0	4,584.6	4,266.4	-	-
May	5,568.1	5,458.1	10,651.9	10,523.9	14,225.9	14,149.9	4,061.4	4,039.4	-	-
June	5,508.8	5,264.1	8,937.3	8,561.8	3,283.0	3,188.2	12,548.6	12,459.3	-	-
Average										
per month	5,235.67	5,054.37	5,896.67	5,707.79	9,852.16	9,426.86	5,396.16	4,765.23	12,274.89	11,825.39
per day	174.52	168.48	196.56	190.26	328.41	314.23	179.87	158.84	409.16	394.18

Source: Domestic Markets & Monetary Management Department, SBP

6.3 SBP Overnight Repo/ Reverse Repo Facilities

Cash Accommodation

Million Rupees

PERIODS	2019-20		2020-21		2021-22		2022-23		2023-24	
	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	99,550.0	355,750.0	32,900.0	-	249,600.0	-	420,750.0	3,838,450.0	324,100.0	5,290,100.0
August	186,000.0	-	154,700.0	77,500.0	96,500.0	10,000.0	496,350.0	63,300.0	1,906,950.0	5,828,500.0
September	167,150.0	93,400.0	25,300.0	169,250.0	214,465.0	117,500.0	338,700.0	635,750.0	876,150.0	13,180,100.0
October	76,400.0	214,450.0	20,500.0	34,500.0	-	23,900.0	378,350.0	40,500.0	1,795,190.0	4,950,050.0
November	25,400.0	29,700.0	11,000.0	58,900.0	315,450.0	13,000.0	147,550.0	73,750.0	938,400.0	3,640,100.0
December	44,400.0	30,600.0	73,500.0	78,500.0	474,013.0	419,700.0	1,438.45	1,752,250.0	1,882,700.0	5,983,000.0
January	77,750.0	51,100.0	30,325.0	30,500.0	106,150.0	260,300.0	615,650.0	2,338,800.0	2,527,850.0	11,078,540.0
February	47,300.0	-	75,800.0	72,000.0	56,150.0	32,500.0	412,650.0	722,600.0	526,150.0	6,495,550.0
March	50,900.0	30,000.0	32,100.0	142,800.0	469,350.0	647,550.0	212,225.0	2,233,500.0	783,200.0	10,613,150.0
April	56,700.0	70,500.0	135,600.0	78,000.0	316,850.0	974,800.0	1,028,800.0	488,750.0		
May	114,850.0	107,300.0	50,400.0	55,100.0	180,600.0	663,950.0	833,250.0	3,266,300.0		
June	89,900.0	205,500.0	204,500.0	301,300.0	527,050.0	4,138.00	1,209,100.0	2,856,500.0		
Average										
per month	86,358.33	99,025.00	70,552.08	91,529.17	250,514.83	287,563.64	553,943.18	1,525,870.83	1,284,521.11	7,451,010.00
per day	2,878.61	3,300.83	2,351.74	3,050.97	8,350.49	9,585.45	18,464.77	50,862.36	42,817.37	248,367.00

SBP Overnight Repo/ Reverse Repo Rates*

Percent per annum

PERIODS	2019-20		2020-21		2021-22		2022-23		2023-24	
	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	13.75	11.75	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00
August	13.75	11.75	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00
September	13.75	11.75	8.00	6.00	8.25	6.25	16.00	14.00	23.00	21.00
October	13.75	11.75	8.00	6.00	8.25	6.25	16.00	14.00	23.00	21.00
November	13.75	11.75	8.00	6.00	9.75	7.75	16.00	14.00	23.00	21.00
December	13.75	11.75	8.00	6.00	10.75	8.75	17.00	15.00	23.00	21.00
January	13.75	11.75	8.00	6.00	10.75	8.75	18.00	16.00	23.00	21.00
February	13.75	11.75	8.00	6.00	10.75	8.75	18.00	16.00	23.00	21.00
March	12.00	10.00	8.00	6.00	10.75	8.75	21.00	19.00	23.00	21.00
April	10.00	8.00	8.00	6.00	13.25	11.25	22.00	20.00		
May	9.00	7.00	8.00	6.00	14.75	12.75	22.00	20.00		
June	8.00	6.00	8.00	6.00	16.00	14.00	23.00	21.00		

Source: Domestic Markets & Monetary Management Department, SBP

NOTES:

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 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.

*. Month end rates

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 (%)
2023												
3-May-23	930,036.00	651,238.00	21.9996	21.9862	155,277.00	9,277.00	21.9616	21.9616	159,133.00	45,132.86	21.9997	21.9788
17-May-23	546,464.00	428,237.00	21.9999	21.9923	81,301.00	5,301.00	21.9157	21.9157	88,529.00	10,929.40	21.9997	21.9973
31-May-23	2,488,810.00	2,275,949.00	21.9999	21.975	309,154.00	4,154.00	21.9429	21.9429	326,432.00	6,031.56	21.9997	21.9996
15-Jun-23	2,049,368.00	2,016,368.00	21.9999	21.9819	234,682.00	16,679.00	21.9890	21.9669	360,715.00	201,214.00	21.9997	21.9894
22-Jun-23	2,602,225.00	2,370,225.00	21.9999	21.9882	410,430.00	11,930.00	21.9735	21.9225	440,681.00	56,680.00	21.9996	21.9774
13-Jul-23	1,568,438.00	403,890.00	22.7999	22.7473	169,253.00	18,853.00	22.9600	22.9245	351,168.00	240,516.00	22.9897	22.8700
25-Jul-23	821,945.00	571,647.00	22.9788	22.8974	165,494.00	10,294.00	22.9201	22.8701	197,991.00	39,391.00	22.9991	22.9647
10-Aug-23	1,604,947.00	1,230,632.00	22.9000	22.8403	105,397.00	9,844.00	22.7500	22.7250	104,986.00	8,986.00	22.9800	22.9405
24-Aug-23	2,570,837.00	2,062,787.00	22.8803	22.8734	376,900.00	*	*	*	382,257.00	11,097.00	22.9400	22.9396
7-Sep-23	1,375,890.00	1,255,890.00	24.4999	23.3938	319,793.00	38,793.00	24.7870	24.7868	318,174.00	37,174.00	25.0687	25.0569
21-Sep-23	4,067,606.00	2,355,088.00	22.7898	22.7564	370,200.00	6,271.00	22.8000	22.8000	364,554.00	8,075.00	22.9000	22.8521
5-Oct-23	2,339,429.00	471,498.00	22.5002	22.3956	128,359.00	18,359.00	22.8500	22.8500	449,288.00	67,531.00	22.8400	22.7531
19-Oct-23	1,756,263.00	110,398.00	22.2000	22.1403	463,858.00	50,758.00	22.3999	22.3876	2,204,645.00	931,298.00	22.4000	22.0707
2-Nov-23	1,213,840.00	255,437.00	21.9495	21.8428	670,821.00	85,626.00	21.9898	21.8417	2,524,432.00	807,224.00	21.9999	21.9104
16-Nov-23	1,109,762.00	472,672.00	21.4997	21.2878	405,026.00	92,039.00	21.4999	21.4583	2,671,363.00	596,068.00	21.5001	21.4334
30-Nov-23	562,926.00	366,175.00	21.4499	21.3395	256,636.00	84,174.00	21.4299	21.3263	1,358,959.00	715,309.00	21.4300	21.2569
14-Dec-23	997,826.00	213,014.00	21.4499	21.3590	426,230.00	25,649.00	21.4201	21.3554	3,362,416.00	1,912,350.00	21.4300	21.4110
28-Dec-23	732,067.00	210,467.00	21.4480	21.3208	150,595.00	56,074.00	21.3999	21.3634	1,996,115.00	1,731,390.00	21.4300	21.3371
2024												
11-Jan-24	588,577.67	26,082.97	20.9996	20.9672	88,017.65	11,259.95	20.9601	20.9601	2,144,501.68	245,892.57	20.8449	20.7925
25-Jan-24	496,263.95	57,747.15	20.4997	20.4745	71,087.70	10,822.20	20.4000	20.3951	636,563.33	116,088.85	20.2298	20.1411
7-Feb-24	500,520.23	35,387.63	20.4399	20.4399	89,254.36	8,965.66	20.3951	20.3951	604,369.41	19,491.41	20.0800	19.9950
22-Feb-24	668,311.20	329,311.10	21.6998	21.3130	73,856.13	7,806.12	20.3952	20.3910	584,400.35	24,200.34	20.3290	20.0868
7-Mar-24	691,526.27	208,155.12	21.4002	21.2579	80,289.48	9,589.48	20.3949	20.3949	638,051.34	309,231.22	20.2998	20.2593
21-Mar-24	781,769.09	583,088.99	21.6601	21.4260	86,912.93	9,412.93	20.3944	20.3903	178,881.92	111,881.92	20.8998	20.7191
4-Apr-24	452,533.99	188,483.99	21.6601	21.6008	198,116.64	146,366.64	21.3999	21.3035	387,691.39	222,781.39	20.8998	20.8392

Source: Domestic Markets & Monetary Management Department, SBP

* Bids Rejected

6.5 Auction of Pakistan Investment Bonds (PIBs)

Fixed Rate (Face Value)

Million Rupees

Auction Settlement Date	Tenure	Coupon Rate (%)	Amount Offered ¹	Amount Accepted ²	Price Accepted = Rs.100	Cut-off Yield Accepted (%)	Weighted Average Yield Accepted (%)
3-Oct-23	3-Years	12.00%	198,070.2	110,252.2	85.0889	19.1900	19.1649
	5-Years	10.50%	33,294.2	2,769.3	81.6973	16.9500	16.9268
	10-Years	11.00%	28,508.0	1,459.4	79.3410	15.2500	15.2270
	15-Years	10.50%	**	-	-	-	-
	20-Years	11.00%	**	-	-	-	-
	30-Years	11.00%	**	-	-	-	-
10-Nov-23	3-Years	12.00%	728,925.2	139,085.6	88.8784	17.3900	17.3794
	5-Years	10.50%	100,577.4	46,733.5	84.5181	15.9500	15.9025
	10-Years	14.00%	134,418.2	66,483.6	94.4143	15.1000	15.0905
	15-Years	10.50%	**	-	-	-	-
	20-Years	11.00%	**	-	-	-	-
	30-Years	11.00%	**	-	-	-	-
21-Dec-23	3-Years	12.00%	184,350.0	246,681.1	89.6384	17.1999	16.9173
	5-Years	10.50%	113,110.0	42,598.1	84.9967	15.8800	15.8076
	10-Years	14.00%	123,495.0	107,293.0	94.8847	15.0000	14.9697
	15-Years	10.50%	**	-	-	-	-
	20-Years	11.00%	**	-	-	-	-
	30-Years	11.00%	**	-	-	-	-
17-Jan-24	3-Years	12.00%	200,300.0	97,353.5	90.6121	16.8000	16.5977
	5-Years	14.00%	137,778.8	61,954.1	94.9102	15.5000	15.3764
	10-Years	14.00%	121,960.0	2,771.0	97.3676	14.5000	14.3750
	15-Years	10.50%	**	-	-	-	-
	20-Years	11.00%	**	-	-	-	-
	30-Years	11.00%	**	-	-	-	-
15-Feb-24	3-Years	14.00%	152,918.0	70,074.3	93.6060	16.7999	16.7273
	5-Years	14.00%	40,100.0	13,724.7	94.7685	15.5499	15.5476
	10-Years	14.00%	30,294.0	1,544.0	97.3735	14.5000	14.4900
	15-Years	10.50%	**	**	-	-	-
	20-Years	11.00%	**	**	-	-	-
	30-Years	11.00%	**	**	-	-	-
14-Mar-24	3-Years	14.00%	151,044.8	42,916.9	93.7406	16.7800	16.6747
	5-Years	14.00%	62,943.7	11,812.9	94.9954	15.4899	15.4629
	10-Years	14.00%	39,558.0	1,218.0	98.1483	14.3500	14.2750
	15-Years	10.50%	**	**	-	-	-
	20-Years	11.00%	**	**	-	-	-
	30-Years	11.00%	**	**	-	-	-

*= Bid Rejected **= No Bids

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

Auction Settlement Date	Tenure	Floating Rate Semi-Annual (Face Value)			Floating Rate Quarterly With Quarterly Refixing (Face Value)			Floating Rate Quarterly With Fortnightly Refixing (Face Value)		
		Amount Offered ¹	Amount Accepted ²	Cutoff Price ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³	Amount Offered ¹	Amount Accepted ²	Cutoff price ³
14-Dec-23	02-Year							10,000.0	**	**
	03-Year				62,500.0	31,900.0	98.0858			
	05-Year	263,458.0	61,965.4	96.2500						
	10-Year	257,500.0	88,953.0	93.8579						
28-Dec-23	02-Year							5,000.0	**	**
	03-Year				13,000.0	2,030.0	98.1126			
	05-Year	136,148.0	31,272.0	96.3392						
	10-Year	121,500.0	19,850.0	93.9307						
11-Jan-24	02-Year							3,832.9	**	**
	03-Year				80,500.0	12,104.0	98.1470			
	05-Year	321,750.0	110,893.6	96.4921						
	10-Year	232,850.0	50,800.6	94.4061						
25-Jan-24	02-Year							3,844.3	**	**
	03-Year				25,000.0	26,200.0	98.1357			
	05-Year	233,947.5	107,537.5	96.5915						
	10-Year	440,300.0	159,900.0	94.8112						
7-Feb-24	02-Year							3,842.3	*	
	03-Year				-	**				
	05-Year	163,500.0	125,135.0	95.8598						
	10-Year	274,000.0	219,800.0	94.0868						
22-Feb-24	02-Year							-	**	
	03-Year				-	**				
	05-Year	228,800.0	4,345.0	95.8557						
	10-Year	23,000.0	2,005.5	93.6342						
7-Mar-24	02-Year							4,271.4	*	
	03-Year				6,800.6	-				
	05-Year	129,694.8	34,004.5	95.8706						
	10-Year	60,750.0	31,250.0	93.6522						
21-Mar-24	02-Year							3,480.4	*	
	03-Year				351.0	-				
	05-Year	99,106.8	7,600.3	95.8220						
	10-Year	61,000.0	10,001.6	93.5557						

*= Bid Rejected **= No Bids Received

Source: Domestic Markets & Monetary Management Department, S

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 Price will be applicable to all accepted bids.

6.7 KIBOR

Percent per annum

PERIODS	1 Week		2 Weeks		1Month		3 Months		6 Months		9 Months		12 Months		
	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	Bid	Offer	
2023															
Mar	Month Average	19.62	20.12	19.76	20.26	20.01	20.51	20.90	21.15	20.98	21.23	21.03	21.53	21.05	21.55
	End-Month	19.81	20.31	20.16	20.66	20.76	21.26	21.73	21.98	21.82	22.07	21.86	22.36	21.88	22.38
Apr	Month Average	20.85	21.35	20.99	21.49	21.21	21.71	21.83	22.08	21.85	22.10	21.81	22.31	21.82	22.32
	End-Month	20.83	21.33	20.90	21.40	21.07	21.57	21.80	22.05	21.81	22.06	21.80	22.30	21.80	22.30
May	Month Average	20.73	21.23	20.84	21.34	21.03	21.53	21.81	22.06	21.83	22.08	21.84	22.34	21.86	22.36
	End-Month	20.90	21.40	20.98	21.48	21.20	21.70	21.94	22.19	21.93	22.18	21.91	22.41	21.92	22.42
Jun	Month Average	20.83	21.33	20.96	21.46	21.15	21.65	21.87	22.12	21.92	22.17	21.92	22.42	21.93	22.43
	End-Month	21.89	22.39	21.97	22.47	22.04	22.54	22.66	22.91	22.72	22.97	22.75	23.25	22.77	23.27
Jul	Month Average	21.60	22.10	21.78	22.28	22.06	22.56	22.66	22.91	22.78	23.03	22.80	23.30	22.81	23.31
	End-Month	21.58	22.08	21.88	22.38	22.27	22.77	22.89	23.14	22.97	23.22	22.99	23.49	22.99	23.49
Aug	Month Average	21.56	22.06	21.67	22.17	21.89	22.39	22.71	22.96	22.83	23.08	22.85	23.35	22.87	23.37
	End-Month	21.65	22.15	21.74	22.24	21.96	22.46	22.92	23.17	22.96	23.21	22.97	23.47	22.99	23.49
Sep	Month Average	21.51	22.01	21.77	22.27	22.15	22.65	22.97	23.22	23.36	23.61	23.42	23.92	23.46	23.96
	End-Month	21.64	22.14	21.70	22.20	21.80	22.30	22.41	22.66	22.70	22.95	22.75	23.25	22.79	23.29
Oct	Month Average	21.63	22.13	21.68	22.18	21.74	22.24	21.99	22.24	22.24	22.49	22.23	22.73	22.24	22.74
	End-Month	21.62	22.12	21.64	22.14	21.66	22.16	21.71	21.96	21.75	22.00	21.74	22.24	21.76	22.26
Nov	Month Average	21.66	22.16	21.66	22.16	21.62	22.12	21.26	21.51	21.30	21.55	21.30	21.80	21.30	21.80
	End-Month	21.81	22.31	21.80	22.30	21.77	22.27	21.22	21.47	21.22	21.47	21.18	21.68	21.16	21.66
Dec	Month Average	21.77	22.27	21.76	22.26	21.68	22.18	21.30	21.55	21.29	21.54	21.23	21.73	21.21	21.71
	End-Month	21.78	22.28	21.76	22.26	21.60	22.10	21.21	21.46	21.24	21.49	21.20	21.70	21.21	21.71
2024 Jan	Month Average	21.60	22.10	21.56	22.06	21.23	21.73	20.71	20.96	20.74	20.99	20.72	21.22	20.69	21.19
	End-Month	21.77	22.27	21.66	22.16	21.62	22.12	20.68	20.93	20.72	20.97	20.71	21.21	20.69	21.19
Feb	Month Average	21.78	22.28	21.79	22.29	21.79	22.29	21.30	21.55	21.24	21.49	20.92	21.42	20.84	21.34
	End-Month	21.79	22.29	21.79	22.29	21.76	22.26	21.52	21.77	21.48	21.73	21.08	21.58	20.94	21.44
Mar	Month Average	21.77	22.27	21.73	22.23	21.67	22.17	21.36	21.61	21.25	21.50	20.86	21.36	20.68	21.18
	End-Month	21.83	22.33	21.82	22.32	21.84	22.34	21.74	21.99	21.46	21.71	21.13	21.63	20.87	21.37

KIBOR :Karachi Interbank Offered Rate

Source: State Bank of Pakistan

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

6.8 Inter-Bank Weighted Average Call Rates

Percent per annum

PERIODS	Overnight	1 Week	2 Weeks	1 Month	3 Months	6 Months
2023						
Jan	16.10	16.56	-	-	-	-
Feb	16.83	16.99	-	-	-	18.06
Mar	19.12	20.23	-	20.05	-	-
Apr	20.95	20.05	20.23	-	-	-
May	20.48	20.68	20.21	20.90	-	-
Jun	20.56	20.13	-	-	-	-
Jul	21.90	22.11	21.80	21.40	-	-
Aug	21.61	-	-	21.50	-	-
Sep	21.69	22.10	21.25	-	-	-
Oct	22.04	21.67	21.81	-	-	-
Nov	22.10	21.40	-	-	-	-
Dec	21.82	21.64	21.31	-	-	-
2024						
Jan	21.76	21.29	21.00	21.53	20.73	-
Feb	21.62	21.75	21.40	21.84	21.12	21.00
Mar	22.03	21.82	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

6.9 SBP Mark to Market Rates Major Currencies

Date	US Dollar			Euro			Japanese Yen			UK Pound Sterling		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
1-Mar-24	279.1932	280.1513	283.2918	302.0592	303.1778	306.8804	1.8543	1.8627	1.8907	352.8723	354.0960	358.1202
4-Mar-24	279.2631	280.5640	283.0572	303.0982	304.5930	307.6308	1.8571	1.8678	1.8921	354.0218	355.6846	358.9052
5-Mar-24	279.3136	280.4916	283.1587	303.0832	304.4443	307.6556	1.8572	1.8670	1.8922	354.1277	355.6352	359.0747
6-Mar-24	279.3535	280.4548	283.5888	303.4059	304.6844	308.3917	1.8680	1.8774	1.9055	355.0584	356.4727	360.5121
7-Mar-24	279.2852	280.2678	283.4048	304.2254	305.3786	309.0994	1.8865	1.8951	1.9236	355.5860	356.8507	360.8982
8-Mar-24	279.0366	280.0304	283.0086	305.1963	306.3661	309.9281	1.8871	1.8959	1.9232	357.6831	358.9708	362.8412
11-Mar-24	279.0793	280.0737	283.4212	305.4523	306.6236	310.6184	1.9019	1.9110	1.9414	358.5192	359.8108	364.1702
13-Mar-24	278.7856	279.7719	282.9520	304.7406	305.9015	309.6837	1.8869	1.8956	1.9245	356.6644	357.9402	362.0649
14-Mar-24	278.7720	279.7568	282.8941	304.8930	306.0528	309.7894	1.8856	1.8943	1.9228	356.9676	358.2425	362.3159
15-Mar-24	278.7428	279.7162	282.6945	303.3279	304.4699	308.0140	1.8779	1.8864	1.9137	355.1741	356.4282	360.2800
18-Mar-24	278.6323	279.6138	282.4766	303.5142	304.6658	308.1121	1.8684	1.8770	1.9037	355.0054	356.2696	359.9752
19-Mar-24	278.6396	279.6134	282.6154	302.3519	303.4908	307.0624	1.8532	1.8617	1.8887	353.7888	355.0386	358.9015
20-Mar-24	278.4090	279.3345	282.5461	302.3522	303.4987	307.2281	1.8376	1.8457	1.8739	353.8022	354.9986	359.1178
21-Mar-24	278.3953	279.3050	282.3742	304.1886	305.2851	308.9164	1.8407	1.8488	1.8759	355.8867	357.0642	361.0306
22-Mar-24	278.1396	279.0411	281.9946	301.0305	302.0918	305.5762	1.8372	1.8452	1.8715	350.6506	351.7984	355.5667
25-Mar-24	278.1250	279.0036	281.7541	300.8478	301.8845	305.1745	1.8382	1.8460	1.8719	350.5905	351.7099	355.2267
26-Mar-24	278.0774	278.9122	281.0279	301.4498	302.4432	305.0530	1.8375	1.8451	1.8664	351.7541	352.8225	355.5506
27-Mar-24	278.0406	278.8727	281.0038	300.9790	301.9629	304.5534	1.8329	1.8404	1.8615	350.9985	352.0606	354.7940
28-Mar-24	278.0333	278.9805	281.4925	299.9980	301.1021	304.0963	1.8364	1.8446	1.8677	350.5862	351.7930	355.0034
29-Mar-24	277.9472	278.9220	281.5538	299.5576	300.6905	303.8109	1.8362	1.8446	1.8685	350.8667	352.1105	355.4775

6.9 SBP Mark to Market Rates Major Currencies

Date	Swiss Frank			Australian Dollar			Saudi Arabian Riyal			Kuwaiti Dinar		
	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month	Ready	1Week	1 Month
1-Mar-24	315.0099	316.3209	320.7022	181.4756	182.1373	184.3184	74.4456	74.6921	75.5133	906.8250	910.4099	922.2339
4-Mar-24	317.0202	318.7314	322.4760	182.2331	183.1213	184.8985	74.4622	74.8015	75.4477	907.9813	912.6444	922.3242
5-Mar-24	315.4482	317.0104	320.8970	181.1628	181.9662	183.8425	74.4757	74.7848	75.4768	908.1007	912.3605	922.5233
6-Mar-24	315.9036	317.3806	321.7663	182.0548	182.8125	184.9953	74.4843	74.7780	75.5854	907.9944	912.0037	923.6817
7-Mar-24	316.7937	318.1405	322.5413	184.0211	184.7077	186.9137	74.4632	74.7182	75.5333	908.6589	912.2854	923.9836
8-Mar-24	318.4259	319.7946	324.0379	185.1687	185.8675	187.9828	74.3979	74.6628	75.4317	908.3519	912.0173	922.9343
11-Mar-24	318.6019	319.9720	324.7133	184.7086	185.4060	187.7723	74.4092	74.6674	75.5427	908.8460	912.5151	924.6718
13-Mar-24	317.5597	318.9116	323.3745	184.3888	185.0792	187.3191	74.3329	74.5909	75.4147	907.5502	911.1905	922.7650
14-Mar-24	316.8584	318.2084	322.6099	184.4913	185.1797	187.3907	74.3313	74.5889	75.4022	907.5792	911.2153	922.6812
15-Mar-24	314.9992	316.3292	320.5182	183.1340	183.8102	185.9003	74.3274	74.5764	75.3530	906.6877	910.2825	921.2190
18-Mar-24	315.1949	316.5349	320.6669	183.0057	183.6825	185.7024	74.2970	74.5527	75.2940	906.6378	910.2704	920.7941
19-Mar-24	313.1839	314.5064	318.7351	181.4919	182.1619	184.2537	74.2980	74.5517	75.3300	906.0569	909.6522	920.7328
20-Mar-24	312.8543	314.2743	318.5596	181.6758	182.3355	184.5388	74.2365	74.4773	75.3115	905.3068	908.7449	920.4355
21-Mar-24	314.2159	315.5254	319.7660	184.3534	184.9940	187.1508	74.2328	74.4694	75.2657	905.9551	909.3439	920.6086
22-Mar-24	309.2502	310.5024	314.6218	181.2358	181.8575	183.9070	74.1646	74.3991	75.1645	903.7548	907.1115	917.9756
25-Mar-24	309.7333	310.9608	314.9294	181.4766	182.0848	184.0156	74.1588	74.3871	75.0984	903.8990	907.1979	917.3994
26-Mar-24	308.6834	309.8595	313.1080	181.8070	182.3835	183.9024	74.1421	74.3588	74.9068	903.9940	907.1350	915.3800
27-Mar-24	306.7865	307.9418	311.0865	181.3659	181.9418	183.4539	74.1303	74.3522	74.9044	903.6397	906.7262	914.7558
28-Mar-24	306.8462	308.1279	311.6958	180.7217	181.3735	183.1314	74.1304	74.3829	75.0376	903.5565	906.9735	916.2271
29-Mar-24	308.2822	309.6015	313.3229	180.8881	181.5576	183.3932	74.1104	74.3703	75.0540	903.1892	906.7640	916.3377

Source: Domestic Markets & Monetary Management Department, SBP

[ArchiveLink:http://www.sbp.org.pk/ecodata/rates/m2m/M2M-History.asp](http://www.sbp.org.pk/ecodata/rates/m2m/M2M-History.asp)

6.10 Secondary Market Transactions in Government Securities

Million Rupees

SECURITIES/TRANSACTIONS	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24
PIB Outright Transactions						
Purchases	2,487,812.0	2,018,121.0	3,056,829.0	2,636,224.8	2,262,185.5	2,769,498.0
Non-Banks	933,278.0	763,036.0	899,180.0	1,092,271.6	760,945.9	901,222.1
Banks	1,554,534.0	1,255,084.0	2,157,648.0	1,543,953.2	1,501,239.7	1,868,275.8
Sales	2,487,812.0	2,018,121.0	3,056,829.0	2,636,224.8	2,262,185.5	2,769,498.0
Non-Banks	1,063,541.0	943,442.0	928,300.0	1,064,797.9	690,578.0	1,102,673.8
Banks	1,424,271.0	1,074,679.0	2,128,528.0	1,571,426.9	1,571,607.5	1,666,824.2
Net Position	-	-	-	-	-	-
GIS Outright Transactions						
Purchases	296,555.0	173,247.0	357,392.0	371,457.7	286,686.5	226,783.0
Non-Banks	126,286.0	96,793.0	141,868.0	120,097.4	91,577.0	77,722.9
Banks	170,270.0	76,453.0	215,524.0	251,360.3	195,109.5	149,060.1
Sales	296,555.0	173,247.0	357,392.0	371,457.7	286,686.5	226,783.0
Non-Banks	121,448.0	109,248.0	109,000.0	171,500.5	126,925.6	53,963.4
Banks	175,107.0	63,999.0	248,393.0	199,957.2	159,760.9	172,819.6
Net Position	-	-	-	-	-	-
MTB Outright Transactions						
Purchases	3,054,991.0	4,752,210.0	2,159,889.0	2,463,452.0	2,455,024.1	1,886,823.7
Non-Banks	1,122,620.0	2,555,664.0	791,622.0	873,687.0	690,318.2	688,234.9
Banks	1,932,371.0	2,196,546.0	1,368,267.0	1,589,765.0	1,764,705.9	1,198,588.8
Sales	3,054,991.0	4,752,210.0	2,159,889.0	2,463,452.0	2,455,024.1	1,886,823.7
Non-Banks	932,245.0	1,200,553.0	1,037,028.0	699,216.4	520,356.9	722,351.1
Banks	2,122,746.0	3,551,657.0	1,122,861.0	1,764,235.6	1,934,667.2	1,164,472.6
Net Position	-	-	-	-	-	-
Repo Transactions						
Repo	7,913,342.0	5,383,660.0	4,941,619.0	5,941,332.7	4,307,301.1	4,546,207.3
Non-Banks	587,972.0	474,322.0	421,276.0	374,315.2	248,997.5	263,091.8
Banks	7,325,370.0	4,909,338.0	4,520,343.0	5,567,017.5	4,058,303.6	4,283,115.5
Reverse Repo	7,913,342.0	5,383,660.0	4,941,619.0	5,941,332.7	4,307,301.1	4,546,207.3
Non-Banks	491,132.0	387,402.0	425,865.0	470,302.5	382,446.6	349,879.5
Banks	7,422,210.0	4,996,258.0	4,515,754.0	5,471,030.2	3,924,854.5	4,196,327.8
Net Position	-	-	-	-	-	-

Source: Domestic Markets & Monetary Management Department, SBP

7.1 KSE 100 & All Shares Index

Sector Name	End Period		2023	2023			2024		
	FY22	FY23	Mar	Oct	Nov	Dec	Jan	Feb	Mar
KSE 100 Index (1991 = 1,000)	41,540.83	41,452.69	40,000.83	51,920.27	60,531.27	62,451.04	61,979.18	64,578.52	67,005.11
KSE All Shares Index (1995 = 1,000)	28,582.29	28,111.03	26,428.49	34,558.22	40,324.28	41,916.27	41,892.68	42,840.89	44,562.88
1. Automobile Assembler	46,569.78	28,687.23	31,672.69	37,856.34	47,954.32	46,921.90	49,312.29	52,819.58	53,490.76
2. Automobile Parts & Accessories	28,050.72	19,379.93	19,032.42	28,265.98	32,352.32	43,794.16	51,495.41	51,495.31	54,910.85
3. Cable & Electrical Goods	14,627.64	9,922.36	10,917.47	12,591.27	15,013.00	17,916.72	16,291.76	16,309.30	16,385.83
4. Cement	38,106.34	40,175.45	34,406.47	47,370.13	56,340.24	55,922.03	55,012.37	57,189.03	56,102.01
5. Chemical	32,014.51	21,956.68	22,666.71	25,048.77	29,171.68	28,566.37	26,028.78	25,078.49	25,688.68
6. Close -End Mutual Funds	1,413.41	1,226.41	1,145.06	2,123.11	2,259.74	2,332.15	2,141.36	1,931.36	1,970.08
7. Commercial Banks	9,833.57	8,669.26	8,549.89	11,792.14	13,389.80	13,855.22	14,064.87	14,890.13	15,250.09
8. Engineering	31,861.80	22,194.92	23,973.57	29,093.53	33,348.02	35,120.48	33,472.95	32,427.85	32,913.37
9. Fertilizer	16,998.93	15,252.11	15,837.55	16,511.79	18,078.25	19,197.10	19,713.82	21,355.11	22,551.86
10. Food & Personal Care Products	50,369.34	48,416.38	40,909.83	52,101.65	63,293.59	63,446.74	63,565.52	62,890.77	62,584.00
11. Glass & Ceramics	2,560,411.29	32,277,609.42	20,067,789.77	98,153,564.80	159,772,338.00	190,914,051.24	221,343,628.99	283,645,966.56	371,427,839.71
12. Insurance	18,624.83	14,773.73	15,692.65	15,290.09	16,334.93	16,852.59	16,713.97	16,965.93	17,748.21
13. Inv. Banks/Inv. Cos./Sec. Cos.	14,703.42	13,953.84	13,636.74	15,441.96	16,327.98	15,297.30	15,819.03	15,600.35	16,978.98
14. Jute	21,152.55	17,463.05	17,463.05	19,463.84	19,942.67	19,942.67	19,087.63	19,109.00	18,339.47
15. Leasing Companies	69.24	68.15	64.58	68.02	82.31	91.33	84.01	92.22	86.34
16. Leather & Tanneries	14,957.14	11,062.46	11,017.04	14,207.63	16,222.75	19,190.23	18,562.66	18,652.50	18,037.77
17. Miscellaneous	24,520.88	14,970.78	14,998.56	18,087.15	22,252.09	21,928.91	19,942.16	19,526.96	20,824.21
18. Modarabas	5,520.07	4,005.85	4,661.79	3,488.66	3,523.58	4,086.39	4,196.53	4,052.33	3,837.36
19. Oil & Gas Exploration Companies	9,047.30	8,455.84	8,821.90	10,173.78	11,124.33	12,447.40	13,714.88	13,334.71	13,249.75
20. Oil & Gas Marketing Companies	8,316.50	6,996.05	6,812.21	8,639.92	9,997.71	10,353.64	9,838.10	10,004.67	9,915.93
21. Paper & Board	15,621.49	12,796.88	12,740.65	13,506.57	15,591.41	16,876.05	16,140.00	16,251.93	17,021.55
22. Pharmaceuticals	32,880.63	18,399.65	20,600.92	20,044.99	24,388.70	23,634.18	22,615.41	24,939.29	24,544.91
23. Power Generation & Distribution	20,697.49	17,933.21	18,467.44	25,702.71	29,238.16	33,536.86	31,469.94	32,303.43	31,634.75
24. Refinery	9,521.21	6,525.21	6,789.19	10,435.01	11,619.19	12,707.01	11,055.54	11,581.59	12,442.88
25. Sugar & Allied Industries	100,232.55	110,778.88	109,782.51	118,832.65	121,744.99	135,462.02	142,622.44	139,235.42	144,749.27
26. Synthetic & Rayon	52,892.23	66,768.65	53,977.82	71,498.63	85,137.97	84,907.06	81,151.25	83,440.00	81,773.93
27. Technology & Communication	45,439.79	44,524.98	50,422.21	45,451.06	52,672.78	53,754.30	48,410.48	51,259.28	54,489.33
28. Textile Composite	40,981.59	33,333.68	34,331.45	36,604.96	43,556.94	46,196.83	81,189.87	266,150.94	1,018,975.01
29. Textile Spinning	18,122.54	14,055.88	14,523.35	13,954.69	15,696.65	14,810.80	14,177.00	15,024.22	14,961.74
30. Textile Weaving	2,405.05	1,872.22	1,956.58	1,935.48	2,256.43	2,327.85	2,200.85	2,295.22	2,095.87
31. Tobacco	68,213.71	50,181.87	47,309.67	57,014.26	75,033.92	76,915.63	75,724.05	74,334.65	78,642.81
32. Transport	34,238.64	31,505.31	35,817.16	38,403.71	47,276.40	55,949.65	65,394.39	70,544.73	137,073.69
33. Vanaspati & Allied Industries	37,537.91	28,418.70	31,378.17	26,194.65	30,002.98	29,271.60	30,433.77	28,592.10	27,981.92
34. Woolen	4,385.83	3,271.81	3,099.32	3,048.11	4,416.49	3,508.64	3,333.21	3,548.13	3,717.73
35. Real Estate Investment Trust	20,975.72	22,565.07	22,103.62	22,054.78	22,213.10	22,625.95	22,330.18	22,507.20	23,517.75
36. Exchange Traded Funds	4,072.27	358,508.72	340,551.11	561,468.87	607,137.74	586,906.92	633,785.97	632,778.12	660,053.37
37. Property	-	7,876.30	9,309.99	7,929.02	8,339.55	8,588.94	7,931.20	7,715.27	7,458.86
38. Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39. Future Contracts	-	-	-	-	-	-	-	-	-
40. Bonds	-	-	-	-	-	-	-	-	-

Source: Pakistan Stock Exchange

As per last working day

7.2 Pakistan Stock Exchange Indicators

Month	KSE 100 Index (1991 = 1,000)				
	FY20	FY21	FY22	FY23	FY24
Jul	31,938.48	39,258.44	47,055.29	40,150.36	48,034.60
Aug	29,672.12	41,110.93	47,419.74	42,351.15	45,002.42
Sep	32,078.85	40,571.48	44,899.60	41,128.67	46,232.59
Oct	34,203.68	39,888.00	46,184.71	41,264.66	51,920.27
Nov	39,287.65	41,068.82	45,072.38	42,348.63	60,531.27
Dec	40,735.08	43,755.38	44,596.07	40,420.45	62,451.04
Jan	41,630.94	46,385.54	45,374.68	40,673.06	61,979.18
Feb	37,983.62	45,865.02	44,461.01	40,510.37	64,578.52
Mar	29,231.63	44,587.85	44,928.83	40,000.83	67,005.11
Apr	34,111.64	44,262.35	45,249.41	41,580.85	
May	33,931.23	47,896.34	43,078.14	41,330.56	
Jun	34,421.92	47,356.02	41,540.83	41,452.69	

Month	KSE All Share Index (1995 = 1,000)				
	FY20	FY21	FY22	FY23	FY24
Jul	23,118.82	27,559.26	32,163.11	27,796.13	32,027.29
Aug	22,007.12	28,960.20	32,394.47	29,077.87	30,041.97
Sep	23,427.60	28,969.98	30,668.90	28,225.45	31,158.71
Oct	24,698.78	28,185.56	31,596.79	28,144.59	34,558.22
Nov	27,838.52	28,849.46	30,831.91	28,693.26	40,324.28
Dec	29,011.73	30,779.70	30,726.52	27,532.64	41,916.27
Jan	29,067.54	32,061.54	31,007.64	27,100.87	41,892.68
Feb	26,289.38	31,436.15	30,523.62	26,679.75	42,840.89
Mar	21,037.82	30,498.20	30,788.28	26,428.49	44,562.88
Apr	23,937.61	30,017.98	30,774.66	27,428.44	
May	24,435.18	32,238.69	29,310.51	27,703.24	
Jun	24,660.31	32,479.82	28,582.29	28,111.03	

Month	KMI-30 Index (Base: June 2008)				
	FY20	FY21	FY22	FY23	FY24
Jul	50,569.36	63,107.65	76,259.24	65,446.00	80,370.86
Aug	46,226.30	65,651.60	77,641.73	70,346.75	74,969.26
Sep	51,150.82	64,738.07	72,315.95	67,463.05	77,669.37
Oct	55,842.17	63,496.69	74,486.07	69,310.33	88,224.74
Nov	62,713.95	66,318.10	73,210.74	71,768.60	101,700.59
Dec	66,031.51	71,167.60	71,687.06	68,277.85	104,728.78
Jan	67,075.02	74,222.76	73,592.63	69,439.38	103,712.89
Feb	59,433.31	76,278.37	72,148.81	68,762.41	108,852.28
Mar	45,051.66	73,039.96	72,914.93	69,337.93	112,364.01
Apr	55,529.38	71,476.99	74,012.17	72,354.37	
May	55,171.67	78,749.58	70,045.46	71,339.96	
Jun	54,995.25	76,621.54	68,766.37	70,748.13	

As per last working day

Source: Pakistan Stock Exchange

7.3 Market Capitalization of PSX All Shares

Million Rupees

Sector Name	End Period		2023	2023			2024		
	FY22	FY23	Mar	Oct	Nov	Dec	Jan	Feb	Mar
1 Automobile Assembler	311,233.8	231,338.3	228,212.1	305,279.0	386,710.6	378,385.1	397,661.4	425,944.5	431,357.2
2 Automobile parts & Accessories	45,805.7	32,966.0	32,374.9	48,081.5	55,032.6	74,495.6	88,371.3	87,595.5	93,405.5
3 Cable & Electrical Goods	29,149.1	22,215.7	22,276.7	28,191.2	33,613.4	40,114.6	36,476.4	36,515.7	36,687.0
4 Cement	411,883.3	444,827.5	384,906.7	523,539.2	622,677.8	618,056.1	592,627.5	616,075.7	604,365.4
5 Chemical	413,891.4	479,041.7	360,937.9	546,504.1	636,456.4	624,781.9	569,480.8	548,689.8	562,040.7
6 Close -End Mutual Funds	2,074.9	1,800.4	1,680.9	3,116.7	3,317.3	3,423.6	3,143.5	2,835.2	2,892.1
7 Commercial Banks	1,121,931.7	1,011,875.8	990,469.9	1,381,392.0	1,568,550.7	1,623,072.4	1,647,633.9	1,744,308.6	1,787,203.4
8 Engineering	100,473.4	69,989.7	75,598.6	91,744.0	105,160.2	110,749.5	105,554.1	102,940.8	104,482.1
9 Fertilizer	527,337.7	473,148.7	491,310.2	501,027.2	548,559.7	582,510.6	598,189.7	647,992.6	684,306.8
10 Food & Personal Care Products	710,931.7	690,461.1	578,708.0	743,279.9	899,971.7	885,367.8	866,183.3	836,473.0	809,795.3
11 Glass & Ceramics	63,727.9	51,770.4	57,348.7	52,832.1	66,059.5	63,576.3	56,641.8	57,455.3	58,321.6
12 Insurance	135,286.4	114,956.1	119,307.8	118,973.9	127,104.0	131,132.1	130,053.5	132,013.9	138,101.0
13 Inv. Banks /INV.COS./Securities COS.	110,529.0	119,544.3	116,827.8	132,293.3	139,883.9	131,054.0	135,523.8	133,650.6	145,461.4
14 Jute	214.4	177.0	177.0	197.3	202.1	202.1	193.4	193.7	185.9
15 Leasing Companies	445.4	528.3	415.6	527.4	638.3	708.5	651.7	715.4	669.9
16 Leather & Tanneries	43,225.6	31,989.4	31,858.0	41,114.1	46,945.4	55,532.7	53,716.7	53,976.6	52,197.7
17 Miscellaneous	104,889.6	64,300.8	64,420.2	77,685.8	95,574.6	94,186.6	85,653.3	83,869.9	89,441.6
18 Modarabas	23,036.7	16,893.8	19,461.3	14,757.0	14,904.7	17,285.4	17,751.3	17,141.2	16,232.0
19 Oil & Gas Exploration Companies	869,323.5	812,491.7	847,663.4	977,562.2	1,068,896.9	1,196,027.1	1,317,816.1	1,281,288.4	1,273,124.7
20 Oil & Gas Marketing Companies	177,892.8	155,752.5	151,661.6	192,348.4	222,577.1	230,501.0	219,023.6	222,732.1	220,756.3
21 Paper & Board	64,515.4	59,899.5	54,029.5	63,221.3	72,979.9	78,993.1	75,547.8	76,071.7	79,674.1
22 Pharmaceuticals	252,064.8	150,342.1	163,813.5	169,147.1	205,801.0	199,434.0	190,837.1	210,446.8	207,119.0
23 Power Generation & Distribution	248,964.1	215,713.5	222,139.8	309,169.9	351,696.8	403,404.8	378,542.4	388,568.4	380,524.8
24 Refinery	78,670.4	54,437.7	56,096.1	87,056.0	96,935.3	106,010.7	92,232.9	96,621.6	103,807.2
25 Sugar & Allied Industries	68,428.1	77,324.6	74,637.1	82,946.2	84,979.0	94,553.6	99,551.7	97,187.5	101,036.2
26 Synthetic & Rayon	79,765.6	111,940.7	81,576.0	119,870.8	142,737.8	142,350.6	136,053.9	139,891.1	136,958.5
27 Technology & Communication	241,830.7	246,081.6	274,866.1	253,778.5	294,101.4	300,140.1	270,302.5	286,262.3	304,300.9
28 Textile Composite	273,074.6	248,139.0	230,556.4	271,158.8	322,656.9	342,212.5	368,276.9	352,359.9	352,151.9
29 Textile Spinning	68,312.5	53,174.8	54,745.5	52,792.9	59,901.8	56,521.1	54,102.4	57,335.6	57,097.3
30 Textile Weaving	3,573.8	2,631.5	2,750.1	2,850.4	3,323.0	3,428.2	3,241.2	3,380.2	3,086.6
31 Tobacco	287,484.9	212,220.9	199,591.3	241,115.4	317,321.3	325,279.1	320,239.9	314,364.1	332,583.5
32 Transport	54,796.3	50,816.7	57,771.5	61,943.5	76,254.8	90,244.4	105,478.4	113,785.7	221,094.0
33 Vanaspati & Allied Industries	1,386.0	1,298.3	1,289.5	1,196.7	1,370.7	1,337.2	1,390.3	1,306.2	1,278.3
34 Woolen	285.2	212.7	201.5	198.2	287.2	228.2	216.7	230.7	241.7
35 Real Estate Investment Trust	30,064.4	32,342.4	31,681.0	31,611.0	31,837.9	32,429.6	32,005.7	32,259.5	33,707.9
36 Exchange Traded Funds	6.6	579.0	550.0	906.8	980.6	947.9	1,023.6	1,022.0	1,066.1
37 Property	-	22,214.3	26,257.8	22,363.1	23,521.0	24,224.4	22,369.3	21,658.6	20,938.8
38 Stock Index Future Contracts	-	-	-	-	-	-	-	-	-
39 Future Contracts	-	-	-	-	-	-	-	-	-
40 Bonds	-	-	-	-	-	-	-	-	-
TOTAL	6,956,507.5	6,365,438.6	6,108,169.9	7,551,772.9	8,729,523.3	9,062,902.8	9,073,759.9	9,225,160.5	9,447,694.3

Source: Pakistan Stock Exchange

As per last working day

7.4 Turnover of Shares at Pakistan Stock Exchange

Million No. of Shares

Month	Monthly Turnover at Ready Counter of the PSX				
	FY20	FY21	FY22	FY23	FY24
Jul	2,118.63	8,923.18	9,450.21	2,733.59	7,984.83
Aug	2,218.96	10,581.67	7,442.74	7,115.00	6,814.52
Sep	2,319.12	13,650.74	9,585.41	4,149.94	3,447.73
Oct	4,561.68	8,635.92	5,769.23	6,001.90	8,404.82
Nov	6,646.26	6,533.65	7,179.05	4,704.50	14,056.43
Dec	7,009.19	11,516.89	5,844.76	4,592.75	21,165.66
Jan	6,136.28	13,457.21	5,824.05	4,275.86	11,737.43
Feb	3,234.64	11,973.06	4,660.97	3,806.13	7,190.09
Mar	4,843.92	10,588.82	4,872.75	4,159.48	7,673.19
Apr	4,831.77	8,101.69	6,251.41	2,330.90	
May	3,519.49	12,465.65	4,760.77	4,032.90	
Jun	4,941.66	20,912.15	5,266.80	3,902.82	
Total	52,381.61	137,340.63	76,908.13	51,805.76	

Source: Pakistan Stock Exchange

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

All Sectors - Overall

(Million Rupees)

Item Name	2018	2019	2020	2021	2022
A. Non-Current Assets (A1+A3+A4+A5+A6)	4,307,511	4,797,198	5,189,074	5,614,782	6,496,536
1. Capital work in progress	378,897	495,679	531,121	662,023	794,992
2. Operating fixed assets at cost	5,686,522	6,237,716	6,459,362	6,990,521	7,960,846
3. Operating fixed assets after deducting accumulated depreciation	3,254,979	3,548,834	3,629,314	3,773,089	4,360,297
4. Intangible assets	98,720	91,301	87,641	127,191	159,643
5. Long term investments	476,978	495,562	647,518	781,139	833,144
6. Other non-current assets	97,936	165,822	293,480	271,341	348,460
B. Current Assets (B1+B2+B3+B4+B5+B6)	4,504,070	5,288,927	5,554,810	6,575,320	9,121,797
1. Cash & bank balance	281,473	289,590	319,639	408,557	532,329
2. Inventories; of which	884,536	969,862	886,448	1,126,028	2,005,323
i) Raw material	390,604	456,333	464,236	582,404	883,436
ii) Work in progress	55,974	76,550	73,513	89,845	122,357
iii) Finished goods	308,771	323,235	282,064	347,569	624,000
3. Trade Debt / accounts receivables	1,628,860	1,950,450	1,888,307	2,056,986	2,844,253
4. Short term loans and advances	150,815	153,023	142,703	163,784	218,476
5. Short term investments	300,217	261,740	414,975	683,660	836,300
6. Other current assets	1,258,170	1,664,261	1,902,738	2,136,305	2,685,117
of which: i) Stores, spares & loose tools	194,219	210,716	226,344	250,150	323,111
ii) Trade deposits & pre-payments	74,095	62,969	62,606	87,105	119,139
Total Assets (A+B) / Equity & Liabilities (C+D+E)	8,811,581	10,086,125	10,743,884	12,190,102	15,618,333
C. Shareholders' Equity (C1-C2+C3)	3,237,544	3,488,605	3,726,335	4,330,608	5,116,189
1. Issued, Subscribed & Paid up capital	807,909	831,136	856,850	911,161	954,513
i) Ordinary Shares	788,625	815,125	839,583	891,862	935,935
ii) Preference shares	19,284	16,012	17,267	19,300	18,577
2. Reserves	1,970,928	2,127,179	2,337,720	2,861,197	3,478,915
i) Capital Reserve	343,759	367,341	391,431	442,319	522,547
ii) Revenue Reserve	1,627,168	1,759,837	1,946,290	2,418,878	2,956,368
of which: un-appropriated profit(loss) / retained earnings	1,015,415	1,128,476	1,293,267	1,769,768	2,241,471
3. Surplus on revaluation of fixed assets	458,707	530,290	531,765	558,250	682,761
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	1,544,124	1,767,454	2,136,434	2,292,943	2,719,676
1. Long term borrowings	830,474	993,404	1,253,566	1,331,134	1,643,728
of which: i) Long term secured loans	780,368	883,891	1,097,538	1,188,686	1,490,911
ii) Long term unsecured loans	27,571	29,155	23,164	40,072	38,660
iii) Long term lease finance	22,535	80,351	121,244	110,376	114,249
2. Subordinated loans / Sponsor's loans	11,169	14,653	12,166	12,214	10,969
3. Debentures/TFs (bonds payable)	14,392	11,737	8,463	16,300	12,242
4. Employees benefit obligations	144,192	153,742	164,782	175,561	195,625
5. Other non-current liabilities	543,897	593,919	697,456	749,734	857,113
E. Current Liabilities (E1+E2+E3+E4)	4,029,914	4,830,067	4,881,115	5,566,551	7,782,468
1. Trade Credit & other accounts payables	2,399,006	2,802,030	2,913,138	3,381,043	4,700,193
of which: i) Trade credits	1,281,830	1,602,841	1,753,123	2,058,542	3,025,349
2. Short term Borrowings	987,860	1,311,160	1,187,280	1,163,952	1,651,816
of which: i) Short term Secured loans	961,559	1,276,272	1,140,889	1,110,189	1,548,990
ii) Short term unsecured loans	24,186	26,970	40,603	40,956	60,772
iii) Short term lease finance	1,664	7,323	7,653	9,133	42,054
3. Current portion of non-current liabilities	324,847	361,146	317,737	414,729	518,893
4. Other current liabilities	318,200	355,730	462,961	606,827	911,566
of which: i) Interest / markup payables	146,256	187,151	219,869	245,875	346,652
ii) Taxes payable	32,809	39,174	57,803	93,045	163,469
F. Operations:					
1. Sales	7,662,837	8,810,808	7,998,943	9,437,310	14,607,638
i) Local sales (Net)	7,093,827	8,156,947	7,315,315	8,579,120	13,315,813
ii) Export Sales (Net)	569,010	653,861	683,628	858,190	1,291,825
2. Cost of sales	6,504,570	7,530,410	6,870,224	7,846,723	12,189,506
i) Cost of material	2,759,373	3,257,186	2,865,088	3,629,612	5,544,042
ii) Labour	287,053	318,291	334,715	367,802	441,746
iii) Overhead	3,458,144	3,954,933	3,670,421	3,849,309	6,203,719
3. Gross profit / (loss) (F1-F2)	1,158,267	1,280,398	1,128,719	1,590,587	2,418,132
4. General, administrative and other expenses	564,369	616,036	563,010	621,878	834,274
i) Selling & distribution expenses	218,156	230,089	227,659	260,682	328,452
of which: Advertisement & promotions	43,905	36,690	34,582	39,013	48,491
ii) Administrative and other expenses	346,213	385,947	335,351	361,195	505,822
of which: Corporate social responsibilities	4,869	5,152	4,918	5,554	8,376
5. Other income / (loss)	176,679	228,575	244,490	288,622	281,414
6. EBIT (F3-F4+F5)	770,578	892,937	810,199	1,257,331	1,865,272
7. Financial expenses	163,095	280,747	330,308	247,365	401,847
of which: (i) Interest expenses	135,923	244,462	297,310	228,102	342,369
8. Profit / (loss) before taxation (F6-F7)	607,483	612,190	479,890	1,009,967	1,463,425
9. Tax expenses	180,488	199,745	159,702	262,147	518,102
10. Profit / (loss) after tax (F8-F9)	426,995	412,445	320,188	747,820	945,323
11. Cash dividends	255,644	234,513	187,671	361,709	283,459
12. Bonus shares / stock dividends	9,734	9,039	3,619	8,419	7,388
G. Statement of Cash Flows					
1. Net cash flows from operating activities	437,444	375,739	751,984	921,919	566,936
2. Net cash flows from investing activities	(413,424)	(538,161)	(488,325)	(573,342)	(1,014,781)
3. Net cash flows from financing activities	(100,936)	(80,148)	(37,675)	(100,709)	232,407
H. Miscellaneous					
1. Depreciation for the year	263,469	282,308	301,916	302,467	1,898,783
2. Salaries, wages and employee benefits	478,304	535,425	545,849	607,774	724,003
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	6	5	4	8	6
P2. Asset turnover (F1 to Avg (Current year(A+B),previous year (A+B)))	1	1	1	1	1
P3. Return on Assets (F10 as a % of Avg (Current year(A+B),previous year (A+B)))	5	4	3	7	7
P4. Financial leverage (Avg. [Current year(A+B)previous year (A+B) to Avg. Current year(C),previous year (C)])	3	3	3	3	3
P5. Return on equity (F10 as % of Avg [Current year(C),previous year (C)])	14	12	9	19	20
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	4	4	3	7	9

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

Private Sector

Million Rupees

Item Name	2018	2019	2020	2021	2022
A. Non-Current Assets (A1+A3+A4+A5+A6)	3,259,341	3,713,860	3,985,269	4,435,450	5,207,529
1. Capital work in progress	289,422	388,543	430,715	559,615	704,103
2. Operating fixed assets at cost	4,185,845	4,623,604	4,950,350	5,278,802	6,143,781
3. Operating fixed assets after deducting accumulated depreciation	2,410,483	2,657,163	2,814,688	2,972,298	3,518,718
4. Intangible assets	93,297	85,107	81,550	120,243	151,062
5. Long term investments	402,718	449,947	489,723	627,143	673,784
6. Other non-current assets	63,422	133,101	168,593	166,151	159,862
B. Current Assets (B1-B2-B3-B4-B5-B6)	2,953,991	3,232,145	3,284,012	3,984,528	5,464,192
1. Cash & bank balance	247,830	234,598	274,238	367,019	446,592
2. Inventories; of which	768,951	867,765	818,530	1,039,288	1,647,864
i) Raw material	389,617	446,142	455,905	576,590	869,782
ii) Work in progress	55,722	76,340	73,229	89,656	122,241
iii) Finished goods	307,793	321,651	280,450	346,266	622,630
3. Trade Debt / accounts receivables	914,476	1,025,501	847,724	910,443	1,161,624
4. Short term loans and advances	123,880	135,348	121,509	141,059	191,692
5. Short term investments	279,508	203,042	357,326	532,489	710,345
6. Other current assets	619,347	765,891	864,685	994,231	1,306,077
of which: i) Stores, spares & loose tools	161,539	175,924	189,965	210,708	279,492
ii) Trade deposits & pre-payments	64,349	48,958	51,201	77,148	110,521
Total Assets (A+B) / Equity & Liabilities (C+D+E)	6,213,332	6,946,005	7,269,281	8,419,978	10,671,721
C. Shareholders' Equity (C1+C2+C3)	2,537,033	2,708,657	2,873,568	3,386,358	4,009,926
1. Issued, Subscribed & Paid up capital	672,268	691,885	712,281	766,640	809,981
i) Ordinary Shares	652,984	675,874	695,015	747,340	791,403
ii) Preference shares	19,284	16,012	17,267	19,300	18,577
2. Reserves	1,525,328	1,616,064	1,742,459	2,169,332	2,637,815
i) Capital Reserve	319,466	339,416	361,035	409,474	487,093
ii) Revenue Reserve	1,203,862	1,276,648	1,381,424	1,759,858	2,150,722
of which: un-appropriated profit(loss) / retained earnings	730,610	781,949	870,432	1,255,498	1,579,307
3. Surplus on revaluation of fixed assets	341,437	400,708	418,828	450,386	562,130
D. Non-Current Liabilities (D1-D2-D3-D4-D5)	938,813	1,081,219	1,389,839	1,483,933	1,827,588
1. Long term borrowings	568,249	679,369	902,749	934,708	1,212,454
of which: i) Long term secured loans	527,588	594,495	802,280	838,238	1,119,245
ii) Long term unsecured loans	18,395	20,094	14,148	31,140	29,783
iii) Long term lease finance	22,265	64,773	74,701	65,329	63,517
2. Subordinated loans / Sponsor's loans	11,169	14,653	12,166	12,214	10,969
3. Debentures/TFCs (bonds payable)	12,338	11,737	8,463	16,300	12,242
4. Employees benefit obligations	62,599	67,539	70,866	76,053	87,105
5. Other non-current liabilities	284,458	307,921	395,595	444,659	504,818
E. Current Liabilities (E1+E2+E3+E4)	2,737,486	3,156,129	3,095,874	3,549,687	4,834,207
1. Trade Credit & other accounts payables	1,436,139	1,547,002	1,460,501	1,806,501	2,400,414
of which: i) Trade credits	654,762	706,810	687,198	884,224	1,219,150
2. Short term Borrowings	849,485	1,127,065	1,044,925	1,023,518	1,422,240
of which: i) Short term Secured loans	823,185	1,092,485	998,843	970,061	1,319,723
ii) Short term unsecured loans	24,186	26,662	40,295	40,650	60,463
iii) Short term lease finance	1,664	7,323	7,653	9,133	42,054
3. Current portion of non-current liabilities	228,734	256,642	214,591	330,717	417,692
4. Other current liabilities	225,128	225,421	285,557	388,951	593,861
of which: i) Interest / markup payables	81,014	96,519	92,503	85,827	120,072
ii) Taxes payable	29,439	32,040	42,372	71,720	110,837
F. Operations:					
1. Sales	5,457,943	5,967,941	5,343,225	6,682,274	9,812,626
i) Local sales (Net)	4,889,449	5,316,055	4,661,365	5,824,780	8,521,701
ii) Export Sales (Net)	568,494	651,885	681,859	857,494	1,290,925
2. Cost of sales	4,541,288	5,045,406	4,501,612	5,416,470	8,072,977
i) Cost of material	2,754,959	3,251,302	2,858,122	3,623,496	5,534,910
ii) Labour	215,464	241,813	259,295	294,145	360,875
iii) Overhead	1,570,865	1,552,290	1,384,196	1,498,829	2,177,192
3. Gross profit / (loss) (F1-F2)	916,655	922,535	841,613	1,265,804	1,739,649
4. General, administrative and other expenses	456,955	470,567	450,941	519,681	681,361
i) Selling & distribution expenses	195,576	205,388	202,623	234,305	298,747
of which: Advertisement & promotions	41,867	34,527	32,630	36,812	45,681
ii) Administrative and other expenses	261,379	265,179	248,318	285,376	382,614
of which: Corporate social responsibilities	4,262	4,537	4,165	4,842	7,650
5. Other income / (loss)	123,024	143,954	157,908	214,145	201,469
6. EBIT (F3-F4-F5)	582,723	595,922	548,580	960,268	1,259,757
7. Financial expenses	118,537	199,931	224,529	159,969	279,283
of which: (i) Interest expenses	95,687	168,499	196,212	141,271	220,024
8. Profit / (loss) before taxation (F6-F7)	464,186	395,991	324,051	800,299	980,475
9. Tax expenses	109,068	109,989	93,329	189,423	310,829
10. Profit / (loss) after tax (F8-F9)	355,118	286,002	230,722	610,876	669,646
11. Cash dividends	191,672	175,708	152,508	296,461	239,820
12. Bonus shares / stock dividends	6,125	3,722	3,609	8,408	7,388
G. Statement of Cash Flows					
1. Net cash flows from operating activities	323,872	236,535	608,811	783,901	464,917
2. Net cash flows from investing activities	-389,588	-411,632	-392,249	-519,134	-856,992
3. Net cash flows from financing activities	-65,152	-44,267	39,877	-62,363	179,163
H. Miscellaneous					
1. Depreciation for the year	203,011	212,613	220,473	226,425	1,826,868
2. Salaries, wages and employee benefits	360,710	410,079	427,970	484,781	586,519
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	6.51	4.79	4.32	9.14	6.82
P2. Asset turnover (F1 to Avg (Current year(A+B),previous year (A+B)))	0.94	0.91	0.75	0.85	1.03
P3. Return on Assets (F10 as a % of Avg (Current year(A+B),previous year (A+B)))	6.12	4.35	3.24	7.78	7.01
P4. Financial leverage (Avg. (Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)))	2.38	2.51	2.55	2.51	2.58
P5. Return on equity (F10 as % of Avg (Current year(C),previous year (C)))	14.56	10.90	8.26	19.51	18.09
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	4.29	3.37	2.65	6.69	6.94

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

Million Rupees

Item Name	2018	2019	2020	2021	2022
A. Non-Current Assets (A1+A3+A4+A5+A6)	1,048,170	1,083,338	1,203,804	1,179,332	1,289,008
1. Capital work in progress	89,475	107,136	100,406	102,407	90,888
2. Operating fixed assets at cost	1,500,677	1,614,112	1,509,012	1,711,719	1,817,065
3. Operating fixed assets after deducting accumulated depreciation	844,497	891,672	814,625	800,791	841,580
4. Intangible assets	5,423	6,195	6,091	6,948	8,582
5. Long term investments	74,260	45,615	157,795	153,996	159,360
6. Other non-current assets	34,515	32,720	124,886	115,190	188,598
B. Current Assets (B1-B2-B3-B4-B5-B6)	1,550,079	2,056,783	2,270,798	2,590,792	3,657,605
1. Cash & bank balance	33,643	54,992	45,401	41,538	85,737
2. Inventories, of which	115,585	102,098	67,917	86,740	357,459
i) Raw material	988	10,192	8,331	5,815	13,654
ii) Work in progress	252	210	285	189	116
iii) Finished goods	978	1,584	1,614	1,303	1,370
3. Trade Debt / accounts receivables	714,384	924,949	1,040,583	1,146,543	1,682,629
4. Short term loans and advances	26,935	17,676	21,194	22,726	26,784
5. Short term investments	20,709	58,698	57,648	151,171	125,956
6. Other current assets	638,823	898,370	1,038,054	1,142,073	1,379,039
of which: i) Stores, spares & loose tools	32,680	34,793	36,379	39,441	43,618
ii) Trade deposits & pre-payments	9,746	14,011	11,405	9,957	8,618
Total Assets (A+B) / Equity & Liabilities (C+D+E)	2,598,249	3,140,120	3,474,603	3,770,124	4,946,613
C. Shareholders' Equity (C1+C2+C3)	700,511	779,948	852,767	944,250	1,106,264
1. Issued, Subscribed & Paid up capital	135,641	139,251	144,568	144,521	144,532
i) Ordinary Shares	135,641	139,251	144,568	144,521	144,532
ii) Preference shares	-	-	-	-	-
2. Reserves	447,600	511,115	595,262	691,865	841,100
i) Capital Reserve	24,294	27,926	30,396	32,845	35,454
ii) Revenue Reserve	423,306	483,189	564,866	659,020	805,646
of which: un-appropriated profit(loss) / retained earnings	284,804	346,527	422,835	514,270	662,164
3. Surplus on revaluation of fixed assets	117,270	129,582	112,937	107,864	120,631
D. Non-Current Liabilities (D1+D2+D3+D4+D5)	605,311	686,235	746,595	809,010	892,088
1. Long term borrowings	262,225	314,034	350,818	404,426	431,274
of which: i) Long term secured loans	252,780	289,396	295,259	350,448	371,665
ii) Long term unsecured loans	9,175	9,061	9,016	8,932	8,876
iii) Long term lease finance	270	15,578	46,543	45,046	50,732
2. Subordinated loans / Sponsor's loans	-	-	-	-	-
3. Debentures/TFCs (bonds payable)	2,054	-	-	-	-
4. Employees benefit obligations	81,593	86,203	93,917	99,508	108,520
5. Other non-current liabilities	259,439	285,997	301,861	305,076	352,295
E. Current Liabilities (E1+E2+E3+E4)	1,292,427	1,673,938	1,875,241	2,016,864	2,948,261
1. Trade Credit & other accounts payables	962,868	1,255,028	1,452,637	1,574,542	2,299,779
of which: i) Trade credits	627,068	896,031	1,065,925	1,174,318	1,806,199
2. Short term Borrowings	138,374	184,096	142,355	140,434	229,576
of which: i) Short term Secured loans	138,374	183,788	142,046	140,128	229,267
ii) Short term unsecured loans	-	308	308	306	309
iii) Short term lease finance	-	-	-	-	-
3. Current portion of non-current liabilities	96,113	104,505	103,146	84,012	101,200
4. Other current liabilities	95,072	130,310	177,104	217,877	317,705
of which: i) Interest / markup payables	65,242	90,632	127,366	160,048	226,580
ii) Taxes payable	3,370	7,134	15,430	21,325	52,633
F. Operations:					
1. Sales	2,204,895	2,842,867	2,655,718	2,755,036	4,795,012
i) Local sales (Net)	2,204,378	2,840,891	2,653,950	2,754,340	4,794,112
ii) Export Sales (Net)	517	1,976	1,768	696	900
2. Cost of sales	1,963,282	2,485,004	2,368,612	2,430,253	4,116,529
i) Cost of material	4,414	5,884	6,966	6,116	9,131
ii) Labour	71,589	76,478	75,420	73,657	80,871
iii) Overhead	1,887,280	2,402,642	2,286,226	2,350,480	4,026,527
3. Gross profit / (loss) (F1-F2)	241,612	357,863	287,106	324,783	678,483
4. General, administrative and other expenses	107,413	145,468	112,069	102,196	152,913
i) Selling & distribution expenses	22,579	24,701	25,036	26,377	29,705
of which: Advertisement & promotions	2,038	2,162	1,953	2,201	2,810
ii) Administrative and other expenses	84,834	120,768	87,033	75,819	123,208
of which: Corporate social responsibilities	607	615	753	711	725
5. Other income / (loss)	53,656	84,620	86,582	74,476	79,945
6. EBIT (F3-F4+F5)	187,855	297,015	261,619	297,064	605,514
7. Financial expenses	44,557	80,817	105,779	87,396	122,564
of which: (i) Interest expenses	40,236	75,963	101,099	86,831	122,345
8. Profit / (loss) before taxation (F6-F7)	143,297	216,198	155,839	209,668	482,950
9. Tax expenses	71,420	89,756	66,373	72,724	207,273
10. Profit / (loss) after tax (F8-F9)	71,877	126,442	89,466	136,944	275,677
11. Cash dividends	63,972	58,805	35,162	65,248	43,639
12. Bonus shares / stock dividends	3,610	5,317	10	11	-
G. Statement of Cash Flows					
1. Net cash flows from operating activities	113,572	139,204	143,173	138,019	102,019
2. Net cash flows from investing activities	(23,836)	(126,529)	(96,076)	(54,207)	(157,789)
3. Net cash flows from financing activities	(35,783)	(35,881)	(77,551)	(38,346)	53,244
H. Miscellaneous					
1. Depreciation for the year	60,458	69,694	81,443	76,042	71,915
2. Salaries, wages and employee benefits	117,593	125,345	117,879	122,993	137,484
I. Key Performance Indicators					
P1. Net Profit margin / Net profit to sales (F10 as % of F1)	3	4	3	5	6
P2. Asset turnover (F1 to Avg [Current year(A+B),previous year (A+B)])	1	1	1	1	1
P3. Return on Assets (F10 as a % of Avg [Current year(A+B),previous year (A+B)])	3	4	3	4	6
P4. Financial leverage (Avg. [Current year(A+B),previous year (A+B) to Avg. Current year(C),previous year (C)])	4	4	4	4	4
P5. Return on equity (F10 as % of Avg [Current year(C),previous year (C)])	10	17	11	15	27
V3. Basic earnings per share (Rs./share) (F10 to No. of shares)	5	9	6	9	19

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
		Beverages and Non-Alcoholic Food	Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2019-20	129.76	129.59	126.52	147.83	135.8	129.56	128.33	125.7	136.81	138.71	106.84	118.7	141.9	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	167.7	159.13	149.57	157.47	151.01	153.4	162.29	174.06	110.23	134.71	150.58	156.11	164.07
2022-23	204.73	231.34	231.77	228.82	248.83	187.06	172.14	202.7	189.6	259.72	114	191.59	165.17	206.99	212.43
Mar-23	219.14	250.25	252.47	237.11	353.14	196.50	178.80	220.20	197.84	280.20	117.64	205.86	166.90	224.10	226.88
Apr-23	224.41	261.17	264.23	243.05	354.17	200.17	176.77	226.20	200.06	284.74	117.80	231.40	170.02	225.48	236.14
May-23	227.96	264.45	271.20	224.41	356.40	202.95	177.92	235.09	201.94	285.36	118.27	242.93	171.63	235.03	246.64
Jun-23	227.37	261.78	268.68	220.81	356.77	205.16	177.51	238.81	204.10	279.24	118.33	244.60	172.26	238.22	249.12
Jul-23	235.23	272.44	279.06	233.15	358.18	206.29	191.79	242.90	208.58	278.60	118.82	245.34	172.27	242.23	251.69
Aug-23	239.27	273.99	283.13	219.75	359.45	208.74	193.86	248.54	212.80	300.68	119.14	253.82	178.19	246.54	261.49
Sep-23	244.05	278.48	285.60	236.20	361.16	213.05	194.86	252.67	222.31	328.11	119.66	254.80	179.25	252.51	262.92
Oct-23	246.50	280.27	282.50	267.00	362.24	215.31	200.70	255.85	228.44	319.21	120.07	255.78	183.74	256.50	263.00
Nov-23	253.15	282.95	282.85	283.54	362.87	220.38	222.69	258.02	232.28	310.34	120.18	256.14	185.62	258.31	267.18
Dec-23	255.24	281.55	282.99	272.99	364.72	221.64	230.62	260.36	233.93	312.86	120.20	256.21	186.04	260.16	269.77
Jan-24	259.92	289.77	289.69	290.26	365.13	223.28	236.43	261.81	234.60	305.48	134.73	256.41	186.15	263.45	272.50
Feb-24	260.01	285.06	286.82	274.60	365.61	224.43	240.63	263.23	235.39	311.93	134.74	256.41	186.15	264.17	274.65
Mar-24	264.46	293.36	286.00	337.05	365.80	228.13	244.24	265.47	236.68	311.46	134.83	256.67	187.50	266.35	276.81

Source : Pakistan Bureau of Statistics

8.2 Consumer Price Index Numbers
By Commodity Groups - Urban
(2015-16=100)

YEAR / MONTH	General	1	.....	i	ii	2	3	4	5	6	7	8	9	10	11	12
		Beverages and Non-Alcoholic Food		Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and Furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
2019-20	129.99	128.81		125.6	147.52	143.25	126.9	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
2022-23	199.39	226.75		227.05	225.03	265.28	183.75	167.93	199.42	188.05	260.23	117.24	185.16	166.83	207.68	210.96
Mar-23	212.85	244.66	246.76	232.43	374.90	194.04	173.72	217.40	197.03	281.79	122.10	200.57	168.64	225.06	224.93	
Apr-23	217.11	254.53	257.32	238.31	375.93	196.25	171.90	222.82	200.69	285.69	122.29	223.56	169.92	226.36	234.41	
May-23	220.37	258.05	264.30	221.65	377.76	197.00	173.07	229.36	201.87	285.67	123.00	234.43	171.25	237.02	243.64	
Jun-23	220.59	257.65	263.77	221.95	377.89	199.16	172.95	233.01	203.22	279.52	123.07	235.57	171.65	240.11	246.46	
Jul-23	228.47	268.74	274.29	236.41	379.48	200.25	186.79	237.21	209.20	279.49	123.76	236.46	171.66	242.65	249.16	
Aug-23	232.12	269.77	279.09	215.49	380.50	202.60	188.75	243.00	213.56	296.49	123.77	245.05	177.89	247.58	257.91	
Sep-23	235.99	273.95	280.97	233.02	382.08	205.70	189.18	246.47	223.51	319.47	124.41	245.62	178.55	252.06	259.03	
Oct-23	238.51	275.74	277.98	262.70	382.40	207.50	194.82	248.56	229.53	310.68	124.83	245.87	184.31	256.43	258.91	
Nov-23	248.87	278.07	277.90	279.06	382.32	211.64	229.11	250.25	232.12	302.48	125.00	245.81	186.73	258.07	262.84	
Dec-23	250.68	275.22	277.10	264.26	385.43	212.48	236.27	252.29	234.20	305.96	125.01	245.92	187.28	260.11	265.25	
Jan-24	255.22	284.23	284.49	282.73	385.76	213.55	241.33	253.34	234.72	300.26	138.73	246.06	187.42	262.77	267.64	
Feb-24	255.82	278.76	280.67	267.61	386.05	214.12	247.13	255.20	235.03	306.81	138.73	246.00	187.42	263.47	269.89	
Mar-24	259.47	286.46	279.63	326.28	386.20	216.67	250.13	256.37	236.76	305.33	138.77	246.16	188.09	265.74	271.71	

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
		Beverages and Non-Alcoholic Food		Non-perishable Food Items	Perishable Food Items	Alcoholic Beverages and Tobacco	Clothing and Footwear	Housing Water, Electricity, Gas and Fuels	Equipment Maintenance and Furniture Furnishing	Health	Transport	Communication	Recreation and Culture	Education	Restaurants and Hotels	Miscellaneous
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	132.6	
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	141.5	141.58	157.98	165.9	
2022-23	212.78	236.49	237.03	233.22	232.23	191.27	181.42	207.63	191.14	258.88	108.24	203.77	159.44	205.75	214.55	
Mar-23	228.63	256.54	258.85	242.54	331.19	199.63	190.01	224.41	198.64	277.55	109.70	215.91	160.90	222.37	229.69	
Apr-23	235.43	268.63	271.94	248.56	332.23	205.17	187.51	231.29	199.43	283.17	109.82	246.28	170.38	223.90	238.63	
May-23	239.42	271.64	278.90	227.61	334.86	210.54	188.64	243.71	202.01	284.85	109.85	259.06	172.94	231.43	250.94	
Jun-23	237.61	266.42	274.16	219.49	335.47	212.80	187.58	247.55	204.97	278.77	109.88	261.73	174.37	234.81	252.93	
Jul-23	245.44	276.60	284.39	229.36	336.70	214.00	202.83	251.46	207.96	277.13	110.03	262.18	174.37	241.48	255.32	
Aug-23	250.06	278.73	287.64	224.69	338.23	216.56	205.13	256.88	212.04	307.67	110.90	270.46	179.23	244.66	266.63	
Sep-23	256.21	283.57	290.78	239.89	340.06	222.41	207.41	262.00	221.11	342.50	111.21	272.22	181.67	253.31	268.51	
Oct-23	258.57	285.35	287.55	272.00	341.92	225.27	213.67	266.82	227.35	333.42	111.61	274.57	181.78	256.62	268.87	
Nov-23	259.61	288.43	288.38	288.74	343.26	231.52	208.53	269.71	232.43	323.43	111.61	275.74	181.78	258.73	273.42	
Dec-23	262.11	288.66	289.57	283.14	343.84	233.32	218.16	272.51	233.67	324.36	111.63	275.74	181.78	260.26	276.26	
Jan-24	267.01	295.99	295.49	299.00	344.33	235.68	225.61	274.56	234.48	314.18	127.60	276.05	181.78	264.69	279.48	
Feb-24	266.33	292.14	293.70	282.72	345.01	237.58	226.28	275.31	235.75	320.47	127.63	276.15	181.78	265.44	281.49	
Mar-24	272.00	301.11	293.12	349.57	345.24	242.74	231.25	279.16	236.60	321.67	127.82	276.61	185.46	267.45	284.12	

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
2019-20	140.63	137.8	163.4	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	192.2	194.98	183.52	177.03	171.86	190.49	127.27	218.97	181.34
2022-23	255.25	246.83	226.33	224.18	229.7	217.72	162.21	308.16	294.9
Mar-23	277.00	265.41	245.85	243.14	254.27	226.64	168.62	327.07	346.33
Apr-23	277.26	266.46	229.06	248.47	261.91	227.85	168.62	328.10	347.73
May-23	279.91	274.28	231.64	252.71	267.93	228.28	177.88	322.22	351.38
Jun-23	279.21	276.75	233.26	251.67	265.83	229.23	177.88	316.60	351.99
Jul-23	286.23	269.89	264.80	255.68	271.22	230.83	177.88	333.14	352.58
Aug-23	298.13	272.28	266.66	260.87	277.79	233.70	177.88	370.57	364.76
Sep-23	307.51	281.19	268.11	262.56	280.14	233.77	184.66	395.00	375.20
Oct-23	301.76	270.06	276.05	260.49	276.74	234.13	184.66	381.93	372.18
Nov-23	306.10	271.31	350.19	260.49	275.69	236.17	184.66	359.93	372.74
Dec-23	306.05	269.72	372.58	260.91	276.07	236.63	185.68	347.13	377.32
Jan-24	310.54	285.82	381.15	262.15	277.95	236.72	185.68	341.54	379.46
Feb-24	314.02	292.08	378.04	262.45	277.88	237.73	185.68	350.83	380.16
Mar-24	317.95	299.87	387.71	263.95	279.03	240.03	185.68	351.98	380.58

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	
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
2022-23	233.74	223.49	227.79	224.29	231.32	227.36
Mar-23	251.08	242.22	245.67	241.73	251.07	245.76
Apr-23	257.86	248.77	252.39	248.29	256.51	251.58
May-23	261.09	252.11	255.87	251.80	259.55	254.85
Jun-23	261.60	252.46	256.75	252.54	259.26	254.94
Jul-23	268.96	258.71	263.69	258.89	263.63	260.33
Aug-23	280.03	267.76	277.15	273.32	278.53	274.51
Sep-23	284.84	272.49	282.19	278.79	285.28	280.56
Oct-23	285.28	272.98	281.68	277.57	284.07	279.87
Nov-23	294.70	286.32	297.57	290.44	294.17	292.23
Dec-23	305.76	302.61	321.75	310.79	310.73	311.06
Jan-24	311.93	309.08	328.24	317.09	316.56	317.23
Feb-24	309.48	307.46	327.38	316.24	316.53	316.81
Mar-24	316.02	314.50	336.05	323.50	322.80	324.06

Source: Pakistan Bureau of Statistics

8.6 Commodity Prices

YEAR / MONTH	1(24 Karat) Rs. per 10g		³ Cotton Rs. Per 37.32 Kg	² Fuel Prices Rs. per Liter	
	Gold	Silver		Petrol	Diesel
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
2022-23	176,810	2,097	20,235	263	254
Mar-23	179,700	2,200	20,035	273	294
Apr-23	181,490	2,290	20,235	283	294
May-23	180,090	2,158	20,235	271	259
Jun-23	176,810	2,097	20,235	263	254
Jul-23	181,160	2,280	17,935	254	254
Aug-23	189,190	2,383	20,035	291	294
Sep-23	171,010	2,052	18,235	332	330
Oct-23	179,280	2,061	17,235	285	304
Nov-23	186,580	2,316	17,235	282	298
Dec-23	184,520	2,128	17,235	268	277
Jan-24	183,110	2,051	19,735	260	277
Feb-24	182,540	2,025	21,735	277	288
Mar-24	199,240	2,230	21,735	281	287

Source: ¹ Bullion-rates.com, ² From SPI, ³ Business Recorder

9.1 Production of Selected Manufactured Goods, Minerals and Electricity Generation

ITEMS	UNIT	FY22 ^R	FY23 ^P	2023 ^R	2023 ^R					2024 ^R	
				Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb
I. MANUFACTURED GOODS											
Vegetable Ghee	'000' M.Tons	1,402.97	1,559.06	144.43	123.85	121.77	129.61	128.09	126.43	128.04	125.19
Sugar bakery products and chocolate & sugar confectionary	'000' M.Tons	7,921.22	6,708.60	1,848.16	-	-	-	220.04	2,063.25	2,138.33	1,873.52
Cigarettes	Billion Nos.	59.70	42.77	4.17	2.65	2.19	2.92	2.44	3.02	2.04	2.87
Cotton Yarn	'000' M.Tons	3,458.74	2,694.76	201.80	202.16	202.22	202.30	202.40	202.60	202.85	208.74
Cotton Cloth	Million Sq. M.	1,050.75	920.55	72.13	72.50	72.53	72.55	72.56	72.57	72.58	72.59
Paper	'000' M.Tons	322.47	353.69	31.25	29.85	32.01	29.63	31.80	31.23	31.27	32.59
Paper Board	"	544.08	438.01	35.38	38.03	34.05	39.64	34.65	35.72	35.21	37.40
Soda Ash	"	651.29	736.66	58.64	66.19	63.13	60.50	63.11	65.75	57.96	56.67
Caustic Soda	"	405.12	475.67	42.00	41.46	43.31	42.66	38.16	42.09	42.37	42.59
Sulfuric acid	"	111.29	71.49	5.12	-	-	-	-	-	-	-
Chlorine Gas	"	19.10	20.54	1.74	1.25	1.50	1.52	1.58	1.52	1.78	1.72
Urea	"	6,442.37	5,993.74	455.47	563.40	554.22	537.25	574.07	564.90	600.02	549.66
Super Phosphate	"	97.57	79.04	3.12	4.14	6.08	11.42	9.23	10.92	4.17	6.91
Ammonium Nitrate	"	827.87	819.93	40.42	75.16	73.76	79.77	77.33	76.38	72.91	67.16
Nitro Phosphate	"	835.66	740.79	30.19	63.98	62.88	67.13	66.90	67.00	78.29	65.92
Cycle Tyres & Tubes	'000' Nos.	10,876	10,702	900	897	912	896	902	916	922	928
Motor Tyres & Tubes	"	30,296	30,514	2,509	2,480	2,482	2,527	2,530	2,606	2,666	2,689
Cement	'000' M.Tons	48,011.00	41,448.00	3,948.00	3,860.00	3,744.00	3,505.00	3,381.00	3,658.00	3,169.00	2,858.00
Pig Iron	"	-	-	-	-	-	-	-	-	-	-
Tractors	Nos.	58,922	31,752	3,382	3,599	5,417	5,536	3,846	2,691	4,120	4,373
Bicycle	'000' Nos.	141	146	12	13	13	13	13	13	13	13
II. MINERALS & ELECTRICITY GENERATION											
	UNIT	FY22	FY23 ^P	2022	2023 ^P						
				Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Silica Sand	'000' M.Tons	637.00	734.42	81.97	36.64	45.72	51.68	50.47	67.10	57.93	58.50
Gypsum	"	2,325.00	1,639.73	144.21	167.96	179.42	164.53	164.25	166.11	180.33	170.23
Limestone	"	58,362.00	58,941.31	5,107.16	5,501.02	3,791.21	3,938.94	4,287.66	7,769.51	7,801.04	6,619.40
Rock Salt	"	2,716.00	2,907.40	303.09	316.65	200.63	303.49	272.41	287.61	215.30	258.44
Coal	"	9,678.00	15,069.76	1,146.54	1,600.60	1,611.22	1,670.95	1,688.58	1,671.90	1,686.72	1,682.40
China Clay	"	17.00	14.13	1.39	0.34	0.38	0.48	0.67	1.25	1.61	1.18
Chromite	"	195.00	155.58	10.58	14.48	15.73	22.74	25.80	21.42	23.32	23.51
Marble	"	6,626.00	5,714.42	574.75	463.10	431.26	766.32	724.23	640.60	710.38	691.74
Barytes	"	128.00	593.03	22.99	13.70	4.66	26.29	2.47	11.14	13.30	8.96
Dolomite	"	487.00	544.30	54.16	52.22	59.65	66.76	47.25	57.89	57.30	54.15
Sulphur	"	16.00	11.69	0.95	0.81	0.67	0.43	0.83	0.85	0.83	0.85
Crude Oil	'000' Barrels	28,098.00	25,360.20	2,218.57	2,097.42	2,125.70	2,195.41	2,175.77	2,212.04	2,137.85	2,231.50
Natural Gas	Billion CFt	1,308.00	1,189.51	104.11	100.31	101.71	102.05	94.04	91.57	90.50	97.46
Electricity	Gwh	162,477.00	147,537.00	9,555.00	15,586.00	15,784.00	16,745.00	14,094.00	10,309.00	7,990.00	78,750.00

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	
FY19^R	115.32	112.12	107.42	113.47	100.76	100.66	121.18	115.39	112.68	118.66	98.60	
FY20^R	102.62	117.17	96.56	86.10	89.85	89.93	117.45	115.81	110.41	58.44	102.85	
FY21^R	114.50	117.18	99.58	96.27	101.06	100.89	126.06	119.70	140.54	96.92	110.48	
FY22^R	127.96	113.02	102.11	111.53	101.56	101.11	104.15	142.04	135.50	142.84	113.50	
FY23^P	114.78	125.59	91.24	79.90	79.13	88.58	114.44	129.77	116.98	71.40	103.28	
2022^R												
	Nov	113.05	123.60	109.41	97.33	73.15	87.18	107.85	137.40	128.29	107.66	98.48
	Dec	128.47	129.79	108.57	89.17	70.96	83.26	110.65	144.37	126.77	103.10	114.02
2023^R												
	Jan	130.03	135.31	109.69	110.04	71.12	83.32	121.22	131.71	120.57	58.26	91.11
	Feb	125.93	139.61	77.00	93.52	71.11	83.29	125.32	131.07	133.71	51.73	82.60
	Mar	113.21	132.11	105.60	59.68	71.14	83.32	144.36	131.53	123.31	54.90	97.45
	Apr	100.56	123.66	89.44	42.55	71.15	83.35	117.77	107.05	86.77	35.44	117.74
	May	106.12	130.37	86.10	72.53	71.16	83.37	118.94	134.80	116.03	46.37	105.23
	Jun	108.64	126.30	81.22	56.61	71.17	83.43	95.00	107.50	123.35	47.95	104.67
	Jul	103.73	117.13	86.83	35.27	71.19	83.45	66.37	110.66	99.03	36.69	120.02
	Aug	114.42	119.73	98.83	59.44	71.23	83.72	77.45	133.52	130.73	55.18	116.53
	Sep	114.36	117.71	106.03	49.01	71.25	83.75	78.68	129.95	126.80	52.24	115.24
	Oct	109.17	125.29	97.83	65.42	71.28	83.78	73.85	136.25	118.71	35.20	114.42
	Nov	112.40	123.82	105.56	54.71	71.32	83.79	71.73	130.70	114.51	36.70	119.53
	Dec	132.34	122.22	104.79	67.67	71.39	83.80	65.23	131.69	123.89	48.51	119.32
2024^P												
	Jan	131.45	123.78	98.22	45.83	71.48	83.81	64.94	130.75	107.33	69.23	118.73
	Feb	126.01	121.02	96.59	64.44	73.55	83.82	65.57	137.67	96.79	64.59	109.96

Source: Pakistan Bureau of Statistics

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

	FY18	FY19	FY20	FY21	FY22	FY23 ^P
A. Total Revenue	5,228.0	4,900.7	6,272.2	6,903.4	8,035.4	9,633.5
(1) Tax	4,467.1	4,473.4	4,747.8	5,272.7	6,755.2	7,818.7
(i) Federal	4,065.8	4,071.6	4,334.2	4,764.3	6,142.8	7,169.1
<i>Of which: FBR Revenue *</i>	3,842.1	3,829.5	3,997.9	4,764.3	6,142.8	7,169.1
(ii) Provinces	401.4	401.8	413.6	508.4	612.4	649.6
(2) Non-tax	760.9	427.3	1,524.4	1,630.7	1,280.2	1,814.8
(i) Federal	614.2	341.0	1,422.0	1,480.4	1,151.9	1,648.9
(ii) Provinces	146.7	86.3	102.4	150.3	128.3	165.9
B. Total Expenditure (1+2)	7,488.4	8,345.6	9,648.5	10,306.7	13,295.3	16,155.0
(1) Expenditure Booked (a+b)	7,475.9	8,323.2	9,735.8	10,399.7	13,178.8	16,535.9
a. Current (i+ii)	5,854.3	7,104.0	8,532.0	9,084.0	11,521.4	14,583.0
(i) Federal	3,789.8	4,776.2	6,016.2	6,264.8	8,354.1	10,785.2
<i>Of which: Mark-up Payments</i>	1,499.9	2,091.1	2,619.7	2,749.7	3,182.4	5,831.1
<i>Defence</i>	1,030.4	1,146.8	1,213.3	1,316.4	1,411.6	1,585.5
<i>Subsidies</i>	-	-	-	425.0	1,529.6	1,080.3
(ii) Provinces	2,064.5	2,327.9	2,515.8	2,819.2	3,167.3	3,797.8
b. Development & net Lending	1,621.7	1,219.2	1,203.7	1,315.7	1,657.4	1,952.9
i) Federal	741.5	713.0	581.7	545.4	440.8	711.9
ii) Provincial	880.1	506.2	622.0	770.2	1,216.6	1,241.0
(2) Statistical Discrepancy	12.4	22.4	(87.3)	(93.0)	116.5	(381.0)
Budget Deficit (A-B)	(2,260.4)	(3,444.9)	(3,376.3)	(3,403.3)	(5,259.9)	(6,521.4)
Financing	2,260.4	3,444.9	3,376.3	3,403.3	5,259.9	6,521.4
External	785.2	416.7	895.5	1,338.1	1,178.4	(679.8)
Domestic	1,475.2	3,028.2	2,480.8	2,065.2	4,081.5	7,201.3
Bank	1,120.5	2,263.2	1,940.6	1,869.0	3,100.9	3,672.7
Non-Bank	352.7	765.0	540.3	196.2	980.6	3,528.6
Privatization Proceeds	2.0	-	-	-	-	-

Source: Ministry of Finance Govt. of Pakistan

*FBR-Federal Board of Revenue

10.2 Federal Government Revenue Receipts

Billion Rupees

	FY21	FY22	FY23 ^P
1. Tax Revenue	4,764.3	6,142.8	7,169.1
FBR Taxes	4,764.3	6,142.8	7,169.1
i) Direct Taxes	1,731.9	2,280.5	3,272.4
ii) Indirect Taxes	3,032.4	3,862.3	3,896.7
Custom Duty	765.2	1,009.5	934.8
Sales Tax	1,990.2	2,531.9	2,592.1
Federal Excise Duty	277.1	321.0	369.8
2. Non-Tax Revenue	1,505.4	1,185.4	1,710.7
Mark-up (Provinces)	25.0	33.5	61.8
Mark-up (PSEs & Others)	76.2	87.8	144.7
Dividend	43.9	42.9	68.7
Surplus profit of Regulators including PTA	39.1	103.4	84.6
SBP Profit	650.5	473.6	371.2
Defense Receipts	14.9	17.3	21.1
Citizenship, Naturalization & Passport Fee	13.0	21.6	34.5
Discount Retained on Crude Price	10.3	16.5	23.1
Royalties on Oil & Gas	70.9	90.8	120.3
Petroleum (PDL)	424.7	127.5	579.9
Gas Infrastructure Development Cess	19.4	18.6	10.9
Natural Gas Development Surcharge	22.5	20.4	10.7
Windfall levy against Crude Oil	3.0	14.4	27.7
Petroleum Levy on LPG	3.5	3.7	3.4
Other Taxes(including ICT)	16.9	21.6	17.3
Others	71.6	91.8	130.8
3. Gross Federal Receipts (1+2)	6,269.7	7,328.2	8,879.9
4. Transfer to Provinces	2,741.9	3,589.0	4,223.5
5. Net Federal Revenue Receipts (3-4)	3,527.8	3,739.2	4,656.4

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

Source: Ministry of Finance Govt. of Pakistan

10.3 Federal Government Expenditure and Lending

Billion Rupees

	FY21	FY22	FY23 ^P
Total Expenditure and net Lending (a+b+c)	7,244.8	9,350.1	11,332.4
(a)Current Expenditures	6,348.7	8,451.6	10,867.2
Interest payments (Debt Servicing)	2,749.7	3,182.4	5,831.1
<i>Domestic</i>	2,523.8	2,828.6	5,071.2
<i>Foreign</i>	225.9	353.9	759.9
Pension	440.1	541.9	666.3
Running of Civil Govt.	505.8	546.7	634.0
Grants	911.6	1,239.3	1,070.0
<i>Provinces</i>	83.8	97.5	82.0
<i>Other</i>	827.7	1,141.8	988.0
Subsidies	425.0	1,529.6	1,080.3
Defense Affairs and Service	1,316.4	1,411.6	1,585.5
(b)Development Expenditure and net Lending	789.1	701.1	890.4
Total Development Expenditure	694.6	558.1	743.0
Public Sector Development Program	667.3	558.1	743.0
<i>Of which: Development Grant to Provinces</i>	226.1	157.7	91.0
Net lending	94.5	143.0	147.3
Provinces	17.5	102.6	87.5
Other	76.9	40.4	59.9
(c) Statistical Discrepancy	107.0	197.4	(425.2)
Overall Balance	(3,716.9)	(5,610.9)	(6,676.0)
Financing	3,716.9	5,610.9	6,676.0
External	1,338.1	1,178.4	(679.8)
Domestic.	2,378.9	4,432.5	7,355.9
Bank	2,169.6	3,434.9	3,693.2
Non-Bank	209.2	997.6	3,662.7
Privatization Proceeds	-	-	-

Source: Ministry of Finance Govt. of Pakistan

10.4 Federal Board of Revenue Tax Collection

(Billion Rupees)

PERIOD		Direct Taxes	Indirect Taxes				Total Tax Collection
			Sales	Excise	Customs	Total	
2017-18		1,536.6	1,491.3	205.9	608.3	2,305.5	3,842.1
2018-19		1,445.6	1,464.9	233.6	685.4	2,383.9	3,829.5
2019-20		1,524.3	1,596.8	250.5	626.4	2,473.7	3,997.9
2020-21		1,731.9	1,990.2	277.1	765.2	3,032.4	4,764.3
2021-22 ^R		2,280.5	2,531.9	321.0	1,009.5	3,862.3	6,142.8
2022-23 ^P		3,272.4	2,592.1	369.8	934.8	3,896.7	7,169.1
2022-23	Jul-Dec	1,525.7	1,272.0	164.3	466.9	1,903.2	3,428.8
2022-23	Jul-Mar	2,308.9	1,901.1	244.8	701.2	2,847.0	5,155.9
2023-24	Jul-Sep	934.8	726.9	127.6	252.2	1,106.8	2,041.5
2023-24 ^P	Jul-Dec	2,148.9	1,515.3	264.6	540.5	2,320.4	4,469.2
2021	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	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
	Jul	177.7	187.1	26.6	66.9	280.7	458.4
	Aug	165.5	218.3	24.3	82.6	325.2	490.7
	Sep	339.5	236.7	28.2	80.4	345.3	684.8
	Oct	203.1	212.1	28.4	71.5	312.0	515.1
	Nov	216.3	213.2	28.6	81.3	323.1	539.4
	Dec	423.6	204.6	28.1	84.2	316.8	740.4

Source: Federal Board of Revenue

Ministry of Finance Govt. of Pakistan

<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				
	2018-19	2019-20	2020-21	2021-22 ^a	2022-23 ^a	2018-19	2019-20	2020-21	2021-22 ^a	2022-23 ^a
A. Agricultural Sector (1 to 4)	9,056,577	10,389,544	12,653,889	14,892,662	19,649,975	7,831,296	8,137,860	8,424,041	8,784,839	8,982,649
1. Crops (i+ii+iii)	3,026,409	3,704,256	4,720,729	5,791,412	7,731,232	2,532,070	2,692,121	2,849,148	3,083,439	3,052,894
i) Important Crops	1,692,431	2,015,035	2,730,576	3,278,811	4,522,771	1,431,198	1,506,263	1,593,985	1,681,708	1,688,825
ii) Other Crops	1,152,141	1,502,853	1,798,827	2,194,185	2,931,503	977,166	1,067,179	1,152,009	1,289,069	1,277,135
iii) Cotton Ginning	181,837	186,368	191,326	318,416	276,958	123,706	118,679	103,154	112,662	86,934
2. Livestock	5,681,368	6,301,160	7,504,838	8,644,011	11,329,474	5,006,731	5,146,701	5,269,009	5,387,611	5,587,033
3. Forestry	184,508	197,771	236,197	262,797	366,356	172,129	177,917	183,877	191,354	218,571
4. Fishing	164,292	186,357	192,125	194,442	222,913	120,366	121,121	122,007	122,435	124,151
B. Industrial Sector (1 to 4)	8,568,673	8,837,507	10,551,041	13,598,024	17,453,569	6,800,675	6,409,967	6,935,438	7,417,338	7,138,684
1. Mining and Quarrying	1,156,829	1,230,493	1,264,280	1,490,198	1,790,947	738,791	685,844	697,669	651,768	629,555
2. Manufacturing (i+ii+iii)	5,513,025	5,427,248	6,663,895	9,171,475	11,412,854	4,305,977	3,970,246	4,388,024	4,864,350	4,606,868
i) Large Scale	4,266,145	4,026,236	4,933,633	7,040,945	8,534,199	3,274,235	2,906,578	3,240,794	3,626,559	3,268,778
ii) Small Scale	772,543	851,921	1,038,496	1,286,555	1,731,626	638,626	647,374	705,485	768,249	838,435
iii) Slaughtering	474,337	549,090	691,765	843,974	1,147,029	393,116	416,293	441,745	469,542	499,655
3. Electricity, Gas and Water supply	723,614	936,384	1,239,849	1,086,102	2,060,115	786,907	814,703	888,101	921,821	1,012,553
4. Construction	1,175,205	1,243,382	1,383,017	1,850,249	2,189,653	969,000	939,174	961,644	979,399	889,708
Commodity Producing Sectors (A+B)	17,625,250	19,227,051	23,204,930	28,490,686	37,103,544	14,631,971	14,547,827	15,359,479	16,202,177	16,121,333
C. Services Sectors (1 to 10)	23,484,914	25,519,825	29,049,079	34,796,598	42,578,892	20,284,070	20,838,838	21,223,003	22,636,951	22,653,398
1. Wholesale & Retail trade	7,719,369	7,827,884	9,587,513	13,076,280	15,832,440	6,331,734	5,998,707	6,647,199	7,330,057	7,036,106
2. Transportation & Storage	3,663,539	3,976,118	4,668,572	4,368,123	4,207,816	3,990,773	3,634,152	3,811,190	3,968,552	4,098,372
3. Accommodation and Food Services	587,976	620,711	726,385	822,966	1,202,169	479,936	499,522	520,024	541,222	563,604
Activities (Hotels & Restaurants)										
4. Information and Communication	764,469	929,777	1,019,851	1,229,714	1,295,555	763,216	868,338	953,818	1,125,119	1,096,411
5. Financial and Insurance Activities	904,881	1,088,992	925,285	1,515,078	3,214,247	662,149	647,435	682,988	730,698	671,556
6. Real Estate Activities (OD)	2,356,250	2,572,654	2,806,288	3,083,508	3,363,724	1,932,853	2,006,873	2,080,095	2,156,942	2,235,936
7. Public Administration and Social Security (General Government)	2,102,445	2,385,741	2,567,759	2,942,698	3,402,116	1,776,775	1,830,153	1,820,093	1,853,122	1,686,607
8. Education	1,373,330	1,494,309	1,488,542	1,646,706	1,961,815	991,899	1,024,760	1,012,428	1,071,645	1,178,182
9. Human Health and Social Work Activities	701,212	792,130	882,244	982,782	1,236,131	535,541	568,638	585,137	600,835	664,365
10. Other Private Services	3,311,443	3,831,509	4,376,640	5,128,743	6,862,879	2,819,194	2,960,260	3,110,031	3,258,759	3,422,259
D. GDP [Total of GVA at bp (A+B+C)]	41,110,164	44,746,876	52,254,009	63,287,284	79,682,436	34,916,041	34,886,665	36,582,482	38,839,128	38,774,731
E. Taxes	3,015,143	3,184,272	4,068,363	4,568,689	5,621,117	2,555,422	2,449,628	2,894,190	2,906,476	2,819,169
F. Subsidies	326,906	390,739	486,147	1,216,301	1,234,798	287,359	325,947	375,056	779,803	630,088
G. GDP at mp (GVA+T-S)	43,798,401	47,540,409	55,836,225	66,639,672	84,068,755	37,184,104	36,710,346	39,101,616	40,965,801	40,963,812
H. Net Primary Income (NPI)	2,135,631	2,730,935	3,907,559	4,503,951	5,113,146	1,934,448	2,424,050	3,275,406	2,806,550	2,623,741
I. Gross National Income	45,934,032	50,271,344	59,743,784	71,143,623	89,181,901	39,118,552	39,134,396	42,377,022	43,772,351	43,587,553
J. Population (Million No.)	214	218	223	227	231	214	218	223	227	231
K. Per Capita Income (Rupees)	214,695	230,349	268,403	313,408	385,318	182,840	179,318	190,382	192,830	188,324

MP Market Price; BP Basic Price

Note: The National Accounts are revised 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				
	2018-19	2019-20	2020-21	2021-22 ^f	2022-23 ^h	2018-19	2019-20	2020-21	2021-22 ^f	2022-23 ^h
Household final Consumption Expenditure	36,301,307	38,265,131	46,061,461	56,764,036	69,439,074	31,583,262	30,674,157	33,595,078	36,026,849	36,930,029
NPISH final consumption expenditure	434,362	487,348	541,106	594,195	690,642	370,679	374,912	384,937	378,011	346,377
General Government final consumption expenditure	4,708,220	5,604,444	6,102,658	6,993,691	8,573,958	3,766,290	4,086,774	4,161,026	4,105,687	3,905,281
Gross fixed capital formation	6,039,644	6,230,427	7,160,824	9,113,942	10,088,075	4,921,409	4,592,834	4,761,190	4,916,895	4,114,169
Changes in Inventories	700,774	760,647	893,380	1,066,235	1,345,100	594,946	587,366	625,626	655,453	655,421
Valuables	48,178	52,294	61,420	73,304	92,476	40,903	40,381	43,012	45,062	45,060
Exports of goods and non-factor Services	4,113,048	4,420,573	5,054,072	7,026,133	8,732,248	3,648,583	3,703,874	3,945,411	4,179,734	4,280,724
Less imports of goods and non-factor Services	8,547,132	8,280,456	10,038,695	14,991,863	14,892,818	7,741,968	7,349,952	8,414,664	9,341,889	9,313,250
GDP by expenditure	43,798,401	47,540,409	55,836,225	66,639,672	84,068,755	37,184,104	36,710,346	39,101,616	40,965,801	40,963,812

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				
	2018-19	2019-20	2020-21	2021-22 ^F	2022-23 ^R	2018-19	2019-20	2020-21	2021-22 ^F	2022-23 ^R
A. Private Sector	4,665,930	4,885,372	5,502,024	6,773,294	7,597,877	3,812,927	3,627,468	3,681,814	3,689,920	3,152,507
1 Agriculture, forestry and fishing	1,138,425	1,251,552	1,522,821	1,814,781	2,248,910	996,336	996,250	1,043,597	1,081,852	1,019,678
Crops	237,615	240,929	314,441	398,698	418,968	206,156	182,757	206,978	219,862	142,071
Cotton Ginning	1,274	1,487	1,748	2,128	3,530	1,106	1,128	1,150	1,173	1,197
Livestock	855,920	958,893	1,148,439	1,344,047	1,711,993	751,233	774,253	797,164	822,266	837,611
Forestry	1,712	2,000	2,355	2,872	4,772	1,485	1,517	1,550	1,584	1,618
Fishing	41,904	48,243	55,838	67,036	109,647	36,356	36,595	36,755	36,967	37,181
2 Mining and quarrying	55,204	65,017	36,853	45,096	77,374	43,443	39,790	21,993	24,573	34,186
3 Manufacturing	889,976	862,159	943,687	994,079	842,029	704,791	621,324	616,643	526,660	340,702
i. Large Scale	747,832	691,342	758,331	773,377	642,267	586,305	491,603	492,838	402,382	251,623
ii. Small Scale (including Slaughtering)	142,144	170,817	185,356	220,702	199,762	118,486	129,721	123,805	124,278	89,079
4 Electricity, gas, and water supply	86,747	78,541	71,544	102,146	280,774	74,272	59,696	46,394	58,915	111,932
5 Construction	43,519	46,805	40,935	59,687	36,644	35,819	35,207	28,476	31,520	14,729
6 Wholesale and retail trade	430,297	408,671	458,047	470,201	402,591	337,356	290,600	297,684	244,641	157,724
Accommodation and food service activities (Hotels and Restaurants)	85,772	57,994	57,050	58,629	48,220	67,246	41,238	37,077	30,504	18,891
8 Transportation and storage	515,888	340,198	547,769	771,258	544,310	404,459	241,910	355,995	401,279	213,246
9 Information and communication	126,389	326,496	196,051	311,841	188,204	99,089	232,167	127,414	162,248	73,734
10 Financial and insurance activities	65,082	70,269	84,213	94,717	120,682	51,025	49,967	54,730	49,280	47,280
11 Real estate activities (Ownership of Dwellings)	709,639	803,990	901,130	1,230,687	1,676,199	584,065	604,777	626,873	649,919	673,768
12 Education	139,770	160,611	169,452	230,595	311,415	115,037	120,815	117,879	121,776	125,177
13 Human health and social work activities	83,685	97,037	112,311	148,979	216,510	65,609	69,002	72,991	77,513	84,823
14 Other Private Services	295,537	316,032	360,161	440,598	604,015	234,380	224,726	234,068	229,240	236,637
Public & General Govt. (B+C)	1,373,714	1,345,055	1,658,800	2,340,648	2,490,198	1,108,482	965,366	1,079,376	1,226,975	961,662
B. Public Sector (Autonomous & Semi Aut-Bodies)	475,183	349,556	417,382	542,586	544,281	404,028	257,481	272,571	291,471	199,305
1 Agriculture, forestry and fishing	214	302	263	314	868	186	229	173	173	294
2 Mining and quarrying	18,123	25,127	25,295	24,611	23,728	14,263	15,377	15,095	13,410	10,484
3 Manufacturing (Large scale)	1,765	8,620	14,395	20,915	2,825	1,384	6,129	9,355	10,882	1,107
Electricity, gas, steam and air conditioning supply; Water supply	375,240	236,452	264,958	265,454	293,924	325,560	179,361	174,406	146,385	99,669
5 Construction	970	4,156	9,775	36,120	40,323	799	3,126	6,800	19,075	16,208
6 Transportation and storage	42,244	24,678	56,250	69,871	113,583	33,120	17,548	36,557	36,353	44,499
a. Railways	14,612	6,261	4,239	7,177	18,266	11,456	4,452	2,755	3,734	7,156
b. Post Offices & PTCL	997	1,539	2	-1	-1	782	1,094	1	-1	-
c. Others	26,635	16,878	52,009	62,695	95,318	20,882	12,002	33,801	32,620	37,343
7 Information and communication	28,753	42,344	35,011	100,760	48,653	22,543	30,110	22,753	52,425	19,061
8 Financial and insurance activities	7,874	7,877	11,435	24,541	20,377	6,173	5,601	7,432	12,768	7,983
C. General Government (By sources)	898,531	995,499	1,241,418	1,798,062	1,945,917	704,454	707,885	806,805	935,504	762,357
i. Federal	354,495	387,225	477,178	542,267	588,905	277,926	275,350	310,121	282,133	230,717
ii. Provincial	463,854	527,970	653,800	1,086,307	1,164,239	363,664	375,432	424,909	565,189	456,117
iii. District Governments	80,182	80,304	110,440	169,488	192,773	62,863	57,103	71,776	88,182	75,523
General Government (By industries)	898,530	995,500	1,241,418	1,798,062	1,945,917	704,454	707,885	806,805	935,504	762,357
i) Public Administration and Social Security (General Government)	804,220	888,918	1,070,774	1,634,531	1,791,178	630,514	632,097	695,903	850,422	701,735
ii) Education	59,004	56,683	101,795	81,784	86,876	46,260	40,306	66,157	42,551	34,035
iii) Human health and social work activities	35,306	49,899	68,848	81,747	67,863	27,680	35,482	44,745	42,532	26,587

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
Fiber 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	91.8	75.7	70.3	54.3
Other Crops						
Sugarcane	146.6	169	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 (such as 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 i.e., 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. Laspeyzer's formula is used for the computation of these indices that is as under:

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

Where:

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

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

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

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

Nominal Effective Exchange Rate

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

Real Effective Exchange Rate:

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

Chapter 5-Domestic and External Debt

National Saving Schemes

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

i. Behbood 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 Savings 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. Laspeyres'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>
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L E N G T H

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

A R E A

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

V O L U M E

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

W E I G H T

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

C A P A C I T Y

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